

Remote Deposit Service Online

CashPro[®] Online Quick Start Guide

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Introduction

CashPro[®] Remote Deposit is a Web-based application that enables companies to make electronic deposits from their desktops using a bank provided scanner. Remote Deposit users can scan and capture images and MICR data of U.S. dollar items drawn on U.S. banks and transmit that data to Bank of America Merrill Lynch using a secure Internet connection. Items must be deposited to a U.S. account. Bank of America Merrill Lynch offers Remote Deposit services in accordance with the Check Clearing for the 21st Century Act (Check 21), which was signed into law by the Federal Reserve Board effective October 28, 2004. This law permits banks to truncate original checks, process check information electronically, and deliver substitute checks to banks that want to continue receiving paper checks.

CashPro[®] Remote Deposit is available for scanning items and transmitting deposits 24 hours a day, excluding normally scheduled weekly system maintenance and when we are enhancing the application. Advanced notices of these schedule outages are placed in the Targeted Bulletin Section of CashPro[®] Online. By capturing and electronically submitting item images and MICR data to your account for deposit, daily runs to the banking centers may be eliminated.

If located in the US, deposit cut off times are local to the person making the deposit. Outside the US, the cut off time will be determined by the first four digits of the WBS (Wholesale Banking System) account number.

Note. Deposits submitted after the current day cut-off times or during non-banking days¹ will be processed the next banking day.

Checks may include several different MICR line formats. Accordingly, the presentation of certain data elements included within the MICR line may vary.

¹ Non-banking days include U.S. bank holidays and Saturday and Sunday. Bank of America observes U.S. bank holidays as set forth by the Federal Reserve Bank. To see the schedule, refer to

<http://www.federalreserve.gov/aboutthefed/k8.htm>.

Storage and Destruction

It is recommended that clients safeguard original items for 14 days using reasonable commercial standards for storage and in accordance with user documentation or local country restrictions, (if applicable). Reasonable standards include, but are not limited to storing the items in a secure location with limited access. Items should be destroyed using a cross cut shredder after 14 days or when all reasonable attempts to collect on the item have been made. The recommended timeframe for storage is subject to change without notice and failure to comply with safeguards and destruction measures that result in loss will be fully born by the client

You agree to cooperate with us fully to facilitate our adherence to guidance provided by the Federal Financial Institutions Examination Council, including guidance concerning risk management of remote deposit capture. For this purpose, you agree that we may mandate specific internal controls at your locations, audit your operations and/or request additional information. If a scanner is sent to your office in the U.S., it may not be shipped outside of the U.S. without express written approval by Bank of America Merrill Lynch

Exception Items

Scanning of remotely created checks requires prior approval by the bank. These checks are typically created when the holder of a checking account authorizes a payee to draw a check on that account but does not actually sign the check.

In place of the signature of the account-holder, the remotely created check generally bears a statement that the customer authorized the check or bears the customer's printed or typed name. Remotely created checks are vulnerable to fraud because they do not bear a signature or other readily verifiable indication that payment has been authorized

Third Party checks require that you sign a Third Party Check Cashing Agreement and obtain prior approval by Bank of America Merrill Lynch

Faxed checks are strictly prohibited. Checks received via fax, email or a copy of a check (which is different than an Image Replacement Document, a legal check substitute) cannot be scanned through Remote Deposit for the following reasons:

- Regulations require that an original item be scanned and truncated
- There is a risk the original item will be deposited as paper
- The client will not have the original and cannot abide by the storage and destruction guidelines set forth in this guide
- Faxed, emailed or any item not considered an original item are not allowed due to the requirement of the original item to be scanned, stored and destroyed

Checks drawn in a foreign currency or foreign bank cannot be processed using Remote Deposit.

Deposits of foreign items and image ineligible items should be sent to the following address for processing:

Bank of America
Atlanta Bank by Mail
Southside Center
Mail Code - GA4-004-01-52
6000 Feldwood Rd.
College Park, GA, 30349-3652

Foreign items should be on a separate deposit ticket from image ineligible items.

Remote Deposit Same Day Ledger Credit Cut Off Times

Region	Current Day Processing Cut-off
U.S. (Domestic) if located in: Eastern Time Zone Central Time Zone Mountain Time Zone Pacific Time Zone	10:00 PM EST 10:00 PM CT 9:00 PM MT 9:00 PM PT
Outside of the U.S. (International) The first four digits of a WBS account determines the deposit cut-off: # 1901 (Miami) # 6290 (California) # 6550 (New York)	10:00 PM ET 9:00 PM PT 10:00 PM EST

Before You Begin

- Enroll in Web based training:
 1. Log in to CashPro® Online and navigate to Cash Pro University (CPU).
 2. Go to the Training Center section and click on **Training Webinars**.
 3. Select **Remote Deposit** and click the **Enroll Now** button for the training module you desire.
- Confirm your Workstation meets the minimum application requirements (provided at setup).
- Confirm that the Remote Deposit application has been entitled to you by verifying with your application Administrator or by accessing Remote Deposit from the Receipts tab of CashPro® Online.
- Install the scanner driver from the new deposit page on the computers that will be used to create deposits.
- Confirm receipt of the Remote Deposit welcome kit and its contents (if applicable).
- Know if your company's Bank of America deposit accounts require paper deposit slips (deposits slips are not default required).

Installing the Scanner Driver – non-MAC

Before performing the installation

- Disconnect the scanner and USB cable from the computer. Ensure you are logged into the workstation and that you have local administrator rights to your computer.
- Remove any previously installed scanner drivers
- Close all open applications
 1. Log in to Remote Deposit.
 2. Click the **User Resources** link in the upper right portion of Remote Deposit.
 3. Select the Scanner Driver Download link.
 4. Select the appropriate scanner model you will be using.
 5. Select **Save** to save the driver.
 6. Save the driver to your desktop with the file name: scanner model driver version.exe.
File Type: Application. Select **Save**.
 7. Select **Run** when the download is complete.
 8. Select **Run** (again) to continue with the executable.
 9. The Driver Install Wizard Begins. Select **Next**.
 10. Unplug the scanner from your PC (if not unplugged) and press **OK**.
 11. Select **Install**.
 12. Select **Finish**.
 13. Plug the scanner USB cable into the PC and select **Return**.

Refer to “Technical Support” on page 9 for contact numbers. The Technical Services Helpdesk is available to take your calls on banking business days from 7:00 AM to 9:00 PM ET.

Making a Deposit

1. Gather all items to be scanned.
2. Compute the expected total amount of your deposit; this amount is the “declared amount”.
3. Perform a quality check of all deposit items. Ensure that the bottom and leading edges of the deposit slip (if applicable) and deposit items are aligned and are facing the same direction. Remove all staples, paper clips etc. and straighten any bent corners before loading into the scanner
4. If a paper deposit slip is used, place the deposit ticket as the first item in the deposit followed by associated check(s) until the entire deposit is assembled.

Note. Paper deposit slips are not allowed for clients on WBS platforms.

5. Log in to Remote Deposit.
6. On the Welcome page, click the **Create New Deposit** link.
7. Select the appropriate account group description from the Account Group drop-down.
8. Select the appropriate account number from the dropdown, or start to enter the account number in the account number field until it populates.
9. The Routing Transit number is automatically populated after the account is selected.
10. Select **Simple** as the Deposit Type. This button may be pre populated based on your set up.
11. If the page shows Optional Fields (1, 2, or 3) your company may have specific information to add.
12. The number of items field is not a required field and can be left at “0.” If a number of items are entered, enter the number of items within the deposit and include the deposit ticket in the total. You may deposit up to a total of 499 debit items + a paper or virtual deposit slip per deposit. There is no limit to the number of deposits you make in a day. If the number of items entered does not match the number counted by the scanner, you will be required to edit the number of items to make it equal to the number of items counted by the application prior to submitting the deposit.

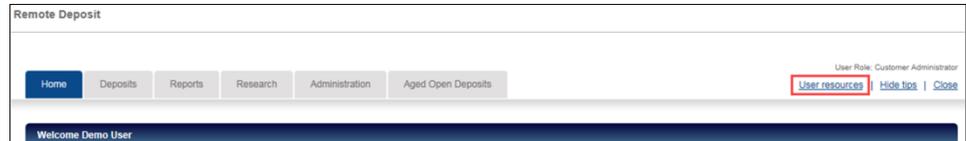
-
13. Enter the deposit's total value as the Declared Amount. A declared amount is the total amount of the deposit, and is used to compare the expected total to the captured total of the items scanned. The Declared Amount cannot exceed \$99,999,999.99 and may be lower depending on your set up. If a decimal is not entered, Remote Deposit assumes a decimal is present at the end of the entered amount. Avoid using a Dollar sign (\$) and/or commas (,).
 14. Place as many items as will comfortably fit into the scanner entry tray. If your set up requires a paper deposit slip, a message displays informing the user that they must scan the deposit slip as the first item in the deposit. See your scanner user materials to determine how many items may be loaded at a time; you may add additional items until you have captured the entire deposit.
 15. From the New Deposit Screen, click **Start Capture**. While the checks are scanned the scanner prints a horizontal spray line on the back of each check and the application overlays a virtual endorsement on the check image which will be used in clearing the items. There is no need to manually endorse items.
 16. The scanner must be equipped with an ink cartridge that will "spray" or print information on the back of each item. The information "sprayed" on the item includes the following:
 - a. Sequential number in which the item was scanned
 - b. Deposit number
 - c. Location or Account Group
 - d. Customer number (assigned by Bank of America)
 17. Verify your deposit is in balance. If your deposit is in balance, the Complete button will show as green. Continue to next step. If it is not in balance, review the next chapter to put the deposit in balance.
 18. Click **Complete** to transmit the deposit.
 19. When the pop-up appears, review the information and click **OK**. If the information is incorrect, click **Cancel** and correct the deposit.
 20. Securely safeguard original items for 14 days using reasonable commercial standards for storage and in accordance with user documentation or local country restrictions, (if applicable). Reasonable standards include, but are not limited to storing the items in a secure location with limited access. Items should be destroyed using a cross cut shredder after 14 days or when all reasonable attempts to collect on the item have been made

After the deposit is transmitted, the deposit status will change.

Support for Remote Deposit

User Guides

To access the user guide electronically, click the **User Resources** link in the top right corner of the Home page.



Help Tips

When **Help Tips** is turned on, the user can view the tips when he/she selects **Show Tips**. Tool tips appear when you roll your cursor over a button or field.

Help tips are not available for viewing when the user selects **Help Tips**.

Technical Support

Contact the Technical Services Helpdesk with questions about the following:

- Questions about Remote Deposit.
- Questions about Scanners.
- CashPro® Online User IDs
- CashPro® Online Passwords

The Technical Services Helpdesk is available to take your calls 7:00 AM to 9:00 PM Eastern Time Monday through Friday.

- 1.888.589.3473 toll-free (Domestic) or
- 1.925.587.2340 outside of the United States between 7:00 AM and 5:00 PM Eastern Time on banking business days.
- Email at technicalservices@bankofamerica.com

If located in Latin America, Europe, the Middle East, Asia, or Africa, please contact your Global Treasury Management Product Specialist.