



CLEAR ECD

USER'S GUIDE

Rev. 08/01/09

Clear**ECD**





SYSTEM DESIGN AND INTENDED FUNCTIONALITY

Clear ECD is the most reliable and versatile Electronic Check Deposit service on the market today. This system will electronically scan checks and other items which qualify to be electronically deposited under Check 21 law.

Submitting a deposit using Clear ECD will provide users the ability to complete their deposit in as little as 60 seconds without ever leaving their computer. Funds automatically appear in the designated bank account without any further action from the user. After the deposit is completed, a history of check deposits and images of those items are available 24/7/365 anywhere there is an internet connection.

Check Scanning Hardware (“Scanner”) will scan checks and transmit the image to Clear ECD for processing. The following Check Scanning Hardware products are Class A certified to operate with Clear ECD:

- Unisys SmartSource Micro Series
- Unisys SmartSource Professional and Value Series
- Digital Check TS-230
- Digital Check ChexPress

Because the Unisys SmartSource Micro Series is the default scanning device for Clear ECD, this Users Guide will describe and provide visual use of the application based on this device. Use of alternate devices is generally intuitive and the only changes to user instructions generally relate to placement of checks into the device.

Qualifying Items: Items That Qualify for Submission Are As Follows:

- Personal checks
- Money Orders
- Cashier’s checks
- Business checks (including checks with Auxiliary On-Ups fields)
- Bank certified checks

Compatible Operating Systems:

- **Windows XP or above**

System Specifications:

- Intel Pentium 1GHz
- 1 GB of Ram
- 200MB of free disk space

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- USB 2.0 port
- Microsoft .Net 3.5
- Internet Explorer 7.0 or above
- Mozilla Firefox 3.5.2 or above

INSTALLING CLEAR ECD SOFTWARE AND INITIATING SCANNER

OVERVIEW:

The installation process will consist of three main steps:

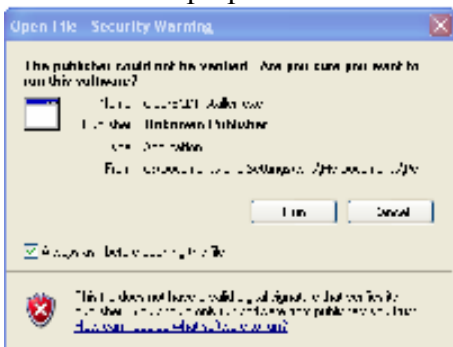
- Step 1. Install Clear ECD Application and Scanner Driver.
- Step 2. Plug in Scanner, Allow Scanner Drivers to Load
- Step 3. Calibrate Scanner.

Users approved for the system will receive an email containing the Clear ECD application installer. Successful installation of Clear ECD enables user to calibrate scanner and begin use.

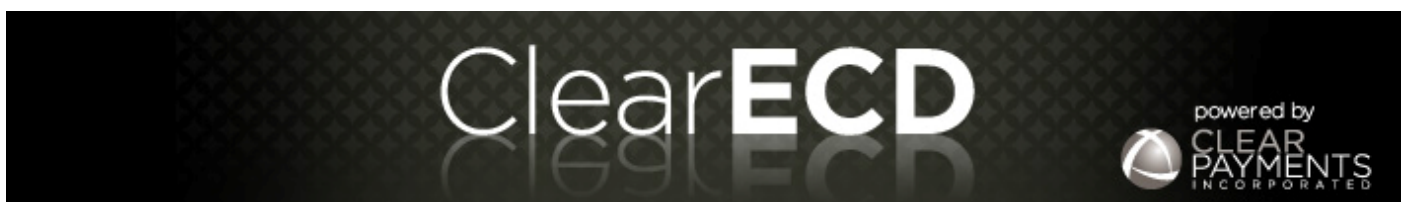
STEP BY STEP INSTRUCTIONS TO INSTALL CLEAR ECD:

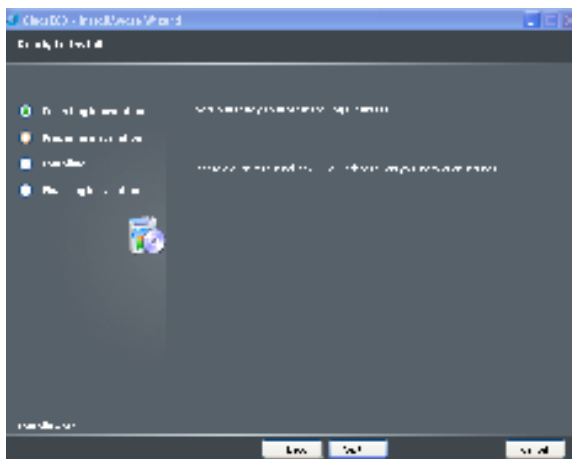
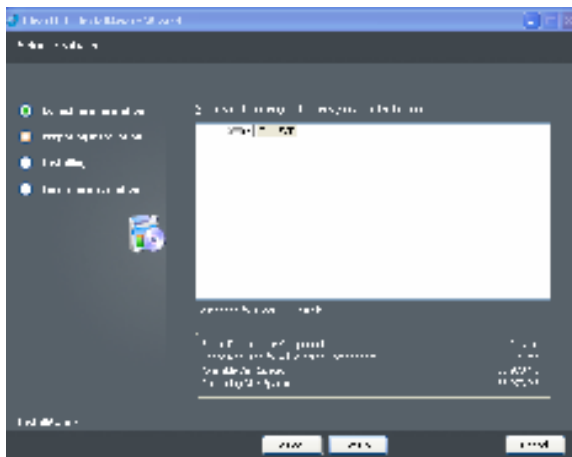
NOTE: DO NOT PLUG IN SCANNER UNTIL AFTER INSTALLATION IS COMPLETE

1. Each User receives a Welcome Email which provides instructions to “Download Clear ECD”. Following these instructions will place the Clear ECD application installer onto your computer, generally your Desktop.
2. Navigate to the location where you stored your Clear ECD application installer in step 1.
3. Install Application
 - a. Double click installer by selecting Run in box shown below. Installer will run for 1-3 minutes to prepare installation.

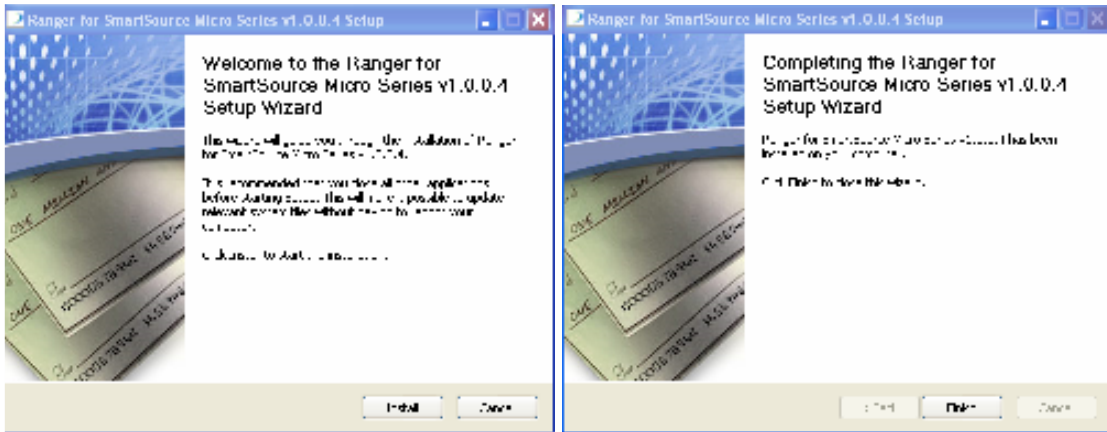


- b. Select Next three times as each of the 3 boxes shown below appear:

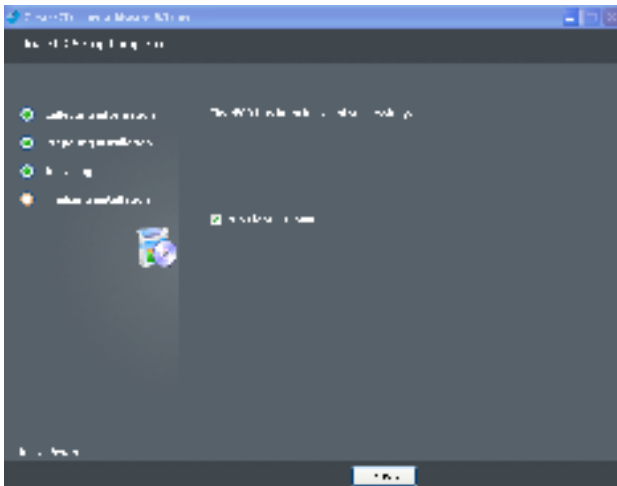




c. Select Install and then Select Finish as the following 2 screens display.



d. Select Finish On Screen Below.



4. Congratulations! You have successfully installed your application.



STEP BY STEP INSTRUCTIONS TO ACTIVATE AND CALIBRATE SCANNER:

1. Be sure to install Clear ECD before plugging in the Unisys SmartSource Micro Scanner.
2. Be sure the cord is firmly connected to the scanning device. The L-shaped end of the cable attaches to the back of the scanner.
3. Plug the USB end (flat end) of the cable into your computer. The first time you plug in the device, the system will identify the device and install the drivers.
4. You may be prompted to calibrate the check scanner. Locate the “Calibration Target Sheet”. It is a small sheet included with your check scanner, black and white with two black arrows to indicate how to insert into the scanner. Follow the on screen instructions. This will align your check scanner to produce clear images.
5. Follow on screen instructions to calibrate scanner.
6. Congratulations! You have successfully installed your scanner and you are ready to complete deposits using Clear ECD.

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MAKING A DEPOSIT WITH CLEAR ECD

OVERVIEW:

Making deposits is highly intuitive and consists of the following basic steps:

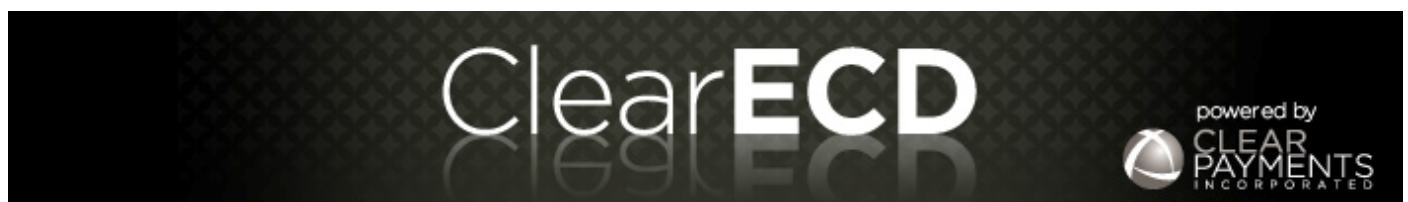
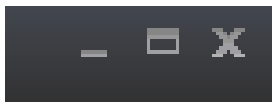
1. Log in to Clear ECD
2. Scan Checks to be Deposited
3. Review and Update Information
4. Submit Deposit

STEP BY STEP INSTRUCTIONS TO MAKE A DEPOSITS WITH CLEAR ECD:

1. Add check totals and have handy to verify your deposit amount. You will compare your amount with the amount that Clear ECD calculates as the deposit amount.
2. Open program using Start /Programs or from Shortcut Placed on Desktop during Installation.
3. Provide login credentials (Company ID and Username are found in the original email notifying user of approval. Password is located in the second email received from Clear ECD) and select Login. The application will open. As the application opens, one or more Windows messages may appear on your screen. The messages are responses from you computer acknowledging that new hardware and software have been installed. This is normal and no action is necessary on the part of the user.



4. Maximize the Clear ECD Application to fit screen (select the middle button from picture below) .





5. Scan first check by carefully placing the front of check into the feeder. You may feel the scanner “grab” the check and hold it. **Taking care to align the check straight will enhance the quality of your scan and help assure your item can be presented for deposit. Also assure there are not obstructions behind the scanner that will prevent check from feeding.** Using your mouse, select Start Scan in the Clear ECD application. The device will automatically scan the check.



6. After any check exits the device and the device stops feeding, you may feed additional checks. **Be sure to wait until the device stops feeding, or the item you scan may not be read properly by the scanner. You will know the device has stopped feeding when the sound of the motor stops.** If additional items do not automatically feed, select Start Scan. Continue this process until all items are scanned.
 - a. You will notice as items become available for viewing that the application will display two important boxes:
 - i. An image of the last check scanned
 - ii. Check registry located below the check images. The registry provides data on all checks scanned and allows corrections to be made if necessary. **NOTE: When you select an item in the check registry, the image associated with the data selected will be displayed in the check image window.**

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7. Within a few seconds after scanning occurs the check image will appear in the check image window and the data read from the check will appear in the check registry.

Deposit Account:

THIS DOCUMENT HAS A GRADUATED BACKGROUND, DARK TO LIGHT. THE REVERSE SIDE INCLUDES AN ARTIFICIAL WATERMARK.

Electronic Cash Systems, Inc
30052 Aventura Suite B
Rancho Santa Margarita, CA 92688
949-856-8580

South County Bank
22342 Avenida Empressa
Rancho Santa Margarita, CA 92688
949-756-3000

1056

DATE: 5/4/08

PAY TO THE ORDER OF: Bob Kelley \$ 280.00

Two Hundred Eighty & 00/100 DOLLARS

MEMO: _____

60-4298 / 1222

001056 :122242982: 16010258*

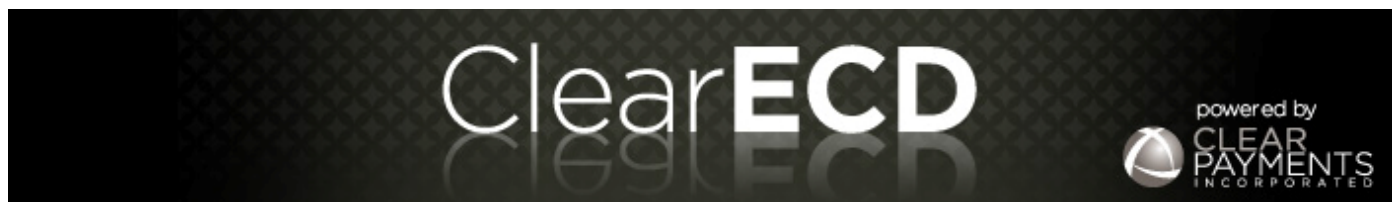
Start Scan Stop Scan Extract Images

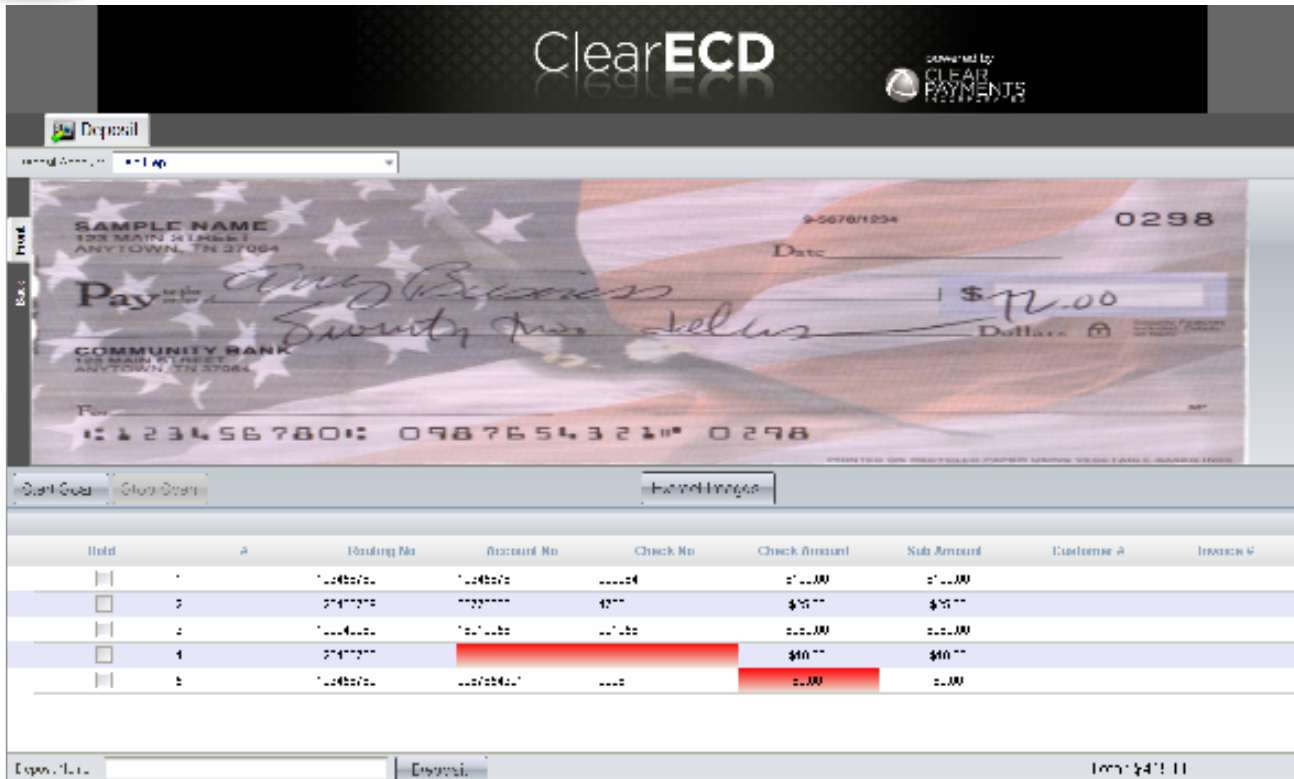
Hold	#	Routing No	Account No	Check No	Check Am...	Sub Amo...	Customer #	Invoice #
<input type="checkbox"/>	1	123456780	12345678	002284	\$100.00	\$100.00		
<input type="checkbox"/>	2	123456789	88776655	4736	\$25.00	\$25.00		
<input type="checkbox"/>	3	122242982	16010258	001056	\$280.00	\$280.00		

Deposit Name: Deposit Total: \$405.00

The system will read the Bank Routing Number (ABA), the Account Number (DDA), the Check Number and Check Amount and provide the data in the Check Registry window below the image.

8. Some items might be highlighted in red. These are data items which have been detected as missing or data at risk of being read incorrectly (See Next Steps for Handling). Fields highlighted in Red require the user to input the correct data in order to submit the deposit.





The values in the red boxes must be corrected before Clear ECD will allow deposit to be submitted.

9. Review and correct ALL items which are highlighted in Red. Select the field(s) highlighted in red. View the item on the screen and take one of the following actions:
 - a. If the check image reflects poor quality, delete the item and rescan the item by Right clicking on the line, select Delete Row and confirm the deletion. Rescan item.
 - b. If the image is good, view the image and key the correct data into the field.

NOTE: Clear ECD will not allow you to submit the deposit until you have corrected all field highlighted in Red.

10. Compare your calculated deposit total to the total at bottom right of Clear ECD screen. If amounts disagree, locate the error making any corrections necessary to the Clear ECD check amounts.
11. Name the deposit by entering name in space provided for Deposit Name.
12. Select Deposit button and deposit will be submitted.
13. Securely store checks until destruction date according to your company policy.



14. Destroy original checks after destruction date specified by your company.

ADDITIONAL / OPTIONAL FEATURES OF CLEAR ECD

OVERVIEW:

The developers at Clear Payments have been careful to include useful features to make the application meet important needs for your business. Clear Payments has also been selective in determining which features assure the application remains user-friendly. Below are some key features which have been implemented to make Clear EDC powerful and user friendly.

Auto-Correct for incorrectly oriented scanned checks:

Clear ECD allows for the user to place the check in the scanner face-up or face-down and left side first or right side first. Most checks scanned no matter their orientation will be automatically detected and corrected so that you do not have to re-scan. In the rare event the system does not automatically detect this condition, please delete the item and rescan.

Holding a Scanned Check:

After scanning an item, you may determine that you wish to not deposit the item until later. Rather than deleting and re-scanning, the user may choose to simply click the Hold button to the left of the item data in the Check Registry. This feature works for an item scanned by itself, or for an item within a group.

Auxiliary Data:

Clear ECD allows a customer, at customer's option, to capture and store additional data from a check as deposits are made. Clear ECD allows the customer to choose how many fields of data and to name the fields as the customer sees fit. For example, an apartment complex may choose to set up two fields of data to capture: Tenant and Apartment Number. A wholesale distributor may choose to set up three fields, Customer Name, Customer Number and Invoice Number.

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Splitting a Check To Reflect Multiple Payments:

Clear ECD allows a customer capturing Auxiliary Data to split single check payments into multiple data lines in the Check Registry window. In the examples above, one check for \$1,000 may pay two \$500 apartment rental collections. Or one check may pay multiple invoices from a distribution client. Clear ECD allows you to capture data in a way that is meaningful to the way business is done.

To split an item, find the item data in the Check Registry and select that item by clicking on it. Place the cursor in the Sub-Amount field and click the left mouse button. The Sub-Amount field will become editable. Enter the first sub-amount you wish to detail. For instance, the \$1,000 check can be used to apply payment to two rental units by entering \$500 in the Sub-Amount field next to the check total of \$1,000. The system will automatically create a second line of data in the Check Registry connected to the \$1,000 check and the corresponding image. Rental data, such as unit number and property address, may now be entered for the two units the \$1,000 check is going to be applied to. Checks can be split into an unlimited number of sub-amounts.

TROUBLESHOOTING / FAQ FOR CLEAR ECD

How To Delete A Scanned Item?

Find the item in the Check Registry window, right click on the item in question and select Delete Row. Select "Yes" to the confirmation request.

What To Do If Image Quality is Poor?

If you question whether image quality is poor, it is always best to assume it is. Delete and rescan the item.

See How To Delete A Scanned Item above.

What to Do if Checks Do Not Scan?:

A variety of conditions may cause a check to not Scan. The most common reasons and the corrective actions are:

1. Scanner plugged in AFTER Clear ECD was launched - Close Clear ECD. Unplug and re-plug connections both at the computer and at the back of scanner. Then reopen Clear ECD.
2. Scanner is not plugged in at both ends - Close Clear ECD. Unplug and re-plug connections both at the computer and at the scanner. Then reopen Clear ECD.
3. Crumpled or Bent Check – Checks must be straightened to the extent necessary for a proper scan. If you experience a check that does not scan properly but shows up in edit screen, delete and re-scan.

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