

## 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.
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- You must retain all checks after you have deposited the image using Mobile Deposit and store them in a safe place for a reasonable period of time, and at least until you verify the deposit in your Account statement(s). You must keep your checks from being used without your authorization or in a manner prohibited by this Agreement, such as resubmitting a check for deposit that was previously deposited.

### **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