

Desktop Check Deposit*

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

Note: Desktop Check Deposit scanning function must be used using Internet Explorer and the most current version of Java. You may upload checks images using other browsers.

To Scan Checks:


1. In the navigation menu, click **Transactions > Check Deposit**. A new browser window/tab will open.
2. Select Account
3. Check Enable Java option (this may require Java to be updated or installed)
4. 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.
5. Select Add New Deposit
6. Click Scan
7. If you have more than one scanner, you may be prompted to select the appropriate scanner from the drop down
8. Click Scan
9. Follow scanning prompts from your scanner
10. Click Save
11. Correct/Rescan any check images that may have an Image Quality Error.
12. Click Save
13. Review Deposit to confirm Total Amount and Actual Amount Match. Correct any amounts that may have been captured incorrectly.
14. Submit
15. Optional, input Memo
16. Click Submit

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 Save
11. Review Deposit to confirm Total Amount and Actual Amount Match. Correct any amounts that may have been captured incorrectly.
12. Submit
13. Optional, input Memo
14. Click Submit

To Review Deposits

1. In the navigation menu, click **Transactions > Check Deposit**. A new browser window/tab will open.
2. Select Account
3. Selects Deposit History icon 
4. Click PDF icon to review deposit images
5. Click on Excel icon to export deposit history

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.

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.