

## Mobiliti™ Mobile Banking Set Up Guide

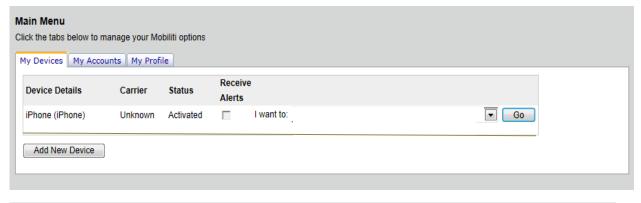
(Mobile Banking is available on smart phones only)

In order to utilize Mobiliti Mobile Banking, you must be enrolled in Virtual Branch, UTELFCU's Online Banking. You must enroll directly from our Online Banking page which is on our website at <a href="www.utelfcu.net">www.utelfcu.net</a>. If you have already set up your Audio Response Telephone Banking profile, you may use your Member Number and Audio Response PIN to enroll. If you have <a href="WOT">WOT</a> already set up your Audio Response profile, you may enroll in Virtual Branch Online Banking by using your Member Number and the last 4 (four) digits of your Social Security number. In order to proceed with downloading and utilizing Mobiliti, you must log on to your Virtual Branch Online Banking profile on your Android or iPhone device. The UTELFCU Mobiliti App is not available on tablet or desktop computers.

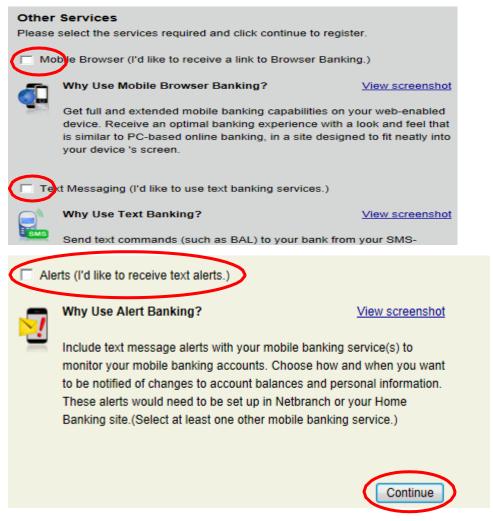
Once you have successfully enrolled in Virtual Branch Online Banking, you will see a tab in your Overview Screen called **Self Service**. Please click on the **Self Service** tab and under Additional Services choose Mobiliti. Click the OK button. (On the right side of the screen you will see Mobile FAQ, if additional help is required.)

Click on Add New Device and enter your cell phone number (no dashes or spaces). Click continue.

You must click the check boxes for Text Banking, Mobile Browser and Alert Banking. Clicking all of these these services *FIRST* will ensure full funtionality of the App. Please refer to the illustrations below:







You will then receive an activation code delivered to your mobile device which will then direct you to the download the UTELFCU Mobiliti app for your specific device (iPhone or Android). The links are included within the Self Service Mobiliti tab. Enter the Activation Code and click the Activate button.



Finished. Please log on to your App and/or Virtual Branch routinely to monitor your account activity. Virtual Branch access will be terminated for non-use after 120 days of inactivity.

Refer to the following page for basic tips for using the Remote Deposit Capture Feature.



## Tips on using Mobile Check Deposit

- Before logging into the UTELFCU Mobiliti App, close all other apps running in the background on your mobile phone
- Maximum Daily Limit is \$3,000. Check holds may apply
- IMPORTANT Sign/Endorse the back of your check, and label it "For Mobile Deposit Only to UTELFCU", or if there is a Mobile or Remote Deposit check box printed in the endorsement section of the check, please check the box and write UTELFCU on the Financial Institution Name line
- 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

## **Troubleshooting**

The following validations are run at capture time and are set to stop the deposit (at the phone) if the transaction doesn't pass the edit:

- Routing Number is unidentifiable
- Foreign Items or Electronic Substitute Checks
- Image Quality Assessment
  - includes MICR Misreads (digit errors)
- Duplicate Detection within the Mobile Channel for UTELFCU
  - 180 days of MICR data is retained for Duplicate Detection
  - Images are retained for 45 days
- Declared amount doesn't match CAR/LAR (Courtesy Amount Recognition/Legal Amount Recognition) amount
- Amount exceeds Deposit Limit
- Missing Endorsement