

What is Mobile Deposit?

CBT Mobile Deposit is an easy way to use a mobile phone to deposit checks into your checking, savings, or money market account. Other commonly used terms for mobile deposit are “mobile capture”, “remote deposit” or “remote deposit capture.”

Who can use Mobile Deposit?

All consumer banking customers that have valid online banking credentials, a CBT Mobile Deposit eligible account (any personal checking, savings, or money market), and have the CBT Mobile App for iPhone, Android, or iPad can use the CBT Mobile Deposit services.

CBT Mobile Apps can be found in the Apple App Store and the Android Market by searching “CBT Trenton”.

Is there a restriction on devices that can process Mobile Deposits?

CBT Mobile Deposit is available in the iOS and Android apps and can be used on an iPhone, Android, and iPad.

Is there a cost to deposit my check with CBT Mobile Deposit?

Yes, \$0.50 per deposited check.

Does the fee post immediately?

No, the fee posts when your monthly statement cuts.

Can I deposit any type of check with CBT Mobile Deposit?

CBT Mobile Deposit can accept most check types, including two party (personal), payroll and government checks. However, the following check types cannot be processed using CBT Mobile Deposit:

- Money Orders
- Traveler's Checks
- Not on-us Official/Cashier's Checks
- Foreign items
- HELOC Access & Credit Card Advance Checks
- Comdata Checks

Will I receive immediate credit?

No, but deposits made before noon will be memo credited by noon & deposits made prior to 4 pm will be memo credited by 4 pm. Checks deposited M-F before 4 pm will be credited to your account same day.

When I take a picture of the check, do I need to capture the whole check in my picture, or is it ok to just capture the amount?

Customers should take a picture of the whole check. They will be prompted to take a photo of the front and the back when the app prompts them to do so.

Is there a limit on the number of checks I can deposit?

There is not a set limit on the number of checks a customer can deposit using CBT Mobile Deposit, but only one check can be deposited per transaction.

If I can only deposit/process one check per transaction, will I have to pay a fee for each separate deposit?

Yes

Is there a dollar amount threshold per transaction or daily limit using CBT Mobile Deposit?

There is a dollar amount threshold per deposit of \$1,500 and a daily maximum of \$2,500.

What if I have a check that is more than my daily limit?

It will be rejected.

What do I do with my paper checks after I've deposited them with Mobile Deposit?

Once you have deposited the check successfully, you should keep the check in a safe place for 30 days. After 30 days, and after you have confirmed the deposited funds have been applied to your account correctly, destroy the check or mark it "VOID."

Are there any helpful hints to make using Mobile Deposit more efficient?

Make sure the check amount entered matches the amount written.

Verify the back of your check is signed (endorsed) and labeled, "For Mobile Deposit Only-CBT"

Flatten folded or crumpled checks before taking your photo.

Capture the photos in a well-lit area.

Place the check on a solid dark background before taking photo.

Keep the phone sideways (landscape) and steady above the check when taking your photo. (May require a flip up & then down first)

Make sure the entire check image is visible and in focus before submitting your mobile deposit.