

Remote Deposit Capture – Deposit Quick Reference Guide

Before Making Your Deposit

- Confirm Payee on check exactly matches the name on your bank account.
- Endorsing of the check is a function performed by the system, therefore it is not necessary to endorse any check made payable to the business name of the account.
- If you are depositing a personal check, the individual payee **must** sign the check before it can be deposited.
- Remove any of the following items (these items must be deposited manually)
 - Checks drawn on a foreign bank
 - Checks payable to a third party
 - Checks that have previously been returned unpaid for any reason
 - Checks that are postdated or more than 6 months old
 - Checks made payable to cash

Logging into the System

1. Browse to URL www.seacoastbank.com.
2. At the top of the page click on **Business**.
3. Put your mouse over **Business Online Access**; select **Remote Deposit Login**.
4. The login screen appears; enter your user name and password, press Enter.

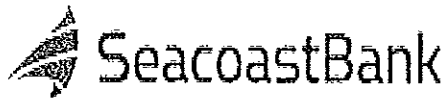
Scanning a Deposit

1. Select the account where funds should be deposited from the Account drop-down list.
2. Enter the deposit total in the Deposit Control Total Field.
3. The Capture page appears, load checks into the scanner.
4. Click **Start Scan**. When the scanning is finished, click **Stop Scan** in the Capture Items pop-up box.
5. The Capture Items page appears. Review the deposit, and click **Proceed**.
 - a. If the calculated total matches the deposit total, and there are no failed items, then a virtual deposit ticket is created and the *Balance* webpage appears.
 - b. If there are any failed items, the *Correct Items* webpage appears displaying those items, and the corresponding failures and exception.

Correcting Failed Items

If any exceptions exist within the deposit, then the *Correct Items* webpage appears.

1. Items can be repaired for any of the following conditions:
 - a. Duplicate captured items - If a duplicate item is captured, then both the current and original images for verification. Only a user assigned the role of administrator can accept a duplicate item into the deposit.
 - b. Missing an assigned amount - Manually enter the amount of the item if the scanner does not successfully identify the amount during capture.
2. To accept an Exception Item into the deposit, all required data entry fields must contain data. Click **Accept** if complete.
3. To remove an item, click the **Remove** button and verify the action.
4. To edit the item, select the item, edit the applicable data field and click **Save**.
5. If an item has been removed, the deposit total must also be changed.



Remote Deposit Capture – Deposit Quick Reference Guide

Transmitting a Deposit to the Bank

1. When the deposit is in balance the *Review Capture Items* webpage appears. Click **Finish Deposit** to submit and close the deposit.
2. If you are finished entering deposits, click **Proceed**.
3. Verify the information and click **Finish Deposit**.

Search Deposit History Items

Users can search for a specific item(s) using any combination of available criteria.

1. To search for items, enter the appropriate search terms and select **Search**
2. Searches may include Item Type of either Deposit Ticket (deposit amount) or Deposit Item (check)
3. Searches may be conducted within any valid date range
4. Searches may contain a combination of search terms (i.e. 'Amount > \$100.00 and Serial <> 100')

Deposit Summary Report

Multiple reports exist within the system but the most commonly used report is the Deposit Summary Report. This report provides a detailed summary of an individual deposit. To run this report, perform the following:

1. Select Deposit Summary Report
2. Select the appropriate deposit account
3. Enter a Start and End date
4. Select a report layout of with Tab or Window
5. Select **View Report**

Creating a New User

The Administration tab, viewable by users with the Administrator or Supervisor role to perform the following functions additional users can be added to the system

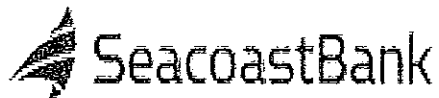
1. Click **Create User** Link
2. Type in the User Name, Password, Confirm Password, and E-Mail
3. Assign the necessary Roles and authorized Primary Deposit Accounts by checking the boxes to the left of the various roles and accounts.
4. Click the **Create User** button to complete.

Security Requirements

After you transmit the deposit you agree to securely store the original check for a period of thirty (30) days. During the Check Retention Period, you agree to take appropriate measures to ensure that:

1. only authorized persons will have access to the check(s)
2. the information contained on the check(s) will not be improperly disclosed
3. the check(s) will not be duplicated or negotiated in any form.

Promptly after the expiration of the Check Retention Period, you agree to destroy the original check, by shredding. During any time the original check or a copy or image thereof is available to you or in your possession, you agree to furnish it to us upon request.



Remote Deposit Capture –Quick Reference and Troubleshooting

Error Code or Message	Troubleshooting Suggestion
216 – Mis-Feed	Remove the item. Inspect for bent or excessively curled leading edges and straighten as needed. Insert and rescan the check. If error continues, this may indicate the rollers are dirty.
RCI-Canadian Item	This item may not be deposited electronically. Contact your local Seacoast Office for deposit instructions.
Object Reference Not Set to Domain	Log into Internet Explorer: <ul style="list-style-type: none"> ▪ Tools ▪ Internet Options ▪ Security ▪ Trusted Sites ▪ Custom Level ▪ Miscellaneous ▪ Access Data Sources Across Domains ▪ Click Enable ▪ OK
Device Library Failed to Load	Check USB cable is plugged into both the scanner and the computer. If error continues use different USB port.
Communication failure with device	Internet connection lost. <ul style="list-style-type: none"> ▪ Restart Computer ▪ Complete Deposit
Object Reference Not Set to an Instance of an Object	Log into Internet Explorer: <ul style="list-style-type: none"> ▪ Tools ▪ Internet Options ▪ Security ▪ Trusted Sites ▪ Custom Level ▪ Miscellaneous ▪ Access Data Sources Across Domains ▪ Click Enable ▪ OK ▪ Sites ▪ Add this website to the zone ▪ (https://remotedeposit.seacoastnational.com) ▪ Shut Down/Restart Computer