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Guidelines for EDS

The following section is a recommended guideline for using Electronic Deposit Services (EDS).

Your Environment:

1. Ensure imaging equipment and software is compatible with the EDS software and equipment.
2. Monitor and check scanner equipment on a regular basis to ensure it is functioning properly.
3. Clean the scanner on a monthly basis.
4. Ensure there are adequate controls to prevent the destruction of original documents before verifying image quality.
5. Identify an alternative method to get checks to the Bank in case there is a problem with scanning a check (foreign item, hard to read etc.)
6. Adequate training is important for new employees. A lack of knowledge of imaging procedures could lead to quality control issues and misplaced or unavailable documents.
7. Establish a computer(s) dedicated to Customer’s banking business; (no emails or internet browsing other than to the EDS website)
8. Perform anti-virus scans and software patch updates regularly
9. If you suspect a machine contains malware or the anti-virus scan identifies a virus it is unable to contain and/or destroy, reinstall the Operating System on the affected computer (this will remove malicious software that anti-virus systems cannot detect)

Making your Deposit:

1. The deposit deadline is 7 PM Pacific Time.
2. Run a register tape on all the items of your deposit and input the deposit total as your control total.
3. You are no longer required to stamp the back of the check since EDS Premier has payee virtual endorsement. The image of the endorsement will be attached to the back of the image of the check after the check has been submitted to the Bank for deposit.
4. Although the system will alert of any poor images, review the images to confirm the successful scanning.

After the Deposit is Submitted:

1. Confirm the Deposit Confirmation email matches your deposit
2. Frank the checks with EDS. It will spray “Electronically Deposited” on the front of the check.
3. Safeguard the checks to avoid being redeposited or being destroyed prematurely. After the retention period, destroy the checks using a cross cut shredder.
Getting Started

EDS - Premier has the following Hardware and Software requirements:

**Client PC Hardware Requirements**

The minimum recommended configuration is as follows:
- Pentium 4 2.0 GHz Processor (3.0 GHz recommended due to CAR/LAR processing in Smart Client)
- 512MB RAM
- 1024x768 video resolution
- 40GB Hard Drive
- Network Card
- Broadband Internet Access
- USB 2.0

*Note: USB 1.1 is not supported due to the system resources required to capture images.*

**Client PC Software Requirements**

- Windows Vista (Both 32 and 64 bit)
- Windows 7 (Both 32 and 64 bit)
- Windows 8 (Both 32 and 64 bit)
- Windows 8.1 (Both 32 and 64 bit)
- Windows 10 (Both 32 and 64 bit)
- Internet Explorer 9 or above
Web Client Installation

1.3 Scanner Installation

The steps for completing the scanner installation are as follows:

Note: This must be performed while logged into Windows as a local administrator. If you don’t know if you are an administrator, go to Appendix A for instructions.

1. Launch the following link [http://eds.bankofthewest.com](http://eds.bankofthewest.com) to get the **EDS Premier Main Menu**. The first time you access the site, select `<EDS Premier Installation>` to get the EDS Premier Installation Menu. If you have already installed the scanner, select the `<Web Deposit>`.

![Figure 1-1 EDS Premier Main Menu](image)

2. Select `<Scanner Drivers>`

![Figure 1-2 EDS Premier Installation Menu](image)
3. Select the appropriate scanner on the **Scanner Driver Installation** screen. The following screen will appear:

![Scanner Driver Installation Menu](image)

**Figure 1-3 EDS Premier Scanner Driver Installation Menu**

4. Select **Save**
5. Select a download location for the driver and select **Save**.
6. Extract the contents of the downloaded file.
7. Launch the **Setup.exe** file and follow the instructions to complete installation.

**Note:** The installation Wizard and procedures will vary by scanner, so make certain to follow every step carefully. Pay special attention when following prompts on when to connect power to the scanner and when to connect to the PC. There are detailed instructions for each scanner in Appendix B for Panini scanners and Appendix C for Digital Check scanners.

8. Upon completion of the installation process, select **<Finish>**.
1.4 Security

The external Web server’s domain that EDS Premier communicates with should be added as a trusted Internet Web site.

In addition to configuring the Web site for EDS Premier as a Trusted Site, there is a sub-setting that must be verified to ensure seamless operation of the Web client. As seen in the attached screen sample, you need to set “Access data sources across domains” to “Enable” under the Miscellaneous heading found in the Custom level settings for Trusted Sites on the Security tab of Internet Options for Internet Explorer.

1. Within the Menu Bar choose the <Tools> drop down and select <Internet Options>.

**Explorer 6** *(Tools is 5th selection from left on the top tool bar)*

```
Tools  Help
Mail and News  
Pop-up Blocker  
Manage Add-ons…  
Synchronize…  

Windows Messenger  
Send To Bluetooth  
Sun Java Console  
Start WebEx One-Click Meeting  

Internet Options…
```

*Figure 2-1 Menu Option “Tools”*

**Explorer 7** *(Tools is located on the right side of the top tool bar, next to what looks like a gear)*

```
Delete Browsing History…  
Pop-up Blocker  
Privacy Filter  
Manage Add-ons  

Work Offline  
Full Screen  F11  
Menu Bar  
Toolbars  

Windows Messenger  
Send To Bluetooth  
Sun Java Console  
Start WebEx One-Click Meeting  

Internet Options
```
2. Within Internet Options click on the `<Security>` tab. Within the Security tab choose the Web content zone by clicking on `<Trusted sites>`

![Internet Options](image1.png)

*Figure 2-2 Web Content Zones Security*

3. Within Trusted Sites Zone click on the **Sites**... button.

![Internet Options](image2.png)

*Figure 2-3 Trusted Sites Security*

![Figure 2-4 Add Trusted Sites](image)

5. Within Security tab, click the <Custom Level>... button.

![Figure 2-5 Custom Security Level for Trusted sites](image)
6. Select `<Medium-low>` from the custom settings drop down list.

*Figure 2-6 Custom Security Settings*

*Figure 2-7 Reset Security Settings*
7. Click <b>Reset</b> to set the new security level for your Trusted Sites Zone.

![Warning dialog]

**Figure 2-8 Security Setting Warning**

8. Click <b>Yes</b> that you want to change the settings for this zone.

![Internet Properties Security Settings]

Under the “Active X Controls” and Plug-ins”, Enable, “Download signed Active X Controls”

**Figure 2-9 Security Settings**
Under the Miscellaneous tab,
- Enable “Access Data Sources”
- Enable “Display Mixed Content”
- Enable “Web sites in less ...”

After the Miscellaneous section is complete, Click “OK”

Figure 2-10 Miscellaneous Security Settings
9. Within Security Settings, scroll down to “Miscellaneous” settings. Click <Enable> for “Access data sources across domains” (this stops the prompting when you click on the Proceed button in the web client) and for “Display mixed content”. Click <OK> (not Reset).

![Figure 2-11 Security Setting Warning](image)

10. Click <Yes> that you want to change the settings for this zone.

![Figure 2-12 Security Setting Warning](image)

11. Click <OK> to finalize the settings and exit.
1.5 Microsoft.Net 3.5 ServicePack 1 Installation

EDS Premier requires the .Net 3.5 Service Pack driver loaded on the PC. To confirm your PC has this level of driver, go to your Control Panel and select Add/Remove Programs.

If Microsoft .NET Framework is not loaded, return to the EDS Premier Installation Menu and select Microsoft .Net 3.5 Service Pack 1 Installation. **Note:** You must have Administrator privileges on the computer to install.
The following screen will appear:

Select **Download** and the program will be downloaded on to the computer.
Select “Run”

Select “Ok” and the software will begin to install. The following screen will appear.

When the software is installed successfully, the following message will appear. Press “Exit” to end.
1.6 Initial Sign on to EDS Premier

Your setup for the Web Client is now complete. Close all open browsers. Launch Internet Explorer, proceed to the URL site "http://eds.bankofthewest.com" and click on “Web Deposit”.

Select **Begin Setup** to continue to the next screen. Otherwise, select **Sign Off** to cancel this process and exit the application.

It is recommended to make the Login page a favorite or a desktop icon.

Enter “**User Name**”.

Click “**Login**”
Select a Category and then, using a single click, select a Picture.

Select “Continue Setup”

Enter the user ID and your personal pass-phrase corresponding to the selected picture. Note: The user can also change the previously chosen picture on this screen as well.

Select Continue Setup to continue to the challenge question selections.

Figure 3-3 Setup Secure Authentication Step 2

Figure 3-4 Setup Secure Authentication Step 3
Select four challenge questions from the drop-down lists and enter your answers.

Select Continue Setup to continue to the computer registration selection.

Figure 3-4 Confirmation Questions

The user has the option to “Register this computer”. Register the computer.

Selecting Register this computer will save the client time and energy when logging on in the future.

Select Continue Setup to continue to the review screen.

Figure 3-5 Computer Registration
### Set Up Secure Authentication

Secure Authentication has not yet been set up. Please verify your setup information, confirm your password, and then click "Submit." To make changes, click "Change" for the setup information you want to change.

<table>
<thead>
<tr>
<th>Picture and personal phrase</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>premier</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Confirmation questions</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>What is the first name of your first niece/nephew?</td>
<td>premier</td>
</tr>
<tr>
<td>What's your shoe size? (just the number e.g. 6 or 10.5)</td>
<td>premier</td>
</tr>
<tr>
<td>What is your father's first name?</td>
<td>premier</td>
</tr>
<tr>
<td>What is your Zodiac sign?</td>
<td>premier</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Personal computer registration</th>
<th>Change</th>
</tr>
</thead>
</table>

Register this computer. We will save a cookie to this computer identifying it as a registered location for accessing Direct Merchant.

---

**Figure 3-6 Web Client Deposit Login**

Enter your password, then press `<Enter>` or click the `<Proceed>` button.
1.7 Sign on to EDS Premier

Enter your User ID, then press Enter or click the <Login> button.

Enter your password, then press Enter or click the <Login> button.

For the initial sign on, you will be required to reset your password. Below are the password requirements:

The password must be:
1. At least six characters long
2. Passwords should be difficult to guess and not:
Include words found in any English or Foreign language dictionaries,
spelled forward or backward.

1. Be the user's logon name in any form
2. Use the user's first, middle or last names
3. Be the user's immediate family's names
4. Be all digits or all of the same letter
5. Be information easily obtained about the user

6. Contain at least three of the following four character types
   - Uppercase letters
   - Lowercase letters
   - Numbers
   - Special characters (such as *$%^&*)

7. Passwords must be different than previous 6 passwords used
1.8 Registering a Scanner (first time use only)

**Figure 4-3 Web Client Create Deposit Screen**

Select **Registration** tab

**Figure 4-4 Registration Screen**

Select the correct location from the **Location** drop-down list and press **Register**.
1.9 Creating a New Deposit

![Web Client Create Deposit Screen](image)

Select the account you need from the **Account** drop-down list on the **Deposits** screen.

*If you do not see the account you need, contact your assigned customer service rep or customer service at 800 400 2781.*

Calculate the deposit total and enter the amount into the Deposit Total field. This is the expected total for the deposit and is required. Click **Proceed**.
Click `<Scan>`. The Capture Items pop-up box appears, and then items are scanned and added to the deposit. When you are finished, click `<Stop>` in the Capture Items pop-up box.

If the calculated total matches the deposit total, a virtual deposit ticket is created.
If there are any failed items, the Correct Items screen appears (Figure 4-7) displaying those items, and their corresponding failures and exceptions.
If there are no failures, the Balance Screen appears (Figure 4-11).
Figure 4-8 Correct Items Screen

Do one or more of the following as appropriate:

For image quality exceptions:

- To accept (override) the exceptions, display the item you need and click `<Accept>`. All Image Quality Exceptions are accepted.
- To remove an item, select the item you wish to remove and click `<Remove Item>`.

For amount recognition failure:

- Enter the correct dollar amount within the field provided and click Accept.
- As displayed in Figure 4-8, 1600.00 should be entered in the Correct Amount field.
When you have finished correcting all failures and exceptions, review the deposit.

If all items are correct, no more items are pending, and the Deposit matches the Expected Total, the Balance Screen appears (Figure 4-11).
If you are finished entering deposits, click **<Proceed>** to be sent to the Web Client Review Capture Items Screen. (Figure 4-12)

Verify the information here and select **Finish Deposit**. You will be given options to view reports immediately following this selection.
Once the deposit has been received by Bank of the West, the following deposit notification will be emailed to your email address. Please confirm the account, amount and number of items. If you do not receive the email or the numbers do not match your control totals, please contact Cash Management Customer Service.

Figure 4-14 Email Deposit Notification
Once the deposit has been marked as finished, you will be able to access two report links for the completed deposit. The first is link is to the Deposit Detail Report (Figure 4-15), and the second is to the Deposit Detail Image Report (Figure 4-16). The reports open in a new window, so you may need to disable your pop-up blocker to view.

![Deposit Detail Report](image)

*Figure 4-15 Deposit Detail Report*
**Figure 4-16 Deposit Detail Image Report**
1.10 Modifying an Open Deposit

You can add items to, and modify individual items within an open deposit. To modify an open deposit, do the following:

![Figure 5-1 Select Open Deposit](image)

**Add Items**

1. Under My Open Deposits, click the link for the deposit you need. The Capture Items page appears (Figure 4-7).
2. Load items into the scanner and click **Start Scan**. The Capture Items pop-up box appears, items are scanned and added to the selected open deposit.
3. Continue by stopping the capture process by clicking Stop in the Capture Items pop-up box.

**Modify Items**

1. Under My Open Deposits, click the link for the deposit you need. The Capture Items page appears (Figure 4-7).
2. Select the item you need, and then modify the item in the Correct Item screen.
History

The History tab allows you to examine additional detail of recently captured deposits. Within the selected deposit you are allowed to view individual check detail (captured data & images). Deposit Details and Deposit Detail Image Reports are also available.

![Figure 6-1 History Detail View](image-url)

*Figure 6-1 History Detail View*
Reports

The Reports tab allows you to create reports on multiple days of deposits, research deposit items, and export report data in several different formats.

**Figure 7-1 Report Menu**

- Deposit Detail Report
- Deposit Image Report
- Deposit Image Report (Front Only)
- Deposit Image Report (1x3)
- Deposit Summary Report
- All Deposits Summary Report
- Export Standard Data File*
- Location Summary Report
Deposit Detail Report

This report provides details of a selected deposit. To run this report, perform the following:

1. Select Deposit Detail Report. The Input Field Entry page displays.
2. Select a Date.
3. Select a Deposit Description.
4. Optional: Click the Include Custom Fields check box to display all relevant custom field data in your report.
5. Select a report layout of either Tab or Window.
6. Click the View Report button.

Figure 7-2 Deposit Detail Report
Deposit Image Report

This report provides summary detail of a deposit and front/back images of each item in that deposit. To run this report, perform the following:
2. Select a Date.
3. Select a Deposit.
4. Select a report layout of either Tab or Window.
5. Click the View Report button.
Deposit Image Report (Front Only)

This is the Deposit Image Report with front-only images.

1.12.4 Deposit Image Report (1x3)

This is the Deposit Image Report with front-only images in a 1x3 format (default is 2x6). Use this image report if larger images on printed pages are needed.

1.12.5 Deposit Summary Report

![Deposit Summary Report](image)

**Figure 7-4 Deposit Summary Report**

This report provides a summary of deposits for a specified account in the selected date range. To run this report, perform the following:

2. Select a Deposit Account.
3. Select a location, or choose All locations.
4. Enter a Start Date and End Date.
5. Optional: Click the Include Custom Fields check box to display all relevant custom field data in your report.
6. Select a report layout of either **Tab** or **Window**.
7. Click the **View Report** button.

**All Deposits Summary Report**

This report provides a detailed summary of all deposits captured on a given date or date range. To run this report, perform the following:

1. Select All Deposits Detail Report. The Input Field Entry page displays.
2. Select a location, or choose **All** locations.
3. Enter a Start Date and End Date.
4. Optional: Click the Include **Custom Fields** check box to display all relevant custom field data in your report.
5. Select a report layout of either **Tab** or **Window**.
6. Click the **View Report** button.
Location Summary Report

This report provides a detailed summary of all deposits captured on a given date or date range by location. To run this report, perform the following:
1. Select Location Summary Detail Report. The Input Field Entry page displays.
2. Enter a Start Date and End Date.
3. Select an Account.
4. Select a report layout of either Tab or Window.
5. Click the View Report button.

Figure 7-6 Location Summary Report
Export Standard Data File

This feature allows deposit data to be exported in a CSV format. To run this report, perform the following:
2. Select a Location.
3. Enter a Start Date and End Date.
4. Click Export file.
5. Choose to Save or Cancel the Export Capture Data Report.
6. If saving the report, enter a report name and select a location to save the file.
7. Select a report layout of either Tab or Window.
8. Click the View Report button.
Report Layout

The Report View window makes the following common functions available from the toolbar for all generated reports:

<table>
<thead>
<tr>
<th>Name</th>
<th>Function</th>
</tr>
</thead>
<tbody>
<tr>
<td>Flip Page</td>
<td>Display the next or previous report page.</td>
</tr>
<tr>
<td>Back to First/Last Page</td>
<td>Display the First or Last report page.</td>
</tr>
<tr>
<td>Refresh</td>
<td>Refresh of the active report web page.</td>
</tr>
<tr>
<td>Print</td>
<td>Print the report using Windows specified print options</td>
</tr>
<tr>
<td>Export</td>
<td>Allows the user to output and save report data in one of three formats: CSV, PDF, and XLS</td>
</tr>
<tr>
<td>Zoom In/Out</td>
<td>Increase or decrease the viewing resolution of the report.</td>
</tr>
<tr>
<td>Find</td>
<td>Next</td>
</tr>
</tbody>
</table>
Change Password

The Change Password tab allows you to change your password.

![Change Password](image.png)

*Figure 8-1 Change Password*
User Administration

The Administration tab allows you to create users and reset your user’s password. If you need to add a new account, location or change the existing setup, you will need to call your Cash Management Service Representative.

To create a new user, press <Create User> at bottom of the screen. The following screen will appear:

![Figure 9-2 Create User](image-url)
Complete User Data by entering details for the **User Name**, **Password**, **Confirmation Password**, and email address.

The password must be:

- At least six characters long
- Contain at least Uppercase letters
- Contain at least Lowercase letters
- Contain at least Numbers
- Contain at least special characters (such as *$%^&#)
- Passwords must be different than previous 6 passwords

Next **Select Role/s**, appropriate roles for the user.

<table>
<thead>
<tr>
<th>Role</th>
<th>Privileges</th>
</tr>
</thead>
</table>
| **Supervisor**            | • Register User  
 |                           | • Modify Users  
 |                           | • Reset Password  
 |                           | • Unlock User Password,  
 |                           | • Enable/disable User Id  
 |                           | • Change email address |
| **Reviewer**              | For all user’s deposits and all accounts  
 |                           | • View Reports  
 |                           | • View History  
 |                           | • View/Run Queries |
| **Approver (only if requested)** | For all users’ deposits  
 |                           | • View Pending Deposits  
 |                           | • Approved Deposits  
 |                           | • Reject Deposits |
| **Depositor**             | For own deposits only  
 |                           | • Finish Deposits  
 |                           | • View History including Transmitted Deposits  
 |                           | • View Reports  
 |                           | • Run/View Queries  
 |                           | • Create, Capture, Correct, Balance  
 |                           | • View Open Deposits  
 |                           | • View Recent Deposits  
 |                           | • Mark Items (any items) |
| **Operator**              | Reserved for Smart Deposit: Use Depositor Role instead |

Finally, assign the Deposit Account/s the user will have access to make deposit into.
Forgot Password

In case you forget your password, the following steps will walk you through the process to reset your password.

**Figure 10-1 Password Screen**

Select “Forget Your Password” at the bottom of the screen.

**Figure 10-2 Confirmation Questions**

Answer the four confirmation questions and press the “Continue” Key.
Enter your new password twice then press **Enter** or click the `<Login>` button.

The password must be:

- At least six characters long
- Passwords should be difficult to guess and not:
  - Include words found in any English or Foreign language dictionaries, spelled forward or backward.
  - Be the users logon name in any form
  - Use the users first, middle or last names
  - Be immediate family’s names
  - Be all digits or all of the same letter
  - Be information easily obtained about the user
- Contain at least three of the following four character types
  - Uppercase letters
  - Lowercase letters
  - Numbers
  - Special characters (such as *$%^&#)
- Passwords must be different than previous 6 passwords used