



Welcome to Business Mobile Banking FAQ's

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Business Mobile Banking

What is Bank of Central Florida Business Mobile Banking?

Business Mobile banking gives you access to your accounts from your downloadable mobile banking application. Business Mobile Banking options allow you to view account balances, search recent account activity, transfer funds, and pay bills. You will additionally have the option to deposit checks. Contact your relationship officer or Treasury Management to activate the set up for the mobile deposit option.

How do I sign up for Business Mobile Banking?

You may enroll in Business Mobile Banking using:

- ◆ Device Enrollment - If enabled, you may enroll via the device. Please refer to the Device Enrollment Section within these FAQs.

Is Business Mobile Banking supported on my device?

The mobile application is available on most smartphones including iPhone and Android.

How do I download the Business Mobile Banking application?

- ◆ For iPhone or iPad:
 - Navigate to the App Store
 - Search for Bank of Central Florida Business Mobile Banking
 - Select "Install" to download the application

- ◆ For Android:
 - Navigate to the Google Play Store
 - Search for Bank of Central Florida Business Mobile Banking
 - Select "Install" to download the application

Is Business Mobile Banking supported on my tablet?

The same mobile app that runs on your phone will run on your tablet. A tablet-optimized Business Mobile Banking application may be available for your tablet.

General

Is there a charge for Business Mobile Banking?

There is currently no charge associated with the service. However, there may be charges associated with text messaging and data usage on your device. Check with your wireless provider for more information.

Is it secure?

Yes, the mobile banking service utilizes best practices from online banking, such as HTTPS, 128-bit SSL encryption, password access and application time-out when your mobile device is not in use. Only the mobile devices that you personally enroll in the service can access your accounts. In addition, no account data is ever stored on your mobile device. In the event your mobile device is lost or stolen, the service can be immediately disabled by either going to Business Internet Banking→Administration tab→Mobile Banking Center or calling us.

Which wireless carriers are supported?

We support most of the popular US wireless phone carriers, including AT&T, Sprint, T-Mobile, and Verizon. If your carrier is not listed when you enroll, select 'Other' and try the Mobile Web option, or check back later, as new carriers will be added over time.

Do I need a text message or data plan?

Yes, a text messaging and/or data plan is typically needed, as data usage can become expensive without them. Please check with your wireless carrier for more information.

I'm not enrolled for Business Internet Banking. Can I still use Business Mobile Banking?

You must first be enrolled for Business Internet Banking before using mobile. Contact your relationship officer or Treasury Management for more information and to complete the Business Internet Banking agreements.

What is Activation?

Activation is a one-time process that helps ensure your security.

- ◆ Device Enrollment - If enabled, you may enroll via the device. Please refer to the Device Enrollment Section within these FAQs.

Device Enrollment

What is Device Enrollment?

Device enrollment allows the user to register for Mobile Banking using their mobile device, instead of a personal computer. This added convenience means that users may register their device while on-the-go.

How does device enrollment work?

Device enrollment validates the user's banking relationship by asking the user to provide their credentials and mobile telephone number.

Do I have to be enrolled in Business Internet Banking to use Device Enrollment?

Yes, your Company ID, User ID, password and mobile telephone number will be used to enroll in Mobile Banking. If you are not enrolled in Business Internet (Online) Banking, please contact your relationship officer or Treasury Management to complete the Business Internet Banking Agreement.

What are my Company Id and User ID?

Your Company ID and User ID are the same as were assigned to you when you enrolled in Business Internet Banking.

Can I save my Company ID and User ID on the device?

Yes, for enhanced security, the Company ID and User ID will then be presented in the future in a masked format, hiding some of the characters. You may also remove the Company ID and User ID, at a later time, by simply changing the prompts "Save my Company Id" and "Save my User ID" to "Off".

Do I have to accept the Terms and Conditions?

Yes. You must agree to the Terms and Conditions in order to use Business Mobile Banking.

What happens if I do not allow the device to 'Remember Me'?

The 'Remember Me' prompt enables your device to recall your Mobile Banking registration so that you are not presented with challenge questions every time you log in. If you select "Off" for the prompt, you will be required to complete out-of-band authentication (OOBA) each time you log in to Business Mobile Banking.

What is my Password?

Your Password is the same as the Password you established for Business Internet Banking.

What if I do not remember my User ID or Password?

In this case, you should contact treasurymanagement@bocfl.com or phone 863-578-3650 and speak with a Treasury Management representative.

What do I use for a Mobile Number if I am using a tablet or MP3 device, such as an iPad or iPod?

When you use a non-phone device, such as tablets and MP3 players that are Internet-enabled and a phone number is requested, enter a phone number that has been authorized in Business Internet Banking.

Remote Deposit Capture

Who is eligible for Business Mobile Remote Deposit Capture (Business Mobile RDC)?

Clients who have a Business Deposit accounts that are enrolled in Business Internet Banking are eligible for the Mobile RDC service.

What if an account is not listed in Business Mobile RDC?

Only authorized accounts will be signed up for Business Mobile RDC. If you have an authorized account listed in Business Internet Banking that has not been enabled for Business Mobile RDC, please call Treasury Management at 863-578-3650 for assistance.

What types of checks can I deposit with Business Mobile RDC?

Most domestic checks may be processed through Business Mobile RDC. We are unable to accept Money Orders, Foreign Items, Savings Bonds, or Third Party Checks through Mobile RDC.

Are there any limits on the dollar amount of deposits I can submit?

Yes. Mobile deposit limits are set at the company level. Default limits are \$10,000.00 per deposit and 10 deposits per business day. Total deposits for any one (1) business day may not exceed \$30,000.00. Each check is considered a separate deposit. Any items presented in excess of the limits will be declined at our discretion.

Do I photograph both the front and the back of my check?

Yes. During the deposit process, you will be required to photograph the front and back of your check.

How do I endorse my check for Business Mobile RDC?

You should sign your check with the following endorsement:

- ◆ For Mobile Deposit Only
- ◆ Your Account Number
- ◆ Your Signature
- ◆ Or - after the mobile deposit only notation you may use your company endorsement stamp.

How will I know if my financial institution received my deposit?

You will receive a notification by e-mail when your deposit has been received.

How will I know if my financial institution processed my deposit?

When your deposit is processed, you will receive a second e-mail notification on the status of your deposit. This e-mail will indicate if the deposit was approved or declined for processing. If declined, a reason will be provided.

When will a deposit made through Business Mobile RDC show in my balance and post to my account?

Deposits may be made with Mobile RDC at any time. Mobile deposits will show on your activity screen as “in process” until posting has occurred. Deposits approved on or before 4:00pm EST on a business day will be credited to your account the same day. Deposited funds will be available for use on the first business day after posting occurs. If we are not going to make all of the funds from your deposit available on the first business day, we will notify you.

Can I photograph more than one check at a time?

You may photograph multiple checks in the same mobile banking session; however you may only photograph one check per deposit.

What if the check image I photographed is bad?

You have the option to retake photographs of the check before submitting or you may cancel the deposit. In addition, the system will notify you if the image is unclear for processing. If you are unable to photograph a clear image, please take or mail your deposit to Bank of Central Florida for processing.

Do I destroy my check after I photographed the deposit?

No, keep the check in a secure location for 45 days. Afterwards, you may securely destroy the check. Do not VOID the check after submittal in the event the deposit is not approved and needs to be re-submitted.

Will my deposited check be available in transaction history?

Yes. You may view your transaction history in Business Mobile Banking and Business Internet Banking.

How long after opening an account may I start using Business Mobile RDC?

Business Mobile RDC will be available once the Business Internet Banking agreement has been authorized and the Mobile enablements have been activated.

What if I submitted a deposit for the wrong amount? Do I need to resubmit the deposit?

No, you should not resubmit your deposit. If you entered the wrong amount for the deposit, our Operations Center will correct the deposit amount. In some cases, the deposit may be declined, at which time you will receive an alert instructing you to resubmit the deposit.

What if I submit the same deposit twice in error?

If the same deposit is submitted twice, it will be identified and stopped by our process. Should this occur, you will receive a declined deposit notification for the second deposit received through the Mobile RDC service.

A check I submitted was returned, can I resubmit it?

If a deposit is returned, please do not re-deposit the check with the Business Mobile RDC functionality. You will receive written communication from your financial institution through the US Postal Service if a deposited check is returned.

If I need additional information on Business Mobile RDC, who may I call?

For additional assistance, please call Treasury Management at 863-578-3650 or email treasurymanagement@bcfl.com

What type of internet connectivity do I need?

Your mobile devices must have an appropriate data plan and/or Wi-Fi connectivity that allow the transmission of data over the internet.

Business Mobile BillPay

What is Business Mobile BillPay?

Business Mobile BillPay allows you to pay bills online, saving you time, envelopes and stamps. It is an optional service on your Business Internet Banking account. You may pay bills using your mobile device while on-the-go, anytime, anywhere.

Where do I enroll for Mobile BillPay?

You enroll for BillPay through your Business Internet Banking account by contacting your relationship officer or treasury management and updating your Business Internet Banking Agreement. Once enrolled, you will be able to access BillPay on your mobile device. You must be enrolled for, both, Business Internet Banking and BillPay before you may use Business Mobile Banking and Business Mobile BillPay.

How do I pay a bill?

To pay a bill, select the “Payment” option from the main menu, then select “Pay Bills.” Here, a simple flow guides you through choosing the “Payee,” “Send Date” and “Pay Bill From” account. Then you will enter the Payment Amount and optionally enter a Memo.

How are payments made?

Only you may create and authorize a payment. Depending on the Payee's capabilities, payments are issued via paper checks or electronically. Both payment forms include remittance information to ensure your Payee may credit your account.

When will my payment be received?

For more information about payment scheduling and delivery, please visit the Help section on your Business Internet Banking website.

Can I add a Payee on my mobile device?

Yes. You can add Payees by choosing the MORE button and selecting the Payees option. Click on the ADD button. The system will display Search Payee with a Find a Payee prompt. Enter the new payee name and press search. The screen will display "+Create a new 'your new' payee >" Click on the + sign and a screen to complete the payee information will appear. Press DONE when finished and your new payee will be available to use to pay your bill.

How do I deactivate a Payee?

You may manage your Payees, including deactivation by choosing the MORE button and selecting the Payees option. Select the payee you wish to deactivate and then press EDIT. The payee information will appear with the DELETE PAYEE option at the bottom of the page. Press DELETE PAYEE and the confirmation message will appear. Press YES to confirm the deletion or NO if you have changed your mind.

How do I cancel a payment on my mobile device?

To cancel a payment, select Recent from the main menu, then select "Bill Payments." The system will respond with a list of payments currently scheduled and unpaid. Choose from this list the payment you wish to cancel. The system will display the payment details. From this screen, select "Cancel Payment." The system will ask you to confirm that you wish to cancel the payment.

How may I see previous bill payments on my mobile device?

To view previously paid bills, select the "Recent" option from the main menu and then select Bill Payments. Under the heading RECENT your display will refresh with a list of completed bill payments in a summary format. Select an item to see the payment's details.

How do I handle a dispute with a payee?

If you have an issue with a bill or a specific item on the bill, contact the Payee directly. Remember, you may pay whatever amount you desire in BillPay while you are disputing any item.

Where can I find more information about BillPay?

For more information and Frequently Asked Questions, please visit the Help section on your Business Internet Banking website.

Mobile Business Banking Approvals

What does the Business Mobile Banking Approval feature consist of?

The “Approvals” feature allows Business Mobile users the ability to approve both ACH and Wire transactions that were initiated in Business Internet Banking. The “Approval” feature is available to Companies that have signed a Business Internet Banking agreement for ACH and Wire modules.

If the Business Mobile user is entitled to the approval role in Business Internet Banking, the user will see the “Approvals” menu item in Business Mobile Banking, and be able to review and approve ACH and Wire transactions from within Business Mobile Banking.

The Approvals feature is supported for all mobile banking apps including iPhone, iPad, Android Phone and Android Tablet (including Kindle).

Mobile Banking Approvals require out-of-band authentication (OOBA) for any approval transaction.

For more information or to add the ACH and Wire modules to your relationship, contact treasurymanagement@bocfl.com or phone 863-578-3650 and speak with a Treasury Management representative.

Troubleshooting

What happens if I get a new mobile device or change phone numbers?

If you get a new mobile device or change phone numbers, first contact your relationship manager or Treasury Management to update your Business Internet Banking profile with the approved mobile number. Then log in Business Internet Banking via your PC and update your mobile device profile in the Mobile Banking Center found under the administration tab.

Remove your old device and enroll your new device.

Can I use Mobile Banking on more than one device?

Yes. Go to Business Internet Banking → Administration tab → Mobile Banking Center and simply enroll (and then activate) another device.

What if my device is lost or stolen?

If you are concerned about misuse of your mobile device, contact your mobile service provider immediately to stop all wireless service. Additionally, sign on to Business Internet Banking and disable or remove your device through the Mobile Banking Center under Administration tab.