# Mobile Deposit Tips

# **Ineligible Deposits**

Checks and Items that are **NOT ELIGIBLE** to deposit by Mobile Deposit:

- Checks payable to any person or entity other than you
- Checks payable to you AND another party
- Checks payable to any person or entity other than the person or entity that owns the account into which it is being deposited
- Foreign checks

#### **Capturing the Best Check Image**

- Use good lightening, ensuring no shadows across the check
- All four corners of check are visible
- Check image is clear, not blurry
- Place on plain, dark background
- The MICR line is readable (numbers on bottom of check)

## **Endorsement Tips**

- Sign/Endorse the back of your check using the endorsement guidelines below
- Write "For Mobile Deposit Only FCB" on one line under the signed endorsement

## **Endorsement Guidelines**

Endorse your check as if you were walking into the teller station at the bank:

 If it is made out to John Doe and you are John Doe and your account is under John Doe: Sign John Doe. Then you may restrict the endorsement by writing "For Mobile Deposit Only FCB".



 If it is made out to Jon Doe and you are John Doe and the account is under John Doe: Sign Jon Doe and below it sign John Doe. Then you may restrict the endorsement by writing "For Mobile Deposit Only FCB".



 If it is made out to JD Construction Inc and you are John Doe and the account is JD Construction Inc: Endorse as JD Construction Inc (recommended, not required) and "For Mobile Deposit Only FCB."



- If it is made out to JD Construction Inc and you are John Doe and the account is John Doe: you may <u>not</u> deposit this item into your personal account.
- If it is made out to John Doe and Manhattan Bank: you may <u>not</u> deposit this item by mobile deposit.