

Mobile Banking Frequently Asked Questions

Mobile banking offers a convenient way to manage your finances on the go. Here are some common questions and answers to help you get started with mobile banking services:

What is Mobile Banking? Mobile banking allows you to access your bank accounts and perform transactions using your mobile phone. It offers features similar to online banking but with added convenience for mobile use.

How do I enroll in Mobile Banking? To enroll, you typically need to have an open bank account and a compatible mobile device. You can download the bank's mobile app from the Apple App Store or Google Play Store or access the mobile website through your internet browser.

What can I do with Mobile Banking? With mobile banking, you can check your account balance, view transaction history, transfer funds, pay bills, and more. Some services may require internet access on your mobile device.

Is Mobile Banking secure? Mobile banking is generally secure, with features like fingerprint technology and face identification to protect your account information. However, it's important to ensure that your mobile device's security settings are up to date.

What if I lose my phone? If you lose your phone, you can disable mobile banking services through the bank's website or by contacting customer service. It's also advisable to update your mobile banking information if you switch providers or phone numbers.

Can I use any mobile device to access Mobile Banking? Most mobile devices with internet access can be used for mobile banking. However, some services may have specific requirements or limitations.

What if I don't know who my cell phone provider is? You can check your cell phone provider by visiting carrierlookup.com and entering your cell phone number.

Can I use Mobile Banking on my tablet? Yes, many banks support mobile banking on tablets as well. You can find the mobile banking app on the app store or by searching for the bank's mobile web URL.

What if I don't have internet access on my mobile device? If you don't have internet access, you may need to contact your service provider for assistance.

What if I have an invalid credentials error message? If you receive an invalid credentials error message, ensure that you are entering the correct credentials.

What is Mobile Deposit? Mobile Deposit is a service that is available with the mobile app. With Mobile Deposit you can take a picture of a check to make a deposit. Simply open the app, click Deposits and follow the instructions.

Is there a cut-off time to make a deposit for that day? Checks deposited prior to 5:00pm PST will be processed on that business day and available for withdrawal the next business day. Items deposited after this cut-off time will be processed the next business day for availability the following business day. Please note all items are subject to our hold policy. Please contact your local branch for more information.

How to Endorse a Check for Mobile Deposit. Mobile check deposits require a restrictive endorsement like the following:

“For mobile deposit at USMetro bank Only”

Are there daily deposit limits? A maximum of \$3,000 can be processed per check per day.

How will I know if my deposit has been accepted or rejected? You will receive a notification by e-mail when your deposit has been received.

How will I know when the bank has processed my deposit? Once your deposit has been processed, you will receive a follow-up email indicating whether it was approved or declined. If declined, the email will include the reason.

Can I deposit multiple checks at once? No, please deposit one check at a time. Be sure to upload separate photos of the front and back of each check.

What if the check image I took is unclear? You can retake the photos before submitting the deposit or choose to cancel it. If you're unable to capture a clear image, please mail your check to US Metro Bank for processing.

Should I destroy the check after photographing it? No. Retain the check for your records and ensure it has been successfully posted to your account. Do not mark it as VOID, as you may need to re-submit it if the deposit is not approved.

Can I make my initial account deposit using Mobile Deposit? No. Mobile Deposit is not available for funding newly opened accounts.

I submitted the wrong amount—do I need to resubmit the deposit? No need to resubmit. Our operations team will adjust the deposit amount accordingly during processing.

What happens if I accidentally submit the same check twice? Duplicate deposits are automatically flagged and stopped during processing. You will receive a notification indicating the second attempt was declined.

A check I submitted was returned. Can I resubmit it using Mobile Deposits? No, returned checks must not be re-deposited through Mobile Deposits. If a deposit is returned, you will receive written notification by mail

Who can I contact for more information about Mobile Deposits? For assistance, please contact US Metro Bank at (888) 637-0038.