

Remote Deposit Capture

User Guide DLM



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Getting Started

Once you receive your login information, you can access Remote Deposit Capture (RDC) through Business Online.

Below are the supported Operating Systems:

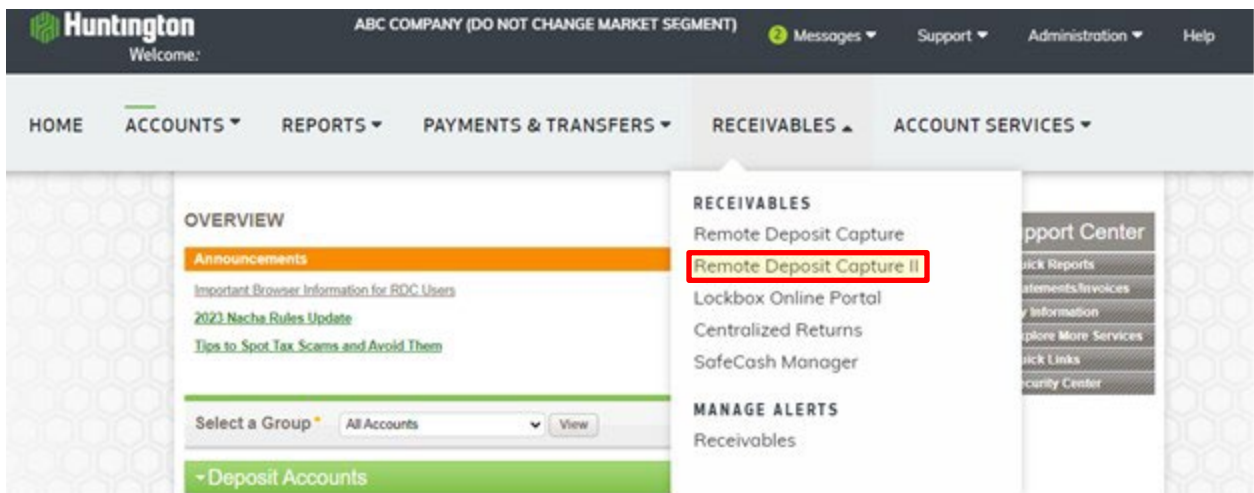
- a. Windows 10
- b. Windows 11
- c. Apple MacOS 10.15 Catalina or newer

Below are the supported Internet Browsers:

- a. Google Chrome
- b. Microsoft Edge
- c. Apple Safari – Only for Mac Operating system.

NOTE: PLEASE DO NOT INSTALL DRIVERS FOR THE SCANNER FROM THE MANUFACTURER. WE WILL PROVIDE DRIVERS DURING THE INSTALL PROCESS

1. Log into Business Online
2. Click on the Receivables Tab
3. Select Remote Deposit Capture II.



Your Business Online ID will be linked to the Remote Deposit Capture Processing site and no additional password/sign-on is required.

IMPORTANT: Administrators setting up new Users for RDC must setup the new User IDs to match the Business Online User ID exactly. Please see page 20 for instructions.

Installation

System Setup

The steps listed below must be performed to be able to create deposits.

Step 1. Prerequisites:

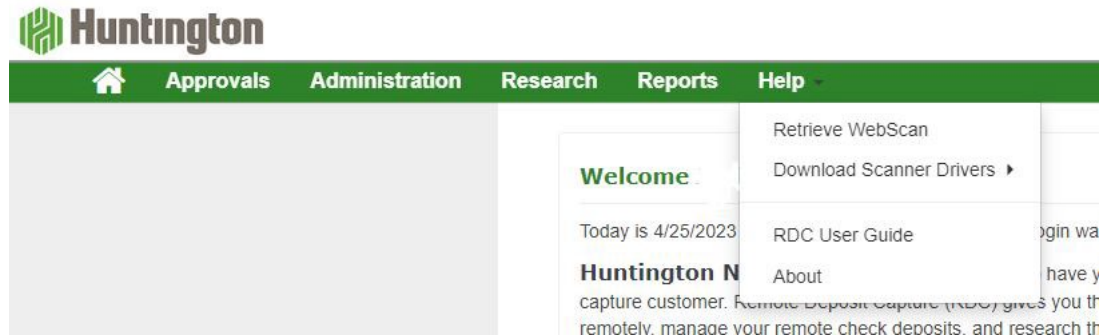
- a) Establish a trusted site to the web server (Start Menu, Control Panel, Internet Options, Security Tab)
 1. Add <https://dlmlr9.figlobal.com> to trusted sites.
- b) Set Site Security level to low.

Step 2. Scanner Setup:

- a) Ensure scanner is NOT connected to the PC.
- b) Once Connected to Remote Deposit Capture complete the remaining steps:
- c) Install the Retrieve WebScan from Help Menu drop down.
- d) Download Scanner Driver under Help Menu drop down.
- e) Choose your scanner type from the drop-down box and click install.
 - Note: After scanner install it is best to perform a PC restart.
- f) Follow the install prompts.
- g) Close your browser.
- h) Connect the scanner to the PC.

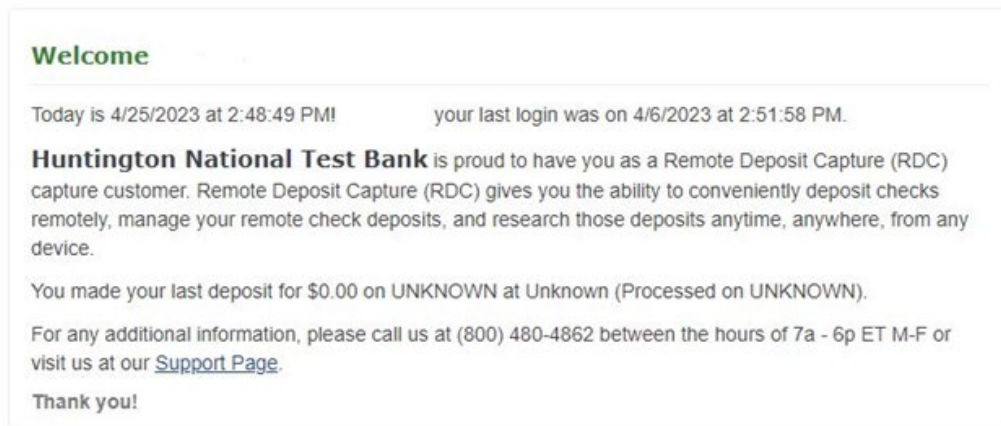
Training

For in depth training information, click on the Help menu then click on the RDC User Guide.



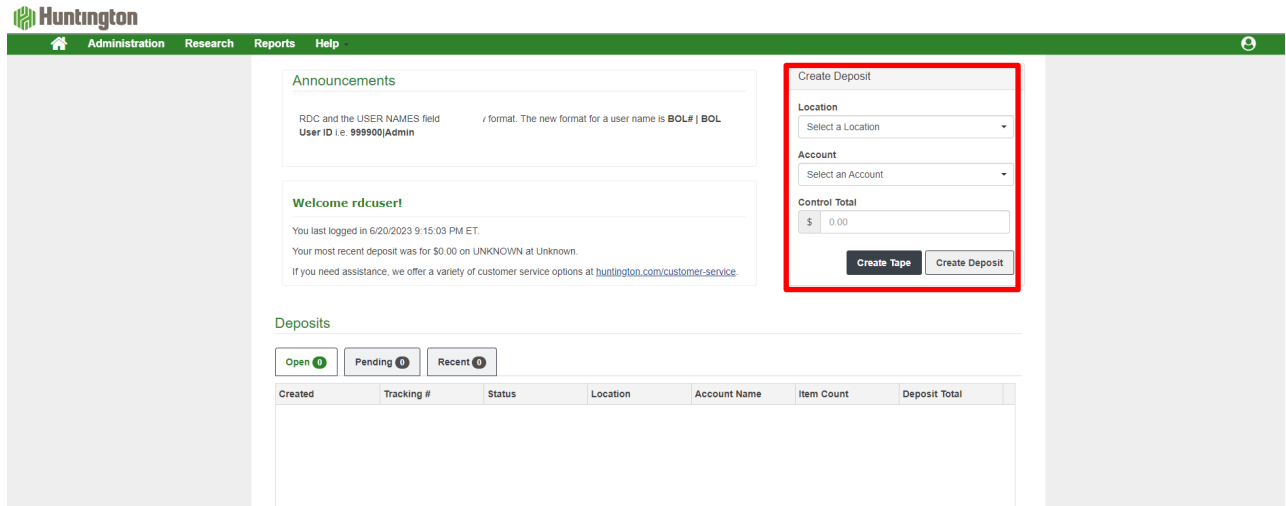
Messaging

The Message Board is on the home screen and is available for Huntington to provide RDC customers information on holidays, processing, and any system maintenance. See example below:

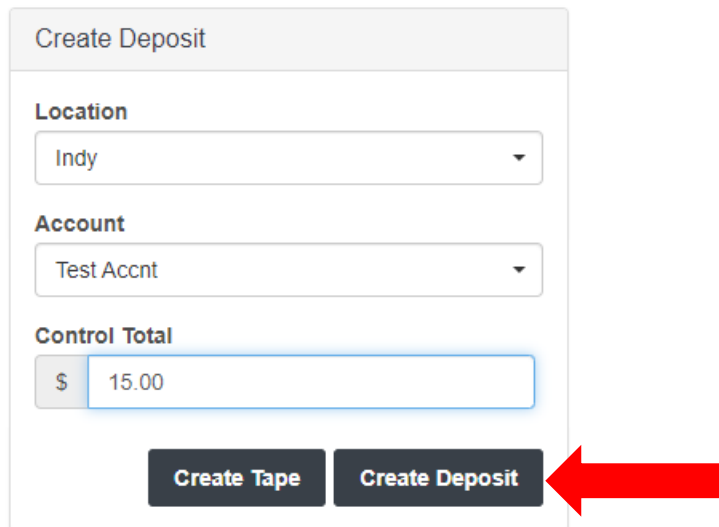


Create Deposit

On the home screen use the box to the right to Create Deposits.



In this area you choose Location in the dropdown, your Account in the dropdown, and enter your total deposit amount in the Control Total field. Click Create Deposit.

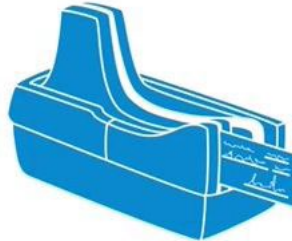


To Create a Deposit:

1. The system will create a virtual deposit slip, you do not need to scan a physical deposit slip for your deposits.
2. Extend the trays on the exit side of the scanner to accommodate the checks.
3. Place the checks in the scanner.
4. Click the Start Scan button.

Capture Items

Initializing



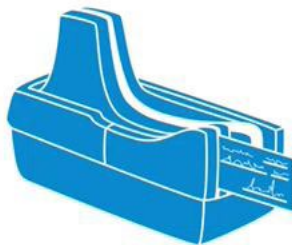
Cancel Start Scan



Once you have completed scanning all your items to be deposited, click on Stop Scan button.

Capture Items

Scanning



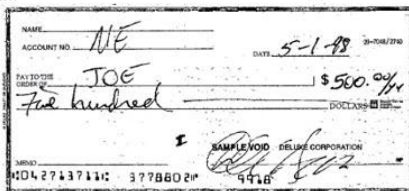
Cancel Stop Scan



Now that scanning is complete, the application brings you to the images that were captured. You will review any items that need corrections or amounts to balance the deposit. In addition to the images, you will also see the MICR information for the item below the images.


At this point, click on the Next button to correct or balance any transactions.

Capture Items Correct Items Balance Deposit Review Deposit



Sequence #6019065000010

⋮


Capture Next 

Items 1

Amount	Sequence	Routing Number	Account	Serial	<input type="checkbox"/>
\$500.00	6019065000010	042713711	3778802	9918	<input type="checkbox"/>

Once you have completed the Review Deposit tab and all items are corrected, click on the Submit button to send the deposit to the bank for processing.

Capture Items Correct Items Balance Deposit Review Deposit




⋮

⋮

Deposit Information


Location	Indy
Item Count	1
Date	4/6/2023 8:30:06 pm
Tracking Number	M006019071
Account	Test Accnt
Control Total	\$5.00

Balance Submit 

Once submitted successfully, you will see the green check mark above the deposit ticket image. Next you will need to print your receipt to wrap around the physical items to show they have been processed. Click on the Receipt button below to start this process.

Capture Items Correct Items Balance Deposit **Review Deposit**

✔ The deposit was submitted successfully!




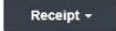
Huntington Remote Deposit Ticket

Account Number: 1234567890
 Date: 04/06/2023 07:30:05 PM
 Amount: \$ 5.00

⑆598914054⑆ 04234567890⑆ ⑆0000000500⑆

Deposit Information

Location Indy
Item Count 1
Date 4/6/2023 8:30:06 pm
Tracking Number M006019071
Account Test Acct
Control Total \$5.00

Below is an example of the receipt for the deposit just completed. Print this off and wrap this around the physical items. Store in a safe and secure location.

Deposit Detail

Deposit Detail Receipt

SUBMITTED DATE: 4/6/2023 7:30:19 PM	DEPOSIT STATUS: Submitted
MERCHANT NAME: 999900 HNB Test 2	LOCATION: Indy
CREATED BY: chris	DEPOSIT ACCOUNT: Test Acct
SUBMITTED BY: chris	TRACKING NO.: M006019071

CAPTURE SEQUENCE	ITEM TYPE	SERIAL NO.	ITEM AMOUNT									
6019071000010	DEBIT	9919	\$ 5.00									
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">S.No.</th> <th style="text-align: left;">Field Name</th> <th style="text-align: left;">Field Value</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Payment Date</td> <td>1/30/2023</td> </tr> <tr> <td>2</td> <td>Invoice Number</td> <td>123</td> </tr> </tbody> </table>				S.No.	Field Name	Field Value	1	Payment Date	1/30/2023	2	Invoice Number	123
S.No.	Field Name	Field Value										
1	Payment Date	1/30/2023										
2	Invoice Number	123										

Deposit Summary: M006019071 **DEBIT COUNT** 1 **AMOUNT** \$5.00

Close


Errors in Scanning

Misread Fields

In some cases, the scanner will not be able to read certain information on a check. Should this occur, the item in question will be displayed in the Correct Items Tab in the Capture process. The image will appear next to the fields for that item. The amount or MICR fields (numbers at the bottom of the check) can be corrected here. Once fields are updated click the Accept button to move to the next item or task.

Capture Items **Correct Items** Balance Deposit Select Accounts Review

Correcting 1 of 1



ARC Company
4182

7/10/08

PAID TO THE ORDER OF Paint Solutions \$ 523.54

Five hundred and twenty three and 54/100

ARC Company

Sequence #575357000010

Amount *
\$ 0.00
Amount must be greater than \$0.00.

MICR
* * * * *

Click to collapse fields

Rent Amount
\$

Remove Verify MICR **Accept** ←

Duplicate Checks

The system will flag items that were scanned previously for possible duplicates.

If the item was previously scanned, please click on the Remove button and the system will remove the item from the deposit and lower the deposit amount calculated.

If the item was not previously scanned, please click the Accept button and the item will be included in the deposit.

The screenshot shows a software interface with a navigation bar at the top containing 'Capture Items', 'Correct Items', 'Balance Deposit', 'Select Accounts', and 'Review'. The 'Correct Items' tab is active. Below the navigation bar, the text 'Correcting 1 of 3' is displayed. The main area is divided into two columns. The left column shows a scanned check image with the following details: 'ABC Company', 'CHECK # 00028785', 'DATE 07/03/08', 'AMOUNT \$ 000000436.39', and 'FOUR HUNDRED THIRTY SIX DOLLARS AND 39 CENTS'. The right column contains several input fields and error messages: 'Amount *' with a value of '\$ 0.00' and the message 'Amount must be greater than \$0.00.'; 'MICR' with a value of '||' and the message 'The transit routing cannot contain reject characters and must be 9 digits.'; and 'Rent Amount' with a value of '\$'. Below the check image, there is a 'Duplicate Item' section with a 'Click to view' dropdown and a 'Remove' button. At the bottom, there is an 'Exceptions' section with a '1' icon and the text 'Duplicate Item - Removal Required'. On the right side of the interface, there are buttons for 'Remove', 'Verify MICR', and 'Accept'.

Out-of-Balance Transactions

You will only be taken to the Balance Deposit tab when your deposit is out of balance. The Deposit Information section will display the Debit Total the total amount of checks scanned, the Difference which is the difference between the checks scanned and the total deposit amount entered under the Create Deposit section, and the Control Total which is the total deposit amount entered under the Create Deposit section. Please verify that the amount of each check is accurate by clicking on each item in the list. The image for each item will be displayed on the top of the top of the screen. Once all the check amounts have been verified and your deposit is balanced, click the Review button.

If the original deposit amount is incorrect, change the amount in the Control Total field and click Save Changes. Then click Review button to be taken to the Review screen.

Sequence #00008800000005

Deposit Information

Debit Total *
\$ 145.50

Difference *
\$ -5.50

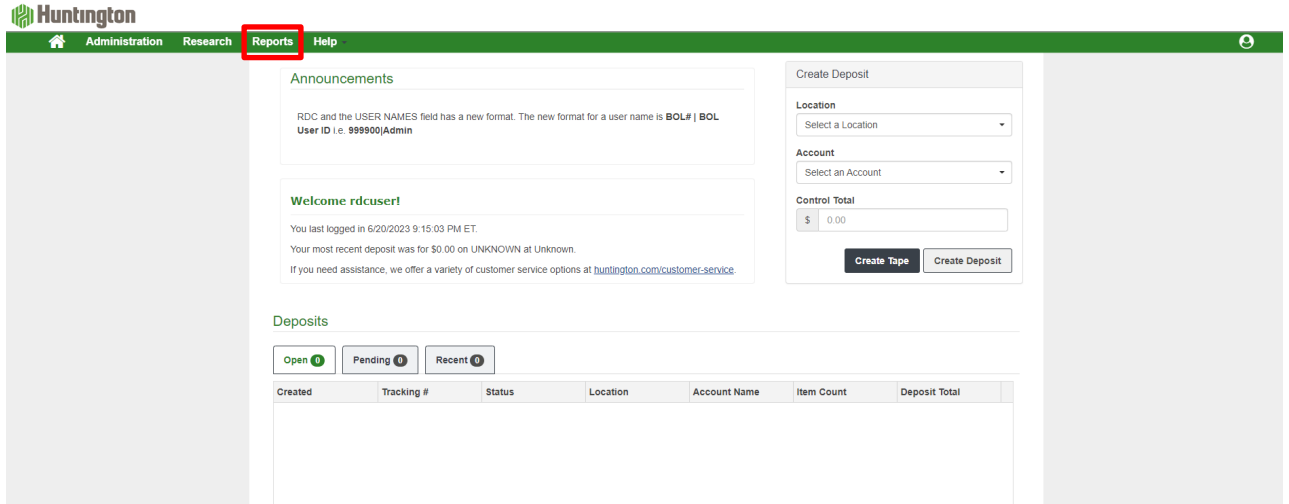
Control Total *
\$ 140.00

Buttons: Capture, Save, Select Accounts

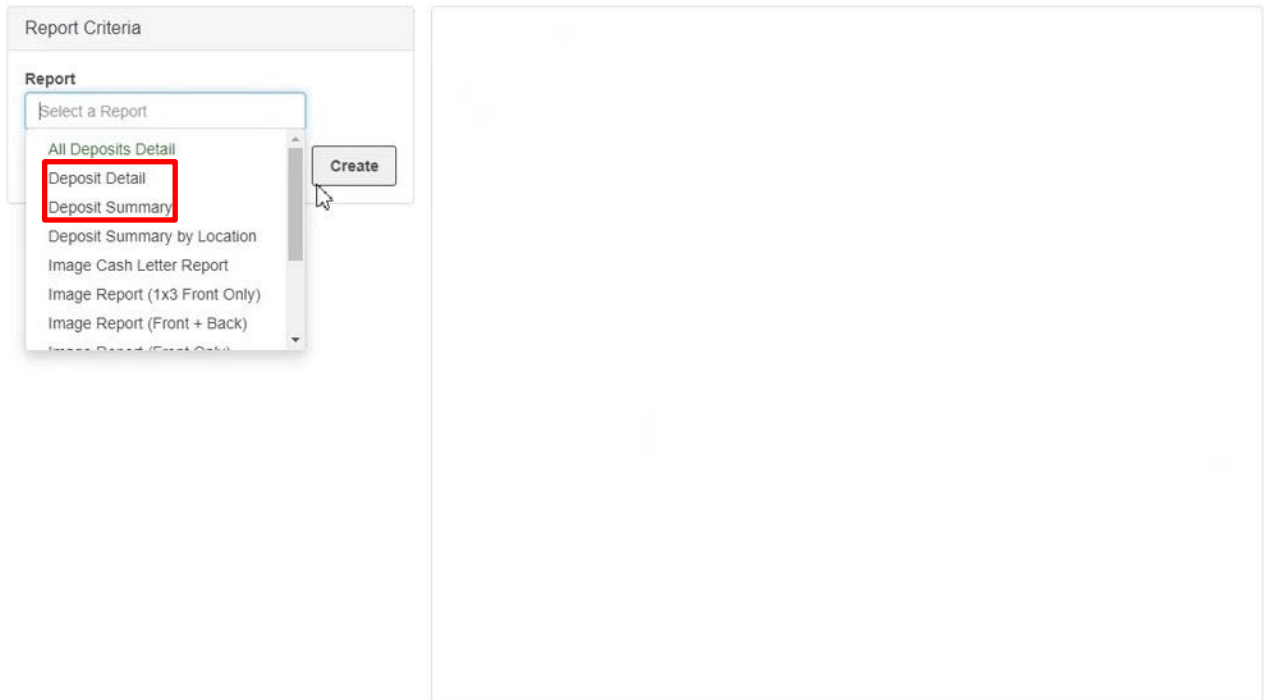
Amount	Sequence	Routing Number	Account	Serial
\$ 10.50	000088000000001	707054321	012345	7636
\$ 30.00	000088000000002	707054321	543210	8402751605
\$ 50.00	000088000000003	707054321	0123456	3858855640
\$ 25.00	000088000000004	707054321	001234	5460
\$ 30.00	000088000000005	707054321	654321	2624

Reports

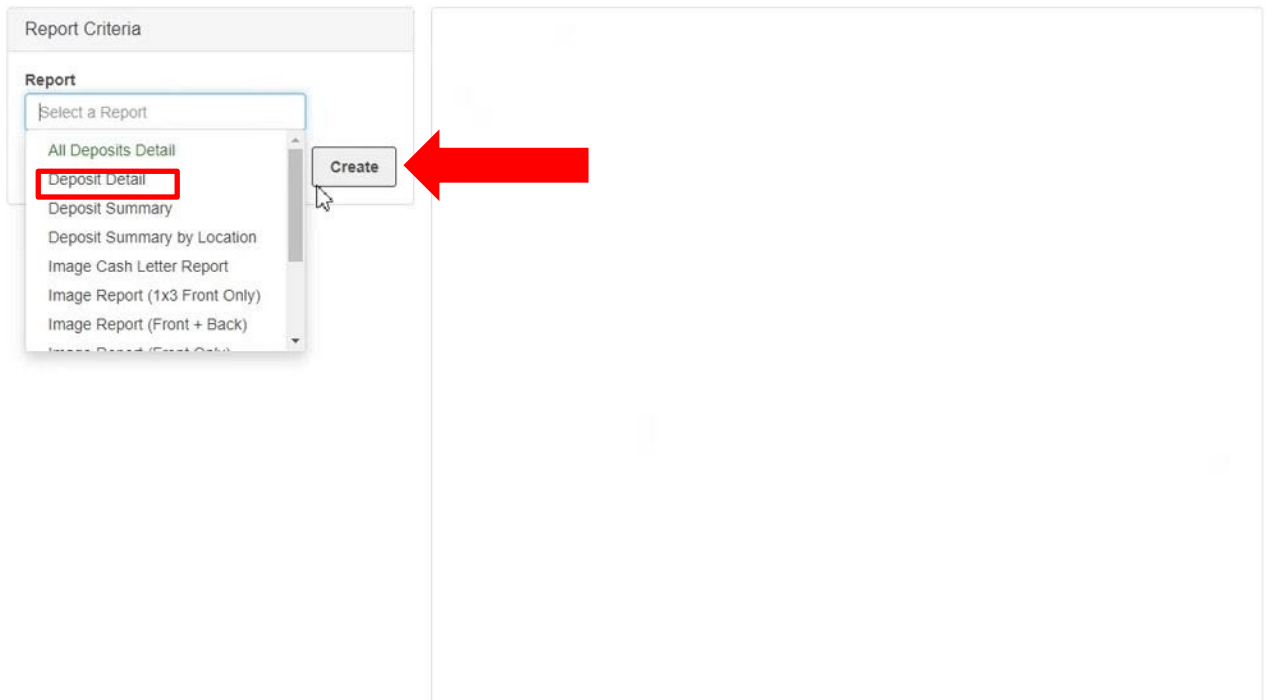
The Reports function can be accessed from the home screen and clicking on the Reports tab at the top.



Typical reports that you will use are Deposit Detail and Deposit Summary.



To create one of these reports, click on the name of the report you want and click Create.



Here is an example of a Deposit Summary report.

The image shows the 'Report Criteria' dialog box on the left and the resulting 'Merchant Deposit Summary Report' on the right.

Report Criteria Dialog:

- Report: Deposit Summary
- Start Date: 04/06/2023
- End Date: 04/06/2023
- Include Custom Fields:
- Buttons: Cancel, Create

Merchant Deposit Summary Report:

START DATE: 4/6/2023
END DATE: 4/6/2023

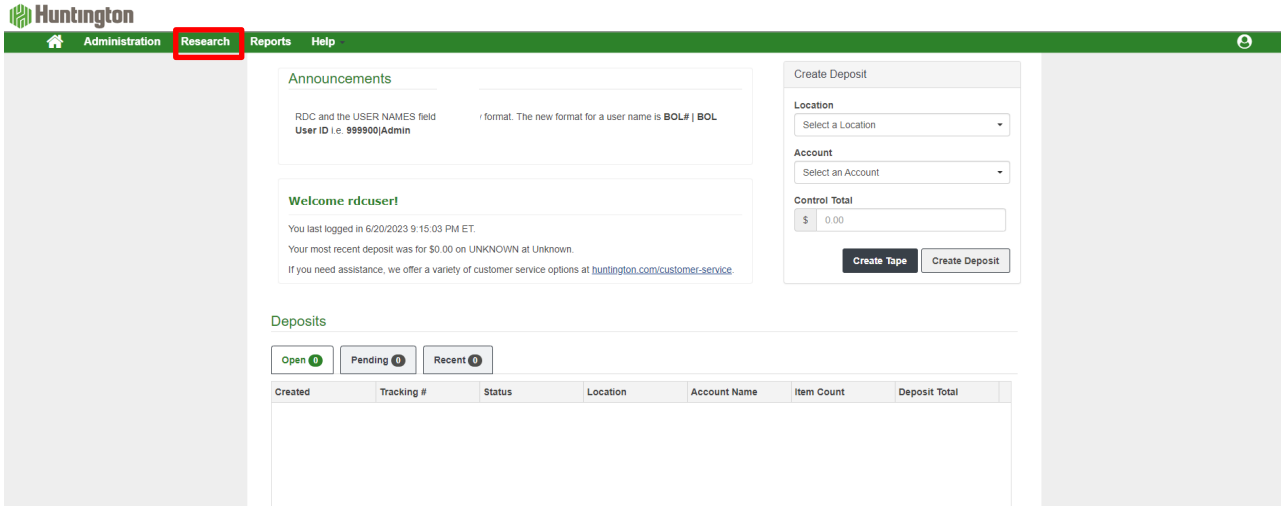
INSTITUTION: 0912731 - Huntington National
MERCHANT: 99990 HNB Test 2
MERCHANT NUMBER: 07000

RECEIVED TIME	TRACKING NO.	LOCATION	CAPTURED BY	SUBMITTED BY	STATUS	DEPOSIT ACCOUNT	TOTAL DEBITS	TOTAL DEPOSITS
4/6/2023 8:30:19 PM	50096019071-5000	Indy	chris	chris	Completed	1234567890	1	\$ 5.00
Merchant Summary: 99990 HNB Test 2							1	\$ 5.00
Institution Summary: (0912731) - Huntington National Bank TEST							1	\$ 5.00

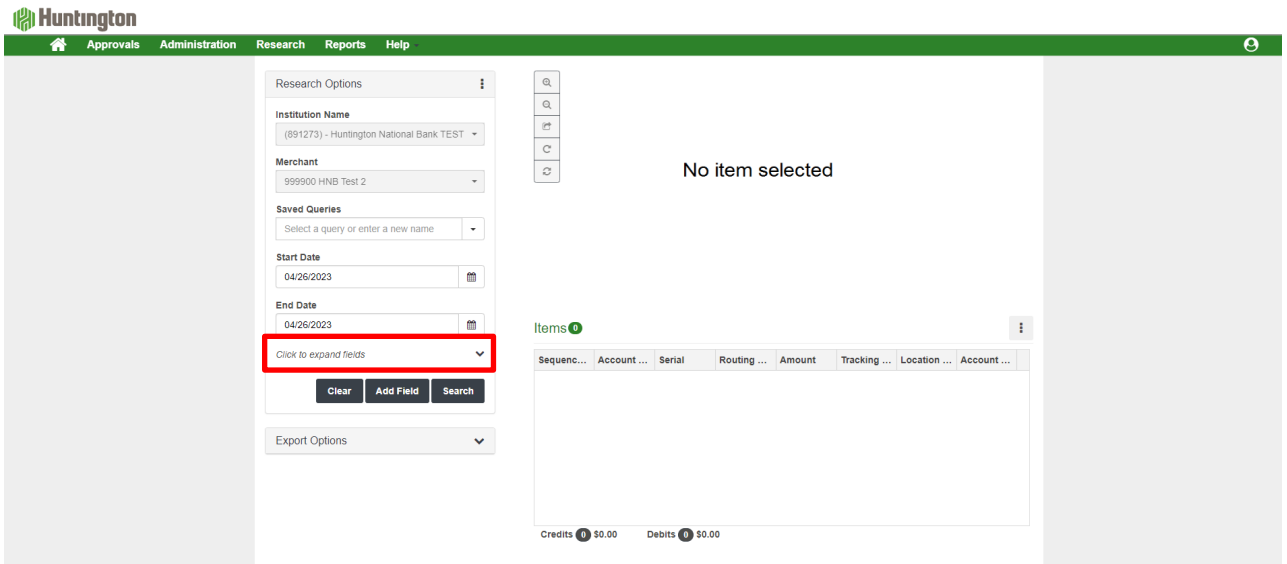
Created By: chris
Page 1 of 1
Created On: 4/6/2023 8:32:15 PM

Research

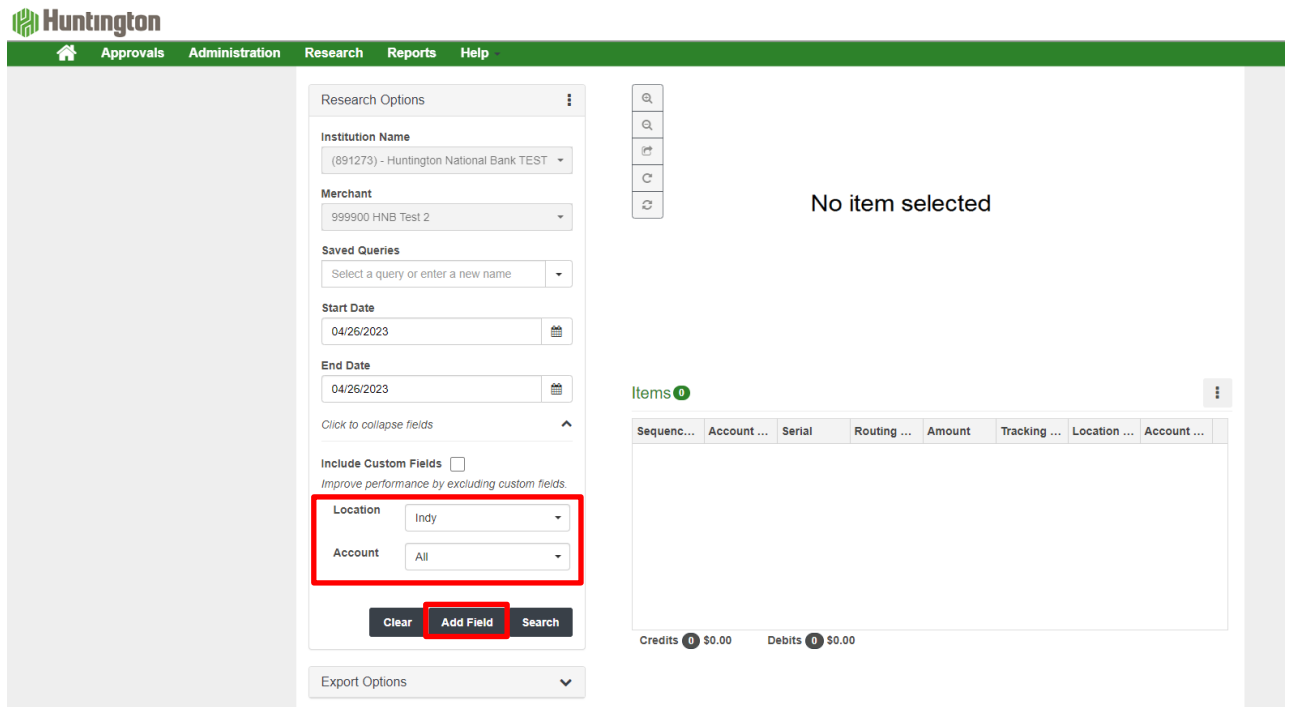
The Research function can be accessed from the home screen and clicking on the Research tab at the top.



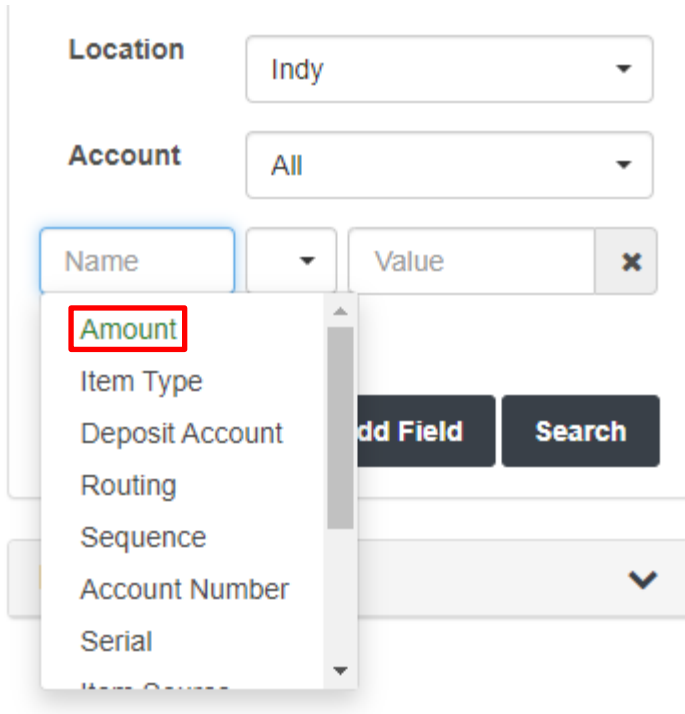
Once in the Research screen, click on the arrow to expand fields underneath dates.



Now choose your location and account you want to search. Click on the Add Field button.



In the first blank field, click on the dropdown and choose what field you want to search for. An example would be to click on Amount.



In the dropdown field, click on =.

The screenshot shows a search filter interface. At the top, there are two dropdown menus: 'Location' set to 'Indy' and 'Account' set to 'All'. Below these is a search field with a dropdown menu currently open, showing the text '0¢' and 'Value'. The dropdown menu is open, displaying a list of comparison operators: '=', '<', '>', '>=', '<=', and '<>'. The '=' operator is highlighted with a red square. Below the search field are buttons for 'Clear' and 'Search'. At the bottom, there is an 'Export Options' dropdown menu.

In the last field, enter the dollar amount of the item you are searching for.

The screenshot shows the same search filter interface as above. The 'Location' dropdown is 'Indy' and the 'Account' dropdown is 'All'. The search field now has the value '1.00' entered, which is highlighted with a red square. The dropdown menu is closed. Below the search field are buttons for 'Clear', 'Add Field', and 'Search'. At the bottom, there is an 'Export Options' dropdown menu.

Finally, click on the Search button.

Location

Account

Amount

The system will display your results to the right. You can click on any of the items to view the image.

Huntington

Approvals Administration Research Reports Help

Research Options

Institution Name: (891273) - Huntington National Bank TEST

Merchant: 999900 HNB Test 2

Saved Queries: Select a query or enter a new name

Start Date: 01/01/2023

End Date: 04/26/2023

Click to collapse fields

Include Custom Fields

Huntington Remote Deposit Ticket

Account Number: 1234567890
Date: 01/03/2023 03:56:17 PM
Amount: \$ 1.00

Deposit M002267971 with 1 debit(s) for \$1.00 was submitted on 1/3/2023 3:56:23 pm

Items 1

Sequenc...	Account ...	Serial	Routing ...	Amount	Tracking ...	Location ...	Account ...
22679710	01234567...		598911054	\$1.00	M002267...	Indy	Test Acct

Administration

Note:

- * The station(s) that maintains the scanner and software should remain the same throughout your use of the RDC service. You should maintain appropriate anti-viral software and network security on the station.
- * Users should not share credentials (i.e., passwords and identifications), and users' credentials must be changed if the credentials are shared or may become compromised. Users should log out of the system if the session is not active.
- * Disable any user's credentials if the user is no longer employed by or associated with you.
- * Scanners need to be properly cleaned on a regular cycle. Cleaning supplies for your scanner are provided by Superior Press and can be ordered here: <https://secure.superiorpress.com/CSL/HBsupplies.aspx>

Use the Administration function to add users and assign responsibilities. The Administration function is accessible from the navigation menu. Click on the Administration Tab.

Huntington Administration Research Reports Help

Announcements

RDC and the USER NAMES field has a new format. The new format for a user name is **BOL# | BOL**
User ID i.e. 999900Admin

Welcome rduser!

You last logged in 6/20/2023 9:15 03 PM ET.
Your most recent deposit was for \$0.00 on UNKNOWN at Unknown.
If you need assistance, we offer a variety of customer service options at huntington.com/customer-service.

Deposits

Open (1) Pending (1) Recent (1)

Created	Tracking #	Status	Location	Account Name	Item Count	Deposit Total
---------	------------	--------	----------	--------------	------------	---------------

Create Deposit

Location
Select a Location

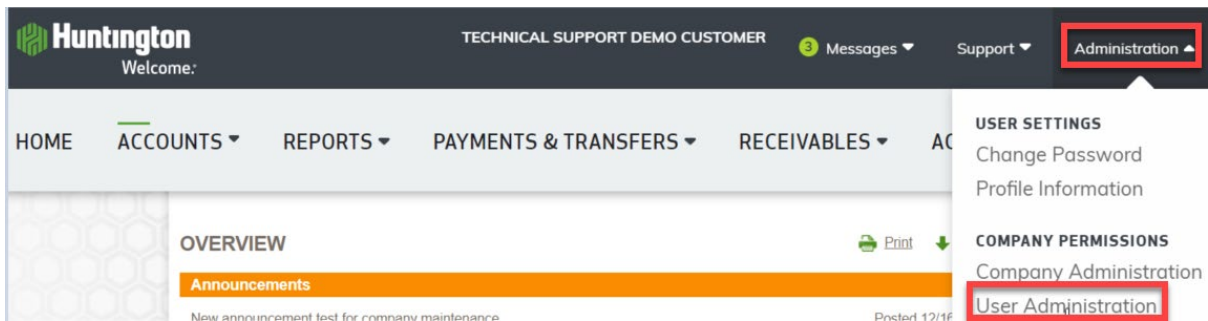
Account
Select an Account

Control Total
\$ 0.00

Create Tape Create Deposit

How to Add a User to RDC

1. Log into Business Online (BOL).
 - a) If the user is already a user in BOL:
 - b) Click on Administration.
 - c) Click on User Administration.
 - d) Click on Permissions.
 - e) Select User from drop down menu.
 - f) NOTE: If the user is a NEW user you will need to create the user in BOL. For assistance on adding a new user to BOL please contact Client Services at 1-800-480-4862



USER PERMISSIONS

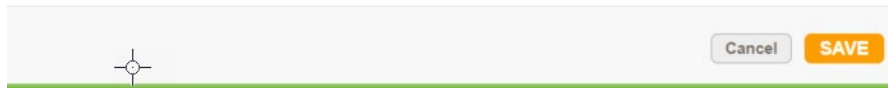


Select a User:

2. Listed under the Receivables: Click Remote Deposit Capture II
Receivables

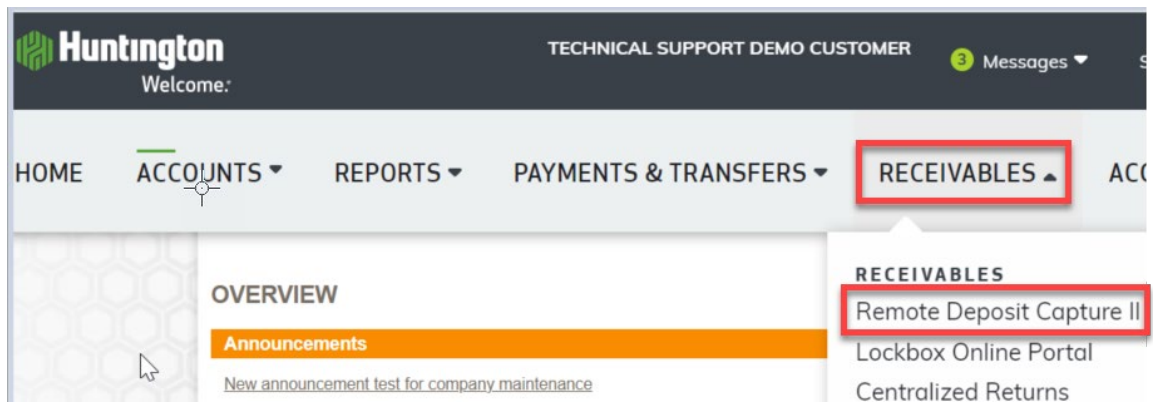
Remote Deposit Capture

Enable Remote Deposit Capture II

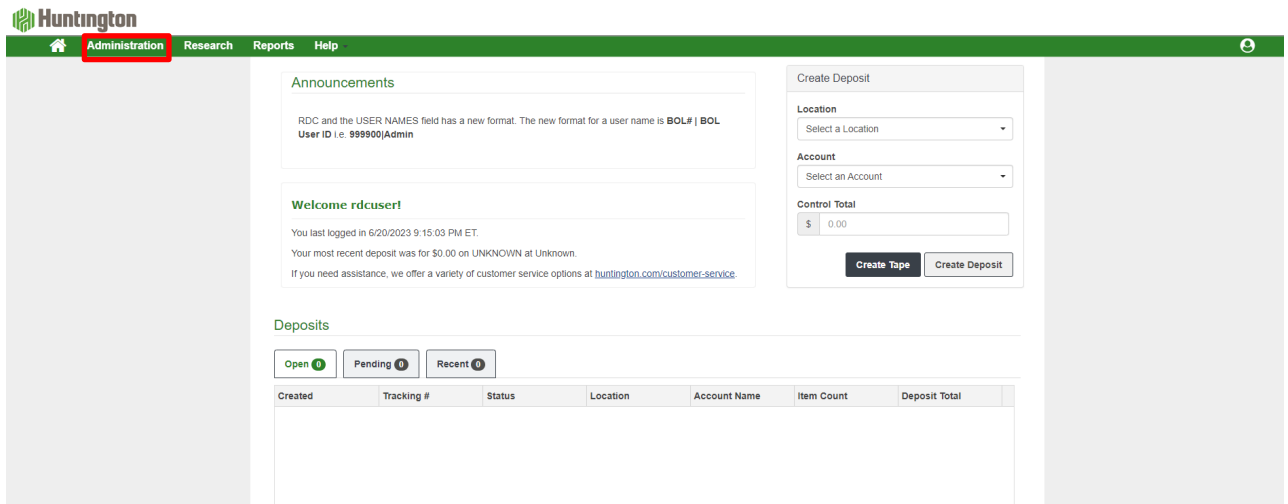


3. Click Save.

4. Click on Remote Deposit Capture



5. Click on the Administration Tab at the top.



6. The left pane shows the list of users and provides options for filtering the list. The right pane shows the user profile fields. When you open the page, the fields are blank and unavailable.

Search User or Full Name	▼	+
U0000001 Sample User		
U0000002 Sample Usertwo		
U0000003 Sample Userthree		
U0000004 Sample Userfour		
U0000007 Sample Userseven		
U0000009 Sample Usernine		

User	<input type="text"/>
Full Name	<input type="text"/>
Email	<input type="text"/>
Timezone	Select a Timezone ▼
Date Format	M/D/YYYY ▼
Time Format	h:mm:ss tt ▼
Scanner	Select a Scanner ▼
Phone Numbers	⋮
Roles	▼
Locations	▼
Accounts	▼

7. If you add a new user click on the + sign and the fields become editable.



Merchant Users

Search User or Full Name	▼	+

8. For User, there is a specific setup that **MUST** be followed in order to connect from Huntington Business Online to the Remote Deposit Capture application. This setup consists of your Business Online ID Number that you sign in with, the Vertical Line character | (this is above the enter key on most keyboards) and your Business Online User ID. An example of this looks like **999900|hnbrdcuser**. There are no spaces in this setup between the information. Each user that you setup for RDC will need this format.

User

9. For Full Name, enter the full regular name for the user.
10. For Email, enter the email address for the user. This email address is used for system emails, so it is important to verify what you entered is correct.
11. Configure the Timezone and date/time format settings for the user.
- For Timezone, select the appropriate time zone for the user's location. For example, if you were located on the east coast of the United States and were observing Daylight Saving Time, then you would choose Eastern Daylight Time.

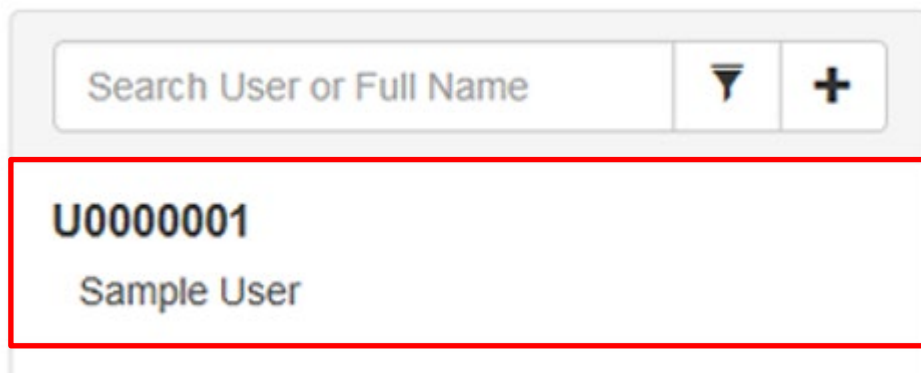
- For Date Format, select the appropriate date format. For example, if you select MM/DD/YYYY (two digit month, two digit day, four digit year), then the system would format February 1, 2022 as 02/01/2022. For Time Format, select the appropriate time format. H represents hours in a 24 hour format (For example, 5:00pm is 17). h represents hours in a 12 hour format and is typically paired with tt, (AM or PM). mm represents minutes. These settings determine how dates and times are displayed in Remote Deposit Capture. For example, when users search for deposits, they can specify a Start Date. When users view search results, they can see the date and time when a deposit is submitted. When users log on to the system, they are shown the last date and time they logged on. These dates and times are all formatted according to these settings. Note however that these settings do not affect virtual deposit tickets or emails sent by the system. Also note that users can change these settings in their user profile as necessary.
12. For Scanner, select a default scanner for the user in the dropdown list.
13. You must add a phone number, please do the following:
- In the Phone Numbers section, select the menu icon  and select Add to show the fields for adding a phone number.
 - For Name, enter a description for this number. For example, you could enter Office for the user's office phone, or Mobile for the user's cell phone.
 - For Country Code, select the country for the phone number. For example, you could select United States. The system uses this value to apply the correct country code when making calls for user authentication purposes.
 - For Phone Number, enter the phone number with area code, omitting spaces. You can include dashes or omit them. For example: 888-418-6824 or 8884186824
 - If the phone number has an extension, then for Ext, enter that value.
 - Select the add icon (+) to add the number to the list. **The phone number is required.**
14. Assign the roles to the user profile:
- Select the more icon (...) for the Roles section to open the Select Roles window.
 - Select the roles you want to assign to the user. You can also select the menu icon  and then choose Select All to assign all the roles.
 - Select Done to save your selections and close the window.

Below is a sample chart of some roles:

ROLE NAME:	ROLE DESCRIPTION:
Customer User Admin	User has full permissions within the application.
Customer User Desktop Operator	User can capture deposits on a desktop computer.
Customer User Payment Operator	User can capture lockbox batches on a desktop computer.

15. Add the locations to the user profile:
- Select the more icon (...) for the Locations section to open the Select Locations window.
 - Select the locations you want to assign to the user.

- Select Done to save your selections and close the window.
16. Add the accounts to the user profile
 - Select the more icon (...) for the Accounts section to open the Select Accounts window.
 - Select the accounts you want to assign to the user.
 - Select Done to save your selections and close the window.
 17. If you want to change the order of the locations or accounts, then do one of the following:
 - Select the list number field for the item you want to change, and drag the item up or down in the list to change its position. For example, if you have assigned four accounts, and you want to make the last one in the list show up as the first one, then you would select the field with the number 4, hold down with your mouse, and drag the list item to the first position in the list. The system then assigns that list item a number 1, with the other accounts reordered as appropriate.
 - Select the list number field for an item, and enter a new number value for that item. For example, if you have assigned access to three locations, and you want to make the first item in your list the last item in your list, then you would select the field for the first position and change the value from 1 to 3. Note however, that users can manage the order of locations and accounts for themselves when working with their user profiles, so this step is optional.
 18. When finished, select Save.
 19. If you select an existing user to work with, then the fields are updated with the values for that user. User profiles include the email address used for sending password reset emails and deposit notifications; the roles that grant access to Remote Deposit Capture features; and the locations and accounts the user can access for making deposits, running reports, and doing research.



Handling and Record Retention Procedures

In connection with your RDC service, Huntington National Bank (Huntington) is providing you with procedures concerning the handling and retention of information. In addition to the security procedures in the RDC contract, you must comply with these procedures to the extent possible. Contact Huntington if you have any questions.

You must limit who is permitted to access the history of files sent to Huntington. You must keep records of the checks for your applicable state record retention laws. If you choose to destroy any check or image, you must shred the document.

Until you destroy any check or image, you must keep such document in a secure locked area or in a password protected environment, respectively.

If you create an image of the check, you must create a read-only image that cannot be copied or reproduced.

Scanner Issues

Should your scanner be inoperable, please contact Huntington Treasury Management Client Services at 1-800-480-4862, Option 2 then Option 1. We will ask a few simple questions. Please have your scanner model and serial numbers available. The numbers are located on a label on the bottom of the scanner.

Scanner Equipment & Supplies

To order any scanner supplies please contact Huntington's Scanner Fulfillment Partner, Superior Press at 1-888-234-9425.

Huntington Technical Support

If you have any questions or problems, please feel free to call your Treasury Management Client Services at 1-800-480-4862, Option 2, Option 1, Monday through Friday 7:30 AM to 06:00 PM Eastern Time.

Training Information

If you requested training when enrolling for Remote Deposit Capture, a Huntington Treasury Management Representative will contact you soon. If you opted out of training and would like to schedule training, please reach out to your Treasury Management Representative for assistance.

Important: Do not load any scanner drivers from websites or CDs that might be included your scanner shipment. Scanner drivers must be downloaded from Huntington's Business Online.