



Mobile Deposit User Guide



PACIFIC PREMIER BANK®

Member
FDIC

Making a Deposit

1. Begin your mobile deposit by launching your Pacific Premier Bank Mobile App.
2. Select Check Deposit in the Global Navigation Menu.

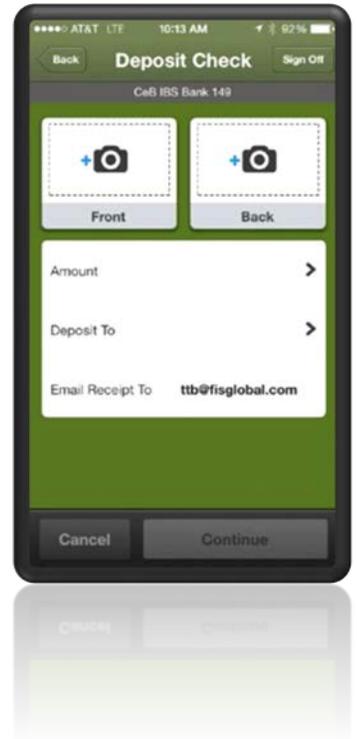


3. Once the *Check Deposit* screen appears, you will have two options to manage your deposits:
 - Deposit:** This option allows you to enter a new check for deposit
 - Recent:** This option allows you to get a history of deposits previously submitted.
4. Select Deposit Check in the *Check Deposit* tab to begin making a deposit.



Note: If you are denied access to the Mobile Banking Deposit service and are presented with the error “No eligible accounts were found for this service based on requirements established by your financial institution”, please contact your local branch or a Pacific Premier Bank Client Service representative at 855.343.4070 to get more information on your eligibility requirements.

5. On the *Check Deposit* screen, there are five fields of information that must be completed before you can submit your deposit. The five field options include:
- i. **Front:** Select to capture an image of the front of your check.
 - ii. **Back:** Select to capture an image of the back of your check.
 - iii. **Amount:** Select to enter the amount of the check you are depositing.
 - iv. **Deposit To:** Select to choose the account to receive the deposit.
 - v. **Email Receipt To:** Select to enter an email address where a receipt of the deposit will be sent. *(If prior deposits have been made, the last entered email address will default to this field.)*
6. Select Front to capture an image of the front of your check.



7. Select the *Camera* icon to take a picture of the check. Select the “X” icon to go back to the *Check Deposit* screen, or select the *Information* icon to get help on capturing a check image.
8. Once the picture has been taken, the *Camera* icon will change to a Checkmark, and the “X” icon will change to a red button with a circular arrow. Select the *Checkmark* to accept the photo and save the check image. Select the red button to go back and re-take a photo.

Note: The check itself should be endorsed before the image is captured. Checks should be endorsed as:

For Mobile Deposit Only
Account Number
Signature

Note: If you have trouble capturing an image, make sure you are connected to a strong and secure Wi-Fi, and/or Data Connection.



9. After selecting the *Checkmark*, you will be directed back to the *Deposit Check* screen. A smaller version of the image you just captured will appear in the *Front* section.
10. Select Back and follow steps 7 and 8 to take a picture of the back of your check.

Note: *The check itself should be endorsed before the image is captured. Checks should be endorsed as:*

For Mobile Deposit Only
Account Number
Signature

Note: *If any part of, or the entire endorsement is missing, the deposit may be rejected due to incomplete or missing endorsement. Check endorsement in the manner shown is required.*

Note: *If you have trouble capturing an image, make sure you are connected to a strong and secure Wi-Fi, and/or Data Connection.*

11. Once you have accepted the image of the back of your check, you will be re-directed to the *Deposit Check* screen with both images of the front and back of your check.
12. Select Amount to enter the amount of the check you are depositing.



13. Once you have selected Amount, a number pad will launch.
14. Enter the amount of the deposit **exactly** as it appears on the check, including dollars and cents. Once you have entered the check amount, select Done to save.



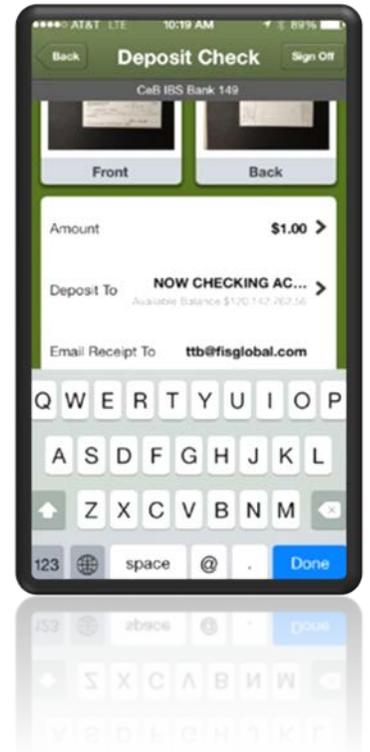
15. Select the Deposit To field on the *Deposit Check* screen to choose the account into which the funds will be deposited.
16. A list of your eligible accounts will appear. Select one account to receive the deposit you entered.

Note: *If a particular account you wish to use for a deposit does not appear in the list, please contact your local branch or a Pacific Premier Bank Client Service representative at 855.343.4070 to ensure the preferred account meets eligibility requirements.*

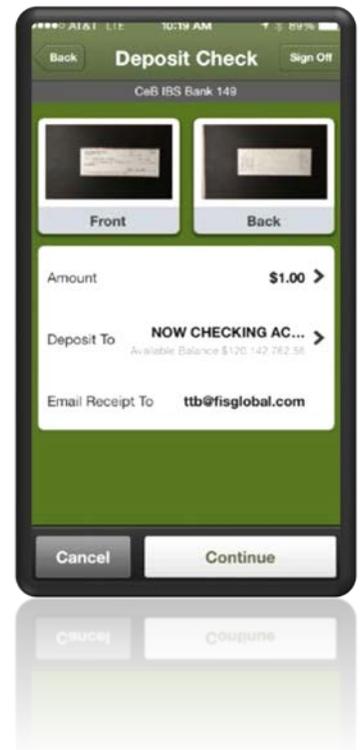


17. Once you have selected an account to receive the deposit, you must enter an email address for a receipt of the deposit.

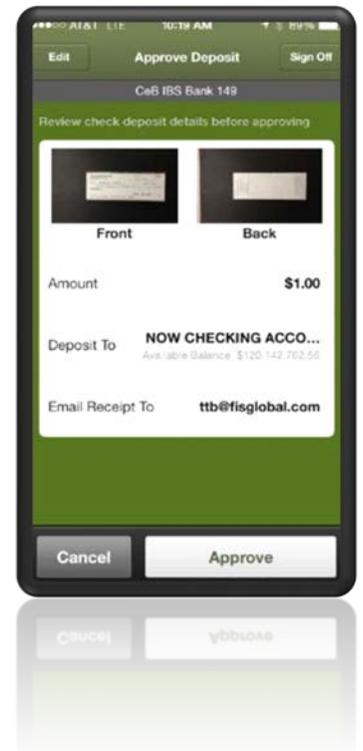
Note: *The last used email address will prefill if you completed a deposit before via either the phone or tablet application.*



18. Now that all of the fields are completed, you should see the front and back image of their check, along with the amount, account to accept the deposit, and the email where you would like a receipt delivered. You can select *Cancel* to end the process of depositing a check or select *Continue* to proceed.

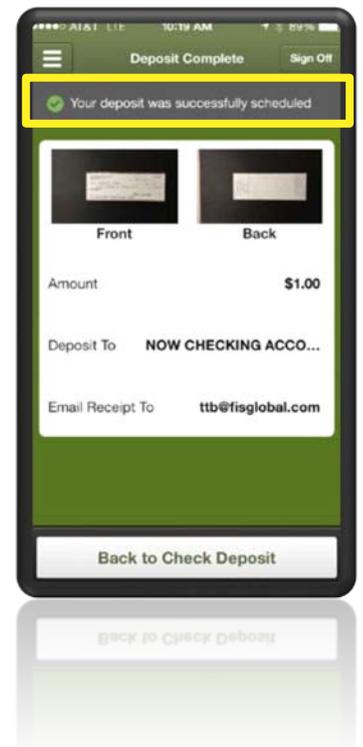


19. If the system accepts your check images and deposit information, the *Continue* button at the bottom of the screen is replaced with a button labeled *Approve*.
20. You may select *Edit* in the upper left hand corner of the screen to make any changes to the deposit information. Select *Cancel* to end the deposit, otherwise select *Approve* to upload the check information and continue.



21. ***Congratulations!*** You have successfully submitted a Mobile Deposit! You will see a message at the top of your screen that indicates that the deposit has been successfully submitted.
22. You will also receive an email confirmation indicating a deposit has been submitted. A second email will be sent to your email confirming whether your deposit has been approved, approved with a hold, or declined by the Bank. If your deposit was declined for processing, a reason will be provided in the email.

****Please contact our Client Service department if you would like more information on why your deposit was declined. ****



Reviewing Deposit History

1. From your *Check Deposit* screen, select the Recent Tab to see a history of your mobile deposits.

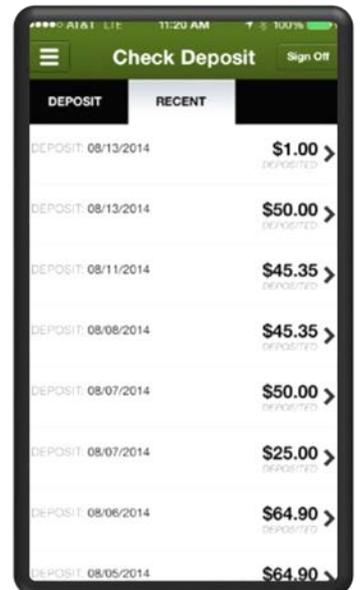


2. A list of your recent deposit history will display along with basic transaction detail.

Details include:

- Date
- Amount
- Deposit Status

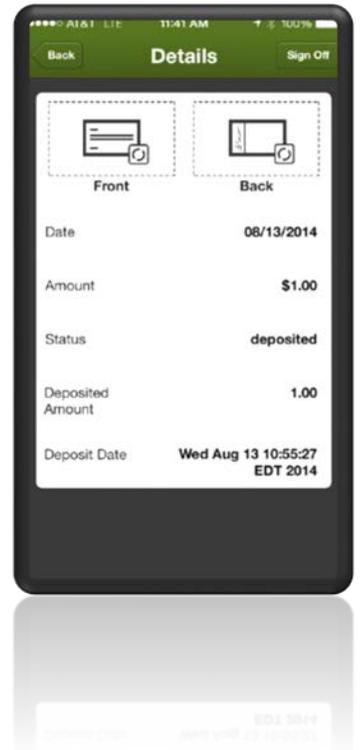
Selecting a deposit will provide you with more details.



3. All of the information about a selected deposit will appear just like this. You will be able to see all deposit information including:

- i. Date
- ii. Amount
- iii. Status
- iv. Deposit Date
- v. Account

You may view the image of the front and back of the deposited check by tapping on the appropriate key (Front or Back). Double tap the image to see a larger version.



If you need additional assistance, please refer to our Mobile Deposit Q&A.

You may also contact your local Pacific Premier Bank branch, or one of our Client Support Representatives in our Treasury Management Department at (855)343-4070.