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Remote Deposit Capture User Guide

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About Remote Deposit Capture

The Texas Capital Bank Remote Deposit Capture solution provides you with a secure and cost-effective way to make check deposits electronically from your own location. Our easy-to-use system reduces inefficiency and risk associated with paper-based check deposits.

HOW IT WORKS

From a desktop scanner attached to a computer at any business location, simply scan and transmit checks to Texas Capital Bank for deposit into your account. An electronic image of checks and any supporting documents are securely transmitted to our centralized processing location. Checks are cleared electronically the same day, and funds are available to you the next business day. If you have any questions about Remote Deposit Capture, please contact Treasury Support at 1.800.839.2801 or email us at: treasurysupport@texascapitalbank.com.

SYSTEM REQUIREMENTS

To access the Remote Deposit Capture system, ensure your system meets the following requirements:

- Microsoft[®] Internet Explorer[®] browser version 11
- Operating platform of Microsoft Windows® 7, 8.1 or 10 (Microsoft XP is not supported)

INSTALLATION

Each workstation computer will need to complete the installation process prior to logging into the Remote Deposit Capture system. You may use the Remote Deposit Capture Installation Guide during your installation call with Treasury Support to ensure each step is correctly completed.

TRAINING

Training materials are available to assist you with various functions within the Remote Deposit Capture system. A list of common training topics and additional information on your specific scanner can be found at the following location.

TO ACCESS TRAINING MATERIALS

- 1. On the main menu, select Training
- 2. Select the appropriate Training Option topic to learn more about the Remote Deposit Capture system

CAPTURE DEPOSITS TRANSMIT	Training topics are available for functional modules of the application and run in a separate window while the application remains open and running. This allows you to complete the training and quickly return to the application to apply the steps you learn. Complete them in any order, at any time, and as often as necessary.					
EXPORT REPORTS RESEARCH	View the <u>Training Overview</u> an introduction documents are provided to view or print for functionality and simulations allow for hand Select a Training Option below to begin. Sco	to the layout and navigation features. Brief step-by-step reference. Demonstrations overview the application's ds-on practice without impacting your live work. anner Documentation is also provided when available.				
CONFIGURATION INSTALLATION TRAINING MESSAGES LOG OUT	Training Options CAPTURE DEPOSITS TRANSMIT EXPORT REPORTS RESEARCH CONFIGURATION	Scanner Documentation Select a Scanner				

LOG IN TO THE REMOTE DEPOSIT CAPTURE SYSTEM

To access the Remote Deposit Capture system, you will need to contact your System Administrator to request the following information:

- Login Name
- Temporary Password

Once you log in to the Remote Deposit Capture system, you will be required to change your password. If you are unable to log in, please contact Treasury Support at 1.800.839.2801.

TO LOG IN TO REMOTE DEPOSIT CAPTURE

- 1. Use the link in your browser's Favorites provided by the Treasury Management Client Support Representative to log in to the Remote Deposit Capture system
- 2. In the Login field, enter your login name
- 3. In the Password field, enter your password
- 4. In the Access Code field, enter your access code provided to you by your System Administrator
- 5. Click the Always use this access code check box
- 6. Click the Log In... button

Results: You will be prompted to change your password upon initial login.

Password requirements:

- Cannot contain your login name
- Cannot be previous password
- Minimum length is 8 characters
- Must contain 1 alpha, 1 numeric and 1 special character
- 7. In the New Password field, enter your new password
- 8. In the Confirm Password field, enter your new password
- 9. Click the **Submit** button
- 10. Click the Continue button

Results: The page will update, showing your login name, last login date, and when your password will expire.

11. Click the Continue button



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CAPTURE DEPOSITS

The Capture Deposits feature provides you the ability to capture deposits or edit existing transactions prior to the effective date. As you capture deposits, a status message will provide you additional information throughout the process and help identify any capture errors.

To capture a check:

- 1. On the main menu, click Capture Deposits
- 2. Use the Location drop-down menu to select the appropriate location
- 3. Use the Account drop-down menu to select the appropriate deposit account
- 4. Use the Amount field to enter the total deposit amount
- Click the Create Deposit button Results: The Check Capture screen appears.
- 6. Place the items in the scanner, and then click the Scanning button
- 7. Once the capture is complete, click the Keying button Note: Any items that need attention will be highlighted in yellow. Refer to the Status Message for specific instructions on how to complete the item, and press the Enter key to move to the next field.
- 8. Once the transaction is balanced, click the **Close** button to prepare to release the transaction to the central processing site

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Note: When closing a transaction you must select one of the following three options:

- **Defer** Allows you to save your current transaction to modify at a later date. To modify a deferred transaction, click **Capture Deposits**, then highlight the deposit under **Existing Deposits**. Click the **Edit Deposit** button.
- Release Allows you to release a completed transaction for processing
- Delete Allows you to delete your current transaction, along with any associated data, from the system



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First-Time Scanning? 1. Click the Scanner Info button

appropriate scanner

5. Click the OK button

2. In the Scanner Information

window, use the Scanner Type drop-down menu to select the

3. Under Full Page Scanning, use the **Scanner** drop-down menu to

unselect the default scanner.

4. Uncheck Duplex Scan check box

TRANSMIT DEPOSITS

The Transmit Deposits feature allows you to select a batch(es) to transmit to Texas Capital Bank for processing. All transactions transmitted before 8:30 p.m. CST will be available the following business day.

TO TRANSMIT A TRANSACTION

- 1. On the main menu, click Transmit
- 2. Click the Transmit button
 - NOTE: Once the transaction has been transmitted, you have the ability to perform the following actions:
 - View Report Allows you to open a detailed report for the selected transmission in PDF format. The report will display similar information to the current report
 - View Images Allows you to open a report that includes the images and MICR information contained in the selected transmission in PDF format
 - View Transmissions Allows you to view transmissions with the following criteria:
 - Show all transmissions
 - Show just released
 - Show released and recently transmitted

Transmission Items						
Type Status Description Amount	Processing Date	Posting Date	Acknowledged Date	Location	Batch ID	In Balance
7 7 8 4						
Show all transmissions						~
Show just released Show released and recently						
U transmitted						\checkmark

EXPORTING TRANSACTIONS

The Export feature allows you to export transaction information for a specific calendar date or a range of dates and location.

TO EXPORT TRANSACTION INFORMATION

- 1. On the main menu, click Export
- 2. Use the Select Export Method drop-down menu to select the appropriate format
- 3. Use the calendar tool to select a Start Date and End Date
- 4. Select the applicable Location(s) and Accounts(s) to include in the export by clicking the corresponding double arrows
- 5. Click the Begin Export button
- 6. Click the Open button in the File Downloaded Form window



REPORTS

The Reports feature allows you to build customized reports on the Remote Deposit Capture data specific to each location and account within the past 90 days. The report parameter fields may vary depending on the report being requested.

TO GENERATE A REPORT

- 1. On the main menu, click Reports
- 2. Use the Select Report drop-down menu to select the appropriate report
- 3. Use the calendar tool to select a Start Date and End Date
- 4. Select the applicable report parameters to include in the report by clicking the corresponding double arrows
- 5. Once all the report criteria are selected, click the Generate Report button

ransaction Status	✓ 10/8/2015	10/8/2015
	ID(8/2013) ? October 2015 «< <_ Today - Sum Mon Tue Wed Thu Fri 1 4 5 6 7 0 112 13 14 15 16 18 19 20 21 22 23 25 26 27 28 29 30 Select date Select date Select date Select date	Image: Construction of the construction of
Locations The second	Selected	

Report Name	Description
Transaction Status	Provides information by Presenter on the current status of items within the capture system, whether they are In Progress, Released or Acknowledged.
Deposit Summary	Provides a summary of Capture Deposit data for a given processing date or range of dates. The report may be run for a single capture Location or across multiple Locations.
Deposit Detail	Provides details of Capture Deposit data for a processing date or range of dates.
Deposit Adjustment	Provides a recap of all deposit correction actions made at the central site against a particular deposit account.
CAR/LAR	Provides optical recognition statistics for the selected Presenter(s) and Location(s).
Workflow Audit	Provides a valuable history of various actions taken by Users within the platform.
Login Audit	The report shows a history of the Login activity for Users by Presenter and User ID.

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RESEARCH

The Research feature provides you the ability to use a variety of search criteria to review specific captured items or entire transmitted transactions within the past 90 days.

TO CONDUCT RESEARCH

- 1. On the main menu, click Research
- 2. Use the calendar tool to select a Start Date and End Date
- 3. Enter the appropriate information for one of the following types:
 - Query for Items Allows you to view information on a specific captured item
 - Query for Transmissions Allows you to view information on an entire transmitted transaction
- 4. Use the Look For drop-down menu to select the following options:
 - To query for items, select Check
 - To query for transmissions, select **Deposits**
- 5. Use the Where drop-down menu to select the criteria from which to search
- 6. Use the Is drop-down menu to select an appropriate qualifier
- 7. Enter a value amount in the provided text field
- 8. Use the Sort drop-down menu to choose how you want to sort the query results
- 9. Once all the search criteria are entered, click the Search button

Start Date		End Date		Taradiana		Salaritad
10/8/2015		10/8/2015		Locations		1 Locations selected
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CONFIGURATION

The Configuration feature allows the System Administrator to add, modify or delete Remote Deposit Capture users.

- 1. On the main menu, click Configuration
- 2. Click the New User button
- 3. In the User Name field, enter the new user's name
- 4. (Optional) In the Description field, enter a brief description of the new user
- 5. In the Login Name field, enter the new user's login name; e.g., John Doe
- 6. In the New Password field, enter a password

Login Parameters	Rules
User Name:	Account is Locked
Description:	✓ User must change password at next login
Login Name:	60 Days before password expires
Initials:	3 Allowed failed login attempts
New Password:	60 Inactive days before locking
Confirm Password:	
	OK Cancel

- 7. In the Confirm Password field, re-enter the password
- 8. Leave the default settings for the following options:
 - Days before password expires After the set number of days, the account is locked, check box will become checked, and a user will not be able to log in
 - Allowed failed login attempts After the set number of attempts, the account is locked, check box will become checked, and a user will not be able to log in
 - Inactive days before locking After the set number of inactive days, the account is locked, check box will become checked, and a user will not be able to log in

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9. Click the OK button

10. In the Select a user list, select the new user

11. Select the role(s) for the new user by clicking the appropriate check box in the Select Roles list:

- Capture Deposits Allows the user to perform all functions related to the transaction with the exception of transmitting
- Site Admin No Capture No Transmit Allows the user to perform only administrative functions, as well as view reports. No scanning of items is allowed
- Research Allows the user to review reports, as well as perform inquiries
- Site Transmit Allows the user to submit the transaction for processing

NOTE: To view tasks available for each role, select the role from the drop-down menu. Click View Details for selected role to verify this role contains the tasks needed. If multiple roles are selected, you are granted the highest level of rights provided by the different roles.



- 12. Next, establish the user's access rights to location(s) and accounts(s) by selecting a task in the User Tasks window, and then clicking the Edit Access Rights button
- 13. Once all the locations and accounts are selected, click the OK button
- 14. Review and confirm the selected role(s) and user access rights for the new user. Contact Treasury Support at 1.800.839.2801 if a new Computer Activation Code is required

Rights Management for User: John Doe Task: Capture Deposits	
Locations and Accounts (for deposit transactions on	ly)
🖃 📃 Engineering	
(11111111)	
(11111111)	
(Future added accounts)	OK Cancel

- 15. Provide the new user with the following information:
 - Login Name
 - Password
 - Computer Activation Code

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TROUBLESHOOTING

Use the following basic troubleshooting techniques to resolve common login issues.

TO UNLOCK A USER

- 1. On the main menu, click Configuration
- 2. Select the user, and then click the Edit User button
- 3. Uncheck the Account is Locked check box in the Rules section
- 4. Click the OK button

TO RESET A USER'S PASSWORD

- 1. On the main menu, click **Configuration**
- 2. Select the user, and then click the Edit User button
- 3. In the New Password field, enter a password

Password requirements:

- Cannot contain your login name
- Minimum length is 8 characters
- Must contain 1 alpha, 1 numeric and 1 special character
- 4. In the **Confirm Password** field, re-enter the password
- 5. Click the **OK** button

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FREQUENTLY ASKED QUESTIONS

How long does Remote Deposit Capture save deposit information?

There is a 90-day retention period for all Remote Deposit Capture items. Should you need any items that are older than 90 days, please contact Treasury Support at 1.800.839.2801.

Why do I get a possible double feed error when I am scanning only one check?

When scanning a thicker check, the Remote Deposit Capture scanner can mistakenly detect a double feed. The double feed detection setting may be disabled by completing the following steps:

- 1. Click the Scanner Info button
- 2. Click the Use Double Feed Detection check box to uncheck the box
- 3. Click the OK button

Remember to re-enable the double feed detection setting to be notified of future double feed items.

How do I save my Activation Key to my computer?

To save the Activation Key to your computer, ensure you are running Internet Explorer as an administrator when entering the Activation Key. To run Internet Explorer as an administrator, complete the following steps:

- 1. Locate the Internet Explorer icon
- 2. Right-click the Internet Explorer icon
- 3. Select Run as administrator

How do I add a recently opened bank account to Remote Deposit Capture?

Contact your System Administrator to receive access to the new account in Remote Deposit Capture, or contact Treasury Support at 1.800.839.2801.

Why do I receive the retrieving scanner list error message when I create a deposit?

You may receive this error message if the correct scanner is not selected. Complete the following steps to ensure the correct scanner is selected for Remote Deposit Capture:

- 1. Click the Scanner Info button
- 2. Use the Scanner Type drop-down menu to select the appropriate scanner
- 3. Click the OK button

If the correct scanner is selected, try plugging the scanner into a different USB port. If you continue to receive the error, contact Treasury Support at 1.800.839.2801.

Why am I not able to select an account when creating a deposit?

Complete the following steps to ensure Remote Deposit Capture is added to Internet Explorer's Compatibility View Settings in order to select an account.

- 1. In the Tools menu, select Compatibility View Settings
- 2. In the Add this website field, enter "wausaudl.com"
- 3. Click the Add button
- 4. Click the Close button

CONTACT

Questions? Contact Treasury Management Client Support at 1.800.839.2801.