

Remote Deposit Service Online (Customer Administrator)

(Customer Administrator) Bank of America Direct[®]

User Guide



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Chapter

Introduction

Remote Deposit Service Online is a Web-based application that enables companies to make electronic deposits from their desktops using a bank approved scanner. Remote Deposit Service 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 Service Online is available for scanning items and transmitting deposits 24 hours a day, excluding normally scheduled weekly system maintenance. By capturing and electronically submitting item images and MICR data to your account for deposit, daily runs to the banking centers are eliminated.

Advanced notice of scheduled outages are placed in the messaging area of the Welcome Screen.

The cutoff times for current day processing are noted below. The time zone and ledger cut off for your deposits are associated with the location and time zone of the user who submits the deposit to the bank. Deposits submitted after the published deadline will be processed on the next banking day.

REGION	CUTOFF FOR CURRENT DAY PROCESSING
U.S. (Domestic)	9:00 p.m. PT
	9:00 p.m. MT
	10:00 p.m. CT
	10:00 p.m. ET
Outside of the U.S. (International)	10:00 p.m. ET
The 1st four digits of a WBS account determines ET or PT:	9:00 p.m. PT
• # 1901 Miami (ET)	
• # 6290 California (PT)	
• # 6550 New York (ET)	

Note: Deposits submitted after the current day cut-off times or during non-banking days¹ will be processed the next banking day.

¹ Non-banking 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

The purpose of this user guide is to serve as a reference for Bank of America's Remote Deposit Service Online application. The target audiences for this user guide are: **Client Administrators.**

Note: HELP is another reference source for Remote Deposit Service Online. It provides information specific to the screen the user is viewing and can be accessed by clicking the link in the upper right hand corner of the screen.

Bank of America offers remote depositing in accordance with the Check Clearing for the 21st Century Act (Check 21), which was signed into law by the Federal Reserve Board effective October 28, 2004. 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 Remote Deposit Service Online solution is a Web-based software application that allows businesses and retailers to:

- Capture images and data from debit items (such as checks) at their business and remote locations
- Balance deposit transactions and view images online
- Transfer check images and data to the bank for deposit

Clients using Bank of America's Remote Deposit Service Online application can:

- Scan and capture images and MICR data of U.S. dollar items, drawn on U.S. domiciled accounts; these include personal, business, cashier checks, traveler's checks, and money orders. Items that are drawn on a US domiciled account and MICR encoded with a valid eight or nine-digit routing and transit number can be deposited using the service.
- Clear items as through ACH or Image clearing networks
- Configure settings based on the business' needs (for example, deposit limits, endorsements, column headings, custom fields, hot files, and dual deposit approval.
- Deposit up to 500 items in a single deposit (including a deposit ticket), with no limit on the number of deposits that can be submitted during a business day².
- Transmit images and data to the bank via a secure Internet connection.
- Prevent duplicates with electronic duplicate detection.

² The declared amount (and the total amount of the deposit) cannot exceed \$99,999,999.99.

- View the status of deposit transmission to the bank and receive confirmation that the bank has received the deposit.
- Receive credit to a bank account and allow the item to clear electronically.
- Eliminate trips to the bank and the need for the original paper to be presented. Note: After depositing items using Remote Deposit Service Online, the deposited items must be safeguarded.
- Export information containing item data and images. This can be used in accounting processes and some accounts receivable systems.
- Modify item information and add comments before submitting deposits to the bank through 35 custom and remittance data fields.

Chapter **2**

Before You Begin

Make sure you have done the following:

- Enroll in Web-based training by going to http://training.works.com/direct/#rdsheader2
- Review your user roles and functions
- Confirm your workstation meets the minimum application requirements
- Download and install your Bank of America Direct digital certificate
- Confirm that the Remote Deposit Service Online application has been entitled to you by confirming with your implementation specialist or by accessing the application via the Bank of America Direct Receipts page

If your role will include scanning and transmitting deposits, please see the User guide for non adminitrator functions.

User Roles and Functions

For the Remote Deposit Service Online application, you are assigned a user role. The application and function of each user role has been established by Bank of America.

When the user successfully logs in to Remote Deposit Service Online, the Welcome Screen displays the assigned user roles.

When the user successfully logs in to Remote Deposit Service Online, the Welcome Screen displays the assigned user roles.

It is important to understand what tasks and or functions you can perform or information you can view within Remote Deposit Service Online. Except for the Customer Administrator role, users can request a role change by contacting the company's designated Remote Deposit Service Online Customer Administrator. Bank of America associates maintain the assignment and set up of the primary Customer Administrator.

The tabs within the Remote Deposit Service Online application represent functions granted to certain user roles.

The tabs within the Remote Deposit Service Online application represent functions granted to certain user roles. Users will see all or some of the following tabs based on their entitlements:

- **Home**: Make deposits, run reports, view the deposit list screen, view important and informative messages from the bank
- **Deposits**: View deposit lists
- **Reports**: Run, download, print and save reports in PDF, RTF, CSV and XLS formats
- **Research**: Search for checks, download images
- Administration: Will vary based on Role, Customer Administrators will see all options, other roles may just the rules tab

	Remote Deposit Service Unline Customer Administrator User Guide	
Tabs- not all tabs		
will be	Bank of America 🧇	Help Hide Tips Logoff
available	Nome Deposits Reports Research Administration	Welcome in User A pr
to all users.	Welcome	
All screen shots are	Welcome to Bank of America Remote Deposit Service Online	Create New Deposit jump into start capture
for illustration	Please select an activity to begin using	Generate Reports create a report
purposes only	Remote Deposit Service Online	Deposit List view the list of deposits
omy	User Alerts	
	Messages	
	version: 2.1.1-3 (1030) @ 2009 Bank of Ame	rica Corporation. All rights reserved.

- ² - 1

Customer User Roles and Functions

ROLE	FUNCTION	THE WELCOME PAGE FOR THIS ROLE DISPLAYS THE:
Operator	Assign Deposit to Another User	Home, Deposits, Reports, Research
	Balance Deposits	and Administration
	Create/Read/Update/Delete ACH Opt Out Rules	
	Create/Read/Update/Delete Deposits	
	Create/Read/Update/Delete Hotlist Rules	
	Opt Item Out Of ACH	
	Override ACH Opt Out for Item	
	Override Hot List Reject for Item	
	Report On Client's Users	
	Requests Item Research	
	Requests Reports	
	Transmit Deposits To Bank, including approve deposit	
	View Deposits	
Limited Operator	Balance Deposits	Home, Deposits, Reports, Research
	Create/Read/Update/Delete ACH Opt Out Rules	and Administration
	Create/Read/Update/Delete Deposits	
	Create/Read/Update/Delete Hotlist Rules	
Customer Service Representative	Opt Item Out Of ACH	Home, Deposits, Reports, Research
	Override ACH Opt Out for Item	and Administration
	Override Hot List Reject for Item	
	Requests Item Research	
	Requests Reports	
	View Deposits	
	Read account data	
	Read user data	
	Request Reports	

Remote Deposit Service Online Customer Administrator User Guide

	Requests Item Research		
	View Account Groups		
	View Customer Details, including account data		
	View Deposits		
Financial Officer	Assign Account to account group	Home, Deposits, Reports, Research	
	Create/Read/Update/Delete Account Groups	and Administration	
	Read account data		
	Request Reports		
	Requests Item Research	-	
	Transmit Deposits To Bank, including approve deposit		
	View Account Groups		
	View Customer Details, including account data		
	View Deposits		
Report Viewer	Read user data	Home, Reports, Research and	
	Report On Client's Users	Administration	
	Requests Item Research		
	Requests Reports		

Confirm Workstation Requirements

Hardware Requirements

Note: Remote Deposit Service Online does not support MAC computers or computers that run on a server environment.

HARDWARE REQUIREMENT	DESCRIPTION
Processor: (min/recommended)	Windows XP : Pentium 512MHz/Pentium 1 GHz; Windows Vista: Pentium 800MHz/Pentium 1GHz
	 Note: If the minimum requirement is for a 1GHz processor, on a dual-processor system the requirement is for each dual processor to ne 1GHZs.
	 Not all the operating systems that are certified for a client workstation will support dual core processors. Typically, the "Home" editions are single processor only.
Memory : (min/recommended)	Windows XP : 256MB RAM/512MB RAM Windows Vista: 512MB RAM/1GB RAM
Hard Drive	1GByte 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
Network	Ethernet 10Mbit connectivity to LAN, preferably with adapter teaming to enable failure protection.
	Local port 80 will need to be open to allow communication with the scanner. This port is normally open, unless you are running a web server on the same device.
Internet Connectivity	Internet connectivity with TCP/IP enabled
	Broadband connectivity capable of at least 512Kbit upload speed is strongly recommended.
Peripherals	• Standard 101-keyboard
	• 2-button mouse

Software Requirements

SOFTWARE REQUIREMENTS	DESCRIPTION
Operating System	Microsoft Windows XP (any edition)
	• Microsoft Windows Vista (any 32-bit edition)
Browser	Microsoft Internet Explorer version 6.0 or 7.0, as supported by the operating system
Scanner/Printer Connectivity	 1 x USB port - Minimum requirement is USB 1.1, but USB 2.0 is recommended. A USB port is a mandatory requirement for scanner operation.
	• If Remote Deposit Software based users have scanning capabilities and want to scan in both the Web-based and software-based environments, they must use separate PCs.
	• A USB port is a mandatory requirement for scanner operation
	• Port 80 must be open
Scanners Sold for Use with Remote Deposit Service Online	The following scanners are offered for purchase, rent, or lease by Bank of America and are supported in the Remote Deposit Service Online product.
	 Digital Check TS230-65, TS4120 - Scanners run on both the Vista and XP operating systems.
	The following scanner is offered for purchase for use with Remote Deposit Service Online.
	 Digital CheXpress CX30- Runs on both Vista and XP operating systems.
Additional Scanners Supported by Remote Deposit Service Online	The following scanners are not currently offered for purchase, rent, or lease by Bank of America, but are supported for use with the Remote Deposit Service Online application:
	 Digital Check TS215, TS220, TS220E – Scanners run on both the Vista and XP operating systems.
	 Panini MyVision X30/60/90, MyVision XAGP 30/60/90 – Scanners run on XP operating system only.
	• Panini scanners must be purchased with printing capability. If your model does not support printing, a firmware upgrade will be required.

Download and Install Digital Certificates (for Bank of America Direct)

Before accessing Remote Deposit Service Online, each user must install a digital certificate for Bank of America Direct[®] and verify that the bank approved scanner components function properly.

1. Login to Bank of America Direct by typing:

https://direct.bankofamerica.com

If you do not have your digital certificate installed, you will be redirected to the Bank of America Direct Digital Certificate Pick-up site where you can download the digital certificate.

- 2. From the Bank of America Direct Digital Certificate Pick-up site, click Continue.
- 3. Go to the section which applies to you (Existing or New) and follow the instructions on the screen.

Note: For more information on logging into Bank of America Direct, go to <u>http://training.works.com/direct/</u> and select *Accessing Bank of America Direct Quick Start Guide*.



- 4. Click Continue.
- 5. Go to the section which applies to you (Existing or New) and follow the instructions on the screen.

Login to Bank of America Direct

After installing a digital certificate, the user will be able to login to Bank of America Direct. When users login for the first time, they are prompted to change their password, answer security questions, and accept the privacy policy.

For more information on logging into Bank of America Direct, go to <u>http://training.works.com/direct/</u>, and select *Accessing BA Direct Quick Start Guide*.

Login to Remote Deposit Service Online

To login to Remote Deposit Service Online:

1. Login to Bank of America Direct by typing: <u>https://direct.bankofamerica.com</u>

ank of America Direct	Bank of America 🛷
To sign on to Bank of America Direct, type in your User ID and Password. Then click "Enter" to continu	Company ID, je.
Company ID:	
User ID:	
Password:	
Enter	
Forgot your password?	
Access to Bank of America Direct is provided to aut Bank of America clients only. Unauthorized access i	

- 2. Enter the following information:
 - Bank of America Company ID
 - Bank of America Direct User ID
 - Bank of America Direct Password

Note: Contact the Bank of America Direct Technical Care Center (TCC) with Bank of America Direct login questions: Clients based in the US: 888.589.3473, International Clients: 1.704.387.3020.

Result: Authentication of user name and password through Bank of

America Direct. After authentication is complete, the Bank of America Direct home page displays.

ik of America Direct	Peggy Spears RDS SL1 #1 07/14/2008 12:11 CDT Last Sprim: 07/14/2008 at 11 49 CDT	Bank of America 🧇
ride Receipte Trempay Trade People	NoticeAcons	
k of America Direct me Peggy Spears URL two vermation. Intel 1 Notifications is trans stare discoverents information is trans stare discoverents versitable enclident, stop Pay, Act I Intelation, Payin Swarse Positive Pay, Paid Item Payin ts, Act Positive Pay and International Pai-	are Positive ments (JC Wins) whent whent integer integ	to access images of all paper debits,
is your source to access all transactions a on related to your incoming receipts. The available are Receipts On-Line, Remote I On-line and Lockbox Image Access.	services currently available is I	us and returned items. The service Incage éconos Inquiry.
ITY in your source (or sommary and detail in your US and (nermational accounts at b as well as other U.S. financial institutions, available to assist you in coast particum mus and Current Day Information Report in and Report, Trans.action Search, Acco 5, Transation Evestigations, Intelligent C and Chardmannic Index Returned (CI S)	Sank of , Services nangement nang Owline sunt Lash Manager	
on related to gour incoming receipts. The available are fixeopts On-Line, Remote II On-Line and Lockbox Image Access. If your source for sommary and detail in to your source for sommary and detail in y your US and International accounts at b available to savit you in cash position m available to savit you in cash position m is and Reports. Trains.action Search, Acce	and credits, deposited ten Deposit Viformation sank of . Services analgement ound Ceth Manager	us and returned dems. The service

3. On the Bank of America Direct home page, click **Services** under the Receipts heading of the Bank of America Direct home page, or click **Receipts** tab in the header.

Result: The Receipts Services page displays.

Bank of America	Direct 07/07/2008 9:30 CDT Last Sign In: 07/01/2008 at 14:31 CDT	Bank of America 🧇
Payments Receipts Treas	ury Trade Images Notifications	
Receipts Services		
Receipts On-Line	Image Access	
Remote Deposit Service	Atlanta Government Lockbox	
Reporting	Atlanta Lockbox Image Access Boston Image Lockbox Access	
Remote Deposit Service	Chicago Lockbox Image Access	
Online	Dallas Lockbox Image Access Los Angeles Lockbox Image Access	
	RemitTrac Image Lockbox Access	
	San Francisco Lockbox Image Access	
	St. Louis Lockbox Image Access	
	Lockpox Expanded Data Capture Access	
	Lockbox Expanded Data Capture Access	

4. Click Remote Deposit Service Online.

Result: The Remote Deposit Service Online Welcome screen displays in a separate window.



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

Chapter **3**

Getting Started

This chapter describes how to login to the Remote Deposit Service Online application, and provides an introduction to some basic navigation tasks that you will find useful when working with Remote Deposit Service Online. Remote Deposit Service Online is a service that is accessed from within Bank of America Direct. You must always first log into Bank of America Direct in order to access Remote Deposit Service Online.

Login to Bank of America Direct

After installing a digital certificate, the user will be able to login to Bank of America Direct. When users login for the first time, they are prompted to change their password, answer security questions, and accept the privacy policy.

For more information on logging into Bank of America Direct, go to <u>http://training.works.com/direct/</u>, and select *Accessing BA Direct Quick Start Guide*.

1. Login to Bank of America Direct by typing: https://direct.bankofamerica.com

To sign on to Bank of America Direct, type in your Compan User ID and Password. Then click "Enter" to continue.	y 1D,
Company ID:	
User ID:	
Password:	
Enter	
Forgot your password?	
Access to Bank of America Direct is provided to authorized	
Bank of America clients only. Unauthorized access is prohib	nea.

- 2. Enter the following information:
 - Bank of America Company ID
 - Bank of America Direct User ID
 - Bank of America Direct Password

Note: Contact the Bank of America Direct Technical Care Center (TCC) with Bank of America Direct login questions: Clients based in the US: 888.589.3473, International Clients: 1.704.387.3020.

Result: Authentication of user name and password through Bank of America Direct. After authentication is complete, the Bank of America Direct home page displays.

Bank of America Direct 07/140	pears) RDS SL1 61 IS 12:11 CDT Bank of America 🌮
Payments Pendets Terman Trank Penge Metho Bank of America Direct Welcome Pengay Spears POSURE Payments Payments Payments Payments Payments in pair source for payments information and pay Reconciliation, Story 62 wild them Topuyn, De V and Dorits, ACH Postore Pay and Toternational Payment ervices. Receipts Partematics and pay and to pay and transactions and mormation and the pay and the pays and the page Barrye Online and Lockbor. Times Access.	Trade Exercise Trade is your source for the indiation and information reporting associated with commercial and standby inters' of credit, evoort letter of credit advising, excimination, and branfsrs, es well as and throasation forelands. Services also indiude trade payments and throasation forelands. Tradges Tradges Tradges is your exprises to access images of all paper debrs, credits, departed decors and returned dentin. The service
Treasury Sector 1, Managements Treasure is your source for source are and detail inform Treasure is your source for source is account a it tank is America as well as other U.S. forunced institutions. Serv- verrentia available to assist your in orash pastbottons. Serv- ave Frequencia and Current Day Information Repeting, of Statements and Beendy, Transaction Search, Account Transfers, Transaction Investigations, Intelligent Cath Reporting and Commonians Linked Statement (CLS ^{TB}). Beend and munick IAA. Mediate TOC 2008 Back of America Ca	es sent num hagar

3. On the Bank of America Direct home page, click **Services** under the Receipts heading of the Bank of America Direct home page, or click **Receipts** tab in the header.

Result: The Receipts Services page displays.

Bank of America	Direct Peggy Spears 1 RDS SL1 01 07/07/2008 9:30 CDT Last Sign In: 07/01/2008 at 14:31 CDT	Bank of America 🧇
Payments Receipts Treasu	ary Trade Images Notifications	
Receipts Services		
Receipts On-Line	Image Access	<u> </u>
Remote Deposit Service Reporting	Atlanta Government Lockbox Atlanta Lockbox Image Access Boston Image Lockbox Access	
Remote Deposit Service Online	Chicago Lockbox Image Access Dallas Lockbox Image Access Los Angeles Lockbox Image Access RemitTrac Image Lockbox Access San Francisco Lockbox Image Access	

Login to Remote Deposit Service Online

4. Click Remote Deposit Service Online.

Result: The Remote Deposit Service Online Welcome screen displays in a separate window.

Bank of America 🌮		Help Hide Tass Logoff Welcome, Pat Golde Over Role: Operato
Velcome Pat Golden Welcome to Bask of Arsenica Remote Deposit Service Online		Create New Deposit jump into start capture
	Pieuse select an adhify to begin using	Generate Reports create a report
	Remote Deposit Service Online	Deposit List view the list of deposits
ter Aletts		
	version: 2.1.1-3 (1030) @ 2009 Bank of Am	rica Corporation. All rights reserved.

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

The Welcome Page provides a landing point for Remote Deposit Service Online and also acts as a home page after authentication. From the Welcome Page, users can create deposits, manage information within the application, view messages, and perform a variety of other tasks.

ank of America 🌮		Hile Hile Tes Los Welcome, Pat Go Liter Role Ope
Velcome Pat Golden		raev onver Lipe
Magmo to Bask of Annancia remote Deposit Service Online	HUSO	Create New Deposit Josp who start capture
	Planes vision of an activity to begin ostag Genotic Service Colline	Generate Reports prese amout
	and the second	Deposit List www.the list of depends.
Nertu		
wegages		

- 1. **Quick Links** are displayed on the right side of the Welcome Page. These links will vary based on the individual's user role.
- 2. **Tabs** are located on the top left side of the application and allow the user to perform functions within the application. These will vary based on the individual's user role.
- 3. User Alerts are messages specific to a single user and appear at the bottom portion of the Welcome Page. These are set up by Bank of America. For example, the bank may notify the users of a specific company about account activity
- 4. **Messages** are delivered to all Remote Deposit Service Online user roles 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 alert users of a scheduled system outage or notify users that new functionality is available.

Chapter **4**

Performing Administrative Functions

When clicking on the Administrator Tab, the page defaults to the details page. This page displays the details of your service set up including; your company user id, time zones and report options.

e Edit View F	Favorites Tools Help		
Back + -) +	🔹 💈 🏫 🔎 Search 🤺 Favorites 🌾) 🙈 - 🔍 🔟 - 🖵 🏦 🦄	
dress 🙆 http://cor	p.bankofamerica.com/direct/demo/RDS_DEMO/html/Admin		💽 📑 Go 🛛 Lin
ank of Ame	rica 🧼		Help Hide Tips Logof
Home Depo	and the second se		Welcome, Pat Gold User Role: Customer Administrator, Operator, Report Viev
Details	Customer Details - Successful Ven	tures, Inc.	
Account Groups	Customer information		
Users	Customer number: Customer name:	5 Customer UID: Successful Ventures, In <mark>C Business addres</mark>	RDSSL102 123 MockinBird Lane
Rule Accounts	Report Access:	Time Zones:	
Custom Fields	Deposit Detail by Account Report	Central (10:00 PM)	
Preferences	Summary of Deposits by Account Report Standard Export File Deposit Status Report	Hountain (09:00 PM) Pacific (09:00 PM) Eastern (10:00 PM)	
_	Payment Detail Report		
	Deposit accounts		
	Account Name	Routing Transit	Legal Name
	********4111 - Successful Ventures, Inc.	540560055	Successful Ventures,Inc
	*******9746 - Successful Ventures, Inc.	540100059	Successful Ventures,Inc
	< Previous 1 Next > All 5 10 20		Showing: 1 - 2 of 2

The Customer Administrator can perform additional functions by clicking on the tabs on the left hand side of the screen.

	_
Details	Cu
Account Groups	Cus
Users	Cus Cus
Rule Accounts	Rep
Custom Fields	Dep
Preferences	Sta Dep Pay
	Dep

- 1. Account Groups: Add, delete and modify account groups
- 2. Users: Add, delete and modify users
- 3. Rule Accounts: Add delete and modify rules and associated accounts
- 4. Custom Fields: Add delete and modify custom fields
- 5. Preferences: Format lists for viewing information on screen, Set optional fields, Format reports for viewing, saving and exporting, Set up payment coupons if using remittances, Create and Edit Virtual endorsements

Chapter 5

Account Groups

Remote Deposit Service Online allows users the flexibility to designate deposits by Account groups. The account groups are defined by the company and are created by the Customer Administrator or Financial Officer. Account groups are used to organize accounts or can be used to represent locations. For example, an account group can be defined for each location or a group of locations by region. One or multiple accounts can be assigned to an account group.

- The company's DDA account numbers are assigned to Account groups
- There can be multiple account numbers assigned an Account group
- Multiple Accounting groups can have the same DDA account numbers
- Each DDA account number must be assigned to an Account group in order to make deposits

Creating new account groups

- 1. Login to Remote Deposit Service Online.
- 2. Click the Administration tab.

me Depo	sits Reports Administration		Welcome, Pat User Role: Customer Administrator, Operator, Report
ails:	Customer Details - Successful Ven	tures, Inc.	
ount Groups	Customer information		
	Customer number:	5 Customer UID:	RDSSL102
s	Customer name:	Successful Ventures, Inc. Business address:	123 MockinBird Lane
Accounts	Report Access:	Time Zones:	
om Fields	Deposit Detail by Account Report	Central (10:00 PM)	
	Summary of Deposits by Account Report	Mountain (09:00 PM)	
erences	Standard Export File	Pacific (09:00 PM)	
	Deposit Status Report Payment Detail Report	Eastern (10:00 PM)	
	Deposit accounts	<u> </u>	
	Account Name	Routing Transit o	Legal Name o
	*******4111 - Successful Ventures, Inc.	540560055	Successful Ventures,Inc
	*******9746 - Successful Ventures, Inc.	540100059	Successful Ventures,Inc
	< Previous 1 Next > All 5 10 20		Showing: 1 - 2

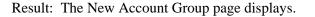
3. Click the Account Groups link.

1-24 - 14 - 14 - 14 - 14 - 14 - 14 - 14	Is a substraining state of a set of some the set of some th		
BankofAme	rica 🧇		Help Hide Tips Logoff
Home Depo	Administration		Welcome, Pat Golde User Role: Customer Administrator, Operator, Report Views
Details	Customer Details - Successful Ver	ntures, Inc.	
Account Groups	Customer information		
Users	Customer number: Customer name:	5 Customer UID: Successful Ventures, Iric Business address:	RDSSL102 123 MockinBird Lane
Rule Accounts	Report Access:	Time Zones:	
Custom Fields Preferences	Deposit Defail by Account Report Summary of Deposits by Account Report Standard Export File Deposit Status Report Payment Defail Report	Central (0100 PM) Mountain (09:00 PM) Pacific (09:00 PM) Eastern (10:00 PM)	
	Deposit accounts		
	Account Home	Routing Transit	Legal Name
	*******4111 - Successful Ventures, Inc.	540560055	Successful Ventures,Inc
	HITTER CONTRACT OF A VIEW AND AND	540100059	Successful Ventures,Inc
	********9746 - Successful Ventures, Inc.	340100038	Successian + critar capito

BankofAmer	rica 🐲			then the fun contract
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Details	Account Group Sea			
Account Groups				
Users	Account Group:	Search Show All		
Rille Acrounts	List of Account Groups			
Custom Helds	Tasks	Ассони боли	Account Group Humber	
		27000000000	270000000000	
Proferences	₽¥	2700000000002	270000000001	the second se
	Previous 1 Next> All 5	10 20		Showing 1 - 2 of 2
				Create llew Account Group

4. Click Create New Account group.

ankofAme	rica 🐲			Help Hide Tips Logoff
Home Depo	Street Desired	h. Administration		Welcome, Pat Golden Uber Role: Costorer Administrator
Details	Account Group Sea (Oustomer: Successful Vento			
Account Groups	Account Group:	Search Show All		
lisers				
Rule Accounts	List of Account Groups Tasks	Annual Craim	Account Craw Muncher	
Custom Fields	and the second	Account Group o	Account Group Number. q	
		27000000000001	2700000000000	
veferences		270000000002	2700000000001	
	<pre>> Previous 1 Next > All 5 1</pre>	0 20		Channing 1 - 2 of 2
				the Marriel Annual Process
			Lie	ate New Account Group



Bank of America 🧇		Hetar Hide Tias; Logarif
International International Property in	Research Administration	Welcome, Pat Golden User Role: Customer Adelmistrator
New Account Group (Customer: Successful Ventures, Inc.)		
Account Group:		
Account Group Humber:" Available Accounts:	Selected Accounts:	
Annual Content of Cont	Add >>	
9740 - Successful Ventures Tax 1268 - IDS CA	<< Remove	
Save Cancel	Jan J	
Jave Cancer		version: 2 1(2045) @ 2009 Bank of America Corporation. All rights reserved.

5. Enter a new Account Group name.

The Account Group Name is required and has a limit of 250 characters. Choose a meaningful account group name, for example a region or a store number

Bank of America 🧇		Help Hide Tios
Home Deposits Reports	Research Administration	Welcome, Pat Uner Rove: Cuthorer Ada
New Account Group (Customer Successful Ventures, Inc.)		
771.0.021.00.0	(
Account Group:"	Store 5	
Account Group Humber:	Store 5	
	Store 5	
Account Group Humber. Available Accounts:		
Account Group Humber. Available Accounts: [************************************	Selected Accounts	
Account Or oup Humber: Available Accounts:	Selected Accounts	

6. Choose an account group number. The account group number is an optional field and is limited to 10 numeric characters. The account group

number is passed downstream to other applications like Bank of America Direct. This field is static and replaces the need for a location number on a deposit ticket. It does NOT support serialized deposits currently (a number in the serial field that is not static or contains a sequential number; example Location + sequential number. 1001, 1002, 1003 etc).

Bank of America 🧇	Help Hide Tips Logott
Home Deposits Reports Research Administration	Welcome, Pat Golden Uter Role: Gustower Adavisation
New Account Group (Custoner Successful Ventures, Inc.)	
Account Group: Store 5 Account Group Humber: 5	
Available Accounts: Selected Accounts:	
ammigrafi - Suppendit Ventures 7 ac ammigrafi - Suppendit Ventures 7 ac ammigrafi - Suppendit Ventures 7 ac ammigrafi - Suppendit Ventures 7 ac	
Save Cancel	version: 2.11(2046) @ 2009 Bank of America Corporation, All rights reserved.

7. From the available accounts list, highlight the accounts that you want to map to the new account group. To select more than one account, click on the account and hold the shift key and press the down/up arrow. Accounts can be assigned to multiple account groups.

Bank of America 🧇		Hela Hide Taos kosafi
Comparison approximation incompanies on	ebrarch Administration	Welcome, Pat Golden Uber Role: Customer Alteinistrator
New Account Group (Customer: Successful Ventures, Inc.)		
Account Group:*	Store 5	
Account Group Humber:*	5	
Available Accounts:	Selected Accounts:	
4111 - Successful Ventures Payroll	Add >>	
1250 - IDS CA	<< Remove	
Save Cancel		version: 2.1/2045) © 2009 Bank of America Corporation. All rights reserved.

8. Click **Add** >> to add the accounts to the Account group.

Bank of America 🧇		tiese tilde Tios Locott
Home Deposits Reports	Research Administration	Welcome, Pat Golden Uter Role. Costoner Administrator
New Account Group (Customer: Successful Ventures, Inc.)		
Account Group:"	Store 5	
Account Group Humber:	5	
Available Accounts:	Add >> Selected Accounts:	
9740 - Successful Ventures Tax 1258 - IDS CA	<< Remove	
Save Cancel		version. 2.1(2045) @ 2009 Bank of America Corporation, All rights reserved.

9. Click **Save** to complete the new Account group creation process or click **Cancel**.

Bank of America 🧇		tiele Hole Text Locoff
Home Deposits Reports	Research Administration	Welcome, Pat Golden Uber Rove. Castomer Administrator
New Account Group (Customer: Successful Ventures, Inc.)		
Account Group:	Store 5	
Account Group Number:'	5	
Available Accounts:	Selected Accounts:	
4111 - Successful Ventures General 9740 - Successful Ventures Tax	Add >> Add >>	
1268 - IDS CA		
Save Cancel		

Note: New accounts can only be added by Bank of America.

Result: A message displays to confirm that the new Account group has been created.

iome Dep	maile Reports Response	di Administration	
etals kontuel Group	Account Group Sea (Customer, Successful Vent		
		in been successfully completed	
Jsers	Account Group:	Seatch Show All	
Rule Accounts			
ustom i leids	List of Account Groups		
ustom i leigs	Tasks	Account Group	Actional Group Manufact
references	N	2700000000001	270000000000
	1	2700000000002	2700000000001

Modifying an account group

- 1. Login to Remote Deposit Service Online.
- 2. Click the **Administration** tab.

lome Depo	sits Reports Administration		ໜ User Role: Customer Administrator, ດຸ	l eicome, perator, Report vi
etail s	Customer Details - Successful Ven	tures, Inc.		
ccount Groups	Customer information			
	Customer number:	5 Customer UID:	RDSSL102	
ers	Customer name:	Successful Ventures, Inc. Business address:	123 MockinBird Lane	
istom Fields eferences	Report Access: Deposit Detail by Account Report Summary of Deposits by Account Report Standard Export File Deposit Status Report Payment Detail Report Deposit accounts	Time Zones: Central (10:00 PM) Montain (09:00 PM) Pacific (09:00 PM) Eastern (10:00 PM)		
	Account Name	Routing Transit o	Legal Name	
	*********4111 - Successful Ventures, Inc.	540560055	Successful Ventures,Inc	
	*******9746 - Successful Ventures, Inc.	540100059	Successful Ventures,Inc	
	< Previous 1 Next > All 5 10 20			Showing: 1 - 2 o

3. Click the Account Groups link.

Ler			
Bank of Ame	rica 🦅		Help Hide Tips Log
Home Depo	esits Reports Administration		Welcome, User Role: Customer Administrator, Operator, Report vie
Details	Customer Details - Successful V	entures, Inc.	
Account Groups	Customer information		
Users	Customer number: Customer name:	5 Customer UID: Successful Ventures, Inc. Business address	RDSSL102 123 MockinBird Lane
Rule Accounts	Report Access:	Time Zones:	
Custom Fields Preferences	Deposit Detail by Account Report Summary of Deposits by Account Report Standard Export File Deposit Status Report Payment Detail Report	Central (10:00 PM) Mountain (09:00 PM) Pacific (09:00 PM) Eastern (10:00 PM)	
	Deposit accounts		
	Account Home	Routing Transit	Legal Name
	*******4111 - Successful Ventures, Inc.	540560055	Successful Ventures,Inc
	*******9746 - Successful Ventures, Inc.	540100059	Successful Ventures,Inc
	< Previous 1 Next > All 5 10 20		Showing: 1 - 2 of

4. Click on the edit icon next to the account group you want to modify.

BankofAme	rica 🧇			Help Hole Tips Logott
Home Bepo	sits Reports Researc	ah Administration		Welcome, - a. contain Ober Role: Castomer Administrator
Details	Account Group Sea			
Account Groups				
Users	Account Group:	Search Show All		
Rule Accounts	List of Account Groups			
Custom Fields	Tasks	Account Group	Account Group Number	
		2700000000001	270000000000	
Preferences		270000000002	2700000000001	
	Previous 1 Next > All 5	10 20		Showing 1 - 2 of 2
				Create New Account Group
			version 2.1(2)	(40) @ 2009 Bank of America Corporation. All rights reserved.

5. Modify the information and select save or cancel.

Bank of America 💝			Help Hide Tipy Loooff	
Home Deposits Reports	Research Administration		Welcome User Role: Cutomer-manner	
New Account Group (Customer: Successful Ventures, Inc.)				
Account Group:*	Store 5			
Account Group Humber:*	5			
4111 - Successful Ventures General				
1258 - IDS CA	< Remove			
Save Cancel				

Result: A message displays to confirm that the new Account group has been modified.

ankofAmer	ica 🧇			Hep Hige Top 44
Home Depus	ito Amparta Amara	di Administratijen		Welcome.
Details Account Granner	Account Group Sea (Customer, Subcessful Veri	arch tures, Inc.)		
Users	The account group has be Account Group:	en skecessfully moltfied Search Ster		
Rule Accounts	List of Account Groups			
Custom Heids	Tasks	Account things	Account strengthmater -	
Proferences	1	220000000001	27000000000	
		270000000002	270000000001	

Deleting an account group

- 1. Login to Remote Deposit Service Online.
- 2. Click the **Administration** tab.

ome Depo	sits Reports Administration		Welcome, User Role: Customer Administrator, Operator, Report
tails	Customer Details - Successful Ven	tures, Inc.	
count Groups	Customer information		
	Customer number:	5 Customer UID:	RDSSL102
ers	Customer name:	Successful Ventures, Inc. Business address:	123 MockinBird Lane
stom Fields ferences	Report Access: Deposit Detail by Account Report Summary of Deposits by Account Report Standard Export File Deposit Status Report Payment Detail Report Deposit accounts	Time Zones: Central (10:00 PM) Mountain (00:00 PM) Pacific (09:00 PM) Eastern (10:00 PM)	
	Account Name	Routing Transit o	Legal Name
	*******4111 - Successful Ventures, Inc.	540560055	Successful Ventures,Inc
	*******9746 - Successful Ventures, Inc.	540100059	Successful Ventures,Inc
	< Previous 1 Next > All 5 10 20		Showing: 1 - 2

3. Click the Account Groups link.

ankofAme	rica 🦅		Help Hide Tips Logo Welcome,
Home Depo	esits Reports Administration		User Role: Customer Administrator, Operator, Report vie
Details	Customer Details - Successful Ver	ntures, Inc.	
Account Groups	Customer information		
Users	Customer number: Customer name:	5 Customer UID: Successful Ventures, Iric Business address:	RDSSL102 123 MockinBird Lane
Rule Accounts	Report Access:	Time Zones:	
Custom Fields Preferences	Deposit Defail by Account Report Summary of Deposits by Account Report Standard Export File Deposit Status Report Payment Defail Report	Contral (1000 PM) Mountain (08:00 PM) Pacific (08:00 PM) Eastern (10:00 PM)	
	Deposit accounts		
	Account Home	Rotting Transit	Legal Mame
	*******4111 - Successful Ventures, Inc.	540560055	Successful Ventures,Inc
	*******9746 - Successful Ventures, Inc.	540100059	Successful Ventures,Inc
	< Previous 1 Next > All 5 10 20		Showing: 1 - 2 of

4. Click on the delete icon next to the account group you want to modify.

BankofAme	rica 🧇			Help Hide Tips Logott
Home Depo	second in the second second	h. Administration		Welcome. User Role: Castoner Administrator
Details	Account Group Sea			
Account Groups Users	Account Group:	Search Show All		
	List of Account County			
Rule Accounts	here and her			
	Tasks	Ассония беонра	Account Group Number	
	Tasks	Accolutt Group o. 2700000000001	Account Group Number	
Rule Accounts Custom Fields Preferences				
Custom Fields	Tasks	2700000000000 27000000000002	270000000000	Showing 1 - 2 of 2

5. The Account Group page refreshes and a message displays to confirm that the new Account group has been deleted.

Chapter 6

Users

This section will show you how to add, modify and delete a User profile. Changes are done real time. If a user is deleted in error, they can not be added back until the next day.

Adding a new user

- 1. Login to Remote Deposit Service Online.
- 2. Click the Administration tab.

Home Depo	sits Reports Administration		Welcome, Pat Gold User Role : Customer Administrator, Operator, Report Vie
)etails	Customer Details - Successful Ven	tures, Inc.	
account Groups	Customer information		
	Customer number:	5 Customer UID:	RDSSL102
Jsers	Customer name:	Successful Ventures, Inc Business address:	123 MockinBird Lane
tule Accounts	Report Access:	Time Zones:	
ustom Fields	Deposit Detail by Account Report	Central (10:00 PM)	
	Summary of Deposits by Account Report Standard Export File	Mountain (09:00 PM) Pacific (09:00 PM)	
references	Deposit Status Report	Eastern (10:00 PM)	
	Payment Detail Report		
	Deposit accounts		
	Account Name	Routing Transit o	Legal Name
	*******4111 - Successful Ventures, Inc.	540560055	Successful Ventures,Inc
	*******9746 - Successful Ventures, Inc.	540100059	Successful Ventures,Inc
	< Previous 1 Next > All 5 10 20		Showing: 1 - 2 of 2

3. Click the Users link.

ankofAme	rica 🛷		Help Hide Tips Logo
Home Depo	osits Reports Administration		Welcome. User Role: Customer Administrator, Operator, Report Vie
Details	Customer Details - Successful Ver	ntures, Inc.	
Account Groups	Customer information		
Users	Customer number: Customer name:	5 Customer UID: Successful Ventures, Inc. Business address;	RDSSL102 123 MockinBird Lane
Rule Accounts	Report Access:	Time Zones:	
Custom Fields Preferences	Deposit Detail by Account Report Summary of Deposits by Account Report Standard Export File Deposit Status Report Payment Detail Report	Cantal (10:00 PA) Medita (09:00 PM) Pacific (09:00 PM) Eastern (10:00 PM)	
	Deposit accounts		
	Account Nome	Routing Transit	Leual Marne
	*********4111 - Successful Ventures, Inc.	540560055	Successful Ventures,Inc
	*******9746 - Successful Ventures, Inc.	540100059	Successful Ventures,Inc
	< Previous 1 Next > All 5 10 20		Showing: 1 - 2 of 2

4. Click Create New User.

pat.Golden@sventures.com	
jane Bryant@sventures.com	
casey_jones@sventures.com	
	Showing 1
	Create liew Use

5. Enter information for the new user:

Note: Fields marked with an asterisk (*) are required information.

- User ID= Bank of America Direct ID
- First Name: First name of the user
- Last Name: Last name of the user
- Short name (optional): Identifier, example the initials of the user, will be printed on the virtual endorsement
- Email address: Enter email address of the user
- Client Requests no email communication: option to receive email notifications
- Phone number (optional): Phone number of user

- Time Zone: Time zone of the user making the deposits; this determines the deposit deadline
- State: State of depositor
- Other information:

Ran	rkof Am	ierica*	2												t	inin	Hide Tips	Logoff	-
			Rebuils	Research	- Xaminetreue	n -										Web	tonoc, demer Atia		
	New User																		
	Step: f a (Custom	of 3: Inform er: Successi	oatien 11 Yoniuros,	na.)															
	Peer Di * Pretnam			Ē			Į												
	Lostnam	1999 ¹					I												
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	Basali Ark	Ringest "					I												
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													 - 04700	 Martine and De-					

6. Click Next to move to step 2, User roles.

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Home Deposits Reports Research Administration	Welcome, We Customer Austinization
New Usen Step 2 of 3 Roles (Custome: Successful Ventures, Inc.)	
Available Roles: Assigned Roles: CSR Add	
Cutioner Admin Francruid Officer Umited Operator Operator Operator	
Report Viewer Back Hext Cancel	
	version: 2.1(2110) @ 2009 Bank of America Corporation. All rights reserver

- 7. From the Available Roles list, select the role that you want the new user to have. See user role descriptions for details.
- 8. Click **Add** >> to assign the selected roles.

	Beparaitta	Reporte.	Investorie	Administration	
NEW	USER				
Ster	2 of 3: Role				
(0	istomer Succes	stui Ventures,	line)		
1				Assigned	
Ava	lable Roles:			Roles:	
CS	R Romer Admin		Add 🕫	8	
Fig	ited Operator		Remove		
Op	eratori		Noniose		
	anide Reject Hot Sorf Wamer	lin			
1					
·		-			

9. Click Next.

ame	Deposits	Reports	Research	Administr	ation		
New	User						
Step	p 2 of 3: Role istomer Success	s stul Ventures,	inc)				
Avai	lable Roles:			Assigned Roles;			
	tomer Admin		vdd ->				
Um Opt Ove	ancial Officer lited Operator erator erride Reject Hotil port Viewer	-	temove				
				<u> </u>			
F	Back	llext	1	Cancel		 	

10. Complete step 3, assigning account groups.

ankofAm	ierica 🐲		Help Hide Tioz Losoft
Home De	rposits Reports	Research Administration	Welcome, Pat Golden Ober Robe: Gustourer Administrator
New User	R		
Step 3 o (Oustom)	13: Account Grou er: Successful Venture	9, inc)	
Available Account Groups:		Assigned Account Groups:	
UAT Nort	h Add ->		
	< Remove		
I		L	
Ba	ck Sa	e Cancel	
			Language 2 5/21023 (b 2000 Bask of America Consecution, All rights canadicad

11. From the Available Account groups list, select the Account group(s) to which the new user will be able to make deposits.

Bank of America 🧇	Help Hide Tips Logott
Home Deposits Reports Research Administration	Welcome, Pat Golden Uner Role: Custower Administrator
New User	
Step 3 of 3: Account Group (Outomer: Successful Ventures, Inc.)	
Available Account Assigned Account Groups: Groups:	
UAT North Add ->	
Remove	
Back Save Cancel	
	section: 2 1/2005 @ 2009 Back of America Conception. All rights reserved

12. Click **Add** >> to assign the selected Account groups.

New Usen Step 3 of 3: Account Group (Customer: Successful Vertilures, Inc.) Available Account Account Groups: Groups:	
(Customer: Successful Venture's, Inc.) Available Account Apsigned Account Groups:	
Available Account Account Groups:	
Account Apsigned Account Groups:	
UAT South Add -	
*. Remove	

13. Click **Save** to complete the process.

	Distantia.	Tagaste	Resnarely	Administ	bation	
NEW	USER					
	3 of 3: Accestomer: Succes		105.3			
Avail		003-0043			_	
Acco	tim.		Assigned	Account Grou	4D4:	
	North	Add -				
	E	×, Remove				

Result: A message displays notifying the administrator that the new user has been added.

BankofAme	rica 🧇			Hep Hige Taps Logott
Home Depo	nate Reports Passarch Administration			Iden
Details Account Groups	User Search (Customer: Successful Ventures, Inc.)			
Users Rule Accounts		arch Show All		
Custom Fields	List of Users Tasks <u>User ID</u>	Latt Bands -	Dest Home	Creatil -
Preferences	< Previous i Next> All 5 10 20			Showing 1 - D of 0

Modifying an existing user

- 1. Login to Remote Deposit Service Online.
- 2. Click the **Administration** tab.

Home Depos	sits Reports Administration		Welcome, Pa User Role : Customer Administrator, Operator, Report Vi
Details	Customer Details - Successful Vent	tures, Inc.	
Account Groups	Customer information		
	Customer number:	5 Customer UID:	RDSSL102
Jsers	Customer name:	Successful Ventures, Inc Business address:	123 MockinBird Lane
Rule Accounts	Report Access:	Time Zones:	
Custom Fields	Deposit Detail by Account Report Summary of Deposits by Account Report	Central (10:00 PM) Mountain (09:00 PM)	
references	Standard Export File	Pacific (09:00 PM)	
	Deposit Status Report Payment Detail Report	Eastern (10:00 PM)	
	Deposit accounts		
	Account Name	Routing Transit o	<u>Legal Name</u> ्
	*******4111 - Successful Ventures, Inc.	540560055	Successful Ventures,Inc
	********9746 - Successful Ventures, Inc.	540100059	Successful Ventures,Inc
	< Previous 1 Next > All 5 10 20		Showing: 1 - 2 of

3. Click the **Users** link.

ankofAme			
Home Depo	esits Reports Administration		Welcome, Pat G User Role: Customer Administrator, Operator, Report U
Details	Customer Details - Successful Ver	ntures, Inc.	
Account Groups	Customer information		
Jsers	Customer number: Customer name:	5 Customer UID: Successful Ventures, Inc. Business address:	RDSSL102 123 MockinBird Lane
Rule Accounts	Report Access:	Time Zones:	
Custom Fields	Deposit Detail by Account Report Summary of Deposits by Account Report	Central (10:00 PM) Mountain (09:00 PM)	
Preferences.	Standard Export File Deposit Status Report Payment Detail Report	Pacific (09:00 PM) Eastern (10:00 PM)	
	Deposit accounts		
	Account Home	Rotting Transit	Leuil Name
	*******4111 - Successful Ventures, Inc.	540560055	Successful Ventures,Inc
	*******9746 - Successful Ventures, Inc.	540100059	Successful Ventures,Inc
	< Previous 1 Next > All 5 10 20		Showing: 1 - 2 o

Result: The User Search page displays. If all users are not displayed, you can click show all or search for a user by entering their last name or user id, and clicking the search key.

Remote Deposit Service Online Customer Administrator User Guide

Home Dane	onite Remoth Ites	Administration				Welcome Uter Role Guttores
DetAis	User Search (Cuttomer Successful)	Verdures, Inc.)				
Accourt Groups	User ID	Searc	h Show All			
Rule Accounts	User ID Tasks	Linar ID	Lani Harros -	First House	Buull	
Custom Fields		POOLDEN	Gulden	Pit	pat.Golden@sventures.com	
Preferences		JERYANT	Bryant	Jame	jane Bryanl@svenitures.com	
helerernen		CLONES	Jones	Casey	casey_jones@sventures.com	
		Test123	andh	susan%28	susan%28smth	
	Previous + Next> Al	5 10 20				Showing 1 - 4 of

4. Click the Edit this Users Details icon \blacksquare next to the user.

		.com/Stage/RDS_DEMO/Ntril/Adm	inistration(RDSAdminUsers.html?delUser=8rowIn	dex=8inewUserVal=newUserAdded8ideIUserDynamic	aly=&showAllClicked=showAllsClicked&SearchType&put=
lank of Americ	a 🖤				
Home Depress	Deports Rea	Administration			
Details	User Search				
- Citator	(Customer Successful)	/entures, inc.)			
Account Groups	User ID	Sear	th Show All		
Users	List of Users				
Rule Accesses	Tasks	0550.0	Last Harus	First Batos	Ennall
Custom (telds		POOLDEN	Colden	Pet	pet. Golden@eventures.com
Preferences		JERYANT	Bryant	stane	jane Bryant@sventures.com
		CJONES	Jonen	Catery	casey_jones@sventures.com
		Test123	smith	susan%28	susan%28sm0)
	Previo Edit this user's	Details			

Result: The Users Details page displays.

ankofAmer	ica 🌱				Hele Hide Tips Logot
Home Depos	alts Reports Research	Administration			Welcome, Pat Golder Uper Role. Customer Administrator
Detais	User Details - Test123 (Customer: Successful Ventures, In	(20			
Account Groups					
	User Information				
Jsérs.	User ID:		Test123 Email:		susan%28smth
Details	First name:		susse%28 Last name:		tanài
Decails	Security question:		Answer to security question:		
tule Accounts	Phone number:				
	Time zone:		Central State:		Texas
Custom Fields					Edit User
Preferences	Assigned roles:	Assigned account groups:	Assigned reports:	Excluded accounts:	
	Ovenide Reject Hotlist Customer Admin	UAT South	Deposit Detail by Account Report Deposit Status Report Login Acdit Pagment Detail Report Pagment Summar Report	-	
	Edit Roles	Edit Acco	unt Groups Edit I	Report Access	Edit Account Exclusions

- 5. From the Users Details Page, you can edit roles, edit account groups, change report access (default is access to all report types), and exclude accounts.
- To edit user roles, click on the edit roles tab, make the required changes and click save.

- To edit Account groups, click on the Edit Account Groups button, make the required changes and click save
- To edit report access, click on the Edit Report Access button, make the required changes and click save.
- To edit account exclusions, click on the Edit Account Exclusions button, make the required changes and click save.

Result: A message displays notifying the administrator that the user has been modified

Help Hide Tips Logot								America	Bank of /
Welcome, Pat Golden Uber //b/e: Customer Adm/m/strator					ministration	Research	Reports	Deposits	Home
						- Test123	ser Details		Details
					saved.	Testizi has b		sups	Account Gro
							er information	Use	Users
sucao%28omith smith			t name:				ser ID: rst name:	Fir	Details
			wer to security question:				ecurity questi hone number:	Ph	Rule Accourt
Texas			e;	Central S			ime zone:	ds Tit	Custom Field
Edit User	xstuded accounts:	B	Assigned reports:		Assigned account groups:		signed roles;		Preferences
		1	Deposit Detail by Account Report Deposit Status Report Login Audit Payment Detail Report Payment Summary Report		UAT South	Hist	ustomer Admin verride Reject H SR		

Deleting an existing user

- 1. Login to Remote Deposit Service Online.
- 2. Click the Administration tab.

Home Depo	sits Reports Administration		Welcome, Pat G User Role: Customer Administrator, Operator, Report V
Details	Customer Details - Successful Vent	tures, Inc.	
Account Groups	Customer information		
	Customer number:	5 Customer UID:	RDSSL102
Users	Customer name:	Successful Ventures, Inc Business address:	123 MockinBird Lane
Rule Accounts	Report Access:	Time Zones:	
Custom Fields	Deposit Detail by Account Report Summary of Deposits by Account Report	Central (10:00 PM) Mountain (09:00 PM)	
Preferences	Standard Export File Deposit Status Report Payment Detail Report	Pacific (09:00 PM) Eastern (10:00 PM)	
	Deposit accounts		
	Account Name	Routing Transit o	Legal Name
	*******4111 - Successful Ventures, Inc.	540560055	Successful Ventures,Inc
	******9746 - Successful Ventures, Inc.	540100059	Successful Ventures,Inc
	< Previous 1 Next > All 5 10 20		Showing: 1 - 2 o

3. Click the **Users** link.

Home Depo	sits Reports Administration		Welcome, Pat Gol Uber Role: Customer Administrator, Operator, Report Vie
Details	Customer Details - Successful Ver	ntures, Inc.	
Account Groups	Customer information		
Users	Customer number: Customer name:	5 Customer UID: Successful Ventures, Inc Business addres	RDSSL102 ss: 123 MockinBird Lane
Rule Accounts	Report Access:	Time Zones:	
Custom Fields Preferences	Deposit Detail by Account Report Summary of Deposits by Account Report Standard Export File Deposit Status Report Payment Detail Report	Central (0:00 PM) Mountain (09:00 PM) Pacific (09:00 PM) Eastern (10:00 PM)	
	Deposit accounts		
	Account Morne	Rotting Transit	Leval Name
	*******4111 - Successful Ventures, Inc.	540560055	Successful Ventures,Inc
	*******9746 - Successful Ventures, Inc. 540100059		Successful Ventures,Inc
	< Previous 1 Next > All 5 10 20	Showing: 1 - 2 of	

4. Click the delete icon \blacksquare next to the user you want to delete.

Hame liepo	site Reports He	Administration			Welcome. User Role Custoere /	ligerimistrat
Detais	User Search (Customer: Successful					
Account Groups	(customer, successio	a versures, we.j				_
Isers	tiser iD	Search	Show All			
Rule Accounts	List of Users			100 March 100		_
SUR ACCOUNTS	Tasks	User ID -	Last Name -	TO ST MADDLE	Email	
Custom nields		PGOLDEN	Golden	Pot	pat Golden@sventures.com	
references		BRYANT	Bryond	- Aprilet	jane Bryant@sventures.com	
		CJONES	.kmec	Сахану	casey_jones@cventures.com	
		Test123	smith	susan%2B	susan%2Bsmith	
	Prévious	10 20			Shown	g1-4 of
					Create flew Create flew	

5. Message displays confirming deletion of the user- Once a user is deleted, you must wait 24 hours before adding the user back.

Chapter **7**

Rules

A Customer Administrator and Operators are able to create several rules within Remote Deposit Service Online. A combination of the account number and Routing and Transit number on a scanned item will prompt the rule. There are three rule types available.

Hot list: This rule flags items for operator review that your company has determined as non acceptable, for example a check from an individual that is required to pay by money order or a check from a client that has contributed the maximum amount to a retirement fund.

Auto populate: This rule is used to populate predefined custom fields when an item is scanned, for example an apartment number or policy number or contact information. The data is carried to the custom field columns that can be exported into other applications

ACH opt out (if using ACH): The opt out rule allow companies to flag items that should not be cleared as ACH.

Creating a Rule:

- 1. Login to Remote Deposit Service Online.
- 2. Click the Administration tab.

Home Depo	sits Reports Administration		Welcome, Pat Gole User Role: Customer Administrator, Operator, Report Vie
etails	Customer Details - Successful Ven	tures, Inc.	
ccount Groups	Customer information		
	Customer number:	5 Customer UID:	RDSSL102
sers	Customer name:	Successful Ventures, Inc. Business address:	123 MockinBird Lane
ule Accounts			
	Report Access:	Time Zones:	
ustom Fields	Deposit Detail by Account Report	Central (10:00 PM)	
references	Summary of Deposits by Account Report Standard Export File	Mountain (09:00 PM) Pacific (09:00 PM)	
ererences	Deposit Status Report	Eastern (10:00 PM)	
	Payment Detail Report		
	Deposit accounts		
	Account Name	Routing Transit Q	<u>Legal Name</u> ्
	******4111 - Successful Ventures, Inc.	540560055	Successful Ventures,Inc
	*******9746 - Successful Ventures, Inc.	540100059	Successful Ventures,Inc
	< Previous 1 Next > All 5 10 20		Showing: 1 - 2 of 2

3. Click Rule Accounts.

Home Depo			Welcome, Pat Golo User Role: Customer Administrator, Operator, Report Vie
Details	Customer Details - Successful Ven	ures, Inc.	
Account Groups	Customer information		
	Customer number:	5 Customer UID:	RDSSL102
Users	Customer name:	Successful Ventures, Inc Business address:	123 MockinBird Lane
Rule Accounts	Report Access:	Time Zones:	
Custom Fields	Deposit Detail by Account Report	Central (10:00 PM)	
	Summary of Deposits by Account Report Standard Export File	Mountain (09:00 PM) Pacific (09:00 PM)	
Preferences	Deposit Status Report	Eastern (10:00 PM)	
	Payment Detail Report		
	Deposit accounts		
	Account Name	Routing Transit	<u>Legal Name</u> ्
	*******4111 - Successful Ventures, Inc.	540560055	Successful Ventures,Inc
	*******9746 - Successful Ventures, Inc.	540100059	Successful Ventures,Inc
	< Previous 1 Next > All 5 10 20		Showing: 1 - 2 of 2

4. Click Create New Rule.

Bank of America 👒		Hole Hide Ties Logott
Home Deposits Re-	ports Research Administration	Welcome, Pat Golden User Role: Gustomer Administrator
New Rule (Customer: Successful Ventures	s, kc.)	
Description:' Rule Type:'	Tection 🔛	
Save Canic	el	Versions 2 1(2046) @ 2000 Bank of America Corporation. All rights reserved.

- 5. Name the rule.
- 6. Choose the rule type.

Home	Deposits	Reports	Research	Administration	
New Ru (Customer	le Successful Ve	intures, Inc.)			
Descriptio	nc'		rule 1		
Rule Type:			Hotiat ACH opt 0	iut .	
Save		Cancel		lating field	

- 7. For Hot List and ACH Opt Out, click **Save** For Auto populating field, perform steps 8 and 9
- 8. Choose the custom field to auto populate
- 9. Choose a value to populate in the custom field
- 10. Click **Save**. The screen displays the message, "Rule was successfully created"

BankofAme	erica 🧇	de Administration		Heite Histe Tisse koord Welcome, Pat Golden Uter Role: Contineer Atlantic dador
Details Account Groups	Rule/Account Sear			
Users	Success: Rule [rule 1] wat	successfully created Show All		
Rule Accounts	List of Accounts			
Custom Fields	Tasks	Account Number	Booting Tratesit	Description a
Preferences	< Previous 1 Next > All 5	10 20		Showing 1 - 0 of 0
	-			Create Hew Rule Create Hew Rule Account Version 2.1(2035) © 2009 Bank of America Corporation. All rights reserved

To Create a New Rule Account

Add your customer check details to the rules you have created

- 1. Login to Remote Deposit Service Online.
- 2. Click the **Administration** tab.

Home Depos	sits Reports Administration		Welcome, Pat Gol User Role: Customer Administrator, Operator, Report Vie
Details	Customer Details - Successful Vent	ures, Inc.	
Account Groups	Customer information		
	Customer number:	5 Customer UID:	RDSSL102
Jsers	Customer name:	Successful Ventures, Inc. Business address:	123 MockinBird Lane
Rule Accounts	Report Access:	Time Zones:	
Eustom Fields	Deposit Detail by Account Report Summary of Deposits by Account Report	Central (10:00 PM) Mountain (09:00 PM)	
Preferences	Standard Export File	Pacific (09:00 PM)	
Tererences	Deposit Status Report	Eastern (10:00 PM)	
	Payment Detail Report		
	Deposit accounts		
	Account Name	<u>Routing Transit</u> ्	<u>Legal Name</u> ्
	*******4111 - Successful Ventures, Inc.	540560055	Successful Ventures,Inc
	*****9746 - Successful Ventures, Inc.	540100059	Successful Ventures,Inc
	< Previous 1 Next > All 5 10 20		Showing: 1 - 2 of:

3. Click **Rule Accounts**

ankofAmer	ica 🐲			Help Hide Tips Logs
Home Depos	its Reports Research Administration			Welcome, Pat Golde Uter Role : Gustower Administration
Details	Customer Details - Successful Ventures, Inc.			
Account Groups	Customer information			
Users	Customer number: Customer name:	5 Customer UID: Successful Ventures, Inc. Business address:	RDSSL102 123 MockinBird Linne	
Rule Accounts	Report Access:	: Tane Zones:		
Custom Heids Proferences	Deposit Detail by Account Report Yummary of Deposite for Account Report Standard Boyon File Deposit Status Report Payment Detail Report	Central (10:00 PM) Mountain (20:00 PM) Pacific (20:00 PM) Earters (10:00 PM)		
	Deposit accounts			
	Account Name	Routing Transit a	Legal Nome	
	######################################	540560055	Successful Ventures,inc	
	********9746 - Successful Ventures, inc.	540560055	Successful Ventures Inc	
	- Previous 1 Next > All 5 10 20			Showing: 1 - 2 of

4. Click Create New Rule Account.

Home Depo	sits Reports Research Administration		ekome, Pat Gold
Details	Rule/Account Search (Custome: Successful Ventures, Inc.)		
Account Groups	Account Number 💌 Search Show All		
Users	Account Number 🖻 Search Show All		
Users Rule Accounts		Routing Transit o.	Descindion of
	List of Accounts	Rostinis Transit o	Description <. Shaving 1 - 0 of

- 5. Enter the account number of the customer you wish to add to the rule.
- 6. Enter the routing transit (R/T) number of the account number for the customer you wish to add to the list.
- 7. Enter the description.

8. Add the rules that you want applied to the account information entered and click save. If no rules have been created, click the Create New Rule button and follow To Create New Rule Account instructions.

To Edit a Rule Account

1. Click on the **Administration** tab.

Bank of Amer	ica 🧼		Help Hide Tips Logoff
Home Depos	atts Reports Administration		Welcome, Pat Golden User Role: Customer Administrator, Operator, Report Viewer
Details	Customer Details - Successful Venture	es, Inc.	
Account Groups	Customer information		
Users	Customer number: Customer name:	5 Customer UID: Successful Ventures, Inc Business address:	RDSSL102 123 MockinBird Lane
Rule Accounts		· · · · · · · · · · · · · · · · · · ·	
Custom Fields	Report Access: Deposit Detail by Account Report Summary of Deposits by Account Report	Time Zones:	
Preferences	Standard Export File Deposit Status Report Pavment Detail Report	Pacific (09:00 PM) Eastern (10:00 PM)	
	Deposit accounts		
	Account Name	<u>Routing Transit</u> ्	Legal Name o
	*******4111 - Successful Ventures, Inc.	540560055	Successful Ventures,Inc
	********9746 - Successful Ventures, Inc.	540100059	Successful Ventures,Inc
	< Previous 1 Next > All 5 10 20		Showing: 1 - 2 of 2
		version: 2.0.1.06(2020) © 2008 Bank of America Corporation. All rights reserved.

2. Click Rule Accounts.

Home Depo	sits Reports Administration			come, Pat Gold
nome bepo			User Role: Customer Administrator, Oper	ator, Report Vie
etails	Customer Details - Successful Ven	tures, Inc.		
ccount Groups	Customer information			
	Customer number:	5 Customer UID:	RDSSL102	
sers	Customer name:	Successful Ventures, Inc Business address:	123 MockinBird Lane	
tule Accounts				
	Report Access:	Time Zones:		
ustom Fields	Deposit Detail by Account Report Summary of Deposits by Account Report	Central (10:00 PM) Mountain (09:00 PM)		
references	Standard Export File	Pacific (09:00 PM)		
rerences	Deposit Status Report	Eastern (10:00 PM)		
	Payment Detail Report			
	Deposit accounts			
	Account Name	Routing Transit Q	Legal Name	
	********4111 - Successful Ventures, Inc.	540560055	Successful Ventures,Inc	
	********9746 - Successful Ventures, Inc.	540100059	Successful Ventures,Inc	
	< Previous 1 Next > All 5 10 20		SI	nowing: 1 - 2 of:

3. Edit the rule account by clicking on the edit this rule account icon If the rule account you want to change is not displayed on the screen, you can search for it by clicking on the account description, Account number or routing transit number from the drop down, entering data in the open field and clicking search.

	1.00				
BankofAme	rica 🖤				Here Hige Tass Logott
Hame Dapa	mite foquerte donnare	n Administratium			Welcome, Pal Golden Uter Mole. Custower Adventistylor
Details	Rule/Account Searc				
Account Groups Users	Account Number 🛨	Search Show All			
Rule Accounts	List of Accounts				
Custon Fields	Tasks	Account thinday	Resurging Transat	Discutigation	15
		RECENCERENCE	540560055	N Smith bad check	
Freierergen		3000300002	540560055	J Sinth bed check	
		123490709	123450709	Sample rule	
	Previous Edit this rule acc	ount			Showing 1 - 3 of 3
				Create New Rule	Create New Rule Account
				1 1 (SEE) @ 2009 Bank	of America Corporation. All rights received.

4. Modify the existing information

BankofAm	erica 🖤			Hele Hide Tass Locoff
Home De	oosits Report	Research	Administration	Welconse, Pat Golden Uter Role: Customer Administrator
New Rule Ad (Customer: Succ	scount sstul Ventures, Inc.	J		
Account number	÷	1234567		
Routing transit:		123456		
Description:		Sample	le l	
Available Rules:		Selected Rules:		
Sample Rule HotLut Test	Add >>	nute 1	eate New Rule	
	< Remove	1		
Save	Cancel			
				version: 2.1(3050) @ 2009 Bank of America Corporation. All rights reserved.

5. Click the **Save** button to complete the change. A successful message will be displayed above the revised data.

Bank of Amer	ica 🧇	Help Hide Tips Logott
Home Depor	Its Reports Research Administration	Welcome, Pat Golden Uber Role : Custower Administrator
Details	Rule/Account Search	
Account Groups		
Ukers	The Pade Account 123454789 has been successfully modified. Account Number Search Show All	

To Delete a Rule Account

1. Click on the **Administration** tab.

Home Depo	sits Reports Administration		Welcome, Pat G User Role: Customer Administrator, Operator, Report V
etails	Customer Details - Successful Vent	tures, Inc.	
Account Groups	Customer information		
	Customer number:	5 Customer UID:	RDSSL102
Users	Customer name:	Successful Ventures, Inc Business address:	123 MockinBird Lane
Rule Accounts	Report Access:	Time Zones:	
Custom Fields	Deposit Detail by Account Report	Central (10:00 PM)	
Preferences	Summary of Deposits by Account Report Standard Export File	Mountain (09:00 PM) Pacific (09:00 PM)	
Preierences	Deposit Status Report	Eastern (10:00 PM)	
	Payment Detail Report		
	Deposit accounts		
	Account Name	<u>Routing Transit</u> ्	Legal Name
	*******4111 - Successful Ventures, Inc.	540560055	Successful Ventures,Inc
	*******9746 - Successful Ventures, Inc.	540100059	Successful Ventures,Inc
			Showing: 1 - 2 o

2. Click **Rule Accounts**.

lome Depo	sits Reports Administration		Welcome, Pat Gol User Role: Customer Administrator, Operator, Report Vie
etails	Customer Details - Successful Ven	tures, Inc.	
count Groups	Customer information		
	Customer number:	5 Customer UID:	RDSSL102
sers	Customer name:	Successful Ventures, Inc Business address:	123 MockinBird Lane
ule Accounts ustom Fields references	Report Access: Deposit Detail by Account Report Summary of Deposits by Account Report Standard Export File Deposit Status Report Payment Detail Report	Central (10:00 PM) Mountain (09:00 PM) Pacific (09:00 PM) Eastern (10:00 PM)	
	Deposit accounts Account Name	Routing Transit Q	Legal Name o
	*******4111 - Successful Ventures, Inc.	540560055	Successful Ventures,Inc
	********9746 - Successful Ventures, Inc.	540100059	Successful Ventures,Inc
	< Previous 1 Next > All 5 10 20		Showing: 1 - 2 of:

3. Delete the rule account by clicking on the Delete button next to the rule account you want to delete. If the rule account you want to change is not displayed on the screen, you can search for it by clicking on the account description, account number or routing transit number from the drop down, entering data in the open field and clicking search.

			-	List of Rules	Rule
		Description	Tasks		Custom Fields
		Hotist Test			
		Test Hot list			references
Showing 1-2			at > All 5 10 20	< Previous 1 Next :	
and the second se					
Create New Rule Account	Greate New Rule				
Create New Rule Account	Version: 2.0.1.08 (3035) © 2008 Bank of Ame				
Create New Rule Account					
Create New Rule Account					
Create New Rule Account					
Create New Rule Account					
Create New Rule Account					
Create New Rule Account					
Create New Rule Account					

4. Click the delete icon () next to that item. Answer the "Do you want to continue?" message.



Result: A successful message displays.

Chapter 8

Custom Fields

Custom Fields are defined by your company and appear on the Item Edit page for data input and can be exported and used to reconcile. These fields are used to manually add non-standard information to items (for example, an invoice number) or can be auto populated with static information (apartment or policy number)

Thirty five (35) custom fields can be assigned to each remittance payment items and an additional 35 can be assigned to deposits.

DATA TYPE	FORMAT	EXAMPLE	DESCRIPTION
Numeric	#######################################	1234567	Any combination of numbers, up to 250 characters in length
Currency	\$##,###,###.00	\$99,999,999.99	Dollar amount up to the maximum of \$99,999,999.99 includes dollar sign and commas
	########.00	99999999.99	Dollar amount up to the maximum of \$99,999,999.99 does not include

There are 4 types of custom fields:

			dollar sign and commas
Text	123abc!@#	Apt 12	Free form text, up to 100 characters in length
Date	Mm/dd/yy Mm/dd/yy hh:mm:ss Mm/dd/yyyy Mm/dd/yyyy hh:mm:ss	01/12/09	Formatted text

To enable custom fields; first the Administrator must create the custom field and then assign it to their depository accounts.

When custom field data flows to the customer reports, the field columns will be listed in the order in which the custom fields were created, not alphabetically.

Creating a custom field

1. Click on the **Administration** tab.

Home Depo	sits Reports Administration		Welcome, Pat Gole User Role: Customer Administrator, Operator, Report Vie
etails	Customer Details - Successful Ven	tures, Inc.	
ccount Groups	Customer information		
	Customer number:	5 Customer UID:	RDSSL102
sers	Customer name:	Successful Ventures, Inc. Business address:	123 MockinBird Lane
ule Accounts ustom Fields references	Report Access: Deposit Detail by Account Report Summary of Deposits by Account Report Standard Export File Deposit Status Report Payment Detail Report Deposit accounts	Time Zones: Central (10:00 PM) Mountain (09:00 PM) Padific (09:00 PM) Eastern (10:00 PM)	
	Account Name	<u>Routing Transit</u> ്	Legal Name ्
	*********4111 - Successful Ventures, Inc.	540560055	Successful Ventures,Inc
	********9746 - Successful Ventures, Inc.	540100059	Successful Ventures,Inc
	< Previous 1 Next > All 5 10 20		Showing: 1 - 2 of 2

2. Select Custom Fields



3. Click on Create new custom Field

BankofAme	erica 🧇		Here Tage Tage Logott
Hane Dage	maily Reports Research Administration		Welcome, Pat Golden Uner Pave Gastrane Advantation
Detais	Custom Fields/Account Search (Customer Successful Vertures, Inc.)		
Account Groups	Conservation, Sanahassana 1.41 Katikat Indi)		
Lieurs	Account Number • Search Show All		
Rule Accounts	List of Accounts		
	Tasks & &count Description =	Routiner Trarect	Girstorn Rold
Custom Lields	- Previous 1 Next - All 5 10 20		Showing 1 - 0 010
Preferences			
			Create Hew Custom Field
			vor 1 III III (\$ 2000 Bank of America Corporation All rights reserved

4. Enter the Custom Field name: This name will be used to search for the custom field on the Custom Field/Account Search page.

Bank of America 🧇			Help Hide Tips Logott
Home Deposits Repo	orts Research Administration		Welcome, Pat Golden Uter Role : Gustower Administrator
New Custom Field (Customer: Successful Ventures, N	nc.)		
Name:'			
Data Type:"	Currency		
aput Validation Pattern:"	* 00.0%*		
When displaying check:	Display		
	Editable Required		
Add Locale Label:"		dd Locale Label	
	Tasks	Locale	Label
Save Cancel			version: 2 1(3058) @ 2009 Bank of America Corporation. All rights reserved.
			and a second sec

5. Choose the data type from the drop down

ank of America 🐲			Help Histe Tips Longott
Home Deposits Report	s Research Administration		Welcome, Pat Golden Uber Role: Custoser Adabitation
New Custom Field (Customer: Successful Ventures, Inc	3		
lame:*			
Data Type:"	Currency -		
nput Validation Pattern:"	Date		
Mhen displaying check:	Numeria Taixi E.ditable Permineri		
Add Locale Label:*		Add Locale Label	
	Tasks	Locale	Label
Save Cancel			version: 2.1(3058) @ 2009 Bank of America Corporation. All rights received.

6. Choose the appropriate Input Validation Pattern for the custom field; applies to currency and date fields only.

Display
Réquiréd
English 💽
Tasks

6. To make the custom field visible to a user, place a check-mark in the Show Custom Field box.

Hanne	Depressive	tostimer.	itemparaht	Administration
	tom Field Successful Ve			
tame:'			Teni pay	ment total
ata Type:"			Text	
oput Validat	tion Pattern:		4,440.00	10
Alten displa	ying check:		Diept	**
			T	Editable
			Ē	Required
Add Locale			English	
And Locale	Cabet.		Lending ?	
10000			Tasks	

Custom fields can be either Editable (the user decides at the point in capture whether to input custom data) or Required; (the user must input data in order to process the item before transmitting the deposit). Choose editable or required

Hume	Depreside	toslim.re -	(Omerara)	Administration
	stom Field Successful Ve			
lame:'			Tent pay	ment total
ata Type:	1.00		Text	
nput Valid	ation Pattern:		8,840.00	2
Alten disp	laying check:		Dieps	**
			T	Eslitable
			(T	Required
Add Locale	Label:		English	
1			Tasks	

7. Enter the name you want displayed for each custom field in the Add Locale Label frame. It is suggested that this name be the same as the Name (1st field of input) and be as descriptive as possible. This is the custom field name that will display to users during deposit and remittance transactions. It will also display on certain reports.

Add Locale Label:	English .	Add Locale Label	
1			
	Tasks	Locale	

8. Click Add a locale label, this is the header that will appear on reports.



9. Click Save.

Back .	G - X	2	Search St	Favorites 🙆
dress 📳	http://direct.dem	o-stage.bankol	america.com/Stage	/RDS_DEMO/Mmil/A
lanko	America			
Home	treponder	Dopuita	Delomarada	Administration
	stom Field			
lame:"			reat payme	mi total
Data Type:			Ted .	
input Valid	lation Patterne		#,##0.00 S	1
when disg	laying check:		Display	
				Eshtable
			1	Torquirmi
Add Local	e Label:"		Laglith 💌	rent payment to
			Tæsks	
Sau	11	Cancel		

Result: A message returns confirming the new custom field has been created.

	Tavanites Taala Help
Back + 🕑 -	🖹 🗿 🏠 🔎 Search 🛫 Favoritos 🥝 🔂 🐇 📓 - 👝 💢 😘
ess a http://dr	ectdemo-stage.bankofamerica.com/Stage/RD5_DEMO/html/Administration/RD5AdminCustomFields.html?newsCustomFieldCro
ankofAme	rica 💜
Home Bepo	one Peporte Preservite Administration
Detals	Custom Fields/Account Search (Customer: Successful Ventures, Inc.)
Account Groups	Eventering, www.werter Tartion Section (
	The new custom field has been successfully created.
Isers	Account Number
Rule Accounts	
Custom Fields	List of Accounts
Concount Preide	Tasks Account Description
Preferences	- Previous 1 Next > All 5 10 20

Result: The custom field is displayed in the list.

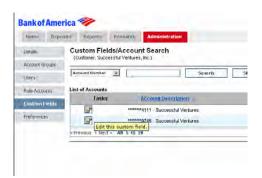
Home	Deposit	Reports	Research	Administration		
Details Account G	etails Custom Fields/Account (Customer: Successful Ventures,					
Users		Custom Field Na	mė •	Search	Show All	
Rule Accor	unts	List of Custom	Fields			
		Interview in the second last	Fields Fasks	Nome a	іприт Туре	Validation
Custom I	Fields	Interview in the second last	5.5.022.5	Name a_	Input Type Text	Validation
	Fields	1	5.5.022.5			Validation

Assigning the custom field to a depository account

1. From the Custom Field/account search screen, choose Account Number from the drop down and enter the account number and click search. If you want a list of all accounts, click select all.

Home Depor	ica 🧼	Research Administration			Welcome, Pat Gold
nome papor	sits Reports	Administration			Uter Role: Guttower Adamistra
Details	Customer Success	MAccount Search			
Account Groups	1 Second Conservation		-		
Users	Account Number	Search Show All			
Rule Accounts	List of Accounts				
Custom Fields	Tasks	Account Description	Routing Transit.	Custom Field =	
		4111 - Successful Ventures	540560055	Assigned	
Preferences		*******9748 - Successful Ventures	540580055	Not Assigned	
	Previous 1 Next >	All 5 10 20			Showing 1 - 2 of
	Trainer - resident				

2. Choose the account by clicking on the edit icon \blacksquare next to the account number.



3. You can view the account set up by either item type or custom field. Choose Item Type or Custom Field from the drop down menu. Both options perform the same functions; however, the screens will vary slightly. The next example shows item type.

Address: Tetro ((derections - stops bank)dramsca.com(Skops)RDS, pSM0)Ptrol Bank of America Honor Beyonne Perports 10(1) Service Address/stops Custom Fields For Account	
Bank of America	
Network Network Network Administration Customer: Successful Vethree, nc.) 9746 View account setup log: Tem Type You can bridy charge the order of tem Type View account setup log: Tem Type You can bridy charge the order of tem Type Classification: Classification: Administration	Administration/C
Custom Fields For Account	
(Customer: Successful Verthives, hr.) View account setup by: tem Type Custom Field Classification: Classification: voait	1.1
Itom Type Custom Field Classification: Avail	
Classification: Avail	f custom fields in
	ble Custom Fi
Bushets Check Invoi	e Rumber

4. Select the types of items that will prompt the custom field. Items types include Bank of America credit item (virtual and paper deposit ticket), business check, personal check and remittance coupons. Select multiple types by holding down the shift/arrow keys.

Bank of America Credit Item	
Business Check	
Personal Check	
tandard Bill Payment Coupon	
-	
Ensure that all Currency Custom	
elds, for this item Type, add up to	

5. Select the custom field from the available custom fields. If there are other custom fields assigned to this account, those will be reflected in the selected custom field area.

Custom Fields For Account - *******	9746		
aw account setup by:" Item Type 💌 You ce	n only change the order of custom fields in the item Ty	pe view	
Classifications			
Bank of America Credit Item	Available Custom Fields:	Selected Custom Fields:	
Business Check	rent payment total	Payor Name Rental Payment Total	
Standard Bill Payment Coupon	Utilities Payment	Pet Deposit	
	Pet Owner List	Add ->>	Move Up
		<- Remove	Move Down
		est lientiove	hiove bown
=			
Ensure that all Currency Custom relds, for this item Type, add up to			-
he total amount of the tem.			
		Create New Custom Field	

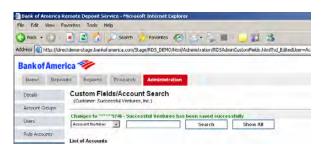
6. Click add to move the selected item from the available column to the selected custom fields box.

A REAL PROPERTY AND A REAL	Administration	
(Custom Fields For Account - " (Customer: Successful Ventures, Inc.)	9746	
iew account setup by:* Item Type 💌	You can only change the order of custom fields in the terr	
Bank of America Credit Item Dusiness Check	Available Custom Fields:	Selected Custom Fields:
Personal Check Standard Bill Payment Coupon	Utilities Payment Pet Owner List	Rental Payment Total Pet Depusit
		Add
		< Remove Move Down
Ensure that all Currency Custom Fields, for this item Type, add up to the total amount of the tem.	1	

7. Arrange the custom field order by clicking on the field you want to reorder and then the move up/move down button.

Home Deposits	Reports	Research	Idministration			
Custom Fields F (Customer Successful		9746				
	: litem Type 📑	You can only ch	ange the order of custom fields in the	e tem Type view		
Classification: Bank of America Credit I	am		Available Custom Fields		Selected Custom Fields:	
Dusiness Check Personal Check	100		Invoice Number Utilities Payment		Payor Name Rental Payment Total	
Standard Bill Payment D	oupon		Pet Demer List		Pet Deposit	
				Add .>>	- ver Depoint	Move Up
						Move Down
				< Remove		
Ensure that all Currer Fields, for this item Type, the total amount of the tee	add up to			<- Remove	1	
Fields, for this tem Type,	add up to				Create New Custom Field	
Fields, for this tem Type,	add up to				Create New Custom Field	

- 8. If the custom field is a (currency) amount, and you want the total of the custom fields to add to the total of the amount of the item, click on the box beside "Ensure that all Currency Custom Fields, for this item Type, add up to the total amount of the item".
- 9. Click save, updated screen confirms the changes.



Editing Custom Fields

1. Click on the **Administration** tab.

Home Depo	sits Reports Administration		Welcome, Pat Gol User Role: Customer Administrator, Operator, Report Vie
Details	Customer Details - Successful Ven	tures, Inc.	
Account Groups	Customer information		
	Customer number:	5 Customer UID:	RDSSL102
Jsers	Customer name:	Successful Ventures, Inc. Business address:	123 MockinBird Lane
Rule Accounts	Report Access:	Time Zones:	
Eustom Fields	Deposit Detail by Account Report	Central (10:00 PM)	
references	Summary of Deposits by Account Report Standard Export File	Mountain (09:00 PM) Pacific (09:00 PM)	
1010101000	Deposit Status Report Payment Detail Report	Eastern (10:00 PM)	
	Deposit accounts		
	Account Name	Routing Transit	Legal Name
	*******4111 - Successful Ventures, Inc.	540560055	Successful Ventures,Inc
	********9746 - Successful Ventures, Inc.	540100059	Successful Ventures,Inc
	< Previous 1 Next > All 5 10 20		Showing: 1 - 2 of:

2. Click Custom Fields.

Bank of America 🧇				
s Reports				
Customer I				
Customer info				
Customer nur Customer nan				
Depart Assess				
Report Access				
Summary of Dep Standard Export Deposit Status R Payment Detail				

3. From the Custom Field/account search screen, choose custom field from the drop down. If you know custom field you want to edit, enter all or part of the field name and click search. If you want a list of all fields, click **Show All**.

Bome Depo	sits Reports Research	Administration		
etals	Custom Fields/Accou			
ccount Groups				
pers.	Custom Field Name 💌	Search Show All]	
	Account Number Custom Field Name			
ule Accounts	Routing Number			
ustom Fields	Tasks	Name a	loput Type	Validation Pattern
		Invoice Number	Text	
eferences		Payor Name	Text	
		Rental Payment Total	Nameric	0488
		Pet Deposit	Currency	#,##0.00
		Ltitles Payment	Currency	#,##0.00
		Pet Owner List	Text	
		rent payment total	Text	#,##0.00
	Previous 1 Next > All 5 10	20		

4. Click on the edit icon \blacksquare next to the custom field you want to change.

		Payor Name	Text	
	I Franklin and	Rental Payment Total	Numeric	### 0
	Edit this cu	Pet Deposit	Currency	#,##0.00
		Utilities Payment	Currency	#,##0.00
		Pet Owner List	Text	
	2	rent payment total	Text	#,##0.00
×P	revious 1 Next > All	5 10 20		

5. Edit the information on the Edit Custom Field screen.

Bank of America	and the second se		tbio, tole.Toxi Welcome, Pat Ger Uban Robe, Castomer Adminis	
Edit Custom Field (Customer: Successful Ventures, Inc	d			
Name:"	Rental Payment Total			
Data Type:"	Numeric E			
Input Validation Patterne	**********			
When displaying check:	Image: Second			
Add Locale Label:	English 🗾 Rental Payment Tetal Add Lo	cale Label		
	Tasks	Locate	Label	
		English	Rental Payment Total	
Save Cancel		Ergiten	Rental Payment Total	

6. Click Save.

Result: Message displays confirming the custom field has been changed.

Deleting Custom Fields

1. Click on the **Administration** tab.

Home Depo	sits Reports Administration		Welcome, Pat Go User Role: Customer Administrator, Operator, Report Vie
etails	Customer Details - Successful Ven	tures, Inc.	
ccount Groups	Customer information		
	Customer number:	5 Customer UID:	RDSSL102
sers	Customer name:	Successful Ventures, Inc. Business address:	123 MockinBird Lane
ule Accounts	Report Access:	Time Zones:	
ustom Fields	Deposit Detail by Account Report	Central (10:00 PM)	
	Summary of Deposits by Account Report Standard Export File	Mountain (09:00 PM) Pacific (09:00 PM)	
eferences	Deposit Status Report	Eastern (10:00 PM)	
	Payment Detail Report		
	Deposit accounts		
	Account Name	<u>Routing Transit</u> ्	<u>Legal Name</u> ्
	********4111 - Successful Ventures, Inc.	540560055	Successful Ventures,Inc
	********9746 - Successful Ventures, Inc.	540100059	Successful Ventures,Inc
	< Previous 1 Next > All 5 10 20		Showing: 1 - 2 of

2. Click Custom Fields.

Bank of /	Ameri	ica '	Ŵ
Home	Depos	its	Reports
Details		Cu	stomer I
Account Gro	oups	Cus	stomer info
Users			stomer nur stomer nan
Rule Accour	nts	Dee	
Custom Fiel	ds	De	ort Access
Preferences	:	Sta	mmary of Dep Indard Export posit Status R
			yment Detail

3. From the Custom Field/account search screen, choose custom field from the drop down. Or, if you know the custom field you want to edit, enter all or part of the field name and click search. If you want a list of all custom fields, click **Show All**.

Bome Deposi	ts Reports Research	Administration		
Details	Custom Fields/Accou			
Account Groups	(Customer: Successful Venturi	es, Inc.)		
	Custom Field Name 💌	Search Show A		
sers	Account Number			
ule Accounts	Routing Number			
ustom Fields	Tasks	Name at	Input Type	Validation Pattern
and the second se		Invoice Number	Text	
references		Payor Name	Text	
		Rental Payment Tatal	Numeric	###0
		Pet Deposit	Currency	#,##0.00
		Ltilties Payment	Currency	#,##0.00
		Pet Owner List	Text	
		rent payment total	Text	#,##0.00
	Previous 1 Next > All 5 10	20		
	<previous 1="" next=""> All 5 10</previous>	29		

4. Click the delete icon (■) next to that item. Answer the "Do you want to continue?" message.



Result: A successful message displays

Chapter 9

Customer Preferences

A client administrator can manage their company preferences. Preferences include:

Lists: This preference allows the customer administrator to format how information appears on the screen.

Optional Fields: Optional Fields add additional information to deposits. These Optional Fields can hold any required information; for example a batch number for the deposit. The information a user submits in Optional Fields is saved within the Deposit Details screen. This information resides within the application and will not be provided in reports or any other external reporting. When Optional Fields are set up as required fields, those fields display on the New Deposit page.

Reports: This section enables you to create standard reports that may be used for printing, saving or exporting

Set up Payment coupons: For clients processing remittances, this page will enable set up of standard check size remittance coupons

Virtual Endorsements: The endorsement section allows you to customize endorsements by account. Some data elements within an endorsement are required and some cannot be modified (e.g. Bank of First Deposit). The required data elements appear in the list without the edit icon.

Lists

1. Click the **Administration** tab.

Home Depo	sits Reports Administration		Welcome, Pat Gold User Role : Customer Administrator, Operator, Report View
Details	Customer Details - Successful Ven	tures, Inc.	
Account Groups	Customer information		
	Customer number:	5 Customer UID:	RDSSL102
Jsers	Customer name:	Successful Ventures, Inc Business address:	123 MockinBird Lane
lule Accounts	Report Access:	Time Zones:	
Custom Fields	Deposit Detail by Account Report	Central (10:00 PM)	
Preferences	Summary of Deposits by Account Report Standard Export File	Mountain (09:00 PM) Pacific (09:00 PM)	
reierences	Deposit Status Report	Eastern (10:00 PM)	
	Payment Detail Report		
	Deposit accounts		
	Account Name	<u>Routing Transit</u> ્	<u>Legal Name</u> ्
	*******4111 - Successful Ventures, Inc.	540560055	Successful Ventures,Inc
	******9746 - Successful Ventures, Inc.	540100059	Successful Ventures,Inc
	< Previous 1 Next > All 5 10 20		Showing: 1 - 2 of 2

2. From the left toolbar, click **Preferences**.

	Bank of America 🧇				
	Home	Deposit	s	Reports	
	Details		Cu	stomer [
	Account Gr	oups	Cus	tomer info	
	Users			stomer nur stomer nan	
	Rule Accou	nts	Bon	ort Access	
	Custom Fie	lds	De	oosit Detail b	
	Preference	s	Sta	mmary of Dep ndard Export posit Status R	
- [/ment Detail	

3. Click on the edit icon next to lists.

Home Bap	eallin Proparatio	Recourdly Administration				
Detois	Customer F	Preferences				
Account Groups	(cardina bas	Accession And and and the A				
Users	Preferences List					
Rule Accounts	Tasks	Category	Description			
	50), lists	Which columns are displayed and their order on pages with lists			
Custon Fields		Optional Fields	Text to display for optional deposit fields			
Preferences		Reports	For available reports, select the columns to display and their desires			
		Setup Payment Coopons	Defice payment coupoint to be recognized by the system			
		Virtual Endorsements	Allows setting contents of Virtual Endorsements			

4. Click on the list you want to format.



5. Choose the columns to be displayed; multiple columns can be chosen by holding the shift and arrow keys down.

Bank of Amer	ica 🖤		
Home Depor	uts Reports	Research Administration	
Edit Lists - Su	ccessful Ventur	es, Inc.	
Page:*		Deposit item List Simple 💌	
Available:	Dis	played:	
Account A	Add ->	Move Up	
Client Number Field10	<- Remove	Move Down	
Field4			
Field0 Routing Transt			

6. Click Add.

Heme	Deposits	Reports	Research	Administration	
Edit List	s - Succe	ssful Ven	tures, Inc.		
age:'			Depost it	em List Simple	
vailable:			Displayed:		
Bar Code Client Num		Add ->	Account	Move Up	
Field10 Field4		Remove		Move Down	
Field0 Routing To Serial T/C	inen -				

7. Change the order of the columns by highlighting the field name and using the move up and move down buttons.

res, In	c.	
Depa	sit tem List Simple 🔹	
isplayed:		
Account	Move Up	

8. Click Save.



Result: A message displays that the list has been updated.

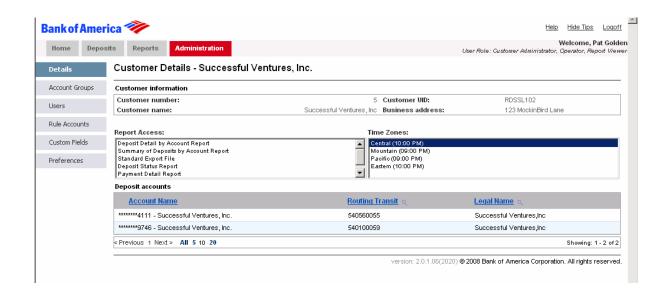
Optional Fields

The data captured and entered as Optional Fields on the Create New Deposit page will be displayed in Remote Deposit Service Online on the Deposit Details page. Users creating deposits will not see the optional fields on the New Deposit screen unless optional fields have been enabled.

ank of America 🧇			Help Hide Tips Logs Welcome, Pat Golds
Home Deposits Reports Research Administration			Liber Role: «Your Liber Role
eposit Details - 000001 (Custamer: Successful Verdures, Inc, Account Group: UAT North)			
Deposit details		Receipt details	
Account Group:	UAT North	Transmitted by:	NIA
Account Number:	4111-Successful Ventures, Inc	Transmitted date:	N/A
Routing Transit Number:	\$40560055	Transmitted time:	N/A
Optional field 1:		Received Date:	NA
Optional field 2:		Received Time:	N/A
optional field 3:		This deposit has	not yet been transmitted
created by:	Pat Golden		
Create dates	02/17/2009 03:29 PM		
lumber of items:	11		
Amount (\$):	1383.15		
Type:	Image		
Print			Peturn to Deposit List
		www.son. 2.32	1010) @ 2009 Bank of America Corporation. All rights reserve

1. Click the Administration tab.

Remote Deposit Service Online Customer Administrator User Guide



2. From the left toolbar, click **Preferences**.

Bank of America 🧇					
Home	Depos	its	Reports		
Details		Cu	istomer I		
Account Gro	Account Groups		Customer info		
Users	Users		stomer nur stomer nan		
Rule Accour	nts	Rer	ort Access		
Custom Fiel	ds	De	posit Detail b mmary of Dep		
Preference:	5	St <i>i</i> De	andard Export posit Status R		
		Pa	yment Detail		

3. Click on the edit icon next to optional fields.

Home Bapo	allo Pagarita	Research Administration	
DetAin	Customer F	Preferences	
Acourt Groups			
Users	Preferences Lis	4	
Rule Accounts	Tasks	Category	Description
Custon Fields), lists	Which columns are displayed and their order on pages with lists
		Optional Fields	Text to display for optional depast fields
Preferences		Reports	For available reports, select the columns to display and their desired are
		Setup Payment Coupons	Define payment assignments to be recognized by the system
		Virtual Endorsements	Allows setting contents of Virtual Endorsements

4. Choose whether the optional fields will be required or optional.

Gank of America 🧇 Home Deposits Reports Research	Administration		Welcome, Pat Golden Uter Rote: Customer Administrator
dit Optional Fields Preferences - Succe	essful Ventures, Inc.		
	Optional field 1	Optional field 2	Optional field 3
hisplayed			
tequired			
nglish:	Optional field 1	Optional field 2	Optional field 3
Save Cancel			
			version: 2.1(2235) @ 2009 Bank of America Corporation, All rights reserved

5. Name the optional fields.

		hand a second se	had a second sec
English:	Optional field 1	Optional field 2	Optional field 3
1.26			

6. Click **Save** to complete your changes.

ankof	Ame	rica	11		
Hams	Depu	olle	Reports	Banaarch	Administration
Cetals				references	
Account Gr	oups				ere nucconstully updat
Users		17			
		Pre	ferences Lis		

Result: The page displays with the message that the change was successful.

Reports

1. Click the Administration tab.

Home Depo	sits Reports Administration		Welcome, Pat Go User Role : Customer Administrator, Operator, Report Vi		
Details	Customer Details - Successful Vent	tures, Inc.			
Account Groups	Customer information				
leeve	Customer number:	5 Customer UID:	RDSSL102		
Jsers	Customer name:	Successful Ventures, Inc Business address:	123 MockinBird Lane		
Rule Accounts	Report Access:	Time Zones:			
Eustom Fields	Deposit Detail by Account Report	Central (10:00 PM)			
Preferences	Summary of Deposits by Account Report Standard Export File	Mountain (09:00 PM) Pacific (09:00 PM)			
references	Deposit Status Report	Eastern (10:00 PM)			
	Payment Detail Report				
	Deposit accounts				
	Account Name	<u>Routing Transit</u> ्	Legal Name ्		
	********4111 - Successful Ventures, Inc.	540560055	Successful Ventures,Inc		
	*******9746 - Successful Ventures, Inc.	540100059	Successful Ventures,Inc		
	< Previous 1 Next > All 5 10 20		Showing: 1 - 2 of		

2. From the left toolbar, click **Preferences**.



3. Click on the edit icon next to Reports.

Home Depu	outto Proportio	Research Administration	
Dethis	Customer F	Preferences	
Acourt Groups	American Series	contra a tra a for a	
Users	Preferences Lis	4	
Rule Accounts	Tasks	Category	Description
	12). Ista	Which columns are displayed and their order on pages with lists
Custon Fields	D.	Optional Fields	Text to display for optional deposit fields
Preferences		Reports	For available reports, select the columns to display and their desired are
		Setup Payment Cooporcy	Define payment coupons to be recognized by the system
		Virtual Endorsements	Allows setting contents of Virtual Endorsements

4. Choose report to format.

Home Deposits F	Reports Research Administration	
dit Report Preferences	- Successful Ventures, Inc	
Report:*	Login Audit	
vailable: A	Deposit Dotail by Account Report Deposit Status Report ssigne Losin Audit	
	vent Tim Payment Detail Report vent Payment Summary Report	
	Iser Nam Summary of Deposits by Account Report Iser ID User Activity Audit	
ort column 1: -Select a	field- 👻 Descending: 🗐	
Fort column 2:Select a		
	field- Te Descending:	

5. Choose column to add or remove.

Bank of America			
Home Depo	sits Reports F	esearch Administration	
Edit Report Prefe	erences - Successfu	I Ventures, Inc	
Report:*	Login		
Available:	Assigne	it Detail by Account Report at Status Report	
Add	>> Event Tim Paym		
<< Re	User Nam Summ	ary of Deposits by Account Report Activity Audit	
Sort column 1:	-Select a field-	Descending:	
Sort column 2:	and the second se	Descending:	
Sort Column 3:	-Select a field-	Descending:	
Save Apply	Cancel		
			version: 2.1.1-6 (2241) @ 2009 Bank of

6. Choose sort options.

Sort colu	umn 1:Si	elect a field 💌	Descending:	
Sort colu	imn 2: -S	elect a field- 👻	Descending:	
Sort Col	umn 3:	elect a field-	Descending:	

7. Click **Apply** to format additional reports. Click **Save** if done. A message displays confirming the changes.

Sort column 2: -Select a field- • Sort Column 3: -Select a field- •			Descending:
Sorreo	Apply	Cancel	Descending.
2466	white	Cancer	

Set up payment Coupons- for remitters

Note: A scanner is needed to perform this function. If the user has not downloaded the scanner driver from the application, you will be prompt you to do so Install the Scanner Driver

Before performing the installation:

- Disconnect the scanner and USB cable from the computer.
- Ensure you are logged into the workstation and that you have administrator privileges.
- Close all open applications, including any applications that use the check scanner.

Download the Scanner Driver

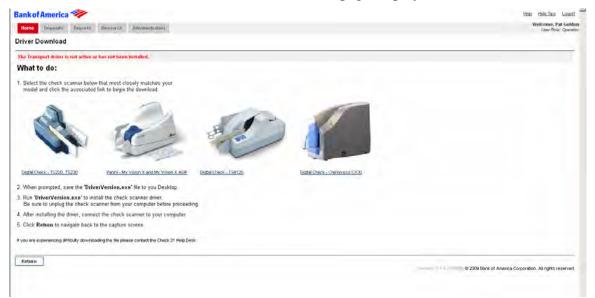
- 1. Login to Bank of America Direct by typing: https://direct.bankofamerica.com
- 2. Click on Remote Deposit Service Online.

Result: The Remote Deposit Service Online Welcome Page displays.

Bank of America 🌮		Hele Hide Tips Localif Welcome, Pat Golden Leer Able Operator
Welcome Pat Golden Welcome In Sank of America Remote Deposit Service Online	Hissof talled an activity to begin realing, itemote bapoint Service Online	Create New Deposit Jamp this start capitar Start capitar Generate Reports statute apport Start Deposit List vere fire bid of deposit.
Unor Alores Monesame	r 1 i	ricia Corporation. Al ruptis reserves.

3. Click Create New Deposit.

Result: The Driver Download page displays.



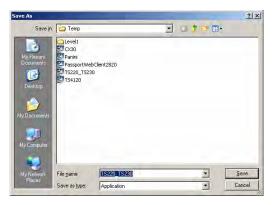
- 4. Without taking any action, review the steps that are displayed on the page.
- 5. Once you've reviewed all steps, click the link to the appropriate driver for the scanner that will be used with Remote Deposit Service Online. Example: The TS230 scanner driver is shown as an example.

Result: The user is prompted to save this file.



6. Click Save.

Result: The Save As dialog box displays.

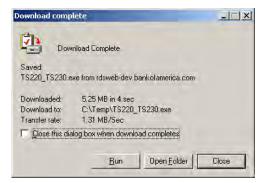


7. Choose a location to save the driver install file and click **Save**.

Result: The file will begin to download.



8. When the file download completes, click **Run**. This will launch the driver install application.



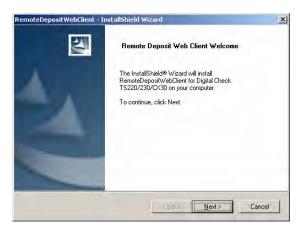
Result: A security warning message will appear.

9. Select **Run** to launch the software application.



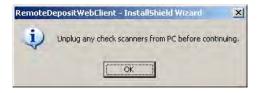
Result: The Install Wizard launches.

10. Click **Next** to begin the Wizard.



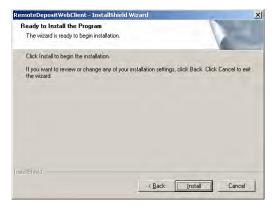
Result: The user is prompted to unplug the scanner from the PC.

11. Make sure the scanner is unplugged and disconnected from the computer before proceeding and click **OK**.



Result: The Ready to Install the Program dialog box displays.

12. Click Install.

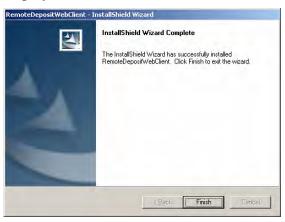


Result: A series of status updates will appear. An example is shown here.

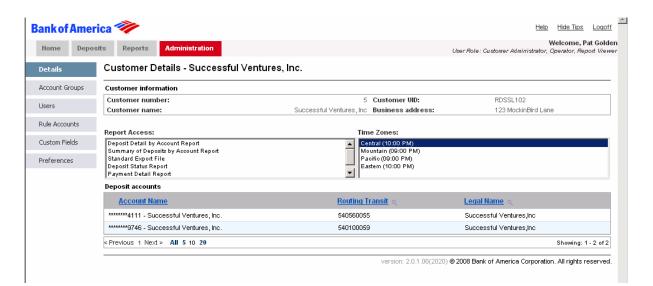


13. When the installation is complete, click **Finish** to complete the scanner driver installation process.

Result: The Install Shield Wizard Complete page displays.



- 14. Plug the scanner into your computer, click return
- 15. Collect the coupons for which you want your users to scan. It is suggested to have multiple versions of each coupon version.
- 16. Click the **Administration** tab.



17. From the left toolbar, click Preferences.



18. Click on the edit icon next to Setup Payment Coupons.



19. Click on Create New Remittance Coupon.

	Remote Deposit Service - Microsoft I	nternet Explorer			_16 >
File Edit View F	avorites Tools Help				A
3 Back + () -	💌 🖆 🏠 🔎 Search 👷	Foverkes 🚱 💁 📃	a + 🛄 🏭 👪		
			dminRemittanceCoupan.htm?prefrenceImage1d.x=98prefrenceIm	sageīd.y=6	👻 🛃 Go Links *
BankofAme	rica 🛷				Hop Hote Tipe Logoff
Home Depo	uno Reports Possarch A	Administration			Welconve, Pat Golden User Role : Custoarer Adwinfatator
Details	Remittance Coupons List				
Account Groups	(Customer, Successitui ventures, Inc.	1			
Listes	List of Remittance Coupons				
Users	Tasks	tiones	Description	Classification	the second se
Rule Accounts	- Previous 1 Next - All 5 10 20				Showing 1 - 0 of 0
Custom Fields					Create New Remittance Coupon
Preferences					

20. Enter the name of your coupon.

	-				there tai here and
theme Dependen Dep	parts (Desparch Administration				Welcome, Pat Golden Univ finder Gardenie Analysister
Define Remittance Cou (Contineer Successful Ventures	upon Jaco				
Name:' Description:'	[]				
Measure zones from:"	Top edge Clottoin edge				
Sample images:	rob eode - notion eode				
A CONTRACTOR OF THE OWNER OF THE					
	Previous Ileat	Delate	Scat		
come d Zanao Line	Previous Reat	Delete	Scan Tot S		
Defined Zones List	Previous Heat	Delete	L	1/dim	
Defined Zones Linx		11	1 of 5	Volter	
		Hame	1 of 5	Malife:	
		Manue Zovert	1 of 5	Volue:	Define Zone) Loci Zone
Defined Fields List		Manue Zovert	1 of 5	Valle	Define Zone Loet Zone

21. Enter the description.

					them the fact whith
theory Deposity Dep	arts (Insearch Administration				Welconne, Pail Golde
Define Remittance Col (Continier Successful Ventures	ipon Isra				
Name:"					
Description:"	<u>[</u>				
Measure zones from:"	C Top ecite @ Dottom edge				
Sample images:					
			-		
	Previous Her	t Delste	Scari		
		t Delete	Scan t of 5		
efined Zones Lint	Previous Illes	11	10/5	1/11/	_
		Hame	L1	Ante	_
	Previous Illes	Mannee Zonei	10/5	//ite	_
	Previous Illes	Hame	10/5	Ante	
	Previous Illes	Mannee Zonei	10/5	Alle	Define Zone
efined Fields List	Previous Illes	Mannee Zonei	10/5	Alte: Anciest	Define Zone Loei Zone

22. Choose the measure zone: Select Top or Bottom edge, the opposites site of the perforation on the coupon sample(s)

Bank of America 🧇	*				these tailing used
theory Deposity Dep	muta Jönaparch Administ	atium			Welcome, Pat Golden Uper New Contained Amount Medice
Define Remittance Cou (Contineer Successful Verticers	ipon .vei				
llams! Description:" Measure zones from:" Sample imagés;	[[]] Top room []] D	non eaya			
	Previous	liest Delete	Scan		
influent Tanana Line		lient Délete	Scan 1 of 5		
Defined Zones List		Heat Debte		_	_
Defined Zones List	Previous		1 of 5	_	
	Previous	Hame	1 of 5	_	
	Previous	Hame Zonet	1 of 5		Derline Zone Lock Zone
Defined Fields List	Previous	Hame Zonet	1 of 5	Ameant	Derline Zone Lock Zone

23. Place first coupon version into the scanner and click scan. If you have multiple samples of the same version, you may scan all at once. Assure the number of coupons scan appear on screen. You can select Previous /Next to preview all coupons scanned.

Bank of America 🧇							Here Hore I and Logoth
Home Deposity Depo	anto (Coupard) Administ	rotion					Welcome, Pail Golden
Define Remittance Coup (Colleter Successful Verture,)	pon Ma						
Names' Description:" Méasure zones from:" Sample images:	Rony Sonon 341 N Aryon Your Town N Menallard	Pentures, Inc. Singlind Lane NO 20209 - WEYE 202020 - WEYE 202020 - WEYE States - States - St	Busseed Venture 1224 Mosting Venture 1224 Mosting Venture Charlote, NC 2825 If autoback State III	ne 5 – 9876 R.I. K. M. H.	00		
Defined Zones List				.,			
Contract Contraction		Hame		1	Current Value		
	Tasks	tiame			CHILDEN & HILLS		
	Tasks	Zonet			- man gime.		
	Tasks				and a second second		
	Tasks	Zonet					Define Zone Lock Zone
Defined Fields List		Zonet	Totas	Contraitions		Amount	Define Zone Lock Zone

24. Choose Define Zone, a pop up box appears.

		Define Zone Loc
Required	Amount	Curr
Required	Ameunt	Defi

25. Drag the pop up box around the Amount Paid zone. It is required to define this zone first as when your users scan this coupon for depositing with a debit item, the application will read the Amount Paid first and balance the coupon amount with the scanned debit item of that deposit.

Successful Ventures, Inc.	Member Numbe	r Stat	Statement Date	
1234 MockingBird Lane Charlotte, NC 28255 – 9876	254-720-0135	80 0	01/19/2008	
Chanolia, NG 20205-8078	Payment Due Date	Amount Due	Amount Paid	
	62/03/2008	149.80	1	
341 % Anywhere Road Your Town NG 20250 0160 Mandhaddyddioladaddianaddaddad	Charlotte, NC III		مالساله.	

26. Click lock zone after the zone has been defined. Review the Current Value of the Locked Zone by reading by coupon.



27. Click on define field.



28. Enter the name of the field. The first field of zone 1 must be Amount Paid.

Hanny Depassive Departs	itmapareli Administration		
Define Coupon Field (Custamer, Successful Versures, Inc)			
Sample image:			
	Successful Ventures, Inc.	Member Number Statument Date 01 2010/00/01 Her (H & A Poymer Data Data Amount Paid (1) yAn-18-00 30,41	
	Pottaert W. Andraws 1224 Any Stream Your Town U.S. A Judio 22.5 a Ultimetion Town U.S. A.		00
	015070909970003147000000000	00000000000000000000000000000000000000	
		4 of 4	
Names' Fields'	Fialds +		
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Bankof America 🗇			the tale for warding
Haros Deposite Report-	1		Welcomer, Pat Golden Jun-Fole / Conner Ademistator
Define Coupon Field (Customer: Successful Verifures, NC)			
Sample image:		1	
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Save Cancel			11 - 11 © 2003 Benk of America Corporation All rights reserved.

29. Choose zone to define (amount paid should always be Zone 1).

Termine Define Coupon Field	Several Administration		
(Customer Successful Ventures, Inc) Sample Image:			
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tart/End positions'	/ Set		
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- 30. For fields defined in the OCR line, count from the left hand side of the OCR string. for all define fields not located in the OCR field, enter the highest value possible for data populating in this field. Example 1-9 will represent an amount of x,xxx,xxx.xx.
- 31. Select Set.

		3 of 4
lame:"		
ield:"	Field1 .	
Zone:'	Zonet .	
Current zone Value:	0120108068100031410000000000000000000000000000000	
Current field value:	0120108068100031410000000000000000000000000000000	
Start End position:"	/ Set	
s field required?;		
s field an amount ?:		

32. Enter selection next to box "Is field required?"

Name:"		
Field:"	Fields	
Zone:'	Zonet .	
Current zone Value:	0120108068100031410000000000000000000000000000000	
Current field value:	0120108068100031410000000000000000000000000000000	
Start End position:"	/ Set	
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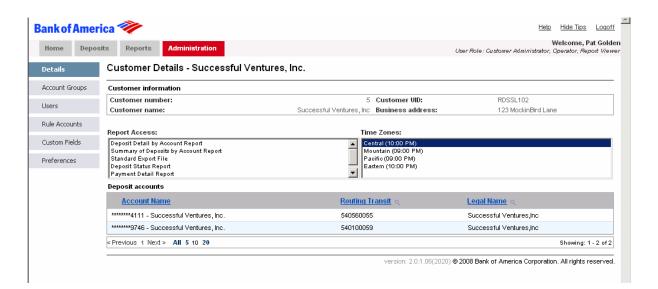
33. Enter selection next to "Is field an amount?"

		3 of 4
Name:'		
Field:"	Field1 .	
Zone:'	Zonet +	
Current zone Value:	0120108068100031410000000000000000000000000000000	
Current field value:	0120108068100031410000000000000000000000000000000	
Start End position:	/ Set	
Is field required?:		
is field an amount ?:		
Save Cancel		
Save Cancel		

- 34. Click Save.
- 35. Continue with above steps until all fields you want to capture on the coupon have been entered.
- 36. Repeat for all additional unique coupons.

Virtual Endorsements

1. Click the Administration tab.



2. From the left toolbar, click **Preferences**.



3. Click on the edit icon next to Virtual Endorsements.

Home Dapo	outto Propertitio	Reconcille Administration	
Dethis	Customer F	Preferences	
Acoust Groups	- American State	contra a transmittan A	
Users.	Preferences Lis	4	
Rule Accounts	Lasks	Category	Description
	12). Ista	Which columns are displayed and their order on pages with lists
Custon Fields	D.	Optional Fields	Text to display for optional deposit fields
Preferences		Reports	For available reports, select the columns to display and their desired are
		Setup Payment Coopons-	Define payment assignment to be recognized by the system
		Virtual Endovsements	Allows setting contents of Virtual Endorsements

4. Under the Tasks column, click the Edit icon ➡, next to the item within the Virtual Endorsement that should be changed. The fields that may be edited are

noted by the edit icon. The placement or order of the endorsement string cannot be changed, as system definitions determine both. Items surrounded by brackets {} are fields from the capture database that vary (i.e. by customer or deposit date). The user will not see these database fields in the Sample Endorsement area.

ume Diffe	nite foquarta-	itermarch Ad	Invinistration					Welcome, Pai Golds
stau:	Virtual Ende	orsements - Su	iccessful Ventures, Inc.					
count Groups	Sample Endor	sement						
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- Cust: Editable; 30 characters, customer account name. It is important to note, CUST is the pre field endorsement, the customer name is the post field endorsement. Enter the legal name of your company
- Date: Deposit Date; Not editable, date of deposit
- Dep: Deposit number; Not editable, the sequential number of the deposit, cumulative number
- Deposited by: Not editable, the short name of the individual making the deposit
- For deposit only to: This text may be replaced or amended, however language can not be a qualified endorsement
- Account group: (shown in graphic as location) Not Editable, the account group of the client, can also reflect the location number if used in place of the account group
- R/T: Editable, Routing transit number of the depository account; used in processing the deposit, adjustments and returns
- SEQ: Sequence number of the deposit, assigned by the application
- Account: Editable, Bank account number of the depository account

5. When the changes are complete, click Save. Changes are applied to all of the customer accounts, not individual accounts.

Chapter 10

Exiting the Remote Deposit Service Online Application

Exit Remote Deposit Service Online

1. Click on the Logoff link in the upper right corner of the application.

inno 🛃 http://drect.demo-stage.bankofamerica.com/Stage/RDS_DEMO/home.html		Ga Lin
ankofi	Hop	NOC TIPS LOOPT
Home Bayonidos Reportes Bernarch Scientificitzation	We User R	le de. ≪Your User Role>
/elcome Pat Golden		
volceese to trans of America Remote Deposit Service Online	Create jung in	Vew Deposit. sisteri capitani
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nir Alortis		
istradion -		
 Welcome to the Back of America Remote Deposit Services Online Depot Please note that not all testures and functionality of Remote Dep 	and Services Online reside within the Demo application	

Result: The Bank of America Direct home page displays.

Chapter 11

Support

Help Menu Support

To access the Help menu, click the **Help** link in the top right corner of the home page. The Help menu changes depending on the page the user is viewing. Within each page, there is topic specific help. Note: The Help Menu is not an interactive support tool (for example, chat is not available).

Technical Support

Contact the Check21 Help Desk with questions about the following:

- Remote Deposit Service Online
- Scanners
- To order scanner cleaning supplies

The Check21 Help Desk is available to take your calls 24 hours a day, seven days a week.

- 1.888.367.2521 toll-free (Domestic) or
- 1.804.553.6252 outside of the United States

Bank of America Direct Technical Support

Contact the Bank of America Direct Technical Care Center (TCC) with questions about the following:

- Bank of America Direct User IDs
- Bank of America Direct Passwords
- Remote Deposit Service Online Digital Certificates

The Bank of America Direct Technical Care Center is available

- 1.888.589.3473 toll free (domestic) (Mon Sun between 7 a.m. and 9 p.m. Eastern Time).
- 1.704.387.3020 (outside of the United States) (Mon Sun between 7 a.m. 6 p.m. Eastern Time)
- Email at <u>DirectTCS@bankofamerica.com</u>

If located in Europe, the Middle East, and Africa, please contact Bank of America Direct Customer Support by:

- Email at <a href="mailto:emailto emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:e
- Telephone at +44 (0) 208.313.2154 (Mon Sun between 8:00 and 18:00 GMT)

If located in Latin America, please contact your Global Treasury Management Product Specialist.

If located in Asia, please contact your Technical Specialist.



Acronyms MICR

Magnetic Ink Character Recognition is a term that defines machine readable characters printed in magnetic ink in one of two fonts:

- E13B (used mostly in the Americas)
- CMC7 (used mostly in Europe)

OCR

Optical Character Recognition refers to recognizing information from image (pictures). The technology is evolving rapidly, with more fonts being recognized and better recognition rates being achieved.

OCR is normally used to recognize pre-printed customer and account data on payment coupons.

PDF

Portable Document Format

An imaging file format technically developed by Adobe systems. PDF captures formatting information from a variety of applications in such a way that they can be viewed and printed as they were intended in their original application by practically any computer, on multiple platforms, regardless of the specific application in which the original was created. PDF files may be text-searchable or image-only. Adobe[®] Acrobat, an application marketed by Adobe Systems, is required to edit, capture text, or otherwise manipulate a file in PDF format.

RTF

Rich Text Format

A document file format that has been continually developed by Microsoft[®] for cross-platform document interchange. Most word processors are able to read and write these documents. Documents originated with Rich Text Format have .rtf file extension.

$_{\text{Appendix}} B$

Icons

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

ICON	ACTION	PURPOSE
	Delete	Deletes the associated item.
	View	Lets you view an item's details.
2	Edit	Lets you edit an item's details.
2	Selection	Alerts you to selectable items.
٩	Filter	Lets you create filters.
4	Alert	Draws attention to specified areas or items that required user action.

Get Online Help

To access the Help menu, click the **Help** link in the top right corner of the Home page. The Help menu displays the data specific to the page being viewed.

Note: Online Help is not an Interactive tool (for example, Chat is not available). It displays static help information.



Understand Help Tips

Help Tips, different from Online Help, is also located in the top right 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 curser over a button or field.

Help tips are not available for viewing when the user selects **Hide Tips**.

Bank of America 🌮	Help Tips	the file fue to upot
Welcome Cris Narcolis-Garcia		
Remote ueposn service unline		Create New Deposit Jump Hite start confure

Appendix C

Troubleshooting, Login, Authentication and Scanner Errors

The table below provides information about login, authentication and scanner errors and potential resolutions.

ERROR	PROBABLE CAUSE OF ERROR	POTENTIAL RESOLUTION
You are unable to login to Remote Deposit Service Online	User names and passwords are case sensitive, and passwords must comply with Bank of America's digital certificate guidelines.	Ensure you enter the correct user name and password as was provided with your digital certification instructions in the e- mail from usa.ecommercesupport@bankofamerica.com. Contact the Bank of America Direct Technical Support for details about your specific password requirements or continue to be denied access to the application.
You entered an invalid user name or password within Bank of America Direct	User names and passwords are case sensitive, and passwords must comply with Bank of America's digital certificate guidelines.	Ensure you enter both your correct user name and password as provided to you by Bank of America when your digital certificate was issued. Contact Bank of America Direct Technical Support for details about your specific password requirements.
You entered invalid password information within Bank of America Direct	Re-enter the password information.	There is a password reset option within Bank of America Direct. For more information on logging onto Bank of America Direct, go to http://training.works.com/direct/#rdsheader2, and select Accessing Bank of America Direct Quick Start Guide. Contact the Bank of America Direct Technical Support if you are still having problems.
The application cannot be accessed	Ensure the correct URL for Bank of America Direct is used.	If the problem persists, contact the Bank of America Check 21 Help Desk.
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	 Check all USB and power connections. Check that scanner is powered on. Contact Check21 Help Desk for assistance with reinstalling drivers.

ERROR	PROBABLE CAUSE OF ERROR	POTENTIAL RESOLUTION
	installed.	
The scanner is not functioning properly	Check to see if any items are stuck in the scanner, clear the path and try again.	If the problem persists, close the application, restart the scanner manually by turning the power off and then on, and then restart the application. If the problem persists, contact the Bank of America Check 21 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 Service application after you have completed the first session, but you may wish to leave the scanner powered on (the status LED should remain green). Subsequent scanning session will initialize much more quickly
Two items have been scanned simultaneously	Items have inadvertently stuck together.	Delete the 'piggyback' items, remove any substance that may cause them to stick together and rescan
Item appears to be stuck in the scanner	Remove center cover from scanner, clear any stuck items, replace the center cover and then follow scanner jam recovery process.	If problem persists, clean the scanner's document track. If unable to re-process item, call Check21 Help Desk.

Appendix D

Sample Check

At the bottom of every item is a line of characters encoded in magnetic ink. This line is called the MICR line. (Magnetic Ink Character Recognition). The pieces of information included in the MICR line may vary from item to item. The following image depicts a typical check, with the MICR line fields labeled.

ROBERT W. ANDREWS COMPANY 123 YOUR STREET YOUR CITY, UBA 12345	DATE	3300 #-18128
WY o The ROTA OP		5
Bank of America 🚕		DOLLARS @
	SAMPLE -	VOID
0003300#] . :0530001396;	L 10101 Ref 1/0	00000196.4

The table below describes the fields that can appear in the MICR line of a check.

SYMBOL	DESCRIPTION
I .	Aux on-us number. This number is usually the check serial number. This is often included on commercial checks, but never on personal checks.
None	EPC number. This is a single-character code that indicates that the item has previously been processed electronically. Most checks do not have an EPC number.
1	Transit Routing number. This is the eight- or nine-digit routing and transit number, which indicates the Account group of the paying bank.
II•	Bank on-us number. This field includes the account number and sometimes the check number.

Encoded amount. This is the amount of the check and does not appear on most checks.

1¹