

User guide

Business Office Deposit
Overview Guide



Overview

Business Office Deposit (BOD) is a service which allows a user to scan all types of paper checks, including business to business checks and transmit the scanned images to BOK Financial for posting and clearing. With Business Office Deposit, BOK Financial can clear your customer's checks based upon images of the original items, instead of having to transport the original check all the way back to the bank for clearing.

The following chapter has been designed to help you better understand BOK Financials' Business Office Deposit product by further defining the following:

- Product Highlights & Benefits
- Understanding Checks and MICR Information
- Password Information
- License Information
- Pre-Log in Requirements

Product Highlights & Benefits

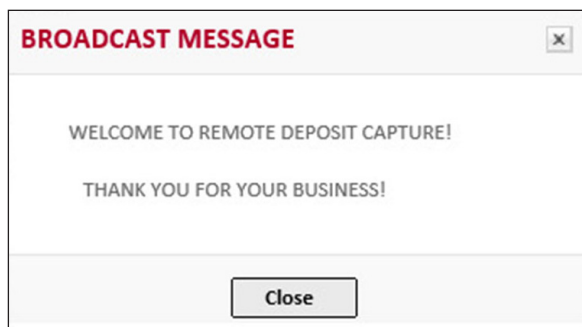
- **Deposit Review:** Access deposit reports at the corporate level. Or, view images and input information at remote locations.
- **Duplicate Item Verification:** Duplicate detection automatically identifies suspect items and allows you to view images of two items at once so you will know for sure if you have a duplicate item you are attempting to deposit.
- **Broadcast Message Communications:** Ability to communicate timely within Web application for maintenance downtimes, upcoming system updates along with special service announcements.
- **Consolidate Banking Relationships:** Deposits can be consolidated into your BOK Financial account regardless of where your offices are located – No Geographic Restrictions!
- **Improved Availability & Cash Flow:** No more trips to the bank! Deposits can be delivered to the bank via transmission, allowing you to take advantage of earlier availability deadlines.
- **Reduction in Deposit Delays:** Deposit deadlines are more certain; weather-related and other transportation slowdowns and accidents no longer impact delivery of your check deposits.
- **Reduced Costs:** Courier and transportation expenses related to check deposits can be eliminated or reduced.



Overview

Broadcast Message Communications

Receive timely communications at log in for maintenance downtimes, upcoming system updates and special service announcements.



Understanding Checks & MICR Information

BOD can be used to deposit a variety of negotiable items including:

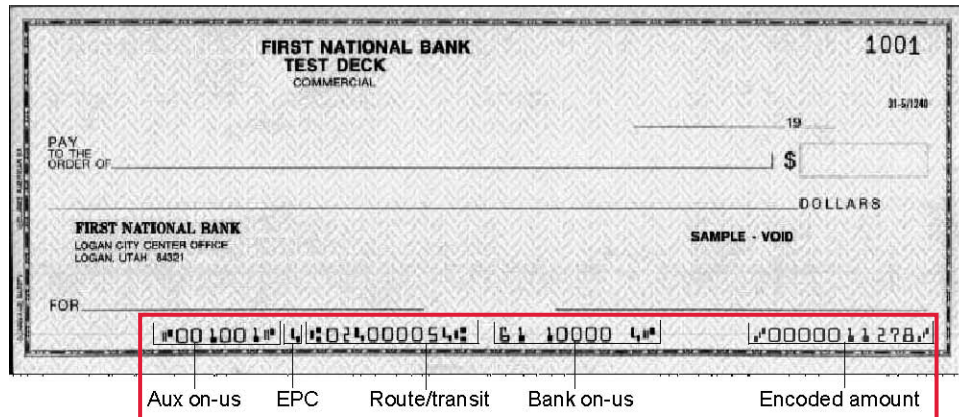
- **Personal checks**
- **Business checks**
- **Cashiers/Certified/Official checks**
- **Money orders**
- **Traveler's Checks**

As long as the negotiable item is MICR encoded with a valid 9-digit routing and transit number, it can be deposited using Business Office Deposit. (No foreign bank, including Canadian drawn checks.)

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MICR (Magnetic Ink Character Recognition)

At the bottom of every check is a line of characters encoded in magnetic ink. This line is called the “MICR line.” The pieces of information included in the MICR line may vary from check to check. The following image depicts a typical check, with the various parts of the MICR line labeled.



The following fields may appear in the MICR line of a business check:

FIELD	SYMBOL	DESCRIPTION
Aux on-us Number	■	This is usually the check number. It is often included on commercial checks, but never on personal checks. The format of this field varies, and may contain numbers, spaces, and dashes. It is denoted by the on-us symbol. The on-us symbol is displayed as a forward slash (/) in the item grid. You must enter a capital O or a forward slash (/) in place of the on-us symbol. The on-us symbol does not have to be included in the scanned value for this field.
EPC Number	None	This is a code assigned to the item if it has previously been processed electronically. This is usually blank, but if present, it appears between the aux on-us number and route/transit number.
Route/Transit Number	■ ■	This is the eight- or nine-digit route/transit number for the bank. This field is required. Eight-digit route/transit numbers are allowed only for deposit slips. Monetary items must have a nine-digit route/transit number. The route/transit number starts with a 0, 1, 2, or 3 and may contain only numbers, unless it is an eight-digit route/transit number, in which case it may contain a dash (entry of the dash is optional). It is denoted by the routing symbol. The routing symbol does not have to be included in the scanned value for this field.
Bank on-us Number	■	This includes the account number and in some cases the check number. Account numbers included in the bank on-us field vary in format, and may include numbers, spaces, or dashes. Enter the account number exactly as it appears on the item. It is denoted by the on-us symbol. The on-us symbol is displayed as a forward slash (/) in the item grid. You must enter a capital O or a forward slash (/) in place of the on-us symbol.

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Changing Your Password

First Time Users: If this is the first time the login ID has been used, the password change screen will automatically appear and you will be prompted to change your password.

1. Enter your Old Password, New Password and New Password again for confirmation purposes.
2. Click 'Save All User Preferences Changes'.

CHANGE PASSWORD

To change your password, please complete all fields below.

Old Password	<input type="text"/>
New Password	<input type="text"/>
Confirm New Password	<input type="text"/>

Ongoing Users: If your existing password has expired or you have locked yourself out of the program, a message appears to inform you that your password has expired and asks you if you would like to change it now. In either situation, your password must be changed in order to log in to the application in the future.

1. At the password change prompt, click 'Yes.' The Change Password window appears.
2. Enter your current password in the Old Password field.
3. In the New Password and Confirm Password fields, enter a new password. You will use this password every time you log in to Business Office Deposit.
4. Click 'OK'.

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Lock Outs: At times, you may lock yourself out of Business Office Deposit due to one of the following reasons:

- Entering the incorrect customer login more than three (3) times.
- Entering the incorrect password more than three (3) times.

In the event you have been locked out of Business Office Deposit, please contact Treasury Client Services to have your User ID and Password reset.

Password Tips:

- Passwords must be changed every 90 days. You will begin receiving reminder notifications 5 days prior to your password expiration date.
- Each password must be a minimum of 8 characters and a maximum of 15 characters long and should contain at least one (1) special character and two (2) numeric values.
- A previous password may only be used every 900 days (2 yrs 5 months).
- Each user will be asked to change their password upon initial login.

Log-In

Before logging in to Business Office Deposit for the first time, each user should have completed the following steps:

- **System Requirements Verified.** System requirements have been verified on all workstations scheduled to install the Business Office Deposit software.
- **Received an Email or US Mailed Letter with User Name & Password Information.** Welcome and Business Office Deposit Quick Install Guide email has been received.
- **Software Configurations have been Completed.** Using the information in the above documents, follow the steps to successfully access Business Office Deposit. Your Cash Management Consultant can assist you, if needed.
- **Check Scanner was Successfully Installed.** After the configurations were completed, your Cash Management Consultant assisted you with installing your scanner.
- **Making a Deposit.** Contact your Cash Management Consultant to assist you in making your first deposit via Business Office Deposit.