



EZDeposit User Guide



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1 Introduction

The EZDeposit feature enables home office users to deposit checks remotely using their scanner and PC. It also eliminates the need to mail or deliver checks daily to a Associated Credit Union.

EZDeposit simplifies the deposit process by providing clear step-by-step on-screen instructions to make the deposit. Users can confirm the deposit and print a receipt that includes an image of the deposited item.

User System Requirements

Computer operating system

- ◆ Windows Vista, Windows XP (service pack 2), Windows 2000

Internet Browser

- ◆ MS Internet Explorer 7.x with security set to Medium-high
- ◆ MS Internet Explorer 6.x with security set to Medium

Internet Connection

- ◆ Broadband (Basic DSL or cable internet)

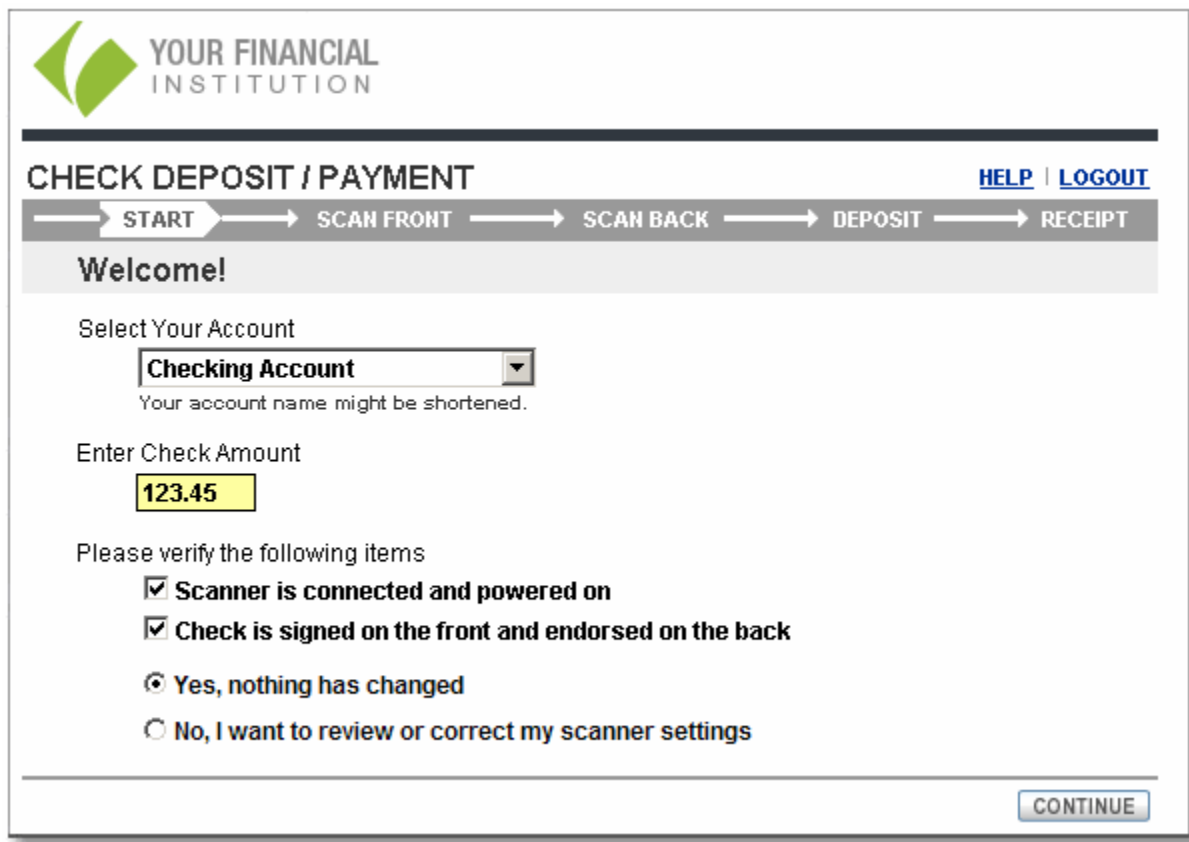
Scanner

- ◆ Any TWAIN standard scanner (and almost all are)

2 | Scan a Check

When you click on **Deposit Checks** in the Small Business FinanceWorks Center, the **EZDeposit Welcome** screen opens and after selecting your scanner settings you can immediately start scanning checks.

Scan a Check



The screenshot shows the 'CHECK DEPOSIT / PAYMENT' interface for 'YOUR FINANCIAL INSTITUTION'. It features a progress bar with steps: START, SCAN FRONT, SCAN BACK, DEPOSIT, and RECEIPT. The 'START' step is active. Below the progress bar, there is a 'Welcome!' message. The 'Select Your Account' section has a dropdown menu with 'Checking Account' selected and a note: 'Your account name might be shortened.' The 'Enter Check Amount' section has a text input field containing '123.45'. The 'Please verify the following items' section has four radio button options: 'Scanner is connected and powered on' (checked), 'Check is signed on the front and endorsed on the back' (checked), 'Yes, nothing has changed' (selected), and 'No, I want to review or correct my scanner settings'. A 'CONTINUE' button is located at the bottom right.

Use the following steps to scan a check.

1. Select the target deposit account from the **Select Your Account** drop-down field.
2. Enter the dollar amount of the check in the **Enter Check Amount** field (no dollar sign).
3. Examine the check and verify that it is endorsed and that your scanner is powered on.
4. (After your initial scanner setup) click the **Yes, nothing has changed** option in needed, or select **No, I want to review or correct my scanner settings** to pick a different scanner.
5. Click the **CONTINUE** button to start the scanning process. (Please note the first time you select the **CONTINUE** button, the system will prompt you to install the **extrainx** Active X control.)
 - a. Click the Active X message at the top of the screen preceded by the security icon (🔒).
 - b. In the resulting security window, click the **Install** button.
 - c. The scanner selection screen is displayed if this is your first time to scan a check.

Select a Scanner Driver

Please note that this screen only displays the first time you scan a check or when you want to change your scanner type.


The screenshot shows a web interface for a financial institution. At the top left is the logo for 'YOUR FINANCIAL INSTITUTION'. Below the logo is a navigation bar with the text 'CHECK DEPOSIT / PAYMENT' and links for 'HELP' and 'LOGOUT'. A progress bar below the navigation bar shows steps: 'START', 'SCAN FRONT', 'SCAN BACK', 'DEPOSIT', and 'RECEIPT'. The main content area is titled 'Scanner Information' and contains a 'Scanner Driver' section. A dropdown menu is set to 'EPSON TWAIN 5'. Below the dropdown, instructions state: 'All your TWAIN or WIA scanner drivers are listed. Click on any scanner driver to use our easy built-in scanning and cropping.' This is followed by '--- OR ---' and further instructions: 'Click on "Use Your Own Scanner Software" at the bottom of the list for network scanners, or to scan and crop using your scanner's built-in software.' At the bottom of the screen are links for 'BACK' and 'CANCEL', and a 'CONTINUE' button.

Please use the following steps to select a scanner.

1. Select a scanner driver from the **Scanner Driver** drop-down list.
2. Otherwise you can select *Use Your Own Scanner Software* from the **Scanner Driver** drop-down list to use your scanner's built-in software.
3. Click the **CONTINUE** button to proceed. (You can click the **BACK** link to return to the previous screen, or you can click the **CANCEL** link to clear any selections that you have made on the screen.)
4. You can also click the **HELP** link to access helpful information related to scanning checks for deposit, or you can click the **LOGOUT** link to exit the EZDeposit application.

Select a Scanner Type

Please note that this screen only displays the first time you scan a check or when you want to change your scanner type.







CHECK DEPOSIT / PAYMENT [HELP](#) | [LOGOUT](#)

START → SCAN FRONT → SCAN BACK → DEPOSIT → RECEIPT

Choose your scanner type

If your scanner doesn't look like any of the images below, please select the one which looks most similar.

 Flatbed	 All-In-One	 8.5" Wide Mobile	 Narrow Mobile
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[BACK](#) | [CANCEL](#)

Please use the following steps to select a scanner type.

1. Click the scanner image and description that best applies to your scanner type for **Choose your scanner type**.
2. After choosing your scanner type you can continue the scanner setup process by next selecting the document home position (as seen on the following page).
3. You can click the **BACK** link to return to the previous screen, or you can click the **CANCEL** link to stop the scanner setup process.
4. You can also click the **HELP** link to access helpful information related to scanning checks for deposit, or you can click the **LOGOUT** link to exit the EZDeposit application.

Select Scanner Home Position

Please note that this screen only displays the first time you scan a check or when you want to change your scanner type.

The screenshot shows a mobile application interface for 'YOUR FINANCIAL INSTITUTION'. The main heading is 'CHECK DEPOSIT / PAYMENT' with 'HELP' and 'LOGOUT' links. A progress bar at the top indicates the steps: START (highlighted), SCAN FRONT, SCAN BACK, DEPOSIT, and RECEIPT. The main content area asks 'Where is the home position on your scanner?' and provides instructions: 'Most scanners have a small arrow or dot which shows where to place your document. Locate that spot and choose the corresponding one in the diagram below. If you can't find it, please consult your owner's manual.' Below the text is a diagram with five arrow icons: a top-left arrow, a top-center arrow, a top-right arrow, a bottom-left arrow, and a bottom-right arrow. At the bottom of the screen are 'BACK' and 'CANCEL' links.

Use the following steps to select the document home position on your scanner.

1. Open the lid to your scanner (if applicable).
2. Locate the document position arrow or dot on the scanner bed.
3. Select the arrow icon on the screen that matches the position of your arrow or dot to continue the scanner setup process.
4. You can click the **BACK** link to return to the previous screen, or you can click the **CANCEL** link to stop the scanner setup process.
5. You can also click the **HELP** link to access helpful information related to scanning checks for deposit, or you can click the **LOGOUT** link to exit the EZDeposit application.

Confirm Scanner Type and Home Position

Please note that this screen only displays the first time you scan a check or when you want to change your scanner type.

The screenshot shows a web interface for 'YOUR FINANCIAL INSTITUTION'. At the top, it says 'CHECK DEPOSIT / PAYMENT' with links for 'HELP' and 'LOGOUT'. Below this is a progress bar with steps: 'START' (highlighted), 'SCAN FRONT', 'SCAN BACK', 'DEPOSIT', and 'RECEIPT'. The main content area asks 'Is the following information correct?' and displays two options: 'Scanner Type' (Flatbed Vertical) and 'Document Home Position' (Back Right). Below these options, it says 'If it is not correct, click BACK to make changes.' At the bottom, there are links for 'BACK' and 'CANCEL' on the left, and a 'YES' button on the right.

Use the following steps to confirm your scanner information.

1. Review the scanner type and the document home position that are presented on the screen for accuracy.
2. If the information is correct, click the **Yes** button to continue.
3. If either of the items displayed is incorrect, click the **Back** button and make the necessary changes before continuing.
4. You can click the **CANCEL** link to stop the scanner set up process.
5. You can also click the **HELP** link to access helpful information related to scanning checks for deposit, or you can click the **LOGOUT** link to exit the EZDeposit application.

Scan Front of Check

YOUR FINANCIAL INSTITUTION

CHECK DEPOSIT / PAYMENT [HELP](#) | [LOGOUT](#)

→ START → **SCAN FRONT** → SCAN BACK → DEPOSIT → RECEIPT

Place check **FACE DOWN** on scanner as shown


Position the check in the **BACK RIGHT** corner next to edges

You are now ready to scan the FRONT of the check.


[BACK](#) | [CANCEL](#) **SCAN FRONT OF CHECK**

Please use the following steps to scan the front of the check.

1. Place the check face down on the scanner with the endorsement area on the left side, as seen above.
2. Lower the scanner lid as applicable for your scanner model and click the **SCAN FRONT OF CHECK** button to proceed to the **Scan Front** success and crop screen. For the Mac, Safari or Firefox follow the additional instructions that are provided on-screen to scan the front of the check.
3. Click the **BACK** link to return to the previous screen, or click the **CANCEL** link to stop the check scanning process.
4. You can also click the **HELP** link to access helpful information related to scanning checks for deposit, or you can click the **LOGOUT** link to exit the EZDeposit application.

 **Note:** While you are scanning the front of the check, a series of procedures that assess risk are taking place (stale checks, duplicate numbers, etc.). Checks can be rejected or put on hold at that point. In addition, Optical Character Recognition (OCR) is used to assign a degree of confidence in the quality of the check. If there are quality issues, the system may send a question to the user, for example, to confirm the check date or check amount (see an example of this in Chapter 3, Confirm deposit details).

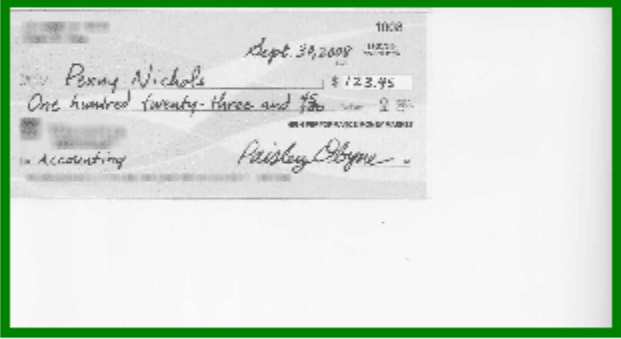
Crop Front of Check



CHECK DEPOSIT / PAYMENT [HELP](#) | [LOGOUT](#)

→ START → **SCAN FRONT** → SCAN BACK → DEPOSIT → RECEIPT

You have successfully scanned the FRONT of your check!



FLIP
CROP
UNDO

Please verify the following items

- The ENTIRE CHECK is visible. Click **UNDO** to make more of the check visible.
- There is no extra space around the check. Click **CROP** to remove space.

[BACK](#) | [CANCEL](#) [CONTINUE](#)

Please complete the following steps to crop the front of the check if needed.


1. Click the **FLIP** button if needed to reposition the check (its orientation should match the example provided above).
2. Click the **CROP** button and complete the three steps below to eliminate unnecessary white space. (Or you can click the **REVERT** button at any time to undo a change that you have made).
 - a. Click the top left corner of the scanned check (not on the green border)
 - b. Click the bottom right corner of the scanned check (a line indicates your cropping edges).
 - c. Click the **CROP** button again. That should show the entire check on the page.
3. Verify that the check is right side up, the entire check is visible and that any extra space around the check has been eliminated, then click the **CONTINUE** button.
4. You can click the **BACK** link to return to the previous screen, or you can click the **CANCEL** link to stop the check scanning process. You can also click the **HELP** link to access helpful information related to scanning checks for deposit, or you can click the **LOGOUT** link to exit the EZDeposit application.

Scan Back of Check

The screenshot shows the 'YOUR FINANCIAL INSTITUTION' logo at the top left. Below it is the title 'CHECK DEPOSIT / PAYMENT' with 'HELP | LOGOUT' links on the right. A progress bar indicates the current step is 'SCAN BACK', with previous steps 'START', 'SCAN FRONT', and 'DEPOSIT', and a final step 'RECEIPT'. The instruction 'Place check FACE UP on scanner as shown' is displayed above two images: a 3D view of a scanner with a check on the bed, and a top-down view of a check on a scanner bed. Text next to the 3D view says 'Position the check in the BACK RIGHT corner next to edges'. Below the images, a message states 'You are now ready to scan the BACK of the check.' At the bottom, there are 'BACK | CANCEL' links on the left and a 'SCAN BACK OF CHECK' button on the right.

Please use the following steps to scan the back of the check.

1. Place the check face up on the scanner with the payer name and address area on the left side, as seen above.
2. Lower the scanner lid as applicable for your scanner model and click the **SCAN BACK OF CHECK** button to proceed to the Scan Back success and crop screen.
3. You can click the **BACK** link to return to the previous screen, or you can click the **CANCEL** link to stop the check scanning process.
4. You can also click the **HELP** link to access helpful information related to scanning checks for deposit, or you can click the **LOGOUT** link to exit the EZDeposit application.

 **Note:** For the Mac, Safari or Firefox follow the additional instructions that are provided on-screen to scan the back of the check.

Crop Back of Check

YOUR FINANCIAL INSTITUTION

CHECK DEPOSIT / PAYMENT [HELP](#) | [LOGOUT](#)

→ START → SCAN FRONT → **SCAN BACK** → DEPOSIT → RECEIPT

You have successfully scanned the **BACK** of your check!

FLIP
CROP
UNDO

Please verify the following items

- The endorsement is above the arrow on the right
- The **ENTIRE CHECK** is visible with no extra space

[BACK](#) | [CANCEL](#) **CONTINUE**

Please complete the following steps to crop the back of the check if needed.

1. Click the **FLIP** button to reposition the check (align the endorsement with the right arrow).
2. Click the **CROP** button and complete the three steps below to eliminate unnecessary white space. (Or you can click the **REVERT** button at any time to undo a change that you have made.)
 - a. Click the top left corner of the scanned check (not on the green border)
 - b. Click the bottom right corner of the scanned check (a line indicates your cropping edges).
 - c. Click the **CROP** button again. That should show the entire check on the page.
3. Verify that the endorsement is correct, the entire check is visible and that any extra space has been eliminated, then click the **CONTINUE** button to review the deposit transaction details.
4. You can click the **BACK** link to return to the previous screen, or you can click the **CANCEL** link to stop the check scanning process.
5. You can also click the **HELP** link to access helpful information related to scanning checks for deposit, or you can click the **LOGOUT** link to exit the EZDeposit application.

3 | Make a Deposit

Confirm Deposit Details

When you click the **continue** button after cropping the back of the check, the deposit details are automatically displayed, as seen in the example below.

YOUR FINANCIAL INSTITUTION

CHECK DEPOSIT / PAYMENT

[HELP](#) | [LOGOUT](#)

→ START → SCAN FRONT → SCAN BACK → **DEPOSIT** → RECEIPT

Review the following transaction details

TRANSACTION DETAILS


Deposit \$123.45 CHECKING ACCOUNT S15S
Funds availability: \$100.00 available immediately; \$23.45 available after 5 business days.

You are now ready to make your deposit.

[BACK](#) | [CANCEL](#) **CONFIRM DEPOSIT**

Please complete the following steps to confirm the deposit transaction details.

1. Review the deposit amount and deposit account information.
2. Click the **CONFIRM DEPOSIT** button to complete the check deposit transaction. The check image is sent to a secure server for review and processing.
3. You can click the **BACK** link to return to the previous screen, or you can click the **CANCEL** link to stop the check deposit process.
4. You can also click the **HELP** link to access helpful information related to scanning checks for deposit, or you can click the **LOGOUT** link to exit the EZDeposit application.

 **Note:** Please note that you can just deposit one check at a time and each check is considered a separate deposit. Deposits are subject to holds of two days but longer holds may apply.

Transaction Receipt

When the deposit has been accepted the transaction receipt page is displayed, as seen in the example below. You can print the transaction receipt to keep with your deposit records.

YOUR FINANCIAL INSTITUTION

CHECK DEPOSIT / PAYMENT [HELP](#) | [LOGOUT](#)

→ START → SCAN FRONT → SCAN BACK → DEPOSIT → **RECEIPT**

Your deposit has been accepted!

CHECK DEPOSIT/PAYMENT RECEIPT

Accepted by Your Financial Institution

Receipt Number 8274219 Account Checking Account

Account Number S15S Transaction Type Deposit

Amount 123.45 Date Friday, October 3, 2008 10:04 AM

Account Numbers Removed For Your Security

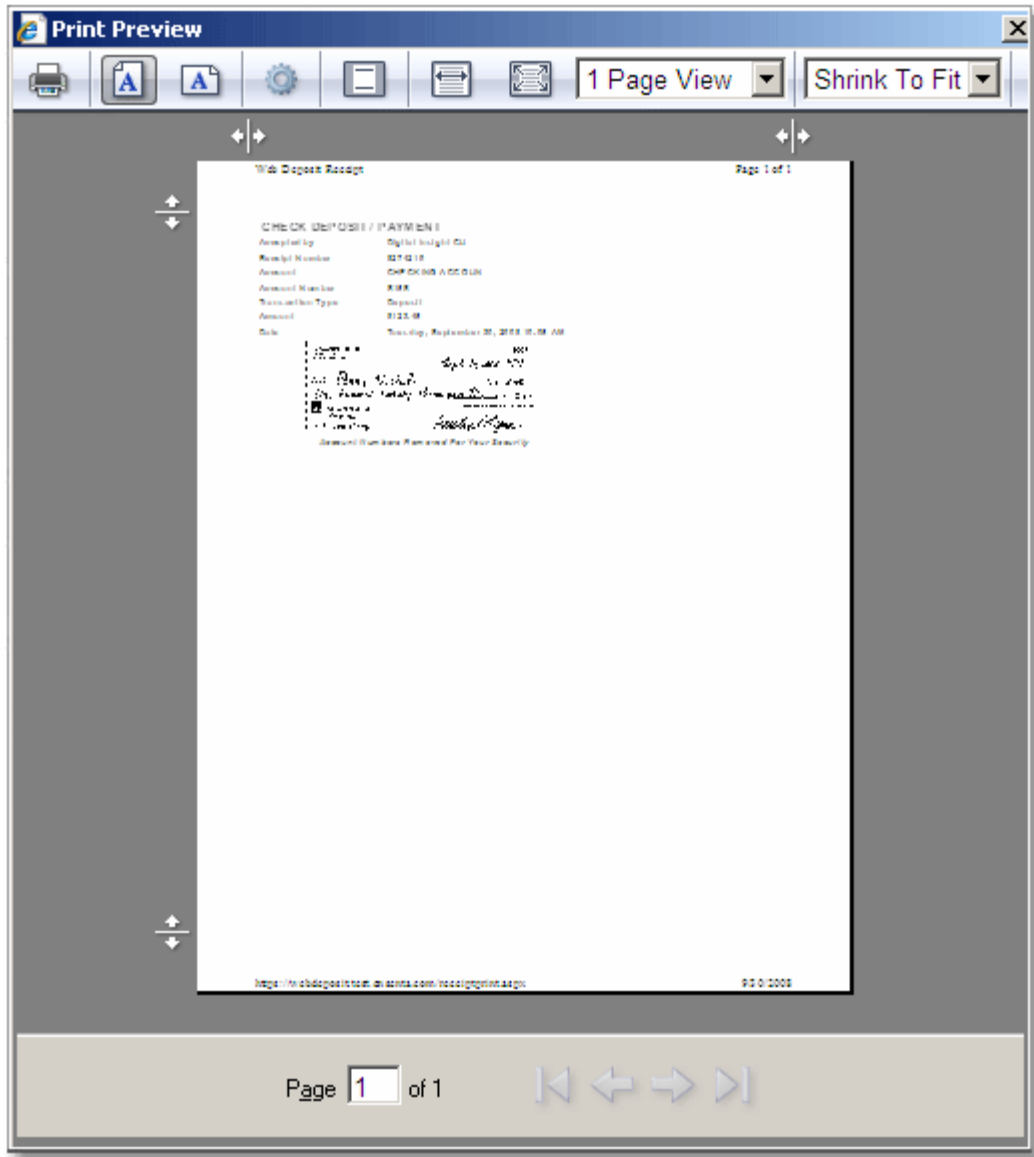
**This receipt is proof of your deposit.
Please print for your records.**

[BACK](#) | [CANCEL](#) [CONTINUE](#)

Please complete the following steps to confirm the deposit transaction details.

1. Review the deposit receipt information for accuracy.
2. Click the **Printer-Friendly** link to open a printable version of the receipt (please refer to the example on the following page).
3. Click the printer icon (or **OK** button) in the **Print** window to print the transaction receipt.
4. Click the **CONTINUE** button to proceed to a reminder screen that enables you to start another check deposit.
5. You can click the **BACK** link to return to the previous screen, or you can click the **CANCEL** link to close the current screen.
6. You can also click the **HELP** link to access helpful information related to scanning checks for deposit, or you can click the **LOGOUT** link to exit the EZDeposit application.

Printer-Friendly Version of the Transaction Receipt



Retain the Check

After you have reviewed and printed the transaction receipt and clicked the **CONTINUE** button, the system prompts you to record the check and then destroy it after 60 days.

YOUR FINANCIAL INSTITUTION

CHECK DEPOSIT / PAYMENT [HELP](#) | [LOGOUT](#)

→ START → SCAN FRONT → SCAN BACK → DEPOSIT → **RECEIPT**

Thank you for using Your Financial Institution
My Deposit service!

Deposited date

Please retain your check for 60 days before destroying it.
Your check is no longer valid for use.

[BACK](#) | [CANCEL](#) **MAKE ANOTHER DEPOSIT**

Please complete the following steps to void and destroy the paper check.

1. Review the information on retaining and then destroying your check after 60 days.
2. Click the **MAKE ANOTHER DEPOSIT** button to scan another check for deposit. Please refer to the previous chapter **Scan a Check** for detailed information on scanning a check, if needed.
3. You can click the **BACK** link to return to the previous screen, or you can click the **CANCEL** link to close the current screen.
4. You can also click the **HELP** link to access helpful information related to scanning checks for deposit, or you can click the **LOGOUT** link to exit the EZDeposit application.



4 | Glossary of Terms

The following are industry or product-related terms that appear throughout this user guide.

Ensenta – The EZDeposit technology provider.

Scanner – For this document, refers to any TWAIN-standard scanner (almost all are).

OCR – This is an acronym for Optical Character Recognition.

MICR – Magnetic Ink Character Recognition refers to the line of numbers at the bottom of the check

5 | FAQs

What are the system requirements to use EZDeposit?

Computer operating system: Windows Vista, Windows XP (service pack 2), Windows 2000

Internet Browser: MS Internet Explorer 7.x with security set to Medium-high, MS Internet Explorer 6.x with security set to Medium

Internet Connection: Broadband (Basic DSL or cable internet)

Scanner: Any TWAIN standard scanner (and almost all are)

How do I sign up for the EZDeposit product?

You can sign up for EZDeposit from Online Banking using the process described below.

- 1) Log in to Internet Banking from your financial institution's Website.
- 2) Click the **EZDeposit** navigational tab, button or link that is provided.
- 3) Within the Online Banking, click the **Deposit Checks** button in the Deposit Checks Remotely informational spot. Or you can click the **Learn More** button to access additional information about the feature then click the **Deposit Checks** button on the resulting information page.
- 4) On the Ensenta **Check Deposit/Payment - Start** page review the **Terms and Conditions** provided by your financial institution; move down the page to view all of the text using the vertical scroll bar as needed.
- 5) Click the **I Agree** button to get started. You can also click the **Help** link to access product related online help information.
- 6) When you launch EZDeposit, the **Welcome** page opens with the ability to select an account, enter amount and start scanning your first check. *Please be aware* that you will be requested to install an Active X control that is needed to activate the check scanning process.

How do I access EZDeposit the next time that I log in to online banking?

The next time you want to access EZDeposit, simply log in to online banking and navigate to the EZDeposit tab, and click the **Deposit Checks** button.

What does TWAIN mean?

First of all, it is not actually an acronym but refers to a set of standardized requirements and specifications for scanner interfaces. There was actually a contest to convert it into an acronym but the best they could come up with was: **T**echnology **W**ithout **A**n **I**nteresting **N**ame!

How do I select the scanner that I want to use?

The first time you attempt to scan a check the system will automatically prompt you to select the scanner driver, scanner type, document home position prior to scanning your first check. After the initial scanner setup, you can select **No, I want to review or correct my scanner settings** on the Welcome screen to select and setup a new scanner.



How do I scan the front of a check?

Place the check face down on the scanner with the endorsement area on the left side. Lower the scanner lid as applicable for your scanner model and click the **SCAN FRONT OF CHECK** button to proceed to the Scan Front success and crop screen.

How do I crop the front or back of a check?

The check image will automatically display on your pc after it has scanned successfully. Click the **FLIP** button if needed to reposition the check. Click the **CROP** button and click the top left corner of the scanned check (not on the green border). Then click the bottom right corner of the scanned check (a red line will indicate your cropping edges). Then click the **CROP** button again. That should show the entire check on the page. Verify that the check is right side up, the entire check is visible and that any extra space around the check has been eliminated, then click the **CONTINUE** button.

How do I scan the back of a check?

Place the check face up on the scanner with the payer name and address area on the left side. Lower the scanner lid as applicable for your scanner model and click the **SCAN BACK OF CHECK** button to proceed to the Scan Back success and crop screen.

How do I make a check deposit?

Review the deposit amount and deposit account information. Click the **CONFIRM DEPOSIT** button to complete the check deposit transaction. The check image will be sent to a secure server for review and processing.

What should I do with a check after it has been scanned?

You should write VOID on the check so that it cannot be cashed or used again.

How long should I keep the paper checks?

Checks that have been scanned and deposited should be retained for a minimum of 60 days and then destroyed (e.g., shredded).