

Depositing checks with Mobile Deposit

Now you can deposit checks from anywhere with your iPhone® or Android™ smartphone, as well as your iPad®. It's convenient and easy to use. Just follow these simple steps for Getting Started and Depositing Checks.

Getting Started

To use Mobile Deposit, you must be enrolled in Banking Online. If you are eligible* for the service, the Mobile Deposit option will appear in Mobile Banking once you have downloaded the updated Mobile Banking app.

1. Download the updated Mobile Banking app from the App StoreSM or Google Play.TM
2. Log in to Mobile Banking.
3. Click on the Mobile Deposit tab in Mobile Banking to get started. (See Depositing Checks below for further instructions).

Depositing Checks

1. Log on to Mobile Banking. iPhone and Android users click menu button on the top left of your screen. iPad users click the Deposit button on the top right of the screen.
2. Inside Mobile Deposit, choose Start New Deposit and you are ready to begin with the Check Deposit screen.
3. Photograph your check. This screen offers two camera icons – one for the front of the check and one for the back.
4. Place the check on a hard, flat surface. For best results, make sure that the check appears under good light with a contrasting dark background.
5. Select the front camera icon. Touching the camera icon will turn your phone's camera on. Then simply center the front of the check in the frame provided and snap the picture.
6. Select OK if the image is acceptable. This will take you back to the Check Deposit screen where you can select the Back camera icon.
7. Repeat this process for the back of the check. Make sure that the check is endorsed with this line: For Deposit Only to the FTB Account of <your signature>.
8. Now, enter the deposit amount, and select the account. Choose Continue.
9. Review the Funds Availability Notice, then hit Continue.
10. Your check images, amount and account will appear for you to confirm. If everything looks good, you're ready to choose Deposit Check and complete your transaction.
11. Checks that have been deposited using mobile deposit should be safely stored until final settlement and then disposed of in a secure manner.

