

ATM Cash & Cheque Deposit Service FAQs

1. Is the 'ATM Cash & Cheque Deposit' service applicable on all BBAC cards?

No, it is only applicable on BBAC's debit cards. Besides cash withdrawals, the cards also allow you to deposit cash and cheque(s) into your account at BBAC ATMs.

2. Do I have to contact BBAC to activate the 'ATM Cash & Cheque Deposit' service?

If you already have a debit card from BBAC, no activation is needed for this service; you can immediately deposit cash and cheques into your account at BBAC ATMs.

3. What should I do to get a debit card?

All you have to do is visit your nearest BBAC branch and ask for a debit card.

4. Can someone deposit cash and cheques on my behalf?

Yes. As an individual or a business owner, you can assign another person or an employee to deposit cash and cheques at BBAC ATMs on your behalf using the 'ATM Deposit Only Card'.

The 'ATM Deposit Only Card' is a debit card that allows the assigned person or employee to make ATM deposits only, without having access to cash withdrawals, balance inquiry, mini statements, POS purchases or any other transaction.

All you have to do is visit your nearest BBAC branch with the person or employee in whose name the card will be issued, and proceed with regular banking processes.

5. What are the benefits of the 'ATM Cash & Cheque Deposit' service?

- The ATM saves you time by avoiding long teller lines.
- You can deposit cash and cheques into your bank account at any time, even outside banking hours.
- The ATM is available for customer transactions 24 hours a day, seven days a week.

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- Cash deposits made on a business day will be available immediately in your account for withdrawal noting that cash deposits made on the ATM after bank working hours will be subject to one additional working day value date.
- Cash deposits are free-of -charge for LBP deposits, irrespective of the deposited amount, and for USD deposits up to 5,000 USD.
- Cheque deposits will follow the same value date rules followed in the branches.
- No envelope or deposit slip is needed when depositing cash and cheques into the ATM
- Cheque image and how much cash has been deposited will be printed on the ATM receipt of every transaction

6. Can the ATM give me back change if I deposited more than the amount of cash I want?

No, the ATM does not give back any change; you should deposit the exact amount of cash you want.

7. Who will receive an SMS alert message after an ATM cash/cheque deposit transaction?

An SMS alert will be sent to the accountholder's registered mobile number at BBAC.

8. What is the 'Fast Cheque(s) Deposit' option?

In order to save time, you can use this option to deposit your cheque(s) into your primary account without having to select the account for each deposited cheque.

9. When will the funds from my ATM cash deposit be available in my account?

ATM cash deposits made on a business day will be available immediately in your account.

10. When will ATM cheque deposits be credited to my account?

ATM cheque deposits made from 12:00 p.m. till 12:00 p.m. next day will be credited to your account for collection on the same day based on the regular value dates followed in the branches.

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11. What currency can be deposited at the ATM?

Only LBP and USD banknotes are accepted for ATM deposits.

12. Can I insert coins into the ATM?

You cannot insert coins into the ATM. The machine is designed to accept banknote deposits only.

13. Can I print an ATM receipt without the image of the cheque?

No, currently it is not an option to receive an ATM receipt with no image.

14. Why wouldn't the ATM accept all or some of my cash?

When a bank note is not accepted for deposit and is being rejected by the ATM, it can be due to many reasons. For example, the condition of the banknote or some other factors may make the banknote undetectable/unreadable by the ATM, or you may have reached the maximum number of banknotes that can be deposited at one time, or the ATM may be temporarily not accepting deposits.

If you experience a problem making a deposit using an ATM, please contact your nearest BBAC branch during working hours or call the Helpdesk on 00961-1-366921.

15. Is there a daily maximum amount for ATM cash deposit per day per debit card?

Yes, it is 9,000 USD or 13,636,000 LBP.

16. Is there a daily maximum count for ATM transactions per day?

- For cash deposits: 20 transactions
- For cheque deposits: unlimited

17. Are ATM cash deposits free-of-charge?

They are free-of-charge for LBP deposits irrespective of the deposited amount and for USD deposits up to 5,000 USD.

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18. Why wouldn't the ATM accept all my cheques?

The most common reason is that the information printed at the bottom of your cheque has not been encoded with magnetic ink (MICR: Magnetic Ink Character Recognition). The ATM is not able to read cheques printed on machines that do not use magnetic ink, such as home printers.

If you experience a problem making a deposit using an ATM, please contact your nearest BBAC branch during working hours or call the Helpdesk on 00961-1-366921.

19. How many cheques can I deposit at a time?

You can deposit up to 30 cheques at a time.

20. How many banknotes can I deposit at a time?

You can insert up to 50 banknotes at a time.

21. Can I use my debit card to make ATM deposits to multiple accounts?

Yes, you can make ATM deposits in any of the eligible accounts for deposit.

22. Should I enter the currency and the amount of the cheque into the ATM for the deposit?

No, currently, the ATM does not prompt you to enter the cheque currency and amount.

23. Is the 'ATM Cash & Cheque Deposit' service applicable only in Lebanon?

Yes, for the time being, it is only applicable on the ATMs of BBAC's branches in Lebanon.

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Steps to deposit cash or cheque(s) at a BBAC ATM

1. Walk-up or drive-up to your nearest BBAC ATM;
2. Verify that the ATM accepts cash/cheque deposits as some BBAC ATMs offer cash withdrawals only;
3. Insert your BBAC debit card into the ATM and enter your PIN code;
4. Choose the language you wish to use (Arabic, English or French);
5. Choose the on-screen option 'Cash and Cheque Deposit';
6. Choose 'Cheque Deposit' or 'Cash Deposit' or 'Fast Cheque(s) Deposit';
7. Accept the 'Bank Disclaimer' for deposits through ATM(s);
8. Choose the currency 'LBP' or 'USD' for cash deposit transactions. The currency screen will not show for cheque deposit transactions;
9. Insert the cash or cheque(s) after signing the back of each cheque into the deposit slot, noting that the ATM accepts up to 30 cheques and up to 50 banknotes at a time;
10. Wait for the ATM to respond;
11. A screen with the count and amount of the inserted cash will appear for the cash deposit transaction, while an image of the inserted cheque(s) will appear for the cheque deposit transaction, press 'Confirm' to approve the transaction;
12. Collect the receipt that will confirm the success of the transaction. The receipt for cash deposits should include details such as time, date, deposited amount, currency etc., while for cheque deposits, a scanned image for each and every deposited cheque will also show on the receipt;
13. Make sure that your session has ended and that your account is no longer accessible before you walk away from the ATM.



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Best Practices for Cash Deposits

- Do not insert more than 50 banknotes at a time per transaction
- Do not insert worn, damaged or folded banknotes into the ATM as they will be directly rejected
- Do not insert coins into the ATM
- Be sure of the cash amount you want to deposit because ATMs do not return change
- Keep the ATM receipts with you for future records

Best Practices for Cheque Deposits

- Endorse or sign the back of each cheque
- Do not enter more than 30 cheques at a time per transaction
- Do not insert cheque(s) that do not hold a MICR (the bar code printed on the bottom of your cheque) as it will be rejected by the ATM
- Use the “Fast Cheque Deposit” option if you do not wish to choose the deposit account number for each and every cheque
- Keep the ATM receipts with you for future records