

Mobile Deposit User Guide

iPhone and Android Smart Phone

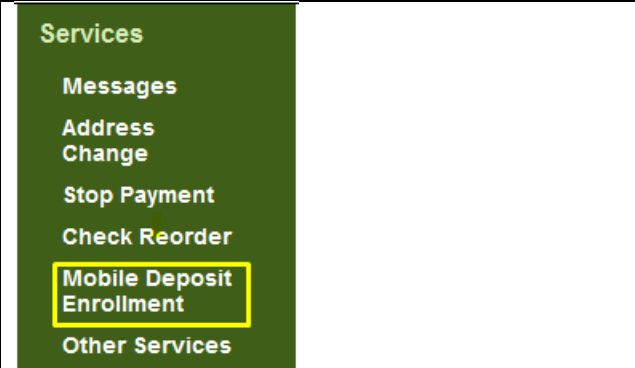


Mobile Deposit is a feature of our Mobile Banking App and is available to Consumer and Business online customers. It allows customers to deposit checks at their convenience from their web-enabled* portable device without visiting a bank branch, ATM or night drop, anytime! (*web data packages are available from the phone provider at the users own cost).

Customers may make multiple Mobile Deposits each day; however, no single check or total daily deposit shall exceed \$1,500. Deposits made on a business day before 4:00 pm Pacific Standard Time will be credited to the Deposit Account on the same business day after end of day processing and made available in accordance with Regulation CC. If a deposit is made on a non-business day the deposit will be credited on the next business day after end of day processing.

To use Mobile Deposit, customers must be enrolled in Online Banking and Mobile Deposit and have online deposit rights to a checking or savings account. Please see the [Mobile Banking User Guide](#) for complete instructions on how to install the Mobile App.

Mobile Deposit has a quick and easy online activation/enrollment within the Online Banking. Please see the below instructions on how to enroll and use Mobile Deposit from your iPhone or Android.

Enroll in Mobile Deposit:	
<p>To enroll or activate mobile deposit, login to online banking and choose the “Mobile Deposit Enrollment” option under the “Services” menu.</p>	 <ul style="list-style-type: none">ServicesMessagesAddress ChangeStop PaymentCheck ReorderMobile Deposit EnrollmentOther Services

On the 'Mobile Deposit Enrollment' page:

1. Select I accept the Terms and click the 'Accept' button.

Mobile Deposit Enrollment

Mobile Deposit allows you to electronically deposit checks directly into your account without visiting a branch location. Simply endorse the check and then launch the camera on your device to take a photo of the front and the back of the check.

Visit our website for a Mobile Deposit User Guide and Frequently Asked Questions. To request this service or review the terms of this product, please review the [Terms and Conditions](#).

To accept the Terms and Conditions and continue with your enrollment in Mobile Deposit, please check the box below marked 'I accept the Terms and Conditions' and click Accept.

I accept the Terms and Conditions

After you Accept the Terms and Conditions you are ready to make a deposit from your Mobile device.

For additional information, please call us at 360-537-4090 or email mobilebanking@bankofthepacific.com.

2. Select accept one more time to complete the enrollment.

Mobile Deposit Capture

You are about to submit your request to enroll in Mobile Deposit Capture.

Once you submit this request we will process your enrollment for Mobile Deposit Capture and enroll you.
To submit this request, click Accept.
Feel free to contact us for more information.

3. The following message will appear confirming the enrollment.

Congratulations! You are now enrolled in Mobile Deposit.

Depositing checks is easy with Bank of the Pacific's Mobile Deposit!
Login to Mobile Banking*
Select Deposit Check
Follow the prompt to select the account number, the check number, the amount of the deposit and with the camera on your Mobile device, take a picture of the front and back of the fully endorsed check you wish to deposit and submit. Once the deposit is submitted, confirm the deposit has been Accepted under Deposit Check/Activity.
**App Available for the Apple and Android smartphone or tablet. You must be enrolled in Mobile to access Mobile Deposit. Enroll in online banking under Preferences/Mobile.*

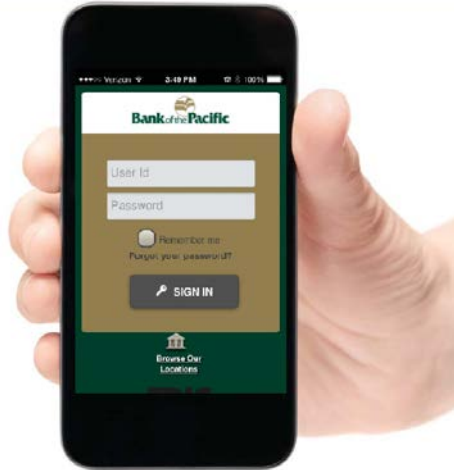
For additional information, please call us at 360-537-4090 or email mobilebanking@bankofthepacific.com.

Time of request: 1/9/2014 2:20:36 PM

All checks must be made payable to the account owner(s).
All checks must be properly endorsed by the Payee with the restrictive endorsement "For Deposit Only".
After transmission please retain the check in a secure location for a minimum of 14 days. After 14 days, destroy (shred or incinerate) the check to ensure that it is incapable of being re-presented for payment.

Completing a Mobile Deposit:

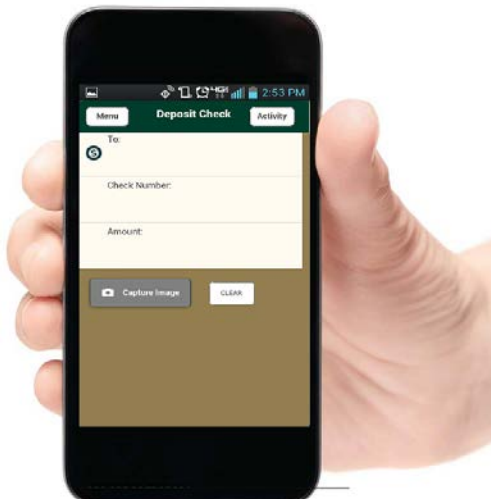
1. Log into mobile Banking on your device



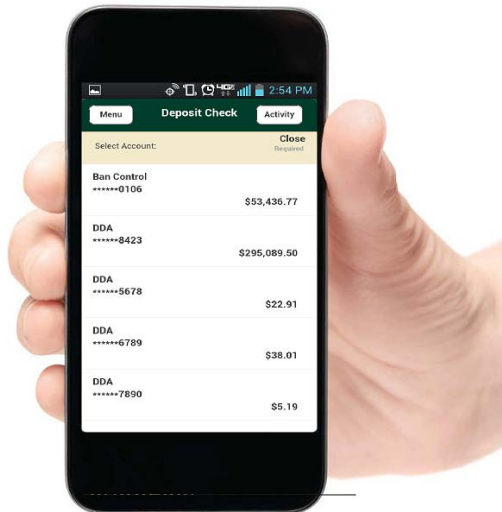
2. Select Menu > Deposit Check



3. Tap each field to enter data



4. Tap to Select the Account



5 Enter the check # and tap Set Check



6. Enter the Amount and tap Set Amount



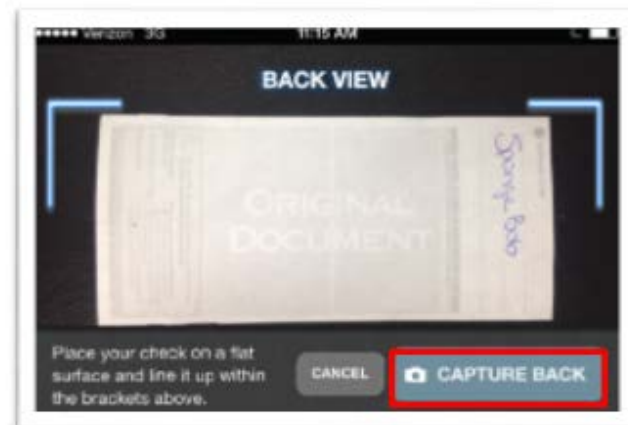
7. Select Capture Image



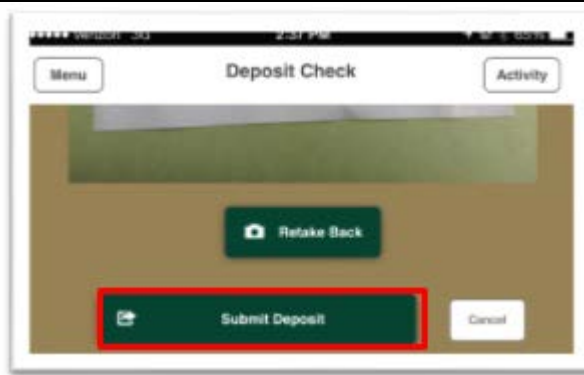
8. Align the check between brackets and select **Capture front**



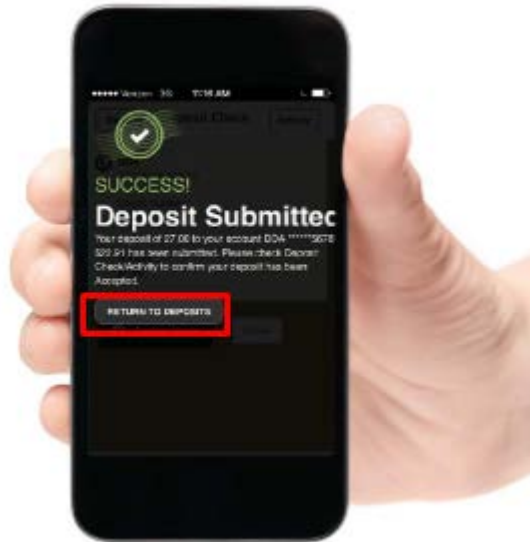
9. Flip check over, align the back of the check between brackets and select **Capture Back**



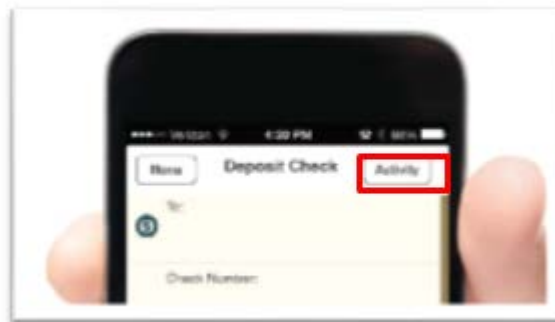
10. Scroll down to select **Submit Deposit**



11. Success! Your deposit has been submitted – not yet confirmed. Tap Return To Deposits



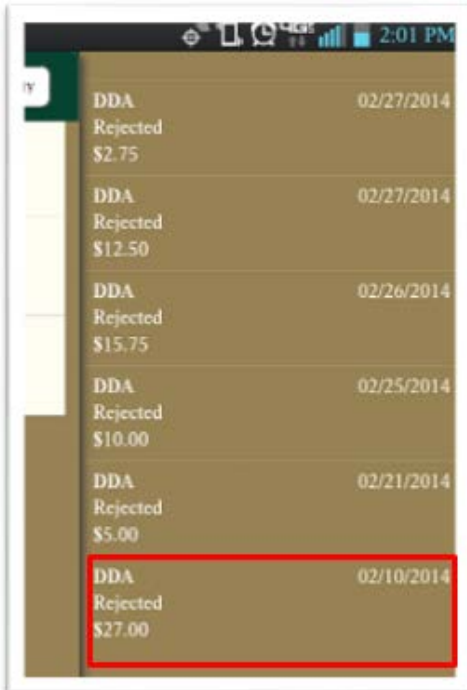
12. To confirm deposit you must return to Deposit Check>Activity



13. Confirm that the deposit activity shows **Accepted**



14. To view details of a rejected deposit in the Deposit Check>Activity tap on the deposit that was rejected.



You will see the following information on the Deposit Details screen:

- Deposit Date- date deposit was captured
- Account- this is the account nickname you have set within online banking
- Amount- amount entered
- Check Number- check number entered
- Confirmation Code
- Status (Submitted, Accepted, Rejected)
- Description of status



Deposit Status	Status Description
Submitted	Deposit Submitted to the Bank for deposit. The item is pending. Please confirm in Deposit Check>Activity that status updates to Accepted.
Accepted	Deposit was Accepted by the Bank and will be processed.
Rejected	The Deposit was rejected. Please go to the Deposit Details for details.