

BAC Community Bank



# Mobile Banking and Mobile Deposit

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## User Guide

September 29, 2015



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## Mobile Banking Overview

View accounts, transfer funds, locate services and deposit checks with Mobile Banking and Mobile Deposit. Mobile Banking requires enrollment in Personal Internet Banking.

Three Ways to Go Mobile! You can choose any one or all three of these services, depending on the capabilities of your mobile device.

	SMS Text Messaging <sup>1</sup>	Mobile Browser	Mobile Application
<b>Features</b>			
Check Balances	✓	✓	✓
View Transaction History	✓	✓	✓
Locate ATMs and Branches	✓	✓	✓
Make Transfers <sup>2</sup>		✓	✓
Deposit Checks with Mobile Deposit <sup>3</sup> <i>\$1500 Daily Limit</i>			✓
<b>Enrollment Requirements</b>			
Requires Internet Banking Logon to Enroll <sup>4</sup>	✓	✓	✓
<b>Device Requirements</b>			
Internet Browser		✓	✓
Data plan		✓	✓
Carrier must support short codes	✓		
Camera Required for Mobile Deposit			✓
Apple or Android™ Operating System installed <sup>5</sup>			✓
<b>Service Options</b>			
Select accounts for display in the service	✓	✓	✓
Add more than one device	✓	✓	✓
Change the number for your device	✓	✓	✓
Deactivate a device from the service	✓	✓	✓
<b>Security</b>			
Personal and Financial data is not saved on device	✓	✓	✓
Authentication by Username and Password		✓	✓
128-bit Encryption used for all transactions		✓	✓
Complex Device Fingerprinting		✓	✓

<sup>1</sup>Third party message and data rates may apply. These include fees your wireless carrier may charge you for data usage and text messaging services.

<sup>2</sup>A federal regulation limits the number of transfers that may be made from savings and money market accounts.

<sup>3</sup>Mobile Deposit is a feature of Mobile Banking and requires a camera-equipped device, the Apple or Android operating system and you must download the mobile banking app.

<sup>4</sup>Eligible Bank account and Personal Internet Banking enrollment required. Certain other restrictions apply. See the mobile banking terms and conditions

<sup>5</sup>Apple and iPhone are trademarks of Apple Inc. Android is a trademark of Google Inc. **Member FDIC**

## Enrollment

### Steps to Enroll in Mobile Banking

1. Log in to Personal Internet Banking.
2. If you see a prompt to enroll in Mobile Banking, click **Enroll Now**.
3. Otherwise, select **Options** from the Personal Internet Banking menu bar.
4. Locate the **Mobile Banking Profile** section and click the **Enroll Now** button.

**Mobile Banking Profile**  
 Enrollment Status: Not Enrolled **Enroll Now**

**Terms and Conditions for Mobile Banking**  
 test  
 I accept these Terms and Conditions Printer friendly page (opens in new window)  
Continue

5. Select the **I Accept these Terms and Conditions** checkbox and then Click **Continue**.
6. On the **Select Services** page, you select the services you want to use.
  - Downloadable Application - Instructions to download the App are on page 7.
  - Mobile Browser and/or Text Messaging - Check the boxes next to the desired service.
7. Click **Continue**.

**Select Services**  
 Choose from a variety of mobile banking services. You can get basic account balance and transaction information, or receive full mobile banking capabilities that allow you to view account details, pay bills, transfer money, and more.

Please choose a service:  
[Not sure? Click here to compare the services](#)

**Downloadable Apps**  
 Get a customized application for your device that provides an intuitive and rich user experience consisting of easy-to-navigate screens and menus. Receive all the benefits of mobile browser banking, enhanced by your device's unique features.

**For your phone** [View screenshot](#)

On your device, open Google Play or the App Store and search for **TouchBanking**, or click either of the download images below. On your mobile? Click the appropriate icon to go directly to the store:

**IMPORTANT!** After you download the TouchBanking application, you will need to enter this App Code to activate it:

BANKOFAC

OR Send me the download link via text message to this number:  
 Send

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

Mobile Browser (I'd like to receive a link to Browser Banking.) [View screenshot](#)

**Why Use Mobile Browser Banking?**

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.) [View screenshot](#)

**Why Use Text Banking?**

Send text commands (such as BAL) to your bank from your SMS-enabled phone to inquire about basic account balance and transaction history information. Receive text message responses directly to your phone.

Alerts (I'd like to receive text alerts.) [View screenshot](#)

**Why Use Alert Banking?**

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. (Select at least one other mobile banking service.)

Continue

- On the **Account Selection and Configuration** page, select your time zone.
- Select the **Eligible Accounts** you wish to view in Mobile Banking by clicking the corresponding checkbox.
- Enter a **Mobile Banking Nickname** for each selected account by replacing the default number listed. Mobile Nicknames display in addition to any nicknames you have configured in Personal Internet Banking for the selected accounts.

(Maximum 10 alphanumeric characters and no spaces). *Nicknames identify the account in a text message. If you do not enter nicknames, the numeric digits displayed by default in the eligible accounts list are used.*

**Account Selection and Configuration**

1. Select your timezone which helps us to determine when to send alerts to your phone

Time Zone:

2. Select the account you wish to access through Mobile Banking and confirm their nicknames

Eligible Accounts	Mobile Banking Nickname
<input checked="" type="checkbox"/> SELECT CHECKING (*3392) Checking	<input type="text" value="Primary"/>

**What's a Texting Nickname?**  
The nickname identifies the account in a text message. For example, to check your transaction history, text HIST followed by the account nickname, such as S1.

[View Example](#)

- Click **Continue**.
- On the **Other Services** page, enter the mobile phone number to register.
- Click **Continue**.
- An activation code is sent via text message to the registered mobile number.
- On the **Enter Activation Code** page, enter the activation code sent to your mobile phone.
- Click **Activate**.
- After activation, you will receive separate text messages with instructions and information regarding the Mobile Browser and/or Text Messaging services.

**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

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 99588. To cancel, text "STOP" to 99588 at any time. Message frequency depends on account settings. For assistance, please contact customer service at 877-226-5820.

Our participating carriers include (but are not limited to): AT&T, Sprint, T-Mobile®, U.S. Cellular®, Verizon Wireless

**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 99588. To cancel, text "STOP" to 99588 at any time. Message frequency depends on account settings. For assistance, please contact customer service at 877-226-5820.

## Downloadable App Setup

You can access the TouchBanking App download in the Apple iTunes App Store or Google Play using any of the methods listed below.

- Search for TouchBanking in the appropriate app store.
- Scan the QR code at right for a direct link to the appropriate app download.
- Enroll thru Personal Internet Banking and choose to send your device a text message with a link to download the app.



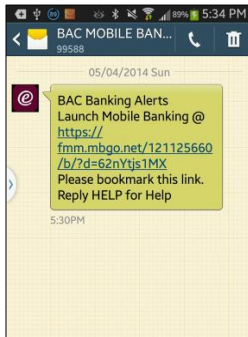
Steps to download and activate the App via a link generated in Personal Internet Banking appear below.

<p>Click the Link</p>	<p>Click Get It link</p>	<p>Click Install</p>	<p>Click Accept</p>
<p>Click Open</p>	<p>Splash Screen</p>	<p>App Code BANKOFAC Enter your Username</p>	<p>Click I accept to agree to the Terms and Conditions</p>

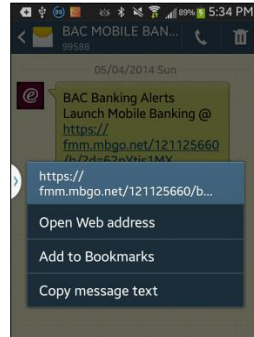
## Mobile Browser Setup

Steps to complete Mobile Browser setup via a link generated in Personal Internet Banking appear below.

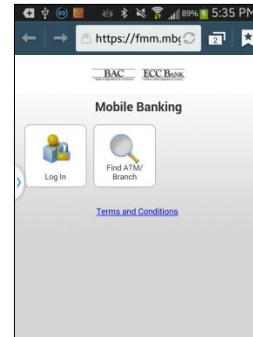
Tap the link



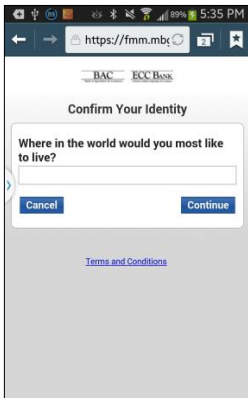
Tap to Add to Bookmarks  
Tap to Open Web Address



Tap Log In



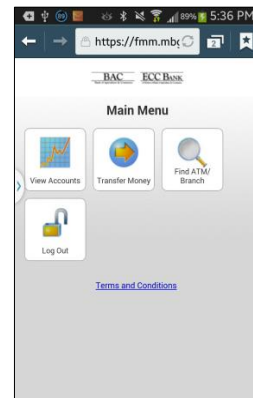
Answer the Security Questions  
Tap Continue



Verify Security Image and Phrase  
Enter your Password

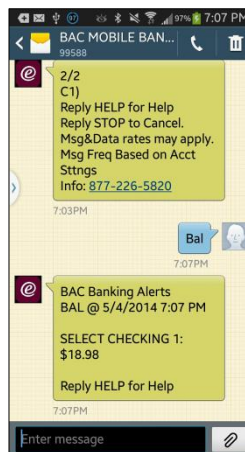
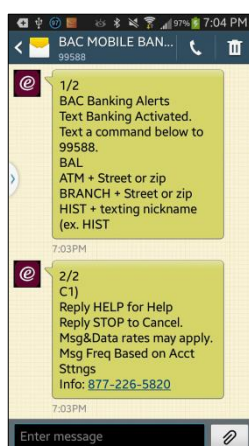


Log In is successful



## Text Banking Setup

Receipt of the Text Banking Activated text message verifies completion of Text Banking enrollment via Personal Internet Banking.



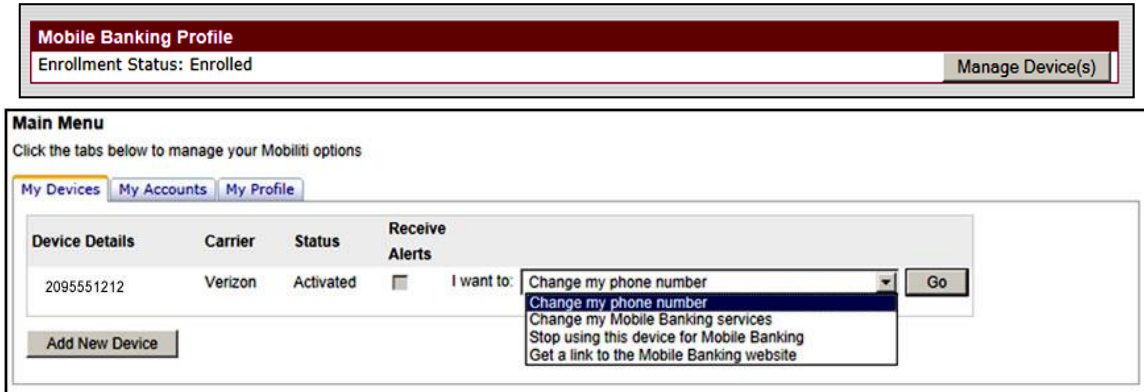


## Manage Mobile Banking Options

Manage your Mobile Banking options in Personal Internet Banking.

### Access your Mobile Banking Profile in Personal Internet Banking

- 1) Log in to **Personal Internet Banking**.
- 2) Select **Options** from the menu bar
- 3) Locate the **Mobile Banking Profile** section and click the **Manage Device(s)** button



### Request a New Activation Code

If you enrolled in Mobile Banking but did not complete activation because you did not receive the text message containing the activation code or the activation code has expired, then you can send yourself a new activation code. *Note: Activation codes expire in 24 hours.*

- 1) Access your Mobile Banking Profile in Personal Internet Banking
- 2) Select the **My Devices** tab
- 3) Select **Get a new activation code** from the **I want to** drop-down list and click **Go**
- 4) An activation code is sent to the mobile device via a text message.
- 5) On the **Enter Activation Code** page, enter the **Activation Code** sent to your mobile phone
- 6) Click **Activate**

### Add a Mobile Device

Add additional mobile devices (personal and business mobile phones).

- 1) Access your Mobile Banking Profile in Personal Internet Banking
- 2) From the **My Devices** tab, click the **Add New Device** button
- 3) On the **Other Services** page, type the mobile phone number, and click **Continue**.
- 4) On the **Select Services** page, select one or more **Services** and click **Continue**
- 5) An activation code is sent to the mobile device via a text message.
- 6) On the **Enter Activation Code** page, enter the **Activation Code** sent to your mobile phone
- 7) Click **Activate**

*You will receive a separate text message with instructions and a link for each service selected. Follow service setup instructions detailed on pages 6-7.*

## Change a Mobile Phone Number

Change the phone number for a registered mobile device any time after enrollment.

**Note:** If you change mobile device carriers, for example, from Verizon Wireless to AT&T, you must de-register and re-register the mobile device.

- 1) Access your Mobile Banking Profile in Personal Internet Banking
- 2) Select the **My Devices** tab
- 3) Select **Change My Phone Number** from the **I want to** drop-down list and click **Go**.
- 4) On the **Other Services** page, type the new mobile phone number, and click **Continue**.
- 5) On the **Select Services** page, select one or more **Services** to apply to the mobile device
- 6) Click **Continue**
- 7) An activation code is sent to the mobile device via a text message.
- 8) On the **Enter Activation Code** page, enter the **Activation Code** sent to your mobile phone
- 9) Click **Activate**

*You will receive a separate text message with instructions and a link for each service selected. Follow service setup instructions detailed on pages 6-7.*

## Change Mobile Banking Services

Change your Mobile Banking services any time after enrollment. **Example:** If you add a data plan to your mobile device, you may want to add the mobile browser or downloadable application.

- 1) Access your Mobile Banking Profile in Personal Internet Banking
- 2) Select the **My Devices** tab
- 3) Select **Change My Mobile Services** from the **I want to** drop-down list and click **Go**.
- 4) On the **Select Services** page, select one or more **Services** to apply to the mobile device
- 5) Click **Continue**
- 6) An activation code is sent to the mobile device via a text message.
- 7) On the **Enter Activation Code** page, enter the **Activation Code** sent to your mobile phone
- 8) Click **Activate**

*You will receive a separate text message with instructions and a link for each service selected. Follow service setup instructions detailed on pages 6-7.*

## Remove a Mobile Device

Remove a device from Mobile Banking services any time after enrollment. **Note:** Removing the only mobile device registered will cancel enrollment in Mobile Banking services.

- 1) Access your Mobile Banking Profile in Personal Internet Banking
- 2) Select the **My Devices** tab
- 3) Select **Stop Using this Device** from the **I want to** drop-down list and click **Go**.
- 4) Click **Yes** on the confirmation page

## Send a new Mobile Browser website Smartlink to your mobile device

Send a Smartlink to the Mobile Browser website to your device as a text message.

- 1) Access your Mobile Banking Profile in Personal Internet Banking
- 2) Select the **My Devices** tab
- 3) Select **Get a link to the Mobile Banking website** from the **I want to** drop-down list and click **Go**.
- 4) Click **Yes** on the confirmation page

## Add or Remove Accounts

You can add or remove accounts displayed in Mobile Banking any time after enrollment.

- 1) Access your Mobile Banking Profile in Personal Internet Banking
- 2) Select the **My Accounts** tab
- 3) Select one or more **Eligible Accounts** by clicking the corresponding checkbox
- 4) Enter a **Mobile Banking Nickname** for each selected account. Mobile Nicknames display in addition to any nicknames you have configured in Personal Internet Banking for the selected accounts. (Maximum 10 alphanumeric characters and no spaces). *Nicknames identify the account in a text message. If you do not enter nicknames, the numeric digits displayed in the eligible accounts list are used.*
- 5) Click **Update Accounts**  
*A confirmation message appears confirming successful update to the accounts.*

**Main Menu**  
Click the tabs below to manage your Mobiliti options

[My Devices](#) [My Accounts](#) [My Profile](#)

Please select the accounts you want to have access to through Mobile Banking.

Eligible Accounts	Mobile Banking Nickname
<input checked="" type="checkbox"/> SELECT CHECKING (*1234) Checking	<input type="text" value="1"/>

**What's a Texting Nickname?**  
The nickname identifies the account in a text message. For example, to check your transaction history, text HIST followed by the account nickname, such as S1.

[View Example](#)

## Change your Time Zone

Change your time zone any time after enrollment. **Example:** *You may be on vacation or you might relocate to a different area of the U.S or Canada.*

- 1) Access your Mobile Banking Profile in Personal Internet Banking
- 2) Select the **My Profile** tab
- 3) Select the **Time Zone** from the drop-down list
- 4) Click **Update**  
*A confirmation message appears confirming successful update to the accounts.*

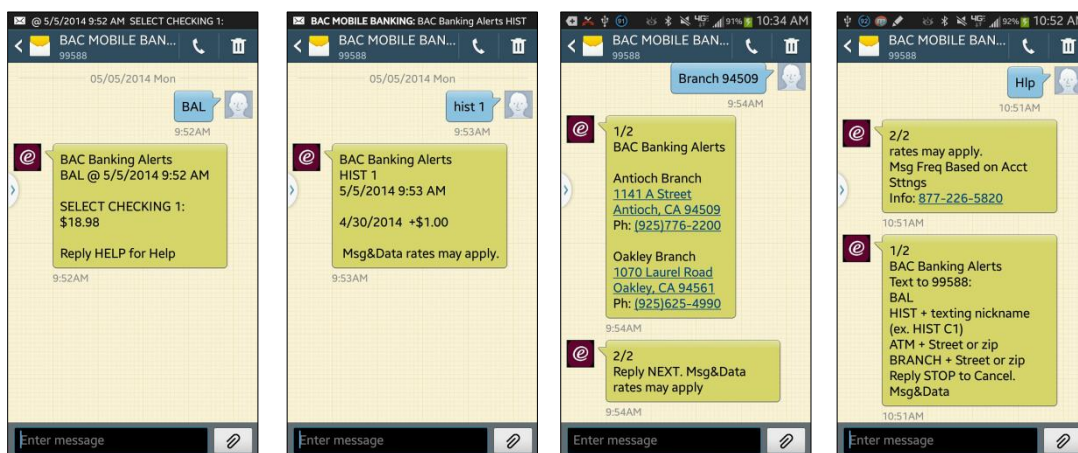
## Text Message(SMS)

Short Message Service (SMS) text messaging provides account specific information (such as available balance and transaction history), as well as the locations of branches or ATMs. SMS works on all phones supporting text message commands. Applications and data plans are not required. SMS uses simple text commands and works with most U.S. mobile service carriers. There are no product logins or passwords. *\*Message and data rates may apply.*

**Send a Text to 99588** (the five digit short code received with activation)

**Command + <space> + Filter**

Command	Filter	BAC Reply
B BAL BALANCE		Listing of all registered accounts and their balances
HIST STMT TRAN	<ACCOUNT NICKNAME>	Listing of transaction history for an account
NEXT		Additional pages of transaction history or location information
ATM	<ZIP OR CITY OR STATE>	List of closest ATMs
BRANCH	<ZIP OR CITY OR STATE>	List of closest branches
BOTH	<ZIP OR CITY OR STATE>	List of closest ATMs or Branches
HLP HELP		List of text banking instructions and commands
STOP		Confirmation that unsolicited Mobile Banking Alerts are turned off.



Examples for an account nicknamed "1" and a zip code of 94509:

## Mobile Browser

Using the wireless internet browser on your mobile device, you can view account information, transfer funds and locate ATM and Branch locations.

When you select the Mobile Browser service at enrollment, a text message is sent to your device containing a unique website address (Smartlink URL). This Smartlink contains an encrypted value that identifies your Personal Internet Banking Access ID. Using this link accesses a secure login that requires entry of your Personal Internet Banking password only. **Note:** *If you cannot locate the original text message with the Smartlink URL, you can send a new text message from your Mobile Banking options within Personal Internet Banking.*

## Request a link to the Mobile Browser Website

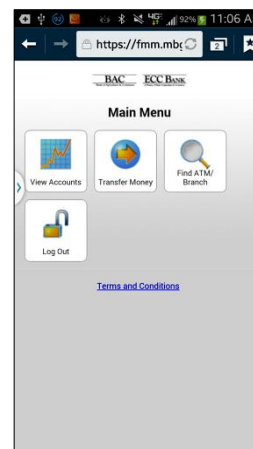
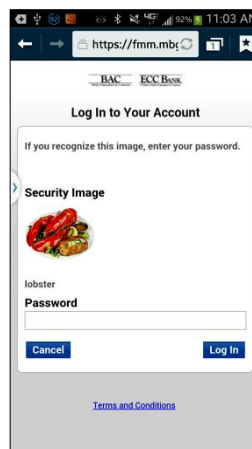
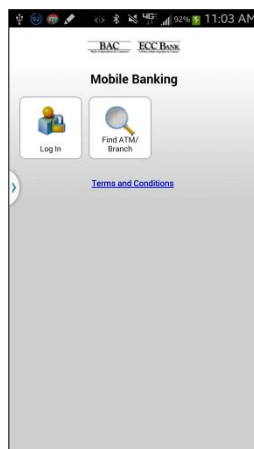
- 1) Log in to **Personal Internet Banking**.
- 2) Select **Options** from the menu bar
- 3) Locate the **Mobile Banking Profile** section and click the **Manage Device(s)** button to arrive at the Main Menu page for Mobile Banking.
- 4) Select the **My Devices** tab
- 5) Select **Get a link to the Mobile Banking website** from the **I want to** drop-down list
- 6) Click **Go**.

*A confirmation message appears indicating that a text message containing a link to the Mobile Banking website was sent to the mobile device.*

## Log In

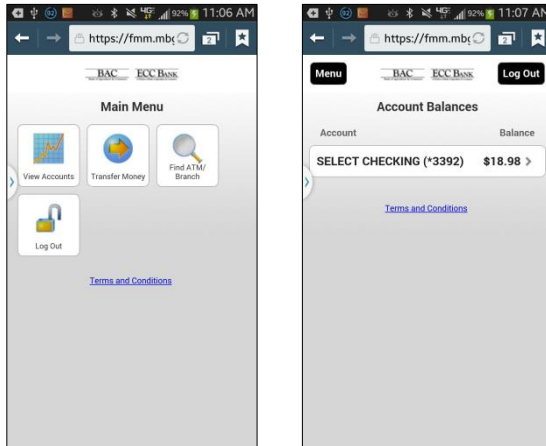
**Notes:** *Three failed login attempts will lock your device out of the system. Contact Customer Service at (877) 226-5820 to unlock your device. Mobile browser service automatically times out after 5 minutes of inactivity*

- 1) Access the mobile banking website using the Smartlink URL
- 2) Tap **Log In**
- 3) On the **Log In to Your Account** page, if the Security Image is accurate, type your Personal Internet Banking password and tap **Log In**. **Note:** *If you access the Mobile Browser website using the Smartlink URL sent to you by text message, then you do not have to enter your Access ID.*



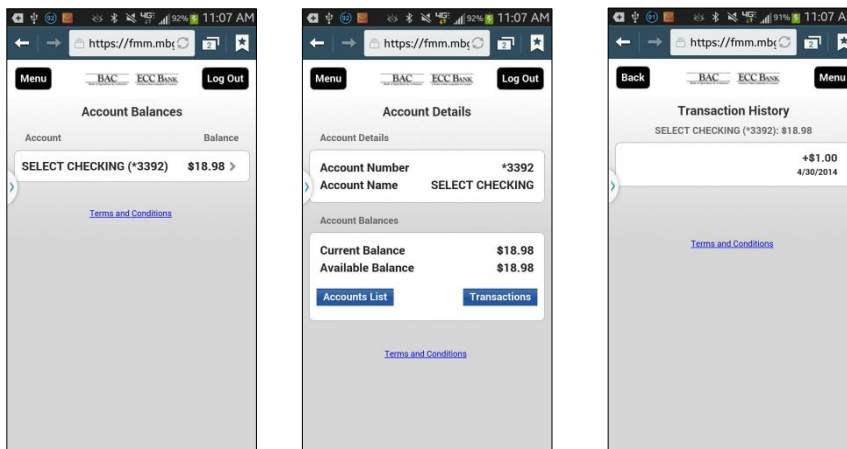
## View Account Balances

- 1) Log in to the mobile banking website using the Smartlink URL
- 2) From the **Main Menu**, tap **View Accounts**
- 3) The **Account Balances** page appears



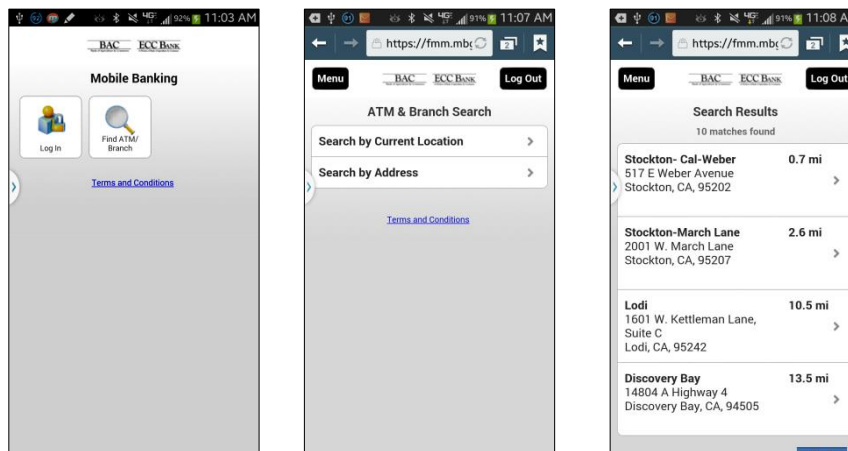
## View Account Details and Transaction History

- 1) Log in to the mobile banking website using the Smartlink URL
- 2) From the **Main Menu**, tap **View Accounts**
- 3) From **Account Balances** page, tap the desired account
- 4) To view transaction history for the account, from the **Account Details** page, tap **Transactions**



## View ATM or Branch Locations

- 1) Log in to the mobile banking website using the Smartlink URL
- 2) From the **Main Menu**, tap **Find ATM/Branch**
- 3) From the **ATM & Branch Search** page, tap **Search by Current Location** or **Search by Address**
- 4) Enter search criteria and tap **Search**
- 5) From the **Search Results** page, tap a **location**.
- 6) From the **Location Detail** page:
  - To display the next page of Location Detail, tap **Next**
  - To view a map of the ATM or Branch locations on the mobile device, tap **Map It**
  - To display the **Main Menu**, tap **Menu**



## Transfer Funds

- 1) Log in to the mobile banking website using the Smartlink URL
- 2) From the **Main Menu**, tap **Transfer Money**
- 3) From the **Transfer Money** page, establish the following:
  - **Transfer From** Select the account to debit for the transfer.
  - **Transfer To** Select the account to credit for the transfer.
  - **Amount** Enter the amount of the transfer.
- 4) At the **Confirm Transfer** page, tap **Yes**
- 5) To display the **Main Menu**, tap **Menu**

**Note:** Always verify if your transfer is successful by immediately viewing the transaction history for the "Transfer To" account.



## Mobile Application

Download the TouchBanking app directly to your mobile device using any of the following methods:

- Search for TouchBanking in the App stores.
- Scan the QR code with your mobile device to display TouchBanking in the app store.
- Sign in to Personal Internet Banking and send a text message to your device with a link to the app store download.



## Request a link to download the Mobile Banking application

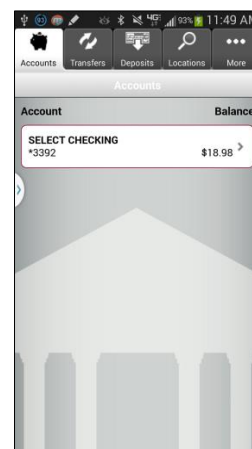
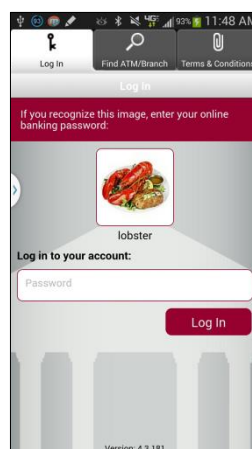
- 1) Log in to **Personal Internet Banking**.
- 2) Select **Options** from the menu bar
- 3) Locate the **Mobile Banking Profile** section and click the **Manage Device(s)** button to arrive at the Main Menu page for Mobile Banking.
- 4) Select the **My Devices** tab
- 5) Select **Download the application** from the **I want to** drop-down list
- 6) Click **Go**.
- 7) Click the **Download Button**

*A confirmation message appears indicating that a text message containing a link to the Mobile Banking website was sent to the mobile device.*

## Log In

*Note: The downloadable application service automatically times out after **five minutes** of inactivity.*

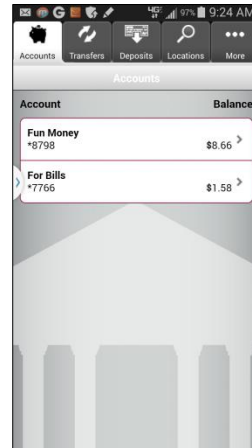
- 1) Tap the Mobile Banking application icon
- 2) On the **Log In** page, if the Security Image is accurate, type your Personal Internet Banking password and Tap **Log In**.





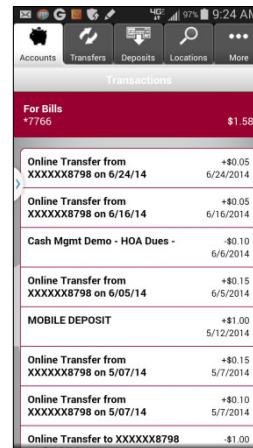
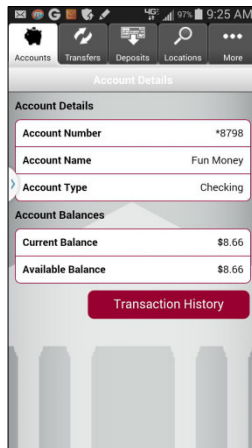
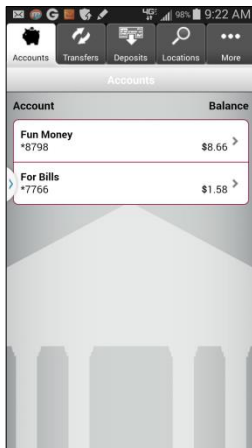
## View All Account Balances

- 1) Tap the Mobile Banking application icon and Log In
- 2) Tap the **Accounts** tab
- 3) The **Account Balances** page appears



## View Account Details and Transaction History

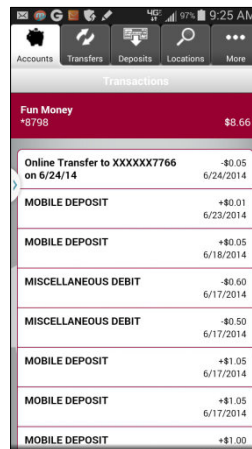
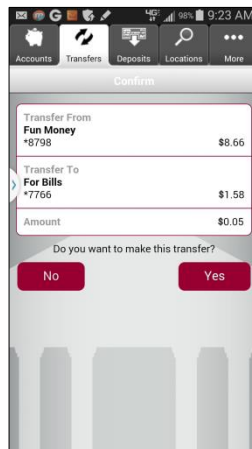
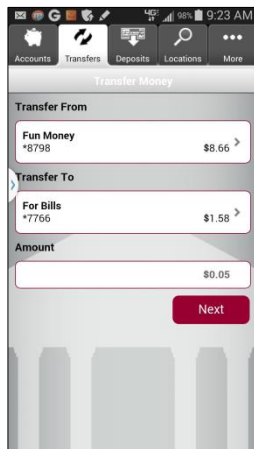
- 1) Tap the Mobile Banking application icon and Log In
- 2) From the **Main Menu**, tap **Accounts**
- 3) From the **Accounts** page, tap an account to view details
- 4) From the **Account Details** page, tap **Transaction History**



## Transfer Funds

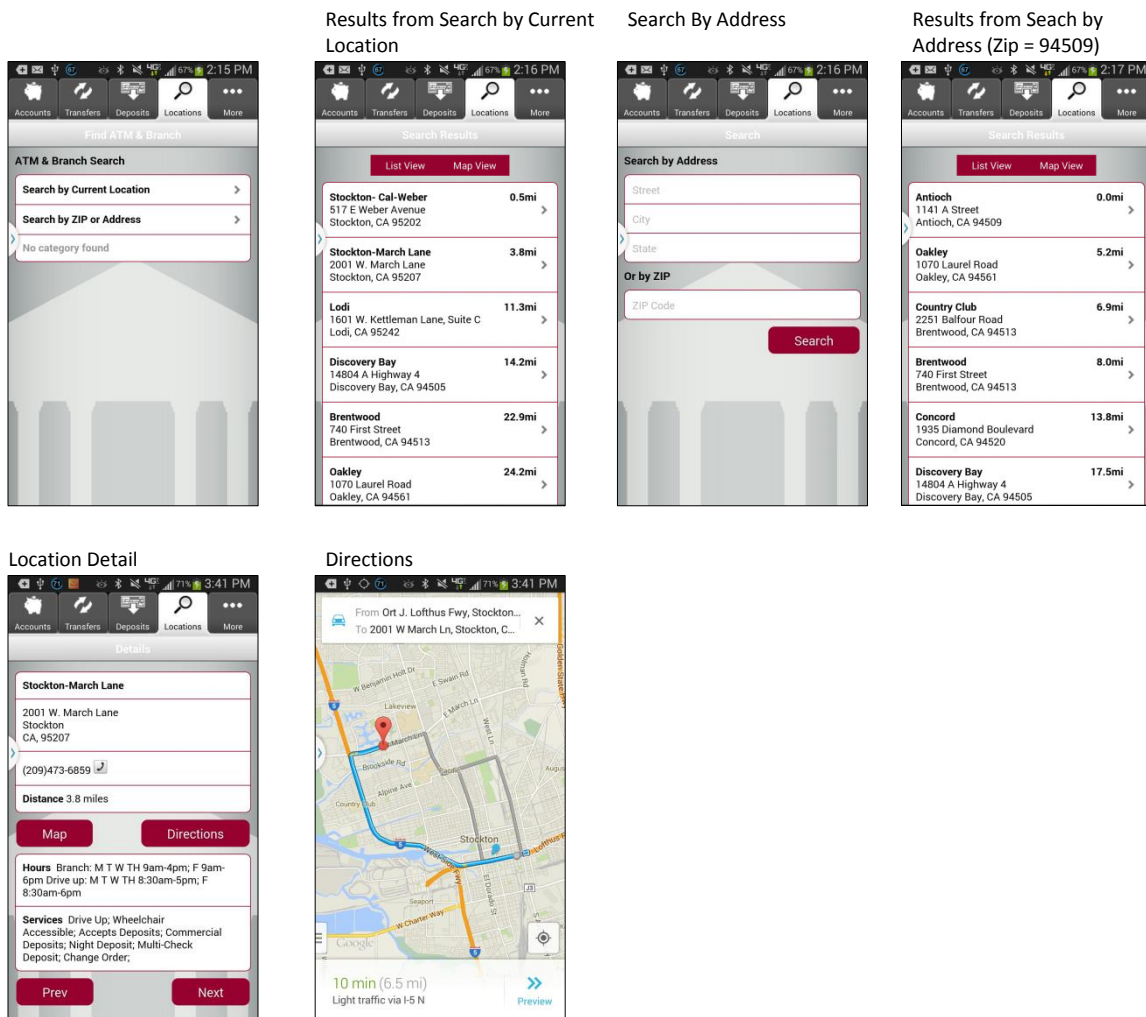
- 1) Tap the Mobile Banking application icon and Log In
- 2) From the **Main Menu**, tap **Transfers**
- 3) From the **Transfer Money** page, establish the following:
  - **Transfer From**      Select the account to debit for the transfer.
  - **Transfer To**        Select the account to credit for the transfer.
  - **Amount**            Enter the amount of the transfer.
- 4) Tap **Next**
- 5) At the **Confirm** page, tap **Yes** to proceed
- 6) A **Confirmation Number** is displayed

***Note:** Always verify if your transfer is successful by immediately viewing the transaction history for the "Transfer To" account.*



## View ATM or Branch Locations

- 1) Tap the Mobile Banking application icon and Log In
- 2) From the **Find ATM & Branch** page, search by the following:
  - **Current Location** Results listed in order of proximity to your current location.  
\*You may be prompted to allow Access to Your Current Location, tap OK to allow.
  - **Zip or Address** Enter Zip or Address and tap Search
- 3) From the **Search Results** page, the default is List View; tap Map View to see results plotted on a map.
- 4) From the **Search Results** page, tap a **Location** to see a map to that location or retrieve driving directions to that location.



## Mobile Deposit

Mobile Deposit enables you to deposit a check by taking a picture of the front and back with your camera phone and then submitting the images to the bank through the Mobile Deposit option in the downloadable application.

### Requirements for Mobile Deposit:

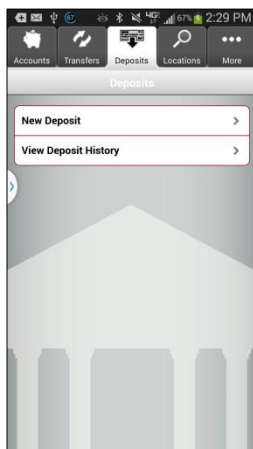
- ✓ Enrolled in Personal Internet Banking
- ✓ iPhone® and Android™ mobile device with a working camera
- ✓ Mobile Banking application downloaded to mobile device

## New Deposit

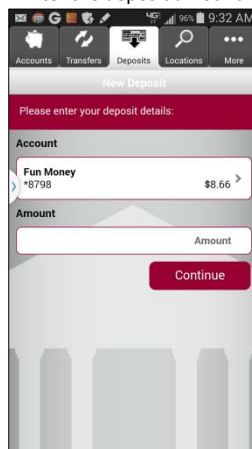
- 1) Tap the Mobile Banking application icon and Log In
- 2) On the **Log In** page, verify the Security Image and phrase, then enter your password.
- 3) From the **Main Menu**, tap **Deposits**
- 4) The **Deposits** page appears, tap **New Deposit**
- 5) Tap the **Account** to deposit funds into
- 6) Enter the **deposit amount** of the check and tap **Continue**
- 7) Sign/Endorse the back of your check, and label it “For Deposit Only – For Mobile Deposit.”
- 8) Take picture of front of check
- 9) After image is taken, tap **Use Photo** to send the image or **Retake**
- 10) Take picture of back of check
- 11) After image is taken, tap **Use Photo** to send the image or **Retake**
- 12) At the **Confirm** page, tap **Yes** to proceed
- 13) Deposit shows as **Pending**. If you have problems submitting a deposit, always view Mobile Deposit History before resubmitting an item a second time.

At deposit capture time, image quality, duplicate verification, deposit limit and other tests are performed before a deposit is accepted. If a deposit fails any of these tests, an error message will display with options such as **Retake Image** or **New Deposit**.

Tap New Deposit



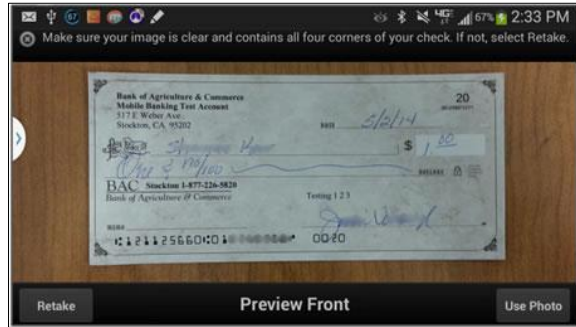
Tap the desired Account  
Enter the deposit amount



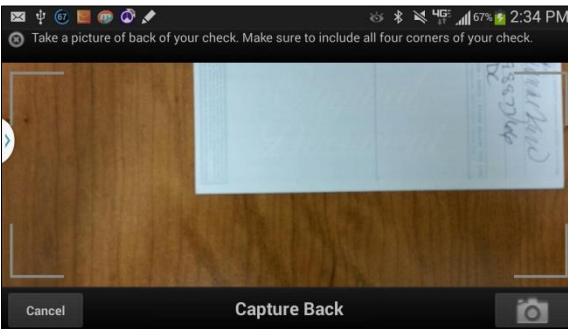
Take a picture of the front of the check



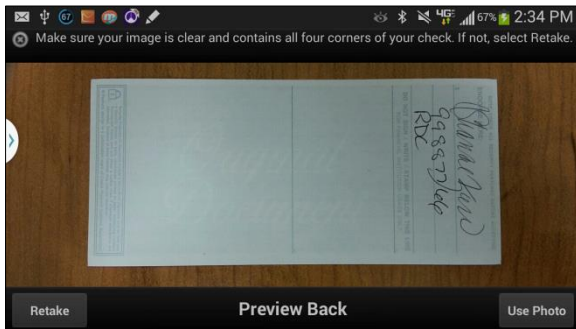
Tap Use Photo



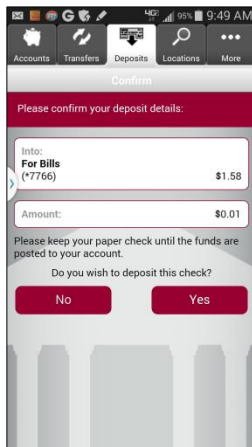
Take a picture of the back of the check



Tap Use Photo

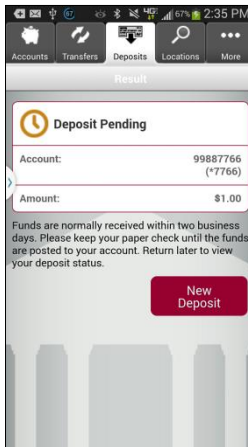


Tap Yes to Confirm Deposit

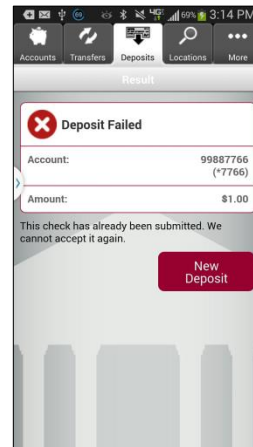


Deposit is successful pending additional validation at bank.

Tap New Deposit to make another Deposit



Example of Error Message Duplicate Deposit submitted

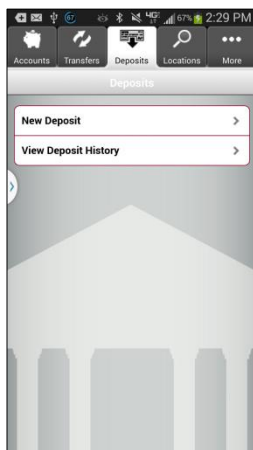


## View Mobile Deposit History

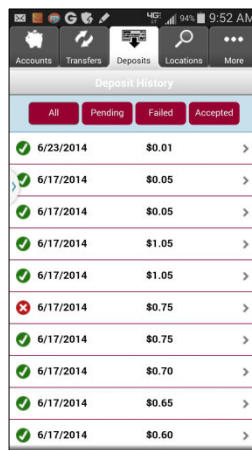
Mobile Deposit history reflects the status of the check capture, not the posting of the check to your account. You are able to view 90 days of deposit history **captured from your mobile device**. Check images **captured on your mobile device** are available for 45 days.

- 1) Tap the Mobile Banking application icon and Log In
- 2) On the **Log In** page, if the Security Image is accurate, type your Personal Internet Banking password.
- 3) From the **Main Menu**, tap **Deposits**
- 4) The **Deposits** page appears, tap **View Deposit History**
- 5) Tap a **Deposit** to view the deposit details
- 6) From the **Deposits** page, tap **View Check** to view a Front and Back image

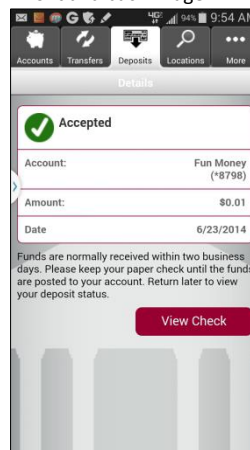
Tap View Deposit History



Tap any Deposit for details



Tap View Check to view the front and back image



Tap Back to view back

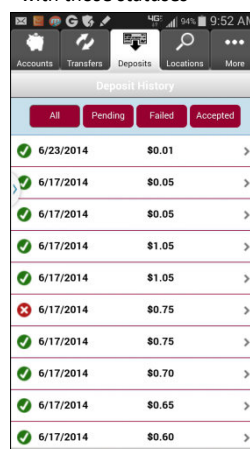


Tap Front to view front

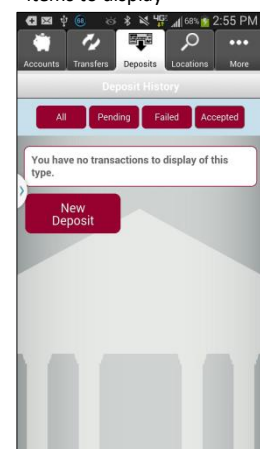


Tap the "Back" option on your phone to return to the Deposit History listing

Tap All, Pending, Failed or Accepted to view only items with those statuses



Message displayed when you tap a status that has no items to display



## Mobile Deposit Error Messages

Error Message	User Action
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
You have exceeded the number of deposits allowed for a day You have exceeded the maximum cumulative deposit amount allowed in a day You have exceeded the maximum amount allowed for a single deposit	Submit Deposit next day