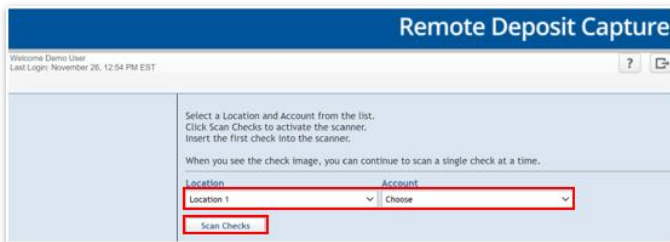## REMOTE DEPOSIT CAPTURE BUSINESS DEPOSITS

Remote Deposit Capture Business is an efficient and convenient way to deposit checks. This guide will cover best practices as well as provide instruction for:

- Creating a deposit
- Viewing reports
- Performing image research
- Covering best practices

SCANNING CHECKS

DEPOSITING CHECKS

STEP 1: CHOOSE LOCATION AND ACCOUNT

- Click the *Location* dropdown and choose the location.
- Click the *Account* dropdown *and* choose the account for the deposit.
- Click *Scan Checks* to begin scanning.

  Note: If you only have one location and one account, these will appear within the list.

STEP 2: DEPOSIT CONTROL TOTAL

- Enter the total dollar amount in the *Deposit Control Total* field.

There are two options: **Manually** enter the total or use the **Calculator.**

Calculator:

- Click the *Calculator* icon
- Enter the amount of each check
- Click *Apply Total*. The total will automatically be entered in the field.
- The Control Total will display at the bottom of the right pane.
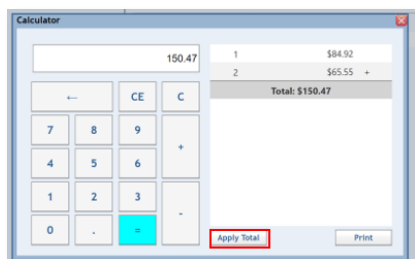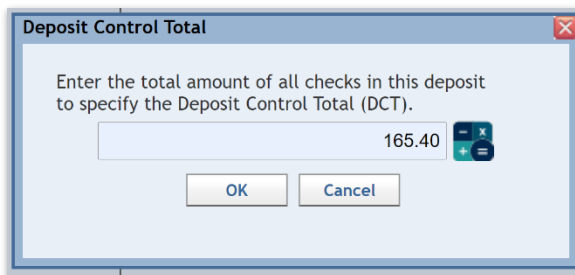
STEP 3: SCANNING CHECKS

- Begin scanning checks.

Single Feed Scanner:

- Load a single check into the scanner.
- The image of the check will appear on the screen to allow verification the check image and amount are correct.

Multi-feed Scanner:

- Load up to 30 checks in the scanner. The scanner will automatically feed each individually.
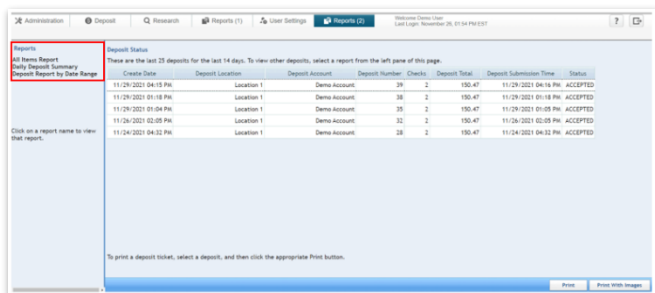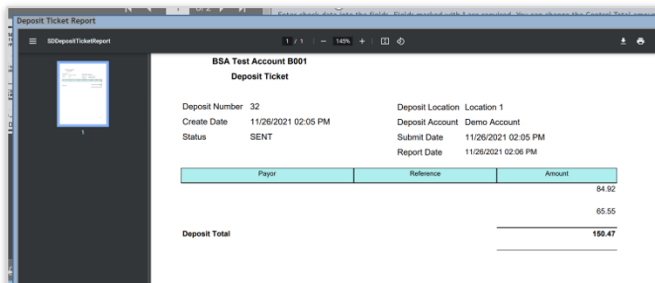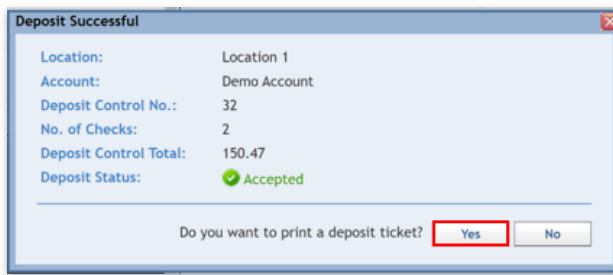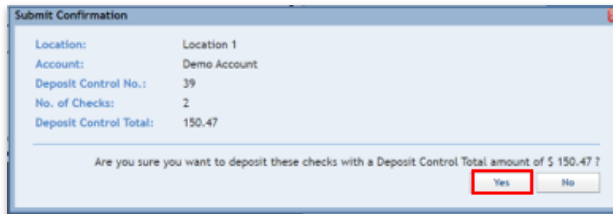- Once the captures are complete, the check data and images will display on the screen.
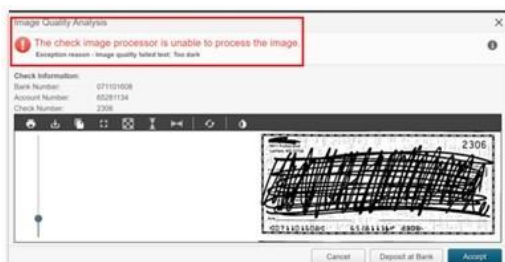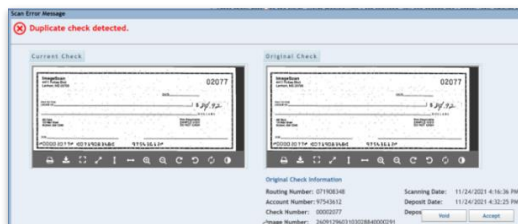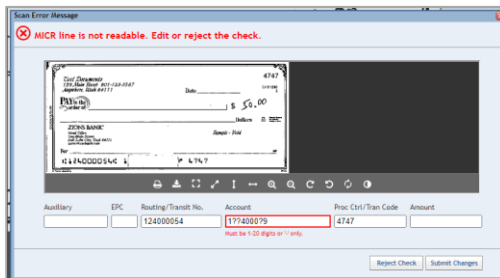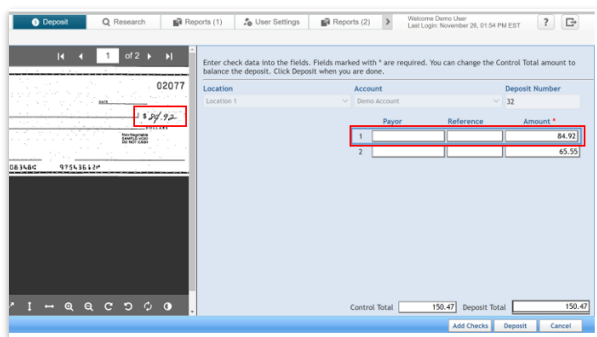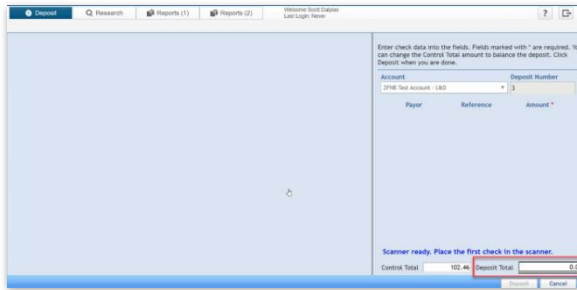
The system will detect any check data misread during the scanning process. A red box will indicate the misread areas of the MICR line allowing for correction.

Note: You do not have to enter an amount in the Amount field of the MICR line.

Other Errors could include:

- Duplicate Check Detected
- Image Quality

STEP 4: CORRECTING DATA

ONCE THE SYSTEM COMPLETES THE CAPTURE OF THE CHECK DATA AND IMAGES, CHECK DETAIL WILL BE LISTED IN THE PANE ON THE RIGHT SIDE OF THE SCREEN.

- Correct any errors such as MICR information or check amounts not read and enter data for each item.

- Payor and Reference data is optional and can be entered in the respective field related to each check.

  Note: To delete a check from the deposit, you **must** delete it before the deposit is submitted.

- To delete a check, you have two options. 1) Click the line of the check to delete on the right side or 2) Click the image of the check on the left side of the screen. To delete, click the *Trash* icon, in the bottom of the image screen.

- If you have additional checks to scan, click *Add Checks* and scan one check at a time for single feed or another batch for multiple feed scanners.

If your deposit is not balanced, you will be prompted to validate and correct check amounts or if necessary, edit the **Control Total** to balance the deposit.

If the Control Total and Deposit Total are balanced, click *Deposit*.

- A **Submit Confirmation** dialogue box will ask you to confirm. Click *Yes* to confirm and submit deposit.

- A **Deposit Successful** dialogue box will indicate **Deposit Status** and ask if you would like to print a deposit ticket. Click *Yes* to print.

STEP 5: DEPOSIT STATUS AND REPORTS

- Select the Reports tab to view and download reports or print deposit tickets related to deposit activity.

- To print a deposit ticket, select the deposit to print a deposit ticket with or without images.

- To run a report, select the report to view and enter the applicable date and date range.

- To find an image from a deposit, use the **Research** tab from a deposit. You can access and view deposits for the last 24 months. The default search period will be "Last 31 days". Click the *Search* button.

- To view an image of an item, click the *CHECK* label of the item.

- To clear and perform a new search, click on the *New Query* button at the bottom of the search screen.
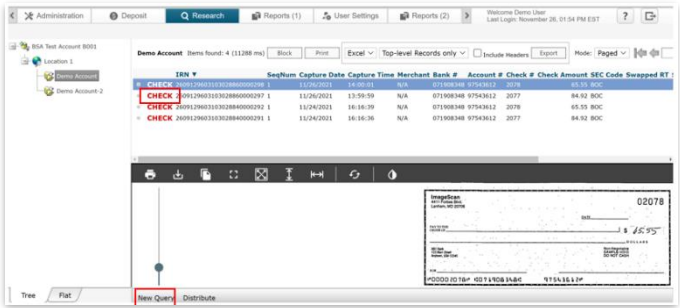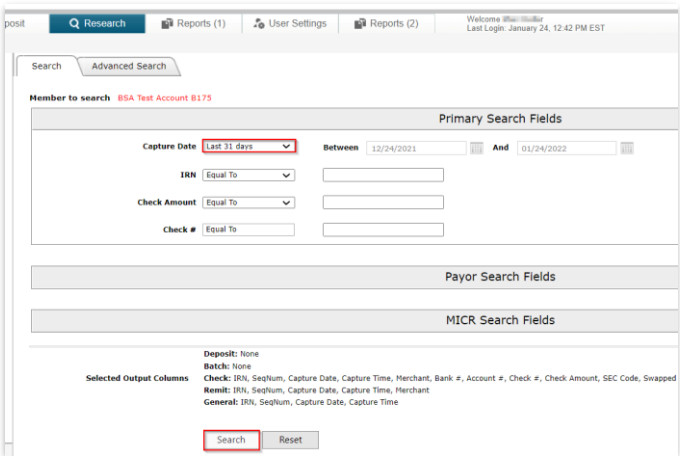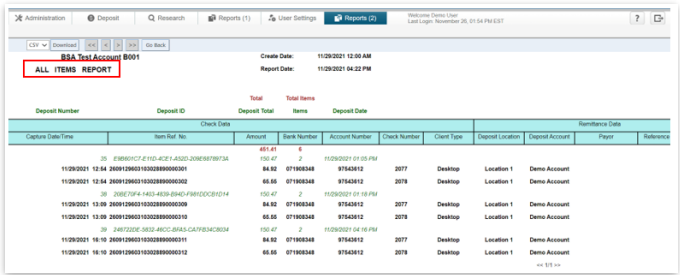
Please reference Key Risk Mitigation Best Practices below

REMOTE DEPOSIT CAPTURE

KEY RISK MITIGATION BEST PRACTICES

PROCEDURAL BEST PRACTICES:

- Segregation of duties for personnel processing receipt of check payments, those preparing and submitting deposits via Remote Deposit Capture, and those reconciling accounts and statements is strongly recommended.

- Physical checks should be scanned, stored, and shredded in a secured area. Electronically captured check images, data, and any reports generated should be stored in a secured area.

- Securely store original checks between 14 days and 45 days. Immediately reconcile deposits to bank reporting and statements as they are available.

- Never share system credentials among users. Each user must be issued their own credentials for using the system.

- When processing a deposit, enter a control amount first to balance to when scanning of checks is completed.

- Confirm deposit is in balance and information is accurate before submitting each deposit.

- Routinely clean your scanner removing dust and any debris to help ensure proper performance.

DEPOSIT OF THE FOLLOWING ITEMS IS NOT PERMITTED AND COULD BE REJECTED:

- Checks drawn on foreign banks in foreign currency. Includes Canadian Checks in Canadian dollars or U.S. dollars.
- Checks payable to "Cash".
- Remotely Created Checks and Demand Drafts that do not have a maker signature.
- Checks that are irregular in any way (i.e., courtesy amount and written amount are different).
- Substitute checks (i.e., checks created from an electronic image).
- Checks you suspect are fraudulent or not properly authorized.
- Registered Government Warrants.
- Any checks that exceed transaction limitations that the bank may establish from time-to-time.
- Redeposit of Returned Checks (Must be taken to a branch).
- Check that are postdated or more than 6 months old.
- Third-party-issued-items outside the ordinary course of business" as noted in the Master Services Agreement.