



CashPro Remote Deposit

CashPro® Online Administrator Guide

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Overview

The purpose of this guide is to serve as a reference for Bank of America Merrill Lynch's CashPro® Remote Deposit application. This user guide focuses on the administration tab and functions. There are separate guides for the non-Administrator roles, functions, and Remittance processing. All screen shots are for illustrative purposes only and may vary based on your setup. Confidential data is intentionally masked herein.

CashPro® Remote Deposit is a Web-based application that enables companies to make electronic deposits from their desktops using a bank provided scanner. The CashPro Mobile app can also be used on an Apple® iOS or Android® device to deposit checks into Remote Deposit entitled accounts. (**Note:** CashPro Mobile is currently not available for Canadian clients). Remote Deposit users can scan and capture images and MICR data of:

- U.S. (USD) dollar items drawn on U.S. banks
- U.S. (USD) dollar items drawn on Canadian banks
- Canadian (CAD) dollar items drawn on Canadian banks

Send transmit that data to Bank of America using a secure Internet connection. Items must be deposited to the appropriate CAD and/or USD account.

Clients using Bank of America's Remote Deposit application can:

- Scan and capture images and MICR data of U.S. dollar items, drawn on U.S. domiciled accounts; these include personal, business, cashier checks, traveler's checks, and money orders. Items that are drawn on a US domiciled accounts and MICR encoded with a valid eight or nine-digit routing and transit number can be deposited using the service.
- Scan and capture images and MICR data of U.S. and Canadian dollar items, drawn on Canadian domiciled accounts; these include personal, business, cashier cheques/certified cheques, and money orders. Items that are drawn on Canadian domiciled accounts and MICR encoded with a valid eight digit routing and transit number (5-3 format) can be deposited using the service. **Note:** Canadian drawn cheques with a MICR line containing a '45' are considered to be USD funds.
- The following items can be included in the following deposit platforms/account types:

Customer Type	Account Type	Items included in Deposit
U.S. Domiciled	U.S. Domiciled account	U.S. (USD) dollar items drawn on U.S. banks U.S. (USD) dollar items drawn on Canadian banks

U.S. Domiciled	Canadian Domiciled Account (CAD Currency)	Canadian (CAD) dollar items drawn on Canadian banks
Canadian Domiciled	Canadian Domiciled Account (CAD Currency)	Canadian (CAD) dollar items drawn on Canadian banks
Canadian Domiciled	Canadian Domiciled Account (USD) Currency)	U.S. (USD) dollar items drawn on Canadian banks U.S. (USD) dollar items drawn on U.S. banks

- Present items through the Image clearing networks.
- Configure settings based on business needs (for example; deposit limits, endorsements, column headings, custom fields, hot files, auto population and dual deposit approval).
- Deposit up to 500 items in a single check only deposit (including a virtual or paper deposit ticket), with no limit on the number of deposits that can be submitted during a business day¹.
- Transmit images and data to the bank via a secure Internet connection.
- Identify duplicate items within Remote Deposit with electronic duplicate detection.
- View the status of deposit transmissions to the bank and receive confirmation that the bank has received deposits.
- Receive credit to your Bank of America bank account and clear items electronically.
- Eliminate trips to the bank and the need for the original paper to be presented.
Note: After depositing items using Remote Deposit, the deposited items must be safeguarded and destroyed in accordance with the user manual.
- Export information containing item data and images. This can be used in accounting processes and some accounts receivable systems. Checks may include several different MICR line formats. Accordingly, the presentation of certain data elements included within the MICR line may vary.
- Modify item information and add check details prior to submitting deposits to the bank through 35 custom data fields.

¹ The declared amount (and the total amount of the deposit) cannot exceed the applicable business segment limit.

Bank of America offers Remote Deposit services in accordance with 1) the Check Clearing for the 21st Century Act (Check 21), which was signed into law by the Federal Reserve Board effective October 28, 2004 and 2) Canada's The Bills of Exchange Act and applicable CPA Rules. This law and act permits banks to truncate original checks, process check information electronically, and deliver substitute checks to banks that want to continue receiving paper checks.

Remote Deposit is available for scanning items and transmitting deposits 24 hours a day, excluding normally scheduled weekly system maintenance and when we are enhancing the application. Advanced notices of these scheduled outages are placed in the Important System Messages section of CashPro® Online. By capturing and electronically submitting item images and MICR data to your account for deposit, daily runs to the banking centers may be eliminated.

If located in the U.S. or in Canada, deposit cut off times for same day credit are local to the person making the deposit. Outside of North America, the cut off time will be determined by the account opening location of the WBS (Wholesale Banking System) account number.

Note. Deposits submitted after the current day cut-off times or during non-banking days² will be processed the next banking day.

Storage and Destruction

It is recommended that clients safeguard original items for 14 days using reasonable commercial standards for storage and in accordance with user documentation or local country restrictions, (if applicable). Reasonable standards include, but are not limited to storing the items in a secure location with limited access. Items should be destroyed using a cross cut shredder after 14 days or when all reasonable attempts to collect on the item have been made. The recommended timeframe for storage is subject to change without notice and failure to comply with safeguard and destruction measures that result in loss will be fully born by the client.

You agree to cooperate with us fully to facilitate our adherence to guidance provided by the Federal Financial Institutions Examination Council, including guidance concerning risk management of remote deposit capture. For this purpose, you agree that we may mandate specific internal controls at your locations audit your operations and/or request additional information. If a scanner is sent to your office in the U.S and/or Canada., it may not be shipped outside of the U.S. and/or Canada without express written approval by Bank of America.

² Non-banking days include U.S. and Canadian bank holidays and Saturday and Sunday. Bank of America observes U.S. bank holidays as set forth by the Federal Reserve Bank, and observes Canadian bank holidays as set forth by the Bank of America. To see the schedule, refer to <http://www.federalreserve.gov/aboutthefed/k8.htm> and <https://www.bankofcanada.ca/about/contact-information/bank-of-canada-holiday-schedule/>. Please note: Specific holiday processing timelines will also be made available through CashPro bulletins.

Exception Items

Scanning of remotely created checks require prior approval by the bank for accounts held in the U.S., and are not permitted for accounts held in Canada. These checks are typically created when the holder of a checking account authorizes a payee to draw a check on that account but does not actually sign the check. In place of the signature of the account-holder, the remotely created check generally bears a statement that the customer authorized the check or bears the customer's printed or typed name. Remotely created checks are vulnerable to fraud because they do not bear a signature or other readily verifiable indication that payment has been authorized.

You must review items for negotiability. Incomplete checks (i.e. missing legal or courtesy amount, no signature, blank payee or no MICR line) may not be deposited.

Third Party checks require that you sign a Third Party Check Cashing Agreement and obtain prior approval by Bank of America for accounts held in the U.S. Third Party checks are not permitted for accounts held in Canada.

Faxed checks are strictly prohibited. Checks received via fax, email or a copy of a check (which is different than an Image Replacement Document (IRD) and a Clearing Replacement Document (CRD), a legal check substitute) cannot be scanned through Remote Deposit for the following reasons:

- Regulations require that an original item be scanned and truncated.
- There is a risk the original item will be deposited as paper.
- The client will not have the original and cannot abide by the storage and destruction guidelines set forth in this guide.
- Foreign items should be on a separate deposit ticket from image ineligibles. Deposits of foreign items and ineligibles should be sent to the following address for processing:

Bank of America
 Atlanta Bank by Mail
 Southside Center
 Mail Code - GA4-004-01-52
 6000 Feldwood Rd.
 College Park, GA, 30349-3652

Remote Deposit Same Day Ledger Credit Cut-off Times

U.S. Regions	Cut-off Times
U.S. Eastern Time Zone	10:00 PM EST
U.S. Central Time Zone	10:00 PM CT
U.S. Mountain Time Zone	9:00 PM MT
U.S. Pacific Time Zone	9:00 PM PT
Canada Regions	Cut-off Times
Canadian Atlantic	4:30 PM AT
Canadian Central	2:30 PM CT
Canadian Central (Saskatchewan)	1:30 PM CT

Canadian Eastern	3:30 PM ET
Canadian Mountain	1:30 PM MT
Canadian Newfoundland	5:00 PM NT
Canadian Pacific	12:30 PM PT
Outside of North America. (International) based on first 4 digits of WBS account number	12:30 PM PT
# 1901 (Miami)	10:00 PM ET
# 6550 (New York)	10:00 PM EST
# 6290 (California)	9:00 PM PT

Before You Begin

Prerequisites

- Review the Administrator Guide.
- Enroll in Web-based training.
- Confirm your workstation meets the minimum application requirements (provided at setup).
- Confirm that the Remote Deposit application has been entitled to you and review the welcome screen.

Enroll in Web-Based Training

Login to CashPro® Online and navigate to CashPro Assistant Support and Education. Go to the Training Center section and click on Training Webinars. Select Remote Deposit and click the Enroll Now button for the training module you desire.

Confirm Workstation Requirements

Remote Deposit requires a scanner driver to be loaded onto a user's workstation. If the workstation does not meet the minimum system requirements, it may impact the overall performance of the service. Remote Deposit is an internet based client-server application. A small client side service runs on a workstation located within a Local or Wide Area Network (LAN/WAN).

It is imperative that you confirm the provided technical requirements are met for the performance and quality of your network connection through the LAN/WAN, and through the internet, and to the Bank of America Merrill Lynch server is sufficient to enable the Remote Deposit application to perform optimally. Careful consideration of network capacity, speed and quality of service is required prior to installing Remote Deposit in the client environment. Insufficient network upload and download speeds and/or poor quality of service can lead to the following symptoms:

- Degradation in scanner performance and frequent jams.
- Slow application response time.
- Application freezes and timeouts.

IMPORTANT:

- Local system admin rights are required prior to installing scanner driver onto workstation. If you are unsure if you have local rights, contact your IT department.
- Scanner models may have different system requirements. Be sure to reference the information for the scanner that you are using.
- We do not recommend using multiple remote capture products or scanners on the same PC or moving a scanner from PC to PC.

- Linux and Thin Client workstation environments are not currently supported.
- Obtain a scanner from Bank of America or use a supported scanner. A list of available scanners may be found in the Technical Requirements document.
- Users must be able to run a local service with a USB 2.0 port from the workstation used for scanning. To determine if the PC has a 2.0 port, please check your device manager to ensure the USB host controller shows as "Enhanced."

Confirm Remote Deposit Entitlement

From the CashPro® Online home page, click the **Receipts** tab in the header and choose Remote Deposit.

The Welcome Page provides a landing point for Remote Deposit and also acts as a home page after authentication. From the Welcome Page, users can create deposits, perform research, run reports, and address aged deposits. Confirm that the Remote Deposit application has been entitled to you by confirming with your company administrator or by accessing Remote Deposit from the Receipts tab of your Cash Pro Online. You will require "Full Access" to Remote Deposit prior to being able to perform administrative functions.

Note. If the Remote Deposit Welcome page does not display, the user has not been properly entitled to the application. Contact your CashPro Company Customer Administrator for Remote Deposit privileges.

Review the Welcome Page

The Remote Deposit Welcome Page displays the assigned user role in the upper right hand side of the application window.

The tabs within the Remote Deposit application represent functions granted to certain user roles. Administrators should see and have access to the following tabs:

- Home
- Deposits
- Reports
- Research
- Administration
- Aged Open Deposits (present if you have a non transmitted deposit greater than 3 days old)

Quick Links are displayed on the right side of the Welcome Page. These links will vary based on the individual's user role.

Messages appear at the bottom portion of the Welcome Page. These are posted by Bank of America. For example, the bank may notify the users of quick tips or processing reminders.

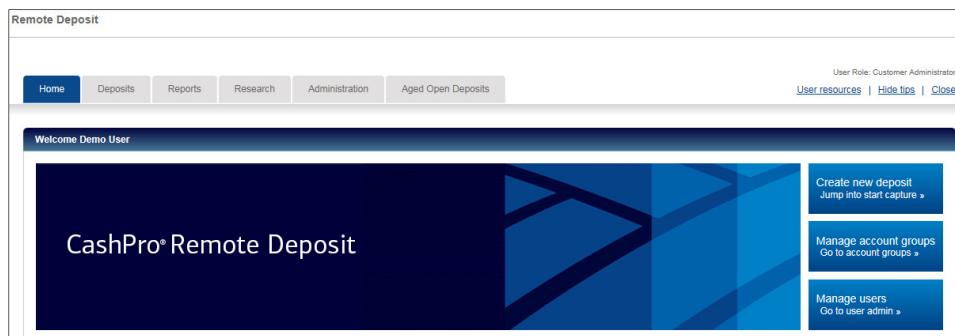
User Roles and Functions

For the Remote Deposit application, each resource from your company who will use Remote Deposit is assigned a user role. The application and function of each user role has been established by Bank of America Merrill Lynch to best meet the needs of our clients. A list of role functions is included in the appendix of this guide. It is important to understand what tasks and functions your employees can perform when assigning these roles.

When the user successfully logs in to Remote Deposit, the Welcome Screen displays the assigned user role in the upper right hand side of the application window.

Administrators have access to all tabs. This guide will focus on the Administration tab.

Details on the other tabs may be found in the CashPro® Remote Deposit User Guide.



Performing Administrative Functions

The Administrator Tab default landing page is the customer details section. This page displays the details of your service set up including; your company user id, time zones and report options.

The Customer Administrator can perform additional functions by clicking the tabs on the left hand side of the screen.

- **Details:** Default page with details around accounts that have been set up on Remote Deposit, time zones, and report access
- **Account Groups:** Add, delete and modify account groups
- **Users:** Add, delete and modify users
- **Rule Accounts:** Add delete and modify rules and associated accounts
- **Custom Fields:** Add, delete and modify custom fields
- **Preferences:** Format lists for viewing information on screen, set optional fields, format reports for viewing, saving and exporting, create and edit virtual endorsements

Account Groups

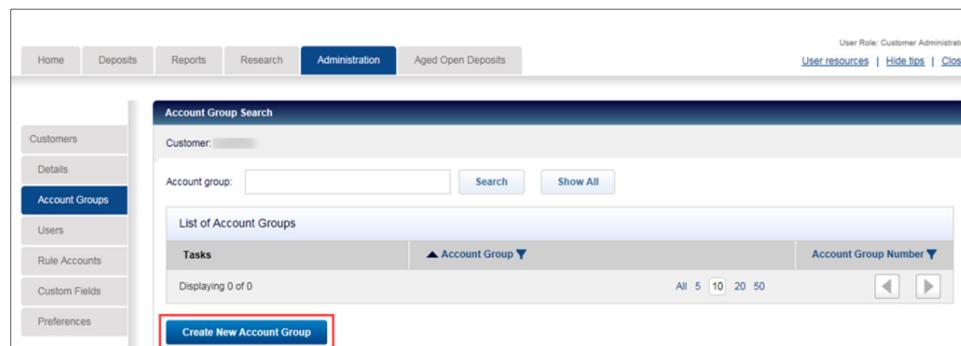
Remote Deposit allows users the flexibility to designate deposits by account groups.

- The account groups are defined by the company and are created by the Customer Administrator or Financial Officer.
- Account groups are used to organize accounts or can be used to represent locations, divisions, or other segmentation needed. For example, an account group can be defined for each location or a group of locations by region.
- Account groups can be set up with a static number, or as null, which allows the user to enter a unique number each time.
- Account groups can contain one or multiple accounts.

The use of account groups replaces the need for traditional serial, sequential, or location number driven deposit tickets, and the account group assigned passes downstream to reporting applications. Each account on Remote Deposit must be assigned to an account group in order to make deposits.

► **To create an account group:**

1. From the Administration tab, click **Account Groups**.
2. Click **Create New Account Group**.



The Account Group page displays with the available accounts that may be assigned:

3. Enter a name for the new account group. The account group name is required and has a limit of 250 characters. This account group name will populate on various user reports.

4. Enter an account group number or leave blank. If you would like to have the same number assigned for every deposit made at a location, enter an account group number. If you want the option of entering a unique number for each deposit that will pass downstream, leave the Account group number Field blank. For this option, you will also need to assign an optional field (one time set up). See the Optional Field section of the user guide for more information. The account group number is limited to 10 numeric characters. The account group number is passed downstream to other information reporting applications and your statement. This field replaces the need for a location number on a deposit ticket.

Note. If using Depository +, the account group number must equal the location assigned to the shadow account. This is available to U.S. clients only.

The screenshot shows the 'New Account Group' dialog box. At the top, there are tabs for Home, Deposits, Reports, Research, Administration (which is selected), and Aged Open Deposits. On the right, there are links for User resources, Hide tips, and Close. The main area has sections for 'Customer:' (disabled), 'Account group*', and 'Account group number'. Below these are two lists: 'Available accounts' containing '002200 - ABC Co' and 'Selected accounts*' which is empty. At the bottom are 'Save' and 'Cancel' buttons.

5. From the available accounts list, highlight the accounts that you want to map to the new account group. To select more than one account, click on the account and hold the shift key and press the up or down arrow on your keyboard. Accounts can be assigned to multiple account groups.
6. Click the > button to add the accounts to the Account group.

This screenshot shows the 'New Account Group' dialog box after an account has been selected. The 'Available accounts' list still shows '002200 - ABC Co'. The 'Selected accounts*' list is empty. A red box highlights the right-pointing arrow button between the two lists, indicating where to click to move the account.

- Click the up or down buttons to change account order in account groups.

Customer: [redacted]

Account group*: Accounting

Account group number: 9876543210

Available Accounts:

Selected Accounts:

Save Cancel

- Click **Save**.

Customer: [redacted]

Account group*: Accounting

Account group number: 9876543210

Available Accounts:

Selected Accounts:

Save Cancel

A message displays, confirming the new account group has been created

Customers

Details

Account Groups

Users

Rule Accounts

Custom Fields

Preferences

Customer: [redacted]

The new account group has been successfully created

Account group: Search Show All

List of Account Groups

Tasks	Account Group ▾	Account Group Number ▾
Displaying 0 of 0	All 5 10 20 50	◀ ▶
Create New Account Group		

Modifying an Account Group

► To modify an account group:

1. Click on the **Account Groups** link from the Administration tab.
2. Search for the account group you want to modify, or click **Show All**.

Tasks	Account Group	Account Group Number
edit	Accounting	9876543210
edit	Billing	
edit	East Division	
edit	Headquarters	
edit	Main	
edit	Test	
edit	West Division	

3. Click the Edit icon next to the account group you want to modify.
4. Modify the information and select **Save** or **Cancel**.

A message displays, confirming the changes have been saved

Tasks	Account Group	Account Group Number
edit	Accounting	9876543210
edit	Billing	
edit	East Division	
edit	Headquarters	
edit	Main	
edit	Test	
edit	West Division	

Deleting an Account Group

► To delete an account group:

1. Click the **Account Groups** link from the Administration tab.

2. Search for the account group you want to delete, or click **Show All**.

3. Click the **Delete** button. A message appears asking if you want to delete.

4. Click **OK**.

5. A confirmation appears and the account group list is refreshed.

Users

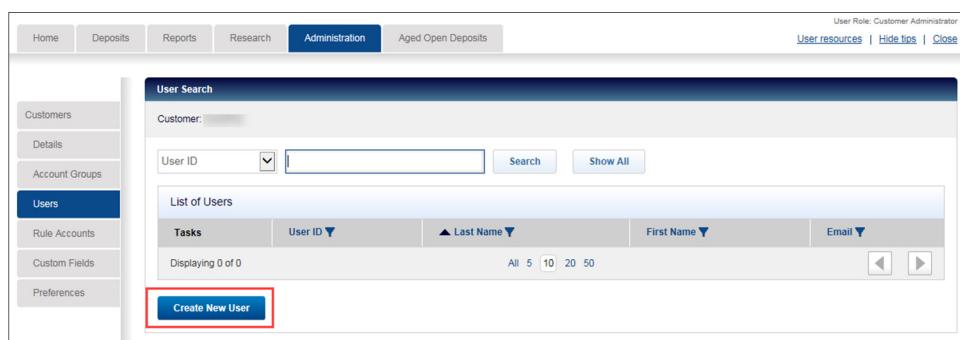
This section will show you how to add, modify, and delete a User profile. Changes are done in real time.

Note. If a user is deleted in error, they cannot be added back until the next day.

Adding a New User

► **To add a new user:**

1. From the Administration tab, click **Users**.
2. Click **Create New User**.



3. Enter the information for the new user:

The screenshot shows a 'New User' form within a software application. The top navigation bar includes 'Home', 'Deposits', 'Reports', 'Research', and 'Administration' tabs, with 'Administration' being the active tab. A status bar at the top right indicates 'User Role: Customer Administrator' and provides links for 'User resources', 'Hide tips', and 'Close'. The main form is titled 'Information' and contains the following fields:

- User ID: A required text input field.
- First name: A required text input field.
- Last name: A required text input field.
- Short name: An optional text input field.
- Email address: An optional text input field.
- Client requests e-mail communication: A radio button group where 'Yes' is selected.
- Phone number: An optional text input field.
- Time zone: A dropdown menu set to 'US Central'.
- State/province: A dropdown menu set to 'Alabama'.
- Other information: A large text area for additional notes.

At the bottom right of the form are 'Cancel' and 'Continue' buttons.

Note. Fields marked with an asterisk (*) are required information.

- User ID: (this is the Cash Pro Online ID)
- First Name: First name of the user
- Last Name: Last name of the user
- Short name (optional): Identifier, such as the initials of the user, will be printed on the virtual endorsement
- Email address (optional): Enter email address of the user
- Client Requests no email communication: option to receive email notifications
- Phone number (optional): Phone number of user
- Time Zone: Time zone of the user making the deposits; this determines the deposit deadline
- State/Province: State/Province of depositor
- Other information

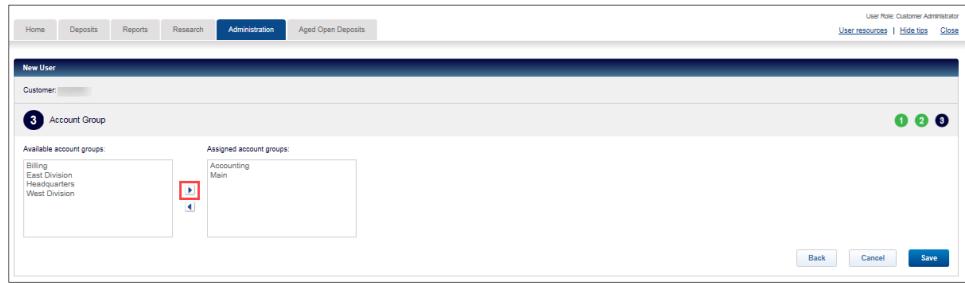
4. Click **Next** to move to step 2 of 3.
5. Choose the roles you would like the User to have.
6. Click > button to assign the selected role.

7. If prompted, enter the deposit thresholds (not required for all roles). These thresholds can limit the dollar value or number of items a user can deposit. This is useful when training new employees and can be changed real time.

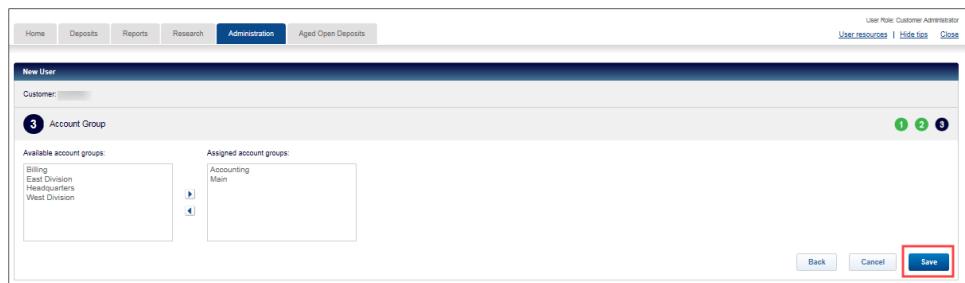
Type	Customer Limit	Override
Deposit amount	25,000,000.00	500,000.00
Item amount	25,000,000.00	500,000.00
Approved item amount	—	—
Item count	500	

8. Click **Continue** to proceed to step 3 of 3.
9. Assign the required account groups by highlighting the account group you want assigned to the user.

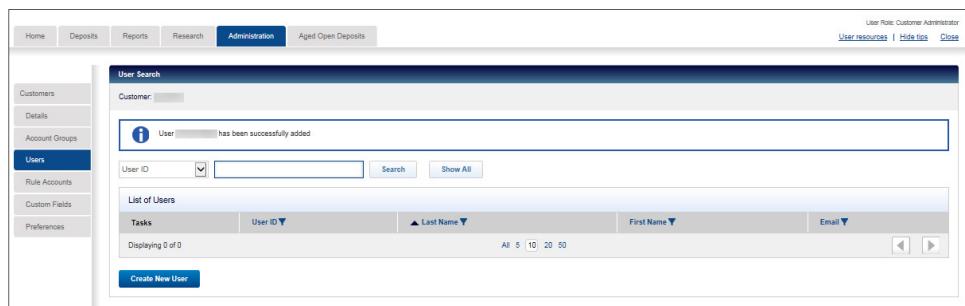
10. Click > button to assign the selected Account groups



11. Click **Save**.



12. A confirmation appears and the User Search page is refreshed.



Modifying an Existing User

► To modify an existing user:

1. From the Administration tab, click the **Users** link.

The screenshot shows the 'User Search' interface. On the left, a sidebar menu includes 'Customers', 'Details', 'Account Groups', 'Users' (which is highlighted in blue), 'Rule Accounts', 'Custom Fields', and 'Preferences'. The main area has a 'User Search' header with fields for 'Customer:' and 'User ID'. Below is a 'List of Users' table with columns: Tasks, User ID, Last Name, First Name, and Email. A red box highlights the 'Show All' button at the top right of the search bar. At the bottom is a 'Create New User' button.

2. Search for an existing user using the search box, or click **Show All**.
3. Edit the user information by clicking on the **Edit icon** .

The screenshot shows the 'User Details' interface. It features a 'User Search' header and a 'List of Users' table. A red arrow points to the 'Edit icon' (pencil symbol) next to the first user listed in the table. The table columns are: Tasks, User ID, Last Name, First Name, and Email. At the bottom is a 'Create New User' button.

4. Edit the Users Details. You can edit roles, edit account groups, change report access (default is access to all report types), and exclude accounts.

The screenshot shows the 'User Details' interface. The sidebar includes 'Customers', 'Details', 'Account Groups', 'Users', 'Details' (selected), 'Rule Accounts', 'Custom Fields', and 'Preferences'. The main area has several sections: 'User Information' (User ID: [redacted], First name: CashPro, Last name: User, Email: [redacted], Phone number: [redacted], State/province: Alabama), 'Assigned Roles and Limits' (Roles: Customer Administrator, Single Deposit and Item Limits: Capture source: Scanner, Type: Scanner, Deposit amount: 25,000,000.00, Item amount: 25,000,000.00, Approved item amount: --, Item count: 500), 'Assigned Account Groups' (Master), 'Assigned Reports' (Client Account Listing Export File, Client User Listing Export File, Deposit Details by Account Report, Deposit Details by Deposit Number, Standard Export File), and 'Excluded Accounts' (Empty). Buttons include 'Edit User', 'Edit Roles And Limits', 'Edit Account Groups', 'Edit Report Access', and 'Edit Account Exclusions'.

- To edit user roles, click the **Edit Roles** tab, make the required changes, and click **Save**.
 - To edit Account groups, click the **Edit Account Groups** button, make the required changes, and click **Save**.
 - To edit report access, click the **Edit Report Access** button, make the required changes, and click on **Save**.
 - To edit account exclusions, click the **Edit Account Exclusions** button, make the required changes, and click **Save**.
5. A confirmation appears and the User Details page is refreshed.

The screenshot shows the 'User Details' page in the CashPro Remote Deposit Administrator Guide. The left sidebar has a 'Details' tab selected. The main area is titled 'User Details' and shows a confirmation message: 'Changes to user [REDACTED] have been saved.' Below this is the 'User Information' section, which includes fields for User ID, First name, Last name, Email, Phone number, Time zone, and State/province. There are 'Edit User' and 'Edit Roles And Limits' buttons. The page is divided into four main sections: 'Assigned Roles and Limits', 'Assigned Account Groups', 'Assigned Reports', and 'Excluded Accounts'. Each section has an associated 'Edit' button: 'Edit Account Groups', 'Edit Report Access', and 'Edit Account Exclusions' respectively. The 'Assigned Roles and Limits' section contains a table with columns 'Type' and 'Scanner', showing data for Deposit amount, Item amount, Approved item amount, and Item count.

Deleting an Existing User

► To delete an existing user:

1. From the Administration tab, click the **Users** link.
2. Search for an existing user using the search box, or click **Show All**.

3. Delete the user information by clicking the Delete  icon.

4. A pop-up will ask if you want to delete the user.

5. A confirmation appears in green.

The screenshot shows a user search interface titled "User Search". At the top, there is a message: "User [REDACTED] has been deleted". Below this is a search bar with fields for "User ID" and "Customer", and buttons for "Search" and "Show All". The main area is titled "List of Users" and contains a table with columns: Tasks, User ID, Last Name, First Name, and Email. There are five rows in the table, each with a small icon next to the "Tasks" column. At the bottom of the table, it says "Displaying 11-15 of 10". To the right of the table are buttons for navigating through pages (1, 2, 3, 4). At the very bottom left is a blue button labeled "Create New User".

Rules

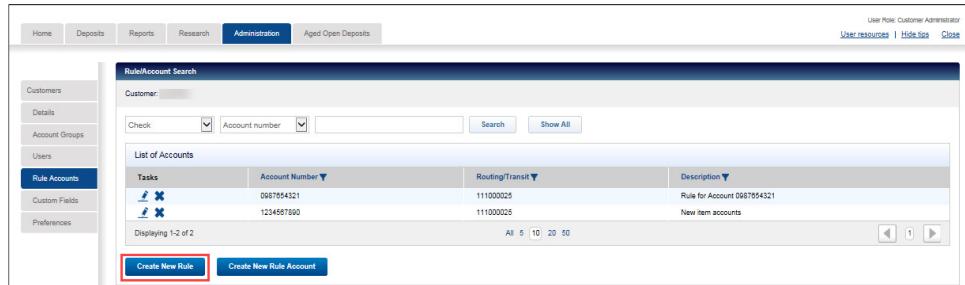
A Customer Administrator and Operators are able to create rules within Remote Deposit. Rules are created based on the MICR (if check rule is used) or OCR (if remittance rule is used) of the item scanned. There are two rule types available.

1. **Hot List:** This rule flags items for operator review that your company has determined as non acceptable. For example, a check from an individual that is required to pay by money order or a check from a client that has contributed the maximum amount to a retirement fund.
2. **Auto Populate:** This rule is used to populate predefined custom fields when an item is scanned. For example, an apartment number, policy number, or contact information. The data is carried to the custom field columns that can be exported into other applications. You must have a rule for each unique account/routing transit combination.

Creating a Rule

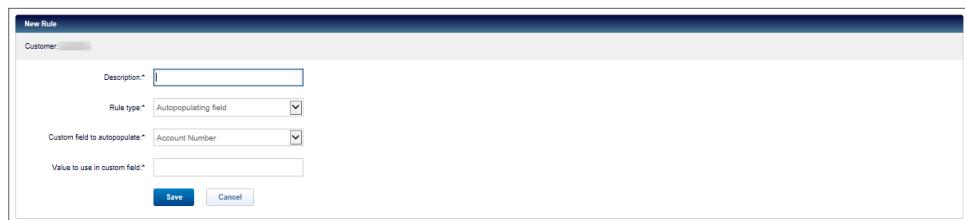
► To create a rule:

- From the Administration tab, click **Rule Accounts > Create New Rule**.

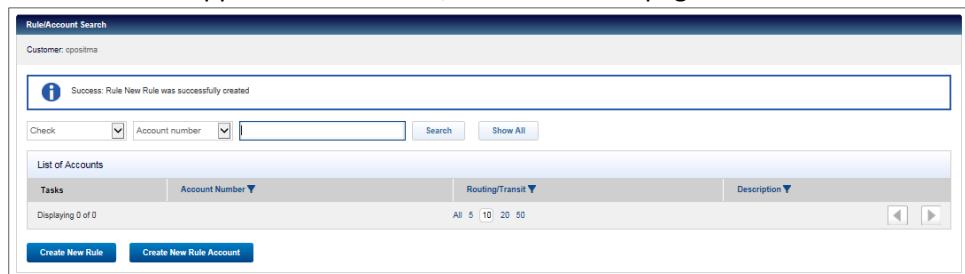


The New Rule screen appears.

- Name the rule and choose the rule type.



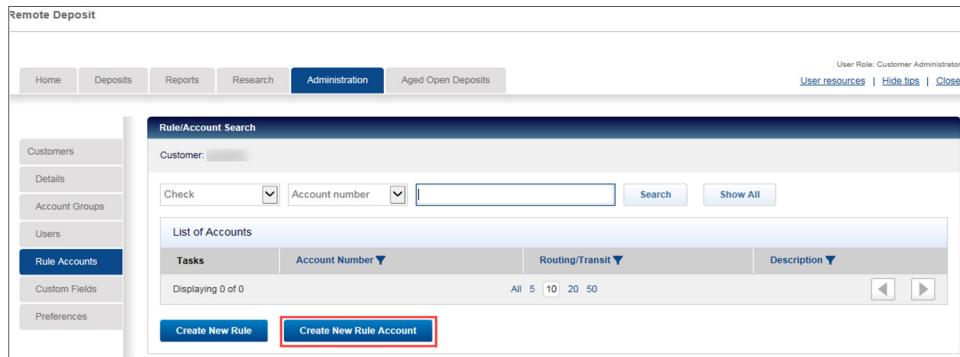
- For Hot List, click **Save**. For Auto populating field, perform steps 4, 5 and 6.
- Choose the custom field to auto populate.
- Choose a value to populate in the custom field.
- Click **Save**.
- A confirmation appears and the Rule/Account Search page is refreshed.



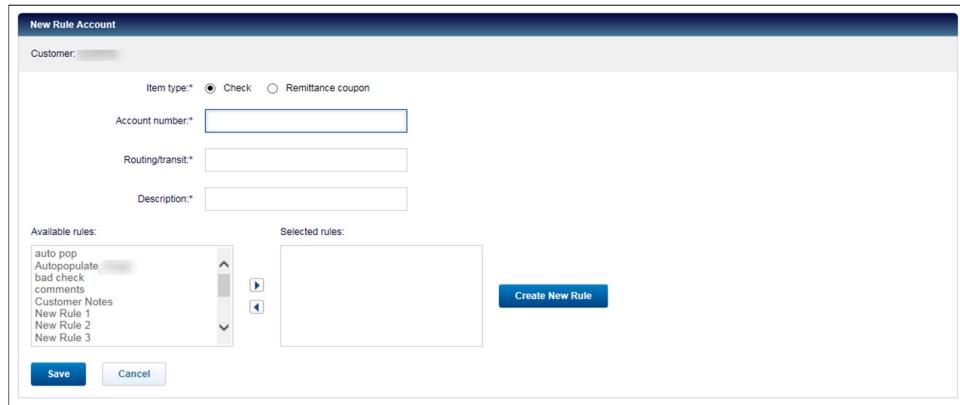
Creating a New Rule Account

► To create a new rule account:

- From the Administration tab, click **Rule Accounts > Create New Rule Account**.



- Choose the item type.



- If **Check** is selected:
 - Enter the account number found in the MICR line of the check.
 - Enter the Routing Transit number of the check.
 - Enter the description.
- If **Remittance** is selected:
 - Choose the coupon type.
 - Choose the zone name.
 - Choose the field name.
 - Enter the field value.
 - Enter the description.
- Add the rules you want assigned.

Editing a Rule Account

► To edit a rule account:

1. From the Administration tab, click **Rule Accounts**.
2. Search for a rule using the drop-down, or click **Show All**.

The screenshot shows the 'Administration' tab selected in the top navigation bar. On the left, a sidebar menu includes 'Customers', 'Details', 'Account Groups', 'Users', 'Rule Accounts' (which is selected and highlighted in blue), 'Custom Fields', and 'Preferences'. The main area is titled 'Rule/Account Search' with a sub-section 'Customer:'. It features a search interface with dropdowns for 'Check' and 'Account number', a search button, and a 'Show All' button which is highlighted with a red box. Below this is a table titled 'List of Accounts' with columns for 'Tasks', 'Account Number', 'Routing/Transit', and 'Description'. At the bottom are two buttons: 'Create New Rule' and 'Create New Rule Account'.

3. Edit the rule account by clicking on the Edit the Rule Account icon .

This screenshot is similar to the previous one, showing the 'Rule/Account Search' screen. The 'Rule Accounts' option is still selected in the sidebar. The 'List of Accounts' table now displays two rows of data. Each row has an edit icon (a pencil icon) next to it, which is highlighted with a red arrow. The first row has the account number 0987654321 and routing/transit 111000025, with a description 'Rule for Account 0987654321'. The second row has the account number 1234567890 and routing/transit 111000025, with a description 'New item accounts'. The bottom buttons remain the same: 'Create New Rule' and 'Create New Rule Account'.

4. Modify the existing information and click **Save**.

The screenshot shows the 'Edit Rule Account' dialog box. It contains fields for 'Account number*' (1234567890), 'Routing/transit*' (1110000), and 'Description*' (New item accounts). Below these are two lists: 'Available rules:' on the left and 'Selected rules:' on the right. The 'Selected rules:' list contains the item 'bad check', indicated by a red arrow. At the bottom are 'Save' and 'Cancel' buttons.

Deleting a Rule Account

► To delete a rule account:

- From the Administration tab, click **Rule Accounts**.

- Search for a rule using the drop-down, or click **Show All**.
- Delete the rule account by clicking on the Delete this Rule  icon.

- A pop-up will ask if you want to delete the Rule Account.

Custom Fields

Custom Fields are defined by your company. They appear on the Edit Item page for data input and can also be exported. These fields are used to either manually add information to items (for example, an invoice number), or can be auto populated with static information (apartment or policy number).

Thirty five (35) custom fields can be assigned to each item scanned. First you must create the custom field, and then you can assign it to depository accounts.

When custom field data flows to reports, the field columns will be listed in the order in which the custom fields were created. You may reorder the fields within the reports section of the preferences tab.

There are 4 types of custom fields:

Data Type	Format	Example	Description
Numeric	#####0	1234567	Any combination of numbers, up to 100 characters in length.
Currency	\$##,###,###.00	\$99,999,999.99	Dollar amount up to the maximum of \$99,999,999.99 includes dollar sign and commas.
	#####.00	9999999.99	Dollar amount up to the maximum of \$99,999,999.99 does not include dollar sign and commas.
Text	123abc!@#	Apt 12	Free form text up to 100 characters in length.
Date	mm/dd/yy mm/dd/yy hh:mm:ss mm/dd/yyyy mm/dd/yyyy hh:mm:ss	01/12/11	Formatted text.

Creating a Custom Field

► To create a custom field:

1. From the Administration tab, click **Custom Fields**.
2. Click **Create New Custom Field**.

3. Enter the Custom Field name. This name will be used to search for the custom field on the Custom Field/Account Search page.

4. Choose the data type.
5. Choose the appropriate Input Validation Pattern for the custom field; this applies to currency and date fields only.
6. To make the custom field visible to a user, place a check-mark in the Show Custom Field box.

7. Enter the name you want displayed for each custom field in the Add Locale Label frame. It is suggested that this be the same as the Name (1st field of input) and be as descriptive as possible. This is the custom field name that will display to users during deposit and remittance transactions. It will also display on certain reports.
8. Click **Add a locale label**.
9. Choose whether you want the custom field to be editable or required.
 - **Editable** – the user decides at the point in capture whether to input custom data)
 - or*
 - **Required** – (the user must input data in order to process the item before transmitting the deposit).
10. Click **Save**.

Creating an Auto-Complete Custom Field

► To create an auto-complete custom field:

1. From the New Custom Field page, select the **Autocomplete** entry from the **Data type** drop-down menu. The page refreshes to show the auto-complete custom field configuration options.

The screenshot shows the 'New Custom Field' dialog box. At the top, there are tabs for Home, Deposits, Reports, Research, and Administration, with Administration selected. In the center, under 'Customer', there is a 'Name' input field and a dropdown for 'Data type' set to 'Autocomplete'. Below this, there is a 'Data source file' input field with a 'Browse...' button and an 'Import Source File' button. Underneath, there are settings for 'Minimum Characters Required Before Autocomplete Search' (set to 2), 'Autocomplete value entry' (checkboxes for 'Allow unrestricted entry for autocomplete values' and 'Remember the last saved value for items with the same account and routing/transit values'), and 'When displaying check' (checkboxes for 'Show custom field', 'Custom field required', and 'Remember the last saved value for items with the same account and routing/transit values'). At the bottom, there is an 'Add locale label' section with a dropdown for 'English' and a 'Label' input field, followed by 'Save' and 'Cancel' buttons.

2. Enter an appropriate name for the custom field in the **Name** field.
3. If you do not want the selected customer to be able to edit this custom field definition, select the **Defined by bank** check box.
4. Import the source file containing the auto-complete data you wish to set for the custom field:

Note: The source file must be CSV-formatted and must conform to the following specifications:

- The first row must include a short description of the file data.
- Subsequent rows contain each data element, with one element identified per line. For example:
 - Inv 12345
 - Inv 67890
 - Blank lines will be ignored.
 - **Example - Import File:**

	A	B	C
1	Invoice Number		
2	00123		
3	00234		
4	00345		
5	00456		
6	00567		
7	00678		
8	00789		

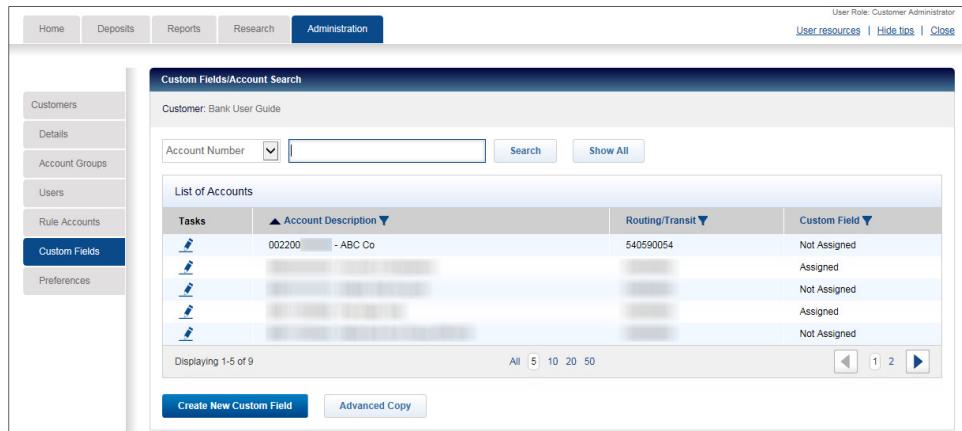
► **To import the file:**

5. Click the **Browse** button beside the Data source file field.
6. Navigate to the source file you wish to import for the field, and then click the **Open** button to select the file. The name of the selected file displays in the Data source file field.
7. Click the **Import Source File** button to import the data from the selected file.
8. Configure the remainder of the custom field settings, noting the following information:
 - To set the number of characters a user must type before any matching auto-complete values are displayed to the user in a pop-up selection box, change the **Minimum characters required before autocomplete search** value.
 - To allow users to enter any value for the custom field (that is, to not require them to select one of the values imported in the data source file selected for the custom field and presented to the user in the pop-up selection box), selected the **Allow unrestricted entry for autocomplete values** check box.
 - To display the field to users on the Edit Item pop-up, select the **Show custom field** check box.
 - To require users to supply data for the custom field, select the **Make custom field mandatory** check box.
 - To pre-fill the custom field with the last user-selected value for items with the same account and routing transit values, select the **Remember the last saved value for items with the same account and routing transit values** check box.

Assigning a Custom Field to a Depository Account

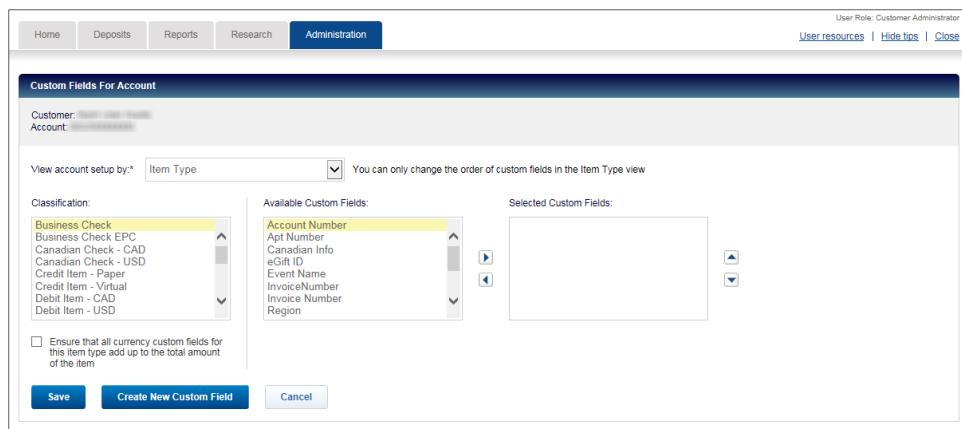
► To assign a custom field to a depository account:

1. From the Custom Field/Account Search screen, choose **Account Number** from the drop-down, enter the account number, and click **Search**. To display a list of all accounts, click **Show All**.
2. Choose the account by clicking the Edit icon  next to the account number.



The screenshot shows the 'Custom Fields/Account Search' interface. On the left, a sidebar menu includes 'Customers', 'Details', 'Account Groups', 'Users', 'Rule Accounts', 'Custom Fields' (which is selected and highlighted in blue), and 'Preferences'. The main area has tabs for 'Home', 'Deposits', 'Reports', 'Research', and 'Administration'. A sub-header 'Customer: Bank User Guide' is present. The search bar contains 'Account Number' and a search input field. Below the search bar is a table titled 'List of Accounts' with columns: 'Tasks', 'Account Description ▾', 'Routing/Transit ▾', and 'Custom Field ▾'. One row is visible: '002200 - ABC Co' with '540590054' in the Routing/Transit column and 'Not Assigned' in the Custom Field column. At the bottom, there are buttons for 'Create New Custom Field' and 'Advanced Copy'.

3. To view the account setup by either Item Type or Custom Field, select either **Item Type** or **Custom Field** from the drop-down menu. Both options perform the same functions; however, the screens will vary slightly.
- The following screen shows the Custom Field selection from the drop down:



The screenshot shows the 'Custom Fields For Account' interface. The top navigation bar includes 'Home', 'Deposits', 'Reports', 'Research', and 'Administration'. A sub-header 'Customer: [redacted]' is shown. The main area has a title 'Custom Fields For Account' and a sub-sub-header 'View account setup by: Item Type'. It features three panels: 'Classification' (with 'Business Check' selected), 'Available Custom Fields' (listing 'Account Number', 'Apt Number', 'Caption Info', 'Gift ID', 'Event Name', 'InvoiceNumber', 'Invoice Number', and 'Region'), and 'Selected Custom Fields' (empty). A note at the bottom left says 'You can only change the order of custom fields in the Item Type view'. At the bottom are buttons for 'Save', 'Create New Custom Field', and 'Cancel'.

4. Select the custom field that you want to assign.

The screenshot shows the 'Custom Fields For Account' dialog box. In the center, there's a list titled 'Available Item Types' containing items such as 'Business Check EPC', 'Canadian Check - CAD', 'Canadian Check - USD', 'Credit Item - Paper', 'Credit Item - Virtual', 'Debit Item - CAD', 'Debit Item - USD', and 'Pan Mass 2'. To the right of this list is a 'Selected Item Types' box containing 'Personal Check', which is also highlighted with a yellow background. A red box highlights the move button (>) between the two lists. At the bottom left are 'Save' and 'Create New Custom Field' buttons, and at the bottom right is a 'Cancel' button.

5. Choose the available item types. You may highlight multiple types by using the shift/arrows keys.

This screenshot is identical to the one above, showing the 'Custom Fields For Account' dialog box. The 'Selected Item Types' box now contains both 'Business Check' and 'Personal Check', both highlighted with yellow backgrounds. A red box highlights the move button (>) between the two lists. The other interface elements are the same as in the first screenshot.

6. Click the > button move the items types to the Selected Item Types box.
7. Use the up or down buttons to arrange the order of the custom fields.
8. If the custom fields are currency, you have the option to use the sum feature which will require that the sum of the currency custom fields is equal to the amount of the scanned item.

User Role: Customer Administrator
User resources | Hide tips | Close

Custom Fields For Account

Customer: [redacted]
Account: [redacted]

View account setup by: * You can only change the order of custom fields in the Item Type view

Custom Fields:

- Account Number
- Apt Number
- Canadian Info
- eGift ID
- Event Name
- InvoiceNumber
- Invoice Number
- Region

Available Item Types:

- Canadian Check - CAD
- Credit Item - Paper
- Debit Item - Manual
- Debit Item - CAD
- Pan Mass 2
- TC_AMEX_10
- TC_AMEX_100
- TC_AMEX_1000

Selected Item Types:

- Business Check
- Personal Check
- Canadian Check - USD
- Business Check EPC
- Personal Check EPC
- Debit Item - USD

Ensure that all currency custom fields for this item type add up to the total amount of the item

- Click **Save**. Confirmation of the change appears in Custom Field/Account Search screen.

User Role: Customer Administrator
User resources | Hide tips | Close

Custom Fields/Account Search

Customer: [redacted]

i The account 0022000 has been successfully updated

Account Number

List of Accounts

Tasks	Account Description ▼	Routing/Transit ▼	Custom Field ▼
<input type="button" value="Edit"/>	0022000 - ABC Co	540590054	Assigned
<input type="button" value="Edit"/>	[redacted]	[redacted]	Assigned
<input type="button" value="Edit"/>	[redacted]	[redacted]	Assigned
<input type="button" value="Edit"/>	[redacted]	[redacted]	Not Assigned

Displaying 1-5 of 6

Editing Custom Fields

► To edit custom fields:

- From the Administration tab, click **Custom Fields**.

Tasks	Account Description	Routing/Transit	Custom Field
1	002200 ABC Co	540500054	Assigned
1			Assigned
1			Not Assigned
1			Assigned
1			Not Assigned
1			Not Assigned
1			Not Assigned
1			Assigned

- Within the Custom Field/Account Search screen, select a custom field from the drop-down. If you know the custom field you want to edit, enter all or part of the field name, and click **Search**. If you want a list of all fields, click **Show All**.

Tasks	Name	Input Type	Validation Pattern
1	Account Number	Text	#####.##
1	Amount 1	Currency	#####.##
1	Amount 2	Currency	#####.##
1	Amount 3	Currency	#####.##
1	apt number	Numeric	#####.####

- Click the Edit icon next to the custom field you want to change.
- Edit the information on the Edit Custom Field screen.

Tasks	Locale	Label
1	English	Account #

- Click **Save**.

Deleting Custom Fields

► To delete custom fields:

1. From the Administration tab, click **Custom Fields**.
2. Within the Custom Field/Account Search screen, choose custom field from the drop down. If you know custom field you want to delete, enter all or part of the field name and click **Search**. If you want a list of all fields, click **Show All**.

3. Click the Delete button.

4. Click **OK** to confirm.

Customer Preferences

The customer administrator manages their company preferences. Preferences include:

Lists: This preference allows the customer administrator to format how information appears on various screens within the application.

Optional Fields: Optional Fields add additional information to deposits. These Optional Fields can hold any required information; for example a batch number for the deposit. When Optional Fields are set up as required fields, those fields display on the New Deposit page.

Optional Field 1 may be used 2 different ways; as tracking of a unique deposit number (overrides the absence of an account group number) or to enter relevant data.

Tracking of a unique deposit number: If your set up requires a unique or system generated number each time a deposit is made, you may choose to leverage the account group=null and enter the unique number in an optional field. If you choose an account group of null, the user will see a subsequent field to manually enter up to a 10 digit number. This field passes in the serial number field of information reporting and statements. It is used to reconcile deposits by location, division etc.

Optional Fields 1, 2, 3 as data capture: If data is entered into the optional field and the account group selected has a pre assigned number, the data is used only as an optional field and is visible only with deposit details within Remote Deposit. The information a user submits in Optional Fields is saved within the Deposit Details screen. This information resides within the application and will not be provided on any external reporting.

Reports: This section enables you to customize the lay out and data within standard reports.

Virtual Endorsements: The endorsement function allows you to customize endorsements by your company. The Virtual Endorsement is not printed on the physical item, but present when the item is printed or viewed after scanner capture. Some data elements within an endorsement are required and some cannot be modified (e.g. Bank of First Deposit). The required data elements appear in the list without the Edit icon.

Editing Lists

► To edit a list:

- From the Administration tab, click **Preferences**.

Tasks	Category	Description
	Lists	Which columns are displayed and their order on pages with lists
	Optional Fields	Text to display for optional deposit fields
	Reports	For available reports, select the columns to display and their desired order of appearance
	Virtual Endorsements	Allows setting contents of Virtual Endorsements

- Click the Edit this Preference icon next to Lists.

- Choose the screen you want to configure.

- Highlight the fields that you want to display and click the > button. You may also remove fields from display by clicking the < button.

- Reorder the fields by using the up or down buttons



- Click **Apply** to save changes remain on the edit lists screen, choose save to save changes and return to the Preferences tab.

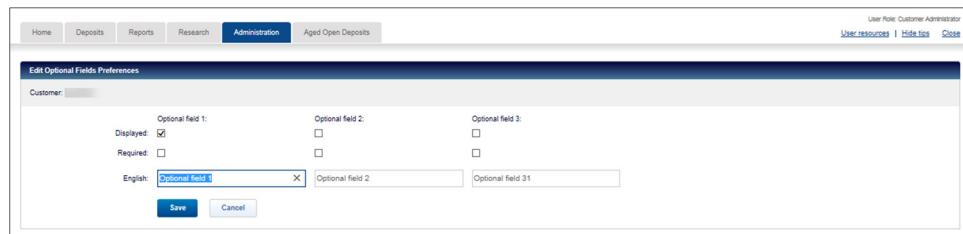
Editing Optional Fields

► To edit optional fields:

- From the Administration tab, click **Preferences**.



- Click the Edit this Preference icon next to Optional Fields.
- Edit the optional field requirements.



- Select **Displayed** to have the field displayed on the New Deposit Screen.
- Select **Required** to require the operator to enter data.
- Name the optional fields.
- Click **Save**.

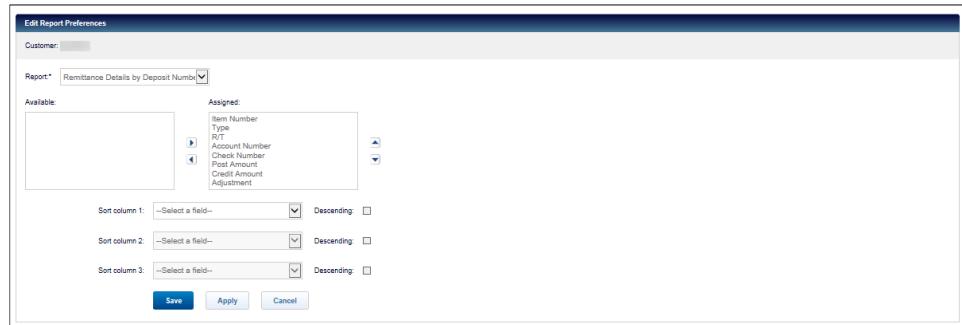
Editing Report Preferences

► To edit report preferences:

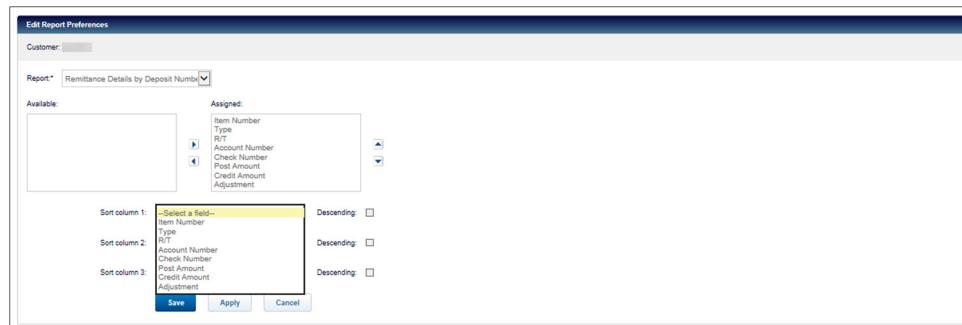
- From the Administration tab, click **Preferences**.



2. Click the Edit this Preference icon next to Reports.
3. Choose the report type that you want to customize.



4. Choose the fields you would like displayed on the reports from the Available choices. The choices will vary based on the report type.
5. Click to move the selected items to the Assigned column.
6. Reorder the columns by using the up or down buttons.
7. Choose the sort column order.



8. Click **Apply** to save changes and remain on the Edit Report Preferences screen, or click **Cancel** to save changes and return to the Preferences tab.

Virtual Endorsements

► To set virtual endorsements:

- From the Administration tab, click **Preferences**.

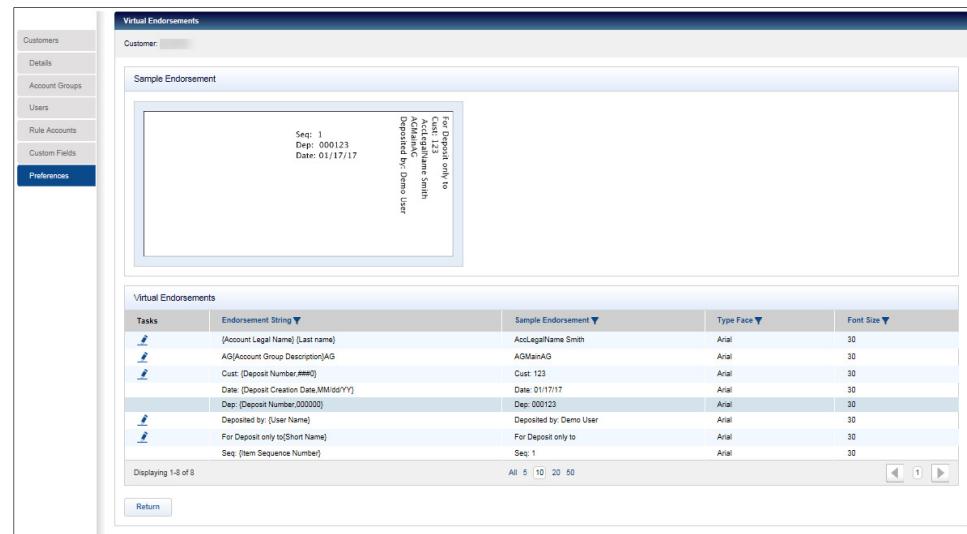
The screenshot shows the 'Customer Preferences' window with the 'Administration' tab selected. In the 'Customer' section, there is a table titled 'Preferences List' with columns 'Tasks', 'Category', and 'Description'. The 'Virtual Endorsements' row is highlighted with a red border. The 'Category' column for this row contains an edit icon (pencil symbol).

Tasks	Category	Description
Lists		Which columns are displayed and their order on pages with lists
Optional Fields		Text to display for optional deposit fields
Reports		For available reports, select the columns to display and their desired order of appearance
Virtual Endorsements		Allows setting contents of Virtual Endorsements

- Click on the Edit this Preference icon next to Virtual Endorsements.
- Select the portion of your endorsement that needs to change. Only the items with an Edit icon are available for editing. Under the Tasks column, click the Edit icon , next to the item within the Virtual Endorsement that should be changed. The placement or order of the endorsement string cannot be changed.

Endorsement String on Virtual Endorsement:

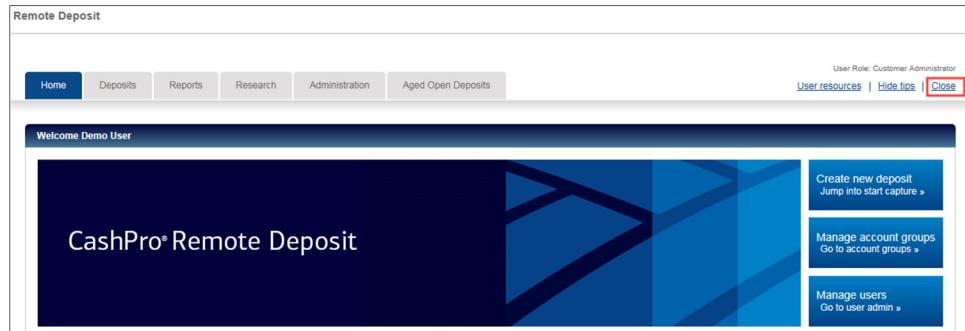
- **Account group:** The account group name, can also reflect the location number if used in place of the account group.
- **Account Legal Name:**
- **Customer Name:** Customer account name. It is important to note, CUST is the pre field endorsement, and the customer name is the post field endorsement. Enter the legal name of your company. The endorsement will default to the Customer name. To change the default, click on the task icon, and choose an alternate default, i.e. account name.
- **Date:** Deposit creation date.
- **Dep:** Deposit Number; the sequential number of the deposit, cumulative number.
- **Deposited by:** Short name of the individual making the deposit
- **For Deposit only to:** This text may be replaced or amended, however language cannot be a qualified endorsement (all acceptable payees etc. without bank approval).
- **R/T:** Routing transit number of the depository account; used in processing the deposit, adjustments and returns.
- **SEQ:** Sequence number of the deposit, assigned by the application.



- When the changes are complete, click **Save**. Changes are applied to all of your accounts.

Exiting the Remote Deposit Application

1. Click the **Close** link to exit out of Remote Deposit and return to CashPro® Online. Click the **Logoff** link in the upper right corner of the application to log out of Cash Pro® Online.



CashPro Mobile Deposit

When away from a scanner workstation Remote Deposit users can access the CashPro Mobile app on an Apple® iOS or Android® device to deposit checks. Mobile Deposit is available to U.S. clients only.

Prerequisites

- Users must be entitled to Remote Deposit.
- Users must be entitled to Mobile.
- Users must download CashPro Mobile to their mobile device.
- Users must be assigned a role with Mobile permissions in the CashPro Remote Deposit application.

User Entitlement to CashPro Remote Deposit

► To entitle a user to Remote Deposit:

1. Contact your CashPro Primary Administrator for user level Remote Deposit entitlement.

User Entitlement to CashPro Mobile

► To entitle a user to Mobile Access:

1. Contact your CashPro Primary Administrator for user level Mobile entitlement.

Downloading CashPro Mobile

► To download CashPro Mobile to a mobile device:

- Apple® iOS device users download CashPro Mobile from the App Store® to your phone or tablet.
- Android® device users download CashPro Mobile from the Google Play® Store to your phone

Assigning User Roles for Mobile Access

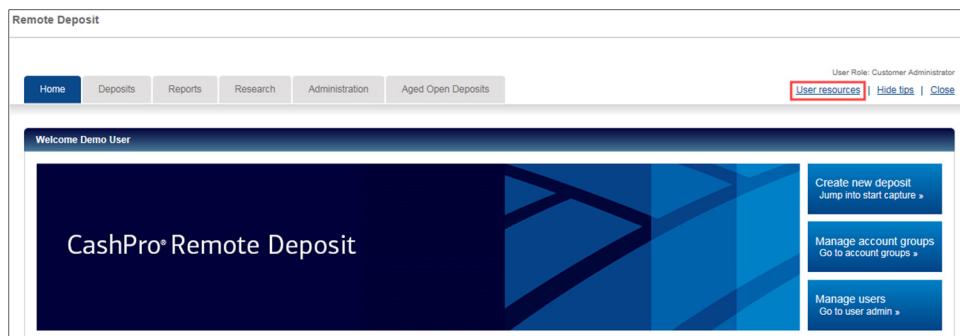
Each resource from your company who will use Remote Deposit and Mobile Deposit is assigned a user role in CashPro Remote Deposit. A complete list of role functions is included in the appendix of this guide. It is important to understand what tasks and functions your employees can perform when assigning these roles. Details on making deposits using the CashPro Mobile application can be found in the CashPro Remote Deposit User Guide.

Note. We recommend each Mobile Deposit user's deposit limit be set for the amount needed for typical single check deposit.

Support for Remote Deposit

User Guides

To access the user guide electronically, click the **User Resources** link in the top right corner of the Home page.



Help Tips

When **Help Tips** is turned on, the user can view the tips when he/she selects **Show Tips**. Tool tips appear when you roll your cursor over a button or field.

Help tips are not available for viewing when the user selects **Help Tips**.

Technical Support

Contact the Technical Services Helpdesk with questions about the following:

1. Questions about Remote Deposit.
2. Questions about Scanners.
3. CashPro® Online User IDs
4. CashPro® Online Passwords

The Technical Services Helpdesk is available to take your calls 7:00 AM to 9:00 PM Eastern Time Monday through Friday.

5. 1.888.589.3473 toll-free (Domestic) or
6. 1.704.387.3020 outside of the United States between 7:00 AM and 5:00 PM Eastern Time on banking business days.
7. Email at technicalservices@bankofamerica.com

If located in Latin America, Europe, the Middle East, Asia, or Africa, please contact your Global Treasury Management Product Specialist.

Troubleshooting, Login, and Authentication Errors

Error	Possible Cause	Potential Resolution
You are unable to login to Remote Deposit	User names and passwords are case sensitive, and passwords must comply with Bank of America's digital certificate guidelines.	Ensure you enter the correct user name and password as was provided with your authentication instructions. Contact Technical Services Helpdesk for details about your specific password requirements or continue to be denied access to the application.
You entered an invalid user name or password	User names and passwords are case sensitive, and passwords must comply with Bank of America's guidelines.	Ensure you enter both your correct user name and password as provided to you by Bank of America Contact Technical Services Helpdesk for details about your specific password requirements.
You entered invalid password information	Re-enter the password information.	Contact Bank of America Technical Services Helpdesk if you are still having problems.
The application cannot be accessed	Ensure the correct URL is used	If the problem persists, contact the Bank of America Technical Services Helpdesk.

Remote Deposit Frequently Asked Questions

Question	Answer
What are the system requirements for CashPro® Remote Deposit?	Refer to the technical requirements document for the most up-to-date requirements.
Where can I take additional training?	Training for CashPro® Remote Deposit is available. Go to CashPro University. Click Training Webinars within Training Center on the right. Click Remote Deposit, and then click Enroll Now under the desired topic to sign up for a webinar.
Am I required to endorse the items I deposit?	Endorsements are not required. A virtual endorsement is placed on each check by Bank of America Merrill Lynch.
Is a deposit slip required?	Deposit slips are not required.
How long is a company required to keep scanned checks?	Bank of America Merrill Lynch recommends clients safeguard original items for 14 days using reasonable commercial standards for storage and in accordance with user documentation or local country restrictions. Reasonable standards include but are not limited to storing the items in a secure location with limited access. An item should be destroyed using a crosscut shredder after 14 days or when all reasonable attempts to collect on the item have been made.
What do Account Groups do? Are there limitations for Account Groups?	Account Groups assign a static location/division number to a deposit without using a paper deposit ticket. When you log in to CashPro® Online Remote Deposit, you choose an Account group to which you wish to make the deposit. This number is passed to all downstream applications, including CashPro® Online, in the serial number field.
Can I add an account to an Account Group?	Accounts in CashPro® Remote Deposit may be added to Account Groups. Contact your Bank of America Merrill Lynch representative to add an account to CashPro® Remote Deposit.
How do I determine which items to deposit into a Canadian GBS account vs. USD GBS account?	Review the MICR data of the checks. The routing transit is determined Canadian when the MICR contains this format, nnnnn-nnn; the dash symbol in between the values will always exist in Canadian items. There will also be a 45 in the MICR after the account # symbol if the item is in U.S. dollars.
How does U.S. clients determine which U.S. items are drawn on a Canadian bank?	Review the MICR data of the checks. The routing transit is determined Canadian when the MICR contains this format, nnnnn-nnn; the dash symbol in between the values will always exist in Canadian items. There will also be a 45 in the MICR after the account # symbol if the item is in U.S. dollars.
What is an Image Replacement Document (IRD)?	An Image Replacement Document (IRD) or substitute check, as set forth in Check 21, which provides that a properly prepared substitute check that meets the requirement for legal equivalence is the legal equivalent of the original for all purposes.
What is a Clearing Replacement Document (CRD)?	In the case of items drawn on a financial institutions located in Canada, a Clearing Replacement Document as defined in CPA Standard 014 and Rule A10 of the Canadian Payments Association.

Can the CashPro® Remote Deposit scanner be used for more than one bank?	The scanner provided by Bank of America Merrill Lynch can be used only with CashPro® Remote Deposit.
Can foreign checks be deposited through CashPro® Remote Deposit?	Only items drawn on Canadian and U.S. banks may be deposited into Canadian and U.S. dollar accounts through CashPro® Remote Deposit. Canadian account guidelines apply.
What should I do with foreign checks?	<p>For U.S. clients, mail non-U.S. items to:</p> <p>Bank of America Atlanta Bank by Mail Southside Center Mail Code - GA4-004-01-52 6000 Feldwood Rd. College Park, GA, 30349-3652</p> <p>Note: Foreign checks are not accepted for Canadian clients</p>
When is a deposit available?	If a deposit is made by your cutoff time, the deposit will be posted the same day. Availability of the deposit is determined by your availability schedule.
How will I know if a deposit has been adjusted by Bank of America Merrill Lynch?	Adjustments are shown on CashPro® Remote Deposit reports and are mailed to your corporate office. You are able to rescan the original item if it is adjusted.
How long are images available within CashPro® Remote Deposit? Is a longer image retention period available?	Images are available for 45 days within CashPro® Remote Deposit. Extended image storage is available on CashPro® Online through Image Access or via Image Transmission/CD-ROM Services.
Is there a limit to the number of checks that can be processed in a single CashPro® Remote Deposit (batch)?	Deposits (batches) are limited to 500 items: 499 checks and one deposit ticket/credit record. Remittance deposits are limited to 499 checks and one deposit ticket/credit record and unlimited associated remittances. There is no limit to the number of deposits you can submit each day.
Does each user need his or her own login ID?	Each individual user of CashPro® Online must have a unique login ID.
Can I rescan the original item if it is returned?	<p>The original item cannot be re-deposited.</p> <p>For U.S. clients:</p> <ul style="list-style-type: none"> • If an item is returned, the Image Replacement Document (IRD) may be rescanned through CashPro® Remote Deposit or brought to a banking center for processing. The IRD is MICR encoded with a valid MICR line and is considered a legal document. <p>For Canadian clients:</p> <ul style="list-style-type: none"> • Returned items cannot be re-deposited unless the returned reason is "Item Cleared in the Wrong Currency."
What should I do if my scanner breaks?	Contact Technical Services Helpdesk with problems regarding your scanner.
Who should I contact for CashPro® Remote Deposit technical issues?	Contact Technical Services Helpdesk for CashPro® Remote Deposit Issues.
Who should I contact if I have technical issues	Contact the Technical Help Desk for technical issues accessing

accessing CashPro® Online?	CashPro® Online.
How often should I clean my scanner?	Scanners should be cleaned every 3,000 items scanned or once a week, whichever is sooner. Instructions can be found in the user guide under Cleaning Your Scanner. Additional supplies can be ordered through TASQ at 1.866.410.7216.
Can I scan WIC checks and money orders?	WIC checks and money orders may be scanned via CashPro® Remote Deposit. However, they may be too light, too dark, or printed on non-standard check stock. Due to these variations, scanners may have a difficult time reading the required amount field. The amount field can be manually entered. Note: WIC checks only apply to U.S. accounts.
What are the password parameters and maintenance for CashPro® Online?	CashPro® Online requires password verification every six months. A letter is emailed to the email address on file for each user. The User ID (stored password) will be locked if verification is not complete.

Appendix

User Roles and Functions

Role	Permission	Welcome Page Tabs
Customer Administrator*	Access Aged Open Deposits Approve/Transmit Deposits to Bank in CashPro Remote Deposit Approve/Transmit Deposits to Bank in CashPro Mobile Deposit* Assign Deposit to Another User Balance Deposits Create/Modify Deposits in CashPro Remote Deposit Create/Modify Deposits in CashPro Mobile Deposit* Manage Account Groups Manage Custom Fields Manage Customer Preferences Manage Customer Rules Manage Hotlist Rules Manage Users Override Hot List Item Rejection Report On All Users' Deposits Request Item Research Request Reports View Deposits in CashPro Remote Deposit View Deposits in CashPro Mobile Deposit * View Customer Details	Home, Deposits, Reports, Research and Administration
Operator*	Access Aged Open Deposits Approve/Transmit Deposits to Bank in CashPro Remote Deposit Approve/Transmit Deposits to Bank in CashPro Mobile Deposit* Assign Deposit to Another User Balance Deposits Create/Modify Deposits in CashPro Remote Deposit Create/Modify Deposits in CashPro Mobile Deposit* Manage Auto-populating Field Rules Manage Hotlist Rules Override Hot List Item Rejection Request Item Research Request Reports View Deposits in CashPro Remote Deposit View Deposits in CashPro Mobile Deposit* View Users	Home, Deposits, Reports, Research, Administration, Aged Open Deposits (if applicable)
Limited Operator*	Access Aged Open Deposits Balance Deposits Create/Modify Deposits in CashPro Remote Deposit Create/Modify Deposits in CashPro Mobile Deposit* Manage Auto-populating Field Rules	Home, Deposits, Reports, Research, Administration, and Aged Open

	Manage Hotlist Rules Override Hot List Item Rejection Request Item Research Request Reports View Deposits in CashPro Remote Deposit View Deposits in CashPro Mobile Deposit* View Users	Deposits (if applicable)
Customer Service Representative	Request Reports Request Item Research View Accounts View Account Groups View Customer Details View Deposits View Users	Home, Deposits, Reports, Research, Administration, Aged open deposits
Financial Officer	Approve/Transmit Deposits to Bank in CashPro Remote Deposit Manage Account Groups Request Reports Requests Item Research View Accounts View Customer Details View Deposits in CashPro Remote Deposit	Home, Deposits, Reports, Research, and Administration
Report Viewer	Report On All Users' Deposits Request Item Research Request Reports View Users	Home, Reports, Research and Administration
Mobile*	Approve/Transmit Deposits to Bank in CashPro Mobile Deposit* Create/Modify Deposits in CashPro Mobile Deposit* View Deposits in CashPro Mobile Deposit*	N/A
Limited Mobile*	Create/Modify Deposits in CashPro Mobile Deposit* (deposits require approval/transmission in CashPro Remote Deposit) View Deposits in CashPro Mobile Deposit*	N/A

*denotes new Mobile permissions and roles. This is available for U.S. clients only

Custom Field Formats

Data Type	Format	Example	Description
Numeric	#####0	1234567	Any combination of numbers, up to 100 characters in length.
Currency	\$##,###,##.00	\$99,999,999.99	Dollar amount up to the maximum of \$99,999,999.99 includes dollar sign and commas.
	#####.00	9999999.99	Dollar amount up to the maximum of \$99,999,999.99 does not include dollar sign and commas.
Text	123abc!@#	Apt 12	Free form text up to 100 characters in length.
Date	mm/dd/yy mm/dd/yy hh:mm:ss mm/dd/yyyy mm/dd/yyyy hh:mm:ss	01/12/11	Formatted text.

Deposit Status Types

Status	Description
Open	<p>With a second word to show the state of the deposit processing:</p> <p>Incomplete – There may be additional items to scan or recognition results may be incomplete.</p> <p>Processing – Document scanning is active.</p> <p>Balanced – All items have been scanned; the declared total and item total match.</p> <p>Jammed – The scanner has reported a track jam.</p> <p>Cancelled – Typically results in immediate removal of the deposit.</p> <p>Open deposits are purged after 90 days of inactivity.</p>
Transmitting	The deposit is currently being sent to Bank of America.
Received	The deposit has been successfully received by Bank of America.
Pending Delete	Stale data being removed by the application.
Received Pending	Do NOT rescan the deposit as it has been received by the bank. Contact a Customer Service Representative at Bank of America's Technical Services Helpdesk group to advise them of the status. See Support for contact information.
Perfected	Bank of America completed processing this deposit without making adjustments.
Perfected Adjusted	Bank of America completed processing this deposit and made adjustments.

Icons

Remote Deposit uses icons to communicate messages and information to users.

Icon	Action	Purpose
	Delete	Deletes the associated item.
	Display	Display items, deposits or saved reports.
	Edit	Edit an item's details.
	Filter	Create a column filters.
	View	View an item's details.
	Alert	Draws attention to items that require action before proceeding.
	Warning	Draws attention to specified items that required user attention.

Report Options

Report Name	Description	Formats	Deposit Status Included in Report
Standard Export File	Provides an exportable version of simple and remittance deposits.	CSV XLS	Received Received Pending Perfected Perfected Adjusted Transmitting Open
Deposit Detail By Account Number Report	Provides a detailed report for all simple deposits.	PDF RTF DOCX	Received Received Pending Perfected Perfected Adjusted Transmitting Open
Deposit Details by Deposit Number Report	Provides a detailed report by deposit number for all simple deposits.	PDF RTF DOCX	Received Received Pending Perfected Perfected Adjusted Transmitting Open
Summary of Deposits by Account Report	Provides a summary report for all simple deposits.	PDF RTF DOCX	Received Received Pending Perfected Perfected Adjusted Transmitting Open
Payment Details Report	Provides a detailed report for all remittance deposits.	PDF RTF DOCX	Received Received Pending Perfected Perfected Adjusted Transmitting Open
Payment Summary Report	Provides a summary report for all remittance deposits.	PDF RTF DOCX	Received Received Pending Perfected Perfected Adjusted Transmitting Open
Remittance Details by Deposit Number	Provides a detail report by deposit number for all remittance deposits.	PDF RTF DOCX	Received Received Pending Perfected Perfected Adjusted Transmitting Open
Client Account Listing Export File (by request)	Provides detailed information about each of a selected customer's configured accounts. For each account, the report details account grouping and identification information, as well as the account and routing transit numbers, and the account status.	CSV XLS	N/A

Client User Listing Export File (by request)	Provides detailed user information for selected customers. For each customer, the report details the customer's configured users. For each user, the report details the user's ID, name, user name, email address and email opt out information, telephone number, and their current status.	CSV XLS	N/A
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Research Options

Criteria	Description	Value
Account group name	Name of the account groups	Drop down of available account groups
Amount	Amount of the item	Value Range
Bank sequence number	Sequence number of the item assigned by the bank	Free form
Check number	Check number of the item	Free form
Credit amount	Dollar value of the deposit	Value range
Custom field	Manual and automated data entry fields	Free form (must have custom fields set up for option to appear)
Debit item account number	Debit item	Free form
Deposit account number	Account number where the deposit was made	Free form
Deposit credit date/time	Date/Time a deposit was made	DD/month drop down/ 4 digit year, time of day
Deposit number	Number of a deposit as assigned by the bank	Value range
Deposit status	Status of the deposit	Drop down with the following choices Open Transmitting Received Received pending Perfected Perfected adjusted
Item grouping	Groups of like items	Drop down with the following choices: Check Credit Item Payment Coupon
Item routing transit number	ABA/Routing transit of the debit item	Free form
Item status	Status of the deposited item	Not Queued Recognition Complete Pending
Item type	Classification of item	Drop Down
Posted amount	Posted amount of the item	Range value