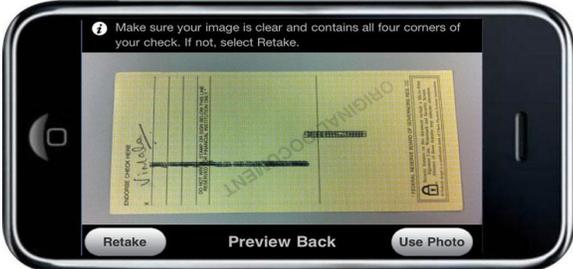
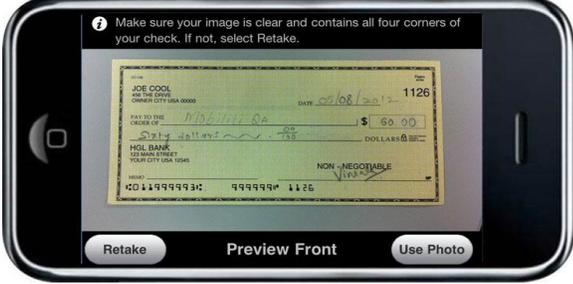


# Consumer view

The user accesses mobile banking via their FI's downloaded application using their iPhone or Android device.

	<ul style="list-style-type: none"><li>• User logs onto Mobiliti with their online banking credentials.<ul style="list-style-type: none"><li>◦ Mobiliti leverages the OLB login authentication rules (password, challenge questions, picture).</li></ul></li></ul>
	<ul style="list-style-type: none"><li>• Select <b>Deposits</b> from the menu</li><li>• Select <b>New Deposit</b></li></ul> <p>The <b>Deposits</b> menu becomes available to the user, <i>based on user eligibility</i>.</p> <p>Note: If the Deposits menu item is not displayed, then the user is not flagged as eligible by the FI.</p>
	<ul style="list-style-type: none"><li>• Select the account to deposit funds</li><li>• Enter the deposit amount of the check</li><li>• Select <b>Continue</b></li></ul>

 <p>Make sure your image is clear and contains all four corners of your check. If not, select Retake.</p> <p>Retake Preview Back Use Photo</p>	<ul style="list-style-type: none"> <li>The user is prompted to take the front and back of the check</li> </ul> <p>After each image is taken, user selects <b>Use Photo</b> to send the image or <b>Retake</b></p> <ul style="list-style-type: none"> <li>The images are then uploaded to the server</li> </ul> <p>The images are validated to ensure image quality and to validate that the back of the check has been endorsed</p>
 <p>Make sure your image is clear and contains all four corners of your check. If not, select Retake.</p> <p>Retake Preview Front Use Photo</p>	<p>Real time tests are performed to:</p> <ul style="list-style-type: none"> <li>Verify it has not been deposited before via phone</li> <li>Read hand or machine printed amount from image</li> <li>Compare amount read from image to amount entered</li> <li>Verify the check amount doesn't exceed FI defined limits</li> </ul>
 <p>Make sure your image is clear and contains all four corners of your check. If not, select Retake.</p> <p>Retake Preview Back Use Photo</p>	

## 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. Check images captured on their mobile device are available for 45 days within the WebCapture Module.



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

 <ul style="list-style-type: none"> <li>Click deposit to view more details</li> </ul> 	 <ul style="list-style-type: none"> <li>The user can also click <b>View Check</b> to view the image</li> </ul>
	<p>The user can:</p> <ul style="list-style-type: none"> <li>view <b>Details</b></li> <li><b>Logout</b></li> <li>view <b>Front</b></li> <li>view <b>Back</b></li> </ul>



**Note.** A check could be rejected by the core processing platform after being accepted by Source Capture (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 downstream processing.

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 image is an example of a failed deposit during submission.

## Errors

This table lists errors a user may encounter. The table lists the condition (what), the error the users receives 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 does not have any eligible Deposit capture funding account	You do not have any eligible Deposit capture accounts.	User / FI The FI may adjust the eligibility, or tell the user that they're not eligible. The must open an eligible account.
The user selects <b>Continue</b> when an amount has not been entered	Please enter the check amount.	User
The user selects <b>Continue</b> 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/FI
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/FI
The deposit amount exceeds the user's threshold amount for a single	You have exceeded the maximum amount allowed for a single deposit.	User/FI
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