

# **BUSINESS BANKING**

## **MAKING A REMOTE DEPOSIT**



At First Internet Bank our goal is to make online banking simple. We hope you find our instructional materials useful as you begin to take advantage of our platform capabilities.

To make a deposit in Business Banking with a scanner, go to **Additional Services > Remote Deposit**. Select the Tax ID (if the business has multiple TINs) and land on the screen shown.

1. **Account list** - eligible accounts linked to the Tax ID.
2. **Description** - anything to identify the deposit later.
3. **Batch Quantity** - number of checks you're about to scan (best practice to scan at most 35-50 at a time)
4. **Total Amount** - sum of all checks you're about to scan (note says "you have \$x left of your \$x deposit limit").

**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  1

Description  2

Batch Quantity  3

Total Amount  4 you have \$198500.00 left of your \$200000.00 deposit limit.

**Start Scan**

---

**Pick up where you left off**

You have 1 saved transactions that have not been submitted yet. Transactions are automatically saved while you work and will be saved for up to 5 days.

Today at 10:36 AM <small>(saved)</small>	\$1,075.00 <small>(3 checks)</small>	Scanner channel	cortez1 username
---	---	--------------------	---------------------

Once you enter these 4 fields, load the checks in the scanner and click Start Scan. It's that easy!

bRDCl lets you start a deposit and save to finish later (saved up to 5 days). Simply select a batch under "Pick up where you left off".

## MAKE A DEPOSIT

When the scanning is complete, this screen appears.

### “WHAT DO I DO HERE?”

**Review scanned checks**, with focus on details for any flagged check.

- **Black Flag = needs review.** Adjust amount, delete and rescan, or submit as is.
- **Red Flag = hard reject.** Try and scan again (via Scan More Checks button, not showing here), or remove from batch by adjusting batch quantity.

**Scan More Checks** (if needed).

**Submit Deposit** once flagged items are reviewed -button at bottom right (not showing).

The screenshot shows the 'Deposit' interface with the following elements and callouts:

- Deposit** header with a help link: "Not sure what to do next? Visit the help section on the top right for instructions."
- Description:** Main St Checks
- Batch Quantity:** 8 (with a red flag and "Actual: 7" next to it)
- Total Amount:** \$1,700.00
- Total Checks:** 8
- View Toggle:** "All Checks 8" and "Flagged only 2" buttons.
- Check List:**
  - Item 1: \$50.00
  - Item 2: \$1,000.00 with error: "We cannot detect a front signature. Please review the check image prior to submitting."
  - Item 3: Rejected, \$229.00 with errors: "Routing number could not be read" and "MICR Acct Number could not be read"
  - Item 4: \$25.00
  - Item 5: \$100.00
  - Item 6: \$200.00
  - Item 7: \$125.00
  - Item 8: \$200.00
- Callouts:**
  - "Correct errors before submitting." points to the "Actual: 7" indicator.
  - "Toggle between list view and one check at a time." points to the list view icon.
  - "View all checks or only those flagged as needing attention." points to the view toggle buttons.
  - "Delete a check from the batch." points to a trash icon next to item 6.

# HOW TO ACCESS CHECK IMAGES AND DEPOSIT DETAILS

- 1. **Additional Services**
- 2. **History**

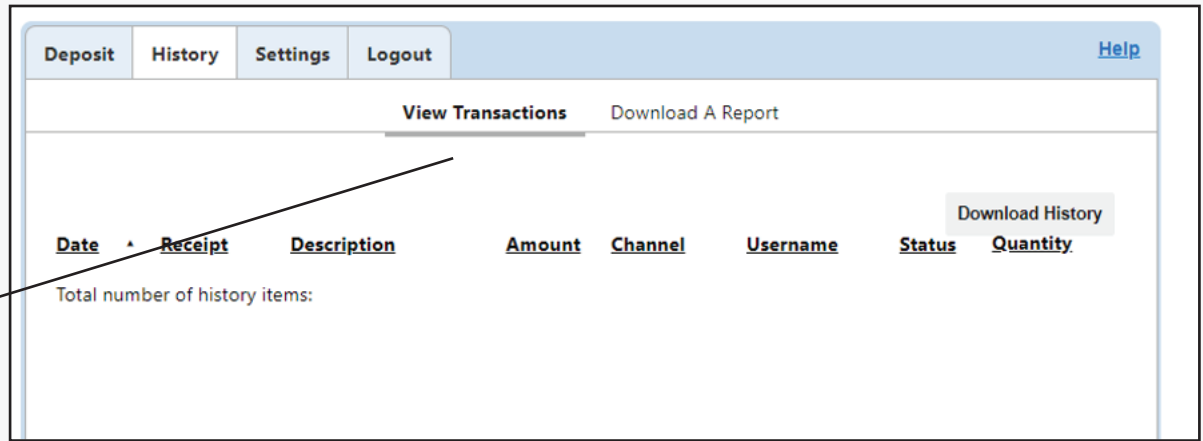
The screenshot shows the First Internet Bank website interface. At the top left is the logo for "FIRST INTERNET BANK". To the right of the logo is a green circle with the number "1". Below the logo is a navigation bar with tabs: "My Accounts", "Payments and Transfers", "Account Services", "Additional Services", and "Reports". The "Additional Services" tab is selected. Below the navigation bar is a header with "Last Visit Oct 14, 2020". The main content area is divided into three sections: "My Accounts", "My Approvals", and "Routing". The "My Accounts" section shows a table of deposit accounts with columns for account name, number, and balance. The "My Approvals" section shows two approval requests for payments and transfers, each with a "Decline" and "Approve" button. The "Routing" section shows a routing slip for a check with a routing number of #074014187 and a message from the bank.

DEPOSIT ACCOUNTS	\$13.42
Business Banking Checki... *8368	Quick peek
Available	\$2.00
Current	\$2.00
mRDC Test Account *8350	Quick peek
Available	\$6.49
Current	\$6.49
Business Banking Saving... *8376	Quick peek
Available	\$4.93
Current	\$4.93

The screenshot shows the First Internet Bank website interface for the deposit process. At the top is a navigation bar with tabs: "Deposit", "History", "Settings", and "Logout". The "Deposit" tab is selected. Below the navigation bar is a green circle with the number "2". The main content area is titled "Welcome" and contains the text: "Depositing checks is simple - Use your high speed check scanner to deposit a batch of checks." Below this is a section titled "How it works" with three steps: 1. Select an Account (with a scanner icon), 2. Scan Checks (with a check icon), and 3. Confirm Deposit (with a checkmark icon). At the bottom is a blue button labeled "Start A New Deposit".

## HOW TO ACCESS CHECK IMAGES AND DEPOSIT DETAILS

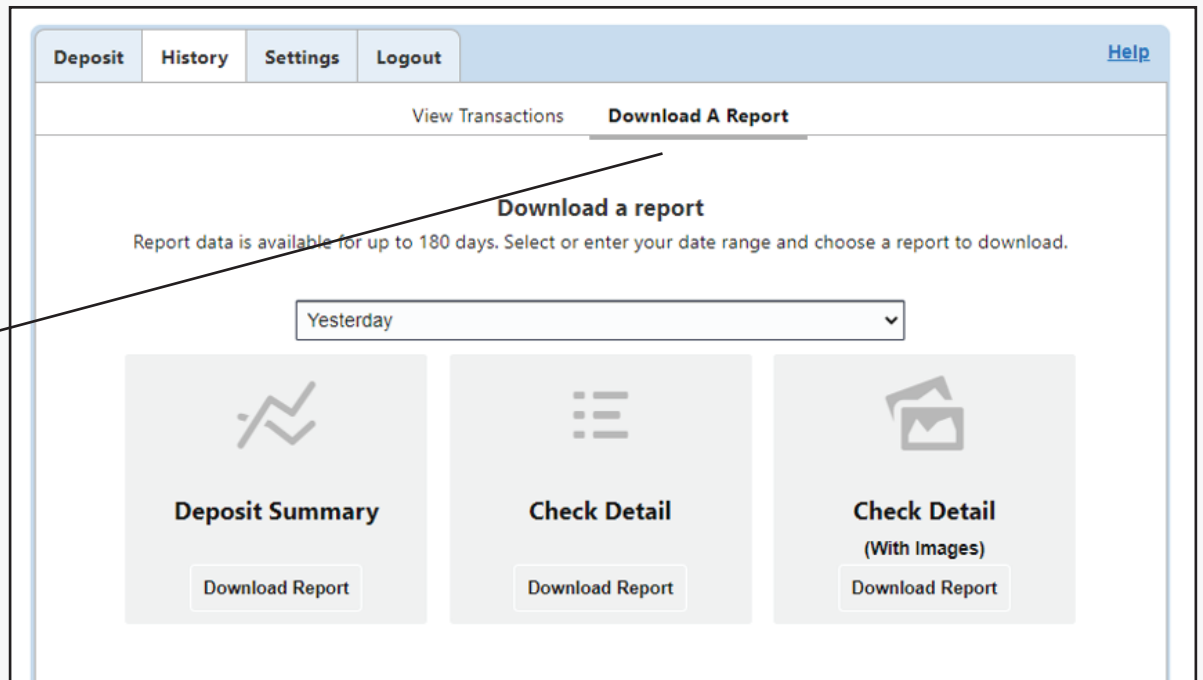
To access images/details on same day deposits, click in the area of the deposit (no current deposit available). Click magnifying glass to drill down and access the image.



To access images/details on next day, use Download a Report which offers 3 choices: Summary, Detail w/o images and Detail with images.

Without images is rolling 180 days of data.

With images is rolling 32 days of data.



## HOW TO ACCESS CHECK IMAGES AND DEPOSIT DETAILS

**Check Detail (with images):**  
Rolling 32 days of data.

The screenshot shows the 'Download a report' page with a red error banner at the top that reads: "This report is limited to 32 days. Please request the appropriate date range." Below the banner, the page title is "Download a report" and the text says "Report data is available for up to 180 days. Select or enter your date range and choose a report to download." There is a "Custom date range" dropdown menu and two date pickers showing "08/14/2020" to "10/15/2020". Three report options are visible: "Deposit Summary", "Check Detail", and "Check Detail (With Images)". Each option has a "Download Report" button. A callout line from the text box on the left points to the "Check Detail (With Images)" option.

**Check Detail (without images):**  
Rolling 180 days of data.

The screenshot shows the 'Download a report' page with a red error banner at the top that reads: "Report data is available for the last 180 days, please adjust your start and end dates." Below the banner, the page title is "Download a report" and the text says "Report data is available for up to 180 days. Select or enter your date range and choose a report to download." There is a "Custom date range" dropdown menu and two date pickers showing "01/14/2020" to "10/15/2020". Three report options are visible: "Deposit Summary", "Check Detail", and "Check Detail (With Images)". Each option has a "Download Report" button. A callout line from the text box on the left points to the "Check Detail" option.

## ENTITLEMENTS FOR SUB-USERS

▼ Business Banking Checking Test Account - *8368 \$3.97	Select All <input checked="" type="checkbox"/>
<b>View Balances</b>	<input checked="" type="checkbox"/>
View Transaction History / Statements	<input checked="" type="checkbox"/>
Internal Transfer	<input checked="" type="checkbox"/>
<b>Mobile Deposits</b>	<input checked="" type="checkbox"/>
Stop Payments	<input checked="" type="checkbox"/>
▶ Check Positive Pay	Select All <input checked="" type="checkbox"/>
▶ ACH Templates	Select All <input checked="" type="checkbox"/>
▶ ACH Payments	Select All <input checked="" type="checkbox"/>
▶ ACH Collections	Select All <input checked="" type="checkbox"/>
▶ ACH File Pass-Through	Select All <input checked="" type="checkbox"/>
▶ Domestic Wire Transfer Templates	Select All <input checked="" type="checkbox"/>
▶ International Wire Transfer Templates	Select All <input checked="" type="checkbox"/>
▶ Domestic Wire Transfer Payments	Select All <input checked="" type="checkbox"/>
▶ International Wire Transfer Payments	Select All <input checked="" type="checkbox"/>
▶ Business Banking Savings Test Account - *8376 \$4.93	Select All <input checked="" type="checkbox"/>

Set access for all accounts

ACH File Import - Import Recipient Information	<input checked="" type="checkbox"/>
ACH File Import - Manage Import File Definitions	<input checked="" type="checkbox"/>
Bill Pay	<input type="checkbox"/>
Business Mobile App	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>
Payments Reports	<input type="checkbox"/>
<b>Remote Deposit</b>	<input checked="" type="checkbox"/>