

Remote Deposit Capture

V4.1.1 User Guide

Welcome to Remote Deposit Capture, the easiest way to deposit a high volume of checks without having to visit a Boston Private Office.

Contents

Overview of the RDC Service.....	1
Before You Begin	1
Cutoff Times.....	2
Getting Help	2
Making Deposits	2
Step 1 - Capturing Checks.....	2
Step 2 - Item Validation	4
Step 3 - Final Balance and Release	6
Releasing or Deleting Deferred Deposits.....	8
Analytics	9
Running Reports	9
Research.....	10
Managing Users.....	11
Adding Users.....	11
Modifying Users.....	13
Deleting Users.....	14

Overview of the RDC Service

The Remote Deposit Capture service uses a combination of one or more scanning devices, each connected to a Mac or PC running a local application, and a hosted web-service that can remotely control the scanner.

You can login to the web service through the Digital Banking platform where you can create a deposit batch, capture and validate the images and process the deposits directly to your connected account(s).

Before You Begin

First time users will need to install the Scanner Service that allows your Mac or PC to use the scanning device. Please contact Boston Private at (888) 322-2120 to schedule an install, which can be performed remotely with your authorization.

Remote Deposit Capture

V4.1.1 User Guide

Cutoff Times

- Deposited checks will memo post intraday, so you will see your deposited items as pending transactions within minutes of confirming the deposit.
- Any items deposited before 9:00PM EST will be available next day.

Getting Help

RDC is supported by the Cash Management team, which can be reached through the Concierge Desk at (888) 322-2120 and asking for Cash Management.

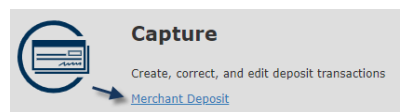
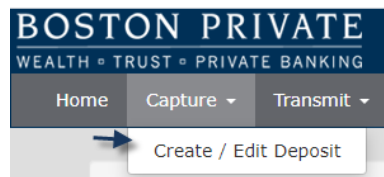
Making Deposits

Making deposits is a three step process:

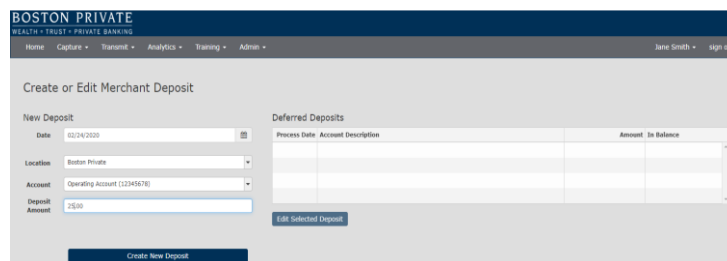
- 1**
Capture check images
- 2**
Review and validate items
- 3**
Release for deposit

Step 1 - Capturing Checks

1. Click Capture – Create/Edit Deposit or
2. select Merchant Deposit on the right side of the screen

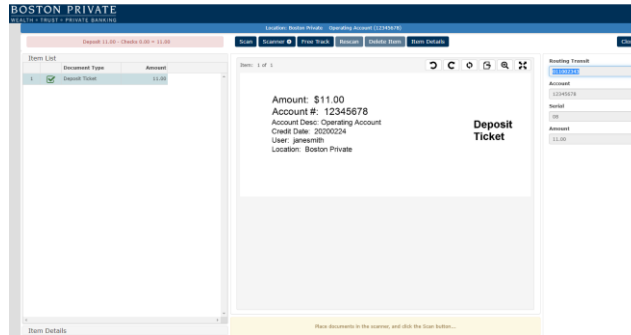


3. The current date will automatically be populated.
4. Select the Location from the drop-down.
5. Select the Account to deposit to.

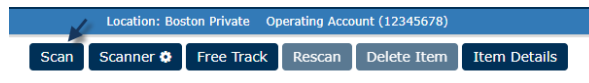


Remote Deposit Capture V4.1.1 User Guide

6. Enter the Deposit Amount.
7. Click Create New Deposit.
8. The Capture screen displays the deposit ticket information including the amount, account number, date, location and user who created it.



9. Place the checks in the scanner with the front facing outwards.



10. Click scan.

11. Once the capture is complete, the checks will be listed and the images will appear. Any items requiring attention will be indicated by a symbol in the Item List section.

Item List			
		Document Type	Amount
1	✓	Deposit Ticket	21.00
2	⚠	Check	0.00
3	⚠	Check	6.00
4	✓	Check	5.00

Remote Deposit Capture

V4.1.1 User Guide

Step 2 - Item Validation

Once your scan is complete, you will need to review all of the items that require validation before proceeding to complete the deposit. This includes:

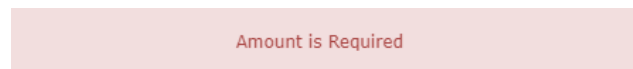
	Missing Information
	Image Quality
	Duplicate Item

1. To view items, select a check from the Item List and use the tool bar to adjust the view. Images can be rotated left, right, 180 degrees, zoomed in, fitted to the window, or flipped for viewing the back side.




2. For items requiring attention, select the check in the Item List and the message bar at the bottom of the screen will display instructions. Press Enter to move through each item.

Example of message bar:



3. If there is missing information, enter the correct value on the right side for the indicated field, using the image displayed as a reference.

Missing information error = 

Remote Deposit Capture V4.1.1 User Guide

Note: the two editable fields are Amount and Routing Transit

Routing Transit
011002343

Account
600000000

Serial
00109

Amount
0.00

- For the Duplicate Detection error, select the item in the Item List and press Enter.
- Compare the two images to determine if the item is a duplicate.
- Select either Delete Duplicate or This is a New Item.
- If an item fails the Image Quality Test, review the message for the recommended action.
- There may be the option to Accept the image as is.

Duplicate Item image error =



Possible Duplicate Detected Close

Possible Duplicate

Delete Duplicate **This is a New Item**

Item Details

Item Number	3
Tracer Number	20200227900549540000200003
Item Name	Check
Transit / Routing	011002343
Account Number	4062578
Amount	5.00

Original Item 1 of 1

Item Details

Transaction Number	36476393
Item Number	4
Tracer Number	20200227900549540000100004
Item Name	Check
Transit / Routing	011002343
Account Number	4062578
Amount	5.00

Image Quality error =

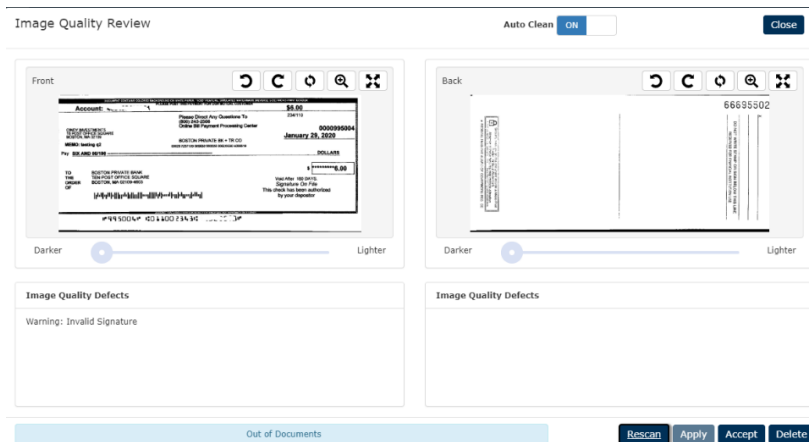


Remote Deposit Capture V4.1.1 User Guide

9. If you choose to Rescan, place the check back in the scanner and click Rescan. Click Apply to update the screen and then Accept.

Note: A rescanned check can have the brightness adjusted with the image brightness slide.

10. If Accept and Rescan are not options, the click Delete to remove the item.



Step 3 - Final Balance and Release

1. When all items have been captured and corrected, if the deposit is not balanced with the deposit ticket, each item will need to be reviewed for accuracy.
2. Correct any values that need to be modified by pressing Enter for each item to be reviewed.

Deposit is out of balance. Please verify typed amounts are correct, or click the Scan button to scan more items. (Press Enter to change the deposit amount.)

Remote Deposit Capture

V4.1.1 User Guide

3. Press Enter after reviewing the last item
4. If the deposit is not in balance, click Yes to edit the deposit amount or No to continue editing scanned items.

Edit Deposit Amount

There are no more errors in the transaction. Do you want to edit the transaction amount?

Yes **No**

Change the Deposit Transaction Amount

- Use Scanned Amount
- Use Deposit Ticket Amount
- Use Other Amount

Save **Cancel**

5. Once the deposit is balanced, release it for transmission to the bank by clicking on Close in the upper right corner.



6. Select Release to release the deposit, Delete to delete the deposit and Defer to hold the deposit until a later time.

Close Transaction

Defer

Release

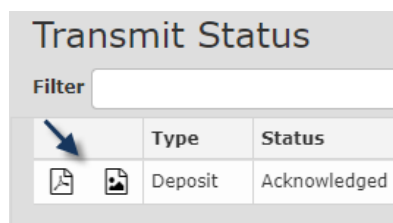
Delete

Cancel

7. Released deposits will appear in the Transmit Status screen.

Transmit Status										
Filter	Type	Status	Description	Amount	Processing Date	Posting Date	Acknowledged Date	Location	Batch ID	In Balance
	Deposit	Acknowledged	Java S/m account 12345678	2.00	03/12/2020	03/12/2020	03/12/2020 2:38:00 PM EDT	Boston Private		Yes

8. Click on the report icons to view a detail deposit or a check image report.



Remote Deposit Capture V4.1.1 User Guide

Releasing or Deleting Deferred Deposits

If you have deferred any items from a previous capture, they will be available to incorporate into the current batch.

Deposits that are deferred or not completed appear on the main Capture screen.

Process Date	Account Description	Amount	In Balance
02/27/2020	Operating Account (12345678)	21.00	True

1. Select the Deferred Deposit and click on Edit Selected Deposit.

Process Date	Account Description	Amount	In Balance
02/27/2020	Operating Account (12345678)	21.00	True

2. Make any desired updates to the deposit by adding/deleting checks. Then click Close.
3. Choose to either Defer, Release or Delete the deposit.

Close Transaction

Defer

Release

Delete

Cancel

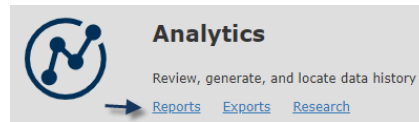
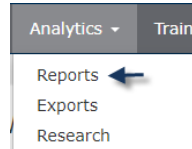
Analytics

Running Reports

To run reports, click on
Analytics – Reports

or

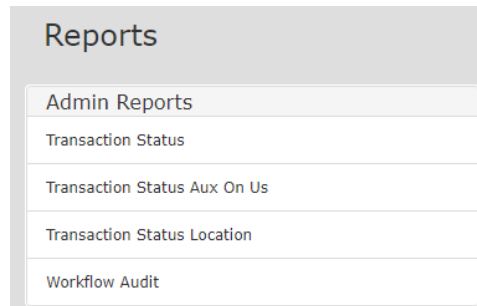
Select Reports on the right
side of the screen.



Report Options:

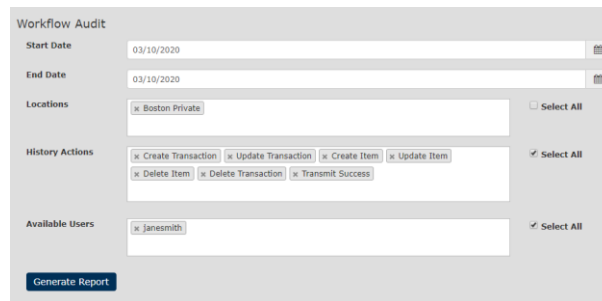
Transaction Reports -
provide high level reporting
on deposits.

Workflow Audit - provides
detail on user activity within
the system.



Select a report and
complete the date range,
select the location(s) and
any other criteria.

Example of the Workflow Audit report screen



Click Generate the Report.

Reports can be rotated,
saved and printed.

The user may Fit to page,
Zoom in and Zoom out.



Rotate

Download

Print



Fit to page

Zoom in

Zoom out

Remote Deposit Capture V4.1.1 User Guide

The Deposit Reports provide various detail reports and a summary report of deposits.

Note: reports containing check images can be obtained in Research

Deposit Reports
Deposit Adjustment
Deposit Detail
Deposit Detail (by Deposit)
Deposit Detail (with Custom Fields)
Deposit Summary

Research

Research Deposits provides reporting for specific items or transmissions.

Input the desired search criteria and click Search

There are multiple viewing options to choose from.

Reports can be saved in PDF or exported to Excel.

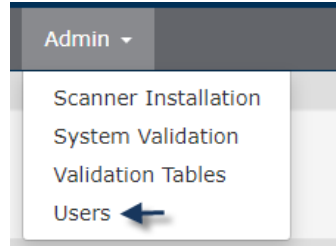
Transmission Research Results						
	ID	Process Date	Source	Location		Status
1x2 Front & Rear	4	3/10/2020	Scanner	Boston Private		Acknowledged

Managing Users

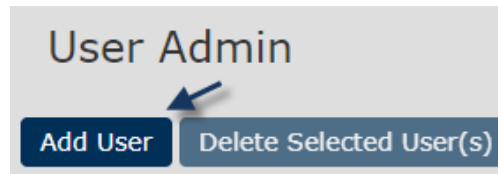
Adding Users

Note: Users must be added in Digital Banking to access Remote Deposit Capture service.

1. Administrators can add/modify remote deposit users by selecting Users from the Admin menu.



2. To add a new user, click on Add User.



3. Complete the following information:
 - Login/User Name
 - Initials
 - First Name
 - Last Name
 - Email Address
 - Password (note: this is required but not used during single sign-on)
 - Confirm Password

ADD USER

User Information

Login/User Name	Initials
<input type="text"/>	<input type="text"/>
First Name	MI Last Name
<input type="text"/>	<input type="text"/> <input type="text"/>
Description	
<input type="text"/>	
Email	
<input type="text"/>	
Password	<input checked="" type="checkbox"/> Active
<input type="text"/>	<input type="checkbox"/> Account is Locked
Confirm	<input checked="" type="checkbox"/> Change Password at next Login
<input type="text"/>	

User Roles

4. Click User Roles.

Remote Deposit Capture

V4.1.1 User Guide

5. Select the appropriate User Role. When a Role is selected, the User Tasks are populated in the User Task box.

- **Research** allows the user to run reports and perform research.
- **Site Admin** has full access to all features and can add users.
- **Site Capture** allows the user to capture deposits and release them to the bank.
- **Site Transmit** allows the user to view the Transmit screen of items released that day.

Note: Users can have multiple roles.

6. Click on Account Level Security to assign the accounts and tasks to the user. When a Task is selected, the Access Rights box populates with all Locations.

7. Click on the arrow to display all accounts and select appropriate account access.

8. Click Add User at the bottom.

User Roles

Select Role(s)

- Research
- Site Admin
- Site Capture
- SiteTransmit

Example of Site Admin User Tasks:

User Tasks

- Security Tasks
- Remote Capture
 - Capture
 - Capture Deposits
 - Allow User to Key Amounts
 - Allow User to Key Custom Fields
 - Allow User to Key MICR Fields
 - Allow User to Perform Duplicate Detect
 - Allow User to Perform IQA / IQU
 - Allow User to Release
 - Allow User to Release Others
 - Allow User to Release Own
 - Allow User to Scan
 - Export
 - Quickbooks Interface
 - Message Board

Account Level Security

User Tasks
All
Capture Deposits
Export
Reports
Research
Transmission

Select Access Rights For All

- Select All
- Boston Private
- Deposit Account (12345678)

Remote Deposit Capture

V4.1.1 User Guide

9. Single sign on access must be enabled by the Boston Private after the user has been added to Digital Banking and Remote Deposit Capture.

Call the Concierge Desk: (888) 322-2120 and provide:

Remote Deposit User Id

Login/User Name

JohnBlack

10. Call the Concierge Desk and request Single Sign On linking for Remote Deposit Capture.

Digital Banking Username

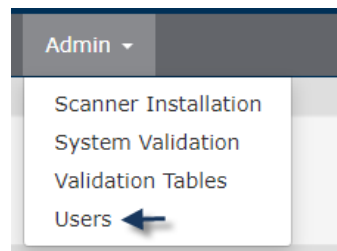
Username *

JohnBlack


11. If your request cannot be completed immediately, we will complete it and notify you as soon as possible.

Modifying Users

1. To modify an existing user, select Users from the Admin menu.



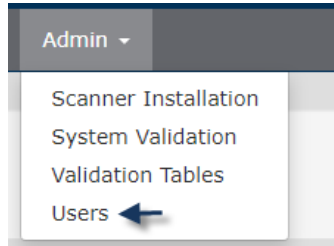
2. Click on the pencil next to the user to be modified.

<input type="checkbox"/>		JohnBlack	Black	John
--------------------------	---	-----------	-------	------

3. Make the appropriate changes and then click Update User.

Deleting Users

1. To delete a user click on Admin, Users.



2. Select the appropriate user from the list.



3. Click Delete Selected User(s) at the top.

