

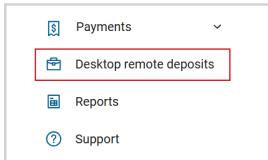
REMOTE DEPOSIT CAPTURE (RDC) Online Banking Instructions

Below please find instructions on how to use Remote Deposit Capture (RDC) in Online Banking. If you have any questions or need any assistance, please contact Business Services 978-870-1472 BusinessServices@fidelitybankonline.com

Step One

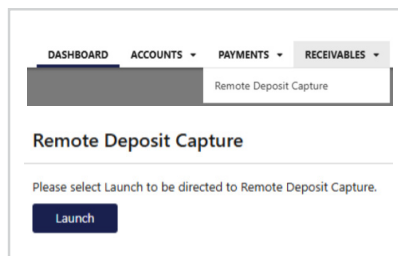
Business Online Banking

Click “desktop remote deposits” located on the left side of the page



Commercial Online Banking

Click Receivables > Remote Deposit Capture and then click Launch on the next page

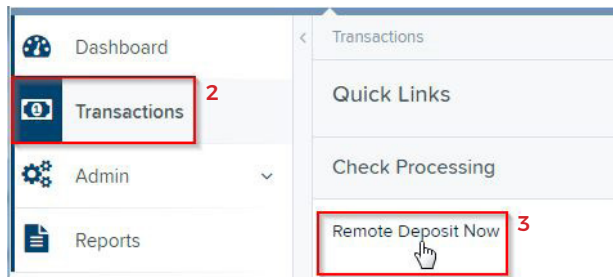


Step Two

Select “Transactions.”

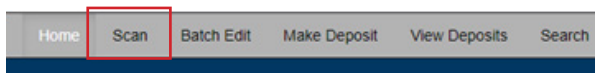
Step Three

Select “Remote Deposit Now.”



Step Four

Select “Scan” to start the batch.



Step Five

Select “Start” at the bottom of the page.

Step Six

Enter the batch total and select “OK.”

New Batch

Expected Batch Total:

Step Seven

Click “Start” at the bottom of the screen to start the deposit.



Step Eight

You can click on “Check Image” to view the check images while scanning.



Step Nine

When batch has finished scanning, click “Close Batch.”



(continued on next page)

REMOTE DEPOSIT CAPTURE (RDC) Online Banking Instructions

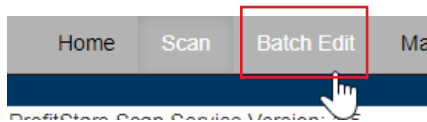
Fidelity Bank

Helping you get where you want to beSM



Step Ten

Select **"Batch Edit"** to review for errors and make any necessary repairs.



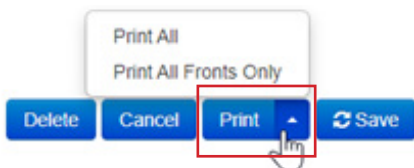
Step Eleven

You can choose to view both the **front** and **back** of the checks, and make necessary edits to balance your batch.



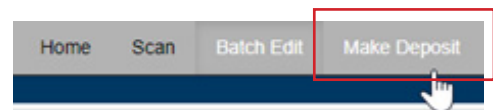
Step Twelve

Select **"Print"** at the bottom right of the screen to save check images if desired.



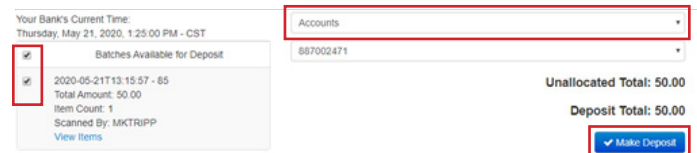
Step Thirteen

Select **"Make Deposit"** to begin the transmission of your deposit.



Step Fourteen

Select the **Batch(es)** to Deposit. Select the **account** to receive the deposit, then click **"Make Deposit."**



REMOTE DEPOSIT CAPTURE (RDC) Editing and Deleting Instructions

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Below please find instructions on how to edit batches, delete individual checks and delete deposits using Remote Deposit Capture (RDC) in Business Online Banking. If you have any questions, please contact Business Services 978-870-1472 BusinessServices@fidelitybankonline.com

Batches that are “in process” will be listed on the main screen in RDC. To get to the RDC screen, log into [Online Banking](#), click on [“RDC,”](#) click [“Transactions and Remote Deposit Now.”](#)

This batch is “in process”.

To Edit a Batch:

Click [“Batch Edit”](#) to make changes to the batch:

Batch edit will bring you to this screen:

You can edit the [routing number](#), [account number](#), [check number](#) and [amount](#).

You can also delete the check by clicking [“Delete”](#) in the bottom middle of the page.

To Delete a Batch:

Click [“Tools”](#) in the upper right hand corner and click [“Delete Batch.”](#)

Click on the batches that need to be deleted. Then click [“Delete Selected.”](#)

REMOTE DEPOSIT CAPTURE (RDC)

Parts of a Check



The following list describes the mandatory items that must be present on a check in order for the check to be accurately and successfully negotiated through a remote deposit scanner. Please ensure that all parts of the check are complete and correct prior to depositing to avoid checks being returned.

The following items should be reviewed on every check submitted for deposit to verify accuracy:

1. **Date** - check should be dated for date of deposit or less than 6 months prior to date of deposit
 - Check should not be stale dated (written 6 or more months prior)
 - Check should not be postdated (written for a future date)
2. **Payee** - should be the name of the company or individual who owns the account where it will be deposited
3. **Dollar amount** - numerical amount of check
4. **Written amount** - written dollar amount
 - This is the legal amount and should reflect the accurate dollar amount of the check
5. **Maker signature** - signature of check owner
6. **Maker information** - identifying information for check owner
7. **Check number** - identifying number for maker of check
8. **Account number** - must be readable in order for deposit to be successful
 - Identifying number for account at bank from which check is being drawn
9. **Routing number** - must be readable in order for deposit to be successful
 - Identifying number for bank from which check is being drawn
10. **Endorsement** - our system will automatically place a virtual endorsement on all checks deposited through Remote Deposit Now.

The diagram shows a check from Fidelity Bank with the following numbered callouts:

- 1: DATE
- 2: PAY TO THE ORDER OF
- 3: \$ (numerical amount)
- 4: (written amount line)
- 5: (signature line)
- 6: JAMES C. MORRISON, 1785 SHERIDAN DRIVE, YOUR CITY, STATE 12345
- 7: 101 (check number)
- 8: 123456789 (account number)
- 9: 0000067894 (routing number)
- 10: (endorsement area)

