



## Mobile Banking App

### Frequently Asked Questions

## Mobile Deposit

### **Q: What types of checks can be deposited through mobile deposit?**

A: Personal and business checks drawn on U.S. financial institutions and payable in U.S. dollars can be deposited. Checks must be payable to the account holder and properly endorsed.

### **Q: How should I endorse checks deposited through my mobile device?**

A: Please be sure to sign the check, write your Pima Federal account number, and the words "For Mobile Deposit Only" in the endorsement area on the back of the check.

### **Q: Are there any limits to checks that may be deposited using mobile deposit?**

A: Yes, you may deposit checks totaling up to \$1500 daily and \$5000 monthly. There is currently no limit to the number of checks deposited remotely. To request an account review for higher deposit limits, please contact us by phone at 520-887-5010 or visit any Financial Center.

### **Q: When will my deposit be available?**

A: The first \$200 of your deposit will be available immediately; the remaining amount will be available on the third business day after making your deposit. Funds availability may vary depending on the tenure of the account.

### **Q: What should be done with the check after a successful mobile deposit?**

A: Please save the check in a secure location for 30 days after depositing it remotely in the event that the paper item is needed for verification or adjustment. Also, watch for it to appear on your monthly statement. After that point, you may destroy the check.

### **Q: How will I know my mobile deposit was submitted for processing?**

A: Upon successful completion of a mobile deposit transaction, you'll receive a confirmation screen on your device within the Deposits tab of Pima Federal's mobile app. You'll then receive an email confirmation saying that the item has been approved for processing. Should a discrepancy or adjustment be detected, you'll receive another email alerting you that the deposit has been adjusted or rejected.

### **Q: If I discover I've entered an incorrect amount for a mobile deposited item, should I take another photo of the item?**

A: No, we will process any needed check amount adjustments. Once you have submitted your deposit on your mobile device, you will not be able to take another photo of the same check as it will be detected as a duplicate.

## External Transfers

### Q: Is there a dollar amount limit on transfers?

A: The daily limit for external transfers is \$2,500.

### Q: Why am I required to complete a setup verification process?

A: The setup verification process is a security measure to ensure you have access to the non-Pima Federal account.

### Q: What does the setup verification consist of?

A: When you initiate a new transfer to another financial institution, we will send 2 micro-deposits to that account within 3 – 5 business days. Each micro-deposit will not exceed \$0.99. Once you receive those micro-deposits in the non-Pima Federal account you will need to enter those dollar amounts in the Pima Federal Mobile Banking App to confirm the amounts match.

### Q: When will my transfer be available?

A: Transfers requested before 1:00 pm MST will be available 3 business days after the request. Please keep in mind, weekends and federal holidays may affect this schedule since the Automated Clearing House (ACH) network is closed on these days.

## External Transfer Timeline Example:

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
				Transfer Requested	<b>Day 1</b> Funds Withdrawn	<b>Weekend</b>
<b>Weekend</b>	<b>Federal Holiday</b>	<b>Day 2</b>	<b>Day 3</b> Funds Delivered			