



PERSONAL MOBILE DEPOSIT FREQUENTLY ASKED QUESTIONS

What is Mobile Deposit?

Mobile Deposit allows you to electronically deposit checks into your Bank of Ocean City deposit account(s) from your iPhone®, iPad®, iPod® or Android™ device using the Bank of Ocean City's Personal Mobile Banking App, BOC Mobile.

What is required to use Mobile Deposit?

- An active Bank of Ocean City personal checking, savings or money market account in good standing.
- Bank of Ocean City established customer for a minimum of 60 days.
- Enrollment in Bank of Ocean City's online banking product, Online Advantage.
- Bank of Ocean City's personal mobile banking app, BOC Mobile. The BOC Mobile app can be downloaded from the iTunes® App StoreSM or from the Google Play™ Store to your smartphone. (iPhone, iPad, iPod, iTunes, and iTunes App Store are registered trademarks or service marks of Apple Inc. Android and Google Play are trademarks of Google Inc.)
- Agree to the Terms and Conditions for Bank of Ocean City Personal Mobile Banking.
- Activation of the Mobile Deposit service. Contact any branch location to request this service.

Is there a fee for using Mobile Deposit?

No, this service is offered to our BOC Mobile banking customers at no charge*

* "Normal" account fees still apply based upon the Bank of Ocean City Schedule of Fees. Wireless message and data rates may apply. Please check with your wireless service provider for access rates, texting charges, and other applicable fees.

How do I use Mobile Deposit?

Login to the Bank of Ocean City Mobile Banking App, BOC Mobile. Select Deposit and then select Deposit a check. Select the account you want to deposit into and enter the check amount. Select Take Photos and follow the prompts to take front and back pictures of the check. Review the details and then select Make Deposit. The app will display a message stating the status of the deposit.

How should I endorse a check for Mobile Deposit?

You must restrictively endorse checks transmitted through Mobile Deposit as follows:

Payee Signature

For BOC Mobile Deposit Only

If the check is made payable to you and another payee, then the check must:

- Be endorsed by both payees.
- Be deposited into a joint account owned by both payees.
- Include the restrictive endorsement noted above.

What items are eligible for Mobile Deposit?

Checks payable to you, drawn on a U.S. bank.

What items are not eligible for Mobile Deposit?

Third party checks

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

Checks payable to cash

Travelers cheques

Money orders

Checks that have been altered
Checks drawn on a financial institution located outside the U.S.
Checks not payable in U.S. currency
Substitute checks
Returned deposited checks
Post-dated checks
Stale-dated checks (dated more than 6 months prior to the date of deposit)
Cashier's/official checks
Savings bonds
Lottery prize checks
Convenience (credit card) checks
Insurance checks

Are there limits to how much I can deposit using Mobile Deposit?

Yes, limits are set for the dollar amount of mobile deposits that each customer can make daily and per item. You may deposit up to \$1,000 per business day. For questions about your Mobile Deposit limits please call a Bank of Ocean City Branch Office and ask to speak to a Branch Manager.

What is the cutoff time to make a mobile deposit? When will the funds be made available?

Images that have been transmitted through Mobile Deposit that are received and accepted by 3:00 p.m. Eastern Time on a business day (generally Monday through Friday, except Federal Holidays) that we are open will be credited to your account the next business day. Deposits received after 3:00 p.m. and deposits received on holidays or non-business days will be available within 2 business days. We may delay availability based on such factors as the length and extent of your relationship with us, transaction and experience information, and such other factors as we determine, in our sole discretion. Our standard check holds apply based upon the Bank's Funds Availability Disclosure which was received at time of account opening. If the bank closes early due to circumstances beyond our control, any deposit received and accepted after the early closing time or end of business will be credited to your account on the first business day after the day your deposit is reviewed.

Any tips for taking good check photos?

Taking high quality photos of the check is the best way to make Bank of Ocean City Mobile Deposit quick and easy. Here are some hints to keep in mind:

- Place the check in a well-lit area on a dark, non-reflective background.
- Ensure all four corners of the check are contained in the check image frame, make sure no other items interfere.
- Focus is important. Shaky hands or being too close can make the object blurry.

How will I know if my mobile deposit was received by Bank of Ocean City?

To verify the status of a mobile deposit from within the BOC Mobile app, select Deposit and then select View Mobile Deposit History. A status of Pending indicates the deposit is waiting to be reviewed by Bank of Ocean City. A status of Accepted indicates the deposit has been reviewed and approved by Bank of Ocean City. If your deposit status is Failed, contact a Customer Service Representative for more information.

What should I do with my original check after using Mobile Deposit?

After your deposit status has changed to Accepted, you must store the original check for 60 days in a secure location. We may require that you make the original check accessible to us. If the check is not provided in a timely manner, you agree that the amount of the check may be debited from your account. After 60 days, the checks should be shredded and disposed of properly to prevent identity theft or misuse.

How can I view a copy of a check I deposit via Mobile Deposit?

After you have successfully completed a mobile deposit, you can access an image of the check you deposited from your mobile device for up to 30 calendar days by following these steps:

- Login to the BOC Mobile app with your online banking credentials.
- Select Deposit.

- Select View Mobile Deposit History. Deposits are listed in chronological order newest to oldest.
- Click on a specific transaction to see the deposit and view the check image.

If your check image is no longer available on your mobile device, you can call us at 410-213-0025 to request a copy of a check you deposited via Mobile Deposit.

What happens if a check I deposit via Bank of Ocean City Mobile Deposit is returned?

If an original check deposited through Bank of Ocean City Mobile Deposit is dishonored, rejected or otherwise returned unpaid for any reason, we will charge the deposit amount back to your account and you will receive an image, reproduction or substitute of the original check. As with any returned item, you will be responsible for reimbursing us for all loss, cost, damage or expense caused by or relating to the processing of the returned item. You are prohibited from attempting to deposit or otherwise negotiate an original check through Bank of Ocean City if it has been charged back to you. You may be able to negotiate a returned item in person, and should speak to a Customer Service Representative at any of our locations if you require such assistance.

As described in your Account Agreement, if you deposit a check that is returned to Bank of Ocean City for any reason, including insufficient funds of the payor, we may “set off” the amount of the returned item. We may “set off” by debiting the account into which you deposited the returned item or by transferring funds from another Bank of Ocean City account held by you. We may do so whether or not the reason for the returned item was presented to us on a timely basis.

Are Mobile Banking and Mobile Deposit secure?

Yes, our mobile banking and mobile deposit services utilize best practices from online banking, such as HTTPS, 128-bit multi-layer encryption, password or multi-factor authentication access, and application time-out when your phone is not in use. In addition, no account data is ever stored on your phone and if your phone is lost or stolen, access to your accounts can be disabled by calling us at 410-213-0025.

We also recommend that you follow these mobile banking security tips:

- Lock your device with a password or PIN when it is not in use.
- Use strong account passwords with at least one number and one capital letter. Do not use your name, birth date or other easily identifiable personal information.
- Do not store personal information including your User IDs and passwords on your phone or send them via email or text messages which could be intercepted.
- Only download applications from trusted sources. Make sure to download updates regularly, as updates often fix security flaws.
- Do not enter personal information unless there is an “s” after http, which indicates the site is secure. Also look for security symbols like the lock icon.
- Do not bank or shop online when using unsecured, public Wi-Fi access.
- Do not click on any links in emails claiming to be from Bank of Ocean City. Instead go to the Bank website directly and log in.
- Always log off completely after using mobile banking.

NOTE: If you breach any of the terms included in the Terms and Conditions for Bank of Ocean City Personal Mobile Banking, use the Service for any unauthorized or illegal purposes, or use the Service in a manner inconsistent with the terms of your account agreement or any other agreement with us, your access to our Mobile Deposit service will be terminated.