Desktop Check Deposit*

Desktop Check Deposit allows you to deposit checks from your business or home using a twain or ranger compatible scanner.

*Service charge may apply.

> Note: Your business banking suite profile must be configured for Desktop Check Deposit to be able to utilize the option. Please visit https://www.fairwinds.org/business/online-cash-management/ to sign up.
>
> You must install all scanner required software and drivers prior to getting started. The PC being used will need to be able to access and download apps from the Windows App Store.

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First Time User using Windows App

1. In the navigation menu, click **Transactions** > **Check Deposit**. A new browser window/tab will open.
2. Select Account
3. Click Install Remote Deposit App
4. Click Get
5. Follow install prompts

To Scan Checks using a Check Scanner (ranger driver):

1. In the navigation menu, click **Transactions** > **Check Deposit**. A new browser window/tab will open.
2. Select Account
3. Endorse all checks to be deposited. We recommend you use a black deposit stamp to endorse the check. Pen ink may be too light to be picked up by the scanner.
4. Click **Open Remote Deposit App**
5. Select **Add New Deposit**
6. Click **Scan**
7. Review any checks that need repair. These will be marked with a Red Circle.
8. Correct/Rescan any check images that may have an Image Quality Error.
9. Click **Submit**
10. Review Deposit Summary.
11. Click **Continue**
12. Optional, input Memo
13. Click **Close** on pop up

> Note: Checks must be endorsed prior to submission. Any check not endorsed properly is subject to rejection.
>
> Deposited checks must be maintained for at least 60 calendar days from date of transmission.

To Scan Checks using a Document Scanner (twain driver):

1. In the navigation menu, click **Transactions** > **Check Deposit**. A new browser window/tab will open.
2. Select Account
3. Endorse all checks to be deposited. We recommend you use a black deposit stamp to endorse the check. Pen ink may be too light to be picked up by the scanner.
4. Click **Open Remote Deposit App**
5. Select **Add New Deposit**
6. Click **Scan**
7. Follow the scanner's instructions for completing the scan.
8. Review any checks that need repair. These will be marked with a Red Circle.
9. Correct/Rescan any check images that may have an Image Quality Error.
10. Click **Submit**
11. Review Deposit Summary.
12. Click **Continue**
13. Optional, input Memo
14. Click **Close** on pop up

> Note: For the best performance, the following settings are recommended within your scanner software.
> -Dots per inch: 200 dpi
> -Mode: Color or 256-level grey
> -Page Size: Auto- Detect
> -Scanning Side: Duplex (if available)

> Note: Checks must be endorsed prior to submission. Any check not endorsed properly is subject to rejection.
>
> Deposited checks must be maintained for at least 60 calendar days from date of transmission.

To Upload Checks:

1. In the navigation menu, click **Transactions** > **Check Deposit**. A new browser window/tab will open.
2. Select Account
3. Endorse all checks to be deposited. We recommend you use a black deposit stamp to endorse the check. Pen ink may be too light to be picked up by the scanner.
4. Select Add New Deposit
5. Click Load
6. Select browse button to choose front and back images.
7. Select Save
8. Repeat steps 2-7 for each check to submit in the deposit.
9. Correct/Rescan any check images that may have an Image Quality Error.
10. Click Submit
11. Review Deposit Summary
12. Optional, input Memo
13. Click Continue
14. Click Close on pop up

> Note: The filing naming convention for scanned check images should be in ascending order.
> Example:
> 0000a.png (front image for check #1)
> 0000b.png (back image for check #1)
> 0001a.png (front image for check #2)
> 0001b.png (back image for check #2)
>
> The scanned check image files from selected folder should be deleted after they have been successfully loaded into the application to avoid duplicate deposits.

> Note: Checks must be endorsed prior to submission. Any check not endorsed properly is subject to rejection.
>
> Deposited checks must be maintained for at least 60 calendar days from date of transmission.

Delete Check from Deposit – Status: In Process Status

1. Click on Deposit
2. Highlight Check
3. Select Edit
4. Select Delete Check

Delete Deposit- Status: In Progress or Held for Review

1. Click on Deposit
2. Select Edit
3. Select Delete Deposit

To Review Deposits

1. In the navigation menu, click **Transactions** > **Check Deposit**. A new browser window/tab will open.
2. Select Account
3. From Recent Deposit List, double click on deposit
4. Click save to save as a PDF
5. Click Print to print check images

To Download History- CSV

1. In the navigation menu, click **Transactions** > **Check Deposit**. A new browser window/tab will open.
2. Select Account
3. Select File
4. Select Download History

To Adjust Type of Scanner

5. In the navigation menu, click **Transactions** > **Check Deposit**. A new browser window/tab will open.
6. Select Account
7. Select File
8. Select Scanning Setting
9. Select Twain if using a document scanner or Select Ranger if using a check scanner

The following errors will require you to either rescan or delete the check. Warnings will be indicated with a red circle

- Missing front image
- Missing back image
- Image above the maximum files size
- Image below the minimum file size
- Image not properly cropped
- Skewed image
- Image with folded or torn corners
- Front image missing MICR numbers along the bottom
- Image too large or too small in width or height
- Image too light or too dark
- Image with excess spot noise
- Missing error endorsement

The following warnings will alert you to potentially missing fields on the check. Warnings will be indicated with a yellow triangle.

- Missing signature
- Missing date
- Missing payee
- Missing payor
- Duplicate check

Image Quality Errors

Check images must meet certain minimum quality requirements to conform to industry standards. To determine the specific error conditions that exist, click on "IQ Errors".

Common errors include the size of the image. Check images must be greater than 2.3" (460 pixels) and less than 4.5" (900 pixels) high and greater than 5.7" (1140 pixels) and less than 9.4" (1880 pixels) long. An error can also occur if the front and rear check images are different in size.

Errors can also result from an image being too light or too dark, or if the image has excess spot noise (dark regions on the scanned image).

The following are specific error messages and tips on how to resolve the issue:

Missing Back Image

You have scanned a front check image, but not the corresponding back image. For simplex scanners, flip the check over and click Scan to scan the back image.

Image Height Too Tall

The height of the scanned image exceeds the maximum height for a check document. Check images must be shorter than 4.5" (900 pixels @ 200dpi). When scanning, the cropping rectangle was likely not set correctly. Use crop option to crop the image to the correct height. If this does not resolve the error, delete and re-scan the item.

Image Height Too Short

The height of the scanned image is below the minimum height for a check document. Check images must be taller than 2.3" (460 pixels @ 200dpi). When scanning, the cropping rectangle was likely not set correctly. Use the crop option to crop the image to the correct height. If this does not resolve the error, delete and re-scan the item.

Image Length Too Long

The length of the scanned image exceeds the maximum length for a check document. Check images must be shorter than 9.4" (1880 pixels @ 200dpi). When scanning, the cropping rectangle was likely not set correctly. Use the crop option to crop the image to the correct length. If this does not resolve the error, delete and re-scan the item.

Image Length Too Short

The length of the scanned image is below the minimum length for a check document. Check images must be longer than 5.7" (1140 pixels @ 200dpi). When scanning, the cropping rectangle was likely not set correctly. Use the crop option to crop the image to the correct length. If this does not resolve the error, delete and re-scan the item.

Front/Rear Width Mismatch

The length of the back check image differs from the corresponding front image, and the difference exceeds the minimum threshold (0.4" or 80 pixels). When scanning, the cropping rectangle was likely not set correctly. Use the crop option to crop the image to the correct length. If this does not resolve the error, delete and re-scan the item.

Front/Rear Height Mismatch

The height of the back check image differs from the corresponding front image, and the difference exceeds the minimum thresholds (0.5" or 100 pixels). When scanning, the cropping rectangle was likely not set correctly. Use the crop option to crop the image to the correct height. If this does not resolve the error, delete and re-scan the item.

Excess Spot Noise

There is excess "noise" (i.e. spots) on the image. Delete and re-scan the item, using a higher brightness setting. Spot noise can result from incorrect brightness settings, a check with defects, or a check with dirt or stains.

Image Too Dark

The image is too dark. Delete and re-scan the item, using a higher brightness setting.

Image Too Light

The image is too light. Delete and re-scan the item using a lower brightness setting. For back images, ensure that you properly endorsed the item.