

Tips on using Mobile Check Deposit

- Before logging into the Mobile Deposit app, close all other apps running in the background on your mobile phone.
- Sign/Endorse the back of your check, and label it “For Mobile Deposit Only” followed by your account number. Flatten folded or crumpled checks before taking your photos.
- Keep the check within the view finder on the camera screen when capturing your photos.
- Try not to get too much of the areas surrounding the check.
- Take the photos of your check in a well-lit area.
- Place the check on solid dark background before taking the photo of it.
- Keep your phone flat and steady above the check when taking your photos.
- Hold the camera as square to the check as possible to reduce corner to corner skew.
- Make sure that the entire check image is visible and in focus before submitting your deposit.
- No shadows across the check
- All four corners are visible
- Check is not blurry
- The MICR line (numbers on the bottom of your check) is readable

Consumer view

The user accesses mobile banking via FBT/TBT Touchbanking application using their iPhone or Android device.

<p>1.</p> 	<ul style="list-style-type: none"> • User logs onto Mobiliti with their online banking credentials. 	<p>2.</p> 	<ul style="list-style-type: none"> • Select Deposits from the menu • Select New Deposit <p>The Deposits menu becomes available to the user, <i>based on user eligibility</i>.</p> <p>Note: If the Deposits menu item is not displayed, then the user has not been setup by the bank.</p>
<p>3.</p> 	<ul style="list-style-type: none"> • Select the account to deposit funds • Enter the deposit amount of the check • Select Continue 	<p>4.</p> 	<ul style="list-style-type: none"> • The user is prompted to take the front and back of the check <p>After each image is taken, user selects Use Photo to send the image or Retake</p> <ul style="list-style-type: none"> • The images are then uploaded to the server <p>The images are validated to ensure image quality and to validate that the back of the check has been endorsed</p>
<p>5.</p> 	<p>Real time tests are performed to:</p> <ul style="list-style-type: none"> • Verify it has not been deposited before via phone • Read hand or machine printed amount from image • Compare amount read from image to amount entered • Verify the check amount doesn't exceed FI defined limits 		

<p>6.</p> 	<p>Submit a deposit</p> <p>Once user sends the image, they are prompted to confirm deposit amount.</p>	<p>7.</p> 	<p>Deposit pending</p> <p>If the deposit passes all the real time tests, it is passed downstream for additional processing. Some deposits may be manually reviewed; for this reason, the deposit shows as Pending upon submission.</p>
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View Deposit History

The history reflects the status of the check capture, not the posting of the check to the account. The user is able to view 30 days of deposit history captured from their mobile device.

 <ul style="list-style-type: none"> Click deposit to view more details <div data-bbox="170 1344 381 1470"> <ul style="list-style-type: none"> Accepted Failed Pending Other </div>	 <ul style="list-style-type: none"> The user can also click View Check to view the image 		<p>The user can:</p> <ul style="list-style-type: none"> view Details Logout view Front view Back
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The status on the **Deposit History** screen will be the only notice the user will receive if a deposit is rejected after submission.