Mobile Check Deposit Frequently Asked Questions

What do I do with the check after I submit the deposit?

You receive a confirmation message after you tap Deposit Check indicating that the check images are being processed. It is recommended that you make a note on the face of the check once the images have been accepted. Retain the actual check until the deposit is in your available balance. Once the deposit has posted to your account you should store the check in a secure location for at least 60 days before destroying it.

What should I do if I receive a message that the images have not been accepted?

Network problems or other temporary conditions may cause the check images to not be accepted by the server. If you receive an error message after tapping Deposit Check your deposit is not being processed. Follow the instructions on the error message. You may try the deposit again after a couple of hours or when you have a better network connection.

Why do I have to tilt the device back?

If your device does not have a light, tilting the device back at an angle helps remove shadows which may reduce the quality of the captured image. The app automatically corrects the image to a proper rectangle.

Is the mobile deposit process safe?

Yes, this app uses secure and encrypted SSL technology to ensure the check images are only seen by those authorized to process your deposit.

What do I do if the app is not working correctly?

If the app is not operating correctly it is likely because of a temporary network problem. Please try again in a few hours. If it continues to not operate correctly please use the Contact Us button on the Home screen to let us know about the problem.

I can't see my endorsement in the captured image, what do I do?

If the endorsement is not visible use a bold black pen to make the endorsement and recapture the image of the back side of the check.

The app does not capture the check, what do I do now?

Move the check to a plain dark surface with good lighting, ensure the check is flat with no bent corners, align the check with the gray box until there is a green box around the check, then hold the device steady until the image is captured.

I get a check image which is not square, how do I prevent that?

This is most likely caused by the check not being on a plain background or the corners of the check are bent or missing. Flatten the check, ensure no corners are bent over, place the check on a flat dark, non-reflective and un-patterned surface with adequate light which does not cast a strong shadow on the check. If the check is badly damaged or wrinkled you may need to present the check to a teller so it can be processed manually.