

Remote Deposit Capture User Guide

Cost

\$60/month
See Statement of Fees
for individual transaction costs

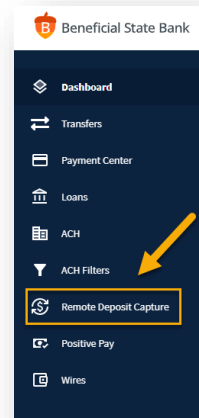
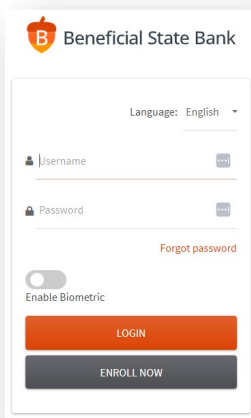
Cut-Off Times

6pm PST Daily

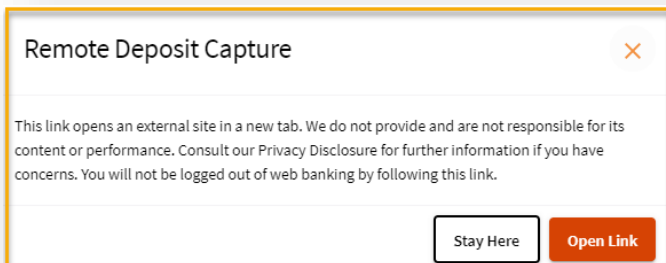
Accessing the RDC Service in Online Banking

beneficialstatebank.com

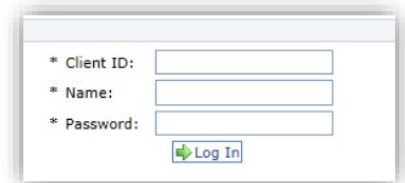
Log into Online Banking with your username and password. Select Remote Deposit Capture from the side menu.



Every time you access the RDC Service, you will be prompted to open a new page to perform your deposit. Click Open Link to continue. Your first time logging in, you will be required to enter a separate set of credentials than your online banking credentials. This will be the only time you enter these credentials. Our online banking will use single-sign-on and remember you going forward.





Client ID = Merchant ID
Name = Username
Password = Password



Creating Deposits

Creating a New Deposit

- Click Create New Deposit next to the green plus.
- Enter your transaction information and click next.
 - Name – Nickname your deposits for future reference.
 - Site – Select the scanner type in use.
 - Account – Select the account being deposited to.
 - Item Count – Enter the total number of checks being deposited in this batch.
 - Total Amount – Enter the total dollar amount of all checks being deposited in this batch.
- The scanner will now initialize and turn on the green light to confirm it is ready to scan your checks.
- Scan each check through the scanner. The images of the checks will display on the screen as you scan them.
- Once all checks are scanned, click the Stop Scan button to continue.
- Unless you have errors, you will now receive a confirmation screen where you can click Next or Continue to complete your transaction.

Working Deposits						
 Create New Deposit	Name	Site	Item Counts	Item Amounts	Create Date	
No records to display.						
Approved Deposits (Last 5 Days)						2x5 Front Only 
Name	Status	Site	Item Counts	Item Amounts	Create Date	
No records to display.						

Deposit Information

* Name:

* Site: auto

* Account: auto

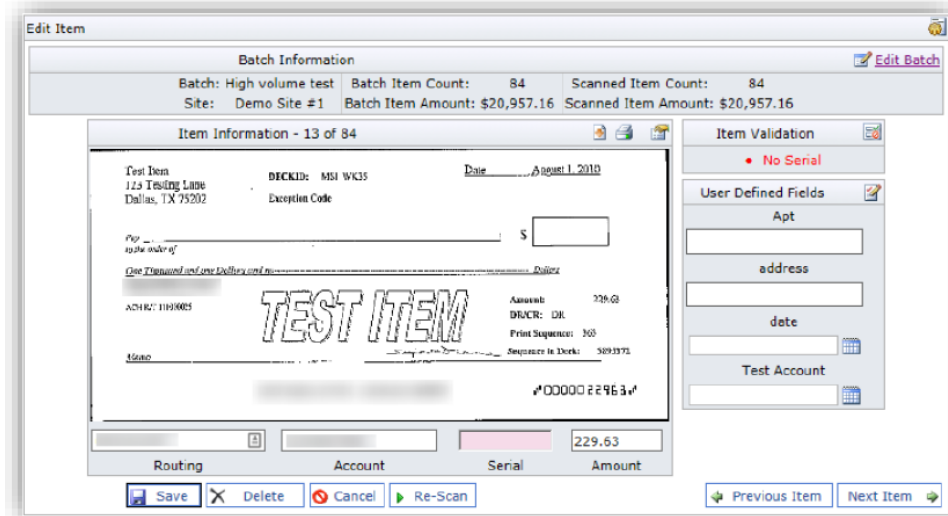
* Item Count:

* Total Amount:

Correcting Errors

Correcting Errors Within the Workflow

- After you are done scanning checks, the Edit Item window will display ONLY if you have errors.



- Fill in any data that the scanner was unable to read from the checks. (Serial Number = Check Number)
- Contact Treasury Support at treasurysupport@beneficialstate.com for concerns with Duplicate Check errors.
- You will now receive a confirmation screen where you can click Next or Continue to complete your transaction.

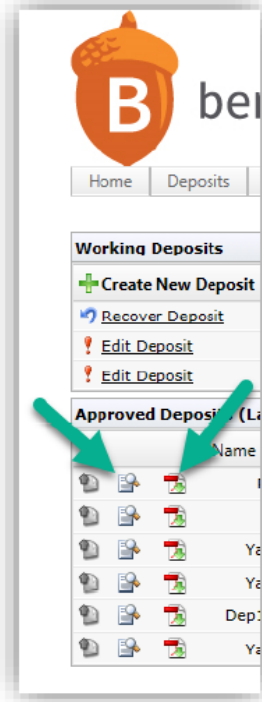
Correcting Errors Outside of the Workflow

- Should you not complete a deposit batch, due to interruptions or more research needed, our RDC Service will remember where you left off.
- Locate the pending transaction on the main screen.
- Click Edit Deposit to continue.
- Fill in any data that the scanner was unable to read from the checks. (Serial Number = Check Number)
- Contact Treasury Support at treasurysupport@beneficialstate.com for concerns with Duplicate Check errors.
- You will now receive a confirmation screen where you can click Next or Continue to complete your transaction.

Deposit Confirmations and Receipts

History Listing

- On the main page, you will automatically have access to view deposits from the last 5 days.



Deposit Summary

- Clicking the middle icon next to your deposit will display a summary detail of the transaction.

Deposit Summary

Merchant: [REDACTED]	Creation Date: 07/23/2018
Site: Main	Items In Batch: 10

Deposit Account: [REDACTED]	Deposit Amount: [REDACTED]
Account Name: [REDACTED]	Batch: PC Batch 9

Item Number	Routing	Account	Serial	Amount
1	[REDACTED]	[REDACTED]	48852	\$240.00
2	[REDACTED]	[REDACTED]	1381	\$500.00

Deposit Receipt

- Clicking the right icon next to your deposit will display truncated copies of the actual checks deposited in the batch.

Deposit Receipt


Page: 1

Merchant: [REDACTED]	Date: 7/23/2018
Site: Main	Amount: \$1,800.50
Batch: PC Batch 9	Items: 10
Account: [REDACTED]	

Remote Deposit

\$1,800.50

Amount: \$1,800.50

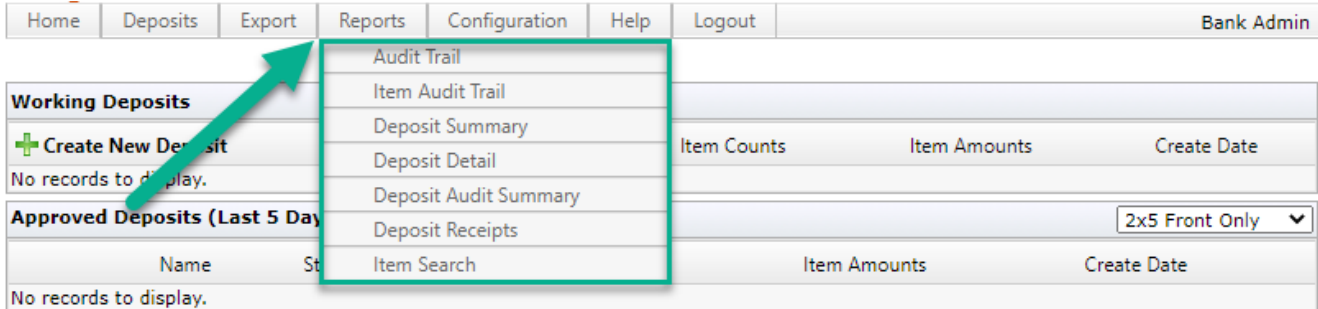


Amount: \$240.00

Locating Historical Reports and Data

Reports

- On the main page, click Reports to access transactions older than 5 days.



The screenshot shows the main navigation menu with the following items: Home, Deposits, Export, Reports, Configuration, Help, Logout, and Bank Admin. The Reports menu is open, displaying a list of options: Audit Trail, Item Audit Trail, Deposit Summary, Deposit Detail, Deposit Audit Summary, Deposit Receipts, and Item Search. A green arrow points from the Reports menu item to the open dropdown menu. Below the navigation menu, there are sections for Working Deposits and Approved Deposits (Last 5 Days). The Working Deposits section includes a '+ Create New Deposit' button and a table with columns for Item Counts, Item Amounts, and Create Date. The Approved Deposits section includes a table with columns for Name, St, Item Amounts, and Create Date, and a dropdown menu set to '2x5 Front Only'.

- Here you can search for previous dates on your Deposit Summary report and Deposit Receipt report.
- Using Item Search will allow you to search for a specific check that was previously deposited.