EASTWESTBANK

*deposit*Bridge®*Plus*

Remote Deposit Capture

User Guide

April 15, 2025

Contents

Summary

This user guide is provided as a tool to help customers acclimate to the new *deposit*Bridge®*Plus* Remote Deposit Capture system, a software solution to remotely capture and manage check deposits.

Required System Access
The upgrade RDC system can be accessed here:
https://depositbridgeplus-eastwestbank.fisglobal.com/directlinkclient/login/801117#

Help and Assistance
Please contact our Customer Service Team at 888-761-3967 (U.S.)
Monday through Friday, 6:00 AM to 7:00 PM PT or email us at
EWBClientService@eastwestbank.com.

Important Requirements

1. Browser Update – If you attempt to use Internet Explorer 10, the system notifies you that the Browser you're using is not supported, and the Sign In button will not be available. *deposit*Bridge®*Plus* does not support capturing deposits with Internet Explorer 10. Here is a list of supported systems, browsers, and scanners:

    Supported Operating Systems
    - Android™ 4.4 or newer
    - Apple® iOS 9.0 or newer
    - Apple OS X® El Capitan
    - Apple macOS® Sierra (or newer)
    - Microsoft® Windows® 7 SP1
    - Microsoft Windows 8.1
    - Microsoft Windows 10

    Supported Browsers
    - Google Chrome™
    - Microsoft Edge
    - Microsoft Internet Explorer 11
    - Mozilla Firefox
    - Apple Safari® (except on Windows)

    Supported Scanners*
    - Canon – CR-25
    - Canon – CR 50
    - Digital Check – CX30
    - Digital Check – TS-240
    - Panni – VisionX
    - Panini – mI:Deal

* Note: Scanner must be at least 18" from any device that creates interference (e.g. fans, heaters, computer monitor, etc.)

Scanner Installation

Please be sure of the following before proceeding with the scanner driver installation.

1. Confirm you have Administrative Access Rights to your computer.
    a. If you do not have administrative rights, please ask someone within your company with administrative access rights to your computer, to assist with the installation of the scanner driver.

2. Confirm your computer can extract files from a zipped file.
    a. WinZip was used to extract the zipped file for the purpose of this User Guide.

3. Have your *deposit*Bridge®*Plus* **User Name and Password** available.

Note: If you have other scanner drivers installed on your computer, running the WebScan may affect other drivers.

Please contact GTP Operations Customer Service at 888-761-3976 for any Installation assistance.

Using *deposit*Bridge®*Plus*

Step 1: Go to www.eastwestbank.com

Click on *Business*

Click *deposit*Bridge®*Plus*

Step 2: Or use the following link:
https://depositbridgeplus-eastwestbank.fisglobal.com/directlinkclient/login/801117#

Step 3: Log into (**NOTE:** Your User ID and temporary password will be sent via secured email)

Sign In

User Name — Enter your *User ID*

Password — Enter Temporary Password

Sign In — Click **Sign In**

Step 4: Set up your Multi-Factor Authentication (MFA) enrollment

Step 5: Setup your Multi-Factor Authentication personal image
- Requires **20 character minimum** (does not require special characters or numbers).
- Use something unique that you will recognize when you login.
  - e.g., I enjoy banking with East West Bank! (Do not use this, just an example)
- You can select from the list of security questions or create your own.
- All answers must be different and cannot be repeated answers for the 3 different questions.

Step 6: Register Machine - Non-registered computers will require challenge question(s) to be answered.

EAST WEST BANK

Challenge Questions   Register Device   Review

Register This Machine

We ask you to register personal computers that you commonly use to access DirectLink Merchant.

On a registered computer, you are not asked to answer questions when you sign on, making it faster to access DirectLink Merchant. We don't recommend registering public computers or computers you use infrequently. When you use these computers, we will ask you additional questions before you sign on to protect your information.

☐ Remember this device ❓   ← Check this box

Previous   Cancel   Continue

Click **Continue**

EAST WEST BANK

Challenge Questions

Register This Ma

We ask you to register pe

On a registered compute computers or computers you use infrequently. When you use these computers, we will ask you additional questions before you sign on to protect your information.

☑ Remember this device ❓

Remembering Your Device

Check this option if you commonly use this computer to access online banking websites. We will save information from this computer to identify it as a registered location and you will not be asked to answer questions when you sign on - making it faster to access your account information.

Cancel   Continue   ← Click **Continue**

Previous   Cancel   Continue

Step 7: Confirm your Multi-Factor Authentication setup and review responses.

NOTE: _Confirm Password_ – Enter in the _temporary password_ you received to initially login.

Enter *Temporary Password*

Click OK

Click **Continue**

Step 8: Change your password

For security reasons, East West Bank requires that you change your password at regular intervals. The system also requires that passwords are a minimum length of 8 characters and include a mixture of:

- *Uppercase (A-Z) and lowercase (a-z) characters*
- *Numbers (0-9)*
- *Special characters (@, !, #, and so on)*

Change Password

Old Password
Enter *Temporary Password*

Please enter your old password.

New Password

Confirm Password

Enter your *Password*

Cancel   Continue

Click **Continue**

Home Page

From the Home page, you can access the Administration, Research, and Help functions. You can also click the icon in the top right corner to access your User Profile or to Log out of the system.

The User Profile will allow you to do the following:

- You can select your scanner
- Verify your locations
- Confirm your accounts

Changing your Password

The Change Password option allows you to change your password.
 NOTE:

- *Uppercase (A-Z) and lowercase (a-z) characters.*
- *Numbers (0-9)*
- *Special characters (@, !, #, and so on)*

Downloading the "WebScan" File

PC Administrative rights are required to download the WebScan file.

Step 1: Go to www.eastwestbank.com

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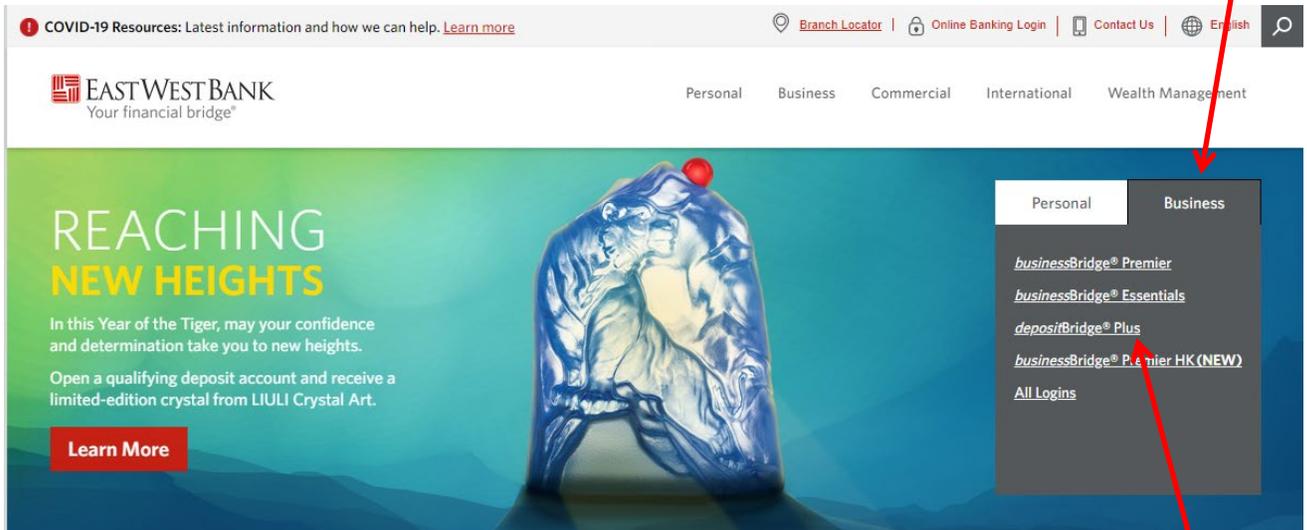
Step 2: Log into *deposit*Bridge®*Plus*

Sign In

User Name	
Password	

Sign In

Click on Help > Retrieve WebScan
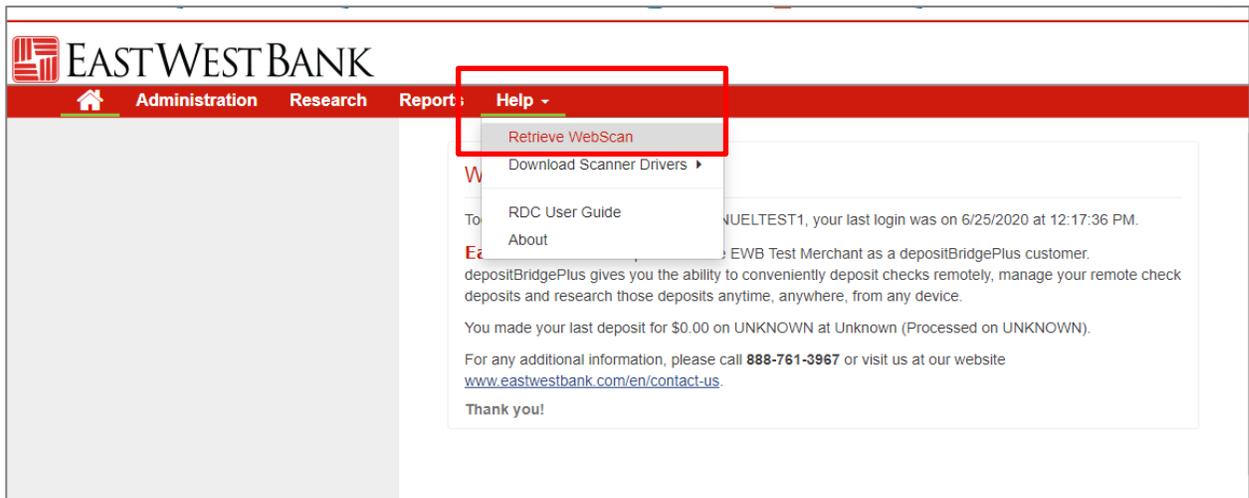
If you are using Google Chrome or Firefox browsers, an exe.file will appear at the bottom of the screen.

Click to **Run and Install**.
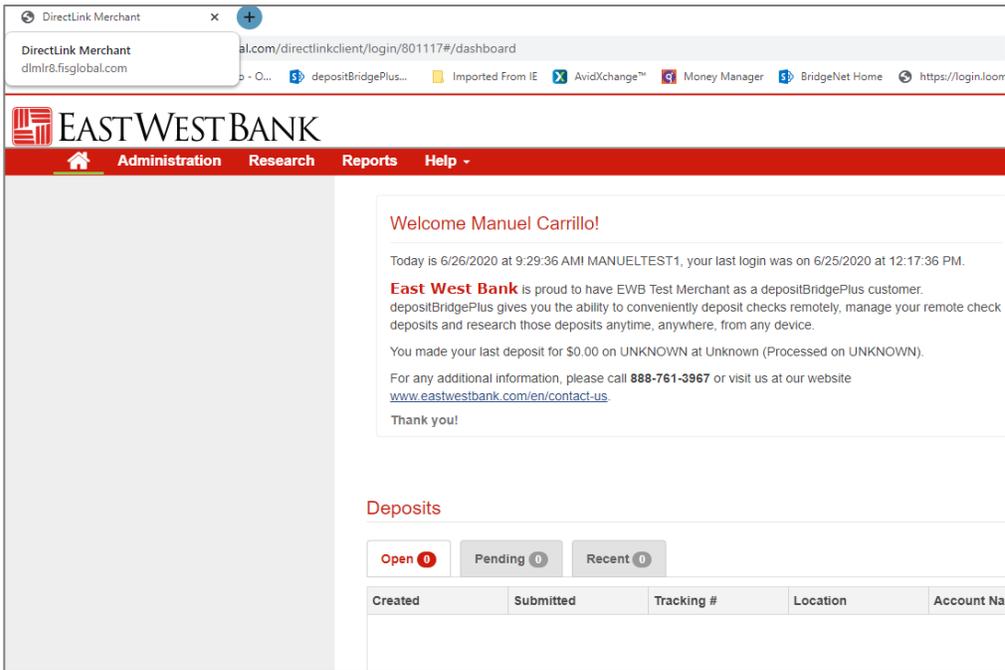
If you are using Internet Explorer 11 or Edge browsers, click **Run**.
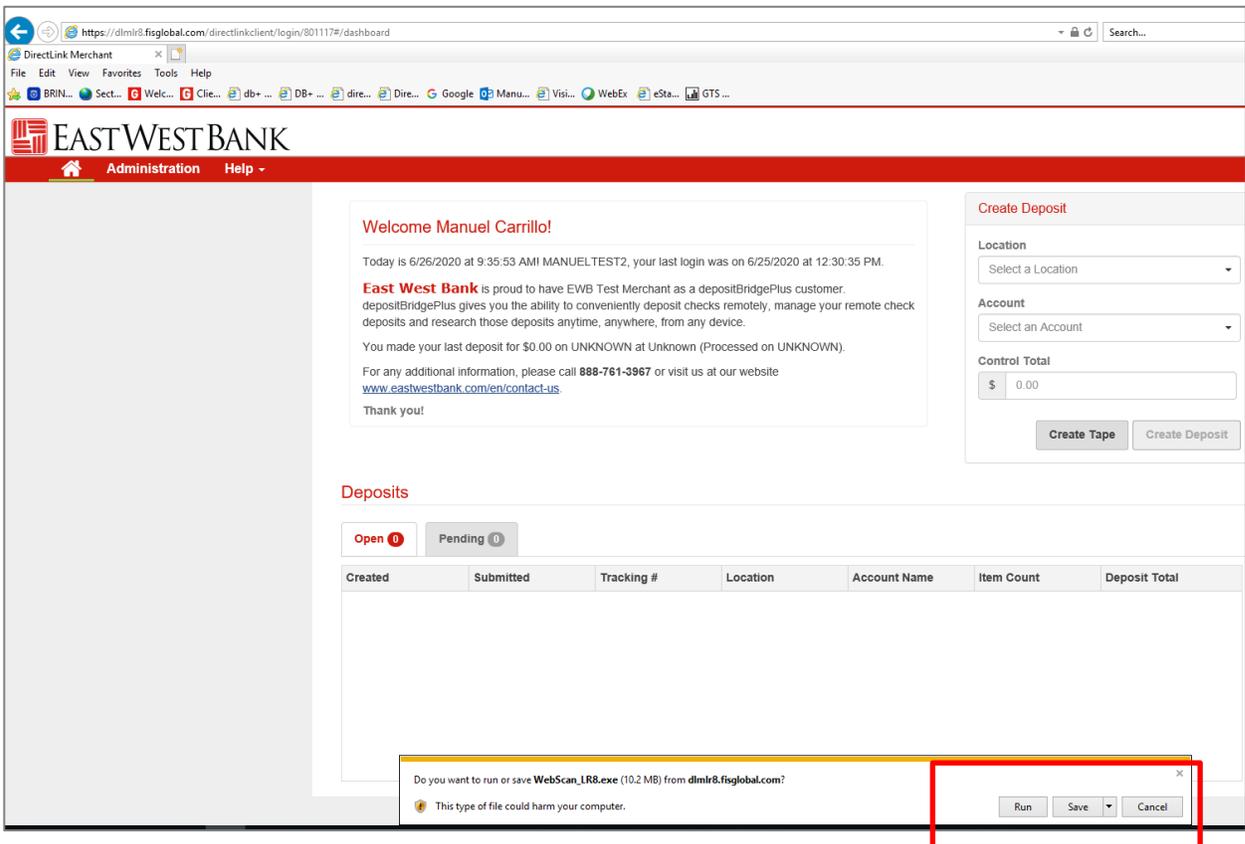
Click **Next**
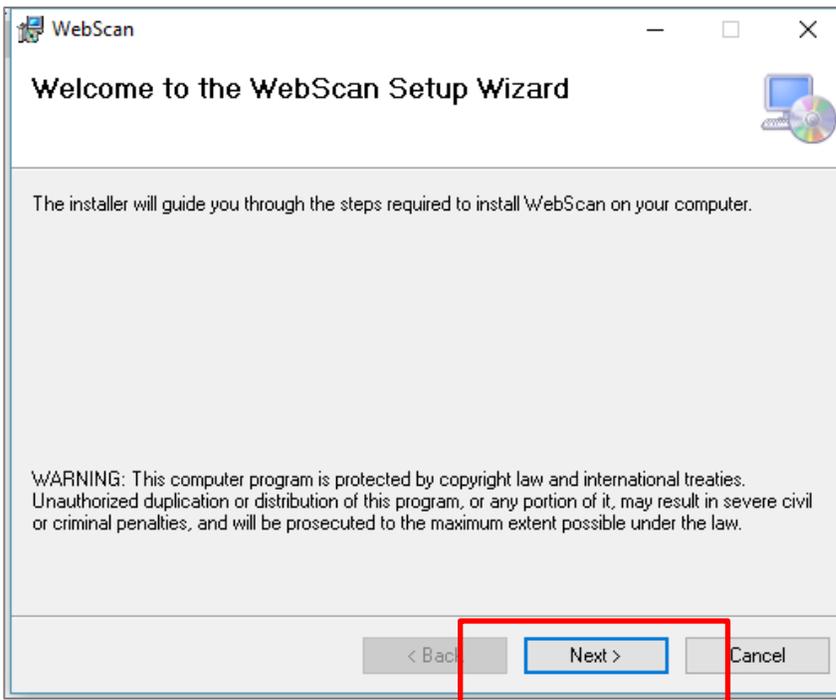
Click **Next**
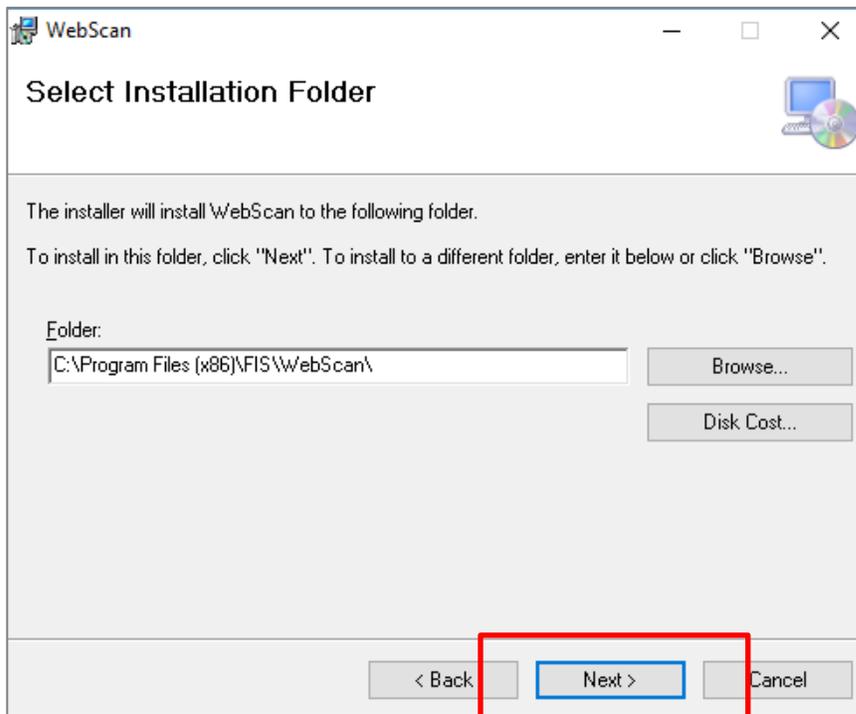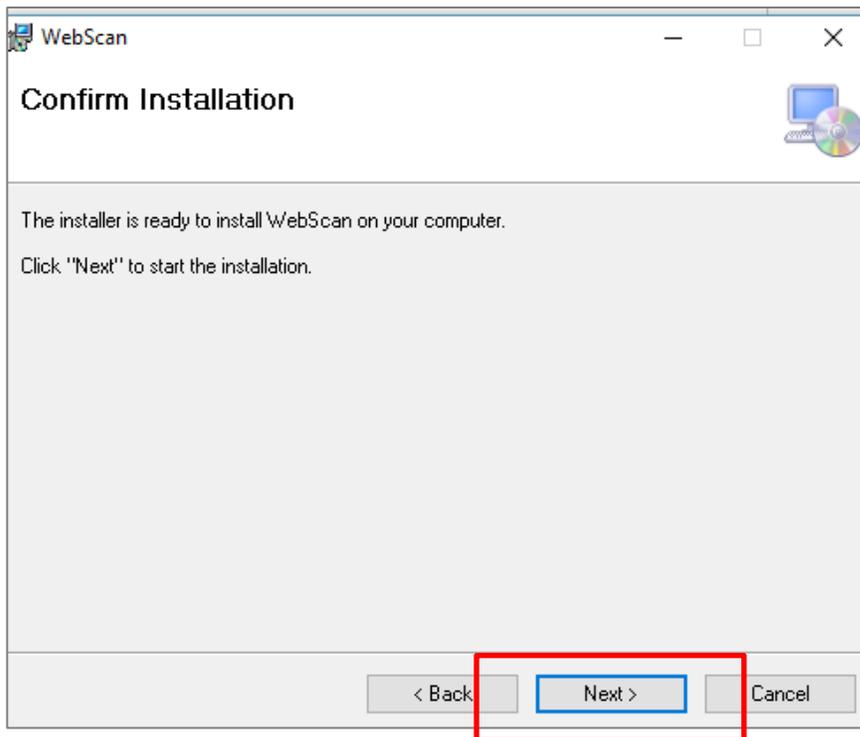
Click **Close**
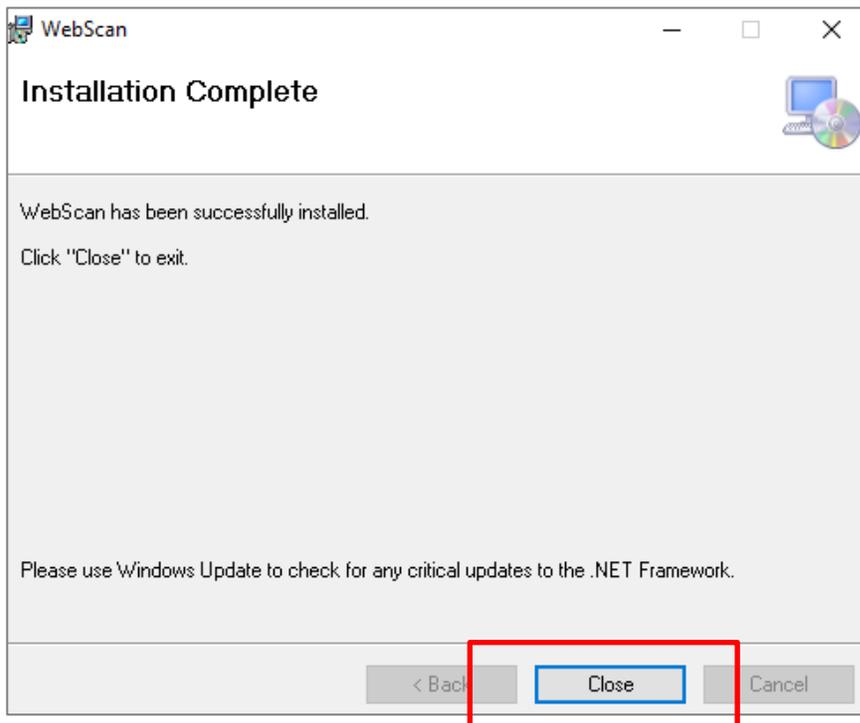
If you already have a scanner installed, no further action is required.

Installing a Scanner Driver

If you do not have a scanner installed, Go to Help > Download Scanner Drivers
 You will need PC Administrative access to install the driver.
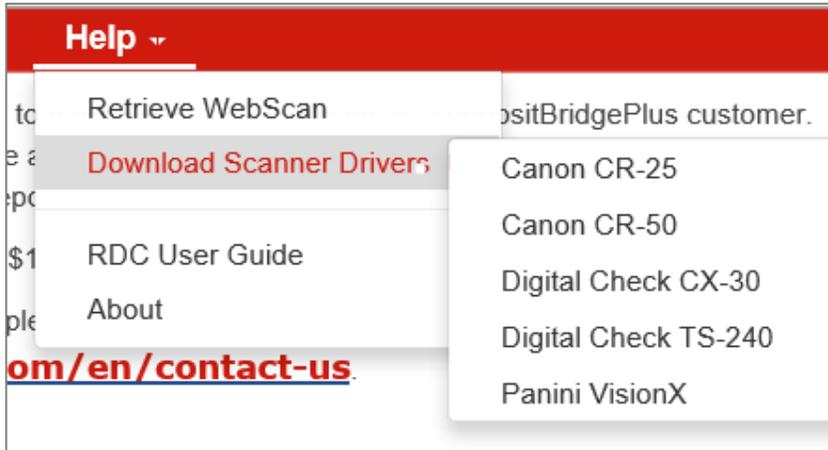
When ready, download the file and run/open the file to install the driver. Follow the steps listed for the respective driver.

Administrative Menu – User Administration

You must have the appropriate user rights to work with existing users, or to add and remove users. Also be advised that you cannot see or edit your own access through User Administration; you can only work with profiles for other users.

About User Administration
- The Administration page enables you to add new users, edit existing users, or remove users.
- To access the page, click **Administration** from the menu bar.
  - The left pane shows the list of users and provides options for filtering the list.
  - The right pane shows the user profile fields. When you open the page, the fields are blank and disabled. If you add a new user, the fields become editable. If you select an existing user to work with, the fields are updated with the values for that user.

User Roles

Roles are defined by your system administrator and may vary. The following is an example of the Select Roles window, with common roles that might be defined based on job function. Consult with your system administrator for more information.

<u>Add New User</u>

If you haven't already done so, log on to *deposit*Bridge®*Plus* and select Administration from the navigation bar to show the fields for working with users. In the left pane, click the add icon (**+**) to update the right pane with the fields for adding a new user.

1. In the left pane, click the add icon (+) to update the right pane with the fields for adding a new user.

2. **User field** - type the logon ID for the user.
    o This is what the user will use in combination with a password to log on to the system.

3. **Full Name field**, type the full name for the user.

4. **Email field** - type the email address for the user.
    o Email address is used for password resets and other system emails, so it is important to verify what you typed is correct.

5. **Time zone and Date/time Format** settings for the user:
    o From the Time zone drop-down list, select the appropriate time zone for the user's location. For example, if you were located on the east coast of the United States and are observing Daylight Saving Time, you would choose Eastern Daylight Time.

6. **Date Format** drop-down list, select the appropriate date format.
    o For example, if you select MM/DD/YYYY (two-digit month, two-digit day, four-digit year), the system will format February 1, 2020 as 02/01/2020.
    From the Time Format drop-down list, select the appropriate time format.
    These settings determine how dates and times are displayed in *deposit*Bridge®*Plus*.
    For example, when users search for deposits, they can specify a Start Date. When users view search results, they can see the date and time when a deposit is submitted. When users log on to the system, they are shown the last date and time they logged on. These dates and times are all formatted according to these settings.
    Note: These settings do not affect virtual deposit tickets or emails sent by the system. Also note: Users can change these settings in their user profile as necessary.

7. From the Scanner drop-down list, select a default scanner for the user.

8. If you want to add a phone number, do the following:
    a. In the Phone Numbers section, click the menu icon ( ) and select Add to show the fields for adding a phone number.
    b. In the Name field, type a description for this number.
        For example, you could type **Office** for the user's office phone, or **Mobile** for the user's cell phone.
    c. From the Country Code drop-down list, select the country for the phone number.
        For example, you could select United States. The system uses this value to apply the correct country code when making calls for user authentication purposes.
    d. In the Phone Number field, type the phone number with area code, omitting spaces. You can include dashes or omit them. For example: **888-418-6824** or **8884186824.**
    e. If the phone number has an extension, type that value in the Ext field.
    f. Click the add icon (+) to add the number to the list.

9. Assign the roles to the user profile:
    a. Click the more icon (∨) for the Roles section to open the Select Roles window.
    b. Select check boxes for each of the roles you want to assign to the user.
       You can also click the menu icon (😊) and Select All to select all check boxes at once.
    c. Click **Done** to save your selections and close the window.

10. Add the locations to the user profile:
    a. Click the more icon (∨) for the Locations section to open the Select Locations window.

11. Add the accounts to the user profile:
    a. Click the more icon (∨) for the Accounts section to open the Select Accounts window.
    b. Select check boxes for each of the accounts you want to assign to the user. You can also click the menu icon (😊) and Select All to select all check boxes at once.
    c. Click **Done** to save your selections and close the window.

12. If you want to change the order of the locations or accounts, do one of the following:
    ▪ Click in the list number field for the item you want to change and drag the item up or down in the list to change its position.

      For example, if you have assigned four accounts, and you want to make the last one in the list show up as the first one, you would click in the field with the number 4, hold down with your mouse, and drag the list item to the first position in the list. The system then assigns that list item a number 1, with the other accounts reordered as appropriate.

    ▪ Click in the list number field for an item and type a new number value for that Item. For example, if you have assigned access to three locations, and you want to make the first item in your list the last item in your list, you would click in the field for the first position and change the value from 1 to 3.

      Note: Users can manage the order of locations and accounts for themselves when working with their user profiles, so this step is optional.

13. When finished, click **Save**.
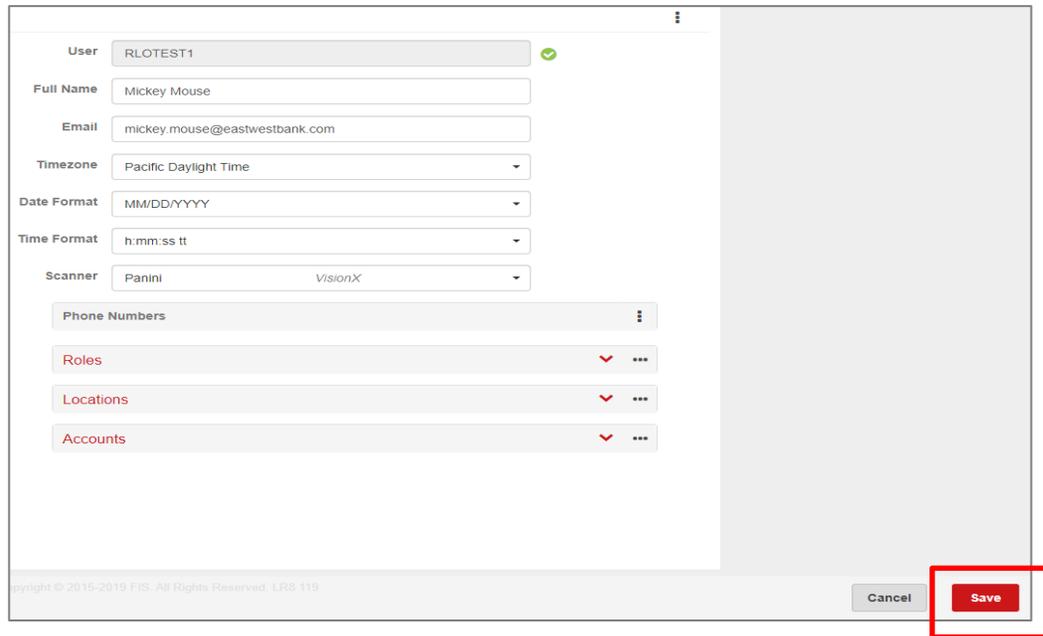
Working with Existing Users

Once users have been added to the system, you can work with them in the following ways:

- You can **edit user profiles** to update user information or assign different roles, locations, or accounts.
-
    Note: You cannot change the user name for a profile once that profile has been saved. If you need to change a user name, you must delete the existing profile and create a new one with the new name.

- You can **disable users** or make disabled or locked users active again.

- You can **reset user passwords**, for instances where users have forgotten their password. When you reset a user's password, the system sends an email with their new temporary password to the email address in that user's profile.

- You can **reset user security questions**, for instances where users have forgotten the answers to their security questions and can no longer log on to the system.
    When you reset a user's security questions, the system sends an email to the email address in that user's profile.

- You can **remove users**.
    Note: The features you can access depend on the roles that have been assigned to you. You may only be able to add and remove users, or to disable users, reset users, and reset their passwords and security questions.

User Roles	
Role	**Functionality**
User Manager	♦ User that can manage existing users and access all modules
User Administrator	♦ User that can add and remove other users and access all modules
Reviewer	♦ User that can run reports and research their own deposits
Researcher	♦ User that can run reports and research all deposits
Research Administrator	♦ User that can research and build queries
Operator	♦ User that can capture deposits using a mobile browser
Desktop Operator	♦ User that can capture deposits on a desktop

Creating a Deposit

To create a deposit, in the Create Deposit section, Select a location, Select an Account, and Enter a Control Total.

Before creating the deposit, you now have the option to "Create a Tape". This new feature allows you to create a virtual tape that will help with the following:

- Identify the values for each of the items you are about to capture
- Calculate the total for you and populate the Control Total Field
- Ensure that each one matches what was entered on the tape
- Notify you if the total checks exceed your deposit limit before you capture the items.

The Deposits section on the Home Page will show the following:

- **Open -** shows open deposits that have not been finalized (i.e., submitted electronically for deposit). Additional items can be captured to open deposits.
- **Pending** – Dual Control (i.e., One user creates deposit, while another user approves).
- **Recent Deposits** – Items that have been successfully deposited.

Step 1: To create a deposit, Click **Create Deposit**

Step 2: Capture Deposit
Click **Capture** to begin capturing items.

- Feed the Scanner each check Item.
- Once you have feed all the checks through the scanner, click **Stop Scan.**
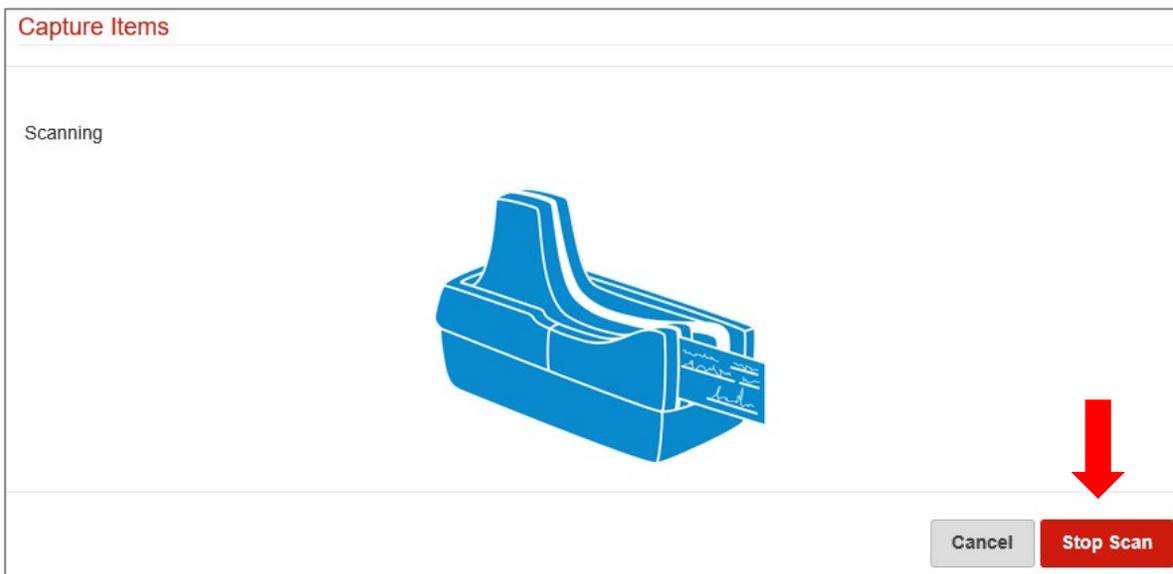
Step 3: Proceed with Deposit and Corrections

- Verify your checks.
- "Remove Deposit" if there was an error.
- Click **Next** to continue with your deposit(s) if it's okay to proceed.
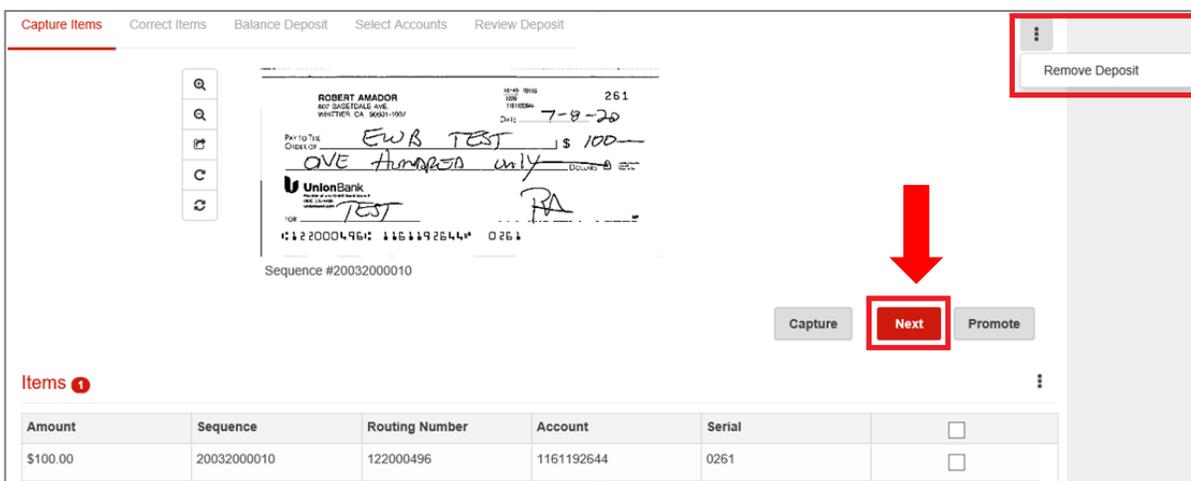
- Item Count
- You can remove check(s) under **Item Count** if necessary.
  - To remove a check, click the box, then click the ⋮ icon, click Remove Selected

Step 4: Correct Items option

- If the item is a duplicate, remove the item from the deposit by clicking **Remove.**
- If the item is NOT a duplicate, click **Accept.**

Step 4: Review Deposit option

- Final review of your deposit(s).
- After confirming deposits are correct, click **Submit.**

Step 5: Receipt & History

- You have successfully submitted a deposit.
- Click **Receipt** to review your deposit.
- Retrieve and print Deposit Detail Reports and Images.

NOTE: Submitted deposits will reflect in your account's CURRENT balance and may not be made available for immediate withdrawal. If you have business online banking, you will be able to see your deposit on your transaction history same day.

Receipts

The Receipts option, located on the Review Deposit Tab, provides history of submitted deposits and the ability to search for deposited items.

Deposit Details

Image Report (1x3 Front Only)

Deposit Image Report

Submitted Date:	7/28/2020 05:06:42 PM	**Customer Name:**	Atlas Express Padala Inc.
Deposit Account:	**0032 - Atlas Express Padala	**Deposit Total:**	0.01
Deposit Status:	POSTED	**Deposit Tracking:**	M000029592
Location:	1350 E. Flamingo Rd., # 399	**Number of Debits:**	1

Merchant Capture Deposit Ticket

Account Number: 81000032
Date: 07/28/2020 07:06:41 PM
Amount: $ .01

⑆322070381⑆   81000032⑈758   ⑈00000000001⑈

Sequence: 29592000001
Item Amount: $.01
Check Number:

260

DATE 7-8-20

PAY TO THE ORDER OF __ EWB TEST __ | $ 100 —

ONE HUNDRED __ DOLLARS

UnionBank

FOR __ TEST

⑆122000496⑆ 11611926544⑈ 0260
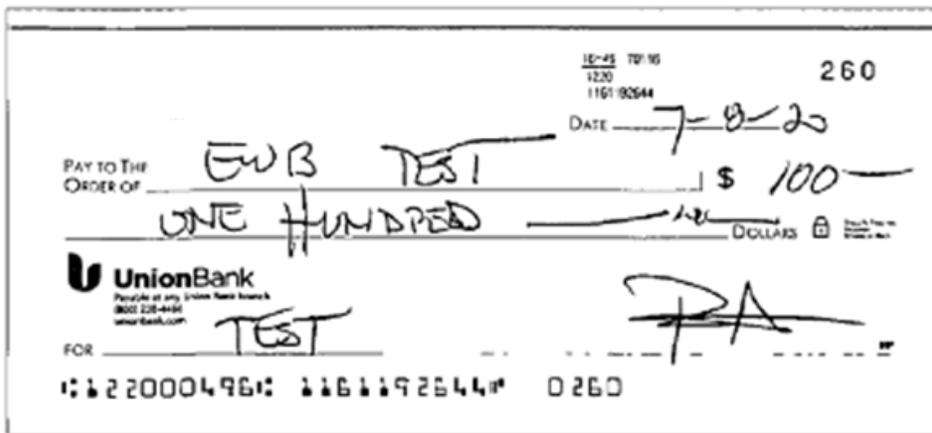
Sequence: 20035000010
Item Amount: $100.00
Check Number: 260

Pasadena

1

7/10/2020 1:16:54 am

M000020035

DBTest**5291

$100.00

Image Report (Front & Back)

Deposit Image Report

Submitted Date:	7/10/2020 01:16:59 AM	**Customer Name:**	EWB Test Merchant
Deposit Account:	DBTest**5291	**Deposit Total:**	100.00
Deposit Status:	ERROR POSTING	**Deposit Tracking:**	M000020035
Location:	Pasadena	**Number of Debits:**	1

Merchant Capture Deposit Ticket

Account Number: 8003075291
Date: 07/10/2020 03:16:55 AM
Amount: $ 100.00

Sequence: 20035000001
Item Amount: $100.00
Check Number:

Back Image Intentionally Left Blank

PAY TO THE ORDER OF: EVB TEST $ 100
ONE HUNDRED DOLLARS
UnionBank
FOR: TEST

Sequence: 20035000010
Item Amount: $100.00
Check Number: 260

EWB Remote Deposit >322070381< 20035000010 07/10/2020

Reports

The **Reports** tab provides information on past deposits/images and provides the options to export reports in various formats. The following reports are available:

- All Reporting Criteria
- Date Ranges
- Images
- Summaries
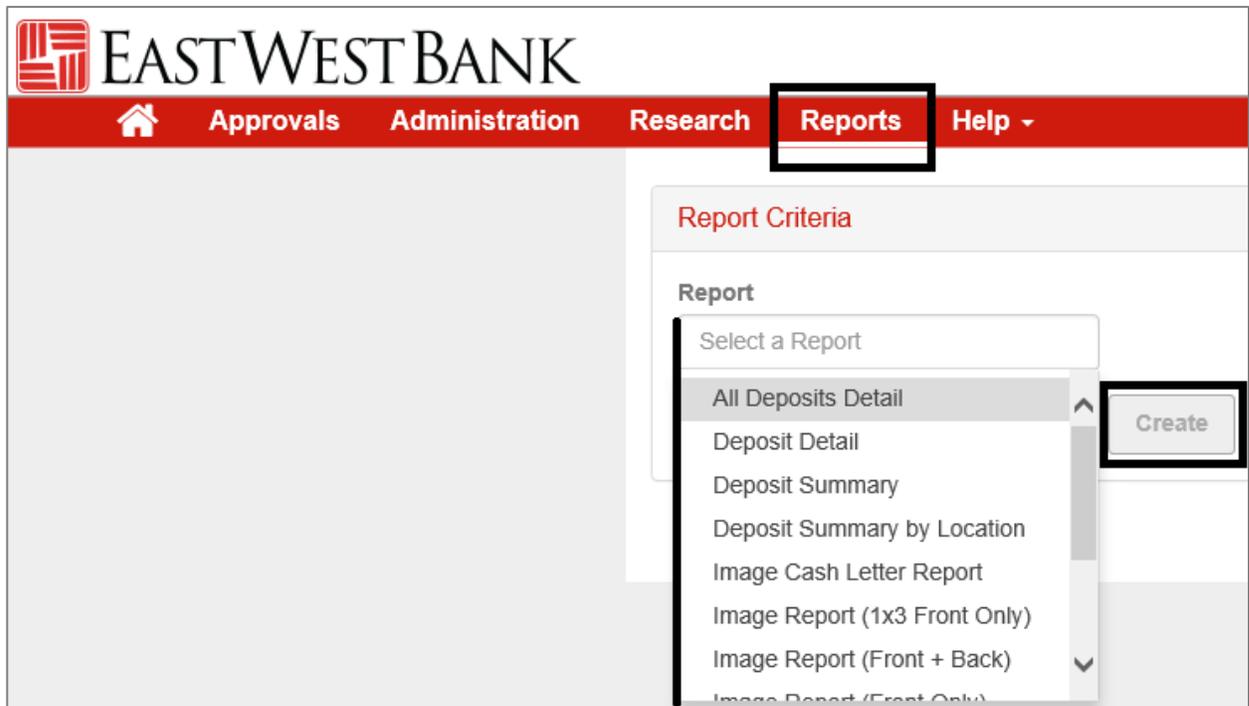
Research

Research provides the ability to create and save queries, and pull and export information related to your deposits. You can perform the following:

- Select a query.
- Select date range if needed.
- Add more fileds in your report:
    - The left pane provides you with fields for searching, options for configuring how content is exported, and the menu options for managing saved queries.
    - The lower right pane provides a list of items that match your search criteria and options for working with those results.
    - The upper right pane shows you the image for items you select from the list.

- If you need to remove a query line, click the X button to the right of the line.
- If you want to configure export options, click the down arrow to the right of the Export Options heading and provide the appropriate values.
- If you made a mistake and need to start over, click **Clear** to reset the search query to the default.

Approving Deposits (Not required unless requested)

Approving Deposits in an Optional Feature.

NOTE: Deposit approval must be enabled by the bank. If it is not enabled, deposits are automatically finalized.

1. A user submits a deposit for approval.

2. Users with Approver role must approve deposits before they can be submitted to the bank for processing. These deposits will be in the Pending tab.

   Click the Tracking # of the deposit to view the deposit requiring approval.

3. To view the deposit pending approval, click on the Deposit.

4. To Approve a Deposit (if applicable), click **Approve.**

5. To Reject a Deposit (if applicable), click **Reject.**

6. Select a Reject Reason, Click **Reject.**

7. If an item was rejected, an alert will appear. Click the rejected link to open the rejected item.

8. Open the rejected item.
   The deposit process starts over at the capture phase. The deposit is shown on the Capture Items page which now includes comments from the Approver.   The Operator can recapture, correct, and/or balance the deposit as needed.

The Approver's comments explain why the deposit was rejected.

Comment History	
MANUEL TEST2	7/9/2020 11:14:38 pm
Capture error	

Close

The Operator can recapture, correct, and/or balance the deposit as needed.

Capture Items   Correct Items   Balance Deposit   Select Accounts   Review Deposit
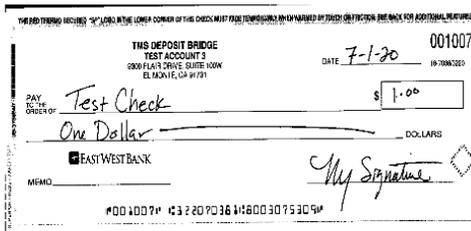
Sequence #20028000010

Capture   Next   Promote

Items ②

The Operator can select the account, then click **Review**.

Capture Items   Correct Items   Balance Deposit   Select Accounts   Review Deposit

Select Deposit Accounts   **$2.50**

Primary Account

DBTest**5051	100.00	%	$	2.50

Secondary Accounts

		%	$		✕	Add Account

Balance   **Review**

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If the deposit is acceptable, the Approver clicks **Submit** to finalize the deposit.

A successfully submitted message will appear.

Mobile Access

You may use any Mobile phone or Tablet to access the site and deposit a check. You will access the site with the same URL provided for desktop access.

1. Mobile Access – Login
   https://depositbridgeplus-eastwestbank.fisglobal.com/directlinkclient/login/801117#

   You can bookmark the location, or add it as an icon to your homepage
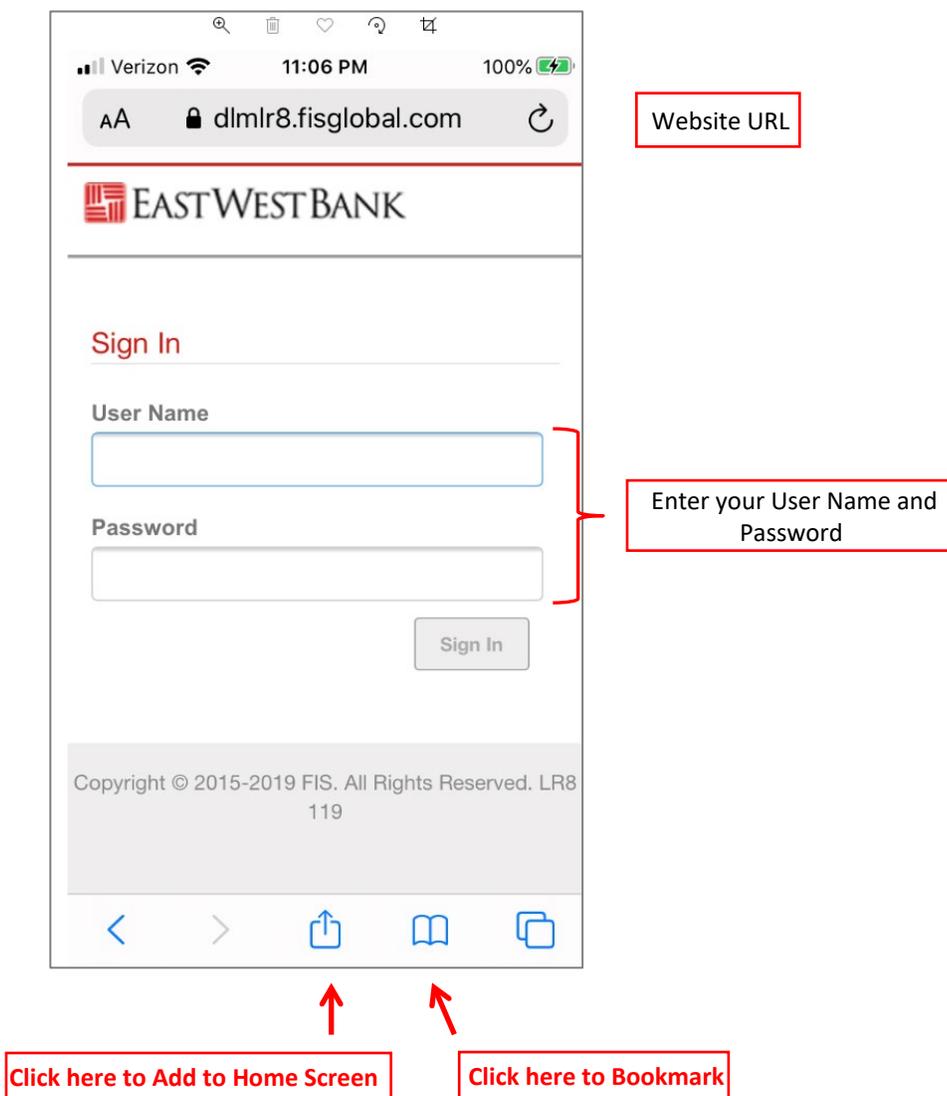
The Welcome page provides important information regarding your last access and deposit. This security measure confirms that this was your last access to the system.

Important: You may lose some functionality when using a mobile device. You can have your full access if you have your phone set up to Desktop Mode. Please refer to your phone guide to assist in establishing Desktop version on your screen.

Making a Mobile Deposit

From the Welcome Page, click the Menu Option button to access reports.
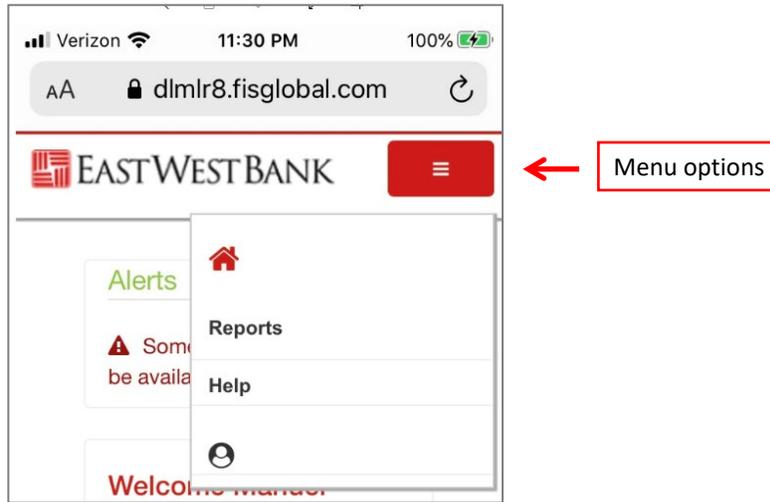
Scroll down on your screen to access the Create Deposit feature. You will also be able to see Open, Pending, and Recent transactions.
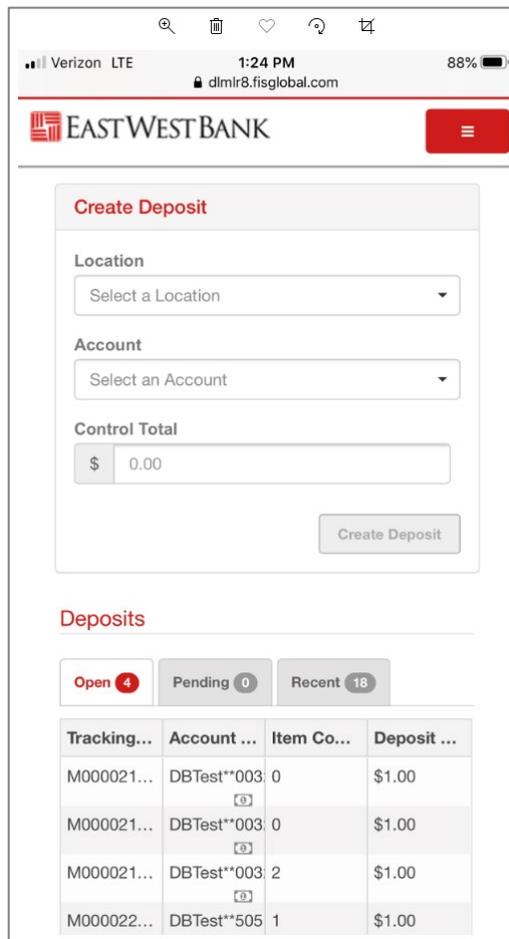
To begin your deposit, select a location, an account, and enter a control total.

Select a Location

Select an Account

Enter total value of checks

Click Create Deposit
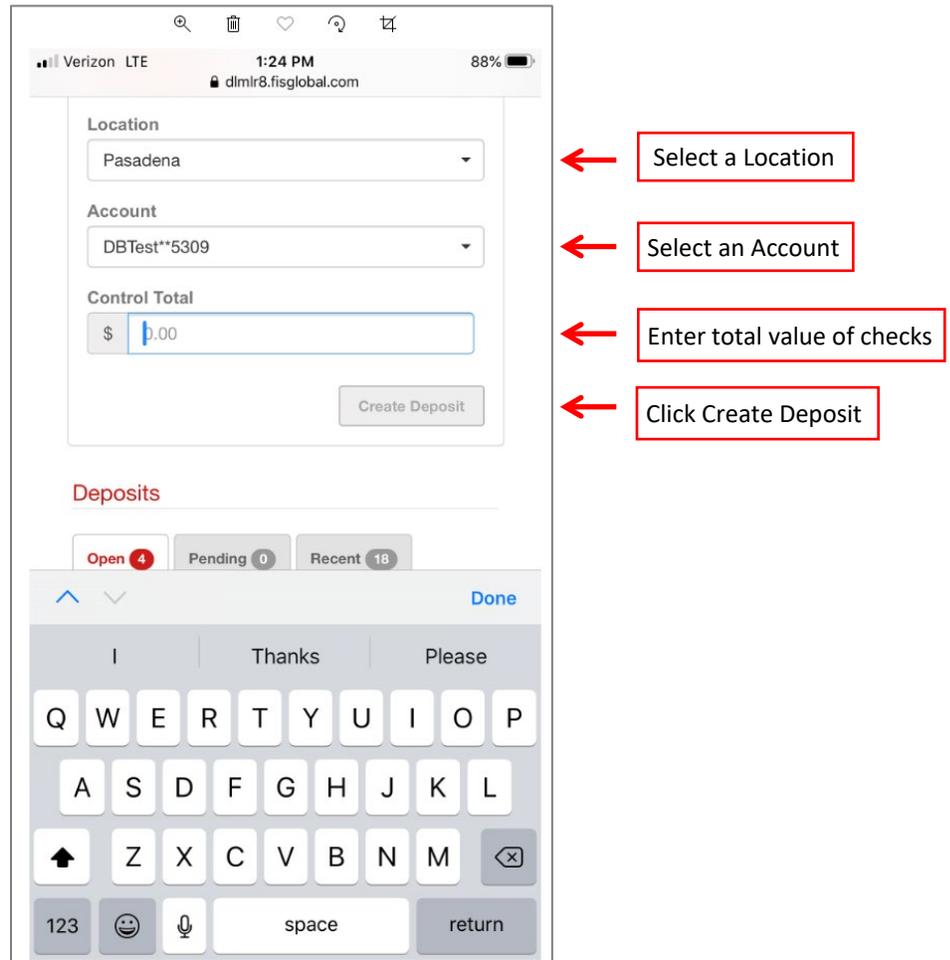
Note: If you have only one Location or only one Account, it will automatically display in the field.

Endorsement for Mobile Deposits

Any check deposited with the Mobile Deposit feature requires the following physical restrictive endorsement: **Remote Deposit Only East West Bank**
This endorsement can be stamped or handwritten on the back of each check.

Taking Images of the Front and Back of checks

To take an Image of the check, hold the mobile phone horizontally.
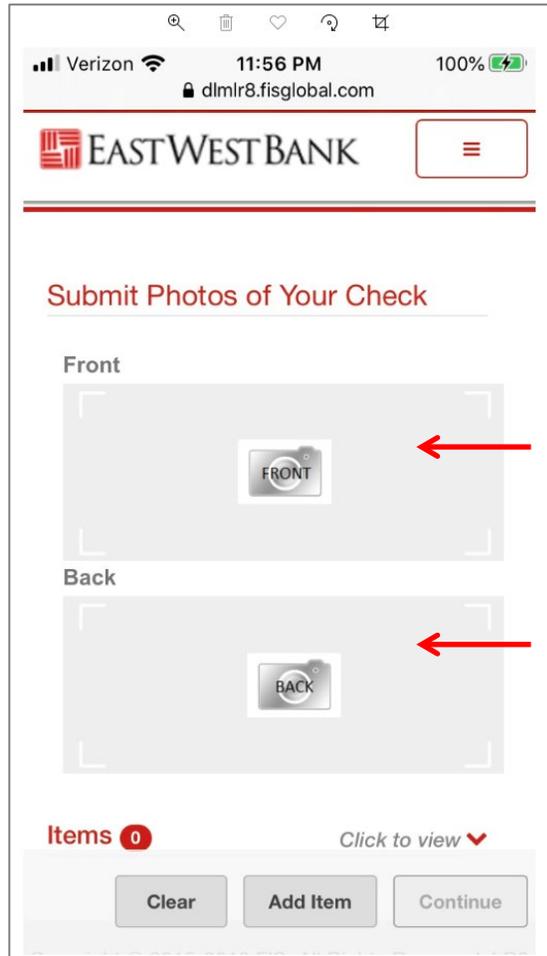
Tap Front icon to take a picture of the front of the check

Tap Back icon to take a picture of the back of the check

NOTE: Remember to stamp or hand write the following on the back of the check. **REMOTE DEPOSIT ONLY EAST WEST BANK**

Use the Clear button to remove the check you have scanned.
Click the Add Item button if you want to add more checks to your deposit.

If the check is upside down, or scanned vertically, the system will autocorrect it.

Check scanned sideways   Check scanned upside down   The image will Auto Correct.
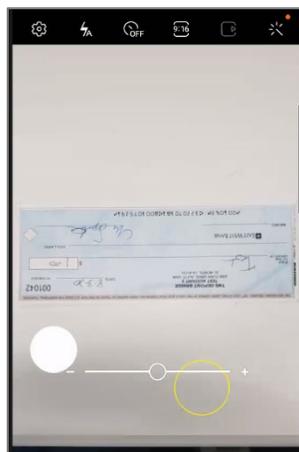
When finished scanning all the items in the deposit, click **Continue.**

The Deposit Information will appear. From here, you can remove an item, edit an amount if entered incorrectly. Click Review when finished making changes.

Click if you want to remove item

Edit if amount entered was incorrect and Click **Save**

Click **Review** when finished

Review the Deposit Information. Click **Submit** to finalize the deposit.

Deposit Ticket

Click **Submit** to finalize
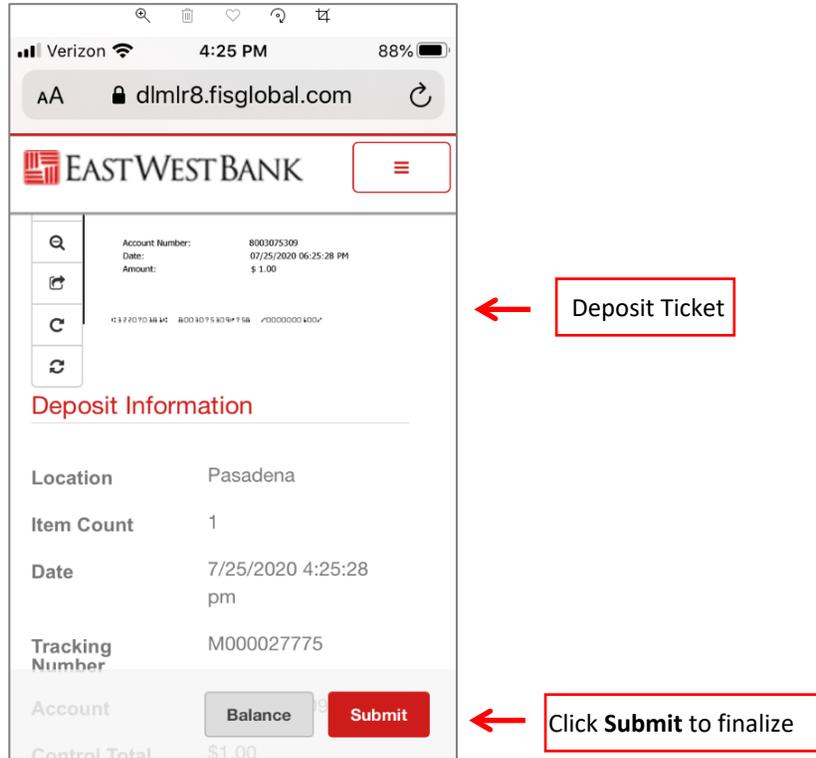
The following message will appear: The Deposit was submitted successfully!