

Pentucket Mobile Check Deposit FAQs

What is Mobile Check Deposit?

Pentucket Bank's Mobile Check Deposit is a way to electronically deposit checks from your iPhone®, iPad® or Android™ Smart Phone or Tablet using the Pentucket Bank Mobile Banking App.

How much does it cost to deposit a check with my phone/tablet?

Mobile Check Deposit is free to Pentucket Bank customers. Simply download our Mobile Banking iPhone®, iPad® or Android™ App to begin. Regular charges from your Mobile carrier may apply.

How do I register for Mobile Deposit?

Download our Mobile Banking App (the updated version if you already have our current App) and login; the “Deposit” or "Deposit Checks" tab will appear on the home screen. You will be prompted to accept the Terms and Conditions the first time you tap on the link. Once the Terms and Conditions are accepted a request is sent to Pentucket Bank. You will receive notification from us by the end of the next business day with your registration decision.

Once approved, make deposits by logging into Pentucket Bank’s Mobile App and select “Deposit” or “Deposit Checks” and the Pentucket Bank checking or savings account that you would like to deposit your check into.

Enter the amount written on your check.

The endorsement must include your signature and “MOBILE DEPOSIT”.

Take a picture of the front and back of your check by following the on-screen prompts.

Review your deposit information and select “Deposit”. Receive onscreen confirmation that Pentucket Bank has Accepted your deposit or it is In Review.

Congratulations! You have successfully completed your first mobile deposit.

Why am I unable to deposit my check? **There are a few common errors that may cause your check to be rejected:**

- Folded or torn corners
- Front image not legible
- Amounts not matching
- Routing and/or account numbers are unclear
- No camera on the device
- Image is too dark

Use Mobile Check Deposit in a well-lit area to prevent shadows and poor image quality. Keep your hands clear of the check while taking the picture.

When can I expect my Mobile Deposit to be processed?

Deposits made using the Mobile Check Deposit feature will be available the next business day. Deposits made after 3pm will be considered made the next business day and be available the second business day.

What devices and versions are supported?

Remote Deposit Capture works with a variety of supported smartphones and other devices utilizing the built-in camera for the capture of check images. The most current list of supported devices is as follows:

Apple's App Store:

iPhone & iPad with iOS 12.0 Operating System or greater

Google Play:

Android Smartphone & tablet with Android 7 (Nougat) Operating System or greater

Are Android Tablets and Kindle Fire Supported?

Android Tablets are supported. Kindle Fire does not have a factory installed camera; there is only a "user face" camera that is installed for apps such as Skype.

What types of checks can I deposit?

Please refer to the Mobile Check Deposit Agreement for more information. This document can be viewed and/or downloaded from our Mobile Check Deposit page on our website.