

TREASURY DIRECT USER GUIDE

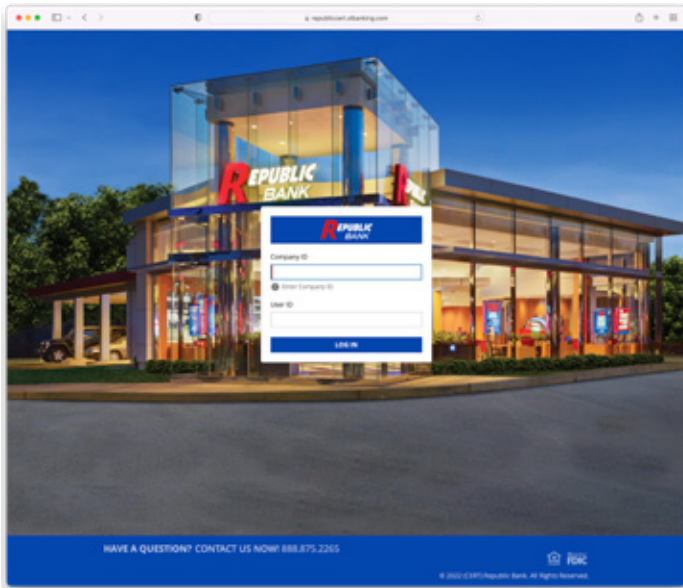


TREASURY DIRECT

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LOGGING INTO TREASURY DIRECT PROCEDURE



HOW TO LOGIN

1. Access Treasury Direct through:
<https://republic.olbanking.com/corporate>
2. Enter the **Company ID**.
3. Enter the **User ID**.
4. Click Login.
5. Review that the **Site Verification** image and phrase is correct.
6. Enter the **Password**.
7. Click Login. Is the first time logging in?
Yes: Enter a short phrase and chose an image.
No: Login is complete.

PAYEE PROCEDURE

CREATING A PAYEE

1. Click on **Menu**.
2. Click on **Payments**.
3. Click on **Payees**.
4. Click on **New Payee**.
5. Fill out the form as displayed:
 - **Payee Name:** Who the payment is being sent to.
 - **Display As:** Changes how Treasury Direct displays the payee name. If not used the Payee Name will display on Treasury Direct.
 - **Payee ID:** Can be any id and could match an id from their accounting software or make it up.
 - **Payee Type:** Business, Individual, or Government Agency.
 - **Address:** Physical address - must be entered.- **IMPORTANT NOTE:** For wires a P.O. Box cannot be used in this address. No Asterix in Treasury Direct as a required field

- **Email Address:** email address for recipient and is used for remittance, or notifications, from ACH payments.
6. Click **Add Account** on the right of the page.
 7. A popup will appear for **Add Payee Account**. This needs to be filled out to save remittance information on payments to the payee.

- **Account Name:** Auto fills with payee name, but can be adjusted as needed.
 - **Beneficiary ID Type:** The type of account payments are sent to. This will usually be an Account number for a bank account. Wires can be sent with all sorts of numbers, so that's why there are other choices.
 - **Account Number:** Number associated with the Beneficiary ID type chosen. If it's Account number then is the bank account number that the payments are sent to or debited from.
 - Then the payment types for this payee are selected. Depending on the services available to the company and the Beneficiary ID Type selected there may be multiple choices. These are ACH, Wire, and Real Time Payments. Selecting these adds more steps to this workflow.
8. Click **Next**.
 9. If **ACH** was selected fill out the details about the bank for the ACH step.
 - **Bank ID*:** the bank routing number.
 - **Bank Name:** not required, but you can use the *Bank Look Up* feature.
 - **Account Type:** defaults on checking, but could be any type of account that is allowed to at least receive ACH payments (not all accounts can be debited by ACH like a loan account).
 - **Debit Authorization Type:** For personal payees only, indicates how the individual authorized you to debit their account. There are three options:
 - **Not Authorized:** does not allow a debit.

- **Physical Authorization:** in person.
 - **Internet Authorization:** online purchase or approval.
 - **Telephone Authorization:** authorization received on phone call.
 - **Prenote:** Prenotes are used only for ACH test transactions. Prenotes take three business days to validate the account. During these three days payments are not allowed.
10. If **Wire** was selected fill out the details about the bank for the Wire step.
- **Beneficiary Bank ID Type:** FED ABA is used for domestic wires and SWIFT BIC is used for international wires.
 - **Beneficiary Bank ID:** The bank id is either the routing number for FED ABA or the BIC/SWIFT code for SWIFT BIC.
 - **Beneficiary Bank Name:** Name of bank who the payee banks with.
 - **Address:** Address for the bank.
 - **International Bank** Checkbox for international routing number if BIC/SWIFT chosen.
 - **Beneficiary Bank Country:** If international provide country here. Defaults to United States if domestic wires. REQUIRED FIELD
 - **International Routing Number:** This is required if the international wire is not a foreign exchange this will be the ABA routing number for the bank.
 - **Beneficiary ID Type:** transfers over from first page.
 - **Beneficiary ID:** transfers over from first page
 - **Beneficiary Country:** Country where recipient resides.
 - **Contact Name:** Enter the name of a contact who can be reached regarding questions during processing.
 - **Phone Number:** Enter the phone number of the contact who can be reached regarding questions during processing.
 - **Correspondent Bank:** contains another lookup with the option to add bank name, bank id type, and bank id. This is used when the client doesn't support international wires directly, but has a corresponding bank that transmits the wires internationally on their behalf.
 - **Intermediary Bank:** contains another lookup with the option to add bank name, bank id type, and bank id. This is used when the payee's bank doesn't support international wires directly, but has an intermediary bank that receives the wires internationally on their behalf.
11. Click **Add Payee Account**.
12. Review the screen if anymore accounts need to be

added they can do so now.

13. Click **Save** to finish adding the payee.

REVIEWING (SEARCHING FOR) EXISTING PAYEES

1. Click on **Menu**.
2. Click on **Payments**.
3. Click on **Payees**.
4. Click on **Manage Payees**.
5. The full list of payees are displayed and can be scrolled through or searched.
6. On the right side of the page, click **Search**.
7. Searches can be completed with the following:
 - **Display Name:** Name as displayed throughout the Treasury Direct, if none is designated will be the payee name.
 - **Account Number:** Account where payments are credited to or debited from.
 - **Payee ID:** ID assigned to the payee. This is usually helpful if the business uses ids from another system.
 - **Payee Name:** Name of payee.
 - **Payee Type:** Usually Business or Individual shows up here, but also Government Agency if an SEC code for tax payments are allowed on ACH transactions.
8. Clicking the down arrow next to the magnifying glass will display additional sort options.
9. Click the magnifying glass to complete the search.

EDITING EXISTING PAYEES

1. Click on **Menu**.
2. Click on **Payments**.
3. Click on **Payees**.
4. Click on **Manage Payees**.
5. Find the payee to edit by searching or scrolling through the list.
6. Click the pencil icon on the line of the payee that needs an edit.
7. Any information can be edited like when adding a payee.
8. Click **Save** when finished with edits.

DELETING EXISTING PAYEES

1. Click on **Menu**.
2. Click on **Payments**.
3. Click on **Payees**.
4. Click on **Manage Payees**.
5. Find the payee to delete by searching or scrolling through the list.
6. Click the x icon on the line of the payee that needs deleted.
7. Confirm deletion with popup by clicking **OK**.

APPROVING PAYMENTS PROCEDURE

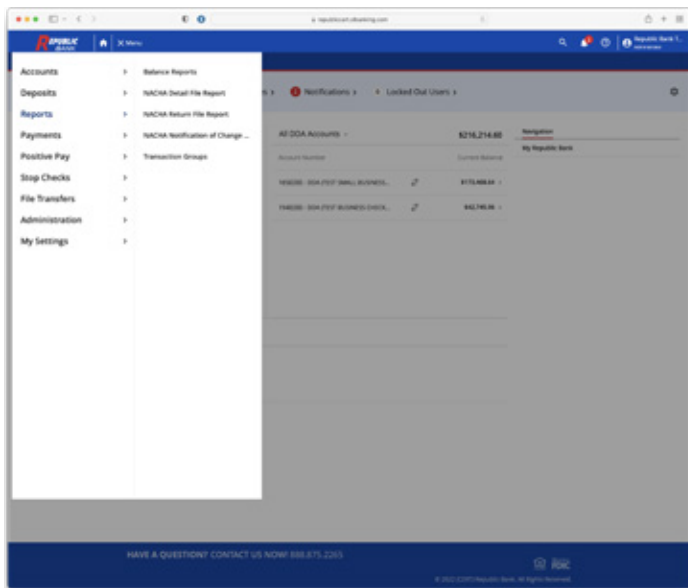
1. At the bottom of the Dashboard, there are approvals, if permitted.
2. Click on the approval that is needed, ACH, Wire, or Account Transfers (note Republic does not require dual approve for Account Transfers today, but they can enable this).
3. **Payment Activity** will load under the filter called **Current**. Here your **Pending Approval** payments will reside.

If multiple payment types need approval just change the filter for the **Type** to the right type or set to **All Transactions**.

Review the payments in the below list and do the following depending on the action needed:

- **Approve:** Click Approve. Then confirm by clicking Yes.
- **Change:** Click the down arrow next to Approve. Click Edit. This will let you edit the payment as normal. If the approver edits the payment it will need a prior user to complete the approval. If single approval no further approvals would be needed.
- **Cancel:** Click the down arrow next to Approve. Click Cancel. Then confirm by clicking Yes.

REPORTS PROCEDURE



MAKING TRANSACTION GROUPS

1. Click **Menu**.
2. Click **Reports**.
3. Click **Transaction Groups**.
4. Click **Create Company Group** at the bottom right.
5. Pick a **Group Name**.
6. Pick a **Group Code** to use.

7. On **Add Group Type** click in the field and begin entering the name of an account transaction type or choose from the list.
8. Click **Save**.

CREATING REPORTS

1. Click **Menu**.
2. Click **Reports**.
3. Click the report type to create.
 - **Balance Reports:** allows the retrieval of various information based on the **Transaction Group** chosen.
 - **NACHA Detail File Reports:** Details of ACH transactions
 - **NACHA Return File Reports:** Report about failed ACH transactions
 - **NACHA Notification of Change (NOC) Reports:** Any NOC updates, to change or correct account information, will be in this report.
4. Click **Create Report** in the bottom right corner.
5. Fill out the report details:
 - **Template Name:** Name is only required if saving the template. If this is just a one time report being generated then it is not required.
 - **Choose and sort accounts to display in your report.** This allows the user to select which accounts they want to report on. Only the accounts with access provisioned in services will display here.
 - **What data should be presented on this report?** This is based on the Transaction Groups the user previously created.
 - **How would you like this report to appear?** Various reporting styles are available. Web Report is easily readable, but if they are using finance software they need to use a file type they can upload.
 - **How would you like this report delivered?** Choices allow the report to be sent to the user other methods than just reviewing on the website.
 - **How would you like to be notified that this report has been delivered?** Useful when setting this report to generate automatically below.
 - **How would you like this report to be formatted?** different report styles allow for different formatting. HTML is best for Web, but PDF allows for easy saving. Not all formats are allowed for all report styles.
 - **When would you like this report delivered?** Allows for reports to be automatically generated.
6. Choose the following options based on what to complete:
 - **Generate:** View the report now.
 - **Download:** Save the report as a file to the computer to view now or later.
 - **Save Template:** Creates a template that can be used again and again.

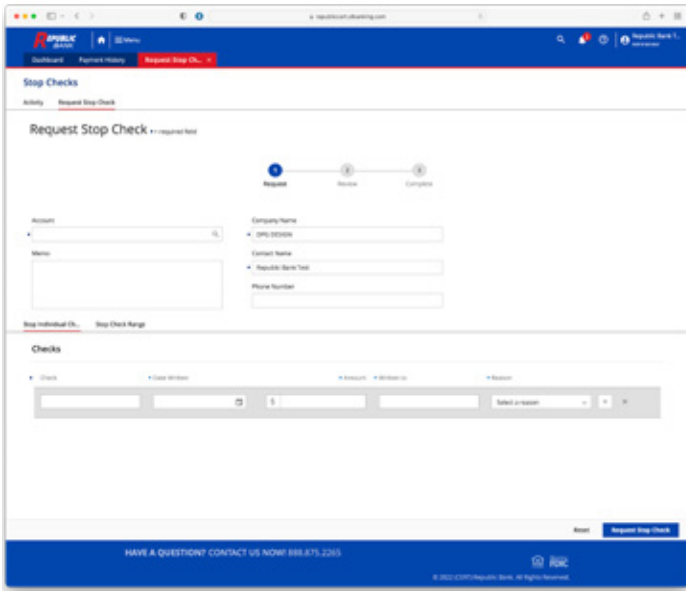
SEARCHING FOR PAYMENTS HISTORY PROCEDURE

1. Click on **Payment**.
2. Click on **Payment Activity**.
3. Click on **Payment History**.
4. Navigate to enter into the search bar.
5. If it is known what type of payment is needed pick the proper tab (ACH Payments, Wire Transfers, or Account Transfers), otherwise proceed with search under 'ALL TRANSACTIONS'.
6. There are several search parameters that can be used. Use the ones which have been obtained from the customer, not all are necessary. If you choose the arrow next to the magnified glass it will bring the advanced filter listed
 - **Company ID:** Helps filter transactions for just that company.
 - **Tran Number:** The transaction number for the payment begins with ACH, ATR, DWR, or IWR.
 - **Name:** If the payment was created as part of a recurring series, enter any portion of the series or template name in the field provided.
 - **Amount:** This value should be the total amount of the batch (not individual transactions), wire, or account transfer created.
 - **Status:** To view transactions with a specific status, click the field and select a status from the drop-down menu which appears.
 - **Entry Method:** Results may also be filtered by whether the payment was entered manually or imported. Click in the field and select the appropriate option.
 - **Import File:** If a payment was created through importing a file, enter any portion of the name of the file that was imported in the field.
 - **Recurring Payments Only:** Select this checkbox to be displayed only transactions created as part of a recurring series.
 - **Payee:** Transactions may also be found by searching for a specific payee contained in the payment. Payees included entities saved to Payee Maintenance only.
 - **Payee Account (ACH Only):** Enter the account of the payee which was used in the batch.
 - **Beneficiary (Wires Only):** Enter the name beneficiary that is a saved or unsaved payee.
 - **Originator (Wires Only):** In most cases, this will probably be the company name since this information is copied from the company profile during wire and template creation. However, the originator may edited or changed by the wire initiator.
 - **Correspondent Bank ID (Wires Only):** This is not common most transactions don't use a correspondent bank.
 - **Debit Account (Wire Only):** Enter any portion of the debit account used to fund the wire.
 - **From Account (Account Transfer Only):** Enter any portion of the transfer debit account.
 - **To Account (Account Transfer Only):** Enter any portion of the transfer credit account.
7. Transactions that match the search results will display. Clicking View will display their details.

MOBILE DEPOSIT PROCEDURE

1. Open the Mobile App.
2. Is the customer using a tablet or Mobile phone?
 - **Tablet:** Click Mobile Deposits on the left.
 - **Mobile Phone:**
 - a. Click on **Menu**.
 - b. Click **Mobile Deposits**.
3. The customer can review past mobile deposits here.
4. Clicking **Make a Deposit** will start the deposit process.
5. Fill out the following information and make the choices as necessary:
 - **Deposit to/Location:** Select the check deposit account.
 - **Amount:** Enter the dollar amount of the check.
 - **Check Front:** Select this option to engage the device's camera and capture an image of the front of the check.
 - **Check Back:** Select this option to engage the device's camera and capture an image of the back of the check.
 - **Payer:** Enter the name of the check writer/issuer.
 - **Memo:** Enter memo information about the check.
 - **Add Check/Add Another:** Select this option to add the check to the Checks to Deposit queue. This allows the user to queue multiple checks and submit them as a batch.
 - **Clear Check:** Select this option to clear out the check details that have been entered.
 - **View List:** Select this option to review the checks to deposit queue.
6. Click **Review**.
7. Click **Submit**.

STOP PAYMENTS PROCEDURE



PLACING A STOP ON A CHECK

1. Click on **Menu**.
2. Click on **Stop Checks**.
3. Click on **Request Stop Checks**.
4. Choose the **Account** the check was written on.
5. The **Company Name** is defaulted, but can be changed if needed.
6. The **Contact** is defaulted with the user name, but can be changed if needed.
7. The **Phone number** provides the FI a method of contacting the Contact in the event there is a question with the stop payment.

The user can perform a Stop of an Individual Check or a Check Range.

- **Stop Individual Check:**
 - a. Enter the **Check Number**.
 - b. Choose the **Date Written** with the calendar that pops up.
 - c. Enter the **Amount** of the check.
 - d. Enter who the check was **Written To**.
 - e. Select a **Reason** from the drop-down menu for the stop payment.
 - f. Click the **“+”** icon to add more checks or the **“x”** to remove some.
 - **Stop Check Range:**
 - a. Select an **Account**.
 - b. Select **Reason** for stopping this range.
 - c. Enter the **Starting Check Number** and **Ending Check Number** of the range.
 - d. The **Company Name** is defaulted, but can be changed if needed.
 - e. The **Contact** is defaulted with the user name, but can be changed if needed.
8. Click **Request Stop Check**.

9. Review the stop request details.
10. Click **Confirm**.
11. A successful request will have an **Alert** with the transaction number beginning with **STP**.

CANCELING A STOP ON A CHECK

1. Click on **Menu**.
2. Click on **Stop Checks**.
3. Click on **Activity**.
4. Find the stop to cancel.
5. Click on the **No Action** box to open the drop-down.
6. Click **Cancel**.
7. Click **Submit Actions**.
8. Click **Complete Actions**.

SECURITY PROCEDURE

INSTALLING SECURE TOKEN

1. Go to your phone's app store
2. Search for *Republic Bank Secure Token* – The Icon will look like the below image.
3. Select **Install**.



LOGGING INTO SECURE TOKEN FOR THE FIRST TIME

1. Enter in your **Software Activation Key** (See *“For Admin Use Only”* steps on how to obtain the key. Token will only work for Domestic customers).
2. Click **Next**.
3. Create your **Password/PIN**.
4. Confirm your **Password/PIN**.
5. Click **Next**.
6. Select method to receive your **Verification Code** (Email is primary method).
7. Access your email to obtain the **Verification Code**.
8. Input the **Verification Code** into the App.
9. Click **Next**.
10. You will receive a success message once completed.
11. To log in going forward you only need to enter your newly created **Password/PIN**.

RESETTING SECURE TOKEN PASSWORD

1. Click **Forgot PIN?**
2. Enter the **Software Activation Key**.
 - If expired select **Reset** to generate a new code (admin only).

- Located within your **Profile Menu** under **Contact Information** (admin only).
 - Non-admins will need to receive their **Software Activation Key** from their company admin.
3. Create the **PIN**.
 4. Retype the **PIN**.
 5. Choose how to receive the **Verification Code**.
 6. Check the email or text where the **Verification Code** was sent. (*Email is primary method*).
 7. Enter the **Verification Code**.
 8. Select **Next**.
 9. You will receive a success message once completed.

FOR ADMIN USE ONLY

Accessing Software Activation Key for non-admin users

1. Go to **Menu**.
2. Select **Administration**.
3. Select **Company Overview**.
4. Select **Users**.
5. Locate user that needs the **Activation Key**.
6. Select **ACTIONS** down arrow under their username box.
7. When Pop-up opens, select **Edit** – new page opens.
8. Scroll down and copy the **Software Activation Key** for your users.
9. If **Key** is expired select **Reset** to generate a new key.
10. Select **Cancel** to back out of the page.

FIRST TIME SET UP OF OUT-OF-BAND AUTHENTICATION PIN

1. Find where to download the link. Many banks store this in Treasury Direct under the 'My Settings' or the login screen.
2. Click to download the software.
3. Launch the downloaded software.
4. Follow the install prompts.
5. This installs a keyboard driver which will require a reboot before fully installed.
6. Click **Register New User**.
7. Enter the **Software Activation Key**.
8. Create the **PIN**.
9. Retype the **PIN**.
10. Choose how to receive the **Verification Code**.
11. Check the **Email** or **Text** where the verification code was sent.
12. Enter the **Verification Code**.
13. Login to **Secure Browser**.

USING OUT-OF-BAND AUTHENTICATION PIN FOR PAYMENTS

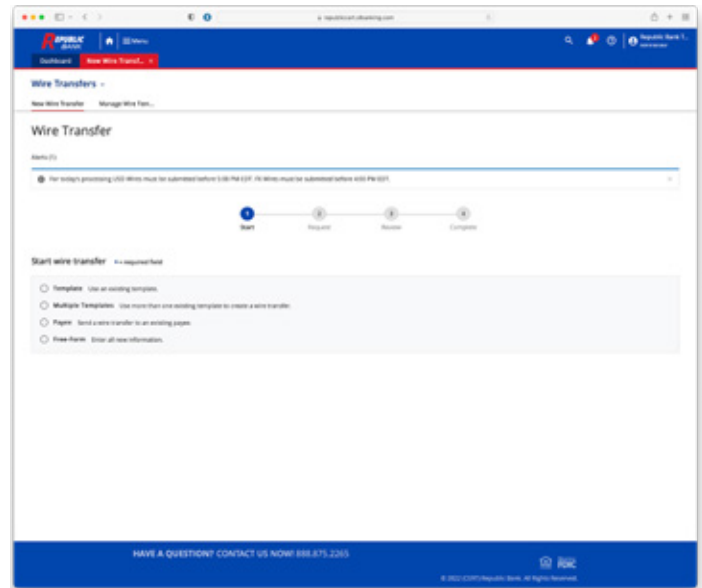
1. Check that the right user exists on the Secure Browser. If there are multiple users registered there will be a drop-down of choices.
2. Enter the **PIN**.

3. Click **Login**.
4. Access the desired destination.

RESETTING OUT-OF-BAND AUTHENTICATION PIN

1. Click **Forgot PIN?**
2. Enter the **Software Activation Key**.
3. Create the **PIN**.
4. Retype the **PIN**.
5. Choose how to receive the **Verification Code**.
6. Check the **Email** or **Text** where the Verification Code was sent.
7. Enter the **Verification Code**.

WIRE TRANSFER PROCEDURE



CREATING A (DOMESTIC) WIRE TRANSFER

(funds sent in USD to another bank in the United States for the benefit of a US Beneficiary)

1. Click on **Menu**.
2. Click on **Payments**.
3. Click on **Wire Transfers**.
4. Click on **New Wire Transfer**.
5. Choose from the following options:
 - **Template:** Use an existing Template.
 - **Multiple Template:** Use more than one template to create multiple wires at once.
 - **Payees:** Send a wire transfer to an existing payee.
 - **Freeform:** Enter all new information.

Choose one pre-made template to send a wire.

1. Select the **Template** to use.
2. Click **Next**.
3. Choose the **Payment Date** for when to pay the wire.

Clicking the arrow to the right of **Recurring Options**, is only available for template payments, otherwise, this section doesn't display. It will give the option to choose recurring or one-time. If chosen as recurring, the following decisions are available:

Choose Frequency:

- **Daily:** Each business day Sunday-Saturday or specific days each week.
- **Weekly:** Choose which day each week.
- **Bi-weekly:** Choose which day every other week.
- **Semi-monthly:** Choose either specific numbered days (e.g. the 5th and the 14th) or general days (e.g. the First Monday and the Third Tuesday).
- **Monthly:** Choose either a specific numbered day (e.g. the 5th) or a general day (e.g. the First Monday).
- **Annually:** Choose what day of the year.

Choose Duration:

- **Transaction Repeats Indefinitely.**
- **Transaction Repeats until End Date** (then select an end date).
- **Fixed Number of Transactions** (Max: 999 Transfers) (then select the number of transactions).

Choose Start Date: Choose when the first payment should start, but it doesn't have to be the first actual payment, it must be created prior to the effective date. A first Transfer Date will display below the start date.

- a. Clicking the arrow to the right of **Notify Me** will review the notification options.
- b. Select mode and format preference of notification (none, email, email and text) (html, text, pdf, encrypted pdf).
- c. Click **Save**.
- d. Click **Request Transfer**.
- e. Review the transfer details for accuracy.
- f. Click **Confirm**.
- g. Enter the secure token code for Treasury Direct.
- h. Click **Submit**.
- i. Two alerts will pop up displaying the **Transfer Request** number, and the timestamp the request was accepted.

MULTIPLE WIRE TEMPLATE PAYMENTS:

Choose to create many existing template payments at once.

1. Click **Next**.
2. Select the **Templates to pay**.
3. Choose the **Payment Date** for when to pay each wire.
4. Clicking the arrow to the right of **Notify Me** will review the notification options.
5. Click **Request Transfer**.
6. Review the transfer details for accuracy.
7. Click **Confirm**.
8. Enter the secure token for Treasury Direct.
9. Click **Submit**.
10. A transfer acceptance will display confirming it has been requested and what the timestamp is. Each wire will also display with the separate wire ids.

PAYEE:

Select a payee already added to send a wire.

1. Select a payee from the list.
2. Click **Next**.
3. Fill out the **Account Information:**
 - **Debit Account:** This is the account from which the funds will be withdrawn to fund the wire.
 - **Originator Name:** This field is defaulted based on Debit Account.
 - **Originator Address:** This field is defaulted with the address assigned to the business.
4. Fill out **Payment Information:**
 - **Payment Date:** Will default to current business day. If after Republic Bank predetermined cut off times it will default to the next business day. You may also future date the payments up to 14 business days.
 - **Payment Currency:** Defaults to USD, FX currencies only show if company/user has entitlements.
 - **Amount:** if this is an FX wire you will have the choice of specifying if the amount is debit in USD or payment amount in the FX currency.
 - **Purpose of Payment:** A small message describing the payment at a maximum of 16 characters.
 - **Additional Information:** Four fields where other information about the wire can be added and can accommodate up to 35 characters per field.
5. Clicking the arrow to the right of **Notify Me** will review the notification options.
6. Once completed, the user will click **Request Transfer**.
7. After reviewing the transfer for accuracy, the user will click **Confirm**. If the user wishes to make an edit, there is an Edit button to the left of confirm.
8. The user will enter their secure token and click **Submit**.
9. Once finished processing 2 alerts will pop up, one with the transfer request number beginning with DWR, and the other with the timestamp the request was completed.

FREE-FORM:

Send a wire to a payee that is not in the list of payees.

1. Click **Next**.
2. Fill out the **Account Information:**
 - **Debit Account:** This is the account from which the funds will be withdrawn to fund the wire.
 - **Originator Name:** This field is defaulted based on the Debit Account chosen.
 - **Originator Address:** This field is defaulted with the address assigned to the business.
 - **Save as Repetitive Template:** This gives the user the choice to save the wire transfer as a template.
3. Fill out the **Beneficiary Information**. This is the payee details. Refer to Adding Payees for more instruction for these fields.
4. At the bottom of the **Beneficiary Information** section the option to Save as Payee is available.

5. Fill out **Payment Information:**
 - **Payment Date:** Will default to current business day. If after Republic Bank predetermined cut off times it will default to the next business day. You may also future date the payments up to 14 business days.
 - **Payment Currency:** Defaults to USD, FX currencies only show if company/user has entitlements.
 - **Amount:** if this is an FX wire you will have the choice of specifying if the amount is debit in USD or payment amount in the FX currency.
 - **Purpose of Payment:** A small message describing the payment at a maximum of 16 characters.
 - **Additional Information:** Four fields where other information about the wire can be added and can accommodate up to 35 characters per field.
6. Clicking the arrow to the right of **Notify Me** will review the notification options.
7. Once completed, the user will click **Request Transfer**.
8. After reviewing the transfer for accuracy, the user will click **Confirm**. If the user wishes to edit instead there is an **Edit** button to the left of confirm.
9. The user will enter their secure token and click **Submit**.
10. Once finished processing 2 alerts will pop up, one with the transfer request number beginning with DWR, and the other with the timestamp the request was completed.

CREATING AN FX-INTERNATIONAL WIRE TRANSFER

Complete FX Instructions are located in Treasury Direct under the **File Vault** for your convenience.

EDITING A WIRE TRANSFER

1. Click on **Menu**.
2. Click on **Payments**.
3. Click on **Payment Activity**.
4. Click on **Future**.
5. On the calendar, Click the **Wire transaction Number** in question.
6. At the bottom below the calendar, Click **Edit** next to the payment.
7. Modify the date, recurring options, or notifications as needed.
8. Click **Save**.
9. Enter the **Secure Token Code**.
10. Click **Submit**.
11. Alert will display at the top showing change was made successfully.

CANCELING A WIRE TRANSFER

1. Click on **Menu**.
2. Click on **Payments**.
3. Click on **Payment Activity**.
4. Click on **Future**.
5. Click on the calendar the **Wire Transaction**

Number in question.

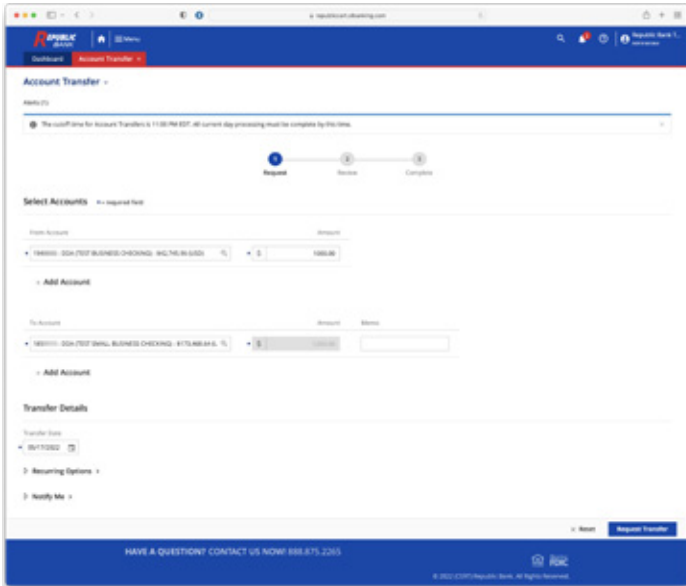
6. At the bottom below the calendar, Click the drop-down icon next to the Edit button next to the payment.
7. Click **Cancel**.
8. Click **Yes**.
9. An Alert will display showing the payment has been canceled.

PASSWORD RESET PROCEDURE

1. Locate the customer in Treasury Direct.
2. If the user is locked out a red exclamation mark next to their actions will indicate so.
3. The following actions can be completed:
 - **User does self-password reset online.**
Follow the login process and when reaching the password entry, click **Forgot Password**.
 - a. Choose how a temporary password can be sent.
 - b. Click **Next**.
 - c. A temporary password will be sent by the method the customer chose.
 - d. Once the temporary password arrives the customer will have to enter it.
 - e. Enter a new password.
 - f. Confirm Password by entering it again.
 - g. Click **Change Password**.
 - h. If successful, an alert will say password has been successfully reset.
 - i. The customer will need to login.
 - **Agent initiates password reset.**
 - a. Click **Actions**.
 - b. Click **Password**.
 - c. Choose how a temporary password can be sent.
 - d. Click **Submit**.
 - e. A temporary password will be sent by the method chosen.
 - f. Once the temporary password arrives the customer will have to login with the temporary password.
 - g. Enter a new password.
 - h. Confirm Password by entering it again.
 - i. Click **Change Password**.
 - **Customer expresses trouble with receiving the temporary password.**
 - a. Follow the **Agent initiates password reset**.
 - b. Instead of the customer waiting for a temporary password, access the Actions for the customer.
 - c. Click **Resend**.
 - d. Click **View Item**.
 - e. The email or text sent to the customer will show the message with the temporary password.

- f. Provide this password to the customer to enter when they login at step 6.

ACCOUNT TRANSFERS PROCEDURE



CREATING AN ACCOUNT TRANSFER

1. Click on **Menu**.
2. Click on **Payments**.
3. Click on **Account Transfer**.
4. Select the **From Account**.
5. Choose how much to send in the **Amount** field.
6. Select the **To Account**.
7. Add an optional **Memo** for a reason for the transfer.
8. Multiple **From Accounts** or multiple **To Accounts** can be added. If multiple **To Accounts** are added then the amounts are chosen for how much goes to each account instead how much comes out of the one account.
9. Select the **Transfer Date**.
10. Clicking the arrow to the right of Recurring options, is only available for payments, otherwise, this section doesn't display. It will give the option to choose recurring or one time. If chosen as recurring the following decisions are available:
 - **Choose Frequency:**
 - a. **Daily:** Choose from every day or specific days each week.
 - b. **Weekly:** Choose which day each week.
 - c. **Bi-weekly:** Choose which day every other week.
 - d. **Semi-monthly:** Choose either specific numbered days (e.g. the 5th and the 14th) or general days (e.g. the First Monday and the Third Tuesday).

- e. **Monthly:** Choose either a specific numbered day (e.g. the 5th) or a general day (e.g. the First Monday).
- f. **Annually:** Choose what day of the year.

- **Choose Duration:**
 - a. **Transaction Repeats Indefinitely.**
 - b. **Transaction Repeats until End Date** (then select an end date).
 - c. **Fixed Number of Transactions** (Max: 999 Transfers) (then select the number of transactions).
 - **Chose Start Date:** Choose when the first payment should start, but it doesn't have to be the first payment date exactly just has to be before it. A first Transfer Date will display below the start date.
11. Clicking the arrow to the right of **Notify Me**, will open the Notification Options to choose how to be notified about various activity with this batch.
 - If no notification for a particular **Status Type**, change the **Mode of Notification** to **None**.
 - The Encrypted PDF does require the user to enter their encrypted password to access the document. This is located under MY PROFILE in the left hand column.

12. Click **Request Transfer**.
13. Review the transfer for accuracy.
14. Click **Confirm**.
15. Two alerts will display with one having the request transaction number beginning with ATR for Account Transfers and the other providing the timestamp the request was accepted.

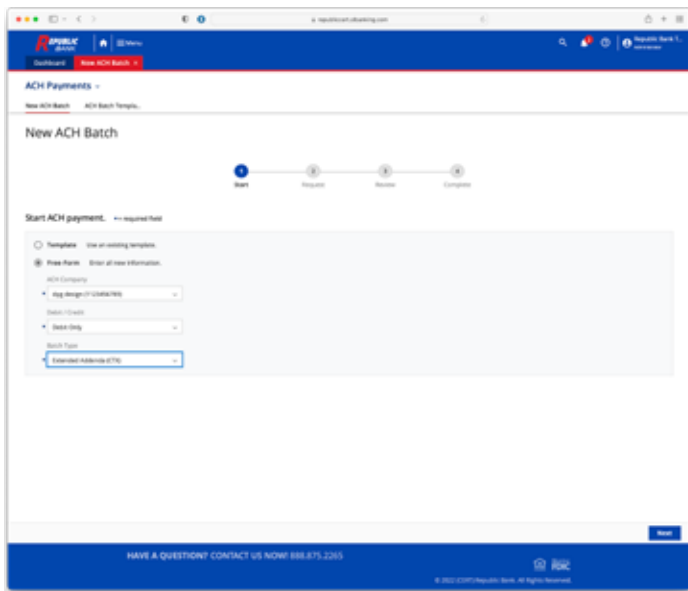
EDITING AN ACCOUNT TRANSFER

1. Click on **Menu**.
2. Click on **Payments**.
3. Click on **Payment Activity**.
4. Click on **Future**.
5. Find and click the **Account Transfer Request Number** to edit. The transfer will display below the calendar.
6. Click **Edit**.
7. Editing the Account Transfer is just like creating a new one. All details can be changed.
8. Click **Request Transfer** to update with changes.

CANCELLING AN ACCOUNT TRANSFER

1. Click on **Menu**.
2. Click on **Payments**.
3. Click on **Payment Activity**.
4. Click on **Future**.
5. Find and click the **Account Transfer Request Number** to cancel. The transfer will display below the calendar.
6. Click **down arrow** to the right of Edit.
7. Click **X Cancel**.
8. Confirm the cancellation by clicking **Yes**.
9. An alert will display saying the payment has been canceled.

ACH BATCH PROCEDURE



CREATING AN ACH BATCH:

1. Click on **Menu**.
2. Click on **Payments**.
3. Click on **ACH Payments**.
4. Click on **New ACH Batch**.
5. Choose from the following:
 - **Free-Form:** Chooses Payees and information now starts with a blank batch.
 - **Template:** Your presetted with a selection of payees. Amounts may be included. Some users are limited to using batches.
 - **Auto-Saved Drafts:** If previously making a batch and left before submitting the batch, that batch will be saved here. The system auto-saves once every 20 seconds. Click **Free Form Batch** or **Template Batch**.
6. Choose the **ACH Company** from the drop-down. Each ACH Company has a defined Account to either Credit or Debit
7. Select whether the batch has **Debits** (Debits from a payee's account at another bank to the company's Republic Bank account) or **Credits** (Credit to a payee's account and a debit transaction posts to the company's Republic Bank account).
8. Select what **Batch Type** it is by choosing from SEC Codes.
9. Click **Next**.
10. Select the **Payment Date**. Will populate with the standard date (2 business days forward) and if wanted to pay earlier or in the future you can select calendar to view available dates.
11. If this is a repeated transaction, there is the option to save the batch as a template by checking **Save as Template**. When this is selected the customer must choose a name for the template.
12. If the user wants to have recipients see a title like description (only 20 characters) then enter **Company Discretionary Data**.
13. Enter **Company Entry Description:** description of the purpose of the payment in the batch (only 10 characters). Examples: PAYROLL, EMPBONUS, ASSOCDUES, TUITION
To send a Pre-note for \$0.00 to validate a Receiver's account, this field must state "ACCTVERIFY." Once the pre-note period expires (three business days), this must be changed to the actual purpose of the payments in the batch, as stated directly above.
14. If payees are displayed with \$0 in the transaction amount, check the **Exclude \$0.00/empty items during batch submission** box. An example is a per diem employee who works zero hours during a pay period they would be excluded from the batch to the FED.
15. The next steps need to be repeated for each payee in the batch.
 - The user will need to add payees to the batch to create ACH transactions to submit. Is the user using existing payees or adding new payees? (both may happen in the same batch).
 - **Existing Payees:**
 - a. Search for the Payee in the Payee column by clicking on the field and begin typing the payee's name.
 - b. A drop-down selection will display with all payees matching the description. Select the correct payee from the list.
 - c. Continue to the next step.
 - **New Payees:**
 - a. Click **Create New Payee** on the right side of the page.
 - b. Fill out the Payee information like when adding a new payee.
 - c. Continue to the next step.
 - If multiple accounts are added for the payee select the account which the transaction should process.
 - If using a mixed batch select whether the transaction is a **Debit** on the recipient's account or a **Credit** to the recipient's account.
 - Enter the **Amount** of the payment.
 - If needed, **Addenda** can be added to provide payee additional information regarding how the payment should be applied.
 - Checking **Send Remittance Email to Payee** will create an email to the payee advising a payment is sent to them. This email message can be customized by adding additional text.
 - Press the **+** icon to the right to add new payees.
 - Once all are added, continue to the next step.

16. Clicking the arrow to the right of **Recurring Options**, is only available for template payments, otherwise, this section doesn't display. It will give the option to choose recurring or one time. If chosen as recurring, the following decisions are available.

- **Choose Recurrence type:**
 - a. **Daily:** Choose from every day or specific days each week.
 - b. **Weekly:** Choose which day each week.
 - c. **Bi-weekly:** Choose which day every other week.
 - d. **Semi-monthly:** Choose either specific numbered days (e.g. the 5th and the 14th) or general days (e.g. the First Monday and the Third Tuesday).
 - e. **Monthly:** Choose either a specific numbered day (e.g. the 5th) or a general day (e.g. the First Monday).
 - f. **Annually:** Choose what day of the year.
- **Choose Duration:**
 - a. **Transaction Repeats Indefinitely.**
 - b. **Transaction Repeats until End Date** (then select an end date), or Fixed Number of Transactions (Max: 999 Transfers) (then select the number of transactions).
- **Choose Start Date:** Choose when the first payment should start, but it doesn't have to be the first payment date exactly just has to be before it. A first Transfer Date will display below the start date.

Clicking the arrow to the right of Notify Me, will open the Notification Options to choose how to be notified about various activity with this batch.

- If no notification for a particular **Status Type**, change the **Mode of Notification** to **None**.
- Text is just unformatted text in the same format as if the content were pasted in a notepad.
- The Encrypted PDF does require the user to enter their encrypted password to access the document.

Click **Request Batch** to start submitting the batch.

A new page will load to review the batch. The user can click Edit to make any changes or click **Confirm** to submit the batch.

The user will then have to re-enter their secure token.

A transfer request transaction number will display in the Alert and will begin with ACH to indicate this is an ACH transaction.

EDITING AN ACH BATCH

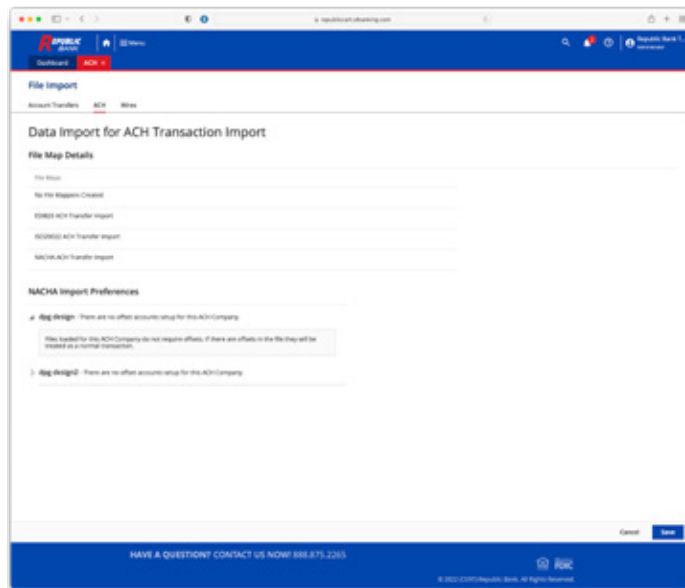
1. Click on **Menu**.
2. Click on **Payments**.
3. Click on **Payment Activity**.
4. Click on **Future**.
5. On the calendar, click the **ACH Transaction Number** in question.
6. The payment will display below the calendar.
7. Click **Edit** next to the payment.

8. The payment shows up as if being created. All fields can be edited here as they were originally being created, except the **Batch Type** and the **ACH Company** it is made from.
9. Once all changes are done, click **Save Batch**.

CANCELLING AN ACH BATCH

1. Click on **Menu**.
2. Click on **Payments**.
3. Click on **Payment Activity**.
4. Click on **Future**.
5. Click on the calendar the **ACH Transaction Number** in question.
6. The payment will display below the calendar.
7. Click the drop-down button on the Edit button next to the payment.
8. Click **Cancel**.
9. Confirm cancellation by clicking **Yes**.
10. An Alert will display that the payment has been cancelled.

FILE MAPS FOR IMPORTS PROCEDURE



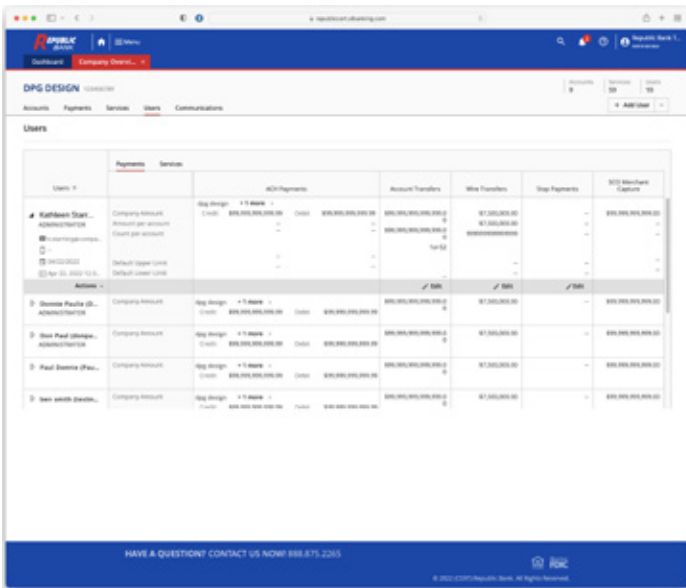
1. Click on **Menu**.
2. Click on **File Transfers**
3. Click **File Import**.
4. What is being imported?
 - Select **ACH** (Wire and Account Transfers are not available)
 - a. Click **Create File Map**.
 - b. Continue to the next step.
 - **Payees or Templates:**
 - Click on **Import Maintenance**.
 - a. Select **Payee import, ACH Batch Template Import, or Wire Template Import** as appropriate
 - b. Click **Add Import**.

- c. Based on what is being imported make the correct selection:
 - **Payee Import:** Select what types of payments are being sent to the payees being added.
 - ACH Only
 - Wires Only
 - ACH and Wires
 - d. Continue to the next step.
5. Name the file map by filling out **Mapper Name**.
 6. Upload a **Test File** by clicking on **Browse for file** then once selected click **Upload**.
 7. Choose what **File Type**. Then answer the next few questions based on the file type chosen:

Delimited Text: a text file to present data in columns with a common separator usually a comma.

 - a. What field delimiter is used in your file?:
What is the common separator? (usually a comma).
 - b. Should blank lines be ignored? Yes or no up to user they may need to go back and correct blank entries.
 - c. Does your file contain headers or footers? Is there information that is not data related to the file being imported or is consistent throughout all entries. If yes continue to the rest of the questions. If not continue to the next step.
7. Click **Actions**.
 8. Choose **Clone User**.
 9. The create user page displays and needs to be filled out. Many details are cloned.
 - User ID
 - First Name
 - Last Name
 - Enabled Date
 - Email Address
 - Encrypted Report Password
 - Enter password
 - Re-enter password
 - Security Questions
 - Default zip code is 00000
 - Default Mother's maiden name is <name>
 - Copy or do not copy service permissions from user (This is the general services).
 - Copy Account permissions from user (This is permissions which are account specific which accounts the user has access to).
 10. Click **Save**.

CLONING A USER, COPYING SERVICES, AND COPYING PAYMENTS PROCEDURE



CLONE A USER

1. Click on **Menu**.
2. Click on **Administration**.
3. Click **Company Overview**.
4. Select **Users**.
5. Find a user with services similar to the user that needs to be created.
6. Click the Arrow icon next to the user's name to expand the user.

COPY SERVICES

1. Click on **Menu**.
2. Click on **Administration**.
3. Click **Company Overview**.
4. Select **Users**.
5. Find the user which needs services.
6. Click the Arrow icon next to the user's name to expand the user.
7. Click **Actions**.
8. Choose **Copy Services**.
9. In the **From User ID** field search for the user to mirror their services.
10. Click the user from the drop-down that will appear after a brief loading period.
11. If account permissions need to be copied like which accounts the user has access to, check the copy account permissions. You can copy Account Permissions. You can copy Secure Browser Permissions
12. Click **Save**.

COPY PAYMENTS

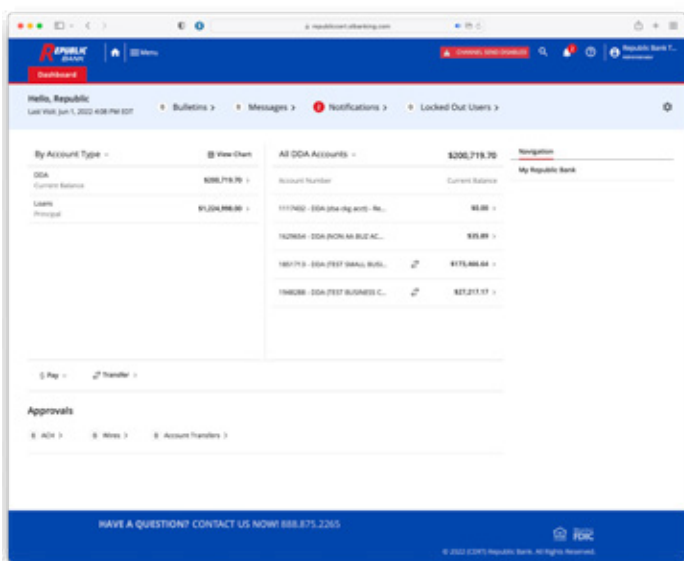
1. Click on **Menu**.
2. Click on **Administration**.
3. Click **Company Overview**.
4. Select **Users**.
5. Find the user which needs payments.
6. Click the Arrow icon next to the user's name to expand the user.
7. Click **Actions**.
8. Choose **Copy Payments**.
9. In the **From User ID** field search for the user to mirror their payments.

- Click the user from the drop-down that will appear after a brief loading period.
- If account permissions need to be copied, like which accounts the user can use in payments, check the copy account permissions from [username].
- Click **Save**.

ADDITIONAL INFORMATION

- Clone User:** Creates a brand new user that requires the following settings to be chosen, but also many of the copied information should be changed to, like the First Name and Last Name field.
- Copy Payments:** Copies over payment entitlements from a chosen user to the user the action is completed on.
- Copy Services:** Copies over service entitlements from a chosen user to the user the action is completed on.

BILL PAY PROCEDURE



ADDING A BILL

- Click **Add a Bill** on any page. The **Quick Add a Company or Person to Pay** page opens.

ADDING A COMPANY

To add a company to your list of bills, you can enter:

- The company's name, and we search our records to find the rest of the information we need to make payments.
- All the information we need to make payments: the company's name, address, phone number, and your account number.

If you have an account number, please be sure to enter it. Your account number is the most reliable means to ensure that the company can credit your payments properly.

To search for the company's address and phone number:

- Click **Company**, and then click **Continue**.

- In **Bill Name**, type the name of the company you want to add to your list of bills.
- Click **Search**. What happens next depends on the results of your search:
 - If we find a match for the name you entered, the **Add Information for a Company** page opens.
 - If we find more than one match for the name you entered, the **Select a Company** page opens. Select the company you want to add and click **Continue**.
 - If we don't find a company that matches the name you entered, the **Add Additional Information** page opens. Enter the address and phone number for the company you want to pay.
- In **Nickname**, type a name that helps you readily identify the biller or the purpose of the bill.
- In **Account Number**, type the account number exactly as it appears on your bill and retype it in **Confirm Account Number**.
- If necessary, type the ZIP Code for the billing address in **Biller ZIP Code**.
- Click **Add Bill**.

To enter all of the company's information:

- Click **Company**, and then click **Continue**.
- Click enter all the information for the bill. The **Add a Company With an Account Number** page opens.
- In **Bill Name**, type the name of the company you want to pay.
- In **Nickname**, type a name that helps you readily identify the biller or the purpose of the bill.
- In **Account Number**, type the account number exactly as it appears on your bill, and retype it in **Confirm Account Number**.
- In **Biller Address 1**, type the first line of the address where you send the payments for the bill. This may appear as the billing or remittance address on your statement.
- To direct the payment to a specific person or department, type the information in **Biller Address 2**. Be sure to precede the information with either **ATTN** or **C/O**.
- In **Biller City/State**, type the city name and select the state for the billing address.
- In **Biller ZIP Code**, type the ZIP Code for the billing address.
- In **Biller Phone Number**, type the phone number to contact regarding billing questions.
- Click **Add Bill**.

ADDING A PERSON TO PAY

To add a person to your list of bills, you can enter all the information we need to make payments: the person's name, address, and phone number.

To enter all of the person's information:

- Click **Person**, and then click **Continue**.

The **Add a Person to Pay** page opens.

2. In **First and Last Name**, type the name of the person you want to pay.
3. In **Nickname**, type a name that helps you readily identify the person or the purpose of the bill.
4. In **Address 1**, type the first line of the person's address.
5. To direct the payment to a specific person or department, type the information in **Address 2**.
Be sure to precede the information with either **ATTN** or **C/O**.
6. In **City/State**, type the city name and select the state for the billing address.
7. In **ZIP Code**, type the ZIP Code for the billing address.
8. In **Phone Number**, type the phone number for the person you want to pay.
9. Click **Add Bill**.

PAYING BILLS

You can pay one or more of the bills listed in the **Pay Bills** section.

To go to the Pay Bills section:

1. Click **Payment Center** on any page.
The Payment Center opens.
2. Go to the **Pay Bills** section.

To pay bills:

1. In **Pay From**, select the account from which to withdraw funds for the payments.
To make this account the default selection, select **Make Preferred Account**.
2. Find the bill you want to pay.
3. In **Amount**, type the amount you want to pay.
4. In **Pay Date**, enter the date you want us to deliver the payment to the biller.
5. Repeat the previous steps for each bill you want to pay.
6. Click **Make Payments**.
Your payment information appears on the **Review Payments** page.

To review and confirm your payments:

1. Review the payment information.
The Review Payments page shows the total amount for all payments you just made.
2. If the **Memo** box appears, you can type additional information to send with the payment (up to 34 characters).
The memo is printed on the check that Business Bill Pay sends to the biller. The Memo box only appears if Business Bill Pay sends the payment by check.
3. In **Check No.**, type a reference number for this payment. If you don't type a number, Business Bill Pay assigns one.

The check number is printed on the check we send to the biller. If we send an electronic payment, the check number is replaced by a transaction number.

4. Click **Submit Payments**.

The Payment Confirmation page displays the confirmation numbers automatically assigned to each of the payments.

5. Click **Note** to add descriptive information to keep on file with the payment (up to 256 characters).
You can add a note to any payment in Business Bill Pay. The note isn't sent with the payment.
6. Click **Print** to print the payment confirmation.
7. Click **Finished**. The **Payment Center** opens.

To go to the Pending Payments section:

1. Click **Payment Center** on any page.
The **Payment Center** opens.
2. Go to the **Pending Payments** section.

To change a payment:

1. Click **Change** next to the payment you want to change.
The **Change Payment** page opens.
2. Enter the changes you want to make.
3. Click **Save Changes**.
A message informs you that your changes have been made.
4. Click **Finished** to return to the Payment Center.

To cancel a payment:

1. Click **Cancel** next to the payment you want to cancel.
The **Cancel Payment** page opens.
2. Click **Cancel Payment**.
A message informs you that your payment has been canceled.
3. Click **Finished** to return to the **Payment Center**.

To change the biller information:

1. In **Biller Name**, select the bill you want to change.
2. In the What would you like to do? section, click **Update Biller Information**.
The biller information appears below the update option.
3. Enter the changes you want to make.
4. If you want to apply the changes to pending payments, click the box **Apply Changes to Pending Payments**.
5. Click **Save Changes**.
The biller information is changed, and the page clears so that you can select another bill.

To delete a biller:

1. In **Biller Name**, select the biller you want to delete.
2. In the "What would you like to do?" section, click **Delete This Biller**.
A confirmation message appears.

3. Click **OK** to delete the biller and cancel any pending payments listed in the message.
The biller is removed from the bills list.

POSITIVE PAY PROCEDURE

Note: Clients cannot add users to the Positive Pay system. If you would like to give a new user access to Positive Pay features, please create the user in Treasury Direct, then contact the bank at:

tmcustomerservice@myrepublicbank.com.

Include the following info:

- **Business Name.**
- **User ID** input into commercial center.
- **Mobile Number** of new user.
- **Accounts** that new user will require access to.

**EXCEPTION REVIEW CUTOFF TIME IS 2PM
ON BUSINESS DAYS.**

**ISSUED CHECK CUTOFF TIME IS 8PM
ON BUSINESS DAYS.**

LOADING A CHECK ISSUANCE FILE

1. From the dashboard, click **Change Module** and select **Check Positive Pay**.
2. Click **Perform** and select **Issue File Load**.
3. If customer has more than one template, select correct template from drop-down menu.
4. If customer does not have account number in their template, they will have to select account they want file pointed towards. If template shows the check issuance file has prefilled account numbers, the Account drop-down menu will not appear.
5. Drag & drop or browse to move files into upload box. Customers can upload more than one file at a time.
6. Once document appears in box, click **Upload**.
 - a. If the file has already been loaded, the status will show as "DUPLICATE_ISSUANCE".
 - b. If file load does not match file type indicated in the template (Excel spreadsheet instead of a CSV file, CSV file instead of a fixed column file, etc.), customer will get error. Click **Remove** to delete it from upload box.
 - c. If file load contains errors, they can be corrected by changing/entering information.
7. If file is accepted, it will show as "AVAILABLE_FOR_MATCHING". Once complete, click **Back to Status**.
8. To manually enter issued checks, from the check positive pay screen click **Perform** and select **Manual Issue Entry**.
9. If customer has more than one account, select account for manual issue entry
10. Once account is selected, enter information into rows. By clicking into bottom row, it will automatically add another row. Once all the information is entered, click **Save**.

VOIDING ISSUED CHECKS

1. Click **View**.
2. Click **Issue Warehouse**.
3. Click on the pencil under Update.
Change the status from **Issued** to **Voided**.
 - Use the **Voided** option for **Stopped** checks.

DECISIONING EXCEPTIONS

1. From the dashboard click on dollar amount next to exceptions in **Check Positive Pay** box.
2. Click on **Check Number** in the serial number column to view item.
3. Click on arrow to the left of **Transaction ID** to see the exception details.
4. After researching the exception determine if you want the check **Paid** or **Returned**.
5. If your company's default decision is "RETURN ALL" but check should be paid, click on blue **Pay** box.
6. Click on green **Confirm** box to finalize decision or gray **Cancel** button to go back.
7. If you do not want the check to be paid, do nothing and default decision will return the check at the cutoff time.
8. If your company's default decision is "PAY ALL", you should still review the items for fraud. Click on the blue dollar amount next to **Exceptions** from **Check Positive Pay** dashboard
9. Click on blue **Payee Review**.
10. Review the checks presented and if you would like to return it click on the blue **Return** button. If you would like the item to be **Paid**, do nothing and the default decision will pay the item at cutoff time.

VIEW MENU

- **Issue File Status:** customer can view files that have been uploaded, including approved and deleted. Customer can also delete a file if uploaded in error.
- **Issue Warehouse:** customer can make changes to line items once a file has been uploaded, but before a check has been presented.
- **Transaction History:** customer can view historical decisions of items that have come in for processing but cannot make changes. Clicking on arrow on the right will expand and show reason for decision.
- **Item Lookup:** allows the customer to search for a specific item by account and serial number and displays historical information for that item along with an image.

REPORTS (AVAILABLE FOR ONE YEAR)

- **Audit Report:** tracks information regarding the users who have accessed the system and performed auditable functions.
- **Notification Delivery Report:** provides information related to the delivery status of alerts generated by the service module in use.

Status Definitions:

- **Bounce:** receiving server could not or would not accept message.
- **Dropped:** recipient exists in one or more suppression lists.
- **Deferred:** recipient's email server temporarily rejected message.
- **Processed:** our email provider received the message and is processing it.
- **Delivered:** email was delivered to the recipient's email provider.
- **Open:** the user opened the email.
- **Spam Report:** the user reported the message as spam.

REMOTE DEPOSIT INSTALLATION INSTRUCTIONS FOR WINDOWS:

USER MUST HAVE ADMINISTRATIVE RIGHTS TO INSTALL SOFTWARE ON THE LOCAL DESKTOP.

UNINSTALL ALL PREVIOUS SCANNER SOFTWARE.

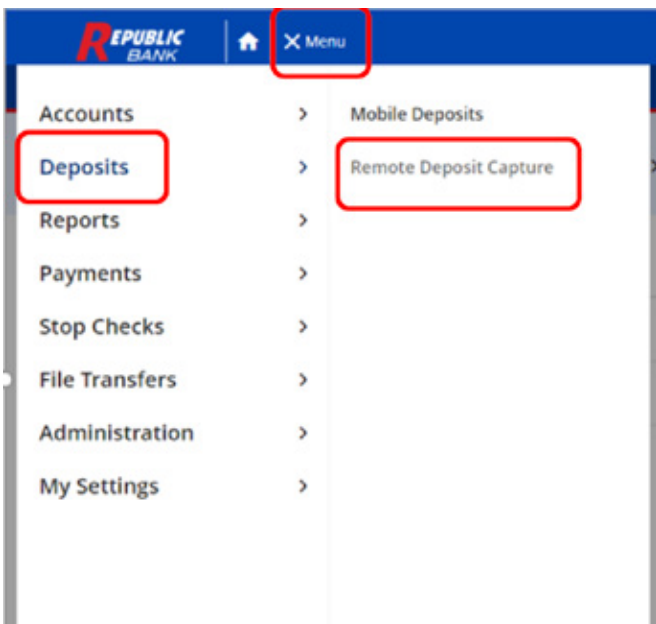
SUPPORTED OPERATING SYSTEMS:

- Windows 8, Windows 10 or Windows 11

SUPPORTED BROWSERS:

- Google Chrome
- Microsoft Edge
- Mozilla Firefox

1. Login to **Treasury Direct**.
2. Go to **Menu>Deposits>Remote Deposit Capture**.



3. Continue to **Remote Deposit Capture**.
4. When you see the message with the **Red X** that you are **Not Ready to Scan**- choose **Download Page**.
5. Click **OK**.
6. In the **Category** drop-down menu, select **Show All**.
7. Find your scanner in the list of supported devices and select **Install Now**.
An ".exe" file from Fiserv will appear in the lower left corner of your screen. When the download is complete, click the .exe **File Icon**.
8. Click **Install**.
9. Once complete, click **Exit** to close window.
10. **Logout** of the Remote Deposit site.
11. **Logout** of Treasury Direct.
12. **Close** your browser.
13. Plug the scanner into your computer.

REMOTE DEPOSIT INSTALLATION INSTRUCTIONS FOR MAC:

USER MUST HAVE ADMINISTRATIVE RIGHTS TO INSTALL SOFTWARE ON THE LOCAL DESKTOP.

UNINSTALL ALL PREVIOUS SCANNER SOFTWARE.

SUPPORTED OPERATING SYSTEMS:

- OSX Mojave, Catalina, Big Sur or Monterey

SUPPORTED BROWSERS:

- Apple Safari

1. Login to **Treasury Direct**.
2. Go to **Menu>Deposits>Remote Deposit Capture**.
3. Continue to **Remote Deposit Capture**.
4. When you see the message with the **Red X** that you are **Not Ready to Scan**- choose **Download Page**.
5. Click **OK**.
6. In the **Category** drop-down menu, select **Show All**.
7. Find the **MAC** component in the list of supported devices, keeping in mind you may have to go to page 2, and select **Install Now**.
8. **Open** the **Fiserv Installation Package** in your **Downloads** folder. **Double click** the package that applies to your scanner manufacture.



9. If you receive the below message, it simply means you are required to lower your MAC's Gatekeeper threshold.
 - The setting is located in the **Security & Privacy** tab in the **Preferences Pane**.
 - You will not be able to continue the install until you lower the threshold.



10. Click **OK**.
11. Open **System Preferences>Security & Privacy**.
12. Click the **Lock Icon** to make changes. You will need to enter an **Administrator Username** and **Password** to make changes.
13. Once unlocked, change the selection under **Allow Apps downloaded from:** to **Anywhere**.
You will be prompted with the message below. Make sure to select **Allow From Anywhere**.
14. You should now be able to launch the installation package as described in **Step 8**.
15. Once installation is complete, click **Close**.
16. **Logout** of the Remote Deposit site.
17. **Logout** of Treasury Direct.
18. **Close** your browser.
19. Plug the scanner into your computer.

REMOTE DEPOSIT PROCEDURE

DEPOSITS MUST BE IN A DELIVERED STATUS BY 8PM FOR NEXT DAY AVAILABILITY.

THE LEGAL TENDER OF A CHECK IS THE AMOUNT WRITTEN IN WORDS, NOT NUMBERS.

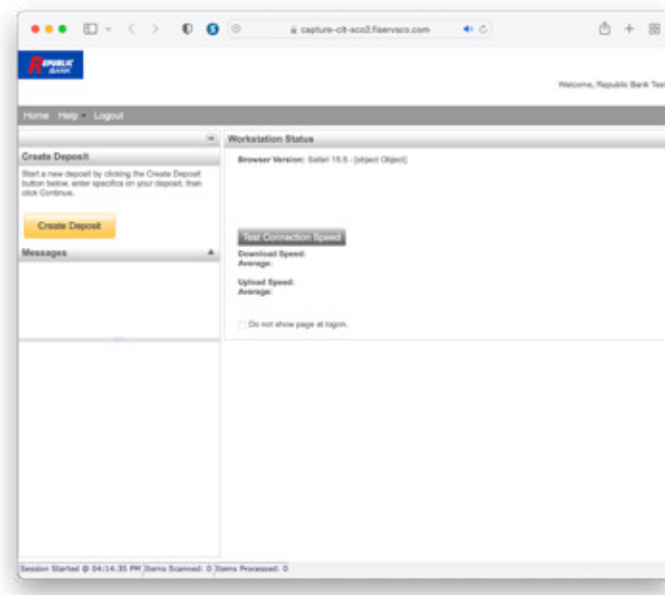
PREP STAGE

Inspect each check to ensure checks are legible.

- **Written Amount** and **Numerical Amount** match.
- **Numerical Amount** is legible and contains fractions or decimals for cents.
 - Hand write numerical dollar amount on the front of the check if not legible.
 - Hand write numerical dollar amount on the front of the check for every money order.
- The **Payee Name** on the check must match the title on the account with the Bank.

LOG INTO TREASURY DIRECT AND GO TO

- **Menu**
- **Deposits**
- **Remote Deposit Capture**
- Continue to **Remote Deposit Capture**



CREATING A DEPOSIT

1. Enter the **Deposit Details:**
Name, Total Amount, Account Number.
2. Click **Continue**.
3. Put the check in the scanner and click **Scan**.
4. When the checks appear on the screen, if you wish to make notes about a particular check, click the "+" sign next to the check and enter the information in the **User Fields** provided.
5. If the check scans wrong, adjust the amount by entering the correct dollar amount, then hit the **Enter** button on your keyboard.
 - The legal tender of the check is what is written in words, not the numerical amount. That information must match the system.
 - If you scan checks and there are issues with the **MICR** line or **Dollar Amount**, an **Error** symbol will be indicated. Click **Fix Errors**.
 - You will be walked through each check with an error. Make any corrections as needed.
 - If a check is accidentally scanned twice, click the **Trash Can** next to one of them.
 - Once all the errors are corrected, click **Submit Deposit**.
 - If the totals of the scanned checks do not equal the total amount of deposit entered at the beginning, you can bring the transaction into balance by updating the total amount of the deposit.
 - In balance click **Update**.

- Click **Submit the Deposit**.
- Deposits will go to a **Pending Review**, then **Submitted**, then **Delivered** status.

DEPOSIT HISTORY/REPORTS

- To look at your deposit history, choose **All Deposits**.
- Click the **Down** arrow to select a date range.
- Click the **Action** icon next to the deposit you want to review to see the details.
- Click the **“+”** icon next to the check in the history to see the image of the check that was deposited.
- To print a report, choose **Export As** and choose the type of report you want to view.
- PDF with Images includes the deposit ticket and checks for the deposit.
- Any Notifications regarding a deposit adjustment or error will appear under **Deposit Adjustment**.

MAKE SURE YOU ALWAYS LOGOUT, NOT JUST CLOSE OUT THE BROWSER.