

User Guide: Commercial Remote Deposit

Updated 6/2024

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About Commercial Remote Deposit (CRD)

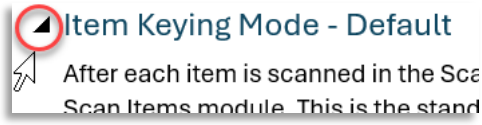
Commercial Remote Deposit is Old National Bank's remote deposit capture service designed for business customers seeking to deposit their checks without making a trip to a banking center. You will have same-day credit for your deposits when they are submitted to Old National by 9:00 PM ET (8:00 PM CT) on banking days. It can also be used to upload an image cash letter file or scanning coupons with checks to streamline internal posting processes. Images and reports are available for a rolling 25 months. Businesses also can self-administer their own users and retain control over their own user permissions.

Be sure to check the Old National Treasury Management Information Center for current documentation and news updates.

Using this User Guide

Buttons and items to click are denoted in **bold**. On screenshots, required steps are indicated in red; optional steps are indicated in blue.

Because so many options are configurable by merchant, there are a lot of sections in this guide that may not pertain to you. For ease of reading, try viewing the Navigation Pane (View- Navigation Pane) and minimizing any options that you do not need to use. You can also hover over any heading and click on the black triangle to minimize that section.



System Requirements

See the current system requirements here

Supported Scanners

See the current supported scanners list here

Getting Started

Here is the URL for CRD: https://oldnational.itms-online.com/OldNationalDefault.aspx

The URL is also linked on the Treasury Management Information Center in the Commercial Remote Deposit section.

NOTE: After 15 minutes of inactivity, you are logged out of CRD automatically. If you close your browser without logging out and then need to get back in before the 15 minutes of inactivity, you will see a message that says your user is already logged in – click the **Login** button to begin a new session. This feature prevents users from accidentally logging into CRD in multiple browsers.

First Time Setup

Prior to logging in, please make sure you have a compatible scanner and the required cables.

Allow pop-ups for CRD in your browser of choice:

- Chrome: follow Google's instructions for allowing pop-ups for specific websites, and enable po-ups for your CRD access URL
- Firefox: follow Mozilla's instructions for allowing pop-ups for specific websites, and enable po-ups for your CRD access URL
- Microsoft Edge: in Edge, click the **Menu** button -> **Settings** -> **Cookie and site permissions** -> **Pop-ups and redirects**. Under Allow, click the **Add** button and enter the CRD URL to allow pop-ups.
- Safari: follow Apple's instructions for customizing pop-ups for specific websites

User Credentials and Passwords

The administrator for your company is assigned a User ID by Old National Bank. All other users for the company will be created and assigned by your company's administrator user.

For your first time logging in or after a password reset, you will be assigned a temporary password and prompted to change your password at your next login.

Security Questions

The first time you log in, you will be prompted to answer five security questions. You will be prompted to answer these questions at login every 90 day, or anytime you clear the cookies in your web browser. The answers to the security questions must be alphanumeric, between 3 and 5 characters long, and contain no special characters. You cannot have the same answer for multiple questions.

To have your security questions reset, contact your company administrator.

Installing Scanner Control Manager (SCM)

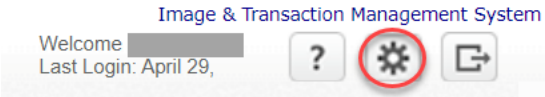
CRD uses additional software to connect to a scanner, known as the Scanner Control Manager or SCM. Download and install the most recent version of the SCM at any time through CRD. You must have administrative rights on your computer or have an administrator available to download and install the SCM and drivers.

Before Installing

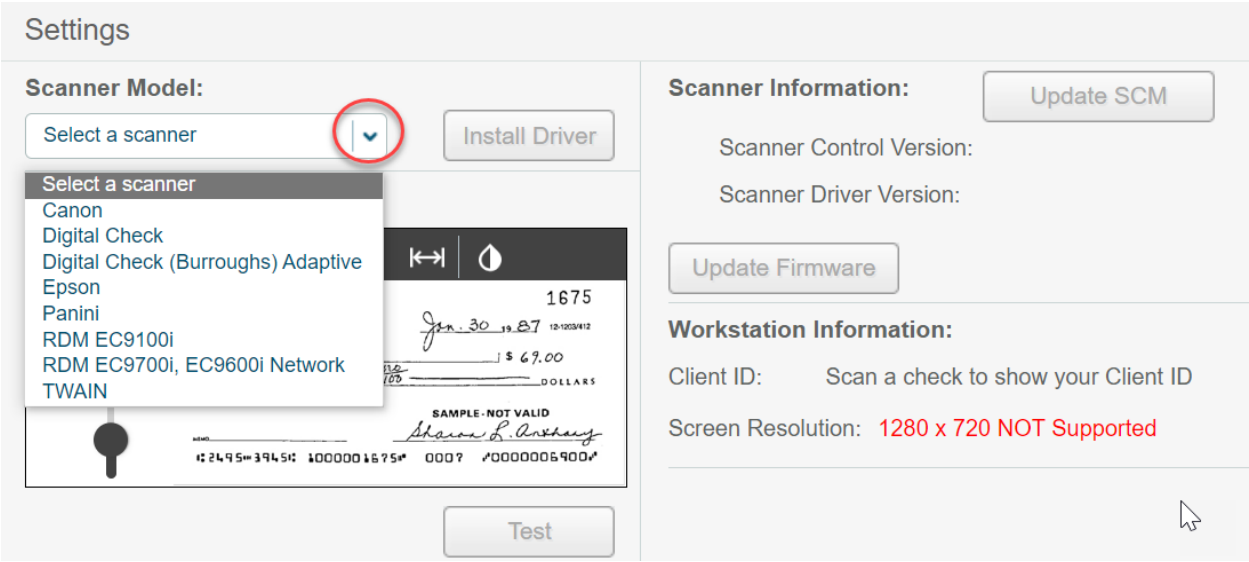
- Make sure to have a supported scanner and connect all necessary cables (power, USB)
- If using a TWAIN scanner, install the driver for the device before installing SCM
- If using another scanner type, uninstall any previous drivers
- If an earlier version of SCM is installed on the computer, uninstall it before proceeding

Installing SCM

1) Log into CRD using your preferred browser
2) If not automatically taken to the Settings menu, click the Deposit tab and then on the **Settings icon**



3) In the Scanner Model list, select the scanner's model name



4) Click **Save**
5) In the Software Required dialog, click Install. Follow the instructions shown to run the installer file after the download completes (browser-specific)
6) When the installation finished, log out of CRD and close the browser
7) Open the browser and log back in to CRD
8) In the Install Update dialog, click **Install**
9) If the Install Update dialog does not automatically appear, open the Settings menu
10) If prompted by the update installer, disconnect the scanner's USB cable and click **OK**
11) When prompted, reconnect the USB cable, turn on the scanner, and click **OK**

12) If on a Windows operating system, wait for a notification that the device driver software has been installed
13) Restart the computer

Contact us for more support

Network Scanners

If using the RDM network scanners, you do not need to install the SCM because there is no driver. Please see below for more information on connecting network scanners:

Network Scanner - RDM EC9700i/9600i

The EC9700i/9600i network scanner can be connected via USB or ethernet cable.

USB connection:

- Update the firmware:
    - When a firmware update is available, users will be prompted at the Deposit page to Install the firmware 1.3.1.0065 update
    - If the firmware version is lower than 1.2.1.280, you will be directed to the scanner's dashboard and prompted that a new firmware version is available. Click **Yes** to proceed with the update, and enter the default Dashboard credentials:
        - username – **administrator**
        - password – **rdm123**
- The scanner is plug-and-play enabled which means the user can just login to CRD and start depositing checks
- If you are not able to start scanning checks immediately upon login, follow the process below for ethernet scanner setup

Ethernet connection:

Ethernet connections require the Network Serial Number and Certificate installation.

You must have administrative rights on your computer or have an administrator available to download and install the certificate.

1) Configure the browser to allow pop-ups for the CRD URL
2) Connect the RDM EC9700i/9600i series network scanner to the computer using a network connection
3) Log in to CRD
4) If not automatically taken to the Settings dialog, click **Settings**.
5) In the Scanner Model list, select **RDM EC9700i, EC9600i Network**.
6) In the Network Scanner Serial Number field, enter the **scanner's serial number**, located on the sticker on the bottom of the scanner
7) Click **Install Certificate** and choose where to save the certificate installer on the computers.

8) Run the installer, by double-clicking the application file from the file explorer or by opening the file from the browser
9) Once the certificate installer has finished, in the Settings dialog in CRD, click **Connect**
10) Another dialog should appear stating that the scanner connected successfully

Uninstalling SCM

You may receive a notification that an update to SCM is optional (can continue scanning as usual if desired) or required (must be done before scanning). You must have administrative rights or an administrator available to uninstall SCM.

Windows:

1) Disconnect the scanner from the computer
2) Enter "control panel" in the windows search
3) Click **Control Panel** to open it from the search results
4) Under Programs, click **Uninstall a program**
5) Click on the SCM component from your list of programs and click **Uninstall** – you may need to select multiple items from the list like the scanner driver, download agent and scanner controller
6) Click **Yes** to confirm that you want to uninstall the selected component
7) When the uninstall finishes, repeat steps 5-6 for all other components

Mac:

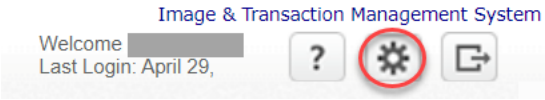
1) Do one of the following:
    a. Open Launchpad, then in the Search field, enter "terminal"
    b. Open the Applications folder, then open the Utilities folder. Double-click the Terminal icon
2) In the Terminal window, do one of the following:
    a. If uninstalling SCM version 4.0.2.1, enter "sudo/User-s/Shared/RDMUninstall.sh" and press Enter
    b. If uninstalling SCM version 4.0.3, enter "sudo/User-s/Shared/RDM/RDMUninstall.sh"
3) If prompted, enter the administrator password
4) The script will uninstall SCM from the computer NOTE: you must manually delete the script file
5) If needed, install the latest version of SCM

Perform a Test Scan

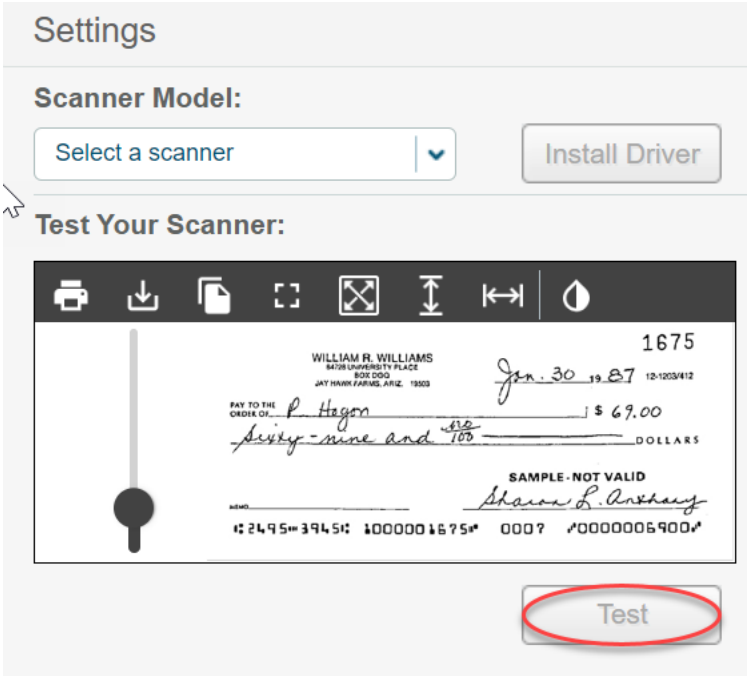
To ensure that your scanner has been successfully connected to CRD, you may run a test scan:

1) Open a browser and log into CRD
2) Set a check into your scanner's loading area

3) Click on the Deposit tab and then on the **Settings icon**



4) Click **Test**

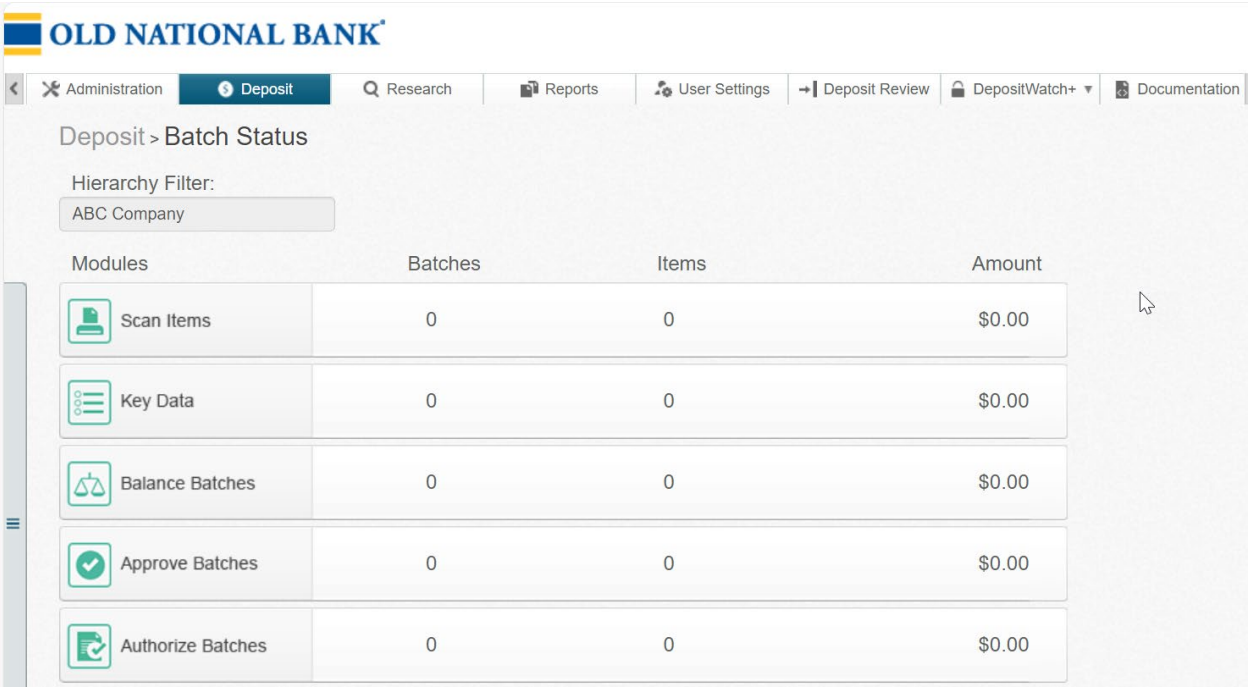


5) A preview image of the check should appear in the image viewer – the check is not included in a deposit and must be scanned again as part of a deposit to be processed by Old National

Using Commercial Remote Deposit

The modules in CRD are granted by permission – your user profile may not include all the features or sections covered. Contact your company administrative user if there are additional features that you need to access.

Navigating the Deposit Tab



In the landing screen of the Deposit tab, users can easily see what modules have deposits in process and if any access needs to be taken.

SCAN ITEMS – items are in the initial scanning stage. Deposits can contain one or more batches of checks, remittances, or general documents. All transactions must contain at least one check.

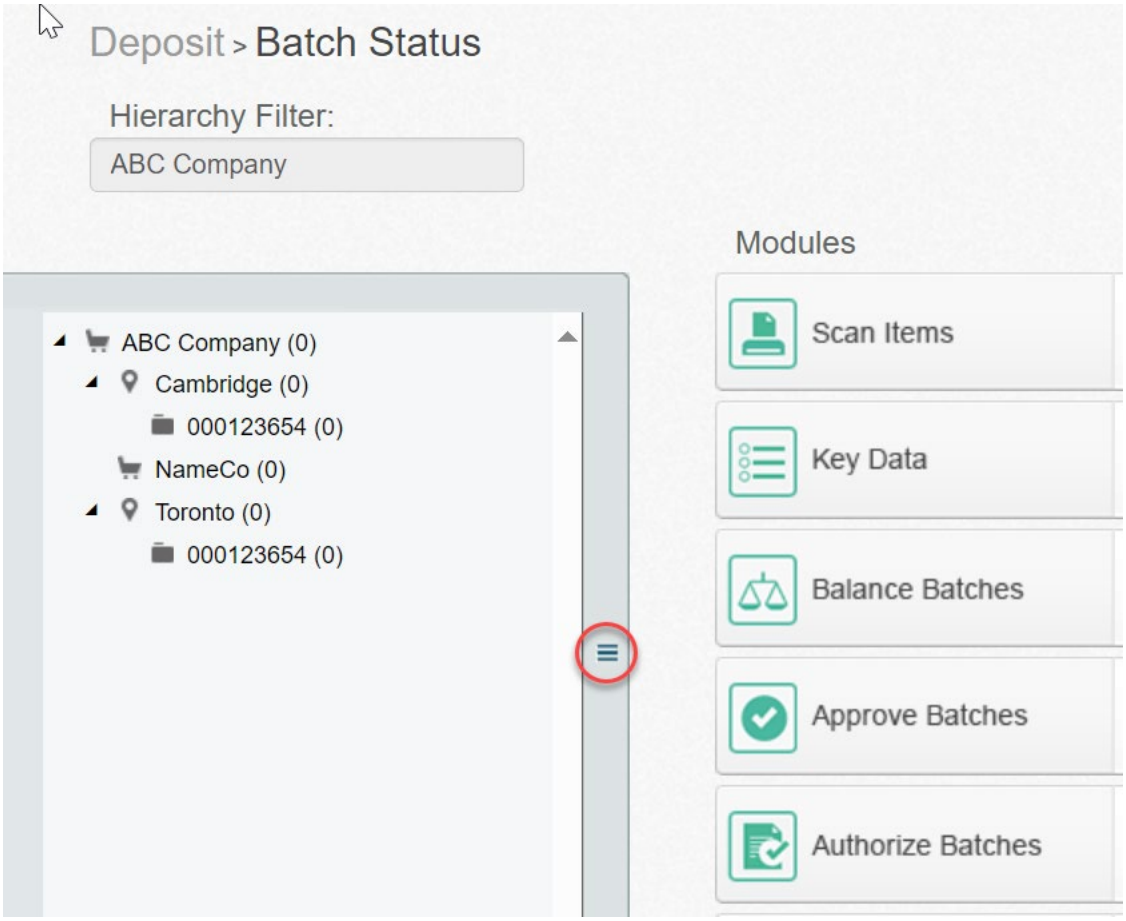
KEY DATA – enter any additional required item information that was not automatically lifted by the scanner.

BALANCE BATCHES – ensure the total of the checks scanned matches the batch control total

APPROVE BATCHES – all deposits must be finalized and approved in order to be transmitted to Old National for deposit

AUTHORIZE BATCHES – some companies require a second level of approval before deposits can be submitted to Old National for deposit

At any time, click on the hamburger menu on the left side to expand the member nodes to view the merchant, location, and account that you are working within.



Making Deposits

Preparing Deposits

You will first need to prepare the deposit to be scanned. Many of the steps you will take in this process are similar to what you would do to prepare a deposit to be taken to a banking center.

1) Add the items in the deposit using a calculator or adding machine to get a control total. CRD will read the scanned items to balance to your control total. Alternatively, you can use the calculator feature within CRD to total your checks prior to scanning.
2) Ensure any staples, paper clips or other binding materials are removed from the items prior to scanning.
3) Make sure any check skirts or stubs are removed.
4) If you are using a scanner that is a multi-feed scanner (such as a Digital Check TellerScan 240 or a Panini Vision X), we recommend grouping personal checks together, then putting business checks behind them. This will help minimize mis-feeds.

Please see the Making Deposits section of this guide for more information on how to process your deposits.

Eligible and Ineligible Items

Refer to the table below for eligible and ineligible item categories:

Eligible Items	Ineligible Items
Personal Checks	Cash
Business Checks	Checks drawn on foreign financial institutions (excluding Canada)
Cashier Checks	Checks printed in non-MICR font or ink
Travelers Cheques	Imaged returned deposit items (IRD)
Canadian Checks in CAN or USD; foreign deposit item fee applies (CAD will have an adjustment made the next day based on the exchange rate) under $1million Special procedures for Canadian items	Checks denominated in non-U.S. Dollars (e.g. £, €, ¥, etc.)
	Canadian Checks over $1million
Money Orders *Note:* *Money orders often fail image quality due to light ink and colored backgrounds. Follow the below procedure for money orders that fail in Commercial Remote Deposit.*	Checks with missing or invalid characters in the MICR line

Make a Physical Deposit

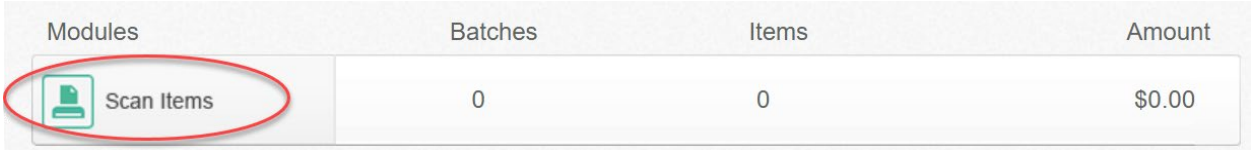
If you would like to deposit foreign items, image replacement documents, or items that are unable to pass CRD's image quality controls, you can visit your nearest Old National banking center or mail the items, with a deposit ticket, to

Old National Bank
PO Box 1227
Evansville, IN 47706

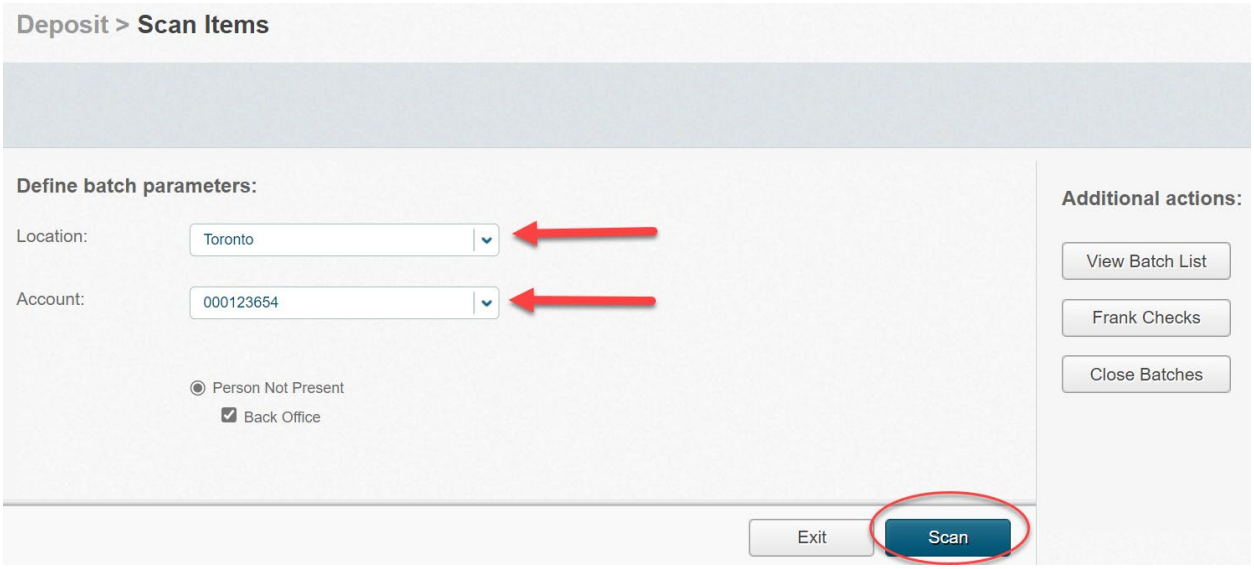
Note that additional fees and a delay in funds availability may occur when depositing checks drawn on foreign financial institutions. Do not mail cash.

Scan Items

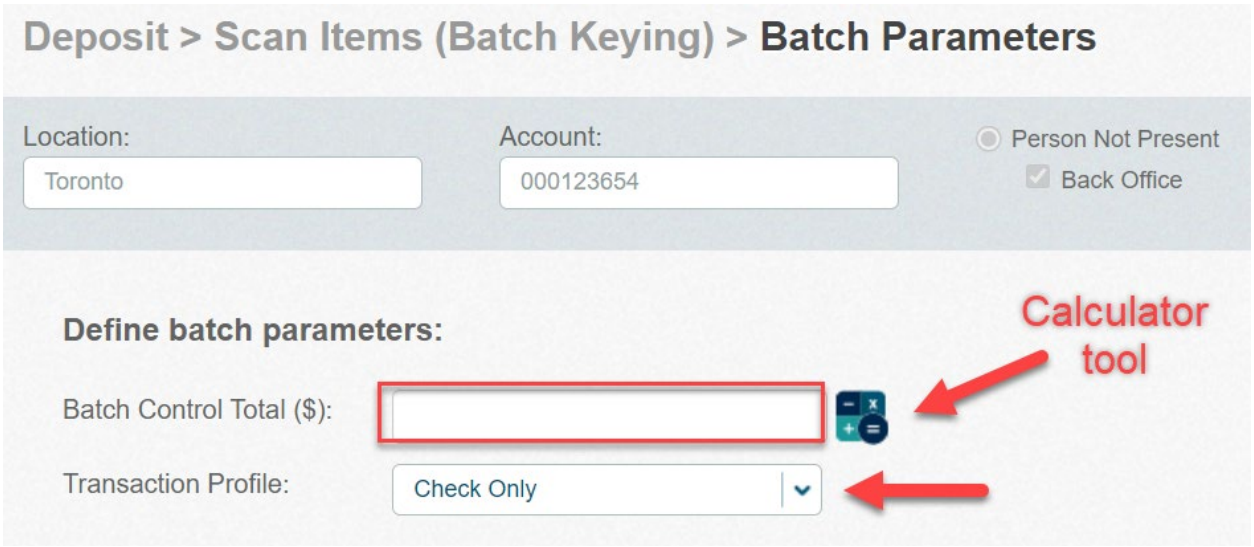
1) Prepare your deposit
2) Log into CRD and click on the Deposit tab
3) Click on **Scan Items**



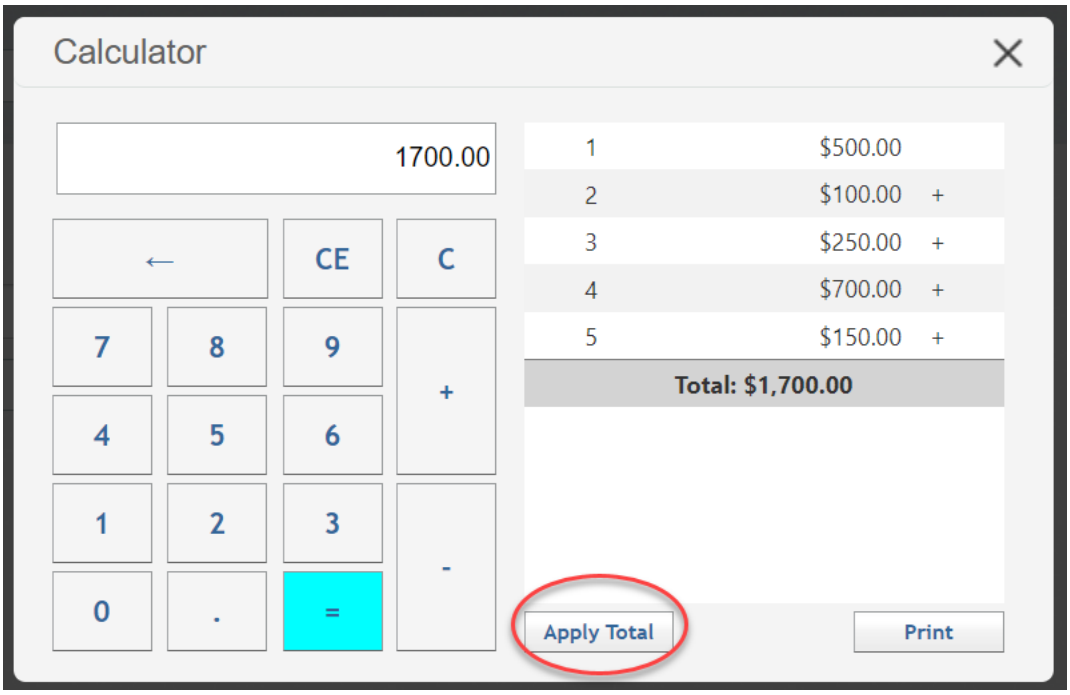
4) Select your location and account in the drop-down menus if needed, and click the **Scan** button



5) Enter the control total of your deposit, or click on the **calculator tool** to add the checks and create a deposit tape



a. Use the calculator tool and click **Apply Total** to automatically populate the control total field with the amount calculated



b. Select the Transaction Profile from the drop-down menu if needed – Check Only or Check and Coupon for scanning remittance items

c. Click the **Scan** button in the lower right corner

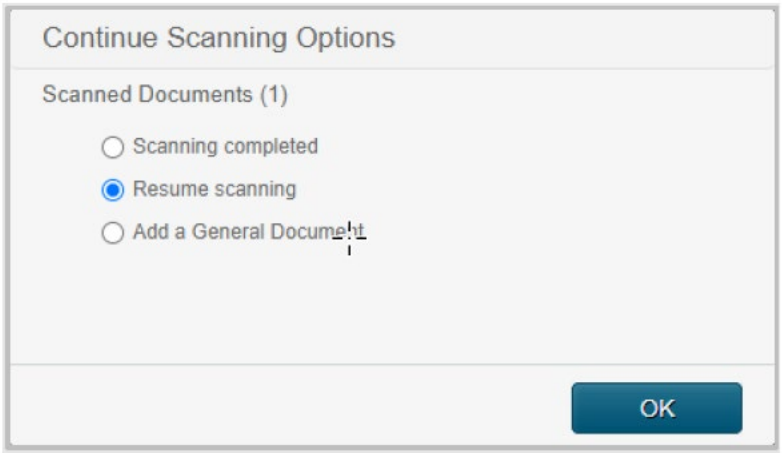


d. If available – select Keying Mode
   i. Item Keying
   ii. Batch Keying
   iii. Key Plus Keying

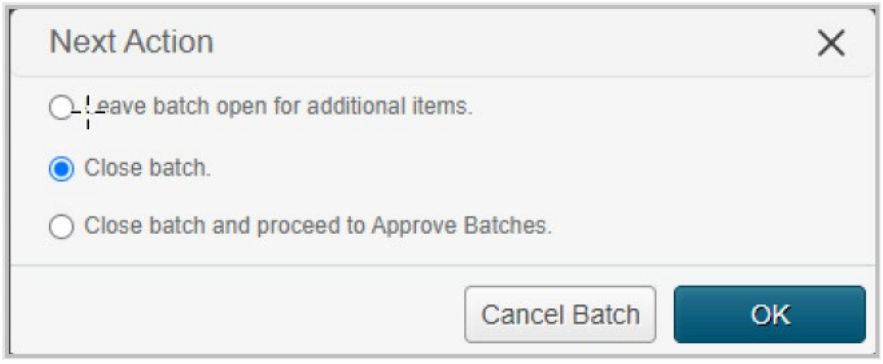
6) The scanner will initialize and pull in the checks.
   a. If using a TWAIN scanner, start by placing a single check or remittance face-down on the scanner bed, and click **Scan**. Then flip the check or remittance and click **Scan** again. The front and back of each item must be scanned individually.

7) Once the scanner has completed scanning the inserted items, choose from the options presented:
   a. Scanning completed – you have finished scanning – click **OK**
   b. Resume scanning – add additional items to your deposit – insert your additional items into the scanner and click **OK**
   c. Add a General Document – scan a document that will be included with the deposit for your records –

i. click **OK**, enter a name for the new document in the Document Name Field, insert the document into the scanner and click **OK** again



8) The last option in the Scan Items workflow allows you to choose whether to **leave the batch open** or close the batch. Leaving the batch open would allow you or another user in your company to add more items to the batch later. Closing the batch finalizes the batch and stops other users from adding additional items. **Close Batch** will close the batch and bring you back to the Scan Items module. **Close batch and proceed to <next module>** will close the batch and take you to the next step in the deposit workflow, depending on your user permissions. After closing the batch, you may be prompted to re-enter the Batch Control Total. (



Keying Modes (Optional Feature)

You may have multiple keying modes available that you would choose before scanning, and would show at the Key Data stage of a deposit:

- Item Keying – normal workflow for each deposit through scanning and data entry
- Batch Keying – add additional information to each item by working in batches
- Key Plus Keying – match checks to remittance items

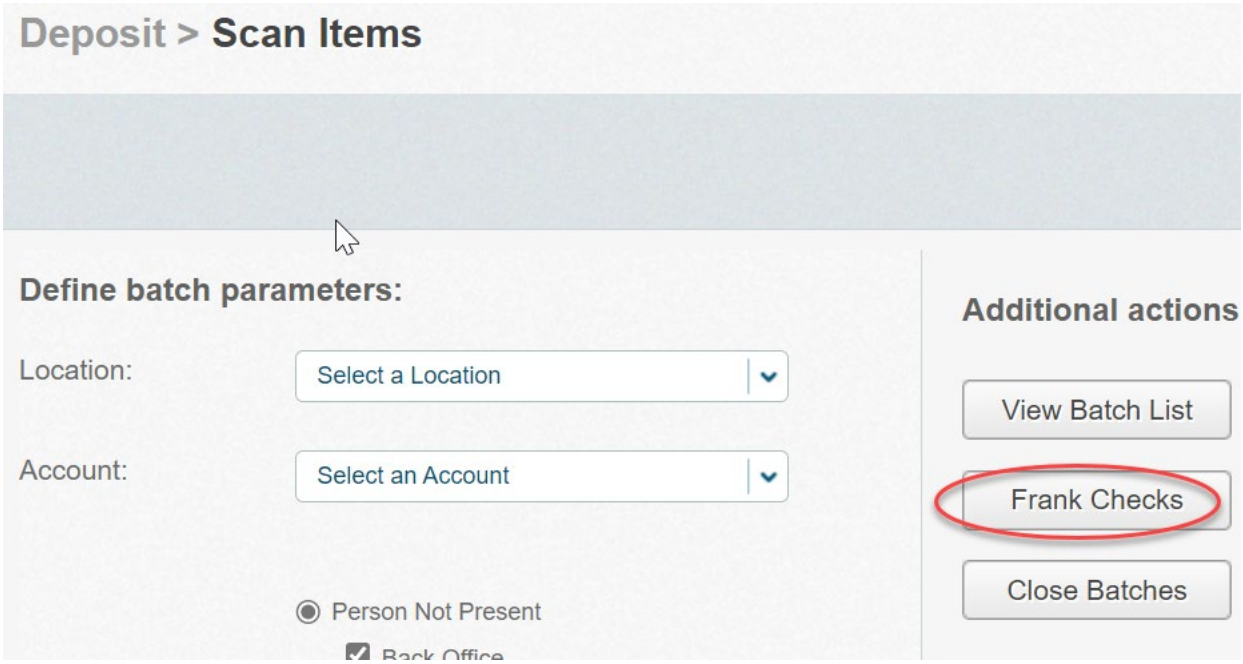
Additional Tasks in Scan Items

Franking or Endorsing Checks

If the scanner supports franking and has a franker installed, you can mark ("frank") the front of the checks to indicate they were presented for deposit.

To use the franking feature:

1) Click on the **Deposit** tab and then **Scan Items**
2) Insert the items to frank into the scanner, according to the scanner manufacturer's instructions
3) Click **Frank Checks** on the right side of the screen



4) Once the items have finished going through the scanner, additional options are given:
    a. To frank more items, insert the items into the scanner and click **Resume Franking** and then **OK**
    b. To stop franking items and return to the Scan Items module, click **Franking Completed** and then **OK**

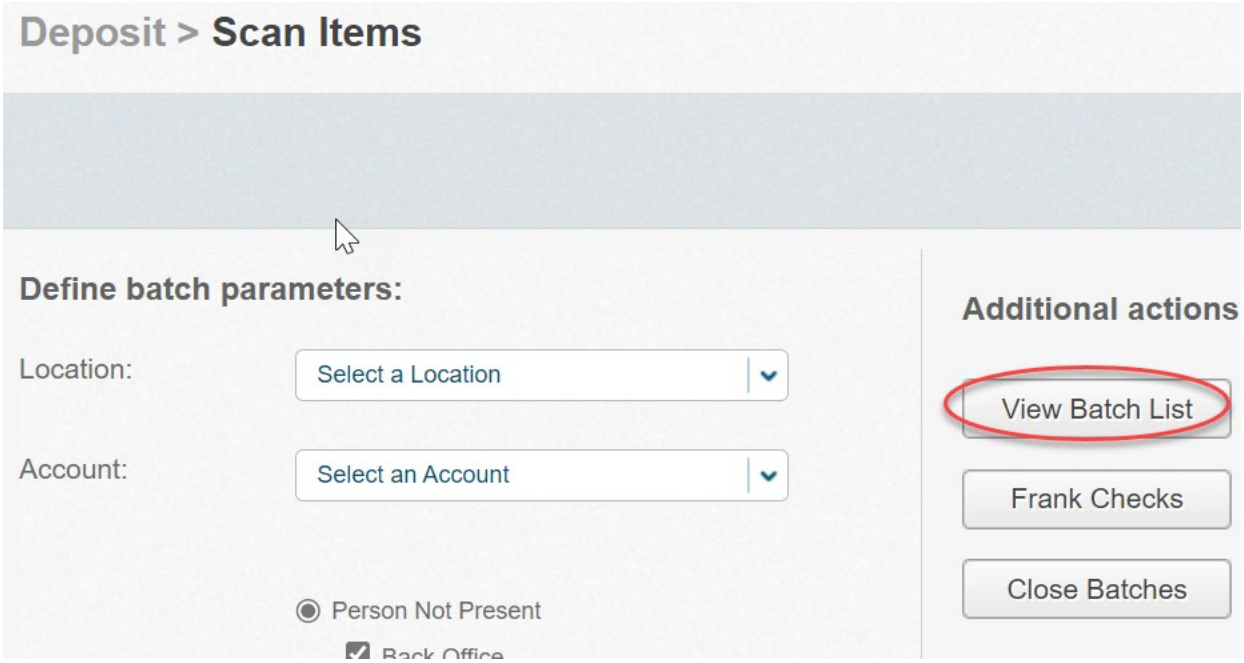
Your company may also be configured to spray an endorsement on the back of the checks, if the scanner has the capability and an ink cartridge installed. This is uncommon – most companies use only the virtual endorsement added to each check image by CRD.

Deleting, Closing, Exporting, Editing, Or Resolving a Transaction Profile Mismatch for a Batch or Item

These options are available in the Scan Items module by accessing the Batch List. The Batch List lists all batches currently open in the Scan Items module, organized by transaction. Additional options for the batches or items selected are listed along the bottom of the Batch List page.

1) Click on Deposit, then Scan Items

2) Click on View Batch List on the right side of the screen



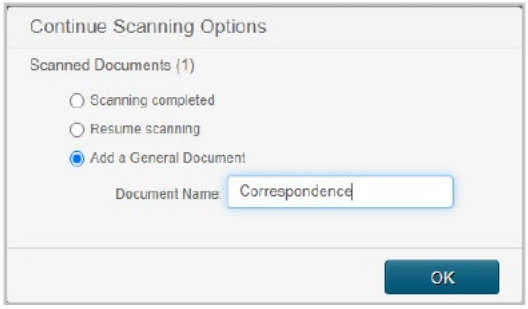
3) In the Batch List, select the batch or item and then choose from the options along the bottom of the screen



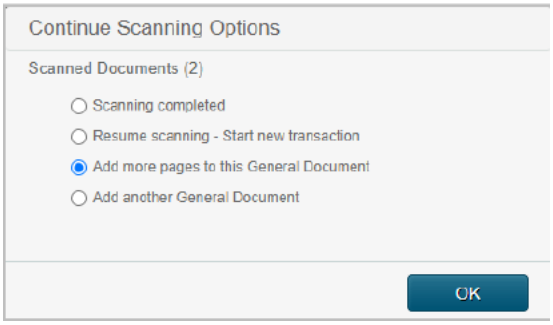
Adding a General Document

After all items are scanned, you will have the option to add a general document to your transaction. The documents are not transmitted to Old National, but they are available in CRD for the 25-month retention period.

1) Select the **Add a General Document** or **Add Another General Document** option
2) In the Document Name field, enter a name for the new document
3) Insert the document into the scanner
4) Click **OK**



5) Once the document is scanned, you will have the option to add more pages to that document, add another document, or finish (scanning completed)

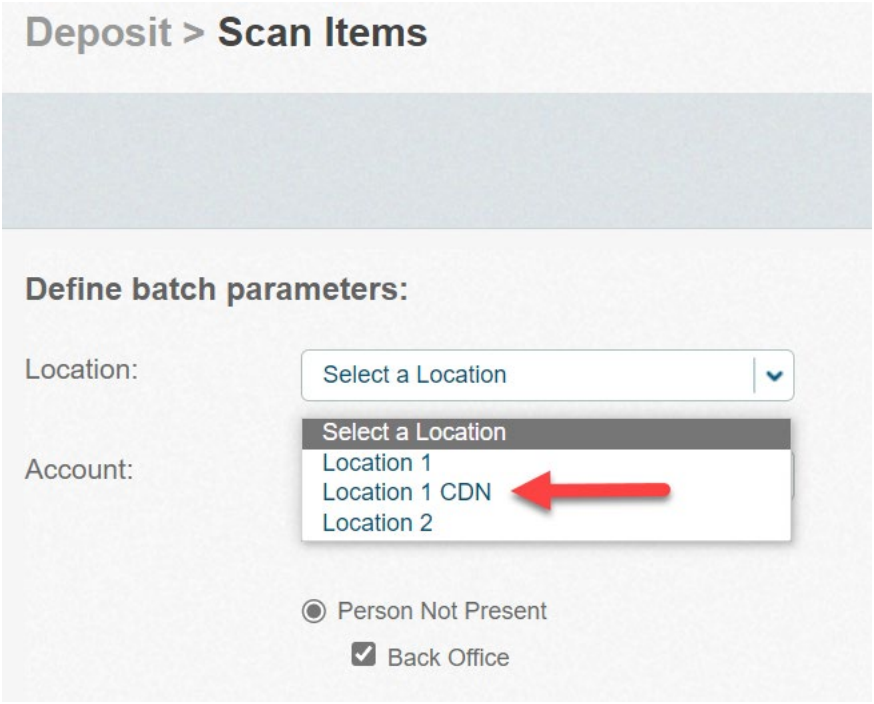


Depositing Canadian Checks

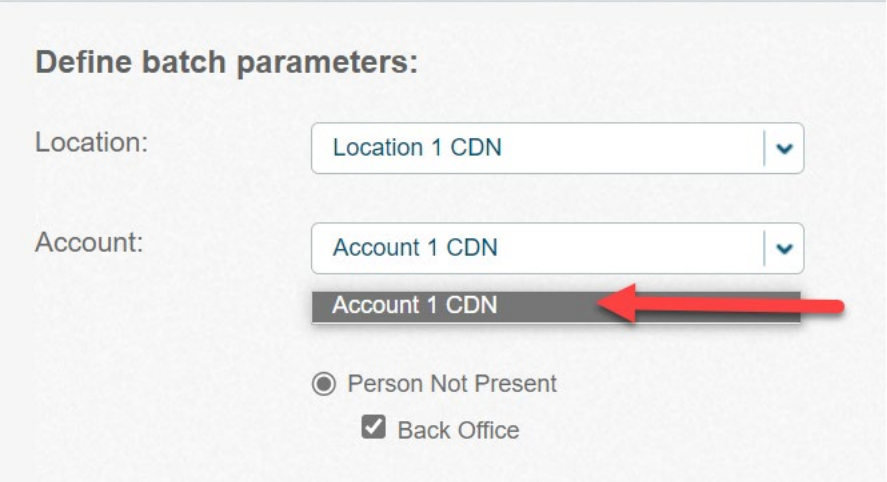
Canadian checks in US funds can be deposited with the rest of your checks like normal. There is a per-item limit of one million dollars on Canadian checks; checks over that amount must be deposited by mail or in a banking center.

Canadian checks in Canadian funds (CAD) must be deposited separately using a location and account denoted with CDN so that Old National can rout those checks a different way for the funds conversion process.

After choosing the Scan module, select the location marked CDN from the batch parameters



Then select the account marked CDN and proceed with your deposit as usual



Key Data

This workflow will depend on the keying mode you selected at the start of the deposit, if available:

Item Keying Mode - Default

After each item is scanned in the Scan Items module, CRD prompts for any necessary keying in the Scan Items module. This is the standard data entry mode – if there is no option to select a keying mode, you are in Item Keying mode. You will be prompted to update any missing or incomplete data such as check amount, remittance account number, and any custom fields for your company.

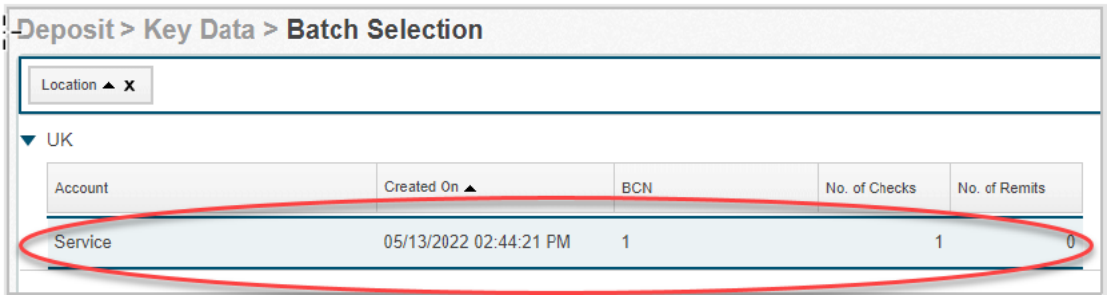
Batch Keying Mode

Batch keying allows users to add additional information to each item by grouping of checks, also known as a batch, in the Key Data module.

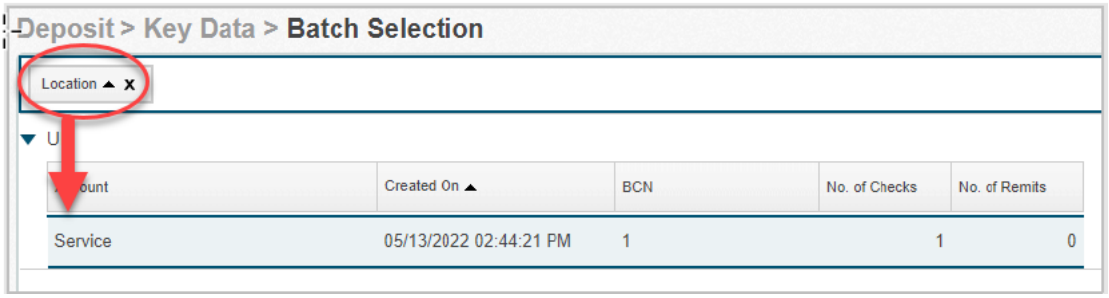
1) If you did not choose to go to the Key Data module from the Scan Items module during scanning, on the Batch Status page, click the **Key Data** module



2) On the Batch Selection page, select a batch from the list of batches shown. Batches are automatically grouped by the Location where a batch was created.

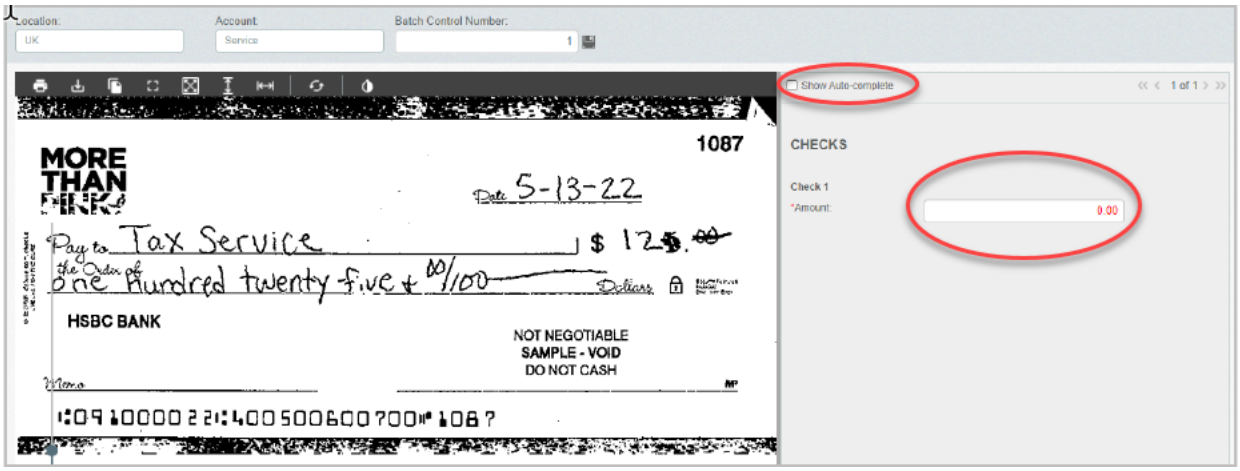


a. To remove the Location grouping, drag the Location column header down to the list of batches. Drag the Location column header back to the space above the batches to add the grouping back.



b. Sort by clicking on a column header in the batch list. Click the header again to switch between ascending and descending order.

3) Click the **Select** button
4) On the Data Entry page, do the following:
   a. If the transaction includes any remittances that require keying, in the Remittance No field for each remittance, enter the remittance number
   b. If the transaction includes any checks that require keying, enter the check amount in the Amount Field for each check



   i. Click the Show Auto-Complete checkbox to view all items scanned for all transactions in the current batch. Otherwise, only items that require keying will display

   c. Enter any other additional information required in your custom fields for the items in the transaction
   d. To stop keying data and return to the Batch Selection page WITHOUT saving changes, click Exit. Once all data is captured, click Submit Data

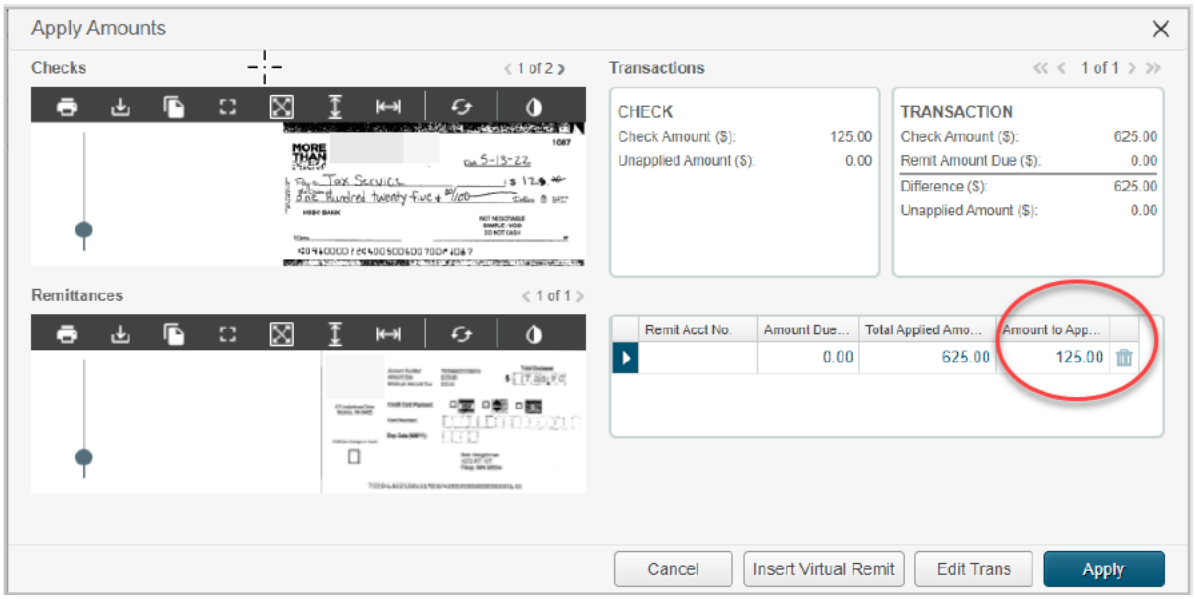


   e. If there is more than one transaction in the batch, repeat until all items from all transactions have been keyed

Key Plus

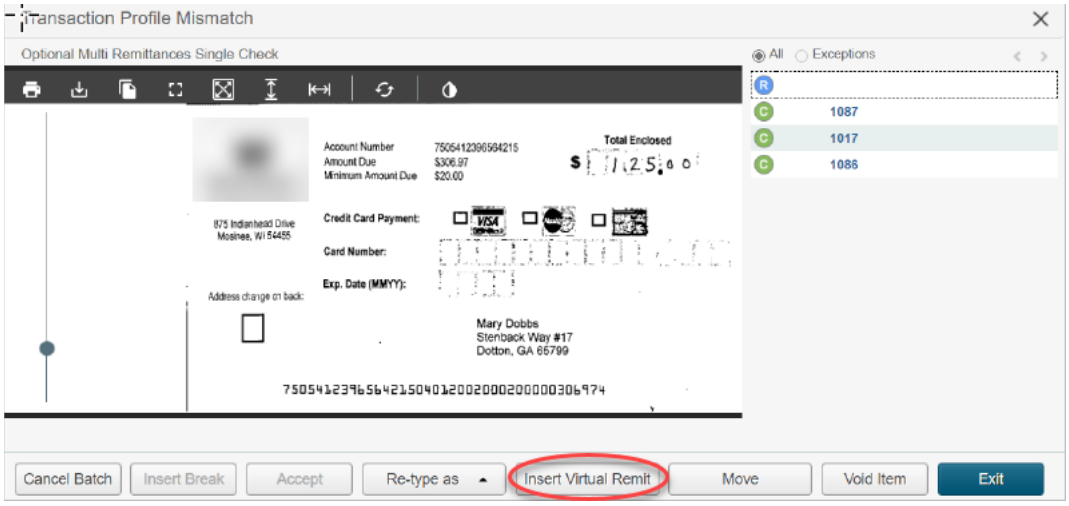
Key Plus keying is an optional feature that combines the scanning, keying, and balancing processes into a single process within the Scan Items module. Key Plus also allows users to apply the amount from one or more checks to one or more remittances in a transaction.

1) Follow the scanning and keying process as usual
2) In the Apply Amounts dialog, using the navigation arrows located at the top of the Checks image viewer, select the first check in the transaction to apply to a remittance
3) Using the navigation arrows located at the top of the Remittances dialog, select the remittance that you want to match with the check. You can also select a remittance by clicking its corresponding Amount to Apply field



   a. If there is one check or one remittance in the transaction, the navigation arrows above the Checks or Remittances image viewers are disabled. If there is only one remittance, only one row will appear in the Remittances table.
4) In the **Amounts to Apply** field, enter the dollar amount, including cents, to be applied to the selected remittance from the currently selected check
5) If you did not apply the total dollar amount of the check to a remittance, navigate to the next remittance in the transaction. In the Amount to Apply field, enter the dollar amount to apply that the remittance from the currently selected check.
   a. The total dollar amount if each check must be applied to a remittance before you can continue. The Unapplied Amount ($) for all checks in your transaction must be $0
6) If you have additional checks in the transaction, use the navigation arrows located at the top of the Checks image viewer to select the next check to apply to the remittance(s). repeat steps 2-4 for all checks

a. To add a new virtual remittance to your transaction, click **Insert Virtual Remit**. You will be taken to the Data Entry dialog to complete the required fields

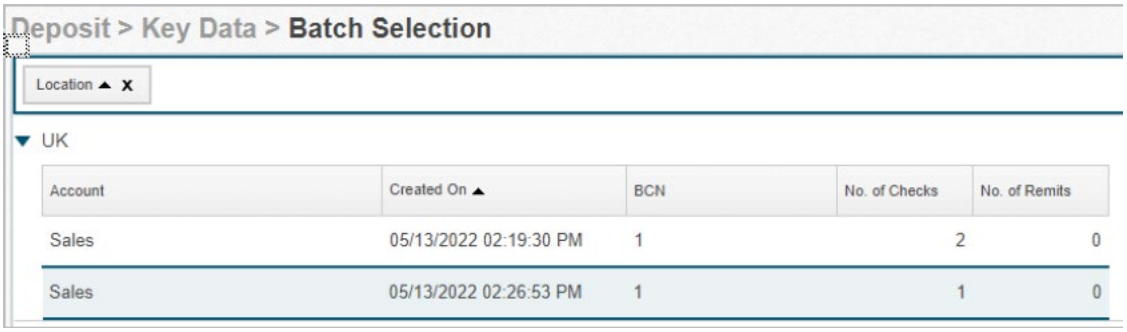


Additional Options in Key Data Module

Suspend a Transaction

Suspending a transaction leaves it pending in CRD – it will not be processed or transmitted to Old National until it is resumed.

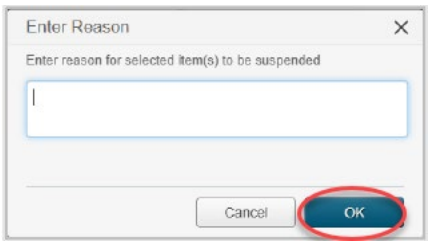
1) In the Batch Selection page, select batch that contains the transaction that you want to suspend – if there is more than one transaction in the batch, on the Data Entry page, use the First/Prev/Next/Last arrows to select the transaction – click **Select**



2) Click **Suspend**



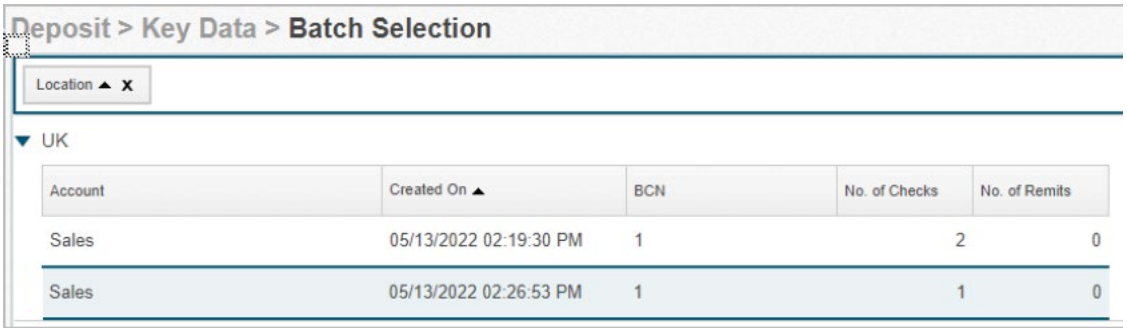
3) Enter a reason for suspending the item or items (optional) and click **OK**



Void a Transaction

Voiding a transaction will permanently delete all data for all items in that transaction from the CRD system. The data cannot be recovered.

1) In the Batch Selection page, select batch that contains the transaction that you want to suspend – if there is more than one transaction in the batch, on the Data Entry page, use the First/Prev/Next/Last arrows to select the transaction – click **Select**



2) Click **Void Trans**

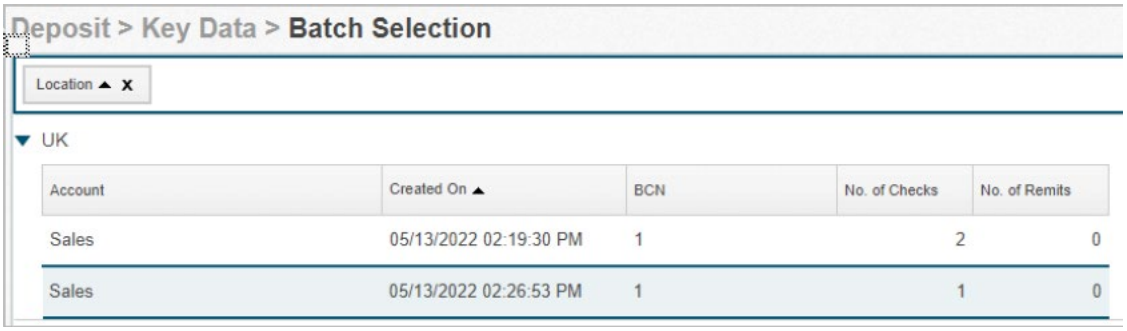


3) A confirmation box will appear – to confirm, click **OK**. To cancel the void, click **Cancel**
4) If the last transaction is voided in the batch, the Next Action dialog will give you the following options:
    a. Show Batches Available for Keying – returns you to the Batch Selection page
    b. Key Next Available Batch – opens the Data Entry page for the next batch available

Re-Open a Batch

You can re-open a batch that has been suspended and assign it to a user to continue working. You cannot reopen and assign a batch to a user who already has an open batch associated with their account in the system, or for a Location, Account, or scanning mode that already has a batch in progress.

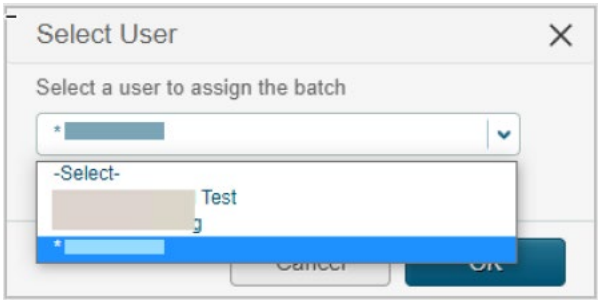
1) In the Batch Selection page, select batch that contains the transaction that you want to suspend – if there is more than one transaction in the batch, on the Data Entry page, use the First/Prev/Next/Last arrows to select the transaction – click **Select**



2) Click **Reopen**



3) In the Select User list, choose the user that you want to allow to add additional items into the batch. By default, the last user who closed the batch is selected, indicated with an asterisk (*)



4) To confirm the user selection and reopen the batch, click **OK**
5) If assigning the batch to your own user account, you will automatically be taken to the Scan Items module's Batch List page

Export Batch Item Data

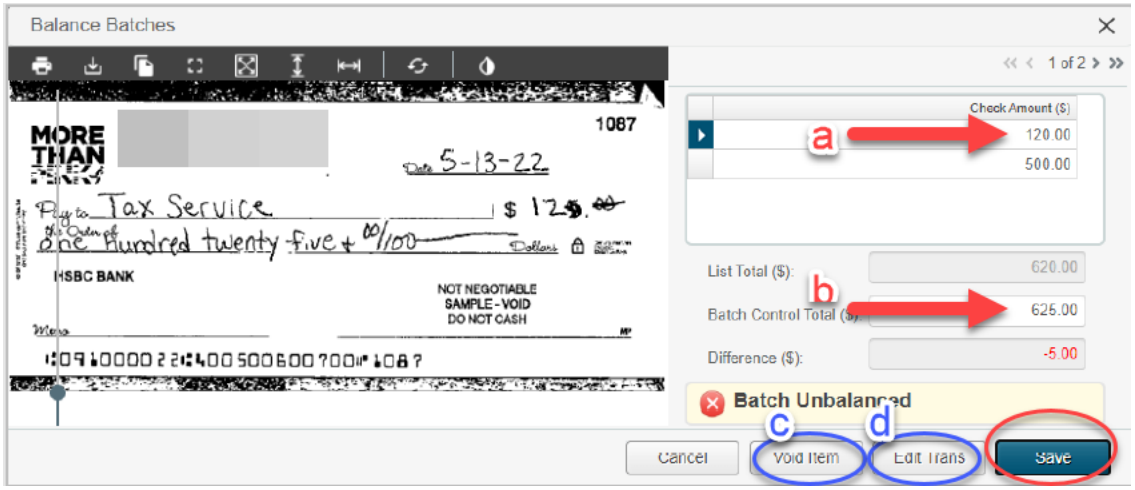
Download the Batch Export Report in .csv format from any module in CRD. The file provides data on all scanned checks and remittances from a selected batch, which can be used for review purposes or additional processing outside of CRD. This report contains all MICR data and keyed fields, as well as the batch, user, and scanner data.

1) From the Batch Selection page, click on the desired batch and then click **Select**
2) Click **Export** from the options at the bottom
3) Confirm by clicking **OK** or **Cancel** the export
4) Choose where to save the .csv file and click **Save**

Balance Batches

In the Balance Batches module, you will fix any mismatch between the Batch Control Total that was entered at the beginning of the deposit, and the total dollar amount of the checks scanned in a batch. If the Batch Control Total and the scanned total already match, there is no need for the Balance Batches module. The options in this module are different depending on the keying mode selected at the beginning of the deposit.

Balance Batches in Key Plus

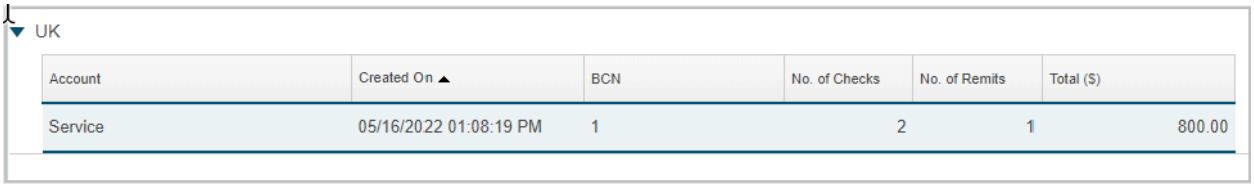


1) In the Balance Batches dialog, you can:
    a. Adjust an incorrect check amount by clicking on the check and entering the correct amount for that check
    b. Adjust an incorrect Batch Control Total
    c. Permanently delete a check from your batch by clicking on the check and then clicking **Void Item**
    d. Return to the Data Entry dialog to verify all remittance or check data by clicking **Edit Trans**
2) Verify that the amount displayed in the Difference ($) field is 0 and click **Save**

Balance Batches in Item Keying or Batch Keying (default)

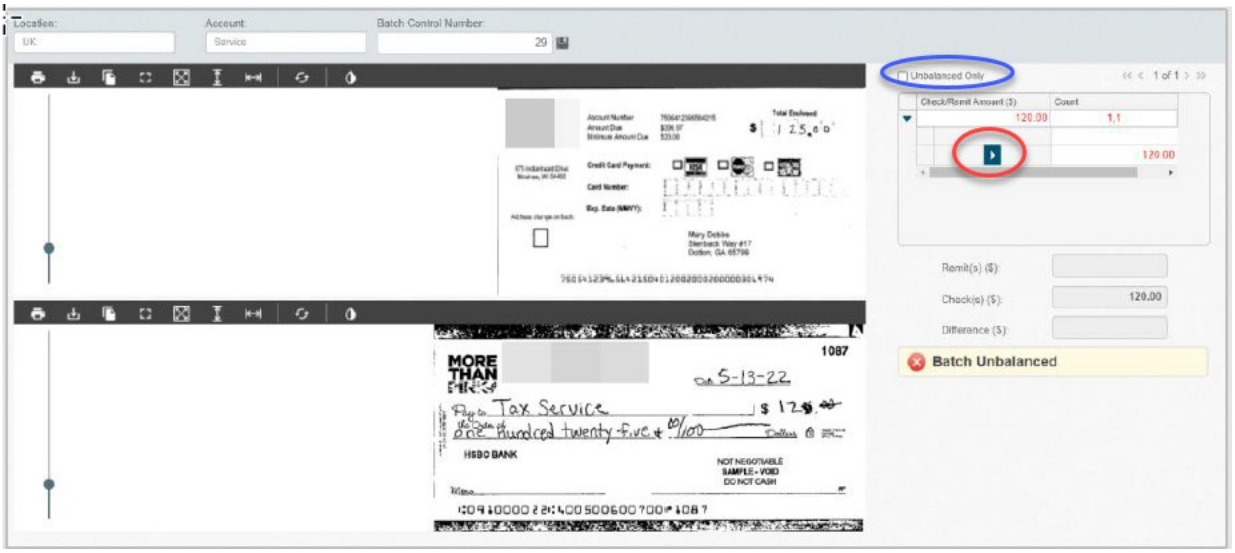
With Remittance:

1) Click on **Balance Batches** from the home screen

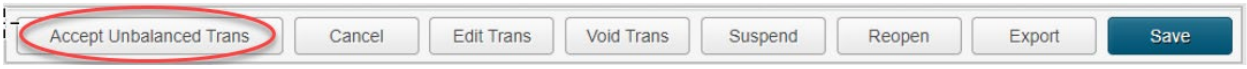


2) Choose a batch from the Balance Selection page and click **Select**

3) Each transaction from the batch should be balanced – optional: check the **Unbalanced Only** checkbox to view only unbalanced transactions



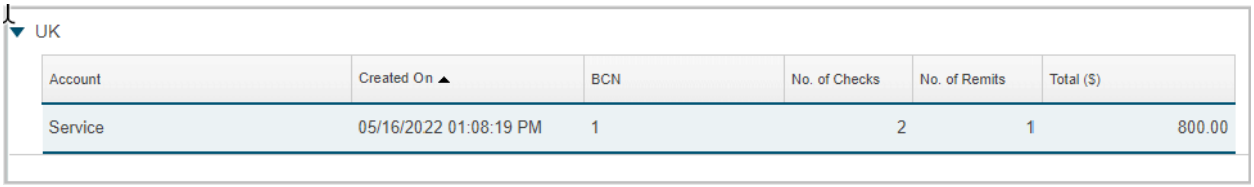
4) If a check amount was entered incorrectly, click the row in the Check Amount ($) table that corresponds to that check. The selected check is indicated by the **arrow** in the Check Amount ($) table. The selected check will appear in the lower image viewer window, and its corresponding remittance will show in the upper image viewer window. Enter the correct dollar amount for the check in the amount field for that check.
    a. You cannot edit the amounts of any remittances on the Transaction Balancing page. For a batch to be balanced, all transactions must be balanced, with the amount listed on each remittance matching the total dollar amount of any associated checks.
5) If the transaction cannot be balanced and you have permission to do so, click **Accept Unbalanced Trans**



6) Once the batch is balanced, or you have accepted an unbalanced transaction, click **Save**

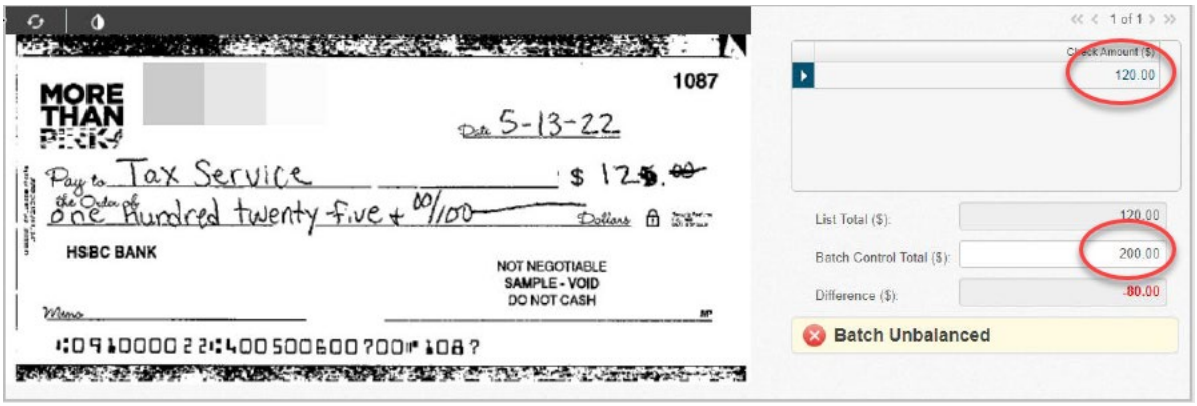
Without Remittance

1) Click on **Balance Batches** from the home screen



2) Choose a batch from the Balance Selection page and click **Select**
3) If a check amount was entered incorrectly, click a row in the Check Amount ($) table to select that check. Enter the correct dollar amount for the check, including a decimal and

the cent value

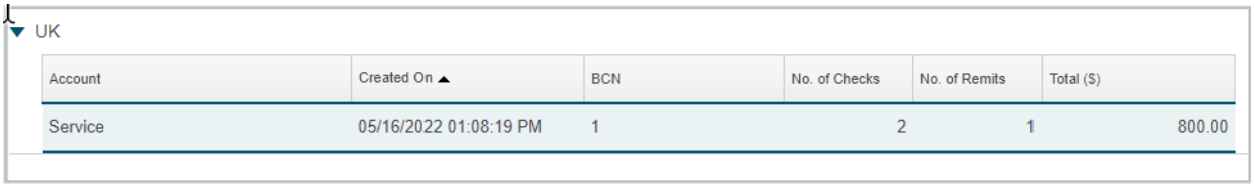


4) Press **Enter** to move to the next check in the table, you can also use the First/Prev/Next/Last buttons to navigate, or click anywhere on the screen to cancel your selection. The currently selected check is indicated by an **Arrow**, and the check will show in the image viewer window
5) If the Batch Control Total was entered incorrectly, enter the correct amount in the Batch Control Total ($) field. The Batch Control Total ($) and the List Total ($) must match for a batch to be in balance
6) Once the Difference ($) shows 0, click **Save**
7) Choose an option from the Next Action dialog:
    a. **Show Batches Available for Balancing** – go to the Batch Selection page in the Balance Batches module
    b. **Balance Next Available Batch** – automatically move to the next batch that needs balancing
    c. **Proceed to Approve Batches** – move to the Approve Batches module to finish processing the newly balanced batch (user permissions required)

Additional Tasks in Balance Batches

Edit Transaction Data

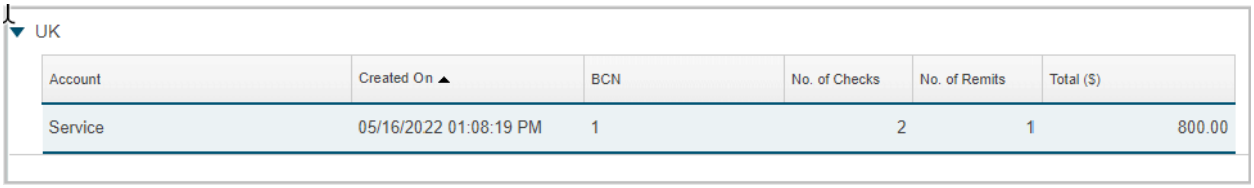
1) Click on **Balance Batches** from the home screen



2) Choose a batch from the Balance Selection page and click **Select**
3) Click the **Edit Trans** button
4) On the Data Entry page, do any of the following:
    a. In the **Remittance No** field, enter a remittance number for each remittance in the transaction
    b. In the **Amount** field, enter a check amount for each check in the transaction
    c. Enter any other additional information required for the items in the transaction
5) Once finished editing transaction data, click **Submit Data**

Void a Transaction

1) Click on **Balance Batches** from the home screen

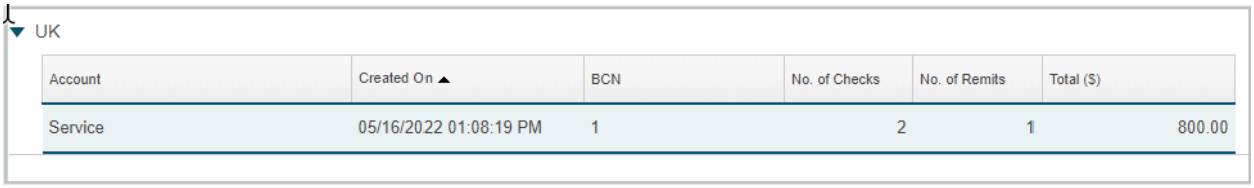


2) Choose a batch from the Balance Selection page and click **Select**
3) If there is more than one transaction in the batch, use the First/Prev/Next/Last arrows to select the transaction to void
4) Click **Void Trans** – note: voiding a transaction permanently deletes all data for all items in the transaction from the system. The data cannot be recovered
5) To confirm that you want to void the transaction, click **OK**; to cancel voiding the transaction, click **Cancel**
6) If you voided the last transaction on the batch, in the Next Action dialog, select an option:
    a. **Show Batches Available for Balancing** – go to the Batch Selection page in the Balance Batches module
    b. **Balance Next Available Batch** – automatically move to the next batch that needs balancing

Suspend a Transaction

Suspending a transaction leaves it pending in CRD – it will not be processed or transmitted to Old National until it is resumed.

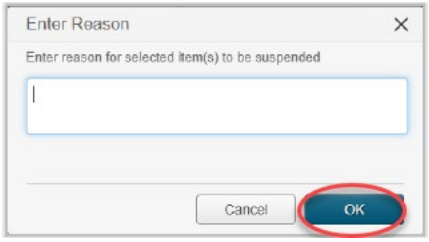
1) Click on **Balance Batches** from the home screen



2) Choose a batch from the Balance Selection page and click **Select**
3) If there is more than one transaction in the batch, use the First/Prev/Next/Last arrows to select the transaction to suspend
4) Click **Suspend**

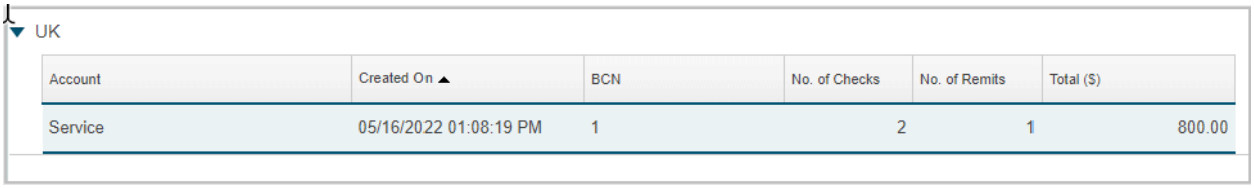


5) Enter a reason for suspending the item or items (optional) and click **OK**



Reopen a Batch

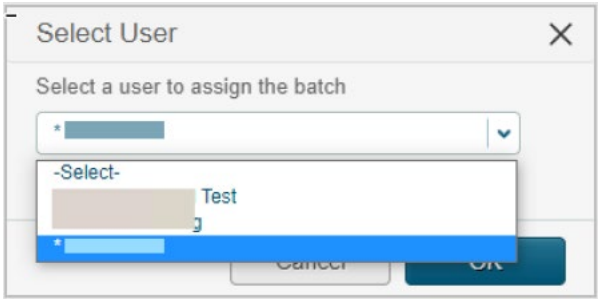
1) Click on **Balance Batches** from the home screen



2) Choose a batch from the Balance Selection page and click **Select**
3) If there is more than one transaction in the batch, use the First/Prev/Next/Last arrows to select the transaction to Reopen
4) Click **Reopen**



5) In the Select User list, choose the user that you want to allow to add additional items into the batch. By default, the last user who closed the batch is selected, indicated with an asterisk (*)



6) To confirm the user selection and reopen the batch, click **OK**
7) If assigning the batch to your own user account, you will automatically be taken to the Scan Items module's Batch List page

Export Batch Item Data

Download the Batch Export Report in .csv format from any module in CRD. The file provides data on all scanned checks and remittances from a selected batch, which can be used for review purposes or additional processing outside of CRD. This report contains all MICR data and keyed fields, as well as the batch, user, and scanner data.

1) From the Batch Selection page, click on the desired batch and then click **Select**
2) Click **Export** from the options at the bottom
3) Confirm by clicking **OK** or **Cancel** the export
4) Choose where to save the .csv file and click **Save**

Batch Approval, Authorization, and Deposit History

The final step in processing a batch for deposit in CRD is batch approval, and potentially batch authorization. Before being processed for settlement, all batches processed through CRD must be approved and submitted through the Approve Batches module.

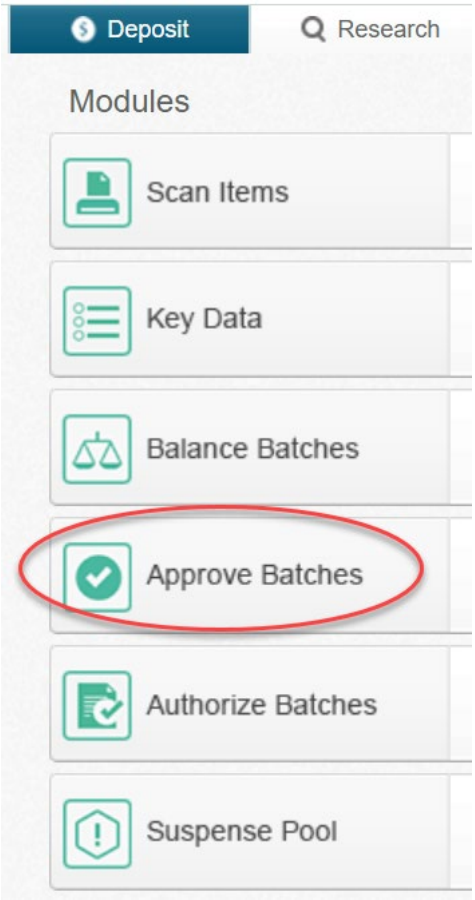
If your company's configuration requires it, some batches may require a second level of approval and will be sent to the Authorize Batches module. The process for approving or authorizing batches is the same, but a user's ability to do either depends on their permissions.

Approve or Authorize Batches

The last step in processing a batch for deposit is batch approval, and potentially batch authorization if your company is set up to require two users to submit a deposit.

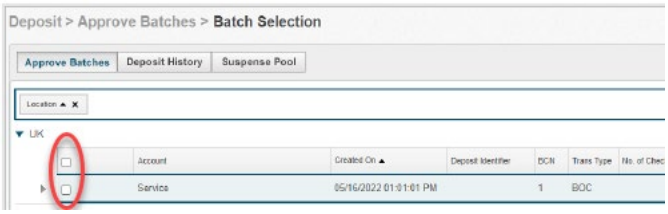
Approve Batches

1) If you did not choose to go to the Approve Batches module after you finished processing in another module, click on the Approve Batches module from the Deposit home screen or the Batch Status page

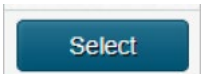


2) On the Batch Selection page, click on the **arrow** next to a Location name to expand the list of batches made at that location waiting for approval
3) Select the **checkbox** next to a batch to add it to the list of batches you want to approve; you can also click the checkbox in the header row to select all currently available batches on

your current page or across all pages



4) Click on the **Select** button



5) Click on the **Submit for Deposit** button across the bottom of the window

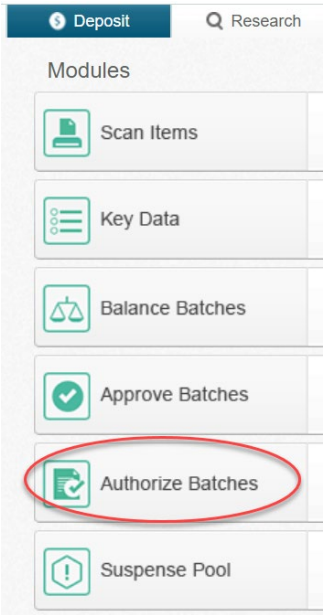


6) A deposit status dialog will appear
    a. Approved – the deposit was successfully submitted
    b. Submitted – the deposit was submitted to the Authorize Batches module for second-level approval
    c. Warning – the deposit was successfully submitted but approached a limit set for the account
    d. Declined – the deposit was declined because it passed a limit set for the account
        i. Click the **arrow** next to Show More Details and next to any entries in the Details table to view more information about any declined deposits
7) Click **OK** to return to the Batch Selection page

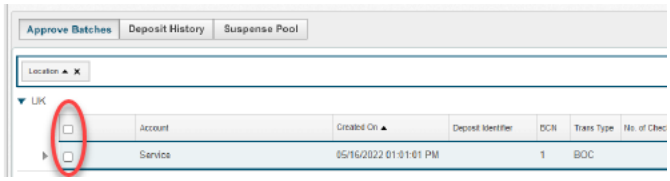
Authorize Batches

If your company is set to require two users to submit a deposit and the first user has processed the deposit through the Approval stage, another user must log in and start at the Authorize Batches module

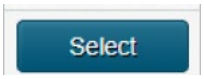
1) From the Deposit home screen, click on the Authorize Batches module



2) On the Batch Selection page, click on the **arrow** next to a Location name to expand the list of batches made at that location waiting for authorization
3) Select the **checkbox** next to a batch to add it to the list of batches you want to authorize; you can also click the checkbox in the header row to select all currently available batches on your current page or across all pages



4) Click on the **Select** button



5) Click on the **Submit for Deposit** button across the bottom of the window

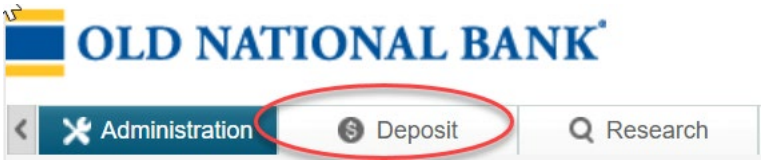


6) A deposit status dialog will appear
    a. Approved – the deposit was successfully submitted
    b. Warning – the deposit was successfully submitted but approached a limit set for the account
    c. Declined – the deposit was declined because it passed a limit set for the account
        i. Click the **arrow** next to Show More Details and next to any entries in the Details table to view more information about any declined deposits
7) Click **OK** to return to the Batch Selection page

Deposit History

The Approve Batches and Authorize Batches modules also contain a Deposit History tab, which shows the status of any deposits submitted to Old National within the last 14 days. After 14 days, deposits are available to view using the Research tab

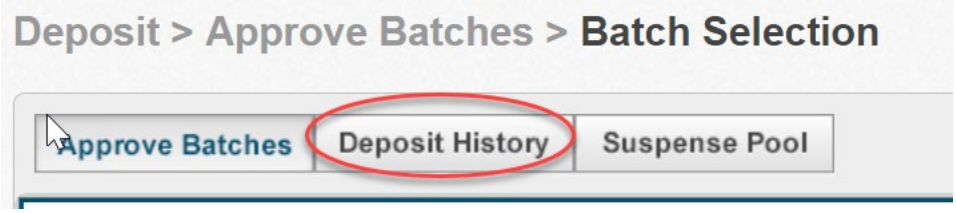
1) From the home screen of CRD, click on the **Deposit** tab across the top



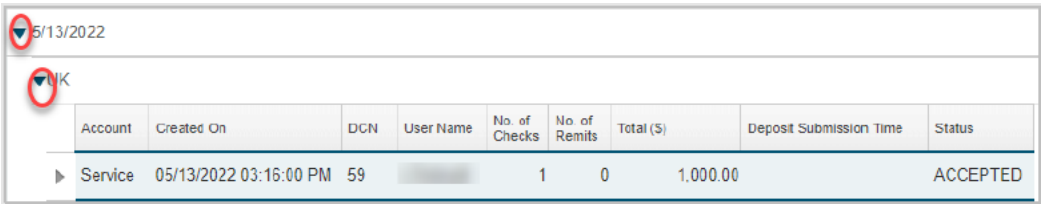
2) On the Batch Status page, click on the **Approve Batches** or **Authorize Batches** module



3) Click on the **Deposit History** tab



4) Click the arrow next to a date in the list to view all Locations where a deposit was made on that date. NOTE: only deposits from the last 14 days are listed in the Deposit History tab. Then, click the arrow next to a Location to view all deposits that were made at that Location for that date



5) The Status column shows the status of the deposit:
   - **Waiting** – the deposit is waiting to be transferred to CRD
   - **Sent** – the deposit has been successfully transferred to CRD
   - **Accepted** – the deposit has been accepted by CRD
   - **Failed** – the deposit has failed to be transferred to CRD within a stipulated service time. Contact Old National TM Service for next steps
   - **Deleted** – the deposit information is corrupted, and the deposit must be rescanned. Each item in the deposit is automatically voided to prevent any Duplicate Item errors occurring during rescanning

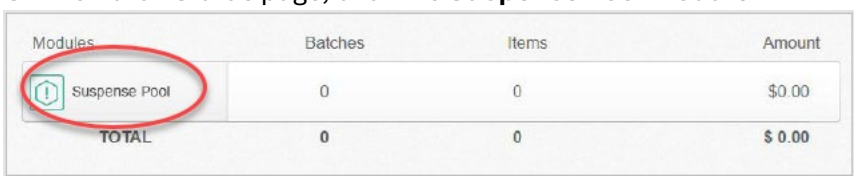
Suspense Pool

Both the Authorize Batches and Approve Batches modules include a Suspense Pool tab, to view and manage suspended items. The Suspense Pool is used to pause processing on selected items in a batch. Any non-suspended items can continue to be processed without issue, while suspended items can be held for review and resumed later.

From the Suspense Pool tab, you can edit the data for suspended items, void items from the system, resume processing for items, or export all the data for items to a .csv file for review. When ready to resume processing of the suspended items, each suspended transaction is added to a new batch for processing in the system, allowing you to continue processing that transaction from the place in the workflow where it was suspended.

Resume Processing for Suspended Items

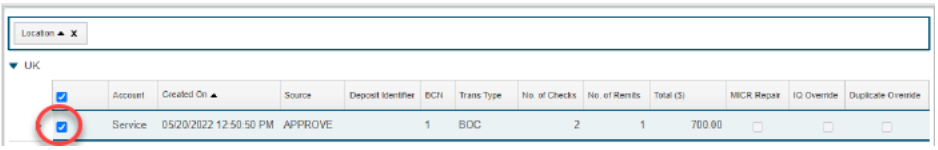
1) Access the Suspense pool by:
   a. On the Batch Status page, click the **Suspense Pool Module**



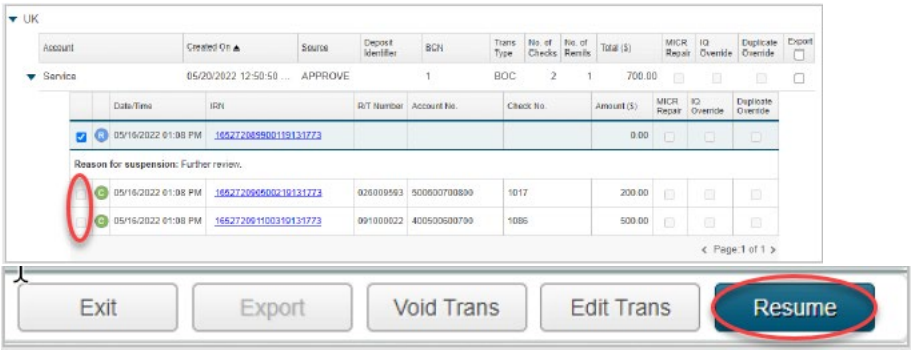
b. In the Approve Batches or Authorize Batches module, click the **Suspense Pool** tab



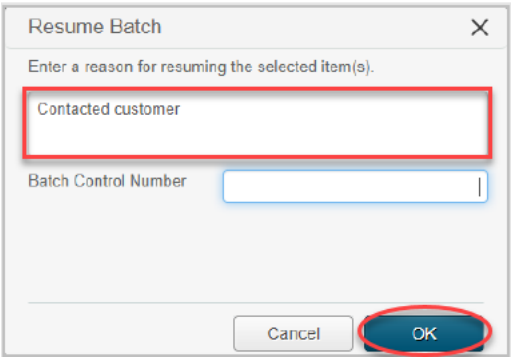
2) On the Batch Selection page, click the checkbox next to a transaction to add it to your selection and then click the **Select** button



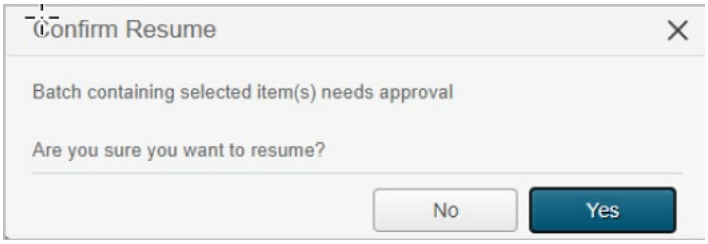
3) On the Suspended Item Management page, click the arrow next to a transaction to view the list of items in that transaction
4) Click the checkbox for an item from a suspended transaction to select it and add it to a new batch in the system, and then click **Resume** from the options along the bottom



5) In the Resume Batch dialog, enter a reason for resuming processing of the selected items. Entering a Batch Control Number is optional. Then, click **OK**



6) A confirmation dialog will pop up – click **Yes** to confirm that you want to resume processing; click **No** to cancel and return to the Suspended Item Management page



Export Suspended Item Details from the Suspense Pool

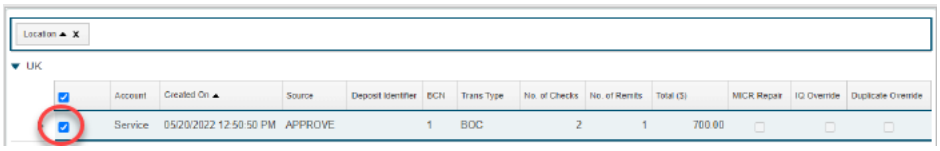
1) Access the Suspense pool by:
    a. On the Batch Status page, click the **Suspense Pool Module**



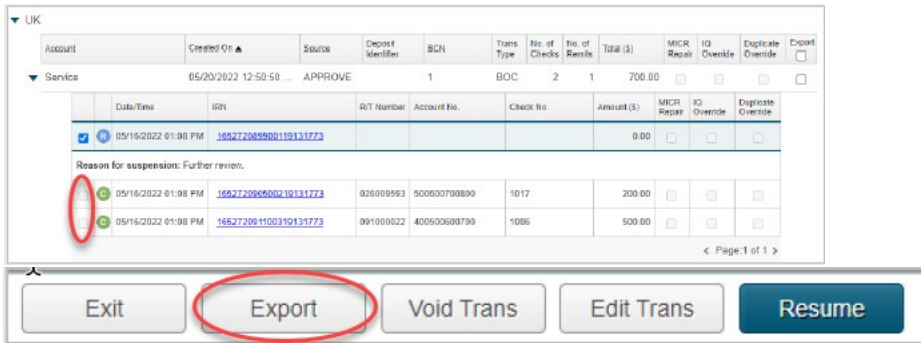
    b. In the Approve Batches or Authorize Batches module, click the **Suspense Pool** tab



2) On the Batch Selection page, click the checkbox next to a transaction to add it to your selection and then click the **Select** button



3) On the Suspended Item Management page, click the arrow next to a transaction to view the list of items in that transaction
4) Click the checkbox for an item from a suspended transaction add it to the list of transactions to export; click the Export checkbox in the header column to select all available transactions. Then click **Export** from the options along the bottom



5) To confirm the export, click **OK**; to cancel the export, click **Cancel**
6) Choose where to save the .csv file and click **Save**

Edit Suspended Items from the Suspense Pool

Editing item data does NOT remove a suspended transaction from the Suspense Pool and resume processing of the transaction. Any changes made to item data using the Suspense Pool module only apply in the Suspense Pool until the item is resumed.

1) Access the Suspense pool by:

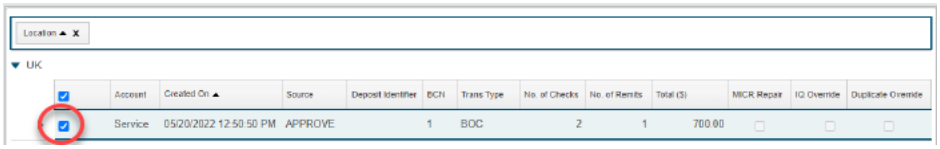
a. On the Batch Status page, click the **Suspense Pool Module**



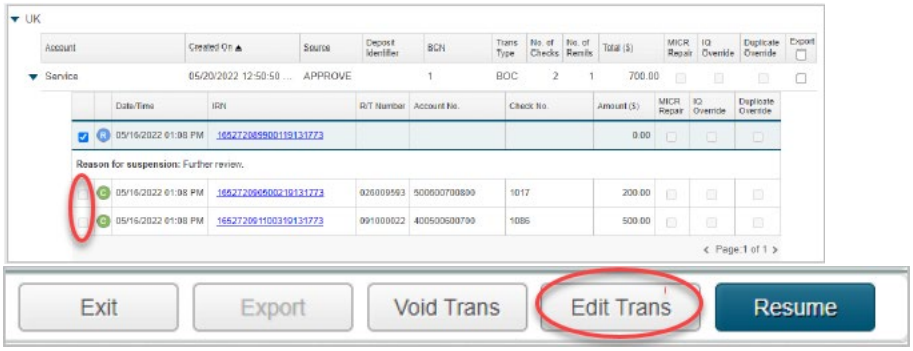
b. In the Approve Batches or Authorize Batches module, click the **Suspense Pool** tab



2) On the Batch Selection page, click the checkbox next to a transaction to add it to your selection and then click the **Select** button

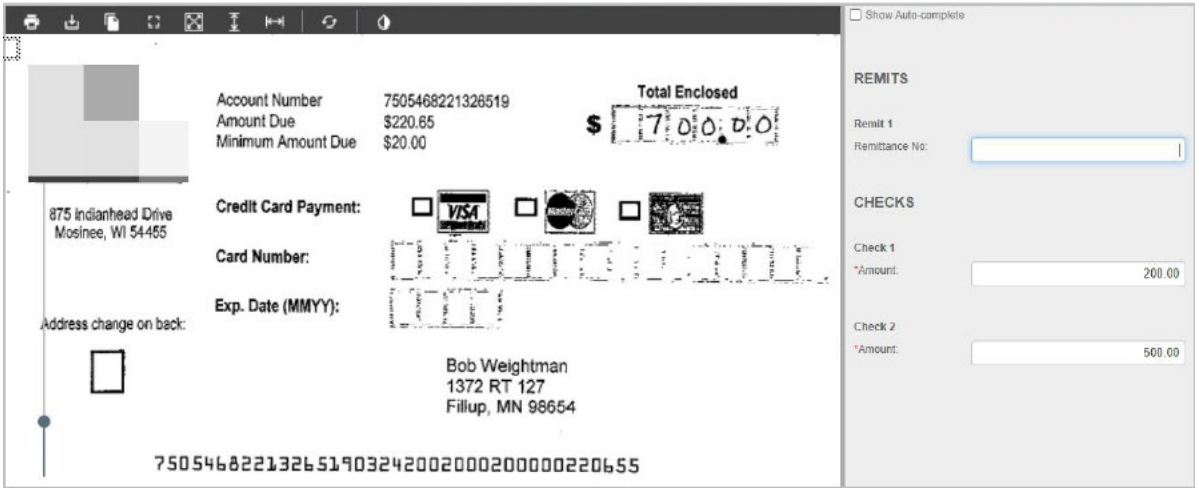


3) On the Suspended Item Management page, click the arrow next to a transaction to view the list of items in that transaction
4) Click the checkbox for an item from a suspended transaction that you want to edit, then click **Edit Trans** from the options along the bottom



5) On the Data Entry page, do any of the following:
   a. In the **Remittance No** field, enter a remittance number for each remittance in the transaction
   b. In the **Amount** field, enter a check amount for each check in the transaction

c. Enter any other additional information required for the items in the transaction



d. To edit another transaction in your batch, click the First/Prev/Next/Last buttons to navigate through the transactions in your batch, then repeat step 5

6) Once finished editing transaction data, click **Submit Data**

Void Suspended Items from the Suspense Pool

Voiding a transaction will permanently delete all data for all items in that transaction from the system. The data cannot be recovered.

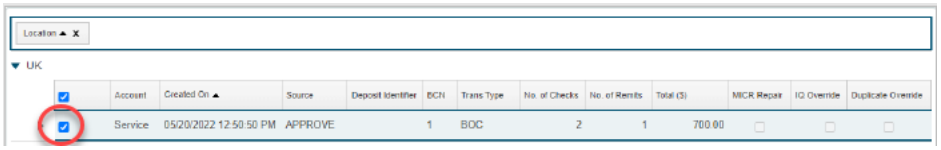
1) Access the Suspense pool by:
   a. On the Batch Status page, click the **Suspense Pool Module**



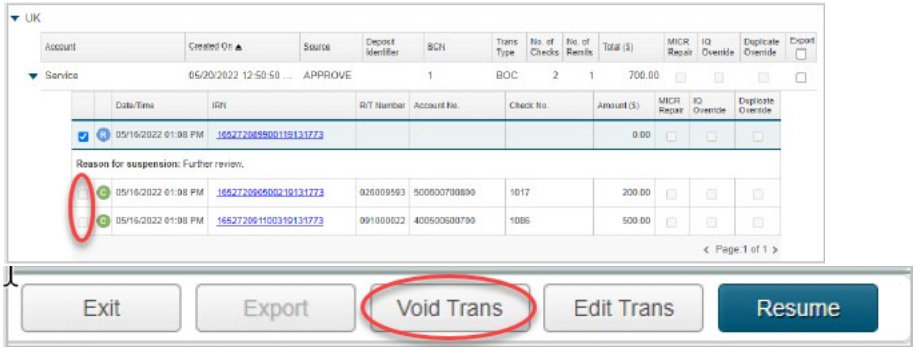
   b. In the Approve Batches or Authorize Batches module, click the **Suspense Pool** tab



2) On the Batch Selection page, click the checkbox next to a transaction to add it to your selection and then click the **Select** button



3) On the Suspended Item Management page, click the arrow next to a transaction to view the list of items in that transaction
4) Click the checkbox for an item from a suspended transaction that you want to add to the list of items your want to void, then click **Void Trans** from the options along the bottom



5) To confirm the permanent deletion of the selected transaction(s), click **OK**; to cancel the export, click **Cancel**
6) Click **OK**

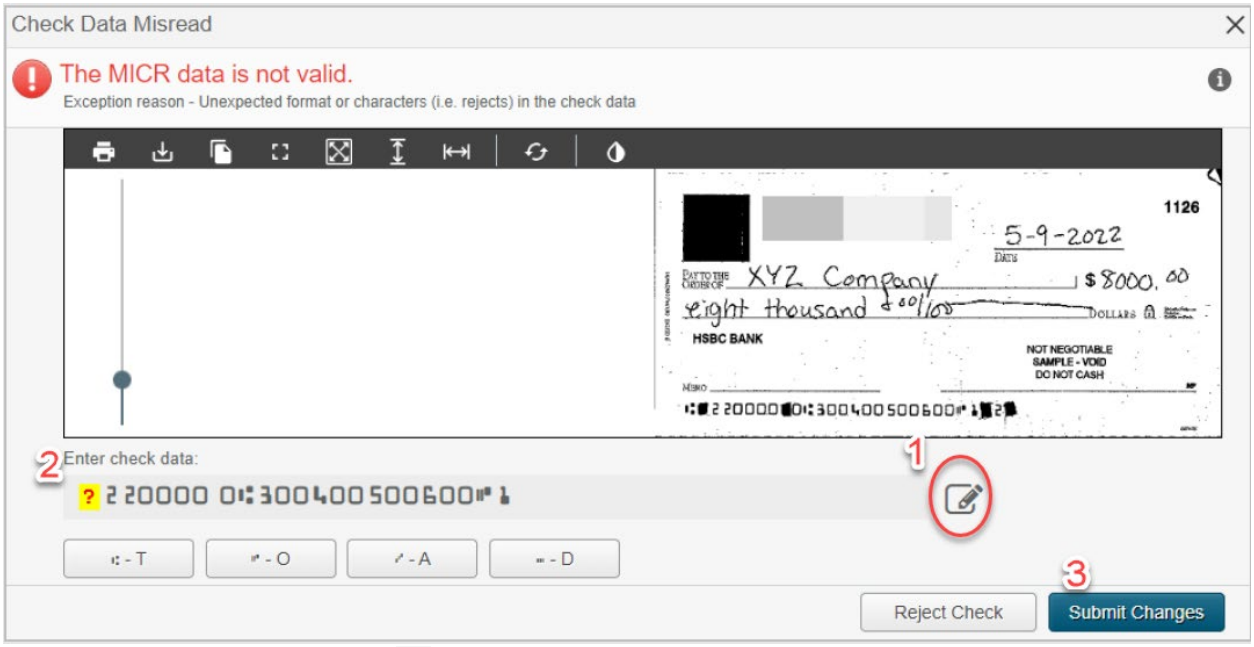
Troubleshooting Deposit Processing Errors

While scanning checks with CRD, you may encounter problems, such as your scanner failing to read MICR data correctly, or the images of your scanned checks not meeting Image Quality Analysis thresholds. If an error occurs during scanning, CRD displays an error message before allowing you to edit the data so you can take steps to fix the scanning error. Contact us for more help.

MICR Line is Not Readable

CRD indicates the characters it was unable to read from a check with question marks or leaves the MICR line field blank if the entire MICR line could not be read. The check that caused the error displays in the image viewer. You have two options when a MICR error occurs:

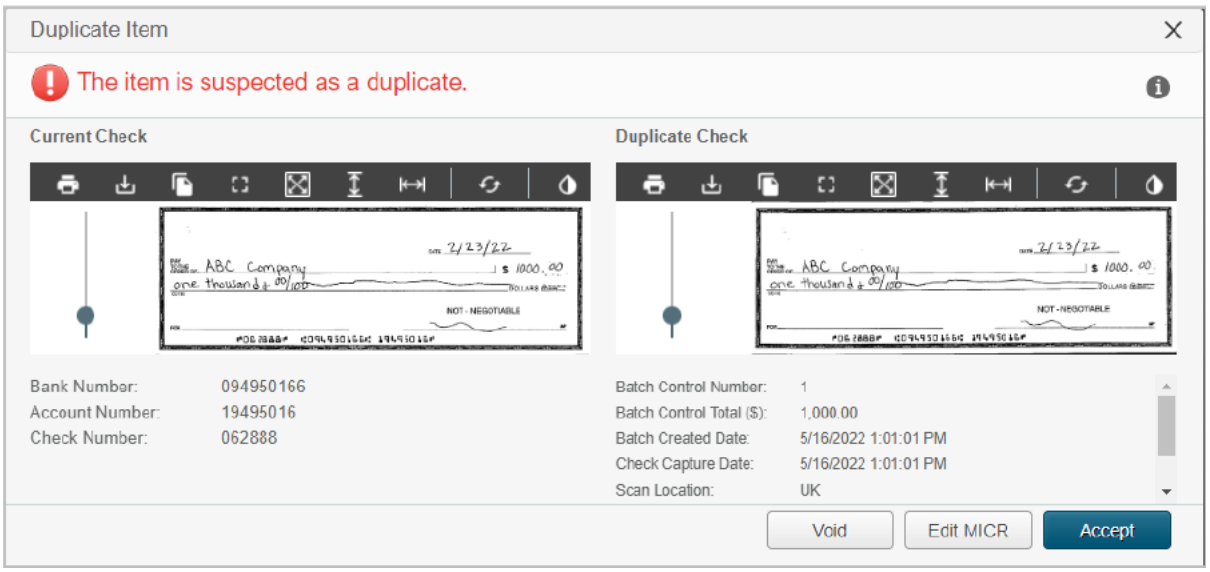
1) **Reject Check** - Reject the check, which removes the check from the deposit. All other checks without errors are not affected. You can rescan the check again if you believe the MICR line should be legible.
2) Make corrections to the MICR line



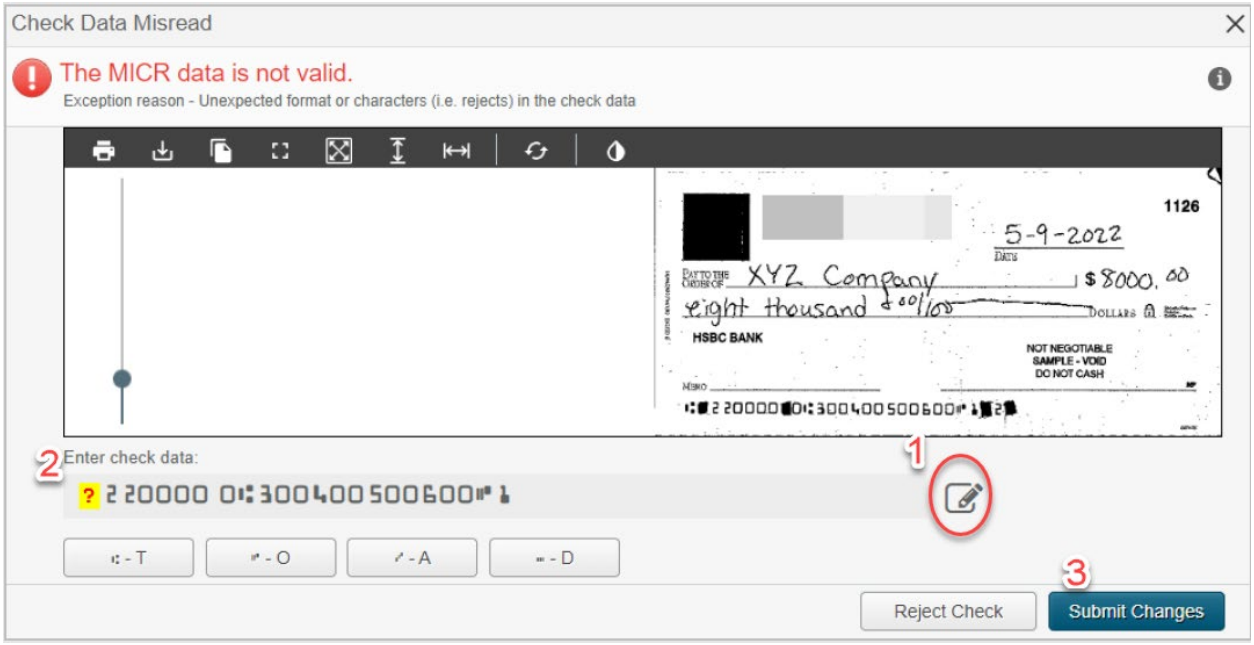
1) Select the Edit icon
2) Make any updates to the MICR line needed as indicated by question marks; use the T/O/A/D keys across the bottom of the viewer screen to create any MICR symbols that are missing
3) Click the **Submit Changes** button

Duplicate Check

CRD compares the MICR data from items scanned in the last 60 days to the MICR data on all newly scanned items and will warn a user when an item may have already been scanned. The warning will show the newly scanned item next to the previous check so that the user can make a decision on what action to take.



1) **Void** – remove the check from your deposit; all other items without errors are not affected
2) **Accept** – accept the check if the suspected duplicate is not the same as the previously scanned check
3) **Edit MICR** – update the MICR line on the newly scanned check if it is not the same as the previously scanned check



   a) Select the Edit icon
   b) Make any updates to the MICR line needed as indicated by question marks; use the T/O/A/D keys across the bottom of the viewer screen to create any MICR symbols that are missing
   c) Click the **Submit Changes** button
3) If the error persists, you will need to physically deposit the check

Poor Check Image - Image Quality Analysis Error

Error Code	Explanation + Solution
E01 – Unspecified Error	An unexpected error has occurred during scanning Try rescanning the check or contact Old National for assistance
E02 – Folded/Torn Corner	The check has a folded or torn corner Try to flatten the check and scan it again. If the check is damaged, you may need to physically deposit the check
E03 – Folded/Torn Edge	The check has a folded or torn edge Try to flatten the check and scan it again. If the check is damaged, you may need to physically deposit the check
E04 – Skewed Check	The checks alignment in the image captured by the scanner exceeds the threshold in the image quality settings of CRD Try to scan the check again
E05 Multi-feed	The check image captured by the scanner contains multiple checks Try to scan the check or checks again
E06 – Too Light	The check image does not meet the minimum required percentage of black pixels in the image quality settings of CRD Try to scan the check again
E07 – Too Dark	The check image exceeds the maximum required percentage of black pixels in the image quality settings of CRD Try to scan the check again
E08 – Undersize	The check image does not meet the minimum required dimensions; ensure that the check is at least 3 inches wide and 2 inches tall If the check you are trying to scan does meet the required dimensions, try to scan the check again. If you continue to see the error, you may need to physically deposit the check
E09 – Oversize	The check image does not meet the maximum required dimensions; ensure that the check is no longer than 10 inches and no wider than 6 inches If the check you are trying to scan does meet the required dimensions, try to scan the check again. If you continue to see the error, you may need to physically deposit the check
E10 – Excessive Spot Noise	The check image contains excessive spot noise; the image is not clear enough to be accepted for deposit. This could indicate an issue with how your scanner is capturing check images Try to scan the check again. If you continue to see the error, consult your scanner's manufacturer's documentation for assistance or contact Old National for assistance

E11 – Too Large	The file size for the check image captured by the scanner is too large. This could indicate an issue with how your scanner is capturing check images; the check image could contain too much image "noise" or too much of the check's background has been retained for the check to be accepted for deposit Try to scan the check again. If you continue to see the error, consult your scanner's manufacturer's documentation for assistance or contact Old National for assistance
E12 – Too Small	The file size for the check image captured by the scanner is too small. This could indicate an issue with how your scanner is capturing check images; the check image could contain too much white background and not enough writing or printing for the check to be accepted for deposit Try to scan the check again. If you continue to see the error, consult your scanner's manufacturer's documentation for assistance or contact Old National for assistance

Image Compatibility Error

This error occurs when using a TWAIN flatbed scanner when a check image fails any image compatibility test. Images captured with a TWAIN flatbed scanner are assessed for proper alignment, MICR presence, and dimensions and assigned a Compatibility Level Index

If the check images do not have a high enough Compatibility Level Index, or CRD detects that the dimensions of the front and back of the check are not the same, try to rescan the check. If the check continues to produce an error, you need to physically deposit the check.

Non-US Check Error

CRD will allow the deposit of Canadian checks in US funds comingled with the deposit of US checks. If a Canadian check is in CAD, you will receive a Non-US Check error and will need to deposit the check into your assigned Canadian funds location. Please contact Old National if you need to have a location set up to deposit Canadian funds.

Any other foreign checks will not be accepted via CRD and will need to be physically deposited.

Session is Disrupted While Making a Deposit

An online session may be disrupted due to multiple reasons, including lost internet connection or session timing out due to inactivity. Every check in the deposit is saved during scanning and may be resumed in the module where you left off.

Thick Document or Double-Feed Error

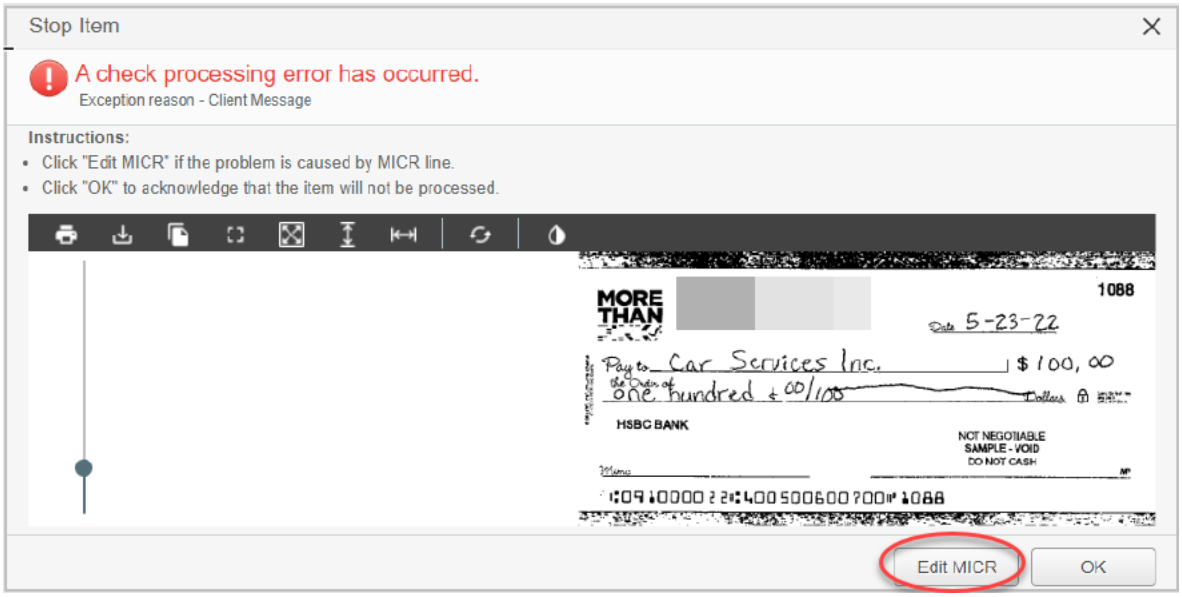
To allow a thick document, click **Thick** and then re-insert the thick document into the scanner.

To rescan a suspected double-feed and continue scanning additional checks, click **Skip** to eject the double-feed and delete the transaction from the batch, then re-insert the item into the scanner and click **Resume** to rescan the item.

Check Processing Error

This error requires editing of the MICR line or remittance information. If you do not have permission to edit those fields, click **OK** to remove the item from the batch and continue scanning.

If the item stopped is a check:



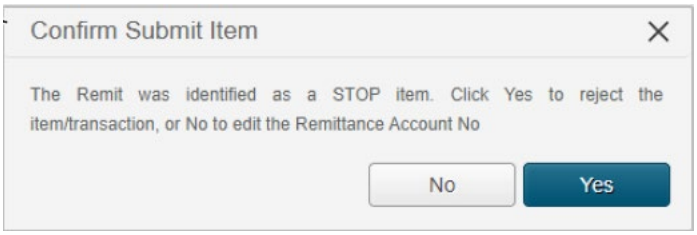
1) Click the **Edit MICR** button
2) Click the **Edit icon** and made the needed changes to the MICR line, including using the **T/O/A/D** keys for the correct MICR symbols



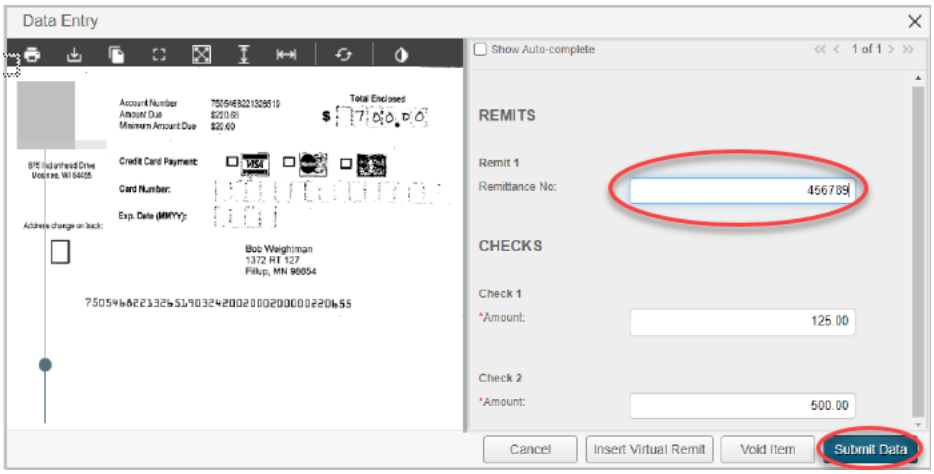
3) Click the **Save Changes** button

If the item stopped is a remittance:

1) In the Stop Item dialog, click **Yes** to reject the item/transaction or **No** to edit the Remittance No field for the stopped remittance

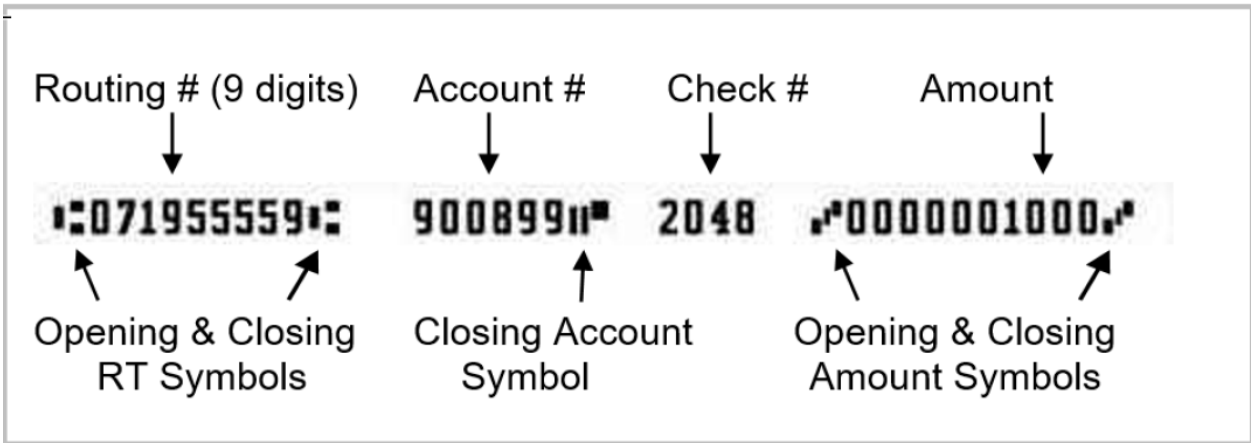


2) Enter the correct remittance number and click **Submit Data**



Check MICR Data Reference

When scanning checks in CRD, the correct MICR line data from a check may need to be manually entered. Normally, you should not have to manually input the MICR line data, but there could be a misread during scanning or something obscuring the MICR information. Refer to the graphic below for the general format of a MICR line for personal checks – the fields may be in a different order for business checks:



Reports

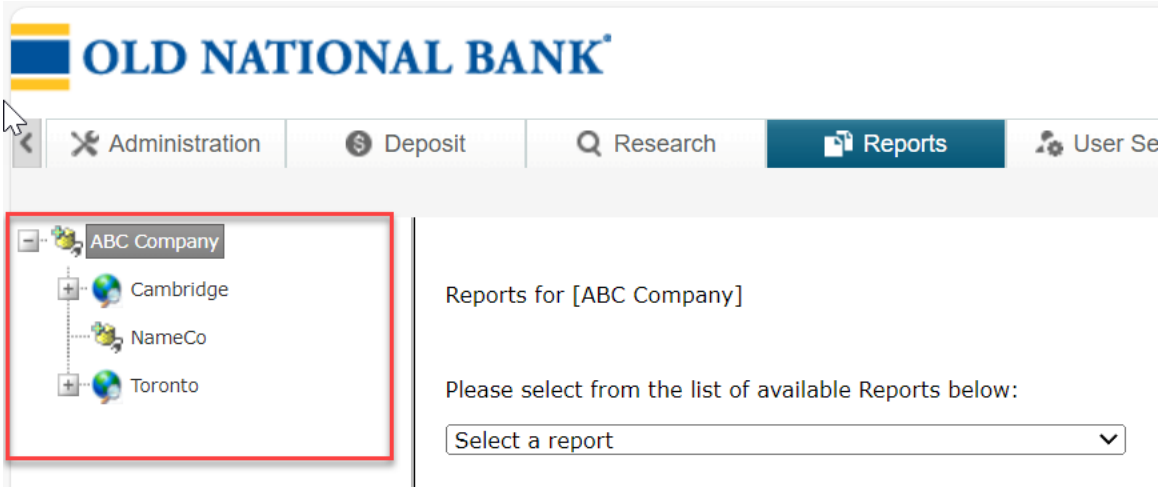
Under the Reports tab, there are several standard reports that are automatically generated by the system or that can be created on demand by a user. Access to these reports is permission-based by company and by user. Reports detail data for a range of up to 35 days that occurred up to 25 months in the past.

To generate a report:

1) Click on the **Reports** tab along the top of the screen



2) Select the member node



3) Chose your report from the drop-down list – these will vary based on the member node selected and permissions granted to the user
    a. All Items Report
    b. All Items Report Batch
    c. Batch Detail Report
    d. Batch Export Report
    e. Customer Information Report
    f. Daily Deposit Summary by Account
    g. Daily Deposit Summary by Location
    h. Daily Deposit Summary Report
    i. Deposit Account Activity Report
    j. Deposit Detail Report
    k. Deposit Report by Date Range
    l. Extended All Items Report
    m. Item Detail Report
    n. User Detail Report

o. WebClient User Audit Report

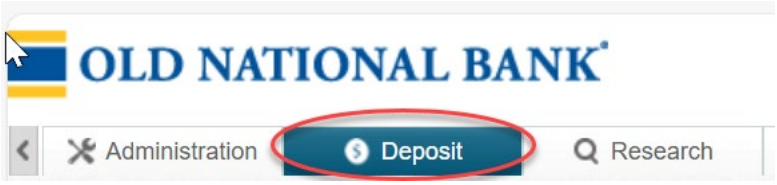
In-Module Reports

Some reports are only available from within specific modules in CRD, rather than the reports model.

All Items Transaction Details Report – Approve/Authorize Batches

Access this report in the Approve Batches or Authorize Batches modules on the Deposit History tab. The report provides information about all items in a batch, including images of the front and back of each scanned item. You can print the report for selected items or all items in a batch. General Documents are not included in this report.

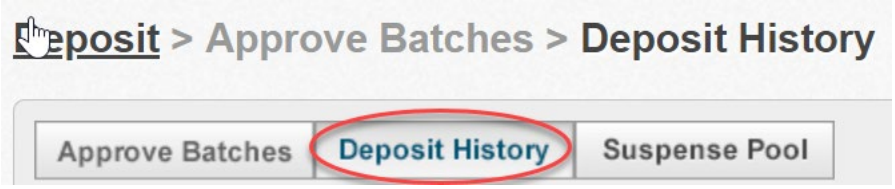
1) Click on the **Deposit** tab in the upper left of the screen



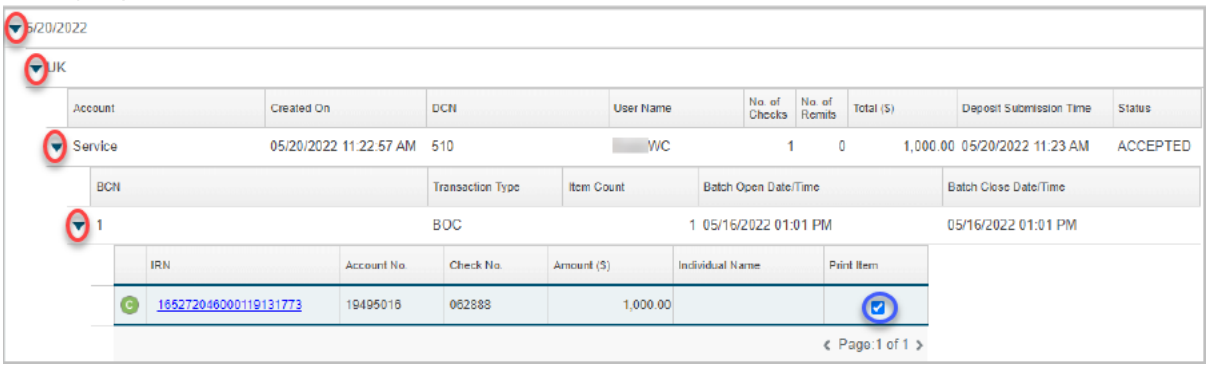
2) On the Batch Status screen, click the **Approve Batches** or **Authorize Batches** module



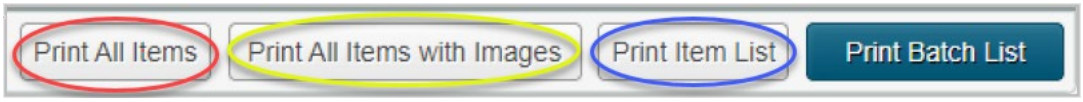
3) Click the **Deposit History** tab



4) Click the **arrow** next to a date in the list to view all Locations where a deposit was made on that date. Click the **arrow** next to a Location to view all deposits made at that location for that date. Click the **arrow** next to a listed deposit's account name to view the batches in that deposit. Click the batch you want to use for generating the Transaction Details Report. To only report on certain items, click the Print Item checkbox next to each item



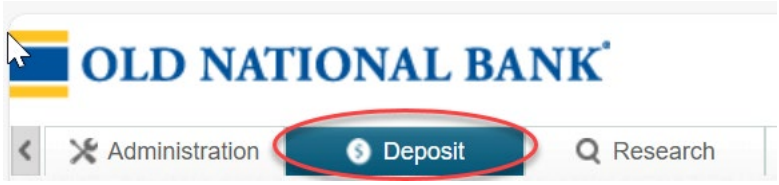
5) Click the **Print All Items** button to print all items. For the same report including front and back images,, click **Print All Items with Images**. If you only want the transactions selected with a checkbox, click **Print Item List**



Batch List Report

Access this report via the **Approve Batches** or **Authorize Batches** modules:

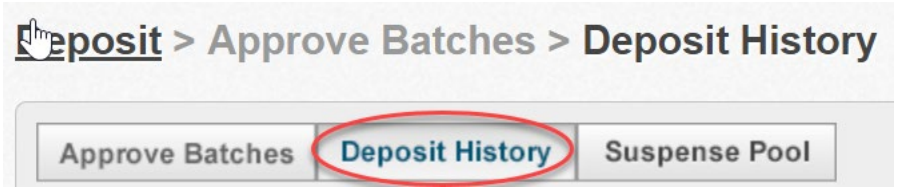
1) Click on the **Deposit** tab in the upper left of the screen



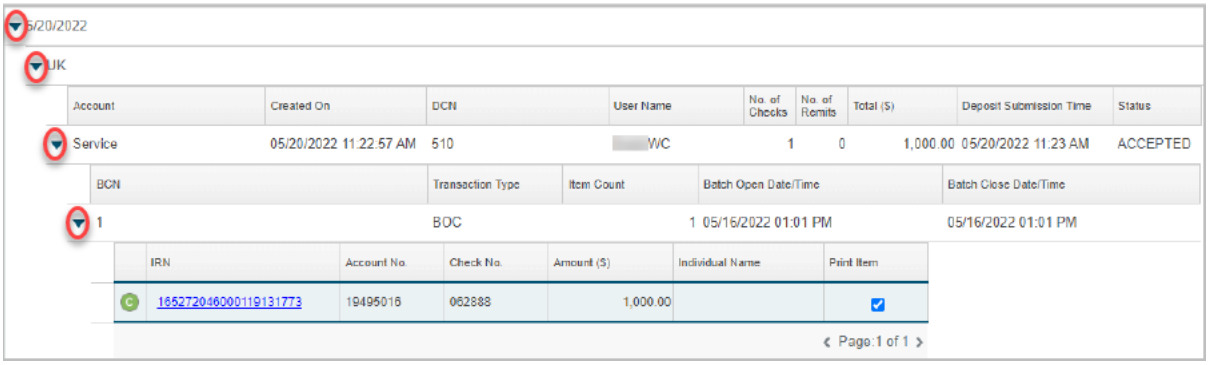
2) On the Batch Status screen, click the **Approve Batches** or **Authorize Batches** module



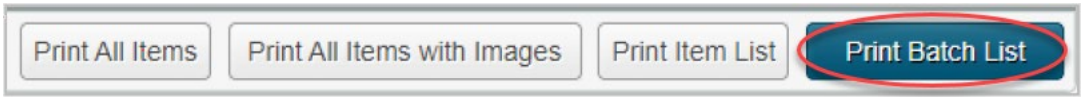
3) Click the **Deposit History** tab



4) Click the **arrow** next to a date in the list to view all Locations where a deposit was made on that date. Click the **arrow** next to a Location to view all deposits made at that location for that date. Click the **batch** you want to use for generating the Batch List report

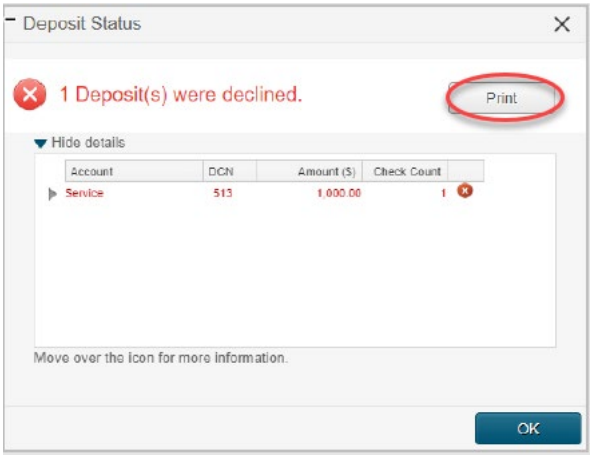


5) Click **Print Batch List**



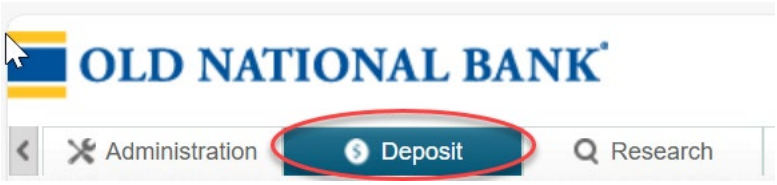
Declined Deposits Report

This report provides detailed information about any deposits that were submitted for deposit but declined because of an aggregate or deposit limit. Once a deposit has been submitted via the Approved Batches or Authorize Batches modules and is declined,a dialog appears with the Declined message. Click the Print button to print the Declined Deposits Report.



All Items Transaction Details Report – Scan Items Module

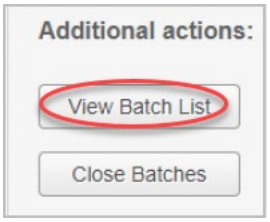
1) Click on the **Deposit** tab in the upper left of the screen



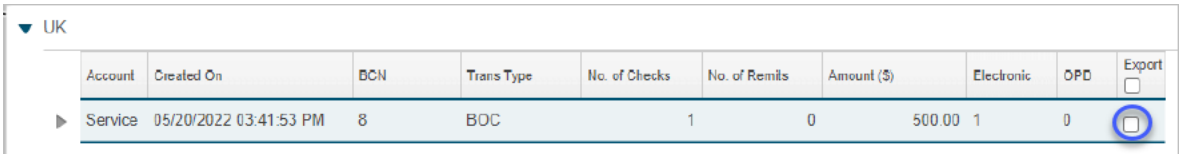
2) On the Batch Status page, click the Scan Items module



3) Click View Batch List

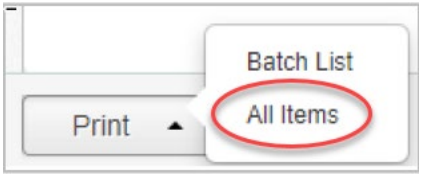


4) In the Batch List, select the batch to use for the All Items Transaction Details Report



   a. To choose only certain transactions to report, use the Export checkbox

5) From the **Print** button, choose **All Items**



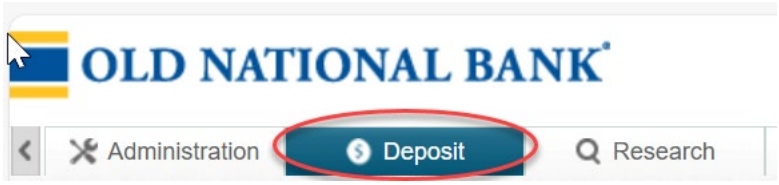
a. To print only the items selected by the Export checkbox, click **Print** and then **Item List**



6) The browser will determine how to display the report – it may show as a dialog inside CRD, or you may be prompted to open or save the report to your computer

Batch List Report – Scan Items Module

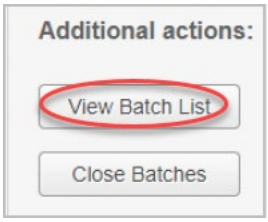
1) Click on the **Deposit** tab in the upper left of the screen



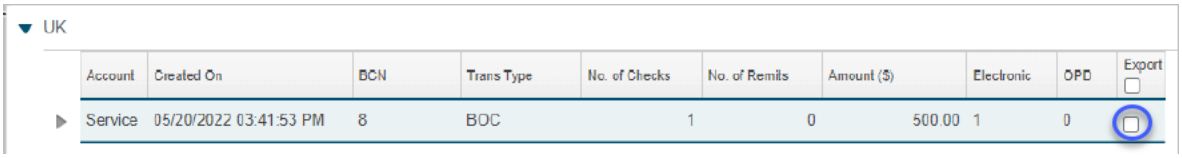
2) On the Batch Status page, click the Scan Items module



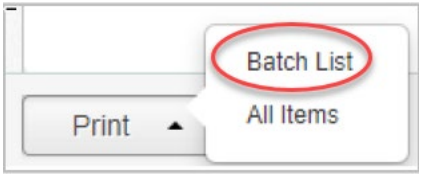
3) Click View Batch List



4) In the Batch List, select the batch to use for the All Items Transaction Details Report



5) From the **Print** button, choose **Batch List**



a. To print only the items selected by the Export checkbox, click **Print** and then **Item List**



Research

The Research module can be used to search for any checks that were submitted to CRD as a deposit in the last 25 months. View scanned images and any associated data using this module.

There are two search types:

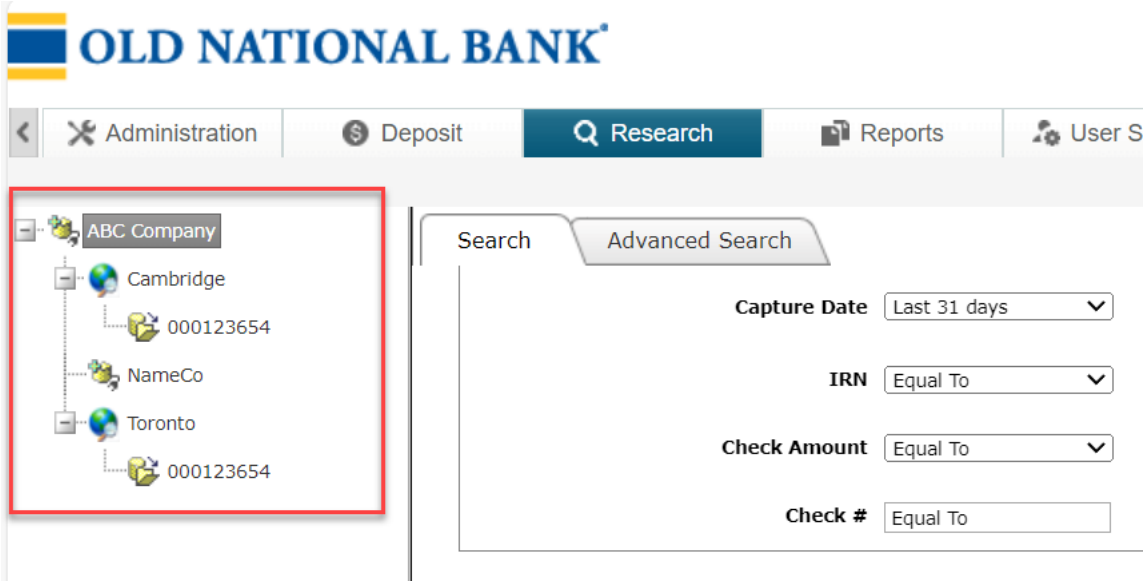
- Standard – create a search based on some basic criteria, such as capture date, check amount, or MICR data
- Advanced – create a search based on more advanced criteria such as custom fields from your data entry forms; remittances and general documents are excluded from search results by default in an advanced search

Standard Search

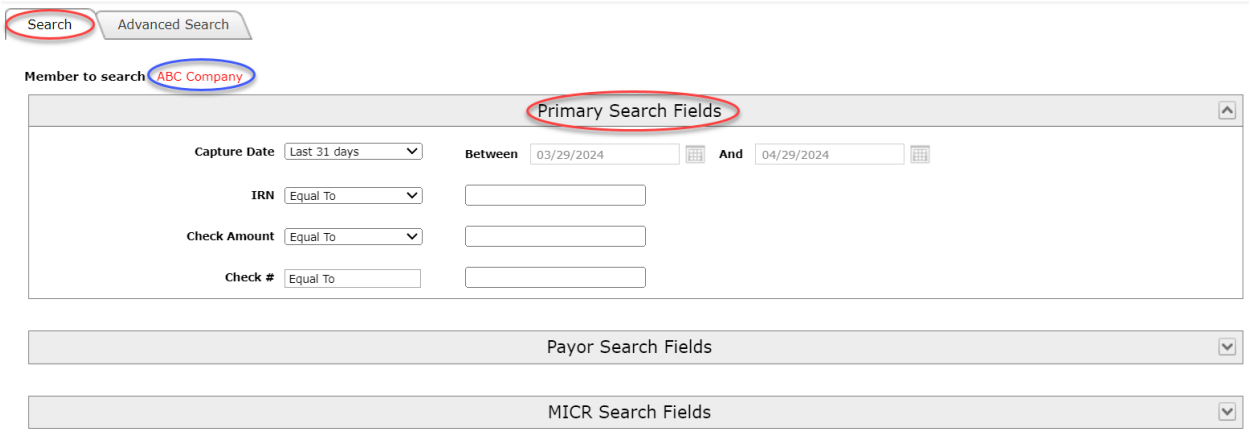
1) Click on the Research tab along the top of the screen



2) Select the member node in the hierarchy along the left side of the screen – choose from the company level, location, and account



3) On the Seach tab, the member node that you selected will show at the top – enter data for any search fields in the Primary Search Fields section



a. Capture date: the data range when the item was scanned. Use the drop-down menu to quickly select a timeframe, or edit the date fields for a custom date range selection
b. IRM (Item Reference Number): search for the exact number, or use the “like” option with wildcard characters % for sequence of characters, or _ for a single character
c. Check Amount: use the dropdown menu to choose an exact amount, relative amount, or amount range
d. Check Number: enter the exact check number only

Payor Search



To use a payor name to search for your item or items, in the Payor Name data entry field, enter the exact name of the check payor that is associated with a check’s MICR data, exactly as it appears in CRD.

To use an individual name to search for your item or items, in the Individual Name data entry field, enter the exact value assigned to the payor by your company, exactly as it appears in CRD. NOTE: Individual Name is the default label for the data field, the field may have a different name assigned, such as account number, or another way of identifying a payor in the system.

MICR Search



- Fill in the exact routing number in the Bank # field
- For the Account #, enter the exact account number, use the “like” option with wildcard characters % for sequence of characters, or _ for a single character

Search Results

After completing an item search, you can choose to do any of the following:

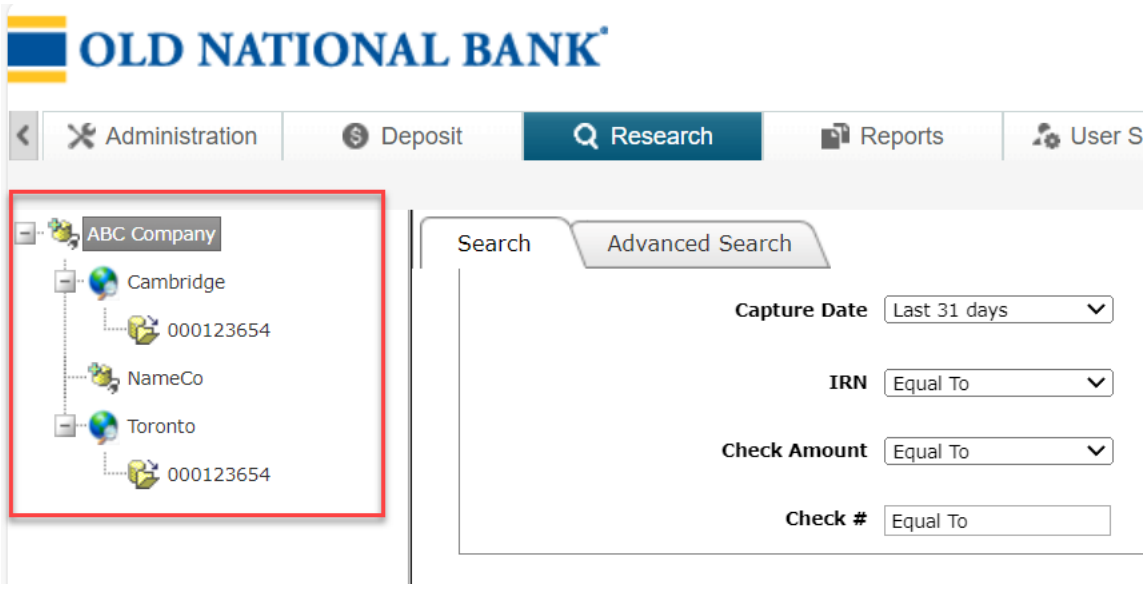
- Create a new block record based on a check in your search results
- Click **Print** to print your search results
- Click **Download** to download the image displayed in the item image viewer or click **Print** to print the item image
- To display your search results in a paged format with 25 items per page, in the Mode list, select Paged. Use the First/Prev/Next/Last buttons to navigate between pages. Enter a page number in the Page field to jump directly to that page
- To display all search results on a single page, in the Mode list, select **All**
- Export the available details about the items in your search to an Excel or PDF file
- Start a new search
- Distribute your search results in a XML file through email of an FTP service, with or without all associated images

Advanced Search

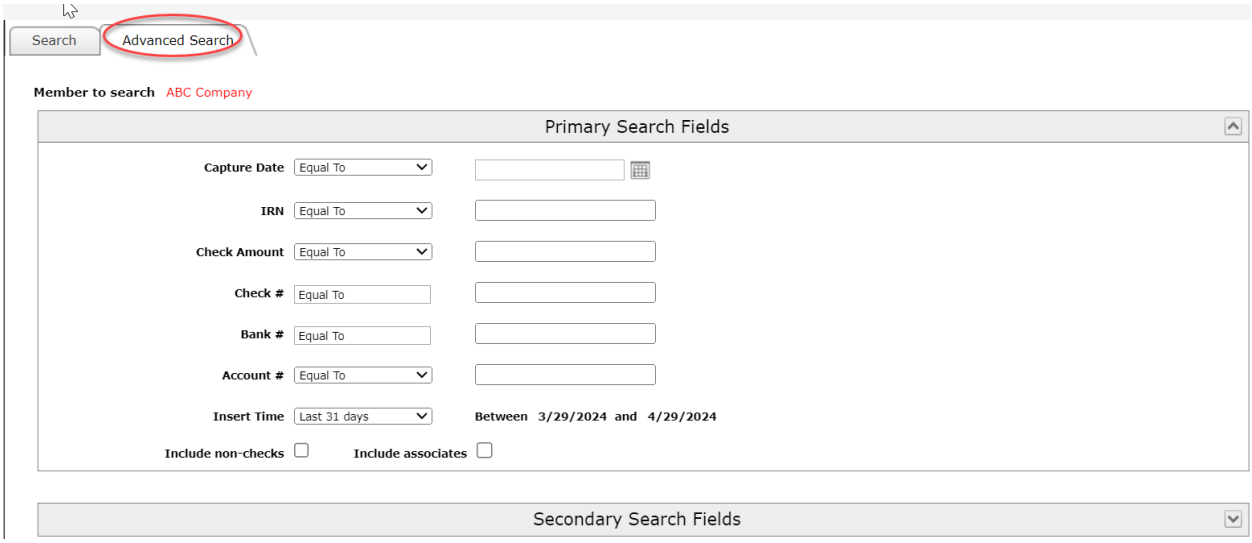
1) Click on the Research tab along the top of the screen



2) Select the member node in the hierarchy along the left side of the screen – choose from the company level, location, and account



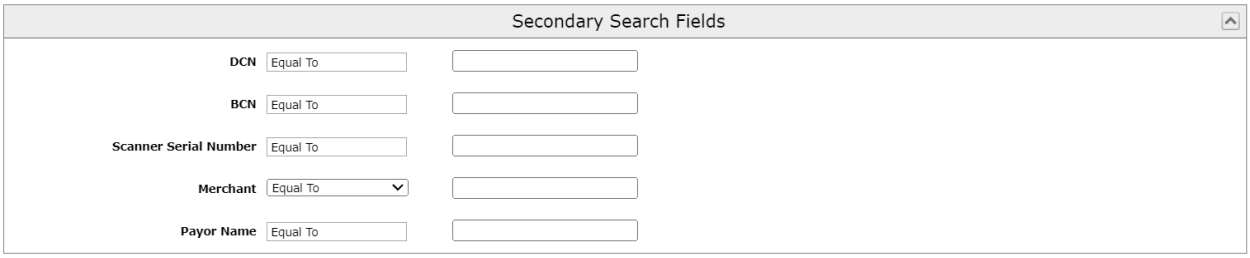
3) Click on the Advanced Search tab; the member node that you selected will show at the top – enter data for any search fields in the Primary Search Fields section



a. Capture date: the date or date range when the item was scanned
b. IRM (Item Reference Number): search for the exact number, or use the "like" option with wildcard characters % for sequence of characters, or _ for a single character
c. Check Amount: use the dropdown menu to choose an exact amount, relative amount, or amount range
d. Check #: enter the exact check number only
e. Bank #: fill in the exact routing number
f. Account #: enter the exact account number, use the "like" option with wildcard characters % for sequence of characters, or _ for a single character
g. Insert Time: use the drop-down menu to select a timeframe
h. Include Non Checks: check this box to include remittances and general document images in your search results
i. Include Associates: check this box to include an item and any additional items from its transaction in your search results

4) Click **Search** – the first 10,000 results will be displayed

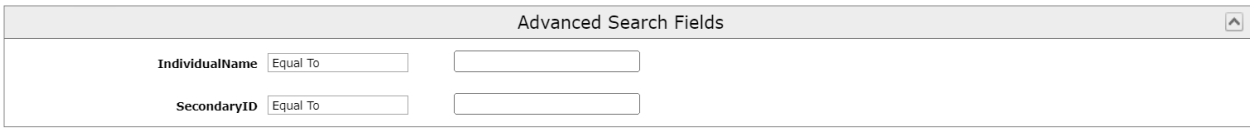
Secondary Search Fields



- DCN (Deposit Control Number): enter the exact value
- BCN (Batch Control Number): enter the exact value
- Scanner Serial Number: enter the exact value

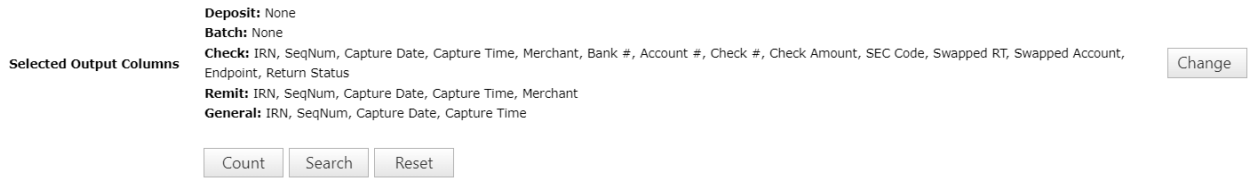
- Merchant: search for the exact merchant name, or use the “like” option with wildcard characters % for sequence of characters, or _ for a single character
- Payor Name: enter the exact name of the check payor that is associated with a check’s MICR data

Advanced Search Fields



The Advanced Search section will contain any custom data entry fields that your company has enabled. Have your company administrator contact Old National to add or change custom fields.

Search Output

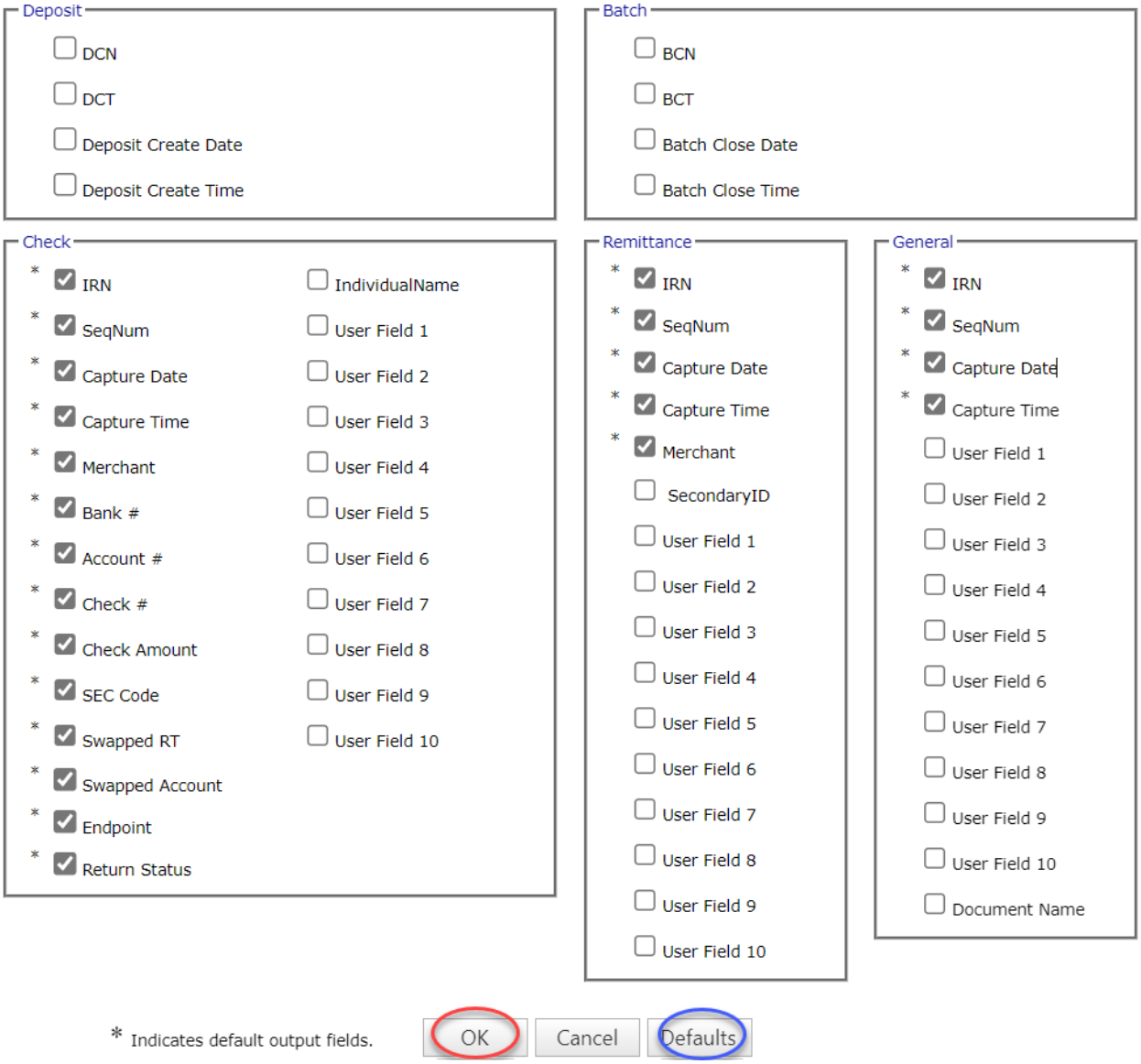


- **Count** button – returns only the number of items that match your search criteria

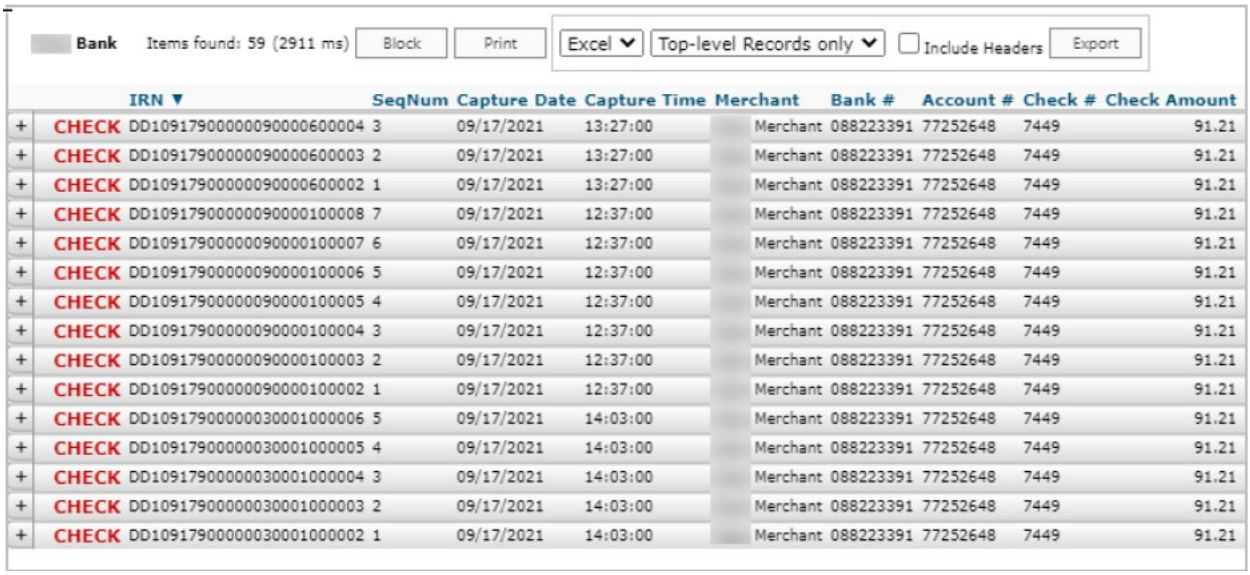


- **Reset** button – clear all currently configured search options
- **Change** button – change the output columns in the search results by selecting the checkbox of each field to be included; clear a checkbox to remove the field from the search results. Required fields are marked with an asterisk (*). Clear all checkboxes except for the

required ones by clicking the **Defaults** button



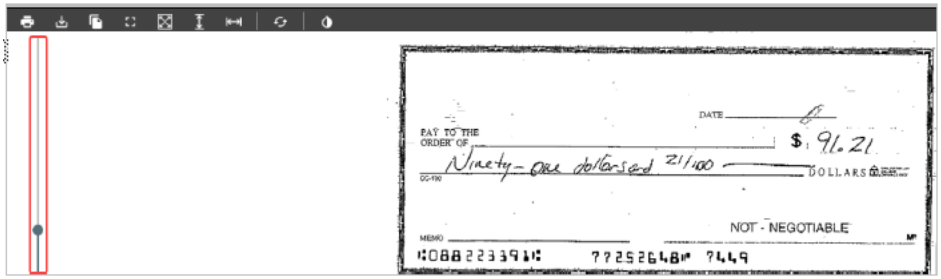
Working with Search Results



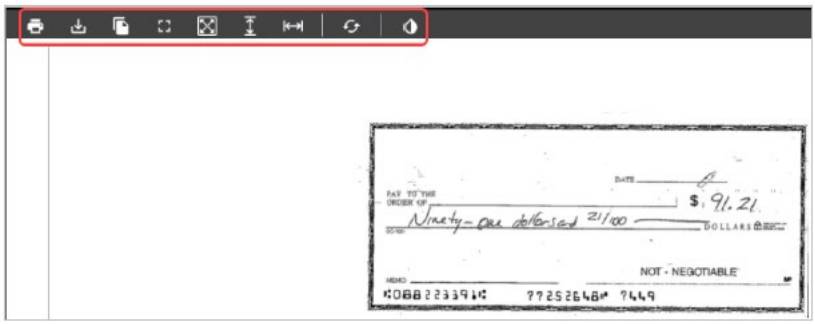
	IRN ▼	SeqNum	Capture Date	Capture Time	Merchant	Bank #	Account #	Check #	Check Amount
+	CHECK DD10917900000090000600004	3	09/17/2021	13:27:00	Merchant	088223391	77252648	7449	91.21
+	CHECK DD10917900000090000600003	2	09/17/2021	13:27:00	Merchant	088223391	77252648	7449	91.21
+	CHECK DD10917900000090000600002	1	09/17/2021	13:27:00	Merchant	088223391	77252648	7449	91.21
+	CHECK DD10917900000090000100008	7	09/17/2021	12:37:00	Merchant	088223391	77252648	7449	91.21
+	CHECK DD10917900000090000100007	6	09/17/2021	12:37:00	Merchant	088223391	77252648	7449	91.21
+	CHECK DD10917900000090000100006	5	09/17/2021	12:37:00	Merchant	088223391	77252648	7449	91.21
+	CHECK DD10917900000090000100005	4	09/17/2021	12:37:00	Merchant	088223391	77252648	7449	91.21
+	CHECK DD10917900000090000100004	3	09/17/2021	12:37:00	Merchant	088223391	77252648	7449	91.21
+	CHECK DD10917900000090000100003	2	09/17/2021	12:37:00	Merchant	088223391	77252648	7449	91.21
+	CHECK DD10917900000090000100002	1	09/17/2021	12:37:00	Merchant	088223391	77252648	7449	91.21
+	CHECK DD10917900000030001000006	5	09/17/2021	14:03:00	Merchant	088223391	77252648	7449	91.21
+	CHECK DD10917900000030001000005	4	09/17/2021	14:03:00	Merchant	088223391	77252648	7449	91.21
+	CHECK DD10917900000030001000004	3	09/17/2021	14:03:00	Merchant	088223391	77252648	7449	91.21
+	CHECK DD10917900000030001000003	2	09/17/2021	14:03:00	Merchant	088223391	77252648	7449	91.21
+	CHECK DD10917900000030001000002	1	09/17/2021	14:03:00	Merchant	088223391	77252648	7449	91.21

View an Image

1) Click the row containing the IRN to view the image
2) Use the slider bar on the left or scroll with the mouse to zoom

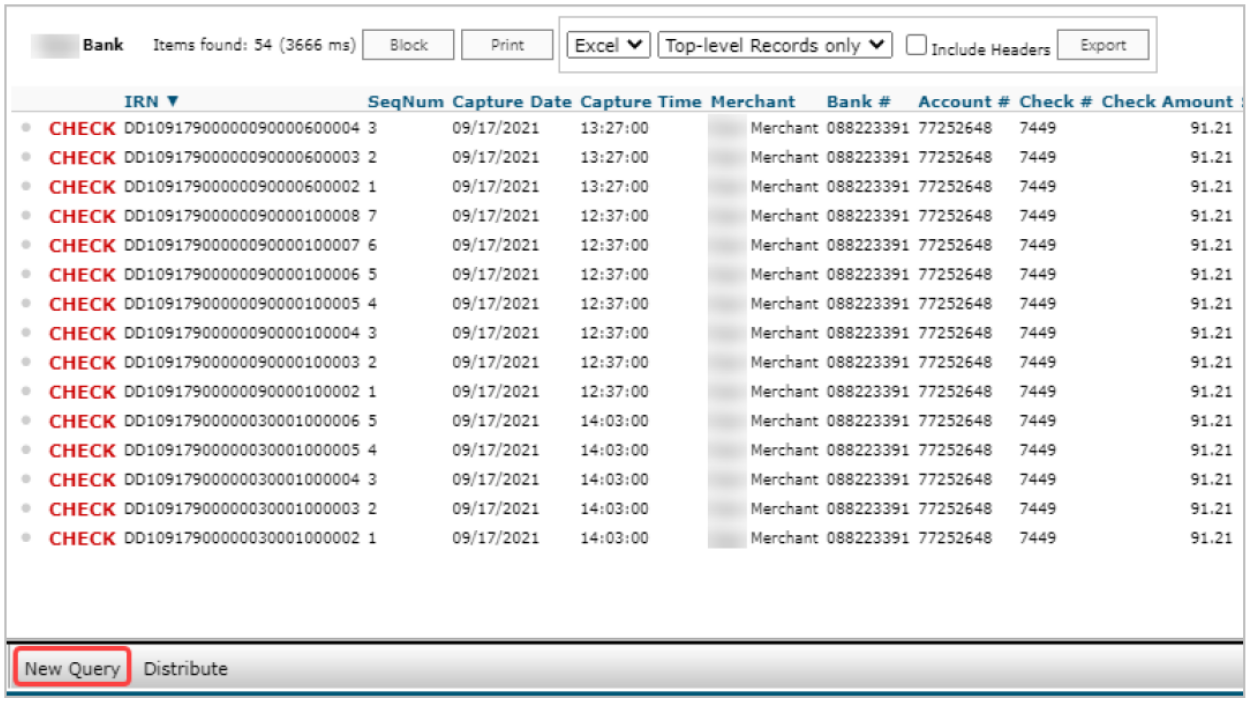


3) Use the tools across the top to save or manipulate the image



Start a New Query

Click the New Query button at the bottom of the search results to start a new search

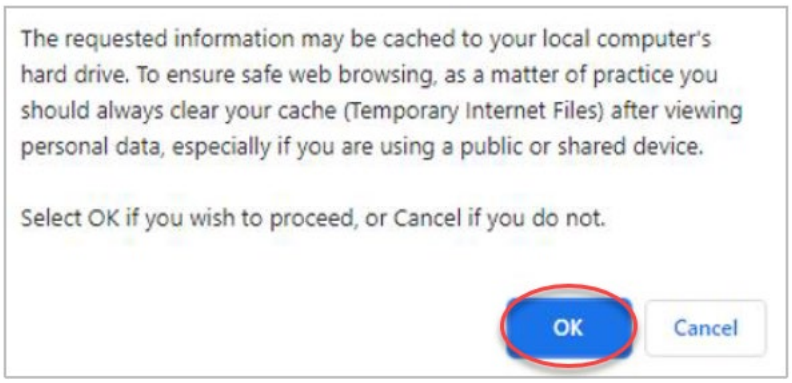


Export Search Results

Use the options across the top of the search results to create your export



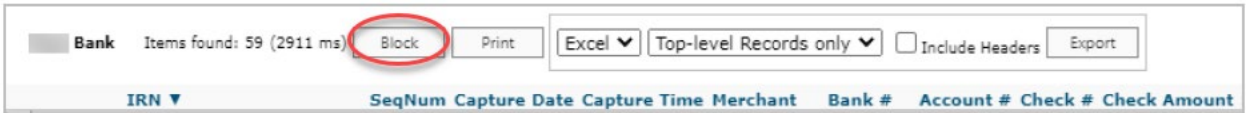
1) Select the file format between Excel and PDF
2) Select the level of detail to include in the exported file – Top-Level Records Only, or All Records
3) Check the box to include headers (optional)
4) Click **Export**
5) Click **OK**



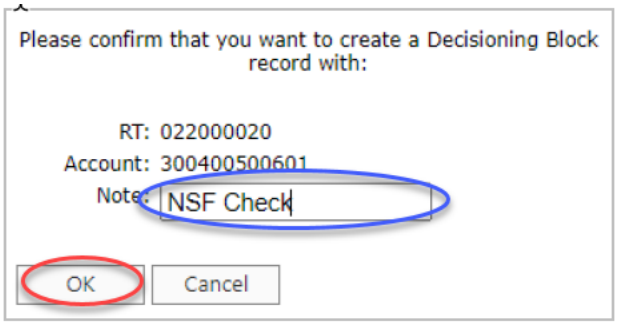
Create a Decisioning Block

A decisioning block creates an alert for a user scanning a check from a problematic payor that the check should not be accepted for deposit. The block will only apply to checks deposited at the same account number where the original check was deposited, and to any accounts below. This is an optional feature that must be enabled by Old National.

1) In your list of search results, click the entry for the check that has the routing and account number that you want to block
2) Click **Block**



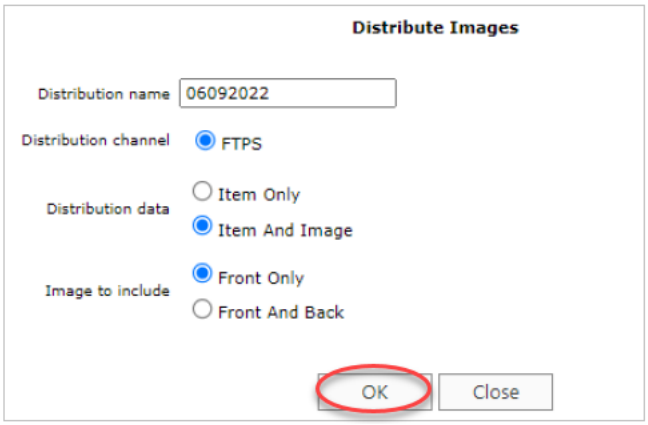
3) In the Note field, enter any additional information you want to include in the record for the new block
4) Click **OK** to create the block



Distribute Search Results

1) From the options at the bottom of the search results list, click the **Distribute** button
2) In the Distribution Name field, enter a name for your distributed .XML file
3) Select a Distribution Channel option. Depending on your configuration, you may have FTPS and/or SFTP
4) Select a Distribution Data option:
    a. Item Only
    b. Item and Image
        i. Select an Image to Include option:
            1. Front Only
            2. Front And Back
5) To confirm and distribute your search results through your selected distribution channel, click OK

6) Click OK


Distribute Images
Distribution name
06092022
Distribution channel
FTPS
Distribution data
Item Only
Item And Image
Image to include
Front Only
Front And Back
OK
Close

Resources

If you have questions or need assistance with Old National Commercial Remote Deposit, please contact Treasury Management Service:

Hours: Monday-Friday 8am-6pm ET / 7am-5pm CT

Phone: 800-844-1720

Email: TMService@oldnational.com

Appendices

Appendix A: Bank Holiday Schedules

Old National does not process CRD transactions on the following federal holidays:

- New Year's Day (January 1)
- Dr. Martin Luther Kink, Jr. Day (3rd Monday in January)
- Presidents Day (2nd Monday in February)
- Memorial Day (last Monday in May)
- Juneteenth (June 19th)
- Independence Day (July 4th)
- Labor Day (1st Monday in September)
- Columbus Day (2nd Monday in October)
- Veterans Day (November 11th)
- Thanksgiving (last Thursday in November)
- Christmas Day (December 25)

Appendix B: Online Security Best Practices

In today's increasingly connected world, online fraud has become a primary concern for Old National. We strive to provide as many tools as we can to protect your online banking. Unfortunately, we cannot work alone to help protect you. In this section, we offer some best practices to help guard your Commercial Remote Deposit session from unwanted intruders and internal fraud.

1. Use Dual Control Where Possible

Maintaining dual control over internal banking processes is strongly encouraged by Old National. For example, you may have one staff member add the total deposit and have a second staff member scan and transmit the deposit, to make sure the amounts match. We also recommend having two staff members securely storing the checks, writing their initials on the bag to verify its contents. These procedures can help protect your company from errors and internal fraud.

2. Watch for Suspicious Activity at the Log-in Screen

If you notice that your PC is acting strangely at log-in – either prompting you for a new token passcode when it normally wouldn't, popping up windows you haven't seen before, or locking your user account out, you may be experiencing an online attack. First, turn off your PC immediately and disconnect it from power. Then, call our Treasury Management support team at 800-844-1720, Option 1 immediately to notify us of the attack. We will review your user account for any suspicious activity.

3. Review your Deposit History Regularly

Use the reports in Commercial Remote Deposit to make sure that the deposits sent match what you have in your records. If you find any discrepancies, contact the bank immediately.

4. Never Share User ID's or Passwords

We will set you up with additional user accounts, at your request. It is never recommended to share login credentials with anyone. Furthermore, we will never call or email you to ask for your password or token passcode.

5. Restrict User Rights Where Possible

If you have multiple Commercial Remote Deposit users, evaluate how much access they need. We can restrict access to certain accounts or functions at the user level, giving you increased control over what each user can and cannot do.

6. Read the Treasury Management Information Center Notices

We periodically post information about recent security issues and how to protect yourself on the Treasury Management Information Center, or urgent immediate notices on the Home Page of Commercial Remote Deposit.

7. Safeguard your PC and Network

Make sure your Internet security software (anti-virus, firewall, etc.) are up-to-date. If you have a computer network, make sure vulnerability scanning and testing are done regularly.

8. Do Not Click Links to Old National Log-in Pages in an Email

While it may seem more convenient to click a link in an email that looks like it is from Old National, this is a common way that fraudsters can redirect you to a phony webpage that resembles the normal login page. Always use links you access through OldNational.com or which you have previously bookmarked.

9. When in Doubt, Call Us at 800-844-1720