Remote Deposit Now

GUIDE

Citizens Bank & Trust

Table of Contents

Introduction

Remote Deposit Now is a deposit capture service that allows your business the ability to make check deposits electronically from the comfort of your office. An easy-to-use scanner using images of scanned checks, creates a digital deposit and sends the deposit to the bank.

- No more filling out deposit slips for checks, the system automatically generates a deposit slip
- Ability to research deposits and deposit items from the remote capture system
- No more going to the bank to deposit checks; save on time, transportation costs, reduces risk of lost or stolen checks and even avoid liability for an accident on the way to the bank
- Getting checks to the bank faster leads to quicker availability of funds and helps manage cash flow more effectively with a 4:30 p.m. EST cutoff time for same day deposit

System Requirements

Note: For Mac® computers, refer to the Remote Deposit Now Guide for macOS®

For the PC:

- Local Administrative Rights
- USB port 2.0 or higher
- .NET® Framework 4.8 or higher
  - https://dotnet.microsoft.com/en-us/download/dotnet-framework/net48

For Microsoft Windows®:

- Windows 10 or 11
- Microsoft Edge® or Google Chrome™ The lasts and previous two browser versions are supported.

Scanner

Citizens Bank & Trust utilizes the Panini® VisionX® scanner which processes 50 documents per minute and the feeder supports 100 documents at a time.

Accessing the Application

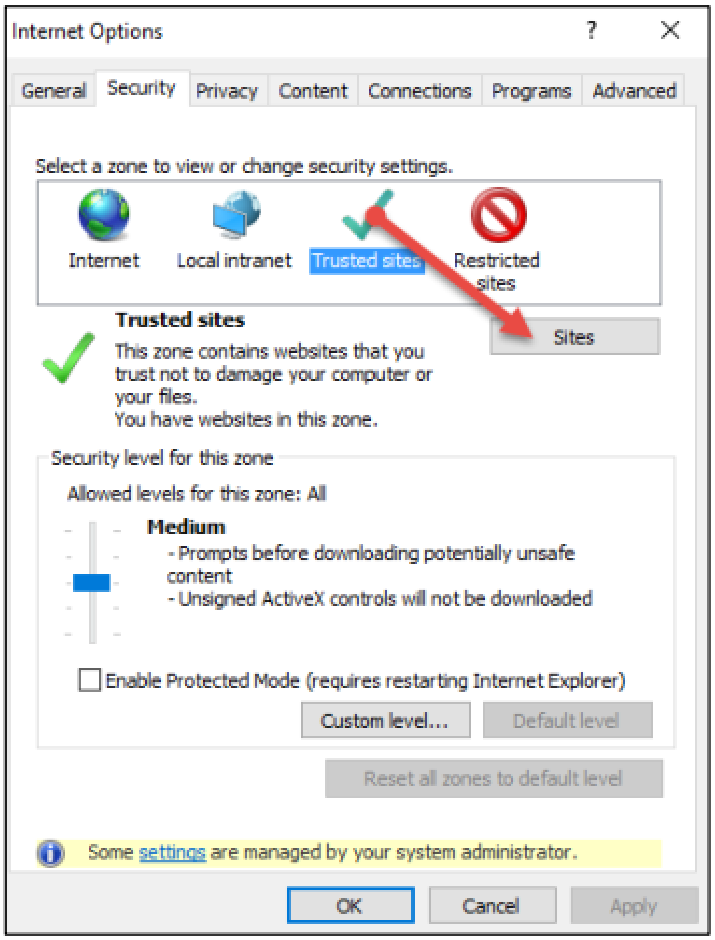
To access the RDN application, you must log in to the application with your login credentials at the following URL: https://smartpay.profitstars.com/business

It is recommended to add the URL as a Trusted Site in your Internet Settings.

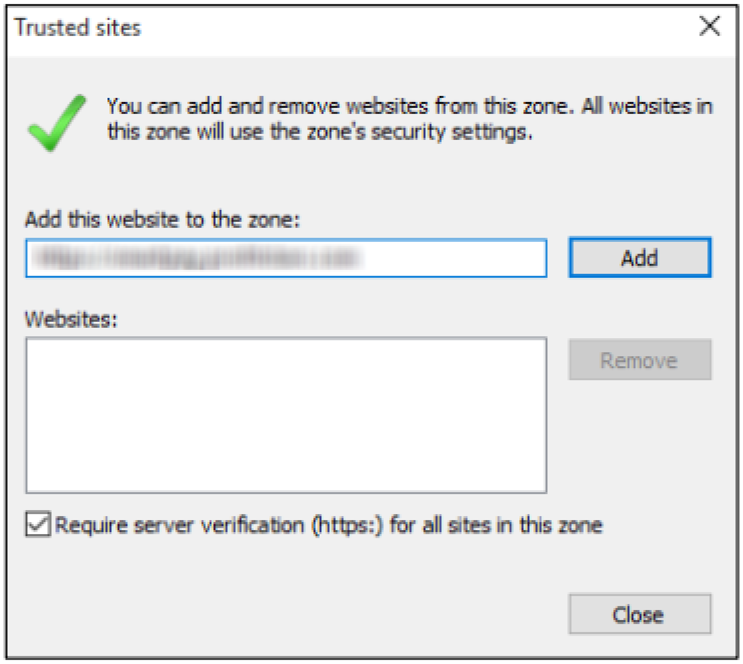
1. From the *Control Panel*, Select **Internet Options** (note: may be located under Network and Internet)

2. From the tabs at the top of the *Internet Options* window, select **Security**:

3. Select the **Trusted sites** icon to activate the **Sites** option. Select **Sites**.



4. The *Trusted Sites* window will appear. In the *Add this website to the zone field*, enter the URL https://www.remotedepositnow.com and https://smartpay.profitstars.com and select **Add**.



5. Select **Close** from the *Trusted sites* window.
6. Select **OK** from the bottom of the *Internet Options* window.

Users

There are two types of users in the RDN application.

1. Admin User – In addition to being able to process transactions, generate reports, etc., this user is also responsible for creating, deleting, enabling and disabling additional users within the organization. They can also reset a user's password and determine which accounts (aka location) a user has access to for processing deposits.

Citizens Bank & Trust will provide the admin user with their login id, temporary password and Company information.

2. User – This is an employee / representative of the organization that can process transactions, generate reports, research historical transactions and edit transactions.

Administrator Log In

1. Navigate to the RDN URL: https://smartpay.profitstars.com/business

2. If this is your first time logging in, enter the **User Name**, **Password** and **Company** provided, select **Login**.

3. You will be prompted to change your password. Passwords expire every 90 day and are case-sensitive. The password guidelines are as follows:

- Minimum of 12 characters in length
- At least one uppercase letter
- At least one lowercase letter
- At least one number
- At least one special character
- May NOT include your user name

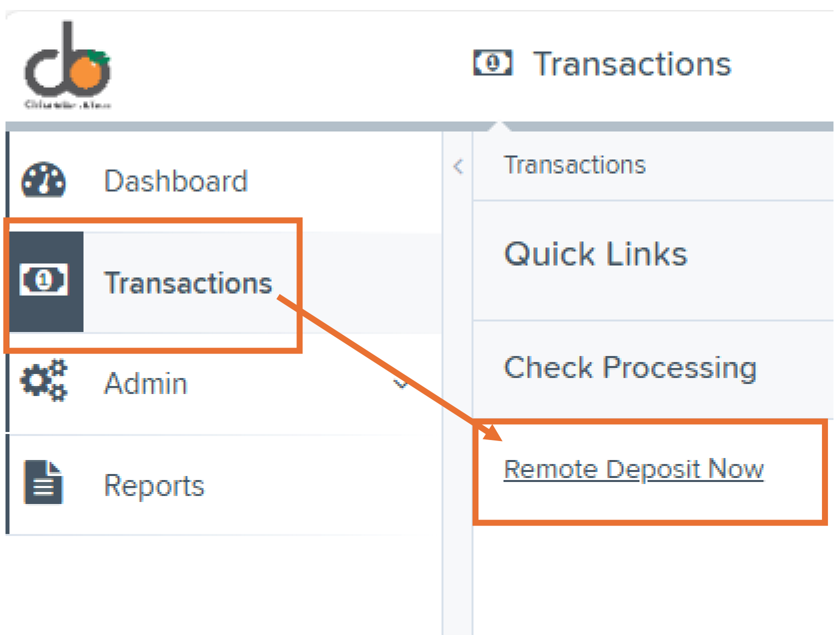
4. Click **Update Password**

Installing ProfitStars® Scan Service

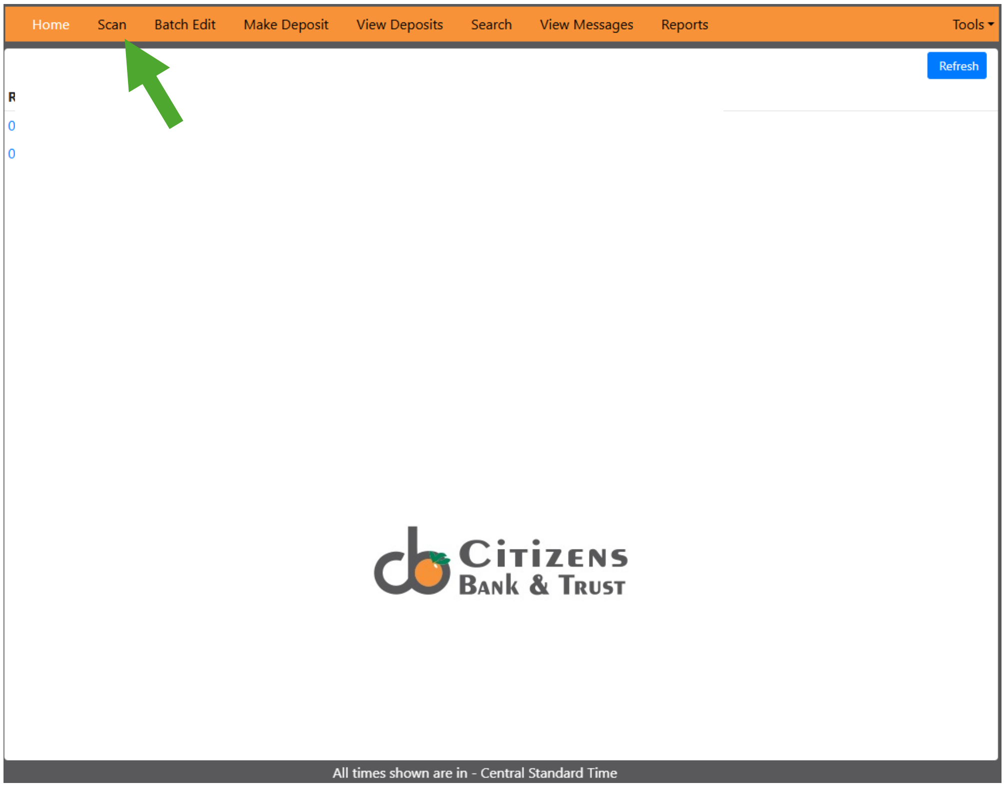
Note: Do not connect the scanner USB to the computer during this process.

1. Navigate to the Remote Deposit Now (RDN) URL and log in. https://smartpay.profitstars.com/business

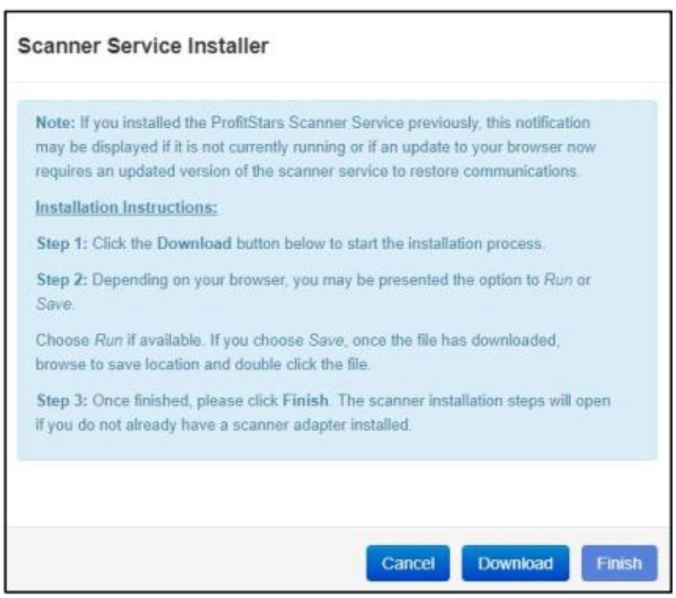
2. Select **Transactions**, then **Remote Deposit Now** from the main menu:



3. The *Remote Deposit Now* window will appear. Select **Scan** from the menu bar.



4. The *Scanner Service Installer* window will appear. Click **Download** to begin.



5. Once the download is complete, select the file to open it.

6. The *Scan Service Setup Install Wizard* will appear. Select **Next** to continue. Reminder: Do not connect your scanner to the computer at this time.

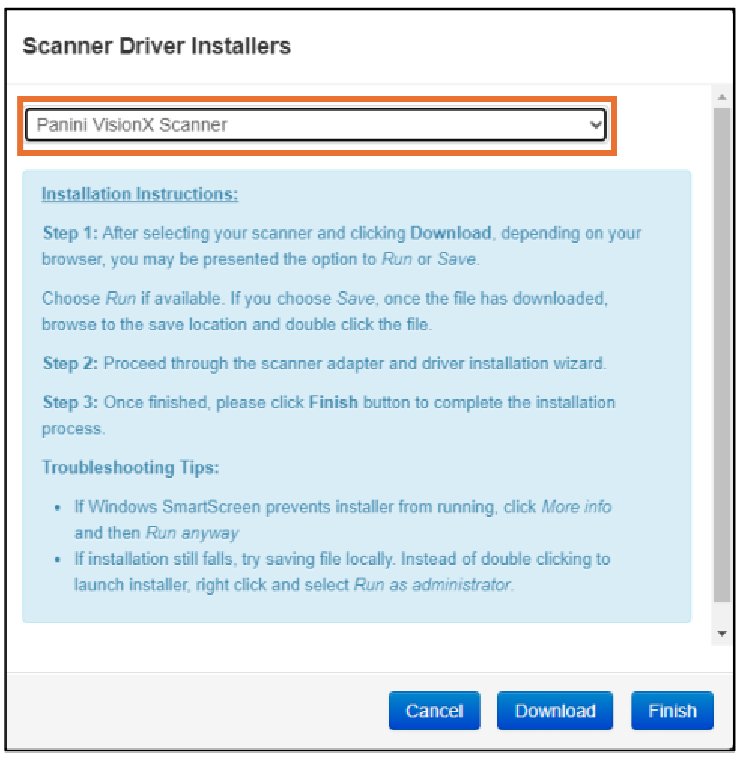
7. When the *Install Wizard* displays the Install prompt. Click **Install** to continue.

8. If the *Files In Use prompt* appears, select **Close the applications and attempt to restart them**, then click **OK**.

9. Select **Finish** to complete the installation.

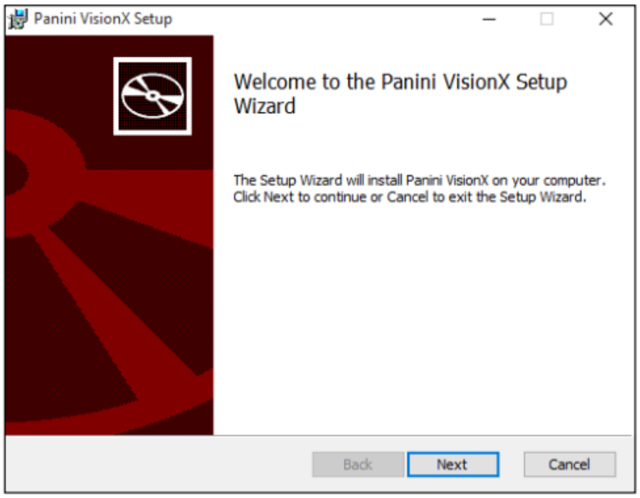
Installing Your Scanner

1. The *Scanner Driver Installers* window will appear. Select **Panini Vision X** from the drop-down, and select **Download.**

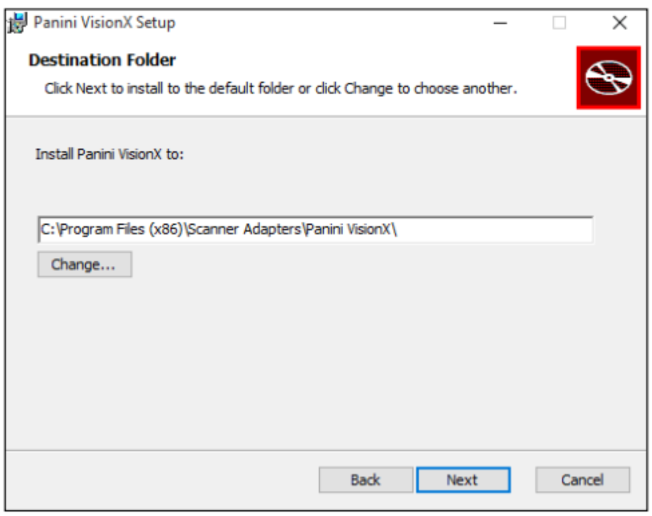


2. A file download window will appear, once downloaded, open the file.

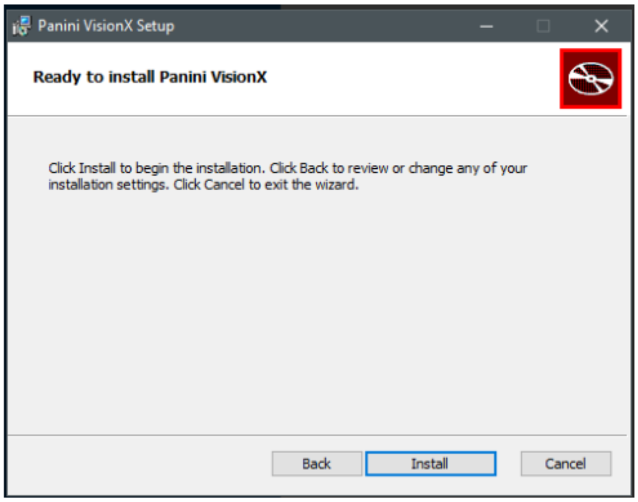
3. The Setup Wizard will appear, select Next to continue.



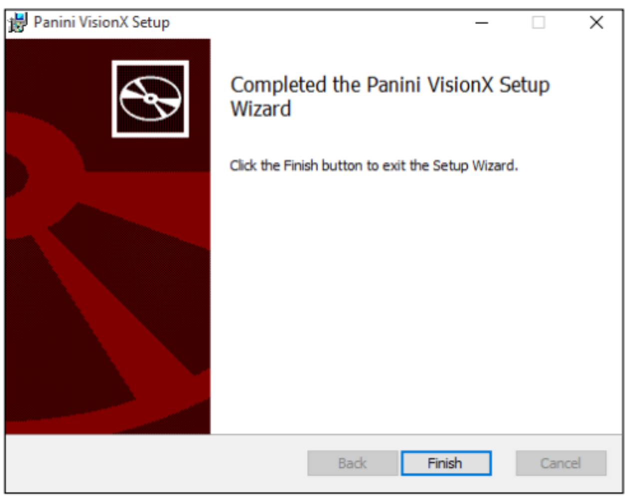
4. The following screen will display the destination folder for the adapter, select Next to continue.



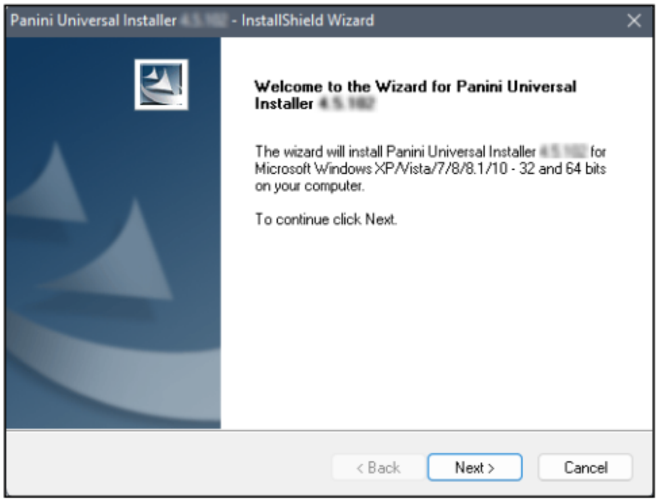
5. When the *Ready to install Panini VisionX* window appears, select **Install**.



6. When the adapter setup is complete, a confirmation window will appear, select **Finish**.



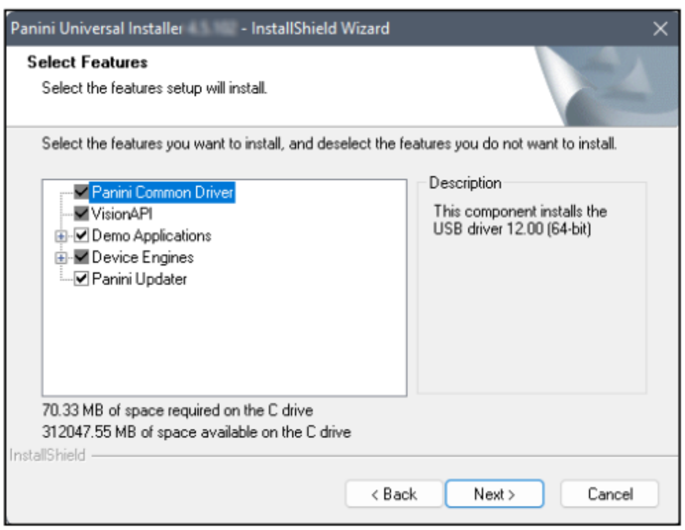
7. A *Panini Installer window* will appear, select **Next** to continue.



8. When the *End User License Agreement* appears, select **I accept the terms of the license agreement** radio button and then select **Next**.

9. Another location prompt will appear requesting confirmation as to where the setup files will be installed on your computer. Click **Next** to continue.

10. A prompt will appear with the features that are installed. Select **Next** to continue.



11. When the install is complete, a confirmation window will appear. Click **Finish**.

12. The scanner driver install process is complete. It may take a minute for the scanner to load; however, you may now plug the USB cable from the scanner into the computer.

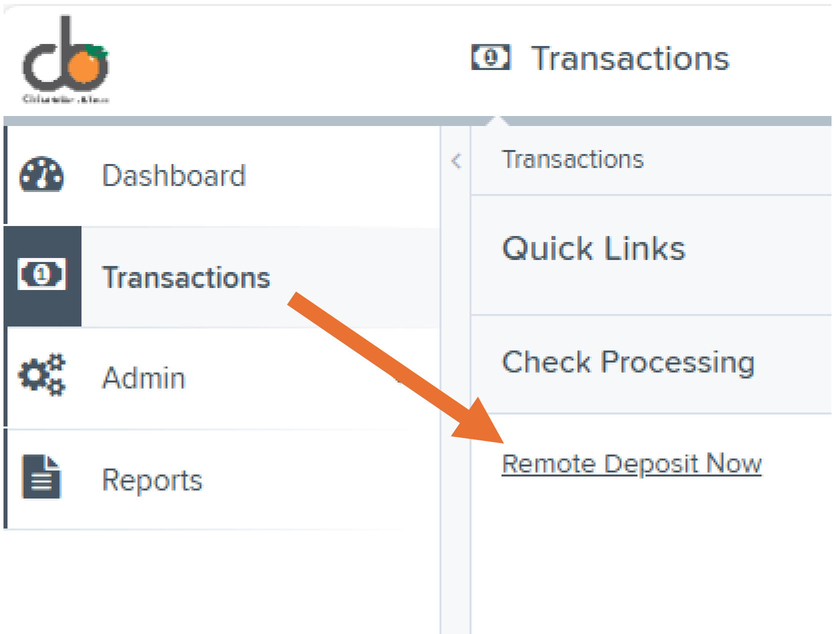
13. Sign out and then sign back into Remote Deposit Now. Select **Transactions** and then **Remote Deposit Now**.

Session Timeout

The system automatically logs off a user who has been inactive for 15 minutes. A Session Timeout Warning will appear two minutes before the user is set to be logged out.

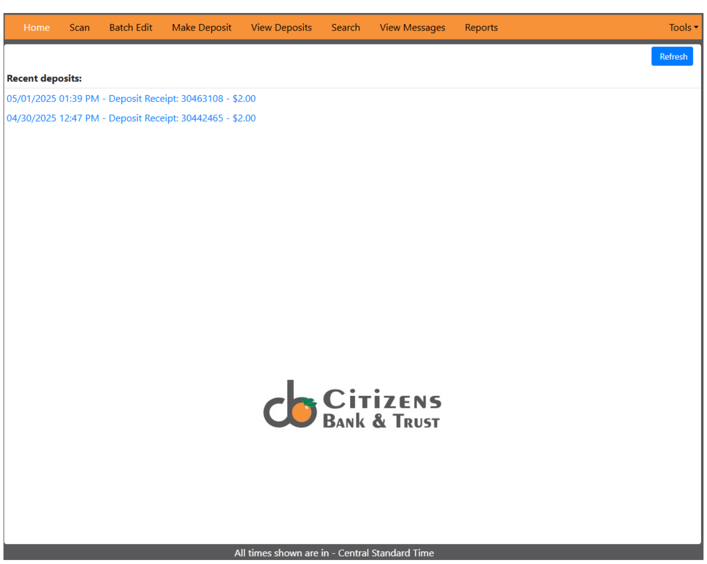
Creating a Deposit

1. Log in to RDN and select **Transactions** from the main menu, then select **Remote Deposit Now**. The application will initiate.

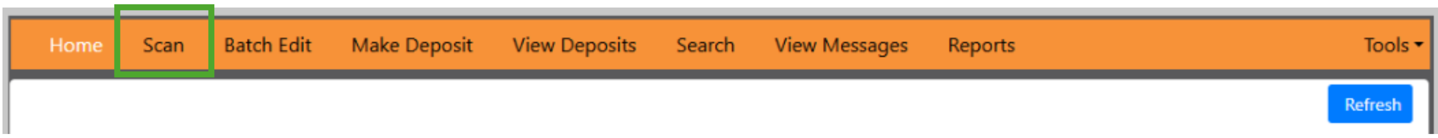


2. If this is the first time using the application, an *Application Run Security Warning* may appear. Select **Run** to continue.

3. The Remote Deposit Now window will open.

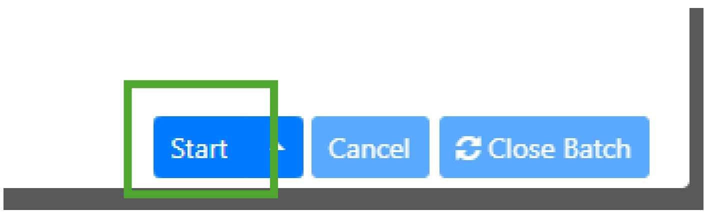


4. Select **Scan** from the menu at the top of the page.

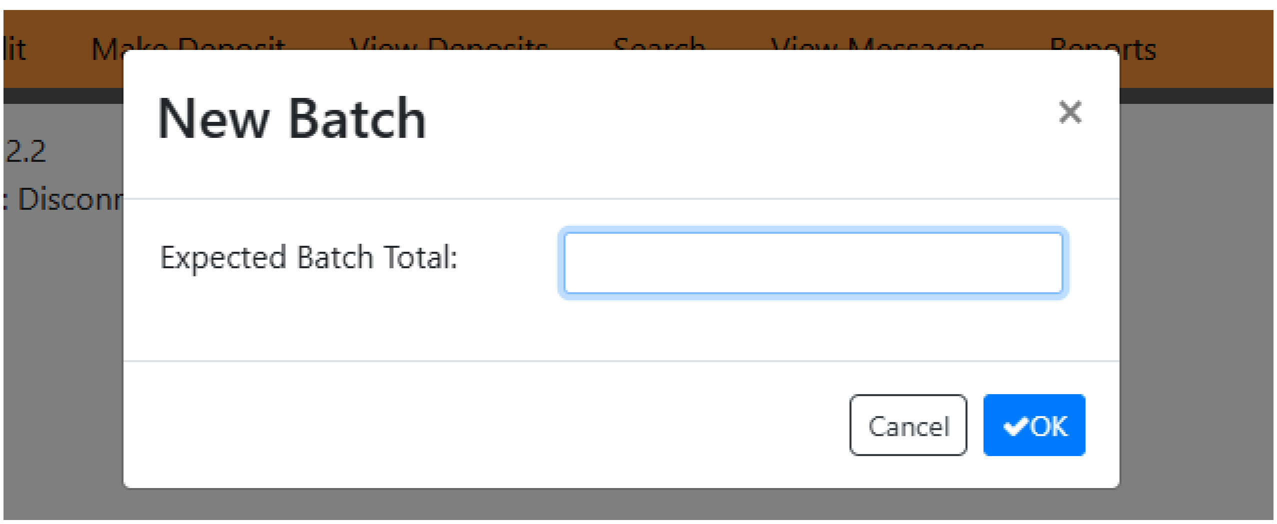


5. Align the checks, lower-right corners together. Place the checks in the scanner, front of the checks facing outward from the scanner.

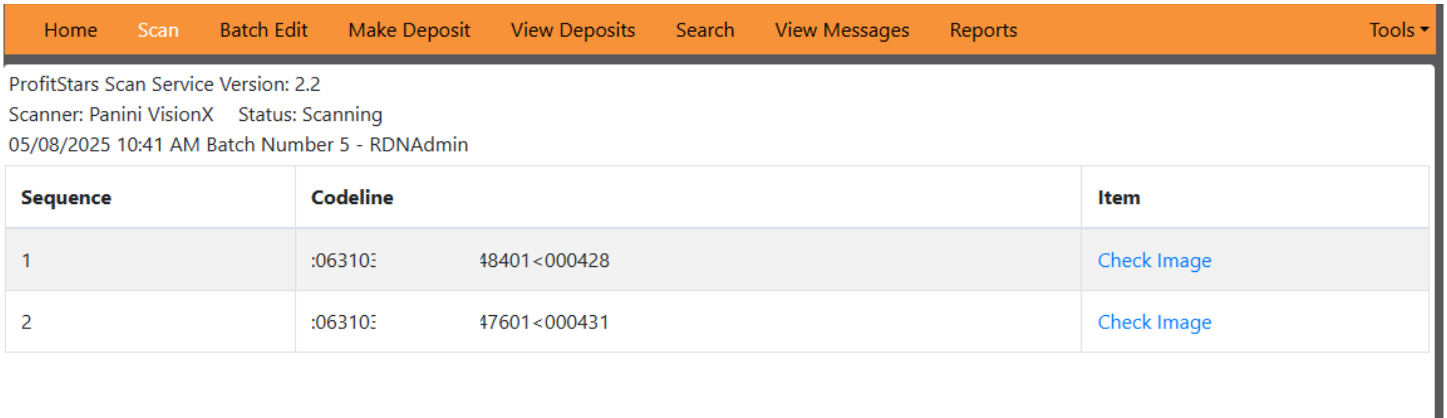
6. From the bottom right-hand corner of the page, select **Start**.



7. A prompt for the expected total of the deposit will appear. Complete the field, include decimals, then select **OK**. If you do not know the expected total, you may enter 0.00.

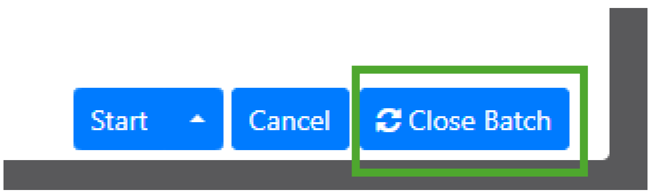


8. The scanner will initiate and start scanning the checks. Each item will appear on the page in the order they were scanned.



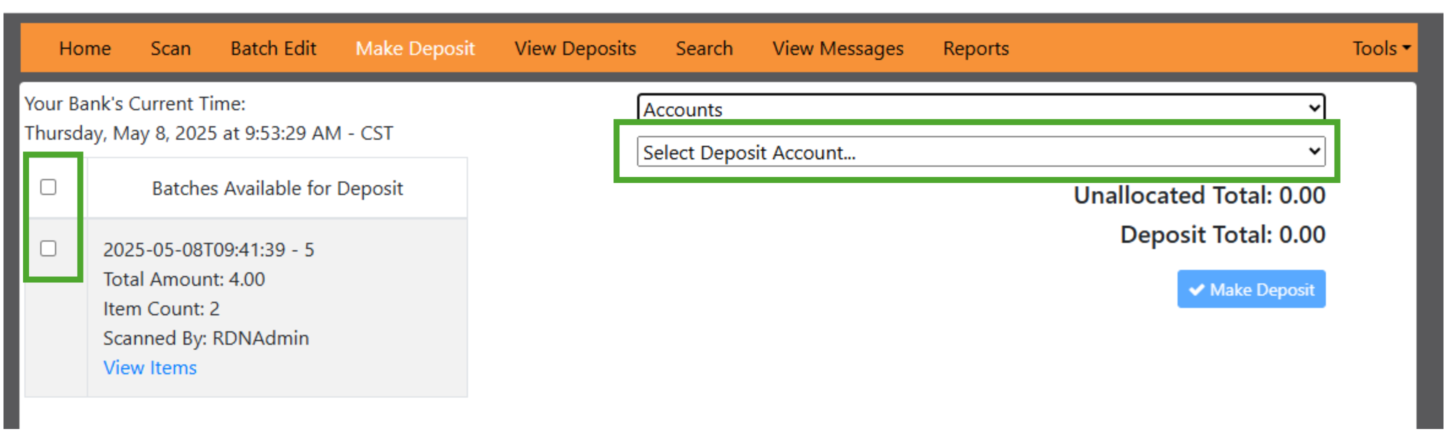
9. Click on Stop when finished scanning the checks.

10. Select Close Batch



Submitting the Deposit

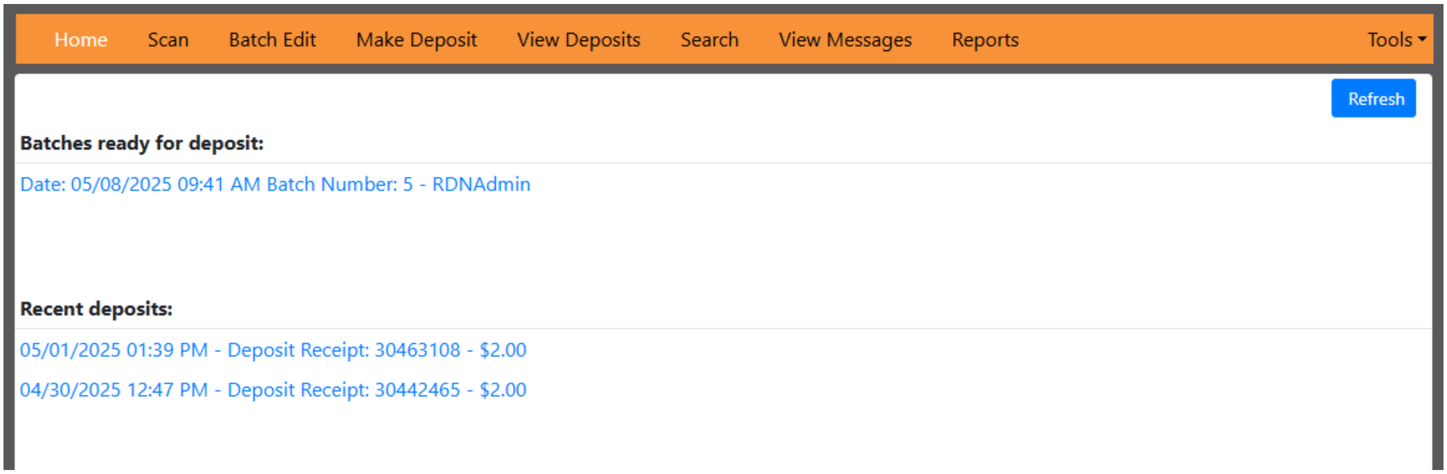
1. Once the batch is ready for deposit, select **Make Deposit** from the top menu bar. A list of batches that have not yet been submitted for deposit will appear. Select the check box next to the deposit(s) you are ready to submit, then, if necessary, select the account from the Select Deposit Account drop-down menu.



2. Select **Make Deposit**.

3. A confirmation window will appear. Select **OK**.

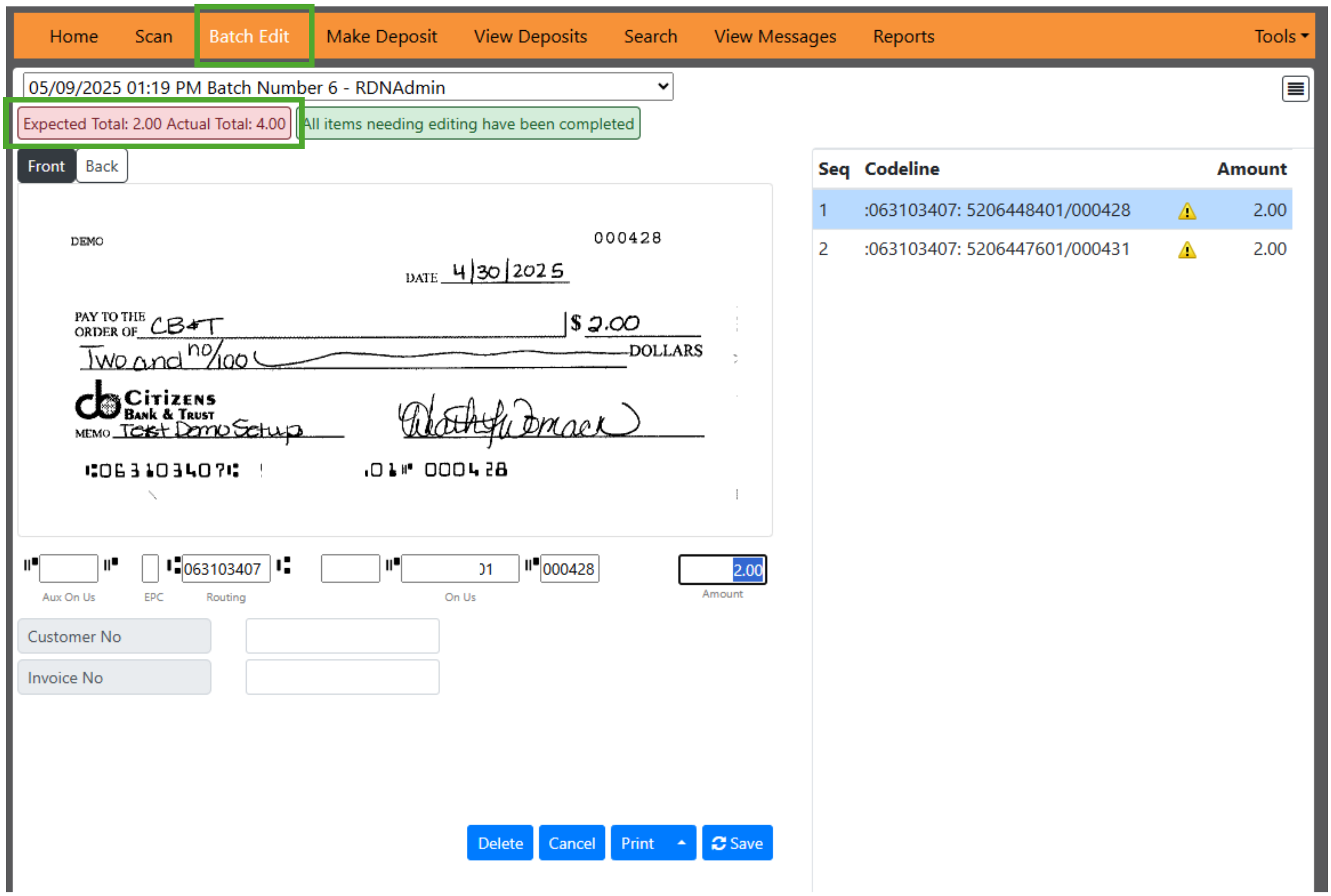
4. To see the status of deposit(s), select Home from the top menu bar. Submitted deposits are listed under the *Recent deposits* section. Deposits that have not yet been submitted are listed under the *Batches ready for deposit* section.



Working with Batches and Items

Edit a Batch and Items

1. Select Batch Edit from the top menu. The batch items will appear.



2. From this page, you may enter the Customer Number and or Invoice Number for the item. This is not required, but this information is reflected in the RDN reporting tools to help identify deposited items.

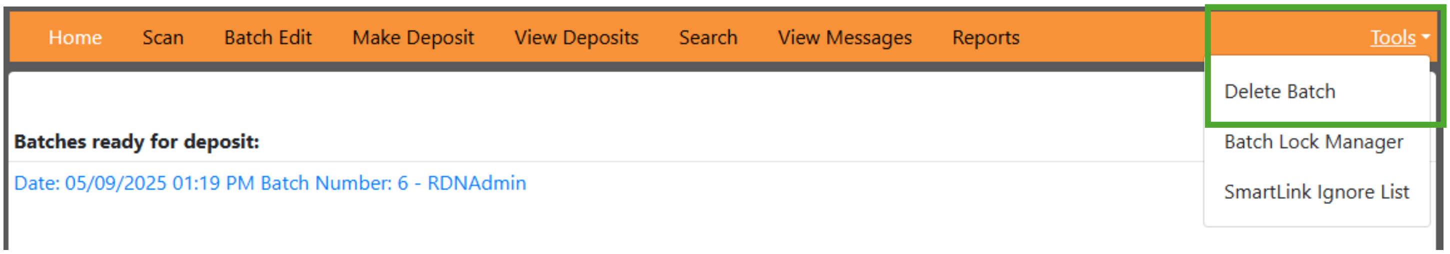
3. At the top of the page, Expected Total and Actual Total information appears. Mismatch would require additional investigation as to a read error, addition error when obtaining the Expected Total, missing item (i.e. piggyback), etc.

4. If you need to adjust the MICR information for the item, enter it in the MICR fields and click **Save**.

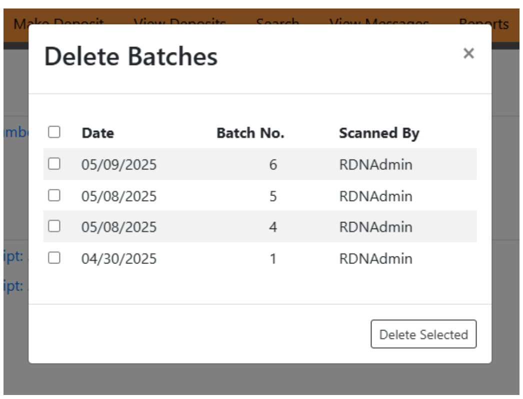
5. To delete an item from the batch, select the item from the item list on the right of the page, select **Delete**. Click **OK** to confirm.

Deleting a Batch

1. To delete a batch, from the top menu, select **Tools | Delete Batch**.



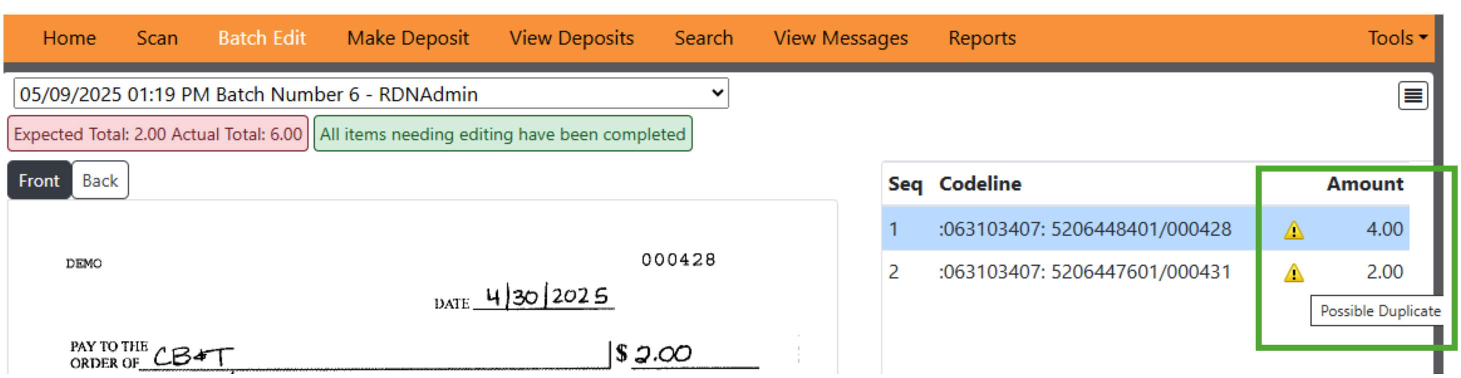
2. A list of available batches will appear, select the box next to the batch(es), then select **Delete Selected**.



3. Select **OK** when the confirmation window appears.

Duplicate Checks

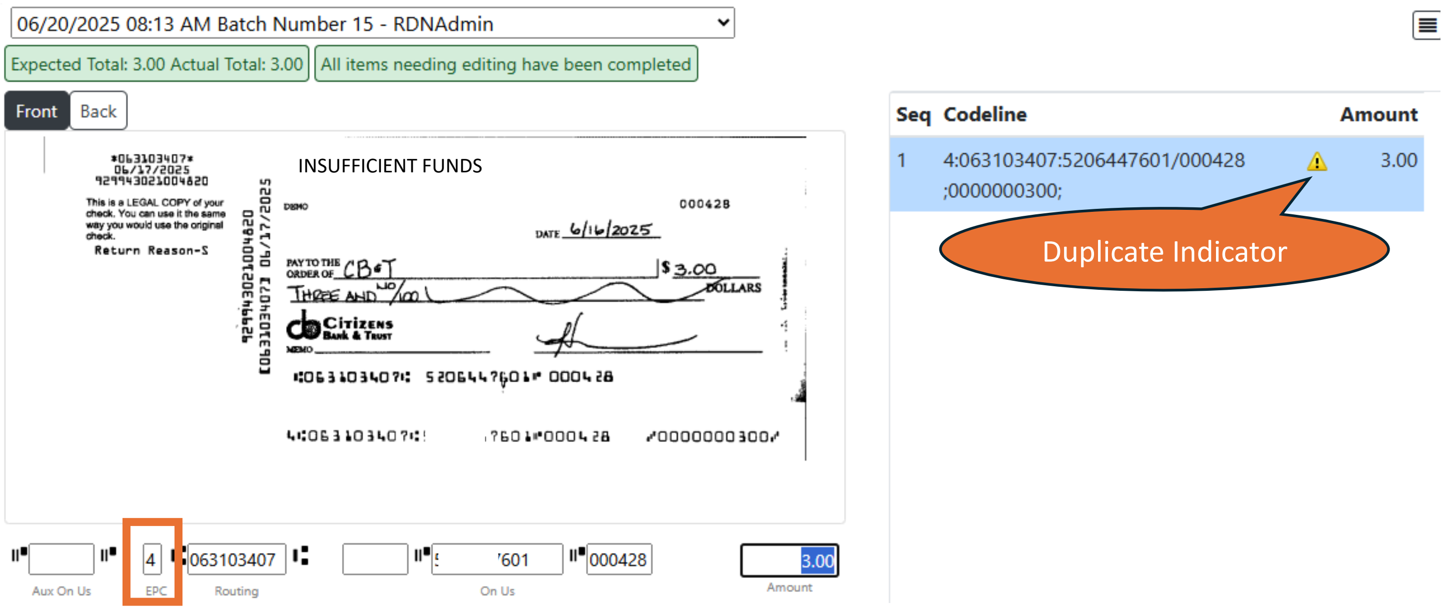
The system will check for items that have been scanned twice within the past 75 days, a duplicate check warning will display next to the item on the Batch Edit page. Note: Duplicates do not prevent you from making the deposit, but should be avoided.



Re-Depositing Items

If you receive a chargeback that is eligible for re-deposit (i.e. Insufficient Funds, Uncollected Funds), you can re-deposit the Image Replacement Document (IRD) that is included with the chargeback notice.

The item will likely be flagged as duplicate if you review it in the Batch Edit view, however, as long as the '4' is in the EPC field of the MICR line, the item will not be removed as duplicate and will be re-deposited.

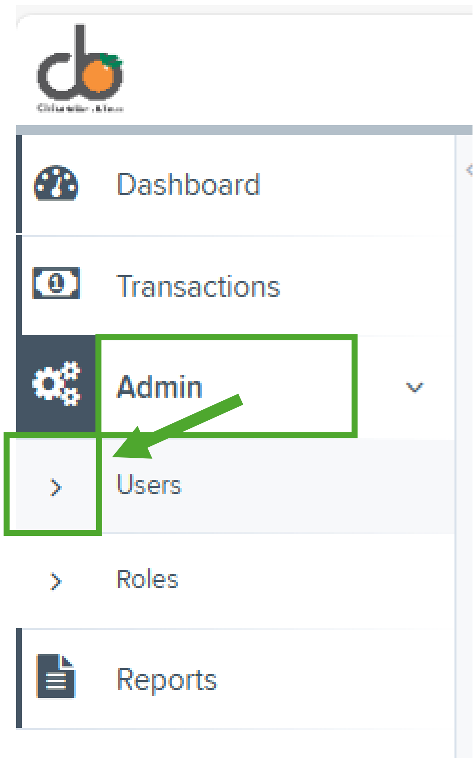


User Management

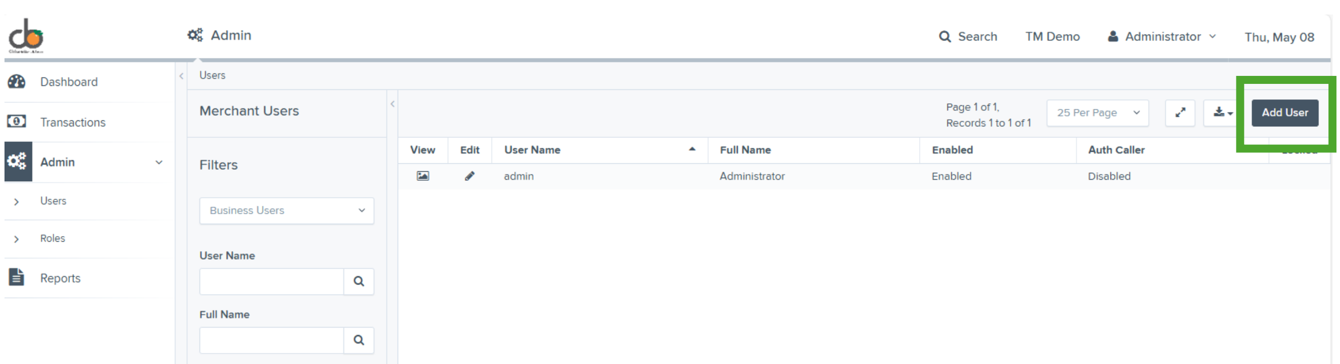
Adding Users

Admin users are responsible for creating user profiles for those using the application. The admin user is also responsible for updating user profiles, providing new passwords, unlocking users in the event they become locked out and deleting a user's profile if necessary.

1. Log in, then select **Admin | Users** from the left main menu.



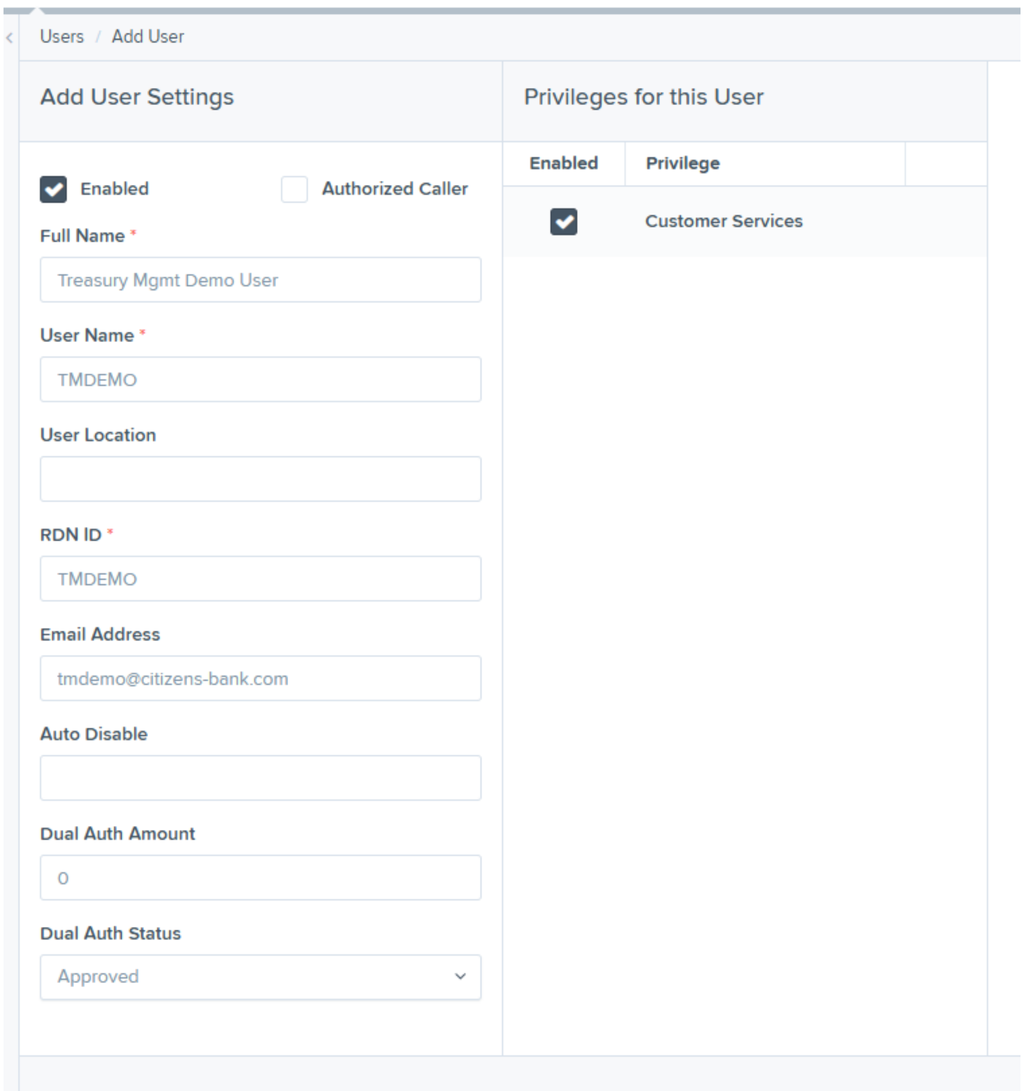
2. Select **Add User**



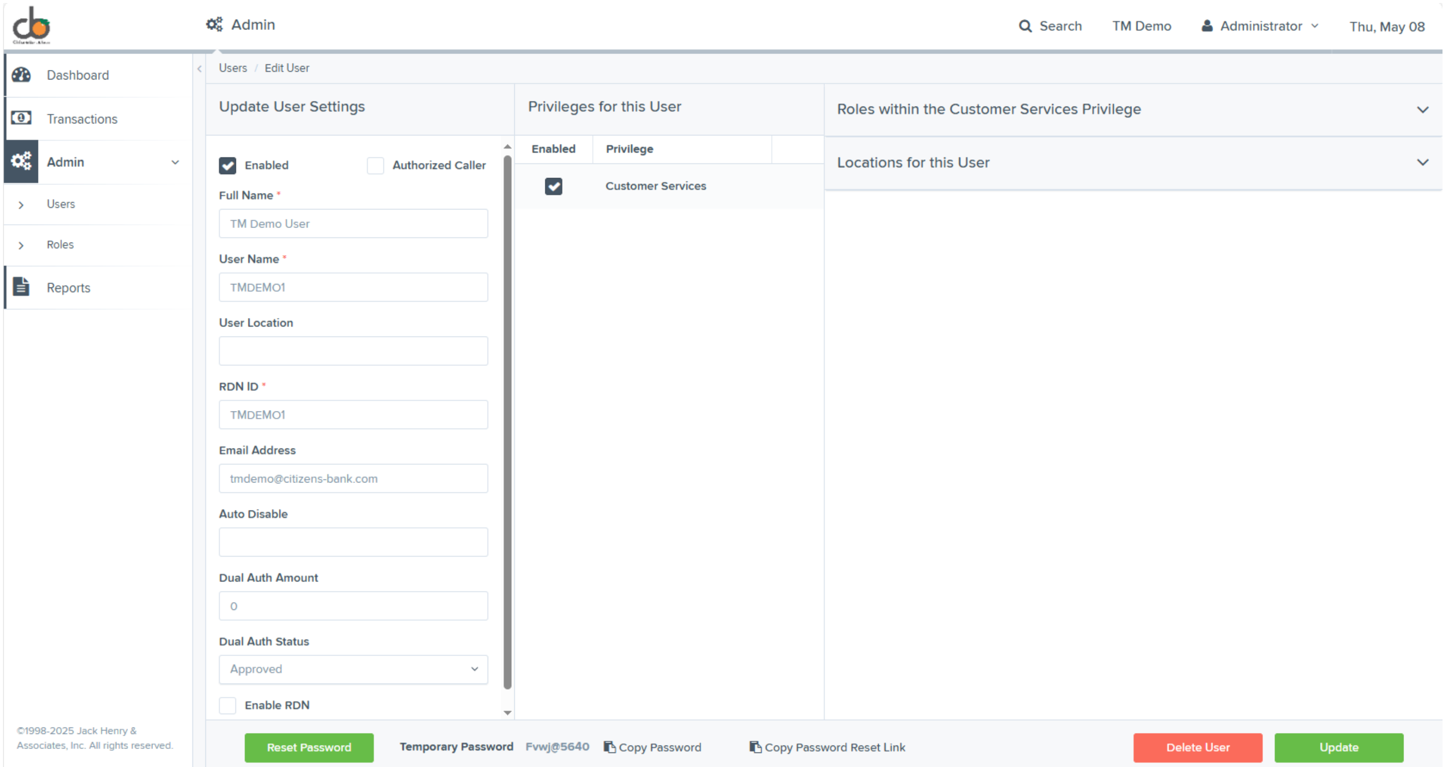
3. Complete the following required fields:
   - **Full Name** – The first and last name of the user.
   - **User Name** – The user's login name. This field is not case-sensitive.
   - **RDN ID** – Enter the user's log in name.
   - **Email Address** – The email address of the user.

   The following fields are not required:
   - User Location – Optional informational field to describe the user.
   - Auto Disable – This field is currently not used.
   - Dual Auth Amount – This field is currently not used.
   - Dual Auth Status – This field is currently not used.

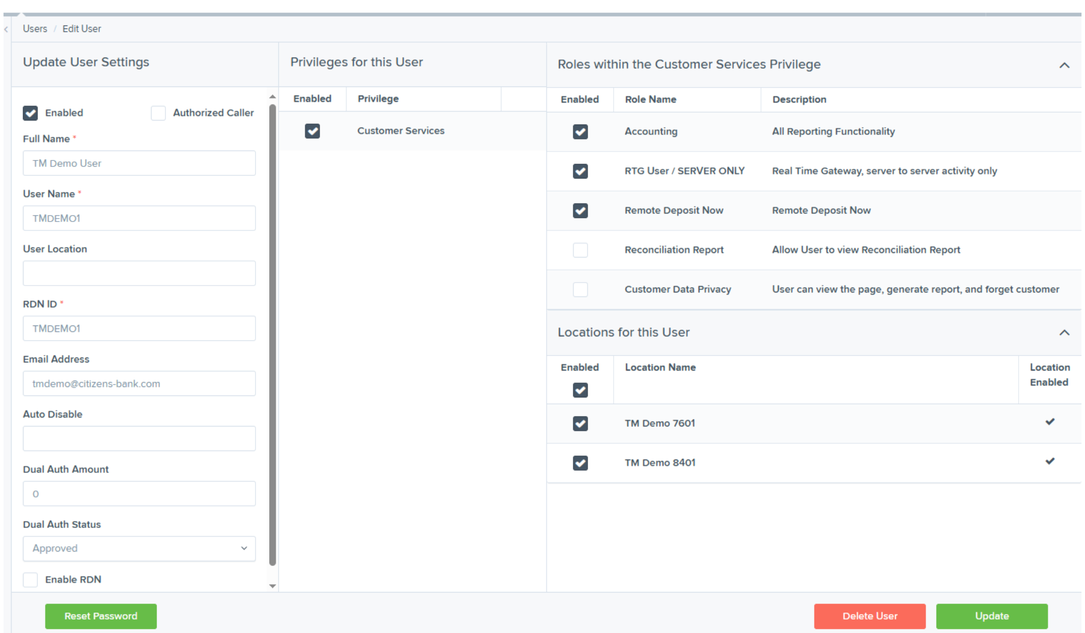
   Select the checkbox next to **Customer Services** under the Privileges. Select **Add**



4. The screen will now show Roles and Locations for the user. Their temporary password will also be displayed at the bottom of the page.

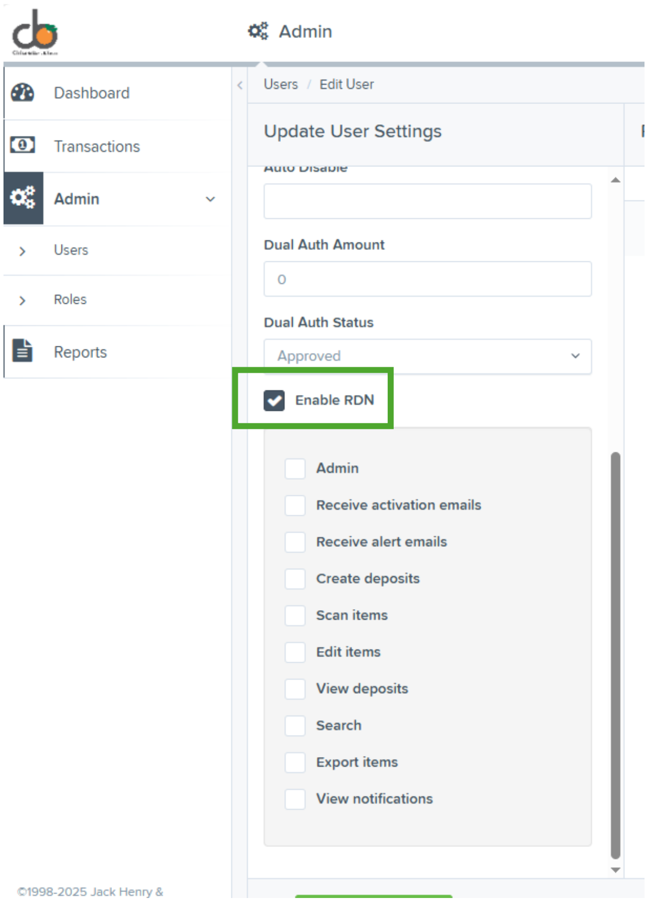


5. Select the **v** to expand the *Roles within the Customer Service Privilege* and *Locations for this User* sections.
Under Roles, select Accounting, RTG User / SERVER ONLY and Remote Deposit Now.
Under Locations, select the accounts the user has access to.



6. Select **Update** at the bottom of the page.

7. Now that the user has RDN, the permissions within RDN can be defined. Select the Enable RDN checkbox under the Update User Settings section, then scroll down to see the list of RDN permissions that can be enabled. Select the permissions the user is to be given.



- **Admin** – Separate from the account administrator role. This role is required to access the Tools tab, which allows the user to delete an existing batch.
- **Receive Alert Emails** – Allows the user to receive deposit alert emails upon deposit.
- **Scan Items** – Allows the user to scan items through RDN.
- **View Deposits** – Allows the user to view deposits in RDN.
- **Export Deposits** – Allows the user to export items.
- **Receive Activation Email** – not applicable, leave blank.
- **Create Deposits** – Allows the user to make deposits.
- **Edit Items** – Allows the user to modify/fix their batches in RDN.
- **Search** – Allows the user to be able to perform searches in RDN on the Search page.
- **View Notifications** – Allows the user to view any deposit messages, such as exceeded transaction limits.

8. Select **Update** to save changes.

Updating User Profiles

The admin user also has the responsibility of enabling/disabling users, deleting users, resetting passwords and editing/updating user profiles.

1. Log in and select **Admin | Users** from the left main menu.

2. Select the **Edit** icon for the user profile to be updated

3. The *Update User Settings* page will display. Make any changes necessary.

4. Select **Update** at the bottom of the page to save the changes.

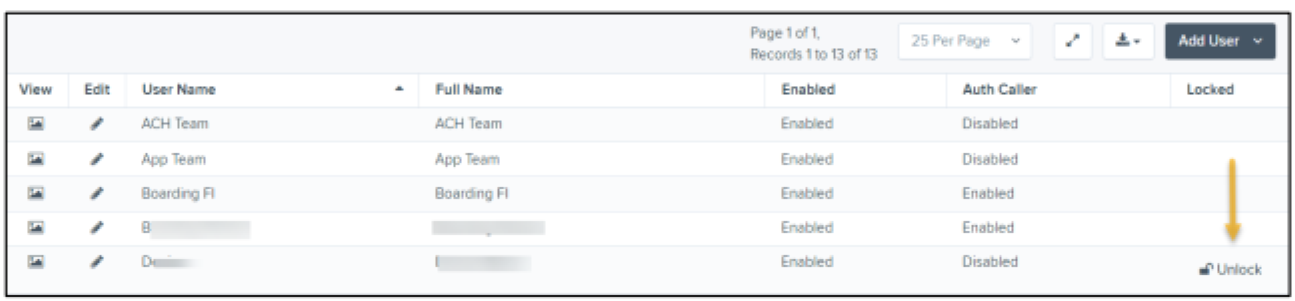
Unlocking User Profile

Users can be locked out of the system for keying their password incorrectly five times, or by answering the secret question incorrectly when requesting a new temporary password.

Admin users are responsible for unlocking other users. If an admin user is locked out, contact Citizens Bank & Trust for assistance.

1. Log in and select **Admin | Users** from the left main menu.

2. Under the *Locked* column, select the **Unlock** option for that user. The Unlock disappears and the user profile is unlocked.



Page 1 of 1,
Records 1 to 13 of 13
25 Per Page
Add User

View	Edit	User Name	Full Name	Enabled	Auth Caller	Locked
		ACH Team	ACH Team	Enabled	Disabled	
		App Team	App Team	Enabled	Disabled	
		Boarding FI	Boarding FI	Enabled	Enabled	
		B		Enabled	Enabled	
		D		Enabled	Disabled	Unlock

Resetting a Password

The admin user can provide users with a new, temporary password if they have forgotten their password.

1. Log in and select **Admin | Users** from the left main menu.

2. Select **Edit** for the user profile to update.

3. Select the **Reset Password** button at the bottom left-hand side of the page. A case-sensitive temporary password is generated and can be provided to the user.

Disabling a User Profile

Disabling a user keeps the profile intact until re-enabled. For example, a user could be disabled if they will not be using the application for an extended period of time.

1. Log in and select **Admin | Users** from the left main menu.

2. Select **Edit** for the user profile to disable.

3. Uncheck the **Enabled** box in the Update User Settings section.

Deleting a User Profile

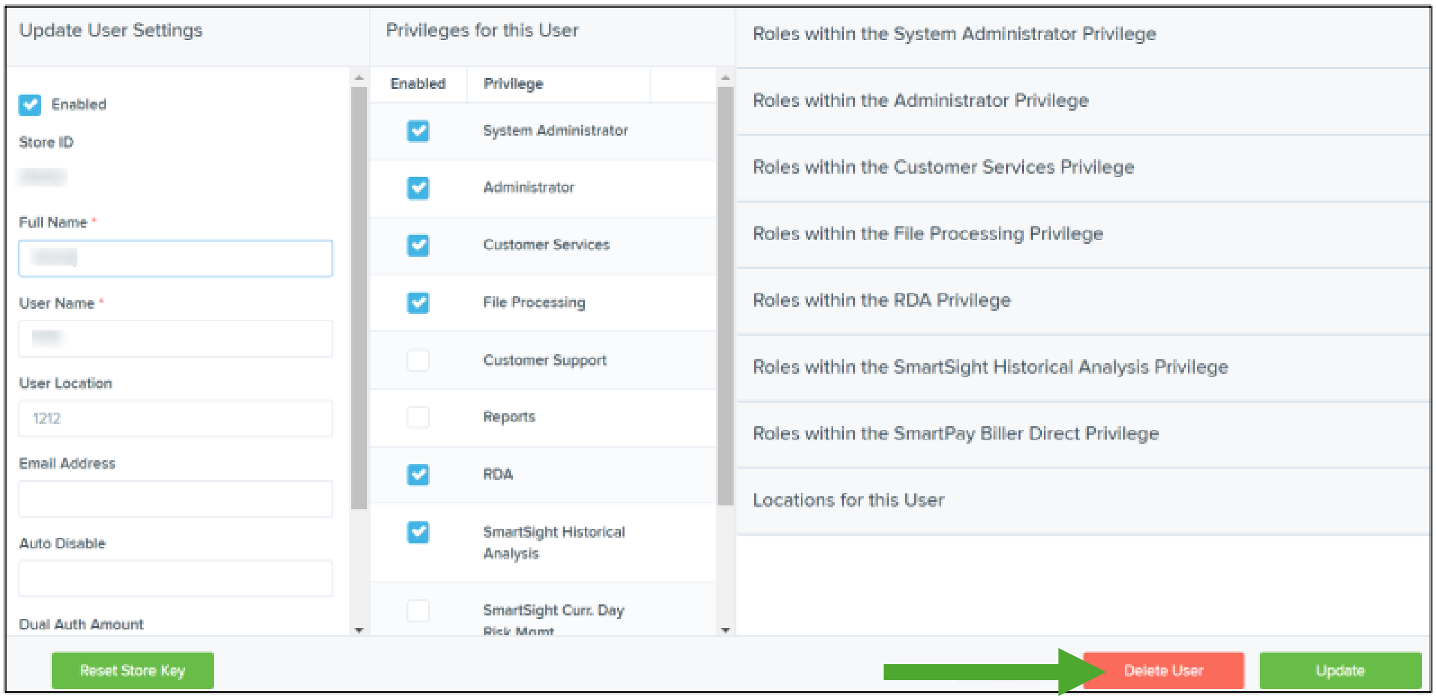
Deleting a user profile removes it from the list of users and renders it inaccessible. The *User Name* for that profile cannot be utilized again.

Note: To delete an admin user, the *Administrator* privilege must first be removed from the profile.

1. Log in and select **Admin | Users** from the left main menu.

2. Select **Edit** for the user profile to delete.

3. Select **Delete User**.



4. A prompt will appear asking you to confirm the deletion, select **Yes**.

Password Resets

Administrative users can reset passwords and unlock other users. If an administrative user is locked out or needs a password reset, if they setup an Authenticator, they can do so themselves. Otherwise, contact treasurymanagement@citizens-bank.com for assistance.

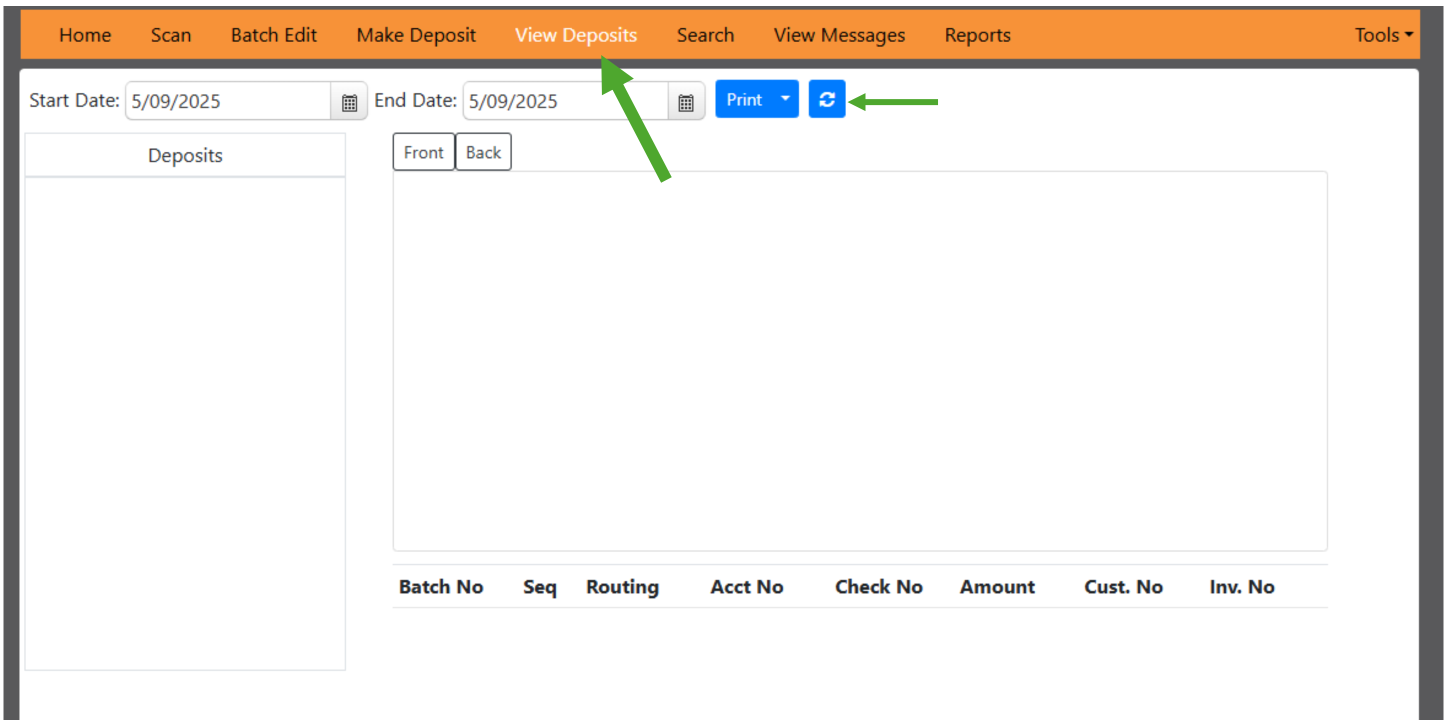
Reporting

Both the RDN window and the system application have reporting capabilities. We will first cover the application reporting tools first as they are more commonly used for viewing items that have been submitted for deposit.

RDN Application Reporting

View a Deposit

1. Select the View Deposits link at the top of the page to view batch/item information.

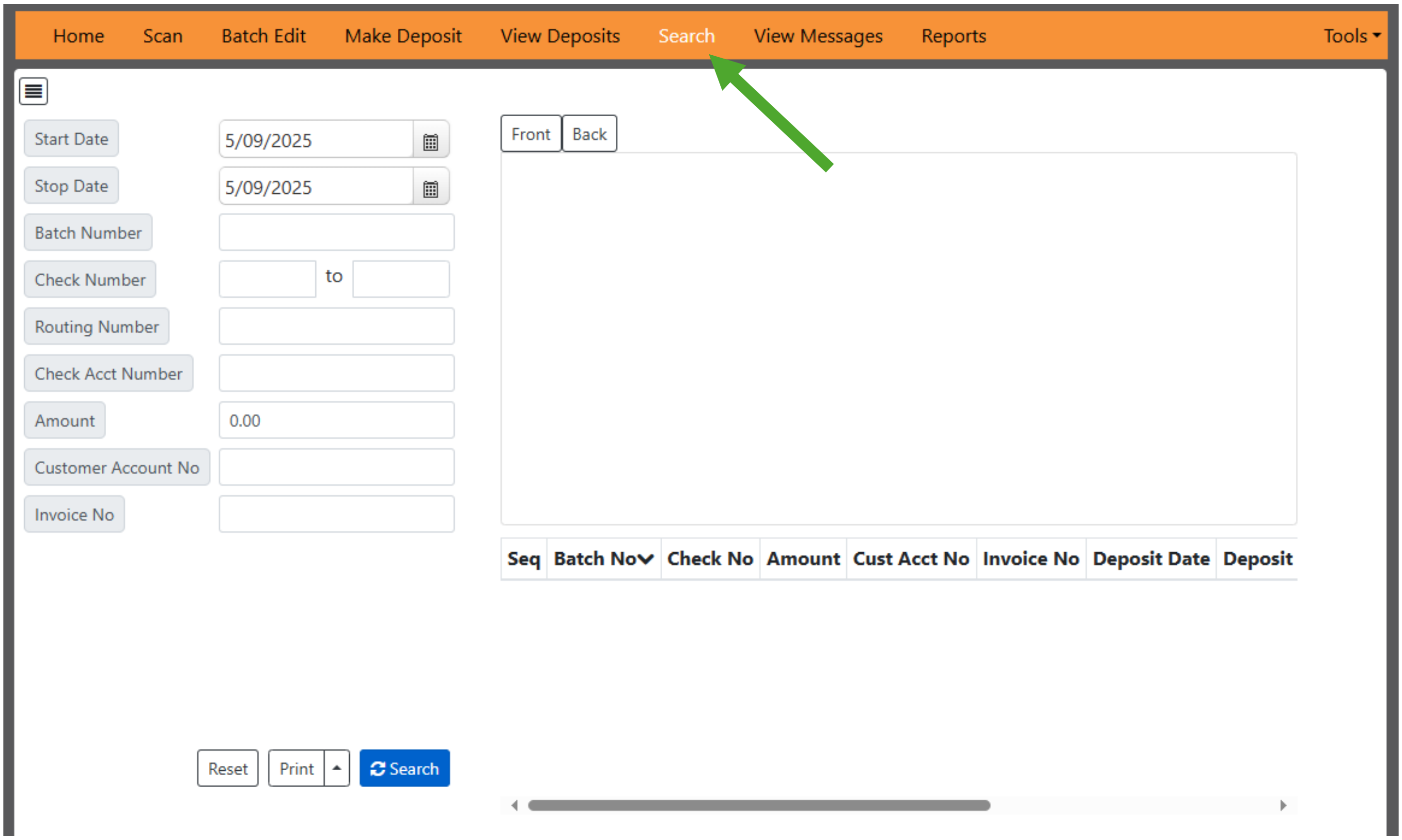


2. You can select the begin and end dates to bring up a list of deposits made during that time period. If you change the date, select the refresh icon to refresh the list.

3. Click on a deposit to display the list of items included in the deposit. Selecting an item from the list will allow you to view the front and back of the image. At the top of the page, the Print drop-down will allow you to print items or view additional information on items, such as if there was an edit.

Search for a Specific Item

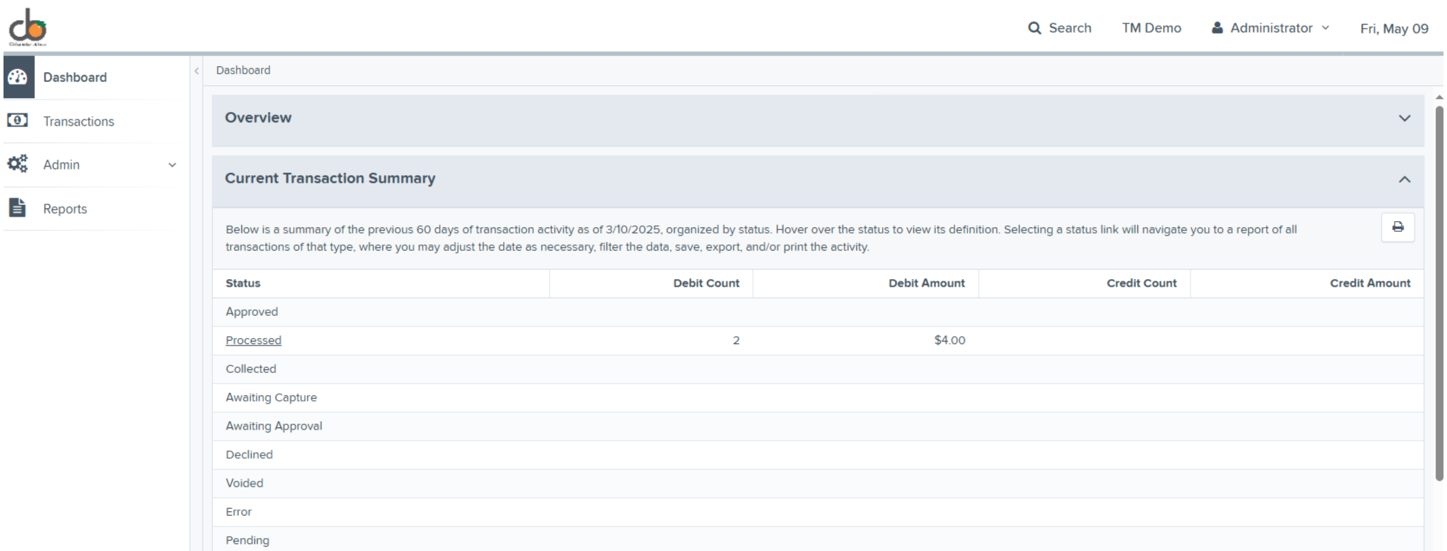
1. To look for a specific item, select **Search** from the top of the page, then complete the search criteria fields as needed to search for the item.



Application Reporting

Transaction Status Summary

The Current Transaction Summary can be found on the Dashboard. This contains activity for the previous 60 days. Hovering over the status provides a brief description of the category. If the status is represented as a link, selecting it will take you to those transactions.



Reports Page

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

- **Standard Reports** – Provides a list of reports with pre-set filters to show specific items. For example, Show Items Detected as Duplicate Transactions. Note that the pre-set filters can be modified to fit your needs.
- **My Reports** – Allows you to customize a report based on your informational needs. You may save this report as a template for future use, and it is available only to your user profile.
- **Shared Reports** – 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 the report template can delete it.
- **Credits and Debits to Your Merchant Settlement Account** – Identifies deposits made within a date range and displays individual transaction amounts making up the deposit, with details of each transaction.