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## Overview

eDeposit is a revolutionary service which allows you to deposit checks directly into your account from the comfort of your home or office! Using your Internet-connected computer and almost any scanner, both business and personal checks can be deposited with just a few simple steps.

## System Requirements

### TO USE OUR BUILT-IN CHECK SCANNING SOFTWARE

#### COMPUTER OPERATING SYSTEM

- Windows7
- Windows Vista
- Windows XP with Service Pack 2
- Windows 2000

Note: Future Microsoft OS will be supported as the OS becomes available.

#### INTERNET BROWSER

- Microsoft Internet Explorer 7 or later with security set to Medium-High. Note: If you are running Windows7 or Vista, right click the IE icon, select Run as Admin to use the add-on ActiveX Control to scan your check. This method is convenient but not required. You can always scan your check using your own scanner's software and upload the check image in the system.
- Microsoft Internet Explorer 6 with security set to Medium.

### TO USE YOUR OWN SCANNER SOFTWARE

#### COMPUTER OPERATING SYSTEM

- Any modern operating system

#### INTERNET BROWSER

- Any modern internet browser

#### INTERNET CONNECTION

- Broadband (at least basic DSL or cable)

#### SCANNER

- Any TWAIN-Compatible scanner except wireless scanners and duplex multi document scanners.

Almost all scanners are TWAIN-compatible. **Note:** If you want to use the add-on ActiveX Control to scan your check, you must run IE browser as administrator. Or you can use your own scanner software to scan your check.

Be sure to install the latest scanner driver specific for your operating system and test your scanner before making your first web deposit.

## ActiveX Control

You may be prompted to install an add-on software published by 'Dosadi'. While convenient, this is not required to continue. You can select "Use Your Own Scanner Software" if you want to skip the download, or if you do not have administrator rights on your computer.

## Account and Amount

1. Select your account from the drop-down list.
2. Enter the amount of your check.
3. Confirm that each statement in the verify item list is true, then check its box.
4. Click CONTINUE.

### Security Features

Many check instruments include instructions to notify the holder of security features embedded in the document. These features may be written at the top or bottom edge of the check or on the back of the check.

Security features identifying original checks may include:

1. Colored background on the face of the check
2. A watermark seen by holding the check up to a light
3. Micro-printing under the maker's signature that appears as a dotted line when photocopied
4. Absence of the term "Original Document" screened on the reverse of the check
5. The existence of a color tinted reverse image of the check number seen on the reverse of the check
6. The existence of a "Security Weave" pattern on the reverse of the check
7. Erasure protection that leaves a white mark where the document was altered
8. Colored stains or spots that may occur with chemical alteration

## Scanner Information

### TO USE OUR BUILT-IN CHECK SCANNING SOFTWARE

1. **Select your specific scanner driver from the drop-down list.**  
Only installed scanners are listed. If the list is empty or your scanner is not listed you may need to reload the correct driver from your scanner's manufacturer. A standard scanner driver package may not have included a TWAIN driver, but the full version of the driver might. This is often the case with common printers like HP. **Note:** Wireless scanners and duplex multi document scanners are not supported by our built-in scanning software. In this case, you can scan the check using your scanner's software, save the image and upload it by selecting the Use Your Own Scanner Software option.
2. **Click CONTINUE.**
3. **Click on the image that represents your scanner type.**  
Your diagrams and instructions will be based on the selection you make here.
4. **If your scanner is not a mobile scanner, click on the arrow that represents your scanner's home position.**  
Most scanners have a small arrow or dot which shows where to place your document. Locate that arrow and choose the corresponding one in the diagram.
5. **If the displayed scanner information is correct, click YES.**  
Otherwise click **BACK** to make changes.

I get the message "Can not open twain device". What does this mean?

The system was not able to communicate with your scanner. If you are using a wireless scanner, even if it is plugged directly into your computer, the system is still not able to communicate with the driver. We do not support wireless scanner at this point. Please scan your check using your scanner software and upload the file to the system instead.

### TO USE YOUR OWN SCANNING APPLICATION

1. **Scan the front and back of the check using your scanner's software. Adjust the scanned surface to include the check and no more than 1/3 inch of white space around the check. Too much extra white space will make the dimension of the image file too big for upload.**
2. Be sure the image was scanned in grayscale, at 200 or 300 DPI and save in JPG format. Double check the resolution of your file in Window Explorer or other tools as appropriate.

Your image software might compress the file before saving it. Save at "best quality" tends to override the compression setting. In addition, the width and height should be cropped to the size of a standard personal check or a standard business check as appropriate i.e. between approximately 5.7 by 2.2 inches and 8.7 by 3.8 inches. Excessive extra white space included by your scanner software will cause the dimension of the image to be too large and will not be accepted by the system.

3. **Click Browse for most browsers such as IE, Firefox. Choose File for Safari. Navigate to your check image file.**
4. **Click CONTINUE.**

To figure out the resolution and the dimension of your saved file, do the following:

**PC INSTRUCTIONS(Windows XP):**

1. Go to Windows Explorer
2. Locate saved image.
3. Right click on the image and click on properties.
4. Click on the Summary tab in the pop-up window.
5. Look at the resolution in DPI.  
If this value is less than 200 dpi, you will need to re scan and re save your file.
6. Look at the width and height. Calculate the width and height by dividing the pixels measurement by the dpi. The result is the width and height in inches. This number should be closed to the size of a personal check (5.7 by 2.2) or a business check (8.5 by 3.8). If not, crop your image and save your file again before uploading to the system.

**PC INSTRUCTIONS(Windows 7):**

1. Go to Windows Explorer
2. Locate saved image.
3. Right click on the image and click on properties.
4. Click on the Details tab in the pop-up window.
5. Look at the resolution in DPI. If this value is less than 200 dpi, you will need to re scan and re save your file.
6. Look at the width and height. Calculate the width and height by dividing the pixels measurement by the dpi. The result is the width and height in inches. This number should be closed to the size of a personal check (5.7 by 2.2) or a business check (8.5 by 3.8). If not, crop your image and save your file again before uploading to the system.

**MAC INSTRUCTIONS:**

1. Locate saved image
2. Hold down control key and click with mouse at same time.
3. Select "Open with"
4. Select "Preview"
5. Go to "Tools" in top bar menu
6. Select "Adjust size". You will now see the resolution in pixels per inch which is the same as DPI. If this value is less than 200 dpi, you will need to re scan and re save your file.
7. Look at the width and height. Calculate the width and height by dividing the pixels measurement by the dpi. The result is the width and height in inches. This number should be closed to the size of a personal check (5.7 by 2.2) or a business check (8.5 by 3.8). If not, crop your image and save your file again before uploading to the system.

I get "Uploaded File Exceed File Size". What does that mean?

The uploaded file width and height must be closed to the dimension of a personal check and a business check, approximately 5.7 to 8.5 inches long and 2.2 to 3.8 inches wide. Your scanned image might have included the entire scanner surface. You need to go back to your original image and crop the file to only include about 1/3 inches of white space around the check. Be sure your saved file is still at 200 DPI. See instructions above on how to check on your file's resolution, width and height.

**IF YOU ARE USING A BROWSER OTHER THAN INTERNET EXPLORER 7 or later**

- Click **USE YOUR OWN SCANNER SOFTWARE**

TOP

## Scan Front

1. Place your check in the scanner as shown.
2. Click **SCAN FRONT OF CHECK**.

TOP

## Crop Front

The software attempts to auto-crop your check, but you must make sure the check image is acceptable for deposit.



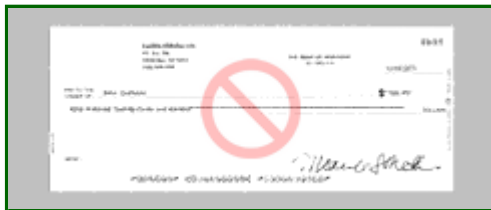
*Correctly Cropped*



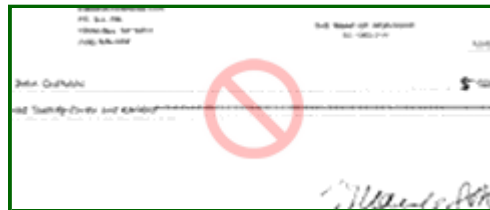
*Upside-Down*



*Un-Cropped*



*Under-Cropped*



*Over-Cropped*

1. Use the buttons to adjust the image until the entire check is visible without any extra space and is right side up.
  - **FLIP** – Rotates the check 180 degrees.
  - **CROP** – To remove extra space around the check **OR** to expand the check image to include needed info:
    1. Click the top left of the check
    2. Click bottom right of the check. You should see a red box surrounding the check image. If the crop box does not look right to you, expand the browser window to full screen and click the top left and bottom right corners again. If the check is placed incorrectly in the scanner, click **BACK** and re-scan.
    3. Click **CROP**
  - **UNDO** – Steps back through the changes. The system auto-cropped the image. You may need to click undo several times in order to get to the starting image. Click **CROP** and follow the instructions on the screen

to mark the corners of the check and re crop the image manually. You might need to expand the browser window to full screen for the crop box to work properly.

2. Confirm that each statement in the verify item list is true, then check its box.
3. Click CONTINUE.

If the check image is completely blank, it usually means that your scanner is a little different from the example scanner. Our pictures are not always perfect. Most scanners have an arrow showing the correct corner to place the check.

1. Click BACK.
2. Move the check so that it is in the corner with the arrow.
3. Click SCAN FRONT OF CHECK.

If the check image is very tiny, it usually means that the auto-crop did not work well. Since it is hard to crop a tiny image, it's best to do it in two rounds.

1. Click CROP to do a rough crop using the instructions on the screen.
2. Do a finer crop now that the image is bigger and easier to work with.

If the check image is over-cropped, it usually means that the auto-crop did not work well.

1. Click UNDO one or more times to get to the original image.
2. Click CROP and follow the instructions on the screen to mark the corner of the check and re crop the image.

If the system indicates that it can not find the account number,

1. Click UNDO to revert back to the original image. Your image may have been auto-cropped by the system. You may have to click UNDO multiple times to get to the original image.
2. Click CROP and follow the instructions on the screen to mark the corner of the check and re crop the image.

If you get a system error such as "Scanner error: [object error] uploadURL: https://.... UploadFileName : checkfront.jpg",

1. Check your manufacture's web site to verify that your scanner driver is up to date and is certified for your current OS version.
2. Your firewall may be preventing the upload of the image. Most business firewall and VPN will block file upload. Home firewall tend to not block uploading of images. Contact your FI for further assistance.

TOP

## Scan Back

1. Place your check in the scanner as shown.
2. Click SCAN BACK OF CHECK.

TOP

## Crop Back

The home deposit software attempts to auto-crop your check, but you must make sure the check image is acceptable for deposit.



*Correctly Positioned Endorsement*



*Misplaced Endorsement*

1. Use the buttons to adjust the image until the entire check is visible without any extra space and the endorsement is above the arrow on the right.
  - **FLIP** – Rotates the check 180 degrees.
  - **CROP** – To remove extra space around the check:
    1. Click the top left of the check
    2. Click bottom right of the check
    3. Click CROP
  - **UNDO** – Steps back through the changes. The system auto-cropped the image. You may need to click UNDO several times in order to get to the starting image. Click CROP and follow the instructions on the screen to mark the corners of the check and re crop the image manually. If the crop box does not look right to you, expand the browser window to full screen and try again. If the check is placed incorrectly in the scanner, click BACK and re-scan.
2. Confirm that each statement in the verify item list is true, then check its box.
3. Click CONTINUE.

If the system indicates there's an issue with the Back image,

1. Click UNDO (possibly more than once) to revert back to the original uploaded image.
2. Click CROP and follow the instructions on the screen to mark the corners of the check and re crop the image manually.

TOP

## Upload Image

1. **Scan, crop and save the front and back of the check using your scanner's software.**  
Be sure the image was scanned in grayscale, at 200-300 DPI and save in JPEG format.
2. **Browse to the file with the image of your check.**
3. **Click CONTINUE.**

TOP

## Confirm

1. **Carefully review the transaction details.**
2. **Confirm that each statement in the verify item list is true, then check its box.**
3. **Click CONFIRM DEPOSIT.**

TOP

## Receipt

1. **Print the receipt for your records.**
2. **Click CONTINUE.**

TOP

## File Check

Annotate your check and save it for the period specified on your screen. Place it in your files with the receipt.

TOP

## Denied

**If your deposit is denied make sure that:**

- **The check images are correctly cropped.**
- **The front check image is right side up.**
- **The endorsement is above the arrow on the right.**

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**PRINT | CLOSE**

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