

Merchant Deposit Capture Services



User Guide



TABLE OF CONTENTS

Minimum System Requirements	1
Workstations.....	1
Software	1
Network Connectivity.....	1
Browser	2
Important Information.....	3
Understanding Checks and MICR Information.....	3
Items You May Deposit.....	3
Scanner Location	4
Cutoff Time.....	4
Check Storage	4
Cathay Bank Website Log In Process	5
Secure Login.....	5
One-Time Security Code.....	6
Text Message Authentication	6
Phone Call Authentication.....	8
Password Requirements	9
Password (First Time Login or Password Expired).....	10
Password (Not First Time Login or Password Expired)	11
Accessing Merchant Deposit Capture	12
Scanner Driver Installation (One Time Setup).....	12
Java Installation or Update.....	13
Manage Users.....	20
Create Additional User (Cathay Business Online Banking)	20
Create Additional User (CCX Remote Deposit Capture).....	25
Processing Deposits	27
Capturing Deposits.....	28
Advanced Issues.....	34
Approving Batches.....	40
Checking Batch Status.....	41

Reports.....	41
Current Day Reports	42
Sample Image Deposit Report:	43
Historical Reports	44
Retrieving Check Images.....	45
Sample Check Image Report:	47
Service Interruption	48
Supplies.....	48
Help and Technical Support.....	48
Depositor User Role Matrix	49

Disclaimer: The information and materials in these pages, including text, graphics, links, or other items are provided “as is” and “available.” The information and materials may contain errors, problems, or other limitations and Cathay Bank expressly disclaims any liability for such errors, omissions, problems, other limitations. Cathay Bank does not make any representations, warranties, or guarantees whatsoever as to the accuracy, adequacy, reliability, correctness, completeness, or suitability of such information and materials or their applicability to a particular situation.

MINIMUM SYSTEM REQUIREMENTS

Workstation

933MHZ, 2GB RAM, 8MB-Video, USB 2.0 Port, keyboard, mouse, and monitor

- Operating Systems:
 - Windows 7 64-bit
 - Windows 8 64-bit
 - Windows 8.1
 - Mac OS X 10.8 (Mountain Lion)
 - Mac OS x 10.9 (Mavericks)
 - If used to scan checks, Mac OS is certified for use only with a Panini scanners VisionX and I:Deal; Ethernet-attached Magtek Excella or Excella STX scanner (no drivers are required to be installed on a Mac when using Magtek scanners).
 - Recommended minimum is Mac OS X 10.6 (Snow Leopard). Mac OS X 10.6 (Snow Leopard) is the required minimum for Panini scanners.

Installing more than one scanner driver on a PC may create service issues. If you need more than one scanner driver please use a separate PC.

Note for Mac users: We acknowledge that many of the scanner drivers will work in a virtual Windows environment, using tools like VMWare's Fusion and Parallels Desktop. Although many of our customers find they can run scanners successfully in this type of environment, most scanner manufacturers do not certify or support their drivers for use in virtual machines. Therefore, we cannot guarantee that your scanners will work in virtual environments, and any customer support for such environments will be on a best-effort basis.

Software

- Adobe Acrobat Reader version 6.0 or higher (free from Adobe)
- Java Runtime Environment (JRE) (web browser plug-in; free from Oracle) - JRE 7u67 or higher

Network Connectivity

If a firewall is being used, the appropriate TCP/IP ports must be open. Contact your network administrator for this information.

Browser

- Microsoft Internet Explorer version 9 or higher
- Mozilla Firefox – 28 or higher
- Apple Safari – 6.1-6.1.1 or higher

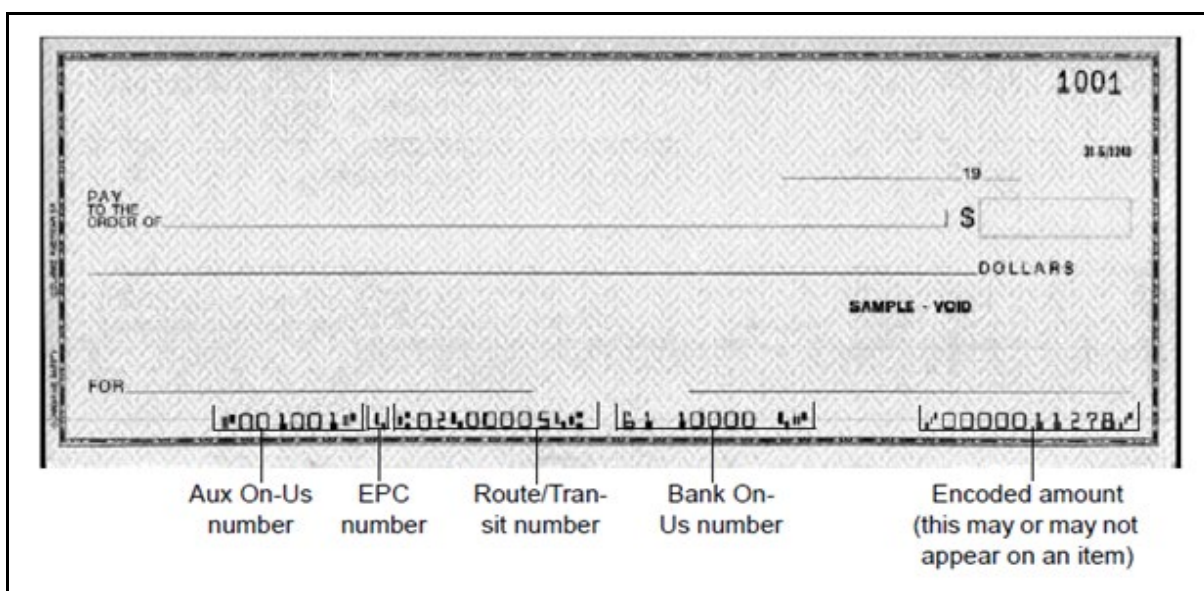
Please note – The stated version numbers are our supported minimums for each browser type. However we recommend that users continue to update their browsers to the latest versions unless otherwise indicated above, using the appropriate mechanisms to take advantage of security and performance enhancements issued by the browser vendor.

IMPORTANT INFORMATION

Understanding Checks and MICR Information

Before you begin using **Merchant Deposit Capture** service to scan checks and make deposits, it is important that you become familiar with check terminology and composition.

At the bottom of a check is a line of characters encoded in magnetic ink. This line is called the MICR (Magnetic Ink Character Recognition) line. The information included in the MICR line may vary from check to check. The sample image below depicts a typical business check, with the various parts of the MICR line labeled.



Items You May Deposit

You may use Merchant Deposit Capture to deposit a variety of negotiable **U.S. dollar items** that are drawn on **U.S. banks**:

- Personal Checks
- Business Checks
- Cashier Checks
- Traveler's Checks
- Money Orders

As long as the negotiable item is MICR encoded with a valid 9-digit routing and transit number, it can be scanned and deposited. Note: Merchant Deposit Capture does not automatically read the dollar amount on Traveler's Checks.

Scanner Location

If the scanner needs to be moved to another PC at the same location once installed, install the drivers on the new PC using the Scanner Driver Installation procedures provided in this guide. You may remove the drivers on the old PC or leave them depending on your preference.

NOTE: The scanner may not be moved from your assigned customer location without prior approval by Cathay Bank.

Cutoff Time

Batches must be approved prior to the 5:00 p.m. Pacific Time cut-off to be processed that business day. Batches approved after cutoff or on a non-banking day (M-F, excluding holidays) will be processed the following business day.

Check Storage

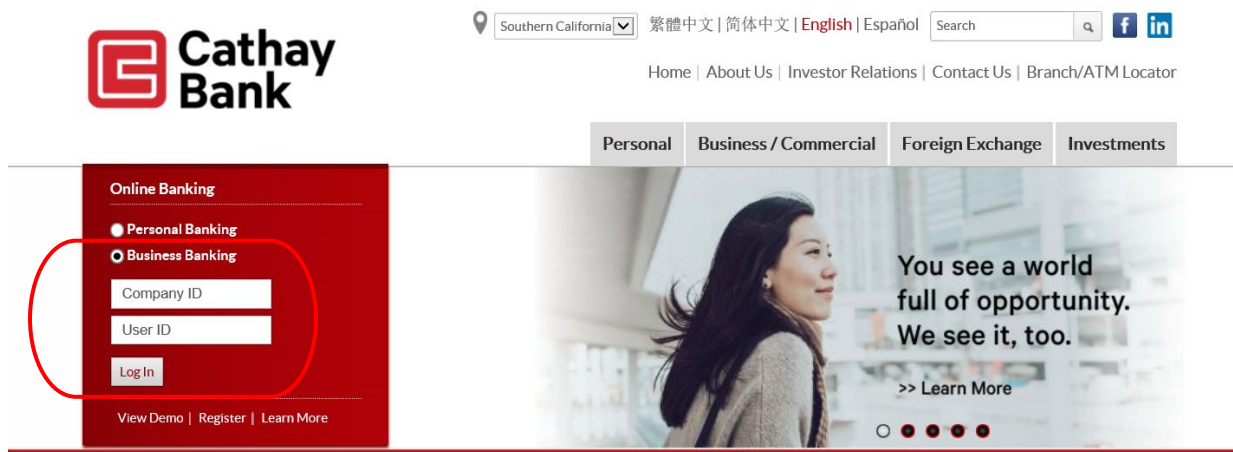
Checks received by you contain confidential data. All scanned checks must be secured in a locked location for 60 days. After 60 days, scanned checks must be destroyed (i.e. shredded).

CATHAY BANK WEBSITE LOG IN PROCESS

Access to Merchant Deposit Capture is through Cathay Business Online Banking. There is no direct link to Merchant Deposit Capture.

To access Merchant Deposit Capture, open an Internet Browser, enter www.cathaybank.com, and perform the following steps.

1. At Cathay Bank's home page, click **Business Banking**.
2. Enter your **Company ID**.
3. Enter your **User ID**.
4. Click **Log In**.



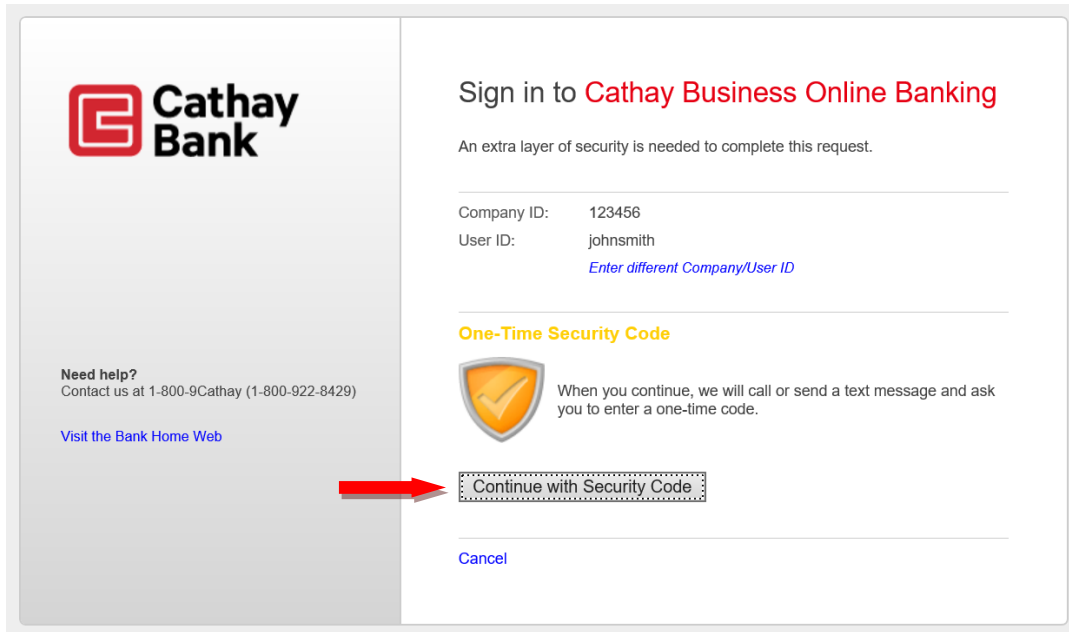
Secure Login

1. To help safeguard your information, if you are signing on from a device you have not used before, you will be prompted to validate your identity through a **One-Time Security Code**.

2. A phone call or SMS (Short Message Service) text message is used to confirm your identity.

Note: Based on your carrier contract, you may be charged standard text message rates for SMS.

3. Click **Continue with Security Code**. If your sign in does not require additional authentication, the password page is displayed.



The image shows the Cathay Bank sign-in page for Business Online Banking. On the left, there is a Cathay Bank logo and a 'Need help?' section with contact information and a link to the Bank Home Web. The main area is titled 'Sign in to Cathay Business Online Banking' and states that an extra layer of security is needed. It shows the Company ID (123456) and User ID (johnsmith), with a link to 'Enter different Company/User ID'. Below this, a 'One-Time Security Code' section features a shield icon and explains that a call or text message will be sent to verify the user. A red arrow points to a button labeled 'Continue with Security Code'. At the bottom, there is a 'Cancel' link.

Cathay Bank

Sign in to Cathay Business Online Banking

An extra layer of security is needed to complete this request.

Company ID: 123456
User ID: johnsmith
[Enter different Company/User ID](#)

One-Time Security Code

When you continue, we will call or send a text message and ask you to enter a one-time code.

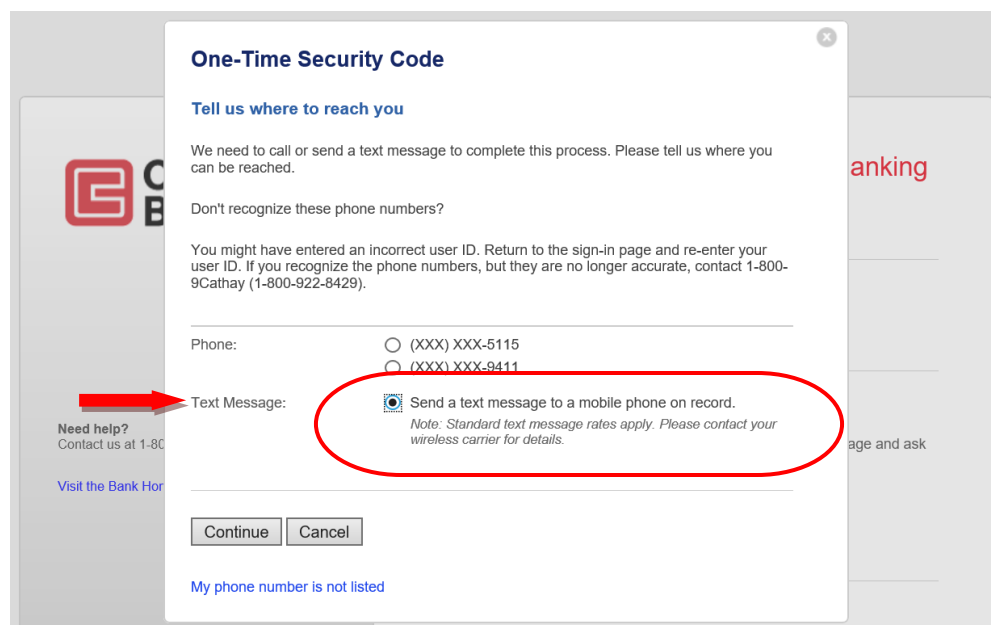
[Continue with Security Code](#)

[Cancel](#)

One-Time Security Code

You will need a One-Time Security Code in order to access the **Password** page. You can select Phone or Text Message to receive the One-Time Security Code.

Text Message Authentication



The image shows a 'One-Time Security Code' dialog box. It asks the user to 'Tell us where to reach you' and provides instructions on how to proceed if the user doesn't recognize the phone numbers or if they've entered an incorrect user ID. There are three options for receiving the code: Phone (with two radio button options for area codes), Text Message (with a selected radio button), and a link for 'My phone number is not listed'. A red arrow points to the 'Text Message' option, which is also circled in red. The 'Continue' and 'Cancel' buttons are at the bottom.

One-Time Security Code

Tell us where to reach you

We need to call or send a text message to complete this process. Please tell us where you can be reached.

Don't recognize these phone numbers?

You might have entered an incorrect user ID. Return to the sign-in page and re-enter your user ID. If you recognize the phone numbers, but they are no longer accurate, contact 1-800-9Cathay (1-800-922-8429).

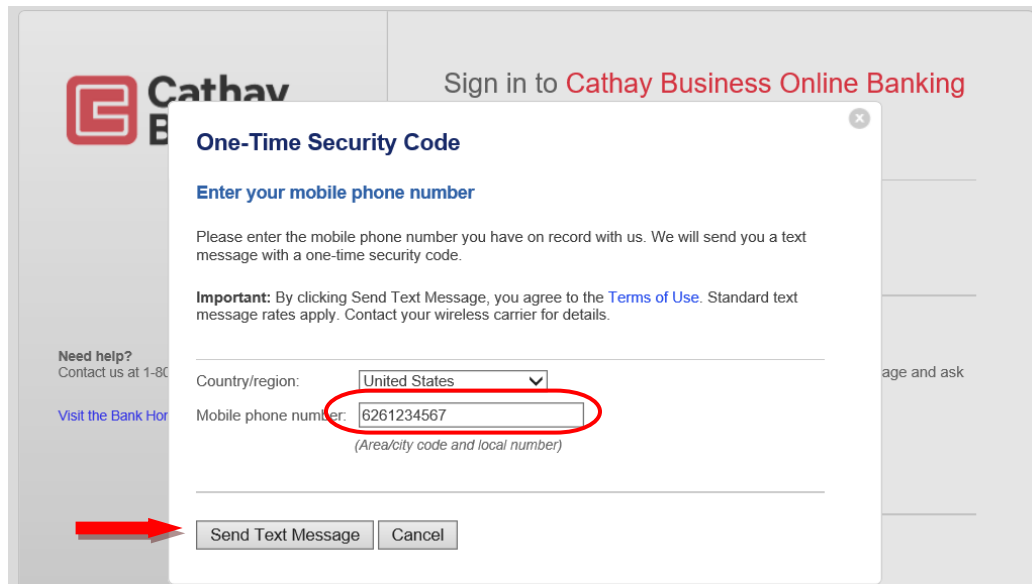
Phone: ☐ (XXX) XXX-5115
☐ (XXX) XXX-9411

☒ Text Message: ☒ Send a text message to a mobile phone on record.
Note: Standard text message rates apply. Please contact your wireless carrier for details.

[Continue](#) [Cancel](#)

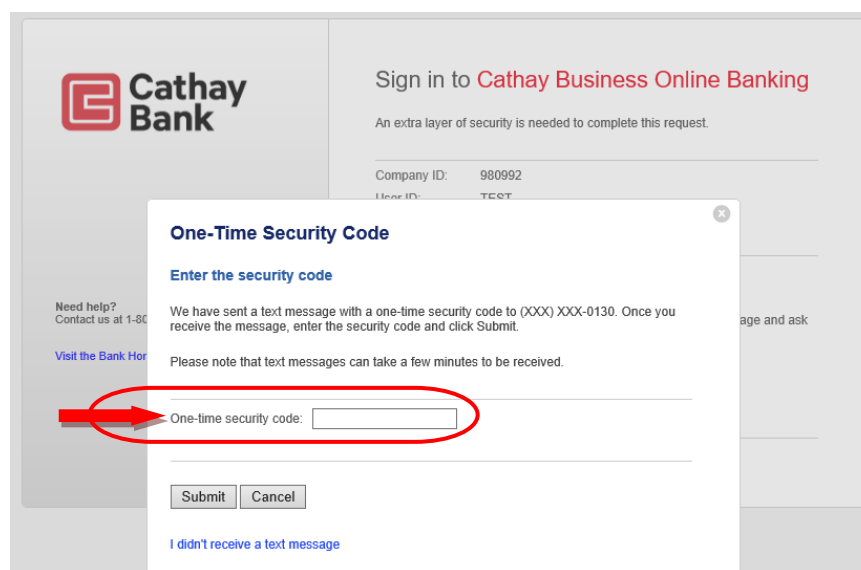
[My phone number is not listed](#)

1. Enter the **Mobile phone number**. The mobile number **MUST** match your number on record with the Bank.



The screenshot shows the Cathay Bank login page with a modal dialog titled "One-Time Security Code". The dialog has a close button in the top right corner. Below the title, it says "Enter your mobile phone number". The text reads: "Please enter the mobile phone number you have on record with us. We will send you a text message with a one-time security code." An important note states: "Important: By clicking Send Text Message, you agree to the [Terms of Use](#). Standard text message rates apply. Contact your wireless carrier for details." There are two input fields: "Country/region:" with a dropdown menu showing "United States", and "Mobile phone number:" with the value "6261234567" entered. A red circle highlights the phone number field, and a red arrow points to the "Send Text Message" button. Below the inputs are "Send Text Message" and "Cancel" buttons. On the left side of the background page, there is a "Need help?" link and a "Visit the Bank Home" link.

2. Click **Send Text Message**. A text message containing a one-time security code will be sent to your phone.
3. Enter the **one-time security code** and click **Submit**. You have 3 attempts to enter the security code correctly before you are locked out and require password reset.



The screenshot shows the same Cathay Bank login page, but the modal dialog now says "Enter the security code". The text reads: "We have sent a text message with a one-time security code to (XXX) XXX-0130. Once you receive the message, enter the security code and click Submit." A note says: "Please note that text messages can take a few minutes to be received." There is a single input field labeled "One-time security code:" which is highlighted with a red circle and a red arrow. Below the input field are "Submit" and "Cancel" buttons. At the bottom of the dialog, there is a link that says "I didn't receive a text message". The background page shows the "Sign in to Cathay Business Online Banking" header, a message "An extra layer of security is needed to complete this request.", and fields for "Company ID: 980992" and "User ID: TEST".

Phone Call Authentication

The screenshot shows the Cathay Bank login page with a modal dialog titled "One-Time Security Code". The dialog has a close button in the top right corner. The main heading is "Tell us where to reach you". Below this, it says: "We need to call or send a text message to complete this process. Please tell us where you can be reached." A link "Don't recognize these phone numbers?" is present. A message states: "You might have entered an incorrect user ID. Return to the sign-in page and re-enter your user ID. If you recognize the phone numbers, but they are no longer accurate, contact 1-800-9Cathay (1-800-922-8429)." There are two radio button options for "Phone": "(XXX) XXX-3916" (selected) and "(XXX) XXX-0130". A "Text Message" section has a radio button option: "Send a text message to a mobile phone on record." with a note: "Note: Standard text message rates apply. Please contact your wireless carrier for details." At the bottom, there are "Continue" and "Cancel" buttons. A red arrow points to the "Continue" button. Below the buttons is a link: "My phone number is not listed".

1. Select the appropriate phone number (if you have more than one) and click **Continue**.
2. A **one-time security code** will be displayed and you will receive a recorded telephone message.

The screenshot shows the same Cathay Bank login page with the "One-Time Security Code" dialog box. The heading is now "Enter the security code". The text says: "Please wait for your phone call. We are now calling (XXX) XXX-3916. During the call, you will be asked to enter the one-time security code displayed below." Below this, it says: "Once you complete the phone call, click Phone Call Completed." The "One-time security code" is displayed as "69449". At the bottom, there are "Phone Call Completed" and "Cancel" buttons. A red arrow points to the "Phone Call Completed" button. Below the buttons is a link: "I didn't receive a phone call".

- Speak or enter the security code into your phone once you receive your phone call.
 - You will have 3 attempts to correctly speak or enter the code.
3. After completing the phone call, click **Phone Call Completed**. You will be forwarded to the **Password** page if the code was entered correctly.

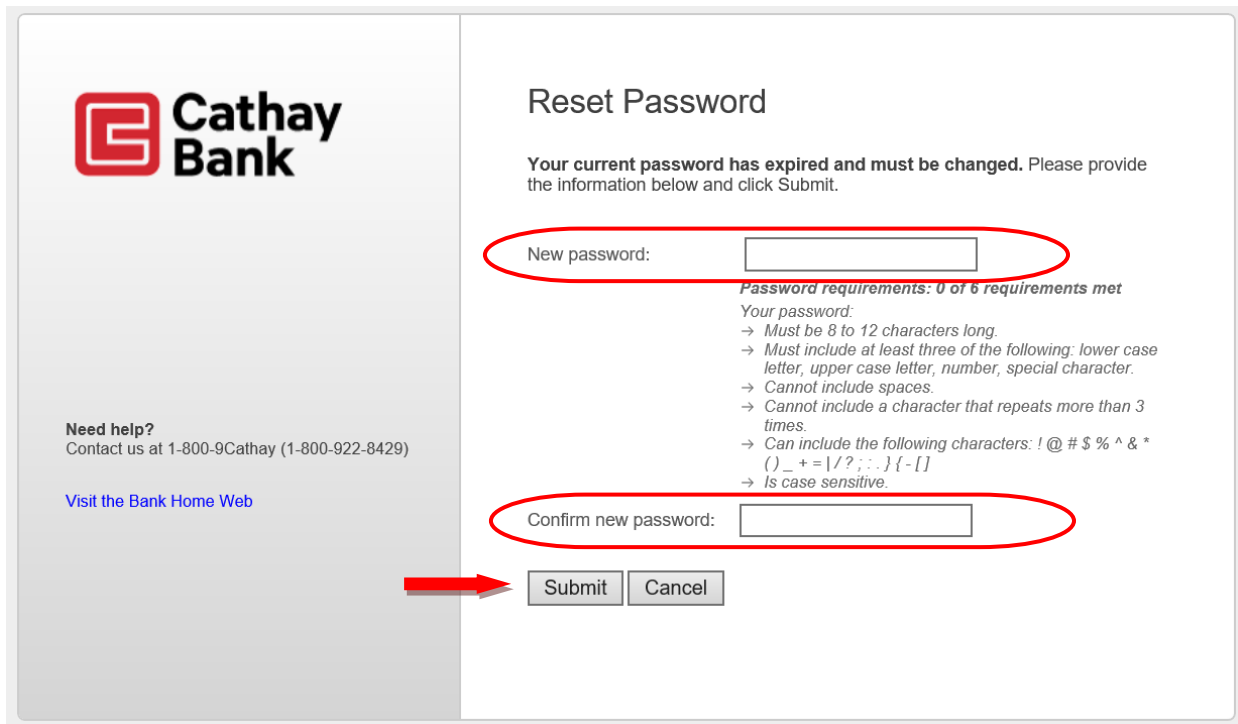
Password Requirements

Password Requirements:

- Case specific.
- Must be at least 8 characters but no more than 12 characters in length.
- Must include a combination of three of the four following character types:
 - Upper case letters: A through Z
 - Lower case letters: a through z
 - Numbers: 0 through 9
 - Special characters: # \$ @ ! % ^ & *) (_ + = | / ? ; : . } { - []
- Cannot include more than three consecutive identical characters.
- Cannot be one of 15 previously used passwords (not applicable for first time login).
- Expires every 90 days.
- Can only be changed once a day by own user.

NOTE: Do not share your password with any other user.

Password (First Time Login or Password Expired)



The image shows a web form for resetting a password at Cathay Bank. On the left is a sidebar with the Cathay Bank logo and contact information. The main area is titled 'Reset Password' and contains a message stating that the current password has expired. Below this are two input fields: 'New password:' and 'Confirm new password:'. Both fields are circled in red. Between these fields, there is a list of password requirements, also circled in red. At the bottom of the form are 'Submit' and 'Cancel' buttons. A red arrow points to the 'Submit' button.

Cathay Bank

Reset Password

Your current password has expired and must be changed. Please provide the information below and click Submit.

New password:

Password requirements: 0 of 6 requirements met

Your password:

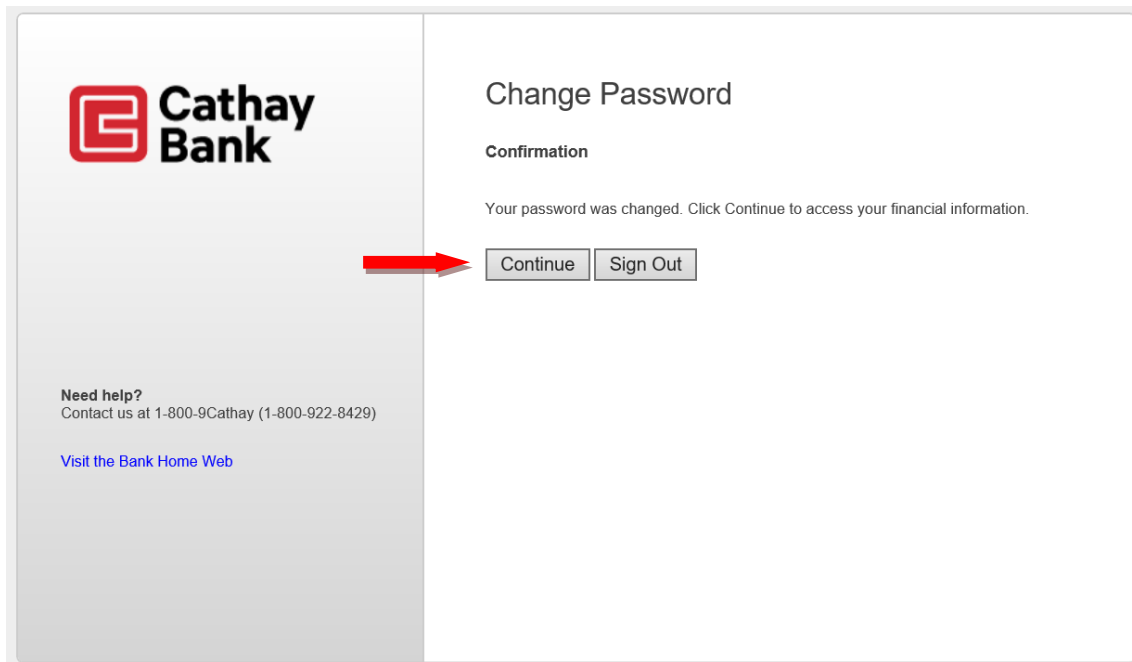
- Must be 8 to 12 characters long.
- Must include at least three of the following: lower case letter, upper case letter, number, special character.
- Cannot include spaces.
- Cannot include a character that repeats more than 3 times.
- Can include the following characters: ! @ # \$ % ^ & * () _ + = | / ? ; : . } { - []
- Is case sensitive.

Confirm new password:

Submit **Cancel**

Need help?
Contact us at 1-800-9Cathay (1-800-922-8429)
[Visit the Bank Home Web](#)

1. Enter your **current password** and **new password** (in New password and Confirm new password fields).
2. Click **Submit**.



The image shows the Cathay Bank 'Change Password' confirmation screen. On the left is a sidebar with the Cathay Bank logo, a 'Need help?' section with contact information, and a link to the bank's home web. The main content area is titled 'Change Password' and 'Confirmation'. It states 'Your password was changed. Click Continue to access your financial information.' Below this text are two buttons: 'Continue' and 'Sign Out'. A red arrow points to the 'Continue' button.

Cathay Bank

Change Password

Confirmation

Your password was changed. Click Continue to access your financial information.

[Continue](#) [Sign Out](#)

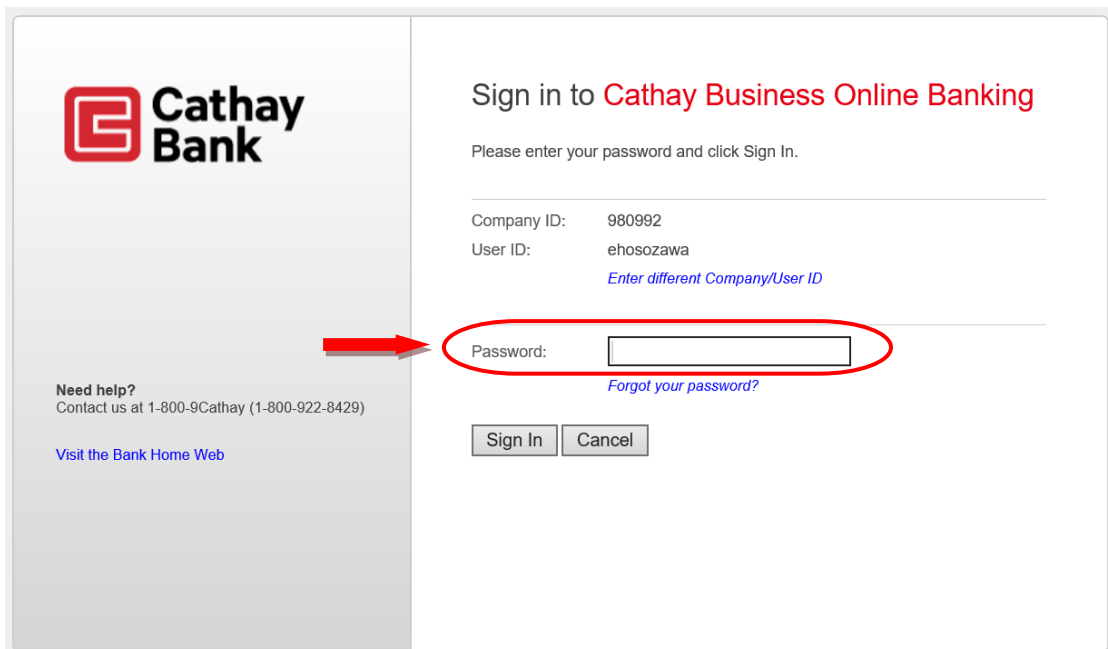
Need help?
Contact us at 1-800-9Cathay (1-800-922-8429)

[Visit the Bank Home Web](#)

3. Click **Continue**. The Business Online Banking Welcome screen will be displayed.

Password (Not First Time Login or Password Expired)

1. Enter your password and click **Sign In**. The Business Online Banking Welcome screen will be displayed.



The image shows the Cathay Bank 'Sign in to Cathay Business Online Banking' screen. On the left is a sidebar with the Cathay Bank logo, a 'Need help?' section with contact information, and a link to the bank's home web. The main content area is titled 'Sign in to Cathay Business Online Banking' and asks the user to enter their password and click 'Sign In'. Below this text are fields for 'Company ID' (980992) and 'User ID' (ehosozawa), with a link to 'Enter different Company/User ID'. Below these fields is a 'Password' field, which is circled in red. Below the password field is a link to 'Forgot your password?'. At the bottom are two buttons: 'Sign In' and 'Cancel'. A red arrow points to the 'Sign In' button.

Cathay Bank

Sign in to Cathay Business Online Banking

Please enter your password and click Sign In.

Company ID: 980992
User ID: ehosozawa
[Enter different Company/User ID](#)

Password:

[Forgot your password?](#)

[Sign In](#) [Cancel](#)

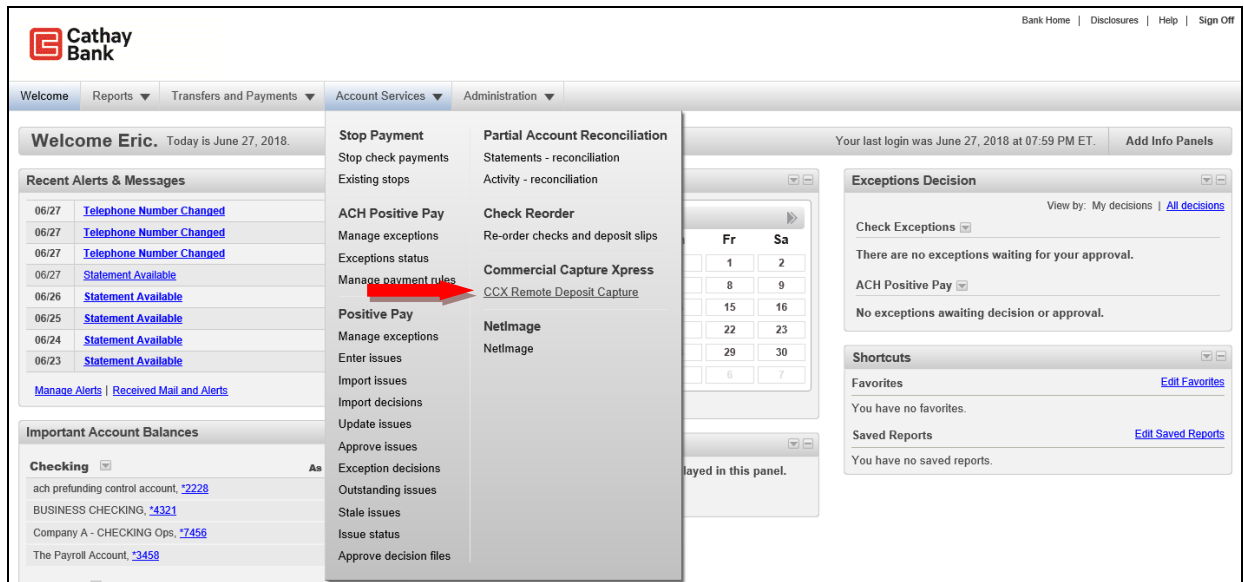
Need help?
Contact us at 1-800-9Cathay (1-800-922-8429)

[Visit the Bank Home Web](#)

2. Users who forget their passwords and have not been locked out from the system can reset the password by clicking **reset it yourself** from the sign in page. Users who are locked out should contact their company administrator. For administrator lockout, call 1-800-9CATHAY.

Accessing Merchant Deposit Capture

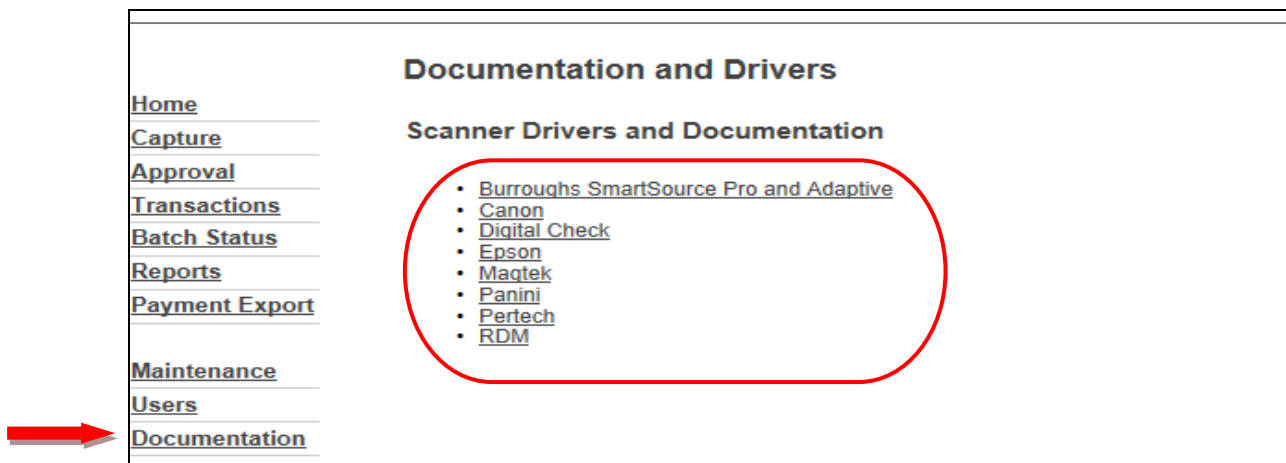
Once logged into Business Online Banking, select the Account Services tab and click on CCX Remote Deposit Capture. (This is the product name for our service, Merchant Deposit Capture.)



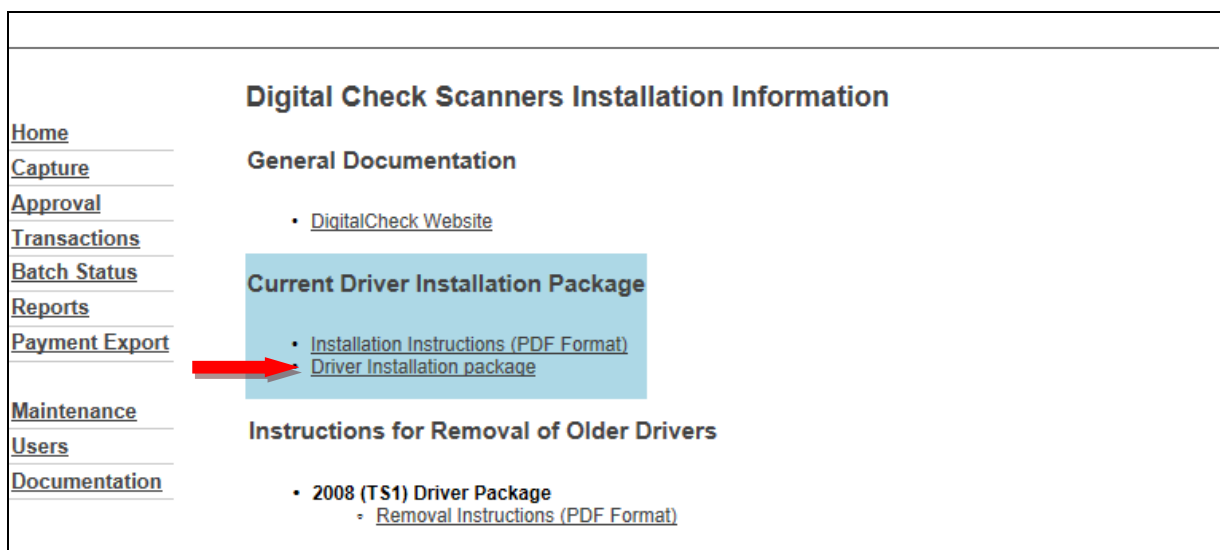
Scanner Driver Installation (One Time Setup)

NOTES: Do not connect the scanner to your PC at this time. Do not install on a PC that has other scanner drivers installed as it may affect performance or access.

1. Click on Documentation.
2. Click on your scanner type.



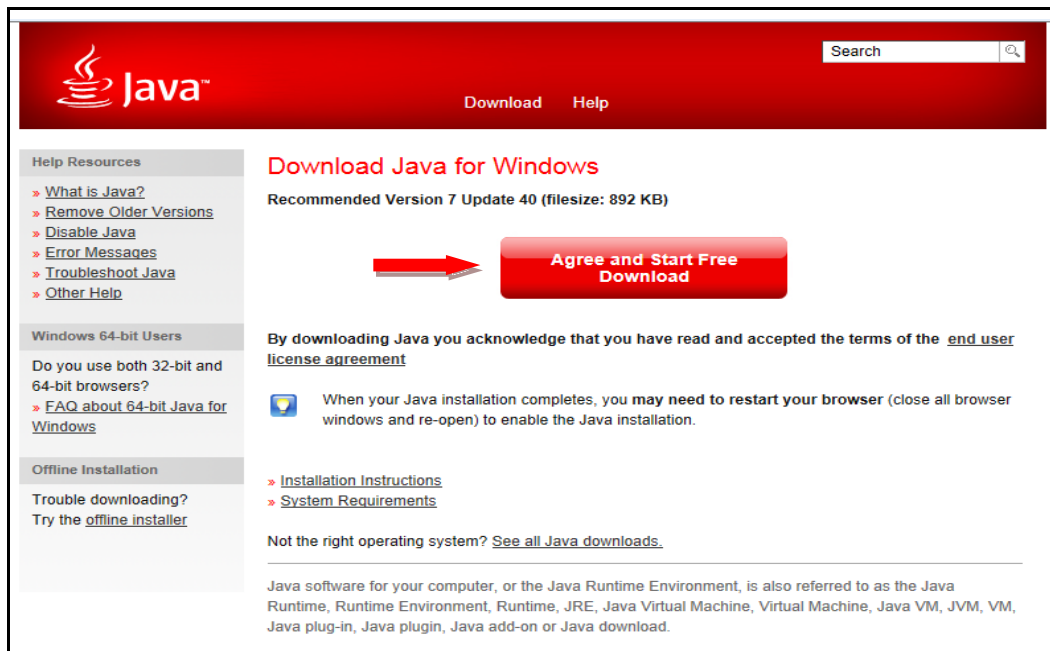
3. Click on **Driver Installation package**.



4. **Note:** If you do not have a current Java Runtime Environment (JRE) installed on your computer, Internet Explorer will prompt you to install the latest Java version. Go to the **Java Installation or Update** section below for installation instructions.

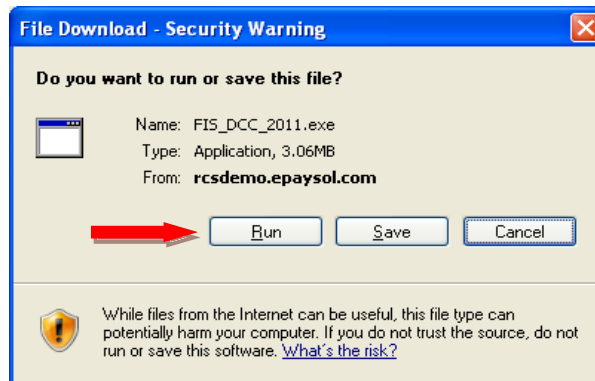
Java Installation or Update

5. If you receive the prompt to update Java:
 - a. Click **Agree and Start Free Download** to update to the latest Java Runtime Environment.
 - b. Click **Install**. Once you have successfully installed Java, a message will notify you of completion.
 - c. Click **Finish**.

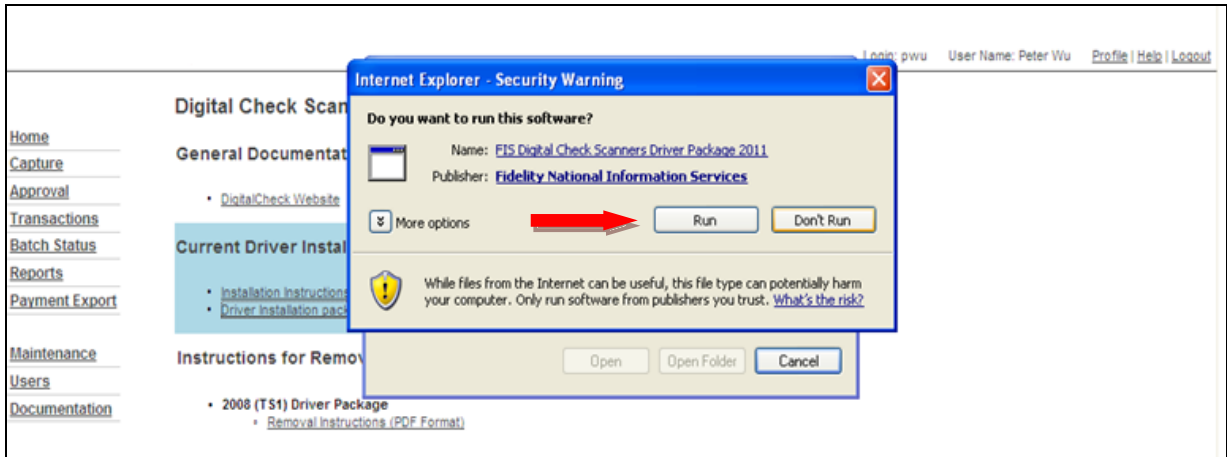


Note: If you have any questions or concerns about installing Java (JRE,) contact your Administrator (IT person).

6. The File Download – Security Warning screen will be displayed. Click **Run**.



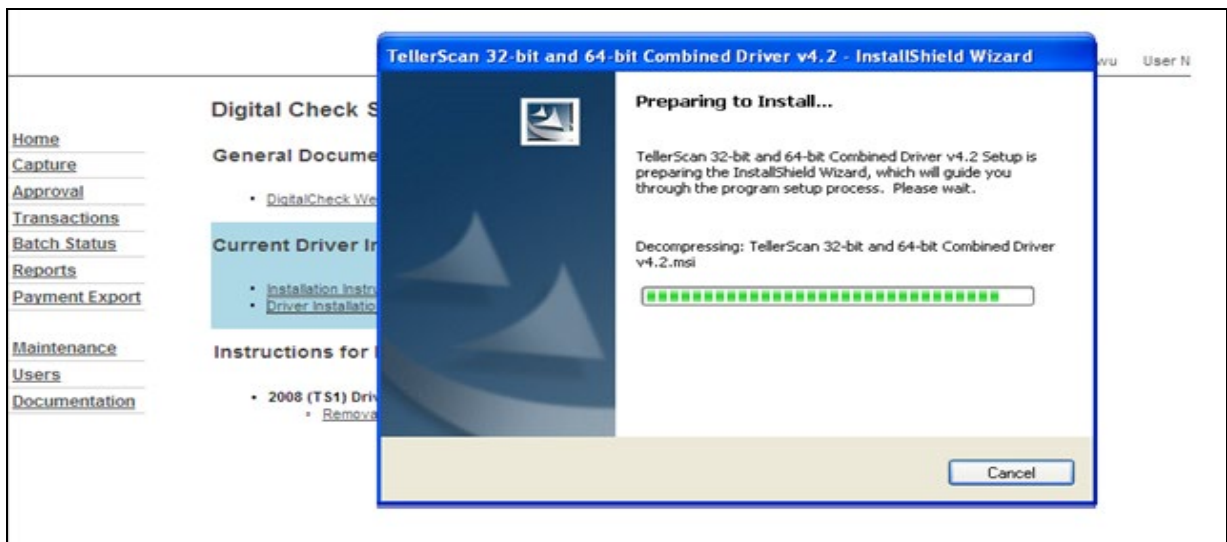
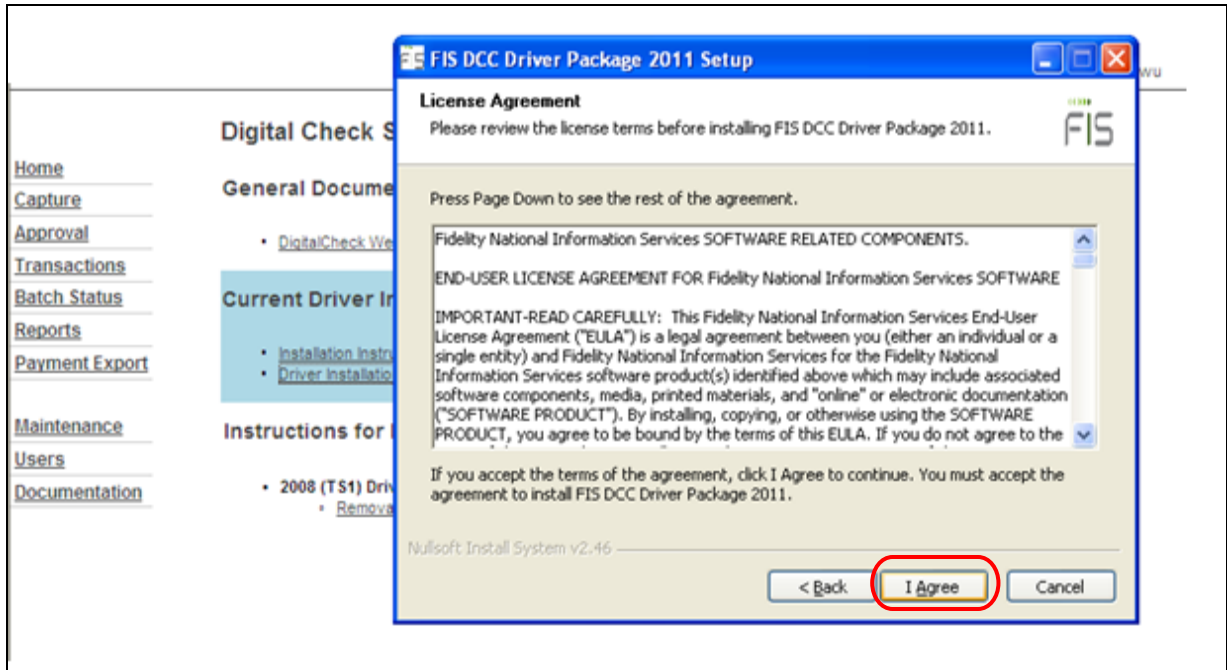
7. The Internet Explorer – Security Warning screen will be displayed. Click **Run**.



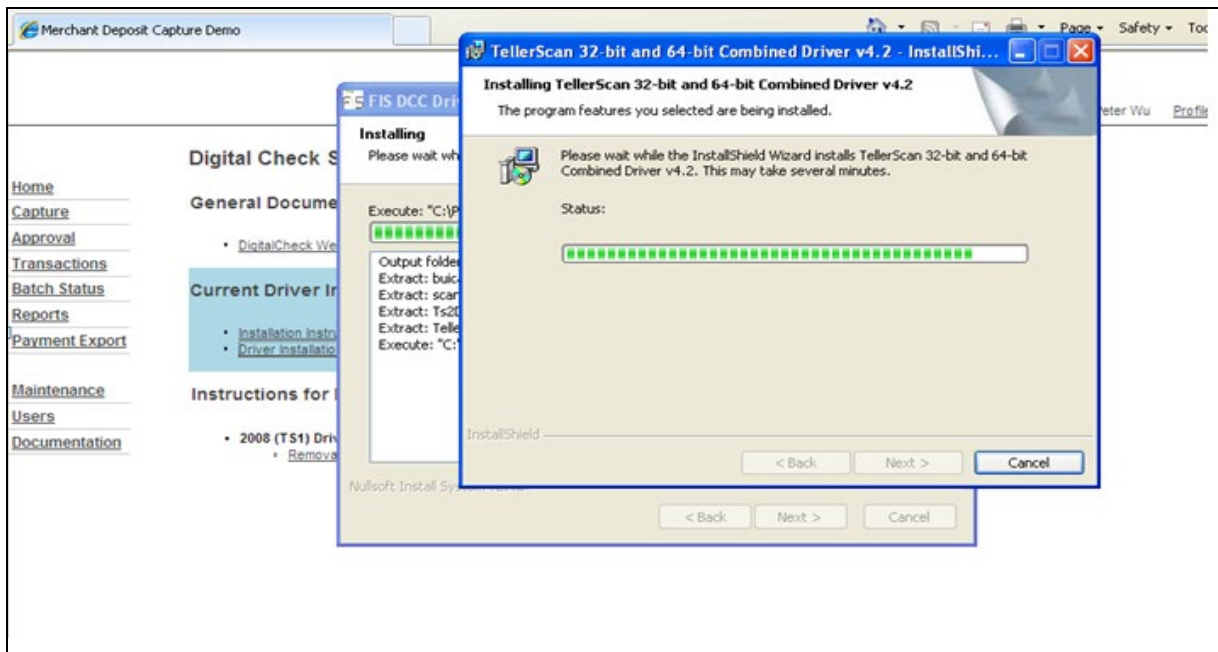
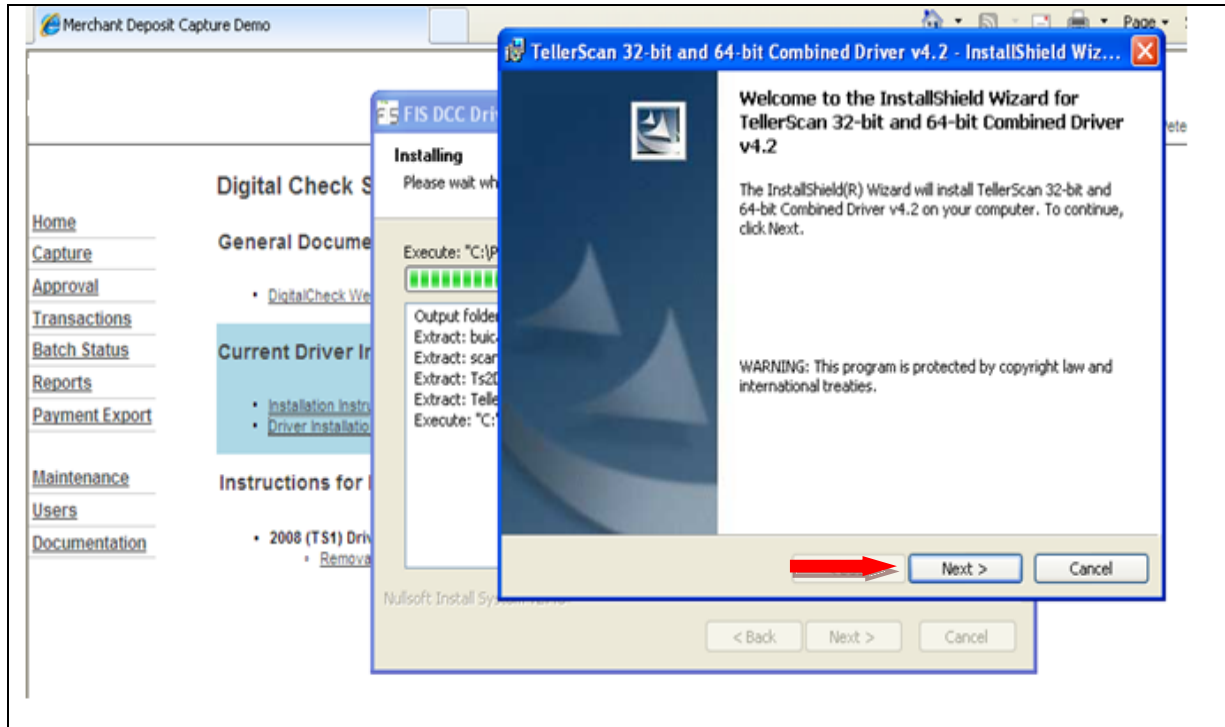
8. The appropriate driver package screen will be displayed. Click **Next**.



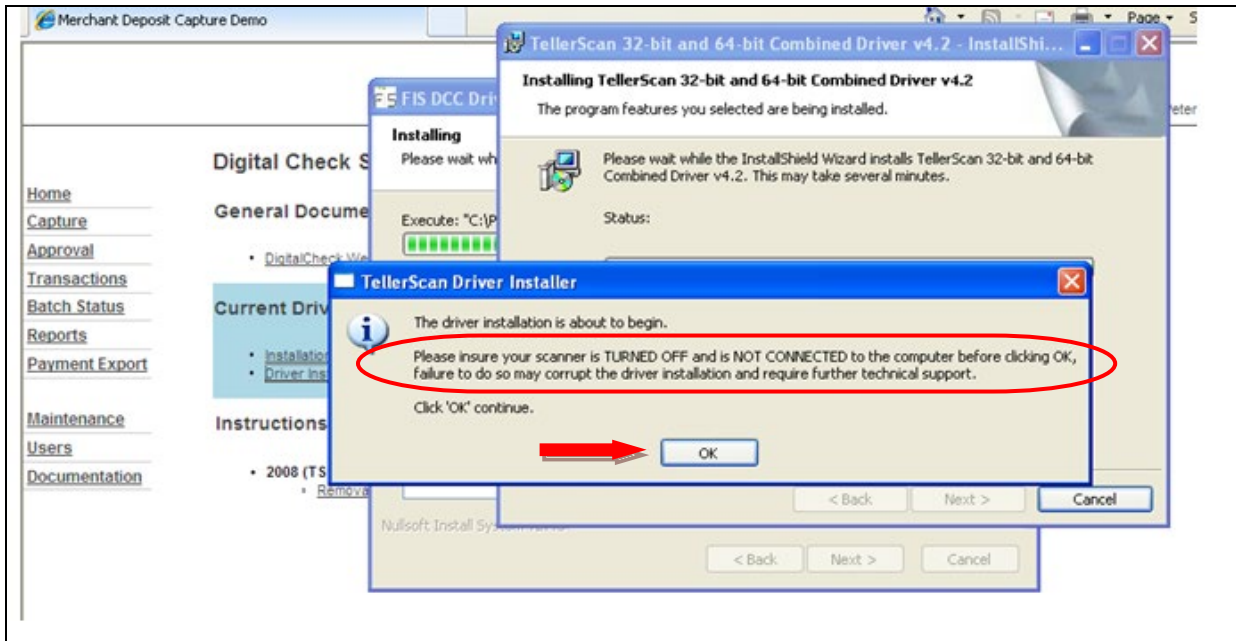
9. The License Agreement screen will be displayed. Click **I Agree**.



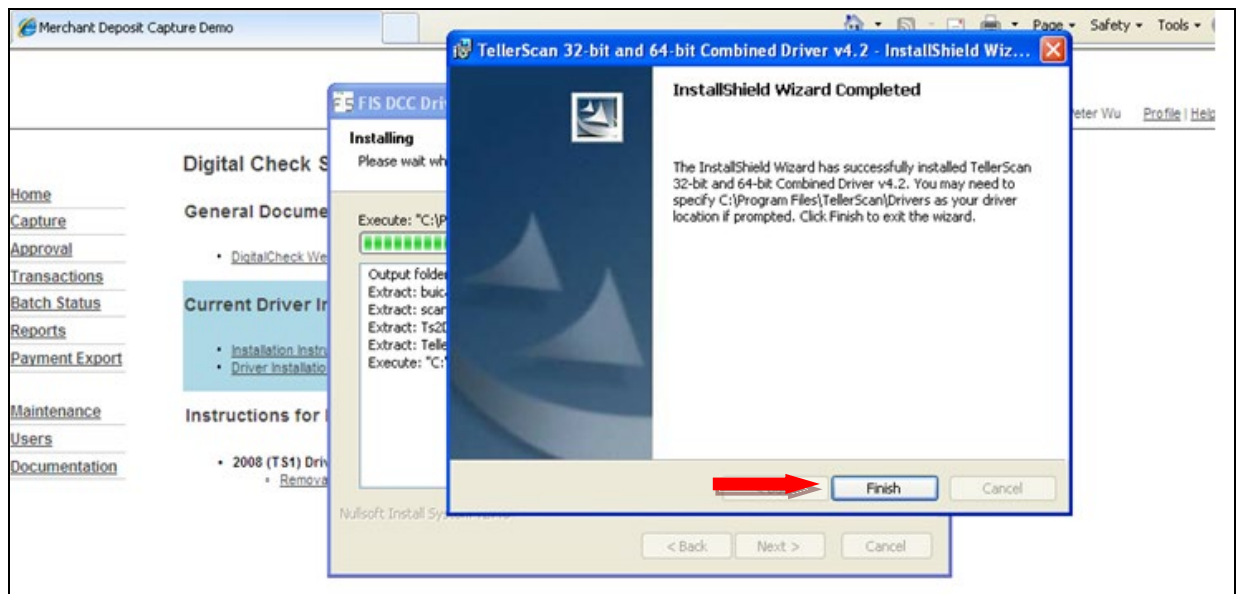
10. The InstallShield Wizard screen will be displayed. Click **Next**.

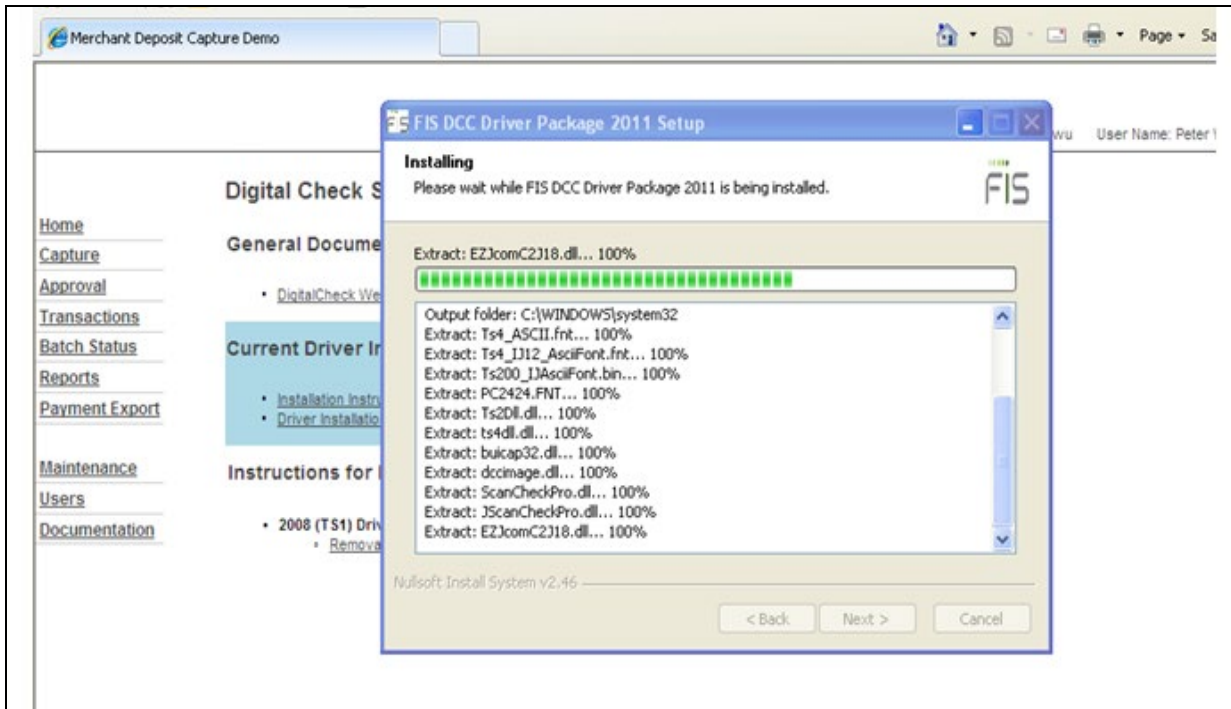


11. The appropriate scanner driver screen will be displayed. Please make sure your check scanner is **TURNED OFF** and is **NOT CONNECTED** to your computer. Click **OK**.

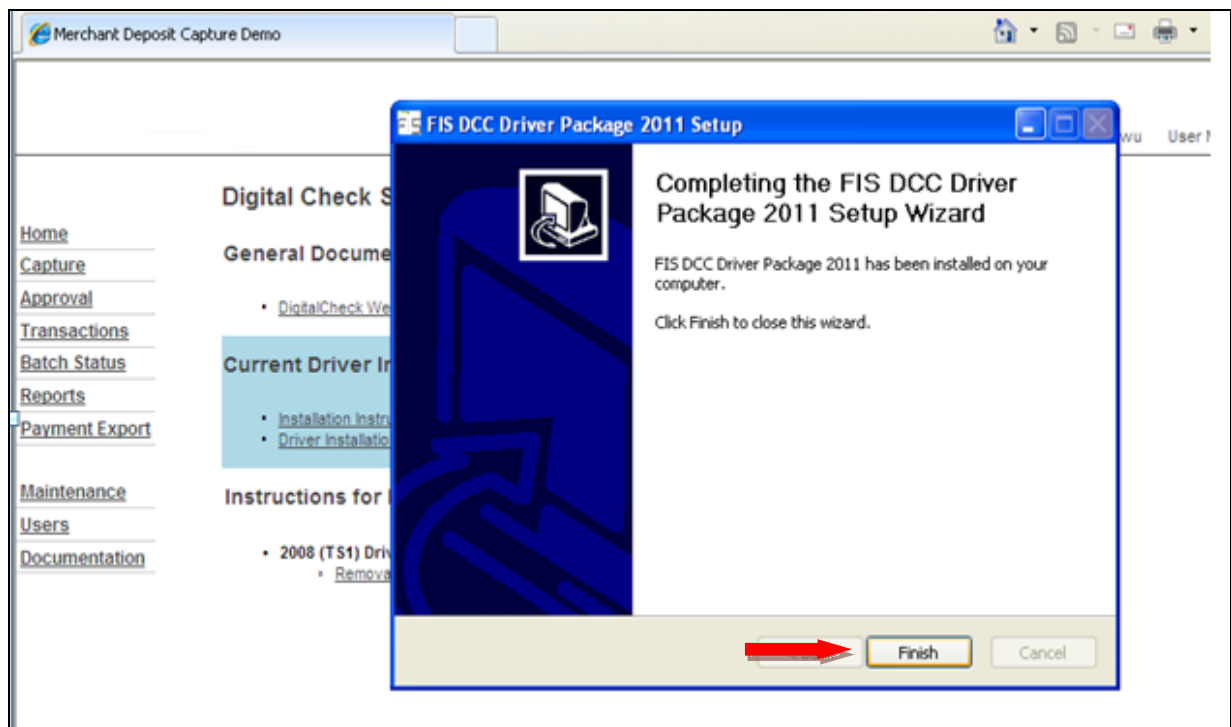


12. The InstallShield Wizard screen will be displayed. Click **Finish**.





13. The FIS Driver Package Setup screen will be displayed. Click **Finish**.



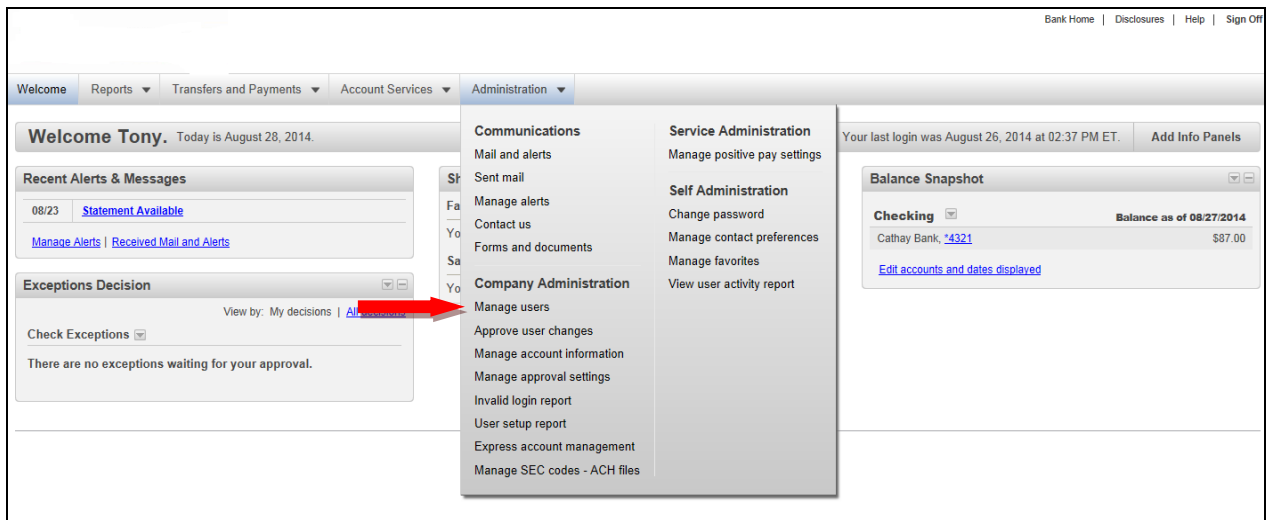
MANAGE USERS

The user administration option is used by the company administrator to add, modify or delete the company's end users, and to determine the services and accounts users can access. Under Administration, a profile is created for each user including a unique ID, secure password, and the services to which the user is entitled. An Administrator will have already been established for both Business Online Banking and the CCX Remote Deposit Capture systems.

Creating additional users requires separate setups in **Business Online Banking** and **Merchant Deposit Capture**.

Create Additional User (Cathay Business Online Banking)

1. From the Administration menu, select **Manage users**.



2. Select **Create New User** to go to the **New User – Profile** page.

User Administration

Review the options listed below for available user administration tasks.

To quickly entitle a new account for company users, go to [Express Account Management](#).

Create New User

To create a new user, click on the button below. You will have an opportunity to copy an existing user during the process.

[Create new user](#)

Manage Existing Users

To manage a user's profile, roles, services & accounts, system access, or change limits, click on the appropriate user ID.

User ID	First Name	Last Name	Status	
TEST1	Tester	One	Active	System access

Note: Only the Admin User of a company is entitled to the rights of the Company Administration.

3. The user administration progress bar appears when a user is created and illustrates the steps in the setup process. As administrators progress through the process, the previous steps appear as hyperlinks which can be clicked to make changes to previously accessed screens in the user's profile.

4. Enter the detail for the **User ID, Password, User Name, Email Address** and **Telephone Number** information then click **Continue**.

New User - Profile

Enter the new users information below, and click "Continue". To save this new user as a draft to be completed at a later time, click the link "Save as Draft".

User Information

User ID:

Password:

(Passwords are not case sensitive, are 8 to 12 characters long and must contain at least 1 letter and 1 number.)

Confirm password:

First name:

Last name:

Primary e-mail address:

Secondary e-mail address (optional):

Additional information (optional):

User Telephone Number

The telephone number is used to contact or notify the user for security reasons. An extension is required when needed to reach the user within a

Label	Country/Region	Area/City Code & Number	Extension
Work <input type="text" value="Work"/>	UNITED STATES <input type="text" value="UNITED STATES"/>	6262793883 <input type="text" value="6262793883"/>	<input type="text"/>

[Add additional telephone number](#)

[Continue](#) [Save as Draft](#)

5. Select the **User Roles** if applicable, and click **Continue**.

New User - Roles

Select roles for this new user, and click "Continue." To save this new user as a draft to be completed at a later time, click the link "Save as Draft."

New user: Tester Two (TEST2) [Edit](#)

Copy Existing User (optional)

To save time in creating a new user, copy roles, services, and accounts from an existing user. Select the appropriate option and link below. Roles, services, and accounts will be edited as required.

☒ Do not copy user.

☐ Copy user: [Select user](#)

User Roles (optional)

☐ Allow this user to setup templates.
(This entitles the user to template setup capabilities for only those services and accounts to which the user has been entitled.)

☐ Allow this user to approve transactions.
(This entitles the user to transmit capabilities for only those services to which the user has been entitled.)

☐ Grant this user administration privileges.
(This will allow the user to add, modify, copy and delete users, modify their roles, services and account access, rename accounts, and modify the number of approvers required for requests.)

[Continue](#) [Save as Draft](#)

- Under the Service & Accounts link, click Add next to each service to which the user is entitled, then click Save Changes. To enable user access to Merchant Deposit Capture, select Commerical Capture Express and enter the user ID (company ID-username. See example below.) Once complete, click **Continue**.

Commercial Capture Xpress

Link the user to this Commercial Capture Xpress user ID 980992-TEST2

[Save changes](#) [Do not save](#)

Deposit Account Reporting
Deposit Reporting
Express Transfer
Federal Tax
Incoming Wire Report
Information Reporting
Loan
Positive Pay
Positive Pay Exception Maintenance
Positive Pay Issue Maintenance
PPD Collection
PPD Payment
Statements and Documents
Stop Payment
Wire Domestic One Time
Wire Domestic Template Based
Wire USD Intl One Time
Wire USD Intl Template Based

[Continue](#) [Save as Draft](#)

- Click **Submit**.

New User - Verification

The new user you have entered is now complete. Review summary information below and click "Submit." To save this new user as a draft to be completed at a later time, click the link "Save as Draft."

To make changes, click on the section in the progress bar at the top of the page, or the appropriate link below.

Profile		Change Profile
Name:	Tester One	
UserId:	TEST1	
Primary e-mail address:	tester.one@cathaybank.com	
Telephone number:	626-279-3883	
Roles		Change Roles
Enabled roles:	Administration Setup Approval	
Services & Accounts:		Change Services & Accounts
Enabled services:	24 of 24 available	
Limits:		Change Limits
Limits completed:	ACH Wire Bill pay	

[Submit](#) [Save as Draft](#)

8. The New User – Confirmation screen will be displayed.

Bank Home | Disclosures |

Welcome | Reports | Transfers and Payments | Account Services | **Administration**

Profile Roles Services & Accounts Limits Verification

New User - Confirmation

Security settings may require additional approvals before this User ID is active. Review the user status listed below. To manage an existing user, complete a saved user, or create a new user, go to [User Administration](#)

Submitted User Summary

Name:	Tester One
User ID:	TEST1
Primary e-mail address:	tester.one@cathaybank.com
Telephone number:	626-279-3883

User Status

User status:	Active
--------------	--------

Modify/Delete User

1. From the Administration menu, select **Manage users**.
2. Click the **User ID** of the user you wish to modify or delete under **Manage Existing Users**.

Welcome | Reports | Transfers and Payments | **Administration**

User Administration

Review the options listed below for available user administration tasks.

To quickly entitle a new account for company users, go to [Express Account Management](#).

Create New User

To create a new user, click on the button below. You will have an opportunity to copy an existing user during the process.

[Create new user](#)

Manage Existing Users

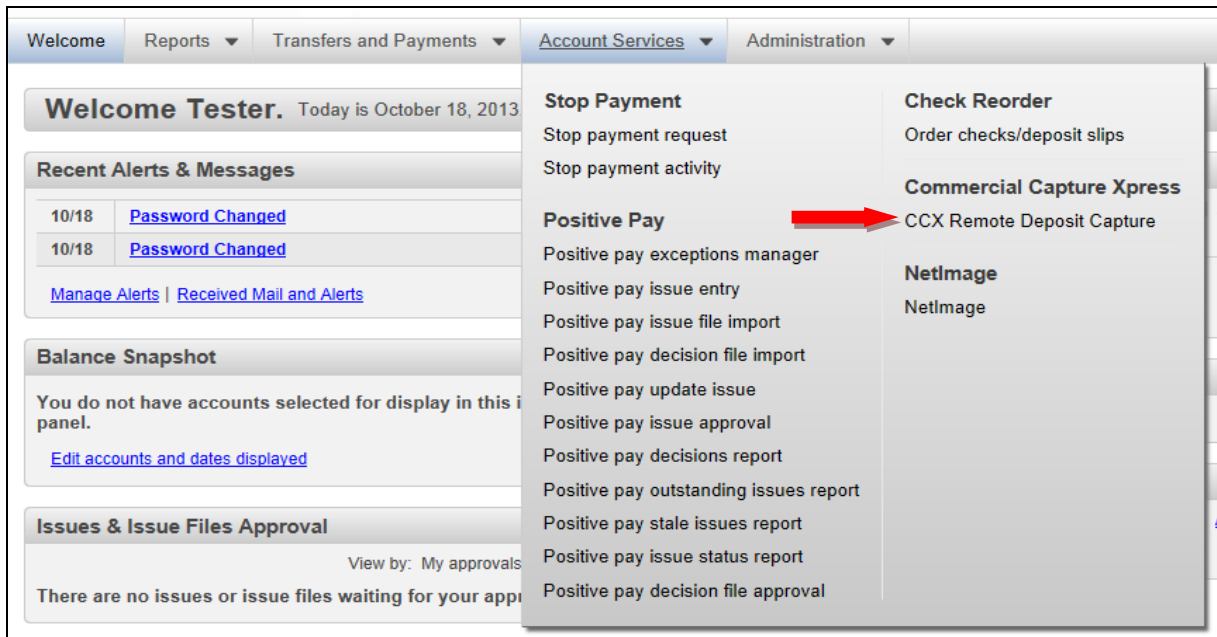
To manage a user's profile, roles, services & accounts, system access, or change limits, click on the appropriate user ID.

User ID	First Name	Last Name	Status
TEST1	Tester	One	Active

[System access](#)

Create Additional User (CCX Remote Deposit Capture)

1. From the Account Services menu in Business Online Banking, click **CCX Remote Deposit Capture**.



2. Click **Users**.



3. Select **New Client User** and the following screen will appear.

The screenshot shows the 'New Client User' interface. At the top, there are links for 'User Search', 'New Client User', and 'Notifications'. On the left, a sidebar contains links: Home, Capture, Approval, Transactions, Batch Status, Reports, Payment Export, Maintenance, Users, and Documentation. The main content area is titled 'New Client User'. It features two dropdown menus: 'Choose Client' (set to 'Cathay Test Company') and 'Choose Role' (open, showing a list of roles). A red circle highlights the 'Choose Role' dropdown, and a red arrow points to the 'New Client User' link in the top navigation. The 'Supervisor' role is selected in the dropdown list. A 'Continue' button is located below the 'Choose Role' dropdown.

4. Select the new user security role, and click **Continue**.

The following security roles are available. See the **Depositor User Role Matrix** at the end of this document for detailed information on each of these security roles.

- Advanced Processing Officer
- Approver
- Manager
- Processing Officer
- Research Officer
- Supervisor

5. Enter the required field information with any other fields desired.
6. Click **Save**.

[User Search](#) | [New Client User](#) | [Notifications](#)

[Home](#)
[Capture](#)
[Approval](#)
[Transactions](#)
[Batch Status](#)
[Reports](#)
[Payment Export](#)

[Maintenance](#)
[Users](#)
[Documentation](#)

Edit User

Required Fields are marked with an asterisk(*).

User Group Cathay Test Company depositor manager

*** User Name** Tester One

Login Name Test1

Office 00000000

*** Password**

*** Confirm Password**

Change Password On Next Login ☒

SSO User ID 980992-TEST1
(Note: You only need to fill out SSO User ID for the users that need SSO.)

Email tester.one@cathaybank.c


Time Zone Eastern Time

Scanner Digital Check

Scanner IP 192.168.160.2

Ranger Shutdown ☒

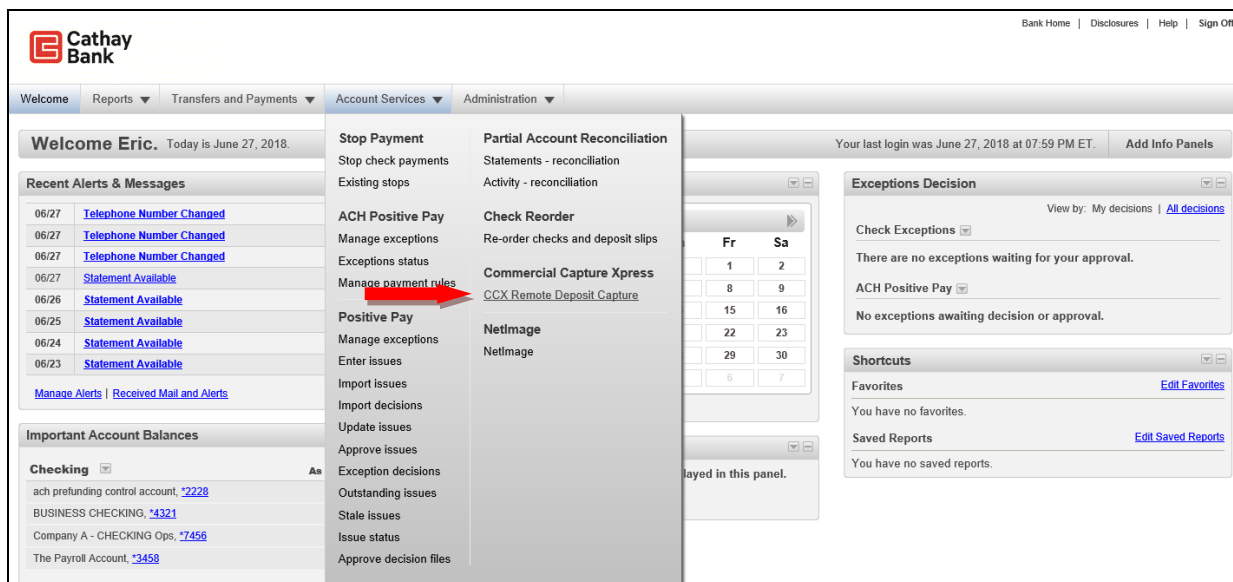
Active ☒

 **Save**

User Last Login Attempt Status Normal

PROCESSING DEPOSITS

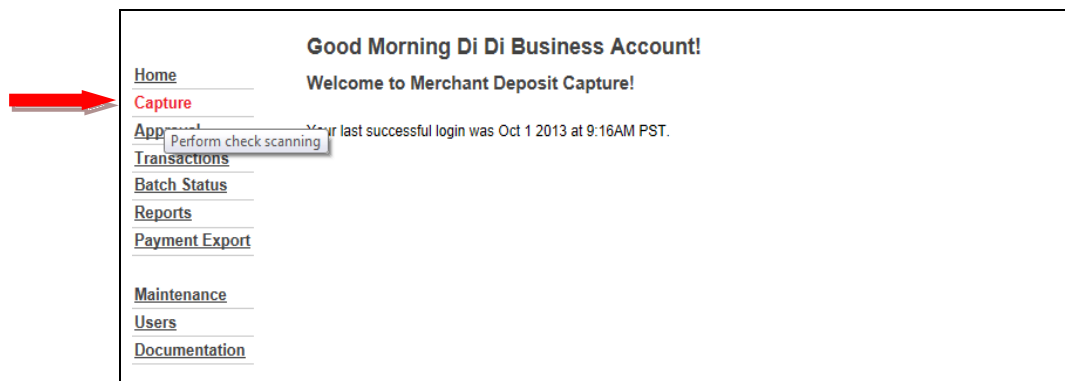
Once logged into Business Online Banking, select the Account Services tab and click on CCX Remote Deposit Capture. (This is the product name for our service, Merchant Deposit Capture.)



Capturing Deposits

First add up the checks for deposit so you have a total count and amount. This information will be entered when you capture deposits and ensure that the checks are scanned for the correct amount. Ensure the scanner is connected to the computer and is powered on.

1. To make deposits, select the **Capture** link on the left side of the screen.



2. The company name and available accounts are listed. Choose **Select** next to the appropriate deposit account number.

[Create New Batch](#) | [Open Batches](#)

[Home](#)

[Capture](#)

[Approval](#)

[Transactions](#)

[Batch Status](#)

[Reports](#)

[Payment Export](#)

[Maintenance](#)

[Users](#)

[Documentation](#)

Create New Batch

Select Deposit

Deposit Name	Account Name	Routing Number	Account Number	Cut-off Time	Action
982654321	Di Di Business-Checking	122203950	982654321	5:00PM PST	Select

3. Enter the following information and click the **Create Batch** button.

- A specific batch name in the **Batch Name** field. If the field is left blank, the system will automatically assign a batch name to the batch.
- The total dollar amount in the **Expected Deposit Total Amount** field.
- The total number of checks in the **Expected Deposit Total Items** field.

[Create New Batch](#) | [Open Batches](#)

[Home](#)

[Capture](#)

[Approval](#)

[Transactions](#)

[Batch Status](#)

[Reports](#)

[Payment Export](#)

[Maintenance](#)

[Documentation](#)

Create New Batch

Required fields are marked with an asterisk(*).

Depositor: Di Di Business A

Deposit: 982654321

Account Name: Di Di Business-Checking

Account Number: 982654321

Cut-off Time: 8:00PM EST

Current Time: 2013-10-01 18:11:53.75

Batch Name:

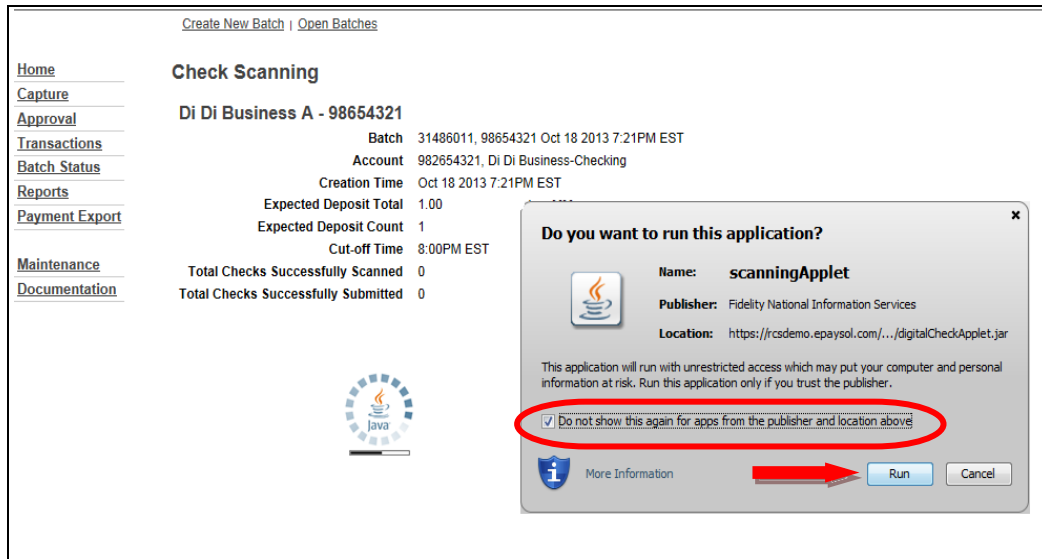
* Expected Deposit Total Amount:

* Expected Deposit Total Items:

Note: If you leave the Batch Name empty, the system will generate one for you.

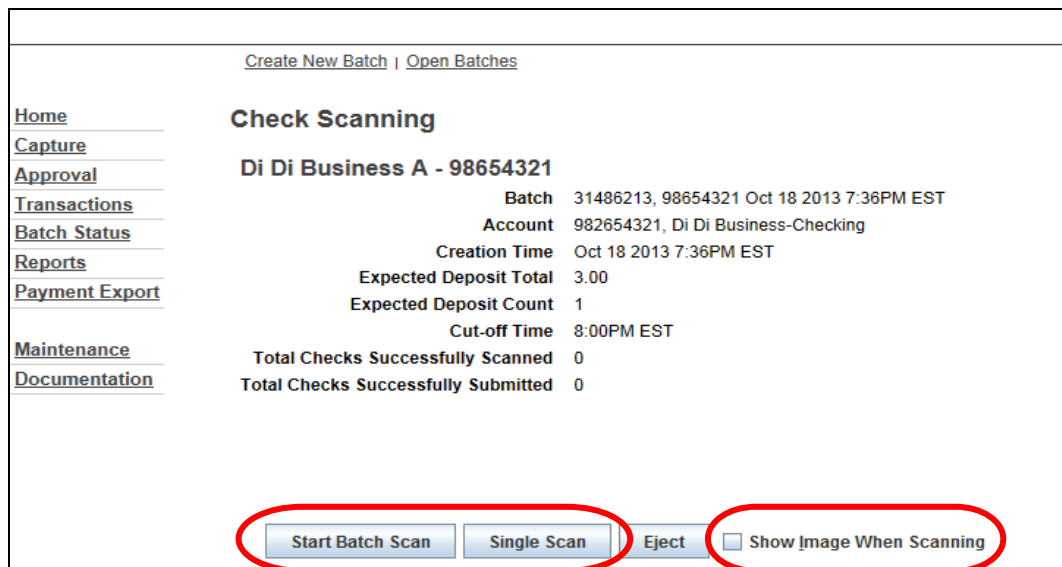
[Create Batch](#)

4. If the “Do you want to run this application?” screen is displayed, check the **Do not show again for apps from the publisher and location above** and click **Run**. (This will tell the system to run the Scanning Applet automatically every time you sign onto the system.)



If you already have this application and it's not current, you will have to install this version and uninstall the old version. Use Device Manager to check for driver installation errors.

- Place the items to be deposited into the scanner (single or multiple items based on the type of scanner) and press the **Start Batch Scan** button. If only one item is being scanned, the **Single Scan** button may be selected. The **Show Image When Scanning** checkbox is optional. The system will show you an image of each check as it is scanned. However, note that checking this option may cause the system to scan at a slower rate.



6. If there are more items to be scanned, click **Return to Open Batch** to continue scanning. If there are no additional items to be scanned, choose **Complete Batch**.

[Create New Batch](#) | [Open Batches](#)

Check Scanning

Di Di Business A - 98654321

Batch	31486213, 98654321 Oct 18 2013 7:36PM EST
Account	982654321, Di Di Business-Checking
Creation Time	Oct 18 2013 7:36PM EST
Expected Deposit Total	3.00
Expected Deposit Count	1
Cut-off Time	8:00PM EST
Total Checks Successfully Scanned	1
Total Checks Successfully Submitted	1

[Return to Open Batch](#)
[Complete Batch](#)
[Search Batch](#)

[Start Batch Scan](#)
[Single Scan](#)
[Eject](#)
☒ Show Image When Scanning

DI DI BUSINESS ACCOUNT
98654321 OCT 18
 EL MONTE, CA 91731

PAY TO THE ORDER OF Di Di Account DATE 10/14/13 15-235-1222

Three dollars 00/100 \$ 3.00

DOLLARS 3

FOR Testing

00004021 1222034501 98 654 321

7. If a potential duplicate check message is displayed, see **Duplicate Item** in the **Advanced Issues** section.
8. If the scanner can't read any of the check information, the check image will be displayed. Enter information for any fields that are missing data and are required as in the image below. A common correction is the **Amount** field.
 - If any of the three boxes above the amount field consists of a question mark (?) instead of the corresponding number on the MICR line of the check, correct it with the appropriate number.
 - Click on **Submit** once the missing data has been corrected to save and continue.

[Home](#)
[Capture](#)
[Approval](#)
[Transactions](#)
[Batch Status](#)
[Reports](#)
[Payment Export](#)

[Maintenance](#)
[Users](#)
[Documentation](#)

Complete Batch 69335 Item 1 of 1

DI DI BUSINESS ACCOUNT
9650 FLAIR DR
 EL MONTE, CA 91731

399

DATE 10/4/13 16-295-1222

PAY TO THE ORDER OF Di Di Account \$ 5.00

Five Dollars 00/100 DOLLARS

CATHAY BANK
100% MEMBER FDIC

FOR Testing

⑈000399⑈ ⑆122203950⑆ 98 654 321⑈

* Amount

Payor

Submit
Delete
Advanced

[Return to open batch](#)
[Scan more items](#)
[View Back of Check](#)

Note:

1. Required fields are marked with an asterisk (*).
2. Input boxes with yellow or green background denote required fields.

9. If the batch is balanced and you are ready to approve/submit the deposit to the bank, click the **Close and Approve** button.

If the batch is balanced but you are not authorized to approve the batch, click **Close Batch**.

Login: 980992-tsuos1 User Name:

[Create New Batch](#) | [Open Batches](#)

[Home](#)
[Capture](#)
[Approval](#)
[Transactions](#)
[Batch Status](#)
[Reports](#)
[Payment Export](#)

[Maintenance](#)
[Users](#)
[Documentation](#)

Balance Batch

Batch Id: 38391937 Batch Name: 98654321 Aug 28 2014 10:26AM PST
 Account Name: Di Di Business-Checking Account Number: 98654321 Cut-off Time: 5:00PM PST

This batch is balanced

Control Total:	1.00	Batch Total:	1.00
Control Count:	1	Pending Count:	1

Close Batch
Close and Approve

[Return to open batch](#)
[Scan more items](#)

If the batch is unbalanced, see **Batch Out of Balance** in the **Advanced Issues** section.

[Create New Batch](#) | [Open Batches](#) | [Create New Returns Batch](#) | [Open Returns Batches](#)

[Home](#)
[Capture](#)
[Approval](#)
[Transactions](#)
[Batch Status](#)
[Reports](#)
[File Exchange](#)
[Payment Export](#)

[Clients](#)
[Maintenance](#)
[Users](#)
[Broadcasting](#)
[Documentation](#)

Balance Batch

Batch Id: 45373493
Account Name: Di Business Test Account-Checking

Batch Name: test06102015 Jun 10 2015 11:47AM PST
Account Number: 2123458
Cut-off Time: 5:00PM PST

This batch is unbalanced

Expected Deposit Total: 3.00	Batch Total: 2.00	Difference in Total: -1.00	New Expected Deposit Total: <input type="text" value="2"/>
Expected Deposit Count: 3	Batch Count: 2	Difference in Count: -1	New Expected Deposit Count: <input type="text" value="2"/> ✕

[Return to open batch](#) [Scan more items](#)

Advanced Issues

Advanced Corrections

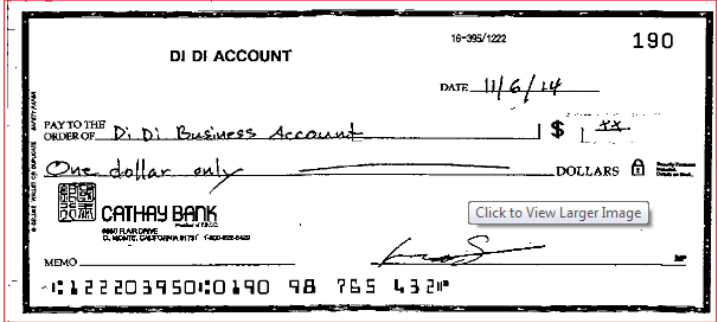
1. Click on “Advanced” to make manual corrections when the MICR line is not captured correctly.

[Create New Batch](#) | [Open Batches](#)

[Home](#)
[Capture](#)
[Approval](#)
[Transactions](#)
[Batch Status](#)
[Reports](#)
[Payment Export](#)

[Maintenance](#)
[Users](#)
[Documentation](#)

Complete Batch 42075881 Item 1 of 12



Click to View Larger Image

122203950 0190 98 765 432 10

Check Number

* Amount

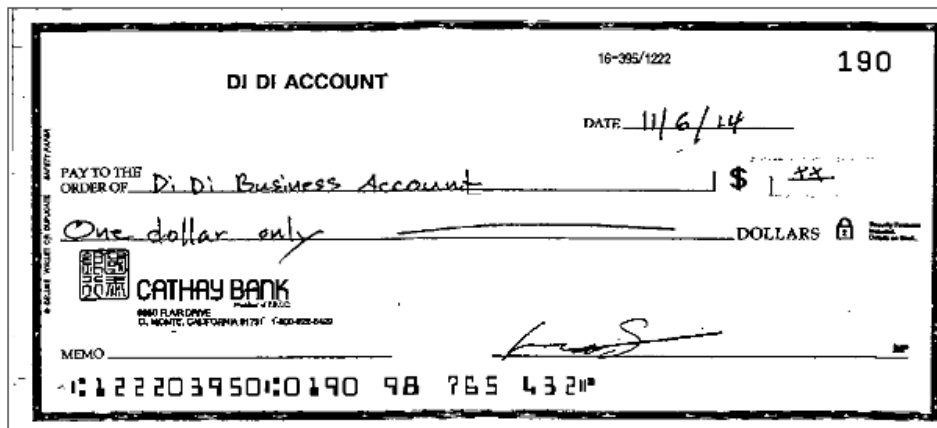
Payor

Override Duplicate ☐

[Return to open batch](#) [Scan more items](#) [View Back of Check](#)

2. Enter the MICR information where appropriate without using any symbols – only spaces that appear on the item image and click Submit.
 - a. Auxiliary OnUs (1) – Check number for business accounts
 - b. Routing Number
 - c. OnUs (2) – (Account number) **AND** check the No No OnUs Symbol in OnUs Field box
 - d. Check Number (3) – Check number for personal checks
3. Make sure all items that require correction are completed and click **Submit**.

Documentation



Auxiliary OnUs [1]

EPC [4]

* Routing Number 122203950

* OnUs [2] 0190 98 765 432U

No OnUs symbol in OnUs field ☐

Check Number [3] 0190

* Amount

Payor

Override Duplicate ☐



[Submit](#) [Delete](#)

Duplicate Item

1. Click [here](#) to see the check that was deposited previously that could be a duplicate to the current one.

Create New Batch | Open Batches

Home
Capture
Approval
Transactions
Batch Status
Reports
Payment Export
Maintenance
Users
Documentation

Complete Batch 69337 Item 1 of 1

This item was entered before in batch 69336 scanned by Chery11 on Oct 4 2013 10:01AM PST. Click [here](#) to see the original item.

DI DI BUSINESS ACCOUNT
9050 FLAIR DR
EL MONTE, CA 91731

DATE: 10/4/13 16-395-1222

PAY TO THE ORDER OF Di Di Account \$ 2.00

Two dollars 00/100 DOLLARS

CATHAY BANK

FOR: Testing

⑆000400⑆ ⑆122203950⑆ 98 654 321⑈

* Amount 2.00

Payor

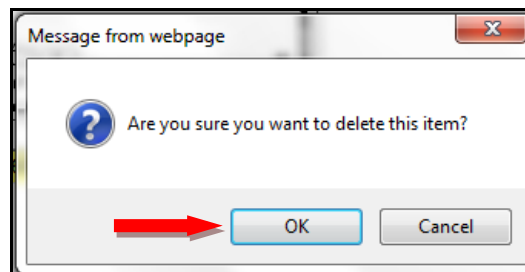
Override Duplicate ☐

[Submit](#) [Delete](#) [Advanced](#)

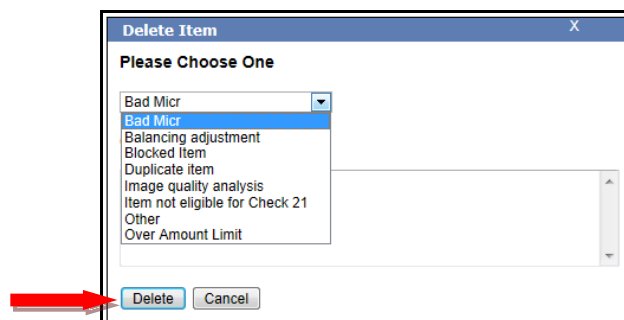
[Return to open batch](#) [Scan more items](#) [View Back of Check](#)

- Click and drag the pop up to view both images at the same time.
- Review the current item and previous item displayed.
 - If a duplicate, click **Delete**.
 - If not a duplicate, check the **Override Duplicate** box and click **Submit**.

- Click "OK" to proceed with the batch/deposit.



- Choose the reason for deleting the check from the batch/deposit from the drop down list and click **Delete**.



Batch Out of Balance

If your batch is out of balance and you try to approve it, you will get the following message:

Login: 980992-TEST1 User Name: Tester One [Profile](#) | [Help](#) | [Logout](#)

[Create New Batch](#) | [Open Batches](#)

[Home](#)
[Capture](#)
[Approval](#)
[Transactions](#)
[Batch Status](#)
[Reports](#)
[Payment Export](#)
[Maintenance](#)
[Documentation](#)

Balance Batch

Batch Id: 31563574 **Batch Name:** 98654321 Oct 23 2013 2:03PM EST

Account Name: DI DI Business-Checking **Account Number:** 982654321 **Cut-off Time:** 8:00PM EST

This batch is unbalanced

Expected Deposit Total: 5.00	Batch Total: 4.00	Difference in Total: -1.00	New Expected Deposit Total: <input type="text" value="5.00"/>
Expected Deposit Count: 2	Batch Count: 2	Difference in Count: 0	New Expected Deposit Count: <input type="text" value="2"/>

[Return to open batch](#) [Scan more items](#)

1. Click **Return to open batch** link.
2. Choose the **Search** option under the Actions column to review items in the batch for any needed edits.

[Create New Batch](#) | [Open Batches](#)

[Home](#)
[Capture](#)
[Approval](#)
[Transactions](#)
[Batch Status](#)
[Reports](#)
[Payment Export](#)
[Maintenance](#)
[Users](#)
[Documentation](#)

Open Batches

Batch ID	Batch Name	Cut-off Time	Item Count	Incomplete Count	Deleted Count	Pending	Balance Status	Expected	Actions
42077874	98654321 Feb 3 2015 10:14AM PST	5:00PM PST	1	0	0	1.50 1	Reopened Balanced	1.50 1	Update Scan Search Delete Close Close & Approve

3. All the batch items will be displayed. Compare the amounts to the original check amounts and identify the item(s) that have the incorrect amount. Click **Edit** next to the appropriate item(s) to view the image and make changes (i.e. correction, delete, etc.). If the scanned amount is correct, but the manually calculated total is incorrect, click **Close** and enter the correct information in the **New Expected Deposit Total** or the **New Expected Deposit Count** boxes.
4. Once complete, click **Return to open batch**.

[Create New Batch](#) | [Open Batches](#)

[Home](#)

[Capture](#)

[Approval](#)

[Transactions](#)

[Batch Status](#)

[Reports](#)

[Payment Export](#)

[Maintenance](#)

[Users](#)

[Documentation](#)

Batch Items Search

Di Di Business A - 98654321

Batch 42077874, 98654321 Feb 3 2015 10:14AM PST

Account 98654321, Di Di Business-Checking

Reopen Reason Balancing problem

Cut-off Time 5:00PM PST

Routing #

Check #

Account #

Amount

<input type="checkbox"/>	Routing #	Account #	Check #	Amount	Payor Name	Status	Entry Date	Actions
<input type="checkbox"/>	122203950	0441 98 765 432	0441	1.50		Pending	02/03/2015	Edit Audit

Page 1 of 1 page(s) of total 1 item(s) 10 Rows per Page

[Return to open batch](#) [Scan more items](#)

5. If more items require review or you would like to add more items to the batch, click **Close**. On the next screen, click **Scan more items** and follow previous procedures, or
6. If you are ready to approve/submit the deposit to the bank for processing, click **Return to open batch**. On the next screen, click **Close & Approve**.

[Create New Batch](#) | [Open Batches](#)

[Home](#)

[Capture](#)

[Approval](#)

[Transactions](#)

[Batch Status](#)

[Reports](#)

[Payment Export](#)

[Maintenance](#)

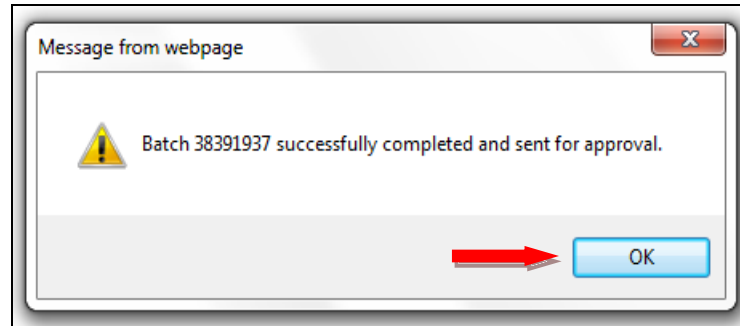
[Users](#)

[Documentation](#)

Open Batches

Batch ID	Batch Name	Cut-off Time	Item Count	Incomplete Count	Deleted Count	Pending	Balance Status	Expected	Actions
42077874	98654321 Feb 3 2015 10:14AM PST	5:00PM PST	1	0	0	1.50 1	Reopened Balanced	1.50 1	Update Scan Search Delete Close Close & Approve

7. Click OK.



8. When a batch is closed (closed only or closed and approved), a Closed Batch Status report will automatically generate in PDF format.
- We recommend you print this report and wrap it around the items prior to approval and/or storage. This allows the approver to confirm the processed totals input and match the expected totals.

[Create New Batch](#) | [Open Batches](#)

[Home](#)
[Capture](#)
[Approval](#)
[Transactions](#)
[Batch Status](#)
[Reports](#)
[Payment Export](#)
[Maintenance](#)
[Documentation](#)

Report Run Time:
10/18/2013 8:04:00 PM

Run By:
Tester One

Closed Batch Status

Entry Date: Oct 18 2013 7:36PM EST Cut Off Time: 8:00PM EST
Client: DI DI Business Account, 00000000
Deposit: 98654321
Account #: 982654321 Account Name: DI DI Business-Checking

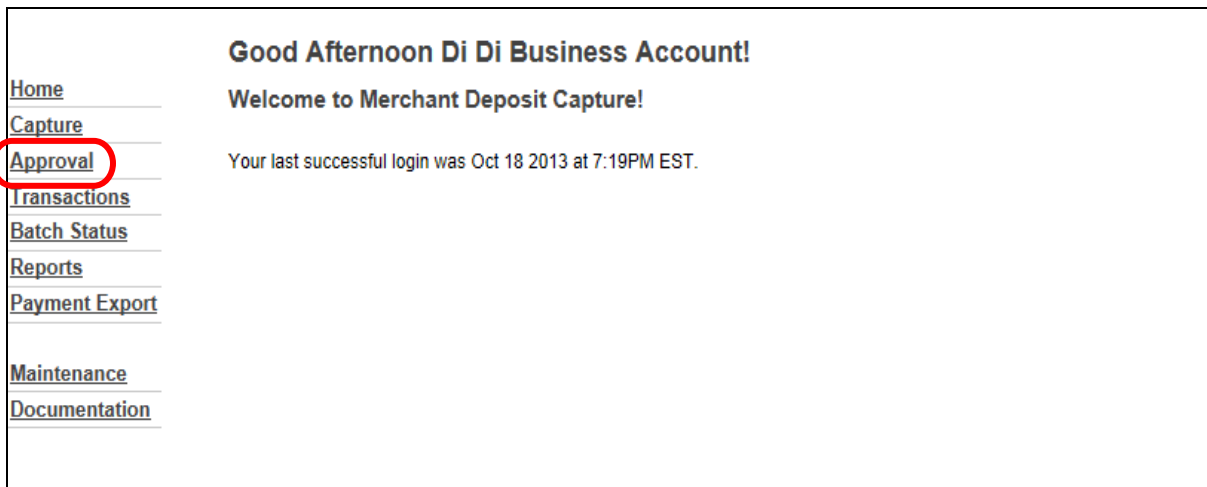
Batch	Pending Count	Pending Total	Canceled Count	Canceled Amount
31486213 [98654321 Oct 18 2013 7:36PM EST]	1	\$ 3.00	0	\$ 0.00

Created By: Test1 Closed By: Test1

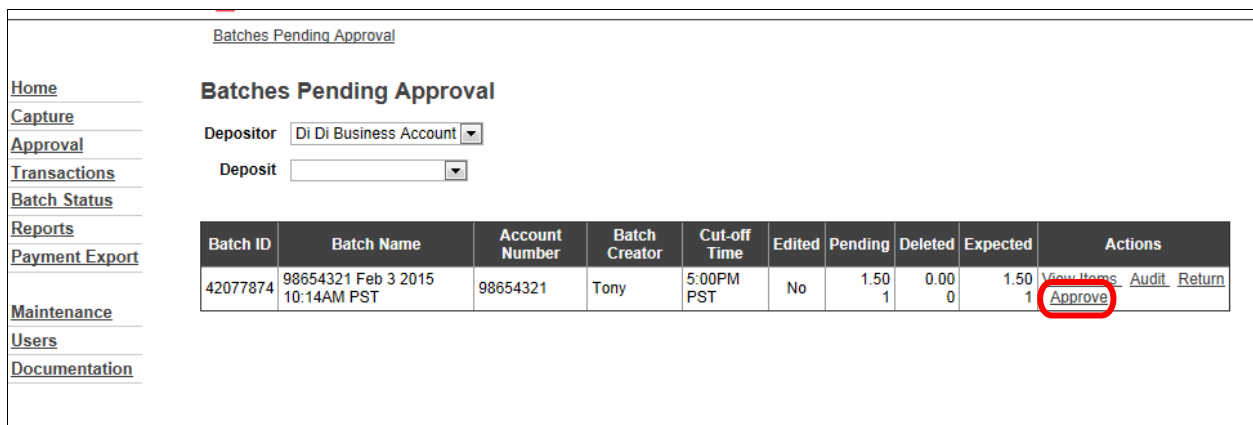
Approving Batches

If the employee processing the batch does not have approval authority or did not click **Close and approve**, the batch must be approved separately by someone with approval authority. It is recommended that someone review this step daily before the cutoff time to ensure that all batches are approved or funds will not be submitted to the bank for processing and deposit.

1. Select the **Approval** link from the left side menu option.



2. All unapproved batches will be displayed. Locate the batch to be approved and click the **Approve** link in the Actions column.



3. If desired, prior to approving the batch, you may choose to **View Items** in the batch (with the ability to audit items as well), perform a batch **Audit**, or **Return** the batch to an open status.
4. After you click **Approve**, click on **OK** from the popup confirmation.



Checking Batch Status

We recommend that the batch status be checked before the cutoff time to ensure all batches are approved for same-day deposit credit.

Select the **Batch Status** link on the left side of the screen. If the status is not indicated as Approved, see **Approving Batches**. NOTE: Batches that are not in Approved status will not be processed for deposit to the account.

[Home](#)
[Capture](#)
[Approval](#)
[Transactions](#)
[Batch Status](#)
[Reports](#)
[Payment Export](#)

[Maintenance](#)
[Users](#)
[Documentation](#)

Batch Status

Start Date
End Date

Depositor
Amount
Batch ID

Batch ID	Batch Name	Deposit	Cut-off Time	Approved	Deleted	Processed	Expected	Status	Audit
38654021	98654321 Sep 9 2014 8:52AM PST	98654321	5:00PM PST	1.50 1	0.00 0	0.00 0	1.50	Approved	Audit Image Report

You may also use the **Batch Status** link to obtain information on batches up to 24 months old.

REPORTS

The system provides access to numerous reports in PDF format for up to 24 months. The reports can be viewed, printed, and/or saved as needed.

There are several categories of reports to choose from. You may only request one report at a time.

The following are the most frequently reviewed reports and are under the **General** category (default).

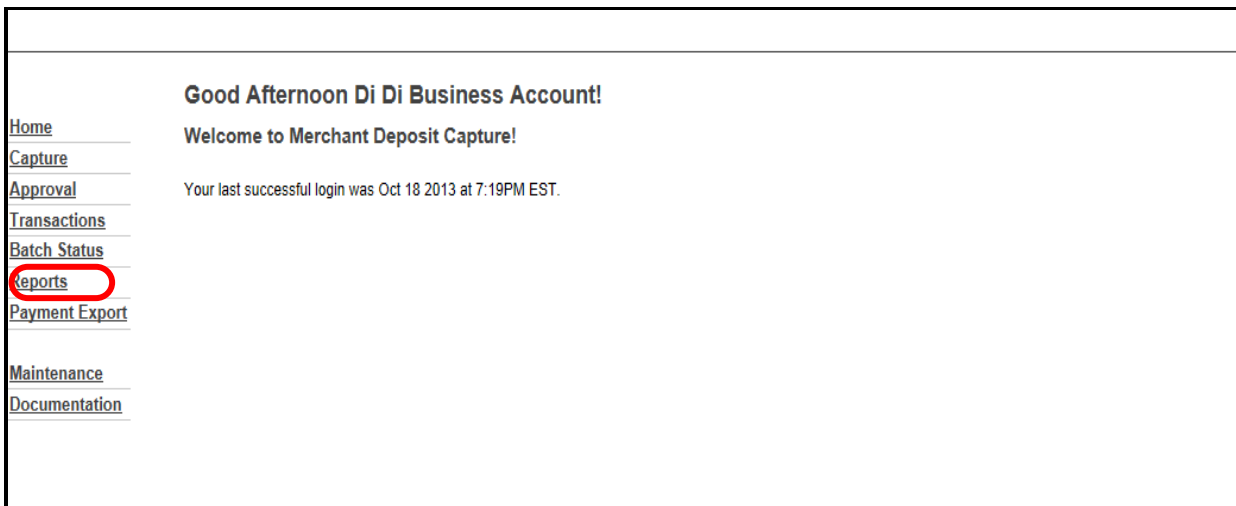
- Approved Batch Summary – Total Number and Amount for all batches approved that day
- Approved Batch Detail – Listing of all batches and overall batch totals for that day

- Image Deposit Report – Similar to Approved Batch Summary, but it contains a front image of each deposited check

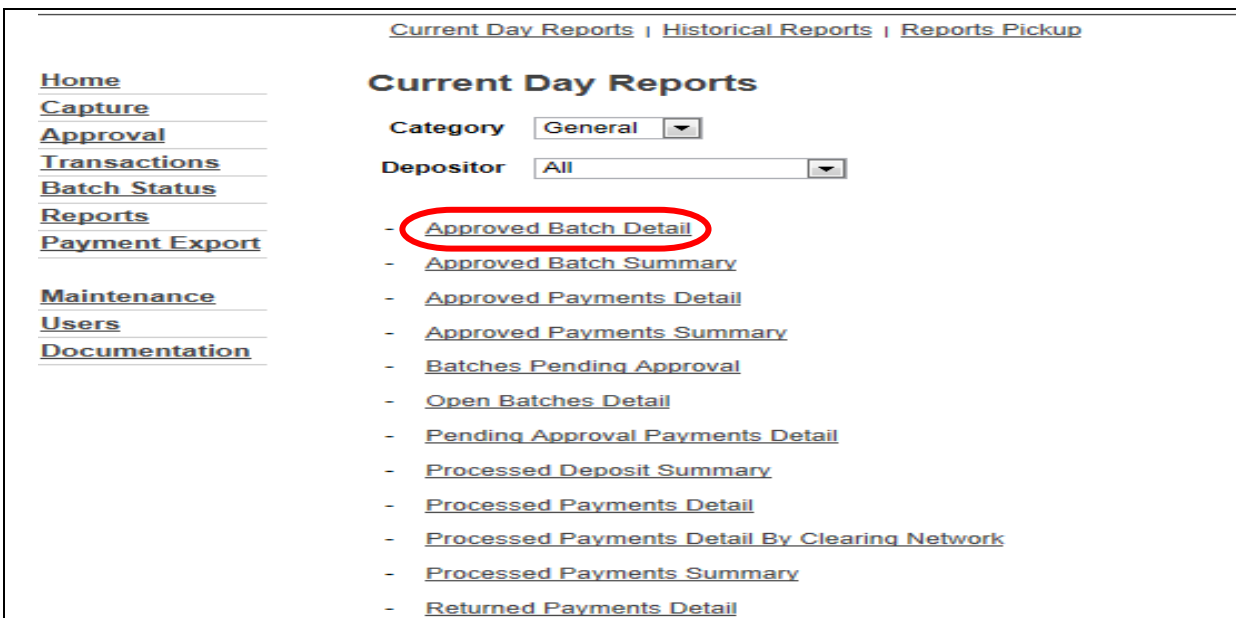
For a full listing of reports, please click the **Documentation** tab for the online manual and click on the **CCX End User Procedures Guide**.

Current Day Reports

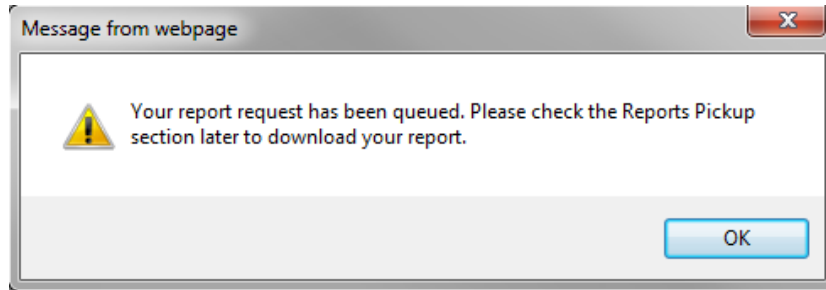
1. To generate current day reports, click on **Reports**.



2. Click on the desired report link.



3. The following message will be displayed.



4. Click on **Reports Pickup** to access the report selected. The **Reports Pickup** screen will be displayed.

When the report is ready (it may take a few minutes), the **Download** option will be displayed. Click on the **Download** link and open or save the report when prompted at the bottom of the screen.

[Current Day Reports](#) | [Historical Reports](#) | [Reports Pickup](#)

Reports Pickup

Report Name	Request Time	Depositor Name	Start Date	End Date	File Size	Download
Approved Batch Summary	2015-09-10 15:52:10.567	Di Business Test Account	09/10/2015	09/10/2015	2308	Download



Sample Image Deposit Report:


[Home](#)
[Capture](#)
[Approval](#)
[Transactions](#)
[Batch Status](#)
[Reports](#)
[Payment Export](#)

[Maintenance](#)
[Users](#)
[Documentation](#)

Image Deposit Report

Batch ID: 38654021
Batch Name: 98654321 Sep 9 2014 8:52AM PST
Depositor Name: Di Di Business Account
Deposit Account Number: *****4321
Total Amount: \$1.50
Total Item Count: 1

Amount: \$1.50



U000404U T122203950T 98 654 321U

Historical Reports

1. To generate reports from previous days, click on **Historical Reports** at the top of the page.

Current Day Reports **Historical Reports** Reports Pickup

Home
Capture
Approval
Transactions
Batch Status
Reports
Payment Export
Maintenance
Users
Documentation

Historical Reports

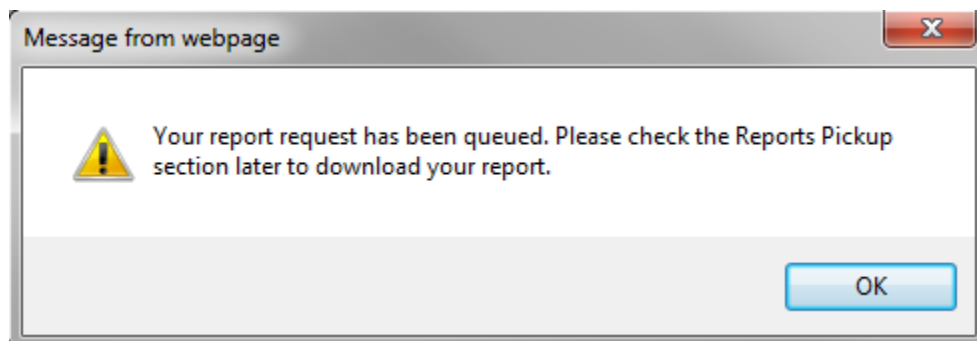
Category: General

Depositor: All

Start Date: 09/08/2014 Select End Date: 09/08/2014 Select

- [Approved Batch Detail](#) (Max date range: 1 Week)
- [Approved Batch Summary](#) (Max date range: 1 Month)
- [Approved Payments Detail](#) (Max date range: 1 Week)
- [Approved Payments Summary](#) (Max date range: 1 Month)
- [Batches Pending Approval](#) (Max date range: 1 Week)
- [Open Batches Detail](#) (Max date range: 1 Week)
- [Pending Approval Payments Detail](#) (Max date range: 1 Week)
- [Processed Deposit Summary](#) (Max date range: 1 Month)
- [Processed Payments Detail](#) (Max date range: 1 Week)

2. Using the **Select** buttons, select the starting and ending dates for the report you want. The maximum date range of available report data is displayed next to the report name.
3. Click on the desired **report name** to generate the report.
4. The following message will be displayed.



- Click on **Reports Pickup** to access the report selected. The **Reports Pickup** screen will be displayed.

When the report is ready (it may take a few minutes), the **Download** option will be displayed. Click on the **Download** link and open or save the report when prompted at the bottom of the screen.

[Current Day Reports](#) | [Historical Reports](#) | **Reports Pickup**

Reports Pickup

Report Name	Request Time	Depositor Name	Start Date	End Date	File Size	Download
Approved Batch Summary	2015-09-10 15:52:10.567	Di Business Test Account	09/10/2015	09/10/2015	2308	Download

↑

Retrieving Check Images

Please remember that you should have the most recent 60 days of physical checks in secured storage if you need to refer to them. However, if you want to view electronic copies or you are looking for check images older than 60 days, follow these steps.

- Select the **Batch Status** link on the left of the screen to retrieve check images.

[Home](#)
[Capture](#)
[Approval](#)
[Transactions](#)
[Batch Status](#)
[Reports](#)
[Payment Export](#)
[Maintenance](#)
[Documentation](#)

Good Afternoon Di Di Business Account!
 Welcome to Merchant Deposit Capture!
 Your last successful login was Oct 18 2013 at 7:19PM EST.

- Locate the batch and click on the deposit dollar amount under the **Approved** column.

Batch Status

Start Date: 10/17/2013 End Date: 10/18/2013
 Depositor:
 Amount: Batch ID:

Batch ID	Batch Name	Deposit	Cut-off Time	Approved	Deleted	Processed	Expected	Status	Audit
31486213	98654321 Oct 18 2013 7:36PM EST	98654321	8:00PM EST	3.00	0.00	0.00	3.00	Approved	Audit

- Check the box on the left next to the **Routing #** column to select the deposit you would like to view. Click **View** under the **Actions** column.

[Home](#)
[Capture](#)
[Approval](#)
[Transactions](#)
[Batch Status](#)
[Reports](#)
[Payment Export](#)

[Maintenance](#)
[Documentation](#)

Batch Status

Approved Items

Di Di Business A - 98654321

Batch 31486213, 98654321 Oct 18 2013 7:36PM EST

Account 982654321, Di Di Business-Checking

Cut-off Time 8:00PM EST

ACH Amount 0.00 IEN Amount 3.00

ACH Items 0 IEN Items 1

Routing # Account #

Check # Amount

Network

Total DR: 3.00

<input type="checkbox"/>	Routing #	Account #	Check #	Amount	Pay Date	Approval Date	Entry Date	Actions
<input checked="" type="checkbox"/>	122203950	98 654 321	000402	3.00	10/21/2013	10/18/2013	10/18/2013	View Audit

Page 1 of 1 page(s) of total 1 item(s) Rows per Page

[Back to Batch Status](#)

4. Select the number of check images you would like to see per page by clicking on the radio button next to your choice. If you would also like to see the back images of the check, check the **Include Back Image** checkbox.

Click **Print** to create a PDF report of the check images.

[Back to Batch Status](#)

Print Selected X


Number of images per page: ☐ 1 - Landscape ☐ 2 - Landscape ☐ 3 - Portrait ☐ 4 - Landscape ☐ 6 - Landscape ☐ 8 - Landscape

☐ Include Back Image (does not apply to odd numbers)

Sample Check Image Report:

DI DI BUSINESS ACCOUNT
9650 FLAIR DR
EL MONTE, CA 91731

PAY TO THE ORDER OF Di Di Account
Two dollars 00/100

 CATHAY BANK
MEMBER FDIC
EL MONTE, CA 91731 1-800-822-8888

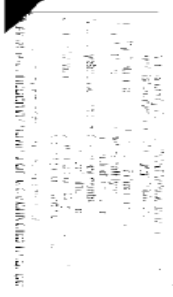
FOR Testing


DATE 10/4/13 16-395-1222

\$ 2.00
DOLLARS

400

⑈000400⑈ ⑆122203950⑆ 98 654 321⑈





SERVICE INTERRUPTION

If you should experience service interruptions using the Merchant Deposit Capture Service, contact Customer Service. If the interruption cannot be resolved, please either mail or deliver your deposit to your nearest Cathay Bank branch for processing.

SUPPLIES

Purchase replacement scanner ink cartridges from any reputable office supply vendor.

HELP AND TECHNICAL SUPPORT

If you have any questions, issues, or problems regarding the use of the Merchant Deposit Capture Service (both hardware and software), please contact Customer Service at 1-800-9CATHAY (1-800-922-8429) from 6:00 a.m. to 6:00 p.m. Pacific Time, Monday through Friday (excluding holidays).

Depositor User Role Matrix

The company administrator has been assigned the Supervisor role.

When adding new users, a role must be assigned to the user. Below is a matrix that outlines the available roles along with their permissions.

Function	Advanced Processing Officer	Approver	Manager	Processing Officer	Research Officer	Supervisor
Capture Batches	✓		✓	✓		✓
Approve Batches		✓	✓			✓
Return Batches		✓	✓			✓
Edit Batches	✓		✓	✓		✓
Access Advanced Edit	✓		✓			✓
Add/Maintain Depositor Users						✓
Manage Depositor User Notifications						✓
Delete Payments	✓		✓	✓		✓
Maintain Opt Out Accounts			✓			✓
Redeposit Payments	✓		✓	✓		✓
Research Transactions	✓	✓	✓	✓	✓	✓
Maintain Remittance			✓			✓
Configure Payment Exports			✓			✓
Export Payments	✓		✓	✓		✓
View Batch Statuses	✓	✓	✓	✓	✓	✓
Edit 'Duplicate' Payments	✓		✓	✓		✓
Access Reports	✓	✓	✓	✓	✓	✓
System Info	✓	✓	✓	✓	✓	✓