Mobile Check Deposit Troubleshooting

Q. I tried "Check Deposit" on my mobile device, but it says to contact Qualstar.

You will see the "Make a Deposit" button even if you are not yet enrolled. Contact our Call Center at **1-800-848-0018** to find out how you can qualify for Mobile Check Deposit.

Return to Top

Q. Why was my deposit "Held for Review?"

There are many reasons a deposit may not be immediately approved, and when that happens we will review the item(s) to determine if we can proceed with the deposit. A notification will be provided within one business day.

Return to Top

Q. What will help prevent image errors in Mobile Check Deposit?

Some checks may be held for review due to poor image quality even though the picture appears acceptable in your mobile device. For example, checks not written in blue or black ink or have too many graphics printed on the checks may have to undergo additional review. The MICR account number line at the bottom of the check must also be readable with no extra marks, such as the payer's signature crossing into this area of the check.

In addition, instead of holding the phone/camera over the check on a flat surface, prop the check up against something and take the photo directly in front of the check. This will prevent the shadow that can occur when holding the phone/camera over it.

Return to Top

Q. I am getting an error message in Mobile Check Deposit, what should I do?

If you see any of these messages after taking a picture of your check or attempting to submit your deposit, try the following to clear the message:

Warning Message	Solution
Crop Error (front or back)	Check was not properly cropped. Retake the photo making sure the edges of the check line up within the green lines (the edge guides will turn green when the check is properly lined up.) It may also help to place photo on a darker, matte surface such as a darker piece of paper.
Out of scale	The images of the front and back of check are not proportional. Retake the photo making sure the edges of the check line up within the green guidelines. The corner guides will turn green when the check is properly lined up. It may also help to place photo on a darker, matte surface such as a darker piece of paper.
Warning Message	**Solution**
Oversized Image (front or back)	Check image is too large, the check may have been too close to camera. Please retake further away within guides
Please retake the photo, making sure all 4 corners are within the guides	Retake photo in well-lit area on a darker, matte surface. Ensure check is in focus and lined up within the guidelines
The check's date is not present or readable – please retake with the date showing	Ensure date area of the check is filled out and then retake photo with the date in focus and within the guidelines

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The check's endorsement is not visible – please retake making sure the check is endorsed	Ensure check is properly endorsed (be sure to include "For Mobile Deposit") and then retake photo with endorsement info. in focus and within guidelines
The check has one or more corners folded. Fix the folded corners on the check and re-capture	The corners of the check are folded or the check was not lined up properly. Fix folded corners and retake the photo and ensure check in focus and within the guidelines
The check image is blurry, please retake – in focus, with all 4 corners within guides	Retake photo in well-lit area on a darker, matte surface. Ensure check is in focus and lined up within the guidelines
The check image isn't readable, please retake – in focus, well lit, with all 4 sides within the guides	Retake photo in well-lit area on a darker, matte surface. Ensure check is in focus and lined up within the guidelines.
The check's MICR code at the bottom is not present or readable – please retake with the entire line of numbers showing	Retake the photo with the entire line of numbers at the bottom of the check clearly showing within the guidelines
The check's payee line is not present or readable – please retake with the payee showing	Ensure payee line of the check is filled out and then retake photo with payee info in focus and within the guidelines
The check's payer information is not present or readable – please retake with the payer info showing	Ensure payer info is clearly printed on the check and then retake photo with payer info in focus and within guidelines
The check's signature line is not present or readable – please retake with the signature showing	Ensure signature line of check is filled out and then retake photo with signature in focus and within the guidelines
Too Dark	Take a new photo in an area with more light; for example, instead of holding the phone/camera over the check on a flat surface, prop the check up against something (on a dark background) and take the photo directly in front of the check. This will prevent a shadow that occurs when holding the phone/camera over it.
Too Light	Take a new photo in an area with less light
Unable to process – the amount entered doesn't match the amount of the check	Ensure the correct amount of the check was keyed and then retake the photo.
Unable to process – the deposit amount is greater than your daily (or 30 day) limit	You have exceeded your daily limit of $25,000 or you have submitted more than $50,000 in a rolling 30 day period.
Undersized Image (front or back)	The check image is too small, the check may have been too far from camera. Please retake closer and within guidelines.

Return to Top

Q. If I have more questions, where can I go to get help?

If you still have questions, please send us a Secure Message in Mobile or Home Banking or contact our Call Center at **1-800-848-0018**.