

# Fulton Bank Customer Guide

## Remote Deposit Capture (RDC)

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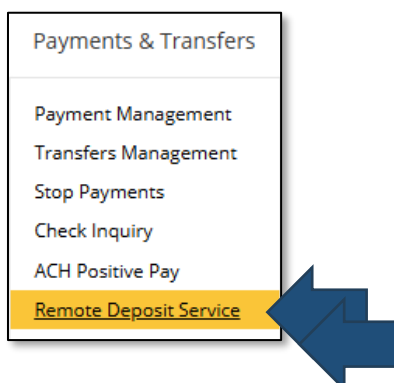
## Login Instructions

There are two ways to access the Remote Deposit portal. Single Sign On (SSO) through BOSS or through a login link directly on the Remote Deposit portal. Proceed to the [SSO instructions](#) if accessing the portal through BOSS, or the [Direct Login instructions](#) if logging in with a separate username and password.

### Single Sign-On

Single Sign-On allows the user to access the Remote Deposit portal directly through their BOSS online banking. This is a simple way to access the portal without having to use multiple usernames and passwords to access different services.

1. Log into **BOSS** if not already there.
2. Select the **Payments & Transfers** tab and then **Remote Deposit Capture**. This will re-direct the user to the Main Dashboard of the Remote Deposit Capture service so you can begin making deposits.



**Accessing the portal for the first time? Update the security questions for your profile before proceeding.** This will assist with self-managing your profile for password resets if needed.

1. Select the dropdown next to your username in the top right corner.
2. Select My Settings.
3. Create and Update the Secret Question and Answer
4. Select the Authorized Caller Identification Phrase and update the Response

### Direct Sign-On

If Single Sign-On is not set up and the user is accessing the portal directly through the Remote Deposit site, the following steps walk through how to access the portal directly.

1. Go to the [Remote Deposit Login page](#) if not already there.
2. Enter your login credentials.

**Remote DepositCapture**

**FDIC** FDIC-Insured - Backed by the full faith and credit of the U.S. Government

Please enter your login information and click the 'Log In' button to access your account.

User Name

Password

Company

Log In



**Accessing the portal for the first time? Update the security questions for your profile before proceeding.** This will assist with self-managing your profile for password resets if needed.

5. Select the dropdown next to your username in the top right corner.
6. Select My Settings.
7. Create and Update the Secret Question and Answer
8. Select the Authorized Caller Identification Phrase and update the Response

## Main Dashboard Page

The Main Dashboard serves as the landing page – or the page that populates once logging into the portal. The user can access all services from this dashboard, such as deposit processing, user maintenance, and deposit reporting.

There are different sections on the Main Dashboard page to look out for:

- **Overview:** This section contains messages relating to the service, such updates, holiday processing, and downtime alerts.

**Overview**

Configure the dashboard display by clicking the settings icon.

**Welcome**

Monday, December 22, 2025

You are currently logged in to the Fulton Bank online system.

Your previous login was on 12/19/2025 at 9:27 AM CT.

**News**

↑ 10/29/2025

Google Chrome and Microsoft Edge have introduced a new security feature called **Local Network Access Restrictions**, which may impact the functionality of our Remote Deposit scanning solutions.

**What to Expect**

When initiating a scan, both browsers will display a prompt asking whether to allow or block access to the local network. If this prompt is ignored or blocked, scanning will fail. **To ensure uninterrupted service, users must select Allow when prompted. Avoid clicking Block or closing the prompt, as this will prevent the scanner from functioning.** Please note that repeatedly dismissing the prompt (clicking "X") may automatically

- **Current Transaction Summary:** This section lists where deposit batches are in the various stages of processing.
  - **Approved:** Batches that are still waiting to be processed.
  - **Processed:** Batches that have been processed and have either been sent to the bank or are going to be sent to the bank for processing.
  - **Voided:** Items that have been voided from scanned batches prior to processing.

Current Transaction Summary				
<p>Below is a summary of the previous 60 days of transaction activity as of 10/23/2025, organized by status. Hover over the status to view its definition. Selecting a status link will navigate you to a report of all transactions of that type, where you may adjust the date as necessary, filter the data, save, export, and/or print the activity.</p>				
Status	Debit Count	Debit Amount	Credit Count	Credit Amount
Approved				
Processed				
Collected				
Awaiting Capture				
Awaiting Approval				
Declined				
Voided				

## Deposit Processing



**Prior to using the Remote Deposit service, it is important to keep the following items in mind.**

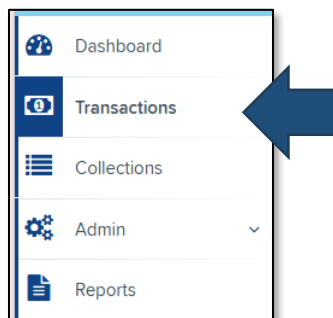
- **Deposits can be made until 8pm ET each business day for next day deposit.** Any checks deposited after this time or on a weekend or holiday will be processed the first business day that follows.
- **Only US checks can be deposited through this service.** These items will need to be brought to a branch for processing.
- **Returned checks **CANNOT** be processed through the Remote Deposit Service** as these items will be flagged as duplicate. These items will need to be brought to a branch for processing.

- Users making a deposit will get an email notification to the email associated with their login for the following:
  - **Successful Deposit:** Sent to Transaction Processing. No further action needed
  - **Deposit rejected:** Entire batch was rejected. User should log back into the system to review and determine why the entire batch was rejected.
  - **Rejected Items in Batch:** Certain item(s) within the batch were rejected. User should log back into the system to review and determine item(s) that were rejected and next steps if needed.
  - **Needs Rescan:** Item(s) within the batch need to be rescanned. You can view the items to determine which need to be rescanned and then rescan the item and replace the image.

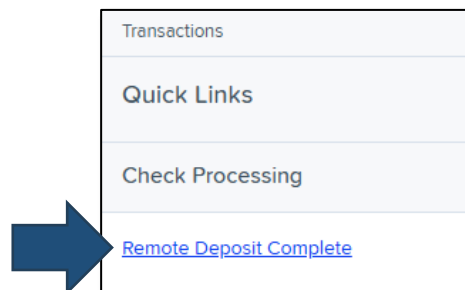
- **Processed with Adjustment:** Entered totals do not match the scanned amounts and deposit has been adjusted accordingly. User should log back into the system to determine what item(s) were adjusted and next steps if needed.
- **Duplicate Items in Batch:** there are duplicate checks within the batch and the system will not allow them to go through twice.

## Making a Deposit

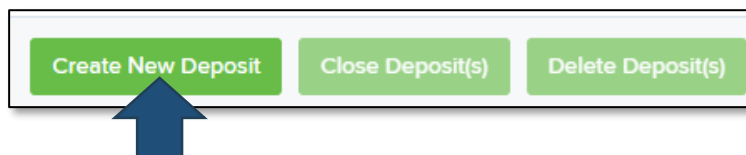
1. Select **Transactions** from the left hand-side of the Main Dashboard.



2. Select **Remote Deposit Complete** under Check Processing.



3. Click **Create New Deposit** in the bottom right-hand corner.



4. Enter the deposit details:

### Create New Deposit

**Location \***  
Headquarters

**Deposit Name \***  
09:47:43.9013223 12/22/2025 Deposit

**Number Of Checks \***

**Total Amount \***  
\$

- a. **Location:** Account the deposit is going into. If there are multiple accounts, select the proper account from the drop down provided.
  - b. **Deposit Name:** This will be the name shown on the report within Remote Deposit. Leave as is.
  - c. **Number of Checks:** The total number of checks being scanned for this batch.
  - d. **Total Amount:** Add up the dollar amount of all the checks.
5. Select **Create**.



6. Place the checks in the scanner to begin scanning.
- a. If using a **single-feed scanner**, the checks should be placed one by one in the scanner so the device can pull each check in individually.
  - b. If using a **multi-feed or batch scanner**, place multiple check items in the carriage with the smallest checks in the front for the scanner to begin pulling in the check items.
  - c. *Not sure which type of scanner is being used – reach out to your implementation specialist or the Cash Management Support team if needed!*
7. Once items are scanned, submit the deposit by clicking **Complete** in the lower right-hand corner.
8. After completing the deposit, place a checkmark next to the deposit on the Transaction page and select **Close Deposit**. This will submit the deposit for processing.

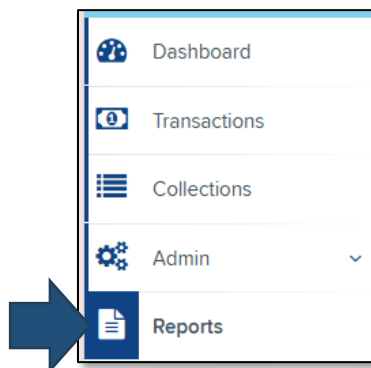




**It is recommended to hold onto check items for at least three months** in a secure locked location. After this time the checks should be properly shredded and destroyed.

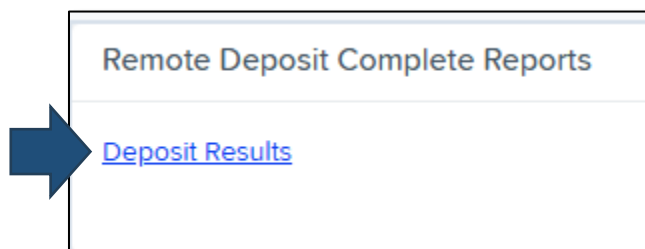
## Reports

Under the **Reports** tab, you can access reporting information of deposits created within the Remote Deposit portal. Select the Reports tab on the left hand side to get started.



## Deposit Results Report

The Deposit Results Report is a live report that will show the information of a report both while it is in progress and once it has been processed. Select the **Deposit Results** link on the right hand side of the Reports page to view the report.



By changing search criteria, you can search deposits that have been made through the Remote Deposit Capture.

**Deposit Results Search** ❗

This page displays a list of the deposits made via Remote Deposit.

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**Location**

.....

**Quick Pick**

Today ▾

**Start Date**

Aug 22, 2025 📅

**Start Time**

12:00 AM ▾

**End Date**

Aug 23, 2025 📅

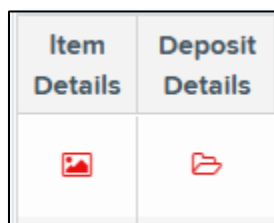
**End Time**

12:00 AM ▾

Get Deposits

From the results, you can see two types of reports:

- **Item Details:** You can see the individual items that were included in the deposit, such as check amount, date of the check, routing number on the check, and last four of the account the check was written from. You can also see the image of the check, both front and back. This is also a good place to view the status of a deposit.
- **Deposit Details:** You can see details related to the deposit, such as who submitted the deposit or why an adjustment was made.

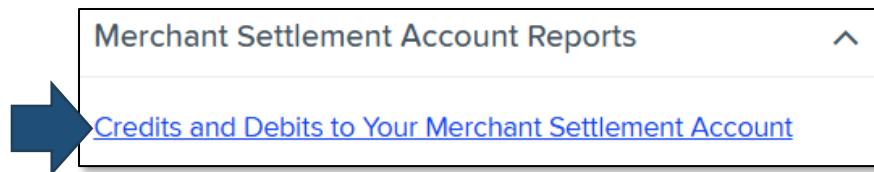


## Credits and Debits to Your Merchant Settlement Account Report

The **Credits and Debits to Your Merchant Settlement Account Report** will provide a PDF download of all checks in a single report. This report will include all images of the checks, front and back, in one single report rather than having to pull them individually.

**Please note** that this report will only populate once the deposit has processed overnight. This report will also not include any check items that were rejected in the check batch.

To view this report, select the **Credits and Debits to Your Merchant Settlement Account Report** link on the bottom right of the reports page.

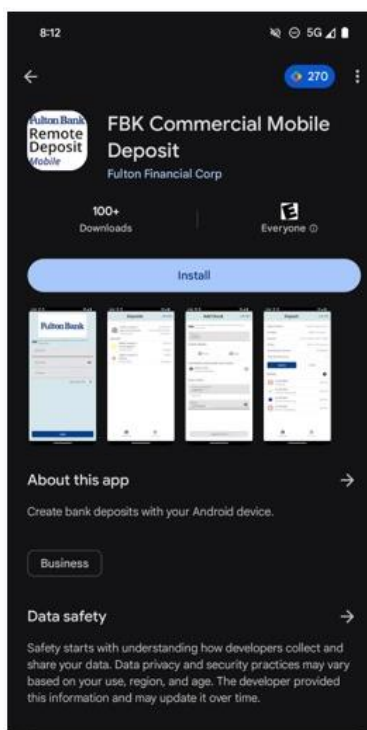


## Mobile Add-On

The Mobile App for Remote Deposit is a separate service that will allow a user to take photos of checks for deposit directly on their smart phone. If you have also requested to have the Mobile Add-on to your regular desktop Remote Deposit Service, you will need to download the following app from your App Store.

**Note:** If you did not request this at time of Implementation then you will need to contact our Cash Management Support team to add this to your service, along with the appropriate Mobile fees.

1. Within your phone's app store, search for the following application: **FBK Commercial Mobile Deposit**



2. To log into the App, use the same credentials as used for the desktop version. **Note that this is a separate login from BOSS online banking.** Please reach out to Cash Management Support should login credentials be needed.

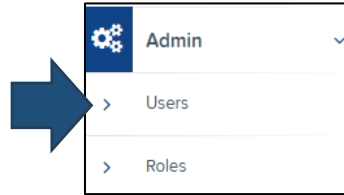
Unlike the desktop version, the mobile app will **only allow one check per deposit.** Keep that in mind if trying to deposit a full batch of checks.

## User Setup – RDC Admin only function

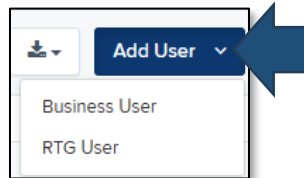
The administrator for the Remote Deposit Capture Service also has the authority to add, delete and edit user(s) permissions as needed. Follow the steps below to make changes to users as necessary.

### Add User

1. Log into Remote Deposit if not already there.
2. Select **Admin** from the left menu and select **Users**.



3. Click **Add User** and select **Business User** from the drop down.



4. Enter the following User Settings:

**Add User Settings**

Enabled
  Authorized Caller

**Full Name \***  

▲

Full Name is required

**User Name \***

**User Location**

**Cash Mgmt ID \***

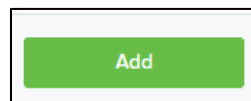
**Email Address**

- a. **Authorized Caller:** This allows the user to call in and receive assistance from Jack Henry directly when making deposits or troubleshooting issues.
- b. **Full Name:** First and last name of the user.

- c. **User Name:** Remote Deposit User Name for direct login purposes. If the user will be logging in via SSO, use the BOSS ID associated with this user.
  - d. **User Location:** Leave blank
  - e. **CashMgmt ID:** This is for **Single Sign On setups only** and should be the same USERID setup in BOSS for this user. If not, please enter the Username created above.
  - f. **Email Address:** This will be the email used for deposit confirmation emails.
5. Enable Privileges for the User:
- a. **Customer Service:** This gives the user access to service functionality within the service.
  - b. **Reports:** This gives the user access to reporting.

<input type="checkbox"/>	Customer Services
<input type="checkbox"/>	Reports

6. Click **Add** in the bottom right corner to proceed with initial setup.



7. A third column will now populate. Expand the Roles by clicking on the respective headers:
- a. **Roles within the Customer Service Privilege:**

Roles within the Customer Services Privilege		
Enabled	Role Name	Description
<input checked="" type="checkbox"/>	Credits & Debits PDF Report	Allows the user to view the Credits & Debits PDF report with check images for a batch.
<input checked="" type="checkbox"/>	Accounting - Corporate	All Reporting Functionality
<input checked="" type="checkbox"/>	RDC Admin	Remote Deposit Complete Administrator
<input checked="" type="checkbox"/>	RDC User	Remote Deposit Complete User

- i. **Credits & Debits PDF Report:** Allows the user to pull the PDF report of checks processed within the reporting portal.
  - ii. **Account – Corporate:** Allows the user to pull reports.
  - iii. **RDC Admin:** Allows the user to close deposits within the portal. Note that this does not give the user administrative privileges.
  - iv. **RDC User:** Allows the user to start a deposit in the portal.
- b. **Reports:** There no options under this field – skip to Locations.
  - c. **Locations:** The accounts that the user will be able to access.

Locations for this User		
Enabled	Location Name	Location Enabled
<input checked="" type="checkbox"/>		

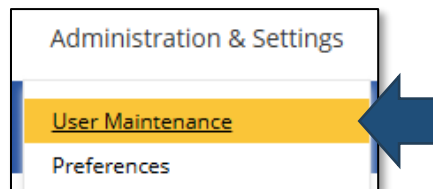
- A temporary password will generate. Copy and provide this temporary password to the user if the user will not be utilizing SSO to access the portal.
- Click **Update** to save.



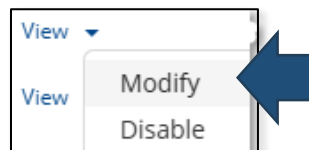
## Adding Single Sign-on

If the user will be accessing the portal through Single Sign-On through BOSS, additional setup will need to be completed within the BOSS portal to provide access to the link.

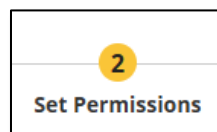
- Log into BOSS if not already there.
- Go to **Administration and Settings** and select **User Maintenance**.



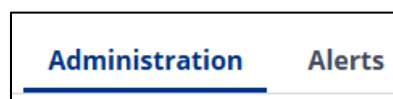
- Find the user and select the arrow under actions. Select **Modify**.



- Click on **Set Permissions (2)** at the top of the page.



- Click on the **Administration** tab.



6. Check the box for **Remote Deposit Capture** under Other Links.

**Other Links**

Select All

**Remote Deposit Capture**

View

7. Select **Update** at the bottom.

Update
Continue
Back



**Is the user going to access the portal outside of BOSS directly on the RDC website?** If so, the following information will need to be provided to the user for login:

**User Name**  
**Temporary Password**  
**Company**

## Support Needed?

If any further assistance is needed with the service, reach out to the Cash Management Support team or your personal Implementation Specialist for help.

Cash Management Support Email	Cash Management Support Phone
<a href="mailto:casupportffc@fultonbank.com">casupportffc@fultonbank.com</a>	866-943-8739 option 4