

Tips

Prepare your check

- Flatten folded or crumpled checks before taking your photos.
- The MICR line (numbers on the bottom of your check) is readable.

Taking the photo

- Keep the check within the view finder on the camera screen when capturing your photos.
- 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.
- Try not to get too much of the areas surrounding the check, but get all four corners
- Try not to get shadows across the check
- Make sure that the entire check image is visible and in focus before submitting your deposit.

Data Entry

- Sign/Endorse the back of your check, and label it based on the prompt.
- When prompted for the amount, carefully enter the check amount to ensure it matches the amount written on your check.

Reminders

The following validations are run at the time of the check capture. If the transaction doesn't pass the validation, the deposit will stop at the handset (at the phone/tablet).

- Image Quality Assessment
- Routing number (mod check)
- Foreign Item, Image Replacement Documents, (IRD)
- MICR Misreads (digit errors)
- Duplicate Detection within the Mobile Channel for your Financial Institution
 - 180 days of MICR data is retained for Duplicate Detection
- Images are retained for 45 days
- Declared amount doesn't match CAR/LAR amount
- Missing Endorsement
- Amount exceeds Deposit Limit
 - Can be set differently for each user or by Institution default if available through OLB
- Amount exceeds Daily Deposit Limit
 - Can be set differently for each user or by Institution default if available through OLB

The following checks should accept via Mobile Deposit, with the base assumptions that the MICR is formatted properly, and the check image is readable.

- US Treasury Checks
- US Personal Checks
- US Business Checks

Mobile Deposit- Tips and Reminders

The following checks “may” accept via Mobile Deposit but are not officially supported item types for Mobile Deposit, due to the difficulty in getting them to accept or due to their non-standard format.

- US Savings Bonds (RTN 000090007)
- US Postal Service (USPS) Money Orders
- Money Orders from any other provider
- Rebate checks

The following checks are expected to fail via Mobile Deposit.

- Older US Savings Bonds
- Image Replacement Documents (IRDs)
- Foreign Checks
- Checks with Invalid RTNs (invalid 9th/check digit)
- Checks with missing account data
- Checks with missing RTN
- Checks with missing or incorrect special symbols.