



First Hawaiian Bank®

First Hawaiian Bank eDeposit Handbook

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

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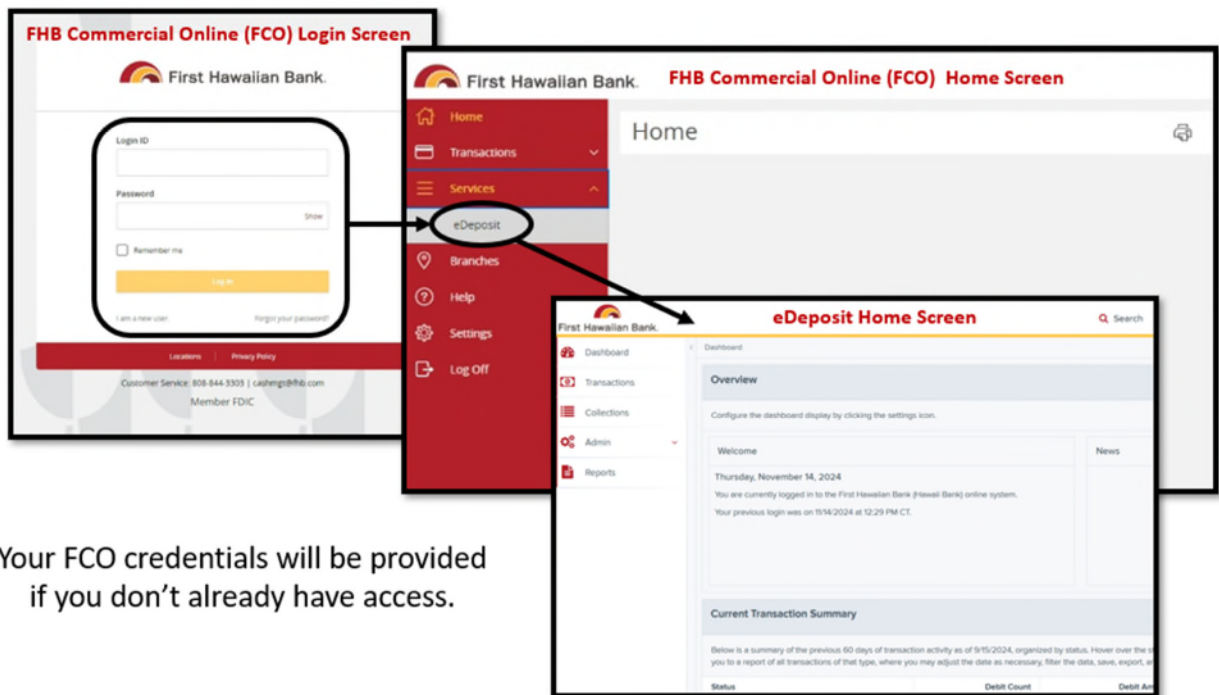
Introduction

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 can 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.

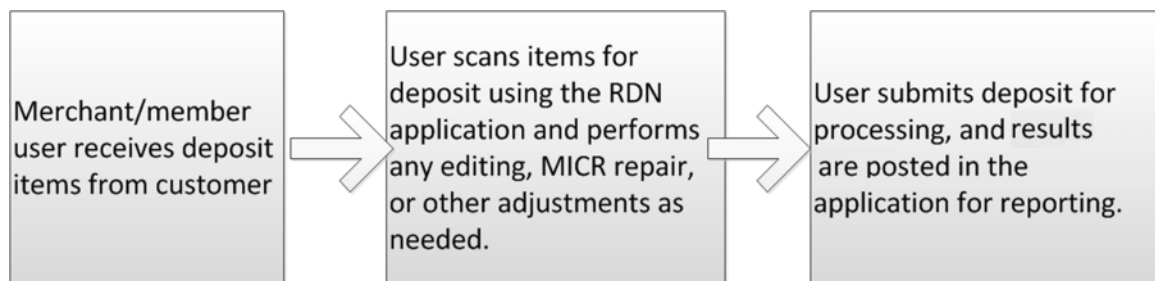


FIGURE 1: RDN WORKFLOW

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.

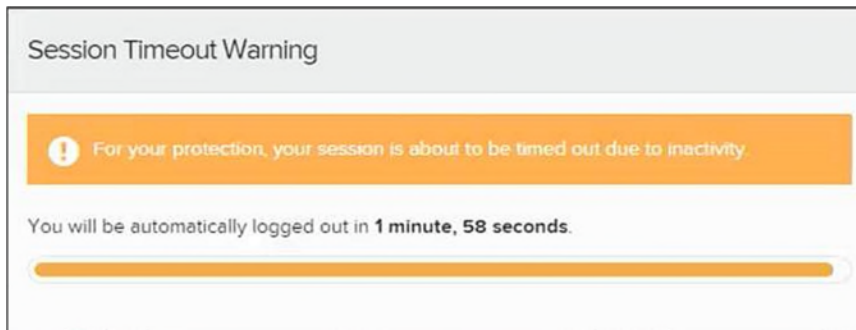


FIGURE 2: SESSION TIMEOUT WARNING

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.

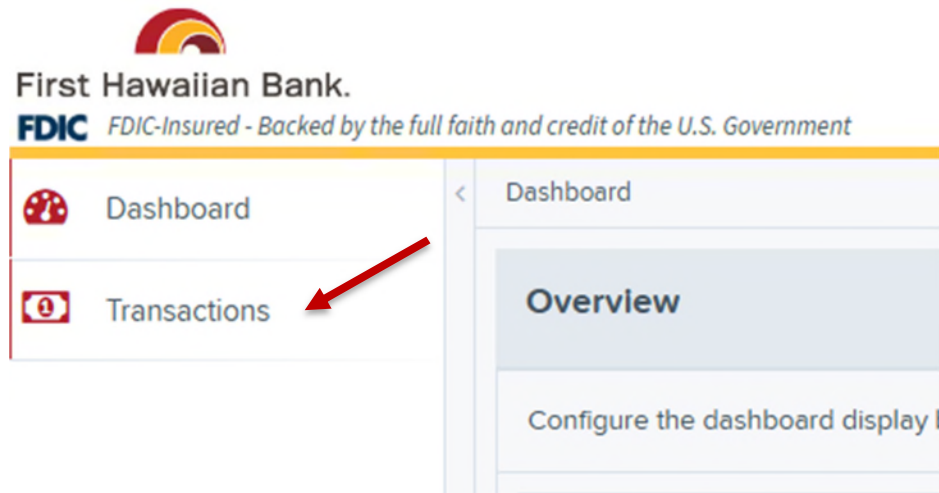


FIGURE 3: TRANSACTIONS TAB

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

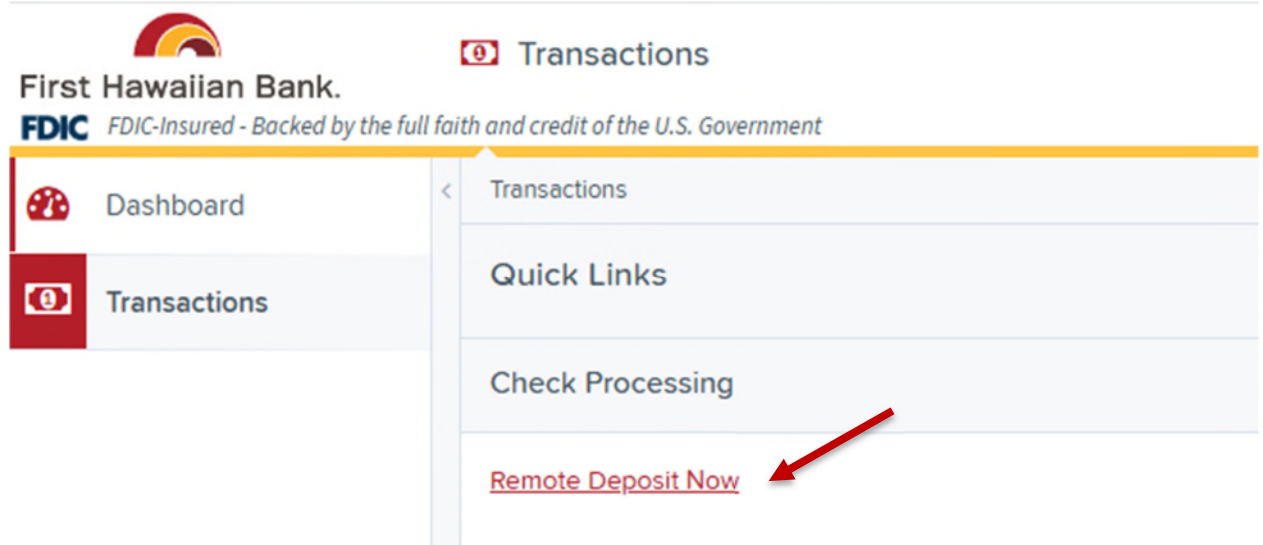


FIGURE 44: REMOTE DEPOSIT NOW LINK

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

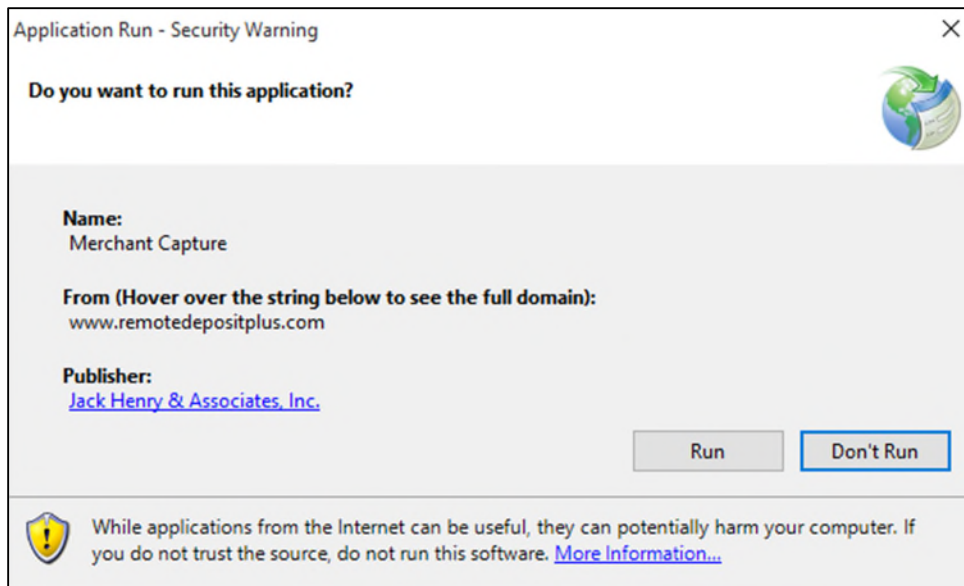


FIGURE 5: APPLICATION RUN SECURITY WARNING

5. The Remote *Deposit Now* browser appears.

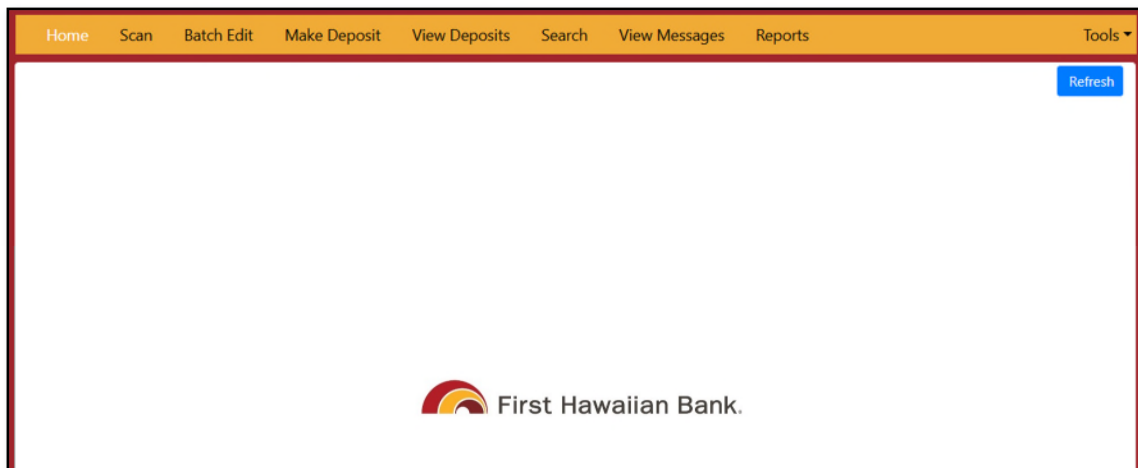


FIGURE 6: RDN HOME PAGE

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

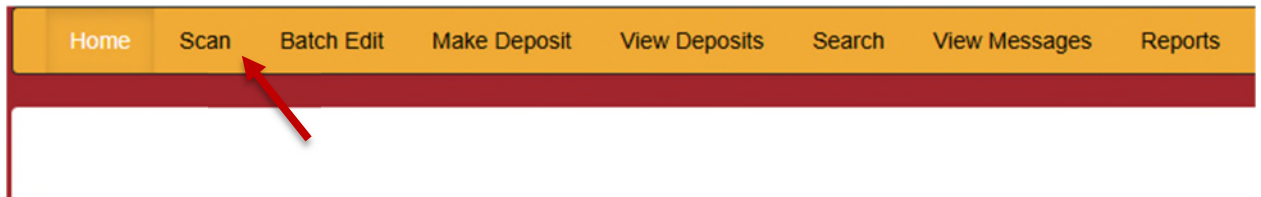


FIGURE 7: SCAN OPTION

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

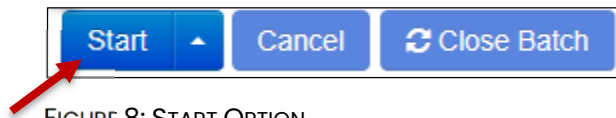
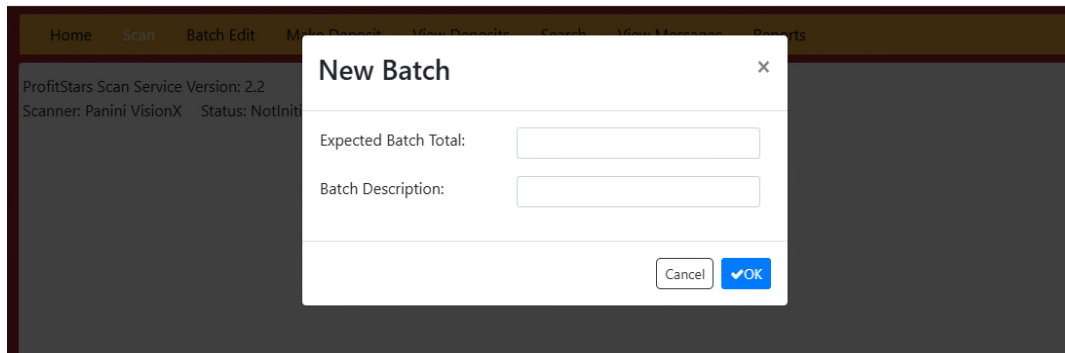


FIGURE 8: START OPTION

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 how 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.

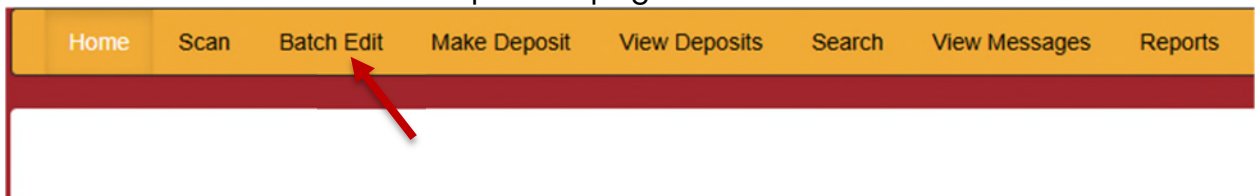
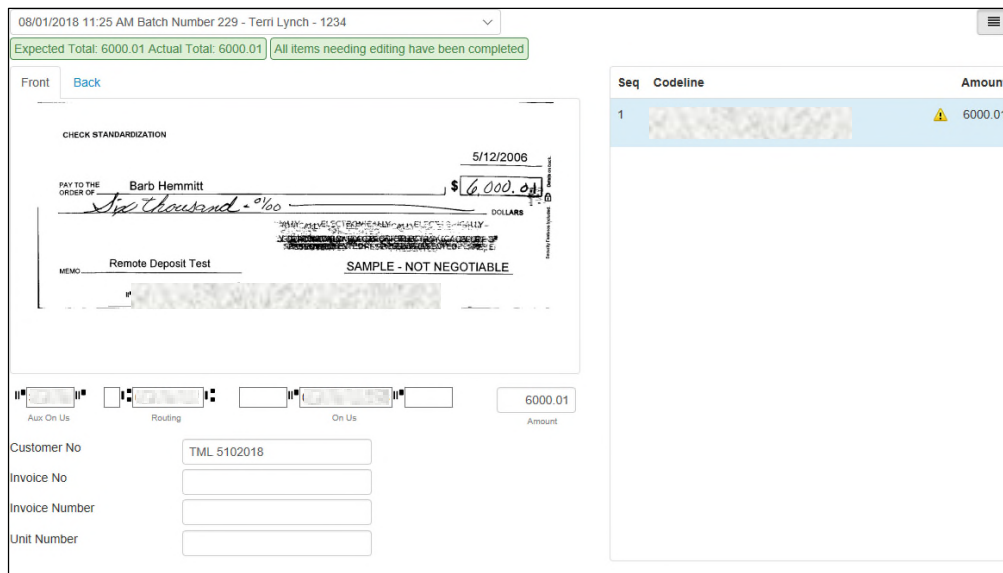


FIGURE 11: BATCH EDIT PROMPT

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

5/12/2008

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

MEMO Remote Deposit Test SAMPLE - NOT NEGOTIABLE

Amount 6000.01

Customer No TML 5102018

Invoice No

Invoice Number

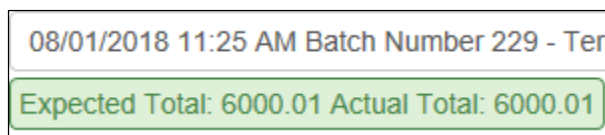
Unit Number

Seq	Codeline	Amount
1		6000.01

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.



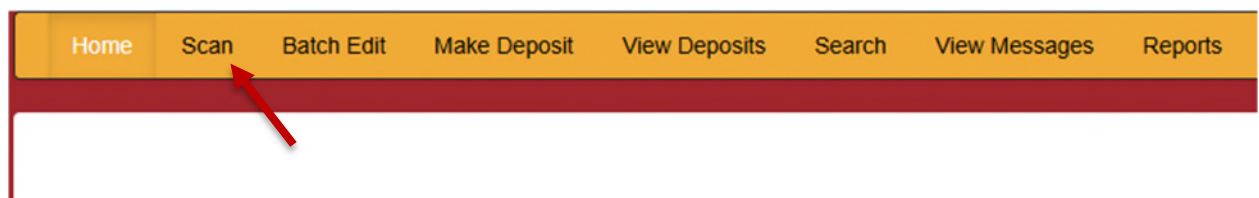
08/01/2018 11:25 AM Batch Number 229 - Terri Lynch - 1234

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**.



Home Scan Batch Edit Make Deposit View Deposits Search View Messages Reports

FIGURE 14: SCAN OPTION

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

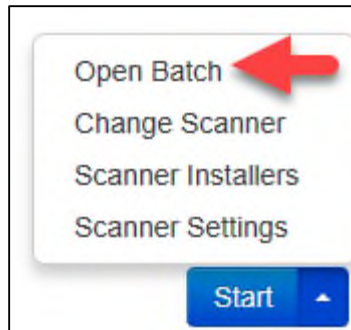


FIGURE 15: SELECT BATCH

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

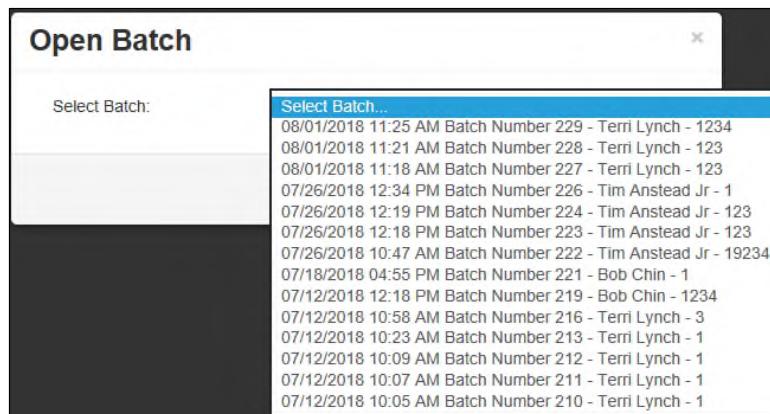


FIGURE 16: SELECT BATCH

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

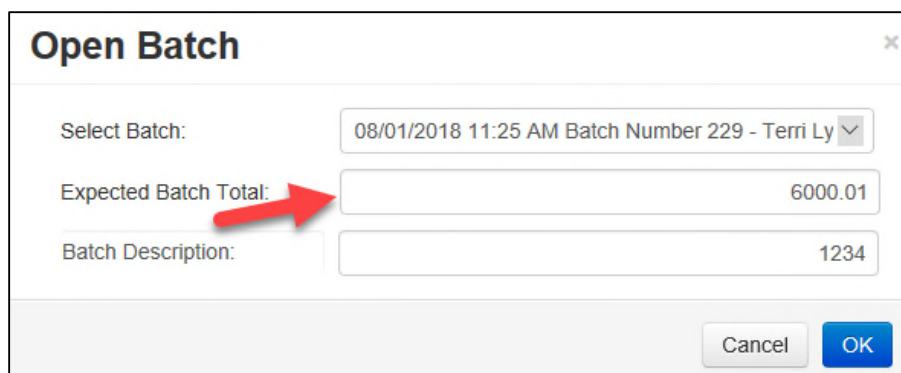


FIGURE 17: AMOUNT FIELD

Performing a MICR Repair

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

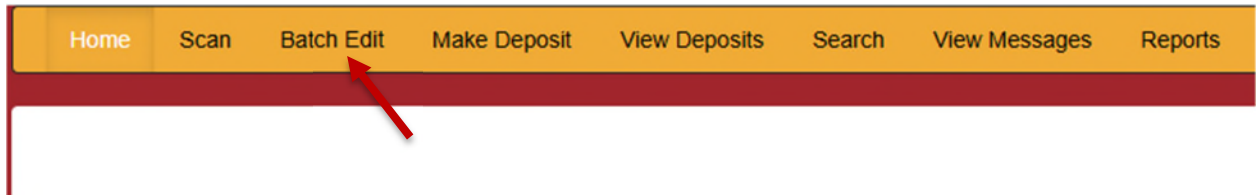


FIGURE 18: BATCH EDIT

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

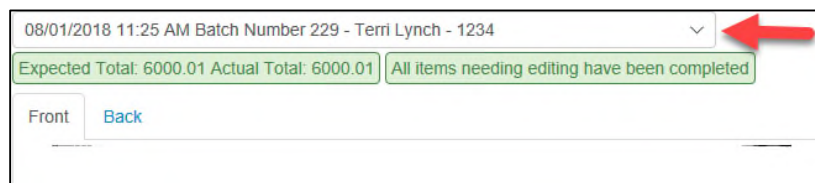


FIGURE 19: SELECT BATCH

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

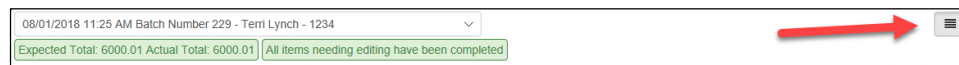


FIGURE 20: EDIT BUTTON

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

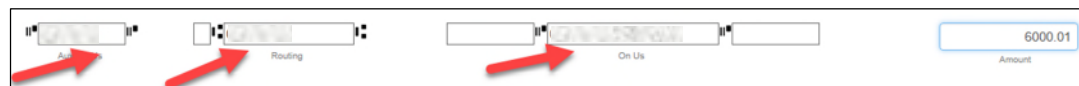


FIGURE 21: AMOUNT FIELD

5. Click **Save**.

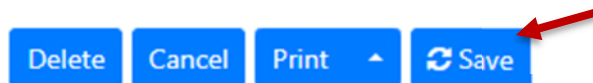


FIGURE 22: SAVE OPTION

Keying In a Dollar Amount

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

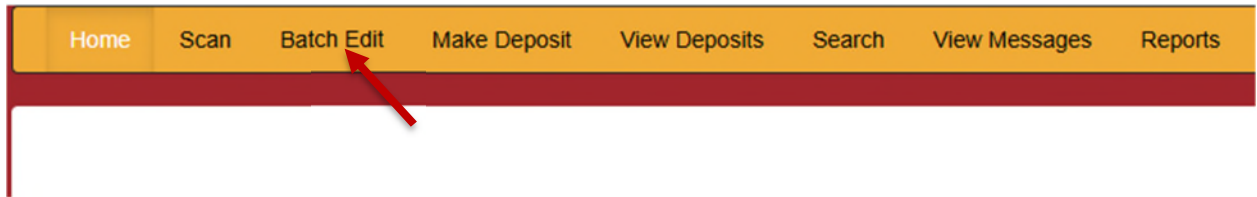


FIGURE 23: BATCH EDIT

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

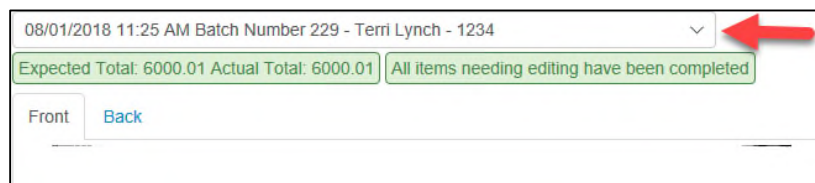


FIGURE 24: SELECT BATCH

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

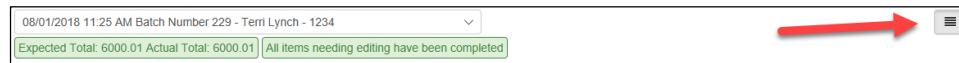


FIGURE 25: EDIT BUTTON

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**.

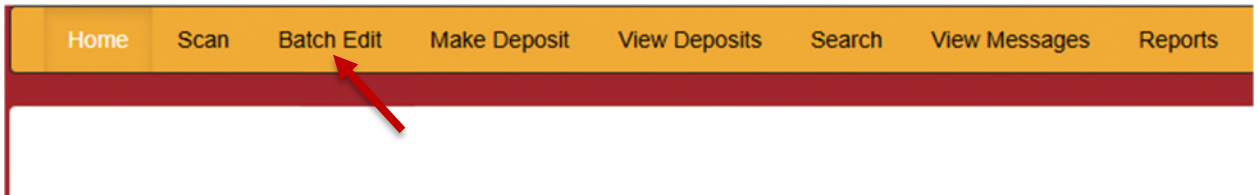
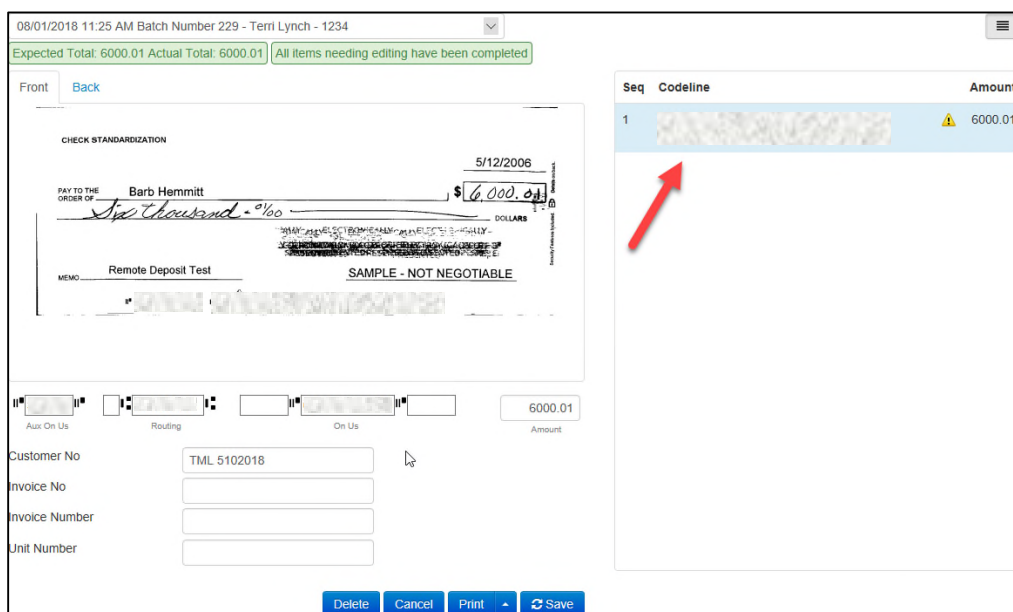


FIGURE 28: BATCH EDIT

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



The screenshot displays the 'Batch Edit' interface. On the left, there is a check image with the following details:

- DATE: 5/12/2006
- PAY TO THE ORDER OF: Barb Hemmitt
- AMOUNT: \$6,000.01
- MEMO: Remote Deposit Test
- STATUS: SAMPLE - NOT NEGOTIABLE

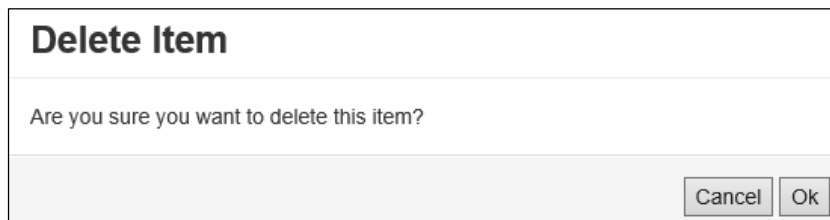
 Below the check image are fields for 'Customer No' (TML 5102018), 'Invoice No', 'Invoice Number', and 'Unit Number'. At the bottom are buttons for 'Delete', 'Cancel', 'Print', and 'Save'.

On the right, there is a table titled 'Seq Codeline Amount'. The first row is highlighted with a red arrow:

Seq	Codeline	Amount
1		6000.01

FIGURE 29: ITEM LIST

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



The screenshot shows a 'Delete Item' confirmation dialog box. It contains the text 'Are you sure you want to delete this item?' and two buttons at the bottom: 'Cancel' and 'Ok'.

FIGURE 30: CONFIRMATION

Deleting a Batch

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

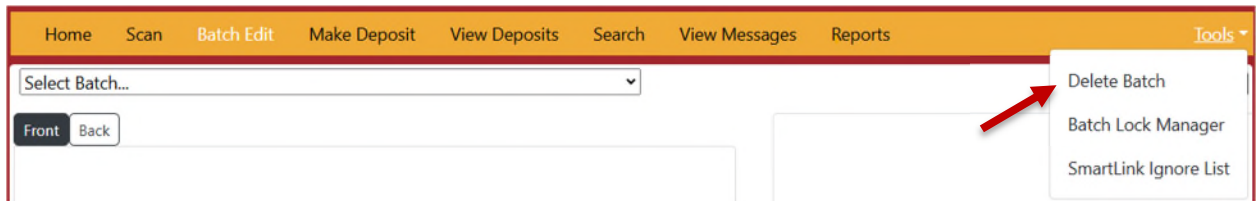


FIGURE 31: DELETE BATCH OPTION UNDER TOOLS

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

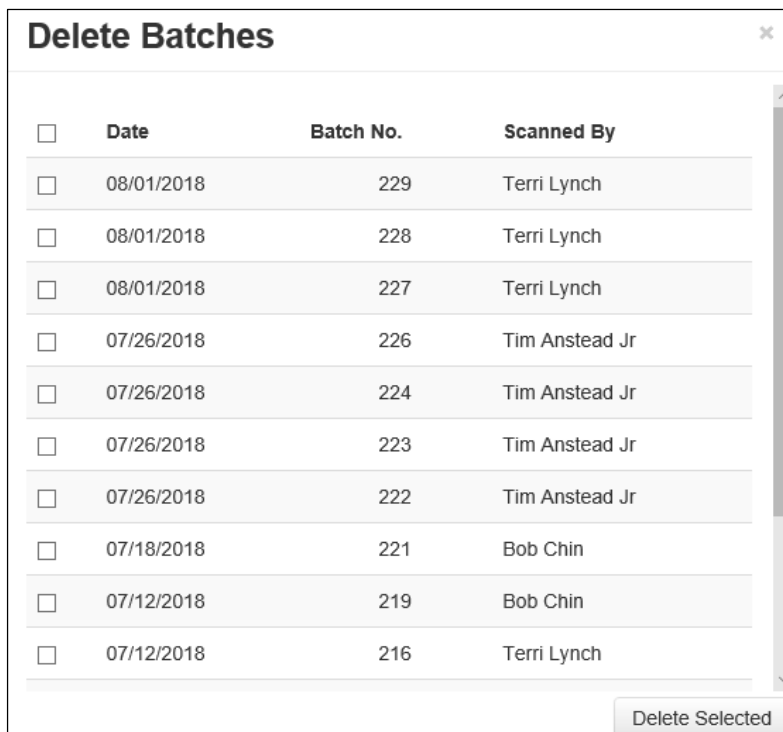


FIGURE 32: DELETE BATCHES

3. Select **OK**.

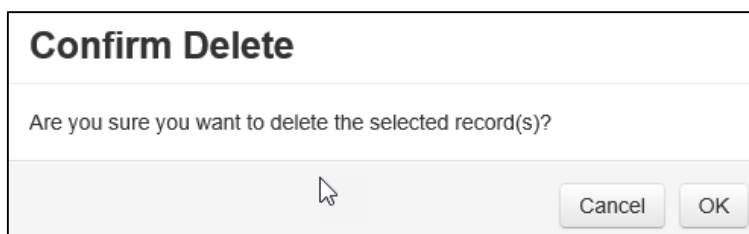


Figure 33: Confirm Delete

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.

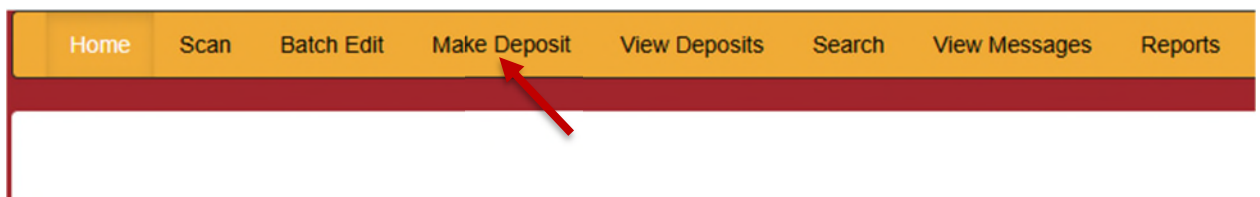
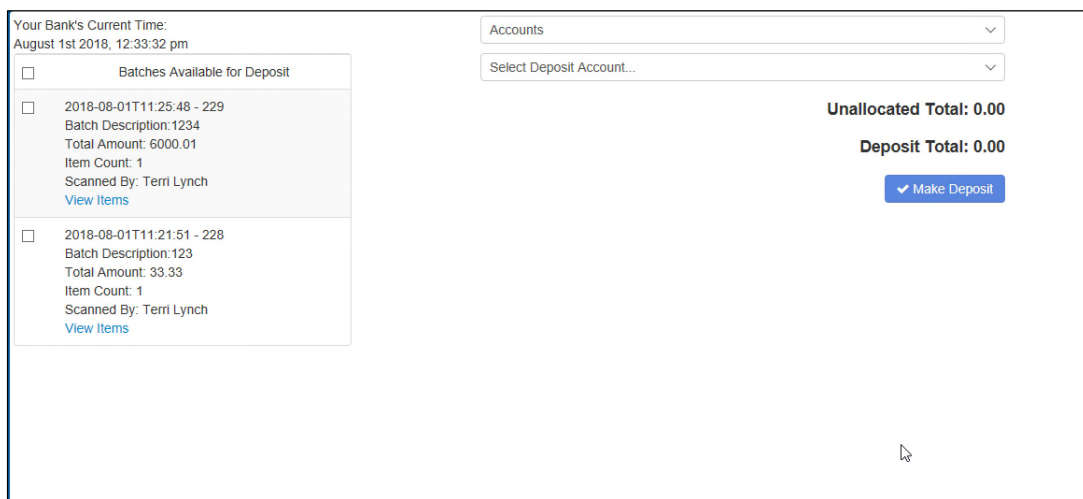


FIGURE 34: MAKE DEPOSIT LINK

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

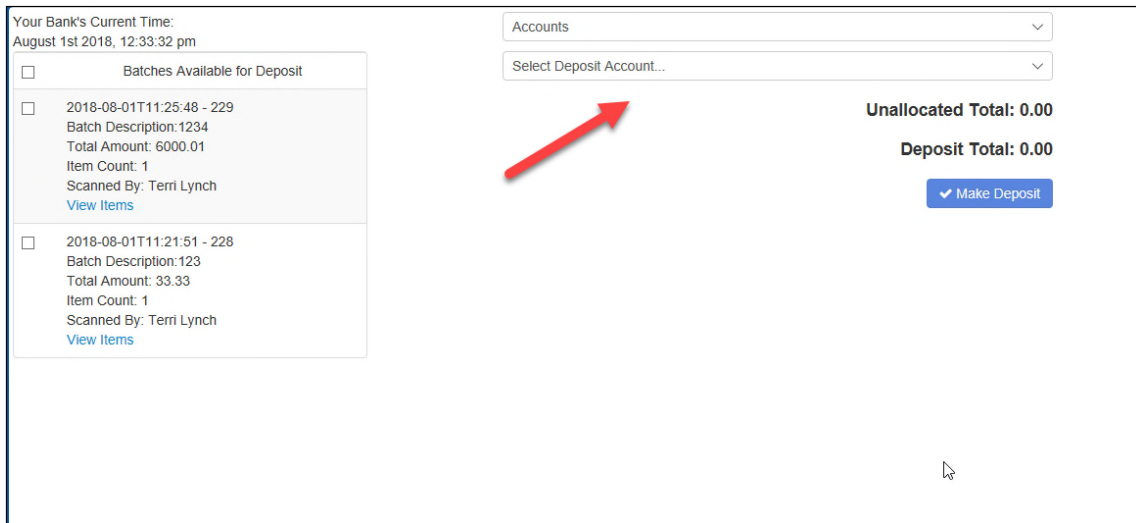

 A screenshot of the 'Batches Available for Deposit' screen. On the left, under the heading 'Batches Available for Deposit', there is a list of two batches, each with a checkbox:

- ☐ 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 screen, there are two dropdown menus: 'Accounts' and 'Select Deposit Account...'. Below these, the 'Unallocated Total: 0.00' and 'Deposit Total: 0.00' are displayed. At the bottom right, there is a blue button with a white checkmark and the text 'Make Deposit'.

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.



Your Bank's Current Time:
 August 1st 2018, 12:33:32 pm

☐ Batches Available for Deposit

☐ 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

Accounts

Select Deposit Account...

Unallocated Total: 0.00

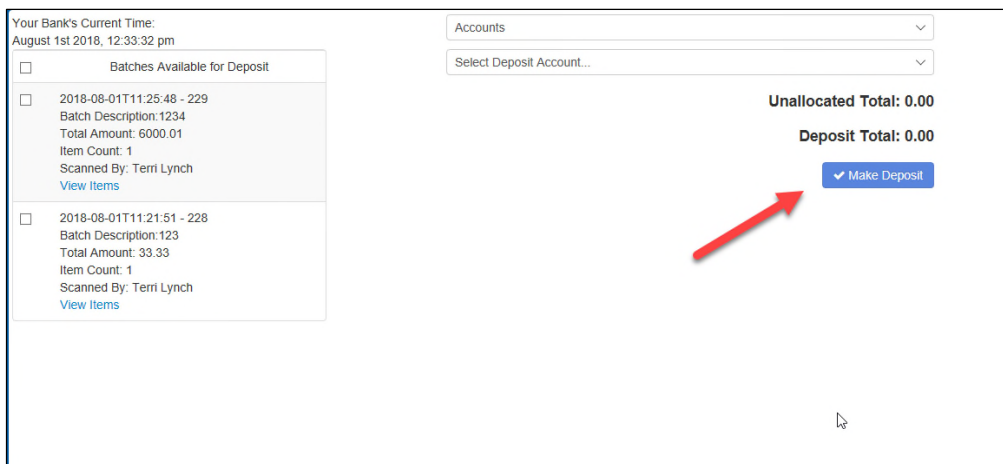
Deposit Total: 0.00

[✓ Make Deposit](#)

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).



Your Bank's Current Time:
 August 1st 2018, 12:33:32 pm

☐ Batches Available for Deposit

☐ 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

Accounts

Select Deposit Account...

Unallocated Total: 0.00

Deposit Total: 0.00

[✓ Make Deposit](#)

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**.

Deposit Completed

Deposit Confirmation No: 7390223

Total Items: 1

Total Amount: 33.33

[Deposit Report](#)
[Deposit Report With Images](#)

✓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).

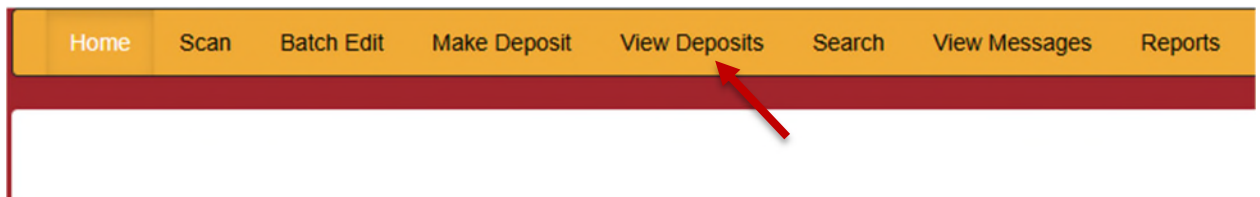
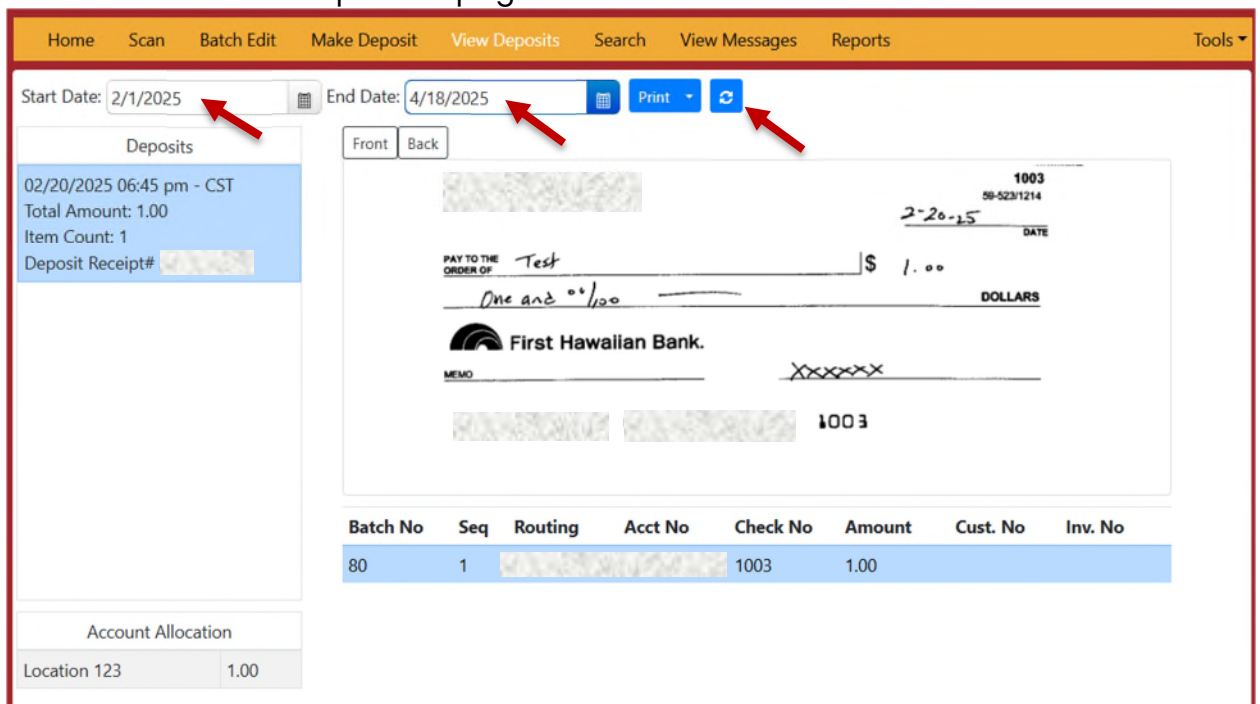


FIGURE 39: VIEW DEPOSITS LINK

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.



Start Date: 2/1/2025 End Date: 4/18/2025

Deposits

02/20/2025 06:45 pm - CST
Total Amount: 1.00
Item Count: 1
Deposit Receipt#

Front Back

1003
08-023/1214
2-20-25
DATE

PAY TO THE ORDER OF Test \$ 1.00
One and 00/100 DOLLARS

First Hawaiian Bank.

MEMO XXXXXX

1003

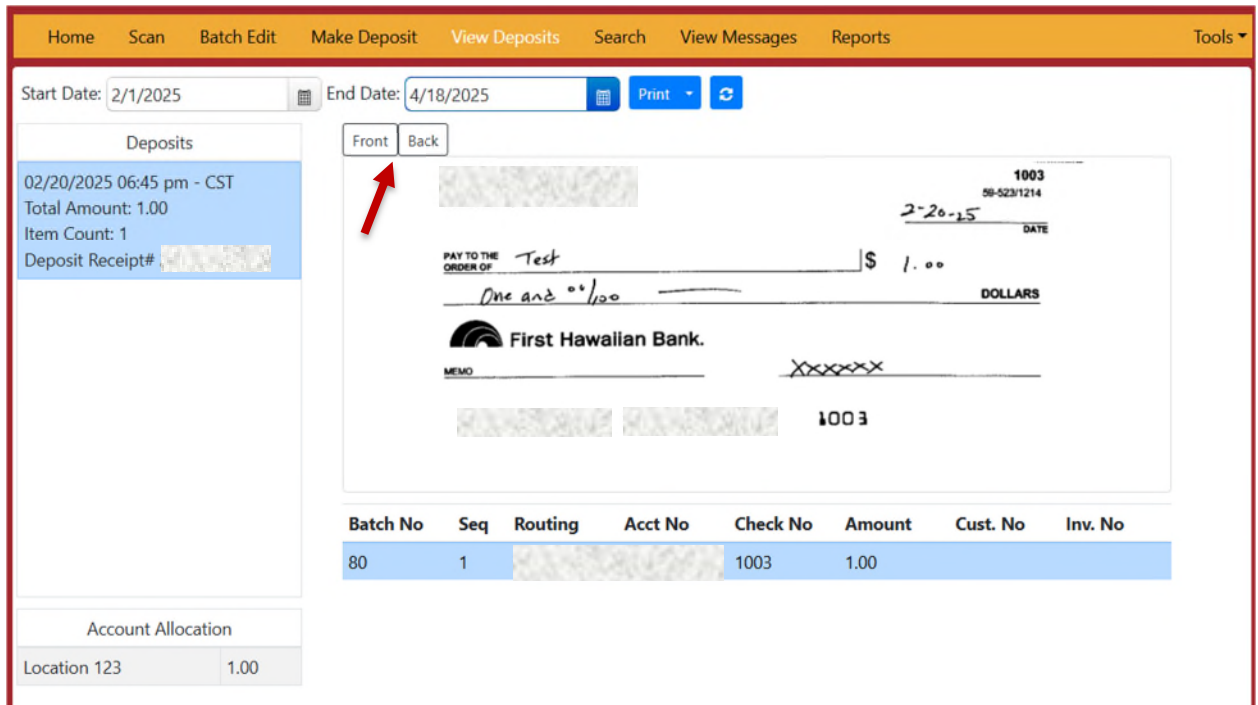
Batch No	Seq	Routing	Acct No	Check No	Amount	Cust. No	Inv. No
80	1			1003	1.00		

Account Allocation

Location 123	1.00
--------------	------

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' interface. 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' sidebar shows a list of deposits, with the selected one dated 02/20/2025 at 06:45 pm - CST, for a total amount of 1.00. Below this is an 'Account Allocation' section showing 'Location 123' with an amount of 1.00. The main area features a check image with 'Front' and 'Back' tabs at the top. A red arrow points to the 'Front' tab. The check is from 'Test' for \$1.00, dated 2-26-25, and includes the First Hawaiian Bank logo and a MICR line. 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			1003	1.00		

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

Printing Images of Items

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

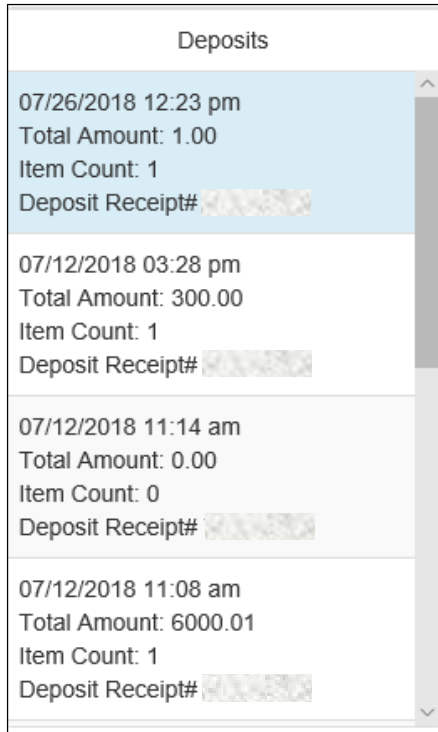


FIGURE 42: VIEWING DEPOSIT ITEMS

2. 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.

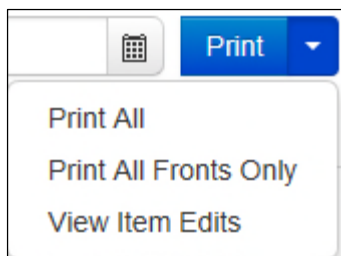


FIGURE 43: PRINTING OPTIONS

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.

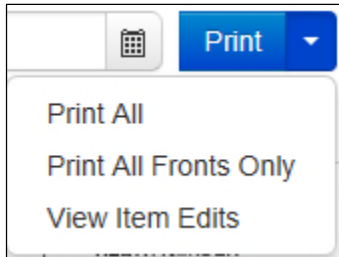


FIGURE 44: VIEW ITEM EDITS OPTION

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

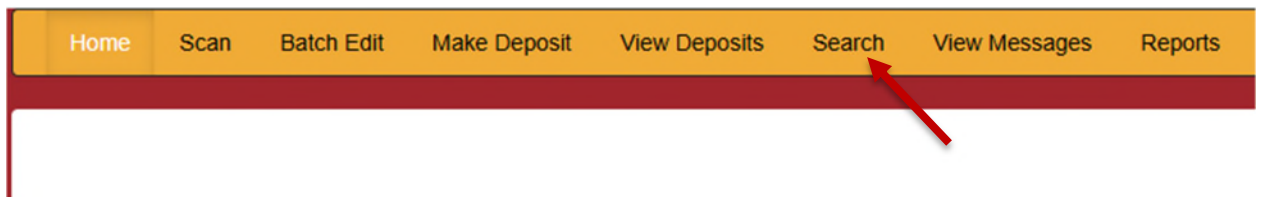
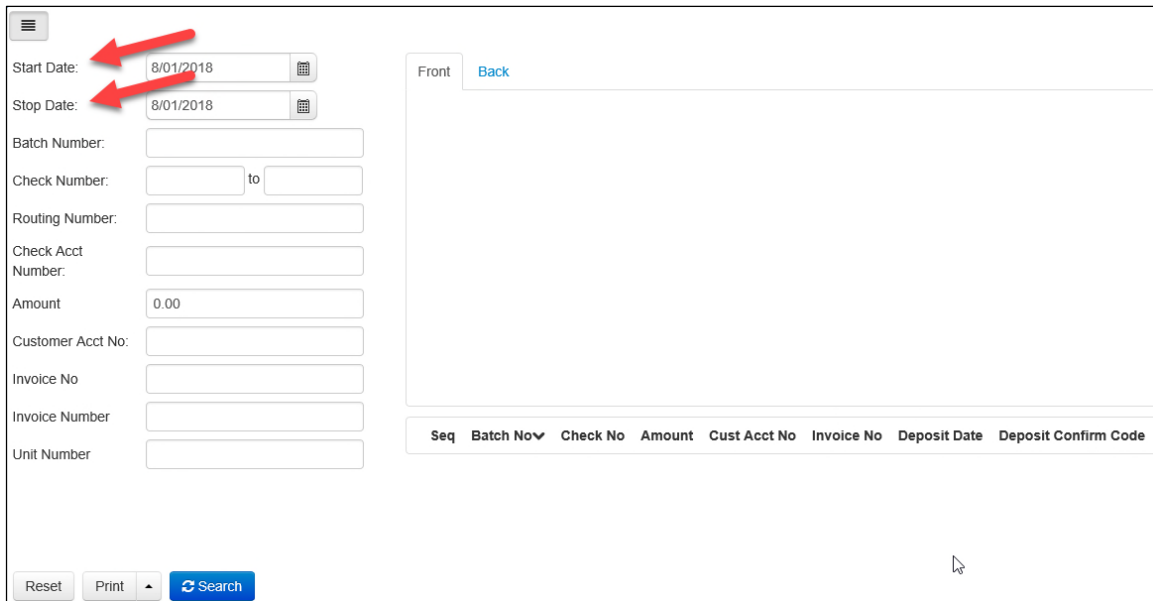


FIGURE 45: SEARCH OPTION

- 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.



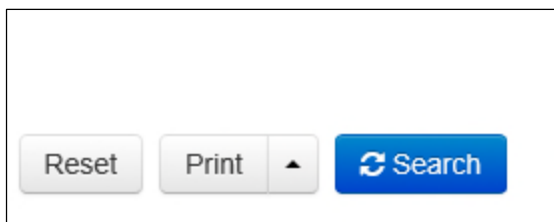
The screenshot shows a search criteria form with the following fields:

- Start Date: 8/01/2018 (with a calendar icon)
- Stop Date: 8/01/2018 (with a calendar icon)
- Batch Number: [text input]
- Check Number: [text input] to [text input]
- Routing Number: [text input]
- Check Acct Number: [text input]
- Amount: 0.00
- Customer Acct No: [text input]
- Invoice No: [text input]
- Invoice Number: [text input]
- Unit Number: [text input]

At the bottom of the form are buttons for Reset, Print, and Search. The Search button is highlighted in blue. To the right of the form is a table with columns: Seq, Batch No, Check No, Amount, Cust Acct No, Invoice No, Deposit Date, and Deposit Confirm Code. The table is currently empty.

FIGURE 46: SEARCH CRITERIA

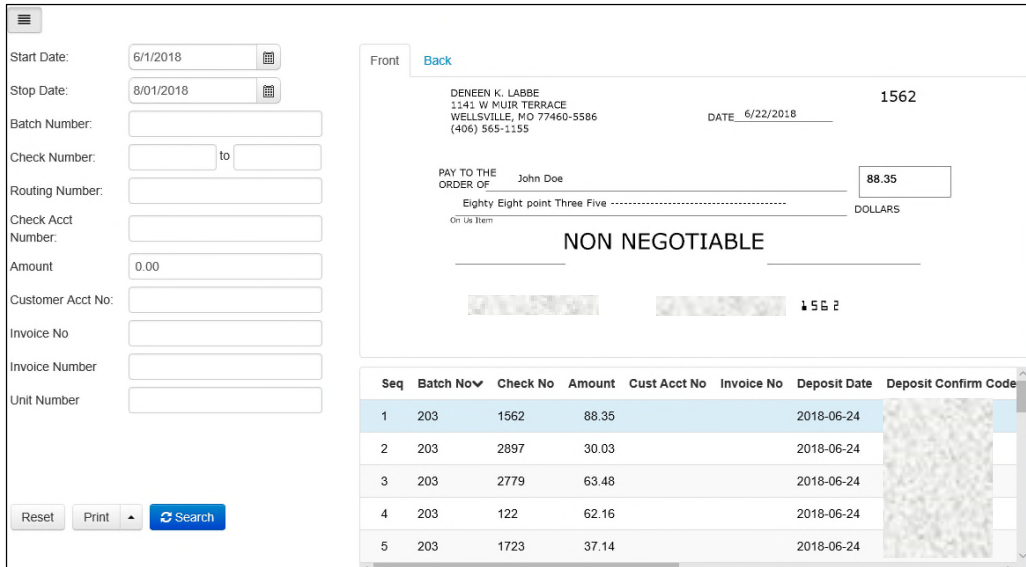
- Select the **Search** link from the bottom of the page.



This close-up shows the bottom of the search criteria form with three buttons: Reset, Print, and Search. The Search button is highlighted in blue and has a magnifying glass icon.

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.

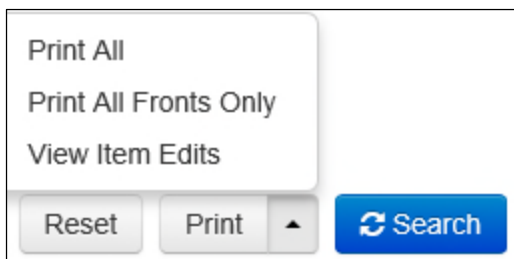


The screenshot shows the RDN application interface. On the left, there are input fields for Start Date (6/1/2018), Stop Date (8/01/2018), Batch Number, Check Number, Routing Number, Check Acct Number, Amount (0.00), Customer Acct No, Invoice No, Invoice Number, and Unit Number. Below these fields are buttons for Reset, Print, and Search. On the right, there is a preview of a check from DENEEN K. LABBE, dated 6/22/2018, for \$88.35. Below the check preview is a table of search results.

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

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.



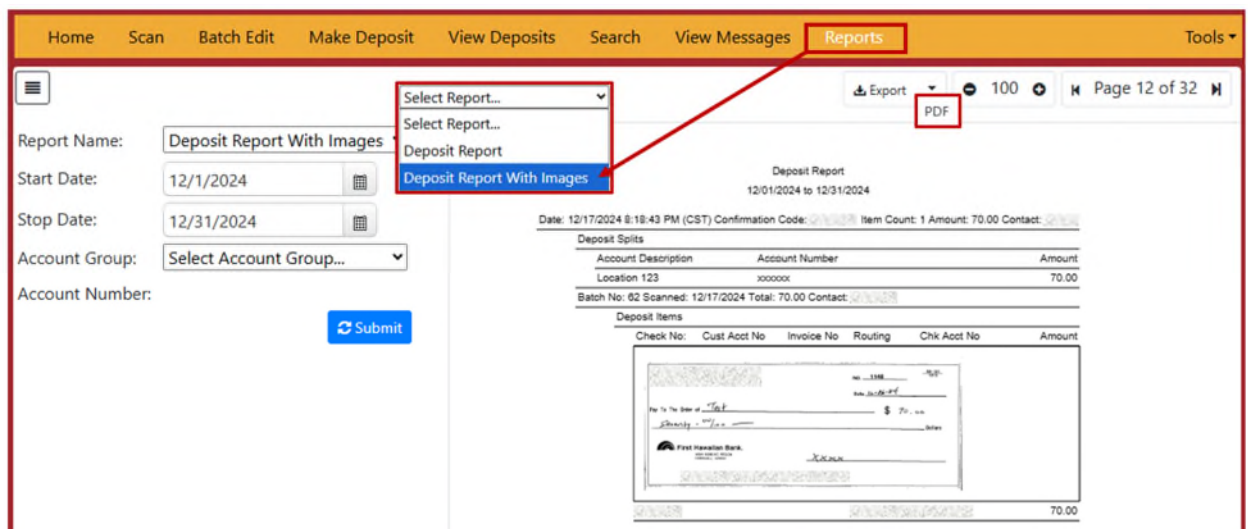
The screenshot shows the Print Options menu. It has three options: Print All, Print All Fronts Only, and View Item Edits. Below the menu are buttons for Reset, Print, and Search.

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.

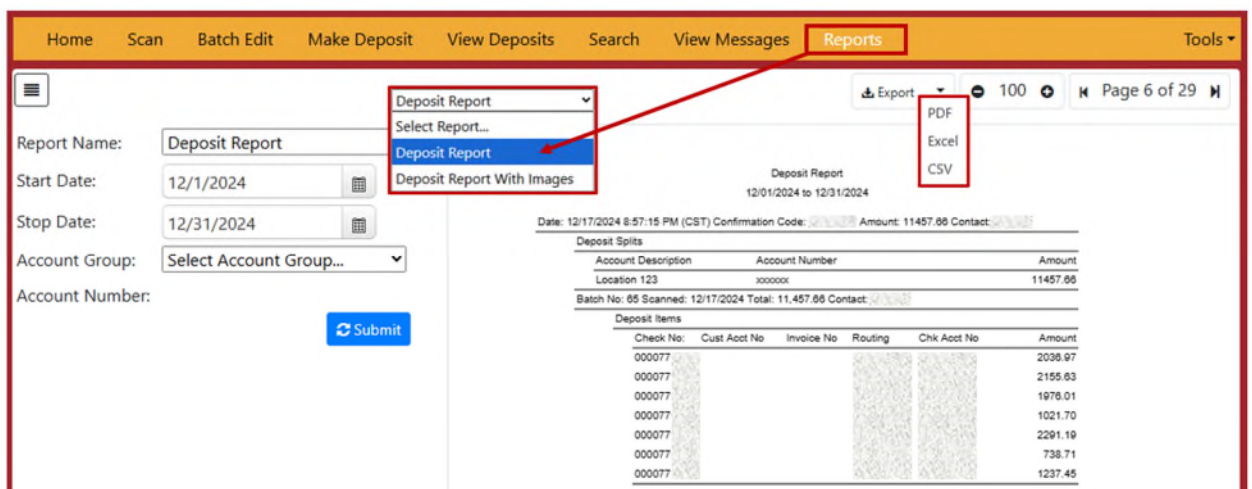
Deposit Reports

1. Click on **Reports** from the top menu.
2. From the Report Name dropdown, select either **Deposit Report** or **Deposit Report with Images**.
3. Enter in the date range and click **Submit**.
4. View the report on the right of the screen.
5. You may download the report(s) by clicking on **Export** and selecting your preferred file type.
 - a. The Deposit Report with Images can be downloaded as a **PDF** file.
 - b. The Deposit Report (with no images) can be downloaded as a **PDF**, **Excel File**, or **CVS** file.



The screenshot shows the 'Reports' section of the First Hawaiian Bank interface. The 'Report Name' dropdown is set to 'Deposit Report With Images'. The 'Start Date' is 12/1/2024 and the 'Stop Date' is 12/31/2024. The 'Account Group' is 'Select Account Group...' and the 'Account Number' is empty. The 'Submit' button is visible. The report preview on the right shows a deposit report for 12/01/2024 to 12/31/2024, with a total amount of 70.00. The 'Export' button is highlighted, and the 'PDF' option is selected in the dropdown menu.

Account Description	Account Number	Amount
Location 123	xxxxxxx	70.00



The screenshot shows the 'Reports' section of the First Hawaiian Bank interface. The 'Report Name' dropdown is set to 'Deposit Report'. The 'Start Date' is 12/1/2024 and the 'Stop Date' is 12/31/2024. The 'Account Group' is 'Select Account Group...' and the 'Account Number' is empty. The 'Submit' button is visible. The report preview on the right shows a deposit report for 12/01/2024 to 12/31/2024, with a total amount of 11,457.66. The 'Export' button is highlighted, and the 'PDF', 'Excel', and 'CSV' options are visible in the dropdown menu.

Account Description	Account Number	Amount
Location 123	xxxxxxx	11457.66

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CSV

1	Deposit Report from 12/1/2024 to 12/31/2024						
2							
3	Deposit Summary:						
4							
5	Date	ConfirmationCode	TotalAmount	CreatedBy			
6	2024-12-23T19:46:14		\$1.25				
7	2024-12-23T19:34:26		\$1.07				
8	2024-12-23T19:28:44		\$1.07				
9							
10							
11	Deposit by Account(s):						
12							
13	DepositId	AccountDescription	AccountNumber	Amount			
14		Location 345	xxxxxx	\$1.25			
15		Location 345	xxxxxx	\$1.07			
16		Location 345	xxxxxx	\$1.07			
17							
18							
19	Deposit by Batches:						
20							
21	DepositId	BatchNumber	Created	TotalAmount	Contact	Description	
22		78	2024-12-23T19:43:29	\$1.25		6541	
23		77	2024-12-23T19:30:46	\$1.07		78910	
24		76	2024-12-23T19:28:22	\$1.07		54321	
25							
26							
27	Deposit by Items:						
28							
29	BatchNumber	DepositId	CheckNumber	CustAccountNumber	InvoiceNumber	Routing	AccountNumber Amount
30	78		001151	147852	122424		\$1.25
31	76		001150				\$1.07
32	77		001152	122324abc	111222		\$1.07