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Introduction
Welcome to BECU’s High-Speed Online Deposits service. This guide provides initial instructions for setting up your scanner and using the Online Deposits service.

About Online Deposits
BECU’s High-Speed Online Deposits is a faster, easier and more secure way to deposit money to your BECU accounts—all you need is a computer and a high-speed check scanner.

Deposit Limit:
Number of checks per deposit: 30

Deposit Times:
Funds deposited before 7:00pm PT on a business day will apply to your account that same day. Funds deposited after 7:00pm PT or on a non-business day will apply the next business day. See the service guide for more information.

Acceptable Items
>> Checks drawn on U.S. banks and in U.S. dollars
>> U.S. Treasury checks

Unacceptable items
>> U.S. savings bonds and other non-check items
>> Items drawn on banks outside the U.S., including Canadian banks
>> Items drawn in a foreign currency
>> Paper draft without MICR printing
>> Checks drawn against a line of credit
>> Checks that are not payable to you
>> Cash
>> Travelers checks
>> Money orders
Symbols Used in this Manual

The following symbols are used in this manual to explain certain instructions that should be observed for safety.

**IMPORTANT**
Indicates significant instructions to avoid errors with Online Deposits and your scanner.

**NOTE**
Indicates clarification or additional explanations for provided instructions. Be sure to read these items carefully to ensure that you are accessing Online Deposits correctly.

**iTIP**
Indicates advice to prevent errors with Online Deposits and problems with your scanner.

Scanner Information

Allowed scanner models:

- Canon CR-25
- Canon CR-50
- Canon CR-55
- Canon CR-80
- Canon CR-120
- Canon CR-135i
- Canon CR-180*
- Canon CR-190i
- Panini VisionX 1F
- Panini VisionX 50
- Panini VisionX 75
- Panini VisionX 100
- Burroughs SSP130100-P20
- Epson CaptureOne 30
- Epson CaptureOne 60
- Epson CaptureOne 90
- RDM EC9603f
- RDM EC9611f
- Panini ml:Deal
- Panini l:Deal

**NOTE:**
Only these models of the scanner may be used. This user guide will only cover setup steps for the Panini VisionX, as we cannot cover every scanner.
System Requirements

Before you begin setting up and using your scanner, make sure your computer system meets the minimum system requirements to support the application.

<table>
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<tr>
<th>Operating Systems</th>
<th>Windows 7 (administrator)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Windows 8/8.1 (administrator)</td>
</tr>
<tr>
<td></td>
<td>Windows 10 (administrator)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>RAM</th>
<th>Recommended: 4 GB or greater</th>
</tr>
</thead>
<tbody>
<tr>
<td>CPU</td>
<td>Dual Core or greater</td>
</tr>
<tr>
<td>Internet</td>
<td>Broadband connection 3 Mbps or greater</td>
</tr>
<tr>
<td>Monitor</td>
<td>1280 x 720</td>
</tr>
<tr>
<td>Browser</td>
<td>Internet Explorer 10 or higher (not in compatibility mode), Google Chromemode 3 Mb Firefox®</td>
</tr>
</tbody>
</table>

Scanner Setup

1. Verify that you have all components that came with your scanner.

**NOTE:** Make sure you have access to BECU’s High-Speed Online Deposits User Guide (this manual) while you are setting up your scanner and accessing Online Deposits for the first time.

**IMPORTANT:** Do NOT connect the scanner to your computer or turn it on until after you install the driver BECU sent to you.
2. You must run Internet Explorer as an administrator.
   A. Right-click on the Internet Explorer icon or shortcut.
   B. Select Run as administrator (Figure 1).

![Figure 1](image)

3. Add BECU Online Banking and Ensenta.com to your trusted sites in Internet Explorer.
   A. Using Internet Explorer (32-bit), go to the becu.org and log in to Online Banking.
   B. Click the tools gear icon in the top right and select Internet options (Figure 2).

![Figure 2](image)
Click on the **Security** tab (Figure 3).

![Click on the Security tab](image)

**Figure 3**

Click on the green check mark for **Trusted sites** (Figure 4).

![Click on the green check mark for Trusted sites](image)

**Figure 4**
A. Click Sites. The current URL should be listed in the “Add this website to the zone” field. If it is not, enter https://www.becuonlinebanking.org and Click Add.

B. Next, enter https://*.ensenta.com into the same “Add this website to the Zone:” box. Click Add (see Figure 5 for end result).

![Image](image.png)

Figure 5

C. Click Close. Click OK.

5. Install Panini Engine Driver

The Panini Everest Engine is a Windows® service driver that enables the use of Panini Vision X® and Panini Ideal® on the Ensenta HSOD platform. Once you have received the files for your scanner, download and save the .exe file to your desktop.

**NOTE:** You should not have a driver for another check scanner installed on the same system. If you do, delete it before you install this driver.

**IMPORTANT:** Do NOT install the driver that came with the scanner or install both that driver and the one we send you, or you will get an error when you attempt to run Online Deposits.
Panini Engine Driver Setup

**Important!** Ensure that the scanner is not plugged into your computer prior to installation.

1. Click the Panini logo on your desktop to launch the Panini Everest Engine Setup installer.

![Panini Everest Engine Installer](image)

**FIGURE 1 – PANINI EVEREST ENGINE INSTALLER**

2. Read the License Agreement and click **I accept the terms of the license agreement**. Click **Next**.

![License Agreement](image)

**FIGURE 2 – PANINI LICENSE AGREEMENT**
3. Choose **Complete** as the Setup Type. Click **Next**.

4. Click **Finish** to complete the Setup.
5. Launch the Panini Everest Engine application by clicking the Panini logo on the desktop.

6. The Panini test application page will appear. The **Engine Status** should read **Available for Connection**.

7. Click **Connect**.

Depending on your PC, the connection time may vary between 30 seconds and one minute.
8. Scanners only operate with one driver, so any attempt to connect to a scanner already in use will prompt an override code to proceed. See **Uninstall Panini** for general steps on how to uninstall drivers (steps and file names may vary depending on the other drivers that have been previously installed on your PC).

9. The scanner will make a sound as it connects to the Panini Everest Engine. The following page will appear:

![Welcome to the Panini Everest Engine](image)

**FIGURE 8 – PANINI EVEREST ENGINE DEMO APPLICATION**

10. Click **Disconnect** and close the browser tab for the Panini Everest Engine before moving on to the next step.
Connect Panini Scanner to HSOD Web Platform

1. Log in to your online banking platform and access the deposit feature.

*NOTE*: Depending on your configuration, you may not see the Login screen below. Rather, you will be directed immediately to the Welcome page shown in Step 2.

2. Click on **Settings (gear icon)** in the top right corner of the Welcome page.
3. In the General settings section, ensure that **Use Check Scanner** is set to Yes.

   *NOTE*: Depending on your configuration, your settings options may be different.

![General settings](image)

**FIGURE 12 – ENSENTA GENERAL SETTINGS**

4. Under Scanner Settings, ensure that the **Ranger Driver Scanner** option is set to No.

![Scanner Settings](image)

**FIGURE 13 – ENSENTA SCANNER SETTINGS**

5. Choose **Panini VisionX®** as your scanner model.

   *Note*: If using the Panini Ideal® you will still need to select Panini VisionX® as your scanner model.

![Scanner Settings](image)

**FIGURE 14 – ENSENTA SCANNER MODEL SELECTION**
6. Type **localhost:44343** into the **Scanner Address** textbox if using Internet Explorer®. Click **Test**.

![Scanner Settings](image1)  
**FIGURE 15 – ENSENTA SCANNER ADDRESS SETTINGS**

7. Type **127.0.0.1:8080** into the **Scanner Address** textbox if using Google Chrome™ or Mozilla Firefox®. Click **Test**

*NOTE*: It is recommended to have one primary browser for HSOD as Scanner Address settings will **NOT** automatically carry over if you switch browsers.

![Scanner Settings](image2)  
**FIGURE 16 – ENSENTA SCANNER ADDRESS SETTINGS FOR GOOGLE CHROME™ & MOZILLA FIREFOX®**

8. The scanner will attempt to connect to HSOD.

9. Click **OK** to return to the **HSOD** page.

![Scanner Test Successful](image3)  
**FIGURE 17 – SCANNER TEST SUCCESSFUL**

10. Click **Save**.
You are now ready to make check deposits. Refer to your scanner documentation for guidance in preparing and loading checks.
Depositing Checks

Accessing Online Deposits consists of four steps:

1. **Start** will ask you to choose the account you want to deposit your checks into.
2. **Scan** will scan the checks in your scanner and give you the option to scan more checks.
3. **Review** will allow you to see and review all the checks that you have just scanned. You can also edit the check amount, delete checks, or scan more checks prior to submitting your deposit.
4. **Receipt** will let you review all of the deposit information, or make another deposit.
1. Log in to BECU Online Banking at becu.org.

2. Click the Online Deposits link located at the top of the screen (Figure 21).

   **NOTE:** Any time during Online Deposits, you may be asked to run the Ensenta Corporation application. If so, click Run (Figure 22).
Start

3. After you click the Online Deposits link, a pop-up window will display with a Welcome page. (Please be sure to allow pop-ups within your browser.) Click **start a new deposit** (Figure 23).

Figure 23

4. If you are a first-time user of Online Deposits, you will be asked to accept BECU’s Online Deposits Terms & Conditions. Click **Read Terms & Conditions** to go to BECU’s Online Deposits Terms & Conditions. If you agree with the Terms & Conditions, click **accept** (Figure 24). You will be guided to the screen in **Step 5**.

* **IMPORTANT:** The first time you access Online Deposits, please make sure to follow this step. If you have accessed Online Deposits before, skip to Step 5.

Terms of Service

Read Terms & Conditions

If you agree and accept the Terms & Conditions for BECU Online Deposits, please select **accept**.

Figure 24
Scan

5. Prepare checks for scanning.
   >> Remove rubber bands, staples, and paper clips
   >> Scan checks of like sizes together; separate smaller size checks from larger sizes
   >> Make sure all checks are facing the same direction and the bottoms (MICR lines) are parallel to the hard surface
   >> Align edges of the checks by gently tapping the bottom and the side that goes into the scanner on a hard surface

   **NOTE:** The recommended maximum number of checks to scan for a single batch is 30 checks. You may scan any number of checks up to 30.

6. On the Deposit page, select the account for your deposit from the drop-down list. Make sure the scanner is connected and turned on and the checks are signed on the front and endorsed on the back. Click **start scan** to begin scanning your checks (**Figure 25**).

**Figure 25**
7. At completion of scanning, make sure the “Batch Total” (number of checks scanned) matches the actual number of checks you fed through your scanner.

Add checks during a deposit

Online Deposits will give you the option to scan more checks after you have scanned your first batch. For example, if you just scanned large checks and also have small checks, you would now scan the small checks. Just click scan more checks which is located at the bottom of the Deposit page.

What if “Batch Total” doesn’t match actual checks scanned?

If the “Batch Total” is fewer than the number of checks scanned, some of the checks may not have been captured during scanning.

To fix this problem:

A. Review the checks in the batch to determine which check(s) didn’t scan correctly.

B. Click scan more checks to scan the check(s) that weren’t accounted for during the original scan.

Review

8. We recommend that you review each check image to verify that the dollar amount displayed is the correct dollar amount. You can delete checks by clicking the black circular minus icon for that check. Once you finish reviewing your check batch and have no more checks to scan, click submit (Figure 26).
Receipt

10. The Receipt page is confirmation that your deposit was submitted. You can email your receipt to any email address (the mail will come from noreply@becualerts.org). This page also allows you to **make another deposit**, review your **history**, or **log out** of Online Deposits **(Figure 27)**.

![Receipt page](image)

**Your deposit was submitted.**

Please note: Funds deposited before 7:00pm PT on a business day will apply to your account that same day. Funds deposited after 7:00pm PT or on a non-business day will apply the next business day. See the service’s terms and conditions for more information.

- **Receipt**: 616820
- **Account Last 4 Digits**: 6185
- **Amount**: $3655.00
- **Deposit Date**: 06/12/2016
- **Transaction Type**: Deposit
- **Number of checks**: 10

**Next steps**

1. **Print** and file this receipt with the original check.
2. Keep the check for 30 days, then shred/destroy it.
3. Delete any images from your device immediately.

Please enter email address to send receipt:

[Email Field]

**Figure 27**

NOTE: There is not a link in Online Deposits that will direct you back to Online Banking. Online Deposits appears as a new window when you click on the link in Online Banking. Return to Online Banking by selecting the Online Banking window. Online Banking may have timed out while you were accessing Online Deposits and you may have to log into Online Banking again to access.

NOTE: Deposits may take a few minutes to show up in your history. Once deposits are submitted they cannot be deleted. If you didn’t submit a deposit, it won’t automatically save in your account and you will have to rescan all the checks in that deposit and submit them as a new deposit.
How to Access Previous Scanning History

In history, you can see all of your previous deposits – including date, receipt number, amount deposited, deposit status, quantity of checks, and transaction details.

1. Log in to your BECU Online Banking Account at becu.org.
2. Click the Online Deposits link located at the top of the screen.
3. Click history in the upper right corner to go to your Transaction History (Figure 28).

<table>
<thead>
<tr>
<th>Date</th>
<th>Receipt</th>
<th>Amount</th>
<th>Channel</th>
<th>Status</th>
<th>Quantity</th>
</tr>
</thead>
<tbody>
<tr>
<td>06/15/2016</td>
<td>6165820</td>
<td>3,055.00</td>
<td>Online Deposits</td>
<td>Submitted</td>
<td>10</td>
</tr>
<tr>
<td>02/24/2016</td>
<td>6140578</td>
<td>325.62</td>
<td>Online Deposits</td>
<td>Approved</td>
<td>4</td>
</tr>
<tr>
<td>02/23/2016</td>
<td>6144609</td>
<td>2,279.57</td>
<td>Online Deposits</td>
<td>Approved</td>
<td>11</td>
</tr>
</tbody>
</table>

Total number of History Items: 3

Figure 28
4. Click the small arrow icon on the right side of a transaction row to expand if you want to see each check in the transaction (Figure 29).

![Figure 29](image)

**Transaction Details**

If you click on a check row in Transaction History, it will take you to a detailed summary of a specific check. There you can review the check image, account number, and receipt number. You can also print the details for your records (Figure 30).

![Figure 30](image)

**After Scanning**

Please file the check in a safe, secure place for 30 days to allow for the settlement to complete, then destroy the check by shredding.
Support

BECU Online Banking and BECU
Online Deposit Processing

Toll-free in the US and Canada
Business hours: M-F 7am-7pm, Sat. 9am-1pm (Pacific Time)
**800-233-2328** (not for deaf or hard of hearing) 24-hour Telephone Banking
**800-233-2328**

Scanner Tech Support (for Panini VisionX)
The Scanner Tech Support group is available during normal business hours. This group consists of Technical Support Representatives that will work with your customers to get their scanner working within the HSOD application.

Contact Information
Phone
888-499-3135

Business Hours
Monday – Friday, 8:00 a.m. – 5:00 p.m. CT
Scanner Tech Support is for the financial institution (FI) only. Your FI’s merchants cannot call directly without a FI employee on the phone call. If a customer requires assistance, the FI employee will contact Support with the merchant on the line. The FI employee must remain available for the duration of the call.

Scanner Support
To ensure our customers’ needs are met and to foster a timely and positive experience, the following conditions apply.

- Callers seeking support will need to be verified as an employee of the Financial Institution before assisting.
- The assisting TSR will verify all applicable System Requirements. Operating system and browser version will be verified before proceeding and/or performing a remote session. If the customer does not meet the minimum system requirements, the assisting TSR will inform the customer of these requirements and seek another PC for installation. If another PC is not available, the TSR will let them know they can call back for assistance once these conditions are met.
- The customer must be setup on the system with proper permissions enabled and be able to login into the HSOD application.
- If the customer is using the same PC that is/was used with a different vendors product, the customer must remove all previous scanner drivers and associated software prior to receiving assistance.
Troubleshooting Guide

1. Scanner Jams

If your scanner jams while you are scanning checks, refer to your scanner user guide to learn how to properly remove checks from the scanner.

2. Check Scanner Connectivity

   A. There is no LED power indication upon connecting the Vision X. LED status indicators only illuminate when the application connects to the Vision X unit.
   
   B. Connect the USB cable to the USB 2.0 port located on the rear side of the scanner, and then connect the other end of the cable to an available USB 2.0 port on the PC.

3. Use Internet Explorer in 32-bit mode

If you are using a 6-bit version of Windows (such as Windows 7 or Windows 8), ensure that you are using the 32-bit version of Internet Explorer. Both Internet Explorer 32-bit and Internet Explorer 64-bit are installed on 64-bit versions of Windows, and Internet Explorer 32-bit is the default application.

   Internet Explorer 10, 11:

IE 10 and 11 do not have separate icons for 32-bit and 64-bit versions. Instead, they have a setting under Internet Options and the Advanced tab called "Enable 64-bit processes for Enhanced Protected Mode". By default, this option is turned off (unchecked) and the browser runs in 32-bit mode. When this option is checked the browser runs in 64-bit mode. Verify that your setting is unchecked.
4. Do not use Internet Explorer in compatibility mode
If you are using Internet Explorer in compatibility mode, Online Deposits will not work. Click the tools gear icon in the top right and select Compatibility View settings. Remove any URLs you see for becu.org or ensenta.com in the compatibility mode website list (Figure 31).

5. Unable to view/select desired account number for deposit
If you are unable to see/select the account for your deposit, it may be related to your role on that account. Agents cannot make deposits unless the specific account is added by the Administrator. Contact BECU for support and resolution.
Uninstall Panini Driver

In the event you need to uninstall the Panini Everest Engine, follow the steps outlined below. If you have operated a Panini scanner on your computer using different software for remote deposit capture, it is recommended that you uninstall all other Panini drivers. Only the Panini Everest Engine driver provided to you for HSOD should remain on your PC.

1. Ensure that the Panini scanner is plugged in during the uninstallation process and launch **Device Manager** from the Start menu.

   ![FIGURE 33 – WINDOWS® START MENU](image)

2. Locate the **Panini** file within the Device Manager.

   ![FIGURE 34 – WINDOWS® DEVICE MANAGER](image)
3. Expand Panini and right-click **Vision X with Firmware**.

4. Click **Uninstall Device**.

![FIGURE 35 – WINDOWS® DEVICE MANAGER UNINSTALL DEVICE](image)

5. Check **Delete the driver software for this device**. Click **Uninstall**. **Note**: Some drivers may replace **Uninstall** with **OK**.

![FIGURE 36 – WINDOWS® DEVICE UNINSTALLER](image)
6. In **Device Manager**, locate and right-click **Panini USB Driver**.

7. Click **Uninstall Device**.
8. Check **Delete the driver software for this device.** Click **Uninstall.** **Note:** Some drivers may replace **Uninstall** with **OK.**

![Uninstall Device](image)

**FIGURE 39 – WINDOWS® DEVICE UNINSTALLER**

9. Panini will be completely removed from the Device Manager. Unplug the scanner from the PC to ensure complete uninstallation.
Uninstall Panini Everest Engine Software

1. To remove Panini software, open the Control Panel and select Programs and Features.

2. Scroll down to locate and click Everest Engine. Click Uninstall.

You may be prompted to enter your administrator’s credentials to proceed. Depending on your device, you may have to wait for up to 30 seconds while the Panini Everest Engine uninstalls from your PC.
3. Click Yes to completely remove Panini Everest Engine.

4. Click Finish.

You have successfully uninstalled the Panini software from your device.