# Remote Deposit Capture User Guide

## Cost

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

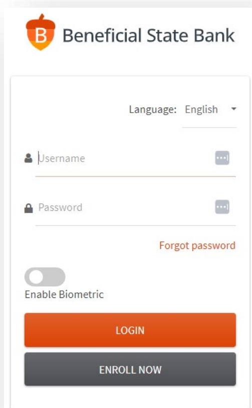
## Cut-Off Times

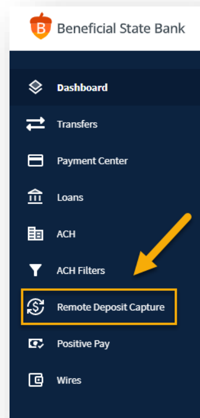
6pm PST Daily

## Accessing the RDC Service in Online Banking

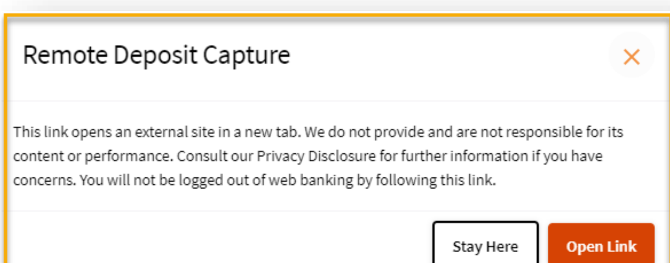
beneficialstatebank.com

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

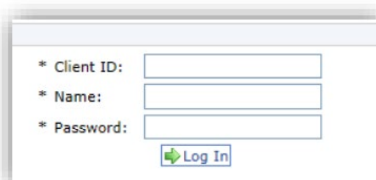



Every time you access the RDC Service, you will be prompted to open a new page to perform your deposit. Click Open Link to continue. Your first time logging in, you will be required to enter a separate set of credentials than your online banking credentials. This will be the only time you enter these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



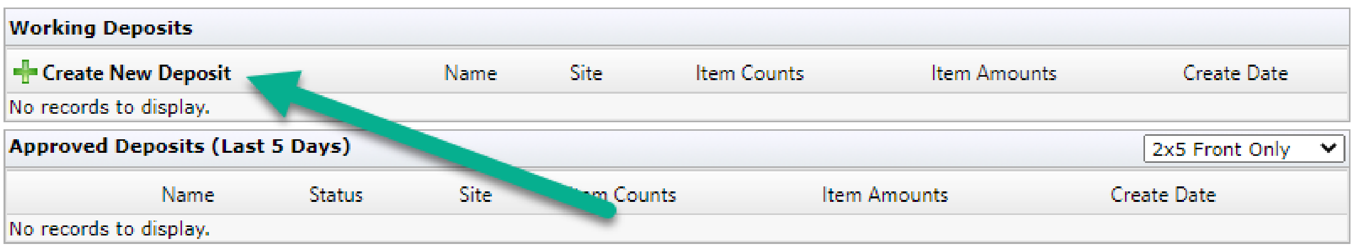

**Client ID = Merchant ID**
**Name = Username**
**Password = Password**

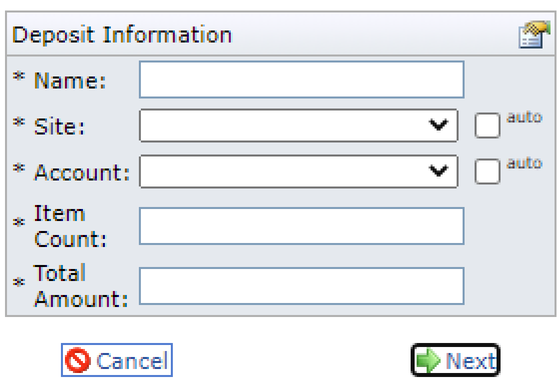


## Creating Deposits

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.



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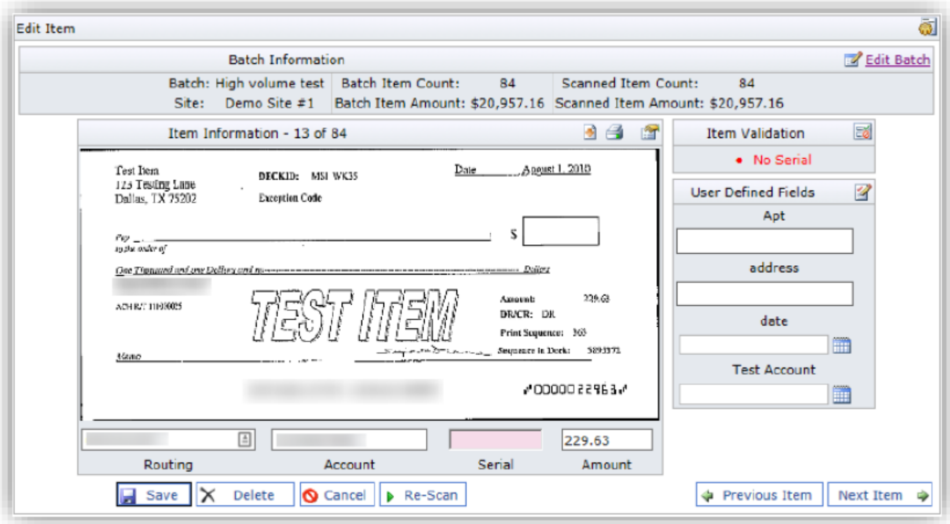
## Correcting Errors

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)
- Contract 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.

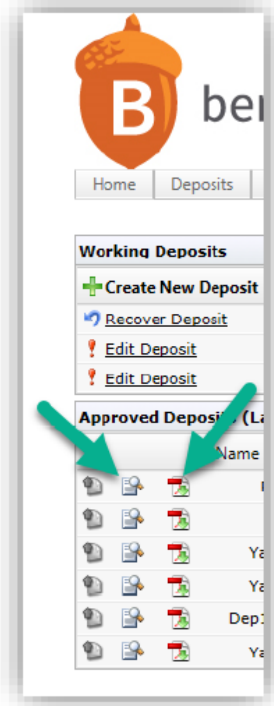
Correcting Errors Outside of the Workflow

- 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)
- Contract 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

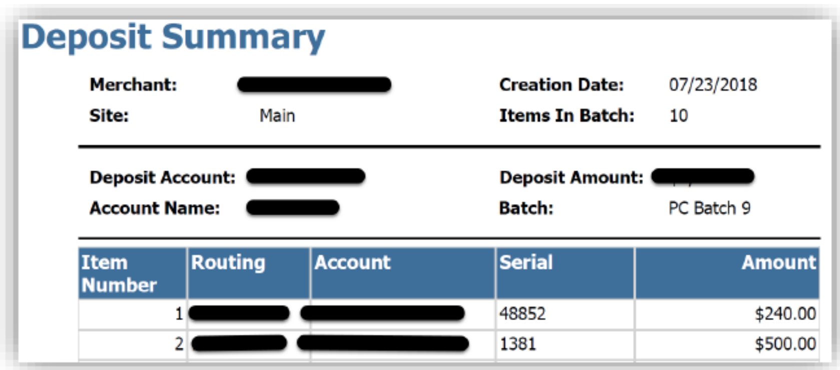
History Listing

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



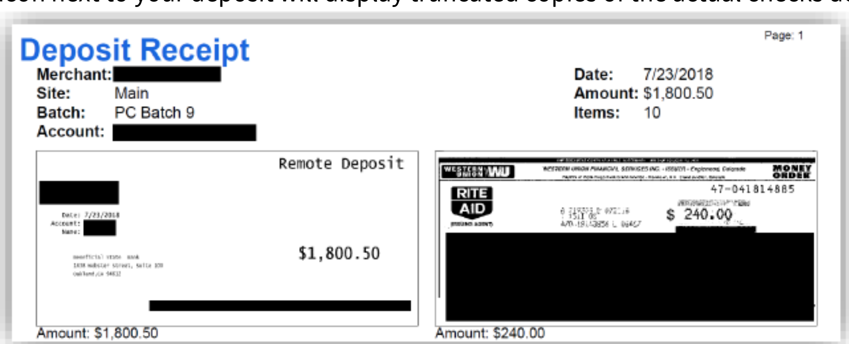

Deposit Summary

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




Deposit Receipt

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



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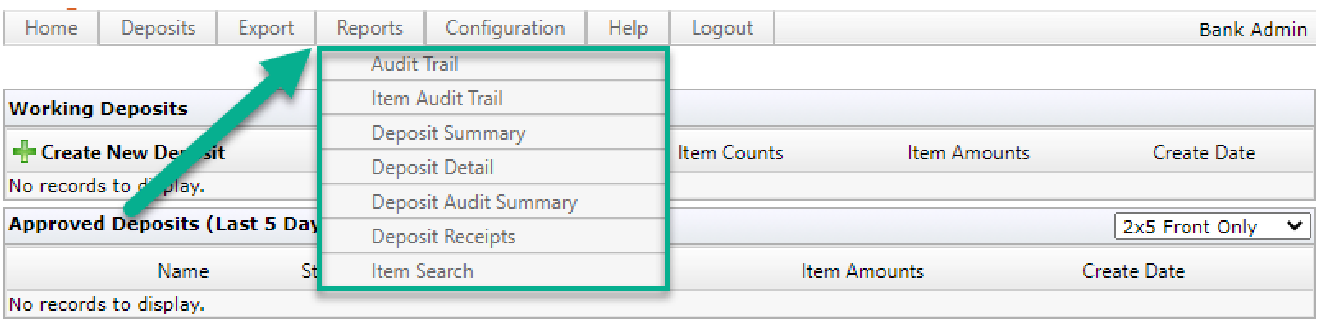
## Locating Historical Reports and Data

Reports

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




- 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.