



ATC Mobile Check Deposit - FAQs

General Questions:

- 1. What is ATC Mobile Check Deposit?**
ATC Mobile Check Deposit allows you to use your smartphone's camera function to take a picture of a check and remotely deposit it to your ATC checking account.
- 2. When can mobile check deposits be submitted to Adirondack Trust?**
You can submit mobile check deposits 24-hours a day, seven-days a week, including weekends and holidays. Please remember that deposited checks are only processed on business days.
- 3. What type of Adirondack Trust accounts can be used with this service?**
You can deposit checks into your Adirondack Trust personal or business checking account.
- 4. As a co-owner on an account, can I use the mobile check deposit service?**
Yes. You have the same rights on the account as the owner.
- 5. Can a business deposit checks into their business account?**
Yes. Each check must be payable to the name of the account holder.
- 6. How secure is ATC Mobile Check Deposit?**
This service integrates completely with our WebWise[®] Online Banking system. The hardware, password and multifactor authentication used for online banking also protects your mobile check deposit transactions.

Depositing Checks:

- 1. What types of checks can be deposited using the mobile check deposit service?**
Personal and business checks drawn on U.S. banks can be deposited through the mobile deposit service. Checks from Canada and other foreign countries, food stamps, savings bonds, money orders, counter checks, third party, items with "non-negotiable, incomplete checks, stale-dated or post-dated" checks, any checks that contain evidence of alteration to the information, checks purported to be a lottery-or prize-winning and checks with poor image quality cannot be deposited using Mobile Check Deposit. Please stop by any of our branches and we can assist you with these checks.
- 2. Are there any deposit limitations using this service?**
We reserve the right to place limits on the number of deposits per day, and/or the total dollar amount of deposits. The current deposit limit is \$1,500.00 per day. Please send a WebWise[®]

message or call the WebWise[®] department at 518-584-5844 if you need your daily deposit limit.

3. Do I need to include a deposit slip with my mobile check deposit?

No, a deposit slip is not needed.

4. Am I able to view my check deposit history with this service?

The deposit history can be viewed for up to five days in the “Review” function for the Mobile Check Deposit application. History prior to that must be accessed through our WebWise[®] Online Banking service, which will show you the date and amount of the deposit.

5. When will deposits be posted into my account?

Deposits submitted through this service are typically processed like traditional paper deposits, and will be posted on the current or next business day, depending on when they are received. If received prior to 3:30 p.m. (EST), they will be processed the same business day. Generally part or all of the funds will be available the next business day, based on the bank’s Funds Availability Policy.

6. What should I do with the original paper checks after deposits are made?

Original checks should be stored until you have received credit for the deposit. We recommend that you hold onto the check for (14) days in the advent of unforeseen circumstances. Do not alter the check or destroy it until after this period. Do not deposit the check at a branch.

7. How do I prevent checks from being deposited twice?

The software is designed to compare each check to the previous checks you have deposited. If a possible duplicate item is found, we are alerted. If it is a duplicate check, we will adjust the account and you will be notified of the adjustment by phone call, or WebWise[®] message if we cannot reach you via phone.

8. How do I know if the image quality is acceptable?

The software uses a process called Image Quality Analysis (IQA) to determine if all required information from the check is readable. If the check image fails IQA, you’ll be alerted.

9. What do I do if the writing on the check is hard to read?

With each check, you are asked to enter its amount. The system reviews each check for image quality to see if it can be read; if not, an error message will advise you that the check cannot be read. If unable to read the check, please deposit it at any ATC branch or ATM.

10. Can third-party checks I receive be deposited into my account?

No. Only checks made payable to the account holder(s) can be deposited using this service.

11. Is there a limit to the number of checks I can deposit at any one time?

Only one check at a time can be deposited; however, you may photo multiple checks during your session. Generally, if you have 10 checks or more, you may want to visit any Adirondack Trust branch.

12. Is a photo required for both the front and back of the check?

Yes. Two photos are required for proper verification; the software will prompt you to do this. The software will photo the back of the check to ensure proper endorsement.

13. My check will not deposit. Why?

- (a) The signer of the check may have signed his or her name over the account number. If this is the case, the check must be deposited through the branch.
- (b) The image is blurred.
- (c) The amount you entered does not match the amount of the check.

14. How will I know if the deposit is accepted?

When you make a deposit, you can check its status through the mobile app by looking at the “Review.”