

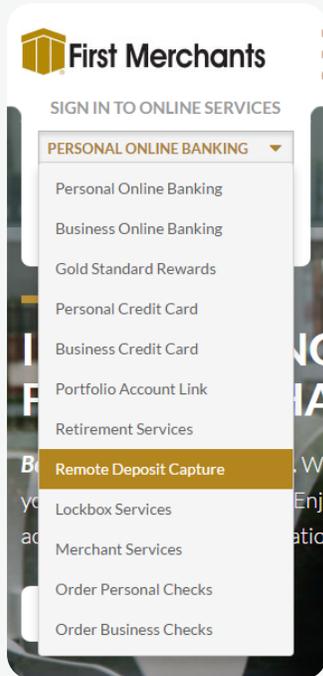
REMOTE DEPOSIT CAPTURE

QUICK START GUIDE

This Remote Deposit Capture (RDC) Quick Start Guide includes instructions for the tasks you will use most frequently.

GENERAL INFORMATION & LOGGING IN

- To log into the RDC system at firstmerchants.com, go to the Sign In to Online Services box and using the dropdown menu select the **Remote Deposit Capture** option.
- When prompted, enter Entity Name, Login Name and Password. Click **Sign In**. You will be prompted to change password at first login.
- At first login, download the appropriate scanner service (Windows or MAC) and enter Computer Activation Key provided with login credentials.
- At implementation, an Administrator will be set up on the system. The Administrator will need to add other Users.
- A daily aggregate Transmit Limit is established at the Company/Location level. See next page for additional information about the limit. In the event a RDC deposit needs to be made that will exceed the Daily Transmit Limit currently assigned, please contact Treasury Solutions at 1.866.833.0050 to request a temporary limit increase. Once approved, you will be contacted by Treasury Solutions and the deposit can be transmitted.



CREATE / TRANSMIT DEPOSIT

Before you begin, total checks to determine amount of RDC deposit.

- Click **Capture** from top menu. Choose Create/Edit Deposit.
- Use the drop down to select the Location and account to be credited and choose Processing date (default is current day) Enter amount of deposit and click **Create New Deposit**.
- A virtual RDC deposit ticket will appear at top of the screen. Validate account number and amount of deposit.
- Prior to first deposit. choose the Scanner Button and select the scanner type that applies. Default options will apply. Click **Save**.
- Place checks in scanner and click **Scan** button.
 - Check images will be displayed as they are scanned.
 - Once the capture is complete, any items that need attention will be indicated by a symbol in the Item List section. Fix errors, if any. Press Tab after completing the field and move to the next field. Repeat until all items have a green check mark in the Item List section.
 - Once deposit is balanced, click **Close**.
- In pop up, three options appear: Defer, Release, Delete. Select Release. Will be redirected to the Transmit screen. Choose the deposit and click **Transmit Selected Deposits**.
- View the acknowledgment information for final confirmation and posting.
- Other options include:
 - Defer - keep deposit open to add items later.
 - Delete - delete entire transaction.

(continued on next page)



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Reports: Choose Analytics from menu at top of screen. Then choose Reports. Reports include both Admin and Deposit reports and will display based on the rights granted to each user. Enter the correct criteria, Choose Generate Report.

Export: See full User Guide for information on creating Export reports.

Research: Choose Analytics from menu at the top of screen. Choose Research to search for a deposited item. See full User Guide for additional information on research capabilities.

DAILY DEPOSIT LIMITS

1. Daily Deposit Limits are calculated at the Company/Location level. All accounts within the Company's Remote Deposit Capture profile are aggregated for the purpose of limit calculation.
2. The system will allow a RDC deposit to be scanned and released for amounts above the Daily Deposit Limit. If the deposit exceeds the limit, the denial will be processed during the Transmit phase.
3. In the event a deposit needs to be made that will exceed the Daily Deposit Limit, please contact Treasury Solutions at 1.866.833.0050. Once the increased limit is approved, you will be contacted by Treasury Solutions; then the deposit can be transmitted. If a temporary increase is requested after 5:00 PM ET, the request may not be approved until the next business day.

ADMINISTRATION: ADD A NEW USER

Please Note: Only users identified as Administrators will have access to these features.

- Once logged in to the First Merchants Remote Deposit Capture website, click **Admin** in menu on top of screen.
- Click User and Add a New User.
- Enter information for user in the applicable fields. Please note:
Password: this will be a temporary password the user will be required to change at first login.
Check Active Box: to show the user is Active.
Account is Locked: this will be marked if the user is locked out of the system. Leave this unchecked.
Change Password at next Login: this will be checked by default and will require user to change the next time they log into system. Select the appropriate Roles and Account Level Security for each User. (See full User Guide for additional information.) Click Add User to Complete. Repeat process for each user.

ADMINISTRATION: RESETTING PASSWORDS & UNLOCKING USERS

- Once logged in to the First Merchants Remote Deposit Capture website, click **Admin** in menu on top of screen.
- Click Users. Click the pencil icon to the left of the User Name.
- Select User Information:
 - To Reset Password:
 1. Select Yes for "Update Password"
 2. Enter and Re-Enter Password
 3. Click Update User
 - To Unlock User:
 1. Remove checkmark from "Account is Locked" box.

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