



Mobile Deposit Capture Photo Instructions

All you need is a smartphone and our mobile banking app - WFB Banking!

Mobile Deposit Capture lets you take a picture of a check with your smartphone and deposit it into your account. It's that easy and yet another way Waterford Bank, N.A. provides you with more banking convenience.

Follow these simple steps:

- ✓ Before logging into WFB Banking App, close all other apps running in the background on your mobile phone.
- ✓ Log in to the WFB Banking App.
- ✓ Sign/Endorse the back of your check
- ✓ **Underneath your endorsement you must write "For Mobile Deposit Only" for the deposit to be accepted**
- ✓ Select Deposit from the bottom banner of the Accounts list.
- ✓ Select Deposit Check.
- ✓ Select the Account you want to deposit to.
- ✓ Tap on the "Amount" selection and enter the amount written on your check.
- ✓ Tap on the "Front Image" selection. **refer to the best picture tips below.*
- ✓ Take a photo of the front of your check.
- ✓ Tap on the "Back Image" selection **refer to the best picture tips below.*
- ✓ Take a photo of the back of your check.
- ✓ Select Next.
- ✓ Select Confirm.

***Tips to get the best picture of your check**

- Flatten folded or crumpled checks.
- Keep the check within the view finder on the camera screen. Try not to get too much of the areas surrounding the check.
- Take the photos in a well-lit area.
- Place the check on a solid dark background.
- Keep your phone flat and steady above the check.
- Hold the camera as square to the check as possible.
- Make sure that the entire image is visible and in focus.
- No shadows across the check.
- The MICR line (numbers on the bottom of your check) is readable.

The deposit is reviewed, if accepted and completed prior to the cut-off time, it will be posted to the account the next business day. Deposits after cut-off will be reviewed the next business day and posted the following business day. Validate your deposit by logging in to the selected account and verify that it has posted and the amount is correct. If you have any questions, please contact Waterford Bank, N.A. at 866-707-2871.



Good Check Front Sample Image



Good Check Back Sample Image

