

SIMPLE SMART SECURE FAST FREE EASY TO USE

App: CentralBankFL

Deposit checks & review checks deposited via mobile banking with the I-Phone and Android Apps

Depositing a Check

Select Deposits from navigation menu and select Deposit a Check.

(1) Endorse your check (example): Jane Doe—Mobile Deposit

- 1. Tap Check Front Capture. The camera activates.
- 2. Using the guidelines on the screen, align the front of the check and tap the blue camera icon that appears in the lower right of the screen. The image can be recaptured as needed.
- 3. Tap Use Image.
- 4. Tap Check Back Capture. The camera activates.
- 5. Using the guidelines on the screen, align the back of the check and tap the blue camera icon that appears in the lower right of the screen. The image can be recaptured as needed.
- 6. Tap Use Image.
- 7. Tap the **Check Amount** field and key in the amount of the check.
- 8. Tap **Deposit to Account** field and select desired account.
- 9. Tap Deposit Check.
- 10. A confirmation message displays. Tap **OK** to acknowledge.

Reviewing a Deposit

Select **Review** and tap **Details** next to desired deposit. Information such as deposit date, amount, and account displays along with options to view front and back check images.



CentralBankFL

Download Central Bank's Mobile App for iPhone, iPad or Android. If there are any issues from your deposit not being processed, Central Bank will notify you.

Daily limits apply.

(1)

Talk to your Central Banker for details.

"Please Note: To Start Deposit Anywhere you will need to contact Customer Service. You will also need to be a current customer with Central Bank and currently enrolled in Internet Banking..."

To Enroll in Deposit Anywhere Call: 813.929.4477 or Email: info@centralbankfl.com



You Will Need

A Flatbed Scanner that is TWAIN or WIA compatible and a personal computer.

Windows®: Vista ® (not Starter or Home Basic), Microsoft Explorer® 8 or 9, or Mozilla Firefox ® browser.

Mac®: OS X Version 10.X ® (Snow Leopard) with Safari Version 5®

Sign into Central Bank's Internet Banking - Select the Deposit Tab. You will be directed to a special page for making deposits. You will be given several options: Select: (1) Getting Started for a pop up that includes hints for configuring your scanner and how to make a quality deposit. There is also a short video to walk you through the entire process. (2) Test Scanner which will help you determine if you need to install an RDA Driver to complete your deposit, or (3) Create Deposit select this option to begin making a deposit. The process is similar to the Mobile Deposit steps previously outlined. If the deposit is successful, you will receive a confirmation .

FREQUENTLY ASKED QUESTIONS REGARDING MOBILE DEPOSIT ANYWHERE

How do I activate Mobile Deposit?

Talk to a Central Bank Banker or email us at: <u>info@centralbankfl.com</u> or call @ 813-929-4477 to get set up. You'll get an email confirmation when it's ready to go.

What types of checks are accepted with Mobile Deposit?

- Checks must be from U.S. institutions and in U.S. dollars:
- Personal checks
- Business checks
- Government/Treasury checks
- Cashier's checks
- Money orders

What types of checks are not accepted with Mobile Deposit?

- Checks payable to someone other than you or your business.
- Checks containing obvious alteration to any of the fields on the front of the check.
- Checks that you know or suspect are fraudulent.
- Checks that were previously converted to a substitute check.
- Checks that were previously deposited but returned unpaid.
- Stale dated checks (Check more than 6 months old, but may be less if indicated on the front of the check).

When are funds available?

Deposits are subject to verification. Once the deposit has been received you'll be able to view the pending transaction. Checks received before 5 p.m., on business days, will be deposited same day. Deposits after 5 p.m. will be posted on the next business day. Deposits are available after they post to your account during nightly processing.

What happens if there is an issue with the deposit?

You will get an email confirmation that we've received your deposit and are processing the transaction. If your deposit is over your limit, the deposit will be suspended and will be reviewed before it is processed. If we determine that we cannot process your deposit, we will contact you the same or next business day. If you deposit a check that was already deposited at Central Bank, you will receive an error message at the time of deposit. If there are any other issues, a representative from the Bank will contact you by phone.

What is my Mobile Deposit limit?

There is a limit for Mobile Deposit. Your Banker will let you know your limits when they sign you up for Mobile Deposit. Should you need a higher limit, visit our office. To verify your limits please contact Customer Service at 813.929.4477.

Are there any fees?

There is no fee for using this service but we recommend that you check with your service provider to see if data rates apply.

When I take a picture of the check, do I need to capture the whole check in my picture, or is it okay to just capture the amount?

The whole check must be captured. The app will prompt you to take a photo of the front and the back of each check that you deposit. The image of the check must be legible, if the quality of the image is poor, it will not be processed.

How do I endorse the check?

Your signature followed by Mobile Deposit:

What do I do with the paper checks after I've made my Mobile Deposit?

Once you've deposited the check successfully, you should keep the check in a safe place for 60 days. After 60 days, and after you've confirmed the deposited funds have been applied to your account correctly, destroy the check by shredding it or mark it "VOID".

