



Atlantic Capital

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

Basics

What is Mobile Banking?

ACB Go! mobile app allows you to view consumer account balances, review transaction history, send Zelle payments, perform real-time and scheduled transfers between your accounts, perform transfers between accounts at other banks, make mobile deposits, make bill payments, schedule Alerts, and locate ATMs or the Banking Center 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?

ACB Go! is available for consumers only at this time. However, online banking and *ACB Go!* now utilize the same user profile and username/password, so you may use the same set of credentials to access accounts. Checking, savings, and loan (balances only) accounts are available in the app. Business Account management is available through our *Atlantic Capital Exchange (ACE)* Treasury Platform.

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 are required.

How do I enroll in *ACB Go!* ?

To start using *ACB Go!* 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 “Enroll Now” option) via the mobile device registration feature in the app, and log in using the credentials that you create during the registration process.

Is Online Banking required to enroll in *ACB Go!* ?

Online banking and *ACB Go!* now utilize the same user profile and username/password, so you may use the same set of credentials to access both.

Does *ACB Go!* 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 *ACB Go!* safe to use?

ACB Go! is safe because:

- User IDs, passwords and any other sensitive information is not stored on the device
- Multi-Factor Authentication is used in the registration process to verify your identity
- Sessions time out after a few minutes of inactivity
- Sensitive information is masked when entered

What banking activities can I perform in *ACB Go!* ?

- View account balances (checking, savings, money market, HELOC)
- Deposit checks
- Review transactions and deposited check images
- Schedule a one-time or recurring transfer between internal and external accounts
- Set up alerts to notify you of mobile and account activity
- Search for ATMs and the Banking Center
- View Bank contact information
- Nickname accounts
- Reset your *ACB Go!* password
- Review Atlantic Capital Bank disclosures
- Pay bills
- Make Zelle® Payments

How do I disable *ACB Go!* ?

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

Does my device support *ACB Go!* ?

If you experience any issues downloading *ACB Go!* on your device, please call us at (855) 693-7422, Monday – Friday 8:00 AM – 5:30 PM ET.

If I use *ACB Go!* will my account information reside on my mobile device?

No, the information is retrieved via encrypted transmission, no credentials or personal data is stored on your device.

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

Select the “Help” button on your device. You will be prompted for your verification information again.

How much transaction history can I review in *ACB Go!* ?

You can view up to 60 of transaction history

What types of accounts can I review in *ACB Go!* ?

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 *ACB Go!* ?

If you initiated the transfer through *ACB Go!* you can cancel a scheduled future-dated transaction. Real-time transactions cannot be canceled or changed once submitted.

Does *ACB Go!* work with all mobile service providers?

Yes.

Will *ACB Go!* time out after a period of inactivity?

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

What happens if I change my mobile phone number?

If you have a new device, you will simply need to download *ACB Go!* to your new mobile device and verify your identity by completing multi-factor authentication.

What happens if I change my mobile provider?

For Mobile Banking, you will simply need to download the *ACB Go!* app to your new mobile device and verify your identity by completing multi-factor authentication.

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

Delete *ACB Go!* from your old device, then download and install *ACB Go!* on your new device. You will need to verify your identity on the new device by completing multi-factor authentication.

Who do I contact for *ACB Go!* technical assistance?

Call Client Operations Support at (855) 693-7422, Monday – Friday 8:00 AM – 5:30 PM ET for expert assistance with Mobile Banking.

I have an iPad and my wife has an Android. Can we both use *ACB Go!* ?

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

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 *ACB Go!* and log in using your credentials. You will have to complete the multi-factor authentication process.

I use Online Banking. Is my user ID and password the same for *ACB Go!* ?

Yes, your user ID and password for *ACB Go!* and Online Banking are the same.

I scheduled a transfer in *Go! Mobile* but I do not see it in Online Banking. Why not?

A future-dated transfer created in *ACB Go!* will not 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 ATMs but my app only shows me the location of the Banking Center. Why can I not find an ATM?

Location services need to be enabled on each device. If you did not “allow” your location to be used when registering, that is OK. You can go into your device’s settings and update them to use location services. This will allow *ACB Go!* to show you ATMs that are close by.

ACB Go! Mobile Deposit

What is the *ACB Go! Mobile Deposit* service?

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

Which mobile devices support *ACB Go! Mobile Deposit*?

Should you experience any issues downloading *ACB Go!*, please call Client Operations Support at (855) 693-7422, Monday – Friday 8:00 AM – 5:30 PM ET.

Who is eligible to use the Mobile Deposit service?

- Must be an Atlantic Capital Bank Customer
- Must have an eligible checking or savings account
- Must accept the Mobile Deposit terms and conditions

How do I get *ACB Go! Mobile Deposit*?

Mobile Deposit is included in the *ACB Go!* mobile app that is downloaded from the Apple iTunes App store for iPhones and iPads and Google Play for Android devices. 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 in to *ACB Go!* and then follow these simple steps:

1. Select the deposit function.
2. 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. For photos that work best, follow these guidelines:
 - Place your check on a dark-colored, plain surface that is well lit
 - Position your camera directly over the check (not at an angle)
 - Fit all four corners in the guides of your mobile device’s camera screen

6. Submit your deposit.

You will receive a confirmation message on your mobile device for each submitted deposit. To receive a notification that a deposit has been submitted, you must set up an alert notification.

What types of checks can I deposit?

You may deposit:

- Checks payable in U.S. dollars
- Checks drawn at any U.S. bank
- Personal or business checks
- 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 is the cut-off time 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 ET business days
After 6 PM ET 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.

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

If a problem arises with your deposit, such as a returned check, we will 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 14 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 ACB Go! 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 ACB Go! Mobile Deposit***:

****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.*

****Mobile Deposit limits are at the discretion of Atlantic Capital Bank and can be changed. Please refer to the CONSUMER REMOTE DEPOSIT CAPTURE AGREEMENT on our website at [Remote Deposit Capture Agreement \(atlanticcapitalbank.com\)](https://atlanticcapitalbank.com)*

ACB Go! BillPay

What is ACB Go! BillPay?

ACB Go! BillPay allows users to make one-time and recurring payments through the convenience of their phone or tablet.

Does ACB Go! BillPay have the same functionality as ACB's Online BillPay?

Yes. You may create new payments, manage payees, and view payment history through ACB Go!.

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

Yes. The accounts you have set up through Online BillPay will be available for ACB Go!.

Will all of the payees I've set up in the online version be available to me in ACB Go! ?

Yes. All payees set up in the online version of BillPay will be available.

I'm not enrolled in BillPay today. Can I enroll through ACB Go! ?

No. To use ACB Go! BillPay, you must first enroll in Online BillPay.

I'm already enrolled in Online BillPay. Is there anything I need to do to start using *ACB Go!* BillPay?

No, just log on to the *ACB Go!* mobile app through your iPad, iPhone, or Android device. Select *Transfer & Pay*, find *Payments* you will be able to initiate a new payment, or manage payees.

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 *ACB Go!* ?

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 *ACB Go!* ?

Payments in a "Pending" status can only be canceled and then resubmitted.

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

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