



fmbnc.com

# Mobile Deposit: Apple<sup>®</sup> and Android<sup>™</sup> User Guide



## Deposit Checks from your Smartphone!

With F&M Mobile Deposit, consumers and small business customers can snap a picture of the front and back of your endorsed check and deposit it from anywhere with the F&M Mobile App. It's fast, easy, secure and free for eligible customers.

## Compatible Platforms

Apple<sup>®</sup> (iOS) operating systems and Android<sup>™</sup> operating systems

## STEP ONE: Request Mobile Deposit

You may contact your local branch to request access to Mobile Deposit or you may complete the application for F&M Mobile Deposit. This document can be found on F&M's website under Home >>You>>Additional Service>>F&M Bank Mobile Deposit >>F&M Bank Mobile Deposit Application or by going to the direct link: [http://fmbnc.com/you/additional\\_services/mobile\\_deposit/mobile-deposit\\_application.aspx](http://fmbnc.com/you/additional_services/mobile_deposit/mobile-deposit_application.aspx)

The screenshot shows a web browser window displaying the 'F&M Bank Mobile Deposit Application' form. The form includes fields for 'Account Type (Check One)', 'Name or Business Name', 'Birthdate', 'Last 4 digits of your Social Security Number', 'Address' (Street, Address Line 2, City, State/Province/Region, Postal/Zip Code, Country), and 'Email'. There is also a section for 'If Business, owner(s) full name and contact number' and a checkbox for 'Do you currently have a F&M Bank online banking account?'.

## Confirmation

You will receive a confirmation email notifying you that your F&M Mobile Deposit application was received. Your application will be reviewed and you will receive a second email by the end of the next business day notifying you of the status of your Mobile Deposit application.

## Email 1

Your Application for F&M Mobile Deposit has been received and is being reviewed. You will receive an email from BankontheGo@fmbnc.com notifying you of the status of your Mobile Deposit application. If you have any questions or need additional information, please contact F&M Bank on the Go at 704-279-7291.

## Email 2

Congratulations! You have been approved for F&M Bank Mobile Deposit. You are now ready to make deposits from your mobile phone. Click here to review the User Guide and F&M Mobile Deposit Frequently Asked Questions for important information.

In order to make deposits, you must be enrolled for mobile banking. To ensure that you are currently enrolled, please log into your online banking from a personal computer, select Options > Mobile Settings > Web Mobile Settings.

If you have any questions or would like additional information, please contact F&M Bank on the Go at 704-279-7291.



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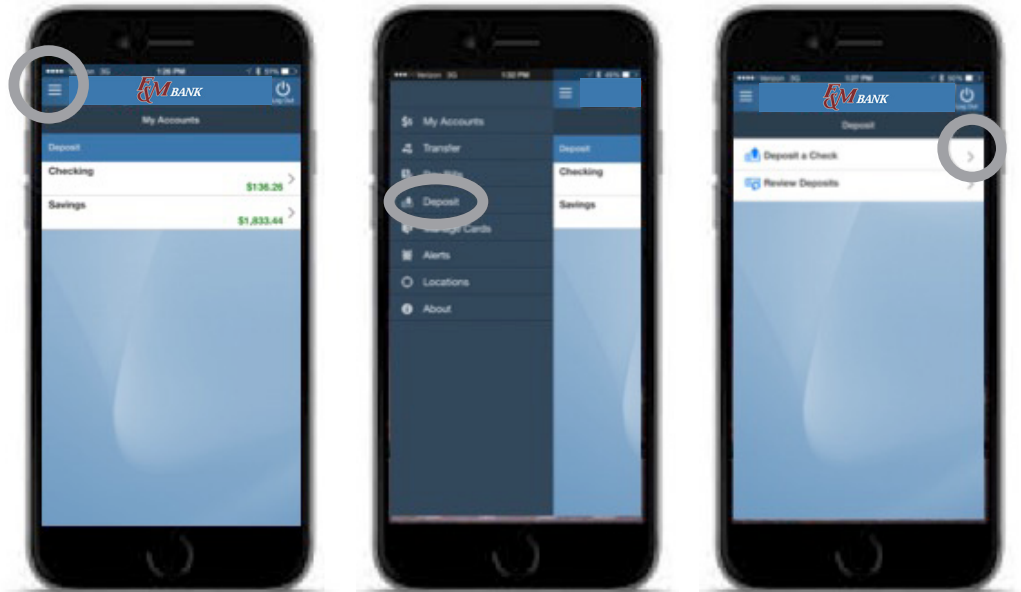
## STEP TWO: F&M Mobile Banking App

In order to make mobile deposits from your smartphone or tablet device, you will need the F&M Mobile App. You can download our free app from the Apple or Android App Stores.

Note: You can search the app stores using F&M Bank-NC

## STEP THREE: Make a Deposit

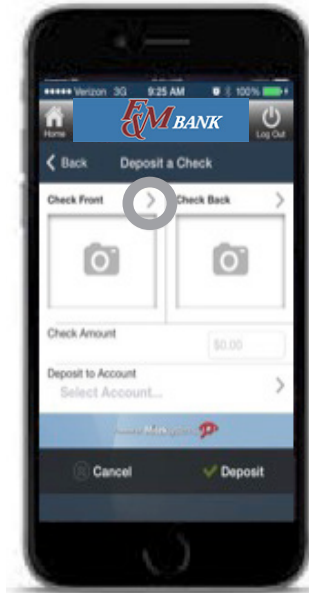
From the home screen, click on the menu bar in the upper left hand corner of the app. Click **Deposits**. Then click **Deposit a Check** from the next screen.



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## Check Capture: Front

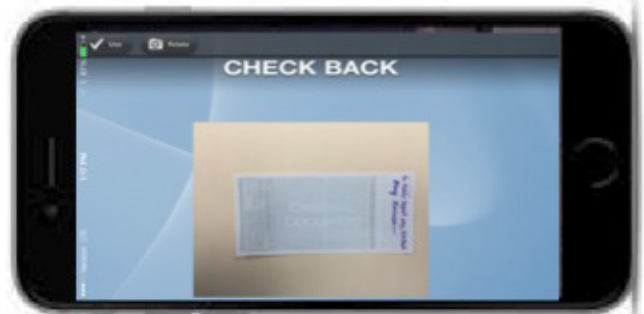
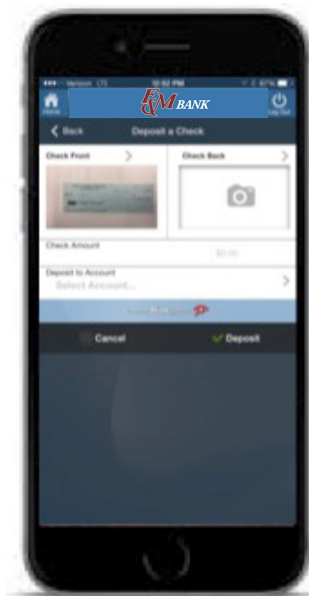
From the Deposit a Check screen you will need to photograph both the front and back of the check you wish to deposit. When you are ready, choose **Check Front** to change screens and take the photo. Make sure you center the check within the outline and all four corners of the check are visible. Your image should be clear, well-lit and taken from above. When satisfied with the image click **Use**.



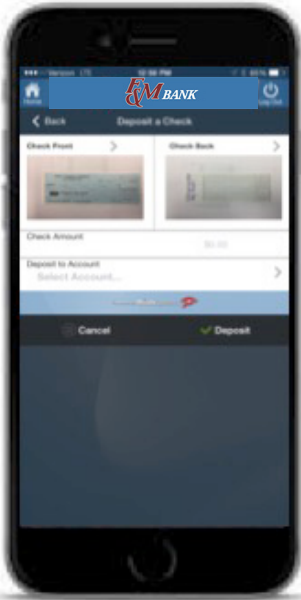
## Check Capture: Back

After you have endorsed the check, repeat these steps for the back of the check.

Note: Checks should be endorsed as follows: For Mobile Deposit Only, F&M Bank



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## Check Amount

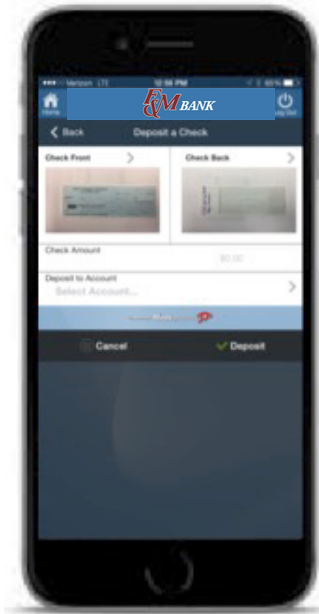
Enter the check amount. Make sure this amount is the same as the legal amount written on the check.

## Choose Account

Choose the account to which you want the check amount to be deposited. The account options will only be the accounts enrolled with F&M Mobile Deposit.



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## Complete Deposit

Review all the information entered for accuracy, then press **Deposit** at the bottom of the screen. If the deposit is successful, you will be shown a confirmation screen where you can review the deposit information. From here, you can click done or deposit another check.

## Confirmation

A confirmation email will be sent to you for your records and to verify the deposit has been approved.

## Email

Thank you for using mobile deposit at F&M Bank. Your deposit totaling \_\_\_\_ has been received for processing. The reference number for this deposit is \_\_\_\_\_. If you have questions or need additional information, please contact F&M Bank on the Go at 704-279-7291.