



Mobile Deposit Q&A

What is Mobile Deposit?

With Pacific Premier Bank's Mobile Deposit service, you are able to make deposits into your checking, savings, or money market accounts by downloading our Mobile Banking app to your iPhone, iPad or Android mobile device. To make a deposit, simply use the camera from your mobile device, iPad or tablet to take a picture of the front and back of the endorsed check, enter the dollar amount of the item, select the deposit account, and then submit to the bank for processing.

Who is eligible for Mobile Deposit?

Pacific Premier Bank clients who are at least 18 years of age, who have an open account who has been active for at least 30 days, and have maintained their account in good standing and who have accepted the Online Banking/Mobile Banking Terms and Conditions.

How do I sign up for Mobile Deposit?

In order to enroll in Mobile Deposit, you must be enrolled in Pacific Premier's online banking and Mobile Banking service. The first time you login to Mobile Banking, you will need to accept the Online Banking/Mobile Banking Terms and Conditions in order to complete the enrollment process for Mobile Deposit.

Can I access Mobile Deposit through my Business Mobile App?

Yes, in order to access the Mobile Deposit feature, you will need to complete a Cash Management Services Application and have the Mobile Banking and Mobile Deposit service turned on through BeB by one of our Treasury Management Services Officers.

What types of checks can I deposit?

You may deposit checks payable in U.S. dollars drawn from any United States Bank that are properly endorsed and payable to you.

Is there a limit on the amount that I may deposit per day?

Yes, Pacific Premier Bank has established the following daily limits.

For Consumers:

- Daily Deposit/per item limit: \$2,500
- Rolling 30 Days limit: \$15,000
- Max number of items per day: 5

For Business:

- Daily Deposit/per item limit: \$5,000
- Rolling 30 Days limit: \$25,000
- Max number of items per day : 5



What should I do with the original item?

Upon your receipt of a confirmation from Pacific Premier Bank that we have received and processed your deposit you must securely store the original item for no longer than fourteen (14) calendar days after your deposit. This will allow sufficient time in case the original item is required for any reason. Promptly after the fourteen (14) calendar days, mark the item “VOID” before destroying the item.

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

The cut-off time is 4:00 p.m. PST (Monday – Friday, except holidays.) Deposits received after 4:00 p.m. PST will be processed on the following business day.

Are there fees associated with Mobile Deposit?

Pacific Premier Bank does not charge a fee for this service. There may be fees associated with text messaging and data usage on your phone or tablet device. Check with your wireless carrier for more information.

How do I endorse the checks?

The checks should be endorsed with the following information:

“For Mobile Deposit Only”
Account Number
Signature

What if the check image I photographed is bad?

You have the option to retake an image of the check before submitting or you may cancel the deposit. If you are unable to photograph a clear image, please take the check to your nearest branch for deposit.

What if I submitted a deposit for the wrong amount? Do I need to resubmit the deposit?

No, you do not need to resubmit your deposit. If you entered the wrong amount for deposit, our Operations Department will correct the deposit amount.

What if I submit the same deposit twice in error?

If the same deposit is submitted twice, it will be identified and stopped by our processing center. Should this occur, you will receive a decline notification for the second deposit received through the Mobile Remote Deposit service.

What if an account is not listed for deposit in my profile?

In most cases, eligible accounts will automatically be signed up for Mobile Remote Deposit. If you have an eligible account that has not been enabled, please call us at 855-343-4070 for assistance. Please note that accounts are pre-qualified prior to being authorized for use with the Mobile RDC service.

How will I know the bank received my deposit?

You will receive an email notification when your deposit has been received.

How will I know when my deposit has been processed?

When your deposit is processed you will receive a second email notification on the status of your deposit. The email will indicate if the deposit was approved, approved with a hold, or declined for processing. If declined, a reason will be provided.



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When will funds be available in my account?

All deposits are subject to review and approval by the bank. Deposits approved prior to the cut-off time will generally be available on the following business day unless a hold is applied. If a hold is applied to any portion of your deposit, those funds will not be included in your available balance. Funds held will be available within 5 business days after you submit your deposit. You may verify when the funds are available by checking your account online. For additional information, you may contact our Customer Service area at 855-343-4070.

If I need additional information on Mobile Deposits, who can I call?

For additional assistance, please contact your local Pacific Premier Bank branch, or you may contact one of our representatives in our Treasury Management Department at 855-343-4070.