



AMERICAN RIVIERA
BANK

Bank on *better.*

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.

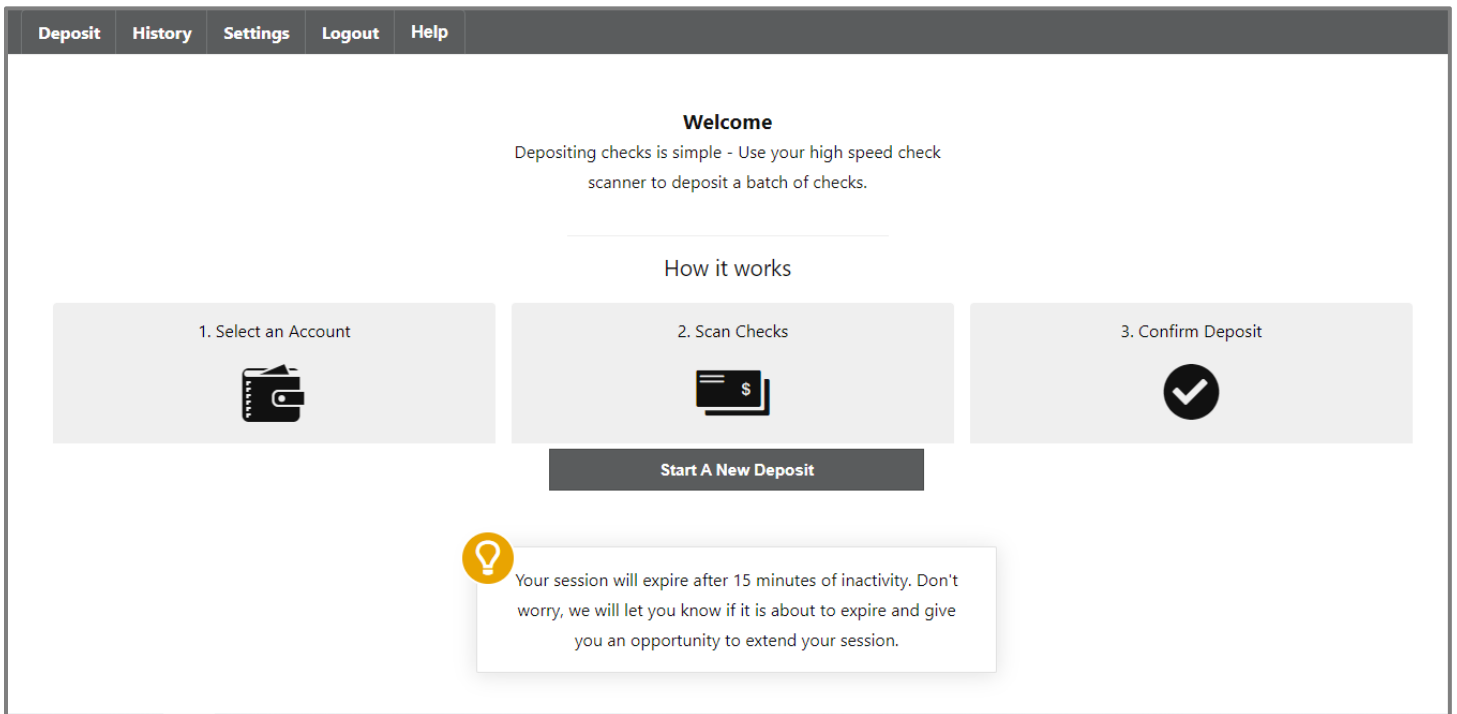
You must have a supported scanner type along with associated software in order to use bRDC. For complete details on scanner Setup and testing, refer to the bRDCScannerGuide.docx.

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.




The screenshot displays the bRDC user interface. At the top, there is a navigation bar with tabs for Deposit, History, Settings, Logout, and Help. The main content area features a 'Welcome' message: 'Depositing checks is simple - Use your high speed check scanner to deposit a batch of checks.' Below this is a 'How it works' section with three steps: 1. Select an Account (with a check icon), 2. Scan Checks (with a scanner icon), and 3. Confirm Deposit (with a checkmark icon). A 'Start A New Deposit' button is positioned below the steps. At the bottom, a yellow lightbulb icon is next to a message: 'Your session will expire after 15 minutes of inactivity. Don't worry, we will let you know if it is about to expire and give you an opportunity to extend your session.'

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 
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.

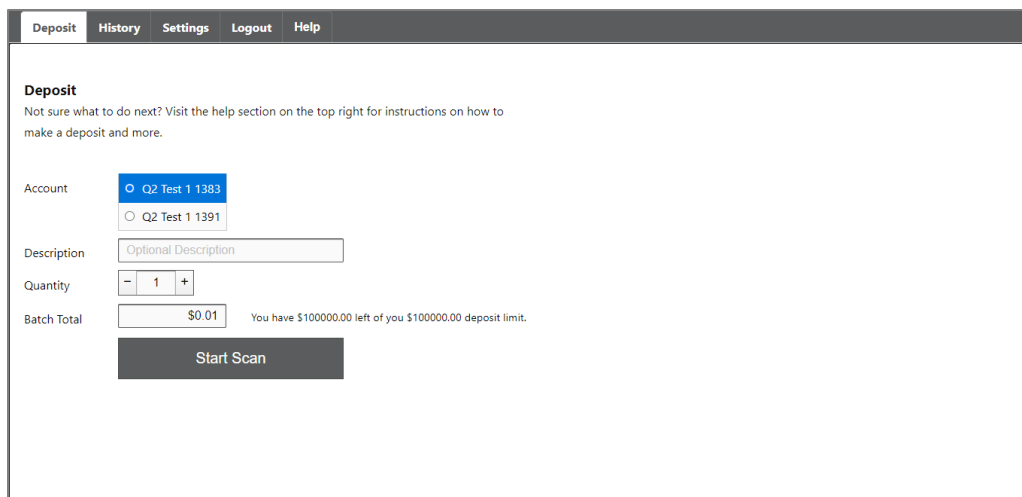
4. In the **Batch Quantity** field, type the quantity of items you will be scanning. You may also use the



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 

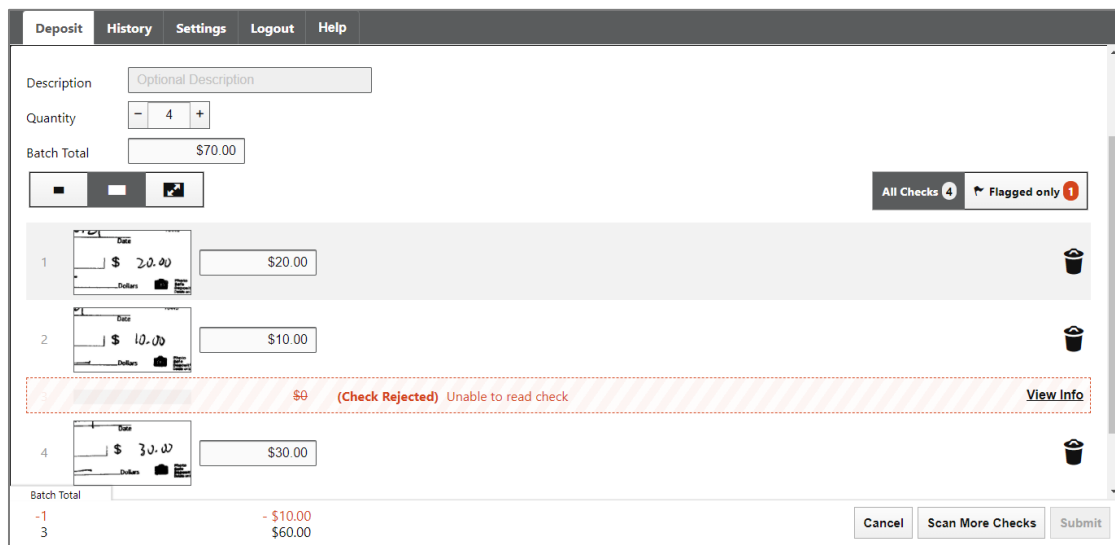



The screenshot shows the 'Deposit' screen with a navigation bar at the top containing 'Deposit', 'History', 'Settings', 'Logout', and 'Help'. The main content area is titled 'Deposit' and includes a help message: 'Not sure what to do next? Visit the help section on the top right for instructions on how to make a deposit and more.' Below this, there are several input fields: 'Account' with a dropdown menu showing 'Q2 Test 1 1383' (selected) and 'Q2 Test 1 1391'; 'Description' with a text input field containing 'Optional Description'; 'Quantity' with a numeric input field set to '1' and minus/plus buttons; and 'Batch Total' with a text input field set to '\$0.01' and a note: 'You have \$100000.00 left of you \$100000.00 deposit limit.' At the bottom of the form is a 'Start Scan' button.

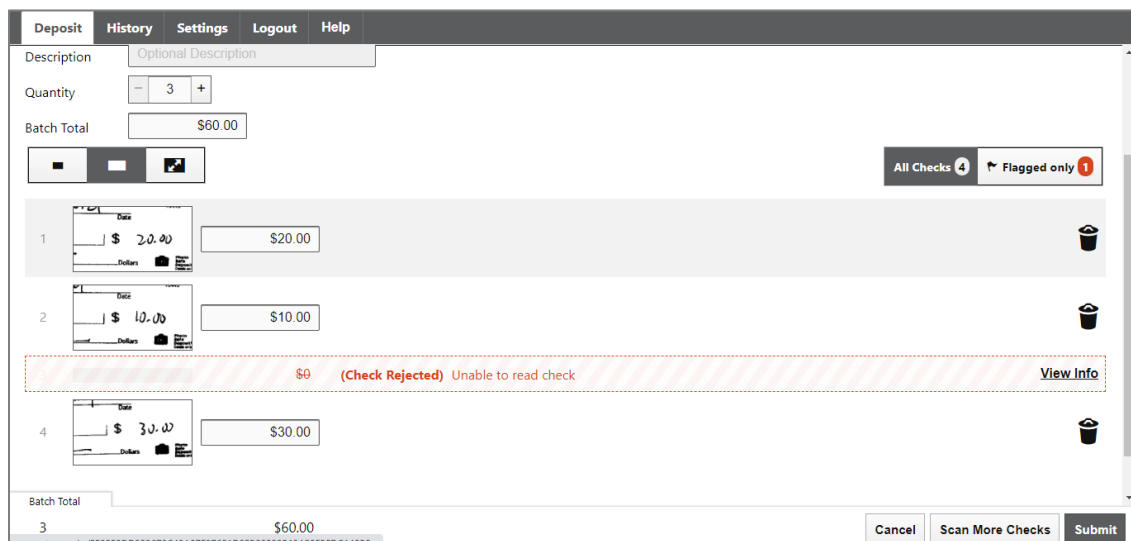
Your check scanner will automatically scan any loaded checks. Once the scan process has ended, a review screen will display the results of the scan.

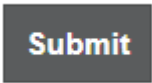
REVIEW SCANNED CHECKS

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  button.

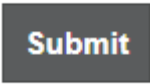




After the user has adjusted **Batch Quantity** and **Batch Total** the **Submit** button becomes active and the user may complete the deposit



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



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

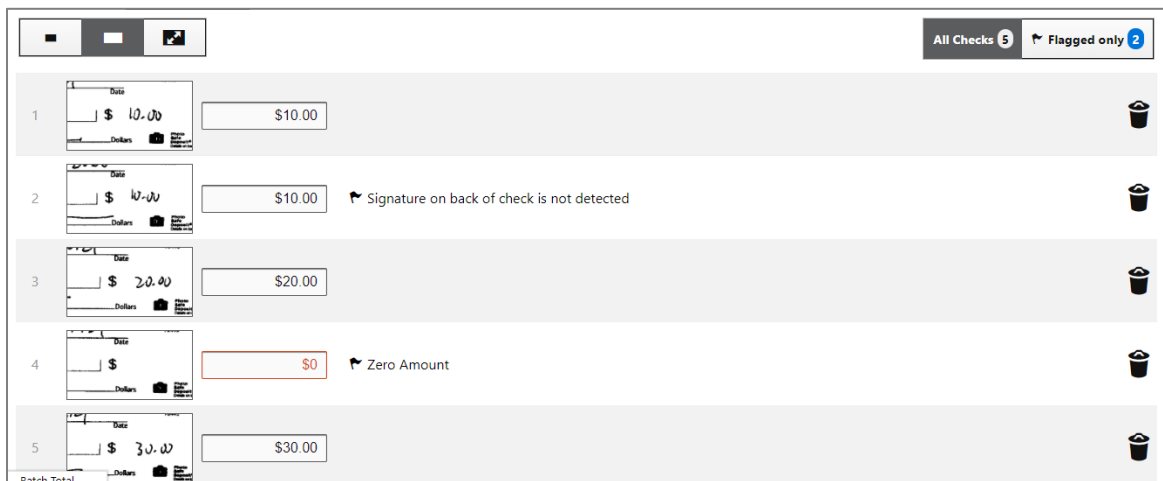




check in the scan queue, locate the check, place it in your scanner and click **Scan More Checks** to activate the scanner. The check will be added to your scan queue.



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.

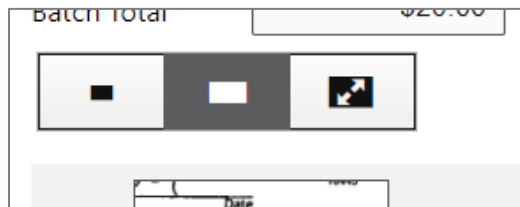
Checks are scanned and displayed regardless of whether or not they are acceptable by your financial institution. The batch total for the scan will update when a check is added or removed from the queue. Rejected checks (red) cannot be added to the Batch Total.




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

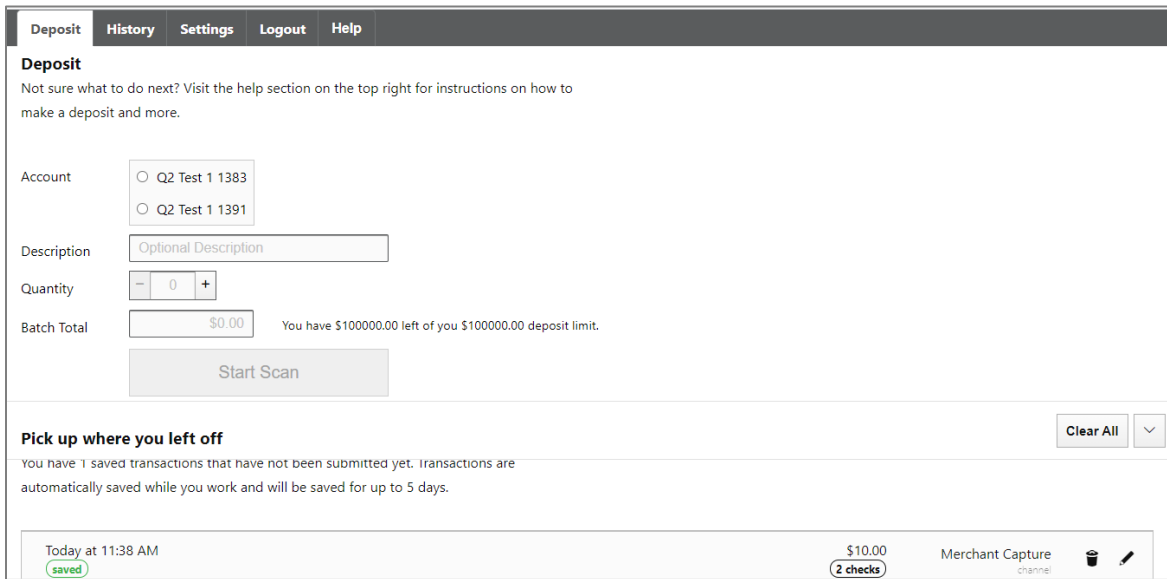
- 1. [Print](#) and file this receipt with the original check.
- 2. Keep the check for 60 days, then shred/destroy it.
- 3. Delete any images from your device immediately.

Please enter an email address to send a receipt to:





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

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:

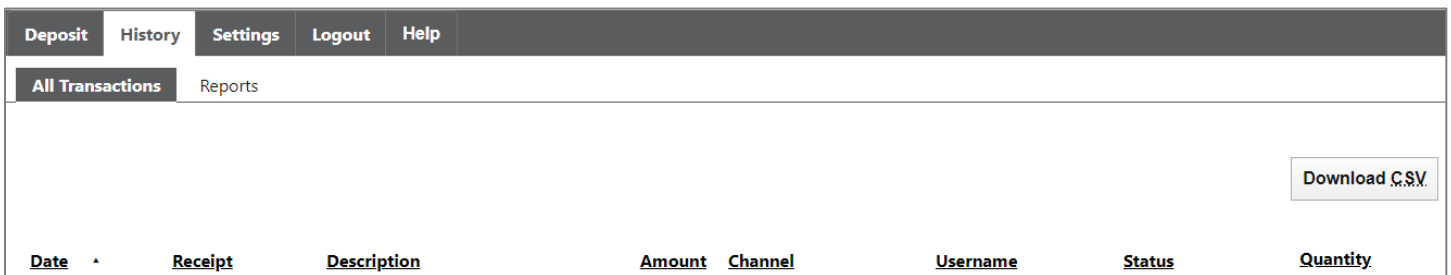
Button	Action
	Resume the selected transaction in order to edit, add additional checks or complete transaction. This will take you back to the same review screen as outlined in section 2.1.2.
	Delete the transaction without resuming.
	Clear all unfinished saved transactions.
	Collapse/un-collapse saved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

DEPOSIT HISTORY

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


HISTORY HOME SCREEN

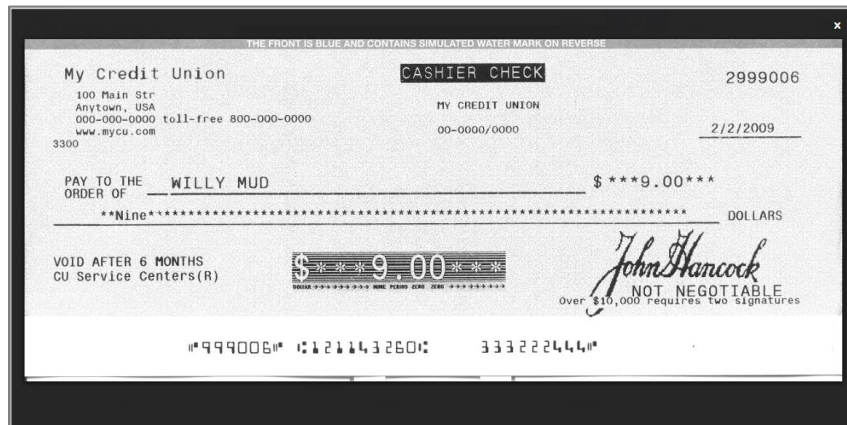
The **History** screen display deposits bunched by deposit date and receipt number. If multiple checks were uploaded during the deposit, they will be aggregated under one entry on this screen.



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.

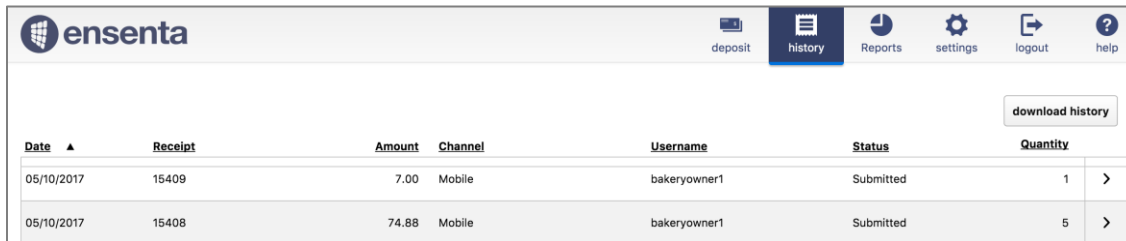
Note: If you receive real-time email alerts, you may receive an alert while the user interface displays an outdated status. The status on the history screen updates periodically throughout the day. For further questions, please contact your financial institution.

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.



Date ▲	Receipt	Amount	Channel	Username	Status	Quantity
05/10/2017	15409	7.00	Mobile	bakeryowner1	Submitted	1
05/10/2017	15408	74.88	Mobile	bakeryowner1	Submitted	5

Download .CSV

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*

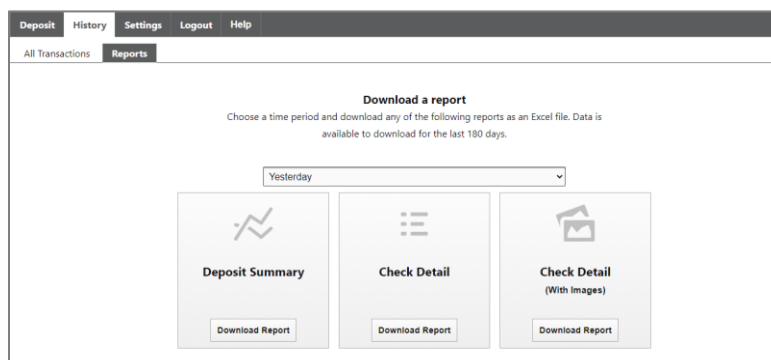
REPORTS

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.



REPORT SAMPLES

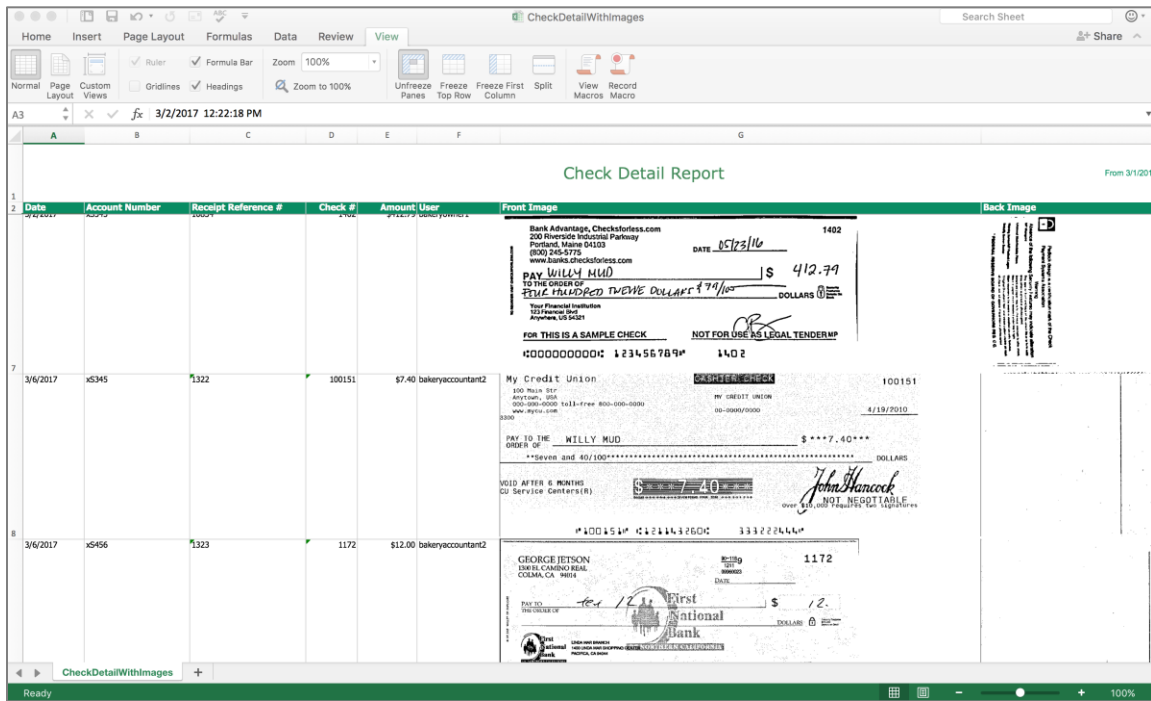
DEPOSIT SUMMARY REPORT

Deposit Summary Report										
From 3/1/2017 To 3/31/2017										
Executed on 4/21/2017 8:32:39 AM										
Date	Account Number	Receipt Reference #	# Checks	Amount	User	Status	Channel	Description	Adjusted # Checks Submitted	Amount Submitted
03/02/2017	x5345	10834	5	\$1,807.55	bakeryowner1	Submitted	Mobile			
3/2/2017 Total			5	\$1,807.55						
03/06/2017	x5345	1322	1	\$7.40	bakeryaccountant2	Approved	High Speed Scanner			
03/06/2017	x5456	1323	1		bakeryaccountant2	Rejected	High Speed Scanner	Y	1	12
3/6/2017 Total			1	\$7.40						
03/07/2017	x5345	11275	5	\$1,807.55	bakeryowner1	Submitted	Mobile			
03/07/2017	x5345	11281	2	\$35.49	bakeryowner1	Submitted	Mobile			
03/07/2017	x5345	11284	5	\$1,807.55	bakeryowner1	Submitted	Mobile			
03/07/2017	x5345	11287	2	\$35.49	bakeryowner1	Submitted	Mobile			
03/07/2017	x5345	11293	5	\$1,807.55	bakeryowner1	Submitted	Mobile			
03/07/2017	x5345	11296	2	\$35.49	bakeryowner1	Submitted	Mobile			
3/7/2017 Total			21	\$5,529.12						
03/09/2017	x5345	11335	5	\$1,807.55	bakeryowner1	Submitted	Mobile			
03/09/2017	x5345	11338	2	\$35.49	bakeryowner1	Submitted	Mobile			
03/09/2017	x5345	11341	5	\$1,807.55	bakeryowner1	Submitted	Mobile			
03/09/2017	x5345	11344	2	\$35.49	bakeryowner1	Submitted	Mobile			
3/9/2017 Total			14	\$3,686.08						
03/12/2017	x5345	11444	5	\$1,807.55	bakeryowner1	Submitted	Mobile			
03/13/2017	x5345	11447	2	\$35.49	bakeryowner1	Submitted	Mobile			
3/13/2017 Total			7	\$1,843.04						
03/27/2017	x5345	1384	7	\$1,125.05	bakeryaccountant	Approved	High Speed Scanner	test deposit		
3/27/2017 Total			7	\$1,125.05						
03/28/2017	x5345	12336	1	\$20.00	bakeryowner1	Submitted	Mobile			
3/28/2017 Total			1	\$20.00						
Grand Total			56	\$14,018.24						

CHECK DETAIL REPORT

Check Detail Report										
From 3/1/2017 To 3/31/2017 Executed on 4/21/2017 8:33:20 AM										
Date	Account Number	Receipt Reference #	Check #	Amount	User					
3/2/2017	x5345	10834	4212	\$410.00	bakeryowner1					
3/2/2017	x5345	10834	4280	\$1.00	bakeryowner1					
3/2/2017	x5345	10834	1402	\$412.79	bakeryowner1					
3/2/2017	x5345	10834	1029	\$125.00	bakeryowner1					
3/2/2017	x5345	10834	00012	\$858.76	bakeryowner1					
3/6/2017	x5345	1322	100151	\$7.40	bakeryaccountant2					
3/6/2017	x5456	1323	1172	\$12.00	bakeryaccountant2					
3/7/2017	x5345	11275	0112	\$410.00	bakeryowner1					
3/7/2017	x5345	11275	4280	\$1.00	bakeryowner1					
3/7/2017	x5345	11275	1402	\$412.79	bakeryowner1					
3/7/2017	x5345	11275	1029	\$125.00	bakeryowner1					
3/7/2017	x5345	11275	00012	\$858.76	bakeryowner1					
3/7/2017	x5345	11281	0762392975	\$15.49	bakeryowner1					
3/7/2017	x5345	11281	0131	\$20.00	bakeryowner1					
3/7/2017	x5345	11284	00012	\$858.76	bakeryowner1					
3/7/2017	x5345	11284	1029	\$125.00	bakeryowner1					
3/7/2017	x5345	11284	1402	\$412.79	bakeryowner1					
3/7/2017	x5345	11284	4280	\$1.00	bakeryowner1					
3/7/2017	x5345	11284	0112	\$410.00	bakeryowner1					
3/7/2017	x5345	11287	0762392975	\$15.49	bakeryowner1					
3/7/2017	x5345	11287	0131	\$20.00	bakeryowner1					
3/7/2017	x5345	11293	4280	\$1.00	bakeryowner1					
3/7/2017	x5345	11293	1402	\$412.79	bakeryowner1					
3/7/2017	x5345	11293	1029	\$125.00	bakeryowner1					
3/7/2017	x5345	11293	00012	\$858.76	bakeryowner1					
3/7/2017	x5345	11293	0112	\$410.00	bakeryowner1					
3/7/2017	x5345	11296	0131	\$20.00	bakeryowner1					
3/7/2017	x5345	11296	0762392975	\$15.49	bakeryowner1					
3/9/2017	x5345	11335	0112	\$410.00	bakeryowner1					
3/9/2017	x5345	11335	00012	\$858.76	bakeryowner1					
3/9/2017	x5345	11335	1029	\$125.00	bakeryowner1					
3/9/2017	x5345	11335	1402	\$412.79	bakeryowner1					
3/9/2017	x5345	11335	4280	\$1.00	bakeryowner1					
3/9/2017	x5345	11338	0762392975	\$15.49	bakeryowner1					
3/9/2017	x5345	11338	0131	\$20.00	bakeryowner1					
3/9/2017	x5345	11341	4280	\$1.00	bakeryowner1					
3/9/2017	x5345	11341	1402	\$412.79	bakeryowner1					
3/9/2017	x5345	11341	1029	\$125.00	bakeryowner1					
3/9/2017	x5345	11341	00012	\$858.76	bakeryowner1					
3/9/2017	x5345	11341	0112	\$410.00	bakeryowner1					
3/9/2017	x5345	11344	0762392975	\$15.49	bakeryowner1					
3/9/2017	x5345	11344	0131	\$20.00	bakeryowner1					

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.

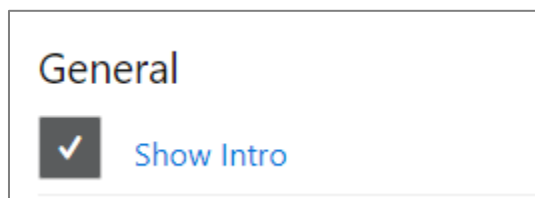
SETTINGS SCREEN

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.

Deposit Settings

Scanner Settings

Your financial institution has enabled the **Scanner Device Control**. Open the Deposit page for setup or changes.

ACCESSIBILITY SETTINGS

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

Accessibility

Prefers reduced motion

Custom Background Color **Reset**

Custom Foreground Color **Reset**