

How to Cash a Check Without an ID [5 Legit Ways]

Reading Time: 7 minutes

At some point, you may find yourself in a situation where you need to cash a check without an ID. There may be a lot of reasons for this, like your ID getting lost or you not having it on you for some reason while trying to get cash.

Whatever the circumstances, there are legitimate ways to do this. Here's how to cash a check without an ID.

Do I Need to Have an ID to Cash a Check?

This is the first question you need to answer. Do you even need an ID to cash a check? Is it possible to do so without having an ID?

Typically, banks require a government-issued ID in order to cash a check. To know for sure, you will need to check with your bank to see what forms of ID they accept.

That way, you'll be prepared before trying to cash the check. When in doubt, always refer to the rules of your own bank because they can best direct you.

Can You Cash a Check Without Your ID?

Now the big question – is it possible to do this? Some people might say no right off the bat, but there are actually ways to do this if you need to.

Mobile Banking App

The first is to take advantage of your bank's mobile app. You may be able to deposit the check through the app without your ID being required.

Then you can withdraw the cash. However, not every bank offers this service, so it's important to be aware of whether or not this is an option.

The best way to do something like this would be to set up your mobile app immediately when you start banking somewhere. In addition, you need to know your bank's policies to know whether or not you can cash your check without using your ID.

ATM

Another option is to deposit the funds into your account using an ATM from your local bank. After that, you can withdraw the cash.

But something to remember with this is that the funds may not always be available right away. There could be a waiting period, so be prepared for this.

If you need the money immediately, choose a different method.

Endorse the Check Over to Someone Else

The last option requires the help of someone else. A trusted friend or family member is a

