Bringing the Bank to You

Express Deposit℠ Operation & User Manual

Enterprise Bank
CREATE SUCCESS
Enterprise Bank
Express Deposit™
Operation & User Manual

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Introduction

Enterprise Bank’s Express Deposit™ service (the “Service”) is intended to replicate your experience when making a deposit at the teller window. Through the use of web technology and a scanning device you can quickly and efficiently submit a deposit to Enterprise Bank for processing. The Service is designed to provide you the following:

» Virtual deposit slips eliminating the need to maintain check inventory
» Scan/convert submitted checks into Check 21 images for clearing
» Front and rear capture of images
» Virtual Endorsement of submitted checks
» Immediate alerts for possible duplicate items
» Immediate confirmation of submitted deposits
» Extended business hours for making business deposits

In addition, the Service allows for Batch Balancing, Image Quality Analysis and Duplicate Item Detection.

Batch Balancing detects whether the initial amount that you indicated for your deposit matches the amount of the checks scanned. If the deposit and scanned check amount do not match then you will be given the option to correct an item that may have been scanned incorrectly or to accept the scanned amount.

Image Quality Analysis (IQUA) enables the Bank to ensure that items that are converted to Check 21 images will pass the necessary image requirements for acceptance by the Federal Reserve Bank. Checks that do not meet the minimum image quality requirement will be allowed to be scanned again. Any item that is not accepted by the Service must be deposited at an Enterprise Bank teller window or through the Bank-by-Mail service.

Duplicate Item Detection detects checks that may have been previously deposited. The Service will alert you to the possible duplication and then display to you the current check and the previous check that it has found as a possible match. This eliminates the possibility of processing a check twice and the service charges associated with the correction of the duplication.
Requirements

Requirements for enrollment in the Service include:

» Existing Enterprise Bank Business Online Banking client

» Initiation of an Express Deposit™ Services Agreement and Express Deposit™ Application

» Acceptance of the Express Deposit™ Destruction of Information and the Express Deposit™ Expedite for Recredit documents

» Approval by your Bank Officer and Cash Management Advisor

Requirements for use of the Service include the above and the following:

» Minimum System Requirements:
  • 256 MB RAM
  • 20 GB Hardrive with at least 3 GB of free disk space
  • Microsoft Windows® 7 or above
  • Open USB 2.0 Port
  • Internet Access
  • Internet Explorer 9.0 or above "32 bit" (Not fully compatible with Firefox or Google Chrome)

» An available AC power outlet

» A secure storage area or locked filing cabinet to maintain submitted deposited items for at least 14 days from date of deposit

» A shredder or means by which items can be destroyed after the 14 day retention period

NOTE: Refer to the Troubleshoot section to see the steps to determine which version of Internet Explorer and which version of the Windows operating system are installed on your PC.

The Bank shall supply all scanning hardware as part of the Service. This includes the scanner, a six foot USB cable and a power cord. In addition to providing said hardware the Bank shall place the scanning device under its maintenance contract to ensure operability of the device. The Bank’s maintenance contract with its third party provides on-site maintenance for repairs and/or troubleshooting of the scanning device. Should the device be inoperable then the Bank’s third party maintenance provider shall provide a replacement device at no charge to you. Additional scanning devices shall result in an added cost but shall also be covered under the Bank’s maintenance contract.
Installation

NOTE: If you have restricted privileges on your computer, you will need to ensure that the SYSTEM ADMINISTRATOR of the computer is available before performing the installation. Prior to installation, you may be required to disable your anti-virus, firewall, and/or Internet security software. Some security settings may change during the Express Deposit installation.

Configure the Computer

Do not plug in USB port until installation is complete.

Set Enterprise Bank as a Trusted Site.

1. Open Internet Explorer and select Internet Options from the Tools menu.

2. The Internet Options box is displayed. Select the Security tab, click Trusted Sites and then click the Sites button.

3. Enter the web site https://www.on-lineenterprise.com, then click Add and then click Close.
4. The Internet Options box is again displayed. Click the Custom Level button.

5. The Security Settings—Trusted Sites Zone box is displayed. Establish the following:

<table>
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<th>Feature</th>
<th>Setting</th>
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<tr>
<td>Automatic Prompting for ActiveX controls</td>
<td>Select the “Enable” option</td>
</tr>
<tr>
<td>Download signed ActiveX controls</td>
<td>Select the “Prompt” option</td>
</tr>
<tr>
<td>Script ActiveX controls marked safe for scripting</td>
<td>Select the “Enable” option</td>
</tr>
<tr>
<td>Use Phishing Filter or Use Smartscreen Filter</td>
<td>Select the “Disable” option</td>
</tr>
<tr>
<td>Use Pop-up Blocker</td>
<td>Select the “Disable” option</td>
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*Note: These settings will only apply to the sites listed under Trusted Sites. All other visited sites will still maintain the normal security settings on the PC.*

6. Click OK.

7. The Warning box is displayed. Click Yes.

8. The Internet Options box is again displayed. Click OK and then close the Internet Explorer window.

*NOTE: Additional pop-up blockers may need to be disabled if the PC has multiple address bars.*

9. Add website to compatability view settings

   - Tools
   - Compatability view settings
   - Enter the website [https://www.on-lineenterprise.com](https://www.on-lineenterprise.com)
   - Click add and then click close
Driver Installation

1. Insert the CD-ROM into the DVD/CD-RW Drive.

2. Click **Start < Run** and browse to the CD-ROM.

3. Double-click the appropriate folder based on your model scanner.
   - Cannon CR 80
   - Bouroughs Smart Source Micro Elite

4. Double-click **setup.exe** to begin the installation.

5. Click **Next**.

6. Click **I Agree**.
7. Click **Install**.

*NOTE: The install could take as long as 4-5 minutes.*

8. Click **Finish** and continue to the next section.

9. Remove disk and keep in a secure location.
Install the ActiveX Plug-ins

**NOTE:** Connect your scanner to the PC and to a power outlet and turn it on before completing steps 1-3. Once connected a message will appear in the lower left corner of your PC, notifying you that your PC found new hardware.

1. From your PC:
   - Launch Internet Explorer
   - Log into Business Online Banking.
   - Click Account Services
   - Click Express Deposit Tab

2. The Security Warning box is displayed instructing you to install software (Run Zipfile), click **Install**.

3. The Silver Bullet window will appear then disappear indicating that the scanner is recognized and ready for use.
4. The Deposit Status box is displayed; select the **Create Deposit** tab.

![Create Deposit](image)

5. The Create Deposit box is displayed.

   - Enter the deposit amount and select the appropriate deposit account.
   
   **NOTE:** When entering the deposit amount you do not need to enter the decimal point. Example: 100.00 should be typed in as 10000. The decimal point will automatically fill in.

   - Enter a Store Number (optional).

   - Deposit Memo (not shown above).

   **NOTE:** You may elect to enter a deposit memo that will be visible on the system generated deposit ticket. This feature must be requested by the customer since it becomes a mandatory field once turned on.

   - Click Continue

6. The Internet Explorer—Security Warning box is displayed, click **Install**.
7. You should now be presented with the Deposit Capture screen. If so then your installation was a success.
Create and Submit a Deposit

NOTE: Skip to step 6 if continuing on from the previous section. Otherwise, plug the scanner in and turn it on before proceeding any further.

1. From Your PC:
   » Launch Internet Explorer
   » Log into Business Online Banking.
   » Click Account Services
   » Click Express Deposit Tab

2. The Silver Bullet window will appear then disappear indicating that the scanner is recognized and ready for use.

3. The Deposit Report screen is displayed; click Create Deposit.

4. The Create New Deposit window is displayed.
   » Enter the deposit amount and select the appropriate deposit account.

NOTE: When entering the deposit amount you do not need to enter the decimal point. Example 100.00 should be typed in as 10000. The decimal point will automatically fill in.
Enter a Store Number (optional).

Click **Continue**

5. You should now be presented with the **Deposit Capture** screen. Place your items in the scanner tray then scroll down and click the **YELLOW Scan** button to begin scanning your items.

6. Once all items have been scanned you will be presented with the home screen.
If you have more items to scan, place them in the scanner tray and click **Scan**; if you are done scanning your items, click **Submit Deposit**; if you want to resume this batch later and want to start a new batch then click **Save Deposit**.

7. Refer to the **Main Create Deposit** window to verify that you do not have any error and that your deposit is in balance.

If you are not in balance then view the **Error** column of checks to determine which one(s) may have been scanned for an incorrect amount. Click the **Fix Errors** tab and handle accordingly.

8. If there are exceptions they will be highlighted in pink. These may be due to image a field value that was not detected during the scan, such as a Routing/Transit number, dollar amount, or due to poor image quality. To review the list of all exceptions in the deposit click the **Fix Errors** tab.

9. Click in the error fields and correct the item accordingly. Click **Enter** to save your changes.
If the item is an exception due to poor image quality then verify the quality of the scan. If the image could be improved, click Delete Item and and click Scan to capture a new image of that item. Repeat this process for other items with image quality exceptions. If the image is acceptable, click Accept.

**NOTE:** Adjust your total deposit amount in the Deposit Information window should you delete the item entirely from your deposit. Click Enter to save your new amount.

10. Verify that the Create Deposit window shows no exceptions remaining.

11. Click Submit Deposit once all exceptions have been corrected and your deposit is balanced.

**NOTE:** If any items scanned in this batch match a previously submitted item then you will be prompted to review these items as suspect duplicates.

a) If there are exceptions that indicate Duplicate item, click the **Fix Error** tab in the main **Create** Screen to view the original item against the suspect duplicate item. The system will also indicate the capture date of the original item.

b) If the item is a true duplicate then click Delete Item and then click OK. If it not a duplicate then click Accept Duplicate. All deposits containing a suspect duplicate will be reviewed by Enterprise Bank. As such, the status of the deposit once submitted will be submitted.
12. Click **Submit Deposit**.

13. Upon clicking **Submit Deposit**, you will be taken to the **Deposit Report** screen to the **view Deposits** tab. Verify that your deposit is listed in a "submitted" status. If not, click the Select box and then click **Submit** to complete the deposit.

![Deposit Report Screen](image)

If not, click the **All Deposits** tab and verify that your deposit is listed with a Deposit Status of either **Submitted** or **Delivered**.

*Note: All deposits must be balanced and a difference should not be displayed. If there is a **Difference**, once you are finished scanning; press **Submit deposit**. A screen will pop up with an error message. Confirm the correct amount and continue submitting the deposit.*

14. Click **Logout** and then close the application.
Clear a Jam

If a jam occurs, a window will display on your PC screen telling you to remove the jam. Remove the item causing the jam and then click **OK**. This should reset the system and the scanner.

![Image](image.png)

**NOTE:** CR - 25/50 Scanners may need doors opened & closed before proceeding.

Delete a Check

To delete an item from a deposit that has not been submitted, click the **All Items** tab. Click on the item that you wish to delete from the deposit. Click the **Delete Item** button.

![Image](image.png)

Click **OK**  The item will then be removed from the deposit.
Delete a Deposit

You may only delete a deposit that has not been submitted. If your deposit has not been submitted and you wish to delete it then click the **Remove Deposit** button.

Click **YES**. The deposit will then be deleted.

Retention

Enterprise Bank requires its Express Deposit™ customers to retain the physical check(s) for 14 days following the date of original deposit. On or after the 14th day you are required to destroy these checks using a reasonable method such as shredding. Below is a suggested process to retain and destroy your items:

Dual Control is recommended for all steps listed below.

1. Place all checks for all deposits made for the day in a sealed envelope.
2. The authorized employee responsible for the deposit should date and sign the front of the envelope verifying its contents.
3. Place the sealed envelope in a secured location.
4. Remove any envelopes with a deposit date greater than 14 days from the secured location and destroy the contents using a cross-cut shredder.

Should you have any questions regarding this requirement contact the Bank at 877-671-2265 and speak to a Customer Service Representative.
Run a Query

The Express Deposit™ service maintains a 45 day history of deposits and their items. At any time you can perform a query to search for items within a previously submitted deposit. You would perform this function by scrolling over the Reports tabs and choosing Item Query.

Within the Search Options window, input your search criteria and then click the Search button.

The system will retrieve items that match your search criteria in the Items List window below the Search Options window. You may generate a report of the items meeting your search criteria by clicking the Export As button.
Create a Report

The Express Deposit™ service maintains a 45 day history of deposits and their items. At any time you can create either a detailed report for a given deposit or create a summary report for any given date or range of dates.

Detailed Report for a Deposit

From the Deposit Report screen, click the Deposit Query tab. Enter the search criteria to locate the deposit you wish to generate the detailed report for. Click the deposit’s Deposit ID.

Within the Deposit Query window, mouse and choose the format for your report. PDF Report or PDF Report with Images.
An Adobe PDF report will be generated in a separate window for you to print or save.

Summary Report by Deposit Status

From the Report screen, click the Deposit Query tab. Enter your search criteria, mouse over the Summary Report button and finally choose Generate PDF Report.
An Adobe PDF report will be generated in a separate window for you to print or save.

To create a summary report of deposits and deposit information for a particular date or a date range. Click the Report tab, select Item Query, click the arrow key in the Search tab and then Select Advance Search.

**Note:** Deposit Summary by User Report will detail deposits for a particular user at your organization.

Choose your date range and then click Search. Click on the item and select Export As...

An Adobe PDF report will be generated in a separate window for you to print or save.
**Troubleshooting**

The application utilizes Internet Explorer and it’s necessary to have the latest updates and patches applied. Earlier versions of Internet Explorer have defects that will prevent this application from running. You can obtain the latest patches by following these steps:

2. Click on ‘Microsoft Update’ under the resources section.
3. Click on Express Update.

If your company does not allow these updates or has a different policy, contact your network administrator for other options. If you are still unable to log into Express Deposit™ or create a new deposit, contact Enterprise Bank at 877-671-2265 and speak to a Customer Service Representative.

To determine what version of Internet Explorer you are on, launch Internet Explorer and then click on the Help menu tab and then click **About Internet Explorer**.

You should be presented with a box as shown below:
The application requires the PC to be running a Windows Operating system that is Windows 7 or above. To determine what version of Windows your PC is running, right-click on **My Computer** on your PC desktop and choose **Properties** (see left image below). If you do not have a My Computer desktop icon, then right-click on **Start** and choose **Explore**. When presented with a list of directories on your PC you then right-click on **My Computer** and choose **Properties** (see right image below).

**Certain checks always jam and cannot be scanned**

All checks are measured for their length and thickness to ensure that no two checks become stuck together when passing through the scanner. If a check is determined to be too long or too thick then the scanner will automatically jam to force you to pull the check out to realize that two or more checks have become stuck together. If this is not the reason and this particular check is just longer or thicker than a standard check then uncheck the **Detect Double-Feed** option located near the green **Scan** button and try scanning the check again. This will disable the feature that measures the length and thickness of the check being scanned.
The transport API encountered an internal error

As you scan your items, a pop-up window may appear detailing the above error message. If so then your scanner may be damaged. Contact the Bank at 877-671-2265 and speak to a Customer Service Representative to place a service call for your device.

The Ranger API is unable to communicate with the scanner

After creating a new deposit and placing your items in the scanner tray and clicking the Scan button, you receive the above error. This error could occur if your USB cable is loose. Please unplug and reconnect the USB cable from the scanner and also the PC. Then log out of Express Deposit and log back in. If the error remains, then this could indicates that the driver has become corrupt and needs to be reinstalled or that the scanner is damaged. Contact the Bank at 877-671-2265 and speak to a Customer Service Representative to uninstall/reinstall the driver or to place a service call for your device.

I click the Scan button and a pop-up appears indicating “No doc present”

If this pop-up appears after you have placed your items in the scanner tray and clicked the Scan button, then try pushing your stack of checks forward further into the tray. Click OK to the prompt and then click Scan again. This error indicates that the scanner is unable to detect any items sitting in its tray.
My check images require constant corrections

At times some of the items being scanned may require you to manually enter the dollar amount of the check and/or require you to accept an image that appeared under the **View Exceptions** tab for poor image quality. This may be because the check amount could not be read or because the check was tilted when it passed through the scanner. In most instances you can see why the scanner was not able to depict the amount of the item or why the item was listed as poor image quality. In those instances you can manually correct the dollar amount or remove the item and scan the item again. However in some instances you may not know why the item amount was not captured correctly or why the item was flagged poor image quality. When this is the case, verify that your scanner is not located near another scanner or a power supply. Scanners use magnets and having two within a close proximity could adversely affect the scanner’s ability to read item amounts correctly or at all. A power supply nearby could also have a similar affect on the check image quality.

If this is not the case then remove the cover to the scanner and use a “can-of-air” to blow out any debris. In addition, use a linen cloth to wipe the mirrors within the scanner. If this does not result in better image quality and less corrections then contact the Bank at 877-671-2265 and speak to a Customer Service Representative to place a service call on your scanner.
My Deposit did not post

Before calling the Bank, log into Express Deposit™ and review the Deposit Report screen to ensure that your deposit has a status of **SUBMITTED** or **DELIVERED**. If the deposit has a status **READY AND PENDING APPROVAL** or **CAPTURE COMPLETE** then check the Select box and click Submit to complete the deposit.

If your deposit does have a status of **SUBMITTED** or **DELIVERED** then it is possible that the Bank has not yet posted your deposit. All Express Deposits are posted periodically throughout the business day. However, you may call the Bank at 877-671-2265 to speak with a Customer Service Representative to ensure that your deposit was received.

My PC does not recognize the scanner

This can occur if you have a bad or incompatible USB port. If the installation of the scanner was done correctly, you should be able to see your scanner listed in your PC’s hardware profile. To navigate to this section, right click the **My Computer** icon on your desktop and select the **Hardware** tab. Then select **Device Manager**. Click the ‘+’ next to Universal Serial Bus controllers if it is not already expanded. If you have your scanner connected to the PC but nothing is listed (not even an unknown device of some type), it is likely that you have a bad USB port or an incorrectly installed USB card. Contact your company’s technical support personnel for a more advanced diagnostic.

My scanner frequently loses power

If you find that the scanner frequently loses power, check and straighten the power cord. Stretching or excessive bending of the cord will cause it to fatigue and eventually fail. If this does not seem to resolve the issue then contact the Bank at 877-671-2265 and speak to a Customer Service Representative to place a service call.
How do I uninstall my scanner and the ActiveX plug-ins?

To uninstall your scanner, go to **Start > Control Panel > Add or Remove Programs**. Find the scanner installation and select it. Click **Remove** on the right. You will be prompted to make sure you want to do this. Click **Yes**. The files will then be uninstalled from your PC.

To uninstall the ActiveX plug-ins, right-click on **Start** and choose **Explore**. Navigate to the following directories to remove the following files:

- C://Windows and remove **setuplog4x.ocx**
- C://Windows/Downloaded Programs and remove **SetupLog4x Control**
- C://Program Files/Carreker/ZipTrc and remove **Log4x.ocx**