Educational Tips on using Mobile Check Deposit

- Before logging into the Mobile Deposit app, close all other apps running in the background on your mobile phone.
- Sign/Endorse the back of your check, and label it "For BOH Mobile Deposit Only." OR "For Bank of Holland Mobile Deposit Only"
- When prompted for the amount, carefully enter the check amount to ensure it matches the amount written on your check.
- Flatten folded or crumpled checks before taking your photos.
- Keep the check within the view finder on the camera screen when capturing your photos.

Try not to get too much of the areas surrounding the check.

- Take the photos of your check in a well-lit area.
- Place the check on solid dark background before taking the photo of it.
- 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.
- Make sure that the entire check image is visible and in focus before submitting your deposit.
- No shadows across the check
- All four corners are visible
- Check is not blurry
- The MICR line (numbers on the bottom of your check) is readable.

Ineligible Items:

The following items cannot be scanned and will not be accepted through Mobile Deposit:

1. Checks payable to any person other than you.
2. Checks that have been altered in any way, or that you know or suspect, or should know or suspect, are fraudulent or otherwise not authorized by the owner of the account on which the check is drawn.
3. Checks previously converted to a substitute check, as defined in Reg. CC.
4. Checks drawn on a financial institution located outside the United States.
5. Checks payable to you jointly with one or more other persons, unless deposited into an account in the name of all payees.
6. Checks that are remotely created checks, as defined in Reg. CC.
7. Checks not payable in United States currency.
8. Checks payable on sight or payable through drafts, as defined in Reg. CC.
9. Checks with any endorsement on the back other than that specified in Mobile Deposit Agreement.
10. Checks drawn against a line of credit
11. Money orders or Travelers checks.

Internal Data Validation's at handset

The following validations are run at capture time and are set to stop the deposit (at the phone) if the transaction doesn't pass the edit

- RT (mod check) Validation
- Foreign Item, IRD's (Image Replacement Documents)
- Image Quality Assessment
    - includes MICR Misreads (digit errors)
- Duplicate Detection within the Mobile Channel for your Financial Institution
    - 180 days of MICR data is retained for Duplicate Detection
    - Images are retained for 45 days
- Declared amount doesn't match CAR/LAR amount
- Amount exceeds Deposit Limit
    - Can be set differently for each user or by Institution default if available through OLB
- Amount exceeds Daily Deposit Limit
    - Can be set differently for each user or by Institution default if available through OLB
- Missing Endorsement