

Commercial & Business Banking

Business Desktop Remote Deposit Guide

Welcome

Thank you for choosing SELCO Community Credit Union for your business banking needs. This guide provides everything you need to get started using the Desktop Remote Deposit Capture (bRDC) feature in business banking, from installing the scanner to submitting a deposit—and everything in between. To navigate to specific instructions, click a topic or feature in the Table of Contents.

Questions?

If you have additional questions, call us at **541-744-7787**. We're available Monday through Friday from **8:00am-5:00pm** and always happy to help.

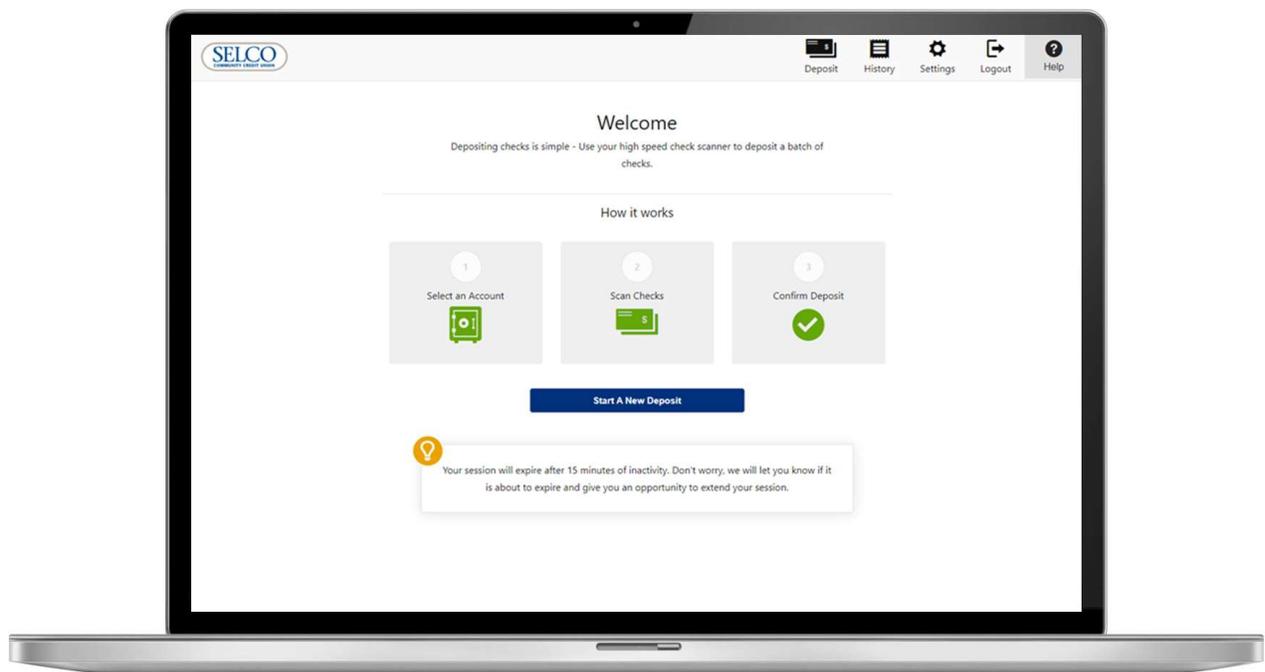


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Setting up Your System

Before scanning checks a compatible scanner and driver need to be installed.

System Requirements and Supported Scanner Models

You will need to equip your system with the correct driver or certificate before you can scan checks. This will ensure that your check scanner can access the application.

For an optimal experience we recommend that you use a high-speed internet connection. In addition, the following components are required for working with the application.

For the PC:

- Local administrative rights
- USB 2.0 or higher

- .Net® Framework 4.8 or higher for Microsoft® Windows®
- Windows 10 and 11: Microsoft Edge®, Google Chrome or Mozilla Firefox

Note: The current version of Chrome and its two previous versions are supported.

The following Scanners support this application’s features:

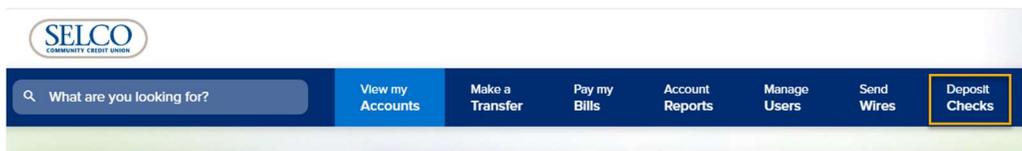
Scanner	Model Supported
Panini®	Vison X™ Series I:Deal®
Digital Check®	TellerScan® 240 Series Chexpress® Series
Cannon	ImageFormula CR-L1 imageFormula CR-120 imageFormula CR-150
Epson®	CaptureOne TM-S1000 Series

Installing Device Control

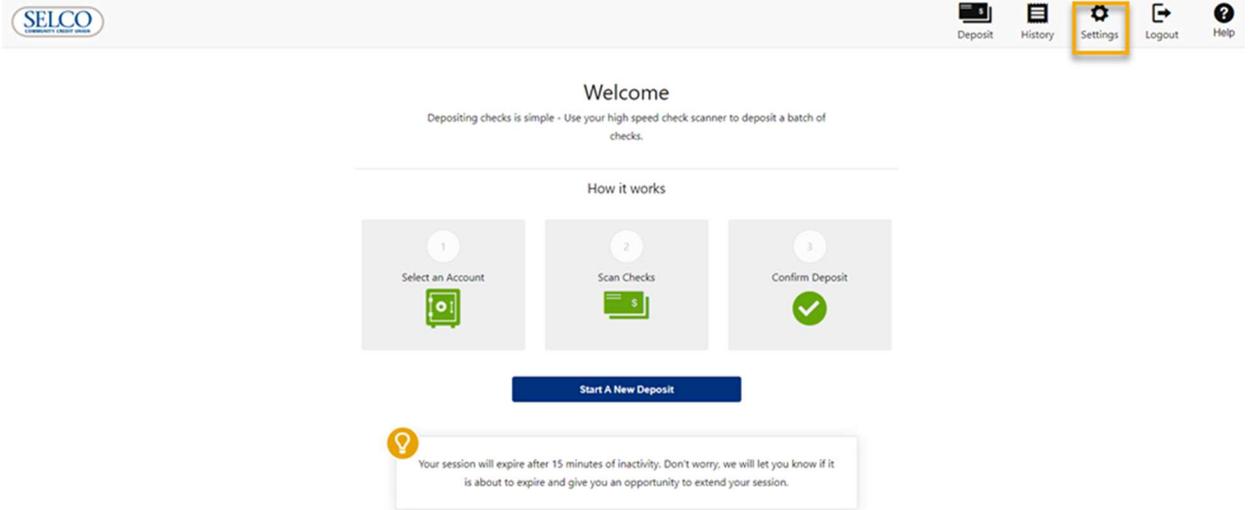
Device Control is a separate, executable program that is downloaded through the browser and run on the desktop. Device Control will need to be installed before you can begin making deposits.

Before starting the process ensure that the scanner is disconnected from your computer’s USB port.

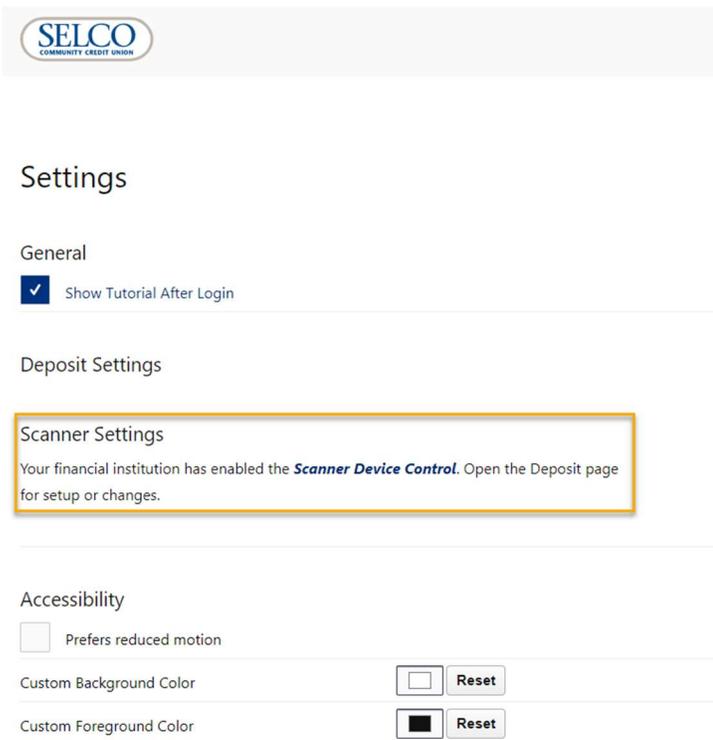
1. Log into your SELCO Digital Banking account from a compatible desktop browser. From the accounts main dashboard page click on the **Deposit Checks** option. This will open the deposit checks single sign on (SSO) welcome page in a new tab.



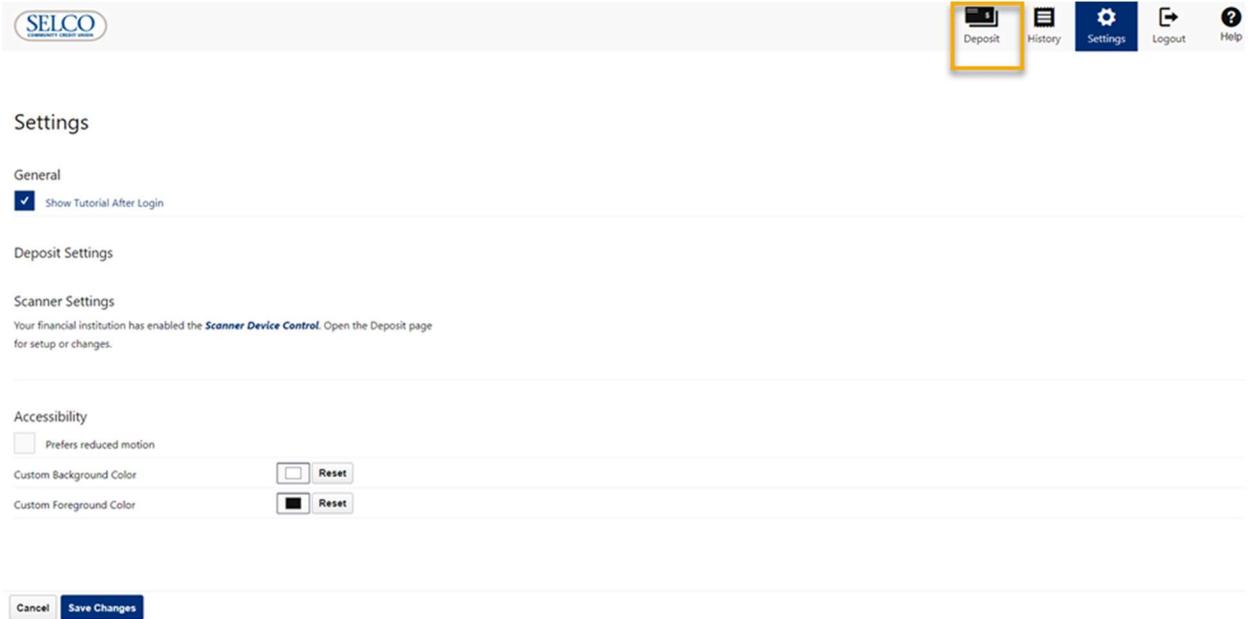
2. Click **Settings** (gear icon) in the top-right corner of the welcome page.



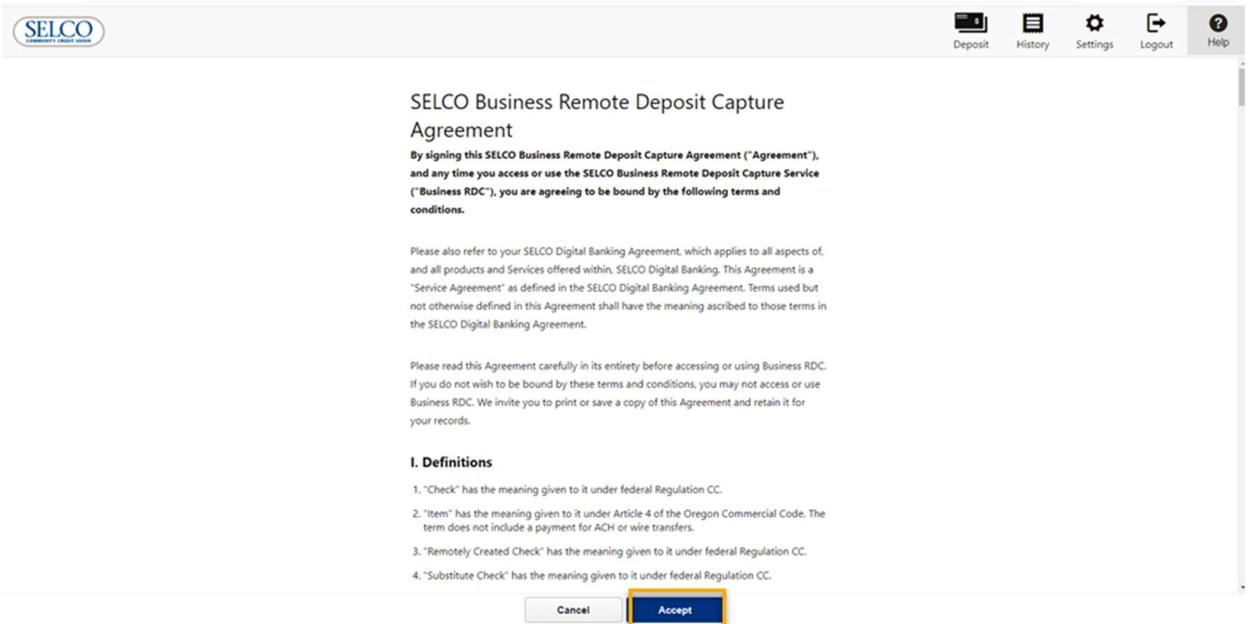
3. In the *Scanner Settings* section, ensure that **Device Control** is enabled.



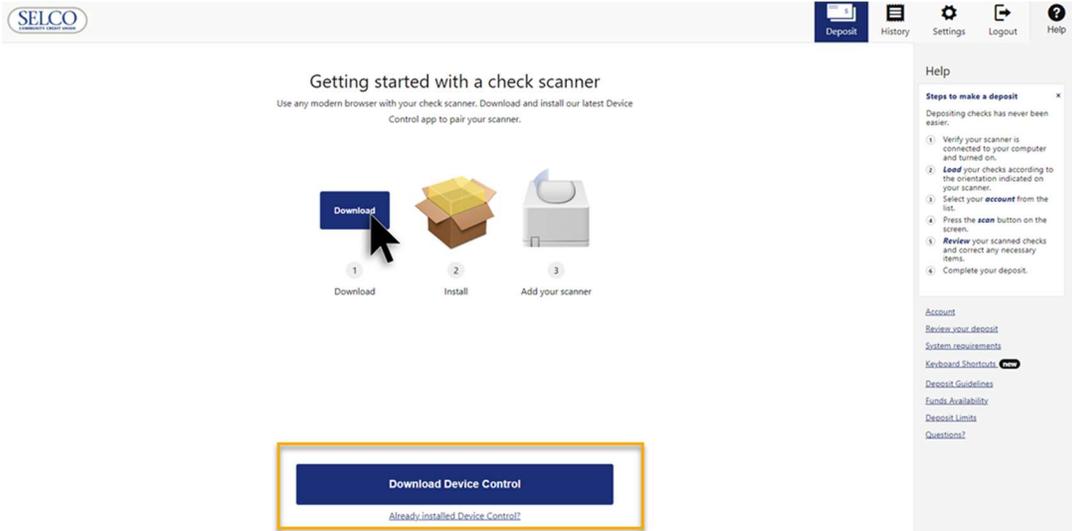
4. Click on **Deposit** on the same menu bar.



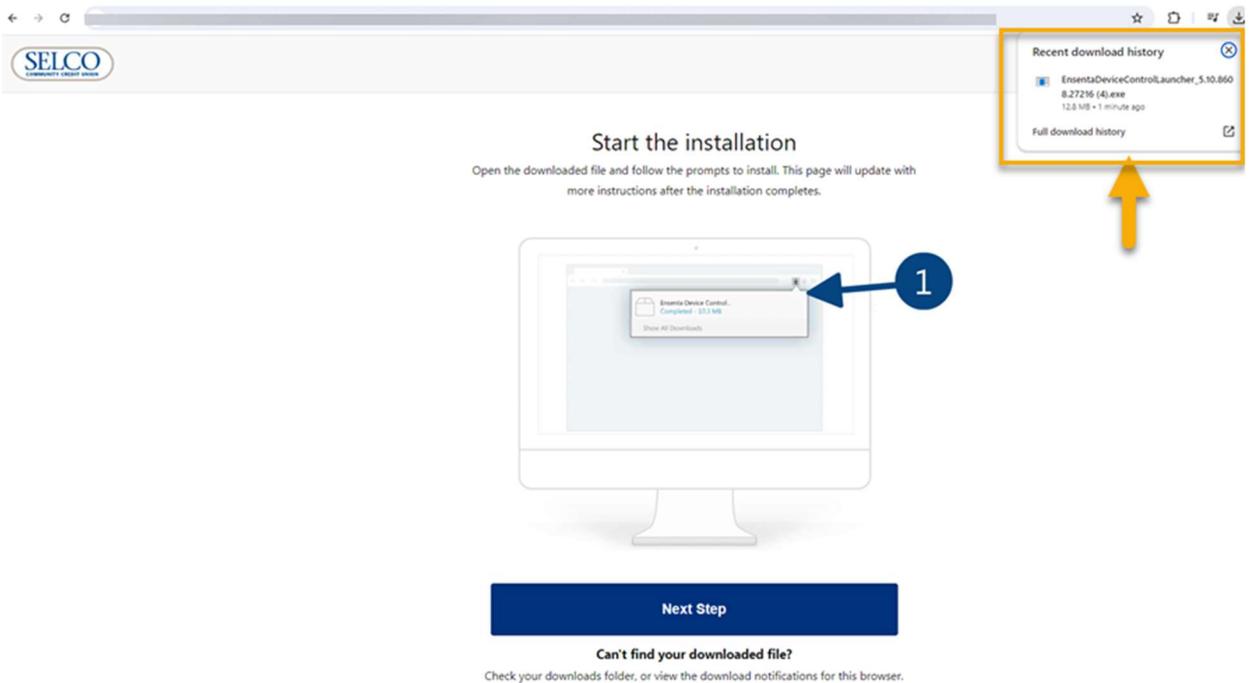
5. The **SELCO Business Remote Deposit Capture Agreement** page opens. Scroll to the bottom of the page and click **Accept**.



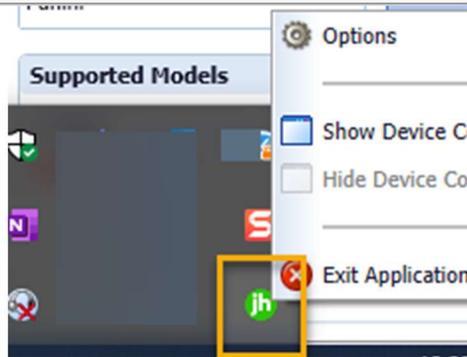
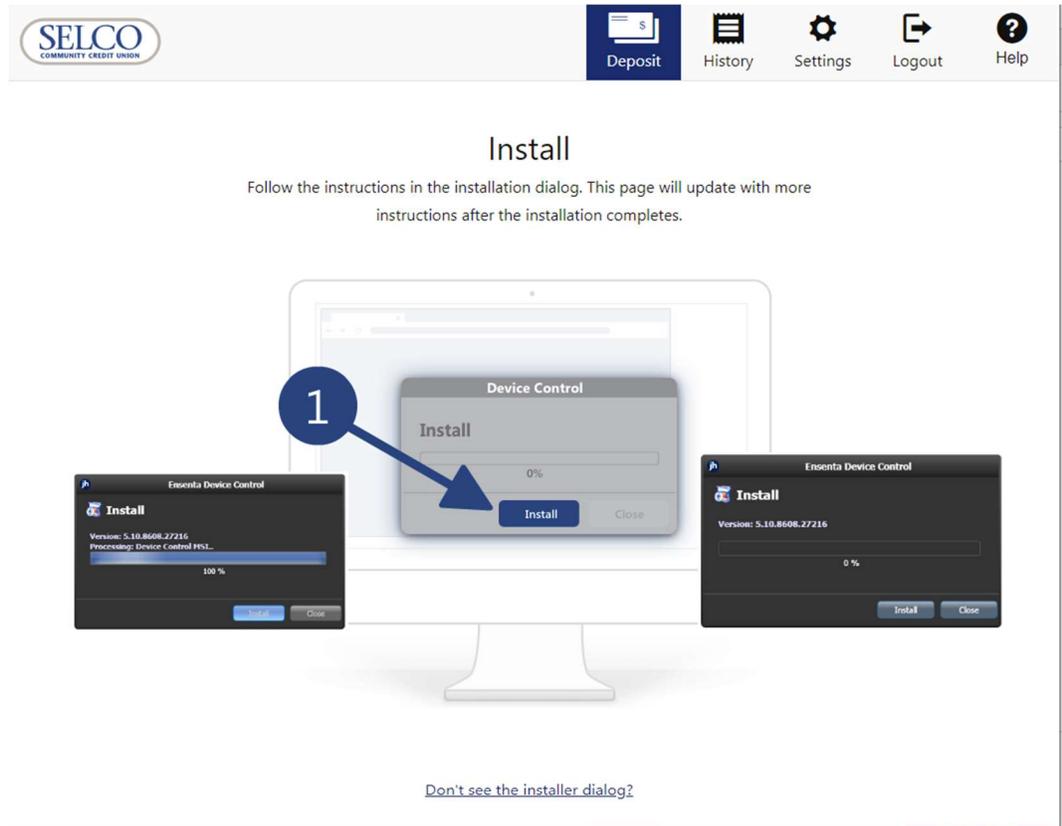
6. A *Getting Started* page appears. Click on **Download Device Control**.



7. The Device Control application will download to the downloads folder on your computer. Double-click the completely downloaded file to begin running the Device Control installer.



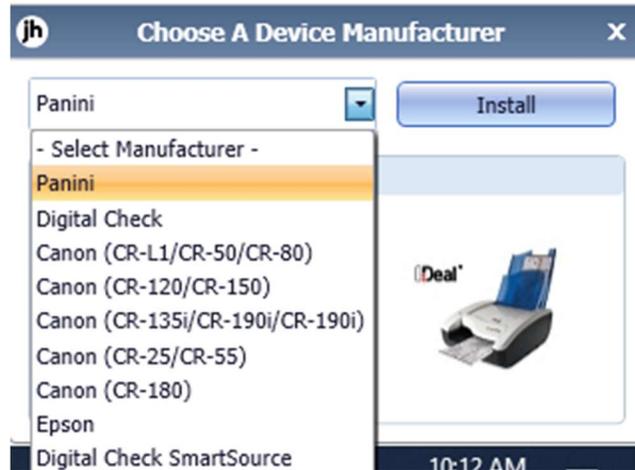
8. The installation process will take a few minutes to complete. Once completed, the Device Control application launches and appears in the application system tray located on the lower-right corner of your screen.



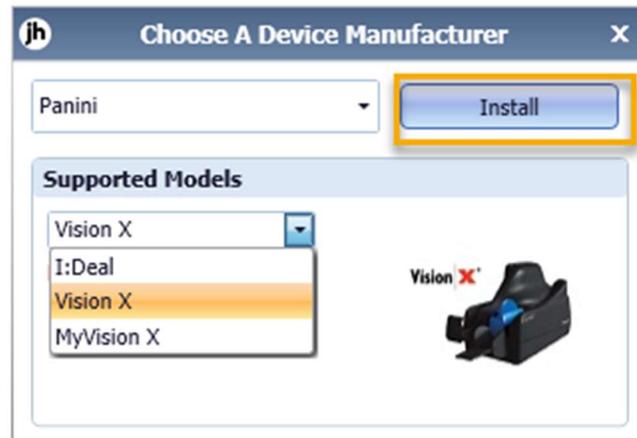
Downloading and Installing Scanner Drivers

Once device control is successfully installed, the **Add Scanners** page will automatically open. A small window in the bottom-right corner will prompt you to install the appropriate driver for the scanner device.

1. Select the appropriate scanner manufacturer from the **Select Manufacturer** drop-down arrow.

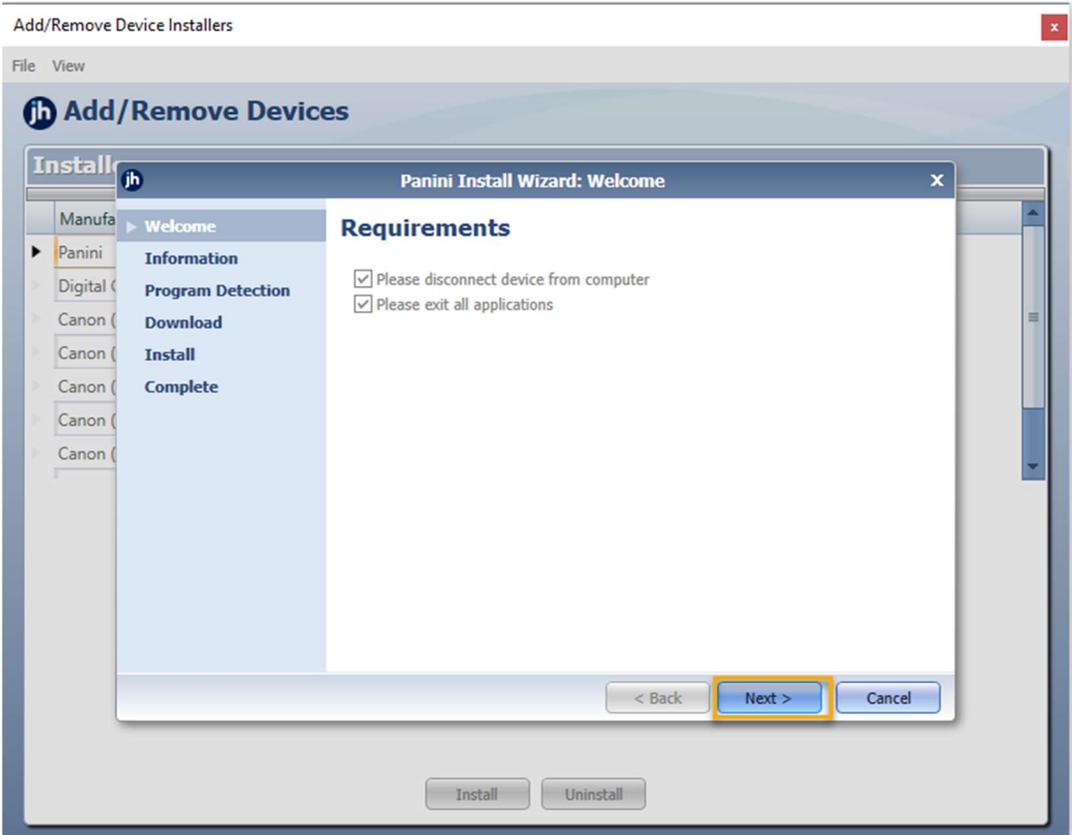


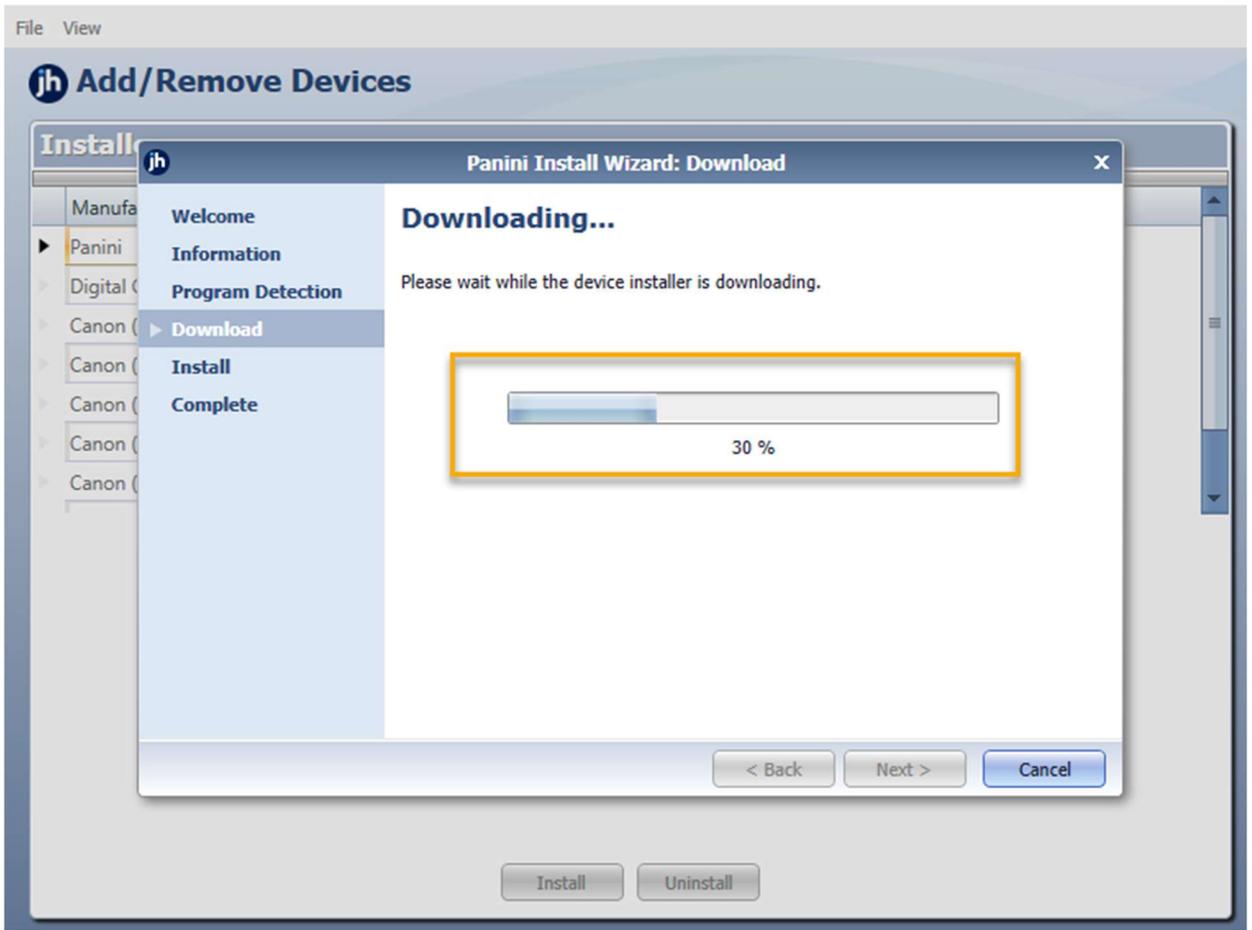
2. Click the **Supported Models** drop-down arrow to choose the appropriate scanner model.



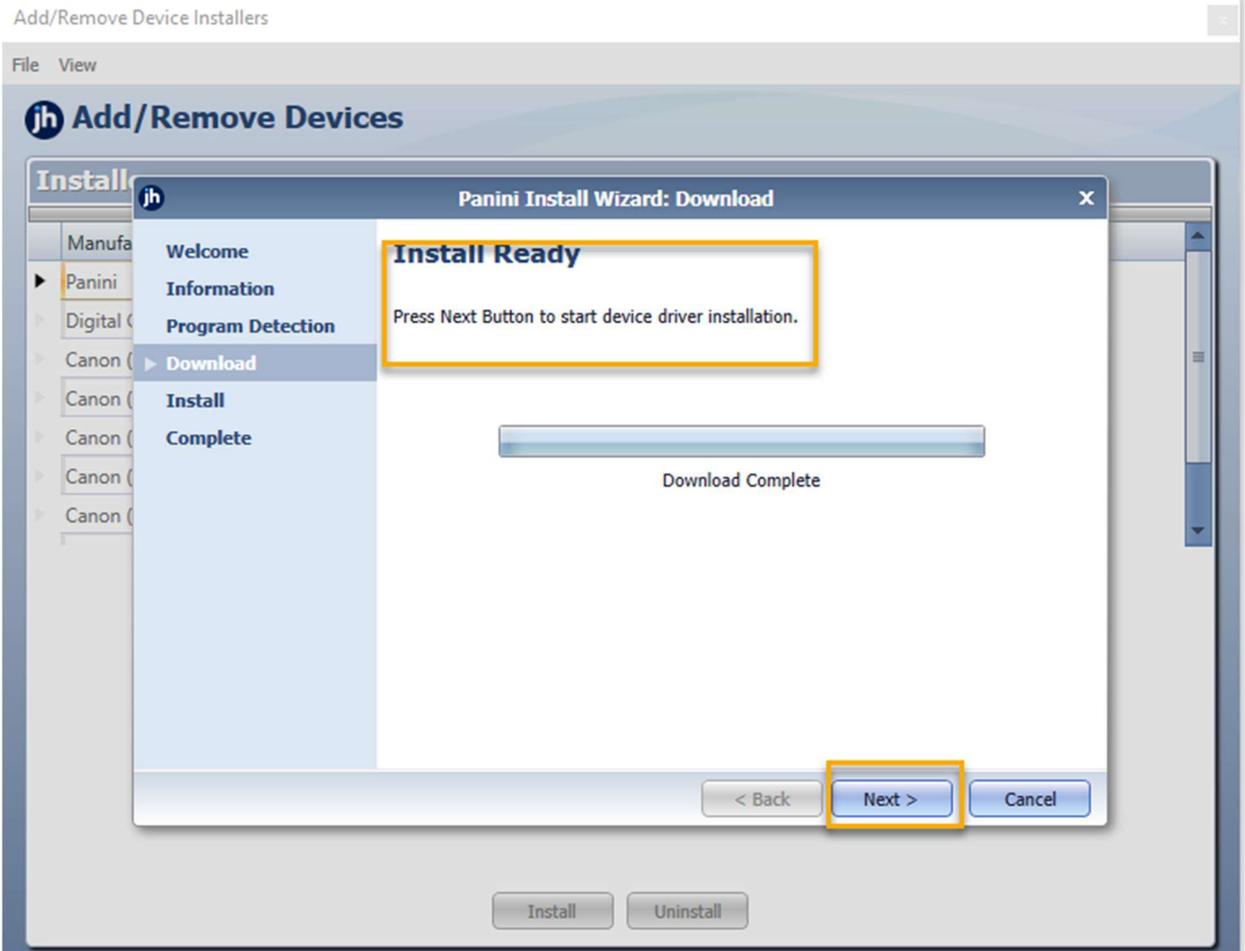
3. Click **Install**
4. The *Add / Remove Devices* window appears. Choose the scanner you wish to add and then click **Install**.
5. The *Install Wizard* appears. Click Next when prompted by the *Install Wizard* to download and scanner driver.

Note: The driver will take several minutes to download.

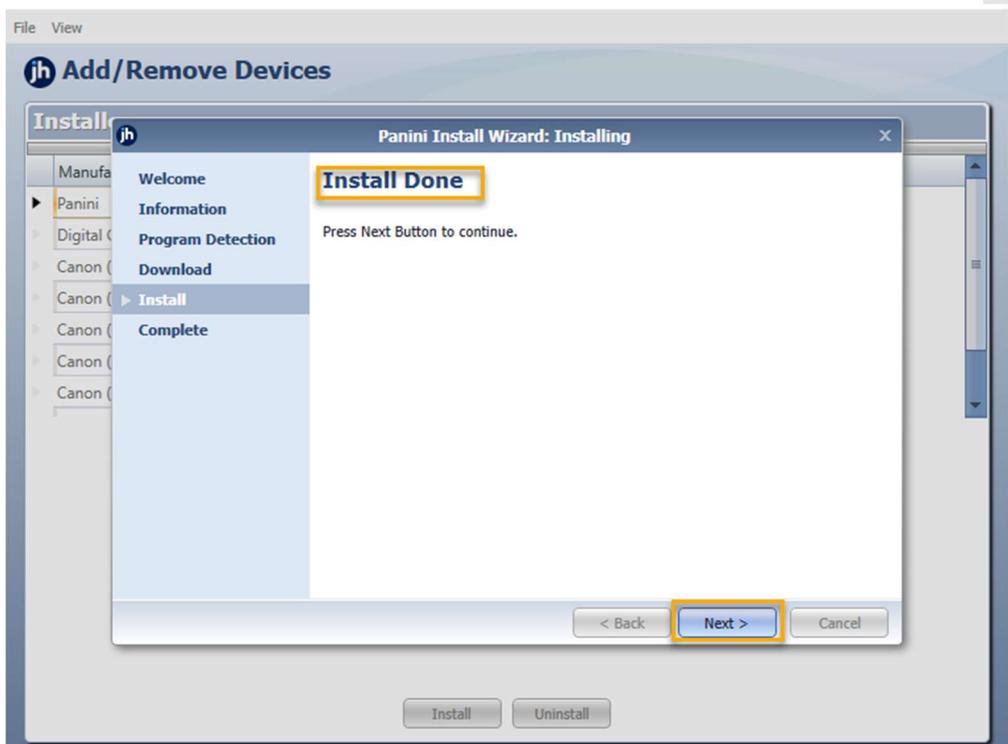
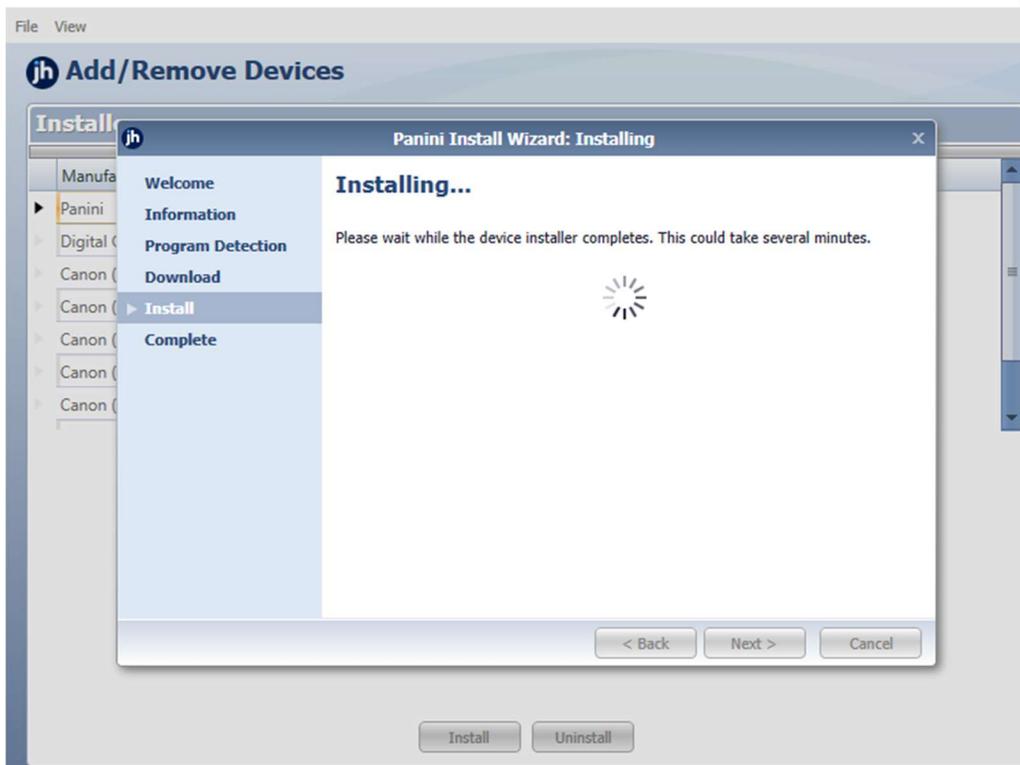




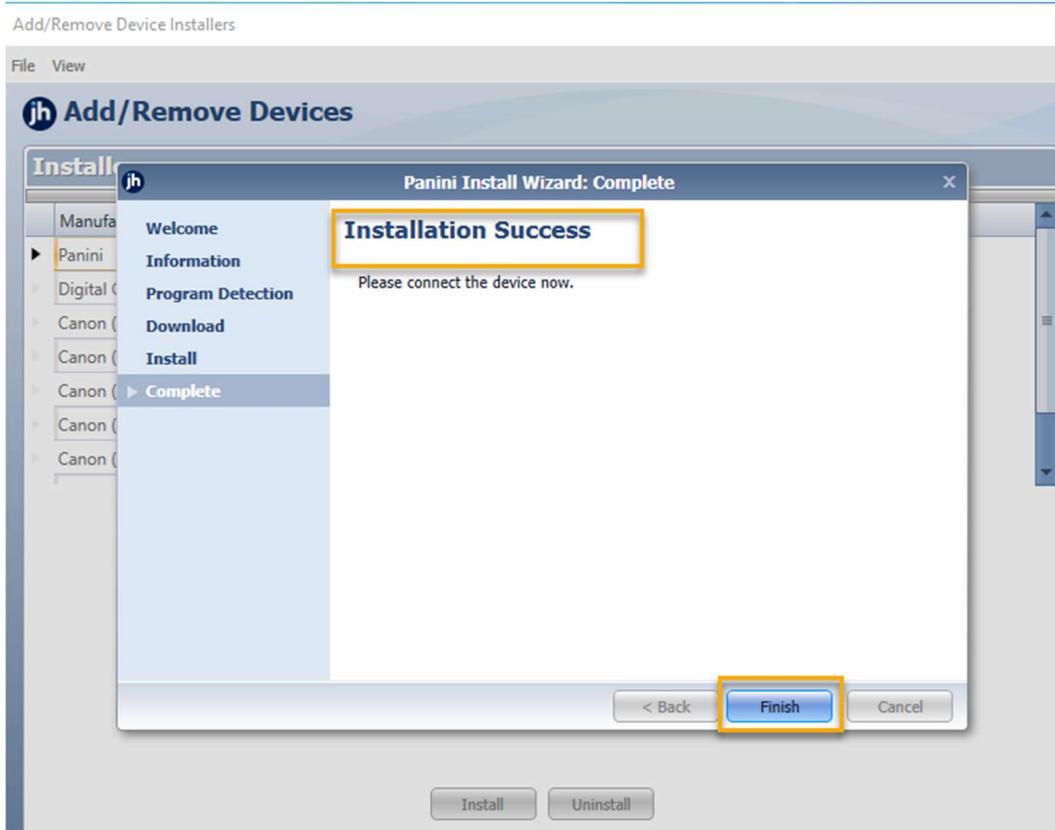
6. Once the driver download is complete, click **Next** and follow the prompts on the *Install Wizard* screen to install the driver.



7. When completed the **Install Done** screen is displayed. Click **Next** to continue.



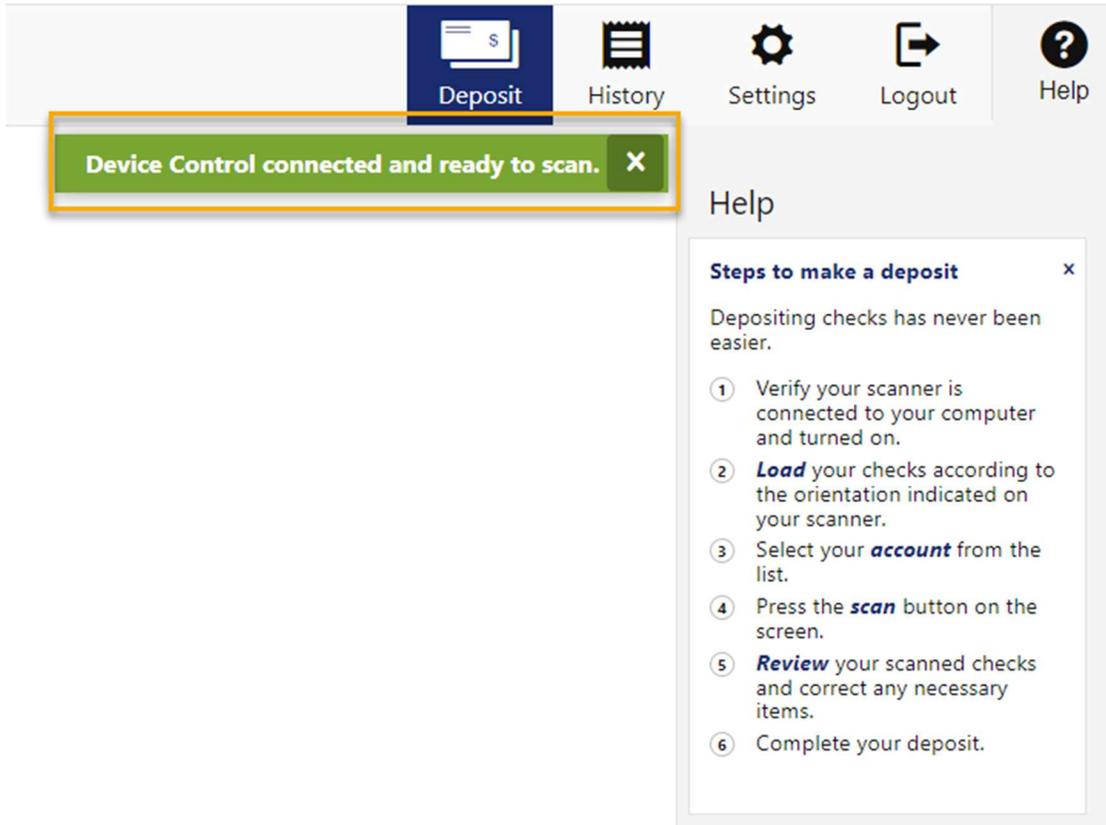
8. After the *Install Wizard has completed*, connect the scanner to your computer and then click **Finish**. The scanner is now installed.



9. Close the *Add / Remove Devices* window.

Device Control will minimize the application tray and automatically connect to the scanner, enabling you to scan checks.

The message Device Control connected and ready to scan appears in the top-right corner of the screen when Device Control has successfully connected to the scanner. You are now able to deposit checks.



10. A System restart is recommended after the installation has been completed.

Note on changing the scanner: If you change your scanner to a different compatible model, the existing device control and scanner driver will need to be uninstalled on your computer, before the new hardware and drivers are installed.

On a Windows® computer this is done in the 'Apps & Features' section. The following images depict the two features that need to be uninstalled. The driver shown is for the Panini scanner. Please consult your scanner documentation for the name associated with your model.

JHA Device Control:

	Ensenta Device Control	36.8 MB 2/29/2024
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Scanner:

	Panini Universal Installer 4.5.102	2/29/2024
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Depositing Checks

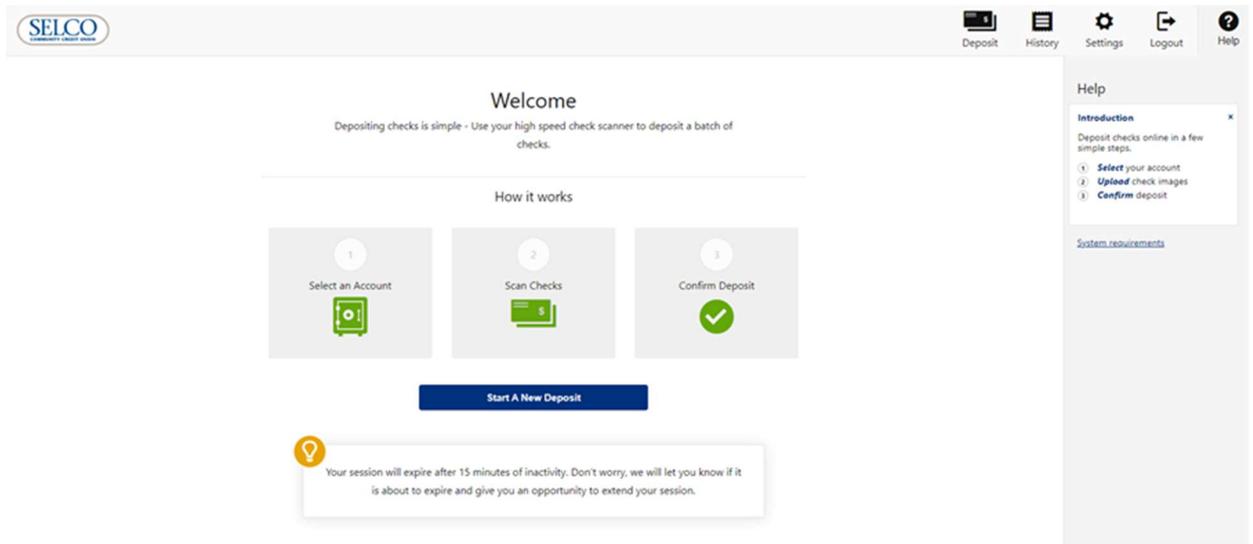
Once the desktop scanner and associated device control (driver) have been installed and configured you can deposit checks by scanning them using the steps described below.

Scanning Checks

1. From the accounts main dashboard page click on the **Deposit Checks** option. This will open the deposit checks single sign on (SSO) in a new tab.



2. Navigate to the new tab and click on **Start a New Deposit**.



3. A connection to the scanner is established and the **Deposit** window opens. All eligible accounts are listed next to **Account**.



Deposit

Not sure what to do next? Visit the help section on the top right for instructions on how to make a deposit and more.

Account	<input type="radio"/> Business Checking
	<input checked="" type="radio"/> Business Membership Savings
Description	<input type="text" value="test"/>
Quantity	<input type="button" value="-"/> <input type="text" value="1"/> <input type="button" value="+"/>
Total	<input type="text" value="\$1,723.50"/> You have \$50000.00 left of your \$50000.00 deposit limit.
<input type="button" value="Start Scanning"/>	

4. Select the account into which the deposit is being made.
5. Enter a description for the deposit.
6. Enter the quantity of checks to be scanned.
7. Enter the total amount from all the checks being scanned.
8. Click on **Start Scanning** and insert the check(s) into the scanners feed tray.

Submitting the Deposit

1. Once the checks are successfully scanned the deposit screen will show the total amount along with a thumbnail of the check image. Clicking on the thumbnail will open a full-sized image of the scanned check(s).

Note: that the term 'successful' here refers to the checks being read by the scanner. If the checks are jammed in the scanner and cannot be read, please follow documentation from your scanner manufacturer to clear the jam. Once the jam is cleared the check(s) need to be rescanned.

2. The deposit window allows for changes to be made if the OCR (Optical Character Recognition) software does not recognize the correct amount. Note that the amounts in the **Total** and OCR field must match, to enable the **Submit** button.

Deposit

Not sure what to do next? Visit the help section on the top right for instructions on how to make a deposit and more.

Account Business Checking
Description test
Quantity
Total You have \$50000.00 left of your \$50000.00 deposit limit.



These two fields must match

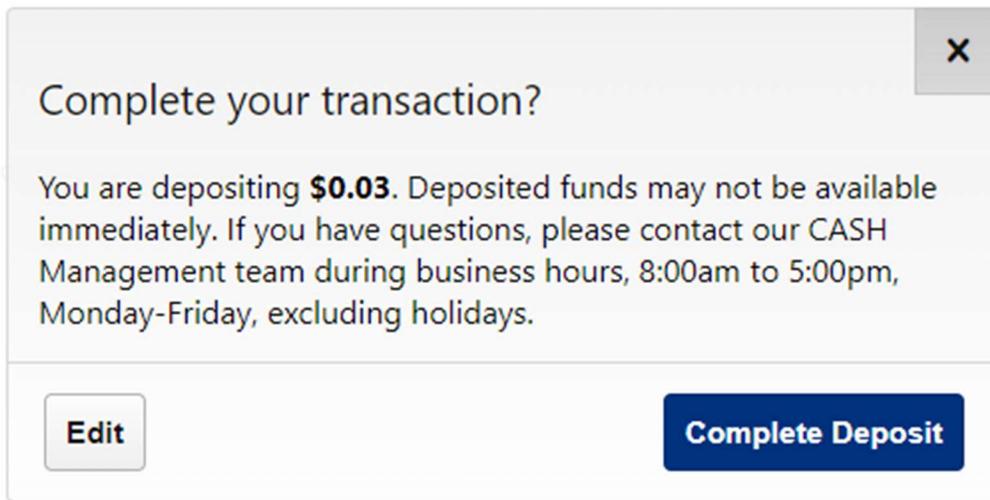


Total	
1	\$0.03

3. Click on **Submit**

Note: You can scan more than one check by clicking on **Scan More Checks**.

4. In the ensuing **Complete your transaction** pop-up window, click on **Complete Deposit**.



Note that the pop-up box has an **Edit** button to allow you to go back to the deposit section and make changes to the check(s).

5. The **Deposit Submitted** window is shown and you should receive a confirmation email at the email address on file. You will also have the option to send a confirmation email to an additional email address and print the receipt.

Clicking on **Make Another Deposit** will take you back to the [Deposit](#) screen.



Your deposit was submitted.

Receipt **40431072**
Account **x5108**
Amount **\$0.03**
Deposit Time **02/12/2024**
Transaction Type **Deposit**
Number of checks **1**
Description **test**

Next steps

1. [Print](#) and file this receipt with the original check.
2. Keep the check for 60 days, then shred/destroy it.
3. Delete any images from your device immediately.

Email receipt to

Fixing errors

If an error is detected in the check being deposited it could be flagged before the item is accepted.

In the following example, the check is missing the front and back endorsements and is flagged as such.

Deposit

Not sure what to do next? Visit the help section on the top right for instructions on how to make a deposit and more.

Account: Business Checking
Description: test
Quantity: 1
Total: \$0.73 You have \$50000.00 left of your \$50000.00 deposit limit.



All 1 Flagged 1

1 \$0.73 **Not Endorsed on the back**
Not Endorsed on the front

To fix this error the check will need to be endorsed and re-scanned.

Some errors cannot be fixed, and the check will be rejected and needs to be replaced. For e.g. the following screenshot depicts an example of a check being deposited that the system detected as having been previously deposited.

Deposit

Not sure what to do next? Visit the help section on the top right for instructions on how to make a deposit and more.

Account: Business Membership Savings
Description: wf_test_sub_user
Quantity: 1
Total: \$4.99 You have \$11.51 left of your \$20.00 deposit limit.



All 1 Flagged 1

\$4.99 (Check Rejected) Check appears to have been deposited earlier [View Info](#)

Checks may be rejected for the following reasons:

- Depositing a check that has previously been deposited.
- Exceeding your daily, weekly or monthly deposit limits.

Troubleshooting

Device Control Status Indicators

The color of the Device Control Icon indicates the application status.

- Green indicates that Device Control is online.



- Blue indicates that Device Control is attempting to connect to the scanner.



- Yellow indicates that Device Control is connected to the scanner and ready to scan.

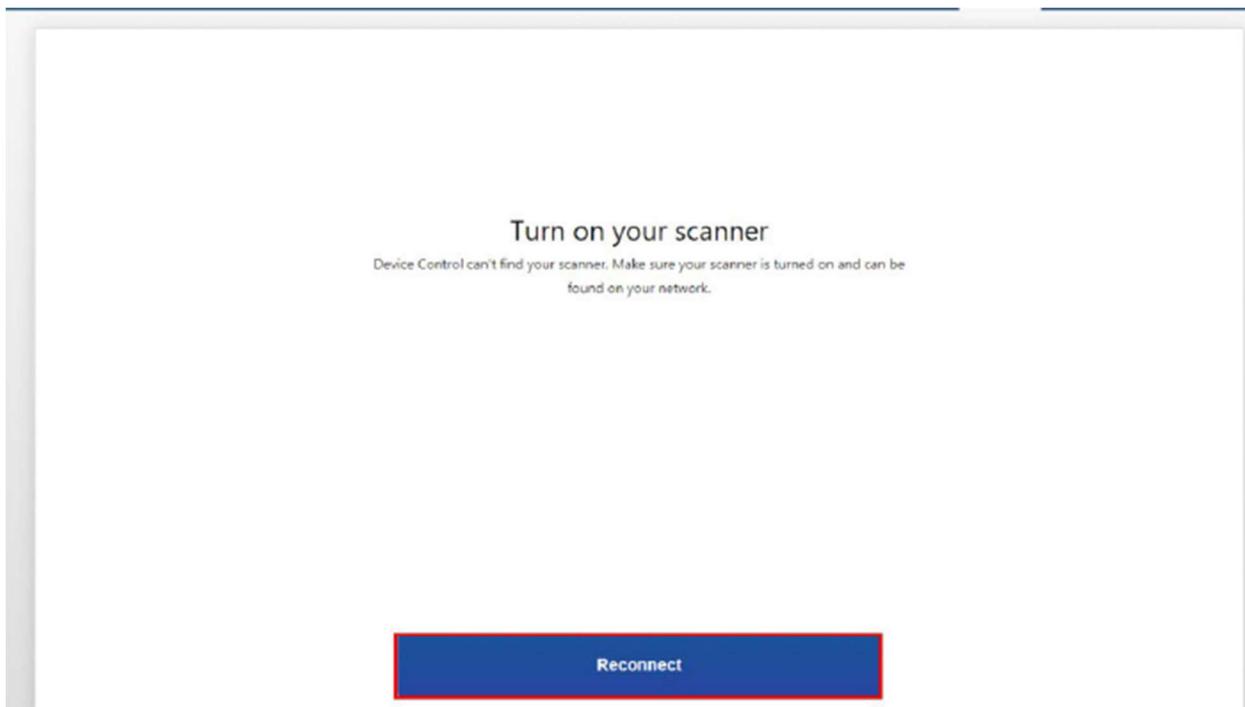


- Red indicates that there is a device error. An error message will appear on your desktop with instructions to remedy the issue.



Connection Issues

When the scanner is disconnected you will see the following messages.



Follow the warning message instructions, ensure that the power and USB cables are securely connected and then click **Reconnect**.

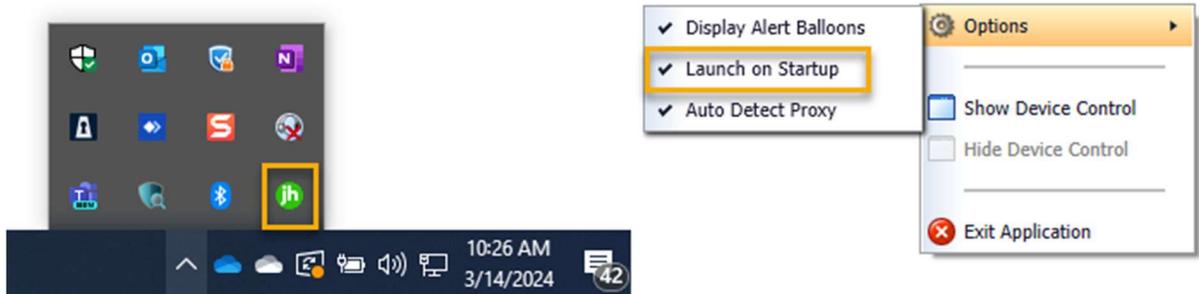
The scanner should reconnect with Device Control

Enabling Device Control Options

In cases where the scanner is connected but still not being detected by the application, the 'Launch on Startup' option could be disabled. This is enabled as follows:

1. From the system tray on your computer click on the 'Device Control' icon. The image below shows this icon.

2. In the pop up that displays click on **Options** and enable all three options displayed. A check mark next to the options indicates they are enabled.



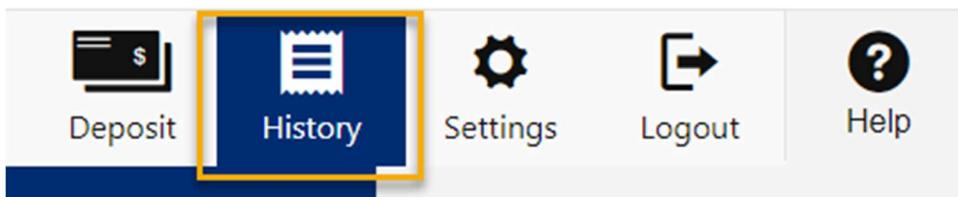
3. Restart your computer.

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Deposit History and Reports

Viewing Deposit History

To access check deposit history, click on **History** in the SSO windows main ribbon bar.



The deposit history page defaults to the **All Transactions** tab this will detail the status of every deposit in a tabular form. The history page also contains other pertinent information such as receipt and quantity. You can view deposit history for up to 6 months.

Download CSV

Date	Receipt	Amount	Channel	Username	Status	Quantity	
02/14/2024	40451230	1.09	Remote Deposit		Submitted	1	Report >
02/13/2024	40441206	0.07	Remote Deposit		Submitted	1	Report >
02/13/2024	40441205	0.08	Remote Deposit		Approved	1	Report >
02/12/2024	40431072	0.03	Remote Deposit		Submitted	1	Report >
02/09/2024	4040975	50,000.00	Remote Deposit		Submitted	1	Report >

The entire history report can be downloaded as a '.csv' file by clicking on the 'Download CSV' button.

Deposit History Statuses

The following table outlines the various status messages you may see.

Status	Explanation
Submitted	This is the status when a check is accepted, and a confirmation receipt is generated.
Approved	This indicates that the check was approved by SELCO and you should see your account credited within 24-48 hours. For a multi check batch, when all items in the batch are approved, the status will show as approved and individual
Rejected	This indicates that the check was rejected during SELCO's review. The reject reason is not shown in the history screen. However, you will get an email explaining the reason for the rejection
Split	This status indicates that a batch deposit was made and some item(s) in the batch were rejected

The detail(s) of the check(s) in question can be viewed by clicking the arrow next to the report button on the history page.

The following screenshot shows an expanded detail of the **Split** status. As shown, three of the four deposits were approved while one was rejected.

02/09/2024	40401027	1,234.01	Remote Deposit	Split	4	Report	
	40401027	\$1,232.00	Remote Deposit	Approved	1/4		Q
	40401027	\$2.00	Remote Deposit	Approved	2/4		Q
	40401027	\$0.73	Remote Deposit	Rejected	3/4		Q
	40401027	\$0.01	Remote Deposit	Approved	4/4		Q

Accessing Reports

There are three different types of reports about your deposits that are available to view. These can be accessed by clicking on the **Reports** tab in the deposit history screen.

SELCO
COMMUNITY CREDIT UNION

All Transactions **Reports**

Download a report

Choose a time period and download any of the following reports as an Excel file. Data is available to download for the last 180 days.

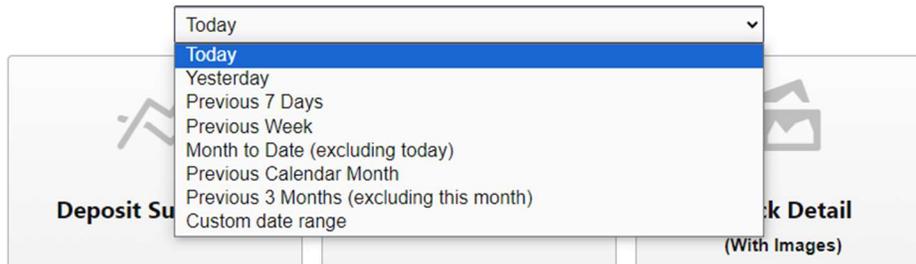
Today

- Deposit Summary**
Download Report
- Check Detail**
Download Report
- Check Detail (With Images)**
Download Report

Each report type can be customized for specific time periods by using the selections in the dropdown shown.

Download a report

Choose a time period and download any of the following reports as an Excel file. Data is available to download for the last 180 days.



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Confirmation Email & Examples

- Notifications are sent to your email on file with SELCO.
- The “from” email address is RDC-noreply@selco.org and replies to this address are not monitored.
- Details in the email will indicate the status of the check(s) and a confirmation number will be included.

Deposit Submitted – Single Item

You will get this message when SELCO has received your deposit and is in the process of reviewing it. This does not mean that check has been accepted or your account credited. The subject line for this email will read “Your remote deposit is pending”. The email will contain a receipt number, check number and amount along with other information.

Your remote deposit is pending



RDC-noreply@selco.org

Reply
 Reply All
 Forward

Wed 2/14/2024 9:50 AM

Your remote deposit was received and is pending approval. Deposits are typically reviewed within one business day. Once approved, the deposit will be posted to your SELCO Community CU account (please review your account history in digital banking to confirm). Make sure to keep your check for at least 45 days before destroying it.

DEPOSIT STATUS

Receipt:
40451230

Account:
x5108

Total Amount:
\$1.09

Transaction Date:
February 14, 2024 9:50 AM PT

of Checks:
1

Description:
test

Item #	Check #	Amount
1	0127	\$1.09

Please log in to digital banking for a complete list of your approved and pending deposits.

You received this message because you recently submitted a remote deposit. This is an automated notification—do not reply to this email. If you have questions about your deposit, please send a secure message in digital banking or call 800-445-4483. A SELCO Community CU representative will be happy to help.

Deposit Submitted – Multiple Items

Your remote deposit is pending



RDC-noreply@selco.org

Reply
 Reply All
 Forward

Fri 2/9/2024 3:02 PM

You don't often get email from rdc-noreply@selco.org. [Learn why this is important](#)

Your remote deposit was received and is pending approval. Deposits are typically reviewed within one business day. Once approved, the deposit will be posted to your SELCO Community CU account (please review your account history in digital banking to confirm). Make sure to keep your check for at least 45 days before destroying it.

DEPOSIT STATUS

Receipt:
40401027

Account:
x4014

Total Amount:
\$1,234.74

Transaction Date:
February 09, 2024 3:02 PM PT

of Checks:
4

Description:
test multiple

Item #	Check #	Amount
1	0112	\$1,232.00
2	0114	\$2.00
3	0113	\$0.73
4	0115	\$0.01

Please log in to digital banking for a complete list of your approved and pending deposits.

You received this message because you recently submitted a remote deposit. This is an automated notification—do not reply to this email. If you have questions about your deposit, please send a secure message in digital banking or call 800-445-4483. A SELCO Community CU representative will be happy to help.

For a multi-check deposit, the email will contain the total number of checks deposited and item detail for each check in addition to a receipt number.

Deposit Amount Adjusted

You will get this email when SELCO has adjusted the dollar amount of a deposit, after review.

Your remote deposit was adjusted and posted

 **RDC-noreply@selco.org**
To [redacted]

 Reply  Reply All  Forward  

Wed 2/7/2024 3:04 PM

You don't often get email from rdc-noreply@selco.org. [Learn why this is important](#)

Your remote deposit was approved and posted to your SELCO Community CU account. Please note the adjusted deposit amount below. Funds availability follows SELCO Community CU's check deposit hold policies. Make sure to keep your check for at least 45 days before destroying it.

DEPOSIT STATUS

Receipt:
4038700

Check Number:
0103

Account:
x5014

Original Amount:
\$0.03

Adjusted Amount:
\$0.05

Transaction Date:
February 07, 2024 11:28 AM PT

Approved Date:
February 07, 2024 3:03 PM PT

Please log in to digital banking for a complete list of your pending and approved deposits.

You received this message because you recently submitted a remote deposit. This is an automated notification—do not reply to this email. If you have questions about your deposit, please send a secure message in digital banking or call 800-445-4483. A SELCO Community CU representative will be happy to help. Please do not reply to this email as this is an automated notification and will not be received.

Deposit Rejected

You will get this email when SELCO has rejected a deposit, after review. The message includes transaction details and the reason it was rejected.

Unable to process remote deposit



RDC-noreply@selco.org

To



Fri 2/9/2024 3:06 PM

You don't often get email from rdc-noreply@selco.org. [Learn why this is important](#)

We apologize, but your remote deposit could not be processed by SELCO Community CU. Please see the reason provided below.

DEPOSIT STATUS

Receipt:
40401027

Check Number:
0113

Account:
x4014

Amount:
\$0.73

Transaction Date:
February 09, 2024 3:02 PM PT

Rejected Date:
February 09, 2024 3:05 PM PT

Rejected Reason:
Endorsement Missing

You received this message because you recently submitted a remote deposit. This is an automated notification—do not reply to this email. If you have questions about your deposit, please send a secure message in digital banking or call 800-445-4483. A SELCO Community CU representative will be happy to help

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