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Deposit 24/7[®]
End User Guide
v4.1/ASP



Treasury Management Service | 800-844-1720

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This User Guide includes all functions of the Remote Deposit Capture application. Individual users will see Menu Items, Locations, Accounts and Reports based on their individual roles and access rights.

Log in—First Time

Individuals accessing Remote Deposit Capture through a Financial Institution's website will connect through a designated link with their existing username and password.

Items needed to access Remote Deposit Capture:

- » **Remote Deposit Capture URL**—Links to site login page.
 - An **Access Code** within your unique URL connects users to their company specific application.
- » **Username**—Identifies user as authorized user for company.
 - Identifies the Locations and Accounts user may access.
- » **Temporary Password**—Confirms identity of user as authorized for company.
 - Identifies the Locations and Accounts user may access.
- » If applicable, **Computer Activation Code**—Confirms computer is authorized to access Remote Deposit Capture site.

Steps To Login

1. Enter Login name.
2. Enter Password.
3. Enter Access Code. This code may be prepopulated if supplied within the URL.
4. Check 'Always use this access code.'
5. Click Log In.
6. Enter New Password.
 - » Maximum 20 characters.
 - » Minimum of 1 alpha character.
 - » Minimum of 1 non-alphanumeric character (symbol).
 - » Minimum of 2 numeric characters.
 - » Must require a minimum length of 8.
7. Enter New Password again for confirmation
8. Click Submit.
9. Click Log In.
10. Click Continue.

Log in—Repeat

1. Enter Login name.
2. Enter Password.
3. Click Log In.
4. Click Continue.
 - a. Or Change Password, if required.

Training

The Training section includes documents with step-by-step instructions, demonstrations and simulations to help you learn how to use the Remote Deposit Application.

Messages

Any available messages will appear when you log into the application or by selecting Messages on the main menu. Messages relating to any adjustments made by the Financial Institution will be removed after the message has been marked as viewed.

Capture Deposit

1. From the main menu, select Capture Deposits.

NOTE: Selections will vary based on access. Individuals with access to multiple locations or accounts will select items from the appropriate dropdown box. Individuals with access to one location or one account will see their designated information.

2. Select the Location.
3. Select the Account where this transaction is deposited.
4. Select the Location Code. (If applicable)

NOTE: The Processing Date defaults to the current date.

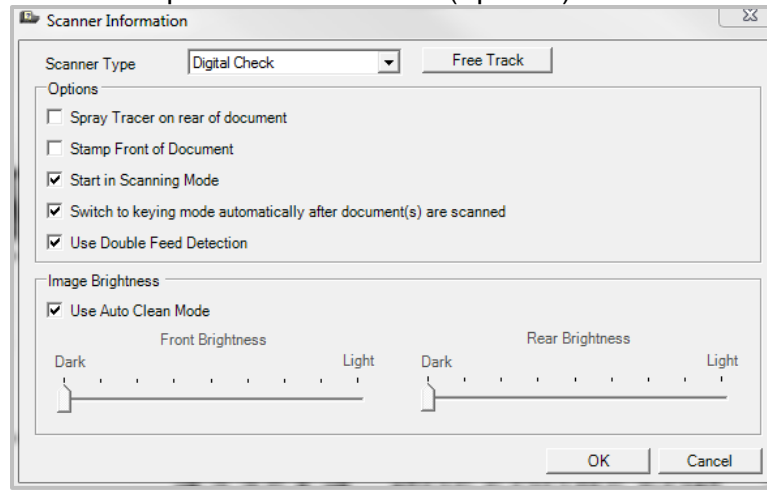
5. Enter the deposit Amount.
6. Place items in scanner.
7. Click Create Deposit.

The capture screen displays the deposit ticket information, including account, location and capture user.

FIRST TIME CAPTURE NOTE: These steps only need to be completed prior to the first time the scanner is used.

- a. Click Scanner Info.
- b. Select scanner from Scanner Type dropdown.
- c. Confirm settings.
 - » For single feed scanners, de-select Switch to keying mode automatically after the document(s) are scanned.

- » For scanners with ink jets:
 - Select Spray Tracer on rear document (optional).
 - Select Stamp Front of Document (optional).



- d. Click OK.
- e. Click Scanning if scanner does not automatically start.

NOTE: The system will automatically switch to keying mode after last check is scanned. If needed, click Scanning to scan additional checks.

NOTE: For single feed scanners, click Keying.

Keying Mode

When the capture is complete, any items that need attention will be highlighted in yellow. Refer to the center message bar for completion instructions.

To scan additional items, click the scanning button. Or press Enter to advance to the first error.

Navigation

1. Press Enter on the keyboard for each item view.
2. Use Flip to View back side of Image and to return to front image.
3. Use the tool bar at the top right to adjust view of image.
4. Continue to press Enter on the keyboard until all items are reviewed.

As needed, make the necessary adjustments to the transaction.

Correct Numbers

Enter the correct value for the highlighted fields, using the image displayed. Include the cents value; the decimal point is not needed. The system automatically marks the last two values as cents.

| Ready | AuxOnUs | Transit/Routing | Account | Process Control | Amount | Cur |
|-------|---------|-----------------|------------|-----------------|---------|-------|
| ✓ | 1 | 10202-004 | 5007234 | | 5000.00 | 12 |
| ✓ | 2 | 001 | 1234567890 | | 150.00 | |
| ✓ | 3 | 000075 | 10202-004 | 0690-5219098 | | 25.75 |

Enter Optional Data

Depending on the setup, additional fields may display to record optional information.

| Ready | AuxOnUs | Transit/Routing | Account | Process Control | Amount | Custom Field 1 (+) | Custom Field 2 (+) | Custom Field 3 (+) |
|-------|---------|------------------|--------------|-----------------|---------|--------------------|--------------------|--------------------|
| ✓ | 1 | 10202-004 | 5007234 | | 5000.00 | 12 | 12345688 | 4321 |
| ✓ | 2 | 001 00082-260 | 1234567890 | | 150.00 | | Building 2 | Office 12 |
| ✓ | 3 | 000075 10202-004 | 0690-5219098 | | 25.75 | | Building 1 | Office 23 |

Delete Items

Items may need to be deleted from the transaction. This could include items with incomplete information or that are not allowed in this account.

1. Highlight appropriate item.
2. Click Delete.
3. Click Yes to confirm deletion.

Duplicate Detection

If required to delete duplicate,

1. Highlight item.
2. Click Delete.
3. Click Yes to confirm deletion.

If Possible Duplicate Item Review is shown:

1. Compare the two images or item details to determine if the item is a duplicate.
 - a. If the item is not a duplicate:
 - i. Click No.

NOTE: The item remains in the transaction but will be flagged for central processing to review further.

- b. If the item is a duplicate:
 - i. Click Yes.
 - ii. Click Yes to confirm deleting.

NOTE: The image data is permanently removed from the transaction. This affects the transaction balance, which may require a final review of each item.

- iii. Physically remove the item from the scanner.

Image Quality and Usability

If an item fails an Image Quality test, a message displays in the capture screen indicating the failed test. The options available for modifying the image depend on site configurations and type of error.

1. Review the message for recommended action.

NOTE: The captured images display in a preview window with list of detected errors.

2. To rescan the image, first place the physical item back in the scanner.
3. Click Rescan.

NOTE: Once the rescanned image displays and quality errors are updated, the brightness may also be adjusted with the image brightness slides. This can only be done after an item is rescanned.

4. Click Apply to update the error messages and recaptured images.
5. Click OK to return to the capture screen.

In some cases, rescanning the item is not an option and it must be removed from the transaction.

1. With the item selected, click Delete.
2. Click Yes to confirm the item should be deleted from the transaction.
3. Remove the physical item from the transaction.

NOTE: If unable to capture a good image, and the option is provided, click Ignore to ignore the image quality warning and continue processing with the poor-quality image.

Final Balance

When all the deposit items have been captured and corrected, the transaction may need to be balanced if the deposit amount changed.

1. Press Enter on the keyboard after reviewing each item.
2. Select Use the scanned amount.

Once the transaction is balanced, the message bar will turn to green

Deposit is balanced and ready to be closed.

Defer Transaction

Use Defer if you need to leave the application prior to closing the transaction.

1. From the capture screen, click Close.
2. Select to Defer the transaction.
3. Click OK.

The transaction is listed in the main capture screen as an Existing Deposit.

If you are in the middle of capturing a deposit and you lose power or internet connectivity, the system will automatically defer the deposit.

Complete Deferred Transaction

1. In the main capture screen, highlight the transaction to complete.
2. Click Edit Deposit.
3. Complete the transaction in the capture screen.
4. Release the transaction for transmission.

Close and Release Transaction

The transaction is ready to be closed and released for transmission to the central processing site.

1. Click Close.
2. Select to Release the transaction.

The Transmit screen will appear.

NOTE: If the application is set to auto transmit transactions, the transmit screen will appear. The transaction status will display as transmitted. If auto transmit is not used, continue with Transmit Transaction

Transmit Transaction

1. Select the transaction.
2. Click Transmit.
3. The user may view the Acknowledgement for final confirmation and posting information.
 - » The Transaction is transmitted and acknowledged by the central site.
 - » The date the transaction was Processed and Acknowledged, as well as the Posting date will appear in the table.

| Type | Status | Description | Amount | Processing Date | Posting Date | Acknowledged Date | Location | Batch ID | In Balance |
|---------|----------|-----------------------------|----------|-----------------|--------------|-------------------|----------------|----------|------------|
| Deposit | Released | Primary Checking (5607234) | \$216.75 | 12/19/2013 | N/A | N/A | Toronto Office | | True |
| Deposit | Released | Primary Checking (12245678) | \$578.20 | 12/19/2013 | N/A | N/A | Calgary Office | | True |

Transmit Delete

Show all transmissions
Show just released
Show released and recently transmitted

Daily Deposit Limits

NOTE: If a transaction is transmitted and acknowledged after the cutoff time, it will be posted on the next available posting date.

NOTE: To view the detail report or images report for the current transmission, the work must be transmitted and acknowledged by the Central Site.

Delete

Delete Entire Transaction

Delete a transaction from the Capture module.

1. From within the capture screen, click Close.
2. Click Delete.
3. Click Yes to confirm deleting.

Once a transaction has been released from Capture, it may be deleted from the Transmit screen.

Delete Entire Transaction from Transmit Screen

1. From the Transmit screen, select the transaction.
2. Click Delete.
3. Click Yes to confirm deleting

NOTE: A transaction can only be deleted if it has not yet been transmitted to the central site.

Research Items

1. From the main menu, click Research.
2. Select the range of dates to include in the query.

NOTE: Select the same start and end to search on a single date.

3. Select the Locations to include in the transaction query.

NOTE: The list includes all locations for which the user has security rights assigned to view.

Enter search criteria in the Query for Items section.

4. Select an Item Type to search for from the available list of options.
5. From the 'where' dropdown, select the criteria on which to search, such as MICR information, or amount.
6. Select a qualifier from the 'is' dropdown list (example equals, less than).
7. Enter a value in the final field.
8. Continue to enter additional search criteria to narrow the query results further.
9. Choose to sort the query results. (optional; multiple selections are available)
10. Once all the search criteria are entered, click Search.

Query results display and may be manipulated for additional information.

11. Click to select an item and view the image and more details.
12. Double click the item to view the entire transaction that included the item.

The same viewing options are available in the transaction results screen.

13. With an item selected, click the Back (Front) button to toggle between front and back images.
14. Click View PDF to open the PDF document.
15. Click Print to print the resulting images and information.

Print options are available to print front and back images.

Exports

CSV Export

Computer will need Microsoft Excel to complete this process.

1. From the main menu, click Export.
2. Select CSV from the Export Method dropdown.
3. Select Language.
4. Select the Range Start Date.
5. Select the Range End Date.
6. Select the location to include in the Export.

NOTE: Use the Double right arrow to select all options.

7. Select the applicable accounts.
8. Click Begin Export.
9. Click Open in the File Download Form window.

The .csv file opens and displays the exported information.

NOTE: The .csv file may also be saved to a local or network directory.

Image Export

Computer will need WINZIP 9.0 or higher to complete this process.

1. From the main menu, click Export.
2. Select Image Archive from the Export Method dropdown.
3. Select Language.
4. Select Range Start Date.
5. Select Range End Date.

6. Select the location to include in the Export.
7. Select applicable accounts.
8. Enter a password for the Zip File.

NOTE: This password is used to encrypt the image data and is required to access the manifest.csv and images.

9. Click Begin Export.
10. Click Open in the File Download Form window.

Winzip (or other utility software) opens and displays the image files and manifest.csv.

NOTE: The ImageExport.zip file may also be saved to a local or network directory.

11. Double-click a .tif file to open and view the image in the applicable imaging software.
 - a. r=rear image
 - b. f=front image
12. Enter the Zip File password.

NOTE: Users have the ability to save or print the image.

13. Close the document image.
14. Double-click the manifest .csv to display other image data.

Configuration

Configuration steps may be completed by the Administrator.

Add New User

1. Click Configuration from the main menu.
2. Select the Users tab.
3. Click New User.
4. In the User Management screen, enter User Name.
5. Enter a Description of the new user. (optional)
6. Enter Login Name.
7. Enter user Initials.

NOTE: User Initials must be unique and cannot be reused within the same location.

8. Enter Password (case-sensitive).
 - » Minimum of 1 alpha character.
 - » Minimum of 1 non-alphanumeric character (symbol).
 - » Minimum of 1 numeric character.
 - » Must require a minimum length of 8.
9. Enter Password to confirm it was entered correctly.

NOTE: The user will be required to change this password the first time they log in.

Next, establish the user's role(s).

10. Select to highlight the user in the User list.
11. Select the Role(s) for the user.

Next, establish the user access rights to Locations and Accounts.

12. Select the User Task level (Remote Capture) to assign access for this user.
13. Click Edit Access Rights.
14. Select each Location and Account that this user can access.
15. Once all locations and accounts are selected, click OK.
16. Review and confirm the selected Role(s) and User Access Rights for the new user.

The new user may now access the client application according to the assigned rights.

Edit User Rights and Parameters

1. Click Configuration from the main menu.
2. Select the Users tab.
3. Select the user to edit.
4. Click Edit User.
5. Click Done to save and apply the changes.
6. View other Roles, as applicable, to determine the tasks to provide for this user.
7. Select a Role to apply different role tasks for this user or add a role with varying rights.

NOTE: If multiple roles are selected, the user is granted the highest level of rights provided by the different roles.

8. Select a User Task to apply different access rights for the user.
9. Click Edit Access Rights.
10. Modify the access rights by selecting or deselecting the relevant locations and accounts.
11. Click OK to save changes.
12. Review the changes to ensure the User now has the proper roles and rights assigned.

Edit User Password

1. Click Configuration from the main menu.
2. Select the Users tab.
3. Select the user to edit.
4. Click Edit User.
5. Edit the user password.
6. Confirm the password.
7. Click OK.

Unlock User

1. Click Configuration from the main menu.
2. Select the Users tab.
3. Select the user to edit.
4. Click Edit User.
5. Deselect Account is Locked.
6. Click OK.

Delete User

1. Click Configuration from the main menu.
2. Select the Users tab.
3. Select the user to edit.
4. Click Edit User.
5. Click Delete.
6. Click OK.

Reports

Generate Reports

1. From the main menu, click Reports.
2. Select a report from the dropdown list of available reports.
3. Select the range of dates to include in the report.
4. Some reports require additional parameters to be selected. If this information is required or available, select from the displayed options.
 - » For the Workflow Audit Report, select the Action and User to run the report
 - » For the Login Audit Report select the user to run the report.

NOTE: Use the Double Right arrow to select all items for the parameter or use the Double Left arrow to deselect all items from the parameter.

5. Once all the reporting criteria are selected, click Generate Report.
6. Print or save report as needed.

NOTE: Adobe Reader is required to view the PDF version. Hover over the bottom center of the document to display the PDF options.

Report Description and Sample

For a complete description and sample of each reports available for end users, see the [Reports Available](#) document.