



Business Mobile Deposit

Business Mobile Deposit is an easy way to make check deposits at your convenience 24 hours a day / 7 days a week and is fast, efficient and secure.

A good candidate for Business Mobile Deposit

- If your business takes less than 20 check deposits a month
- A business looking for the convenience of making deposits on the go
- A business with multiple locations and/or employees in the “field” receiving check payments via check
- If your business is concerned about separating the posting and depositing functions within your organization

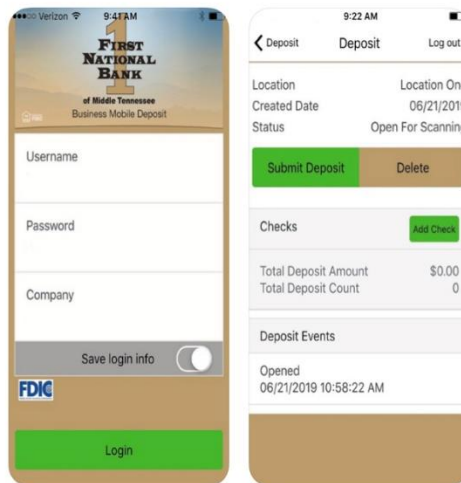
How it works

- Download FNB Business Mobile App to your iPhone, iPad or Smartphone

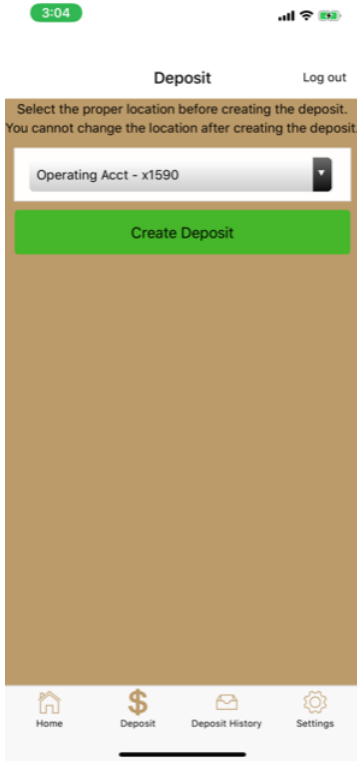


FNBMT Business Mobile
Business Mobile Deposit

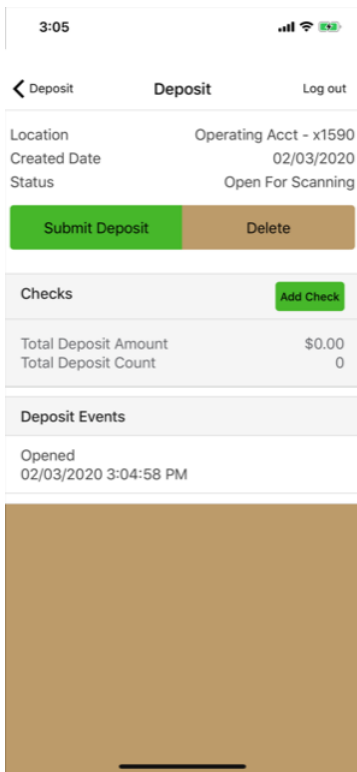
[OPEN](#)



- Create Deposit



- Click Add Check (1 check at a time)



- Take a picture of the front and back of the check and enter amount
- Submit deposit

Created Date 02/11/2020
Status Open For Scanning


Submit Deposit Delete

Checks **Add Check**

Total Deposit Amount	\$0.00
Total Deposit Count	0

Deposit Events

Opened
02/11/2020 9:53:11 AM



- Check images are stored at the Bank only, not on your phone

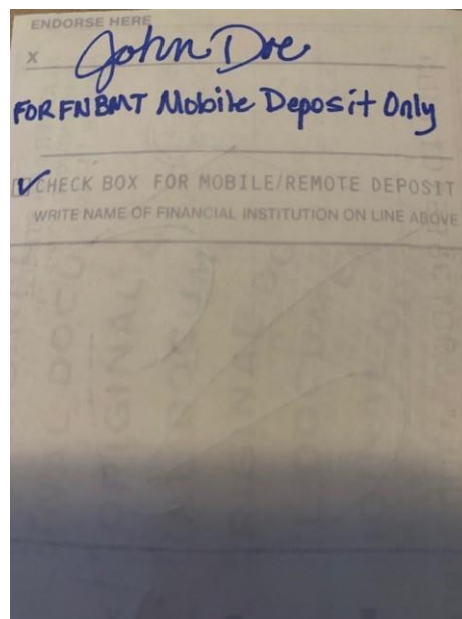
FAQS:

What types of checks are NOT accepted with Mobile Check Deposit?

- Third Party Checks or Checks payable to anyone other than your business
- Checks from Foreign banks
- Checks not payable in US dollars
- U.S. Savings Bonds
- Traveler's checks
- Money orders
- Checks payable on sight or payable through drafts
- COMdata checks
- Credit Card Advance Checks
- Health Savings Account Deposits
- American Express Gift Checks
- Image Replacement Checks (IRDs)
- Checks that are not endorsed as instructed below
- Checks that have been previously submitted at any other Financial institution or previously submitted through mobile deposit at FNBMT
- Checks that have been altered in any way

How to Endorse your check for Mobile Deposit?

- Endorse your check **clearly**. Sign your check and endorse with ***“For FNBMT Mobile Deposit Only”***
- See below example



When are funds available from Mobile Deposit?

Mobile Deposits are subject to verification and funds may not be available immediately. Once the deposit has been received, reviewed and accepted before 4:00 pm cst on a business day and/or non-Bank holiday, this deposit is considered the day of your deposit and are generally in your account by end of day. No later than three business days.

What happens if there is an issue with the Mobile deposit?

Once the Mobile deposit has been reviewed, you will receive an email confirmation. If there is any problem with the transaction, such as insufficient funds or potential fraud, you will receive an email, letter in the mail **or** phone call from a FNBMT representative, in an effort to resolve this issue.

Is there a limit on the dollar amount or the amount of checks I can deposit using Mobile Deposit?

Each Business is setup once application received, agreement complete and approved at discretion of FNBMT with check and dollar limits that best fit the customer needs.

To learn more about Business Mobile Deposit, please contact Treasury Management at treasurymanagement@fnbmt.com or your local branch.

How to take a good picture for Mobile deposit?

- Have good lighting and lay the check flat on a dark background
- Ensure all four corners are visible
- Detach the check from any check stub or cover letter
- Hold your device steady directly over the check (not at an angle) to take the picture automatically or tap the camera icon to take the picture manually.

What are some common troubleshooting tips?

- Close running apps to maximize memory
- Make sure you have strong Wi-Fi
- Use the latest available operating system for your device
- If issues persist, uninstall the FNBMT app and turn off your device to reboot it. Then turn on your device and reinstall the app.