



Deposit Advantage User Guide

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Thank you for choosing First National Bank Alaska for your business banking needs.

With Deposit Advantage, you can securely scan checks and transmit digital images to First National for credit to your account. The following guide will assist you with installing and setting up Deposit Advantage so you can make your next deposit from the comfort of your office.

Installation and Set Up

Unlike other permissions managed by the business System Administrator, First National must add, change, and remove a user's Deposit Advantage access. After a System Administrator has created the user's profile in Business Online Banking, the bank will enable the user's Deposit Advantage permissions.

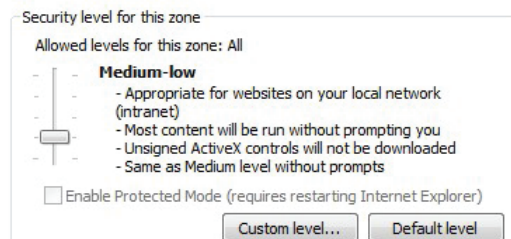
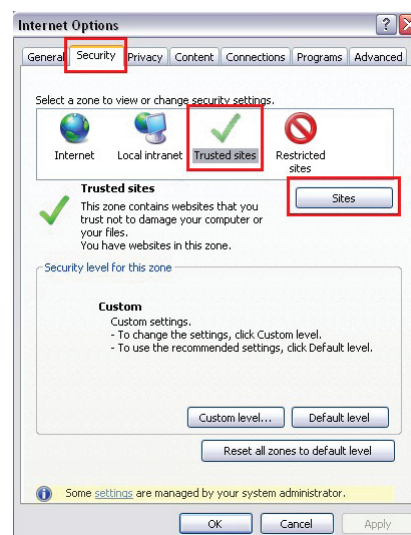
Installation of the Deposit Advantage software must be done at each workstation where deposits will be scanned. The bank will coordinate the installation with your company. Installation will require both the user who will scan the deposits and your local network administrator (someone with full credentials to access your computer system) who can download the required software.

For technical support, local experts are available between 7 a.m. and 6 p.m., Monday through Friday, at **(907) 777-3640** or **1-800-856-4362**.

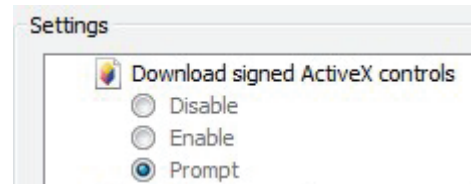
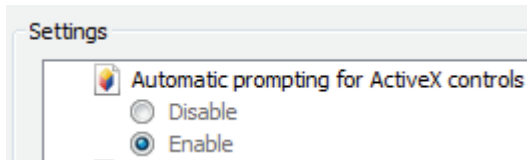
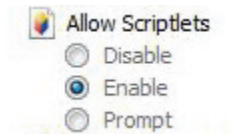
CONFIGURE INTERNET EXPLORER

Before beginning installation, ensure Active X is operating and that no scanner is plugged into the computer. **This software will only work with the Internet Explorer browser.**

1. Log in to the computer as a local network Administrator.
2. Visit FNBAAlaska.com and add the URL address as a trusted site in your browser.
 - a. Click **Internet Options** from the Tools tab on your browser's menu bar.
 - b. Click the **Security** tab, and the **Trusted sites** icon. Click the **Sites** button.
 - c. Confirm ***fnbalaska.com** or **https://*fnbalaska.com** is reflected. If not, add the website. Be sure to include an asterisk before fnbalaska.com as written above. Click **Close**.
3. Under the **Security level for this zone** section, click **Custom level**.
 - a. Under Allow Scriptlets, select the **Enable** radio button.
 - b. Under Automatic Prompting for ActiveX controls, select the **Enable** radio button.



- c. Under Download Signed ActiveX Controls, select the **Prompt** radio button. Click **OK**.



4. Close Internet Explorer.

INSTALL SOFTWARE FOR SMARTSOURCE PRO OR ELITE SCANNER

Ensure the scanner is **not** plugged into the computer.

1. Open Internet Explorer and go to www.fnbalaska.com. Click **Business Banking** at the top of the screen, and select **Cash Management** from the listing that appears.
2. Click the **Ranger scanners** and **All scanners** hyperlinks beneath the Remote Deposit Capture section of the page.
3. Unzip both zip files to a location on your computer.
4. While logged into Windows as an administrator, run the RangerForSmartSource PVA executable to run the installer.
 - a. Agree to the License Agreement screen that appears.
 - b. Use the default location **C:\Program Files\Silver Bullet Technology** for the Choose Install Location screen.

NOTE Various DOS windows will pop-up and disappear. This is a normal part of the installation process.

- c. Click **Finish** when the setup wizard screen reappears.
5. Run **SC01251.exe** and click **Next**.
6. At the Installation Options window, Target Server field, enter **66.223.239.157** as the server address. In the Installation Type field, select **Merchant Capture** from the drop-down field and then click **Next**.
7. At the Setup Type screen, choose **Complete** and click **Next**.
8. At the Ready to Install the Program screen, click **Next**.
9. When the InstallShield Wizard Completed screen appears, click **Finish**.
10. Close Internet Explorer.
11. **Plug the scanner into the computer.**
12. While still logged into Windows as an administrator, have the user log into Business Online Banking. Click **Deposit Advantage** from the Account Services tab.
13. The system will indicate that this is a restricted type and will ask you to download a file before continuing. Choose the option to **Download File**.
14. When a download security screen appears, click **Run**.
15. Accept all of the ActiveX script prompts and allow all popups to complete the installation.
 - a. If you have a pop-up blocker, select **Always Allow Popups from this Site**.
16. If the system presents you with a second login screen during the process, close the window and reselect **Deposit Advantage** from the Account Services tab.

Launch Deposit Advantage

1. Log in to Business Online Banking.
2. Click **Deposit Advantage** from the Account Services tab.

NOTE Deposit Advantage will not appear under Account Services unless the user's permissions for Deposit Advantage have been enabled by the bank.

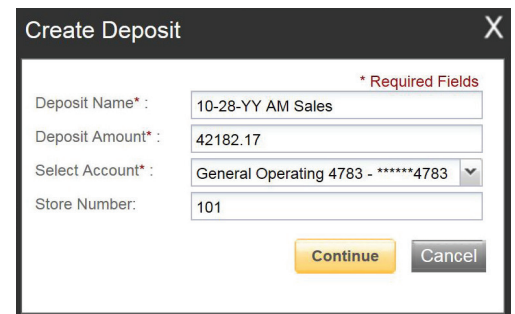
Create Deposit

PREPARE AND SCAN CHECKS

1. Calculate the total amount of the deposit and make note of this amount. Deposits should consist of no more than 300 items.
2. Ensure no staples or paper clips are on the checks, since these items will jam the printer.
3. Stamp all checks with a restrictive endorsement indicating "For Remote Deposit Only."
4. Make sure all documents are facing the same direction and none are upside down.
5. Jog the documents straight so all documents are stacked together, with the right lower facing edge of all checks even.

NOTE We recommend you use a document jogger machine to help reduce jams and 'piggy-backs'.

6. Place the documents into the hopper.
7. On the Business Online Banking home page, click **Deposit Advantage** from the Account Services tab.
8. Click **Create Deposit**, and complete the screen.
9. Pull the first item out slightly so the scanner rollers have something to grab.
10. At the bottom of the screen, ensure **Detect Double Feed** is selected. Click **Scan** to begin scanning.
11. When all the items in the hopper have been scanned a list of scanned items appears. If there are additional checks to scan, place them into the hopper and click **Scan** again.



Create Deposit

* Required Fields

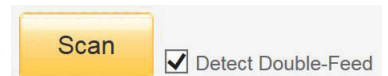
Deposit Name*: 10-28-YY AM Sales

Deposit Amount*: 42182.17

Select Account*: General Operating 4783 - *****4783

Store Number: 101

Continue **Cancel**



Scan ☒ Detect Double-Feed

Home

User Audit Help Log

Deposit ID: 271

Deposit Name: 03-05-2013 AM SALES

Account No.: *****4783

Account Name: General Account

[More Details](#)

Export As

Delete Deposit

Training

Item # ^	Check #	Error	Amount	Actions
9900040902	90		10.00	✖
9900040903	171318	⚠	500.00	✖
9900040904	08687		1,058.77	✖
9900040905	1491		400.00	✖
9900040906	9058	⚠		✖
9900040907	1248		35.00	✖
9900040908	*****0*	⚠	584.00	✖

12. Click **Fix Errors** at the bottom of the screen to begin reviewing and fixing errors within the deposit, if any. If there are no errors, a Submit Deposit button is reflected instead.

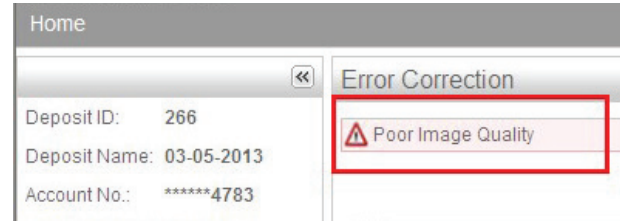
FIX ERRORS

The **Fix Errors** button appears if there are checks that require attention.

NOTE	Checks without the correct symbols separating the routing number, account number, and serial number may not be legible.
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1. Click **Fix Errors**. Each item requiring attention is displayed one at a time.
2. Resolution of the error depends on the error description.

- a. **POOR IMAGE QUALITY** Click **Accept** if the image quality appears acceptable. If rescanning is necessary, find the original check and place it back in the hopper. Click **Rescan**. Click **Yes** at the prompt. When presented with a Rescan window, confirm the item rescanned is the same item and click **Yes**.



If the item cannot be read, click **Delete** and remove the physical check from the deposit. The original check will need to be presented to the bank for deposit.

- b. **TRANSIT OR AMOUNT** Enter the missing or misread transit or check amount. **Press Enter**. The Transit is the bank's nine-digit routing number that appears in the MICR line of the item. If there is no routing number on the check, click **Delete** and remove the physical check from the deposit. The original check will need to be presented to the bank for deposit.
- c. **DUPLICATE ITEMS** An item identical in account, check number, amount and routing number was processed in an earlier deposit. The currently scanned item and the image scanned earlier will be displayed. Review the Previous Item Details section to identify the status of the earlier scanned item. If the item is not the same, click **Accept**. Otherwise, click **Delete**.

CORRECT CHECK AMOUNT

The amount of the check can also be corrected if the software misread the amount.

1. From the Deposit Advantage Home Page, click the View Items icon for the deposit.
2. Locate the check from the list and click the plus (+) icon to view the item.
3. Enter the correct amount in the Amount field, and press **Enter** to save the change.

CLEAR JAMMED DOCUMENT

If a document jams during scanning, the scanner will usually stop and a message will display.

1. Clear the check(s) from the machine. Retain the checks in the same order in case a rescan is required. Click **OK** on the warning message.
2. Review the items that were scanned successfully.
3. Turn the checks upside down in front of you and work backwards until you find the last check scanned, comparing the physical check to the images on the screen.

NOTE	Spray on the back of a document does not indicate the check was successfully scanned. The jam may have occurred before the document was captured by the camera. Only check images listed in Deposit Advantage were successfully scanned.
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4. Reinsert the checks that did not scan into the hopper with the remaining documents.
5. Click **Scan** to complete the batch.

DELETE ITEM FROM DEPOSIT

Checks within a deposit can be deleted from the batch if they have not already been submitted.

1. With the deposit list displayed, find the check to delete using the check #/ amount field. Expand the item to see the check image.
2. Click the X icon to delete.
3. Click **Yes** to confirm deletion.

NOTE Checks scanned upside down or backwards must be deleted and rescanned.

The screenshot shows a table with columns: Item #, Check #, Error, Amount, and Actions. The first row shows Item # 9900041304, Check # 01701252, Amount 675.00, and an 'X' icon in the Actions column. Below the table, there is a 'Front' button and a 'Back' button. The 'Back' button is highlighted, showing a check image from Matrix Computers, dated 7/18/2012, for \$675.00, payable to Mary Brown. The check number is 2284355. Below the check image, there is a table with columns: Serial, Transit, Account, Check, and Amount. The first row shows Serial 01701252, Transit 041203824, Account 9600129164, Check 675.00, and Amount 675.00. There is a 'Press enter to' button next to the Amount field.

Submit Deposit

When all errors have been resolved, submit the deposit.

1. Click **Submit Deposit**. If unsure whether additional items will be added to the deposit, click **Save Deposit** instead.
2. If the deposit is in balance, click **Submit Deposit** on the popup window.
3. If the Verify Balance window appears, determine whether the Deposit Total amount or the Check Total amount is correct. The Check Total amount is the sum of the scanned amounts read. The Deposit Total is the amount you first entered when you began the deposit scan.
 - a. If the Check Total amount is correct, enter this amount in the Deposit Total field and click **Update**. Click **Submit Deposit**.
 - b. If the Deposit Total amount is correct, click the X in the Verify Balance window and make the necessary corrections to the scanned checks.

The screenshot shows a 'Verify Balance' window with a yellow warning message: 'Transaction should be balanced before submit'. Below the message, there is a 'Deposit Data' section. It shows 'Check Total: \$10,297.33' and 'Difference: -\$900.00'. The 'Deposit Total' field is highlighted with a red box and contains the value '9397.23'. There is an 'Update' button next to the 'Deposit Total' field.

Saved Deposits

Deposits can be saved without submitting to the financial institution.

SAVE WITHOUT SUBMITTING

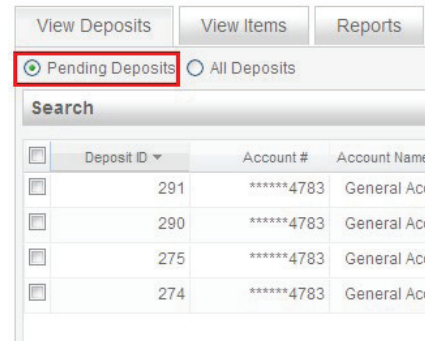
Once items are scanned, click the **Save Deposit** button. If the deposit was saved without fixing errors, the status will be Suspended. If there are no errors in the deposit, the status will be Ready for Approval.

NOTE The system will automatically change a Ready For Approval deposit status to Suspended if the deposit is not submitted the same day it is created.

RETRIEVE SAVED DEPOSIT









Deposits that have been saved, but not submitted can be retrieved at any time by the user who scanned the deposit.

1. From the Home Page, click the **Pending Deposits** radio button to view a list of all saved deposits.
2. Under the Actions column, click the **View Deposit** icon for the deposit needed.
3. Once the deposit is reflected in the active window, finish the deposit. Items can be added to the deposit by loading the hopper and clicking **Scan**.



Deposit ID	Account #	Account Name
291	*****4783	General Acco
290	*****4783	General Acco
275	*****4783	General Acco
274	*****4783	General Acco

CAUTION Saved deposits can only be retrieved by the user who created (scanned) the deposit. If the user is not available, another user must re-scan the deposit. Be sure to delete the saved deposit when the original user is available.

Account Name	Processing Date	Status	Deposit Total (\$)	Actions
General Account	2013-3-13	SUSPENDED	0.00	 
General Account	2013-3-13	READY FOR APPROVAL	200.00	 
General Account	2013-3-05	SUSPENDED	0.00	 
General Account	2013-3-05	SUSPENDED	0.00	 

REVIEW DEPOSIT STATUS

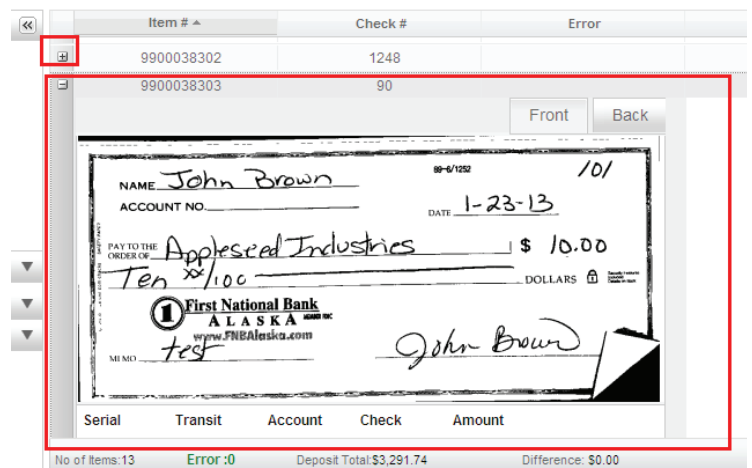
Each deposit has a status indicating its progress in being transmitted to the bank.

- **READY FOR APPROVAL** No exceptions exist and the deposit is ready to be submitted to the bank. The user can view, modify or delete the deposit.
- **SUSPENDED** There are exceptions that require resolution or acceptance. The user can view, modify or delete the deposit.
- **SUBMITTED** The deposit has been marked ready for transmission to the bank. The user can view the deposit, but the deposit cannot be modified.
- **DELIVERED** The deposit file has been received by the financial institution. The user can view the deposit, but the deposit cannot be modified.

View Deposit or Item

From the Home page, you can view a list of deposits and the items within the deposits. The current day's deposits are always listed. Use the date fields to search for specific deposits.

To view items within a deposit, click the **View Item** icon under the Actions column. Click the plus (+) icon to the left of the item to view the image. Click the item to expand it.



Serial	Transit	Account	Check	Amount
No of Items:13 Error:0 Deposit Total:\$3,291.74 Difference: \$0.00				

Delete Deposit

Any deposit in a Ready For Approval or Suspended status can be deleted.

Deposits can also be deleted immediately after scanning before it has been submitted or saved.

REMOVE WHILE IN ACTIVE DEPOSIT WINDOW

1. Click **Delete Deposit**.
2. When the confirmation window appears, click **Yes**.

Account Name: **General
Operating
4783**

[More Details](#)

Export As ▾

Delete Deposit

REMOVE FROM THE HOME WINDOW (DEPOSIT LIST)

1. Place a check next to the deposit.
2. Click **Remove**.

Retain Scanned Checks

Once checks have been scanned and deposits submitted, the original checks should be stored in a locked environment to ensure your customers' personal information is safe. We recommend the user who scans the deposits not have access to the area where the checks are stored. This segregation of duties limits opportunities for duplicate work.

The original checks should be retained for 60 days from the date the deposit is provisionally accepted by the bank in case of discrepancies. At the end of 60 days the original checks should be shredded using a cross-cut shredder, to keep your customers' personal information from being compromised.

NOTE The system does not detect duplicates after 90 days.

Generate Reports

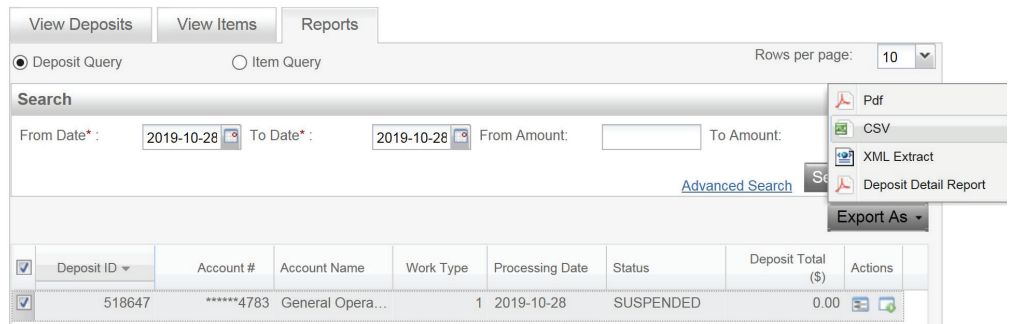
You can create reports of deposits or items to track deposit activity and retain appropriate business records.

NOTE If your company needs images of items older than 90 days, use the Extract image feature to store them on your system. Images are only available in Deposit Advantage for 90 days.

DEPOSIT AND ITEM QUERY REPORTS

The Deposit Report lists all deposits based on the date criteria selected (up to 60 days). The Item Query Report lists all items in deposits based on the date criteria.

1. From the Report tab, confirm Deposit Query Report or Item Query Report is selected.
2. Use the Search feature to set the **From Date** and **To Date** to include on the report.
3. Click the **Export As** button and select the format to use.



Deposit ID	Account #	Account Name	Work Type	Processing Date	Status	Deposit Total (\$)	Actions
518647	*****4783	General Opera...	1	2019-10-28	SUSPENDED	0.00	[Icons]

DEPOSIT DETAIL REPORT

This report lists all items in deposits based on the date criteria selected.

1. From the Report tab, set the **From Date** and **To Date** to include on the report.
2. Click the **Export As** button and select **Deposit Detail Report**.

DEPOSIT DETAIL REPORT - SPECIFIC DEPOSIT

1. From the Home page, locate the relevant deposit using the Search feature.
2. Click the **View Items** icon under the Actions column.
3. With the deposit items listed, click the **Export As** button and select the desired format.

Image Quality Standards

Checks must meet the following quality control tests to avoid manual intervention within Deposit Advantage.

QUALITY TEST

The system reviews each scanned image to make sure a readable image replacement document (IRD) can be generated. The most common reasons for an image to fail this test include:

- **SKEW** The check is tilted up or down, left or right, or at an angle. The check must be rescanned.
- **CONTRAST** The image is either too light or too dark. If all information on the item can be easily read, the image may be acceptable. If it is difficult to read the check, delete the image and bring to a branch for deposit.
- **STREAKS AND BANDS** Large dark streaks and bands obscure the image. The scanner may need cleaning. Images with dark streaks and bands must be deleted and rescanned. If a check still contains the streaks and bands, bring to a branch for deposit.

MICR (MAGNETIC INK CHARACTER RECOGNITION) TEST

The software checks for specific information within the MICR line of the item.

- **ROUTING TRANSIT NUMBER (TRANSIT)** a 9-digit number that must be present on the item. This number is usually located in the bottom left area of a regular-sized check, or the bottom middle area of a business-sized check. An unreadable Transit requires correction. An item with missing or invalid numbers must be deleted and taken to a branch for deposit.

NOTE Items drawn against non-U.S. banks cannot be deposited through Deposit Advantage. These types of items must be brought to a branch to be deposited or sent on collection.

- **CHECK FIELDS** the amount of the check and to whom the item is payable. The Courtesy Amount on an item must be filled in and legible. Any missing or illegible information may require manual intervention. Deposit Advantage software may not always read the amount written on the check due to the placement of the check amount or how the amount was written.

NEED MORE SUPPORT?

We're here to help. Visit [FNBAAlaska.com/BOBSupport](https://fnbalaska.com/BOBSupport) or speak with a local Customer Service expert.

907-777-4362 (Anchorage)
800-856-4362 (Toll Free)
M-F: 8am-6pm
Sa: 9am-4pm