

Mobile Deposit

Frequently Asked Questions

Got questions? We have answers. From questions about around access to deposit limits, we have a list of questions and answers to guide you along.

Q: What is mobile deposit?

A: Mobile deposit is a service that allows personal and business customers to make deposits to accounts in their online banking profile using their smartphone. Foreign checks, traveler's checks and certain money orders don't qualify for mobile deposit. Any misuse or abuse can result in the removal of this service.

Q: Is Northwest Mobile Deposit right for me?

A: Everyone who receives checks can benefit from mobile deposit. With the ability to make deposits from anywhere at any time, it's faster and more convenient than making a trip to your local office or ATM.

Q: Is mobile deposit safe/secure?

A: Mobile deposit uses the same level of security and encryption standards as online banking, which means that your deposits and personal information are safe.

Q: Is there a cost to use mobile deposit?

A: No, mobile deposit is free for our customers.

Q: How do I access mobile deposit?

A: Existing mobile app users will see the "Deposit Check" menu from the mobile app.

Q: What mobile devices are compatible with Mobile Deposit?

A: Mobile deposit is available for both Apple iPhone/iPad and Android smart phones/tablets through our mobile app. You can download our mobile app through the Apple App store and Google Play store.

Q: Do I need to include a deposit slip with my check?

A: No, a deposit slip is not required.

Q: How do I verify a check has been accepted?

A: View your deposited checks in the Online Activity Center of Northwest Online and Mobile Banking under the "Deposited Checks" tab. You'll also receive an email when your deposit has been received and another with your approved/rejected status. Please validate the deposit in your account after the email is received.



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Frequently Asked Questions (continued)

Q: If I discover I've entered an incorrect amount for a deposited check, should I re-deposit it??

A: No. The check can only be deposited once. If you've entered the check amount incorrectly, it will most likely be in a pending status awaiting further review. Please contact Customer Service at 1-877-672-5678.

Q: Can I use mobile deposit to deposit funds to accounts other than a Northwest checking or savings account?

A: No, the eligible deposit accounts will appear in the accounts list.

Q: Do I need to endorse a check submitted with mobile deposit?

A: Yes. An endorsement is required, just as it would at an ATM or branch. Please include "For Northwest mobile deposit only" on the back of the check.

Please note—if your mobile deposit doesn't have "For Northwest mobile deposit only" below your signature, we will not be able to process your check.

Q: What should I do with my check after I deposit it using mobile deposit?

A: You are required to keep your check in a secure location for 14 days. Please validate the deposit has been applied to your account and then destroy the check. Please don't mail the check to the bank.

Q: Am I notified if a check deposit is rejected?

A: You'll receive an email notification any time a check cannot be deposited using mobile deposit. A deposit may be rejected for many reasons including, but not limited to:

- The check is a duplicate.
- Daily or rolling monthly deposit amount limits have been reached.
- Two images of the same side of the check are submitted instead of one image of the front and one image of the back.
- The check image is out of focus.
- The view angle of the check is too excessive.
- MICR line data cannot be recognized by the system.
- The amount of the deposit you enter does not match the numeric amount in the image of your check.
- The endorsement signature on the back is missing.



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Frequently Asked Questions (continued)

Q: What are the deposit limits?

A: Customers will be subject to daily and multi-day limits. These limits are global limits and will apply to all mobile deposit customers.

- \$2,500 single deposit limit
- \$2,500 deposit limit per business day
- 5 deposits allowed per business day
- \$10,000 deposit limit per 20 business days
- 10 deposits allowed per 20 business days

Northwest cannot make exceptions to these limits. If you need to make a deposit outside the standard limit, please use an ATM that accepts deposits or visit your local branch.

Limits apply to the total of all mobile deposits for accounts associated to the online login ID. Mobile deposits submitted after the cut-off time of 9:00 p.m. count toward the next business day's limits.

Q: When will my funds be available?

A: Deposits are subject to daily and multi-day limits. These are global limits that apply to all mobile deposit customers.

- Deposits submitted and approved prior to 9:00 p.m. (EST) M-F will be available the next business day.
- Deposits made after 9:00 p.m. (EST) M-F, on Saturdays and Sundays or bank holidays will be available two business days after the date of deposit.

Q: Termination of Service

A: You have the option to notify Customer Service at any time to request that your mobile deposit service be terminated.



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