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SECTION I: SCANNER INFORMATION

HOW TO ORDER YOUR DESKTOP SCANNER

You can order your certified Desktop Scanner from the following website: www.mtbankcheckscan.com

Use the following information to connect:

- User name: mtbank
- Password: rcd123

Click on the “Learn More” buttons to review the models offered under the two brands shown

Welcome to M&T Bank’s remote check deposit scanner fulfillment site. As a valued customer, you may choose from the following scanners:

For general support, check scanner warranty, repair support, or questions about the M&T Bank Remote Check Deposit Service, please call the M&T Bank Treasury Management and Merchant Customer Service Department at 1-800-724-2240.
NOTES:

- It is recommended that a Cleaning Kit is purchased for each Check Scanner. Clean the scanner every 5,000 checks to ensure its longevity and optimal performance.
- An ink cartridge is provided with every new scanner. However, we recommend purchasing an additional black ink cartridge for each check scanner, so you have a replacement on hand.
- Your Check Scanner, when purchased, will arrive with a one-year Advanced Exchange Warranty. Should you experience any mechanical difficulties with your scanner; a replacement scanner will be shipped to your site via next day air. Use a prepaid shipping label (provided) to ship the faulty unit for repair in the original Check Scanner box.
- Future maintenance contracts are billed on an annual basis. Pay the invoice to renew or discard to decline.
SECTION II: SYSTEM ADMINISTRATION

SYSTEM SECURITY INFORMATION

Encryption
All transmission of images and other data between the Commercial Client and the Bank’s Web and Application Servers uses the Secured HTTP/1.1 protocol (128-bit SSL).

Authentication
User credentials supplied at login are passed back to an access management server for authentication of the user account.

Workstation Driver Installation
A driver is installed on the customer workstation. The driver includes NCR’s WiseIP Lite that manages and interfaces with the scanner hardware. The driver, which is installed as a service, communicates with the Remote Check Deposit server application over a secure communication link (SSL).

Caching
The Remote Check Deposit process utilizes an item transmit buffer (defaulted to 10 documents) that is intended to help smooth out the scanner operation on slow links. This is the only caching at the client location. The cache is cleared between each session, and is memory based, no caching to disk will occur.

Transaction / Transmission Disruption
If there is a failure associated with document scanning, the driver sends all buffered documents to the server and then sends a message that a document jam exception has occurred. The operator will see this message at the next browser page refresh. If there is a failure in the communication link to the server, the driver destroys buffered documents, logs the problem state in the local driver log, and stops the scanner. All documents previously transmitted to the server have been committed to a database on the server. When the communication failure is corrected, the operator will be informed that a transmission failure occurred. The operator will be informed which document was last successfully processed. The operator will then re scan all documents after the last successfully processed document.

Cookies
The Remote Check Deposit product requires cookies to be enabled on the client platform but stores no persistent cookies. The ‘session only’ cookies are used to support the Java HTTP session persistence and are written by the Sun Java HttpSession software.
ACCESSING REMOTE CHECK DEPOSIT

1. Choose “View All” from the Access Other Accounts & Services section, click ‘Go’

2. Scroll to “Commercial Banking” and select ‘Commercial Services Single Sign On- Upgraded Platform’
3. Log in to Commercial Services

4. Select “Remote Check Deposit” from the ‘Receivables’ drop down menu
ACCESSING THE SYSTEM ADMINISTRATION MODULE

To access the Remote Check Deposit Administration Module, click on the ‘Administration’ tab at the top of the screen.

CREATE NEW USER PROFILE

Select “Users” on left side and lower right corner to add a new user.
STEP 1: User Information

1. Type the UUID assigned to the user in the Commercial Services Single Sign-on application in the User ID field.
2. Type the user’s First Name and Last Name in the appropriate field.
3. Type in the user’s Email Address and Phone Number.
4. Click the ‘Next’ button to assign roles to this new user.
STEP 2: ASSIGN ROLES AND LIMITS TO A NEW USER

1. Select the appropriate role(s) and click on the ‘Add’ button to move the selected roles from the Available Roles List Box to the Assigned Roles List Box.
2. Click the ‘Next’ button.

**NOTE:** Use the Role Definition Table to help in assigning appropriate roles to the users

“Deposit Thresholds” can only be adjusted by the ‘Customer Administrator’. The amounts can only be LOWERED; they cannot be increased. Single deposit and item limits will be placed on the ‘Customer Operator’ role; Multi-deposit limits will be placed on the ‘Customer Supervisor’ role.

**ROLES DEFINITION TABLE**

<table>
<thead>
<tr>
<th>Permission</th>
<th>Customer Admin</th>
<th>Customer Operator</th>
<th>Customer Supervisor</th>
<th>Customer Financial Officer</th>
<th>Customer CSR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Create/Read/Update/Delete Users</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>Create/Read/Update/Delete Locations</td>
<td>X</td>
<td></td>
<td>X</td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>Create/Read/Update/Delete Deposits</td>
<td>X</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Access System Tools</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Balance Deposits</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transfer Deposits</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>Assign Deposits</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>Assign Accounts</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Access Deposits</td>
<td>X</td>
<td>X</td>
<td></td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Customer Report All Users</td>
<td>X</td>
<td>X</td>
<td></td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Access Reports</td>
<td>X</td>
<td></td>
<td>X</td>
<td></td>
<td>X</td>
</tr>
</tbody>
</table>
**STEP 3: ADD LOCATIONS TO A NEW USER**

1. Select the appropriate Available Location(s) and click on the ‘Add’ button to move the selected locations from the Available Locations List Box to the Assigned Locations List Box.
2. Click the ‘Save’ button to successfully complete the new user add.
CREATE A NEW LOCATION PROFILE

To add a new location to Remote Check Deposit:

1. Click on the ‘Administration’ tab at top of the screen.
2. Click on the ‘Locations’ link on the left side of the screen.
3. Click the ‘Create New Location’ button on the Location Search screen.
4. Enter the Location Name.
5. To take advantage of deposit reporting, enter a Location Code as a numerical value representing a store/location (as shown below).
6. Select the appropriate Available Account(s) and click on the ‘Add’ button to move the selected accounts from the Available Accounts List Box to the Selected Accounts List Box.
7. Click the ‘Save’ button to successfully complete the new location add.
DELETE/ MODIFY A USER

1. Click on the ‘Administration’ tab on the Welcome screen.
2. Enter the User ID on the User Search screen and click ‘Search’. If you do not know the User ID, entering % (percentage sign) in the User ID field allows a wildcard search for all users.
   ○ To Modify: Next to the user to be modified, click on the ‘Edit’ icon under the Tasks column.
   ○ To Delete: Next to the user to be deleted, click on the ‘Delete’ icon under the Tasks column.
3. If you choose to delete a user, you will be required to confirm this decision. Click on 'OK' to delete the user in the pop-up screen.

DELETE/MODIFY A LOCATION

1. Click on the 'Administration' tab then click on the 'Locations' link from the Customer Details screen.
2. Enter the Location Description and click ‘Search’ to find location or press ‘Show All’ to view all locations from which you can choose the correct one.
   - To Modify: Next to the location to be modified, click on the ‘Edit’ icon under the Tasks column. Refer to Create a New Location Profile on Page 30 of this user guide.
   - To Delete: Next to the location to be deleted, click on the ‘Delete’ icon under the Tasks column.
3. Click on ‘OK’ to confirm the deletion of the location.
SECTION III: CREATING DEPOSITS

FIRST TIME USERS

First time users will need to download a ‘Scanner Driver’ to their PC before trying to make a deposit. This allows the scanner to interact with the RCD application.

On the RCD Homepage click on the link the messages section to go directly to the RCD Scanner Driver Library before starting your first deposit.

NOTE: If you choose to begin a deposit without installing a driver the RCD application will take you through a guided Scanner Driver Verification process. However it is recommended to use the link in the messages section of the Welcome page to download the driver.
1. Please select the Scanner Model you will be using to make deposits and follow the installation steps.

   ![Scanner Models]

   **NOTE**: The Scanner Driver Library contains some models that M&T does not support. Supported models include scanners from NCR, Digital Check, and Panini.

2. Save the file

   ![Save File]

3. After the download is complete select ‘Run’

   ![Download Complete]

4. You may receive a User Account Control pop-up from Windows. Click ‘Yes’.

   ![User Account Control]
5. Preparing Set-up will initiate. Press ‘Next’ once complete

5. Preparing Set-up will initiate. Press ‘Next’ once complete

6. Accept the terms of the license agreement and press ‘Next’

6. Accept the terms of the license agreement and press ‘Next’

7. Make sure your scanner is unplugged before continuing.

7. Make sure your scanner is unplugged before continuing.

8. Click the ‘Install’ button

8. Click the ‘Install’ button
9. Once installation is complete, plug in scanner and click ‘OK’

10. Scanner Driver will then run a diagnostic to verify that the driver is compatible with the PC. Click ‘Next’ when complete

11. Click ‘Finish’ to complete the driver installation
CREATING A DEPOSIT

1. At the Welcome Screen click on ‘Create New Deposit’.

   ![Screen Shot](image.png)

   **NOTE:** Only a User that has Operator privileges can perform deposits.

2. Select the proper Location and Account Number and enter the Number of Items and the total dollar amount of the deposit in the Declared Amount ($) field. Click the ‘Start Capture’ button. Place your checks in the scanner hopper.

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

3. After all your checks have been scanned, click the ‘Complete’ button. The system will ask if you are done depositing items, click ‘OK’ if you are.
Note: The deposit will be transmitted without the need to go to Step 4 below for all users assigned the Customer Supervisor User Role. The user role assignment is referenced to the far right corner of the Remote Check Deposit menu bar.

4. If no errors are encountered, the System will indicate the deposit is in balance.

5. Once the deposit is balanced, the ‘State’ will change to ‘Open-Balanced’ on the Deposit List Screen. At this point, a user assigned ‘Supervisor’ privileges must transfer the deposit to the bank. A supervisor will do this by selecting the deposit and clicking on the ‘Transmit’ button.
6. After clicking on the ‘Transmit’ button, you will receive the following prompt. Click ‘OK’.

7. Click on the ‘Refresh’ button and the ‘State’ will change to ‘Received’ on the Deposit List Screen.
DEPOSIT STATES

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

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

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

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

- **Transmitted**: Deposit has been transmitted by the supervisor but has not been confirmed as received by the bank

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

**NOTE:**

- Only one deposit can be in the ‘Open–Processing’ state at a given time. To close deposit, click on the ‘End Capture’ button, which will change the state to ‘Open-Incomplete’

- A disconnect between the desktop scanner and the PC will require a re-initialization of the scanner prior to capturing any images. Clear the scanner hopper of all items and click the ‘Start Capture’ button. The scanner LED light on the front of the desktop scanner will turn to Green when ready to capture images
VIRTUAL ENDORSEMENT

The Remote Check Deposit service offers the ability to include a Virtual Endorsement on each item scanned for deposit.

If your organization has selected this feature, the following five line endorsement will be added to the image of each deposited item. You do not need to take any additional steps within the Remote Check Deposit system to have this added to your images once the feature has been turned on for your organization.

- Pay to the order of
- M&T Bank
- For deposit only to
- Account Number
- Account Name

Please note that this will not be printed on the physical check.

Below is an example of a virtual endorsement place on an item for deposit.
IMAGE REPLACEMENT DOCUMENTS (IRDs)

If you determine the IRD you have received is valid to attempt to re-deposit, you will select from one of two options in a drop-down menu in Remote Check Deposit’s ‘EDIT ITEM’ option to deposit the IRD:

- To deposit a ‘Business Check IRD’ please choose “Business Check IRD” from the drop-down menu
- OR-
- To deposit a ‘Personal Check IRD’ please choose “Personal Check IRD” from the drop-down menu
CUSTOM FIELDS

The Customer Admin role is permitted to Create/Read/Add/Delete Custom Fields. Custom Fields are managed by each customer for their own use. Custom Fields are added using the New Custom Field page.

To access the Custom Fields option in Remote Check Deposit, click on the ‘Administration’ tab on the Home page:

1. In the Administration tab, select the ‘Custom Field’.
2. Click the ‘Create New Custom Field’ button.
3. Enter a unique name in the Custom field.
4. Choose a Data Type from the drop-down menu (Autocomplete, Currency, Date, Dropdown, Numeric, or Text).
   **Note:** Autocomplete and Dropdown require a file to be downloaded with the fields that you want included. Screenshots found at the end of the steps.
5. Choose the appropriate Input Validation Pattern for the custom field. Note: This field is not selectable if the data type is Text.
6. Check the ‘Show Custom Field’ box to make the field visible on the Item Edit Screen.
7. Check the ‘Make Custom Field Editable’ box if you want to make the field editable.
8. Check the ‘Make the Custom Field Mandatory’ box if you want the field to be required.
9. For each defined locale, enter the text that will appear on the Item Edit screen as the field’s label.
10. Click ‘Save’

**New Customer Field Creation Example:** Autocomplete and Dropdown data type require a Data Source File to be loaded.

Requirements for creating a data source file:
- List must be created in Microsoft Excel in a single column.
- Top cell must be the header with the desired fields directly below, no spaces between fields (see example).
- File name must not include any spaces or special characters.
- File must be saved as a .CSV

![New Custom Field Example](image)
New Customer Field Creation Example: Numeric, Text, Currency or Date requires a selection of Input validation pattern, which dictates the formatting of the custom field.

ASSIGNING CUSTOM FIELDS

The Custom Field Account Screen allows you to assign custom fields to document types for a given account. The available Custom Fields are displayed for each Item Type.

1. To add (or remove) Custom Fields for the selected account, choose a custom field from the available list:
   - Search for the account you would like to assign custom fields to from the Custom Fields/Account Search page and click the ‘Edit’ icon under ‘Tasks’ when you see the account
○ Select the custom field you want to add. Click the ‘Add’ button to move this custom field to the account

○ Use the ‘Remove’ button to remove a selected custom field from the account

○ Use the ‘Move Up’ and ‘Move Down’ buttons to change the order of the custom fields

2. Click the ‘Save’ button to save all custom fields in the selected list for the current account. Note that in this example, we have assigned the ‘Invoice’ Custom Field to all Business Checks for the selected account.

The following are screen shots of the Item Edit page after a check has been scanned. This is where the Custom Field information is entered. **NOTE:** The Custom Fields will appear on the Comma Separate Variable (.CSV) file in the ‘Reports’ option.
SCANNER JAM

If the desktop scanner should jam, the system will indicate this with a ‘Transport Problem’ status message. Click on the ‘Recover’ button to clear jam message.

Follow the steps listed on the ‘Transport Recovery’ screen to clear the scanner jam.

NOTE: The ‘Change Setting” button allows the user to turn off the double feed detection for that particular deposit. It is not recommended to make this change unless the scanner has misread a thicker check as a ‘double feed’.
VALIDATION STATUS MESSAGES

If a check image requires validation, the system will indicate this by putting a symbol next to the check image that is in question on the Deposit Check List screen. Click on either the ‘Error’ icon or the ‘Edit’ icon under the Tasks heading to display the check image.

In this case, the Item Details indicated that the check is a duplicate. Delete the item from the deposit.

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

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

Example of a Deposit Details Receipt
Example of a Deposit Summary Report

Example of a Deposit Items Detail Report
EXPORTING REPORTS

In the Reports screen of Remote Check Deposit, ten reports are available for export to help more effectively manage your deposits and user activity. Each report may have several options that should be selected before the report will be created. To generate a report, please complete the following:

1. First, select which report you would like to generate from the report dropdown. After the report is selected, a brief description of that report will appear to the right of the dropdown.
2. Next, select your preferred format for that report using the type dropdown. The formats available for each report are defined in the table below.
3. Other reports may have the option to select a date or date range, location or user ID. Use the dropdowns for each of these categories to select any additional parameters.
4. After all report parameters have been selected, click the Create Report button. To clear the selected parameters, click Clear.

Reports defined as Real Time Reports in the table below are available for download in the Reports screen with a state of “Completed” shortly after the report is created.

Reports defined as Next Business Day Reports in the table below will be listed with a state of “Scheduled” in the Reports screen of RCD and will be available for download from the same screen on the next business day.
DATA AVAILABILITY

RCD data is available for 60 days after the items are scanned. For reports where check images are available, the images are available for 14 days after scanning. A full list of the reports available is below:

<table>
<thead>
<tr>
<th>Report Name</th>
<th>Description</th>
<th>Report Types</th>
<th>Fields Available</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Real Time Reports</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Item Export File</td>
<td>Provides an exportable version of all received deposit(s) within the given date range. Tailored for CSV output.</td>
<td>CSV, XLS</td>
<td>Customer Number, Account Number, Location Number, R/T Number, Deposit Number, Item Sequence Number, Create Date, Amount, Transferred Date</td>
</tr>
<tr>
<td><strong>Next Business Day Reports</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Client Account Listing Export File</td>
<td>Provides a report showing all accounts by customer.</td>
<td>CSV, XLS</td>
<td>File Type, Request Time, Client Type, Client ID, Client Name, Account Group ID, Account Group Name, Depository RT, Account Number, Account Name, Account Status</td>
</tr>
<tr>
<td>Daily Deposit Summary Report</td>
<td>Provides a summary report for deposits for a selected day.</td>
<td>DOCX, PDF, RTF</td>
<td>Number of Accounts, Number of Deposits, Total of Deposits Submitted, Total Number of Debit Items, Total Number of Items</td>
</tr>
<tr>
<td>Daily Grand Total Received</td>
<td>Provides a grand total report for received deposits for a selected day.</td>
<td>DOCX, PDF, RTF</td>
<td>Number of Accounts, Number of Deposits, Total of Deposits Submitted, Total Number of Debit Items, Total Number of Items</td>
</tr>
<tr>
<td>Feature</td>
<td>Description</td>
<td>Report Formats</td>
<td>Deposit Details:</td>
</tr>
<tr>
<td>-------------------------------</td>
<td>--------------------------------------------------</td>
<td>----------------</td>
<td>---------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Deposit Details</td>
<td>Provides a detail report for deposits.</td>
<td>DOCX, PDF, RTF</td>
<td>• Deposit Number&lt;br&gt;• Item Count&lt;br&gt;• Post Amount&lt;br&gt;• Credit Amount&lt;br&gt;• Adjustment Depositor&lt;br&gt;• Location&lt;br&gt;• Deposit Date</td>
</tr>
<tr>
<td>Deposit Summary</td>
<td>Provides a summary report for deposits.</td>
<td>DOCX, PDF, RTF</td>
<td></td>
</tr>
<tr>
<td>Client Contact Listing Export File</td>
<td>Provides a report showing all contacts by customer.</td>
<td>CSV, XLS</td>
<td>Client ID&lt;br&gt;Client Name&lt;br&gt;Primary Contact Name&lt;br&gt;Primary Contact Email&lt;br&gt;Primary Contact Phone&lt;br&gt;Technical Contact Name&lt;br&gt;Technical Contact Email&lt;br&gt;Technical Contact Phone&lt;br&gt;User ID&lt;br&gt;User Name</td>
</tr>
<tr>
<td>Location Deposit Status</td>
<td>Provides a summary of deposits by location.</td>
<td>DOCX, PDF, RTF</td>
<td>Location&lt;br&gt;Supervisor&lt;br&gt;Deposit Count&lt;br&gt;Post Amount&lt;br&gt;Credit Amount&lt;br&gt;Adjustment</td>
</tr>
</tbody>
</table>
Login Audit
Provides a report for user login activities.

User Activity Audit
Provides a report for user activities.

REPORT SAMPLES

Item Export File:

Client Account Listing Export File:
Daily Deposit Summary Report:

<table>
<thead>
<tr>
<th>Customer Name/ID</th>
<th>Number of Accounts</th>
<th>Number of Deposits</th>
<th>Total of Deposits</th>
<th>Number of Debit Items</th>
</tr>
</thead>
<tbody>
<tr>
<td>TM Sales RCD Demo Customer/2600</td>
<td>1</td>
<td>2</td>
<td>1,324.00</td>
<td>502</td>
</tr>
</tbody>
</table>

Daily Grand Total Received:

<table>
<thead>
<tr>
<th>Customer Name/ID</th>
<th>Number of Accounts</th>
<th>Number of Deposits</th>
<th>Total of Deposits</th>
<th>Number of Debit Items</th>
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</thead>
<tbody>
<tr>
<td>TM Sales RCD Demo Customer/2600</td>
<td>1</td>
<td>2</td>
<td>1,324.00</td>
<td>502</td>
</tr>
</tbody>
</table>

Deposit Details:

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<tr>
<th>Deposit</th>
<th>Item Count</th>
<th>Post Amount</th>
<th>Credit Amount</th>
<th>Adjust</th>
<th>Depositor</th>
<th>Location</th>
<th>Deposit Date</th>
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<tr>
<td>00002567</td>
<td>004</td>
<td>1385.00</td>
<td>1385.00</td>
<td>0.00</td>
<td>00067</td>
<td>10/26/2011 06:13 PM</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Item Number</th>
<th>RT</th>
<th>Account Number</th>
<th>Check Number</th>
<th>Post Amount</th>
<th>Credit Amount</th>
<th>Adjustment</th>
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<tbody>
<tr>
<td>0000001</td>
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</table>
Deposit Summary:

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<tr>
<th>Deposit Date</th>
<th>Item Count</th>
<th>Post Amount</th>
<th>Credit Amount</th>
<th>Adjustment</th>
<th>Depositor</th>
<th>Location</th>
<th>Deposit Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>10/26/2011</td>
<td>500</td>
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<td>1,356.00</td>
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<td>u0012965</td>
<td>00047</td>
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</tbody>
</table>

Client Contact List Exporting File:

Daily Deposit Summary Report:
# Login Audit

## Login Audit Report

**Company Name:** Sample Bank Name  
**Report Date:** 11/17/2011 04:40 PM EST  
**Report Requester:** Operator Operator / U0012965

<table>
<thead>
<tr>
<th>Report Criteria</th>
<th>Start Date</th>
<th>End Date</th>
<th>Client Name/ID</th>
<th>User Name/ID</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Event Time</th>
<th>Event</th>
<th>User Name</th>
<th>User ID</th>
</tr>
</thead>
<tbody>
<tr>
<td>10/25/2011 07:40 AM EDT</td>
<td>Completion: Login - User</td>
<td>Operator Operator</td>
<td>U0012965</td>
</tr>
<tr>
<td>10/26/2011 07:46 AM EDT</td>
<td>Completion: Login - User</td>
<td>Operator Operator</td>
<td>U0012965</td>
</tr>
<tr>
<td>10/26/2011 10:35 AM EDT</td>
<td>Completion: Login - User</td>
<td>Operator Operator</td>
<td>U0012965</td>
</tr>
<tr>
<td>10/26/2011 10:36 AM EDT</td>
<td>Completion: Logoff - User</td>
<td>Operator Operator</td>
<td>U0012965</td>
</tr>
<tr>
<td>10/26/2011 10:37 AM EDT</td>
<td>Completion: Login - User</td>
<td>Operator Operator</td>
<td>U0012965</td>
</tr>
<tr>
<td>10/26/2011 11:30 AM EDT</td>
<td>Completion: Login - User</td>
<td>Operator Operator</td>
<td>U0012965</td>
</tr>
<tr>
<td>10/26/2011 11:30 AM EDT</td>
<td>Completion: Logoff - User</td>
<td>Operator Operator</td>
<td>U0012965</td>
</tr>
<tr>
<td>10/26/2011 11:31 AM EDT</td>
<td>Completion: Login - User</td>
<td>Operator Operator</td>
<td>U0012965</td>
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<tr>
<td>10/26/2011 04:22 PM EDT</td>
<td>Completion: Login - User</td>
<td>Operator Operator</td>
<td>U0012965</td>
</tr>
<tr>
<td>10/26/2011 04:57 PM EDT</td>
<td>Completion: Logoff - User</td>
<td>Operator Operator</td>
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</tr>
<tr>
<td>10/26/2011 05:00 PM EDT</td>
<td>Completion: Login - User</td>
<td>Operator Operator</td>
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<td>Operator Operator</td>
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<td>10/27/2011 09:36 AM EDT</td>
<td>Completion: Logoff - User</td>
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<td>Completion: Login - User</td>
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<tr>
<td>10/27/2011 10:52 AM EDT</td>
<td>Completion: Logoff - User</td>
<td>Operator Operator</td>
<td>U0012965</td>
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</tbody>
</table>
User Activity Audit

```
User Activity Audit Report
Company Name: Sample Bank Name
Report Date: 11/17/2011 04:55 PM EST
Report Requester: Operator/Operator

Report Criteria
Start Date: 10/26/2011 12:00 AM EDT
End Date: 11/17/2011 11:59 PM EST
Client Name/ID: TM Sales RCD Demo Customer / TM Sales RCD Demo Customer
User Name/ID: u0012985

<table>
<thead>
<tr>
<th>Event Time</th>
<th>Event</th>
<th>User Name</th>
<th>User ID</th>
</tr>
</thead>
<tbody>
<tr>
<td>10/26/2011 07:40 AM EDT</td>
<td>Completion: Login - User</td>
<td>Operator Operator</td>
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<td>Completion: Update</td>
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<td>Operator Operator</td>
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<td>Completion: Login - User</td>
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<td>Completion: Update</td>
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</tr>
<tr>
<td>10/26/2011 10:59 AM EDT</td>
<td>Completion: Login - User</td>
<td>Operator Operator</td>
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<tr>
<td>10/26/2011 11:30 AM EDT</td>
<td>Completion: Login - User</td>
<td>Operator Operator</td>
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</tbody>
</table>
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Notes about RCD

- To see all items in a list using system search capabilities, use a ‘%’ as the wildcard value to return all values
- Check Images are stored in the Remote Check Deposit application for 14 calendar days from the receipt date of the deposit. Check data, not including images, are stored on the Remote Check Deposit Application for 60 calendar days.
- An ink cartridge must be installed in the scanner in order to spray the deposit information on the rear of captured items
- Items flagged as ‘Duplicate’ during capture must be deleted from the deposit
- Items flagged as ‘Failed Image Quality’ during capture must be deleted from the deposit. These items can be rescanned to attempt to capture a better image
- To allow the Export functionality to perform, you will need to add M&T Bank as a Trusted Site to your web browser.
CONTACT US

WE ARE HERE TO ASSIST YOU.

For Remote Check Deposit questions or other Treasury Management services, please contact your Treasury Management Consultant or call M&T’s Commercial Service Team at:

1 (800) 724-2240
MONDAY – FRIDAY 8AM TO 6PM ET