

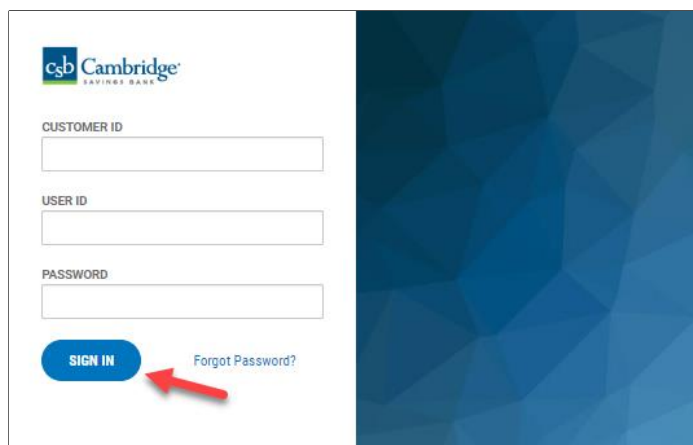
How to Login to Remote Deposit Capture & General Navigation

Login:

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

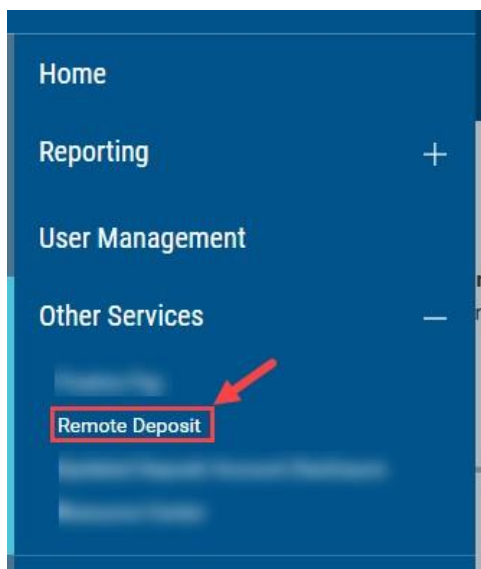
Step 1: Enter your Customer ID, User ID & Password

On the Business Online Banking login page, enter your Customer ID, User ID and password, and select the “SIGN IN” button.

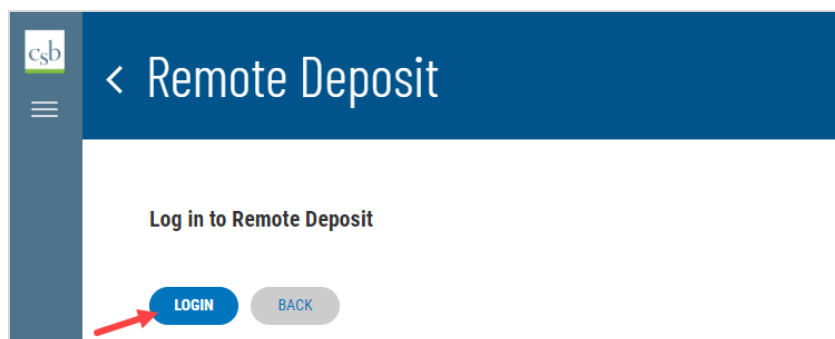


Step 2: Select the 3-line icon on the upper left corner, just below the Cambridge Savings Bank logo, to expand the side menu. From the side menu, select “**Other Services**” and then select **Remote Deposit**.



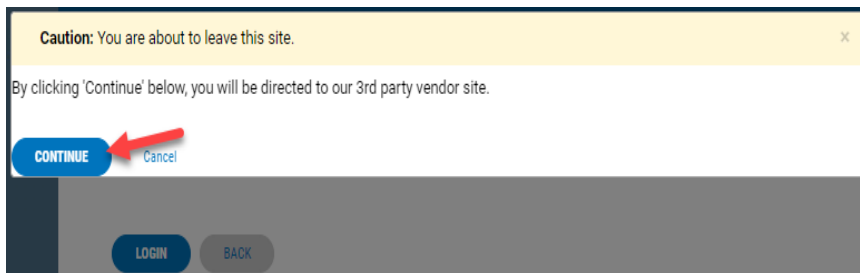


Step 3: On the **Remote Deposit** screen, select the **“Login”** button.



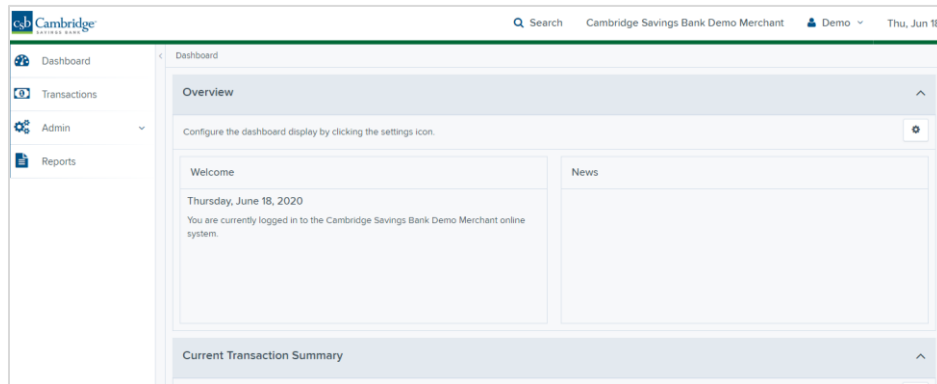
Important! After selecting the **Login** button, you will receive a pop-up message stating: **“Caution: you are about to leave this site. By clicking, ‘Continue’ below, you will be directed to our 3rd party vendor site.”**

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



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

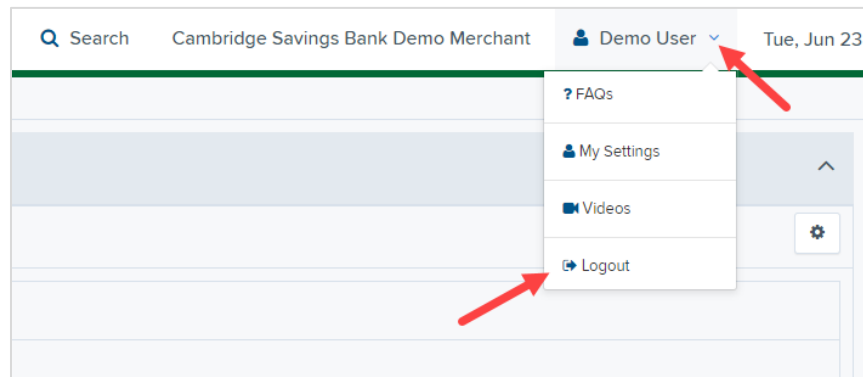
The *Overview* panel contains a welcome message, a *News* pane, and settings for the *Dashboard* page. The *News* pane is where Cambridge Savings Bank will display messages, alerts, and FAQs. We recommend that you check the *News* pane periodically to ensure you are up to date on CSB Remote Deposit Capture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



Log out:

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

Next to your name in the upper right-hand corner select the **"down arrow"** and **"Logout"** from the menu.



General Navigation:

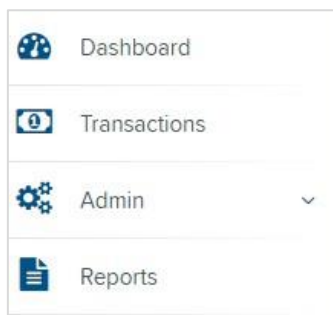
On the left side of the page, you will find the main menu which contains **Dashboard**, **Transactions**, **Admin** and **Reports**.

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.



 Search
 Cambridge Savings Bank Demo Merchant
 Demo
 Thu, Jun 18

In Customers

☒ Last/Company Name
 ☐ Customer Number
 ☐ Account Number (Last 4 digits)

In Transactions

☐ Reference Number
 ☐ Transaction Number

Search

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