



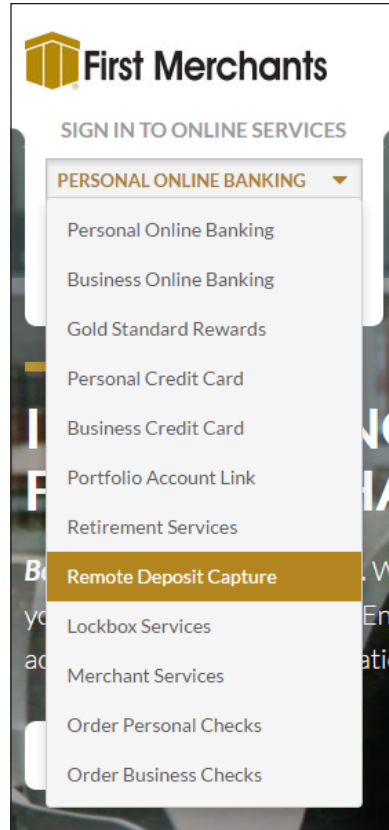
# FIRST MERCHANTS **BUSINESS** Remote Deposit Capture

## 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 about RDC

- To log into the RDC system at [firstmerchants.com](http://firstmerchants.com), go to the Sign In to Online Services box and using the dropdown menu select the **Remote Deposit Capture** option.
- For the best experience, we recommend using the latest version of Internet Explorer to access the Remote Deposit Capture system.
- 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 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.



### Making a Deposit

Before you begin, add checks to determine amount of deposit.

1. Click **Capture Deposits** in menu on left side of screen.
2. 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 Deposit**.
3. A virtual deposit ticket will appear at top of the screen. Validate account number and amount of deposit. Place checks in scanner and click **Scanning** button.
  - a. Check images will be displayed as they are scanned.
  - b. Note the message bar for the status of the deposit.
  - c. Fix errors, if any.
  - d. Once deposit is balanced, click **Close**.
4. In pop up, three options appear (Release is the default):
  - Defer – transaction will be held as existing deposit
  - Release – Transaction will be transmitted
  - Delete – Entire transaction will be deletedTo Release deposit, click **OK**. If not automatically directed to the Transmit page, click **Transmit** from the menu on the left side of screen.
5. The deposit that was Released will be highlighted in blue. Click **Transmit**. The status of *Acknowledged* will appear indicating the deposit has been sent.



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### Confirm Deposit

There are a few ways to confirm the deposit has been successfully transmitted.

- a. Confirm the Status is “*Acknowledged*”.
- b. Confirm the Status has the *View Report* and *View Images* link.
- c. The following message will be displayed:  
“*The following transmissions were successfully submitted to Acceptance.*”

### Reports

1. Once the deposit has been transmitted, two links will appear.
2. One link will give the deposit detail and can be printed or saved, the second link will show the check images.
3. Reports can also be accessed from the list on the left side.

### Daily Deposit Limits

1. Daily Deposit Limits are calculated at the Company/Location level. All accounts within the Company’s Remote Deposit profile are aggregated for the purpose of limit calculation. To validate deposit totals for the current day and view the Deposit Limit, click **Daily Deposit Limits** on the Transmit page.
2. The system will allow a 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.



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### Administration: Adding Users

**\*\* Please Note:** Only users identified as Administrators will have access to this feature.

1. Once logged in to the First Merchants Remote Deposit website, click **Configuration** in menu on left side of screen.
2. Click New User and a User Management screen will appear.
3. Enter information in the following fields:  
User Name: Name of new User.  
Description: Describe the department/location/role of the User.  
Login Name: Login name for new User. (Up to 14 Characters, no spaces)  
Initials: Helps differentiate Users that have the same name. (Up to 4 Characters)  
New Password: Temporary password for initial login by the User. (Passwords must be a minimum of 8 characters and contain at least 1 character that is not alphabetic or numerical.)  
Confirm Password: Enter New Password again to confirm it was input correctly.
4. The new User will appear under the Select A User field. **Click the new User** to highlight it.
5. In the Select roles field, select the most appropriate **Role** for the new User. (Click the dropdown box to view the available tasks for each Role.)
6. Once a Role has been selected, the **User Tasks** field populates. Click **Remote Capture** at the top.
7. The Edit Access Rights box is now available to choose the accounts the User can access. Click on the accounts you want to grant access for that User. Then, click **OK**.
8. The User is now set up and you can provide them with their login credentials.
9. Repeat the process for each user.

### Administration: Resetting Password for Users

**\*\* Please Note:** Only users identified as Administrators will have access to this feature.

1. Once logged in to the First Merchants Remote Deposit website, click **Configuration** in menu on left side of screen.
2. The list of Users will appear in the Select A User box.
3. **Click on the User** you want to reset the password for, and select **Edit User**.
4. Enter a new temporary password in the **New Password** and again in the **Confirm Password** fields. Click **OK**. (Passwords must be a minimum of 8 characters and contain at least 1 character that is not alphabetic or numerical.)
5. Communicate the new password and access code to the User.

For additional instructions and help, please call Treasury Solutions at 1.866.833.0050.