

HIGH-SPEED ONLINE DEPOSITS USER GUIDE – For PC and Mac

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becu.org

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HIGH-SPEED ONLINE DEPOSITS USER GUIDE

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Introduction

Welcome to BECU's High-Speed Online Deposits service. This guide provides instructions for setting up your scanner and using the High-Speed Online Deposits service.

About High-Speed Online Deposits

BECU's High-Speed Online Deposits service is a faster, easier, and more secure way to deposit money to your BECU accounts – all you need is a computer and a high-speed check scanner.

Deposit Times

Funds deposited before 7 pm (Pacific Time) on a business day will apply to your account that same day. Funds deposited after 7 pm (Pacific Time) or on a non-business day will apply the next business day.

Acceptable Items

- Checks drawn on U.S. banks and in U.S. dollars
- U.S. Treasury checks

Unacceptable Items

- U.S. savings bonds and other non-check items
- Items drawn on banks outside the U.S., including Canadian banks
- Items drawn in a foreign currency
- Checks drawn against a line of credit
- Checks that are not payable to you
- Cash
- Travelers checks
- Money orders

Symbols Used in this Manual

The following indicators are used in this manual to call attention to certain instructions to be observed for safety.

IMPORTANT Indicates significant instructions to avoid errors with High-Speed Online Deposits and your scanner.

NOTE Indicates clarification or additional explanations for provided instructions. Be sure to read these items carefully to ensure that you are accessing High-Speed Online Deposits correctly.

Eligible Scanners for PCs

Cannon	Canon CR-L1 Canon CR-25 Canon CR-50 Canon CR-55 Canon CR-80 Canon CR-120 Canon CR-135i Canon CR-150 Canon CR-180 Canon CR-190i
Digital Check®	Digital Check CX30 Digital Check TS230 Digital Check TS240
Epson®	Epson <u>CaptureOne</u> TM-S1000
Panini®	Panini <u>I:Deal</u> Panini My <u>VisionX</u> Panini <u>VisionX</u>

NOTE Only these scanner models can be used with a PC.

System Requirements for PCs

For an optimal experience, we recommend a high-speed internet connection.
In addition, the following components are required for working with the application:

- | | |
|--------------------------|--|
| Operating Systems | <ul style="list-style-type: none">• Windows 8.1• Windows 10 |
| Browser | <ul style="list-style-type: none">• Microsoft Edge®• Google Chrome™• Mozilla Firefox® |
| Other | <ul style="list-style-type: none">• Local administrative rights• USB port 2.0 or higher• .Net® framework 4.6.2 or higher |

NOTE The current version of Chrome and its two previous versions are supported.

Eligible Scanners for Mac / iOS

Digital Check®	CX30 TS240
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NOTE Only these scanner models can be used with a Mac / iOS.

System Requirements for Mac / iOS

For an optimal experience, we recommend a high-speed internet connection.
In addition, the following components are required for working with the application:

- | | |
|--------------------------|--|
| Operating Systems | <ul style="list-style-type: none">• High Sierra and later versions• Google Chrome |
|--------------------------|--|

NOTE The application does not support Apple® Boot Camp® or any virtualization software.

NOTE The current version of Chrome and its two previous versions are supported.

Enrolling in High-Speed Online Deposits

To access High-Speed Online Deposits, you will first need to submit a completed High-Speed Online Deposits application. You can obtain a copy of the form at becu.org/support/forms or by contacting a BECU representative at **800-877-0391**.

We will send you a welcome letter confirming your enrollment. Only authorized users will be able to complete the following installation steps.

Installation and Setup for PCs and Mac / iOS

These instructions are for installing and setting up BECU's High-Speed Online Deposits; your screens may vary based on your computer type and scanner model.

IMPORTANT Do not turn on your scanner. Ensure your scanner is not connected to your computer.

1. Verify that you have all components that came with your scanner.
2. Log in to BECU Business Banking for Employee Identification Numbers (EINs).

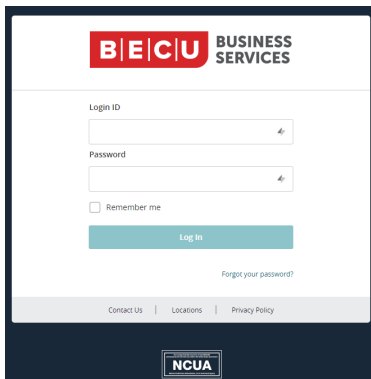


FIGURE 1 – BUSINESS ONLINE BANKING LOGIN PAGE

3. From the Business Online Banking homepage, select **Services**, then click **Online Deposit**.

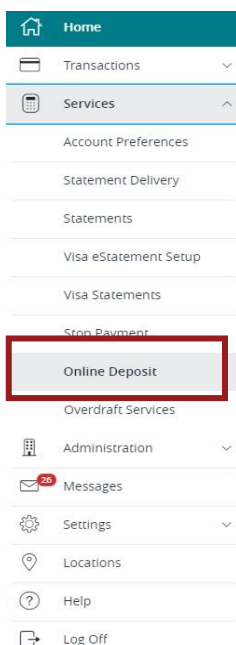


FIGURE 2 – BUSINESS ONLINE BANKING HOMEPAGE

4. Click **Start a New Deposit**.

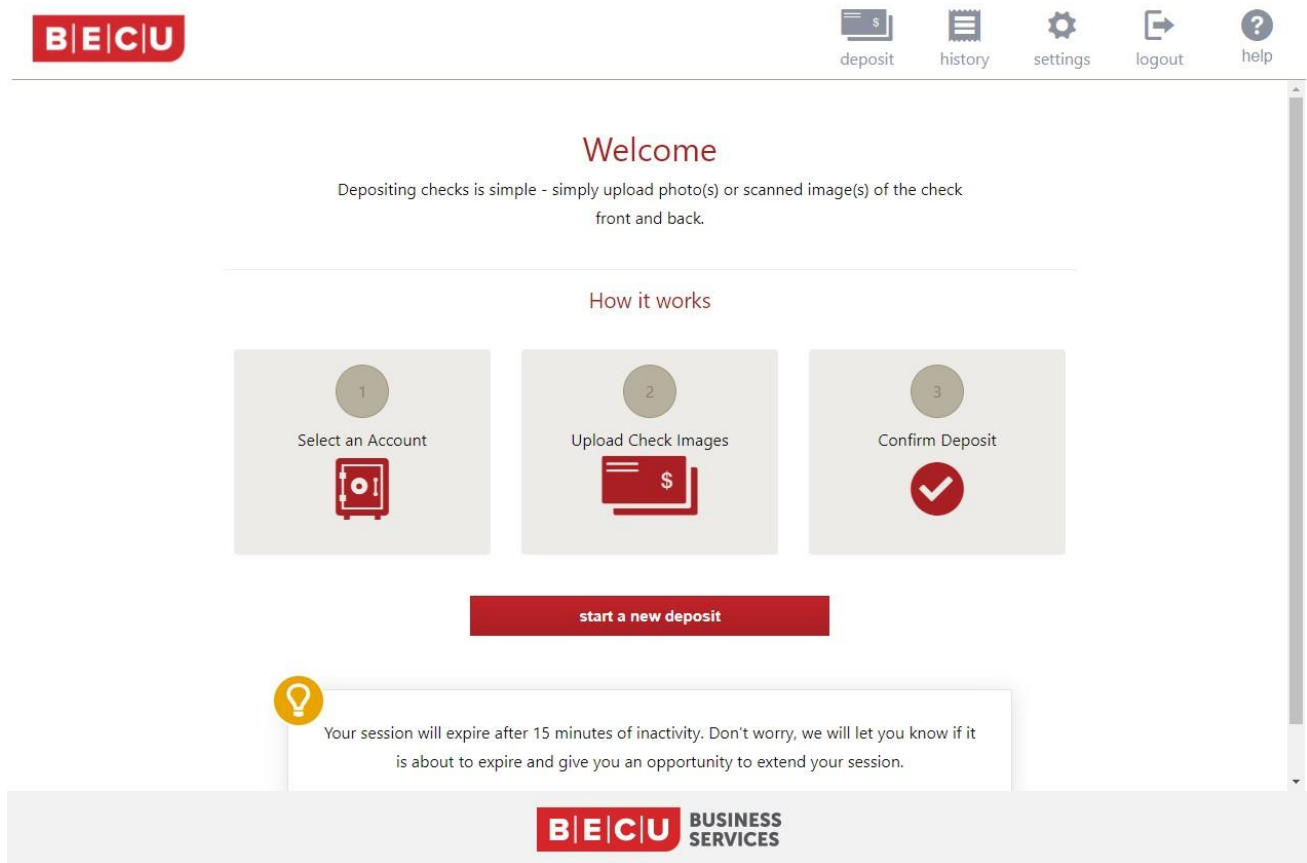


FIGURE 3 – HIGH-SPEED ONLINE DEPOSITS HOMEPAGE

You will need to equip your system with the correct driver or certificate before you begin using High-Speed Online Deposits. This will ensure that your check scanner can access the web application.

You will now install Device Control, an executable program that is downloaded through the browser and runs on the desktop. Device Control will need to be installed before you can begin making deposits.

NOTE If you have installed a high-speed scanner previously, you may need to uninstall the previous driver. See Troubleshooting for instructions on uninstalling your driver before proceeding

5. Review and accept terms.

The Terms of Service page appears. Scroll to the bottom of the page and click **Accept**.



FIGURE 4 – TERMS OF SERVICE

6. Click **Download Device Control**.

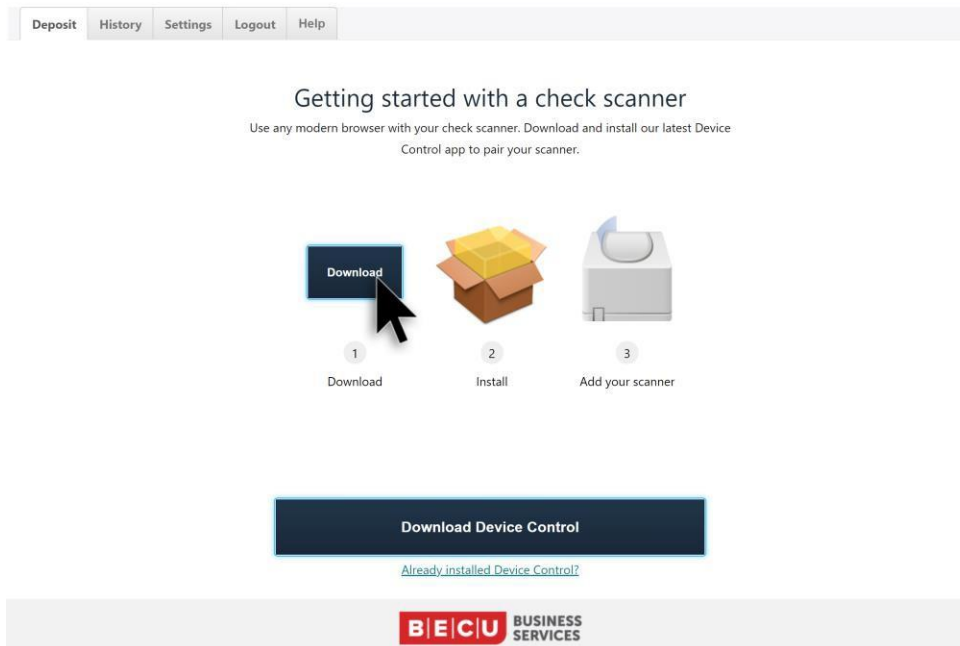


FIGURE 5 –DOWNLOAD DEVICE CONTROL

7. The Device Control application downloads. Double-click the completely downloaded file to begin running the Device Control Installer.

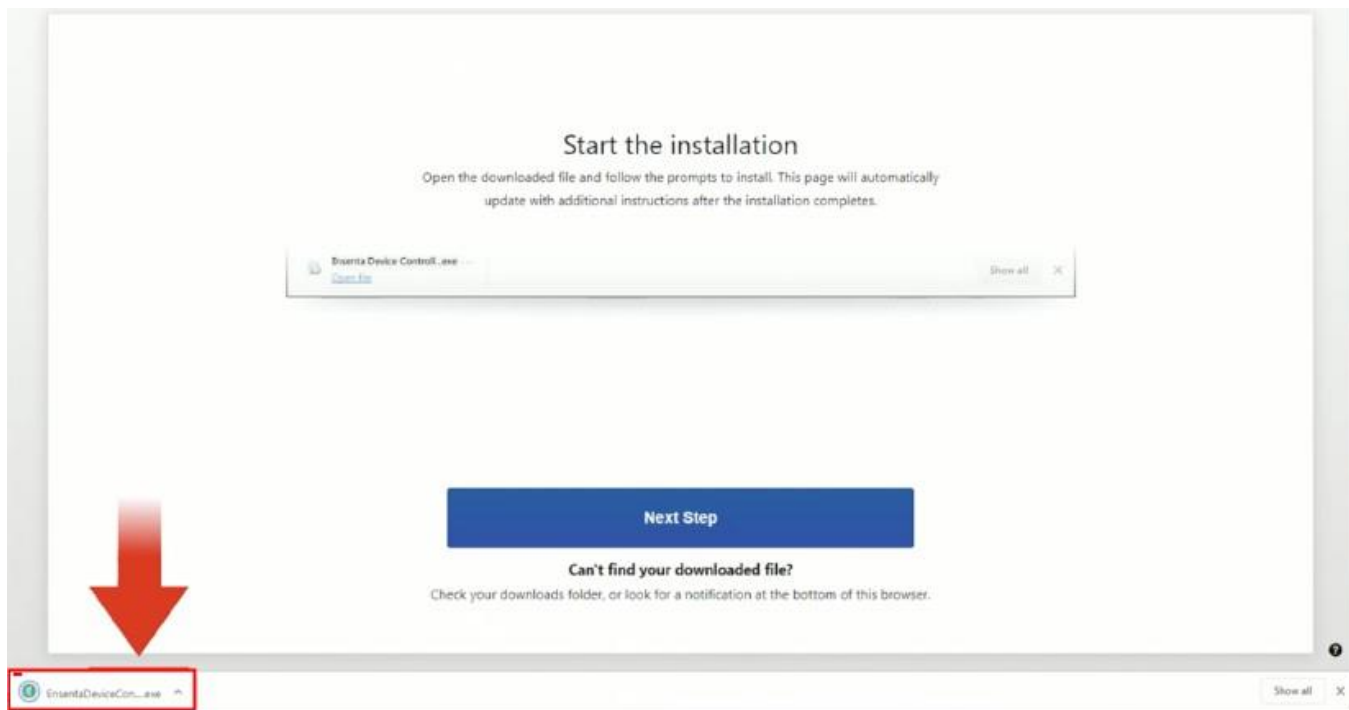


FIGURE 6 – DOWNLOADING DEVICE CONTROL

8. Click **Install**.



FIGURE 7 – INSTALLING THE DEVICE CONTROL DRIVER

9. Once installed, the Device Control application launches and appears in the application tray located in the lower-right corner of your screen.

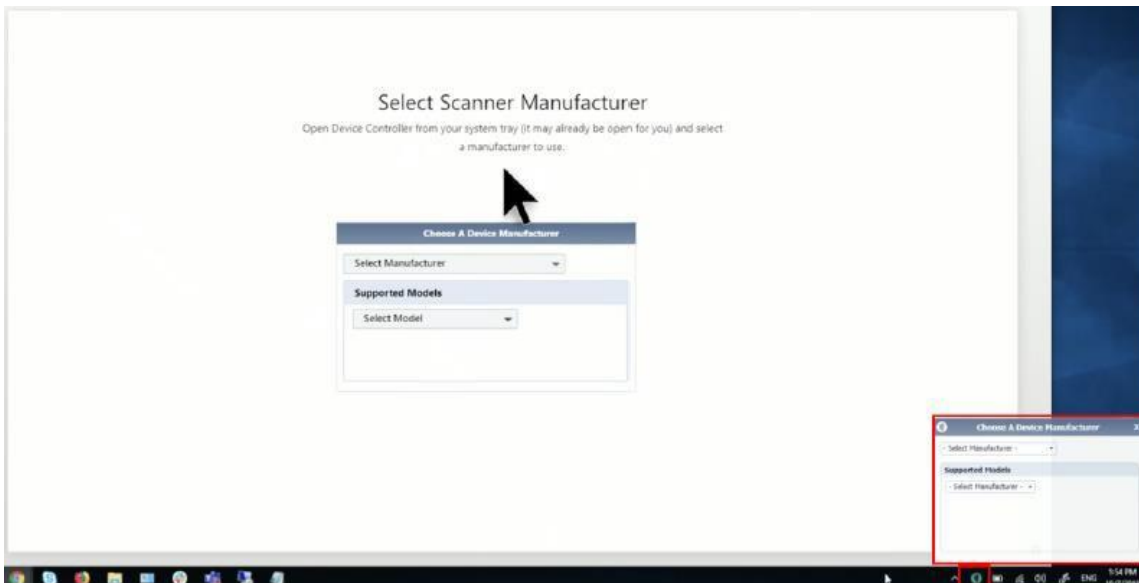


FIGURE 8 – DEVICE CONTROL LAUNCH

10. Click the **Select Manufacturer** drop-down arrow and choose the appropriate scanner manufacturer.

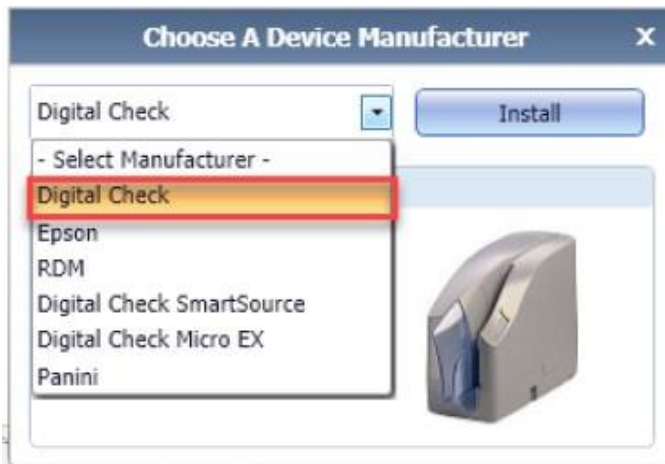


FIGURE 9 – SELECT MANUFACTURER FROM DROP-DOWN LIST

11. Click the **Supported Models** drop-down arrow and choose the appropriate scanner model.

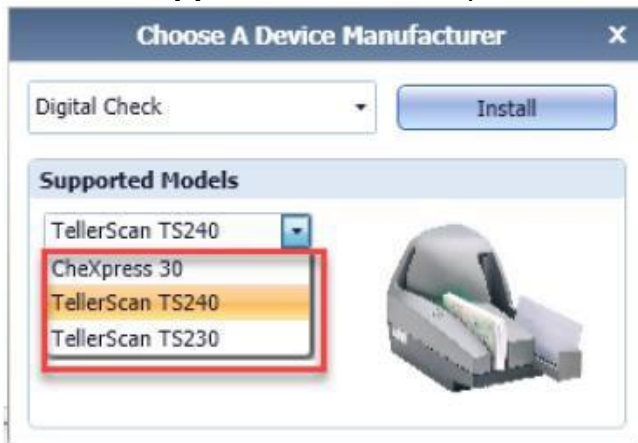


FIGURE 10 – SELECT SUPPORTED MODEL FROM DROP-DOWN LIST

12. Click **Install**.

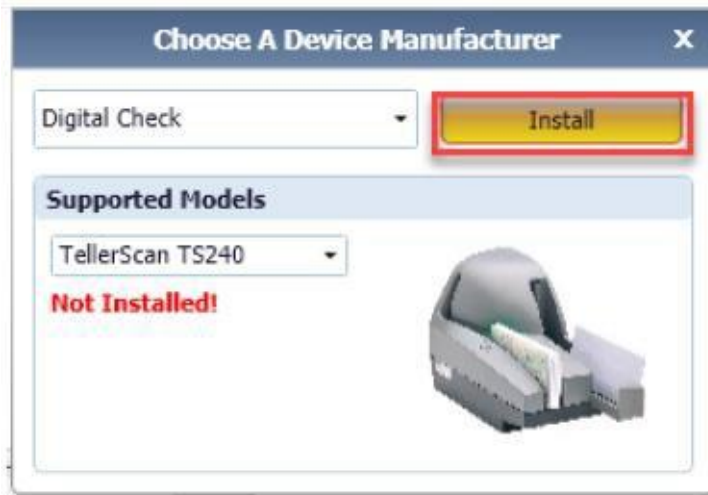


FIGURE 11 – CLICK DEVICE CONTROL INSTALL BUTTON

13. The *Add/Remove Devices* window appears. Choose the scanner you want to add, and then click **Install**.



FIGURE 12 – DEVICE CONTROL INSTALLER

14. The Install Wizard appears. Make sure your scanner's USB is not connected to your computer. Click **Next** when prompted by the Install Wizard to download and install the scanner driver.

NOTE The drive may take several minutes to install.

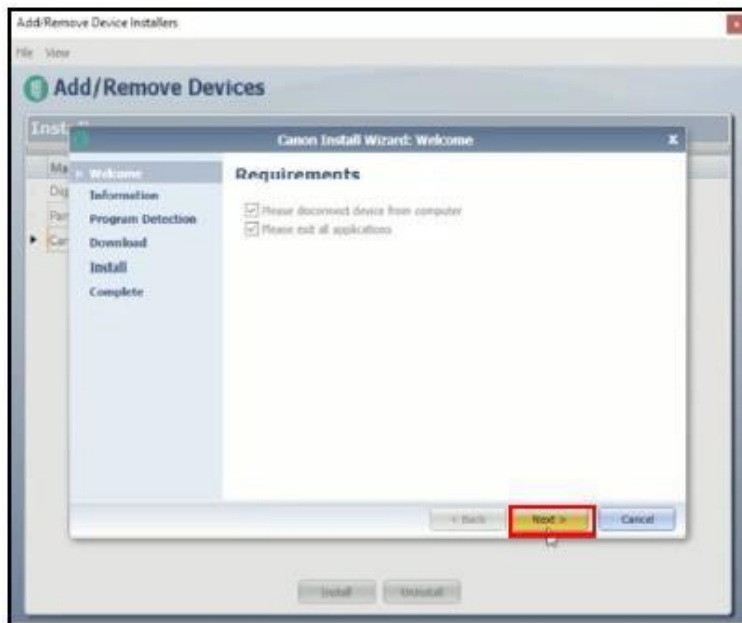


FIGURE 13 – DEVICE CONTROL INSTALLATION WIZARD

15. The Install Wizard displays the Install Done screen. Click **Next** to continue.

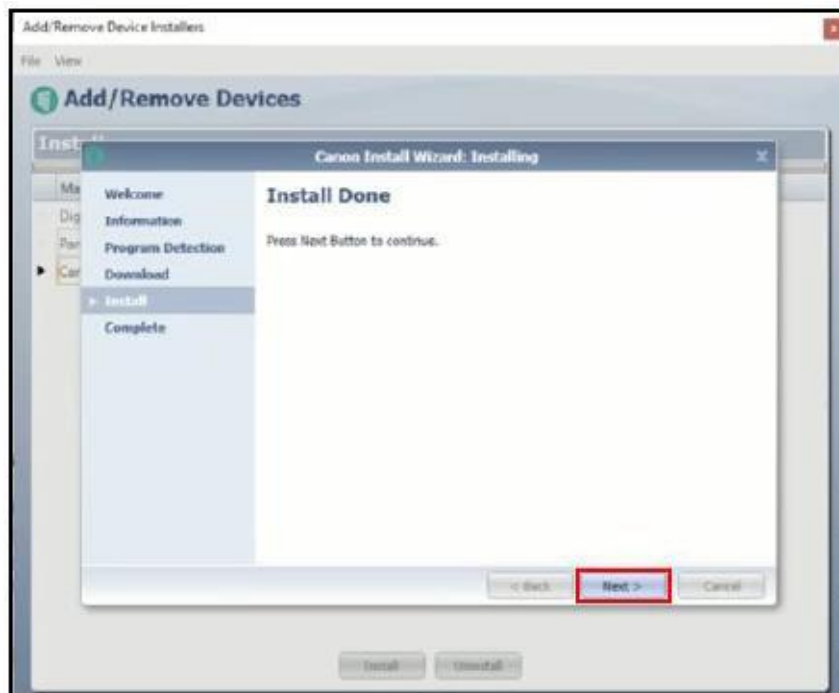


FIGURE 14 – INSTALL DONE WINDOW

16. After the Install Wizard has completed, connect the scanner to your computer and click **Finish**. The scanner is now installed.

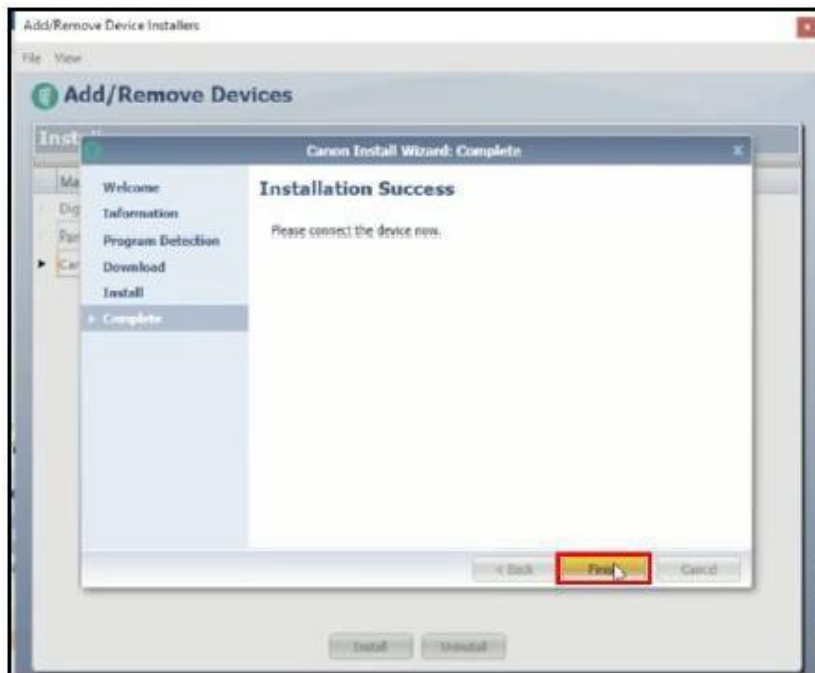


FIGURE 15 – SUCCESSFUL INSTALLATION WINDOW

17. Close the Add/Remove Devices window.

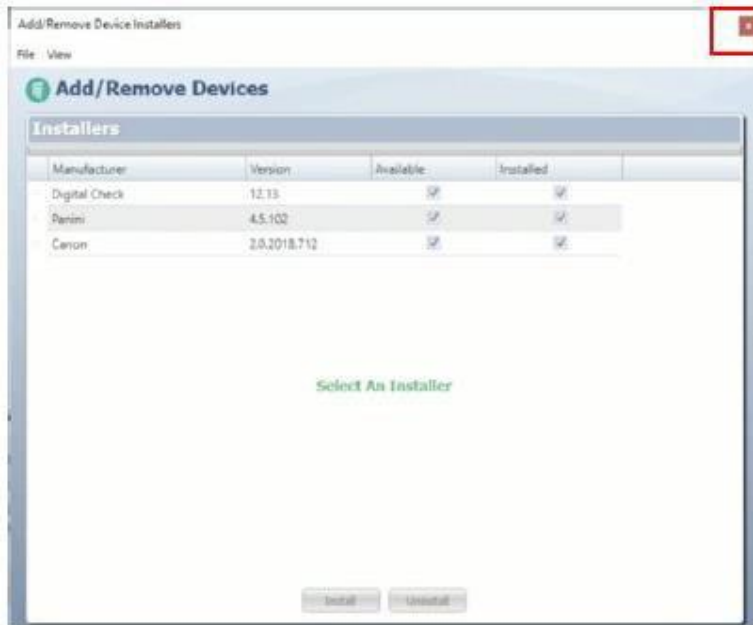


FIGURE 16 – DEVICE INSTALLER

18. Device Control will minimize to the application tray and automatically connect to the scanner.



FIGURE 17 – DEVICE CONTROL ICON IN APPLICATION TRAY

19. The message “Device Control connected and ready to scan” appears when Device Control has successfully connected to the scanner. You are now able to deposit checks.

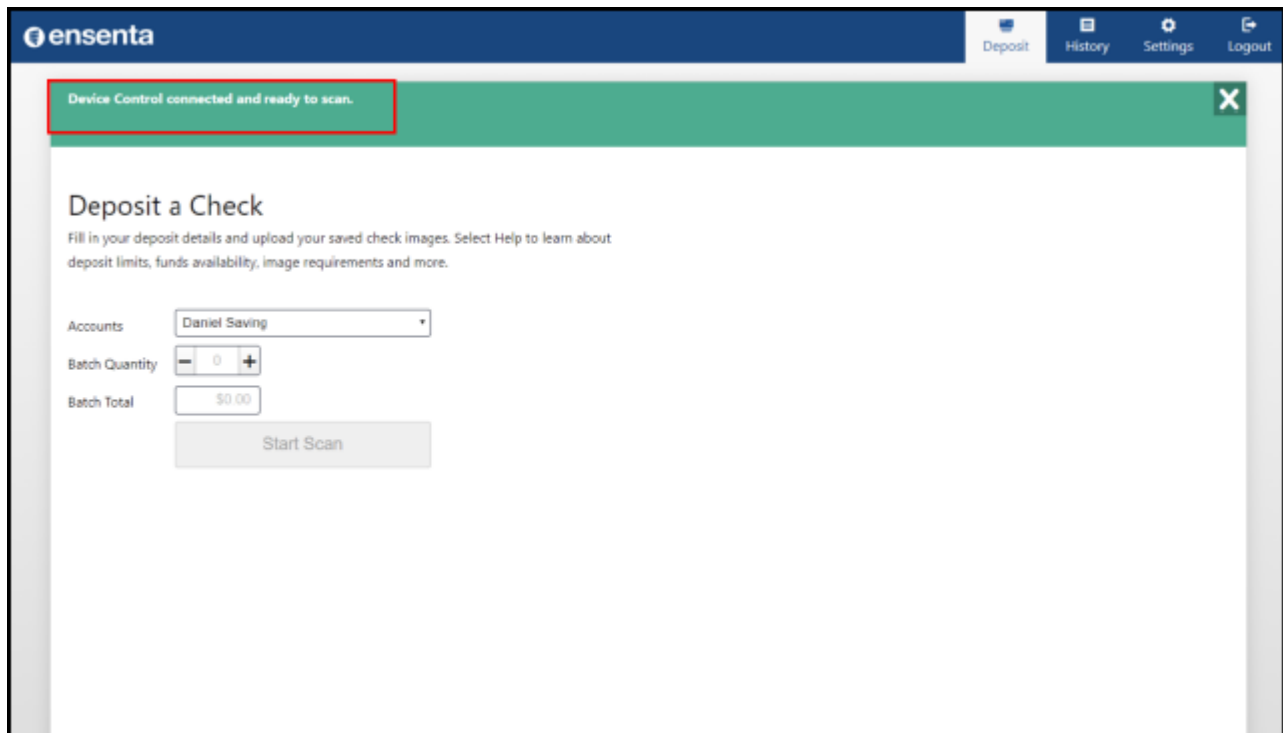


FIGURE 18 – DEVICE CONTROL CONNECTED AND READY TO SCAN MESSAGE

Depositing Checks

Accessing High-Speed Online Deposits consists of four steps:

- **Start** will ask you to choose the account you want to deposit your checks into.
- **Scan** will scan the checks in your scanner and give you the option to scan more checks.
- **Review** will allow you to see and review all the checks that you have just scanned. You can also edit the check amount, delete checks, or scan more checks prior to submitting your deposit.
- **Receipt** will let you review all deposit information or make another deposit.

1. Log in to BECU Business Online Banking at becu.org.

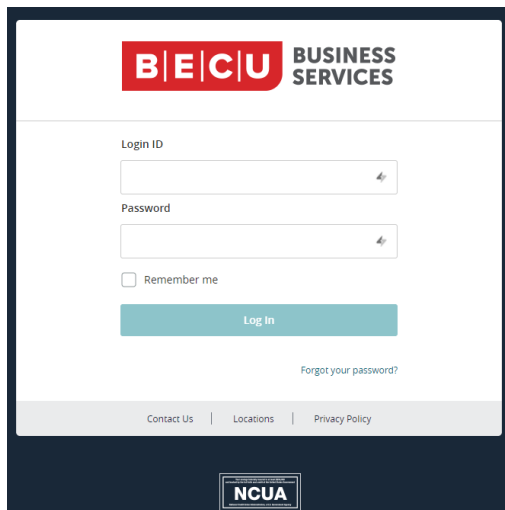


FIGURE 19 – BUSNISS ONLINE BANKING LOGIN

2. Click **Services** and then Click **Online Deposits**.

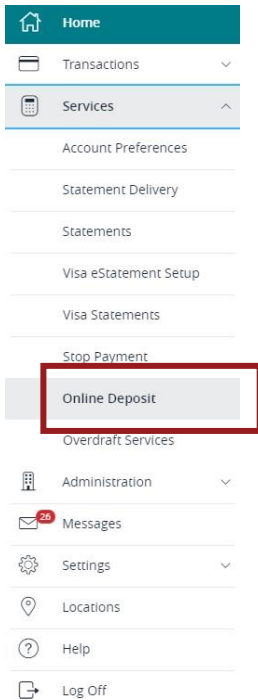


FIGURE 20 – BUSINESS ONLINE BANKING HOMEPAGE

NOTE Any time during use of High-Speed Online Deposits you may be asked to run the Ensenta Corporation application. If so, click **Run**.

Start

3. A pop-up window will display a Welcome page. Click **Start a New Deposit**.

NOTE Be sure to allow pop-ups in your browser.

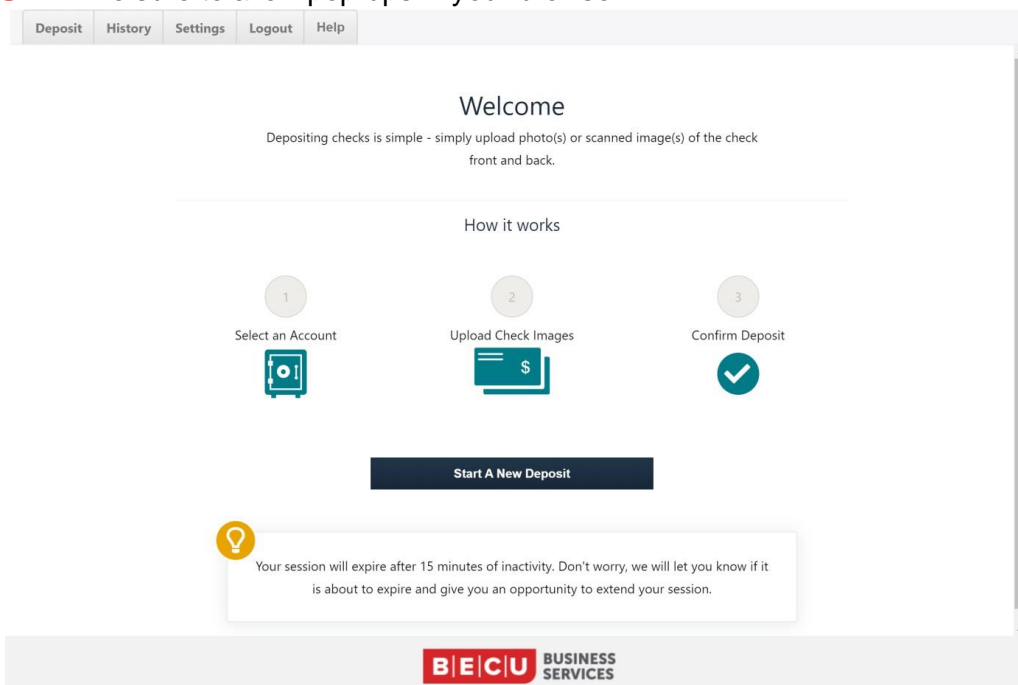


FIGURE 21 – HIGH-SPEED ONLINE DEPOSITS HOMEPAGE

4. If you are a first-time user of High-Speed Online Deposits, you will be asked to accept BECU's Online Deposits Terms and Conditions. Click **Read Terms & Conditions**. Click **Accept**.



Terms of Service

Præsent velit. Mauris tempor eros quis quam. Quisque ultrices. Mauris placerat aliquam velit. Fusce ipsum sapien, scelerisque vitae. tempus eget. volutpat id. mi. Cras egestas euismod eros.

1.

Section 1.

Vivamus interdum. Nulla ultricies dictum dolor.

Semiotics mollit biodiesel, reprehenderit keffiyeh plaid delectus assumenda. Gentrify nostrud hashtag bitters ethnic flannel. Aut vero id photo booth butcher. Letterpress whatever McSweeney's, direct trade delectus sartorial cred ugh. Raw denim laboris Bushwick Austin mumblecore occaecat. 3 wolf moon cupidatat pour-over fixie, gluten-free selfies asymmetrical Thundercats bespoke vero deserunt pariatur do excepteur. Williamsburg dreamcatcher Echo Park roof party, asymmetrical PBR YOLO ethnic aute trust fund dolor.

2.

Section 2.

+1 Williamsburg sriracha vegan cardigan Banksy. Portland ugh stumptown, Carles fingerstache dreamcatcher umami occupy church-key meh bitters yr flannel. You probably haven't heard of them fixie hoodie Helvetica church-key. Ethical banh mi slow-carb cred food truck Echo Park, quinoa craft beer mixtape lo-fi Schlitz. PBR&B scenester

Cancel Accept

FIGURE 22 – ONLINE DEPOSIT TERMS & CONDITIONS

Scan

5. Prepare checks for scanning.
- Remove rubber bands, staples, and paper clips.
 - Scan checks of like sizes together. Separate smaller size checks from larger sizes.
 - Make sure checks are signed on the front and endorsed on the back
 - Make sure all checks are facing the same direction and the bottoms (MICR lines) are parallel to the hard surface
 - Align edges of the checks by gently tapping the bottom and the side that goes into the scanner on a hard surface
6. Plug in your scanner, turn it on, and connect it to your PC.

- On the Deposit page, select the account for your deposit from the drop-down list. Click **start scan** to begin scanning your checks.

BECU

deposit history settings logout help

Deposit

Select your account and follow the instructions below to scan your check(s) or upload your deposit image or photo. Please Note: If uploading a check image or photo, make sure the check is scanned at 200-300 DPI. Check images minimum resolution is 1600x1200 pixels and file size should not exceed 2 MB. Visit help to learn more about deposit guidelines, image requirements and more.

Account

Description

Quantity

Batch Total You have \$999999.00 left of your \$999999.00 deposit limit.

BECU BUSINESS SERVICES

FIGURE 23 – DEPOSIT PAGE

- High-Speed Online Deposits will give you the option to scan more checks after you have scanned your first batch. For example, if you just scanned large checks and also have small checks, you would now scan the small checks. Just click **scan more checks**, which is located at the bottom of the Deposit page.

What if “Batch Total” doesn’t match actual checks scanned?

If the Quantity of Checks or **Batch Total** is fewer than the number of checks scanned, some of the checks may not have been captured during scanning.

To fix this problem:

- Review the checks in the batch to determine which check(s) didn't scan correctly.
- Click **scan more checks** to scan the check(s) that weren't accounted for during the original scan.

BECU

deposit history settings logout help

Deposit

Select your account and follow the instructions below to scan your check(s) or upload your deposit image or photo. Please Note: If uploading a check image or photo, make sure the check is scanned at 200-300 DPI. Check images minimum resolution is 1600x1200 pixels and file size should not exceed 2 MB. Visit help to learn more about deposit guidelines, image requirements and more.

Account: 0840

Description: test dep

Quantity: 1

Batch Total: \$482.27 You have \$999999.00 left of your \$999999.00 deposit limit.

All Checks 1 Flagged only 1

1		\$482.27	Payee Does Not Match Acct Holder or Institution
---	--	----------	---

Batch Total: 1 \$482.27

cancel scan more checks submit

BECU BUSINESS SERVICES

FIGURE 24 – DEPOSIT SUMMARY PAGE

Review

- When done scanning, review the Quantity of checks and Batch Total matches what was scanned.
- We recommend you review each check image to verify that the dollar amount displayed is correct. You can delete checks by clicking the black circular minus icon for that check. Once you finish reviewing your check batch and have no more checks to scan, click **submit**.

11. Click **submit**.

BECU deposit history settings logout help

Deposit

Select your account and follow the instructions below to scan your check(s) or upload your deposit image or photo. Please Note: If uploading a check image or photo, make sure the check is scanned at 200-300 DPI. Check images minimum resolution is 1600x1200 pixels and file size should not exceed 2 MB. Visit help to learn more about deposit guidelines, image requirements and more.

Account: 0840
Description: test dep
Quantity: 1
Batch Total: \$482.27 You have \$999999.00 left of your \$999999.00 deposit limit.

All Checks 1 Flagged only 1

1 \$482.27 Payee Does Not Match Acct Holder or Institution

Batch Total: 1 \$482.27

cancel scan more checks **submit**

BECU BUSINESS SERVICES

FIGURE 25 – DEPOSIT SUMMARY PAGE

12. Confirm you wish to complete the transaction.

BECU deposit history settings logout help

Deposit

Select your account and follow the instructions below to scan your check(s) or upload your deposit image or photo. Please Note: If uploading a check image or photo, make sure the check is scanned at 200-300 DPI. Check images minimum resolution is 1600x1200 pixels and file size should not exceed 2 MB. Visit help to learn more about deposit guidelines, image requirements and more.

Account: 0840
Description: test dep
Quantity: 1
Batch Total: \$482.27 You have \$999999.00 left of your \$999999.00 deposit limit.

All Checks 1 Flagged only 1

1 \$482.27 Payee Does Not Match Acct Holder or Institution

Batch Total: 1 \$482.27

cancel scan more checks submit

BECU BUSINESS SERVICES

Complete your transaction?

You are depositing **\$482.27**. Funds deposited before 7:00pm PT on a business day will apply to your account that same day. Funds deposited after 7:00pm PT or on a non-business day will apply the next business day. See the service's terms and conditions for more information.

Edit Complete deposit

FIGURE 26 – CONFIRM DEPOSIT

Receipt

13. The Receipt page is confirmation that your deposit was submitted. You can email your receipt to any email address (the email will come from **noreply@becualerts.org**). This page also allows you to make another deposit, review your history, or log out of High-Speed Online Deposits.

Deposit

History

Settings

Logout

Help

Your deposit was submitted.

Funds Availability: Availability of your deposited funds is based on your financial institution's hold policies. Please retain your deposited check for 60 days and then securely destroy it.

Receipt

107856

Account

x5274

Amount

\$1.00

Deposit Date

03/19/2021

Transaction Type

Deposit

Number of checks

1

Description

test dep

Next steps

1. [Print](#) and file this receipt with the original check.

2. Keep the check for 60 days, then shred/destroy it.

3. Delete any images from your device immediately.

Print

Make Another Deposit

B|E|C|U

BUSINESS SERVICES

FIGURE 27 – RECEIPT

14. After scanning, file check(s) in a secure place for 30 days to allow for settlement to complete, then destroy the check by shredding it.
15. Return to Business Online Banking by closing the High-Speed Online Deposits window and returning to the Business Online Banking window.

NOTE Deposits may take a few minutes to show up in your history. Once deposits are submitted, they cannot be deleted. If you did not submit a deposit, the scanned checks will not automatically save in your account and you will have to rescan all the checks in that deposit and submit.

Accessing Previous Scanning History

In **history**, you can see all your previous deposits – including date, receipt number, amount deposited, deposit status, quantity of checks, and transaction details.

1. Log in to BECU Business Online Banking at **becu.org**.

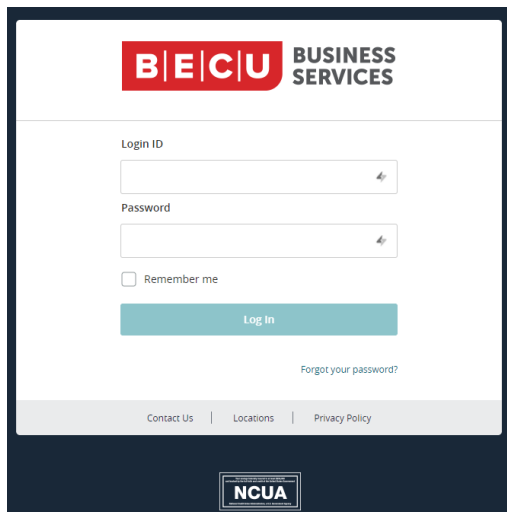
The image shows the login page for BECU Business Services. At the top is the BECU logo and the text "BUSINESS SERVICES". Below this are two input fields: "Login ID" and "Password", each with a small eye icon to the right. Under the password field is a checkbox labeled "Remember me". A teal "Log In" button is centered below the fields. Below the button is a link that says "Forgot your password?". At the bottom of the page are links for "Contact Us", "Locations", and "Privacy Policy". A small NCUA logo is at the very bottom.

FIGURE 28 – BUSNIESS ONLINE BANKING LOGIN

2. Click **Services** and then Click **Online Deposits**.

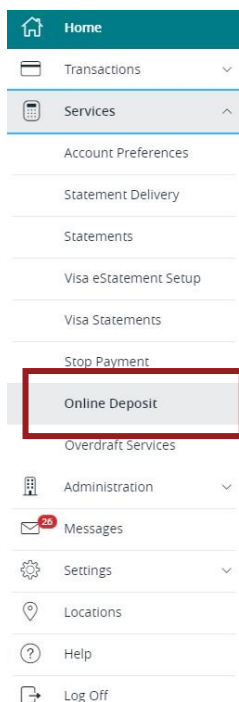
The image shows a vertical menu from the BECU Business Online Banking homepage. The menu items are: Home (with a house icon), Transactions (with a wallet icon), Services (with a calendar icon and an upward arrow), Account Preferences, Statement Delivery, Statements, Visa eStatement Setup, Visa Statements, Stop Payment, Online Deposit (highlighted with a red rectangle), Overdraft Services, Administration (with a building icon and a downward arrow), Messages (with an envelope icon and a red "26" badge), Settings (with a gear icon and a downward arrow), Locations (with a location pin icon), Help (with a question mark icon), and Log Off (with a door icon).

FIGURE 29 – BUSINESS ONLINE BANKING HOMEPAGE

3. Click **history** in the upper right corner to go to your deposit history.

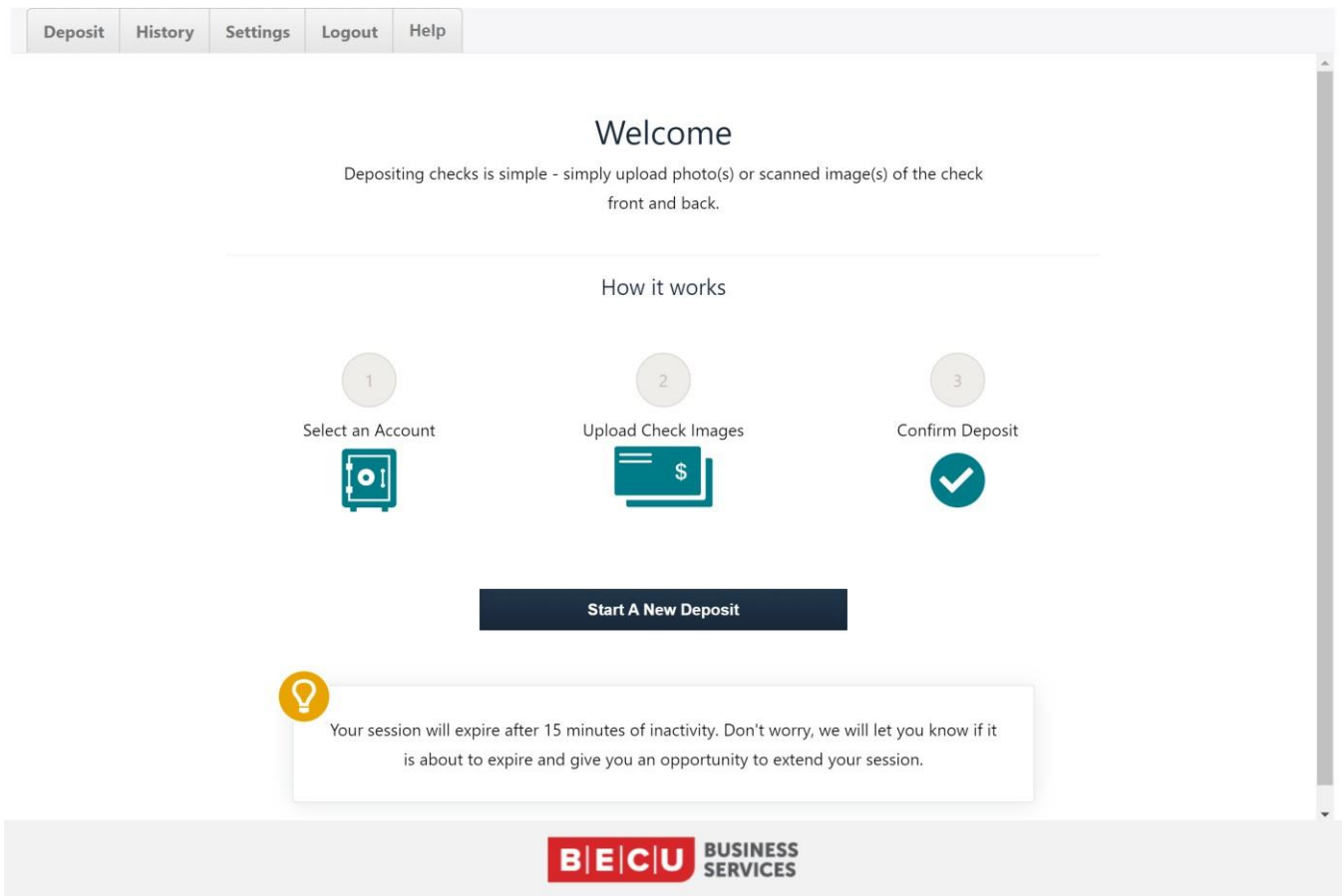


FIGURE 29 – BUSINESS ONLINE BANKING HOMEPAGE

4. Click the small arrow icon on the right side of a transaction row to see each check in the transaction.

The screenshot shows the BECU deposit history page. The BECU logo is in the top left. In the top right, there are icons for deposit, history (highlighted in red), settings, logout, and help. Below the navigation bar is a "download history" button. The main content is a table with the following columns: Date, Receipt, Amount, Channel, Status, and Quantity. The first row is highlighted in brown and shows a date of 06/13/2016, receipt #165820, amount of \$1,655.00, channel of Online Deposits, and status of Submitted. The Quantity column for this row shows "63" with a small downward arrow icon next to it, which is highlighted by a red box. Below this row are ten more rows, each representing a check deposit with a magnifying glass icon in the Receipt column, amounts ranging from \$20.00 to \$140.00, and all with a status of "Submitted".

Date	Receipt	Amount	Channel	Status	Quantity
06/13/2016	#165820	\$1,655.00	Online Deposits	Submitted	63
	Q 06AT754	\$50.00	Online Deposits	Submitted	1/10
	Q 06AT754	\$135.00	Online Deposits	Submitted	2/10
	Q 06AT754	\$3,000.00	Online Deposits	Submitted	3/10
	Q 06AT754	\$140.00	Online Deposits	Submitted	4/10
	Q 06AT754	\$30.00	Online Deposits	Submitted	5/10
	Q 06AT754	\$216.00	Online Deposits	Submitted	6/10
	Q 06AT754	\$23.00	Online Deposits	Submitted	7/10
	Q 06AT754	\$20.00	Online Deposits	Submitted	8/10
	Q 06AT754	\$21.00	Online Deposits	Submitted	9/10
	Q 06AT754	\$20.00	Online Deposits	Submitted	10/10

FIGURE 30 – DEPOSIT HISTORY

5. If you click on a check row, it will take you to a detailed summary of a specific check. There you can review the check image, account number, and receipt number. You can also print the details for your records.



FIGURE 31 – CHECK HISTORY

Support

For support with BECU Business Online Banking and High-Speed Online Deposits, contact a BECU representative at **800-233-2328**. Toll-free in the US and Canada. Our business hours are Monday through Friday, 7 a.m. to 7 p.m., Saturday, 9 a.m. to 1 p.m. (Pacific Time).

Troubleshooting

Device Control Status Indicators

Green indicates Device Control is online.



FIGURE 32 – GREEN DEVICE CONTROL ICON

Blue indicates Device Control is attempting to connect to the scanner.



FIGURE 33 – BLUE DEVICE CONTROL ICON

Yellow indicates Device Control is connected to the scanner and ready to scan.

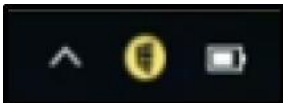


FIGURE 34 – YELLOW DEVICE CONTROL ICON

Red indicates there is a device error. An error message appears on your desktop with instructions to remedy the issue.

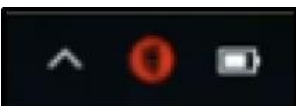


FIGURE 35 – RED DEVICE CONTROL ICON

Scanner Jams

If your scanner jams while you are scanning checks, refer to your scanner user guide to learn how to properly remove checks from the scanner.

Check Scanner Connectivity

There is no LED power indication upon connecting the Vision X. LED status indicators only illuminate when the application connects to the Vision X unit. Connect the USB cable to the USB 2.0 port located on the rear side of the scanner, and then connect the other end of the cable to an available USB 2.0 port on the PC.

1. Device Control is Not Running

By default, Device Control will always be running on the machine and will launch on start, even after the PC is rebooted. In the event that it fails to run, take the following steps to remedy the issue:

- A. Log out of Business Online Banking and log in again.

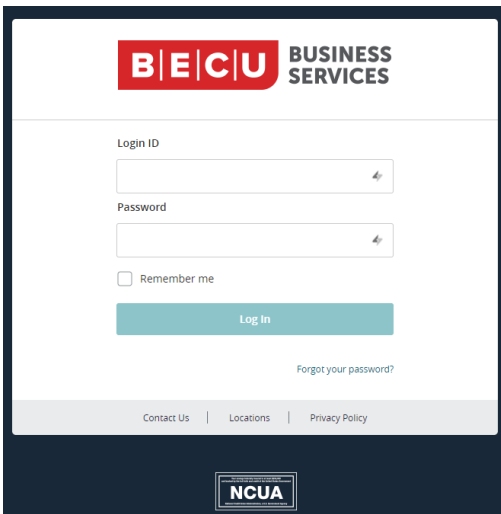


FIGURE 36 – BUSNIESS ONLINE BANKING LOGIN

- B. Click **Services** and then Click **Online Deposits**.

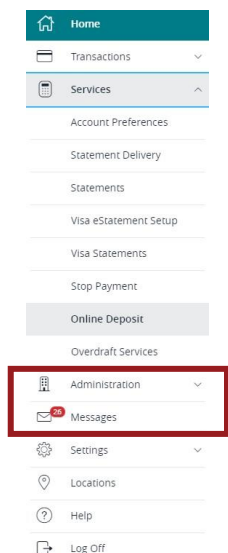


FIGURE 37 – BUSINESS ONLINE BANKING HOMEPAGE

C. Click **Start a New Deposit**.

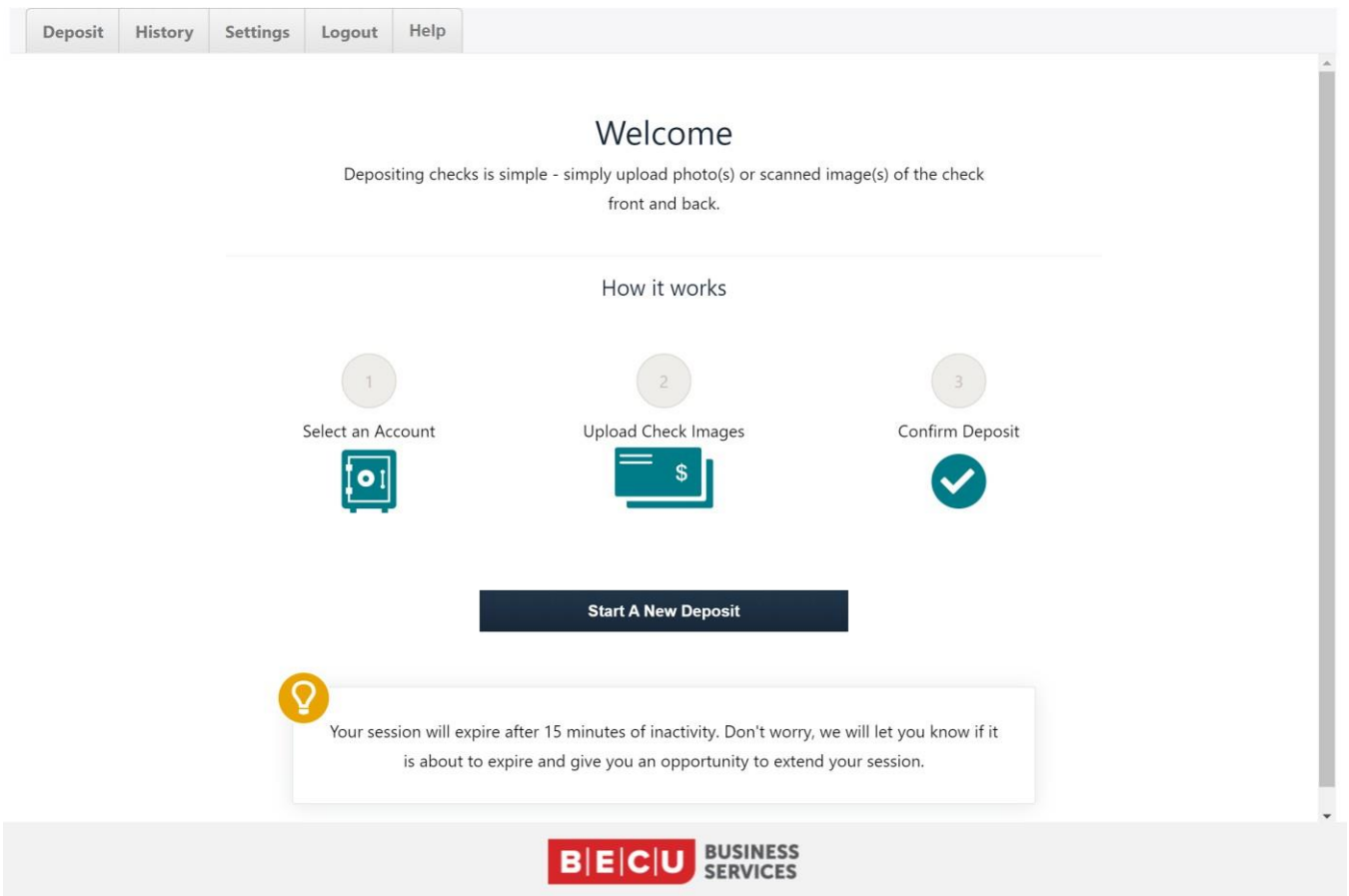


FIGURE 38 – BUSINESS ONLINE BANKING HOMEPAGE

D. A message appears with instructions to restart Device Control. In this instance, the user is instructed to Start the App or download and relaunch Device Control.



FIGURE 39 – STARTING THE DEVICE CONTROL APP

E. Follow the prompts and click **Start Device Control**.

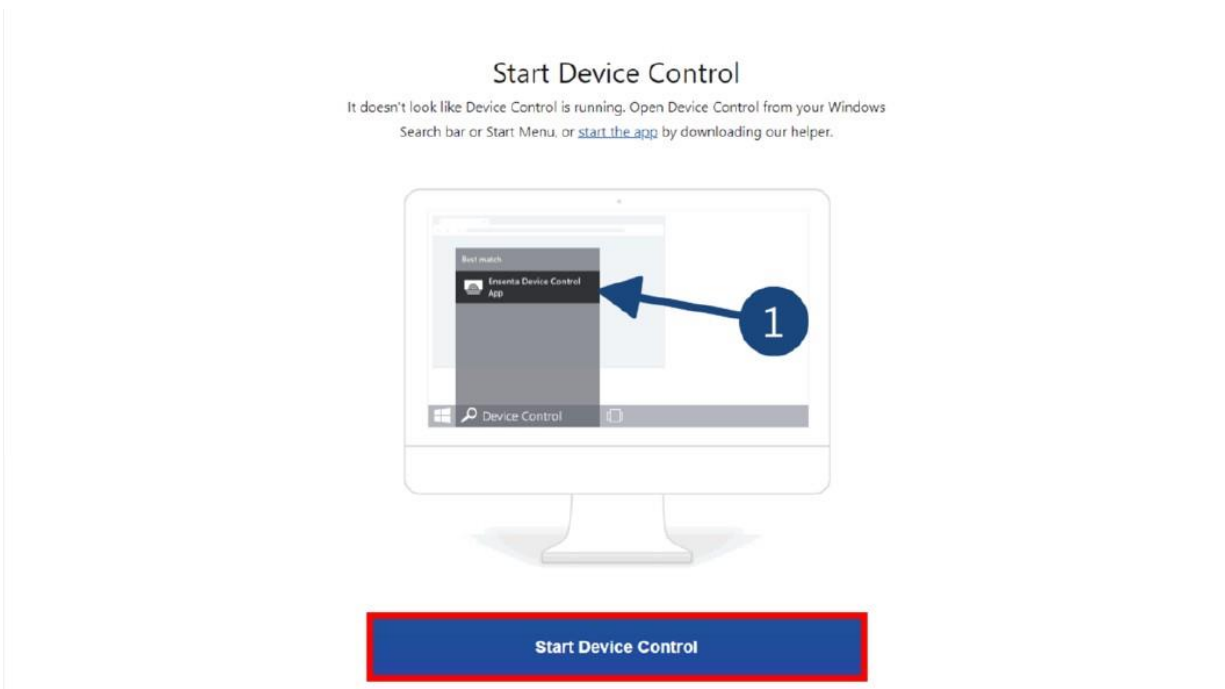


FIGURE 40 – STARTING DEVICE CONTROL

F. Click the downloaded file to run Device Control.

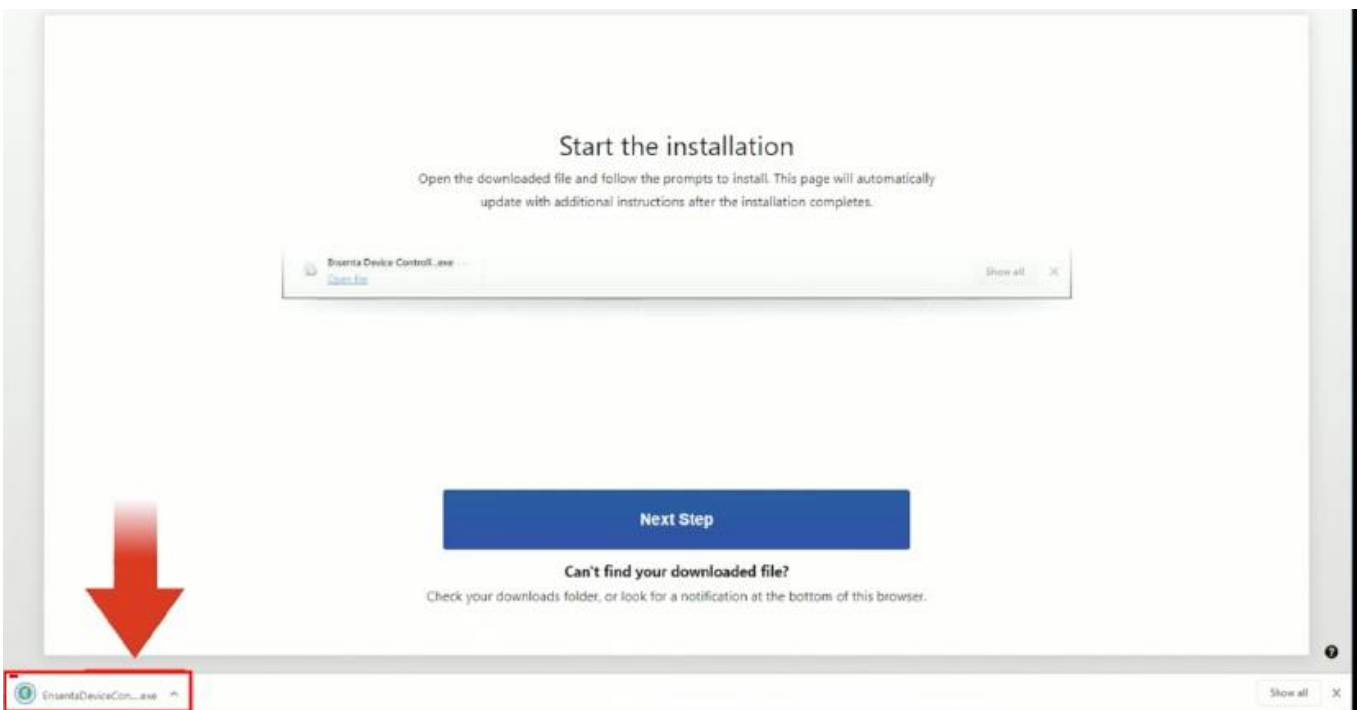


FIGURE 41 – RE-DOWNLOADING DEVICE CONTROL

G. Device Control relaunches on your computer

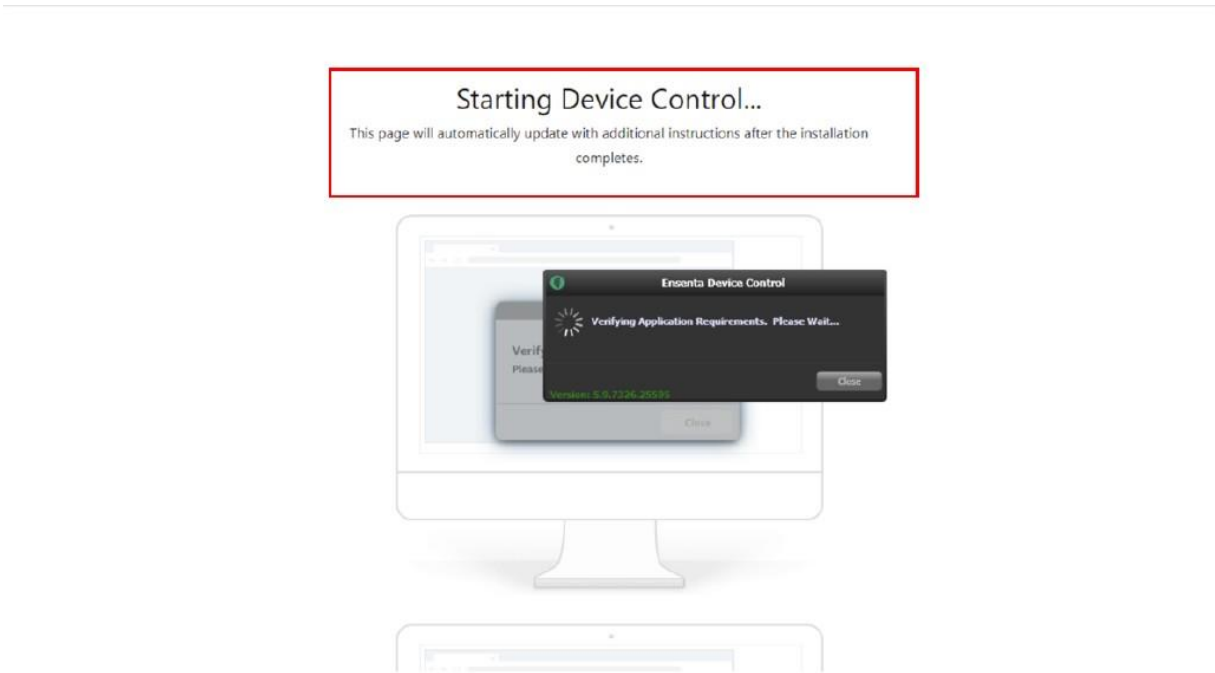


FIGURE 42 –DEVICE CONTROL RESTARTS

H. The green Device Control icon appears in the application tray when connected.

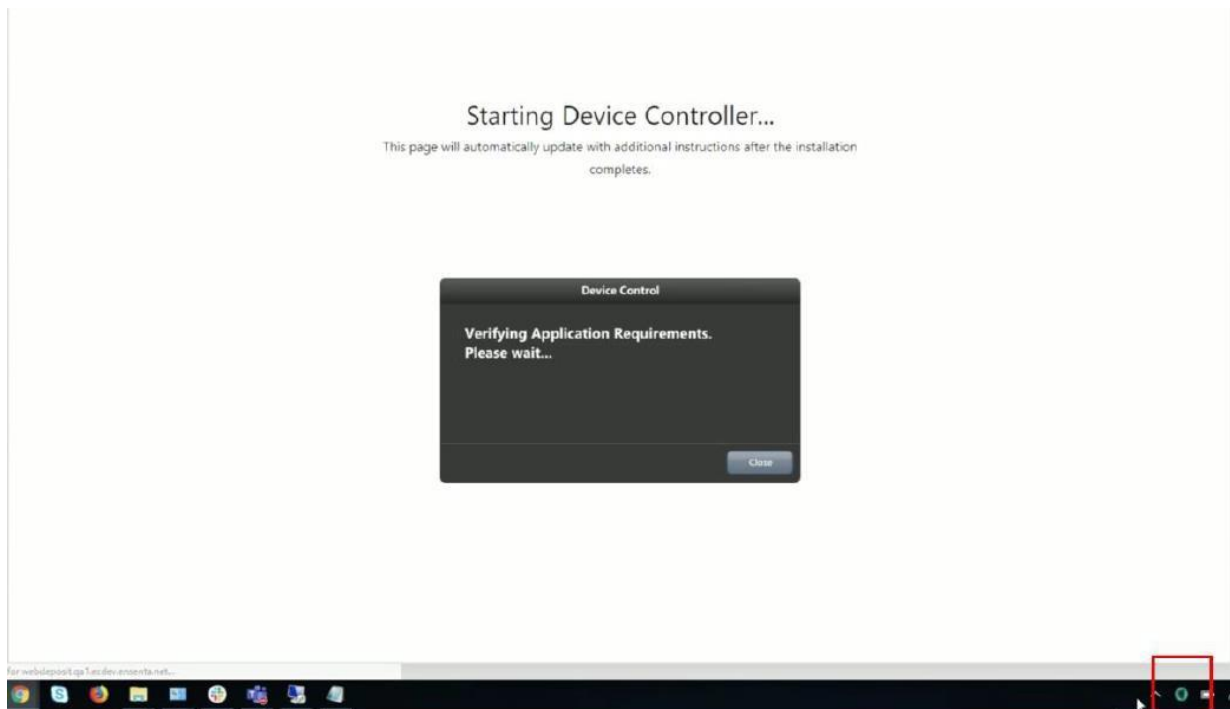


FIGURE 43 – GREEN DEVICE CONTROL ICON

2. Unable to View/Select Desired Account Number for Deposit

If you are unable to see/select the account for your deposit, it may be related to your role on that account. Contact a BECU representative at **800-233-2328** for support and resolution.

3. Uninstalling a previous driver.

If you have previously installed a high-speed scanner, you may have a Ranger driver

installed, which is no longer supported for BECU High-Speed Online Deposits. You will need to update the software that permits your scanner to communicate with your computer in order to scan checks.

- A. Uninstall the Ranger driver by clicking on the Windows icon on the bottom-left corner of your screen or using the windows button on your keyboard and searching for Add/Remove Programs. Select **Ranger Driver** and click **Uninstall**.