M&T Bank

Welcome:

To help you get started using M&T's Remote Check Deposit Service, we've developed this Quick Start Guide that includes helpful information on the following:

- Signing On
- Creating a Deposit
- Deposit States
- Scanner Jam Example
- Validation Status Message Examples
- Reporting
- Tips

Signing On:

- To access the Remote Check Deposit product, type in the following internet address: https://remotedeposit.mandtbank.com/ (address is case sensitive and must be typed in lower case letters)
- The **Login** page will display
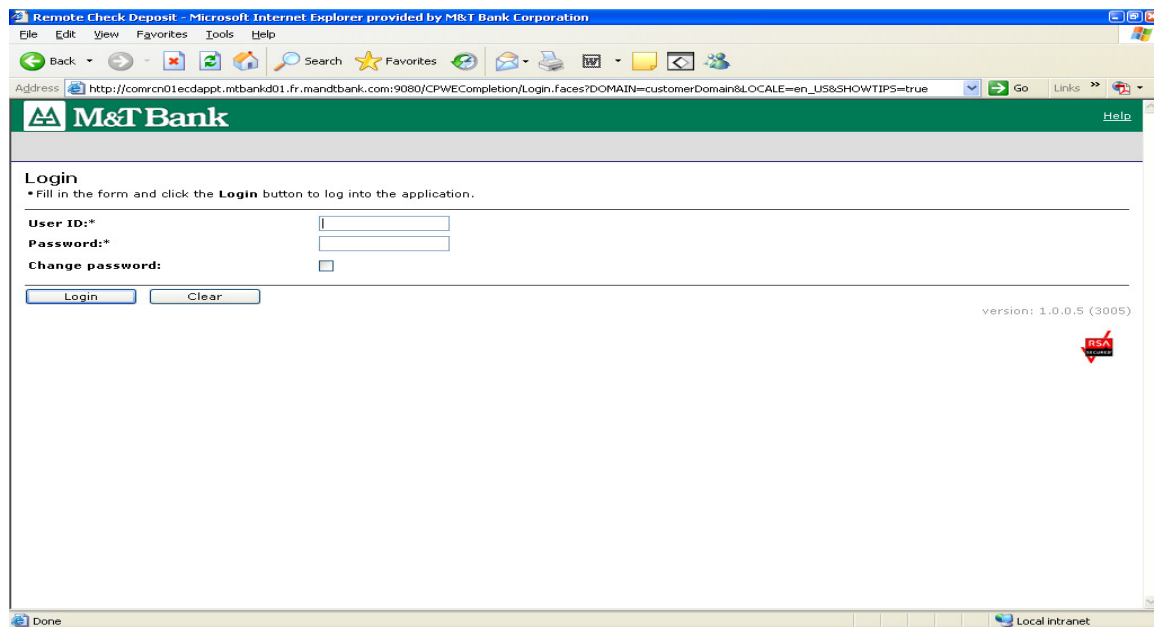
**First Time Remote Check Deposit Users -** At the **Login** page enter **User ID and Password**.

- If you would like to customize your password, enter in the **User ID** and **Password** that you received from your System Administrator and check the **Change password** checkbox to modify your password.
- Click **Login**
  - ➢ Recommendations for creating your own personal **Password** on Remote Check Deposit Web are as follows:
    - o 8 Character minimum and 20 Character maximum
    - o Minimum 1 numeric character
    - o Case sensitive
    - o Repeating characters limited to three
    - o You can not reuse your password for three consecutive password changes

- The **Welcome Page** will appear and Log on is complete

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Creating a Deposit:

1. At the Welcome Screen click on "**Create New Deposit**".

IMPORTANT: Only a User that has Operator privileges can perform deposits
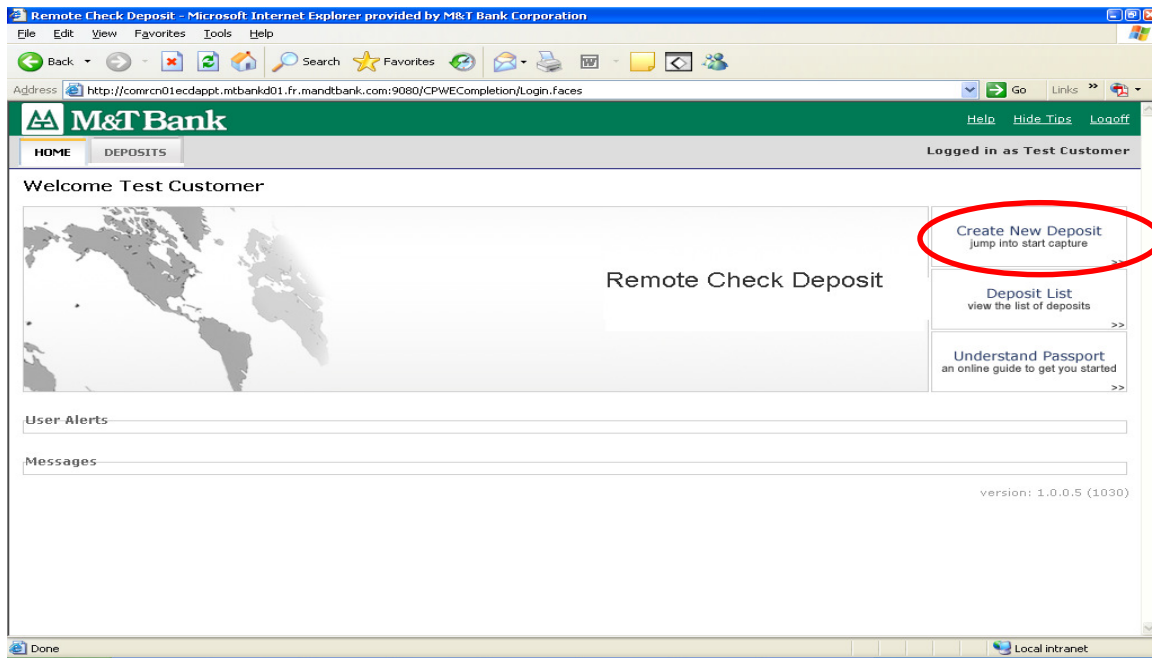
2. Start the Check Capture Process –Select the proper **Location** and **Account Number** and enter the **Number of Items** and the total dollar amount of the deposit in the **Amount ($)** field. Click the **Start Capture** button. Place your checks in the desktop scanner hopper.

TIP
✓ *Item preparation such as removing staples, folds and facing all checks in the proper direction should be performed prior to launching the image capture process*
✓ ***Foreign*** *and* ***Canadian*** *items are* ***NOT eligible*** *to be deposited using Remote Check Deposit*
✓ *If you have greater than* ***twenty accounts*** *setup on Remote Check Deposit, you will choose your deposit account through a search menu. You can search either by account number or account description.*

![M&T Bank logo]
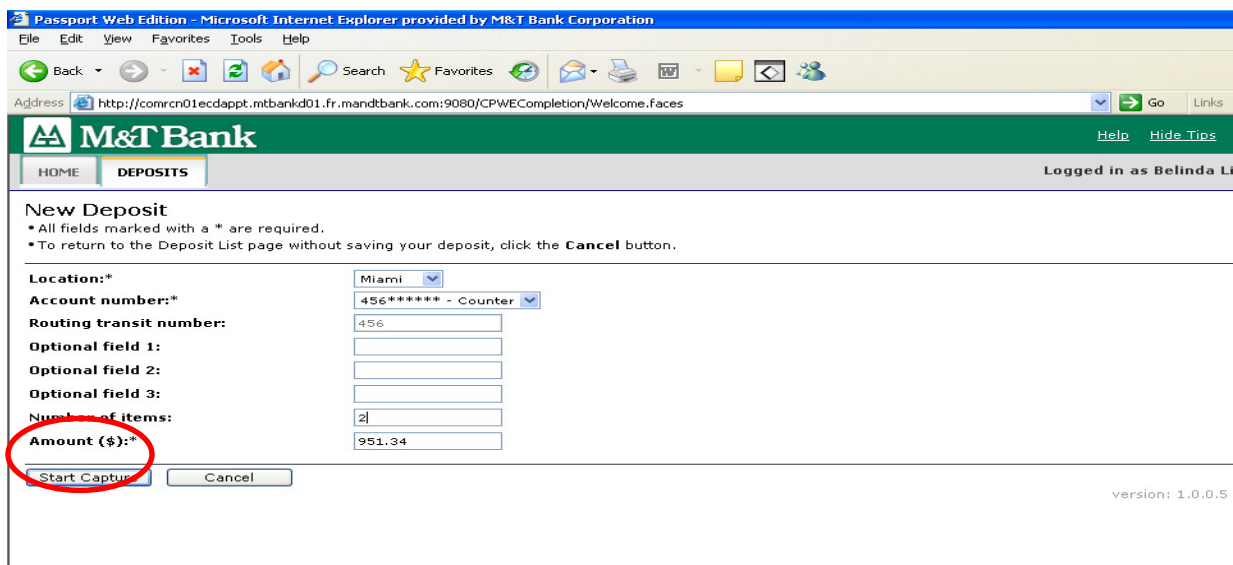
3. Complete the Check Capture Process – After all your checks have been scanned, hit the **Refresh** button and click on the **End Capture** button
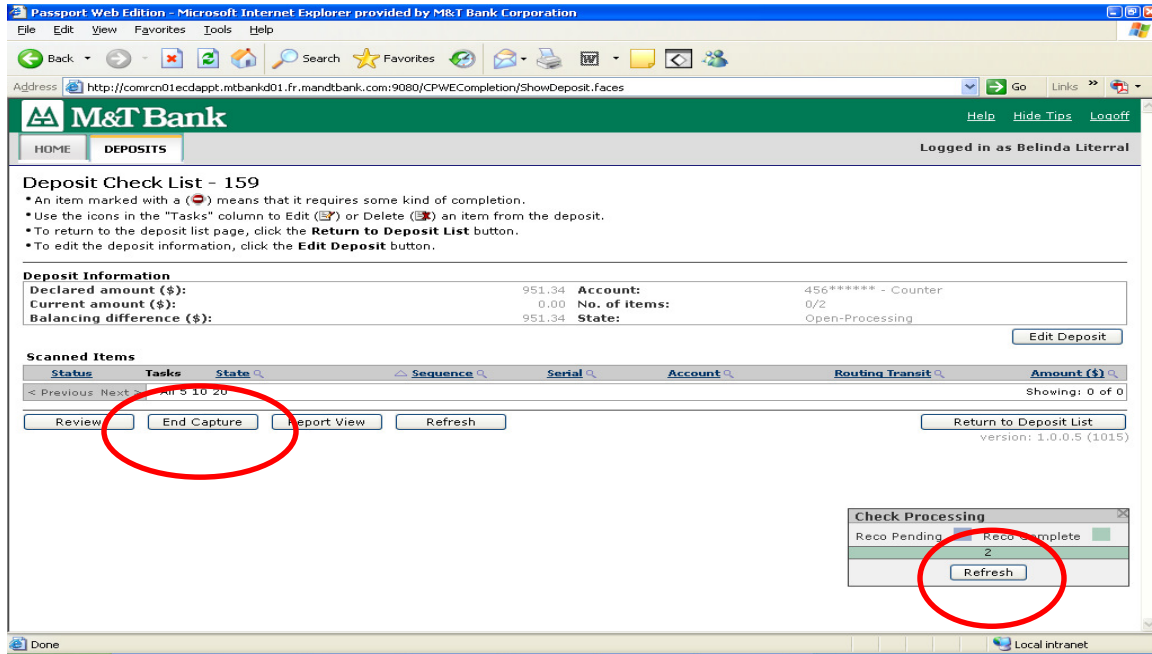

TIP
✓ The desktop scanner will "time-out" after 60 seconds of idle time. Click on the "Refresh" button on the Deposit Check List screen to resume scanning

3. Review Scanned Items to clear Validation Status Messages (see page 6 for **Examples of Validation Status Messages**).

TIP
✓ Do not scan checks while performing validation to prevent error

4. Balance – After the check capture process has ended, the items and amounts that were declared must equal the actual number of items and amount that the system recognized. If the deposit is out of balance, the User will need to click on **Edit Deposit** to make the necessary adjustments and then click on **Save Changes**. Click on the **Balance** button to proceed to the next step.
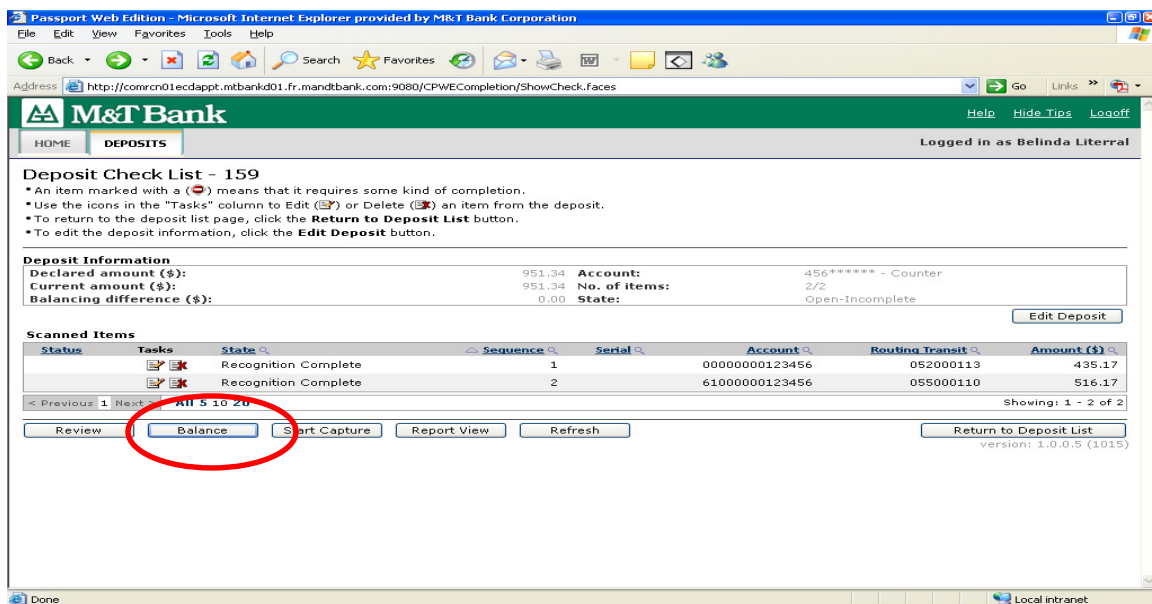
If no errors are encountered, the System will indicate the deposit is in balance.
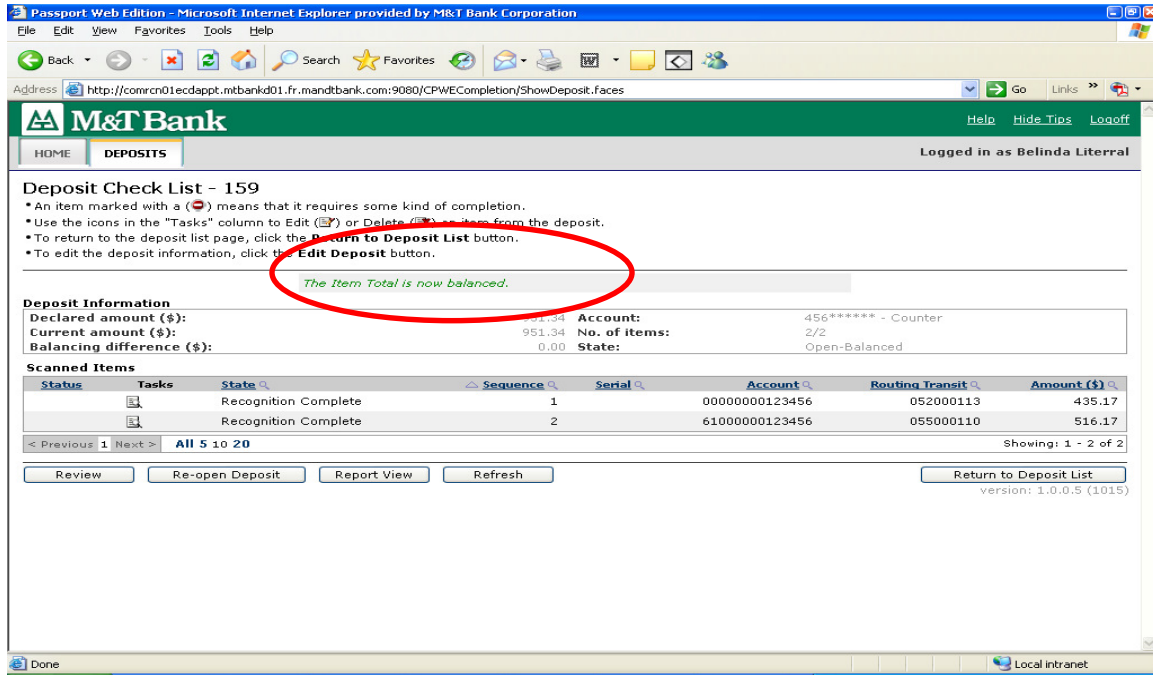
5. Transfer – Once the deposit is balanced, the "State" will change to "Open-Balanced" on the Deposit List Screen. At this point, a user assigned "Supervisor" privileges must transfer the deposit to the bank. A supervisor will do this by selecting the deposit and clicking on the **Transfer** button.
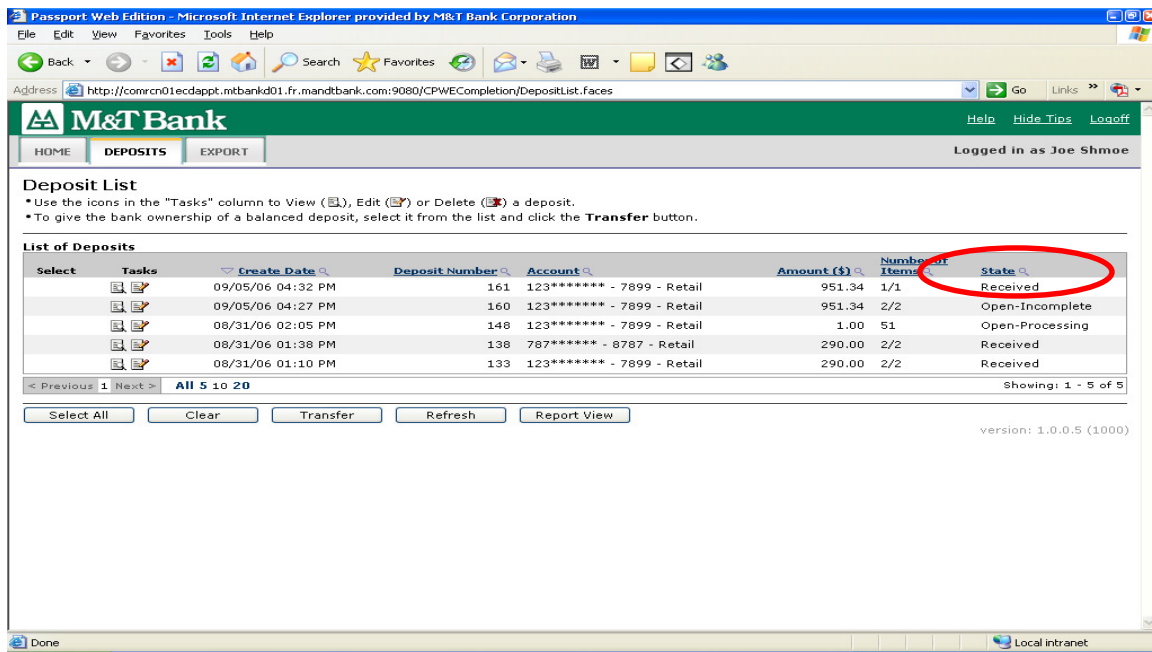
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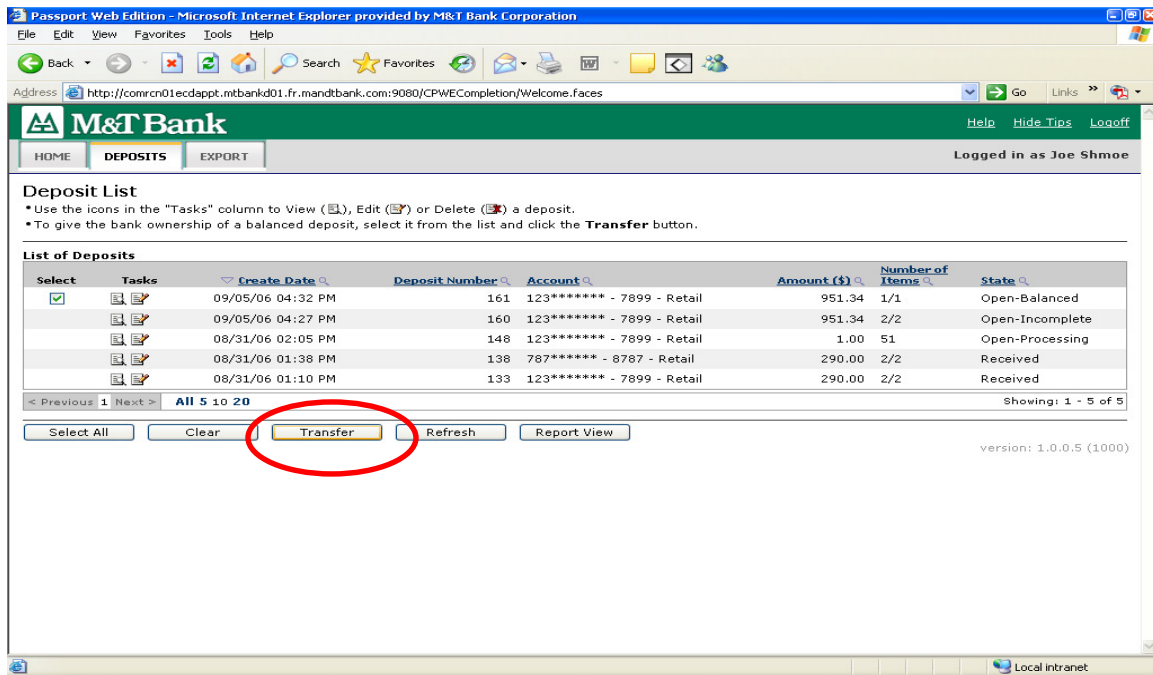
After clicking on the **Transfer** button, you will receive the following prompt. Click "OK".
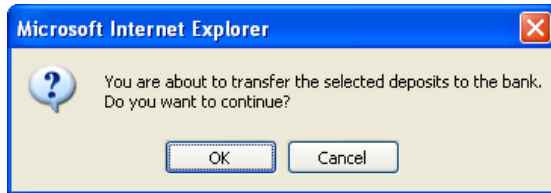
Once the deposit is transmitted, the "State" will change to "**Transmitted**" on the Deposit List Screen.
Note: Once a deposit is transmitted to the bank, it can no longer be modified.
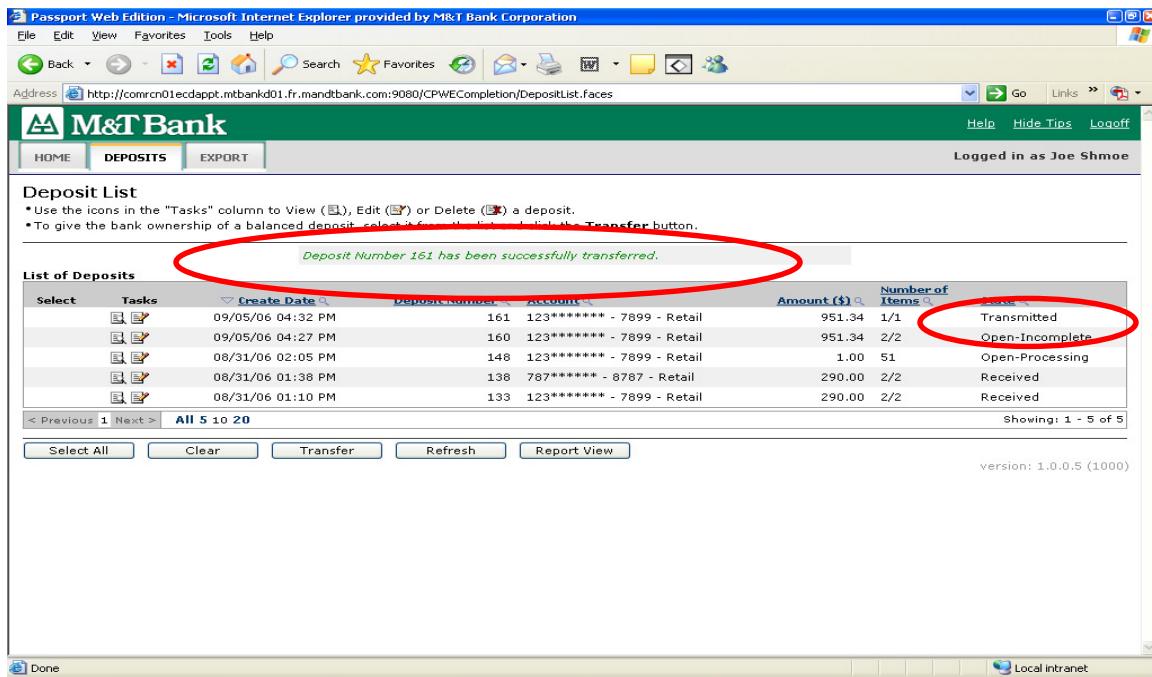
Click on the **Refresh** button and the "State" will change to "**Received**" on the Deposit List Screen.

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Deposit States:
There are specific processing stages for deposit, listed below are descriptions of the various states.

Open – Processing   Deposit has been created and items are in process of scanning, the operator has not ended capture.

Open – Incomplete   Deposit has been created and either item(s) have not been scanned or the operator has scanned checks, ended capture and the deposit is not in balance.

Open – Balanced   Deposit has been completed by the operator, is in balance and is available to be transferred to the bank by the supervisor.

Transmitted   Deposit has been transmitted by the supervisor but has not been confirmed as received by the bank.

Received   Deposit has been received by the bank. This is the final message the customer should see during the deposit process. This confirms that their processing is complete.

TIP
✓ *Only one deposit can be in the 'Open–Processing' state at a given time. To close deposit, click on the 'End Capture' button, which will change the state to 'Open-Incomplete'.*
✓ *A disconnect between the desktop scanner and the PC will require a re-initialization of the scanner prior to capturing any images. Clear the scanner hopper of all items and click the **Start Capture** button. The scanner LED light on the front of the desktop scanner will turn to Green when ready to capture images.*
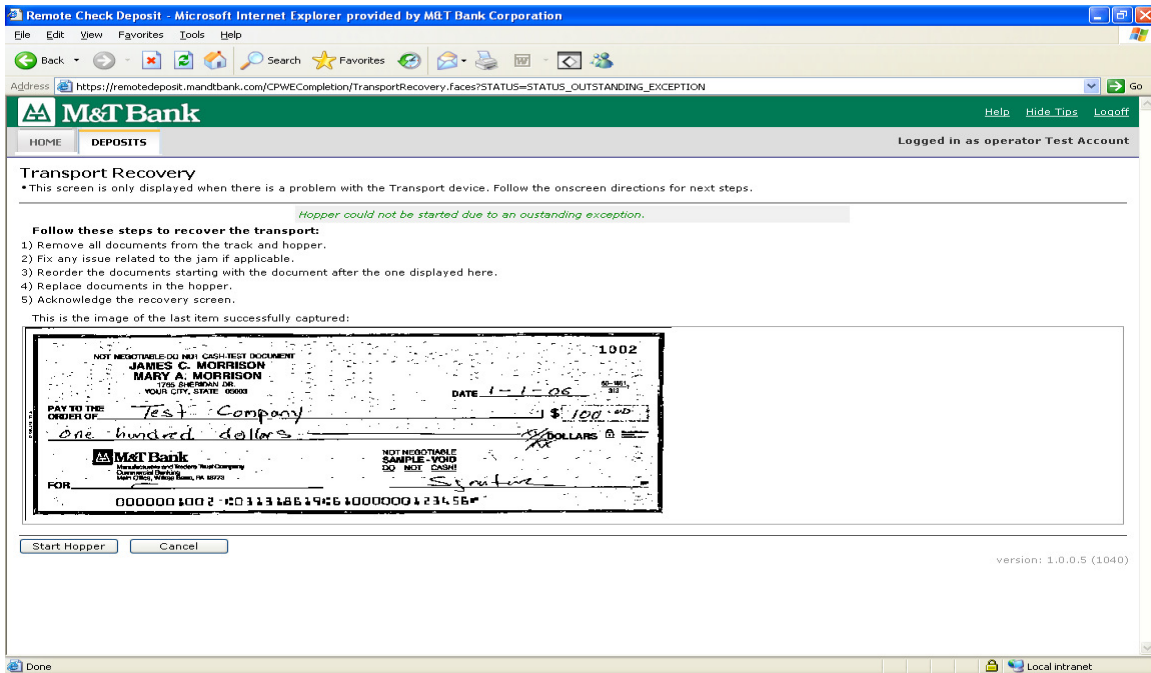
Scanner Jam Example:

If the desktop scanner should jam, the system will indicate this with a **Transport Problem** status message. Click on the **Recover** button to clear jam message.
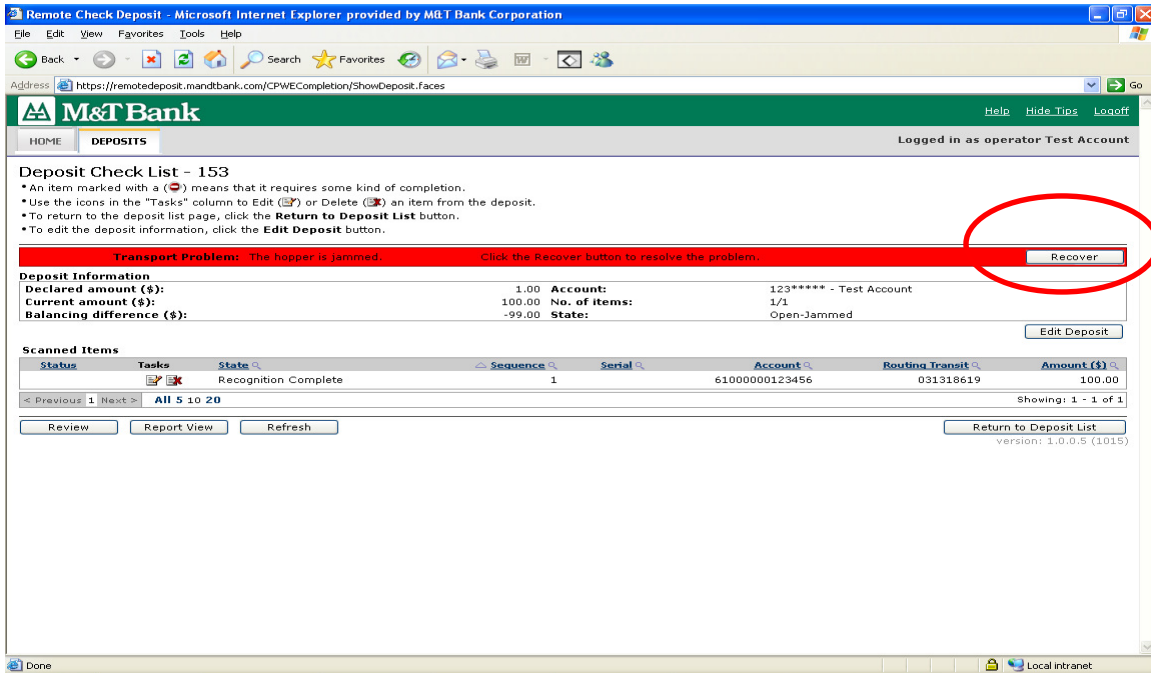
Follow the steps listed on the **Transport Recovery** screen to clear the scanner jam.


Validation Status Message Examples:

If a check image requires validation, the system will indicate this by putting a symbol next to the check image that is in question on the Deposit Check List screen. Click on either the status icon ⛔ or the edit icon 📝 under the **Tasks** heading to display the check image.
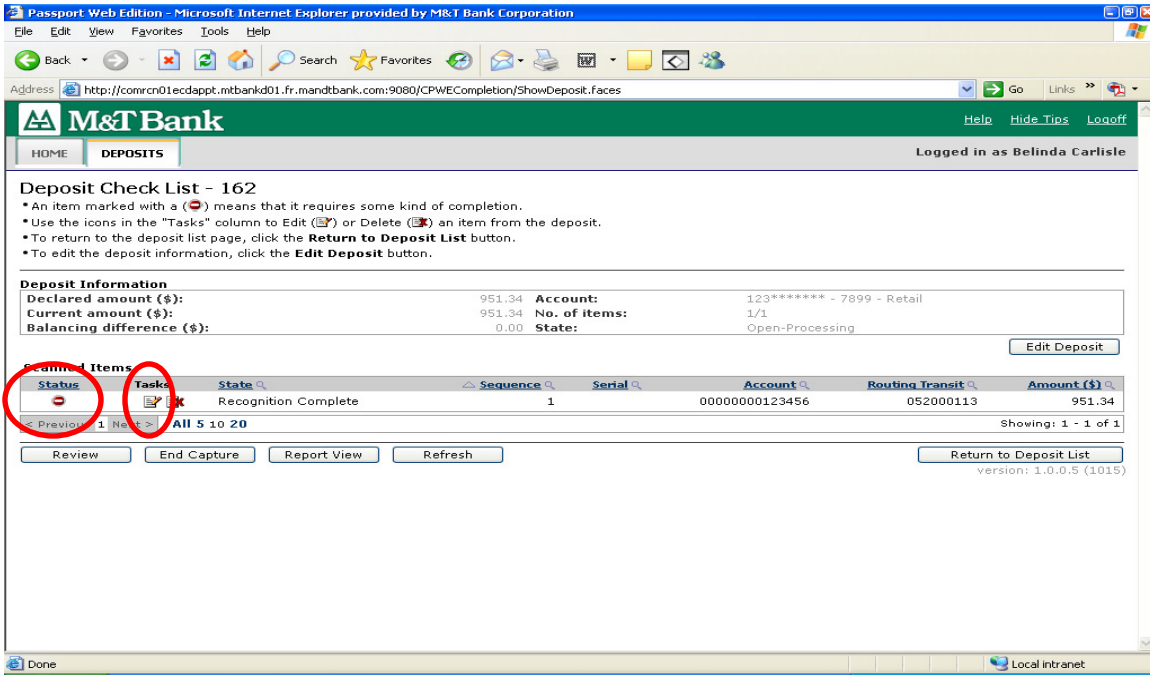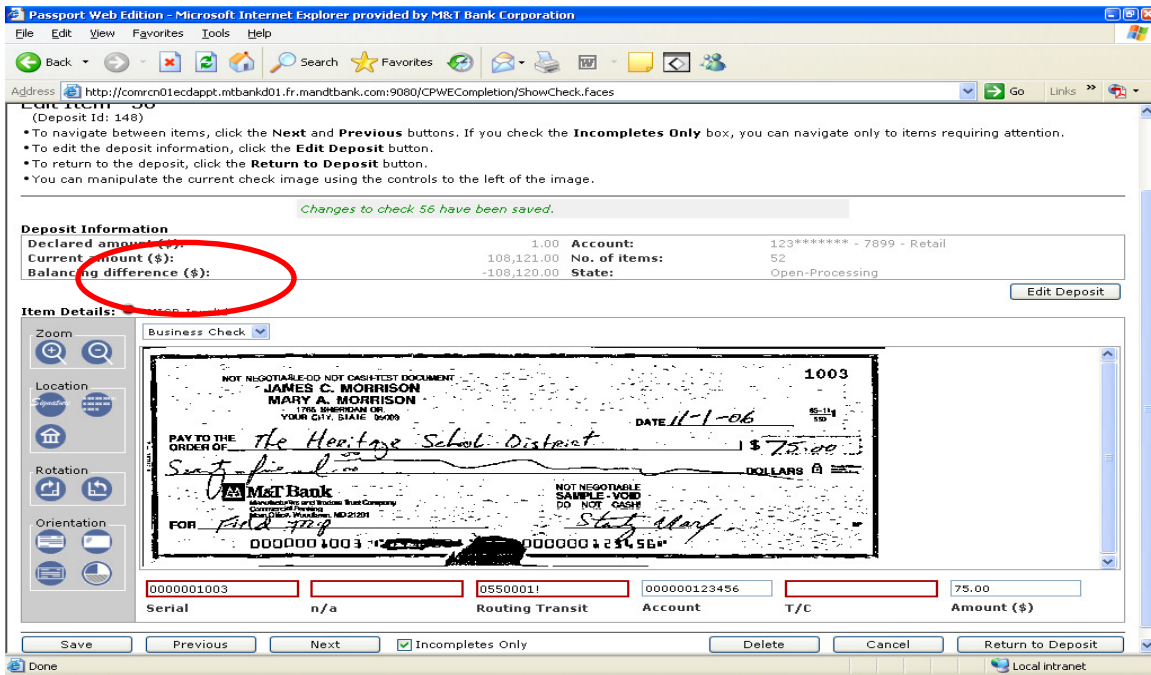
In this case, the **Item Details** indicated that the check is a **Duplicate**. Delete the item from the deposit.
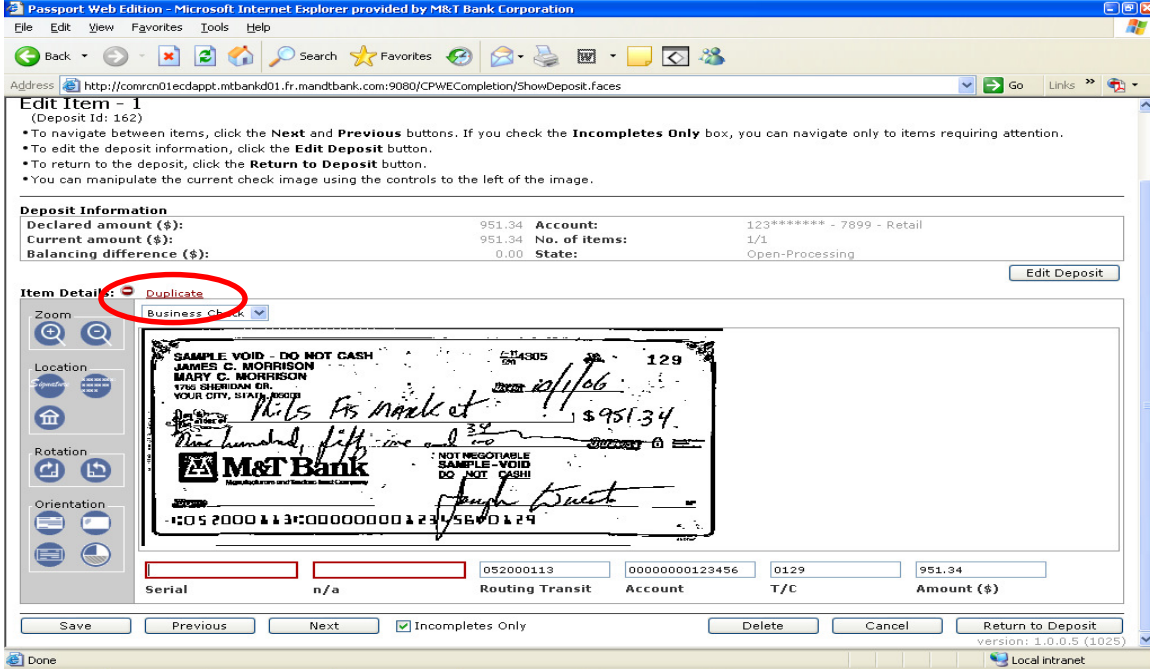
In this case, the **Item Details** indicated that the check is **MICR Invalid**.

In this case, the Remote Check Deposit application will allow you to modify the Check Number (Serial for a business check or T/C for a personal check), Account, Routing Transit and Amount ($) information in order to correct errors that occurred when capturing the check.

IMPORTANT: You must click on the _Save_ button before proceeding to the next check image

Reporting:

At the Deposit List screen, a number of reports are accessible. Click on the View ![icon] button for a single **Deposit Details** Receipt or the Report View for a **Deposit Summary Report** of all deposits for the last five business days. A **Deposit Items Detail Report** can also be viewed by clicking first on the Edit ![icon] button and then on Report View.

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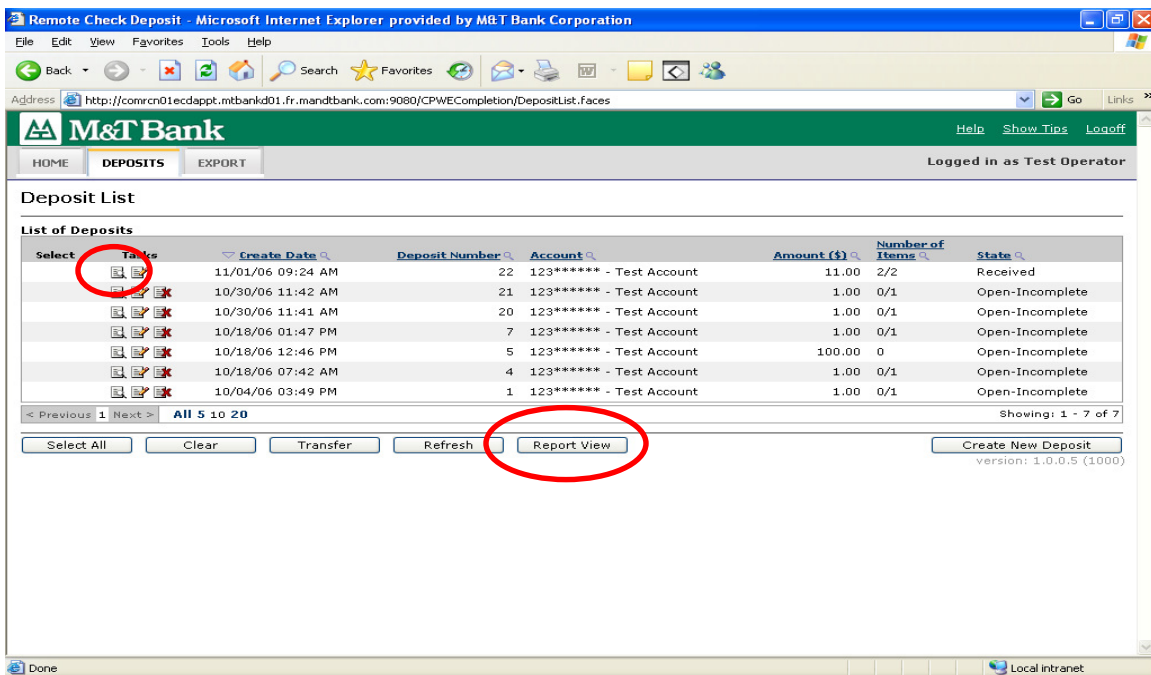
Example of a **Deposit Details** Receipt

Example of a **Deposit Summary Report**

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Example of a **Deposit Items Detail Report**

Exporting:

The Remote Check application also has the ability to export deposit data into CSV (Comma Separated Variable) format. Using the export function, checks deposited data will be exported inclusive of:

Customer Number	Account Number
Location Number	Routing Transit Number
Deposit Number	Item Sequence Number
Create Date	Amount
Transferred Date	MICR Information

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Tips

✓ To see all items in a list using system search capabilities, use a "%" as the wildcard value to return all values
✓ Check Images are stored in the Remote Check Deposit application for seven calendar days from the receipt date of the deposit
✓ An ink cartridge must be installed in the scanner in order to capture items
✓ Items flagged as 'duplicate' during capture must be deleted from the deposit
✓ Items flagged as 'Failed Image Quality' during capture must be deleted from the deposit. These items can be rescanned to attempt to capture a better image.
✓ To allow the Export functionality to perform, you will need to add M&T Bank as a Trusted Site to your Internet Explorer web browser

  To do this, perform the following:
  • Open Internet Explorer
  • Go to Tools -> Internet Options -> Security tab and choose Trusted sites and click on the "Sites" button
  • Add the link https://*.mandtbank.com and click OK

Assistance with Remote Check Deposit

If you have any questions on M&T's Remote Check Deposit service, please contact M&T Treasury Management and Merchant Customer Service (TMMCS) at **800.724.2240** between 8:00 am and 6:00 pm ET Monday through Friday.