Remote Deposit User Guide

Table of Contents

The Remote Deposit Application

The web Remote Deposit application is a software program that gives you the ability to create images of the checks you receive throughout the day and deposit them to Central Bank electronically.

You will no longer need to bundle and bag checks and rely on couriers to transport your deposits, because you will truncate the paper at the point of capture.

The process is simple. You will use a small tabletop scanning device and access the web client interface to image your check deposits. The software automatically verifies each check using advanced handwriting recognition software. Then completed and balanced deposits are transmitted to Central Bank via a secure Internet connection.

You also have the ability to research transaction-related questions and create management reports, all from within the Remote Deposit application.

Using the Remote Deposit User Guide

This guide will help you understand the functions of each screen within the Remote Deposit and will lead you through the basic steps to capture transactions. You will also learn to conduct research and create reports on the transaction information.

Follow the instructions in this guide to process items once your site has been configured to communicate with the Bank for transmitting completed transactions.

Refer to the Training module in Remote Deposit for additional training module information and processes.

Accessing the Remote Deposit Application

1. Open your Internet browser window.
2. Enter the URL for the Remote Deposit application.
   https://remotedeposit.centralbank.com/wddl/

3. Enter your **Login** and **Password** credentials.
4. Click the **Log In** button.

Note: The menu contains buttons for the functions assigned to you. Depending on your authority level, your main menu may not display all the options shown in this illustration. A full menu list is shown and each menu item is explained in this guide.

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5. Click the corresponding button to access any of the menu options.

Capture Deposits

> **Note:** See the Appendix for additional functionality available in the Capture module.

1. To capture a deposit transaction, first turn on the desktop scanner.
2. Click the **Capture Deposits** button on the main menu.

3. If there are multiple locations to choose from, select the relevant **Location** at which you are capturing this transaction.
4. Select the correct **Account Number** for this deposit from the dropdown list provided or, if using a Physical Deposit Ticket, select **Account Read from Deposit Ticket**.

> **Note:** If your location accepts both physical and virtual tickets, the account dropdown contains an entry for using a physical deposit ticket (account read from deposit ticket) and contain all accounts assigned to the location. Select an account number to create a virtual deposit ticket automatically.

> **Hint:** Enter any portion of the account number and the system will identify all account numbers that contain that series of digits, populating the dropdown list with available options. Select an account or continue to enter more digits.

5. Verify the correct **Processing Date** is selected in the calendar.
6. Enter the **Amount** of the deposit transaction.
7. Click **Create Deposit**.

The virtual deposit ticket displays. Place the checks into the hopper of the tabletop scanner.

8. Click the **Scanning** button.

Note: Once the capture is complete, you will be prompted with any items that need attention.

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    9. When a field is highlighted, enter the correct value for that field, using the image displayed.
   10. Press **Enter** when finished to move on to any additional items that need attention.

Note: See the Appendix for brief descriptions of the options and buttons on this screen.

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   11. Once the transaction is balanced, click **Close**.
   12. Select to **Release** the transaction.
   13. Click **OK**.

Transmit Transactions to the Bank

Once the transactions are captured, transmit them to the Bank to finish processing.

From the main menu, select the **Transmit** button.

Select the Released transaction(s) to Transmit.
Click the **Transmit** button.

The transaction is Acknowledged by the Bank and you can view the posting date and other information. If a transaction is transmitted after the cutoff time, it will be posted on the next available processing date.

Available Exports
CSV Export
The CSV (Comma-Separated Value) provides information from the local database regarding the data captured and transmitted through the Remote Deposit application, including (but not limited to) deposit account, posting date, amount, capture user ID, MICR data, and any user-defined (custom data entry) fields.

The order of the information supplied in the CSV is static and includes the following fields:

1. Deposit Account Number
2. Location Code ID
3. Posting Date
4. Amount
5. User
6. Transaction Number
7. Item Number
8. Aux. Serial Field
9. ABA/Routing/Transit Number
10. Item Account Number
11. Tran Code/Process Control Field
12. Acknowledged Date and Time
13. Credit Date
14. User Defined Field 1
15. User Defined Field 2
16. User Defined Field 3
17. User Defined Field 4
18. User Defined Field 5
19. User Defined Field 6
20. User Defined Field 7
21. User Defined Field 8
22. User Defined Field 9
23. User Defined Field 10
24. User Defined Field 11
25. User Defined Field 12

Image Archive Export
You have the ability to export transaction data and the associated images for long term data retention. This is done by generating the Image Archive. This creates a password-protected and encrypted ZIP file export of transaction data that includes a comma delimited manifest file and all associated images. The ZIP file can be stored locally where it must be opened with a ZIP/UNZIP utility that is compatible with AES encryption.

1. Select **Image Archive** from the list of Exports.
2. Select a **date** or **range of dates** for the export.
3. Select one or more **Locations** from the list of those available.
1. Select one or more **Accounts** for the selected Location(s) from those available.
2. Select and enter a **Password** that will be requested when the user attempts to open the CSV file. The password must be at least four (4) characters.
3. Click **Begin Export**.

4. Select to **Open** or **Save** the file.

Once ZIP file is created, the images are saved as .TIF files and the transaction data is saved in the *manifest.csv* file.

    5. Open the **CSV file**.
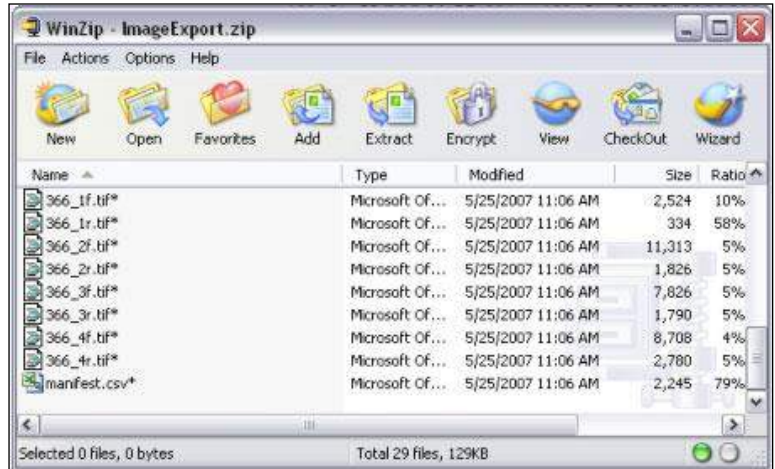
6. ***You will be requested to enter the** Password **you created (in step 5).***

7. Click **OK**.

The CSV file opens and contains all transaction data for the items that matched your report criteria.

Accounts Receivable Files Export

The Accounts Receivable file can be exported as a host file to a backend tracking software. The data fields for the A/R file will come from captured scanline fields, keyed fields, check fields, system data and audit trail information.

1. Select the **A/R File Export Method**.
2. Select the **Date Range**.
3. Select the applicable **Location(s)**.
4. Select **Begin Export**.
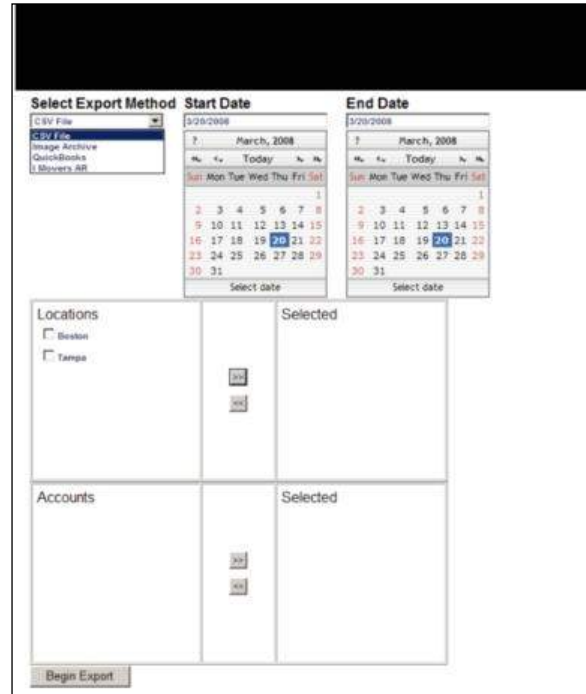
5. Select to **Open** or **Save** the file.

Note: The file may in either a positional or separated (delimited) format.
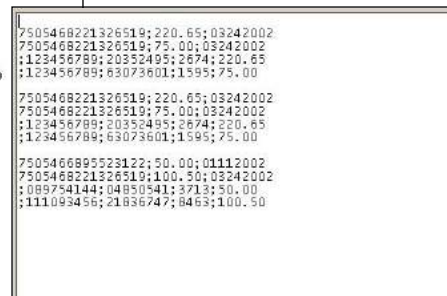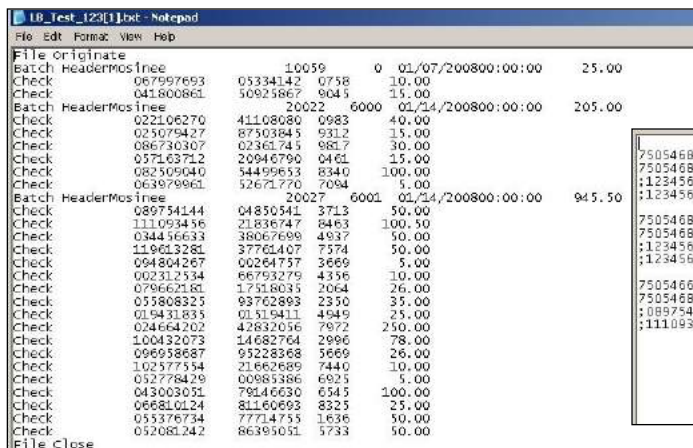
QuickBooks® Export

Once payment has been received for an invoice and the business is ready to deposit electronically, follow the standard remote deposit capture procedures.

1. In the Capture module, enter the **Invoice Number** in the custom field designated.

2. After the transaction is transmitted, select **Export** from the menu.
3. Select the **QuickBooks Export.**
4. Select a **date** or **range of dates** for the export.
5. Select one or more **Locations** from the list of those available.
6. Select one or more **Accounts** for the selected Location(s) from those available.
7. Click **Begin Export**.

8. From the QuickBooks Export window, click **Export Payments**.

Processing Reports

1. To access, view and print these reports, click the **Reports** button on the main menu.

2. Select a **Report** from the dropdown list provided. This list may vary depending on your access rights and the available processing reports selected for your site.

3. Select a **Start Date** and **End Date** for the report. Depending on the Report selected, you may be prompted to select additional parameters for the report.

4. Select the relevant parameters to generate the desired output.

5. Once all the parameters have been selected, click **Generate Report**.

6. You can also view a PDF version of the displayed report. Click View PDF.

Note: Adobe Acrobat Reader must be loaded to view the PDF version.

Note: See the Appendix for samples of Available Processing Reports.

Research Transaction Items

The query features allow you to look for more information on a single item or transaction.

1. From the main menu, click the **Research** button.
2. Select the **Begin Date** and **End Date** for the search.
3. Select the **Location**(s) to include in the query.
4. You can **Query for Items** or **Transactions**. Enter the relevant query parameters, such as Item Type, MICR Field Value, Sort Parameters, Transaction Type, or Custom Data Fields if applicable.

5. Once all your query parameters are set, click the relevant **Search** button to begin the query.

   • Select a single item to view the image and details for that item.
   • Print the item by selecting the **Print** button next to the image.
   • View the back of the item by selecting the **Back** button next to the image.
   • Double-click the item in the Results list to view the entire transaction that included that item.
   • If querying by transaction, double-click on the transaction to view all items.

• Print the entire transaction using one of the templates listed in the dropdown to the left of the Print button.
• Click the print button in the middle of the screen to create a PDF to print or save.

Interactive Training Module

Interactive training lessons can be accessed at any time from within the Remote Deposit application.

1. From the main menu, click the **Training** button.
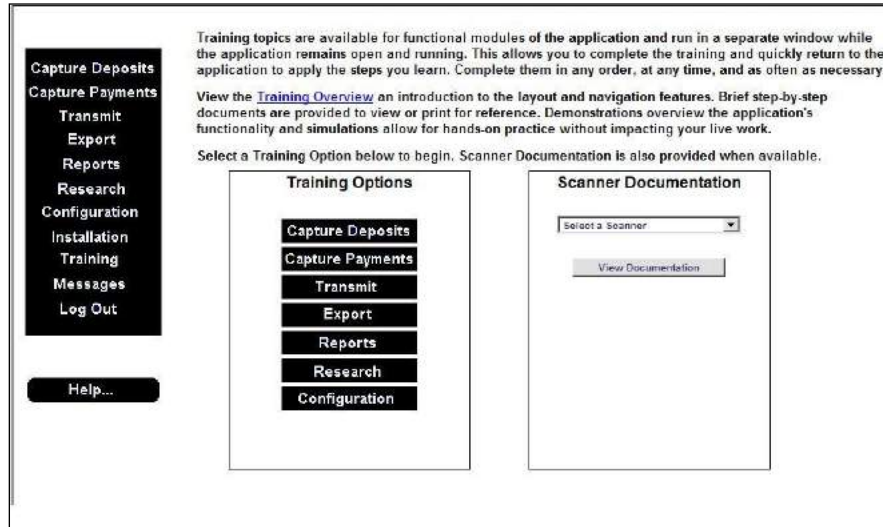
> **Note:** Scanner Documentation is also available from this screen. Select the relevant scanner from the dropdown list and click View Documentation.

2. Select the **Training Overview** link in the page description for a brief introduction to the lessons and navigation provided in the training.
3. Select one of the **Training Options** from the center of the screen to view the training lessons
   for the selected topic.

> **Note:** The available Training Options correspond to the menu options available for your user rights. For example, if only the Capture Deposits and Transmit buttons are available, training options only display for those modules.
>
> Training Options may be provided for: Capture Deposits, Transmit, Export, Reports, Research and Configuration.

> **Note:** The training module opens in a new window, allowing the application to continue to run while training is accessed.

By selecting one of the Training Options
(e.g. *Capture Deposits*), the user is directed
to
the training module displaying a menu of
training lessons.

4. Select a training lesson (e.g. *Capture Deposit
    Transaction*) to be directed to the training
    content for that topic.

The **Menu** button returns the user to the
previous Training menu page. The other
button options are displayed on the next
pages.

The **Steps** button opens a separate window
with PDF quick reference document (1-2 pages)
of
the step-by-step process that the user can view,
print or save.

The **Demo** button opens a separate window with a
demonstration of the process.

The **Try It** button opens a separate window with a
simulation of the process that the user must interact
with correctly in order to progress through the
simulation.
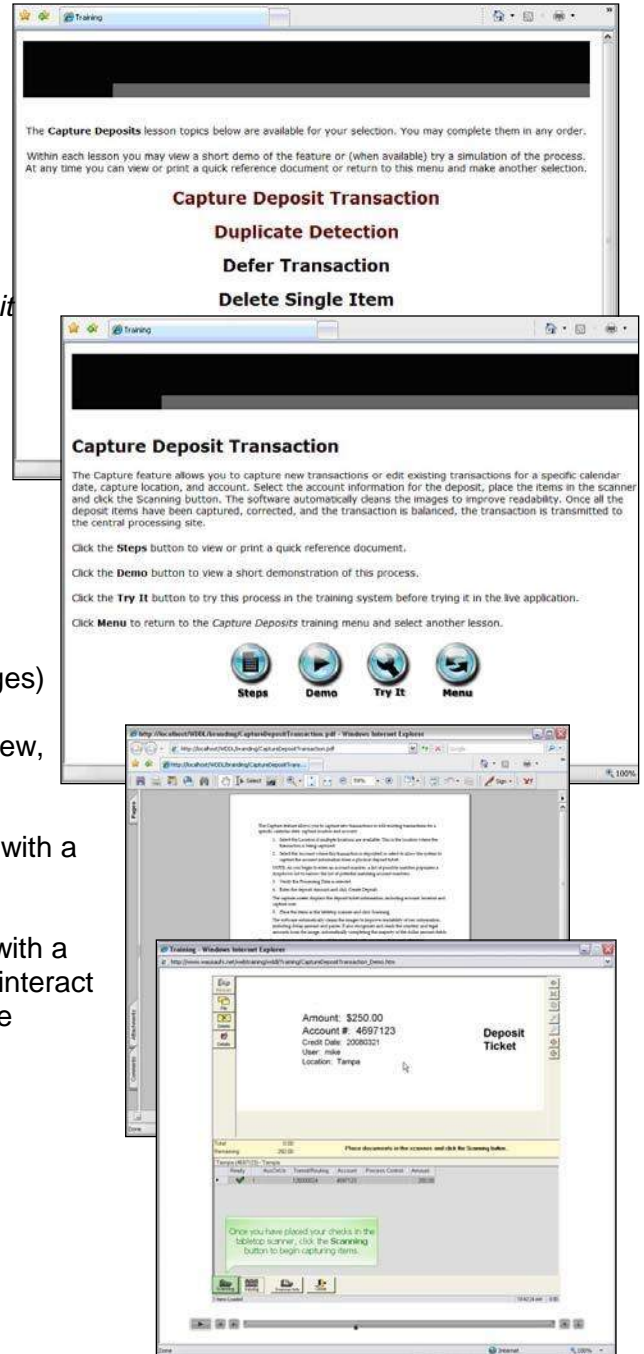
5. Once you have finished viewing the selected training lesson, a new topic could be selected,
    or you can return to the Remote Deposit application and continue processing.

Note: Training topics can be accessed in any order, at any time, and as often as desired.

Bulletin Board Messages

The Bank can send messages to remote users to display on the main screen when logging in. The messages have two priority levels:

Alerts ⚠ are displayed before messages
Messages ℹ are the most common communication form

Note: Hyperlinks in a message are shown in blue and will open a new window when selected.

• Messages can be sorted by Type, Sent (date), or Subject.
• The default sort appears by date sent.

Appendix

Capture Screen Options and Buttons

Below is an image of the main Capture Deposits screen and brief descriptions of the options and buttons available.

	Displays the active function: Scanning or keying (never both)		Display technical scanner information		Close the transaction: Defer, Release or Delete

2

Rescan — Click to rescan an item

Flip — Displays back image of item

Delete — Delete selected item

Details — Display item details

3

Fit image in window

Show image a 100%

Open in new window

Zoom in or out

Rotate left or right

Ready		Transit/Routing	Account	Serial	Amount
✔	1	125000024	987456		11305.00
✔	2	086052069	13388610	9387	660.00
✔	3	028088732	25899434	7782	1300.00
✔	4	042906560	64577796	0732	470.10
✔	5	002923606	69510454	9059	1000.00
✔	6	092200669	97887701	1863	4125.00
✖	7	091174806	48494833	0251	3750.00

Displays current state of processing for items represented. (See examples below.)

Displays MICR information read from captured items.

✔	Indicates that the image and all its required MICR fields were read successfully; no further processing or data entry is required.
✖	Indicates a problem with one or more of the required MICR fields; the operator will need to key in the data for the required field(s).
⬅	This server icon with an arrow pointing left indicates that the item has been sent to the Acceptance server for processing.
➡	This server icon with an arrow pointing to the right indicates that the system is attempting to retrieve information from the Acceptance server.
	The server icon with a red slash through it indicates that the Client PC lost communication with the Acceptance server during capture.

Yellow shading on a cell indicates missing information or operator action is required.

Duplicate Item Checking

The Remote Deposit software may help you to maintain the integrity of your deposit transactions by automatically checking for duplicate items as you are capturing documents. This feature will review specific criteria as it looks for duplicate items across transactions, batches and dates. Duplicate checking can help protect you from fraudulent practices and from accidentally including the same item in multiple transactions.

When the duplicate checking feature detects an item that matches a previously processed item, it will alert you and this screen will display.

The screen asks you to compare the current item (top image) to the possible match (bottom image) and decide if the item is a duplicate.

1. Review the images on the left and the item detail on the right.
2. Click **Yes** if the item is a duplicate. The item will be removed from the transaction.

   Click **No** if you do not think the item is a duplicate. The item remains in the transaction and is flagged for review at the Bank.

Create and Utilize MICR Database

Deposits for payment transactions may require the stub account or other information to be keyed or a lookup may be required to find the account number. The MICR database cross-references account number and ABA of the check used to make the payment to the A/R account number. The database also stores the number of times the stub account was paid by the same check (same RT and check account number).

When a check is captured, the RT and Account are used to pull a list of any custom data fields that are set up to utilize MICR lookups. Those values are displayed in a dropdown list in the keying screen where the user can key in a new value for account number or select one from the populated list.

When capturing deposits, MICR lookups will only be present on the check items.

Note: Money orders RTs are excluded from MICR lookups.

A dropdown arrow appears in the custom field that contains data in the MICR database.

1. Select the dropdown arrow to display the MICR lookup data.
2. Double-click the corresponding custom data or type new data if no MICR returns are applicable for the item.

Item Dollar Limits and Deposit Amount Limits

The Bank has the ability to limit the amount of a single check, the deposit amount of a transaction, and/or the number of items in a transaction based on the user's role. If your user's role is configured to have any of these limits and an item or transaction exceeds the limits, you will receive an error that prevents you from releasing the transaction.

Maximum Deposit Amount Exceeded

- If a user attempts to create a deposit over the established limit, a message appears and the system does not allow the user to continue.
- If a user changes the deposit amount in the capture screen and the deposit amount is over the established limit, an error message displays in the message window and the user is prevented from releasing the transaction.
- If the total amount of all captured items exceeds the maximum deposit amount, an error message displays in the message window and the user is prevented from releasing the transaction.

Maximum Item Amount

- If the amount of a single item exceeds the maximum allowed amount, the amount field for that item is flagged as an error and message is displayed in the message window and the user is prevented from releasing the transaction.

Transmit Amount Limit

- If the Location has exceeded the Daily Transmit Limit no one at that location will be able to transmit additional transactions for that day.
- To check the daily limits, select the **View Daily Deposit Totals** link on the Transmit Page.

Defer a Transaction

During the capture process, you also have the option to defer transactions to complete them at a later time. Deferring a transaction allows you to save what you have captured or completed so far, and then come back to it to finish later.

1. While in the capture screen, click the **Close** button.

2. The Close Batch menu provides the option to Defer, Release, or Delete the transaction. Select **Defer**.

3. Click OK.

4. The deferred transaction will be listed as an **Existing Deposit** in the main Capture screen. Select to highlight the existing transaction.

5. Click **Edit Deposit**.

You will be returned to the transaction in the capture screen where you can complete processing and balancing the transaction and release it for transmission.

Rescan Items with Poor Image Quality or Usability

If one or more of the items you have captured has failed any of the Image Quality and/or Image Usability tests that have been defined for your location, you will receive an onscreen message indicator explaining the error.

Image Quality/Usability tests failed. Please delete this item and remove it from the scanner pocket.
Failure: Error: Image is Skewed (More...)

1. Click on the item in the transaction list at the bottom of the screen, or click the **Rescan** button at the top left.
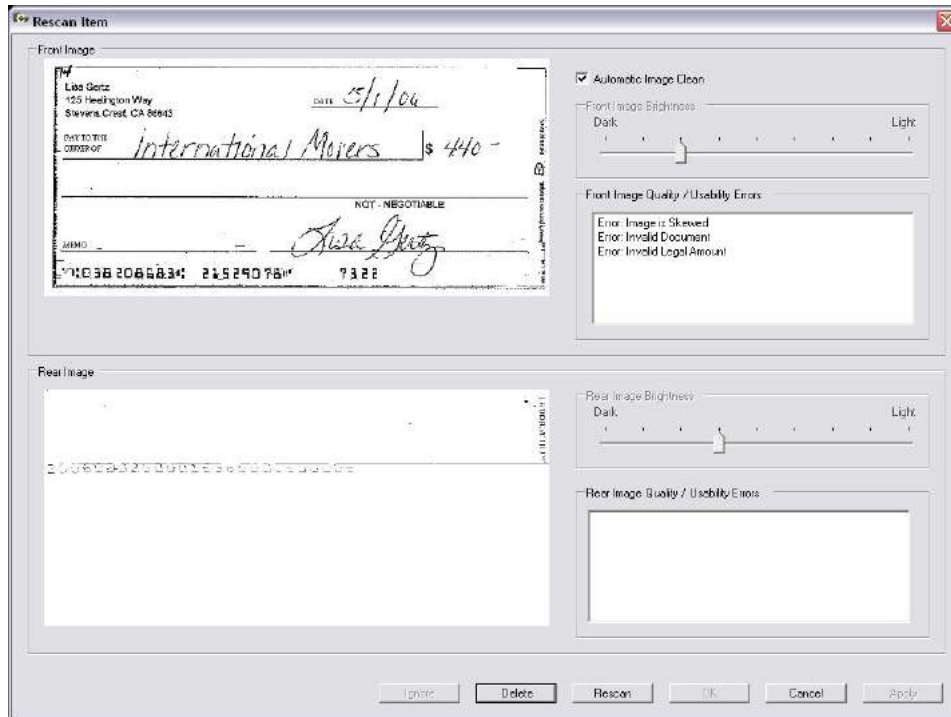
In the Rescan item window, information will display regarding the poor image.

- Select to **Delete** the item to remove it from the transaction.

- If you wish to rescan the item to attempt to improve the quality or readability of the image, place it back in the hopper of the scanner and select to **Rescan** the item.
  - The new image would display. You can choose to **Apply** the new image if it is improved.
  - If the image still is not valid, you may again choose to Delete or Rescan the item.

Force Item Level Review during Deposit Balancing

Item level review requires the capture user to review each item in a transaction when the transaction does not balance to ensure valid amounts for each item. If the operator verifies each check and the transaction still does not balance, the user is allowed to change the deposit amount.

1. Press **Enter** to review the first unbalanced item in the transaction.
2. Review each item by pressing **Enter** to advance through the amount fields.

Note: Pressing Enter on the item's amount marks that item as reviewed.

- If the user changes the amount of an item and the transaction becomes balanced, review is no longer required for the remaining items.
- If the user reviews and balances the transaction then scans another item, deletes an item or changes the amount of an item making the transaction unbalanced, item review will be required again. However, any item amounts that were already reviewed will not require to be reviewed again.

Once all items are reviewed, if the transaction is still unbalanced, the user may change the deposit amount.

3. Press Enter after reviewing the last item.
4. Select to balance to the scanned amount or the entered amount for the deposit.

Scanned Amount Changes the amount on the deposit ticket.
Entered Amount Also changes to the scanned amount, but can be changed.

Once all deposit items have been captured, corrected, and the transaction is in balance, you are ready to release the transaction for transmission to the Bank.

5. Click the **Close** button.
6. You are prompted to Release the transaction. Ensure **Release** is selected.
7. Click **OK**.

Releasing the transaction will automatically Transmit (if this feature is enabled) or move it into the Transmit module where it is ready for manual transmission.
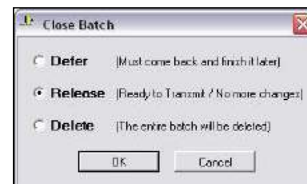
Delete a Single Item or Transaction

Delete a Single Item

During capture, you may decide to delete a specific item from the transaction.

1. Select the item in the list at the bottom of the capture screen.

2. Click the **Delete** button to the left of the displayed image.

3. Click **Yes** to confirm that you wish to delete the item.

Deleting Item

⚠ This item will be deleted.
This item will need to be physically removed from the transaction.

Are you sure you want to continue?

[Yes] [No]

The MICR and Image data for the item is permanently removed from the transaction. Total and Remaining Amounts are updated to reflect the change.

Note: Remember to remove the physical item from the transaction as well.

Delete an Entire Transaction

At any time during capture, you may opt to delete the entire transaction if you decide you no longer want that transaction in the system.

1. Select the **Close** button from the bottom of the capture screen.

2. Select the option to **Delete** the entire transaction.

Close Batch

○ **Defer**   (Must come back and finish it later)

○ **Release** (Ready to Transmit / No more changes)

● **Delete**   (The entire batch will be deleted)

[OK]   [Cancel]
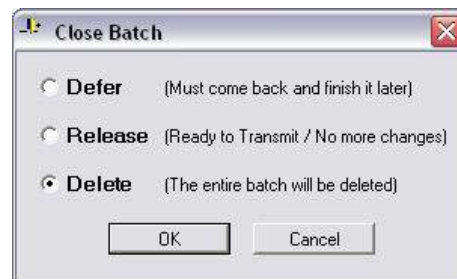
3. Confirm that you truly wish to delete the entire transaction. Click **Yes**.

Please Confirm

❌ Are you sure you want to Delete? The entire Batch of work will be deleted

(Note: To close out and come back later, use the "Defer" option.)

[Yes]   [No]
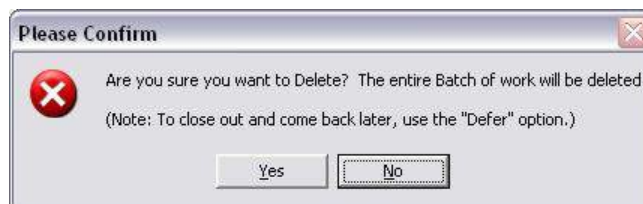
If Auto Transmit is not enabled you may also delete a Released transaction from the Transmit module before it has been transmitted. If a transaction has already been transmitted to the Bank and Acknowledged, it can no longer be deleted by the remote location.

1. Select the transaction to delete from the list of Transmission Items.
2. Click the **Delete** button.
3. Confirm that you want to delete the transaction. Click **Yes**.

All references to this transaction will be removed from your local database so it will no longer be available for research.

Available Processing Reports

Depending on your configuration, you may have some or all of these reports.

Transaction Status Report

This report provides information, by Presenter, on the current status of items within the capture system, whether they are In Progress, Released (i.e. available for transmission to the Bank), or Acknowledged (successfully received by the Bank).

The upper portion of the report contains two graphs depicting the number of Transactions per Presenter and their current status, and the Percentage of the total that each represents. The lower portion of the report contains the same data, but in a columnar format.
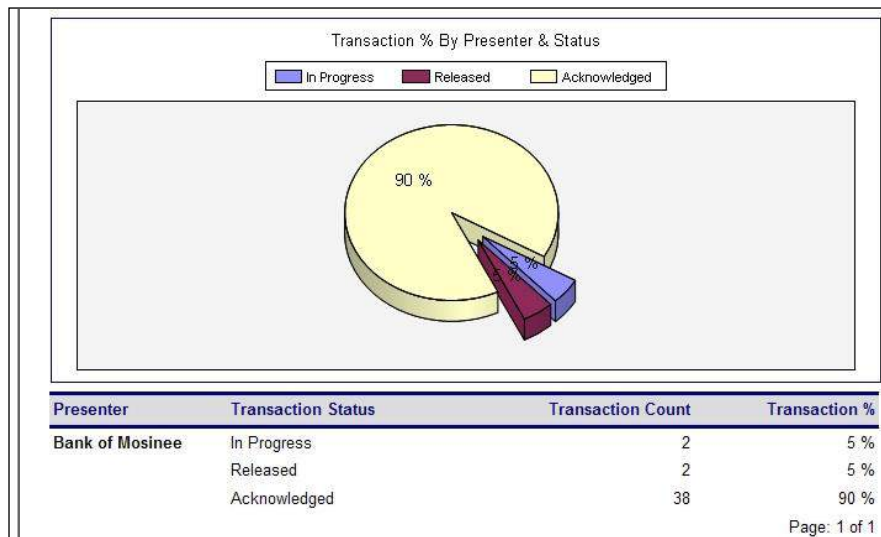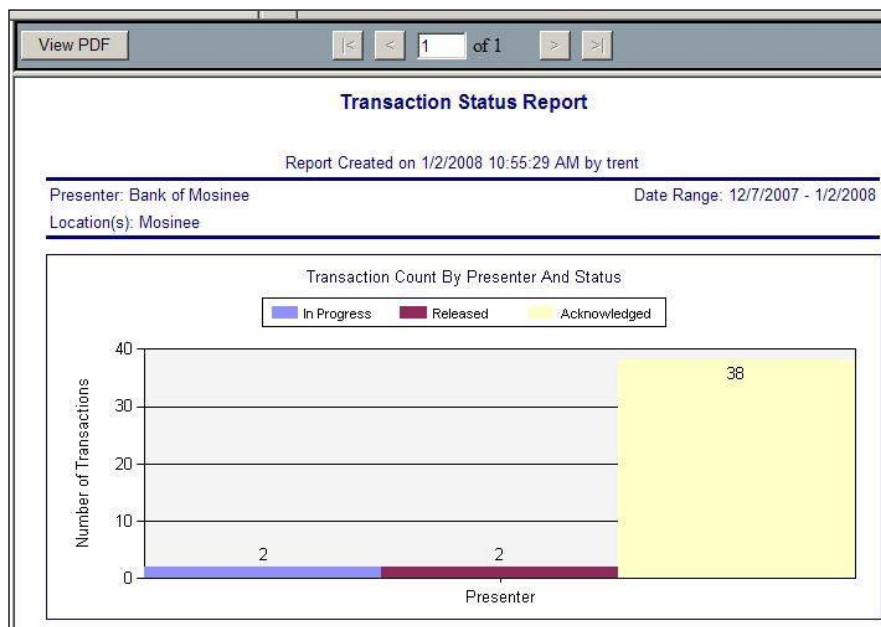
Transaction Status Location Report

This report provides information on the current status of items within the capture system, be they In Progress, Released, or Acknowledged. This report is broken down by individual Location and all data is provided in columnar format.

View PDF | |< | < | 1 | of 1 | > | >|

Transaction Status Report By Location

Report Created on 1/2/2008 11:12:34 AM by trent

Presenter: Bank of Mosinee
Location(s): Mosinee

Date Range: 12/7/2007 - 1/2/2008

Location	Transaction Status	Transaction Count	Transaction %
Mosinee	In Progress	2	5 %
	Released	2	5 %
	Acknowledged	38	90 %

Page: 1 of 1

Deposit Summary Report

This report provides a summary of Capture Deposit data for a given processing date, or range of dates. The report may be run for a single capture Location or across multiple Locations. Report data includes Processing Date(s), Deposit Account Numbers into which the items were captured, the Transaction ID assigned to the work, Item Counts and Amounts.

Deposit Summary Report by Transaction
Remote Capture Reports
Report Created on 4/6/2007 10:12:33 AM by jsmith

Presenter: International Movers   Date Range: 4/6/2007 - 4/6/2007

Location(s): International Movers-Boston, International Movers-Tampa

Transaction Id	Acknowledge Date	Posting Date	Amount	Item Count
Location: International Movers-Tampa ~ Processing Date: 4/6/2007 ~ Account: 4697123			
8	4/6/2007 10:12 AM	4/6/2007	$7,145.20	6
9	4/6/2007 10:12 AM	4/6/2007	$1,020.20	3
Account 4697123 Totals For Processing Date 4/6/2007:			$8,165.40	9
International Movers-Tampa Totals:			*$8,165.40*	*9*
	Location: International Movers-Boston ~ Processing Date: 4/6/2007 ~ Account: 987456			
11	4/6/2007 10:12 AM	4/6/2007	$2,300.00	3
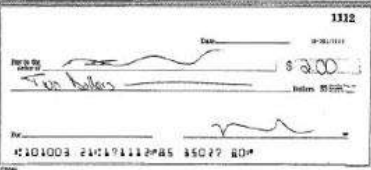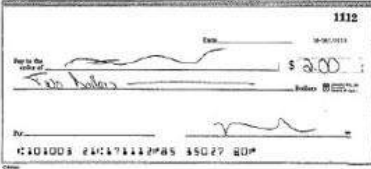
Deposit Detail Report

This report provides details of Capture Deposit data for a processing date or range of dates. The Deposit Detail report shows each capture item individually along with its Amount and Custom Data Entry Fields.

Deposit Detail Report
My Money
Report Created on 1/23/2008 10:47:44 AM by kharper

Presenter: Karens Test	Date Range: 1/22/2008 - 1/23/2008
Location(s): Karen Location - Item ID, Karen Location - Tracer, Karens location - Date, Karens Location - Location Id, Karens Location - Transaction ID	Account(s): 0015235010, 1010101929, 10101019493, 29292929297, 4848484848, 487215830

Research Id	Aux OnUs	Transit Routing	Account Number	Process Control	Amount
Location: Karen Location - Item ID ~ Acct: 10101019493 ~ User: kharper ~ Item Count: 2 ~ Deposit Amount: $20.00					
Processed: 1/22/2008 ~ Acknowledged: 1/22/2008 8:56AM ~ Posted: 1/22/2008					
1-1		125000024	10101019493		$20.00
1-2		061959802	71316475	3427	($20.00)
Invoice Number: 47003					
Location: Karen Location - Item ID ~ Acct: 10101019493 ~ User: kharper ~ Item Count: 2 ~ Deposit Amount: $470.10					
Processed: 1/22/2008 ~ Acknowledged: 1/22/2008 9:09AM ~ Posted: 1/22/2008					
3-1		125000024	10101019493		$470.10
3-2		058275094	48008180	6903	($470.10)
Invoice Number: 47004					
Location: Karen Location - Item ID ~ Acct: 10101019493 ~ User: kharper ~ Item Count: 2 ~ Deposit Amount: $424.00					
Processed: 1/22/2008 ~ Acknowledged: 1/22/2008 3:01PM ~ Posted: 1/22/2008					
9-1		125000024	10101019493		$424.00
9-2		020779159	40111676	3513	($424.00)
Invoice Number: 47005					
Location: Karen Location - Item ID ~ Acct: 4848484848 ~ User: kharper ~ Item Count: 2 ~ Deposit Amount: $73.00					
Processed: 1/22/2008 ~ Acknowledged: 1/22/2008 9:32AM ~ Posted: 1/22/2008					

Deposit Adjustment Report

The Deposit Adjustment report provides a recap of all deposit correction actions made against a particular deposit Account. Included on the report, you will find the date and time the deposit correction was made, the Location and Deposit Account affected, and the old and new deposit values.

Deposit Adjustment Report
Remote Capture Reports
Report Created on 4/6/2007 10:41:40 AM by jsmith

Presenter: International Movers   Date Range: 4/6/2007 - 4/6/2007

Location(s): International Movers-Boston, International Movers-Tampa

Event Date & Time	Location	Processing Date	Action	Deposit Account	Research ID	Old	New
	Tampa	3/19/2007	Transaction Adjusted	9178882282	3		500.00
3/19/2007 12:21 PM	Tampa	3/19/2007	Delete Item	9178882282	3-2		
	Tampa	3/19/2007	Transaction Adjusted	9178882282	5		
3/19/2007 1:21 PM	Tampa	3/19/2007	Create Item	9178882282	5-0		2.00
Duplicate Image-Item for $2.00 listed twice.							
3/19/2007 1:21 PM	Tampa	3/19/2007	Delete Item	9178882282	5-2		

Page: 1 of 1

CAR/LAR Report

This report provides optical recognition statistics for the selected Presenter(s) and Location(s). For each capture workstation, the report shows the numbers of items on which CAR (Courtesy Amount Recognition) and LAR (Legal Amount Recognition) were attempted, as well as details on whether or not the optical read attempt succeeded or failed. To facilitate report interpretation, the final column of the report shows the CAR/LAR success as a percentage of the total attempted.

View PDF	|<	<	1	of 1	>	>|

CAR/LAR Performance Report

Report Created on 1/2/2008 11:36:40 AM by trent

Presenter: Bank of Mosinee   Date Range: 12/1/2007 - 12/31/2007

Location(s): Mosinee

Presenter	Location	Work Station	CAR/LAR Attempted	CAR/LAR Successful	CAR/LAR Failed	Attempted/ Successful
Bank of Mosinee	Mosinee	12	79	64	15	81 %
		19	2	0	2	0 %
		3	8	6	2	75 %
Bank of Mosinee Totals:			89	70	19	79 %

Page: 1 of 1

Workflow Audit Report

The Workflow Audit report provides a valuable history of various actions taken by Users within the web Remote Deposit application. Reported actions include events such as the success or failure of data transmissions, reports viewed, transactions created, item data changed or updated, new items created, and so forth. For each action, the report shows the date and time the event occurred, the Location and User Name that completed the action, and where there was a change to the value of a particular MICR field the report will also show the Old and New values. This report can be run for one or more Locations, and for a single date or range of dates.

Workflow Audit Report
Remote Capture Reports
Report Created on 4/6/2007 10:20:09 AM by jsmith

Presenter: International Movers — Date Range: 4/6/2007 - 4/6/2007

Location(s): International Movers-Boston, International Movers-Tampa — User(s): jsmith

Action Type(s): Create Item, Create Transaction, Delete Item, Delete Transaction, Image Analysis, Purge Data Complete, Purge Data Start, Transmit Failure, Transmit Success, Update Item, Update Transaction, Viewed Report

Event Date & Time	Location	Tracer Id	Action	User Name	Old	Now
4/6/2007 10:06 AM	International Movers-Tampa	200704069000163600007000004	Update Item-Front Image	jsmith		
4/6/2007 10:06 AM	International Movers-Tampa	200704069000163600007000004	Update Item-Front IQA State	jsmith	0	0
4/6/2007 10:06 AM	International Movers-Tampa	200704069000163600007000004	Update Item-FLength	jsmith		7866
4/6/2007 10:06 AM	International Movers-Tampa	200704069000163600007000004	Update Item-Rear IQA State	jsmith	0	0
4/6/2007 10:06 AM	International Movers-Tampa	200704069000163600007000004	Update Item-RLength	jsmith		915
4/6/2007 10:06 AM	International Movers-Tampa	200704069000163600007000003	Update Item-Amount	jsmith	0.00	3750.00
4/6/2007 10:06 AM	International Movers-Tampa	200704069000163600007000004	Update Item-Amount	jsmith	0.00	2500.00
4/6/2007 10:06 AM	International Movers-Tampa		Update Transaction-Deposit Amount	jsmith	2000.00	10375.00
4/6/2007 10:06 AM	International Movers-Tampa	200704069000163600007000001	Update Item-Amount	jsmith	2000.00	10375.00
4/6/2007 10:06 AM	International Movers-Tampa		Update Transaction-Transaction Status	jsmith	0	1
4/6/2007 10:08 AM	International Movers-Tampa		Viewed Report-Transaction Status	jsmith		
4/6/2007 10:08 AM	International Movers-Tampa	200704069000163600008	Create Transaction	jsmith		
4/6/2007 10:08 AM	International Movers-Tampa	200704069000163600008000001	Create Item	jsmith		
4/6/2007 10:09 AM	International Movers-Tampa	200704069000163600008000002	Create Item	jsmith		
4/6/2007 10:09 AM	International Movers-Tampa	200704069000163600008000002	Update Item-Front Image	jsmith		
4/6/2007 10:09 AM	International Movers-Tampa	200704069000163600008000002	Update Item-Front IQA State	jsmith	0	0

Page: 8 of 18

Note: Values in the Old and New columns may be defined using this key:

<u>Transaction Status Values:</u>
0   In Progress
1   Released
2   Acknowledged

<u>IQA States:</u>
0   Not Tested
1   Passed
2   Ingorable errors
3   Errors were ignored
4   Failed

<u>Other:</u>
RLength = rear length of item
FLength = front length of item

Login Audit Report

This report, which is broken down by Presenter and User ID, shows a history of the Login activity for one or more selected Users. For the chosen date range, the report provides the Date and Time of the Login Event, a Description of the event, and the User Name and Login ID.

| View PDF | |< | < | 1 | of 1 | > | >| |

Login Audit Report

Report Created on 1/10/2008 10:40:12 AM by trent

Presenter: Bank of Mosinee
Location(s): Mosinee

Date Range: 1/1/2008 - 1/10/2008
User(s): Karen, kyle2, sam, Trent

| Event Time	Event	User Name	Login Name
1/2/2008 10:13:15 AM	User successfully logged in.	Trent	trent
1/2/2008 10:15:01 AM	User successfully logged in.	Trent	trent
1/2/2008 10:38:28 AM	User successfully logged in.	Trent	trent
1/2/2008 11:58:29 AM	A task has been allowed in a domain.	Trent	trent
1/2/2008 11:58:29 AM	A task has been allowed in a domain.	Trent	trent
1/2/2008 11:58:29 AM	A task has been allowed in a domain.	Trent	trent
1/2/2008 11:58:30 AM	A task has been allowed in a domain.	Trent	trent
1/2/2008 5:10:05 PM	User logged out.	Trent	trent
1/4/2008 1:58:22 PM	User successfully logged in.	Trent	trent
1/4/2008 2:10:56 PM	User successfully logged in.	sam	sam
1/4/2008 3:31:13 PM	User successfully logged in.	sam	sam
1/4/2008 3:31:14 PM	User logged out.	sam	sam
1/4/2008 3:31:15 PM	Login was attempted from a computer that was not authenticated.	sam	sam
1/4/2008 3:31:27 PM	User successfully logged in.	sam	sam
1/4/2008 3:38:05 PM	User successfully logged in.	Trent	trent
1/4/2008 3:50:13 PM	User successfully logged in.	Trent	trent
1/4/2008 4:01:56 PM	User logged out.	sam	sam
1/4/2008 4:19:28 PM	User logged out.	Trent	trent
1/4/2008 4:19:40 PM	User successfully logged in.	Trent	trent
1/4/2008 5:07:53 PM	User logged out.	Trent	trent
1/4/2008 5:08:32 PM	User logged out.	Trent	trent
1/7/2008 8:56:42 AM	User successfully logged in.	Trent	trent

Create Users and Assign Rights

An administrator at the Remote Deposit site will need to create new Users and assign user rights for new users to access the application and perform capture and other processing functions. Assign rights to these users to allow system access and account availability.

1. In the Remote Deposit Configuration menu, select the **Users** tab.
2. Click the **New User** button.
3. Enter the Login Parameters for the user.
4. Activate or set any other Rules as they apply to this new user, if applicable.
5. Once you have finished this basic setup, click the **Done** button.
6. Select to highlight the new user in the User list.
7. Select a **Role** for this User from the drop down list.
8. Click **View Detail for Selected Role** and verify this role contains the tasks needed.
9. Click **OK**.
10. Select the checkbox for the appropriate role for the user.
11. Select a **User Task** to assign location and account rights to the task. You can select a main task to apply universal rights to all sub-tasks within the main Task.
12. Click the **Edit Access Rights** button to determine the Locations and Accounts available to this user.
13. The available Locations and Accounts will display in a new screen. Select those which apply to this user.
14. Click **Update**.

Create Computers for Multi-factor Authentication

An administrator at the Remote Deposit site can add the Computer information for each PC running the client application. In addition to requiring password authentication by the user, computer-authentication ensures that the PC is authorized to run the client application.

1. In the client application Configuration menu, select the **Computers** tab.
2. Click the **Add Computer** button to add a new computer.
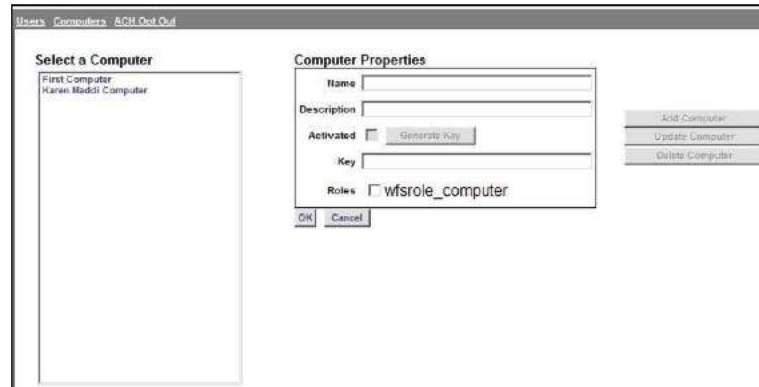
3. Enter the **Computer Properties Name** and **Description**.
4. Next, select the **Role** for this new Computer.

Note: Ignore the Activated checkbox. Do NOT check this box.

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5. Click **OK**.
6. The Activation key is automatically generated for this computer and the code is displayed. Make note of this code to enter when activating the PC.

Note: The Activated checkbox will be marked once the Computer has been activated.

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7. Follow the Remote Client Site Activation process to activate the computer.

Activate Computer (for Multi-factor Authentication)

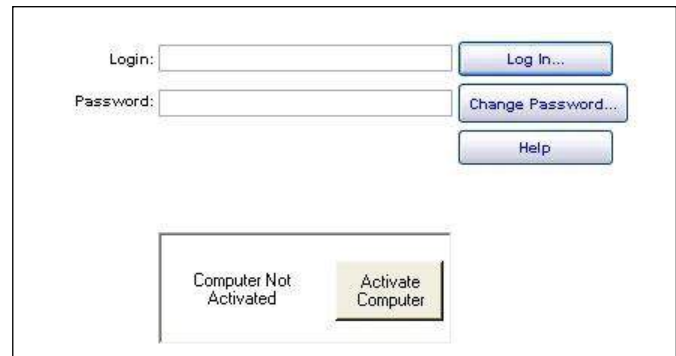**Note:** Follow all pre-installation steps on the new computer before activation.

Once the relevant security processes have been completed, the computer must be activated (unless using single sign-on capabilities or RSA).

1. Log in to the Remote Deposit using the **URL** provided by the Bank.

   The login screen will contain a section below the login fields for Computer Activation.

2. Click the **Activate Computer** button.

3. Enter the **Activation Key** generated in the Bank activation process.

4. Click **Submit**.
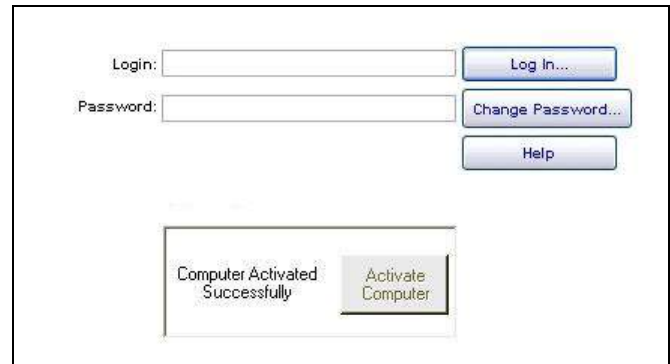
5. The main login screen displays confirmation once the computer is activated.

6. Log in to the web client as the administrative user to continue installation processes.

Password Format

The password format will now require that the password be changed every 60 days. You will be alerted that the password will expire in *x* number of days. When you receive this message you will need to change the password from the login screen before the last day.

To change the password you will need to go to the login screen
1. Input your login name and password
2. Click on the Change Password button

Password format:
- Minimum length is 8 characters
- The characters must contain each of the following:
  o Alpha character
  o Numeric character
  o Special character (@,#,!,etc.)
  o Must not contain more than 2 repeating characters
  o Cannot reuse the same password within 6 months