

Business Mobile eDeposit FAQs



Eligibility requirements for Business Mobile eDeposit:

- The account and user must be given access via the Business Online Banking Agreement
- The maximum deposit limit is \$25,000 per day – not to exceed \$200,000 in a twenty business day period.
- The maximum daily check count is 20 – not to exceed 100 in a twenty business day period.
- Deposits must be made no later than 4:00 pm Central Time to be made available on the following business day.

Prerequisites for using Mobile eDeposit:

- Must have an iPhone running iOS 9 or higher, or an android device running Android OS 4.2 or higher and a camera that supports autofocus.
- User must have been given access on the Business Online Banking Agreement and have a mobile phone number on file.

Deposit Approval:

- Deposits will be reviewed before posting.
- Deposits will not memo-post or show as a pending credit. Deposits made before 4:00 pm Central Time will be available to you the next business day. Deposits made after 4:00 pm Central Time will be available the following day.
- Country Club Bank reserves the right to delay the availability of funds for up to 5 business days.

Verification Emails:

- An initial email will be sent to verify the deposit was received.
- A second email will be sent indicating the deposit has been processed and approved or declined.
- If the deposit is declined, an email will be sent with the reason for decline.

What is the cost of Business Mobile eDeposit?

The cost is \$0.50 per item deposited.

Who is eligible for Business Mobile Deposit?

Customers who have signed a Business Online Banking Agreement giving access to their users can use this feature.

What if an account is not listed in Mobile eDeposit?

Please contact your Banker to give access to the missing account.

What types of checks can I deposit with Mobile eDeposit?

Most domestic checks can be processed through Business Mobile eDeposit. We are unable to accept money orders, foreign items, savings bonds or third-party checks. The check must be made payable only to the name of the Business.

Are there any limits on the dollar amount of deposits I can submit?

Yes. There is a \$25,000 daily limit and a maximum deposit limit of \$200,000 in any twenty business day period.

Do I photograph both the front and the back of my check?

Yes. During the deposit process, you will be required to photograph the front and back of your check.

How do I endorse my check for Business Mobile eDeposit?

The required method of endorsement is as follows:

“For Country Club Bank eDeposit Only
Signature of Named Payees, Date”

How will I know if the bank received my deposit?

You will receive an email when the deposit is received. A second email will be sent when the deposit is approved. If your deposit is declined, an email will be sent indicating why the deposit was declined.

When will my deposit post to my account?

Deposits made before 4:00 pm Central Time will be available to you the next business day. Deposits made after 4:00 pm Central Time will be available the following day. CCB reserves the right to delay the availability of funds for five business days.

Can I photograph more than one check at a time?

You may only photograph one check per deposit, but you can make up to 20 deposits per day, provided you do not exceed the daily dollar limit of \$25,000.

What if the check image I photographed is bad?

You have the option to retake the photograph of the check before submitting, or you may cancel the deposit. If you cannot photograph a clear image, please bring the deposit to a Country Club Bank Financial Center.

Do I destroy my check after I photograph the deposit?

Upon receipt of a second confirmation email from CCB indicating we have received the image of an item and that your deposit has been approved, you agree to prominently mark the item as "Electronically Presented" and properly and securely dispose of the item to ensure that is not represented for payment. You agree to never cash, negotiate, deposit or present this item or an image of it with us or any other financial institution, person or entity.

Can I make my opening account deposit through Business Mobile eDeposit?

No. At this time, the Business Mobile eDeposit functionality cannot be used to fund an account initially.

What if I submitted a deposit for the wrong amount? Do I need to resubmit the deposit?

No. You should not resubmit your deposit. If you entered the wrong amount of the deposit, the operations center will correct the deposit amount during the review period.

What if I submit the same deposit twice in error?

If the same deposit is submitted twice, it will be identified and stopped in our processing area. Should this occur, you will receive a declined deposit notification for the second deposit received through Mobile eDeposit.

A Check I submitted was returned. Can I resubmit it?

If a deposit is returned, please do not re-deposit the check through Business Mobile eDeposit. You will receive a written communication through the US Postal service with instructions if a deposit is returned.