



## **Mobile Remote Deposit Frequently Asked Questions**

### **1. How do I sign up for Mobile RDC?**

The following steps must be taken in order to access Mobile Remote Deposit:

- a. Apply for or already have Internet Banking logins (the user must successfully login to Internet banking and set up their MFA credentials)
- b. Download the App from iTunes or Google Play marketplaces
- c. Users will then login to the App using their current Internet Banking logins
- d. On the home screen of the app there will now be the option to "Deposit Checks"
  - i. First time users will be required to "accept" the terms and conditions for Mobile Remote Deposit
  - ii. The user's application must be approved prior to using the product.

### **2. Will every Internet Banking User be able to utilize Mobile Remote Deposit?**

All customers must first "apply" to use Mobile Remote Deposit. The following criteria must be met:

- a. The user must accept the terms and conditions that are presented during the application process.
- b. The user must have their account opened for a minimum of 90 days before applying
- c. The user must be in "Good Standing" (no more than 3 NSF's during the previous 90 day period)

### **3. What are the limits on Mobile RDC?**

All customers will be assigned the following: a transaction limit, daily limit and 30-day limit. When the application is accepted the user will receive an e-mail that will let them know what their assigned limits are for Mobile Remote Deposit.

### **4. What is the deposit deadline for Mobile RDC?**

All deposits must be received by 4:00 p.m. CST Mon-Fri.



## 5. Will I receive a confirmation when I deposit a check?

Yes, you will receive a confirmation e-mail once we have processed your deposit. The e-mail will look like this:

*Dear Some One:*

*Deposit Reference #5252440 has been accepted.*

*You may contact us by electronic mail at [online@pegasusbankdallas.com](mailto:online@pegasusbankdallas.com), or by telephone at 214-353-3000 if you have any questions. Please note: the original check needs to be maintained for a period of 60 days, after that time period the item will need to be shredded.*

*Sincerely,*

*Check Deposit Administrator  
Pegasus Bank*

If there is something wrong with the item (i.e. the check is a duplicate), you will receive the following e-mail.

*Dear Some One:*

*Item Reference #6264822 (\$1.50) has been deleted from Deposit Reference #5608039 for the following reason:*

*Duplicate Item*

*You may contact us by electronic mail at [online@pegasusbankdallas.com](mailto:online@pegasusbankdallas.com), or by telephone at 214-353-3000 if you have any questions.*

*Sincerely,*

*Check Deposit Administrator  
Pegasus Bank*



#### **6. How long do I need to hold onto the original check?**

All customers will be asked to retain their checks for a period of 60 days before destroying the item. This will allow you time to receive your bank statement and do your account reconciliation.