

# Riverside Bank of Dublin Mobile Deposit Checklist

We make banking easy and with our *Mobile Deposit* service, included with our Mobile Banking App (available for iOS and Android devices), you can easily scan checks with your phone and deposit them directly into your account at Riverside Bank of Dublin!

#### **Getting Started**

Below are some tips that we'd like to share to make sure you get the most out of the service:

- Before logging into the Mobile Deposit app, be sure to close all other apps running in the background on your mobile phone.
- Keep in mind, cut off time is 4:00pm EST. Deposits received after this time will be posted on the next business day.

## **Endorsement Requirements**

To be considered eligible for mobile deposit, we require the back of your check to have the following information:

- Your Signature
- List "For Mobile Deposit Only to RSB"
- Date of Deposit

Tips for taking a picture of your check:

- Take the photos of your check in a well-lit area.
- Flatten folded or crumpled checks before taking your photos.
- Place the check on solid dark background before taking the photo
- 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.
- Keep the check within the view finder brackets on the camera screen when capturing your photos.
- Try not to get too much of the areas surrounding the check.
- Make sure that the entire check image is visible and in focus before submitting your deposit. This includes:
  - No shadows across the check
  - All four corners are visible
  - Check is not blurry
  - The MICR line (numbers on the bottom of check) is readable

#### Almost Done!

It's important to verify that your check was accepted and processed by the bank. Look for green check mark in the deposit review area that will confirm your image was received.

## **Additional Information**

- Funds are available the next business day after processing
- We recommend you hold on to original check for at least 14 days
  - After the 14 days, and after the check has posted to your account, write VOID on the front of the check and destroy it
  - If the deposit does not post to your account, or you have any difficulties, please contact Riverside Bank of Dublin as soon as possible

We thank you for using our Mobile Deposit service. Don't hesitate to contact us by visiting our website at https://riverside.bank or calling directly at (614) 482-1300.