UMPQUA BANK

Remote Deposit Check Capture
Client User Guide

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Remote Deposit Check 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
- A check scanner connected to the workstation

Client Software Requirements
Client software minimum recommended configuration:
Operating Systems:
- Windows 10 (32 bit or 64 bit)
- Apple OS X Yosemite
- Apple OS is only supported for Remote Deposit Capture using the Panini mI:Deal scanner on Safari and Chrome browsers.

Browsers and Applications
The most recent version of Browsers listed below is recommended:
- Microsoft Edge: Requires the installation of WebScan Software (see below).
- Chrome: Requires the installation of WebScan Software (see below).
- Firefox: Requires the installation of WebScan Software (see below).
- Safari: Requires using the Panini mI: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 mI:Deal or Panini EverNext scanner, the factory default IP address for use with a USB cable are listed below:
    - Panini mI: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 branch. 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 branch 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.
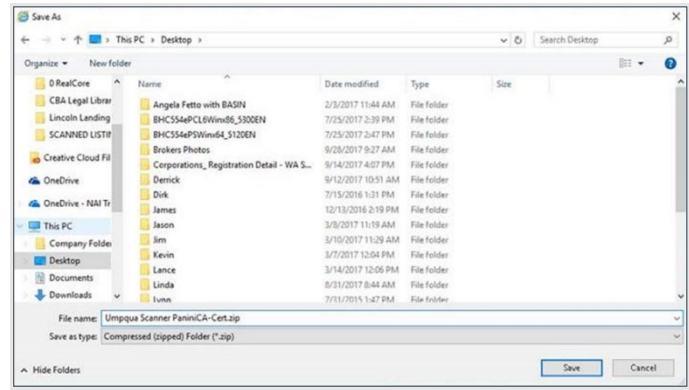
Download the Panini Installation Guide

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

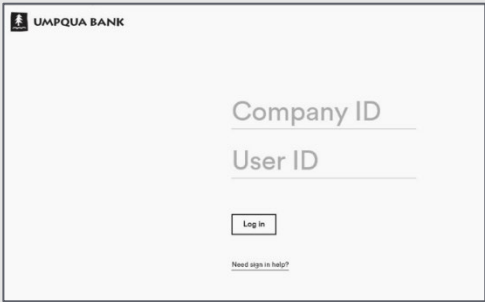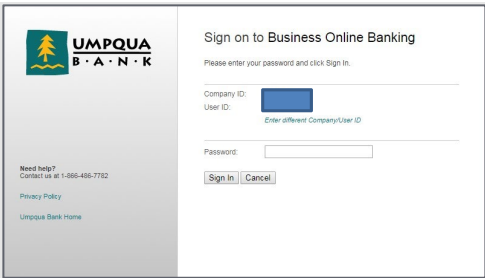## RDC Login Process through Business Online Banking

Using Remote Deposit Capture for the First Time

- Remote Deposit Capture users must have valid login credentials to Business Online Banking to access Remote Deposit Capture.
- If new to Business Online Banking, Primary Administrators will have their Business Online Banking login credentials provided by Umpqua Bank. Additional users will be provided their login credentials by one of their company's Business Online Banking Company Administrators.
- The scanner driver and WebScan must be installed prior to using Remote Deposit Capture.

Once a scanner has been successfully installed on the workstation and the user has obtained valid login credentials to Business Online Banking, they can use Remote Deposit Capture.

To access Remote Deposit Capture and register with the service for the first time:

1. **Ensure** the scanner and driver is installed, and the scanner is connected and powered on.
2. **Launch** an internet browser window and navigation to Umpqua Bank's site: https://www.umpquabank.com.
3. **Select** Business Online Banking from the "Log in to online banking" menu.

Business Online Banking Login Instructions	
1.	Go to UmpquaBank.com. • Select the **Login** button in the upper right of the screen. • Choose **Business Banking**.
2.	Enter the assigned **Company ID** and **User ID** then click the **Log In** button.
3.	Enter your existing Business Online Banking **password** or the Business Online Banking temporary password provided. • Click the **Sign In** button.

Business Online Banking Login Instructions

4.	When logging in the first time or from a workstation that has not been authenticated, a one-time security check with be required. Click **Continue with Security Code**. Sign on to Business Online Banking An extra layer of security is needed to complete this request. **One-Time Security Code** When you continue, we will call or send a text message and ask you to enter a one-time code. Continue with Security Code Cancel
5.	Select the delivery method to send 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. Continue Cancel My phone number is not listed
6.	The automated system will either call or text a security code based on the selection. Enter the code into Business Online Banking 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: [ ] Submit Cancel I didn't receive a text message

Business Online Banking Login Instructions	
7.	First time users 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: Submit Cancel
8.	Click **Continue** within the Change Password Confirmation screen.
9.	Navigate to the **Account Services** tab and select the **Remote Deposit Check Capture** link. Welcome Reports ▼ Transfers and Payments ▼ Account Services ▼ Administration ▼ MEMBER FDIC YOUR HOUSING LENDER **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 --- UMPQUA BANK Welcome Reports Money Movement Account Services Administration Business Online Banking Check Reorder Remote Deposit Transfers & Payments Approval Remote Deposit Check Capture Integrated Receivables Wires You do not have

Scanner Drivers & WebScan

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

- Contact Treasury Management Support at 866-563-1010 for assistance on driver installation.

WebScan Installation and Configuration

WebScan will need to be installed upon completion of installation of the scanner drivers. This installation will require administrative rights to the workstation, as well as other software requirements.

If an older instance of WebScan is running on the workstation, uninstall WebScan and use these instructions to reinstall.

Scanner Driver & WebScan Download Instructions	
1.	Once in Remote Deposit Capture, click **Help**. Then hover over **Download Scanner Drivers**. **Before Downloading:** • Confirm the scanner is disconnected from the workstation. • Uninstall WebScan, if already installed.
2.	Select the driver for the scanner being used. *In this example, Panini VisionX is being used.* • Only the drivers for the scanners assigned to the user will be available. • A Company Administrator can assign additional scanner models to the user, if the appropriate driver is not available.
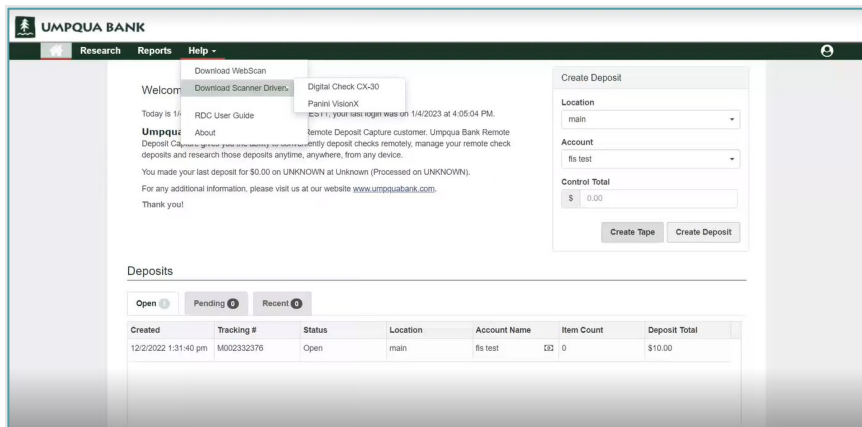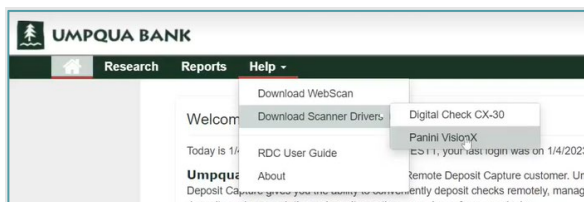
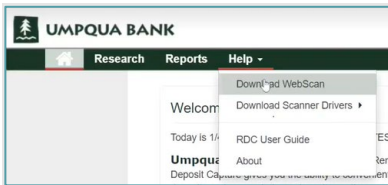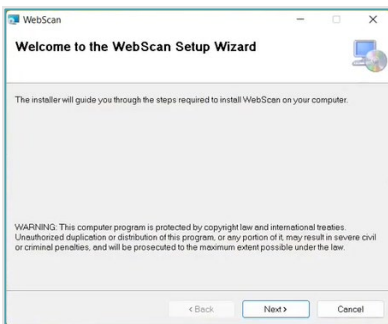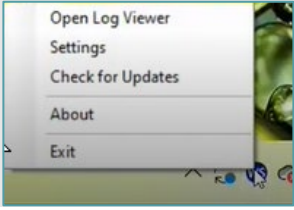|	
Scanner Driver & WebScan Download Instructions	
	The scanner driver will download toward the bottom of the browser window. The zip file will download toward the bottom of the browser window. 12/2/2022 Panini_Universal_In....zip
3.	Follow wizard prompts to install the scanner driver. *In this example, Panini VisionX is being used.*
4.	Next, click **Help** and select **Download WebScan**. The WebScan file will download toward the bottom of the browser window.
5.	Follow the WebScan Setup Wizard prompts. **Note:** If a "WebScan Updater Status" error message occurs, click **OK** and **continue**.
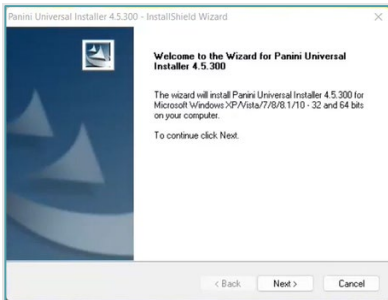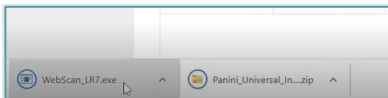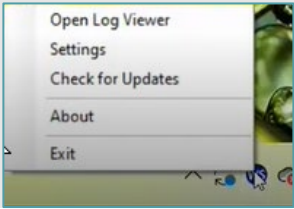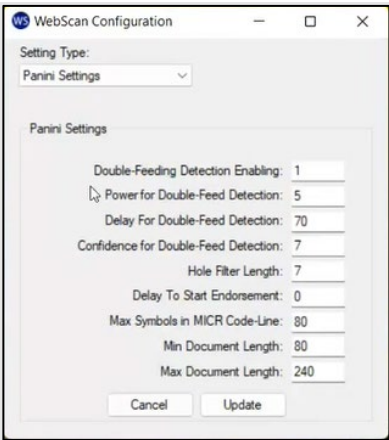
Scanner Driver & WebScan Download Instructions

6.	Once WebScan is installed, the application can be found within the system tray. Open Log Viewer Settings Check for Updates About Exit Right-click to open the menu, then click **Settings**.
7.	Umpqua Bank has pre-configured WebScan's Origin Domain and Updater Settings for Remote Deposit Check Capture.

WebScan Scanner Settings

Scanner settings can be adjusted when troubleshooting issues. For example, if a scanner is jammed due to check thickness, these settings allow the user to turn off double feed (set to 0) to accommodate.

1.	Open **WebScan** from the system tray and select **Settings**. Open Log Viewer Settings Check for Updates About Exit
2.	To adjust scanner settings, select the scanner from the dropdown. *In this example, Panini VisionX is being used.* Update the appropriate fields, then click **Update.** WebScan Configuration Setting Type: Panini Settings Panini Settings Double-Feeding Detection Enabling: 1 Power for Double-Feed Detection: 5 Delay For Double-Feed Detection: 70 Confidence for Double-Feed Detection: 7 Hole Filter Length: 7 Delay To Start Endorsement: 0 Max Symbols in MICR Code-Line: 80 Min Document Length: 80 Max Document Length: 240 Cancel Update

User Profiles

All users can change certain settings within their Remote Deposit Capture user profile.

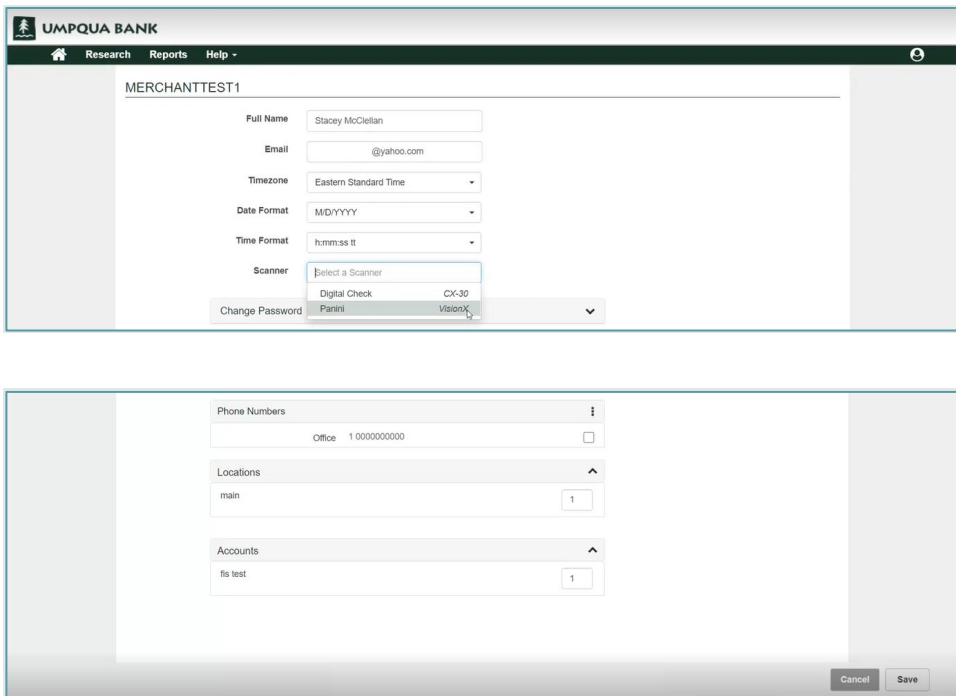| Changing User Settings	
1.	Click on the profile icon in the upper right corner and select **User Profile**.
2.	The user's Email, Timezone, Date Format, Time Format, Scanner, and Phone Number can be changed. Locations and Accounts can be renumbered to appear in a specific order. Additional Locations and Accounts must be assigned by a Company Administrator. Once all changes are complete, click **Save**.
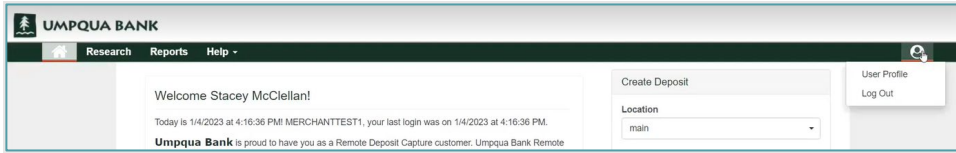
Managing Users

These instructions are for Company Administrators. When adding additional users to Remote Deposit Capture, the user must be created in both the Remote Deposit Capture and Business Online Banking systems.

If a user is already set up within Business Online Banking, follow **Steps 1-14** to set up the user in Remote Deposit Capture. **Note**: The user name must match the User ID used in Business Online Banking.

Adding New Users	
1.	Log into Business Online Banking. Navigate to **Account Services** and select **Remote Deposit Check Capture**.
2.	Select **Administration** to access the User Administration page.
3.	In the left pane, select the **add icon (+)** to update the right pane with the options for adding a new user.
4.	**User:** enter the **logon ID** for the user, then record the new user name for future reference (i.e. APeterson). This will be used for their Business Online Banking setup later.
5.	**Full Name:** enter the full name for the user.
6.	**Email:** enter the email address for the user. This email address is used for system emails and notifications, so it is important to verify what you entered is correct.
7.	Configure the time zone and date / time format settings for the user: • **Time zone:** select the appropriate time zone for the user's location. • **Date Format:** select the appropriate date format. For example, if MM/DD/YYYY (two-digit month, two-digit day, four-digit year) is selected, then the system would format February 1, 2022 as 02/01/2022. • **Time Format:** select the appropriate time format. "H" represents hours in a 24-hour format. (For example, 5:00pm is 17). "h" represents hours in a 12-hour format and is typically paired with "tt", (AM or PM). "mm" represents minutes. These settings determine how dates and times are displayed in Remote Deposit Capture. For example, when users search for deposits, they can specify a Start Date. When users view search results, they can see the date and time when a deposit is submitted. When users log into the system, they are shown the last date and time they logged on. These dates and times are all formatted according to these settings. Note however, that these settings do not affect virtual deposit tickets or emails sent by the system. Also note that users can change these settings in their user profile as necessary.
8.	**Scanner:** select a default scanner for the user.

Adding New Users	
	If a network scanner, such as ml:Deal is selected, then the system updates the page with the Scanner Host field. An IP address or hostname value for the network scanner must be provided in this field.
9.	Add a **phone number** (a user is <u>required</u> to have at least one phone number): • In the **Phone Numbers** section, select the **hamburger menu icon** and select **Add** to show the fields for adding a phone number. • **Name:** enter a description for this number. For example, enter Office for the user's office phone, or Mobile for the user's cell phone. • **Country Code:** select the country for the phone number. For example, select United States. Remote Deposit Capture uses this value to apply the correct country code when making calls for user authentication purposes. • **Phone Number:** enter the phone number with area code, omitting spaces. Dashes can be included or omitted. For example: 888-555-55555 or 8885555555. • If the phone number has an extension, then for Ext, enter that value. • Select the **add icon (+)** to add the number to the list.

10.	Assign the roles to the user profile:
	• Select the **more (ellipsis) icon** for the Roles section to open the **Select Roles** window.
	• Select the roles to assign to the user. The hamburger menu icon can also be selected, then Select All to assign all roles.
	   o **Merchant Depositor:** Creates and Submits.
	   o **Merchant Operator:** Creates only.
	• Select **Done** to save the selections and close the window.

11.	Add the locations to the user profile: • Select the **more (ellipsis) icon** for the Locations section to open the **Select Locations** window. • Select the locations to assign to the user. The hamburger menu icon can also be selected, then Select All to assign all locations. • Select **Done** to save the selections and close the window.
12.	Add the accounts to the user profile: • Select the **more (ellipsis) icon** for the Accounts section to open the **Select Accounts** window. • Select the accounts to assign to the user. The hamburger menu icon can also be selected, then Select All to assign all accounts. • Select **Done** to save your selections and close the window.
13.	To change the order of the locations or accounts, do one of the following: • Select the list number field for the item to change, then drag the item up or down in the list to change its position. For example, if there are four accounts, and want to make the last one in the list show up as the first one, then select the field with the number 4, hold down with the mouse, and drag the list item to

Adding New Users	
	the first position in the list. The system then assigns that list item a number 1, with the other accounts reordered as appropriate.
	• Select the list number field for an item, then enter a new number value for that item.
	For example, if there are three locations assigned, and need to change the first item in the list to the last item in your list, then select the field for the first position and change the value from 1 to 3.
	Note: Users can manage the order of locations and accounts for themselves when working with their user profiles, so this step is optional.
14.	Click **Save**.
15.	Return to Business Online Banking Administration. Navigate to **Administration** and select **Company Administration**.
16.	Click **Create New User** within Manage Users.
17.	Fill out the New User profile using the <u>same User ID</u> created within Remote Deposit Check Capture. Click **Continue**.
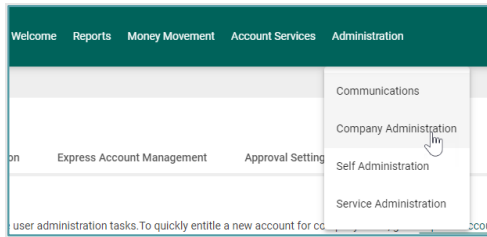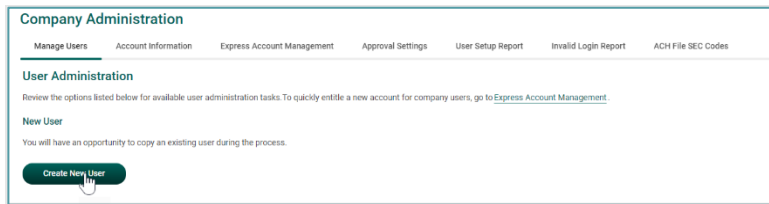
Adding New Users

18.	Select Roles. *An existing user can be copied from this step. Actual roles may vary from the below example.* Click **Continue**.
19.	Use the **add icon (+)** to add Services to the User. **Ensure Remote Deposit Check Capture is added.** • Once selected, a checkmark will appear to the left of the service and a "service enabled…" message will appear to the right. • The "X" to the right can be checked to remove the service. Click **Continue**.
20.	If applicable, enable limits for the user, then click **Continue**.
21.	Once complete, click **Create User**. *The user setup can be saved as a draft and completed later.*
22.	Provide the user with their Business Online Banking login credentials.

Creating a New Deposit
Before Scanning Checks:
- Confirm the Scanner Driver and WebScan have been installed.
- Confirm the scanner is connected to the workstation.

Create Deposit Instructions	
1.	Within **Create Deposit**, select the **Location** and **Account Number** from the dropdown menus. - You can also click within the fields and start typing to search for either the location or account number. - The accounts numbers are arranged numerical (low to high) - If the account is not listed, contact the Company Administrator. Enter a **Control Total**, if necessary. Click **Create Deposit**.
2.	Click **Capture** (The WebScan icon in system tray will turn green).
3.	Load items into the scanner.

	Create Deposit Instructions
4.	Click **Start Scan**. • 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. Capture Items Initializing Cancel　Start Scan
5.	Items will feed through the scanner. When finished, click **Stop Scan**. • Continue to append additional items by reloading the scanner or click Stop Scan to close the window. Capture Items Capturing Item #1 Cancel　Stop Scan
6.	The **Capture Items** page will display the checks just scanned. From here, you can: • Remove the entire deposit. UMPQUA BANK Research　Reports　Help ▾ Capture Items　Correct Items　Balance Deposit　Review Deposit Remove Deposit Sequence #2410871000030 • Remove individual items.
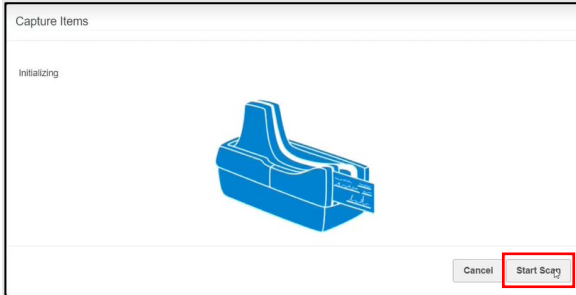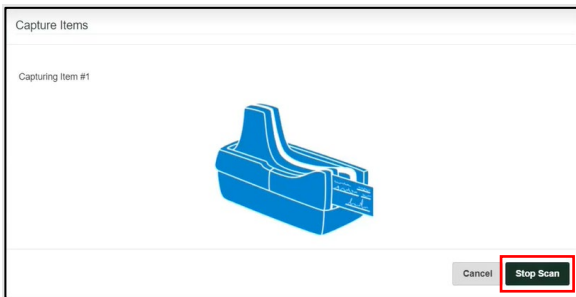
Create Deposit Instructions

Click **Next**.

- 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 page will display those items and their corresponding failures and exceptions.
- If there are no failures, the Balance Deposit page 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	• Manually enter the amount of the item if Remote Deposit Capture does not successfully identify the amount during capture.
Duplicate Item	• If a duplicate item is captured, both the current and original images are presented for verification. • Umpqua Bank may force that these items be removed.
Item Data Entry	• Enter data assigned to the item in question. • Data must be entered for any field highlighted; any field not highlighted is optional.
Image Quality Exceptions	• Provides the image quality and usability error(s) associated with each item. • Umpqua Bank may force that these items be removed.

Reject Item Exception	• Provides an explanation of why an item is labeled as a Reject. An item can be considered a reject based on the following:
	   o The item is foreign (i.e., item drawn in Canada or Mexico).
	   o The scanner is unable to successfully read the MICR.
	   o The item routing number is not a valid routing transit number.

Item Limit	• Captured items that exceed the configured Item Limit must be removed from the deposit.
MICR Editing	• If MICR Editing is enabled, these fields can be updated for Umpqua Bank review.

Instructions for Correcting a Deposit	
1.	Review and update the items that need correcting.
2.	Click **Accept** once all required fields are populated to accept an exception item into the deposit.
3.	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

If the deposit is out of balance, the **Balance Deposit** page will provide the details of the scanned items for review and adjustment.

Use the following steps to balance a deposit:

1. If the Control Total matches the Deposit Total, the deposit is in balance and eligible for submission. Click Review to continue.

2. If the Control Total does not match the deposit total, then review each item. To edit the amount of an item, select the item in the grid and edit the amount below the image. Click Save Changes to apply the change.

3. When the deposit is in balance, the Review or page will display.

Add or Modify Open Deposits

Add items to and modify individual items within an open deposit.

Adding Items

1. Within Remote Deposit Check Capture, click the **Open** tab and select the deposit needed.

2. The Capture Items page will display.

3. Follow the instructions within Creating a New Deposit.

Modifying Items

1. Within Remote Deposit Check Capture, click the **Open** tab and select the deposit needed.

2. The Capture Items page will display.

3. Here you can remove items.

4. Click **Next** and then **Balance** on the next screen and follow the instructions within Balance Deposits.

Marking (Franking) Of Original Checks

Franking for Scanners Without Rollers
Search for "Scanner Demo Form" located within the Webscan Folder in the Windows Start or Search Button.
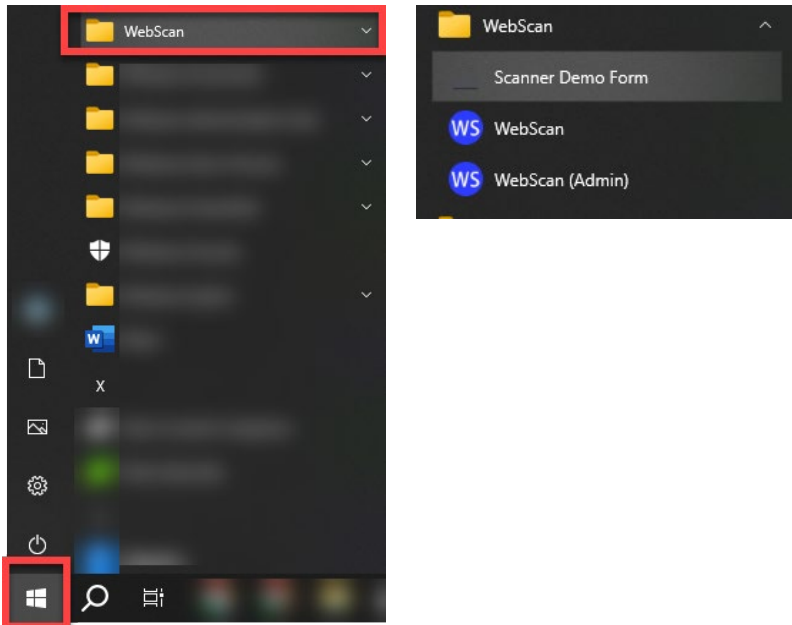
In the Webscan Capture Scanner Test window, select your scanner (details of your scanner will be outlined in the "Scanner Info:" section. Then type the Endorsement Text of your choice and click "Franking: Enabled" to activate franking.
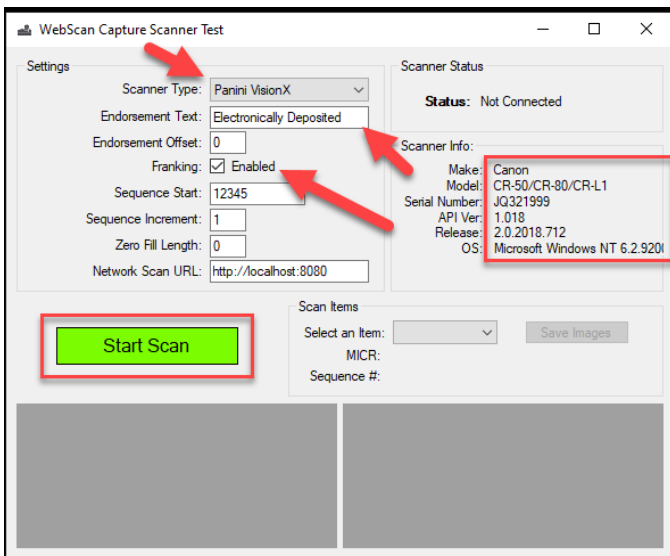
The items you frank will need to be facing backwards for the ink to spray/mark the check on the front. Then click "Start Scan" for the item(s) to be scanned and franked/marked.

Franking for Scanners With Rollers
This function requires Umpqua enablement. Please contact Umpqua TM Support for assistance at 866-563-1010 or treasurymanagement@umpquabank.com.

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 prompt you to confirm you are depositing Canadian Checks for processing. Click Accept to continue.

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

Notes

- 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 Image Replacement Document (IRD). 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

Front of an IRD:	
Back of an IRD:	

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.

Research: Search Deposit History Items

Users can search for a specific item or search items across deposits using any combination of available criteria. Recurring queries can also be saved and re-ran.

Research Instructions	
1.	To research an item, click **Research**.
2.	To re-run a saved query, select from the **Saved Queries** dropdown. This can be skipped if running a new query.
3.	Select the date range using the **Start Date** and **End Date**.
4.	Click to Expand to include Custom Fields (if applicable). Select specific Locations or Account Numbers or leave this to search all.

Research Instructions	
5.	Click **Add Field to** add additional research criteria. • Select a field from the <u>left</u> dropdown. Fields include Amount, Item Type, Deposit Account, Routing, Sequence, Account Number, Serial, Item Source, Deposit Source, Tracking Number, Tran Code or User Name. • Select criteria from the center dropdown. This includes =, <, >, >=,<=, or <>. • Enter a value in the right Value Field, such as $10.00. This can be repeated for as many fields as needed for the research query.
6.	Click **Search** for the items to display on the right.
7.	Export functions are available and fully customizable to provide specific date and amount formats.
8.	Once set, the hamburger menu allows column selection for export. Click **Select Columns**, check the columns to include, then click **Done**.

|	
Research Instructions	
	Note: Columns within the Items table can also be dragged and moved as needed.
9.	Click **Export Results** to download as a CSV file.
10.	**Saving the Query:** • Enter a name into the Save Queries field. • Click the hamburger menu next to research options, then click **Save**. This research can now be accessed through the Saved Quieries dropdown for future use.

Reports

The following Reports are available for all users:

- All Deposits Detail
- Deposit Detail
- Deposit Summary
- Deposit Summary by Location
- Image Cash Letter Report
- Image Report (1x3 Front Only)
- Image Report (Front + Back)
- Location Summary
- Pending and Rejected Deposits Summary
- Receipt Detail
  User Summary
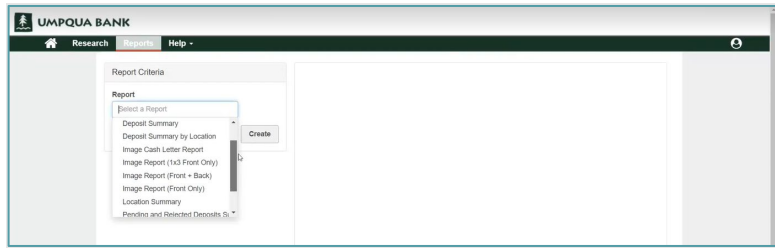
Generated reports will be displayed on screen. Reports can be printed, saved to your hard drive in pdf format, or exported for use in third-party cash management software.

Merchant Deposit Reports

Report Name	Description
All Deposits Detail	Provides a list of all the deposits made during the specified range, for the specified locations and accounts. Includes the individual checks, item amounts, serial numbers, account numbers, routing numbers, and so on. Custom Fields can also be included on this report.
Deposit Detail	Provides the details of a selected deposit, including the individual checks, item amounts, serial numbers, account numbers, routing numbers, item type (such as COUPON, CREDIT, and DEBIT), and so on. Custom Fields can also be included on this report. **Note:** Items rejected during a deposit review have an item type of DEBIT(REJECT).
Deposit Summary	Provides a summary of the deposits made during the specified range, for the specified locations and accounts. Includes the date of the deposit, deposit tracking number, location, deposit status, primary account, and the counts. Custom Fields can also be included on this report.
Deposit Summary by Location	Provides a summary of the deposits made during the specified range for a single account or all accounts, grouped by location. Includes the date of the deposit, deposit tracking number, deposit status, person who scanned the deposit, person who submitted the deposits, and the counts. Custom Fields can also be included on this report.
Image Report	Provides the details and images for a selected deposit (on a selected date). The image report can be run three different ways:

Report Name	Description
	• **1x3 Front Only** provides the images for the deposit ticket and only the front images of the checks that make up the deposit at a larger size, where each image is centered in a single column on the page. Custom Fields can be included on this report. • **Front + Back** provides the front and back images of checks that make up the deposit, side by side in two columns on the page. • **Front Only** provides only the front images the checks that make up the deposit, side by side in two columns on the page. All three variations of the Image Report also include the date the deposit was submitted, the account, the status, the location, and the deposit total. These reports can include deposits in pending status.
Location Summary	Provides a detailed summary of all deposits and debits made during the specified range, for the specified locations and accounts, grouped and summarized by location. Includes the location name, deposit counts, debit counts, and deposit totals.
Pending and Rejected Deposits Summary	Provides a detailed summary of all the deposits in a pending state, and all the deposits in a rejected state, grouped by and summarized by location. Includes the tracking number, received time, depositor, total debits, and total deposits. The rejected deposits also include any review comments.
Receipt Detail	Provides detailed information about a specific deposit made on a specific date. Includes the date, deposit status, location, account number, tracking number, person who captured the deposit, person who submitted the deposit, item type (such as COUPON, CREDIT, and DEBIT), serial number, item number, and so on. Custom Fields can also be included on this report. **Note:** Items rejected during a deposit review have an item type of DEBIT(REJECT). Also note that this is the same report that is available on the Deposit Completed page. This report can include deposits in pending status.
User Summary	Provides summary information about deposits made by users during a specified time frame, for the specified locations and accounts, grouped and summarized by user. Includes deposit counts, debit counts, and deposit totals by user.

For Assistance

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