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Remote Deposit Capture

User Guide

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Overview

The Remote Deposit Capture (RDC) service enables you to capture check images and create electronic deposits, which are securely transmitted to AdelFi for processing.

RDC works via the web, making installation of software or manual downloads unnecessary and allowing you to access the application from any PC that meets the minimum requirements. The RDC application includes the following features:

- **Capture and Modify Item Information**: Capture images, amounts, and MICR line information. Modify the MICR information and up to eight custom configured fields before submitting deposits to AdelFi.
- **Review Reports and Status**: Generate deposit reports and view the status of deposit transmissions to AdelFi.

Guide Contents

This guide provides instruction for:

- Installing your RDC scanner
- Configuring Internet Explorer security settings
- Making and editing deposits
- Viewing reports
- Troubleshooting issues

System Requirements

To run RDC, your computer must have at least the following configuration:

Components	Minimum Requirements
Workstation	• Pentium III 1 GHz CPU (Intel dual processors supported) • 1.5 GB RAM • Monitor with 1024 x 768 resolution • 20 GB HDD, with at least 500 MB of free disk space
Operating System	One of the following: • Windows Vista Business • Windows 7 Professional or Ultimate • Windows 8 Professional or Enterprise • Windows 10 • 32-bit and 64-bit operating systems supported

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System Requirements (Continued)

Components	Minimum Requirements
Software	• Mozilla Firefox or Internet Explorer version 7.X or higher, **32-bit versions only**. Refer to the Internet Explorer Zones section for security recommendations. • Latest version of SUN Java Runtime Environment (JRE), **32-bit versions only**
Internet Connectivity	• DSL/Broadband 256 kbps or greater • If a firewall is being used, the appropriate TCP/IP ports must be open. Contact your Online Banking Administrator for this information.
User Permissions	Users must have RDC entitlements in AdelFi Online Banking.
Check Scanner	• Digital Check (DCC) TS240 • USB 2.0 compatible port • Windows Vista, Windows 7, Windows 8, or Windows 10

Contact Us

RDC support is available through any of the following channels.

Help Needed	Support Options
General RDC system support or issue resolution	• In the online RDC system, click **Help**. • Review the Troubleshooting section of this user guide.
Check scanners **Internet Explorer Settings**	Call AdelFi RDC Support at 800.921.1130, ext. 1576. We can be reached Monday through Friday from 8:30 a.m. to 4:30 p.m. (PT).
Assign RDC entitlements to users	Send a secure message: In Online Banking, click **Messages** > **Manage Remote Deposit Capture User Permissions**.
Request check image copies	Check images are available in *RDC Web Client* for 450 days (approximately 15 months) after the deposit date and can be retrieved from the *Reporting* tab. Should you need access to an image after 450 days, please call AdelFi Member Services at 800.921.1130. We can be reached Monday through Friday from 6:30 a.m. to 4:30 p.m. (PT).

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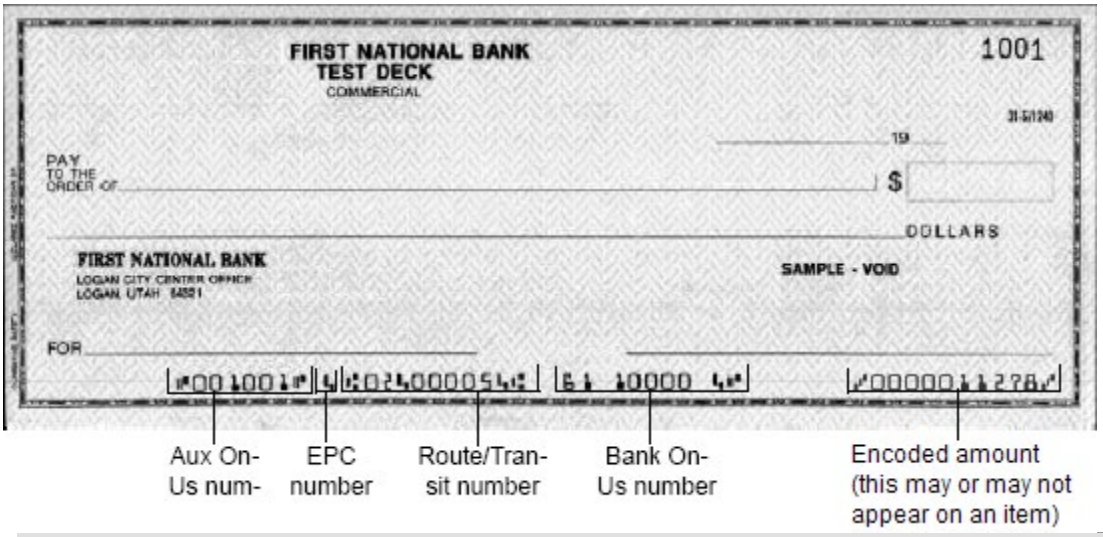
Basic RDC Concepts

If working with remote deposit capture for the first time, you may find it helpful to read this section prior to using RDC.

Understand Checks

Checks are also referred to as "items." The two terms (checks and items) are used interchangeably throughout this document. At the bottom of a check is a line of characters encoded in magnetic ink. This line is called the "MICR line" (Magnetic Ink Character Recognition). The pieces of information included in the MICR line vary from check to check. The following image depicts a typical check, with the various parts of the MICR line labeled.



Field	Symbol	Description
Aux On-Us Number	⑈	This is usually the check serial number. It is often included on commercial checks but never on personal checks.
EPC Number	None	This is a single character code that indicates that the item has previously been processed electronically. Most items do not have an EPC number.
Routing and Transit Number	⑆	This field indicates the location of the paying bank and is a required field.
Bank On-Us Number	⑈	This field includes the account number and sometimes the check number.
Encoded Amount	⑇	This is the amount of the check and does not appear on most items.

For details about what information is contained in these fields and how to edit the fields when processing items, refer to the *Making Deposits* – Edit Item Details section.

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Items to Deposit

You can use RDC to deposit a variety of negotiable items including personal, business, and cashier's checks; traveler's checks; money orders; and bonds. As long as the negotiable item is MICR-encoded with a valid nine-digit routing and transit number, it can be deposited using RDC.

Note: RDC does not automatically read the amount on traveler's checks.

For every deposit made, only one credit record or deposit slip can be associated with the deposit. RDC cannot split deposits across multiple depository accounts or support the scanning of MICR-encoded coupons.

Understand Deposits

Using RDC streamlines and simplifies your deposit process; rather than manually assembling the deposit items and taking them to the bank, you can make your deposit online using the RDC workstation.

A deposit consists of a group of checks (items). A single deposit may contain up to 299 items; the deposit total cannot exceed your organization's daily deposit limit (established by AdelFi).

After depositing items using RDC, you must safeguard the deposited checks. AdelFi is available to provide consultation services to ensure the deposit process meets your organization's needs.

Logging on to RDC

To access RDC, you will first log in to AdelFi Online Banking at www.adelfibanking.com. Once logged in, click the **RDC** option from the main menu.

Exiting RDC

To exit RDC, close the RDC window by clicking the **X** on the browser tab.

If you close RDC when deposits are being transmitted to your financial institution, or if an error occurs and a deposit is not successfully completed before the system is closed, the transmission is automatically suspended, and resumes the next time you log in to RDC (provided login is completed within 24 hours). For more information about suspended deposits, refer to the *Making Deposits* – Resume a Suspended Deposit section.

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Getting Started with RDC

Certain steps in the RDC setup process must be completed by the Online Banking Administrator. This *Getting Started* section is divided into two parts:

- Actions completed by the Administrator to set up RDC.
- Actions completed by all RDC users to configure security settings and display preferences.

Administrator Actions

Before users can use RDC, the Online Banking Administrator completes the following:

- Installs the RDC scanner (may be completed with assistance from an AdelFi representative).
- Configures the entitlements for each user who will use RDC in Online Banking.
- Sends an email to AdelFi listing the names of RDC users.

Check Box Content

1. Remove the scanner and accessories from the box.
2. Verify that you have the following items:

   - Check Scanner
   - Power Supply
   - USB Cable
   - Cleaning Cards
   - Scanner Cover
   - Bank-by-Mail Envelopes
   - Ink Cartridge (Optional)

   Note: If you are missing any items, please contact us for assistance.

Install the Scanner by Internet Browser

Follow the steps in the applicable section below to install your RDC scanner.

Note: If you experience any issues or have questions regarding the scanner installation, please call the AdelFi RDC support line (800.921.1130 ext. 1576).

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Internet Explorer with Java

Important: To complete the scanner and Java installation process, you must be logged in as an administrator or have administrator login credentials.

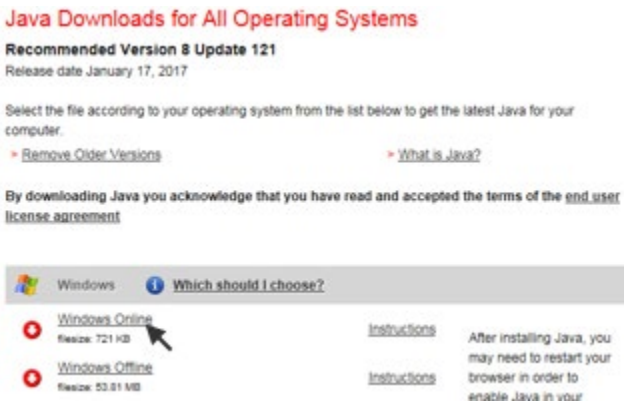
Step 1: Install Java

Note: The most recent 32-bit Java should be installed on the computer. Check **Programs and Features** (located in the Control Panel) and uninstall any Java-related programs that are currently installed on the computer.

1. Open Internet Explorer and navigate to the following URL: www.java.com.
2. Click the **Free Java Download** button. The *Download Java for Windows* screen appears.

   Note: **Do not** click the **Agree and Start Free Download** button.

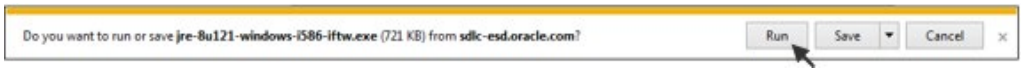
3. Click the **See all Java downloads** link. The *Java Downloads for All Operating Systems* screen appears.



4. Click the **Windows Online** link.

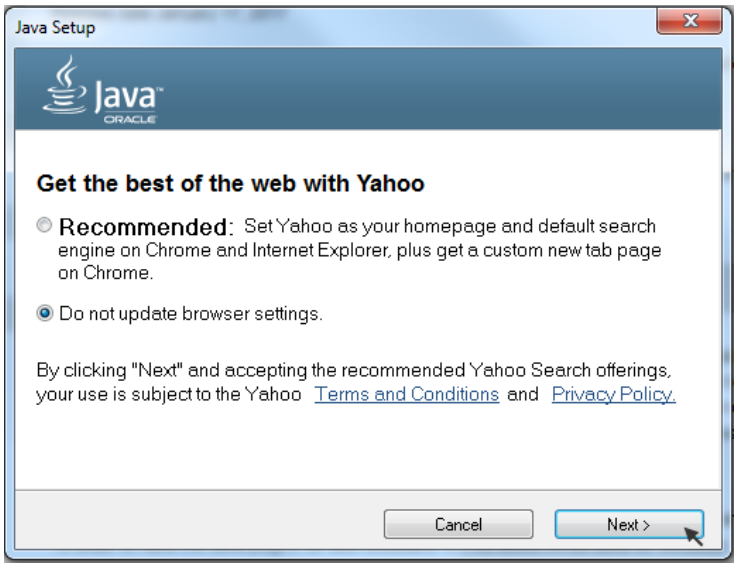
Internet Explorer with Java (Continued)

5. A pop-up window appears. Click **Run**.

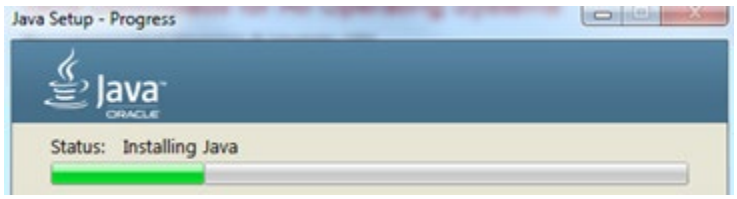


6. The *Welcome to Java* screen appears. Click **Install**.

7. On the next screen, choose **Do not update browser settings** and then click **Next**.



The installation process begins.



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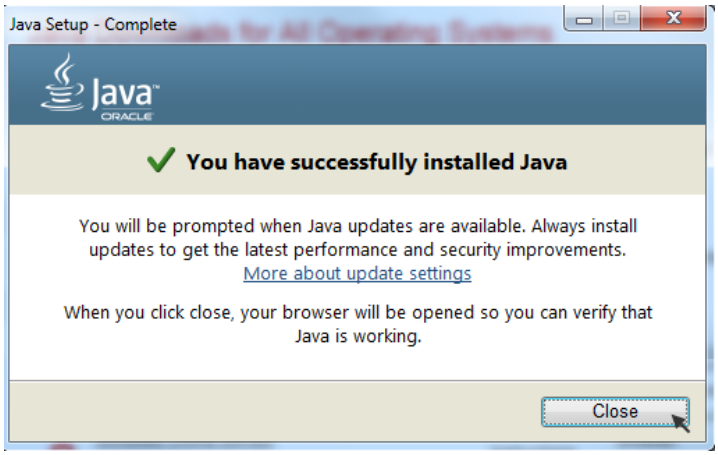
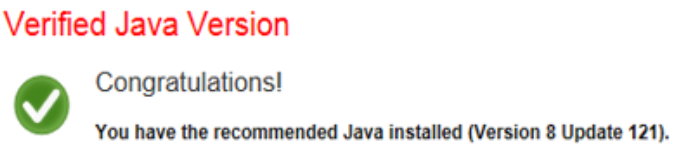
Internet Explorer with Java (Continued)

8. When installation is completed, a confirmation message appears. Click **Close**.



9. Click **Verify Java Version**.

A confirmation message appears:



Note: The above screen shot does not reflect the current version of Java.

Step 2: Log In to RDC

AdelFi will contact your Online Banking Administrator when your RDC setup is complete and ready for scanner installation. If you are already set up for RDC, complete the following instructions.

1. Log in to Online Banking at www.adelfibanking.com.
2. From the main menu, click **Remote Deposit Capture**. RDC opens in a new window.

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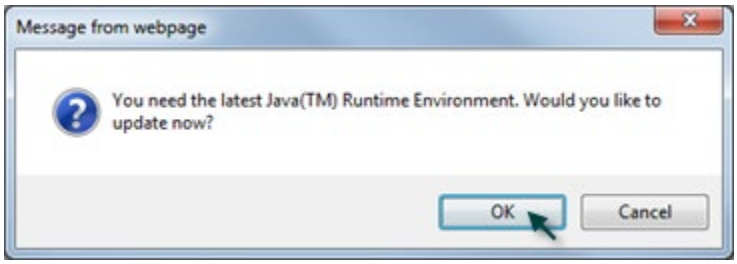
Internet Explorer with Java (Continued)

4. A pop-up message appears. Click **OK**.



5. **Follow the below steps carefully, as this requires a very particular sequence of actions**. These steps will not need to be completed again after the initial login.

   a. A message appears at the bottom of the screen, stating: *This webpage wants to run the following add-on, "Java JE Runtime Environment 8 Update #" from Oracle America, Inc.* An **Allow** button displays on the far right.

   b. Click and drag the *Message from webpage* pop-up message so the **OK** button is aligned with (covers/directly on top of) the **Allow** button and double-click quickly.

      - If you are redirected to the Java website, then you did not double-click quickly enough. In this case:

        i. Close the **AdelFi** tab, which will take you back to the *Accounts* screen.

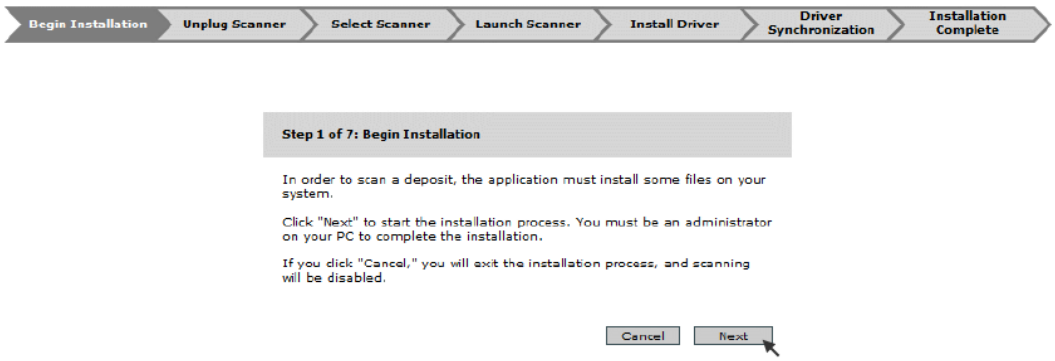
        ii. Select the **Remote Deposit Capture** menu.

        iii. Repeat steps a and b.

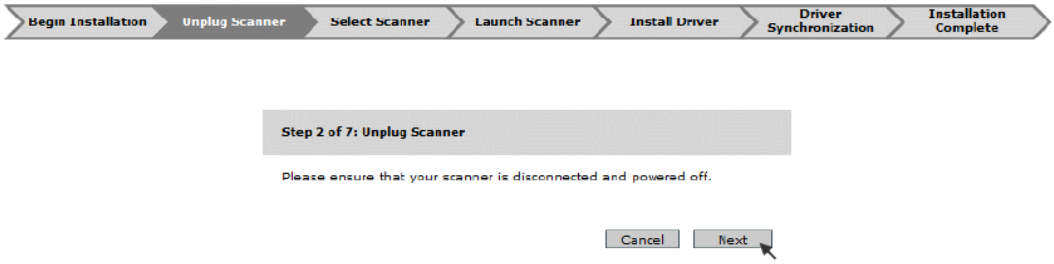
6. In the *Do you want to run this application?* window, select the **Do not show this again for apps from the publisher and location above** checkbox and click **Run**.

Internet Explorer with Java (Continued)

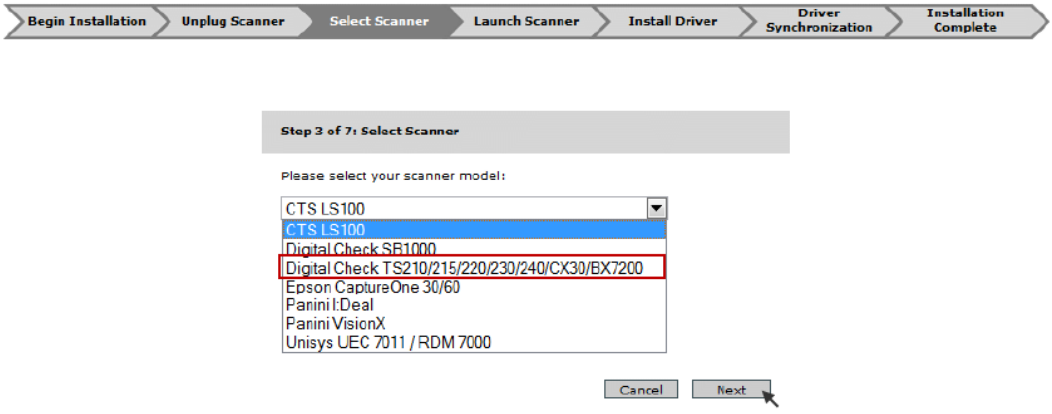
7. The *Begin Installation* screen appears. Click **Next**.



8. The *Unplug Scanner* screen appears. Ensure your scanner is powered off and disconnected from your computer, then click **Next**.



9. The *Select Scanner* screen appears. Select the scanner model beginning with **Digital Check TS210** and then click **Next**.



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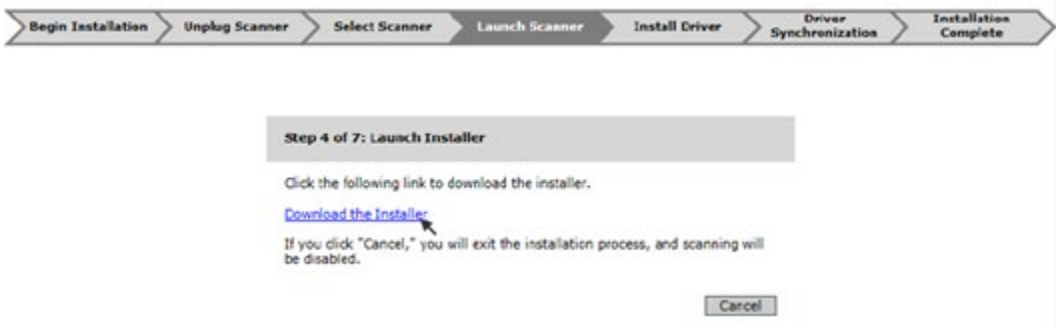
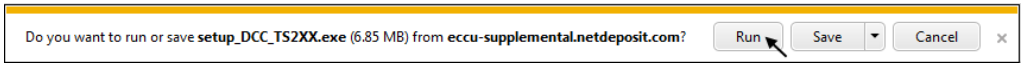
Internet Explorer with Java (Continued)

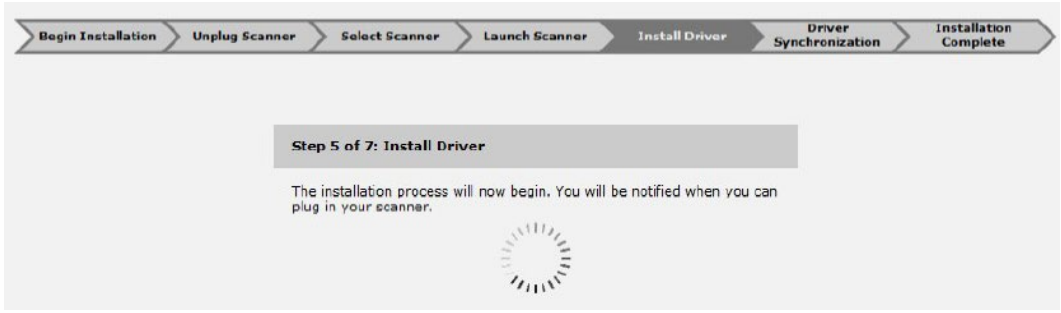
10. The *Launch Installer* screen appears. Click the **Download the Installer** link.



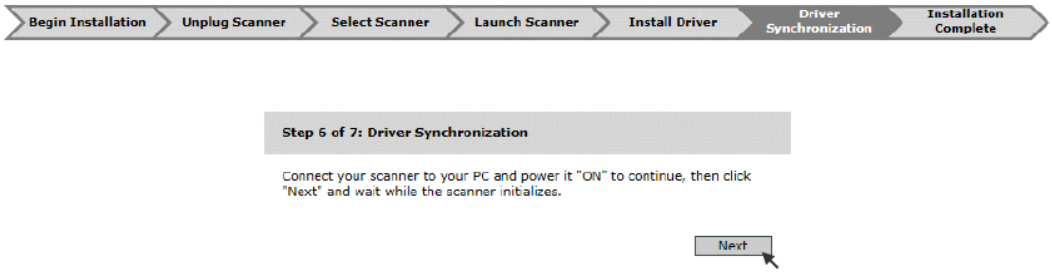
11. An Internet Explorer security message will appear. Click **Run**.



12. The *Install Driver* screen appears. Wait while the scanner drivers are installed. Once the driver installation is complete, the screen will automatically advance to Step 6 – *Driver Synchronization*.



13. The *Driver Synchronization* screen appears. Connect the USB cable to your computer and click **Next**.



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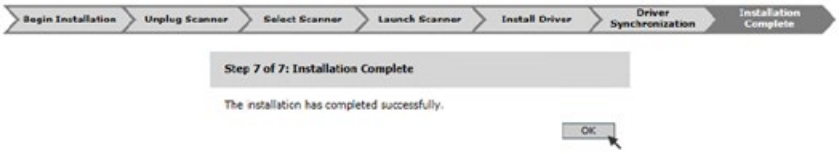
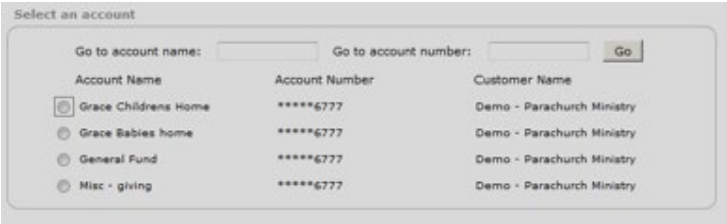
Internet Explorer with Java (Continued)

14. The *Installation Complete* screen appears. Click **OK** and exit the installer.



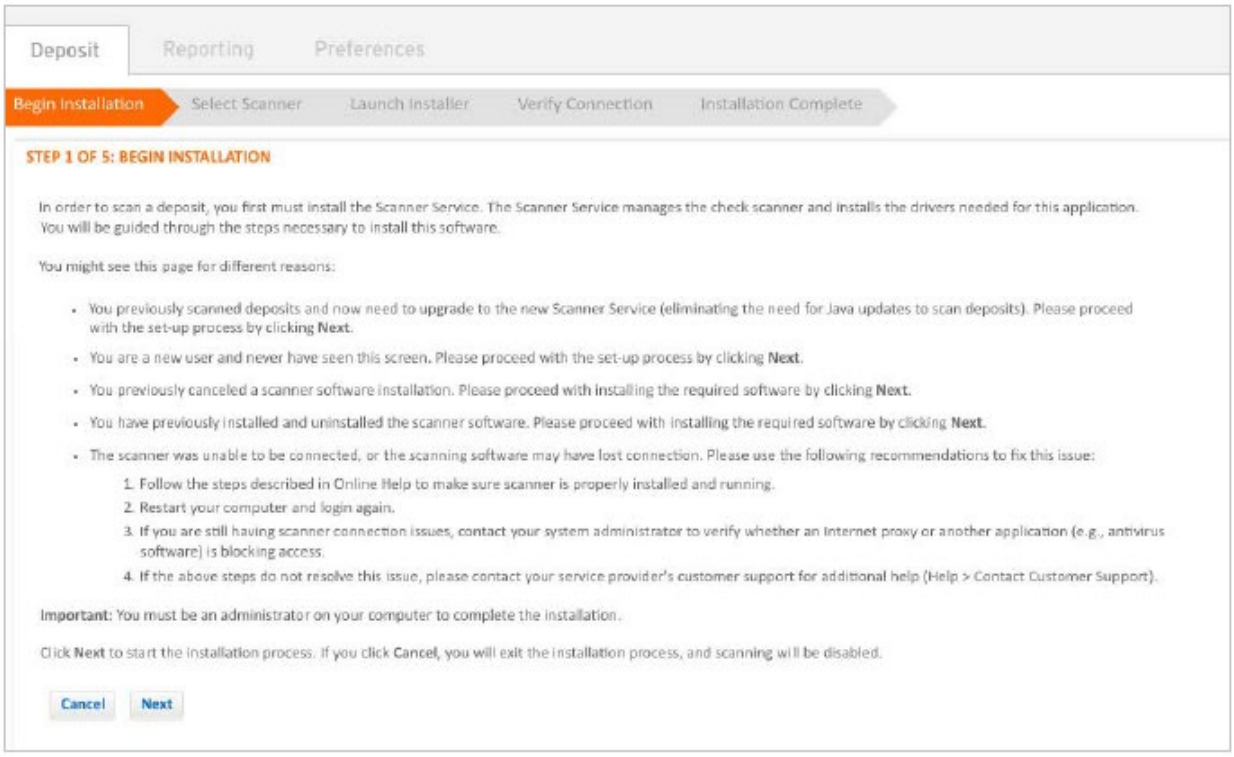
15. The RDC *Start Deposit* page displays. Scanner installation is complete.



Internet Explorer without Java

Important: To complete the scanner and Java installation process, you must be logged in as an administrator or have administrator login credentials.

1. Log in to Online Banking at www.adelfibanking.com.
2. From the main menu, click **Remote Deposit Capture**. RDC opens in a new window.
3. The *Begin Installation* screen will populate.



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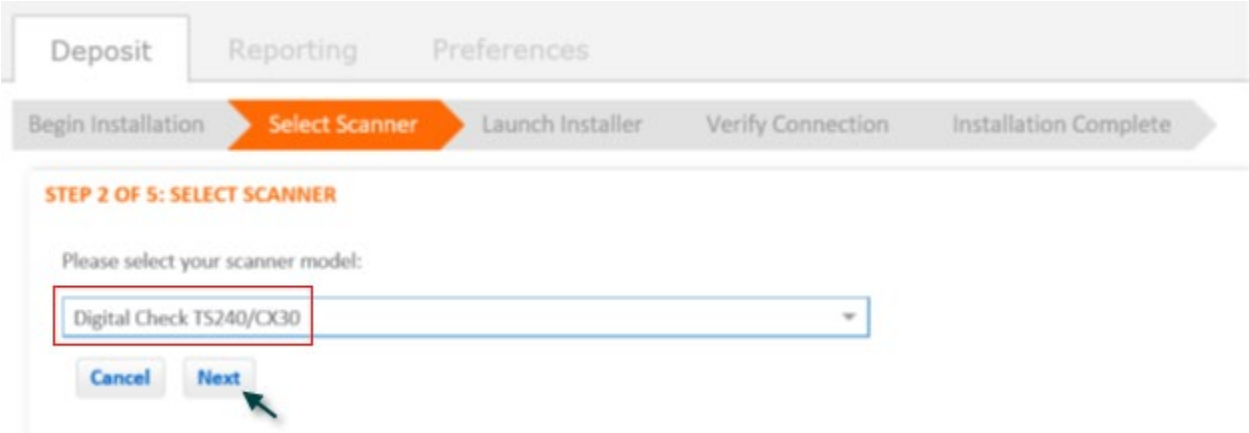
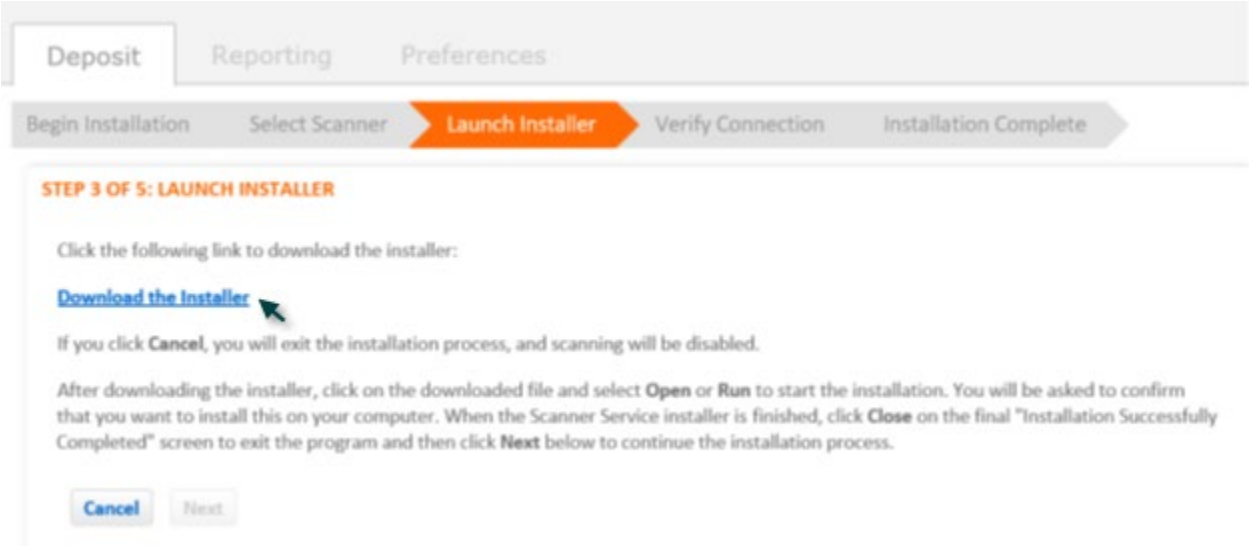
Internet Explorer without Java (Continued)

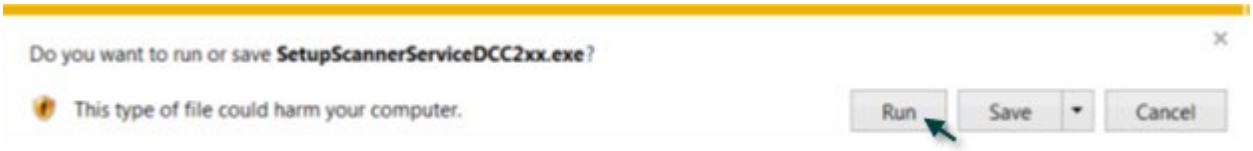
4. Click **Next**. The *Select Scanner* screen appears.



5. Select **Digital Check TS240/CX30** and click **Next**.
6. The *Launch Installer* screen appears.



7. Click **Download the Installer**.
8. An Internet Explorer security message appears:



9. Click **Run**.

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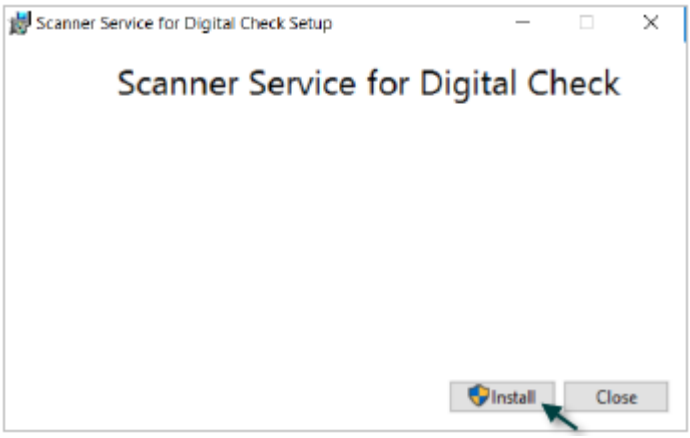
Internet Explorer without Java (Continued)

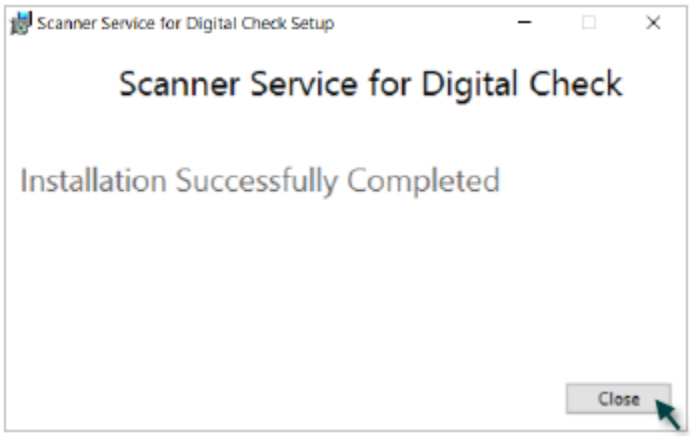
10. A *Scanner Service Drivers Setup* dialog box appears:



11. Click **Install**.

    Note: A *User Account Control* dialog box appears asking if you would like to allow changes to your device. Click **Yes** to continue installation.

12. An *Installation Completed* message appears. Click **Close**.



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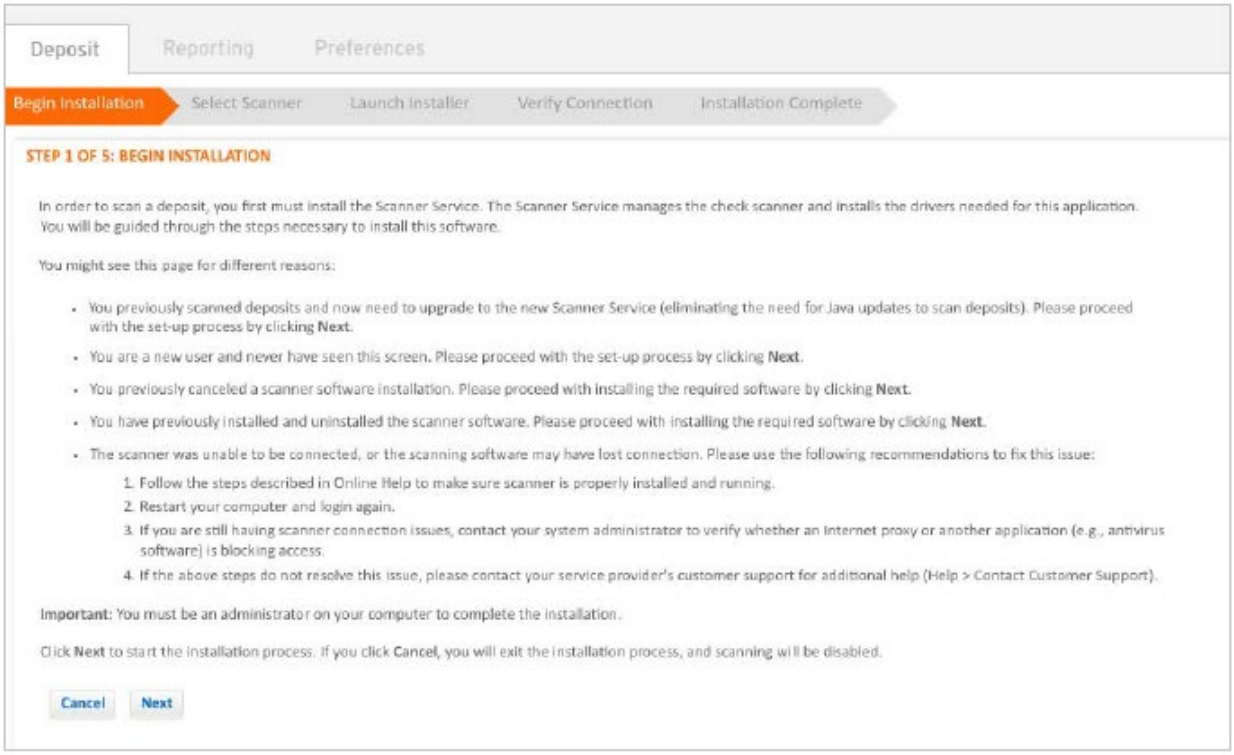
Mozilla Firefox

Important: To complete the scanner and Java installation process, you must be logged in as an administrator or have administrator login credentials.

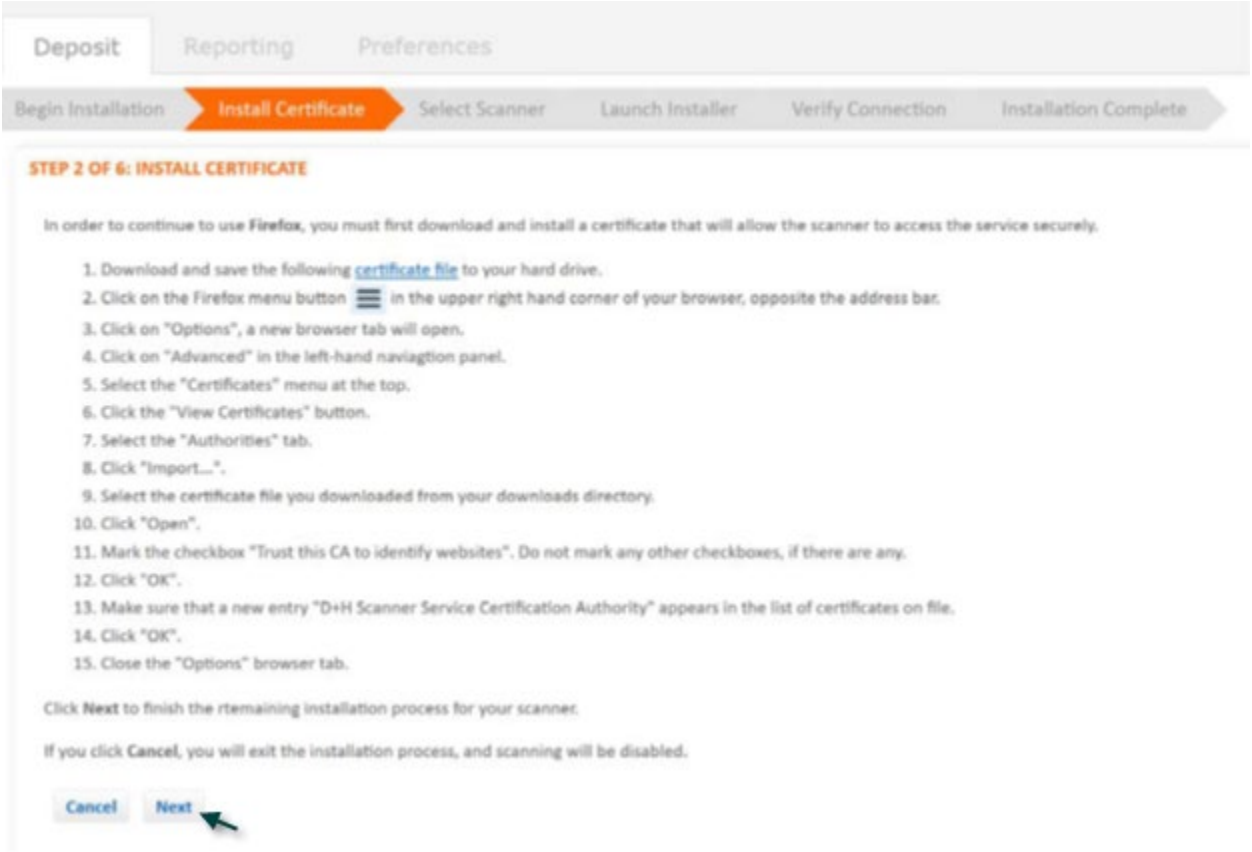
1. Log in to Online Banking at www.adelfibanking.com.
2. From the main menu, click **Remote Deposit Capture**. RDC opens in a new window.
3. The *Begin Installation* screen will populate.



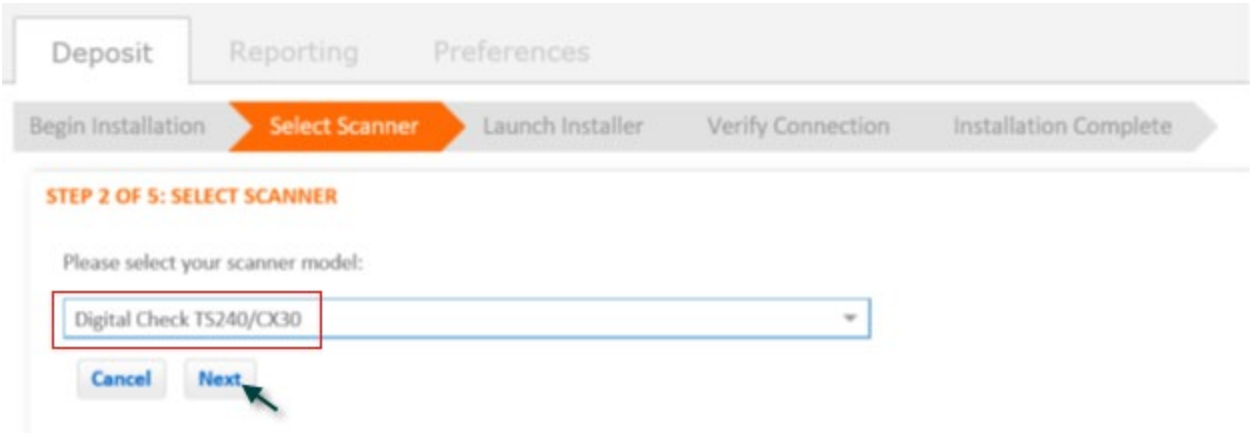
4. Click **Next**.

Mozilla Firefox (Continued)

5. The *Install Certificate* screen will appear. Follow the steps that appear on the screen.



6. Click **Next**. When the certification is installed, the *Select Scanner* screen appears.



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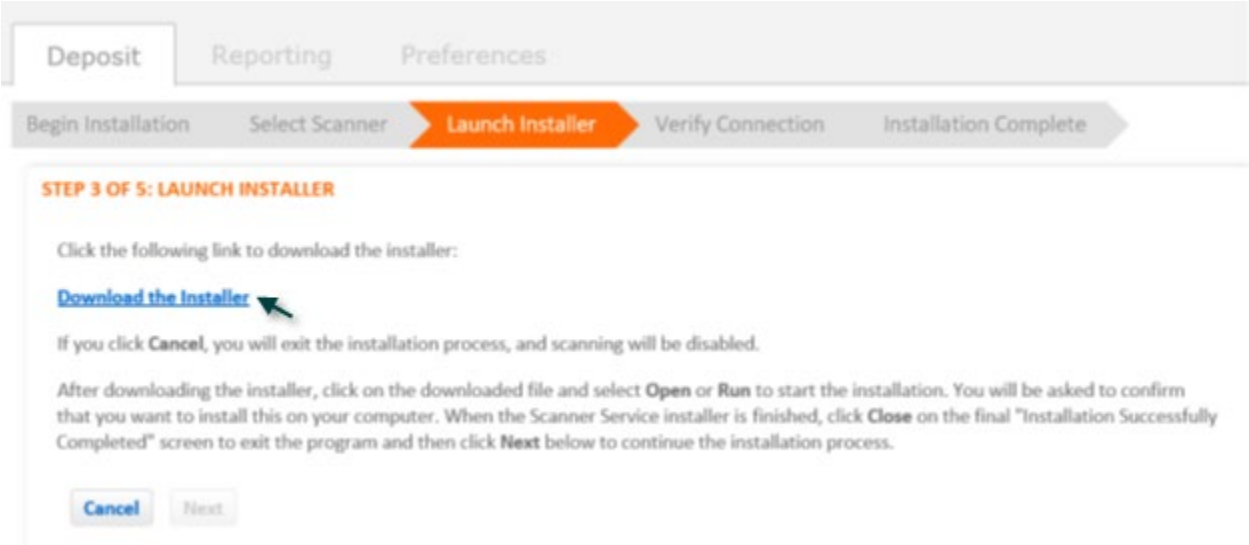
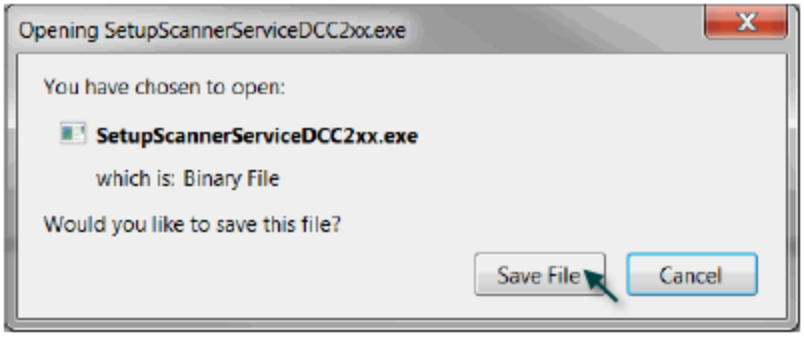
Mozilla Firefox (Continued)

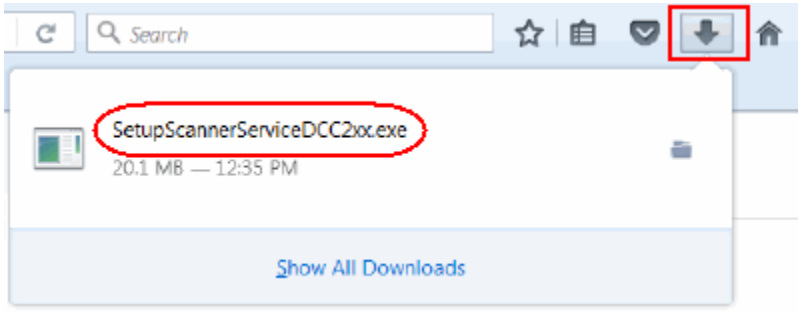
7. Select **Digital Check TS240/CX30** and click **Next**. The *Launch Installer* screen appears.



8. Click **Download the Installer**. A dialog box appears asking if you would like to save the file.



9. Click **Save File**.
10. In the Firefox browser toolbar, click on the arrow to go to your downloads.



11. From the list of downloads, select the scanner (**SetupScannerServiceDCC2xx.exe**).

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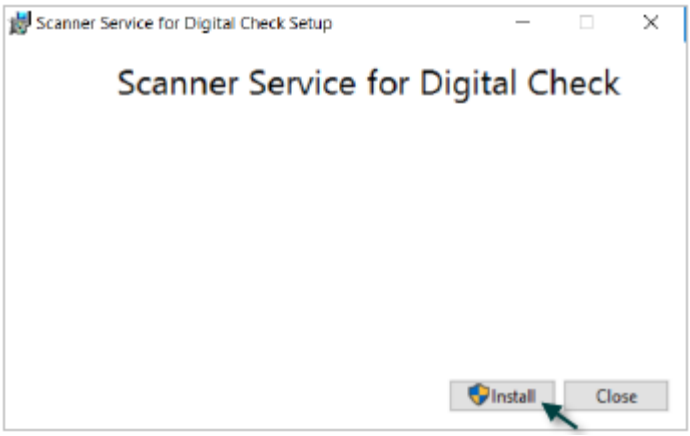
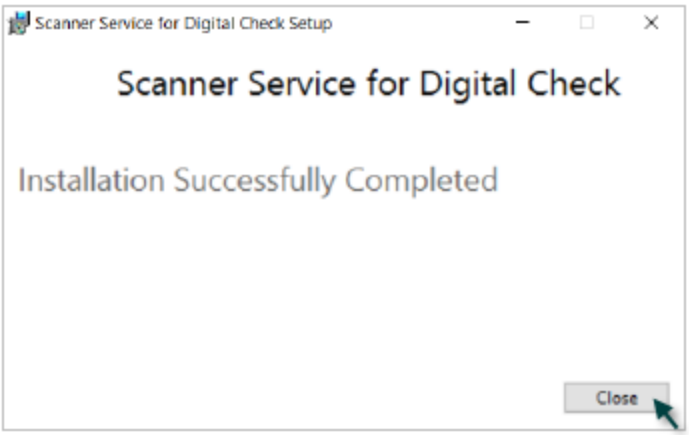
Mozilla Firefox (Continued)

12. A security message appears asking if you would like to run the program. To accept the software and allow it to install, click **OK** or **Run** (depending on your browser and security settings). A *Scanner Service Drivers Setup* dialog box appears.



13. Click **Install**.
14. A user account control dialog box appears asking if you would like to allow changes to your device. Click **Yes** to continue.
15. An *Installation Completed* message appears. Click **Close**.



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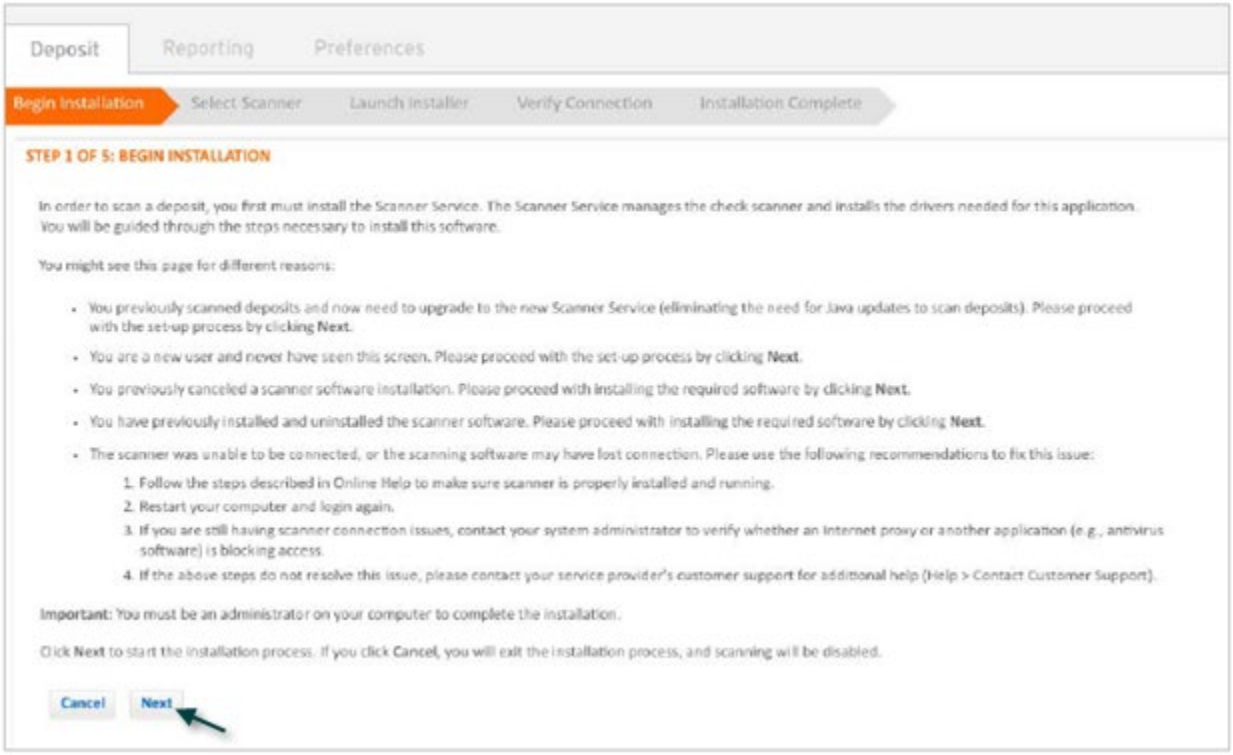
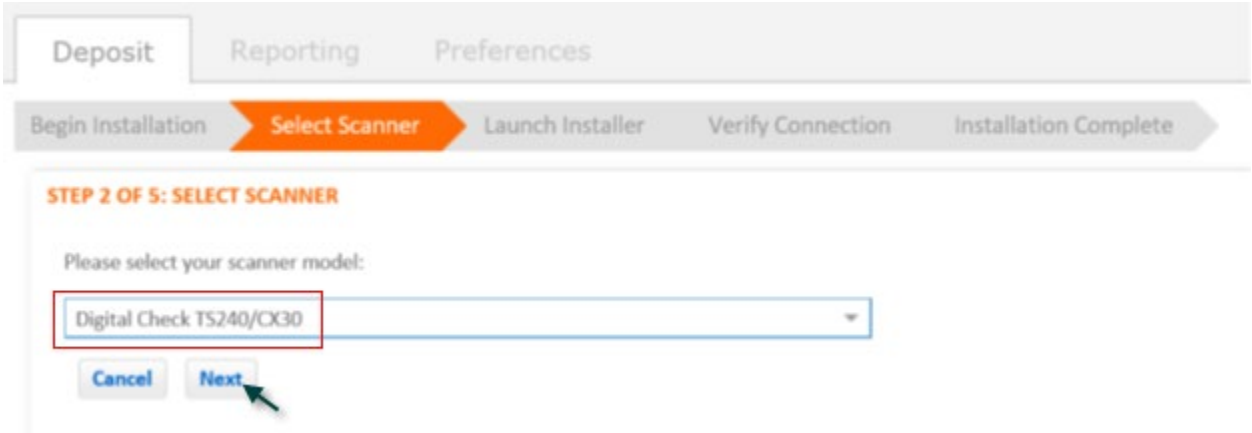
Google Chrome

Important: To complete the scanner and Java installation process, you must be logged in as an administrator or have administrator login credentials.

1. Log in to Online Banking at www.adelfibanking.com.
2. From the main menu, click **Remote Deposit Capture**. RDC opens in a new window.
3. The *Begin Installation* screen will populate.

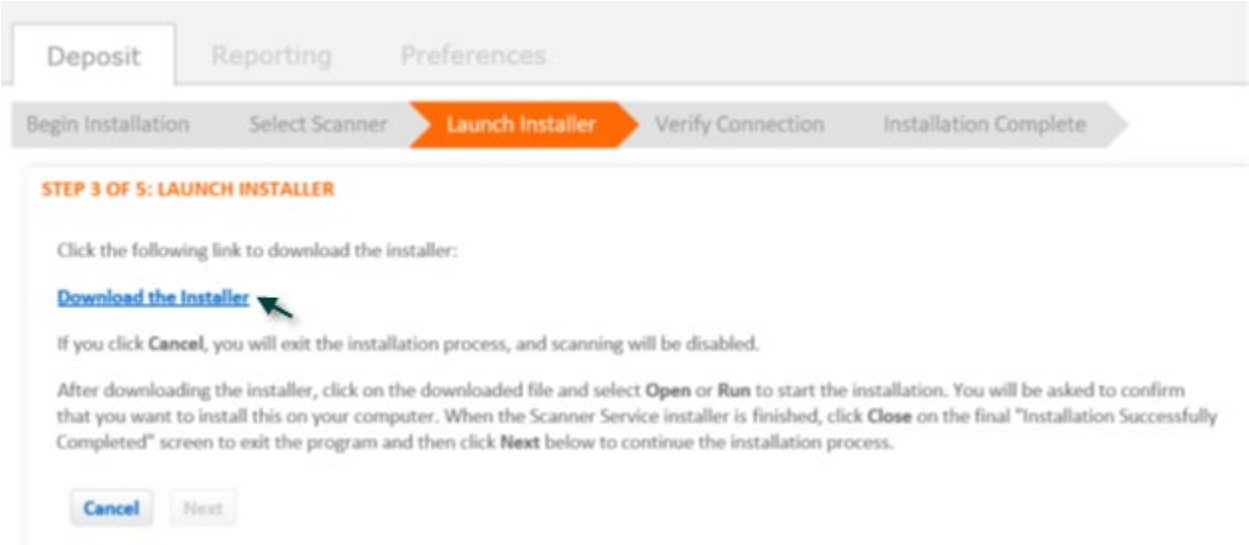


4. Click **Next**. The *Select Scanner* screen appears.



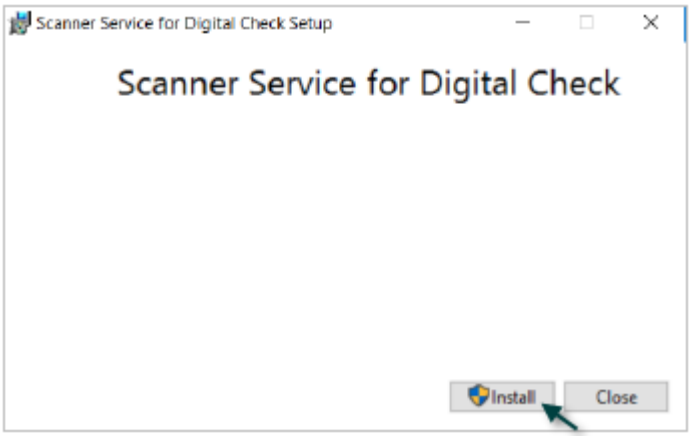
Google Chrome (Continued)

5. Select **Digital Check TS240/CX30** and click **Next**. The *Launch Installer* screen appears.



6. Click **Download the Installer**.
   a. At the bottom left of the screen, click on the arrow to the right of the *Setup Scanner* file and click **Open**.

   b. Once you run or open the downloaded file, follow the steps to install the scanner driver.
7. A *Scanner Service Drivers Setup* dialog box appears.



8. Click **Install**.
9. A *User Account Control* dialog box appears asking if you would like to allow changes to your device. Click **Yes** to continue.

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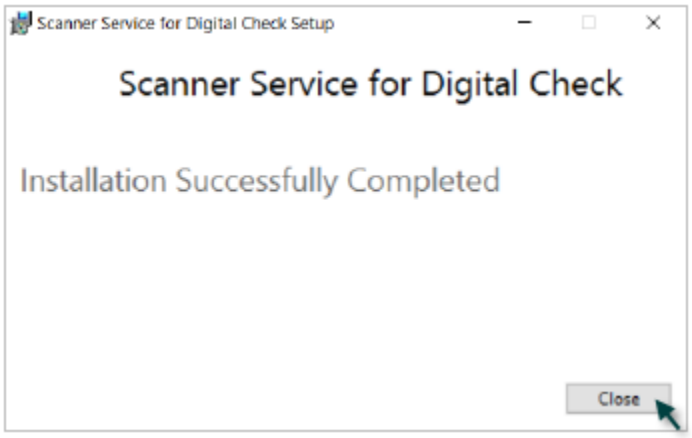
Google Chrome (Continued)

10. An *Installation Completed* message appears.



11. Click **Close**.

Set Up Users

To assign RDC entitlements to your organization's Online Banking users, send us a secure message. We will respond to your request within one business day.

Note: Please ensure the user(s) are added to Online Banking before contacting us. For help setting up users, refer to the Online Banking User Management Guide or Online Banking User Management with Treasury Guide.

To send a secure message

1. From the main menu, click **Message**.
2. Click **New Conversation** and select **Manage Remote Deposit Capture User Permissions**.
3. Provide the name and requested entitlement(s) for each user. The entitlements available for RDC are as follows:
   - *Ability to scan and submit a deposit* – Scan checks and submit the image file to AdelFi for processing.
   - *Ability to view deposit reports* – Submit a deposit and view activity reports for deposits submitted via remote deposit capture.

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All Users

The steps in this section should be completed by any user accessing RDC for the first time, including the Online Banking Administrator.

Configure Security Settings

RDC relies on Microsoft Internet Explorer to provide a balance of security and usability. Internet Explorer includes options for setting up browser security to protect your computer against Internet threats such as programs that would try to gain access to your computer or data. While having a highly secured browser is important, too much security can interfere with a web-based application such as RDC; key components might be blocked completely or hindered by warning messages.

Use the *Suggested Internet Settings* chart in Appendix A to find the right security settings for your organization.

Internet Explorer Zones

Internet Explorer uses zones to specify different security settings according to where you browse. There are four zones:

You can assign a different level of security to each zone. For example, you can set up security to be tighter for general **Internet** sites while **Local intranet** and specific **Trusted sites** can safely have less strict security settings.

To set security for each zone

1. Access the *Internet Options* dialog box with either of these methods:
   - Select **Start** > **Control Panel** > **Security Center** > **Internet Options**.
   - In Internet Explorer, choose **Tools** > **Internet Options**.

   The *Internet Properties* screen appears.
2. Select the **Security** tab and define the security settings for different zones.

Zone	Recommended Setting
Internet	Setting is determined by your organization. The Internet zone security setting is influenced by the security settings and internet access policies at your organization. Please note that higher settings could block RDS from running or make it difficult and time-consuming to use.
Local intranet	No higher than **Medium**. If you are accessing RDC through the intranet, a setting not higher than Medium allows all of the applications to run uninterrupted.

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Configure Security Settings (Continued)

Zone	Recommended Setting
Trusted sites	No higher than **Medium**. The *Trusted Sites* zone lets you list the sites that you know do not pose a security threat. If you are not running RDC from an intranet site, you can list the IP address as a trusted site and reduce the security settings for the *Trusted Sites* zone. Add the RDC URL as a trusted site on your computer. Then you can set the slider to no higher than Medium to run the *Web Manager* without any hindrance. To add an address to the trusted sites list: a. Click **Trusted Sites** > **Sites**. The *Trusted Sites* screen appears. b. In the *Add this web site to the zone* field, enter the address you were given for RDC. Make sure to include "https://" as part of the address. c. Click **Add**. **Note**: If the Server Reporting application is on a different server, you will need to include the address for that server as well. d. When finished, click **Close** to close the *Trusted Sites* screen. e. Select the **Security** tab and move the security level slider to no higher than Medium.
Restricted Sites	Restricted Sites and their security settings are determined by your organization.

3. Set ***Custom Level*** settings.
   Each zone can be customized to set the appropriate level of security.
   a. Click **Custom Level** and select from the listed settings. Refer to the *Suggested Internet Settings* in Appendix A.
   b. On the **Security** tab, enable:
      - **Binary and Script behaviors**
      - **Active Scripting**
      - **Scripting of Java applets**
   c. On the **Advanced** tab, disable **Do not save encrypted pages to disk**.
4. Set ***Advanced*** settings.
   Advanced settings let you enable or disable specific settings for Internet Explorer. Most of the settings can be left in their default settings. However, you should set "Use SSL 3.0" and "Do not save encrypted pages to disk" per the *Suggested Internet Settings* in Appendix A.
   a. From the *Internet Options* screen, click the **Advanced** tab.
   b. Scroll down to find and modify the setting.
   c. Click **Apply**.

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Cookies

RDC uses cookies to track logins and for other vital information. If cookies are disabled, RDC will not be able to function. Because cookie settings are handled in the *Privacy* tab, they are not part of the security settings discussed above and need to be set separately.

Privacy Settings

The *Privacy* tab includes a slider that sets the privacy level for all sites in the Internet zone. The Intranet and Trusted Sites zones automatically accept all cookies.

If you will be using the Internet zone to access RDC, consult your Online Banking Administrator for the privacy settings. You can also find more information about privacy settings and cookies by searching for "cookies" at https://support.microsoft.com.

If using the *Intranet* or *Trusted Sites* zones, you can set privacy to **High** to block cookies from the *Internet* zone. If you must use the *Internet* zone to access RDC, set privacy to no higher than **Medium**.

Pop-Up Blocker

Internet Explorer can include a pop-up blocker for preventing browser windows from opening automatically. The purpose of this function is to prevent unwanted ads from opening when you open a website. RDC uses pop-ups as alerts and dialog boxes to make your experience with the application easier to interact with. If the pop-up blocker is enabled, RDC will not function properly.

If your organization requires that the pop-up blocker be enabled, you will need to exclude the RDC site.

To disable the Pop-Up Blocker

1. From the *Privacy* tab, click **Trusted Sites** > **Sites**. The *Per Site Privacy Actions* screen appears.
2. In the *Address of Website* text box, enter the address you were given for RDC. Make sure to include "https://" as part of the address.
3. Click **Allow** > **OK** to close the *Per Site Privacy Actions* screen. Internet Explorer will now accept all cookies from RDC.

AutoComplete

AutoComplete records the user name and passwords you use to log in to secured sites. Enabling AutoComplete gives others who use your computer access to sites that require a user name and password. For security reasons, you should disable AutoComplete.

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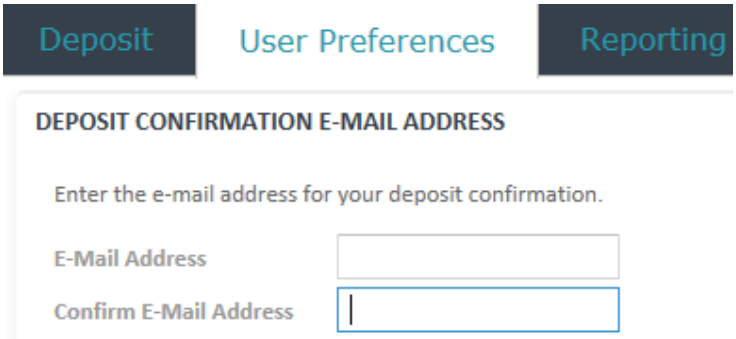
To disable AutoComplete

1. On the *Internet Properties* screen, click the **Content** tab.
2. In the *AutoComplete* area, click **Settings**. The *AutoComplete Settings* screen appears.
3. Clear the **User names and passwords on forms** checkbox, then click **OK**.

Set Deposit Confirmation Email Address

The RDC system automatically sends an email message to a user after each deposit is sent to AdelFi for processing. The message notifies the user that AdelFi has received the deposit and summarizes the transaction.

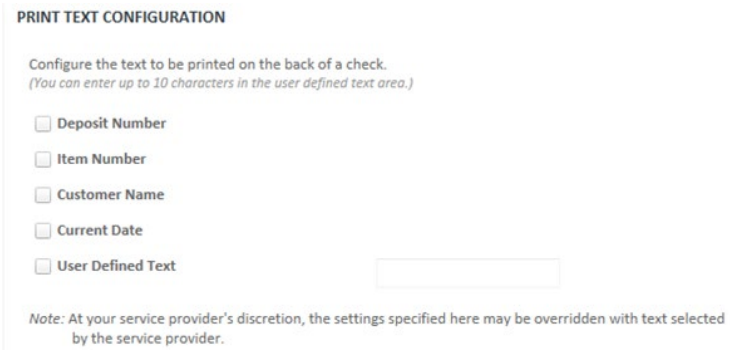
The Deposit Confirmation E-mail Address is entered in the *User Preferences* tab.



If an email address is not entered and saved in the *User Preferences* tab, the system will require that you enter an email address each time you log in to RDC. The prompt for the email address will appear on the *Deposit* tab under the *Control Balance* field.

Add Print Text Configuration for Inkjet Scanner

1. Select the **User Preferences** tab.
2. Under *Print Text Configuration*, select the checkbox next to each piece of information that should be included on the back the checks you deposit via RDC.



3. When finished, click **Save All User Preferences Changes**.

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Making Deposits

This section provides on overview of making deposits with RDC and step-by-step instructions for working with deposits.

Overview

How to Endorse Checks

Checks must be endorsed during the scanning process or prior to scanning. At minimum, endorsements must bear the legal name of the organization who owns the account and "For Deposit to AdelFi." To order an endorsement stamp, contact Member Services at 800.921.1130.

If your scanner can print endorsements, please follow the instructions in the guide that was included with your scanner. If you do not have an inkjet scanner or you are out of ink, please ensure each check is endorsed.

Process a Deposit

This section is a general overview of the basic procedure for making a deposit with RDC. For detailed steps of completing a deposit, refer to the information in the Start a New Deposit section.

- Checks should be prepared for scanning by placing each of them in a stack, all facing the same way. Each individual check amount is then added together so you have a total for the deposit (*Control Balance*). This *Control Balance* is entered into the system prior to scanning the checks to ensure that two checks were not scanned together and that all check amounts were entered correctly.

  Note: AdelFi recommends no more than 50 checks per deposit. Though the maximum number of checks in a deposit can be 299; researching data entry errors on a large batch can be significant. Fewer items per batch reduces error resolution time.

- The system lists the scanned items and displays the image of the first item. While scanning, the *Deposit Summary* provides you with updated information for the deposit, shows items that may need manual repair, and indicates if the deposit is out of balance.

- After the items are scanned, you'll need to verify the information and edit any erroneous fields (outlined in red with red text).

  Examples:

  – If the amount wasn't automatically read, enter it manually.

  – If there were problems with the image reject, reprocess the item.

  When you have finished verifying and correcting any information, submit the deposit.

  Note: After depositing items using RDC, you must safeguard the deposited checks. For instructions, refer to the Safeguard Checks section in this user guide; for complete details refer to the *RDC Agreement*. AdelFi is also available to provide consultation services to ensure the deposit process meets your organization's needs.

Understand Deposit and Item Numbering

As you scan items and create deposits, RDC assigns an identification number to each item and deposit. The numbers are assigned sequentially. All users are on the same sequential numbering system; therefore, sequential deposit numbers and item numbers are assigned as each user scans items and submit deposits.

Deposit Numbering

Each deposit is assigned a unique deposit number. The deposit number is available on all RDC reports and may be used to quickly search for a deposit and all associated checks.

Item Numbering

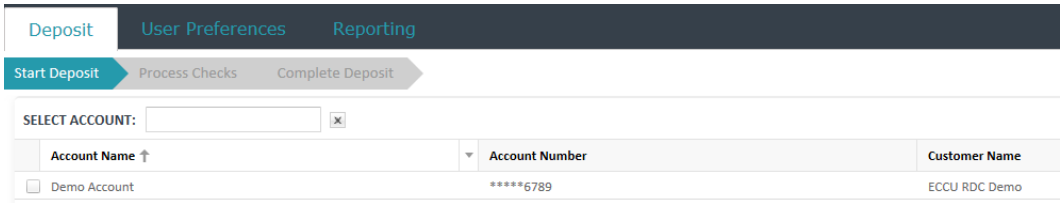
Each scanned check is assigned a unique item number. The item number is available on all RDC reports and may be used to quickly search for a check.

Start a New Deposit

1. Group the checks together for the deposit and prepare them for scanning. Make sure they are all upright and facing the same way.

   Note: Do not include more than 299 items in a deposit. Batch and feed your checks in groups of 30 when scanning checks in larger deposits. You can review and correct the flagged items after each batch of 30 checks has been scanned, or you can wait until all checks have been scanned.

2. Total the amounts of the individual checks for a *Control Balance*.
3. Log in to RDC. The *Start Deposit* screen appears.



4. Insert the checks into the input slot of the scanner (left side of the scanner) with the bottoms down and the fronts of the checks facing to the left.
5. Confirm the tray on the right side of the scanner has been pulled out. This will ensure the longer business checks feed through without jamming the scanner.
6. Select an account to which you want the items deposited. The system will prompt you to enter a *Control Balance*.

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Start a New Deposit (Continued)

7. Enter the *Control Balance*.

   Notes:

   - If you enter a *Control Balance* amount without a decimal, RDC assumes a decimal is present at the end of the entered amount. For example, if you enter "1000" the system reads the amount as $1000.00.
   - If you enter a decimal but do not enter both digits after the decimal, RDC auto-fills the remaining digits as zeroes. For example, if you enter "1000." RDC reads the amount as $1000.00.

8. Click **Scan**. The *Deposit* screen appears.

9. The MICR information from the check is automatically read and will populate in the *Item Details* grid located under the check. Select a different check to update the check image and populate the *Item Details* for that check.

10. Navigate the deposit by:

    a. Using the **Previous Item**, **Next Item**, or **Next Item to Repair** buttons to navigate through the checks in the deposit.

    b. Using the scroll bar in the *Scanned Items* section to move up and down and clicking on the line you wish to review.

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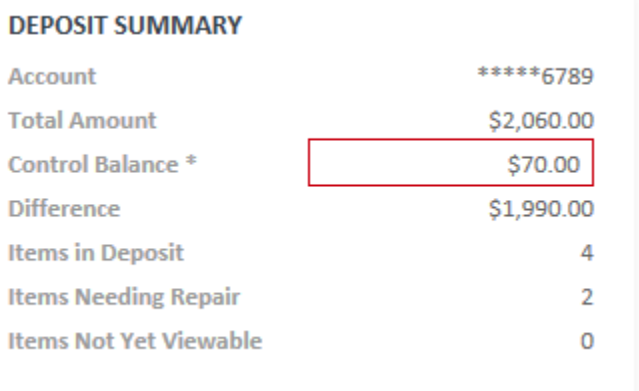
Understand the Deposit Summary

The *Deposit Summary* appears in the upper-right corner of the *Deposit* screen and provides information about the deposit currently being processed.



The following information appears in the *Deposit Summary*:

Field Name	Description
Account	The account selected when starting the deposit.
Total Amount	The sum of the debit items the scanner has picked up.
Control Balance	The sum of the debit items that you entered for the deposit total when starting the deposit.
Difference	The difference between the *Total Amount* and *Control Balance*.
Items in Deposit	Number of items currently scanned for this deposit.
Items Needing Repair	Number of items in which the system has found errors that need user intervention.
Items Not Yet Viewable	The number of items that have been scanned but are still being processed and sent to the server.

The system updates the *Deposit Summary* as scanned items are validated and amounts are added for each item. When all items are processed, validated, and the *Total Amount* is equal to the *Control Balance* amount so that the *Difference* is zero (i.e., the deposit is in balance), the deposit can be submitted.

Edit Item Details

If the scanner can read the information in the MICR line, the scanned information appears in the fields below the check image. Refer to the example in the Understand Checks section.

- When an item is scanned and validated by the application and requires no user intervention, the system may approve the item.
- Items that require repair have fields highlighted in red. Correct data must be entered in the flagged fields before the deposit can be completed.

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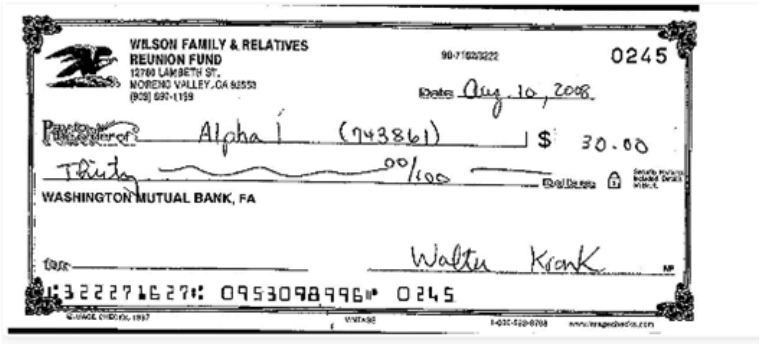
Understand the Deposit Summary (Continued)

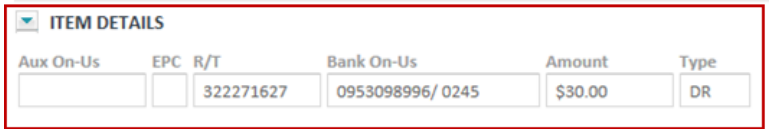
- Items with errors will have a red circle with an exclamation point in the "Status" column of the *Scanned Items* screen section.
- Every time you leave a row, the item is validated to determine whether it can be accepted or still has errors.
- When an item has been validated and accepted as error-free, the word "OK" appears in the "Status" column in the *Scanned Items* screen section.

To edit Item Details

1. In the *Item Details* section, make the change in the appropriate field. You may edit all of the MICR information for that item and any custom fields.

   Note: Refer to the Understand Checks section for help in identifying the MICR fields on an item.





2. After making the necessary changes, do one of the following:
   - To accept the changes and open the next item, click **Next Item**.
   - To accept the changes and open the next item that needs repair, click **Next Item to Repair**.

     Note: If you made changes to an item and it still has errors, it will continue to reappear in the cycle of items (as you click **Next Item to Repair**) until it has no errors.

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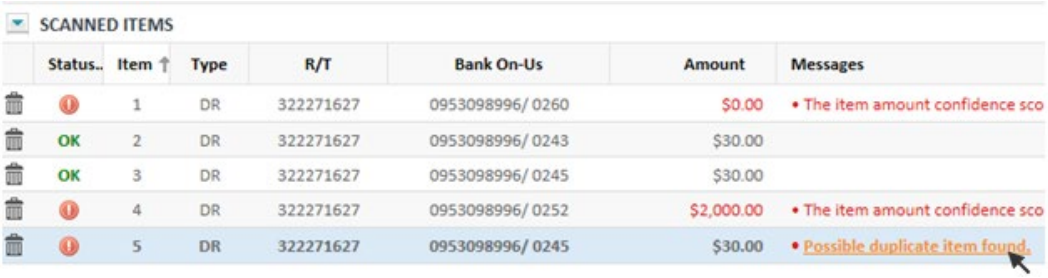
Review Duplicate Item Suspects

The system uses information from previously deposited checks to determine whether a check currently being scanned may be a duplicate. When a potential duplicate item is detected, a *Possible Duplicate Item Found* hyperlink appears.

Use the following steps to:

- Review a suspected duplicate deposited check.
- Decide whether to remove or process the suspected duplicate check.

1. Click the **Possible Duplicate Item Found** link.



   The *Review Duplicates* screen opens displaying both the previous and current check.

2. Compare the check images and review the information to determine whether the current check is a duplicate.
3. In the *Cancel Item* pop-up window, do one of the following:

Decision	Action
The current check is a duplicate of the previous check	a. Click **Yes, Cancel Item**. "Item has been deleted" displays in the "Messages" column. b. Continue with check processing.
The current check is not a duplicate of the previous check	a. Click **No, Keep Item**. The *Check Processing* screen reappears. b. Continue with check processing.

Reject and Rescan

RDC may automatically reject items. The main reasons for automatic rejection are:

- An item has an incorrect Routing and Transit (RT) number, or an RT number that is configured as invalid or unacceptable.
- There are problems reading necessary data fields in the item; for example, there is no MICR line, or certain fields are unreadable.
- The item puts the deposit over the maximum dollar amount limit, which is $99,999,999.99.

When an item is automatically rejected, the row containing the item information appears grayed-out.

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If an item cannot be corrected, proceed as follows

1. Physically remove the item from the batch.
2. Subtract the item amount from the *Control Balance.* Refer to the Change the Control Balance section.
3. Send the check to be deposited at AdelFi using the bank-by-mail envelopes provided. If you have questions regarding the manual deposit process, please contact AdelFi RDC Support at 800.921.1130, ext. 1576.

You may manually reject or rescan items for the following reasons:

- There were problems with the initial scan that you cannot correct. For example, an item was scanned upside-down or backwards, is folded or crooked, or two items were scanned simultaneously.
- You suspect the item is fraudulent, or there are problems with the item that will prevent it from being deposited, such as a missing signature.
- The initial scan produced an unacceptable image of the item or MICR line errors.

Rejected items are not included in the deposit. When rejecting an item, you must reject the scanned item in the deposit, then locate the paper item and remove it from the deposit.

To reject an item

1. Click **Delete** ( ) on the item's row. The *Cancel Item Confirmation* dialog box opens.
2. Click **Yes, Cancel Item**. The row containing the rejected item is grayed out and "Item has been deleted" appears in the "Messages" column.
3. In the stack of paper items, locate the item you just rejected and remove it from the deposit.
4. If the item requires rescanning, place it in the input slot of the scanner.
5. Click **Scan** in the top-right corner of the check image.
6. Edit the item as needed.

View Item Images

When you scan an item, the front image appears in the main part of the screen.

- To view the front or back of an image, select the **View Back** tab.

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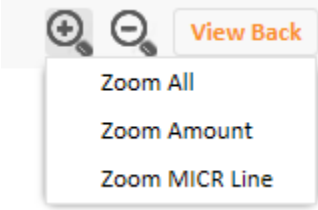
Understand the Deposit Summary (Continued)

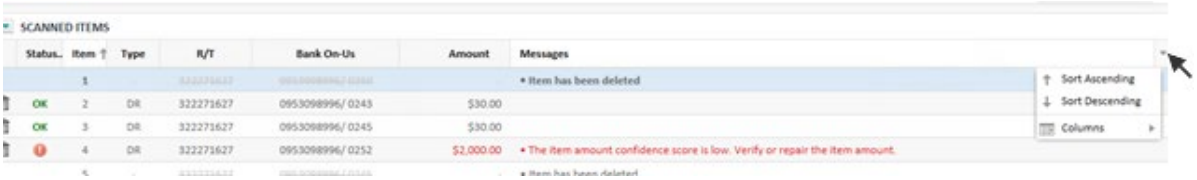
- To zoom in on an image, click the **magnifying glass "zoom in"** ( ) icon. A menu appears giving you the option of zooming the entire image, just the amount, or just the MICR line.



- To return to the default image scan size, click the **magnifying glass "zoom out" icon** ( ).

Sort and Customize Columns

In the *Scanned Items* section, you can customize your view by clicking on the drop-down arrow located at the end of the column headings row.



- To sort items, choose **Sort Ascending** or **Sort Descending**.
- To customize the *Scanned Items* columns that display, select the checkbox next to each column that you would like on your screen.

Balance a Deposit

When you have scanned all the items for the deposit and are ready to submit it, you must first ensure that the deposit balances. The *Control Balance* amount must equal the total of all the monetary items you scanned. The *Deposit Summary* displays the *Control Balance* you entered and any difference between the *Total Amount* and the *Control Balance* amount. The difference must be zero in order to submit the deposit.

You can bring the deposit into balance by adjusting the *Control Balance* amount or a check amount. There are two ways to modify the deposit so that it balances:

- Change an *Item Amount*
- Change the *Control Balance*

Change an Item Amount

Before changing the *Control Balance* for the deposit, make sure all the items in the deposit have the correct amount. Validate the amount on each check to the amount in the item detail to ensure they were entered correctly. Refer to Edit Item Details to change an amount.

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Change the Control Balance

Change the *Control Balance* when:

- You have scanned and edited all of the monetary items for the deposit and have determined that the *Control Balance* was initially entered incorrectly; or,
- The balance requires adjusting due to a rejected item.

To change the *Control Balance*

1. Click in the **Control Balance** box and enter the correct amount.
2. Once the *Difference* field is zero, you can complete the deposit.

Complete a Deposit

1. Before completing the deposit, check the following:

- Ensure the status of each item in the deposit is "OK."
- Make sure the item *Total Amount* matches the *Control Balance*.

  Note: Deposits must balance before you can submit them. If the deposit does not balance, you can change the individual item amount or the *Control Balance* until it balances. Refer to Balance a Deposit for details.

2. Once the above requirements have been met, click **Submit Deposit** to finish the deposit. A confirmation box appears.
3. Click **Yes**.

The system verifies that there are no outstanding errors and that the deposit balances with the *Control Balance*. If there are items with errors or the deposit does not balance, an error message appears. You must either correct the problem to successfully submit the deposit or cancel the deposit.

After you submit a deposit, the person designated to receive deposit confirmation emails will receive an email that summarizes the deposit and confirms that AdelFi received the deposit for processing.

A deposit received on any AdelFi business day will be processed according to the timeframes below.

Deposit Received	Processed On
Before 4:30 p.m. (PT)	Same business day
After 4:30 p.m. (PT)	Next business day

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Safeguard Checks

For a complete description of how to safeguard the processed items, please review the *RDC Agreement*.

Storing Checks

Recommendations are:

- Securely store all original checks for a period of thirty (30) days (Retention Period) after you have received notice from AdelFi that the deposit containing the check images has been accepted. This ensures that the check is available to be manually deposited in the rare event that the check image is rejected for poor image quality.
- Take appropriate security measures to ensure that:
  - Only authorized personnel have access to original checks and the information contained on the checks is not disclosed;
  - Checks are not duplicated or scanned more than one time;
  - Checks are not deposited or negotiated in any form; and
  - Checks are handled in dual custody.

Destroying Checks

Original checks are destroyed upon the expiration of the Retention Period applicable to the checks. Checks may be destroyed using one of several commercially reasonable methods. For internal control reasons, it is recommended that checks are destroyed under dual control conditions (at least two people present).

Please contact AdelFi if you have any questions about commercially reasonable methods for check destruction.

Resume a Suspended Deposit

A suspended deposit is a deposit that is sitting incomplete on the RDC workstation. There are three situations in which you may have a suspended deposit:

- If connectivity to the server is lost, the deposit is automatically suspended and saved for 24 hours.
- If the application receives an error that causes it to close without completing the deposit, the current deposit is automatically suspended and saved for 24 hours.
- If you close your browser before completing a deposit, the deposit is automatically suspended and saved for 24 hours.

When a suspended deposit exists on the workstation, it must be processed before you can start a new deposit. The next time you open RDC, the suspended deposit is displayed on the *Deposit* screen. Continue processing as usual, either adding more items to the deposit, or to finish the deposit click **Complete Deposit**.

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Cancel a Deposit

1. Click **Cancel Deposit**. The *Abort Deposit* dialog box appears.
2. Click **Yes** to cancel the deposit and remove the changes you made to any item.

Reports

Overview

The reporting application provides access to the *Deposit Report* function that summarizes activity in RDC. This functionality is used to research deposit statuses and deposit and item information.

This section includes information on:

- *Access Reports* – How to view reports on screen
- *Generate Reports* – How to download reports and check images

Access Reports

Deposit Confirmation Report

Once a deposit has been completed, an overview confirmation of the deposit appears on the *Complete Deposit* screen. This overview may be printed and wrapped around the checks to indicate that the checks have already been scanned and should not be submitted a second time.

Note: Keep in mind that since AdelFi has not completed the deposit review at this point, this report will not include any rejected items. The deposit is still in "processing" status. This report is primarily a reference tool.

The "CR" (credit) Type visible in all reports functions as the "deposit ticket" for the transaction.

DEPOSIT ITEMS

Item ↑	Type	R/T	EPC	Bank On-Us	Amount
1157400	DR	322271627		0953098996/ 0243	$30.00
1157401	DR	322271627		0953098996/ 0245	$30.00
1157402	DR	322271627		0953098996/ 0252	$2.00
1157404	CR	322273379		123456789 O22	$62.00

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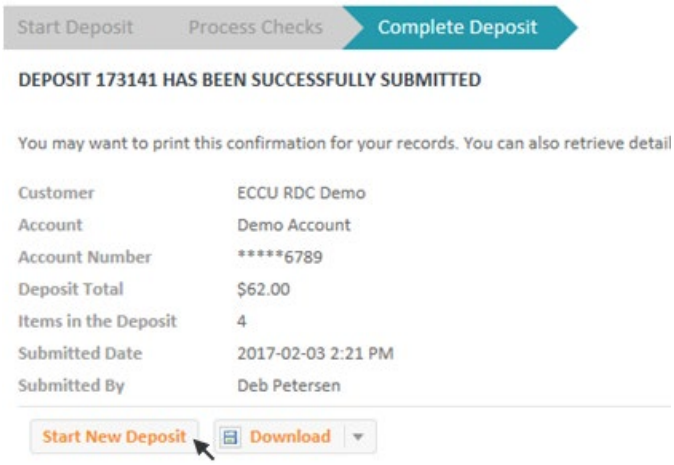
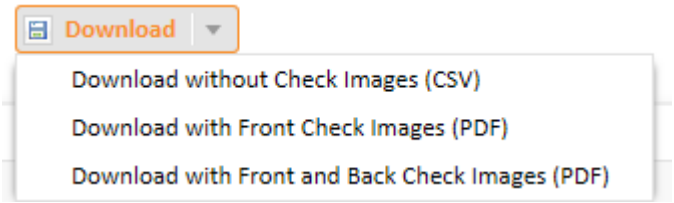
Access Reports (Continued)

- If you have another deposit to process, select **Start New Deposit** to return to the *Start Deposit* screen.



- To download the deposit detail, click the **Download** arrow and select your preferred file format.

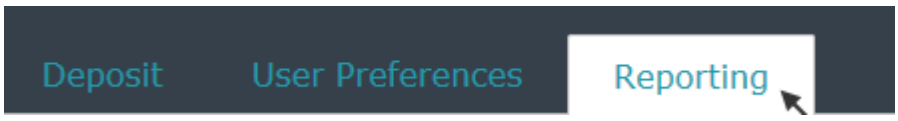
  Note: Once you leave this screen, the option to download the report will no longer be available on this screen. The deposit report will be available for download in a different reporting area.



CSV File Download

You can generate a report in CSV format. Note that check images are not available from this report.

1. Click the **Reporting** tab. The *Reports* application opens.



2. Choose the report criteria and then click **Generate Report**.
3. If desired, customize your view:
   - Expand or minimize the *Account Summary* and *Item Details* sections by clicking the arrow next to the section heading.
   - Sort or customize any column by clicking the down arrow next to the column heading.
4. Click **Download CSV** to generate the CSV file.

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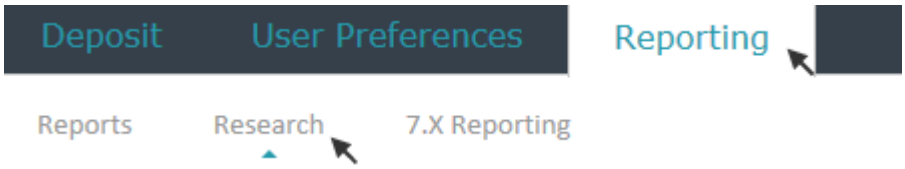
Check Images or CSV File Download

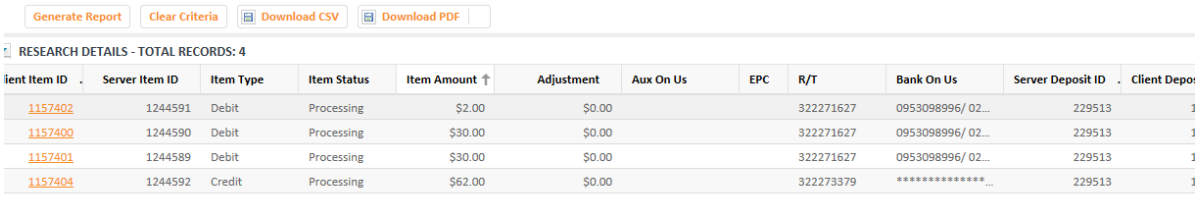
You can determine the deposit status, download check images in PDF format, or download a CSV file.

1. Click the **Reporting** tab, then select **Research** from the submenu.



2. Choose the report criteria and then click **Generate Report**. The *Research Details* appear.

   Note: A dollar amount in the "Adjustment" column indicates that AdelFi rejected a check during the deposit review.



ient Item ID	Server Item ID	Item Type	Item Status	Item Amount	Adjustment	Aux On Us	EPC	R/T	Bank On Us	Server Deposit ID	Client Depo
1157402	1244591	Debit	Processing	$2.00	$0.00			322271627	0953098996/ 02...	229513	1
1157400	1244590	Debit	Processing	$30.00	$0.00			322271627	0953098996/ 02...	229513	1
1157401	1244589	Debit	Processing	$30.00	$0.00			322271627	0953098996/ 02...	229513	1
1157404	1244592	Credit	Processing	$62.00	$0.00			322273379	**********	229513	1

3. Confirm that the status in the "Item Status" column is "Completed" rather than "Processing."

   Note: A "Completed" status indicates that AdelFi has completed the deposit review. It is recommended that you wait for the "Completed" status before downloading the report in order to ensure that any items rejected by AdelFi during the deposit review are included in the report.

4. If desired, customize your view:
   - Expand or minimize the *Account Summary* and *Item Details* sections by clicking the arrow next to the section heading.
   - Sort or customize any column by clicking the down arrow next to the column heading.
5. Click **Download CSV** or **Download PDF** to generate a report.
6. To minimize any potential for fraud, we recommend saving the checks to a network location that is restricted to "need to know" staff.

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Troubleshooting

This section contains information to help you troubleshoot the following types of problems:

- Scanner Errors
- Item Processing Issues
- Deposit Issues
- Reporting Issues
- General Issues

Scanner Errors

Does Not Print Text String on Item

Description: "The text string passed to the scanner is too long so it cannot print the text on the item."
This is the text string printed on the back of the item for research purposes. If you receive this error, the configured text is too long for the scanner to handle.

Resolution: To change the text string, refer to the *Configure Text Printed on Items – Display of Fields* screen shot.

Increasing Performance

Description: You want to increase the scanner performance.

Resolution: If you use the DCC TS240 scanner and your PC has a USB 2 port, try modifying the "Image Wait" time in the BUICSCAN.INI file to a value of 500 milliseconds.

Note: If you are unfamiliar with working with .INI files, contact your Online Banking Administrator or local IT resource to make this change.

Item Stuck in Scanner

Description: "An item appears to be stuck in the scanner."

Resolution: Remove any stuck items and then try to reprocess the items. You may also need to clean the document track of the scanner.

Laptop Cannot Detect Scanner

Description: This error occasionally appears if the scanner is plugged into the USB port on a laptop computer's docking station.

Resolution: Make sure that the scanner is plugged into the USB port on the computer and not into the USB port on a laptop docking station. Avoid using docking stations as they cause irregular behavior with the scanner operation.

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Scanner Errors (Continued)

Not Functioning Properly

Description: "The scanner is not functioning properly."

Resolution: Check to see if any items are stuck in the scanner. If so, remove them, reset the scanner, and try again.

If the problem persists, close the application, restart the scanner manually by turning the power off and then on, and then restart the application.

If the problem persists, contact your Online Banking Administrator or AdelFi RDC Support at 800.921.1130, ext. 1576.

Not Plugged in Message

Description: "Your scanner is not plugged in or is turned off."

Resolution: The scanner will not function, but it is plugged into the computer and the power is on. First, try restarting the browser. If that does not work, reboot the computer. If the scanner is still not responding, it is possible that you installed the wrong scanner driver.

Contact your Online Banking Administrator as the scanner may not be connected to the correct driver.

Scan Mode Not Supported

Description: "Your scanner does not meet the configuration requirements for the scan mode set by AdelFi."

Resolution: The scan mode used by RDC is not supported by your scanner. Your Online Banking Administrator should contact AdelFi RDC Support at 800.921.1130, ext. 1576 to have the scan mode changed to acquire a different model scanner.

Scanner Empty

Description: "Scanner is Empty."

You scanned a check, but RDC issues a "scanner is empty" message. If using a DCC TS240 scanner which is connected to your computer via a USB 1.1 port, or if your computer has a slow processor, the system may be timing out before the scan is complete.

Resolution: Increase the "Image Wait" time in the BUICSCAN.INI file to a value of 3500 milliseconds or greater.

Note: If you are unfamiliar with working with .INI files, contact your Online Banking Administrator or local IT resource to make this change.

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Scanner Errors (Continued)

Scanner Jammed

Description: "The scanner appears to be jammed."

Resolution: Remove any jammed items and then try to reprocess the items. You may need to clean the document track of the scanner. See your scanner *Quick Start Guide* for more information on scanner cleaning and maintenance.

If, after cleaning the scanner, checks are still jamming, please call AdelFi's RDC Support Line at 800.921.1130, ext. 1576.

Scanner Not Detected

Description: This error appears if the application cannot form a connection with the scanner when you try to scan an item.

Resolution: Check to ensure the scanner is connected to the computer, is turned on, and all the cables are attached securely. When all is in order, click **OK** and then try to scan the item again.

Scanner Rejects Check

Description: A check is rejected during the scanning process.

Resolution: A small percentage of checks may get rejected for quality purposes. These checks may be mailed to AdelFi in a bank-by-mail envelope (provided to your organization when it was initially set up on RDC).

The checks may be deposited at a CO-OP Shared Branch. To locate your nearest Shared Branch, go to https://co-opcreditunions.org/locator/.

Scanner Takes a Long Time to Initiate

Description: Some scanners take 10–15 sections to initialize when first powered up and RDC is launched.

Resolution: If using the DCC TS240 scanner, and you anticipate multiple scanning sessions:

1. Close RDC after you have completed the first session.
2. Leave the scanner powered on (the status LED should remain green).

   Note: Subsequent scanning sessions will initialize more quickly.

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Scanner Errors (Continued)

Scanner Timed Out

Description: "The scanner has timed out."

Resolution: Try restarting the scanner manually. Turn the scanner's power off, and then shut down RDC.

To restart, turn the scanner's power back on, and then launch RDC. If the problem persists, contact your Online Banking Administrator or AdelFi RDC Support at 800.921.1130, ext. 1576.

Slot Empty

Description: "The input slot of the scanner is empty."

There are no items to scan in the input slot of the scanner.

Resolution:
1. Place items in the input slot of the scanner.
2. Click **OK** to close the message.
3. Click **Scan** to continue scanning.

Slot Full

Description: Messages:
- "The input slot of the scanner is full."
- "The rejection slot of the scanner is full."
- "The acceptance slot of the scanner is full."
- "The rejection and acceptance slots of the scanner are both full."

Resolution: Remove some items from the appropriate slot, and then continue processing.

Two Items Scanned

Description: Two items have been scanned simultaneously.

Resolution: Reject the items and reprocess them.

Unable To… Messages

Description: Messages:
- "The scanner was unable to read the image."
- "The scanner was unable to save the image."
- "The scanner was unable to save complete information for the item."
- "The scanner was unable to process the image."

Resolution: Rescan the item. If the problem persists, contact your Online Banking Administrator or AdelFi RDC Support at 800.921.1130, ext. 1576.

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Scanner Errors (Continued)

USB or SCSI Connection Problem

Description: "There is a problem with the scanner's USB connection or the scanner's SCSI connection."

Resolution: Check that the computer the scanner is connected to is on, and the USB or SCSI cable is attached securely. When all is in order, try scanning the item again.

If the problem persists, contact your Online Banking Administrator.

Item Processing Issues

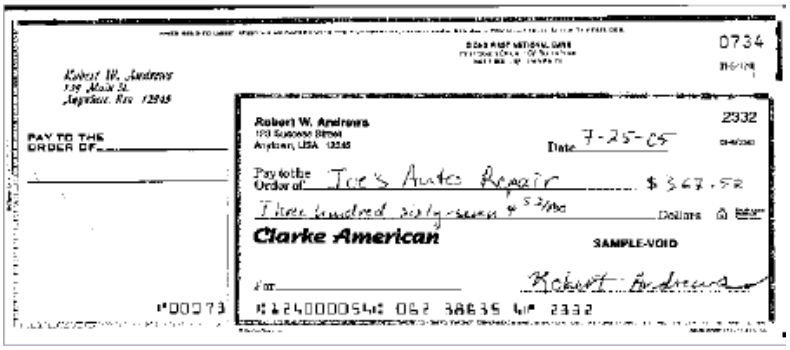
Item Automatically Rejected

Description: A single item is automatically rejected.

Resolution: Locate the item and reprocess it. If it continues to be rejected, you can remove the item from the deposit and deposit it through an alternative channel such as over-the-counter or bank-by-mail envelope.

Item Scanned Upside-Down/Backward

Description: An item was scanned upside-down or backward, or two or more items were scanned simultaneously as in the sample below.



Resolution:

1. Remove any jammed items from the scanner.
2. Place the items back into the scanner with the front of the items facing the status lights of the scanner and the MICR line at the bottom of the scanner.
3. Rescan the items.

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Item Processing Issues (Continued)

Items Scanned Not in Grid

Description: Your network or Internet connection was interrupted or lost.

Resolution: Any item that you scanned prior to losing the Internet connection should be listed in the grid. Items scanned after losing the connection will not be recorded by the server, and therefore not listed in the grid. These items should be rescanned.

1. Check your network connection or contact your Online Banking Administrator to re-establish your Internet connection.
2. Compare the paper items against the items in the grid to ensure you are scanning the proper items.
3. Place the item(s) in the scanner slot and click **Scan**.

The rescanned items will be listed in the grid.

Image has Black Streaks/Bar

Description: The scanned image has black streaks or a black bar across the top.

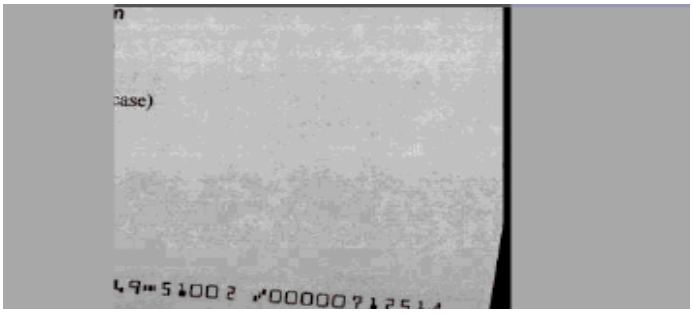
Resolution: Rescan the item. If the image is still bad, and you are using a CTS scanner, then the scanner may be overexposed to light.

1. Reject the item by clicking the **delete** icon.
2. Move the scanner so it is not directly under bright light, or shield it from an overhead light source. You may also try removing and then replacing the scanner cover to ensure it is tightly in place.
3. Try reprocessing the item.

If the black streaks persist, they may not pose a problem for downstream processing of the item.

Partial Image Scan

Description: Only a partial image was scanned, or the image is cut off.



Resolution:

1. Remove any jammed item(s) from the scanner.
2. Place the items back into the scanner with the front of the items facing the status lights of the scanner and the MICR line at the bottom of the scanner.
3. Rescan the item(s).

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Scanner Not Plugged In Message

Description: RDC says the scanner is not on or plugged in, but it is. The scanner driver is not installed or an incorrect scanner is installed.

Resolution: The following steps should be completed by your Online Banking Administrator or someone who has PC and/or network administrator rights.

1. Log out of RDC and close Internet Explorer.
2. Open the Windows **Control Panel**, then select **Add or Remove Programs**.
3. Remove the **Scanner Drivers-Install**. Follow the directions to uninstall the drivers.
4. From the C:\Documents and Settings\< USERNAME>\Local Settings\ Application Data directory, delete the **NetDeposit** folder.

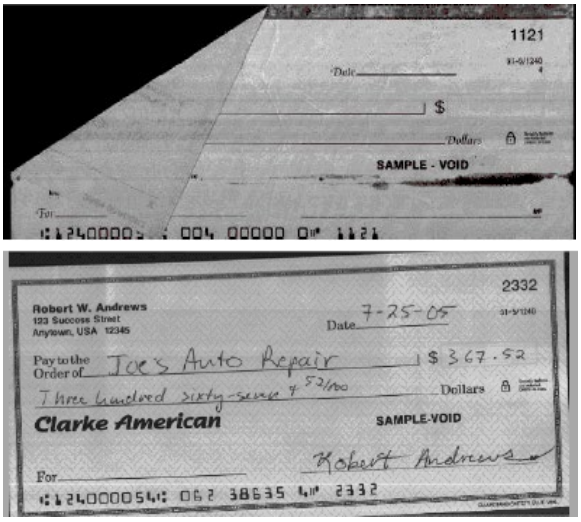
Stop Scanning Process

Description: There is a problem during scanning, and you need to stop the scanning process.

Resolution: Remove the remaining items from the input slot of the scanner. The scanner will finish scanning the current item, then stop.

Scanned Item – Folded/Crooked

Description: The scanned image is folded or crooked.



Resolution:

1. Remove any jammed items from the scanner.
2. Place the item back into the scanner. Rescan and process the deposit.

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Item Processing Issues (Continued)

Original Image Missing

Description: After the check was scanned, either the front or back original image is missing.

Resolution: Reject the item and reprocess it in order to capture the original images.

Deposit Issues

Account Number Not Listed

Description: The account you need is not in the list.

Resolution: Contact your Online Banking Administrator or AdelFi RDC Support at 800.921.1130, ext. 1576 to activate the correct account.

Amount – Item Not Accepted

Description: "The item amount you entered cannot be accepted."

Resolution: Edit the amount, as appropriate, and then accept the item again.

Amount – Incorrect Format

Description: "The amount you entered is formatted incorrectly."

Resolution: The amount must only contain numbers and include two decimal places. Edit the amount, as appropriate, and then accept the item again.

Amount – Not Present

Description: "The item amount is not present."

Resolution: Enter an item amount and then accept the item again.

Amounts on Check are Different

Description: The numeric amount on the check is different than the printed amount on the check.

Resolution: Regulation UCC 3-114 states: "If an instrument contains contradictory terms, typewritten terms prevail over printed terms, handwritten terms prevail over both, and words prevail over numbers."

Aux On-Us Number Invalid

Description: "The Aux On-Us number contains non-numeric or disallowed characters."

Resolution: The Aux On-Us number can contain numeric characters, spaces, or dashes. Enter the Aux On-Us number exactly as it appears on the image.

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Deposit Issues (Continued)

Bank On-Us Number Invalid

Description: Messages:
"The Bank On-Us number is not present."
"The Bank On-Us number contains non-MICR characters."
"The Bank On-Us number is invalid."

Resolution: The Bank On-Us number can contain numbers, forward slashes (/), capital O, dashes, and spaces.
Enter the Bank On-Us number exactly as it appears on the image, using a forward slash (/) to replace the on-us symbol, which looks like this: .

Control Balance Invalid Message

Description: "The Control Balance you entered is invalid."

Resolution: The *Control Balance* must be greater than 0, and must not exceed $99,999,999.99.
Re-enter the *Control Balance*, then continue with the deposit.

Control Balance Required

Description: "A Control Balance is required for the customer account you selected."

Resolution: Enter a *Control Balance*.

Control Balance Different Than Deposit Balance

Description: This may happen when a *Control Balance* was entered and then an item was removed from the deposit.

Resolution: The deposit is required to balance. If the deposit is still active, you may change the amounts of items as needed to balance the deposit. Refer to the Balance a Deposit section for instructions.

Deposit Account Changes

Description: A primary or secondary deposit account needs to be added, modified, or removed.

Resolution: Contact AdelFi RDC Support at 800.921.1130, ext. 1576 with the account information.

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Deposit Issues (Continued)

Deposit Amount at Maximum

Description: "The item total has reached the maximum deposit amount."

Resolution: The item you just added to the deposit has put the deposit over the maximum amount allowed for a deposit.

Reject the item and add it to a new deposit.

Your Online Banking Administrator may call AdelFi and request a temporary deposit limit increase.

Deposit Has Maximum Number of Items

Description: "The deposit has reached the maximum number of items it can contain."

Resolution: You cannot add any more items to the deposit. To deposit more items, submit the current deposit and start a new one.

Deposit Total Not Accepted

Description: "The total amount of the deposit cannot be accepted."

Resolution: The amount cannot exceed the AdelFi-assigned daily deposit limit.

To complete the deposit, reduce the total amount of the deposit by removing some items, or your Online Banking Administrator may call AdelFi and request a temporary deposit limit increase.

Deposit Completion Stalled

Description: "You cannot complete the deposit because the scanner is still scanning items."

Resolution: Wait until scanning is complete, or remove the remaining items from the input slot of the scanner, then try again to complete the deposit.

Deposit Process Interrupted

Description: While processing a deposit, the workstation crashed or the Internet connectivity was lost.

Resolution: RDC will automatically suspend and save the deposit that is currently in progress. When the workstation comes back up, log in to RDC and the suspended deposit will be resumed.

Note: Make sure all the items you scanned appear in the item grid; if not, rescan those items to add them to the deposit.

If the suspended deposit is not resumed, contact AdelFi RDC Support at 800.921.1130, ext. 1576.

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Deposit Issues (Continued)

Deposit Suspended

Description: A deposit was suspended, but it was not resumed after logging in to RDC because it sat unfinished for longer than the allowed time.

Resolution: Reprocess the deposit.

EPC Field Incorrect

Description: "The EPC field can only contain one digit."

Resolution: Enter the EPC number as it appears on the item.

Error During Deposit Transmission

Description: An error occurred while transmitting the deposit.

Resolution: If any deposits are still being transmitted to your financial institution when you log out of *RDC Web Client*, or if an error occurs and a deposit is not successfully completed before the system is closed, the transmission will automatically be suspended and resumed the next time you log in.

Item with Invalid Data

Description: "Items in this deposit have invalid data."

Resolution: Correct the fields that have errors (outlined in red and appear in red text) before completing the deposit.

Routing and Transit Problems Messages

Description: "The route and transit number is not present."
"The route and transit number is not 9 digits."
"The route and transit number contains non-numeric characters."
"The route and transit number for this item appears to be invalid."

Resolution: Enter the numeric routing and transit number as found on the image before accepting the item.

Routing and Transit Not Acceptable

Description: "The route and transit number for this item cannot be accepted. AdelFi has configured it as invalid."

Resolution: Reject the item. It cannot be included in the deposit. You may process the item manually by sending it to AdelFi in a bank-by-mail envelope.

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Deposit Issues (Continued)

Wrong Account Selected

Description: Funds were deposited into a wrong account.

Resolution: The deposit can be corrected by contacting AdelFi RDC Support at 800.921.1130, ext. 1576.

Reporting Issues

Log In Screen Appears

Description: A log in screen appears in the *Reporting* tab with fields to enter your username and password.

Resolution: You cannot generate a report because you cannot select an organization. This problem occurs because the browser security settings are too high. Update the settings to medium or lower as follows:

1. Choose **Tools** > **Internet Options**.
2. Click the **Security** tab.
3. Slide the slider bar down until "Medium" or lower appears as the security level.
4. Click **OK**.

General Issues

Application Error Message

Description: "An unexpected error has occurred."

Resolution: Try exiting and restarting the application. If the error remains unresolved, contact AdelFi RDC Support at 800.921.1130, ext. 1576.

Application Freezes

Description: The RDC application appears to freeze.

Resolution: If the application appears to freeze or hang, the server may have temporarily stopped responding.

Contact your Online Banking Administrator or AdelFi RDC Support at 800.921.1130, ext. 1576.

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General Issues (Continued)

Automatic Log Off

Description: The application logged off automatically and displays the following error: "Your session has timed out. The application will close."

If the application remains idle for a period of **15** minutes, the application will automatically log you out and request that you log in again.

Resolution: To avoid being logged out automatically, continue to use the system without significant lapses in activity.

Deposit Rejection Notice

Description: You receive deposit rejection or adjustment notifications by email. These adjustment notifications are sent when AdelFi makes a change to a deposit or item. Each adjustment will include a reason code specific to the error.

The person or email group to whom these notifications are sent was configured by AdelFi according to your setup documentation.

Resolution: Depending on the error code, you may re-scan the check or mail it to AdelFi in a bank-by-mail envelope (provided to your organization when it was initially set up on RDC).

The Online Banking Administrator may contact the AdelFi RDC Support line at 800.921.1130, ext. 1576 to request any changes to the notification contacts.

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Appendices

Appendix A – Suggested Internet Settings

Option	Setting	Issue
Security Tab (Custom Level Settings)		
Local Intranet	Medium	If you are accessing RDC through the Intranet, a setting not higher than Medium allows all of the applications to run without hindrance.
Trusted Sites Zone	Medium	Add the RDC URL as a trusted site on your computer. Then you can set the slider to no higher than Medium to run the *Web Manager* without hindrance.
Binary and script behaviors	Enable in all zones	RDC requires this setting to run correctly.
Active Scripting	Enable in all zones	RDC requires this setting to run correctly.
Scripting of Java applets	Enable in all zones	RDC requires this setting to run correctly.
Advanced Tab		
Use SSL 3.0	Enable in Advanced Settings	Secure Socket Layer 3.0 lets you connect securely with RDC.
Do not save encrypted pages to disk	Disable in Advanced Settings	RDC requires this setting to run correctly.
Privacy Tab		
Privacy	High	If using the *Intranet* or *Trusted Sites* zones, you can set privacy to **High** to block cookies from the *Internet* zone. If you must use the *Internet* zone to access RDC, set privacy no higher than **Medium**.
Pop-up Blocker	Disable for the RDC site	Add the RDC site to the *Allowed Sites* list.
Content Tab		
AutoComplete	Disable	Disable AutoComplete to ensure login names and passwords cannot be circumvented.

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Appendix B – Scanner Maintenance

To prevent jams and maintain optimal performance, the scanners need to be cleaned regularly. Scanner cleaning cards, also known as MICR/Check Reader Cleaning Cards may be found at most online office supply stores. Here are a few options to help with your purchase:

- Enter "MICR/Check Reader Cleaning Cards" into any online search engine.
- **POS Supply Solutions** (http://www.possupply.com/)

  Cards may be purchased online, by phone, or by fax. On the home page, type "K-MCRB25" into the search box.
- **Digital Check** (http://shopping.netsuite.com/s.nl/c.625937/it.A/id.200/.f)

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