

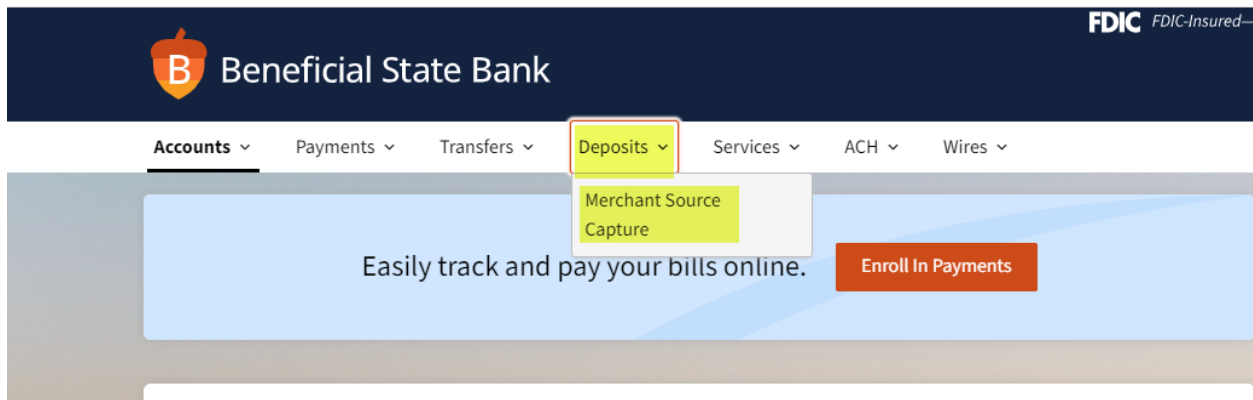
Creating a Deposit Contemporary View

Scanner maintenance

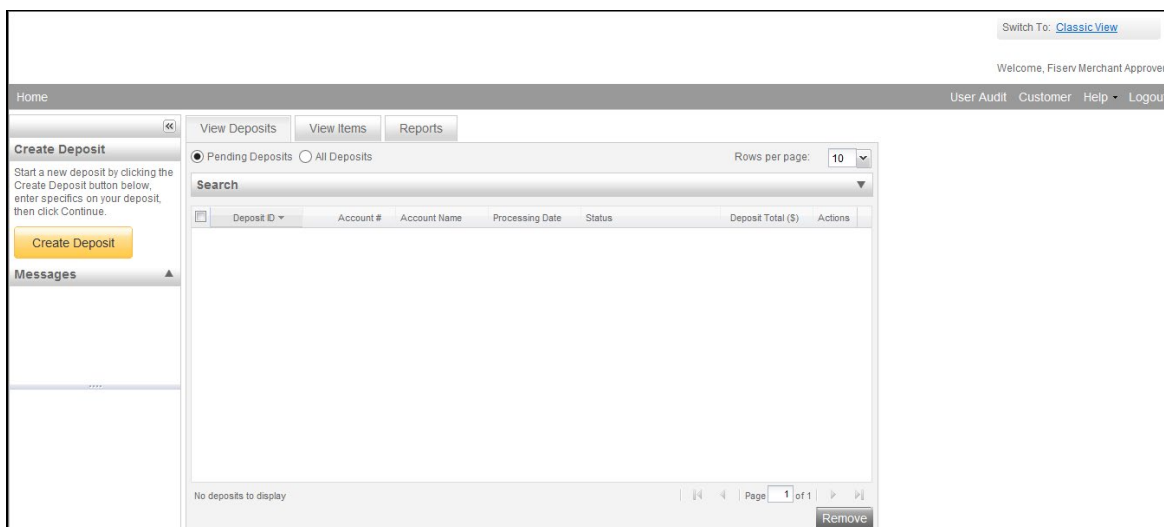
Clean your scanner as advised by the manufacturer. If you run high volumes, we suggest cleaning daily.

Login to Web Capture

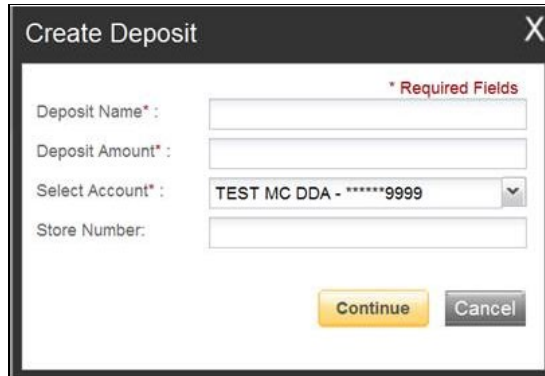
1. Once Logged into Online Banking, click on Deposits → Merchant Capture. This will open the Merchant Deposit in another window.
IMPORTANT: Please make sure pop-up blockers are disabled.



2. In Contemporary View, go to the Home Screen.



3. Click Create Deposit on the Home Screen:



The screenshot shows a 'Create Deposit' dialog box with a close button (X) in the top right corner. The form contains the following fields and controls:

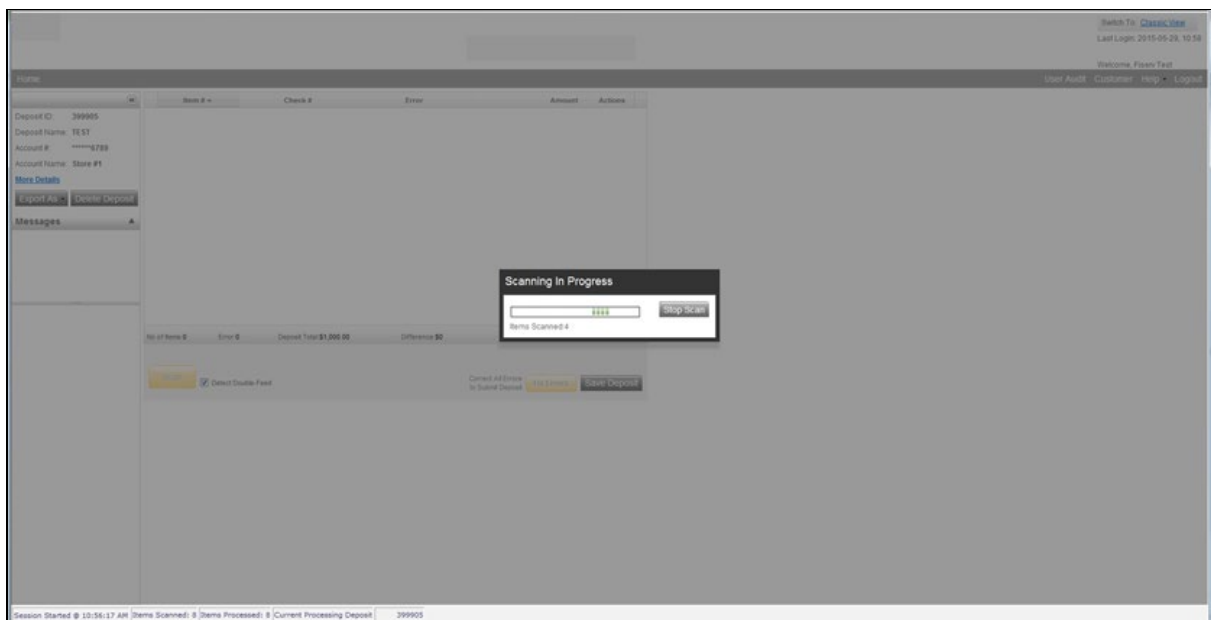
- Deposit Name* :** A text input field with a red asterisk and the label '* Required Fields' to its right.
- Deposit Amount* :** A text input field with a red asterisk.
- Select Account* :** A dropdown menu with the selected value 'TEST MC DDA - *****9999' and a red asterisk.
- Store Number:** A text input field.

At the bottom right of the form are two buttons: a yellow 'Continue' button and a grey 'Cancel' button.

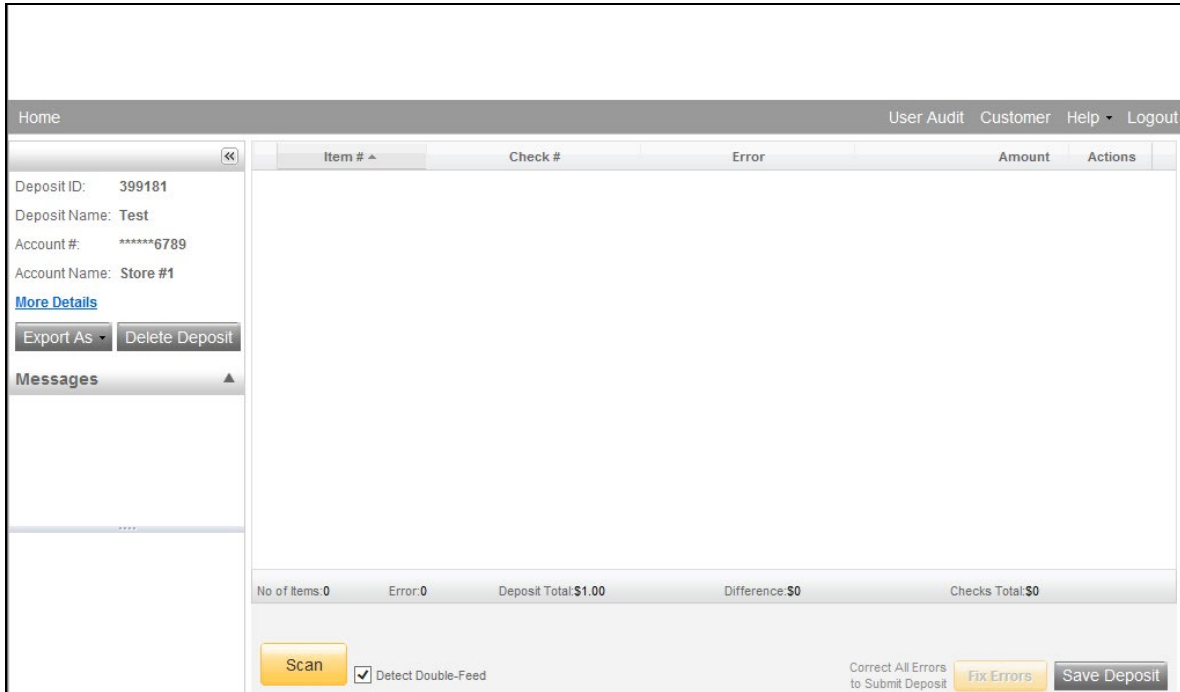
4. Enter Deposit Name.
5. Enter Deposit Amount.
6. Select Account.
7. Store Number – Optional field for serial number on Virtual Credit.
8. Click Continue.

Scanning Work

1. Please keep deposits to fewer than 200 items when possible.
2. Make sure the checks are straightened and tidy before placing them in the hopper. Do not place too many items in the hopper. Minimizing hopper items will reduce rejects, jams, double documents, and piggybacks and maximize image quality.
3. Click “Scan” at the bottom of the screen then place checks in the hopper.
4. Monitor the Items Scanned and Items Processed counters at the bottom of the screen. If the Items Processed count falls behind by over 50 items, click “Stop Scan” on the Scan Navigator.



- When Items Processed catches up, click Scan. If Items Processed stops increasing, you may have lost your internet connection.



Home User Audit Customer Help Logout

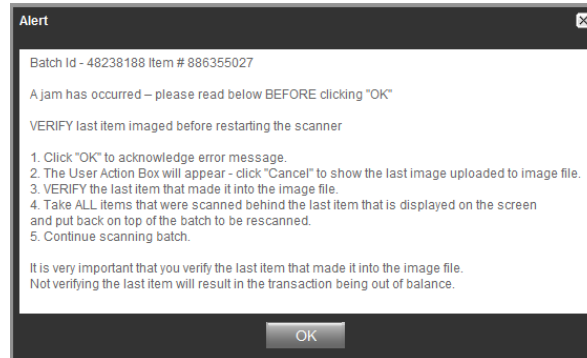
Item #	Check #	Error	Amount	Actions
Deposit ID: 399181 Deposit Name: Test Account #: ****6789 Account Name: Store #1 More Details Export As Delete Deposit Messages <hr/> No of Items: 0 Error: 0 Deposit Total: \$1.00 Difference: \$0 Checks Total: \$0 Scan <input checked="" type="checkbox"/> Detect Double-Feed Correct All Errors to Submit Deposit Fix Errors Save Deposit				

- Note your Deposit ID number to attach to the front of your deposit after scanning. This is helpful if you need to refer back to this deposit.
- Verify that the last item on the screen matches the last item in the scanner pocket and that the item number sprayed by your scanner is legible if applicable. You are now ready to fix errors, balance, or create another deposit.
- Clip or band the deposit together with the deposit ID noted in front. Place the processed deposit face down in a process complete bin or box. Storing the processed deposits in an orderly way will prevent accidental rescanning and make any future research easier.
- Processed deposits should be retained for at least 30 days in case there are issues with your deposit.

If an item jams

The scanner will stop and a message will appear.

1. Remove the items from the exit pocket and turn face down.
2. Remove the items from the feeder and place face up next to the scanner.
3. Follow the steps in the jam message (see screenshot below).

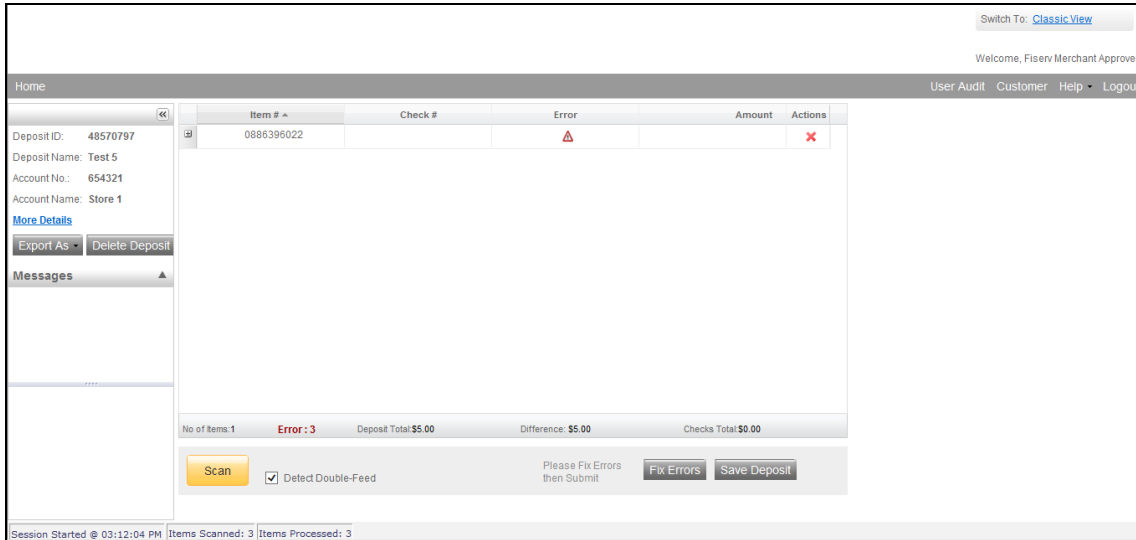


4. Clicking "OK" may clear any items jammed in the scanner. (If the scanner doesn't clear, you must remove the items manually.)
5. Do not assume that an item was captured because it is endorsed.
6. Place uncaptured items in front of the items removed from the feeder. Return the items to the feeder and click "Scan."



Fix errors

If there are any errors the Fix Errors tab will be available.

1. Click “Fix Errors.”
2. If you click “Save Deposit” at any time before submitting, it will put the deposit in a suspended status. The deposit will not be complete until you submit it.



The screenshot displays the deposit processing interface. On the left, a sidebar shows deposit details: Deposit ID: 48570797, Deposit Name: Test 5, Account No.: 654321, and Account Name: Store 1. Below this are buttons for 'Export As' and 'Delete Deposit', and a 'Messages' section. The main area features a table with columns for Item #, Check #, Error, Amount, and Actions. A single row is visible with Item # 0886396022, a red error icon, and a red 'X' in the Actions column. At the bottom, a summary bar indicates 'No of Items: 1', 'Error: 3', 'Deposit Total: \$5.00', 'Difference: \$5.00', and 'Checks Total: \$0.00'. Below the summary bar are buttons for 'Scan', 'Detect Double-Feed' (checked), 'Please Fix Errors then Submit', 'Fix Errors', and 'Save Deposit'. The footer shows 'Session Started @ 03:12:04 PM', 'Items Scanned: 3', and 'Items Processed: 3'.

Item #	Check #	Error	Amount	Actions
0886396022				

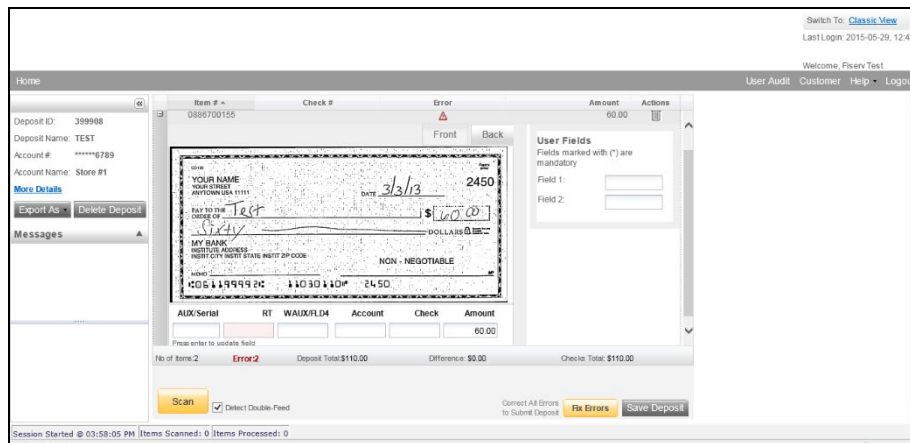
No of Items: 1 **Error: 3** Deposit Total: \$5.00 Difference: \$5.00 Checks Total: \$0.00

 Detect Double-Feed Please Fix Errors then Submit

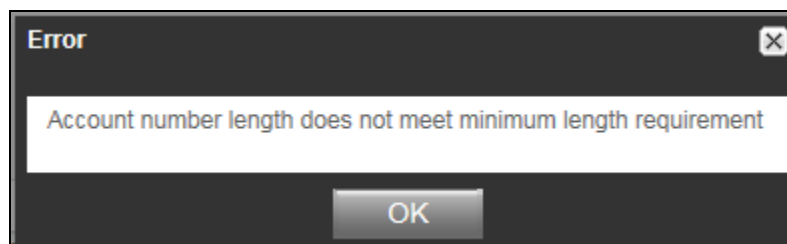
Session Started @ 03:12:04 PM Items Scanned: 3 Items Processed: 3

MICR Errors

1. If multiple fields need to be corrected on the same image, the first field with an error will be highlighted in pink. Correct the field as needed and then tab, click with your mouse, or use the function keys to move to additional fields that need corrections.



2. If you use the Enter key, a new message will appear (see below).



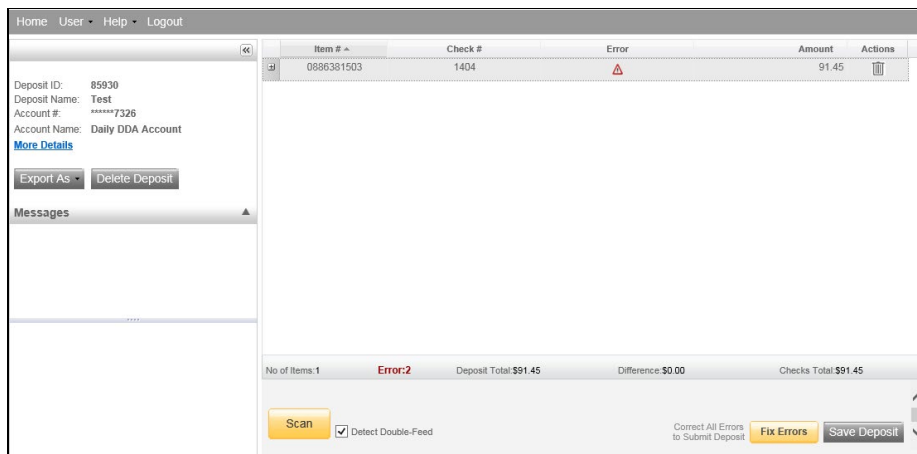
3. Click "OK" to close the window. Now that field will be highlighted pink, and you will need to click in the field or use the function key related to that field to key in it. Correct the field as needed.
4. If you cannot read the document, click the image to enlarge it. Click the image again to re-size it.
5. Hint: You do not need to enter the decimal in the amount field.
6. If you need to enter or correct data in a field that is not highlighted, use the following hotkeys to move to the desired field.
 - F1 = Amount
 - F2 = TC (this field is for truncode or personal check number)
 - F3 = Account

- F4 = Field4 (this is an alternate position for a 4-digit check number, positioned between Account & TR)
- F5 = Transit Routing
- F7 = Serial (this field is for the check number on business checks)

IQA Exceptions

If an error occurs due to Poor Image Quality, the deposit will have an exclamation point inside a triangle in the Error Column.

1. Fix errors or save the deposit.



Home User Help Logout

Item #	Check #	Error	Amount	Actions
0886381503	1404		\$1.45	

Deposit ID: 85930
 Deposit Name: Test
 Account #: *****7326
 Account Name: Daily DDA Account
[More Details](#)
 Export As Delete Deposit

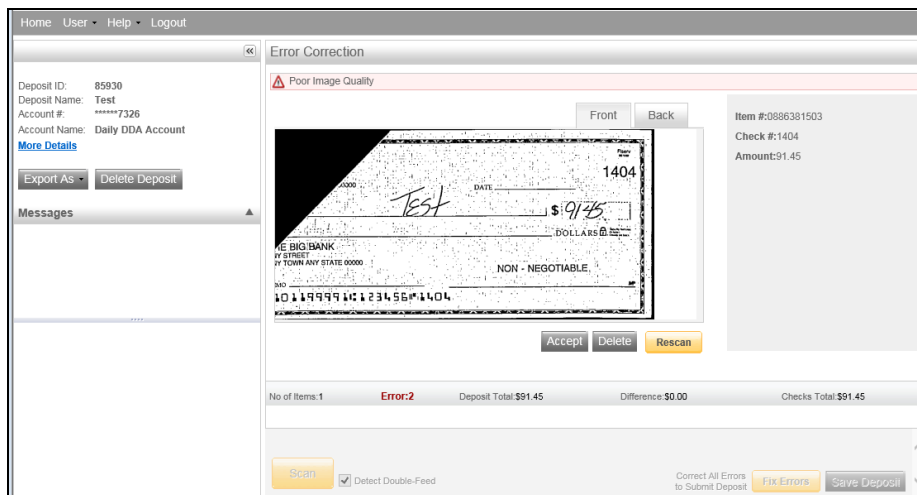
Messages

No of Items: 1 **Error:2** Deposit Total:\$91.45 Difference:\$0.00 Checks Total:\$91.45

Scan Detect Double-Feed

Correct All Errors to Submit Deposit **Fix Errors** Save Deposit

2. Review the image and choose one of the following actions: Accept, Delete, or Rescan.



Home User Help Logout

Error Correction

Poor Image Quality

Front Back

Item #:0886381503
 Check #:1404
 Amount:\$1.45

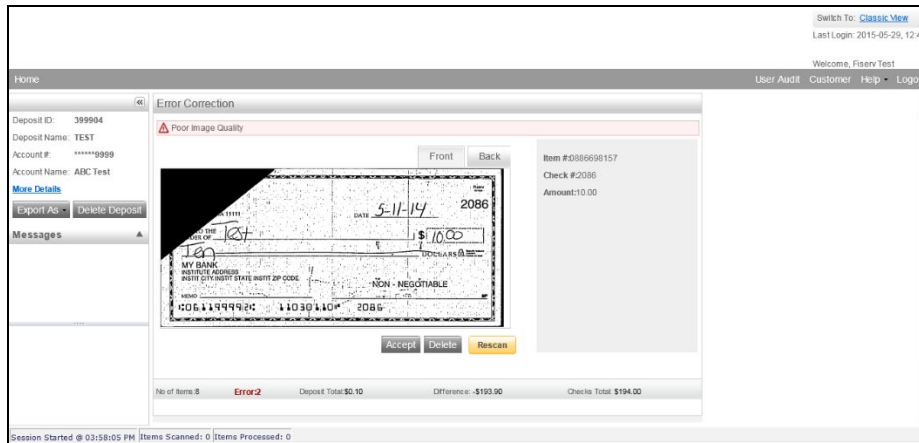
Accept Delete Rescan

No of Items: 1 **Error:2** Deposit Total:\$91.45 Difference:\$0.00 Checks Total:\$91.45

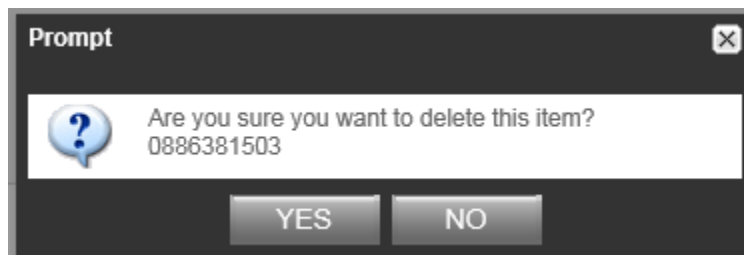
Scan Detect Double-Feed

Correct All Errors to Submit Deposit **Fix Errors** Save Deposit

3. Rescan the image if the image needs to be improved.
 - E.g., if it is crooked or upside down, place the check in the scanner and click “ReScan.” You will receive a prompt: “Do you want to rescan image for selected item?” Click “Yes.” The MICR will be compared with the original check. If there is a difference, you will receive a warning message. If you are certain you are rescanning the correct check, select “Yes.”
4. Sometimes, rescanning will not improve the image, and it will continue to be flagged as an IQA exception. However, if all of the important information is legible, you may click “Accept Image.”



5. If the image can't be improved and is still bad, delete the image.
6. If the image is illegible, verify that the image displayed is the item you want to delete.
7. Click “Delete” under the image. A popup prompt will appear asking if you are sure you want to delete this item.



8. Click Yes if you are sure and physically remove the item. Take any deleted checks to your Financial Institution for deposit.

If An Item Piggybacks

If you discover that two checks ran through the scanner together (“piggyback”), find the checks in the scanner exit pocket, delete the piggyback record, and scan these checks at the end of the deposit.

Items that cannot be processed electronically

IMPORTANT: The following items cannot be processed electronically. These items will create exceptions.

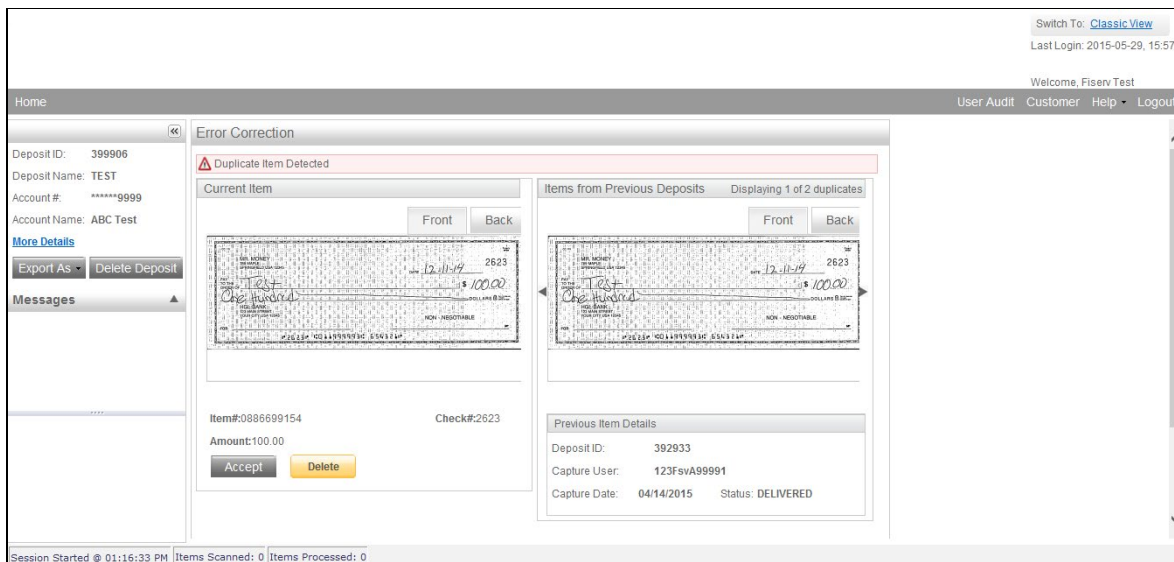
- Savings Bonds
- Canadian US Dollar Items
- Foreign Items
- Non-Imageable Items (Checks that are not legible, too dark or too light)

You will need to remove these from your deposit and take them to your Financial Institution.

Duplicate Exceptions

The software will check for duplicates. If any are found, the duplicates will be displayed side by side with the current item on the left and the previously scanned item on the right. Data pertaining to the previously scanned item will be displayed beneath the image on the right.

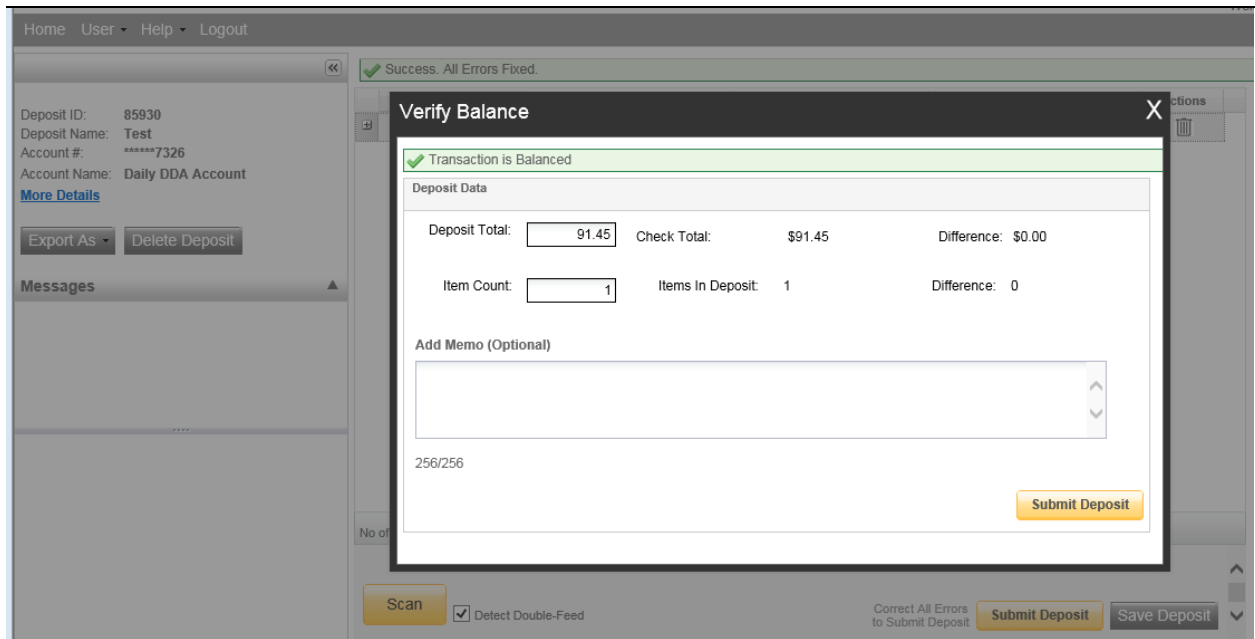
1. If multiple suspected duplicates are found, use the arrows next to the image on the right.



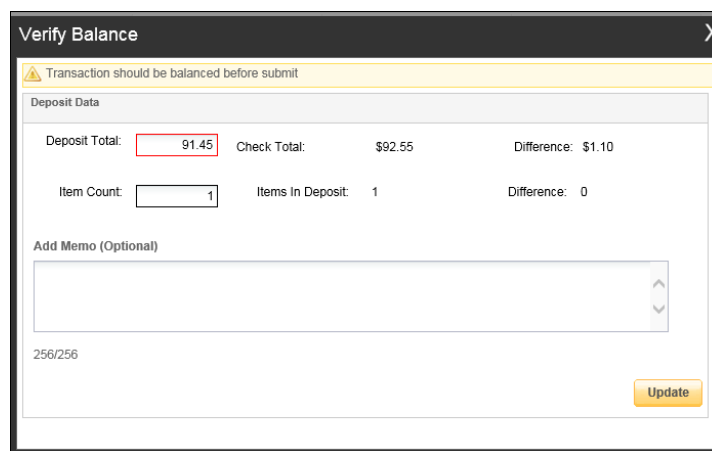
2. Once you determine whether the item is a duplicate, click “Delete” or “Accept.”
3. If no duplicates are found or when duplicates are resolved, the deposit is ready to be balanced or submitted.

Balancing deposits

1. After all errors are fixed, click “Submit Deposit.”
2. The Verify Balance window opens, you can add a memo with the deposit information if desired.

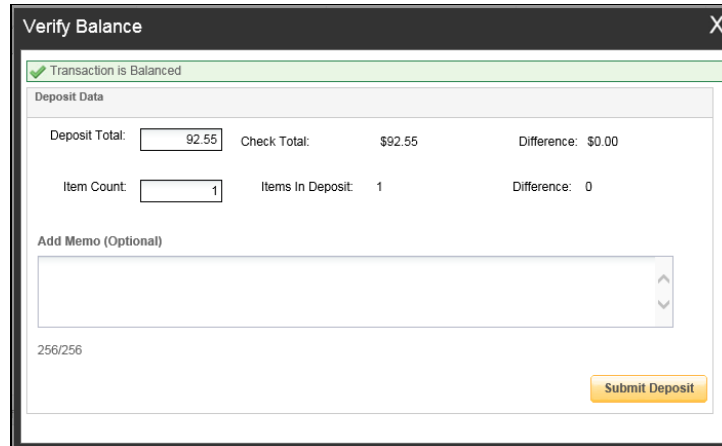


3. If the deposit is not in balance, you must review the items. To do this you will need to X out of the Verify Balance screen, which will take you back to the items in the batch.



4. Open + each image to review that the amounts captured were correct. The arrow keys on the keyboard may also be used for opening/closing or moving through the images.

5. If necessary:
 - Scan missing items at the end of the deposit.
 - Fix any amounts that are incorrect.
 - Delete unintended items, if any.
6. If all check records are correct and the deposit is still out of balance, click the “Submit Deposit” button again, then adjust the deposit amount to match the total of the checks.



Deposit Data		
Deposit Total:	92.55	Check Total: \$92.55
		Difference: \$0.00
Item Count:	1	Items In Deposit: 1
		Difference: 0

Add Memo (Optional)

256/256

Submit Deposit

7. When the deposit has been submitted, you have options:
 - Log out and close the browser window.
 - Create another deposit by clicking on Create Deposit.
 - Query / Deposit Report to review the deposit(s) you scanned today.
8. Remember to log out between user sessions.

End of day

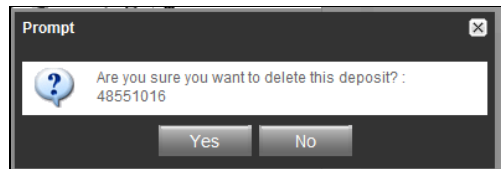
1. Verify that all Deposits are in Submitted or Delivered status. No Deposits should be listed on the Pending Batches tab on the Deposit Status screen.
2. Print or save any needed reports (e.g., PDF Report, CSV Report, XML Extract, Deposit Detail Report).
3. Click Logout at the top of any screen. This will log the user out of the application, and then you can exit Internet Explorer.

Additional how-tos

To remove/delete a deposit

We recommend that you open any deposit before removing it to verify the deposit should be deleted. You can use the Delete Deposit option to the left of the screen within the deposit to remove it.

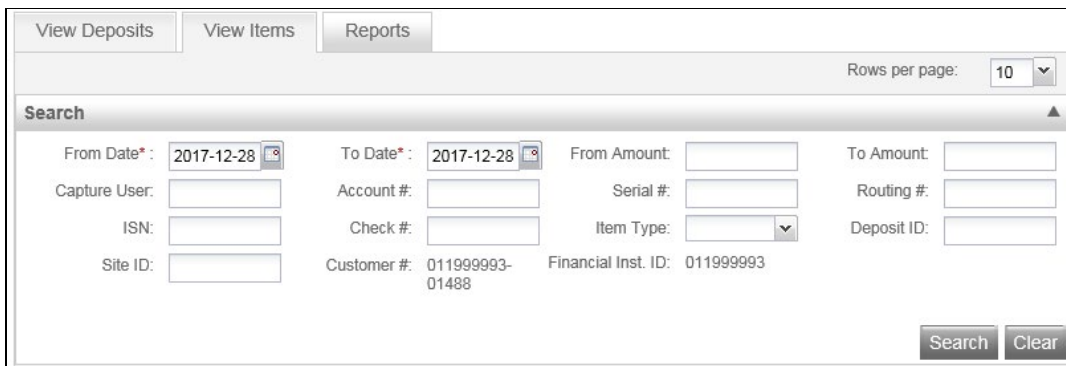
1. Select the deposit on the Deposit Status Screen and click “Remove” at the bottom right of the screen.
2. A prompt appears: “Are you sure you want to delete this deposit?” Select “Yes” to remove or “No” if you do not want to remove the deposit.



3. A deposit cannot be removed if it has been submitted.
4. A removed deposit cannot be recovered. If you need the deposit, you must re-capture it.

To query for items previously processed

1. Select the “View Items” tab.
2. Select the “Search” drop-down.
3. Select “Advanced Search” if searching for something other than the amount.
4. Enter search criteria in Search options. Include a deposit ID or at least one MICR field in the search criteria. Click “Search.”
5. Click on the + or – by the item to view or to close.
6. Click “Clear” if you need to search again.



View Deposits | **View Items** | Reports

Rows per page: 10

Search

From Date*: 2017-12-28 To Date*: 2017-12-28 From Amount: To Amount:

Capture User: Account #: Serial #: Routing #:

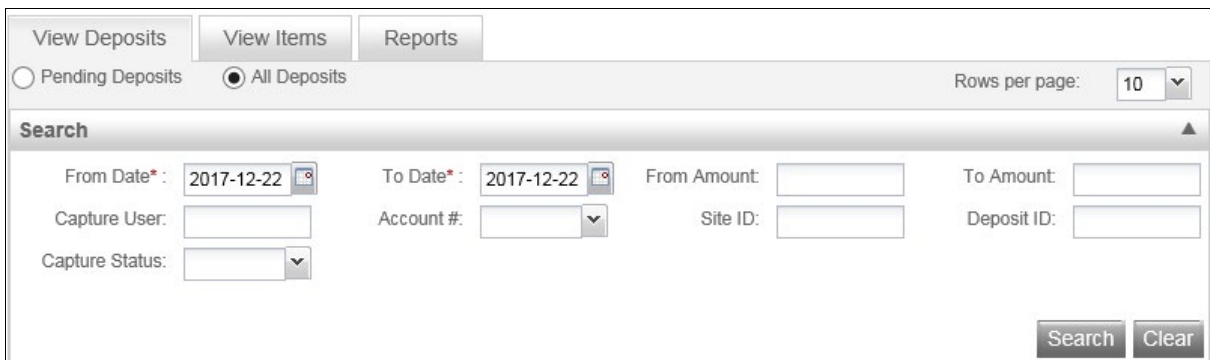
ISN: Check #: Item Type: Deposit ID:

Site ID: Customer #: 011999993-01488 Financial Inst. ID: 011999993

Search Clear

To search for previous days/deposits processed

1. Select “View Deposits” tab.
2. Select the “Search” drop-down.
3. Select “Advanced Search.”
4. Enter search criteria in Search options and click “Search.” (MICR fields don’t need to be included in search criteria.)
5. To return to the current date, click “Clear” and then “Search.”



View Deposits | **View Items** | Reports

Pending Deposits All Deposits

Rows per page: 10

Search

From Date*: 2017-12-22 To Date*: 2017-12-22 From Amount: To Amount:

Capture User: Account #: Site ID: Deposit ID:

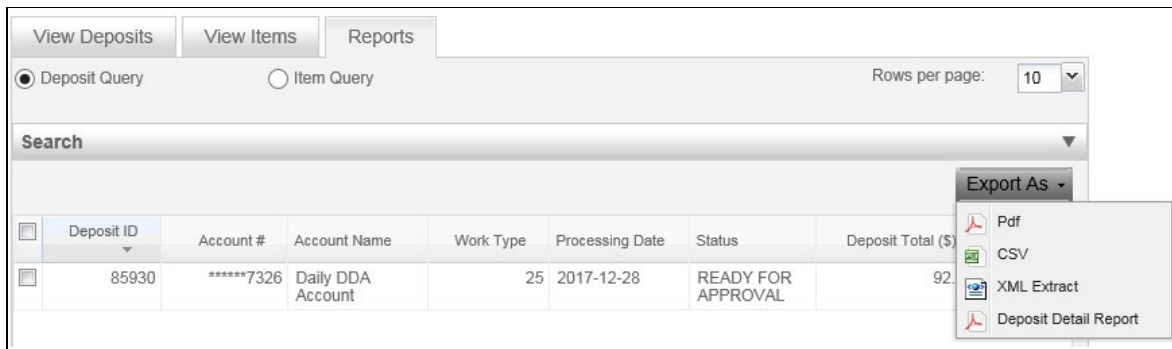
Capture Status:

Search Clear

Reports

At the batch detail level, there are four options:

- Generate PDF: This report lists the item details that were captured in the deposit.
- Generate PDF With Images: This report contains the same item detail information that the PDF report contains and additionally contains front and back images of each item in the deposit.
- Generate CSV Report: This is an Excel formatted report of the item details captured in the deposit.
- Extract Images: This option creates two tiff files per image (one front and one back) of the items captured in the deposit.



The screenshot shows a web interface with tabs for 'View Deposits', 'View Items', and 'Reports'. The 'Reports' tab is active. Below the tabs are radio buttons for 'Deposit Query' (selected) and 'Item Query'. A 'Rows per page:' dropdown is set to '10'. A search bar is present. Below the search bar is a table with the following data:

Deposit ID	Account #	Account Name	Work Type	Processing Date	Status	Deposit Total (\$)
85930	*****7326	Daily DDA Account	25	2017-12-28	READY FOR APPROVAL	92.

An 'Export As' dropdown menu is open over the table, showing options: Pdf, CSV, XML Extract, and Deposit Detail Report.

At the Query/Deposit Status Screen, there are three options:

- Generate PDF Report: This report lists all the deposits that have been captured for the date(s) selected.
- Generate CSV Report: This is an Excel formatted report that lists all the deposits that have been captured for the date(s) selected.
- Deposit Detail Report: This report contains individual PDF Reports for all deposits captured for the date(s) selected.

XML Extract is not in use currently.



Deposit Status – Definitions

- Open – a deposit is placed in an open status when the deposit is newly created.
- Uploading – a deposit that is in the process of uploading items.
- Suspended – a deposit will remain suspended if the operator selects “Cancel” instead of “Capture Complete.” Exceptions can be repaired. Balancing cannot be performed.
- Capture Complete – a deposit that the operator has marked as complete to notify that it is ready for repair and balancing.
- In Use – a deposit that is in use by your bank or another operator. No actions are allowed on this deposit while in use.
- Ready For Approval – a deposit with all exceptions repaired and ready to submit.
- Pending Review – a deposit that has been sent for final review.
- Under Review – a deposit that is currently going through final review.
- Submitted – a deposit that is approved and ready for processing. No further actions will be allowed on this deposit.
- Delivered – a deposit that has been delivered for processing.