

**Citizens Bank Mobile Deposit**  
**Frequently Asked Questions (FAQ's)**



**What is Citizens Bank Mobile Deposit?**

“Mobile Deposit” is an application within our Mobile Banking App that allows you to take pictures of checks with your smartphone or tablet and deposit the funds into your bank accounts.

**Who is eligible for Mobile Deposit?**

You must be designated as an authorized signer or owner of a Checking, Savings, or Small Business Account that is eligible for Mobile Deposit, and enrolled in the online and mobile banking services offered by Citizens Bank. Mobile Deposit enrollment must be done within your online banking. Under **Services** click on **Mobile Deposit Enrollment**. Read and accept the Terms & Conditions. Download our free app at Apple App Store or Google Play Store.

**What if an account is not listed in Mobile Deposit?**

In most cases, eligible accounts will automatically be signed up for Mobile Deposit. If you have an eligible account that has not been enabled, please call us at (505) 599-0100 for assistance. Please note that services are made available to Citizens Bank customers at the sole discretion of Citizens Bank and may not be available to all Citizens Bank’s customers.

**What types of checks can I deposit with Mobile Deposit?**

Most domestic checks can be processed through Mobile Deposit. We are unable to accept Third Party Checks, Money Orders, Traveler’s Cheques, Savings Bonds, checks previously converted to a Substitute Check as defined in Reg CC, and checks that are not payable in United States currency.

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

Yes. You may not use the service to deposit items totaling more than \$3,000 in a one (1) business day period. If you are a small business customer you may not use the service to deposit items totaling more than \$10,000 in a one (1) business day period. If you attempt to initiate a deposit in excess of these limits, we may reject your deposit. We reserve the right to adjust limits based on account activity, abuse of product, or general risk parameters.

**Do I photograph both the front and 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 Mobile Deposit?**

For Mobile Deposit Only  
Your Signature  
Date of deposit

After receiving confirmation of deposit from us, write on the front of the item “Mobile Deposited” and the current date.

**How will I know if my deposit has been received?**

You will receive a notification by e-mail when your deposit has been received.



**How will I know when my deposit has been processed?**

When your deposit is processed, you will receive a second e-mail notification on the status of your deposit. This e-mail will indicate if the deposit was approved or declined for processing. If declined, a reason will be provided.

**When will my deposit post to my account?**

If your deposit is received and accepted before our cut-off time, 4:00 p.m. (MT) Mountain Time, it will post to your account that business day. If after cut-off time, the deposit will post on the next business day that we are open. However, we may delay availability of funds from any deposit you make through Mobile Deposit at any time at our sole discretion. A delay may include any concern we may have regarding our ability to collect the funds based on any check image you present.

**Can I photograph more than one check at a time?**

You can photograph multiple checks in the same session; however, you may only submit one (1) check photograph per deposit.

**What if the check image I photographed is bad?**

You have the option to retake photographs of the check before submitting or you may cancel the deposit. If you are unable to photograph a clear image, please visit one of our branches or mail your deposit to P.O. Box 4140, Farmington, NM 87499-4140.

**Do I destroy the check after I submit the deposit?**

No. Upon your receipt of confirmation from Citizens Bank that we have received an image that you transmitted, you agree to retain the check or item a minimum of five (5) calendar days, but no longer than fourteen (14) calendar days ("Retention Period"). You will retain and store the original check or item in a secure and locked container that is only accessible by persons needing access. Once the "Retention Period" has expired, you will securely and permanently destroy the original item that you transmitted as an image.

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

No. You do not need to resubmit your deposit. If you entered the wrong amount for the deposit, our staff will correct the deposit amount.

**What if I submit the same deposit twice in error?**

If the same deposit is submitted twice, it will be identified and stopped by our system review process. Should this occur, you will receive a declined deposit notification for the second deposit received through Mobile Deposit.

**A check I submitted was returned, can I resubmit it?**

If a deposit is returned, please do not re-deposit the check with Mobile Deposit. You will receive written communication through the US Postal Service if a deposited check is returned.

**If I need additional information on Mobile Deposit, who can I call?**

For additional information or assistance, please call (505) 599-0100.

