



Frequently Asked Questions e-zMobile Deposit

What is e-zMobile Deposit?

e-zMobile Deposit allows you to make check deposits to your account(s) by simply taking a photo of the check with your iPhone or Android App and submitting to Uwharrie Bank.

Are there qualifications for e-zMobile Deposit?

Yes, you must have the e-zMobile banking iPhone or Android App, as well as, meet certain eligibility requirements.

How do I enroll in e-zMobile Deposit?

Simply select "Make a Deposit" within the e-zMobile App and accept the Mobile Remote Deposit Services Agreement. You will receive a confirmation email from us within 2 business days.

How secure are deposits made using the e-zMobile Deposit App?

The e-zMobile Deposit App meets industry standards for encrypting the check image during transmission. You can also help to secure the app by following these steps:

- Password protect your mobile device
- Keep your mobile device in a secure spot when not in use
- Secure your login information

Notify Uwharrie Bank immediately if you think your login information has been compromised.

How should I endorse the check?

The back of each check must include:

1. The payee's signature, **and**
2. The words "For Mobile Deposit Only"

(PLEASE NOTE: If the back of the check is not properly endorsed, Uwharrie Bank reserves the right to reject the check for deposit.)

What should I do with the check once it has been submitted for remote deposit?

Securely store the check for 14 days after transmission to us. In the event of deposit dispute, we may require presentation of the original check(s) within 2 business days. After 14 days, please mark the check as "VOID" and destroy the check using a secure data destruction method, i.e. cross cut shredding.



What type of checks can be accepted for deposit?

Only domestic checks made payable to the owner(s) of the account may be deposited. We will not accept checks that have been altered.

How many checks can I deposit using e-zMobile Deposit?

You may deposit as many checks as you'd like up to the (daily or monthly) deposit limit. However, you can only deposit one check at time.

When will my deposit be credited to my account?

The total amount of a deposit made will be credited to your account the same day as long as we receive the deposit prior to 5:00 PM EST Monday thru Thursday and 6:00 PM EST Friday, excluding weekends and bank holidays. A deposit received after the above stated times will be received the next business day. The bank may exercise discretion with placing holds on deposited items if collectability is uncertain. A deposit may not be available for immediate withdrawal.

What happens if I attempt to deposit a check over my deposit limit?

You will receive an error message within the e-zMobile Deposit App. Please contact us at (704) 991-2800 for assistance.

Helpful Hints

When capturing the check image:

- Use in a well lit area, free of any clutter, to prevent shadows or poor image quality.
- Keep hands clear of the check while taking the photo to avoid pictures of fingers/hands.
- Bright but indirect light is best. Placing the check too close to lighting sources may cause shadows.
- Any surface of a solid color that contrasts with the check is best. Use a dark-color surface for light checks; a light-color surface for dark checks.
- Use the green guidelines to properly zoom and scale. Make sure the entire check appears in the guidelines and fills the guidelines as much as possible.



Common Error Messages:

- **Folded Corners** - The check has one or more corners folded or improper lighting has caused missing information at one or more of the corners. If the check has folded corners, fix the folded corners on the check and re-capture.
- **Image Too Dark** - The image is too dark to allow proper reading. Increase the lighting and re-capture the image.
- **Image Too Light** - The image is too light to allow proper reading. Decrease the lighting and re-capture the image.
- **Below Minimum Size** - The check file size is too low. Re-capture image.
- **Above Maximum Size** - The check file size is too high. Re-capture image.
- **Image Too Small** - The check may have been too far from the camera. Re-capture the image making sure to line up the guidelines correctly.
- **Image Too Large** - The check may have been too close to the camera. Re-capture the image making sure to line up the guidelines correctly.
- **Back Image Not in Scale** - The size of the back image is not correct compared to the front image. Re-capture the image making sure to line up the guidelines correctly.
- **Phone camera needed** - There is not a camera detected on the device you are using.
- **Access has been denied** - Access has been denied to e-zMobile Deposit. You may contact us at (704) 991-2800 if you feel you received this message in error.

Common Warning Messages:

- **MICR Usability** - The numbers (bank routing number, account number, check number) along the bottom of the check could not be accurately read.
- **Date Missing** - The check date could not be located on the image.
- **Signature Missing** - The payor signature could not be located on the image.
- **Payee Name Missing** - The name of the check recipient could not be located on the image.
- **Payor Name Missing** - The name of the check writer could not be located on the image.