

REMOTE DEPOSIT NOW USER GUIDE

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HOURS OF OPERATION

Remote Deposit Support

800.350.3557, Option 3

Monday – Thursday 8:00 a.m. to 5:00 p.m. PT

Fridays 8:00 a.m. PT to 6:00 p.m. PT

The Remote Deposit cutoff for same-day deposit(s) processing and next-day credit posting is 7:00 p.m. PT Monday – Friday, excluding bank holiday hours.

HOW IT WORKS

Remote Deposit provides the convenience of making deposits from your office. Once the checks are scanned, an electronic image is transmitted securely to Pacific Western Bank for processing. Pacific Western Bank prints an image replacement document for each check (which becomes the legal equivalent of the original) and presents them for deposit. Deposits are posted to your account, and funds may be available the next business day (please refer to our Funds Availability Policy for more detailed information).

The system can detect duplicate transactions within 75 days of the original transaction being submitted.

LOGGING IN

NOTE: The Company Admin needs to add Remote Deposit to each user in BeB so that users can access the web link. The Company Admin must also set up users in Remote Deposit.

1. To access the Remote Deposit portal, log in to online banking at **pacwest.com**. In the upper right-hand corner, hover over **SIGN IN**. A drop-down menu will appear. Click on **Business eBanking**.



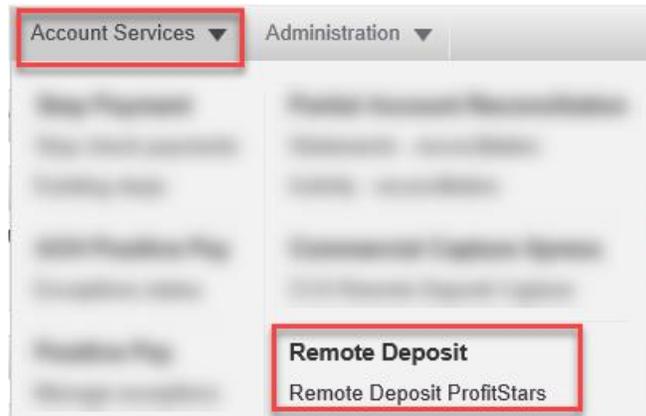
2. Enter your **Business eBanking** user credentials.

Sign in to Business eBanking

Company ID:

User ID:

3. Once logged in, select **Account Services** and then click on the link under Remote Deposit.

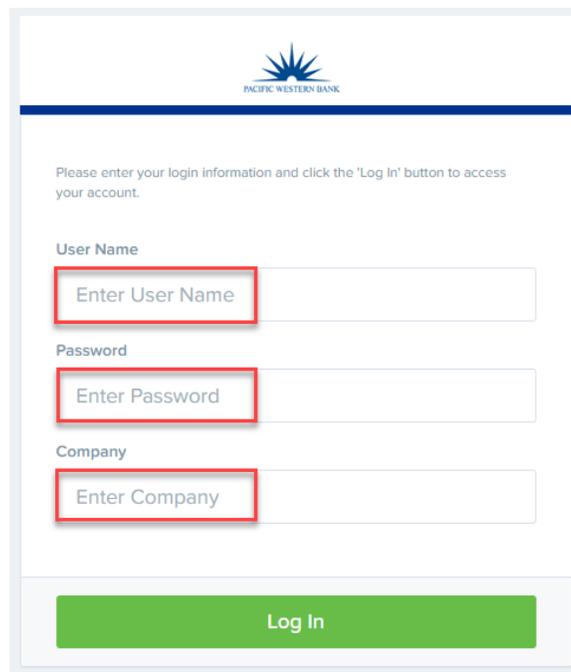


NOTE: If you cannot see **Remote Deposit**, reach out to your Company's Cash Management User Administrator to gain access.

4. This will bring you to the login page of the Remote Deposit portal. Enter **Username**, **Password**, and **Company** (different credentials from BeB).

Passwords expire every 90 days and are case-sensitive. Use the following guidelines when creating a new password:

- At least 1 uppercase letter
- At least 1 lowercase letter
- At least 1 number
- 8-50 characters in length



5. The next screen will prompt you to create a security question and answer.

NOTE: Answers are case-sensitive.

6. Create/Update an authorized caller identification phrase and response. Click on the drop-down to select an ID phrase.
7. Enter and confirm your response.
8. Click **Update**.

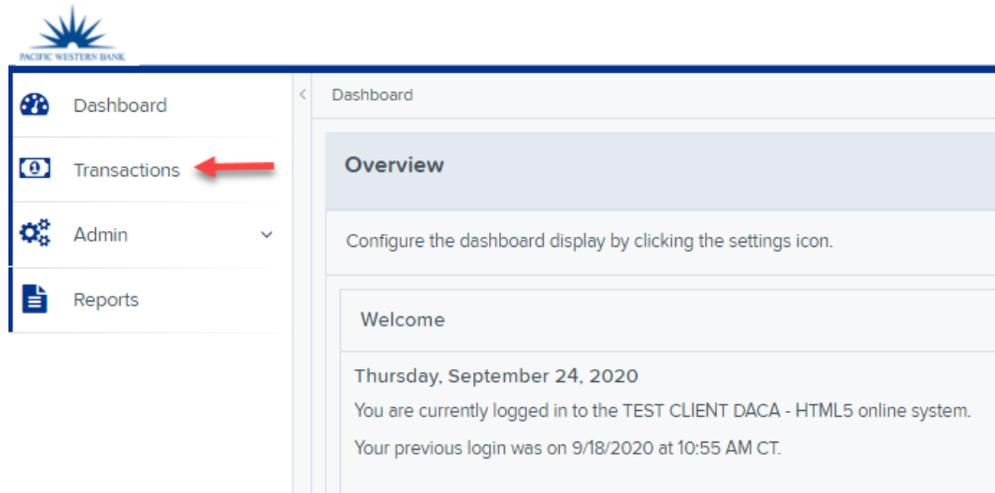
NOTE: The system will automatically log off a user who has been inactive for at least 30 minutes. A session timeout warning appears two minutes before the user is set to be logged out to give them an opportunity to remain logged in. Click **OK** to stay logged in.

CREATING A DEPOSIT

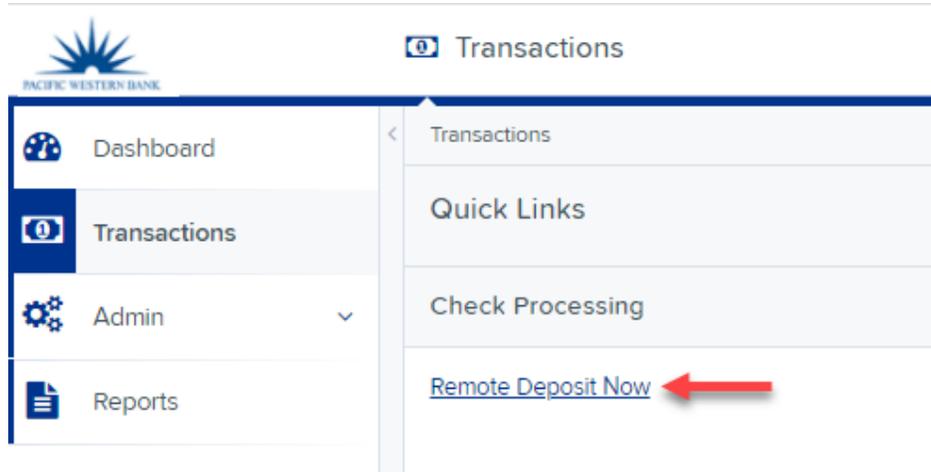
Quick tips before creating a deposit:

- Run a Calculation Tape for the deposit item(s).
- Sort check(s) by size to eliminate jams and piggybacks.

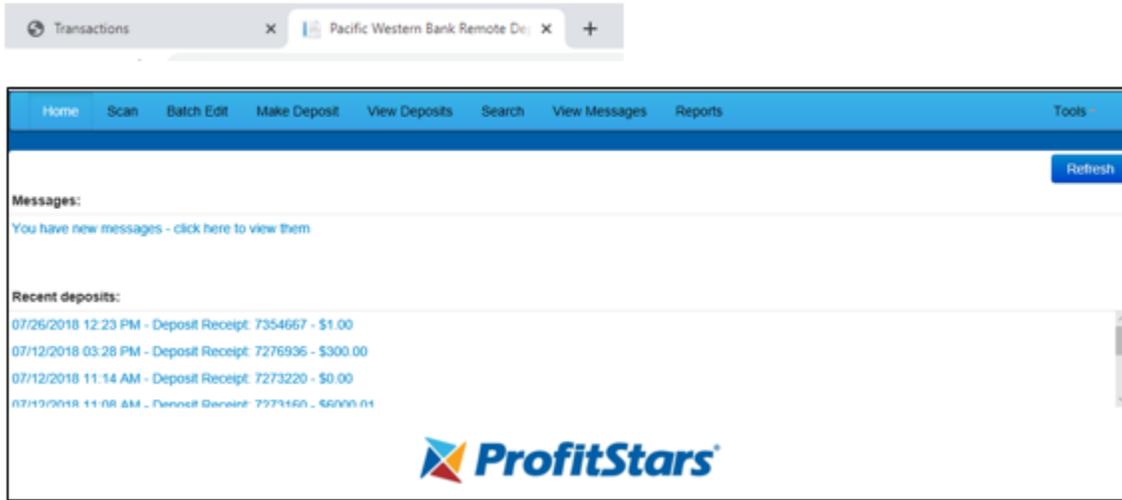
1. Log in and then select **Transactions** from the left main menu.



2. Select **Remote Deposit Now**. The RDN application will initiate.

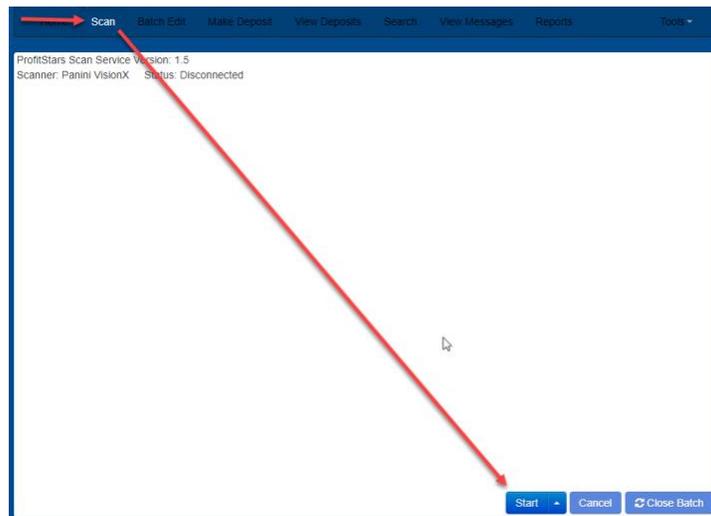


3. The **Remote Deposit Now** window appears, as shown below.

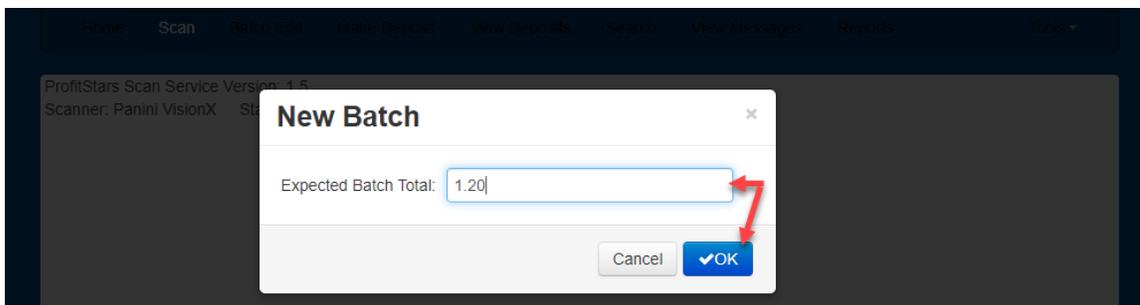


4. Select **Scan**. If no response, check cables or the scanner software has not been installed.

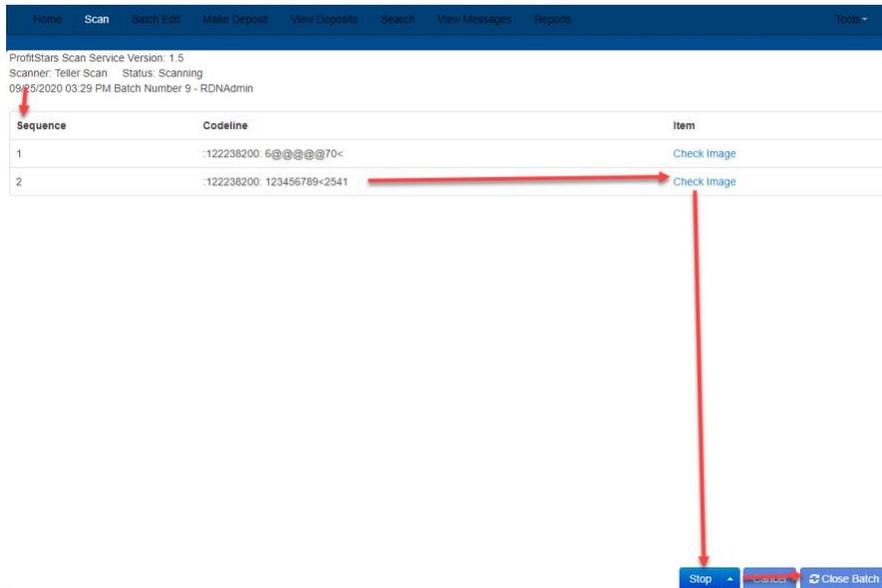
5. Select **Start**.



6. A prompt for the expected total of the deposit appears. Complete the field with a two-decimal place number, and then select **OK**.



7. Select **Start** and scan the check(s) with the scanner. You can view the image by selecting **Check Image**.
8. Select **Stop** when you have finished scanning checks.
9. Select **Close Batch**.



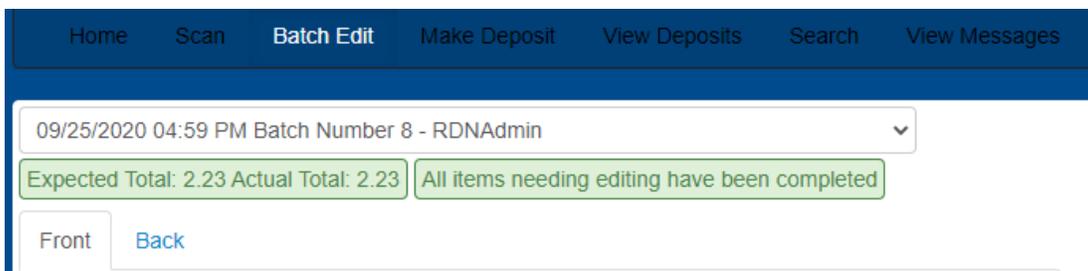
EDITING A BATCH

1. Select **Batch Edit** from the top of the page.



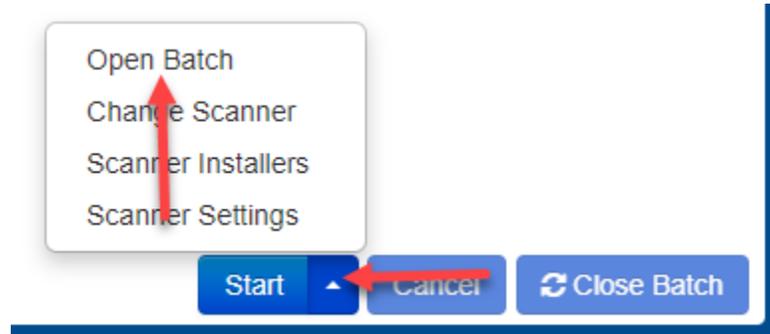
2. The batch items appear, as shown below.

If Expected Total = Actual Total and all items needing editing have been completed, skip to the Submitting a Deposit section.

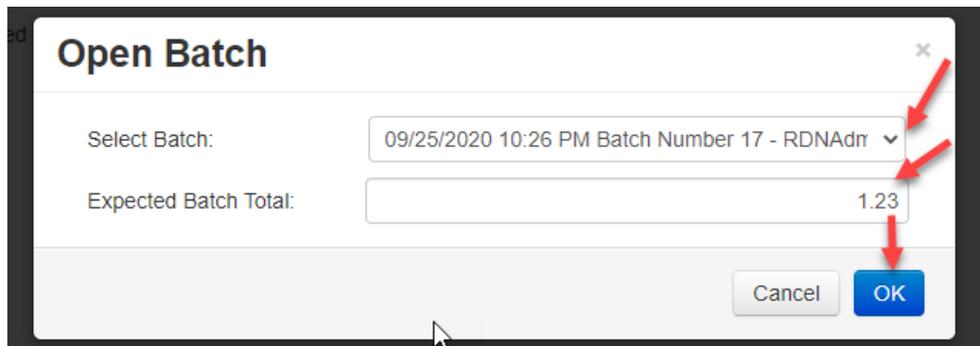


EDITING A BATCH TOTAL

1. If you need to adjust a batch total, click **Scan**.
2. Select **Open Batch** from the arrow next to the **Start** button at the bottom of the page.



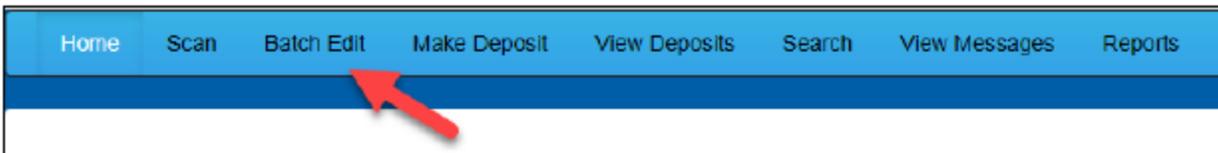
3. Select a batch from the **Select Batch** drop-down menu.
4. Enter the new amount in the **Expected Batch Total** field.
5. Click **OK**.



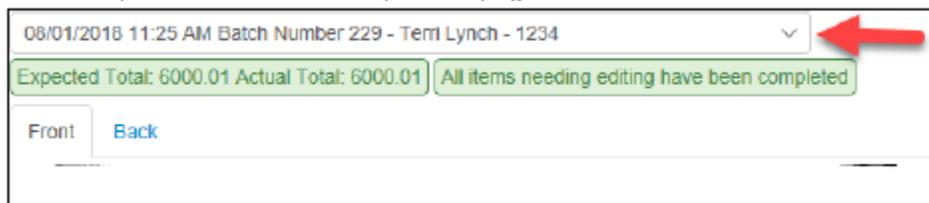
6. Click Closed Batch

PERFORMING A MICR REPAIR

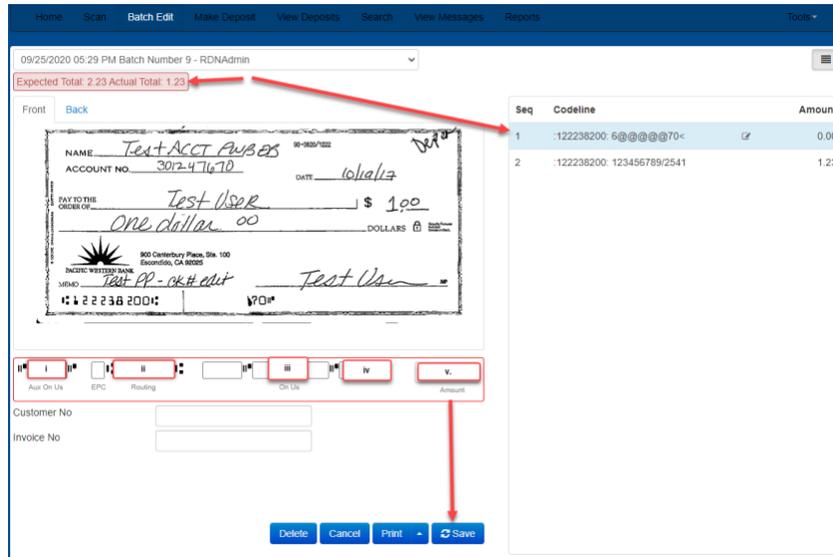
1. Click **Batch Edit** from the top menu.



2. Select a batch from the drop-down menu at the top of the page.



3. Enter the new MICR information in the MICR fields.
 - i. **AUX On Us:** Business Size Check Number. (if applicable)
 - ii. **Routing Number:** Check Banking Routing Number is 9 Digits
 - iii. **On Us:** Account Number
 - iv. Personal Size Check Number (if applicable)
 - v. **Amount:** Check Amount

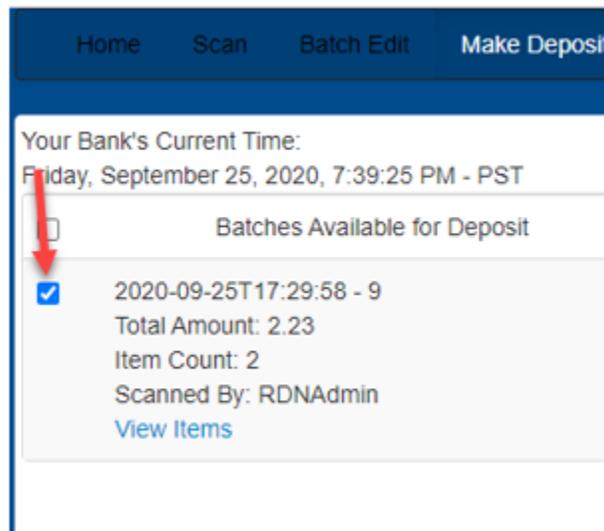


The screenshot shows the MICR entry interface. At the top, it displays '09/25/2020 05:29 PM Batch Number 9 - RDNAdmin' and 'Expected Total: 2.23 Actual Total: 1.23'. Below this is a check image with handwritten details: NAME 'Test ACCT AUBS', ACCOUNT NO. '301247670', DATE '10/14/17', and amount '\$ 1.00'. The MICR line at the bottom of the check is '⑆ 2 2 3 6 2001 ⑆'. To the right of the check image is a table with columns 'Seq', 'Codeline', and 'Amount'. The table contains two rows: Row 1 with Seq '1', Codeline ':122238200: 6@@@70<', and Amount '0.00'; Row 2 with Seq '2', Codeline ':122238200: 123456789/2541', and Amount '1.23'. Below the check image are input fields for 'AUX On Us', 'EPC', 'Routing', 'On Us', and 'Amount', each with a corresponding checkbox. At the bottom are buttons for 'Delete', 'Cancel', 'Print', and 'Save'.

4. Select **Save**. If more items need attention, select the next item from the items menu list, then repeat.

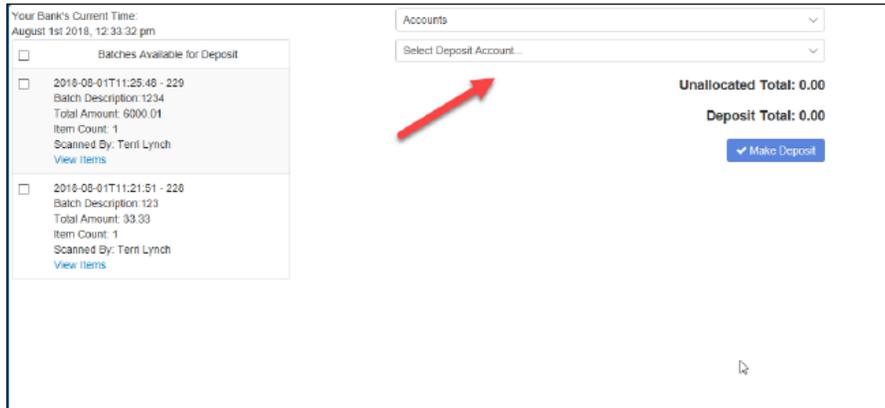
SUBMITTING A DEPOSIT

1. Select the Make Deposit button  at the top of the page. A list of open batches that have not yet been submitted appears.
2. Select the check box next to the deposit(s) that you are ready to submit.

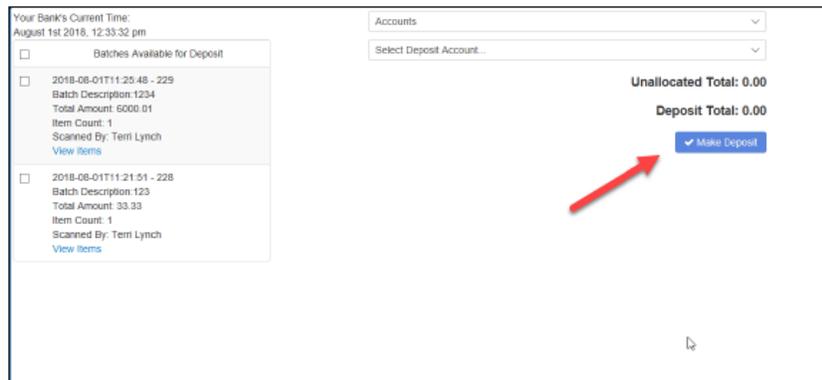


The screenshot shows the 'Batches Available for Deposit' screen. At the top, it displays 'Your Bank's Current Time: Friday, September 25, 2020, 7:39:25 PM - PST'. Below this is a list of batches. The first batch is '2020-09-25T17:29:58 - 9' with a total amount of 2.23, item count of 2, and scanned by RDNAdmin. A red arrow points to the checkbox next to this batch, which is currently checked. A 'View Items' link is visible below the batch details.

3. Select the account location to send the deposit from the **Select Deposit Account** drop-down menu.



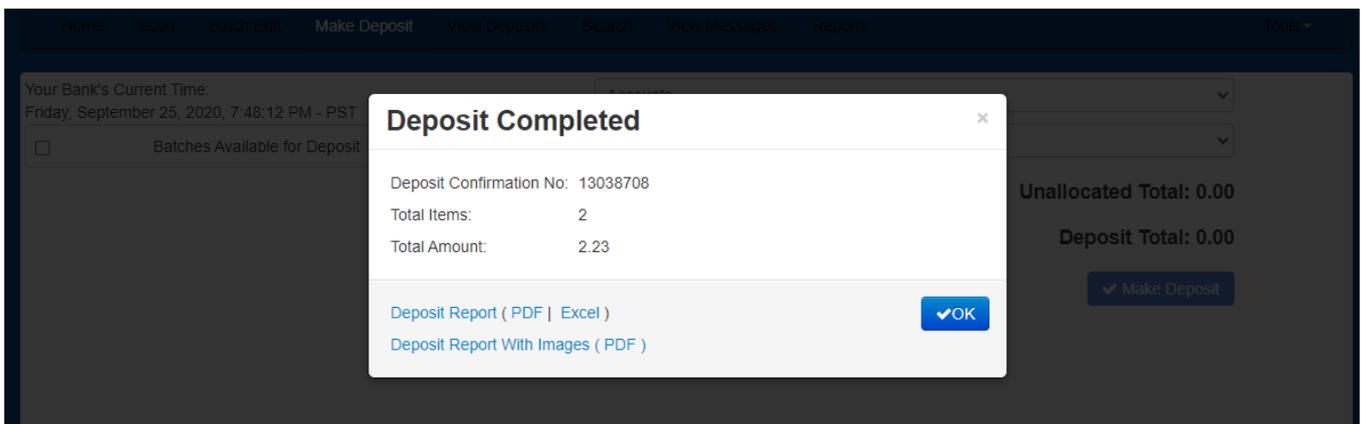
4. Select **Make Deposit** to submit your batch(es).



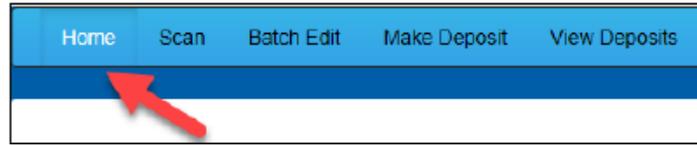
5. A deposit confirmation prompt appears stating that the deposit was successful, with a Deposit Confirmation Number.

- Deposit Report – select the hyperlink to view the report as a PDF or Excel file.
- Deposit Report with Images – select the hyperlink to view the report as a PDF.

6. Select **OK**.



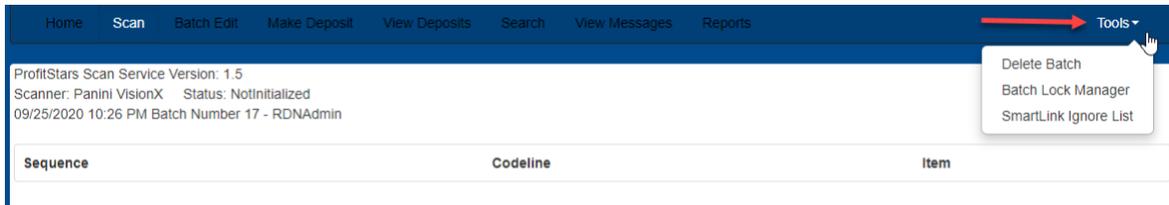
- The batch(es) you submitted are removed from the Make Deposit page since they are no longer open. To see the status of the submitted deposit(s), click **Home**.



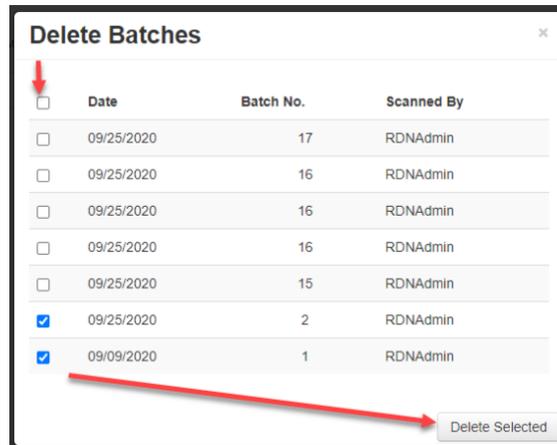
- Submitted deposits are listed under the **Recent Deposits** section.

DELETING AN UNSUBMITTED BATCH

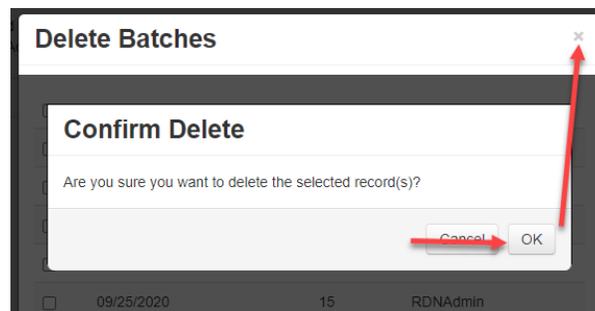
- Select **Tools**.
- Click **Delete Batch**.



- Select the box for the batch.
- Click **Delete Selected**.



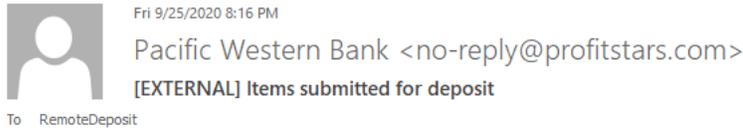
- Click **OK** to delete. Click the **X** in the right-hand corner to close.



EMAIL NOTIFICATIONS

Email notifications are available if the user's email address is set up within their user profile by their company administrator. See below for examples of notifications.

Deposit Confirmation

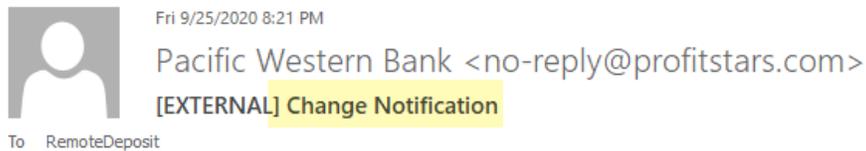


A deposit was made to the following TEST CLIENT DACA - HTML5 accounts by RDNAdmin.

On Friday, September 25, 2020 8:16:13 PM (PST) a deposit for \$2.23 was made to Account Desc: testing acct - 7670

Thank you,
Pacific Western Bank

Change Notification – Duplicate Item Detected and Voided



Friday, September 25, 2020

A change has been made to deposit #13038742 by your bank.

Correction made:

Item in batch #11 with check #2541 and sequence no 1 has been rejected due to the following error. This transaction is a duplicate of a previously run transaction. This transaction was ignored.

Any changes will affect deposit amounts. You can view changes using the remote deposit application.

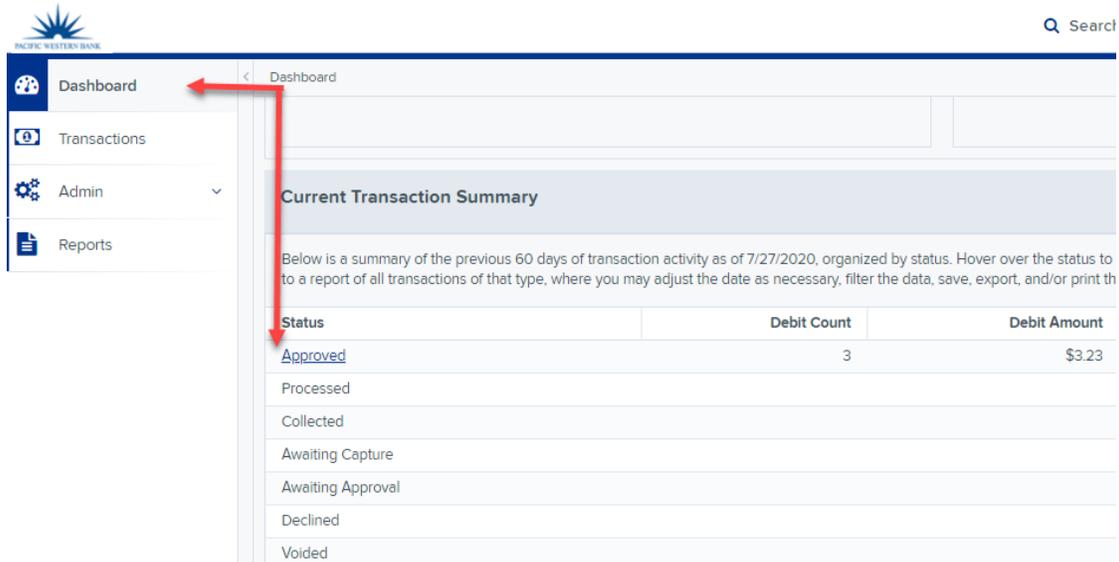
Thank you,

Pacific Western Bank

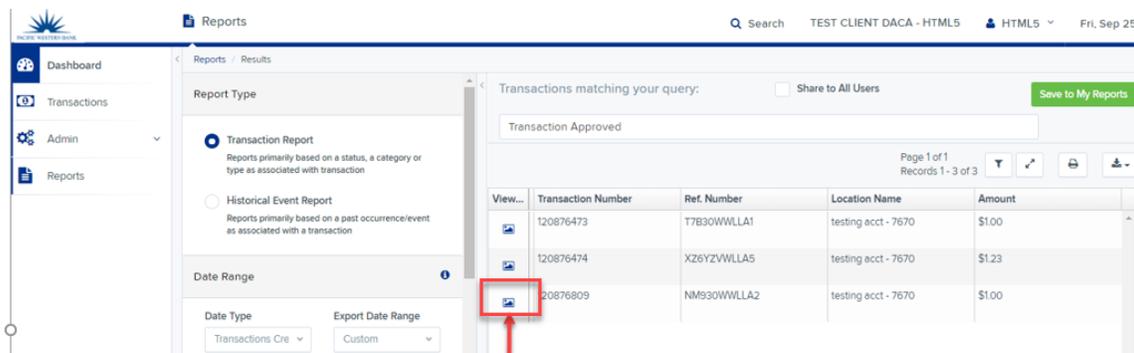
VOIDING DEPOSIT ITEMS

NOTE: You can void items that are not processed yet before 7:00 p.m. PT Monday – Friday, excluding bank holidays.

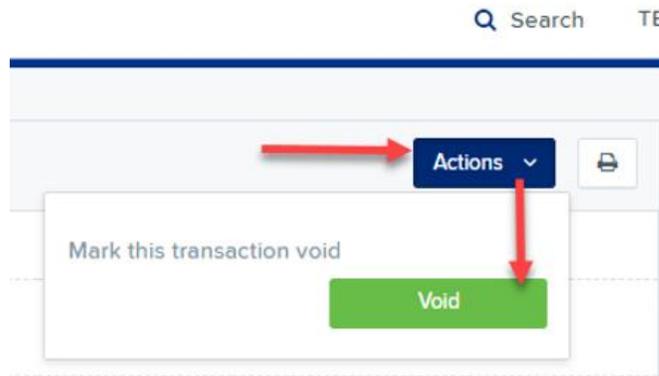
1. From the Dashboard under the Current Transaction Summary section, click **Approved**.



2. A report of approved transactions appears. Click the **View** icon next to the transaction you would like to void.



3. The Transaction Details page appears. Select **Actions** and click **Void**.



4. The system will ask you to confirm voiding the transaction—select **Void**.

5. The transaction will be voided and appears as a Voided status on the Current Transaction Summary page until it is resolved (see next section).

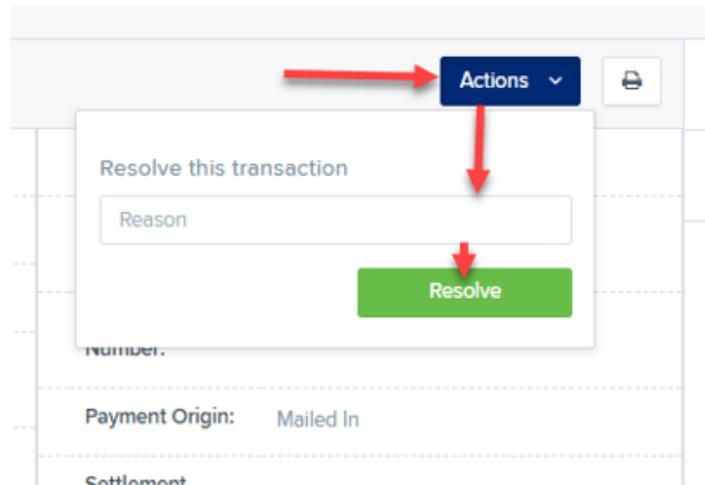
RESOLVING A TRANSACTION

1. From the Dashboard under the Current Transaction Summary section, click **Voiced**.

Current Transaction Summary
This is a summary report of all transactions currently in the system as of [Date] and are displayed in Central Time (CT).

Status	Items	Debits
Approved		
Processed		
Collected		
Awaiting Capture		
Awaiting Approval		
Declined		
Voiced		
Error		
In Collection		
Other ACH Returns		

2. Select **View** next to the transaction to resolve it.
3. From the Transaction Details page, select **Actions** and click **Resolve**. Enter a reason for resolving the transaction. Click **Resolve**.



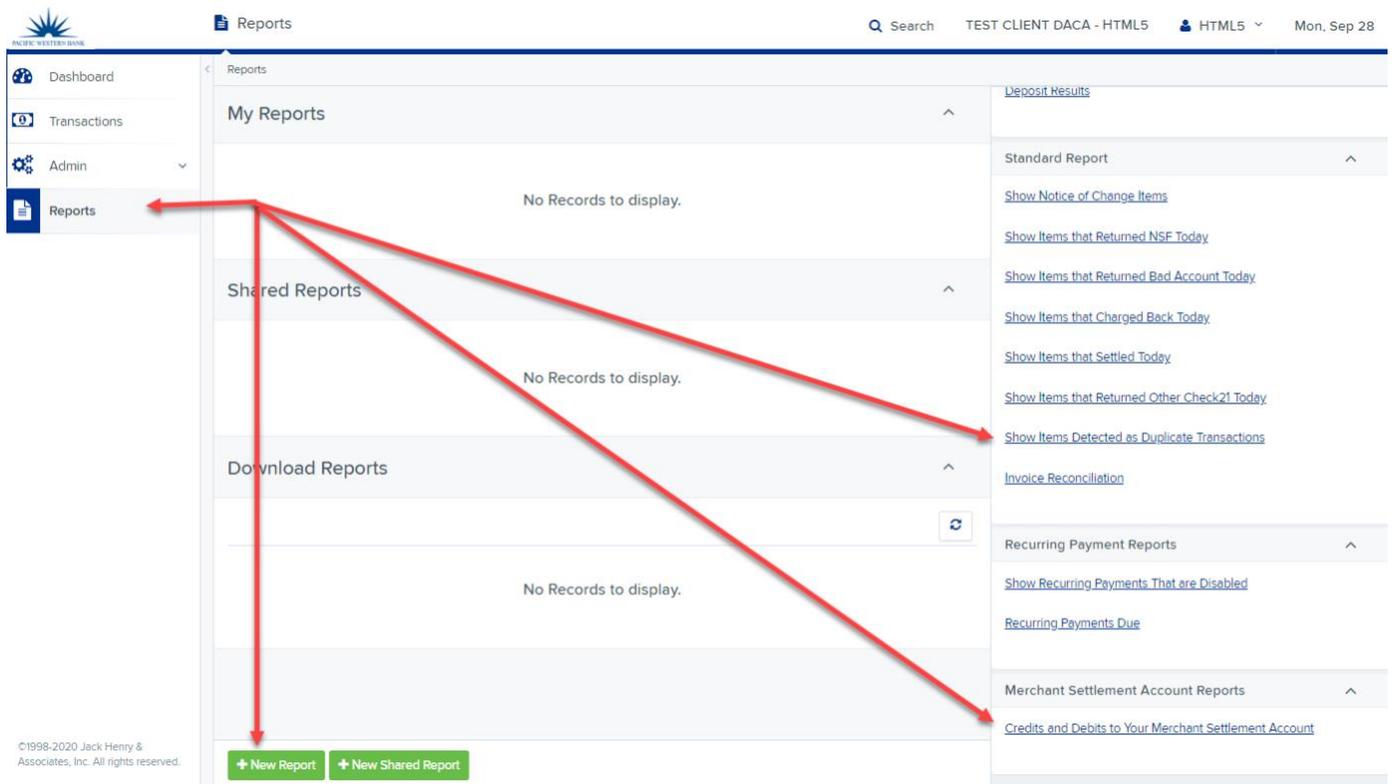
The screenshot shows a transaction details page. At the top right, there is a blue button labeled "Actions" with a dropdown arrow. A red arrow points to this button. Below it, a modal window titled "Resolve this transaction" is open. Inside the modal, there is a text input field labeled "Reason" and a green button labeled "Resolve". A red arrow points from the "Actions" button to the "Resolve" button. Below the modal, the text "Payment Origin: Mailed In" is visible.

4. The transaction will now appear under the Resolved status in the Current Transaction Summary.

REPORTS

The Reports tab grants you access to a number of reports available to run.

- **New Reports** – Transaction items report allows you to customize a report based on your informational needs. You may save this report as a template for future use, and it will be available only to your profile as a user.
- **New Shared Report** – Allows you to customize a report and save it as a template available for other users to access and use. Only the person who created this report template can delete it.
- **Standard Reports** – Provides a list of reports with pre-set filters to show specific items. For example, **Show Items Detected as Duplicate Transactions** generates information about all of the transactions that have been flagged as duplicate items in any number of deposits.
- **Credits and Debits to Your Merchant Settlement Account** – Deposit(s) processed and posted to your account will appear on the report the next business day after the deposit has been processed. This report identifies deposits made within a date range and displays individual transaction amounts making up the deposit, with details of each transaction.



The screenshot displays the 'Reports' page in the Pacific Western Bank system. The top navigation bar includes the bank logo, 'Reports' title, search, and user information. The left sidebar has 'Reports' highlighted. The main content area is divided into three sections: 'My Reports', 'Shared Reports', and 'Download Reports', each showing 'No Records to display.' At the bottom of the main area are two green buttons: '+ New Report' and '+ New Shared Report'. On the right, a list of report links is visible, including 'Deposit Results', 'Standard Report', and 'Show Items Detected as Duplicate Transactions'. Red arrows indicate the flow from the 'Reports' sidebar item to the 'My Reports' section, the '+ New Report' button, and the 'Show Items Detected as Duplicate Transactions' link.