

# Mobile Check Deposit Troubleshooting



We apologize if you are having issues submitting a mobile check deposit. We've listed some common reasons for rejected deposits along with suggested solutions. If you're still having trouble or if your check was deposited successfully via the mobile app but the funds have still not appeared in your account, please reach out to us at **502.968.3681**.

## Picture Quality

Most deposits are rejected due to poor picture quality making the check illegible. Here are some tips when taking a picture of your check.

- Make sure check is well lit with flat, even lighting. (Light from a window is ideal.)
- Be sure there are no shadows being cast on the check.
- Place the check on a solid surface with no patterns or designs.

## Detach Check Stubs

If your check is attached to a sheet of paper like a pay stub, carefully remove it. Nothing should be attached to the check - this includes any pay stubs, pay slips, or vouchers.

## Endorsing Check

It's important to correctly endorse your check for mobile deposit. The endorsement area above the line on the back of your check **must always include** the Payee's signature and "Mobile Deposit Only" in print below the payee signature.

**Note:** Some checks will have printed instructions to "check box for mobile deposit" and/or "write name of financial institution on line above" in the endorsement area. **Ignore these instructions** - only Payee's Signature and "Mobile Deposit Only" are required.

## Altered Check

When writing or receiving a handwritten check, always make sure the check is correctly filled out to avoid it appearing altered and rejected for mobile deposit.

- Avoid marking out or changing info, the check will appear altered without payers consent.
- Do not include your member # on check, it's not required and check will appear altered.
- If check is damaged, it may appear altered.

## Duplicate Deposit

If you've already deposited a check via the app or in person, you will not be able to deposit it again. If you receive an error message that indicates you've already deposited your check but do not recall doing so, please contact us at 502.968.3681.