



## QNB-Mobile Check Deposit FAQs

January 2021

### 1. What is QNB-Mobile Check Deposit?

QNB-Mobile Check Deposit (QMCD) is a service available through the QNB-Mobile app for Android and iPhone that allows you to deposit checks directly into your QNB accounts by taking a picture of a check using your smartphone.

### 2. Who is eligible for QNB-Mobile Check Deposit?

QNB customers who are enrolled in online banking, maintain an eligible checking or savings account and have accepted the QNB Bank Mobile Check Deposit Agreement are eligible. Enrollment is not guaranteed as some restrictions may apply. Business Customers, please contact your Relationship Manager for more details.

### 3. What mobile devices are supported?

QMCD is currently available for Android (Operating System version 4.2 or higher) and iPhone (Operating System version 8.0 or higher). The phone camera needs to be rear-facing and 5+ megapixel resolution. Although some different devices will work for the mobile app, the camera specs may not be considered optimal for capturing images. To troubleshoot your device, please check the phone specifications online or with your wireless provider.

The **entire check** needs to be captured between the overlay boundaries on a **flat dark** surface to ensure proper check imaging.

***TIP: To capture best image, tap to focus!***

### 4. What are the advantages of using QNB-Mobile Check Deposit?

You can securely deposit checks from anywhere, anytime - even if you are not near a QNB office or ATM. This saves time and expense by reducing trips to the bank to deposit checks.

**5. How much does it cost to use QNB-Mobile Check Deposit?**

There is no charge for consumers to use QMCD. Business customers please contact your Relationship Manager for more details.

**6. Will I be charged by my mobile carrier for this service?**

Your standard wireless carrier charges apply.

**7. How long does it take to upload a deposit?**

This will depend on the speed of your connection. Wi-Fi and 4G transmission submit times are usually in the 5-10 second range. Weaker signal strength may result in slower response time.

**8. Do I need to endorse the check I am depositing?**

Yes, you are required to endorse the back of the check you are depositing as "For Mobile Deposit Only" along with your signature, or as otherwise instructed by QNB.

**9. How many checks per month can I deposit using QNB-Mobile Check Deposit?**

Consumer customers can deposit up to 10 checks per day with a maximum limit of 20 checks per month.

Business customers can deposit up to 20 checks per day with a maximum limit of 40 checks per month.

**10. Is there a dollar limit on these checks?**

Consumer customers can deposit up to \$5,000 per day with a monthly maximum of \$10,000.

Business customers should discuss limits with their Relationship Manager.

**It is important to track your monthly deposit limit - both Count and Dollar!** If you are close to these limits and the current deposit puts you over the limit, you will receive an error message on the mobile app after the check is submitted – "Deposit limit has been exceeded. Please contact your financial institution."

**11. What should I do with the check after it has been deposited into my account?**

After confirming the check has been deposited into your account, we recommend that you write on the front of the check in ink these words "Mobile Deposit on DATE" (where DATE is the full date you deposited the check by Mobile Deposit) then securely store the deposited check for a minimum of 10

days then destroy it. Keep your check in a secure place until you destroy/shred it.

You should keep the check for 10 days after deposit to provide sufficient time should the original item be required for any reason.

### **12. What are the cut-off times for deposits made with QNB-Mobile Check Deposit?**

You can deposit checks at any time. Our policy is to make funds from your deposits available to you on the first business day *after* the business day we receive your deposit.

Every day is a business day except Saturday, Sundays and Federal Holidays.

- Checks deposited before 7:00 PM EST on a business day will be available in your account the next business day.
- Checks deposited on a non-business day or after 7:00 PM EST on a business day will be available in your account in two business days.

To avoid overdrafts and/or fees, check your account online to verify that the funds have been made available.

### **13. Which accounts can I use to make deposits?**

Customers can deposit checks into their QNB checking or savings account.

### **14. Who should I call if I have questions or need assistance?**

Please call QNB Customer Service Center at 215-538-5605 or 1-800-491-9070 during normal business hours.