

i-BusinessCapturePro™ (IBC)

Deposit Capture Functions User Guide

WINTRUST
TREASURY MANAGEMENT

Preparing Deposits

1. Separate checks from the envelopes/invoices and inspect them to verify the following:
 - There is a signature on the front of the check
 - The name of a bank appears on the check
 - The name of the payee is clearly stated
 - The numeric amount of the check is the same as the written amount
2. Endorse checks in the Customer Endorsement field with the following:
 - “For remote deposit only” (Required)
 - Bank name (Required)
 - Business name (Highly Recommended)
 - Bank account number (Highly Recommended)
3. Add the check amounts to obtain a total for the deposit — this total will become the Deposit Control Total in i-BusinessCapturePro.
4. Proceed to scanning procedures below.

Processing Notes

- Please transmit deposits on the same day checks are scanned
- Deposits can be submitted until 6 p.m. CT for processing on the current date, Monday through Friday, excluding Federal holidays. Deposits processed after 6 p.m. CT will be made on the next business day.
- Checks drawn on financial institutions located outside of the United States (including Canada) are not accepted through the i-BusinessCapture depositing system, regardless of currency.
 - These items can be deposited via bank by mail, drop box, or at a teller window.
- If for any reason i-BusinessCapturePro is unavailable, you may submit your deposits by either stopping into or mailing to any one of our branches.

Post-Processing Notes

- Securely retain the original checks for 14 days; then destroy/shred.
- Do not stamp the checks as canceled. A “canceled” notation can prevent the re-presentation of a check in the event that the item is returned to your account by the payee’s institution.
- To aid in identifying checks previously deposited, you can use a stamp that indicates the item has been “imaged” or “electronically deposited.”

Creating Deposits

Creating deposits with i-BusinessCapturePro is a multi-step process that involves providing the deposit information on the Home page and capturing the images that make up that deposit. The deposit information includes the location where the deposit is being made from, the account the deposit is being made to, and the amount of the deposit.

Example - Start of the Deposit Capture Process

The screenshot shows a web form titled "Create Deposit". It contains the following fields and controls:

- Location:** A dropdown menu with "Main" selected.
- Account:** A dropdown menu with "*****2300" selected.
- Control Total:** A text input field with a "\$" symbol and "0.00".
- Location #:** A text input field with a red border, indicating it is a required field.
- Buttons:** "Create Tape" and "Create Deposit".
- Text:** "Click to collapse fields" with an upward arrow icon.

Annotations on the right side of the form:

- A blue line points from the "Location #" field to a text box: "If deposit-specific custom fields have been associated with an account, they will be shown here. Fields highlighted in red are required fields. For more information about what to provide in a custom field, contact your system administrator."
- A blue line points from the "Create Deposit" button to a text box: "When finished providing values, click here to create the deposit, so you can then capture the checks for it."

Annotation at the bottom of the form:

- A blue line points from the "Create Tape" button to a text box: "Depending on how your site is configured you may also be able to (or required to) create a deposit tape for deposits. This is a list of item amounts used for control total calculation and deposit verification purposes."

Deposits can include a single check, where the deposit amount is the amount of that one check; or deposits can include multiple checks, where the deposit amount is the total of several individual checks.

i-BusinessCapturePro also has an optional Deposit Tape feature available. When you create a deposit tape, you identify the values for each of the items you are about to capture; the system calculates the total for you and populates the Control Total field with that value.

Creating Deposits

Example of a Deposit Tape Entry Page

Select	Index	Sequence	Amount
<input type="checkbox"/>	1		\$ 99.00
<input type="checkbox"/>	2		\$ 401.00
<input type="checkbox"/>	3		\$ 22.00

Item Count **3** Deposit Total **\$522.00** \$ +

Cancel Accept

You type a value here, and press Enter on your keyboard, the + key on your keyboard, or the + icon to add it to the list above.

Note that if you do not type a period and press Enter on your keyboard (or the + icon), the system assumes a two decimal place dollar amount. For example, if you type 1199 and press Enter, the system lists a value of \$11.99. However, if you type 1199 and press the + key on your keyboard, the system lists the value as \$1199.00

You can then capture the items for the deposit, ensuring that each one matches what you entered for the tape. The Deposit Tape feature can also let you know whether the deposit would exceed any limits set at your location (such as whether the deposit would exceed the amount allowed for a single deposit), before you capture the images that would make up the deposit.

After one or more items are captured, the deposit goes through a correction step to address issues with the images and a review step where you confirm the deposit is ready to be processed.

If you exit any of the steps of the deposit creation workflow before completing the deposit, the system saves the deposit in its current state. You can then pick up where you left off by accessing the deposit from the Open Deposits list on the Home page. Also note that correction and balance steps may be skipped depending on the deposit. For example, these items are skipped if there are no issues with the checks that need to be addressed.

See the following pages for more information about each of the steps in the deposit creation process.

Capturing Items

Depending on the user roles that have been assigned to you, you may be able to create deposits using a desktop check scanner. You may also be able to work with open deposits by selecting them from the Open tab on the Home page. See the following sections for more information.

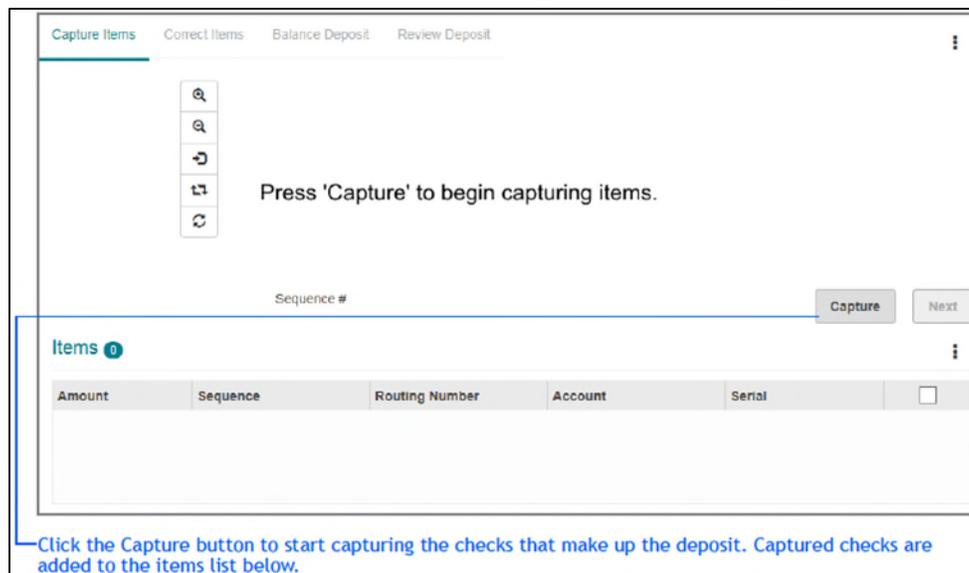
When you capture the items that make up a deposit, you create electronic images of those paper checks. This can be done using your preconfigured scanner. The system automatically opens the Capture Items page when you create a deposit from the Home page, or when you click a deposit from the Open Deposits list.

- If you're using i-BusinessCapturePro on a workstation with a scanner, the Capture Items page provides you with a Capture button that starts the scanning process.

When you finish capturing items, you move on to the next stage of the process (which could involve correcting the images, making sure the deposit balances, or reviewing the deposit).

Capture Process

Example of Capture Items Page Before Capturing Items



Clicking the Capture button on the Capture Items page connects to the scanner and opens a window that enables you to view the interactions between the scanner and the software. This includes messages like the following:

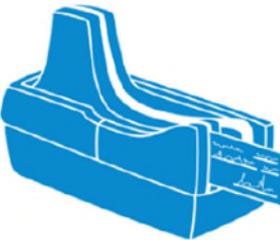
- Initializing
- Ready
- Scanning
- Capturing Item X (... where X represents the sequence number of one of the items in the batch of checks you are scanning. For example, if this was the second item being scanned the message would read, Capturing Item #2.)
- Processing item X of Y (where X represents the sequence number of one of the items in the batch of checks you are scanning, and Y represents the total number of checks that have been scanned.)
- Any error messages (like Jam or Double Feed).

Capture Process

Example of Capture Items Page Before Capturing Items

Capture Items

Scanning



Cancel Stop Scan

If you click Cancel, the system cancels capturing and stops where it is in the process. It won't upload any pending items, but will finish processing what it has already captured.

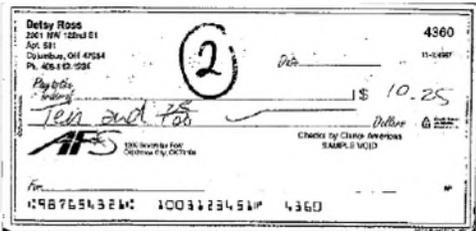
If you click Stop Scan, the system finishes uploading and processing all the items, then exits to the capture page.

After the scanner captures the images, the Capture Items page is updated with those items.

Example of Capture Items Page Before Capturing Items

You can click here to access a menu item that enables you to remove a deposit and all its captured items. This option appears for all steps of the deposit process.

Capture Items Correct Items Balance Deposit Review Deposit



Sequence #440000002

Capture Next

Items 2

Amount	Sequence	Routing Number	Account	Serial	
\$10.25	440000002	987654321	0000001003123451	0000004360	<input type="checkbox"/>
\$9.50	440000003	987654321	0000001003123451	0000004359	<input type="checkbox"/>

You can select items from the list and click here to access a menu item that enables you to remove those items. If your site uses the deposit tape feature, and the deposit has a deposit tape, you can also use the menu to view it.

Capture Process

The Items list shows all the items that have been captured so far, and is available from most of the subsequent pages for depositing items. From this list you can:

- Select the check box for an item and click the appropriate menu option to remove it.
- View an item by selecting it from the list. The upper pane updates with the selected image.
- Sort the results by column. Click a column heading once to sort in ascending order (0 – 9, A – Z). Click a column heading again to sort in descending order (Z – A, 9 – 0). You can also hold down the Shift key and click multiple column headers to sort the list in the order of the selected columns. For example, the system sorts by your first selected column first, then your second selected column next, and so on.
- To do so, click the first column you want to sort by and then hold down the Shift key and click the next column. The system assigns a number 1 to the first column along with the sort arrow, and assigns a number 2 to the second column. If you hold down the Shift key and click a numbered column again, it toggles between ascending and descending order for that column.
- If you release the Shift key and click a column, it clears the numbered sort order. The Capture Items page also includes icons that enable you to change the view of the check you are working with. These icons are also available when viewing images on other pages.

Icon	Description
	Zooms in on the image.
	Zooms out on the image.
	Toggles between the front side of the check and the back side of the check.

Icon	Description
	Rotates the check 90 degrees clockwise.
	Resets the check to the original display.

When you are finished capturing items, you can click Next to move on to the next part of the process.

Working with Open Deposits

As noted in the previous section, the Open tab of the Home page shows all the deposits that are currently open. This could include:

- Deposits you haven't submitted, such as those that you are still capturing items for or still correcting.
- Deposits that were rejected and need to be corrected or removed.

Refer to the previous sections to continue capturing items for open deposits. And refer to the following sections to complete the other steps in the process (Correcting, Balancing, and Review), so that you can submit the deposits and finish them.

Correcting Items

The Correct Items page enables you to correct problems with checks. Note that if there are no issues to correct, this step will be skipped.

Correcting Exceptions

Depending on how your location has been configured, i-BusinessCapturePro could perform several verification and validation functions for scanned and captured images. This could include:

- Detecting duplicates, and identifying errors with MICR code information.
- Recognizing amounts.
- Testing image quality, such as skew, minimum and maximum height and length, contrast, and so on.

If problems are found, the system prompts you to resolve them. For example, you may need to provide a value for a missing check amount, resolve an issue with duplicate checks, and so on.

When you finish making the necessary adjustments, you can click Accept to move on to the Balance Deposit page. Or, if you have the appropriate user roles and the system is configured to allow it, you can click Accept to accept items with errors that cannot be corrected.

The following sections show examples of common corrections you might need to make. Note that the issues you may experience will vary based on your location's configuration. Also note that your user rights may prevent you from editing items. For example, you may not be able to edit MICR code fields if the data was unreadable or incorrect. For these cases, you typically resolve issues by removing images and rescanning them.

Example of Missing Check Amount

In this example, the dollar amount for the check was incorrect. You can resolve the issue by specifying an amount that is greater than \$0.00.

Capture Items **Correct Items** Balance Deposit Review Deposit

Correcting 1 of 2

Amount
\$ 0.00
The amount must be greater than \$0 and less than \$100,000,000.00.

MICR
987654321 1006123458 4980

Remove Verify MICR Accept

Exceptions 2

- AMOUNT CANNOT BE ZERO
- Excessive Skew

You can enter the amount here.

Example of Duplicate Checks

In this example, the system determined one of the checks that was scanned matched an existing check. You can resolve the error condition by removing that check from the deposit as indicated.

The screenshot displays the 'Correct Items' tab of the IBC Deposit Capture interface. At the top, there are navigation tabs: 'Capture Items', 'Correct Items' (active), 'Balance Deposit', and 'Review Deposit'. Below the tabs, it says 'Correcting 1 of 2'. A red error message states: 'The item must be removed to continue.' The main area shows a scanned check from 'JOHN ANDREW MARY SMITH' dated '5/14/10' for an amount of '\$ 26.20'. The check has handwritten text: 'Test', 'Twenty six dollars and 20/100', and a signature 'Mary Smith'. To the right of the check image, there are input fields for 'Amount' (set to \$ 26.20), 'MICR' (123456780 794-613-5 1820), and 'Sequence #438000002'. Below the check image, there are three buttons: 'Remove', 'Verify MICR', and 'Accept'. A blue line connects the 'Remove' button to the 'Remove' button in the 'Exceptions' section. Below the check image, there is a 'Duplicate Item' section with a link 'Click to view the duplicate image'. The 'Exceptions' section shows two items: 'Excessive Skew' and 'Item is a duplicate'. At the bottom, there is a blue text box that reads: 'When working with duplicate checks, the system provides you with an option to view the existing image.' To the right of this box, there is another text box that reads: 'If you want to remove a deposit, you can do so by clicking the three buttons at the top right of the page. This removes the deposit and all its captured checks. If you want to remove a single item, click the Remove button.'

Balancing Deposits

When you balance deposits, you ensure the total amount of the checks you scanned matches the total amount you entered for the deposits. For example, if the total amount of the deposit is \$2,712.20, then the total amount of the items in the deposit must equal \$2,712.20.

Balancing Deposits

The total number of items in the deposit is shown here. (In this example, only five items are shown out of the 12 that make up the deposit.)

i You can adjust the total amount of the deposit here, or correct issues with checks or coupons to have the system automatically fix the total. Note that if the deposit has a deposit tape, you can modify the control total only by updating the deposit tape.

The screenshot shows the 'Balance Deposit' interface with the following components:

- Navigation Tabs:** Capture Items, Correct Items, Balance Deposit (active), Review Deposit.
- Check Image:** A check from 'MARY A. MORRISON' for \$1,367.66, dated 12/28/15, with MICR line 6000067894 12345678.
- Deposit Information:**
 - Debit Total: \$2,377.88
 - Difference: \$600.00
 - Control Total: \$1,777.88
- Summary Buttons:** All Items (12), Out of Balance (1), Amount Edited (5), CAR Warnings (0).
- Item List Table:**

Row	Amount	Sequence	Routing	Account	Serial	
1	\$ 1,367.66	106498000002	222222234	12343	9841	<input type="checkbox"/>
2	\$ 1,349.23	106498000010	123456706	258352180	1209	<input type="checkbox"/>
3	\$ 18.43	106498000020	000067894	1234567890123	0759	<input type="checkbox"/>
4	\$ 225.57	106498000030	222222234	12343	9841	<input type="checkbox"/>
5	\$ 725.00	106498000040	000067894	12345678		<input type="checkbox"/>
- Buttons:** Capture, Save Changes, Review.

You can edit check values here for instances where the value shown does not match the amount of the check.

You can select an item from the list and click here to access the menu that enables you to remove it; edit the item (which returns you to Correct Items page), move it, or insert a coupon.

Icons are used to distinguish check items and coupon items. Additionally, line separators are used to group related coupons and checks together.

You can click the buttons to return to the Capture Items page to capture more items, save your changes, and move on to the review step. Note that the button location varies depending on the width of your browser display.

In addition to the viewer that shows you the selected check, the Balancing page includes several elements to help you correct balancing issues. This includes the Item List, the Item List tabs, and the Item List menu.

i Important: Adjustments in deposit totals should only occur after you've reviewed each check.

Using the Item List Tabs

The Balancing page includes the All Items tab (which lists all the items in the deposit), and several additional tabs that enable you to filter the list of items to more easily identify and address certain issues.

- Amount Edited shows items where the amount was edited. For example, you typed a value for an amount instead of the system extracting the value. When items are not balancing, it's an easy way to see amounts that you edited, so that you can see if you accidentally entered an incorrect value.
- CAR Warnings enables you to look at items where the system extracted an amount successfully, but where the item may have barely passed the threshold for character recognition, so the value extracted may not be correct.
- Unreconciled applies to deposit tapes, and it enables you to see mismatches between the items captured and the items listed in the deposit tape. For example, if you captured an item that did not have a match on the deposit tape, that item would be listed on this tab. This might happen if you entered the incorrect amount on the deposit tape, or if you captured an additional item that you weren't planning on capturing with this deposit. You can then edit the deposit tape or edit the item to correct the issue.

Using the Item List Menu Options

The Item List menu enables you to work with the items on the Balancing page to correct issues.

Menu Option	Description
Edit Item	Returns you to the Correct Items page, so that you can edit values for an item.
Remove Item	Enables you to remove an item from the list.
Deposit Tape	When a deposit tape is used, this option enables you to view the deposit tape for this deposit. It also enables you to reconcile the tape items with the captured items, or edit the deposit tape as needed. For more information, see the next section. Note that if a deposit tape has been created for a deposit, you must use the deposit tape to edit the control total.

Balancing With a Deposit Tape

If you are working with a deposit that has a deposit tape associated with it, you can select the Deposit Tape menu option to open the Deposit Tape window. From this window you can see the deposit tape items and the captured items that the system has matched (the sequence number is shown for the item). You can also see only the unreconciled items by clicking the Unreconciled tab.

Balancing With a Deposit Tape

You can select an item from the list and use the menu to remove the item. You can also select all items or deselect all items.

You can click here to view only the items that the system couldn't match to an item in the deposit. Or you can click the All tab again to view all the items in the deposit tape.

You can edit a value by typing in the field. For example, you could type 5.25 for this unreconciled transaction, so that it matches the captured item amount.

If you need to add another deposit tape item, you can type the amount here and click the plus icon to add it to the list.

When finished, click here to save your changes and close the window.

Select	Index	Sequence	Amount
<input type="checkbox"/>	1	953483000010	\$ 28.34
<input type="checkbox"/>	2		\$ 5.00
<input type="checkbox"/>	3	953483000040	\$ 64.96

Item Count 3 Deposit Total \$98.30 \$ Item Amount +

Cancel Accept

Reviewing Deposits

When you review a deposit, you look over the deposit ticket that the system creates for you and click Submit to submit the deposit. Optionally, if there's something amiss, you can click the Balance button to return to the Balance Deposits page.

To access the Review Deposits page, you can click Review from the Balance Deposits page; or if there are no issues to correct or no balancing to be done, the system advances to the Review Deposit page when you click Next from the Capture Items page.

Merchant Capture Deposit Ticket

Account Number: 6500532283
Date: 04/19/2016 01:40:05 PM
Amount: \$ 109.24

Deposit Information

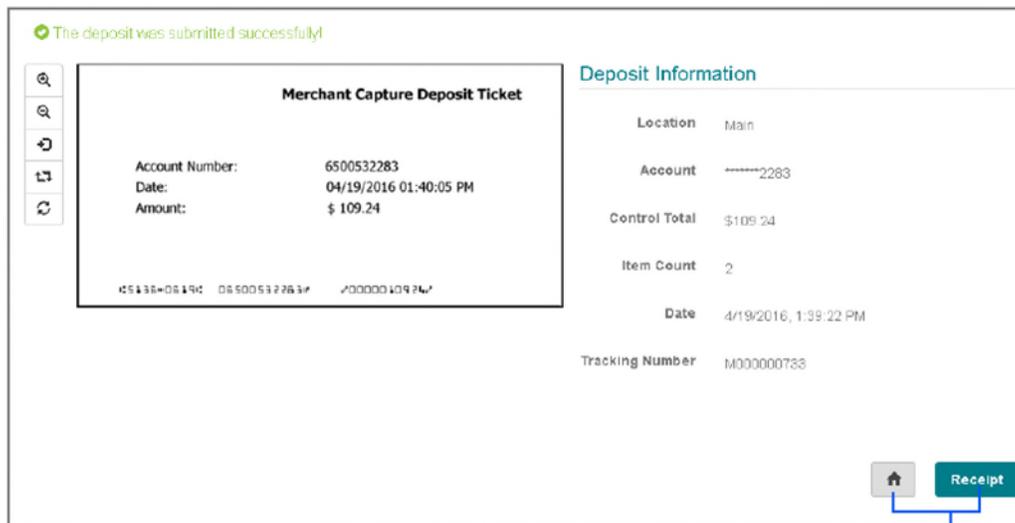
Location: Main
Account: ****2283
Control Total: \$109.24
Item Count: 2
Date: 4/19/2016, 1:39:22 PM
Tracking Number: M000000733

Balance Submit

After reviewing the deposit for accuracy, you can type any comments and click here to submit it. Recent deposits show up in the Recent list on the Home page.

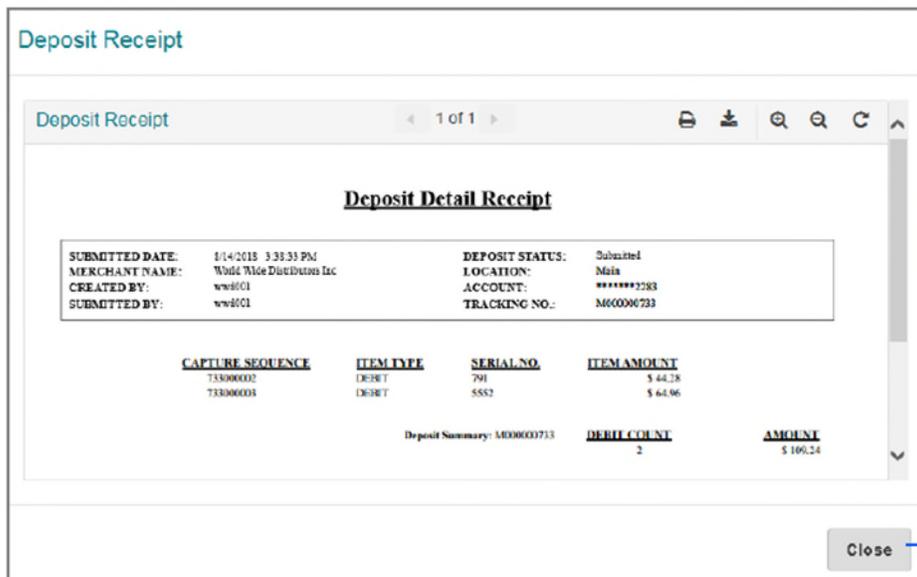
Reviewing Deposits

After you click Submit, the system updates the page with a message confirming the deposit. The page is also updated with a button that enables you to return to the Home page. Once the deposit was submitted successfully, there is a button that enables you to print a receipt for the deposit.



Click these buttons to return home, or to show the receipt.

The receipt is the same Receipt Detail report you can print from the Reports page.



When finished, click here to close the window, and return to the page with your submitted deposit.

User Administration

The User Administration page enables you to add new users, edit existing users, or remove users. To access the page, select Administration from the navigation bar.

The screenshot displays the 'User Administration' interface for 'World Wide Distributors Inc'. The interface is divided into two main sections:

- Left Pane (User List):** Contains a search bar labeled 'Search User or Full Name' with a dropdown arrow and a plus sign. Below the search bar is a list of users, each with a unique ID and a sample name:
 - U0000001: Sample User
 - U0000002: Sample Usertwo
 - U0000003: Sample Userthree
 - U0000004: Sample Userfour
 - U0000007: Sample Userseven
 - U0000009: Sample Usernine
- Right Pane (User Profile Form):** Contains a form for editing or adding a user. The fields are:
 - User: [Blank text input]
 - Full Name: [Blank text input]
 - Email: [Blank text input with a red border]
 - Timezone: [Dropdown menu with 'Select a Timezone' selected]
 - Date Format: [Dropdown menu with 'M/D/YYYY' selected]
 - Time Format: [Dropdown menu with 'h:mm:ss tt' selected]
 - Scanner: [Dropdown menu with 'Select a Scanner' selected]
 - Phone Numbers: [Section header with a vertical ellipsis icon]
 - Roles: [Dropdown menu with a downward arrow]
 - Locations: [Dropdown menu with a downward arrow]
 - Accounts: [Dropdown menu with a downward arrow]

On this page:

- The left pane shows the list of users and provides options for filtering the list.
- The right pane shows the user profile fields. When you open the page, the fields are blank and unavailable.

When you add a new user, the fields will become editable. If you select an existing user to work with, the fields will be updated with the values for that user.

User profiles include the email address used for sending password reset emails and deposit notifications, the roles for access, and the locations and accounts the user has access to. The user profile must also include at least one phone number that will be used for MFA (Multi-Factor Authentication).

Adding a New User

If you have the appropriate rights, you can add new users by clicking on the Add icon next to the Search bar in the left pane.

- User – Enter a User ID for the user. This is what they will use in combination with a password to log into the system.
- Full Name – Enter the first and last name for the user.
- Email – Enter the email address for the user. This email address will be used for password resets and other system emails. Please verify that what you have entered is correct.
- Time Zone – Select the time zone for the user's location.
- Scanner – Drop down and select the scanner type they will be using.
- Phone Numbers – Click on the menu icon (3 dots) and select Add to display the fields.
 - Name – Enter a description for this number. (e.g., Work or Mobile).
 - Number – Enter the phone number with the area code.
 - Ext. – If entering a Work number, enter an extension if applicable.
 - Click on the add icon (plus symbol) to add the number to the list.
- Roles – Click on the menu icon (3 dots) and select the roles the user should have then click Done.

Role Name	Description
Approver	User can reject/approve deposit flagged for review
Desktop Operator	User can capture deposits on a desktop
Desktop Operator + Reports	User can capture deposits on a desktop and run Reports
Research Administrator	User can research and build queries
Researcher	User can run reports and research all deposits
User Manager	Can manage existing users only

- Locations – Click on the menu icon (3 dots) and select the Location(s) the user should have then click Done.
- Accounts – Click on the menu icon (3 dots) and select the Account(s) the user should have then click Done.

Click Save once you've completed all fields. The user will receive two emails with their login credentials.

Edit User

- Select Administration from the navigation bar.
- From the list of users, select the user you want to edit. This will update the fields with their current values.
- Update the user's information as needed and once complete, click Save.

Disable or Delete User

- Select Administration from the navigation bar.
- From the list of users, select the user you want to disable or delete.
- Click on the menu icon (3 dots) in the upper right just above the User field and select one of the following:
 - Disable User
 - Delete User

Make a Disabled or Locked User Active Again

- Select Administration from the navigation bar.
- From the list of users, select the user you want to enable or unlock.
- Click on the menu icon (3 dots) and select one of the following:
 - Enable User
 - This will send them an email with a new temporary password.
 - Unlock User

The system will display a message that the user's status was changed successfully, and the icon to the right of the user will change to reflect the active status.

Reset a User's Password or Security Questions

- Select Administration from the navigation bar.
- From the list of users, select the user you want to reset the password or security questions for.
- Click on the menu icon (3 dots) and select one of the following:
 - Reset Password
 - Reset Questions

The system will display a message that the request was submitted successfully, and the user will receive an email confirmation.

Additional Assistance

If you need additional assistance with i-BusinessCapturePro remote deposit capture system, please contact Treasury Management Support at 847-939-9050, and selection Option 2.

Important Notice

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