

CashPro Remote Deposit

CashPro[®] Online User Guide

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Overview

The purpose of this user guide is to serve as a reference for Bank of America Merrill Lynch's CashPro® Remote Deposit application. This user guide focuses on scanner installation, check transaction processing, report generation and research. There is a separate guide for the remittance processing functions and the Application (Customer) Administrator role. All screen shots are for illustrative purposes only, and may vary based on your set up. Confidential data is intentionally masked herein.

CashPro® Remote Deposit is a Web-based application that enables companies to make electronic deposits from their desktops using a bank provided scanner. The CashPro Mobile app can also be used on an Apple® iOS or Android® device to deposit checks into Remote Deposit entitled accounts. (**Note:** CashPro Mobile is currently not available for Canadian clients). Remote Deposit users can scan and capture images and MICR data of:

- U.S. (USD) dollar items drawn on U.S. banks
- U.S. (USD) dollar items drawn on Canadian banks
- Canadian (CAD) dollar items drawn on Canadian banks

and transmit that data to Bank of America using a secure Internet connection. Items must be deposited to the appropriate CAD and/or USD account.

Clients using the CashPro® Remote Deposit application can:

- Scan and capture images and MICR data of U.S. dollar items, drawn on U.S. domiciled accounts; these include personal, business, cashier checks, traveler's checks, and money orders. Items that are drawn on a US domiciled accounts and MICR encoded with a valid eight or nine-digit routing and transit number can be deposited using the service.
- Scan and capture images and MICR data of U.S. and Canadian dollar items, drawn on Canadian domiciled accounts; these include personal, business, cashier checks/certified checks, and money orders. Items that are drawn on Canadian domiciled accounts and MICR encoded with a valid eight digit routing and transit number (5-3 format) can be deposited using the service. **Note:** Canadian drawn checks with a MICR line containing a '45' are considered to be USD funds.
- The following items can be included in the following deposit platforms/account types:

Customer Type	Account Type	Items included in Deposit
U.S. Domiciled	U.S. Domiciled account	U.S. (USD) dollar items drawn on U.S. banks U.S. (USD) dollar items drawn on Canadian banks

U.S. Domiciled	Canadian Domiciled Account (CAD Currency)	Canadian (CAD) dollar items drawn on Canadian banks
Canadian Domiciled	Canadian Domiciled Account (CAD Currency)	Canadian (CAD) dollar items drawn on Canadian banks
Canadian Domiciled	Canadian Domiciled Account (USD Currency)	U.S. (USD) dollar items drawn on Canadian banks U.S. (USD) dollar items drawn on U.S. banks

- Present items through the Image clearing networks.
- Configure settings based on business needs (for example; deposit limits, endorsements, column headings, custom fields, hot files, auto population and dual deposit approval.
- Deposit up to 500 items in a single check only deposit (including a virtual or paper deposit ticket), with no limit on the number of deposits that can be submitted during a business day¹.
- Transmit images and data to the bank via a secure Internet connection.
- Identify duplicate items within Remote Deposit with electronic duplicate detection.
- View the status of deposit transmissions to the bank and receive confirmation that the bank has received deposits.
- Receive credit to your Bank of America bank account and clear items electronically.
- Eliminate trips to the bank and the need for the original paper to be presented. Note: After depositing items using Remote Deposit, the deposited items must be safeguarded and destroyed in accordance with the user manual.
- Export information containing item data and images. This can be used in accounting processes and some accounts receivable systems. Checks may include several different MICR line formats. Accordingly, the presentation of certain data elements included within the MICR line may vary.
- Modify item information and add check details prior to submitting deposits to the bank through 35 custom data fields.

¹ The declared amount (and the total amount of the deposit) cannot exceed the applicable business segment limit.

Bank of America offers Remote Deposit services in accordance with 1) the Check Clearing for the 21st Century Act (Check 21), which was signed into law by the Federal Reserve Board effective October 28, 2004 and 2) Canada's The Bills of Exchange Act and applicable CPA Rules. This law and act permits banks to truncate original checks, process check information electronically, and deliver substitute checks to banks that want to continue receiving paper checks. 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 scheduled outages are placed in the Important System Messages 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 U.S. or in Canada, deposit cut off times for same day credit are local to the person making the deposit. Outside of North America, the cut off time will be determined by the account opening location of the WBS (Wholesale Banking System) account number.

Note. Deposits submitted after the current day cut-off times or during non-banking days² will be processed the next banking day.

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 safeguard 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. and/or Canada, it may not be shipped outside of the U.S. and/or Canada without express written approval by Bank of America.

² Non-banking days include U.S. and Canadian bank holidays, and Saturday and Sunday. Bank of America observes U.S. bank holidays as set forth by the Federal Reserve Bank, and observes Canadian bank holidays as set forth by the Bank of Canada. To see the schedule, refer to <http://www.federalreserve.gov/aboutthefed/k8.htm> and <https://www.bankofcanada.ca/about/contact-information/bank-of-canada-holiday-schedule/>. Please note: Specific holiday processing timelines will also be made available through CashPro bulletins.

Exception Items

Scanning of remotely created checks require prior approval by the bank for accounts held in the U.S., and are not permitted for accounts held in Canada. 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.

You must review items for negotiability. Incomplete checks (i.e. missing legal or courtesy amount, no signature, blank payee or no MICR line) may not be deposited.

Third Party checks require that you sign a Third Party Check Cashing Agreement and obtain prior approval by Bank of America for accounts held in the U.S. Third Party checks are not permitted for accounts held in Canada.

Faxed checks are strictly prohibited. Checks received via fax, email or a copy of a check (which is different than an Image Replacement Document (IRD) and a Clearing Replacement Document (CRD), 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.
- Foreign items should be on a separate deposit ticket from image ineligible. Deposits of foreign items and ineligibles 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

Remote Deposit Same Day Ledger Credit Cut-off Times

U.S. Regions	Cut-off Times
U.S. Eastern Time Zone	10:00 PM EST
U.S. Central Time Zone	10:00 PM CT
U.S. Mountain Time Zone	9:00 PM MT
U.S. Pacific Time Zone	9:00 PM PT
Canada Regions	Cut-off Times

Canadian Atlantic Canadian Central Canadian Central (Saskatchewan) Canadian Eastern Canadian Mountain Canadian Newfoundland Canadian Pacific	4:30 PM AT 2:30 PM CT 1:30 PM CT 3:30 PM ET 1:30 PM MT 5:00 PM NT 12:30 PM PT
Outside of North America (International) based on first 4 digits of WBS account number	Cut-off Times
# 1901 (Miami) # 6550 (New York) # 6290 (California)	10:00 PM ET 10:00 PM EST 9:00 PM PT

Before You Begin

Prerequisites

- Review the User Guide.
- Enroll in Web-based training.
- Confirm your workstation meets the minimum application requirements (provided at setup).
- Confirm that the Remote Deposit application has been entitled to you and review the welcome screen.

Enroll in Web-Based Training

Login to CashPro® Online and navigate to CashPro Assistant Support and Education. Go to the Training Center section and click on Training Webinars. Select Remote Deposit and click the Enroll Now button for the training module you desire.

Confirm Workstation Requirements

Remote Deposit requires a scanner driver to be loaded onto a user's workstation. If the workstation does not meet the minimum system requirements, it may impact the overall performance of the service. Remote Deposit is an internet based client-server application. A small client side service runs on a workstation located within a Local or Wide Area Network (LAN/WAN).

It is imperative that you confirm the provided technical requirements are met for the performance and quality of your network connection through the LAN/WAN, and through the internet, and to the Bank of America Merrill Lynch server is sufficient to enable the Remote Deposit application to perform optimally. Careful consideration of network capacity, speed and quality of service is required prior to installing Remote Deposit in the client environment. Insufficient network upload and download speeds and/or poor quality of service can lead to the following symptoms:

- Degradation in scanner performance and frequent jams.
- Slow application response time.
- Application freezes and timeouts.

IMPORTANT:

- Local system admin rights are required prior to installing scanner driver onto workstation. If you are unsure if you have local rights, contact your IT department.
- Scanner models may have different system requirements. Be sure to reference the information for the scanner that you are using.
- We do not recommend using multiple remote capture products or scanners on the same PC or moving a scanner from PC to PC.

- Linux and Thin Client workstation environments are not currently supported.
- Obtain a scanner from Bank of America or use a supported scanner. A list of available scanners may be found in the Technical Requirements document.
- Users must be able to run a local service with a USB 2.0 port from the workstation used for scanning. To determine if the PC has a 2.0 port, please check your device manager to ensure the USB host controller shows as “Enhanced.”

Confirm Remote Deposit Entitlement

From the CashPro® Online home page, click the **Receipts** tab in the header and choose Remote Deposit.

The Welcome Page provides a landing point for Remote Deposit and also acts as a home page after authentication. From the Welcome Page, users can create deposits, perform research, run reports, address aged deposits and access the administrative functions.

Note. If the Remote Deposit Welcome page does not display, the user has not been properly entitled to the application. Contact your CashPro Primary Administrator for Remote Deposit privileges.

Review the Welcome Page

The Remote Deposit Welcome Page displays the assigned user role in the upper right hand side of the application window.

It is important to understand what tasks and or functions you can perform or information you can view within Remote Deposit. Users can request a role change by contacting their company's designated Remote Deposit Customer Administrator.

The tabs located on the top left side of the Remote Deposit application represent functions granted to certain user roles. Functions within these tabs will vary based on the individual's user role. Users should see and have access to the following tabs:

- Home
- Deposits
- Reports
- Research
- Administration (for adding rules only)
- Aged Open Deposits (present if you have a non transmitted deposit more than 3 days old)

Quick Links are displayed on the right side of the Welcome Page. These links will vary based on the individual's user role.

Messages appear at the bottom portion of the Welcome Page. These are posted by Bank of America. For example, the bank may notify the users of quick tips or processing reminders.

Scanners

Prerequisites

- Verify the scanner components in the welcome kit, if the scanner was obtained from Bank of America.
- Install your scanner.
- Perform scanner maintenance.

Verify Components in the Welcome Kit

If you order a scanner from Bank of America, a welcome kit will be sent. When you receive your Remote Deposit scanner welcome kit, verify all components are included. The scanner components are listed below, and may vary by scanner brand/model.

- Verify the scanner components in the welcome kit, if the scanner was obtained from Bank of America.
- Digital Check, Cannon or Panini brand scanner
- Power supply cord or power plug adaptor for use outside North America (international users)
- Power supply w/scanner cord
- Inkjet cartridge (must be inserted into scanner with the cover slip removed)
- USB 2.0 cable
- Cleaning cards
- Welcome letter

If any of the scanning components are missing or defective, contact Bank of America's Technical Services Helpdesk Team. In the event of a defective scanner, the Technical Services Helpdesk Team will assist in the process of returning the defective scanner and shipping the replacement. If contacted by 5:00 PM EST, a replacement scanner will be sent the following business day.

See **Technical Support** for the Technical Services Helpdesk contact numbers. Technical Services Helpdesk is available to take your calls on banking business days from 7:00 AM to 9:00 PM EST.



Example - Digital Check TS240 Scanner is pictured above.

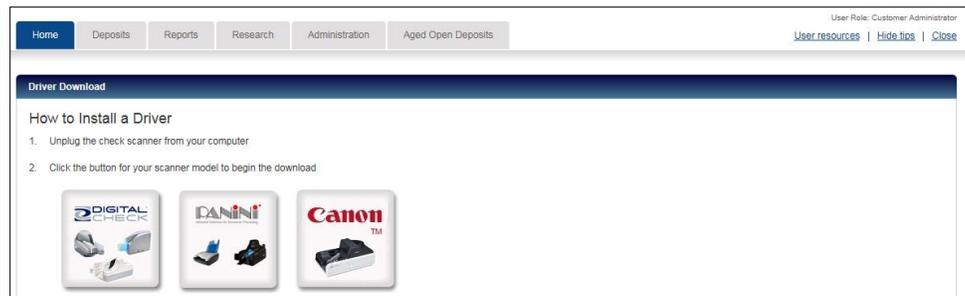
Install the Scanner Driver – PC based environments prior to Windows 8

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.

► **To install the scanner driver:**

1. Log into Remote Deposit.
2. Click **Create New Deposit**.
3. Select the appropriate scanner model you will be using.

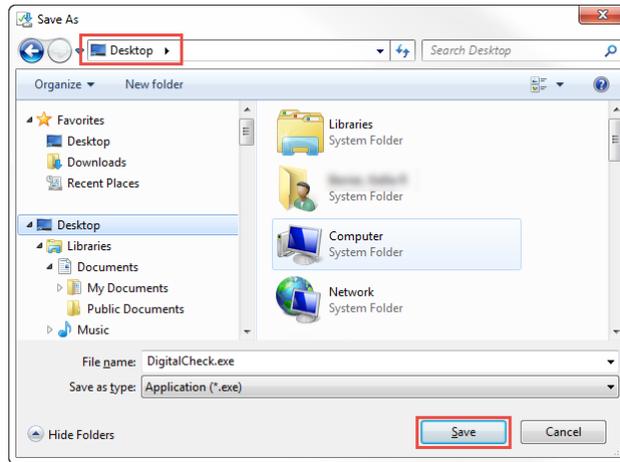


4. Select **Save as** to save the driver.



5. Save the driver to your desktop. Do not change the default File Name or Save as Type.
 - a. File Name: scanner model driver version.exe
 - b. File Type: Application

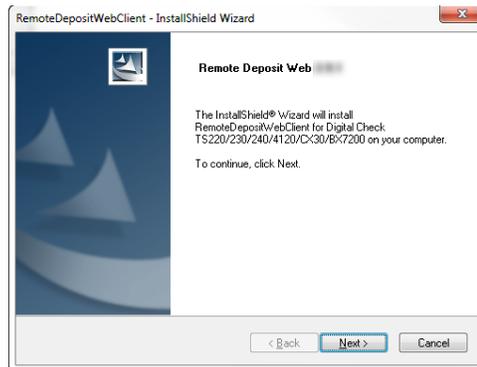
6. Select **Save**.



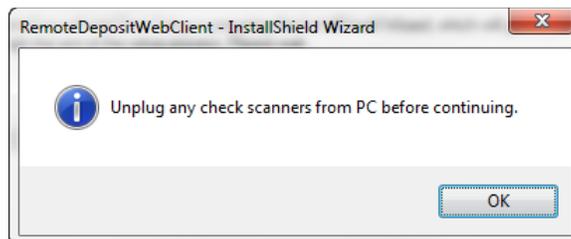
7. Select **Run** when the download is complete.



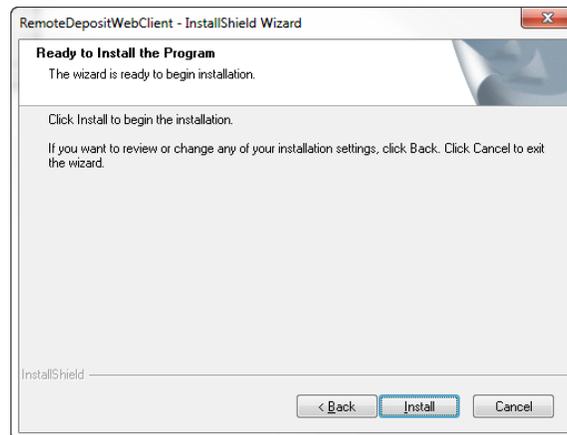
8. The Driver Install Wizard Begins. Select **Next**.



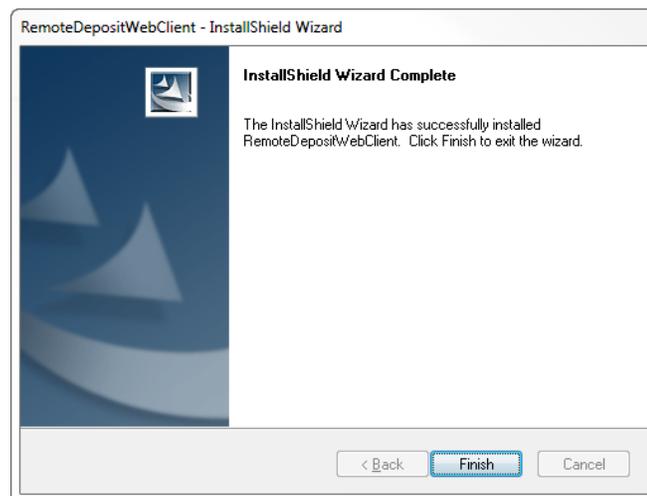
9. Unplug the scanner from your PC (if it's not already unplugged) and press **OK**.



10. Select **Install**.



11. Select **Finish**.



12. Plug in the scanner USB cable into the PC and select **Return**.

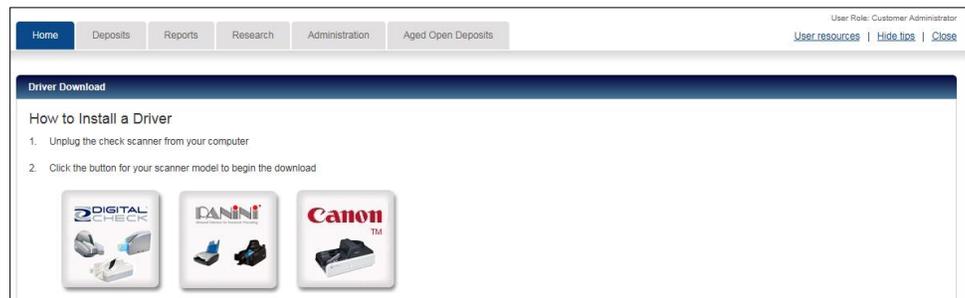
Install the Scanner Driver – PC based environments Windows 8

Before performing the installation:

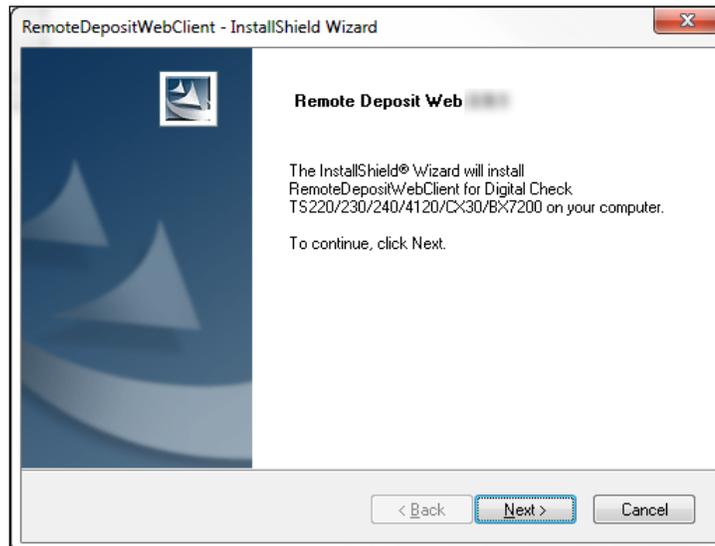
- Disconnect the scanner and USB cable from the computer.
- Ensure you are logged into the workstation and that you have local administrator rights to your computer.
- Remove any previously installed scanner drivers.
- Close all open applications.

► **To install the scanner driver:**

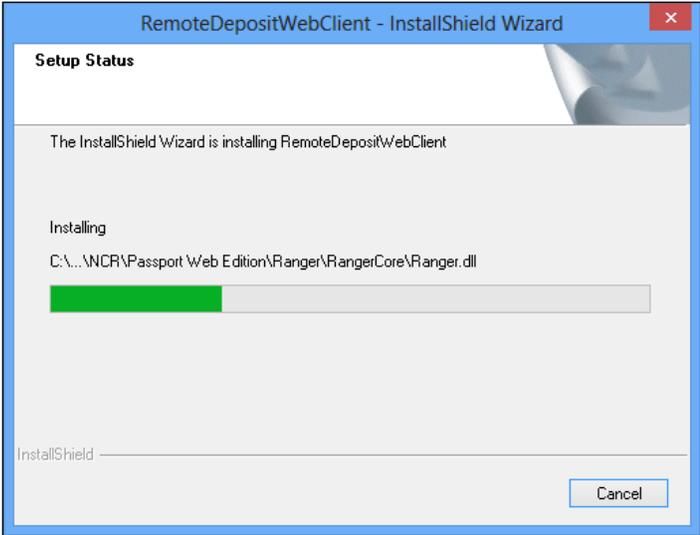
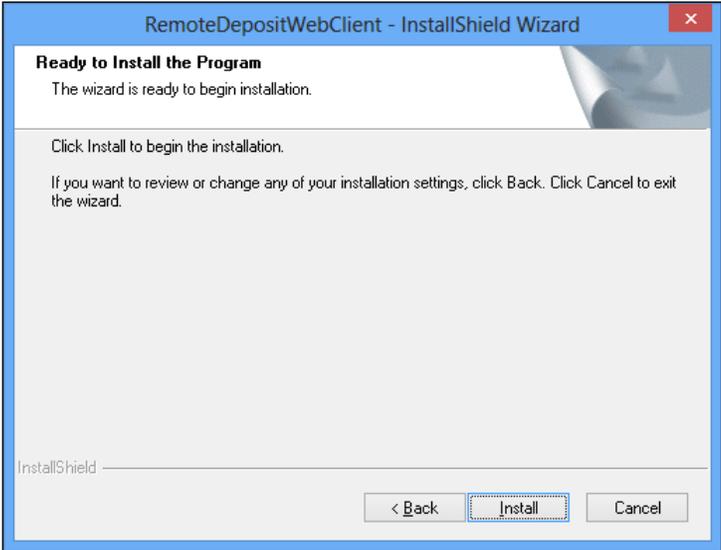
1. Log in to Remote Deposit and click **Create New Deposit**.
2. Select the appropriate scanner model you will be using.



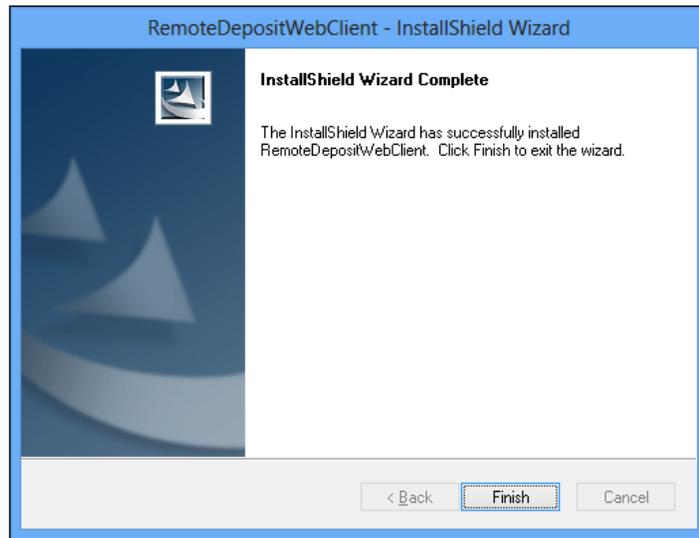
3. Select **Next**.



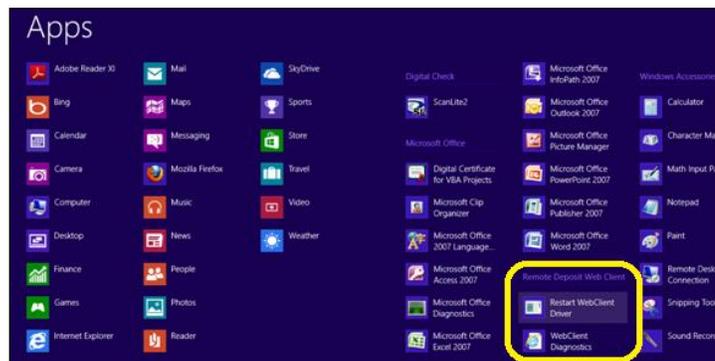
4. Select Install.



5. Select **Finish**.



6. After installing the driver, the Remote Deposit Web Client icon is installed in the Apps on the Start Menu.



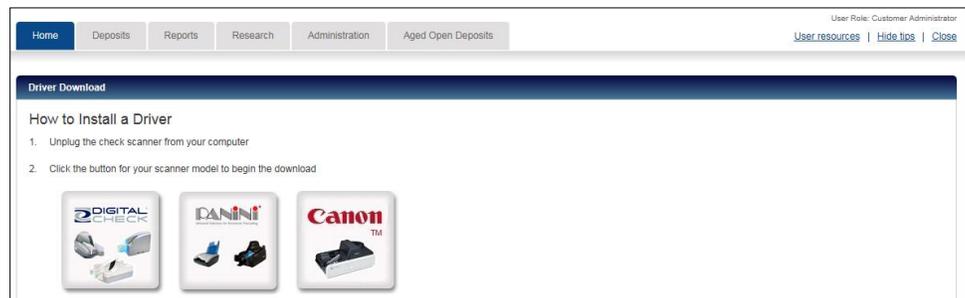
Install the Scanner Driver – Macintosh

Before performing the installation:

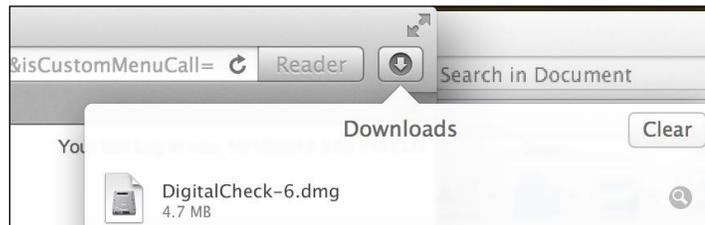
- Disconnect the scanner and USB cable from the computer.
- Ensure you are logged into the workstation and that you have local administrator rights to your computer.
- Remove any previously installed scanner drivers.
- Close all open applications.

► **To install the scanner driver:**

1. Log into Remote Deposit and click **Create New Deposit**.
2. Select the appropriate scanner model you will be using.

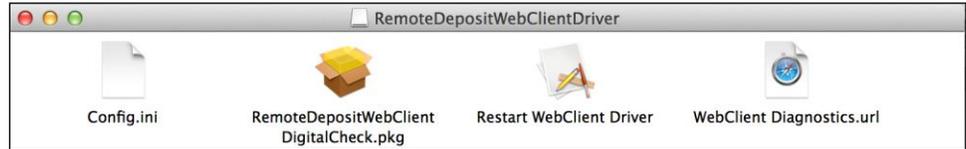


3. The scanner driver file will appear in the Downloads folder. Select the scanner download (Digital Check or Panini.dmg), as displayed.



4. Double click on the Remote Deposit webclient pkg that appears and continue the installation.

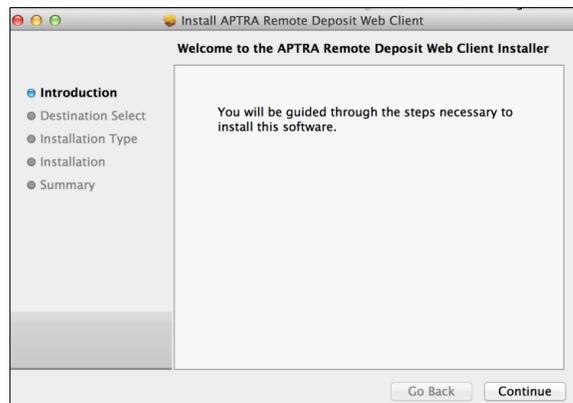
Digital Check scanner driver pkg example:



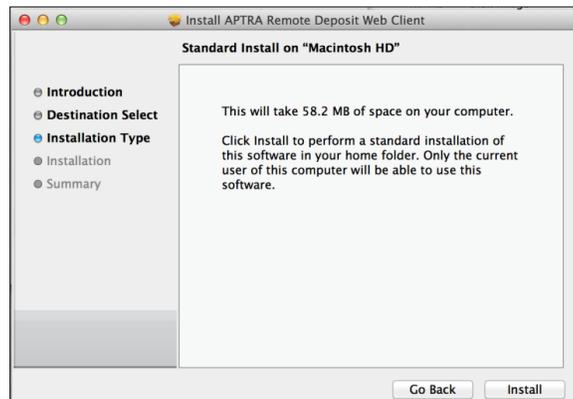
Panini scanner driver pkg example:



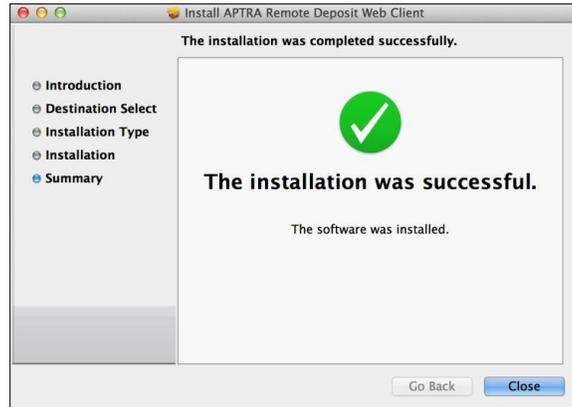
5. A Welcome message appears for the APTRA Remote Deposit Web Client Installer. Click **Continue**.



6. The Standard Install message displays, Select the Install button. The installation will appear with a progress bar until complete.



7. Digital Scanner Driver Installations, select **Close** when “The Installation was Successful” message is displayed.

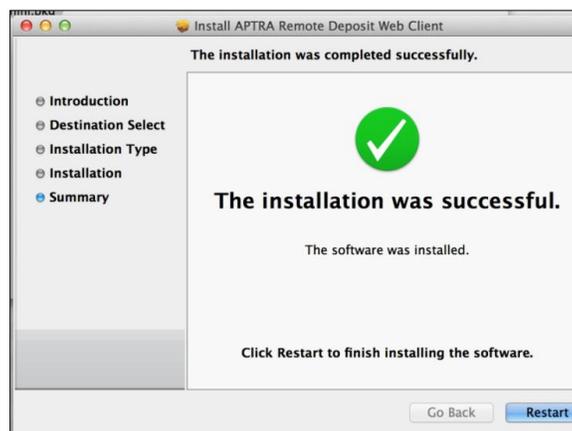


8. Panini scanner driver installs require the PC to be rebooted after the installation has completed, Select **Continue Installation**.



Panini Scanner driver installation:

9. When “The Installation was successful” message is displayed, click **Restart** to reboot the PC before using the Scanner.



Perform Scanner Maintenance

Using Cleaning Cards

Use the specially designed cleaning card to perform a simple cleaning cycle once a week or every 3,000 checks, whichever comes first. Follow these steps to clean the scanner:

1. Remove the cleaning card from the sealed pouch and insert into the entry feeder as shown to the right.
2. Create a dummy deposit within the application and select **Start Capture** while grasping the trailing edge of the cleaning card. This action will create the desired “scrubbing” condition with the feed rollers. Repeat this action 3-4 times while rotating the cleaning card each time.
3. Next, perform 3-4 additional scan cycles with the cleaning card, but do not grasp the trailing edge of the card. Rotate the cleaning card each time to ensure that the cleanest part of the card is being used.
4. Delete the dummy deposit.



Note. Additional cleaning cards may be ordered by contacting our scanner vendor TASQ, at 1-866-410-7216.

Using Compressed/Canned Air

Use compressed air to clean the scanner frequently. This will eliminate dust, paper fragments, and other foreign bodies that may damage the scanner.

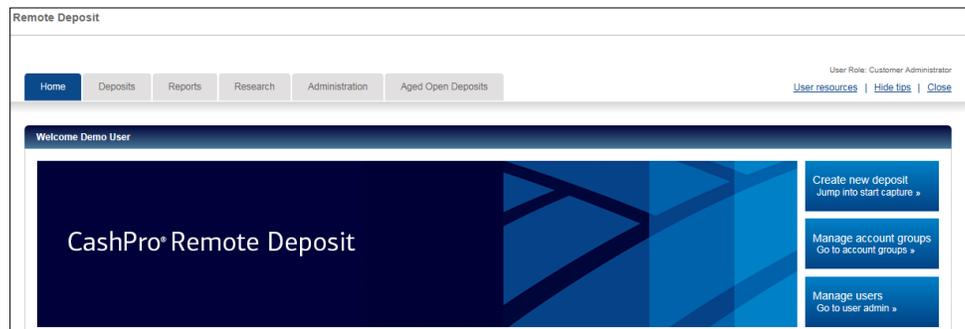
Removing Ink Smudges

1. Check the ink-jet cartridge for leaks. If it has leaked, remove the cartridge and clean it off, then insert it back in the scanner.
2. Replace Ink Jet Cartridge.
3. Periodically check the condition of the ink jet cartridge and replace it when the ink begins to fade in density on the printed items.

Making a Deposit

► **To make 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 non-U.S. based clients (i.e. Canada) clients.
5. Log in to Remote Deposit.
6. On the Welcome page, click the **Create New Deposit** link.



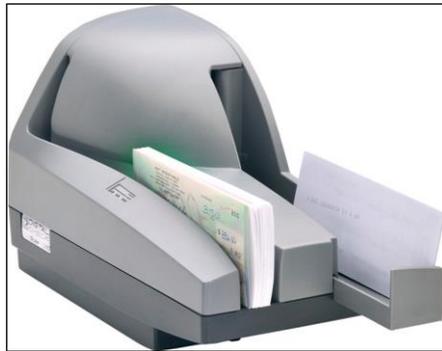
Note. Page display will vary and is dependent on what functionality is assigned to your company, not all options will be enabled. Information required for processing the deposit is identified with an asterisk (*) on the New Deposit page. If you have not yet installed a scanner, you will be prompted to do so.

7. Select the appropriate account group description from the Account Group drop down.

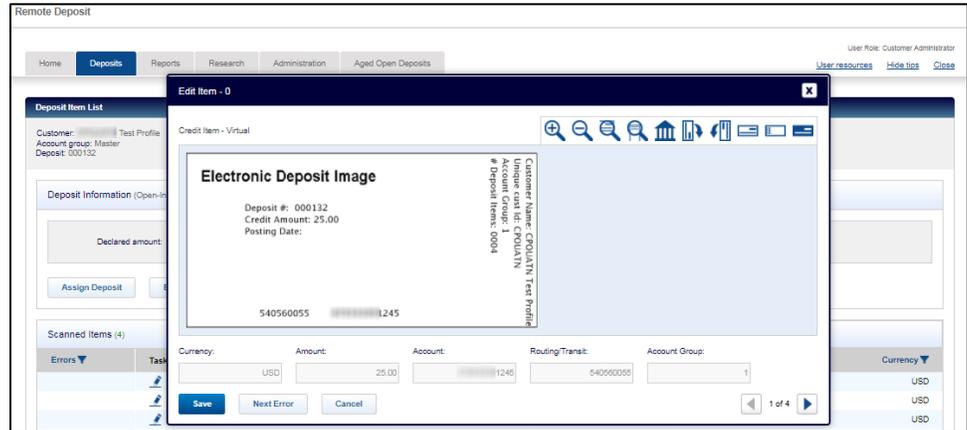
Important information about account groups:

- Most customers leverage a pre-populated account group field to capture a static location number instead of using a paper deposit ticket. The user selects the Account Group(s) assigned to them from the new deposit screen. This field passes in the serial number field of Information Reporting and Statements. It is used to reconcile deposits by location, division etc.
 - You may also choose to scan a deposit ticket with a pre-printed location number + a sequential number. The number on the ticket will override the Account Group Selected. **Note:** This is only applicable for U.S. clients only.
 - If an Account Group is blank, enter the information into the Optional field section on the New Deposit Screen. This option is only available for clients not using paper deposit tickets.
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 from 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) after Clearing Channel; your company may have specific information to add.
 12. Enter the number of items within the deposit. You may deposit up to a total of 499 debit items + a paper or virtual deposit slip per deposit. Include the deposit ticket in the total. 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.
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:
 - Sequential number in which the item was scanned.
 - Deposit number.
 - Location or Account Group.
 - Customer number (assigned by Bank of America).



Note. The Bank of First Deposit and Virtual Endorsement information will not be printed on the physical item scanned. However, when the user views the image within the application, Remote Deposit applies the Bank of First Deposit and Virtual Endorsement information onto the image as it was configured in the customer set up process.

As items are scanned, Remote Deposit captures the courtesy amount of each item and the grand total of all items that have been scanned. These amounts are populated on the Deposit Item List page. In most cases the deposit will balance, which means the declared amount equals the current amount, the Balancing Difference field is “0.00”, and displays in green. A deposit may not be transmitted if it is out of balance.

17. Enter custom field data (if applicable):

- Custom Fields are defined by your company and appear on the Item Edit page for data input and can be exported and used to reconcile. These fields are used to manually add non static information to items (for example, an invoice number) or can be auto populated with static information (for example, apartment or policy number).
- Custom fields are set up by the Customer Administrator role as required or editable and are available for all item types, including credit items. If an item has a required custom field, it will be flagged with an error and require input prior to deposit transmission. Editable field entry is done as needed. There are thirty five (35) custom fields that can be assigned to each item type within a deposit and once a custom field is assigned to an account, it is available to all users with access to that account. Custom fields can accommodate up to 30 characters.

The types of custom fields available are listed in the appendix.

18. Verify your deposit is in balance. If your deposit is in balance, the Complete button will show as Blue. Continue to step if it is not in balance, review the next chapter to put the deposit in balance.

Note. Limited Operators cannot transmit deposits in any status. A Limited Operator must assign the deposit to another user role which has transmitting privileges for the account group/account number combination.

- Limited Operators Only:** Select the “Assign Deposit” button. Choose a user to which you want to assign the deposit to. The User will see the assigned deposit in their deposit list, but will not receive a message alerting them that they have a deposit to be transmitted.

Sample deposit: In Balance

Deposit Information (Open-Incomplete)

Declared amount: Current amount: 110.00 Balancing difference: 0.00

- Click **Complete** to transmit the deposit.
- When the pop up appears, review the information and Click OK. If the information is incorrect, click Cancel and correct the deposit.
- 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. A description of the deposit status types are listed in the appendix.

Deposit List

Customer: Your Company

Oct 2017

List of Deposits

Select	Tasks	Create Date	Deposit Number	Account Group	Account Name	Assigned User ID	Amount	Number of Items	Status	Deposit ID	Currency	Capture Source
<input type="checkbox"/>		19/03/17 04:39 PM	000069	Master	00000000003 - Payroll Acct	CPOUSER02	444.00	3	Received	3200000018289	USD	Scanner
<input type="checkbox"/>		19/03/17 04:22 PM	000067	Master	00000000001 - Operating Acct	CPOUSER01	99.00	2	Perfected - Adjusted	3200000018286	USD	Scanner
<input type="checkbox"/>		19/03/17 04:17 PM	000065	Mobile Group	00000000002 - Mobile Acct	CPOUSER03	33.00	2	Perfected	3200000018284	USD	Mobile
<input type="checkbox"/>		19/03/17 12:17 PM	000066	Master	00000000001 - Operating Acct	CPOUSER01	251.53	4	Perfected	3200000017889	USD	Scanner

Displaying 1-4 of 4

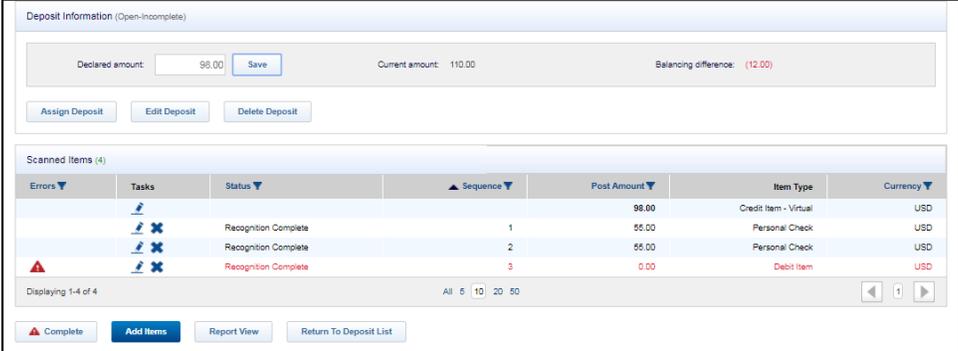
Correcting and Balancing Deposits

An out of balance conditions occurs when the Declared Amount entered does not match the amount captured by the scanner, the number of items entered on the New Deposit page does not match the number of items captured by the scanner, when the scanner cannot read information from the items scanned, required information is missing, or items are misidentified. Items requiring user attention are marked with red text and an ATTENTION  icon on the Deposit Item List.

The Balancing Difference field in red font informs you by what dollar amount the declared and actual values differ.

You can sort the Deposit Item List screen and have the errors appear at the top or bottom of the list by clicking “Error” in the grey tool bar.

To filter and show only items with or without errors click on the magnifying glass.



Deposit Information (Open-Incomplete)

Declared amount: 98.00 Current amount: 110.00 Balancing difference: (12.00)

Scanned Items (4)

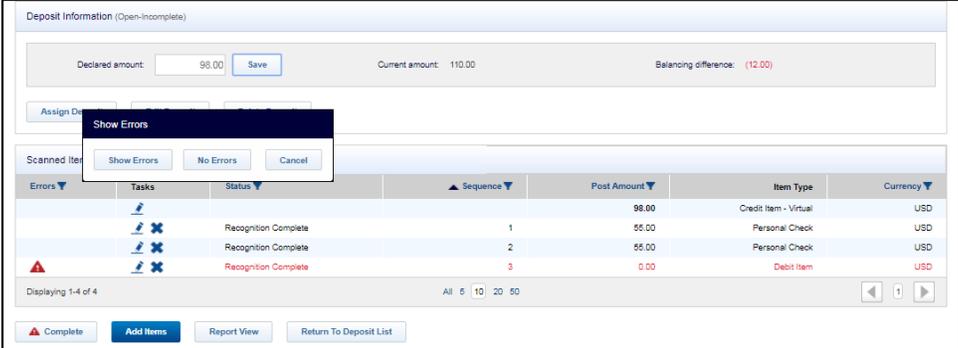
Errors	Tasks	Status	Sequence	Post Amount	Item Type	Currency
		Recognition Complete	1	98.00	Credit Item - Virtual	USD
		Recognition Complete	2	55.00	Personal Check	USD
		Recognition Complete	3	0.00	Debit Item	USD

Displaying 1-4 of 4 All 5 10 20 50

Individual Item Errors

► To correct individual item errors:

1. Select “show errors” by clicking on the magnifying glass next to the errors button.



Deposit Information (Open-Incomplete)

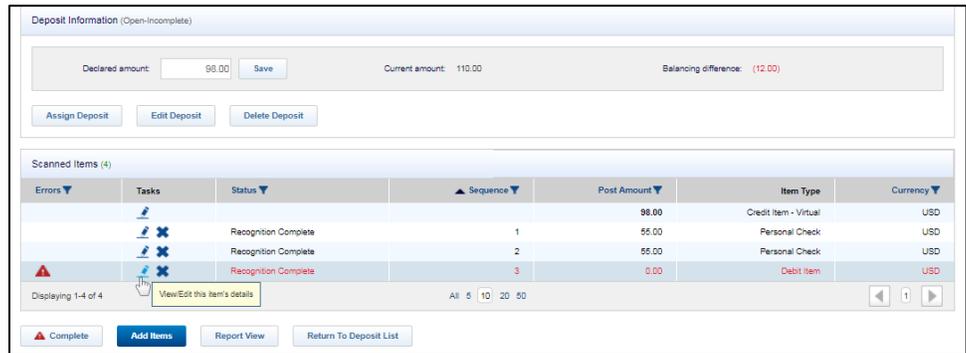
Declared amount: 98.00 Current amount: 110.00 Balancing difference: (12.00)

Scanned Item

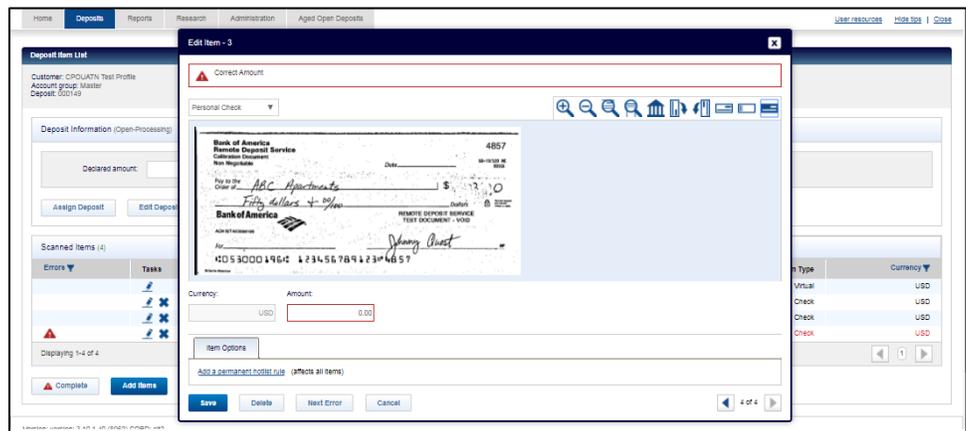
Errors	Tasks	Status	Sequence	Post Amount	Item Type	Currency
		Recognition Complete	1	98.00	Credit Item - Virtual	USD
		Recognition Complete	2	55.00	Personal Check	USD
		Recognition Complete	3	0.00	Debit Item	USD

Displaying 1-4 of 4 All 5 10 20 50

- Click **View/Edit** this items details next to the first item with an error.



- Correct the item and click **Next Error**, **Save**, or press the enter key to save the changes and move to the next item that requires attention.



- Continue editing until all items have been corrected. When all items have been corrected, you will be redirected to the Deposit Item List Page and the **Complete** button will turn blue indicating that this deposit is ready for transmission.
- Click **Complete** to transmit the deposit.
- Review the pop-up and confirm the deposit information. Click **OK** if the information is correct, or click **Cancel** to make changes.

Amount not read or needs confirmation

- Select the item with the error.
- Verify, correct or enter the amount.
- Click **Save**.

Declared amount not balanced to captured amount

1. Change the declared amount.
2. Click **Save**.

Number of items entered does not match number of items scanned

A deposit can be out of balance when the number of items entered does not match the number of items scanned. The most common cause of this error is not including the count of the deposit ticket (virtual or paper) in the number of items.

1. If you have additional items that did not scan, click add items and then start capture to scan additional items.

The screenshot displays the 'Deposit Item List' interface. At the top, there are navigation tabs: Home, Deposits (selected), Reports, Research, Administration, and Aged Open Deposits. The user role is identified as 'Customer Administrator'. The deposit details are: Customer: ABC Company, Account group: Master, Deposit: 000180.

Two warning messages are present:

- There are still flagged items that require your attention.
- The number of items in the list below has 1 item(s) less than the expected number of items. Add 1 item(s) to the list below or remove 1 item(s) from the expected number of items.

The 'Deposit Information (Open-Incomplete)' section shows:

- Declared amount (\$): 101.75
- Current amount (\$): 101.75
- Balancing difference (\$): 0.00

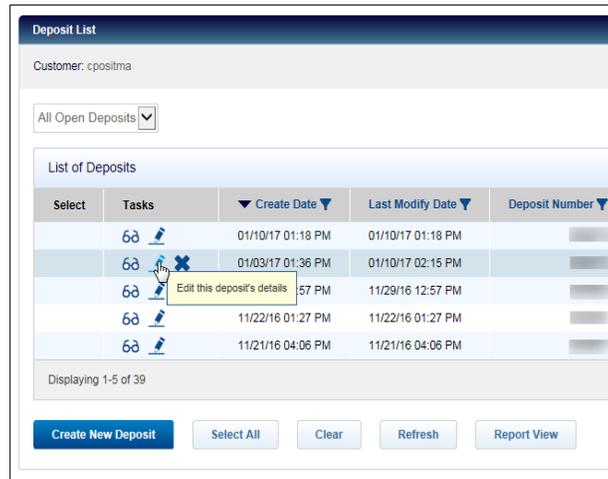
Buttons for 'Assign Deposit', 'Edit Deposit', and 'Delete Deposit' are available.

The 'Scanned Items (3/4)' table is shown below:

Errors	Tasks	Status	Sequence	Post Amount (\$)	Item Type
		Recognition Complete	1	76.75	Business Check
		Recognition Complete	2	25.00	Personal Check

At the bottom, there are buttons for 'Complete', 'Add Items', 'Report View', and 'Return To Deposit List'.

2. If the incorrect number of items was entered: From the deposit list screen, click the **Edit this deposits details** icon.



3. Enter the correct number of items.
4. Click **Save**.

Item Misclassification

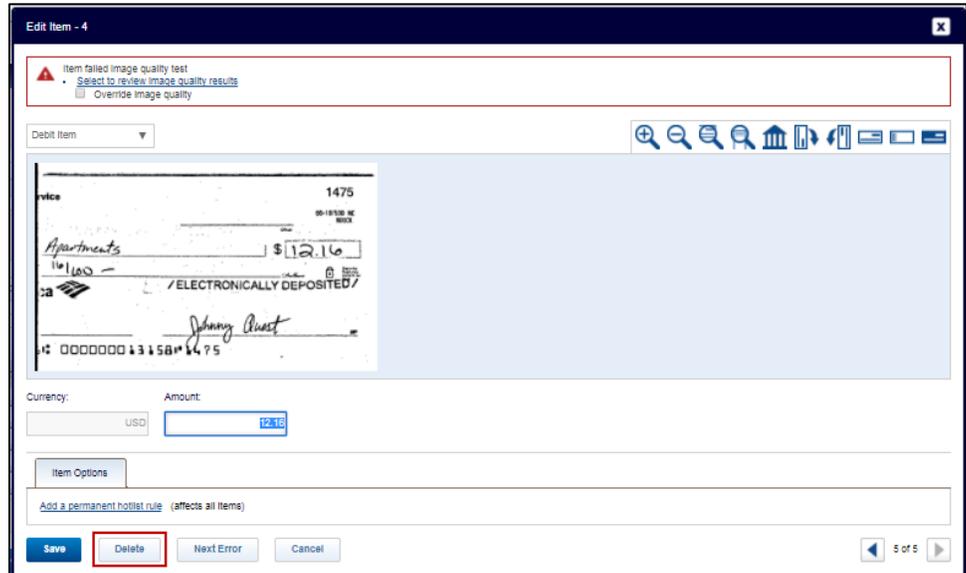
Errors occur when the scanner cannot recognize the type of item scanned. When this error is identified and the image window is opened, the user needs to correct the item type before proceeding.

1. Select the item with the error.
2. Change the classification.
3. Click **Save**.

Image Quality Failure

Items that fail image quality will show an error in the upper left after you click on the item. Click on the link to display the reason for the error. In cases where an Operator overrides an image that has been flagged for poor image quality, it may ultimately be flagged again by the bank at a later point in the process and result in an adjustment.

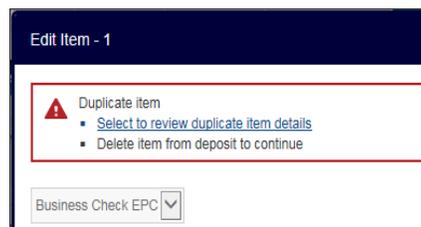
1. Select the item with the error.
2. Delete the item.
3. Rescan the item. If the item fails quality checks a second time, deposit the item at a U.S. financial center or Bank By Mail. For Canadian clients, reach out to your Dedicated Customer Service team for exception handling.



Duplicate Item

Remote Deposit recognizes items previously submitted by users in your company. Duplicate detection is at the company level. Due to security reasons, duplicate detection timeframes are not published.

1. Select the item with the error.
2. Click on the Duplicate Item message to view the potential duplicates.
3. If the item scanned is a duplicate, return to the Deposit Item list and select Delete to remove the item from the deposit.
4. If the item scanned is NOT a duplicate, click the Override Duplicate button. It is extremely rare that the application will misidentify a duplicate. If an override is made on a correctly identified duplicate item, the deposit may be adjusted by the bank.



5. Click **Save**.

Rejected item (if Hotlist feature is used)

You may have chosen to use the hotlist feature which identifies items that your company may not want to accept for deposit. If an item on the hot list is scanned the user will receive an alert identifying the item.

1. Select the item with the error.
2. Override or delete the item.
3. Click **Save**.

Missing/Required Custom Field

If a custom field is required, information must be added prior to submitting the deposit.

1. Select the item with the error.
2. Enter the Required information.
3. Click **Save**.

The screenshot displays the 'Edit Item - 3' window. At the top, a red warning banner reads 'Missing/Invalid custom fields data'. Below this, a 'Personal Check' dropdown is visible. The main area shows a scanned check from Bank of America with handwritten details: 'ABC Apartments', '2-1-15', and '\$25.00'. The check is signed 'Johnny Quest'. Below the check image, there are three input fields: 'Amount (\$)' with '25.00', 'Inv Number' (highlighted in red), and 'Reference Number' with '123456'. An 'Item Options' section contains a link 'Add a permanent hotlist rule (affects all items)'. At the bottom, there are 'Save', 'Delete', 'Next Error', and 'Cancel' buttons, along with a '3 of 3' indicator.

The Deposit List Screen

The Deposit List screen is used to view deposit status, look at the items within a deposit and print reports. The deposit list screen is accessed by clicking on the Deposit List tab on the right side of the screen (this will return all deposits made by you) or by using the Deposits tab on the top portion of the Welcome page (this will allow you to further refine the results by account group).

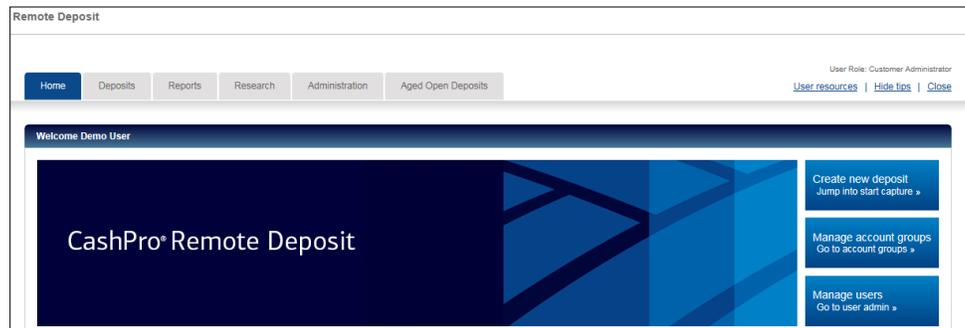
Viewing a Deposit Status

Check the Deposit status by looking at the status column on the Deposit List page. Sample statuses are provided below. For a complete list of statuses refer to the appendix.

- Open (may have qualifier such as “Open-Processing”)
- Transmitting
- Received
- Pending Delete
- Received Pending
- Perfected
- Perfected Adjusted

► **To view a deposit status:**

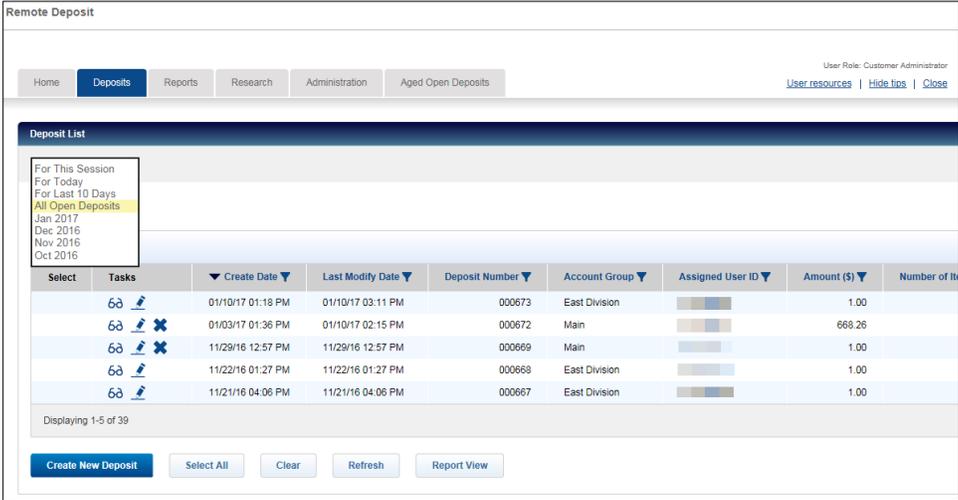
1. Click the **Deposits** tab on the top portion of the Welcome page.



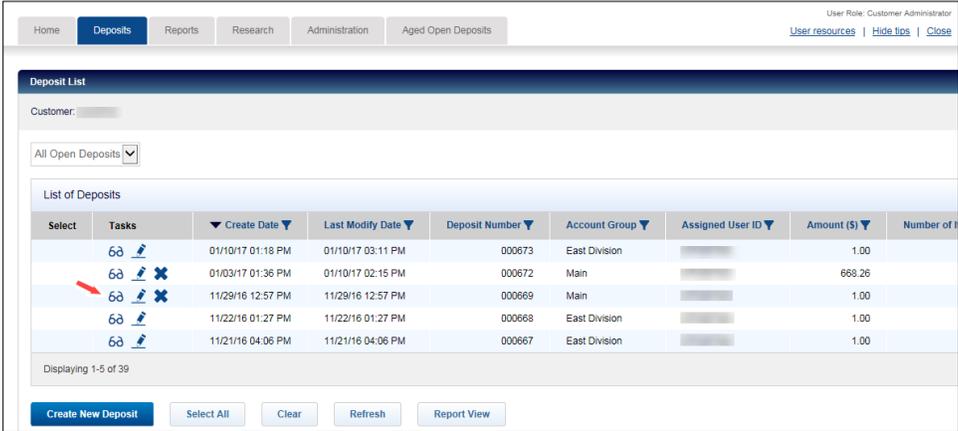
The Deposit List will default to deposits that have been made in this session. If no deposits have been made, no deposits will be listed.

2. Click on the **List of Deposits** drop-down and choose the time period for which you want to view:
 - For this session: All deposits that have been made during this session.
 - For Today: All deposits that have been made today.
 - For the last 10 days: All deposits that have been made in the last 10 calendar days.

- All Open Deposits: All open deposits for the last 90 calendar days. It is important that all open deposits are transmitted within 45 calendar days, as the images will no longer be available for clearing and the deposit will fail. Deposits left open for more than 3 days, will also show on the aged open deposits screen.
- By month: Deposits available by month, for the last 90 calendar days.



Deposits will be listed with their statuses. If a deposit has been transmitted, relevant information (such as when and by whom) can be viewed by clicking on the deposit details icon.



3. Click on the edit this deposit details icon to view the items deposit details.

4. Click the View This Deposit Details icon to view the details of the deposit.

Sorting Columns within the Deposit List Screen

Within the Remote Deposit application, column data can be sorted by clicking the column title. For example, the Create Date, Deposit Number, Type, Amount (\$) columns can be sorted by clicking the column title. The arrow denotes ascending or descending sort.

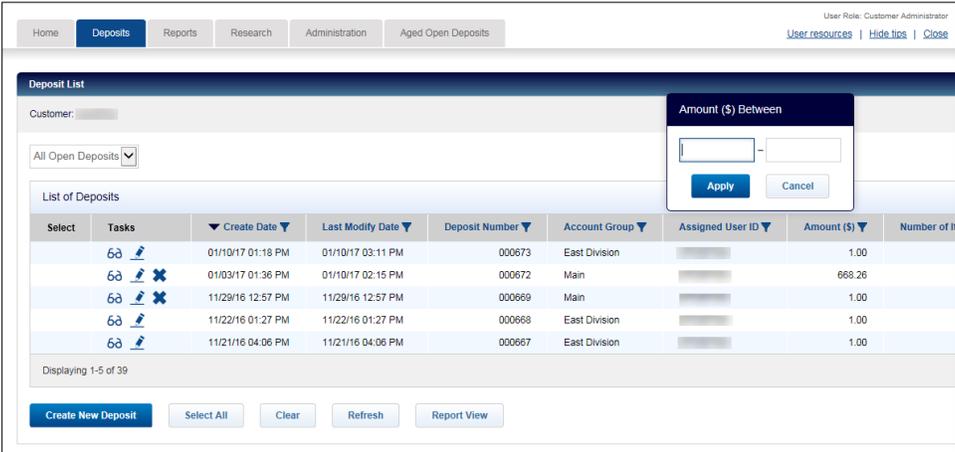
Searching and filtering on the Deposit List Screen

Columns within the deposit list screen can be filtered to show specific information. For example, to view checks with a certain amount range, a filter can be created specifying the range of items to display. The application updates the display to show only the items that meet the filtered criteria.

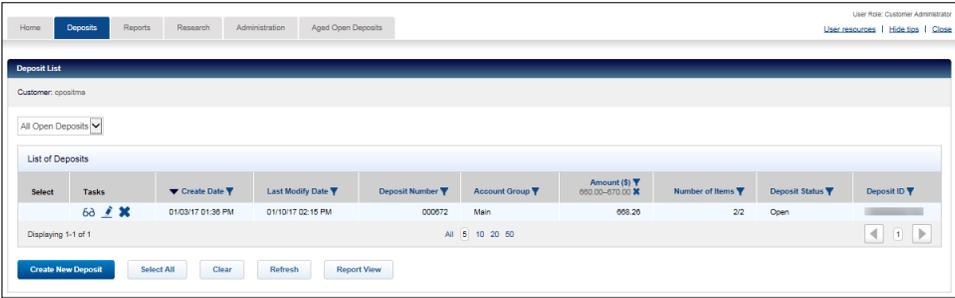
► To search and filter on the Deposit List screen:

1. From the deposit List Screen, select the filter icon  located next to each column heading. An input box will appear.

2. Enter the filter criteria (will vary based on column header).



3. Select **Apply**.



- 4. If you want to make changes, click on the column header to reset or change the filter.
- 5. Select **Apply** to save your changes.

Reporting

This chapter provides information about areas in the application where reports can be viewed, printed, created, exported or saved.

Reporting Options

All Remote Deposit Reports come standard with the Remote Deposit product offering. Users can generate multiple reports from the Reports Tab and Generate Reports button from the home page. Operators can view all deposits made in account groups to which they are assigned. Limited Operators can only view deposits they have made and in the account groups they have been assigned. Data is available for 90 calendar days and images are available for 45 calendar days.

Reports Tab/Generate Reports Button:

This option provides access to standard report files in different formats. Available report types, formats and additional samples can be found in the appendix.

Deposit List Report view function:

This option is a quick solution when a page print is needed. The report view button is available on the Deposit List and Deposit Item list screens.

Accessing reports from the Reports tab or Generate Reports button

Note. Not all steps will be applicable for every report type.

► **To access reports:**

1. From the Home screen, click on the **Reports** tab or the **Generate Reports** button.
2. Choose the report you want to generate.

The screenshot shows the 'Reporting' section of the CashPro interface. The 'Report*' dropdown menu is open, showing a list of report types. The 'Format*' dropdown is also visible below the report list. The 'Report Instances' table below the dropdowns has columns for Tasks, Description, Start Date/Time, End Date/Time, Execution Date, Elapsed Time, and Status.

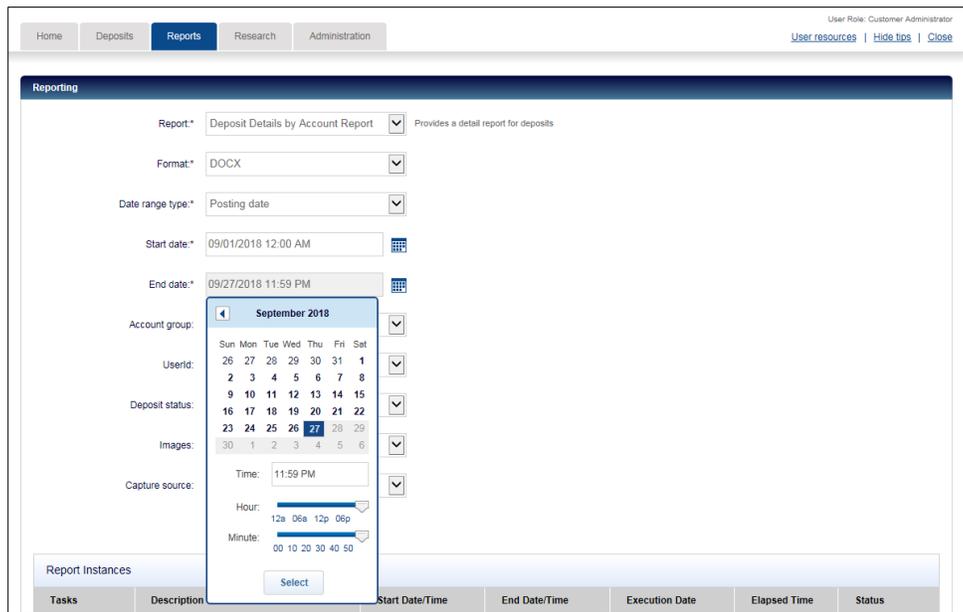
3. Choose the report format. When selecting a report format, an example of the report can be viewed by clicking on the thumbnail below the drop down menu. Reports will default to today's activity. Formats will vary based on the report chosen. Macintosh users should not choose RTF formats due to display issues.

The screenshot shows the 'Reporting' section of the CashPro interface with various filters. The 'Report*' dropdown is set to 'Deposit Details by Account Report'. The 'Format*' dropdown is set to 'DOCX'. The 'Date range type*' dropdown is set to 'Create date'. The 'Start date*' is 09/27/2018 12:00 AM and the 'End date*' is 09/27/2018 11:59 PM. Other filters include 'Account group', 'Userid', 'Deposit status', 'Images', and 'Capture source'. The 'Create Report' and 'Clear' buttons are visible at the bottom.

4. Choose a date range type.
 - **Create Date:** When the deposit was created.
 - **Deposit Receipt Date:** For deposits that have not been perfected by the bank.
 - **Posting Date:** For perfected deposits.



5. Choose the start and end date range by using the calendar or manually entering the date. Images are available for 45 calendar days within the application; data is available for 90 calendar days.
 - Images are available for 45 calendar days within the application; data is available for 90 calendar days. Out of scope date periods are grayed out on the calendar.
 - The time default is a 24 hour period which can be modified using the hour and minute slider within the calendar.



6. Choose your account group.

7. Select **Deposit Status**.

8. Select whether or not you need images of the items on the report. This feature is only available for certain reports.

9. Click **Create Report**.

10. The report will generate and appear in a list at the bottom of the screen, the status will show as submitted while the report is being generated.

Note: Please allow the report generation process to complete before submitting another request. Generating multiple requests for data simultaneously may result in an error message

Report Instances						
Tasks	Description	Start Date/Time	End Date/Time	Execution Date	Elapsed Time	Status
	Deposit Details by Account Report	09/01/18 12:00 AM	09/27/18 11:59 PM	09/27/18 03:11 PM	0.0	Report Submitted

11. The report status will change to **Report Ready** if a report is returned with data, or **Report Empty** if there is no data.

Report Instances						
Tasks	Description	Start Date/Time	End Date/Time	Execution Date	Elapsed Time	Status
	Deposit Details by Account Report	09/01/18 12:00 AM	09/27/18 11:59 PM	09/27/18 03:11 PM	0.0	Report Ready

12. Click the Tasks icons to download the saved report, view report search criteria or delete report.

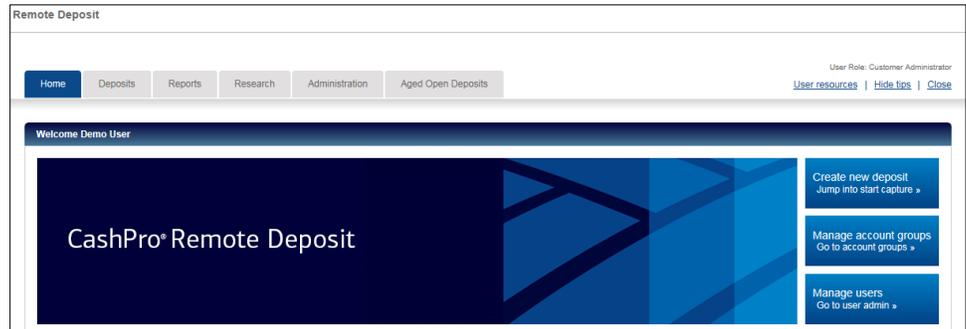
Note: Reports will be saved for 10 days or until you have generated 10 reports, whichever is fewer.

Using the Report View feature to print a list of deposits

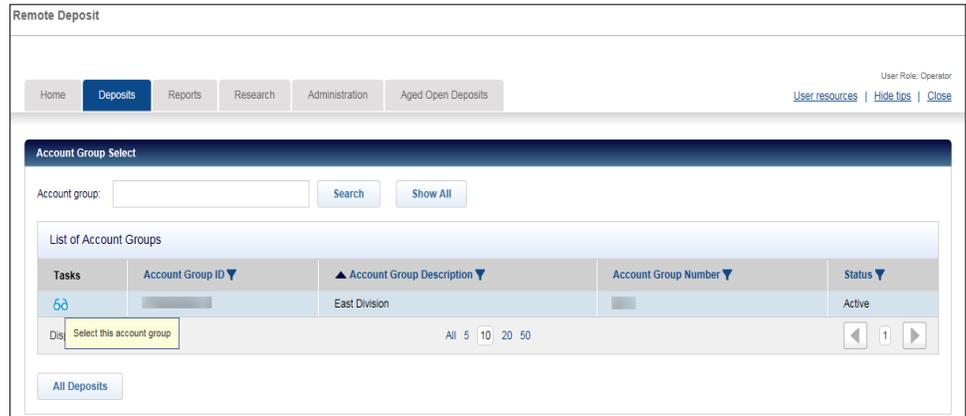
While you cannot save a copy of this report to your computer, you can print a copy when viewing the report on the screen.

► **To print a list of deposits using the Report View feature:**

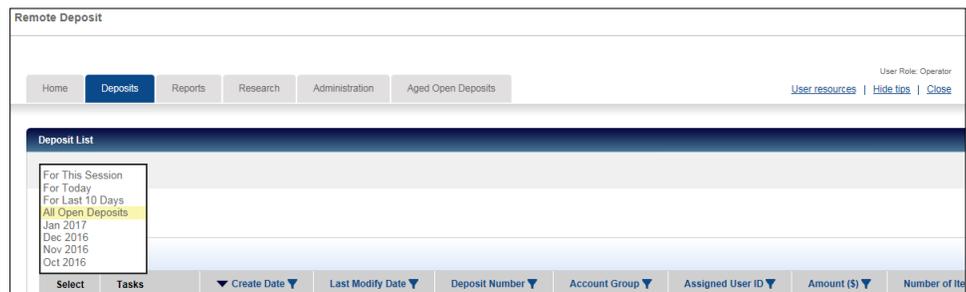
1. Click the **Deposits** tab from the Welcome screen.



2. Select an account group by clicking on the task icon next to the account group. You may also search for an account group or show all deposits.



3. Choose the time period of the deposit you want to view.



4. Click on **Report View**.

Home Deposits Reports Research Administration Aged Open Deposits User Role: Customer Administrator
[User resources](#) | [Hide tips](#) | [Close](#)

Deposit List

Customer: _____

All Open Deposits ▾

List of Deposits

Select	Tasks	▼ Create Date ▼	Last Modify Date ▼	Deposit Number ▼	Account Group ▼	Assigned User ID ▼	Amount (\$) ▼	Number of Items
	60	01/10/17 01:18 PM	01/10/17 03:11 PM	000673	East Division	_____	1.00	
	60 View this deposit's details	01:36 PM	01/10/17 02:15 PM	000672	Main	_____	668.26	
	60	11/29/16 12:57 PM	11/29/16 12:57 PM	000669	Main	_____	1.00	
	60	11/22/16 01:27 PM	11/22/16 01:27 PM	000668	East Division	_____	1.00	
	60	11/21/16 04:06 PM	11/21/16 04:06 PM	000667	East Division	_____	1.00	

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[Create New Deposit](#) [Select All](#) [Clear](#) [Refresh](#) [Report View](#)

5. Click the report Print button to print.

Print

Deposit Summary Report

Customer: _____

Report Settings

Sort Criteria: Create Date

Filtered Fields:

Amount/Item Totals

Total Deposit Value: \$ 8,119.31

Number of Deposits: 40

Number of Items: 110

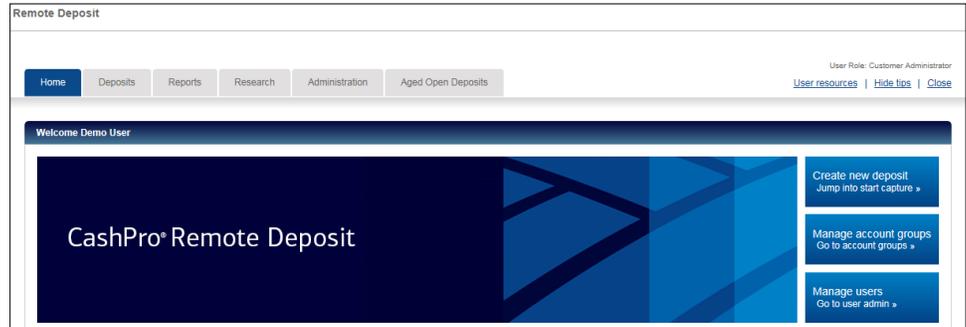
Deposits

Deposit Number	Account	Created By	Actual Count	Deposit Status	Submitted By	Transmit Date and Time	Amount (\$)	Deposit ID
000675	ABC Co	_____	3	Open-Incomplete			1.00	3200000022809
000673	ABC Co	_____	1	Open-Incomplete			1.00	3200000022875
000672	ABC Co	_____	2	Open-Incomplete			668.26	3200000022798

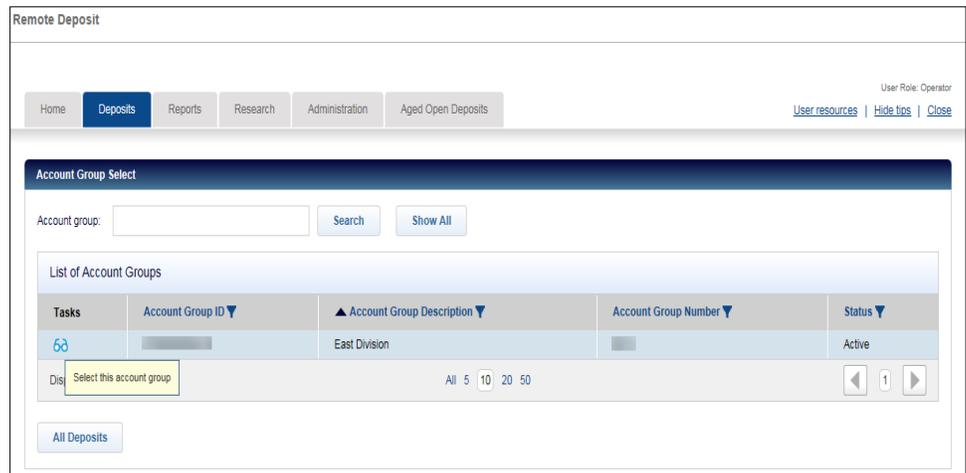
Using the Report View feature to print a list of deposits by account group

► To print a list of deposits by account group using the Report View feature:

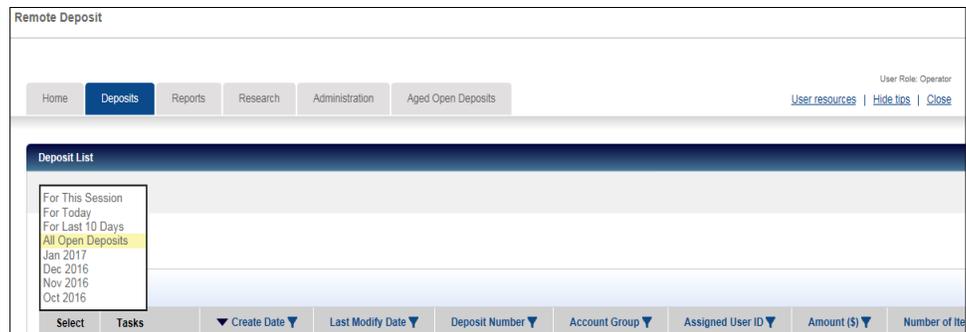
1. Click the Deposits tab or the Deposit List button from the Welcome screen.



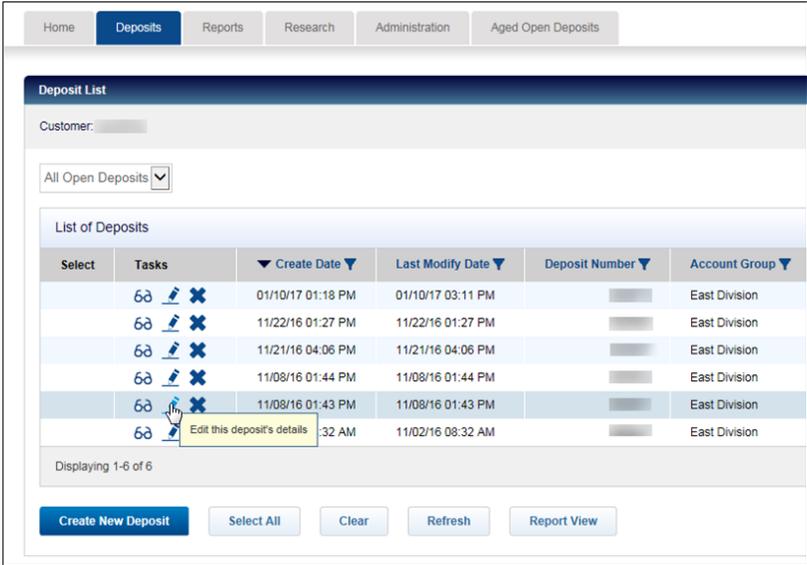
2. Select an account group by clicking on the task icon next to the account group. You may also search for an account group, show all or show all deposits.



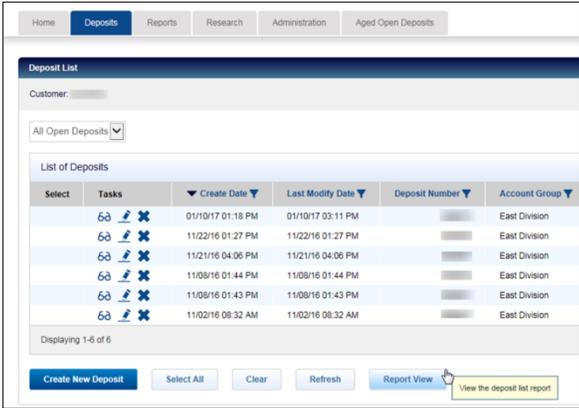
3. Choose the time frame for the range of deposits you would like to see.



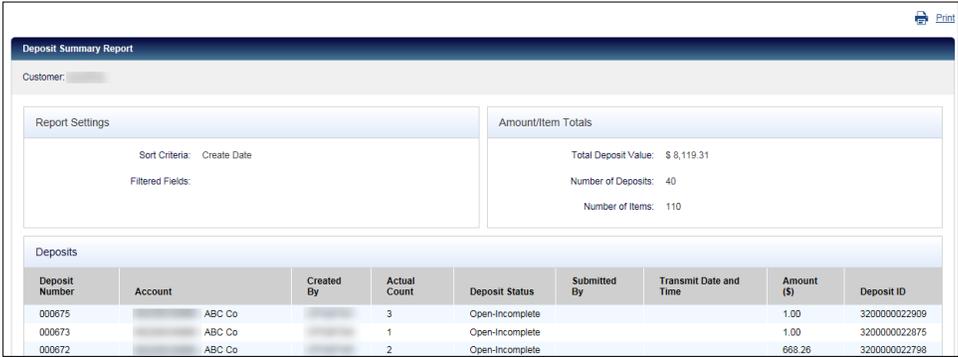
- Click the edit the deposit details icon from the deposit list for the deposit you want to view.



- Click the **Report View** button.



- Click **Print**.



Performing Item Research and Downloading Images

Research and image download may be performed by clicking on the Research tab at the top of the Home page. A list of all searchable criteria is listed in the Appendix.

► **To perform item research and download images:**

1. From the Home Page, click the **Research** tab.

The screenshot shows the 'Item Research: Query' form in the CashPro application. The form is titled 'Item Research: Query' and is located under the 'Research' tab. It features five 'Select criteria...' dropdown menus, a 'Values:' column, and a 'Front image preview:' area. The 'Search' and 'Clear' buttons are located at the bottom of the form. The user role is identified as 'Customer Administrator'.

2. Select the required search criteria. You may choose up to 5 criteria at a time. The values you enter will be dependent upon the criteria you choose. A list of all searchable criteria is listed in the Appendix.

The screenshot shows the 'Item Research: Query' form with the 'Select criteria...' dropdown menu open. The dropdown menu lists the following searchable criteria: Account group name, Amount, Bank sequence number, Capture source, Check number, Custom field, Debit item account number, Deposit create date/time, Deposit ID, Deposit number, Deposit status, Item grouping, Item routing/transit number, Item status, Item type, and Posted amount. The 'Search' and 'Clear' buttons are visible at the bottom of the form.

3. Enter the required values.

Item Research: Query

Search criteria* Values:

Account group name [dropdown] Main [dropdown]

Amount [dropdown] 0.00 to 0.00

Select criteria... [dropdown]

Select criteria... [dropdown]

Select criteria... [dropdown]

Search Clear

4. Click **Search**.

5. Choose the items that you want to save, you may select all items by choosing **Select All**, or choose individual items by clicking the check box next to the item.

<input type="checkbox"/>		Recognition Complete	Business Check	2	0.00	
<input type="checkbox"/>		Recognition Complete	Business Check	1	0.00	
<input type="checkbox"/>		Recognition Complete	Business Check	2	0.00	

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Report type: PDF Images: No images

Select All On Page Clear List Create Report Add To Stored Results View Stored Results

6. Choose report type: Macintosh users should not choose RTF due to formatting issues.

Select	Stored	Tasks	Status	Item Type	Sequence	Credit Amount (\$)	Post Amount (\$)	Difference	Routing/Transit	Account	Account Group	TIC
<input type="checkbox"/>			Recognition Complete	Business Check	2	0.00	0.00	0.00				
<input type="checkbox"/>			Recognition Complete	Business Check	1	0.00	0.00	0.00				
<input type="checkbox"/>			Recognition Complete	Business Check	2	0.00	0.00	0.00				
<input type="checkbox"/>			Recognition Complete	Business Check	1	0.00	0.00	0.00				
<input type="checkbox"/>			Recognition Complete	Business Check	2	0.00	0.00	0.00				

Displaying 1-5 of 156 All 5 10 20 50

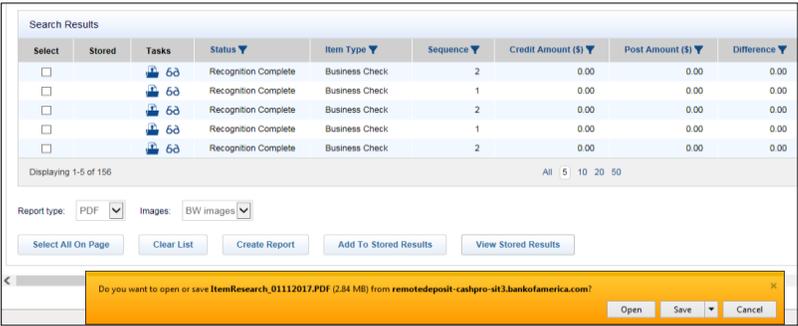
Report type: CSV PDDCK PDF RTF XLS Images: No images

Select All On Page Clear List Create Report Add To Stored Results View Stored Results

7. Choose whether to include images of the items. The images will appear 4 to a page and include front and back. Images are available for 45 calendar days within the application. Images are embedded within the PDF and RFT reports.

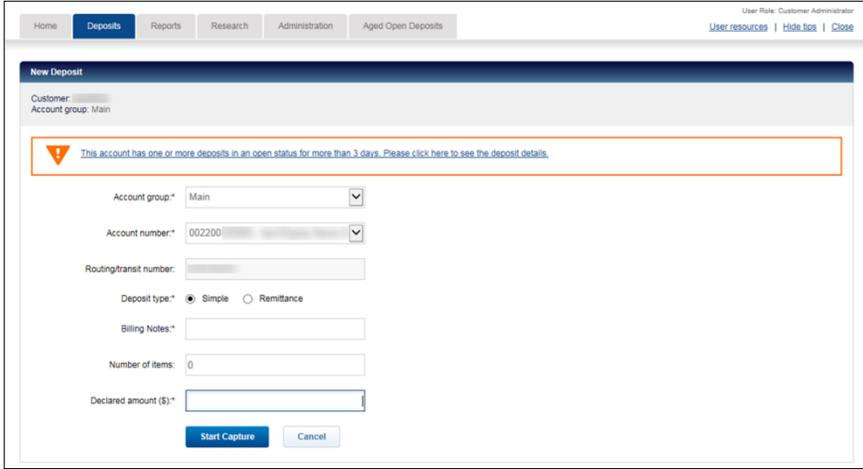
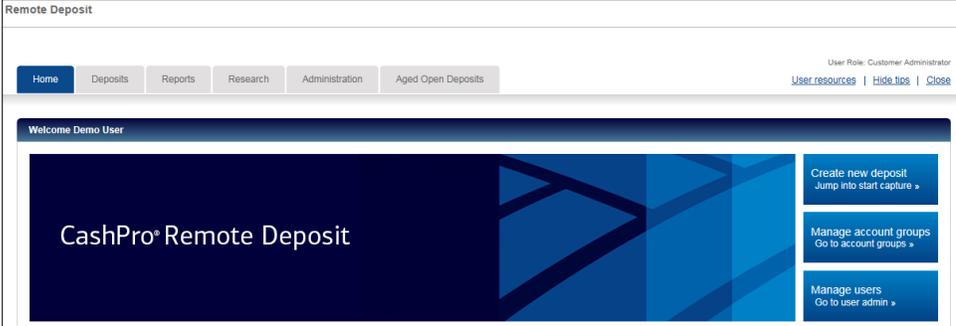


- 8. Click **Create Report**.
- 9. If using the report type chosen is PDF, the report will open automatically; otherwise you will be prompted to open the report.

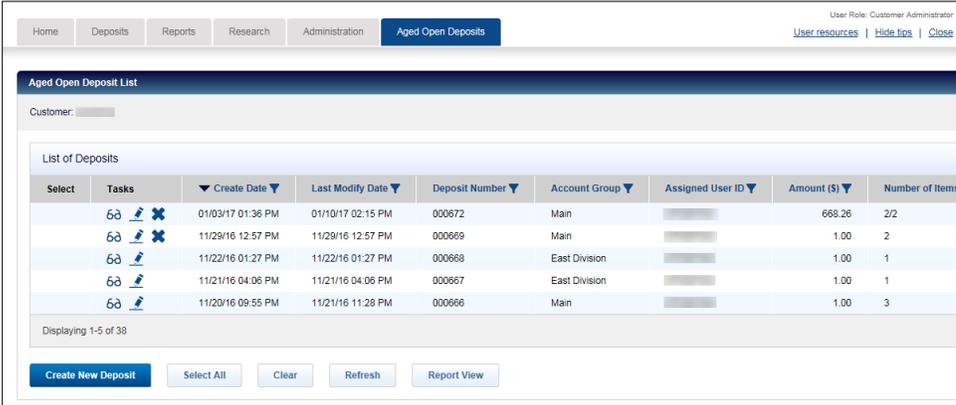


Managing Aged Open Deposits

If a deposit is prepared and not transmitted within 3 calendar days, the user will see the Aged Open Deposit Tab. Additionally, there will be a message when the user tries to create a new deposit.



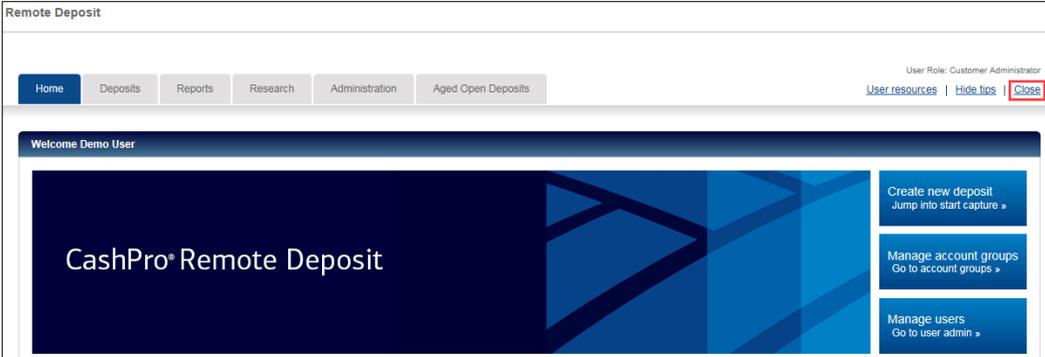
1. Click the **Aged Open Deposits** tab and choose the deposits you want to edit, transmit or delete. You may only transmit balanced deposits.



2. After all deposits have been addressed; the Aged Open Deposits tab will no longer be visible.

Exiting the Remote Deposit Application

1. Click **Close** to exit out of Remote Deposit and return to CashPro® Online. Click the **Log off** link in the upper right corner of the application to log out of Cash Pro® Online.



CashPro Mobile Deposit

Prerequisites

- Users must be entitled to Mobile.
- Users must be entitled to Remote Deposit.
- Users must be assigned a role with Mobile permissions in the CashPro Remote Deposit application.

Note. Users can request a role change by contacting their company's designated Remote Deposit Customer Administrator.

- Users must download CashPro Mobile to their mobile device.
 - Apple® iOS device users download CashPro Mobile from the App Store® to your phone or tablet.
 - Android® device users download CashPro Mobile from the Google Play® Store to your phone.

Making a Deposit with CashPro Mobile Deposit

When away from your workstation, use the CashPro Mobile app on your Apple® iOS or Android® device to deposit checks into your business accounts.

► **To make a deposit:**

1. Open the **CashPro Mobile** application on your mobile device
2. Enter your CashPro Online **Company ID**, **User ID**, and **Password**, and then tap **Login**.

Note. You may be prompted to authenticate your identity with your token or prompted to answer Challenge questions you established within CashPro Online.

3. Select **Check Deposit** from the main menu.



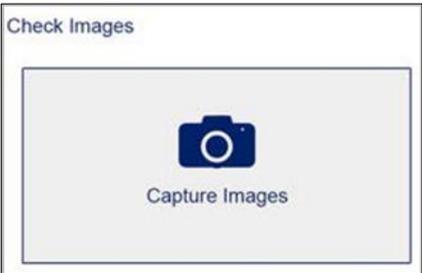
2. Choose the deposit account.



3. Select an account from the list of accounts.

Charlotte-Account	313...3330
Chicago-Account	313...3331
NewYork-Account	313...3332
SanFran-Account	313...3333

4. Capture images of the front and the back of the check.



Note. The camera will auto-snap the picture when the check is in focus and, the check amount with auto populate once the image is successfully captured.



5. Enter required and optional field data (if applicable):

Note. Required and optional fields must be setup in the CashPro Remote Deposit application as a Custom Field by the Customer Administrator role.

Route Number	SF544
Invoice Number	1232323
Location	Optional

6. Once all of the required fields are completed, select **Continue**.



7. The deposit will be available within the Review and Submit screen. From this screen a user can edit the deposit or, click **Submit** to complete the deposit.

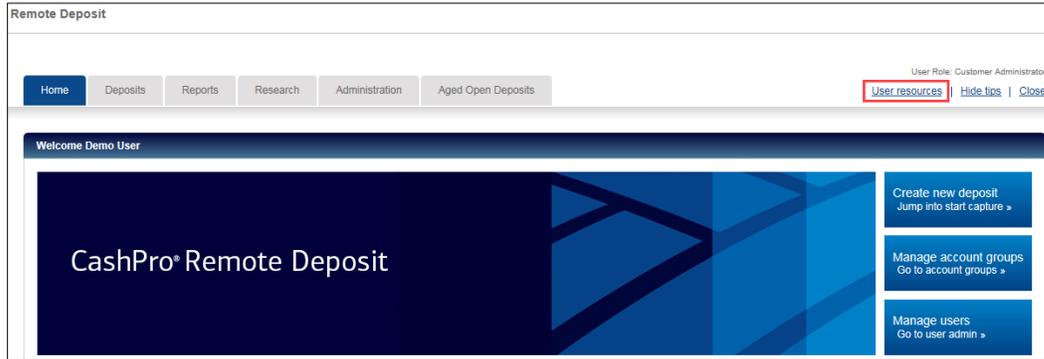
Note. Deposits created by users with the Limited Operator and Limited Mobile roles require transmission approval by another user in the CashPro Remote Deposit application.



Remote Deposit User Resources

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.

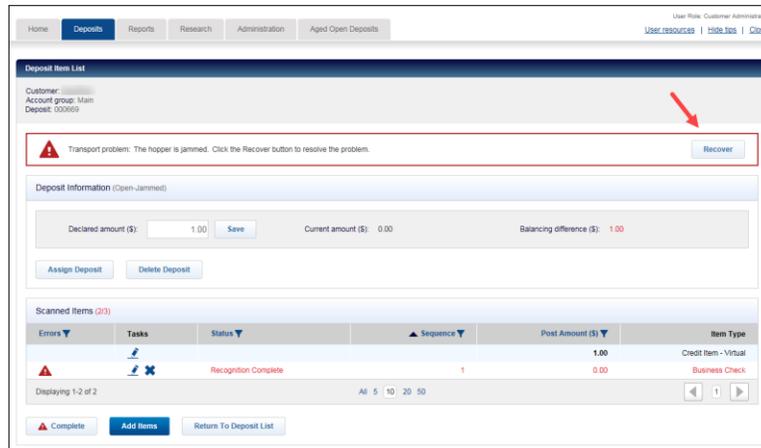
- 1.888.589.3473 toll-free (Domestic) or
- 1.704.387.3020 outside of the United States between 7:00 AM and 5:00 PM Eastern Time on banking business days.
- Email at technicalservices@bankofamerica.com

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

Scanner Jams

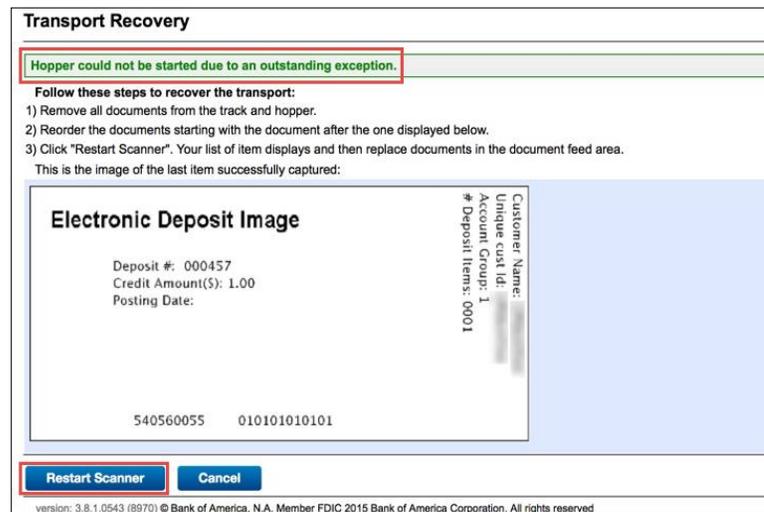
There may be a variety of reasons for a jam of the scanner hopper to be reported. When this occurs, a message will be displayed to the user indicating that the hopper is jammed. It is important to fully recover the jam prior to restarting the scanner.

1. Maximize your browser window in order to see the scanner jam message.
2. Remove all items from the scanner transport and hopper.
3. Click the **Recover** button (top right). The last image captured will be presented.



4. Click **Restart scanner/ Start Hopper** button (lower left corner).

Note. Do not load items back into the scanner at this time.



5. Once the loading page goes away and the deposit item list displays, place items back into the scanner. Items will automatically feed through the scanner.

Troubleshooting Suggestions

1. Confirm your bandwidth requirements have sufficient capacity for anticipated peak deposit processing.
 - To measure raw bandwidth, go to <http://www.speedtest.net>.
 - CashPro® Remote Deposit bandwidth minimum requirements assume a single CashPro® Online Remote Deposit capture computer.
 - Multiple CashPro® Remote Deposit capture computers performing simultaneous deposits over the same network can cause the minimum bandwidth requirements to be much higher.
 - Take a snapshot of your existing network peak utilization, and overlay it with the CashPro® Online Remote Deposit.
2. Verify Network Interface Card (NIC) settings are consistent between the computer and switch/router settings.
3. There should **not** be Auto-Negotiation or Auto-Sensing. Auto-Negotiation/Auto-Sensing are not optimal settings to confirm devices communicate without difficulties. For example, connection speeds should match the switch port settings 100-full, 100-half, 10-full, etc.
4. Run a Quality of Service test over your network prior to running CashPro® Remote Deposit. If the results from the Quality of Service test are not favorable, your internal Information Technology (IT) department should take appropriate actions to resolve network service issues. The following are suggested tools for Quality of Service tests:
 - <http://myspeed.visualware.com/voip>
 - <http://myspeed.visualware.com/servers/iad.html>
5. Confirm proxy servers are up and fully functional without errors.
6. Add *.bankofamerica.com to your browser's trusted sites list.
7. Confirm Port 80 (http) and 443 (https) for computer and LAN/WAN firewalls are open to traffic both to and from the computer. This port is normally open unless you are running a web server on the same computer. If there is endpoint security or an antivirus package that includes a firewall plug-in, changes to the exclusions/allow list may be required for the application to run on the computer.
8. Confirm a USB 2.0 port is available. A USB port is a mandatory requirement for scanner operation. To determine if the computer has a 2.0 port, check your device manager to be sure the USB host controller shows **Enhanced**.
9. Position the scanner at least 18 inches from the power transformer and connected computer.

Troubleshooting, Login, Authentication and Scanner Errors

Error	Possible Cause	Potential Resolution
You are unable to login to Remote Deposit	User names and passwords are case sensitive, and passwords must comply with Bank of America's digital certificate guidelines.	Ensure you enter the correct user name and password as was provided with your authentication instructions. Contact Technical Services Helpdesk for details about your specific password requirements or continue to be denied access to the application.
You entered an invalid user name or password	User names and passwords are case sensitive, and passwords must comply with Bank of America's guidelines.	Ensure you enter both your correct user name and password as provided to you by Bank of America Contact Technical Services Helpdesk for details about your specific password requirements.
You entered invalid password information	Re-enter the password information.	Contact Bank of America Technical Services Helpdesk if you are still having problems.
The application cannot be accessed	Ensure the correct URL is used	If the problem persists, contact the Bank of America Technical Services Helpdesk.
The computer does not detect the scanner or appropriate driver.	Scanner connections may be loose, scanner is powered off, or driver may not be correctly installed.	Ensure port 80 is open. Check all USB and power connections. Check that scanner is powered on. Contact Technical Services Helpdesk for assistance with re-installing drivers.
The scanner is not functioning properly	Check to see if any items are stuck in the scanner, clear the path and try again.	If the problem persists, close the application, restart the scanner manually by turning the power off and then on, and then restart the application. If the problem persists, contact Bank of America Technical Services Helpdesk.
Laptop computer fails to detect the scanner.	This error occasionally appears if the scanner is plugged into the USB port on a laptop computer's docking station.	Be sure that the scanner is plugged into the USB port on the computer, and not into the USB port on the laptop docking station. Docking stations can cause irregular behavior with the scanner operation and should be avoided.
It takes a long time to initialize the scanner each time I want to begin scanning	The scanner takes several seconds (10-15) to initialize when it is powered up and the initial items are	If you anticipate multiple scanning sessions, you may close the CashPro Remote Deposit application after you have completed the first session, but you may wish to leave the scanner powered on (the status LED should remain green). Subsequent scanning session will initialize much more quickly.

Error	Possible Cause	Potential Resolution
	scanned.	
Two items have been scanned simultaneously	Items have inadvertently stuck together.	Delete the 'piggyback' items, remove any substance that may cause them to stick together and rescan.
Item appears to be stuck in the scanner	Remove center cover from scanner, clear any stuck items, replace the center cover and then follow scanner jam recovery process.	If problem persists, clean the scanner's document track. If unable to re-process item, call Technical Services Helpdesk.
The scanner has jammed, I cleared the hopper, but still cannot scan	The recovery process was not completed.	It is important to fully recover the scanner jam by clicking "recover", take the checks out of the scanner, click restart scanner by going to start> programs files> remote deposit web client> restart, wait for the deposit item list to appear prior to loading additional items.
I deposited items drawn on Canadian financial institutions into my Canadian domiciled accounts and I am getting an Invalid Currency error message.	The deposit contains both Canadian (CAD) dollar items drawn on Canadian banks, and U.S. (USD) dollar items drawn on Canadian banks	Review the MICR data of the checks. The routing transit is determined Canadian when the MICR contains this format, nnnnn- nnn ; the dash symbol in between the values will always exist in Canadian items. There will also be a 45 in the MICR after the account # symbol if the item is in US dollars.

Remote Deposit Frequently Asked Questions

Question	Answer
What are the system requirements for CashPro® Remote Deposit?	Refer to the technical requirements document for the most up-to-date requirements.
Where can I take additional training?	Training for CashPro® Remote Deposit is available. Go to CashPro University. Click Training Webinars within Training Center on the right. Click Remote Deposit, and then click Enroll Now under the desired topic to sign up for a webinar.
Am I required to endorse the items I deposit?	Endorsements are not required. A virtual endorsement is placed on each check by Bank of America Merrill Lynch.
Is a deposit slip required?	Deposit slips are not required.
How long is a company required to keep scanned checks?	Bank of America Merrill Lynch recommends clients safeguard original items for 14 days using reasonable commercial standards for storage and in accordance with user documentation or local country restrictions. Reasonable standards include but are not limited to storing the items in a secure location with limited access. An item should be destroyed using a crosscut shredder after 14 days or when all reasonable attempts to collect on the item have been made.
What do Account Groups do? Are there limitations for Account Groups?	Account Groups assign a static location/division number to a deposit without using a paper deposit ticket. When you log in to CashPro® Online Remote Deposit, you choose an Account Group to which you wish to make the deposit. This number is passed to all downstream applications, including CashPro® Online, in the serial number field.
Can I add an account to an Account Group?	Accounts in CashPro® Remote Deposit may be added to Account Groups. Contact your Bank of America Merrill Lynch representative to add an account to CashPro® Remote Deposit.
How do I determine which items to deposit into a Canadian GBS account vs. USD GBS account?	Review the MICR data of the checks. The routing transit is determined Canadian when the MICR contains this format, nnnnn- <i>nnn</i> ; the dash symbol in between the values will always exist in Canadian items. There will also be a 45 in the MICR after the account # symbol if the item is in U.S. dollars.
How does U.S. clients determine which U.S. items are drawn on a Canadian bank?	Review the MICR data of the checks. The routing transit is determined Canadian when the MICR contains this format, nnnnn- <i>nnn</i> ; the dash symbol in between the values will always exist in Canadian items. There will also be a 45 in the MICR after the account # symbol if the item is in US dollars.
What is an Image Replacement Document (IRD)?	An Image Replacement Document (IRD) or substitute check, as set forth in Check 21, which provides that a properly prepared substitute check that meets the requirement for legal equivalence is the legal equivalent of the original for all purposes.
What is a Clearing Replacement Document	In the case of items drawn on a financial institutions located in Canada, a Clearing Replacement Document as defined in CPA

Question	Answer
(CRD)?	Standard 014 and Rule A10 of the Canadian Payments Association.
Can the CashPro® Remote Deposit scanner be used for more than one bank?	The scanner provided by Bank of America Merrill Lynch can be used only with CashPro® Remote Deposit.
Can foreign checks be deposited through CashPro® Remote Deposit?	Only items drawn on Canadian and U.S. banks may be deposited into Canadian and U.S. dollar accounts through CashPro® Remote Deposit. Canadian account guidelines apply.
What should I do with foreign checks?	<p>For U.S. clients, mail non-U.S. items to:</p> <p style="text-align: center;">Bank of America Atlanta Bank by Mail Southside Center Mail Code - GA4-004-01-52 6000 Feldwood Rd. College Park, GA, 30349-3652</p> <p>Note: Foreign checks are not accepted for Canadian clients</p>
When is a deposit available?	If a deposit is made by your cutoff time, the deposit will be posted the same day. Availability of the deposit is determined by your availability schedule.
How will I know if a deposit has been adjusted by Bank of America Merrill Lynch?	Adjustments are shown on CashPro® Remote Deposit reports and are mailed to your corporate office. You are able to rescan the original item if it is adjusted.
How long are images available within CashPro® Remote Deposit? Is a longer image retention period available?	Images are available for 45 days within CashPro® Remote Deposit. Extended image storage is available on CashPro® Online through Image Access or via Image Transmission/CD-ROM Services.
Is there a limit to the number of checks that can be processed in a single CashPro® Remote Deposit (batch)?	Deposits (batches) are limited to 500 items: 499 checks and one deposit ticket/credit record. Remittance deposits are limited to 499 checks and one deposit ticket/credit record and unlimited associated remittances. There is no limit to the number of deposits you can submit each day.
Does each user need his or her own login ID?	Each individual user of CashPro® Online must have a unique login ID.
Can I rescan the original item if it is returned?	<p>The original item cannot be re-deposited.</p> <p>For U.S. clients:</p> <ul style="list-style-type: none"> • If an item is returned, the Image Replacement Document (IRD) may be rescanned through CashPro® Remote Deposit or brought to a banking center for processing. The IRD is MICR encoded with a valid MICR line and is considered a legal document. <p>For Canadian clients:</p> <ul style="list-style-type: none"> • Returned items cannot be re-deposited unless the returned reason is "Item Cleared in the Wrong

Question	Answer
What should I do if my scanner breaks?	Contact Technical Services Helpdesk with problems regarding your scanner.
Who should I contact for CashPro® Remote Deposit technical issues?	Contact Technical Services Helpdesk for CashPro® Remote Deposit Issues.
Who should I contact if I have technical issues accessing CashPro® Online?	Contact the Technical Help Desk for technical issues accessing CashPro® Online.
How often should I clean my scanner?	Scanners should be cleaned every 3,000 items scanned or once a week, whichever is sooner. Instructions can be found in the user guide under Cleaning Your Scanner. Additional supplies can be ordered through TASQ at 1.866.410.7216.
Can I scan WIC checks and money orders?	WIC checks and money orders may be scanned via CashPro® Remote Deposit. However, they may be too light, too dark, or printed on non-standard check stock. Due to these variations, scanners may have a difficult time reading the required amount field. The amount field can be manually entered. Note: WIC checks only apply to U.S. accounts.
What are the password parameters and maintenance for CashPro® Online?	CashPro® Online requires password verification every six months. A letter is emailed to the email address on file for each user. The User ID (stored password) will be locked if verification is not complete.

Appendix

Custom Field Formats

Data Type	Format	Example	Description
Numeric	#####0	1234567	Any combination of numbers, up to 100 characters in length.
Currency	\$##,###,###.00 #####.00	\$99,999,999.99 9999999.99	Dollar amount up to the maximum of \$99,999,999.99 includes dollar sign and commas. Dollar amount up to the maximum of \$99,999,999.99 does not include dollar sign and commas.
Text	123abc!@#	Apt 12	Free form text up to 100 characters in length.
Date	mm/dd/yy mm/dd/yy hh:mm:ss mm/dd/yyyy mm/dd/yyyy hh:mm:ss	01/12/11	Formatted text.

Deposit Status Types

Status	Description
Open	<p>With a second word to show the state of the deposit processing:</p> <p>Incomplete – There may be additional items to scan or recognition results may be incomplete.</p> <p>Processing – Document scanning is active.</p> <p>Balanced – All items have been scanned; the declared total and item total match.</p> <p>Jammed – The scanner has reported a track jam.</p> <p>Cancelled – Typically results in immediate removal of the deposit.</p> <p>Open deposits are purged after 90 days of inactivity.</p>
Transmitting	The deposit is currently being sent to Bank of America.
Received	The deposit has been successfully received by Bank of America.
Pending Delete	Stale data being removed by the application.
Received Pending	Do NOT rescan the deposit as it has been received by the bank. Contact a Customer Service Representative at Bank of America's Technical Services Helpdesk group to advise them of the status. See Support for contact information.
Perfected	Bank of America completed processing this deposit without making adjustments.
Perfected Adjusted	Bank of America completed processing this deposit and made adjustments.

Icons

Remote Deposit uses icons to communicate messages and information to users.

Icon	Action	Purpose
	Delete	Deletes the associated item.
	Display	Display items, deposits or saved reports.
	Edit	Edit an item's details.
	Filter	Create a column filters.
	View	View an item's details.
	Alert	Draws attention to items that require action before proceeding.
	Warning	Draws attention to specified items that required user attention.

Report Options

Report Name	Description	Formats	Deposit Status Included in Report
Standard Export File	Provides an exportable version of simple and remittance deposits.	CSV XLS	Received Received Pending Perfected Perfected Adjusted Transmitting Open
Deposit Detail By Account Number Report	Provides a detailed report for all simple deposits.	PDF RTF DOCX	Received Received Pending Perfected Perfected Adjusted Transmitting Open
Deposit Details by Deposit Number Report	Provides a detailed report by deposit number for all simple deposits.	PDF RTF DOCX	Received Received Pending Perfected Perfected Adjusted Transmitting Open
Summary of Deposits by Account Report	Provides a summary report for all simple deposits.	PDF RTF DOCX	Received Received Pending Perfected Perfected Adjusted Transmitting Open
Payment Details Report	Provides a detailed report for all remittance deposits.	PDF RTF DOCX	Received Received Pending Perfected Perfected Adjusted Transmitting Open
Payment Summary Report	Provides a summary report for all remittance deposits.	PDF RTF DOCX	Received Received Pending Perfected Perfected Adjusted Transmitting Open
Remittance Details by Deposit Number	Provides a detail report by deposit number for all remittance deposits.	PDF RTF DOCX	Received Received Pending Perfected Perfected Adjusted Transmitting Open
Client Account Listing Export File (by request)	Provides details on the account grouping, account status, account number and routing transit on customer's configured accounts.	CSV XLS	N/A
Client User Listing Export File (by request)	Provides the user's ID, user name, email address, telephone number, and current status on customer's configured users.	CSV XLS	N/A

Research Options

Criteria	Description	Value
Account group name	Name of the account groups	Drop down of available account groups
Amount	Amount of the item	Value Range
Bank sequence number	Sequence number of the item assigned by the bank	Free form
Check number	Check number of the item	Free form
Credit amount	Dollar value of the deposit	Value range
Custom field	Manual and automated data entry fields	Free form (must have custom fields set up for option to appear)
Debit item account number	Debit item	Free form
Deposit account number	Account number where the deposit was made	Free form
Deposit credit date/time	Date/Time a deposit was made	DD/month drop down/ 4 digit year, time of day
Deposit number	Number of a deposit as assigned by the bank	Value range
Deposit status	Status of the deposit	Drop down with the following choices Open Transmitting Received Received pending Perfected Perfected adjusted
Item grouping	Groups of like items	Drop down with the following choices: Check Credit Item Payment Coupon
Item routing transit number	ABA/Routing transit of the debit item	Free form
Item status	Status of the deposited item	Not Queued Recognition Complete Pending
Item type	Classification of item	Drop Down
Posted amount	Posted amount of the item	Range value