

## How to Login to Remote Deposit Capture & General Navigation

### Login:

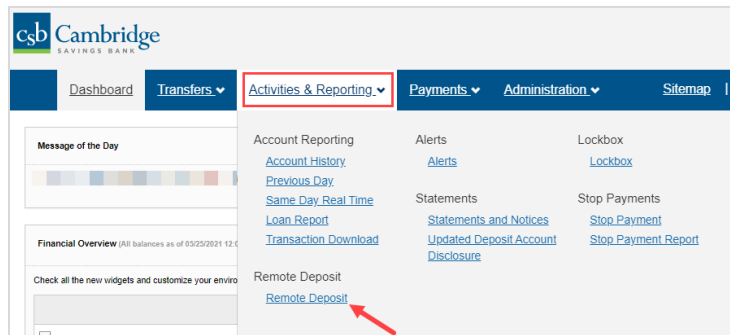
To access the Remote Deposit Capture platform, simply follow the instructions outlined below.

#### **Step 1: Enter your Company ID, User ID & Password**

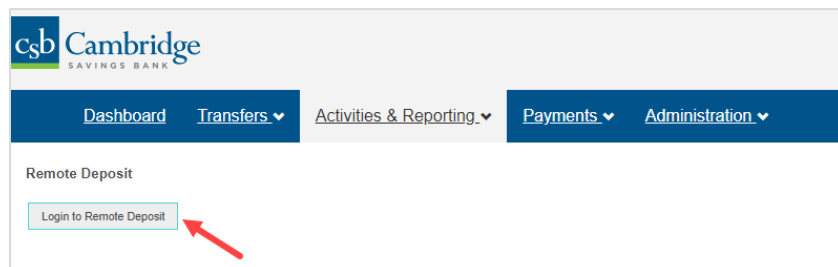
On the Business Online Banking login page, enter your Company ID, User ID and password, and click the LOGIN button.



**Step 2:** From the **Dashboard** homepage, click the **Activities & Reporting** tab and select **Remote Deposit** from the dropdown menu.

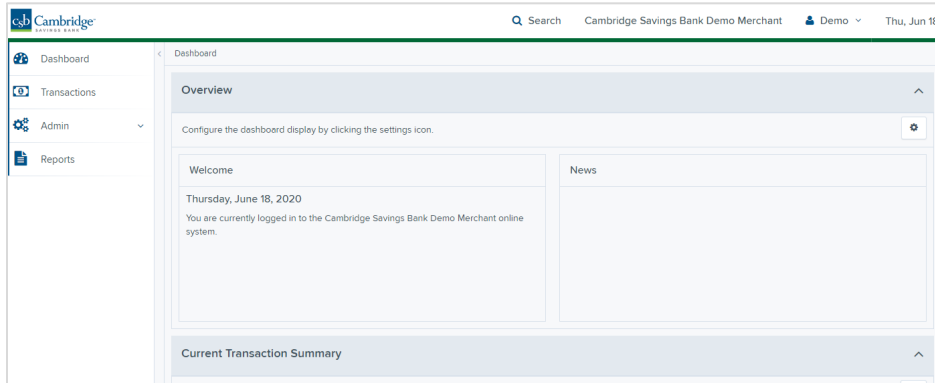


**Step 3:** From the **Remote Deposit**, click the **Login to Remote Deposit** button.



**Step 4:** A new tab will open in your browser window. You will be directed to the **Remote Deposit Dashboard**.

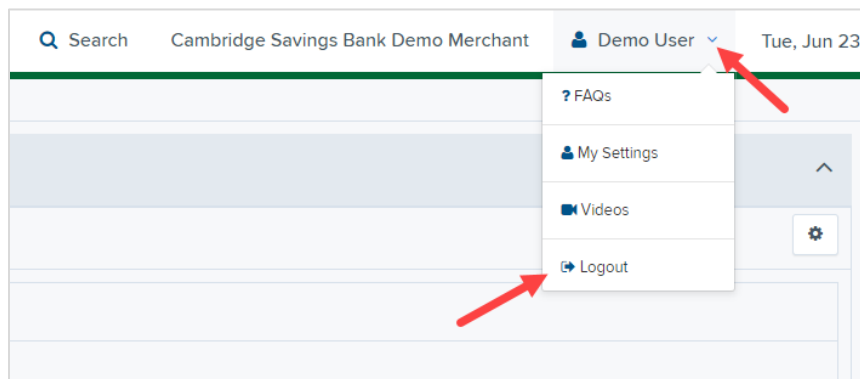
The *Overview* panel contains a welcome message, a *News* pane and settings for the *Dashboard* page. The *News* pane is where Cambridge Savings Bank will display messages, alerts and FAQs. We recommend that you check the *News* pane periodically to ensure you are up to date on CSB Remote Deposit Capture updates.



### Log out:

To log out of the Remote Deposit Capture platform, simply follow the instructions outlined below.

Next to your name in the upper right-hand corner click  and click **Logout** from the menu.



### General Navigation:

On the left side of the page you will find the main menu which contains **Dashboard**, **Transactions**, **Admin** and **Reports**.

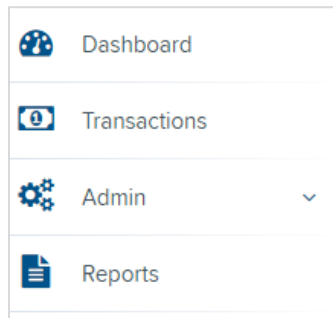
**Dashboard** - The *Overview* panel contains a welcome message, a *News* pane and settings for the Dashboard page. The *News* pane is where Cambridge Savings Bank will display messages and

alerts. The *Current Transaction Summary* displays a summary of the previous 60 days of transaction activity organized by status.

**Transactions** – In the *Check Processing* panel you will select **Remote Deposit Complete** to initiate a new deposit and review deposits that have not been submitted to CSB for processing. *Bulk Operations* will allow you to take action on multiple check items, at once. Bulk check operations are available depending on a transaction’s status.

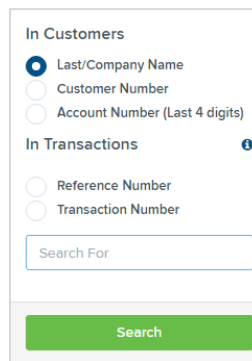
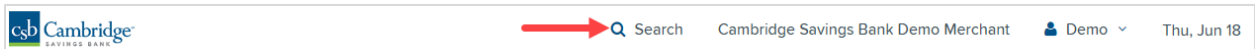
**Admin** – If you have administrative rights you will be able to add, view and/or modify a user and their privileges for Remote Deposit Capture.

**Reports** – There are a number of ways to retrieve batch, deposit, and transaction information with this system. You will be able to generate pre-defined reports and/or create custom reports on a daily, weekly, and monthly basis as well as within specific date ranges.



**Other Navigation Tools:**

Use the **Search** button on the top menu bar to search for specific transactions, find a customer or access your settings.



## Current Transaction Summary

Status	Debit Count	Debit Amount	Credit Count	Credit Amount
Approved				
<a href="#">Processed</a>	15	\$71.50		
Collected				
Awaiting Capture				
Awaiting Approval				
<a href="#">Declined</a>	2	\$7.00		
<a href="#">Voided</a>	2	\$10.00		
Error				
In Collection				
Other ACH Returns				
Unauthorized				
<a href="#">Suspended</a>	18	\$35.00		
Uncollected NSF				
Disputed				
Invalid / Closed Account				
<a href="#">Resolved</a>	7	\$8.00		
Other Check21 Returns				

The Current Transaction Dashboard is a numerical display of the total number of items and dollar amounts of all Check 21 items for all locations being processed. It covers a rolling 60-day period and is broken down by a transaction's current status within the system.

The following table provides a list and definition of all the transaction statuses within the system, for reference.

Transaction Status	Definition
Approved	The transaction has been verified and will be processed at the designated cut-off time.
Processed	The transaction has been transmitted to the appropriate network (Check 21). Changes can no longer be made, and the transaction can no longer be voided.
Collected	Not Applicable
Awaiting Capture	Not Applicable
Awaiting Approval	The transaction has been verified, but the amount of the transaction exceeded the Dual Authorization limit of the user who created it. An authorized approver must review and then either approve or void the transaction.

Transaction Status	Definition
Declined	The transaction has been declined by the system and will not be processed. The transaction exceeded either Dual Authorization limits or Velocity limits.
Voided	The transaction has been voided and will not be processed. A transaction may not be voided once the item is in the <i>Processed</i> status.
Error	An internal error has occurred within the system. Contact the Business Client Service team at 617-441-7051 for assistance.
In Collection	Not Applicable
Other ACH Returns	Not Applicable
Unauthorized	Not Applicable
Uncollected NSF	Not Applicable
Suspended	The transaction has been verified, but it has exceeded Velocity limits.
Disputed	Not Applicable
Invalid/Closed Account	Not Applicable
Resolved	The transaction has been moved into a <i>Resolved</i> status by a user to indicate that no further action related to the transaction is required. Transactions can be moved into a <i>Resolved</i> status from a status of <i>Declined</i> , <i>Voided</i> , or <i>Error</i> .
Other Check21 Returns	The Check21 transaction has been returned by the Federal Reserve. The transaction will be charged back.