



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, UTELCU's Online Banking. You must enroll directly from our Online Banking page which is on our website at www.utelfcu.net. 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 **NOT** 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 UTELCU 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 functionality of the App. Please refer to the illustrations below:

Main Menu
Click the tabs below to manage your Mobiliti options

My Devices | My Accounts | My Profile

Device Details	Carrier	Status	Receive Alerts	
iPhone (iPhone)	Unknown	Activated	<input type="checkbox"/>	I want to: <input type="text"/> <input type="button" value="Go"/>


Other Services
Please enter your mobile phone number to register for other services.

Mobile phone number: For example, 5551234567

- Text Banking
- Mobile Browser
- Alert Banking


Other Services
Please select the services required and click continue to register.

Mobile Browser (I'd like to receive a link to Browser Banking.)

 **Why Use Mobile Browser Banking?** [View screenshot](#)


Get full and extended mobile banking capabilities on your web-enabled device. Receive an optimal banking experience with a look and feel that is similar to PC-based online banking, in a site designed to fit neatly into your device 's screen.

Text Messaging (I'd like to use text banking services.)

 **Why Use Text Banking?** [View screenshot](#)

Send text commands (such as BAL) to your bank from your SMS-

Alerts (I'd like to receive text alerts.)

 **Why Use Alert Banking?** [View screenshot](#)

Include text message alerts with your mobile banking service(s) to monitor your mobile banking accounts. Choose how and when you want to be notified of changes to account balances and personal information. These alerts would need to be set up in Netbranch or your Home Banking site.(Select at least one other mobile banking service.)

You will then receive an activation code delivered to your mobile device which will then direct you to the download the UTELCU 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.

Enter Activation Code
Enter the activation code we sent to your phone.

Activation Code

Thank you for using Mobile Banking combined with your handheld's text messaging capabilities. By registering for Mobile Banking, or changing your registration information, you certify that:

A. You are the account holder, or
B. You have the account holder's permission to do so.

Message and data rates may apply. For help, text "HELP" to 59289. To cancel, text "STOP" to 59289 at any time. Message frequency depends on account settings. |

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 UTELCU 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 UTELCU”, 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 UTELCU 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 UTELCU
 - 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