



Transitioning Remote Deposit Systems Frequently Asked Questions

Below are answers to common questions about the update of the Remote Deposit Capture system:

Why the change?

We are moving to a system that allows us greater flexibility to change with the needs of our customers while maintaining support of the system within Business Online Banking.

When will the transition occur?

The transition will occur in phases. The first group of customers begin their transition process the week of June 26, 2023. All customers will be notified by email in advance of their transition time and will be provided details on what to expect, resources that are available, training and more.

Will I lose access to the current system?

Once the transition process begins, you will have access to your current system for up to three weeks. The exact timing is dependent on your completion of training and first successful deposit.

Will there be any interruption to my RDC service?

No, you will continue to have access to your current RDC system to make deposits for up to three weeks from the start of your transition period. This will allow you to continue operating as usual while you complete your training and first deposit in the new system with the support of a Specialist.

How will I access the new RDC system?

RDC will be accessed from within Business Online Banking. You will select Remote Deposit Check Capture under the Account Services tab.

For legacy Columbia Bank users who do not currently have access to Business Online Banking, they will need to be set up as users by a Company Administrator. Their access can be restricted to Remote Deposit Check Capture only by ensuring that is the only service they are entitled to.

Will all of my users automatically transition to the new system, or will they need to get setup again?

All your users who currently have RDC access will automatically transition to the new system. However, a Business Online Banking Company Administrator will need to enable Single Sign On (SSO) access for Remote Deposit Check Capture. This can be done in the Services and Accounts section of the Company Administration tab in Business Online Banking.



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Will I be able to add and modify users or will I need to contact the bank to complete those requests?

Your RDC administrator will be responsible for adding, deleting and modifying users within the new system.

Will all my accounts and locations automatically transition, or will they need to be setup again?

All your accounts and locations will automatically move to the new system. We highly recommend reviewing and validating this information during your transition period. If you do not see something you expect to see, please contact Treasury Management Support at treasurymanagement@umpquabank.com or 833-729-0994.

Will my deposit history within RDC transition?

Deposit history within the RDC system will not transition to the new system however, your deposit history and check images will remain available within Business Online Banking.

For legacy Columbia Bank users of Deposit Express, we highly recommend creating an export of your deposit history during your transition period. This will be especially important for those users who do not currently have access to Business Online Banking and will be restricted to RDC only access.

Where will I learn how to use it?

A Specialist will schedule one-on-one virtual training with your company's users to show you how to use the system and walk you through your first deposit. It is critical that you connect with the Specialist and complete your training, so you are ready to use it once the current system is retired.

We also have a User Guide to help provide ongoing support, which can be found at <https://www.umpquabank.com/commercial/treasury-management/receivables/remote-deposit-capture>.

Will I need a new scanner?

No, you will continue to use your current scanner. If you are on a PC, you will need to reinstall the WebScan software. Your Specialist will walk you through how to do this.

What web browsers does the new system support?

You will need to ensure you have the most up-to-date version of one of the following web browsers.

- Google Chrome™
- Microsoft Edge
- Mozilla Firefox
- Apple Safari®



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Will I need to change any of my browser settings?

No, the new system and updated WebScan software should continue to work with the same settings you have now.

Will my deposit limits change?

Existing limits will automatically transition to the new system.

For legacy Columbia Bank customers, you will no longer have hard limits. This means you will no longer have to contact the bank if you know your deposit is over your current limit. Should we have questions or need additional approvals, we will contact you.

Will the cutoff time change for deposits?

The cutoff time will be 8:00 p.m. PT.

How will deposits post to my account with the new system?

Your deposits will continue to post to your account in the same manner they do today.

Will I still get notifications when deposits are received or approved?

You will receive an email notification when your deposits are received by the bank. If a deposit requires approval, you will also be sent an email notification once that deposit has been approved.

Are the reports changing?

The reports are similar to what you are used to today. Standard reports can be found under the Reporting tab. For transactional and custom reports, you will select the Research tab. If you have custom fields currently set up in reporting, you will need to set those up again in the new system.

I currently deposit Canadian items. Will I still be able to do that?

Yes, you will still be able to deposit Canadian items. Ask your Specialist to walk you through this. Or, you can set this up yourself under the Capture tab. Select "Critical MICR Errors" and make sure the Canadian Items box is not checked.

If I have questions or need assistance, who should I contact?

Please contact Treasury Management Support at treasurymanagement@umpquabank.com or 833-729-0994 for assistance. You can also live chat with us from directly within Business Online Banking.