Using the Alerus Business Mobile Deposit feature you can make a deposit directly into your eligible checking account with any supported device.

**HOW DO I ACCESS BUSINESS MOBILE DEPOSIT?**
- Call **800.279.3200** and let us know you would like to activate your business account(s).
- Log in to Business Online to activate mobile service.
- Download the Alerus Business App to your supported device by clicking on the iTunes or Google Play icons below or by visiting [alerus.com/go/businessmobile](alerus.com/go/businessmobile) to find download links.

**HOW DO BUSINESS ONLINE USERS GET ACCESS TO BUSINESS MOBILE DEPOSIT?**
In order for a user to have access to Mobile Deposit, the company’s senior administrator needs to enable the feature within the Business Online system. Follow these steps to get access to Business Mobile Deposit:
- Senior administrator will log in to Business Online (requirement for Business Mobile Deposit service).
- Click on **Business Apps**.
- Click on **Administration Tab**.
- Click on **Manage Users**.
- Select the user needing Mobile Deposit access.
- Check the **Mobile Remote Deposit Capture box** under the Base Features section and then click **Save**.

Note: the Senior Administrator will be prompted for a One Time Pin (OTP) to confirm the changes for each user.

**HOW DO I MAKE A MOBILE DEPOSIT?**
- Log in to the Alerus Business App.
- Tap the **menu** and select **Deposit**.
- Tap **Deposit Check**.
- Select the account you want to deposit into.
- Enter in the amount of the check.
- Select the camera and take a picture of the front of the check.
- Select the camera and take a picture of the back of the check.
- Tap **Make Deposit**.
- You will be asked to confirm the dollar amount of the deposit and account you wish to deposit into.
- Tap **Submit** (or **Cancel** if you wish to make changes).
- The Deposit History will show the deposit status as **Received** if the deposit was successfully submitted.

**STATUS DEFINITIONS**
- Received: Deposit submitted for review.
- Transmitted: Deposit successfully processed.
- Rejected: Deposit has been declined.

Member FDIC.
FAQs

Q: Who is eligible to use the Business Mobile Deposit service?
A: Alerus Business Online customers who have accepted the Electronic Banking Agreement are eligible for Mobile Deposit.

Q: What are the requirements to get Mobile Deposit?
A: Business Online access (including mobile service activation and access to the Mobile Remote Deposit Capture feature) and activation of the Alerus Business App are required in order to use Mobile Deposit.

Q: Do I need to endorse the check prior to making a Mobile Deposit?
A: Yes, an endorsement is required. The business endorsement should be used, not the user making the deposit’s endorsement. “For Deposit Only” should also be notated under the business endorsement.

Q: What are the cut-off times for deposits made with Mobile Deposit?
A: Business mobile deposits must be made prior to 7 p.m. CT in order to be processed that same business day. Any deposits made after 7 p.m. CT will be reviewed and processed the following business day.

Q: When will the Mobile Deposit funds be available?
A: Funds will typically be available the first business day after the deposit is processed.

Q: Is there a limit on how much money I can deposit using Mobile Deposit?
A: Yes, there is an assigned limit. Please call 800.279.3200 for more information.

Q: Can I deposit a foreign check using Business Mobile Deposit?
A: No, only checks drawn on a U.S. bank will be accepted. All foreign items, including Canadian checks, will be rejected.

Q: How will I know if there’s a problem with my Mobile Deposit?
A: If a problem arises with your Mobile Deposit, such as an unaccepted deposit item, Alerus will contact you. In addition, the deposit history on the App will indicate a rejected status. If a Mobile Deposit check is returned, Alerus will process the check with the same guidelines as a chargeback check item.

Q: What should I do with my paper check after using Mobile Deposit?
A: After a Mobile Deposit is made, securely store the check for 60 days to allow for sufficient time in case the original check is required for any reason.

Q: Is there a limit to how many checks I can deposit using Mobile Deposit?
A: There is no limit, however, each check must be deposited separately.

Q: Are there fees for using Mobile Deposit?
A: There are no fees charged by Alerus to have the Alerus Business App; however, there is a Mobile Deposit fee of $0.50 per deposited check. Please note that your wireless provider may assess a carrier or web access charge.