

What is Mobile Check Deposit?

Mobile Check Deposit capture allows you to deposit checks to your Reliant account using the camera feature within the Reliant mobile app on your smartphone or tablet.

Who is eligible to use Reliant's Mobile Check Deposit?

Reliant members who are registered for online banking and who have downloaded Reliant's mobile app may be eligible for this free service. You must complete a simple registration process to determine if you qualify. If you are approved, you will receive an email letting you know that you have been approved.

What is the next step after I am approved for Mobile Check Deposit?

Log into your account using the app and select the "Check Deposit" icon. On the initial login, you will be required to read and agree to the terms and conditions. You will then receive an email when you are set up to make deposits.

How does Mobile Check Deposit work?

Using Reliant's iPhone, iPad or Android app, simply log into your Reliant account from your device and select the "Check Deposit" icon. Select the account where the deposit should be deposited, enter the amount of the check, and take a picture of the front and the back of the check.

Do I need to endorse my check the same way I endorse it when depositing it in person?

For mobile check deposits, in order to ensure that checks can be deposited in a timely manner, we require the following information to be included in the endorsements field on the back of every check:

- "Mobile Deposit"
- "Reliant"
- Your account number
- Your signature

When will my deposit be posted to my account?

Deposits will be posted by the end of the following business day.

Are there limits for deposits through Mobile Check Deposit?

Yes, limits are established based on your relationship with us. You will be notified of your limits when your registration is approved.

What should I do with my check after I've made my deposit?

You should retain the check for 60 calendar days. We also recommend that you write on the back of the check "deposited by MCD" and the date. Please don't void the check. After the 60 days, you can void or shred the check.

What happens if I accidentally deposit the check for an incorrect amount?

Our system will stop the deposit and we will manually review the item and make the necessary adjustments.

How will I know when my deposit was processed?

You will receive an email letting you know the status of your deposit within one business day of your deposit.