Business Remote Deposit Capture

User Guide

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INTRODUCTION

Ensenta's bRDC service is a revolutionary product that blends the convenience for remote deposit with the functionality and security of new check scanner technology. With bRDC, you can now deposit directly to a business account within minutes. bRDC also offers the ability to review current and past check deposits for added security.
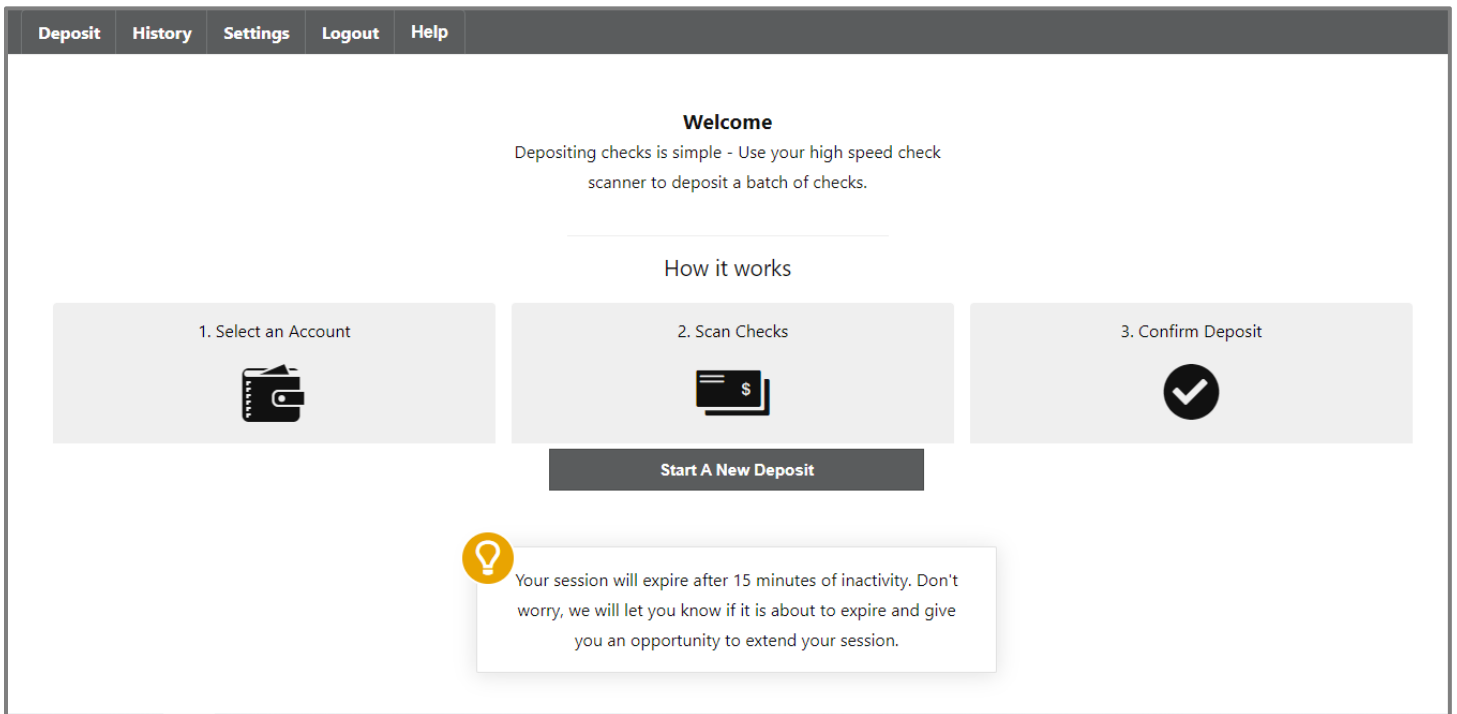
You must have a supported scanner type along with associated software in order to use bRDC. For complete details on scanner Setup and testing, refer to the bRDCScannerGuide.docx.

DEPOSITING CHECKS

To begin a deposit, log into your account. *Note: Automatic logout occurs after 15 minutes of inactivity.*

Once logged in, load checks into the scanner. Make sure all checks are facing the same direction and all rubber bands/paper clips have been removed. You can also tap the bottom of the stack of checks to align the stack before loading it in the scanner.

Click the **Deposit** button to navigate to the Deposit screen.

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SCANNING CHECKS

The **Deposit** screen allows you to select a configured account to deposit into. Select your account from the available choices in the drop down. If you do not see a configured account, contact your financial institution.

To begin your deposit, load your checks and:

1. Click **Start A New Deposit**

2. If this is the first time logging into bRDC on your account, you may see a Terms of Service agreement that must be accepted before proceeding with the deposit. Once accepted, you will not see this screen again.

3. Select the account to deposit into from the **Accounts** drop down.

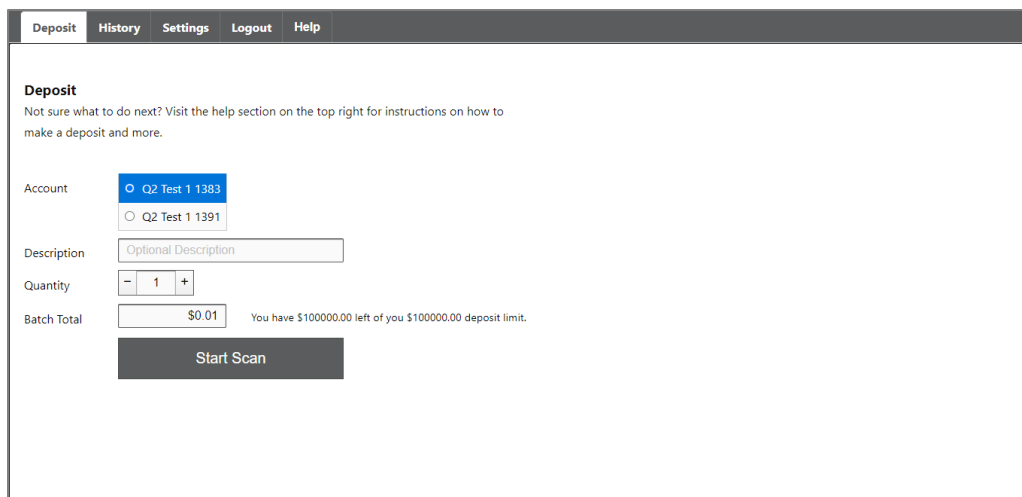   *Note: Not all of your accounts may display. Contact your financial institution if you do not see an account name.*

4. In the **Batch Quantity** field, type the quantity of items you will be scanning. You may also use the

   [+] or [−] buttons to show the desired quantity of items in this batch.

5. In the **Batch Total** field, input the total dollar amount that will be processed in this batch.

6. Click **Start Scan**

Deposit	History	Settings	Logout	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	◉ Q2 Test 1 1383
	○ Q2 Test 1 1391
Description	Optional Description
Quantity	− 1 +
Batch Total	$0.01 You have $100000.00 left of you $100000.00 deposit limit.

Start Scan

Your check scanner will automatically scan any loaded checks. Once the scan process has ended, a review screen will display the results of the scan.

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REVIEW SCANNED CHECKS

The results screen will display uploaded checks. All checks read by the scanner will be displayed on this screen. The **Batch Total** at the bottom of the screen will display the number of checks scanned and the total amount of all checks accepted in the scan. If a check is rejected by the application for any reason, it will not be added to the **Batch Total**. Prior to submitting the batch, it is required that the **Batch Quantity** and **Batch Total** at the top of the screen be balanced with the **Batch Total** on the bottom of the screen.
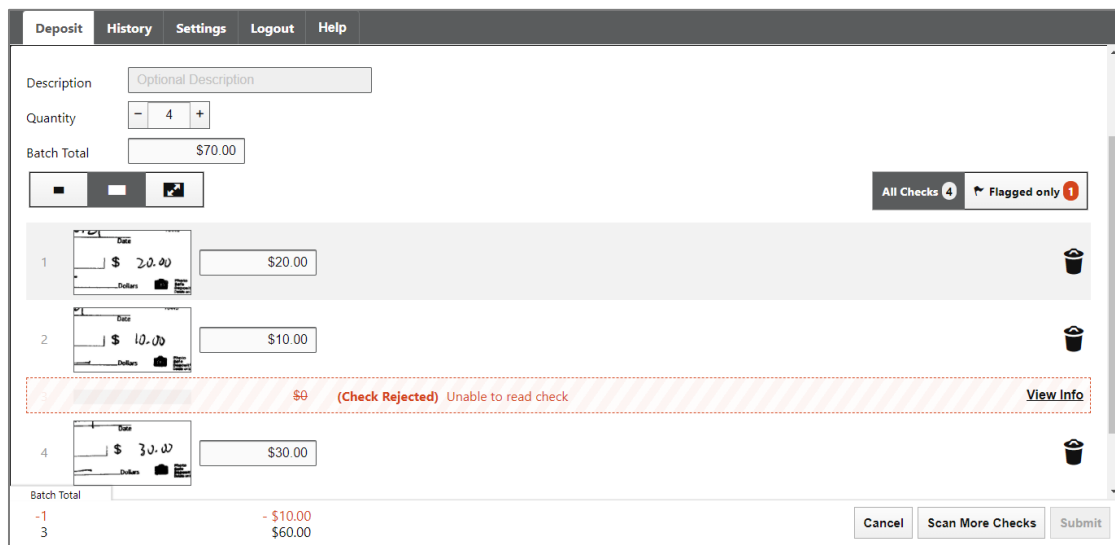
In the example above, the user has not balanced the **Batch Quantity** and **Batch Total** at the top of the screen with the **Batch total** on the bottom of the screen. This will prevent the user from clicking the submit button.
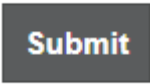
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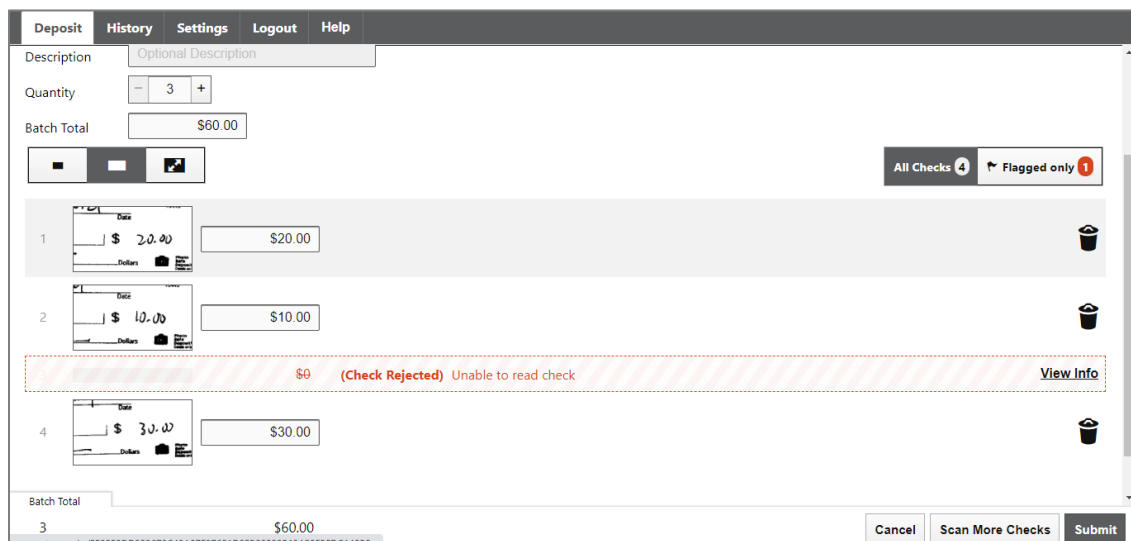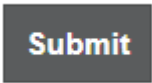
Submit

After the user has adjusted **Batch Quantity** and **Batch Total** the   button becomes active and the user may complete the deposit

⚠️ Checks are rejected due to factors set up by your financial institution. Contact your financial institution if you have questions regarding rejected checks.

Submit

Once you have finished reviewing checks, you can click   to complete the deposit. If you don't see a

Scan More Checks

check in the scan queue, locate the check, place it in your scanner and click   to activate the scanner. The check will be added to your scan queue.

RISK FACTORS

Your financial institution determines risk factors for deposits. If an uploaded check has been determined too risky to deposit (rejected), it will display in red on the results screen along with a description. If a check has risks that are acceptable for deposit, they will display in black.

Checks are scanned and displayed regardless of whether or not they are acceptable by your financial institution. The batch total for the scan will update when a check is added or removed from the queue. Rejected checks (red) cannot be added to the Batch Total.

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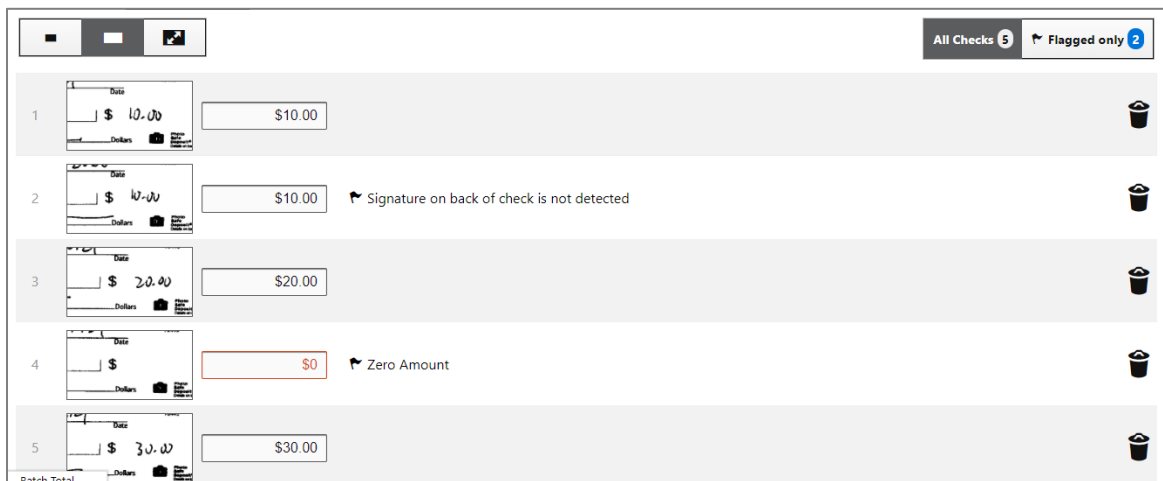
Checks can be removed using the **Trashcan** button . Clicking the **Trashcan** button will remove the check from the scan queue. You can add the check back to the scan queue by clicking the button for the line entry. Batch totals will automatically update when a check is added or subtracted from a deposit.

Checks can be added or subtracted as necessary until the button is clicked. If a fixable risk factor is detected by the scan, the button will be disabled until the error has been corrected.

You can use the **Size** toolbar to change the size of each check image in the display.
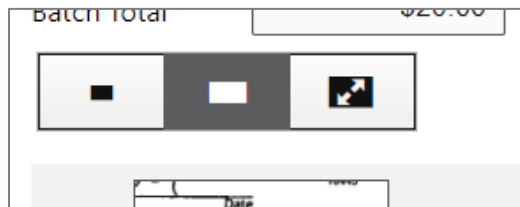
Clicking will expand the check into a display where you can examine each individual check in the deposit.

You can change the amount of the check in the **Amount** field. You can also change the amount on the **Deposit** screen.

RECEIPT SCREEN

Deposit	History	Settings	Logout	Help

Your deposit was submitted.

Funds Availability: Funds deposited may not be immediately available. Please contact Online Support at 805-880-7606 between 8:00am and 5:00pm for more information

Receipt	112755986
Account	x1391
Amount	$70.00
Deposit Date	05/07/2021
Transaction Type	**Deposit**
Number of checks	**4**

Next steps

1. Print and file this receipt with the original check.
2. Keep the check for 60 days, then shred/destroy it.
3. Delete any images from your device immediately.

Please enter an email address to send a receipt to:

[you@email.com]   [Send]

[Print] [Make Another Deposit]

The **Receipt** screen allows you to print a receipt with check images for your records. It is recommended that you keep scanned checks for a minimum of 60 days on file. You can begin another deposit by clicking

[Scan More Checks]
.

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. Deposit transactions not completed will automatically appear as saved on the Deposit screen, no user action is necessary for the work to be saved.
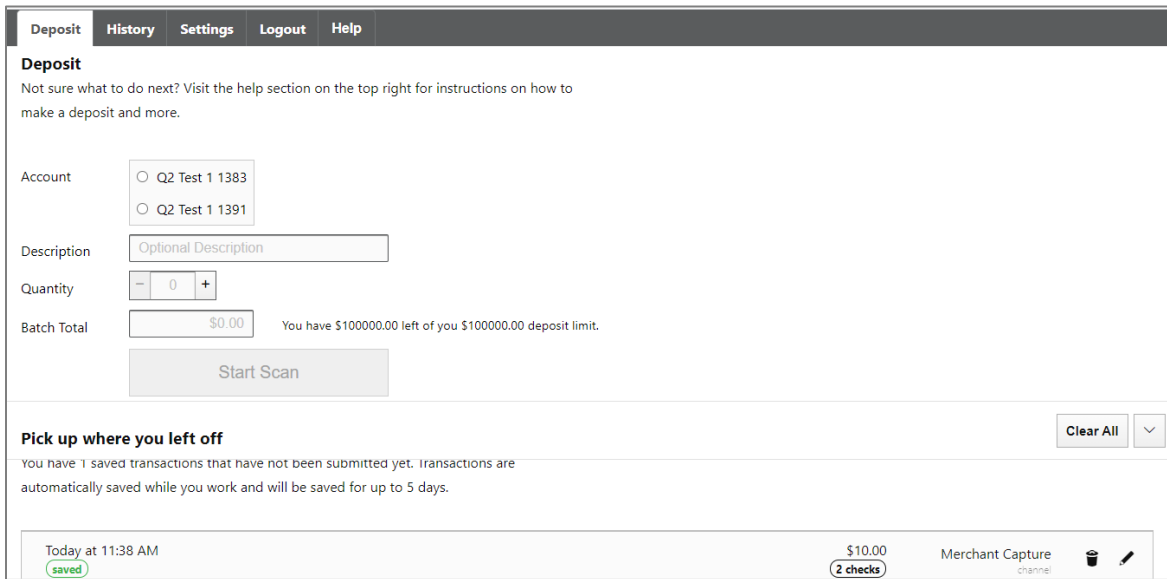
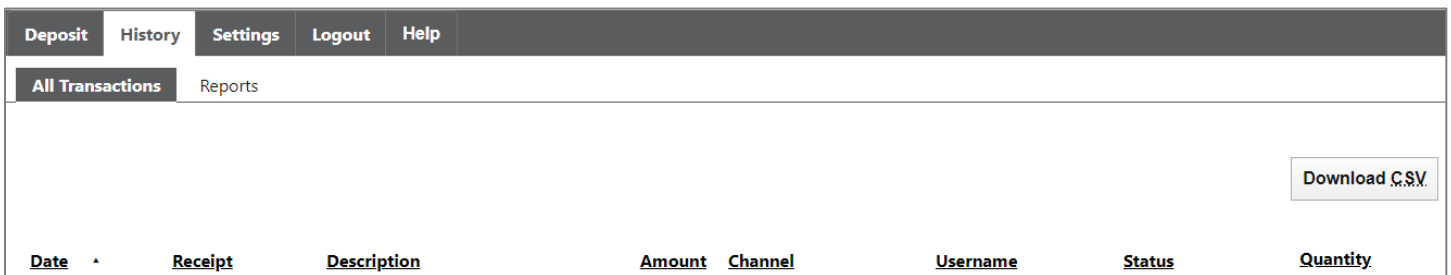Actions that can be performed within the Saved Work transactions window on the Deposit Screen:

Button	Action
✏️	Resume the selected transaction in order to edit, add additional checks or complete transaction. This will take you back to the same review screen as outlined in section 2.1.2.
🗑️	Delete the transaction without resuming.
Clear All	Clear all unfinished saved transactions.
⌄	Collapse/un-collapse saved transactions window.

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DEPOSIT HISTORY

You can view all deposit history in the UI for a given account using the history screen.

HISTORY HOME SCREEN

The **History** screen display deposits bunched by deposit date and receipt number. If multiple checks were uploaded during the deposit, they will be aggregated under one entry on this screen.

Deposit	History	Settings	Logout	Help

All Transactions	Reports

Download CSV

Date ▲	Receipt	Description	Amount	Channel	Username	Status	Quantity

The History screen will display a list of deposits made to your account. Each entry will include images from the deposit and the status of the deposit. Clicking on an entry will open the deposit and display all checks uploaded during that deposit.
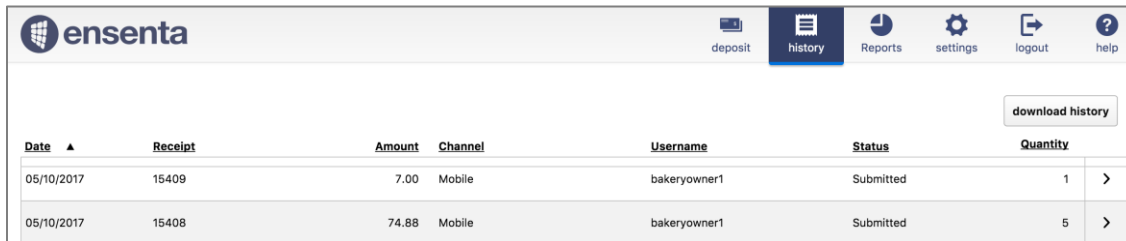
Note: If you receive real-time email alerts, you may receive an alert while the user interface displays an outdated status. The status on the history screen updates periodically throughout the day. For further questions, please contact your financial institution.

You can research individual checks by clicking on the 🔍 icon. A pop up will display the actual check image for inspection.
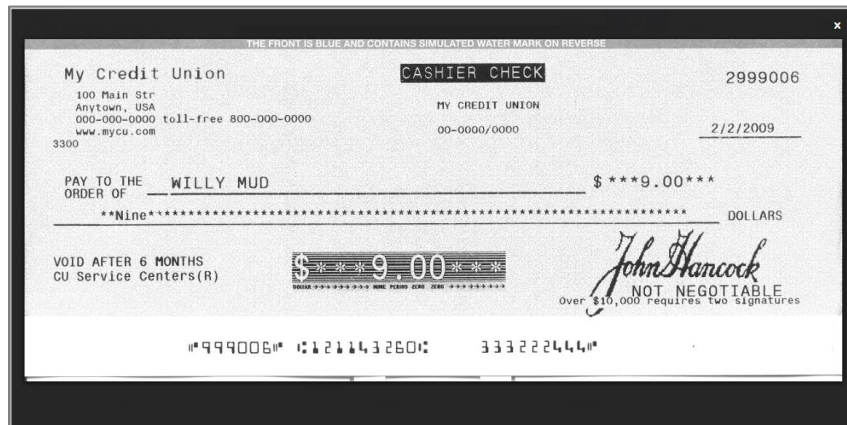
DOWNLOAD HISTORY

bRDC includes functionality to download the information appearing in the History screen. 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. Select the **Download CSV** button to begin the download of batch transactions. *Note: Batch transactions will be downloaded as .CSV file*

REPORTS

If you have access to the History screen, you will also have access to the Reports screen. On the Reports screen, you will be able to select a predefined date range or set a custom date range and download the following three standard bRDC Reports:

1. Deposit Summary Report – Report subtotaled by transaction for each day
2. Check Details Report – Report listing individual check detail
3. Check Details with Images Report – Report listing individual check detail with front and back image of check

DOWNLOADING A REPORT

To download a report, select your date range and press the 'Download Report' button for the desired report. You will be provided an option to save the report to your desired location.

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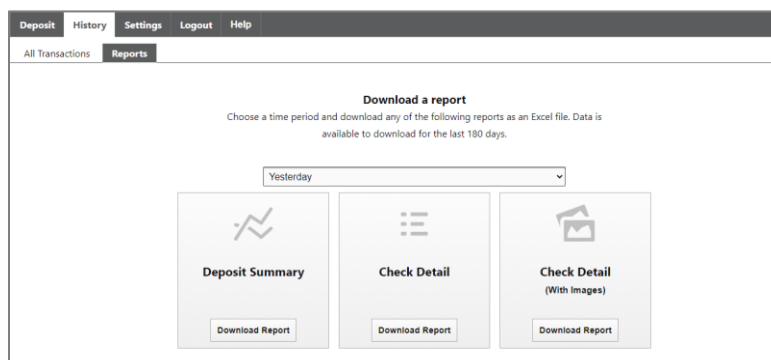
REPORT SAMPLES

DEPOSIT SUMMARY REPORT

CHECK DETAIL REPORT

CHECK DETAIL WITH IMAGES REPORT
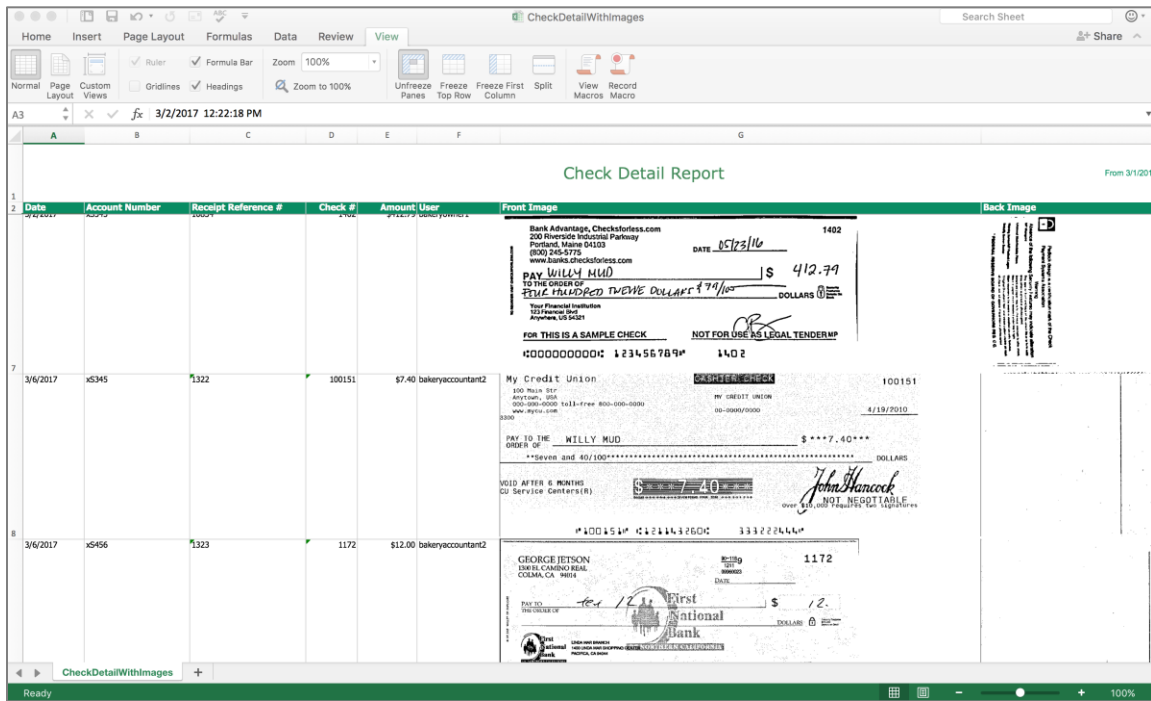
SETTINGS

All user interface settings are controlled in the **Settings** screen. The **Settings** screen is not active by default. Consult your financial institution if the **Settings** button or any of the settings listed do not appear in the application.
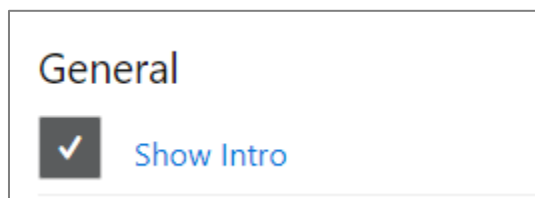
SETTINGS SCREEN

The **Settings** screen appears after logging in and clicking the **Settings** button in the **Welcome** screen. You can navigate to the screen from any screen in bRDC after logging in.

The **Settings** screen features general settings, deposit settings and accessibility settings.

GENERAL SETTINGS

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

Setting	Type	Description
Show Intro	Radio button, Yes or No	Used to enable/disable introduction screen. If set to No, Deposit screen will display after Login screen.

DEPOSIT SETTINGS

The deposit settings list the settings for your remote deposit scanner.

ACCESSIBILITY SETTINGS

The accessibility settings provide customization options to the display colors to allow users to optimize the screens.