



## MOBILE BANKING WITH MOBILE DEPOSIT CAPTURE STEP-BY-STEP

### GETTING STARTED

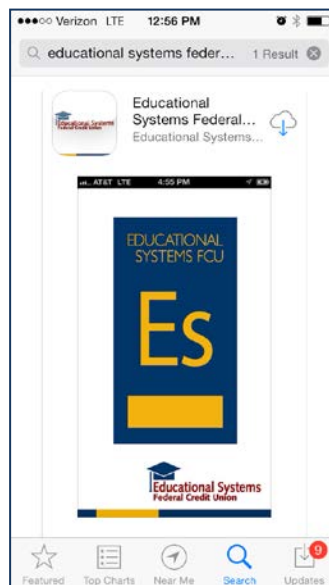
The Educational Systems FCU Mobile Banking App is compatible with an Apple® iPhone running iOS 5.0 or later and an Android® smartphone running version 2.2 and up.

**Helpful Tip:** Apple iPod Touch and iPad devices running iOS 5.0 or later, and Android tablets running version 2.2 and up are compatible with Mobile Banking but not compatible with Mobile Deposit Capture.

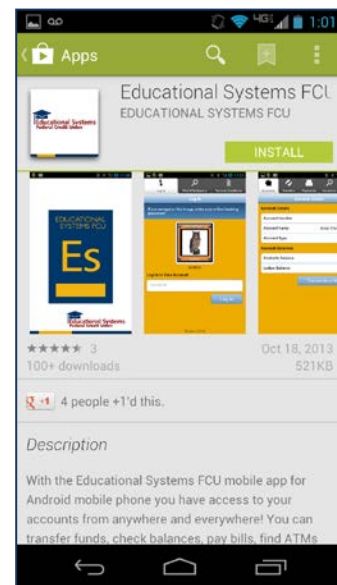
### DOWNLOAD THE APP

Visit Apple App Store or Google Play™ to download the free Educational Systems FCU app.

#### Apple App Store



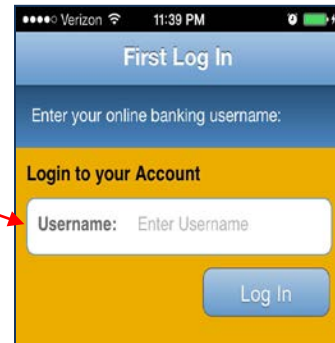
#### Google Play





## LOGIN

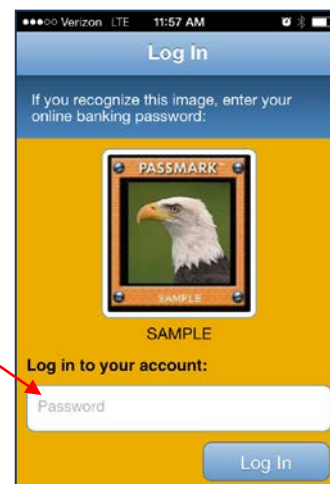
Step 1: Enter Your *Username* which is your Online Banking *User ID* (your account number).



Step 2: Answer your Identity Question, which was selected when you signed up for Online Banking.



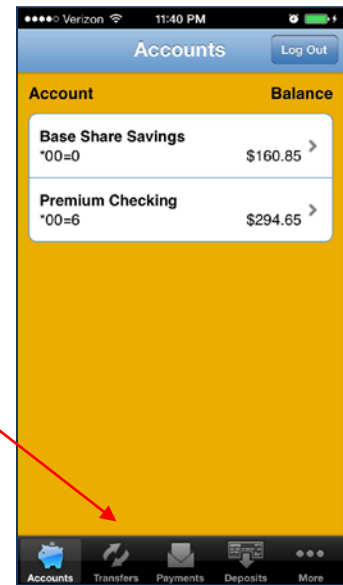
Step 3: Verify Your *Passmark Image* and *Phrase*, which were selected when you signed up for Online Banking. Once confirmed, enter your Online Banking *Password* and select "Log In."



## MENU OPTIONS

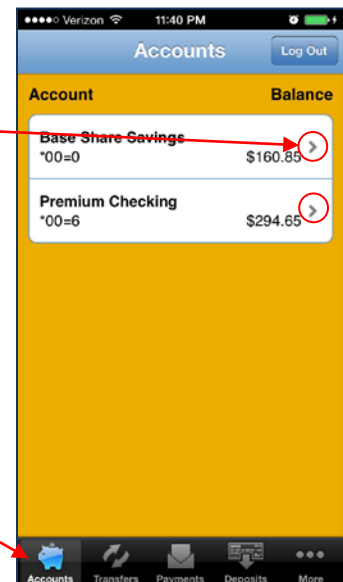
Once you're logged in, you'll see the menu bar on the screen. You'll use the options on the menu bar to navigate Mobile Banking.

**Helpful Tip:** The menu bar is on the bottom of the screen for Apple devices and on the top for Android devices.



## ACCOUNTS

Select "Accounts" on the menu bar to view your account balances. To view *Account Details*, click on the grey arrow next to each account type.

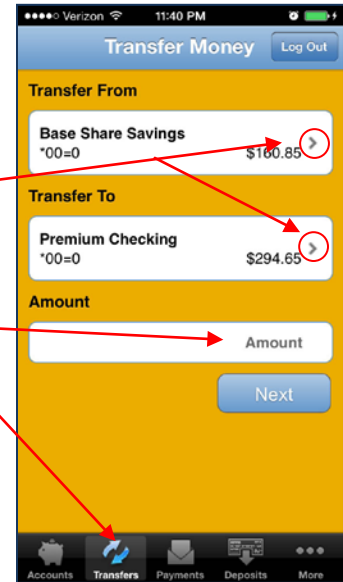


## TRANSFERS

Step 1: Move money from one account to another under your login by selecting "Transfers" on the menu bar.

Step 2: Click the grey arrows to select the accounts where the money should be withdrawn and deposited.

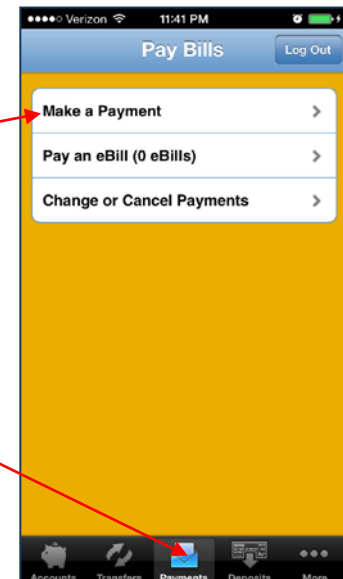
Step 3: Enter the amount to transfer and select "Next."  
Then, a "Transfer Confirmation" screen will display for your records.



## PAYMENTS

Step 1: Select "Payments" on the menu bar to make a payment through Bill Pay.

Step 2: Choose "Make A Payment".



PAYMENTS (continued)

Step 3: Select a *Payee (Biller)* to pay.

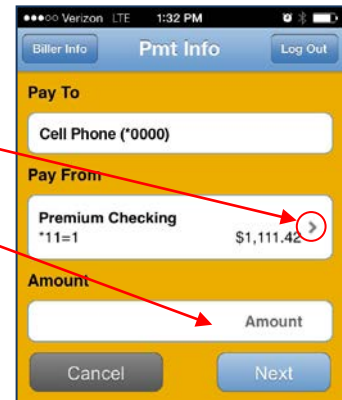
**Helpful Tip:** Only *Payees (Billers)* already set up in Bill Pay using Online Banking will appear in Mobile Banking.



Step 4: Select 'Yes' to confirm a payment to the selected *Payee (Biller)*.

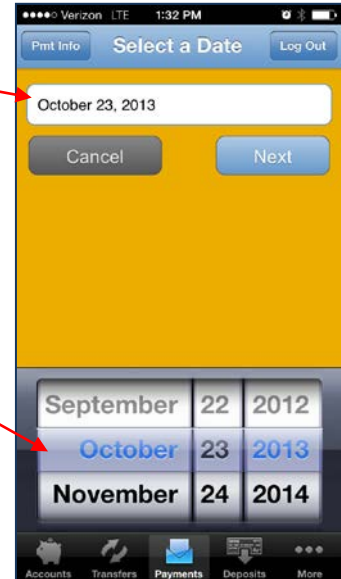


Step 5: Click the grey arrow to select the account type to make the payment. Then, enter the payment amount and select "Next".



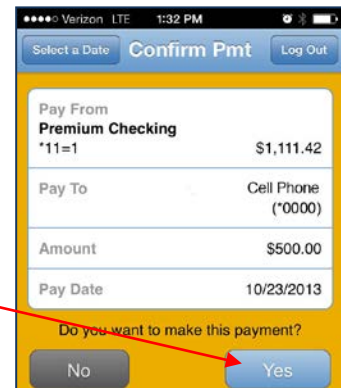
PAYMENTS (continued)

Step 6: The date field at the top of the screen automatically fills in the first available payment date. To change the payment date, use the calendar feature.

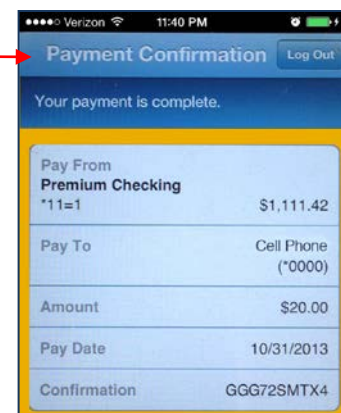


Step 7: Confirm the account type where the payment is being made from and the payment amount and date. Once you select "Yes" the payment will be submitted.

**Helpful Tip:** Your payment can be canceled or changed by selecting "Payments" on the menu bar and clicking on "Cancel/Change".



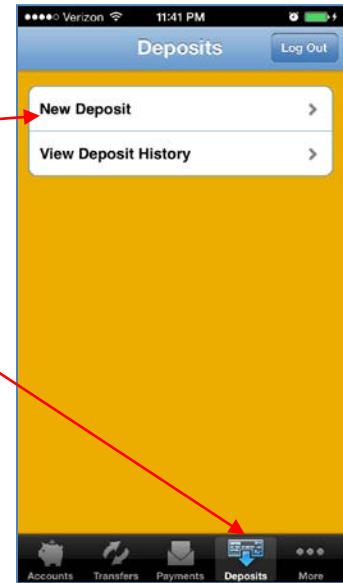
Step 8: A "Payment Confirmation" is displayed for your records.



## DEPOSITS

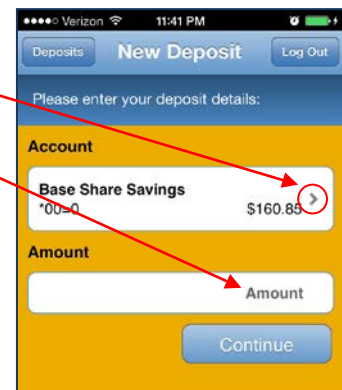
Step 1: Select "Deposits" on the menu bar.

Step 2: Select "New Deposit".



Step 3: Select the account type to deposit the funds by clicking the grey arrow. Enter the amount of the deposit and then click continue.

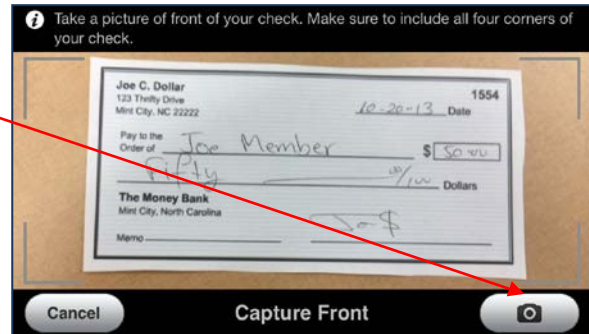
**Helpful Tip:** The maximum deposit amount is \$5,000 per day through Mobile Deposit Capture.



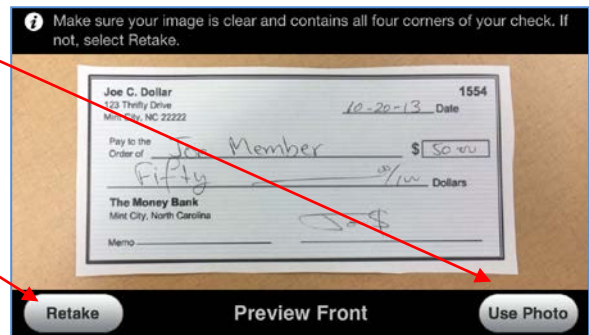
DEPOSITS (continued)

Step 4: Take a picture of the front side of your check.  
Ensure all four corners are inside the picture borders.

**Helpful Tip:** Each check is deposited individually and requires its own photo.



Step 5: If the check image looks good, select "Use Photo" or you can use the "Retake" button to capture the image again.



Step 6: Take a picture of the back side of your check.  
Ensure all four corners are inside the picture borders.

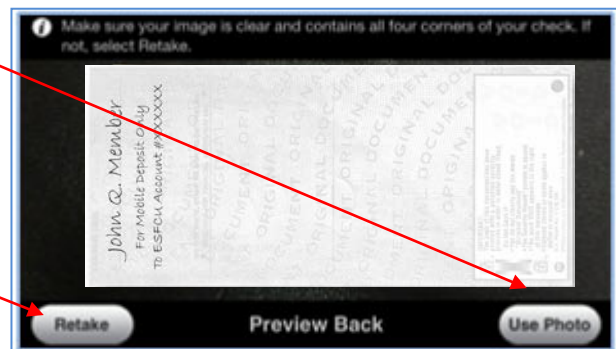
**Helpful Tip:** Properly endorse the back of your check as indicated below:

Your Signature  
For Mobile Deposit Only  
To ESFCU Account # XXXXXX

Without proper endorsement, your deposit may be placed on extended hold and you may be required to provide the original check. In some cases, your deposit may be reclaimed up to 12 months later.



Step 7: If the check image looks good, select "Use Photo" or you can use the "Retake" button to capture the image again.

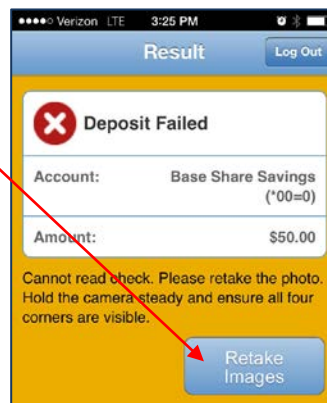
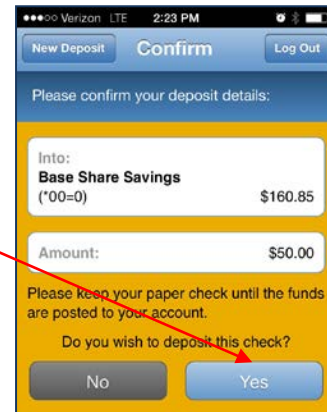




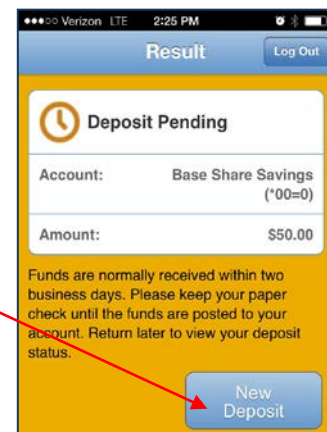
## DEPOSITS (continued)

Step 8: Select "Yes" to confirm your deposit.

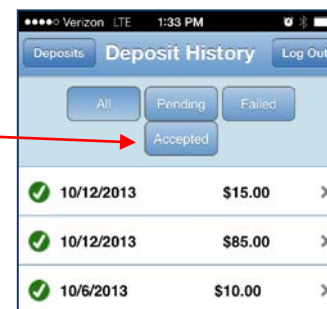
**Helpful Tip:** If you get a "Deposit Failed" message, follow the on-screen instructions to re-take the photo of the front and back of your check.



Step 9: Keep your paper check until the funds are posted to your account. Select "New Deposit" if you have more checks to enter.

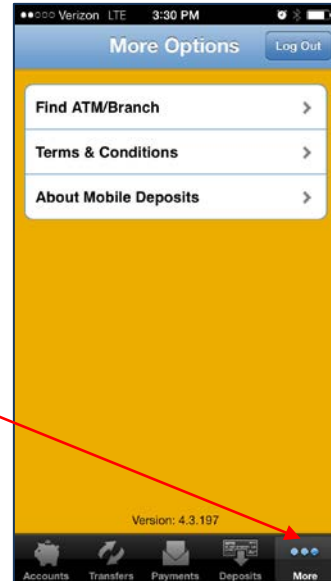


Step 10: To view your "Deposit History", select "Deposit" on the menu bar. You can view your *pending*, *failed* and *accepted* deposits.



### More

Under “More” on the menu bar, you can find a branch or ATM, view branch hours, as well as read Mobile Banking Terms and Conditions.



### Log Out

When you're done with Mobile Banking, select “Log Out” to exit.

