

Business Remote Deposit Check Scanner (bRDC)

User Guide

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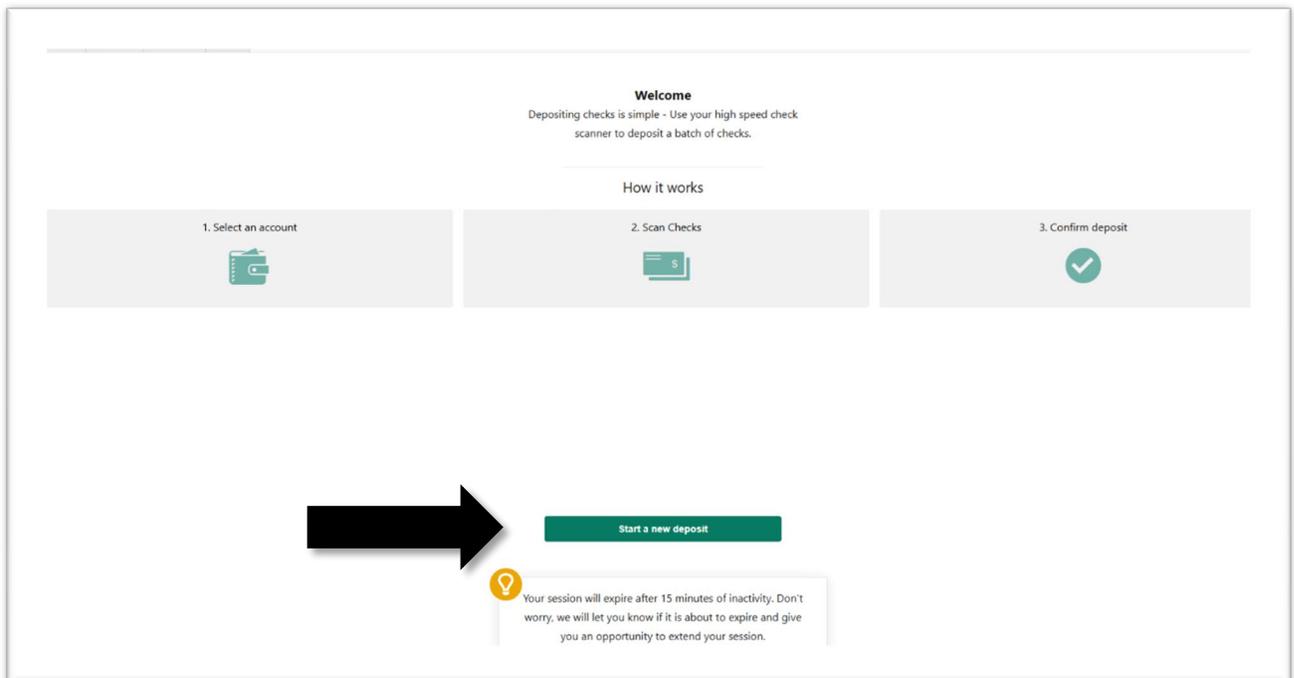
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Depositing Checks

1. Log into your account to begin making a deposit.

Note: Automatic logout occurs after 15 minutes of inactivity

2. Once logged in, load checks into the scanner. Up to fifty (50) checks can be deposited in a single batch. Ensure that all checks are facing the same direction and all rubber bands/paper clips have been removed. You can also align the checks by



tapping the bottom of the stack before loading them in the scanner.

3. Click **Start A Deposit** to navigate to the *Deposit* screen.

Scanning Checks

The *Deposit* screen allows you to select a configured account to deposit into. If you do not see a configured account, contact Cash Management Support – cashmanagementsupport@mycapecodbank.com

1. Begin your deposit by loading your checks.
2. Click **Start A Deposit**
3. If this is your first time logging in to bRDC on your account, *you may see a Terms of Service agreement that must be accepted before you proceed with the deposit.* Once accepted, you will not see this screen again.
4. Select the deposit account from the **Accounts** drop-down list.
5. In the **Batch Quantity** field, type the number of items you be scanning. You may also use the +/- buttons to show the number of items in the batch.
6. Type the total dollar amount in the **Batch Total** field.
7. Click Start Scan. Your check scanner automatically scans any loaded checks. A review screen displays the results of the scan when the process has ended.

Deposit Check

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Deposit | History | Settings | Help

Deposit

Not sure what to do next? Visit the help section on the top right for instructions on how to make a deposit and more.

Account
Bank Test

Quantity
- 3 +

Batch Total
\$7,565.00 You have \$10000.00 left of your \$10000.00 deposit limit.

start scan

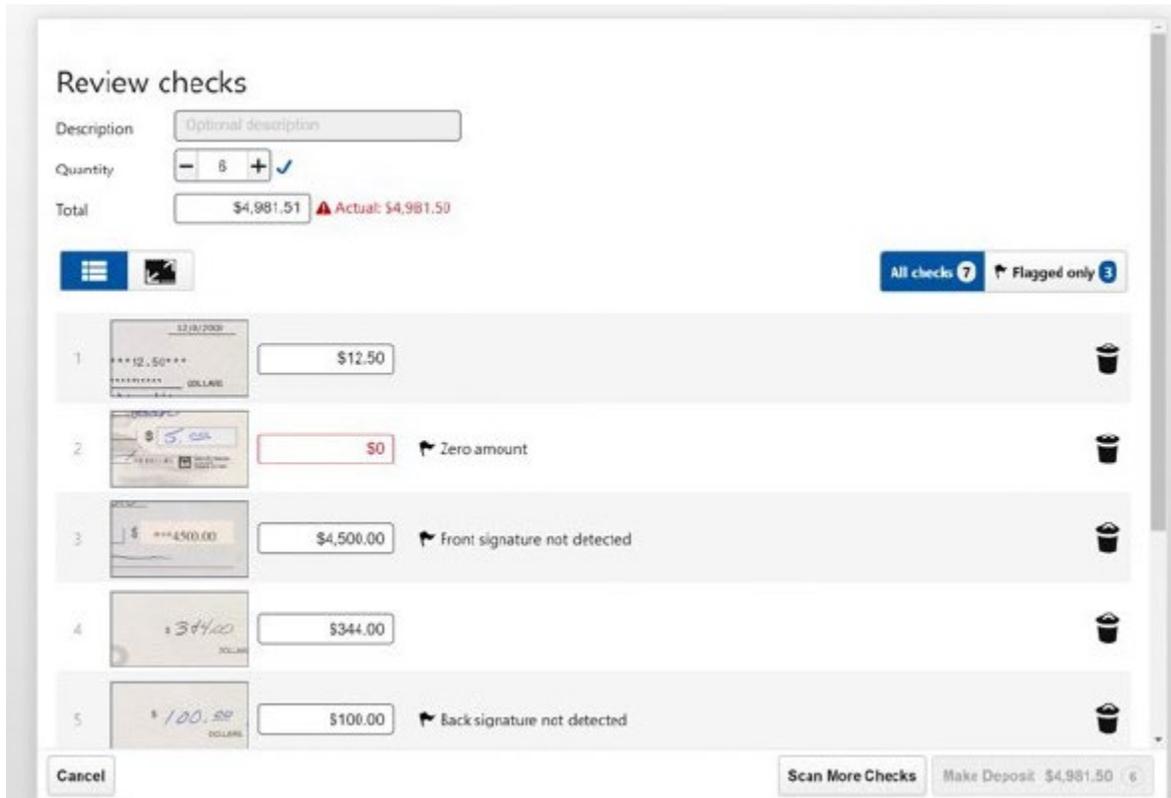
Reviewing Scanned Checks

All checks read by the scanner appear on the *Check Review* screen. The **Total** field displays a sum of all checks accepted in the scan. Rejected checks are not included in the total.

Ensure that the check quantity matches the number of scanned checks. It is imperative that the check amount in the **Total** field is balanced before proceeding with a check

deposit. Any dollar amount discrepancy will cause the **Make Deposit** button to be unavailable until the issue is addressed.

In *example below*, the user entered \$4,981.51 as the batch total. The actual amount deposited is \$4,981.50. An alert flag appears, allowing the user to correct the discrepancy before proceeding.



1. Adjust the check quantity or **Total** fields.
 - The **Make Deposit** button becomes active, allowing you to complete the deposit.
2. Click **Scan More Checks** to activate the scanner and add more checks to the scan queue.

Risk Factors

Your financial institution determines risk factors for deposits. If an uploaded check has been deemed too risky to deposit (rejected), it will display in red on the Results screen along with a description. Acceptable checks appear in black.

Checks are scanned and displayed regardless of whether they are acceptable by your financial institution. The batch total automatically updated when a check is added or removed from the queue. Rejected checks (with totals show in red) cannot be added to the total.

Deposit
Not sure what to do next? Visit the help section on the top right for instructions on how to make a deposit and more.

Quantity: 3
Batch Total:

All Checks: | Flagged only:

1		<input type="text" value="\$1,987.31"/>	Endorsed on the back Dated between 1/1/2025 and 7/1/2025	<input type="button" value="−"/>
2		<input type="text" value="\$2,890.13"/>	Endorsed on the back Dated between 1/1/2025 and 7/1/2025	<input type="button" value="−"/>
3		<input type="text" value="\$2,687.60"/>	Endorsed on the back Dated between 1/1/2025 and 7/1/2025	<input type="button" value="−"/>

Batch Total: + \$0.04

Checks can be removed from the scan queue using the **Delete** (minus) button. You can add a check back to the scan queue by clicking the **Add** (plus symbols) button for the line entry.

Batch totals will automatically update when a check is added to or subtracted from a deposit.



You may add or subtract checks as necessary until you complete a deposit. If a fixable risk factor is detected by the scan, the **Make Deposit** button will remain unavailable until the error has been corrected.

Checks can be further examined with the check image thumbnail. Clicking the check image displays a larger image of the scanned check and any risks associated with the check. You may also use the size toolbar to change the size of each check image.

The first size toolbar option allows you to view checks as line items.

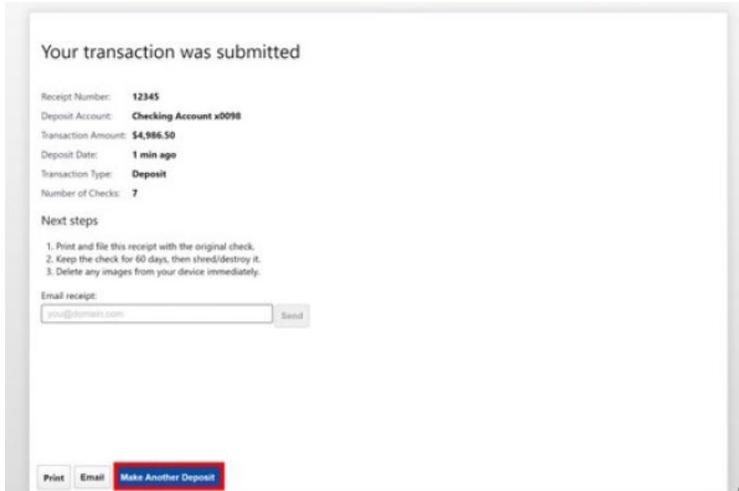
The **Expand** button allows you to view large individual check images in greater detail.



You may change the check dollar amount in the **Check amount** field before making a deposit.

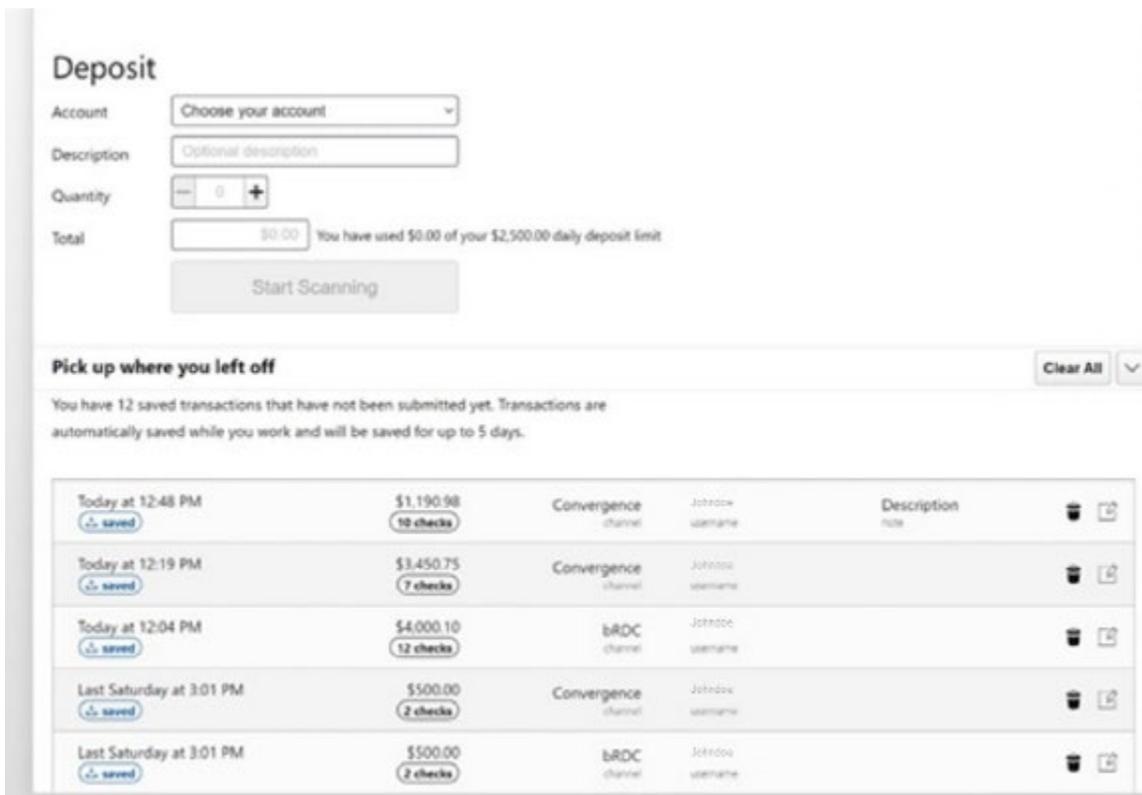
Receipt Screen

The *Receipt* screen allows you to print or email a receipt with the original check images for your records. We recommend that you keep scanned checks for a minimum of 60 days. You may also begin another deposit by clicking **Make Another Deposit**.



Saved Work

Instead of starting a new deposit, you may opt to resume and complete an unfinished transaction. On the *Deposit* screen, you will see unfinished transactions for up to five calendar days. Incomplete deposits will automatically appear as saved on the *Deposit* screen. No user action is necessary for the work to be saved.



Actions can be performed within the Saved Work transactions window:

Button	Action
	Resume the selected transaction to edit, add additional checks, or complete the transaction. This will take you back to the same review screen as outlined in the scanned check review section.
	Delete the transaction without resuming.
	Clear all unfinished saved transactions.

Button	Action
	Collapse/Expand the saved transactions window.

Over limit

In a situation where you are exceeding your daily remote deposit limit, the below message will appear.

- Should you need a **temporary limit increase** please contact your Relationship Manager and/or Cash Management Support – cashmanagementsupport@mycapecodbank.com for assistance.
- Should you need a **permanent limit increase** please contact your Relationship Manager directly.

Deposit Check

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Deposit History Settings Help

Deposit
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Account
Bank Test

Quantity
- 3 +

Batch Total
\$75,650.00 You have \$10000.00 left of your \$10000.00 deposit limit.
▲This will put you over your limit. Try a smaller amount.

start scan

Deposit History

You can use the **Activity** tab to view all deposit activity history.

The *All Transactions* screen displays the deposit date, receipt number, any note associated with a deposit, deposited amount, channel, username, status, and check quantity. If multiple checks were uploaded during a deposit, they will be aggregated under one entry. Click a line item to display all checks uploaded during the deposit.

You can research individual checks by clicking a row in the expanded view. A pop-up window displays the actual check image for inspection.

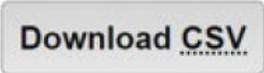


Download History

bRDC includes functionality to download historical transactions. The records can be downloaded as a general list of the batch transactions, or if more details are needed, individual batches can be expanded to include the information from the checks within the batch.

Click any batch transaction to show the individual checks in the batch. Click **Download CSV** to begin the download of batch transactions.

Note: Batch transactions will be downloaded as a .csv file.

A rectangular button with rounded corners, containing the text "Download CSV" in a bold, sans-serif font. Below the text, there are several small, dark dots arranged in a horizontal line.

Reports

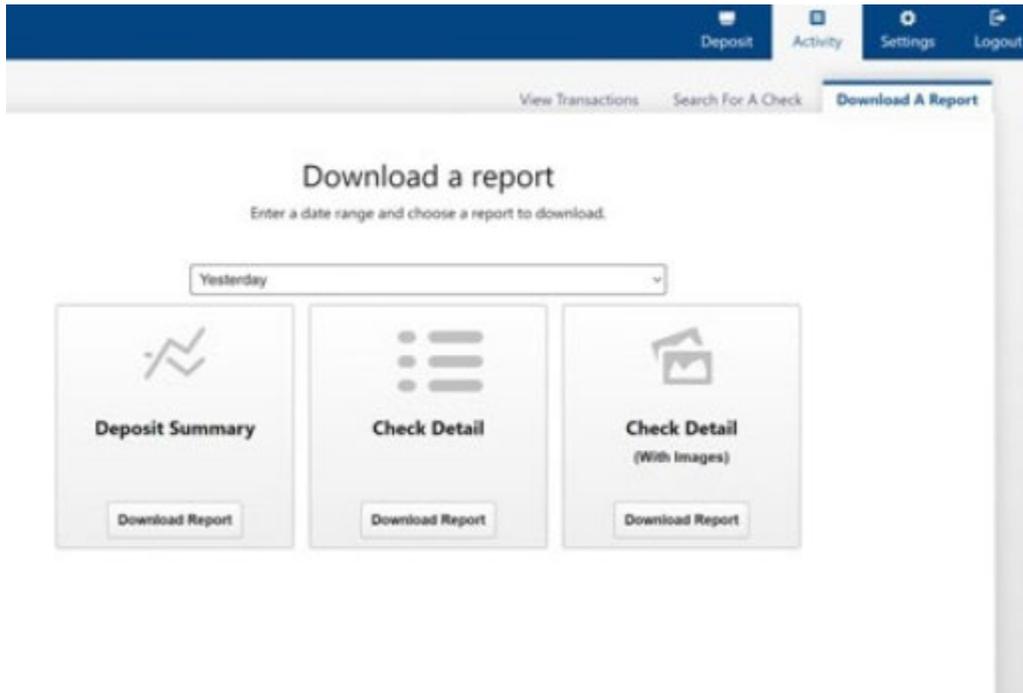
If you have access to the **Activity** tab, you will also have access to the Reports screen. On this screen, you can select a predefined date range or set a custom date range and download from three standard bRDC reports:

- *Deposit Summary Report* – Report is subtotaled by transaction for each day
- *Check Details Report* – Report lists individual check details
- *Check Details with Images Report* – Report lists individual check details with front and back images of the check

Downloading a Report

To download a report, select your date range and then click **Download Report** for the desired report.

You will be able to save the report to your desired location.



Settings

All user interface parameters are controlled on the *Settings* screen. Not all settings appear by default, so consult your financial institution if the settings listed do not appear in the application.

The *Settings* screen appears after you log in and click the **Settings** button from the *Welcome* screen. You can navigate to the Settings screen from any tab in bRDC.

General Settings

The **General** tab contains on/off functionality for the user interface.

Settings Screen

Setting	Type	Description
Show Deposit Descriptions	Check box	Used to control description display when making a deposit.
Deposit Multiple Checks Per Transaction	Check box	Used to specify multiple checks per deposit. Must be set to Yes for a high-speed check scanner deposit.
Show Tutorial After Login	Check box	Used to turn the introduction screen on and off. If set to No , the <i>Deposit</i> screen will display after the <i>Login</i> screen.
High Speed Scanner	Drop-down list	Displays all available high-speed scanners available for use.
Checksum Required	Check box	Used to allow batch quantity and amount prior to scanning items.