

Mobile Deposit Best Practices



Endorsing Checks

Each business check you deposit via the Choice Bank mobile app must include:

1. Your endorsement
2. Handwritten “for mobile deposit only” in the endorsement area
3. AND one of the following:
 - Your business endorsement stamp; or
 - The handwritten name of your business

Helpful Tips

- Be sure all checks are made payable to your business name
- The business name the check is payable to should match our records (or alternatively, “the documentation provided at the time of account opening”)
- Checks deposited should be filled out completely and be legible
- The written dollar amount and the numerical amount on the check need to match

Q&A

Q: My business is known by my customers as a name other than my LLC name. (Example: Joe’s Computer Service is on my storefront sign but my legal business name is Klingston Enterprises LLC.) Can I deposit checks that are payable to Joe’s Computer Service?

A: Yes, if you have registered the name you are known by with the MN Secretary of State as a doing business as (dba) name and the name is included on your account title.

Q: What do I do when my customer presents a check that is payable to me, personally?

A: Deposit the check to your personal account or ask them to write a new check payable to your business.

Q: My customer wrote the check payable to my old business name that is no longer in business. Can I deposit it?

A: The business no longer exists, so the check cannot be deposited. Ask your customer to write a new check payable to your business.

Q: My customers receive reimbursement checks for services that I have provided. Can they endorse the check over to me? (Ex. Customer receives a check from his/her Insurance Company for work that you, the business, completed.)

A: Third party checks cannot be deposited through Choice Mobile Deposit. Your customer should deposit this check into his/her account and write a check to you, made payable to your business name.

Q: The written amount on the check I am depositing is different than the numerical amount. What do I do?

A: The check will be valid for the written amount. If there is a discrepancy, you may want to ask your customer to write you a new check.

Q: How do I communicate to my clients who they should make checks payable to?

A: The best way to communicate who to make checks payable to is by providing this instruction on your invoices, receipts, email correspondence and the estimates you provide. This instruction can also be provided verbally, on your website or possibly included on your telephone hold message.

Q: I received an email notifying me that my deposit has been “received for processing”. Is this a confirmation that my deposit has been processed and credited to my account?

A: You will receive two emails; the first is to let you know that we have received the deposit for processing and it is being reviewed. The second email will confirm that your deposit has been “accepted for processing”, this means it’s being processed. You can confirm your deposit has been processed and credited to your account by reviewing your transaction details in the Mobile App or in Online Banking.

