

Old Second Remote Deposit User Guide



Old Second
NATIONAL BANK

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General Information

Service Overview

Remote Deposit is a service provided by Old Second National Bank, which enables you to create deposits, store them on an online server, and send them to the bank electronically. Using Remote Deposit, you will capture images of your checks by scanning them with a bank-provided device, enter check amounts, balance your deposits, and transmit your deposits to the bank for processing. This service allows commercial clients to improve funds availability and cash flow as well as eliminates the need to send employees to the bank. Benefits include:

- Saving valuable time by making deposits from your office.
- Enhancing cash management capabilities.
- Facilitating easier, more efficient check deposit research capabilities.
- Consolidating bank relationships for remote office locations.
- Streamlining internal record-keeping functions.

System Requirements

Currently, the Remote Deposit service supports Windows and Mac operating systems. Mac support may vary depending on the compatibility of your scanner. If you have any questions regarding these requirements, please contact support (information on page 4). System requirements for the Remote Deposit service are:

- US Version of Microsoft Windows 64-bit Operating System: Windows 10 or Windows 11
 - Microsoft.NET Framework version 4.6.2 or newer
 - Microsoft Edge or Google Chrome
- High-speed internet connection
- 3.0Ghz single-core CPU or faster
- One free USB 2.0 or 3.0 port
- 512 MB RAM
- At least 100 MB free disk space for installation of drivers and bundled utility software application
 - The requirement for free disk space will vary depending on the number of items you process daily as well as the retention period for data on that workstation. An example of potential storage requirements would be 3GB based on 7 days of retained items at 3,000 items processed per day.

Support Information

If problems occur, please contact Old Second National Bank for further assistance in both identifying and resolving the issue. The bank will make its best effort to resolve all matters of concern in a timely fashion. If the problem cannot be resolved, you may need to work with your scanner manufacturer to review the warranty status of your hardware and repair or replace your device. Please contact a support representative with any questions regarding the following:

- User names
- Passwords
- Error codes within the Remote Deposit service
- Check endorsement
- Your checking accounts or bank activity

Support is available to answer your questions Monday through Friday from 8:00am until 5:00pm. Contact information is as follows:

- Phone: (630)966-2455
- E-mail: osbtreasurysupport@oldsecond.com

Contingency Plans

If the Remote Deposit service is made unavailable for any reason, the traditional deposit method remains an option. The deposit should be taken to your local Old Second branch, as has been the practice prior to Remote Deposit. Visit our website, <https://www.oldsecond.com>, to view branch location hours. Deposits made prior to the branch's close of business are submitted for same-day processing and for availability the following business day.

Deposit Cut-Off Times

Deposits may be made through Remote Deposit on any day, at any time; however, Old Second will credit your deposits based on the business day and time in which they are received. All deposits received prior to 7:00pm CST on a regular business day will post to your account during processing that night. Deposits received after 7:00pm CST or on a non-business day will be credited on the following business day. If you are unable to make a deposit electronically for any reason, please see the *Contingency Plans* section above.

Limits

In accordance with your signed Treasury Services Master Agreement, Old Second institutes a limit for your virtual deposit activity per account, as well as per day. If a deposit is submitted that exceeds the daily limit for an account, any checks in excess of that amount will be suspended, pending bank approval. Bank personnel will then review the suspended items at their earliest availability and approve them for submission after the required authorizations have been gathered. Because this is a manual process, limit violations that are submitted after bank operations close at 5:00pm CST will not be reviewed until the following business day, and this will result in the submitted deposit being split into two amounts: the first being any items that were submitted under the daily limit (posted on the date of submission), and the second being any items in excess that required additional approval (posted next-day).

Limits are subject to an ongoing review and may be lowered as a result of observed deposit activity.

Image Standards

Image standards are described in the Federal Reserve Document, Image Cash Letter Customer Documentation (see link below). Version 1.5 November 1, 2005. This document describes how the DSTU X9.37-2003 standard is used. This document governs all issues related to image quality and format.

Link: <http://www.gpo.gov/fdsys/pkg/PLAW-108publ100/pdf/PLAW-108publ100.pdf>

Deposit Guidelines

The Remote Deposit service is based on the traditional deposit process; however, rather than taking your checks to the bank, you can create and transmit the deposit online by using a workstation in your office or home. When you scan your checks and submit the electronic images for deposit and payment, you must then retain the physical copies of those checks in a secured location until it is determined that they are no longer needed. At that time, you should shred the items or destroy them in such a manner that prohibits any future use. It is our recommendation that these items be retained for a period of at least 30 days in order to assure Old Second can provide an acceptable copy should the paying bank make a request. It is your responsibility to assure the control of all checks and prevent the deposit of the same item multiple times. Duplicates will be identified either by the system controls or by the payee. If such an instance occurs, your company or likeness is liable for any check adjustments.

Only checks drawn on a US bank in US dollars are acceptable for deposit. If foreign items are deposited, your account will be adjusted accordingly. In this case, the original items should be pulled from your secure storage location and deposited within an Old Second branch.

Security, Storage, and Retention of Scanned Items

Check 21, the legislation enabling check truncation, does not provide any specific parameters or mandates regarding the length of time that the original check must be stored by the truncating organization before it can be destroyed. It is at your company's discretion to determine how long to store the original paper checks after scanning and electronic submission to Old Second National Bank. This decision should be made based upon your business objectives and with insight and direction from your legal counsel.

At times, Old Second may ask you to rescan and resend check images to the bank for processing. This situation could arise due to a processing issue within Old Second or another institution participating in the collection and return process. If you are unable to provide an acceptable image of the original item or items, your account will not receive the applicable credit. You may then subsequently send in the original paper item for processing.

We recommend you retain the original paper checks in a secure location for at least 30 days. For easy reference, index these checks and store them until it is time for their destruction. To prevent duplicate items from being submitted through Remote Deposit, destroy these items before they are removed from Old Second's system archives, which retain records of your checks for 45 days.

Damaged, Mutilated or Otherwise Unscannable Items

The Remote Deposit service may reject items that you have deposited electronically. The most common cause of this circumstance is poor image quality; however, damaged items may also reject for several reasons including:

- Poor image quality
- Missing or obstructed information
- Piggy backs (more than one item scanned in the same image)

Returns, Redeposit, and Account Adjustments

Deposited items that are returned to Old Second National Bank will be handled on the standard or special instructions as designated by agreement with the bank. If you have selected to have the physical item returned to your organization, please note that it will be in the form of a substitute check via image replacement document or “IRD” (see Check 21 rules).

Deposited items that are physically returned to your organization should be redeposited by submitting the IRD within a branch.

Old Second will notify you of returns via secured e-mail, which will include information on the check and deposit. The bank will adjust your account for returned items on a date specified in this notice. It is imperative that you locate and resubmit these returned items in order to receive credit.

Remote Deposit Procedures

Login

Access to the Remote Deposit service may be provided through one of two methods:

- Users can be sent proprietary credentials to login to the standalone Remote Deposit website directly, or...
- Users that have a new or existing Corporate O2 profile will be asked to access the Remote Deposit service through the Corporate O2 website via single sign-on.

To login through the standalone Remote Deposit website:

Access the Remote Deposit login page by opening a new Microsoft Edge or Google Chrome browser window and navigating to the following webpage:

<https://smartpay.profitstars.com/business/login/oldsecond>

Enter your User Name, Password, and Company as provided by the bank via secured e-mail upon activation of your profile. Please note that these entries are case-sensitive.

Please enter your login information and click the 'Log In' button to access your account.

User Name

Password

Company

Log In

Periodically, you may be asked to reset your password. This is a security measure enforced by the service and must be followed in order to maintain access. New passwords must contain a minimum of 12 characters, a maximum of 25 characters, mixed-case letters, at least one number, and one special character. You will be required to change your password in 90-day intervals.

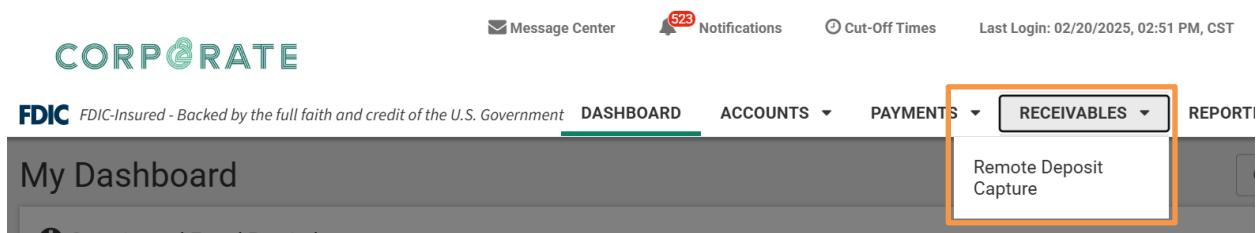
To login through the Corporate O2 digital banking website:

Login to your Corporate O2 profile using your provided credentials for that service. You can access Corporate O2 by opening a new Microsoft Edge or Google Chrome browser window and navigating to either of the following options:

<https://www.oldsecond.com> -> Login -> Corporate O2

<https://corporateo2.oldsecond.com>

From your Corporate O2 dashboard, select Receivables -> Remote Deposit Capture from the main menu in the upper-right area of the page, followed by the Launch button.



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Remote Deposit Capture

Please select Launch to be directed to Remote Deposit Capture.

Launch

2FA Tokens

The service also requires the registration of a 2-factor authentication app for users that access the deposit portal directly. Users that access the deposit portal through single sign-on from another portal (such as our Corporate O2 digital banking site) do not need to register a device.

During your initial login, you will see the following prompt:

Register Your Secure Token

Have you received your Secure Token yet?

If yes, please click **Yes** and follow the instructions to register your device.

If no, click **No** to be prompted again during a future login.

Yes

No

Remote Deposit is compatible with the VIP Access app (developed by Symantec), available for either your smartphone or desktop. You can download this app to your phone by navigating to the app store on your phone and searching for "VIP Access", or you can download the desktop version through their website here: <https://vip.symantec.com/>

Register Your Secure Token

Enter the required information to register your Secure Token.
Please enter the serial ID exactly as it appears on the device.

Device Serial Number (back)

Token Code (front)

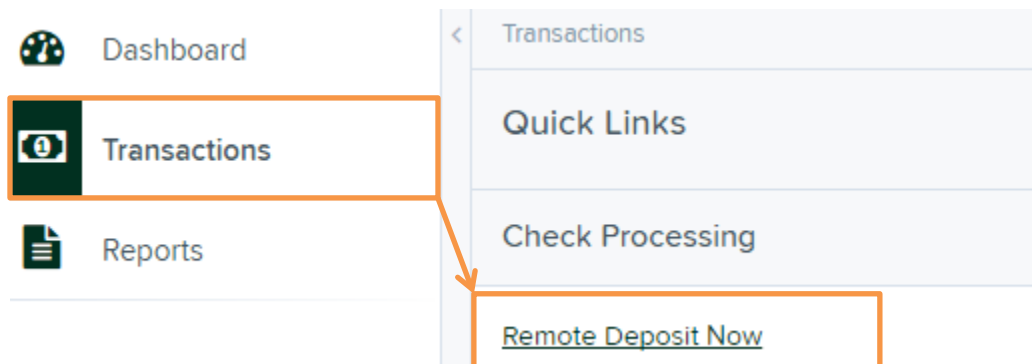
Submit

Cancel

Once you have downloaded your preferred version of the app, enter the Credential ID/Serial Number and randomized Token Code from the app to complete the registration.

Portal Site

After you have logged in, the service will immediately direct you to the portal site. This page provides you with advanced reporting tools as well as the ability to change your password. Most importantly, this page provides you with the link to launch the Remote Deposit application. To access the scanning and balancing tools needed to make your deposits, click the **Transactions** option from the menu on the left side of the page, followed by the **Remote Deposit Now** link that appears on the Transactions page (as shown below). The service will then complete a brief authorization process and launch momentarily.



Initial Setup

The service is configured to automatically detect your scanning device and link it to your Remote Deposit profile; however, this feature is dependent on your company's network configuration, and you may be required to manually select the scanner using an onscreen prompt upon launching the software.

If your scanner software has not yet been installed, the service will automatically prompt you to download and install the required service files and scanner drivers. Follow the onscreen prompts to complete the installations as they appear. Note that all settings should be set to defaults and no changes to the preselected options need to be made.

If the service successfully connects to your scanner, the machine will initialize and run through a boot process, which makes a distinct series of sounds. If your scanner does not initialize upon selecting the **Scan** option and clicking the **Start** button, this may be an indication that the software was not successfully installed or the hardware is defective. Please contact support for assistance.

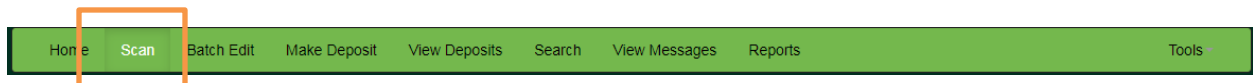
Menu Bar

Scan

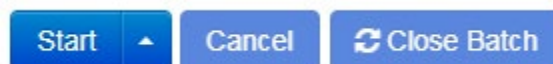
This option allows you to create a new batch, which involves scanning your checks and saving the resulting check images onto our server for work within the other options on this service.

Creating a Batch

- **Step 1:** From the menu bar, click the **Scan** option.



- **Step 2:** The service will provide you with control options in the bottom-right corner of the window.



- **Start:** Clicking this button begins the scanning process. Place your checks into the scanner in accordance with the guide thumbnail on the device. If you have a

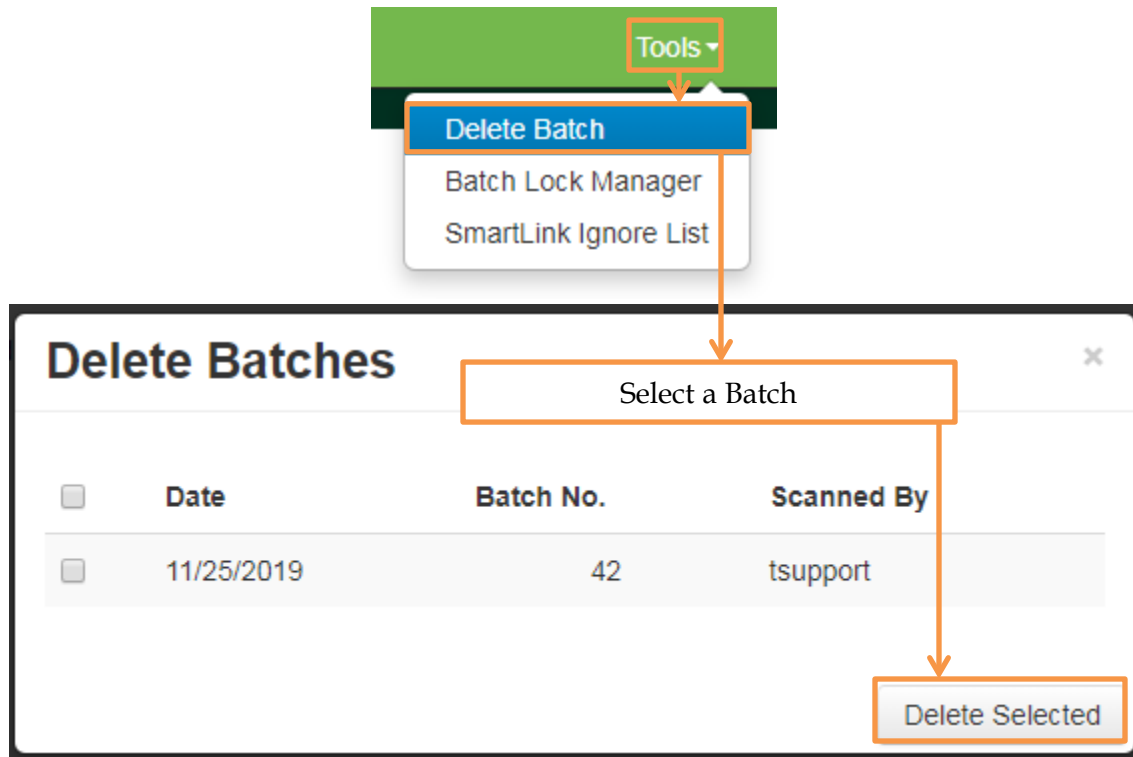
scanner with multi-feed functionality, we recommend you stack your physically smaller checks toward the front. The service will ask you to provide an expected total deposit amount, and the scanner will then initialize and scan your items shortly after submitting your estimated total.

- By clicking on the small arrow icon located adjacent to the **Start** button, you will be presented with advanced options you may consider for scanning your items, such as adding new checks into a deposit you created during an earlier session or reinstalling your scanner software.
- Once you have scanned your items, the service will provide you with a comprehensive list of your scanned check data. Each line in the list represents a summary of an item in your batch, complete with the routing, account, and check numbers. Hover your mouse cursor over each item to view a preview pane of that check image.
- **Cancel:** Clicking this button deletes any progress you have made on the current batch. This will remove any scanned check images or amounts that you have not yet saved.
- **Close Batch:** Clicking this button saves all progress you have made on the current batch. You must select this option before you can move onto the editing functions within the service. After you have saved the batch, the service will provide you with a confirmation message indicating that this step was completed successfully.

Deleting a Batch

- At any point in the application, you can delete a saved batch by clicking **Tools** from the application functions at the top of the window, followed by the **Delete Batch** option. A new window will display asking you to select a batch and then click the **Delete Selected** button.

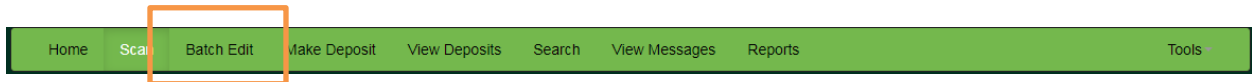
For a visual reference of how to delete a batch, please see the image at the top of the next page.



Batch Edit

This option provides you with the tools necessary to adjust amounts, remove items, and review images within your deposits.

- **Step 1:** From the menu bar, click the **Batch Edit** option.



- **Step 2:** The service will default to your most recently saved batch and display information on that batch.
- **Step 3:** This page consists of three main parts: the summary line, the status line, and the check data. The summary line provides you with a brief description of the deposit you are currently editing. Information is formatted in the order of deposit date (the date you created the batch), batch number (the count designation of the batch on the specified date), expected total (the total you initially provided), actual total (the total calculated by the service using the identified amounts of all items), and the user's name.

Note: In the image above, note that a status line states that “This check is a possible duplicate item.” If you see this message, the service has detected that the corresponding item has been submitted through the Remote Deposit service in a past transaction. The “Actual Total” in the summary line has been updated to reflect that this duplicate item is not included in the batch as originally estimated. This error may trigger due to a lack of information detected on the MICR line of the check, which is automatically populated in the fields below the image, and you can edit the information in these fields at any time.

- **Step 4:** Locate and review all checks that require deletion or amount corrections. You can review each check by selecting the item from a list of all of the checks in the deposit in the right panel on this page.

To correct the dollar amount, select the item by selecting the corresponding line on the list. Under the check image, locate the field in the check data section labeled “Amount”. Under normal circumstances, this field should be populated with the correct information; however, suspected duplicate items will not have an amount listed, nor will items where the amount on the check image is unreadable. If you have reviewed the item and determined that the item is not a duplicate and the provided image is satisfactory, you can manually enter the correct amount into that field.

Click the [Save](#) button at the bottom of the page to save any changes you have made in the Batch Edit screen. If you make any changes on this screen, do not move onto another option without clicking the [Save](#) or [Cancel](#) buttons.

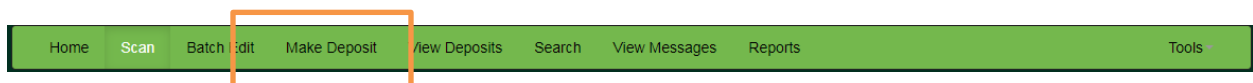
If you would like to delete the currently displayed item, click the [Delete](#) button at the bottom of the page.

Note: The service will submit your batch using the amount displayed in the “Actual Total” section of the summary line. Please be sure that this amount reflects the correct total before you move onto the next step.

Make Deposit

This option allows you to submit your created batches for processing at the bank. This is the final step in the deposit process. You cannot edit your deposit once these steps have been completed.

- **Step 1:** From the menu bar, click the [Make Deposit](#) option.



- **Step 2:** The service will display a list of your batches ready for deposit on the left, and a dropdown box containing all of your related accounts on the right.
- **Step 3:** Check the box for each batch you want to deposit. You can select multiple deposits by checking the corresponding boxes.
- **Step 4:** Select the account that you would like to use for deposit of the selected batches.
- **Step 5:** Click the **Make Deposit** button in the bottom-right corner of the screen. The service will provide you with a confirmation message indicating that the batch was successfully deposited.
- **Step 6:** The service will remove the selected deposits from the list. You can then select more batches to deposit into a different account or navigate to one of the other sections of the service.

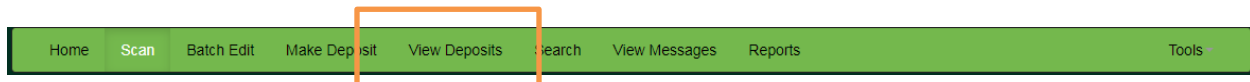
For a visual reference of how to submit your deposit, please view the image at the top of the next page.

The screenshot shows a web interface for submitting a deposit. At the top left, it displays 'Your Bank's Current Time: Wednesday, December 4, 2019, 8:57:16 AM - CST'. Below this is a checkbox labeled 'Batches Available for Deposit'. To the right, there are two dropdown menus: the first is labeled 'Accounts' and the second is labeled 'Select Deposit Account...'. Further right, the text 'Unallocated Total: 0.00' and 'Deposit Total: 0.00' is shown. At the bottom right, there is a blue button labeled 'Make Deposit'. Orange arrows and boxes highlight the checkbox, the dropdown menus, and the 'Make Deposit' button.

View Deposits

This option allows you to quickly reference deposit summary information and check images that have been deposited in previous batches.

- **Step 1:** From the menu bar, click the **View Deposits** option.



- **Step 2:** The service will load a page showing deposit data on the current date. You can change this date using the **Begin Date** and **End Date** fields or calendar icons at the bottom of the page. Once you have selected a date or date range, click the **Refresh** button.



- **Step 3:** The left frame shows summary information on all deposits from the selected date range. To view images and check data from a deposit, click the deposit summary line in the left frame. Images of the deposited items will display in the top-right frame with **Front** and **Back** tabs to toggle between the corresponding sides of the check, and a list of all check data will display in the bottom right area. The bottom-left box displays total dollars deposited for each of your accounts over the specified date range.
- **Step 4:** While viewing deposit information, you can print a copy of the currently displayed images and data by clicking the **Print** button located in the bottom right corner of the page. The dropdown arrow to the right of the **Print** button provides additional printing options.

Search

This feature allows you to reference images for items according to a specified set of criteria. You can then print the currently displayed image for recordkeeping purposes.

- **Step 1:** From the menu bar, click the **Search** option.

- **Step 2:** Fill out the relevant data in the left column as it applies to the check you want to locate. You may be as specific or vague as you like, but you must at minimum specify a **Begin Date** and **End Date**.

Start Date:	<input type="text" value="2/11/2020"/>	
Stop Date:	<input type="text" value="2/11/2020"/>	
Batch Number:	<input type="text"/>	
Check Number:	<input type="text"/>	to <input type="text"/>
Routing Number:	<input type="text"/>	
Check Acct Number:	<input type="text"/>	
Amount	<input type="text" value="0.00"/>	
Customer Acct No:	<input type="text"/>	
Invoice No	<input type="text"/>	

- **Step 3:** After you have entered the applicable check information into the left column, click the **Search** button to submit the data or the **Reset** button to clear all of the fields and start over.
- **Step 4:** The service will display an image for the item with the closest match to the criteria you have provided. If more than one item adheres to the details submitted, a list will display in the bottom-right section of the page. You can then select the desired item from the list to view the corresponding image.
- **Step 5:** When you have located the image you need, you can print a copy by clicking the **Print Current** button in the bottom-right corner. You can also print multiple check images simultaneously by holding your Ctrl key and clicking on each check line you wish to print. Then, click the dropdown arrow next to the **Print Current** button and select **Print Selected**.


Reports


The Remote Deposit service provides you with two different reporting methods. The first method is located within the Remote Deposit application and has a predetermined set of reports you can run to acquire printer-friendly information regarding your deposits. The latter method is located on the portal site and allows you to completely customize and save reports, resulting in a specialized collection of information that only shows you what you want to see.

- **Remote Deposit Application:** Click **Reports** from the application functions at the top of the window. This menu will provide you with an option to generate a report containing your scanned check images. This report will ask you to supply a date range.

All reports have print and save functionality. You can select the batch (or deposit) to view by clicking the page arrow icons located under the Tools option at the top-right corner of the page.


Report Name:

Start Date: 

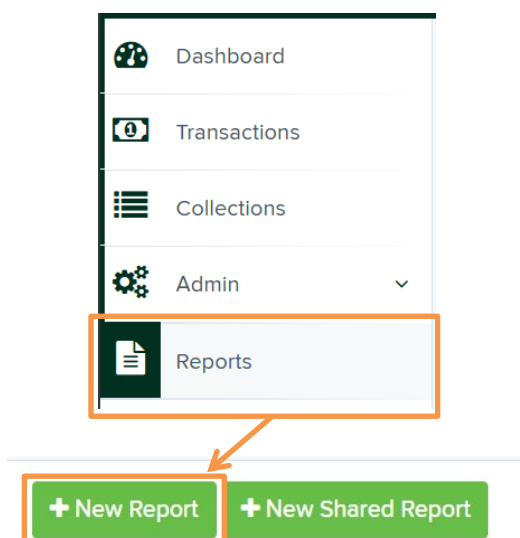
Stop Date: 

Account Group:

Account Number:



- **Portal Site:** Click the **Reports** menu option on the left side of the page. This page provides you with a list of standard reports you may use, which are appropriately named for their intended functions, or you can click the **New Report** button at the bottom of the page to setup your own defined parameters.



The following page provides you with a series of options you can customize until you have created a report that suits your specific needs. After you have filled the necessary

fields, click the **Save to My Reports** button to save the report to the list of previously saved reports (shown above) and click the **Run Report** button to generate the report.

Reports / New Report

Save to My Reports

☐ Share to All Users

Run Reports

Logout

The Remote Deposit service is configured to automatically terminate your session after 10 minutes of inactivity. This feature was implemented as a failsafe to prevent your session from unauthorized personnel from viewing your screen or obtaining deposit and account information in your absence. The Remote Deposit application does not have a logout function and can be closed at any time using the red “X” in the upper-right corner of the window; however, the Portal Site does have a **Logout** link that you should use to terminate your session when you have finished navigating the service. This link is located in the upper-left corner of the page, immediately beneath the Old Second logo.