



REMOTE DEPOSIT USER GUIDE

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ACCESSING REMOTE DEPOSIT

Remote Deposit uses Multi-Factor Authentication (MFA) to provide additional layers of security. MFA may require users to enter additional information, such as answers to personal security questions, to complete the login process.

Login Steps

1. Navigate to www.TowneBank.com and select **Remote Deposit** from the Secure Login drop down list.
2. On the next page, enter the user ID and the temporary password provided by email and click **Sign In**.
3. At first sign-in you will be prompted to set up your security phrase, add your challenge questions register your device and change your temporary password. Click **Continue** on the *Set up Secure Authentication* page to proceed with set up of security phrase and challenge questions.
4. **Setting up your security questions.** These should be things you will remember. You may type in your own questions in the fields or choose from the dropdown list. Once complete, click **Continue**.
5. **Registering Your Machine:** If you are on a device that you trust and use regularly check the **Remember this device** box, so that will not need to answer the security questions for future logins. If you do not wish to register your device, click **Continue** and skip to **Step 7**.
6. Select **Continue** on the next screen confirm to have your device remembered. Then, select **Continue on the Register This Machine** page.
7. **Confirm Your Selections:** Review your Security Phrase, Challenge Questions & Device Registration. If all is correct, re-enter your **temporary password** in the field at the bottom and click **Continue**. If you want to make changes, click **Previous** to return to the **Register Device** or **Challenge Questions** pages and make your modifications.
8. A dialog box will appear, confirming the *User is Enrolled* successfully. Click **OK**.

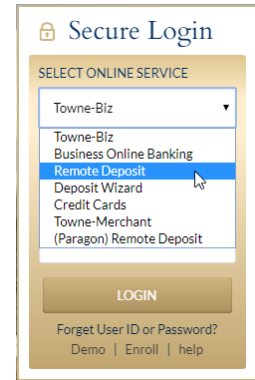


Figure 1: Secure Login Module

 A screenshot of the 'Security Question Set-Up' screen. The page has three tabs: 'Challenge Questions', 'Register Device', and 'Review'. The 'Challenge Questions' tab is active. The main heading is 'Enter Your Security Phrase'. Below it, a text box contains the security phrase: 'It's a great day at TowneBank!'. The next section is 'Select Challenge Questions'. It includes a note: 'These questions may be asked when you log on to confirm that you are an authorized individual. When asked, you must correctly answer these questions to log on. All answers are required for the security set up process.' There are three question-and-answer pairs:

- Question: 'What is the name of the street you grew up on?' (dropdown menu)
- Answer: '*****' (text input with eye icon)
- Question: 'What city were you born in?' (dropdown menu)
- Answer: '*****' (text input with eye icon)
- Question: 'What is your favorite color?' (dropdown menu)
- Answer: '****' (text input with eye icon)

 At the bottom right, there are 'Cancel' and 'Continue' buttons.

Figure 2: Security Question Set-Up Screen. It's important to note that the security phrase must be a minimum of 20 characters.

- Establish your own password by entering your temporary password as the **Old Password** then entering your new password in the **New Password** and **Confirm Password** fields.

Tip: Passwords must be 8 characters long and must be changed every 90 days.

Change Password

Old Password
Please enter your old password.

New Password

Confirm Password

Figure 3: Change Password screen

EDITING YOUR PROFILE

1. Navigate to the **Person Icon** from the homepage of Remote Deposit and select **User Profile** from the drop down menu.
2. Edit the fields you wish to update and click **Save** at the bottom.

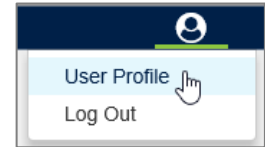


Figure 4: Select User Profile

MAKING A DEPOSIT

Desktop Deposits

1. From the Remote Deposit homepage locate the **Create Deposit** section on the right. Prior to scanning your checks you will select the location you are scanning from; which account you are depositing to and, the total control amount of the checks you are depositing. You can use the Create Tape feature to total your deposits.

Create Deposit

Location
Candice's Desk

Account
Test

Control Total
\$ |

Deposit Tape

Select	Index	Sequence	Amount
<input type="checkbox"/>	1		\$ 2.00
<input type="checkbox"/>	2		\$ 3.00
<input type="checkbox"/>	3		\$ 4.00
<input type="checkbox"/>	4		\$ 1.00

Item Count 4 Deposit Total \$10.00 \$ | +

Figure 5: Create a Deposit

Tip: Use the **Create Tape** feature to quickly total your checks. Click **Create Tape** and enter each check by amount. Click the “+” or **Enter** on your keyboard to add the check, you can add additional checks. When you have entered all checks, click **Accept** for the control amount of your deposit to automatically populate.

2. If you wish to proceed without using the **Create Tape** feature, enter the total amount of your deposits in the **Control Total** field.
3. Click **Create Deposit**. On the next screen select **Capture**. Then select **Start Scan** to begin scanning your checks.

Tip: While scanning your checks you will receive: Initializing, Ready, Scanning, Capturing Item Number, Processing Item Number, and/or Error Messages.

4. Click **Stop Scan** when you are finished feeding your checks, and review your deposit and any exceptions.
5. Once your items are scanned, the **Items** list will show all the items captured. From this list you can remove an item by selecting the check box or, view an item closer.

Tip: To remove an entire deposit, click on the three stacked dots to remove a deposit and all of its captured items.

6. Click **Next** to review your deposit.

Tip: If your deposit is out of balance you will be navigated to the *Balance Deposit* screen where you can review and correct discrepancies

7. Make a final review of your deposit and click **Submit**.
8. You will receive a confirmation that the deposit was submitted successfully. You may also print a receipt for the deposit. This report can also be accessed through Receipt Detail from the Reports page.

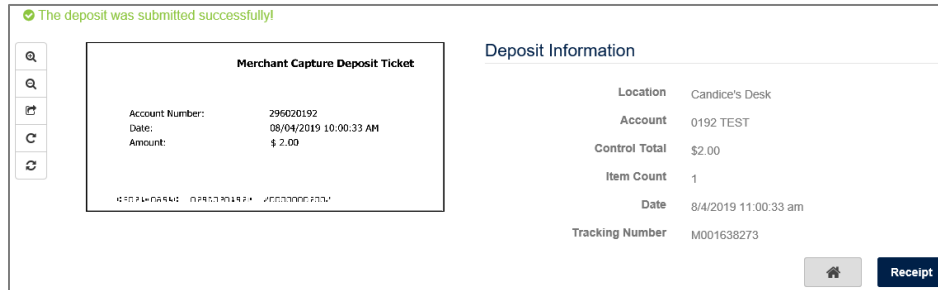


Figure 6: Confirmation Screen

Mobile Deposits

1. Using a mobile browser such as Safari or Chrome, navigate to www.TowneBank.com and select **Remote Deposit** from the Secure Login drop down.
2. From the homepage locate the **Create Deposit** section on the right. Prior to scanning your checks you will select the location you are scanning from; which account you are depositing to and, the total control amount of the checks you are depositing.
3. Click **Create Deposit**. Check images will be taken using your device's camera.

Tip: Place checks in a well-lit area against a dark background where the edges of the check are easily decipherable.

4. Click on the **Camera** icon in the Front and Back sections to take a photo of each side of the check.
5. Once you have captured items, you have multiple options:
 - To remove all content for the current item, tap **Clear Item**.
 - To add additional items, tap **Add Item**.
 - If this is the last item for the deposit, tap **Continue** to submit the current item for analysis. If it is complete, you will be directed to the Correct Items page, the Balance Page, or Review Page depending on the item's status.
6. Make a final review of your deposit and tap **Submit**. You will receive a confirmation that the deposit was successful.

ADMINISTRATION

User Roles

Each company will designate one Primary Administrator who will have the authority to create, edit and delete other users for the organization. Non-administrative users must reach out to the Primary Administrator or a designated User Manager for login assistance when locked out or disabled.

When an administrator creates a new user, role(s) must be assigned to their profile. Sub-users may have more than one role assigned to them depending on their job responsibilities.

Role	Add, Delete, Users	Reset Users & Edit Rights	Submit Deposit (Desktop)	Submit Deposit (Mobile)	Submit Split Deposits	Research & Review Own Deposits	Research & Review Others' Deposits	Save User Level Queries	Save Merchant Level Queries	Run Reports
Administrator <i>Setup only by TowneBank</i>	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
User Manager		✓								
Desktop Depositor			✓			✓		✓		✓
Mobile Depositor				✓		✓		✓		✓
Researcher						✓	✓	✓	✓	✓
Split Depositor					✓					

Creating a New User

1. Navigate to the Administration tab
2. Click on the plus symbol to add a new user profile

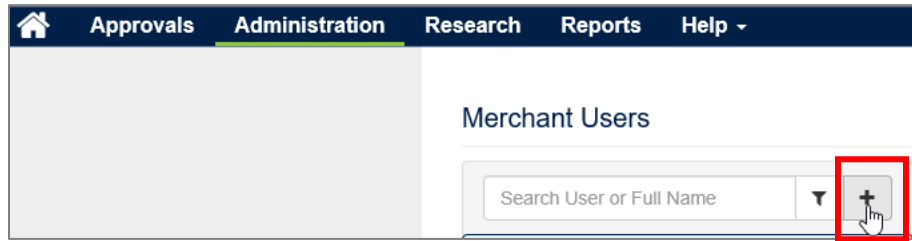


Figure 7: Select the '+' sign to add a new user

3. Fill out the new user's profile information including:

Field	Description
User	The information entered here will be the user's login ID to access the system
Full Name	Please provide the user's first and last name, it cannot be the same as login ID
Email	Enter the user's email address
Date Format	Enter the date format that you wish to appear for this user on reports
Time Zone	Select the option for <i>Standard Eastern Time</i>
Time Format	Enter the time stamp format you wish to appear for this user on reports
Scanner	Select the appropriate scanner model and type
Phone Numbers	Add a contact number for the user
User Roles	Add the appropriate role definitions to the user (Definitions are provided on page 6)
Location	Select the location of the user
Accounts	Select the accounts the user should have access to deposit into

4. Click **Save**. The system will automatically generate an email to the new user containing their User Name and Temporary Password.

Tip: Temporary passwords are active for 10 days.

Editing a User Profile

This feature is available for the Primary Administrator or User Manager only.

1. Select **Administration** from the main navigation.
2. Click on the user you wish to edit from the list on the left.
3. Update the information and click **Save** on the bottom right.

Changing a User’s Password and/or Access

This feature is available for the Primary Administrator or User Manager only.

1. Select **Administration** from the main menu.
2. Select the user you wish to edit from the list on the left.
3. Then, click on the menu icon in the top right.



Figure 8: Click on the menu to view the options to edit a user

4. Select an action item from the menu:

Action	Definition
Disable User	This option will temporarily restrict access to remote deposit for the user. Once access can be reinstated, go back to the user and select Enable User
Reset Questions	When selected, this will require the user to recreate their security phrase and reset their security questions
Reset Password	When selected, the system will automatically generate a temporary password and deliver it to the user’s email address on file.
Delete User	When selected, this option will permanently delete the user from the remote deposit system.

Tip: Temporary passwords are active for 10 days. After 10 days, Administrator or User Manager will have to *reset again if user has not yet accessed the system.*

REPORTS

Available Reports

Report contents vary based on assigned roles, but all reports include the creation date and your user name for reference. Reports may include only the deposits you made, or all the deposits made for the locations and accounts that have been assigned to you. If the report criteria includes locations and accounts, it will only return data for the locations and accounts you have access to (and the associated deposits you can access for those locations and accounts).

Deposit Reports available include:

Report Name	Description
All Deposits Detail	Provides a list of all the deposits made during the specified range, for the specified locations and accounts. Includes the individual checks, item amounts, serial numbers, account numbers, routing numbers, and so on.
Deposit Detail	Provides the details of a selected deposit, including the individual checks, item amounts, serial numbers, account numbers, routing numbers, item type (such as COUPON, CREDIT, and DEBIT), and soon. Note that items rejected during a deposit review have an item type of DEBIT(REJECT).
Deposit Summary	Provides a summary of the deposits made during the specified range, for the specified locations and accounts. Includes the date of the deposit, deposit tracking number, location, deposit status, primary account, and the counts.
Deposit Summary by Location	Provides a summary of the deposits made during the specified range for a single account or all accounts, grouped by location. Includes the date of the deposit, deposit tracking number, deposit status, person who scanned the deposit, person who submitted the deposits, and the counts.
Image Report	<p>Provides the details and images for a selected deposit (on a selected date). The image report can be run three different ways:</p> <ul style="list-style-type: none"> • 1x3 Front Only provides the images for the deposit ticket and only the front images of the checks that make up the deposit at a larger size, where each image is centered in a single column on the page. • Front + Back provides the front and back images of checks that make up the deposit, side by side in two columns on the page. • Front Only provides only the front images the checks that make up the deposit, side by side in two columns on the page. <p>All three variations of the Image Report also include the date the deposit was submitted, the account, the status, the location, and the deposit total.</p>
Location Summary	Provides a detailed summary of all deposits and debits made during the specified range, for the specified locations and accounts, grouped and summarized by location. Includes the location name, deposit counts, debit counts, and deposit totals.
Pending and Rejected Deposits Summary	Provides a detailed summary of all the deposits in a pending state, and all the deposits in a rejected state, grouped by and summarized by location. Includes the tracking number, received time, depositor, total debits, and total deposits. The rejected deposits also include any review comments.
Receipt Detail	Provides detailed information about a specific deposit made on a specific date. Includes the date, deposit status, location, account number, tracking number, person who captured the deposit, person who submitted the deposit, item type (such as COUPON, CREDIT, and DEBIT), serial number, item number, and so on. Note that items rejected during a deposit review have an item type of DEBIT (REJECT). Also note that this is the same report that is available on the Deposit Completed page.
User Summary	Provides summary information about deposits made by users during a specified time frame, for the specified locations and accounts, grouped and summarized by user. Includes deposit accounts, debit counts, and deposit totals by user.

Running a report

1. Select **Reports** from the main navigation.

2. Select the report you wish to run from the report drop down.
3. Provide values for the report search criteria appropriate for that report:

Criteria	Definition
Start Date	Select the start date for the range of dates you want to search; or a single search date. You can type a date manually in MM/DD/YYYY format or pick the date from a calendar.
End Date	Select the end date for the range of dates you want to search. You can type a date manually in MM/DD/YYYY format or pick the date from a calendar.
Location	The location used for the deposit. Select a location, or select All to include all available locations. Available locations are determined by your site administrator.
Account	Select the account used for the deposit. Select an account, or select All to include all available accounts. Available accounts are determined by your site administrator
Tracking Number	Input the tracking number provided when the deposit was submitted. Select a date first, and then you can select the tracking number from the drop-down list

4. Click **Create Report**
5. Options are available to Print, Download, Zoom in or out or Rotate the report, respectively.



Figure 9: Options to view a report

RESEARCH

About Researching Deposits

The **Research** page enables you to search for previously made deposits, using search criteria you define or saved in Queries. The ability to save or edit company level queries are dependent on the roles assigned to your user profile.

Accessing the Research Page

1. To access, select **Research** from the main navigation menu.

The menu-box on the left provides the criteria for searching, configuring how content is exported and menu options for managing a saved query.

The screenshot shows the 'Research Options' pane on the left, which is highlighted with a red border. It includes fields for 'Institution Name' (123456) - 1ST CODEX Bank, 'Merchant' World Wide Distributors Inc, 'Saved Queries' (Select a query or enter a new name), 'Start Date' 02/17/2017, and 'End Date' 02/17/2017. Below these are 'Clear', 'Add Field', and 'Search' buttons, and an 'Export Options' dropdown. To the right is a deposit image for JOHN AND/OR MARY SMITH, dated 2/17/2017, for \$636.42. Below the image is a table of items:

Account Number	Serial	Routing...	Amount	Sequence	Tracking...	Location	Account
0000006500532249		51360619	\$636.42	673000001	M000000673	Main	*****2249
0000000002356891	0000001268	123456780	\$600.14	673000002	M000000673	Main	*****2249
0000000606134041	0000002334	303087995	\$36.28	673000003	M000000673	Main	*****2249
0000006500532249		51360619	\$3,527.46	675000001	M000000675	Mobile	*****2249
0000000012345678	0000005526	000067894	\$2.46	675000002	M000000675	Mobile	*****2249
0000000012345678	0000005545	000067894	\$525.00	675000003	M000000675	Mobile	*****2249
0000000009674362	0000001543	123456780	\$3,000.00	675000004	M000000675	Mobile	*****2249

Totals: 0 Credits \$0.00, 17 Debits \$ 8,874.46

Figure 10: The left pane provides fields to search, configure content and menu options to manage a saved query.

The lower right pane will provide the list of search results after you run a query.

This screenshot is identical to Figure 10, but the 'Items' table and 'Totals' section are highlighted with a red border, indicating the search results.

Figure 11: The lower right pane provides a list of search results.

The upper right pane shows corresponding images for the items in your list.

The screenshot shows a search results interface. On the left is a 'Research Options' sidebar with filters for Institution Name, Merchant, Saved Queries, Start Date, and End Date. The main area is divided into two panes. The upper right pane, highlighted with a red border, displays a check image from 'JOHN AND/OR MARY SMITH' for \$636.42, dated 2/17/2017. Below the image is a table of items with the following data:

Account Number	Serial	Routing...	Amount	Sequence	Tracking...	Location	Account
0000006500532249		51360619	\$636.42	673000001	M00000673	Main	*****2249
0000000002356891	0000001268	123456780	\$600.14	673000002	M00000673	Main	*****2249
0000000606134041	0000002334	303087995	\$36.28	673000003	M00000673	Main	*****2249
0000006500532249		51360619	\$3,527.46	675000001	M00000675	Mobile	*****2249
0000000012345678	0000005526	000067894	\$2.46	675000002	M00000675	Mobile	*****2249
0000000012345678	0000005545	000067894	\$525.00	675000003	M00000675	Mobile	*****2249
0000000009674362	0000001543	123456780	\$3,000.00	675000004	M00000675	Mobile	*****2249

Totals: 0 Credits \$0.00, 17 Debits \$ 8,874.46

Figure 12: The upper right pane displays the check images for the items in your list.

Searching for Deposits

1. Navigate to **Research** in the main navigation
2. Select a query from the **Saved Queries** drop down to search using a previously saved query or, enter new search criteria such as a Start Date and End Date.

3. Select the down arrow to show additional fields you can use to limit your search further.

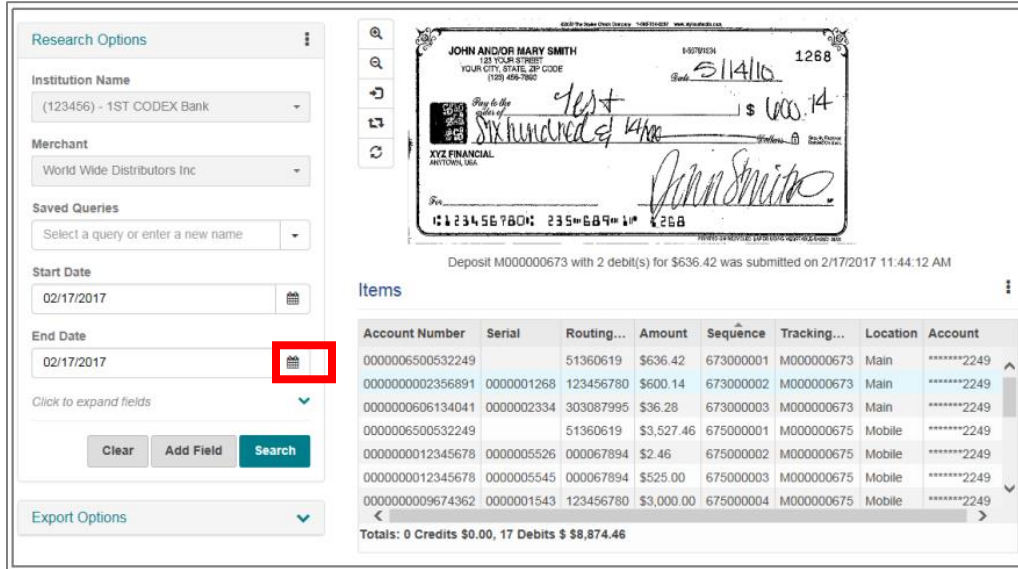


Figure 13: Select the drop down arrow to show additional fields.

Tip: Note: searching for custom field values uses additional system resources, and may impact retrieval times. We recommend using this option only when necessary and clearing the check box for all searches where it is not needed.

4. If you want to limit your search results you can add additional fields to your search. Click the **Add Field** button to add a new line of search criteria, and do the following:
 - a. From the drop-down list, select the field you want to include
 - b. From the operator drop-down list, select the operator you want to use for the query line. Choices include = (equal to), < (less than), > (greater than), >= (greater than or equal to), <= (less than or equal to), and <> (not equal to).
Note that certain fields, like Tracking Number and User, only support the = (equal to) operator
 - c. Repeat this step as needed until all the appropriate query lines have been added
5. If you need to remove a query field, click the **X** button to the right of the line.
6. To configure export options, click the down arrow to the right of the **Export Options** heading and provide the appropriate values. [For more information, see the next section](#)
7. Click **Search** to find the items matching the defined criteria. Results are displayed in the right pane. If you make a mistake and need to start over, click **Clear** to reset the search query to the default.

Working with Search Results

When you work with search results as described in the next section, you have the option of exporting them. The left pane of the Research page provides you with **Export Options** that are used to format exported results.

The screenshot shows the 'Export Options' dialog box with the following settings:

- Amount Format:** Decimal (dropdown menu)
- Date Format:** M/d/yyyy h:mm:ss tt (text input)
- Delimiter:** Comma (dropdown menu)
- Export Column Names**
- Fields with Quotes**

Example text shown below the fields:

- 1234.00 (under Amount Format)
- 1/2/1999 3:04:05 PM (under Date Format)

Callout 1 (left): You can configure how amounts and dates are formatted, which delimiter is used to separate columns, whether to include column names, and whether to wrap field values with quotes.

Callout 2 (right): An example of how the text would be formatted based on your input is shown below the fields.

Figure 14: Configure your search results.

When you complete a search request, the system provides you with a list of results that match your search. For example, if you search for all deposits made on a particular day, the system returns a list of the deposits matching that date.

From this list, you can:

- View an item by selecting it. The upper pane updates with the selected image
- Sort the results by column. Click on column heading once to sort in ascending order. Click on the column heading again to sort in descending order.

Items

Account Number	Serial	Routing...	Amount	Sequence	Tracking...	Location	Account
0000006500532249		51360619	\$636.42	673000001	M000000673	Main	*****2249
0000000002356891	0000001268	123456780	\$600.14	673000002	M000000673	Main	*****2249
0000000606134041	0000002334	303087995	\$36.28	673000003	M000000673	Main	*****2249
0000006500532249		51360619	\$3,527.46	675000001	M000000675	Mobile	*****2249
0000000012345678	0000005526	000067894	\$2.46	675000002	M000000675	Mobile	*****2249
0000000012345678	0000005545	000067894	\$525.00	675000003	M000000675	Mobile	*****2249
0000000009674362	0000001543	123456780	\$3,000.00	675000004	M000000675	Mobile	*****2249

Totals: 0 Credits \$0.00, 17 Debits \$ \$8,874.46

Figure 15: The system provides a list of items matching your search criteria.

You can also click the menu icon () to access additional features which include:

Option	Feature
Select Columns	Enables you to select the columns you want to include in the display.
Export Results	Export the results as a CSV (Comma Separated Values) file. <i>Note:</i> Results are exported as shown in the items list. So if you've reordered columns, selected only a subset of columns, and sorted by a column, the exported results will be formatted with those selections.
Print Selected Item	Select an item from the list and select this option to run the Item Detail report for the item.
Print Deposit	Select an item from the list and select this option to print the Deposit Detail report for the selected deposit.
Print Deposit and Images	Select an item from the list and select this option to print the Deposit Image report (1x3 Front Only) for that item.
Deposit Tape	Select an item from the list and select this option to view the deposit tape for that item's deposit. Note that this option is available only if a deposit tape has been created for the deposit.
View Deposit	Select this item to view only the list of items that make up the selected item's deposit. When finished, you can click Back to Items to return to the list of items

Managing Saved Queries


If you have been assigned the appropriate user roles, you can manage saved queries. This includes:

- Adding, updating, and removing queries for yourself
- Adding, updating, and removing queries for your site

You can also use the search criteria defined in existing queries to create new ones.


Tip: Saved queries do not include values for the date range fields. New values for date fields must be provided at the time searches are run.

Save a New Query

1. Log into Remote Deposit and select Research from the navigation bar menu
2. Select a value from the Saved Queries drop-down list to update that query's search criteria
3. In the Saved Queries field, type the name for the new saved query
4. Provide search criteria, as described in [Searching for Deposits](#) and configure export options
5. Click the Research Options menu icon () and select one of the following:

Menu Option	Definition
Save	This option saves the query for yourself only and will not be available for other users
Save to Merchant	This option saves the query for your site. All users who can access Research will be able to access the query. (you may need an appropriate role assigned to save queries to Merchant – see User Roles)


Modify an Existing Query

1. Log into Remote Deposit and select Research from the navigation bar menu
2. Select a value from Saved Queries drop-down list to update that query's search criteria
3. Update the search criteria as appropriate, as described in [Searching for Deposits](#)
4. Click the Research Options menu icon () and select one of the following:
 - a. If this was a user query, select **Save**
 - b. If this was a merchant level query for your site, select **Save to Merchant**

Tip: You cannot change the query type when making updates. If you want to save an existing query as a new query type, you must change the query name as described in the previous

5. When prompted to confirm, click **OK**. The system will display a message that the query was saved successfully.

Remove a Query

1. Select **Research** from the navigation bar menu.
2. From the Saved Queries drop-down list, select the query you want to remove.
3. Click the Research Options menu icon () and select the appropriate option:

Menu Option	Definition
Remove	Select this option to remove a query that was created for your site only.
Remove from Merchant	Select this option if you want to remove a query that was created for your organization.

4. When prompted to confirm, click **OK**. The system will display a message that the query was successfully removed.

SCANNER MAINTENANCE AND BEST PRACTICES

Scanner Location

- Choose a location for your scanner that is:
 - On a flat surface
 - Convenient for the scanner operator
 - Protected from heat, dust or moisture
 - Adequately ventilated
- The scanner should be 12-18 inches away from any possible electromagnetic interference like:
 - PC or laptops
 - Electronic calculators
 - Fax or copiers
 - Phones (cell or landlines)

Care and Cleaning

To keep your scanner running smoothly:

- Clean the scanner by using compressed air every week
- Use a scanner cleaning card monthly
- Watch for debris that could fall into the scanner. Gently remove any debris with canned air or turning the scanner upside down
- Do not use white out on scanned checks that could rub onto the scanner and distort images