Remote Deposit Capture
V4.1.1 User Guide

BOSTON PRIVATE
WEALTH ▫ TRUST ▫ PRIVATE BANKING

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

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.

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.

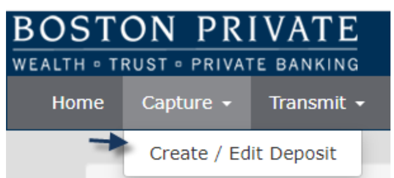
Making Deposits

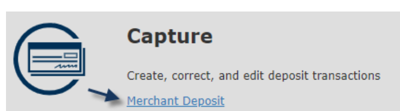
Making deposits is a three step process:

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

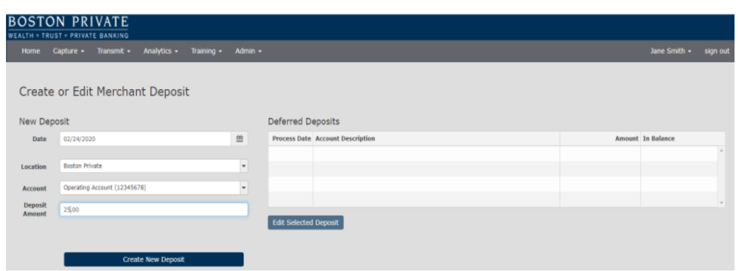
Step 1 - Capturing Checks

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





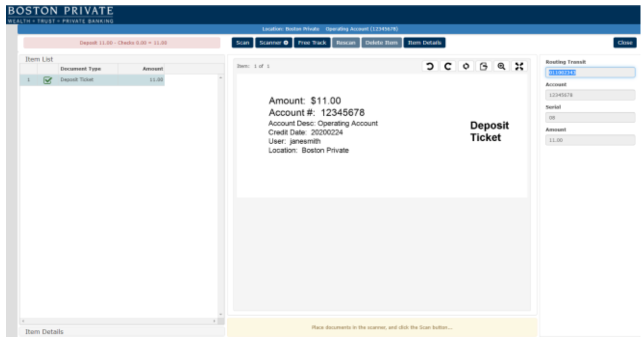
3. The current date will automatically be populated.
4. Select the Location from the drop-down.
5. Select the Account to deposit to.



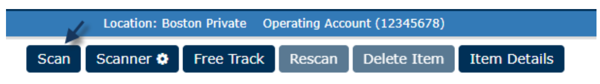
6. Enter the Deposit Amount.

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.

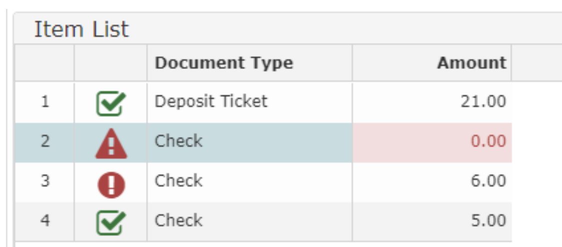


9. Place the checks in the scanner with the front facing outwards.



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.

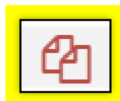


Step 2 - Item Validation

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:

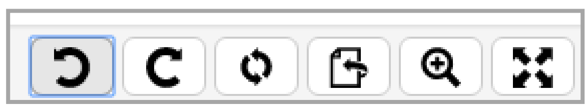
Missing Information

Image Quality



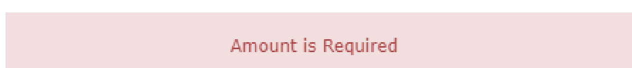
Duplicate Item

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.

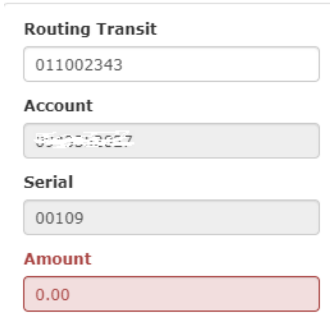
Example of message bar:



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.

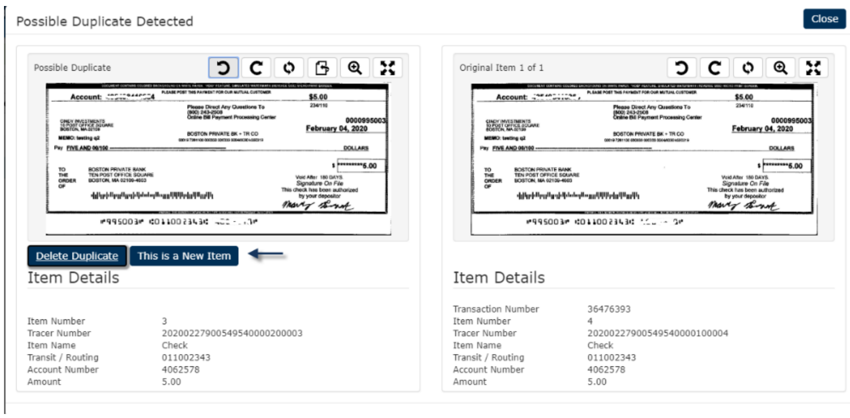
Missing information error = 

Note: the two editable fields are Amount and Routing Transit



4. For the Duplicate Detection error, select the item in the Item List and press Enter.
5. Compare the two images to determine if the item is a duplicate.
6. Select either Delete Duplicate or This is a New Item.

Duplicate Item image error = 



7. If an item fails the Image Quality Test, review the message for the recommended action.

Image Quality error = 

8. There may be the option to Accept the image as is.

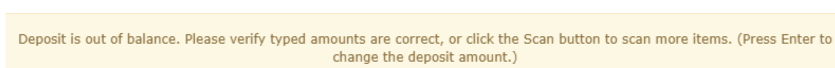
9. If you choose to Rescan, place the check back in the scanner and click Rescan. Click Apply to update the screen and then Accept.

   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.

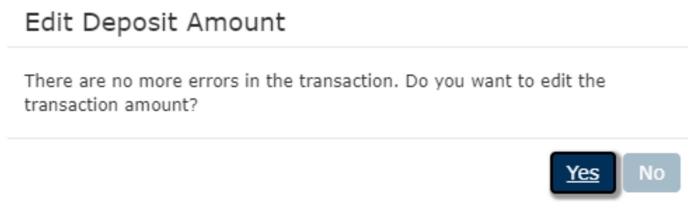
Step 3 - Final Balance and Release

1. When all items have been captured and corrected, if the deposit is not balanced with the deposit ticket, each items will need to be reviewed for accuracy.

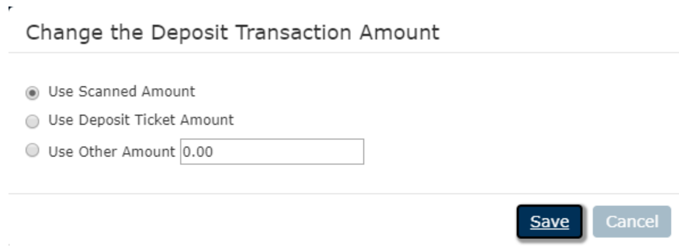


2. Correct any values that need to be modified by pressing Enter for each item to be reviewed.

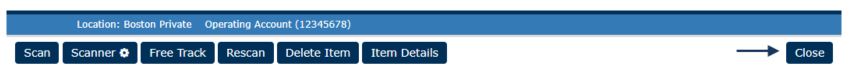
3. Press Enter after reviewing the last item



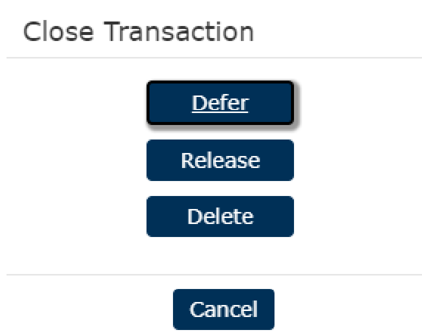
4. If the deposit is not in balance, click Yes to edit the deposit amount or No to continue editing scanned items.



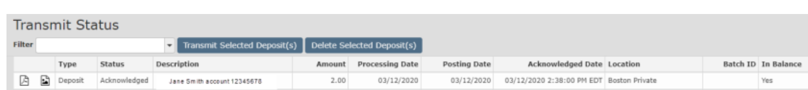
5. Once the deposit is balanced, release it for transmission to the bank by clicking on Close in the upper right corner.



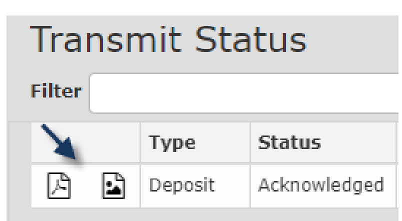
6. Select Release to release the deposit, Delete to delete the deposit and Defer to hold the deposit until a later time.



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



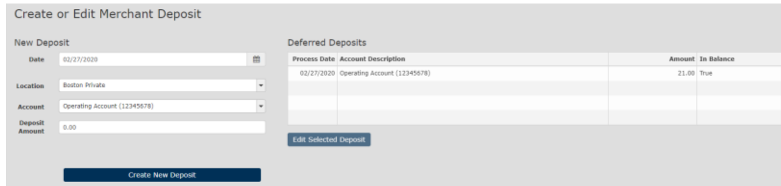
8. Click on the report icons to view a detail deposit or a check image report.



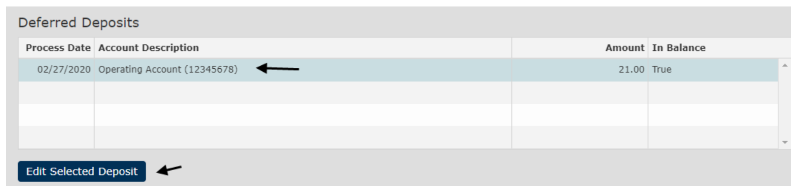
Releasing or Deleting Deferred Deposits

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.

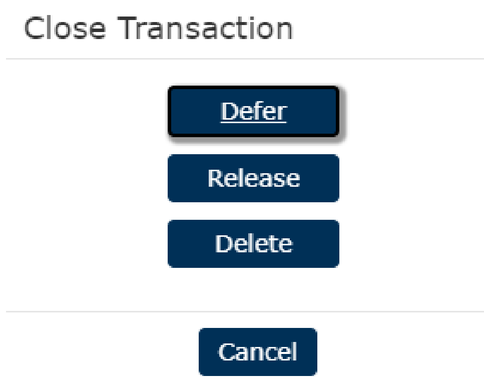


1. Select the Deferred Deposit and click on Edit Selected Deposit.



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.



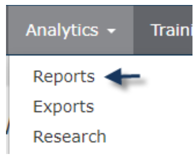
Analytics

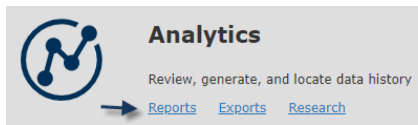
Running Reports

To run reports, click on Analytics – Reports

or

Select Reports on the right side of the screen.

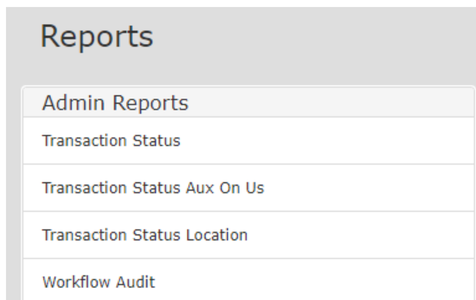




Report Options:

Transaction Reports - provide high level reporting on deposits.

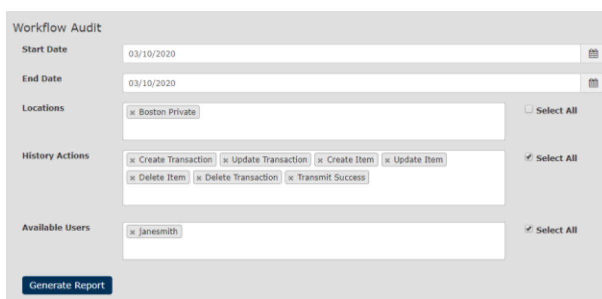
Workflow Audit - provides detail on user activity within the system.



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

Click Generate the Report.

Example of the Workflow Audit report screen



Reports can be rotated, saved and printed.

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

Rotate

Download

Print

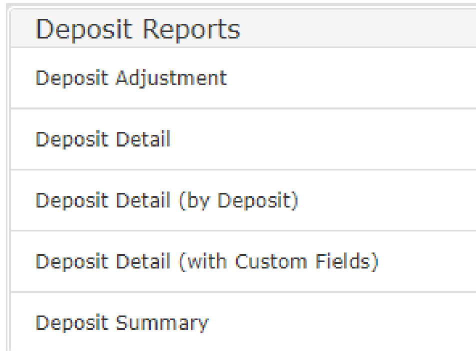
Fit to page

Zoom in

Zoom out

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

Note: reports containing check images can be obtained in Research



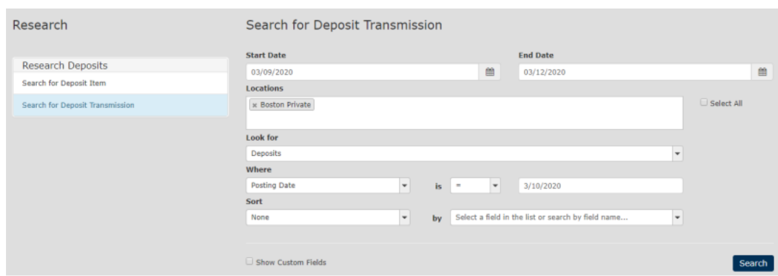
Research

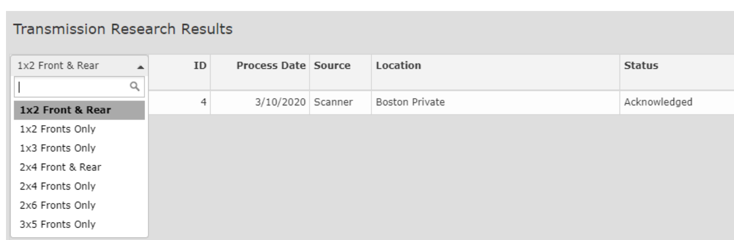
Research Deposits provides reporting for specific items or transmissions.

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.



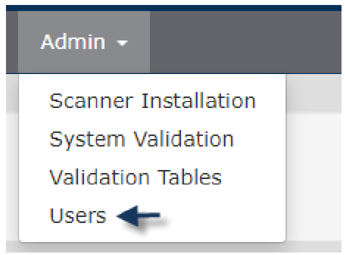


Managing Users

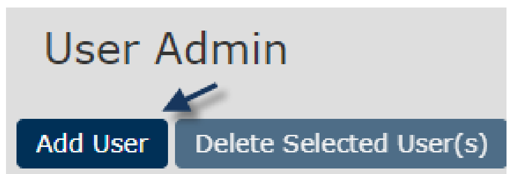
Adding Users

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

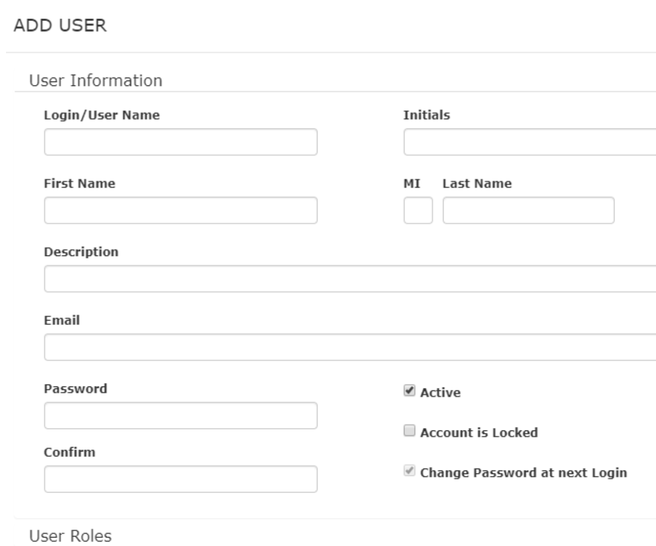
1. Administrators can add/modify remote deposit users by selecting Users from the Admin menu.



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

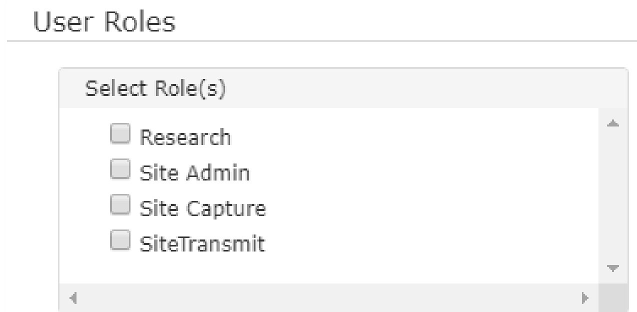


4. Click User Roles.

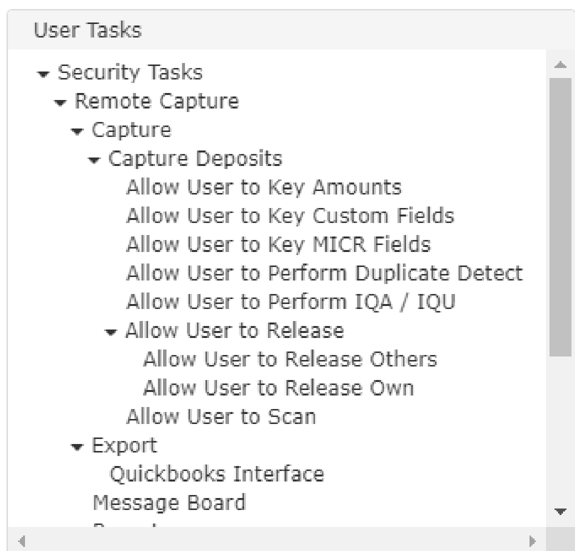
5. Select the appropriate User Role. When a Role is selected, the User Tasks are populated in the User Task box.

    - **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.



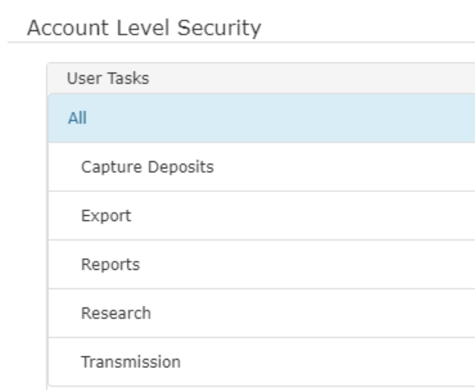
Example of Site Admin User Tasks:

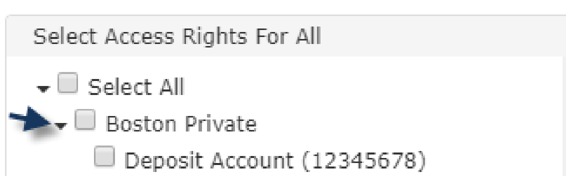


6. Click on Account Level Security to assign the accounts and tasks to the user. When a Task is selected, the Access Rights box populates with all Locations.

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

8. Click Add User at the bottom.





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.

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

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

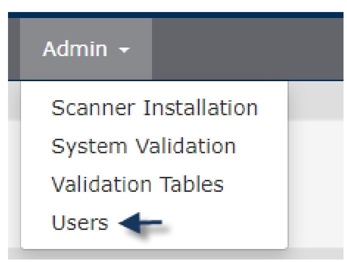
Call the Concierge Desk: (888) 322-2120 and provide:

Remote Deposit User Id

Digital Banking Username

Modifying Users

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

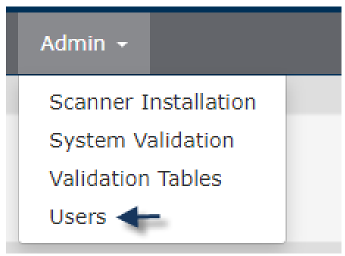


2. Click on the pencil next to the user to be modified.

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.