



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.

Desktop Check Deposit has two scanning options.

1. Website using Internet Explorer.
 - a. This deposit method requires Internet Explorer and Java to be installed. A document scanner that contains the TWAIN driver. See **Scan Checks using Website** for instructions (pg. 2).
2. Windows Remote Deposit App.
 - a. This deposit method requires the Windows app to be downloaded. See **First Time User using Windows App** below. A check scanner with Ranger driver or document scanner with TWAIN driver is required. See **Scan Checks using a Check Scanner** or **Scan Checks using a Document Scanner** for instructions after the Windows app has been downloaded (pg. 3-6).

Using Website with Internet Explorer*


*Java to be installed and enabled

Note: You must install all scanner required software and drivers prior to getting started.

Scan Checks using Website

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 **Submit**
11. Review deposit and correct any missing amounts or image quality errors
12. Click **Submit**
13. Review Deposit Summary
14. Option, Input Memo
15. Submit

Review Checks

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

Using Windows App

Note: 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.

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 "IQErrors".

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.