

## **FREQUENTLY ASKED QUESTIONS (FAQs)**



### **What is Deposit Anywhere?**

Deposit Anywhere is a feature through PCCU Mobile App that allows you to deposit cheques to your account at PCCU through a mobile device by taking a photo of the cheque.

### **How do I get Deposit Anywhere?**

Deposit Anywhere is available through PCCU Mobile App. You can download the app on iTunes or via Google Play. You must be enrolled in PCCU's full version of MemberDirect.

### **How do I use Deposit Anywhere?**

Depositing a cheque is easy. Login to our Mobile App and tap the deposit button. Select the account you would like the funds deposited to, enter the amount of your cheque and take a photo of the front and back of the cheque. Confirm the details and then tap the Confirm button. The funds will then be deposited securely into your account.

### **Is depositing a cheque with Deposit Anywhere Safe?**

Deposit Anywhere is safe and secure. Cheque images are not stored on your device and are purged once the transaction is complete to prevent visibility of personal information should your device be lost or stolen. Public and free Wi-Fi connections should not be used for banking transactions. For enhanced security we recommend that you use your provider's secure internet connection. While we do include many security features in our Mobile App, for Android devices, we do recommend you install an anti-malware solution from a reputable software company in the Google Play Store.

### **What types of cheques can I deposit through Deposit Anywhere?**

Only Canadian dollar cheques can be deposited and only into Canadian accounts located in Canada. The ability to deposit US dollar cheques drawn on US or Canadian financial institutions is not available at this time. Cheques must be made payable to the account holder depositing the cheque.

### **Does Deposit Anywhere cost anything?**

There is no fee to use Deposit Anywhere.

### **Once I deposit my cheque, is my money available to me for use right away?**

The deposit will be seen immediately in account activity but will not be included in the available balance. The deposit items and funds require time to clear. Deposit completed through Deposit Anywhere will have a four day hold placed on them. Holds can also be extended for a variety of reasons (example: incorrect amounts or dates, third party cheques or duplicate deposits, etc). If you want to know when the money will be available, please contact your branch.

### **How will I know if there is an issue with my deposit after I submit the cheque?**

If there is an issue after you receive confirmation during the deposit, you will be contacted by PCCU.

### **Do I have to mail in the cheque afterwards?**

No. Once you have submitted the cheque(s) using Deposit Anywhere, you do not need to send the cheque(s) to the branch.

### **What should I do with my paper cheques afterwards?**

After you have successfully deposited the cheque through Deposit Anywhere, you should write on the top of the cheque "Deposited" along with the date. Do not write over any details on the cheque. This will remind you that the cheque has already been deposited to prevent accidental duplicate deposits. Store the cheques safely for three months as proof of transaction. Please destroy the cheque in four months.

### **Can multiple cheques be deposited in one transaction?**

No. Each cheque must be deposited separately. You will have the option to deposit another cheque once you have received a confirmation receipt after each cheque deposit.

### **Can I deposit cash using Deposit Anywhere?**

No. Only cheques are accepted using Deposit Anywhere.

**Do I need to endorse the back of the cheque I am depositing?**

No. Signing into PCCU Mobile App effectively serves as your digital signature.

**What happens if the right amount isn't entered?**

You can review details of your deposit and make changes prior to submitting. We also double-check the information of the deposit to ensure the right amount is entered. If you have questions about a cheque you submitted, please contact your branch.

**Is there a history of the cheques I deposit?**

Amounts of your deposits made using Deposit Anywhere will be in the account activity. The Canadian Payments Association (CPA) requires that cheque images be purged after the transaction is complete to prevent access to any personal information if the device is lost or stolen.

**If a cheque is returned after being deposited using Deposit Anywhere, can I deposit it again?**

Once a cheque has been deposited it becomes ineligible for re-deposit. You will need to request a replacement cheque from the payor.