

11. Select **Clearing Channel**

- Image (default): All negotiable items will be cleared through image exchange as either Image or IRD (Image replacement document). The clearing is determined by the paying banks image capabilities.
- ACH-BOC, ACH-ARC (exception): Eligible checks will be cleared through ACH (Automated Clearing House), with the remainder cleared through image exchange. Additional approval required.

12. ACH clients only: Choose the assigned ACH Company Name for the account number selected for deposit.

13. If the page shows Optional Fields (1, 2, or 3) after **Deposit Type**; your company may have specific information to add. Input up to 30 text or numeric characters in **Optional Field 1, 2 or 3**. This information is available for viewing or printing, but does not pass to the RDSO reports or Client Information Reporting.

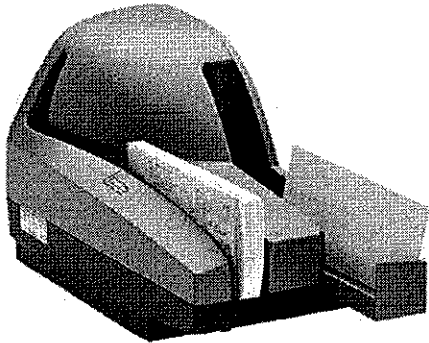
14. Enter the number of items within the deposit (optional). You may deposit up to a total of 499 debit items + a deposit slip per deposit, with no limit to the number of deposits you make in a day. If the number of items entered does not match the number counted by the application, the user will be required to edit the number of items to make it equal to the number of items counted by the application prior to submitting the deposit.



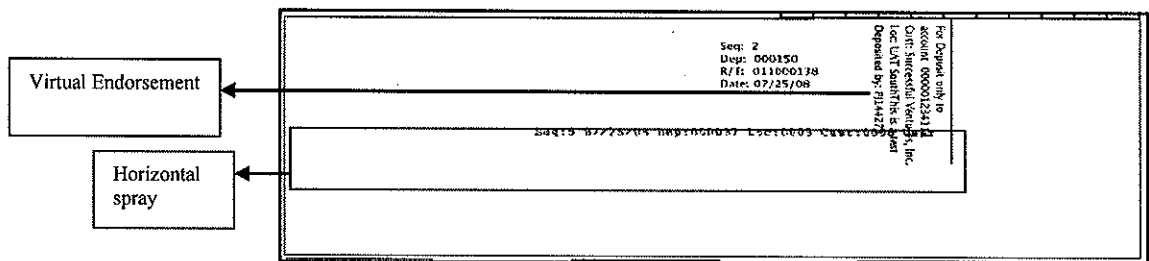
15. Enter the deposit's total value as the **Declared Amount**. A declared amount is the total amount of the deposit, and is used to compare the expected total to the captured total of the items scanned. The **Declared Amount** cannot exceed \$99,999,999.99. If a decimal is not entered, Remote Deposit Service Online assumes a decimal is present at the end of the entered amount.

16. Place as many items as will comfortably fit into the scanner entry tray. If your set up requires a paper deposit slip, a message displays informing the user that they must scan the deposit slip as the first item in the deposit.

17. Load items according to your scanner manufacturer's directions. See your scanner user materials to determine how many items may be loaded at a time; add additional items until you have captured the entire deposit.



18. Click **Start Capture**. While the checks are scanned the scanner prints a horizontal spray line on the back of each check and the application overlays a virtual endorsement on the check image which will be used in clearing the items.
19. The scanner must be equipped with an ink cartridge that will “spray” or print information on the back of each item. The information “sprayed” on the item includes the following:
 1. Sequential number in which the item was scanned
 2. Deposit number
 3. Location or Account Group
 4. Customer number (assigned by Bank of America)



Note: The Bank of First Deposit and Virtual Endorsement information will not be printed on the physical item scanned. However, when the user views the image within the application, Remote Deposit Service Online applies the Bank of First Deposit and Virtual Endorsement information onto the image as it was configured in the customer set up process.

As items are scanned Remote Deposit Online captures the courtesy amount of each item and the grand total of all items that have been scanned. These amounts are populated on the Deposit Item List page. In most cases the deposit will balance, which means the declared amount equals the captured amount, the Balancing Difference field is “0.00”, and displays in green. A deposit may not be transmitted if it is out of balance.



Sample deposit: In balance