

Remote Deposit Service Online

Best Practices and Frequently Asked Questions



Please note that these are suggestions for making the product work better for you, not a guarantee for seamless service.

IMPORTANT: Verify that your system meets all technical requirements per the Technical Requirements Document (sent to you as part of your implementation information) prior to installation.

Suggested Best Practices

Prior to Installation of the Scanner Drivers:

- Local Port 80 will need to be open to allow communication with the scanner itself. This port is normally open, unless you are running a web server on the same device.
- We do not recommend using multiple remote capture products or scanners on the same PC. There is no way to determine the requirements behind another banks' application or scanner requirements and they may conflict with the Remote Deposit Service Online Application.
- As applicable, if you have other Bank of America Merrill Lynch Remote Deposit Software installed on your desktop, you must uninstall the software and/or associated drivers. Please refer to the Quick Start Guide for Migration. (Sent to you as part of your implementation information.)
- Scanners must be equipped with printing capabilities and an ink cartridge installed
- It is important to place the scanner power box at least 18 inches away from your computer and not on top of any other device (printer, etc.) to reduce any interference between the application and the scanner.
- Do not place any electronic items near the scanner (cell phones, BlackBerrys, etc.).
- If you are using a new scanner, please be aware that the scanner needs time to calibrate itself to your mix of deposit items. This calibration is typically complete after you have scanned approximately 200 items.

Prior to making your first deposit:

- Confirm that your Administrator has entitled you to Remote Deposit Service Online
- Do not download scanner drivers from "found new hardware" message. Follow the instructions in the User guide and save the driver executable to your desktop

During the scanning and deposit process:

- Make sure checks are free and clear of debris: staples, paper clips; and they are facing the same direction and not bent or folded.
- Only U.S. dollar items, drawn on domestic banks, to U.S. dollar accounts may be captured through Remote Deposit Service Online.
- Money orders are not consistently formatted across all issuers. As a result many are too light, too dark or printed on non-standard check stock. Due to these variations, scanners may have a difficult time reading the money order amount fields or recognizing the documents as money orders. The amount field can be manually entered and the item classified as the item is scanned by the user. The same process holds true for WIC (Women's, Infants and Children) and other non-standard checks. WIC checks have busy backgrounds and are typically taller than business and consumer checks and the scanner is looking for the amount in a pre-defined field, however due to the excess height, the amount field may not be read. The user may override the reject; however there is a risk of the item being returned for image quality failure.
- Remote Deposit Service Online provides duplicate detection at the company level. As items are scanned, the application will validate to see if another item with the same account, amount, serial number and ABA number has been previously scanned in the past 45 calendar days. If a duplicate is detected, the operator may override the item if it is not a true duplicate or remove the item from the processing stream. Additional details about duplicates may be found in the Client User Guide.
- There is no need to physically endorse your checks. Bank of America will place the appropriate virtual endorsement on your items. If your company requires that you endorse, this must be done after the check is scanned so not to interfere with the virtual endorsement.

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Ongoing Support:

- Scanners should be cleaned every 5,000 items or once a month with compressed air and cleaning cards (additional details may be found in the Scanner Maintenance section in the Remote Deposit Service Online User Guide) and cleaning cards may be ordered by calling TASQ at 1-866-410-7216
- When doing corrections, it is best to limit the number of items viewed at a time to 10
- Scanner drivers must be saved to your desktop
 - Additional training For Remote Deposit Service Online via Bank of America Direct® is available at: <http://training.works.com/direct/#rdsheader2>
 - Additional training For Remote Deposit Service Online via Cash Pro® Online is available at: <https://clienteducation.webex.com/clienteducation/onstage/g.php?p=46&t=m>

Contact the Image Customer Care Center with questions about the following:

- Questions about Remote Deposit Service Online
- Questions about Scanners

The Image Customer Care Center is available to take your calls 24 hours a day, seven days a week.

- 1.888.367.2521 toll-free (Domestic) or
- 1.804.553.6252 outside of the United States

Additional troubleshooting suggestions can be found in the Technical Requirements document

Common Errors

Error	Specific Issues	Recommended Actions
Unable to log into Remote Deposit	<ul style="list-style-type: none"> ■ User may not be entitled ■ User may not have been added to RDSO ■ BA Direct ID may be different than RDSO ID ■ Firefox is not compatible 	<ul style="list-style-type: none"> ■ Verify your Bank of America Merrill Lynch online client access service administrator has entitled you to Remote Deposit Service Online. ■ Verify your Remote Deposit Service Online Customer Administrator created you as a user within the application using the same ID as your online client access service ID. ■ Verify you are using IE 6,7, or 8 (Firefox is not compatible).
The computer does not detect the scanner or appropriate driver	<ul style="list-style-type: none"> ■ Scanner connections may be loose, scanner is powered off, or driver may not be correctly installed. ■ Firewall/Antivirus/Proxy may be blocking the application from recognizing the installed scanner drivers. ■ Printer may be turned on (Dell PC) 	<ul style="list-style-type: none"> ■ Ensure port 80 is open ■ Check all USB and power connections ■ Check that scanner is powered on ■ If using a Dell PC ensure a local printer is turned off while scanning ■ Ensure no firewalls/antivirus/proxy is blocking the application ■ Contact Image Customer Care for assistance with re-installing drivers
The scanner has jammed, the hopper has been cleared, but still cannot	The recovery process was not completed	It is important to fully recover the scanner jam by clicking “recover,, take the checks out of the scanner, click restart scanner by going to

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scan		start> programs files> remote deposit web client> restart, then wait for the deposit item list to appear prior to loading additional items.
The scanner is not functioning properly	Check to see if any items are stuck in the scanner, clear the path and try again	<ul style="list-style-type: none"> ■ If the problem persists, close the application, restart the scanner manually by turning the power off and then on, and then restart the application. ■ If the problem persists, contact the Bank of America Check 21 Help Desk.
Two items have been scanned simultaneously	Items have inadvertently stuck together	Delete the 'piggyback' items, remove any substance that may cause them to stick together and rescan.
Remote Deposit Service Online is running slowly	<ul style="list-style-type: none"> ■ System requirements may not be met ■ Large network print jobs may be running on the same environment ■ Bandwidth may be exceeded 	<ul style="list-style-type: none"> ■ Verify system requirements ■ Segregate workstation functions to improve system performance ■ IT personnel may limit bandwidth capacity used by the data base

Frequently asked questions

1. What are the system requirements for Remote Deposit Service Online?

Refer to the technical requirements document for the most up to date requirements

2. Where can I take additional training?

- Additional training For Remote Deposit Service Online via Bank of America Direct® is available at: <http://training.works.com/direct/#rdsheader2>
- Additional training For Remote Deposit Service Online via Cash Pro® Online is available at: <https://clienteducation.webex.com/clienteducation/onstage/g.php?p=46&t=m>

3. What is the Image Customer Care number?

888.367.2521

4. Is there a limit to the number of checks that can be processed in a single Remote Deposit Service Online deposit (batch)?

Deposits (batches) are limited to 500 items – 499 checks and one deposit ticket/credit record. There is no limit to the number of deposits that you can submit each day.

5. Are images available in the export file? What is the format of the images?

Black and white images are available to download in PDF/RFT format through the research and report tabs. They are embedded within the file as .TIF files and present four to a page (two front images with corresponding backs). The user can search for an image using the edit find function, but there is not an index within the download file.

6. Can I rescan the original item if it is returned?

The original item cannot be re-deposited. If an item is returned, the Image Replacement Document (IRD) may be rescanned through Remote Deposit Service Online or brought to a branch for processing. The IRD is MICR encoded with a valid MICR line, and is considered a legal document.

- Items are subject to return rules and only items returned for NSF may be re-deposited.
- The item may show as a duplicate on Remote Deposit Service Online- meaning the scanner would have recognized that it already scanned a similar item. The duplicate can be overridden.
- The item must not have been already represented.

7. What are the guidelines for storing original scanned items?

It is recommended that clients safeguard original items for 14 days using reasonable commercial standards for storage and in accordance with user documentation (if applicable). Reasonable standards include, but are not limited to, storing the items in a secure location with limited access. Items should be destroyed using a cross-cut shredder after 14 days or when all reasonable attempts to collect on the item have been made. The recommended timeframe for storage is subject to change without notice and failure to comply with safeguard and destruction measures that result in loss will be fully borne by the client. Please Note: The client is responsible for providing, upon request, the original or a copy of the original item that was scanned to support any investigation we may need to conduct regarding the item.

8. What do account groups do? And are there any limitations?

Account groups allow clients to assign a location number to a deposit without having to use a paper deposit ticket. When you log into the application, you will choose an account group in which to make the deposit. This number is passed in the serial number field to all downstream applications including your Bank of America Merrill Lynch online client access service. For consistency purposes, the account group number is static. For example, location 1 is always presented as location 1. There is no limit to the number of account groups you can have within your service.

9. How do I access images for research and customer support purposes? How long are these items stored?

All deposited items are available within the Remote Deposit Service Online application (through specific reports and through Item Research) for 45 business days. Images may also be accessed through Bank of America Direct® and Cash

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Pro® Online for 7 years. If you key data from your checks to an ARP or ERP system, please consider these options prior to printing the images:

- You retain the original check and can use it to key data
- You can access the check within Remote Deposit Service Online for 45 days to view the image, 90 days to view details and 90 days within our online client access service.
- You can enter up to 35 fields of variable data (like invoice number) through the use of custom fields. This data can be exported and loaded to your reconciliation system. The file can be preformatted through the reports module in the administrator tab (see Administrator Guide).
- You can use the auto population function to automatically link static information (like apartment number, name, address) to a check as it is scanned. This information will be automatically populated in a pre defined custom field. The file can be preformatted through the reports module in the administrator tab and exported to your desktop for importing to an ARP system.
- If you are printing images of your checks for audit purposes or as a matter of practice when you made paper check deposits, while the bank requires you to keep paper copies when depositing the paper checks in case of loss or destruction, Remote Deposit Service Online takes an image of the item as it is scanned and the bank keeps a copy of each item that is available to you for 7 years.

10. Can I use Remote Deposit and other banks' remote capture solutions on the same PC?

We do not recommend using multiple remote capture products or scanners on the same PC. There is no way to determine what the details are behind another bank's applications or scanner requirements and they may conflict with the Remote Deposit Service Online Application.