



**Local. Community. Trust.**

## **Mobile Deposit FAQs**

**Q. Can a business use Mobile Deposit?**

A. No, Mobile Deposit is currently unavailable to business customers enrolled in Pathfinder Bank Mobile Banking.

**Q. Is there a fee associated with making a Mobile Deposit?**

A. No, Mobile Deposit is a free service made available through the Pathfinder Bank Mobile Banking app.

**Q. Is there a dollar limit for the value of checks I am depositing through Mobile Deposit?**

A. Yes, the dollar value of your Mobile Deposit may not exceed \$2,500 per day and \$5,000 per month.

**Q. Is there a limit to the number of checks I can deposit through Mobile Deposit?**

A. No, there is not a limit to the number of checks you can deposit in a single day through Mobile Deposit.

**Q. Do I need to complete a deposit slip for my check?**

A. No, you can skip the slip with Mobile Deposit. All of the information gathered from a deposit slip will be captured electronically.

**Q. Can I deposit a check from a foreign country through Mobile Deposit?**

A. No, Mobile Deposit will only process checks that have been issued in the United States of America.

**Q. Can I deposit a Money Order or Traveler's Check through Mobile Deposit?**

A. Yes, Money Orders and Traveler's Checks may be deposited electronically through Mobile Deposit.

**Q. Can I make a deposit to a savings account?**

A. No, Mobile Deposit will only allow deposits to be made to a Pathfinder Bank checking account.

**Q. May I make a Mobile Deposit with a check made payable to a joint owner on my account?**

A. Yes. As long as the individual is a joint owner on the account and the check has been properly endorsed, the check can be deposited.

**Q. Can I split a Mobile Deposit between two checking accounts?**

A. No, a check can only be deposited to a single checking account. After the deposit has cleared, you may then transfer funds between multiple accounts.



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## **Mobile Deposit Process:**

### **Q. How do I endorse a check for Mobile Deposit?**

A. To make a Mobile Deposit, please endorse your check as you normally would for any other deposit. Pathfinder Bank requires specifying “mobile deposit” under your signature. In some instances, checks may also include a box that says “mobile deposit” on the front. That box **MUST** be checked off. Without this endorsement, the deposit will be rejected.

### **Q. Do I need to take a picture of both the front and the back of the check?**

A. Yes. In order to successfully complete a Mobile Deposit, you must take a picture of the front and back of the check.

### **Q. How do I orient my check when I take the picture for Mobile Deposit?**

A. Your check should be positioned in landscape format for the image to be accepted for Mobile Deposit.

### **Q. I receive an error message when trying to deposit my check.**

A. For the security of your account and accuracy of your account transactions, Mobile Deposit will conduct several tests to ensure your check complies with the Federal Reserve standards for clearing check images. To support the check's image quality, ensure that you take the picture of the check in a well-lit environment, the check is not torn or distressed and that the handwriting is clearly legible. Also, ensure that the amount of the check matches the amount that you entered manually on the Deposit screen. If you continue to experience difficulty, please visit your local Pathfinder Bank office for assistance.

### **Q. When will my funds be available after making a Mobile Deposit?**

A. If you submit a Mobile Deposit before 3:00pm on a business day, generally, \$300 of the funds will be available to you immediately and the remainder of the funds will be available to you on the 2<sup>nd</sup> business day following your deposit. Deposits made after 3:00pm, or on a day the bank is not open, will be processed on the next business day and available during the business day after that.

All deposits are subject to review.

### **Q. How do I know that my check has been successfully deposited?**

A. If the deposit is made before 3:00 PM EST on a business day that we are open, you will see an entry stating “Remote Deposit” in your online banking by 6:00 PM that day. Holds will be placed in accordance with Pathfinder Bank's Funds Availability Policy.

We reserve the right to reject any item transmitted through the Mobile Deposit services, at our discretion.

### **Q. What do I do with my check after making a Mobile Deposit?**

A. Once you have verified your mobile deposit has been properly credited to your account; you agree to retain the check for at least 30 calendar days from the date of the image transmission. After the 30 calendar days are up, you agree to destroy the check that you transmitted as an image, mark it “VOID,” or otherwise render it incapable of further transmission, deposit, or presentment. During the time the retained check is available, you agree to promptly provide it to Pathfinder Bank upon request.