MoneyView Online Check Deposit

USER GUIDE

In MoneyView Online, one of the menu options is **Remote Deposit**. With this service, you can deposit a check to your PVFCU checking account by using either a scanner connected to your PC (“home deposit”) or a camera-equipped mobile phone (“mobile deposit”). For home deposit, you must have a scanner connected to your PC. This user guide is for “home deposit.”

Hardware and Software Minimum Requirements

Operating Systems

Windows platform supports:

IE6 or higher, Firefox 3.5, Netscape 9.0 (last version released 3/08/2010), and Opera 10.5

Mac OSX platform supports:

Safari 4.0, Firefox 3.5, and Opera 10.5

Hardware

Twain-Compatible Flatbed Scanner

Connection to Internet

Secure Internet Connection

Navigation Bar

While you are using MoneyView Online Check Deposit, do not use the forward and backward keys of your browser. Instead, navigation happens in two ways.

As you proceed through the process, you automatically move to the next step, once you have submitted a scan, clicked Approve or otherwise indicated a readiness to continue forward.

Each page of MoneyView Online Check Deposit has a navigation bar at the top of the page. Depending on where you are and what you are doing, the bar has varying links.

Links on All Pages

A *Help* link that you can click on and get help with any issue that is not clear.

A *Terms & Conditions* link where you can view the Terms and Conditions of your financial institution.

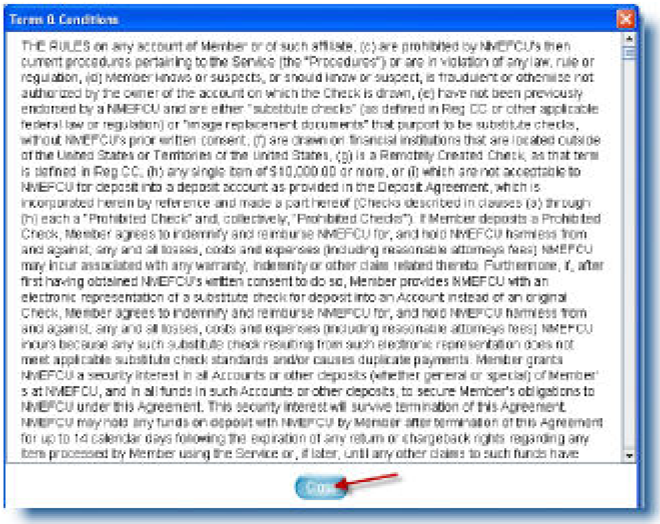
A *View Deposit History* link where you can view past history, deposit amounts and check images.

Link on Some Pages

A *Logout* link that closes the program, assuming that you have no more checks to deposit.

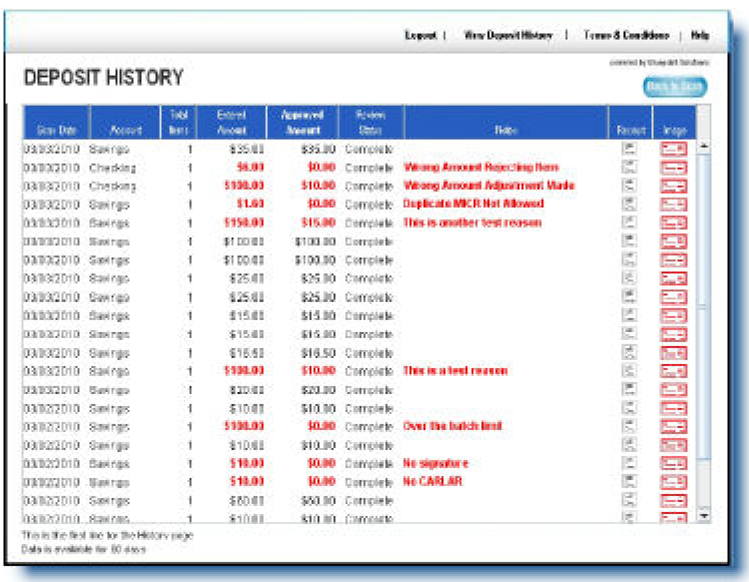
Terms and Conditions

To view your financial institution's Terms & Conditions, click the *Terms & Conditions* link on the *Navigation* bar.



View Deposit History

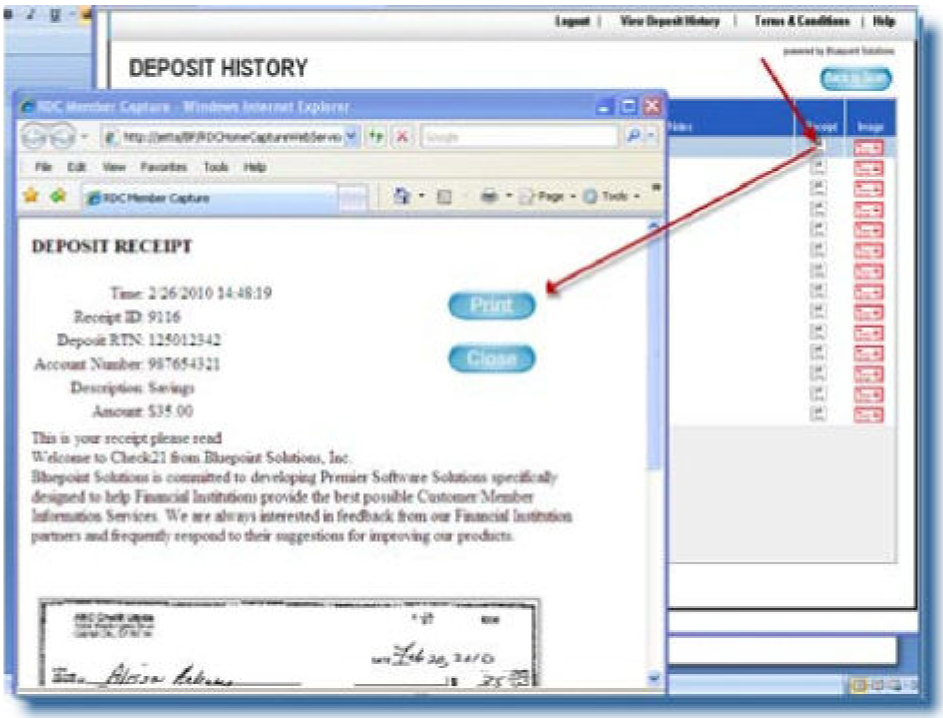
To view your deposit history, click the *View Deposit History* link on the *Navigation* bar.



Scan Date	Account	Total Items	Entered Amount	Approved Amount	Review Status	Notes	Receipt	Image
03/03/2010	Savings	1	$35.00	$35.00	Complete			
03/03/2010	Checking	1	$6.00	$0.00	Complete	Wrong Amount Rejecting Item		
03/03/2010	Checking	1	$100.00	$10.00	Complete	Wrong Amount Adjustment Made		
03/03/2010	Savings	1	$1.00	$0.00	Complete	Duplicate MICR Not Allowed		
03/03/2010	Savings	1	$150.00	$15.00	Complete	This is another test reason		
03/03/2010	Savings	1	$100.00	$100.00	Complete			
03/03/2010	Savings	1	$100.00	$100.00	Complete			
03/03/2010	Savings	1	$25.00	$25.00	Complete			
03/03/2010	Savings	1	$25.00	$25.00	Complete			
03/03/2010	Savings	1	$15.00	$15.00	Complete			
03/03/2010	Savings	1	$15.00	$15.00	Complete			
03/03/2010	Savings	1	$16.50	$16.50	Complete			
03/03/2010	Savings	1	$100.00	$10.00	Complete	This is a test reason		
03/03/2010	Savings	1	$20.00	$20.00	Complete			
03/02/2010	Savings	1	$10.00	$10.00	Complete			
03/02/2010	Savings	1	$100.00	$0.00	Complete	Over the batch limit		
03/02/2010	Savings	1	$10.00	$10.00	Complete			
03/02/2010	Savings	1	$10.00	$0.00	Complete	No signature		
03/02/2010	Savings	1	$10.00	$0.00	Complete	No CAR/LAR		
03/02/2010	Savings	1	$50.00	$50.00	Complete			
03/02/2010	Savings	1	$10.00	$10.00	Complete			

This is the first line for the History page
Data is available for 90 days

Note that you can view individual check images and receipts by clicking on their icons in the *Receipt* or *Image* column.



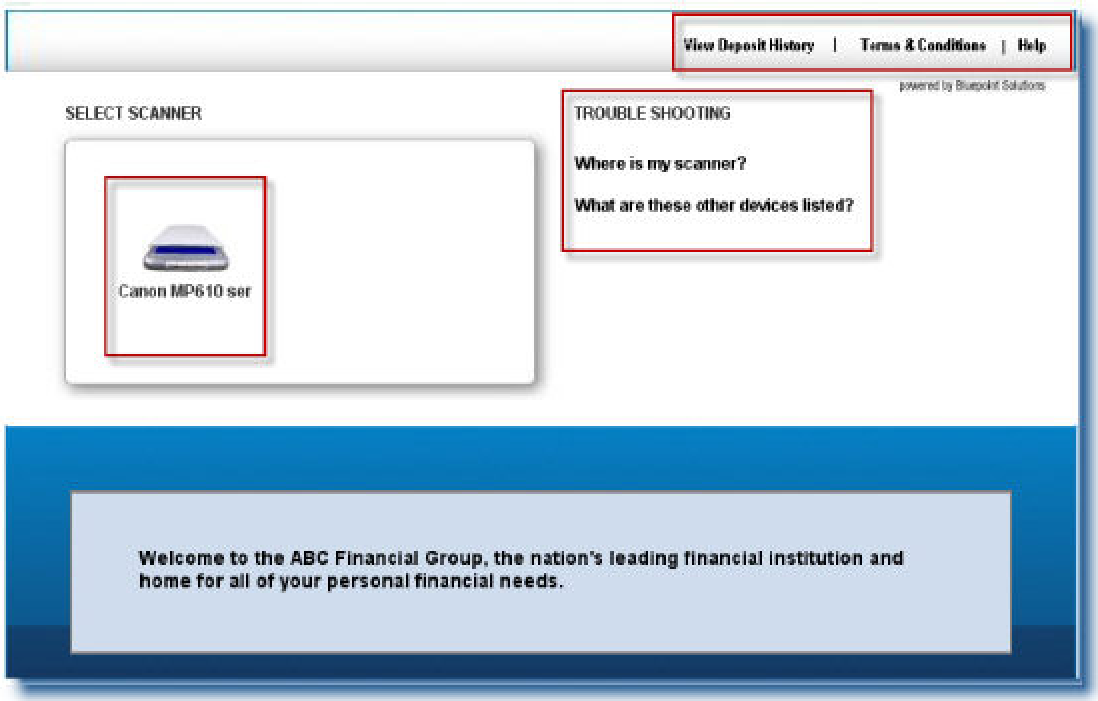
Access to Help

The *Help* link is always on the *Navigation* bar. Click it to open the help document.

Scanning

Preparing to Scan

On the first page of MoneyView Online Check Deposit, you will see a scanner or scanners in the Select Scanner box. Click the target scanner to launch the scan process.



Where is My Scanner?

If you do not see a scanner (or the one you want to use), check to be sure the target scanner is plugged into your computer and turned on. If it is, the other possible issues would be:

The scanner may not be installed correctly. A possible solution would be to uninstall the scanner and reinstall it.

You may not have a scanner installed at all. If so, install the scanner.

The scanner may not be available (otherwise occupied with another application). If this is the case, close the MoneyView Online Check Deposit Browser window, finish work with the ongoing application and close it. Open Home again in your browser and you may now have access to the scanner.

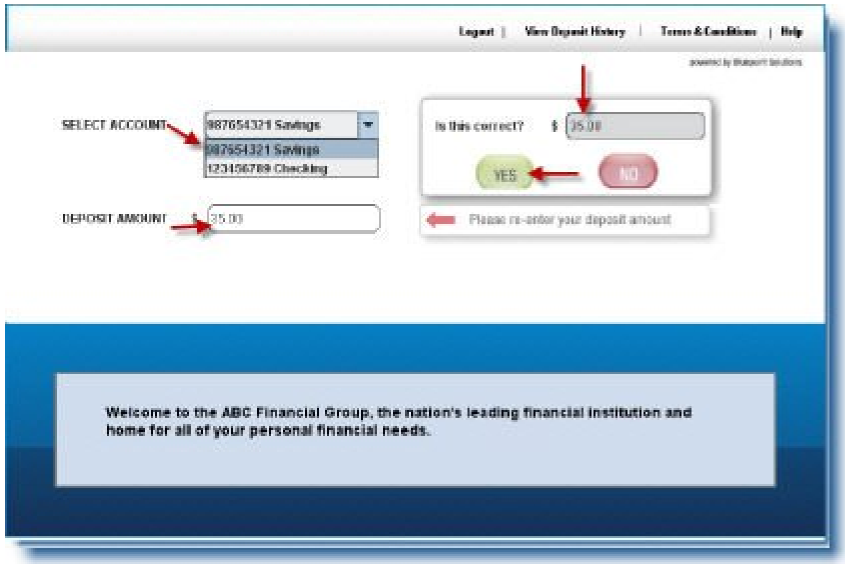
What are Those Other Devices?

Other devices could be printers or scanners that are not flatbed twain-compatible scanners, neither of which would be appropriate for use with MoneyView Online Check Deposit.

Enter Deposit Amount

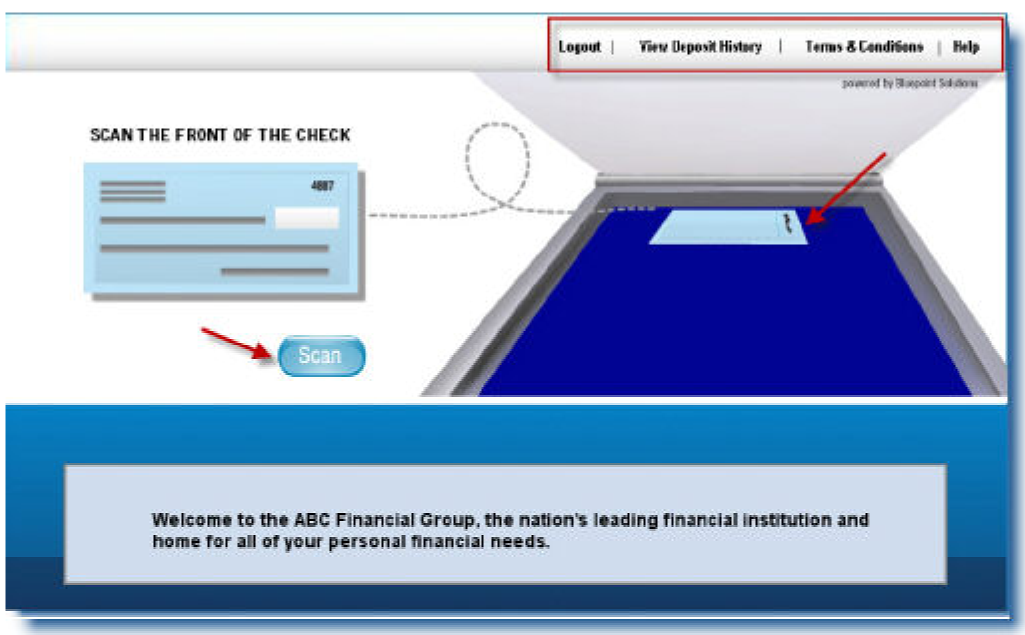
Select the account into which you want to deposit the check from the Select Account drop-down list. Enter the amount of the first check you plan to scan in the *Deposit Amount* field. Note that the number is repeated on the right in the Is this Correct field. If the amount in that field matches the check you are about to scan, click **Yes**. If it is not, click **No** and you will have another opportunity to enter the deposit amount.

You must enter the dollars and cents. The decimal point is added automatically. For example, if you enter 35, the assumption is that your entry is $00.35. If you enter 354, the assumption is that the entry is $3.54. If you enter 3540, it is understood that the check is for $35.40. You should not enter the decimal point.



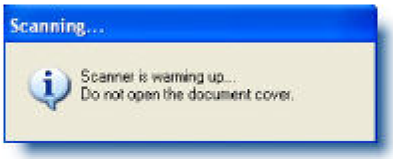
Scan the Front of the Check

Place the check in the scanner, face down in a horizontal position. Be sure to place it with the endorsement side to the right as depicted in the image of the check in the scanner. When you are satisfied with the position of the check, close the scanner lid and click **Scan**.

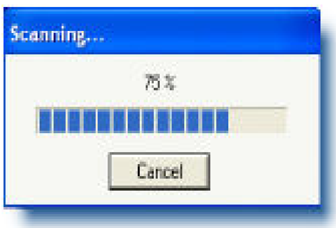


With most scanners you will hear the sound of the scanner as it begins to scan. Depending on your scanner and your Internet connection, you may see a message about connecting to the server or a progress bar. If the connection is fast, you may see only a blur of a message.

The first message warns you to leave the lid of the scanner closed as it warms up and proceeds with the scanning.

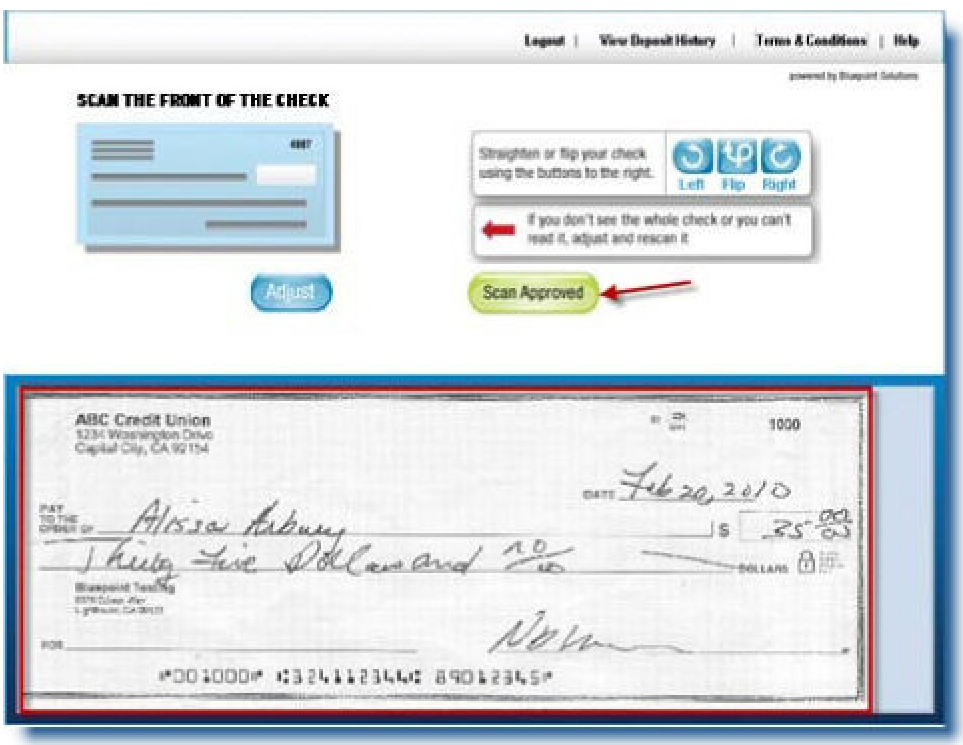


After the scanner has warmed up and begins scanning, you may see a progress bar as the check is scanned. Wait until the scanning is complete before clicking any other links.



The Front Page Has Been Scanned

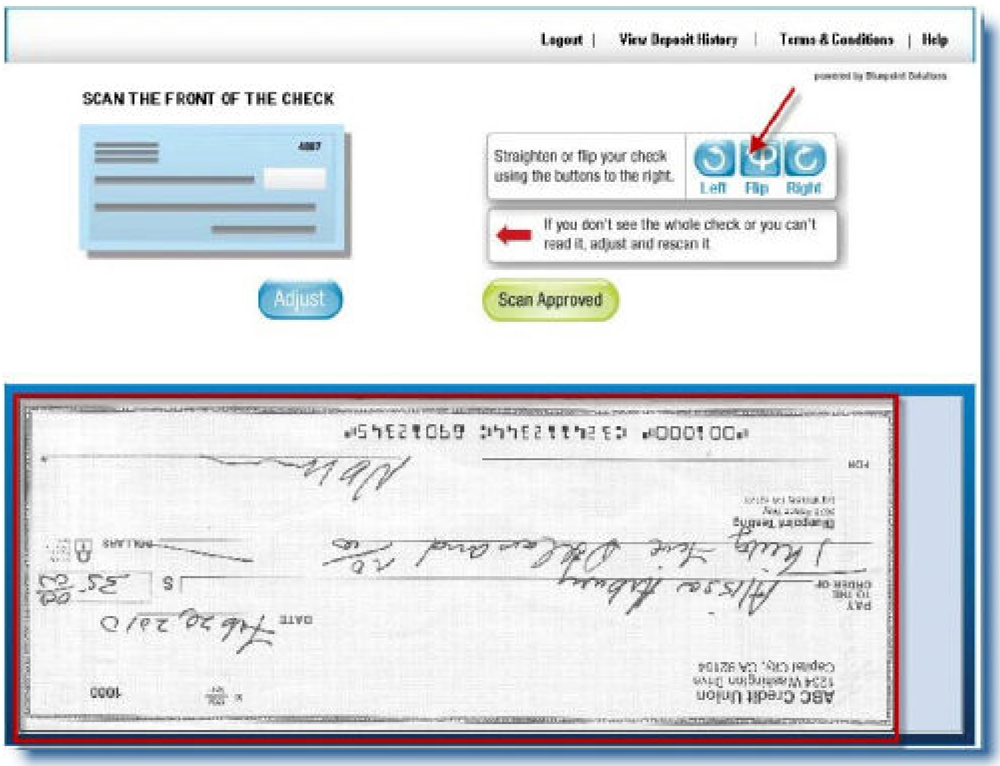
Once the scan of the front page is complete, a new page opens, displaying the check as it was scanned. If the scanned image looks good – it is in alignment and reads left to right, click Scan Approved.



Note that if the image is upside down or positioned incorrectly, you can click one of three buttons. Flip changes the orientation between up and down.

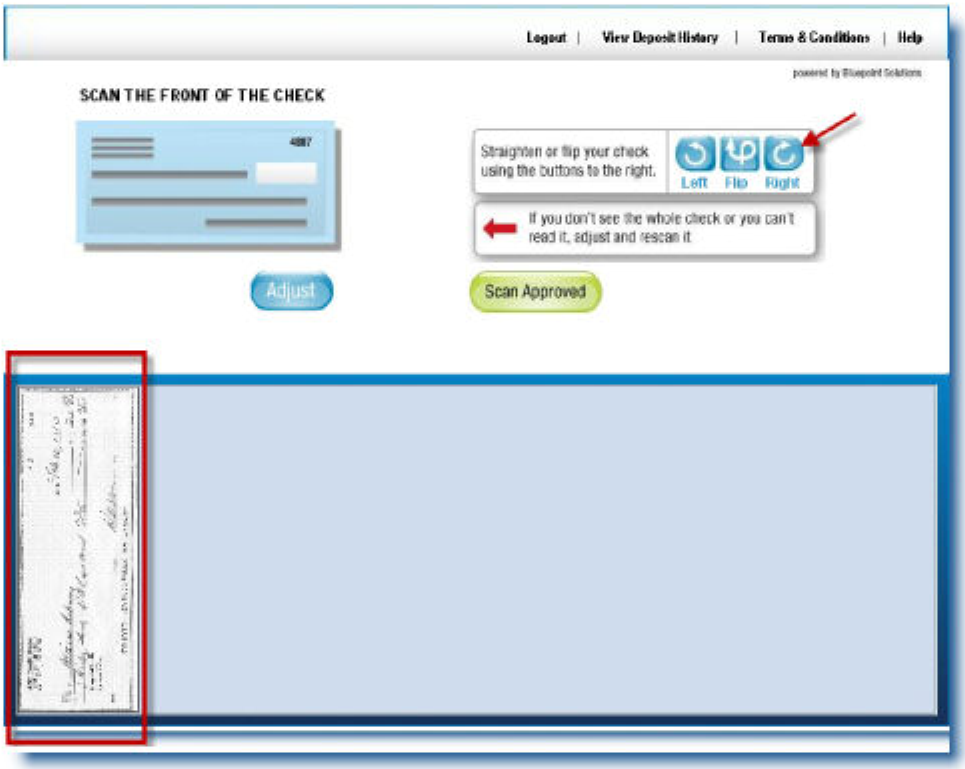
Flip an Upside Down Check Image

If the image of your check is upside down, click **Flip** to reposition it.



Correct Check Image that is Right or Left

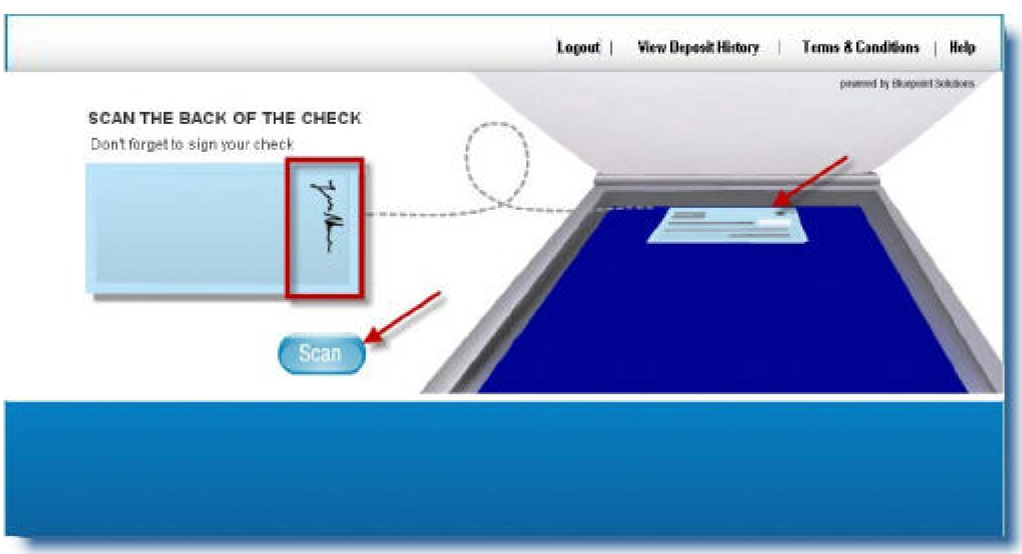
If the check was positioned incorrectly right or left, click the button to reposition it. If the check is positioned on the left as depicted below, click the *Right* icon. Conversely, if the check is positioned on the right, click the *Left* icon to reposition it.



Do not worry about clicking the wrong positioning button. If you click the *Right*, *Left* or *Flip* icon and click the same icon again you can return the image to its previous or original position.

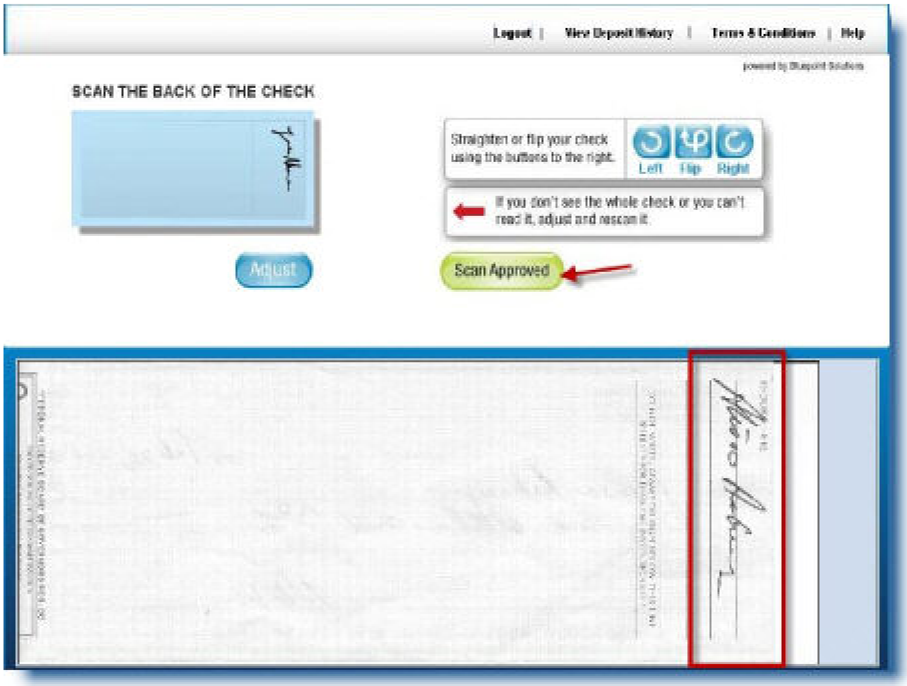
Scan The Back of the Check

Once you approve the scan of the front of the check, a page opens for scanning the back of the endorsed check. Note that the check MUST BE endorsed. Also note the position of the front of the check as you place it in the scanner (see image below for correct placement). When the check has been endorsed and placed in the scanner, close the lid and click **Scan**.

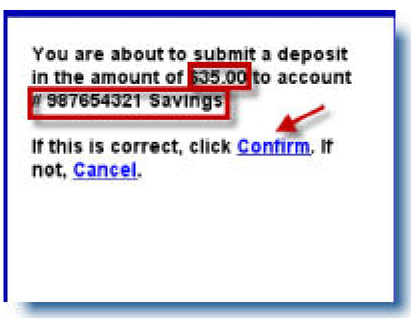


Approve the Back of the Check Image

If you see the endorsement in the correct place on the scanned check and the image is positioned correctly, click **Scan Approved**.



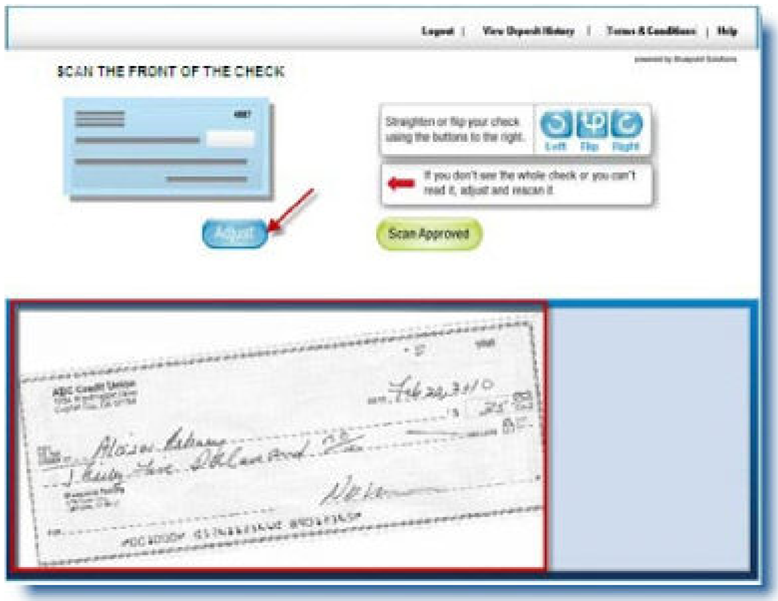
After you approve the scan, a *Confirmation* window opens, providing an opportunity for you to review the amount, the account into which it will be placed.



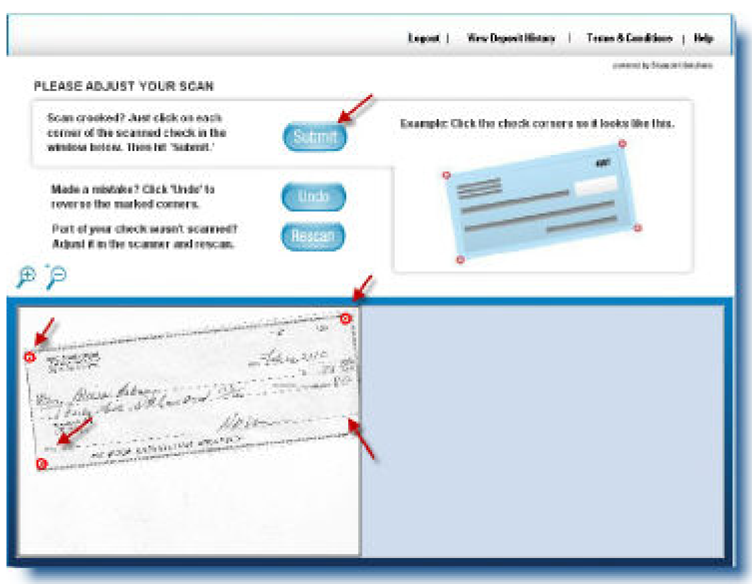
If both the account and the amount are correct, click **Confirm**. If either is incorrect, click **Cancel**. If you click **Cancel**, the front page scanning page opens where you can begin the scan process again. If you click **Confirm**, the server is contacted, the image and information is transmitted and a page opens, offering you the opportunity to make another deposit (another scan), to view/print receipts or to log out.

Adjust Crooked Check Image

If the check image is crooked as displayed below, you should adjust the check position. Note that you do not need to rescan in order to do this. Just click **Adjust**.



On the *Adjustment* page, click the four corners of the crooked check image. In the image below, three have been clicked and the fourth corner still needs to be clicked. You can tell this by the red circles in three of the corners.



All four corners must be clicked and have red circles in them before you can complete the adjustment.

If this process is not complete and you click Submit, an error message is displayed.

Click **OK** and when you return to the *Adjustment* page, finish clicking the corners. When all four corners have a red circle in them, click **Submit** again.

If you are not satisfied with the positioning of the circles in the corners, click **Undo**. Note that each time you click the *Undo* button, a circle is removed until they are all gone. At any point in this process you can begin clicking again to replace/reposition the circles after you have removed them.

You also have the option of beginning the scan again. If you are on the front side of the check when you click **Rescan**, the page for scanning the front page is presented. If you are on the back side of the check when you click **Rescan**, the page for scanning the back side is presented and the image of the first side of the check is retained.

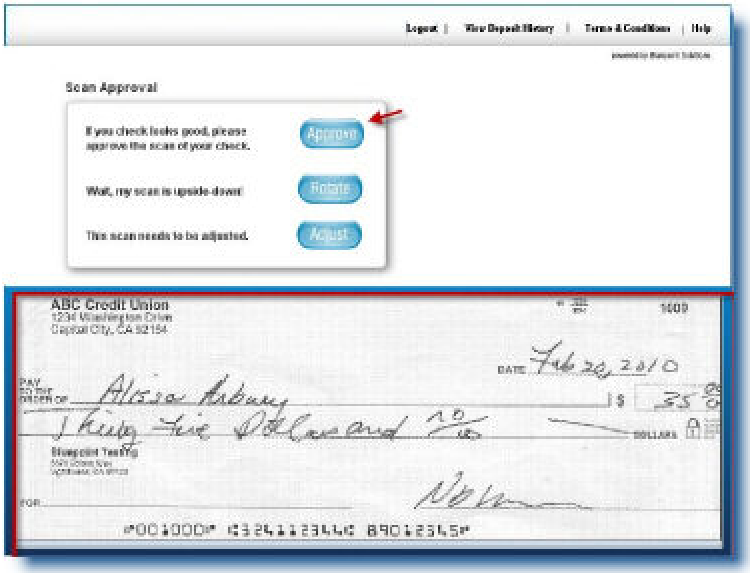
After you click **Submit** on the *Adjustment* page, the *Scan Approval* page is presented where you can click **Approve** to accept the image or continue adjusting or rotate the page.

Receipt

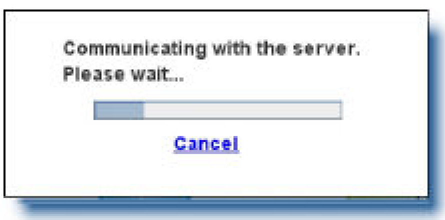
If you want to print the receipt, click **Print**. If you are satisfied with the transaction and want to close the Receipt page, click **Close**. Note that you can print the receipt at a later time if you wish. This is not the only opportunity to print it. You can print receipts days and weeks later.

Scan Approval

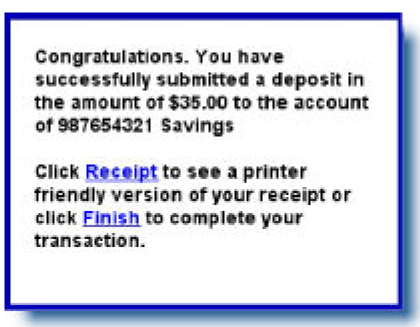
After you click **Submit** on the *Adjustment* page, the *Scan Approval* page is presented where you can click **Approve** to accept the image or continue adjusting or rotate the page.



After you approve the entire deposit, the server is contacted and the information is transferred. During that process, you will see a window similar to the one below. Wait until the process is complete. Or, if there is reason to stop the transaction, click **Cancel**.



When the transaction has been communicated, a confirmation window is displayed where you can click **Receipt** to view and print your receipt. Or, click **Finish** to complete the transaction.



Scan Another Check?

After you have scanned a check and clicked **Finish** in the *Confirmation* page or clicked **Close** in the *Deposit Receipt* page, you are offered the opportunity to deposit more checks, view or print a receipt or stop/logout.