

Mobile Deposit

Frequently Asked Questions

1. What is the Mobile Deposit feature on our App?

ASB's Mobile Deposit allows you to electronically deposit images of checks from an iPhone or Android mobile phone.

2. How do I know if I am eligible for Mobile Deposit?

To be eligible to register for this service your account must be in "good standing." The following list includes some reasons why you may not be eligible for this service.

- Must be an Atlantic Stewardship Bank customer for at least 30 days
- Make sufficient deposits to bring your account to a positive daily balance.
- Avoid excessive overdrafts (excessive overdrafts is having more than 6 overdrafts in a rolling 12 months)
- No legal orders, levies, or liens against your account.

3. Do I have to pay for the Mobile Deposit?

Atlantic Stewardship's Mobile Deposit is a FREE service available with our Mobile App offered by the bank to our online banking users.

4. Are deposits made using Mobile Deposit Secure?

The transmission made using the mobile app is safe and secure. It is very important that you take the appropriate steps to protect the security of your phone. Here are some examples:

- Password protect your mobile device
- Keep your mobile device in a secure spot when not in use
- Secure your user name and password
- Let ASB know immediately if you think your login information has been compromised by calling Customer Service at 201-493-2949

5. Where can I download the Mobile Deposit Agreement?

Please refer to Mobile Deposit Agreement located in the E-Services section of our website, www.asbnow.com, under Mobile Banking.

6. How do I download the App?

The App is a free download available to all customers that use our online banking system. Simply search for Atlantic Stewardship Bank on the App store from your iPhone or the Android marketplace. The Mobile Banking page of our website, www.asbnow.com, also has a QR code that can be scanned from your phone to download the App immediately.

7. How do I use Mobile Deposit?

A demo is available on the Mobile Banking page of our website, www.asbnow.com.

8. How do I register for Mobile Deposit?

- Sign in to the app using your user ID and password that you use for online banking.
- Choose “Deposit Checks” on the next screen.
- Read and accept the Mobile Deposit Agreement
- We will process your registration within 1 business day
- An email will be sent confirming your registration

9. How do I make a Mobile Deposit?

- Sign in to the app using your user id and password that you use for online banking.
- Choose “Deposit Checks” on the next screen.
- Select the checking or savings accounts into which you want to deposit the check
- Enter the amount of your check
- Endorse the back of your check with “For Mobile Deposit Only” along with your signature
- Follow the prompts to take pictures of the front and back of the check
- Submit the check for deposit
- You will receive an onscreen confirmation that the deposit was submitted
- You will receive a *final* email from ASB stating the deposit was accepted and was processed.
- Once the deposit is confirmed, it will be available for viewing the following business day.

10. My user name and password didn’t work. What’s wrong?

You must enroll in online banking before you can sign in to the App. Simply visit our website, www.asbnow.com to enroll in this service. If you already are enrolled in the service, please contact Customer Service at 201-493-2949.

11. Which of my ASB accounts can I deposit checks into?

You can select to deposit a check into any of your ASB deposit accounts that are available for viewing in your online banking.

12. How can I add an account to my online banking in order to make deposits?

Please contact Customer Service at 201-493-2949 to request that your account be added or by submitting a request through the computer based online banking under the “Additional Services” tab.

13. Can I access Mobile Deposit through Mobile Banking and not the App?

At this time, Mobile Deposit is only available through our App.

14. Can I deposit a check made payable to a joint account holder?

Yes, the check must be endorsed by the payee and include the words “For Mobile Deposit Only.”

15. How many checks can I deposit using Mobile Deposit?

You can deposit only **one** check at a time and only amounts within your deposit limit as agreed upon when accepting the Terms and Conditions at first use.

- \$5,000 per transaction
- \$5,000 per day
- \$10,000 rolling 30 days

Atlantic Stewardship Bank reserves the right to change your daily and/or monthly rolling limits at our discretion.

**Please note: If you are a customer for less than 30 days, you are not eligible for the Mobile Deposit service.

16. How should I endorse the check?

The back of each check **must** include:

- The words “**For Mobile Deposit Only**”
- The payee’s signature

**Please note: If the back of the check is not properly endorsed as stated, we reserve the right to reject the check for deposit.

17. When will my funds be available?

The funds will be available according to our Funds Availability Policy. Please contact us at 201-444-7100 for a copy, or click the following link -

18. When will my deposit be credited?

Mobile deposits confirmed as received before 7 PM EST on a business day, will be credited the same day and available for viewing the next business day. Deposits confirmed as received after 7 PM EST or deposits received on a holidays or days that are not our business days will be credited to your account on the following business day.

19. What types of checks can be accepted for deposit?

Only single-party domestic checks made payable to the owner(s) of the account may be deposited.

20. What checks are unacceptable through Mobile Deposit?

- ASB checks drawn on your personal account
- Third Party checks
 - Checks payable to someone else, endorsed and signed over to you
- Incomplete items
 - Checks that do not contain signature of the maker on the front of the check
- Non Negotiable items
 - The online deposit of any items stamped with “non negotiable” watermark
- Returned Checks
 - Any check that you deposited that is returned to us not payable as a result of insufficient funds, stop payments, or other related reasons

- Altered Checks
 - Any check that contains evidence of a change (correction fluid, crossed out amounts, etc) to information on the face of the check
- Foreign Checks
 - Any check that is issued to you and drawn on a financial institution in another country
- Savings Bonds
- Stale dated checks
 - Certain checks contain instructions such as, void 90 days after issue date. If no instructions are contained, then the check is stale 6 months after the issue day

21. What if my check does not have very legible handwriting?

If the system is unable to read the check information, an error message will display. In that case, you may deposit the check at one of our branches.

22. What should I do with the check once it has been submitted for Mobile Deposit?

In the event of a dispute, ASB may require presentation of the original check to settle the dispute. Store your check in a safe place for two weeks from the date of deposit. Please make sure to destroy the check using shredding device.

23. How will I know when the check the check has cleared?

After submitting images of your check for deposit, you will receive an onscreen confirmation and have the ability to email that message to an email account. The message you received is stating that your deposit has been submitted to the bank. It does not mean that we have processed the transaction, yet. You will receive an email stating your deposit has been accepted and will be visible in your account the following business day.

** If you do not see the transaction post the following business day, please contact Customer Service at 201-493-2949.

24. Why do I receive an error message when I try to deposit a check?

- Please close any open Apps on your mobile device. Having multiple Apps open at the same time will slow down the use of Mobile Deposit and prohibit you from making a deposit.
- Edges of the check are folded or torn
- Image is not legible
- Routing and Account numbers are not clear
- No camera on the device

25. I have a small business and use regular online banking can I use Mobile Deposit?

Yes. However, the limits for Mobile Deposit are \$5000.00 per transaction and \$10,000.00 per rolling 30 days. If you make deposits over that amount, please call our Customer Service Center at 201-493-2949. Our Remote Deposit Capture for business accounts may be a better service for your banking needs.