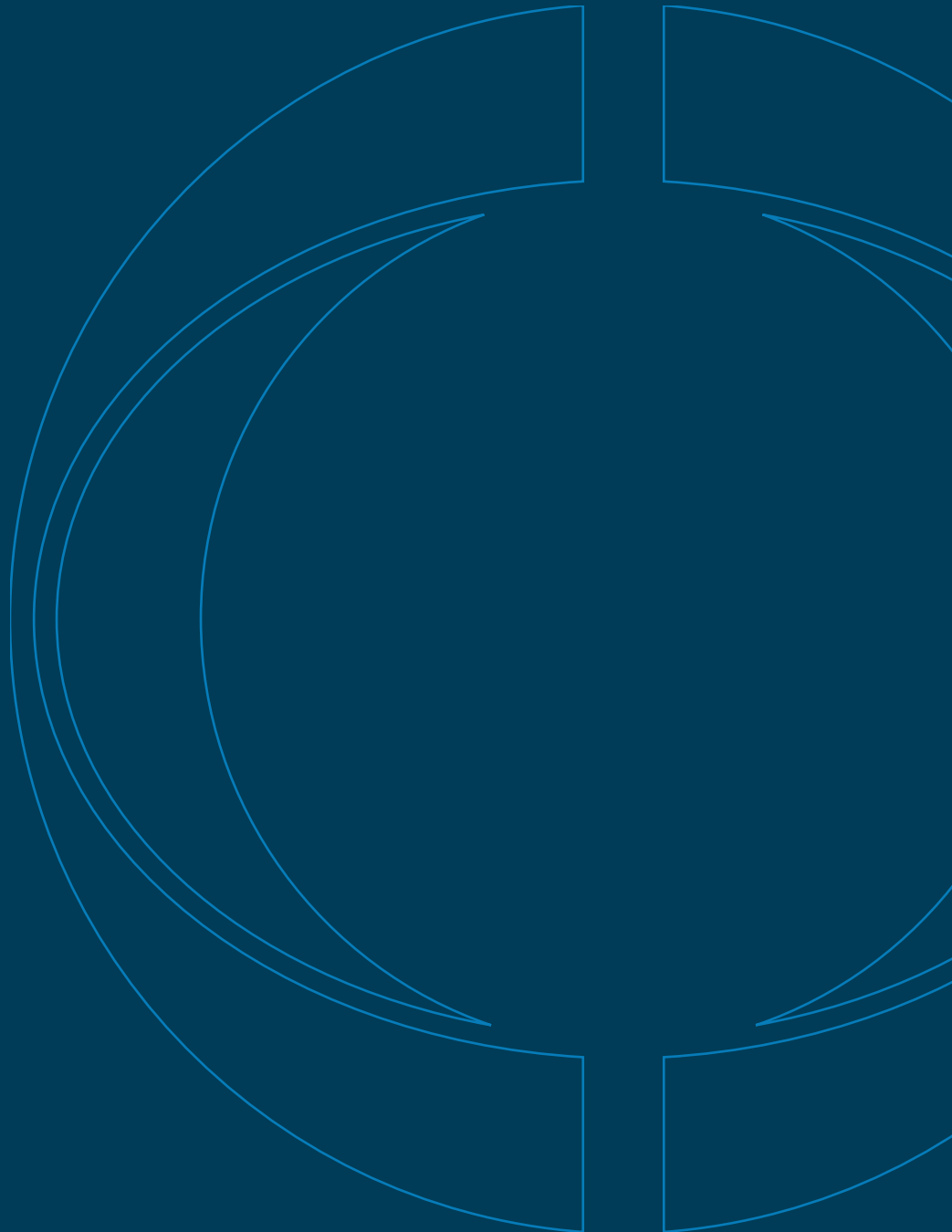


USER GUIDE:
REMOTE DEPOSIT



User Guide:

Remote Deposit Support

Hours of operation

Monday-Friday 6 a.m. to 7 p.m. PT

855-527-6738

How it works

Banc of California Remote Deposit provides the convenience of making deposits from your work location or home office, or when you're on the go. Once the checks are scanned, an electronic image is transmitted securely to Banc of California for processing. Banc of California prints an image replacement document for each check (which becomes the legal equivalent of the original), and presents them for deposit. Deposits are posted to your account, and funds may be available the next business day (please refer to our Funds Availability Policy for more detailed information). Deposits will appear in a memo-post status (also known as soft post) on the same day in Online Banking reporting.

The system can detect duplicate transactions within 12 months of the original transaction being submitted.

DLM+ (Premium Check Processing): All Banc of California clients are enabled for Premium Check Processing by default (no additional fees apply). With this service enabled, users can capture items and submit deposits, and we will manage check image corrections, and complete the keying for you. You get the benefit of an efficient workflow and the assurance that the correct information is captured off the check(s). Our team will perform the following on your behalf:

- Image perfection
- MICR repairs (routing number and account number)
- Correcting check amount(s)
- Balancing the deposit(s)
- Duplicate item decisioning

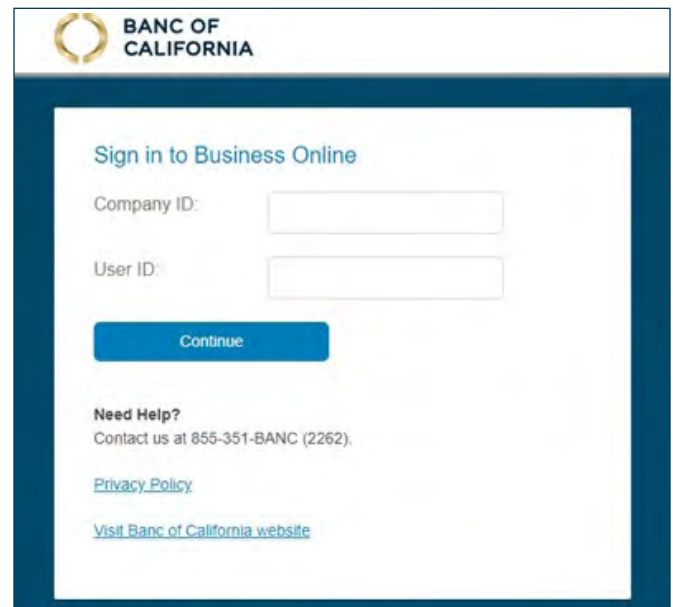
Please note: Deposits will appear in a Keying and Balancing status in the Pending Deposits queue when processed via this service. Email confirmations will be sent once your deposit has been processed by our team. Please allow up to two hours to receive these email notifications.

To turn off Premium Check Processing and manage image corrections yourself, please contact us at RemoteDeposit@bancofcal.com.

Logging in

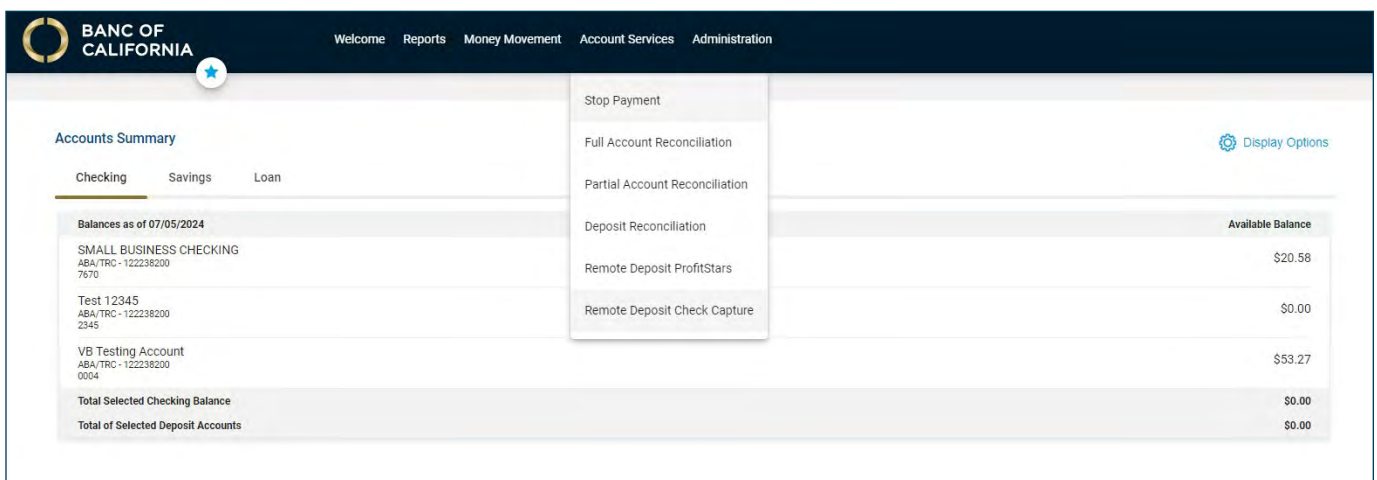
NOTE: The Company Admin needs to add BOC Remote Deposit to each user in Online Banking for Business, so that users can access the integrated web link. The Company Admin must also set up users in BOC Remote Deposit.

- 1 To access Banc of California Remote Deposit, log in to online banking at bancofcal.com. In the upper right-hand corner, click the **Online Banking** button. A drop-down menu will appear. Click on **Business Online Banking**.
- 2 Enter your Online Banking for Business user credentials.



- 3 Once logged in, hover over the Account Services menu drop-down, and then click **Remote Deposit Check Capture**.

NOTE: If you do not see Remote Deposit Capture, please contact your Company Admin to gain access.

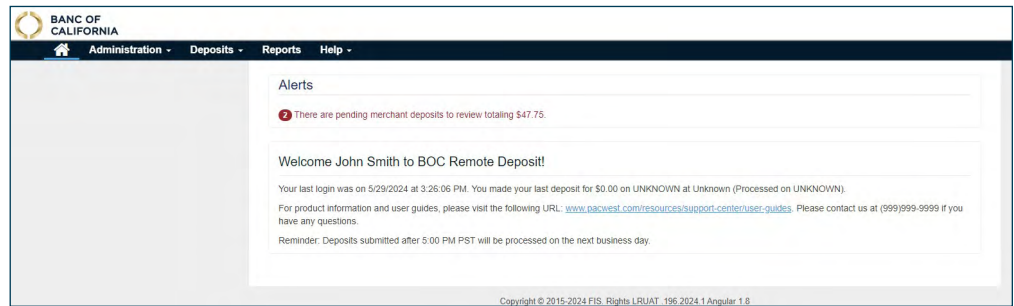


Balances as of 07/05/2024		Available Balance
SMALL BUSINESS CHECKING ABA/TRC - 122238200 7670		\$20.58
Test 12345 ABA/TRC - 122238200 2345		\$0.00
VB Testing Account ABA/TRC - 122238200 0004		\$53.27
Total Selected Checking Balance		\$0.00
Total of Selected Deposit Accounts		\$0.00

(Cont'd on next page)

(cont'd) Logging in

- You will land on the home page for Remote Deposit Capture, and you can begin your deposit process.



Creating a deposit

Quick tips before creating a deposit:

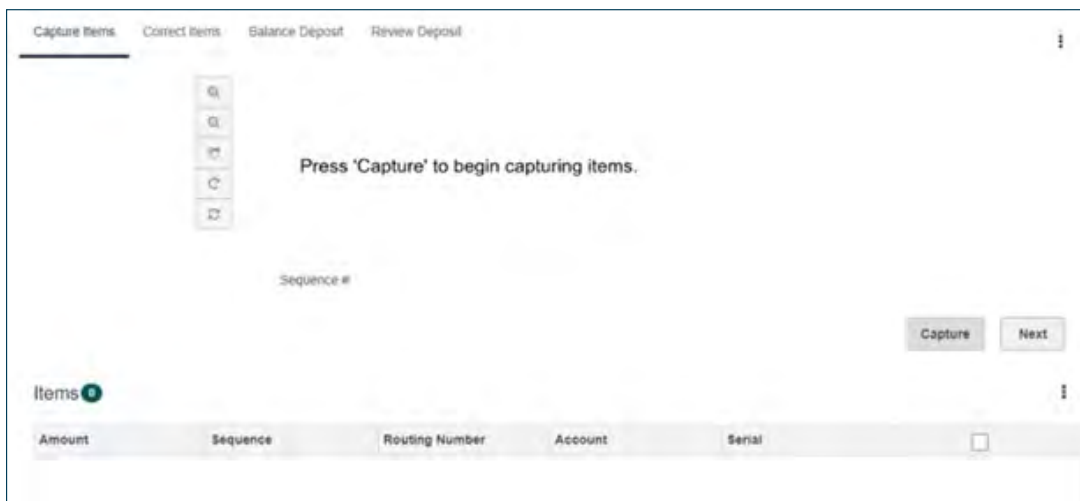
- Run a Calculation Tape for the deposit item(s) if you want to easily calculate your deposit total.
- Sort check(s) by size to eliminate jams and piggybacks.

- Access BOC Remote Deposit via Online Banking, and then select the following fields:

- Location – Select your scanner location (will default to primary location)
- Account – Select your bank account number where checks should be deposited
- Control Total – Enter control total, or use Create Tape function to calculate control total

- Click **Create Deposit**.

- When the Capture Items page appears, place checks in appropriate location for scanning in your scanner, and then click **Capture**.



(Cont'd on next page)

(cont'd) **Creating a deposit**

4 When scanner window launches, click **Start Scan**.




5 Checks will begin capturing, and the number of items will be notated within the window. Click **Stop Scan** once finished.



6 Check items will appear in list form, and images can be viewed by clicking each individual item within list. If using Premium Processing service, MICR information and amounts will be corrected behind the scenes if misread.

Capture Items Correct Items Balance Deposit Review Deposit



Sequence #6801283000020

Items 2

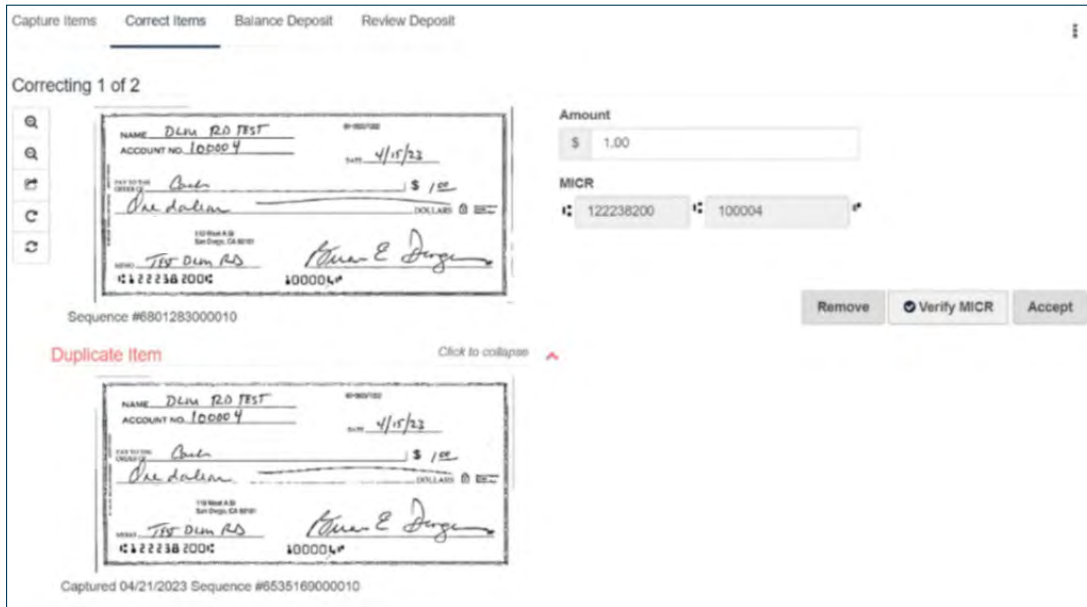
Amount	Sequence	Routing Number	Account	Serial	
\$1.00	6801283000010	122238200	100004		<input type="checkbox"/>
\$5.00	6801283000020	122238200	100004		<input type="checkbox"/>

Buttons: Capture **Next**

7 Click **Next** to proceed with any item corrections.

(cont'd) Creating a deposit

- 8 On the Correct Items page, you will have a chance to decision any duplicate items. Please review the check images, and compare to previously processed deposits. Click Accept if item is valid, or Remove if item is true duplicate.



Correcting 1 of 2

Amount: \$ 1.00

MICR: 122238200 100004

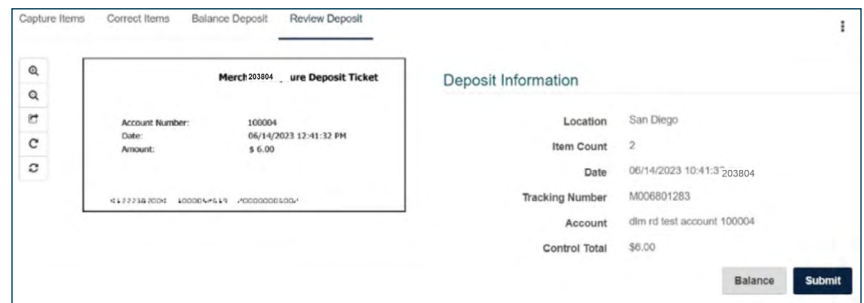
Buttons: Remove, Verify MICR, Accept

Duplicate Item

Sequence #6801283000010

Captured 04/21/2023 Sequence #6535169000010

- 9 Finally, on the Review Deposit page, you can review your overall deposit information, including item count, location and deposit account. Click **Submit** when ready to submit the deposit for approval.



Merchant Capture Deposit Ticket

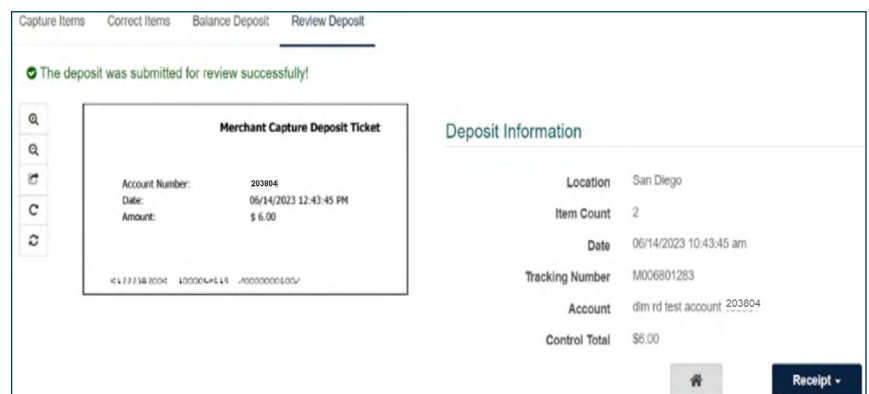
Account Number: 100004
Date: 06/14/2023 12:41:32 PM
Amount: \$ 6.00

Deposit Information

Location: San Diego
Item Count: 2
Date: 06/14/2023 10:41:37 AM
Tracking Number: M006801263
Account: dim rd test account 100004
Control Total: \$6.00

Buttons: Balance, Submit

- 10 Once submitted, you will see a success message, and you will have the opportunity to download receipt information into a PDF report.



The deposit was submitted for review successfully!

Merchant Capture Deposit Ticket

Account Number: 203804
Date: 06/14/2023 12:43:45 PM
Amount: \$ 6.00

Deposit Information

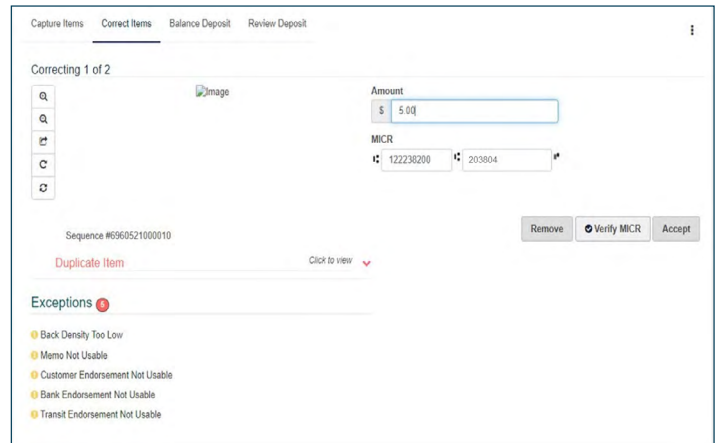
Location: San Diego
Item Count: 2
Date: 06/14/2023 10:43:45 AM
Tracking Number: M006801263
Account: dim rd test account 203804
Control Total: \$6.00

Buttons: Receipt

Performing a MICR repair (only applies if premium processing is turned off)

The Correct Items page enables you to correct problems with your checks, including fixing check amounts and resolving MICR line misreads. Note: If there are no issues to correct, this step will be skipped entirely.

- 1 After capturing the check items, you will be directed to the Correct Items page if the scanning software returns any exceptions or low confidence scores for the read check amount and/or MICR fields.



- 2 Enter the corrected check amount and/or MICR information in the MICR fields.
 - Amount: Check Amount
 - AUX On Us: Business Size Check Number (if applicable)
 - Routing Number: Bank Routing Number, 9 digits in length
 - On Us: Account Number
- 3 When finished with the repair, click the Accept button to move on to the next check (if applicable).
- 4 Once all repairs are finalized, you will be directed to the Balance Deposit page or Review Deposit page, depending on your profile settings.

Editing a batch

- 1 On the home page, select a deposit from the Open Deposits grid that you would like to edit.

Deposits						
Open 1 Pending 1 Recent 23						
Created	Tracking #	Status	Location	Account Name	Item Count	Deposit Total
06/13/2023 1:04:47 ...	M006790035	Open	San Diego	djm rd test account 203804	2	\$20.00

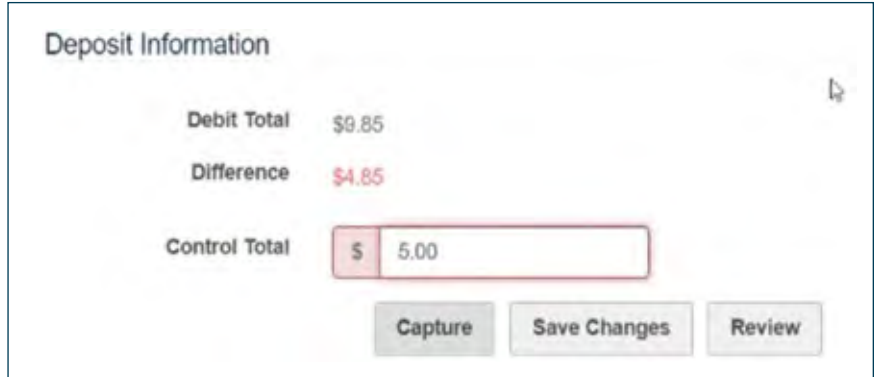
- 2 You will be brought back to an open deposit as shown below. From here, you can remove certain check items, capture additional check items or proceed with completing your deposit and submitting to the Bank.



Editing a control batch

1 If you need to adjust a control total while creating a new deposit or updating an open deposit, navigate to the Balance Deposit page.

2 On this page, you will see a different amount if your captured check items are greater or less than the Control Total.

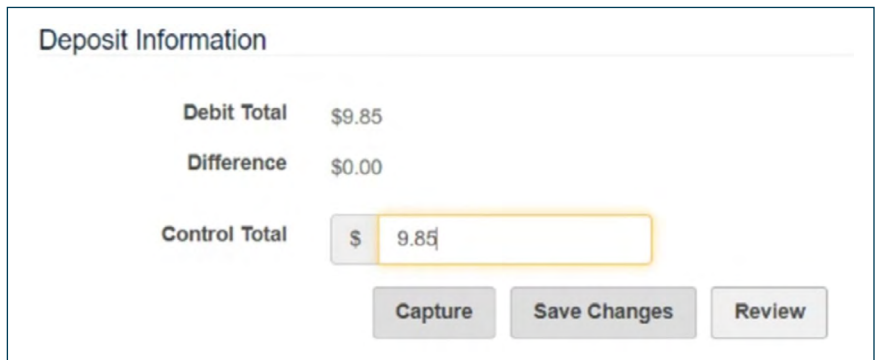


Deposit Information

Debit Total	\$9.85
Difference	\$4.85
Control Total	\$ 5.00

Capture Save Changes Review

3 To fix this out-of-balance situation, simply re-input a new Control Total that matches the debit total, and click **Save Changes**.

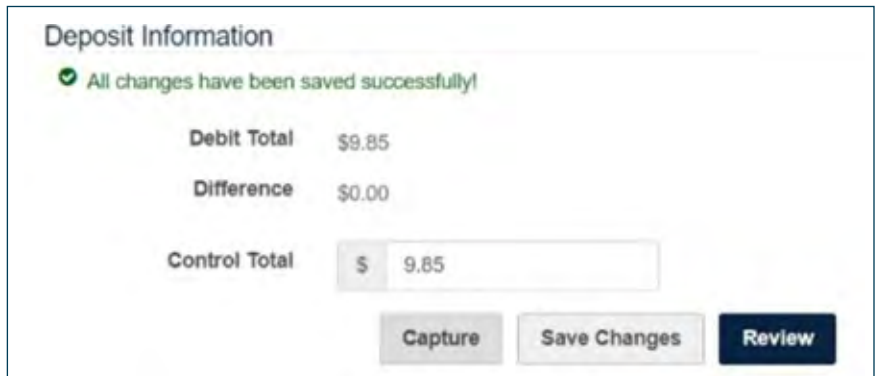


Deposit Information

Debit Total	\$9.85
Difference	\$0.00
Control Total	\$ 9.85

Capture Save Changes Review

4 Once saved, the difference should reflect as \$0.00, allowing you to proceed with submitting the deposit.



Deposit Information

✔ All changes have been saved successfully!

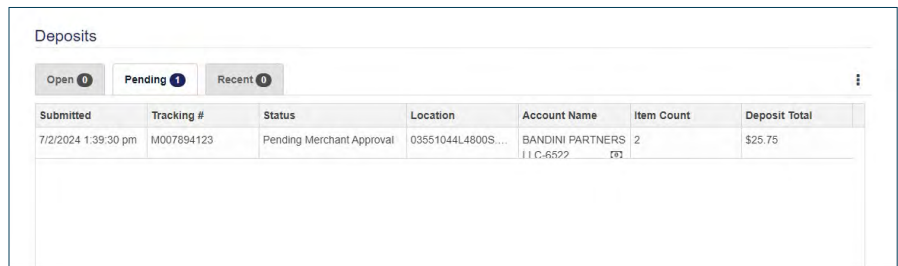
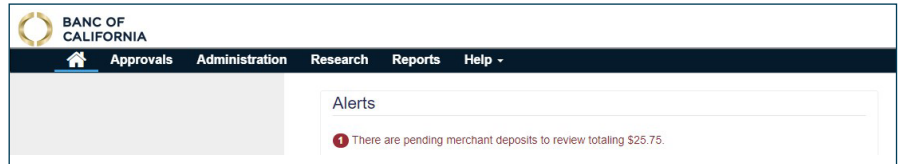
Debit Total	\$9.85
Difference	\$0.00
Control Total	\$ 9.85

Capture Save Changes Review

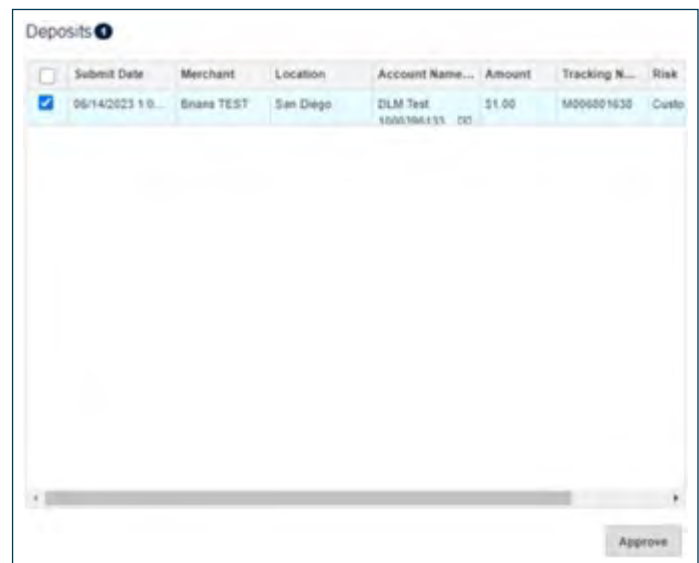
Approving a deposit (if separation of duties is present)

Your company may require separation of duties for the check deposit process, meaning that one user will scan the checks, and a second user will approve and submit the deposit to the Bank.

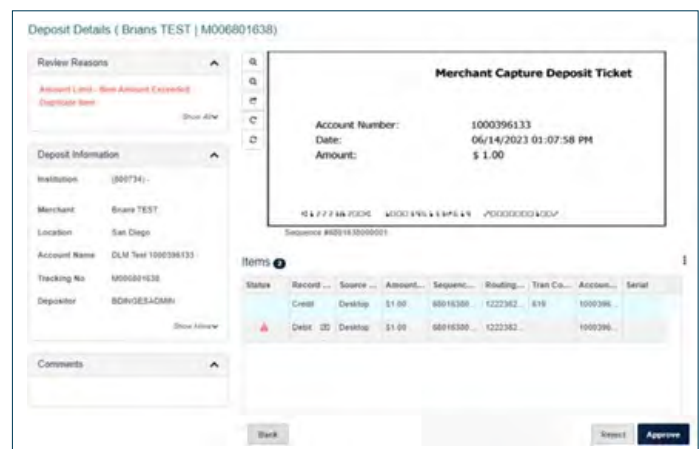
- 1 On the home page, you can navigate to the Approvals page by clicking the link in the menu bar. Alternatively, you will see an alert notification at the top of the home page if there is a pending deposit approval. Click this to quickly navigate to the Approvals page in order to approve the deposit.



- 2 Once on the Approvals page, you can click a checkbox next to the deposit, and click **Approve** to quickly approve the deposit. Alternatively, you can click the deposit within the grid to launch the deposit, and view images and information.



- 3 After reviewing deposit and any noted review reasons, you can approve the deposit by clicking **Approve**, or reject the deposit by clicking **Reject**.



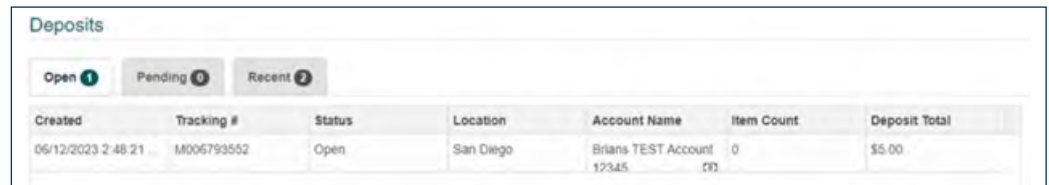
- 4 The deposit will appear in the Recent Deposits grid on the home page, or it can be reviewed by utilizing the Research and Reports functions (see steps later in this guide).

Deleting an unsubmitted deposit

Your company may require separation of duties for the check deposit process, meaning that one user will scan the checks, and a second user will approve and submit the deposit to the Bank.

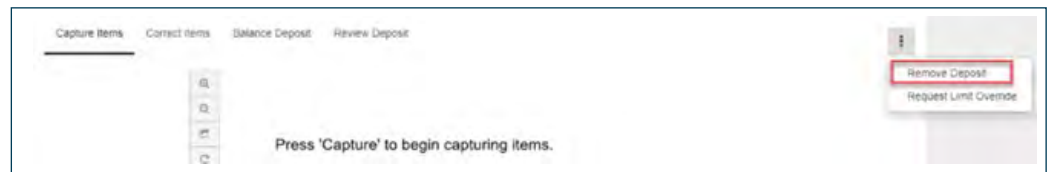
1 Select Open Deposits on the homepage.

2 Click the deposit in the grid that you would like to delete.

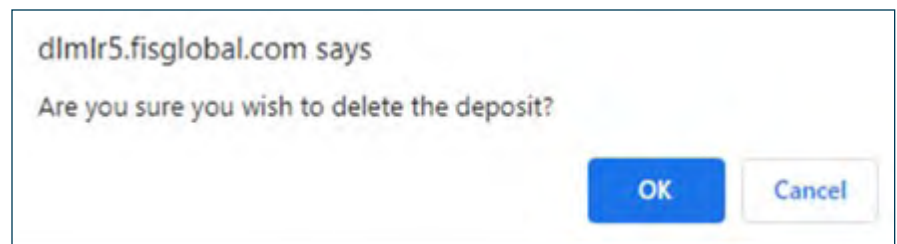


Created	Tracking #	Status	Location	Account Name	Item Count	Deposit Total
06/12/2023 2:48:21	M006793552	Open	San Diego	Brians TEST Account 12345	0	\$5.00

3 Click the vertical ellipsis in the top-right corner of the window, and select Remove Deposit.



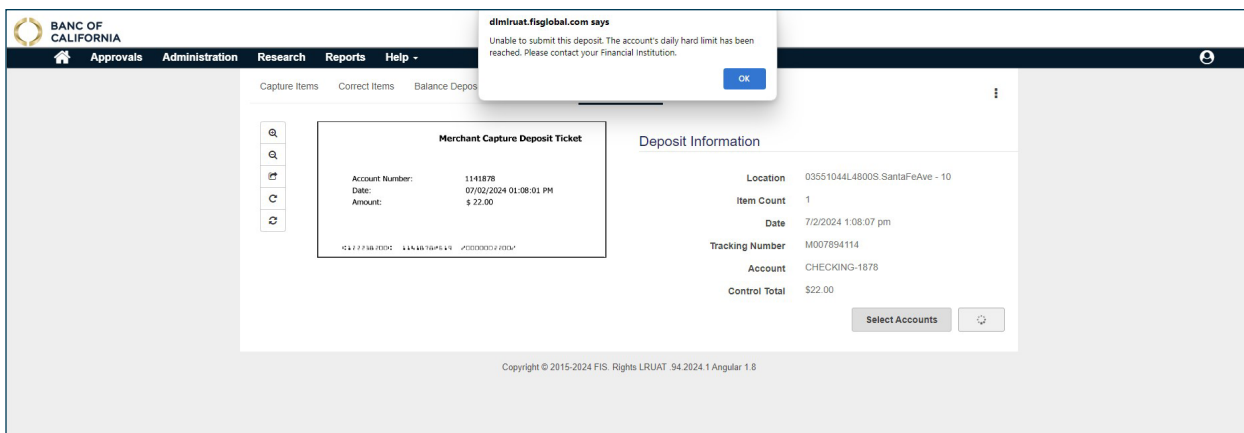
4 Click OK when the window appears to confirm deletion of the deposit, or Cancel to exit.



Requesting one-time limit override

You can follow these steps to request a one-time override of your limit in the event that a deposit exceeds your daily deposit limit. Please contact your relationship manager or Treasury Management Banker for any questions.

1 If presented with the below hard limit error message when submitting a deposit, click OK.



Merchant Capture Deposit Ticket

Account Number: 1141878
 Date: 07/02/2024 01:08:01 PM
 Amount: \$ 22.00

Deposit Information

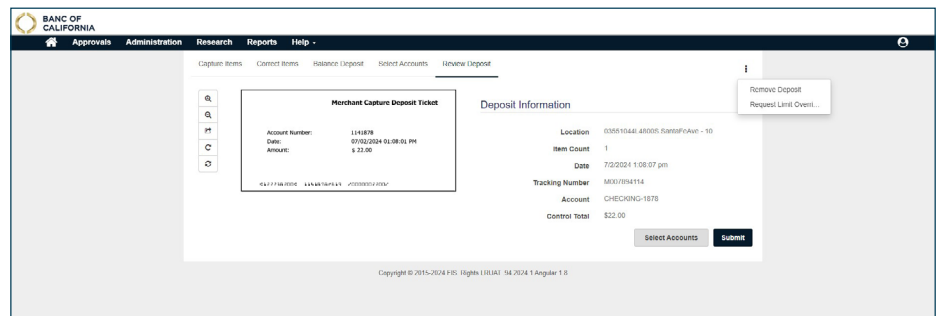
Location: 03551044L4800S.SantaFeAve - 10
 Item Count: 1
 Date: 7/2/2024 1:08:07 pm
 Tracking Number: M007894114
 Account: CHECKING-1878
 Control Total: \$22.00

Unable to submit this deposit. The account's daily hard limit has been reached. Please contact your Financial Institution.

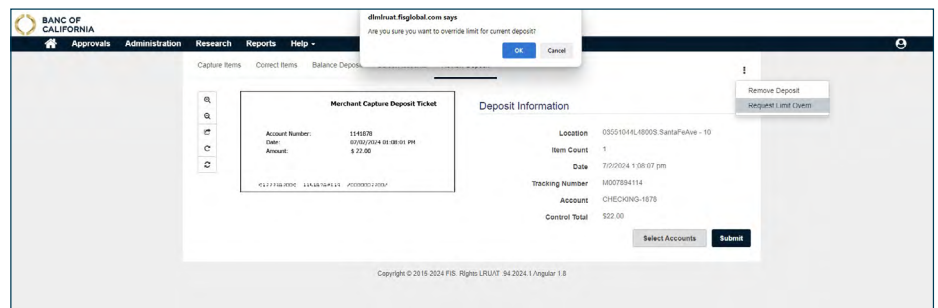
(Cont'd on next page)

(cont'd) Requesting one-time limit override

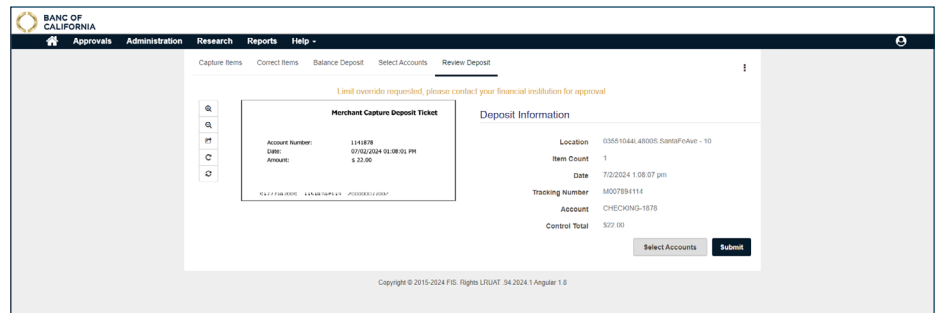
- Click the vertical ellipsis in the top-right of the page, and select Request Limit Override.



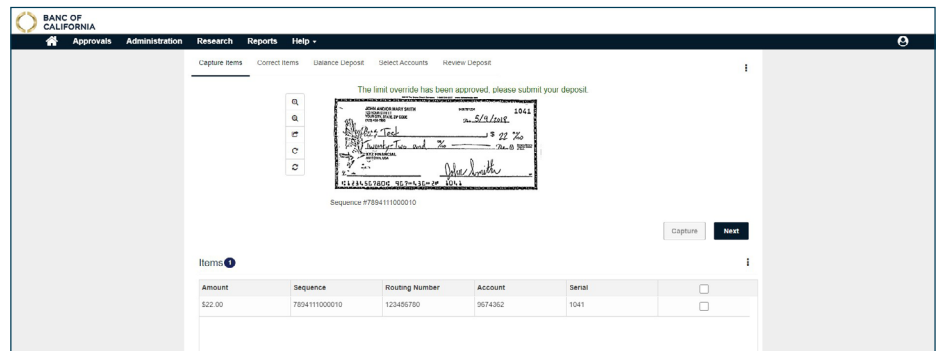
- When asked to confirm the override limit request, click **OK**.



- You will see the following message in yellow text if the override request was successfully submitted to the bank: "Limit override requested, please contact your financial institution for approval."



- The deposit will remain in an open status while the bank reviews the override request. Once approved, the following message will appear in green text while viewing the deposit: "The limit override has been approved, please submit your deposit."




- You can now submit your deposit as normal, and proceed with any other actions in BOC Remote Deposit.

Email notifications

Email notifications are available if the user's email address is set up within their user profile by their company administrator. See below for examples of notifications.

Deposit Confirmation

From: notifications
Sent: Tuesday, June 20, 2023 9:57 AM
To: Test Email
Subject: [EXTERNAL] Brians TEST Deposit Approved for \$1.08 on 6/20/2023

 **BANC OF CALIFORNIA**

Merchant Name: Brians TEST

We have received your deposit submitted at 6/15/2023 5:47 PM (PST). This email is confirmation that the deposit below was received. Please contact us immediately if there are errors in this information.


Account: *****2345
Account Description: Brians TEST Account 12345
Amount: \$1.08
2 item(s) (including the virtual deposit ticket)

If your deposit is received after 6:00 PM (PST), it may be processed on the next business day.

This message was generated automatically. Please do not reply to this message.

Rejected Deposit

From: [notifications](#)
Sent: Tuesday, June 20, 2023 9:50 AM
To: Test Email
Subject: [EXTERNAL] Brians TEST Deposit Rejected for \$1.00 on 6/20/2023

 **BANC OF CALIFORNIA**

Merchant Name: Brians TEST

We have received your deposit at 6/20/2023 11:34 AM (PST); is rejected by FI. Please contact us immediately if there are errors in this information.

Account: *****0004
Account Description: dlm rd test account 100004
Amount: \$1.00
2 item(s) (including the virtual deposit ticket)
Rejected Reason: Incorrect MICR edit
Rejected DateTime: 6/20/2023 11:49 AM (PST)

This message was generated automatically. Please do not reply to this message.

Running reports

The Reports page provides you with the ability to run reports about the deposits made through Banc of California Remote Deposit. Reports are available about an hour after you make your deposits (within the cutoff time of 5:00 pm PT).

Below is a list of available reports.

REPORT NAME	DESCRIPTION
All Deposits Detail	Provides a list of all the deposits made during the specified range, for the specified locations and accounts. Includes the individual checks, item amounts, serial numbers, account numbers and routing numbers. Custom Fields can also be included on this report.
Deposit Detail	Provides the details of a selected deposit, including the individual checks, item amounts, serial numbers, account numbers and routing numbers. Custom Fields can also be included on this report. Note that items rejected during a deposit review have an item type of DEBIT (REJECT).
Deposit Summary	Provides a summary of the deposits made during the specified range, for the specified locations and accounts. Includes the date of the deposit, deposit tracking number, location, deposit status, primary account and the counts. Custom Fields can also be included on this report.
Deposit Summary by Location	Provides a summary of the deposits made during the specified range for a single account or all accounts, grouped by location. Includes the date of the deposit, deposit tracking number, deposit status, user who scanned the deposit, user who submitted the deposits and the counts. Custom Fields can also be included on this report.

Image Report	<p>Provides the details and images for a selected deposit (on a selected date). The image report can be run three different ways:</p> <ul style="list-style-type: none"> • 1x3 Front Only provides the images for the deposit ticket, and only the front images of the checks that make up the deposit at a larger size, where each image is centered in a single column on the page. Custom Fields can be included on this report. • Front + Back provides the front and back images of checks that make up the deposit, side by side in two columns on the page. • Front Only provides only the front images of the checks that make up the deposit, side by side in two columns on the page. <p>All three variations of the Image Report also include the date the deposit was submitted, the account, the status, the location and the deposit total.</p> <p>These reports can include deposits in pending status.</p>
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(cont'd) **Running reports**

REPORT NAME	DESCRIPTION
Location Summary	Provides a detailed summary of all deposits and debits made during the specified range, for the specified locations and accounts, grouped and summarized by location. Includes the location name, deposit counts, debit counts and deposit totals. Note that this report does not include deposits for lockbox accounts.
Pending and Rejected Deposits Summary	Provides a detailed summary of all the deposits in a pending state, and all the deposits in a rejected state, grouped by and summarized by location. Includes the tracking number, received time, depositor, total debits and total deposits. The rejected deposits also include any review comments.
Receipt Detail	Provides detailed information about a specific deposit made on a specific date. Includes the date, deposit status, location, account number, tracking number, user who captured the deposit, user who submitted the deposit, serial number and item number. Custom Fields can also be included on this report. Note that items rejected during a deposit review have an item type of DEBIT (REJECT). Also note that this is the same report that is available on the Deposit Completed page. This report can include deposits in pending status.
User Summary	Provides summary information about deposits made by users during a specified time frame, for the specified locations and accounts, grouped and summarized by user. Includes deposit counts, debit counts and deposit totals by user.

- 1** To access the Reports page, click Reports from the navigation bar.
- 2** Select the report you want to run, and then provide values for the report search criteria as appropriate for that report:
 - **Start Date:** The starting date for the range of dates you want to search; or a single search date. You can enter a date manually in MM/DD/YYYY format, or pick the date from a calendar. By default, the current date is filled in for you.
 - **End Date:** The ending date for the range of dates you want to search. You can enter a date manually in MM/DD/YYYY format, or pick the date from a calendar. By default, the current date is filled in for you.
 - **Location:** The location used for the deposit. Select a location, or select All to include all available locations.
 - **Account:** The account used for the deposit. Select an account, or select All to include all available accounts.
 - **Tracking Number:** The tracking number provided when the deposit was submitted. Select a date first, and then you can select the tracking number.

(Cont'd on next page)

(cont'd) Running reports

- 3 Select Include Custom Fields, if the report should include the values selected for each Custom Field associated with each deposit on the report.

Note: This option is only available for the All Deposit Detail, Deposit Detail, Deposit Summary, Deposit Summary by Location, Image Report (1x3 Front Only) and Receipt Detail Reports.

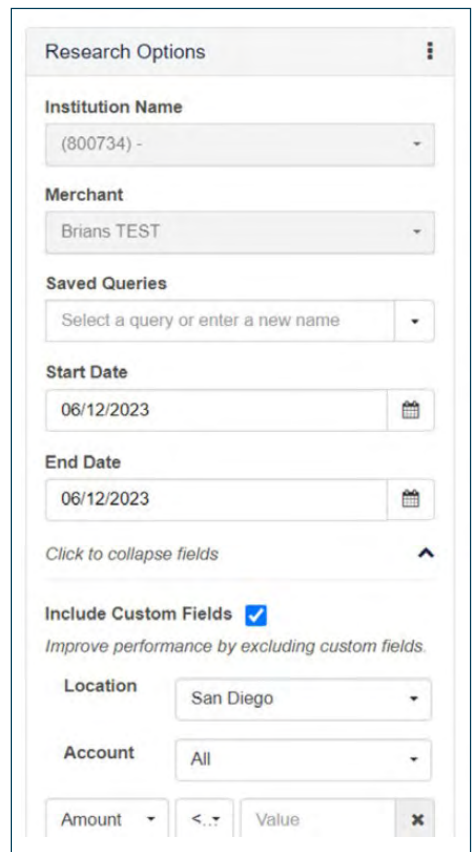
- 4 Select Create Report.



Researching deposits

The Research page enables you to search for previously submitted deposits, using search criteria you define, or saved queries you create. A saved query is a named set of search criteria you saved for yourself, or that was saved at the company level so all of your users can access it.

- 1 Select Research to access the Research page.
- 2 If you want to search using a previously saved query, then, for Saved Queries, select the query.
- 3 For Start Date, enter the start of the date range you want to search, or select the calendar icon to open a window that enables you to pick a date from the calendar. By default, the current date is filled in for you.
- 4 For End Date, enter the end of the date range you want to search, or select the calendar icon to open a window that enables you to pick a date from the calendar. By default, the current date is filled in for you.
- 5 If you want to search without making changes to the query, then skip to step 8. Otherwise, continue with replacing the existing values as appropriate.
- 6 If you want to limit your search further, then select the down arrow to show additional search fields.



(Cont'd on next page)

(cont'd) **Researching deposits**

- 7** If you want to limit your search further, then select the down arrow to show additional search fields.
- If you want to include custom fields in your search results, then select Include Custom Fields.
 - If you want to limit your search by location, then select a Location from the drop-down.
 - If you want to limit your search by an account, then select an Account from the drop-down. Otherwise, select All.

If you want to further enhance your search results, select Add Field to add a new line of search fields, and do the following:

- For the drop-down list, select the field you want to limit the list by. For example, if you wanted to limit the list by the source of the deposit (scanner, mobile or cash letter), then you could select Source.
 - For User Name, select the user you want to use for the query line.
 - For Amount, enter the value for this query line, and select the rule type. Choices include = (equal to), < (less than), > (greater than), >= (greater than or equal to), <= (less than or equal to), and <> (not equal to).
 - Repeat this step as needed until all the appropriate query lines have been added. If you need to remove a query line, then select the X button to the right of each line.
- 8** If you want to configure export options, select the down arrow to the right of the Export Options, and provide the appropriate values.
- 9** If you made a mistake, and need to start over, then select Clear to reset the search query to the default. Otherwise, select Search. The portal searches for items matching your criteria, and updates the list in the right pane as appropriate.

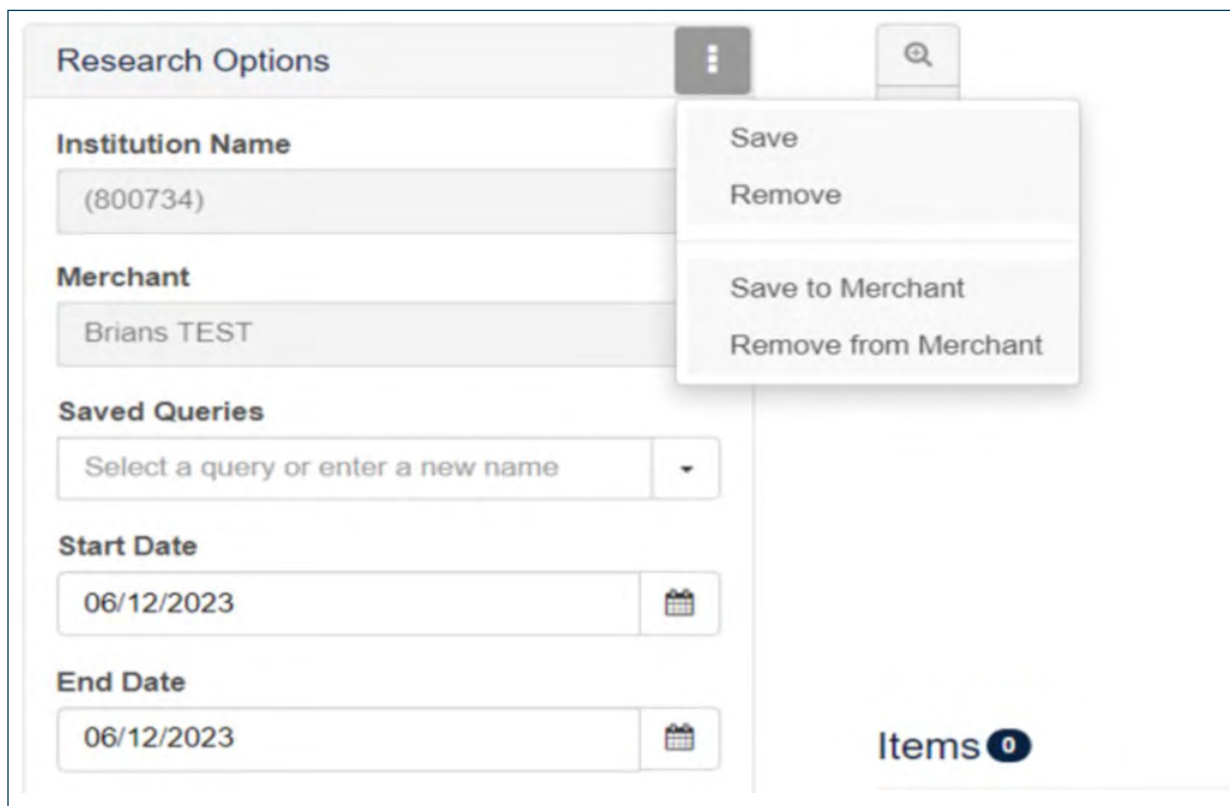
Saving a research query

If you have been assigned the appropriate user roles, then you can manage saved queries. This includes:

- Adding, updating and removing queries for yourself.
- Adding, updating, and removing queries for the company.

You can also use the search criteria defined in existing queries to create new ones.

- 1 Select Research to access the Research page.
- 2 In the Saved Queries field, enter the name for the new saved query.
- 3 Provide search criteria, as described in the Researching Deposits section, and configure export options.
- 4 Click the ellipsis in the top-right corner of the search pane, near the Research Options title, and select one of the following options:
 - Save — to save the query for yourself. The query will appear as a saved query for you, but will not be available to other users.
 - Save to Merchant — to save the query for your company. All users who access the Research page will be able to use this query for research.



The screenshot shows the 'Research Options' form. The form includes fields for 'Institution Name' (value: (800734)), 'Merchant' (value: Brians TEST), 'Saved Queries' (a dropdown menu with the text 'Select a query or enter a new name'), 'Start Date' (value: 06/12/2023), and 'End Date' (value: 06/12/2023). A search icon is visible in the top right corner of the form. A dropdown menu is open, showing four options: 'Save', 'Remove', 'Save to Merchant', and 'Remove from Merchant'. The 'Items 0' indicator is visible at the bottom right of the form.