



## Downloadable App

You install the downloadable Mobiliti application directly onto your mobile device. After securely signing in to the app with multifactor authentication (MFA), you can complete the following actions by using the downloadable app:

- [View account balances and transaction history](#)
- [Transfer funds](#)
- [Submit a bill payment](#)
- [Pay eBills](#)
- [Change a bill payment](#)
- [Cancel a bill payment](#)
- [View ATM and branch locations](#)

If your financial institution offers [Mobile Deposit](#), you can also:

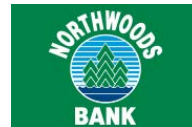
- [Make a deposit](#)
- [View deposit history](#)

If your financial institution offers [Popmoney](#), you can also:

- [Send money](#) to personal contacts by using an email address or mobile phone number
- [Receive incoming payments](#)
- [View activity](#)

The downloadable app:

- Supports a rich end-user experience
- Requires a data plan
- Works with most U.S. carriers
- Supports ATM and Branch Locators
- Supports [Apple Touch ID and Face ID](#), and [Android Fingerprint Login](#)



## Downloading the App

If your financial institution offers the downloadable app, you can download it directly from either the Apple App Store or Google Play, depending on the mobile device's operating platform. You then activate it with your financial institution's app code. App codes are eight to 12 characters in length, consisting of letters and numbers only, and you can find them on the Select Services page in online banking.

### Note:

If your financial institution uses a client-branded downloadable app, an app code is not necessary.

## Requirements

If you want to use the downloadable app, you must have an Apple or Google Android device with a data service plan or Wi-Fi access.

### Note:

Mobiliti downloadable apps are not available for feature phones that run on Java.

## Apple Touch ID and Face ID

**Required App Version:** v7.0.x or higher

Fingerprint sign in for Apple iPhone apps, known as Apple Touch ID, provides you with a frictionless sign in experience comparable to [Android Fingerprint Login](#). If your financial institution offers this feature, you can use it to sign in to the Mobiliti app with just a touch of your finger instead of entering a password. This feature is only available on supported iPhones.

For security reasons, Mobiliti might require you to fully authenticate with your password when performing any of the following transaction types:

- Transferring funds
- Paying bills
- Editing payments
- Deleting payments
- Paying other people
- Accessing card controls (if your financial institution offers [CardValet](#))

Mobiliti only requests a password once in a single session.

## iPhone X and Face ID Compatibility

Face ID is available only with the iPhone X model, which does not have Touch ID capability. If you have set up Face ID correctly on the iPhone X, the authentication on the Mobiliti app is able to use Face ID instead of Touch ID.

### To turn on Touch ID

1. Sign in to the app.
2. From the navigation bar at the bottom of the screen, tap **More**.
3. Tap **Touch ID Settings**.
4. Toggle the **Touch ID** switch to the **On** position.

### Note:

If you do not have any fingerprints stored on the device, the app instructs you to save at least one fingerprint on the device before turning on Touch ID.

## Android Fingerprint Login

**Required App Version:** v17.3.x or higher

Fingerprint sign in on Android smartphones, known as Android Fingerprint Login, provides you with a frictionless sign in experience comparable to [Apple Touch ID](#). If your financial institution offers this feature, you can use it to sign in to the Mobiliti app with your fingerprint instead of entering a password. This feature is only available on supported Android devices.

For security reasons, Mobiliti might require you to fully authenticate with your password when performing any of the following transaction types:

- Transferring funds
- Paying bills
- Editing payments
- Deleting payments
- Paying other people
- Accessing card controls (if your financial institution offers [CardValet](#))

Mobiliti only requests a password once in a single session.

## To turn on Fingerprint Login

1. Sign in to the app.
2. From the navigation bar at the bottom of the screen, tap **More**.
3. Tap **Fingerprint Login Settings**.
4. Toggle the **Fingerprint Login** switch to the **On** position.

### Note:

If you do not have any fingerprints stored on the device, the app instructs you to save at least one fingerprint on the device before turning on Fingerprint Login.


## Instant Balance


Instant Balance is a secure, read-only feature that allows you to see select account balances without signing in to the app. This feature uses the same preauthenticated balance inquiry that the system uses for delivering balances via text message (SMS).

Instant Balance uses the existing multiuser sign in functionality in Mobiliti to remember user names and associated accounts. Whenever you tap the **Change** button next to the **Username** field on the sign-in screen, flagging the app to forget your user name, the app automatically disables Instant Balance.

For security reasons, you cannot use Instant Balance to complete any transactions, and the system masks all account numbers shown in the Instant Balance pop-up box. Further, because no sign in occurs, the app does not transmit any sensitive authentication or account information when you use Instant Balance.

## To turn on Instant Balance

1. Open the Mobiliti app.
2. Tap the Instant Balance  icon at the top of the sign-in screen.
3. Tap **Log in and Set up**.
4. Type your user name and password, tap **Save ID**, and then tap **Continue**.

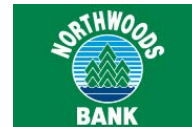
5. Toggle the **Instant Balance** switch to the **On** position.
6. From the list of accounts, tap up to six accounts that you want to view in the Instant Balance pop-up box. A green check mark appears in the rightmost column for each account that you select.
7. Tap **Save**.
8. The next time you open the app, tap the  icon on the sign-in screen to open the Instant Balance pop-up box and view the balances of the accounts you selected.

## To modify Instant Balance settings after activation

1. Sign in to the app.
2. In the navigation bar at the bottom of the screen, tap **More**.
3. Tap **Instant Balance Settings**.
4. Complete any of the actions we list in the table that follows.

To disable Instant Balance	Toggle the <b>Instant Balance</b> switch to the <b>Off</b> position.
To remove accounts from Instant Balance	Tap the account. The system removes the green check mark from the rightmost column.
To add accounts to Instant Balance	Tap the account. The system displays a green check mark in the rightmost column.

5. Tap **Save**.



## Sign in

**Required App Version for Apple Touch ID:** v7.0.x or higher

**Required App Version for Android Fingerprint Login:** v17.3.x or higher

**Login:** v17.3.x or higher

You can sign in to the Mobiliti downloadable app by using a user name and password, [Apple Touch ID](#), or [Android Fingerprint Login](#).

### Note:

Apple Touch ID is available on supported iPhones only. Android Fingerprint Login is available on supported Android devices only. If the you have set up Apple Face ID correctly on the iPhone X, the authentication on the Mobiliti app is able to use Face ID instead of Touch ID.

### To sign in with a user name and password

1. Open the Mobiliti app.
2. Type your user name and password.
3. Tap **Save ID** to flag the system to save your user name and prefill it each time you open the app.

### Note:

After you tap the **Save ID** button, it becomes the **Change** button. Tap the **Change** button at any time to flag the system to forget the user name you previously saved so that you or another user can type a new one. If you forgot your password, tap **Forgotten Password?** to initiate a password reset, if available.

4. Tap **Continue**.
5. If your password expired or was reset since the last time you signed in to online banking or Mobiliti, the app prompts you to change your password before you can access the app.

### To sign in with Apple Touch ID

1. Open the Mobiliti app.
2. Touch the device's **Home** button with a saved fingerprint.

3. If your password expired or was reset since the last time you signed in to online banking or Mobiliti, the app prompts you to change your password before you can access the app.

### To sign in with Android Fingerprint Login

1. Open the Mobiliti app.
2. Touch the device's fingerprint sensor with a saved fingerprint.
3. If your password expired or was reset since the last time you signed in to online banking or Mobiliti, the app prompts you to change your password before you can access the app.

## Reset Forgotten Password

**Required App Version:** v8.0.x or higher

If you have forgotten your password, you can initiate a password reset directly from the sign-in screen, if your financial institution offers this capability.

### Note:

All password changes that you make by using the Mobiliti app are immediately effective in online banking as well.

### To reset your password

1. Open the Mobiliti app.
2. On the sign-in screen, tap **Forgotten password?**
3. Provide the information that the system requests on the Forgot password screen.
4. Tap **Reset password**. Or, tap **Begin password reset**, answer the verification questions, and then tap **Reset password**. The system sends a temporary password to the email address you have on file.
5. Use the temporary password within 30 minutes to sign in to the Mobiliti app and then [change your password](#) to the one you want.



## What's New? Introductions


The What's New? introductions consist of explanatory text and graphics for new app features that appear in a short series of screens through which you can swipe. The first time you sign in to the app after an update, the system may present you with a What's New? introduction if one is available.

These tutorials are solely informational and they only appear one time, and only for features to which you have access.

## View Account Balances and Transaction History

You can view account balances and transaction histories for your accounts on the Account Details screen within the downloadable app. If you have turned on the [Instant Balance](#) feature, you can view account balances in the Instant Balance pop-up box before signing in to the downloadable app.

### To view account balances using the Instant Balance feature



1. Open the Mobiliti app.
2. Tap the Instant Balance  icon at the top of the sign-in screen. The Instant Balance pop-up box appears, which shows the balances for the accounts you selected during feature activation as of the date and time specified in the gray banner (if available).

### To view account balances and transaction history using the downloadable app

1. Sign in to the app. The Accounts landing page appears.
2. Tap the account for which you want to view the transaction history. The Account Details screen appears, which shows the current and available balances in a header bar, and the transaction history grouped by date.

### Note:

If the account that you want to view is not available on the Accounts landing page, tap **Show all my accounts** to display the Accounts screen. On the Accounts screen, you can tap the account you want to view and reorder the display of your accounts. The order in which your accounts appear on the Accounts screen is the same order in which they appear in the Instant Balance pop-up box.

3. To view images of cleared checks, tap . The front view of the check appears in a pop-up frame. Tap  to switch between the front view and back view of the check.



## Transfer Funds

Transferring funds between accounts is simple and convenient when using the downloadable app.

### To transfer funds using the downloadable app

1. Sign in to the app.
2. In the navigation bar at the bottom of the screen, tap **Transfers**.
3. Tap **From** and then tap the account to debit for the transfer.
4. Tap **To** and tap the account to credit for the transfer.
5. Tap **Amount**, type the amount of the transfer, and tap **Done**.
6. Tap **Transfer**.
7. Tap **Confirm**.
8. Answer security challenge questions, if the system presents them, and tap **Continue**. The Transfer Confirmation page appears.

## Bill Pay

Mobile Bill Pay functionality gives users access to key components of Bill Pay functionality from within the Mobiliti app. This includes the ability to:

- [Submit a bill payment](#)
- [Pay eBills](#)
- [Change a bill payment](#)
- [Cancel a bill payment](#)

## Submit a Bill Payment

If your financial institution offers Bill Pay through online banking and you have completed the necessary set-up to pay billers through online banking, you can access and pay any of those billers by using the downloadable app.

When you tap on **Payments** in the navigation bar and then tap **Make a Payment**, the system presents you with two payment categories - Billers and Unpaid Bills. On the Billers tab, you can view a list of all companies you have set up in online banking.

### To submit a payment to a biller without an eBill using the downloadable app

1. Sign in to the app.
2. In the navigation bar at the bottom of the screen, tap **Payments**.
3. Tap **Make a Payment**.
4. Tap **Billers**.
5. Select the biller.
6. Verify the payee information is accurate.
7. When the system presents the "Do you want to pay this biller?" message, tap **Yes**.
8. From the **Pay From** drop-down list, select the account to debit for the payment.
9. Type the **Amount** of the payment.
10. Type the date to make the payment in **Pay Date**.
11. Tap **Next**.
12. Verify all payment information is accurate and tap **Confirm**.
13. Answer security challenge questions, if the system presents them, and tap **Continue**. The Payment Confirmation screen appears.



## Pay eBills

If your financial institution offers Bill Pay through online banking and you have completed the necessary setup to pay eBills through online banking, you can access and pay any of those eBills by using the downloadable app.

When you tap on **Payments** in the navigation bar and then tap **Make a Payment**, the system presents you with two payment categories - Billers and Unpaid Bills. On the Unpaid Bills tab, you can view a list of all unpaid eBills you have with the companies set up in online banking. The system shows these companies with an eBill icon.

### To pay an eBill using the downloadable app

1. Sign in to the app.
2. In the navigation bar at the bottom of the screen, tap **Payments**.
3. Tap **Make a Payment**.
4. Tap **Unpaid Bills**.
5. Select the appropriate eBill to pay.
6. Tap either **Pay Custom Amount/Date**, **Pay Minimum on Earliest Date**, or **Pay Total on Earliest Date**, in accordance with the amount and date you want to pay.
7. Tap **Pay From** and select the account to debit for the payment.
8. If paying a custom amount, tap **Amount** to display the Amount screen, type the amount you want to pay, and tap **Done**.
9. If paying on custom date, tap **Pay Date** to display the Pay Date screen with a calendar and tap the date on which you want to submit the payment.
10. Tap **Next**.
11. Verify all payment information is accurate and tap **Confirm**.
12. Answer security challenge questions, if the system presents them, and tap **Continue**. The Payment Successful screen appears.

## Change a Bill Payment

After setting up a bill payment in Mobiliti, you may find that you want to modify some aspect of the payment. You can accomplish this task by using the downloadable app.

### To change a bill payment using the downloadable app

1. Sign in to the app.
2. From the navigation bar at the bottom of the screen, tap **Payments**.
3. Tap **Manage Scheduled Payments**.
4. Tap the bill payment you want to change and tap **Edit**.
5. Make any necessary changes to the bill payment.
6. Tap **Next**.
7. Verify all payment information is accurate and tap **Confirm**.
8. Answer security challenge questions, if the system presents them, and tap **Continue**. The Change Successful screen appears.

## Cancel a Bill Payment

You can cancel any pending bill payment by using the downloadable app.

### To cancel a bill payment using the downloadable app

1. Sign in to the app.
2. From the navigation bar at the bottom of the screen, tap **Payments**.
3. Tap **Manage Scheduled Payments**.
4. Select the bill payment you want to cancel and tap **Delete**.
5. When the system presents the "Are you sure you want to cancel this payment?" message, tap **Yes**.
6. Answer security challenge questions, if the system presents them, and tap **Continue**. The Cancellation Confirmation screen appears.







## View ATM and Branch Locations

You can view the locations of nearby ATMs and financial institution branch locations by using the downloadable app.

### To view ATM and branch locations using the downloadable app

1. Sign in to the app.
2. From the navigation bar at the bottom of the screen, tap **More**.
3. Tap **Locations**.
4. If you enabled the GPS on your device, the system displays a map of your current location with the nearest ATM and branch locations. Tap  to view locations on a map. Tap  to view locations in a list. If you disabled the GPS on your device, you can search by ZIP Code, address, or category.
5. Select any ATM or branch from the map or list to display its details.

6. Tap **Continue**.
7. Type your new password in the **New password** field.
8. Type your new password again in the **Confirm new password** field.
9. Tap **Save**. The Password changed screen appears
10. Tap **Continue**.
11. Sign in to the app again by using your new password.

## Password Management

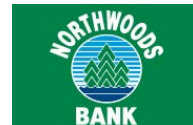
**Required App Version:** v8.0.x or higher

If your financial institution offers this capability, you can change your password at any time from within the Mobiliti app. All password changes that you make by using the Mobiliti app are immediately effective in online banking as well.

### To change your password

1. Sign in to the app.
2. From the navigation bar at the bottom of the screen, tap **More**.
3. Tap **Change Password**. A message appears informing you that the system will sign you out of Mobiliti after changing your password.
4. Tap **OK**.
5. Type your current password.





## Alert Banking

With alert banking through Mobiliti, you can receive banking alerts as text messages on your mobile device. Each alert is based on criteria that you have defined for an account. When a situation occurs that matches your defined criteria, you receive an alert message. For example, you may want the system to notify you every time your checking account balance falls below \$500. For that to happen, you must set up an alert for your checking account. When the checking account balance drops to \$499.99 or less, the system alerts you with a message in online banking and on your mobile device.

## Set up an Alert

If your financial institution offers account alerts and messages, you can set up these alerts from the **Messages** area of your Accounts pages in online banking. With Alert Banking through Mobiliti, you can then receive these alerts as text messages on your mobile device.

### To set up an alert

1. Sign in to online banking.
2. In the Messages area of the Accounts page, click **New**. The New Alert page appears.
3. Select an alert type from the drop-down list.
4. Click **Next**.
5. Select an account from the **Account Number** drop-down list to which the alert applies.
6. The remaining fields on the New Alert page vary according to the alert type you selected. Type appropriate values in those alert fields.

#### Note:

An asterisk (\*) denotes required fields.

7. Click **Submit** to complete the alert setup. The **Confirmation** page appears.

## View Text Message Alerts

Alerts notify you of conditions occurring on your accounts, such as a check clearing, an account low balance, or an account deposit. The system sends these alerts as text messages directly to your mobile device.

### To view text message alerts

1. Set up the alert in online banking.
2. When a situation occurs that matches your user-defined criteria, you receive a text message alert on your mobile device.
3. Perform the same procedure that you would for viewing any other text messages you receive on your mobile device.



## Mobiliti: Tablet

Mobiliti: Tablet offers an optimized banking experience specifically for tablet users. From making payments to checking balances, Mobiliti: Tablet offers a compelling interface and experience that helps drive increased consumer loyalty. Blending the strengths of computers and mobile phones, the tablet is a formidable channel of growth for many financial institutions that has proven to have distinct value versus other channels.

Use your secure sign-in with multifactor authentication (MFA) to sign in to the Mobiliti: Tablet app and:

- [View account balances and transaction history](#)
- [Transfer funds](#)
- [Submit a bill payment](#)
- [Change a bill payment](#)
- [Cancel a bill payment](#)
- [View ATM and branch locations](#)

If your financial institution offers [Mobile Deposit](#), you can also:

- [Make a deposit](#) by using the device camera
- [View deposit history](#)

If your financial institution offers [Popmoney](#), you can also:

- [Send money](#) to personal contacts by using an email address or mobile phone number
- [Receive money from personal contacts](#)
- [View Popmoney activity](#)

## Benefits

Mobiliti: Tablet offers the following benefits:

- Offers an optimized tablet experience
- Contains integrated customer care and enrollment tools

## Downloading Mobiliti: Tablet

If your financial institution offers Mobiliti: Tablet, you can download the app by using one of the following methods:

- A system redirect from the Select Services page in online banking to the Apple App Store or Google Play after initial enrollment.
- Using your tablet to go directly to the Apple App Store or Google Play and downloading the app onto your device.
- Your financial institution may provide you with a direct link to the app through a marketing website or materials, or even as a QR code.

## Requirements

If you want to use Mobiliti: Tablet, you must register as an online banking user and possess a tablet device that runs on an Apple or Android operating system.



## View Account Balances and Transaction History

You can view account balances and transaction histories for your accounts using Mobiliti: Tablet.

### To view account balances and transaction history using Mobiliti: Tablet

1. Sign in to the app.
2. Tap **Accounts**. A list of all accounts accessible in Mobiliti appears in the left pane, along with the current account balance.
3. Tap the account for which you want to view the transaction history. A listing of transactions for that account appears in the right pane.

## Transfer Funds

Transferring funds between accounts is simple and convenient when using Mobiliti: Tablet.

### To transfer funds using Mobiliti: Tablet

1. Sign in to the app.
2. Tap **Transfers**.
3. Under **From account**, tap **Select account**.
4. Select a donor account from the fly-out list.
5. Under **To account**, tap **Select account**.
6. Select a recipient account from the fly-out list.
7. Type the **Amount** to transfer.
8. Tap **Transfer Now**.
9. Tap **Transfer** to confirm.
10. Answer security challenge questions, if the system presents them, and tap **Continue**.

## Submit a Bill Payment

If your financial institution offers Bill Pay through online banking and you have completed the necessary setup to pay billers through online banking, you can access and pay any of those billers using Mobiliti: Tablet.

### To pay a bill using Mobiliti: Tablet

1. Sign in to the app.
2. Tap **Payments**.
3. Tap **Companies & Bills**.
4. Tap **Pay Billers**.
5. Under **From account**, tap **Select account**.
6. Select an account from the fly-out list from which to make the payment.
7. Under **Payment to**, tap **Select account**.
8. Select a bill to pay from the left pane.
9. Tap **Pay Now**.
10. Type the **Amount** of the payment.
11. Select a **Payment date**, if different from today's date.
12. Tap **Schedule Payment**.
13. Tap **Confirm**.
14. Answer security challenge questions, if the system presents them, and tap **Continue**.

## Change a Bill Payment

After setting up a bill payment in Mobiliti, you may find that you want to modify some aspect of the payment. You can accomplish this task by using Mobiliti: Tablet.

### To change a bill payment using Mobiliti: Tablet

1. Sign in to the app.
2. Tap **Payments**.
3. Tap **Companies & Bills**.
4. Tap **View Scheduled Payments**.



5. Select the bill payment to modify from the left pane. Details of the payment appear in the right pane.
6. Tap **Edit**.
7. Make the necessary changes.
8. Tap **Schedule Payment**.
9. Tap **Confirm**.
10. Answer security challenge questions, if the system presents them, and tap **Continue**.

3. Complete any of the actions we list in the table that follows.

Tap	To
<b>ATMs</b> in the left panel	View a list of ATMs in the left panel that are nearest to your device's detected location. Corresponding placement indicators appear on the map in the right panel.
<b>Branches</b> in the left panel	View a list of branches in the left panel that are nearest to your device's detected location. Corresponding placement indicators appear on the map in the right panel.
<b>Both</b> in the left panel	View a list of ATMs and branch locations in the left panel that are nearest to your device's detected location. Corresponding placement indicators appear on the map in the right panel.

## Cancel a Bill Payment

You can cancel any pending bill payment using Mobiliti: Tablet.

### To cancel a bill payment using Mobiliti: Tablet

1. Sign in to the app.
2. Tap **Payments**.
3. Tap **Companies & Bills**.
4. Tap **View Scheduled Payments**.
5. Select the bill payment to modify from the left pane. Details of the payment appear in the right pane.
6. Tap **Delete**.
7. Tap **Confirm**.
8. Answer security challenge questions, if the system presents them, and tap **Continue**.

## Calculator

For added convenience, a calculator is available within Mobiliti: Tablet. The calculations and their results are not linked to any specific field in the app. Rather, you can use the calculator to perform simple calculations without having to navigate outside of the app on your device.

To access the calculator, tap **Calculator**.

## View ATM and Branch Locations

You can view the locations of nearby ATMs and financial institution branch locations using Mobiliti: Tablet.

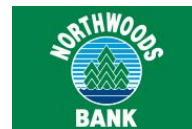
### To view ATM and branch locations using Mobiliti: Tablet

1. Sign in to the app.
2. Tap **Locations**.

## Calendar

For added convenience, a calendar is available within Mobiliti: Tablet. The calendar and any date you select in it are not linked to any specific field in the app. Rather, you can use it to reference a monthly calendar without having to navigate outside of the app on your device.

To access the calendar, tap **Calendar**.



## Sign Out

To sign out of Mobiliti: Tablet, tap **Logout** in the upper-right corner of the screen.

The system automatically signs you out of the app when you press the device's Home or Lock buttons, or when you switch to another app.



## Mobile Deposit

Through the [downloadable app](#) and [Mobiliti: Tablet](#), you use the smartphone or tablet camera to take a picture of the front and back of each check and submit the images electronically to your financial institution for processing, clearing, settlement, and posting.

When capturing check images, visual brackets provide a guide for centering the check. The system analyzes each check image for quality upon submission; if the [image does not pass](#), the system immediately notifies you so that you can recapture the check image. You can cancel the transaction at any time during the image capture and transaction workflow. However, after you submit the deposit, you cannot cancel it.

If your financial institution offers Mobiliti with Mobile Deposit, you can use it to:

- [Make a deposit by using the downloadable app](#)
- [Make a deposit by using Mobiliti: Tablet](#)
- [View deposit history](#)

## Requirements

If you want to use Mobile Deposit, you must [enroll](#) in Mobiliti, use the downloadable app or Mobiliti: Tablet, and have an Apple or Google Android smartphone or tablet device with a working camera. You must also download the most current version of Mobiliti onto the device to ensure proper access to the Mobile Deposit capabilities.

### Note:

Mobile Deposit functionality is only available for Apple and Google Android smartphones. It is also available for Apple and Google Android tablets when used through the Mobiliti: Tablet service. At this time, Mobile Deposit is not available for any other type of smartphone (that is, BlackBerry, Windows-based devices, etc.).

## Make a Deposit by Using the Downloadable App

Use this procedure to make a check deposit by using the downloadable app on a smartphone. After you have submitted your check deposit, we highly recommend that you keep the paper check until the system successfully posts the funds to your account.

### Note:

You can only include one check in each deposit.

### To make a mobile deposit using the downloadable app

1. Sign in to the app.
2. In the navigation bar at the bottom of the screen, tap **Deposit**.
3. Tap **Deposit Check**.



11. Complete one of the following.

If:	Then:
The check images pass all tests for clarity, duplication, deposit accuracy, and is within the check deposit limits that your financial institution established	<ol style="list-style-type: none"> <li>1. The Deposit Pending message appears.</li> <li>2. Tap <b>New Deposit</b> to deposit another check.</li> </ol>
The check images did not pass all tests, <a href="#">triggering an error</a>	<ol style="list-style-type: none"> <li>1. The Deposit Failed message appears.</li> <li>2. Tap <b>Retake Images</b> to retake pictures of the check, or tap <b>New Deposit</b> to start over.</li> </ol>

5. Select the account to which you want to make the deposit.
6. Type the amount of the check you are depositing **Amount**.
7. Tap **Take Photo** below the Check Front heading.
8. Take a picture of the front of the check. Tap **Use Photo** to save the image, or **Retake** to take a new picture.
9. Tap **Take Photo** below the Check Back heading.
10. Take a picture of the back of the check. Tap **Use Photo** to save the image, or **Retake** to take a new picture.
11. Tap **Deposit Now**.
12. Verify all deposit information is accurate.
13. Tap **Deposit** to confirm.
14. Answer security challenge questions, if the system presents them, and tap **Continue**.
15. Complete one of the following.

## Make a Deposit by Using Mobiliti: Tablet

Use this procedure to make a check deposit by using the Mobiliti: Tablet app. After you submit your check deposit, we strongly recommend that you keep the paper check until the system successfully posts the funds to your account.

### Note:

You can only include one check in each deposit. If you have the original iPad, you cannot use Mobile Deposit because the device does not have a camera. If you have the iPad 2, you may have difficulty successfully submitting check images because this model has an older camera with a lower resolution.

### To make a mobile deposit using Mobiliti: Tablet

1. Sign in to the app.
2. From the navigation bar along the top, tap **Deposits**.
3. Tap **Make a Deposit**.
4. Tap **Select Account** below the To account heading.

If:	Then:
The check images pass all tests for clarity, duplication, deposit accuracy, and is within the check deposit limits that your financial institution established	<ol style="list-style-type: none"> <li>1. The Deposit Pending message appears.</li> <li>2. Tap <b>New Deposit</b> to deposit another check.</li> </ol>
The check images did not pass all tests, <a href="#">triggering an error</a>	<ol style="list-style-type: none"> <li>1. The Deposit Failed message appears.</li> <li>2. Tap <b>OK</b> to retake pictures of the check, or tap <b>New Deposit</b> to start over.</li> </ol>








# View Deposit History

A 90-day history mobile check deposits is available in Mobiliti. You can view mobile deposit history by using the downloadable app and Mobiliti: Tablet.

## To view mobile deposit history

1. Sign in to the app.
2. In the navigation bar at the bottom of the screen, tap **Deposit**.
3. Tap **Deposit Check History**.
4. Complete one of the actions we list in the table that follows.

Tap:	To view:
All	all deposits
 Accepted	only accepted deposits  A status of Accepted indicates that the financial institution accepted the deposit and it has posted, or that it is in the process of posting to your account.
 Pending	only pending deposits  A status of Pending indicates that the check images passed all the initial tests for clarity, duplication, deposit accuracy, and the deposit amount is within the check deposit limits that your financial institution established.  Your financial institution is currently reviewing the deposit.
 Failed	only failed deposits  A status of Failed indicates that your financial institution rejected the deposit for reasons beyond the initial tests for clarity, duplication, deposit accuracy, and deposit amount.  Your financial institution may or may not decide to contact you regarding rejected deposits.

5. Tap a deposit to view its details.

### Note:

The status that the system indicates in the Deposit History and on the Details screen is that of the check image you submitted. It does not reflect the posting status of the funds to your account. To confirm that the system successfully posted the funds to your account, you must check the [account history](#).

# Mobile Deposit Messages

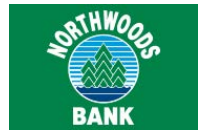
When you submit a check deposit, the system performs image quality analysis and other tests on the images to ensure that it can accept the images for deposit. If the images fail any of these tests, the deposit fails and a message appears to explain why.

The following are potential messages that can appear, the reason that the message appeared, and the button available to you to pursue resolution.

Message	Occurs When	Button
Cannot read check. Please retake the photo. Hold the camera steady and ensure all four corners are visible.	The check image scanner cannot read the check due to poor image quality (for example, it is blurry or too small)	Retake Images
Could not find endorsement on back of check. Make sure check is endorsed and retake the photo.	The check image scanner cannot find the check's endorsement.	Retake Images
This check has already been submitted. We cannot accept it again.	The check image scanner detected a duplicate image of the check already stored in the system.	New Deposit
Poor lighting or contrast detected. Please retake the photo with good lighting.	The check image scanner cannot read the check due to poor lighting.	Retake Images



Message	Occurs When	Button
The check image scanner cannot read the check data.	Cannot read account data on bottom of check. Please retake the photo. Verify that the camera is in focus and all four corners of the check are visible.	Retake Images
The check image scanner cannot read the check due to the angle the image was captured on.	Significant rotation or angle detected. Please retake the photo. Hold phone flat above check and keep all four corners of the check visible on the screen.	Retake Images
It appears you submitted 2 images of front of check. Please retake both front and rear photos.	The check image scanner detected that you submitted two images of the front of the check for deposit.	Retake Images
The amount you entered did not match the amount detected. Please re-enter amount and retake photo.	The check image scanner has detected that the amount written on the check does not match the amount that the user typed in the app during the deposit workflow.	New Deposit



# Popmoney

Popmoney is a personal payments service that provides you with the ability to send money to, or receive money from, those you know or owe in as little as one business day. When you use Popmoney with Mobiliti, you are able to send and receive these payments securely from the convenience of the downloadable app on your mobile device by using an email address or mobile phone number. Using Popmoney eliminates the need to share private account information in a social environment and the inconvenience of sending a check or going to the ATM.

If your financial institution offers Mobiliti with Popmoney, you can use it to complete the following actions:

- [Add new contact](#)
- [Send money by using the downloadable app](#)
- [Send money by using Mobiliti: Tablet](#)
- [Receive incoming payments](#)
- [View activity](#)

## Requirements

If you want to use Popmoney with Mobiliti, you must enroll in Mobiliti and Popmoney, use the downloadable app or Mobiliti: Tablet, and establish multifactor authentication (MFA) security questions and answers in online banking.

## Add New Contact

Use this procedure to add a new contact to send money to via Mobiliti with Popmoney.

### To add a new contact

1. Sign in to the app.
2. In the navigation bar at the bottom of the screen, tap **Payments**.
3. Tap **Pay a Person**.
4. Tap **Add New Contact**.
5. Type the new contact's **Name** and their **email address** or **phone number**.
6. Tap **Continue**.

## Send Money by Using the Downloadable App

Use the following procedure to send money to a person by using the downloadable app on a smartphone.

### To send money using the downloadable app

1. Sign in to the app.
2. In the navigation bar at the bottom of the screen, tap **Payments**.
3. Tap **Pay a Person**.
4. Tap **People I've paid before** to view a list of people to whom you have previously sent payments, or tap **Contacts on my phone** to view a list of contacts in your device's contact list.

### Note:

If paying someone new, tap **Add New Contact** and type the person's first and last name and an email address or phone number to create the new contact.



5. Tap the person to whom you want to send a payment.
6. Select the delivery method to use, either email address or phone number.
7. Tap **From** and select the account to debit for the payment.
8. Tap **Amount** and type the payment amount.
9. Tap **Message** and type a payment message for the recipient.
10. Tap **Next**.
11. Verify payment information and tap **Confirm**.
12. Answer security challenge questions, if the system presents them, and tap **Continue**.

## Send Money by Using Mobiliti: Tablet

Use the following procedure to send money to a person by using the Mobiliti: Tablet app.

### To send money using Mobiliti: Tablet

1. Sign in to the app.
2. From the navigation bar along the top, tap **Payments**.
3. Tap **Popmoney People**.
4. Tap **Send Money**.
5. Tap **OK** to allow the app to access your device's contact list.
6. Select an existing **Contact**, or tap **Add new contact** if the person is not in your Contacts list.  
**Note:**  
If paying someone new, type the person's first and last name and an email address or phone number to create the new contact.
7. Select a delivery method to use, either email address or phone number.
8. Under **From account**, tap **Select account**.
9. Select the account from which you want to make the payment.

10. Type the **Amount**.
11. If you want, type a **Message** for the recipient.
12. Tap **Pay Now**.
13. Verify payment information and tap **Pay**.
14. Answer security challenge questions, if the system presents them, and tap **Continue**.

## Receive Incoming Payments

Use this procedure to view and receive a payment from a person by using the downloadable app or Mobiliti: Tablet.

### To receive an incoming payment

1. Sign in to the app.
2. In the navigation bar at the bottom of the screen, tap **Deposit**.
3. Tap **Receive Money from People**.
4. Tap the payment you want to accept.
5. Tap **Deposited Into** and select an account into which the system deposits the funds.
6. Tap **Accept Payment**.

## View Activity

Use this procedure to view your Popmoney activity by using the downloadable app or Mobiliti: Tablet. You can view a history of activity occurring over the past 90 days.

### To view activity

1. Sign in to the app.
2. In the navigation bar at the bottom of the screen, tap **Payments**.
3. Tap **View Payments to People** to view a list of payments sent over the last 90 days, along with the status of each transaction (that is, completed, pending, stopped, expired, or failed).
4. Select a transaction to view its details.



## Popmoney Messages

The following are potential messages that can appear in Mobiliti when sending or receiving P2P payments with Popmoney, in addition to the reason that the message appeared.

Message	Occurs When
Your Pop account is currently suspended or locked. Call <SupportPhone> for assistance.	The system has locked or suspended your Pop account.
You are not registered to send money with Popmoney. For help, log in to online banking or call <SupportPhone>.	You are not registered for P2P payments.
You cannot access Popmoney at this time. Try again later or call <SupportPhone> for assistance.	The system cannot authenticate you for P2P payments for an unknown reason.
Your Pop account is currently on hold. Call <SupportPhone> for assistance.	The system has placed a hold on your Pop account.
You have no valid accounts setup for deposits. Call <SupportPhone> for assistance.	You do not have any available receiving accounts, or the payment claim failed Popmoney validation due to an invalid receiving account.
We were not able to complete your claim payment request at this time. Please try again later.	The payment claim failed Popmoney validation for an unknown reason.
You are not able to claim this payment as it has expired. Contact the sender.	You tried to claim an expired incoming payment.

Message	Occurs When
Your available balance is too low to make this payment. Enter a lesser amount.	You entered a payment amount that exceeds your available balance.
You have exceeded the number of payments you can make to this email address or mobile number today. Please retry tomorrow.	You have selected an email address or mobile number as the payment method and entered an amount that exceeds the limit of payments to email addresses or mobile numbers per day.
This amount exceeds the number of payments you can make to this email address/mobile number in a 30 day period. Please retry at a later date.	You have selected an email address or mobile number as the payment method and entered an amount that exceeds the limit of payments to email addresses or mobile numbers for the last 30 days.
Your answer doesn't match our records. Please try again or for help call support at <SupportPhone>.	You incorrectly answered the Identity Question.
You have been locked out of Popmoney. Maximum number of tries exceeded. For assistance call us at <SupportPhone>.	You incorrectly answered the Identity Question (x) times.
Unable to process the payment. Please try again later. For assistance call us at <SupportPhone>.	The system failed to return a payment speed, expected delivery date, and a fee.
You are currently unable to send a payment of greater than \$xxx to an email address. Please try using a mobile number.	You tried to send a payment amount greater than the threshold your financial institution has established for email payments.