

Mobile Deposit Guide



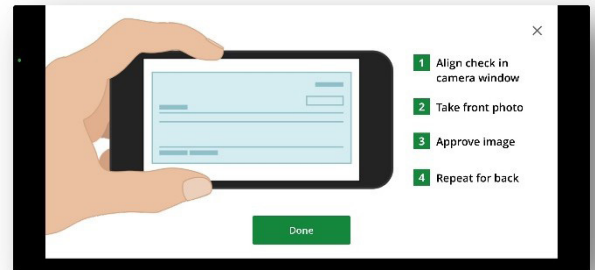
Endorsing Check

- Check must be signed on the back and the name should match the payee on the front.
- Checks written to a business should be endorsed with the business name. For example, a check written to John's Flower Shop should be endorsed as John's Flower Shop.
- Endorsement must include "For Mobile Deposit Only to RCB Bank".
- If there is a check box for Mobile Deposit, you can check that, but still must write in "to RCB Bank" and must still endorse the check.



Guidelines to ensure that the picture will be captured and read correctly:

- Make sure there is sufficient lighting.
- Place the check in front of a dark plain background – if the background is too light, has a lot of patterns or is similar to the color of the check, the system has a difficult time cropping the edges of the check.
- Ensure all edges of the check are visible in the picture and are within the rectangle guideline on the screen.
- Avoid blurry images.
- Make sure the check is flat.
- The amount of the check and the legal line on the check should be legible and they should match.
- MICR line must meet standard MICR requirements. If writing such as a signature on the check drops down into the MICR line, the check may not be able to be captured properly and may reject.
- When taking the picture of the back of the check, endorsement should show on the right side of the camera.



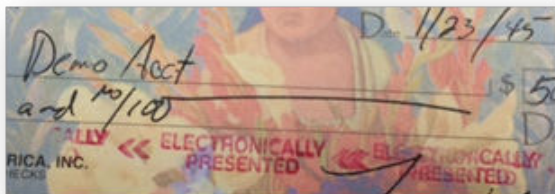
Cutoff Times

- Checks are processed at 11:00am, 4:00pm and 7:00pm on normal business days.
- They will show on the account shortly after those times.



Items that CANNOT be Deposited through Mobile Deposit

- Foreign Checks
- Savings Bonds
- 3rd party checks
- Items with franking – (Example: Checks sprayed with "Processed" or "Electronically Presented" on the front.)



- Rebate checks – This is in reference to smaller "postcard size" rebate checks. We may be able to accept business sized rebate checks.
- May not be able to image Money Orders – This is dependent on the image quality of the ink on the Money Order.
- U.S. Treasury Checks \$5,000.00 and above will have to be taken into the branch to deposit.



Get in touch. 855.226.5722 | RCBbank.bank