

# Remote Deposit User Guide



[#PeopleFirst](#)





# Remote Deposit Resource Guide

## Table of Contents

Getting Started .....	2
Important Contact Information .....	2
Product Overview .....	2
System Requirements .....	3
Accessing Remote Deposit .....	3
Making a Deposit.....	4
Scanning Checks .....	4
Print Deposit Report .....	5
Duplicate Checks .....	6
Reports and Research .....	6
Scanner Care .....	7
Remote Deposit Controls .....	7
Check Safekeeping Guidelines.....	7
Check Retention Guidelines .....	8
Check Destruction Guidelines.....	8
Remote Deposit Procedures.....	8
Check Fraud Prevention .....	9
Adjustments.....	9
Troubleshooting .....	10



# Remote Deposit Resource Guide

## Getting Started

A member of our Cash Management Operations Team will be contacting you to arrange a time to introduce you to the Choice Bank Remote Deposit process.

## Important Contact Information

You can reach our Cash Management Operations Monday - Friday, 8:00 AM - 5:00 PM via phone at (844) 677-3655, or via email at [cmteam@bankwithchoice.com](mailto:cmteam@bankwithchoice.com)

## Product Overview

Remote Deposit service utilizes a desktop check scanner that connects to your PC and the Internet. With it, you can scan checks received from customers and issue deposits electronically to Choice Bank, anytime day or night. It's the fastest way to turn check deposits into cash.

### What you can deposit:

- Most checks drawn on U.S. banks and in U.S. dollars
- U.S. Treasury checks

All electronically captures and transmitted checks must have complete and readable Magnetic Ink Character Recognition (MICR) line information, including the bank routing number, account number, and if present serial number. MICR lines are located on the bottom of a check.

⑆ 196 2721 ⑆ ⑆ 022300 161 ⑆ 36 ⑆ 369370 ⑆ 2 ⑆

### Ineligible items

- U.S. savings bonds and other non-check items
- Traveler's Checks
- Items drawn on banks outside the U.S.
- Items drawn on foreign currency
- Paper draft without MICR printing
- Remotely created checks
- Checks drawn against a line of credit
- Checks that are not payable to your organization
- Third Party Checks
- Substitute checks
- Cash

**Note about poor check image quality:** Checks with poor image quality are subject to adjustment after you submit your deposit, during the bank's deposit processing. Please ensure you inspect each check image to verify you can read the information on the captured check image, including the amount.



# Remote Deposit Resource Guide

Choice Bank uses a Deposit Review service that allows us to place limits on your deposits. The limits we will apply are based upon your expected activity and can be adjusted from time to time. The purpose for the limits is to mitigate the risk of fraud and potential loss. The limits are not intended to prevent you from using the Remote Deposit service.

Choice Bank employees may contact you at times regarding your deposit. We may also place holds on your deposits per the guidelines listed in the Funds Availability Disclosure you received when opening your checking account. We may also reject an item or deposit if remote deposit guidelines are not met.

## System Requirements

### Supported Operating Systems

- Windows 10
- Windows 8.1
- Windows 7 SP1
- Mac OS X 10.10 or later

### Supported Browsers

- Google Chrome
- Microsoft Edge
- Microsoft Internet Explorer 11
- Mozilla Firefox
- Apple Safari

### Display

- A minimum screen resolution of 1024x768.
- **Note:** Widescreen display resolutions may display unexpected results.

### Software

- Install the latest Windows service packs and critical updates from the Windows Update site.
- Install Adobe Acrobat Reader version 8 or greater.

### Internet Bandwidth

- We recommend a high-speed wired Internet connection with an upload speed of at least 500 Kbps.
- **Note:** We do not recommend a wireless connection.

## Accessing Remote Deposit

To access Remote Deposit, you must first be enrolled in Business Online Banking. Please contact your Account Manager or the Cash Management Operations Team to enroll.

The Primary Administrator you have assigned in Business Online Banking will establish Users who should have access to Remote Deposit. They will provide the Company Users with their Company ID, Username and Temporary Password.



# Remote Deposit Resource Guide

## Making a Deposit

Before you scan a check to deposit, verify the following:

- Is eligible for electronic deposit (page 3)
- Is made payable to your business name
- Is flat with no folded corners
- Has no staples, paper clips or sticky notes attached
- Count, total and record the number of checks and the total dollar amount of the deposit. Use this information to verify that you've scanned all checks before processing your deposit.

## Scanning Checks

1. Choose the appropriate account and location.
2. Add the check amounts and apply it to the **Control Total**.
3. Click **Create Deposit**.

Welcome to Choice Bank Remote Deposit!

Remote Deposit cut-off time for same day processing is 5:00 pm Central. It's important that your deposit arrive by 4:45 pm to allow time for bank review.

For Remote Deposit help, please contact the Cash Management Operations Team at [cmteam@bankwithchoice.com](mailto:cmteam@bankwithchoice.com) or call (763) 210-7723, toll-free (844) 677-3655.

Thank you for banking with us! We appreciate your business.

Location: Golden Valley

Account: Choice Test Account

Control Total: \$ 10.00

Create Tape Create Deposit

Deposits

Open Pending Recent

Created	Submitted	Tracking #	Location	Account Name	Item Count	Deposit Total
---------	-----------	------------	----------	--------------	------------	---------------

4. Click the **Capture** button.

Capture Items Correct Items Balance Deposit Review Deposit

Press 'Capture' to begin capturing items.

Sequence #

Capture Next

Items

Amount	Sequence	Routing Number	Account	Serial	
--------	----------	----------------	---------	--------	--

5. The following screen will appear. When you see this screen, you may begin entering items into the scanner.

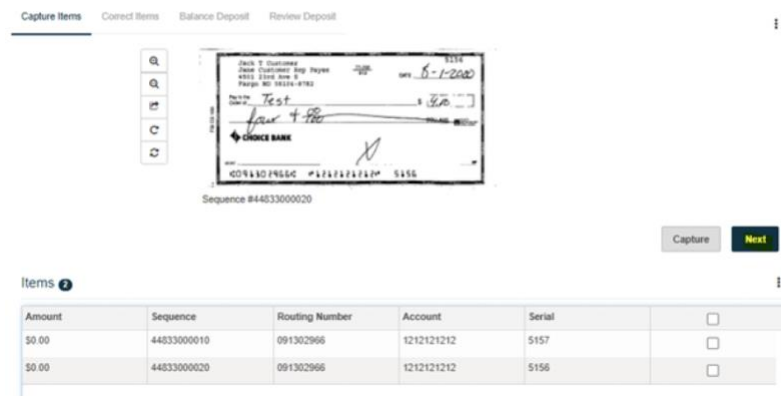
# Remote Deposit Resource Guide



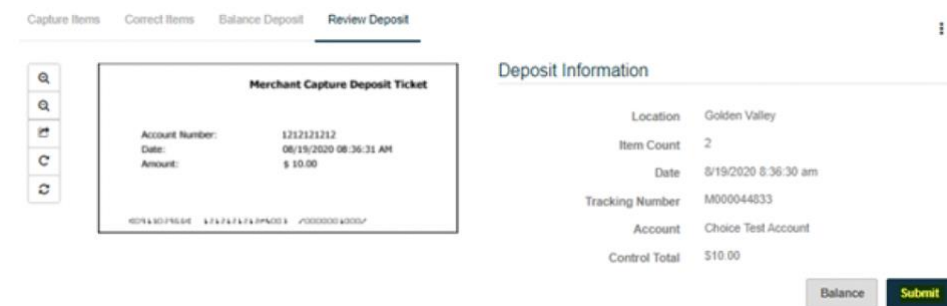
- To end batch, select **Stop Scan**.



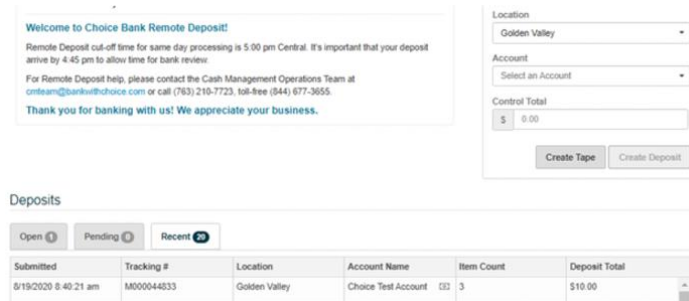
- Once you scan items, you will see a listing of captured items.
- Select **Next**.



- Verify Item count, account number, and location are accurate.
- Select **Submit**.



- You will then be able to see the deposit in a deposits queue.





# Remote Deposit Resource Guide

- To print a confirmation of deposit go to reports > **Generate an All Deposits Detail** report or **Deposit Summary**.
- **Note:** You will receive same day credit for all items received by Choice Bank by no later than 5:00 pm on any business day. It is highly recommended that all files be transmitted by 4:45 pm to allow time for bank review. Confirmation that a file was accepted does not mean that the file without error. Choice Bank reserves the right to reject the file. Choice Bank is not responsible for files which it does not receive or for images that are dropped during transmission.

## Duplicate Checks

User Roles are established with no duplicate override ability. If you have scanned a check and are receiving the duplicate check error, review the check to determine if it has already been deposited. If the check has not been deposited and is not a duplicate check, you can drop it off at a branch location or send it through the mail to be deposited. Mail to:

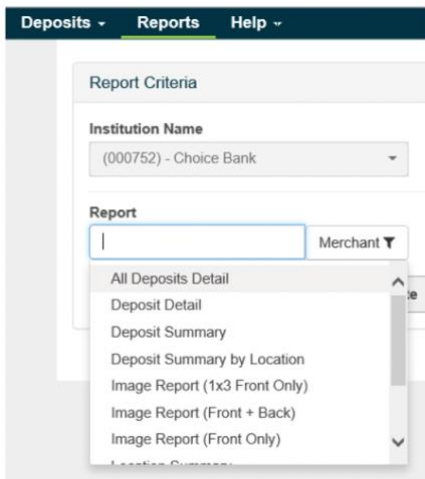
Choice Bank, Attn: CSR  
6210 Wayzata Blvd  
Golden Valley, MN 55416

## Reports and Research

1. To research a particular image, click on the **Deposits** tab and select **Research**.



2. To select a report for viewing or downloading, click on the **Reports** tab and select the needed report from the drop-down menu.



### Recommended Reports:

- All Deposit Detail – This will provide you all the detail for deposits in a date range.



# Remote Deposit Resource Guide

- [Deposit Detail](#) – Details for a particular deposit.
- [Image Report \(Front Only\)](#) – provides the image of the checks in a deposit.

## Other Reports:

- [Deposit Summary by Location](#) – Summarizes all deposits transmitted for a specific location.
- [User Summary](#) – Provides a report of deposits per user

## Scanner Care

You can extend the life of your scanner by performing the following preventative maintenance procedures:

- Complete a monthly “health check” of your scanner’s replaceable parts (including cartridge absorbing felt, ink rollers, stamp pads, and lens cover) and replace them before they show extreme wear. Replacement instructions are described in the scanner’s instruction manual.
- Do not insert checks that could damage the scanner such as stapled checks.
- Use compressed air to clean the scanner frequently. This eliminates dust and paper fragments that may damage the scanner.
- Approximately every six months perform a general visual check and conduct simple testing to ensure the movement and tension of the scanner’s rollers and belts are sound. Adjust the parts as described to prevent possible malfunction.
- Your preventative maintenance schedule may vary depending on frequency of use and your operating environment.
- **Note:** For more preventative maintenance hints, refer to your scanner’s instruction manual.

## Remote Deposit Controls

Remote Deposit users are responsible for maintaining control over the proper use of the service, as well as the original paper items used to make deposits through the Remote Deposit service. How you securely maintain original paper items, how long you keep them, how you destroy them and how you document these processes are critical to the Remote Deposit service.

## Check Safekeeping Guidelines

Remote Deposit users are required to retain the original paper items in a secure and locked location or container. Access should be controlled and accessibility limited to only those individuals needing access.

- Checks should be stored in a fireproof, locked cabinet with minimal employee access.
- Bags and deposit logs will assist in managing the check safekeeping and destruction process.
  - Tamper evident safekeeping bags are highly recommended.
  - Bags help secure the storage and retention of checks prior to destruction.
  - Deposit logs allow you to record and identify each bag of residual checks in preparation for destruction.
- Deposit Logs will help you capture:
  - Deposit date
  - Deposit bag number (tamper evident bag)



# Remote Deposit Resource Guide

- Deposit amount (total dollar amount for the deposit)
- Employee name and initials (of person submitting deposit)
- Destruction date
- Employee name and initials (of person destroying bag)

## Check Retention Guidelines

Remote Deposit users are required to retain the original paper items for a minimum of fourteen (14) calendar days and a maximum of thirty (30) days after they have been transmitted to the bank. This provides sufficient time for research in case there is an issue with the image quality or if the original item is required for any other reason. During this time, the paper items should be stored in a secure and locked container (refer to the Check Safekeeping Guidelines above).

After fourteen calendar days, the original paper items should be destroyed to ensure they are not accidentally deposited again (refer to the Check Destruction Guidelines below).

## Check Destruction Guidelines

Securely and irretrievably destroying original paper items is an important and can be performed by an outside vendor or by you or your employees on-site. You should consider the following when deciding which approach works best for your organization.

- Convenience. Is it easy for an outside vendor to access your facility or is your volume low enough that your staff can quickly and easily destroy the checks?
- Time. Do you have the necessary time and staff to destroy the checks daily?
- Cost. Have you compared the cost of employee time and a shredder vs cost of outside vendor pick-ups?

### If you choose to destroy paper checks on-site:

- A crosscut or diamond shredder will assist in complete destruction of check information.
- Refer to the appropriate month's deposit log and based on current date and your established retention time, determine the deposit (or bag number) based on your established retention time. Validate the deposit (or bag number) and deposit amount are the same on both the bag and the deposit log.
- Open the bag and shred all the contents using your shredder. The bag can be thrown away or shredded.
- Complete the following information on the corresponding line of the deposit log:
  - Destruction date
  - Print employees name and initials

### If you choose to destroy paper checks off site:

- Based on your established retention time, gather any bags of paper checks that are due for destruction. Validate that each deposit (or bag number) and deposit amount is the same on both the bag and deposit log.
- Place the entire bag and its contents into the security container provided by your vendor.
- Complete the following information on the corresponding line of the deposit log:
  - Destruction date
  - Print employees name and initials



# Remote Deposit Resource Guide

Guidelines and procedures in written form for users of Remote Deposit are an important control for the safety and integrity of deposited items.

**Your documented procedures should include how a user can ensure that:**

- Checks are not re-deposited
- Information on deposited checks is not altered
- Submitted items have good image quality
- Submitted items have been properly endorsed
- The scanner is running properly, including an adequate ink level in the cartridge

**You should also implement:**

- Occasional checks on user access levels and deposit activities
- Periodic reviews of the Remote Deposit service to help ensure that your guidelines, procedures and practices are being followed by all users of the service.
- Refresher training sessions to review procedures.

## Check Fraud Prevention

Remote Always have your check cashing procedures clearly defined.

**The following safety precautions can help prevent check fraud:**

- Best practice is to ask for a picture ID before accepting checks.
- If possible, have the customer sign the check in front of you.
- Checks should be written in blue or black ink.
- The check's MICR line should appear slightly raised and not smudged.
- Don't accept starter checks or checks without a financial institution logo and routing number.
- Be alert to suspicious or unusual activity when accepting checks.
- Two party checks double the risk for check fraud.

**Here are a few tips to spot customers who may be attempting to pass a fraudulent check.**

- Makes random purchases without paying attention to size, value or price.
- Presents you with a check taken from a pocket instead of a checkbook or wallet.
- When asked for photo ID, claims to have left it at home or in the car.
- Arrives at or about closing time and tries to hurry you through the sale.
- Purchases a large item and refuses delivery.
- Displays no interest in the warranty on expensive items.
- Is overly slow and deliberate when signing the check, perhaps because the signature is being forged.
- Does not make eye contact with you.
- Is overly friendly, or overly rude, in an attempt to distract you.

## Adjustments

Adjustments are typically requested when the dollar amount was entered incorrectly during the Remote Deposit process. This error may have been the result of a scanner reading the information incorrectly but most often is when a client enters the information incorrectly during the input process.



# Remote Deposit Resource Guide

As noted above, adjustments due to data keying errors will result in holds being placed on your deposits due to check amount alterations. Your relationship with your clients will be negatively impacted and you may not receive funds from the paying bank when the customer owes you more money than what was originally keyed in.

## Troubleshooting

The most common issues involve the interaction between the scanner and the computer system. In many instances, rebooting your computer can help.

Benefits of rebooting your computer:

- Flushes RAM
- Stops Memory Leaks
- Fixes Small Errors
- Installs Updates

Check the scanner and PC cords – is the scanner plugged into the wall? Is it loose? Be sure it is plugged in completely to both the wall and the scanner. Additional troubleshooting instructions are provided below.

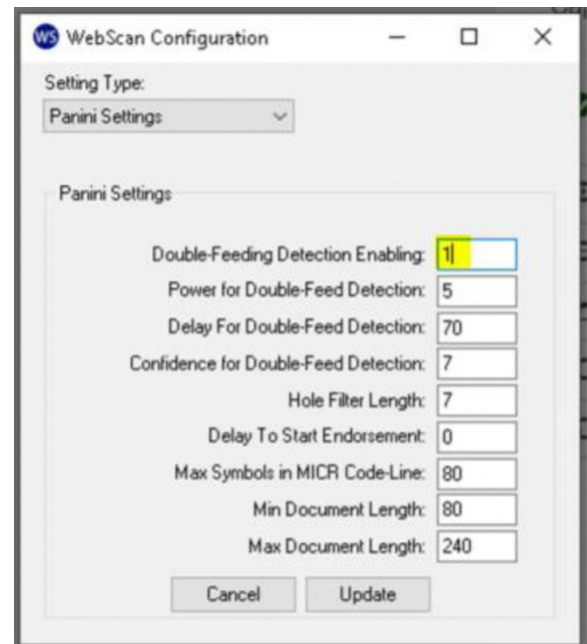
## Common Troubleshooting & Webscan Errors

Checks jamming in middle of the scanner

Some jams can be cleared by canceling and restarting the scan process using the buttons on the web page, while other jams you may need to remove the covers on the scanner and open the doors and various roller release levers to inside free up the check while very gently pulling on the item with your hands.

For Panini scanners with repeated check jams or double-feeds, adjust the WebScan "Double-Feeding Detection Enabling" setting:

1. Bottom right of computer
2. Right click on Webscan
3. Select settings
4. Setting type select: panini settings
5. Change "Double-Feeding Detection Enabling" to zero
6. Click on update





# Remote Deposit Resource Guide

## Device Library Failed to Load

This is a general error message that indicates the scanner is not properly connecting. Unfortunately, there are a number of reasons/potential fixes for this:

1. Most commonly, the bank may need to enable the scanner model for the particular User's Profile.
2. Unplug the power cord to the scanner, wait 5 seconds, plug it back in, and/or
3. Restart the computer
4. Make sure the scanner cover is properly seated. Lift off the cover and replace it properly.
5. Uninstall, then reinstall the drivers

## Image Quality Problems

The image quality problems can result from several things. Commonly a black line will appear on the image of the check, parts of the check will just be blank, the image will be blurry, etc.

1. Most commonly, the check scanner needs to be cleaned. Spray canned air through the check scanner, lifting off the covers and opening the doors to the scanner glass surfaces to get the hard-to-reach areas where dust & debris may reside. Use a cleaning swab or pad (1/2 isopropyl alcohol + 1/2 water) to wipe the scanner glass surfaces. If the image is severely bad, order scanner cleaning cards from the device manufacturer's website or an authorized reseller/servicer which can be sent through the scanner like a check multiple times to clean the rollers and other contact surfaces.
2. If that fails, uninstall and reinstall the scanner drivers.
3. It is possible the scanner needs to be replaced, depending on the age. Typically, a scanner should be replaced every 5-7 years depending on the volume of checks being sent through the scanner daily.

## WebScan Hub Error in Windows 7 / Google Chrome

Please make sure WebScan is running on the PC. Try to reboot the PC once and make sure the scanner is showing connected via USB in the computer's Device Manager. You may try using another web browser or apply the below steps to get Chrome working:

1. Open a new tab in the browser and browse to: <https://localhost:58080/signalr/hubs>
2. On the next page where you see the Chrome message 'Your connection is not fully secure' click on 'Advanced'
3. Next, click on 'Proceed to localhost (unsafe)'
4. Our hubs.js file is displayed.
5. Return to the remote deposit site and attempt to scan again

## WebScan Hub Error In Windows 10 / WebScan Doesn't Automatically Open Upon Computer Restart

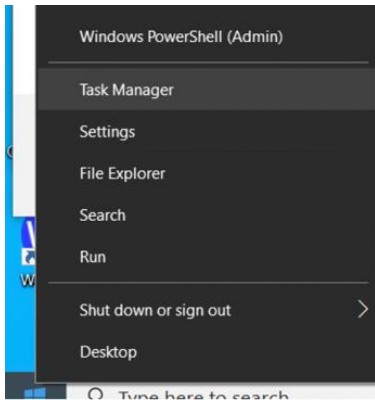
Set the WebScan App to automatically open upon Startup in the computer settings:

1. First, open WebScan manually by clicking the shortcut on their desktop or searching the program in Windows and clicking it.

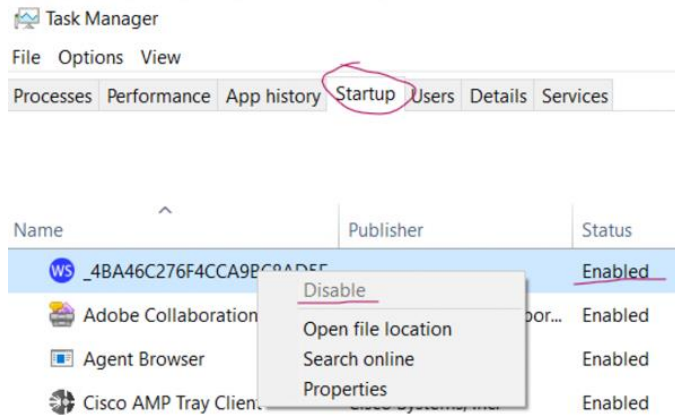
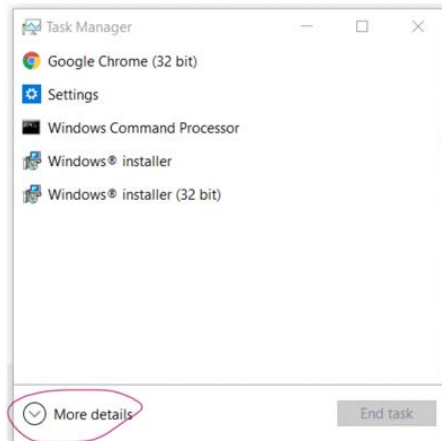


# Remote Deposit Resource Guide

- Next, right-click the Windows icon in the lower-left corner of the computer > choose **Task Manager**.



- Select the **Startup** tab from the list of tabs at the top (if you do not see a Startup tab, click **More details** at the bottom of the Task Manager window) > look for the WebScan program (WebScan must be open so it is running):



- The program should show a status of Disabled here if it's not opening upon start up. Right-click the WebScan program and choose Enable so the status updates. Now you can close out of Task Manager and the problem should be solved.