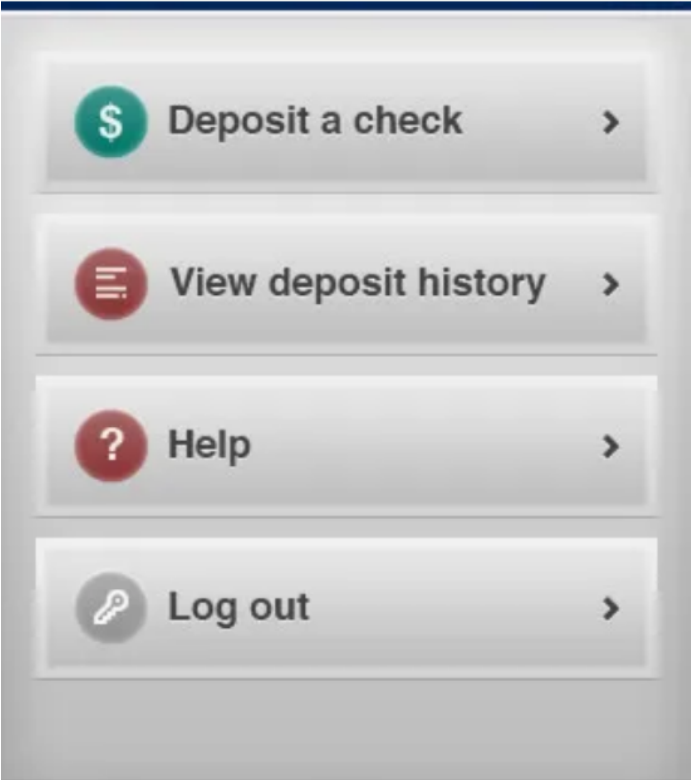




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Capital One Debuts New Apps To Accept Check Deposits By Phone

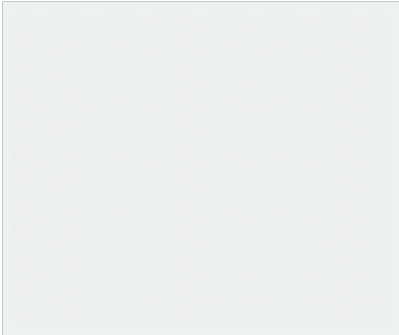
Sarah Perez · 9:21 AM PST · December 3, 2012



Better late than never. Today, [Capital One Bank](#) added itself to the growing number of banks offering the ability to make check deposits using their smartphones. Like the initiatives that have preceded it, the mobile check deposit is made possible by snapping a photo of both the front and back of an endorsed check using an app installed on customers’ smartphones.

The bank, which offers commercial banking services in the U.S., and whose parent company Capital One Financial Corp. now has \$213.3 billion in deposits across its subsidiaries, is introducing the new functionality through a standalone mobile application for both [iPhone](#) and [Android](#). This is an interesting approach, since most banks tend to incorporate mobile deposit through a more general purpose mobile banking app instead.

In order to use the feature, customers will have to first contact a Capital One Treasury Management Sales Advisor (treasury@capitalonebank.com) to sign up for the service – merely downloading the app and entering in credentials is not enough.



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Capital One
Exhibit 1042
Capital One v. Wapp Tech
IPR2025-01325
Ex. 1042-001

Treasury Management Sales Advisor (treasury@capitalonebank.com) to sign up for the service – merely downloading the app and entering in credentials is not enough.

The company said it had the feature in testing with several clients prior to today’s launch, including DiCarlo Food Service, an independent food distributor in the NY metro area.

With traditional deposits, businesses in the past tended to mail in a stack of checks on a regular basis (like DiCarlo did weekly). But with the mobile app, deposits can be posted as late as 9 pm ET for credit on the same day. That time frame trumps a number of the more consumer-focused remote deposit initiatives that have emerged previously, we should note. For example, checks deposited via PayPal’s remote deposit feature take (a painful!) six days to clear.

Capital One is now one of several banks supporting mobile check deposits. Other major names include [USAA](#), [Bank of America](#), [Chase](#), [PNC](#), [BB&T](#), [Citibank](#), [Charles Schwab](#), [Ally](#) (another one to newly support remote deposit), [Wells Fargo](#), [SunTrust](#), [TD Bank](#), [American National Bank](#), and [many others](#) – including Capital One’s own [ING Direct](#).

Topics: [capital one](#) [checks](#) [Media & Entertainment](#) [Mobile](#)



Sarah Perez
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Sarah has worked as a reporter for TechCrunch since August 2011. She joined the company after having previously spent over three years at ReadWriteWeb. Prior to her work as a reporter, Sarah worked in I.T. across a number of...

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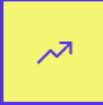
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