

Business Online Deposit

User Guide



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Introduction

Business Online Deposit is a service that allows you to deposit checks to your business account within minutes from the convenience of your office. It also allows you to review current and past check deposits for added convenience.

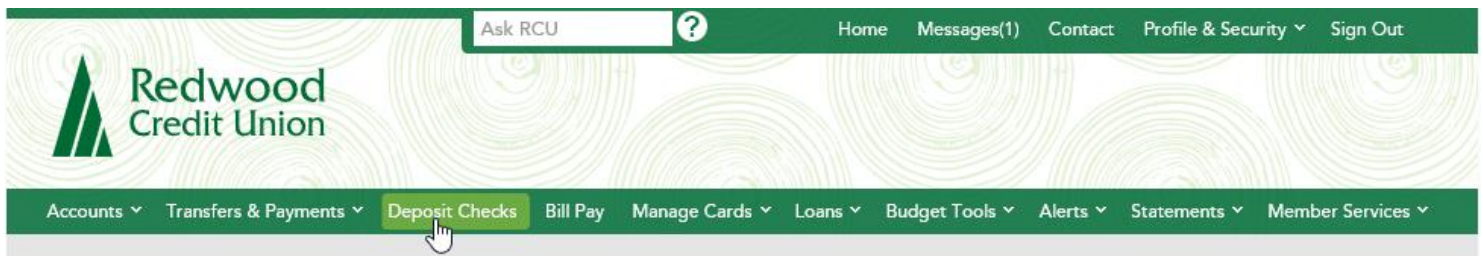
You must have a supported scanner type along with associated software in order to use the service. For complete details on scanner Setup and testing, go to “Ask RCU” at www.redwoodcu.org and refer to “Business Online Deposit Check Scanner Set-up Guide.”

Depositing Checks

To begin a deposit, log into your account in online banking. **Note: Automatic logout occurs after 15 minutes of inactivity.**

Once logged in, load checks into the scanner. Make sure all checks are facing the same direction and all rubber bands/paper clips have been removed. You can also tap the bottom of the stack of checks to align the stack before loading it in the scanner. It is also helpful to align the check sizes from smallest to largest.



Click the **Deposit** button to navigate to the Deposit screen.



Scanning Checks

The **Deposit** screen allows you to select your account from the available choices in the drop down. If you do not see a configured account please contact Redwood Credit Union.

To begin your deposit, load your checks in the scanner and:

1. The first time you log into your account, you will see a Terms of Service agreement that must be accepted before proceeding with the deposit. Once accepted, you will not see this screen again.
2. Select the account to deposit into from the **Accounts** drop down.
3. Enter a deposit description as needed.
4. In the **Number of Checks** field, type the quantity of checks you will be scanning. You may also use the  or  buttons to show the desired quantity of items in this batch.

5. In the **Amount of Deposit** field, input the total dollar amount that will be processed.

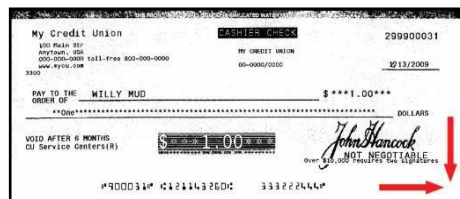
6. Click the green "Start Scan" button (if it's gray, not all of the fields have been filled out).

Scanning Tips

- The optimal number of checks to deposit per batch is between 25-50 checks. *Note: The optimal number for a deposit may vary based on your Internet connection.*
- Load the checks into your scanner and turn it on after you have endorsed the checks.
- All checks must be oriented in the same direction, facing to the right and the MICR lines parallel to the desk.



- Prior to loading, ensure all checks are aligned on the side that goes into the scanner to reduce the chance of possible jams.
- Align checks so that the bottom right corners of each check touch.



- Depending on the scanner you are using, either pull the loading tray or unloading tray out and put the checks into place.



Deposit Checks

[What is Business Online Deposit?](#)

[Get started now](#)

[What's the benefit of Business Online Deposit?](#)

Deposit History Reports Settings Help

Deposit

Account

Regular Share - 7999 - \$19.63

Description

Deposit of 7/5/17

Number of Checks

- 10 +

Amount of Deposit

\$7,557.17

start scan

Your check scanner will automatically scan any loaded checks. Once the scan process has ended, a review screen will display the results of the scan.

Review Scanned Checks

The next screen will display the scanned checks. All checks read by the scanner will be displayed on this screen. The **Amount Total** at the bottom of the screen will display the number of checks scanned and the total amount of all checks accepted in the scan. If a check is rejected by the application for any reason, it will not be added to the **Total**. Prior to submitting the deposit, it is required that the **Number of Checks** and **Amount of Deposit** at the top of the screen be balanced with the **Amount Total** on the bottom of the screen. Once they are in balance the "Submit" button will be in green. If it's grayed out the check deposit is out of balance or there is action you need to take.

Deposit Checks

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Deposit History Reports Settings Help

Deposit

Account Regular Share - 7988 - \$19.63

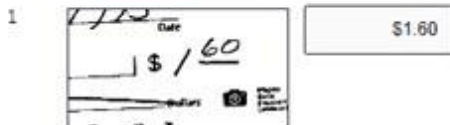
Description deposit 7/5/17

Number of Checks - 1 +

Amount of Deposit \$1.60



All Checks 1 Flagged only



1 \$1.60



cancel scan more checks submit

Risk Factors



At times you may see checks that have been flagged for your review. These are called “risk factors” and some require your attention. If an uploaded check has been determined too risky to deposit (rejected), it will display in red on the results screen along with a description and the number will be circled in red. These checks must be deleted by clicking the black “-” (minus sign). If a check has risks that are acceptable for deposit, the system will prompt you to correct it.

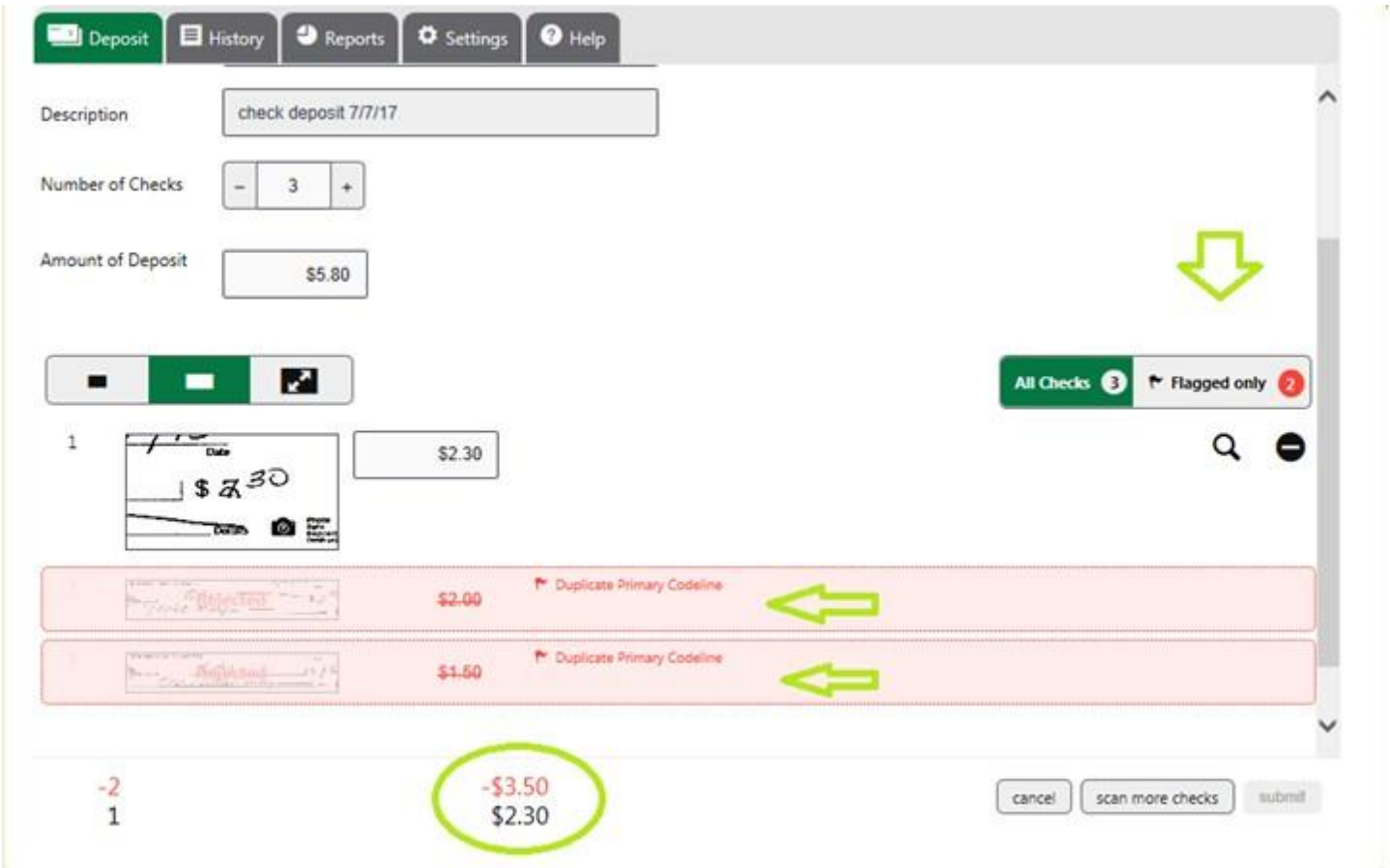
Checks are scanned and displayed regardless of whether or not they are acceptable by Redwood Credit Union. The Check total will update when a check is added or removed from the deposit. Rejected checks (red circle) cannot be added to the Check Total.

Common risk factors:
Your action:

	Enter written amount of check.
Duplicate Primary codeline 	The check has been deleted from the deposit. It appears the check has been previously deposited.
Image related issues: <ul style="list-style-type: none"> • Back image too dark • Back oversize image • Back undersize image • Front image file to small • Front image to dark • Front image to light • Front oversize image • Front undersize image • Front rear image dimensions mismatch • Front upside down 	The check image is poor. Please delete and rescan.
Front signature could not be found	Delete the check from deposit if the maker's signature is missing. The maker will need to sign the check. If it's present you may accept it.
Image replacement document	The system is reading the check as an Image replacement document (IRD). Please delete from deposit.
Routing number issues: <ul style="list-style-type: none"> • Routing number could not be read • Invalid routing number • Routing number not valid 	The routing number is missing. Delete the check as we are unable to process the check.
Prohibited/Blacklist: <ul style="list-style-type: none"> • Routing blacklisted global • Routing blacklisted institution • Geolocation OFAC blacklist 	We are unable to accept the check deposit, please delete
Check appears to have been deposited earlier	Previously deposited, please delete check



OCR temporarily unavailable	We are unable to accept the check for deposit, please delete.
Savings Bond	We are unable to accept savings bond, please delete image.

Checks can be removed using the **Subtract/Delete** button . Clicking the button will remove the check from the deposit. You can add the check back to the scan queue by clicking the  button for the line entry. Check totals will automatically update when a check is added or subtracted from a deposit.



The screenshot displays the deposit entry screen. At the top, there are tabs for Deposit, History, Reports, Settings, and Help. The 'Deposit' tab is active. Below the tabs, there are input fields for Description (check deposit 7/7/17), Number of Checks (3), and Amount of Deposit (\$5.80). A green arrow points to the 'submit' button. Below the input fields, there are three check entries. The first entry is a scanned check image with a value of \$2.30. The second and third entries are flagged as 'Duplicate Primary Codeline' with values of \$2.00 and \$1.50 respectively. At the bottom, a summary shows a total of -\$3.50 and a subtotal of \$2.30. A green circle highlights the -\$3.50 total. A green arrow points to the 'submit' button.

Checks can be added or subtracted as necessary until the “Submit” button is clicked. If a fixable risk factor is detected the submit button will be grayed out until the error has been corrected.

Checks can be further examined using the  button. Clicking the  button will display a grey scale version of the scanned check and any risks associated with the check.

You can use the **Size** toolbar to change the size of each check image in the display.



Clicking will expand the check into a display where you can examine each individual check in the deposit.

You can change the amount of the check in the **Amount** field. You can also change the amount on the **Deposit** screen.

Receipt Screen

The **Receipt** screen allows you to print a receipt with check images for your records. It is recommended that you keep scanned checks for a minimum of 45 days on file. You can begin another deposit by clicking “make another deposit”.

Saved Work

Instead of starting a new deposit, you may opt to resume and complete an unfinished transaction. On the deposit tab, you will see unfinished transactions for up to five calendar days. Deposit transactions not completed will automatically appear as saved on the deposit screen, no user action is necessary for the work to be saved.

Deposit History

You can view all deposit history for a given account using the history screen.

History Home Screen

The **History** screen display deposits bunched by deposit date and receipt number. If multiple checks were uploaded during the deposit, they will be aggregated under one entry on this screen.

Deposit Checks

[What is Business Online Deposit?](#)[Get started now](#)[What's the benefit of Business Online Deposit?](#)

Deposit

History

Reports

Settings

Help

download history

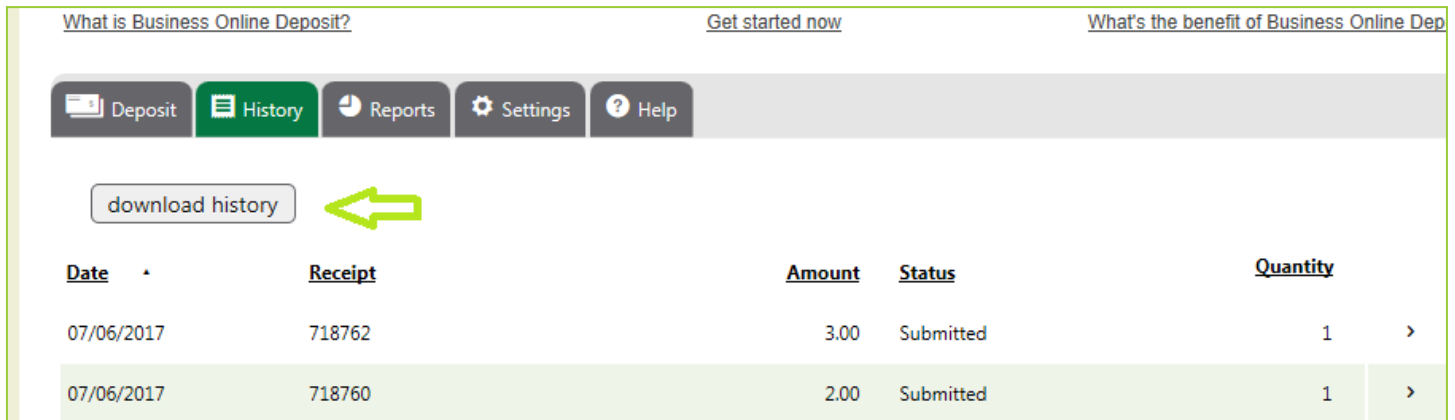
Date	Receipt	Amount	Status	Quantity
09/12/2017	7255909	3.00	Submitted	1
08/04/2017	7216792	30.00	Approved	1
08/04/2017	7216791	4.00	Rejected	1
08/04/2017	7216775	5.00	Approved	1
08/04/2017	7216774	2.00	Split	2
08/04/2017	7216771	10.00	Approved	1

Total number of history items: 6


The History screen will display a list of deposits made to your account. Each entry will include images from the

Download History

Business Online Deposit includes functionality to download the information appearing in the History screen. The records can be downloaded as a general list of the deposit transactions, or if more details are needed, individual deposits can be expanded to include the information from the checks within that deposit.



<u>Date</u>	<u>Receipt</u>	<u>Amount</u>	<u>Status</u>	<u>Quantity</u>
07/06/2017	718762	3.00	Submitted	1
07/06/2017	718760	2.00	Submitted	1

Click any batch transaction to show the individual checks in the batch. Select the  button to begin the download of deposit transactions. *Note: Deposit transactions will be downloaded as .CSV file*

Reports

If you have access to the History screen, you will also have access to the Reports screen. On the Reports screen, you will be able to select a predefined date range or set a custom date range and download the following three standard reports:

1. Deposit Summary Report – Report subtotaled by transaction for each day
2. Check Details Report – Report listing individual check detail
3. Check Details with Images Report – Report listing individual check detail with front and back image of check

Downloading a Report

To download a report, select your date range and press the 'Download Report' button for the desired report. You will be provided an option to save the report to your desired location.

[Deposit](#)
[History](#)
[Reports](#)
[Settings](#)
[Help](#)

Download a report

Report data is available for up to 180 days. Select or enter your date range and choose a report to download.

Yesterday



07/01/2017

to

07/06/2017



Deposit Summary

Download Report



Check Detail

Download Report



Check Detail

(with images)

Download Report

Report Samples

Deposit Summary Report

Deposit Summary Report										
From 3/1/2017 To 3/31/2017										
Executed on 4/21/2017 8:32:39 AM										
Date	Account Number	Receipt Reference #	# Checks	Amount	User	Status	Channel	Description	Adjusted	# Checks Submitted
03/02/2017	xS345	10834	5	\$1,807.55	bakeryowner1	Submitted	Mobile			
3/2/2017 Total			5	\$1,807.55						
03/06/2017	xS345	1322	1	\$7.40	bakeryaccountant2	Approved	High Speed Scanner			
03/06/2017	xS456	1323	1		bakeryaccountant2	Rejected	High Speed Scanner		Y	1
3/6/2017 Total			1	\$7.40						12
03/07/2017	xS345	11275	5	\$1,807.55	bakeryowner1	Submitted	Mobile			
03/07/2017	xS345	11281	2	\$35.49	bakeryowner1	Submitted	Mobile			
03/07/2017	xS345	11284	5	\$1,807.55	bakeryowner1	Submitted	Mobile			
03/07/2017	xS345	11287	2	\$35.49	bakeryowner1	Submitted	Mobile			
03/07/2017	xS345	11293	5	\$1,807.55	bakeryowner1	Submitted	Mobile			
03/07/2017	xS345	11296	2	\$35.49	bakeryowner1	Submitted	Mobile			
3/7/2017 Total			21	\$5,529.12						
03/09/2017	xS345	11335	5	\$1,807.55	bakeryowner1	Submitted	Mobile			
03/09/2017	xS345	11338	2	\$35.49	bakeryowner1	Submitted	Mobile			
03/09/2017	xS345	11341	5	\$1,807.55	bakeryowner1	Submitted	Mobile			
03/09/2017	xS345	11344	2	\$35.49	bakeryowner1	Submitted	Mobile			
3/9/2017 Total			14	\$3,686.08						
03/13/2017	xS345	11444	5	\$1,807.55	bakeryowner1	Submitted	Mobile			
03/13/2017	xS345	11447	2	\$35.49	bakeryowner1	Submitted	Mobile			
3/13/2017 Total			7	\$1,843.04						
03/27/2017	xS345	1384	7	\$1,125.05	bakeryaccountant	Approved	High Speed Scanner	test deposit		
3/27/2017 Total			7	\$1,125.05						
03/28/2017	xS345	12336	1	\$20.00	bakeryowner1	Submitted	Mobile			
3/28/2017 Total			1	\$20.00						
Grand Total			56	\$14,018.24						

Check Detail Report

CheckDetail

Search Sheet

Home Insert Page Layout Formulas Data Review View

A1

fx

Check Detail Report

From 3/1/2017 To 3/31/2017 Executed on 4/21/2017 8:35:20 AM

Date	Account Number	Receipt Reference #	Check #	Amount	User
3/2/2017	x5345	10834	0112	\$410.00	bakeryowner1
3/2/2017	x5345	10834	4280	\$1.00	bakeryowner1
3/2/2017	x5345	10834	1402	\$412.79	bakeryowner1
3/2/2017	x5345	10834	1029	\$125.00	bakeryowner1
3/2/2017	x5345	10834	002012	\$858.76	bakeryowner1
3/6/2017	x5345	1122	100151	\$7.40	bakeryaccountant2
3/6/2017	x5456	1123	1172	\$12.00	bakeryaccountant2
3/7/2017	x5345	11275	0112	\$410.00	bakeryowner1
3/7/2017	x5345	11275	4280	\$1.00	bakeryowner1
3/7/2017	x5345	11275	1402	\$412.79	bakeryowner1
3/7/2017	x5345	11275	1029	\$125.00	bakeryowner1
3/7/2017	x5345	11275	002012	\$858.76	bakeryowner1
3/7/2017	x5345	11281	6762392975	\$15.49	bakeryowner1
3/7/2017	x5345	11281	0131	\$20.00	bakeryowner1
3/7/2017	x5345	11284	002012	\$858.76	bakeryowner1
3/7/2017	x5345	11284	1029	\$125.00	bakeryowner1
3/7/2017	x5345	11284	1402	\$412.79	bakeryowner1
3/7/2017	x5345	11284	4280	\$1.00	bakeryowner1
3/7/2017	x5345	11284	0112	\$410.00	bakeryowner1
3/7/2017	x5345	11287	6762392975	\$15.49	bakeryowner1
3/7/2017	x5345	11287	0131	\$20.00	bakeryowner1
3/7/2017	x5345	11293	4280	\$1.00	bakeryowner1
3/7/2017	x5345	11293	1402	\$412.79	bakeryowner1
3/7/2017	x5345	11293	1029	\$125.00	bakeryowner1
3/7/2017	x5345	11293	002012	\$858.76	bakeryowner1
3/7/2017	x5345	11293	0112	\$410.00	bakeryowner1
3/7/2017	x5345	11296	0131	\$20.00	bakeryowner1
3/7/2017	x5345	11296	6762392975	\$15.49	bakeryowner1
3/9/2017	x5345	11335	0112	\$410.00	bakeryowner1
3/9/2017	x5345	11335	002012	\$858.76	bakeryowner1
3/9/2017	x5345	11335	1029	\$125.00	bakeryowner1
3/9/2017	x5345	11335	1402	\$412.79	bakeryowner1
3/9/2017	x5345	11335	4280	\$1.00	bakeryowner1
3/9/2017	x5345	11338	6762392975	\$15.49	bakeryowner1
3/9/2017	x5345	11338	0131	\$20.00	bakeryowner1
3/9/2017	x5345	11341	4280	\$1.00	bakeryowner1
3/9/2017	x5345	11341	1402	\$412.79	bakeryowner1
3/9/2017	x5345	11341	1029	\$125.00	bakeryowner1
3/9/2017	x5345	11341	002012	\$858.76	bakeryowner1
3/9/2017	x5345	11341	0112	\$410.00	bakeryowner1
3/9/2017	x5345	11344	6762392975	\$15.49	bakeryowner1
3/9/2017	x5345	11344	0131	\$20.00	bakeryowner1

CheckDetail

Ready

100%

Check Detail with Images Report

CheckDetailWithImages

Search Sheet

Home Insert Page Layout Formulas Data Review View

Normal Page Layout Custom Views

Gridlines Headings

Zoom 100%

Unfreeze Panes Freeze Top Row Freeze First Column

View Record Macros Macro

A3

fx 3/2/2017 12:22:18 PM

Check Detail Report

From 3/1/2017

Date	Account Number	Receipt Reference #	Check #	Amount	User	Front Image	Back Image
3/2/2017	x5345	10834	1402	\$412.79	bakeryowner1		
3/6/2017	x5345	1122	100151	\$7.40	bakeryaccountant2		
3/6/2017	x5456	1123	1172	\$12.00	bakeryaccountant2		

CheckDetailWithImages

Ready

100%

Settings

All user interface settings are controlled in the **Settings** screen.

Settings Screen

The **Settings** screen appears after logging in and clicking the **Settings** button at the top of the screen.

The general tab contains on/off functionality for the user interface.

The screenshot displays the Settings screen with a navigation bar at the top containing links: "What is Business Online Deposit?", "Get started now", and "What's the benefit of Business Online Deposit?". Below the navigation bar is a menu with icons for Deposit, History, Reports, Settings (highlighted), and Help. The main content area is titled "General" and "General settings". It includes a "Show batch total" toggle set to "Yes". Under "Scanner Settings", there is a "Use Network Scanner" section with a dropdown menu showing "IP/Network" and "Ranger Driver". Below this is a "High Speed Scanner (none detected)" section with a "Detect Scanner" button. At the bottom left is a "reset" button, and at the bottom right is a "save" button.

Endorsements

Please sign or stamp your checks prior to making the deposit.

The ink/virtual endorsement is not functional at this time. Please do not purchase the cartridge as it will not work with the service.

Upgrading your operating system with Canon scanners

If you upgrade your operating system the PC may no longer be able to connect to the scanner.

Try rebooting the system to see if that helps. If not, you may need to un-install the driver, reboot the system and re-install the driver.

If you did not un-install the drivers then you will need to overwrite the file by doing the following:

1. Download the file. Make sure it's unzipped. Then close the unzip window.
2. Locate the file folder in your C drive for the Canon scanner and open the folder marked "Driver".
3. Click on Setup.exe.

4. Select yes to overwrite duplicate files.
5. Once the setup process is done, please restart the PC and make a deposit.