COLUMBIA BANK

Remote Deposit Capture
User Guide

Member FDIC

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Need assistance?

Contact our Treasury Management Support team at **866-563-1010** or **treasurymanagement@columbiabank.com**.

Scanner & System Information

In addition to an Columbia Bank Commercial or Business Online Banking account, the following are the minimum recommended hardware and software configurations to ensure system compatibility.

Minimum Recommended Hardware

- Pentium 4 2.0 GHz or Core 2 Duo 1.86 GHz Processor
- 512 MB RAM
- For optimal performance, particularly with scanners faster than 30 dpm, additional RAM is recommended. Further performance improvements may be achieved using computers with dual-core processors.
- 250 MB free hard drive space
- Network Card
- Broadband Internet Access
- USB 2.0
- A check scanner connected to the workstation

Operating Systems

- Windows 10 (32 bit or 64 bit)
- Apple OS X Yosemite
- Apple OS is only supported for Remote Deposit Capture using the Panini ml:Deal scanner on Safari and Chrome browsers.

Browsers and Applications

The most recent version of the browsers listed below are recommended.

- Microsoft Edge: Requires the installation of WebScan Software (see below).
- Chrome: Requires the installation of WebScan Software (see below).
- Firefox: Requires the installation of WebScan Software (see below).
- Safari: Requires using the Panini ml:Deal scanner.

Java 1.8: Only supported using Chrome or Firefox on a Windows OS.

PDF Viewer: Required for viewing Reports. Adobe PDF Viewer is qualified.

WebScan Software Requirements

- WebScan is not IOS compatible.
- Administrative rights are required to install WebScan software.
- Microsoft® .NET Framework 4.5.1 or newer.
- Microsoft Visual C++ 2013 Redistributable (x64) – 12.0.30501.

Scanner Requirements

A check scanner must be connected to the workstation. Please refer to Columbia Bank's supported scanner list.

If using a Panini mI:Deal or Panini EverNext scanner, the factory default IP address for use with a USB cable are listed below.

- Panini mI:Deal: **192.168.4.1**
- Panini EverNext: **192.168.101.1**

Remote Deposit Capture Customer Responsibilities

We recommend retaining a copy of your service application, Terms and Conditions, as well as other assessment forms for future reference.

The following sections outline your responsibilities as a Remote Deposit Capture user to help ensure your deposits are processed securely and accurately.

Terms and Conditions Reminders

Check Retention and Destruction

The purpose of the check retention and destruction requirements in the Treasury Management Services Terms and Conditions is to ensure that checks are properly secured, and employee access to the checks is limited. A failure to secure and properly destroy your deposited items could lead to theft for the purpose of perpetrating identity theft, either by employees within your company or through a misappropriation of the items to external parties. A failure to properly secure checks could also result in items being deposited multiple times.

Due to privacy laws and the liabilities associated with the storage of checks, here are a few important precautions you should take.

1. Implement and monitor company policies that require destruction of documents containing consumer information to ensure the information cannot be read or reconstructed.
2. Store all original checks in a safe or lockbox, accessible only by authorized personnel.
3. Do not store customer account information, photocopies, or private information in locations accessible to non-authorized personnel.
4. Maintain a filing system that easily identifies any missing checks. Suggestions include:
    a. Store a paper copy of each deposit receipt along with the original checks.
    b. Store checks in chronological order so they can be destroyed in accordance with company policies.
    c. Maintain an accurate count of checks currently being stored.
5. Respond to requests by the bank for original items within 5 business days.
6. Destroy the original checks after 60 days, unless the bank advises otherwise in writing.
7. Maintain a paper shredder on-site or hire a third-party for the secure destruction of checks.
8. Have a locked or secure trash bin for the disposal of shredded checks.
9. Perform routine audits for potential security breaches of customer information.

Audit

We reserve the right to audit your check storage and destruction procedures, as well as your local computer security updates, and may suspend service if storage and destruction policies are not adequate.

Duplicate Items

If you scan a check more than once, it will result in a duplicate item. If you do not remove any duplicates before submitting the deposits to Columbia, each check image will be processed and may be returned as unpaid. You will be charged a Returned Deposit Item fee for each check returned unpaid. See the Other Account Services and Fees Schedule for the current fee amount.

Types of Checks

You may deposit personal and business checks as well as money orders drawn on a United States bank and written in United States Dollar currency. Directions for depositing Canadian items written in USD and CAD are found on page 36. Checks from other foreign countries, food stamps, and checks with poor image quality must be deposited at your nearest Columbia Bank branch. All checks must be made payable to the name on your deposit account.

Following the Law

As a customer using Remote Deposit Capture, you are expected to comply with our Treasury Management Services Terms and Conditions as well as all applicable federal, state and local laws and regulations.

Fraud Prevention and Security

Information Security Breach

You are responsible for safeguarding the information contained on the checks you receive. To protect yourself and your company, we recommend the following precautions:

- Ensure external doors with access to the PC used for processing remote deposits, the issuance of checks, and/or any system generated reports are securely locked prior to leaving. Do not leave deposit information unattended.
- Complete a comprehensive background check on all accounting personnel. It is also recommended that employees who have access to your company's financial resources be bonded and insured against loss.

If checks, or any information on the checks, are obtained by unauthorized individuals, you may need to take action. Each state has different regulations on safeguarding customer information and necessary actions in the case of a breach. As a general precaution, customers should establish written emergency procedures to be followed in the event of a security breach. These would ideally

be created with the assistance of legal counsel, information technology consultants or both. These guidelines should be disseminated to all employees and posted in a conspicuous area and include (at a minimum) the following:

- Phone numbers to local police departments to report theft or break-ins. This is especially important if a laptop or computer has been stolen.
- Phone numbers to an information technology consultant who can take proactive steps to halt information from being further disseminated if a computer server has been hacked or otherwise breached.
- Names of designated employees authorized to contact us to report the security breach. This should be the company administrator listed on your Remote Deposit Capture Service Agreement or be an employee designated as a Remote Deposit Capture location contact for your company. We will attempt to validate the source of the information to mitigate the breach.
- If a security breach has been identified that could compromise the security of your customers' financial information, you should have a written policy detailing under what conditions your customer will be notified, who will provide the notification, and how the notification will be delivered.

The bank may suspend your Remote Deposit Capture services if the bank has reason to believe there has been:

- A breach in the security of a program.
- Fraud involving a customer's account or their check.
- Uncertainty of the authorization or accuracy of electronic items.

Security

At your place of business, it is critical to have a secure network (especially if using a wireless network), firewall, virus protection, spyware, keystroke protection and/or any other relevant form of systematic protection in your computing environment. Per our Treasury Management Services Terms and Conditions, you are required to update your antivirus software on a regular basis and in no event less than once per month. In addition, you agree to utilize a firewall and run updated anti-spyware software to reduce the possibility of having information captured and sent to unauthorized parties.

Dual Controls

Remote Deposit Capture contains important information, and we recommend that you utilize appropriate dual controls at your company. Separation of duties forces at least two people to be involved in completing a task so no one person has control over all phases of a transaction. Dual controls help prevent or decrease the risk of errors and identify problems. Just as you may have one person issue a check and another person sign the check, you may want to consider having one person responsible for processing remote deposits and another person handling the accounts receivables. You should also consider further separation of duties with one person scanning checks and submitting the deposits, and another person reviewing and approving those deposits.

Contingency

If the Commercial or Business Online Banking, or Remote Deposit Capture websites are down, or your scanner is not working, we will make every effort to restore service as quickly as possible. As an alternative, you may deposit checks at your nearest Columbia Bank branch or mail your deposits.

Scanner Care

As a Remote Deposit Capture service customer, you are responsible for proper maintenance and care of your desktop scanner. You can extend the life of your scanner by following these preventative maintenance tips:

- Complete a monthly check of your scanner's replaceable parts, including the cartridge, absorbing felt, ink rollers, stamp pads, and lens cover. Replace them as they begin to show wear. Replacement instructions are described in the scanner's instruction manual.
- Do not insert checks with staples, as they could damage the scanner.
- Use compressed air to clean your scanner frequently to eliminate dust and paper fragments.
- Ensure the movement and tension of the scanner's rollers and belts are sound.
- Refer to your scanner's instruction manual for more preventative maintenance tips.

Contact Treasury Management Support at **866-563-1010** for further assistance.

Getting Started

In this section, you will find helpful tips for creating successful scans, how to access Remote Deposit Capture from either Commercial or Business Online Banking, and instructions for setting up your workstation to begin scanning.

Check Image Quality

Based on the Check 21 standards, check image quality is required to meet certain specifications. Follow the below quality controls for the best results.

- Checks should be written in blue or black ink.
- Handwriting must be legible.
- Checks should be uniform in shape.
- The MICR line must appear to be fully intact.
- Checks should be signed and endorsed.

Our Image Quality Assessment (IQA) tool will identify most checks with poor image quality but following the guidelines above will help ensure checks are scanned properly. If the image fails the IQA test after scanning, please review the following:

- Verify the check was able to pass through the scanner.
- Make sure the information on the check is legible.
- Verify the image displays the MICR line, signature, date, payee, amount and both sides of the check.

Rescanning a check with poor check image quality may solve the problem. If the image quality problem persists, please contact Treasury Management Support at 866-563-1010 for assistance.

Batch Volume

For quickest processing, there is a limit of 400 checks per batch; however, there is no restriction to the number of batches that can be deposited in a day.

Electronic Data Storage

Remote Deposit Capture will archive a history of all deposits. You can search for a specific item or a whole deposit batch as well as run reports on the stored data. All electronically deposited checks are stored at the bank, not on your local computer. If you electronically file the check images on your network, it is very important to make sure the network is secure and only authorized personnel have access to those electronic files.

Logging into Remote Deposit Capture

To access Remote Deposit Capture, you must have valid login credentials to Commercial or Business Online Banking.

- If new to online banking, we will provide Primary Administrators with their login credentials via email. Additional users will be provided login credentials by their Primary Administrator.

Commercial Online Banking

Once you've logged in using your Company ID, User ID and password, follow the steps below to access Remote Deposit Capture.

1. Select Account Services from the menu bar.
2. Click Remote Deposit Check Capture.

If you are new to Commercial Online Banking, please see page 31 for first-time login instructions.

Business Online Banking

Log in with your User ID and password, then follow the steps below.

1. Select Business Services from the menu.
2. Click Desktop Remote Deposit.

If you are new to Business Online Banking, please see page 34 for first-time login instructions.

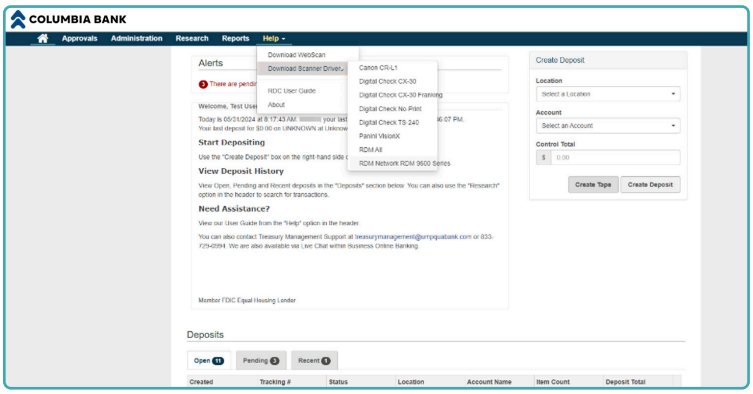
Setting Up Your Workstation

While our online banking systems and Remote Deposit Capture are browser-based applications, certain scanners must download and run the appropriate scanner drivers on the workstation before you can begin processing deposits. Contact Treasury Management Support at 866-563-1010 for assistance on driver installation.

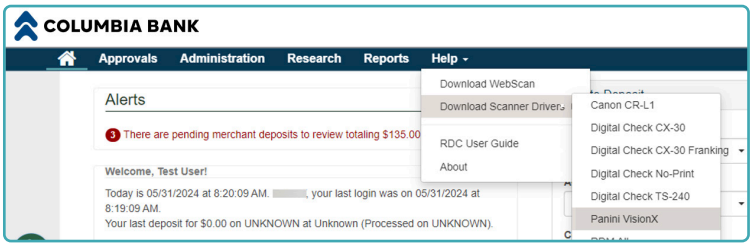
Once installation of the scanner driver is complete, WebScan will need to be installed. This installation will require administrative rights to the workstation, as well as other software requirements as referenced on page 31. If an older instance of WebScan is running on the workstation, it will need to be uninstalled prior to the updated version being reinstalled.

Note: Disconnect your scanner from the workstation prior to downloading the scanner driver.

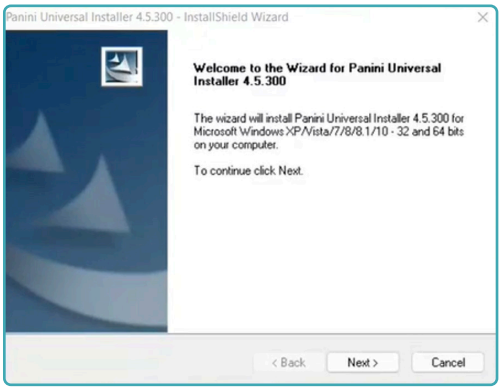
1. Once in Remote Deposit Capture, click **Help** and hover over **Download Scanner Drivers**.



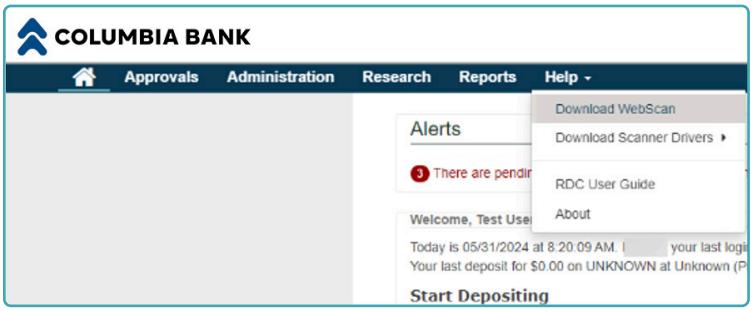
2. Select the driver for the scanner you are utilizing. Only the drivers for scanners assigned to you will display. If you do not see the appropriate driver, your Primary Administrator can assign additional scanner models to you.



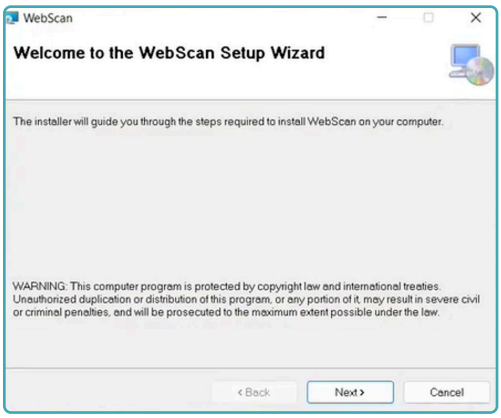
3. Click on the zip file that downloads toward the bottom of your browser and follow the wizard prompts for installation.



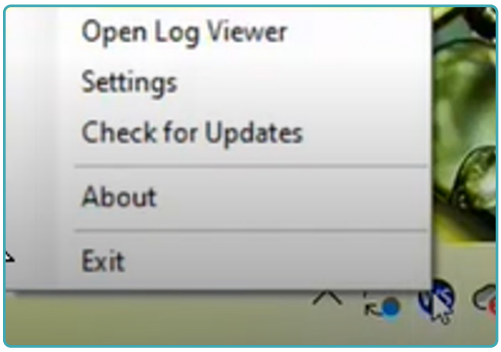
4. Once the installation wizard is complete, go back to **Help** and select **Download WebScan**.



5. Click on the WebScan file that downloads toward the bottom of your browser screen and follow the **WebScan Setup Wizard** prompts. If you receive a "WebScan Updater Status" error message, click OK then Continue.



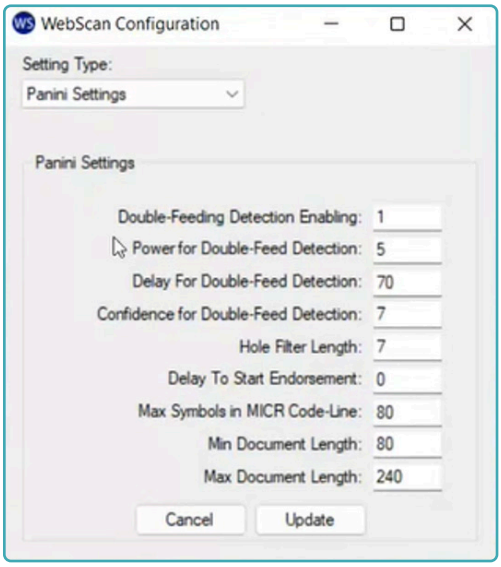
6. When complete, WebScan will be available in the system tray. Right-click to open the menu, then click **Settings**.



7. We have pre-configured WebScan's Origin Domain and Updater Settings for Remote Deposit Capture.

Scanner settings can be adjusted when troubleshooting issues. For example, if a scanner is jammed due to check thickness, you can turn off double feed (set to 0) to accommodate.

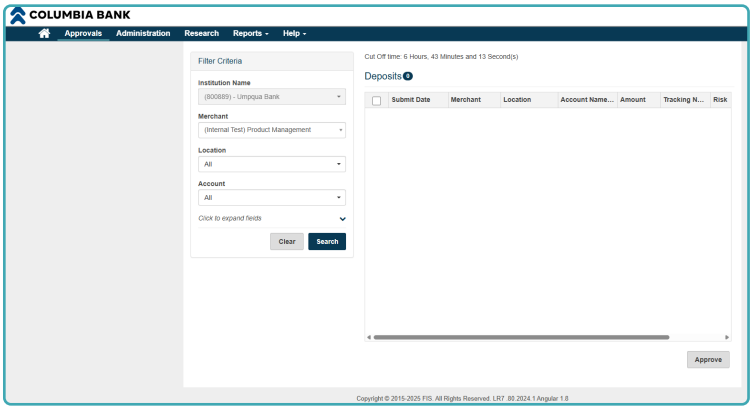
1. Open **WebScan** from the system tray, bottom right of your screen, right click and select **Settings**.
2. Select the scanner from the dropdown and update the appropriate fields. Click **Update**.



Setting Up Dual Control

Dual Control must be enabled by Columbia Bank. Please contact Treasury Management Support at 866-563-1010.

If you have Dual Controls enabled, you will see an Approvals tab in the top navigation. Items needing approval can be found under this tab.



Applying Roles

When applying roles for Dual Control, you need to have at least one user with a Merchant Depositor role and one user with a role that can approve deposits. Users can be setup with more than one role depending on your company's structure and needs.

Advanced Operator: Deposits will skip Merchant Deposit Review.

Merchant Administrator: Entitled to all Merchant Administration functions and their deposits will bypass Merchant Deposit Review.

Approver: Can reject or approve all batches. This role should not be provided to a user who has the Merchant Depositor role.

Merchant Depositor: Can create and submit deposits for review and approval.

Merchant Reviewer: Can approve batches that other Merchant Depositors have made but cannot approve their own batches. This role should be added to users that need to make deposits and approve others' deposits.

Quick Tips:

- Approver and Merchant Depositer should not be setup together.
- Merchant Reviewer and Merchant Deposit are appropriate to set up together.
- Advanced Operator and Merchant Administrator roles bypass all reviews.

User Profiles

This section provides details on adding and managing users within Remote Deposit Capture as well as online banking.

Adding Users in Remote Deposit Capture

When adding users to Remote Deposit Capture, they must also be created in Commercial or Business Online Banking if they are not already. It is important to note that the new user's online banking User ID must match their Username in Remote Deposit Capture.

As a Company Administrator, once you are logged into Remote Deposit Capture, follow the instructions below to add your new users.

1. Select **Administration** to access the **User Administration** page.
2. Click the add (**+**) icon on the left side of the screen. The options for adding a new user display on the right side of the screen.
3. Complete the required fields.
   User: Enter the user's Commercial or Business Online Banking User ID. If the user is not set up in online banking yet, enter a User ID that can also be used when creating the user in online banking. The User field in RDC must match what is in Commercial or Business Online Banking as the User ID.

   Full Name: Enter the user's first and last name.

   Email: Enter the user's email address. This will be used for system emails and notifications.

   Time Zone: Select the time zone for the user's location.

   Date Format: Select the date format. Ex. MM/DD/YYYY (two-digit month, two-digit day, four-digit year).

   Time Format: Select the preferred time format. In a 24-hour format, "h" represents hours; for example, 5:00pm is 17:00. In a 12-hour format, "h" represents hours and is typically paired with "mm" representing minutes and "tt" for AM or PM.

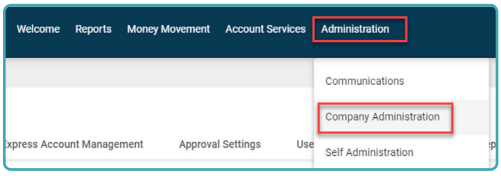
   Scanner: Choose the default scanner for the user. If a network scanner such as ml:Deal is selected, then the system updates the page with the Scanner Host field. An IP address or hostname value for the network scanner must be provided in this field.
4. Add a **phone number**. Users are required to have at least one phone number.
   a. Select the **hamburger menu icon** in the Phone Numbers section. Select **Add**.
   b. Enter a description for the number in the **Name** field.
   c. In the **Country Code** field, select the country for the phone number.
   d. Enter the phone number in the **Phone Number** field, omitting spaces. Dashes may be included but are not required.
   e. (Optional) Enter the extension, Ext., if applicable.
   f. Select the **add icon** (+) to add the number to the list.

5. Assign **roles** to the user profile.
    a. Select the **ellipsis icon** in the Roles section and open the **Select Roles** window.
    b. Choose the roles to assign to the user. If all roles should be assigned, you can select the hamburger icon and choose Select All.
        i. **Merchant Depositor**: Creates and submits
        ii. **Merchant Operator:** Creates only
    c. Click **Done** to save the selections and close the window.
6. Add the **locations** to the user profile.
    a. Select the **ellipsis icon** in the Locations section and open the **Select Locations** window.
    b. Choose the **locations** to assign to the user. If all locations should be assigned, you can select the hamburger icon and choose Select All.
    c. Click **Done** to save the selections and close the window.
7. Add accounts to the user profile.
    a. Select the **ellipsis icon** in the Accounts section to open the **Select Accounts** window.
    b. Choose the **accounts** to assign the user. If all accounts should be assigned, you can select the hamburger icon and choose Select All.
    c. Click **Done** to save the selections and close the window.
8. (Optional) Arrange the order of locations and accounts. There are two ways to move items up or down the list.
    a. Select the list number field for the item you want to move. Hold down the mouse and drag the item up or down to the preferred position.
    b. Select the list number field for an item and enter a new number for the item. The item will move to the newly assigned position.
9. Click **Save**.
10. Add the user to Commercial or Business Online Banking if not an existing user.

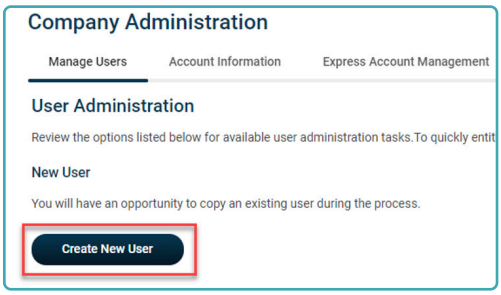
Adding Users in Commercial Online Banking

Remote Deposit Capture users must also have a profile in Commercial Online Banking. If the user is new to Commercial Online Banking, follow the steps below to add them.

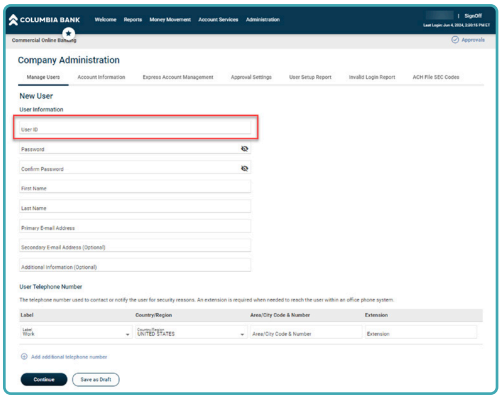
1. Select **Administration** from the top menu then **Company Administration**.



2. Click **Create New User** from the Manage Users tab.

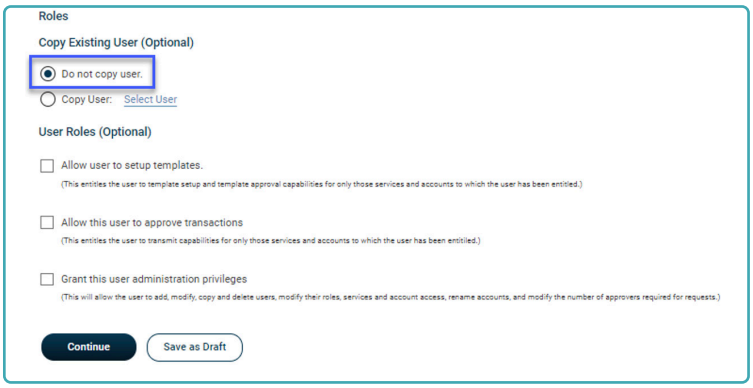


3. Complete the New User profile fields and click **Continue**.

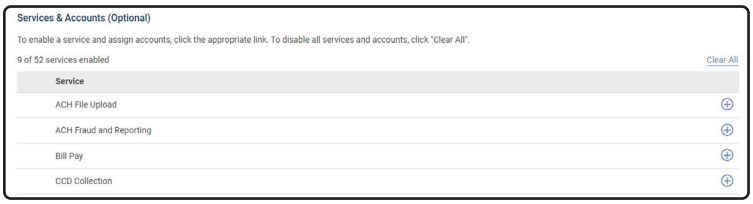


Note: For User ID, use the same ID entered in the "User" field when creating the user in Remote Deposit Capture.

4. Select the appropriate roles for the user or copy an existing user. Click **Continue**.



5. Under **Services & Accounts**, select the add icon (+) next to **Remote Deposit Check Capture**. A checkmark should appear to the left of the service and a "service enabled" message should appear to the right. Click the X to the right of any enabled service to remove it from the user's profile. Click **Continue**.

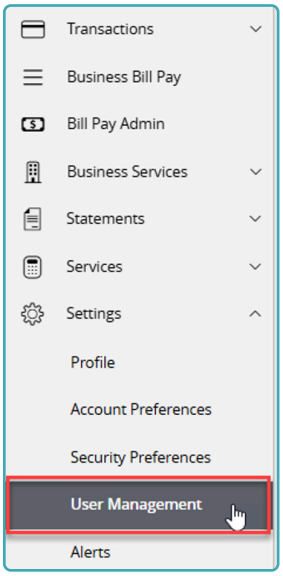


6. (Optional) Enable limits for the user and click **Continue**.
7. Click **Create User**. You can save the user setup as a draft and complete it later if needed.
8. Provide the new user with their Commercial Online Banking Company ID, User ID and password to log in.

Adding Users in Business Online Banking

Remote Deposit Capture users must also have a profile in Business Online Banking. If the user is new to Business Online Banking, follow the steps below to add them. If the user already exists, skip to step 6 for enabling the Remote Deposit Capture service.

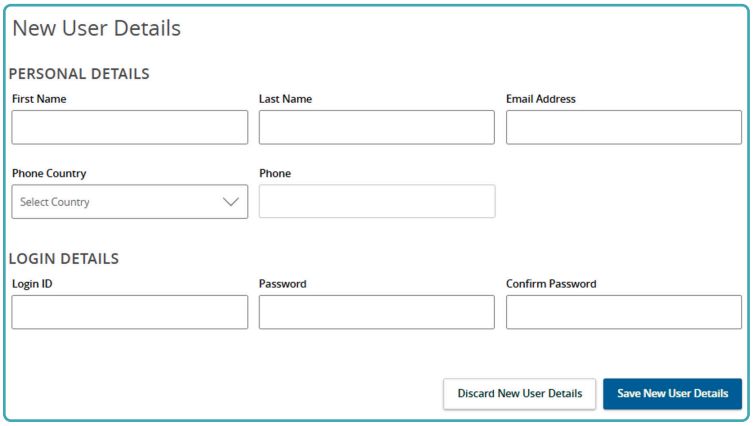
1. Go to **Settings** and select **User Management**.



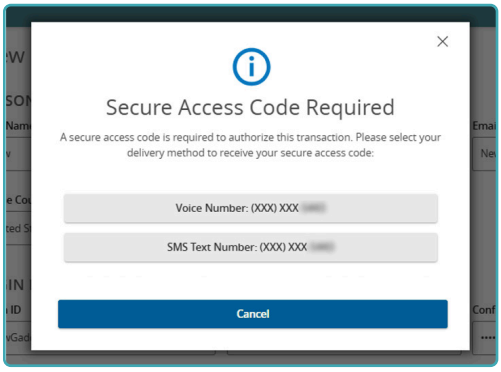
2. Click **Add User**.

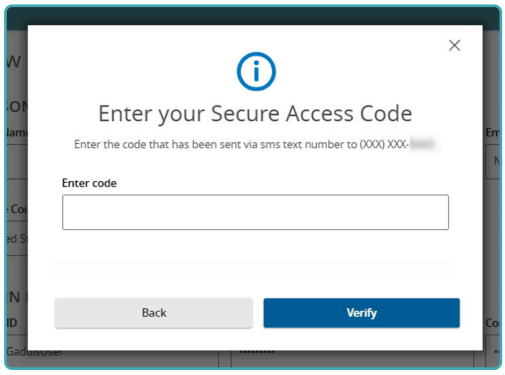


3. Complete the New User Details fields and click **Save New User Details**. For the Login ID field, ensure you use the same ID entered in the "User" field when creating the user in Remote Deposit Capture.

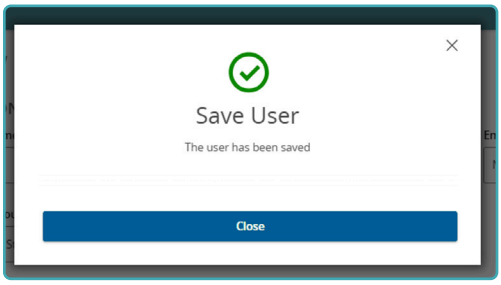


4. Select the delivery method for receiving a Secure Access Code then enter the code in the field provided and click **Verify**.

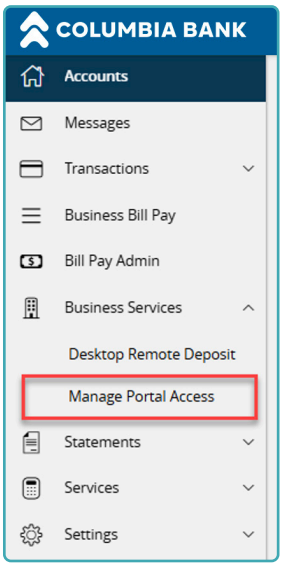




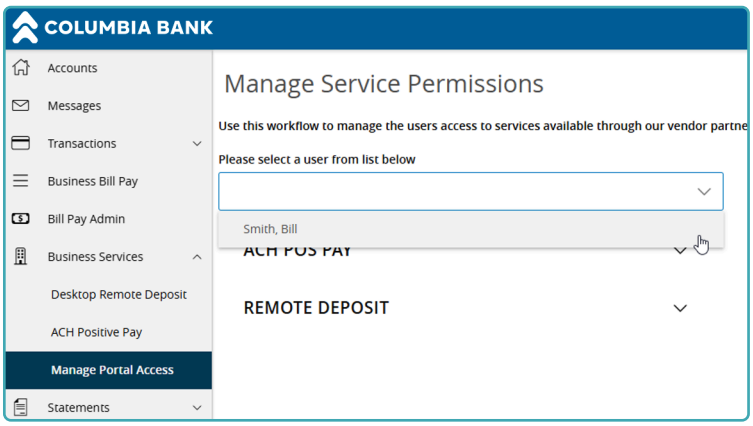
5. A confirmation message that the new user has been created will appear. Click **Close**.



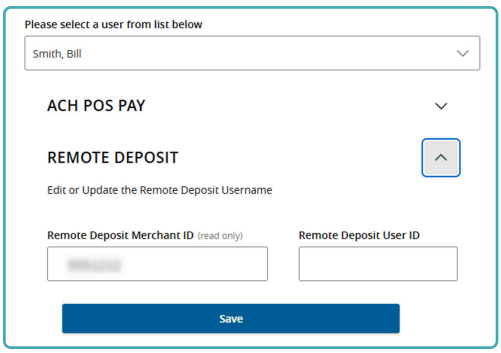
6. Go to Business Services in the main menu then **Manage Portal Access**.



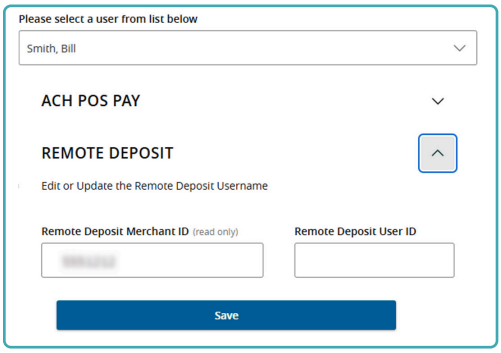
7. Choose the user from the drop-down menu on the Manage Service Permissions screen.



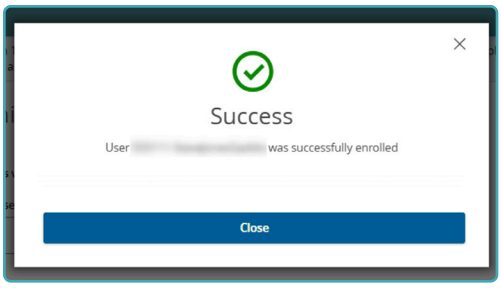
8. Click on **Remote Deposit** to expand that section for the user.



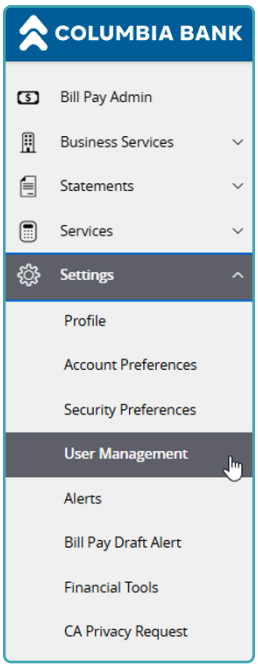
9. Enter the **Remote Deposit User ID** and click **Save**. The Remote Deposit User ID should be the same as what you entered in the "User" field when creating the user in Remote Deposit Capture.



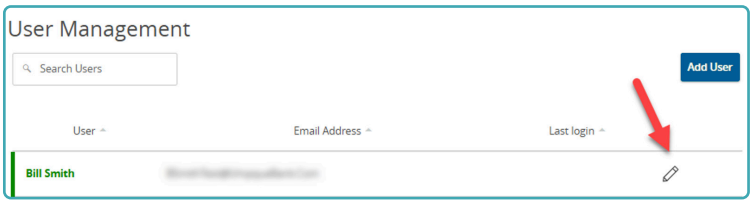
10. A confirmation message will appear. Click **Close** to proceed.



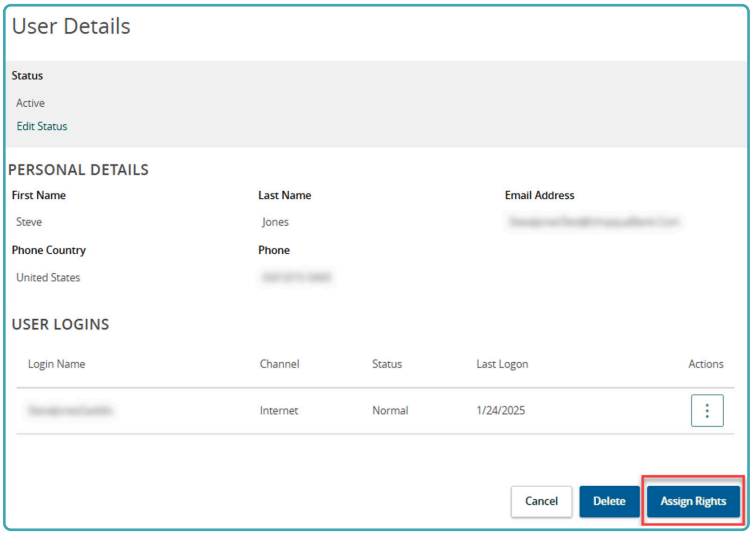
11. Go to **Settings** from the main menu then **User Management**.



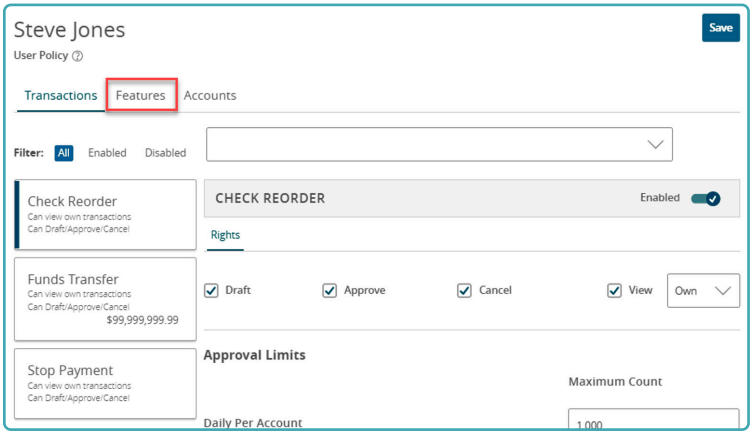
12. Click the **pencil icon** to the right of the applicable user to edit their profile.



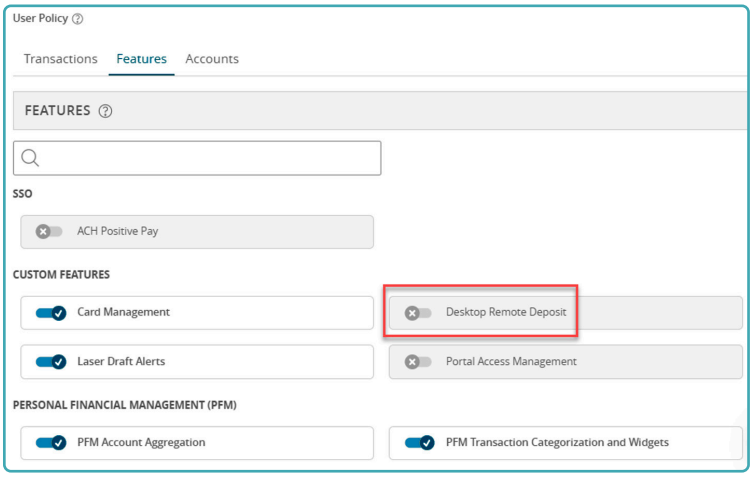
13. Choose **Assign Rights** in the lower right of the screen.



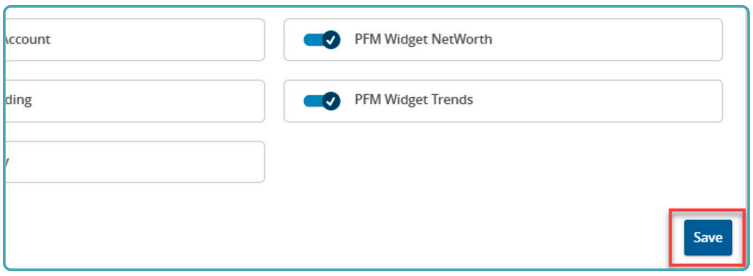
14. Click on the **Features** tab.



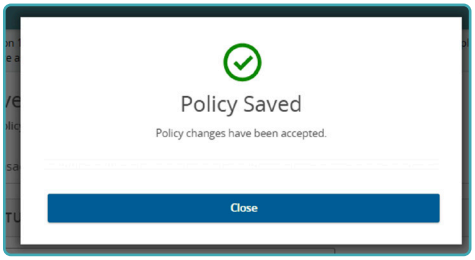
15. Under **Custom Features**, click on the toggle for **Desktop Remote Deposit** to enable this service for the user.



16. Click **Save**.



17. A confirmation message will display. Click **Close** to return to the User Management settings.

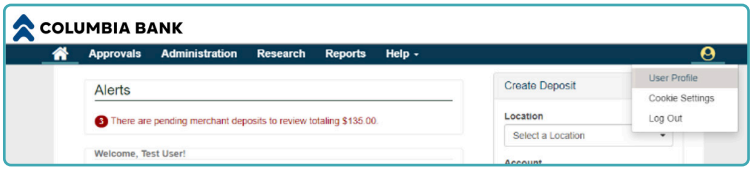


18. The user is now enabled and should be able to access Desktop Remote Deposit going forward. If this is a new Business Online Banking user, ensure you provide them with their User ID and password for logging in.

Changing User Settings in Remote Deposit Capture

Users have access to change a select number of settings within their user profile.

1. Click on the **profile icon** in the upper right corner and select **User Profile**.

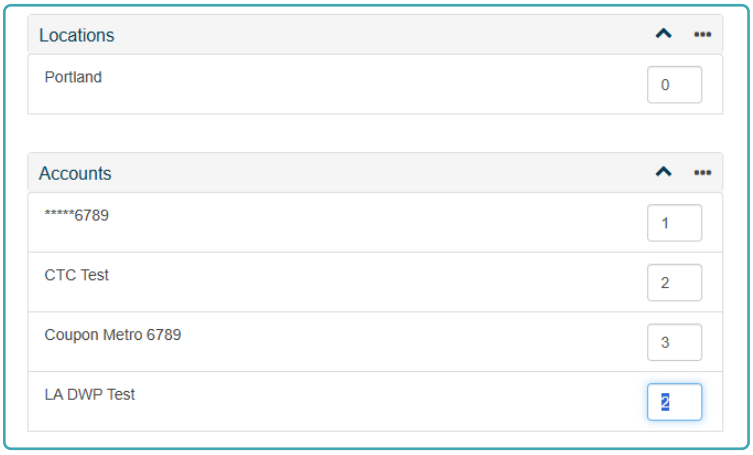


2. Make any desired changes to Email, Timezone, Date Format, Time Format, Scanner or Phone Number. Additionally, you can rearrange the order in which locations and accounts are displayed. Only Company Administrators can assign additional Locations and Accounts.

   There are two ways to move items up or down the list.

   a. Select the list number field for the item you want to move. Hold down the mouse and drag the item up or down to the preferred position.

   b. Select the list number field for an item and enter a new number for the item. The item will move to the newly assigned position.



3. Click **Save**.

Creating a New Deposit

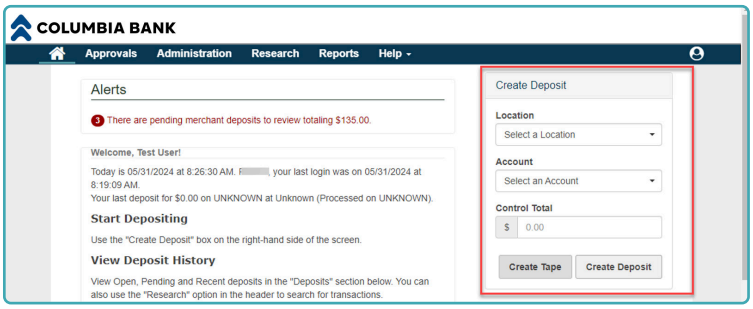
Prior to scanning checks, confirm your scanner driver and WebScan have been installed and that your scanner is connected to your workstation.

1. Complete the fields in the Create Deposit box on the right of your screen and click **Create Deposit**.

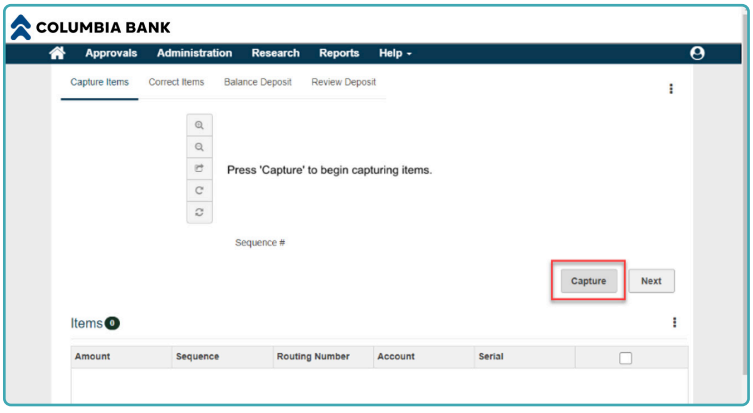
Location: Select from the dropdown or start typing to search for a specific location.

Account: Select from the dropdown or start typing an account number. Accounts are arranged numerically, low to high.

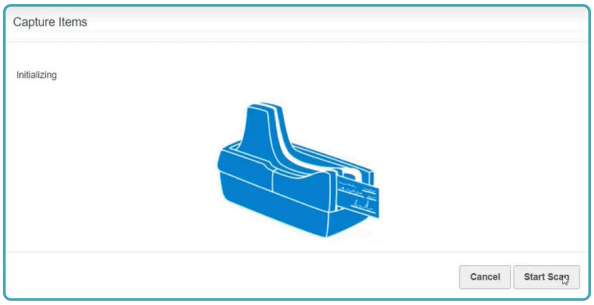
Control Total: (Optional) Enter the expected amount of the deposit. If you don't enter an amount or enter $0, your file will show up as unbalanced once all items are scanned, and you will need to balance the batch.



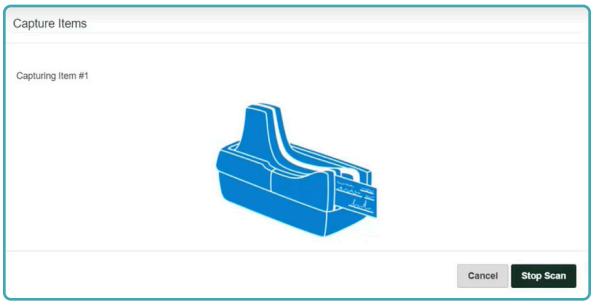
2. Click **Capture**. The WebScan icon in the system tray will turn green.



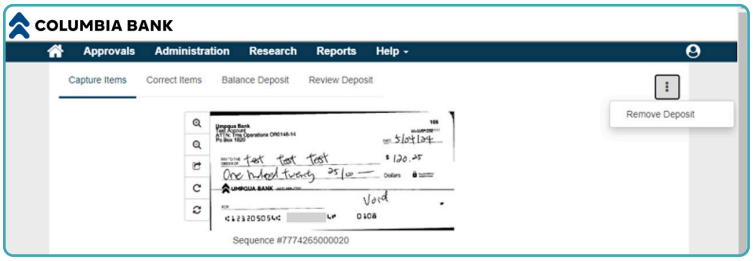
3. Load items into the scanner and click **Start Scan**.
   a. Loaded items will automatically start scanning and be added to the deposit.
   b. Do not pull a check out while it is being scanned.
   c. If a check jams during scanning, remove the check from the scanner and press F5 on your keyboard. Rescan the check.

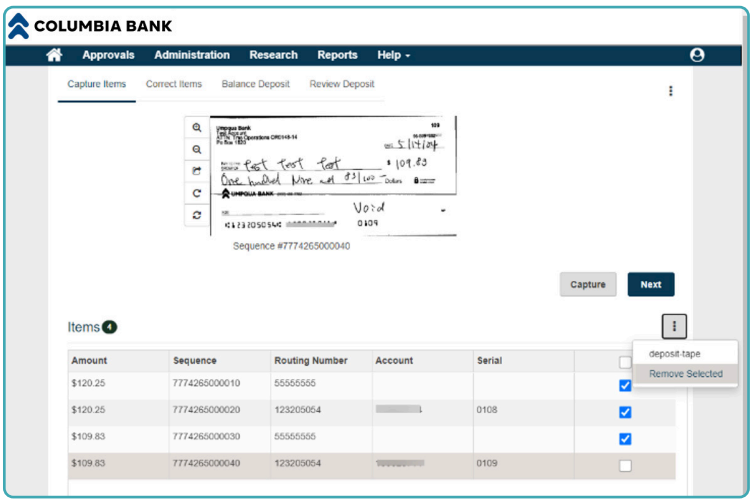


4. Items will feed through the scanner and you can append additional items by reloading the scanner. When finished, click **Stop Scan**.



5. The checks scanned will be displayed on the Capture Items page. You can remove the entire deposit or individual items if needed. When finished reviewing, click **Next**.





6. If the calculated total matches the Control Total, and there are no failed items, a virtual deposit ticket is created.
   a. If there are any failed items, the Correct Items page will display those items and their corresponding failures and exceptions.
   b. If there are no failures, the Balance Deposit page will display.

Deposit Funds Availability

Your funds will be available according to the schedule below. The schedule is subject to change without notice.

Same Day Availability

- Checks drawn on Columbia Bank routing numbers.
- Transmission deadline is 8pm PT.

One Business Day Availability

- All other domestic routing numbers.
- Business days do not include Saturday, Sunday or holidays as determined by the Federal Reserve Bank.

Note: Returned items that are re-deposited will be assigned additional days of float.

The full details of the bank's Funds Availability Policy can be found in the Business Rules & Regulations disclosure.

Correcting Deposits

If any exceptions exist within the deposit, the Correct Items page displays. The following are a list of potential failure conditions and the associated corrective action.

Amount Recognition Failed: Manually enter the amount of the item.

Duplicate Item: The current and original images will present for verification. Both items may need to be removed.

Item Data Entry: Data must be entered for any highlighted field for the item in question.

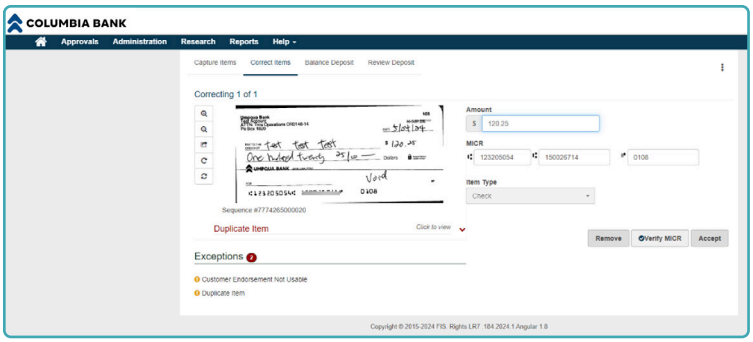
Image Quality Exceptions: The error will provide the image quality and usability errors associated with each item. You may need to remove them.

Reject Item Exception: An explanation of why an item is labeled as a Reject will be shown.

- The item is foreign, with the exception of Canadian items.
- The scanner is unable to successfully read the MICR.
- The item routing number is not a valid routing transit number.

Item Limit: Remove captured items that exceed the configured Item Limit.

MICR Editing: If MICR Editing is enabled, these fields can be updated for the bank to review.



Click **Accept** once all required fields are populated to accept an exception item into the deposit.

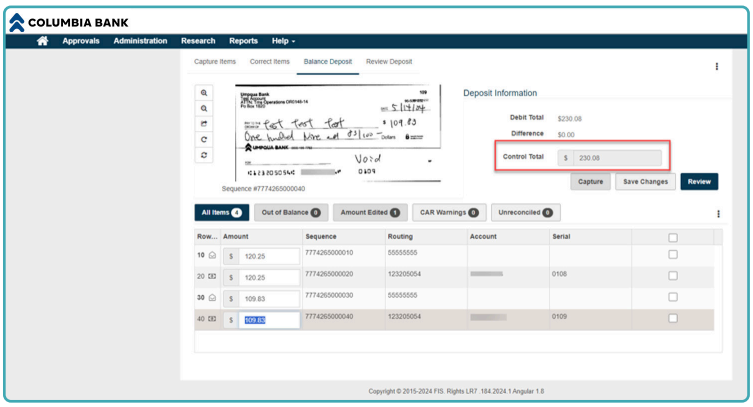
If you need to remove items, click **Remove**. A confirmation message will display to verify the decision.

- Removed items can be recaptured. If the recaptured item continues to fail and cannot be accepted, it must be deposited through traditional means.
- If an item is a critical failure or reject, the only option available is to remove the item.

When the last exception in the Correct Items page is corrected, the Balance page will display.

Balancing Deposits

If the deposit is out of balance, the Balance Deposit page will provide the details of the scanned items for review and adjustment.



If the Control Total matches the Deposit Total, the deposit is in balance and eligible for submission. Click **Review** to continue.

If the Control Total does not match the Deposit Total, then review each item.

- Select the incorrect item in the grid and edit the amount below the image.
- Click **Save Changes** to apply the change.
- When the deposit is in balance, the Review page will display.

Adding or Modifying Open Deposits

To add items to or modify individual items within an open deposit, follow the instructions below.

Adding Items

1. Click the **Open** tab and select the deposit needed.
2. Follow the instructions within Creating a New Deposit.

Modifying Items

1. Click the **Open** tab and select the deposit needed.
2. Remove any necessary items.
3. Click **Next** and then **Balance** on the next screen and follow the instructions within Balancing Deposits.

Returned Deposited Items

Items deposited through Remote Deposit Capture may be returned for any of the following reasons. Please refer to the Other Account Services and Fees Schedule for any returned item fees that may apply.

- Non-Sufficient Funds (NSF)/Uncollected/Held Funds
- Account Closed
- Account Not Found
- Stop Payment
- Customer Not Authorized
- Other
- Refer to Maker
- Two Signatures Required
- Irregular or Missing Endorsement
- Lost/Stolen
- Invalid Account
- Fraud/Counterfeit/Forger

Items are returned in the form of a substitute check known as an Image Replacement Document (IRD), which may be slightly larger than the original check and specially formatted to be processed as if it were an original item. The front of an IRD will state, "This is a legal copy of your check. You can use it the same way you would use the original check." indicating the item is negotiable.

Sample front



Sample back



Items Returned for NSF, Uncollected or Held Funds

If you receive an IRD that has been returned for NSF, Uncollected or Held Funds, the IRD can be re-deposited one additional time through your Remote Deposit Capture service.

To re-deposit a returned IRD, re-scan the item and deposit as you normally would a check.

Attention: Under no circumstances should you re-scan the original item.

If the item is returned a second time, you will need to obtain a replacement check from the issuer or arrange for another form of payment such as an ACH credit or wire transfer.

Items Returned for Poor Image Quality

Your Remote Deposit Capture service has checks and balances to ensure only check images of acceptable quality are transmitted for deposit. On occasion, you may be asked to provide us with original checks within your possession (or copies of the fronts and backs of the checks). **You must respond to such requests within five (5) business days**. If we request an original check from you, it is typically due to an item returned against your account for poor image quality, and the returning bank will not clear the item until they receive either the original document or a clearer image.

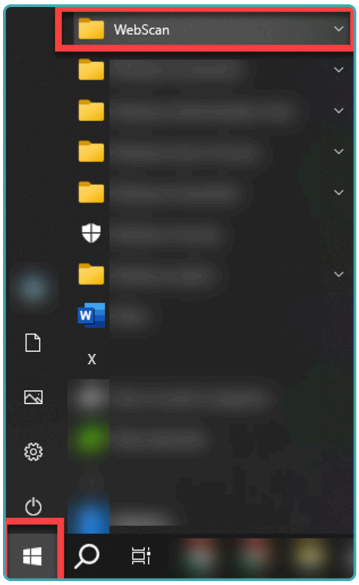
Items Returned for all Other Reasons

If you receive a returned item for any of the other reasons shown above, you will need to request a new check be issued or arrange an alternative method of payment. IRDs returned for reasons other than NSF, Uncollected or Held Funds cannot be re-deposited.

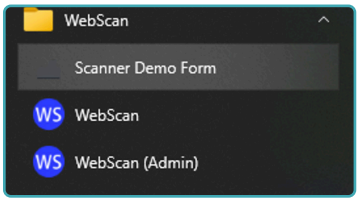
Marking, or Franking, of Original Checks

Scanners without Rollers

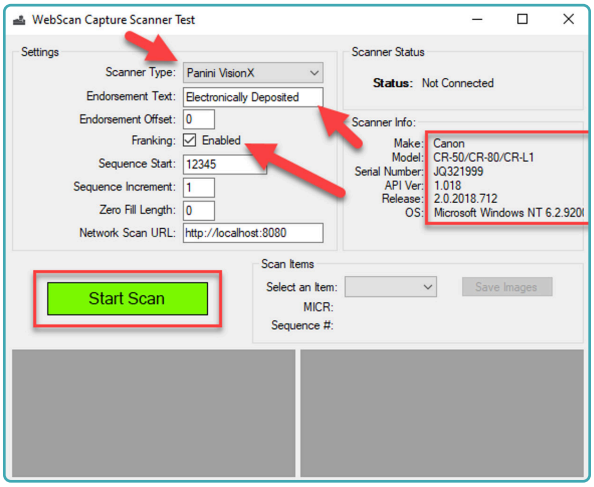
1. Go to the Windows Start or Search button and find the **WebScan** folder.



2. Click on **Scanner Demo Form**.



3. The WebScan Capture Scanner Test window opens. Select your scanner from the **Scanner Type** dropdown. You can find your scanner details in the Scanner Info section. Then type the **Endorsement Text** of your choice and check the **Enabled** box next to Franking.



4. Load items in the scanner facing backwards so the ink can mark the front of the checks. Click **Start Scan**.

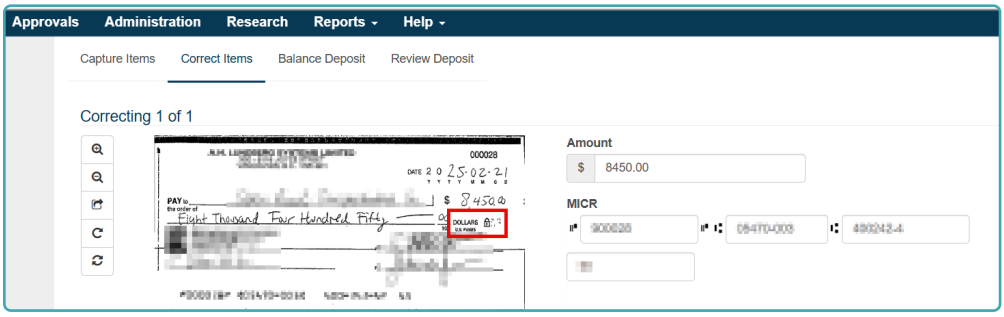
Scanners with Rollers

Please contact our Treasury Management Support team via Chat within Commercial Online Banking or at 866-563-1010 to enable this functionality.

Canadian Check Processing

Please read and adhere to the following guidelines for Canadian check processing.

- Notate on the front of the check near the courtesy amount whether the amount is in CAD or USD. If this is not notated or is incorrect, a service charge will be incurred and deducted from the deposit. Notification of the error will be sent via secure email.
- If captured items are Canadian in CAD, Columbia Bank will apply the current day's CAD exchange rate to the item.
- To view the adjustment amount applied to an item, review the previous day transaction history in Commercial or Business Online Banking.



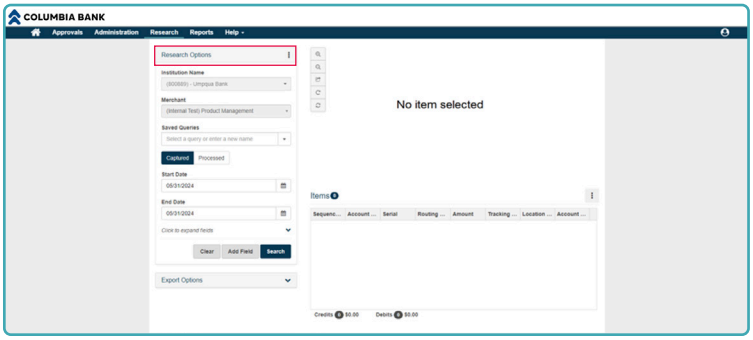


Research: Searching for Deposit History Items

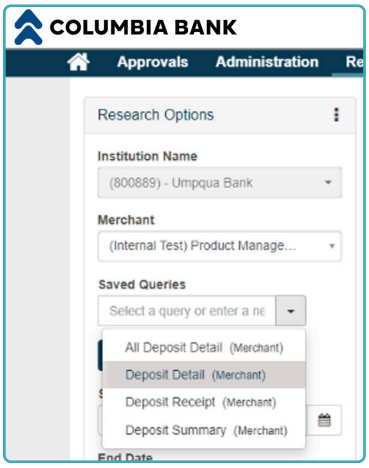
You can search for a specific item or items across deposits using any combination of available criteria. Search queries can also be saved and re-ran.

Follow the instructions below to research an item.

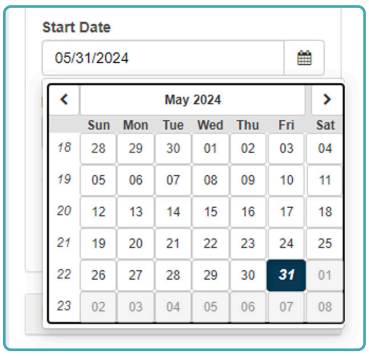
1. Click **Research**.



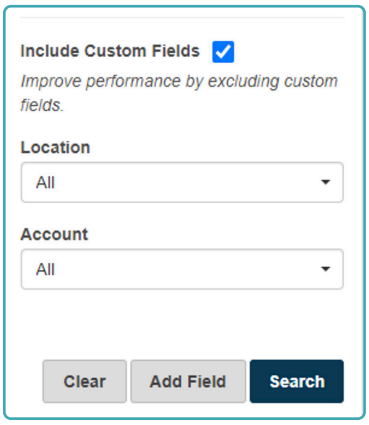
2. (Optional) Select a query from the **Saved Queries** dropdown if re-running a saved query.



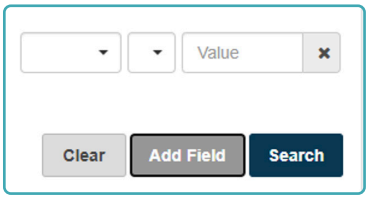
3. Select a **Start Date** and **End Date** to search within.



4. (Optional) To further refine your search, check the **Include Custom Fields** box to expand and add criteria.



5. (Optional) Click **Add Field** to add additional research criteria. Repeat for as many fields as needed.



a. Select a field from the left dropdown.

Amount

Item

Type

Deposit Account

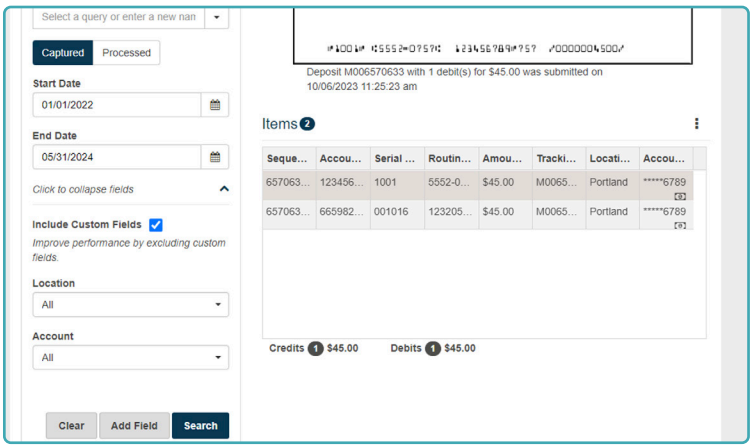
Routing

Sequence
Account Number
Serial
Item Source
Deposit Source
Tracking Number
Tran Code
User Name

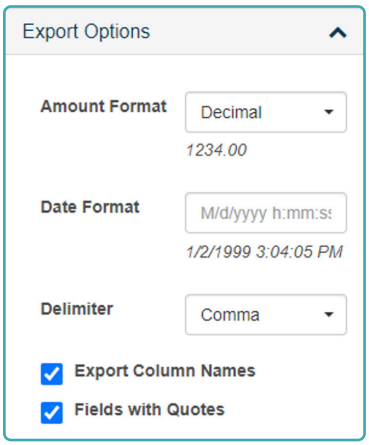
b. Select criteria from the center dropdown.
= Equals
< Less than
> Greater than
>= Greater than or equal to
<= Less than or equal to
< > Not equal to

c. Enter a value in the right **Value** field, such as $10.00.

6. Click **Search** and the results will display to the right.

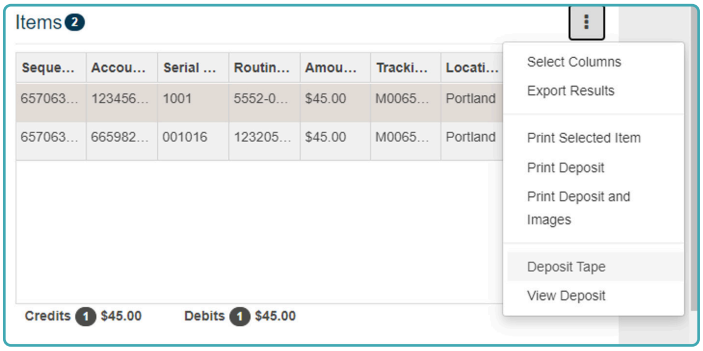


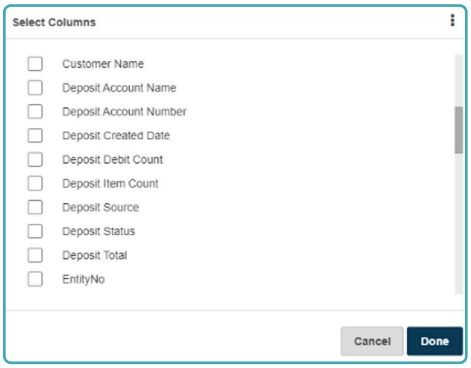
7. (Optional) Expand the **Export Options** to customize the format and export your results.



a. (Optional) Click the hamburger menu then **Select Columns** to choose the columns you want included in your export. Check the box next to the columns you want included and click **Done**.

Note: Columns within the Items table can also be dragged and moved as needed.



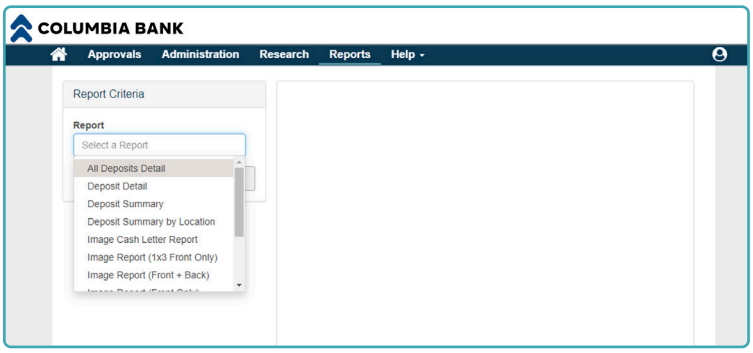


b. Click **Export Results** to download a CSV file.

8. (Optional) To save your query, enter a name into the **Saved Queries** field then click the hamburger menu next to Research Options and select **Save**.

Reporting

Under the Reports menu, you have access to a variety of reports that may be printed, saved or exported.



All Deposits Detail: A list of deposits made during a specified time range for the specified locations and accounts. In addition to items such as individual checks, item amounts, serial numbers, account numbers and so on, you can include custom fields.

Deposit Detail: Details of a particular deposit. In addition to items such as individual checks, item amounts, serial numbers, account numbers, item type such as coupon, credit or debit, you can include custom fields.

Deposit Summary: A summary of the deposits made during a specified time range for the specified locations and accounts. It includes the date of the deposit, deposit tracking number, location, deposit status, primary account and the counts. You can also include custom fields.

Deposit Summary by Location: A summary of the deposits made during a specified time range for a single account or all accounts, grouped by location. It includes the date of the deposit, deposit tracking number, deposit status, person who scanned the deposit, person who submitted the deposits, and the counts. You can also include custom fields.

Image Report: Details and images for a selected deposit on a specified date. The image report can be run three different ways:

- **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.
- **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.

All three variations also include the date the deposit was submitted, the account, the status, the location and the deposit total. These reports can include deposits in pending status.

Location Summary: A detailed summary of all deposits and debits made within a specified date range for the selected locations and accounts, grouped and summarized by location. Includes the location name, deposit counts, debit counts and deposit totals.

Pending and Rejected Deposits Summary: A detailed summary of all the deposits in a pending state, as well as those in a rejected state, grouped and summarized by location. It includes the tracking number, received time, depositor, total debits and total deposits. The rejected deposits also include any review comments.

Receipt Detail: Detailed information about a specific deposit made on a specific date. In addition to the date, deposit status, location, account number, tracking number, person who captured the deposit, person who submitted the deposit, item type such as coupon, credit, and debit, serial number and item number, you can include custom fields as well as deposits in pending status.

Note: 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.

Appendix A

Commercial Online Banking First-Time Login Instructions

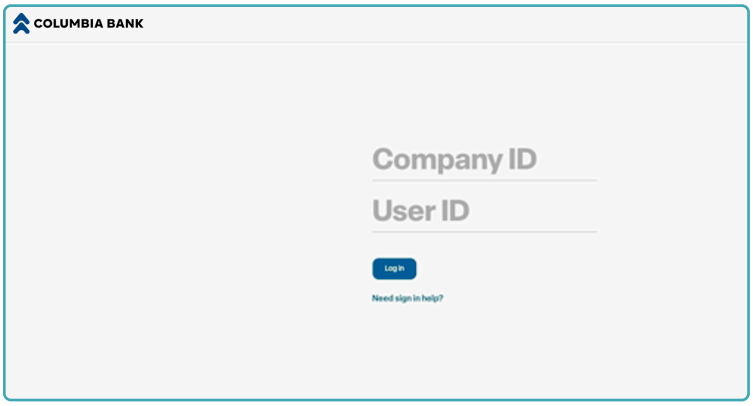
When logging into Commercial Online Banking for the first time, you will need your:

- **Company ID**
- **User ID**
- **Temporary Password**

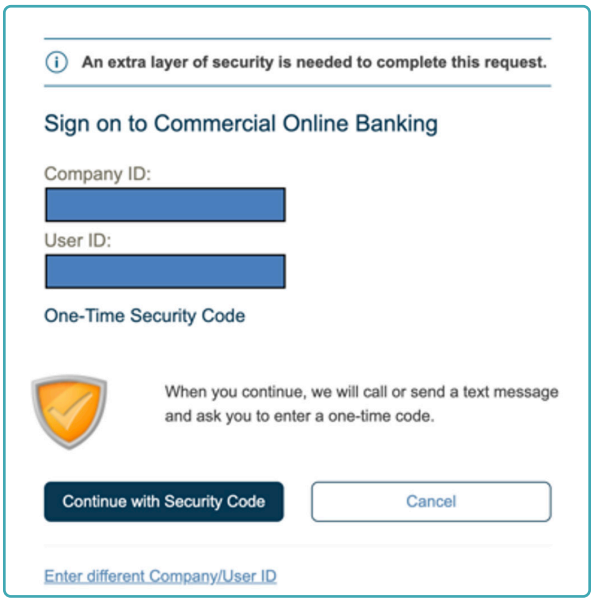
If you are the Primary Administrator for your company, these were provided via email by Columbia. All other users' login credentials are provided by the Primary Administrator.

Logging in

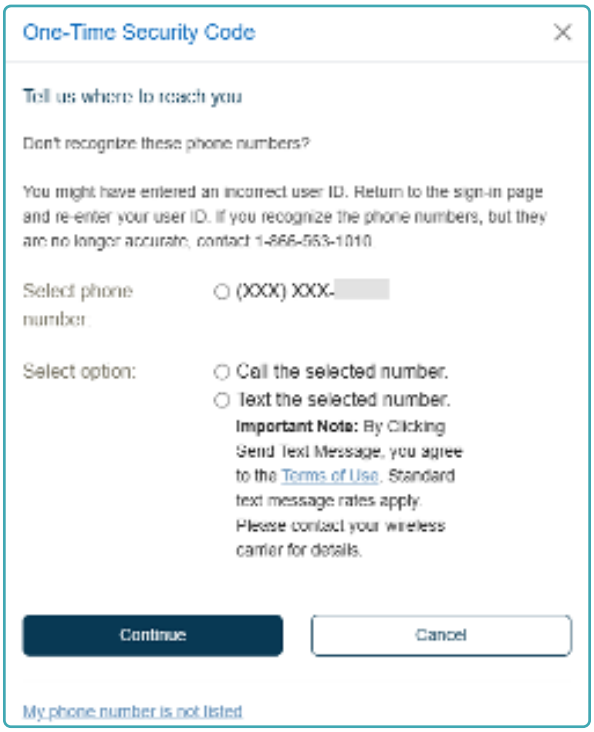
1. Go to **ColumbiaBank.com** and click the **Log in** button in the upper right of the screen.
2. Select **Commercial Banking**.
3. Enter your **Company ID** and **User ID**, then click **Log in**.



4. You will be asked to authenticate with a one-time security code. Click **Continue with Security Code**.



5. Select the delivery method for which you'd like to receive the code and click **Continue**.



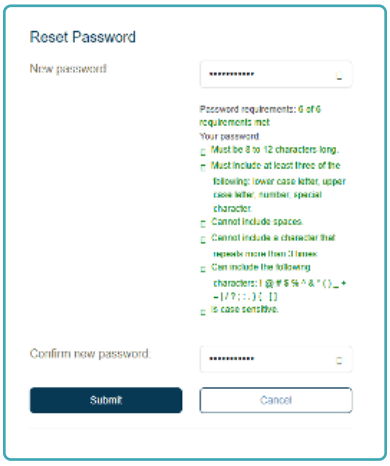
6. Enter the code received at your selected delivery method and click **Submit**.



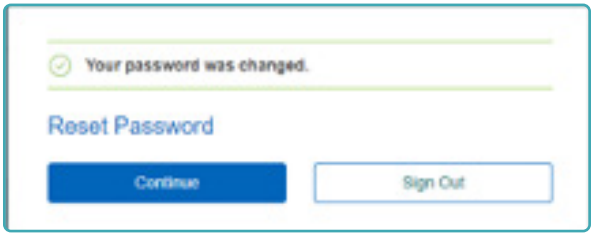
7. Enter your **temporary password**.



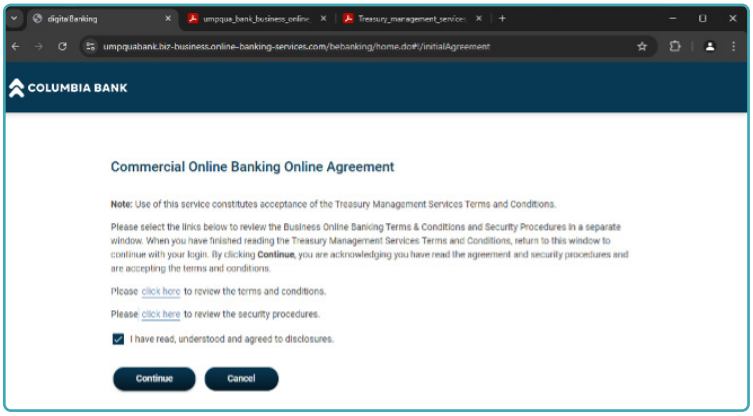
8. You will be prompted to reset your password. Enter your new password and click **Submit**.



9. Click **Continue** within the Change Password Confirmation screen.



10. Review the Terms & Conditions as well as the Security Procedures and check the "**I have read, understood and agreed to disclosures**" box. Click **Continue**.



Appendix B

Business Online Banking First-Time Login Instructions

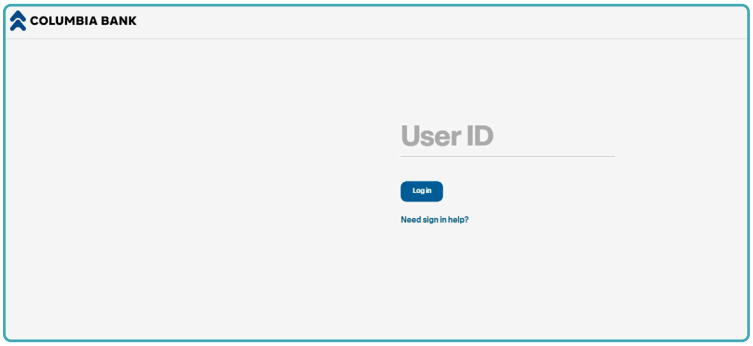
When logging into Business Online Banking for the first time, you will need your:

- **User ID**
- **Temporary Password**

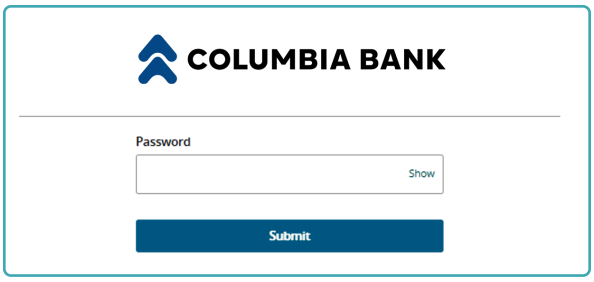
If you are a Primary Administrator for your company, these will be provided by Columbia. All other users' login credentials will be provided by a Primary Administrator.

Logging in

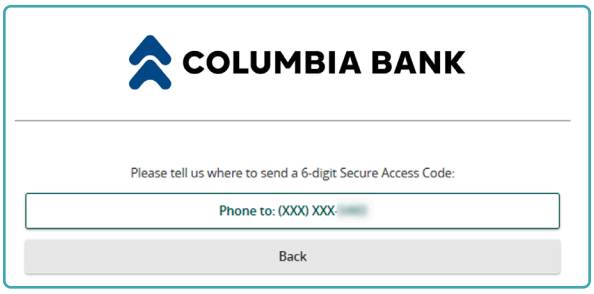
1. Go to **ColumbiaBank.com** and click the **Log in** button in the upper right of the screen.
2. Select **Business Banking**.
3. Enter your **User ID** and click **Log In**.



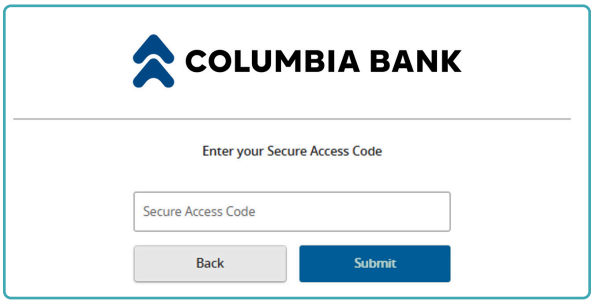
4. Enter your temporary password and click **Submit**.



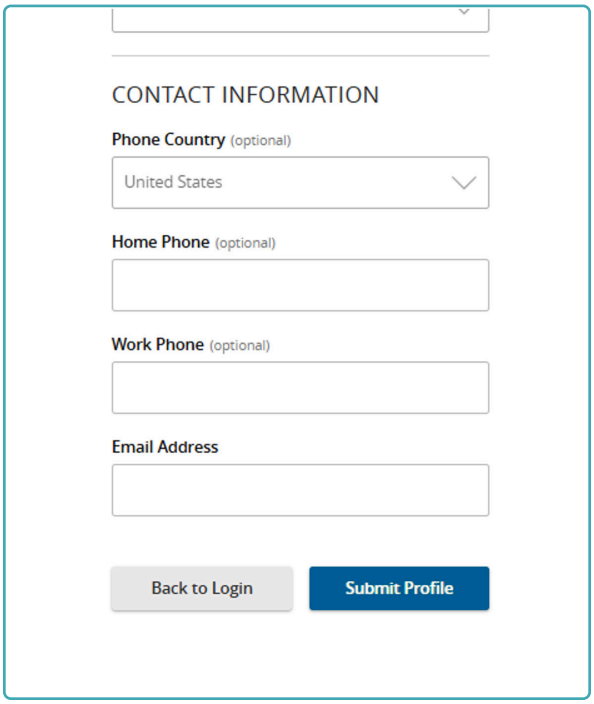
5. You will need to authenticate with a one-time security check. Select the delivery method by which you want to receive your Secure Access Code.



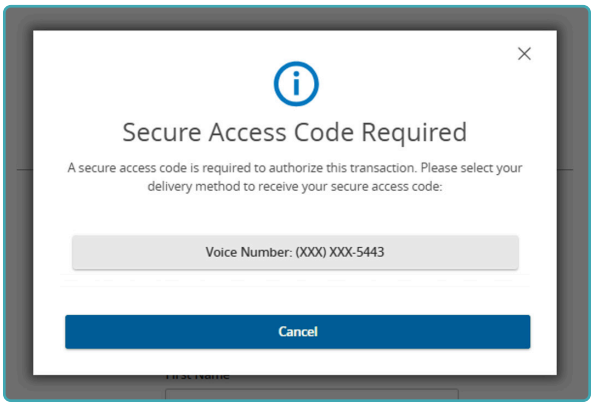
6. Enter the code sent via the delivery method selected and click **Submit**.

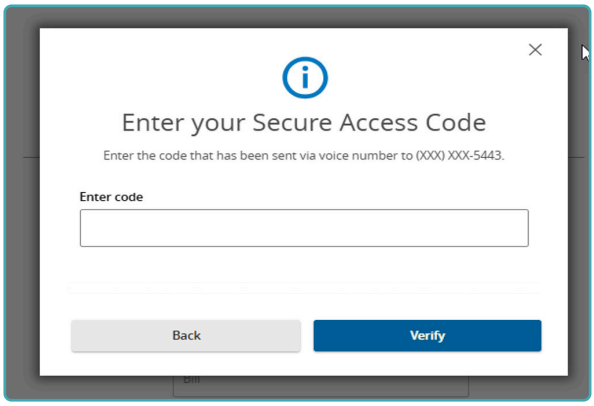


7. You will be prompted to verify your profile information. Make any necessary updates and click **Submit Profile**.

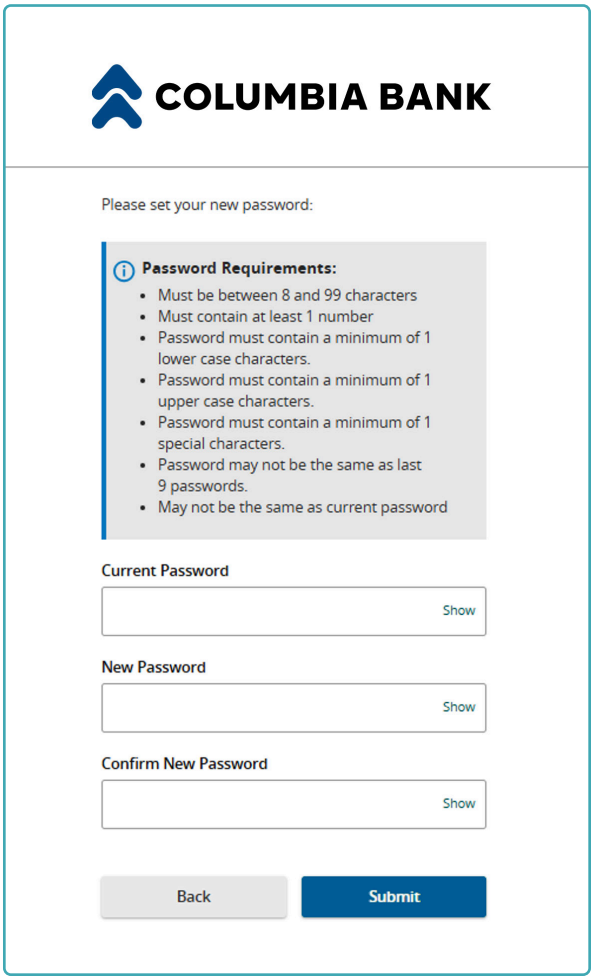


8. An additional Secure Access Code will be required for user verification. Choose the delivery method then enter the code in the field provided once received. Click **Verify**.





9. You will be prompted to create a new password. Enter your temporary password and then the new password you wish to use, re-enter the new one and click **Submit**.



10. Read the Terms & Conditions that are presented and select **I Accept** at the bottom.

