

Mobile Check Deposit (MCD)



Citizens Bank & Trust will be accepting *Mobile Check Deposits* via our Citizens Bank & Trust App. Many of our customers have requested this service and we are pleased to now offer mobile deposits. In this guide you will be shown how to use this service.

You must first enroll in Online Banking to use this service. If you are not already enrolled, you can either enroll on our website, or go to the App Store and download the CB&T Mobile Banking App and sign up for Online Banking through the App.



Login Screen

●●●●○ TFW 3G	3:22 PM	1 33% □ •
	Citizens	Bank & Trust
Enter your user ID Institution Mobile.	and password t	o sign on to Any
fdc******		
Password		
Save my User ID		

1. Begin by logging on to our mobile app (the mobile check deposit service only works via the App).

Balance Screen





Mobile Terms and Conditions



Accept

●●●●○ TFW	3G	3:14 PM	1 38% □ •
Cancel	d	Citizens B	an k & T rust

END USER TERMS FOR SMS

The services are separate and apart from any other charges that may be assessed by your wireless carrier for text messages sent to or received from CB&T. You are responsible for any fees or other charges that your wireless carrier may charge for any related data or message services, including without limitation for short message service.

The services are provided by CB&T and not by any other third party. You and CB&T are solely responsible for the content transmitted through the text messages sent to and from CB&T. You must provide source indication in any messages you send (e.g., mobile telephone number, 'From' field in text message, etc.).

1. Accept the "Mobile Terms and Conditions".



2. Accept the "Mobile Check Deposit and Software Use Terms and Conditions".

Accept





Navigation Menu and Accounts



Deposit Tab



Depositing Checks is Easy

Place your check on a flat surface with a dark background and good lighting.

Tap the **Deposit Check** button to get started.

			1001
PAY TO THE ORDER OF		 20 \$[09-765/432
		 DOLL	ARS

3. Select "Deposit Check" to begin the deposit process.



Deposit Check

CITIZENS-BANK.COM

CITIZENS BANK & TRUST

MCD Notice



Welcome to Citizens Bank & Trust (CB&T) Mobile Check Deposit!

In order to process your deposit, we ask that you please endorse each check with, "CB&T Mobile Deposit." Deposits made before 4:00 pm EST will typically be available on the next business day. See the Bank's Funds Availability Policy for details. Items deposited will not be available for viewing on Internet Banking until our daily processing is completed.

Processing days for Mobile Check Deposit are Monday-Friday, except for Federal holidays. For questions, please contact your local branch office. Limit of 3 items deposited per business day not to exceed a total of \$2500.

Retain the deposited item for 14 business days after funds post to your account then destroy.

2.Press the"Front" camera icon to begin the check deposit picture taking. Repeat for the "Back" of the check.

1.This Notice will show each time you make a mobile deposit. Click "Continue" to get to the next page. ●●●●○ TFW 3G 3:22 PM 1 33% **Deposit Check** Back Sign Off **Balance Disclaimer Test** Front Back > Amount > Deposit To Email Receipt To camiel.quicksall@fi... Cancel

MCD

Continue





Endorsement Requirements

Included in the *Mobile Check Deposit Terms and Conditions* is the proper way to endorse a check that is intended for a mobile deposit. Shown below are the requirements.

Endorsement Requirements:

I agree to endorse all items with "CB&T Mobile Deposit". The Bank reserves the right to reject all items that are not endorsed as specified. However, if CB&T permits a deposit without the proper endorsement, such deposit will still be subject to the terms of this Agreement, and the Bank will not be obligated to allow such a deposit at other times.



Photos of the front and back of the check

Make sure you lay the check on a flat surface with a dark background and ensure that you have good lighting.



Once you've taken a picture of the check, a circle with a check mark will display in the place of the camera icon. It needs to be pressed to accept the picture.

Capture Back

0

Cancel





MCD – IMAGE ERROR NOTICE

Example of Image Error and Message.









Deposit and Funds Availability Acceptance

••••• TFW 3G 3:17 PM	🕇 35% 💽		79°		8 [™] 4 [™] 2:04
Back Deposit Che	Sign Off		E	dit	Funds Availability Sign Off
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Front	Back				
Amount	\$1.00 >	1. If you are satisfied with the pictures			
Deposit To Che Available Balar	cking *0058 >	and did not receive an error message, enter the deposit amount and choose		2.5	select "Continue" after reviewing the
Email Receipt To camiel.qu	icksall@fi	the account to deposit into, then select "Continue".		F	Funds Availability Notice.
Cancel Co	ntinue				Continue

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Deposit Approval and Completion Screens

••••• TFW 3G 3:2	1 PM 1 34% ■			●●●●○ TFW 3G	3:21 PM	┩ 34% 💷
Edit Approve	e Deposit Sign Off				eposit Complete	Sign Off
Balance Dis	sclaimer Test			🤣 Your deposit h	nas been successfully so	cheduled
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Front	Back			Amount		\$1.00
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Email Receipt To camiel.quicksall@firs		details of make an addit the deposit, deposit, select	make an additional deposit, select		10 cumenquiersu	
		select "Approve".	"Back to Check Deposit".	_		
Cancel	Approve			Back	to Check Depos	it



Check Deposit History and Details

View the details of your mobile check deposit(s).

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	heck Depos	Sit Sign Off
RECENT	GUIDELINES	Deposit
DEPOSIT: 01/07/2	014	\$1.00 >

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Back	Details	Sign Off			
Ba	Balance Disclaimer Test				
Front		C) Back			
Date		01/07/2014			
Amount		\$1.00			
Status		Submitted			
Total Amount		1.00			
Transaction Date		01/07/2014			

●●●●○ TFW 3G	3:21 PM	1 33% 🔳
Back	Details	Sign Off
Amount		\$1.00
Status		Submitted
Total Amount		1.00
Transaction Date		01/07/2014
Submitted Amount		1.00
Adjustment Amount		0.00
Current Amoun	t	1.00

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MCD Confirmation/Notification Emails

Deposit Status "Received"



Your deposit 5201129 has been received by Citizens Bank and Trust.

DEPOSIT STATUS

Account: x Amount: \$1.00 Receipt: 5201129 Date: July 20, 2015



Deposit Status "Not Accepted"



Your deposit Receipt Reference 5201130 cannot be accepted by Citizens Bank and Trust.

DEPOSIT STATUS

Account: x Amount: \$1.00 Receipt: 5201130 Deposit Date: July 20, 2015 Rejected Date: July 20, 2015 Rejected Reason: Endorsement Irregular Status: Returned

Sign into Citizens Bank and Trust to view a complete list of your approved deposits.

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Deposit Status "Accepted"



Your deposit Receipt Reference 5201129 has been Approved by Citizens Bank and Trust. Please note the adjusted deposit amount below.

DEPOSIT STATUS

Original Amount: \$1.00 Adjusted Amount: \$5.00 Receipt: 5201129 Transaction Date: July 20, 2015 Approved Date: July 20, 2015

Sign into Citizens Bank and Trust to view a complete list of your





Eligible Accounts and Ineligible Items

Only Checking and Savings accounts are eligible for this Service. Scanning and depositing only "checks" as that term is defined in Federal Reserve Regulation CC, Availability of Funds and Collection of Checks. The image of the check that is transmitted to CB&T is converted to an Image Replacement Document for subsequent presentment and collection.

Ineligible Items including but not limited to the following:

Checks or items that are drawn on or otherwise issued by the US Treasury Department;

Checks payable jointly, unless deposited into an account in the name of all payees;

Checks drawn on a financial institution located outside the United States;

Checks dated more than 6 months prior to the date of deposit;

Checks that have been previously submitted through this Service, or through a remote deposit capture service offered at any other financial institution;

Checks with any endorsement on the back other than that specified in this agreement;

Checks not payable in United States currency; CITIZENS-BANK.COM