

# NEW MOBILE DEPOSIT ENDORSEMENT REQUIREMENTS

Effective July 1, 2018, there are new regulatory changes regarding endorsement requirements for mobile deposits.

If the following sample endorsement is not present on the back of the check, the check image will not capture and the check will not deposit.

## For mobile deposit only

The mobile capture software will send an error message if missing.

- ✓ Endorsements must be written legibly with dark ink using simple script. Inscriptions written in longhand or cursive may have a lower acceptance rate.
- ✓ The rear image must be clear and in focus with all four corners of the check visible, allowing the endorsement to be clearly legible.
- ✓ Each line of the endorsement must be isolated and not overlap with other text, signatures, etc.
- ✓ Endorsements must be written horizontally in the endorsement area of the check.
- ✓ The endorsement must be in the correct orientation (not upside-down).
- ✓ Abbreviations will not work. For example, using “4” instead of “For” or “Dep” instead of “Deposit.”

**ENDORSE CHECK HERE**

x *For mobile deposit only*

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**DO NOT WRITE BELOW THIS LINE**

