



Atlantic Capital

Go! Mobile (Mobile Banking) Frequently Asked Questions (FAQs)

Basics

What is Mobile Banking?

Go! Mobile Banking allows you to view Consumer account balances, review transaction history, make both real time and scheduled transfers between your accounts, make mobile deposits, make Bill Payments**, and locate ATMs or branches from your mobile device.

I have both personal and business accounts. Will I be able to see them all like I do in Online Banking?

Go! Mobile does show consumer accounts and a number of our business accounts. Checking, savings, and loan (balances only) accounts are available in the app.

What is required to enroll in Mobile Banking?

An active Atlantic Capital Bank checking, savings or money market account and a supported iPad, iPhone and/or Android device.

How do I enroll in Go! Mobile?

To start using Go! Mobile, simply download the app (which you can locate in the Apple Store on Apple devices or Google Play on Android devices) to your iPad, iPhone, or Android. Register (by selecting “New Mobile User?” button) via the mobile device registration feature in the app, and login using the credentials that you create during the registration process.

Is Online Banking required to enroll in Go! Mobile?

Technically no. it does not require Online Banking. However, the Mobile BillPay service does require Online Banking and BillPay enrollment. All BillPay Payee setup and maintenance must be done online before it will be reflected in Go! Mobile.

Does Go! Mobile cost anything?

Mobile Banking is a complimentary service that we provide to our customers. However, please consult your mobile carrier agreement/plan to understand what message and data rates may apply.

Is Go! Mobile safe to use?

Go! Mobile is safe because:

- User IDs, Passwords and any other personal information items are not stored on the device
- Multi Factor Authentication is used in the registration process to verify your identity
- 128-bit encryption masks sensitive information sent between the device and the bank
- Sessions timeout after a few minutes of inactivity
- Sensitive information is masked when entered

What banking activities can I perform in Go! Mobile?

- View account balances (Checking, Savings, Money Market, HELOC)
- Review transactions and deposited check images
- Make one time transfers (Present and Future dated)
- Deposit checks
- Setup email alerts to notify you of mobile activity
- Search for ATMs and the banking center
- Bank contact information
- Nickname accounts
- Reset your Go! Mobile Password
- Review Atlantic Capital Bank Disclosures
- Pay bills**

How do I disable Go! Mobile?

You can disable your Atlantic Capital Mobile Service by calling us at (855) 693-7422, Monday – Friday 8:30 – 5:00 PM ET.

What Go! Mobile apps are available?

Atlantic Capital Bank has custom apps for iPad, iPhone, and Android devices. Other devices are not supported at this time.

Does my device support Go! Mobile?

Currently, the following devices are supported:

- Android – Android 2.2+
- iPad – iOS 5+
- iPhone – iOS 4.3+

If I use Go! Mobile, will my account information reside on my mobile device?

No, the information retrieved is not stored on your device.

What do I do if I have forgotten my user ID and/or password for Go! Mobile?

Select the Help Button on your device. You'll be prompted for your verification information again.

How much transaction history can I review in Go! Mobile?

You can view transactions from the past two months.

What types of accounts can I review in Go! Mobile?

Checking, Savings and Money Market accounts are accessible with the Mobile App. Consumer Lines of Credit balances are also viewable.

Can I change or cancel a transfer with Go! Mobile?

If you initiated the transfer through Go! Mobile, you can cancel a scheduled future dated transaction. Real Time transactions cannot be canceled or changed once submitted.

Does Go! Mobile work with all mobile service providers?

Yes.

Will Go! Mobile timeout after a period of inactivity?

Yes. For security purposes, after a period of inactivity, the Go! Mobile App will end your session and log you out.

What happens if I change my mobile phone number?

If you keep the same device, you will only need to verify your identity by inputting the last 6 digits of your SSN when prompted. If you have a new device, you would simply need to download Go! Mobile to your new mobile device and verify your identity by inputting the last six digits of your SSN.

What happens if I change my mobile provider?

For Mobile Banking, you would simply need to download the Go! Mobile app to your new mobile device and verify your identity by inputting the last six digits of your SSN.

If I get a new mobile device and keep the same phone number, what do I need to do?

Delete Go! Mobile from your old device. Then download and install Go! Mobile on your new device. You will need to verify your identity on the new device by inputting the last six digits of your SSN.

Who do I contact for Go! Mobile technical assistance?

You can call Customer Care at (855) 693-7422 for expert assistance with Mobile Banking.

I have an iPad and my spouse has an Android. Can we both use Go! Mobile?

Yes. If both of you have access to the same accounts, you can each register and create your own user IDs.

I left my iPhone at the office. Can I use another device to do my mobile banking?

Yes. As long as the other device is an iPad, iPhone, or Android, you can download Go! Mobile and log in using your credentials. You will have to verify your identity by inputting the last 6 digits of your SSN.

I use Online Banking. Is my UserID and Password the same for Go! Mobile?

No, but they can be. Your UserID and Password for Go! Mobile is separate from Online Banking. But you can make them the same by using your Online Banking credentials when registering for Go! Mobile.

I scheduled a transfer in Go! Mobile but I don't see it in Online Banking. Why not?

A Future dated transfer created in Go! Mobile won't be viewable in Online Banking until that date. The transaction will be viewable in your transaction history only after it has been posted to your account.

I am looking for the location of ATM's but my app only shows me the location of the Branch. Why can't I find an ATM?

Location services need to be enabled on each device. If you didn't "Allow" your location to be used when registering, that's OK. You can go into your devices' settings and update them to use location services. This will allow Go! Mobile to show you ATMs that are close by.

Go! Mobile Deposit

What is the Go! Mobile Deposit service?

With Go! Mobile you can make a deposit directly into your eligible checking or savings account. Go! Mobile Deposit lets you submit photos of the front and back of your endorsed check.

Which mobile devices support Go! Mobile Deposit?

- Android – Android 2.2+
- iPad – iOS 5+
- iPhone – iOS 4.3+

Who is eligible to use the Mobile Deposit service?

- Must be an Atlantic Capital Bank customer for more than 90 days
- Must have an eligible checking or savings account
- Accepted the Mobile Deposit Terms and Conditions

How do I get Go! Mobile Deposit?

Mobile deposit is part of the App that is downloaded from the Apple iTunes App store for iPhones and iPads and from Google Play for Android devices. This feature is automatically enabled for customers after 90 days as a customer with the bank. Please note, however, that restricting mobile deposit is subject to the discretion of Atlantic Capital Bank and can be limited for any reason, at any time.

How does Mobile Deposit work?

Sign on to Go! Mobile and then follow these simple steps:

1. Select the Deposits function.
2. In creating a new deposit, choose the account where you want to deposit your check.
3. Endorse the check.
4. Enter the check amount.
5. Take pictures of the front and back of your endorsed check with your mobile device. The app captures images automatically once lined up in the frame. For best practice, follow these guidelines:
 - Place your check on a dark-colored, plain surface that's well lit
 - Position your camera directly over the check (not at an angle)
 - Fit all 4 corners in the guides of your mobile device's camera screen
6. Submit your deposit.

You'll receive a confirmation message on your mobile device for each submitted deposit. To receive an email notification that a deposit has been submitted, you must setup an email alert notification.

What types of checks can I deposit?

You can deposit:

- Checks payable in U.S. dollars

- Checks drawn at any U.S. Bank
- Personal or Business
- Checks issued by the U.S. Government
- Money Orders
- All must be payable and endorsed by the account holder

The following items are not eligible for deposit via Mobile Deposit:

- Canadian checks
- Foreign checks
- U.S. savings bonds
- Treasury Tax & Loan (TTL) payments
- Travelers checks

What are the cut-off times for deposits made with Mobile Deposit?

The cut-off time for deposits made with Mobile Deposit is 6:00 PM ET in order for the funds to be available the next business day.

When will funds from my Mobile Deposit be available?

Mobile deposited funds are available on the next business day after the day of your deposit if made before 6 PM ET. *

For deposits made

Before 6 pm Eastern Time business days
 After 6 pm Eastern Time business days
 Non- business days

Funds are generally available

On the next business day after the day of your deposit
 On the 2nd business day after the day of your deposit
 On the 2nd business day after the day of your deposit

For example, if you make a deposit before the cut-off time on a Monday funds are generally available on Tuesday. If you make a deposit after the cut-off time on a Wednesday, funds are typically available on the following Friday. Business days are Monday through Friday except holidays.

**Availability of Funds. You agree that items transmitted using the Services are subject to the funds availability requirements of Federal Reserve Board Regulation CC. Funds deposited using the Services will be available after Atlantic Capital Bank receives payment for the funds submitted. Atlantic Capital Bank may make such funds available sooner based on such factors as credit worthiness, the length and extent of your relationship with us, transaction and experience information, and such other factors as Atlantic Capital Bank, in its sole discretion, deems relevant.*

How will I know if there is a problem with my Go! Mobile deposit after I submit it?

If a problem arises with your deposit, such as a returned check, we'll send a written alert to your primary address by U.S. mail.

What should I do with my paper check?

After depositing your check using Mobile Deposit, please follow these best practice guidelines:

1. Write "Electronically Deposited" on the front of your check.

2. Securely store your check for a maximum of 45 days after your deposit, and then destroy it. This allows sufficient time in case the original check is required for any reason.

Where can I view my Mobile deposits after they are submitted?

Successfully submitted deposits will display on the device on the deposit screen. After the deposit has been posted to your account, the transaction will also display in your account transaction history.

What are the limits on the number or dollar amount of checks that can be deposited using Go! Mobile Deposit?

There is no limit on the number of checks that can be deposited. However, there are per check and per day dollar limits for Go! Mobile Deposit***:

- ACB clients with a relationship of less than 90 days do not have access to this service
- ACB clients with a relationship of more than 90 days have limits of \$5,000/check and \$5,000/daily deposit

***Mobile Bill Pay requires an Online Banking and Bill Pay Enrollment. Payees can only be setup and managed through the online Bill Pay system.*

****Mobile Deposit limits are at the discretion of Atlantic Capital Bank and can be changed. Please click here to refer to the REMOTE DEPOSIT CAPTURE AGREEMENT on our website.*

Go! Mobile Bill Pay

What is Go! Mobile Bill Pay?

Go! Mobile Bill Pay allows users to make one-time payments through the convenience of their phone or tablet.

Does Go! Mobile Bill Pay have the same functionality as ACB's Online Bill Pay?

No. While Go! Mobile Bill Pay is easy to use, it was designed to allow users to quickly pay existing bills and is not meant to replace the full functionality of the online Bill Pay Service. To create new payees or to view eBill information, users should continue to use ACB's online Bill Pay.

Will I be able to choose which account I want to pay a bill from?

Yes. The accounts you've setup through online Bill Pay will be available for Go! Mobile. You will not, however, be able to add new accounts from the Go! Mobile app.

Will all of the Payees I've setup in the online version be available to me in Go! Mobile?

Yes. All Payees setup in the online version of Bill Pay will be available. However, you will not be able to setup or change payee information from the Go! Mobile app.

I'm not enrolled in Bill Pay today. Can I enroll through Go! Mobile?

No. To use Go! Mobile Bill Pay, you must first enroll in Online Bill Pay.

I'm already enrolled in Online Bill Pay, is there anything I need to do to start using Mobile Bill Pay?

No, just log on to the Go! Mobile app through your iPad, iPhone, or Android device. By using the "hamburger" in the upper left hand corner of the App, you'll see Bill Pay listed. Click the button and

you'll be taken to the Bill Pay screen. Payment history and any pending payments will populate the window automatically. Select the '+' to start making payments.

I use eBill today for some of my Payees. Will Go! Mobile Bill Pay tell me when a payment is coming due and how much I owe?

No. eBill is not currently available through Go! Mobile Bill Pay.

Can I make an emergency overnight payment?

Yes. If the Payee allows for overnight payments, you can select the overnight option from the Deliver Option button. Note however, an additional charge for this service applies, as it does in the online version.

Can I cancel a payment in Go! Mobile?

Yes. If the payment is in pending status and before the cutoff date/time for that scheduled payment, you can cancel the payment.

Can I modify a payment in Go! Mobile?

No. Pending payments can only be canceled and then resubmitted.

Popmoney is available in online Bill Pay. Is this feature available in Go! Mobile?

No. Currently, Popmoney is not an available feature in Go! Mobile.

I created a payment online and it is still in pending status. Can I make changes to the payment on my device?

You can cancel a pending a payment from your mobile device whether it was initiated through the online version or from your mobile device. You can then initiate a new payment.

I use an iPad. I can't drag the account to the Pay From window like I do for making transfers or deposits.

For Go! Mobile Bill Pay, you must 'tap' the Pay From window to select the account.

After submitting a payment, I keep seeing an error that my payment date is too early.

The Send By date defaults to today's date. You must go back and update this date to be on or after the date displayed on the error message