

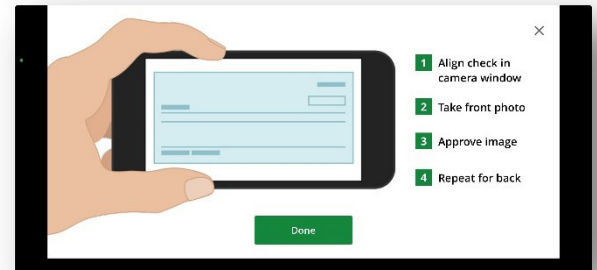
Mobile Deposit Guide

> Endorsing Check

- Check must be signed on the back and the name should match the payee on the front.
- 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.

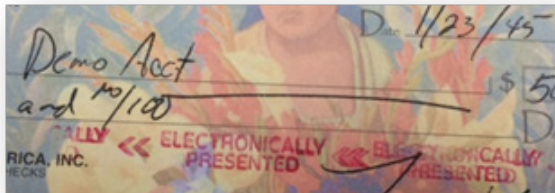


> Cutoff Times

- 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 front of the item.)



- 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 other than Western Union – This is dependent on the image quality of the ink on the Money Order.
- 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](https://www.rcbbank.bank)**