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Financial & Corporate Compliance

# Installation Instructions and User Guide

Deposit Accounts Electronic Book™

2024.1

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# Financial & Corporate Compliance

This publication was written for Deposit Accounts Electronic Book™

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# Installation Instructions

Welcome to Wolters Kluwer, Inc. Deposit Accounts Electronic Book. This electronic resource is designed to give you a working understanding of federal laws that affect the opening and operation of deposit and share accounts.

The Deposit Accounts Electronic Book can be used as a tool to create awareness and understanding of regulations, research deposit-related questions and issues, disseminate information, and train employees. It is a valuable resource for compliance officers, new accounts personnel, and your legal counsel.

The Deposit Accounts Electronic Book was developed in the Microsoft Windows environment and provides point-and-click simplicity.

In addition to the initial Electronic Book, you will also receive annual updates. Each year the Administrators will receive an email informing them of the new release on the Product Download Site along with a summary of the changes in a Release Notes document.

The following steps suggest an approach to using the Deposit Accounts Electronic Book for the first time:

- Read this User Guide to familiarize you with the installation process and the program.
- Install the program on your computer.
- Select the WKFS program group, and then run the Deposit Accounts Electronic Book by clicking on the Deposit Accounts Electronic Book icon.

## Before You Begin

The software is distributed in a compressed format, which means you must follow the installation procedure to properly expand the files and load them on your hard drive or network drive.

The installation program installs files from the Product Download Site quickly and easily. You are guided through the entire process by on-screen instructions.

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## System Requirements

Review these minimum requirements to ensure your computer meets the necessary configuration.

### Stand-Alone Implementation

Client	Minimum	Recommended
<b>Operating System</b>	Windows 10 (32-bit or 64-bit)	Windows 11 (32-bit or 64-bit)
<b>Processor</b>	Single Intel Core Pentium or AMD equivalent, 500 MHz or faster.	Intel Core Pentium/ AMD equivalent or higher, 1GHz or faster, 64-bit.
<b>Disk Space Available</b>	120 MB	2 GB
<b>RAM</b>	512 MB	2 GB
<b>Browser</b>	Latest version or one major release back (Official build) of Chrome or Microsoft Edge (64-bit).	
<b>Display</b>	VGA Color, 800x600 resolution	SVGA (1024 X 768) or higher

### Network Implementation

Client	Minimum	Recommended
<b>Operating System</b>	Windows Server 2016	Windows Server 2022
<b>Processor</b>	Single Intel Core Pentium or AMD equivalent, 500 MHz or faster.	Intel Core Pentium/ AMD equivalent or higher, 1GHz or faster, 64-bit.
<b>Disk Space Available</b>	120 MB	2 GB
<b>RAM</b>	512 MB	2 GB
<b>Browser</b>	Latest version or one major release back (Official build) of Chrome or Microsoft Edge (64-bit).	
<b>Display</b>	VGA Color, 800x600 resolution	SVGA (1024 X 768) or higher

### Operating Systems Information

#### Operating Systems Not Supported

The following operating systems are not supported for use with any Wolters Kluwer software program.

- Windows 7, 8, 8.1 (any version prior to Windows 10)
- Windows Server 2008, 2012 (including Microsoft Small Business Server)

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## Installation Considerations

### Disk Space Errors

It is important to avoid disk space errors by ensuring your computer has enough free disk space on your hard disk. Once the installation procedure has been initiated, the program will check to ensure enough disk space is available to complete the installation.

If a disk is full and you try to run Setup to install, you will see an error window indicating the cause of the error.

- You must free up 120 MB of disk space before trying to install again.

### Quitting the Installation Process before Completion

You may quit the installation process at any time by pressing ESC or clicking the Cancel option from the Installation screen. However, all entered data will be lost.

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**NOTE:** If you quit the installation process before it has completed, you must reinstall the software from the beginning.

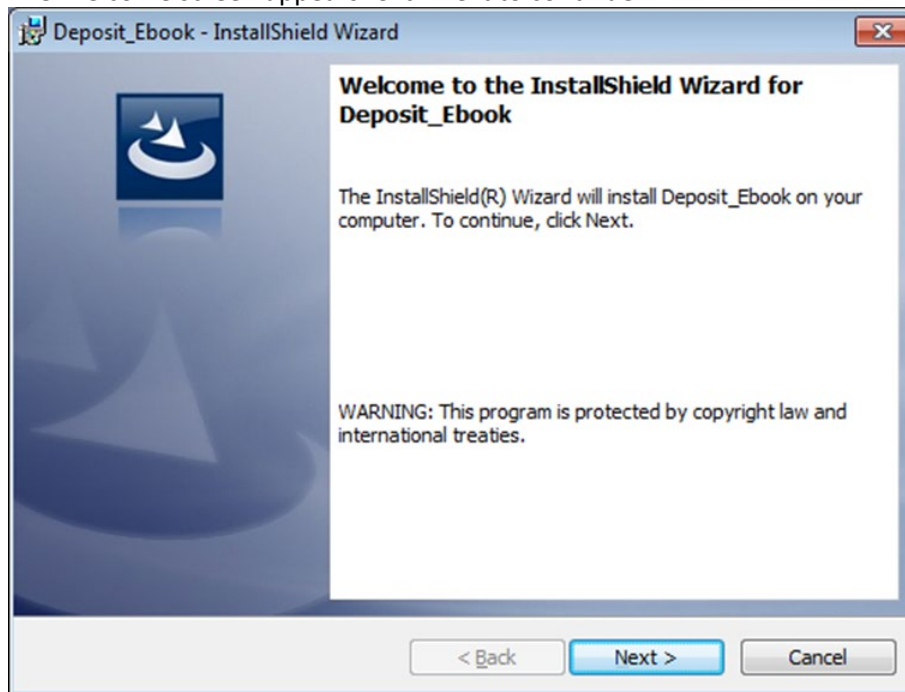
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## Installing the Deposit Electronic Book

You will help ensure the success of your installation by following each of the steps listed below.

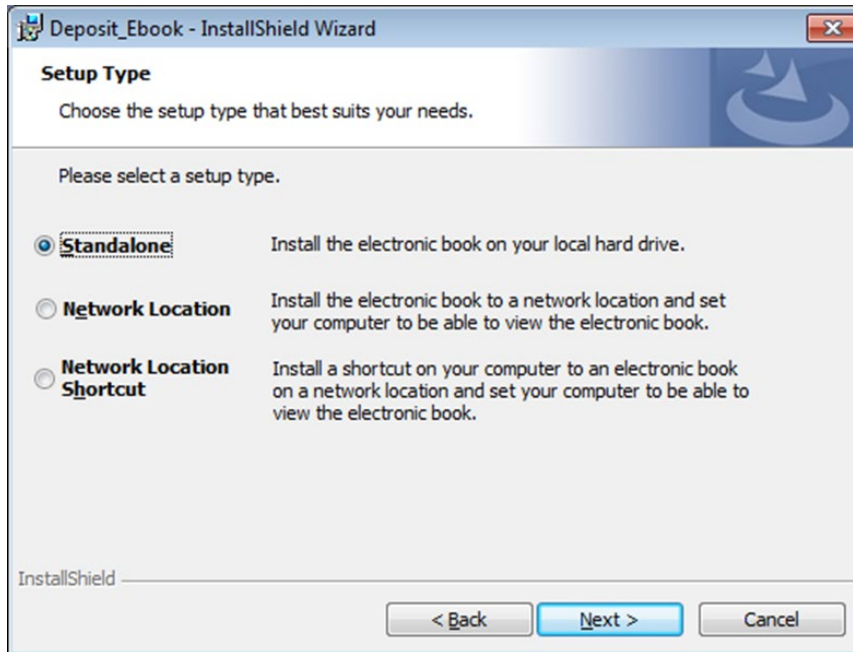
1. Quit all programs that may be open. We also recommend disabling any virus protection software that may be running (virus scanners can interfere with the installation process). The following steps assume that only Windows is running.
2. Copy the Deposit Account Manual ISO file you downloaded from the Wolters Kluwer Product Download Site to your stand-alone computer.
3. Double-click the ISO file to mount it. You can also right-click and choose Mount from the context menu.
4. Locate and double-click the **Setup.exe** file. The InstallShield Wizard starts the installation process.

5. The Welcome screen appears. Click Next to continue.



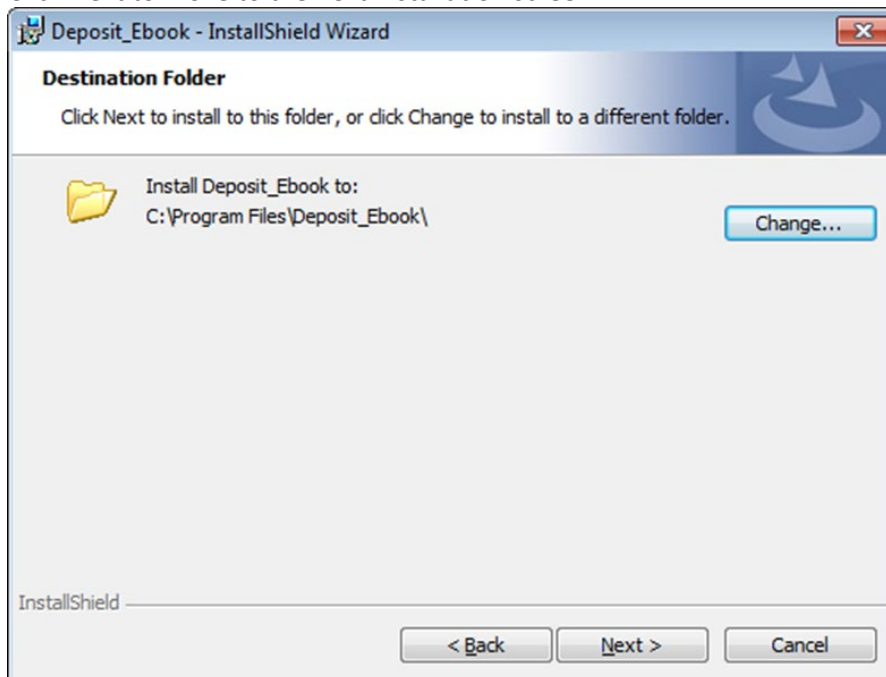
6. Setup Type
  - a. Select **Standalone** to install to your local hard drive. These instructions assume that your hard drive is C. If your drives are designated differently, substitute the appropriate drive designations.
  - b. Select **Network Location** to install to a network. This option allows a System Administrator to install the Deposit Electronic Book to a network location and install the product to the computer that the setup.exe is being run from. The setup.exe is also copied to this network location and the system administrator can ask users to run the setup.exe file that is copied to this network location. Users will select the “Network Location Shortcut” option to install shortcuts on their system and make the electronic book accessible on their local workstation.

- c. Click **Next** to continue.

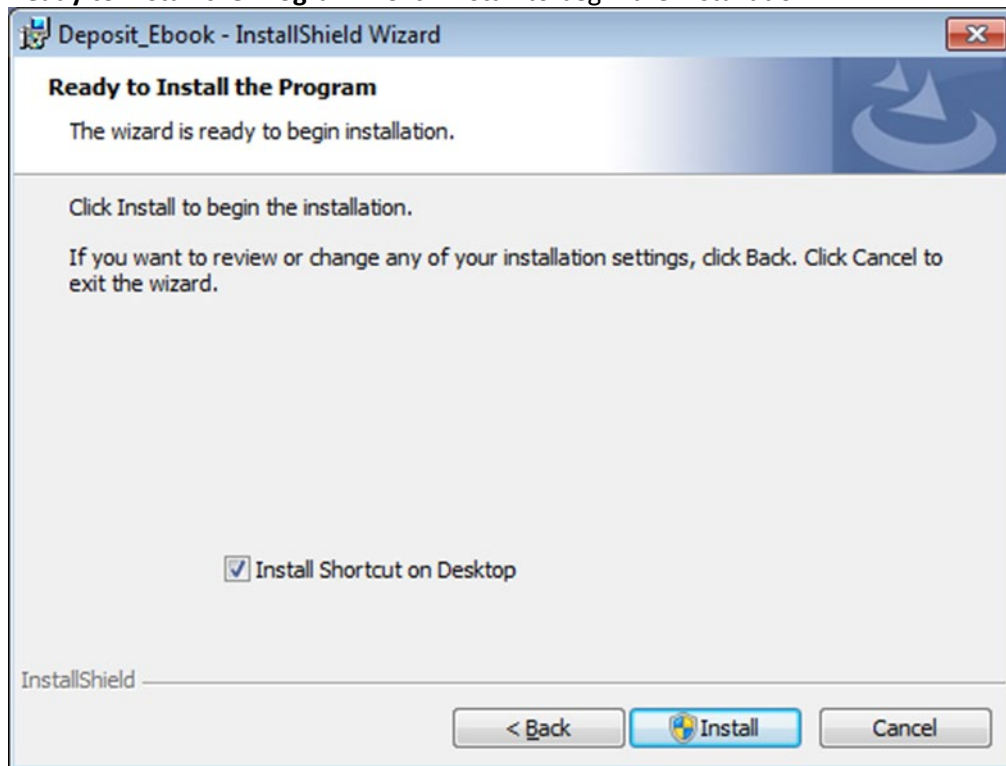


**NOTE:** The Back button can be used throughout the installation to return to a previous installation screen.

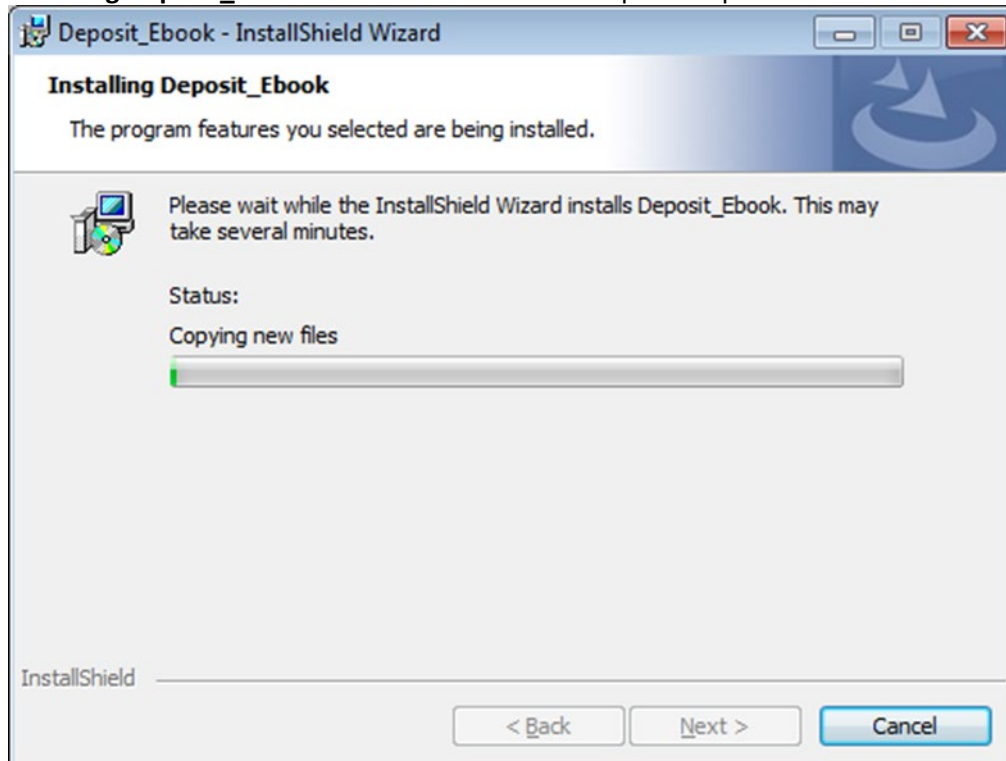
7. **Destination Location** – Select the drive and directory location where the software will be installed. Click Next to move to the next installation screen.



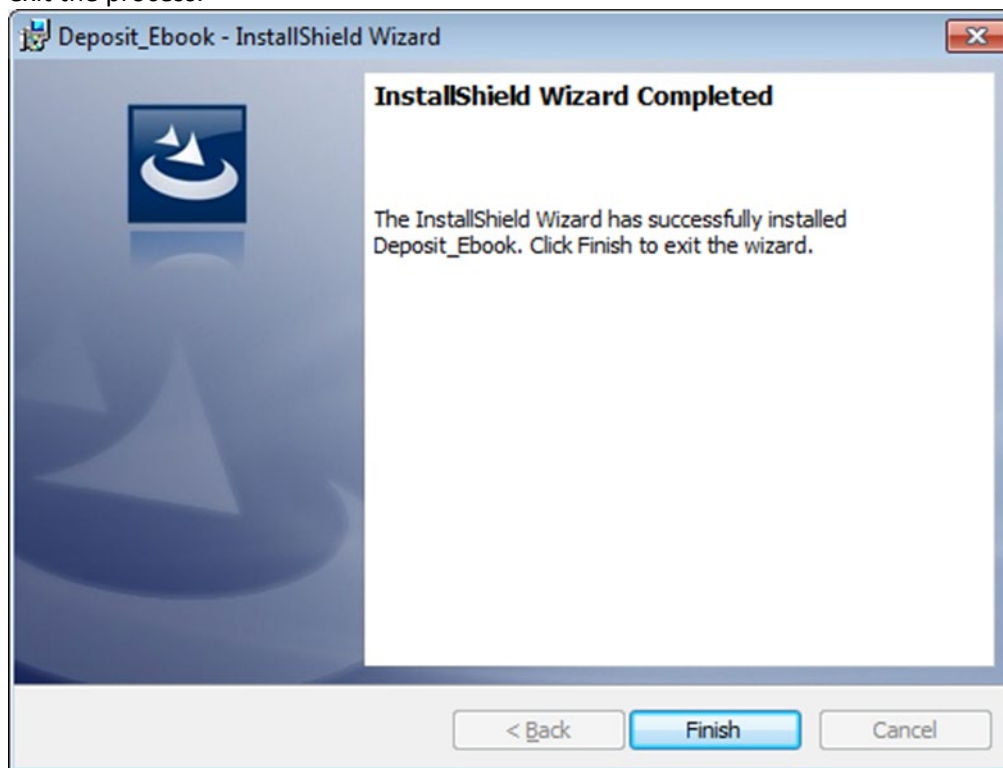
8. **Ready to Install the Program** – Click **Install** to begin the installation.



9. **Installing Deposit\_EBook** – The initialization and expansion procedures will continue.



- 
10. **InstallShield Wizard Complete** – A status screen indicates the installation is complete. Click Finish to exit the process.



## Installing as a Network Location Shortcut

This procedure explains how to install a shortcut on your computer to the Deposit Electronic Book that has been installed on a network location by another user (System Administrator).

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### Note:

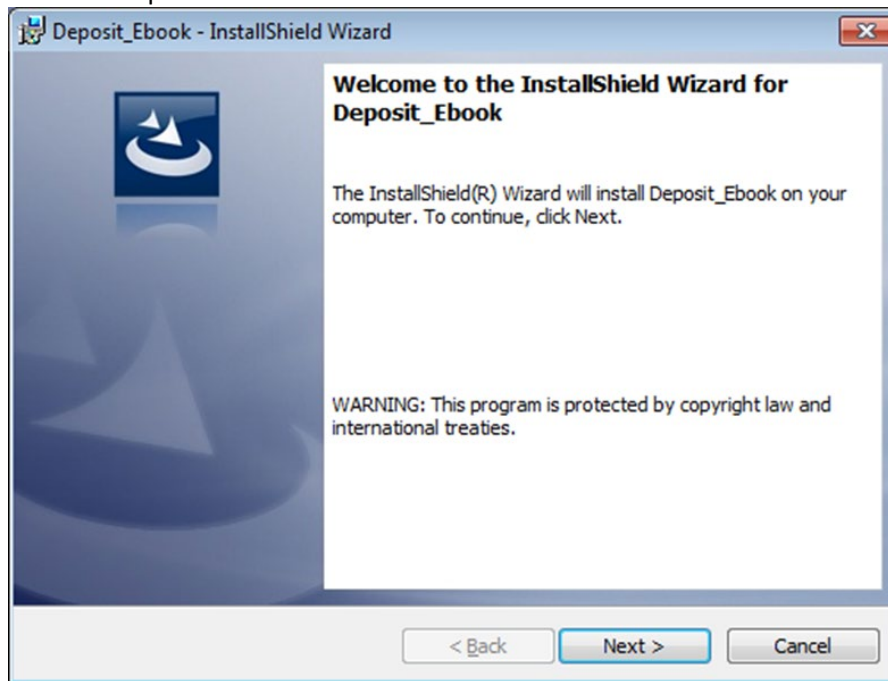
The setup.exe file can be run from the network location where another user (system administrator) has previously installed the network version of the electronic book.

These instructions assume that your hard drive is C. If your drives are designated differently, substitute the appropriate drive designations.

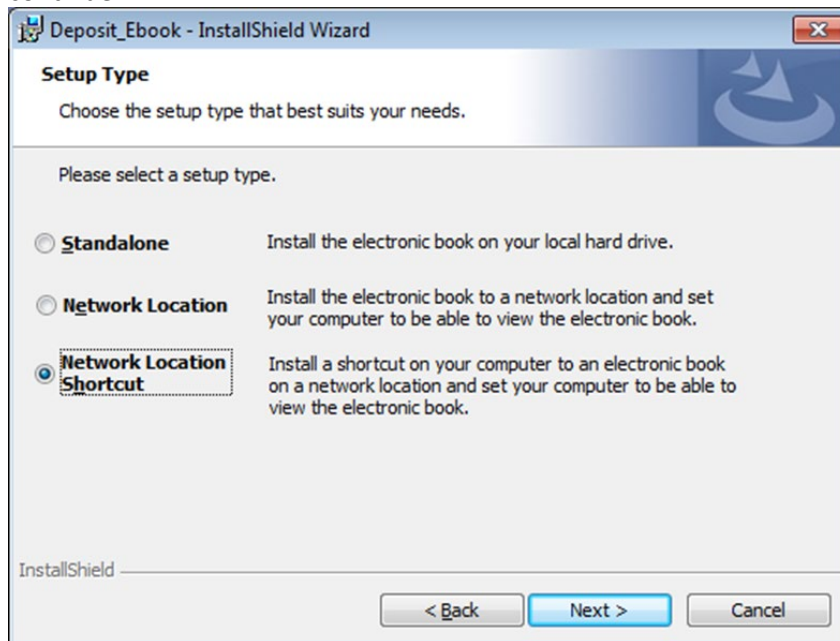
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1. Quit all programs that may be open. We also recommend disabling any virus protection software that may be running (virus scanners can interfere with the installation process). The following steps assume that only Windows is running:
2. Copy the Deposit Account Manual ISO file you downloaded from the Wolters Kluwer Product Download Site to your stand-alone computer.
3. Double-click the ISO file to mount it. You can also right-click and choose **Mount** from the context menu.
4. Locate and double-click the **Setup.exe** file. The InstallShield Wizard starts the installation process.

- The *Welcome* screen appears with instructions on what you need to do before you begin the installation process. Click **Next** to continue.

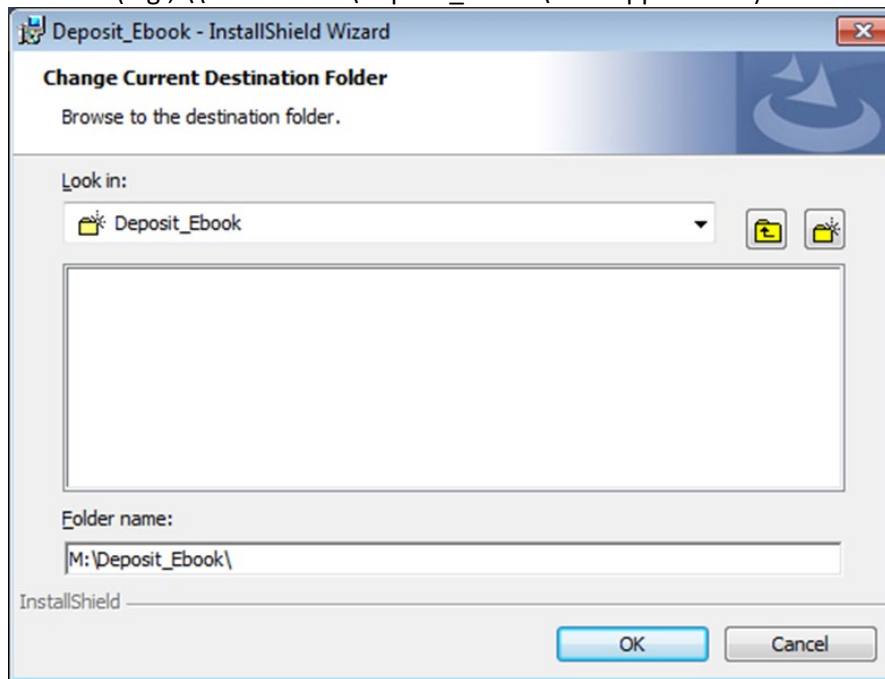


- Setup Type** – Select **Network Location Shortcut** from the available installation types. Click **Next** to continue.

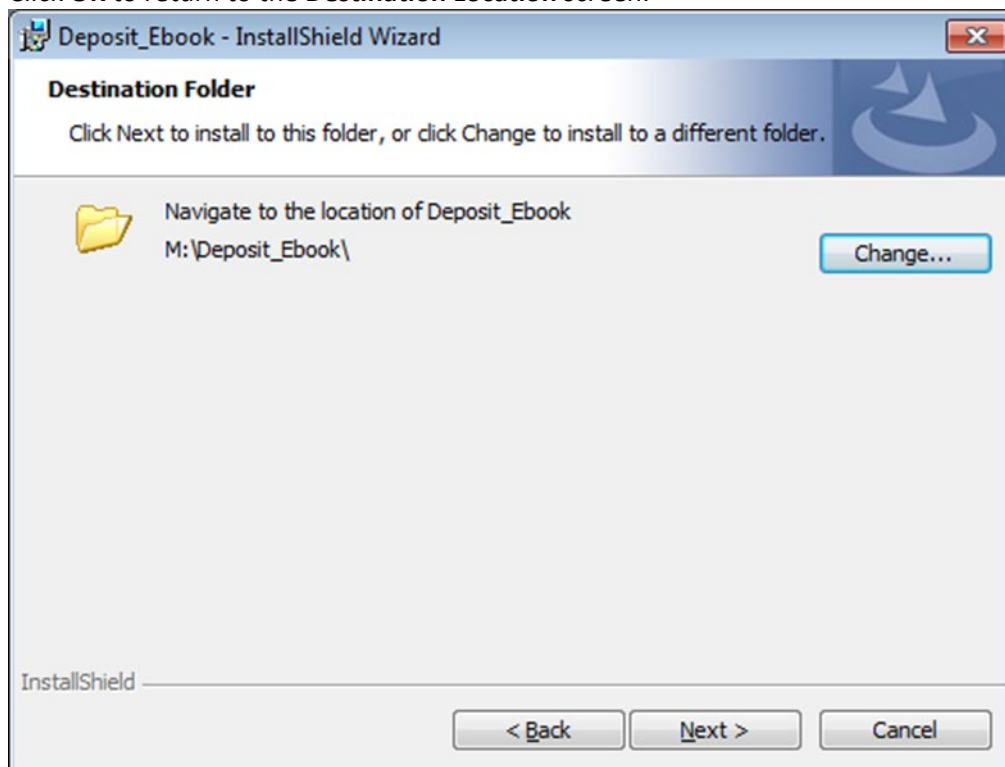


**NOTE:** The Back button can be used throughout the installation to return to a previous installation screen.

7. **Destination Location** – Click **Change** and browse to the directory location where the software is installed (e.g., \\servername\Deposit\_Ebook\ or mapped drive).

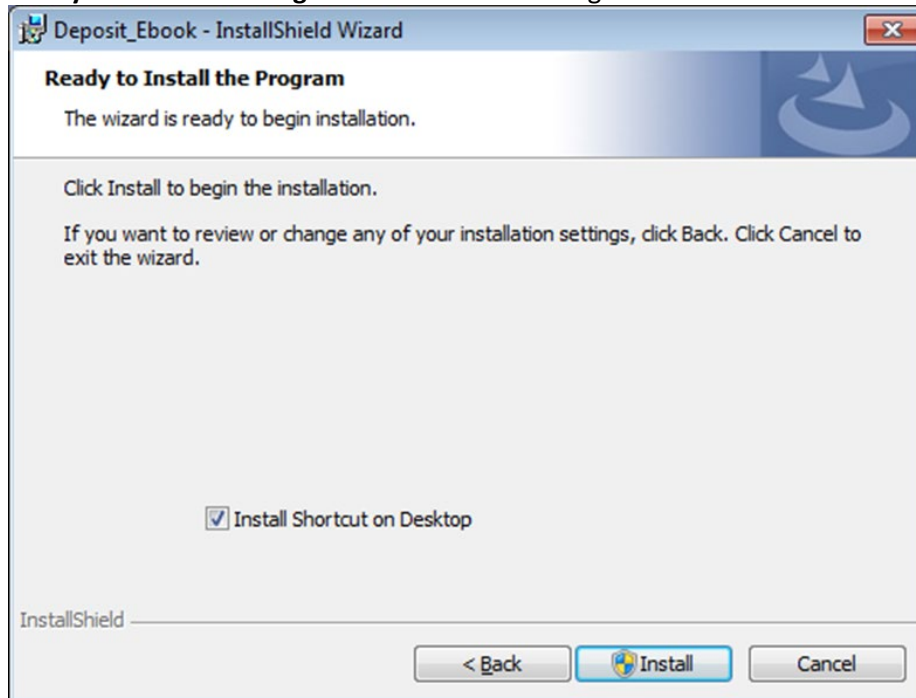


8. Click **OK** to return to the **Destination Location** screen.

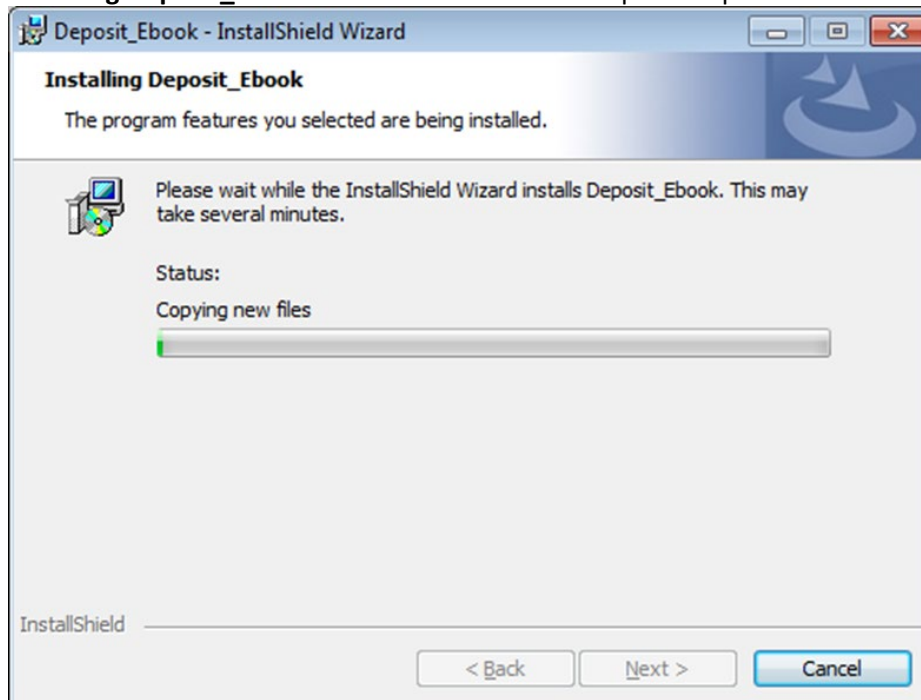


9. Click **Next** to move to the next installation screen.

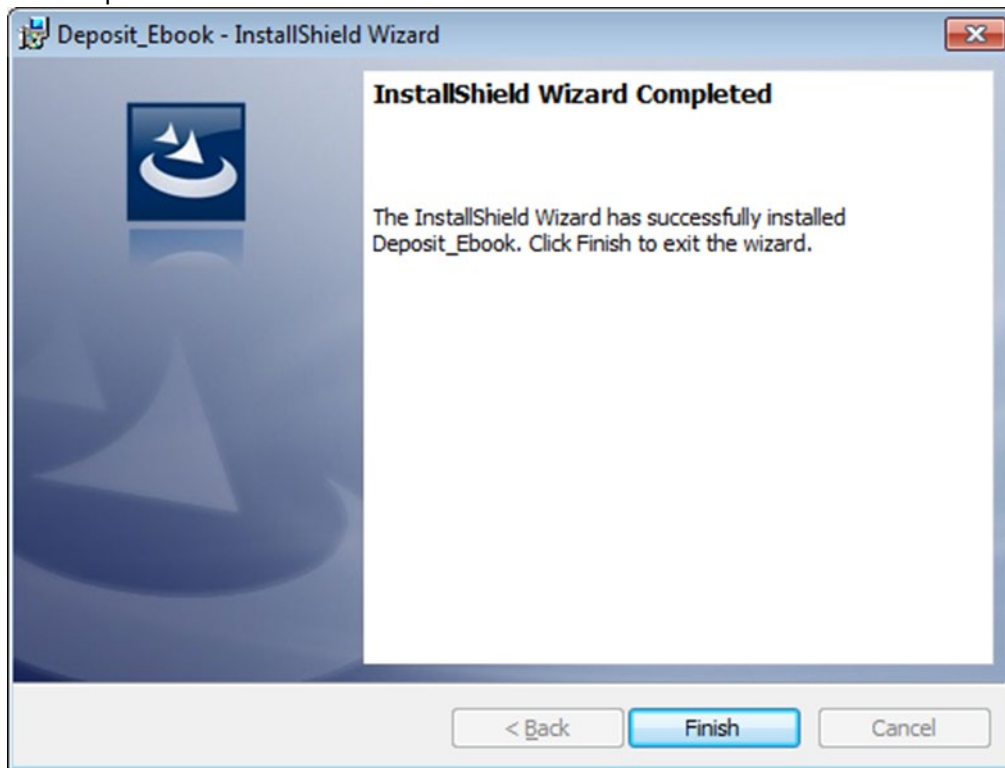
10. **Ready to Install the Program** – Click **Install** to begin the installation.



11. **Installing Deposit\_EBook** – The initialization and expansion procedures will continue.



- 
12. **InstallShield Wizard Complete** – A status screen indicates the installation is complete. Click **Finish** to exit the process.



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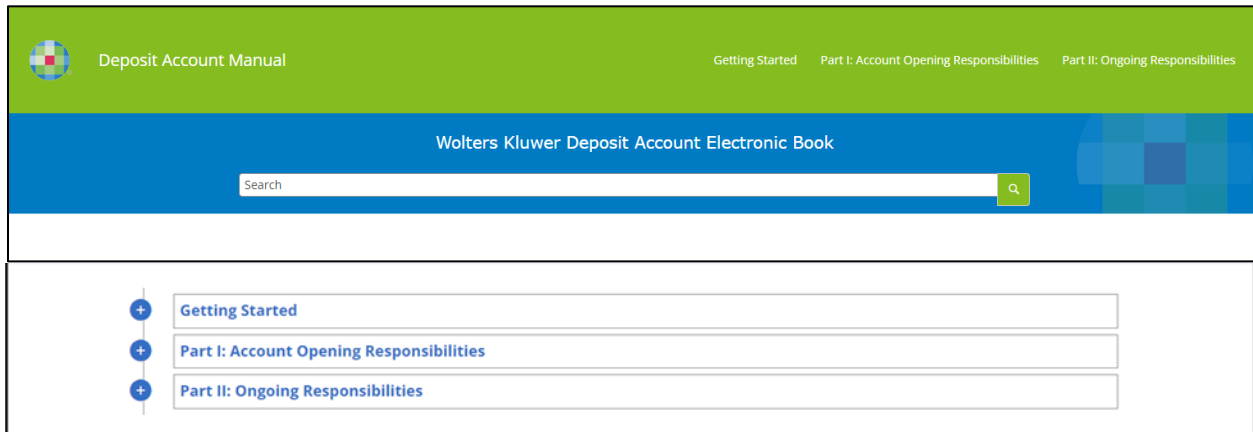
# User Guide

## Welcome

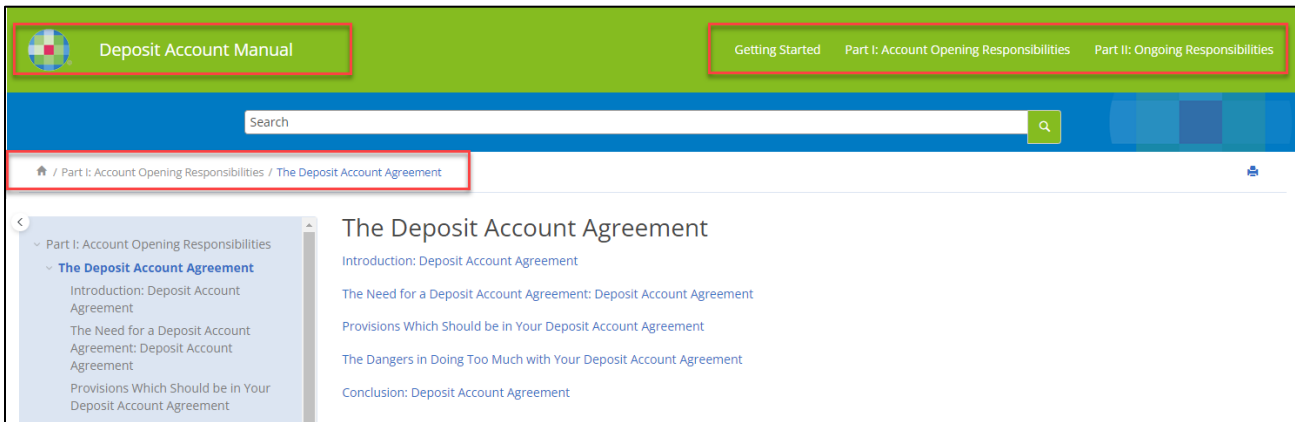
When you open the Deposit Accounts Electronic Book, you will be taken to the home screen. The contents of the Deposit Accounts Electronic Book are divided into three main topics:

- **Getting Started** has some basic information on how to use the electronic book.
  - **Welcome** includes an overview of the Deposit Accounts Electronic Book.
  - **About the 2024.1 Deposit Account Manual** includes a detailed summary of the content of the eBook.
  - **Helpful Links and Resources** includes links to Wolters Kluwer resources and downloadable versions of the *Release Notes* and *Installation Instructions and User Guide*.
- **Part I – Account Opening Responsibilities** has several sections about the account opening process and responsibilities of financial organizations.
- **Part II – Ongoing Responsibilities** has several sections about the responsibilities financial organizations have to accounts and account owners after the initial account opening and throughout the account's cycle.

Each topic can be expanded to view its contents simply by selecting the section and sub-section title.



## Navigation

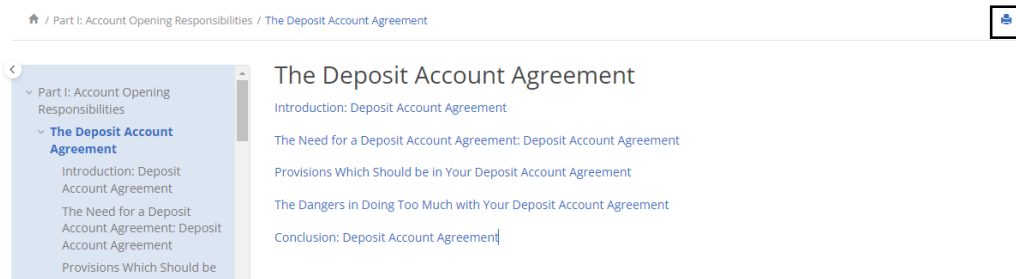


Navigation at the top of the webpage:

- **Wolters Kluwer logo** will take you to the Wolters Kluwer website.
- **Deposit Account Manual** will take you back to the home screen.
- **Navigation Menu** at the top right of the page take you to the three main topics.
- **Breadcrumb** links under the blue Search bar will help navigate through the eBook.

## Printing Topics

Display a topic in the Content pane and click the **Print** icon or press **CTRL+P** then click **Print**.



# Searching

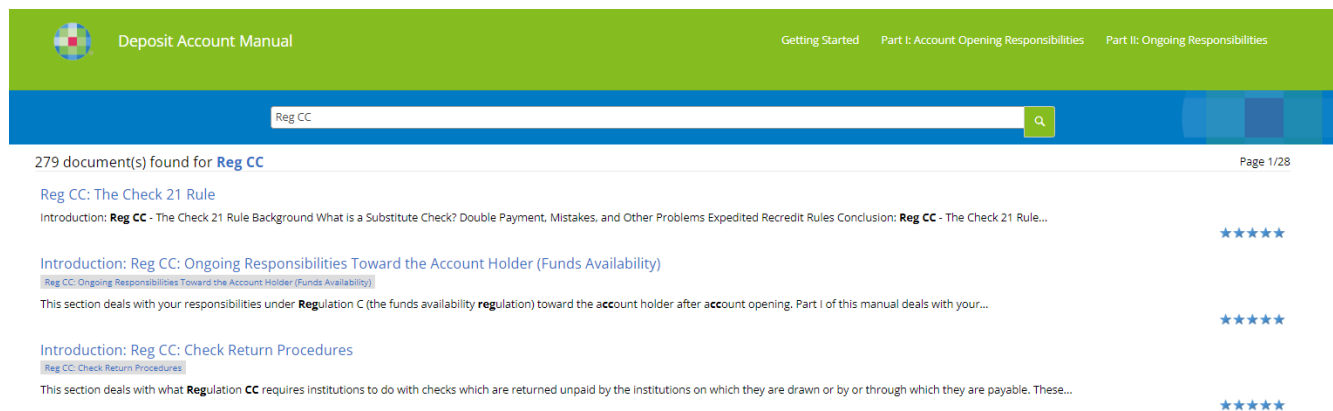
The Search function allows you to perform a basic search of topics consisting of desired words or phrases.



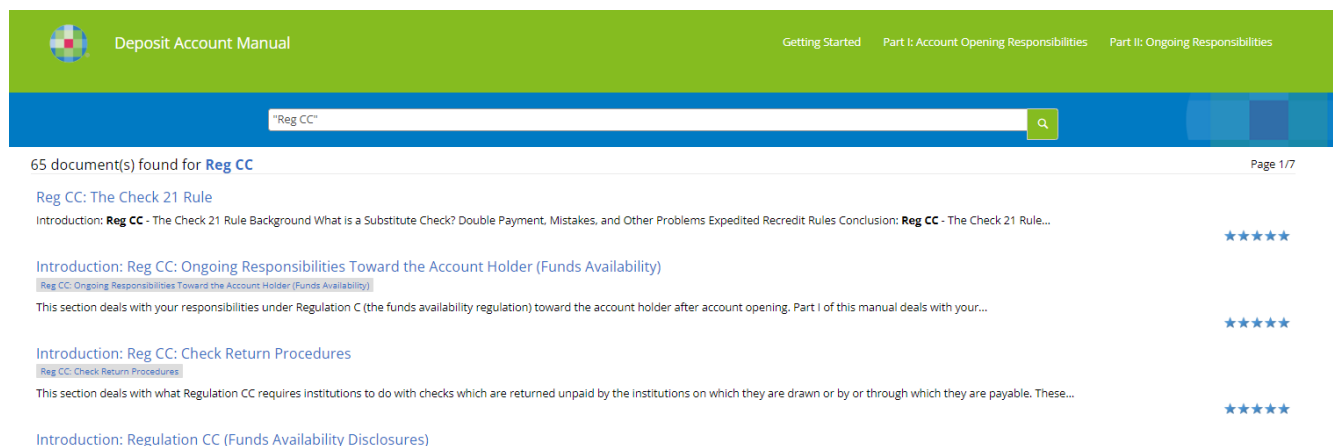
## To perform a full-text search

1. Click inside the Search bar. Type the word or phrase you want to find and select the magnifying icon.
2. A list of topics that include the text entered will display.
3. Click the topic title in the search results to open it in the Content pane.

In this example, a search on Reg CC returned 279 topics. The results are presented based on relevancy as shown by the number of star icons displayed for each topic returned in the search. Notice that a search on Reg CC returns all topics with “reg” or “CC” in the text.

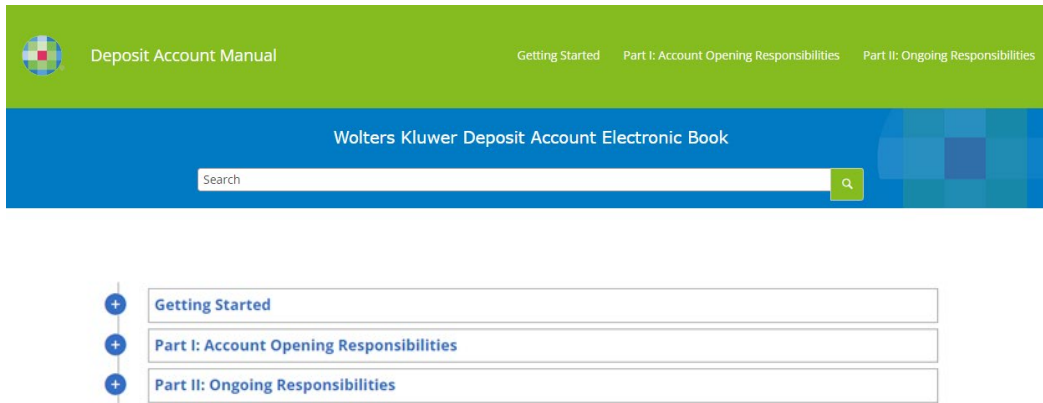


You can refine the search to only return the entire phrase by putting the search term inside quotes, for example “Reg CC” returns 75 results.

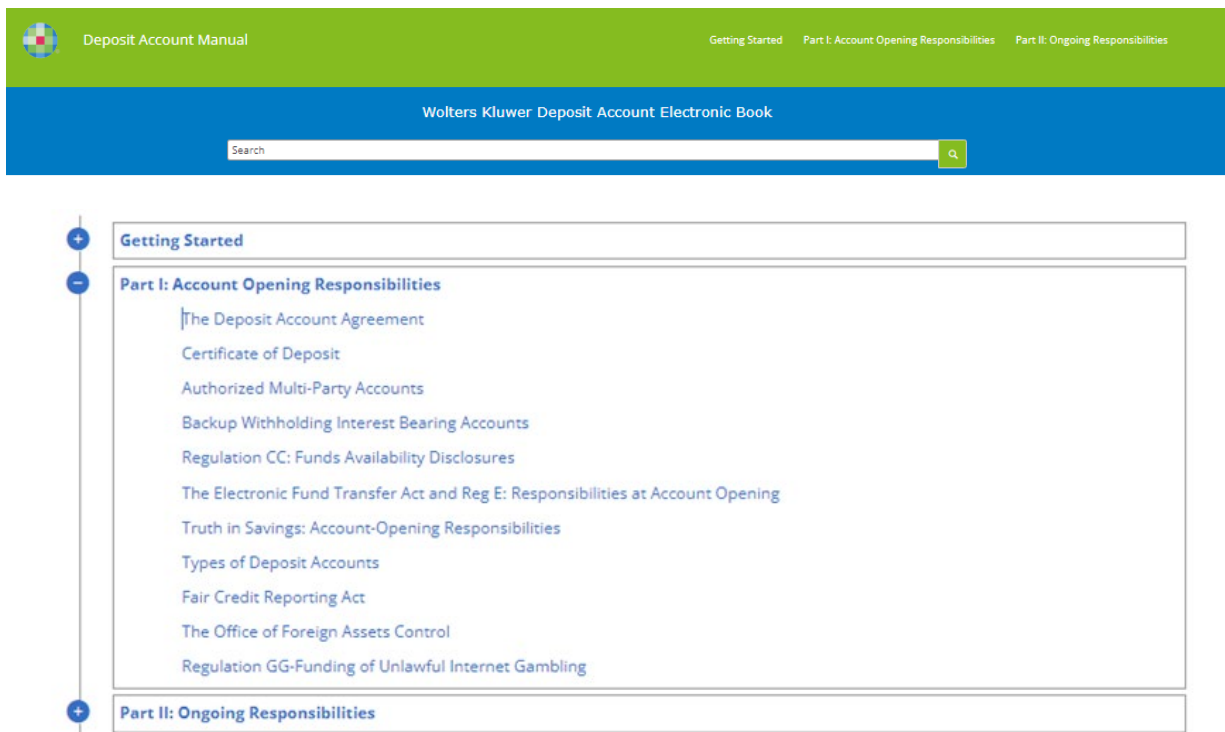


## Viewing Topics

Open topics and navigate the eBook through the navigation menu at the top of the page or on the Home page by clicking the topic tiles. When a topic is selected for viewing, the content of that topic will display in the Content pane.



You can expand one of the three tiles to display the content of that section. From here, click on a topic to open it in the Content pane.



Topics are displays in the Content pane along with a table of contents on the left side of the page. You may also go back to previous topics by selecting the breadcrumb topic in the top left corner of the Contents pane.

The screenshot shows the 'Deposit Account Manual' web application. The header is green with a logo on the left and navigation links: 'Getting Started', 'Part I: Account Opening Responsibilities', and 'Part II: Ongoing Responsibilities'. Below the header is a blue search bar with a magnifying glass icon. A breadcrumb trail reads: 'Home / Part I: Account Opening Responsibilities / The Deposit Account Agreement'. The main content area is split into two panes. The left pane is a table of contents with a scroll bar, listing: 'Part I: Account Opening Responsibilities', 'The Deposit Account Agreement' (expanded), 'Introduction: Deposit Account Agreement', 'The Need for a Deposit Account Agreement: Deposit Account Agreement', 'Provisions Which Should be in Your Deposit Account Agreement', 'The Dangers in Doing Too Much with Your Deposit Account Agreement', 'Conclusion: Deposit Account Agreement', and 'Certificate of Deposit'. The right pane displays the title 'The Deposit Account Agreement' and a list of sub-topics: 'Introduction: Deposit Account Agreement', 'The Need for a Deposit Account Agreement: Deposit Account Agreement', 'Provisions Which Should be in Your Deposit Account Agreement', 'The Dangers in Doing Too Much with Your Deposit Account Agreement', and 'Conclusion: Deposit Account Agreement'.

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Wolters Kluwer reported 2022 annual revenues of €5.5 billion. The group serves customers in over 180 countries, maintains operations in over 40 countries, and employs approximately 20,000 people worldwide. The company is headquartered in Alphen aan den Rijn, the Netherlands.

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**Product Download Site:** <https://compliance.download.wolterskluwer.com/>

**Customer Service:** (800) 552-8410 Available Monday through Friday, 8:00 a.m. to 8:00 p.m., Eastern time.

**Deposit Accounts Electronic Book  
SupportLine:**

**Phone:** 800-274-2711, ext. 1124030

*Available Monday through Friday, 8 a.m. to 8 p.m., Eastern time.*

**Email:** [WKFSOnLinesupport@wolterskluwer.com](mailto:WKFSOnLinesupport@wolterskluwer.com)