

# 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 1

# 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 days<sup>1</sup> will be processed the next banking day.

<sup>&</sup>lt;sup>1</sup> 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 <a href="http://www.federalreserve.gov/aboutthefed/k8.htm">http://www.federalreserve.gov/aboutthefed/k8.htm</a>.

# 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.<sup>2</sup>
- 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.

5

<sup>&</sup>lt;sup>2</sup> 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 Appendix C.
- 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
  - o Unsecure Ports: 80 (WIN), 8080 (MAC)

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

\*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 Appendix C.

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

# 

# **Digital Check CheXpress (CX30)**

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.

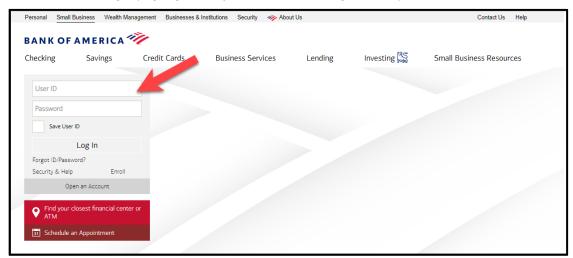
## Before performing the installation:

- 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.

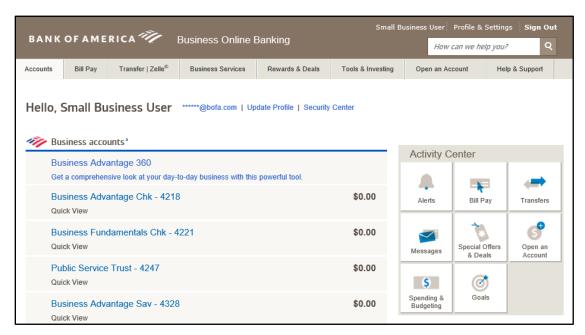
Login to Online Banking to access Remote Deposit Online service:

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

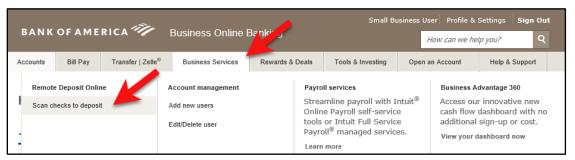
The Bank of America home page for small business will display with the secure login location at the top of the page (highlighted by red arrow in image below).



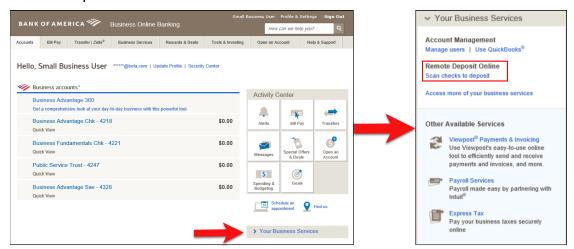
- 2. Enter your Online ID and passcode click Sign In
- 3. **The Accounts Overview** page will display (If you have a single account then you will be taken to the Accounts Detail page).



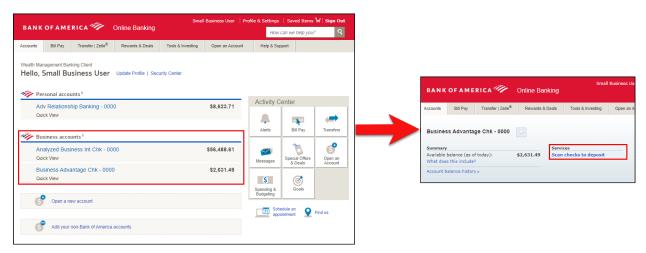
4. Go to the navigation menu at the top of the Account Overview or Account Detail page and select the Business Services Tab, then click the Scan checks to deposit link under the Remote Deposit Online section.



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

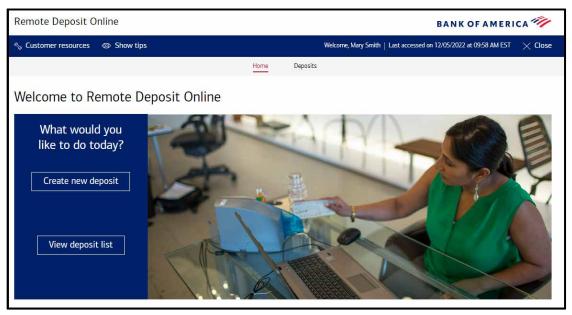


If you don't have a **Business Services** tab, or a **Your Business Services** section, access one of your **Business Accounts** from under the **Account Overview** screen. To the right of the account summary, click the **Scan checks to deposit** link under **Services**.



**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).



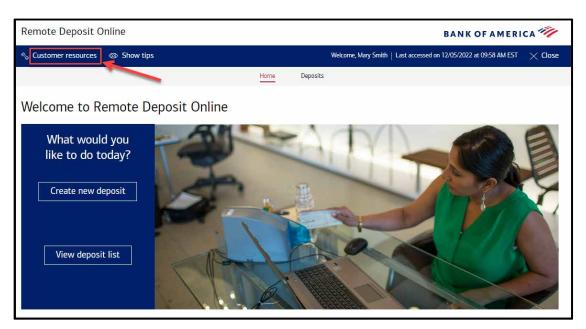
**Note**: A link to Bank of America's Deposit Agreement and Disclosures is provided in the footer on this page and on every page within the application.

# 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



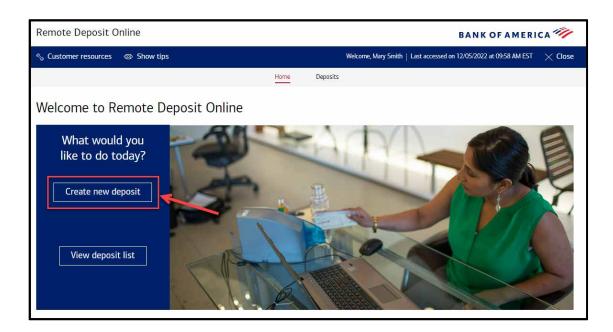
2. When the Customer Resources Page is presented, select the Link to the Scanner Driver Download Page



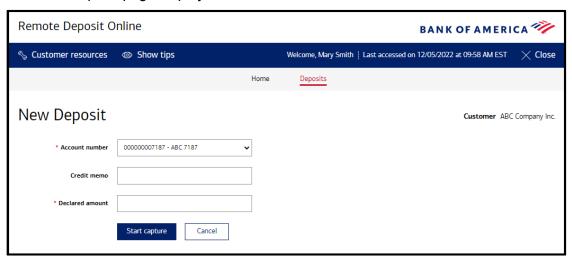
3. The Driver Download page is displayed. Follow the steps below starting on <u>step 6</u> to complete the scanner driver installation.

# 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).

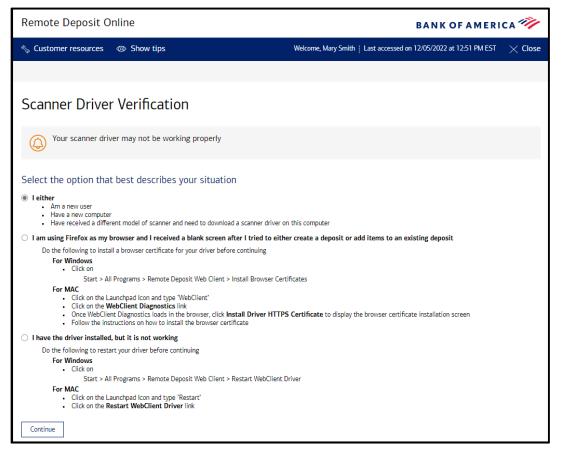


## The New Deposit page displays.



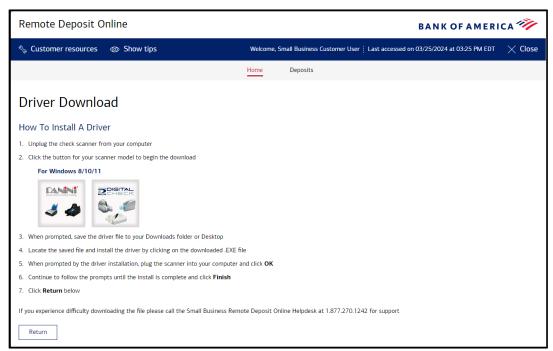
- 2. Select the Account Number and Enter the Declared Amount of the items being deposited.
- 3. Press Start Capture
- 4. The Scanner Driver Verification page is displayed. The user will check the first option indicating they are a new user and then press **Continue**.

**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.

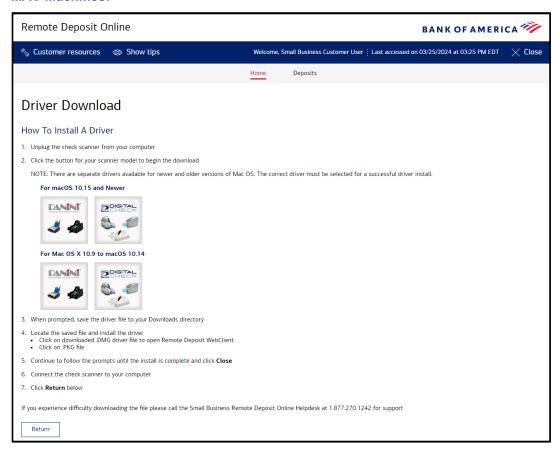


5. The Driver Download page displays.

#### **Windows Machines:**



#### **MAC Machines:**



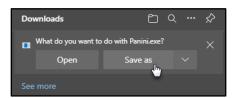
- 6. Without taking any action, review the steps on the page.
- 7. If you are a Macintosh (Apple) user, proceed to the <u>Mac Scanner Driver Download Page</u>. If you are a Windows 8 or a Windows 8.1 user, proceed to <u>WIN 8 & WIN 8.1 Scanner Driver Download Page</u>. If you're a Windows 10 user, continue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

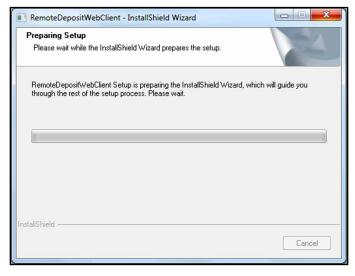


3. Choose Desktop from the drop-down menu. Click **Save** to save the driver install file to your desktop.

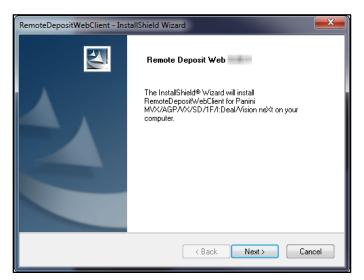


4. Once saved, under **Downloads**, click **Open file**. The file begins to download.

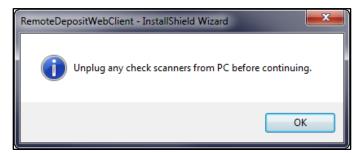




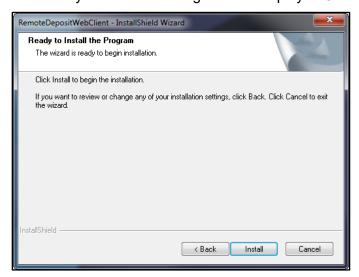
5. The Install Wizard launches. Click **Next** to begin the Wizard.



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.



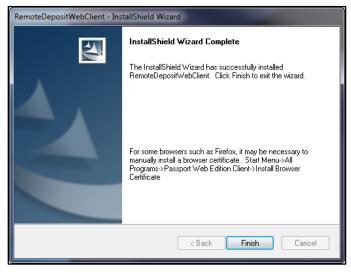
9. A prompt may appear asking to plug in the scanner to confirm technical requirements. Plug scanner into USB port, ensure power is on, and click **OK**.



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.



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.



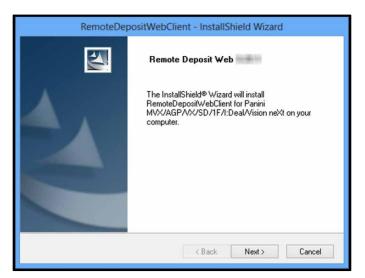
4. Choose Desktop from the drop-down menu. Click **Save** to save the driver install file to your desktop.



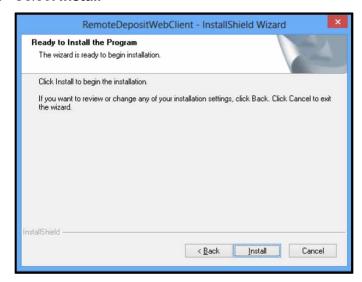
5. Once saved, click **Run**. The file begins to download.



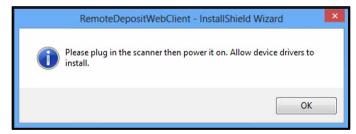
6. Select Next



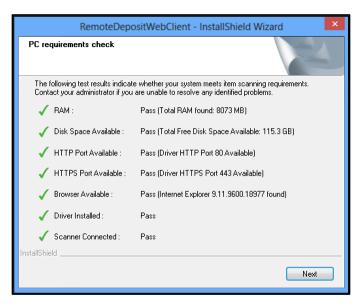
7. Select Install



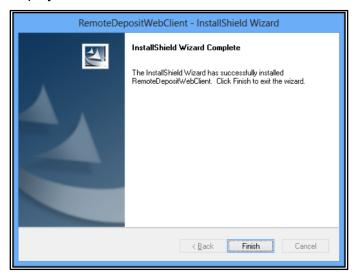
8. A prompt may appear asking to plug in the scanner to confirm technical requirements. Plug scanner into USB port, ensure power is on, and click **OK**.



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.



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



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

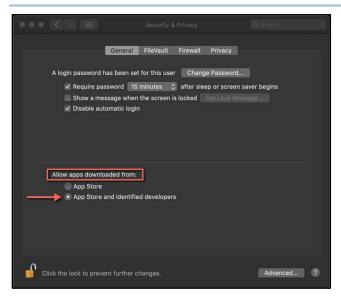
#### For Mac 10.9 to 10.14

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.



**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.

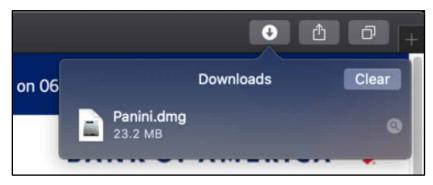




1. Select the Scanner Icon for the scanner you are using – the download will appear and fall to the bottom of the page.



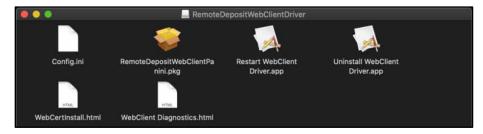
- 2. The scanner driver file will appear in the Downloads file
- 3. From the toolbar, select **Go** > Select **Downloads** and locate the driver (\*.dmg) file



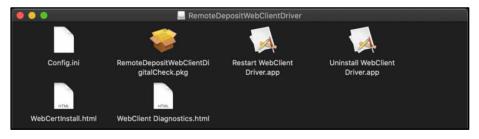
4. Double click on the Remote Deposit WebClient pkg that appears and continue the installation

**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.

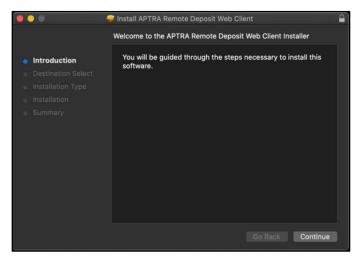
Panini scanner driver pkg example



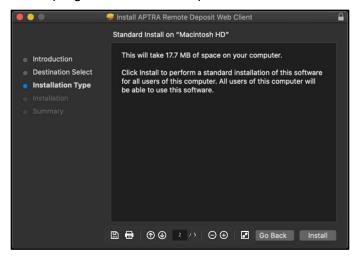
Digital Check scanner driver pkg example



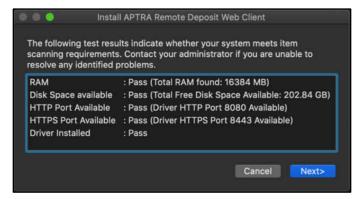
5. A Welcome message will appear to the APTRA Remote Deposit Web Client Installer, Select **Continue** 



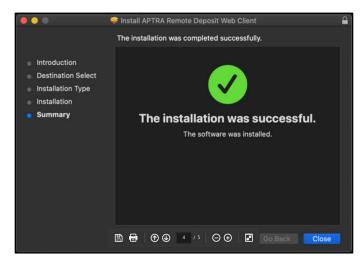
6. The Standard Install message displays, Select the **Install** button. The installation will appear with a progress bar until complete.



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.

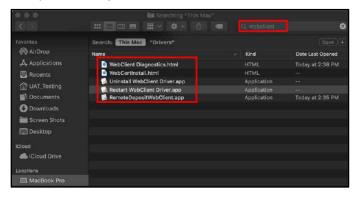


8. Select **Close** when "The Installation was Successful" message is displayed.



**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**.



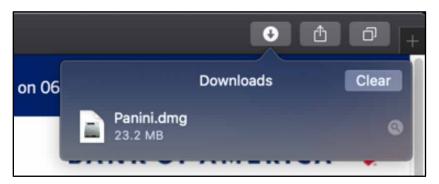
You have successfully downloaded and installed the scanner driver. Now you can begin using Remote Deposit Online to deposit your checks!

#### 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



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



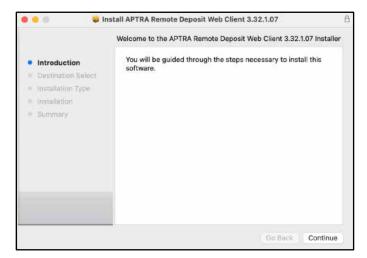
Digital Check scanner driver pkg example



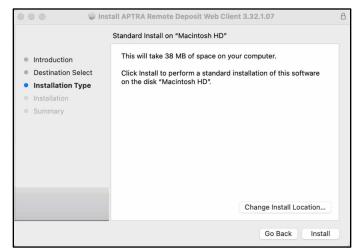
5. You may receive a pop-up stating the package will run a program to determine if the software can be installed, Click **Allow** 



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



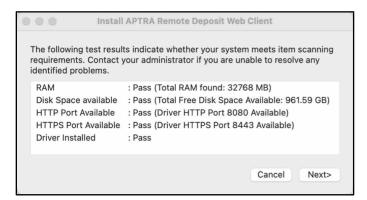
7. The Standard Install message displays, Select the **Install** button. The installation will appear with a progress bar until complete.



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:



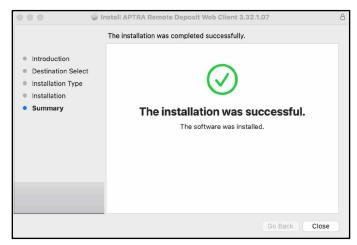
9. A prompt may appear to confirm test results for system requirements. Click **Next**. If computer did not Pass all requirements, contact your IT department to resolve.



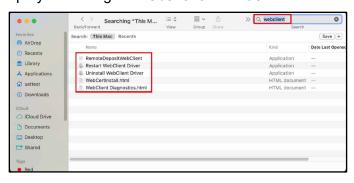
10. Select an option when prompted if you are sharing your scanner with other users



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**.



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

# Chapter 3

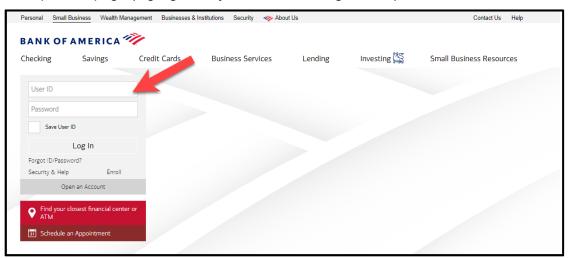
# **Deposits**

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

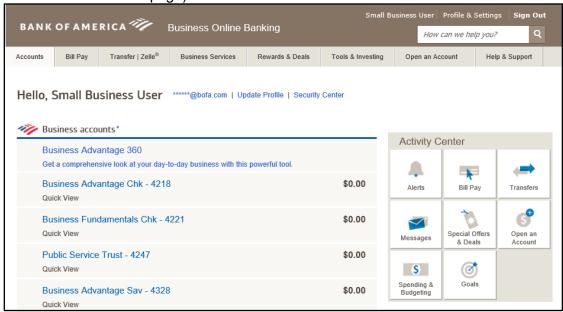
1. Go to <a href="https://www.bankofamerica.com/smallbusiness/">https://www.bankofamerica.com/smallbusiness/</a>

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).

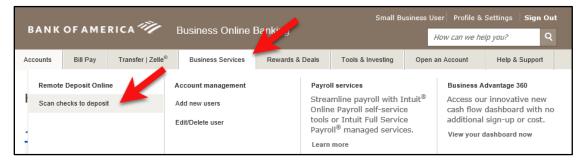


2. Enter your Online ID and passcode click Sign In

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

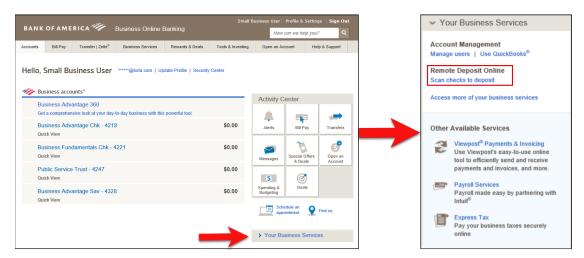


4. Go to the navigation menu at the top of the Account Overview or Account Detail page and select the (1) Business Services Tab, then click the (2) Scan checks to deposit link under the Remote Deposit Online section.

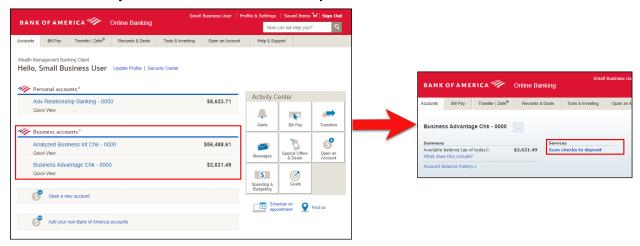


#### Additional ways to access the Remote Deposit Online service:

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

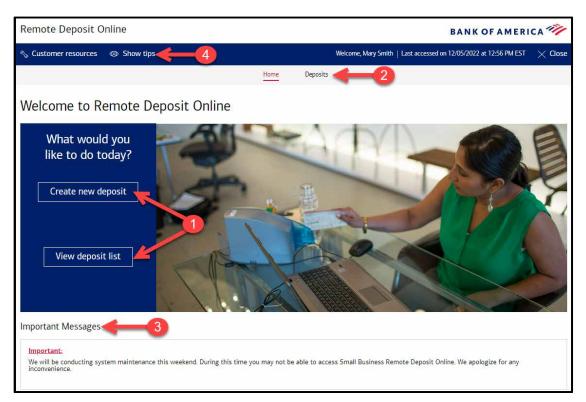


If you don't have a **Business Services** tab, or a **Your Business Services** section, access one of your **Business Accounts** from under the **Account Overview** screen. To the right of the account summary, click the **Scan checks to deposit** link under **Services**.



**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.
  - a. 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

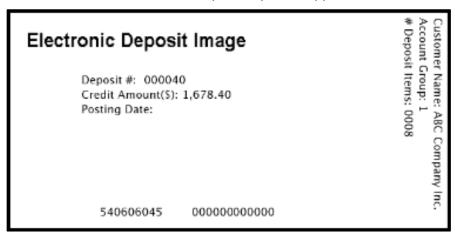
# Make a Deposit

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

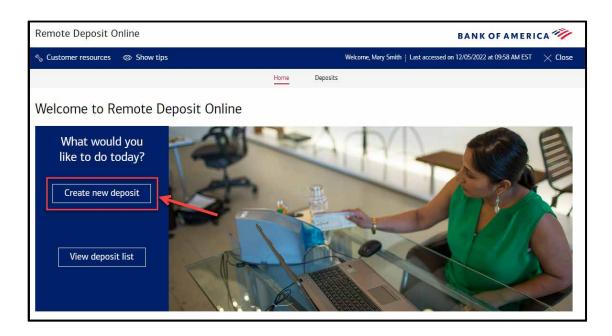
Items available for deposit include: checks (personal, business, cashier, traveler's checks) and money orders drawn on U.S. based accounts and U.S. domiciled banks. Virtual deposit slips are created within the application for each deposit made. Do NOT scan a paper deposit slip.

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

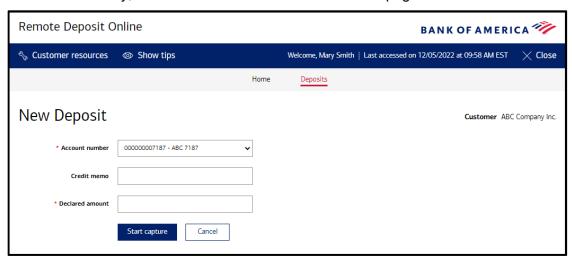
**Remember**: Do NOT scan a deposit slip. The application creates one for you.



- 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

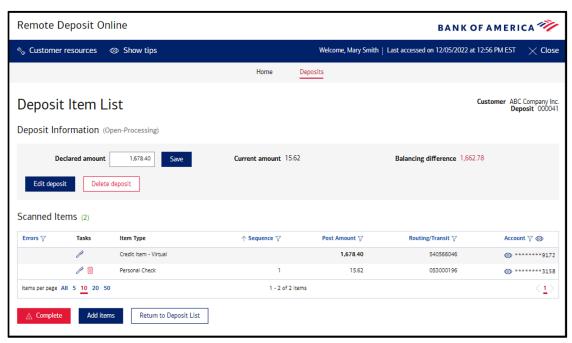


- 5. On the New Deposit screen:
  - Select the deposit account number. If you have more than one account number, use the drop down to select the intended account number.
  - Enter a credit memo if applicable. The credit memo is only associated with the deposit within the application. It is retained and 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.

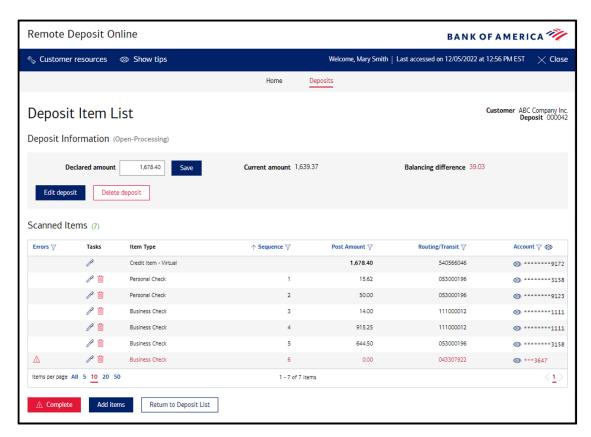


6. If using a single feed scanner (Panini Vision X-1B or Digital Check CX30), insert one check at a time to be scanned. If using any of the compatible multi feed scanners, insert as many checks as needed and supported by your scanner model. Confirm the indicator light on the scanner indicates the scanner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



- 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.



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

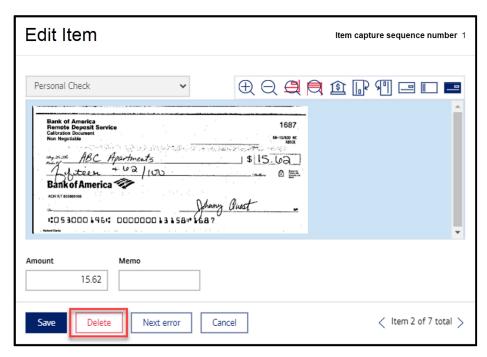


- Delete/remove items from the deposit by:
  - Clicking the Delete item trashcan iii icon in the Scanned Item List.



or

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



- 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.

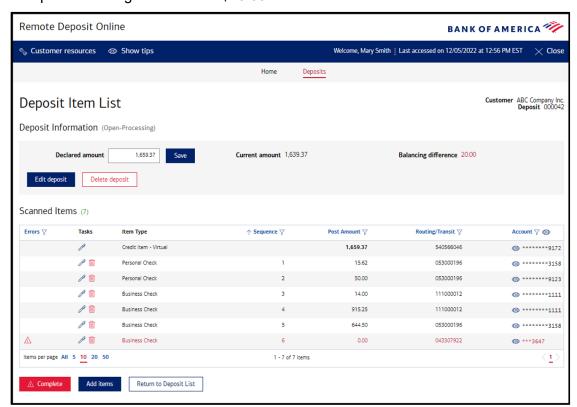
# **Balancing Deposits**

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.



## **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

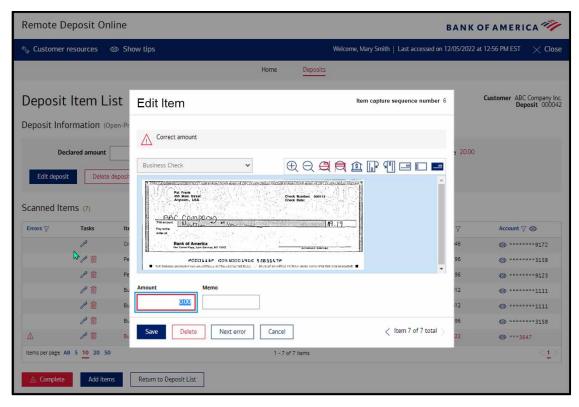
by what dollar amount the Declared and Current Amount values differ. Changes can be made to the Declared Amount by entering information in the Declared Amount field and clicking Save.

#### 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.

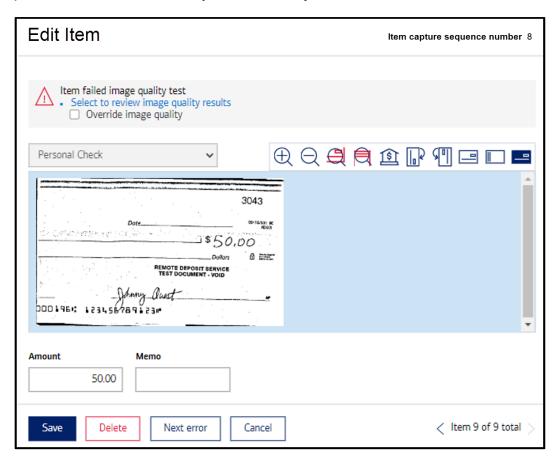


### Image Quality Failures

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.



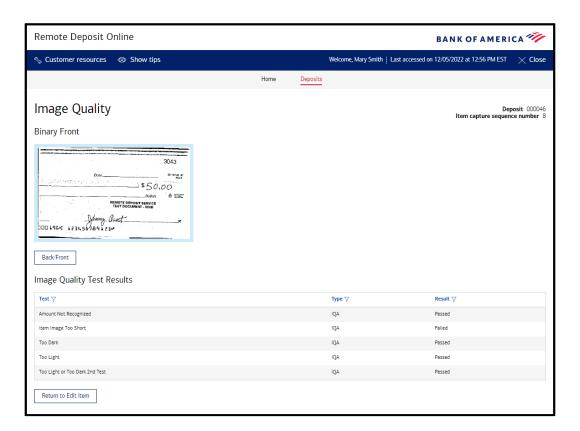


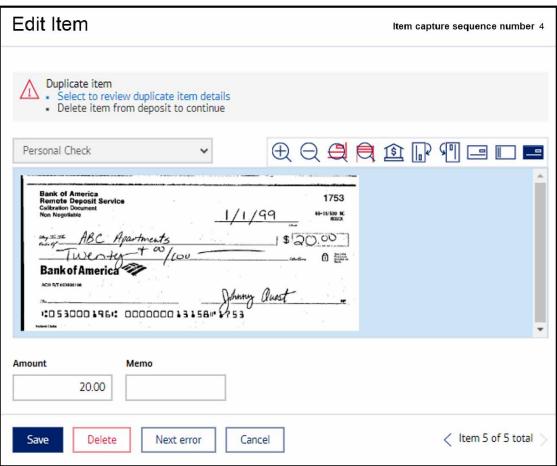
Image Quality Test	Description
Amount Not Recognized	When the amount of an item cannot be determined with confidence, you will be presented with a "Confirm Amount – Click to View Results" error message.
Image Too Short	An item will fail the too short test if it is less than 5.5 inches in length
Too Light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

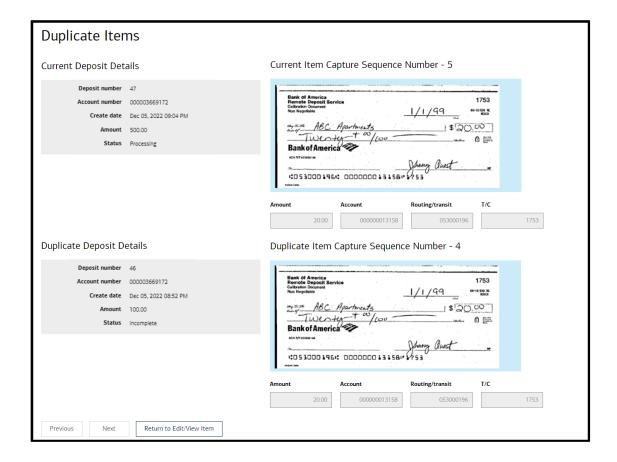
### **Duplicate Items**

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.



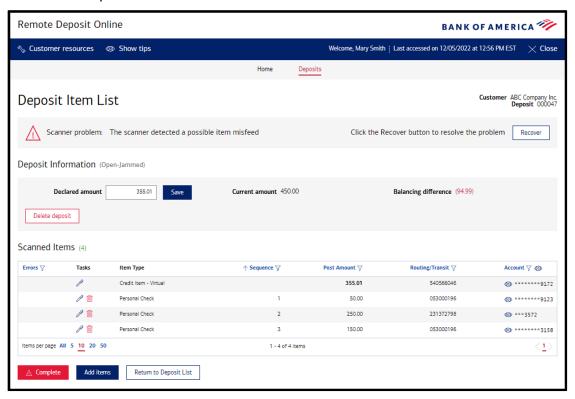




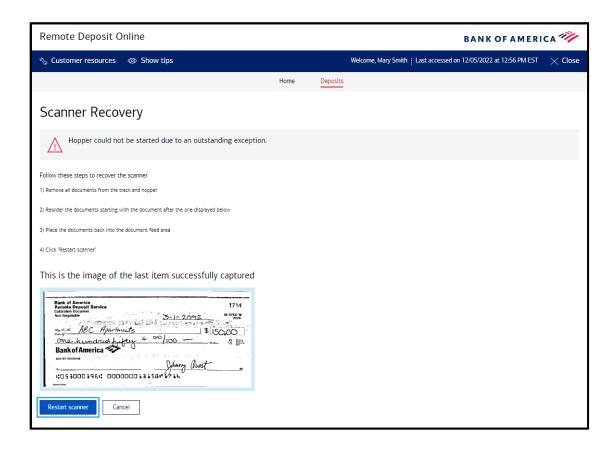
#### Scanner Jam

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.



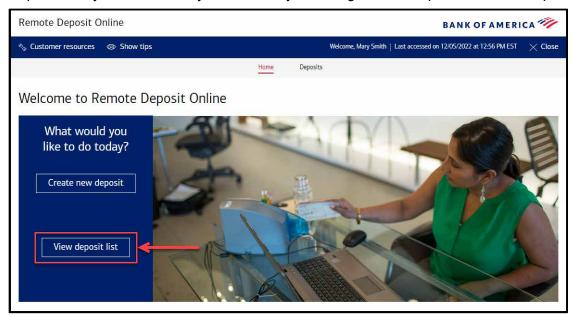
- 2. Remove the check(s) from the scanner.
- 3. Click **Recover**. The next screen shows the last image that was captured.
- 4. Click Restart Scanner (lower left corner). Do not load the item back into the scanner at this time.

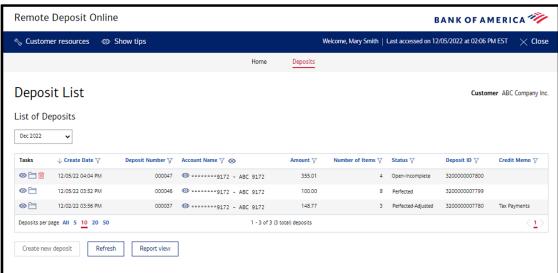


5. After the loading page goes away and the Deposit Item List displays, place the item back into the scanner. The item will automatically feed through the scanner

# **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.





#### **Small Business Remote Deposit Online User Guide**

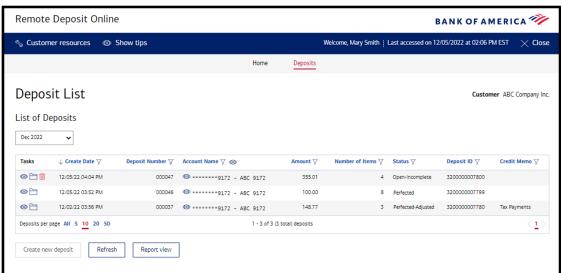
Option	Description
For This Session	Lists a deposit or deposits that have been created during your current log in session
For Today	Lists a deposit or deposits that have been created during the current business day
For Last 10 Days	Lists a deposit or deposits that have been created during the last 10 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

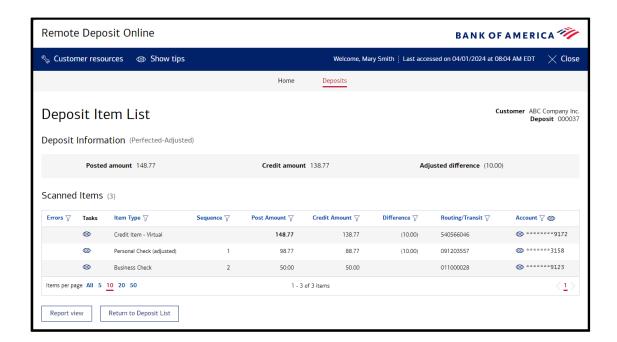
Deposit status can be checked by looking at the Status column on the Deposit List page.

Status	Description
	Incomplete – There may be additional items to scan, or recognition results may be incomplete.
	<b>Processing</b> – Document scanning is active. When a deposit is in this status, no other deposits can be made.
Open	<b>Balanced</b> – All items have been scanned, the Declared Amount and Current Amount match.
	<b>Jammed</b> – 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 <b>Support</b> for contact information.
Perfected	Bank of America processed this deposit without making adjustments.
Perfected Adjusted	Bank of America processed this deposit and made adjustments.

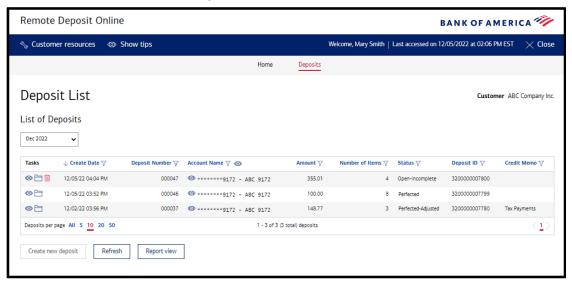
Deposits will be listed with their statuses. If a deposit has been transmitted, relevant information can be edited or viewed by clicking on the appropriate icon.

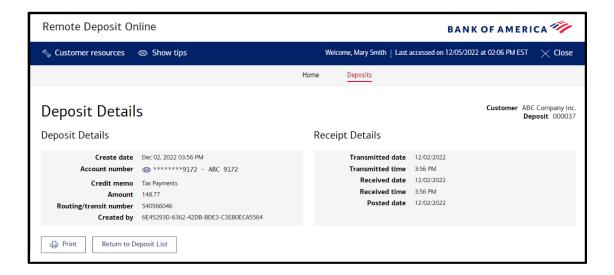


When you click **Open this Deposit** icon icon to edit the attributes of the deposit, you are taken to the **Deposit Item List** screen for that deposit.



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

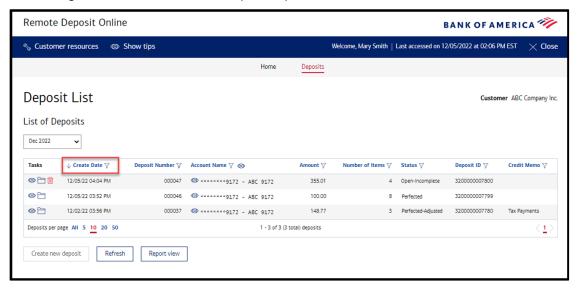




## Sorting Columns within the Deposit List Screen

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.



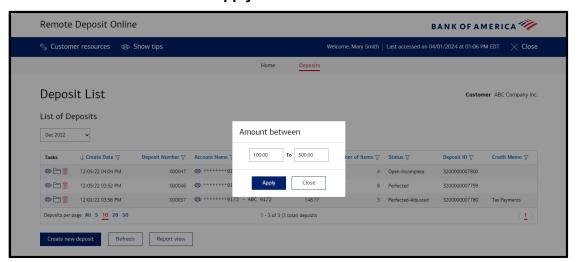
## Filtering the Deposit List Screen

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.

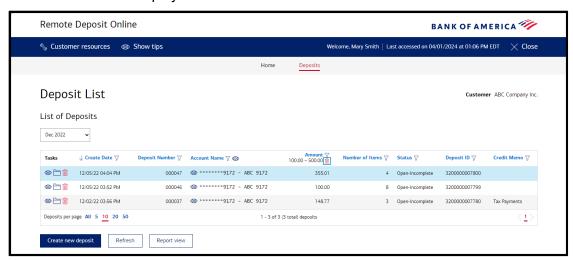
**Note:** Multiple filters can be used, and the filter applied appears below the column name. For example, a filter can be set on both Amount (specifying the amount range) and Account (specifying a specific account number).

#### Filtering:

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

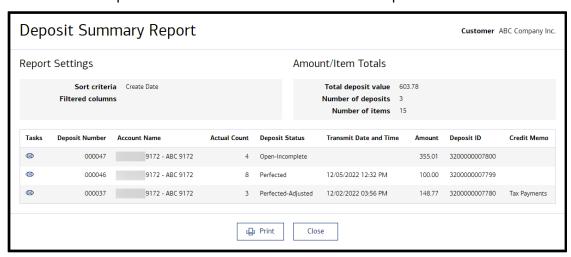


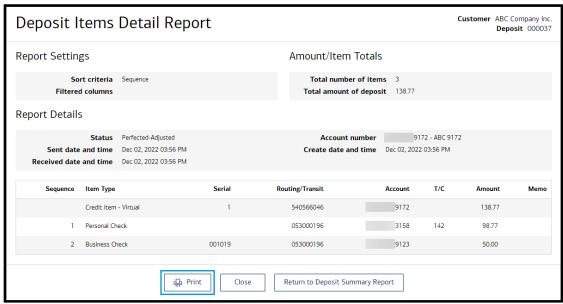
3. The filtered results display.



#### **Report View:**

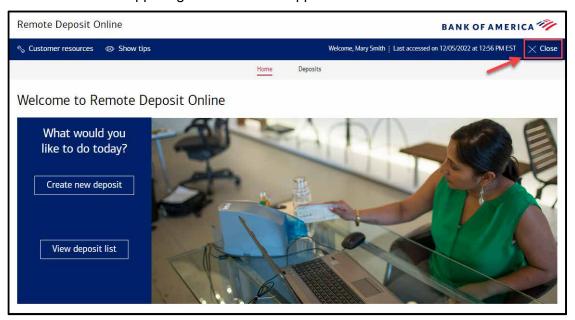
1. This is a quick option to print a page. The **Report View** button is available on the **Deposit List** and **Deposit Item List** screens. Selecting a deposit within the report view window provides a view of all the deposited items. This view can then also be printed.





# **Exiting the Remote Deposit Online Application**

Click Close in the upper right corner of the application.



### **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.

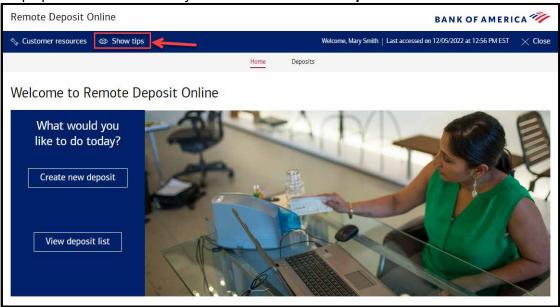
Scanner supplies such as cleaning cards, compressed air and ink jet cartridges can be ordered by contacting our scanner vendor TASQ at 1-866-410-7216.

## **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
  - Error encountered within Remote Deposit Online
  - 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)



### **Icons**

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

Icon	Action	Purpose
圃	Delete	Deletes the associated item.
<b>©</b>	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.
i	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.	No
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 redeposited 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 redeposited. 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 redeposited 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.



# 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.	<ul> <li>Check all USB and power connections.</li> <li>Check that scanner is powered on.</li> <li>Contact the Small Business Remote Deposit Online Help Desk for assistance with re-installing drivers.</li> </ul>
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.	This error occasionally appears if the scanner is plugged into the USB port on a laptop computer's docking station.	Be sure that the scanner is plugged into the USB port on the computer and not into the USB port on the laptop docking station. Docking stations can cause irregular behavior with the scanner operation and should be avoided.
It takes a long time to initialize the scanner each time I want to begin scanning	The scanner takes several seconds (10-15) to initialize when it is powered up and the initial items are scanned.	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 then 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.



### **Additional Scanners**

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

# **Digital Check Scanners**

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

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

• Digital Check TellerScan CX30, 240-50, 240-75, 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	<b>CX30</b> 100 Kbits/sec, <b>240-50</b> 167 Kbits/sec, <b>240-75</b> 250 Kbits/sec, <b>240-100</b> 334 Kbits/sec

• Digital Check TellerScan 4120 - NOT certified with Mac

Specification	Minimum Requirements
Processor Speed	<b>Win 10</b> : P4 - 2 GHz
Available RAM	Win 10: 2 GB
Free Hard Drive Space	<b>Win 10</b> : 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	<b>X-30</b> 100 Kbits/sec, <b>X-60</b> 200 Kbits/sec, <b>X-90</b> 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



### **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 Errors:**

connections may be anner is powered off, or y not be correctly very process was not d.	To have access to Remote Deposit Online you must be a Bank of America Online Banking customer and a business owner.  • 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.  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
anner is powered off, or by not be correctly	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.  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,
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very process was not	Online Help Desk for assistance with re-installing drivers.  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,
	clicking Recover. Take the checks out of the scanner, click Restart Scanner by going to start> programs files> remote deposit web client> restart,
	loading additional items.
see if any items are he scanner, clear the 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.
ve inadvertently stuck	Delete the piggyback items, remove any substance that may have caused them to stick together and rescan.
issue with a printer that d and plugged into your	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  • Ensure driver is installed.

# **Frequently Asked Questions**

What other scanner models are supported?

Please reference Appendix C 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.