

SMALL BUSINESS REMOTE DEPOSIT ONLINE USER GUIDE

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The Bank of America Small Business Remote Deposit Online Service is governed by our Small Business Remote Deposit Online Service Agreement which you can access through the Customer Resources link.

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Chapter

Introduction

Small Business Remote Deposit Online is a Web-based application that enables businesses to make electronic deposits from their desktops using a bank-approved scanner. Remote Deposit Online users can scan and capture images and MICR data of U.S. dollar items drawn on U.S. banks and transmit that data to Bank of America using a secure Internet connection.

Remote Deposit Online is available for scanning items and transmitting deposits 24 hours a day, excluding normally scheduled weekly system maintenance.

Scheduled outages are announced in the messaging area of the Welcome Screen.

The cutoff time for current-day processing is 8 PM Local Time. The time zone and ledger cutoff for your deposits is associated with the location and time zone that was indicated by the user at the time of setup. Note: Deposits submitted after the current-day cut-off time or during nonbanking days¹ will be processed the next banking day.

¹ Nonbanking days include U.S. bank holidays and Saturday and Sunday. Bank of America observes U.S. bank holidays as set forth by the Federal Reserve Bank. To see the schedule, refer to <u>http://www.federalreserve.gov/aboutthefed/k8.htm</u>.

Overview

This user guide serves as a reference for Bank of America's Small Business Remote Deposit Online application.

Bank of America offers remote depositing in accordance with the Check Clearing for the 21st Century Act (Check 21). This law permits banks to truncate original checks, process check information electronically, and deliver substitute checks to banks that want to continue receiving paper checks. Bank of America's Small Business Remote Deposit Online solution is a Web-based application that allows businesses to:

- 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 U.S. domiciled account and MICR encoded with a valid eight- or nine-digit routing and transit number can be deposited using the service.
- Validate scanned amounts to reconcile deposits before submission.
- Create screen prints of deposit activity.
- Deposit up to 99 items in a single deposit, with no limit on the number of deposits that can be submitted during a business day.²
- Transmit images and data to the bank via a secure Internet connection.
- Prevent duplicates with electronic duplicate detection.
- View the status of deposit transmission to the bank and receive confirmation that the bank has received the deposit.
- Receive credit to an enrolled bank account and allow the item to clear electronically.
- Eliminate trips to the bank and the need for the original paper to be presented.

Important Note: After depositing items using Remote Deposit Online, the deposited items must be endorsed and safeguarded for a minimum of 14 calendar days from the date of transmission and then destroyed or otherwise rendered incapable of transmission or presentment.

² The declared amount (and the total amount of the deposit) cannot exceed \$999,999.99.

Chapter **2**

Getting Started

Confirm your workstation meets the minimum application requirements. If applicable, confirm receipt of scanner. Follow the steps outlined in this section or in the quick reference guide to install the scanner driver on the computer that will be used to create deposits.

Note: You must have administrator rights to the computer.

Confirm Workstation Requirements

Remote Deposit Online requires a scanner driver to be loaded onto a user's workstation. If the workstation does not meet the minimum system requirements, it may affect the overall performance of the service. To ensure you will be able to use the service, once you've been set up, please take a minute to read the hardware and software requirements below and confirm your workstation will be compatible.

IMPORTANT:

- Scanner models may have different system requirements. The bulk of this guide focuses on the requirements for the Panini Vision X-1B and Digital Check CX30 scanners. If you are using a different, but certified scanner for Remote Deposit Online, please refer to <u>Appendix C</u>.
- Users must be on a stand-alone PC or MAC with the ability to download and store data.
- The PC or MAC must have a USB 2.0 port or greater for the scanner.
- Do not use multiple remote capture products or scanners on the same PC or MAC.
- Scanner used with Small Business Remote Deposit Online must be equipped with an ink cartridge and have print capability.
- You must have administrator rights to the computer that will load the scanner driver.

Workstation Requirements

Details shown below are for the Panini Vision X-1B and Digital Check CX 30 scanners (Bank of America provides one of these scanners at no cost to the client if required)

Operating System

- Windows 8 (32 & 64 bit version)
- Windows 8.1 (32 & 64 bit version)
- Windows 10 (32 & 64 bit version)
- Mac OS X 10.9 (Maverick)
- Mac OS X 10.10 (Yosemite)
- Mac OS X 10.11 (El Capitan)
- Mac OS X 10.12 (Sierra)
- Mac OS X 10.13 (High Sierra)
- MAC OS 10.14 (Mojave)
- MAC OS 10.15 (Catalina)
- MAC OS 10.16/11.0 (Big Sur)
- MAC OS 12 (Monterey)
- MAC OS 13 (Ventura)
- MAC OS 14 (Sonoma)

Browser*

- Microsoft Edge up to 122
- Mozilla Firefox up to 123
- Google Chrome up to 122
- Safari version 14 to 17

Processor Min/ Recommended

- Windows: 2 GHz Pentium IV
- Mac: Full 64 bit processor

Memory Min/Recommended

• Windows & Mac: 2GB

Other

• 1.5 GB free space on hard drive is required for installation and operation

- Display Adapter and monitor capable of 1024 x 768 display with at least 256 colors
- Peripherals Standard 101-keyboard and 2-button mouse
- Broadband Internet connectivity with TCP/IP enabled Min Upload Speed 100 Kbits/sec

Scanner/Printer Connectivity

- USB 2.0 port is required for scanner operation. To determine if the PC has a 2.0 port, please check your device manager to ensure the USB host controller shows as "Enhanced"
- Scanner must be at least 18 inches from the power source and PC. All scanners must be enabled with printing ability (an inkjet cartridge is included and must be installed).
- A scanner driver is required to operate the desk top scanner. This driver is provided within the Bank of America Remote Deposit Online application under Customer Resources.
- Listening ports are used to support scanner communication with the PC. At a minimum, at least one of the listening ports below MUST be open and available to use the desk top scanner. The driver will attempt to run on a secure port first, if unavailable it will default to the unsecure port to use during the web session.
 - o Secure Ports: 443, 8443, 8843, 9043, 9443, 12443
 - Unsecure Ports: 80 (WIN), 8080 (MAC)

For a listing of all scanners supported by the application and their system requirements, please reference <u>Appendix C</u>.

*Using a Browser version higher than what is listed above could affect the overall performance of the application causing information not to be displayed or displayed properly. Only the versions listed above are certified.

Scanner Components

This section includes verifying the scanner components (when receiving a Bank of America supplied scanner) and installing the scanner driver.

When you receive the scanner, verify all components are included. The scanner components may vary by scanner brand/model.

Obtaining a scanner from Bank of America is preferred; however, when the scanner is not obtained from the bank, it must be a supported brand/model as noted in <u>Appendix C</u>.

Note: Instructions may vary slightly for the various scanner models.



What is included in the box:

- Check Scanner
- Power supply
- Inkjet cartridge (remove cover slip and insert into scanner)
- USB 2.0 cable
- Additional reference material
- Scanner cleaning card

If any of the scanning components are missing or defective, contact the Bank of America Small Business Remote Deposit Online Help Desk. In the event of a defective scanner, the team will assist with its return and ship the replacement.

See <u>Chapter 8</u> for contacting the Small Business Remote Deposit Online Help Desk and support information. The team is available to take your calls Mon – Fri, 8am – 8pm ET.

Installing the Scanner Driver

Note: If applicable, you should remove any previous Remote Deposit Capture applications and scanner drivers from your workstation before installing the Remote Deposit Online scanner driver.

Before performing the installation:

- Ensure the scanner is not plugged into your PC or MAC.
- Ensure you are logged into the workstation and that you have administrator privileges.
- Close all open applications.

Login to Online Banking to access Remote Deposit Online service:

1. Go to https://www.bankofamerica.com/smallbusiness/

The Bank of America home page for small business will display with the secure login location at the top of the page (highlighted by red arrow in image below).

ΑΝΚ ΟΓ ΑΙ	MERICA				-	
hecking	Savings	Credit Cards	Business Services	Lending	Investing 👯	Small Business Resources
User ID						
Password						
Save User ID						
Lo	g In					
Forgot ID/Password?	?					
Security & Help	Enroll					
Open ar	n Account					
	_					
Find your close ATM	est financial cente	er or				
31 Schedule an Ap	pointment					

- 2. Enter your Online ID and passcode click Sign In
- 3. **The Accounts Overview** page will display (If you have a single account then you will be taken to the Accounts Detail page).

sr BANK OF AMERICA 🥙 Business Online Banking	nall Business User <i>How</i>	Profile & Setting				
Accounts Bill Pay Transfer Zelle® Business Services Rewards & Deals Tools & Inves	ting Open an Ac	count He	Ip & Support			
Hello, Small Business User *****@bofa.com Update Profile Security Center						
Business Advantage 360	Activity C	enter				
Get a comprehensive look at your day-to-day business with this powerful tool.			🕳 🗌			
Business Advantage Chk - 4218 \$0.00 Quick View	Alerts	Bill Pay	Transfers			
Business Fundamentals Chk - 4221 \$0.00 Quick View	Messages	Special Offers & Deals	Open an Account			
Public Service Trust - 4247 \$0.00 Quick View \$0.00	\$	@				
Business Advantage Sav - 4328 \$0.00 Quick View	Spending & Budgeting	Goals				

4. Go to the navigation menu at the top of the Account Overview or Account Detail page and select the **Business Services** Tab, then click the **Scan checks to deposit** link under the **Remote Deposit Online** section.

BANKOF	AMERICA 🖤	Business Online I	Bankir	Small Bu	_	ser Profile & s		1 Out
Accounts Bil	I Pay Transfer Zelle [®]		Rewards & Deals	Tools & Investing	_	<i>How can we hei</i> an Account	<i>p you?</i> Help & Suppo	Q rt
Remote Depo Scan checks t		Account management Add new users	Strea	II services imline payroll with I e Payroll self-servic	e	Access our	dvantage 360 r innovative ne dashboard witl	
:		Edit/Delete user	Payro	or Intuit Full Servic Ill [®] managed servic more			sign-up or cos ashboard now	st.

Another route to access the **Scan checks to deposit** link is by going under the **Your Business Services** option on the **Account Overview** screen.



If you don't have a **Business Services** tab, or a **Your Business Services** section, access one of your **Business Accounts** from under the **Account Overview** screen. To the right of the account summary, click the **Scan checks to deposit** link under **Services**.

NKOFAMERICA 🥙 Online Banking	Small Business User Pro		Saved Items	
nts Bill Pay Transfer Zelle [®] Rewards & Deals Tools & Inve	sting Open an Account	Help & Sup		
Management Banking Client , Small Business User Update Profile Security Center				
 Personal accounts^a Adv Relationship Banking - 0000 Quick View 	\$8,623.71	Activity C		
Business accounts ^a		Alerts	Bill Pay	Transfers
Analyzed Business Int Chk - 0000 Quick View	\$56,488.61	Messages	Special Offers & Deals	Open an Account
Business Advantage Chk - 0000 Quick View	\$2,631.49	\$ Spending & Budgeting	Goals	
Open a new account		Sche	edule an 👤	Find us
Add your non-Bank of America accounts				

Note: If you do not show any **Scan checks to deposit** link, or the **Learn about Remote Deposit Online** link displays, contact your Bank of America representative for assistance.

5. The Small Business Remote Deposit Online Welcome page will open in a new window (if you have pop-up windows turned off, you will need to turn them on to see the Remote Deposit Online tool).



Note: A link to Bank of America's Deposit Agreement and Disclosures is provided in the footer on this page and on every page within the application.

Access the Driver Download Page

Follow the instructions for downloading a scanner driver. There are 2 options for accessing the driver download page. The driver can be installed prior to making a deposit or at the time the first deposit is being created.

Option 1: Download Driver from the Customer Resources Link

1. On the RDO Welcome Page, select the Customer Resources link



2. When the Customer Resources Page is presented, select the Link to the Scanner Driver Download Page



3. The Driver Download page is displayed. Follow the steps below starting on <u>step 6</u> to complete the scanner driver installation.

Option 2: When the user begins to make their first deposit they will be prompted to install a scanner driver if one is not installed.

1. Click Create New Deposit (button displayed on the left of the Welcome page).



The New Deposit page displays.

Remote Deposit O	online	BANK OF AMERICA 🦘
% Customer resources	Show tips	Welcome, Mary Smith $$ Last accessed on 12/05/2022 at 09-58 AM EST $$ $$ $$ $$ Close
	Home	Deposits
New Deposit		Customer ABC Company Inc.
* Account number	00000007187 - ABC 7187 🗸 🗸	
Credit memo		
* Declared amount		
	Start capture Cancel	

- 2. Select the Account Number and Enter the Declared Amount of the items being deposited.
- 3. Press Start Capture
- 4. The Scanner Driver Verification page is displayed. The user will check the first option indicating they are a new user and then press **Continue**.

Note: A user may see this page when a scanner driver is installed but not functioning or when they have deleted the web browser cookies. Follow the instructions carefully when responding to the scenario that best describes your current situation.

Remote Deposit Online	BANK OF AMERI	са 🥡
≪ Customer resources @ Show tips	Welcome, Mary Smith ‡ Last accessed on 12/05/2022 at 12:51 PM EST	imes Close
Scanner Driver Verification		
Your scanner driver may not be working properly		
Select the option that best describes your situation I either Am a new user Have a new computer Have received a different model of scanner and need to download a scanner	tó a a bís sanatas	
 I am using Firefox as my browser and I received a blank screen after I tried Do the following to install a browser certificate for your driver before continuing For Windows Click on 		
Start > All Programs > Remote Deposit Web Client > Install Brow For MAC Click on the Launchpad Icon and type "WebClient" Click on the WebClient Diagnostics link Once WebClient Diagnostics loads in the browser, click Install Driver Follow the instructions on how to install the browser certificate	ser Certificates r HTTPS Certificate to display the browser certificate installation screen	
I have the driver installed, but it is not working		
Do the following to restart your driver before continuing For Windows Click on Start > All Programs > Remote Deposit Web Client > Restart Web For MAC Click on the Launchpad Icon and type 'Restart' Click on the Restart WebClient Driver link	cClient Driver	
Continue		

5. The Driver Download page displays.

Windows Machines:

Remote Deposit Online		BANK OF AMERI	са 🦄
% Customer resources	Welcome, S	small Business Customer User $\frac{1}{2}$ Last accessed on 03/25/2024 at 03:25 PM EDT	imes Close
	Home	Deposits	
Driver Download			
How To Install A Driver			
 Unplug the check scanner from your computer Click the button for your scanner model to begin the download For Windows 8/10/11 			
3. When prompted, save the driver file to your Downloads folder or Desktop			
4. Locate the saved file and install the driver by clicking on the downloaded .EXE f			
5. When prompted by the driver installation, plug the scanner into your computer	and click OK		
 Continue to follow the prompts until the install is complete and click Finish Click Return below 			
If you experience difficulty downloading the file please call the Small Business Rem	note Deposit Or	line Helpdesk at 1.877.270.1242 for support	

MAC Machines:

Remote Deposit C	Inline			BANKOFAMERI	CA 🥡
% Customer resources	Show tips	Welcome, S	mall Business Customer User	Last accessed on 03/25/2024 at 03:25 PM EDT	imes Close
		Home	Deposits		
Driver Downlo	ad				
How To Install A Driv	er				
1. Unplug the check scanner fr	om your computer				
-	anner model to begin the download				
	Irivers available for newer and older versions of Mac	COS. The correct	t driver must be selected for a	a successful driver install.	
For macOS 10.15 and	Newer				
DANINI	DIGITAL CHECK				
3 4					
For Mac OS X 10.9 to	macOS 10.14				
3. When prompted, save the dr	river file to your Downloads directory				
 4. Locate the saved file and ins Click on downloaded .DM Click on .PKG file 	stall the driver 1G driver file to open Remote Deposit WebClient				
5. Continue to follow the prom	npts until the install is complete and click Close				
6. Connect the check scanner t	to your computer				
7. Click Return below					
If you experience difficulty down	nloading the file please call the Small Business Rem	note Deposit On	line Helpdesk at 1.877.270.12	42 for support	
Return					

- 6. Without taking any action, review the steps on the page.
- If you are a Macintosh (Apple) user, proceed to the <u>Mac Scanner Driver Download Page</u>. If you are a Windows 8 or a Windows 8.1 user, proceed to <u>WIN 8 & WIN 8.1 Scanner Driver Download</u> <u>Page</u>. If you're a Windows 10 user, continue onto <u>next section</u>.

WIN 10 Scanner Driver Download

1. Click the link to the appropriate driver for the scanner that will be used with Remote Deposit Online.



2. Depending on the browser used, under **Downloads** select to **Save as**.



3. Choose Desktop from the drop-down menu. Click **Save** to save the driver install file to your desktop.



4. Once saved, under Downloads, click Open file. The file begins to download.



5. The Install Wizard launches. Click **Next** to begin the Wizard.

RemoteDepositWebClient - Ins	tallShield Wizard
	Remote Deposit Web
	The InstallShield® Wizard will install RemoteDepositWebClient for Panini MVX/AGP/VX/SD/1F/I:Deal/Vision neXt on your computer.
	< Back Next > Cancel

6. Unplug the scanner from the PC.



- 7. When the scanner is unplugged and disconnected from the computer, click **OK**.
- 8. The Ready to Install the Program box displays. Click Install.



9. A prompt may appear asking to plug in the scanner to confirm technical requirements. Plug scanner into USB port, ensure power is on, and click **OK**.



10. Once technical requirements are confirmed, click **Next**. If scanner or computer did not meet requirements, or scanner power was not turned on, you may click **Retest**. If computer did not Pass all requirements, contact your IT department to resolve.

RemoteDepositWebClient - Insta	IIShield Wizard
PC requirements check	
	e whether your system meets item scanning requirements. are unable to resolve any identified problems.
🖌 BAM :	Pass (Total RAM found: 8073 MB)
🧹 Disk Space Available :	Pass (Total Free Disk Space Available: 115.3 GB)
🗸 HTTP Port Available :	Pass (Driver HTTP Port 80 Available)
🧹 HTTPS Port Available :	Pass (Driver HTTPS Port 443 Available)
🧹 Browser Available :	Pass (Internet Explorer 9.11.9600.18977 found)
🗸 Driver Installed :	Pass
🖌 Scanner Connected :	Pass
InstallShield	
	Next

11. When the installation is complete, click **Finish**. The Install Shield Wizard Complete page displays.



12. Plug the scanner into your computer. Click **Return** on the Scanner Driver Download page to return to the Welcome page.

You have successfully downloaded and installed the scanner driver. Now you can begin using Remote Deposit Online to deposit your checks!

WIN 8 & WIN 8.1 Scanner Driver Download

1. Select the Scanner Icon for the scanner that you are using



- 2. The user is prompted to save this file.
- 3. Click Save dropdown and Save as.



4. Choose Desktop from the drop-down menu. Click **Save** to save the driver install file to your desktop.



5. Once saved, click Run. The file begins to download.

The Panini.exe download has completed.	Run	Open folder	View downloads	×
				-

6. Select Next

RemoteDepositWebClient - InstallShield Wizard			
	Remote Deposit Web		
	The InstallShield® Wizard will install RemoteDepositWebClient for Panini MVX/AGP/VX/SD/1F/I:Deal/Vision neXt on your computer.		
	< Back Next > Cancel		

7. Select Install



8. A prompt may appear asking to plug in the scanner to confirm technical requirements. Plug scanner into USB port, ensure power is on, and click **OK**.

	RemoteDepositWebClient - InstallShield Wizard	×
i	Please plug in the scanner then power it on. Allow device drivers to install.	
	ОК	

9. Once technical requirements are confirmed, click **Next**. If scanner or computer did not meet requirements, or scanner power was not turned on, you may click **Retest**. If computer did not Pass all requirements, contact your IT department to resolve.

PC ree	RemoteDepo quirements check	ssitWebClient - InstallShield Wizard
		e whether your system meets item scanning requirements. are unable to resolve any identified problems.
- 1	BAM :	Pass (Total RAM found: 8073 MB)
1	Disk Space Available :	Pass (Total Free Disk Space Available: 115.3 GB)
1	HTTP Port Available :	Pass (Driver HTTP Port 80 Available)
1	HTTPS Port Available :	Pass (Driver HTTPS Port 443 Available)
1	Browser Available :	Pass (Internet Explorer 9.11.9600.18977 found)
1	Driver Installed :	Pass
1	Scanner Connected :	Pass
InstallShie	ld	
		Next

10. When the installation is complete, click **Finish**. The Install Shield Wizard Complete page displays.

RemoteDepositWebClient - InstallShield Wizard			
	InstallShield Wizard Complete The InstallShield Wizard has successfully installed RemoteDepositWebClient. Click Finish to exit the wizard.		
	< <u>B</u> ack Finish Cancel		

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



You have successfully downloaded and installed the scanner driver. Now you can begin using Remote Deposit Online to deposit your checks!

Mac Scanner Driver Download

For Mac 10.9 to 10.14

For newer MAC OS Machines, Skip to See For Mac 10.15 & Greater

Note: Ensure Allow apps are downloaded from has **Anywhere** selected. This option is located on the "Security and Privacy" page under "System Preferences". Authentication from an Administrator will be required if this option is grayed out and disabled.

		(9	
	General FileVault Fi	rewall Privacy	
A login pass	word has been set for this user	Change Password	
Requ	ire password immediately 🗧	after sleep or screen sa	ver begins
Show	a message when the screen is lo	ocked Set Lock Messa	ge
Disat	ele automatic login		
Allow sense	downloaded from:		
	App Store		
	App Store and identified develop	ers	
Anyw	here		

Note: If you are unable to select **Anywhere**, ensure both **Mac App Store & identified developers** are at a minimum selected. This may require you when selecting the driver download package to hold your **Control** key down, or **Right Click** your mouse to be able to select to **Open** it, and then run the download. Holding the **Control** button, or **Right Clicking** your mouse may also be required when if you must select the "Restart WebClient Driver", or "Uninstall" options.





1. Select the Scanner Icon for the scanner you are using – the download will appear and fall to the bottom of the page.



- 2. The scanner driver file will appear in the Downloads file
- 3. From the toolbar, select Go > Select Downloads and locate the driver (*.dmg) file

		•	Û	0+
on 06		Downloads	(Clear
	Panini.dmg 23.2 MB			۲
				•

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

Note: If you receive no option to open/run by double clicking, right click your mouse over the **Remote Deposit WebClient** pkg and select **Open**, or hold down the **Control** key while clicking on the **Remote Deposit WebClient** pkg, and select Open.

Panini scanner driver pkg example



Digital Check scanner driver pkg example



5. A Welcome message will appear to the APTRA Remote Deposit Web Client Installer, Select **Continue**



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

	穿 Install APTRA Remote Deposit Web Client 🕒
	Standard Install on "Macintosh HD"
 Introduction Destination Select Installation Type Installation Summary 	This will take 17.7 MB of space on your computer. Click Install to perform a standard installation of this software for all users of this computer. All users of this computer will be able to use this software.
	🖺 🖶 🔿 🕑 2 / 5 🕞 🕑 🖬 Go Back Install

7. A prompt may appear to confirm test results for system requirements. Click **Next**. If computer did not Pass all requirements, contact your IT department to resolve.



8. Select Close when "The Installation was Successful" message is displayed.



Note: Panini Scanner Driver installations <u>*may*</u> require the PC to be rebooted after the installation has completed, if your driver indicates to restart, select **Continue Installation**, and then **Restart**.

9. After installing the driver, the **Remote Deposit Web Client** icon and functions can be brought up by searching for **webclient** in **Finder**.

			_
			0
	Search: This Mac "Drivers"		Save +
🖗 AirDrop	Name	Kind	Date Last Opened
Applications	WebClient Diagnostics.html	HTML	Today at 2:38 PM
Recents	WebCertInstall.html	HTML	
	😡 Uninstall WebClient Driver.app		
	🔂 Restart WebClient Driver.app		.553
Documents	RemoteDepositWebClient.app	Application	Today at 2:35 PM
O Downloads			
Creen Shots			
Desktop			
iCloud			
📥 iCloud Drive			
Locations			
MacBook Pro			

You have successfully downloaded and installed the scanner driver. Now you can begin using Remote Deposit Online to deposit your checks!

For Mac 10.15 & Greater

1. Select the Scanner Icon for the scanner you are using under the MacOS version you have – the download will appear and fall to the bottom of the page.



- 2. The scanner driver file will appear in the Downloads file
- 3. From the toolbar, select Go > Select Downloads and locate the driver (*.dmg) file

on 06 Panini.dmg 23.2 MB

4. Double click on the **Remote Deposit WebClient** pkg that appears and continue the installation *Panini scanner driver pkg example*

		RemoteDepositWebCli	entDriver	
Config.ini	RemoteDepositWebClientPa nini.pkg	Restart WebClient Driver	Uninstall WebClient Driver	

Digital Check scanner driver pkg example

		RemoteDepositWebCli	entDriver
	\$		
Config.ini	RemoteDepositWebClientDi gitalCheck.pkg	Restart WebClient Driver	Uninstall WebClient Driver

5. You may receive a pop-up stating the package will run a program to determine if the software can be installed, Click **Allow**



6. A Welcome message will appear to the APTRA Remote Deposit Web Client Installer, Select **Continue**



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

Inst	all APTRA Remote Deposit Web Client 3.32.1.07	8
 Introduction Destination Select Installation Type Installation Summary 	Standard Install on "Macintosh HD" This will take 38 MB of space on your computer. Click Install to perform a standard installation of this software on the disk "Macintosh HD". Change Install Location Go Back Install	
	oo back	- J

8. The package will install, you may receive pop-ups to confirm access to certain applications/functions, select to **Allow** these like the examples below:



9. A prompt may appear to confirm test results for system requirements. Click **Next**. If computer did not Pass all requirements, contact your IT department to resolve.

	ts indicate whether your system meets item scanning your administrator if you are unable to resolve any
RAM	: Pass (Total RAM found: 32768 MB)
Disk Space available	: Pass (Total Free Disk Space Available: 961.59 GB)
HTTP Port Available	: Pass (Driver HTTP Port 8080 Available)
HTTPS Port Available	: Pass (Driver HTTPS Port 8443 Available)
Driver Installed	: Pass

10. Select an option when prompted if you are sharing your scanner with other users



11. Select Close when "The Installation was Successful" message is displayed.



12. After installing the driver, the **Remote Deposit Web Client** icon and functions can be brought up by searching for **webclient** in **Finder**.

	Searching "This M Back/Forward	View Gre	v 🖞 Share	» Q	webclient Search	0
avorites	Search: This Mac Recents					Save +
AirDrop	Name				Kind	Date Last Open
Recents	RemoteDepositWebClient				Application	
Library	& Restart WebClient Driver				Application	
	S Uninstall WebClient Driver				Application	
Applications	WebCertInstall.html					
uattest	WebClient Diagnostics.html					
Downloads						
loud						
iCloud Drive						
Documents						
-						
Documents Desktop						
Desktop						

You have successfully downloaded and installed the scanner driver. Now you can begin using Remote Deposit Online to deposit your checks!



Deposits

This chapter describes how to log in to the Small Business Remote Deposit Online application and provides an introduction to some basic navigation that you will find useful when working with Remote Deposit Online.

Log in to Online Banking to access the Remote Deposit Online service

1. Go to https://www.bankofamerica.com/smallbusiness/

The Bank of America home page for small business will display with the secure login location at the top of the page (highlighted by red arrow in image below).

Personal Small Business Wealth Management Businesses & Institutions Security 🛷 About Us Contact Us Help						
BANKOF	AMERICA	1				
Checking	Savings	Credit Cards	Business Services	Lending	Investing 🖾	Small Business Resources
User ID						
Password						
Save User	ID					
	Log In					
Forgot ID/Passw	vord?					
Security & Help	Enroll					
Op	en an Account					
	closest financial cente an Appointment	ror				

2. Enter your Online ID and passcode click Sign In

3. **The Accounts Overview** page will display (If you have a single account then you will be taken to the Accounts Detail page).



4. Go to the navigation menu at the top of the Account Overview or Account Detail page and select the (1) Business Services Tab, then click the (2) Scan checks to deposit link under the Remote Deposit Online section.

BANK OF AMERICA	Business Online Ba	nki j	Small Bu	_	r Profile & S w can we hel	
Accounts Bill Pay Transfe	er Zelle® Business Services	Rewards & Deals	Tools & Investing	Open an		Help & Support
Remote Deposit Online Scan checks to deposit	Account management Add new users Edit/Delete user	Strea Online tools	I services mline payroll with I e Payroll self-servic or Intuit Full Servic III [®] managed servic more	e e	Access our cash flow o additional	ivantage 360 innovative new Jashboard with no sign-up or cost. ashboard now

Additional ways to access the Remote Deposit Online service:

Another route to access the **Scan checks to deposit** link is by going under the **Your Business Services** option on the **Account Overview** screen.



If you don't have a **Business Services** tab, or a **Your Business Services** section, access one of your **Business Accounts** from under the **Account Overview** screen. To the right of the account summary, click the **Scan checks to deposit** link under **Services**.



Note: If you do not show any **Scan checks to deposit** link, or the **Learn about Remote Deposit Online** link displays, contact your Bank of America representative for assistance.

5. The Small Business Remote Deposit Online Welcome page will open in a new window (if you have pop-up windows turned off, you will need to turn them on to see the Remote Deposit Online tool).



The Welcome Page provides a landing point for Remote Deposit Online and acts as a home page after authentication. From the Welcome page, users can create deposits, view deposits that have previously been made, and view Customer Resources.

- 1. **Quick Links** are displayed on the left side of the Welcome page. These links allow a user to create a deposit or view deposits that have previously been made.
- 2. **Tabs** are located on the top left side of the application and allow the user to perform functions within the application. These allow navigation to the Welcome page or the Deposit List screen.
- 3. **Important Messages** are delivered to all Remote Deposit Online users and are updated in real time. If a user is logged in while a new message has been created, the user will see the message once they have returned to the Welcome page. These messages may announce an upcoming scheduled system outage, new functionality, or overall important messages regarding Remote Deposit Online
- 4. Hyperlinks in the upper left hand corner: Customer Resources, Hide Tips.

Customer Resources Link Selecting Customer Resources provides you with quick and easy access to the following documents:

- Customer Agreement (Read before using Remote Deposit Online)
- Customer User Guide
- Technical Requirements
- Scanner Driver Download Page



b. Show Tips displays all the "button" call out tooltips

Make a Deposit

Prior to starting a deposit, ensure that all checks are gathered together and each amount is noted and totaled.

Items available for deposit include: checks (personal, business, cashier, traveler's checks) and money orders drawn on U.S. based accounts and U.S. domiciled banks. Virtual deposit slips are created within the application for each deposit made. Do NOT scan a paper deposit slip.

1. Gather all checks and money orders to be scanned.

Remember: Do NOT scan a deposit slip. The application creates one for you.

Electronic Deposit Image	Custome Account # Deposi
Deposit #: 000040 Credit Amount(\$): 1,678.40 Posting Date:	r Name: ABC Company Inc. Group: 1 t Items: 0008
540606045 00000000000	nc.

- 2. Prepare the total expected amount of your deposit, this amount is the declared amount and is used to reconcile to the total dollar amount tallied from all scanned checks.
- 3. Perform a quality check of all deposit items. Remove all staples, paper clips, etc., and straighten any bent corners before loading each item into the scanner.
- 4. On the Welcome page, click Create New Deposit


- 5. On the New Deposit screen:
 - Select the deposit account number. If you have more than one account number, use the drop down to select the intended account number.
 - Enter a credit memo if applicable. The credit memo is only associated with the deposit within the application. It is retained and displayed with the deposit details.
 - Enter the total dollar amount of the checks to be included in the deposit.
 - Click Start Capture to begin scanning.
 - If necessary, click **Cancel** to return to the Welcome page.

Remote Deposit O	online	BANK OF AMERICA 🦘
% Customer resources	Show tips	Welcome, Mary Smith $$ Last accessed on 12/05/2022 at 09-58 AM EST $$ $$ $$ Close
	Home	Deposits
New Deposit		Customer ABC Company Inc.
* Account number	00000007187 - ABC 7187 🗸 🗸	
Credit memo		
* Declared amount		
	Start capture Cancel	

6. If using a single feed scanner (Panini Vision X-1B or Digital Check CX30), insert one check at a time to be scanned. If using any of the compatible multi feed scanners, insert as many checks as needed and supported by your scanner model. Confirm the indicator light on the scanner indicates the scanner is ready. As each check is scanned, it will appear within the Deposit Item

List and the Dollar Amounts specific to this deposit are updated within the Deposit Information section.

Remote Deposit O	nline			BANKOF	AMERICA 🥠
% Customer resources	Show tips		Welcome, Mary Smith	Last accessed on 12/05/2022 at 12	2:56 PM EST $ imes$ Close
		Home Depos	its		
Deposit Item L	_ist			C	ustomer ABC Company Inc. Deposit 000041
Deposit Information	(Open-Processing)				
Declared amount Edit deposit Dele	t 1,678.40 Save	Current amount 15.62		Balancing difference 1,662.78	3
Scanned Items (2)					
Errors 7 Tasks	Item Type	\uparrow Sequence \bigtriangledown	Post Amount γ	Routing/Transit γ	Account $\bigtriangledown \otimes$
P	Credit Item - Virtual		1,678.40	540566046	@ *******9172
P 📋	Personal Check	1	15.62	053000196	@ *******3158
Items per page All 5 10 20	50	1 - 2 of 2 items			< <u>1</u> >
▲ Complete Add it	Return to Deposit List				

- 7. At this point, you can edit the deposit by doing any of the following:
 - Change the declared amount of the deposit
 - Address any items that require attention by selecting items highlighted in red.
 - Add/update the credit memo, by selecting Edit Deposit.

Remote Deposit Online BANK OF AMERICA 🥙								
🐁 Customer	resources	Show tips		Welcome, Mary Smith	Last accessed on 12/05/2022 at 12	2:56 PM EST $ imes$ Close		
			Home Depo:	sits				
Deposit Item List Customer ABC Company Inc. Deposit Information (Open-Processing)								
De Edit depos	clared amount	1,678.40 Save	Current amount 1,639.37		Balancing difference 39.03			
Scanned Ite	ems (7) Tasks	ltem Type	∱ Sequence ♡	Post Amount 🍸	Routing/Transit 🟹	Account 7 @		
chois j	P	Credit Item - Virtual		1,678.40	540566046	@ *******9172		
	0	Personal Check	1	15.62	053000196	@ *******3158		
	P 📋	Personal Check	2	50.00	053000196	@ *******9123		
	P 📋	Business Check	3	14.00	111000012	@ *******1111		
	P 📋	Business Check	4	915.25	111000012	••••••1111		
	P 📋	Business Check	5	644.50	053000196	@ *******3158		
\triangle	P 📋	Business Check	6	0.00	043307922	***3647		
Items per page	All 5 <u>10</u> 20 50)	1 - 7 of 7 items			< <u>1</u> >		
<u>∧</u> Complete	Add iten	Return to Deposit List						

• Add checks to the deposit by selecting **Add Items** and scanning additional checks.



- Delete/remove items from the deposit by:
 - Clicking the Delete item trashcan 🛄 icon in the Scanned Item List.

Scanned Ite	Scanned Items (7)							
Errors 🖓	Tasks	Item Type	\uparrow Sequence \heartsuit	Post Amount \bigtriangledown	Routing/Transit \heartsuit	Account \bigtriangledown 🚳		
	P	Credit Item - Virtual		1,678.40	540566046	@ *******9172		
	P 💼	Personal Check	1	15.62	053000196	@ *******3158		
	/ 🖒	Personal Check	2	50.00	053000196	@ *******9123		

or

 Selecting the Edit Item *P* icon from the Scanned Item List and clicking Delete in the lower left of the Check Image.

Edit Item		Item capture sequence number 1
Personal Check	• 🕀 🤤 🛱	≜ 1 ₽ ¶ = ⊏ =
Amount Memo	Johnny Quest .	
15.62		
Save Delete Next en	ror Cancel	< ltem 2 of 7 total $>$

- Within the Edit Item window for each scanned check, there is a memo field that you can update. This memo displays with the check image within Remote Deposit Online.
- If more than one item has been scanned, you can easily view each image by using the arrow buttons found in the lower right corner.
- 8. Once all checks have been scanned, confirm that the Declared Amount equals the Current Amount. If it does, the deposit will be in balance (e.g., Balancing Difference will be \$0.00) and the Complete button will be **BLUE**.



- 9. Press Complete to transmit the deposit to the bank. The Deposit List screen displays and the status is updated as the deposit processes.
- 10. You can view your deposit in either the Deposit List page or posted to your account detail page in Online Banking.
- 11. Write or stamp "For Deposit at Bank of America Only" on the back of each item after it has been successfully scanned.
- 12. Secure the deposited checks and place them in safekeeping.
- 13. After 14 calendar days, and after credit has been received, destroy the deposited checks or render them incapable of transmission or presentment.



Balancing Deposits

Out-of-balance conditions can occur when the Declared Amount does not match the Current (or scanned) Amount.

Note: You can edit the dollar amount of checks and deposit details any time before transmitting a deposit.

Deposits are considered unbalanced and in need of repair if the **Complete** button on the Deposit Item List is **RED**.

Sample: Balancing difference of \$20.00.

Remote D	eposit Onli	ne			BANK	OFAMERIC	CA 🥡
% Customer r	resources @	Show tips		Welcome, Mary Smit	h Last accessed on 12/05/2022 a	at 12:56 PM EST	imes Close
			Home Deposit	s			
Deposit	Item Lis	st				Customer ABC Depo	Company Inc osit 000042
Deposit Info	ormation (Ope	en-Processing)					
Dec Edit deposit	lared amount	1,659.37 Save	Current amount 1,639.37		Balancing difference 20.00		
Scanned Iter	MS (7) Tasks	Item Type	∱ Sequence ⊽	Post Amount ∑	Routing/Transit ▽	Accoun	t 7 @
	P	Credit Item - Virtual	1 1 1	1,659.37	540566046		
	1	Personal Check	1	15.62	053000196	•••	*****3158
	0 💼	Personal Check	2	50.00	053000196	@ ***	*****9123
	1	Business Check	3	14.00	111000012	•••	*****111
	P 🛍	Business Check	4	915.25	111000012	@ ***	*****111:
	1	Business Check	5	644.50	053000196	•••	*****3158
Δ	1	Business Check	6	0.00	043307922	•••	
Items per page Al	Add items	Return to Deposit List	1 - 7 of 7 items				< <u>1</u> >

Correcting Out-of-Balance Deposits

Remote Deposit Online identifies errors on the Deposit Item List screen. Items requiring attention are marked with either red text or an ALERT \triangle icon in the Errors column. Additional deposits cannot be made until all errors are resolved.

If the Declared Amount does not equal the Current Amount and there are no individual item errors, adjust the Declared Amount to the Current Amount. The Balancing Difference field (in red font) shows

by what dollar amount the Declared and Current Amount values differ. Changes can be made to the Declared Amount by entering information in the Declared Amount field and clicking Save.

Individual Item Errors

Remote Deposit Online displays errors with a text box containing information describing the error. The text will be in red and outlined with a red border. There can be multiple error types:

- Item Amount Misreads
- Image Quality Failures
- Duplicate Items
- Scanner Jams

Example: In this scenario, the amount could not be read so the application lists Zero (\$0.00) in the Amount (\$) box. To fix it, enter the correct check amount in the Amount (\$) box located at the bottom left.



Image Quality Failures

Remote Deposit Online follows the same guidelines for image quality that the Federal Reserve follows. As a result, the application will not accept poor quality images of checks. When an item is scanned and it does not meet image quality standards, the item will be flagged. Click on each item to determine the issue. While you have the ability to override an IQA error, please note that the item may ultimately be flagged by the bank at a later point in the process and result in an adjustment to your account.

Failed Image Quality Results Link - If an item in a deposit fails one or more IQA tests, the "Click for Failed Image Quality Results" link is displayed in the edit item window for the item.

Override Image Quality Link – To override the IQA failure, click the Override Image Quality checkbox. When Override Image Quality checkbox is selected and the edit item window is saved, the item remains in the deposit as is and is transmitted with the deposit. Remember, if the item cannot be processed downstream it may result in an adjustment.

Edit Item	Item capture sequence number 8
 Item failed image quality test Select to review image quality results Override image quality 	
Personal Check 🗸) 🔾 💐 🗎 🏦 🗊 🖓 🖃 🗖 💻
3043 Date	
Amount Memo 50.00	
Save Delete Next error Cancel	< Item 9 of 9 total $>$

Remote Deposit Online				BANK OF AMERICA	1
% Customer resources			Welcome, Mary Smith ‡ Last accessed	on 12/05/2022 at 12:56 PM EST 🛛 🗙	Close
	Home	Deposits			
Image Quality Binary Front				Deposit (Item capture sequence nun	000046 1 ber 8
Back/Front Image Quality Test Results					
Test 7			Туре 🖓	Result 7	
Amount Not Recognized			IQA IQA	Passed Failed	
Teo Dark			IQA	Passed	
Too Light			IQA	Passed	
Too Light or Too Dark 2nd Test			IQA	Passed	
Return to Edit Item					

Image Quality Test	Description
Amount Not Recognized	When the amount of an item cannot be determined with confidence, you will be presented with a "Confirm Amount – Click to View Results" error message.
Image Too Short	An item will fail the too short test if it is less than 5.5 inches in length
Too Light	An item will fail the too light test if the black pixels are less than 2% of the total pixels for the image.
Too Dark	An item will fail the Too Dark test if the black pixels are more than 39% of the total pixels for the image.

Duplicate Items

Remote Deposit Online recognizes items previously submitted for deposit.

- 1. An error icon displays in the left-hand side of the page when a duplicate is detected.
- 2. When an item is flagged, you must remove it from the deposit. Click **Delete** at the bottom of the Edit Item screen and place the item back in safe keeping for up to 14 calendar days.
- 3. If the item scanned is NOT a duplicate, you will need to delete the item from the deposit and then deposit the item at a banking center, Mobile, or through the ATM.

rrors $ abla$	Tasks	Item Type	\wedge Sequence $ abla$	Post Amount 🍸	Routing/Transit 🏹	Account \bigtriangledown 💿
	P	Credit Item - Virtual		500.00	540566046	@ *******917
	P 🛍	Personal Check	1	50.00	053000196	@ *******912
	P 🛅	Personal Check	2	250.00	231372798	@ ***3572
	P 🛍	Personal Check	3	75.01	231371841	@ ***3148
Δ	P 💼	Personal Check	4	20.00	053000196	@ ******315
ems per page A	All 5 <u>10</u> 20 50		1 - 5 of 5 item	5		< 1
△ Complete	Add item	Return to Deposit List				
	14					
Edit	ltem				ltem capture sequ	uence number 4
	uplicate it	070				
A U	upilcate it	em				
<u></u>	Select to	review duplicate item	details			
	Delete H	em from deposit to co	ntique			
	Delete It	cin noin deposit to co	i ci i ci			
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			_	ର୍ 💐 🗎	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	<u> </u>
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Person Ban Ren Calit Non	nal Check of America note Deposit varion Document Negotiable	Service	_	1753	1 . .	_
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Person Ban Ren Calit Non	nal Check of America note Deposit varion Document Negotiable	Service	_	1753 66-19/509 BC	1 . .	
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Person Bar Ren Cali Non Ba Acti Cali Cali Cali Cali Cali Cali Cali Cal	Anal Check and Check and Deposition restor Document Negotiable The ABC The ABC	Service C Apartments oty t as/100 erica	✓ € <u>1/1/99</u> 	1753 ************************************	1 • •	
Person Bar Ren Cali Non Ba Acti Cali Cali Cali Cali Cali Cali Cali Cal	ko of America note Deposit ration Document Negotiate Procession RT 6539000 1	Service C Apartments -ty -t	✓ € <u>1/1/99</u> 	1753 ************************************	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
Person Bar Ren Cali Non Ba Acti Cali Cali Cali Cali Cali Cali Cali Cal	Anal Check and Check and Deposition restor Document Negotiable The ABC The ABC	Service C Apartments -ty -t	✓ € <u>1/1/99</u> 	1753 ***#559 K BB2X 20.00	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
Person Bar Ren Cali Non Ba Acti Cali Cali Cali Cali Cali Cali Cali Cal	ko of America note Deposit ration Document Negotiate Procession RT 6539000 1	Service C Apartments -ty -t	✓ € <u>1/1/99</u> 	1753 ***#559 K BB2X 20.00	1 () ()	
Person Bar Ren Cali Non Ba Acti Cali Cali Cali Cali Cali Cali Cali Cal	ko of America note Deposit ration Document Negotiate Procession RT 6539000 1	Service C Apartments -ty -t	✓ € <u>1/1/99</u> 	1753 ***#559 K BB2X 20.00	1	
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Person Bar Ren Color My 3 Color Ba My 3 Color Ba My 3 Color	ko of America note Deposit ration Document Negotiate Procession RT 6539000 1	Service C Apartments -ty -t	✓ € <u>1/1/99</u> 	1753 ***#559 K BB2X 20.00		
Person Bar Ren Cali Non Ba Acti Cali Cali Cali Cali Cali Cali Cali Cal	Anal Check and Check and Deposition restore Decomment Negotiable The ABI The A	Service C Apartments -ty -t	I/1/99 1/1/99 \$1 Johnny Quest 58111 1753	1753 ***#559 K BB2X 20.00		■ ■ ■

Duplicate Items	
Current Deposit Details	Current Item Capture Sequence Number - 5
Deposit number 47 Account number 000003669172 Create date Dec 05, 2022 09:04 PM Amount 500.00 Status Processing	Bank of America Ferrors Deposition Calibration Document Non Hypothism
Duplicate Deposit Details	AmountAccountRouting/transitT/C20.000000000131580530001961753Duplicate Item Capture Sequence Number - 4
Deposit number 46 Account number 000003669172 Create date Dec 05, 2022 08:52 PM Amount 100.00 Status Incomplete	Bank of America Remote Departs Not Negative Not Negative Martine ABC Apartments Martine ABC Apart
Previous Next Return to Edit/View Item	Amount Account Routing/transit T/C 20.00 000000013158 053000196 1753

Scanner Jam

There are a variety of reasons why the scanner may jam. The scanner may need to be cleaned or the items being scanned may have torn or bent edges. When this occurs, a message will display indicating that the hopper is jammed. It is important to fully recover the jam prior to restarting the scanner.

1. See the Transport Problem below.

Remote Deposit Or	nline		BANKOFAN	1ERICA 💞	
🐁 Customer resources	Show tips		Welcome, Mary Smith	Last accessed on 12/05/2022 at 12:56 P	MEST $ imes$ Close
		Home Depos	its		
Deposit Item L	ist			Custon	er ABC Company Inc. Deposit 000047
Scanner problem:	The scanner detected a possil	ole item misfeed	Click the R	ecover button to resolve the proble	m Recover
Deposit Information (0)pen-Jammed)				
Declared amount	355.01 Save	Current amount 450.00		Balancing difference (94.99)	
Scanned Items (4)					
Errors \bigtriangledown Tasks	Item Type Credit Item - Virtual	\uparrow Sequence \bigtriangledown	Post Amount ∇ 355.01	Routing/Transit	Account 7 ⊚
P 🛍	Personal Check	1	50.00	053000196	********9123
P 🛅	Personal Check	2	250.00	231372798	***3572
1 🛍	Personal Check	3	150.00	053000196	@ *******3158
Items per page All 5 10 20 5		1 - 4 of 4 items			$<\underline{1}>$
▲ Complete Add iter	ns Return to Deposit List				

- 2. Remove the check(s) from the scanner.
- 3. Click **Recover**. The next screen shows the last image that was captured.
- 4. Click Restart Scanner (lower left corner). Do not load the item back into the scanner at this time.

Remote Deposit Online			BANK OF AMERI	са 🥡
% Customer resources			Welcome, Mary Smith Last accessed on 12/05/2022 at 12:56 PM EST	imes Close
	Home	Deposits		
Scanner Recovery				
Hopper could not be started due to an outstanding exception.				
Follow these steps to recover the scanner				
1) Remove all documents from the track and hopper				
2) Reorder the documents starting with the document after the one displayed below				
3) Place the documents back into the document feed area				
4) Click "Restart scanner"				
This is the image of the last item successfully captured Bank of America Bank of America Cancel Cancel				

5. After the loading page goes away and the Deposit Item List displays, place the item back into the scanner. The item will automatically feed through the scanner

Chapter 5

Using the Deposit List

The Deposit List is used to view deposit statuses, look at items within a deposit, and print details in a report. You can see the Deposit List by either clicking **View Deposit List** on the left side of the Welcome page or by using the Deposits tab on the top portion of the Welcome page. After selecting Deposit List, you can narrow your search by selecting a search option from the drop down.



Remote	Deposit Online					E		IERICA 🦅		
🗞 Custom	er resources 🛛 💿 S	how tips		٧	Welcome, Mary Smith $_1$ Last accessed on 12/05/2022 at 02:06 PM EST $ imes$ Close					
			Home	Deposits						
Depos List of De							Custom	ner ABC Company Inc.		
Tasks	ψ Create Date \heartsuit	Deposit Number 🏹	Account Name 7 💿	Amount 7	Number of Items $\overline{\gamma}$	Status 7	Deposit ID 🍸	Credit Memo γ		
•	12/05/22 04:04 PM	000047	@ *******9172 - ABC 9172	355.01	4	Open-Incomplete	320000007800			
•	12/05/22 03:52 PM	000046	@ ••••••9172 - ABC 9172	100.00	8	Perfected	320000007799			
•	12/02/22 03:56 PM	000037	@ *******9172 - ABC 9172	148.77	3	Perfected-Adjusted	320000007780	Tax Payments		
Deposits per p	age All 5 10 20 50		1 - 3 of 3	(3 total) deposits				< <u>1</u> >		
Create new	r deposit Refresh	Report view]							

Option	Description					
For This Session	Lists a deposit or deposits that have been created during your current log in session					
For Today	Lists a deposit or deposits that have been created during the current business day					
For Last 10 Days	Lists a deposit or deposits that have been created during the last 10 business days					
All Open Deposits	Lists a deposit or deposits that are in an open status					
Month YYYY	Lists a deposit or deposits made within a specific month. Deposit data is viewable for 90 days and images are viewable for 45 days					

Viewing a Deposit Status

Deposit status can be checked by looking at the Status column on the Deposit List page.

Status	Description							
	Incomplete – There may be additional items to scan, or recognition results may be incomplete.							
	Processing – Document scanning is active. When a deposit is in this status, no other deposits can be made.							
Open	Balanced – All items have been scanned, the Declared Amount and Current Amount natch.							
	Lammed – The scanner has reported a track jam. When a deposit is in this status, no other deposits can be made.							
	Cancelled – Typically results in immediate removal of the deposit.							
Transmitting	The deposit is currently being sent to Bank of America.							
Received	The deposit has been successfully received by Bank of America. You can also log into Bank of America Online Banking and see the deposit as a pending transaction.							
Received Pending	Do NOT rescan the deposit. It has been received by the bank. See Support for contact information.							
Perfected	Bank of America processed this deposit without making adjustments.							
Perfected Adjusted	Bank of America processed this deposit and made adjustments.							

Deposits will be listed with their statuses. If a deposit has been transmitted, relevant information can be edited or viewed by clicking on the appropriate icon.

Remote	Deposit Online					В	ANKOFAN	1ERICA 🥠
% Custom	er resources 🛛 💿 S	how tips		٧	Velcome, Mary Smith	Last accessed on 12	/05/2022 at 02:06 P	MEST $ imes$ Close
			Home	Deposits				
Depos List of De Dec 2022							Custon	Ner ABC Company Inc.
Tasks	\downarrow Create Date \bigtriangledown	Deposit Number 🏹	Account Name \bigtriangledown 💿	Amount γ	Number of Items $\overleftarrow{\gamma}$	Status 77	Deposit ID 🍸	Credit Memo 🍸
© 🗀 📋	12/05/22 04:04 PM	000047	@ ******9172 - ABC 9172	355.01	4	Open-Incomplete	320000007800	
•	12/05/22 03:52 PM	000046	@ *******9172 - ABC 9172	100.00	8	Perfected	320000007799	
•	12/02/22 03:56 PM	000037	@ *******9172 - ABC 9172	148.77	3	Perfected-Adjusted	320000007780	Tax Payments
Deposits per p	age All 5 10 20 50		1 - 3 of 3	(3 total) deposits				< <u>1</u> >
Create nev	v deposit Refresh	Report view]					

When you click **Open this Deposit** icon \square to edit the attributes of the deposit, you are taken to the **Deposit Item List** screen for that deposit.

Remote	e Depo	osit Online					BANKOF	AMERICA 🦅	
% Custon	ner resou	urces 💿 Show tips		Welcome, Mary Smith $\frac{1}{2}$ Last accessed on 04/01/2024 at 08:04 AM EDT					
				Home	Deposits				
•		em List ation (Perfected-Adjuste	:d)				Ci	ustomer ABC Company Inc. Deposit 000037	
	Posted	amount 148.77		Credit amoun	t 138.77	Adjusted difference (10.00)			
Scanned	ltems	(3)							
$\mathbf{Errors} \ \mathbf{\overline{n}}$	Tasks	Item Type 🏹	Sequence $\overline{\gamma}$	Post Amount $\overline{\gamma}$	Credit Amount $\overline{\gamma}$	Difference $\overline{\gamma}$	Routing/Transit $\overline{\gamma}$	Account 77 💿	
	0	Credit Item - Virtual		148.77	138.77	(10.00)	540566046	********9172	
	0	Personal Check (adjusted)	1	98.77	88.77	(10.00)	091203557	@ ******3158	
	0	Business Check	2	50.00	50.00		011000028	*******9123	
ltems per pag	ge All 5	10 20 50		1 - 3	of 3 items			$< \underline{1} >$	
Report vie	w	Return to Deposit List							

Back under the **Deposit List** page: When you click **View this Deposit's Details** icon (1), you are taken to the Deposit Details page which can be printed.

Remote	Deposit Online					E	BANKOFAN	MERICA 🦅
% Custom	er resources 🛛 💿 S	how tips		v	Velcome, Mary Smith	Last accessed on 12	2/05/2022 at 02:06 P	MEST $ imes$ Close
			Home	Deposits				
Depos List of De							Custon	ner ABC Company Inc.
Tasks	\downarrow Create Date \bigtriangledown	Deposit Number \mathcal{V}	Account Name 7 💿	Amount γ	Number of Items $\overline{\gamma}$	Status 7	Deposit ID γ	Credit Memo 🍸
•	12/05/22 04:04 PM	000047	@ ******9172 - ABC 9172	355.01	4	Open-Incomplete	320000007800	
© 🗀	12/05/22 03:52 PM	000046	@ *******9172 - ABC 9172	100.00	8	Perfected	320000007799	
01	12/02/22 03:56 PM	000037	@ *******9172 - ABC 9172	148.77	3	Perfected-Adjusted	320000007780	Tax Payments
Deposits per p	bage All 5 10 20 50		1 - 3 of 3	(3 total) deposits				< <u>1</u> >
Create new	v deposit Refresh	Report view]					

Welcome, Mary Smith Last accessed on 12/05/2022 at 02:06 PM EST × Clo Deposits Customer ABC Company Deposit 000
eceipt Details
Transmitted date12/02/2022Transmitted time3:56 PMReceived date12/02/2022Received time3:56 PMPosted date12/02/2022

Sorting Columns within the Deposit List Screen

Within the Remote Deposit Online application, column data can be sorted by clicking the column title. For example, the Create Date, Deposit Number, Account, Amount (\$), Number of Items, Status, and Deposit ID columns can be sorted by clicking the column title.

From the Deposit List screen, the arrow next to **Create Date** indicates that this column is currently sorting the column data in descending order. Clicking **Create Date** again will re-sort the column in ascending order, and the arrow will point upwards.

Remote	Deposit Online	е				B	ANK OF AN	MERICA 🥠	
🐁 Custom	er resources 🛛 💿	Show tips		Welcome, Mary Smith \ddagger Last accessed on 12/05/2022 at 02:06 PM ES					
			Home	Deposits					
Depos List of De							Custor	ner ABC Company Inc.	
Tasks	\downarrow Create Date \bigtriangledown	Deposit Number 🏹	Account Name 7	Amount \bigtriangledown	Number of Items $\boldsymbol{\gamma}$	Status γ	Deposit ID 7	Credit Memo γ	
•	12/05/22 04:04 PM	000047	@ *******9172 - ABC 9172	355.01	4	Open-Incomplete	320000007800		
•	12/05/22 03:52 PM	000046	@ *******9172 - ABC 9172	100.00	8	Perfected	320000007799		
•	12/02/22 03:56 PM	000037	@ *******9172 - ABC 9172	148.77	3	Perfected-Adjusted	320000007780	Tax Payments	
Deposits per p	age All 5 10 20 50		1 - 3 of 3	(3 total) deposits		$\langle \underline{1} \rangle$			
Create new	/ deposit Refrest	Report view]						

Filtering the Deposit List Screen

Columns within the Deposit List screen can be filtered to show specific information. For example, to view check amounts within a certain range, a filter can be created specifying the range of items to display. The application updates to show only those items meeting the set criteria.

Note: Multiple filters can be used, and the filter applied appears below the column name. For example, a filter can be set on both Amount (specifying the amount range) and Account (specifying a specific account number).

Filtering:

- 1. From the Deposit List screen, select the filter icon. The input box appears.
- 2. Enter the filter criteria and click Apply.

% Custom	er resources 💿	Show tips			We	elcome, Mary Smith	Last accessed on 04	/01/2024 at 01:06 P	MEDT X Clos
				Home	Deposits				
Depos	it List							Custon	ner ABC Company Ir
List of De	eposits					-			
Dec 2022	~			Amount betv	veen				
Tasks	\downarrow Create Date $\overline{\gamma}$	Deposit Number $\overline{\gamma}$	Account Name 7	100.00	To 500.00	ber of Items 🍸	Status 🖓	Deposit ID 🏹	Credit Memo 🏹
© 🗋 🗊	12/05/22 04:04 PM	000047	@ ******91			4	Open-Incomplete	320000007800	
•	12/05/22 03:52 PM	000046	@ ******91	Apply	Close	8	Perfected	320000007799	
•	12/02/22 03:56 PM	000037	@ ******91	.72 - ABC 9172	148.77	3	Perfected-Adjusted	320000007780	Tax Payments
Deposits per p	oage All 5 <u>10</u> 20 50			1 - 3 of 3 (3	8 total) deposits				< <u>1</u> >

3. The filtered results display.

Remote	Deposit Onlin	e					В	ANKOFAM	IERICA 🤎
🗞 Custom	er resources 🛛 💿	Show tips			Weld	come, Mary Smith La	st accessed on 04/	01/2024 at 01:06 PN	MEDT $ imes$ Clos
				Home	Deposits				
Depos List of De								Custom	er ABC Company In
Tasks	\downarrow Create Date \bigtriangledown	Deposit Number 🏹	Account Name 7 💿		Amount 77	Number of Items ∇	Status 🏹	Deposit ID γ	Credit Memo 🏹
© ┣ 📋	12/05/22 04:04 PM	000047	@ *****9172 - A	BC 9172	355.01	4	Open-Incomplete	320000007800	
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© 🗀 📋	12/02/22 03:56 PM	000037	@ *******9172 - A	BC 9172	148.77	3	Open-Incomplete	320000007780	Tax Payments
Deposits per p	age All 5 <u>10</u> 20 50			1 - 3 of	3 (3 total) deposits				< <u>1</u> >
Create new	deposit Refres	h Report view							

Report View:

1. This is a quick option to print a page. The **Report View** button is available on the **Deposit List** and **Deposit Item List** screens. Selecting a deposit within the report view window provides a view of all the deposited items. This view can then also be printed.

Dep	osit Sum	mary Report					Customer /	ABC Company Inc.	
Report	t Settings			Amou	nt/Item Totals				
	Sort criter Filtered colum				Total deposit value Number of deposits Number of items	603.78 3 15			
Tasks	Deposit Number	Account Name	Actual Count	Deposit Status	Transmit Date and Tir	ne Amount	Deposit ID	Credit Memo	
0	000047	9172 - ABC 9172	4	Open-Incomplete		355.01	320000007800		
0	000046	9172 - ABC 9172	8	Perfected	12/05/2022 12:32 PM	100.00	320000007799		
0	000037	9172 - ABC 9172	3	Perfected-Adjusted	12/02/2022 03:56 PM	148.77	320000007780	Tax Payments	
Report	Deposit Items Detail Report Customer ABC Company Inc. Deposit 000037 Report Settings Amount/Item Totals Sort criteria Sequence Total number of items 3 Filtered columns Sequence 138.77								
	t Details State Sent date and tin eived date and tin	ne Dec 02, 2022 03:56 PM		Cre	Account number ate date and time	9172 - A Dec 02, 2022 03:56			
	Sequence Item Ty	ype	Serial	Routing/Tran	sit #	Account T.	/C Amoun	t Memo	
	Credit I	tem - Virtual	1	5405660	46	9172	138.7	7	
	1 Persona	al Check		0530001	96	3158 14	42 98.77	,	
	2 Busines	ss Check	001019	0530001	96	9123	50.00)	



Exiting the Remote Deposit Online Application



Click **Close** in the upper right corner of the application.

Chapter 7

Scanner Maintenance

Cleaning Your Scanner

There are two tools to use to clean the scanner: The cleaning card and compressed air (*purchased separately*).

Using the Cleaning Card

Use the cleaning card to perform a simple cleaning cycle once a month or every 3,500 checks, whichever comes first.

Using Compressed Air

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

Removing Ink Smudges

Check the inkjet cartridge for leaks. If it has leaked, remove the cartridge and clean it off, then insert it back in the scanner. Periodically check the condition of the ink jet cartridge and replace it when the ink begins to fade in density on the printed items.

Scanner supplies such as cleaning cards, compressed air and ink jet cartridges can be ordered by contacting our scanner vendor TASQ at 1-866-410-7216.

Chapter **8**

Support for Remote Deposit Online

Understand Help Tips

Help Tips are located in the top left corner of the page. 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 if you have selected Hide Tips.



Technical Support

Contact the Small Business Remote Deposit Online Help Desk with questions about the following:

- Remote Deposit Online
 - Deposits made via Remote Deposit Online
 - o Error encountered within Remote Deposit Online
 - o Updating account information within Remote Deposit Online
- Scanner Troubleshooting

The Small Business Remote Deposit Online Help Desk is available Mon – Fri, 8am – 8pm ET.

• 1. 877.270.1242 toll-free (Domestic)



lcons

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

lcon	Action	Purpose	
Ū	Delete	Deletes the associated item.	
0	View	Let's you view an item's details.	
P	Edit	Let's you change an item's details.	
	Selection	Alerts you to selectable items.	
∇	Filter	Let's you create filters.	
<u>_!</u>	Alert	Draws attention to specific areas or items that require action.	
í	Info	Provides you with informational text	

Customer Adjustments

When a Remote Deposit Online deposit is being processed, a number of verifications take place including:

- Confirming either the scanned or edited amount of each item.
- Confirming each item is negotiable for deposit.
- Assessing that the quality of each image is acceptable.
- Confirming that the deposit is in balance.

When an issue is discovered for a particular item or for the deposit as a whole, the item or deposit will be adjusted as appropriate. The matrix on the next page provides details on the customer adjustments that could occur.

Adjustment Reason	Adjust ment Code	Adjustment Description	Action Needed by the Customer?
Debits Do not Equal Credits	001	If an error does not fall into one of the following categories, this adjustment will be created.	No
Check Declared for Wrong Amount	002	If an item is determined to have an amount that does not match the declared amount, an adjustment will be created for the difference of the two amounts.	Νο
Non- negotiable Item in Deposit	005	If an item is found that is not negotiable via Remote Deposit, an adjustment will be created for the declared amount of the item. Examples include: savings bond, items without account numbers, cash, store coupons	If the item is negotiable, it should be re- deposited through a channel other than Remote Deposit Online.
Foreign Item	011	Foreign items are not negotiable via Remote Deposit Online. If one is found during processing, an adjustment will be created for the declared amount of the item.	The item should be re-deposited through a channel other than Remote Deposit Online.
Piggyback	017	A piggyback occurs when two items go through the scanner at the same time and there is only one image associated with them. An adjustment will be created for the declared amount of the image.	Both items involved in the piggyback should be re-deposited.
IQA – Bad Quality Image	018	Poor quality images cannot be processed. These items will have an adjustment created for the declared amount of the image.	The item should be re-deposited through a channel other than Remote Deposit Online.
Image Capture Error	019	Image missing, image not legible, or image capture error	Compare the items for which you received credit to the physical items. If there are any physical items for which you did not receive credit, those items will need to be re- deposited. You may deposit these items at a banking center or through Remote Deposit Online.
Improper Endorsement	701	Payee(s) does not match endorsement. Not all or no endorsement on the back of the item.	Ensure endorsements are updated correctly and resubmit in Remote Deposit Online.
Unable to Verify Endorsement	702	Endorsement is not clear or recognizable.	Ensure endorsement is legible and resubmit in Remote Deposit Online.
Non- negotiable Item	703	If an item is found that is not negotiable via Remote Deposit Online, an adjustment will be created for the declared amount of the item. Examples include: savings bond, items without account numbers, cash, store coupons/vouchers, or if the deposit account is closed.	If the item is negotiable, it should be re- deposited through a channel other than Remote Deposit Online.
Incomplete Check	704	Signature or payee on the deposited check is missing, and the check cannot be accepted for deposit.	Obtain missing information from check issuer and redeposit the completed check through a channel other than Remote Deposit Online.
Altered Check	708	Payee, dollar amount, or signature on the deposited check has been changed, and the check cannot be accepted for deposit.	Obtain a new check from check issuer and redeposit the new check through any channel including Remote Deposit Online.
Payee not on Account	711	Payee on a deposited check (or any of multiple payees on a deposited check) are not owners/signers on the deposit account, the check cannot be accepted for deposit.	Deposit the item to an account that the payee(s) is on.

Appendix **B**

Troubleshooting, Login, Authentication and Scanner Errors

The table below provides information about login, authentication and scanner errors and potential resolutions. Please note that these are suggestions for making the product work better for you, not a guarantee for seamless service.

Error Probable Cause		Potential Resolution	
The computer does not detect the scanner or appropriate driver – driver download page is displayed.	Scanner connections may be loose, scanner is powered off, or driver may not be correctly installed.	 Check all USB and power connections. Check that scanner is powered on. Contact the Small Business Remote Deposit Online Help Desk 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, log off the Remote Deposit Online site, restart the scanner manually by unplugging the scanner and then plugging it back in. Return to Remote Deposit Online and sign in. If the problem persists, contact the Bank of America Small Business Remote Deposit Online Help Desk.	
Laptop computer fails to detect the scanner.if the scanner is plugged into the USB port on a laptopcomputer and not into the USB por station. Docking stations can cause		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		If you anticipate multiple scanning sessions, you may close the Remote Deposit Online application after you have completed the first session, but you may wish to leave the scanner powered on. Subsequent scanning sessions will initialize much more quickly.	
Two items have been scanned together	Items have inadvertently stuck together.	Delete the piggyback items, remove any substance that may have caused them to stick together and rescan.	
Item appears to be stuck in the scanner Clear any stuck items and ther follow scanner jam recovery process.		If problem persists, clean the scanner's document track. If unable to re-process item, contact the Bank of America Small Business Remote Deposit Online Help Desk.	

Appendix C

Additional Scanners

Following is a list of additional scanners supported by Small Business Remote Deposit Online.

Digital Check Scanners

Specification	Minimum Requirements
Processor Speed	Win 10: P4 - 2 GHz
Available RAM	Win 10: 2 GB
Free Hard Drive Space	Win 10: 1.5 GB
Required Upload Speed	230-35 117 Kbits/sec, 230-65 217 Kbits/sec, 230-100 334 Kbits/sec

• Digital Check TellerScan 230-35, 230-65, 230-100 – NOT certified with Mac

•	Digital Check TellerScan	CX30, 240-50,	, 240-75, 240-100
•	Digital Officer Tenerocan	0, 2+0-00, 2+0-00, -00, -00, -00, -00, -00, -00, -00	, 240-10, 240-100

Specification	Minimum Requirements
Processor Speed	Win 10: P4 - 2 GHz Mac: Full 64-bit processor
Available RAM	Win 10: 2 GB Mac: 2 GB
Free Hard Drive Space	Win 10: 1.5 GB Mac: 1.5 GB
Required Upload Speed	CX30 100 Kbits/sec, 240-50 167 Kbits/sec, 240-75 250 Kbits/sec, 240-100 334 Kbits/sec

• Digital Check TellerScan 4120 – NOT certified with Mac

Specification	Minimum Requirements
Processor Speed	Win 10: P4 - 2 GHz
Available RAM	Win 10: 2 GB
Free Hard Drive Space	Win 10: 1.5 GB
Required Upload Speed	400 Kbits/sec

Panini Scanners

• Panini My Vision X-30, X-60, X-90

Specification	Minimum Requirements	
Processor Speed	Win 10: P4 - 2 GHz Mac: Full 64-bit processor	
Available RAM	Win 10: 2 GB Mac: 2 GB	
Free Hard Drive Space	Win 10: 1.5 GB Mac: 1.5 GB	
Required Upload Speed X-30 100 Kbits/sec, X-60 200 Kbits/sec, X-90 300 Kbits/sec		

• Panini Vision X-1B, X-50, X-75, X-100

Specification	Minimum Requirements
Processor Speed	Win 10: P4 - 2 GHz Mac: Full 64-bit processor
Available RAM	Win 10: 2 GB Mac: 2 GB
Free Hard Drive Space	Win 10: 1.5 GB Mac: 1.5 GB
Required Upload Speed	X-1B 100 Kbits/sec, X-50 167 Kbits/sec, X-75 250 Kbits/sec, X- 100 334 Kbits/sec

Appendix D

Best Practices

Please note that these are suggestions for making the product work better for you, not a guarantee for seamless service.

- Verify your system meets all technical requirements (per the Hardware and Software Requirements documents) to aide with system efficiency.
- It is important to place the scanner power box at least 18 inches away from your computer and not on top of any other device (printer, copier, etc.) to reduce any interference between the application and the scanner.
- Do not place any electronic items near the scanner (cell phones, Blackberrys, etc.).
- Scanners should be cleaned every 3,500 items or once a month with compressed air and cleaning cards.
- Make sure checks are free and clear of debris (e.g., staples, paper clips) and are facing the same direction and not bent or folded.
- Listening ports are used to support scanner communication with the PC. At a minimum, at least one of the listening ports below MUST be open and available to use the desk top scanner. The driver will attempt to run on a secure port first, if unavailable it will default to the unsecure port to use during the web session. These ports are normally open unless you are running a Web server on the same device.
 - o Secure Ports: 443, 8443, 8843, 9043, 9443, 12443
 - Unsecure Ports: 80 (WIN), 8080 (MAC)
- We do not recommend using multiple remote capture products or scanners on the same PC. There is no way to determine what the details are behind another bank's application or scanner requirements, and they may conflict with the Remote Deposit Online application.
- Only U.S. dollar items, drawn on domestic banks, to U.S. dollar accounts may be captured through Remote Deposit Online.
- Money orders are not consistently formatted across all issuers. As a result, many are too light, too dark or printed on nonstandard check stock. Due to these variations, scanners may have a difficult time reading the money order amounts or recognizing the documents as money orders. The amount can be manually entered while the item is scanned but the amount must be legible on the electronic image of the item for successful processing. The same process holds true for Traveler's Checks and other nonstandard checks.

- Remote Deposit Online provides duplicate check detection. As items are scanned, the application searches for other items with the same account, amount, serial/check number and ABA/RT number that were previously scanned. If a duplicate is found, you must remove the item from the processing stream.
- Cash cannot be deposited using the Remote Deposit Online scanner.
- Scanners must have printing capabilities and an ink cartridge installed.
- Do not download scanner drivers from the "Found New Hardware" message. Follow the instructions in the User Guide.

Common I	Errors:
----------	---------

Error	Problem	Solution
I am unable to access Remote Deposit Online	User may not be entitled.	To have access to Remote Deposit Online you must be a Bank of America Online Banking customer and a business owner.
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 (WIN) or 8080 (MAC) is open. Check all USB and power connections. Check that the scanner is powered on. Contact the Small Business Remote Deposit Online Help Desk for assistance with re-installing drivers.
The scanner jammed, was cleared, and still doesn't 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.
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 and then restart the application. If the problem persists, contact the Small Business Remote Deposit Online Help Desk.
Two items have been scanned simultaneously	Items have inadvertently stuck together.	Delete the piggyback items, remove any substance that may have caused them to stick together and rescan.
The computer doesn't recognize the scanner.	Possible issue with a printer that is installed and plugged into your USB port.	If you currently have a USB printer plugged into your PC, try to unplug the printer and reboot your machine with the scanner plugged in, then log into Remote Deposit Online and attempt to have your computer recognize the scanner. If the problem persists, contact the Small Business Remote Deposit Online Help Desk
MAC machine with M1 chip keeps receiving messages that the driver is not installed, and the driver does not show in Activity list.	The MAC may not have the Rosetta software installed which enables a transition to newer hardware, by automatically translating software.	 Ensure driver is installed. To install Rosetta, locate Remote Deposit Web Client under Finder and double click it. If a message appears that Rosetta is needed, click the Install button. If the problem persists, contact the Small Business Remote Deposit Online Help Desk.

Frequently Asked Questions

• What other scanner models are supported?

Please reference <u>Appendix C</u> of this document.

- What Is the Small Business Remote Deposit Online Help Desk phone number?
 877.270.1242
- Is there a limit to the number of checks that can be processed in a single Remote Deposit Online Deposit (Batch)?

Deposits (batches) are limited to 99 checks. There is no limit to the number of deposits that you can submit each day.

• Can I rescan the original Item if it is returned?

No, returned items must be deposited inside a banking center.

• Can I use Remote Deposit Online and other Banks' Remote Capture Solutions on the same PC?

There is no way to determine what the details are behind another bank's application or scanner requirements to know if they will conflict with Remote Deposit Online.