

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

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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 SVB Private at (888) 322-2120 to schedule an install, which can be performed remotely with your authorization.

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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.

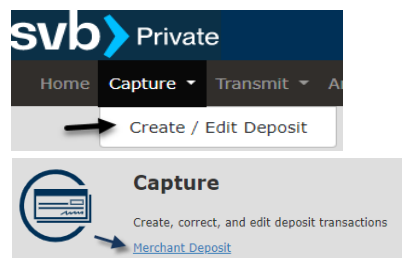
Making Deposits

Making deposits is a three step process:

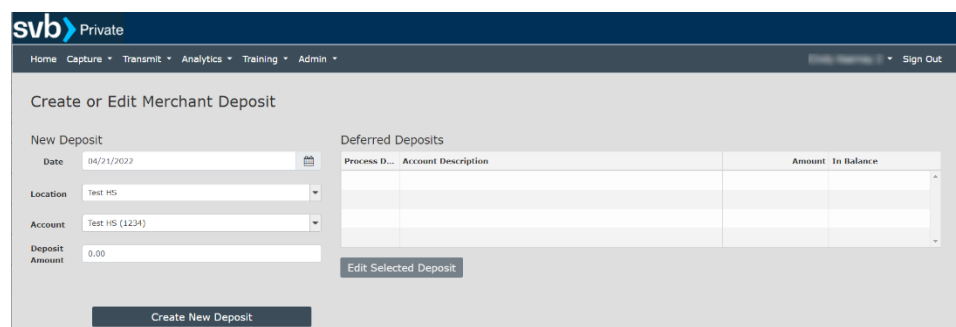
- 1**
Capture check images
- 2**
Review and validate items
- 3**
Release for deposit

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.

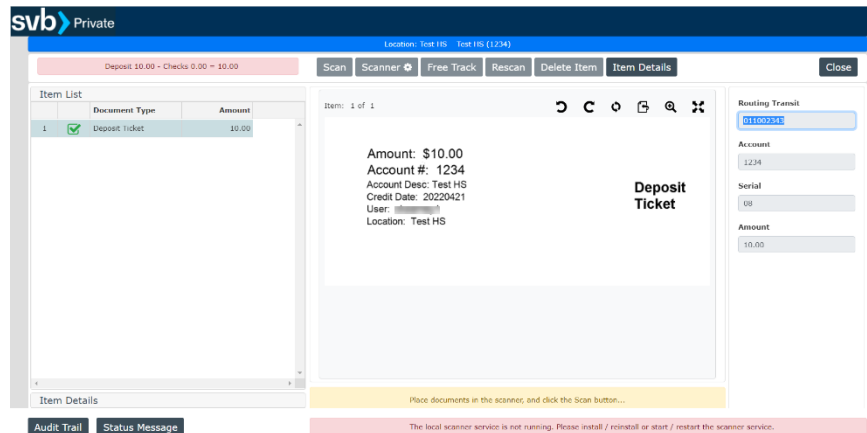
A screenshot of the 'Create or Edit Merchant Deposit' form in the svb Private web application. The form includes a 'New Deposit' section with fields for 'Date' (04/21/2022), 'Location' (Test HS), 'Account' (Test HS (1234)), and 'Deposit Amount' (0.00). There is also a 'Deferred Deposits' table with columns for 'Process D...', 'Account Description', 'Amount', and 'In Balance'. A 'Create New Deposit' button is at the bottom, and an 'Edit Selected Deposit' button is next to the table.

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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

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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:

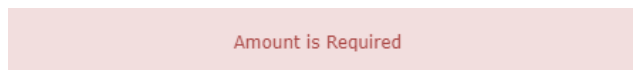
	Missing Information
	Image Quality
	Duplicate Item

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 =



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Note: the two editable fields are Amount and Routing Transit


Routing Transit

Account

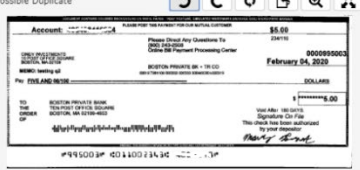
Serial

Amount

- 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.

Possible Duplicate Detected Duplicate Item image error = 

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	4902378
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	4902378
Amount	5.00

- 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.

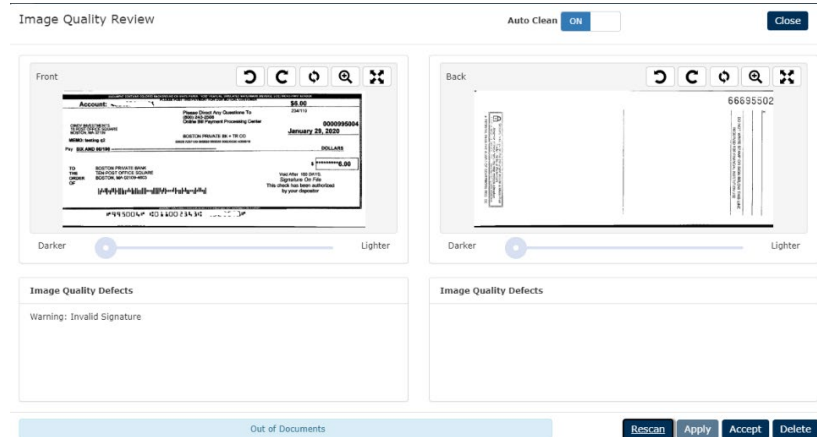
Image Quality error = 

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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.)

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- Press Enter after reviewing the last item
- 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?

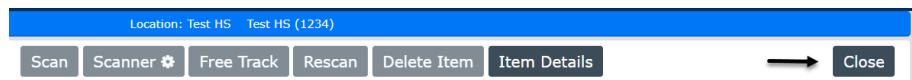
Yes No

Change the Deposit Transaction Amount

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

Save Cancel

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



- 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

- Released deposits will appear in the Transmit Status screen.

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

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

Transmit Status

Filter

	Type	Status
	Deposit	Acknowledged

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

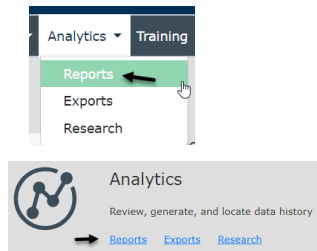
Analytics

Running Reports

To run reports, click on
Analytics – Reports

or

Select Reports on the right
side of the screen.



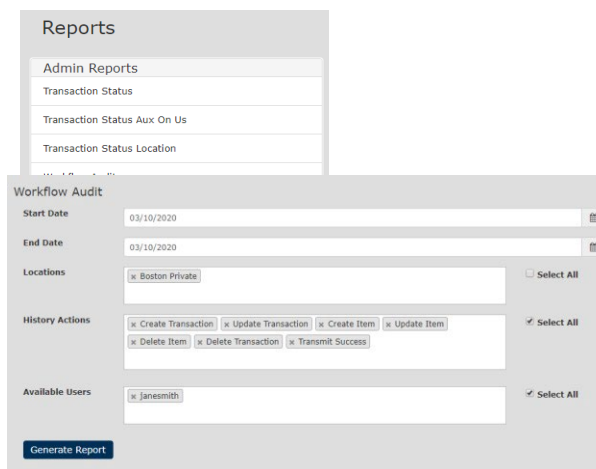
Report Options:

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

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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.

Research Search for Deposit Transmission

Start Date: 03/09/2020 End Date: 03/12/2020

Locations: Boston Private

Look for: Deposits

Where: Posting Date is 3/10/2020

Sort: None by Select a field in the list or search by field name...

Show Custom Fields Search

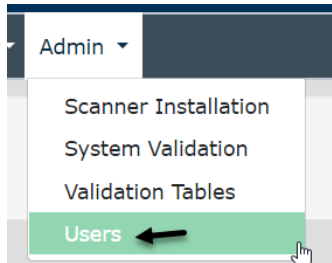
1x2 Front & Rear	ID	Process Date	Source	Location	Status
1x2 Front & Rear	4	3/10/2020	Scanner	Boston Private	Acknowledged

Managing Users

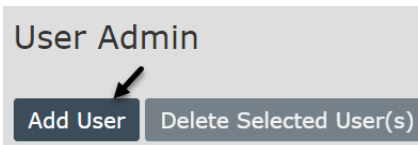
Adding Users

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.

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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.

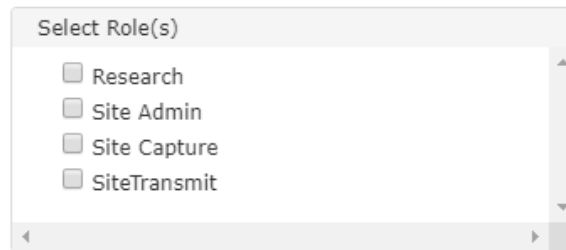
Note: Users can have multiple roles.

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.

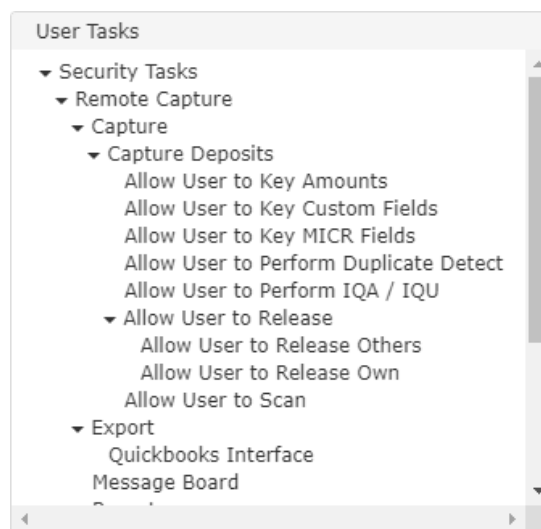
User Roles



Select Role(s)

- Research
- Site Admin
- Site Capture
- Site Transmit

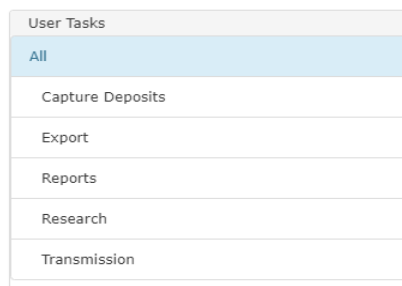
Example of Site Admin User Tasks:



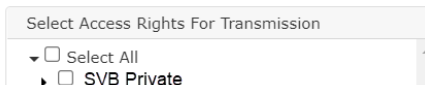
User Tasks

- 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 Transmission

- Select All
 - SVB Private

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- 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 to perform the SSO

Linkage between the Digital Online profile and the Remote Deposit

System:

Provide the Remote Deposit User Id
Login/User Name

JohnBlack

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

Digital Banking Username

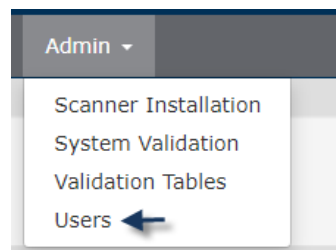
Username *

JohnBlack

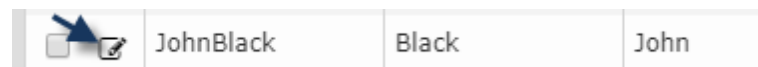
- If your request cannot be completed immediately, we will complete it and notify you as soon as possible.

Modifying Users

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



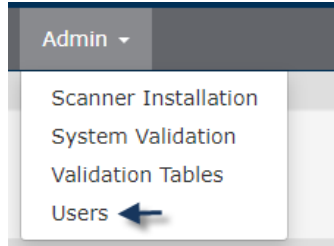
- Click on the pencil next to the user to be modified.



- Make the appropriate changes and then click Update User.

Deleting Users

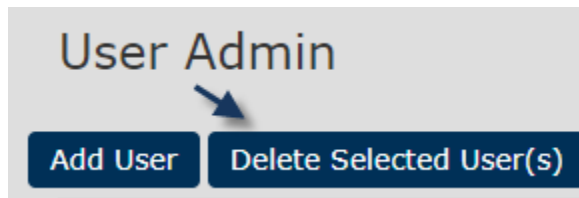
1. To delete a user click on Admin, Users.



2. Select the appropriate user from the list.



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



CLIENT RISK MANAGEMENT INFORMATION

SVB Private's Remote Deposit Capture (RDC) Service is an electronic check conversion service that enables you to make check deposits remotely from your personal computer utilizing SVB Private's Remote Deposit Capture System and a scanning device. At your convenience, you scan your checks and images of the checks are created, transmitted to the bank electronically and automatically deposited to your account(s).

Being aware of and managing the risks involved with creating and processing imaged deposits is a very important part of using the RDC service and this guide is being provided to you to assist you in that effort. Please read the information carefully and share it with all appropriate employees.

KEY RDC SERVICE BENEFITS

1. **Convenience and Reduced Processing Costs** – Processing your deposits at your place of business eliminates the time and expense incurred by your company traveling to the bank or paying a courier service as well as the time spent preparing deposit documents.
2. **Accelerated Clearings** – All deposits (within your maximum daily deposit limit) received by the bank prior to 8:00PM on banking days are posted to your account(s) the same day and imaged items are processed through the banking system faster than paper items.
3. **Reduced Returned Item Risk** – The faster an item clears the maker's bank, the faster you will know of any returned items.
4. **Consolidation of Banking Relationships** - Process the deposits from multiple locations into one account. This reduces the costs associated with having multiple bank accounts at one or multiple banks.

KEY RDC SERVICE RISKS

1. **Duplicate Deposits and /or Items** - Electronic transmission of deposits creates the opportunity for the same check or checks to be deposited multiple times. The employee(s) you have authorized to process the deposits on your behalf may transmit an image of a check to the Bank and then deposit the original check at a branch office of the Bank or at a different bank. Such activity could be an honest mistake or it could be an intentional act by the employee. The deposits could be made the same day, or the employee could hold the original check and deposit it at a later date.

Another potential risk is in the event an employee transmits duplicate files or duplicate images of checks. While this type of activity may not go unnoticed by the Bank for very long, the amount of one duplicate image or file could be substantial under the right circumstances.

2. **Forged Endorsements** - Unlike traditional forgery detection procedures to check for endorsements on checks before deposits are made at the teller window, the risk of forged endorsements from remote deposits poses unique risks. Given the potential number of images that will be scanned and transmitted, it is not likely that the Bank will be able to detect a missing or forged endorsement on the images of checks.
3. **Alterations** - Receipt of an image of a check instead of the original check may increase the capability of altered item being processed. Alterations are often difficult to detect on original items because of the advanced techniques used by criminals. Detection of alterations on a black and white image of an item will be even more difficult to detect.
4. **Counterfeit Items** - The potential for fraud loss may also be increased because of counterfeit items. As in the case of alterations, the advances in technology have made detection of counterfeit original checks difficult. A criminal can produce a counterfeit that exactly duplicates an original check. An image of a counterfeit check will likewise be almost impossible to detect.

KEY CLIENT RESPONSIBILITIES

1. Maintaining at least one or more checking accounts at the Bank eligible for the receipt of deposits of digitized images of checks.
2. Using the RDC Service only for internal business purposes.
3. Exercising due care in preserving the confidentiality of any User ID, password, token, or other code or authentication method provided by the Bank and to prevent the use of the RDC Service by unauthorized persons, in addition to assuming full responsibility for the consequences of any missing or unauthorized use of or access to the RDC Service or disclosure of any confidential information or instructions by you, your employees and agents.
4. Using only equipment authorized and approved by the Bank.
5. Ensuring equipment is clean and operating properly at all times.
6. Inspecting and verifying the quality of images, thus ensuring that the digitized images of the front and back of original checks (defined as a check for any amount in US Dollars drawn on or payable through a US financial institution that has not been previously presented and paid) are legible for all posting and clearing purposes by the Bank. Specifically, you are representing and warranting that:
 - a) The check image is an accurate representation of all information on the front and back of the original check at the time the original check was converted to a check image, and the check image contains all endorsements from the original check;
 - b) Each check image (or related electronic data file) contains a record of all MICR line information required for a substitute check and otherwise satisfies all of the requirements of Check 21 and Regulation CC for the creation and/or transferring of a substitute check created from that check image;
 - c) The original check, a duplicate check image, or any copy of the original check or check image will not be deposited by the client with the Bank (unless the Bank instructs the client to do so) or under any circumstances with any other bank; and
 - d) The original check, a duplicate check image, or any copy of the original check or check image will not be presented, transferred or returned such that the Bank or any other person (such as the drawer of the check) will be asked to make payment based on a check or check image that the Bank or the other person has already paid.

In addition, your account(s) will be charged for any deposited check that is later returned to the Bank owing to an actual or alleged breach of any such representation or warranty.

7. Using the system and equipment to submit, process and transmit original checks in accordance with procedures and transmission deadlines outlined in the Bank's RDC Service Agreement. The client will create a check image of an original check using scanning equipment to scan the front and back of each original check, including the responsibility for entering the correct dollar amount of each check image. In addition, the client is responsible for ensuring the MICR line information from the original check is accurately scanned, entered or repaired for each check image.

NOTE: A check image is considered received by the Bank at a licensed location of the Bank, and the Bank is not responsible for any losses arising directly or indirectly from damage or alteration to the check image prior to its receipt by the Bank. In the event the Bank receives a check image from the client on a

day that is not a business day or after the applicable processing cutoff hour for a business day, the check image is deemed to have been received by the Bank at the opening of the next business day.

8. Any loss or failure to collect a check image that results from an inaccurate or illegible check image or failure to provide full and correct MICR data or dollar amount for a check image;
9. Complying with all security procedures outlined in the Bank's RDC Service Agreement and agreeing to not bypass, override or disable any security mechanisms in the software or processing equipment;
10. Training your employees to include the following:
 - a) The use of the scanner and processing deposits;
 - b) Indicating on each original item that it/they have successfully been scanned and transmitted to ensure no one else scans the same item(s) again ;
 - c) The risks involved with processing check images; and
 - d) The importance of properly and safely securing and destroying the original items.
11. Verifying Bank's receipt of the client's transmissions by verifying that deposits have been posted to the appropriate accounts, in addition to cooperating in any investigation and resolving any unsuccessful or lost transmissions with the Bank;
12. Securing the non-public personal information of your clients by:
 - a) Retaining each check for **seven (7) calendar days** after the check has been digitized and processed, and promptly (but in all events within **(3 business days)** providing any retained check (or, if the check is no longer in existence, a sufficient copy of the front and back of the check) to the Bank as requested to aid in the clearing and collection process or to resolve claims by third parties with respect to any check. After such **seven (7) calendar day period**, client agrees to promptly and securely destroy the original checks unless otherwise agreed to in writing by the Bank;
 - b) Securely storing the original items in a safe secure location with very limited access. Preferably a safe or fire proof cabinet that locks;
 - c) Using commercially reasonable method(s) to destroy checks after the required retention period has expired. Suggested method(s) are to shred checks using a cross-cut chip shredder (as opposed to a strip cut shredder) or by using a contracted document destruction company; and
 - d) Limiting system access.
13. Employ prudent hiring practices and allow system access only to those employees absolutely necessary.
14. Cooperating with the Bank in providing information in the event of lost, mistaken, incomplete or unusable electronic Items, or in the event of claims of fraud, alteration, counterfeit or otherwise, including access to such records;
15. Agreeing not to use the RDC Service to deposit or otherwise process:
 - A. Non-cash items;
 - B. Items for which you are not a holder in due course; or

C. Substitute checks, except those which have been returned to you for any reason.

16. Ensuring that no information has been deleted or degraded from a substitute check returned by Bank in the event the client captures for processing a digital image of a previously truncated and reconverted substitute check returned to the client by the Bank. If the client captures for processing a digital image of any other previously truncated and reconverted substitute check, the client is to ensure that the substitute check meets the requirements for legal equivalency under Regulation CC and the identifications of previous truncating and reconvert bank(s) (as such terms are defined in Regulation CC) are preserved.

COMPUTER SYSTEM SECURITY TIPS

1. **It is important to have anti-virus software installed on your computer(s).** If you do not have anti-virus software running, when downloading files or opening e-mail attachments, you could receive an intentional or unintentional virus from the sender. Computer viruses can delete important files and programs as well as send private information that resides on your computer to a malicious third party.
 - A. **It is also important to update your anti-virus software.** Set your software to automatically update itself whenever an update is made available. New viruses come along all the time and keeping your software updated helps your computer recognize new viruses when they attempt to invade your computer(s).

2. **It is important to install firewall software on your computer(s) and only allow the necessary incoming/outgoing Internet connections.** Preferably a program that includes anti-spyware. A firewall helps protect your computer from hackers and other malicious code that is sent through the Internet searching for vulnerable computers.
 - A. **It is also important to update your firewall software regularly.** Set your firewall software to automatically search for upgrades when they become available. Software companies will provide upgrades to their software as new malicious programs are developed and spread throughout the Internet.

3. **It is important to properly maintain and update your operating/browser systems** (Windows XP, Windows 7, Internet Explorer, Firefox/Mozilla, etc). Often times, these vendors create updates to their systems to make them work better and/or reduce security threats. Hackers look for weaknesses in a computer's operating systems. If possible set the system to update automatically and make sure you are always using the most current (non-beta) version of your browser(s).

PLEASE REFER TO YOUR CASH MANAGEMENT TERMS AND CONDITIONS AGREEMENT FOR THE COMPLETE DETAIL OF YOUR RESPONSIBILITIES AND/OR LIABILITY REGARDING THE USE OF THE SERVICE.

If you have any questions about the use of the service or the risks involved, please contact the Cash Management Department at 888-322-2120.