csb Cambridge SAVINGS BANK

Remote Deposit Capture Guide

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Introduction

The Remote Deposit Capture Guide includes instructions for how to login, install scanner drivers, initiate deposits and much more.

Browser and System Requirements

For an optimal experience, a high-speed internet connection is recommended. In addition, the following components are required for working with Cambridge Savings' Remote Deposit Capture platform.

For the PC:

- Local administrative rights are needed to install the Device Controls to use the scanner with the Remote Deposit Capture platform.
- USB port 2.0 or higher
- .NET® Framework 4.6.2 or higher

	Operating System	Browser	Scanner	Model Supported
Microsoft®	Windows 10	Google Chrome™ Microsoft Edge®	Panini®	I:Deal® Vision X
			Digital Check®	CX30 TS240
Apple®	macOS 10.14.x Mojave macOS 10.15.x Catalina macOS 11.x Big Sur	Google Chrome™	Digital Check®	CX30 TS240

NOTE: The current version of Chrome and its two previous versions are supported.

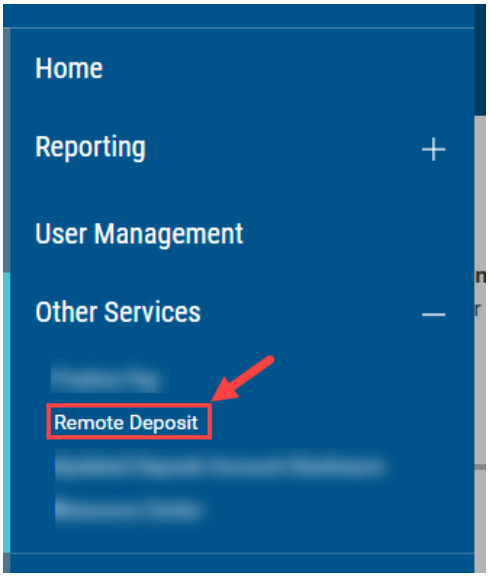
Logging in and General Navigation

How to Login

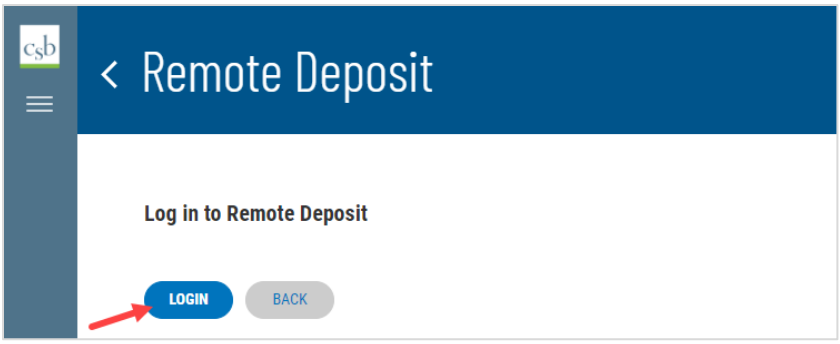
To access the Remote Deposit Capture platform, simply follow the instructions outlined below.

1. On the Business Online Banking login page, enter your Customer ID, User ID and password, and click the SIGN IN button.

2. Click on the 3-line icon on the upper left corner, just below the Cambridge Savings Bank logo to expand the side menu. From the side menu, click on ***Other Services*** and then select ***Remote Deposit.***

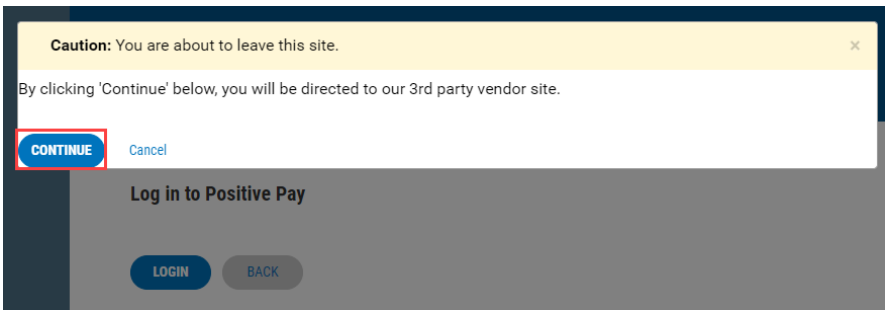


3. On the ***Remote Deposit*** screen, click the ***Login*** button on the screen.



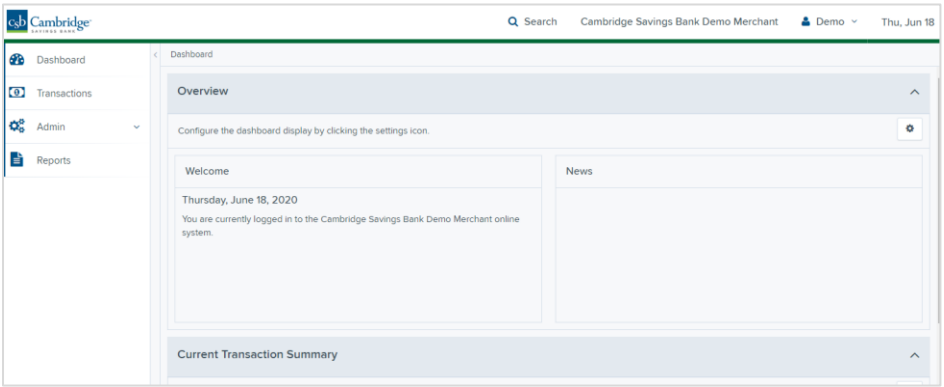
Important! After clicking the ***Login*** button, you will receive a pop-up message stating: "**Caution:** You are about to leave this site. By clicking, 'Continue' below, you will be directed to our 3rd party vendor site.".

This is a valid message, and you are still in a secure session and accessing a secure site to access the services.



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

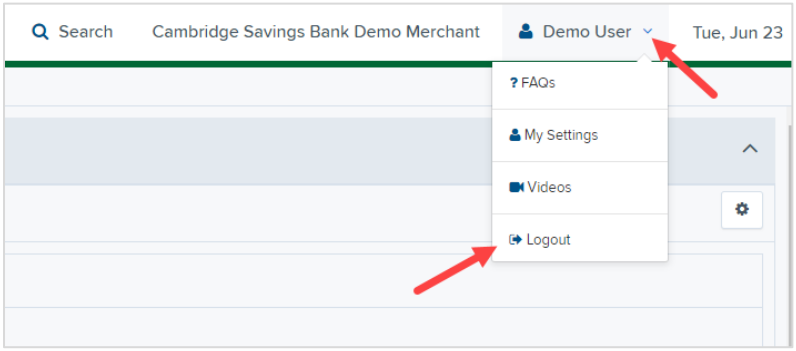
   The *Overview* panel contains a welcome message, a *News* pane, and settings for the *Dashboard* page. The *News* pane is where Cambridge Savings Bank will display messages, alerts, and FAQs. We recommend that you check the *News* pane periodically to ensure you are up to date on CSB Remote Deposit Capture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



Logging 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

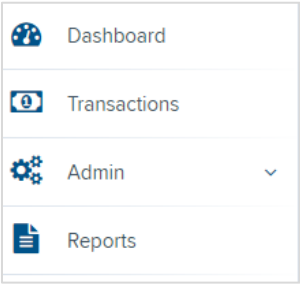
On the left side of the page, you will find the main menu which contains **Dashboard**, **Transactions**, **Admin,** and **Reports**.

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.

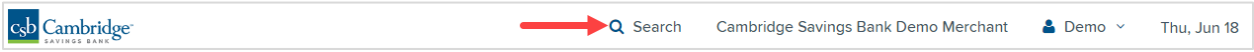
Admin – If you have administrative rights, you will be able to add, view, and/or modify a user and their privileges for Remote Deposit Capture.

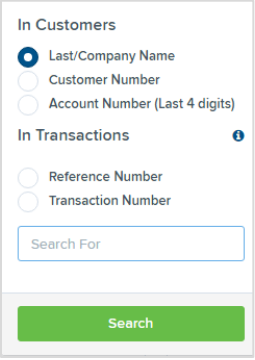
Reports – There are a number of ways to retrieve batch, deposit, and transaction information with this system. You will be able to generate pre-defined reports and/or create custom reports on a daily, weekly, and monthly basis as well as within specific date ranges.



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

Current Transaction Summary

Below is a summary of the previous 60 days of transaction activity as of 4/27/2020, organized by status. Hover over the status to view its definition. Selecting a status link will navigate you to a report of all transactions of that type, where you may adjust the date as necessary, filter the data, save, export, and/or print the activity.

Status	Debit Count	Debit Amount	Credit Count	Credit Amount
Approved				
Processed	15	$71.50		
Collected				
Awaiting Capture				
Awaiting Approval				
Declined	2	$7.00		
Voided	2	$10.00		
Error				
In Collection				
Other ACH Returns				
Unauthorized				
Suspended	18	$35.00		
Uncollected NSF				
Disputed				
Invalid / Closed Account				
Resolved	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.
Declined	The transaction has been declined by the system and will not be processed. The transaction exceeded either Dual Authorization limits or Velocity limits.

Transaction Status	Definition
Voided	The transaction has been voided and will not be processed. A transaction may not be voided once the item is in the *Processed* 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 *Resolved* status by a user to indicate that no further action related to the transaction is required. Transactions can be moved into a *Resolved* status from a status of *Declined, Voided, or Error.*
Other Check21 Returns	The Check21 transaction has been returned by the Federal Reserve. The transaction will be charged back.

Scanner Installation

For Windows

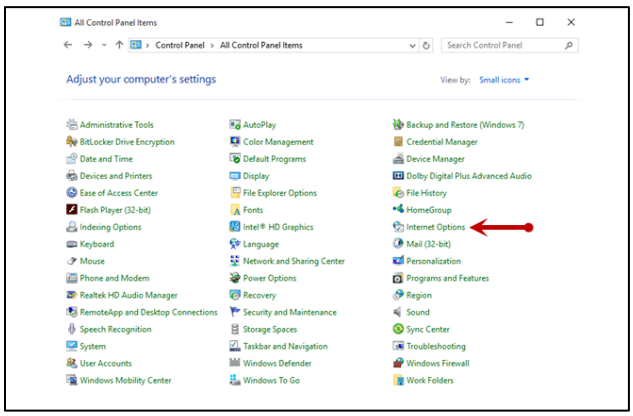
Prior to beginning your scanner installation, you will need the following information:

- Your Merchant ID and scanner model/scanner number
- **NOTE:** To install the software, you may need administrative privileges for installation purposes. Consult with your IT department for access. Follow the steps below to install your scanner:

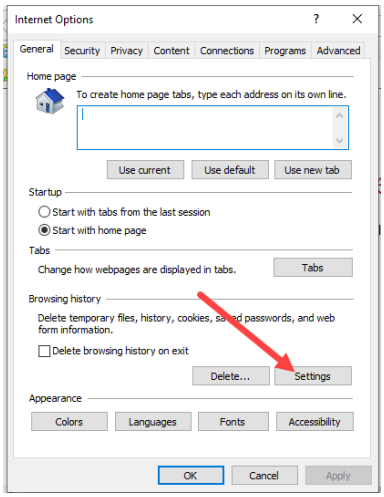
Configuring Temporary Internet Files and History Setting - Internet Explorer Only

1. Open **Control Panel** from your *Start* menu.
2. Select **Internet Options**.

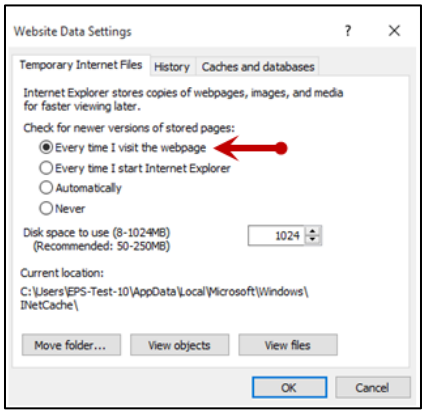
   NOTE: You may need to select **Network** and **Internet** and then **Internet Options**.



3. From the tabs at the top of the *Internet Options* window, select **General**, then click **Settings** under the *Browsing history* section, select the **Settings** option.



4. The *Temporary Internet Files and History Settings* window appears. Under *Check for newer versions of stored pages*, select the "**Every time I visit the webpage"** option.

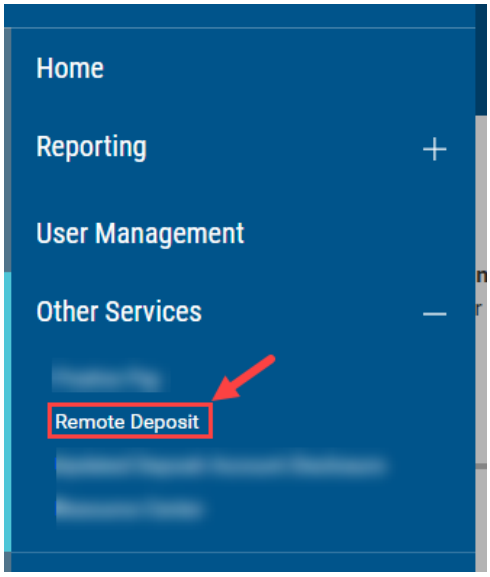


5. Select **OK** at the bottom of the *Temporary Internet Files and History Settings* window and then select OK from the bottom of the *Internet Options* window

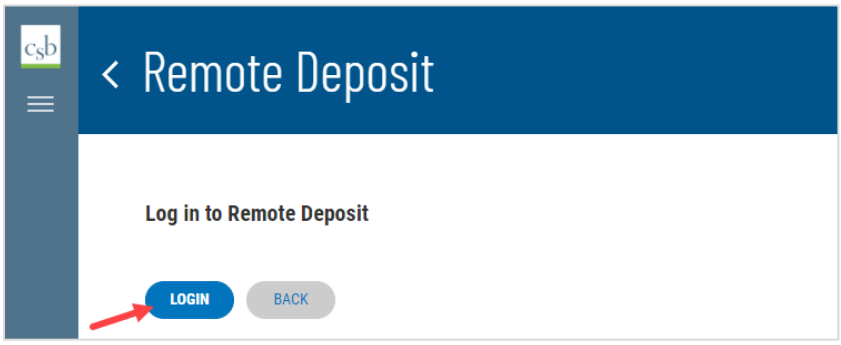
Installing Device Control

1. Navigate to Cambridge Savings Bank's RDC application through Cambridge Savings Bank's online banking.
2. On the Business Online Banking login page, enter your Customer ID, User ID and password, and click the SIGN IN button.

3. Click on the 3-line icon on the upper left corner, just below the Cambridge Savings Bank logo to expand the side menu. From the side menu, click on ***Other Services*** and then select ***Remote Deposit.***

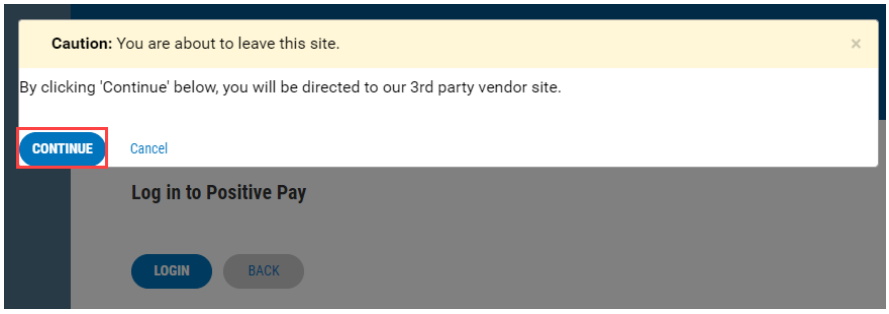


4. On the ***Remote Deposit*** page, click the ***Login*** button on the screen.

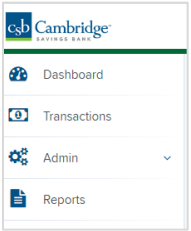


Important! After clicking the ***Login*** button, you will receive a pop-up message stating: "**Caution:** You are about to leave this site. By clicking, 'Continue' below, you will be directed to our 3rd party vendor site.".

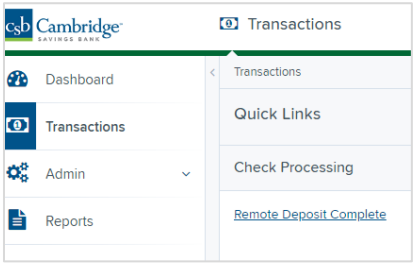
This is a valid message, and you are still in a secure session and accessing a secure site to access the services.



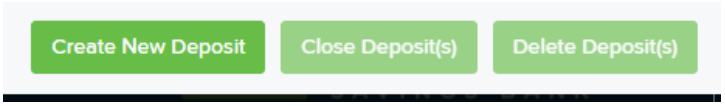
5. Select **Transactions** from the left main menu.



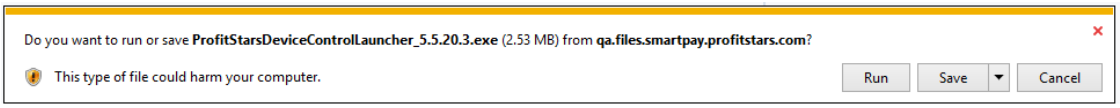
6. Under *Check Processing*, choose **Remote Deposit Complete**.



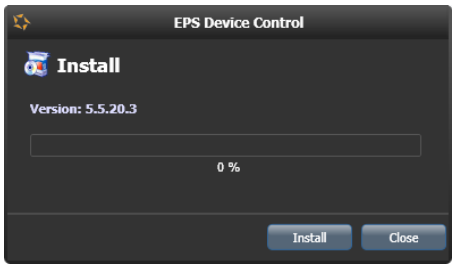
7. The *Open Deposits* page appears. Select **Create New Deposit**, as shown below.



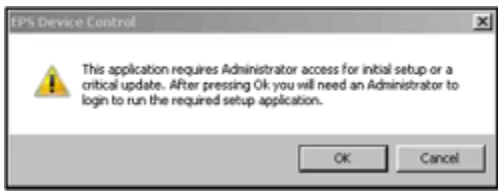
8. The *Device Control* prompt appears, informing you that Device Control is attempting to launch. Select **Run** to continue.
   For **Google Chrome** users, click on the **ProfitStarsDeviceCon….exe** (as shown in the second image below).



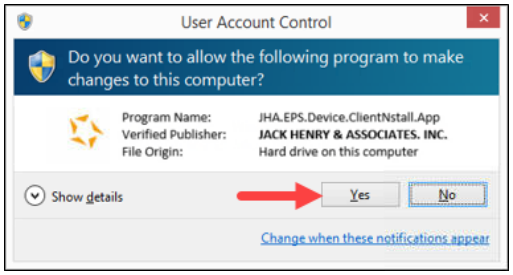
9. The system will prompt you to begin installing EPS Device Control. Click **Install** to continue. This may take several minutes.



10. A prompt appears to ensure that a user with Administrator rights to the computer will proceed with the installation. Click **OK** to continue.



11. A prompt may appear for the application to make additional changes. Select **Yes** to continue.



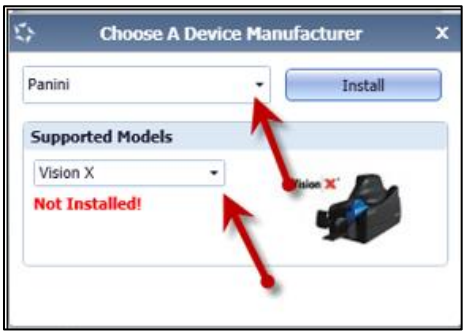
Choose the scanner and model you wish to install, and then select **Install**. Cambridge Savings Bank's Scanner models are:

Panini®

- I:Deal®
- Vision X

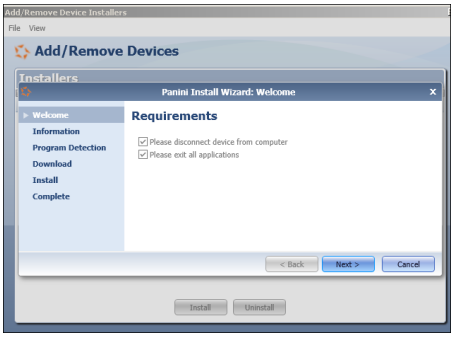
Digital Check®

- CX30
- TS240

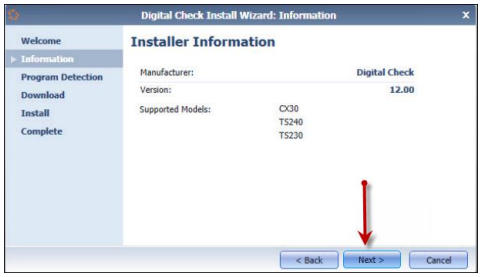


12. The *Add/Remove Devices* window appears. Choose the scanner you wish to add, and then click **Install**.

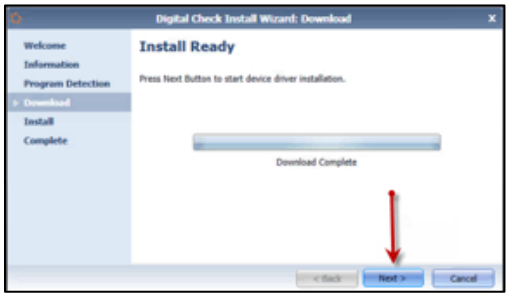
13. The Install Wizard tool appears. Disconnect the scanner's USB or power cable from your computer and exit all other applications. Click **Next** to continue.



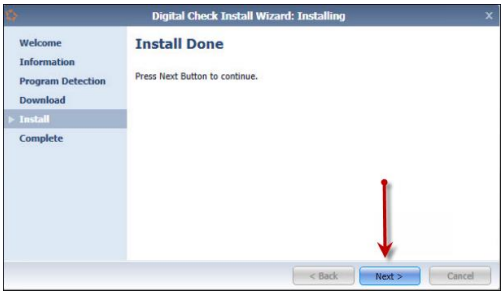
14. The *Install Wizard* displays the *Installer Information* prompt. Choose **Next** to continue.



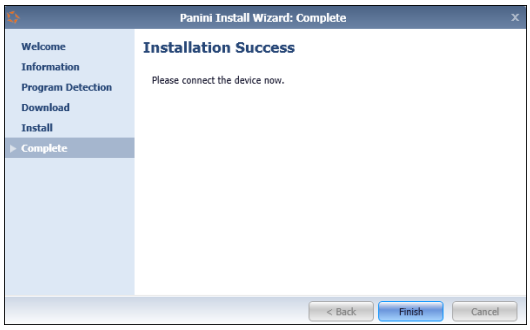
15. The *Install Wizard* displays the *Install Ready* prompt. Select **Next** to continue.



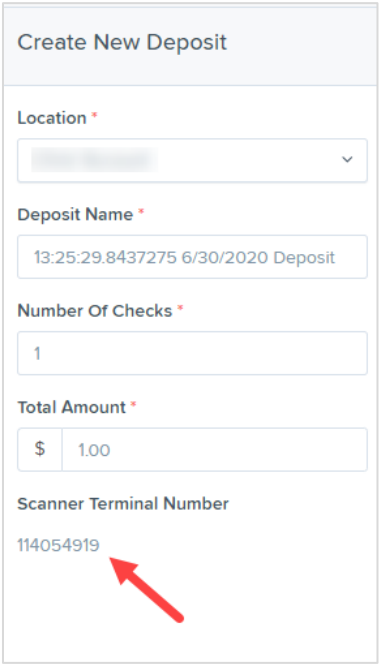
16. The *Install Wizard* displays the *Install Done* prompt. Click **Next** to continue.



17. After the *Install Wizard* has completed, connect the scanner to your computer, and then click **Finish**. The scanner is now installed.



NOTE: When you begin making deposits, ensure that the **Scanner Terminal #** field is populated on the *Create New Deposit* page. When this field is populated, you are ready to begin scanning checks.

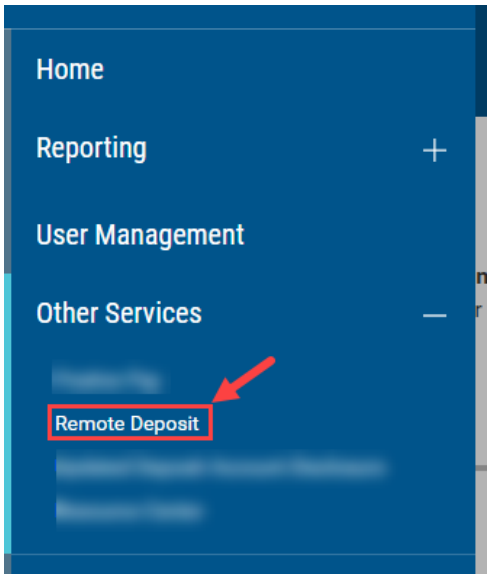


For MAC

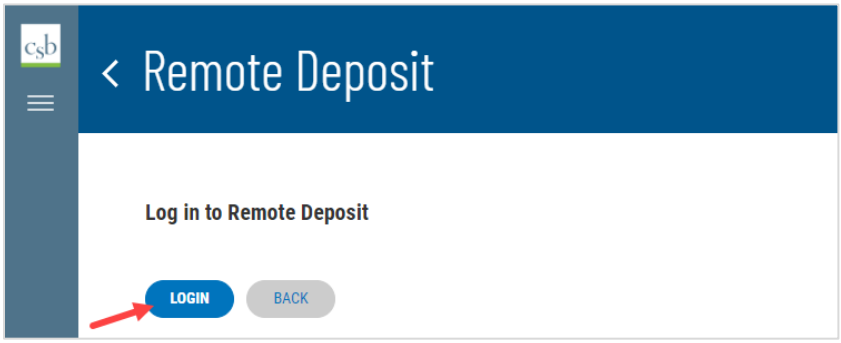
Installing Device Control

1. On the Business Online Banking login page, enter your Customer ID, User ID and password, and click the SIGN IN button.

2. Click on the 3-line icon on the upper left corner, just below the Cambridge Savings Bank logo to expand the side menu. From the side menu, click on ***Other Services*** and the select ***Remote Deposit.***

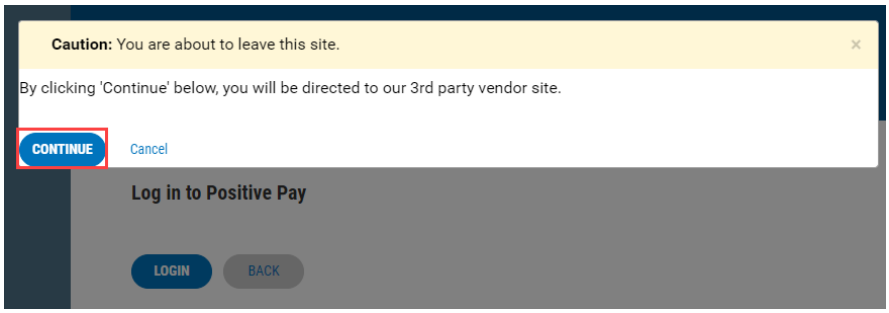


3. On the **Remote Deposit** page**,** click the ***Login*** button on the screen.

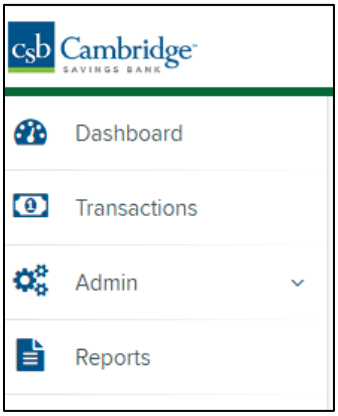


Important! After clicking the ***Login*** button, you will receive a pop-up message stating: "**Caution:** You are about to leave this site. By clicking, 'Continue' below, you will be directed to our 3rd party vendor site.".

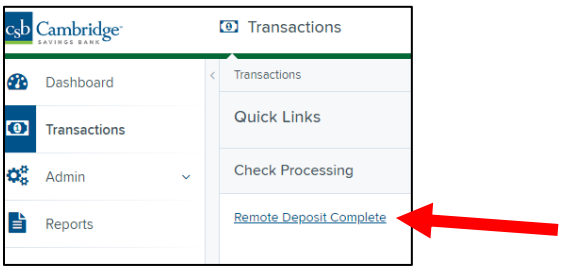
This is a valid message, and you are still in a secure session and accessing a secure site to access the services.



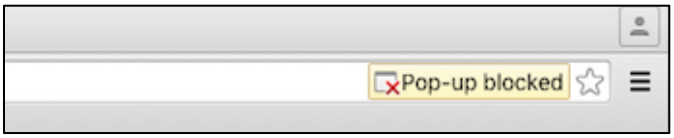
4. Select **Transactions** from the left main menu.

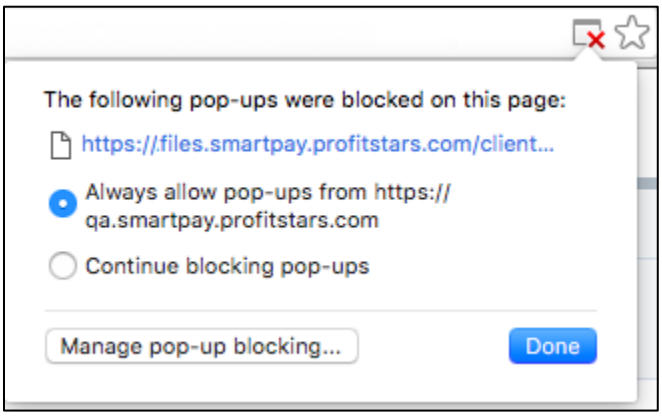


5. Under *Check Processing*, choose **Remote Deposit Complete**



NOTE: Depending on your pop-up settings you may see a **Pop-up Blocked** message. Click the red **X** and select **always allow pop-ups**.

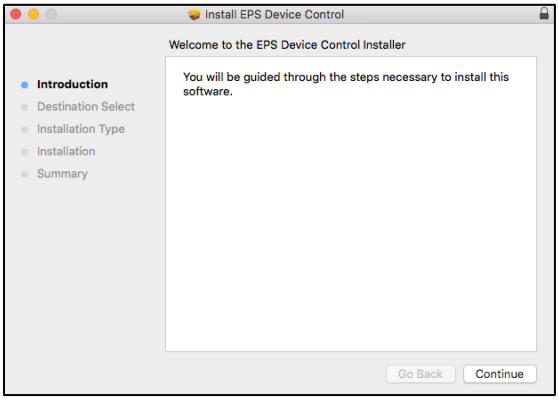




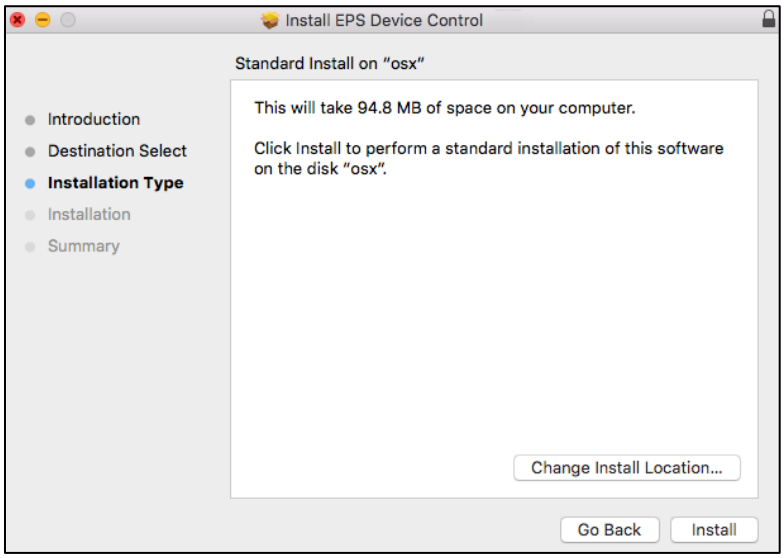
6. The message below will appear. Click **Keep**.

7. Click **DeviceControllerInstaller….pkg** in the bottom left-hand corner to begin the install.

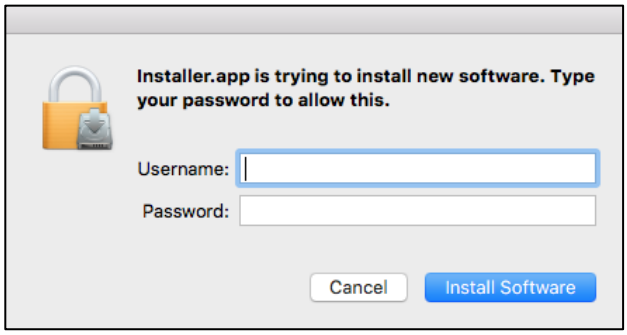
8. The *Install Wizard* appears. Select **Continue.**



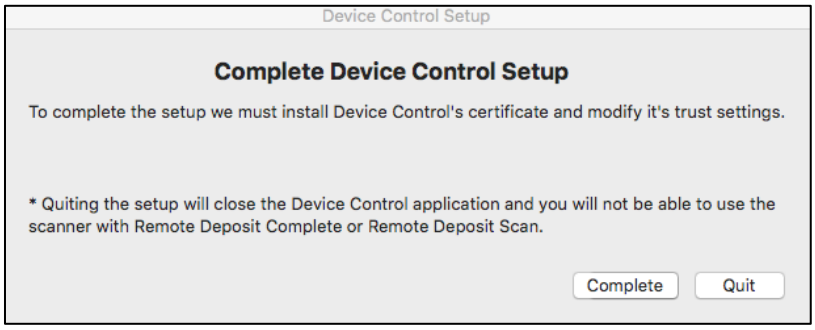
9. Click **Install**, as shown below



10. The message below appears, enter the admin username and password for your PC and then click *Install Software.*



11. Click **Complete** on the *Complete Device Control Setup* window.



12. Enter your credentials.

Uninstalling Previous Scanner Drivers

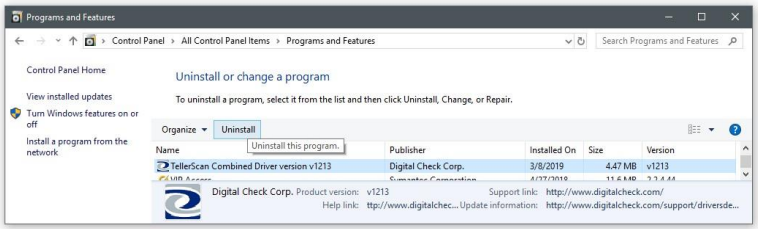
If you have a scanner installed from Cambridge Savings Bank or different financial institution, you will need to uninstall that scanner drivers prior to installing the drivers for the new Remote Deposit Capture product. Follow the steps below to uninstall any other scanners you may have.

1. Make sure that all browser windows are closed, the scanner's USB cable is not connected to your PC, and the scanner power cable is not connected to the scanner.

2. Click **Start** | **Control Panel | Programs and Features**. (Windows 8.1 and 10 users may right click the **Start** button and then select **Apps and Features**.)

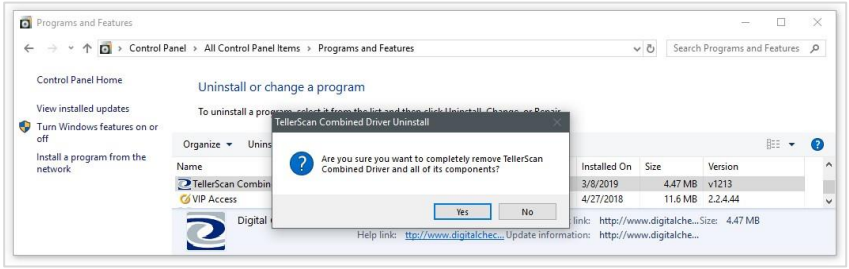
3. Locate the driver you need to remove. In some cases, there will be two or three items to uninstall. Search for any software that begins with or references:
   - Digital Check
   - TellerScan
   - Panini
   - Ranger
   - FIS

4. Click on the file to be uninstalled & click **Uninstall**



NOTE: To uninstall the software, you may need administrative privileges for uninstallation purposes. Consult with your IT department for access.

5. Follow the on-screen prompts to remove the application.



6. Repeat steps 4 & 5 until all scanner files have been uninstalled.

7. Once all files have been removed restart your computer.

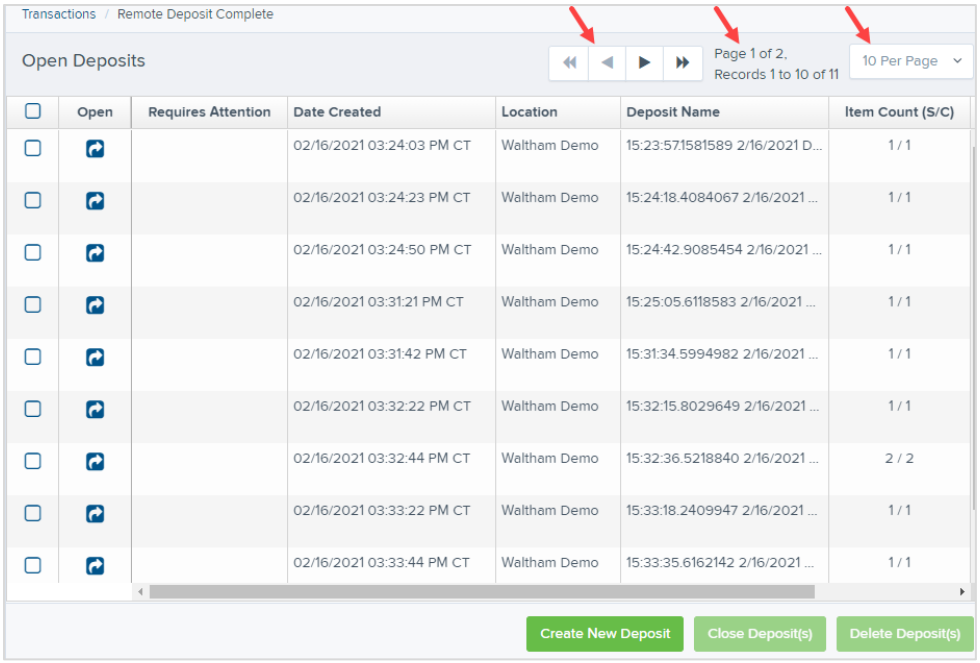
Once restarted you are now ready to begin the installation of the new scanner software and drivers.

The Open Deposits Page

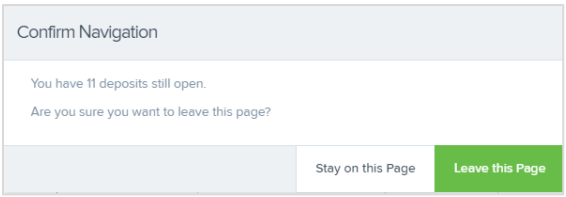
1. From the ***Remote Deposit Dashboard***, click ***Transactions*** on the left side of the page.
2. Under *Check Processing, select* ***Remote Deposit Complete*.**

   The *Open Deposits* page displays. There may be times when multiple batches will be listed on this page. The following features can prove helpful in navigating through deposit items. Note that these deposits on the *Open Deposits* page have not yet been submitted but are still open.

   - **Navigational Paging** – Use the forward and backward arrows to navigate pages with lists of deposits. You may also select a page number to navigate directly to that page.
   - **Per Page size** – Indicate how many deposits you would like to have listed on each page.
   - **Displaying Page prompt** – The current page number and number of records in the deposit is displayed.
   - **Sorting** – Select a column header to organize information in either ascending order (upward arrow) or descending order (down arrow)
   - **Requires Rescan Column** – Displays value to indicate if the item in question needs to be rescanned. Selecting this column header will immediately group items that need to be rescanned.
   - **Batch ID** – If displayed, this column will show the unique value for each deposit and may be configurable.

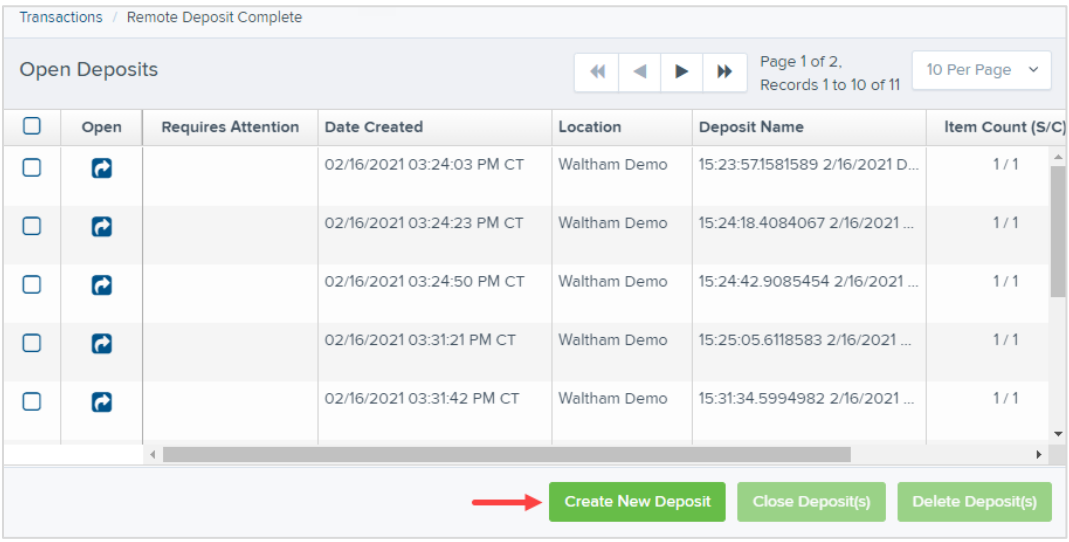


NOTE: Should you navigate away from the *Open Deposits* page with deposits still open, the system will prompt you to confirm navigating away from the *Open Deposits* page.

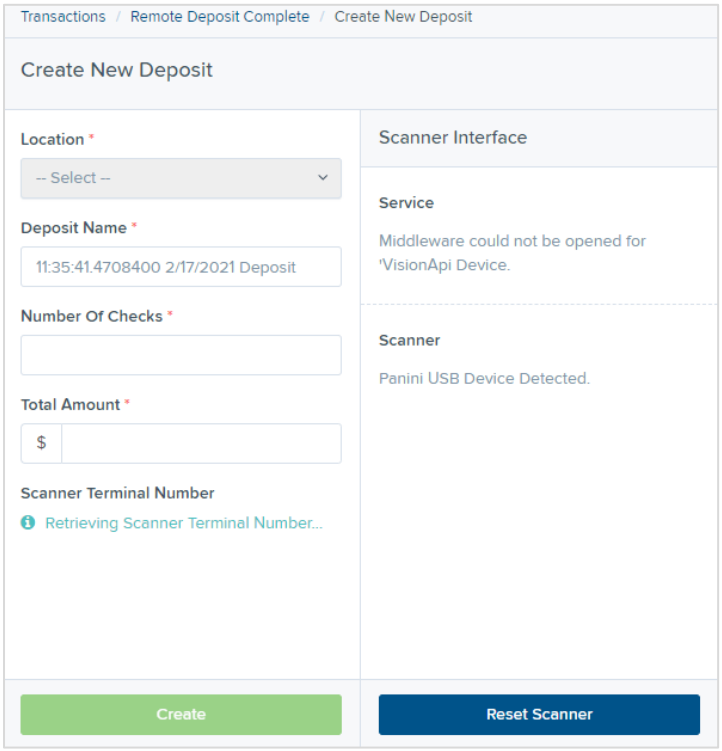


Creating a New Deposit

1. From the *Open Deposits* page, select **Create New Deposit.**



2. The *New Deposit* page displays. Complete the following fields as applicable:
   - **Location:** Select the account for which the batch is to be processed.
   - **Deposit Name:** System-generated. Includes the date and time the batch is being created along with a unique batch ID number.
   - **Number of Checks:** Enter the number of checks in the batch.
   - **Total Amount:** Enter the total amount of the batch. This is a two-decimal-place field, to include the decimal point. For example, $XX.XX.
   - **Scanner Terminal #**: This field will automatically populate from the Device Control.



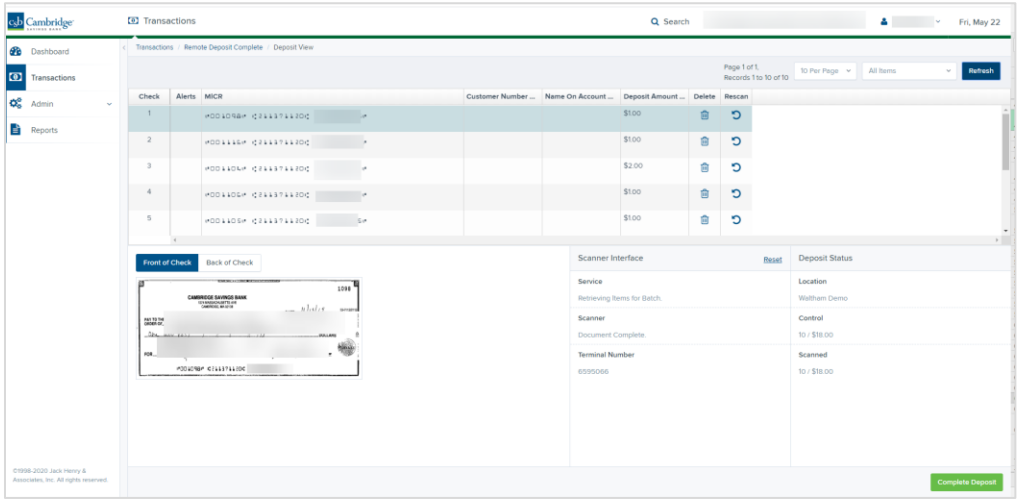
NOTE: In the *Scanner Interface* section of the page, the system will automatically check for an installed scanning device. If the scanning device is not plugged in, connect the scanner, and then select the **Reset Scanner** option.

a. If you have a multi-feed scanner, load the check item(s) into the scanner and then select **Create**. The *Deposit View* page will display (see next section), with the check item(s) displayed as they are scanned.

b. If you have a single-feed scanner, select **Create** and then feed the check(s) into the scanner one at a time. The items will display on the *Deposit View* page as they are scanned.

The Deposit View Page

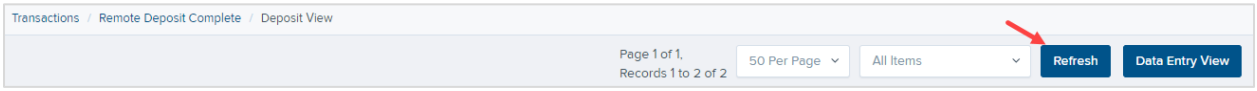
Once the system and your scanner begin scanning checks, the results will appear on the *Deposit View* page. This page is one of two available to manage your deposit before it is submitted for processing.



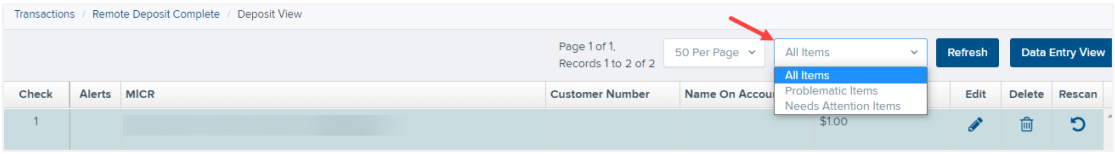
NOTE: Red question marks or yellow highlighted areas on this page may indicate there was a system difficulty in reading MICR line items, or that a manual key entry is required for a check. Keying and balancing and MICR repair will take place once this has been closed and submitted for processing.

Once a deposit has been opened, the following features are available under the *Deposit View* tab from the top of the page.

- **Refresh** – If at any time the *Amount* values for the check items do not immediately display, select the **Refresh** option to have values display.

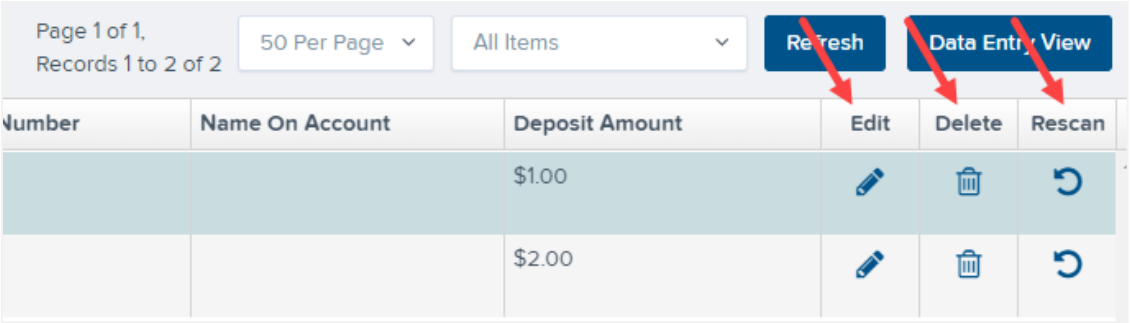


- **Items List Filter** – Organize deposits by **All Items, Problematic Items,** and **Needs Attention Items**

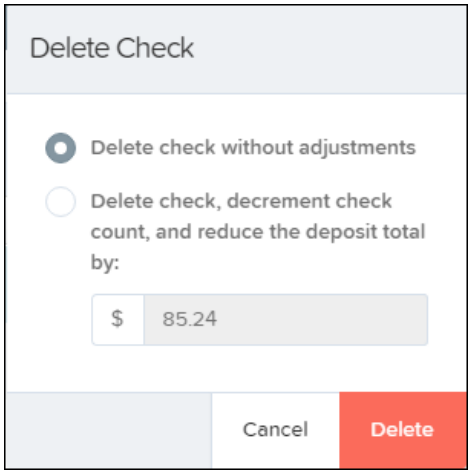


- Amount status of *To Be Keyed* – The amount field entry will be performed once the deposit is submitted for processing.

- Scroll to the right of the listed items to see the **Edit**, **Delete**, and **Rescan** options available.



NOTE: Selecting **Edit** will navigate you to the **Data Entry View** tab where alterations to the **Data Entry** fields can be made. Selecting **Delete** will present you with the option to delete an item and adjust the deposit amount (see below).

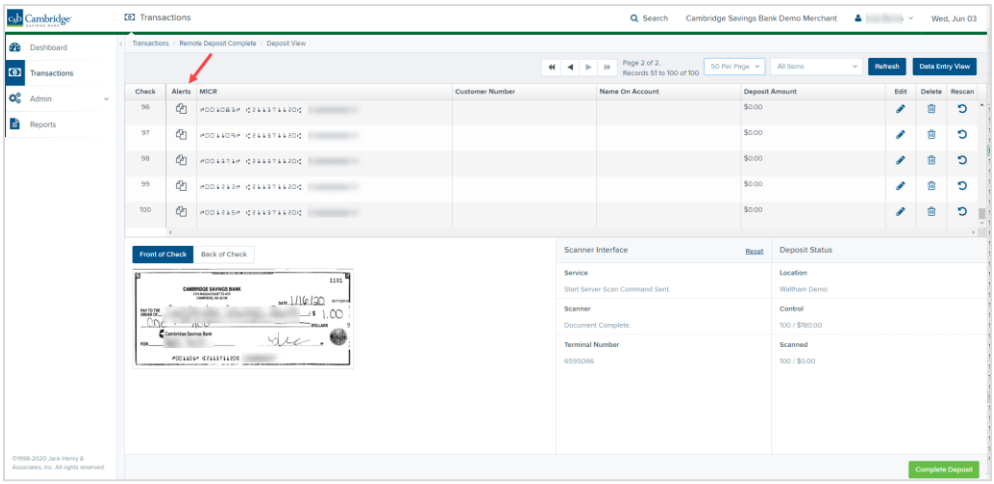


- **Alerts** - An icon will be presented in the *Alerts* column if the item has a duplicate MICR, requires a rescan or has an invalid MICR.

  Duplicate MICR - If a particular check has been scanned before, it will appear as a duplicate in the item list. RDC will not submit duplicate items for processing.

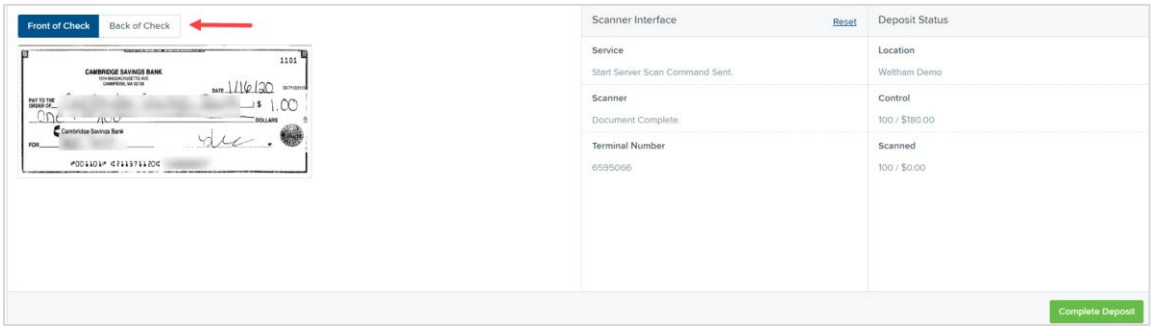
  Rescan – To rescan an item, select **Rescan** to the right of the item that needs rescanning. A window will appear allowing you to rescan an item as needed.

  Invalid MICR – The MICR on the check is not formatted correctly and cannot be read by the scanner.



- Select the **Front of Check** or **Back of Check** options near the check image to show the respective front and back images of the check created by the scanner you have installed (see figure below). Under the *Deposit Status* section, the **Scanned** field presents the number of items as they are scanned. The total amount of all items displays when the deposit is complete.

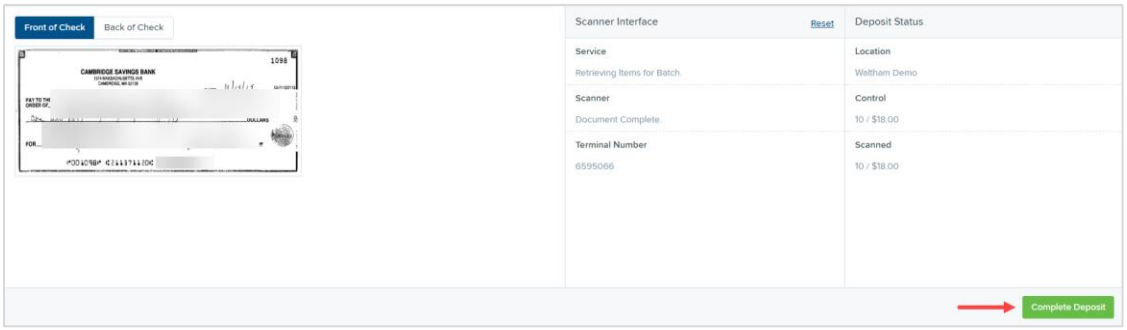
NOTE: In the *Scanner Interface* section, the **Terminal Number** for the scanner installed will display as a reference.



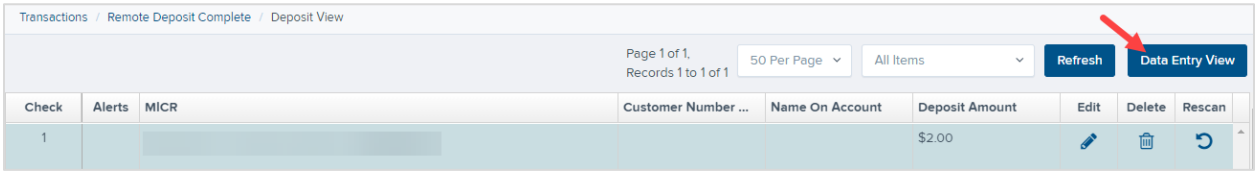
- The **Complete Deposit** option is located at the bottom of the page. When you have finished scanning, select this option to begin the submission process.

NOTE: It is recommended that you enter information about this deposit on the *Data Entry View* page, described in the next section of this document. The **Complete Deposit** option is available on either of these pages.

Deposit Status Section, with Complete Deposit Option

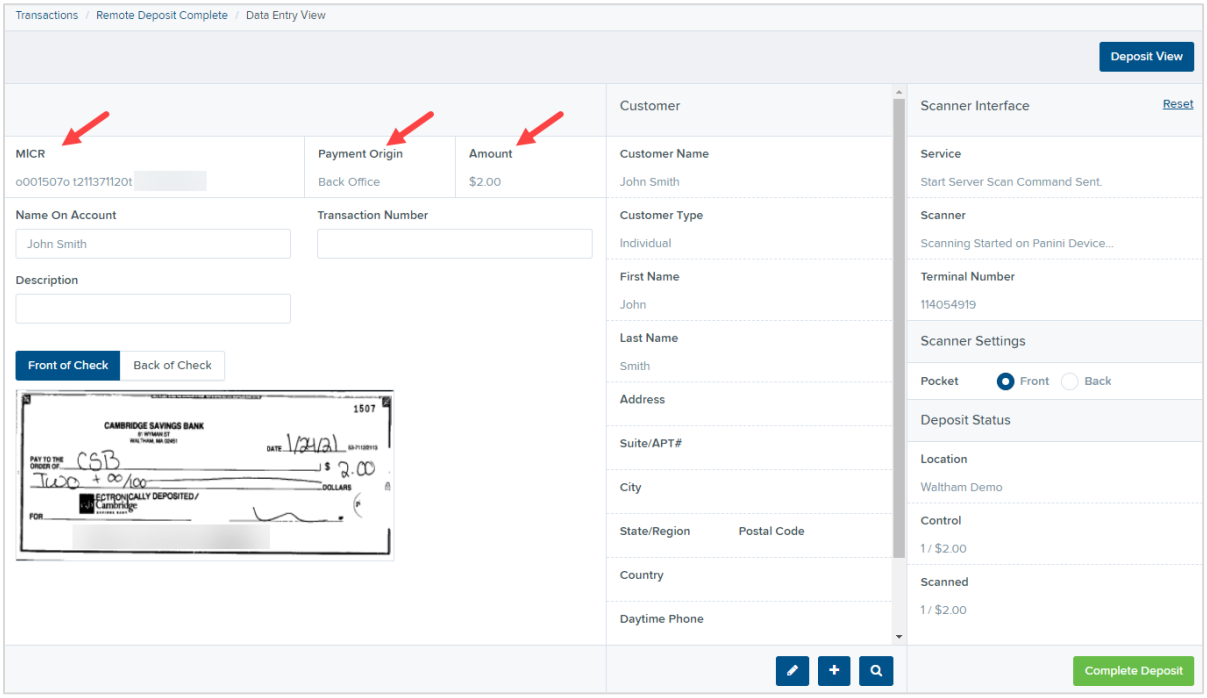


- Near the top of the page, select the **Data Entry View** option to enter additional information about a customer and/or the transaction.



The Data Entry View Page

Select the *Data Entry View* page once checks have been scanned to enter more information about them. When a check is scanned, the following fields will be automatically populated: **MICR**, **Payment** and **Amount.**

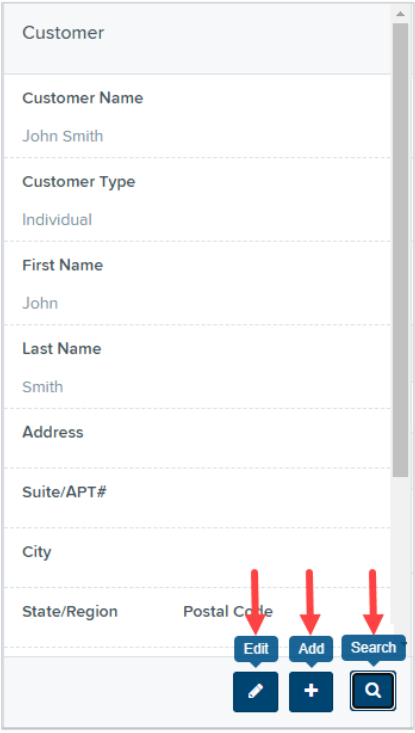


The following fields, listed in alphabetical order, may be available on the *Data Entry View* page. Certain fields will appear in accordance with your settings.

Status	Definition
Address	Contains the mailing address of the customer. This field will repopulate the next time a check from the same customer is scanned. This information is not available to appear on reports.
Amount	The dollar amount of the item as a two-decimal-place number. For example, XX.XX.
Check Number	The check serial number, viewed in the *Transaction Details* page and on *Deposits Results* report. This is a required field.
City	Contains the city where the customer resides. This field will repopulate the next time a check from the same customer is scanned. This field does not appear on reports.
Country	This field contains the country where the customer resides and will repopulate the next time a check from the same customer is scanned. This field does not appear on reports.
Customer Type	This is a required field that defaults to *Individual.* This field can be changed to **Business** depending on the type of customer.
Customer Name	This field will repopulate the next time a check from the same customer is scanned, and users can search by this field. This field does not appear on reports.
Daytime Phone	This field contains the customer's daytime phone number. It will repopulate the next time a check from the same customer is scanned. This field does not appear on reports.
Deposit Name	This field contains the time, unique deposit ID, and the date of the deposit.
Description	This field is informational and does not appear on reports but will appear on the *Transaction Details* page.
Email Address	This field contains the email address of the customer. It will repopulate the next time a check from the same customer is scanned. This field will not appear on reports.
Evening Phone	This field contains the customer's evening phone number. It will repopulate the next time a check from the same customer is scanned. This field does not print on reports.

Status	Definition
First Name	This field contains the customer's first name and will repopulate the next time a check from the same customer is scanned. This field does not appear on reports.
Last Name	This field contains the customer's last name and will repopulate the next time a check or credit card from the same customer is scanned. Users can search by this field. This field does not appear on reports.
Location	This field contains the account to be credited with the payment. This is a required field.
Name on Account	This field contains the name of the person or business from whom the check was received. This field will repopulate the next time a check with the same account information is scanned and will appear on reports.
Number of Checks	This field contains the number of checks in the deposit to be scanned.
Payment Origin	Mailed-In
Routing Number	This field contains the ABA (American Banker Association) number of the bank where the account is located. This field is a required field and is validated.
State	This field contains the state the person or business is located. This field will repopulate the next time a check from the same customer is scanned. This field does not appear on reports.
Suite/Apt #	This field contains the suite or apartment number of the customer. This field will repopulate the next time a check from the same customer is scanned. This field does not appear on reports.
Total Amount	This field displays the total dollar amount of the deposit being scanned.
Transaction ID	This field must be unique for each transaction processed. It will be automatically populated if left blank and will appear on reports.
Zip/Postal	This optional key entry field contains the zip code or postal code of your customer and will repopulate the next time a check from the same customer is scanned. This filed is not available to appear on reports.

- Fill in the information fields, as needed. If you need to **Edit** a customer's information, **Add** information to create a new customer, or to **Search** for a different customer to associate with the deposit item, select the appropriate option under the *Customer* panel.

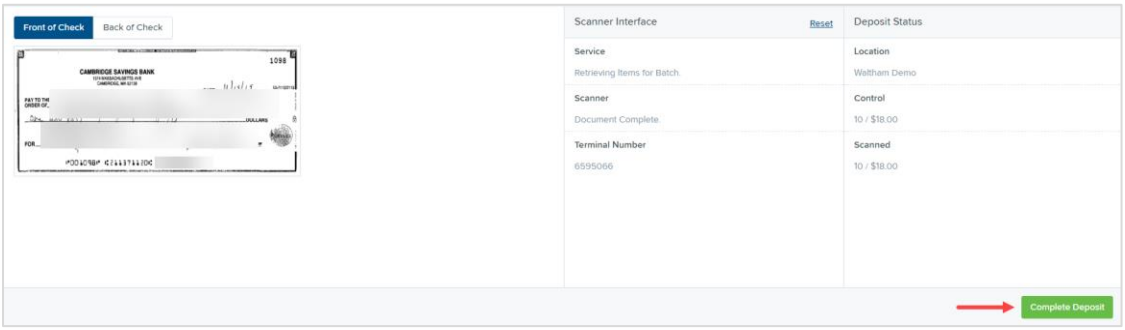


NOTE: Information entered on either the *Data Entry View* tab or *Deposit View* tab will save automatically when navigating to the other tab. If you will be processing check items for recurring customers, you will be able to populate existing customer data.

The following fields can be used to generate a customer record when entering data.

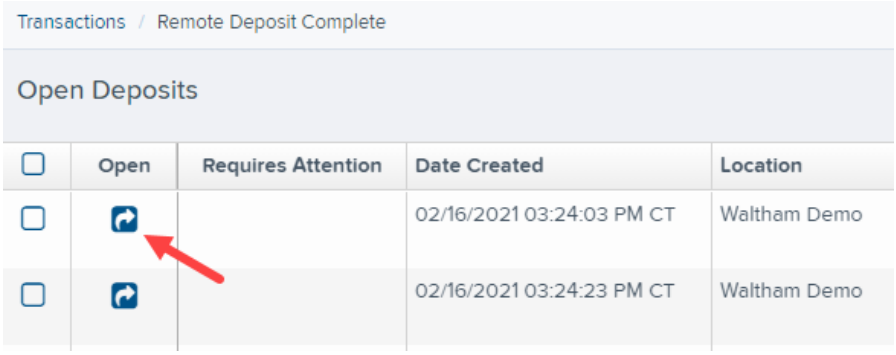
- Name on Account
- First Name
- Last Name
- Address
- Daytime Phone
- Evening Phone

- When you are ready to submit the deposit, from either the *View Deposit* tab or the *Data Entry View* tab, select **Complete Deposit.** You will then be returned to the *Open Deposits* page.



Adding to a Deposit

1. From the ***Remote Deposit Dashboard***, click ***Transactions*** on the left side of the page.
2. Under *Check Processing, select* ***Remote Deposit Complete*****.**
3. The *Open Deposits* page will appear. Under the *Open* column, select an open icon to open a deposit.



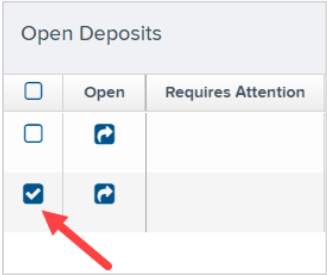
4. The open deposit will appear. Place the additional check item(s) to be deposited in your scanner. The check(s) will scan and the added amount displayed.

NOTE: If the amount of the additional check(s) you scanned are not displayed automatically, select the **Refresh** option at the top of the page.

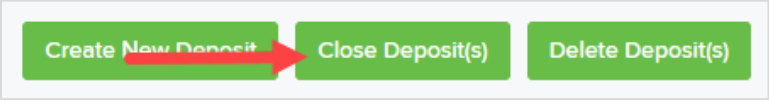
Closing Deposits for Processing

It is recommended that each deposit be closed as soon as a user has completed scanning and entering data. However, a deposit can be submitted for processing at a later time.

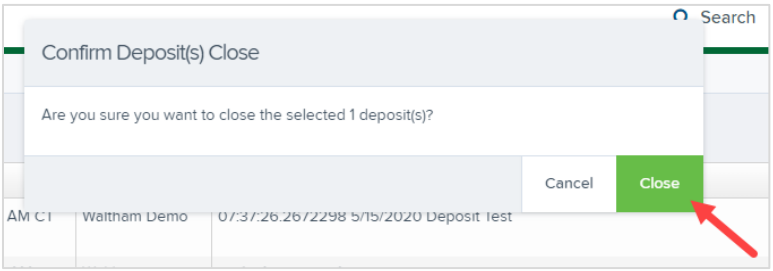
1. From the *Open Deposits* page, select the check box next to the *Open* column for each deposit you wish to close.



2. Select **Close Deposit(s)** from the bottom of the page.

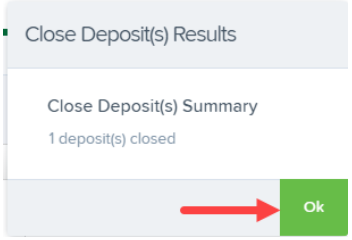


3. Select **Close** on the *Confirm Deposit(s) Close* confirmation screen. The system will ask you to confirm closing your selected deposit(s). The deposit will be sent to CSB for processing.



4. The results of the deposit display. Choose **OK** to dismiss the message.

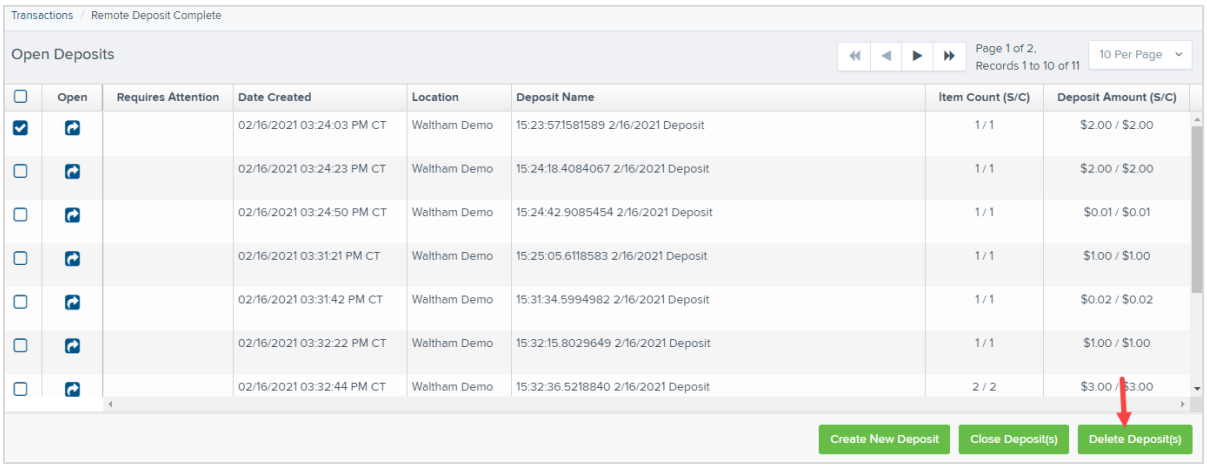
NOTE: If you attempt to close a deposit with items that need rescanning, specifically if the MICR of an item was not read correctly, the system will not deposit that item.



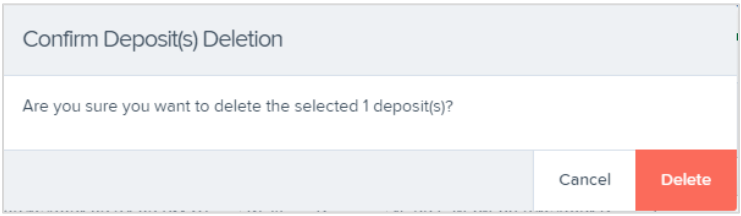
Deleting a Deposit

A deposit can be deleted as soon as it has completed scanning, or at a later time.

1. From the *Open Deposits* page, select the check box(es) next to the deposit(s) you wish to delete.



2. Select **Delete Deposit(s)**, as shown above. The system will ask you to confirm deleting a deposit. Select **Delete.**



3. A confirmation of the deletion will display. Click **OK** to continue to the *Open Deposits* page.

Notifications

Notifications generated by the system let users know when a deposit has been repaired and/or adjusted including balancing steps have been completed, as well as the status of the deposit. The *Deposit Results* report assists with determining item(s) that need further attention.

An email is sent to the user who created the deposit along with any other designated interested parties. A notification will inform the user of the following situations.

- The deposit was approved without any errors
- The deposit was approved with adjustments.
- The deposit was rejected
- An item needs rescanning.
- There are duplicate items in the deposit
- There are rejected items in the deposit.

A deposit will be reopened if there are items that need to be rescanned. When this occurs, the user will need to correct the deposit and resubmit it for processing.

The following table describes the status of any one deposit in the system.

Deposit Status	Definition
Approved	The transaction has been verified and will be processed at the next cutoff time.
Deleted	The entire deposit has been deleted by someone in your organization prior to closing it. The deposit may not be deleted once it has been closed. None of the items will be sent to transaction processing.
Deposited	All items have been processed successfully, and the deposit is in balance with no discrepancies or errors. These items are now in the *Approved* status, and an email notification has been sent.
Deposited with Adjustment	One or more of the items within this deposit caused an adjustment to the total deposit amount. The transactions have been sent to transaction processing with the adjusted deposit amount. An email notification has been sent.
Open for Scanning	A deposit has been created and is open to scan. Items can be scanned into this deposit until it is closed.
Partial Deposit	One or more of the items was removed from the deposit due to a duplicate or rejected item. The deposit has been sent to transaction processing with the deposit total minus the items that will not be processed. An email notification has been sent.

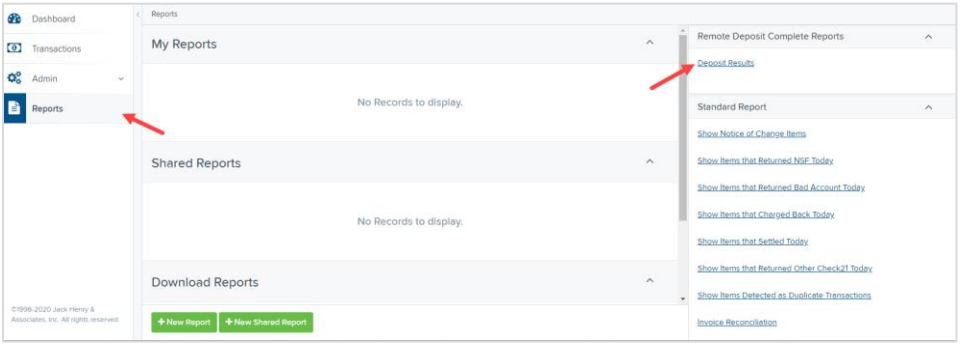
Deposit Status	Definition
Rejected	This deposit status indicates the entire deposit has been rejected. A deposit is rejected when the adjustment amount exceeds the adjustment limit assigned by the bank or when all items within the deposit are rejected possibly due to all being duplicates.
Submitted	This deposit status indicates the deposit has been closed and the items are being reviewed for accuracy and errors. Once finished, the status of the items will change to one of the statuses defined previously.

Deposit Results Report

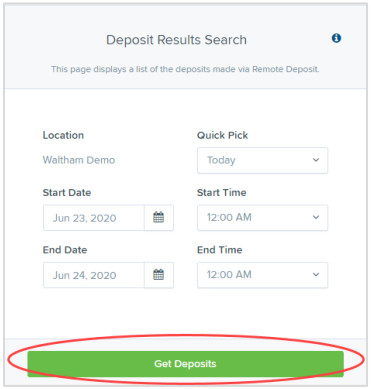
The *Deposit Results Report* allows you to review a deposit status, event history, and images of all batches and items scanned. This report can monitor the status of current-day batches, the items within a batch, or display a previous day's batch and items.

NOTE: The *Deposit Results Report* will display data from the past two years. Anything more than two years old will appear in the *Reports* dashboard of the *Download Reports* section.

1. To review the status of a deposit, select the **Reports** from the left main menu. Select the *Deposit Results* link on the right.



2. Select the location for which the deposit was created and then choose the date range. The start date should be the date the batch was created. Click **Get Deposits.**



3. A list of the batches matching your criteria appears. You may need to scroll to the right to view all the information for the report. Use the filters to change the report and then select **Get Deposits** again, or you can print/export the report, as needed.

Deposits matching your search criteria:

Page 1 of 1
Records 1 - 15 of 15

500 Per Page

Item Details	Deposit Details	Create Date	Location	Batch Type	Description	Deposit Status	Your Count	Your Amount	Received Count	Received Amount
		05/10/2022 04:49:44 PM CT	CSB Test Acco...	Mobile RDC	User's Name	Deposited	1	$1.15	1	$1.15
		05/10/2022 04:49:11 PM CT	CSB Test Acco...	Mobile RDC	User's Name	Deposited	1	$1.25	1	$1.25
		05/06/2022 04:48:40 PM CT	CSB Test Acco...	Remote Deposit	16:48:29.5394116 5/6/2022 Deposit	Deposited With Adj...	1	$2.10	1	$1.10
		05/06/2022 04:48:00 PM CT	CSB Test Acco...	Remote Deposit	16:47:48.4924644 5/6/2022 Depo...	Rejected	1	$1.35	1	$1.35
		05/06/2022 04:47:03 PM CT	CSB Test Acco...	Remote Deposit	16:46:44.3517054 5/6/2022 Deposit	Deposited	1	$2.25	1	$2.25

Deposit Results Report Field Descriptions

Below are descriptions of the fields on the *Deposit Results Report*

Field Name	Description
Item Details	Click **View** under this column to see a list of items and their current status.
Deposit Details	Click **View** to see the event history for the batch, including deposits rejected upfront.
Create Date	The date the batch was created.
Location	The account into which the deposit is being sent.
Batch Type	The function used to create the deposit. Remote Deposit will appear if the check(s) were deposited using an Desktop Remote Deposit scanner. Mobile RDC will appear if the check was deposited using a mobile device via the CSB Business Mobile Banking app.
Description	For deposits completed using a Desktop Remote Deposit scanner a time and date stamp will appear. For deposit completed using a mobile device via the CSB Business Mobile Banking app, the name of the user that initiated the deposit will appear.
Deposit Account	The account number for the account into which the deposit is being sent. A deposit with multiple items that uses more than one deposit account will appear as *Multiple.*
Deposit Status	Current status of the batch
Your Count	Control count entered by the user when the batch was opened.

Field Name	Description
Received Count	Control amount entered by the user when the batch was opened.
Received Amount	Amount of deposit received by the system.
ACH Deposit Date	Not Applicable
ACH Deposit Count	Not Applicable
CS21 Deposit Date	Date Check 21 (C21) items will be deposited.
CS21 Deposit Count	The number of items that will deposit as Check 21 (C21)
CS21 Deposit Amount	The total amount of items that will deposit as Check 21 (C21).
Total Deposit Count	The total count of items that will be deposited for Check 21 (C21).
Total Deposit Amount	The total amount of Check 21 (C21) items that will be deposited.

Deposit Status Definitions

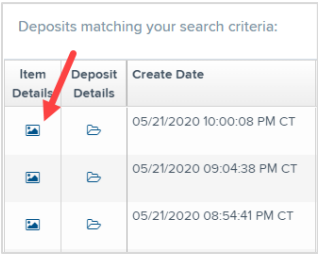
Knowing the status of a batch is important to the batch processing. A batch can be in any of the statuses listed below.

Deposit Status	Definition
Approved	The transaction has been verified and will be processed at the next cutoff time.
Deleted	The entire deposit has been deleted by someone in your organization prior to closing it. The deposit may not be deleted once it has been closed. None of the items will be sent to transaction processing.
Deposited	All items have been processed successfully, and the deposit is in balance with no discrepancies or errors. These items are now in the *Approved* status, and an email notification has been sent.
Deposited with Adjustment	One or more of the items within this deposit caused an adjustment to the total deposit amount. The transactions have been sent to transaction processing with the adjusted deposit amount. An email notification has been sent.
Open for Scanning	A deposit has been created and is open to scan. Items can be scanned into this deposit until it is closed.

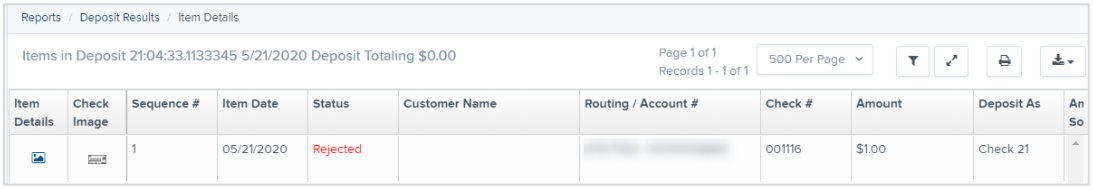
Deposit Status	Definition
Partial Deposit	One or more of the items was removed from the deposit due to a duplicate or rejected item. The deposit has been sent to transaction processing with the deposit total minus the items that will not be processed. An email notification has been sent.
Rejected	This deposit status indicates the entire deposit has been rejected. A deposit is rejected when the adjustment amount exceeds the adjustment limit assigned by the bank or when all items within the deposit are rejected possibly due to all being duplicates.
Submitted	This deposit status indicates the deposit has been closed and the items are being reviewed for accuracy and errors. Once finished, the status of the items will change to one of the statuses defined previously.

Viewing Transaction Details

1. From the *Deposits Results* page, select **View** under *Item Details* to view individual items in the deposit and the events about that transaction in the deposit.

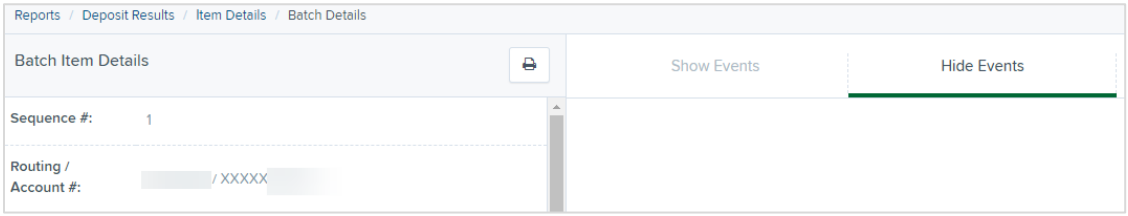


The *Items in deposit* will appear. Items that need to be rescanned or have been rejected will be in red.



2. Select **View** under *Item Details* to view the *Batch Item Details* page, which has information about the item in relation to the batch.

The *Batch Items Details* page appears.

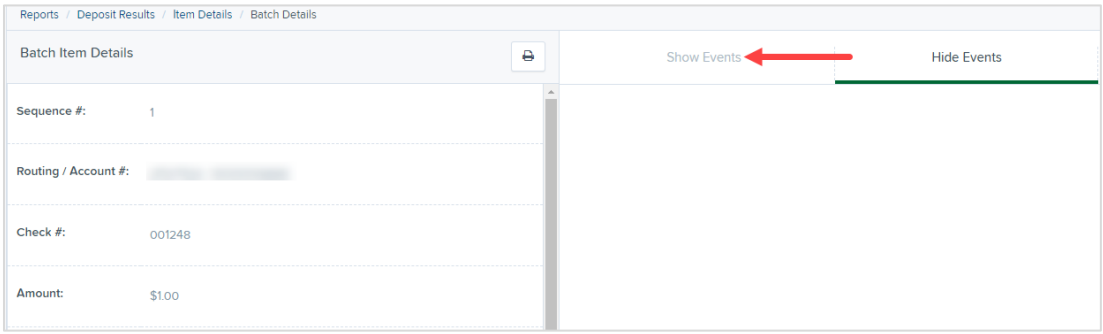


The following table describes the *Batch Item Details* available when viewing a transactions, listed in alphabetical order.

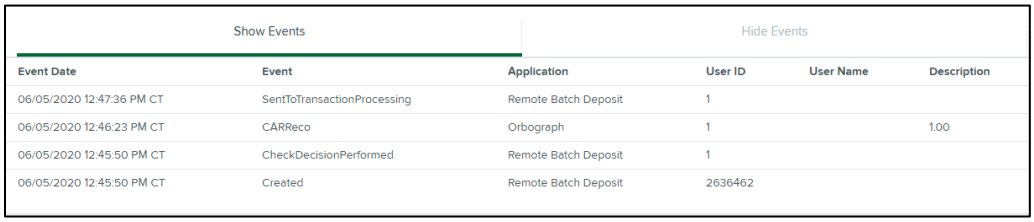
Field Name	Definition
Amount	The amount captured for the item. Depending on the status of the item and batch, this amount could change after going through Item Processing.
Amount Source	This field indicates whether a check needed special handling to determine the amount, the MICR line, etc. Values displayed are *Keyed* or *Read.*
Check #	Displays the check number if it is encoded on the MICR line of the item.
Customer Name	If a customer name was keyed during data entry that information will appear in this section.
Deposit As	Check21 (IRD) transaction
Deposit Item	This field contains the links to either view or print an image of the check, or view the specific automated steps the check has gone through or is in the process of going through.

Field Name	Definition
Image Quality Pass	This field identifies whether a check image is good or not.
Item Date	The date the item was scanned.
Item Status	• Deposited - The item has gone through the keying and balancing process and will be in approved status until the next scheduled cutoff time. • Error - The item encountered an error and will need to be rescanned in a new batch. • Duplicate - The item was sent to transaction processing and rejected as a duplicate. The item will not be processed with this batch/deposit. • In Review - The item was flagged to ensure that the amount and MICR line are correct. The status will change once the corrections are made. • Needs Rescan - The item has a poor image quality or is a partial image. The batch/deposit will be re-opened so that you can rescan this item again in order for the batch/deposit to be processed. • Open - The item was scanned with no problems in an open deposit. Once the deposit status becomes *Deposited*, the item will be sent to transaction processing. • Rejected - The item has been rejected because it is a duplicate, has bad image quality, or cannot process through RDC (such as foreign checks).
Routing/Account #	Displays the routing number and account number of the items scanned
Scanned Count	The number of times an item was scanned.
Sequence #	Sequence or order number of the item in the batch

3. The details of the items will appear. Click **Show Events** to see the activity for individual items, as shown.



As displayed in the image below, the item's event history is shown.



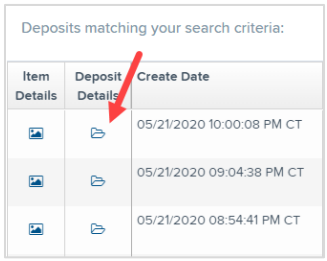
Event Date	Event	Application	User ID	User Name	Description
06/05/2020 12:47:36 PM CT	SentToTransactionProcessing	Remote Batch Deposit	1		
06/05/2020 12:46:23 PM CT	CARReco	Orbograph	1		1.00
06/05/2020 12:45:50 PM CT	CheckDecisionPerformed	Remote Batch Deposit	1		
06/05/2020 12:45:50 PM CT	Created	Remote Batch Deposit	2636462		

4. Select **Check Image** to see specific item detail information (see figure below).

Item Details	Check Image	Sequence #	Item Date	Status
		1	05/21/2020	Rejected

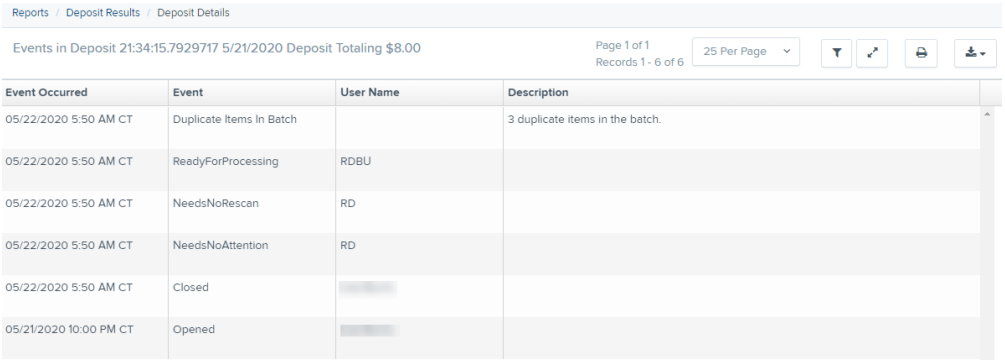
Viewing Deposit Details

From the *Deposit Results page, select* under *Deposit Details* to see the event history for the batch, including deposits rejected upfront.



Item Details	Deposit Details	Create Date
		05/21/2020 10:00:08 PM CT
		05/21/2020 09:04:38 PM CT
		05/21/2020 08:54:41 PM CT

Deposit Details



Event Occurred	Event	User Name	Description
05/22/2020 5:50 AM CT	Duplicate Items In Batch		3 duplicate items in the batch.
05/22/2020 5:50 AM CT	ReadyForProcessing	RDBU	
05/22/2020 5:50 AM CT	NeedsNoRescan	RD	
05/22/2020 5:50 AM CT	NeedsNoAttention	RD	
05/22/2020 5:50 AM CT	Closed		
05/21/2020 10:00 PM CT	Opened		

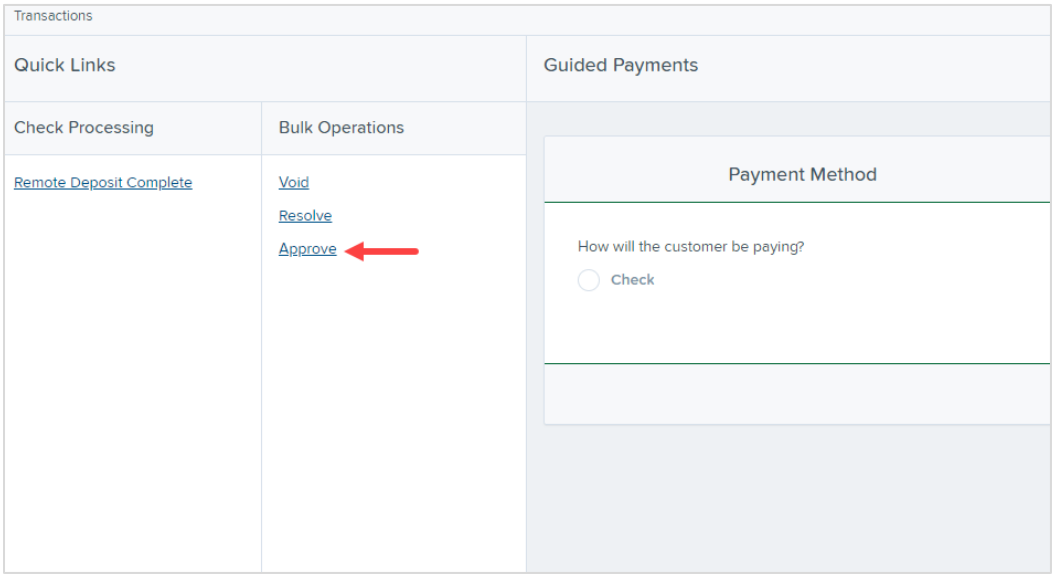
Bulk Check Operations

The system will allow you to take action on multiple check items, at once. Bulk check operations are available depending on a transaction's status.

Bulk Approve

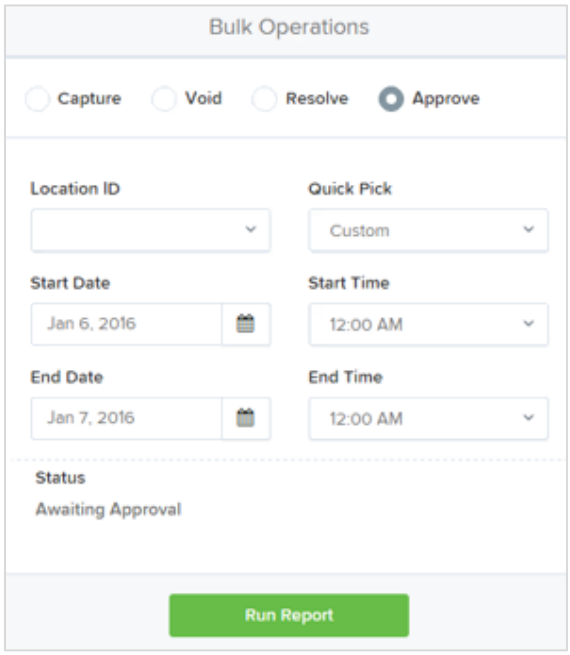
You may bulk approve transactions that are in the *Awaiting Approval* status.

1. Select **Transactions** from the left main menu.
2. Under the *Bulk Check Operations* heading, select **Approve**.

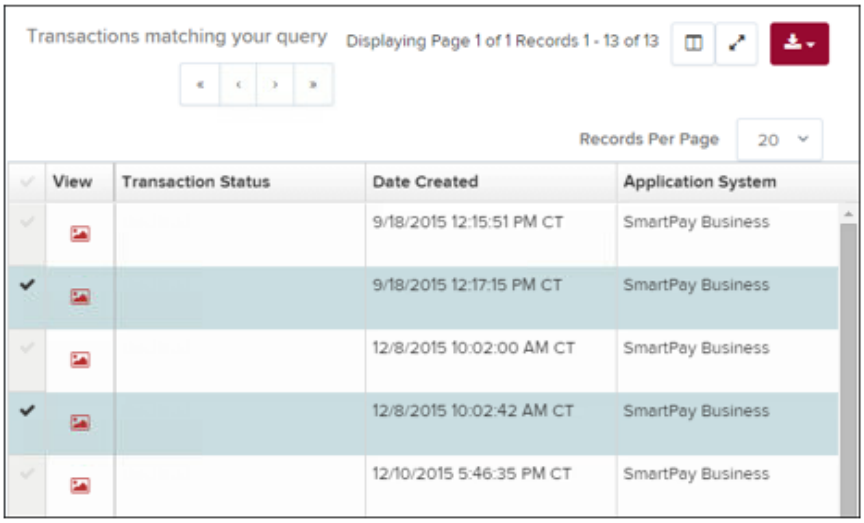


3. The *Bulk Operations* page appears. Specify a **Location** from which to search for transactions.

4. Specify a **Begin Date** and **End Date** for a range in which to search for transactions using MM/DD/YY format, or the calendar option provided.



5. The *Status* for the type of transaction will be *Awaiting Approval* by default. Select the **Run Report** option.
6. The transaction(s) matching your search filters appear. Select the check box(es) next to the transaction(s) you wish to approve. You may also select the check box in the column header to select all the transactions listed.



7. Enter a **Reason** for approving any item(s). Select the **Approve** option. The system will approve the item(s).

Bulk Capture

You may search for and capture transactions in the *Awaiting Capture* status.

1. Select **Transactions** from the left main menu.
2. Under the *Bulk Check Operations* heading, select **Capture**.
3. The *Bulk Capture* page appears. Select a **Location** from which to search for transactions. Specify a **Begin Date** and **End Date** for a range in which to search for transactions using a MM/DD/YYYY format, or the calendar option provided.
4. Select **Run Report**. The transaction(s) matching your search filters appear. Select the check box(es) next to the transactions you wish to capture. You may also select the check box in the column header to select all the transactions listed.
5. Enter a **Reason** for capturing any item(s).
6. Click the **Capture** option.

Bulk Void

The Bulk Void option can be used for transactions in the *Approved, Awaiting Capture, Awaiting Approval,* or *Suspended* status.

1. Select **Transactions** from the left main menu.
2. Under *Bulk Check Operations*, select **Void**.
3. The *Bulk Void* page appears. Select a **Location** from which to search for transactions. Specify a **Begin Date** and **End Date** for a range in which to search for transactions using a MM/DD/YYYY format, or the calendar option provided.
4. Select **Run Report**. The transaction(s) matching your search filters appear. Select the check box(es) next to the transactions you wish to void. You may also select the check box in the column header to select all the transactions listed
5. Enter a **Reason** for voiding any items.
6. Click the **Void** option.

Bulk Resolve

You may resolve multiple transactions with a status of *Declined, Voided, Invalid/Closed Account, Uncollected NSF, Disputed, Error,* or *In Research*.

1. Select **Transactions** from the left main menu.
2. Under the *Bulk Check Operations* heading, select **Resolve**.
3. The *Bulk Resolve* page appears. Specify a **Location** from which to search for transactions. Specify a **Begin Date** and **End Date** for a range in which to search for transactions using a MM/DD/YYYY format, or the calendar option provided.
4. Select **Run Report**. The transaction(s) matching your search filters appear. Select the check box(es) next to the transactions you wish to void. You may also select the check box in the column header to select all the transactions listed.
5. Enter a **Reason** for resolving these transactions.
6. Click **Resolve**.

Reporting

This section provides instructions on how to generate pre-defined reports and/or create custom reports on a daily, weekly, and monthly basis as well as within specific date ranges. The types of reports available can assist you with the following:

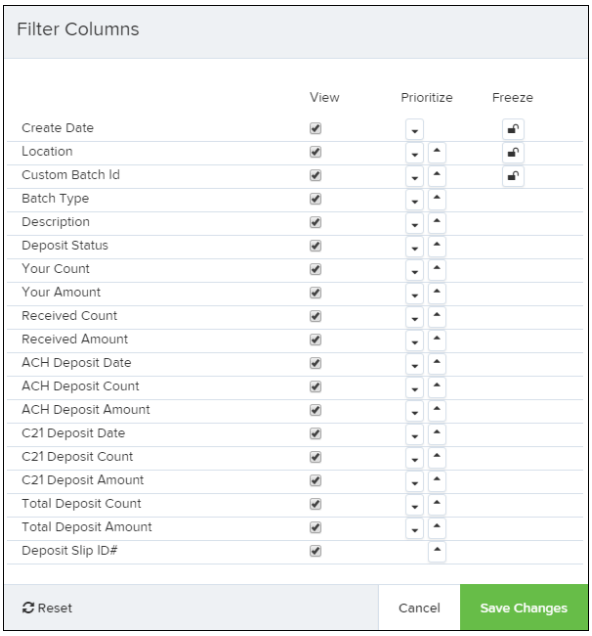
- Balancing batches and deposits
- Creating daily deposit receipts
- Looking at transaction detail information
- Determining the status of a batch, deposit, or transaction
- Researching previous batches, deposits, and transactions
- Retrieving images of scanned items
- Generating a list of payments received from your customer

Privileges and Roles
The RDC system administrator within your organization will need to assign the (full) *Accounting* role under the *Customer Services* privilege for any users that will be working with the reporting functionality.

Reports

Commonalities among Reports

- The Remote Deposit Capture system is defaulted to reflect Central Time (CT). All reports are generated in Central Time (CT)
- **Print** is an option available for all reports
- Exporting is available into a Microsoft® Office Excel® spreadsheet, a tab-delimited file (.tsv) or a comma delimited file (.csv).
- Select **Full Screen** to view your report across your entire monitor screen.
- Select **Filter** to view filters where you can search the report for alphanumeric entries. Deselecting will hide filter fields and strip the report of your alphanumeric search.
- Select **Filter Columns** to bring a list of all the columns available in the report. You may configure the list to have certain columns appear in the order you choose, or to hide columns from the report listing.
    - Use the **View** option to determine whether an informational column appears.
    - User the **Prioritize** tools to change the order of a column in the report.
    - Use the **Freeze** tool to lock a column in place when viewing the report.



NOTE: Report filter settings can be saved into a template for later use. However, it is recommended that you save the reports themselves by exporting them to a file saved on your computer.

Current Transaction Summary

The *Current Transaction Summary* can be found on the *Dashboard* upon logging in.

Current Transaction Summary

Below is a summary of the previous 60 days of transaction activity as of 4/27/2020, organized by status. Hover over the status to view its definition. Selecting a status link will navigate you to a report of all transactions of that type, where you may adjust the date as necessary, filter the data, save, export, and/or print the activity.

Status	Debit Count	Debit Amount	Credit Count	Credit Amount
Approved				
Processed	15	$71.50		
Collected				
Awaiting Capture				
Awaiting Approval				
Declined	2	$7.00		
Voided	2	$10.00		
Error				
In Collection				
Other ACH Returns				
Unauthorized				
Suspended	18	$35.00		
Uncollected NSF				
Disputed				
Invalid / Closed Account				
Resolved	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.

Although there are many reports you can use to view transactions, the *Current Transaction Summary* allows you to quickly identify any unusual activity regarding your transactions with any of the following status types:

- Declined
- Error
- Voided
- Suspended (requires financial institution's action to approve or void)

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

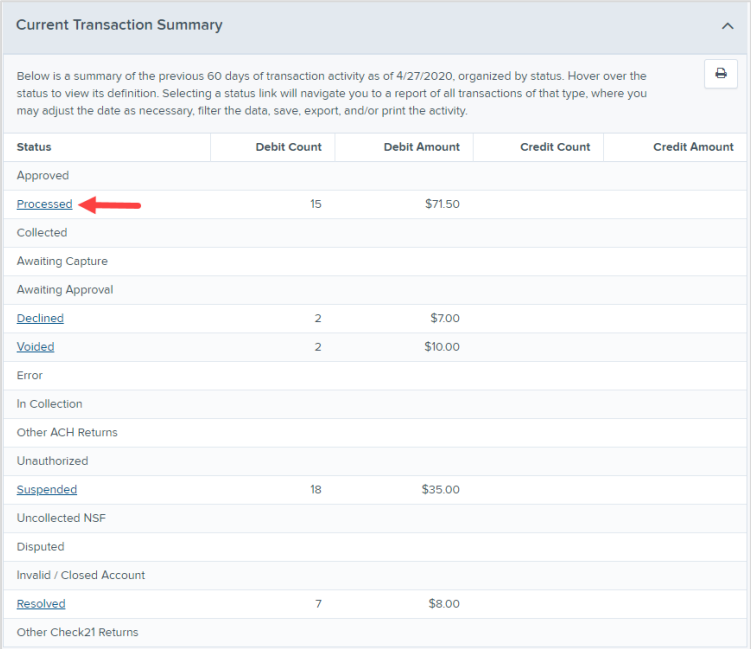
Transaction Status	Definition
Approved	The transaction has been verified and will be processed at the designated cut-off time.
Processed	The transaction has been transmitted to the appropriate network (Check 21). Changes can no longer be made, and the transaction can no longer be voided.

Transaction Status	Definition
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.
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 *Processed* 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 *Resolved* status by a user to indicate that no further action related to the transaction is required. Transactions can be moved into a *Resolved* status from a status of *Declined, Voided, or Error.*
Other Check21 Returns	The Check21 transaction has been returned by the Federal Reserve. The transaction will be charged back.

Transaction Status Report

The *Transaction Status* report is a pre-defined report listing all transactions in a specific status. It is automatically generated when you select a status link from the *Current Transaction Summary Dashboard*. The list will contain items that have been processed within the last 60 days (except the *Approved* status, which shows up to the last 24 hours) and give you access to individual transaction information and images of the scanned items as well. Follow the steps below to generate a *Transaction Status* report.

1. Select a status that appears as a link and contains values in the *Current Transaction Summary* (for example, **Processed** in the graphic below).

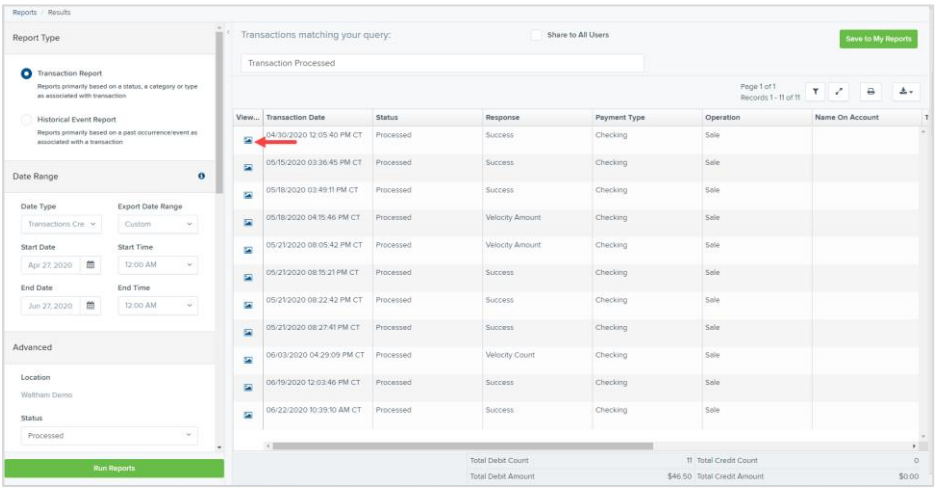


Current Transaction Summary

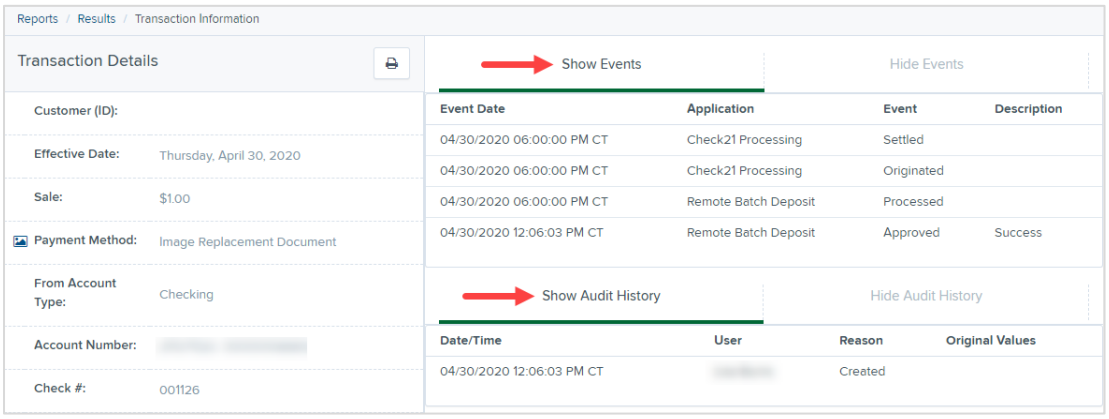
Below is a summary of the previous 60 days of transaction activity as of 4/27/2020, organized by status. Hover over the status to view its definition. Selecting a status link will navigate you to a report of all transactions of that type, where you may adjust the date as necessary, filter the data, save, export, and/or print the activity.

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

2. A list of the first 25 transactions (default value) is displayed. Select a **View** link in the far-left column to view details about that transaction.



3. The *Transaction Details* page appears for that status. Select **Show Events** and/or **Show Audit History** to view more details about the transaction.



- **Show Events**: The automated steps/processes a transaction has gone through. The most recent steps are displayed first and include the date/time the events took place in Central Time.
- **Show Audit History**: Manual interaction with the transaction. Details are displayed with the latest steps first and includes the date/time processes took place in Central Time.

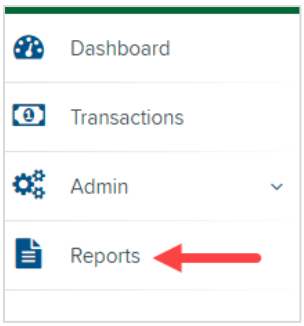
Customized Reporting - Using the Report Builder Utility

The report builder utility can be used to create one-time queries and custom recurring daily, weekly, and monthly reports for bookkeeping, historical research, and problem solving.

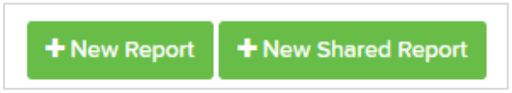
There are two options when creating a customized report:

- **New Report** – the report is only available to you.
- **New Shared Report** - the shared report is available to other users who have access to the system. Other users will be able to pull the shared report and use it to generate information. Only the user who created the shared report can delete it.

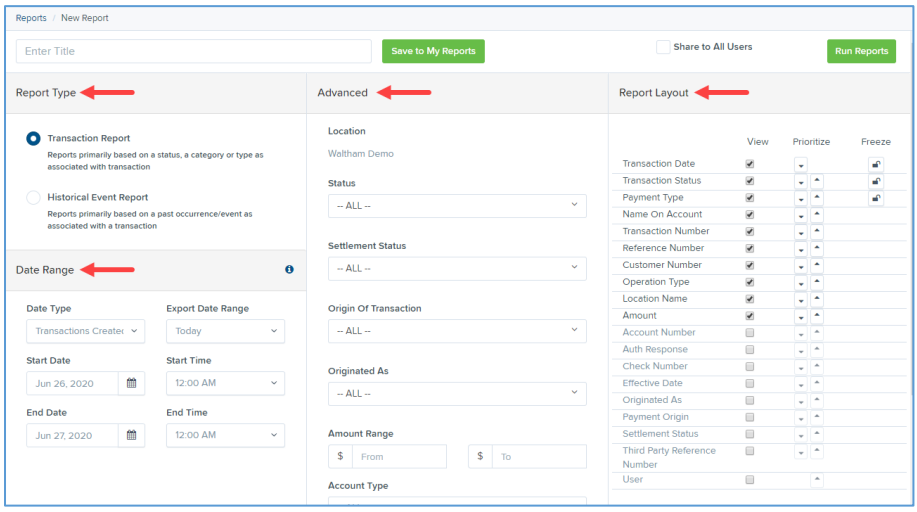
1. Select **Reports** from the left main menu.



2. Click **New Report** or **New Shared Report** if it will be available to others.

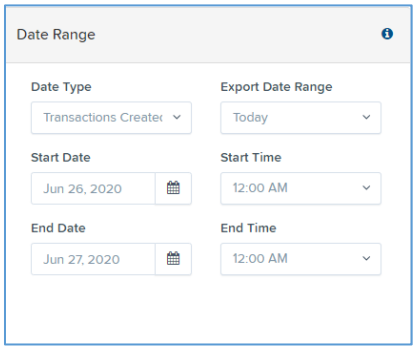


3. The *Reports* page appears. In the top bar, enter a **Title** for the report. Fill in the report criteria in each of the four sections: **Report Type**, **Date Range**, **Advanced**, and **Report Column** headers.



- **Report Type**:
  - *Transaction Report* – is based upon the current status of a transaction
  - *Historical Event Report* – is based upon past events a transaction has been through in the system

- **Date Range**
  - **Date Type** - select either **Transactions Created** or **Effective Dates** for the report, which will determine if the report displays transactions based upon the date they were created versus the date they took effect.
  - Select a pre-specified date range using the **Export Date Range** option (ideal for recurring reports)
  - Or specify your own date range with the **Start Date** and **Start Time** and the **End Date** and **End Time** fields. **NOTE:** *If you are creating a Historical Event Report, a custom date range will be unavailable.*

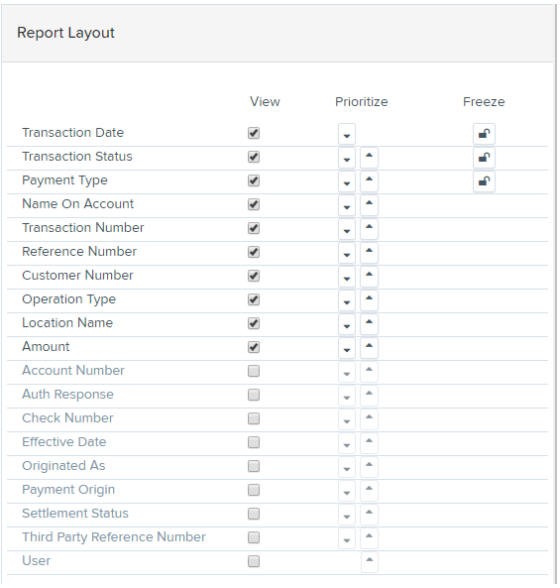


- **Advanced Filters** section – Specify the **Location** and **Status** of the transaction you wish to have in your report.

Field Name	Description
Settlement Status	Whether a transaction has been deposited. Designate a single status or multiple statuses by selecting the appropriate check box(es).
Origin of Transaction	Determines how the transaction was received and will be coded. You may designate a single origin for the report or multiple origins by selecting the check box next to each option.
Originated As	Specifies how the transaction will be processed. You may designate a single type or multiple types.

Field Name	Description
Account Type	Determines the type of transaction the report will display. You can select a specific account type or select **ALL**.
Operation	This option specifies what process a transaction has been through. You may designate one process or select **ALL**.
Authority Response Code	This option represents the types of return responses that can be received for a transaction. Select a specific response code or select **ALL**.
Amount Range	The **From** and **To** options allow you to look for transactions with a specific amount or between amount values in decimal format (XX.XX).

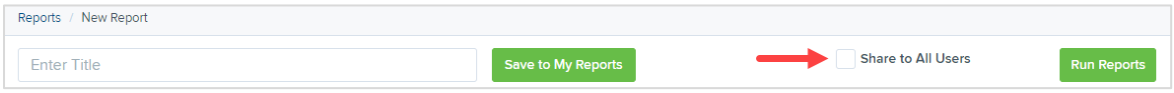
- **Report Layout** – This section allows you to organize how the report displays.
  - Select the **View** check box next to any fields to have them show on the report.
  - Under **Prioritize**, use the arrows to change the order in which information appears. For example, select the upward arrow to have a field listed before others, or select the downward arrow to have other fields listed before it.
  - Use **Freeze** to lock fields when viewing a report. This will hold certain fields in view while you explore the rest of the report information.



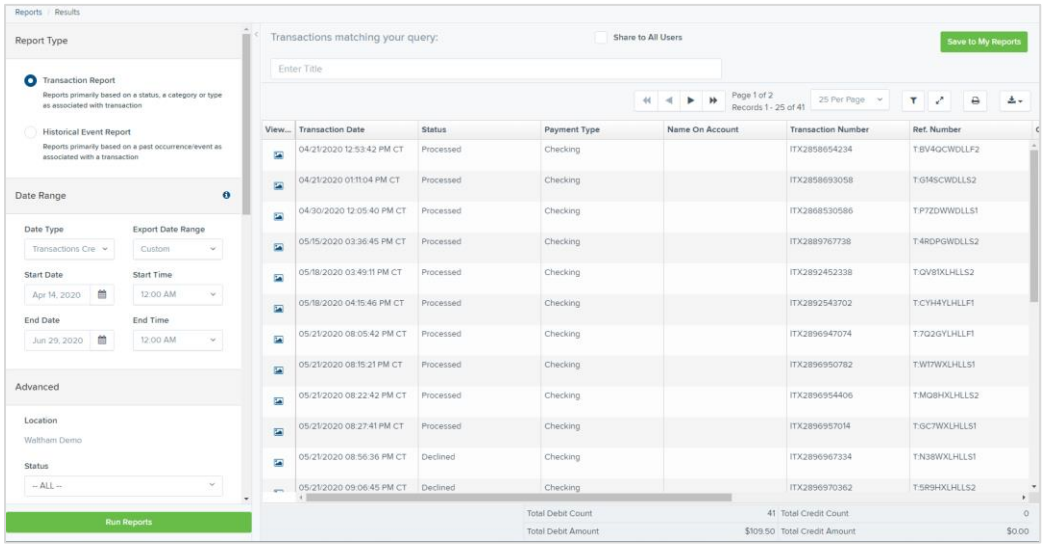
4. At this time, you may choose to select the **Share to All Users** check box (as shown below) if you want to have this report available for other users to view. If you selected **New Shared Report** previously, this box will already be selected.

   Alternatively, you may wish to save the report for your own use at a later time by selecting **Save to My Reports**. This option will both save the report and generate a report to view.

   Click **Run Reports.**

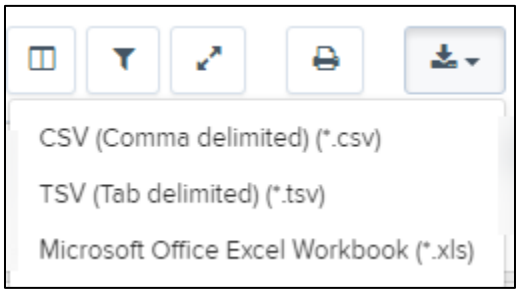


5. The report is presented on the screen.



- Use the filters to change the report and then select **Run Reports** again.
- Select **Filter** to display searchable fields that will filter report information based on the criteria entered.
- Use **View mode** to expand the reporting results to a full page. Use the same button to revert to the normal view.
- Use **Print** to produce paper copies of reports. Printing in landscape mode allows you to print more data columns per page than portrait mode.

- The **Export** menu has options for exporting report results in several formats.



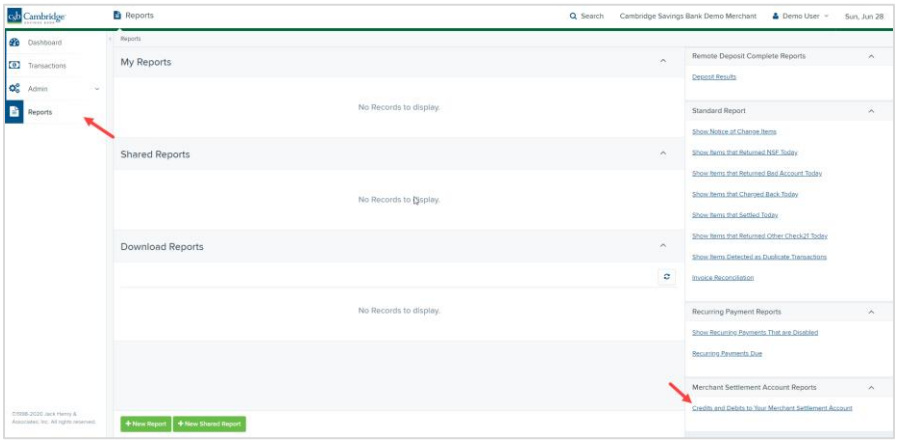
- Column headers in the report are selectable by organization. Select a column header to organize the report based on that column's information, in either ascending order (designated by an upward arrow) or descending order (designated by a downward arrow).
- Select **View** to the left of an item to view more details about the transaction.
- To change the report template, adjust the report filters as desired, and then select **Save to My Reports**, which will save the filter options as a template for later use.

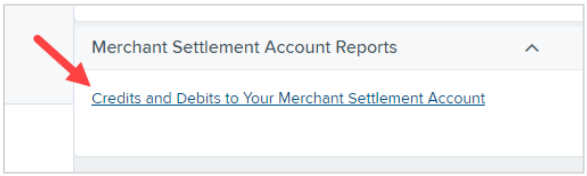
NOTE: Be sure to select the **Share to All Users** check box is you wish to save the report for others to use.

Credits and Debits to Your Merchant Settlement Account

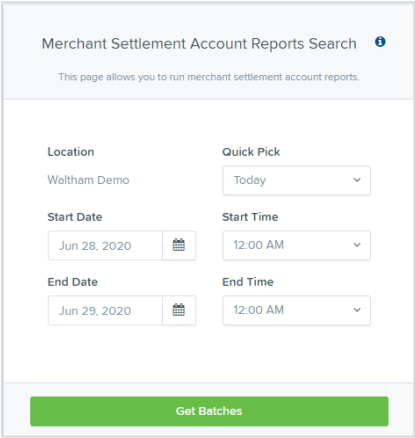
The *Credits and Debits to Your Merchant Settlement Account* report is a date range report that identifies the deposits made on the indicated date(s). The report will also display the individual transaction amounts that make up a deposit and specific details of a transaction.

1. Click ***Reports*** on the left side of the page. On the right side of the page under *Merchant Settlement Accounts Reports,* select **Credits and Debits to Your Merchant Settlement Account.**

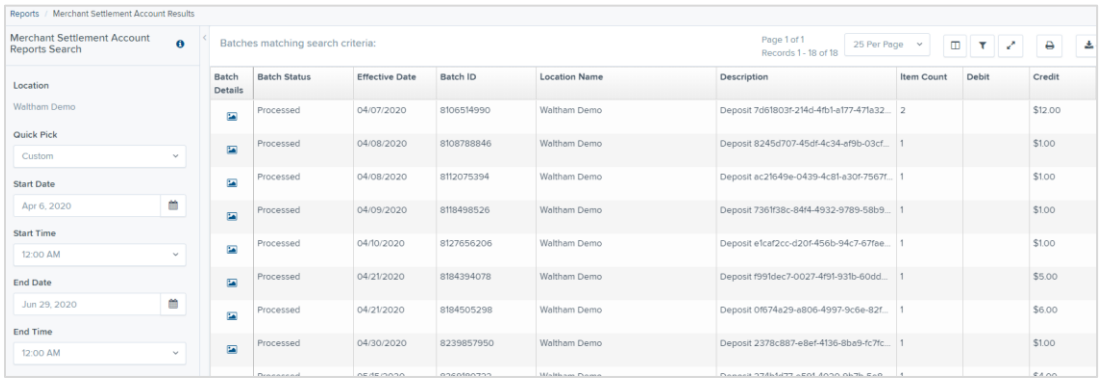




2. The *Merchant Settlement Account Reports* search criteria appears. Select a **Location ID** to pull report information from. Select a date range using either the **Quick Pick** option with a list of pre-set date ranges, or the custom option by entering a **Start Date** and **Start Time** and the **End Date** and **End Time.**

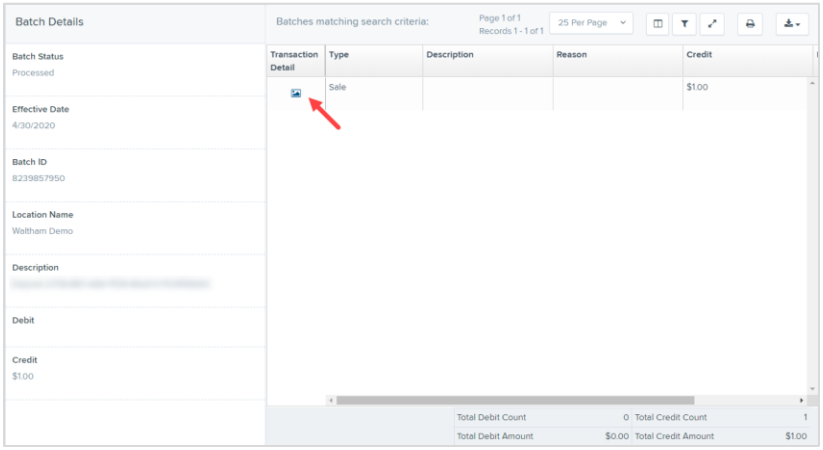


3. Click **Get Batches.** The report will appear on the screen. Use the filters to change the report and then select **Get Deposits** again, or you can print/export the report, as needed.



4. Select **View** under the *Batch Details* column to view the *Batch Details* page.

5. From the *Batch Details* page, select **View** under the *Transaction Details* column to see more information about that particular transaction in the batch.



6. Navigate back in your browser to return to the *Merchant Settlement Account Results*. From here, select **Report** to see a PDF report with the transaction(s) that make up the deposit total displayed below the report.

Scanner Device Control

Device Control Indicators

The Device Control can be in any one of several statuses. Look to your hidden icons in the task bar of your desktop to view the status of the Device Control. In the following figure, the Device Control icon is yellow, indicating that it is in use.

- A green icon indicates the Device Control services are available.
- A black icon indicates that the Device Control services are offline.
- A red icon indicates that an error has occurred with the Device Control.
- A yellow icon indicates that Device Control is in the process of scanning.
- A blue icon indicates that the Middleware for the device is online.

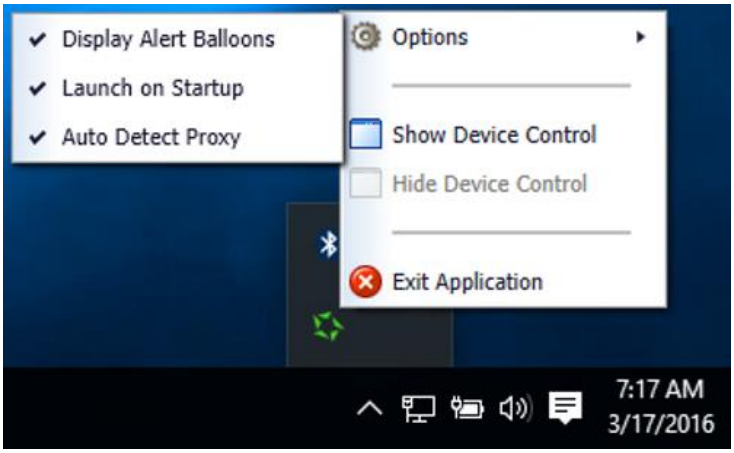
Disabling Alerts, Launch on Startup, Auto Detect Proxy

Use the following steps to limit the number of alerts and status messages received from Device Control, disable Device Control from launching on startup or to turn on the auto detecting proxy configuration.

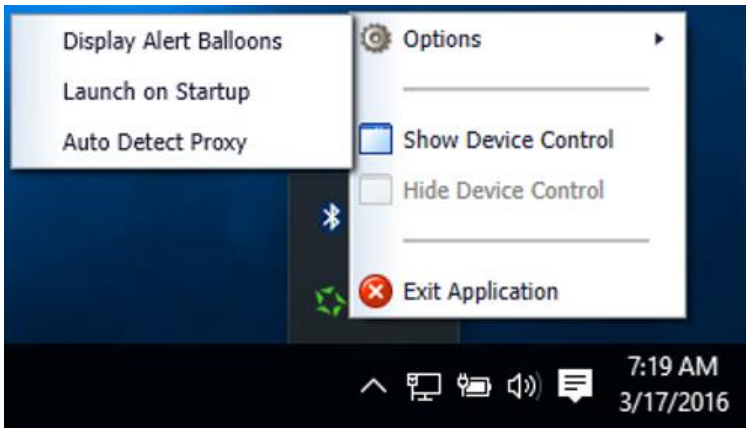
1. On the bottom task bar, select the **Show hidden icons** option.

2. Right-click the Device Control icon and select **Options** then select the option you would like to change: **Display Alert Balloons, Launch on Startup,** or **Auto Detect Proxy.** The option should now be selected or deselected. (As shown below, an option that is unchecked is disabled, while a check marked option indicates that the option is enabled.)

   Display Alert Balloons Option, Selected



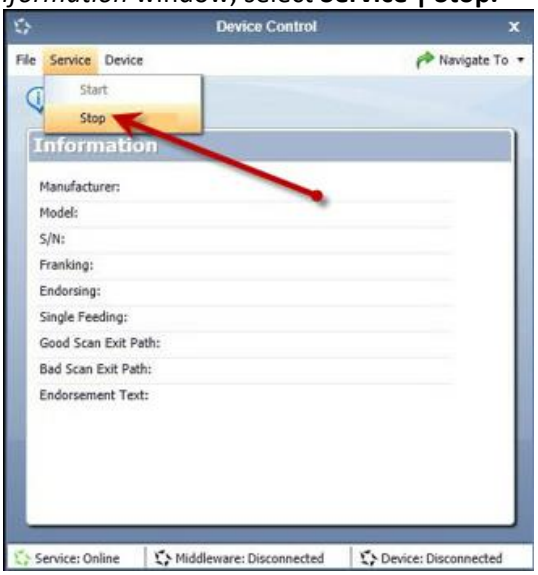
   Display Alert Balloons, Deselected



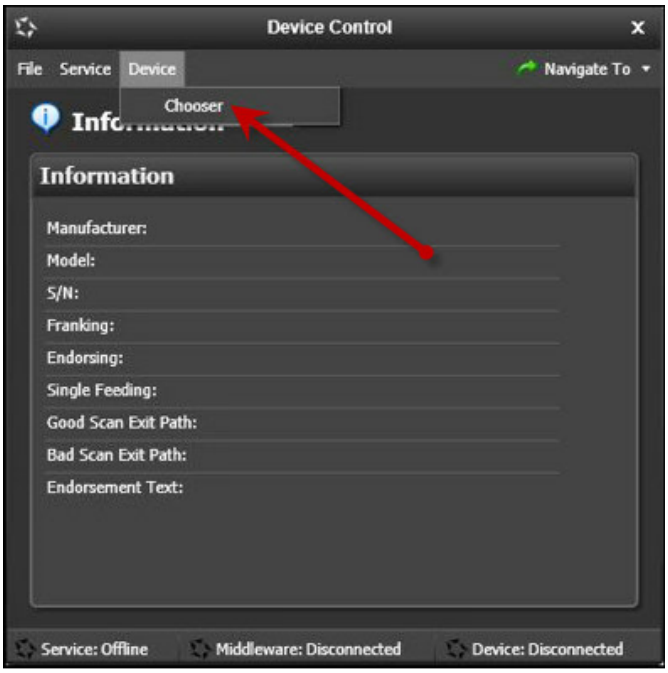
Changing a Scanner

To select a different scanner with the Device Control, follow the steps below.

1. From the *Device Control Information* window, select **Service | Stop.**



2. Select **Device | Chooser.**



3. The *Choose a Device Manufacturer* window displays. Select a manufacture for the scanner you wish to utilize. You may also opt to select a particular model.

4. If the scanner and model you selected has not yet been installed, the system will display an indicator, *Not Installed!* You have the option of installing this scanner if applicable.

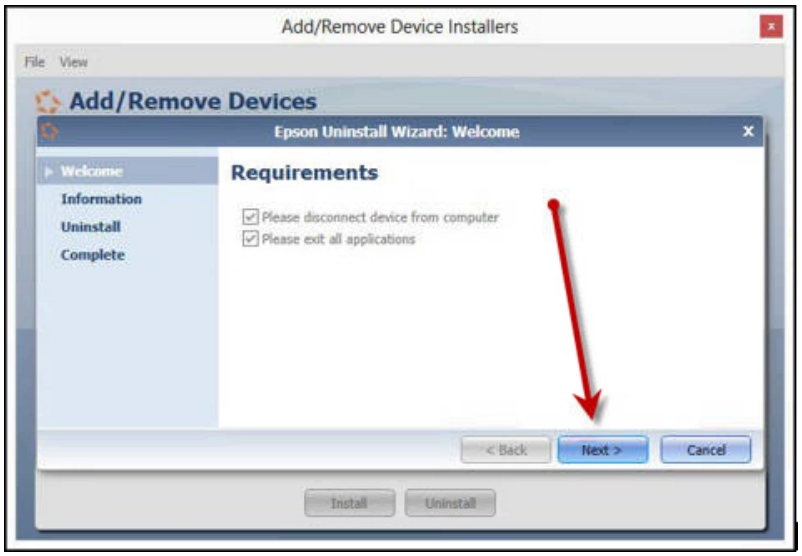
Uninstalling a Scanner

Use the following steps to uninstall a scanner once you have Device control installed.

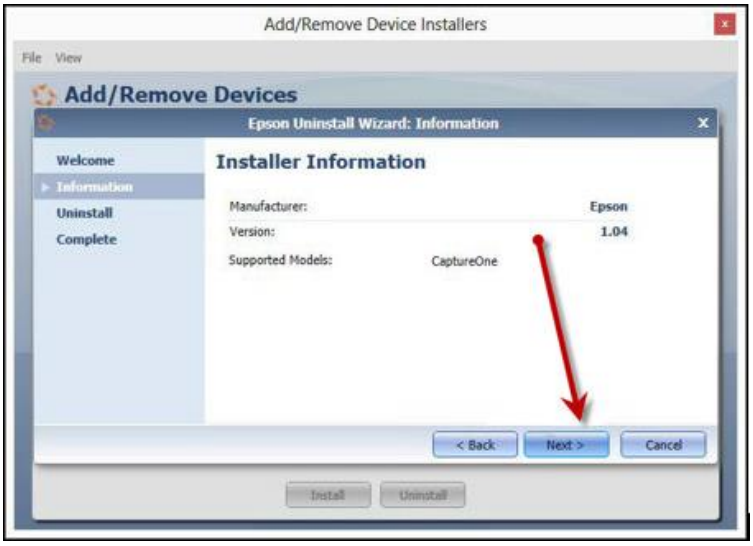
1. In the Device Control window under the *Choose a Device Manufacturer* heading, select the **Uninstall** option.

2. The *Add/Remove Devices* page displays. Choose the scanner to uninstall, and then select **Uninstall.**

3. The *Uninstall Wizard* initiates. Complete the instructions and click **Next** to continue.



4. The installer information for the scanner appears. Select **Next** to continue.



5. The uninstallation process will complete. Click **Next** to continue.

6. Once the process is complete, click **Finish.** The scanner you selected will now be uninstalled.

User Adminstration

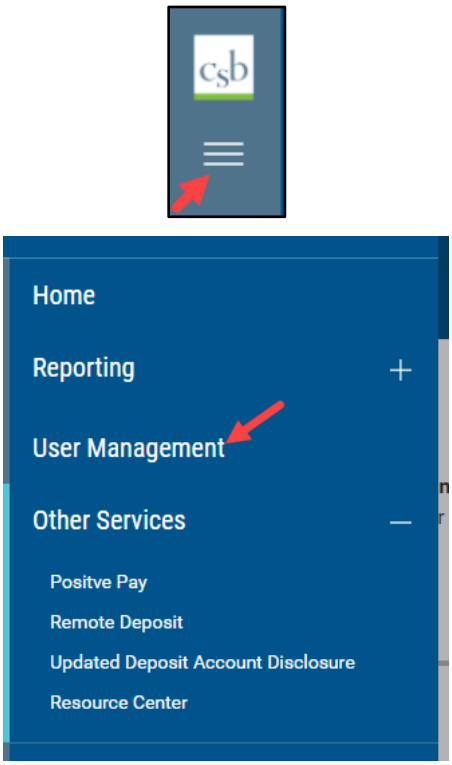
- **User Admin** – User Admins will set up user profiles and establish privileges and roles for users, allowing them to complete tasks within the application. These administrators are capable of the following:
  - Creating, deleting, enabling, or disabling a user
  - Assigning specific privileges and roles to a user for completing tasks
- **User** – A person within your organization who is responsible for completing tasks within the application, as designated by the User Admin. Responsibilities for a user may include:
  - Setting up customer profile information.
  - Editing transaction details.
  - Generating reports.
  - Processing transactions.

Creating a New User

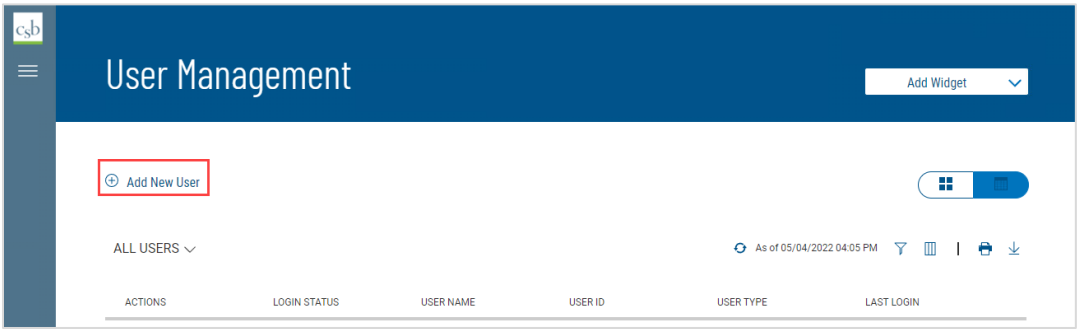
The User will first need to be created within Business Online Banking before creating their user profile in the Remote Deposit Capture platform.

Creating a User in Business Online Banking:

1. Log in to Business Online Banking, clicking on the 3-line icon on the upper left corner just below the Cambridge Savings Bank logo to expand the side menu. From the side menu, click on ***User Management*** and select ***User Admin*** from the dropdown menu.



2. From the **User Management** page, click the **Add New User** link located on the top left side of the page to get started.



3. On the **Add New User** page, the Company Administrator will need to:

   a. Complete all of the required fields on the **Define User** page. Click ***Next***.
   b. Select the appropriate User permissions on the **Assign Services** page**.**
      - For Remote Deposit Capture, navigate to **Others** and select ***Remote Deposit***.

      - For Mobile Deposit, navigate to **Others** and select **Mobile**. You will be prompted to select the accounts which the user will be able to deposit into. *Note: This is only applicable if the Mobile Deposit service is enabled. Please reach out to your Relationship Manager for more information about adding this service.*

      - Administrators will have the ability to copy permission from another User by clicking on the dropdown under **Permissions Copied From** and selecting the User from who they want to copy permissions.

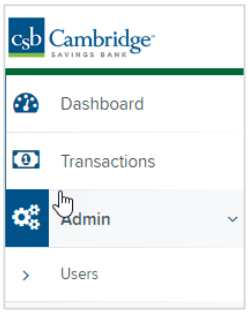
   Once completed, click ***Next.***

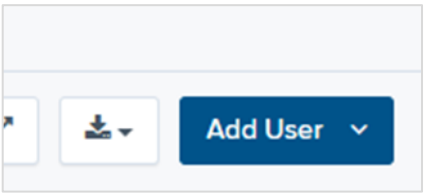
4. Once you have reviewed the User Information on the **Review User Information** page click the ***Save*** button at the bottom of the page.

      - A system generated email will be sent to the new User with their password information.
      - The Administrator who set up the new user will need to provide the user with their User ID

Creating a User in Remote Deposit Capture:

1. Click Admin → Users → Add User (on the right-hand side) → Business User

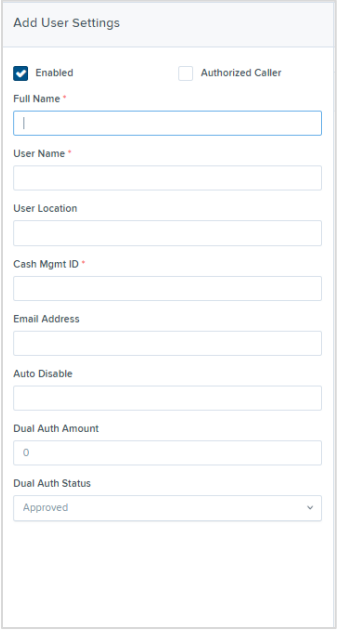




2. Complete the fields for *Add User Settings*. See screenshot below. Fields are:

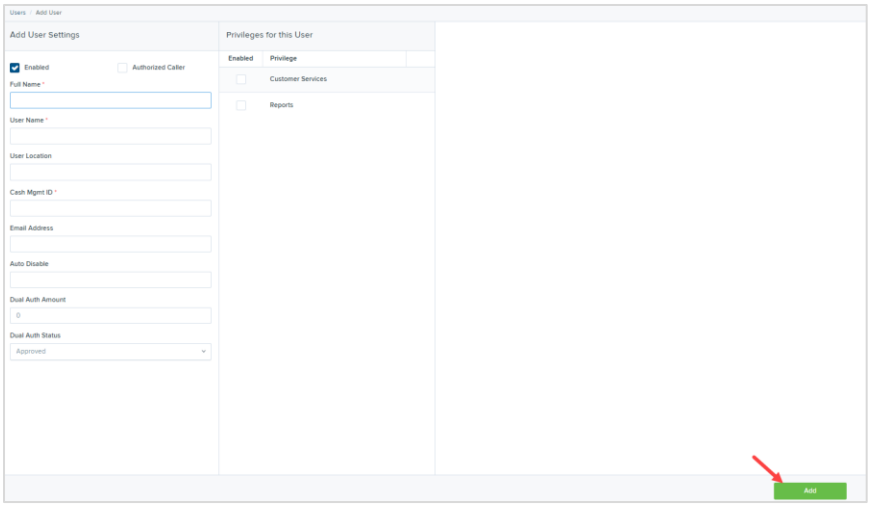
Field	Definition
Enabled	By default, this field will reflect as active when you are creating a new user.
Authorized Caller	Not Applicable
Full Name	Enter in the user's name
User Name	***Important:*** The User Name needs to match the User ID used to access Business Online Banking.

Field	Definition
User Location	This is an optional field.
Cash Mgmt ID	***Important:*** The Cash Mgmt ID needs to match the User ID used to access Business Online Banking.
Email Address	Enter in the user's email address.
Auto Disable	Not Applicable
Dual Auth Amount	Not Applicable
Dual Auth Status	Not Applicable
Enable RDN	Not Applicable. Leave unchecked.

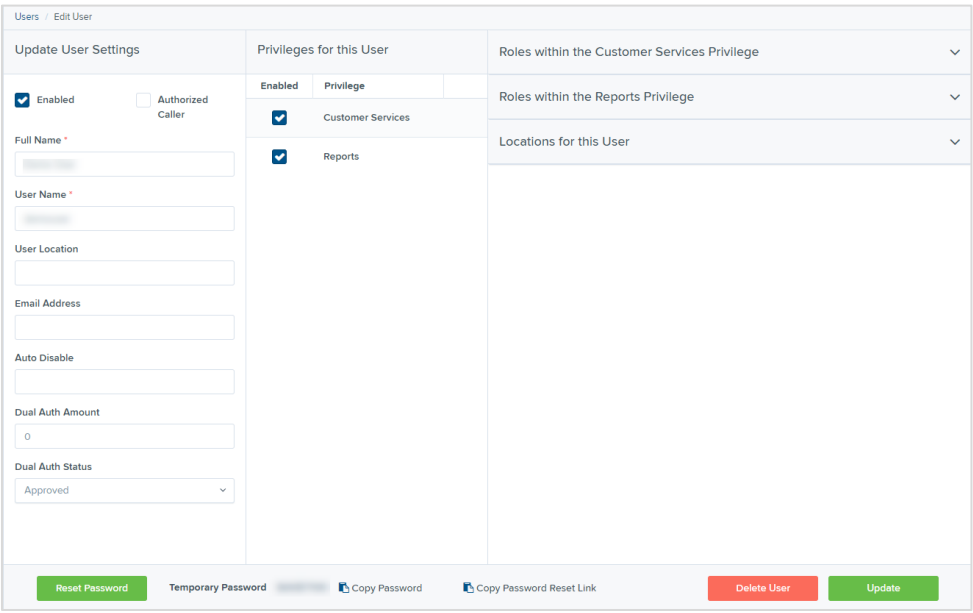


3. Select Privileges for the new user under the **Privileges for this User** column.
   - **Customer Service** – Select this to give the user the ability to add/edit customers, create deposits and run reports.
   - **Reports** – Select this to give the user the ability to view and export reports.

   Once you have selected privileges to provide to this user, click **Add.**



4. On the right of the screen, *Roles* will appear based on the *Privileges* selected for the user in Step 3. Select the access level you would like to give the user.



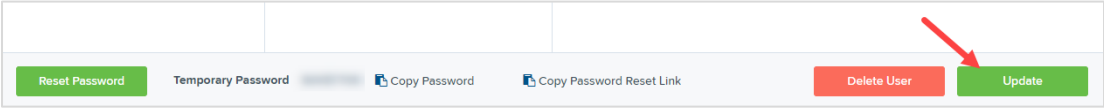
- **Roles within the Customer Services Privilege**

Role	Definition
Accounting	Allows a user to run reports, look at transaction details, edit transactions, view check images, and monitor and research transactions
Customer Data Privacy	User can view the page, generate report, and forget customer.

Role	Definition
Credits & Debits PDF Report	Allows the user to view the Credits & Debits PDF report with check images for a batch.
mRDC	User can submit an item using Mobile Deposit. *Note: This is only applicable if the Mobile Deposit service is enabled. Please reach out to your Relationship Manager for more information about adding this service.*
RDC Admin	Remote Deposit user can create, scan, and submit items as a transaction
RDC User	Remote Deposit user can create, scan items, but not submit them as a transaction
Reconciliation Report	User can view the reconciliation report.

- **Roles within the Reports Privilege –** Not Applicable
- **Locations for this User –** Select the locations the customer should have access to deposit into and pull reports for.

5. When completed, click the **Update** on the bottom right to complete the set up.

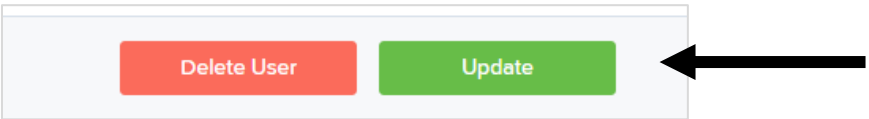
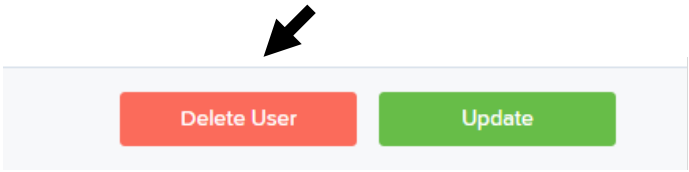
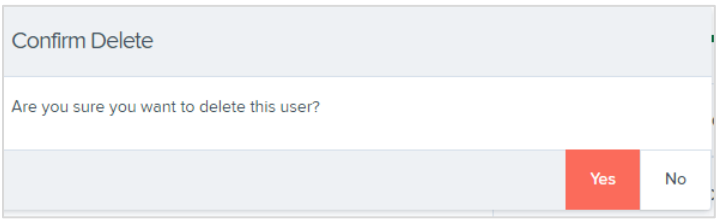


NOTE: On the bottom section of the screen, you will see a Temporary Password that is generated automatically by the system. You can disregard this section of the screen as the user you created will be accessing Remote Deposit Capture through Business Online Banking and will not need this password.

Editing/Deleting a User Profile

Users can be edited after they have been created. From Admin -> Users, click the pencil button to go to the Update User Settings screen.

When finished updating the user information, click the update button on the bottom right.



If you wish to delete the user, click the delete button. To delete a user, a popup box will display to confirm the deletion.