



Luther Burbank[®]

Savings

Mobile Deposit Capture User Guide

Mobile Deposit Capture (MDC) is available through the Luther Burbank Business Banking app. The following procedure outlines the process of making a mobile deposit as well as your responsibilities for the safekeeping and retention of checks you deposit. If you have any questions about the procedure or wish to report any issues while using Business Online, email onlineaccounthelp@lbsavings.com or call 888.578.4495, Monday – Friday, 9am to 5pm (PT). If emailing, please do not include any sensitive information such as an account number, PIN, password or Online ID.

Depositing Checks

- Endorse the back of the check. Below your signature, write: “For Mobile Deposit at LBS Only”.
 - Note: Failure to include this endorsement may result in a rejected deposit.
- From the Business Banking app home screen, select Deposit to create a New Deposit.
- Choose the account from your list of available accounts (MDC is only available for checking accounts).
 - Note: Checks may not be deposited into money market or savings accounts.
- Enter the amount of the check you are depositing. If depositing multiple checks, each check must be processed separately.
- Using your mobile’s camera:
 - Take a photo of the front of the check. Carefully review the photo to ensure that the image is clear and all check information is readable.
 - Take a photo of the back of the check, including the endorsement. Carefully review the photo to ensure that the image is clear and the endorsement is visible.
- Submit your deposit.

Viewing the Status of Checks

- The Deposit History allows you to view the status of items you have deposited through MDC, including deposits which are pending and those that have been declined or were posted to your account.
- Luther Burbank will contact you by email if the check deposited is not able to be processed and include the reason the deposit was declined.
 - Note: Do not redeposit a check submitted through MDC unless specifically instructed to do so by Luther Burbank.

Safekeeping Physical Checks

- Checks you have deposited through MDC should be stored securely for a period of 30 days.
- If requested, checks should be delivered to Luther Burbank no later than five (5) business days from the date of the request.
- At the end of the 30-day period, Luther Burbank recommends that you destroy the checks using a cross-cut shredder or another method of secure destruction.