



Business Mobile Banking & Mobile Deposit Capture Q&A

BUSINESS MOBILE BANKING

Who is eligible for Business Mobile Banking?

All customers who are currently enrolled in business online banking are eligible for business mobile banking.

What is Business Mobile Banking?

Business Mobile Banking is the ultimate on-demand service. With it, users can access account information 24/7 from any mobile phone with Mobile Web access or a downloadable APP.

What types of mobile phones can I use with Business Mobile Banking?

Phones with Internet access and a browser that supports html pages can use **Mobile Browser** services. Mobile Browser is the most common means of accessing accounts from a mobile phone. Using Mobile Browser services requires no phone-based software beyond a compatible web browser.

Users with smart phones (such as the Apple® iPhone®) also have the option of downloading a full-featured **APP** (application) that takes advantage of the enhanced features found in their devices. This downloaded software gives the user account access through APP services.

What services are available with Business Mobile Banking?

Business Mobile Banking allows the following types of services from virtually any phone:

- View account balances
- View recent transaction history
- Transfer funds between accounts at Bank of Botetourt
- Make loan payments or advances
- Pay bills, plus view and modify pending payments (future release)
- Approve or deny Wire, ACH and Internal Transfers.
- Make deposits using Mobile Capture

Will permissions be the same for Business Mobile Banking as they are for Business Online Banking?

Yes, each user will have the same account access and permissions as they have via Business Online banking.

How can permissions be changed for authorized users?

Please contact the Care Center at 866-420-2265 to have user permissions updated.

What type of accounts can be accessed with Business Mobile Banking?

Business Mobile Banking provides access to the same accounts that are viewable through your business online banking system – including checking and savings accounts, and even CDs and loans.

Is there a cost to use Business Mobile Banking?

This is a free service to Bank of Botetourt customers. However, message and data rates may apply.

How do customers enroll in Business Mobile Banking?

If you are a Business Online Banking customer, simply download the Business Mobile Banking app and use your current information to log in.

If you currently are not a Business Online Banking customer, please contact the Bank's Customer Care Center for more information.

Does Business Mobile Banking require any software to be loaded into the phone?

Only APP (application) services require software to be installed. Like computers, smart phones use an operating system to run specific applications for many of their functions. Phones using APP services can install a full-featured application written specifically for their operating system. Users of smart phones are accustomed to downloading and installing applications.

Is Bill Pay available through Business Mobile Banking?

Currently, no. Devices using Mobile Browser or APP services can access selected Bill Pay systems, make or schedule payments to payees, and check payment history. Mobile Banking supports select bill pay providers but this **feature is currently not available in the release.**

Can I set up new payees through Mobile Bill Pay?

Yes. You can easily add new payees by logging in to via your mobile app. **This feature will also be available in a later release.**

Is Business Mobile Banking Secure?

There are two important aspects about Business Mobile Banking security to keep in mind:

1. Business Mobile Banking features multiple layers of security and authentication.
2. Customers need to be educated about the high level of security.

Why phones using the Internet and APPs are secure:

- 128-bit encryption masks your sensitive information
- Password is required each time you log on

Is there a wait period after enrolling?

No. Once you've enrolled and we have activated the service, Business Mobile Banking is ready to use.

What do I use for my Business Mobile Banking password?

The password used for Business Mobile Banking is the same as the password you use to log on to Online Banking. If you change your Online Banking password, your Business Mobile Banking password will also change. If you have forgotten your password, please log on to Online Banking and select forgot password or contact Bank of Botetourt at 866-420-2265

How do I install the Smart Phone APP?

The Smart Phone APP can be downloaded from your smart phone's respective application store (App Store or Google Play).

MOBILE DEPOSIT CAPTURE

What is Mobile Deposit Capture?

Mobile Deposit Capture is a feature of APP Banking that allows businesses to deposit money into certain accounts at Bank of Botetourt using a mobile device camera via the Business Mobile Banking App. To use Mobile Deposit, a business must be an account holder of Bank of Botetourt and have agreed to the Online Banking Terms and Conditions and this agreement including all exhibits. Customers may transmit deposits to us electronically only from a mobile capture device located in the United States.

What type of device can Businesses use to make a deposit?

- An iPhone or iPod touch that has a camera and an operating system of iOS 5.0 or later
- An iPad that has a camera and an operating system of iOS 5.0 or later
- An Android smartphone that has a camera and an operating system (OS) of 2.2 or later

Can customers deposit a check into any of Bank of Botetourt account?

You can use a mobile device to deposit checks into any of the following accounts that are linked to the user profile:

- Checking Account
- Savings Account

What types of checks can be deposited?

Check Deposit can be used for common personal and business checks drawn on U.S. banks and in U.S. currency. **Please note:** All checks must be payable to the owner of the account and be endorsed on the back.

Acceptable types of checks:

- Personal checks
- Cashier's or bank checks
- Certified checks
- Federal Reserve checks
- Money orders
- U.S. Treasury checks
- Traveler's checks
- Business checks

Unacceptable types of checks:

- Checks payable to any person or entity other than you, or to you and another party.
- Checks containing any alteration of which you know or believe to be fraudulent or not authorized by the owner of the account on which the check is drawn.
- Checks that are not in original form with an original signature, such as substitute checks or remotely created checks.
- Checks drawn on a financial institution located outside the United States.
- Checks not payable in United States currency.
- Checks or items on which a stop payment order has been issued or for which there are insufficient funds.

Is there a limit on the amount of funds that can be deposit?

Yes. There is a deposit limit applied based on multiple factors, which may include your relationship with Bank of Botetourt.

Are the check photos stored on my mobile device?

No. After completing the transaction, the check photos will no longer be stored on the device.

What should be done with the check after making a deposit using a mobile device?

- Make sure that the funds deposited are available by checking your available balance.
- Keep the check for at least 60 days, and then destroy it. Please keep the check in a secure location to avoid loss or theft.

How many checks can be deposited at one time?

One. Mobile capture requires you to capture the front and back of each check before it can be processed. Once the check has been deposited, another check can be deposited in the same manner up to the daily user limit mentioned above.

Do you place a hold on check deposits?

Yes. Holds can be placed on deposits made with a mobile device, just as they are for deposits made at ATMs. Deposits could be subject to a hold period, please refer to Bank of Botetourt's Funds Availability Disclosure associated with the Account to determine when funds will be available for withdrawal.

Do checks need to be endorsed?

Yes. Checks will be rejected if they are not properly endorsed.

How long does it take for a check to clear if it is deposited using mobile banking?

The time it takes for a check to clear using Mobile Banking is the same as if the transaction had been performed at a branch location.

How long does it take for the mobile check deposit to be deposited into my account?

Funds are normally available within two business days unless notified otherwise. Please keep your paper check until the funds are posted to your account. Return later to Mobile Banking to view your deposit status.

How can I determine if my funds are available?

To determine when funds are available for use, please check the Available Balance in the applicable account. Once the deposited funds are available for use, please keep the check for an additional 60 days before destroying it to ensure the issuing party or institution has honored the check.

What should I do if my check is rejected?

If the check images are unacceptable, try to make the deposit again by retaking pictures of the front and back of the check and re-submitting the deposit. Remember to endorse the back of the check. Then place the check on a well-lit, flat surface with a dark background, avoid shadows, hold the camera steady and make sure all four corners of the check appear inside the guidelines.

If there are network issues, please try to make the deposit later.