




ATC EZ Check Deposit is a remote deposit check system available to you through The Adirondack Trust Company. It enables you to deposit checks, from the comfort of your own home, in just four easy steps.

1. Login to WebWise® Online Banking and click on the button  then select

**ATC ez Deposit**

2. Enter the check information
3. Scan the check (front and back)
4. Confirm the deposit

Deposits submitted are typically processed like traditional paper deposits, and will be posted on the current or next business day depending on when they are received. If received on a business day prior to 3:30 p.m. (EST) they will be processed the same business day. Generally part or all of the funds will be available the next business day, based on the Bank's Funds Availability Policy.

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### **System Requirements**

ATC EZ Check Deposit application is supported on systems which are running any of the following:

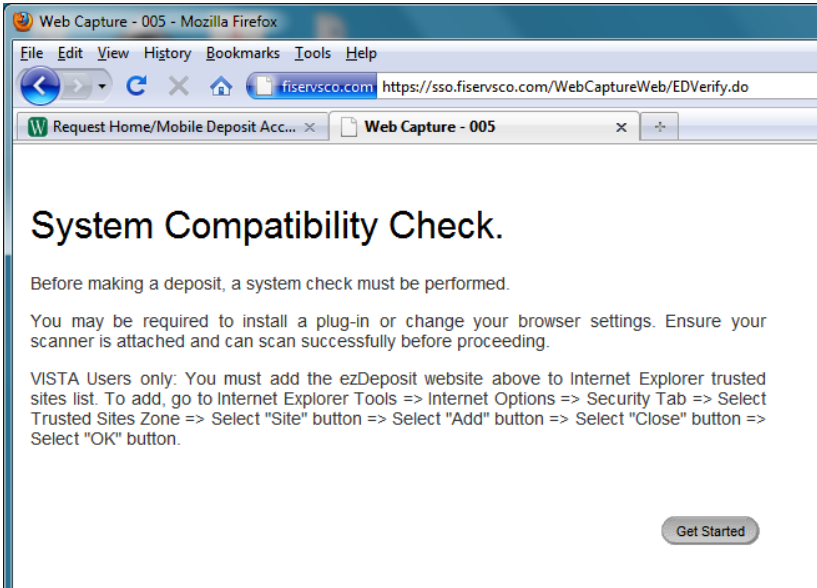
<b>Operating Systems</b>	<b>Supported Browsers</b>
Windows XP (SP2)	Internet Explorer versions 7 or 8; Firefox 3.5.5 and above Safari 4.0
Windows Vista (32 & 64 bit)	Internet Explorer versions 7 or 8; Firefox 3.5.5 and above Safari 4.0
Windows 7 (32 & 64 bit)	Internet Explorer 8; Firefox 3.5.5 and above Safari 4.0 and above
MAC OSX	Safari 4.0 and above

In order to run this application you may be asked to install a program on your system, to do this you will need administrative rights on your computer. If you do not have these, please contact your support organization for assistance during the health check.

## GETTING STARTED/LOGIN

**Login** – Use these steps below to login to Adirondack Trust’s website to access ATC EZ Check Deposit.

- Login to **WebWise** at <https://www.webwisebanking.com>
- Click on the button  and then on **ATC ez Deposit**
- On the **System Compatibility Check** screen click on **Get Started** to run the application that will check your operating system and browser for compatibility. Follow instructions for any required updates.

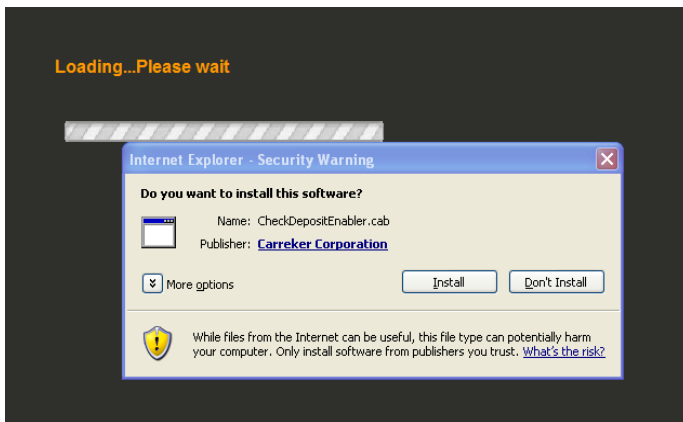


### **The System Compatibility Check will identify:**

1. incompatible operating systems and provide a message that indicates that your operating system is incompatible.
2. incompatible browsers and provide a message that indicates that your browser is incompatible.
3. settings which need to be revised within your browser to support the use of ATC EZ Check Deposit.

*Detailed instructions will be provided to help you make these changes.*

*You may be asked to install ActiveX Controls (if using Internet Explorer) or Java (if using Firefox).*

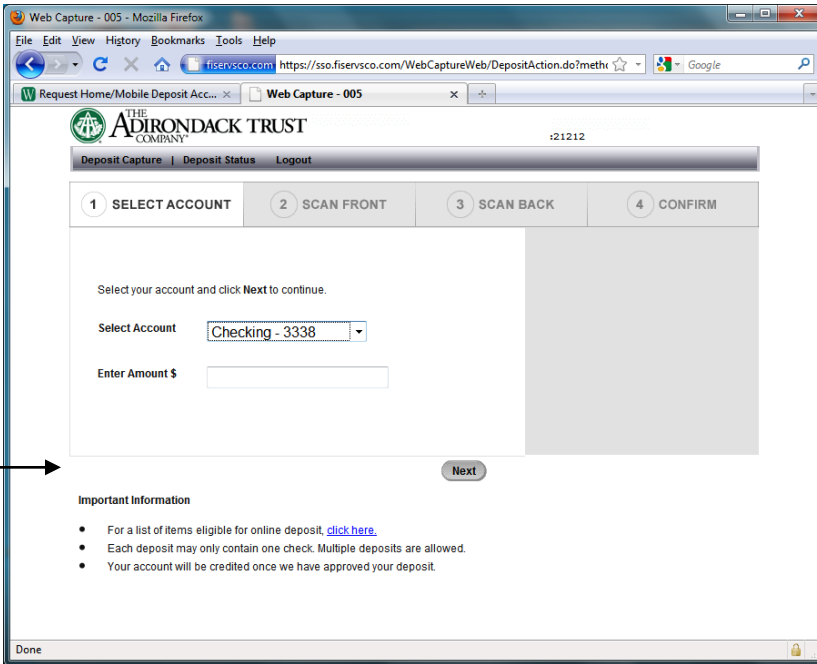


- Once the System Compatibility Check is complete the Home Page will display.

## ENTER DETAILS

### SELECT ACCOUNT

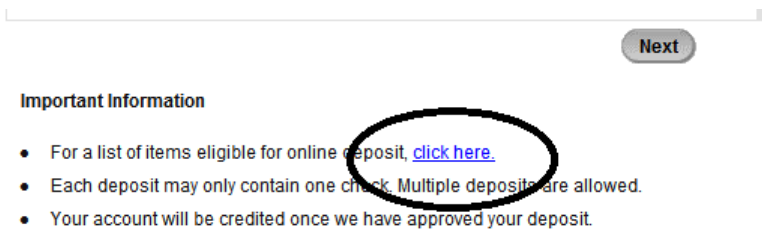
1. Select the **Account** into which you want to deposit the check.  
**Note:** *This drop-down list should include all your accounts authorized for on-line deposit. You cannot enter any account number. You must select one of your accounts from the list.*
2. Enter the dollar **Amount** on the check.  
**Note:** *There may be a restriction on the amount you can deposit. If you try to deposit a check that is above your threshold, you will receive an error message.*
3. Click **Next**.




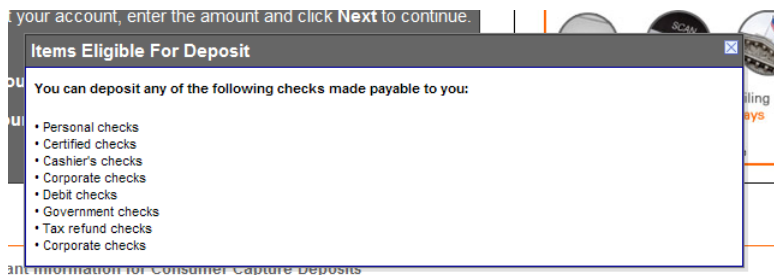
### Eligible Deposit Items

In the **Important Information** area at the bottom of the **Select Account** screen, there is a bullet point that is highlighted as a hyperlink. This takes you to a pop-up screen that provides additional details on what items are eligible for ATC EZ Check Deposit. The following is only an example.

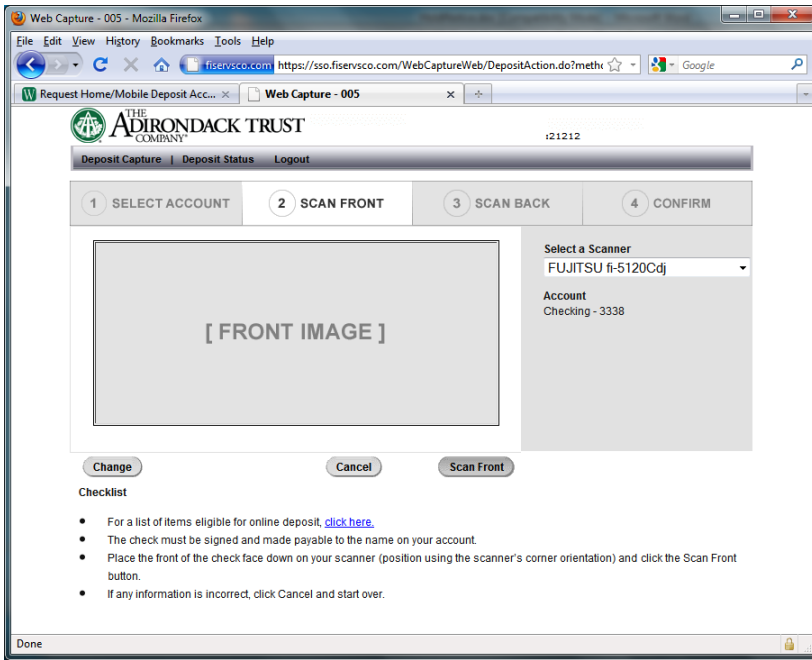
1. To access this pop-up page, choose the click here link



2. To close this pop-up click the  in the upper right hand corner of the message box.



## CHECK SCAN - FRONT



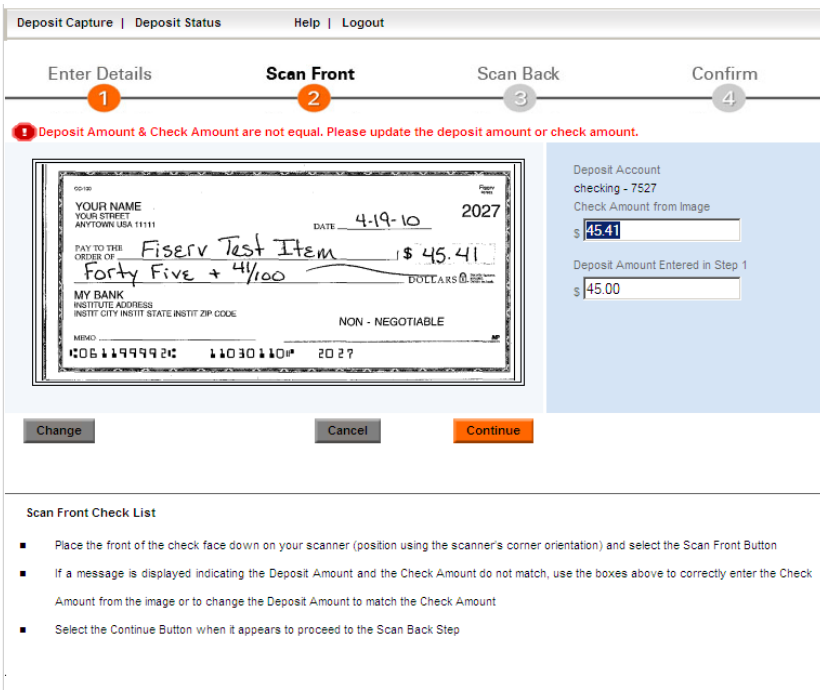
### SCAN FRONT

1. Place your check (with the front side to scan) on your scanner.
2. Verify that the correct scanner is listed in the drop down box. Select **Scan Front**.


**Note: Automatic Image Rotation**

*If you have placed your check on the scanner in the wrong direction the Automatic Image Rotation feature will attempt to correct the image. The message that comes up will be: **Automatic Image Rotation in progress...***


3. Please refer to the message section on top of the check image box for information regarding your Front Scan.



If the scan is successful, you will receive a “success” message.

 **You successfully scanned the back of the check.**

If the scan has issues you will receive an “error” message. There are several errors which would cause a scan to fail. A sample is shown.

 **Deposit Amount & Check Amount are not equal. Please update deposit amount or check amount.**

#### To Modify Dollar Amount:

Click either the **Scanned Amount** or the **Deposit Amount** and key in the new amount, click **Continue**.

#### To Modify Account Number:

If you wish to change the account number select **Change Account**.

#### To Cancel:


To cancel the deposit or start over select **Cancel**

## CHECK SCAN - BACK

Deposit Capture | Deposit Status Help | Logout

Enter Details **1** Scan Front **2** **Scan Back** **3** Confirm **4**

✔ You successfully scanned the front of the check.



Please place back of check FACE DOWN on scanner (position using the scanner's corner orientation) and select the SCAN BACK button.

Deposit Account  
checking - 7527  
Deposit Amount Entered in Step 1  
\$45.41

Change Cancel **Scan Back**

**Scan Back Check List**

- Be sure to endorse the check
- Place the back of the check face down on your scanner (position using the scanner's corner orientation) and select the Scan Back Button
- Select the Continue Button when it appears to proceed to the Confirm Step

Deposit Capture | Deposit Status Help | Logout

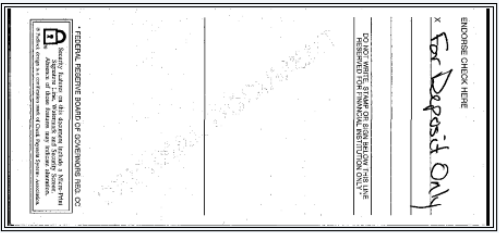
Enter Details **1** Scan Front **2** **Scan Back** **3** Confirm **4**

❗ The endorsement signature on the back of the check needs to appear on the right side of the image. If you signed the check but the signature appears on the left side of the image please hit the ROTATE button below. If you did not sign the back of the check, please do so and rescan the back by selecting the Re-SCAN button.

Deposit Capture | Deposit Status Help | Logout

Enter Details **1** Scan Front **2** **Scan Back** **3** Confirm **4**

✔ You successfully scanned the back of the check.



Deposit Account  
checking - 7527  
Deposit Amount Entered in Step 1  
\$45.41

Change Cancel **Continue**

**Scan Back Check List**

- Be sure to endorse the check
- Place the back of the check face down on your scanner (position using the scanner's corner orientation) and select the Scan Back Button
- Select the Continue Button when it appears to proceed to the Confirm Step

### SCAN BACK

- Place the back of the check face down on the scanner
- Select **Scan Back**

If the scan is successful, you will receive a “success” message.

✔ You successfully scanned the back of the check.

If the scan has issues you will receive an “error” message. There are several errors which would cause a scan to fail. A sample is shown below:

❗ **The endorsement signature on the back of the check needs to appear on the right side of the image. If you signed the check but the signature appears on the left side of the image please hit the ROTATE button below. If you did not sign the back of the check, please do so and rescan the back by selecting the Re-SCAN button.**

### To Correct Endorsement:

Please endorse the check, place back on the scanner and press the Re-Scan button.

If the scan is successful, you will receive a “success” message.

✔ You successfully scanned the back of the check.

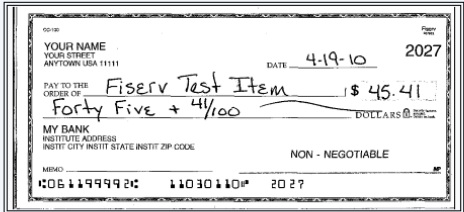
- After the back of the check is successfully scanned select the **Continue** button.

## CONFIRM DEPOSIT – FINAL STEP

Deposit Capture | Deposit Status Help | Logout

Enter Details **1** Scan Front **2** Scan Back **3** **Confirm** **4**

✔ You have successfully entered your check for deposit, please complete the transaction by selecting Confirm Deposit.



Deposit Account  
checking - 7527

Deposit Amount Entered in Step 1  
\$45.41

Change View Back Cancel **Confirm Deposit**


VOID


- Once you receive confirmation from us that we processed your check, please write Void on your check.


Deposit Capture | Deposit Status Help | Logout

Enter Details **1** Scan Front **2** Scan Back **3** **Confirm** **4**

✔ Your deposit has been received and we are currently reviewing your item for processing.

 Print a receipt for your records

 Once your check has been posted, save the check for 30 days

 After 30 days, destroy the check

Deposit Account  
checking - 7527

Reference Number  
11441

Deposit Amount Entered in Step 1  
\$45.41

Date Submitted  
2010-04-19 16:52

Deposit Status Print Receipt **Scan Another Check**

## CONFIRM

1. Validate the Account and Amount information pertaining to your deposit displayed in the box to the right of the check image prior to proceeding.

You may wish to verify the front and back image of your check. To do this press **View Back** or **View Front**.

If you do not wish to continue with the deposit, select **Cancel**

2. If you are ready to complete your deposit select **Confirm Deposit**

Once the Confirmation is complete, you will get the following message:

✔ **Your deposit has been received and we are currently reviewing your item for processing.**

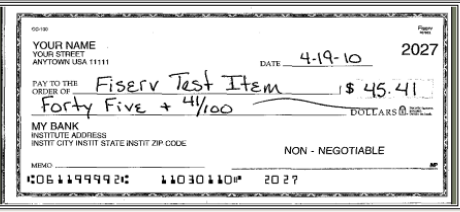
**NOTE:** It is important to remember that Adirondack Trust will still need to review your deposit before final posting to your account. Verify the deposit on-line via WebWise® Online Banking or on your statement before VOIDing or destroying your deposited check.

3. Select **Print Receipt** to print a copy of the check deposit and the deposit details including the Reference Number

**Default Bank**

**Deposit Confirmation Receipt**

Deposit Account	checking - 7527
Deposit Amount	\$45.41
Date/Time Submitted	2010-04-19 16:52
Reference Number	11441



ENDORSE CHECK HERE  
For Deposit Only

FEDERAL RESERVE BOARD OF GOVERNORS REG. NO. 109190  
Member of the FDIC  
Adirondack Trust Company  
100 Main Street  
Saratoga Springs, NY 12158  
914-535-1234  
www.adirondacktrust.com

Funds Availability Text Goes Here .....

### To Review Other Deposits:

Select **Deposit Status** (described in the next section)

### To Make Another Deposit:

Select **Scan Another Check** (described in the next section)

## DEPOSIT STATUS

Reference Number	Submit Date	Status	Deposit Total	Capture User	Deposit Difference
11442	2010-04-19 17:04	PENDING REVIEW	\$25.89	thomas1	\$0.00
11441	2010-04-19 16:52	UNDER REVIEW	\$45.41	thomas1	\$0.00

- You can check the status of deposits made today by clicking **Deposit Status** on the menu bar. The Deposit Status screen will be displayed showing all of the deposits you have made that day.
- The Status of a deposit changes as it progresses through capture and review.

Status	Meaning
Pending Review	Deposit has been confirmed by the consumer and is awaiting review by the financial institution.
Under Review	Deposit has been turned over to the Deposit Review module and is available for review.
Rescan	Deposit has been <u>rejected</u> following review. Credit will not be given.
Submitted	Deposit has been accepted and is waiting extraction.
Delivered	Deposit has been <u>accepted</u> and has been extracted. Consumer's account will be credited according to the financial institution's policies.

- To view deposits from earlier days or to search for a particular amount click **Display/Hide Search** and the following Search Options window displays:

Field	Description
From Date	Select the start of the date range you want to include in your deposit search. <b>Required.</b>
To Date	Select the end of the date range you want to include in your deposit search. <b>Required.</b>
From Amount	Select the beginning amount you want to include in your deposit search. Leave blank to search for all deposits, regardless of amount.
To Amount	Select the ending amount you want to include in your deposit search. Leave blank to search for all deposits, regardless of amount.

## DEPOSIT STATUS CONTINUED

Display/Hide Search

**Search Options**

Creation Date Range From:  To:

From Amount:  To Amount:

Capture User: thomas1

**Deposit Status**

Page(s) 1 of 1 Total Rows: 2

Reference Number	Submit Date	Status	Deposit Total	Capture User	Deposit Difference
11440	2010-04-16 16:42	UNDER REVIEW	\$1,273.00	thomas1	\$0.00
11439	2010-04-16 16:34	UNDER REVIEW	\$501.87	thomas1	\$0.00

- Once you have entered your search criteria, select the **Search** button to return your results. Your results will display similar to the image below:
- Click on a **Reference Number** in the first column to display the details of a particular deposit. Your results will look similar to the image below.

Deposit Capture | **Deposit Status** | Help | Logout

Deposit Account	Deposit Amount Entered in Step 1	Date Submitted	Reference Number
checking - 7527	\$25.89	2010-04-19 17:04	11442

Serial	Transit	Account Number	Check Number	Check Amount from Image
	011999993	999999	0940	\$25.89

- Click **Print Receipt** to generate a receipt or click **Deposit Status** to return to the Search results.