

## Frequently Asked Questions-BeB Mobile Deposit

**IMPORTANT:** Mobile deposit users agree to restrictively endorse any item transmitted through the service as instructed by the bank.

**All checks presented to Benchmark Community Bank via mobile deposit must be endorsed as follows:**

**Checks payable to individuals, must be deposited to an account of that same name. All personal checks presented to Benchmark Community Bank via mobile deposit must be endorsed as follows:**

For Ex.                      For Mobile Deposit Benchmark Community Bank  
*Jennifer Jackson*

If you are **Business**, depositing checks into a Business Account: your endorsement must include the name of the Business and be signed by an authorized party to the business:

For Ex.                      For Mobile Deposit Benchmark Community Bank  
Jackson's Tree Stump Removal  
*Jennifer Jackson*

### **Q: Can I deposit any type of check via BCB Mobile Deposit?**

**A:** Each check will be reviewed for acceptance and must be payable to the account owner who is depositing the item. We reserve the right to reject mobile deposits at which time you will be notified of the reason for rejection.

By using the service you agree to its terms, you agree to NOT scan and deposit any of the following types of checks which we consider to be ineligible items:

- Checks payable to any person or entity other than the person or entity that owns the account that the check is being deposited into.
- Checks containing an alteration on the front of the check or item, or which you know or suspect, or should know or suspect, are fraudulent or otherwise not authorized by the owner of the account on which the check is drawn.
- Checks previously converted to a substitute check, as defined in Reg. CC.
- Checks drawn on a financial institution located outside the United States.
- Checks that are remotely created checks, as defined in Reg. CC.
- Checks not payable in United States currency.
- Checks dated more than 6 months prior to the date of deposit.
- Checks payable on sight or payable through Drafts, as defined in Reg. CC.
- Checks with any endorsement on the back other than that specified in the terms and conditions.

- Checks that have previously been submitted through BCB Mobile Deposit or through a remote deposit capture service offered at any other financial institution.
- Checks or items that are drawn or otherwise issued by the U.S. Treasury Department.

Official checks may be deposited by business customers into a business account.

**Q: Are there any limits on the checks I deposit through BCB Mobile Deposit?**

**A:** Contact your branch for your specific mobile deposit limits, as they may vary.

**Q: How does the bank receive my check?**

**A:** The bank only requires the images of the front and back of the check that you take with the camera on your mobile device. The original check stays in your possession.

**Q: What do I do with the check once it has been submitted for deposit?**

**A:** Write "Void" on the check and keep it in a safe place for 45 days AFTER the deposit amount has been posted to your account.

**Q: Can I delete a deposit once it has been submitted?**

**A:** No, once your deposit has been submitted, it is automatically sent to the bank for review. Contact [Treasury Services Support](#) for additional assistance.

**Q: How do I know that my check has been accepted through BCB Mobile Deposit?**

**A:** Once your check has been successfully submitted, you will get a confirmation on your screen. This notice only confirms that your deposit was submitted.

Once your deposit has been reviewed, you will receive an e-mail from the bank stating that your check was ACCEPTED OR DELETED. If your check was rejected/deleted due to improper endorsement, you will need to contact [Treasury Services](#) to re-submit your deposit

**Q: Can I see the "pending deposit" within Internet Banking once I have sent the deposit?**

**A:** No, checks submitted through BeB Mobile Deposit do not reflect within Internet Banking until the deposit posts to your account on the next business day.

**Q: Why was my mobile deposit adjusted?**

**A:** Your mobile deposit will be adjusted if the dollar amount that you submitted is incorrect. A bank administrator, who reviewed your check for deposit, corrected the amount of the deposit.

**Q: Why was my mobile deposit deleted?**

**A:** Your mobile deposit can be deleted for numerous reasons. You will receive an e-mail stating the reason. The most common reason is improper endorsement.

**Q: If my check deposit gets deleted by the bank, how do I negotiate it?**

**A:** If your check was deleted due to an incorrect endorsement, it can be corrected and re-submitted through BEB Mobile Deposit. Contact [Treasury Services](#) for assistance. For all other reasons, the check will need to be presented for deposit at a branch.

**Please note:** If your use of BEB Mobile Deposit consists of any unauthorized or illegal purposes of you use the service in a manner in which we believe to be with fraudulent intent, we may remove you from the service.