



# iMOBILE

User Guide



Online banking just got easier with Clarien iMobile — our NEW mobile app with enhanced capabilities. From 2-step authentication to e-receipts, iMobile is packed with new features including Clarien iTransfer — Bermuda’s only instant scan-and-pay mobile capability.

## PROTECT YOUR DATA

As part of our ongoing commitment to safeguarding your personal and financial information, we would like to remind you about the importance of being vigilant against phishing attempts. Phishing is a fraudulent practice where individuals attempt to obtain sensitive information such as usernames, passwords, and credit card details by disguising as a trustworthy entity.

To protect yourself from falling victim to phishing attacks, please keep the following in mind:

**1. Be cautious of unsolicited emails or messages.**

If you receive an email or message asking for personal information or directing you to a suspicious website, do not click on any links or provide any sensitive information.

**2. Verify the authenticity.**

Always verify the sender’s email address or contact information before responding to any requests for personal information. Legitimate financial institutions will never ask you to provide sensitive information through non-secure channels.

**3. Secure your online accounts.**

Ensure that your passwords are strong, unique, and regularly updated. Enable multi-factor authentication wherever possible to add an extra layer of security to your accounts.

**4. Keep your devices and software updated.**

Regularly update your devices, including computers and smartphones, with the latest security patches and software updates to protect against vulnerabilities that could be exploited by hackers.

**5. Report suspicious activity.**

If you suspect that you have received a phishing email or been targeted by a phishing attempt, report it to us immediately. By reporting such incidents, you can help prevent others from falling victim to similar attacks.

Remember, your security is our top priority, and we are committed to working together with you to ensure the protection of your personal and financial information.

Thank you for your continued trust in Clarien Bank.

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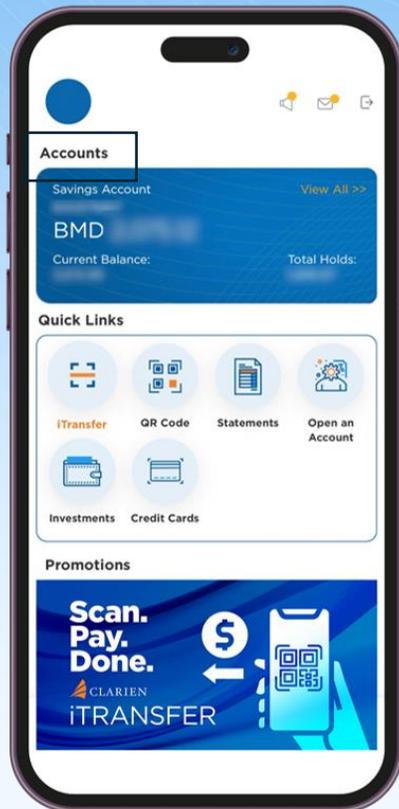
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## VIEW MY DASHBOARD



Once you have signed in to the iMobile app, your Dashboard will appear. From here, you can:

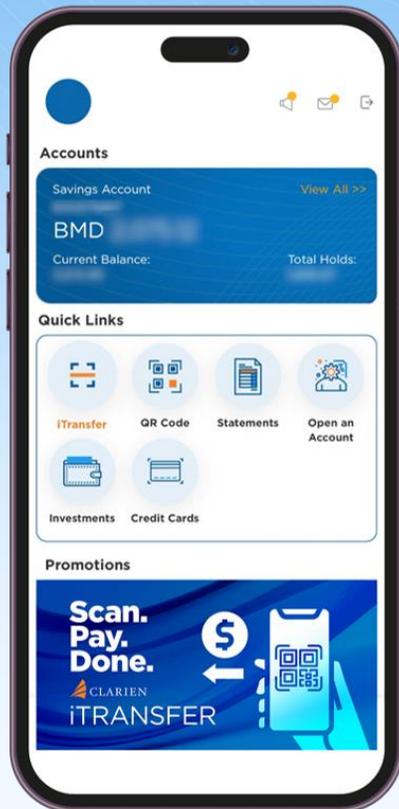
- View your accounts;
- Access Quick Links;
- Check out new promotions;
- Manage your financial goals; or
- Request convenient services.

To view your accounts from your Dashboard, click on View All in the top, right corner of the account shown. All of your accounts will then display.



Click on each account for more details. You may also View Transactions and Active Transfers below the account.

To return to the Dashboard, select the Dashboard icon located in the bottom left corner of the screen.



Select Quick Links to:

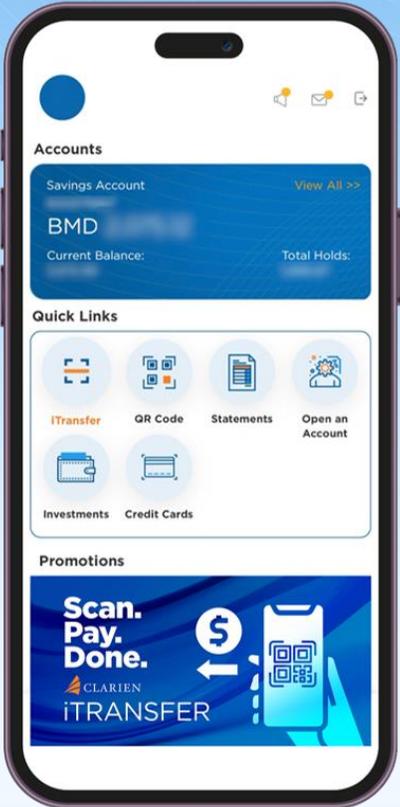
- Launch iTransfer,
- Create a QR Code
- View Statements
- Open an Account
- View Investment Accounts
- Manage credit cards



The Promotions section is located below Quick Links. View current solutions and offers available to help you reach your financial goals. Click on the image to learn more.

# iTRANSFER

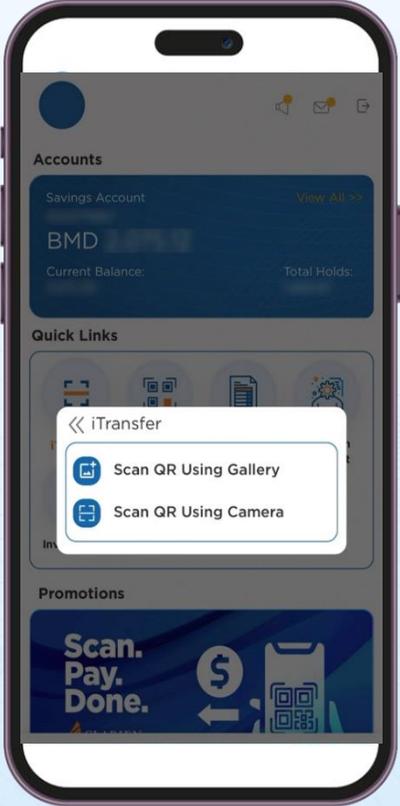
On the iMobile Dashboard, select iTransfer in the Quick Links section.

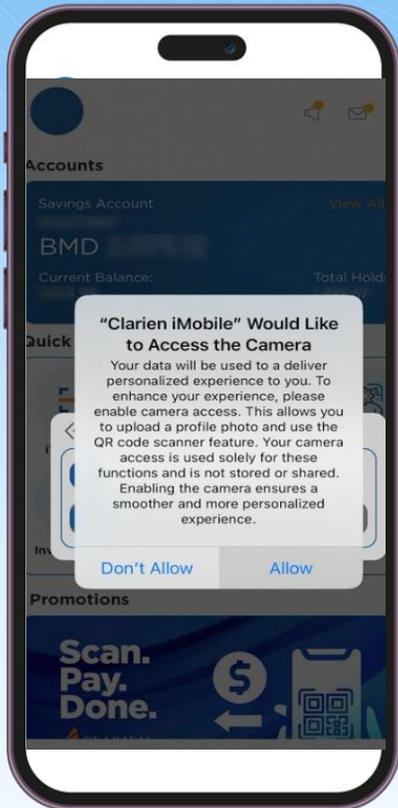


Two options will appear.

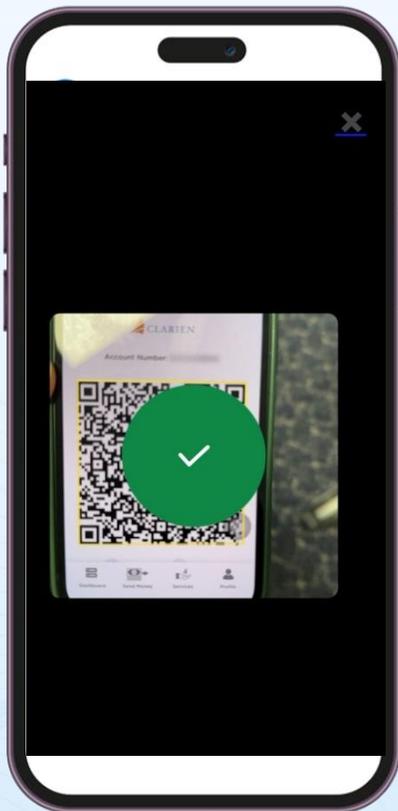
Select Scan QR Using Gallery if you wish to use a QR code saved in your device's photo gallery.

If you choose to scan the recipient's QR code, select Scan QR Using Camera.

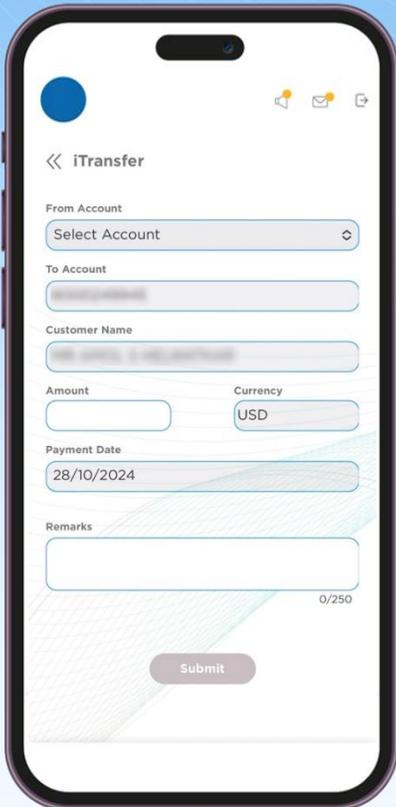




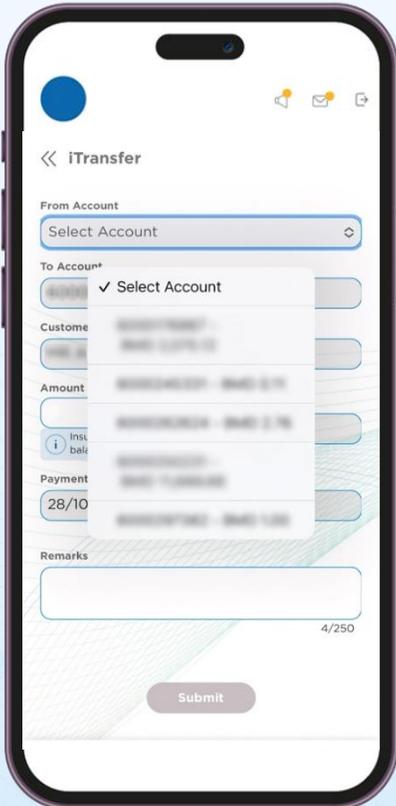
Enable iMobile to access your camera. Select Allow to be able to scan the recipient's QR code.



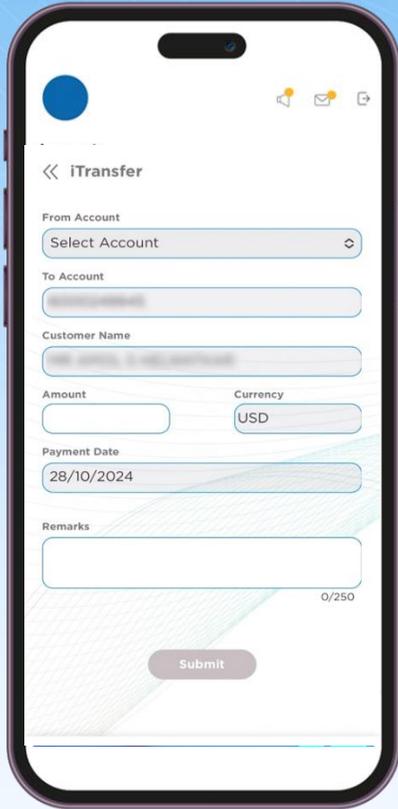
iMobile will open the camera on your device. Hold your device in front of the QR code. Once detected, it will scan automatically.



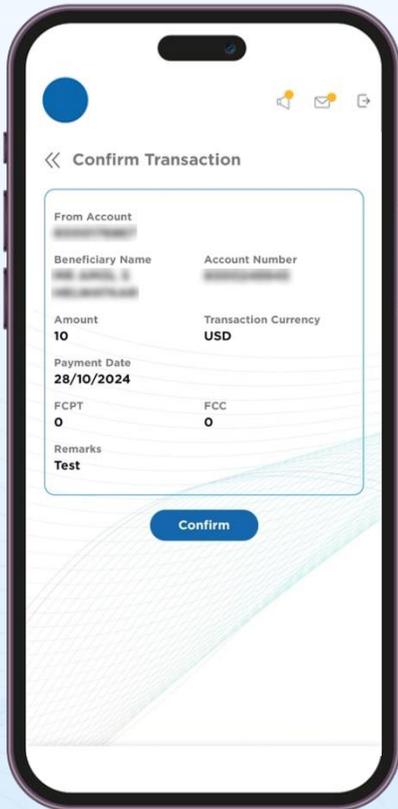
The recipient's account name and number should appear on-screen.



Select the account from which you wish to transfer from the dropdown options.

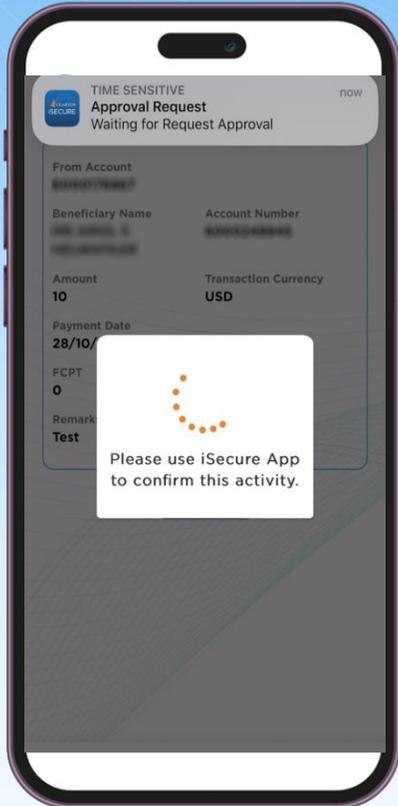


Enter the amount you wish to transfer and add remarks (if any). Press **Submit**.

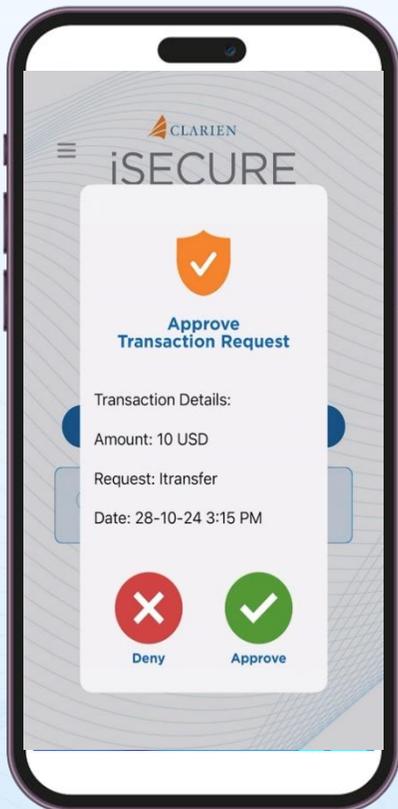


Review all transaction details and if everything is correct, press **Confirm**.

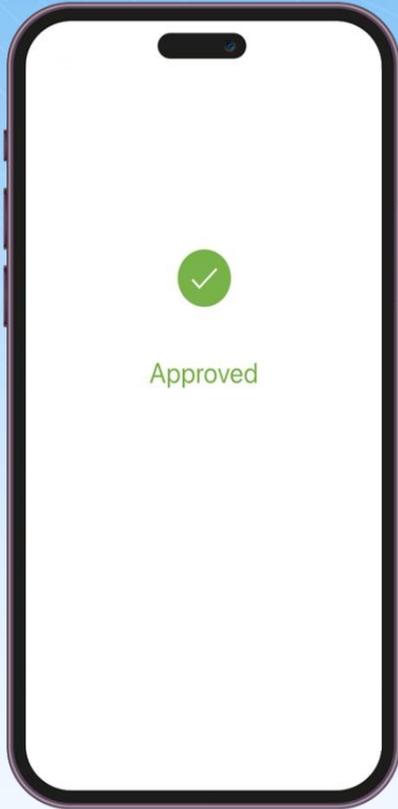
A notification from iSecure will appear to authenticate the transfer.



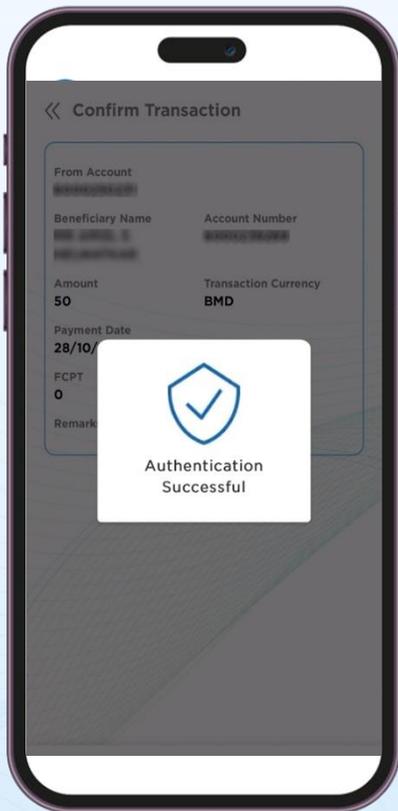
Open the iSecure app, then select **Approve** to authenticate the transfer.

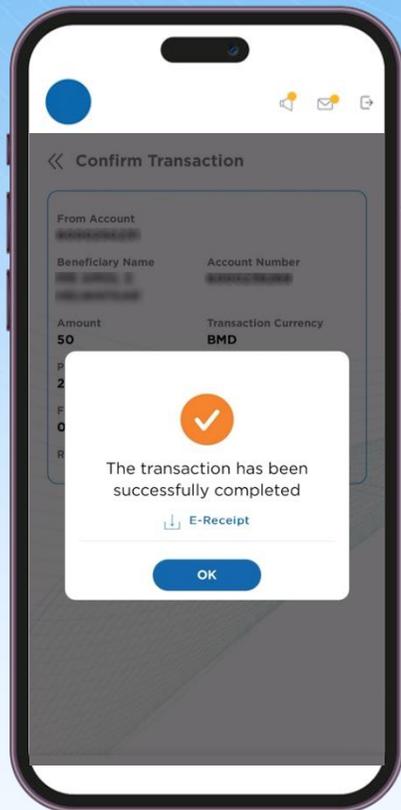


Your transfer is approved.



iBank will also confirm the authentication.

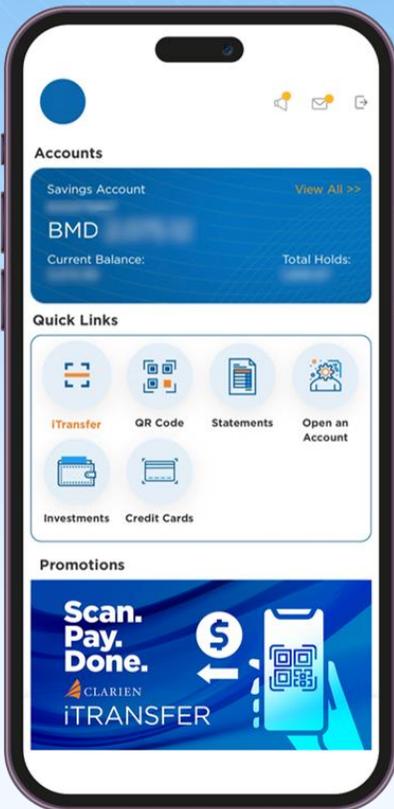




Your transfer is complete.  
Download the transaction receipt  
by pressing **E-Receipt**.

## QR CODE

Select QR Code from the Quick Links section of your Dashboard.



Select an account from the account drop down list.

A QR code that includes your account information will be created.

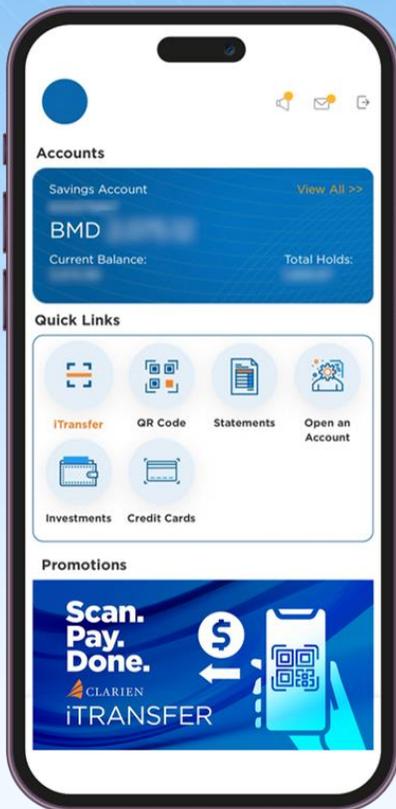




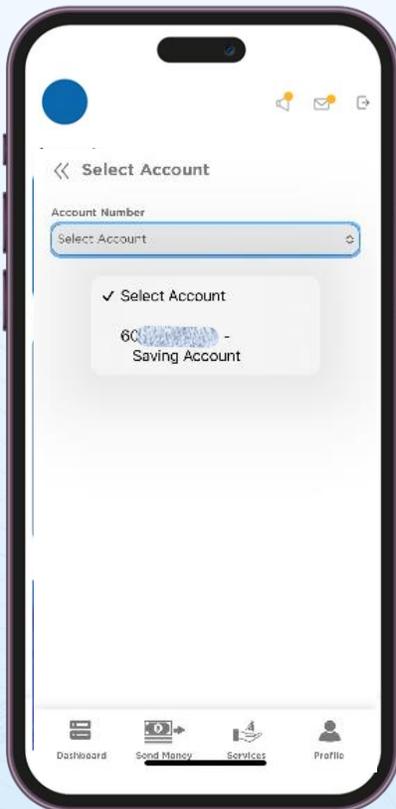
Choose how you would like to share your QR code.

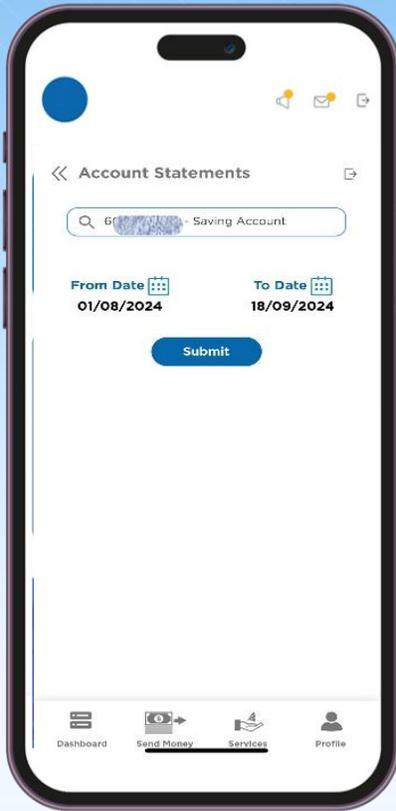
## STATEMENTS

Select Statements from the Quick Links section of your Dashboard.



Use the Account Number drop down list to select the account.



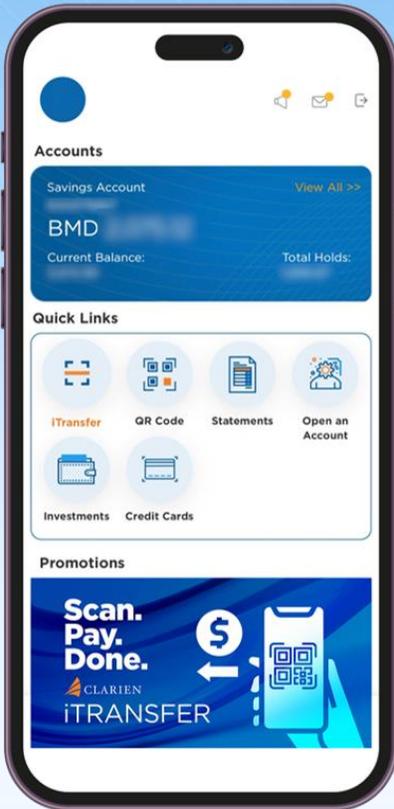


Then, select the date range of the statement you would like to view and select Submit.

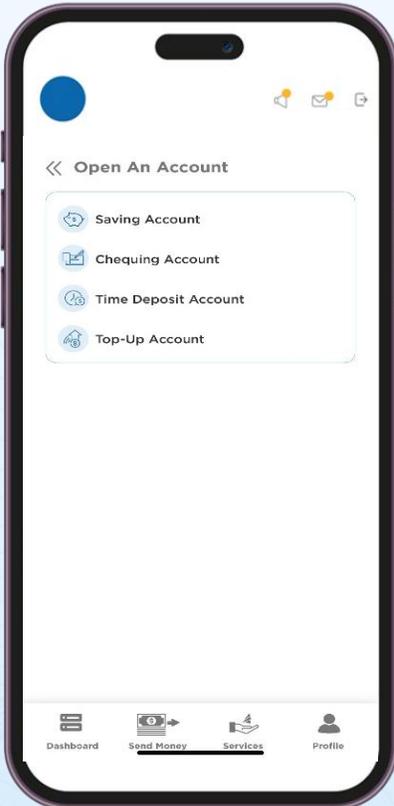
All available statements within the date range will display.

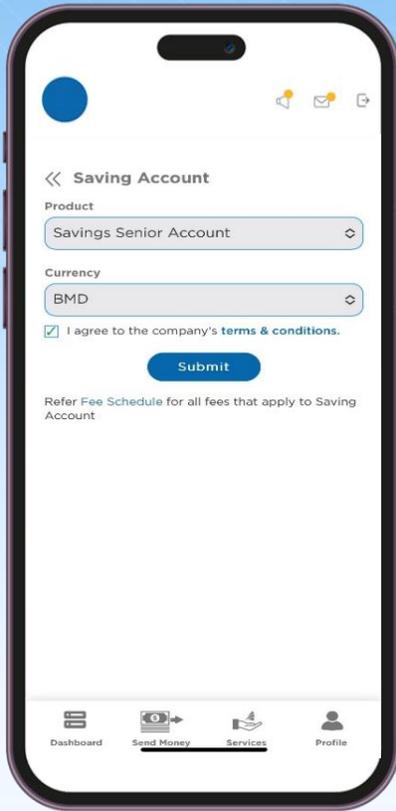
## OPEN A SAVINGS ACCOUNT

Select Open an Account from the Quick Links section of your Dashboard.



Choose the type of account you would like to open, including Savings, Chequing, Time Deposit or Top-Up.





If opening a Savings Account, select the Savings account type from the Product list. Then, select either BMD or USD as your currency.

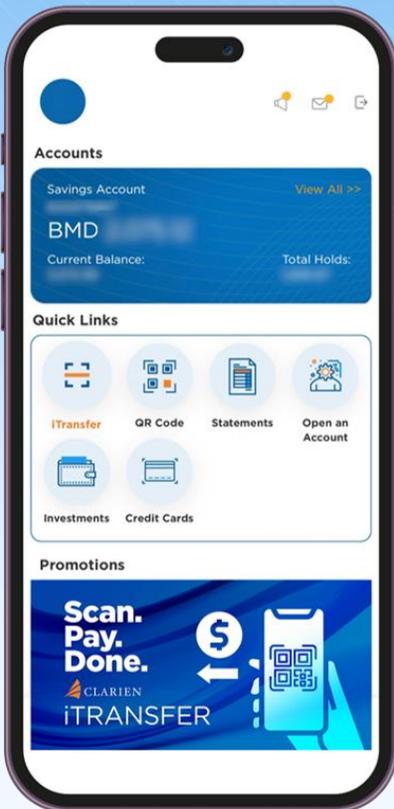
Review the Terms and Conditions by selecting the hyperlink. If you agree to the Terms, please tick the box.

Refer to the Fee Schedule to view all Savings account fees.

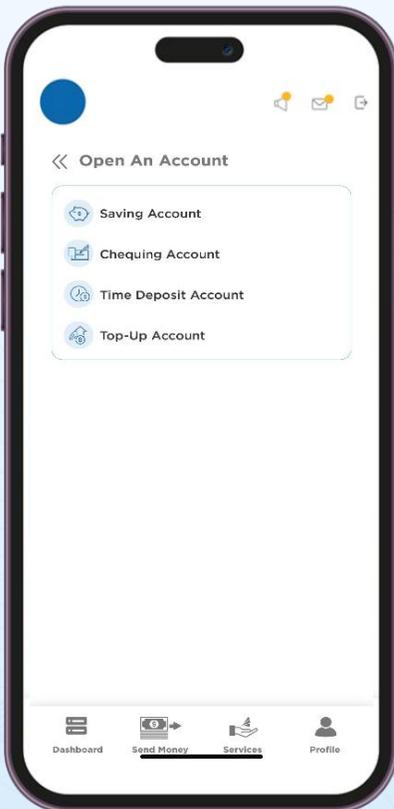
Once complete, submit your account opening request. A Clarien representative will contact you.

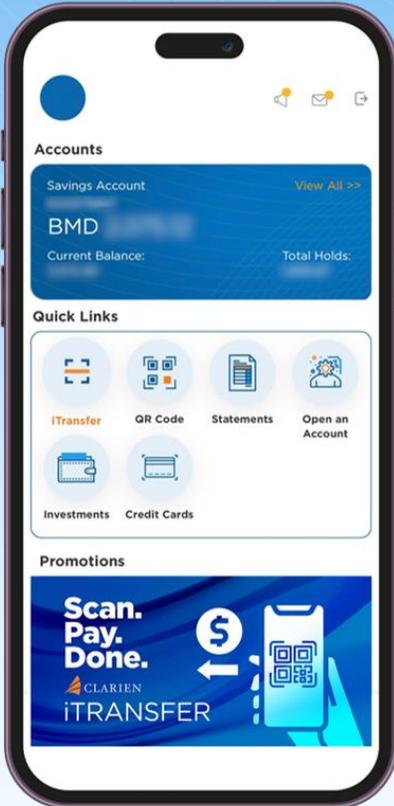
## OPEN A CHEQUING ACCOUNT

Select Open an Account from the Quick Links section of your Dashboard.



If opening a Chequing Account, click on this account type in the list.



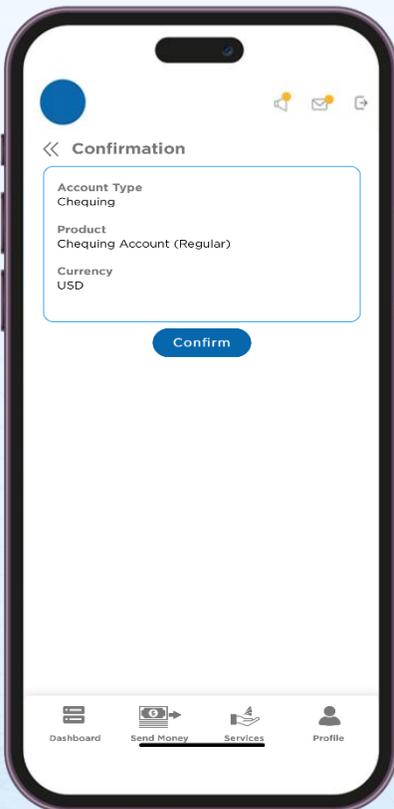


Select the Chequing account type from the Product list. Then, select either BMD or USD for your currency.

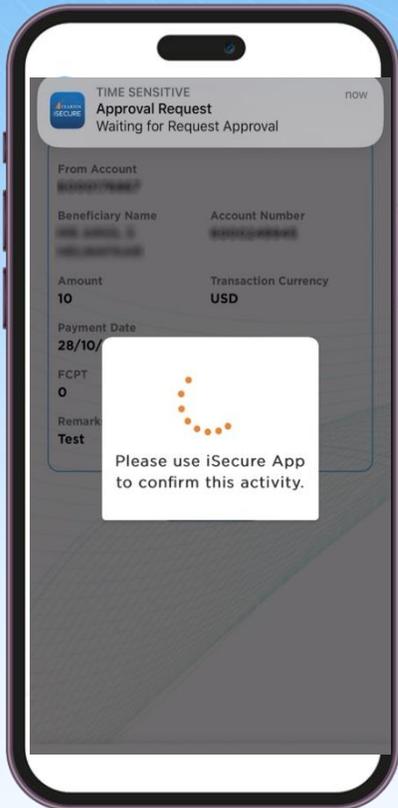
Review the Terms and Conditions by selecting the hyperlink. If you agree to the terms, please tick the box.

Refer to the Fee Schedule to view all Chequing account fees.

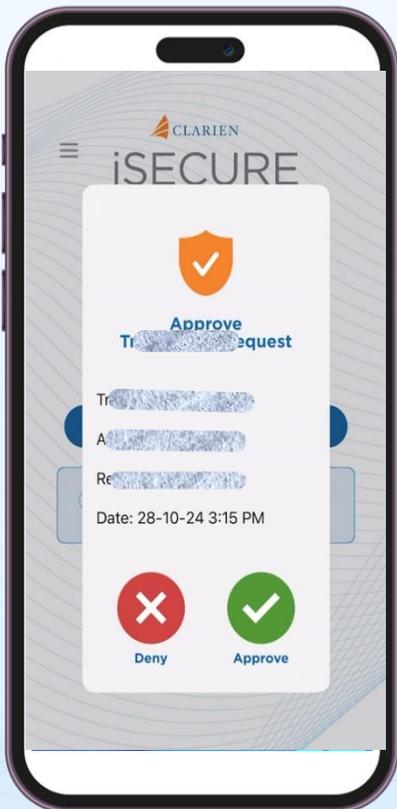
Once complete, submit your account opening request.



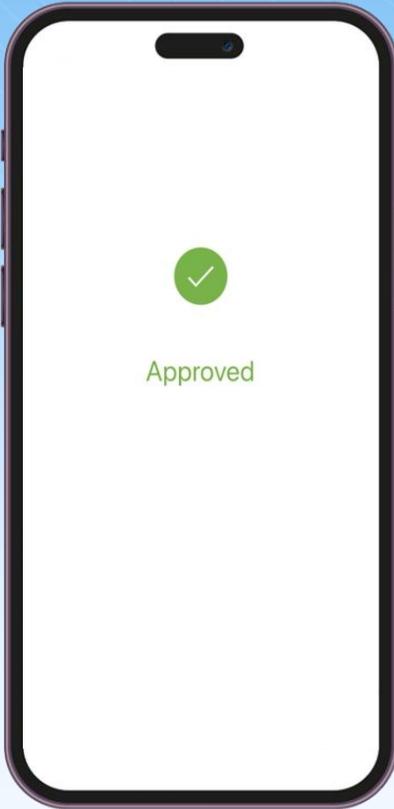
Review your request details. If correct, select confirm.



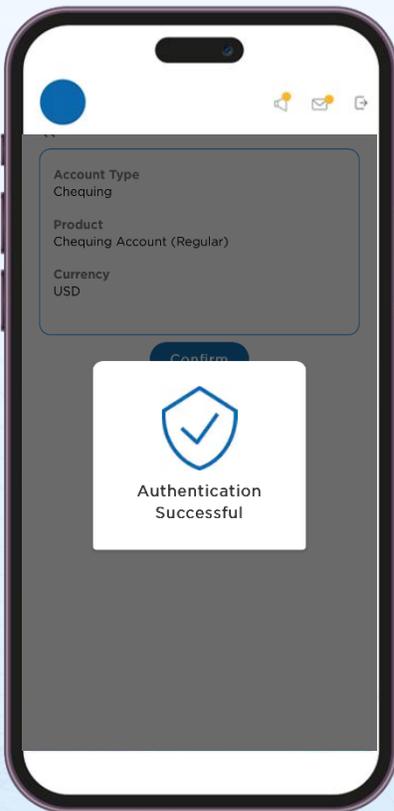
A notification from iSecure will appear to authenticate the transfer.



Open the iSecure app, then select **Approve** to authenticate your request.



Your request is approved.



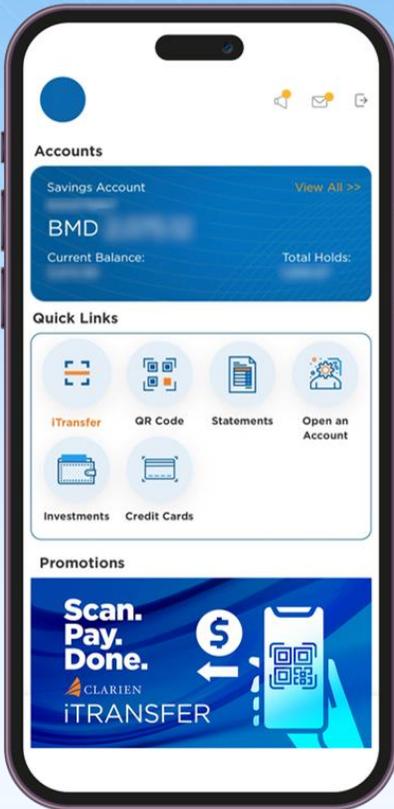
Once confirmed, a successful authentication message will display.

Your new chequing account information has been submitted.

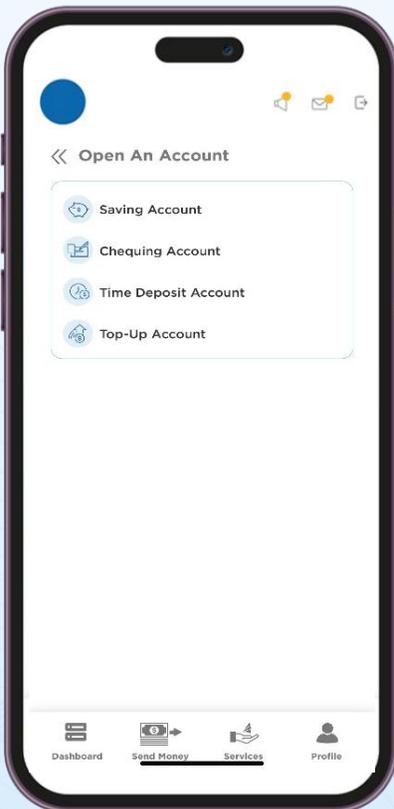
A Clarien representative will contact you.

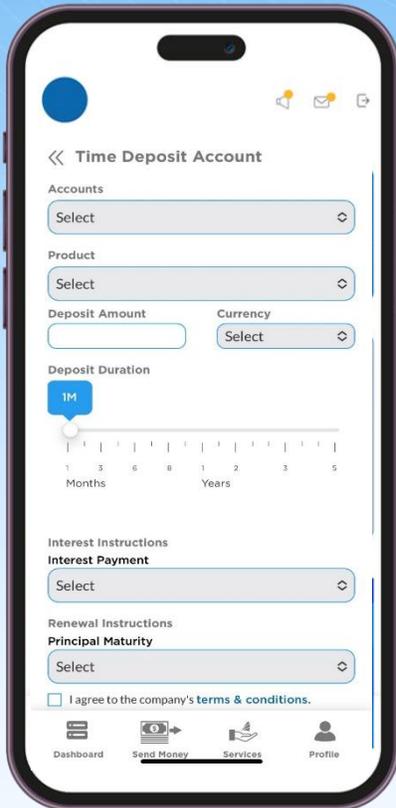
## OPEN A TIME DEPOSIT ACCOUNT

Select Open an Account from the Quick Links section of your Dashboard.



Select Time Deposit Account.



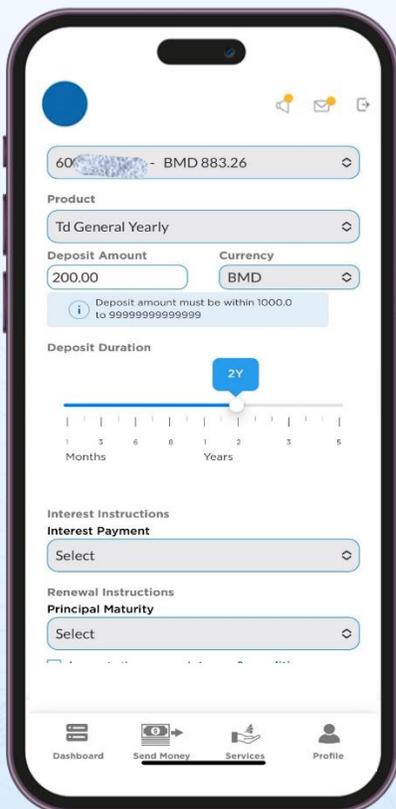


Select the account you want to transact from. You must have an established Clarien Chequing or Savings account to open a Time Deposit account.

Select the Time Deposit product you would like to open.

Enter the Deposit amount and the currency.

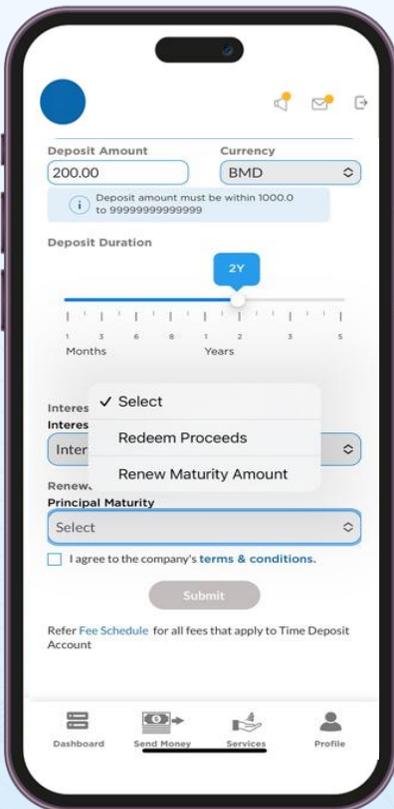
Then, select either BMD or USD for your currency.



Next, move the slider to indicate the deposit duration of your account, with months beginning on the left of the scale, progressing to years in the middle and right of the scale.



Then, select whether you would like to re-invest or receive your interest payment at the end of the term.



When your Principal Matures, choose whether you want to redeem proceeds or renew your maturity amount.

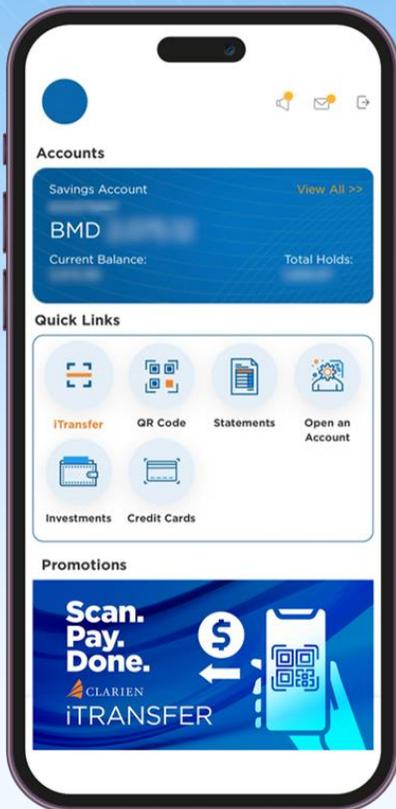
Finally, Review the Terms and Conditions by selecting the hyperlink. If you agree to the terms, please tick the box.

Refer to the Fee Schedule to view all Chequing account fees.

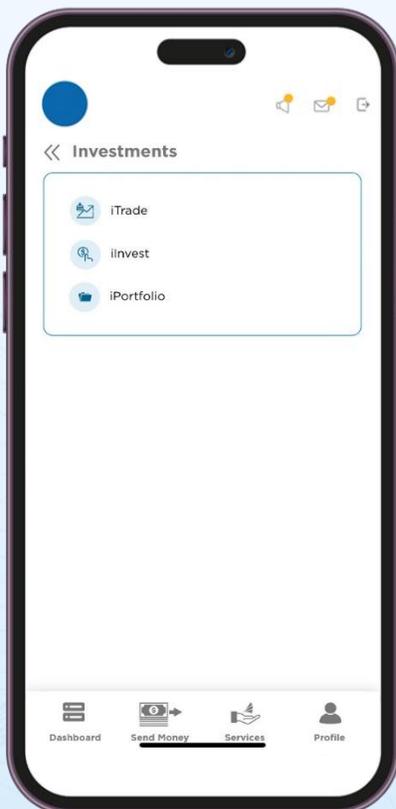
Once complete, submit your account opening request. A Clarien representative will contact you.

## ACCESS YOUR INVESTMENT ACCOUNT

Select Investments from the Quick Links section of your Dashboard.

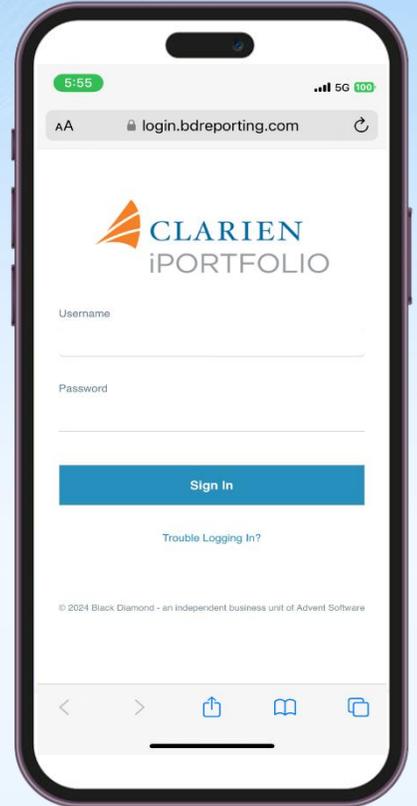
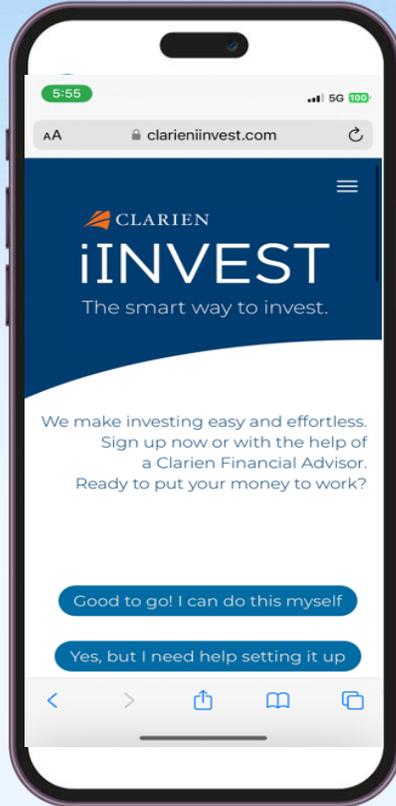
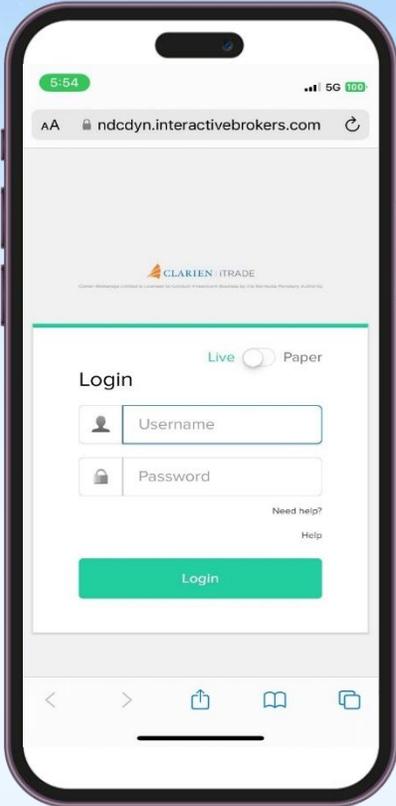


Choose the Investment Account type you would like to access, including Clarien iTrade, iInvest or iPortfolio.



You will then be directed to the iTrade, iInvest or iPortfolio sites.

Login to access your investment account.



## MANAGE BILLERS

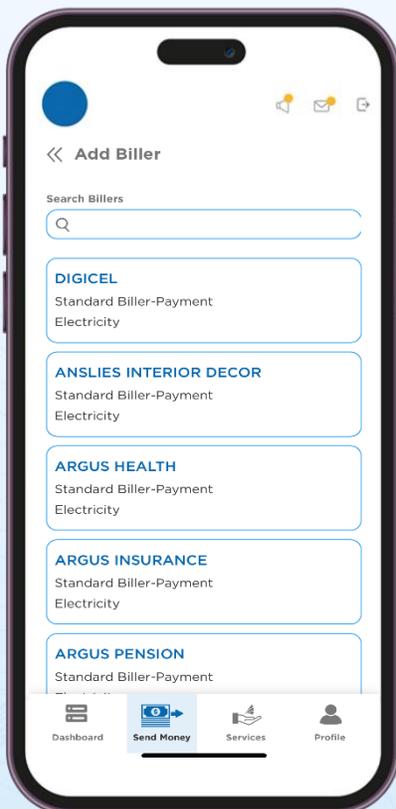
Select Send Money from the bottom menu, then choose Manage Billers.



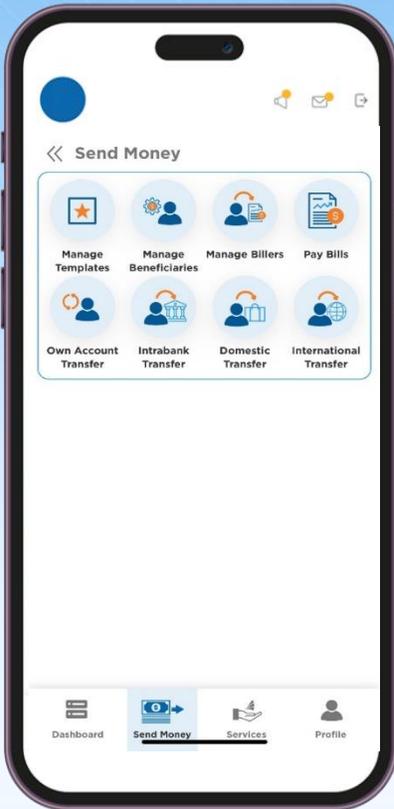
Your current list of Billers will display.

To add a new biller, click on the biller name.

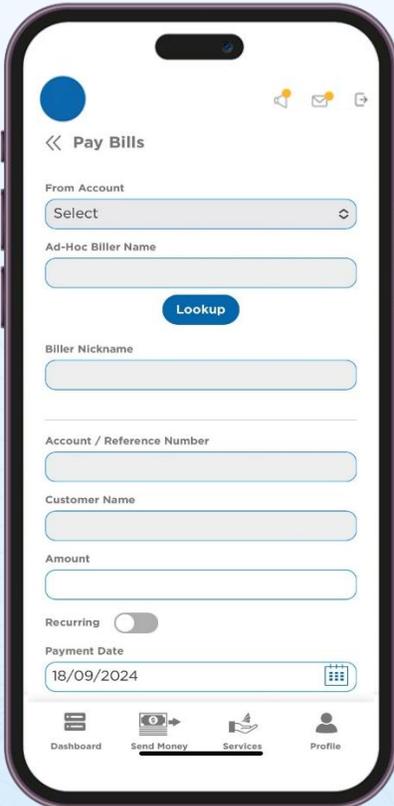
Use the search field to locate a biller or scroll down the list. Click on the biller you want to add.



## PAY BILLS



Select Send Money from the bottom menu, then choose Pay Bills.



From the drop-down list, select the From Account that you will use to pay the bill.

Then, enter the bill name, or use the Lookup button to find the biller. You may also enter the biller nickname.

Enter your account or reference number, your customer name and the amount you are paying.

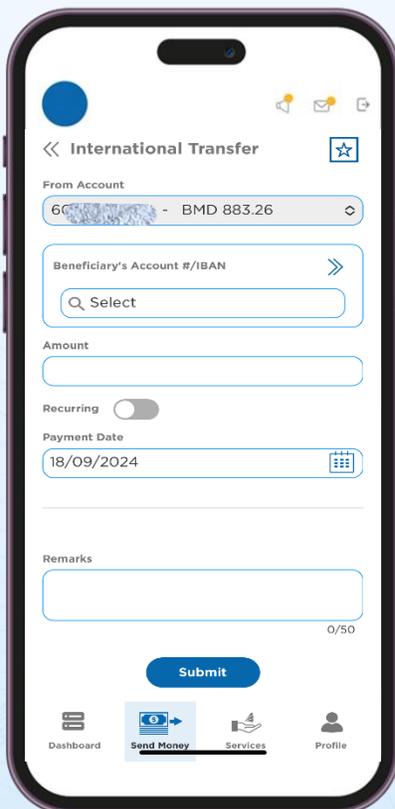
Turn the Recurring button on by sliding it from left to right if you want to set this as a recurring payment.

If it is not a recurring payment, indicate the date that you want the payment to transact by selecting the Payment Date using the calendar icon.

## INTERNATIONAL TRANSFER



To make an International Transfer, select Send Money from the bottom menu, then Choose International Transfer.



Choose the account you are sending money from by selecting the From Account drop down list.

Then, enter the beneficiary account information.

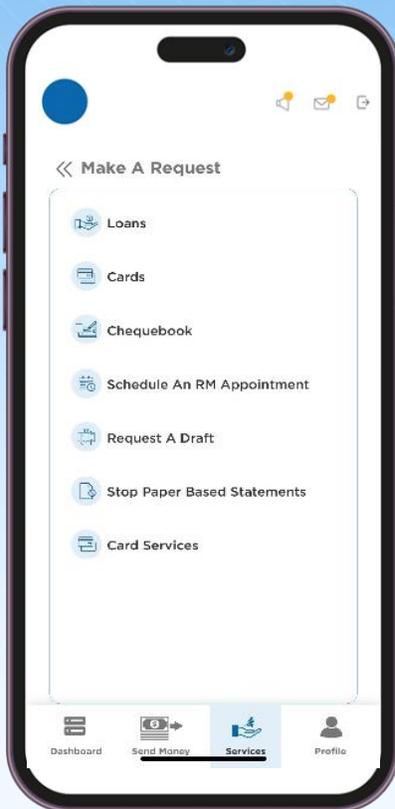
Enter the amount you are transferring.

Turn the Recurring button on by sliding it from left to right if you want to set this as a recurring payment.

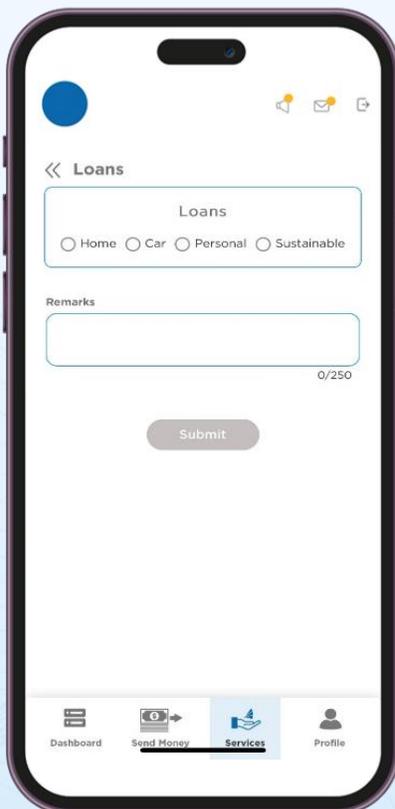
If it is not a recurring payment, indicate the date that you want the payment to transact by selecting the Payment Date using the calendar icon.

Enter remarks regarding your transfer, then submit.

## REQUEST A LOAN



Select Services in the bottom menu. Then, make a Request by selecting the Service your need.



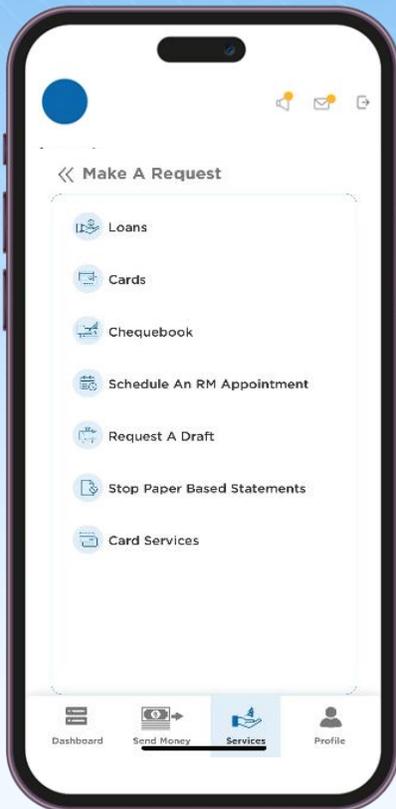
Inquire about a loan for your dream home or a new car. Maybe a personal loan, or even one to support sustainability purchases.

Select the loan type you are requesting.

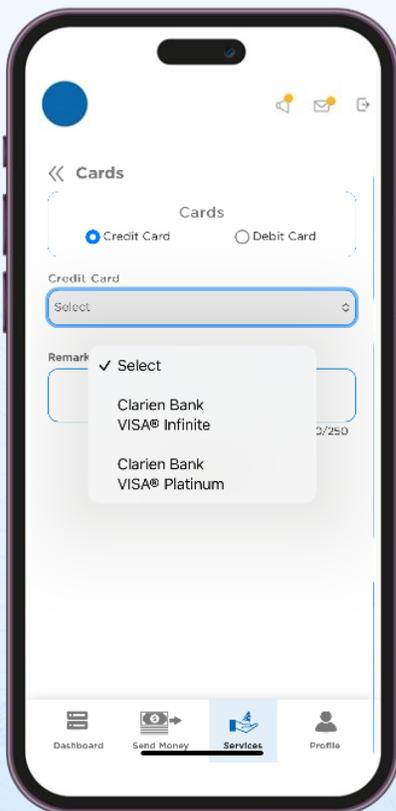
Enter any related remarks.

Then, Submit your loan request. A Clarien representative will contact you.

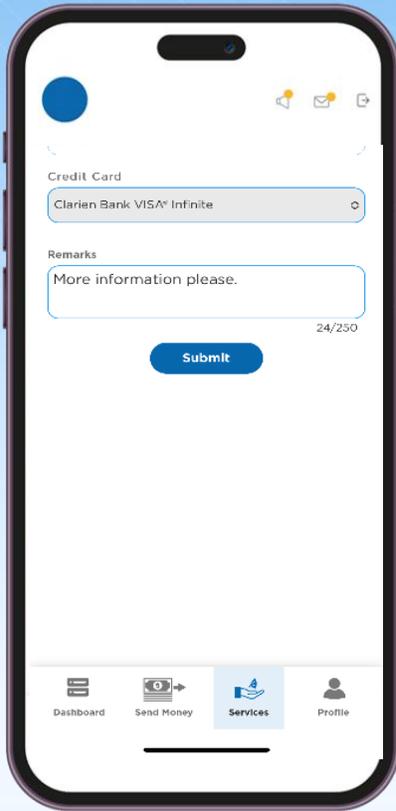
## REQUEST A CARD



Making a Service Request is easy with Clarien iMobile. Simply select Services in the bottom menu. Then, Make a Request by selecting the Service your need.

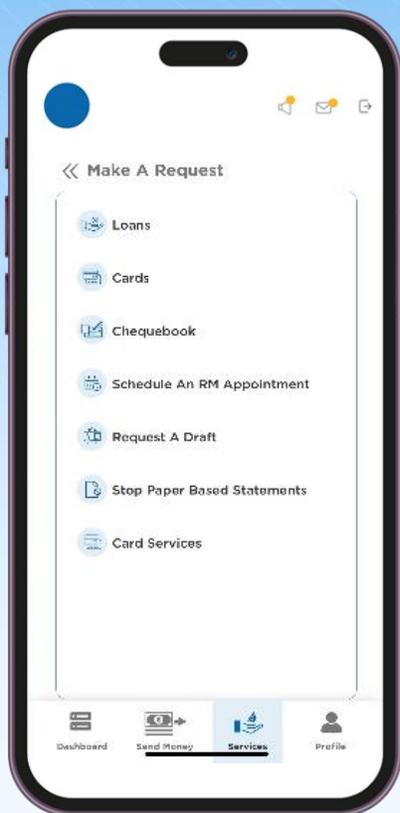


If you want a Credit card, choose the credit card type from the drop-down list.



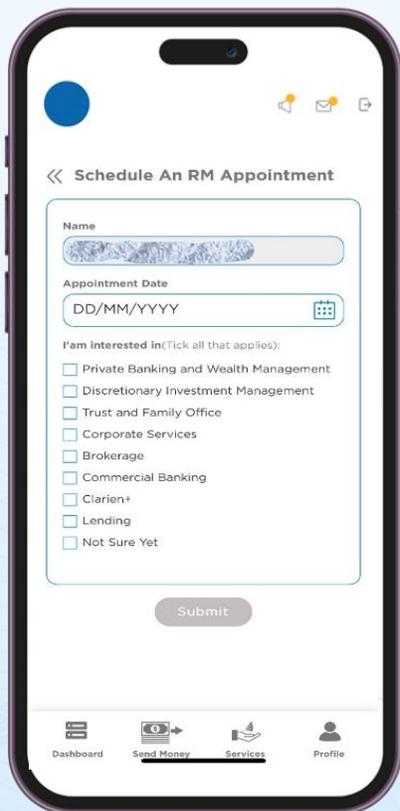
Enter remarks, then Submit your request.

## SCHEDULE AN RM APPOINTMENT



Making a Service Request is easy with Clarien iMobile. Simply select Services in the bottom menu. Then, Make a Request by selecting the Service you need.

If you would like to schedule an appointment with your Relationship Manager, select Schedule an RM appointment.



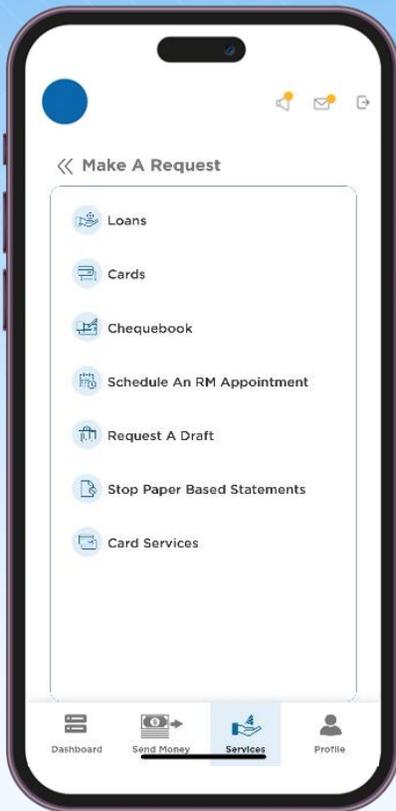
Then, choose your preferred appointment date by entering the date or using the calendar icon.

Finally, select the topics you are interested in by selecting from the list of solutions. You may select as many as you need, or choose Not Sure.

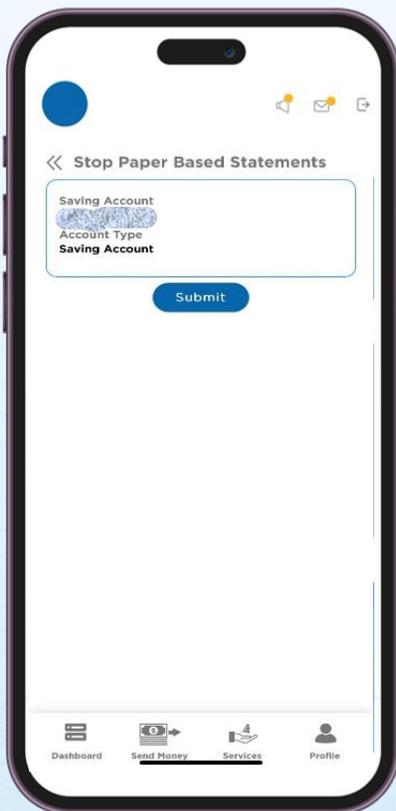
Submit your request. A Clarien representative will contact you.

## STOP PAPER BASED STATEMENTS

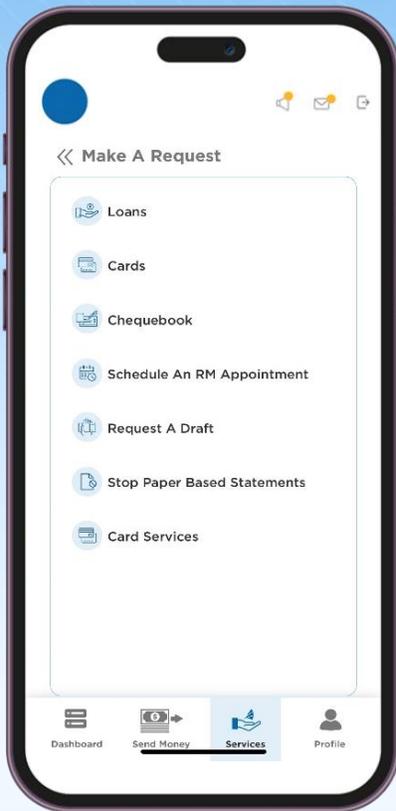
Select Services in the bottom menu. Then, Make a Request by selecting the Service you need. If you would like to stop paper-based statements, select this option for the Requests menu.



Select your account, then Submit your request.

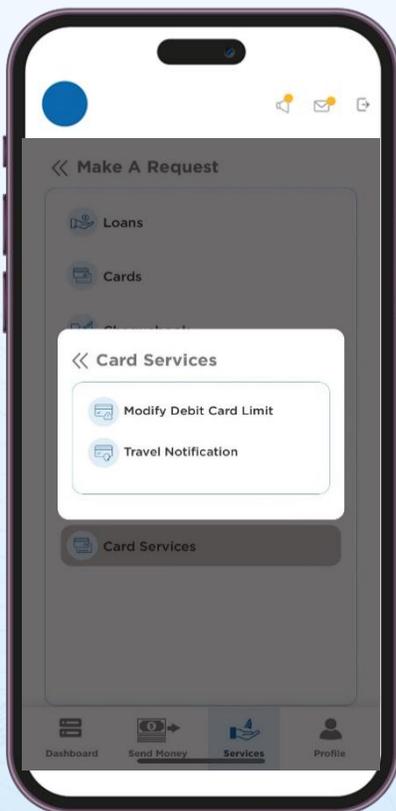


## REQUEST CARD SERVICES

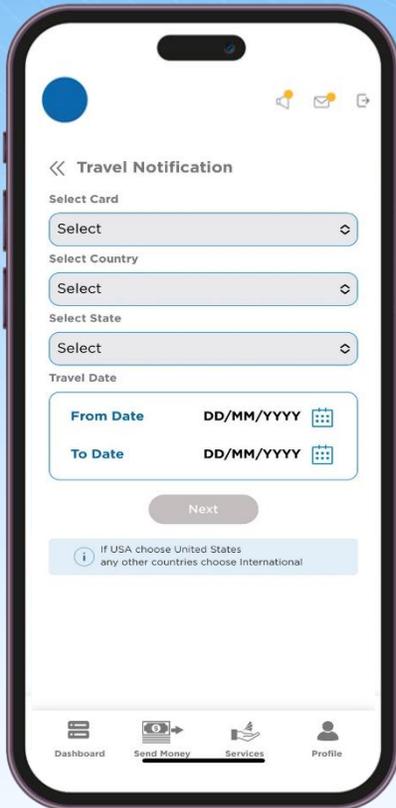


Making a Service Request is easy with Clarien iMobile. Simply select Services in the bottom menu. Then, Make a Request by selecting the Service you need.

If you would like to modify your debit card limit or submit a travel notification, choose Card Services from the Request menu.



Then, select the service you need.



To submit a Travel Notification, select the card that you will be using during your trip from the drop-down list.

Then, select the country that you are traveling to. If you are traveling to the United States, please select that option. For all other countries, please choose International.

Enter the state.

Then, choose your travel date range by clicking on the calendar icon.

Click on the Next button.

Submit your request.

Thank you for entrusting Clarien with your banking needs.

**About Clarien Bank Limited**

Clarien Bank Limited (“Clarien Bank”) provides personal & commercial banking, private banking, investments and corporate banking to individuals, families and corporations in Bermuda and worldwide. Clarien Bank is one of the largest independent integrated financial services organisations in Bermuda. Clarien Bank Limited through its subsidiary companies is licensed to conduct banking, investment, corporate services and trust business by the Bermuda Monetary Authority.



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