



Frequently Asked Questions

General

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 online to the Mobile Banking enrollment website or calling us at 1-800-431-7522.

Do I need a text message or data plan?

Yes, a text messaging and/or data plan is typically needed. Please check with your wireless carrier for more information.

I'm not enrolled in consumer Online Banking. Can I still use Mobile Banking?

You must first enroll in consumer Online Banking before using Mobile Banking.

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.

Mobile Banking

What is Capital City Bank Mobile Banking?

Mobile Banking gives you access to your accounts from your mobile web browser or a downloadable mobile banking application, depending on your preference and your mobile device capabilities. Both options allow you to: view account balances, search recent account activity, transfer funds and find nearest ATM or branch locations. Also, on the downloadable mobile banking application, you may have the option to deposit checks.

How do I sign up for Mobile Banking?

Login to consumer Online Banking and click on manage Mobile Banking settings. Follow the instructions provided.

What is my User ID?

Your User ID is the same as the User ID you established for consumer online banking.

What is my Password?

Your Password is the same as the Password you established for consumer Online Banking.

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

In this case, you should visit the consumer Online Banking website and follow the instructions for retrieving and/or resetting your credentials or, contact Customer Service by calling 1-800-431-7522.

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, login to consumer Online Banking and disable or remove your device.

Is Mobile Banking supported on my device?

Mobile Banking is supported on most devices with a mobile web browser that supports cookies. In addition, the mobile application is available on many smartphones including: iPhone and Android. Both mobile web and mobile applications may be found by entering the mobile web URL (<http://m.capcitybank.com>) in your device's browser.

How do I download the mobile banking app?

For iPhone or iPad:

- Navigate to the App Store
- Search for Capital City Bank
- Select "Install" to download the application

For Android:

- Navigate to the Google Play Store
- Search for Capital City Bank
- Select "Install" to download the application

Mobile Deposit

What is Mobile Deposit?

With Capital City Bank Mobile Deposit you can make a deposit directly into your eligible checking or savings account using the Capital City Bank Mobile App and the camera on your mobile device.

Who can use Mobile Deposit?

Consumer Online Banking customers enrolled in mobile banking with a mobile deposit eligible account are able to use the service.

What types of accounts are eligible?

- Personal checking
- Personal savings
- Personal money market
- Business checking
- Business money market
- Commercial Checking
- Commercial Savings
- Commercial Money Market

Business and commercial accounts are eligible but require the use of consumer online banking and mobile banking. Mobile Deposit is not available through Business Online Banking. Large Business and Commercial customers should utilize our DesktopDirect service. Contact the bank for more information.

What types of accounts are not eligible?

- Certificate of Deposit
- Individual Retirement Account
- Insured Cash Sweep
- Repurchase agreement
- Home Equity Line of Credit
- Public Funds

Can I use the service to make deposits to a new account?

An account must be established for at least 30 days before it will be eligible for mobile deposit.

What types of checks are accepted?

Generally, you may deposit the same types of checks you deposit at a Capital City Bank Branch. We will only accept checks that are made payable to one or more account owners. The types of checks we will accept through this service include:

- Personal checks
- Cashier's or bank checks
- Certified checks
- Federal Reserve checks
- U.S. Treasury checks
- Business checks

Are there any types of checks that are not accepted?

Capital City Bank will not accept the following check types through this service:

- Checks in amounts over \$1,000
- Third-party checks
- U.S. Savings Bonds
- Travelers Checks
- Money orders
- Checks in a foreign currency or drawn on a foreign bank
- Checks made payable to cash
- Altered checks
- Post-dated checks
- Stale-dated checks (generally, checks dated more than 180 days prior to receipt)
- Unsigned checks

Do I need to endorse my check?

Check endorsements must read "For Mobile Deposit Only to the account of (name-of-customer) on (date)."

Are there restrictions on the amount of money that can be deposited?

Yes, deposits are limited to \$1,000.00 per day.

How does the service work?

- Endorse your check “For Mobile Deposit Only to the account of (name-of-customer) on (date)”
- Log into the mobile banking app
- Select “Check Deposit” in the Mobile Banking menu
- Chose which eligible account you would like to deposit to
- Enter the amount of the check
- Snap photos of the front and back of your check with the camera on your device
- Follow the steps to complete and confirm your deposit

Why am I required to provide an email address when making a mobile deposit?

You will receive email correspondence from us regarding the status of your deposit.

What should I do with the check after I complete my deposit?

We recommend you save the check(s) until you have confirmed the deposit has been successfully approved and credited to your account. Deposits that have been successfully credited will appear in Account History as Mobile Deposit. If the Federal Reserve Bank determines the picture of the check does not meet image quality standards we may notify you and request you resubmit the image with a better photo or bring the check into the bank. Once the deposit is successfully credited to your account, you must properly safeguard the paper check to ensure that it is not presented for payment more than once. Approved deposit items should be kept a minimum of 10 business days then destroyed and disposed of within 30 days from the date of deposit.

When will I see the deposit posted to my account?

Generally, deposits submitted on a business day prior to 4:00 p.m. CT and determined to be in good order will be posted that day. Check deposits are not processed on Saturdays, Sundays, or bank holidays.

When will I have access to my funds?

Deposits are generally available for withdrawal the next business day following the deposit approval notification. If a hold is required on the check, you will receive an email notification.

Are the check photos stored anywhere on my mobile device?

No, the photos are not stored on your device.

Is there a cost to deposit my check using Capital City Bank Mobile Deposit?

Yes, the charge is .75 cents per deposit. The fee will be debited from the Capital City Bank account the deposit was made to. MyWAY Checking account customers will receive five free mobile deposits per statement cycle if the deposit is made into the MyWAY checking account.

Are there any helpful hints to make using Mobile Deposit more efficient?

- The dollar amount you enter when making the deposit must match the amount on the check.
- Verify that the back of your check is endorsed “For Mobile Deposit Only to the account of (name-of-customer) on (date)”
- Flatten folded or crumpled checks before taking your photos.

- Keep the check within the on-screen corners when capturing your photo.
- Capture the photos in a well-lit area.
- Place the check on a solid dark background before taking photo.
- Keep the phone flat and steady above the check when taking your photo.
- Make sure the entire check image is visible and in focus before submitting your mobile deposit.

Mobile BillPay

What is Mobile BillPay?

Mobile BillPay allows you to pay bills online, saving you time, envelopes and stamps. It is an optional service on your consumer Online 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 consumer Online Banking account. Once enrolled, you will be able to access BillPay on your mobile device. You must be enrolled for, both, consumer Online Banking and BillPay before you may use Mobile Banking and Mobile BillPay.

In what modes may I access Mobile BillPay?

Mobile BillPay is available on the web/browser and downloadable application modes. It is not available through the SMS/Text mode.

How do I pay a bill?

To pay a bill, select the “Bill Pay” option from the main menu, then select “Pay Bill”. A simple flow guides you through choosing the payee, the payment account, send or due date and amount. Then you may enter an optional memo.

Can I add a Payee on my mobile device?

No. You must add Payees through the consumer Online Banking website.

How do I deactivate a Payee?

You may manage your Payees, including deactivation by logging onto the consumer Online Banking website and accessing the list of Payees.

How do I cancel a payment on my mobile device?

To cancel a payment, select the “Bill Pay” option from the main menu, then select “Scheduled”. 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 “Bill Pay” option from the main menu and then select “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.

Text Banking

What is Capital City Bank Text Banking?

Text Banking gives you access to your accounts via text (SMS) messages on your phone. It's a fast, easy way to look up account balances or recent account history by sending a text command to a shortcode.

What is Capital City Bank shortcode?

All text messages should be sent to 79680

Can I use both Text Banking and Mobile Banking on my phone?

Yes. Simply enroll for both Text Banking and Mobile Banking to enable this.

Is Text Banking supported on my phone?

Text Banking will work on any text message (SMS) capable phone from one of our supported carriers.

Will I receive unsolicited text messages?

No. You will only receive messages when you specifically request them with one of the Text Banking commands or if you subscribe to Mobile Alerts.

What are the Text Banking commands?

FUNCTION	COMMAND	DESCRIPTION
Balance	B	Summary of available balances for all accounts
History	H	Summary of recent transactions per account
Command	C	List of available Text Banking commands
Help	HE	Help content for Text Banking
Login	L	Receive a URL for the Capital City Bank Mobile Browser website
Recover	R	Receive a URL and new activation code for the Capital City Bank Mobile Browser web site
Stop	S	De-activate all Capital City Bank text services