Remote Deposit User Guide

MidFirst Bank | REMOTE DEPOSIT

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1.0 Introduction

Thank you for choosing MidFirst Bank's Remote Deposit service. Remote Deposit converts paper check deposits to an electronic format for immediate and secure online delivery to MidFirst Bank. Remote Deposit provides tools for creating, managing, and transmitting electronic deposits.

For questions regarding the User Guide or for assistance with the Remote Deposit application, please contact Commercial Services at 877-516-2777 or commercialservices@midfirst.com.

2.0 Getting Started

This User Guide provides instructions to install and use Remote Deposit. MidFirst Bank will provide the company's Primary Administrator login credentials, and the administrator will setup and entitle all subsequent company users (please note – a second approval may be required to complete user setup and entitlement). Administrators may refer to the Remote Deposit Single Sign On User Setup Guide for detailed instructions.

Remote Deposit must be accessed from a workstation that meets the following requirements for hardware, software, and scanners.

Hardware Requirements

- Pentium 4 2.0 GHz or Core 2 Duo 1.86 GHz processor
- 512 MB RAM
- 40 GB Hard Drive
- Network Card
- Broadband Internet access USB 2.0 depending on specific scanner requirements
- 1024 x 768 video resolution

Software/Browsers

Remote Deposit is compatible with the following Operating Systems and Browsers:

- Windows 8 or 8.1 (32 or 64 bit)
- Windows 10 (32 or 64 bit)
- Windows 11
- Edge
- Chrome (Minimum version 40)
- Firefox (Minimum version 36)
- Apple OS X Yosemite
- Java 1.8

Scanners

Remote Deposit is compatible with the following scanners:

- Digital Check (TS 215, TS 220, TS 220e, TS 230, TS 240, TS 4120 and CheXpress)
- Panini (iDeal, MyVisionX, mIDeal, EverneXt)
- Epson
- RDM (ec8000)

3.0 Workstation Setup

To complete the Remote Deposit setup please download and run the appropriate MidFirst Bank scanner installation package.

NOTE: When installing the scanner to a PC that has previously used Remote Deposit, navigate to the **Control Panel** and remove any existing scanner drivers before proceeding. Scanner drivers may be identified as:

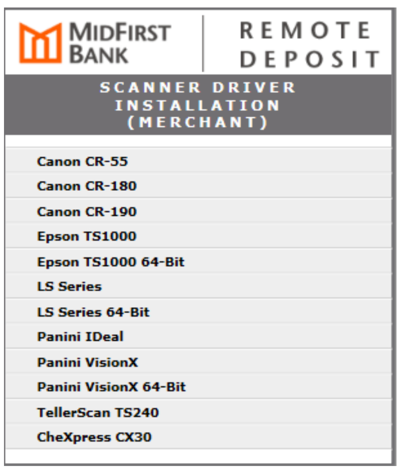
- FIS Digital Check Driver Suite
- Tellerscan (any variation)
- Panini (any variation)
- Epson (any variation)

Scanner Installation

NOTE: Before starting the installation, ensure the scanner is NOT connected to the PC.

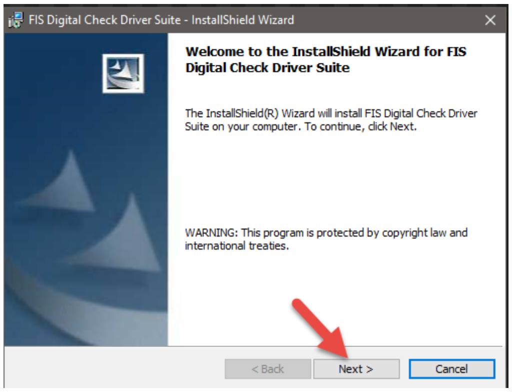
To install scanner drivers, please follow the steps below:

- Launch the **Scanner Driver Installation** window using the link:
  https://www.midfirst.com/scannerdrivers/merchant_scan.htm

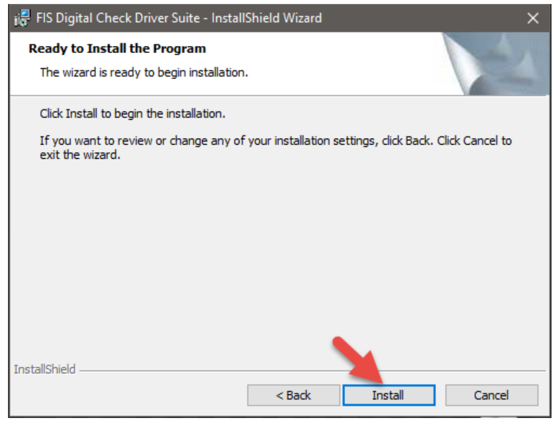


- Select the appropriate scanner.
- Select **Save As**.
- Choose a download location for the driver and select **Save**.
- Launch the setup.exe file and follow the instructions to complete installation.

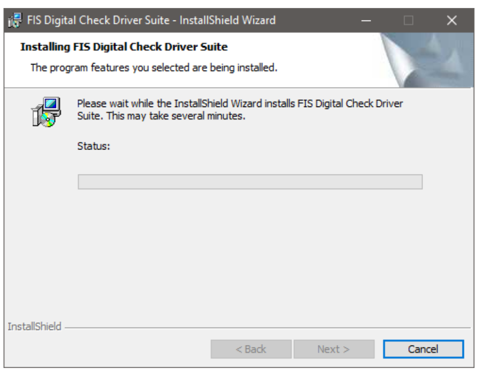
Click **Next**



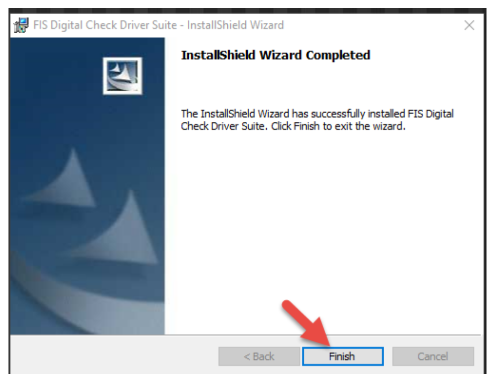
Click **Install**



Stand by for installation



Upon installation completion, select **Finish**.



4.0 Webscan Installation

Windows 10 users:

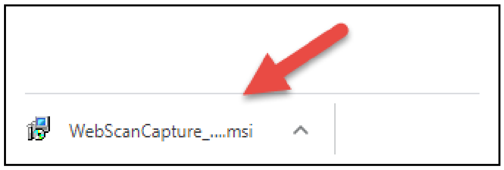
- Launch website to begin Webscan installation: https://www.midfirst.com/RemoteDepositWebScan/WebScanCapture_Setup.msi

Windows 11 users:

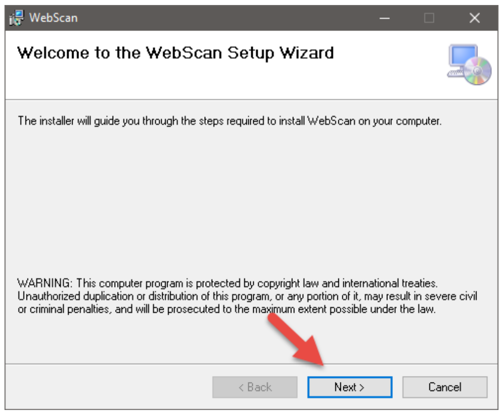
- Launch website to begin Webscan installation: https://www.midfirst.com/RemoteDepositWebScan/Windows11_WebScanCapture_setup.msi

All Windows users follow steps below:

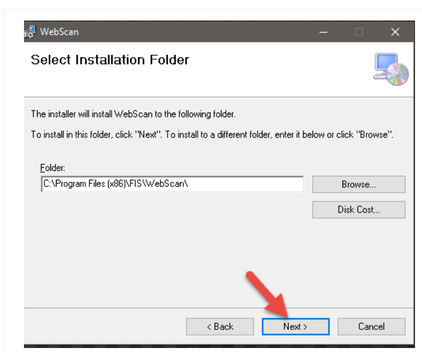
- Click on **Webscan capture** setup box at bottom left of screen

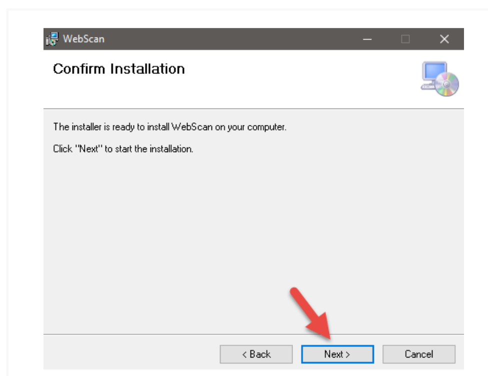


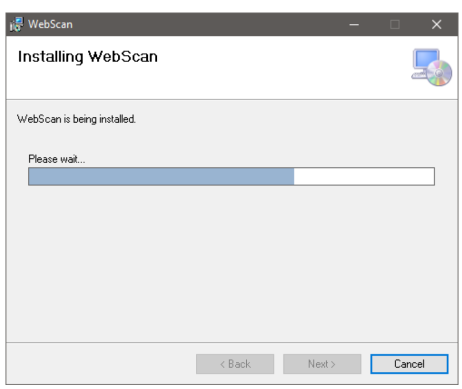
- The WebScan Setup Wizard dialog box will display. Click Next.



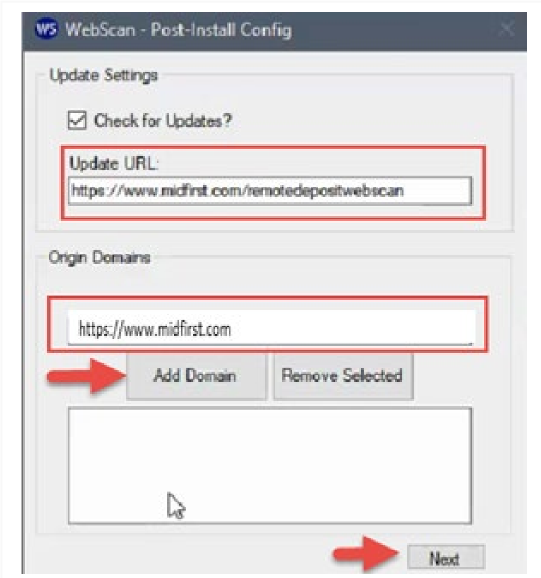
Click **Next.**







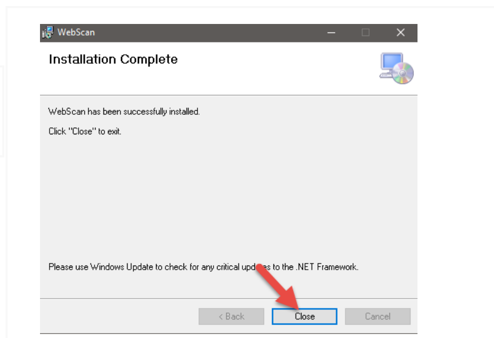
Enter the following parameters in the **Post Install Config** dialog box and click **Next.**



Enter the following in the Update URL field:
https://www.midfirst.com/RemoteDepositWebScan

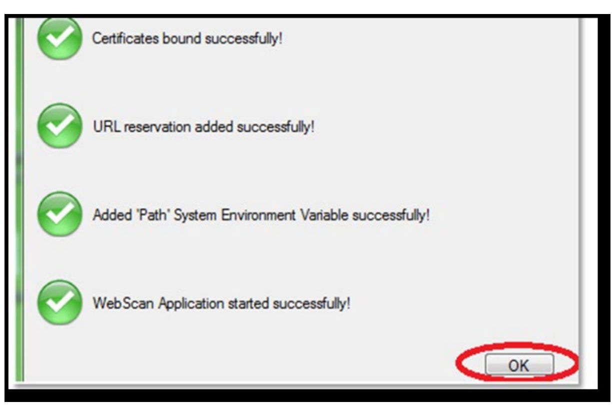
Enter the following in the Remote Domain URL field and click Add Domain:
https://www.midfirst.com

A confirmation dialog box will appear when complete. Click **Close** to exit.

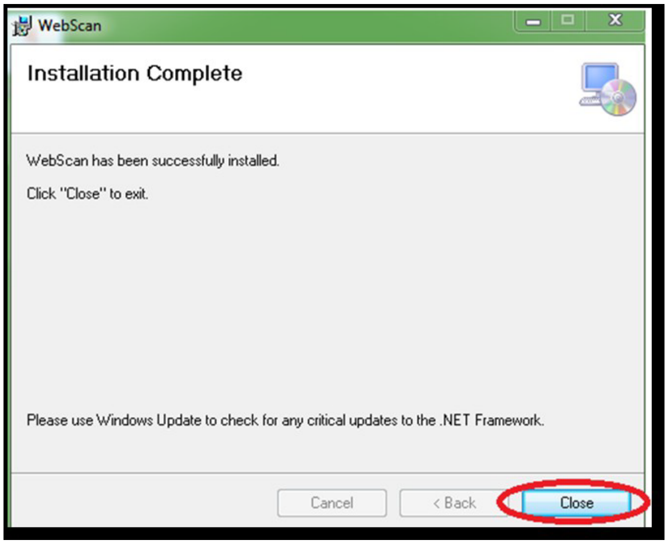


A second post-install config confirmation window will open, after it confirms everything, select **OK**

NOTE: *Some screen resolutions make it difficult to see the OK button. In these cases, it is okay to click the X at the top of this window once the config has completed.*



Once the Installation Complete message appears, click **Close** to finish the installation.



WebScan icon will appear on Desktop once installed.

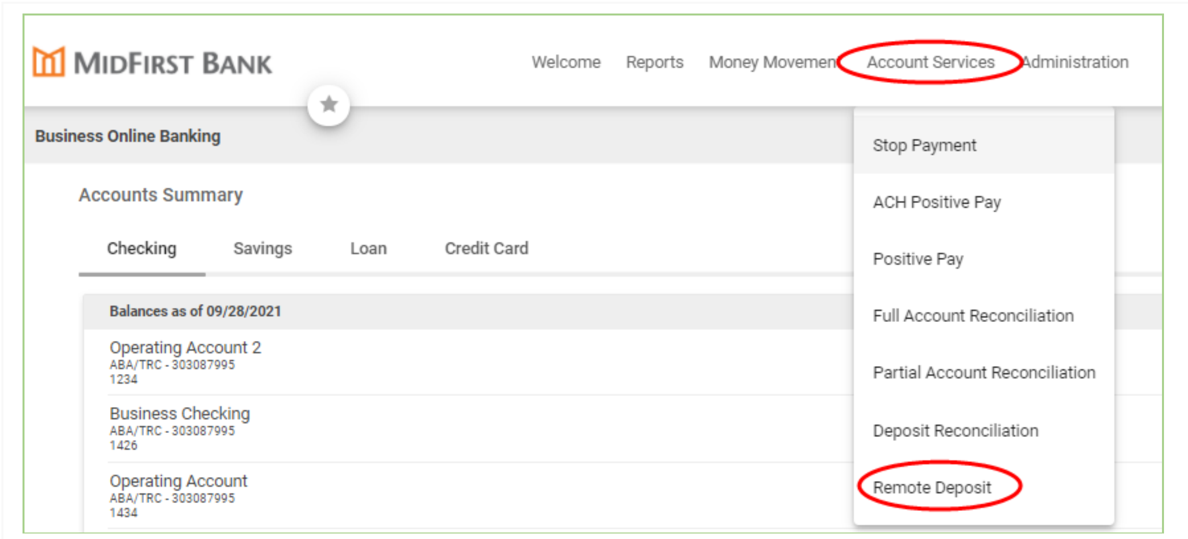
Plug the scanner directly to the Windows PC using a USB port.

5.0 First Time Login

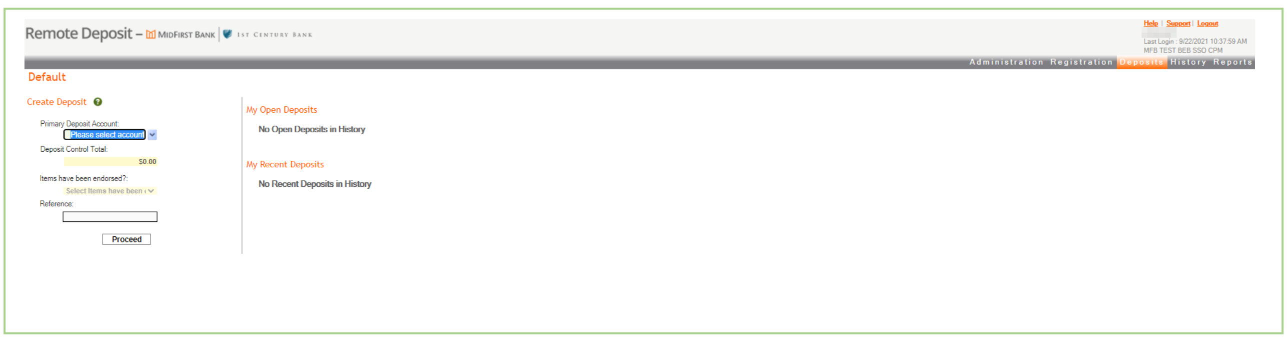
Remote Deposit is ready to be used once the scanner driver has been successfully installed on the workstation.

To access the system, please follow the steps below:

- Ensure the scanner is installed, connected and powered on.
- Login to Business Online Banking and navigate to the **Account Services menu.** Select **Remote Deposit**.



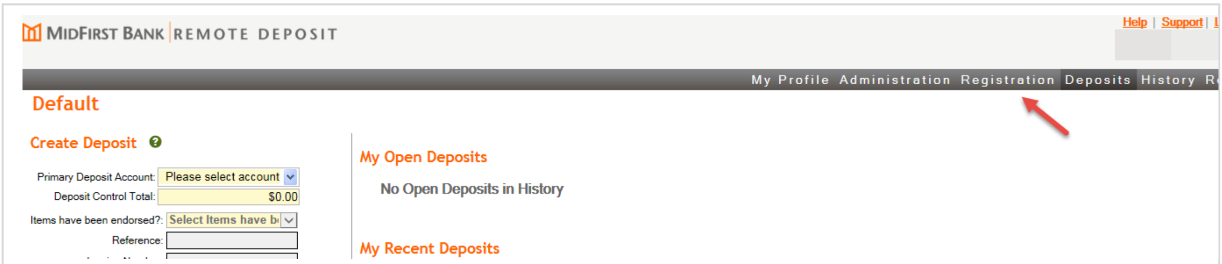
The Remote Deposit system will display. Please note: Users must log out of the Remote Deposit application when finished with a session (top right side of page) before closing browser window.



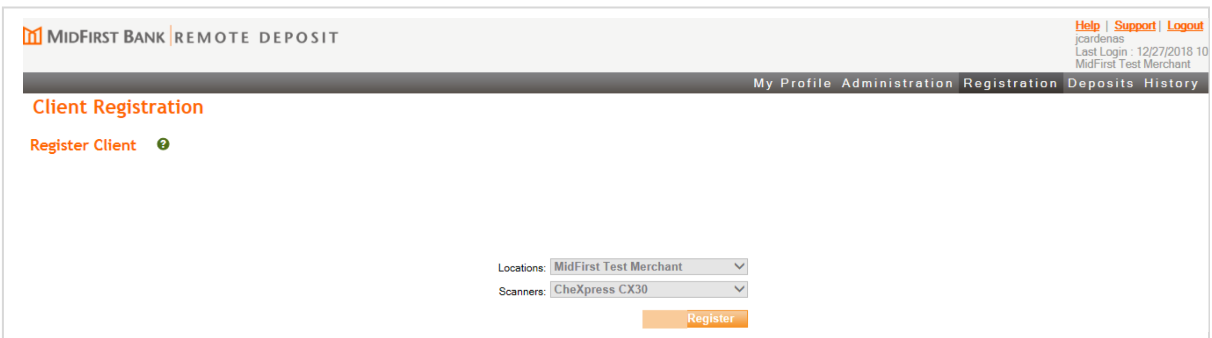
6.0 Using Remote Deposit

The first time the Remote Deposit system is used, the user will first need to register the scanner to the machine.

- From the Home Screen, click **Registration**

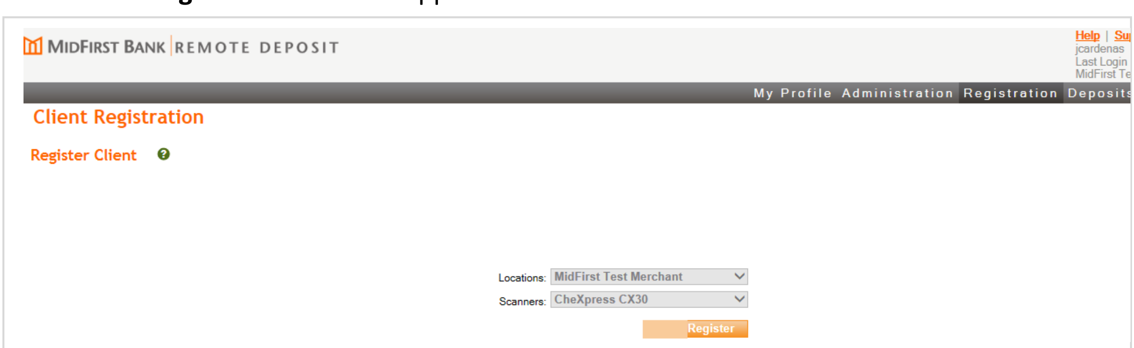


- The **Client Registration** window appears



- The **Machine Description** field will default to the workstation PC name.
- Select the location from the **Locations** drop down menu.
- Select the scanner model from the **Scanners** drop down menu.
- Click **Register**.

♦ The **Client Registration** window appears:



- The **Machine Description** field will default the workstation PC name.
- Select the location from the **Locations** drop down menu.
- Select the scanner model from the **Scanners** drop down menu.
- Select **Register**.
- Select **Install**.

<u>At this point the workstation is successfully authenticated and registered with the Remote Deposit system. The user is now ready to create and submit deposits.</u>

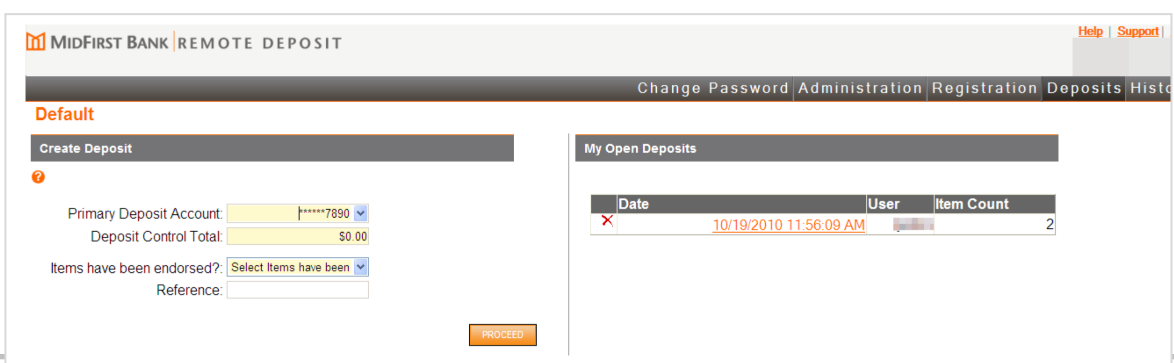
The system displays six primary tabs that a user with full privileges may access: **Change Password, Administration, Registration, Deposits, History, and Reports**.

The top right corner of the web window displays the following:

Name	Function
Help	Select this link for an online User Guide for Remote Deposit.
Logout	Select this link to logout the current session.
User Name	Identifies the User Name logged in for the current session.
Company Name	Identifies the company name which the user is logged in under.

7.0 Deposits

The **Deposits** tab is the default window upon login. In this tab, the user may choose to create a deposit and view open or recently submitted deposits.

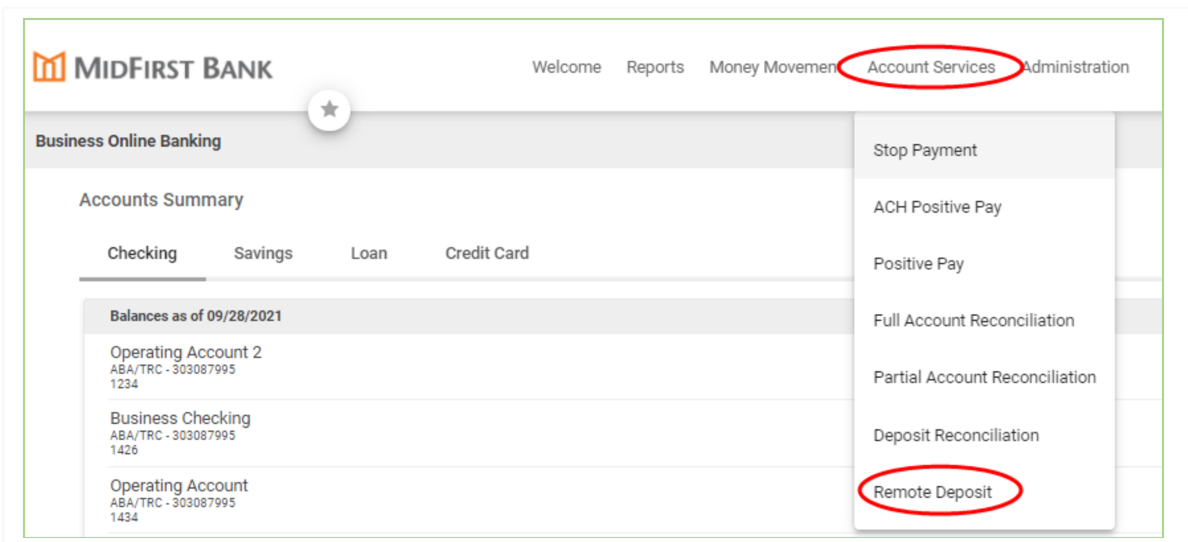


The following functions are available in **Deposits**:

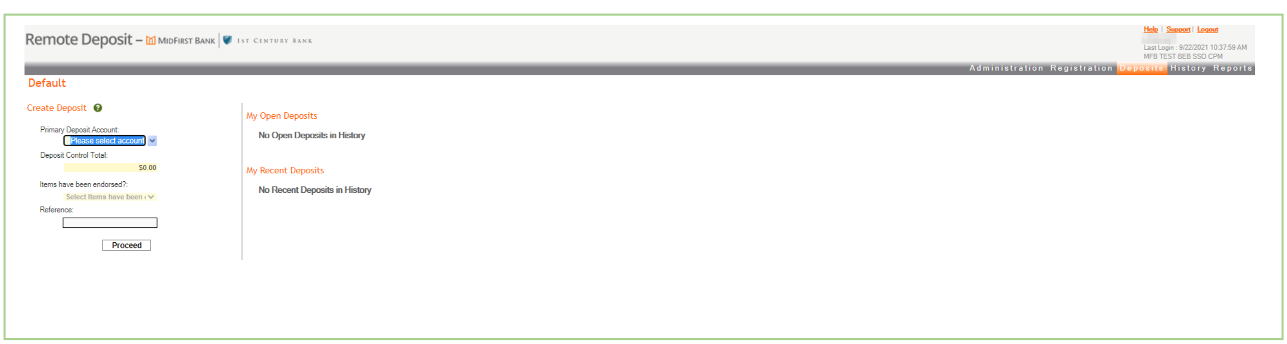
Name	Function
Create Deposits	Allows user to populate required deposit fields to create a new deposit.
Proceed	Once the required deposit fields are populated, the **Proceed** button is selected to create a new deposit.
My Open Deposits	Displays deposits that have not been submitted.
My Recent Deposits	Displays recent deposits that have been submitted.

To create a new deposit:

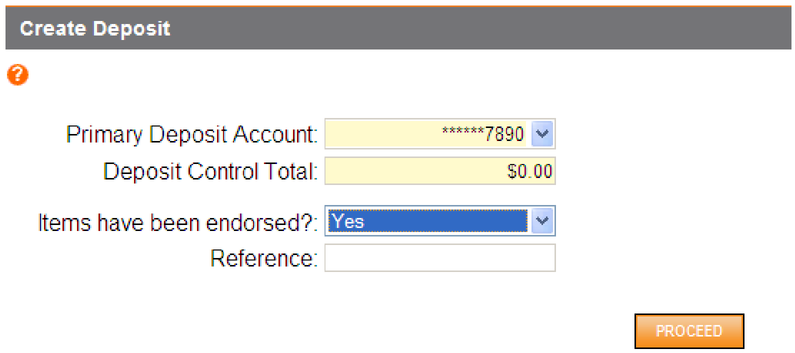
- Ensure the scanner is installed, connected and powered on.
- Login to Business Online Banking and navigate to the **Account Services menu.** Select **Remote Deposit**.



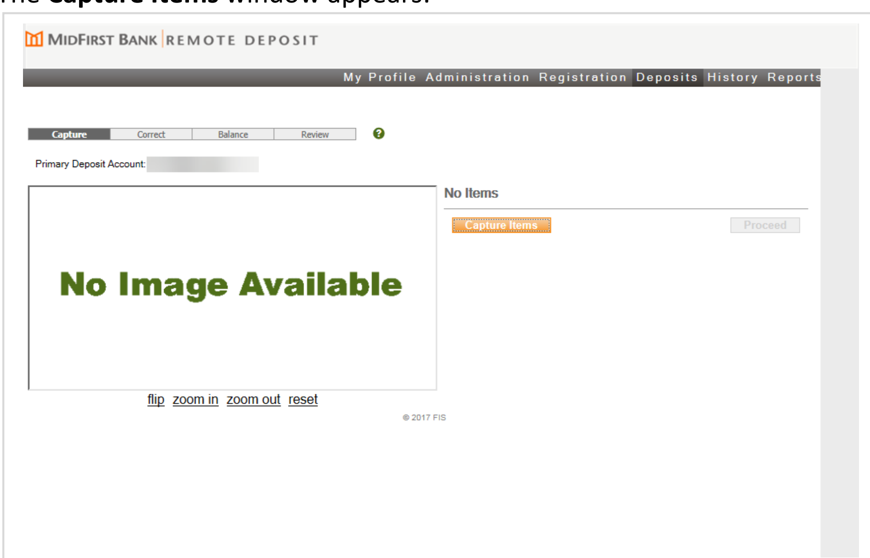
The Remote Deposit system will display. Please note: Users must log out of the Remote Deposit application when finished with a session (top right side of page) before closing browser window.



- Under **Create Deposit**, select account from **Primary Deposit Account** dropdown box.
- Calculate deposit total and enter amount into the **Deposit Control Total** field.
- Select **Yes** from the **Items have been endorsed** drop down menu after confirming all items have been properly endorsed (this includes virtual endorsement).
- **Reference** field is available for the user to enter an optional reference number up to 10 digits. Non-numeric characters are not allowed.
- Select **Proceed**.



- The **Capture Items** window appears:

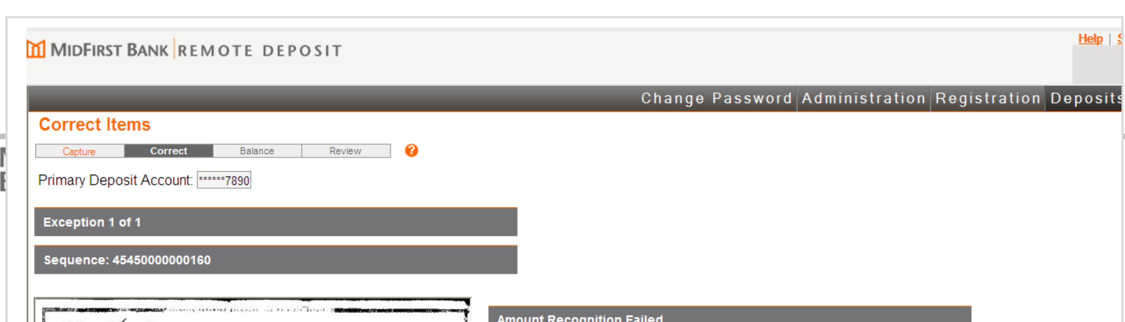


- Load the items into the scanner.
- Select **Capture Items** and the **Capture Items** pop-up window appears:

- Loaded items will automatically start scanning and are added to the deposit.
- When finished, select **Stop Scan** or **Close** to return to the **Capture Items Window**.
- The **Capture Items Window** will display the scanned items:

- Review the items in the deposit for accuracy, and select **Proceed**.
- When the calculated total matches the deposit total and there are no exceptions, a virtual deposit ticket is created.

- When exceptions exist within a deposit, the **Item Correction** window will appear.



- The **Item Correction** window will display exceptions and allow for items to be corrected for any of the following conditions:

Exception Type	Description
Duplicate Item	The system presents the user with the current and original images for verification. Only an Administrator may accept duplicate items into a deposit.
Amount Recognition Failed	Prompts the user to manually enter the amount of an item when the system does not correctly identify the amount during capture.
Item Data Entry	Prompts user to enter data that is assigned to the item in question. Any field highlighted in yellow is required; any field not highlighted is optional.
Item Quality Exceptions	Lists image quality and usability errors associated with an item.
Reject Item Exception	An item may be considered a reject for any of the following reasons: ▪ Foreign item (i.e. item drawn on Canada or Mexico) ▪ Scanner is unable to successfully read the MICR line. ▪ Item routing number is not a valid U.S. routing number. (Reject items may not be processed through Remote Deposit; please refer to the User Documentation for deposit options)
Payee*	Allows user to enter a payee name.

*Companies interested in using this option must contact Commercial Services for implementation. Use of this option will require that all deposited items must be individually reviewed in the **Item Correction** window.

- To accept an exception item into a deposit, select **Accept**.
- To remove an exception item from a deposit, select **Remove**. A confirmation message will prompt the user to verify the item removal.
- Click **Finish Deposit** to complete and submit the deposit.

Reset Duplicate Item History

Administrators and Supervisors have the ability to reset duplicate item history:

To reset the duplicate item history, follow the below steps:

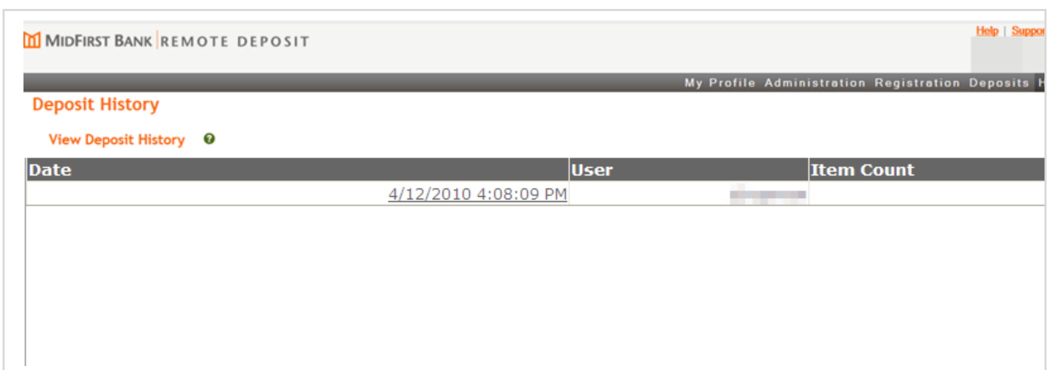
- Select the **Administration** tab.
- Select **Reset Duplicate History**.

One of two messages will display:

1. Duplicates successfully reset.
2. Unable to reset duplicates.

8.0 Deposit History

The **Deposit History** tab allows the user to view the submitted deposit history, mark items, and search the deposited items as shown below:



- Users will only have the ability to view deposits made for locations and accounts they are authorized to view.
- To view the deposit history detail, select the link in the **Capture Sequence Base** column in the appropriate deposit row.

- When the link is selected, the **Deposit History Detail View** will display:

- A list of all items within a deposit will display.
- The selected item's deposit information and image will display.
- The user has the ability to generate the Selected Item Image Report, Deposit Details Report, or the Deposit Image Report directly from this window.

Search Deposit History

The **History** tab allows the user to search for a specific deposit item(s) using any combination of the below criteria:

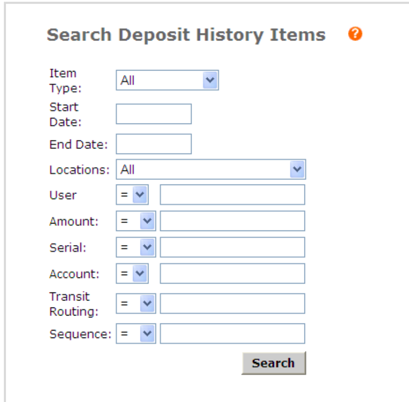
Field	Description
Item Type	The type of item to be searched.
Start/End Date	The date range to be searched.
Locations	The location to be searched.
User	The user who captured the item.
Amount	The amount of the item.
Serial	The serial number of the item.
Account	The account number of the item.
Transit Routing	The transit routing number of the item.
Sequence	The sequence number of the item.
*Payee	The name that was input

*Companies interested in using this option must contact Commercial Services for implementation. Use of this option will require that all deposited items must be individually reviewed in the **Item Correction** window.

To **Search Deposit History Items**:

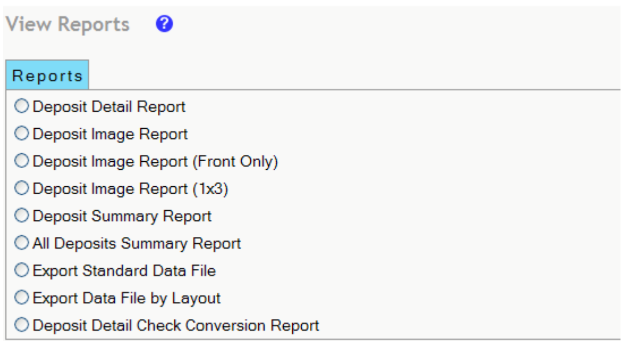
- Select the **History** tab.
- Enter the appropriate search terms.

- Select **Search**.



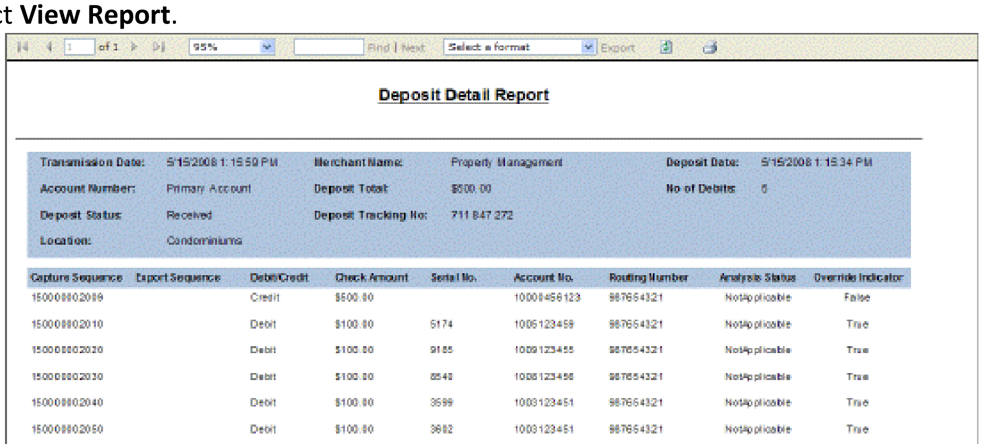
9.0 Reports

The **Reports** tab allows the user to create reports, the reports available are shown below:



The **Deposit Detail Report** provides details of a selected deposit. To run this report, perform the following:

- Select **Deposit Detail Report**.
- Select a date and deposit.
- Select a report layout of **Tab** or **Window**.
- Select **View Report**.



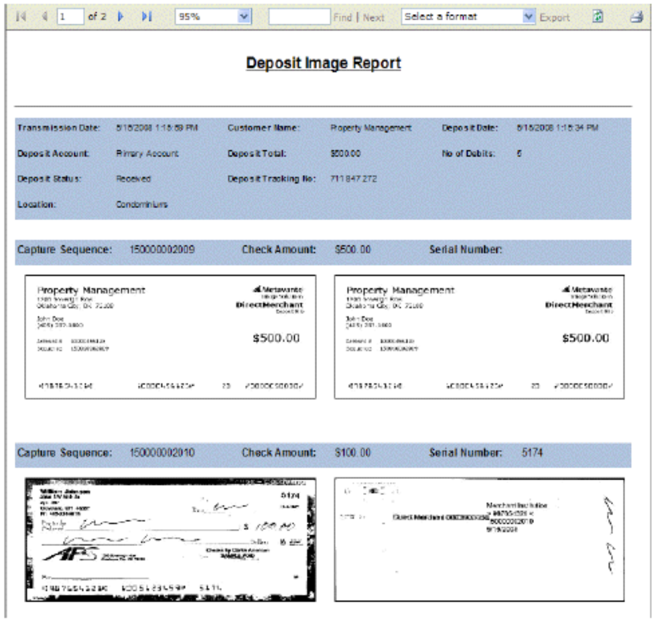
Deposit Detail Report

Transmission Date:	5/15/2008 1:15:59 PM	Merchant Name:	Property Management	Deposit Date:	5/15/2008 1:15:34 PM
Account Number:	Primary Account	Deposit Total:	$500.00	No of Debits:	5
Deposit Status:	Received	Deposit Tracking No:	711 847 272		
Location:	Condominiums				

Capture Sequence	Export Sequence	Debit/Credit	Check Amount	Serial No.	Account No.	Routing Number	Analysis Status	Override Indicator
150008802009		Credit	$500.00		10008456123	987654321	NotApplicable	False
150008802010		Debit	$100.00	5174	1005123459	987654321	NotApplicable	True
150008802020		Debit	$100.00	9185	1009123455	987654321	NotApplicable	True
150008802030		Debit	$100.00	8540	1008123456	987654321	NotApplicable	True
150008802040		Debit	$100.00	3599	1003123451	987654321	NotApplicable	True
150008802050		Debit	$100.00	3682	1003123451	987654321	NotApplicable	True

The **Deposit Image Report** provides summary detail of a selected deposit and front/back images of each item. To run this report, perform the following:

- Select **Deposit Image Report**.
- Select a date and deposit.
- Select a report layout of **Tab** or **Window**.
- Select **View Report**.



The **Deposit Image Report (Front Only)** displays front-only images. To run this report, perform the following:

- Select **Deposit Image Report (Front Only)**.
- Select a date and deposit.
- Select a report layout of **Tab** or **Window**.
- Select **View Report**.

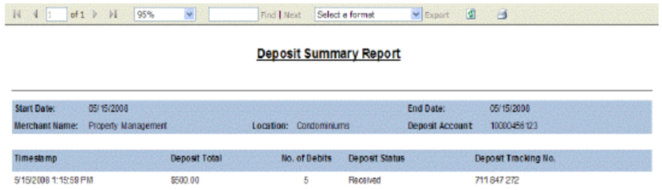
The **Deposit Image Report (1x3)** displays front-only images in a 1x3 format (default is 2x6). This report should be used if larger images are desired. To run this report, perform the following:

- Select **Deposit Image Report (1x3)**.
- Select a date and deposit.
- Select a report layout of **Tab** or **Window**.
- Select **View Report**.

The **Deposit Summary Report** provides a summary of deposits for a specified account in a selected date range. To run this report, perform the following:

- Select **Deposit Summary Report**.
- Select the appropriate deposit account.
- Enter a start and end date.

- Select a report layout of **Tab** or **Window**.
- Select **View Report**.



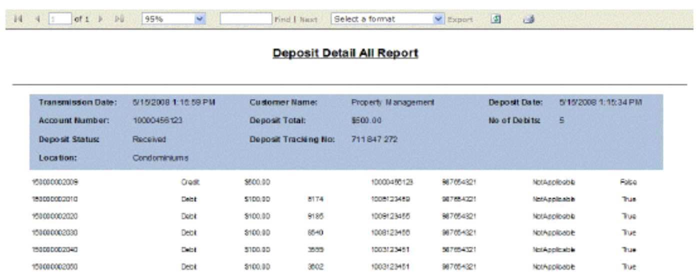
Deposit Summary Report

Start Date: 05/15/2008 End Date: 05/15/2008
Merchant Name: Property Management Location: Condominiums Deposit Account: 10000456123

Timestamp	Deposit Total	No. of Debits	Deposit Status	Deposit Tracking No.
5/15/2008 1:15:58 PM	$500.00	5	Received	711 847 272

The **All Deposits Detail Report** provides a detailed summary of all deposits captured for a selected date range. To run this report, perform the following:

- Select **All Deposits Detail Report**.
- Select the appropriate deposit account.
- Enter a start and end date.
- Select a report layout of **Tab** or **Window**.



Deposit Detail All Report

Transmission Date: 5/15/2008 1:16:59 PM Customer Name: Property Management Deposit Date: 5/15/2008 1:15:34 PM
Account Number: 10000456123 Deposit Total: $500.00 No of Debits: 5
Deposit Status: Received Deposit Tracking No: 711 847 272
Location: Condominiums

150000002009	Credit	$500.00		10000456123	987654321	NotApplicable	False
150000002010	Debit	$100.00	8174	1008123489	987654321	NotApplicable	True
150000002020	Debit	$100.00	9185	1009123455	987654321	NotApplicable	True
150000002030	Debit	$100.00	6540	1008123456	987654321	NotApplicable	True
150000002040	Debit	$100.00	3559	1003123451	987654321	NotApplicable	True
150000002050	Debit	$100.00	3602	1003123451	987654321	NotApplicable	True

10.0 Re-Registration

The **Re-Registration** function is used if the client location and/or scanner model needs to be changed. A Supervisor may update the registration settings by following the steps below:

- Select the **Registration** tab.
- Click the **Re-Register** button
- Update the appropriate location or scanner information.
- Select the **Register** button.