Mobile Banking
User Guide
2015

Mobile Banking Overview

Mobile Banking enables anyone with an online banking account to access their account information from a mobile device. Mobile Banking offers three ways to access your accounts:

☐ Send a text message using your mobile device.
☐ Use a mobile browser on your mobile device.
☐ Download an application to your mobile device.

You can choose any or all of these options, depending on the capabilities of your mobile device.

SMS Text Messaging Service
Use the SMS text messaging service to:

☐ Check account balances.
☐ Review recent account activity.
☐ Find ATM and branch locations.

Requirements

To use the SMS text messaging service, your mobile device must send and receive text messages to and from a short code. Most mobile devices are capable of sending and receiving text messages, so your phone is most likely compatible with Mobile Banking. Please note that some mobile service carriers charge for outgoing text messages or for each message sent and received.

Mobile Browser Service
Use the mobile browser service to:

☐ Check account balances.
☐ Review recent account activity.
☐ Transfer money between accounts.
☐ Pay bills.
☐ Change and cancel pending payments.
☐ Find ATM and branch locations.

Requirements

To use the mobile browser service, your mobile device must have an Internet browser and may require a data service plan. You access the Mobile Banking website using the link sent by SMS text message during the enrollment process.

Downloadable Application
Use the downloadable application service to:

☐ Check account balances.
☐ Review recent account activity.

- Transfer money between accounts.
- Pay bills.
- Change and cancel pending payments.
- Find ATM and branch locations.

Requirements

To use the Mobile Banking downloadable application, your mobile device must have an operating system that supports application downloads and may require a data service plan. You download the Mobile Banking application using the link sent by SMS text message during the enrollment process.

Frequently Asked Questions
Is Mobile Banking secure?
Mobile Banking employs industry best practices with regards to security. It has been assessed against industry security criteria by a number of independent system security experts.

At a high level, Mobile Banking offers the following security safeguards:

- **Authentication** - Mobile browser and application solution customers are authenticated for every interaction with any Mobile Banking component. Customers are authenticated by username and password or by utilizing existing login credentials for single sign-on.

- **Encryption** - 128-bit encryption is used for all transactions within Mobile Banking and between Mobile Banking and other host systems.

- **Fraud** - Mobile Banking incorporates mechanisms such as transaction validation and transaction reconciliation processes to detect fraud.

- **Availability/Resilience** - Mobile Banking is protected against malicious attacks through software and server hardening measures.

- **Audit Ability** - Mobile Banking provides full audit capabilities through event logs and event-based reporting.

Is my personal or financial information stored on my phone?
No. Mobile Banking does not save any files with personal or financial information on your mobile device. That information stays strictly within online banking. Some phones (e.g., BlackBerry, Android) have logo and branding files that are copied to the mobile device. Those files do not contain any personally identifiable information.

Which accounts can I access using Mobile Banking?
You can access any account you have set up in online banking. You select which accounts you want to access using Mobile Banking during the enrollment process.

How current is the account and transaction information?
When you view your account balance, you see the current available balance. When you view transaction history, you see the most recently posted transactions. Pending transactions do not display.

Can I add more than one mobile phone?
Yes. You can enroll several mobile devices for Mobile Banking. To add a new phone, complete the Mobile Banking Enrollment section.

What if my phone number changes?
If your mobile phone number changes, simply update your mobile phone number in Mobile Banking. To update the mobile phone number, complete the How To Change a Phone Number section.

What if my phone is lost or stolen?
If your mobile device is lost or stolen, no one can access your account without knowing your password and, in some cases, your unique user name. To prevent unauthorized access to your account, you can deactivate your phone in Mobile Banking. To deactivate your mobile device, complete the How To Deactivate or Stop Using a Mobile Device section.

How do I stop using Mobile Banking on my phone?
To stop using Mobile Banking on your mobile device, complete the How To Deactivate or Stop Using a Mobile Device section.

Which phones can I use for Mobile Banking?
Hundreds of models are supported including these major brands: iPhone, BlackBerry, HTC, LG, Motorola, Nokia, Pantech, Samsung, Sanyo, and Sony Ericsson. Phones on a number of different operating systems are supported including, but not limited, to Android, BlackBerry, iOS, Symbian, Windows Mobile, Linux, Palm webOS, and Maemo.

Which mobile service carriers support Mobile Banking?
Mobile Banking works on all major mobile service carriers in the U.S.: AT&T, Sprint, T-Mobile®, U.S. Cellular® and Verizon Wireless. Mobile Banking also works on a number of the smaller service carriers, including, but not limited to, Boost Mobile, Cricket Wireless, Metro PCS, Pioneer Cellular, Union Wireless and Virgin Mobile USA.

I have a prepaid plan, can I use Mobile Banking?
Mobile Banking works with most prepaid plans, but we cannot guarantee that your carrier supports standard U.S. short codes. T-Mobile prepaid does not support short codes.

Mobile Banking Basics

Complete the following to enroll in Mobile Banking:

_____ 1. Log in to your online banking account using Internet Banking.

_____ 2. Click the "**Options**" hyperlink.

- Note: For security reasons, only one user can register for each mobile device. However, once you complete the registration process, you can add more phones to you Mobile Banking account.

_____ 3. The Options page is displayed. Locate the Mobile Banking Profile section and click "**Enroll Now**".

_____ 4. The Mobile Banking Terms and Conditions page is displayed.
Select the "**Accept**" check box and then click "**Continue**".

_____ 5. The Your Details page is displayed.

Select the appropriate "**Eligible Accounts**" check boxes and then enter the nickname used to identify each account in a text message.

_____ 6. The Mobile Banking Number page is displayed. Enter your mobile phone number, including the area code.

Click "**Next**".

_____ 7. The Select Your Services page is displayed. Select the Mobile Banking services to be available on the mobile device.

Click "**Next**".

_____ 8. A text message with an activation code is sent to the mobile phone number entered.

_____ 9. The Activate Your Phone page is displayed. Enter the activation code received in the text message.

Click "**Activate**" to complete enrollment in Mobile Banking.

_____ 10. A text message with a short code is sent to the newly activated mobile device. Note this short code for use when utilizing Mobile Banking's text messaging service.

Complete the following to change your mobile phone number:

_____ 1. Log in to your online banking account using Internet Banking.

_____ 2. Click the "**Options**" hyperlink.

_____ 3. The Options page is displayed. Locate the Mobile Banking Profile section and click "**Manage Device(s)**".

_____ 4. The Main Menu page is displayed.

Select the "**My Phones**" tab. Locate the old phone number, select "**Change my phone number**" and then click "**Go**".

_____ 5. The Mobile Phone Number page is displayed.

Enter the updated phone number and click "**Next**".

_____ 6. The Main Menu page is again displayed. Close Mobile Banking to return to your online banking session.

How To Deactivate or Stop Using a Mobile Device
Complete the following to deactivate or stop using your mobile device:

_____ 1. Log in to your online banking account using Internet Banking.

_____ 2. Click the "**Options**" hyperlink.

_____ 3. The Options page is displayed. Locate the Mobile Banking Profile section and click "**Manage Device(s)**".

_____ 4. The Main Menu page is displayed.

Select the "**My Phones**" tab. Locate the appropriate phone number, select "**Stop using this phone for Mobile Banking**" and then click "**Go**".

_____ 5. The Stop Using This Phone page is displayed.

Click "**Yes**".

_____ 6. The Main Menu page is again displayed. Close Mobile Banking to return to your online banking session.

Text Messaging

The following section contains steps for using the Mobile Banking text messaging service to view account balances, view transaction history and locate ATM and branch locations using keywords.

How To View Account Balances
Complete the following to view account balances:

_____ 1. Send "**B**", "**BAL**", "**BALANCE**" or "**BALANCES**" to the short code received after activating the mobile device.

_____ 2. A text message is returned displaying the balances for the accounts enrolled in Mobile Banking.

How To View Transaction History
Complete the following to view transaction history:

_____ 1. Send "**STMT**", "**TRAN**" or "**HIST**" plus the nickname for the account (e.g., HIST Free Checking) to the short code received after activating the mobile device.

_____ 2. A text message is returned displaying the transaction history for the account.

_____ 3. Reply to the transaction history text with the word "**NEXT**" or "**MORE**" to view the next

group of transactions.

_____ 4. A text message is returned displaying the transaction history for the next group of transactions.

_____ 5. Repeat steps 3-4 to view the next group of transactions.

How To Locate ATM Locations
Complete the following to locate an ATM:

_____ 1. Send "**ATM**" plus the ZIP code, city or state for the ATM (e.g., ATM 20123) to the short code received after activating the mobile device.

_____ 2. A text message is returned displaying the ATM location(s) for the institution.

How To Locate Branch Locations
Complete the following to locate a branch:

_____ 1. Send "**BRANCH**" plus the ZIP code, city or state for the branch (e.g., BRANCH Silver Spring, MD) to the short code received after activating the mobile device.

_____ 2. A text message is returned displaying the branch location(s) for the institution.

How To Locate ATM and Branch Locations
Complete the following to locate ATMs and branches:

_____ 1. Send "**BOTH**" plus the ZIP code, city or state for the branch (e.g., BOTH Silver Spring, MD) to the short code received after activating the mobile device.

_____ 2. A text message is returned displaying both the ATM and branch location(s) for the institution.

How To Request Help
Complete the following to receive additional information on the Mobile Banking keywords:

_____ 1. Send "**HELP**" or "**HLP**" to the short code received after activating the mobile device.

_____ 2. A text message is returned displaying a list of acceptable keywords.

Frequently Asked Questions
Are the keywords case-sensitive?
No. Whether you type "BAL" or "bal," a response with your account balance information is sent to your mobile device.

What should I do if I don't get a response to a request?
Make sure you are sending text messages to the <short code>. Check the keyword and any additional information required for the request, such as the financial institution's identifier, account nickname, or address.

Why are my results sent as multiple messages?
Text messages are limited to 160 characters. If your account information exceeds the character limit your account information is sent in multiple messages - no more than five at a time.

I have text messaging enabled on my mobile device, why can't I receive text messages?
Your mobile service carrier may be blocking short codes or you may have blocked short codes on your mobile device. Short codes must be enabled to use Mobile Banking. Short codes are abbreviated phone numbers, usually five digits, used to send Mobile Banking messages.

Mobile Browser
The following section contains steps for using the Mobile Banking mobile browser service to view account information, pay bills, transfer funds and locate ATM and branch locations.

How To Access the Mobile Banking Mobile Browser
Complete the following to access the Mobile Banking mobile browser:

_____ 1. From the text message received after activating the mobile device, select the mobile browser hyperlink.

How To View Accounts
Complete the following to view account balances and view transaction history and details:

_____ 1. Log in to Mobile Banking using your current Internet Banking login.

_____ 2. The Main Menu page is displayed.

Select "**View Accounts**".
_____ 3. The Account Balances page is displayed.

All accounts enrolled in Mobile Banking display along with the account balance.
Select the account balance to view a list of transactions for the appropriate account.
_____ 4. The Account Details page is displayed.

Select "**Transactions**" to view transaction history for the appropriate account.

_____ 5. The Transaction History page is displayed.

Select "**Prev**" to view the previous transaction.
Select "**Next**" to view the next transaction.
Select "**Back**" to return to the History page.
Select "**Menu**" to return to the Main Menu.
Select "**Log Off**" to close Mobile Banking.

How To Pay Bills
Complete the following to submit a bill payment:

_____ 1. Log in to Mobile Banking using your current Internet Banking login.

_____ 2. The Main Menu page is displayed.

Select "**Pay Bills**".

Make a Bill Payment

_____ 3. The Pay a Bill page is displayed.

Select "**Make a Payment**".

_____ 4. The Select a Biller page is displayed.

Select the appropriate payee.

_____ 5. The Biller Information page is displayed.

The "Do you want to pay this biller" message is displayed. Verify the information is accurate.
Select "**Yes**".

_____ 6. The Enter Payment Information page is displayed. Establish the following:

Select "N**ext**".
_____ 7. The Confirm Payment page is displayed.

The "Do you want to make this payment" message is displayed. Verify the payment information is accurate.
Select "**Yes**".

_____ 8. The Payment Confirmation page is displayed.

Select "**Back**" to return to the payee list.
Select "**Menu**" to return to the Main Menu.

Pay Bills

_____ 9. The Pay a Bill page is displayed.

Select "**Pay eBills**".

_____ 10. The Select an eBill page is displayed.

Select the appropriate payee.

_____ 11. The eBill Summary page is displayed.

The "Do you want to pay this eBill" message is displayed.
Select "**Yes**".

_____ 12. Enter Payment Information page is displayed. Establish the following:

Select "**Next**".

_____ 13. The Confirm Payment page is displayed.

The "Do you want to make this payment" message is displayed. Verify the payment information is accurate.
Select "**Yes**".

_____ 14. The Payment Successful page is displayed.

Select "**Back**" to return to the payee list.
Select "**Menu**" to return to the Main Menu

Change a Bill Payment

_____ 15. The Pay a Bill page is displayed.

Select "**Change or Cancel Payments**".

_____ 16. The Select a Payment page is displayed.

Select the bill payment to change.

_____ 17. The Payment Details page is displayed.

Select "**Change Pmt**".

_____ 18. The Enter Your Changes page is displayed.

Make the necessary updates and select "**Next**".

_____ 19. The Confirm Changes page is displayed.

The "Do you want to make this payment" message is displayed. Verify the payment information is accurate.
Select "**Yes**".

_____ 20. Select "**Back**" to return to the payee list.

 Select "**Menu**" to return to the Main Menu.

Cancel a Bill Payment

_____ 21. The Pay a Bill page is displayed.

Select "**Change or Cancel Payments**".

_____ 22. The Select a Payment page is displayed.

Select the bill payment to cancel.

_____ 23. The Payment Details page is displayed.

Select "**Cancel Pmt**".

_____ 24. The Cancel Bill Payment page is displayed.

The "Are you sure you want to cancel this payment" message is displayed.
Select "**Yes**".

_____ 25. The Cancellation Confirmation page is displayed.

Select "**Back**" to return to the payee list.
Select "**Menu**" to return to the Main Menu.
Select "**Log Off**" to close Mobile Banking.

How To Transfer Funds
Complete the following to complete an account transfer:

_____ 1. Log in to Mobile Banking using your current Internet Banking login.

_____ 2. The Main Menu page is displayed.

Select "**Transfer Money**".

_____ 3. The Transfer Money page is displayed. Establish the following:

Select "**Next**".

_____ 4. The Transfer Amount page is displayed.

Enter the transfer amount and select "**Next**".

_____ 5. The Confirm Transfer page is displayed.

Select "**Yes**".

_____ 6. The Transfer Confirmation page is displayed.

_____ 7. Select "**Menu**" to return to the Main Menu.

 Select "**Log Out**" to close Mobile Banking.

How To Locate ATM or Branch Locations
Complete the following to locate ATM or branch locations:

_____ 1. Log in to Mobile Banking using your current Internet Banking login.

_____ 2. The Main Menu page is displayed.

Select "**Find ATM/Branch**".

_____ 3. The ATM & Branch Search page is displayed.

Select "**Search by Current Location**", "**Search by Address**" or "**Search by Category**".
Enter the appropriate search criteria and select "**Search**".

_____ 4. The Search Results page is displayed.

Select the appropriate ATM or branch.

_____ 5. Details for the ATM or branch are displayed.

Select "**Map It**" for directions to the ATM or branch.

_____ 6. A map displaying the location of the ATM or branch is displayed.

Select "**Menu**" to return to the Main Menu page.
Select "**Log Out**" to close Mobile Banking.

Frequently Asked Questions

When I click the link for the Mobile Banking website nothing happens, what should I do?
Every mobile device and mobile network is different, so you may not be able to click on a link in
a text message.
Try these troubleshooting tips:

☐ Open the text message and click the "Send" or "Go" button on your mobile device to access
the website URL. Then click the address to go directly to the website.
☐ Open the text message and write down your unique website URL. Type the URL in your
device's web browser to go directly to the website.

If you still can't access the Mobile Banking website, contact your mobile service carrier.

Downloadable Application

The following section contains steps for using the Mobile Banking downloadable application to
view account information, pay bills, transfer funds and locate ATM and branch locations.

How To Download the Mobile Banking Application to the Mobile Device
Complete the following to download the Mobile Banking application to the mobile device:

_____ 1. From the text message received after activating the mobile device, select the
downloadable application hyperlink.

_____ 2. The Application Download page is displayed.

Select "**Download Mobile Banking**". The Mobile Banking application is downloaded to the
mobile device and an icon displays. (TouchBanking app)

OR visit the app store for your phone to download the TouchBanking app.   When asked for the
app code, enter **GoMobile0808.**   Enter your Access ID, question and password to log in.

How To Access Mobile Banking
Complete the following to access Mobile Banking:

_____ 1. Select the Mobile Banking icon on your mobile device.

How To View Accounts
Complete the following to view account balances and view transaction history and details:

_____ 1. Log in to Mobile Banking using your current Internet Banking login.

_____ 2. The Main Menu page is displayed.

Select "**View Accounts**".

_____ 3. The Accounts page is displayed.

All accounts enrolled in Mobile Banking display along with the account balance.
Select the account balance to view a list of transactions for the appropriate account.

_____ 4. The Account Details page is displayed.

Select "**Transaction History**" to view transaction history for the appropriate account.

_____ 5. The Transactions page is displayed.

Select "**Account Details**" to return to the Account Details page.
Select "**Log Out**" to close Mobile Banking.

How To Pay Bills
Complete the following to submit a bill payment:

_____ 1. Log in to Mobile Banking using your current Internet Banking login.

_____ 2. The Main Menu page is displayed.

Select "**Pay Bills**".

Make a Bill Payment

_____ 3. The Pay a Bill page is displayed.

Select "**Make a Payment**".

_____ 4. The Select a Biller page is displayed.

Select the appropriate payee.

_____ 5. The Biller Information page is displayed.

The "Do you want to pay this biller" message is displayed. Verify the information is accurate.
Select "**Yes**".

_____ 6. The Enter Payment Information page is displayed. Establish the following:

Select "**Next**".

_____ 7. The Confirm Payment page is displayed.

The "Do you want to make this payment" message is displayed. Verify the payment information is accurate.
Select "**Yes**".

____ 8. The Payment Confirmation page is displayed.

Select "**Back**" to return to the payee list.
Select "**Menu**" to return to the Main Menu.

Pay eBills

____ 9. The Pay a Bill page is displayed.

Select "**Pay eBills**".

____ 10. The Select an eBill page is displayed.

Select the appropriate payee.

____ 11. The eBill Summary page is displayed.

The "Do you want to pay this eBill" message is displayed.
Select "**Yes**".

____ 12. The Enter Payment Information page is displayed. Establish the following:

Select "**Next**".

____ 13. The Confirm Payment page is displayed.

The "Do you want to make this payment" message is displayed. Verify the payment information
is accurate.
Select "**Yes**".

____ 14. The Payment Successful page is displayed.

Select "**Back**" to return to the payee list.
Select "**Menu**" to return to the Main Menu.

Change a Bill Payment

____ 15. The Pay a Bill page is displayed.

Select "**Change or Cancel Payments**".

____ 16. The Select a Payment page is displayed.

Select the bill payment to change.

____ 17. The Payment Details page is displayed.

Select "**Change Pmt**".

____ 18. The Enter Your Changes page is displayed.

Make the necessary updates and select "**Next**".

_____ 19. The Confirm Changes page is displayed.

The "Do you want to make this payment" message is displayed. Verify the payment information is accurate.
Select "**Yes**".

_____ 20. Select "**Back**" to return to the payee list.

 Select "**Menu**" to return to the Main Menu.

Cancel a Bill Payment

_____ 21. The Pay a Bill page is displayed.

Select "**Change or Cancel Payments**".

_____ 22. The Select a Payment page is displayed.

Select the bill payment to cancel.

_____ 23. The Payment Details page is displayed.

Select "**Cancel Pmt**".

_____ 24. The Cancel Bill Payment page is displayed.

The "Are you sure you want to cancel this payment" message is displayed.
Select "**Yes**".

_____ 25. The Cancellation Confirmation page is displayed.

Select "**Back**" to return to the payee list.
Select "**Menu**" to return to the Main Menu.
Select "**Log Off**" to close Mobile Banking.

How To Transfer Funds
Complete the following to complete an account transfer:

_____ 1. Log in to Mobile Banking using your current Internet Banking login.

_____ 2. The Main Menu page is displayed.

Select "**Transfer Money**".

_____ 3. The Transfer Money page is displayed. Establish the following:

Select "**Next**".

_____ 4. The Transfer Amount page is displayed.

Enter the transfer amount and select "**Next**".

_____ 5. The Confirm Transfer page is displayed.

Select "**Yes**".

 _____ 6. The Transfer Confirmation page is displayed.

_____ 7. Select "**Menu**" to return to the Main Menu.

 Select "**Log Out**" to close Mobile Banking.

How To Locate ATM or Branch Locations
Complete the following to locate ATM or branch locations:

_____ 7. Log in to Mobile Banking using your current Internet Banking login.

_____ 8. The Main Menu page is displayed.

Select "**Find ATM/Branch**".

_____ 9. The ATM & Branch Search page is displayed.

Select "**Search by Address**".

_____ 10. The Search by Address page is displayed.

Enter the appropriate search criteria and select "**Search**".

_____ 11. The Search Results page is displayed.

Select the appropriate ATM or branch.

_____ 12. Details for the ATM or branch are displayed.

Select "**Map It**" for directions to the ATM or branch.

_____ 13. A map displaying the location of the ATM or branch is displayed.

Select "**Menu**" to return to the Main Menu page.
Select "**Log Out**" to close Mobile Banking.

Frequently Asked Questions
How do I download Mobile Banking to my iPhone?
During enrollment, you are sent a unique link to the App Store where you can download "Touch Banking". If you download "Touch Banking" in the App Store without enrolling first, the download will not work.

Download "Touch Banking" as you would any other application from the App Store. When asked for the app code, enter **GoMobile0808.**   Log into the TouchBanking app using your Access ID, question and password and log in.

When I click the link to download Mobile Banking nothing happens, what should I do?

Every mobile device and mobile network is different, so you may not be able to download Mobile Banking to your mobile device. If you are having trouble, contact your mobile service carrier to make sure your mobile device supports application downloads.

Mobile Deposit

To deposit a check through Mobile Banking, the user accesses Mobile Banking via their TouchBanking (T) downloaded application using their iPhone or Android device.

	• User logs onto Mobile Banking with their online banking credentials.
	• Select **Deposits** from the menu • Select **New Deposit** The **Deposits** menu becomes available to the user, *based on user eligibility*. Note: If the Deposits menu item is not displayed, then the user is not flagged as eligible by the FI.

	- Select the account to deposit funds - Enter the deposit amount of the check - Select **Continue**
 	- The user is prompted to take the front and back of the check After each image is taken, user selects **Use Photo** to send the image or **Retake** - The images are then uploaded to the server The images are validated to ensure image quality and to validate that the back of the check has been endorsed. Please Endorse Checks: "For Mobile Deposit Only ##/##/20##" and sign the check.
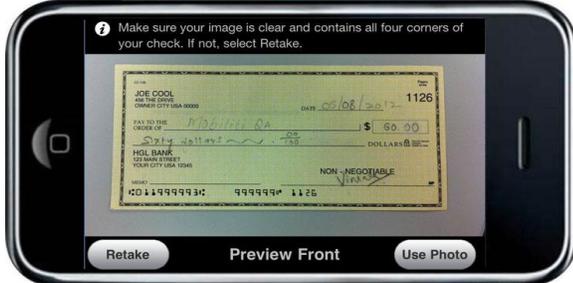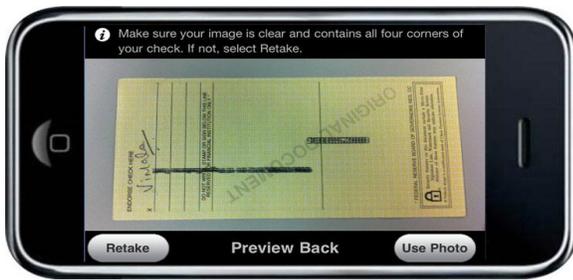
	Real time tests are performed to: • Verify it has not been deposited before via phone • Read hand or machine printed amount from image • Compare amount read from image to amount entered • Verify the check amount doesn't exceed defined limits

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Note.   A number of other real time tests are performed to verify the check is not foreign, IRD, savings bond, or has bad RTN, verify that the check is good, is not a duplicate, can be read clearly, and doesn't exceed deposit limits defined by the Financial institution.

Submit a deposit

Once user sends the image, they are prompted to confirm deposit amount.

Deposit pending

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.

View Deposit History

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

Note.   If users try to access check images from their deposit history after more than 45 days, they will receive an error.   Users should View their actual account history instead.

- Click deposit to view more details

- Accepted
- Failed
- Pending
- Other

- The user can also click **View Check** to view the image

The user can:

 view **Details**

Logout

view **Front**

view **Back**

Note.   A check could be rejected during further processing by the bank (i.e. stop payment, etc.) *after being "Accepted" by the Mobile Deposit system*. Users must check their account history to confirm the check was posted.

Error processing

Deposits can fail real time as the deposit is submitted or they can fail during processing by the bank.

If an error is encountered that causes the item to fail during submission, the user is notified of the error immediately and may be given the option to retake the image.
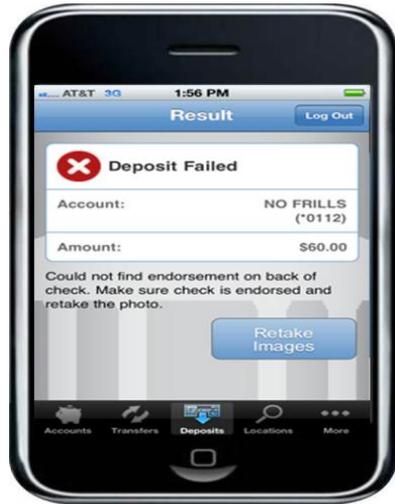
This is an example of a failed deposit during submission.

Note. If the bank, during processing, rejects the deposit. A bank staff member will contact the depositing customer.

Errors

This table lists errors a user may encounter. The table lists the condition (what), the error the users receive and the users option in the App to resolve the error.

Error Message Text	Button
Cannot read check. Please retake the photo. Hold the camera steady and ensure all four corners are visible.	Retake
Could not find endorsement on back of check. Make sure check is endorsed and retake the photo.	Retake
This check has already been submitted. We cannot accept it again.	New Deposit

Poor lighting or contrast detected. Please retake the photo with good lighting.	Retake
Cannot read account data on bottom of check. Please retake the photo. Ensure the camera is in focus and all four corners are visible.	Retake
Significant rotation or angle detected. Please retake the photo. Hold phone flat above check and keep all four corners visible	Retake
It appears you submitted 2 images of front of check. Please retake both front and rear photos.	Retake
The amount you entered did not match the amount detected. Please re-enter amount and retake photo.	New Deposit

Exception messages

The following exception messages provide certain conditions that may result in an error message.

Condition	Error Message	Support/Solution
The user selects **Continue** when an amount has not been entered	Please enter the check amount.	User
The user selects **Continue** when an invalid amount has been entered	Enter only numbers (dollars and cents) for the deposit amount.	User
The deposit amount exceeds the user's daily threshold amount for deposits	You have exceeded the maximum cumulative deposit amount allowed in a day.	User/Contact UVB processing operations 888-265-8331
The deposit exceeds the number of deposits allowed in a day	You have exceeded the number of deposits allowed for a day. Please try again later.	User/Contact UVB processing operations 888-265-8331
The deposit amount exceeds the user's threshold amount for a single day. ($2000)	You have exceeded the maximum amount allowed for a single deposit.	User/Contact UVB processing operations 888-265-8331
The image upload for either the front or back image fails.	Your image upload has failed. Please retake the photo or try again later.	User
The deposit fails due to an unknown source capture system error.	We were not able to complete your deposit at this time. Please try again with a new deposit.	User/Contact UVB processing operations 888-265-8331

Educational 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 Deposit Only via Mobile Deposit on (date)".

When prompted for the amount, carefully enter the check amount to ensure it matches the amount written on your check.

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.