

Regions Quick Deposit

Desktop & Mobile User Guide





Regions Quick Deposit Suite

The Regions Quick Deposit® Suite enables you to eliminate trips to your local branch by submitting deposits electronically to Regions from the convenience of your office using a desktop scanner, or on the go using your Apple or Android device with Quick Deposit Mobile. All Quick Deposit solutions – Desktop, Mobile Xpress, Mobile and Enterprise -- give you the ability to scan and deposit checks at your convenience, while extending the ledger deposit deadline from 2:00 p.m. CT to 8:00 p.m. Central Time for improved funds availability and cash flow.

Regions Quick Deposit offers the following Remote Deposit Capture solutions:

	Quick Deposit Desktop (<i>traditional</i>)	Quick Deposit Xpress	Quick Deposit Mobile	Quick Deposit Enterprise
Platform	Desktop	Mobile	Mobile	Desktop & Mobile
Reporting & Research	Full	Basic	Full	Full
Deposit Size (<i>per batch</i>)	300 items per batch	5 or less*	5 or less*	300 items per batch
Ability to grant multiple users access	Yes	Yes	Yes	Yes

Note: This guide is divided into two sections – Desktop and Mobile. Click on the desired topic in the table of contents (next page) to navigate to the desired page view.

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Regions Quick Deposit

DESKTOP

For Quick Deposit Mobile, click [here](#).

Getting Started

System Requirements

The following is a list of the system requirements that enable a PC to run the Quick Deposit desktop application:

Minimum Quick Deposit System Requirements (All desktop options):

- Windows (32 or 64 bit) Operating System or Mac
- High-speed Internet Connection
- Adobe Flash – To download, visit:
<http://www.adobe.com/support/flashplayer/downloads.html>
- Recommended 2.4 GHz Pentium IV processor (or equivalent) or faster
- Minimum 1.6 GHz
- USB 2.0
- 2 GB of free disk space
- 1.5 GB RAM
- Port 80 for browser to driver communication (local host)
- Any port available to IE for HTTPS communication (e.g. 443)
- Disable IPv6

Browser Requirements (minimums represented):

- Internet Explorer® 8 and 9
- Firefox® 10 and 11
- Chrome® 19
- Safari® for Mac 5.1

Driver Installation

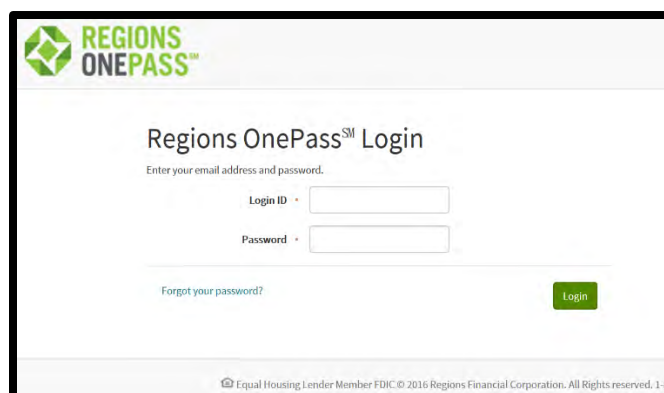
Do not connect the scanner before installing the correct scanner driver to the PC to be used with Quick Deposit.

Before installing the workstation driver:

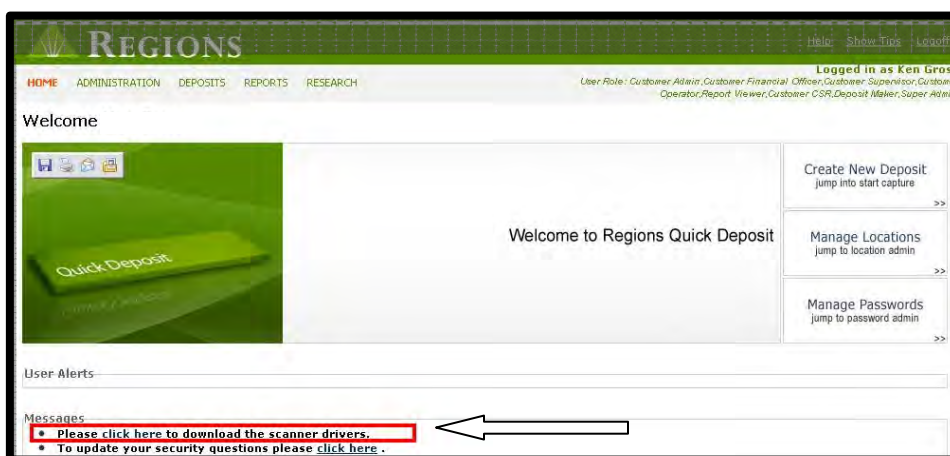
- Ensure that you are logged in to a PC and have administrative privileges (unrestricted ability to download to the PC).
- If an earlier version of Regions Quick Deposit or Regions Remote Deposit Capture is installed on the PC, uninstall it before attempting to install this version.
- Ensure the provided USB cable is disconnected from the check scanner and the computer.
- Close all open applications, including any programs that use the check scanner (the driver installation requires a system restart).

Driver Download

1. Once you have received two secure, automated emails from onepass@regions.com containing your temporary password and validation code, please follow the accompanying instructions to create your Regions OnePassSM Profile for Quick Deposit access (see the *Logging In with Regions OnePass* section of this guide). Then, go to <https://onepass.regions.com/OnePass> and sign on to the application by entering your Login ID and Password in the designated boxes.



2. Once you've logged in to Regions OnePass and have accessed the Quick Deposit main menu screen, click on the link "Please click here to download the scanner drivers" (located under Messages).



3. Select the scanner that most closely matches your scanner model as pictured on the Scanner Driver Download screen. The scanner is selected by clicking on the link displayed below the scanner. The download process will begin once the link is clicked.



Note: The color of the scanners in the illustrations is not indicative of scanner model. All models are available in either a dark or light color.

4. A *File Download – Security Warning* message will display. Click Save.
5. The Microsoft *Save As* window will appear. Select the location to save the file and click Save.
6. The *Download Complete* message box will display. Select Run to begin the driver installation. If a security warning message box displays, click Run again.
7. The Quick Deposit scanner driver installation process will begin. Click next on the InstallShield Wizard box.
8. Select the *I accept. . .* option and click Next to continue.
9. When the *Unplug scanner. . .* message appears, verify that the scanner USB cable is not plugged into the PC. Click OK to continue.



10. When the *Ready to Install* pop-up appears, select *I install*. The setup status screen will display installation progress.

11. Next, click Finish when the *InstallShield Wizard Complete* box appears.

Once the driver installation is complete, click Return on the *Scanner Driver Download* screen to return to the main Quick Deposit application menu.

Should the scanner driver need to be uninstalled, simply click on the driver icon saved during the initial installation process. Once the driver is uninstalled, click the same icon link again to reinstall.

Note: The Regions Quick Deposit Agreement requires all scanners to be physically located inside the borders of the United States or Territories of the United States.

Connecting the Scanner

- Only connect the scanner after the correct scanner driver has been installed.
 - Verify that the modular power supply rating as depicted on the label on the bottom of the supply corresponds to the voltage of the power source.
1. Place the scanner on a flat surface away from direct light and near the PC where deposits will be processed.
 2. Connect the power cord from the modular power supply to the power connector located on the scanner rear deck.
 3. Place the modular power supply in a ventilated area away from the scanner body and connect to the appropriate power source.
 - The electric fields created by the transformer in the modular power supply can have an adverse effect on MICR reading accuracy. It is imperative that the supply be separated from the scanner by at least 8 inches (20 cm). Care should also be taken not to place the scanner too close to a CRT type display terminal, or any other source of magnetism.
 4. Connect the modular power supply to the AC outlet.
 5. Verify that the scanner is turned off. The red power indicator on the control panel should display.
 6. Connect the supplied certified USB@ cable to the scanner rear deck USB connector.
 7. Next, connect the opposite end of the USB2 cable to an available USB2 port on the PC.
 8. Turn the scanner on.

Basic Navigation

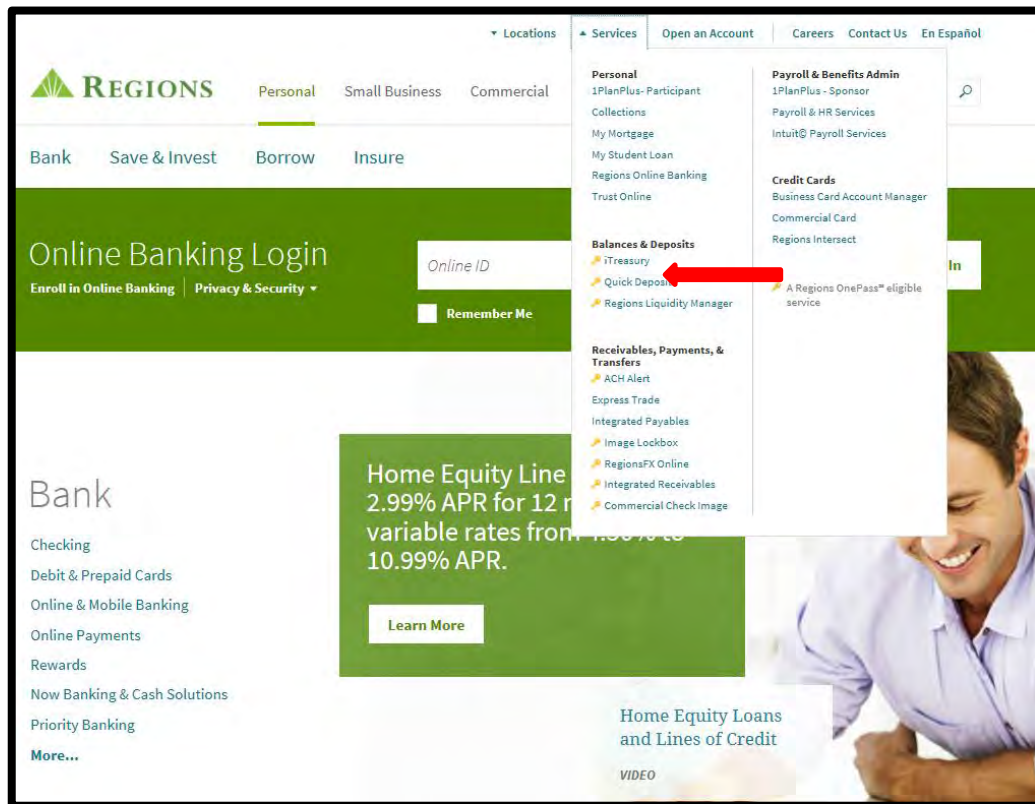
Logging In with Regions OnePass

Note: Upon initial login, all Quick Deposit users will be directed to the security challenge Registration page to establish personal multi-factor authentication (MFA) safeguards. Users are prompted periodically to enter answers to security challenge questions in order to verify identity for access to the Quick Deposit application. This safeguard protects your company's sensitive information from unauthorized access.

Access Regions Quick Deposit using the Regions OnePass portal by entering the following URL into your Web browser:

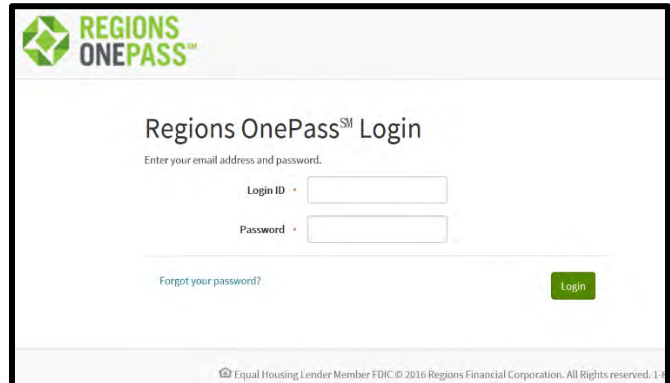
<https://onepass.regions.com/OnePass>

Regions Quick Deposit also may be accessed directly from regions.com. Simply select Quick Deposit from the Services drop-down menu located on the regions.com home page as displayed below. You will be directed to the Regions OnePass login page for access.

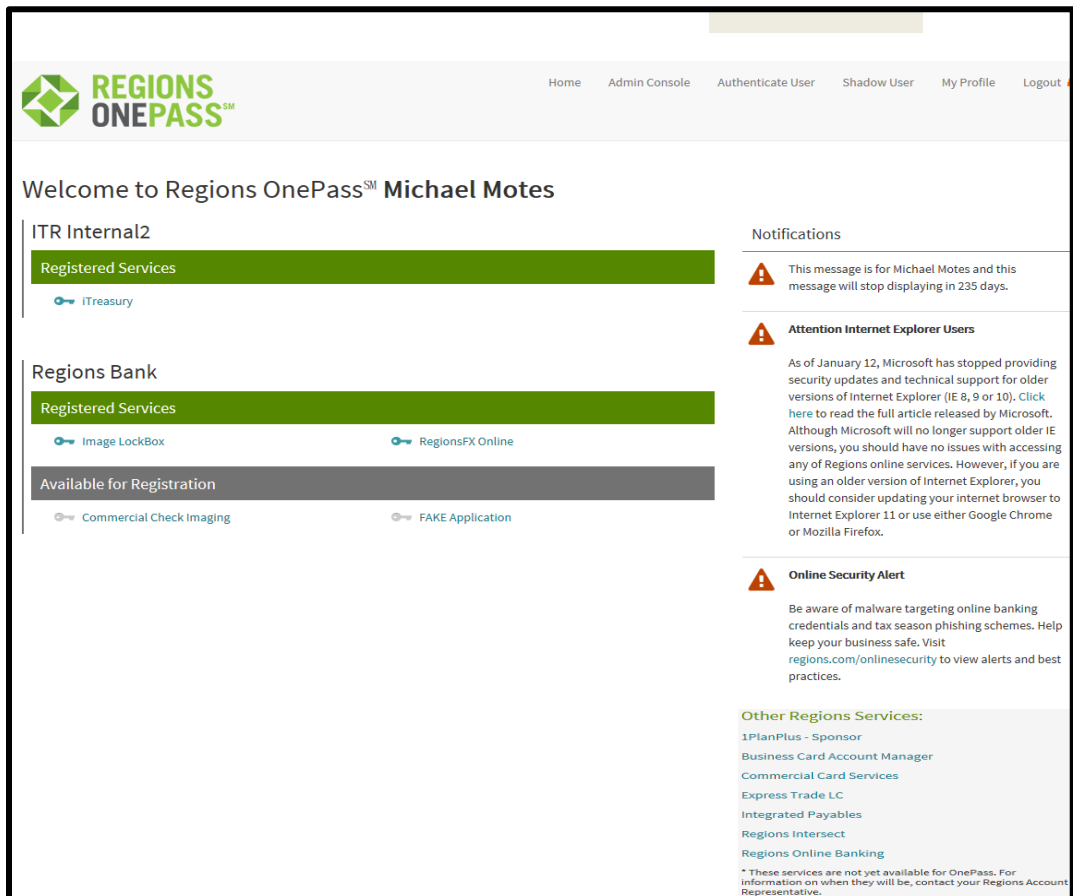


Logging in to OnePass – Existing User

1. Open a new browser window. In the address bar enter the URL <https://onepass.regions.com/OnePass>.
2. Enter your Login ID. This is your email address.
3. Enter your password.
4. Click Login.

The image shows the login page for Regions OnePass. At the top left is the Regions OnePass logo. The main heading is "Regions OnePass™ Login". Below it, a prompt says "Enter your email address and password." There are two input fields: "Login ID" and "Password", each with a dropdown arrow on the left. Below the "Password" field is a link that says "Forgot your password?". To the right of the "Forgot your password?" link is a green "Login" button. At the bottom of the page, there is a small footer that reads "Equal Housing Lender Member FDIC © 2016 Regions Financial Corporation. All Rights reserved. 1-800-888-8888".

5. You have successfully logged in to Regions OnePass. You will see the OnePass Landing page as displayed below.

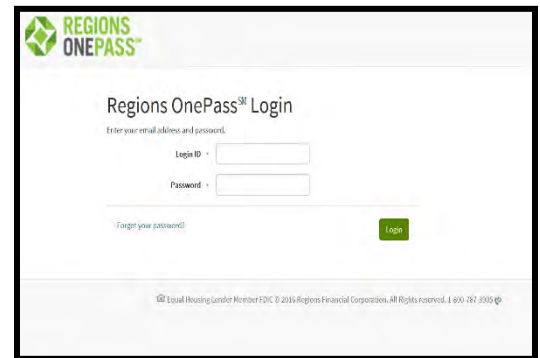
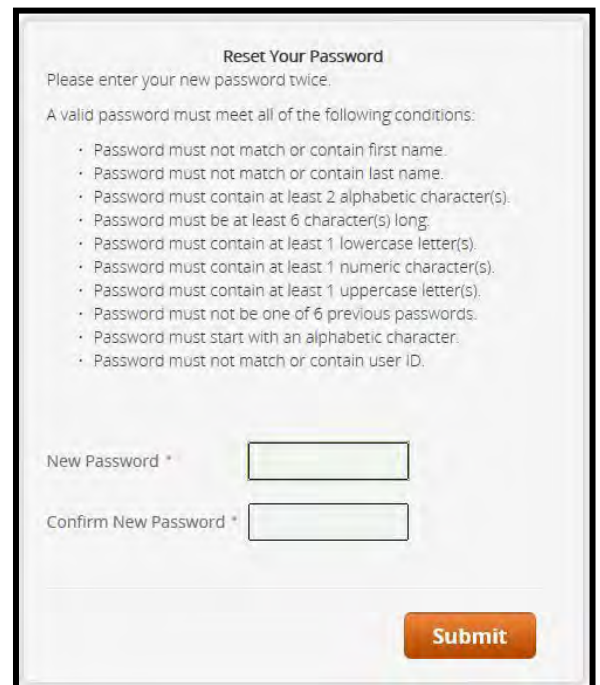
The image shows the landing page for Michael Motes after logging into Regions OnePass. The top navigation bar includes the Regions OnePass logo and links for Home, Admin Console, Authenticate User, Shadow User, My Profile, and Logout. The main heading is "Welcome to Regions OnePass™ Michael Motes". Below this, there are three main sections: "ITR Internal2", "Regions Bank", and "Notifications". The "ITR Internal2" section has a green bar for "Registered Services" with a link to "ITreasury". The "Regions Bank" section has a green bar for "Registered Services" with links to "Image LockBox" and "RegionsFX Online", and a grey bar for "Available for Registration" with links to "Commercial Check Imaging" and "FAKE Application". The "Notifications" section on the right contains three alerts: a general message for Michael Motes, an "Attention Internet Explorer Users" message about security updates, and an "Online Security Alert" about malware. At the bottom right, there is a section for "Other Regions Services" listing various services like IPlanPlus, Business Card Account Manager, etc. A disclaimer at the very bottom states that these services are not yet available for OnePass.

Logging in to Regions OnePass – First Time

Note: Quick Deposit Mobile users must use a desktop computer to complete Regions OnePass registration when logging in for the first time.

Locate the two emails from onepass@regions.com. One is an email containing a Validation Code, while the other email contains your Temporary Password.

1. Go to the Regions OnePass login page (<https://onepass.regions.com/onepass>) and enter your user ID. Your user ID will be the email address at which you received the two emails (Validation Code and Temporary Password).
2. Enter the Temporary Password emailed to you by Regions.
3. Click Login.
4. Your Temporary Password must now be changed. Enter your old password (which would be the Temporary Password from the Regions email for a first time user).
5. Enter your new password. The new password must meet all the following criteria:
 - a. Password must not match or contain first name.
 - b. Password must not match or contain last name.
 - c. Password must contain at least 2 alphabetic character(s).
 - d. Password must be at least 6 characters long.
 - e. Password must contain at least 1 lowercase letter(s).
 - f. Password must contain at least 1 numeric character(s).
 - g. Password must contain at least 1 uppercase letter(s).
 - h. Password must not be one of the 6 previous passwords.
 - i. Password must start with an alphabetic character.
 - j. Password must not match or contain the user ID.
6. Confirm your new password by entering it a second time.
7. Click Submit.

The image shows the Regions OnePass login page. At the top left is the Regions OnePass logo. The main heading is "Regions OnePassSM Login". Below this is the instruction "Enter your email address and password:". There are two input fields: "Login ID" and "Password". Below the "Password" field is a link that says "(Forgot your password?)". To the right of the input fields is a green "Login" button. At the bottom of the page, there is a small disclaimer: "Equal Housing Lender Member FDIC © 2016 Regions Financial Corporation. All Rights reserved. 1-800-787-3300".The image shows the "Reset Your Password" page. The heading is "Reset Your Password". Below this is the instruction "Please enter your new password twice:". There is a list of conditions for a valid password:

- Password must not match or contain first name.
- Password must not match or contain last name.
- Password must contain at least 2 alphabetic character(s).
- Password must be at least 6 character(s) long.
- Password must contain at least 1 lowercase letter(s).
- Password must contain at least 1 numeric character(s).
- Password must contain at least 1 uppercase letter(s).
- Password must not be one of 6 previous passwords.
- Password must start with an alphabetic character.
- Password must not match or contain user ID.

Below the list are two input fields: "New Password *" and "Confirm New Password *". At the bottom right is an orange "Submit" button.

8. After setting your new password you will be prompted to establish your security questions. Select three security questions.

9. Enter a response to each question in the corresponding answer fields.

10. Click Submit.

Answer Requirements

- Maximum answer length is 50 characters.
- Answers must be at least 5 characters.
- Answers cannot be repeated. Each must be unique.
- Answers cannot have more than 2 repeating characters.
- The following special characters are allowed: ! @ # \$ ^ % () - = _ + ` ~ [] { } | ; ' " , . / < > ?
- Answers are not case sensitive.

Choose your Security Questions and Answers

To maximize your protection when using our services, these security questions will allow you to authorize devices and reset your password.

Question 1

Answer 1

Question 2

Answer 2

Question 3

Answer 3

Submit

11. When prompted for a Validation Code, in the box provided enter the Validation Code from the other email you received.

12. Click Confirm.

Confirm Your Email

We've just sent you an important email containing a unique validation code. Enter the code below to confirm your email address.

Validation Code

[Resend Code](#)

Confirm

13. You will now need to complete your Regions OnePass Profile. Fields marked with a red asterisk are required.

Enter your name and address in this section.

Occasionally users will be contacted via phone as an additional means to verify identity. This is referred to as ROOBA (Regions Out-of-Band Authentication). Users must enter a primary phone number and select the appropriate country code from the drop down menu. Next, the user will select a messaging (contact) preference. This determines whether secondary validation attempts will be initiated via voice (telephone) call or text message.

Create a Security Code that will be used to respond to verification requests in the future. The security code must be at least four characters, cannot be sequential or the same number repeated four times.

Complete your Regions OnePassSM Profile

Enter the following information to finish creating your profile. Please note that your primary email will function as your Regions OnePassSM username.

*Required Field **

First Name * John

Middle Name A

Last Name * Customer

Address 1 * 1234 An Address

Address 2

City * Neo-Tokyo

State * Alabama

Zip * 35001

Primary Phone * 205-555-5555 Ext. 12345 ?

Country Code * USA

Message Preference * ☐ Text (SMS) ☒ Voice

Secondary Phone Ext. ?

Country Code Select Country

Message Preference ☒ Text (SMS) ☐ Voice

Security Code * ***** ?

Create

14. After successfully completing the Regions OnePass Profile, users will be returned to the main Regions OnePass landing page. Click Create.

Note: If you are a Quick Deposit Mobile user you will now be able to log in using the mobile app icon on your device. See the Quick Deposit Mobile section of this guide for mobile application download instructions.

The Regions OnePass Landing Page

The Landing Page is the home page of the Regions OnePass online services portal. It will be the first page encountered after logging in. Functionality and potential links are added or removed based on user role and application access. Essentially, each user will only see what is applicable to them on this page. All functions identified on the landing page are explained in detail the Regions OnePass User Guide accessed at <https://www.regions.com/TMResources> > Information Reporting > [Regions OnePass User Guide](#).

Home - This option will return you to the landing page wherever you are in OnePass.

Admin Console - This option will take you to the Admin Console. Here, you can reset users and maintain permissions. Only available to Admins.

My Profile - This option will allow you to view and make changes to your profile.

Logout - This option will log you out of OnePass.

Notification Center – Customized and general messages

Services you have registered with OnePass- Clicking these links will open the respective applications.

Other Regions Services - A list of links to other Regions online applications not yet integrated with OnePass.

Note: The options available in the Link Bar located at the top of the screen will vary depending on each user's level of access; for example, designated company administrators only will have access to the Admin Console.

The screenshot shows the Regions OnePass landing page for user Michael Motes. The top navigation bar includes links for Home, Admin Console, Authenticate User, Shadow User, My Profile, and Logout. The main content area is divided into sections: ITR Internal2 (Registered Services: iTreasury), Regions Bank (Registered Services: Image LockBox, RegionsFX Online; Available for Registration: Commercial Check Imaging, FAKE Application), and a Notification Center on the right. The Notification Center displays three messages: a general message for Michael Motes, an attention message for Internet Explorer users, and an online security alert. At the bottom, a link bar lists various services like Business Card Account Manager, Commercial Card Services, Express Trade LC, Integrated Payables, Regions Intersect, and Regions Online Banking.

User Administration

User administration functions related to Regions Quick Deposit access are performed within Regions OnePass. This includes adding users, making profile changes, etc. Please see the Regions OnePass User Guide for additional details, specifically Section II. Regions OnePass Administration. Access the guide at regions.com/TMResources > Information Reporting > Regions OnePass > [Regions OnePass User Guide](#).

The Quick Deposit Welcome Page

The Quick Deposit Welcome Page is the main menu screen displayed directly after logging in to Regions OnePass and accessing Quick Deposit by clicking on the link. From the main menu, users may have the ability to view banner messages, create deposits, retrieve reports and research Quick Deposit items. The options available depend on the level of access granted to each user by the **Company's** System Administrator.

Tabs

Tabs provide links to several User functions. The tabs are located on the top left side of the Welcome Page. The tab options available depend on each individual **User's** level of access.

User Alerts

Alerts display information specific to each user and appear at the bottom portion of the Welcome Page. These messages are set up and maintained by the **Company's** System Administrator.

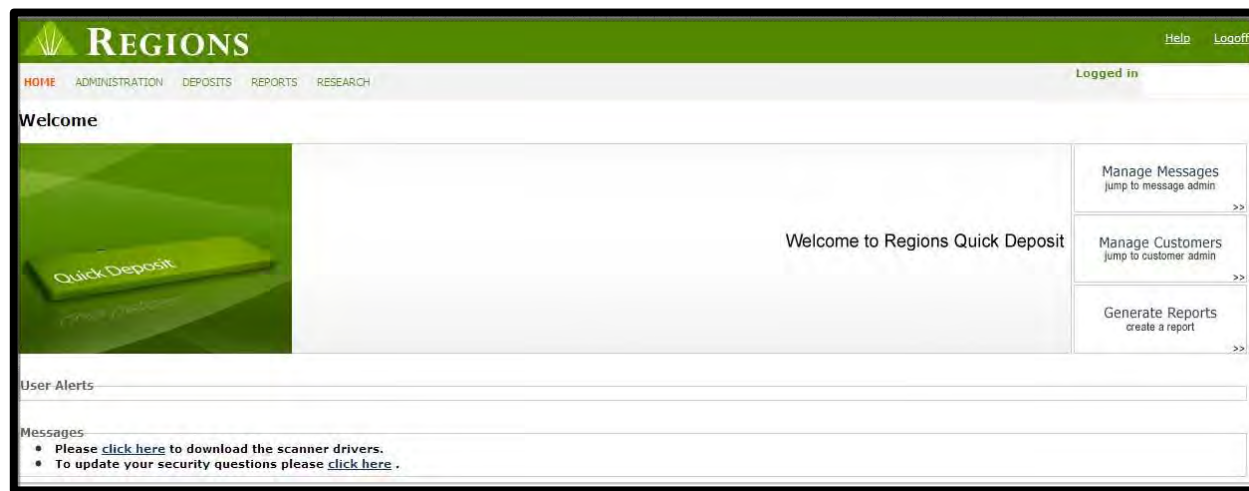
Messages

Banner Messages display below the User Alerts. These messages are generic system-wide messages from Regions.

Quick Links

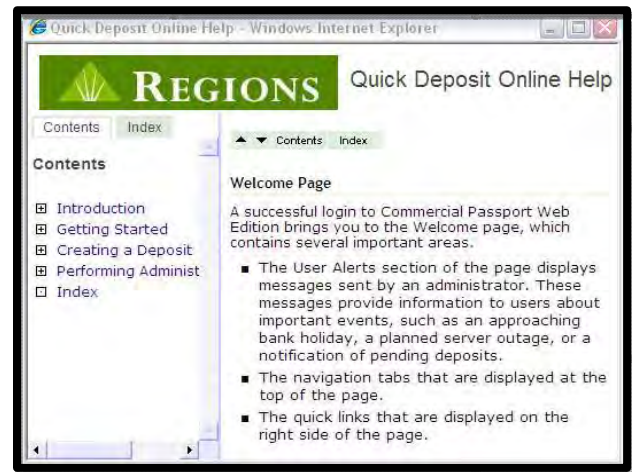
Quick links are displayed on the right side of the Welcome Page and may differ for each **user**, as they are specific to each individual **user's level of access and** assigned role.

Note: Information displayed will differ based on the Quick Deposit service to which your company subscribes. Specifically, the information displayed will differ when using Quick Deposit Mobile and Mobile Xpress. See the Quick Deposit Mobile section of this guide for screen views and details.



Help Menu

The Help Menu provides descriptions and other useful information for Quick Deposit. This link is displayed on the top right side of each page. The menu adjusts to reflect pertinent information regarding each screen accessed.



Navigational Tools

The following segments are provided to assist when researching Quick Deposit items or navigate through the system successfully.

Icons:



Selection – This icon indicates that a specific field can be selected.



View/Edit – Select this icon to view or edit an item's detail.



Delete – This icon provides the option to delete selected item.



Filter – This icon allows the user to access the list filter function.



Alert – This icon displays when user attention is needed.

Page Display

Most lists will default to display 5 or 10 items per page. At the bottom left side of the list, users have the ability to adjust the number of items that will display per page.

- 5 items
- 10 items
- 20 items
- 40 items

The user can move through each additional page by clicking on the < Previous or Next > links.



Sorting Columns

Certain columns can be sorted by clicking on the column title. For example, in the diagram below, the following columns can be sorted:

- Create Date
- Deposit Number
- Type
- Account
- Amount (\$)
- Number of Items
- State

Deposit List


Amount (\$) Between: 50.00 - 10800.00
Apply Cancel

List of Deposits

Select	Tasks	Create Date	Deposit Number	Type	Account	Amount (\$)	Number of Items	State
		10/22/10 11:39 AM	000010	Image	678 - Operating Account	117,447.65	251	Perfected-Adjusted
		10/22/10 11:23 AM	000009	Image	678 - Operating Account	970.00	10	Perfected
		10/21/10 12:46 PM	000003	Image	678 - Operating Account	2,646.34	27	Perfected-Adjusted
		10/21/10 10:42 AM	000002	Image	678 - Operating Account	58,555.47	241	Perfected
		10/21/10 10:17 AM	000001	Image	678 - Operating Account	40,575.80	167	Perfected

< Previous 1 Next > All 5 10 20 40 Showing: 1 - 5 of 5



Each column title displays an up or down arrow. The down arrow  indicates that the adjacent title displayed is currently sorting the table in a descending order.

Deposit List

List of Deposits

Select	Tasks	Create Date	Deposit Number	Type	Account	Amount (\$)	Number of Items	State
		10/21/10 10:17 AM	000001	Image	678 - Operating Account	40,575.80	167	Perfected
		10/21/10 10:42 AM	000002	Image	678 - Operating Account	58,555.47	241	Perfected
		10/21/10 12:46 PM	000003	Image	678 - Operating Account	2,646.34	27	Perfected-Adjusted
		10/22/10 11:23 AM	000009	Image	678 - Operating Account	970.00	10	Received
		10/22/10 11:39 AM	000010	Image	678 - Operating Account	137,759.08	251	Received


< Previous 1 Next > All 5 10 20 40 Showing: 1 - 5 of 5





The up arrow  indicates that the list is sorting in an ascending order.

Using Filters

Quick Deposit allows various columns to be filtered in order to display specific information. For example:

- A filter can be created to display a specific range of amounts or states.
- Multiple filters can be used. For example, a filter for both amount range and account number can be set at the same time.

1. To create a filter, select the filter icon . The filter input box will display.
2. Complete the fields provided in the filter input box and click Apply.

 Amount (\$)	 Number of	 State
50.00 - 10800.00 		
970.00	10	Perfected
2,646.34	27	Perfected-Adjusted

3. To remove the filters set in place, click the clear filter icon located directly under the title for which the filter was created.

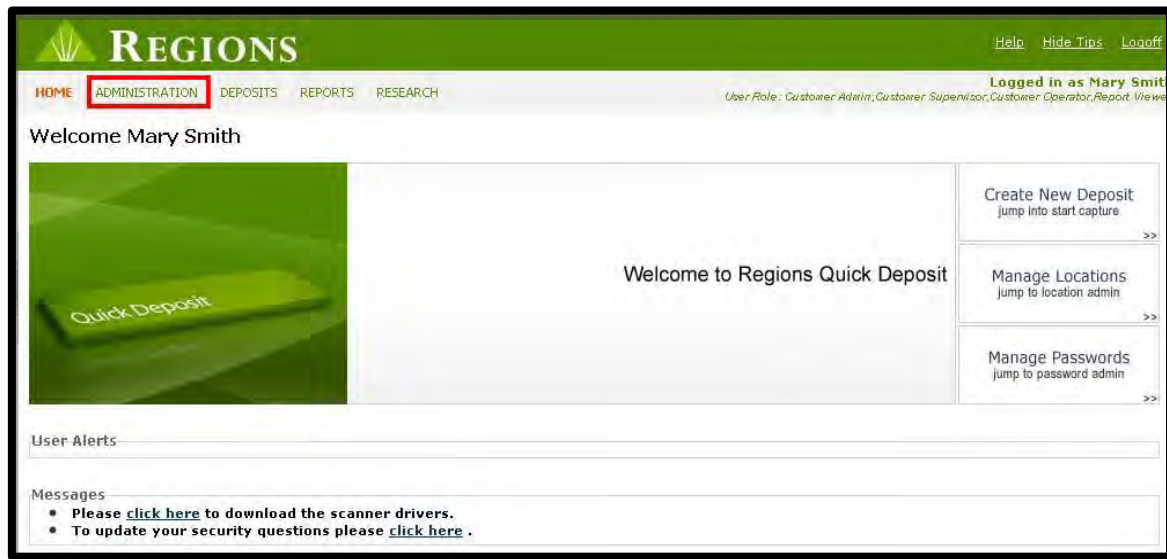
Administrative Functions

Adding a New Location

Note: The Regions Quick Deposit Agreement requires all scanners to be physically located within the continental U.S. or Territories of the U.S.

Regions Quick Deposit allows users to easily make deposits from multiple locations. To make this possible, the Customer Administrator needs to create the different locations.

To create a new deposit location, select the Administration tab.

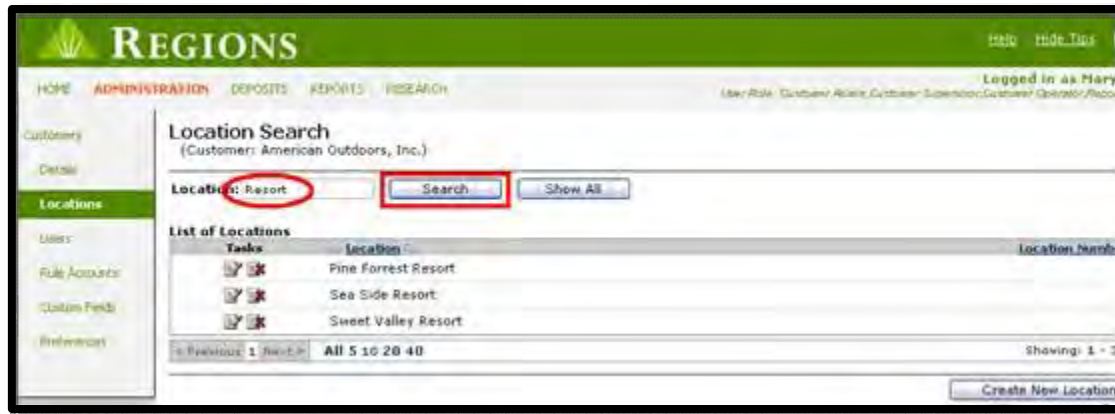


From the Administration tab, select Locations on the left toolbar.

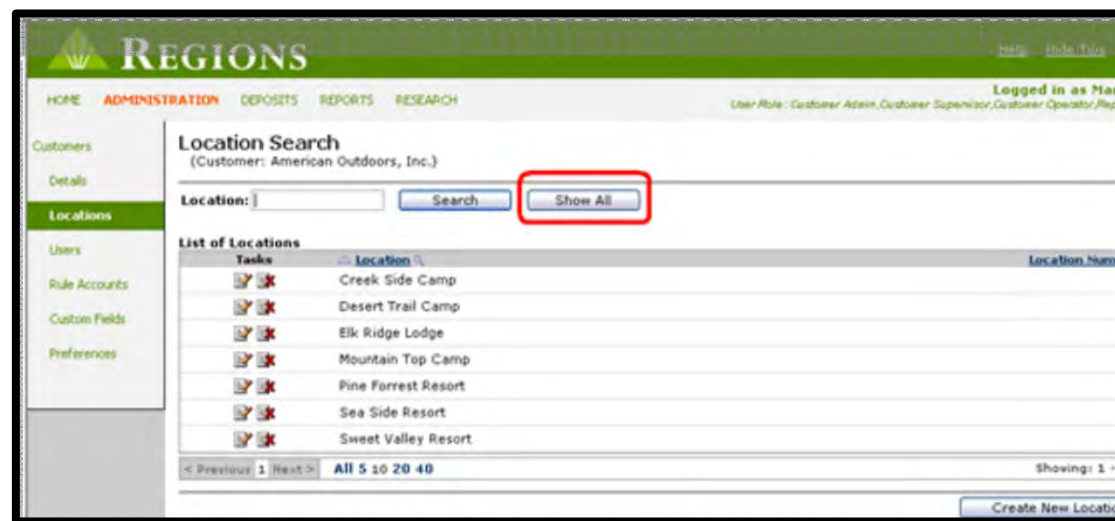


Location Search

Existing Locations may be searched by entering all or part of a location name(s) in the search box and selecting Search. The system will display all users that meet the selected criteria.



Or, select the Show All option to see all of the locations that are currently set up for the company.



Creating a New Location

Select Create New Location on the Location Search screen.



The Location Name and Location Number are required fields. If the Location Number will not be used for specific reporting needs, simply place a zero in this field. From the Available Accounts list, select the accounts that should be mapped to the new location and click Add >> to add the accounts to the location. A deposit cannot be made to an account from this location unless it is included in the Selected Accounts list here. Click Save to complete the new location creation process.

Note: New accounts can only be added to the list by Regions.

A message will appear to confirm that the new location has been created.

Editing a Location

Select a location from the Location Search list by clicking on a line.

The screenshot shows the 'REGIONS' software interface. The top navigation bar includes 'HOME', 'ADMINISTRATION', 'DEPOSITS', 'REPORTS', and 'RESEARCH'. The user is logged in as 'Mar'. The left sidebar has options for 'Customers', 'Details', 'Locations' (selected), 'Users', 'Rule Accounts', 'Custom Fields', and 'Preferences'. The main area is titled 'Location Search' for 'Customer: American Outdoors, Inc.'. It features a search bar with 'Location:' and buttons for 'Search' and 'Show All'. Below is a 'List of Locations' table with columns for 'Tasks', 'Location', and 'Location Number'. The table lists several locations, with 'Pine Forrest Resort' highlighted by a red rectangle. At the bottom, there are pagination controls and a 'Create New Location' button.

Tasks	Location	Location Number
	Creek Side Camp	
	Desert Trail Camp	
	Elk Ridge Lodge	
	Mountain Top Camp	
	Pine Forrest Resort	
	Sea Side Resort	
	Sweet Valley Resort	
	Tumble Weed Camp	

Add or remove locations by highlighting the location name and using the Add or Remove options to select or remove them as needed. Then, click Save to complete the change.

The screenshot shows the 'REGIONS' software interface for editing a location. The top navigation bar is the same as the previous screenshot. The left sidebar is also the same. The main area is titled 'Edit Location' for 'Customer: American Outdoors, Inc.'. It features a 'Location:' field with 'Pine Forrest Resort' and a 'Location number:' field with '110'. Below these are two lists: 'Available Accounts' and 'Selected Accounts'. The 'Available Accounts' list contains '0012345678 - Operating Account' and '0987654321 - Main Account'. The 'Selected Accounts' list is currently empty. Between the two lists are buttons for 'Add >>' and '<< Remove'. The 'Add >>' button is highlighted by a red rectangle. To the right of the 'Selected Accounts' list are buttons for 'Move Up' and 'Move Down'. At the bottom are 'Save' and 'Cancel' buttons.

Available Accounts:		Selected Accounts:
0012345678 - Operating Account	Add >>	0987654321 - Main Account
	<< Remove	

User Permissions

Adding a New User

Regions Quick Deposit allows the users of the system to be granted authority to perform different tasks based on their specific responsibilities and role needs within your company. The company Administrator is responsible for setting up new users through Regions OnePass and granting them the proper authority or roles within the Quick Deposit application. Each user can have any combination of roles assigned to them in order to grant them the ability to perform the tasks for which they are responsible.

Note: Quick Deposit Mobile user roles differ. See the Quick Deposit Mobile section of this guide for Mobile details.

The following describes the different roles the Administrator is able to assign to each user.

Customer Administrator:

- > View Customer and Account information
- > Add, delete, and modify Users
- > Manage User Passwords
- > View User information
- > Assign accounts to a Location
- > Add, delete, and modify Locations
- > View Location information
- > View all Deposits

Cannot create, edit, delete, balance, transmit or assign deposits.

Supervisor (Dual Control Role*):

- > Review, approve, view deposits only for Assigned Locations
- > Transfer deposits
- > Assign deposits to other Users

Cannot create, edit, delete, or balance deposits; *cannot* perform the same functions as a Customer Administrator such as adding, modifying, or deleting Users, and managing User Passwords, etc.

Operator (Dual Control Role)*:

- > Create, edit, and delete deposits only for Assigned Locations
- > Balance deposits

Cannot approve or transmit deposits; *cannot* perform the same functions as a Customer Administrator such as adding, modifying, deleting Users, and managing User Passwords, etc.

Report Viewer:

- > Can create and view Reports

Note: Due to the information contained within these reports (check details and client non-public personal information), it is critical that only the users needing these reports are granted access.

CSR:

- > View User Information
- > Manage User Passwords
- > View all deposits

Cannot perform the same functions as an Operator or Supervisor; cannot perform the same functions as a Customer Administrator except managing Passwords and viewing Deposits.

Financial Officer:

- > Can only add, delete and edit Locations

✓ **BEST PRACTICE**

Industry research has shown that utilizing a Dual Control Hierarchy (when available) prevents improper internal use of the system. Dual Control is the establishment of a User (Operator) for creating deposits, scanning checks, and balancing deposits that is separate from a User (Supervisor) that submits the deposit to the bank.

To add a new user, start by clicking the Administration tab.



From the left toolbar, click Users.



User Search

Existing Users can be searched by selecting either User ID or Last Name in the first search box. Then enter a few characters of that field into the second search box and select Search. The system will display all users that meet the selected criteria. Or, click the Show All option to see all the users that are currently set up for the company.



Creating a New User

When on the User Search page, select Create New User.



First, enter user details. Fields with an asterisk (*) are required information.

The following Password Rules govern how passwords perform within Quick Deposit:

- > Password must contain a minimum of 7 characters and a maximum 12 characters.
- > Password will expire every 60 days.
- > The system will remember the last 4 passwords and you cannot use them as a new password.
- > The account will lock after 3 unsuccessful login attempts within a one-hour period.
- > If an account becomes locked, it must be reset by an Administrator.
- > Password must contain at least one letter and at least one number.

✓ **BEST PRACTICE**
Administrators need to ensure all users who will be accessing the system have been provided their own unique Login ID and password. This will help with internal controls, auditing and security of the system.

Click Next to proceed with creating the new users. From the Available Roles list, select the role or roles the new user should be assigned. Click Add to assign the selected roles.

✓ **BEST PRACTICE**
Industry research has shown that utilizing a Dual Control Hierarchy (when available) prevents improper internal use of the system. Dual Control is the establishment of a User for creating deposits, scanning checks, and balancing deposits that is separate from a User that submits the deposit to the bank.

Next, select and assign Roles for the new user.

REGIONS

HOME **ADMINISTRATION** DEPOSITS REPORTS RESEARCH

Help Show Tip

Logged in as M
User Role: Customer Admin, Customer Supervisor, Customer Operator, Report Viewer

NEW USER

Step 2 of 3: Roles
(Customer: American Outdoors, Inc.)

Available Roles:	Assigned Roles:	Deposit Thresholds:
Customer CSR Customer Financial Officer Override Hotlist Reject	Customer Admin Customer Operator Customer Supervisor Report Viewer	Maximum dollar amount per item: 15,000,000.00 (Cannot exceed 15,000,000.00) Maximum dollar amount per deposit: 15,000,000.00 (Cannot exceed 15,000,000.00) Maximum number of items per deposit: 300 (Cannot exceed 300)

Back Next Cancel

In the Deposit Thresholds section, you can set three deposit limits for the user. All three fields default to the maximum amount allowed. You can enter lower amounts in order to set stricter limits for the user, but you cannot raise the amounts above the defaults.

Maximum Dollar Amount per Item sets the limit for the largest dollar amount any one check can contain and be allowed into a deposit this user can create.

Maximum Dollar Amount per Deposit sets the limit for the overall dollar amount that all the checks in the deposit can equal. This also references the Declared Amount of the deposit that is entered in the New Deposit screen.

Maximum Number of Items per Deposit determines the limit of the total number of items or checks that can be included in any one deposit.

Select Next to proceed.

From the Available Locations list, select the location(s) for which the new user should be granted permission to make deposits.

The screenshot shows the 'NEW USER' setup screen for 'Step 3 of 3: Locations'. The customer is 'American Outdoors, Inc.'. On the left, under 'Available Locations:', there is a list: Creek Side Camp, Desert Trail Camp, Elk Ridge Lodge, Mountain Top Camp, Pine Forest Resort, Sea Side Resort, Sweet Valley Resort, and Tumble Weed Camp. This list is enclosed in a red rectangular box. To the right of this list are two buttons: 'Add >>' and '<< Remove'. To the right of these buttons is an empty box labeled 'Assigned Locations:'. At the bottom of the screen are three buttons: 'Back', 'Save', and 'Cancel'.

Click Add to assign the selected locations. Click Save to complete the process.

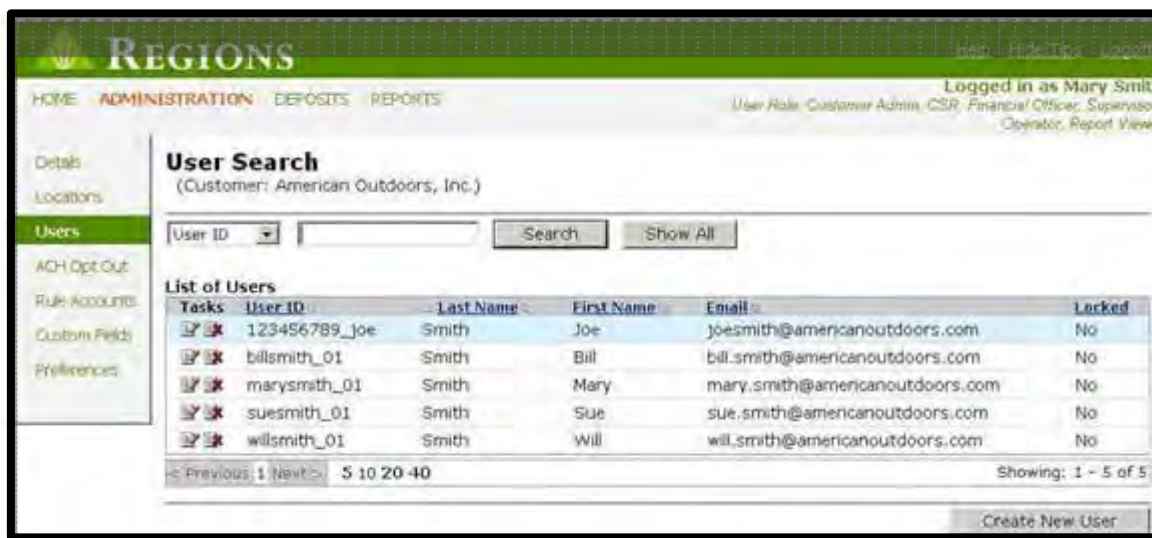
This screenshot shows the same 'NEW USER' setup screen. In this step, the 'Available Locations' list now contains: Pine Forest Resort, Sea Side Resort, Sweet Valley Resort, and Tumble Weed Camp. The 'Assigned Locations' list on the right now contains: Creek Side Camp, Desert Trail Camp, Elk Ridge Lodge, and Mountain Top Camp. The 'Add >>' button is circled in red. The 'Save' button at the bottom is also circled in red. The '<< Remove' button is still present between the two lists.

A message will appear to indicate the new user has been added.



Editing Users

From the User Search page, the Administrator can select any user in the list to perform maintenance to the user's profile.



The Administrator can edit user information by selecting the Edit User option.



After changing the desired information for any field, select Save.

The **User's Password**, Roles, Locations and Report Access may be updated; or you may remove specific locations for which you would like to exclude the user from making deposits by clicking the associated Edit option on the User Details screen.

The screenshot shows the 'User Details' screen for user '123456789_joe' in the REGIONS system. The user is logged in as Mary Smith. The screen displays user information, assigned roles, locations, reports, and excluded accounts. The user information includes fields for User ID, First name, Last name, Email, Security question, Favorite Color, Answer to security question, Phone number, Locked status, Time zone, and State. The assigned roles are Operator and Report Viewer. The assigned locations are Creek Side Camp, Desert Trail Camp, Elk Ridge Lodge, and Mountain Top Camp. The assigned reports are Deposit Details, Deposit Summary, Item Export File, and Location Deposit Status. The excluded accounts section is empty. There are buttons for 'Manage Password', 'Edit User', 'Edit Roles', 'Edit Location', 'Edit Report Access', and 'Edit Account Exclusions'.

User Information	
User ID:	123456789_joe
First name:	Joe
Last name:	Smith
Email:	joesmith@americanoutdoors.com
Security question:	Favorite Color
Answer to security question:	Blue
Phone number:	123-456-7899
Locked:	No
Time zone:	Central
State:	Alabama

Assigned roles:	Assigned locations:	Assigned reports:	Excluded accounts:
Operator Report Viewer	Creek Side Camp Desert Trail Camp Elk Ridge Lodge Mountain Top Camp	Deposit Details Deposit Summary Item Export File Location Deposit Status	

✓ BEST PRACTICES FOR EDITING USERS

A Dual Control Hierarchy prevents improper internal use of the system. Dual Control is the establishment of a user (Operator) for creating deposits, scanning checks and balancing deposits that is separate from a user (Supervisor) that submits the deposit to the bank.

Due to the information contained on the reports (check details and client non-public personal information), it is critical that only the users needing these reports are granted access.

Administrators need to ensure all users that will be accessing the system have been provided their own unique Login ID and password. This will help with internal controls, auditing and security of the system.

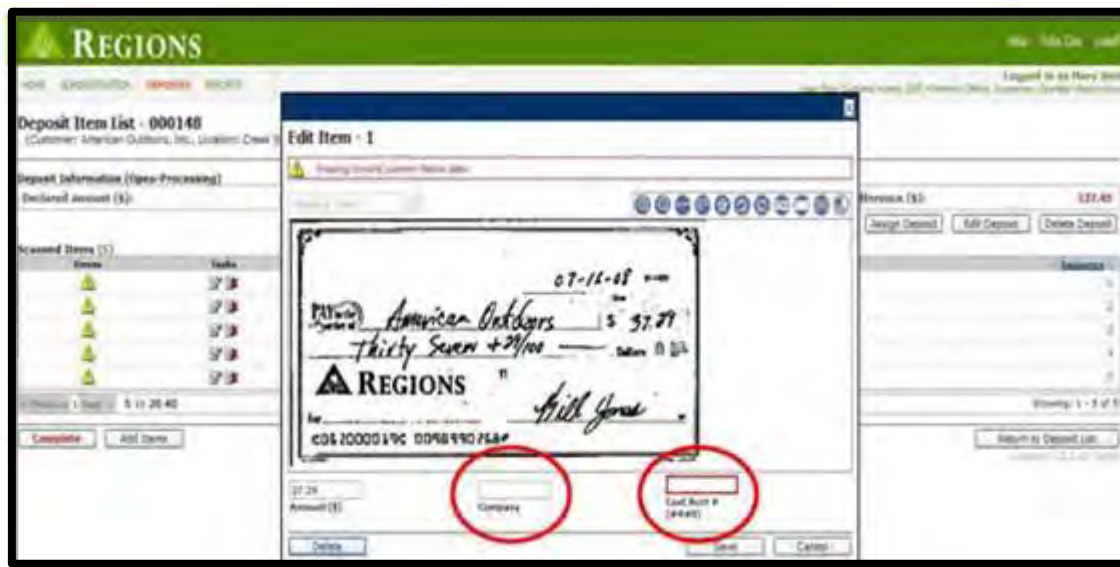
Custom Fields

Custom Fields are editable fields of data that can be added to the individual checks being captured in your deposits. These fields can appear on the Item Edit screen next to the Amount field. The fields can be used to add non-standard information to deposited items (for example, your **customer's** account number or name). The Administrator defines the Custom Fields as needed and determines how the fields will be used.

You do not have to use Custom Fields, but should you choose to, you may create from 1 to 35 defined fields. If used, this is an example of how the custom fields will appear:

Example of Company and Cust Acct # Custom Fields on the Edit Item screen. Notice that the Cust Acct # field is outlined in red. This is because it was created as a mandatory field, and the Company custom field was not. The user can add data to both fields, but the Cust Acct # is required to be filled in before the error screen can be resolved.

If neither Custom Field were mandatory, the Quick Deposit system would not flag the item as an error even if data were missing. It would be optional as to whether the operator selected the item and completed the fields or not.



Adding a New Custom Field

Creating and using Custom Fields for the first time is an intricate, detailed process that takes a little time and planning up front in order to set up to accomplish the task you need. However, once the process is completed for one account, it can be copied to other accounts using the Advance Copy function addressed later in this section. Once you get a feel for all the options the Custom Fields bring to your reporting and data gathering tasks, the detailed set up process will be worth your efforts.

Access the Custom Field screens by clicking the Administration tab and then selecting Custom Fields option from the left hand menu.

REGIONS

HOME ADMINISTRATION ACCOUNTS REPORTS

Logged in as Mary Smith
Use this Screen to view 270 Financial Data Sources, Summary Report Screen

Customer Details - American Outdoors, Inc.

Details
Location
Users
Job Detail
Job Account
Custom Fields
Preferences

Customer Information

Customer Number: 254 Customer Tax ID: 01_0010101
Customer Name: American Outdoors, Inc. Business Address:

Report Access:

Deposit Details
Deposit Summary
Team Export File
Location Deposit Status

Time Zones:

Central (00:00 PM)
Mountain (04:00 PM)
Pacific (03:00 PM)
Eastern (06:00 PM)

Deposit Accounts:

Account Description	Routing Transit	Local Name
123123123 - Miscellaneous Account	060000019	
123456789 - Payroll Account	060000019	American Outdoors Payroll Account
321321321 - Equipment and Supplies	060000019	

Showing: 1 - 2 of 3

From the Custom fields/Account Search screen, you can navigate to a particular account or Custom Field to edit settings, or Create New Custom Field by clicking the option on the bottom right of the screen. To create a new Custom Field, first choose Create a New Custom Field.

REGIONS

HOME ADMINISTRATION ACCOUNTS REPORTS

Logged in as Mary Smith
Use this Screen to view 270 Financial Data Sources, Summary Report Screen

Custom Fields/Account Search
(Customer: American Outdoors, Inc.)

Custom Field Name: Search Show All

List of Custom Fields

Tasks	Status	Input Type	Validation Patterns
123456789	060000019		

Showing: 1 of 1

Create New Custom Field

Fill in the Name field on the New Custom Field screen, and then select the Data Type from the drop down menu for the format of the data that will be required for this field. You also have the option of Currency, Date, Numeric or Text formats.

New Custom Field
(Customer: American Outdoors, Inc.)

Name: Customer Account Number

Data Type: Currency
Currency Code
Date
Numeric
Text

Input Validation Patterns:

When displaying check:

Add Locale Label: English Add New Label

Save Cancel

After the type of data desired is selected, choose the Input Validation Pattern that will be used with the Custom Field on the Edit Item screen or in reports.

The available Input Validation pattern options are:

Format	Pattern	Description
Currency	#,##0.00	Must have at least a one digit amount with a decimal and two digits in the cents positions. Digits may be zeros.
	\$#,####.##	No mandatory length. Can be blank.
Date	MM/dd/yy	Month/Day/two digit year
	MM/dd/yy HH:mm:ss	Month/Day/two digit year/Hour:Minute:Seconds
	MM/dd/yyyy	Month/Day/four digit Year
	MM/dd/yyyy HH:mm:ss	Month/Day four digit Year/Hour:Minute:Seconds
	###0	Must be at least one digit can be up to four digits
	#0	Must be at least one digit, can be two digits.
	000000	Must be six digits long; will be zero filled if fewer digits are entered
Text	Any characters	May be up to 250 characters long.

Next, select the rules that apply to the Custom Field when the item is displayed in the Edit Item screen.

The Show Custom Field check box determines whether the field is displayed on the screen.

The Make Custom Field Editable check box determines if this Custom Field can be altered or edited by the Operator when within the Edit Item screen. This box is grayed out (disabled) if the Show Custom Field box is not checked.

The Make Custom Field Mandatory check box determines whether the item displays as an error on the Deposit List screen when this Custom Field is not complete or the data is not in the specified format. Setting the Custom Field to Mandatory enables the associated data box to be red and an error message to appear on the Edit Item screen until the proper data is input into the field. This error has to be corrected before the item can be validated and the deposit completed. When this box is checked, the Make Custom Field Editable box is automatically checked and disabled so that it cannot be changed. The Custom Field has to be editable if it is mandatory.

REGIONS Help Hide Tips Logout
HOME ADMINISTRATION DEPOSITS REPORTS
Logged in as Mary Smith
User Role: Customer Admin, CSR, Financial Officer, Supervisor, Operator, Report Viewer

New Custom Field

(Customer: American Outdoors, Inc.)

Name:* Customer Account Number
Data Type:* Text
Input Validation Pattern:*
When displaying check:
☒ Show Custom Field
☒ Make Custom Field Editable
☒ Make Custom Field Mandatory

Add Locale Label:* English Cust Acct# Add Locale Label

Tasks	Locale	Label

Save Cancel

The Add Locale Label field is intended to be used as the short name or label of this Custom Field that is shown under the field box on the Edit Item screen and on reports column headings.

Once the Add Locale Label box is filled in, click Add Locale Label to add it (the red X icon can be used to delete the label so a new name can be entered if needed).

☒ Make Custom Field Mandatory

Add Locale Label:* English Cust Acct# Add Locale Label

Tasks	Locale	Label
X	English	Cust Acct#

Save Cancel

After the label has been added, click Save to create the Custom Field.

REGIONS Help Show Tips Logout
HOME ADMINISTRATION DEPOSITS REPORTS
Logged in as Mary Smith
User Role: Customer Admin, CSR, Financial Officer, Supervisor, Operator, Report Viewer

New Custom Field
(Customer: American Outdoors, Inc.)

Name: Customer Account Number
Data Type: Numeric
Input Validation Pattern: ###0
When displaying check:
☒ Show Custom Field
☐ Make Custom Field Editable
☒ Make Custom Field Mandatory
Add Locale Label:
Add Choose Label

Tasks	Locale	Label
<input checked="" type="checkbox"/>	English	Cust Acct #

Save Cancel

Once the Custom Field is saved/created, this message will appear at the top of the search screen: The new custom field has been created/saved.

REGIONS Help Show Tips Logout
HOME ADMINISTRATION DEPOSITS REPORTS
Logged in as Mary Smith
User Role: Customer Admin, CSR, Financial Officer, Supervisor, Operator, Report Viewer

Custom Fields/Account Search
(Customer: American Outdoors, Inc.)

The new custom field has been successfully created.

Search Field Name: Show All

List of Custom Fields

Tasks	Name	Input Type	Validation Pattern
<input checked="" type="checkbox"/>	Previous Field A	\$ 10 20 40	

Showing: 0 of 0

Create New Custom Field

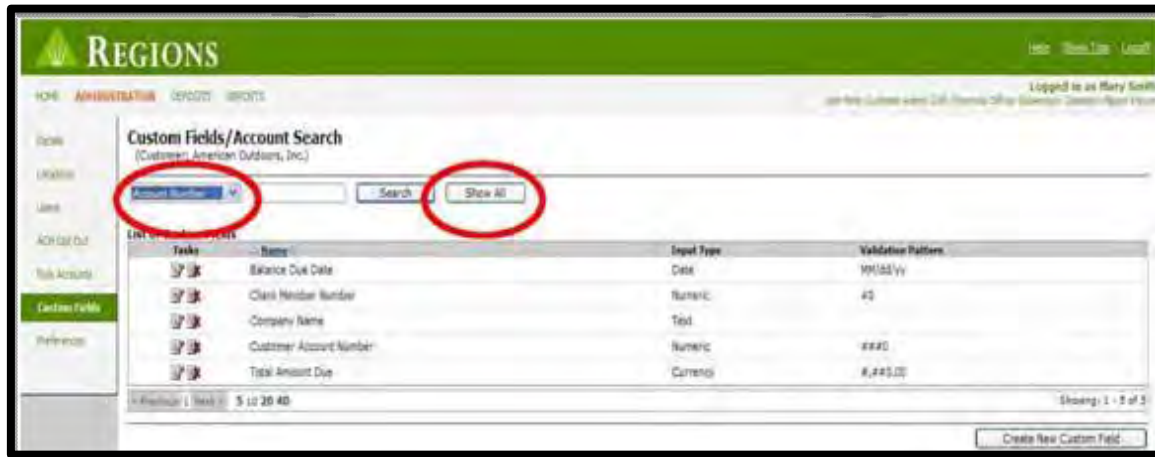
Assigning Custom Fields

Custom Fields must be linked or assigned to each depository account for which they are intended to be used. And, beyond the Account level, they have to be defined to each possible type of check being deposited to that Account. In the example, a Custom Field may be assigned to Personal Checks for one Account and Business Checks for another Account. There are currently nine different Check Types defined in Regions Quick Deposit. This section will define how to set up or assign Custom Fields to different depository Accounts and Check Types.

After the desired Custom Fields are added to the system, they may be reviewed through the search functionality provided by the Custom Fields/Account Search screen.

Search by Custom Field Name or by Account Number by selecting one from the drop down menu. In order to assign the Custom Fields to the needed Item Types in an Account, the Account must be searched for and then selected.

Here, all of the available Accounts may be listed by selecting Account Number from the drop down menu and clicking the Show All option.



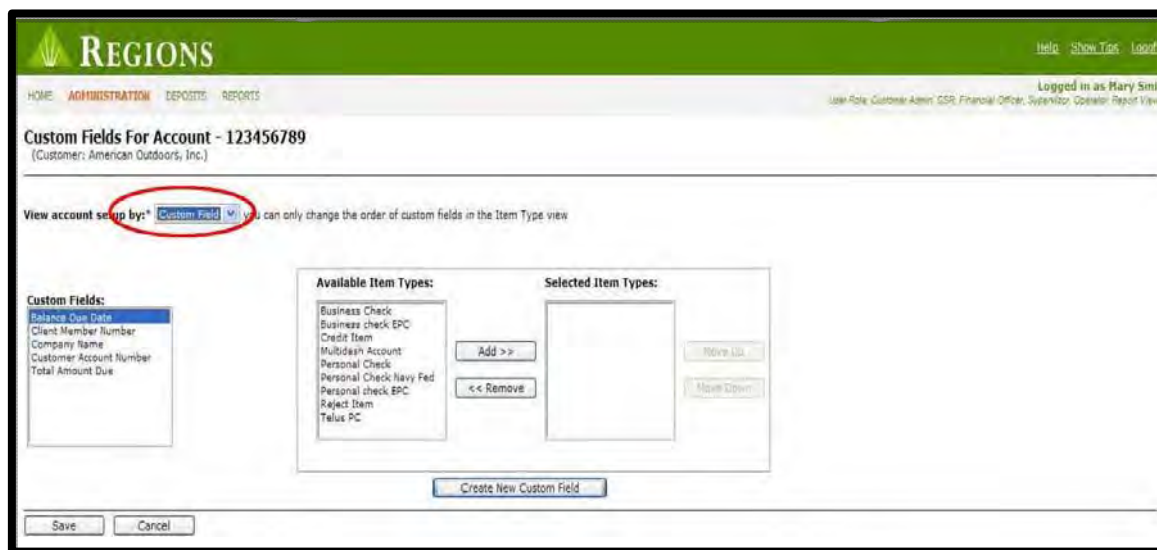
This will display the Custom Field for Account screen for the Account selected.



Available Custom Fields (all the fields that have been created to date) can be assigned to the different Item Types within the account from this screen by selecting Item Type in the view account setup by: drop down menu.

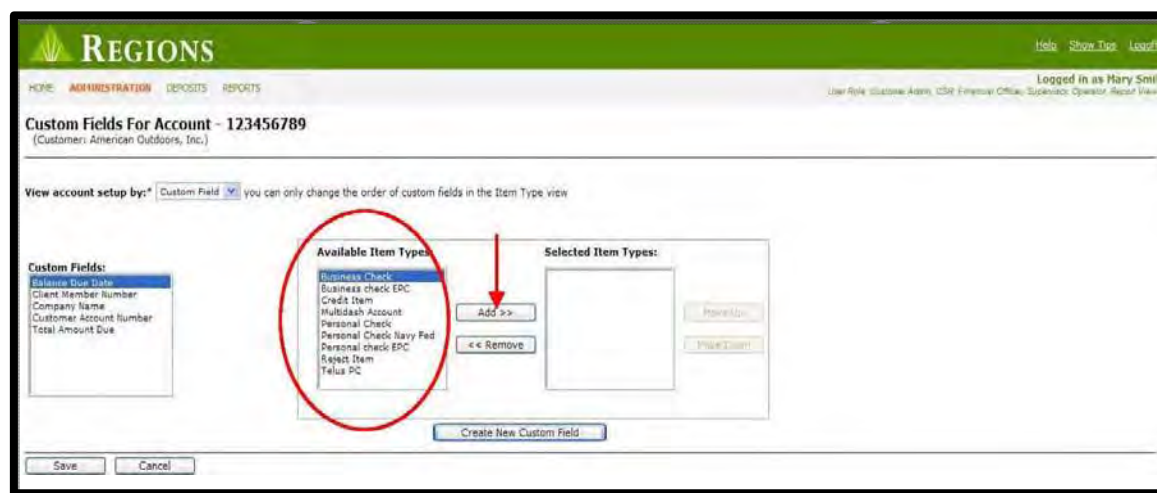


Or, Available Item Types may be assigned to the individual Custom Fields by selecting Custom Field in the View account setup by: drop down menu.



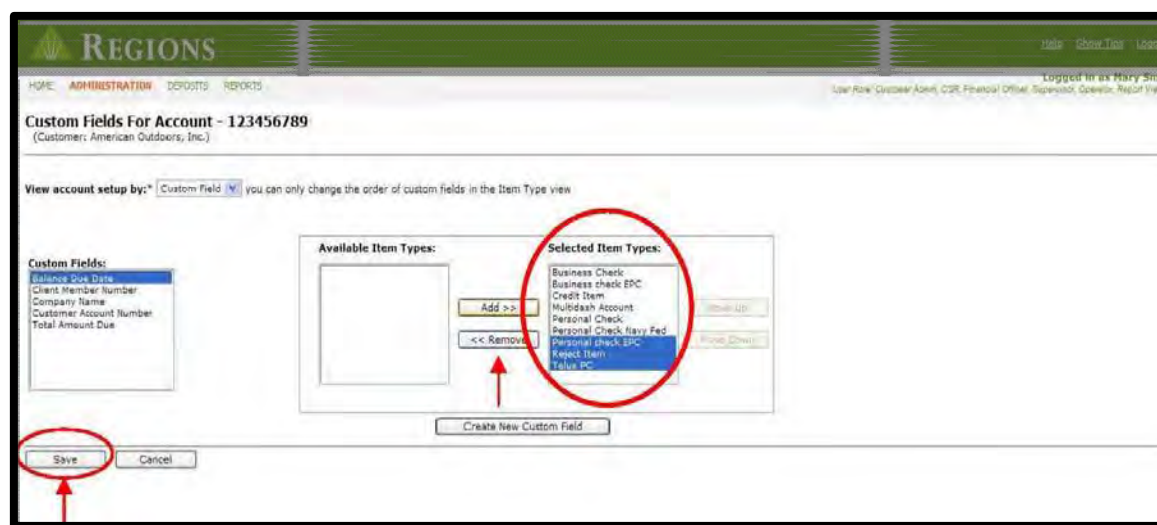
It is less time consuming to assign the category that has the most available items to the category with fewer options, because you can select multiple lines at one time in the Available list. Whatever category you select (outside of the Add/Remove box) can only be assigned one option at a time. In this example, it would be quicker to assign Item Types to each Custom Field, because there are fewer Custom Fields defined than Item Types available. You could select all the Item Types and assign them to one Custom Field at one time, or pick and choose which Item Types you want one at a time. Then you would move on to the next Custom Field, and decide if you want to use it or not and so on.

The available options can be assigned by highlighting them in the Available box and clicking Add to add them to the Selected box.

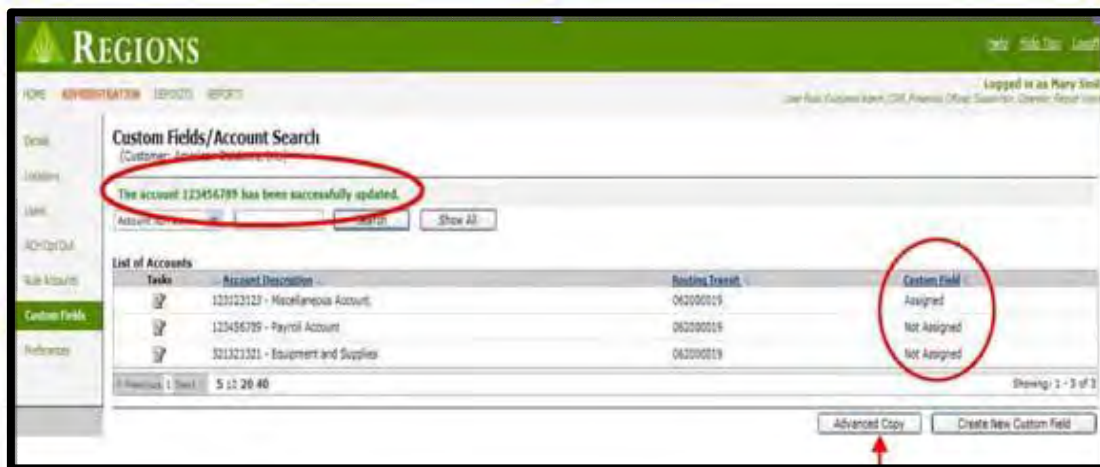


Again, one option or multiple options may be highlighted at a time from the Available box to add to the Selected box.

Items may be removed from the Selected box in the same manner. Highlight the items to remove and click Remove.



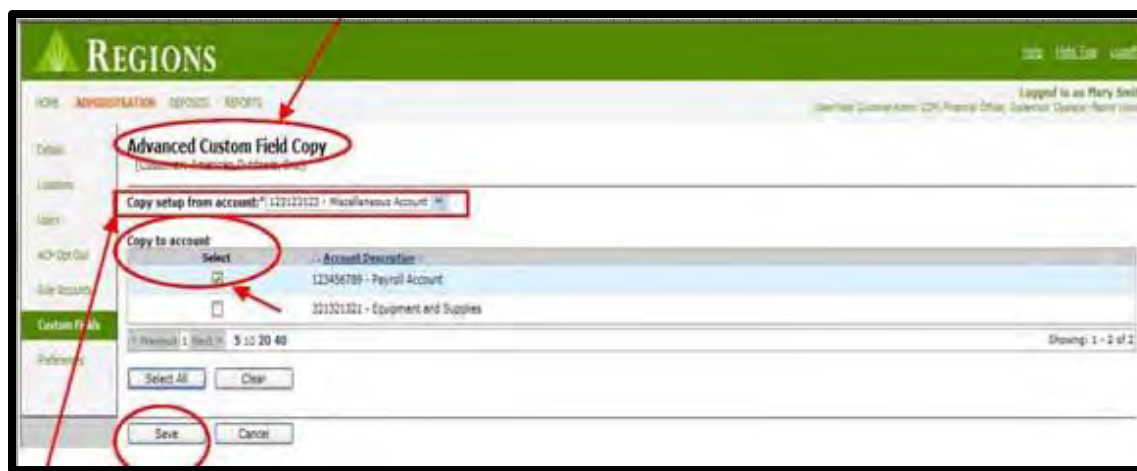
Once the Custom Fields are assigned as needed, click Save to complete the selections. Once the selections are saved for this account, a message will appear on the Custom Fields/Account Search screen indicating the update was successful. The Custom Field column of the list displays the Assigned or Not Assigned status for each Account.



Custom Field Advanced Copy

Once one or more custom fields are set up for a particular account, those same attributes and rules may be copied to other accounts if applicable. So, if the same Custom Fields need to be set up for other accounts, the steps of choosing which fields and assigning them to all of the account types and setting up the rules do not have to be repeated. Simply click the Advance Copy option located on the bottom of the Custom Fields/Account Search screen to begin adding the same attributes to other accounts.

This will display the Advanced Custom field Copy screen.

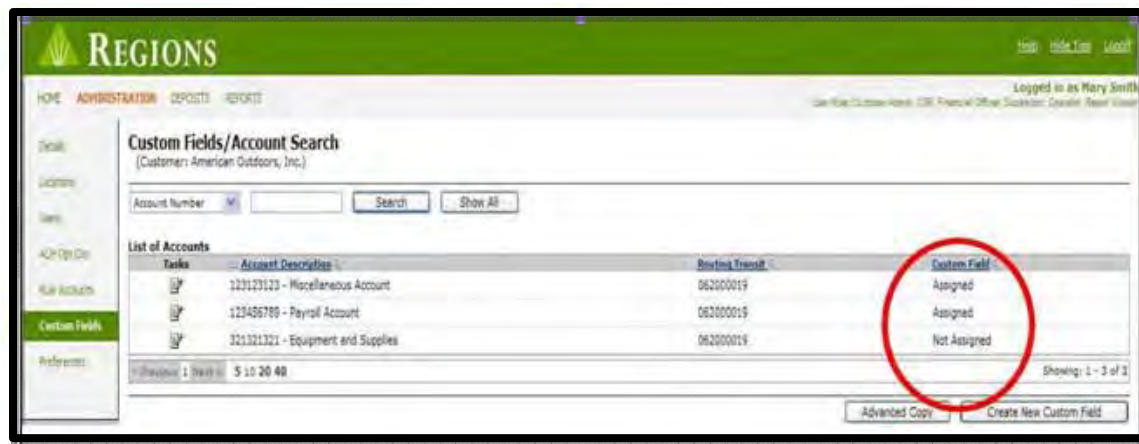


On this screen, select the account from which to copy the Custom Field information in the Copy setup from account: (required) drop down menu.

Next, select the account to which to apply the Custom Field settings from the Copy to account list.

And finally, click Save to apply those Custom Fields to the selected account.

Once the Advanced Copy is saved, the Custom Field Assigned or Not Assigned information will appear in the List of Accounts on the Custom Fields/Account Search. In this example, there are three depository accounts to which deposits can be made, but only two have Custom Fields assigned.



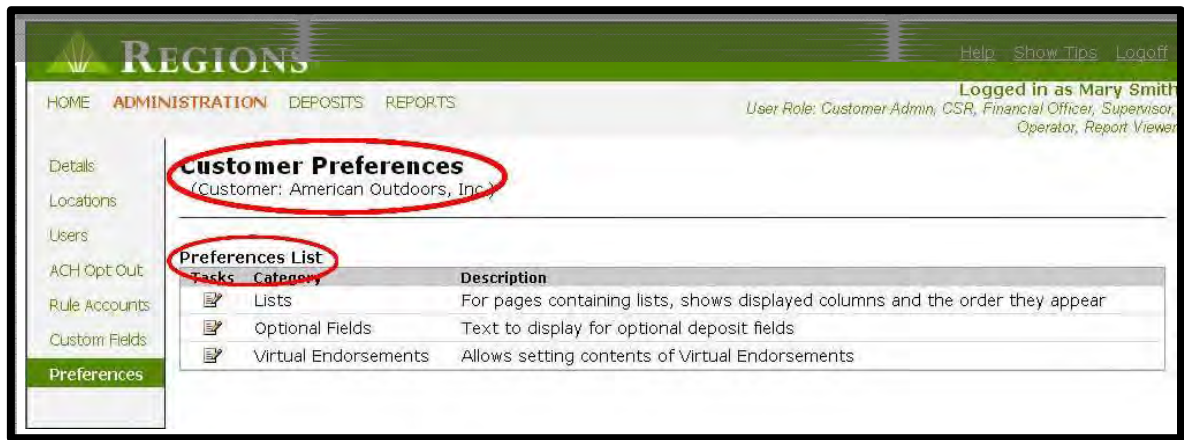
Preferences

The Preferences menu option is only available to Administrators. There are three areas that are managed via preferences. They are List, Optional Fields and Virtual Endorsements. This section will define how to use these options to manage how your Quick Deposit system operates.

Navigate to Preferences by choosing the Administration tab and then the Preferences option in the left side menu.



The Customer Preferences screen contains the Preferences List of the three options available under this function. From here, List, Optional Fields and Virtual Endorsements may be managed. Click on the line of the option to change.

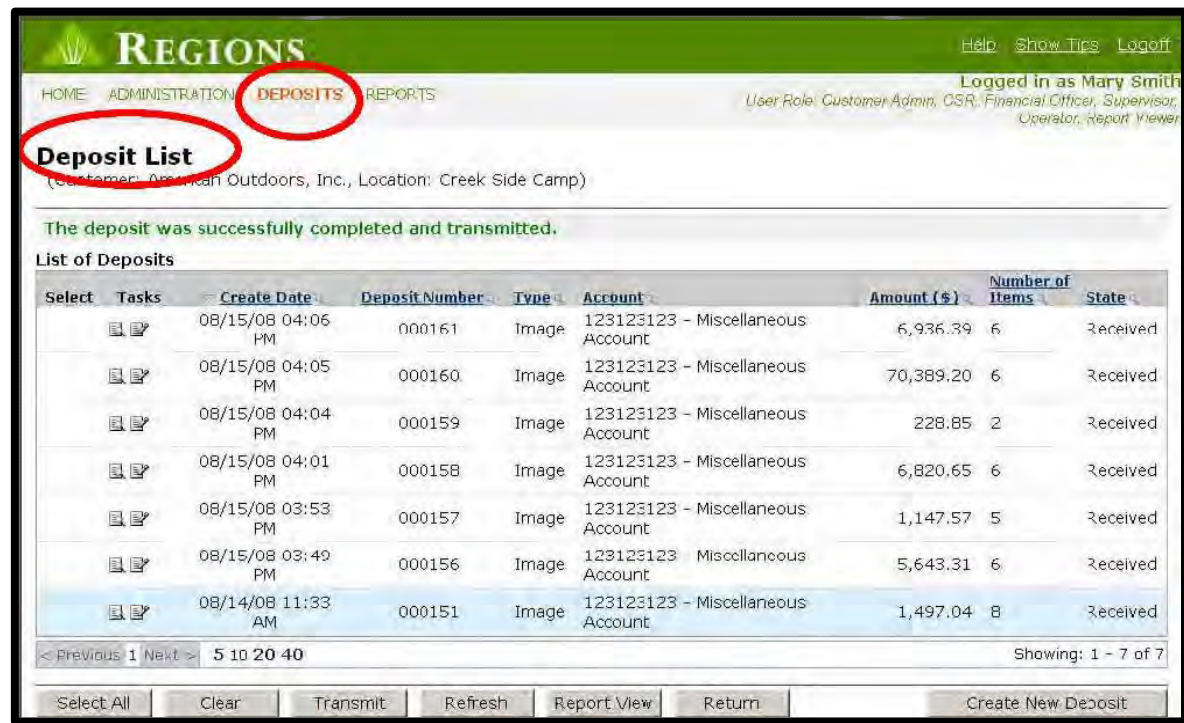


List Option Functions

First, look at the screens and reports that are affected by the List option.

The List option allows the Administrator to add, remove and re-order the column headings and content of the Report View screens and reports available under the Deposit tab.

While capturing a deposit and when you return to older deposits after they are captured, work from the Deposit List screen. This screen displays a summary of all the deposits submitted from the particular Location logged into for the past 45 days. You can sort and filter this information by clicking on the column headings and hour glasses beside them. These column headings can be managed.



This is an example of the information the List function controls on the Deposit List. *Note: As previously stated, due to the information contained within these reports (check details and client non-public, personal information), it is critical that only the users needing these reports are granted access.*

Click Report View on this screen to create a Deposit Summary report that may be printed. The report cannot be saved to your PC. It can only be printed. The column headings and data in this report can be managed by choosing Deposit Summary in List.

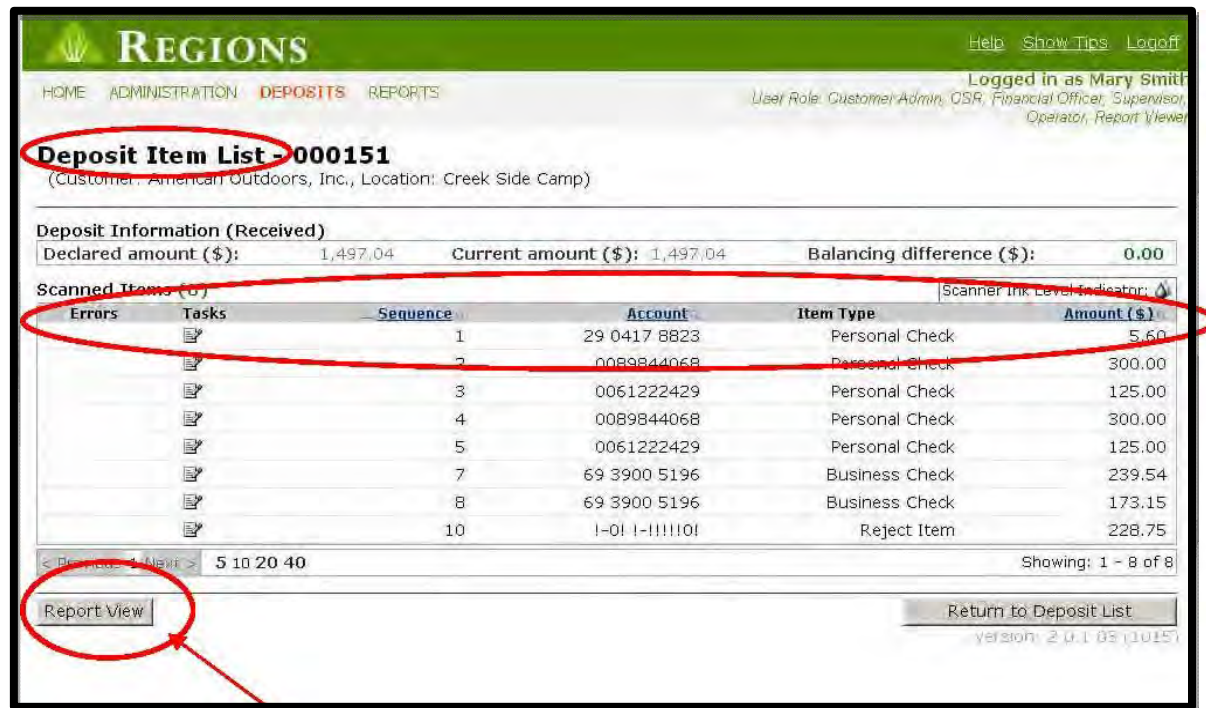
Deposit Summary Report - Customer: American Outdoors, Inc.
(Location: Creek Side Camp)

Report Settings
Sort Criteria: Create Date
Filtered Fields:

Amount/Item Totals
Total Deposit Value: \$ 92,663.01
Number of Deposits: 7

Deposit Number	Type	Account	Created by	Actual Count	Deposit State	Submitted by	Transfer Date and Time	Amount (\$)
000161	Image	123123123 - Miscellaneous Account	marysmith_01	6	Received	marysmith_01	08/15/08 04:07 PM	6,936.39

Select one of the deposits on the Deposit List screen, and a Deposit Item List screen will appear that shows the details of every check in the deposit selected. The List function refers to this screen as the Deposit Item List Simple. By choosing Deposit Item List Simple from the List options, the column headings and data within this Deposit Item List screen can be managed.



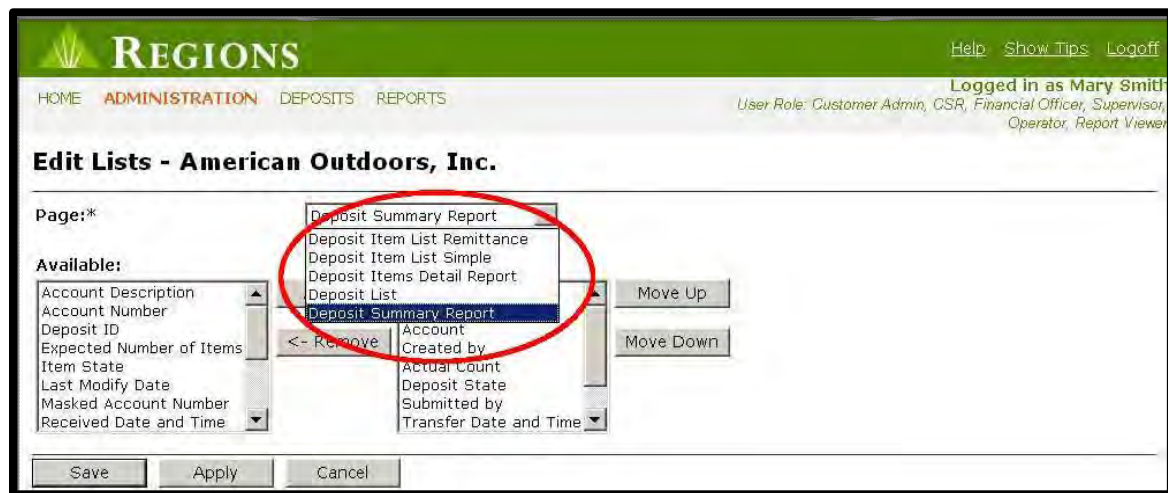
By selecting Report View, an Image Deposit Items Detail Report will be displayed. This report can also be printed, but not saved to your PC. Manage the column headings and data on this report by clicking Image Deposit Items Detail Report in List.



The screens and reports that the List function controls have been reviewed. Now we will review the List options themselves. Remember, the List functions may be accessed by clicking the Administration tab, then choosing the Preferences options from the left side menu.



Now look at the List. Select the report or list screen to change in the top drop down menu.



To manipulate the data fields on the report or list screen, select the column/data heading from the Available box and click Add to move it to the Displayed box.

Remove any item from the report or list screen the same way, by clicking the Displayed field and clicking Remove.

REGIONS Help Show Tips Logoff

HOME ADMINISTRATION DEPOSITS REPORTS

Logged in as Mary Smith
User Role: Customer Admin, CSR, Financial Officer, Supervisor, Operator, Report Viewer

Edit Lists - American Outdoors, Inc.

Page:* Deposit Summary Report

Available:

- Account Description
- Account Number
- Deposit ID
- Expected Number of Items
- Item State
- Last Modify Date
- Masked Account Number
- Received Date and Time

Displayed:

- Deposit Number
- Type
- Account
- Created by
- Actual Count
- Deposit State
- Submitted by
- Transfer Date and Time

Buttons: Add ->, <- Remove, Move Up, Move Down

Save Apply Cancel

The columns can be rearranged in the screen list and reports by re-ordering them in the Displayed box using the Move Up and Move Down options.

Optional Fields

The second option under Preferences is Optional Fields. This option allows the Administrator to set rules governing how the Optional Fields on the New Deposit screen function.

REGIONS Help Show Tips Logoff

HOME ADMINISTRATION DEPOSITS REPORTS

Logged in as Mary Smith
User Role: Customer Admin, CSR, Financial Officer, Supervisor, Operator, Report Viewer

Customer Preferences

(Customer: American Outdoors, Inc.)

Details
Locations
Users
ACH Opt Out
Rule Accounts
Custom Fields
Preferences

Preferences List

Tasks	Category	Description
	Lists	For pages containing lists, shows displayed columns and the order they appear
	Optional Fields	Text to display for optional deposit fields
	Virtual Endorsements	Allows setting contents of Virtual Endorsements

Note: These fields are named User Field 1, User Field 2, and User Field 3 in the Preferences List function, and they are found on the Deposit List and Deposit Summary Report options in the List function. The List function can be used to move the fields around on these screens and report, but remember to look for User Field names and not Optional Field names.

Below is an example of the New Deposit screen where the Optional Fields are input if they are going to be used.

REGIONS Help Show Tips Logoff

HOME ADMINISTRATION **DEPOSITS** REPORTS

Logged in as Mary Smith
User Role: Customer Admin, CSR, Financial Officer, Supervisor, Operator, Report Viewer

New Deposit
(Customer: American Outdoors, Inc., Location: Creek Side Camp)

Location:* Creek Side Camp

Account number:* 123123123 - Miscellaneous Account

Routing transit number: 062000019

Type:* ☒ Image

Optional field 1:

Optional field 2:

Optional field 3:

Number of items: 0

Declared amount (\$):*

Start Capture Cancel

When Optional Fields is selected from the Preferences menu, the Edit Optional Fields Preferences screen appears.

REGIONS Help Show Tips Logoff

HOME **ADMINISTRATION** DEPOSITS REPORTS

Logged in as Mary Smith
User Role: Customer Admin, CSR, Financial Officer, Supervisor, Operator, Report Viewer

Edit Optional Fields Preferences - American Outdoors, Inc.

	Optional field 1	Optional field 2	Optional field 3
Displayed	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Required	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
English:	<input type="text" value="Optional field 1"/>	<input type="text" value="Optional field 2"/>	<input type="text" value="Optional field 3"/>

Save Cancel

Select the desired Optional Fields to be displayed on the New Deposit screen.

Select which of the displayed Optional Fields are required before the deposit can be started.

Quick Deposit allows the Optional Fields to be renamed as desired. Depending on the intended use of the fields, a name can be created that will help your staff know what to put into them, such as Mail Run #, Shift # or Department. Again, use whatever name makes sense to your operation.

In the following example test data is entered into the fields to illustrate how the data appears on the Deposit Summary screen and the Deposit Summary Report.

REGIONS Help Hide Tips Logoff
 HOME ADMINISTRATION **DEPOSITS** REPORTS
 Logged in as Mary Smith
 User Role: Customer Admin, CSR, Financial Officer, Supervisor, Operator, Report Viewer

New Deposit
 (Customer: American Outdoors, Inc., Location: Creek Side Camp)

Location:* Creek Side Camp
 Account number:* 123123123 - Miscellaneous Account
 Routing transit number: 062000019
 Type:* Image
 Optional field 1: Test Data Optional Field 1
 Optional field 2: Test Data Optional Field 2
 Optional field 3: Test Data Optional Field 3
 Number of items: 0
 Declared amount (\$):* 855.39

Start Capture Cancel

REGIONS Help Hide Tips Logoff
 HOME ADMINISTRATION **DEPOSITS** REPORTS
 Logged in as Mary Smith
 User Role: Customer Admin, CSR, Financial Officer, Supervisor, Operator, Report Viewer

Deposit List
 (Customer: American Outdoors, Inc., Location: Creek Side Camp)

List of Deposits

Select	Tasks	Create Date	Deposit Number	Optional field 1	Optional field 2	Optional field 3	Account	Amount (\$)
		08/15/08 06:28 PM	000163	Test Data Optional Field 1	Test Data Optional Field 2	Test Data Optional Field 3	123123123 - Miscellaneous Account	855.39

https://icapturedemo.regions.com - Regions Bank QuickDeposit Web - Microsoft Internet Explorer

Deposit Summary Report - Customer: American Outdoors, Inc.
 (Location: Creek Side Camp)

Report Settings
 Sort Criteria: Create Date
 Filtered Fields:

Amount/Item Totals
 Total Deposit Value: \$ 92,876.75
 Number of Deposits: 8

Deposit Number	Optional field 1	Optional field 2	Optional field 3	Amount (\$)	Type	Account	Created by	Actual Count	Transfer Date and Time
000163	Test Data Optional Field 1	Test Data Optional Field 2	Test Data Optional Field 3	855.39	Image	123123123 - Miscellaneous Account	marysmith_01	3	08/15/08 06:28 PM

Remember, the Deposit Summary screen and Deposit Summary Report had to be edited in the Preferences/List option to get these fields in this particular order on the screen and on the report.

Virtual Endorsements

Regions Quick Deposit uses internal information about each deposit to create a virtual endorsement on the back image of each check that is scanned into a deposit. This eliminates the need for a person to have to manually stamp or sign the back of each check in order for the check to have a proper endorsement. These virtual endorsements are not physically printed on the paper check; instead they are images the system places on the back image of each check in the proper endorsement area. This endorsement becomes a part of the check image submitted with the deposit to the bank and stays with that image throughout the payment system process of that item. The labels may be modified and the data fields may be selected to use in most of the lines of these endorsements. The company name is not editable as it must be part of the endorsement information.

Access the Virtual Endorsement function by clicking on the Administration tab and then clicking Preferences in the left side options menu.

REGIONS Help Show Tips Logout
HOME **ADMINISTRATION** DEPOSITS REPORTS
Logged in as Mary Smith
User Role: Customer Admin, CSR, Financial Officer, Supervisor, Operator, Report Viewer

Customer Details - American Outdoors, Inc.

Customer Information

Customer Number:	194	Customer Tax ID:	01_01010101
Customer Name:	American Outdoors, Inc.	Business Address:	

Report Access:

Deposit Details	Time Zones:
Deposit Summary	Central (05:00 PM)
Item Export File	Mountain (04:00 PM)
Location Deposit Status	Pacific (03:00 PM)
	Eastern (06:00 PM)

Deposit Accounts

Account Description	Routine Transit	Legal Name
125123123 - Miscellaneous Account	062000019	
123456789 - Payroll Account	062000019	American Outdoors Payroll Account
321321321 - Equipment and Supplies	062000019	

< Previous 1 Next > 5 10 20 40 Showing: 1 - 3 of 3

On the Preferences options list, select Virtual Endorsements.

REGIONS Help Show Tips Logout
HOME **ADMINISTRATION** DEPOSITS REPORTS
Logged in as Mary Smith
User Role: Customer Admin, CSR, Financial Officer, Supervisor, Operator, Report Viewer

Customer Preferences
(Customer: American Outdoors, Inc.)

Preferences List

Tasks	Category	Description
	Lists	For pages containing lists, shows displayed columns and the order they appear
	Optional Fields	Text to display for optional deposit fields
	Virtual Endorsements	Allows setting contents of Virtual Endorsements

This brings up the Sample Endorsement and the Virtual Endorsement edit options list.

Virtual Endorsements - American Outdoors, Inc.

Sample Endorsement

Regions
Date: 08/19/08
>062000019<

Customer: American Outdoors, Inc.
Location: Location# 1
For Deposit Only to Account 1,234
Account: 1,234
Date: 08/19/08

Virtual Endorsements

Tasks	Endorsement String	Sample Endorsement	Type Face	Font Size
	>062000019<	>062000019<	Arial	30
	Account: {Bank account number}	Account: 1,234	Arial	30
	Customer: {Customer name}	Customer: American Outdoors, Inc.	Arial	30
	Date: {Deposit creation date, MM/dd/yy}	Date: 08/19/08	Arial	30
	Date: {Deposit creation date, MM/dd/yy}	Date: 08/19/08	Arial	30
	For Deposit Only to Account {Bank account number}	For Deposit Only to Account 1,234	Arial	30

Click on any line in the edit options list that has the edit icon beside it in the Tasks column to access the Edit Virtual Endorsement screen.

Edit Virtual Endorsement - American Outdoors, Inc.

Sample Endorsement

For Deposit Only to Account 1,234

Prefield literal text: For Deposit Only to Acc

Field: Bank account number

Postfield literal text:

Secondary field: None

Save Cancel

On this screen the text in the Profiled Literal Test box can be changed or replaced. This will change the label name of the field in the endorsement line placed on the check.

The data that will be displayed next to the label can also be selected by clicking on the drop down menu in the Field box.

REGIONS Help Show Tips Logoff
HOME ADMINISTRATION DEPOSITS REPORTS
Logged in as Mary Smith
User Role: Customer Admin, CSR, Financial Officer, Supervisor, Operator, Report Viewer

Edit Virtual Endorsement - American Outdoors, Inc.

Sample Endorsement
For Deposit Only to Account 1,234

Prefield literal text: For Deposit Only to Acc

Field: Bank account number

Postfield literal text:

Secondary field:

Save Cancel

version: 2.0.1.03 (2067)

- Bank account number
- Bank account number
- Customer name
- Customer number
- Deposit creation date
- Deposit number
- Item sequence number
- Line break
- Location description
- Location number
- None
- Returns routing transit

This is a list of all of the data elements to choose from to place into the endorsement.

The Prefield Literal Text box and Secondary Field box work just like the first two, except they allow placement of a second label and data field to the right of the first set on this same line of the endorsement.

REGIONS Help Show Tips Logoff
HOME ADMINISTRATION DEPOSITS REPORTS
Logged in as Mary Smith
User Role: Customer Admin, CSR, Financial Officer, Supervisor, Operator, Report Viewer

Edit Virtual Endorsement - American Outdoors, Inc.

Sample Endorsement
For Deposit Only to Account 1,234

Prefield literal text: For Deposit Only to Acc

Field: Bank account number

Postfield literal text:

Secondary field: None

Save Cancel

version: 2.0.1.03 (2067)

- Customer number
- Deposit creation date
- Deposit number
- Item sequence number
- Line break
- Location description
- Location number
- None
- Returns routing transit
- User name
- User number

Creating a Deposit

Regions Quick Deposit (desktop services) allows a user to scan checks using a scanner to create online deposits to be transmitted to the bank. Only legal checks drawn on United States banks can be deposited via Quick Deposit. No Foreign items are allowed to be deposited. If a foreign check is scanned and its MICR line is read correctly, Quick Deposit will create an error message which will instruct the operator to take that item out of the deposit and will not allow it to be included in the deposit that is sent to the bank. If the foreign item's Routing/Transit number is misread in the MICR line and it is transmitted to the bank, it will be returned to the depositor via an adjustment later.

Note: Please ensure the check(s) intended for scanning and submission has not been presented in a prior deposit.

As part of the Regions Quick Deposit Agreement, it is your responsibility to ensure the checks being submitted are authentic and are not altered in any way. This includes forged endorsements and counterfeit items.

To create a new deposit, click the Create New Deposit quick link on the right side of the Welcome Page.



Note: The Deposits tab at the top of the Home Page may also be selected to begin a new deposit. If the person processing deposits is assigned to more than one location, they will then be presented with a Location Select screen. When the location is selected, a deposit list for that location will appear. When the Create New Deposit option is chosen from this screen, do not assume that the system will pre-fill the correct location in the New Deposit screen. Always check the Location when beginning a new deposit.

Before any checks can be scanned, there are required fields marked with an asterisk () that must be completed. There are also optional information fields that can be completed or left empty.*

REGIONS Help Hide Tips Logout
 HOME DEPOSITS REPORTS
 Logged in as Joe Smith
 User Role: Deposit, Report Viewer

New Deposit

Location:* Creek Side Camp
 Account number:* 321321321 - Equipment and Supplies
 Routing transit number: 052000013
 Type:* Image
 Optional field 1:
 Optional field 2:
 Optional field 3:
 Number of items: 9
 Declared amount (\$):* 7660.31

Start Capture Cancel

Before capturing the checks, ensure all items are aligned correctly and placed into the check scanner hopper facing outward. Click Start Capture.

Checks will automatically feed through the scanner. While the checks are being scanned, the Deposit Item List page will appear where both the information captured from each check and the image of the check itself can be reviewed.

REGIONS Help Show Tips Logout
 HOME ADMINISTRATION DEPOSITS REPORTS
 Logged in as Bill Smith
 User Role: Customer Admin, Subprocessor Operator, Report Viewer

Deposit Item List - 000009

Deposit Information (Open-Processing)
 Current amount (\$): 6,114.65 Declared amount (\$): 6,114.65 Save Balancing difference (\$): 0.00
 Assign Deposit Edit Deposit Delete Deposit

Errors	Tasks	Item Type	Amount (\$)	Sequence
		Personal Check	(573.22)	1
		Personal Check	(4,700.00)	4
		Personal Check	(46.77)	5
		Personal Check	(210.34)	6
		Personal Check	(285.51)	7
		Personal Check	(155.42)	9
		Personal Check	(117.39)	10
		Personal Check	(25.00)	11

Previous 1 Next All 5 to 20 Showing: 1 - 8 of 8

Complete Add Items Return to Deposit List

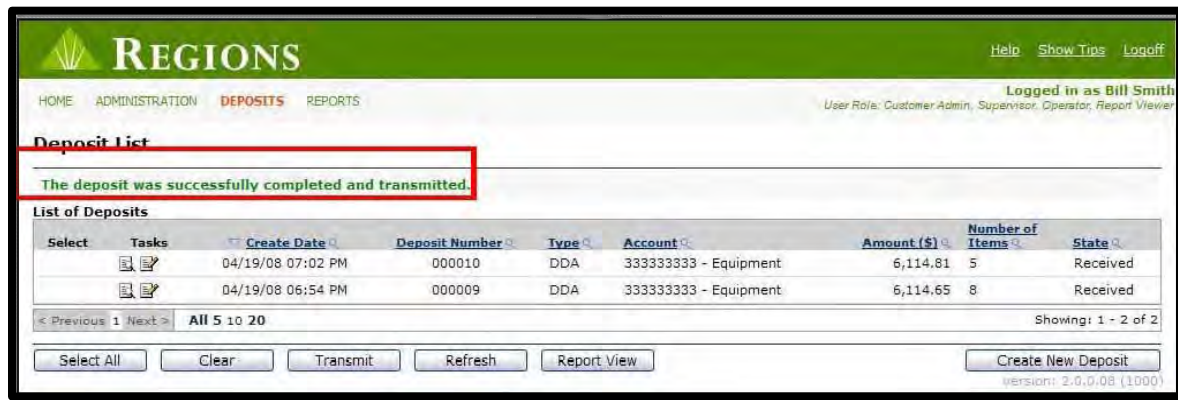
If there are no errors and the deposit is balanced, the deposit can be completed by selecting Complete. The Complete option will have a red font and will not be selectable if there are errors on the screen or the deposit is out of balance and changes to the deposit information are needed.

✓ BEST PRACTICE

Industry research has shown that utilizing a Dual Control Hierarchy (when available) prevents improper internal use of the system. Dual Control is the establishment of users who can only scan checks and balance deposits, and other users who submit the deposit to the bank. This set up requires two users to verify the information for every deposit.

Refer to the Users section of this User Guide for detailed information regarding Available Roles and a description of each role.

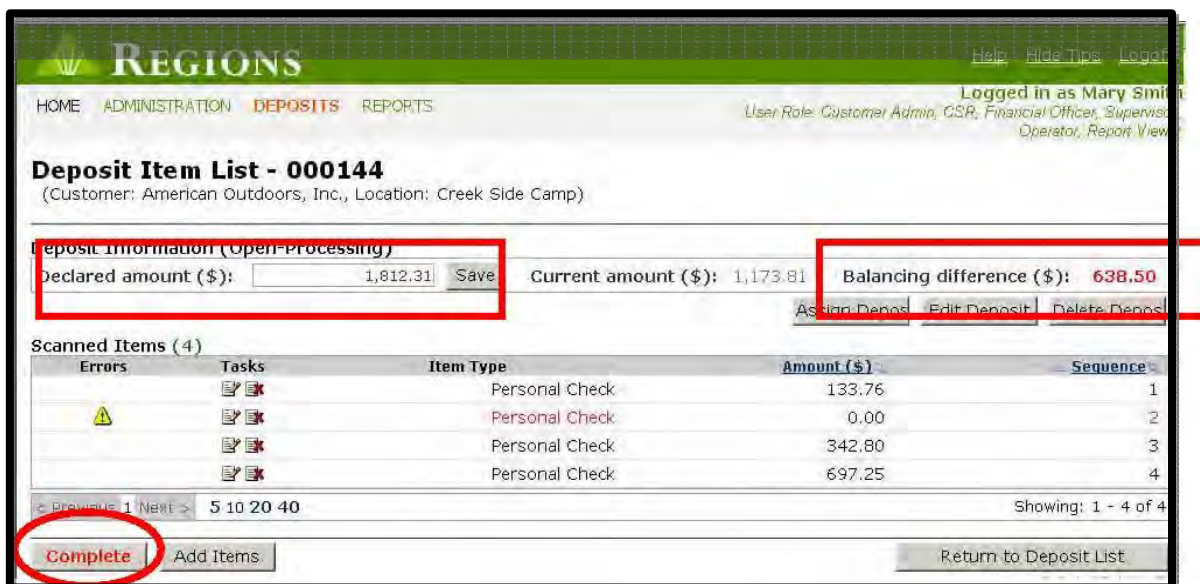
After Complete has been selected, you will be prompted to confirm that you would like to submit the deposit. Click OK if this is the intended action. On the Deposit List page, a message should appear to indicate the deposit has been successfully completed and transmitted.



Balancing a Deposit

Before a deposit can be submitted, the Declared Amount and the actual amount that will be deposited (Current Amount) need to be equal or balanced. The Balancing Difference identifies how much the two amounts differ.

If the text is red, the two amounts are not equal. If this is the case, changes need to be made to either the Declared Amount or the checks in the list that make up the Current Amount. The Declared Amount is changed by entering numbers into the Declared Amount text box and selecting Save.



If the Balancing Difference is \$0.00 and the font is green, the deposit is balanced.

REGIONS Help Hide Tips Logoff
HOME ADMINISTRATION **DEPOSITS** REPORTS
Logged in as Mary Smith
User Role: Customer Admin, CSR, Financial Officer, Supervisor, Operator, Report Viewer

Deposit Item List - 000144

(Customer: American Outdoors, Inc., Location: Creek Side Camp)

Deposit Information (Open-Processing)

Declared amount (\$): 1,812.31 Current amount (\$): 1,812.31 **Balancing difference (\$): 0.00**

Scanned Items (4)

Errors	Tasks	Item Type	Amount (\$)	Sequence
		Personal Check	133.76	1
		Personal Check	638.50	2
		Personal Check	342.80	3
		Personal Check	697.25	4

< Previous 1 Next > 5 10 20 40 Showing: 1 - 4 of 4

Correcting Errors

When an item is scanned and the scanner is unable to read information from the image or there is information missing, an error occurs. On the Deposit Item List, those items that have errors and require attention will be marked with the attention icon and will have red text. To view the error and the information about what needs to be corrected, select the item in question by clicking on the item and the image window will be opened.

REGIONS Help Hide Tips Logoff
HOME ADMINISTRATION **DEPOSITS** REPORTS
Logged in as Mary Smith
User Role: Customer Admin, CSR, Financial Officer, Supervisor, Operator, Report Viewer

Deposit Item List - 000145

(Customer: American Outdoors, Inc., Location: Creek Side Camp)

Deposit Information (Open-Processing)

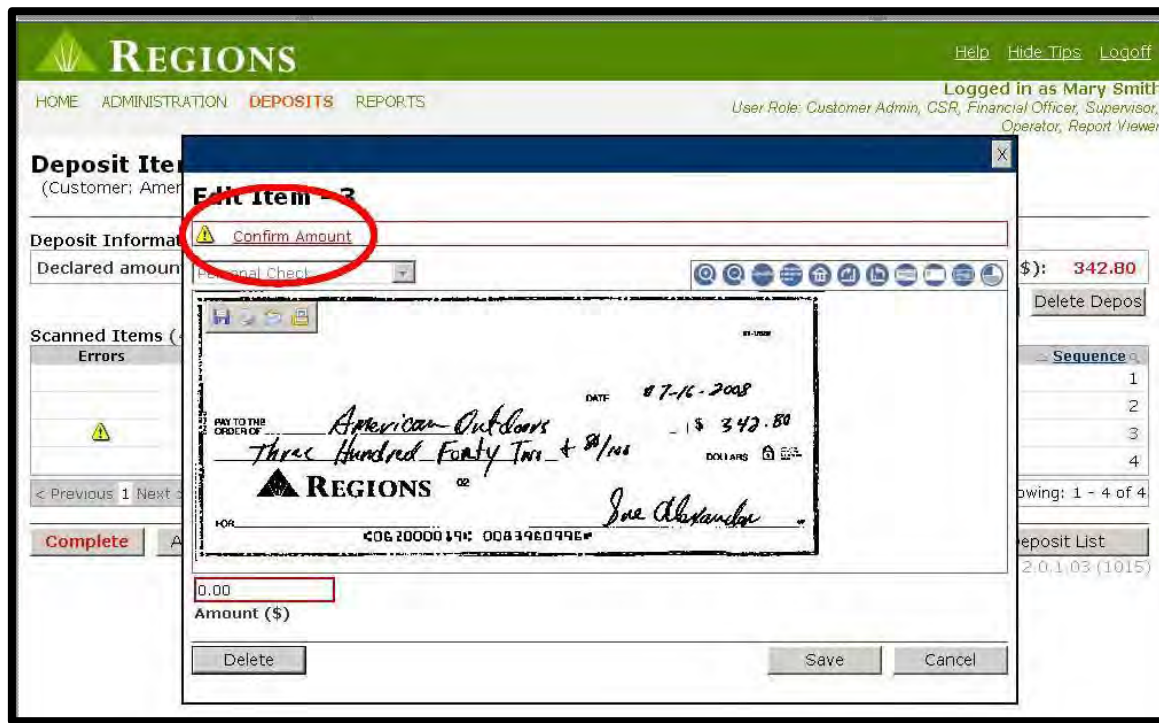
Declared amount (\$): 1,311.26 Current amount (\$): 968.46 **Balancing difference (\$): 342.80**

Scanned Items (4)

Errors	Tasks	Item Type	Amount (\$)	Sequence
		Personal Check	133.76	1
		Personal Check	137.45	2
		Personal Check	0.00	3
		Personal Check	697.25	4

< Previous 1 Next > 5 10 20 40 Showing: 1 - 4 of 4

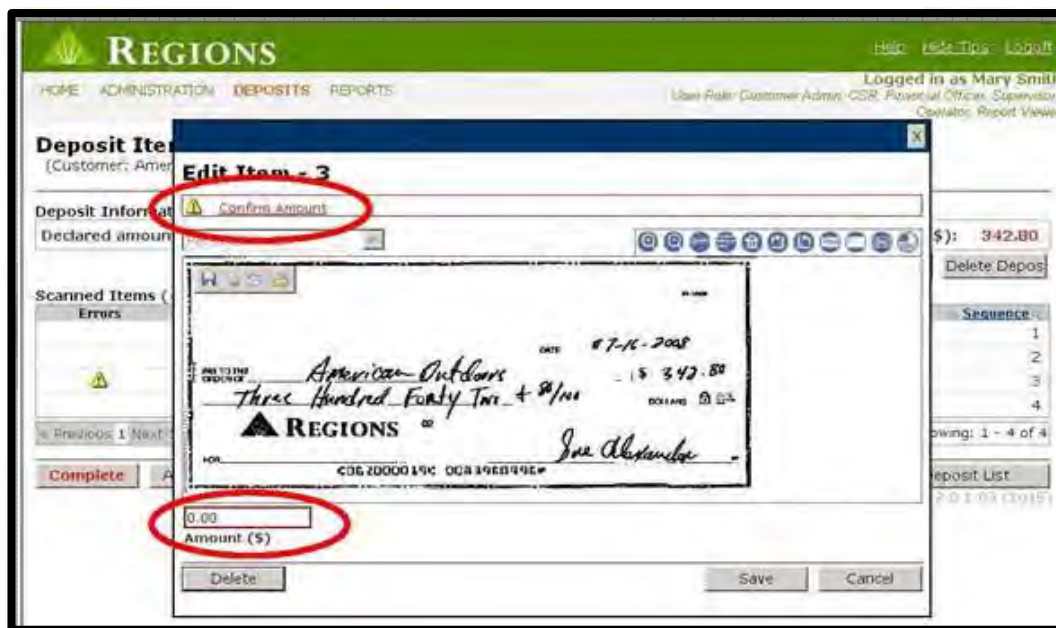
There are a variety of errors that can occur. When the image is being viewed, the error type will be specified at the top left side of the image window. It will have red text with an attention symbol ⚠ in front.



When all errors have been corrected and saved on the deposit list, the attention symbol will no longer be present and the text will return too black.

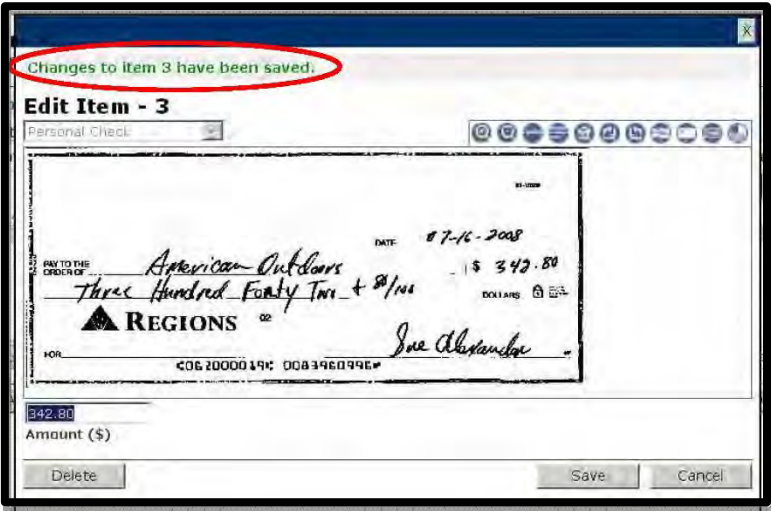
Keying Items

In the event the scanner is unable to read the handwriting on a scanned item, an error will occur. When an item has been selected that has errors in the amount field, you will need to manually key in the required information. When the user selects an item with an error, the errors that occurred will be outlined at the top left corner of the image window with red text and an attention symbol ⚠ in front.



The text boxes where the correct information needs to be entered will be outlined in red. These text boxes may be blank or contain partial information. If a character is scanned but not recognized, the character will appear as an exclamation mark in the text box.

Once the required information is entered, click Save. A message will confirm the saved changes.



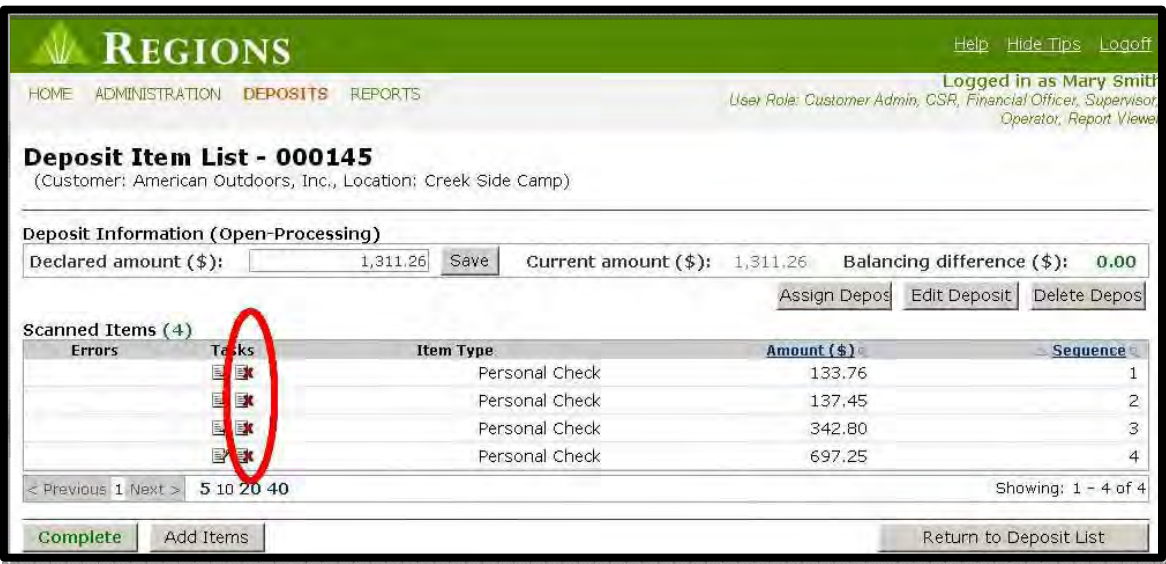
As the items are reviewed and corrections are made, each time a corrected item is saved, the system will automatically forward to the next exception item in need of correction.

Note: Once the last exception item has been corrected and Save is clicked, the screen will remain on that item's image. Select Cancel to close the window to return to the Deposit Item List.

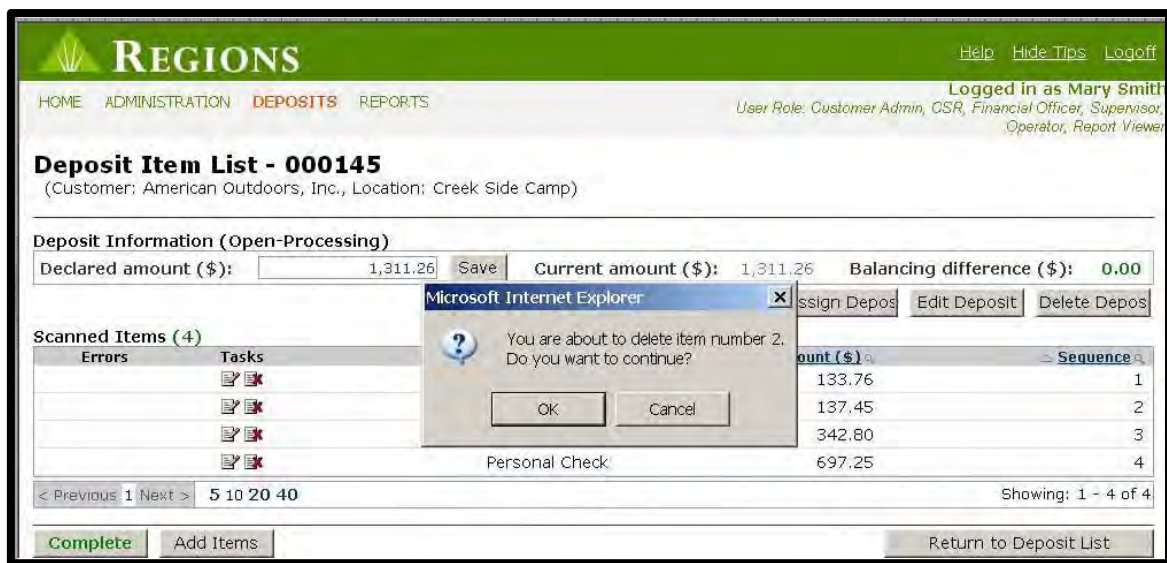
Deleting Items

If it is determined that a specific check (or checks) needs to be deleted from a deposit, there are two ways to delete the item(s):

1. Click on the red X icon under the Tasks column of the Deposit Item List.



The system will prompt to confirm the deletion of the item. Select OK to delete.

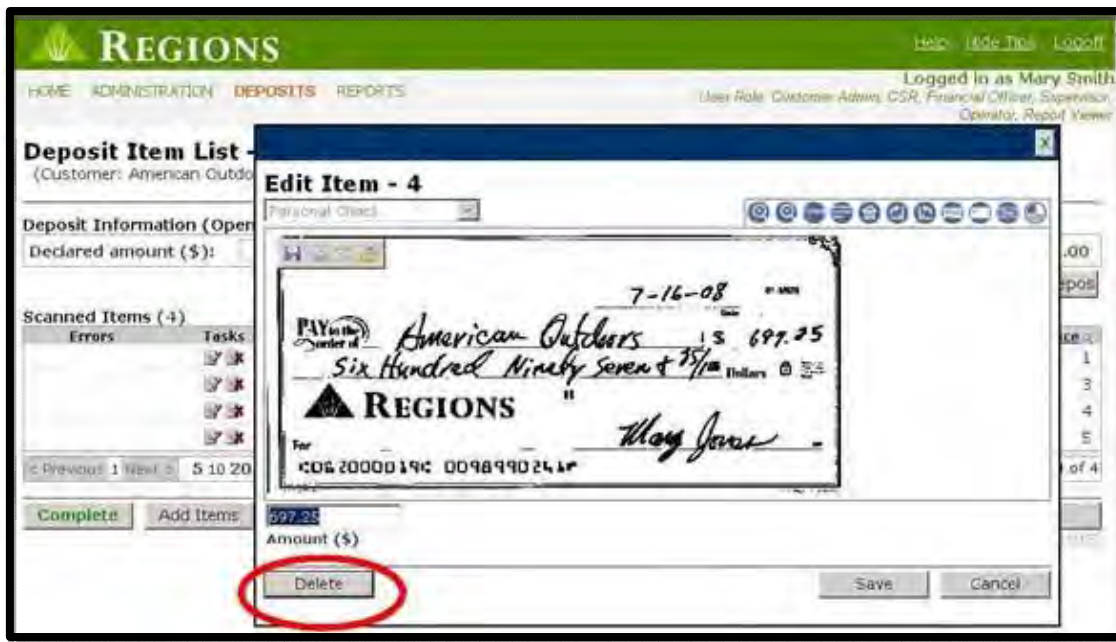


The item will be deleted from the deposit, and a message will appear above the Deposit Information section of the screen displaying the number of the deleted item.



OR

2. Select the item in the list to display the Edit Item screen and select Delete. This will delete the item from the list as well.

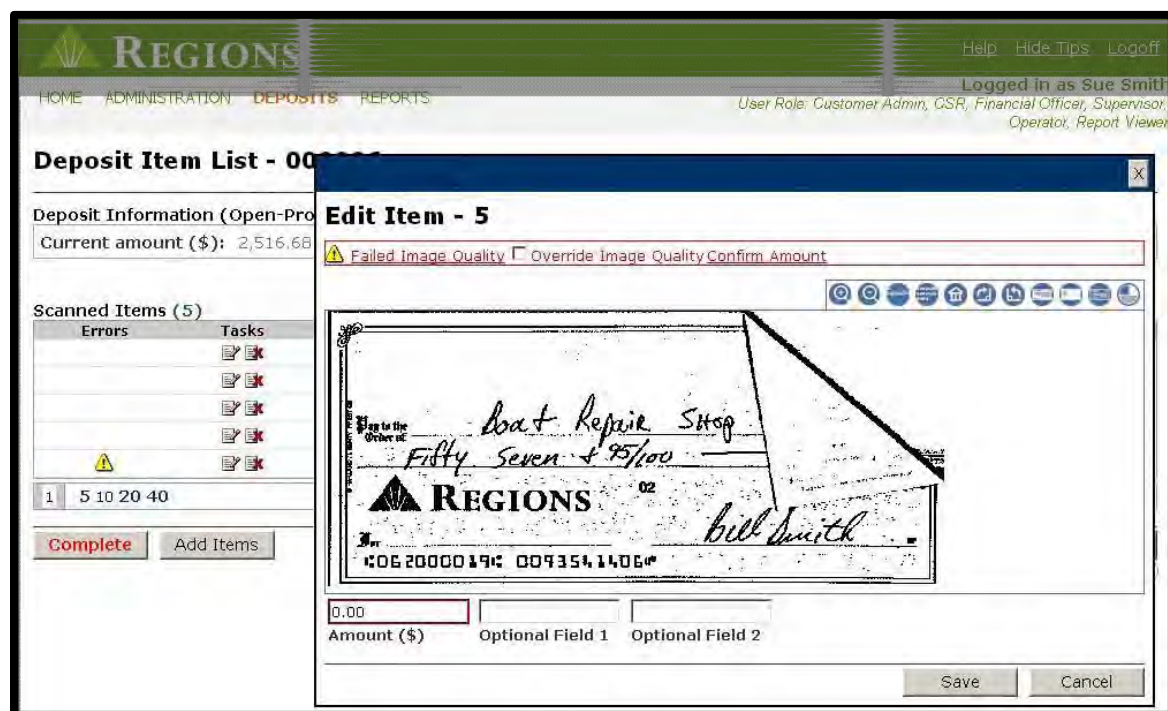


A message indicating Item X has been deleted will appear confirming the deletion of the item from the Deposit List.

Image Quality Failures

When an image fails an image quality test, an Image Quality Assessment (IQA) failure occurs. To override an IQA failure, check the Override Image Quality box and click Save.

Note: If an operator is not sure whether an image is acceptable, he should consult his supervisor.



Note: This is an example of a Bent Corner IQA failure.

Scanner Jams

There may be one of a variety of reasons for a jam of the scanner hopper to be reported. When this occurs a message will be displayed indicating that the hopper is jammed.

The Transport Jam message does not immediately appear. It will be displayed when another key is pressed, such as Add Items or move to a different screen. Select the Recover option.

Regions

HOME ADMINISTRATION DEPOSITS REPORTS

Logged in as Sue Smith
User Role: Customer Admin, CSR, Financial Officer, Supervisor, Operator, Report Viewer

Deposit Item List - 000006

Transport Problem: The Scanner Hopper is Jammed. Click the Recover button to resolve the problem. **Recover**

Deposit Information (Open Jammed)

Current amount (\$): 2,574.63 Declared amount (\$): 100.00 **Save** Balancing difference (\$): 2,474.63

Assign Deposits **Edit Deposit** **Delete Deposits**

Scanned Items (5)

Errors	Tasks	Item Type	Amount (\$)	Sequence
		Personal Check	(51.18)	1
		Personal Check	(2,330.00)	2
		Personal Check	(125.00)	3
		Personal Check	(10.50)	4
		Personal Check	(57.95)	5

1 5 10 20 40 Showing: 1 - 5 of 5

Report View **Return to Deposit List**

version: 2.0.0.08 (1015)

A message will be displayed indicating the reason why the hopper jam was reported. Follow the on screen instructions exactly, making sure you remove all checks from the feed hopper and click Start Hopper to resolve the jam.

Regions

HOME ADMINISTRATION DEPOSITS REPORTS

Logged in as Sue Smith
User Role: Customer Admin, CSR, Financial Officer, Supervisor, Operator, Report Viewer

Transport Recovery

Hopper could not be started due to an outstanding exception.

Follow these steps to recover the transport:

- 1) Remove all jammed documents from the scanner.
- 2) Remove all documents from the scanner feeder.
- 3) Reorder the documents starting with the document after the one displayed below.
- 4) Press the 'Start Scanner' button.
- 5) Replace documents in the scanner feeder.

This is the image of the last item successfully captured:

Start Scanner

The screen will return to the Deposit List, where all scanned items will be displayed.

Online Reports

Regions Quick Deposit also allows the Operator to view and create online reports. This type of report allows the operator to view both complete and incomplete deposits. Select the Deposits tab from the Welcome Page.

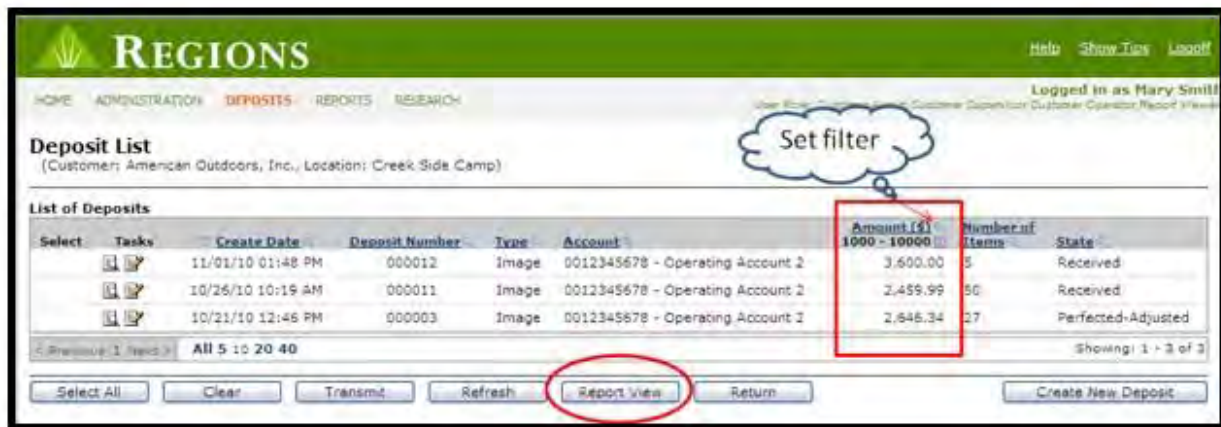


Select the location where the deposits to be reported have been made by clicking on the Location line in the list.



The deposit list can be filtered before a report is created, or it can be left so all deposits will be part of the report. In this case, the deposit list has been filtered to only include deposits between \$1,000 and \$10,000.

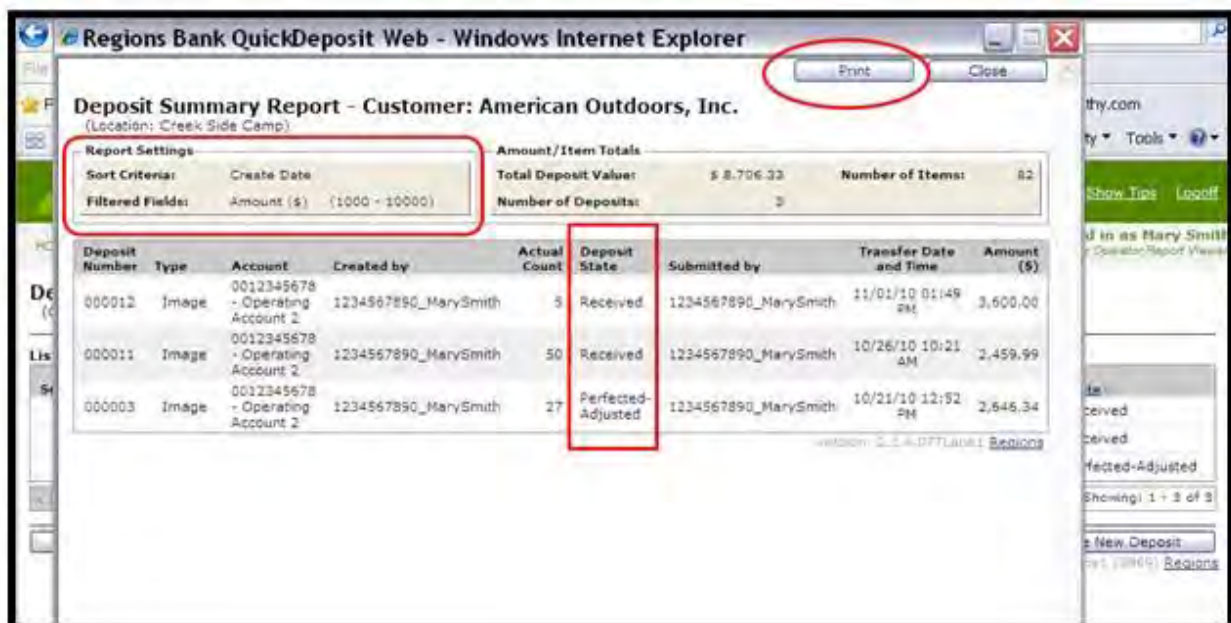
Click Report View to view a report with the filtered information.



The report is displayed in a new window. Online reports display information that is different from downloaded reports.

In the left corner of the report, the Report Settings box shows the sort criterion that was chosen, as well as how the deposits were filtered for this particular report. The main feature that is different with online reports is the deposit state. Online Reports show deposits in all states, whether received, open, failed or complete.

While these reports cannot be saved electronically, a hard copy can be printed by selecting Print.



Note: These reports contain check details and client non-public, personal information and should be securely controlled.

Supervisor Activities

Regions Quick Deposit allows different users to have different roles. This enables capabilities to be limited to certain users, creating a more secure system. A user in a supervisor role is able to perform specialized tasks.

Deposit Activities

There are a variety of deposit activities that Regions Quick Deposit allows supervisors to perform.

Click the Deposits tab on the Welcome Page.



Select the location where the deposits to be managed have been made by clicking anywhere on the line for that location.

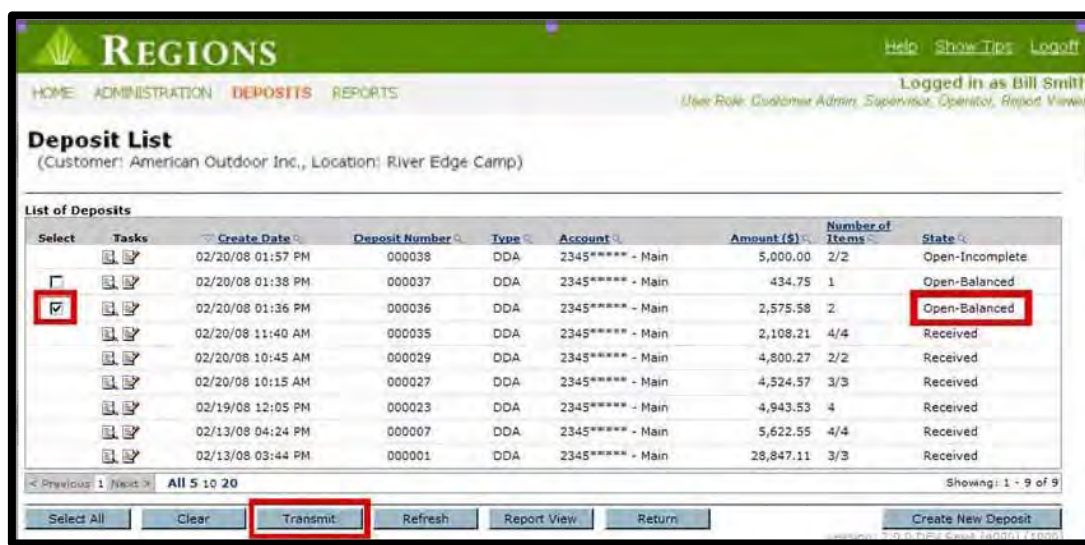


Transmitting a Deposit

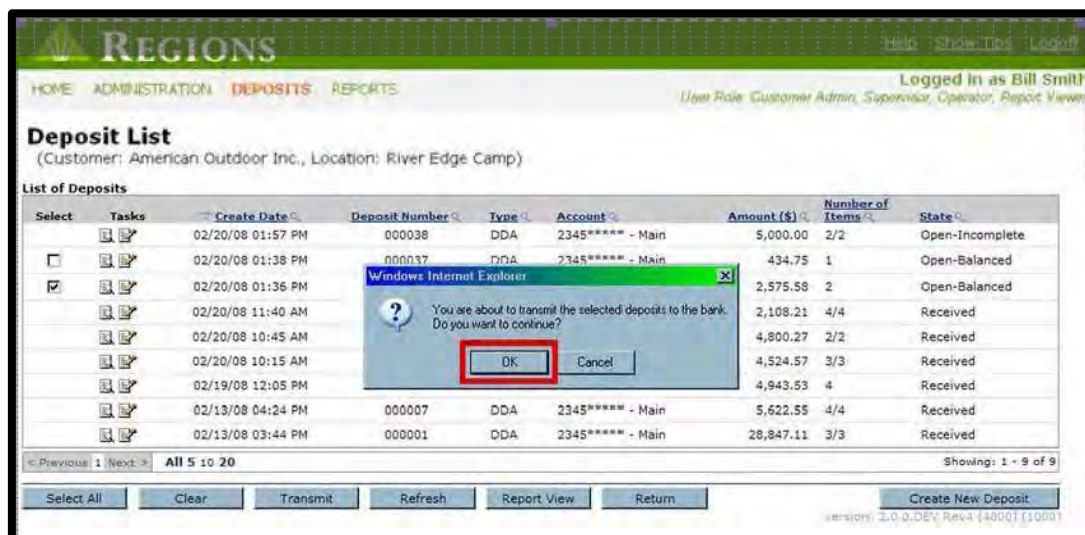
In a dual control environment, the Operator, who does not have Supervisor capabilities, creates a deposit. Once the deposit is created and balanced, the Operator will log out of the deposit. The final transmission step will be performed by a Supervisor. The Supervisor will log in to the system, and select the deposit to transmit to Regions. Deposits that have yet to be transmitted will have an open status.

Note: In a single control environment, you will not see the Open-Balanced status or have to complete this step if the Operator who creates the deposit also has the Supervisor role assigned. As soon as the deposit is balanced and Complete is selected, the deposit will automatically be transmitted (see the Assigning a Deposit to a Different User section below for instruction on performing this task).

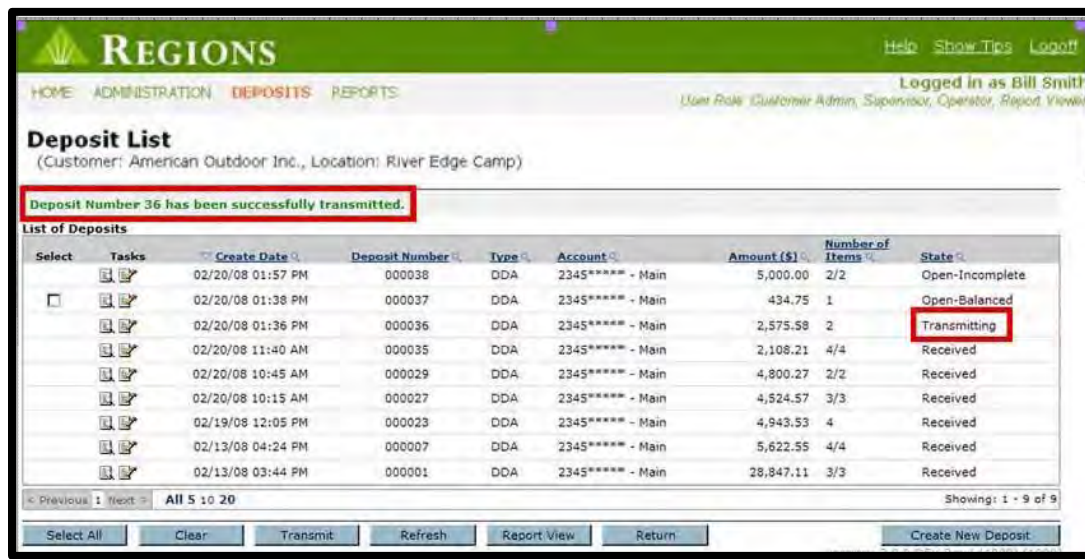
To transmit a deposit to Regions, check the box beside the deposit to be transmitted. Click Transmit.



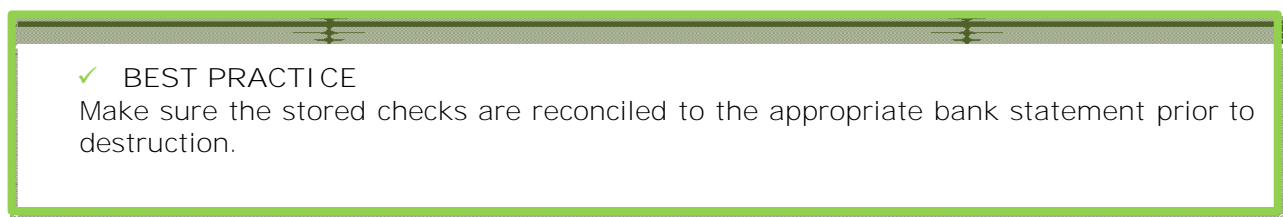
The Supervisor will be prompted to confirm that they would like to start transmission. Click OK if this is the desired action.



A message will confirm that the deposit has been successfully transmitted to Regions, and the state of the deposit will change to Received.



Now that the operator has successfully submitted these items electronically for deposit, it is the **operator's** responsibility to securely store the items for the duration of a minimum of 30 days.

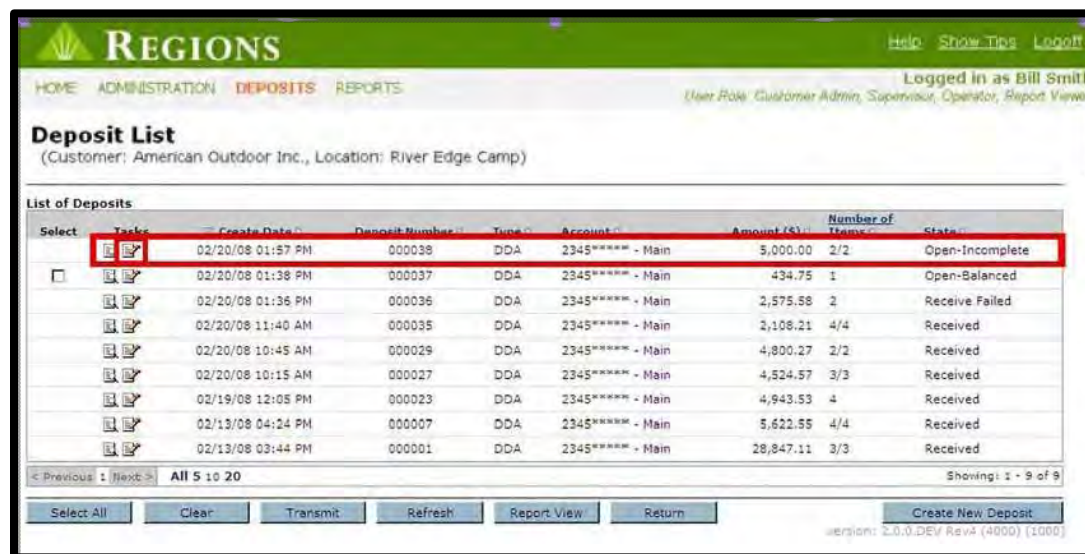


Assigning a Deposit to a Different User

If a deposit has been started by a user but not completed, it may be advantageous to assign the deposit to another user for completion.

From the Deposit List:

Click the Edit icon on the line or the deposit information itself that needs to be assigned.



When viewing the deposit item list, click Assign Deposit.

REGIONS Help Show Tips Logout
HOME ADMINISTRATION DEPOSITS REPORTS
Logged in as Bill Smith
User Role: Customer Admin, Supervisor, Operator, Report Viewer

Deposit List

(Customer: American Outdoor Inc., Location: River Edge Camp)

Deposit Information (Open-Processing)
Current amount (\$): 3,295.90 Declared amount (\$): 5,000.00 Balancing difference (\$): -1,703.02

Scanned Items (2/2)

Errors	Tasks	State	Sequence	Serial	Routing Transit	Account	T/C	Amount (\$)	Client Number	Bar Code
	Recognition Complete		1	000899	0210009	51913		1,748.35		
	Recognition Complete		2	000701	0210009	51913		1,548.63		

Showing: 1 - 2 of 2

Report View Return to Deposit List

On the Assign Deposit page select the user from the drop down menu that will be assigned to the deposit. Click Save.

The user will be prompted to confirm that they would like to assign the deposit. Click OK if this is the desired action. A message will confirm that the deposit has been reassigned.

REGIONS Help Show Tips Logout
HOME ADMINISTRATION DEPOSITS REPORTS
Logged in as Bill Smith
User Role: Customer Admin, Supervisor, Operator, Report Viewer

Deposit Item List - 000038

(Customer: JD Supply, Location: Downtown)

Success: The deposit was successfully re-assigned.

Deposit Information (Open-Incomplete)
Current amount (\$): 3,295.98 Declared amount (\$): 5,000.00 Balancing difference (\$): -1,703.02

Scanned Items (2/2)

Errors	Tasks	State	Sequence	Serial	Routing Transit	Account	T/C	Amount (\$)	Client Number	Bar Code
	Recognition Complete		1	000899	000908	651913		1,748.35		
	Recognition Complete		2	000701	000908	651913		1,548.63		

Showing: 1 - 2 of 2

Report View Return to Deposit List

Report Functions

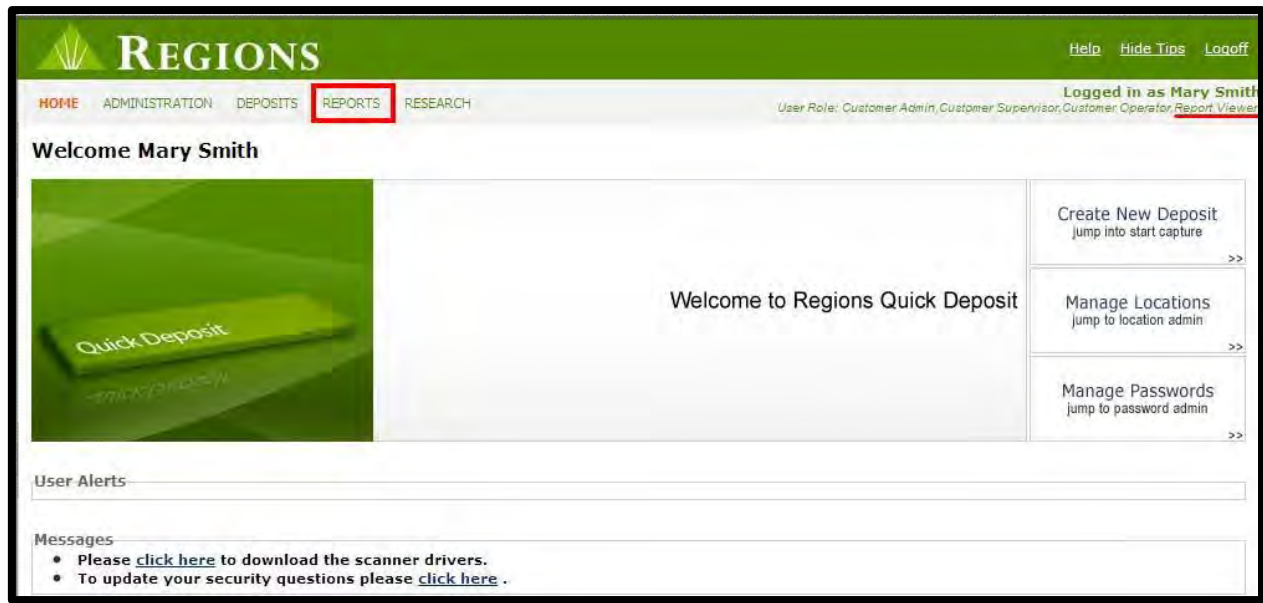
Viewing Reports

Reports are useful tools that can be created by users with the Report Viewer role assigned. Regions Quick Deposit has a variety of reports that can be created, viewed and saved to your PC in several file formats. The reports contain data from completed deposits and need to be downloaded once they are created in order to be viewed and/or saved.

NOTE: Due to the information contained within these reports (check details and other client non-public personal information), it is critical that only the users needing these reports to have been granted access.

Deposit Reports

To create a Deposit Report, go to the Welcome Page and click the Reports tab. Reports can be generated at any time by users with the Report Viewer Role.



The Reports page is where you select reports to be created. The first drop down menu is used to select the report to be created.



These are the Reports that are available to choose from and a brief description:

- ✓ Client Account Listing Export File – lists the account information for selected customers.
- ✓ Daily Deposit Summary
- ✓ Daily Grand Total Received
- ✓ Deposit Details – lists detailed deposit information including the ability to filter options for limiting the deposits included in the report. If you have selected a customer, a location and account may also be used as filtering details, allowing you to easily find the exact information you need.

- ✓ Deposit Summary – lists deposit summary information including the ability to filter options for limiting the deposits included in the report. You can restrict the deposits by the User ID of the deposit creator, or filter the location and account details.
- ✓ Item Export File – export file of detailed deposit information.
- ✓ Location Deposit Status – lists the status of deposits for each location including the ability to limit the deposits included in the report by filtering location and account details.
- ✓ Login Audit – lists audit information for users including filter options for limiting the entries included in the report, such as restricting the deposits by the User ID of the audit entry.
- ✓ User Activity Audit – lists activity audit information for users including the ability to restrict the deposits by the User ID of the audit entry.

The second drop down menu allows selection of the preferred output format.

The screenshot shows the 'Reporting' section of the REGIONS application. The 'Report:' dropdown is set to 'Deposit Details'. The 'Type:' dropdown is highlighted with a red box and set to 'PDF'. Other fields include 'Date Range Type:', 'Start date:', 'End date:', 'Location:', 'UserId:', 'Deposit Status:', 'Images:', and 'Sample:'. A 'Create Report' button is at the bottom left.

- Report Creation fields will change depending on the Report you are selecting.
 - Additional filtering fields will be displayed as options are selected.
- The following output formats are available and vary depending on the specific report:
 - CSV (Comma-Separated Values)
 - XLS (Excel)
 - HTML
 - PDF
 - RTF
 - All output formats are not available for each report. Available output formats will appear in the Type drop down menu, and Images menu allows inclusion of images or not.
- Optionally, when created as PDF or RTF output, the Deposit Detail Report can include images.

When selecting the various report options, an example of the report format may be viewed by selecting the thumbnail below the drop down menus.

When a report is created, a status of the report is provided under the column heading State, meaning the current processing state of the report. The possible State conditions are:

- o Submitted – when the 'Create Report' option is selected; the report is submitted for processing.
- o Processing – indicates the report is in the process of being created.
- o Completed – is reported once the report is created and ready to be viewed or saved.
- o Failed – indicates there was a processing issue and the report was not created.
- o No data meeting criteria – indicates that there was no item(s) in the Quick Deposit history database meeting the selection criteria that was entered. Check/update the selection criteria and re-submit the report.
- o Scheduled for processing tonight – The report was too large to be created during daily processing hours, while most other deposit processing is taking place. The report request is placed on hold and scheduled to be released after the daily processing is complete and more system resources are available. It will be created tonight and available to you tomorrow morning.
- o Too large, cannot process. Size (0)% of maximum – The amount of data selected for the report is too large to be processed. It would require more system resources than are available.

Report Limits

Reports that contain data of individual checks without images will be created immediately when submitted if they contain 3,000 checks or less.

If they contain check data and images, Report will be created immediately if it has 500 checks or less.

If a non-image report contains between 3,000 and 30,000 checks, it will be scheduled to print at night after all other deposit processing is completed and will be available to you the next morning.

If a report that does contain data and images has between 500 and 5,000 checks, it will be scheduled to print at night after all other deposit processing is completed and will be available to you the next morning.

Reports with images consume many times more resources than reports without images and this is why the limits are required.

As noted previously, due to the exposure of information contained on these reports (check details and client non-public personal information), it is critical that only the users needing these reports are granted access to these report features.

See Appendix B for examples of each report.

REPORT AVAILABILITY:		IMMEDIATE	NEXT DAY (morning)
DATA REQUESTED:	Check data < 3000 without images	✓	
	Check data and images < 500	✓	
	Non-image report with 3,000-30,000 checks		✓
	Check data and images with 500-5,000 checks		✓

Research Function

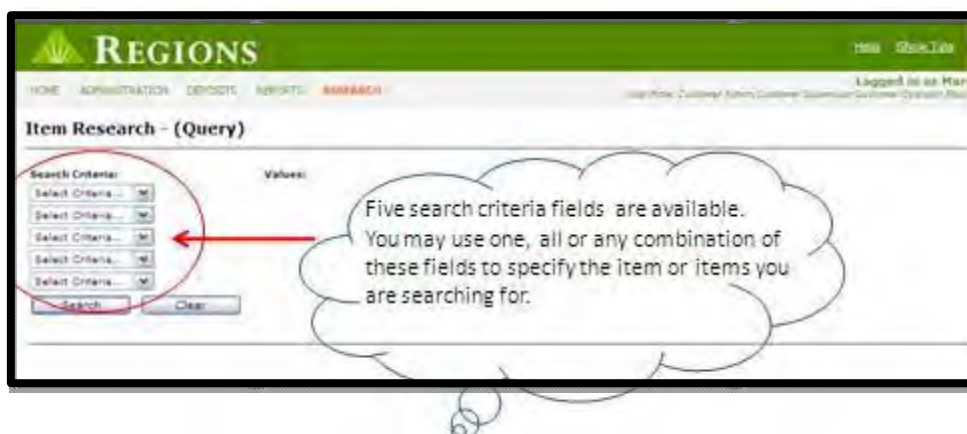
Item Research

The Research function provides the ability to locate a specific item or group of items in the Quick Deposit database by searching a combination of one or more fields.

The Research function tab is available to users who have the Client Administrator, CSR or Report Viewer role assigned to them.

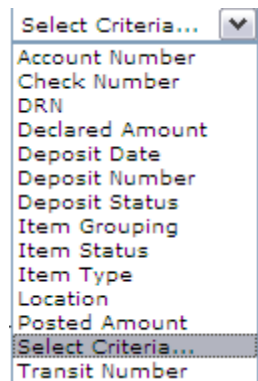
Navigate to the Research screen by selecting the Research tab from the Function Tabs at the top of any Quick Deposit screen.

Again, the user will not see this tab unless they have one of the previously mentioned roles assigned to them.



Searching on multiple fields reduces the number of results that will be found matching those criteria.

There are thirteen data elements to choose from in each Selection Criteria field.



Enter or select the field you wish to search for and enter the desired values for that field. Each field can have different values to be entered for searching.

Account Number – Account number value on the check, can apply to the Virtual Credit as well.

Check Number – Serial field on a business check or in the Trans Code field of a personal check.

Declared Amount – Displays a range and is the amount field on the Virtual Credit and deposited checks as they were when transmitted to the bank.

*NOTE: In most cases the Declared Amount will be the same as the Posted Amount. However, if any checks sent to the bank are found to have incorrect amounts, bad images, are determined to be foreign items (after they are corrected), or contain any other error, the bank may have to make a deposit adjustment to correct the item. If a deposit adjustment is made after the deposit is received it could change the amount of an item and the Declared Amount could be different than the Posted Amount. In this case the adjustment information will be input into the deposit history and be viewable within Quick Deposit. The Deposit Status will become **"Perfected – Adjusted"** instead of just **"Perfected"**.*

DRN – This field does not currently exist in the system, so no search results are displayed.

Deposit Date – Displays a range of available dates and is the date the deposit was scanned, not the date the deposit was transmitted.

Deposit Number – Displays a range and is the system assigned deposit number applied to the deposit.

Deposit Status – Displays a pull-down menu list of all of the deposit status values. (See Chapter 5 – Deposit Operations for a list of all Deposit Status.)

Item Grouping – Displays a pull-down menu list of items types; Credit Item (Virtual Deposit Slip), Check, and Payment Coupon. (Regions does not currently utilize the Payment Coupon options within the system, so no results will be found for this value.)

Item Status – Displays a pull-down menu list of item status values; Not Queued, Deleted, User Corrected, Recognition Complete, and Pending. #####

Items Type – Displays a pull-down menu list of item types; such as Business Check, Personal Check, Virtual Credit, etc. This would be the list the user sees on the Edit Item page when they correct an item.

Location – Displays a pull-down menu list of location numbers and should be used in combination and as a secondary search field with Customer.

Posted Amount - Displays a range and is the amount field on the check and if the Virtual Credit.

Transit Number – Routing Transit number field on both the checks and if the Virtual Credit is used, applies to the Virtual Credit as well.

Example of search criteria to select all checks (not credits/deposits) between \$10.00 and \$100.00 in the date range of 10-21-2010 and 10-28-2010.

Click the first Search Criteria field and select Item Grouping. The Values section will present another drop down list. Click the Values drop down and select Check.

Select the second Search Criteria field and select Posted Amount and enter the amount range.

Select the third Search Criteria field, select Deposit Date and fill in the data range.

The screenshot shows the 'REGIONS' web application interface. The top navigation bar includes 'HOME', 'ADMINISTRATION', 'DEPOSITS', 'REPORTS', and 'RESEARCH'. The user is logged in as 'Mary Smith'. The 'Item Research - (Query)' page has a 'Search Criteria' dropdown menu open, with 'Deposit Date' selected. The 'Values' section shows a date range from 21 October 2010 12:00 AM to 28 October 2010 11:59 PM. A red arrow points to the 'Search' button.

Once the desired criteria are selected, click Search to execute the search.

The screenshot shows the 'REGIONS' web application interface. The 'Search Criteria' dropdown menu is open, with 'Deposit Date' selected. The 'Values' section shows a date range from 21 October 2010 12:00 AM to 28 October 2010 11:59 PM. The 'Search' button is highlighted with a red circle.

The search can return up to 100 items meeting the search criteria. The data is displayed at the bottom of the screen.

Once the search has returned the items that meet the selection criteria and populated the Search List, the user has the ability to review the list and make sure it contains only items desired in the report.

The User can choose to create a report of all the items in this search list by selecting the Create Report option at the bottom of the page.

However, if this list is not exactly what is needed for a report, the user may wish to add or remove items from the list to create the exact report desired. In such case, a Results List can be created from which to work. First, all or any portion of the items listed in the Search List should be selected by clicking the check box under the Select column; then select the Add to Stored Results option.

Clicking on any item in the Search or Results List will display the front image of that item at the top of the page (see example next page).

The screenshot shows the REGIONS Item Research - (Query) page. The top navigation bar includes HOME, ADMINISTRATION, DEPOSITS, REPORTS, and RESEARCH. The user is logged in as Mary. The page displays search criteria and values, and a table of search results. A red box highlights a preview of a check image, and a red arrow points from a row in the table to this preview. A yellow starburst with the word "click" is placed over a row in the table.

Search Criteria:
Item Grouping: [v]
Posted Amount: [v]
Deposit Date: [v]
Select Criteria... [v]
Select Criteria... [v]
Search [v] Clear [v]

Values:
Check [v]
10.00 to 100.00
21 October 2010 12:00 AM to 28 October 2010 11:59 PM

Item Research - (Query) Table:

Select	Stored	Tasks	State	Item Type	Amount (\$)	Account	Routing Trans
<input type="checkbox"/>		Recognition Complete	Personal Check	40.00	999999999	06200	
<input type="checkbox"/>		Recognition Complete	Personal Check	50.00	999999999	06200	
<input type="checkbox"/>		Recognition Complete	Personal Check	50.00	999999999	06200	
<input type="checkbox"/>		Recognition Complete	Personal Check	40.00	999999999	06200	
<input type="checkbox"/>		Recognition Complete	Personal Check	20.00	1234567890	06200	
<input type="checkbox"/>		Recognition Complete	Personal Check	50.00	999999999	5000	
<input type="checkbox"/>		Recognition Complete	Personal Check	50.00	999999999	5000	

Check Preview:
Test Check
Your Street, USA
Local Utility Company
Fifty dollars and no/100
REGIONS
1234567890 * 10 1 0000

The screenshot shows the REGIONS Item Research - (Query) page. The top navigation bar includes HOME, ADMINISTRATION, DEPOSITS, REPORTS, and RESEARCH. The user is logged in as Mary. The page displays search criteria and values, and a table of search results. The 'Add to Stored Results' button is circled in red.

Search Criteria:
Item Grouping: [v]
Posted Amount: [v]
Deposit Date: [v]
Select Criteria... [v]
Select Criteria... [v]
Search [v] Clear [v]

Values:
Check [v]
10.00 to 100.00
21 October 2010 12:00 AM to 28 October 2010 11:59 PM

Item Research - (Query) Table:

Select	Stored	Tasks	State	Item Type	Amount (\$)	Account	Routing Trans
<input checked="" type="checkbox"/>		Recognition Complete	Personal Check	40.00	0071572996	062000	
<input checked="" type="checkbox"/>		Recognition Complete	Personal Check	50.00	0307316755	062000	
<input checked="" type="checkbox"/>		Recognition Complete	Personal Check	50.00	0307316755	062000	
<input checked="" type="checkbox"/>		Recognition Complete	Personal Check	40.00	0032952228	062000	
<input checked="" type="checkbox"/>		Recognition Complete	Personal Check	20.00	2614002605	062000	

< Previous: 1 2 3 4 5 6 7 8 9 10 11 ... 20 Next > All 5 10 20 40 Showing: 1 - 5 of

Report type: [v] Images: no images [v]
Select All [v] Clear List [v] Create Report [v] **Add to Stored Results** [v] Go to Stored Results [v]

After the selected items have been sent to the Stored Results List, click the Go to Stored Results link beside the Add to Stored Results option.

Once the desired items are in the Results List, choose a print format for the report. The options are: PDF, CSV, RTF or XLS.

<input type="checkbox"/>	✓		Recognition Complete	Personal Check	26.00	0307559062	062000019
<input type="checkbox"/>	✓		Recognition Complete	Personal Check	26.00	0208369941	062000019

< Previous 1 Next > All 5 10 20 40 Showing: 1 - 10 of 10

Report Type: PDF Images: No Images

Select All Create Report Remove from Results Go to Query

The PDF and RTF formats will also allow the user to choose whether they wish to print front and back images in the report or not. *Note: "BW Images" represents the option for black and*

<input checked="" type="checkbox"/>	✓		Recognition Complete	Personal Check	35.00	0004240936	062000019
<input type="checkbox"/>	✓		Recognition Complete	Personal Check	26.00	0307559062	062000019
<input type="checkbox"/>	✓		Recognition Complete	Personal Check	26.00	0208369941	062000019

< Previous 1 Next > All 5 10 20 40 Showing: 1 - 10 of 10

Report Type: PDF Images: No Images

Select All Create Report BW Images from Results Go to Query

Quick Deposit Desktop Appendix: Sample Reports

The following images represent sample reports as they appear in Regions Quick Deposit Desktop.

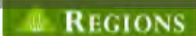
Client Account Listing Export File


Client Account Listing Export File provides a report showing all accounts by customer.

	A	B	C	D	E
1	File Type	Request Time	Client Type	Client ID	Client Name
2	Client Account Listing Export File	11/05/2010 10:08 AM CDT	Analyzed	1234567890	American Outdoors, Inc.
3	Client Account Listing Export File	11/05/2010 10:08 AM CDT	Analyzed	1234567890	American Outdoors, Inc.
4	Client Account Listing Export File	11/05/2010 10:08 AM CDT	Analyzed	1234567890	American Outdoors, Inc.
5	Client Account Listing Export File	11/05/2010 10:08 AM CDT	Analyzed	1234567890	American Outdoors, Inc.
6	Client Account Listing Export File	11/05/2010 10:08 AM CDT	Analyzed	1234567890	American Outdoors, Inc.
7	Client Account Listing Export File	11/05/2010 10:08 AM CDT	Analyzed	1234567890	American Outdoors, Inc.
8	Client Account Listing Export File	11/05/2010 10:08 AM CDT	Analyzed	1234567890	American Outdoors, Inc.
9	Client Account Listing Export File	11/05/2010 10:08 AM CDT	Analyzed	1234567890	American Outdoors, Inc.
10	Client Account Listing Export File	11/05/2010 10:08 AM CDT	Analyzed	1234567890	American Outdoors, Inc.
11	Client Account Listing Export File	11/05/2010 10:08 AM CDT	Analyzed	1234567890	American Outdoors, Inc.
12	Client Account Listing Export File	11/05/2010 10:08 AM CDT	Analyzed	1234567890	American Outdoors, Inc.
13	Client Account Listing Export File	11/05/2010 10:08 AM CDT	Analyzed	1234567890	American Outdoors, Inc.
14	Client Account Listing Export File	11/05/2010 10:08 AM CDT	Analyzed	1234567890	American Outdoors, Inc.
15	Client Account Listing Export File	11/05/2010 10:08 AM CDT	Analyzed	1234567890	American Outdoors, Inc.
16	Client Account Listing Export File	11/05/2010 10:08 AM CDT	Analyzed	1234567890	American Outdoors, Inc.

Daily Deposit Summary Report

The Daily Deposit Summary Report provides a summary report for deposits for a selected day.

Report run on:		11/05/2010 10:20 AM CDT		Report run by:		Mary Smith	
Report Deposit Date		10/21/2010 03:23 PM CDT					
							
Daily Deposit Summary Report							
Summary of All Customer Accounts				Number of Accounts: 1 Number of Deposits: 3 Total of Deposits Submitted: 101,777.61 Total Number of Debit Items: 432 Total Number of Items: 439			
Customer Name/ID	Number of Accounts	Number of Deposits	Total of Deposits Submitted	Number of Debit Items			
American Outdoors, Inc./26000000000020	1	3	101,777.61	432			
Confidential							
Page 1 of 2							


Report run on:		11/05/2010 10:20 AM CDT		Report run by:		Mary Smith	
Report Deposit Date		10/21/2010 03:23 PM CDT					
							
Daily Deposit Summary Report - American Outdoors, Inc.							
Summary of All Accounts - American				Number of Accounts: 1 Number of Deposits: 3 Total of Deposits Submitted: 101,777.61 Total Number of Debit Items: 432 Total Number of Items: 439			
Account Name/Number	Number of Deposits	Total of Deposits Submitted	Number of Items	Number of Debit Items			
Operating Account 2/0012345678	3	101,777.61	439	432			
Account Name/Number: Operating Account 2/0012345678				Number of Deposits: 3 Total of Deposits Submitted: 101,777.61 Total Number of Debit Items: 432 Total Number of Items: 439			
Deposit	Item Count	Declare Amount	Post Amount	Adjustment	Depositor	Location	Deposit Date
0000001	166	40,575.80	40,575.80	0.00	1234567890_MaryS	Creek Side Camp	10/21/2010 10:42 AM
0000002	240	58,555.47	58,555.47	0.00	1234567890_MaryS	Creek Side Camp	10/21/2010 11:13 AM
0000003	26	2,801.34	2,646.34	(155.00)	1234567890_MaryS	Creek Side Camp	10/21/2010 12:52 PM
Confidential							
Page 2 of 2							

The Daily Grand Total Received Report provides a grand total report for deposits received for a selected day.

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Deposit Detail Report (without Images)

Deposit Detail Report provides a detail report for deposits.



Report run on: 11/05/2010 10:34 AM CDT

Selected start date & time: 10/21/2010 12:00 AM CDT

Location: 0

Account Number: All

Report run by: Mary Smith

Selected end date & time: 10/26/2010 11:59 PM CDT

Depositor: All

Deposit Status: All

Details of Deposits by Account - American Outdoors, Inc.

Account Name/Number: **Operating Account 2/0012345678**

Number of Deposits: **6**

Total of Deposits Submitted: **222,655.25**

Total Number of Items: **740**

Deposit Number	Item Count	Declare Amount	Post Amount	Adjustment	Depositor	Location	Deposit Date
0000001	166	40,575.80	40,575.80	0.00	1234567890_Mary	Creek Side Camp	10/21/2010 10:41 AM CDT
Item Number	R/T	Account Number	Check Number	Declare Amount	Post Amount	Adjustment	
0000001	062005690		0379	170.00	170.00	0.00	
0000002	062000019		1027	40.00	40.00	0.00	
0000003	062000019		0977	110.00	110.00	0.00	
0000004	062000019		1010	50.00	50.00	0.00	
0000005	062000019		1011	50.00	50.00	0.00	
0000006	062000019		7001	130.00	130.00	0.00	
0000007	062000019		1549	40.00	40.00	0.00	
0000008	062000019		2625	20.00	20.00	0.00	
0000009	5000-0005			360.00	360.00	0.00	
0000010	5000-0006		58	206.00	206.00	0.00	
0000011	5000-0005			600.00	600.00	0.00	
0000012	5000-0006		58	400.00	400.00	0.00	
0000013	5000-0006		58	50.00	50.00	0.00	
0000014	062000019		1017	370.73	370.73	0.00	
0000015	062000019		002328	620.00	620.00	0.00	

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Deposit Detail Report (with Images)

Deposit Detail Report provides a detail report for deposits.

REGIONS

Report run on: 11/05/2010 10:36 AM CDT
 Selected start date & time: 10/21/2010 12:00 AM CDT
 Location: 0
 Account Number: All

Report run by: Mary Smith
 Selected end date & time: 10/21/2010 11:59 PM CDT
 Depositor: All
 Deposit Status: All

Details of Deposits by Account - American Outdoors, Inc.

Account Name/Number: **Operating Account 2/0012345678**

Number of Deposits: **3**
 Total of Deposits Submitted: **101,777.61**
 Total Number of Items: **432**

Deposit Number	Item Count	Declare Amount	Post Amount	Adjustment	Depositor	Location	Deposit Date
0000001	166	40,575.80	40,575.80	0.00	1234567890_Mary	Creek Side Camp	10/21/2010 10:41 AM CDT

Item Number	R/T	Account Number	Check Number	Declare Amount	Post Amount	Adjustment
0000001	062005090		0379	170.00	170.00	0.00
0000002	062000019		1027	40.00	40.00	0.00
0000003	062000019		0977	110.00	110.00	0.00
0000004	062000019		1010	50.00	50.00	0.00
0000005	062000019		1011	50.00	50.00	0.00
0000006	062000019		7001	130.00	130.00	0.00
0000007	062000019		1549	40.00	40.00	0.00

After all the item details are listed, the images are printed for each deposit.

REGIONS

Report run on: 11/05/2010 10:36 AM CDT
 Selected start date & time: 10/21/2010 12:00 AM CDT
 Location: 0
 Account Number: All

Report run by: Mary Smith
 Selected end date & time: 10/21/2010 11:59 PM CDT
 Depositor: All
 Deposit Status: All

Details of Deposits by Account - American Outdoors, Inc.

Account Name/Number: **Operating Account 2/0012345678**

Number of Deposits: **3**
 Total of Deposits Submitted: **101,777.61**
 Total Number of Items: **432**

(continued)

Quick Deposit Electronic Image

Customer name: American Outdoors, Inc.
 Depositor: 1234567890_Mary Smith
 Location Number: 001
 Location Name: Creek Side Camp
 Initial Item Count: 0166
 Deposit Amount: 40,575.80

Account Number: 0012345678

Front **Item Number** 0000000

VOID

Back

Front **Item Number** 0000001

Back

Currently four images per page are available.

Deposit Summary

Deposit Summary Report provides a summary report for deposits.

Report run on:		11/05/2010 10:41 AM CDT		Report run by:		Mary Smith	
Selected Start Date:		10/21/2010 12:00 AM CDT		Selected End Date:		10/28/2010 11:58 PM CDT	
Location:		All		Depositor:		All	
Account Number:		All		Deposit Status:		All	

Summary of Deposits by Account - American Outdoors, Inc.

Account Name/Number:	Operating Account 2/0012345678	Number of Deposits:	6
		Total of Deposits Submitted:	222,655.25
		Total Number of Items:	740

Deposit	Item Count	Declare Amount	Post Amount	Adjustment	Depositor	Location	Deposit Date
0000001	188	40,575.80	40,575.80	0.00	1234567890_Mar	Creek Side Camp	10/21/2010 10:42 AM CDT
0000002	240	58,555.47	58,555.47	0.00	1234567890_Mar	Creek Side Camp	10/21/2010 11:13 AM CDT
0000003	26	2,801.34	2,646.34	(155.00)	1234567890_Mar	Creek Side Camp	10/21/2010 12:52 PM CDT
0000009	9	970.00	970.00	0.00	1234567890_Mar	Creek Side Camp	10/22/2010 11:25 AM CDT
0000010	250	137,759.08	117,447.85	(20,311.43)	1234567890_Mar	Creek Side Camp	10/22/2010 11:58 AM CDT
0000011	49	2,459.99	2,459.99	0.00	1234567890_Mar	Creek Side Camp	10/26/2010 10:22 AM CDT

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Item Export File

Item Export File provides an exportable version of all received deposit(s) within the given date range (tailored for CSV output).

	A	B	C	D	E	F	G
1	Report Date	Report Requestor	Report Request User ID	Report Start Date/Time	Report End Date/Time	Location Name	Location Code
2	11/05/2010 10:43 AM CDT	Mary Smith	1234567890_MarySmith	10/21/2010 12:00 AM CDT	10/21/2010 11:59 PM CDT	Creek Side Camp	1
3	11/05/2010 10:43 AM CDT	Mary Smith	1234567890_MarySmith	10/21/2010 12:00 AM CDT	10/21/2010 11:59 PM CDT	Creek Side Camp	1
4	11/05/2010 10:43 AM CDT	Mary Smith	1234567890_MarySmith	10/21/2010 12:00 AM CDT	10/21/2010 11:59 PM CDT	Creek Side Camp	1
5	11/05/2010 10:43 AM CDT	Mary Smith	1234567890_MarySmith	10/21/2010 12:00 AM CDT	10/21/2010 11:59 PM CDT	Creek Side Camp	1
6	11/05/2010 10:43 AM CDT	Mary Smith	1234567890_MarySmith	10/21/2010 12:00 AM CDT	10/21/2010 11:59 PM CDT	Creek Side Camp	1
7	11/05/2010 10:43 AM CDT	Mary Smith	1234567890_MarySmith	10/21/2010 12:00 AM CDT	10/21/2010 11:59 PM CDT	Creek Side Camp	1
8	11/05/2010 10:43 AM CDT	Mary Smith	1234567890_MarySmith	10/21/2010 12:00 AM CDT	10/21/2010 11:59 PM CDT	Creek Side Camp	1
9	11/05/2010 10:43 AM CDT	Mary Smith	1234567890_MarySmith	10/21/2010 12:00 AM CDT	10/21/2010 11:59 PM CDT	Creek Side Camp	1
10	11/05/2010 10:43 AM CDT	Mary Smith	1234567890_MarySmith	10/21/2010 12:00 AM CDT	10/21/2010 11:59 PM CDT	Creek Side Camp	1
11	11/05/2010 10:43 AM CDT	Mary Smith	1234567890_MarySmith	10/21/2010 12:00 AM CDT	10/21/2010 11:59 PM CDT	Creek Side Camp	1

	H	I	J	K	L	M	N
1	Deposit Account Name	Deposit Account	Submit Date	Post Date	Deposit Number	Item Type	Item Status
2	Operating Account 2	12345678	10/21/2010 10:41 AM CDT	10/21/2010 07:00 PM CDT	1	Virtual Credit Item	Perfected
3	Operating Account 2	12345678	10/21/2010 10:41 AM CDT	10/21/2010 07:00 PM CDT	1	Personal Check	Perfected
4	Operating Account 2	12345678	10/21/2010 10:41 AM CDT	10/21/2010 07:00 PM CDT	1	Personal Check	Perfected
5	Operating Account 2	12345678	10/21/2010 10:41 AM CDT	10/21/2010 07:00 PM CDT	1	Personal Check	Perfected
6	Operating Account 2	12345678	10/21/2010 10:41 AM CDT	10/21/2010 07:00 PM CDT	1	Personal Check	Perfected
7	Operating Account 2	12345678	10/21/2010 10:41 AM CDT	10/21/2010 07:00 PM CDT	1	Personal Check	Perfected
8	Operating Account 2	12345678	10/21/2010 10:41 AM CDT	10/21/2010 07:00 PM CDT	1	Personal Check	Perfected
9	Operating Account 2	12345678	10/21/2010 10:41 AM CDT	10/21/2010 07:00 PM CDT	1	Personal Check	Perfected
10	Operating Account 2	12345678	10/21/2010 10:41 AM CDT	10/21/2010 07:00 PM CDT	1	Personal Check	Perfected
11	Operating Account 2	12345678	10/21/2010 10:41 AM CDT	10/21/2010 07:00 PM CDT	1	Personal Check	Perfected

	O	P	Q	R	S	T	U	V	W
1	Sequence Number	User Name	User Login ID	EPC	R/T	Account Number	Post Amount	Adjustment Amount	Credit Amount
2		0 Mary Smith	1234567890_MarySmith		62000019		40575.8		40575.8
3		1 Mary Smith	1234567890_MarySmith		62005690		170		170
4		2 Mary Smith	1234567890_MarySmith		62000019		40		40
5		3 Mary Smith	1234567890_MarySmith		62000019		110		110
6		4 Mary Smith	1234567890_MarySmith		62000019		50		50
7		5 Mary Smith	1234567890_MarySmith		62000019		50		50
8		6 Mary Smith	1234567890_MarySmith		62000019		130		130
9		7 Mary Smith	1234567890_MarySmith		62000019		40		40
10		8 Mary Smith	1234567890_MarySmith		62000019		20		20
11		9 Mary Smith	1234567890_MarySmith		5000-0005		360		360

(CONTINUED ON NEXT PAGE)

	X	Y	Z	AA	AB
1	Difference Amount	Check Number	Item Id	Bank Item Sequence #	Adjustment Reason Code
2			5E+11	2100000173	
3		379	5E+11	2100000174	
4		1027	5E+11	2100000175	
5		977	5E+11	2100000176	
6		1010	5E+11	2100000177	
7		1011	5E+11	2100000178	
8		7001	5E+11	2100000179	
9		1549	5E+11	2100000180	
10		2625	5E+11	2100000181	
11			5E+11	2100000182	

	AC	AD	AE	AF	AG	AH	AI
1	MICR						
2							
3	d06200						
4	d06200						
5	d06200						
6	d06200						
7	d06200						
8	d06200						
9	d06200						
10	d06200						
11	d5000-I						

Location Deposit Status


Location Deposit Status provides a summary of deposits by location.

REGIONS		Report run on:	11/05/2010 10:51 AM CDT	Report run by:	Mary Smith
		Start date:	10/21/2010 CDT	End date:	10/26/2010 CDT
Location Deposit Status Report - American Outdoors, Inc.					
Customer name: American Outdoors, Inc.					
Total location count:	8	Total locations with no deposits:	7		
Total deposit count:	8	Total deposit amount:	222,655.25		
Location	Deposit Count	Declared Amount	Post Amount	Adjustment	Item Count
Creek Side Camp	8	243,121.68	222,655.25	(20,466.43)	757
Desert Trail Camp	0	0.00	0.00	0.00	0
Elk Ridge Lodge	0	0.00	0.00	0.00	0
Mountain Top Camp	0	0.00	0.00	0.00	0
Pine Forrest Resort	0	0.00	0.00	0.00	0
Sea Side Resort	0	0.00	0.00	0.00	0
Sweet Valley Resort	0	0.00	0.00	0.00	0
Tumble Weed Camp	0	0.00	0.00	0.00	0
Confidential					
Page 1 of 1					

Login Audit

Login Audit Report provides a report for user login activities.

Login Audit Report



Company Name: Regions Bank
Report Date: 11/05/2010 10:54 AM CDT
Report Requester: Mary Smith /


Report Criteria			
Start Date	End Date	Client Name/ID	User Name/ID
10/21/2010 12:00 AM CDT	10/26/2010 11:59 PM CDT	American Outdoors, Inc./1234567890	Mary Smith / 1234567890_MarySmith

Client Name / ID: American Outdoors, Inc. / 1234567890

Event Time	Event	User Name	User ID
10/21/2010 10:16 AM CDT	Completion: Login - User	Mary Smith	1234567890_MarySmith
10/21/2010 12:44 PM CDT	Completion: Login - User	Mary Smith	1234567890_MarySmith
10/22/2010 10:36 AM CDT	Completion: Login - User	Mary Smith	1234567890_MarySmith
10/22/2010 10:45 AM CDT	Completion: Login - User	Mary Smith	1234567890_MarySmith
10/22/2010 10:51 AM CDT	Completion: Login - User	Mary Smith	1234567890_MarySmith
10/22/2010 10:53 AM CDT	Completion: Login - User	Mary Smith	1234567890_MarySmith
10/22/2010 10:54 AM CDT	Completion: Login - User	Mary Smith	1234567890_MarySmith
10/22/2010 11:01 AM CDT	Completion: Login - User	Mary Smith	1234567890_MarySmith
10/22/2010 11:13 AM CDT	Completion: Login - User	Mary Smith	1234567890_MarySmith
10/22/2010 11:18 AM CDT	Completion: Login - User	Mary Smith	1234567890_MarySmith
10/22/2010 11:23 AM CDT	Completion: Login - User	Mary Smith	1234567890_MarySmith
10/22/2010 11:26 AM CDT	Completion: Login - User	Mary Smith	1234567890_MarySmith

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Login Audit Report



Company Name: Regions Bank
Report Date: 11/05/2010 10:54 AM CDT
Report Requester: Mary Smith /

Report Criteria			
Start Date	End Date	Client Name/ID	User Name/ID
10/21/2010 12:00 AM CDT	10/26/2010 11:59 PM CDT	American Outdoors, Inc./1234567890	Mary Smith / 1234567890_MarySmith

Client Name / ID: American Outdoors, Inc. / 1234567890

Event Time	Event	User Name	User ID
10/26/2010 11:52 AM CDT	Completion: Login - User	Mary Smith	1234567890_MarySmith
10/26/2010 03:31 PM CDT	Completion: Login - User	Mary Smith	1234567890_MarySmith

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User Activity Audit

User Activity Audit Report provides a report for user activities within Quick Deposit.

User Activity Audit Report

Regions Bank

Company Name: Regions Bank
Report Date: 11/05/2010 11:00 AM CDT
Report Requester: Mary Smith / Mary Smith



Report Criteria

Start Date	End Date	Client Name/ID	User Name/ID
10/21/2010 12:00 AM CDT	10/26/2010 11:59 PM CDT	American Outdoors, Inc./1234567890	Mary Smith / 1234567890_MarySmith

Client Name / ID: American Outdoors, Inc. / 1234567890

Event Time	Event	User Name	User ID
10/21/2010 10:16 AM CDT	Completion: Login - User	Mary Smith	1234567890_MarySmith
10/21/2010 10:17 AM CDT	Completion: Insert	Mary Smith	1234567890_MarySmith
10/21/2010 10:17 AM CDT	Completion: Insert - Deposit Transaction	Mary Smith	1234567890_MarySmith
10/21/2010 10:17 AM CDT	Completion: Insert - Item Total	Mary Smith	1234567890_MarySmith
10/21/2010 10:17 AM CDT	Completion: Insert	Mary Smith	1234567890_MarySmith
10/21/2010 10:17 AM CDT	Completion: Insert - Item	Mary Smith	1234567890_MarySmith
10/21/2010 10:21 AM CDT	Completion: Update - Item	Mary Smith	1234567890_MarySmith
10/21/2010 10:21 AM CDT	Completion: Update - Item	Mary Smith	1234567890_MarySmith
10/21/2010 10:21 AM CDT	Completion: Update - Item	Mary Smith	1234567890_MarySmith
10/21/2010 10:21 AM CDT	Completion: Update - Item	Mary Smith	1234567890_MarySmith
10/21/2010 10:21 AM CDT	Completion: Update - Item	Mary Smith	1234567890_MarySmith
10/21/2010 10:21 AM CDT	Completion: Update - Item	Mary Smith	1234567890_MarySmith
10/21/2010 10:22 AM CDT	Completion: Delete - Item	Mary Smith	1234567890_MarySmith
10/21/2010 10:22 AM CDT	Completion: Update - Item	Mary Smith	1234567890_MarySmith
10/21/2010 10:22 AM CDT	Completion: Update - Item	Mary Smith	1234567890_MarySmith
10/21/2010 10:22 AM CDT	Completion: Update - Item	Mary Smith	1234567890_MarySmith
10/21/2010 10:22 AM CDT	Completion: Update - Item	Mary Smith	1234567890_MarySmith
10/21/2010 10:22 AM CDT	Completion: Update - Item	Mary Smith	1234567890_MarySmith
10/21/2010 10:22 AM CDT	Completion: Update - Item	Mary Smith	1234567890_MarySmith
10/21/2010 10:23 AM CDT	Completion: Update - Item	Mary Smith	1234567890_MarySmith
10/21/2010 10:23 AM CDT	Completion: Update - Item	Mary Smith	1234567890_MarySmith

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Regions Quick Deposit

MOBILE

For Quick Deposit Desktop, click [here](#).

Regions Quick Deposit Mobile (QDM): Getting Started

Device Compatibility

The following certified mobile device operating systems are required to support Regions Quick Deposit Mobile:

Platform	OS
Android	4.0.3 to 5.0.1 or higher
iOS	7.x to 8.3 or higher

Mobile Device Video Auto-Capture Requirements

Devices must meet minimum requirements for video auto-capture mode. If a smartphone has any of the specifications listed below, the QDM application reverts to a still-camera manual capture mode and users must take the picture of the check themselves.

- Nexus 4
- Android operating system less than 4.0
- Inability to process 1080p, 720p, or large VGA frames

Downloading the Regions Quick Deposit Mobile Application (App)

1. To download the Quick Deposit Mobile app to your iOS or Android mobile device, access the **App Store or Google Play respectively** and search for **"Regions Quick Deposit Mobile"**. Complete the onscreen prompts to download the app.
2. Next, open the Regions QDM app from your mobile device by tapping the app icon, which is distinguished by the Regions pyramid and a circled checkmark.



Logging In – Using the QDM App

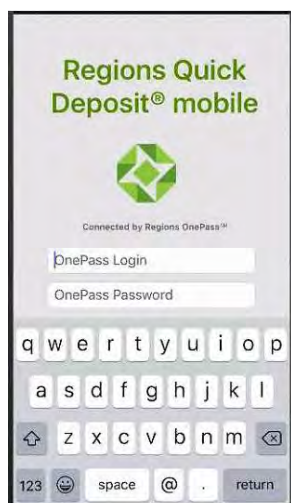
Regions Quick Deposit Mobile is accessed using the Regions OnePass single-sign on portal. As a result, you will see the Regions OnePass login for Quick Deposit Mobile once you tap on the QDM app icon.

First Time Log In

Note: You will access Quick Deposit using the OnePass single sign-on portal, whether you use desktop or mobile services or a combination of the two. However, regardless of Quick Deposit service, you must complete initial setup using a desktop computer.

*Note: If this is your first time logging in, click here to **see the "First Time Log In"** section of this guide. You will need to follow instructions to complete Regions OnePass registration before you can access Regions Quick Deposit using the mobile app.*

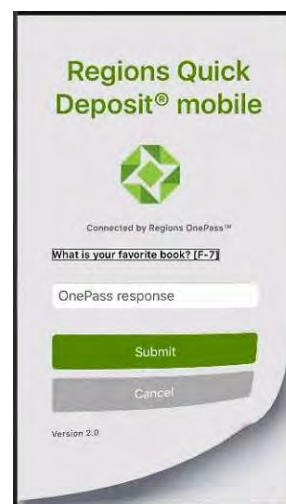
Returning Log In



OnePass & QDM Log in screen

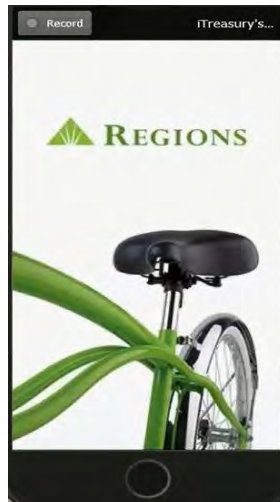
1. Log in using your Regions OnePass ID and Password.

2. You may be prompted to answer a security question. Enter your response and select Submit. Note: During initial login, users must select three security questions and provide answers. Users will be challenged with security questions randomly.



MFA Security Question Answer Screen

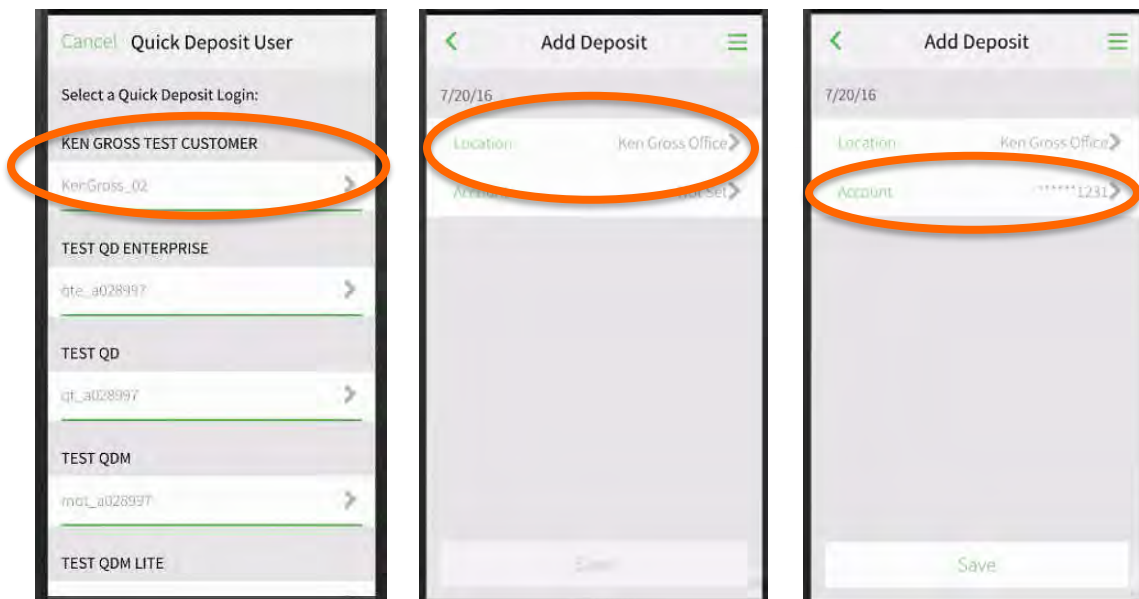
Once logged in, the following splash page will briefly display:



Creating a Deposit

Starting and Saving a Deposit (before scanning check items)

Once logged in, the first screen that will display is the Application Start Screen, which then changes to the Deposits screen and defaults to the all open deposits tab. If you have multiple companies established within Quick Deposit, you will need to select the company from the list that you wish to log in to. Regardless, location and account must be selected in order to begin a deposit.

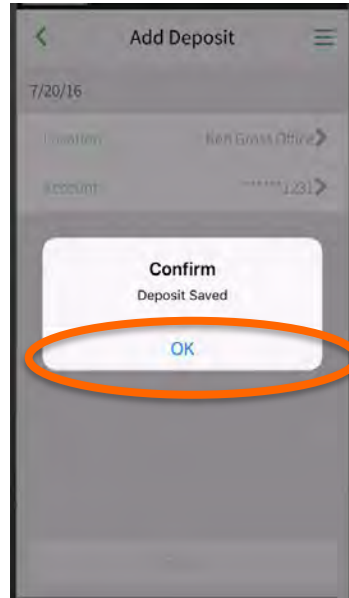


1. Select company


2. Select location

3. Select account

4. After you select the desired account to which to credit your deposit, the “Save” option will be enabled. Tap Save to open and begin your deposit.



5. You will then be prompted by the “Confirm Deposit Saved” screen. Select OK to begin your deposit. This allows the Mobile Operator to ensure they have selected the correct Location and Account before they begin to capture checks for the deposit.


However, if the Deposits screen is not showing (for example, if you are currently in the middle of a deposit), tap  (the Menu button, also referred to as a “hamburger menu” due to appearance), and then tap Home. The Deposits screen will then display.

Adding Items to a Deposit

In the QDM application, each check is a separate item in a deposit. Perform the following procedure for every check you want to add to a deposit.

Note: It is okay to add items to a deposit and log out without completing a deposit. You can always go back and complete and close the deposit to transmit to the bank. Add multiple checks throughout the day or make multiple deposits throughout the day.

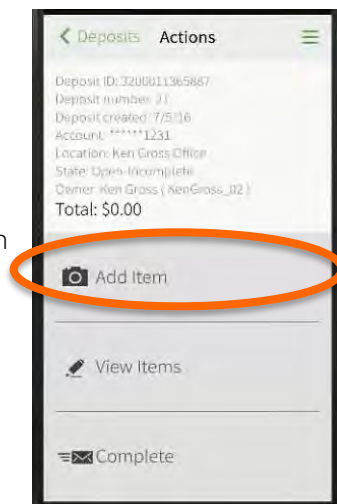
To add an item:

1. If your deposit is not already open in the Actions screen, perform these steps.
 - a Tap , and then tap Home.
 - b Select your deposit.

2. Tap Add Item from the **Actions** screen. The Add Item screen displays.

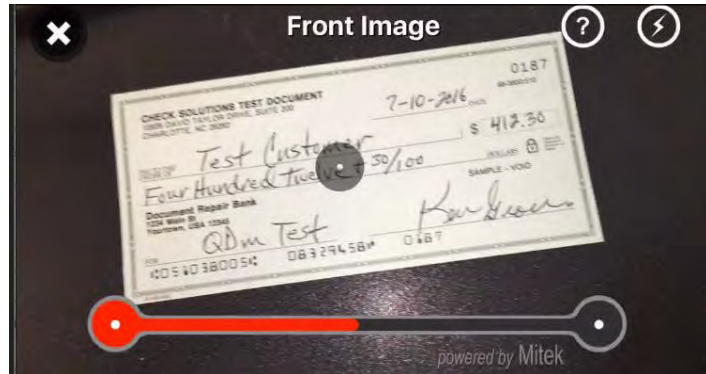
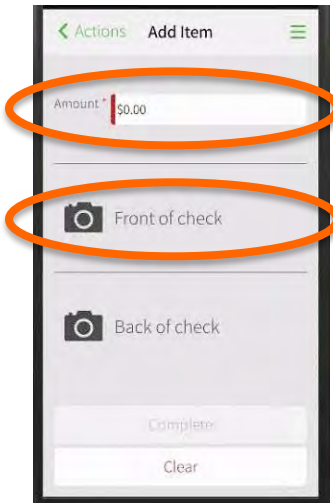
3. In the Amount field, enter the amount of the check in cents.

For example, to add a check for \$197.26, type only 19726; do not enter a decimal point or a currency symbol.

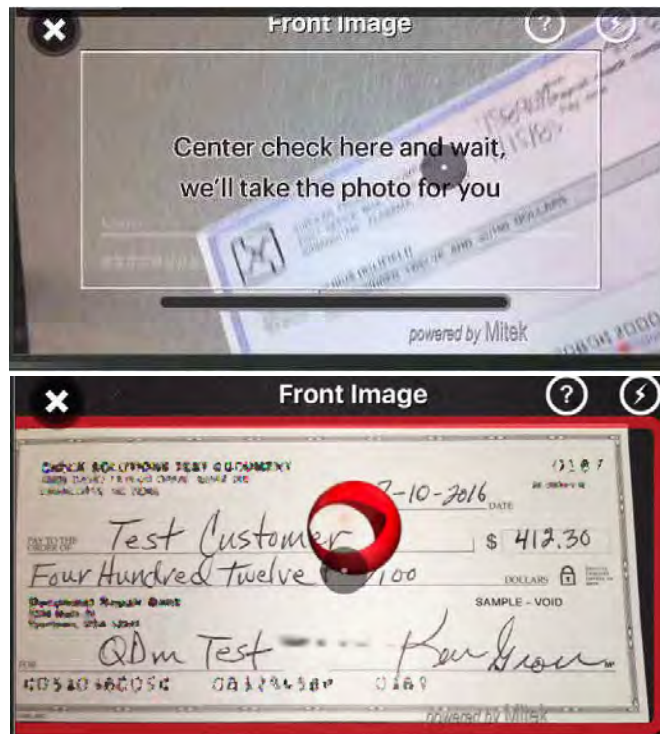


Once the amount is entered, the red bar will change color to green.

4. Place the check front-side up on a flat surface. Next, tap Front of check to capture the item for deposit. Hold the camera on the mobile device above the check, and follow the on-screen directions.



You may be directed to add more light or move closer to or further from the check. When the conditions are right and the check is in the correct range, a red outline will appear. The image is then automatically captured.





After the front of the check is captured, the Add Item screen is updated with the front check image. Repeat the steps to capture the back of the check:

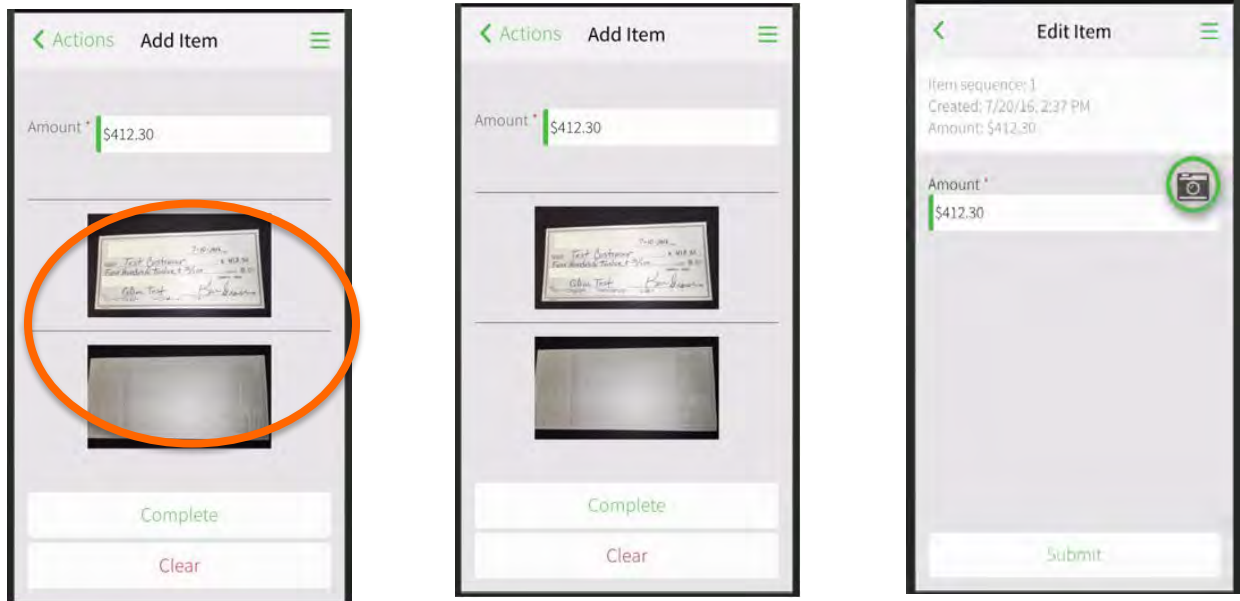
5. Turn the check over so the back side of the check is showing.
6. To scan the back, tap Back of check.
7. Hold the camera above the check, and follow the on-screen directions.



After the back of the check is captured, the Add Item screen is updated with the front and back check images.

8. Click Complete.

The Edit Item screen will then appear.



Once Complete is selected, you will be presented with the option to either edit or submit the item.

Note that if there are any problems with the item, messages are displayed here, for example:

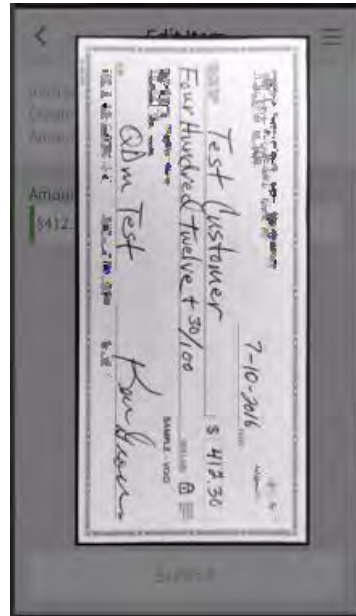
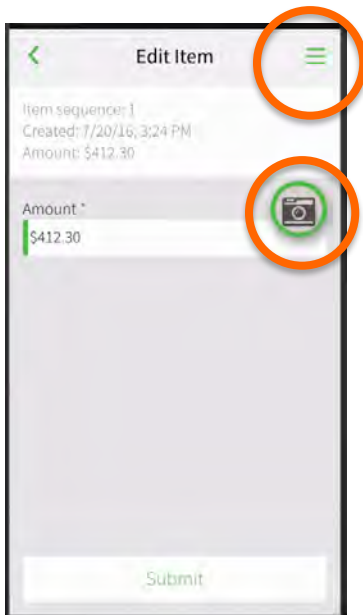
- duplicate item
- amount error
- image quality problem

Depending on your permissions, you may have the option of overriding the errors. Otherwise, delete the item. **For additional information about errors, see the "Correcting a Deposit" section of this guide.**

Note: You do not have to stamp or manually endorse the check(s). The Regions Quick Deposit Mobile application will add a virtual endorsement to each item that is captured. This virtual endorsement is added to the back image of the check after the deposit has been transmitted to the bank.

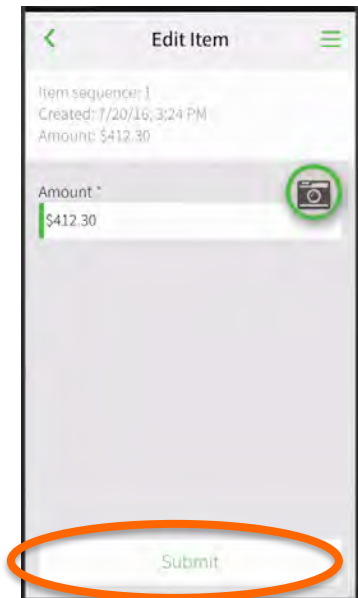
This is the same virtual endorsement process used with traditional Regions Quick Deposit desktop scanning.

To view the image of the check, press the camera icon circled in green.



A full size image is made visible when the camera icon has been selected.

Once you tap the image, the Edit Item screen appears again.



9. Tap Submit to transmit the deposit to the bank.

You can view items within the deposit whether or not they have been submitted. This allows the ability to decide if you wish to delete the image and retake it or not.

The Actions screen displays. Repeat the item capture procedure if you have another check to add to the deposit.

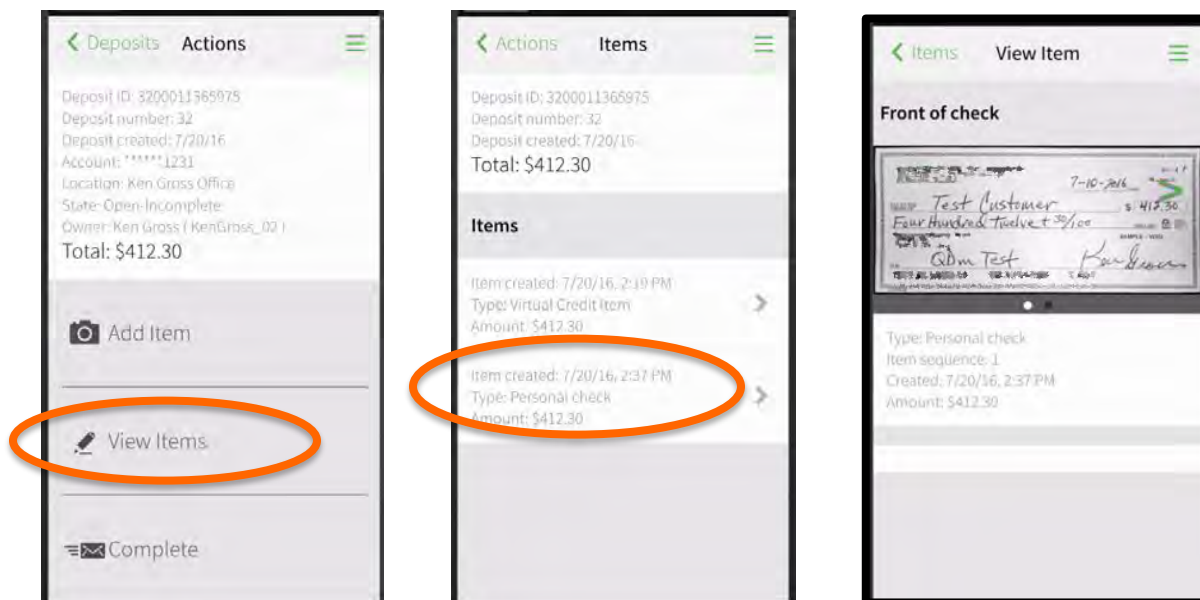
Viewing Items and Completing a Deposit

Once you have added all of the items for a particular deposit, you must complete it so that the checks can be processed. After the deposit is completed, you cannot make any additional changes, add more items, etc.

There are three tasks that can be performed from the Actions screen:

- Add more items to the deposit by tapping the **"Add Item" button**
- View items within the deposit whether or not they have been submitted
- Complete the deposit

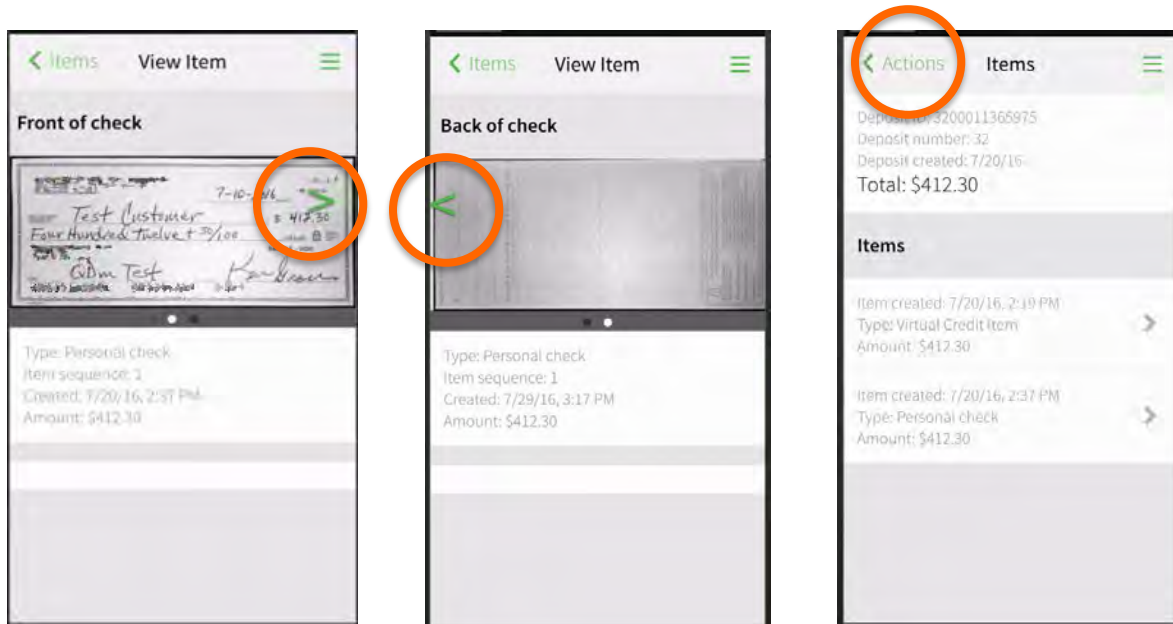
In the example below, an item is selected for viewing.



Once a check is selected, the image of the check will appear onscreen. View the front and back by clicking on the green arrow on the check.

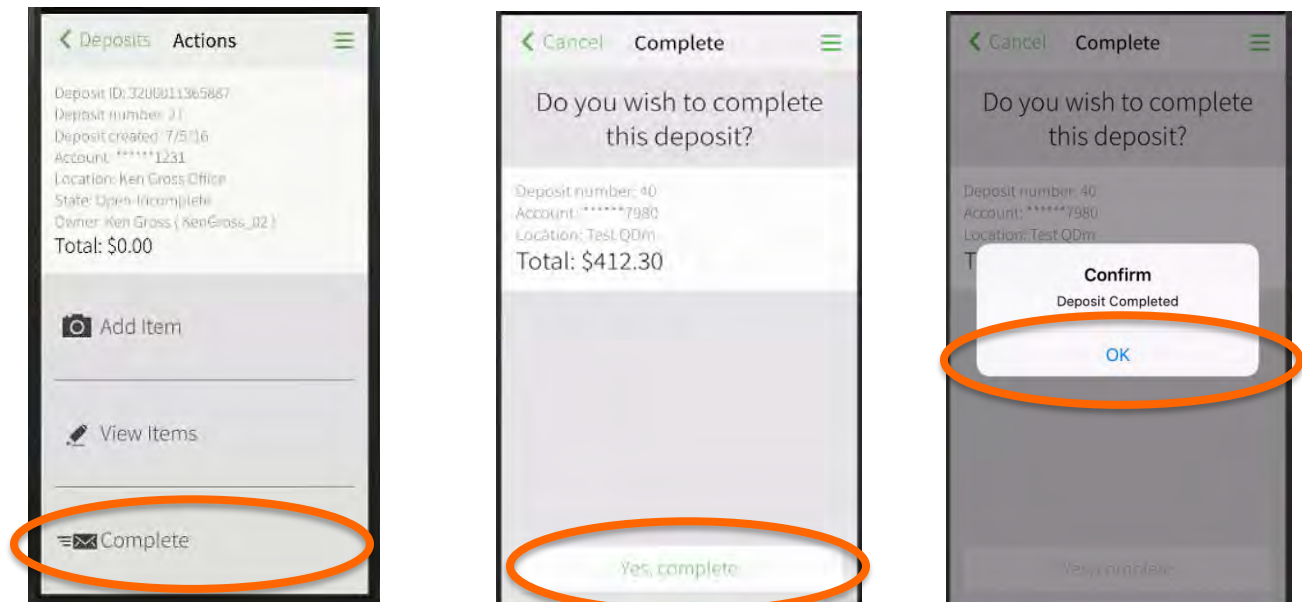
To return to the Items screen, tap the back arrow on the top left corner of the View Items screen.

Once on the Items screen, you can click on the back arrow command in the upper left to return to the Actions screen.

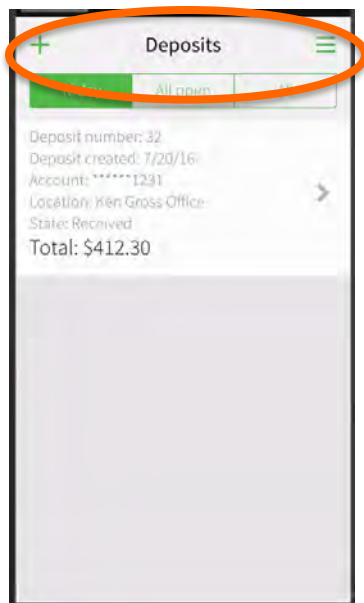


Completing a deposit

Once all items are captured and you are ready to make the deposit, select Complete. Then, **"yes complete"** on the next screen. Then, finally by confirming the deposit. The Complete screen will appear. Tap Yes Complete. The confirm screen will appear. Tap OK.



Tapping OK will confirm and complete the deposit. You will then be returned to the Deposits screen.

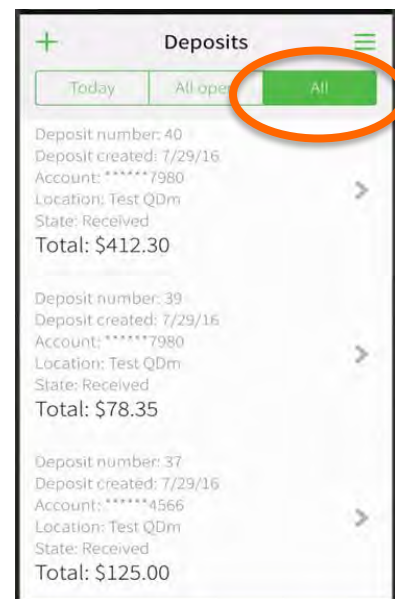
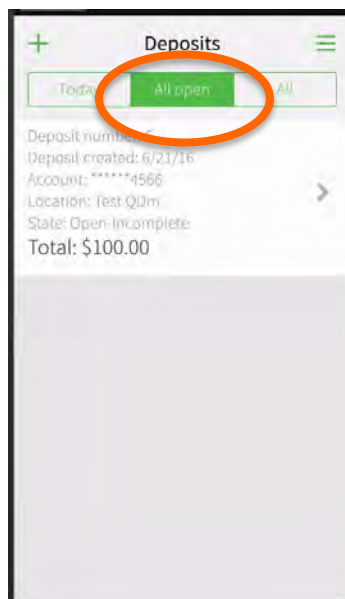
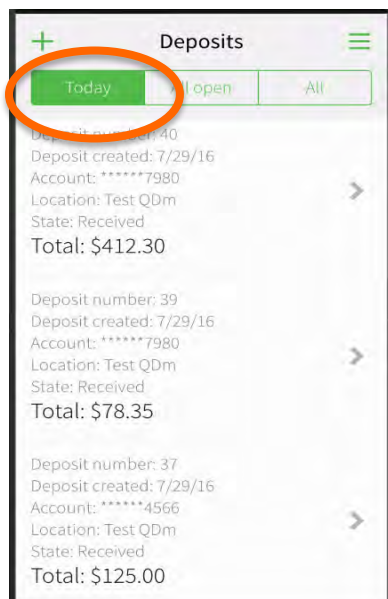


Note: Checks should be retained for no less than 45 days and no more than 90 days; then properly destroy the checks.

Deposit Screen Options & Options Menu

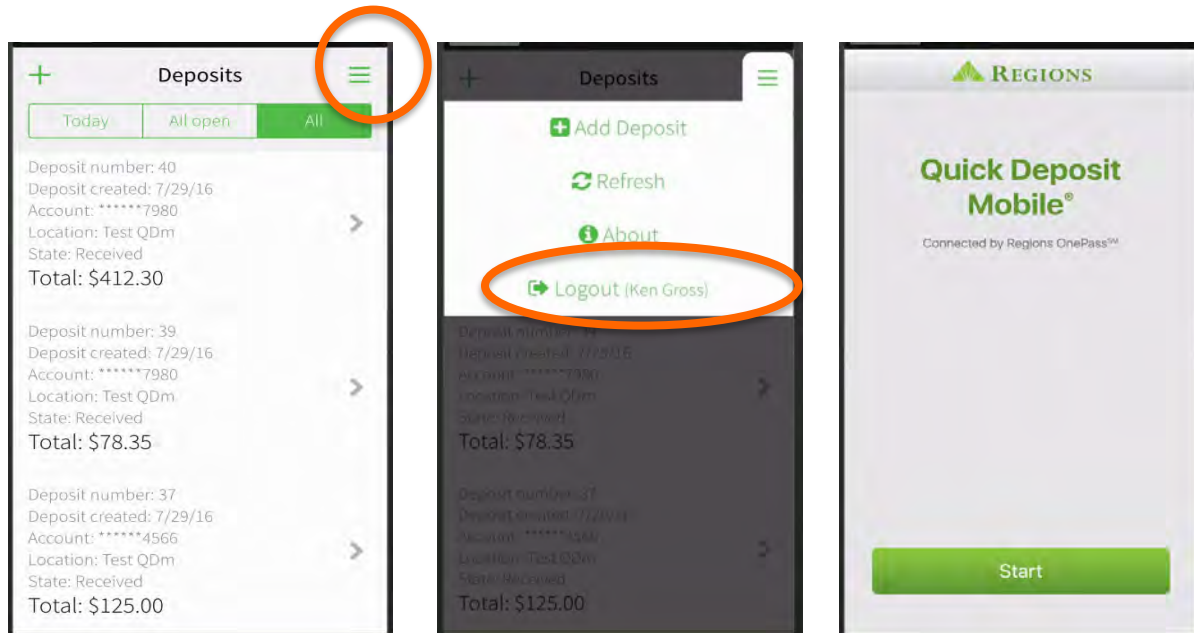
There are three options available on the Deposits screen:

- Today: Tap Today to view all deposits created today.
- All Open: Tap All Open to view all deposits that have been started but not completed.
- All: Tap All to see all deposits made within the last 45 days.



Logging Out

Select the Menu icon located at the top right of the screen, and then the Logout option to close the Quick Deposit Mobile app. You will then be returned to the Start screen.




Note: If there is no activity detected for 5 minutes, the Regions Quick Deposit Mobile system will automatically log you out of the application. It is strongly encouraged that you log out of the mobile application whenever you are not working with it.

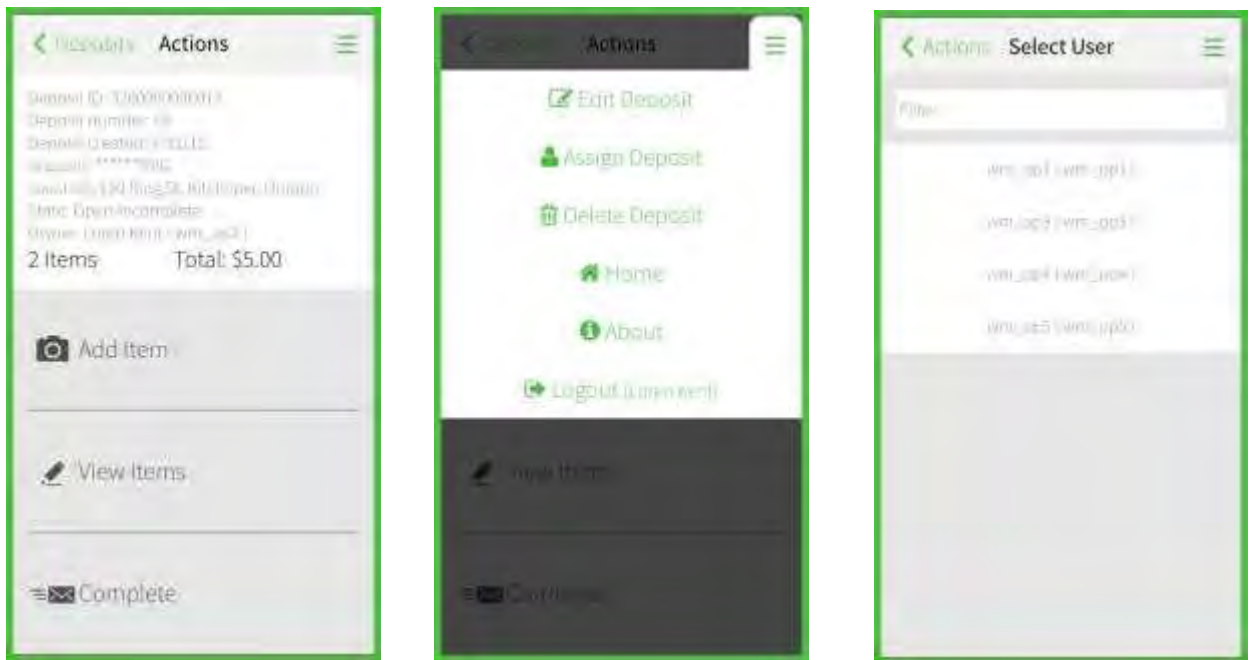
Assigning a Deposit


If for some reason you are unable to complete a deposit, you can assign it to another user, providing you have permission **and have been granted the "Supervisor" role**.

To assign a deposit:

1. If your deposit is not already open in the Actions screen, perform these steps.



- a Tap , and then tap Home.
- b On the Deposits screen, tap the deposit you want to assign to another user.
The Actions screen displays.

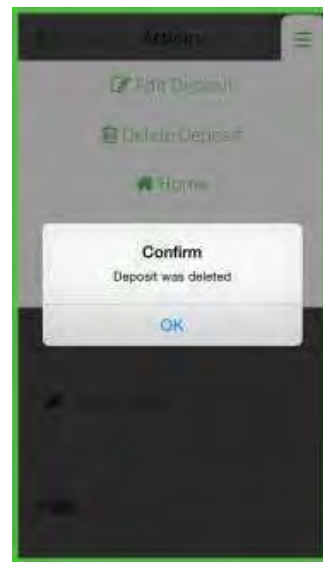
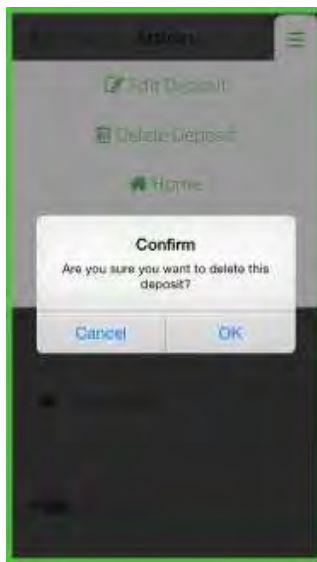
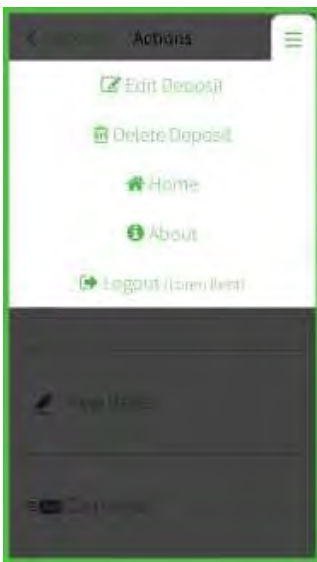


2. Tap . The application menu displays.
3. Tap Assign Deposit. The Select User screen displays.
4. Tap the user to assign the deposit to, or search for the user by typing the name in the Filter box. The Actions screen displays, showing a different user in the Owner field.

Deleting a Deposit

If you no longer need a particular deposit, you can delete it. To delete a deposit:

1. If your deposit is not already open in the Actions screen, perform these steps.
 - a** Tap , and then tap Home. The Deposits screen displays.
 - b** On the Deposits screen, tap the deposit you want to delete. The Actions screen displays.
2. Tap . The application menu displays.



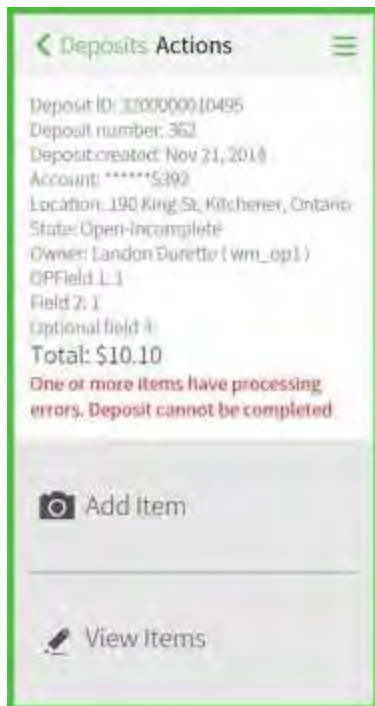
3. Tap Delete Deposit. The Confirm pop-up displays.
4. Tap OK. The Confirm pop-up indicates that the deposit was deleted.
5. Tap OK.

Correcting a Deposit

When you submit an item, it is processed and then the Actions screen appears. You can then choose to add another item, view items, assign the deposit, delete the deposit, or complete the deposit. Occasionally, there is a problem with some aspect of the item, such as the following:

- An item image is invalid.
- An entry for a required item field is missing or invalid.
- An entry for an optional item field is invalid.
- The item amount limit is exceeded.
- The item count limit of the deposit is exceeded.

If there is an error with a submitted item, the Actions screen displays a "One or more items have processing errors. Deposit cannot be completed." message.



To respond to a limit error, the user can do one of the following:

- Delete the item from the deposit and process the item another way.
- If it is an item count error, delete the item, complete the current deposit, and start a new deposit with the item.

To respond to other item errors, for every item that has an error, complete steps described previously in this guide.



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