



Remote Deposit Terms and Agreement

Image, Endorsement, Processing and Payment

Endorsement must be made on the back of the share draft or check within 1½ inches from the top edge, although we *may* accept endorsements outside this space as long as it does not obstruct the bank endorsement area. **Your endorsement must include your signature and “for Mobile Deposit only at Greenbox Marketplace.”** Any loss incurred from a delay of processing due to poor images, if received from an unapproved vendor or an error resulting from an irregular endorsement or other markings by you will be your responsibility.

Image quality using the Remote Deposit Service must be clear using a .JPG or .PNG format, or by using the remote deposit capture functionality on the GBX Mobile App with a complete and legible copy of front and back of the share draft or check. The copy must contain the endorsement from the Depositor on the back of the share draft or check and the full MICR line information (routing and account number) must be legible from the front of the check.

Images of items transmitted by the Depositor are not considered received by Greenbox Marketplace until the Depositor receives an email confirmation the deposit was approved. We are not responsible for items we do not receive or for images dropped during transmission. Receipt of the confirmation from Greenbox Marketplace does not mean the transmission was processed, approved, free from error or complete. Greenbox Marketplace reserves the right to reject any item transmitted though the Service at our discretion.

When you successfully *transmit* an *image* to us, it will appear in your account as a pending transactions. This does not mean that your transmission and deposit is complete. All check Images are subject to further verification prior to being approved for deposit and finalized. Do not destroy your check until you see the full deposit amount posted and is reflected as a completed check deposit .

Availability of Funds and Processing Times

You are agreeing that items transmitted using the Service are not subject to the fund’s availability requirements of Reg CC. Processing time for deposits using the Service is generally 24 to 48 hours. Transmissions made before 3:00 PST will start processing the same day. Transmissions made after 3:00 PST will be begin processing the following day. Funds from items deposited under the terms of this agreement will *generally* be available after two days. Greenbox marketplace *may* make such funds available sooner to certain customer at its sole discretion or whenever possible.

Prohibition Against Representing Checks

Once you have used the Service to deposit a Check you agree not to present or attempt to present the original Check or a substitute check of the original Check again for deposit through the Service or through any other means. You further agree not to allow anyone else, either directly or indirectly, to represent or attempt to Represent the original Check or a substitute check of the original check by any means. Should you or another party Represent a Check or substitute check in violation of this Agreement, the amount of the Check will be debited from your account, and you agree to indemnify,



defend and hold Greenbox Marketplace harmless from and against all liability and damages that may result from any claims, suits or demands from third parties with respect to the Represented original Check or substitute check.

Acceptance of these Terms

Your use of the Service constitutes your acceptance of this agreement. This agreement is subject to change; we will notify you of any material changes via email or on the website with a link to the revised agreement. Further, Greenbox Marketplace reserves the right, in its sole discretion, to change, modify, add, or remove access from the Service. If a change in Service occurs, your continued use of the Service will indicate your acceptance of any such changes to the Service.