Getting Started

with

MyBranchInABox.com

Easy electronic deposits right from your desktop

Faster Deposits

Better Use of Your Time

Tremendous Convenience

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Tremendous Convenie
Better Use of Your Time

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First Time Users

A First Time User will need the following items before their initial log in to My Branch in a Box:

1. The minimum system requirements
2. The My Branch in a Box log in page - www.mybranchinabox.com
3. Your Customer Identification Number
4. Your User Name
5. Your Password
6. An Installed Scanner

Before making deposits, you will need to:

1. Have your Customer ID, User ID, and Password
2. Install the scanner
3. Log In to My Branch in a Box and complete your Customer Configuration

Quick Deposits Checklist

1. Turn Scanner On
2. Log In to My Branch in a Box
3. Select Deposit Account
4. Scan Checks and Enter Deposit Amounts
5 Submit Check Deposits
6. In Review Section, Verify Transactions

Process Overview

You will need to complete an initial set-up process before you can begin scanning, verifying and submitting checks through My Branch in a Box. This process includes configuring your account and installing your scanner.

After the initial setup process is completed, you may begin scanning, verifying, and submitting paper checks through My Branch in a Box. To make a deposit, using this service, you will need to complete the following steps:

Note: It is important that you follow your standard accounting and reconcilement procedures when using My Branch in a Box. You will want to:

- Sign or stamp the back of the check
- Verify the amount of the check
- Run a tape to reconcile against the My Branch in a Box deposit amount

1. Be an established User for My Branch in a Box. You will need your Customer ID, User Name, Password, and proper authorization to process transactions.
2. Create My Branch in a Box deposits by Scanning Checks.
3. Send the transactions to the bank for processing. This is completed by:
   a. Submitting the items.
   b. Verifying the items.
4. Storing Reports for your company records.

Once you have submitted the checks for processing, the bank will download them, check them for accuracy, and forward them to the Federal Reserve or other processor for remittance of the funds. The funds will be posted to your account when they are available for use.

For security reasons, the My Branch in a Box service is separate from your online bank account. You will be assigned a separate User ID and Password to access your account.

System Requirements

To run My Branch in a Box, your PC should meet the following minimum requirements.

- Microsoft Windows 98 or later; Windows NT 4.5 or later (includes ME, 2000, and XP)
  NOTE: If you are using the Digital Check scanner, you must have Windows 2000/XP

- Microsoft Internet Explorer 6.0 preferred, - WARNING! The application may not run with versions above 6.0 of Internet Explorer or versions distributed by AOL.
  Note: To use this service, you will need to disable the pop-up blocker or allow pop-ups from My Branch in a Box.
- Pentium processor with 32 MB of RAM minimum (Pentium III with 128 MB recommended)
- A USB 2.0 port
- Super VGA (800 x 600) or higher-resolution monitor
  NOTE: This application has been established for a 15" monitor with 800X600 resolution. If you are using a 17" or larger monitor with higher resolution, simply expand your page by clicking the Maximize button in the upper right corner of the screen.
- High-Speed Internet connection (DSL, cable, or other "always-on" connection)

My Branch in a Box screen layout:

The **menu bar** in the top frame of the page provides navigation to the different areas of the program.

On **list pages**, commands area appear above the list, while horizontal and vertical scroll bars and links at the bottom of the page provide navigation through the list. Where appropriate, lists include a search option that allows you to find a single item or group of items that match your criteria. Submitting a blank search displays the complete list.

From a list, you can access the **detail (form)** page of an entry. On form pages, asterisks denote required fields.

On any page in My Branch in a Box, you can select the **Help** option and see detailed information about that specific page. The online help contents contain concept explanations and step-by-step procedures.

Updates

You will have access to all the latest enhancements when you log into My Branch in a Box. All enhancements to My Branch in a Box are delivered online.

How to Get Started

The Bank will establish a profile for you. You will receive a Customer Identification Number, a User Name and Password. After you receive this information, go to www.mybranchinabox.com, click the log in box, enter your Customer ID Number, User Name and Password. The first time you log in you will also be asked to enroll in our Adaptive Authentication process. Adaptive Authentication adds a layer of protection to your account. This feature uses an Image, Text Phrase, and Challenge Questions.

After log in, you will be asked to complete your organization-specific parameters. These include the customer configuration, Remote Deposit categories, DFI numbers, and additional users.

Customer Configuration

The Customer Configuration maintains the user settings that determine how My Branch in a Box appears and how your password functions. You usually need to review the Customer Configuration parameters once to confirm the settings.

Specific **password parameters** include a 6 to 12 character (letters and/or numbers) password, and setting the number of days a password is valid.

The **page size options** indicate how many items will display.

The Configuration page also includes contact information for your organization.

My Branch in a Box also allows you to **create a report of this page**, if you have the appropriate security access.

Before beginning the configuration process, check your PC and Connections to make sure you meet the minimum system requirements.

Customer Configuration Step-by-Step Instructions

1. Choose **Administration | Customer Configuration**.
2. Enter the number of items that should appear on list pages. You may want to consider your connection speed when deciding on this number. For example, you might enter 25 if you have a slower connection or 100 if you have a faster connection such as DSL/cable or T1. The maximum value is 100.

3. Enter the number of items that should appear on the Quick Edit list page. The page will actually display this number of items plus five blank lines for new entries. For example, you might enter 25 if you have a slower connection or 100 if you have a faster connection such as DSL/cable or T1. The maximum value is 100.
4. The Minimum Password Length has been established. It is 6 to 12 characters (letters and/or numbers).
5. The password should always include at least one number and one letter, making it alphanumeric. This field is already set to Yes, you cannot change it.
6. The password is valid for 120 days. You cannot change it.
7. Enter the number of days before a password expires that the application will begin warning the user.
8. In the remaining fields, enter the contact information for your organization. These fields appear to the bank when you contact us for service.
9. If applicable, add an Export Profile.
   - Click **Add** in the Export Profile section bar.
   - Select the Auto-generated File Creation Level to indicate if the file should be created automatically, and if so, when it should be created. The export file can be automatically created at the submission, verification, or authorization steps.
   - Select the TRNSTYPE, or type of transaction to load into QuickBooks. Map the appropriate fields by moving the cursor to the field name in the right column, clicking and holding down the mouse key, and dragging the item to the appropriate QuickBooks field in the left column. When you release the mouse key, the corresponding fields will be mapped. The ACCNT field is required.
   - Complete the field mapping for the QuickBooks Distribution Line Mapping section as necessary. The ACCNT field is required.
   - Click **Add** at the top of the page to save the new Export Profile to this category.
10. If applicable, configure the CAR/LAR Options.
    This feature must be initially enabled by the bank before you may use it.
    - Click **Go** in the CAR/LAR Options section bar.
    - Select whether to enable Courtesy Amount Recognition/Legal Amount Recognition (CAR/LAR). With this setting enabled, the application enhances the check scanning process by reading and capturing the handwritten amounts on the check item. This will allow the Amount field to be pre-populated for your review.
    - Accept the default threshold, or level of certainty for amount scan results, or enter a new threshold percentage, if applicable.
    - Select the Scan and Save Mode, taking into consideration how you process checks. If you tend to scan large groups of checks and speedy check processing is essential, choose the Auto option. Choose the Manual option to scan single items or groups and enter optional data in the transactions.
    - If you selected the Auto Scan option, enter the number of seconds for the application to pause while you review the item.
11. Choose **Save**.
12. Choose **Save** to Save the configuration.

Customer Configuration Screen Fields and Descriptions

The table below describes each field and provides sample contents:

Field	Description	Suggested Contents
Name	Name of category assigned by the Bank	Often Remote Deposit, RD, or Check 21
Alias	Name your company uses to identify this category	Accept the bank's name or create your own
Archive Images	Indicates whether check images will be saved on the archival system as they are scanned	This option is **No**. (This option is not available)
Require Verification	Indicates whether item collections in this category must be verified before being sent to the Bank	Yes. Your checks must be verified before being sent to the bank for processing
Purge Inactive Transactions	Enter the number of days to keep inactive transactions in the system	120, 150, 180, etc. (Leave transactions in the list long enough to exhaust any research needs. Minimum should be 100.)
Check Franking Enabled (applicable for RDM scanner only.)	Indicates whether the check scan will stamp **ELECTRONICALLY PRESENTED** on scanned checks	Yes (for RDM scanners)
Check Endorse Language (applicable for digital scanners only)	This field is not applicable and should not be used	

My Branch in a Box Category Configuration

To create items, you must first complete the My Branch in a Box category configuration. The Bank has established the category and set some of the parameters, but you need to finish setting these options for your organization.

Category Configuration Step-by-Step Instructions

1. Select **Administration | Remote Deposit Configuration**.
2. Choose the category by clicking one of the fields.
3. The first field, the name of the category, is determined by the Bank and is for display only.
4. For the **Alias** field, enter the name you will use to identify this category. You can accept the name that appears or create your own description.
5. Skip the **Archive Images** option. It should be set to **No**.
6. Skip the **Require Verification** field. The Bank has already established this for you.
7. Enter the name of your organization.
8. Enter the number of days to keep inactive transactions in the system, for example, 120 or 180. Leave transactions in the list long enough to exhaust any research needs. The minimum number of days should be 100.
9. Select that your scanner will frank (RDM only) the scanned checks. For example, with the RDM scanner, select **Yes** for the Check Franking Enabled field to indicate that the check scanner will stamp **ELECTRONICALLY PRESENTED** on the front of each scanned check.
10. Click **Save** to save the configuration.

Repeat this process for all accounts.

Install the Scanner

Each computer set-up is different. These instructions apply to the typical user installation. These instructions are for the RDM Model 7011 scanner with a USB to USB connection.

Pre-Installation Checklist

1. If you are installing My Branch in a Box on a PC or laptop with Windows 98, you must use a serial connection.
2. Log in as an Administrator on the PC or laptop.
3. Make sure you are using Internet Explorer Version 6 (not the AOL version of Internet Explorer or any other Web browser).
4. Place the scanner at least 12 inches or more from the PC or laptop (or other electronic components/devices, such as speakers, IP phones, calculators, etc).
5. Do not use a USB hub to plug in the scanner.
6. Unplug any other USB devises during the installation process, including personal digital assistants (PDAs).
7. Enable ActiveX components to be installed. (In Internet Explorer, go to Tools | Internet Options. On the Security tab, choose the Custom Level button. Mark "Prompt" for the Download signed ActiveX controls option.)

Scanner Installation Basics

The basic scanner installation process is as follows:

1. Install drivers.
2. Install components.
3. Plug in scanner power and cables.
4. Initialize scanner.
5. Scan a check.

Scanner Installation

1. Plug the scanner into the electrical source, and connect the USB cable to the scanner. **Do NOT connect the USB cable to the PC or laptop until instructed to do so in the steps below.** (If your RDM scanner is using a serial cable connection, you may connect the serial cable to the computer.)
2. Log In to My Branch in a Box.
3. Select the category that allows check scanning by clicking the Quick Link button on the Home Page or by choosing it from the Transactions main menu.
4. Select **Scan | Begin Scanning Checks.**
5. On the first attempt, My Branch in a Box will not recognize the scanner. After attempting to initialize the scanner,

My Branch in a Box will present the message "Required components are not installed on the system."

6. For the Scanner Type field, choose the **RDM USB-to-USB Connection** option from the drop-down list. (If you are using a serial connection, choose the RDM Serial Cable Connection and click the Install Components button and go to Step 14.)
7. Click the **Install Driver** button.
8. When the File Download dialog box appears, choose **Run**.
9. When the Internet Explorer – Security Warning dialog box appears, choose **Run**.
10. When the RDM Setup Wizard appears, choose **Next**.
11. Click **Next** on the Confirm Installation page.
12. Choose **Close** on the Installation Complete page.
13. Under Step 2 of the Scanner Setup page, choose **Install Components.**
14. You will see three Internet Explorer messages asking you to confirm the scanner software installation. Select **Install** for all three. If these messages do not appear, verify there are no pop-up blockers activated. (You can also try pressing the CTRL key while clicking the Install Components button.) (For serial connections, go to step 18.)
15. Connect the USB cable from the scanner to the PC or laptop. In most cases, Windows will detect the new device and launch the Found New Hardware Wizard. Since you have already installed the necessary drivers and components, choose **Cancel**.
16. Select **RDM USB-to-USB Connection** from the Scanner Type drop-down list.
17. Choose the **Initialize Scanner** button.
18. After the scanner has been installed successfully, the page to begin scanning checks appears. Proceed to the *Scanning Checks* section to scan, submit , and verify checks for processing.

Post Installation Tips

1. If the scanner will not scan checks:
   - Make sure the cables are plugged in, and the scanner has power.
   - Make sure the light is green on the scanner.
   - Be sure that the scanner is at least 12 inches from any electrical device.
2. If the scanner appears to work, but the image is completely white or blank:
   - Ensure the check is face up, the MICR line is to the right, and the amount is the first part to enter the scanner.

Troubleshooting Scanner Issues

Problem/Error	Cause	Try This
Pop-up message: "Could not access across a network."	Network Restrictions	Save the driver to the desktop: 1. Click **Install Driver.** 2. Click **Save**. 3. Browse to save to your desktop. 4. Minimize your Internet window to see the desktop. 5. Double-click the downloaded file on the desktop. 6. Click **Initialize Scanner.**
Pop-up message: "You do not have sufficient right to download software."	User Restrictions	· Find out if you have Administrative rights with this log in. · Make sure your Internet settings allow for downloads. · Contact your local Network Administrator.

Problem/Error	Cause	Try This
Pop-up message: "Your security settings do not allow you to download ActiveX controls."	ActiveX Restrictions	· Hold down the CTRL key while installing components. · Make sure "add-ons" are enabled. · Change ActiveX settings: 1. Click **Start | Control Panel.** 2. Double-click **Internet Options.** 3. Click the **Security** tab. 4. Click the **Custom Level** button. 5. The Security Settings window will appear. Scroll until you find the heading "ActiveX controls and plug-ins." Set all ActiveX controls to either Enable or Prompt. If you are concerned with security, we recommend setting options to Prompt. 6. Click **OK**, and choose **Yes** to save changes. 7. Go back to the My Branch in a Box web site. Press the **F5** button to refresh the page. 8. Select the account to which you want to deposit. 9. Choose **Scan | Begin Scanning Checks.** 10. Choose **Install Components.** Follow the on-screen instructions from there forward.
Pop-up message: "The software you are installing for this hardware: RDM ___ has not passed Windows Logo testing to verify its compatibility with Windows XP.	Drive has not been digitally signed by RDM Corporation.	· Click **Continue Anyway**, and complete the installation of the drivers.
The computer will not recognize the scanner, and the computer has an AMD processor.	Computers with AMD processors may require additional configuration	· Purchase and install a USB 2.0 PCI card. Try the installation again. · Use a serial cable.
Computer will not communicate with scanner using a USB cable.	COM port settings may not be correct. If COM2 does not work, change to COM1.	· Change the COM port: 1. Minimize the browser window. 2. Right-click **My Computer.** 3. Choose **Manage.** 4. Click **Device Manager.** 5. In the list to the right, find "Ports (COM and LPT)" and click the plus sign to expand. 6. Right-click the RDM scanner listed, and choose **Properties.** 7. On the Port Settings tab, click the **Advanced** button. 8. Click the drop-down field for COM Port and choose either COM1 or COM2 (preferably the port that is not in use). If COM ports 1 and 2 are in use, you may need to move one of the other devices to another port. 9. Click **OK**. 10. Click **Accept Changes**. 11. When done, return to the browser windows, and click **Initialize Scanner**.

Problem/Error	Cause	Try This
	Cable may not be seated properly, or a pin in the cable may be bent (also applicable for serial cable connections.)	Check both ends of the cable. The round end with the arrow should have 3 pins on top, 4 pins in the middle, and 2 pins on the bottom. Make sure the pins are not bent. Check the other end (the "female" connection) to make sure that nothing is stuck in the holes. If everything looks fine, plug the scanner back in and click Scan.
	Devise driver may not be updated.	Check the Device Manager and make sure that the device has the updated driver.
After scanning a check, image does not appear. Or, image is completely white, and an error states, "Cannot read MICR line."	Check has not scanned properly.	1. Click the **View Back** button. The face of the check can be viewed from the back. 2. Turn the check face up where the MICR line is on the right-hand side. Slide the check all the way to the right and guide it into the scanner with the amount first. 3. Scan the check again.
After installing, you get an error that states "Owner Code Configuration Failed."	Scanner has not completed the power-on self test, or the scanner has attempted to scan a check with a carbon strip on the back.	1. Unplug the scanner. 2. Wait 10-15 seconds, and then plug the scanner in again. This will reset the scanner and allow you to scan again.

Users

To access My Branch in a Box, a user must have a User Name and Password established, as well as permissions, authorities, and rights assigned. The Bank sets up your first user. This person is the security officer for your organization. The security officer will set up and maintain other users.

The customer user record includes general information, such as name, expiration, invalid login attempt counter, and active status. The customer user record also maintains the My Branch in a Box access designations, permissions, authorities, file load rights, and report rights.

Permissions indicate the areas of My Branch in a Box that the user may access.

Authorities indicate the specific actions that a user may perform within each category/subcategory.

The **File Load** list contains the file types that the user may upload to My Branch in a Box.

The **Reports** list contains the reports that the user may view, print, delete, and download.

You can use these designations to separate duties and implement safeguards. For example, you can set up one user with authorities to create and edit transactions within a category and a second user with authority to verify transactions.

In addition to the general information and access privileges, the customer user record allows you to access the "Start Page Definition" where you can choose which page will appear each time this user logs into My Branch in a Box. By default, My Branch in a Box opens to the Home page. The user, however, may only need to load Remote Deposit (RD) files. With the Start Page Definition, you can change the user's Start Page from Home to the File Transfer page for RD files. If you are not the security officer, you may change your own Start Page through the Administration menu.

If a user has forgotten their password, the security officer can establish a new password for the user that expires immediately. This situation requires the user to create a new password the next time My Branch in a Box is accessed.

To keep track of users and their settings, you can create a users report, if you have the appropriate permissions and report rights.

Adding a User Step-by-Step Instructions

When you add a user, you complete the basic detail information and save the record. After you save the record, the Permissions, Authorities, File Load, and Reports lists appear so that you can determine the extent of My Branch in a Box access the user will have.

1. Choose **Security | Customer Users**.
2. Click **Add**.
3. Enter the User Name. This name will be the user's login name.
4. Enter the user's First Name.
5. Enter the user's Last Name.
6. Enter a date for the password to expire or accept the default value. The date that appears has been calculated using the Password Term field on the Configuration page. You can leave this date or change it. For example, you may want the password to expire immediately so that the user is forced to change the password upon first logging into the application.
7. If this user only needs temporary access to the application, enter a date in the User Name Expiration Date field.
8. Skip the Invalid Login Attempts field. This field is a counter that tracks the number of consecutive unsuccessful logins. If a user reaches the maximum number of invalid logins and attempts another unsuccessful login, that user will not be able to access My Branch in a Box. The security officer will have to change this field to zero to grant access again.
9. Choose whether this user should be active. Inactive users cannot access the application.
10. Type a password for this user. *Remember to give this password to the user*. You may want to set this password to expire immediately so that the user has to enter a new password upon first login.
11. Click **Save**. After you save the record, the Permissions, Authorities, File Load, and Reports sections appear so that you can determine the extent of My Branch in a Box access the user will have.
12. Add Permissions as necessary. Click **Add** in the Permissions section bar. Mark the permission(s) to add by clicking the checkbox to the left of the item. Choose **Add**. Changes made to this section are saved automatically.
13. Add Authorities as necessary.
    - Click **Add** in the Authorities section bar.
    - Choose the Category/Subcategory for which to create an authority.
    - Select whether the user can add or edit transactions in this category.
    - Choose whether the user can view this category.
    - Indicate whether the user can delete items from this category.
    - Enter the Maximum Transaction Amount the user can create, or check the Unlimited option.
    - Indicate whether the user can verify transactions created by others and transactions he/she has created.
    - Enter the maximum amounts that this user can verify for both transactions and transaction collections, or check the Unlimited options.
    - Indicate whether this user can authorize or unauthorize collections in the category.
    - Choose **Save & Add** to create an authority for another category, or choose **Add** if you have finished adding authorities for this user. Changes made to this section are saved automatically.
14. Add File Load types as necessary.
    - Click **Add** in the File Load section bar.
    - Choose the File Load type to add.
    - Indicate whether this user can submit this file type.
    - Choose whether the user can verify files of this type that others have submitted or that he/she has submitted.
    - Enter the maximum for files of this type that the user may verify, or mark the Unlimited option.
    - Indicate whether this user may authorize or unauthorize files of this type.
    - Choose **Save & Add** to add another file load type, or choose **Add** if you have finished adding file types for this user. Changes made to this section are saved automatically.
15. Add Reports as necessary.
    - Click **Add** in the Reports section bar.
    - Choose the Report type to add, or choose to Add all reports.
    - Indicate whether this user can view all reports of this type or only those reports he/she has created.
    - Choose **Save & Add** to add another report type, or choose **Add** if you have finished adding reports for this user. Changes made to this section are saved automatically.
16. Click **Go** to set the Start Page for this user. (If the user should see the Home page, skip to the last step.)
17. Select the first page that this user should see after logging in to the application.
    - If you choose File Transfer – Load Type, you must select a file type.
    - If you choose any of the Transaction pages, you must select a category.
    - If you choose the Transaction List, you may select a view to apply to the transactions. This field is not required.
18. Click **Save** to return to the customer user record.
19. Click **Return to List**.

Creating My Branch in a Box Transactions

The primary function of My Branch in a Box is to provide fast delivery of check transactions to the Bank. These transactions may be entered in one of two ways:

- Creating each item manually – When you create a My Branch in a Box transaction, you scan a check and enter required and optional data into the application, including individual name, amount, routing number, account number, and check serial number.

- Uploading or loading a file – **Note:** this option is available to high volume users. When you load an X9.37-formatted transaction file, the file remains intact and, once verified, is "passed through" to the bank; its contents do not appear in the transaction lists of My Branch in a Box.

My Branch in a Box also provides a Mass Edit feature if you need to update the Active status for all the transactions in your view. Instructions for using this feature may be found in the online help.

Logging in to My Branch in a Box

When logging in to My Branch in a Box, you will need:

- Internet Explorer 6.0
- The pop-up blocker disabled
- An installed check scanner
- The Log In page for My Branch in a Box (Tip: to get to this address faster, save this site as a Favorite.)
- A Customer Identification Number, User Name and Password (Note: These items were provided to the Primary Contact. The Primary Contact is responsible for adding new users.)

Scanning Checks

The check scanner must be installed before you begin scanning checks. For specific installation instructions, please refer to the installation section.

Note: It is important that you follow your standard accounting and reconcilement procedures when using My Branch in a Box. You will want to:

- Sign or stamp the back of the check
- Verify the amount of the check
- Run a tape to reconcile against the My Branch in a Box deposit amount

Scanning Checks Step-by-Step Instructions

The steps below describe the manual scan and save process. If you selected the Auto Scan and Save mode on the CAR/LAR Options page, the application will scan checks automatically, pausing for the specified time after each scan. If you need more time to review an item, press the spacebar to temporarily halt the process. The Enter key will resume the process. For more information, please see the online help section.

1. Go to the My Branch in a Box Log in page (www.mybranchinabox.com and click the log in button).
2. Log in to the My Branch in a Box service.
3. From the home page, click the account button where you wish to make a deposit.
   NOTE: If the Remote Deposit button does not appear on the home page, verify that the customer user record has been given permissions and authorities for the Remote Deposit category. You may need to log out and then log in again for the changes to take effect.
4. Click **Scan | Begin Scanning Checks**.
5. Insert the check into your scanner. Consult the hardware documentation that came with the scanner for the appropriate way to insert checks.
6. After the image appears you may be instructed to insert the check again (with the back facing up) to scan the back of the check. This step is required only if it appears.
7. When the front image of the check appears on the screen again, verify the information from the check, and enter the Amount (required) and Individual/Company Name (recommended). Then, add any other optional information desired, such as miscellaneous notes on the individual or company. Optional information is not part of the file that is sent to the bank with the transaction, but is for your internal use only to help with research. Click View Reverse to see the image of the back of the check.
   NOTE: Symbols and spaces are represented in the Auxiliary On-Us # and Checking Acct # fields as follows: blanks or spaces as a single space, a dash as a single dash (-), and the on-us symbol (   ) as a forward slash (/).
8. Click **Save & Scan Another Check** to scan another item, or choose **Save & Return To List** if you have finished.

Loading a My Branch in a Box File

Note: This process is used by high volume users who have to upload their files into My Branch in a Box.
Once a file has been loaded, it must be verified before the bank can process it.

Loading a My Branch in a Box Step-by-Step Instructions

1. Choose **File Transfer | Load File | Remote Deposit File**.
2. Complete the Description. This description should help you identify the particular file as it moves through the application.
3. Type the full path and file name. Or, click **Browse**, locate the file, and click **Open** (or Run).
4. Choose **Next**.
5. Check the file information.
6. Choose **Next**.
7. Choose **Continue**.

Sending Items to the Bank

Before transaction collections (transactions from a category that are submitted together) and loaded files can be picked up by the bank, they must be verified.

To verify collections or files, a user must have the necessary authority for the category. As a security precaution, most organizations separate the create/edit, and verify tasks. For example, one employee creates My Branch in a Box transactions and submits them for verification. These transactions become a collection and move to the Verify Transactions page. The supervisor or other authorized person logs into My Branch in a Box, checks the collection totals, and verifies the collection. This action moves the collection from the Verify Transactions and submits them to the bank. Upon submission, all the authorized items are moved to the bank pickup area.

> **NOTE:** The Verify pages show you only the transaction collections and files that you have authority to verify. For example, if you do not have the Verify Own authority for the category, you will not see the transaction collection pending verification that you submitted. Another user with the Verify Others authority for the category will have to log into the application and verify the transaction collection.

If the collection or file has errors, it can be rejected from the Verify Transactions page. After verification, collections or files with errors may be unauthorized until the bank picks them up for processing. Both rejected and unauthorized collections are sent back to the category/subcategory transaction list where the transactions may be edited and resubmitted for verification. Rejected or unauthorized files (that have been loaded) are automatically deleted and will need to be edited outside the application and loaded again.

Submitting Transactions

When all checks have been scanned, or at another designated time, all My Branch in a Box items must be submitted for bank processing. Verification is also required, the item collection must be verified after submission before the bank can process the check.

Submitting Transactions Step-by-Step Instructions

1. Log in to the My Branch in a Box service.
2. Click the Remote Deposit category on the home page.
3. To submit transactions:
    a. All of today's transactions, choose **Display Today** and then select **Submit for Verification | Submit All**.
    b. Selected transactions, mark them by clicking the checkbox to the left of each one and choose **Submit for Verification | Submit Selected**.
4. Make sure the summary is correct and in balance with your own control totals and accounting system.
5. Choose **Continue Submit for Verification**.

Verifying Collections and Files

All transactions must be verified before the bank can pick them up for processing.

Verifying Collections and Files Step-by-Step Instructions

1. Log in to the My Branch in a Box service.
2. Choose **Review | Verify Transactions**.
3. Check the totals by clicking the text link of each item. Click **X** in the right corner of the pop-up page to close it. If a collection or file is incorrect, you should reject it; no editing is permitted in the Verification status.
4. To verify collections:
    a. All collections, choose **Verify All**. Click **OK.**
    b. Selected collections, mark the items to verify by clicking the checkbox to the left of the item. Choose **Verify**.
5. The collection is now waiting for the bank to pick-up the transaction and process it.

Reports

The Report Manager stores reports so that you can complete work without stopping to print or download individual reports after each procedure. The Report Manager is easily accessed from the main menu bar.

The Report Manager warehouses reports created by My Branch in a Box; however, only those reports that you have rights to see will appear on the list page. You must have the appropriate report rights assigned to your user record to view and access automatically generated reports. For on-demand reports, such as the Accounting Report and User Report, each user has rights to view and access only the reports that user has created. With the view feature, you can preview reports before printing, downloading, or deleting them.

Remember, the Report Manager retains reports until you delete them or until they are purged by the system. To prevent slowing response times or losing reports to the automated purge, establish a schedule and procedures to download reports regularly for permanent storage, and delete reports once they have been downloaded. To help you determine which reports need to be printed or deleted, the Report Manager page itemizes certain information about each report it holds. The following is a summary of the information provided:

- Date Created - Shows the date the file was created.
- Name - Indicates the name of the report.
- User Name - Shows the name of the user who created the report.
- Printed - Indicates whether the Print option has been taken for this report. If you choose this option and then cancel the Print dialog box, the Print flag will still be Yes.
- Downloaded - Indicates whether the Download option has been taken for this report. If you choose this option and then cancel the File Download dialog box, the Downloaded flag will still be Yes.
  NOTE: For a complete list of reports available in My Branch in a Box, access the online help and look for the "Report List" topic using the Contents or Search tab.

Viewing a Report

My Branch in a Box allows you to view a report's contents online. While viewing a report, you can search through the report, as well as print, download, and delete the report.

Viewing a Report Step-by-Step Instructions

1. Choose **Report Manager** on the main menu bar.
2. Click the text link of the report to view.
3. When you have finished viewing the report, click **Return to List**.

Printing a Report

You can print one or more reports from the Report List page, or you can print a report while viewing it.

Printing a Report Step-by-Step Instructions

To print a report(s) from the Report List page

1. Mark the report(s) to print by clicking the checkbox to the left of the item.
2. Choose **Print**.
3. Choose your print options in the Print dialog box.
4. Click **Print**.
5. If you marked multiple reports, choose **Print Next** to continue. Repeat this step and steps 3-4 for each report to print.
6. After all reports have printed, choose **Close**.

To print a report while viewing it

1. View the report.
2. Choose **Print**.
3. Choose your print options in the Print dialog box.
4. Click **Print**.
5. Choose **Return to List** to exit the report.

Downloading a Report

If you would like to keep electronic copies of your reports, you can download them from the Report Manager. You can download one or more reports from the Report List page, or you can download a report while viewing it. Since the report file name contains the report name as well as the date and time stamp, you do not need to rename the file when downloading.

Downloading a Report Step-by-Step Instructions

To download a report(s) from the Report List page

1. Mark the report(s) to download by clicking the checkbox to the left of the item.
2. Choose **Download**.
3. Click **Save**.
4. Navigate to the download location and click **Save**.
5. Click **Close** on the Download Complete dialog box, if necessary.
6. If you are downloading multiple reports, repeat steps 3-5 for each report.
7. Click **Close** after all downloads have completed.

To download a report while viewing it

1. View the report.
2. Choose **Download**.
3. Click **Save**.
4. Navigate to the download location and click **Save**.
5. Click **Close** on the Download Complete dialog box, if necessary.
6. Choose **Return to List** to exit the report.

Accounting Software

For security reasons, My Branch in a Box does not link directly with your accounting software. You can eliminate data entry by exporting the scanned check transactions and loading them into your accounting software.

Exporting Transactions

If you need a copy of transactions that have been sent for verification, you can export one or more transaction collections from the Verify Transactions page. **You may also auto generate a file by updating your Customer Configuration.**

When you export a transaction collection, My Branch in a Box creates a comma-delimited text file with or without headings of all the transaction data or a QuickBooks® compatible file and allows you to rename the file and save it to your PC or network. **Transaction collections must be marked before they can be exported.** If you mark multiple collections, each collection will be downloaded in a separate file. Within these files, transaction data appears in the default column order, and split transactions produce multiple rows.

If you are downloading Remote Deposit transactions, the export file will include MICR data as it is displayed on the screen: blanks or spaces appear as a space, a dash appears as a single dash (-), and the on-us symbol appears as a forward slash (/).

Export Transactions Step-by-Step Instructions

1. On the Verify Transactions page, mark the transaction collection(s) to download by clicking the checkbox to the left of the item.
2. Choose **Export with Headings**, **Export without Headings**, or **Export QuickBooks®**
3. Click **Save**.
4. Navigate to the download location, change the name if necessary, and click **Save**.
5. Click **Close** on the Download Complete dialog box.
6. If you are downloading multiple reports, repeat steps 3 - 5 for each report.
7. Click **Close** after all downloads have completed.

Resolving Slow Connections

Although you are connecting to My Branch in a Box through an internet connection, the actual connection is not part of the product; the bank and My Branch in a Box have no control over this connection. If you are experiencing very slow navigation through Web pages or other connection problems, we suggest the following troubleshooting procedures. In-depth support for connection issues, however, is best provided by your Internet Service Provider (ISP) or your IT/network department.

Contact Your ISP

You may wish to discuss the following points with your IT department before contacting the ISP.

- How much memory does the PC have? Pages may download faster than they can be displayed on your screen. This discrepancy may be caused by the amount of RAM (128 MB is the required minimum) as well as the processor speed of the computer.
- What is the processor speed? Older computers may have trouble with today's Internet speeds.

- Are you using Internet connection sharing? Navigation will be noticeably slower when more than one user is on the Internet. Network Address Translation (NAT) may have the same effect.
- Have you run a check for spyware? This check can be done with downloadable software, such as Ad-Aware or Spybot. Your IT department can direct you to an appropriate source.

Delete Temporary Internet Files and/or Clear History

WARNING: If you use this step, you may also lose your My Branch in a Box settings and may need to reinstall your scanner.

To delete the Temporary Internet Files and clear the browser history, follow these steps:

1. Start Internet Explorer.
2. On the **Tools** menu, click **Internet Options**, and then choose the **General** tab.
   CAUTION: If you visit Web sites that "remember" your login information, you may not want to delete cookies (steps 3 - 4). You will have to log in with each site again if you delete the cookies.
3. Under Temporary Internet files, click **Delete Cookies**.
4. Choose **OK** when you are prompted to confirm the deletion.
5. Click **Delete Files**.
6. Select **OK** when you are prompted to confirm the deletion.
7. Under History, click **Clear History**.
8. Choose **Yes** when you are prompted to delete your history of visited Web sites.
9. Click **OK**.

Check PC Settings and Configurations

- Run a speed test. The following Web site can be used to determine your connection quality: http://www.dslreports.com/stest
- Perform a tweak test to see if your PC is optimized for broadband use: http://www.dslreports.com/tweaks
- Turn off or remove any unnecessary programs that may be using the Internet, for example, WeatherBug or messenger services like Yahoo or MSN.
- Make sure that third-party firewall or antivirus programs are configured correctly and are not preventing you from connecting to security-enhanced Web sites. For more information, see the product documentation or contact the program vendor.
- Check for problems associated with the HTTPS site. Check your Internet browser settings with Verisign at the following site: http://www.verisign.com/advisor/check.html