



First Hawaiian Bank.

**First Hawaiian Bank
eDeposit Handbook**

**First Hawaiian Bank
2339 Kamehameha Highway, Honolulu, HI 96819**

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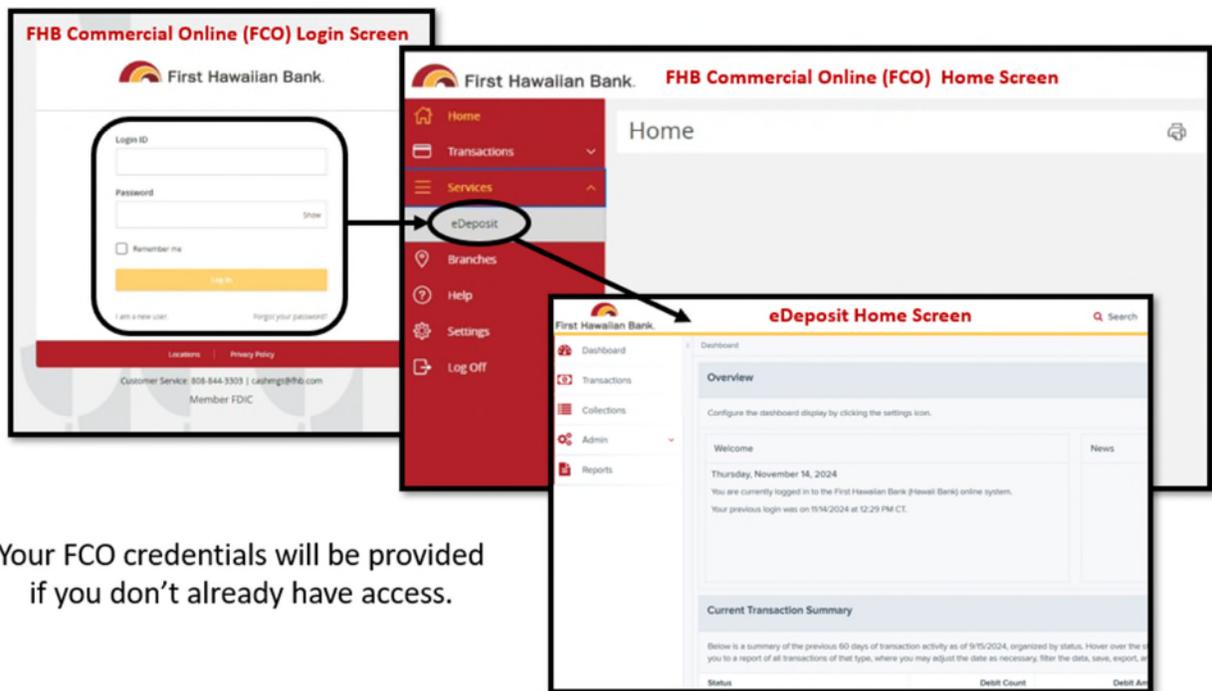
Introduction

The *SmartPay Remote Deposit Now™ (RDN) Handbook* is a guide to processing transactions through this application. RDN allows you to scan checks from your place of business, perform MICR repairs, and key in the dollar amount of an item. There are reporting options available within the RDN window and the system application to help manage transaction information.

Accessing the Application

Log into **FHB Commercial Online (FCO)** and view the **eDeposit** button underneath the services section. If you don't already have FCO credentials, they will be provided to you by FHB Treasury Management Servicing. We are here to help! Please reach out at cashmgt@fhb.com or (808) 844-3303 if you need assistance.

Access the New eDeposit Platform From FHB Commercial Online ("FCO")



Your FCO credentials will be provided
if you don't already have access.

User Terminology

Throughout this document, the text refers to certain parties and their responsibilities in using the application. The following terms help define “who is who” while performing tasks in the system.

- 1. User** – A merchant/member employee with the ability to support end users. Based on their assigned privileges/roles, users have the ability to perform the following.
 - Process transactions
 - Generate reports
 - Research historical transactions
 - Edit transactions
 - Contact customer support (if applicable)

IMPORTANT: Screenshots are provided for general orientation. Your screens and menu options may differ from the examples pictured in this document. Available Resources. Please contact your first level of support for more information about the application.

RDN Process Workflow

The figure below illustrates the process of creating, editing, and submitting an item for deposit. A customer submits items for deposit. A merchant/member user within your organization receives the items, make any adjustments where necessary using the RDN application, and submit the deposit for processing.

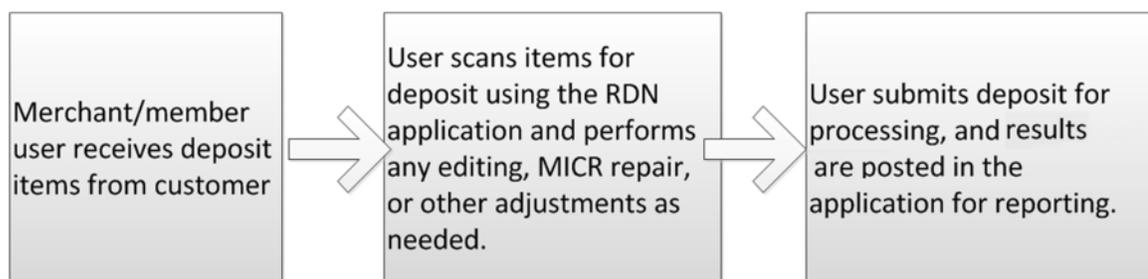


FIGURE 1: RDN WORKFLOW

Session Timeouts

The system automatically logs off a user who has been inactive for at least 15 minutes. A *Session Timeout Warning* appears two minutes before the user is set to be

logged out to give them an opportunity to remain logged in. Click anywhere in the application to remain logged in.

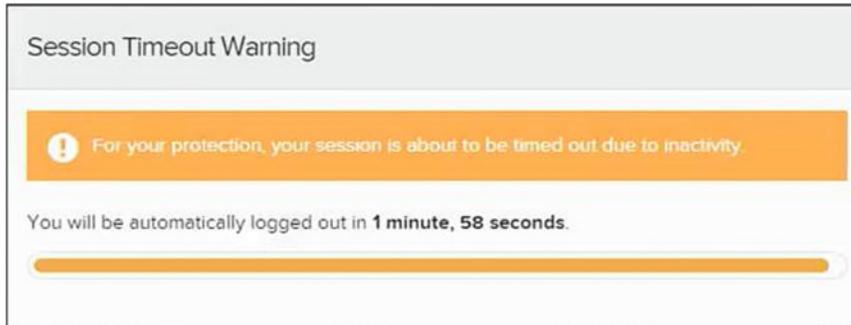


FIGURE 2: SESSION TIMEOUT WARNING

RDN: Creating a Deposit

NOTE: If the USB cable from the scanner is not connected to your computer, connect it at this time.

2. Log in and select **Transactions** from the left main menu.

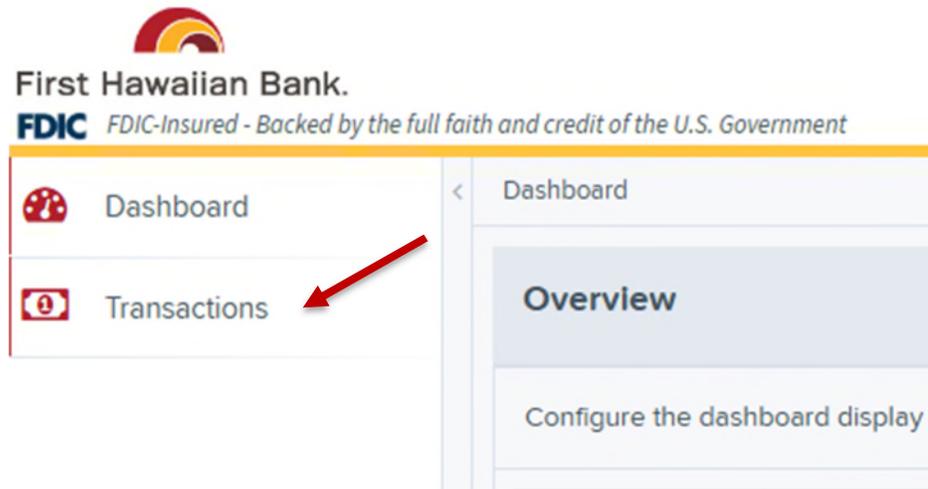


FIGURE 3: TRANSACTIONS TAB

3. Under Check Processing, select **Remote Deposit Now**. The RDN application initiates.

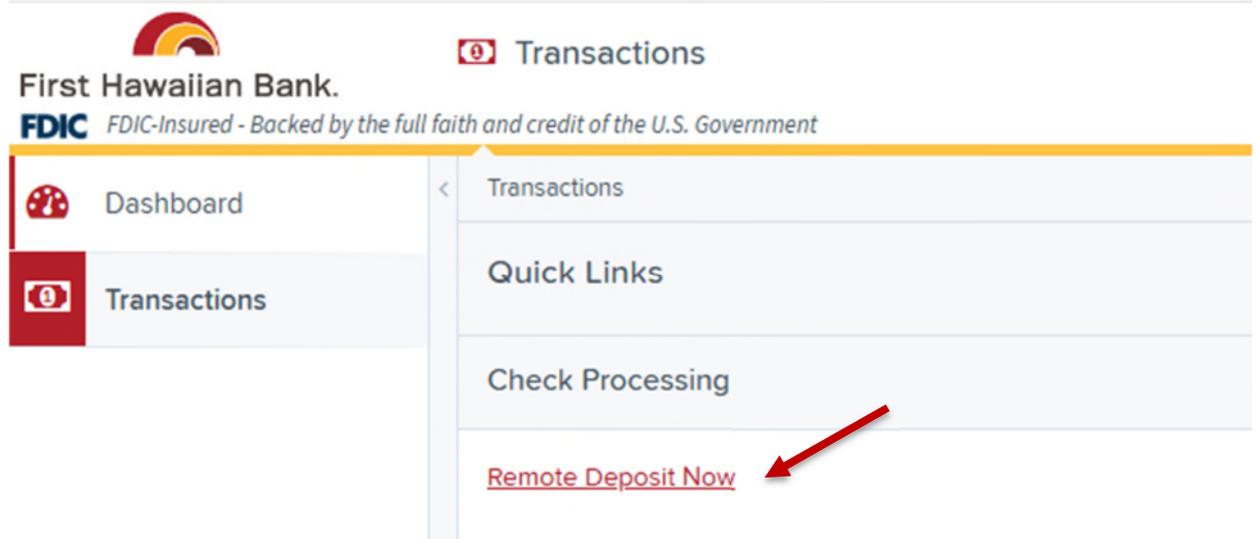


FIGURE 44: REMOTE DEPOSIT NOW LINK

4. If this is your first time using the RDN application, an *Application Run Security Warning* may appear. Select **Run** to continue.

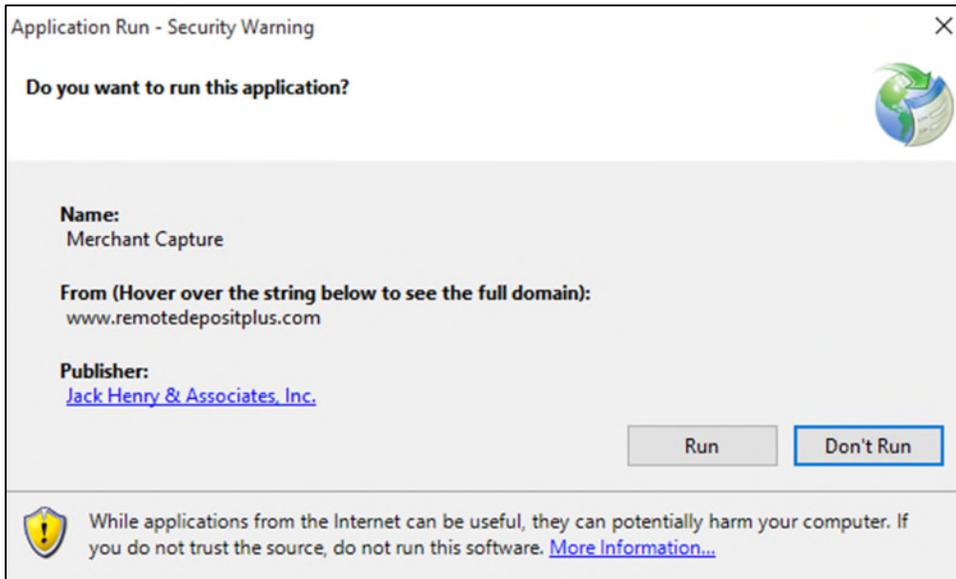


FIGURE 5: APPLICATION RUN SECURITY WARNING

5. The Remote *Deposit Now* browser appears.

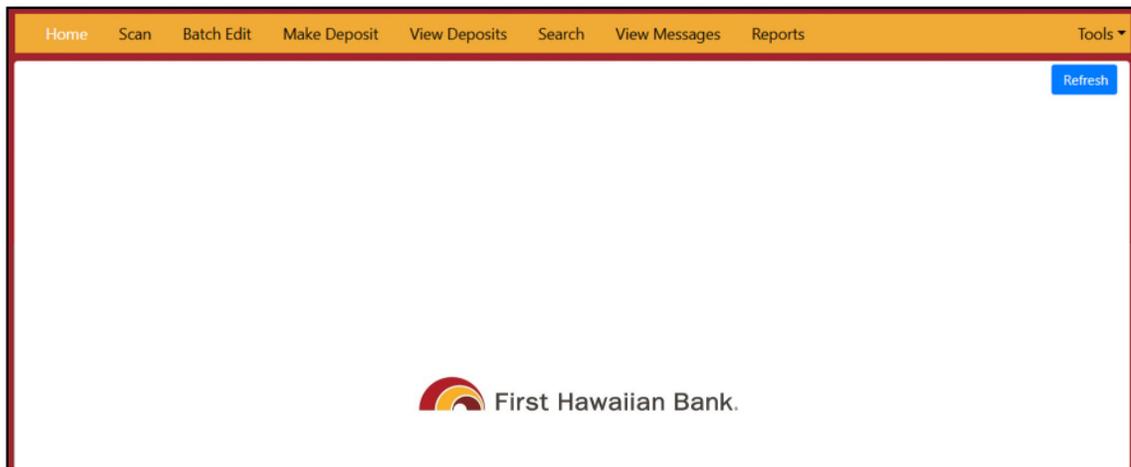


FIGURE 6: RDN HOME PAGE

6. Select **Scan** from the top of the page to begin scanning checks for deposit.

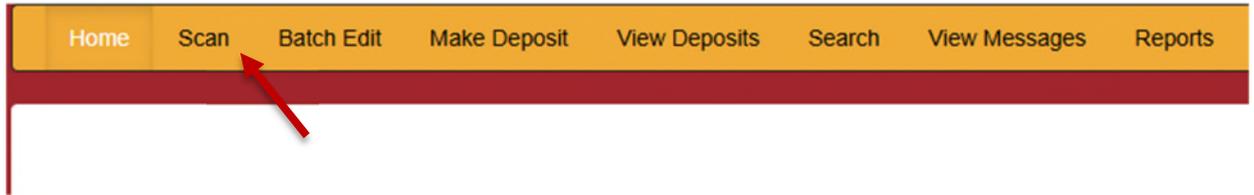


FIGURE 7: SCAN OPTION

7. At the bottom of the page, select **Start** to scan a check.

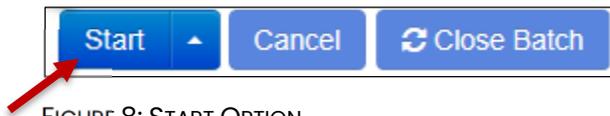
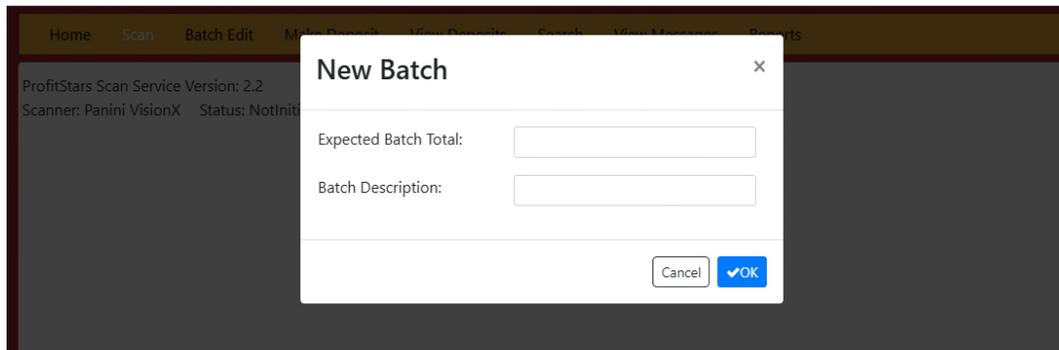


FIGURE 8: START OPTION

A prompt for the **Expected Batch Total** of the deposit appears. Complete the field with a two-decimal place number. Then enter a batch description, which can be a numerical value up to 15 characters. Then select **OK**.



8. Place your check items into the scanner. Please note that this new platform will automatically create a virtual deposit ticket. **You will no longer be able to scan in your own deposit ticket with your batch.** If your deposit ticket was the means by which you tracked your various deposits, you should instead use the **Batch Description** field. This field will show up on your eDeposit reporting and will be viewable in your FHB Commercial Online transactions (if you subscribe to the FHB Commercial Online service.)

9. Select **Start** and scan the check(s) with the scanner. Each item appears on the page in the order they were scanned with the MICR line displayed.

| Sequence | Codeline | Item |
|----------|----------|------|
|----------|----------|------|

FIGURE 9: BATCH LIST

10. Select **Stop** when you have finished scanning checks.
11. Select Close Batch.



FIGURE 10: CLOSE BATCH

Editing a Batch

1. Select **Batch Edit** from the top of the page.

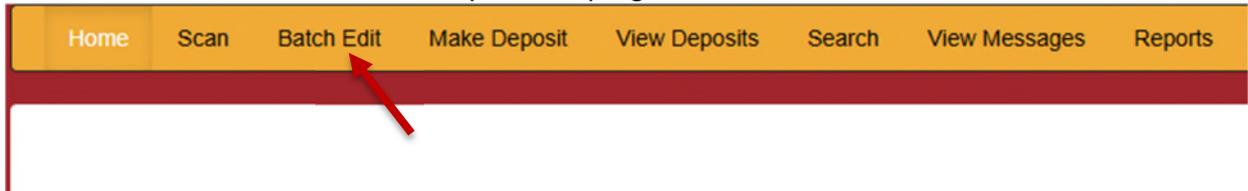
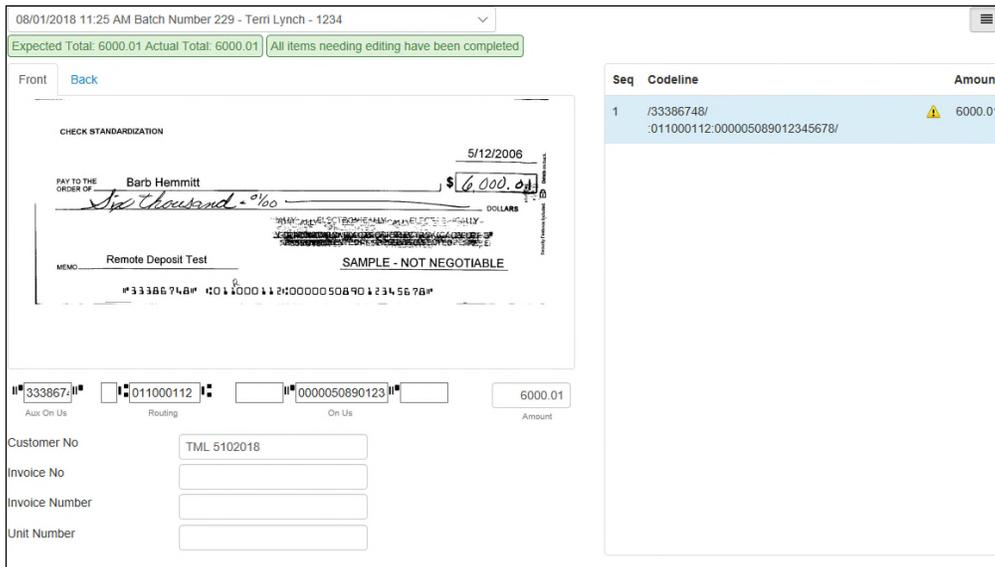


FIGURE 11: BATCH EDIT PROMPT

The batch items appear.



08/01/2018 11:25 AM Batch Number 229 - Terri Lynch - 1234

Expected Total: 6000.01 Actual Total: 6000.01 All items needing editing have been completed

Front Back

CHECK STANDARDIZATION

5/12/2006

PAY TO THE ORDER OF Barb Hemmitt \$6,000.01

MEMO: Remote Deposit Test SAMPLE - NOT NEGOTIABLE

| Seq | Codeline | Amount |
|-----|--|---------|
| 1 | /33386748/ :011000112:000005089012345678/ | 6000.01 |

33386748 011000112 000005089012345678 6000.01

Customer No: TML 5102018

Invoice No: []

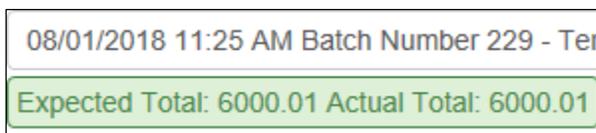
Invoice Number: []

Unit Number: []

FIGURE 12: BATCH EDIT PAGE

- From this page, you may enter the **Customer Number** and **Invoice Number** for the check item. Although entering data into these fields is not required, this information reflects in the RDN reporting tool (discussed later) to help identify deposit items.

Expected Total and *Actual Total* information appears underneath the batch-selection drop-down menu at the top of the page.



08/01/2018 11:25 AM Batch Number 229 - Terri Lynch - 1234

Expected Total: 6000.01 Actual Total: 6000.01

FIGURE 13: EXPECTED TOTAL/ACTUAL TOTAL DISPLAY

Editing a Batch Total

- If you need to adjust a batch total, click **Scan**.

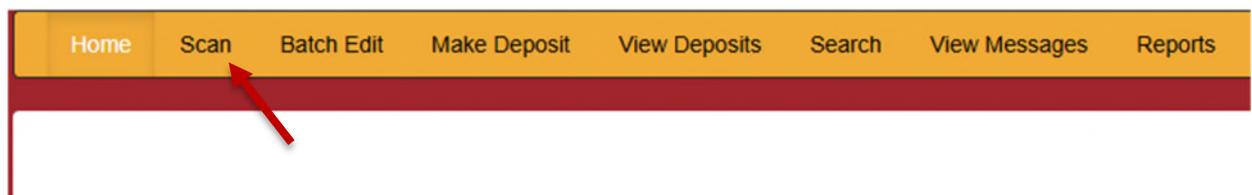


FIGURE 14: SCAN OPTION

2. Select **Open Batch** from the arrow next to the **Start** button at the bottom of the page.

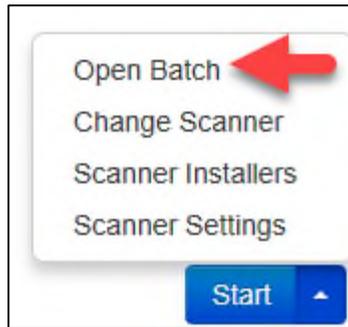


FIGURE 15: SELECT BATCH

3. Select a batch from the *Select Batch* drop-down menu.

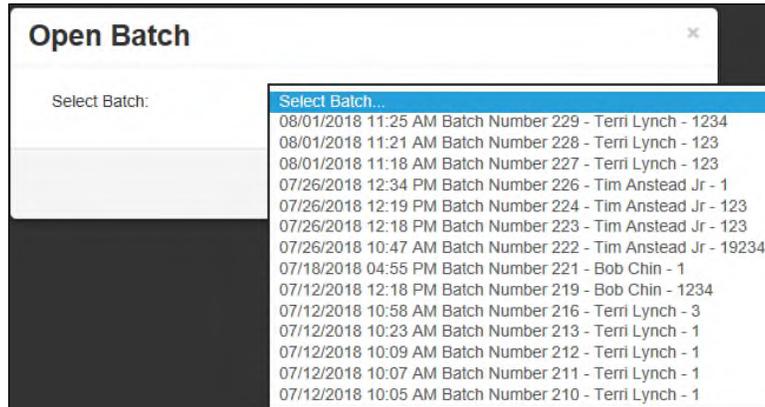


FIGURE 16: SELECT BATCH

4. Enter the new amount in the *Expected Batch Total* field. Click Ok.

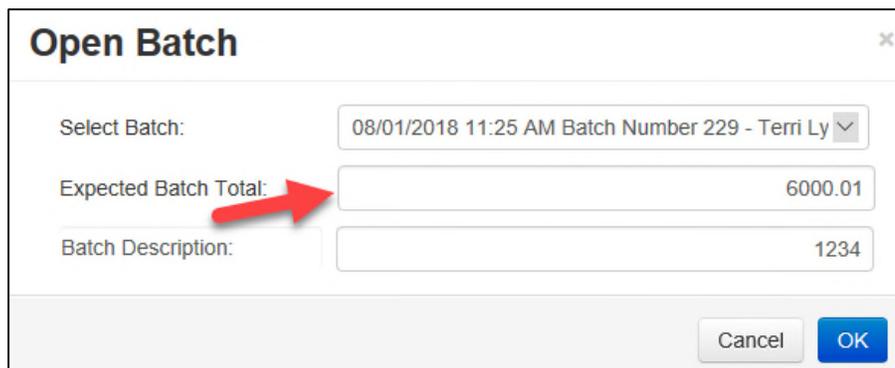


FIGURE 17: AMOUNT FIELD

Performing a MICR Repair

1. If you need to adjust MICR information, click **Batch Edit** from the top menu.

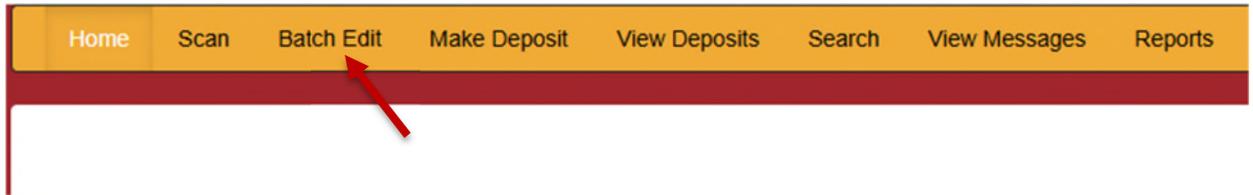


FIGURE 18: BATCH EDIT

2. Select a batch from the drop-down menu at the top of the page.

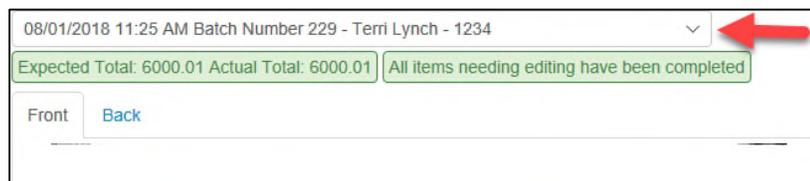


FIGURE 19: SELECT BATCH

3. Click the edit button at the top of the page.



FIGURE 20: EDIT BUTTON

4. Enter the new MICR information in the MICR fields.

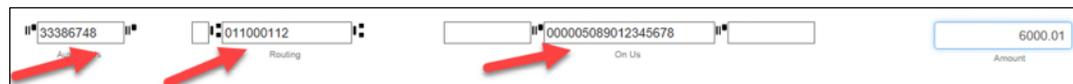


FIGURE 21: AMOUNT FIELD

5. Click **Save**.

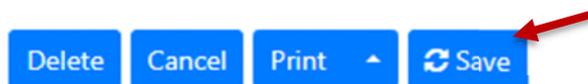


FIGURE 22: SAVE OPTION

Keying In a Dollar Amount

1. If you need to adjust a batch total, click **Batch Edit**.

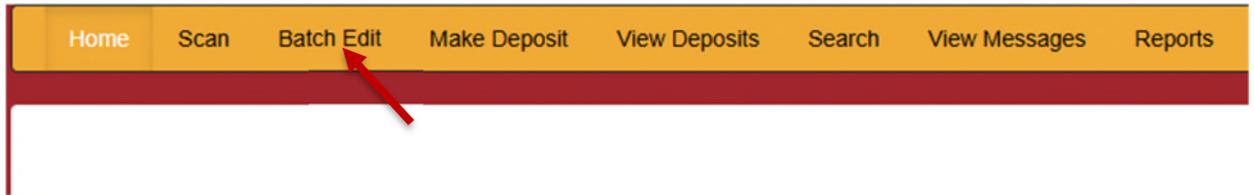


FIGURE 23: BATCH EDIT

2. Select a batch from the drop-down menu at the top of the page.

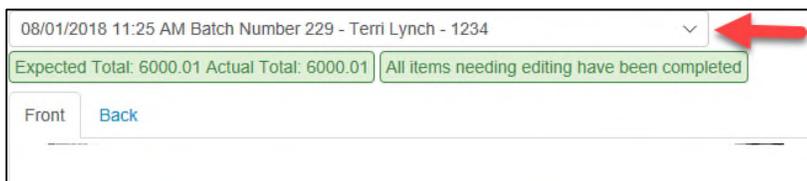


FIGURE 24: SELECT BATCH

3. Click the edit button at the top of the page.

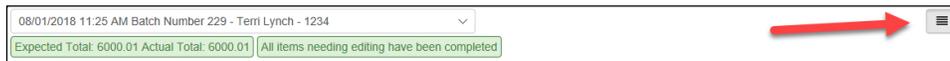


FIGURE 25: EDIT BUTTON

4. Enter the new amount in the *Amount* field.

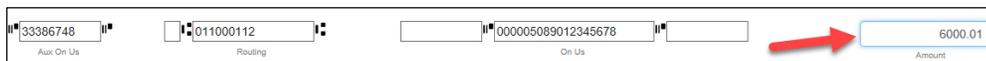


FIGURE 26: AMOUNT FIELD

5. Click **Save**.

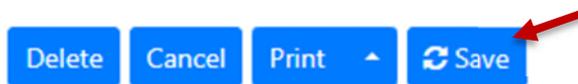


FIGURE 27: SAVE OPTION

Deleting an Item

1. Click **Batch Edit**.

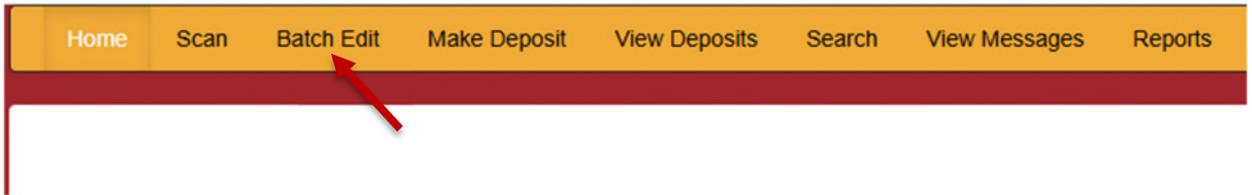


FIGURE 28: BATCH EDIT

2. Select an item from the item list at the right of the page.

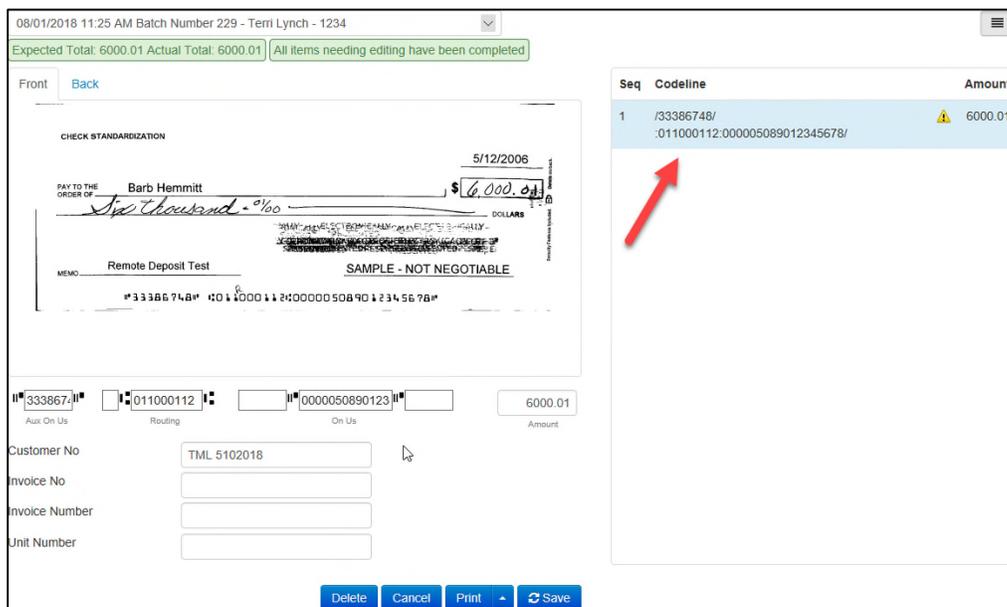


FIGURE 29: ITEM LIST

3. Click **OK** on the confirmation dialog box.

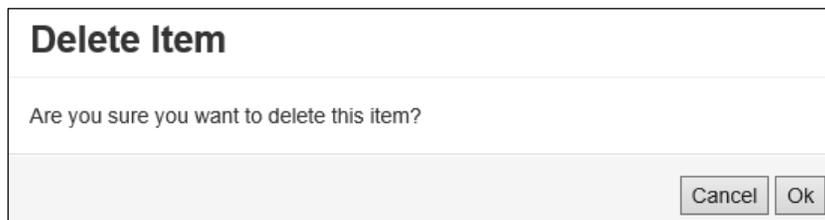


FIGURE 30: CONFIRMATION

Deleting a Batch

1. Select **Tools | Delete Batch** from the top menu.

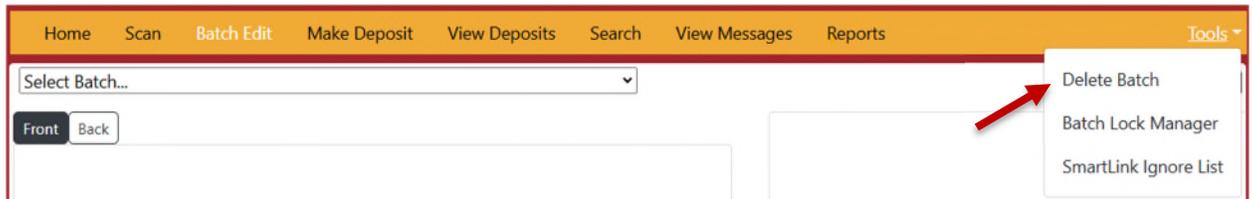


FIGURE 31: DELETE BATCH OPTION UNDER TOOLS

2. The *Delete Batches* window appears. Check the box beside all batches you wish to delete, and then select **Delete Selected**.

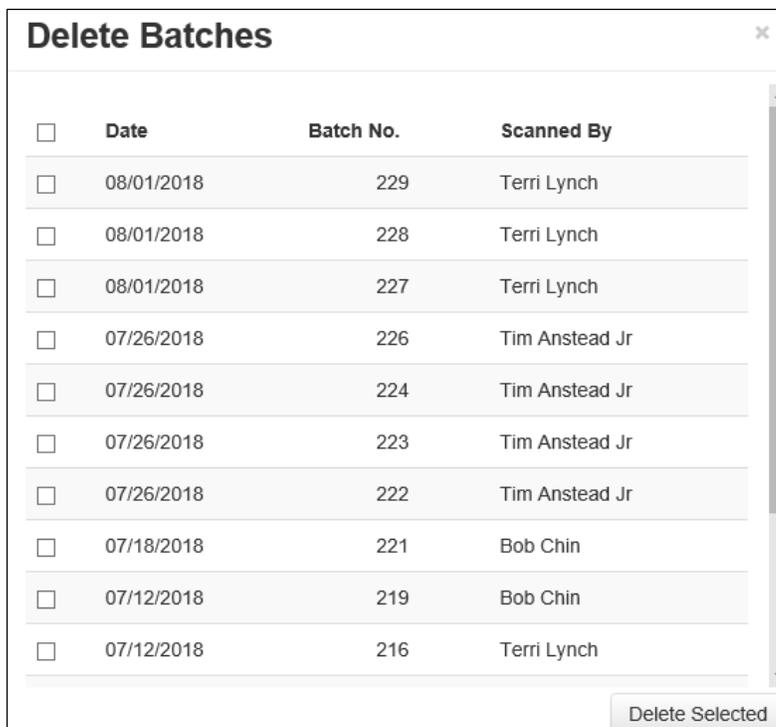


FIGURE 32: DELETE BATCHES

3. Select **OK**.

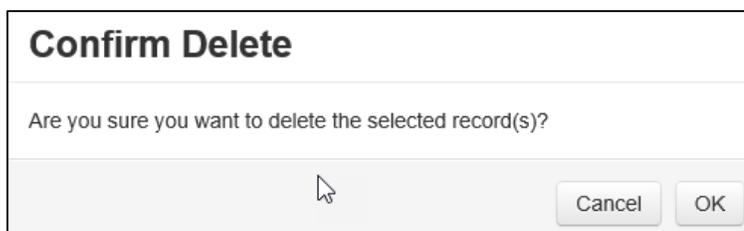


Figure 33: Confirm Delete

Duplicate Checks

If a check has been scanned twice within the past 75 days, a duplicate check warning displays on the top left corner of the *Batch Edit* page. Duplicates do not prevent you from making the deposit.

Submitting a Deposit

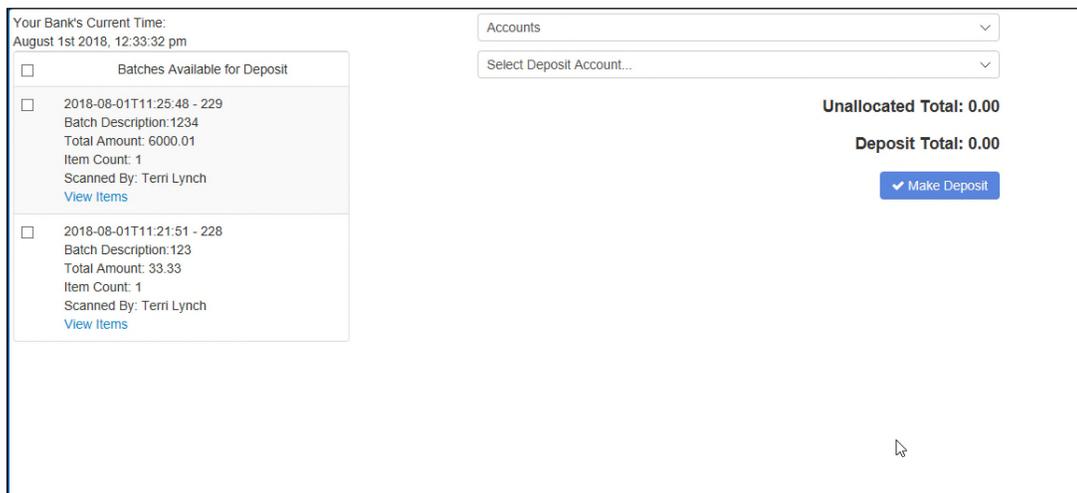
Once the *All batch items have been edited and the batch is ready for deposit* message displays on the *Batch Edit* page, you are ready to submit your deposit.

1. Select the **Make Deposit** option at the top of the page. A list of open batches that have not yet been submitted appears.



FIGURE 34: MAKE DEPOSIT LINK

2. Select the check box next to the deposit(s) that you are ready to submit.



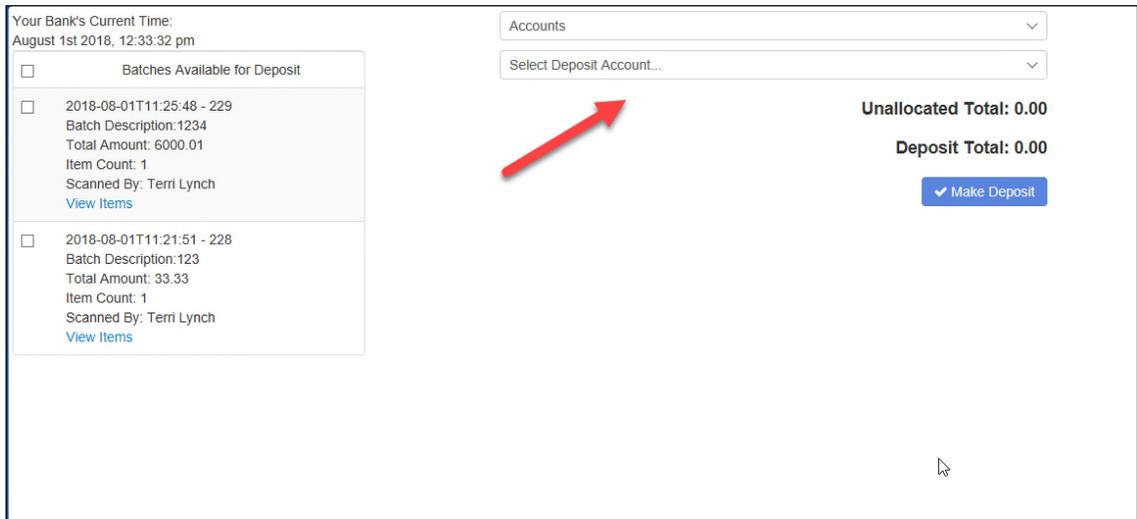
The screenshot shows a web interface for depositing batches. At the top left, it displays 'Your Bank's Current Time: August 1st 2018, 12:33:32 pm'. Below this is a section titled 'Batches Available for Deposit' containing two entries, each with a checkbox and details:

- 2018-08-01T11:25:48 - 229
Batch Description: 1234
Total Amount: 6000.01
Item Count: 1
Scanned By: Terri Lynch
[View Items](#)
- 2018-08-01T11:21:51 - 228
Batch Description: 123
Total Amount: 33.33
Item Count: 1
Scanned By: Terri Lynch
[View Items](#)

On the right side of the interface, there are two dropdown menus: 'Accounts' and 'Select Deposit Account...'. Below these, the totals are shown: 'Unallocated Total: 0.00' and 'Deposit Total: 0.00'. A blue button with a checkmark and the text 'Make Deposit' is located at the bottom right of the main content area.

FIGURE 35: SELECTING A BATCH TO DEPOSIT

3. If necessary, select the account location to send the deposit from the **Select Deposit Account** drop-down menu.

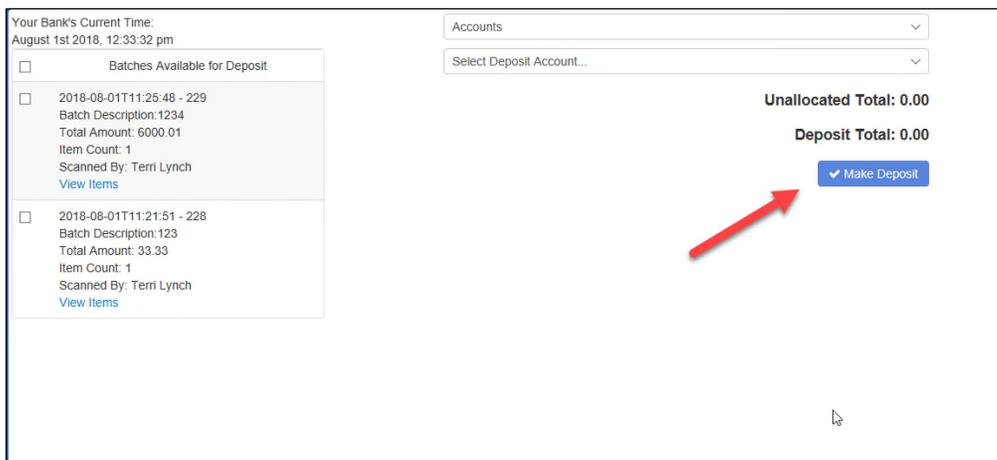


The screenshot shows a web interface for depositing funds. On the left, there is a section titled "Batches Available for Deposit" with two entries, each with a checkbox and details like "Batch Description", "Total Amount", "Item Count", and "Scanned By". On the right, there are two dropdown menus: "Accounts" and "Select Deposit Account...". A red arrow points to the "Select Deposit Account..." dropdown. Below the dropdowns, there are two lines of text: "Unallocated Total: 0.00" and "Deposit Total: 0.00". At the bottom right, there is a blue button labeled "Make Deposit" with a downward arrow icon.

FIGURE 36: SELECT DEPOSIT ACCOUNT OPTION

NOTE: Batches can only be submitted by one account location at a time. To submit a deposit to a different location other than the one selected, you must first finish your current deposit submission.

4. Select **Make Deposit** to submit your batch(es).



This screenshot is identical to Figure 36, showing the same deposit interface. However, a red arrow now points to the blue "Make Deposit" button at the bottom right of the interface.

FIGURE 37: MAKE DEPOSIT OPTION

5. As shown below, a deposit confirmation message appears stating that the deposit was successful, with a receipt number. Select **OK**.

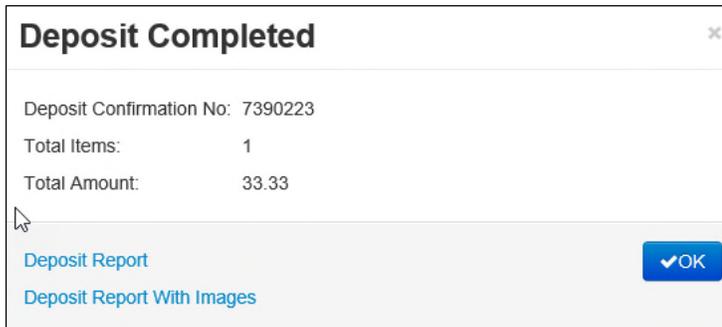


FIGURE 38: DEPOSIT COMPLETED CONFIRMATION PAGE

Reporting

Although both the RDN window and the system application have reporting capabilities detailed in this document, the application reporting tools are recommended for viewing items that have been submitted for deposit.

RDN Application Reporting

Viewing Deposits

1. Select the **View Deposits** link at the top of the page to view batch/item information (shown below).

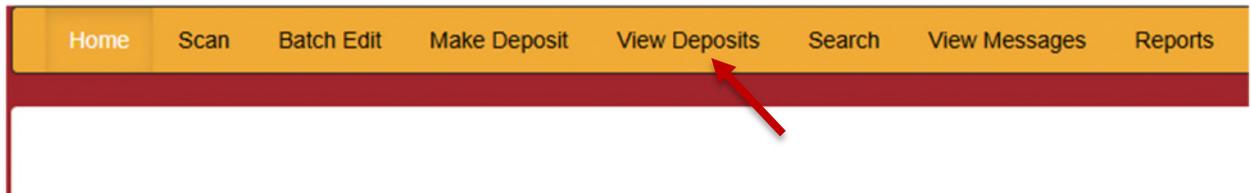


FIGURE 39: VIEW DEPOSITS LINK

2. A list of deposits appears. To narrow your list of deposits, select a **Start Date** and **End Date** at the top of the page.

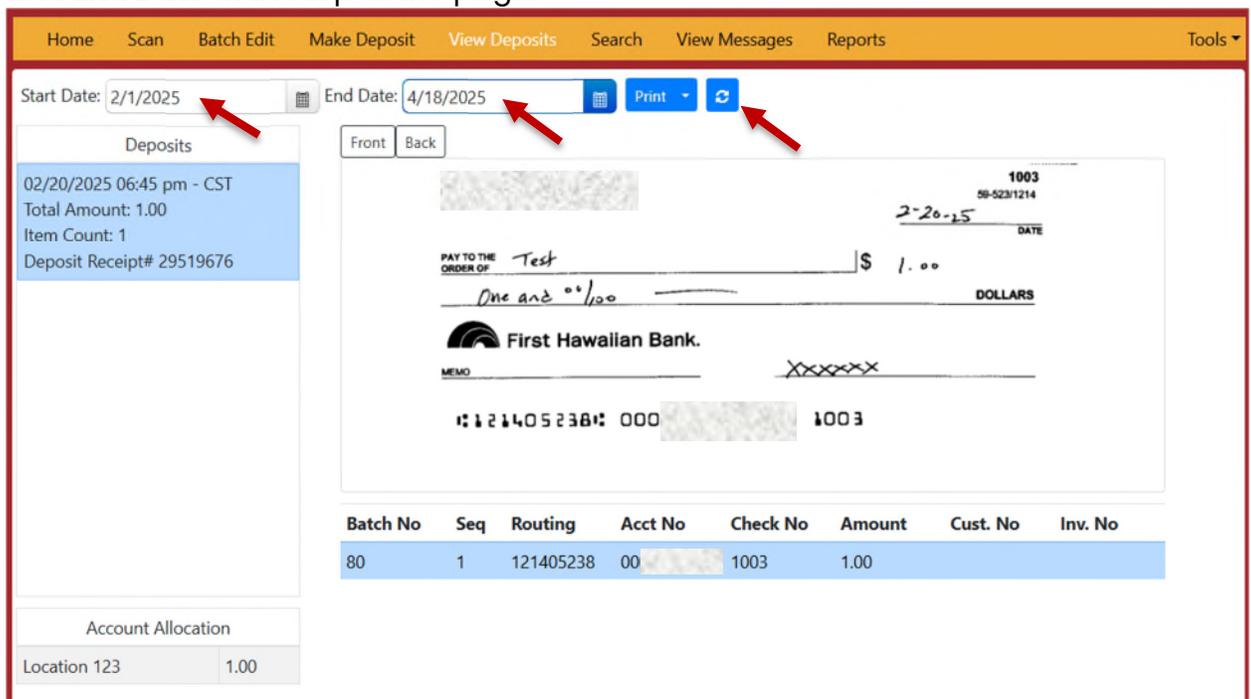
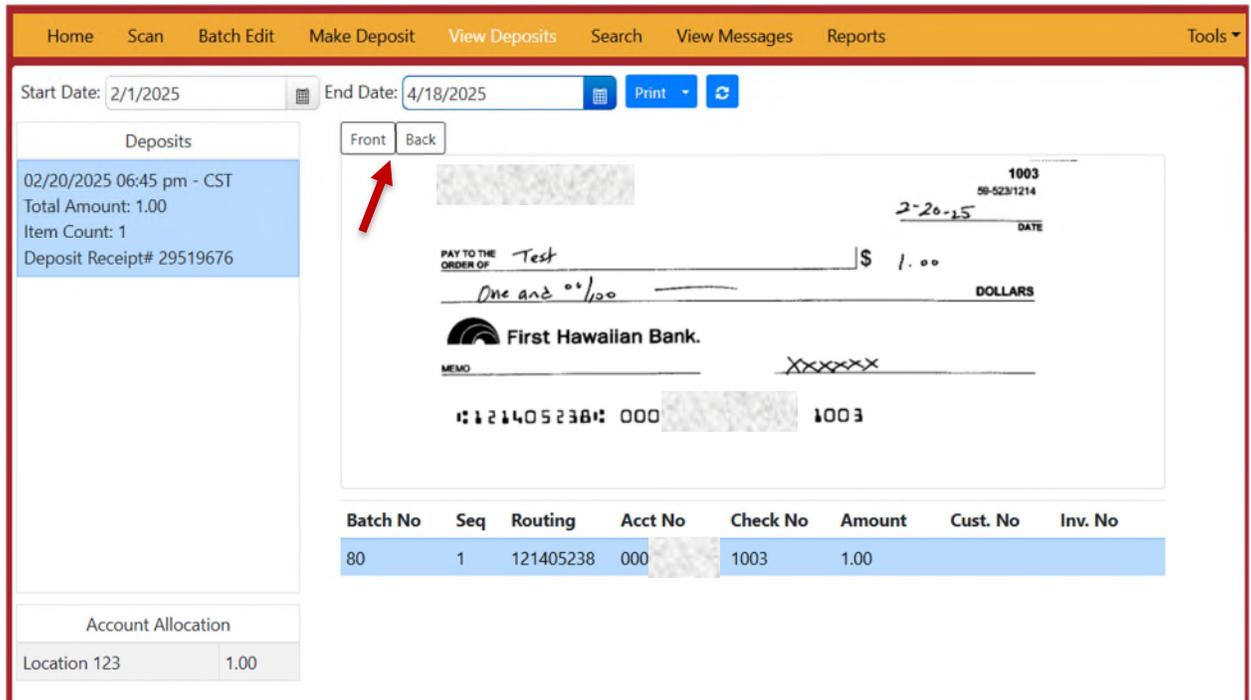


Figure 40: Begin and end Dates for Viewing Deposits

3. Select  **Refresh** at the top of the page to view the deposit(s) within the date range.
4. To view the front and back side of a check image, select **Front** and **Back** from the tabs at the top of the image (shown below).



The screenshot displays the 'View Deposits' page. At the top, there is a navigation bar with links: Home, Scan, Batch Edit, Make Deposit, View Deposits, Search, View Messages, Reports, and Tools. Below this, the date range is set from 2/1/2025 to 4/18/2025, with a 'Print' button and a refresh icon. On the left, a 'Deposits' summary shows a deposit on 02/20/2025 for \$1.00. The main area features a check image with 'Front' and 'Back' tabs. A red arrow points to the 'Front' tab. The check is from First Hawaiian Bank, dated 2-20-25, for \$1.00, payable to 'Test'. Below the check image is a table with the following data:

| Batch No | Seq | Routing | Acct No | Check No | Amount | Cust. No | Inv. No |
|----------|-----|-----------|---------|----------|--------|----------|---------|
| 80 | 1 | 121405238 | 000 | 1003 | 1.00 | | |

At the bottom, an 'Account Allocation' table shows a location of 123 with an amount of 1.00.

FIGURE 41: FRONT AND BACK VIEW OPTIONS FOR A CHECK IMAGE

Printing Images of Items

- From the *View Deposits* page, highlight which deposit to view from the left column. The item(s) for that deposit appear.

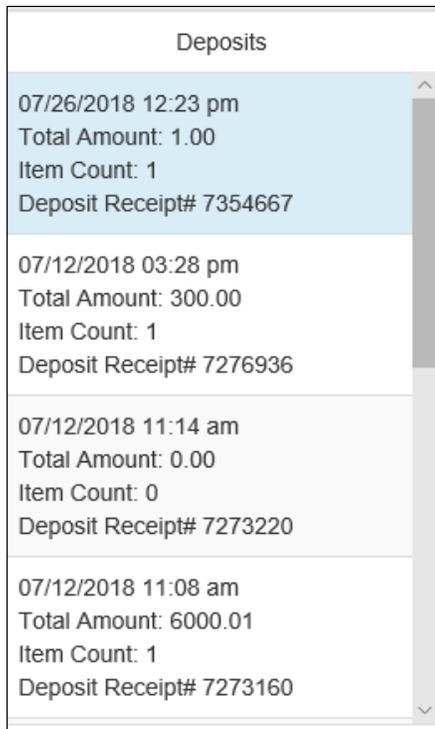


FIGURE 42: VIEWING DEPOSIT ITEMS

- At the top of the page, select one of several options for printing.
 - Select **Print** to print the front and back of the check currently highlighted.
 - Select the drop-down menu next to **Print** and click **Print All** to print the front and back images of all the items in the deposit.
 - Select the drop-down menu next to **Print** and click **Print All Fronts Only** to print only the front images of all the items in the deposit.

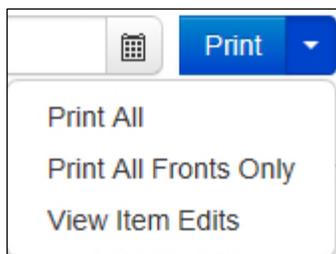


FIGURE 43: PRINTING OPTIONS

3. From the **Print** option at the top of the page, select the drop-down menu next to *Print* and click **View Item Edits** to see which user(s) have edited transaction amounts for the deposit in the RDN application.

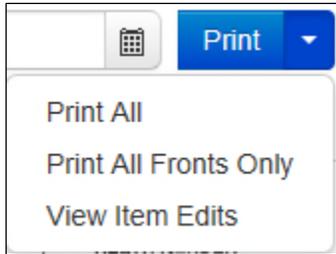


FIGURE 44: VIEW ITEM EDITS OPTION

4. A list of edits made to the transaction display, along with the *Date*, *User* who edited the transaction, the name of the field (*Field Name*) that was altered in the transaction, the *Before Value* of the field, and the *After Value* of the field.

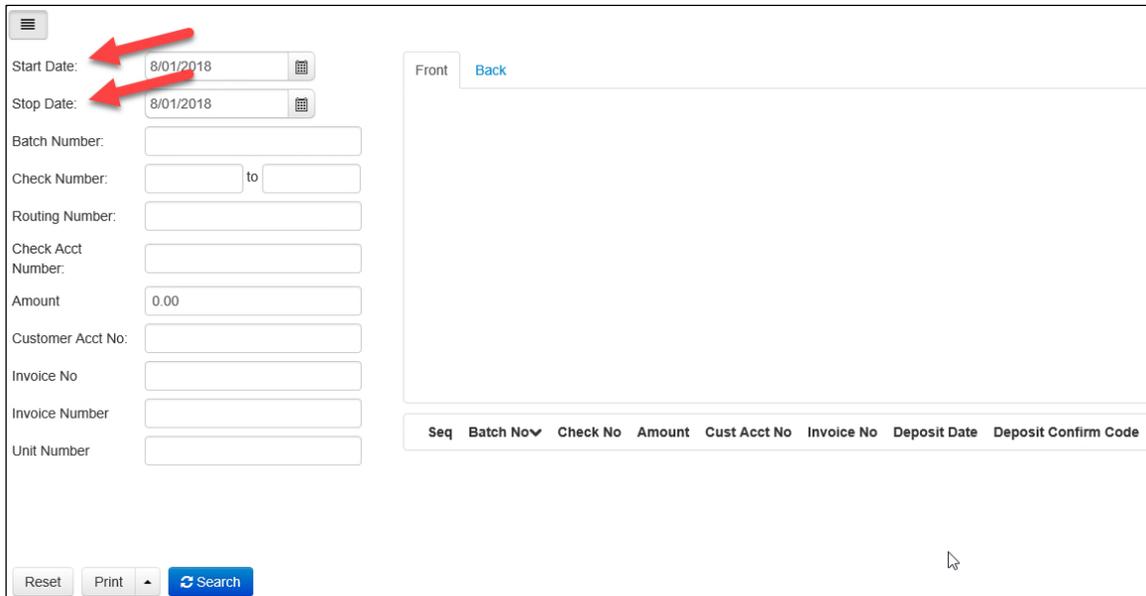
Searching for an Item

1. To look for a specific item in the RDN application, select **Search** from the top of the page



FIGURE 45: SEARCH OPTION

- To search for specific item, complete the search criteria fields displayed. For a range of items between certain dates, complete only the **Start Date** and **Stop Date** fields.



The screenshot shows a search criteria form with the following fields:

- Start Date: 8/01/2018 (with a calendar icon and a red arrow pointing to it)
- Stop Date: 8/01/2018 (with a calendar icon and a red arrow pointing to it)
- Batch Number:
- Check Number: to
- Routing Number:
- Check Acct Number:
- Amount: 0.00
- Customer Acct No:
- Invoice No:
- Invoice Number:
- Unit Number:

At the bottom of the form, there are three buttons: "Reset", "Print", and "Search". The "Search" button is highlighted in blue. To the right of the form, there is a "Front" and "Back" link, and a table header with columns: "Seq", "Batch No", "Check No", "Amount", "Cust Acct No", "Invoice No", "Deposit Date", and "Deposit Confirm Code".

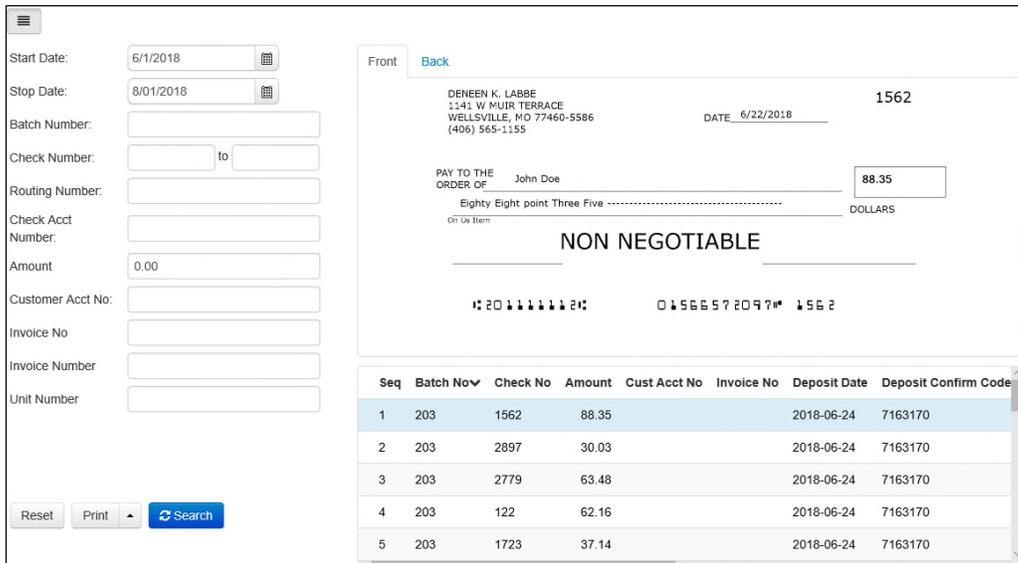
FIGURE 46: SEARCH CRITERIA

- Select the **Search** link from the bottom of the page.



FIGURE 47: SEARCH LINK

- The search results appear. Select an item to print, or hold the **Shift** key on your keyboard to highlight multiple items in the list.



Start Date: 6/1/2018
 Stop Date: 8/01/2018
 Batch Number:
 Check Number: to
 Routing Number:
 Check Acct Number:
 Amount: 0.00
 Customer Acct No:
 Invoice No:
 Invoice Number:
 Unit Number:

Front **Back**

DENEEN K. LABBE
 1141 W MUIR TERRACE
 WELLSVILLE, MO 77460-5586
 (406) 565-1155

DATE 6/22/2018 1562

PAY TO THE ORDER OF John Doe 88.35
 Eighty Eight point Three Five DOLLARS
 On Us Item

NON NEGOTIABLE

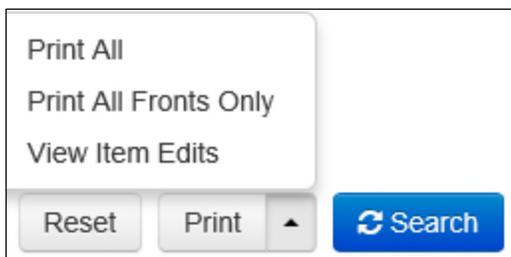
⑆ 20 11 11 11 11 2⑆ 0 56657 2097⑈ 1562

| Seq | Batch No | Check No | Amount | Cust Acct No | Invoice No | Deposit Date | Deposit Confirm Code |
|-----|----------|----------|--------|--------------|------------|--------------|----------------------|
| 1 | 203 | 1562 | 88.35 | | | 2018-06-24 | 7163170 |
| 2 | 203 | 2897 | 30.03 | | | 2018-06-24 | 7163170 |
| 3 | 203 | 2779 | 63.48 | | | 2018-06-24 | 7163170 |
| 4 | 203 | 122 | 62.16 | | | 2018-06-24 | 7163170 |
| 5 | 203 | 1723 | 37.14 | | | 2018-06-24 | 7163170 |

Reset Print Search

FIGURE 48: HIGHLIGHTING SEARCH ITEMS

- Select **Print** to print the front and back of a highlighted item. To print items, select the menu next to *Print* and then select **Print All**. Select **Print All Fronts Only** to print the front images of all items in the list.



Print All
 Print All Fronts Only
 View Item Edits

Reset Print Search

FIGURE 49: PRINT OPTIONS

NOTE: Any items that are voided in the application (see “Voiding a Transaction” in this document for more information) are not reflected in the RDN application.
