



Mobile Deposit FAQs

What is M&P Bank Go Mobile Deposit?

M&P Bank Go Mobile Deposit allows you to deposit checks to any of your Merchants and Planters Bank checking or savings accounts using the camera on your smartphone or tablet. Using the M&P Go Mobile Banking app for the iPhone, iPad, or Android, login to your mobile banking and select the 'Deposits' link on the side menu or the 'Deposit To' icon that appears when you select the ellipsis next to your account(s). Select the account to credit, enter the amount of the check, and take a picture of the front and back of the check.

Who is eligible to use Go Mobile Deposit?

M&P Bank Go Mobile Deposit is available to Merchants and Planters Bank customers who have:

- An active Merchants and Planters Bank checking or savings account with a positive balance for at least 90 days;
- No more than 2 returned deposited items (chargebacks) in the last 90 days;
- Demonstrated financial responsibility with all Merchants and Planters Bank accounts;
- The most recent M&P Go Mobile Banking app for iPhone, iPad, or Android.

What do I need to use Go Mobile Deposit?

To use the M&P Bank Go Mobile Deposit service, you must have the following:

- An active Merchants and Planters Bank NetTeller Online Banking login; and
- The most recent version of the M&P Go Mobile Banking app for iPhone, iPad, or Android.

How do I request access to Go Mobile Deposit?

Login to the M&P Go Mobile Banking app on your mobile device, select 'Deposits' on the side menu, and follow the instructions on the screen of your device.

May I enroll more than one account for Go Mobile Deposit?

Yes. You may enroll as many checking and savings accounts as you like for Go Mobile Deposit so long as the accounts qualify.

Are there any fees for using Go Mobile Deposit?

No, M&P Bank Go Mobile Deposit is a free service offered by Merchants and Planters Bank; however, data rates from your carrier may apply.

Do I have limits on Go Mobile Deposits?

Dollar amount, number of deposits, and item count limits are in place and may vary between customers depending on the customer's relationship with the bank. The bank may allow these limits to be exceeded at its discretion. If a deposit is rejected for any reason, including exceeding limits, the bank will notify you by email.

What type of checks can I deposit with Go Mobile Deposit?

Checks made payable to you and drawn on a bank within the United States can be deposited through M&P Bank Go Mobile Deposit. Some business size checks (the long ones) may not work with Go Mobile Deposit.

For a complete list of payment/check types which **cannot** be deposited through Go Mobile Deposit please see the M&P Bank Go Mobile Deposit Terms & Conditions.

Do I need to use a deposit slip to make a deposit through Go Mobile Deposit?

No. We will use what is called a substitute (or virtual) deposit slip to post the deposit to your account. You will only need to take a picture of the front and back of the check being deposited.

Should I endorse my check before taking a picture?

Yes. All applicable parties should sign the back of the check and write "For Mobile Deposit Only" below the signature(s). Failure to endorse your check properly could delay processing.

What do I do with the check after I deposit it through Go Mobile Deposit?

After you verify that the funds have been applied to your account correctly, you should write "Void" on the front of the check and shred it after you have received your account statement showing the completed deposit.

When will funds be made available to me from deposits made by Go Mobile Deposit?

Go Mobile Deposits will generally be made available to you by the business day following the deposit date if the deposit is received prior to 5:00 pm on a business day. In some circumstances, funds could be delayed, in which case you should receive notification from the bank.

Who do I call if I still have questions?

Contact the Merchants and Planters Bank Online Banking Department at (870) 523-3601 during normal banking business hours, which are typically Monday-Friday, 8:30 am to 5:00 pm, excluding holidays.