

# Remote Deposit Capture User Guide

## iDepoSSit Online Guide

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### **1. Start New Deposit**

Select Add New Deposit button.

New Deposit

ADD NEW DEPOSIT

### **2. Check Endorsement**

Please sign the back of each check and include the following endorsement information:

- For Remote Deposit Only to SSFCU
- Account Number: #####\*
- Name on Account
- On *mm/dd/yyyy*\*\*

\*#### = your account number

\*\*mm/dd/yyyy = today's date

### **3. Scan Checks**

Users using Microsoft Internet Explorer browser can scan checks using ActiveX control or a Java applet.

ActiveX control is the default option. Users can enable Java applet by selecting the Enable Java checkbox.

Select Scan button.

## New Deposit

Enable Java:

Status	Items	Amount	Actions			
In Progress	0	\$0.00	SCAN	LOAD	DELETE	SUBMIT

### **3.1. ActiveX**

Choose Scanner from a dropdown list and select Scan button.

## Scan Checks

Select your scanner:

Canon CR-120 TWAIN



SCAN

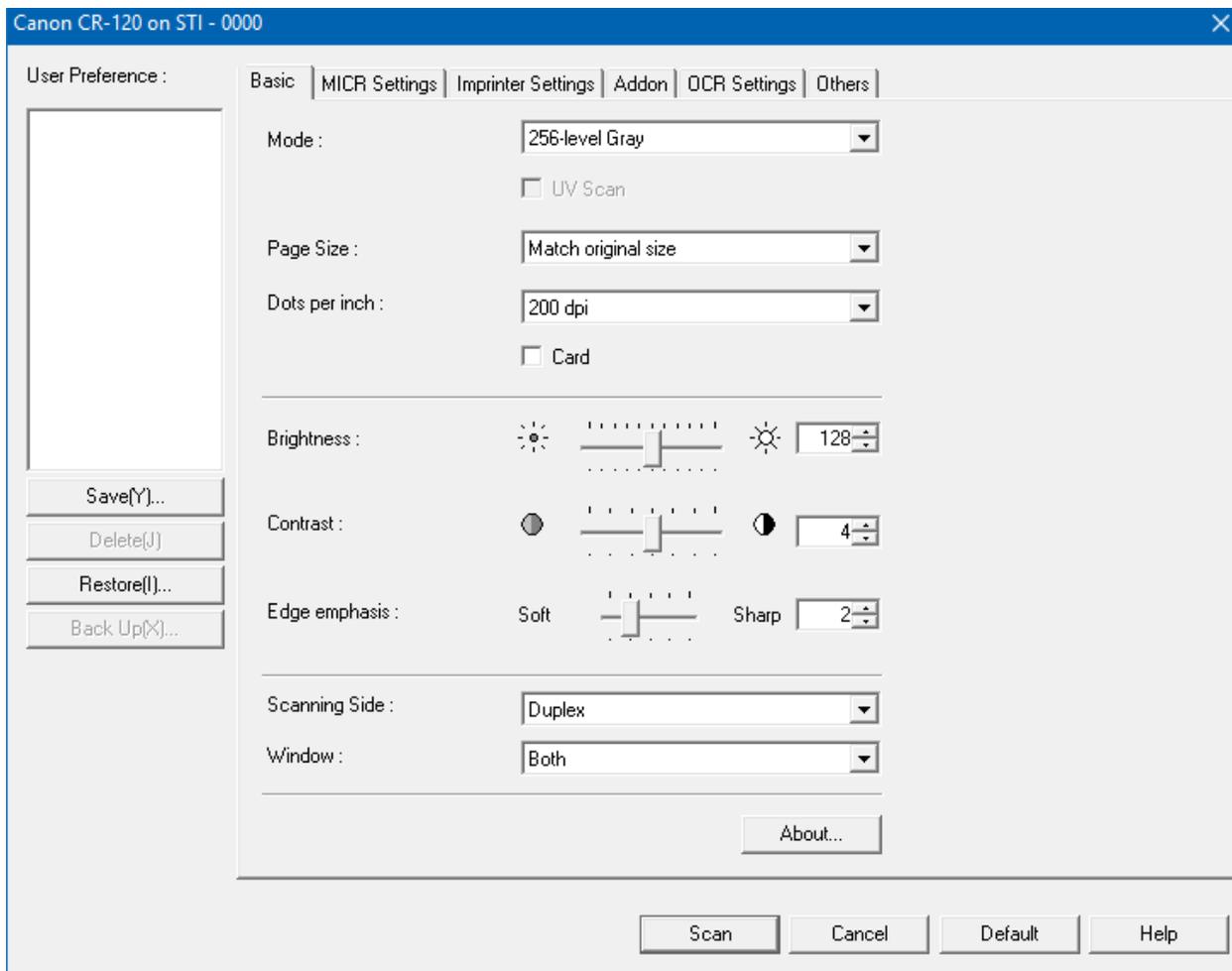
Review scanned images by using the Next, Previous, Last or First buttons. If necessary use Rotate or Crop buttons.



Select Save button to continue







#### 4.1. For flatbed scanners:

- Place your first check face down on the scanner in the appropriate position.
- Select the **Scan** button to scan the front of the check. Follow the device's instructions for completing the scan.
- Place your first check face up on the scanner.
- Follow the same process, selecting the **Scan** button to scan the back of your check.
- Repeat these steps for each check in your deposit.

#### 4.2. For duplex scanners:

- Place your check(s) in the scanner's check/document feeder in the appropriate position.
- Select the **Scan** button to scan your checks. Follow the device's instructions for completing the scan.

### **5. Load Checks**

Select Browse button to choose front and back images.

Select Save button to continue.

## Load Checks

Front Image:  Image\_0.jpg [File Size: 149162 Bytes]

Back Image:  Image\_1.jpg [File Size: 122135 Bytes]

CANCEL

SAVE

### 6. Review Deposit

All checks within a deposit must have a correct amount and image quality errors must be fixed before you can submit the deposit to your financial institution for processing.

Status	Items	Amount	Actions
In Progress	1	\$100.00	<input type="button" value="SCAN"/> <input type="button" value="LOAD"/> <input type="button" value="DELETE"/> <input type="button" value="SUBMIT"/>

#### Deposit Checks

#1  
✓



\$100.00

Select Submit button to continue

Validate deposit information. You also have an option to add memo information. Select Submit button to continue



### Submit Deposit

Account: Savings / 2

Check(s): 1

Amount: \$100.00

Memo:

CANCEL

SUBMIT

## **7. Image Quality Errors**

Check images must meet certain minimum quality requirements to conform to industry standards. To determine the specific error conditions that exist, click on "IQ Errors".

Common errors include the size of the image. Check images must be greater than 2.3" (460 pixels) and less than 4.5" (900 pixels) high and greater than 5.7" (1140 pixels) and less than 9.4" (1880 pixels) long. An error can also occur if the front and rear check images are different in size.

Errors can also result from an image being too light or too dark, or if the image has excess spot noise (dark regions on the scanned image).

The following are specific error messages and tips on how to resolve the issue:

### **7.1. Missing Back Image**

You have scanned a front check image, but not the corresponding back image. For simplex scanners, flip the check over and click Scan to scan the back image.

### **7.2. Image Height Too Tall**

The height of the scanned image exceeds the maximum height for a check document. Check images must be shorter than 4.5" (900 pixels @ 200dpi). When scanning, the cropping rectangle was likely not set correctly. Use crop option to crop the image to the correct height. If this does not resolve the error, delete and re-scan the item.

### **7.3. Image Height Too Short**

The height of the scanned image is below the minimum height for a check document. Check images must be taller than 2.3" (460 pixels @ 200dpi). When scanning, the cropping rectangle was likely not set correctly. Use the crop option to crop the image to the correct height. If this does not resolve the error, delete and re-scan the item.

### **7.4. Image Length Too Long**

The length of the scanned image exceeds the maximum length for a check document. Check images must be shorter than 9.4" (1880 pixels @ 200dpi). When scanning, the cropping rectangle was likely not set correctly. Use the crop option to crop the image to the correct length. If this does not resolve the error, delete and re-scan the item.

### **7.5. Image Length Too Short**

The length of the scanned image is below the minimum length for a check document. Check images must be longer than 5.7" (1140 pixels @ 200dpi). When scanning, the cropping rectangle was likely not set correctly. Use the crop option to crop the image to the correct length. If this does not resolve the error, delete and re-scan the item.

### **7.6. Front/Rear Width Mismatch**

The length of the back check image differs from the corresponding front image, and the difference exceeds the minimum threshold (0.4" or 80 pixels). When scanning, the cropping rectangle was likely

not set correctly. Use the crop option to crop the image to the correct length. If this does not resolve the error, delete and re-scan the item.

### **7.7. Front/Rear Height Mismatch**

The height of the back check image differs from the corresponding front image, and the difference exceeds the minimum thresholds (0.5" or 100 pixels). When scanning, the cropping rectangle was likely not set correctly. Use the crop option to crop the image to the correct height. If this does not resolve the error, delete and re-scan the item.

### **7.8. Excess Spot Noise**

There is excess "noise" (i.e. spots) on the image. Delete and re-scan the item, using a higher brightness setting. Spot noise can result from incorrect brightness settings, a check with defects, or a check with dirt or stains.

### **7.9. Image Too Dark**

The image is too dark. Delete and re-scan the item, using a higher brightness setting.

### **7.10. Image Too Light**

The image is too light. Delete and re-scan the item using a lower brightness setting. For back images, ensure that you properly endorsed the item.

## **8. Troubleshooting**

Scanning through this website requires a TWAIN compatible scanner and the use of either Java or ActiveX on Windows with Internet Explorer. For all other configurations, the Load button may be used to load check images from your device or computer.

### 8.1. Troubleshooting for Java Users

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Java mode requires the download of the java applet rdcjava from Vertifi Software. Once installed you may use this applet to communicate with your TWAIN compliant scanners or Load check images from JPEG, PNG or GIF files you've captured separately.

Use the [Java Configuration Utility](#) to further test and diagnose your Java environment.

If you are having difficulty with the Configuration Utility, use the Frequently Asked Questions (FAQs) below to help resolve your problem. If you do not find a resolution using the FAQs and you continue having problems after running the Configuration Utility, please be sure to have the following information ready when contacting us:

- Operating System
- Browser Type and Version
- Scanner Information (brand and model)
- Error message(s) received when running the utility

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Installation of this java applet requires your authorization, please pay close attention to the security warnings and the installation instructions. Use of TWAIN direct scan mode requires that your browser and java software are both running in 32-bit mode.

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### 8.1.1. Frequently Asked Questions for Java Users

Click on each heading to expand.

[The Java applet did not load error from Configuration Utility](#)

[No TWAIN Support error message on Windows or Failed to load System32\TWAINDSM.dll errors on 64-bit Windows](#)

[No TWAIN Scanners Found error message from Configuration Utility or TWAIN Load Error message from Configuration Utility](#)

[Access denied \(java.awt.AWTPermission accessClipboard\) error message during Paste operation](#)

[Java heap space error during scan](#)

[When I click the Scan button, nothing happens](#)

[Upload Error message when the Continue button is clicked](#)

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### 8.2. Troubleshooting for ActiveX Users

ActiveX mode requires the download of the EZTwainX ActiveX control from Dosadi. Once installed you may use this software to communicate with your TWAIN compliant scanners or Load check images from JPEG files you've captured separately.

Use the [ActiveX Configuration Utility](#) to further test and diagnose your ActiveX environment.

If you are having difficulty with the Configuration Utility, use the Frequently Asked Questions (FAQs) below to help resolve your problem. If you do not find a resolution using the FAQs and you continue having problems after running the Configuration Utility, please be sure to have the following information ready when contacting us:

- Operating System
  - Browser Type and Version
  - Scanner Information (brand and model)
  - Error message(s) received when running the utility
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### 8.2.1. Frequently Asked Questions for ActiveX Users

[Trouble Installing EZTwainX ActiveX Control?](#)

[64-bit Internet Explorer Compatibility or "Failed to load System32\TWAINDSM.dll" errors on 64-bit Windows](#)

[Windows Vista and Windows 7 - Internet Explorer Protected Mode](#)

[Upload Error message when the Continue button is clicked](#)

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## **9. Help with Scanners**

### 9.1. TWAIN compliant drivers

iDepoSSit uses the [TWAIN](#) specification for communication with scanners. Most scanner software supports the TWAIN specification, but not all. Please consult with your scanner manufacturer for information on their support for TWAIN on your platform.

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## **10. Contact Us**

To speak with a Member Service Representative, call us at 901.452.7900.

Email us at [mycu@southernsecurity.org](mailto:mycu@southernsecurity.org).

