HomeTrust Bank

REMOTE DEPOSIT CAPTURE
QUICK REFERENCE GUIDE

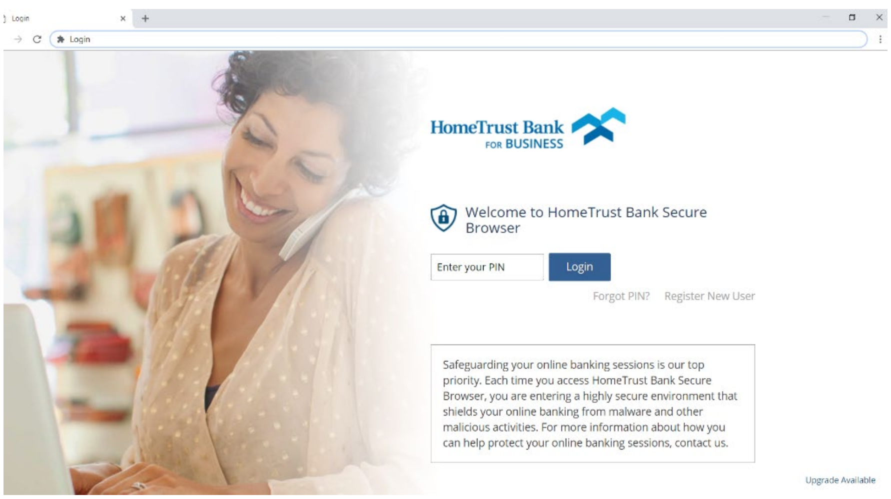
Table of Contents

How to Access your Remote Deposit

Access Remote Deposit through the Commericial Center Secure Browser.

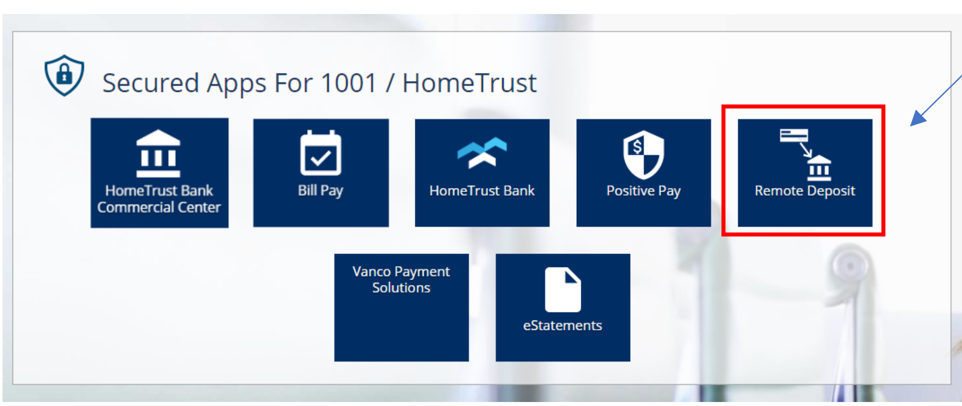
- Enhanced security features to better protect you and your information
- A modern, user-friendly design on our website and mobile applications
- More capabilities to manage your own profile and settings
- If you are the company administrator, you will now be able to create, modify, and delete your employees' profiles and their permissions

If you have any additional questions, or require help, Customer Care Center is ready to assist you. They can be reached by phone at 800.627.1632, option 6, Monday – Friday 8:00 a.m. to 7:00 p.m. or Saturday from 9:00 a.m. to 3:00 p.m.



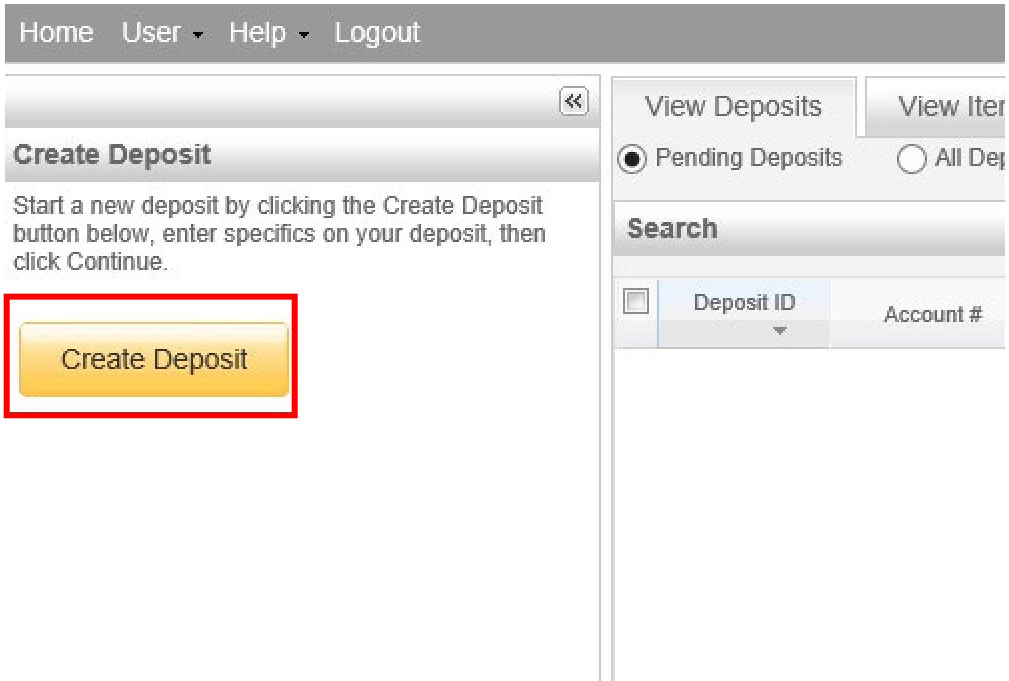
Log into the Commercial Center Secure Browser by using your PIN.

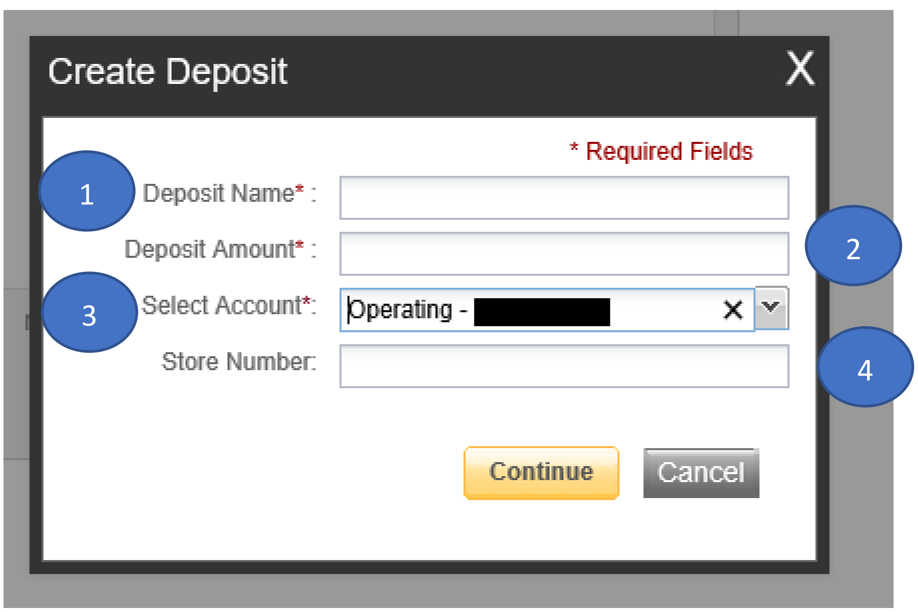
Click the Secure App for Remote Deposit.



Depositing Checks

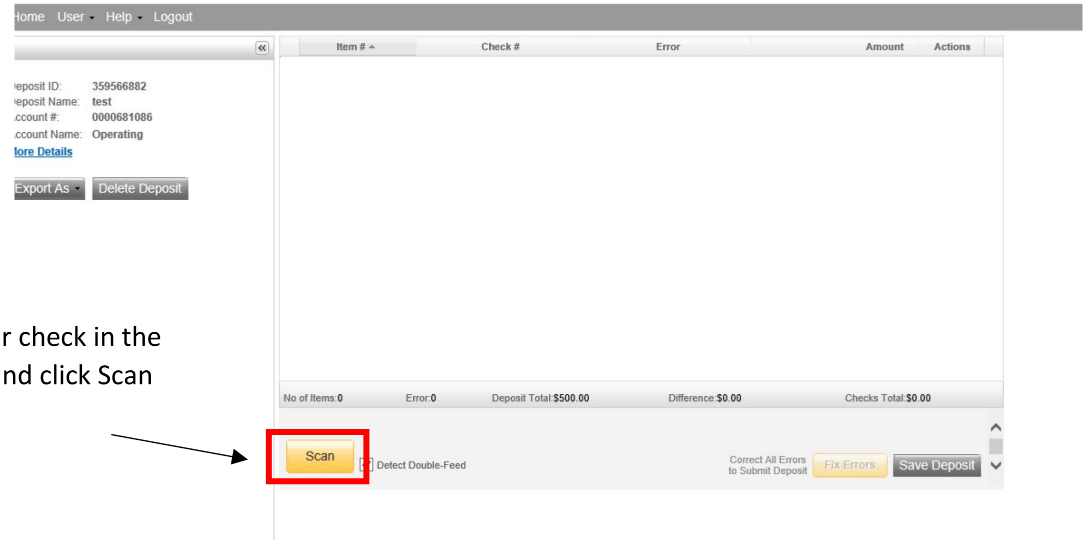
Click Create Deposit to start a new deposit.

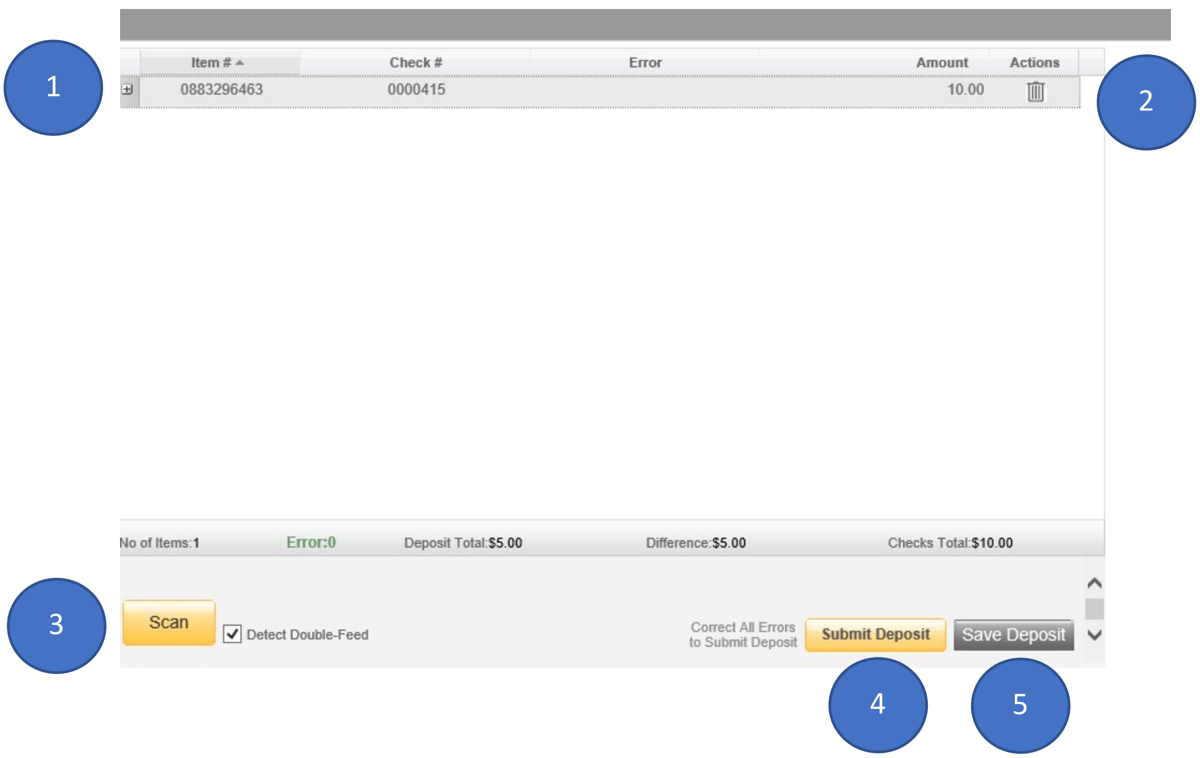




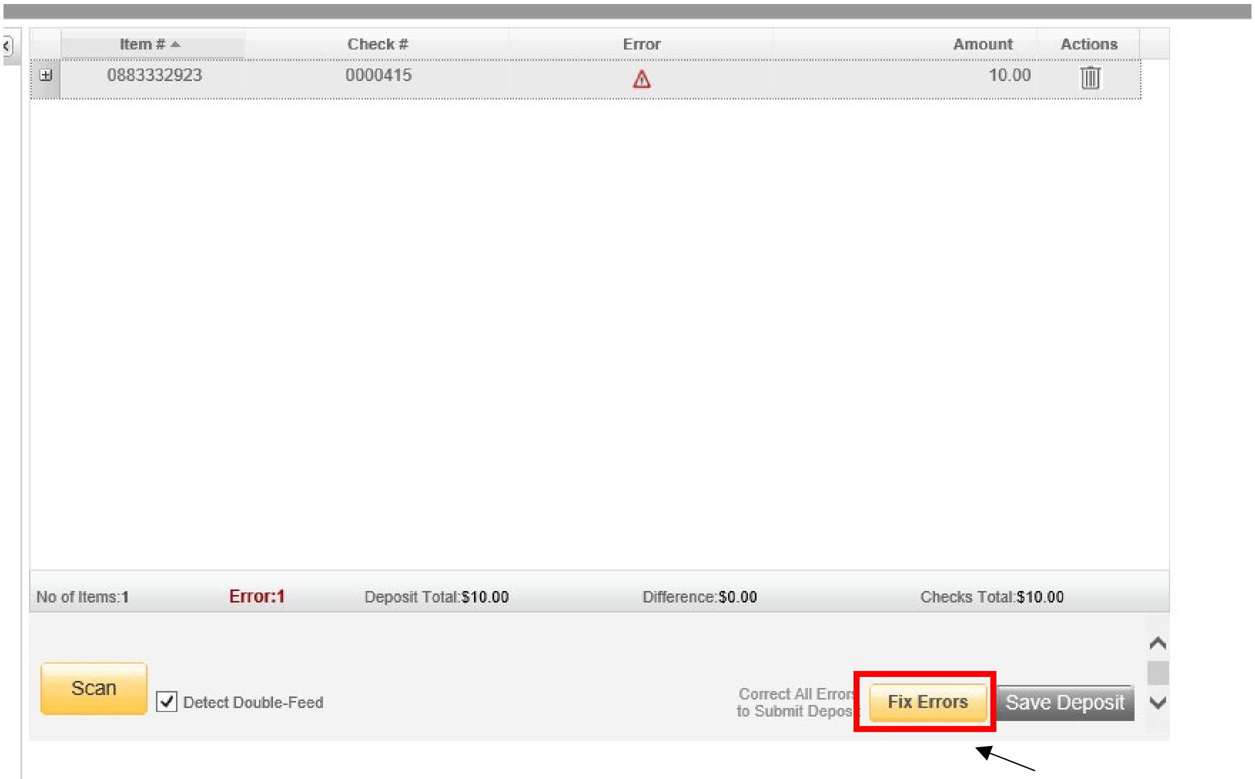
1. Choose a name for your deposit. This can be the date or the deposit purpose.
2. Enter the total deposit amount.
3. If you have multiple accounts, choose the correct account number.
4. Store number is an optional field.

Place your check in the scanner and click Scan to begin.



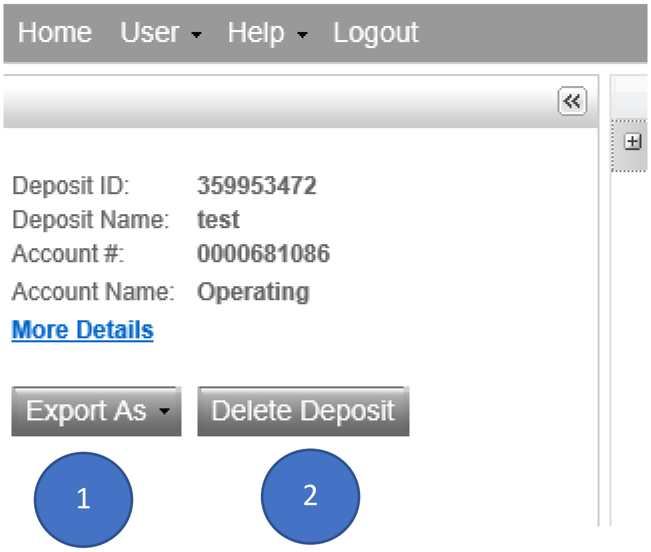


1. Click the plus sign to see details about the check and to view and front and back image.
2. Click the trash can to remove the check from your deposit.
3. Click Scan to add other items to your deposit.
4. Click Submit deposit to submit your deposit to the bank. Deposita submitted prior to 7 PM EST will be counted as a same day deposit and will be visible the next business day in your transaction history.
5. Click Save Deposit to save your deposit for later. *Please note, your deposit will not process until you click Submit Deposit.*



If we are unable to fully read the MICR line on the check, you will see error display and an option to Fix Errors at the bottom of the page.

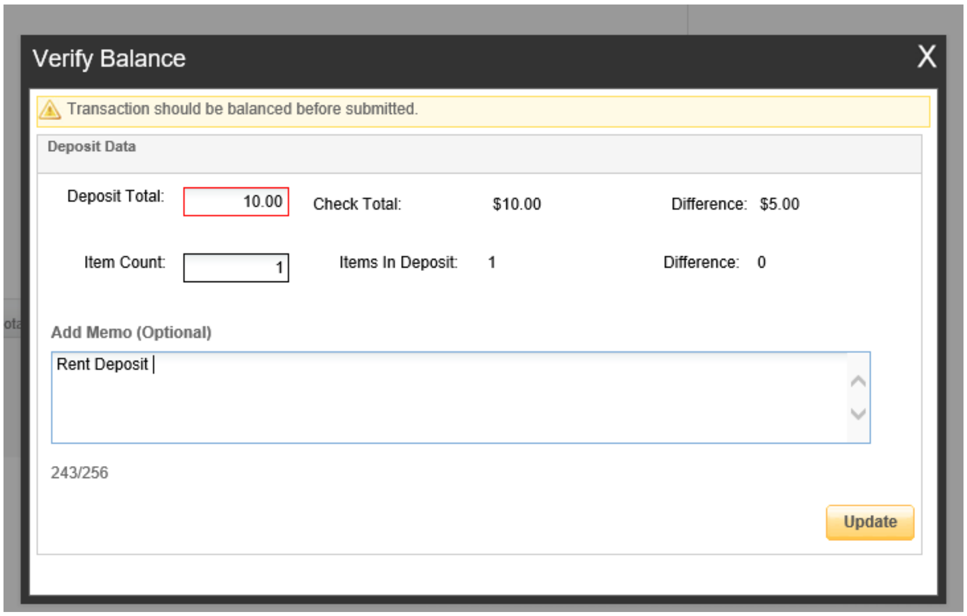
The error will be highlighted in red. Type in the needed information and press enter on your keyboard.

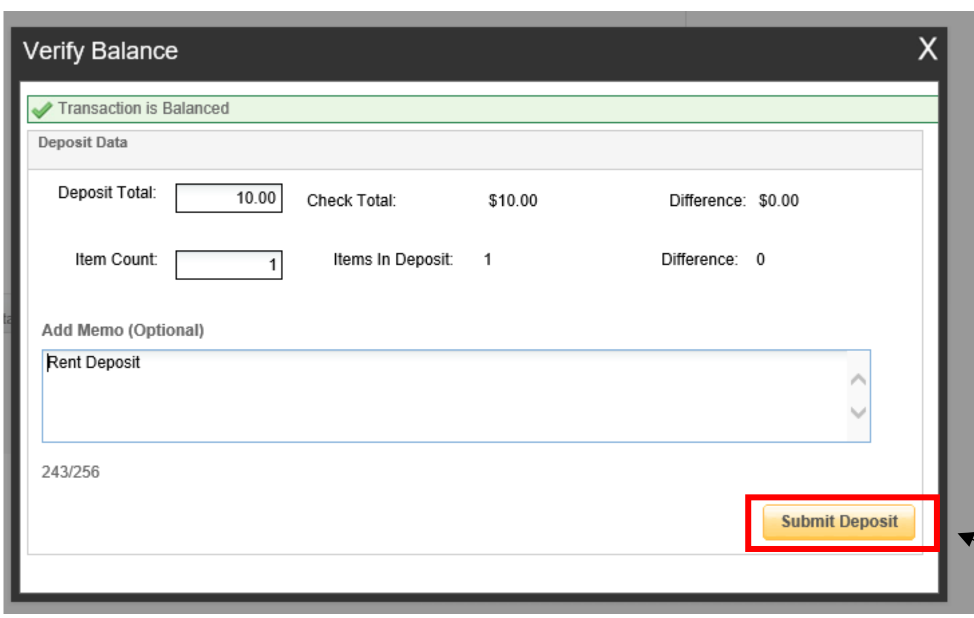


1. Export Reporting to save details about your deposits.
    a. PDF
    b. CSV
    c. PDF with Images
    d. Extract Images
2. Delete the entire deposit.

Submitting Deposits

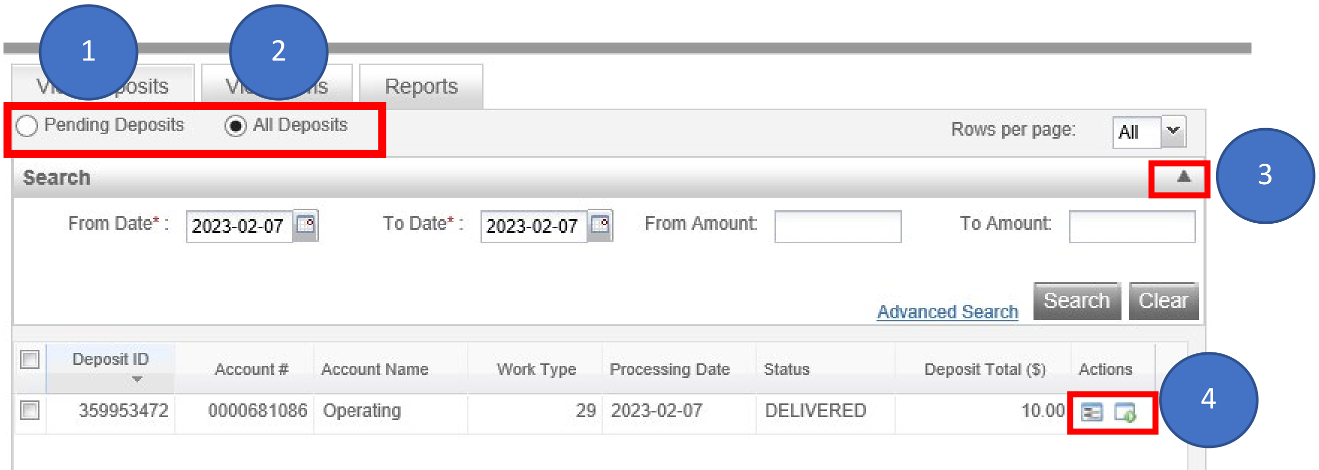
Remote Deposit Capture compares your deposit amount provided when creating a deposit to the items that are being scanned into the system. If a discrepancy is detected, you will have an opportunity to correct the deposit total on this screen.

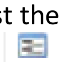




Click *Submit Deposit* once the transaction has been balanced.

<u>Viewing Deposits</u>



1. <u>Pending Deposits</u> will show deposits that have yet to be submitted. The status will display as *Suspended*. Pending deposits will be removed from display within 24 business hours.
2. <u>All Deposits</u> will show any deposits that were submitted or suspended.
3. Click the arrow to adjust the date range. Deposits will remain in the system for 45 days.
4. Under actions click the  to view deposit details and  to vist the deposit. For any suspended deposits, click  to submit the deposit to HomeTrust Bank.