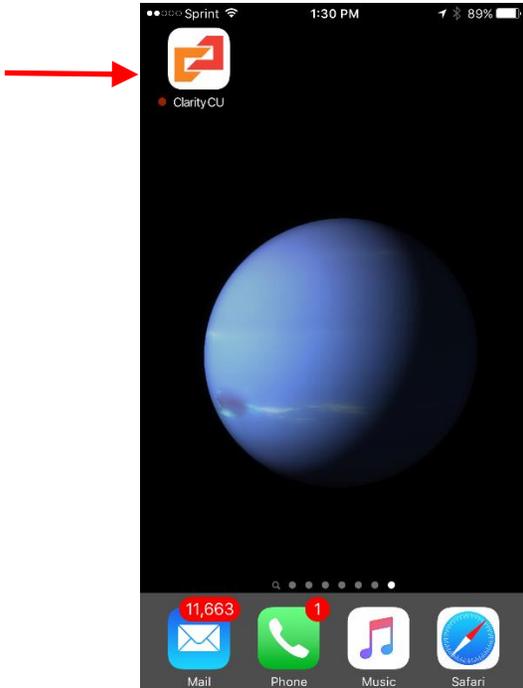# CLARITY MOBILE APPLICATION AND REMOTE DEPOSIT CAPTURE INSTRUCTIONS & SCREEN SHOTS

Downloading and Opening the Mobile Application

To download the application, the member must go to the App Store or Google Play store and search for "Clarity CU". Once the application is downloaded, it should appear as so on their screen:

When they open the app, a login screen will appear:
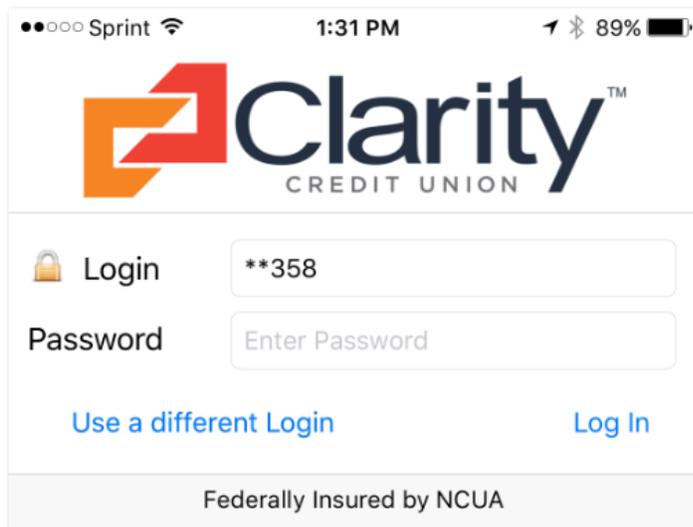
The member should use the same information they enter for their online account. If this is the first time the member has used the application, they will have to answer the security questions and will see a screen similar to this:
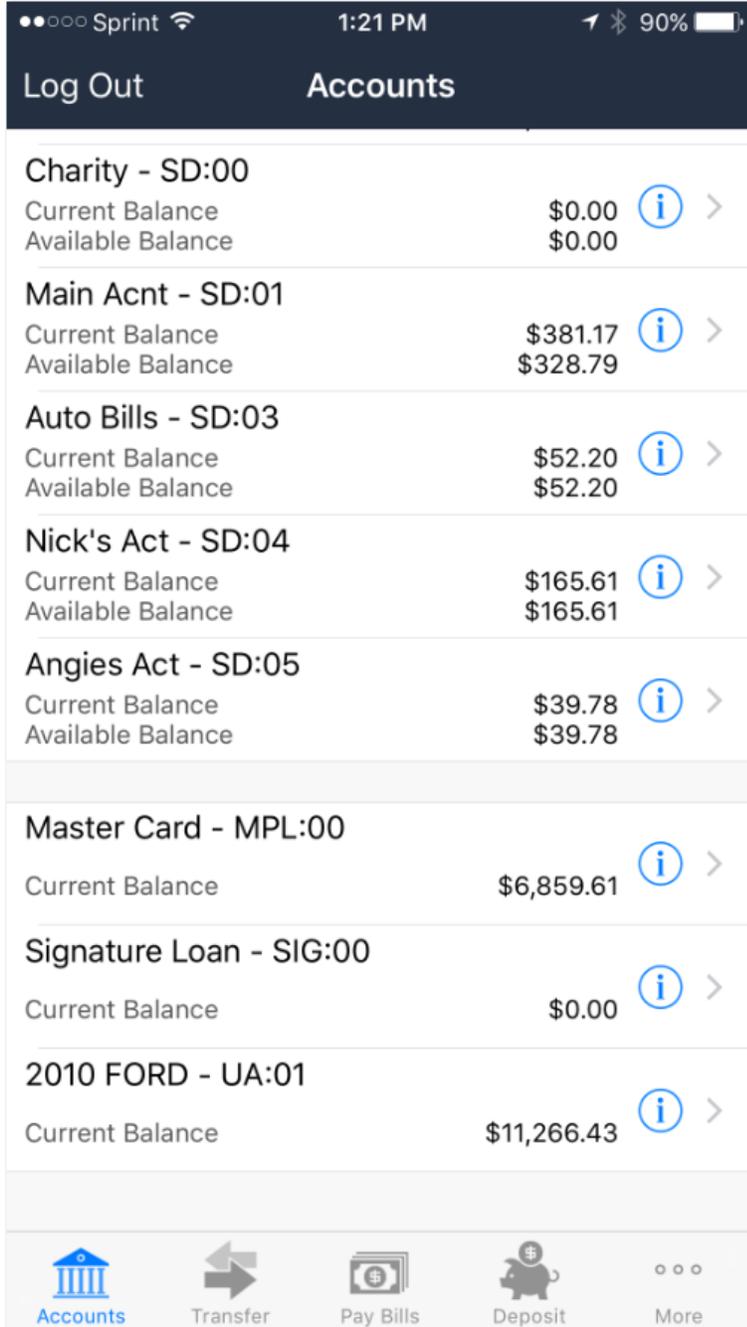

Note: Unless the "Remember Answers" button is selected, the member will have to answer these questions each time they log in.

Once the member has answered the questions, they will be taken to the accounts screen.

Accounts Screen

In the accounts screen, a member may select any of their active accounts and see a history of their transactions. From there, they can select any individual transaction to receive more information about the transaction.
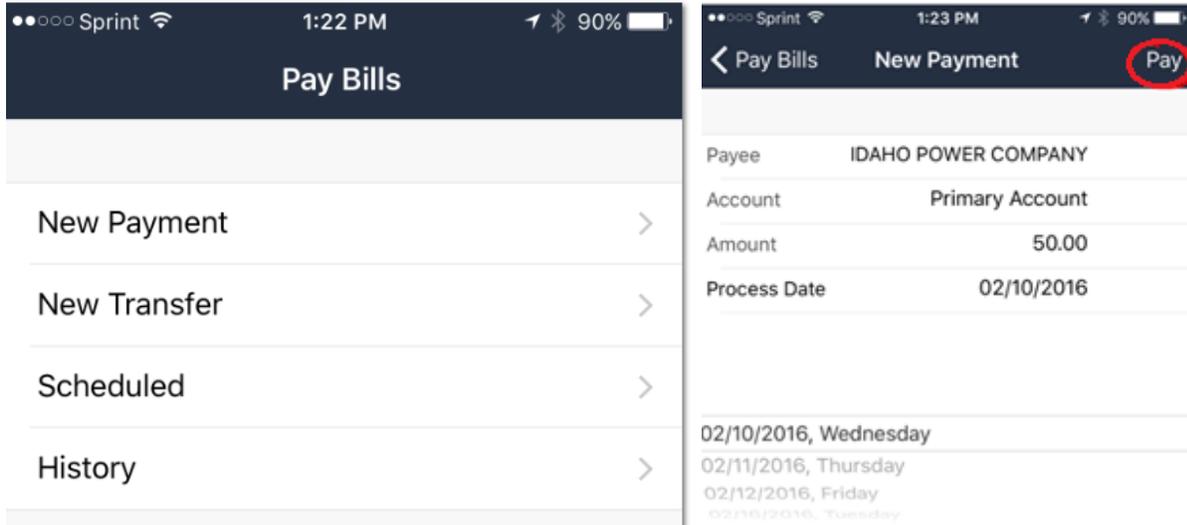
Transfer Screen

In the transfer screen, the member will only need to select the "From" and "To" accounts and enter an amount. Once they hit "Process" button (circled in red), they will receive a transfer confirmation pop-up and then a notification that the transfer has been made.

Pay Bills Screen

When a member selects the "Pay Bills" screen, they will have the options of submitting a new payment, submitting a new transfer, reviewing scheduled payments, or looking at bill pay history. When submitting a new payment, the member need only select a payee, account, amount, and process date. Once that information is entered, the member will select "Pay" (circled in red) to complete the payment.

Mobile Deposit Screen
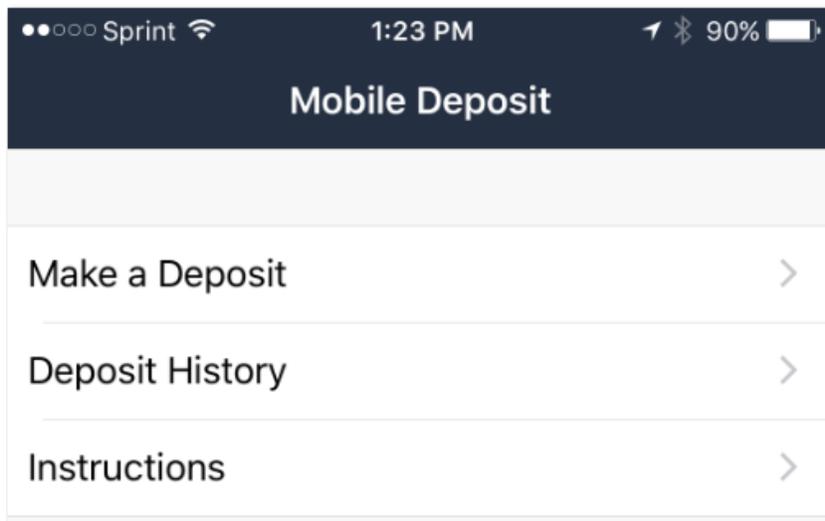
When the member first selects the "Mobile Deposit" screen, they will have the option to make a deposit, see a deposit history, or see instructions on how to process a mobile deposit. If the member chooses to make a deposit, they will see the following screen:
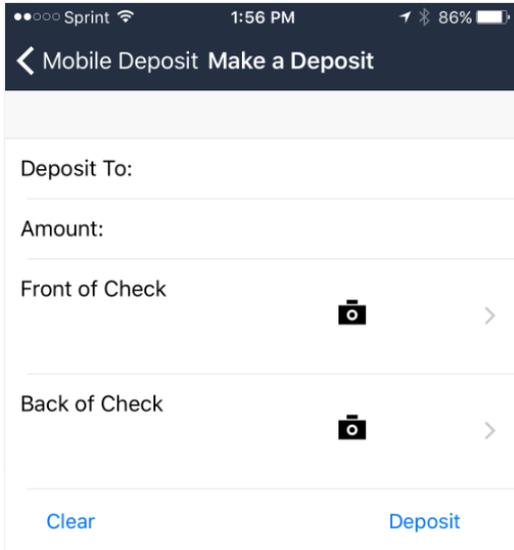
The member will need to select the account they would like the money deposited to as well as enter the amount on the check. <u>NOTE: If the written check amount and the amount entered on the app do not match, the check may not process</u>.

The member then needs to take a picture of the front and back of the check. To do so, the will need to select the camera icon and take a picture of the front and back of the checks.
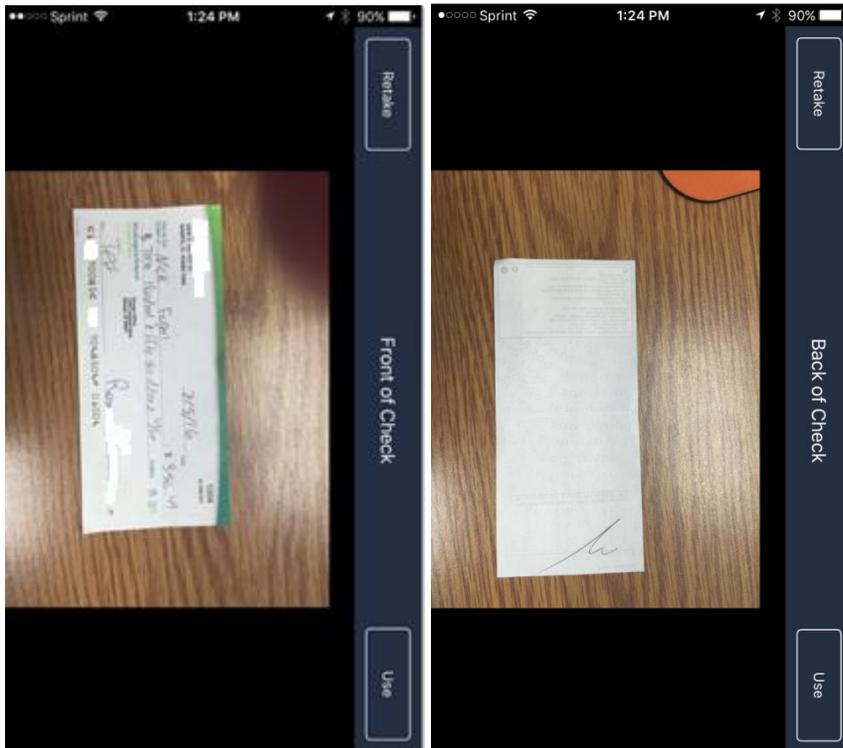

<u>NOTE: In order for the check to process, all four corners of the check must be included in both the back and front pictures. Also, the check must be complete and endorsed.</u>

Once they have taken a picture, the member will select deposit and see the following confirmation notice.
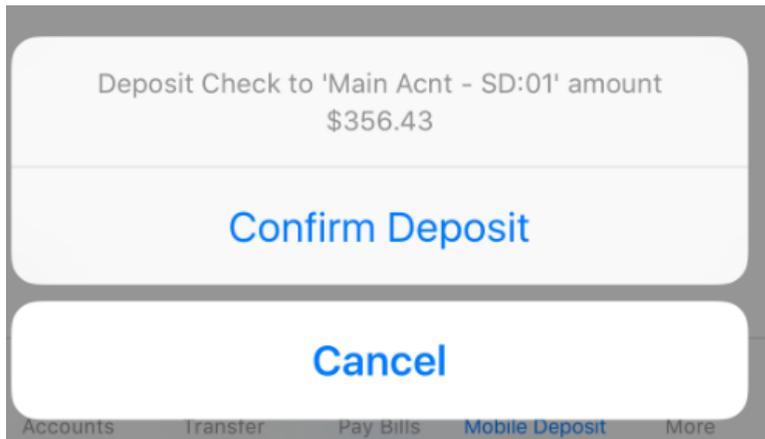
If they confirm, the will either receive an error message stating the reason why the check can't be accepted or a screen that says the deposit is pending review.
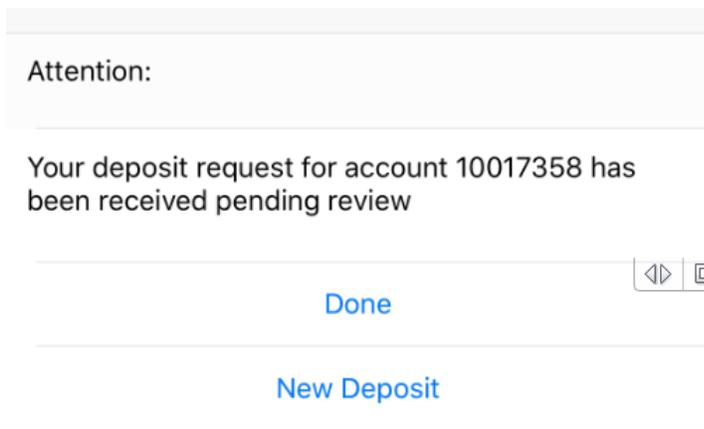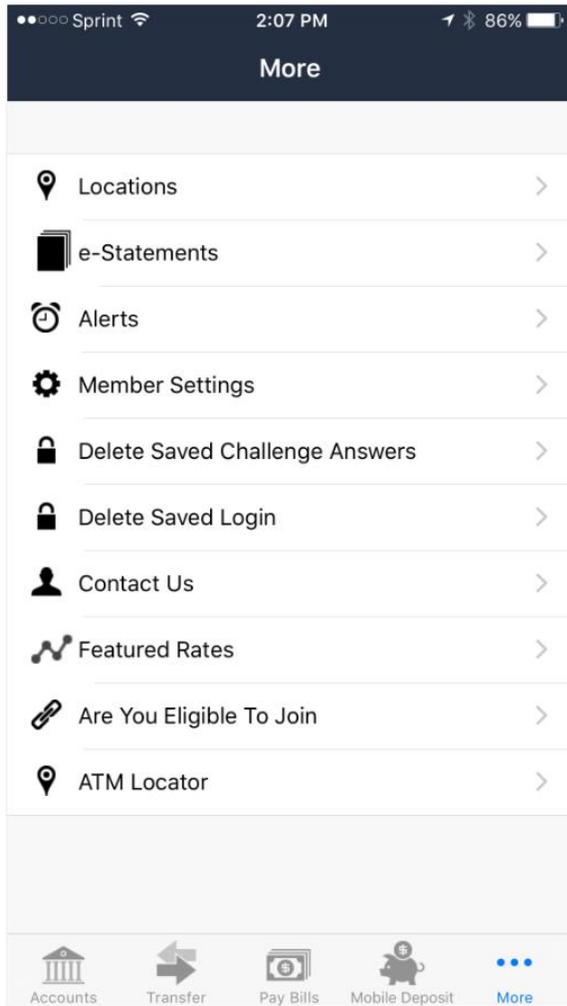

Reasons for rejection

The following is a list of reasons a check deposit might reject:

1. Check amount does not match the amount entered.
2. Check is not endorsed.
3. Check amount exceeds deposit limits.
4. Picture does not include all four corners of the check.
5. Member is not eligible for mobile deposit.

More Screen

The more screen includes a map of our locations, e-statements, alerts (allows member to set up alerts on their accounts), member settings, delete saved answers, delete saved login, contact us, featured rates, information on member eligibility, and an ATM locator.

Coming soon - Secure Messaging: This screen will have an option for the member to send us a secure message.