



UMPQUA BANK

Remote Deposit User Guide

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Remote Deposit Capture saving you time and money!

Our Remote Deposit Capture service allows you to deposit checks securely, while also saving you time and money. Scanning checks using a desktop scanner attached to a PC with a secure Internet connection allows you to deposit checks without leaving the office.



Benefits of Remote Deposit Capture

Cost Savings. Reduce expensive courier service and/or trips to the branch. Eliminate the need for relationships with multiple banks to support your business locations in other areas.

Improved Record Keeping. No need to photocopy the checks prior to scanning and depositing. Checks deposited can be viewed for up to 90 days.

Enhanced Cash Flow. Receive credit quicker by depositing your checks into your account, from your desktop, within minutes. Take advantage of our 8pm Pacific cutoff time for same day credit, M-F.

Availability. No more storing deposits in the safe over the weekend. Remote Deposit Capture is available to accept your electronic deposits 24 hours a day, 7 days a week. On weekends or bank holidays, deposits will be credited to your account the next business day.

Reduce Security Concerns. Remote Deposit Capture provides a secure method of making check deposits from your desktop through our encrypted Internet connection and Multi-Factor Authentication login. Reduce the concern that your employees are transporting deposits and are at risk of robbery, compromise, or accidents.

Scanner & System Information

System Requirements

The following are the minimum recommended hardware and software configurations to ensure your system's compatibility with the Remote Deposit Capture system.

Recommended Client Hardware

Client hardware minimum recommended configuration:

- Pentium 4 2.0 GHz or Core 2 Duo 1.86 GHz Processor
- 512 MB RAM
 - *For optimal performance, particularly with scanners faster than 30 dpm, additional RAM is recommended. Further performance improvements may be achieved using computers with dual-core processors.*
- 250 MB free hard drive space
- Network Card
- Broadband Internet Access
- USB 2.0
- Screen resolution 1024 x 768
- A check scanner connected to the workstation

Client Software Requirements

Client software minimum recommended configuration:

Operating Systems:

- ~~Windows Vista SP2 (32-bit)~~ **Microsoft no longer supports due to End-of-Life**
- ~~Windows® 7 SP1 (32 bit or 64 bit)~~ **Microsoft no longer supports due to End-of-Life**
- Windows® 8 (32 bit or 64 bit)
- Windows 10 (32 bit or 64 bit)
- Apple OS X Yosemite
 - Apple OS is only supported for Remote Deposit Capture using the Panini ml:Deal scanner on Safari and Chrome browsers.

Browsers and Applications

- **Microsoft Edge**
 - Requires using the Panini ml:Deal scanner OR the installation of WebScan Software (*see below*)
- **Chrome** (*Minimum version 40*)
 - Requires using the Panini ml:Deal scanner OR the installation of WebScan Software (*see below*)
- **Firefox** (*Minimum version 36*)
 - Requires using the Panini ml:Deal scanner OR the installation of WebScan Software (*see below*)
- **Safari** (*Minimum version 8*)
 - Requires using the Panini ml:Deal scanner
- **Java 1.8:** Only supported using Chrome or Firefox on a Windows OS
- **PDF Viewer:** Required for viewing Reports. Adobe PDF Viewer is qualified
- **Umpqua Bank Business Online Banking required** as Remote Deposit Capture is accessed through this service
- **WebScan Software Requirements**
 - WebScan is not IOS compatible
 - Administrative rights are required to install WebScan software
 - Microsoft® .NET Framework 4.5.1 or newer
 - Microsoft Visual C++ 2013 Redistributable (x64) - 12.0.30501

Scanner Requirements

- A check scanner must be connected to the workstation. Please refer to Umpqua Bank's supported scanner list.
- If using a Panini ml:Deal or Panini EverNext scanner, the factory default IP address for use with a USB cable are listed below:
 - Panini ml:Deal: 192.168.4.1
 - Panini EverNext: 192.168.101.1

Remote Deposit Capture Customer Responsibilities

Prior to installing Remote Deposit Capture, a service application, Terms and Conditions, and other assessment forms will need to be completed. It is recommended you keep these forms on hand for future reference.

Please contact Treasury Management Support at 1-866-563-1010 for details.

The following sections outline your responsibilities as a Remote Deposit Capture user. Our goal is to process your Remote Deposit Capture transactions securely and accurately. By following the best practices outlined below, you can help ensure your deposits are processed securely and accurately.



Image Quality

Based on the Check 21 standards, check image quality is required to meet certain specifications. As a customer using Remote Deposit Capture, there are certain quality controls that need to be in place, including:

- Checks should be written in blue or black ink
- Handwriting must be legible
- Checks should be uniform in shape
- The MICR line must appear to be fully intact
- Checks should be signed and endorsed

Our Image Quality Assessment (IQA) tool will identify most checks with poor image quality but following the guidelines above will help ensure checks are scanned properly. If the image fails the IQA test after scanning, please review the following:

- Verify the check was able to pass through the scanner
- Make sure the information on the check is legible
- Verify the image displays the MICR line, signature, date, payee, amount and both sides of the check

Rescanning a check with poor check image quality may solve the problem. If the image quality problem persists, please contact Treasury Management Support at 866-563-1010 for assistance.

Check Storage and Destruction

Remote Deposit Capture customers must agree to comply with the check retention and destruction requirements referred to in the Treasury Management Services Terms and Conditions. The purpose of the check retention and destruction requirements is to ensure that checks are properly secured, and employee access to the checks is limited. A failure to secure and properly destroy your deposited items could lead to theft for the purpose of perpetrating identity theft, either by employees within your company or through a misappropriation of the items to external parties. A failure to properly secure checks could also result in items being deposited multiple times.

Most companies using Remote Deposit Capture will store original checks for a minimum amount of time prior to destruction. Due to privacy laws and the liabilities associated with the storage of checks, here are a few important precautions you should take:

1. Implement and monitor company policies that require destruction of documents containing consumer information to ensure the information cannot be read or reconstructed.
2. Store all original checks in a safe or lockbox, accessible only by authorized personnel.
3. Do not store customer account information, photocopies, or private information in your general files that are accessible to non-authorized personnel.

4. Maintain a filing system that easily identifies any missing checks. Suggestions include:
 - a. Store a paper copy of each deposit receipt along with the original checks
 - b. Store the checks in chronological order so that checks can be destroyed in accordance with company policies
 - c. Maintain an accurate count of checks currently being stored
 - d. Respond to any requests by the bank for original items in your possession within 5 business days
5. After 60 days, immediately destroy the original checks, unless the bank advises otherwise in writing.
6. Maintain a paper shredder on-site or hire a third-party service for the secure destruction of checks.
7. Have a locked or secure trash bin for the disposal of shredded checks.
8. Perform routine audits for potential security breaches of customer information.

Information Security Breach

You are responsible for safeguarding the information contained on the checks you receive. It is important that checks are kept secure while in your possession. To protect yourself and your company, we recommend the following precautions:

- Ensure external doors with access to the PC used for processing remote deposits, the issuance of checks, and/or any system generated reports are securely locked prior to leaving. Do not leave deposit information unattended.
- Complete a comprehensive background check on all accounting personnel. It is also recommended that employees who have access to your company's financial resources be bonded and insured against loss.

If checks, or any information on the checks, are obtained by unauthorized individuals, you may need to take action. Each state has different regulations on safeguarding customer information and taking action in the case of a breach. As a general precaution, customers should establish written emergency procedures to be followed in the event of a security breach. These would ideally be created with the assistance of legal counsel, information technology consultants, or both. These guidelines should be disseminated to all employees and posted in a conspicuous area and include (at a minimum) the following:

- Phone numbers to local police departments to report theft or break-ins. This is especially important if a laptop or computer has been stolen.
- Phone numbers to an information technology consultant who can take proactive steps to halt information from being further disseminated if a computer server has been hacked or otherwise breached.
- Names of designated employees authorized to contact us to report the security breach. This should be the company administrator listed on your Remote Deposit Capture Service or could also be an employee designated as a Remote Deposit Capture location contact for your company. We will attempt to validate the source of the information to mitigate the breach.
- If a security breach has been identified that could compromise the security of your customers' financial information, you should have a written policy detailing under what conditions your customer will be notified, who will provide the notification, and how the notification will be delivered.

The bank may suspend your Remote Deposit Capture services if the bank has reason to believe there has been:

- A breach in the security of a program
- Fraud involving a customer's account or their check
- Uncertainty of the authorization or accuracy of electronic items

Electronic Data Storage

Remote Deposit Capture will archive a history of all deposits. You can search for a specific item or a whole deposit batch as well as run reports on the stored data. All electronically deposited checks are stored at the bank, not on your local computer. If you electronically file the check images on your network, it is very important to make sure the network is secure and only authorized personnel have access to those electronic files.

Security

Business Online Banking and Remote Deposit Capture feature multiple layers of security. At your place of business, it is critical to have a secure network (especially if using a wireless network), firewall, virus protection, spyware, keystroke protection and/or any other relevant form of systematic protection in your computing environment. Per our Treasury Management Services Terms and Conditions, you are required to update your antivirus software on a regular basis and in no event less than once per month. In addition, you agree to utilize a firewall and run updated anti-spyware software to reduce the possibility of having information captured and sent to unauthorized parties.

Audit

We reserve the right to audit your check storage and destruction procedures, as well as your local computer security updates, and may suspend service if storage and destruction policies are not adequate.

Dual Controls

Remote Deposit Capture contains important information, and we recommend that you utilize appropriate dual controls at your company. Separation of duties forces at least two people to be involved in completing a task so no one person has control over all phases of a transaction. Dual controls help prevent or decrease the risk of errors and identify problems. Just as you may have one person issue a check and another person sign the check, you may want to consider having one person responsible for processing remote deposits and another person handling the accounts receivables. You should also consider further separation of duties with one person scanning checks and submitting the deposits, and another person reviewing and approving those deposits.

Duplicate Items

You may not scan the same check into Remote Deposit Capture more than once for processing. This will result in a duplicate item, which will be charged back to your account.

Types of Checks

You may deposit personal and business checks and money orders drawn on a United States bank and written in United States Dollar currency. Checks from Canada and other foreign countries, food stamps, and checks with poor image quality must be deposited at your nearest Umpqua Bank store. All checks must be made payable to the name on your deposit account.

Contingency

If the Business Online Banking or Remote Deposit Capture websites are down, or your scanner is not working, we will make every effort to restore service as quickly as possible. As an alternative, you may take your deposits to the nearest Umpqua Bank store or mail your deposits.

Batch Volume

For quickest processing, there is a limit of 400 checks per batch on the Remote Deposit Capture service. There is no restriction to the number of batches that can be deposited in a day.

Customer Service

As your Remote Deposit Capture provider, we are committed to delivering a quality service to you. For questions, please contact Treasury Management Support at 866-563-1010.

Following the Law

As a customer using Remote Deposit Capture, you are expected to comply with our Treasury Management Services Terms and Conditions as well as all applicable federal, state and local laws and regulations.

Scanner Care

As a Remote Deposit Capture service customer, you are responsible for proper maintenance and care of your desktop scanner. You can extend the life of your scanner by following these preventative maintenance tips:

- Complete a monthly check of your scanner's replaceable parts, including the cartridge, absorbing felt, ink rollers, stamp pads, and lens cover. Replace them as they begin to show wear. Replacement instructions are described in the scanner's instruction manual.
- Do not insert checks with staples, as they could damage the scanner.
- Use compressed air to clean your scanner frequently to eliminate dust and paper fragments.
- Ensure the movement and tension of the scanner's rollers and belts are sound.
- Refer to your scanner's instruction manual for more preventative maintenance tips.
- Contact Treasury Management Support at 1-866-563-1010 for further assistance.

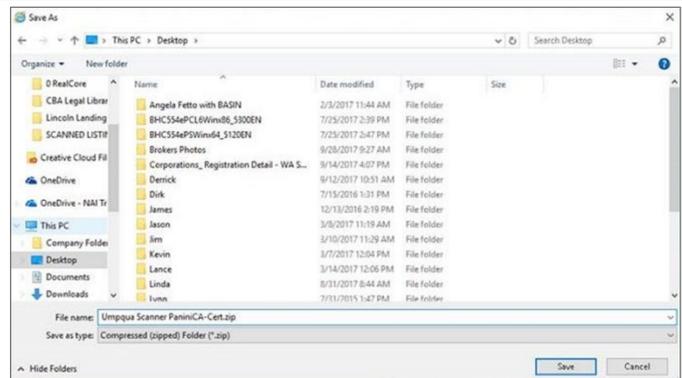


Panini ml:Deal Scanners: Remote Deposit Capture Workstation Set Up

Panini scanners require that a security certificate be installed in the browser application that you prefer. Apple computer users must use Safari as their browser. Remote Deposit Capture drivers, certificates, and installation guides are available on <https://www.umpquabankremotedeposit.com/>.

[Download the Panini Certificate](#)

- The Panini Certificate is in a zipped file.
- Please download the zip file and extract the “paniniCA-Cert.crt” file to a local folder on your pc.
- Make a note of the folder location.



[Download the Panini Installation Guide](#)

- Please open the Panini installation instructions and follow the instructions for your browser starting on Page 3.

Driver Based Scanners: Remote Deposit Capture Workstation Set Up

Although Business Online Banking and Remote Deposit Capture are browser-based applications, for certain scanners, the user must download and run the appropriate scanner driver installation package on their PC before the user can begin processing deposits. Remote Deposit Capture drivers, certificates, and installation guides are available on <https://www.umpquabankremotedeposit.com/>.

- [Download the Installation Guide for Scanners with Drivers](#)
- After you have completed the Scanner installation, please proceed to page 11.

If at any time you have questions during this process, feel free to contact Treasury Management Support at 866-563-1010.

WebScan Installation and Configuration

Upon completion of installation of the scanner software, you will need to install WebScan on your system as well. This installation will require administrative rights to your system as well as other Software Requirements.

- [Download the WebScan Installation Guide](#)

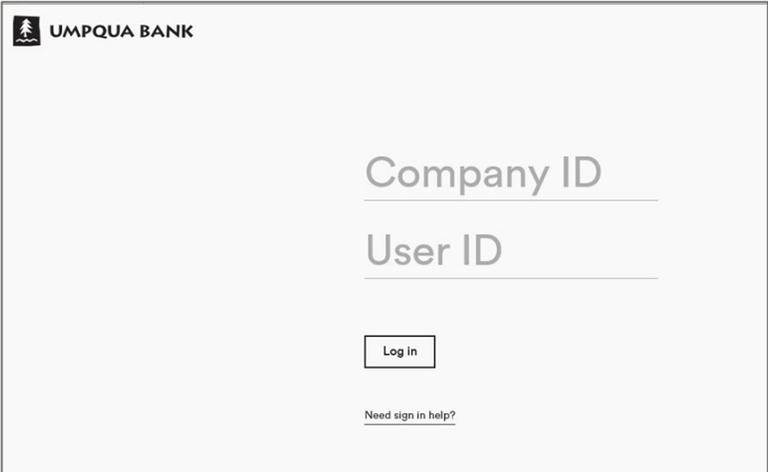
Business Online Banking Login Process

New customers setting up Remote Deposit Capture for the first time: once a scanner has been successfully installed on the company's PC and the user has obtained valid login credentials from the bank, the user can begin using the application.

If you are an existing customer attempting to reinstall new scanner drivers due to a system upgrade/new release, please skip to the [To Complete the Installation Process](#) section.

To access the application and register with the service for the first time:

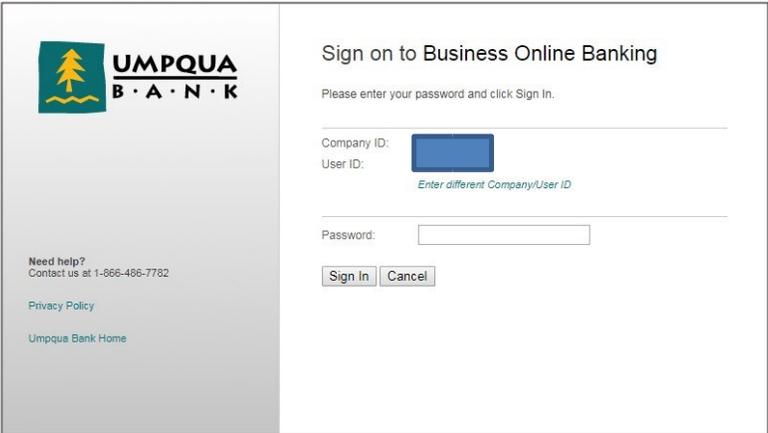
- 1. **Ensure** the scanner is installed, connected, and powered on
- 2. **Launch** the internet browser and enter the Bank URL, <https://www.umpquabank.com>
- 3. **Select** Business Online Banking from the "Log in to online banking" menu



4. **Enter** Company ID and User ID then click the  button

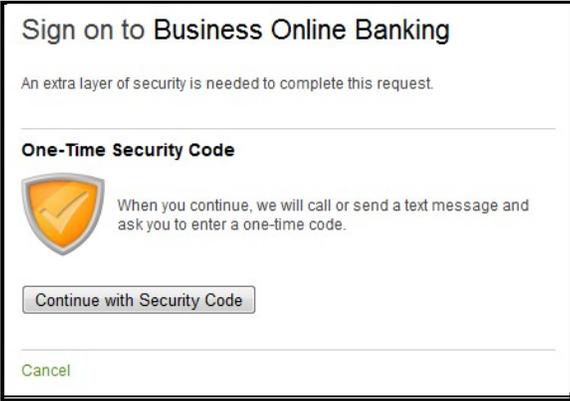
5. **Enter** your existing Business Online Banking password or the Business Online Banking temporary

Click the Sign in button



6. When logging in the first time or from a computer that has not been authenticated, a one-time security check with be required

Click Continue



7. **Select** the delivery method you wish to be used to send you the one-time security code, phone call or text message, and **click** Continue

One-Time Security Code

Tell us where to reach you

We need to call or send a text message to complete this process. Please tell us where you can be reached.

Phone: (XXX) XXX-7841

Text Message: Send a text message to a mobile phone on record.
Note: Standard text message rates apply. Please contact your wireless carrier for details.

[My phone number is not listed](#)

8. The automated system will either call or text you a security code

Enter the code into the system and **click** Submit

One-Time Security Code

Enter the security code

We have sent a text message with a one-time security code to (XXX) XXX-7841. Once you receive the message, enter the security code and click Submit.

Please note that text messages can take a few minutes to be received.

One-time security code:

[I didn't receive a text message](#)

9. If this is your first time logging in, you will be prompted to select a new custom password

Enter the password information as shown and **click** Submit

Reset Password

Your current password has expired and must be changed. Please provide the information below and click Submit.

Current password:

New password:

Your password:

- Must be 8 to 12 characters long.
- Must include at least one letter and one number.
- Cannot include spaces.
- Cannot include a character that repeats more than 3 times.
- Is not case sensitive
- Can include the following characters: # \$ @

Confirm new password:

10. Change Password Confirmation screen will appear > Continue

11. Click the Account Services tab

Welcome Reports Transfers and Payments **Account Services** Administration

Account Services

The Account Services section facilitates activities that involve managing accounts.

Check Reorder

Launch or link to the check vendor application to complete check and deposit slip orders.
[Order checks/deposit slips](#)

Remote Deposit

Access to Direct Merchant Remote Deposit Service
[Remote Deposit](#)

12. Select the Remote Deposit Capture link

To Complete the Installation Process

To access the Remote Deposit Capture application, and register with the service for the first time, you must first process a deposit using the following steps:

- 1. **Ensure** the scanner is installed, connected, and powered on
- 2. **Log into** Business Online Banking and select Remote Deposit Capture from the Account Services menu
- 3. Upon successful authentication, the default Deposits page displays
- 4. If the user has sufficient privileges, there will be a Registration Tab to click and register the scanner to the workstation
- 5. **Click** the Re-register button to open the location and scanner type options

Confirm and **click** the Register button

There will be a red message saying "This machine has been successfully registered"

Adding Additional Users

When adding additional users with access to Remote Deposit Capture, a sub-user must be created in both the Remote Deposit Capture and Business Online Banking systems.

- 1. Log into your Business Online Banking profile.
- 2. Under the "Account Services" tab, select "Remote Deposit"

- 3. Proceed with setting up your additional user within the Remote Deposit Capture system by clicking on "Administration"

4. Click on the "Create User" hyperlink located below the User Administration window



5. Enter the information as described below:

(1) Enter user data

- **User Name:** name of the sub-user you are creating
- **E-mail:** email of the sub-user you are creating
- **Phone Numbers:** phone numbers of the sub-user are creating

(2) Select Roles

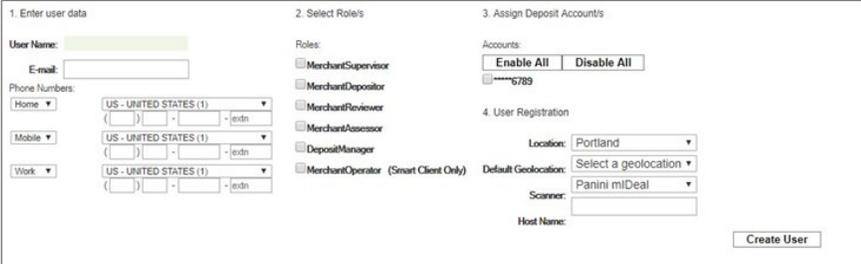
Select one or more roles for your sub-users based upon their need

- **Merchant Supervisor:** allows sub-user to complete the scanner registration and installation process and perform changes for sub-users with only the Depositor or Reviewer roles
- **Merchant Depositor:** allows sub-user to make deposits, view history and build reports for transactions completed only by this user
- **Merchant Reviewer:** allows sub-user to review of all locations and users
- **Merchant Assessor:** no impact on sub-users. Keep this check box unchecked
- **Merchant Operator (Smart Client Only):** no impact on sub-users. Keep this check box unchecked
- **Note** each role must be selected to perform the associated actions. For example, Merchant Depositor must be selected to allow the sub-user to make deposits

(3) Assign Deposit Accounts Select the accounts you wish to grant your sub-users access to

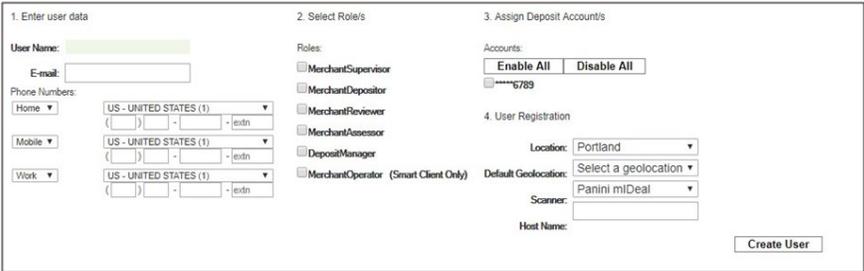
(4) User Registration

- Select the primary location and scanner model that your sub-user should be associated with. If you have a Panini MI:Deal or Panini EverNext scanner, you will also need to add the Host Name. The default host names are:
 - Panini MI:Deal: 192.168.4.1
 - Panini EverNext: 192.168.101.1
 - Host Names are not required for other scanner models.



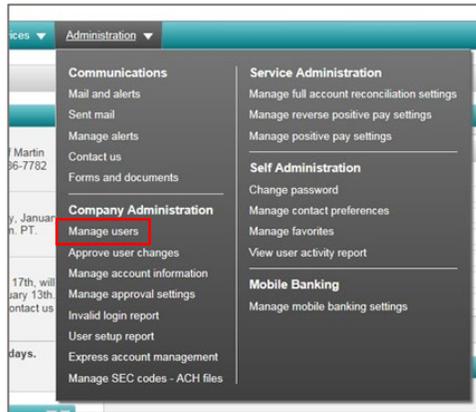
6. Record the new user name for future reference (i.e. APeterson)

Click Create User when finished



7. Once sub-users have been set up and their user names noted, log off Remote Deposit Capture and return to your active Business Online Banking session.

8. From Administration select Manage Users



9. To add an existing user to the Remote Deposit Capture service follow the instructions below

To create a new user proceed with Step 10

- **Select** the existing user ID from the list of current users
- **Select** Edit Services and Accounts
- **Add** the Remote Deposit Capture service
- **Enter** the corresponding user name created in the Remote Deposit Capture service
- **Click** Save Changes
- Repeat these steps for any additional users created that have existing Business Online Banking user IDs.
- To create new users in Business Online Banking, proceed with Step 10, otherwise continue with [Creating a New Deposit](#)

10. Select Create new user

11. Complete the New User Profile using the same user name recorded in Step 6, then Click Continue

The screenshot shows the 'New User - Profile' form. It includes fields for User ID, Password, Confirm password, First name, Last name, Primary e-mail address, and Secondary e-mail address. There is also a section for 'User Telephone Number' with a table for adding numbers. The form has 'Continue' and 'Save as Draft' buttons at the bottom.

12. Complete the New User Roles, then click Continue

The screenshot shows the 'New User - Roles' form. It includes a section for 'Copy Existing User (optional)' with radio buttons for 'Do not copy user' and 'Copy user'. There is also a section for 'User Roles (optional)' with checkboxes for 'Allow this user to setup templates', 'Allow this user to approve transactions', and 'Grant this user administration privileges'. The form has 'Continue' and 'Save as Draft' buttons at the bottom.

13. Select all roles needed for the new user, then click Add next to Remote Deposit

PPD Payment	Add
Remote Deposit	Add
Reverse Positive Pay	Add

14. A text box will prompt for "Link the user to this Remote Deposit Capture user ID"

The screenshot shows the 'Remote Deposit' form. It has a text box labeled 'Link the user to this Remote Deposit user ID:' with the value 'APeterson' entered. There are 'Save changes' and 'Do not save changes' buttons at the bottom right.

Enter in the user name recorded in Step 6, then **click** Save Changes

15. Click "Continue"

16. Once the final stages of the new user setup process are complete, then the new user is now available in both RDC and Business Online Banking and ready for use

New User - Confirmation

Security settings may require additional approvals before this User ID is active. Review the user status listed below. To manage an existing user, complete a saved user, or create a new user, go to [User Administration](#)

Submitted User Summary

Name: Adrian Peterson
 User ID: APETERSON
 Primary e-mail address: adrian.peterson@umpquabank.com
 Telephone number: 503-971-1234

User Status

User status: Active

Creating a New Deposit

1. **Log in** to Business Online Banking to access the Remote Deposit Capture system
2. Under Create Deposit, on the Deposits page, **select** a valid primary deposit account from the Account drop-down list (see image below) or **start typing** the account number
 - The accounts numbers are arranged numerical (low to high)
 - As the user begins typing, the list of accounts is filtered to match, allowing the user to choose from a shorter list
 - **Note** If no valid primary deposit accounts are listed, contact the system administrator or service provider

3. **Calculate** the deposit total and **enter** the amount into the Deposit Control Total field. This is the expected total for the deposit and is always required.

4. **Click Proceed**

UMPQUA B-A-N-K Remote Deposit Customer Support 866-563-1010

Default Administration Registration Deposits History Reports

Create Deposit

Primary Deposit Account: Please select account

Deposit Control Total: \$0.00

Proceed

My Open Deposits
No Open Deposits in History

My Recent Deposits

Capture/Sequence/Date	Source/Location	Username	Deposit Total	Item Count
6158536613000020	Post Falls Office	peff test	\$10.00	2
1881868300000000	Post Falls Office	peff test	\$9.50	2
841562731000010	Post Falls Office	peff test	\$6.00	2
52240718000010	Post Falls Office	peff test	\$6.00	2
501813673000010	Post Falls Office	peff test	\$5.50	2
177228718000010	Post Falls Office	peff test	\$5.00	2
60892890002000	Spokane Location	new	\$499.00	2
8948130000000000	Spokane Location	new	\$499.00	2

5. If this is the first time using the Remote Deposit Capture Service or if you have recently installed a new scanner driver, a screen will display informing the user an updated scanner interface is available. The user is warned they must have Windows local administrator rights to perform this installation.

If there are no existing ActiveX control files on the Workstation PC, to the user will be required to Install New, as shown. The ActiveX Install Security Warning Dialog Box displays and prompts to install the CaptureControlUtility.cab file

ActiveX Installer Service - Security Warning

Do you want to install this software?

Name: CaptureControlUtility.cab
 Publisher: Advanced Financial Solutions, Inc.

More options Install Don't Install

While files from the Internet can be useful, this file type can potentially harm your computer. Only install software from publishers you trust. [What's the risk?](#)

6. **Click Install.** *The Client Registration window will display.*

Complete the supplied fields as follows:

- Select the current location from the Locations drop-down menu.
- Select the appropriate scanner that matches the installed capture device from the Scanners drop-down menu

UMPQUA B-A-N-K Remote Deposit Customer Support 866-563-1010

Client Registration Administration Registration Deposits History Reports

Register Client

Locations: [Secondary Location-Oregon] [v]

Scanners: [Frontix] [v]

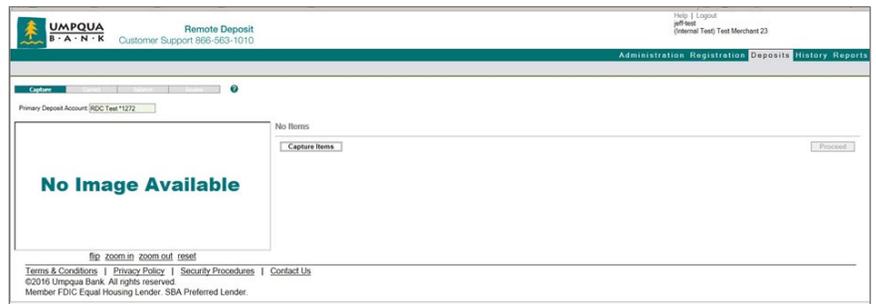
Register

Click Register

- The ActiveX Install Security Warning Dialog Box displays and prompts to install the <Device>.cab file for the selected scanner device. This file is supplied by the application provider to allow communication with the previously installed hardware device drivers.

Click Install

7. Upon completion, the Capture page will display as shown below



8. Load items into the scanner



9. **Click** Start Scan on the Capture Items screen. *The Capture Items window displays.*

- Loaded items must automatically start scanning and be added to the deposit
- Do not pull a check out while it is being scanned
- **Note** If a check should jam during scanning, remove the check from the scanner, press F5 on your computer keyboard, then re-scan the check

10. When finished, **click** Stop Scan in the Capture Items window

Continue to append additional items by **reloading** the scanner or **click** Close to return to the Capture Items page



11. The Capture Items page will display the captured items just scanned

12. **Review** the items in the deposit, then **click** Proceed

- If the calculated total matches the deposit total and there are no failed items, then a virtual deposit ticket is created
- If there are any failed items, the *Correct Items* webpage will display those items and their corresponding failures and exceptions
- If there are no failures, the Balance webpage is displayed

Correcting Deposits

If any exceptions exist within the deposit, the Correct Items page displays. This page allows items to be repaired for any of the following conditions:

- Missing an Assigned Amount
- Duplicate Captured Items
- Additional Data Entry Required
- Image Quality Errors
- Considered as a Reject
- Item Limit
- MICR Failed

Analysis Field Type	Description
Amount Recognition Failed	<ul style="list-style-type: none"> • The user must manually enter the amount of the item if Remote Deposit Capture does not successfully identify the amount during capture • The error is presented in the Amount Recognition Failed section
Duplicate Item	<ul style="list-style-type: none"> • If a duplicate item is captured, the users are presented with both the current and original images for verification • Umpqua Bank may force that these items be removed • The error is presented in the Rejected Item Exception section
Item Data Entry	<ul style="list-style-type: none"> • The section allows the user to enter data assigned to the item in question • The user must enter data for any field highlighted; any field not highlighted is optional • The error is presented under the Amount Recognition Failed section
Image Quality Exceptions	<ul style="list-style-type: none"> • This section lists all the image quality and usability error(s) associated with each item • Umpqua Bank may force that these items be removed • The error is presented in the Image Quality Exceptions section
Reject Item Exception	<ul style="list-style-type: none"> • This section provides an explanation of why an item is labeled as a Reject. An item can be considered a reject based on the following: <ul style="list-style-type: none"> ○ The item is foreign (i.e. item drawn in Canada or Mexico) ○ The scanner is unable to successfully read the MICR ○ The item routing number is not a valid routing transit number • The error is presented in the Rejected Item Exception section
Item Limit	<ul style="list-style-type: none"> • If an item is captured that exceeds the configured Item Limit, the user must remove the check from the deposit • The error is presented under the Amount Recognition Failed section

1. **Click Accept**, once all required fields are populated, to accept an exception item into the deposit
2. **Click Remove** to remove the item. *A confirmation message will display to verify the decision.*

Notes

- Any item removed can be recaptured. If the recaptured item continues to fail and cannot be accepted, it must be deposited through traditional means (i.e. within a paper deposit).
- If an item is a critical failure or reject, the only option available is to remove the item
- When the last exception in the Correct Items page is corrected, the Balance page will display

Balance Deposits

Use the following steps to balance a deposit:

1. If the combined item total does not match the deposit total, the deposit is in balance and eligible for submission. **Click** the Proceed to continue.
2. To edit the amount of an item, **select** the item in the grid and **edit** the amount below the image. **Click** Save to finalize changes.
3. When the deposit is in balance, either the Review or Accounts page will display

Modifying Open Deposits

Add items to and modify individual items within an open deposit. To modify an open deposit, please do the following:

Add Items

To add items, perform the following steps:

1. **Login** as described under [Creating a New Deposit](#)
2. Under My Open Deposits, **click** the link for the deposit needed. *The Capture Items page will display.*
3. **Load** items into the scanner, then **click** Start Scan. *The Capture Items pop-up window will display.*
4. Items are scanned and added to the selected open deposit
5. Continue by **stopping** the capture process as described in [Creating a New Deposit](#)

Modify Items

To modify items, perform the following steps:

1. **Login** as described under [Creating a New Deposit](#)
2. Under My Open Deposits, **click** the link for the deposit needed. *The Capture Items page displays.*
3. **Select** the item needed and **modify** the item as needed

Approving Deposits

Deposit approval must be enabled by the system administrator. If it is not enabled, deposits are automatically finalized.

1. **Click** the Approvals tab. *The Deposit Approval Detail page will display.*
2. In the Deposit Approval page, pending deposits from other users display for the Approver's examination. The leftmost column displays the source location. **Click** on the column header to sort the pending deposits by location. **Select** the deposit to open.
3. After **clicking** the desired deposit, it will *display the Deposit Approval Detail View page*. **Examine** the image and data for every item in the deposit. If there is a problem with the deposit, **select** Reject Deposit.
4. **Enter** an explanation into the comment field (*something must be keyed in this field*). **Click** OK.
5. Once the deposit has been rejected, **click** the Back to Approvals link to return to the main Deposit Approval page. This completes the rejection process.

Examining a deposit previously rejected and resubmitted for approval

1. Both the Approver's and the Operator's comments are visible on the Deposit Approval Detail View page
2. If the deposit is acceptable, the Approver **clicks** the Approve Deposit button to finalize the deposit

Marking (Franking) Of Original Checks

This function is only available for customers using driver-based scanners with a print cartridge. The marking service does not work with other browsers or driverless based scanners. This function allows the user to utilize the endorser on supported scanners to print message text on the front of physical items. The purpose of marking is to alert deposit handlers that these items have already been electronically processed as a safeguard against duplicate capture.

To endorse items electronically deposited, follow these procedures:

- 1. Click the Deposits tab or the History tab
2. Click the active link of the desired deposit within My Recent Deposits or View Deposit History
3. Click Mark Items within the Deposits tab
4. Place all items in the scanner backwards so the front of each item can be endorsed with the rear ink jet
5. "Item Electronically Processed" will be marked on the face of each check
6. Click Start
7. Click Finish when all items have been endorsed

Note All items endorsed using the Mark Items feature must be stored in accordance with the procedures outlined in the Remote Deposit Capture Customer Responsibilities section of this document.

Canadian Check Processing

Umpqua Bank accepts Canadian checks via Remote Deposit Capture. Please read and adhere to the following notes for Canadian check processing:

- Place notation on front of check near the courtesy amount that the amount is in CAD or USD
If captured items are Canadian in CAD, Umpqua Bank will apply the current day's CAD exchange rate to the item
Customers may see their previous day transaction history in Business Online Banking to see the adjustment amount applied to the item
Incorrect notation of or omission of CAD/USD will incur a service charge and a discount
If fees are assessed, a notification of the error will be delivered via secure email

Upon scanning of items, the system will recognize Canadian Checks and a prompt will request that you confirm that you are depositing Canadian Checks for processing. Click Accept to continue.

Exception 1 of 2
Sequence: 401555810000030
Image Quality Exceptions
No Image Quality Errors
Rejected Item Exception
The item you are attempting to deposit is a Canadian check. Please ensure the courtesy amount has been designated as CAD or USD. Then, click on accept to continue your deposit.
Accept Remove Item

Deposit Funds Availability

Checks deposited will be available according to the schedule outlined below

Same Day Availability
Checks Drawn on Umpqua Bank Transit Routing Numbers
One Business Day Availability
All other Domestic Routing Numbers
<p>Notes</p> <ul style="list-style-type: none"> • Same day ledger credit transmission deadline is 8PM Pacific Standard Time • Business days are those not a Saturday, Sunday, or holiday as determined by the Federal Reserve Bank • Deposited returned items that are re-deposited will be assigned additional days of float • Schedule is subject to change without notice

Returned Deposited Items

As with checks deposited using more traditional means, items deposited through Remote Deposit Capture may be returned for any of the following reasons:

- Non-Sufficient Funds (NSF)/Uncollected/Held Funds
- Account Closed
- Account Not Found
- Stop Payment
- Invalid Account
- Customer Not Authorized
- Refer to Maker
- Two Signatures Required
- Irregular or Missing Endorsement
- Lost/Stolen
- Fraud/Counterfeit/Forgery
- Other

Checks deposited through Remote Deposit Capture are converted to images of the original items. For this reason, when an item deposited through Remote Deposit Capture is returned, it takes the form of a substitute check known as an IRD (Image Replacement Document). An IRD may be slightly larger than the original check but is specially formatted to be processed as if it were the original item. The front of an IRD will state, "This is a legal copy of your check. You can use it the same way you would use the original check," indicating the item is negotiable.

IRD Sample	
<p>Front of an IRD:</p>	



Items Returned for NSF, Uncollected or Held Funds

If you receive an IRD that has been returned for NSF, Uncollected or Held Funds, the IRD can be re-deposited one additional time through your Remote Deposit Capture service. To re-deposit a returned IRD, re-scan the item and deposit as you normally would a check.

Note Under no circumstances should you re-scan the original item.

If the item is returned a second time, you will need to contact your customer to obtain a replacement check, or to make arrangements for another means of payment such as an ACH credit or wire transfer.

Items Returned for Poor Image Quality

Your Remote Deposit Capture service has checks and balances to ensure only check images of acceptable quality are transmitted for deposit. On rare occasions, you may be asked to provide us with original checks within your possession (or copies of the fronts and backs of the checks). You must respond to such requests within five (5) business days. If we request an original check from you, it is typically due to an item returned against your account for poor image quality, and the returning bank will not clear the item until they receive either the original document or a clearer image.

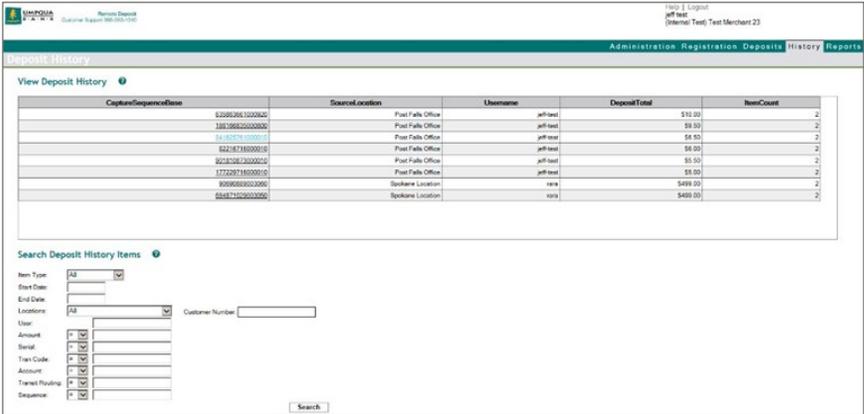
Items Returned for all Other Reasons

If you receive a returned item for any of the other reasons shown above, you must contact the maker of the check and ask them to provide you with a new check, or to arrange an alternative method of payment. IRDs returned for reasons other than NSF, Uncollected or Held Funds cannot be re-deposited.

Search Deposit History Items

Users can search for a specific item or search items across deposits using any combination of available criteria.

1. To begin a search, **click** on the History Tab
2. **Enter** the appropriate search criteria, then **click** Search:
 - Searches may include Item Type of either Deposit Ticket (deposit amount) or Deposit Item (check).
 - Searches can be conducted within any valid date range
 - Searches can contain a combination of search terms (i.e. 'Amount > \$100.00 and Serial <> 100').



Search Deposit History Item Descriptions

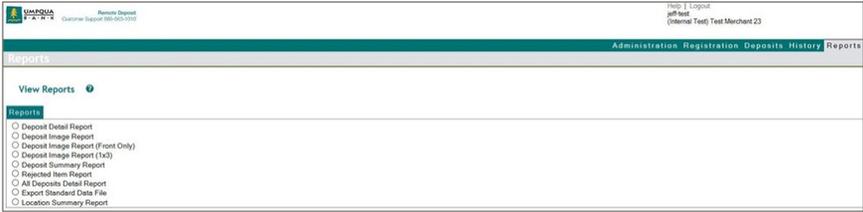
- **Item Type:** Select the item types to search on, such as: All, Deposit Ticket or Deposit Item (checks).
- **Start/End Date:** Select the date range to be searched. These dates correspond to when the deposits were created successfully on the Aggregator.
- **Locations:** Select a location from the dropdown list to filter by that location only. Default is All.
- **User:** Search by who captured the item
- **Amount:** Search on the amount of the item
- **Serial:** Search on the serial number of the item
- **Account:** Search by the item's account number
- **Transit Routing:** Search by the item's transit routing number
- **Sequence:** Search by the item's sequence number

Note All electronically deposited checks are stored at the bank, not on your local computer. Images remain available for viewing for a period of 90 days.

Reports

The following reports are available from the Reports tab as shown below:

- Deposit Detail Report
- Deposit Image Report
- Deposit Image Report (Front Only)
- Deposit Image Report (1x3)
- Deposit Summary Report
- Rejected Item Report
- All Deposits Detail Report
- Export Standard Data File*
- Location Summary Report



Generated reports will be displayed on screen. Reports can be printed, saved to your hard drive in .pdf format, or exported for use in third-party cash management software.

**Only available if configured by an Administrator.*

For Assistance

For assistance with your Remote Deposit Capture service, contact Treasury Management Support at 866-563-1010 or by email at: treasurymanagement@umpquabank.com