

Important Mobile Deposit Tips

- The cutoff for check submission is 5pm. Deposits take several minutes to be electronically transmitted to the bank – on business days, we recommend depositing before 4:45pm to meet the cutoff.
- Checks are typically available and viewable in online banking the next business day. The checks will not be displayed as a pending transaction in your account. Do not re-submit an image because it can't be seen in online banking.
- Paper checks should be kept by the client until it is confirmed they have been posted on their monthly statement.
- Before logging into the Mobile Deposit app, close all other apps running in the background on your mobile phone.
- Sign/Endorse the back of your check, and label it “For Mobile Deposit Only.”
- When prompted for the amount, carefully enter the check amount to ensure it matches the amount written on your check.
- Flatten folded or crumpled checks before taking your photos.
- Keep the check within the view finder on the camera screen when capturing your photos. Try not to get too much of the areas surrounding the check.
- Take the photos of your check in a well-lit area.
- Place the check on solid dark background before taking the photo of it.
- Keep your phone flat and steady above the check when taking your photos.
- Hold the camera as square to the check as possible to reduce corner to corner skew.
- Make sure that the entire check image is visible and in focus before submitting your deposit. Make sure the MICR line (numbers on the bottom of your check) is readable.