



Remote Deposit Capture

Remote Deposit Capture User Manual

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Introduction

The *Remote Deposit Capture User Manual* is a guide for all users who process transactions through Remote Deposit Capture.

The Admin User will need to assign the Remote Deposit role in order to access this application. For a complete walkthrough about assigning privileges and roles, see the *User Administrator* manual for instructions.

The Remote Deposit Capture application provides the ability to process your customers' checks through high-speed or single-check scanners to convert them to electronic image transactions and later be credited to the proper bank account(s). The system can detect duplicate transactions within 75 days of the original transaction being created.

Optional features available with this application include the following.

- Keyed data entry with or without additional custom fields.
- Custom Batch ID.
- Deposit Slip ID#.
- Adjustment limit.
- Default payment type.
- A deposit for each batch. Deposits can consist of multiple batches of checks (the default option), or each batch of checks can be a separate deposit. ACH items will be deposited separately from Check21 items.

NOTE: Your menu options may differ slightly from those pictured throughout this document.

Session Timeouts

The system will automatically log off a user who has been inactive for at least 30 minutes. A **Session Timeout Warning** appears two minutes before the user is set to be logged out to give them an opportunity to remain logged in. Click **OK** to remain logged in.

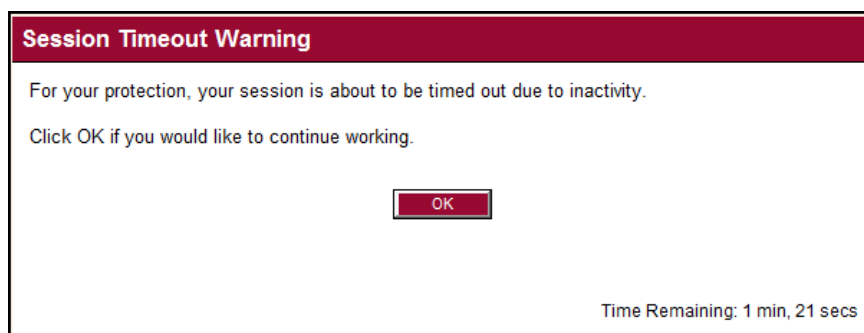
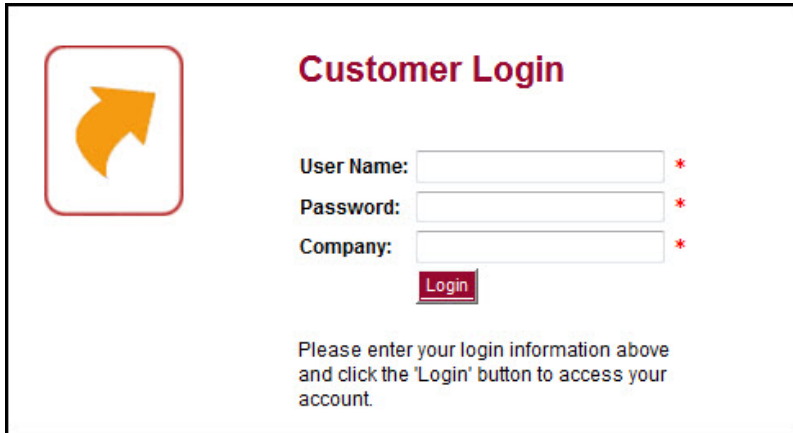


FIGURE 1 - SESSION TIMEOUT WARNING

First Time Logging In

Your site Admin User will provide you with a URL address to the Merchant Portal, a user name, a temporary password, and company name that you will need the first time you log into the system. Only the passwords are case-sensitive.

1. Once at the provided URL address, complete the **User Name**, **Password**, and **Company** fields. Click **Login**.



Customer Login

User Name: *

Password: *

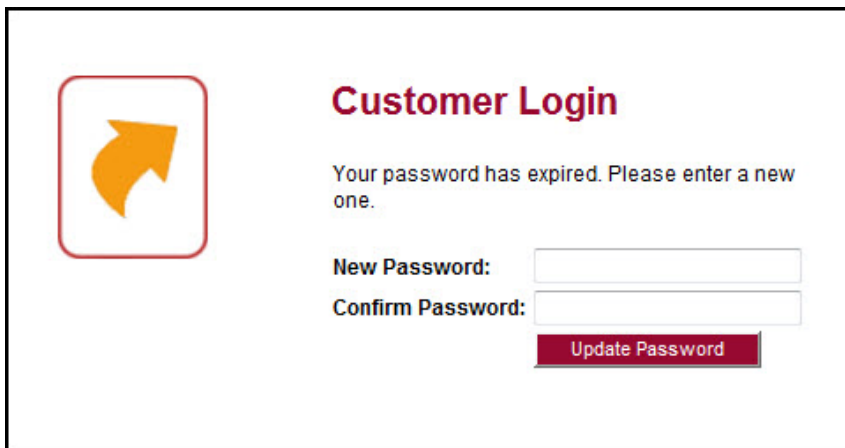
Company: *

Login

Please enter your login information above and click the 'Login' button to access your account.

FIGURE 2 - CUSTOMER LOGIN PAGE

2. The system will prompt you to change your password. Passwords expire every 90 days and are case-sensitive. Use the following guidelines when creating a new password:
 - At least 1 uppercase letter.
 - At least 1 lowercase letter.
 - At least 1 number.
 - At least 8 characters long.



Customer Login

Your password has expired. Please enter a new one.

New Password:

Confirm Password:

Update Password

FIGURE 3 - CREATE NEW PASSWORD PAGE

3. Click **Update Password**.

Creating a Secret Question

As a user, you will have an email address associated with your profile where a new temporary password can be sent, if you forget it. A secret question will also need to be set up as a security measure before a new password can be created. If the secret question is answered correctly, you will receive an email with a new temporary password. Secret questions do not need to be a complete question or contain a question mark. The secret question and answer are not case-sensitive.

NOTE: Single-sign on users will not need to establish a secret question.

1. Log in to the Merchant Portal and click on **My Settings** from the top of the page.



FIGURE 4 - MY SETTINGS TAB

2. If you are not logging in for the first time, the system will prompt you for your current password in order to reach the **My Settings** page. Once there, locate the **Secret Question** field and type a phrase or question unique to you.

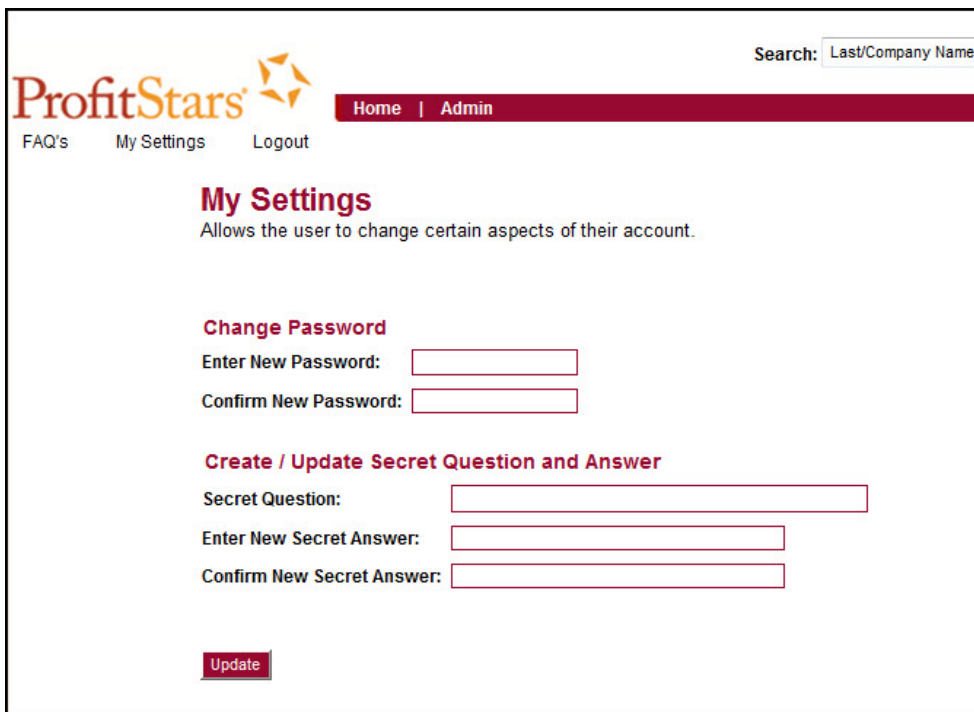
A screenshot of the ProfitStars 'My Settings' page. The header is the same as in Figure 4. Below the header, the page title is 'My Settings' with a subtitle 'Allows the user to change certain aspects of their account.' There are two main sections: 'Change Password' and 'Create / Update Secret Question and Answer'. The 'Change Password' section has two input fields: 'Enter New Password:' and 'Confirm New Password:'. The 'Create / Update Secret Question and Answer' section has three input fields: 'Secret Question:', 'Enter New Secret Answer:', and 'Confirm New Secret Answer:'. At the bottom of the page, there is a red 'Update' button.

FIGURE 5 - MY SETTINGS PAGE

3. Type an answer in the **Enter New Secret Answer** field and again in the **Confirm New Secret Answer** field. From this page, you can also make changes to your password if needed. Click **Update** when finished.

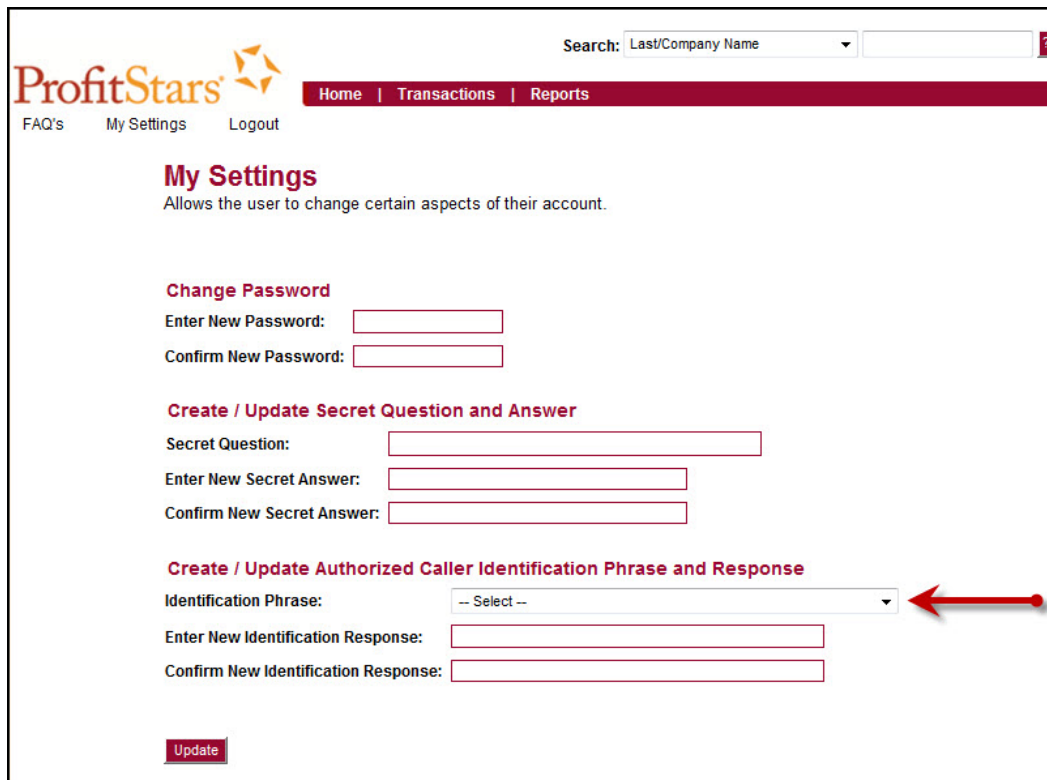
Choosing an Identification Phrase

The EPS Support team answers questions about EPS products in the event you need additional help with an application. EPS takes support-related calls from users who have been designated as an authorized caller by the Admin User. If you have been designated as an authorized caller, you will need to set up an identification phrase and answer to verify your status when calling EPS Support for assistance.

Authorized callers: For specific questions about an application, please contact our support team at 872-542-2244 or at EPSSupport@Profitstars.com

NOTE: Non-authorized callers who contact EPS Support will be referred back to their first line of support.

1. Log in to the Merchant Portal and select **My Settings** from the top of the page.
2. If you are not logging in for the first time, the system will prompt you for your current password in order to reach the **My Settings** page. Once there, select an identification phrase to answer. This question will be the one asked of you by EPS Support.



The screenshot shows the ProfitStars 'My Settings' page. At the top, there is a search bar with 'Last/Company Name' and a dropdown arrow. Below the search bar is a navigation bar with 'Home | Transactions | Reports'. The main content area is titled 'My Settings' and includes a sub-header 'Allows the user to change certain aspects of their account.' There are three main sections: 'Change Password' with 'Enter New Password' and 'Confirm New Password' fields; 'Create / Update Secret Question and Answer' with 'Secret Question', 'Enter New Secret Answer', and 'Confirm New Secret Answer' fields; and 'Create / Update Authorized Caller Identification Phrase and Response' with an 'Identification Phrase' dropdown menu (highlighted by a red arrow), 'Enter New Identification Response', and 'Confirm New Identification Response' fields. An 'Update' button is located at the bottom left of the form.

FIGURE 6 - SELECTING AN IDENTIFICATION PAGE

3. Type in the answer to the question in the **Enter New Identification Response** field, and again in the **Confirm New Identification Response** field. EPS Support will verify this answer when you call. From this page, you can also make changes to your password or secret question and answer if needed.
4. Click **Update**.

Making Deposits

A deposit can be in any number of statuses when it enters the system. The table below lists the potential status of any one transaction within the system.

Status	Definition
Approved	The transaction has been verified and will be processed at the designated cut-off time.
Processed	The transaction has been transmitted to the appropriate network (ACH or Check 21). Changes can no longer be made, and the transaction can no longer be voided.
Collected	<i>(ACH Only)</i> The transaction, originally returned NSF, has been re-presented to the Fed by ProfitStars, and funds were recovered.
Awaiting Capture	Status for credit card transactions only.
Awaiting Approval	The transaction has been verified, but the amount of the transaction exceeded the Dual Authorization limit of the user who created it. An authorized approver must review and either approve or void the transaction.
Declined	The transaction has been declined by the EPS system and will not be processed. The transaction exceeded either Dual Authorization or Velocity limits.
Voided	The transaction has been voided and will not be processed. A transaction may not be voided once the item is in the Processed status.
Error	An internal error has occurred within the EPS system. Contact your first line of support.
In Collection	<i>(ACH Only)</i> The transaction, returned NSF, is in the process of being re-presented to the Fed by ProfitStars.
In Research	May be used by your support group.
Uncollected NSF	<i>(ACH Only)</i> The transaction was returned to ProfitStars NSF by the Fed, and funds could not be recovered.
Suspended	The transaction has been verified but has exceeded Velocity limits.
Disputed	<i>(ACH Only)</i> The transaction was returned to ProfitStars by the Fed because the account holder at the receiving financial institution has disputed its validity. The transaction will be charged back (reversed).

Status	Definition
Invalid/Closed Account	<i>(ACH Only)</i> The transaction was returned to ProfitStars by the Fed because the account number at the receiving financial institution was invalid or because the account was closed.
Resolved	The transaction has been moved into a Resolved status by a user to indicate that no further action related to the transaction is required. Transactions can be moved into a Resolved status from a status of: Declined, Voided, Invalid/Closed Account, Disputed, Uncollected NSF, Error, or In Research.

Detecting Duplicate Items

RDC has the capability to detect duplicate items with the following pieces of information for each item:

- Routing number
- Check number
- Account number

All three pieces of information must be present in order for duplication detection to function properly. However, some items may be missing one of these requirements. For example, money orders or temporary checks may not include a serial/check number. These situations, as well as the erroneous parsing of an item, may cause an item to be inaccurately flagged as a duplicate.

In addition, duplicate items may be flagged for a Transaction Number issue. The Transaction Number is systematically assigned to each transaction. If the Transaction Number field is manually populated by the user, however, the value must be unique per transaction and cannot be repeated. Repeating data in the Transaction Number field will result in a duplicate error.

If you have an instance which may produce occurrences of inaccurately detected duplicate items, please contact EPS Support at EPSSupport@Profitstars.com or 877-542-2244.

Creating a New Deposit

1. Log in to the Merchant Portal and select **Transactions** from the top of the page.

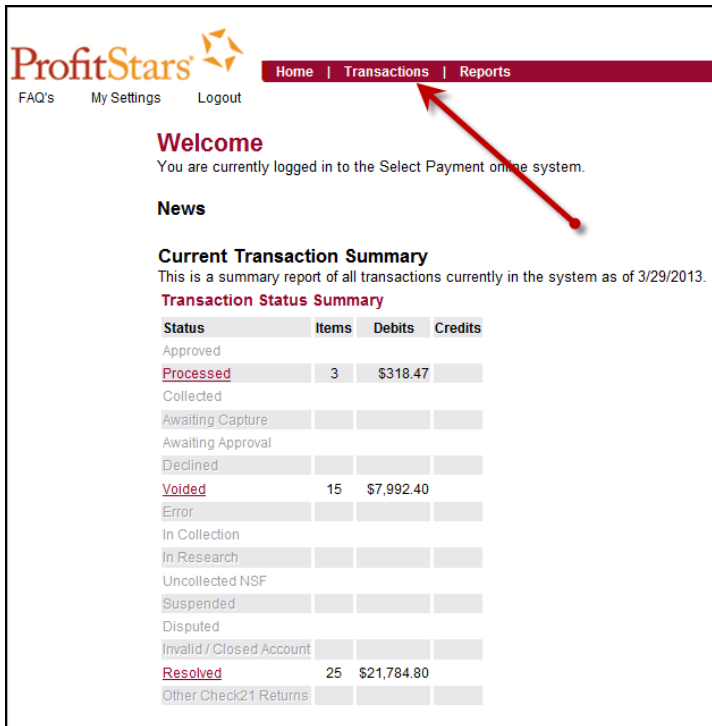


FIGURE 7 - HOME PAGE WITH TRANSACTIONS OPTION

- Under **Bulk Check Operations**, select the **Remote Deposit** menu option identified with your scanner model.

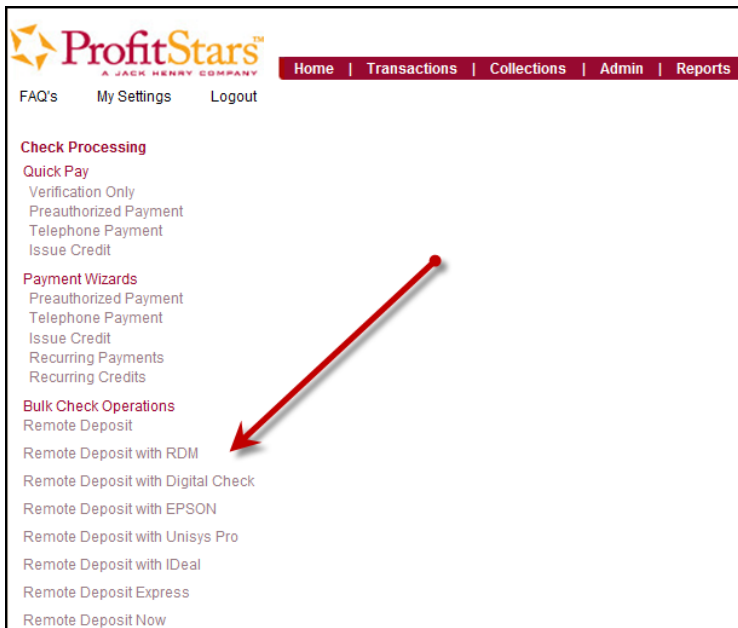


FIGURE 8 - TRANSACTIONS TAB MENU

- The **Open Deposits** page displays. Click **Create New Deposit**.



FIGURE 9 - OPEN DEPOSITS PAGE

4. The **New Deposit** page displays. Complete the following fields as applicable:
 - **Location:** Select the account for which the batch is to be processed.
 - **Payment Type:** Select the type of payment from the drop-down list.
 - **Deposit Name:** System-generated. Includes the date and time the batch is being created along with a unique batch ID number.
 - **Custom Batch Id:** If displayed, this is a required field that needs to be a unique value each time.
 - **Number of Checks:** Enter the number of checks in the batch.
 - **Total Amount:** Enter the total amount of the batch. This is a two-decimal place field, to include the decimal point.
 - **Deposit Slip ID#:** If displayed, enter your assigned deposit slip ID.

New Deposit

Location:

Payment Type:

Deposit Name:

Custom Batch ID:

Number of Checks:

Total Amount:

Deposit Slip ID#:

FIGURE 10 - NEW DEPOSIT PAGE

5. Place the checks in the scanner feeder.
6. Select **Create Deposit**. The scanner will run the checks.
7. The **Deposit View** page displays, with the MICR lines of each check scanned.

NOTE: Red question marks or yellow highlighted areas may indicate a system difficulty in reading the MICR line(s), or that a manual key entry is required for a check. EPS Keying and Balancing will review these items when the deposit has been closed and submitted.

8. Select **Data Entry View** to enter additional information about a customer and/or the transaction.

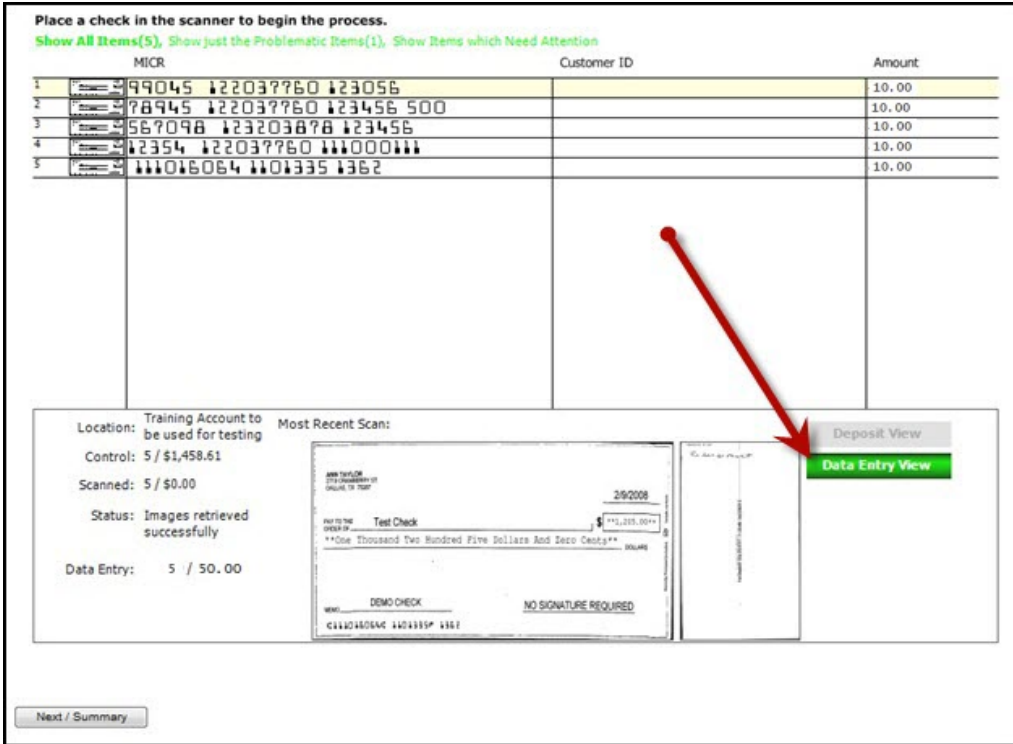


FIGURE 11 - DEPOSIT VIEW PAGE WITH DATA ENTRY VIEW OPTION

NOTE: If values under the **Amount** column and **Data Entry** field do not display automatically, select the refresh button on your browser, or press F5 on your keyboard to refresh the page. The values should now display.

- 9. The **Data Entry View** page displays. Additional information about your customer, the transaction, or both may be entered depending upon your settings. Use the left and right navigational arrows to scroll through each check in the batch.

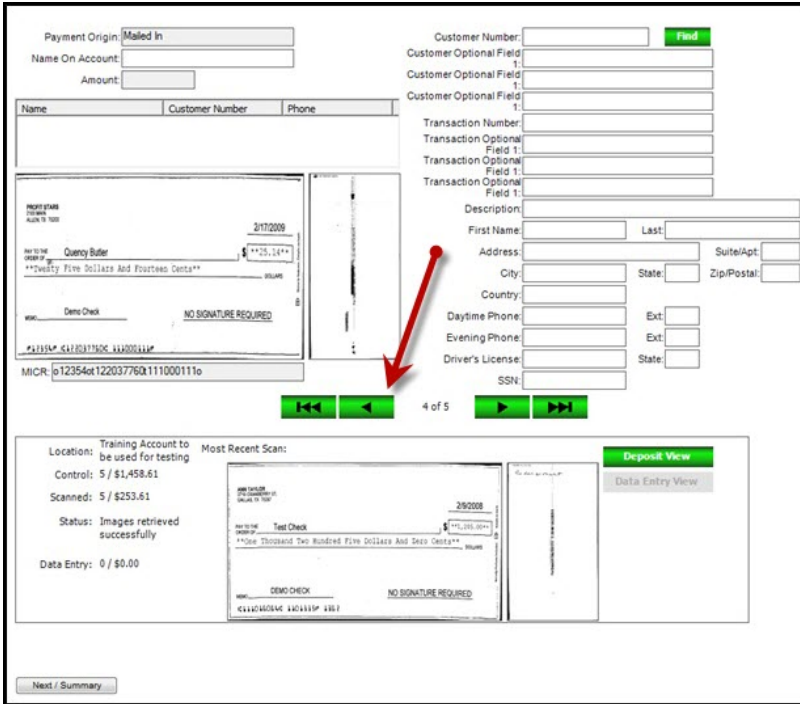


FIGURE 12 - NAVIGATIONAL ARROWS ON DATA ENTRY VIEW PAGE

NOTE: You may request up to three additional custom-labeled Transaction and/or Customer fields to be entered. These fields can be either optional or required. Request additional fields at EPSfilemaintenance@profitstars.com.

Below are fields you may see on the **Data Entry View** page. Certain fields will appear in accordance with your Remote Deposit Capture settings.

Status	Definition
Account Number	A required field that lists the account number to be debited.
Address	Contains the mailing address of the customer. This field will repopulate the next time a check from the same customer is scanned. This information is not available to appear on reports.
Amount	An internal error has occurred within the EPS system. Contact your first line of support.
Check Number	The check serial number, viewed in the Transaction Details page and on the <i>Deposits Results</i> report. This is a required field.
City	Contains the city where the customer resides. This field will repopulate the next time a check or credit card from the same customer is scanned. This field does not appear on reports.

Status	Definition
Company Name	This field replaces the Last Name field when the Customer Type is set to Business . This field will repopulate the next time a check or credit card from the same customer is scanned, and users can search by this field. This field does not appear on reports.
Country	This field contains the country where the customer resides and will repopulate the next time a check or credit card from the same customer is scanned. This field does not appear on reports.
Customer Number	This field must be unique for each customer. It will repopulate the next time a check or credit card from the same customer is scanned. This field is available to appear on reports, and users can search by this field to populate personal information when this customer makes a deposit in the future.
Customer Type	This is a required field that defaults to Individual . This field can be changed to Business depending on the type of customer.
Daytime Phone	This field contains the customer's daytime phone number. It will repopulate the next time a check or credit card from the same customer is scanned. This field does not appear on reports.
Deposit Name	This field contains the time, unique deposit ID, and date for the deposit. This field can be changed by the user to contain a unique deposit name, if desired.
Description	This field is informational and does not appear on reports, but will appear on the Transaction Details page.
Driver's License	This field contains the driver's license number of the customer. This field will repopulate the next time a check or credit card from the same customer is scanned. This field does not appear on reports.
Email Address	This field contains the email address of the customer. It will repopulate the next time a check or credit card from the same customer is scanned. This field will not appear on reports.
Evening Phone	This field contains the customer's evening phone number. It will repopulate the next time a check or credit card from the same customer is scanned. This field does not print on reports.
Fax Number	This field contains the customer's fax number. This field will repopulate the next time a check or credit card from the same customer is scanned. This field does not appear on reports.
Federal Tax ID No.	This field replaces the Social Security No. field when the Customer Type field is set to Business . It will repopulate the next time a check or credit card from the same customer is scanned. This field does not appear on reports.

Status	Definition
First Name	This field contains the customer's first name and will repopulate the next time a check or credit card from the same customer is scanned. This field does not appear on reports.
Last Name	This field contains the customer's last name and will repopulate the next time a check or credit card from the same customer is scanned. Users can search by this field. This field does not appear on reports.
Location	This field contains the account to be debited/credited with the payment. This is a required field.
Name on Account	This field contains the name of the person from whom the item was received or the actual name used on the credit card or bank account. This field will repopulate the next time a check or credit card with the same account information is scanned and will appear on reports.
Number of Checks	This field contains the number of checks in the deposit to be scanned.
Payment Origin	<p>This field is required if displayed and shows a value based on input from the Payment Type field from the New Deposit page. It will contain one of the following:</p> <ul style="list-style-type: none"> • Internet • Telephone IVR • Telephone Operator • Mailed-In • Drop Box • Signature Faxed • Signature Original • Retail/Point of Purchase Sale • Back office • Corporate Trade Exchange
Routing Number	This field contains the ABA (American Bankers Association) number of the bank where the account is located. This is a required field.
Social Security No.	This field contains the social security number of the customer. This field will repopulate the next time a check or credit card from the same customer is scanned. This field does not appear on reports.
State	This field contains the state from which the customer's driver's license was issued. This field will repopulate the next time a check or credit card from the same customer is scanned. This field does not appear on reports.
Suite/Apt. #	This field contains the suite or apartment number of the customer. This field will repopulate the next time a check or credit card from the same customer is scanned. This field does not appear on reports.

Status	Definition
Total Amount	This field displays the total dollar amount of the deposit being scanned.
Transaction Number	This field must be unique for each transaction processed. It will be automatically populated if left blank and will appear on reports.
Zip/Postal	This optional key entry field contains the zip code or postal code of your customer and will repopulate the next time a check from the same customer is scanned. This field is not available to appear on reports.

NOTE: If you are receiving checks from a previous customer, you may select **Find** near the top of the page to help populate informational fields. The system will store some information based on the **Customer Number** field as well as the account number on the check being scanned.

FIGURE 13 - FIND BUTTON TO SEARCH FOR PREVIOUS CUSTOMER DATA

10. After filling in customer data, click **Next/Summary** at the bottom of the page.

The screenshot displays a 'Data Entry View' page. On the left, there is a check image from 'Quincy Butler' dated 2/17/2009 for \$25.14. The check includes MICR line information: @135L* 447037750C 444003444*. Below the check image is a 'Next / Summary' button with a red arrow pointing to it. To the right of the check image are several data entry fields: Payment Origin (Mailed In), Name On Account, Amount, Customer Number (with a 'Find' button), Customer Optional Fields (1-3), Transaction Number, Transaction Optional Fields (1-3), Description, First Name, Last, Address, Suite/Apt, City, State, Zip/Postal, Country, Daytime Phone, Ext, Evening Phone, Ext, Driver's License, State, and SSN. At the bottom center, there are navigation buttons: '<<', '<', '4 of 5', '>', and '>>'. Below the main form area, there is a 'Deposit View' section with a 'Data Entry View' button. The 'Deposit View' section includes: Location: Training Account to be used for testing; Most Recent Scan: Control: 5 / \$1,458.61; Scanned: 5 / \$253.61; Status: Images retrieved successfully; Data Entry: 0 / \$0.00. A 'Deposit View' button is also present in this section.

FIGURE 14 - DATA ENTRY VIEW PAGE

11. The Open Deposits Summary page displays.

The screenshot shows the 'Open Deposits Summary' page. At the top, the title 'Open Deposits Summary' is displayed in red. Below the title, there is a section for 'Existing Deposits' with a table:

Existing Deposits	Status
<input checked="" type="checkbox"/> 11:05:26.0069075 5/11/2011 Deposit 5/5 Checks : \$1,458.61 / \$1,458.61	Open

Below the table, there is a graphic of a stack of papers. At the bottom of the page, there are four buttons: 'Open Deposit', 'Delete Deposit(s)', 'Close Deposit(s)', and 'Create New Deposit'.

FIGURE 15 - OPEN DEPOSITS SUMMARY VIEW PAGE

Adding to an Existing Deposit

A user can add items to any deposit that is still open and displayed on either the **Open Deposits** or **Open Deposits Summary** pages.

1. Log in to the Merchant Portal and select **Transactions** from the top of the page.

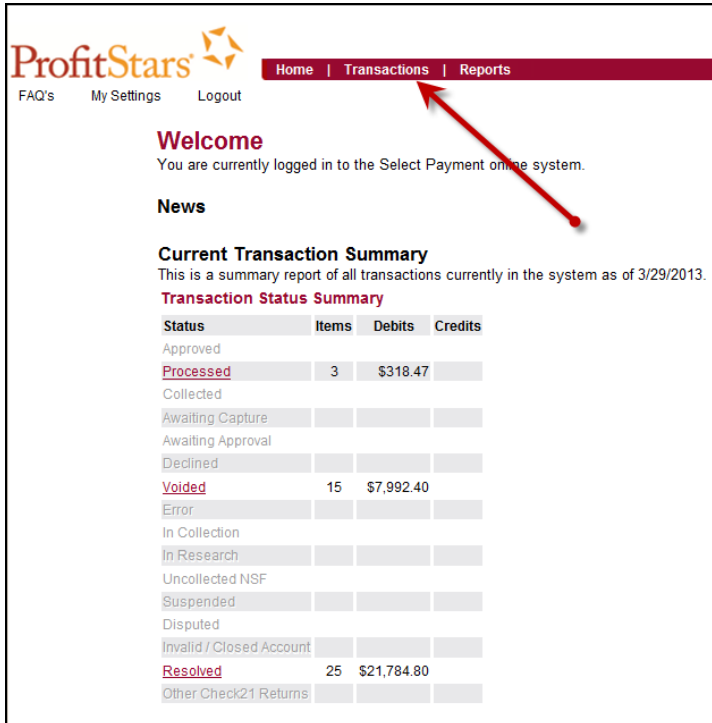


FIGURE 16 - HOME PAGE WITH TRANSACTIONS OPTION

2. Select the **Remote Deposit** menu option identified with your scanner model from the navigational links on the left.
3. The **Open Deposits** page displays. Select the deposit to be reopened and click **Open Existing Deposit**.

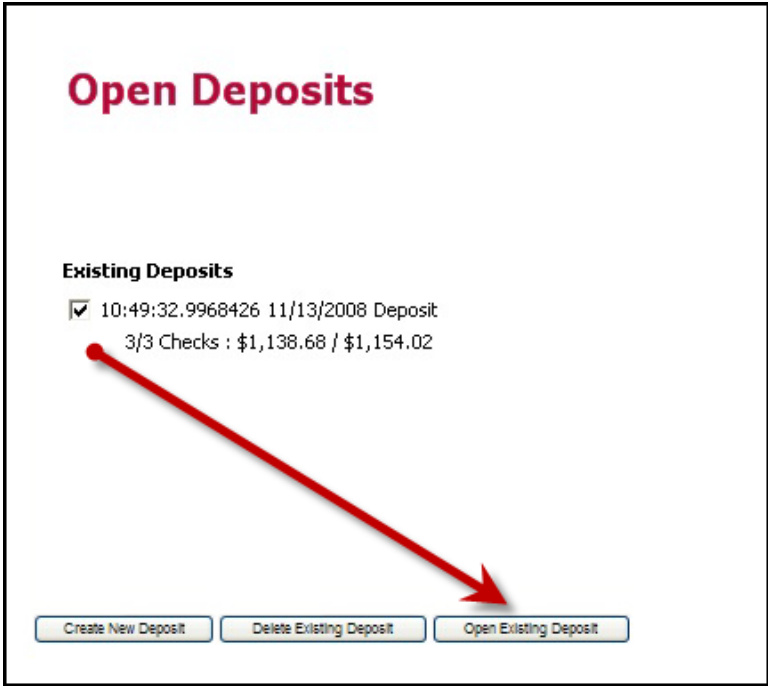


FIGURE 17 - OPEN DEPOSITS PAGE

4. The deposit opens. Place the additional check items to be deposited in the scanner.
5. Click **Next/Summary**.

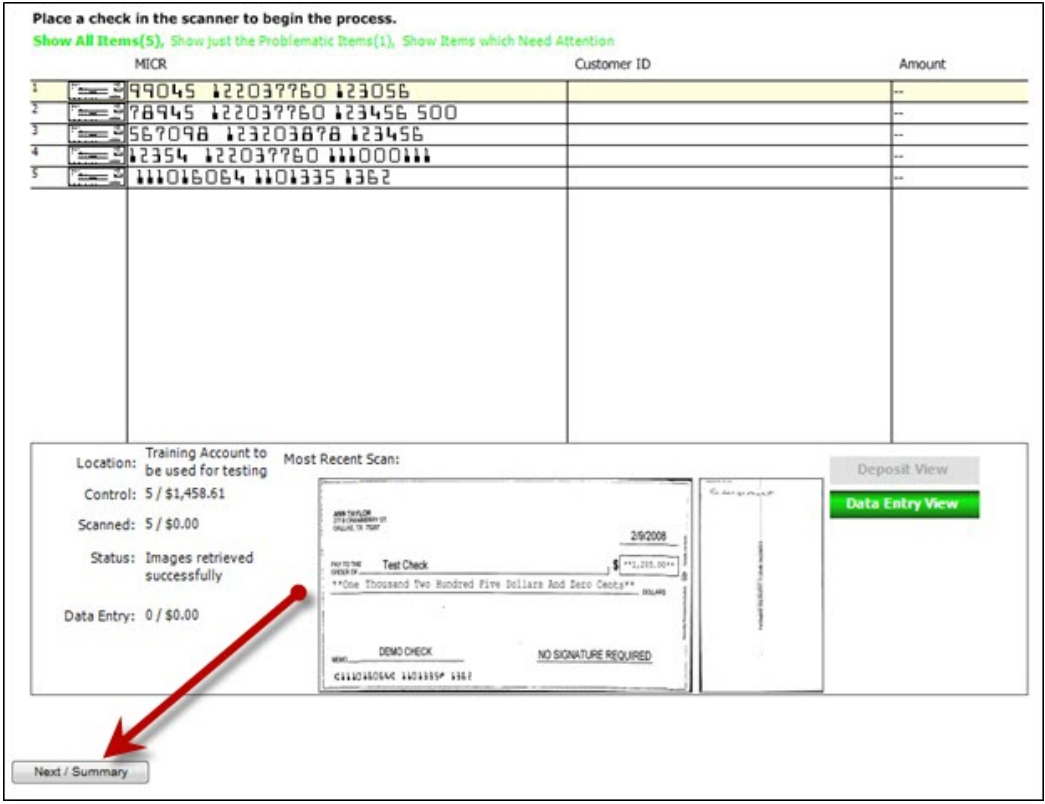


FIGURE 18 - DEPOSIT VIEW PAGE

6. New items are scanned, and the **Open Deposits Summary** page displays with the updated deposit.

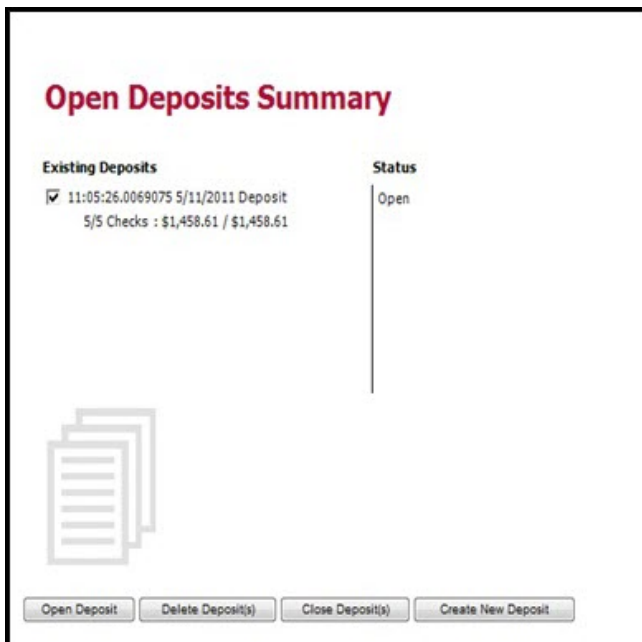


FIGURE 19 - OPEN DEPOSITS SUMMARY PAGE

Deleting a Check

1. Log in to the Merchant Portal and click **Transactions** from the top of the page.
2. Select the **Remote Deposit** menu option identified with your scanner model located in the left navigational bar.
3. The **Open Deposits** page displays. Select the deposit that contains the check you wish to delete.

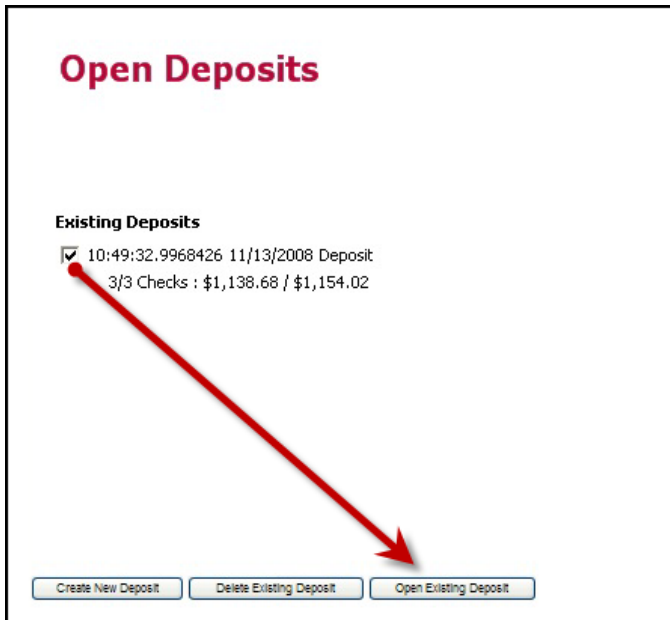


FIGURE 20 - OPENING AN EXISTING DEPOSIT

4. Select **Open Existing Deposit**.
5. The **Deposit View** page displays. Select the MICR field of the item you wish to delete.

Place a check in the scanner to begin the process.
 Show All Items(5), Show just the Problematic Items, Show Items which Need Attention

	MICR	Customer ID	Amount
1	⑈99045 ⑈22037760 ⑈23056		\$150.00
2	⑈78945 ⑈22037760 ⑈23456 500		\$10.00
3	⑈567098 ⑈23203878 ⑈23456		\$68.47
4	⑈2354 ⑈22037760 ⑈11000111		\$25.14
5	⑈11016064 ⑈101335 ⑈362		\$1,205.00

FIGURE 21 - DEPOSIT VIEW PAGE WITH INDICATED MICR LINE

6. Press **Delete** on your keyboard. A message box will display asking how the deposit total will be affected by the deletion. Enter the value of the check to be deleted in the field under the **Delete check, reduce check count, and adjust deposit total downward by** option. If you are not adjusting the total amount of the deposit in deleting an item, select **Delete check with no adjustment**.

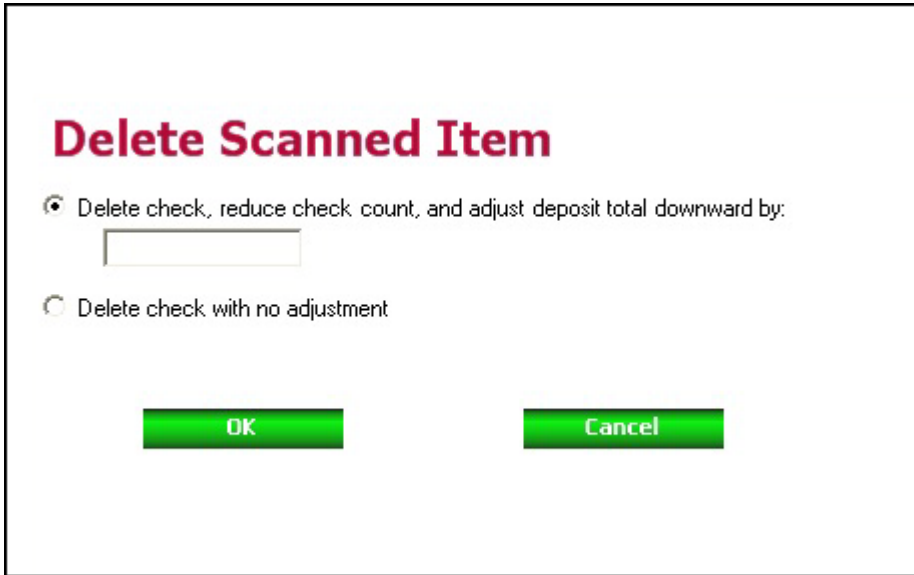


FIGURE 22 - DELETE SCANNED ITEM PAGE

7. Select **OK** to delete the item and return to the **Deposit View** page. Repeat this process to delete multiple items.
8. Select **Next/Summary** to return to the **Open Deposits Summary** page.

Rescanning a Check

A check that may have jammed, piggybacked, or has poor image quality during scanning may need to be rescanned to obtain a better image. When this occurs, a notification will be sent to the user and the deposit will be reopened.

1. Log in to the Merchant Portal and select **Transactions** from the top of the page.
2. Select the **Remote Deposit** menu option identified with your scanner model located in the navigational bar on the left.
3. The **Open Deposits** page displays. Select the deposit in which there is an item to be rescanned.
4. Click **Open Existing Deposit**.

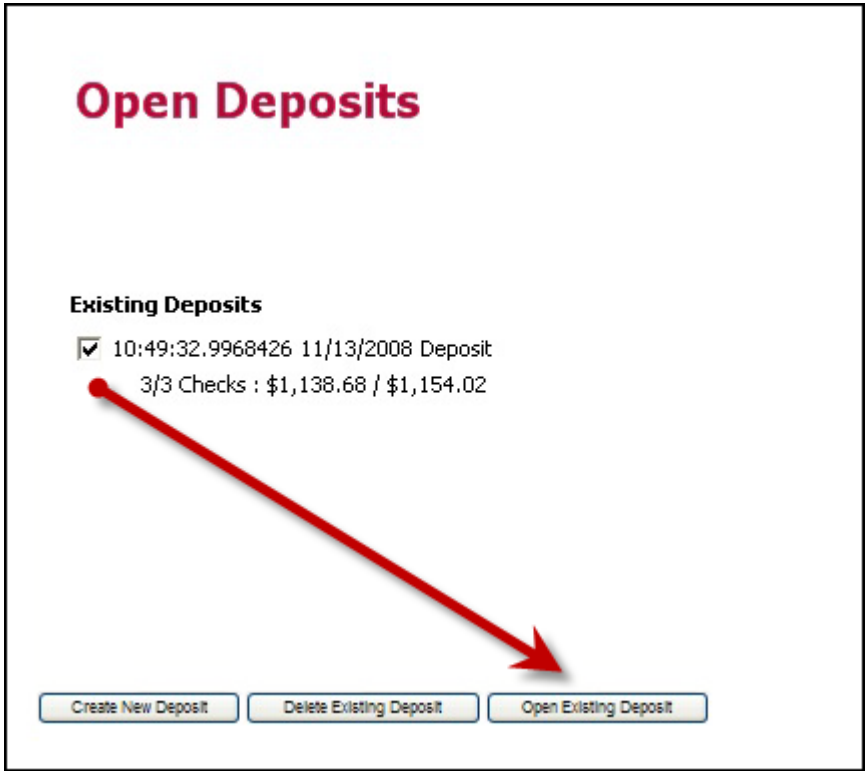


FIGURE 23 - OPEN DEPOSITS PAGE

5. Select the icon image of the check to be rescanned to the left of the MICR line field on the **Deposit View** page.

Place a check in the scanner to begin the process.
 Show All Items(5), Show just the Problematic Items, Show Items which Need Attention






	MICR	Customer ID	Amount
1	 49045 ↓22037760 ↓23056		\$150.00
2	 78945 ↓22037760 ↓23456 500		\$10.00
3	 567098 ↓23203878 ↓23456		\$68.47
4	 ↓2354 ↓22037760 ↓↓000↓		\$25.14
5	 ↓↓0↓6064 ↓↓0↓335 ↓362		\$1,205.00

FIGURE 24 - DEPOSITS VIEW PAGE WITH INDICATOR TO CHECK IMAGE

6. The image of the check displays. Place the check to be rescanned in the scanner.
7. Select **Continue** below the displayed image of the check.

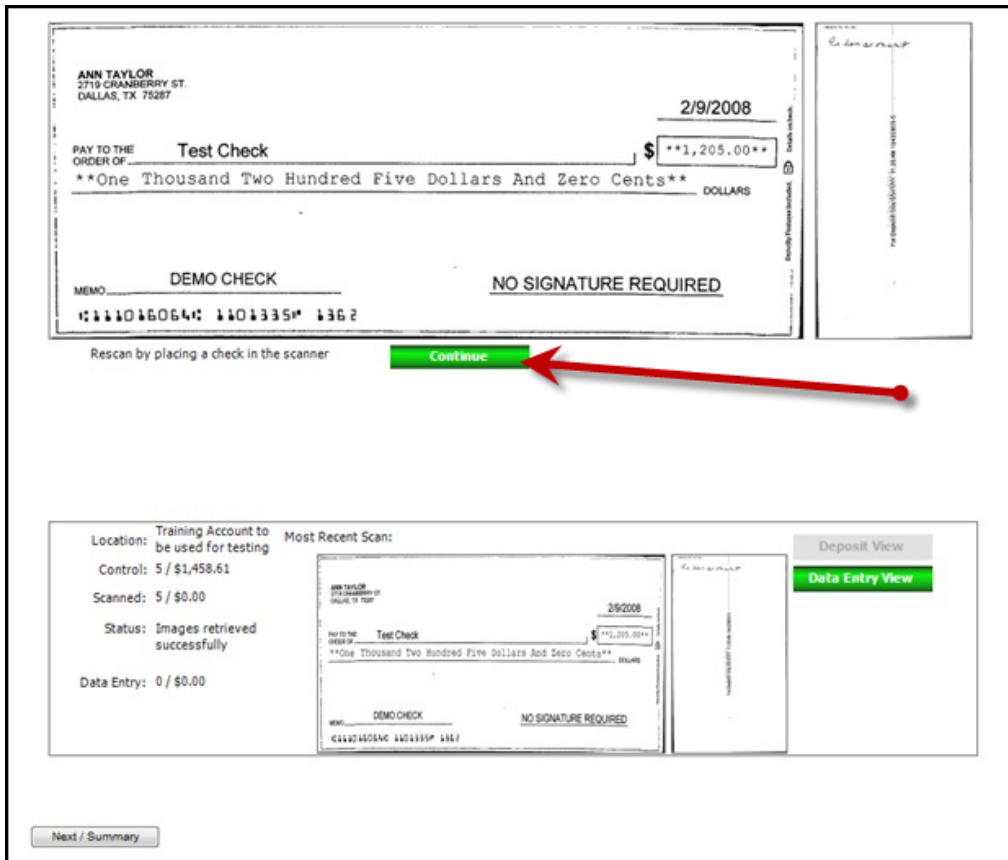


FIGURE 25 - CHECK IMAGE WITH CONTINUE OPTION

8. The Check will rescan. Click **Next/Summary** if there are no more corrections to be made in this deposit.

Closing a Deposit

At the Time of Processing

It is recommended that each deposit be closed as soon as it has completed scanning, although it can be processed at a later time. Follow the steps below to close a deposit at the time it is processed.

1. From the **Open Deposit Summary** page, select the deposit(s) to be closed and click **Close Deposit(s)**.

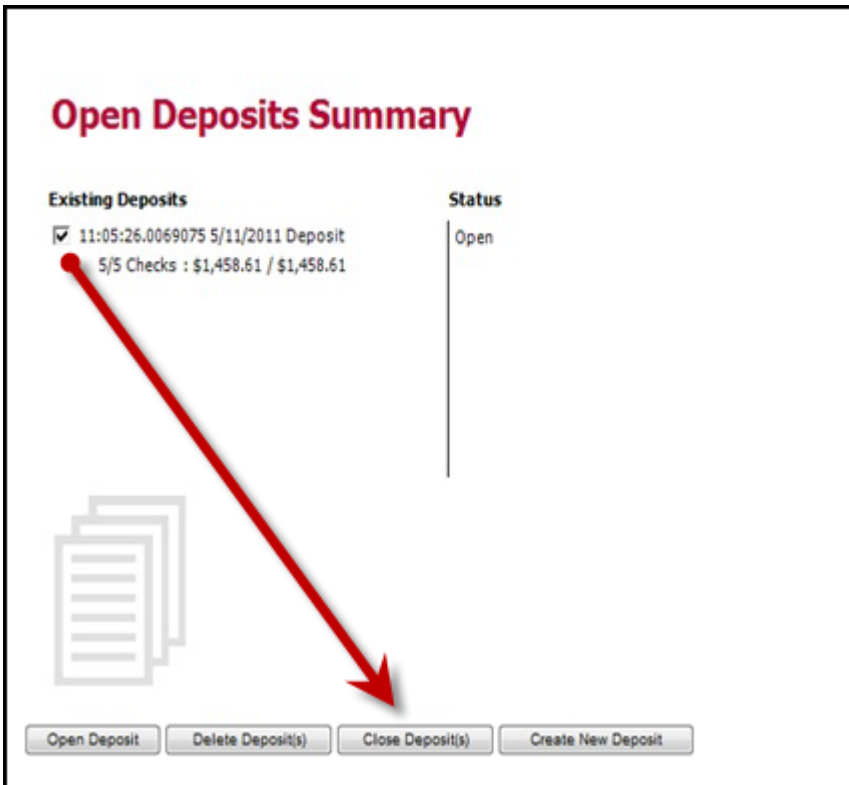


FIGURE 26 - OPEN DEPOSITS SUMMARY PAGE

NOTE: If a deposit is still open at the **Open Deposits Summary** page and the user attempts to navigate to another Merchant Portal page without using one of the four options at the bottom (**Open, Delete, Close, or Create New Deposit**), a close batch prompt will appear.

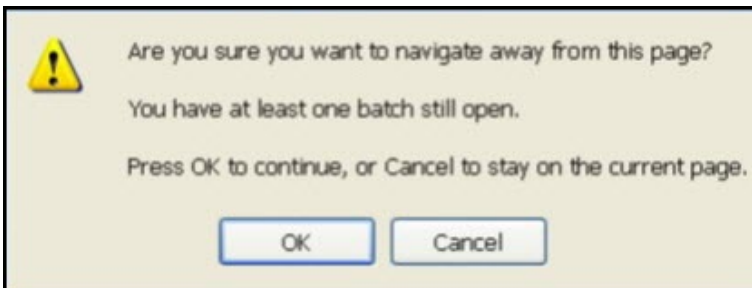


FIGURE 27 - CLOSE BATCH PROMPT

At a Later Time

It is recommended that each deposit be closed as soon as it has completed scanning. However, a deposit can also be closed at a later time.

1. Log in to the Merchant Portal and select **Transactions** from the top of the page.

2. Select the **Remote Deposit** menu option identified with your scanner model located in the left navigational bar.

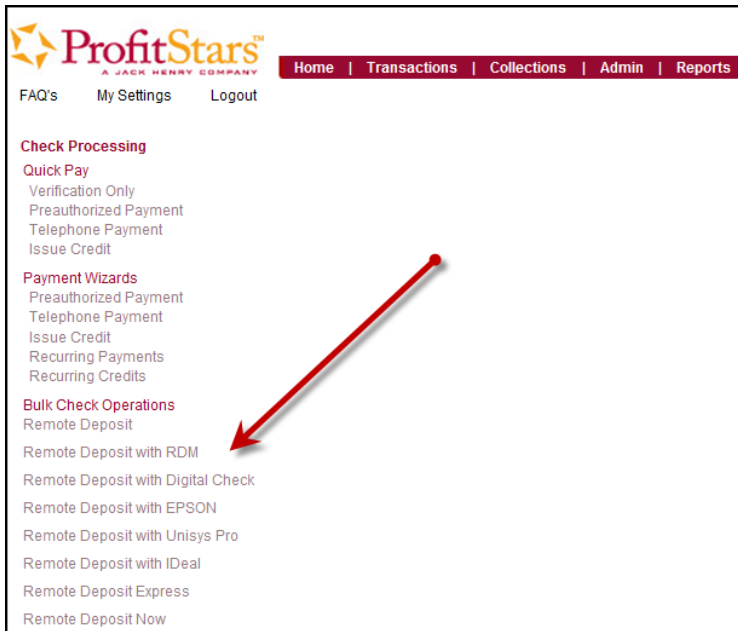


FIGURE 28 - REMOTE DEPOSIT SAMPLE MENU OPTIONS

3. The **Open Deposits** page displays. Select the deposit to be closed.

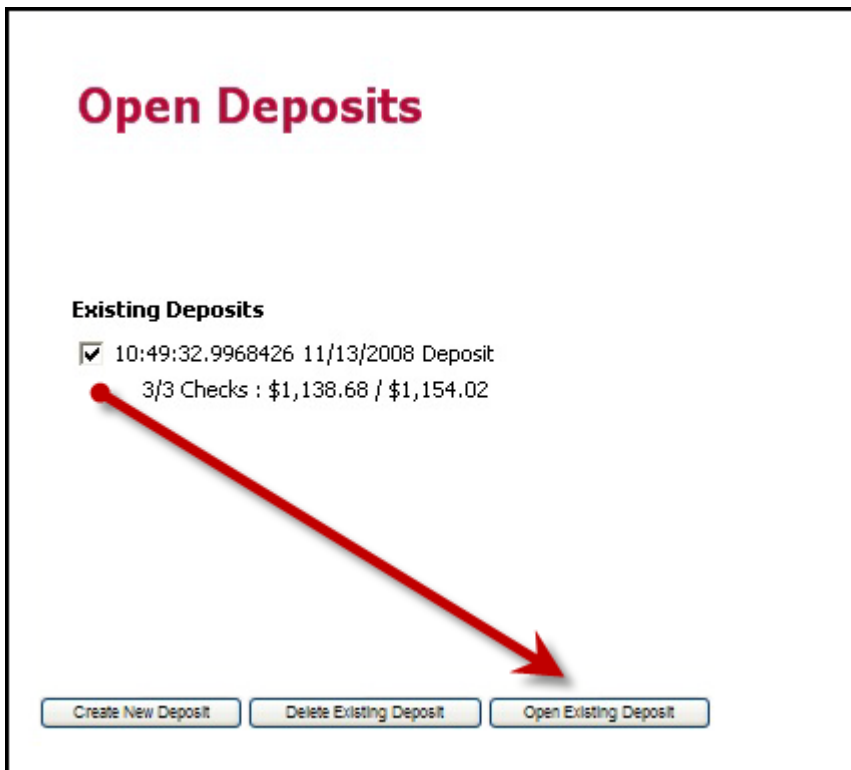


FIGURE 29 - OPEN DEPOSIT PAGE WITH OPEN EXISTING DEPOSIT OPTION

4. Click **Open Existing Deposit**.

5. The **Open Deposits Summary** page displays. Select **Close Deposit(s)**.

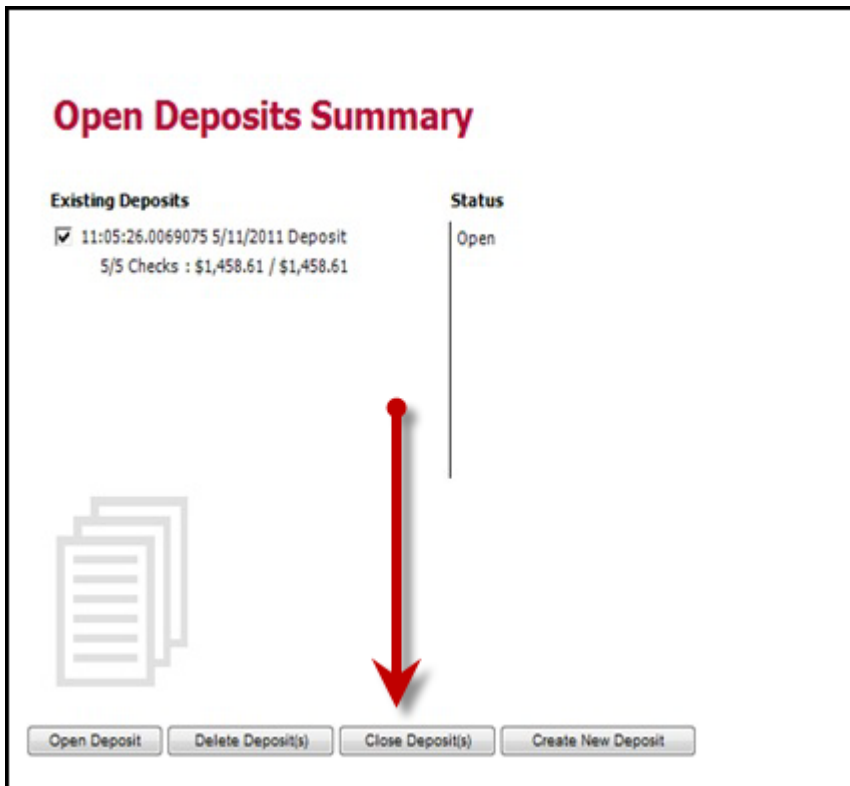


FIGURE 30 - OPEN DEPOSIT SUMMARY PAGE WITH CLOSE DEPOSIT(S) OPTION

NOTE: If a deposits are still open at the **Open Deposits Summary** page and the user attempts to navigate to another Merchant Portal page without using one of the four options at the bottom (**Open, Delete, Close, or Create New Deposit**), a close batch prompt will appear.

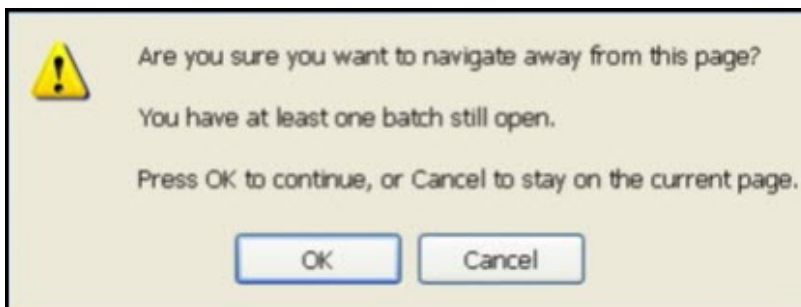


FIGURE 31 - CLOSE BATCH PROMPT

Deleting a Deposit

A deposit can be deleted as soon as it has completed scanning, or at a later time.

At the Time of Processing

1. From the **Open Deposit Summary** page, select the deposit(s) to be deleted.

2. Click **Delete Deposit(s)**.

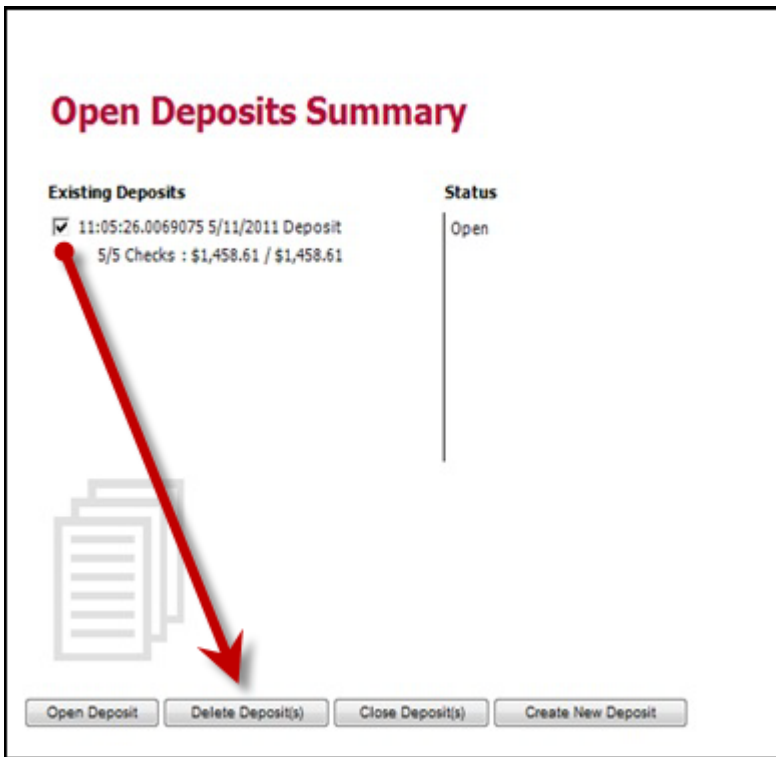


FIGURE 32 - OPEN DEPOSITS SUMMARY PAGE WITH DELETE DEPOSIT(S) OPTION

At a Later Time

1. Log in to the Merchant Portal and select **Transactions** from the top of the page.
2. Select the Remote Deposit menu option identified with your scanner model from the navigational bar on the left.
3. The **Open Deposits** page displays. Select the deposit(s) to be deleted.
4. Select **Delete Existing Deposit**.

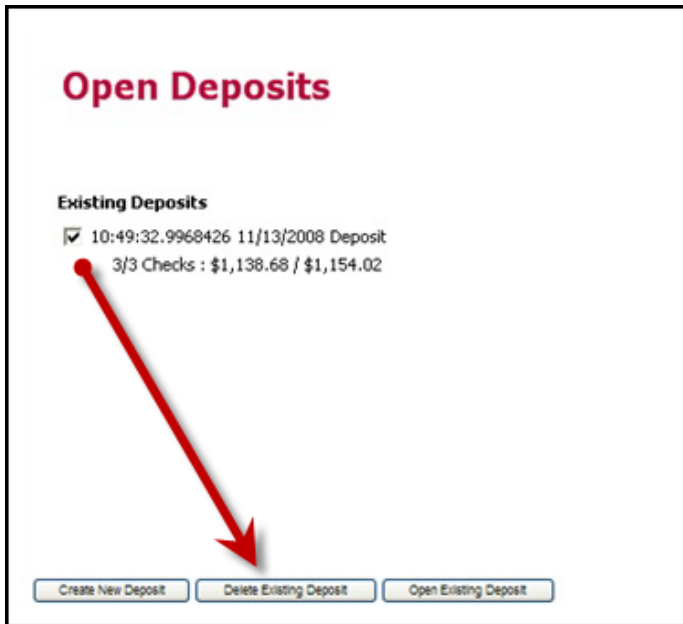


FIGURE 33 - OPEN DEPOSITS PAGE

Notifications

Notifications are used by the Remote Deposit Capture application to let users know when a deposit's MICR repair, CAR/LAR, keying, and/or balancing steps have been completed, as well as the status of the deposit. The *Deposit Results* report assists with determining item(s) that need further attention.

An email is sent to the user who created the deposit along with any other designated interested parties. A notification will inform the user of the following situations.

- The deposit was approved without any errors.
- The deposit was approved with adjustments.
- The deposit was rejected.
- An item needs rescanning.
- There are duplicate items in the deposit.
- There are rejected items in the deposit.

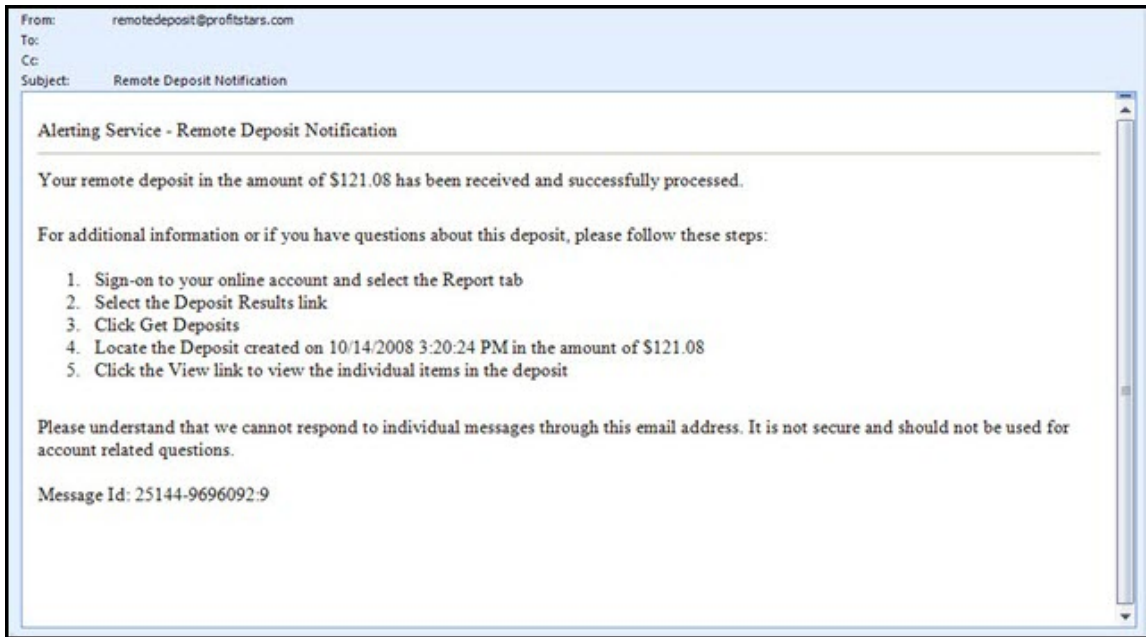


FIGURE 34 - SAMPLE REMOTE DEPOSIT CAPTURE NOTIFICATION

A deposit will be reopened if there are items that need to be rescanned. When this occurs, the user will need to correct the deposit and resubmit it for processing.

The following table describes the status of any one deposit in the system.

Status	Definition
Deleted	The entire deposit has been deleted by someone in your organization prior to closing it. The deposit may not be deleted once it has been closed. None of the items will be sent to transaction processing.
Deposited	All items have been processed successfully, and the deposit is in balance with no discrepancies or errors. These items are now in the Approved status, and an email notification has been sent.
Deposited with Adjustment	One or more of the items within this deposit caused an adjustment to the total deposit amount. The transactions have been sent to transaction processing with the adjusted deposit amount. An email notification has been sent.
Open for Scanning	A deposit has been created and is open to scan. Items can be scanned into this deposit until it is closed.
Partial Deposit	One or more of the items was removed from the deposit due to a duplicate or rejected item. The deposit has been sent to transaction processing with the deposit total minus the items that will not be processed. An email notification has been sent.
Rejected	This deposit status indicates the entire deposit has been rejected. A deposit is rejected when the adjustment amount exceeds the adjustment limit assigned by the bank or when all items within the deposit are rejected possibly due to all being duplicates.

Status	Definition
Submitted	This deposit status indicates the deposit has been closed, and the items are being reviewed for accuracy and errors. Once finished, the status of the items will change to one of the statuses defined previously.

Deposit Results Report

The *Deposit Results* report displays a date range of deposit batches created with **Remote Deposit Capture**. This report can monitor the status of current-day batches, the items within a batch, or display a previous day's batches and items.

NOTE: Batches created using **Remote Deposit Capture** can represent a deposit or be part of a multi-batch deposit.

1. Log in to the Merchant Portal.

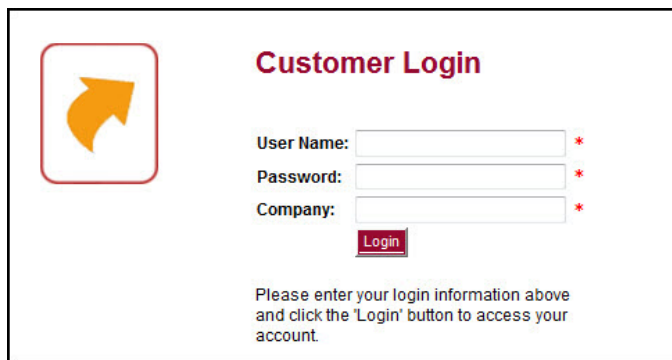


FIGURE 35 - CUSTOMER LOGIN PAGE

2. Select **Reports** from the top of the page.

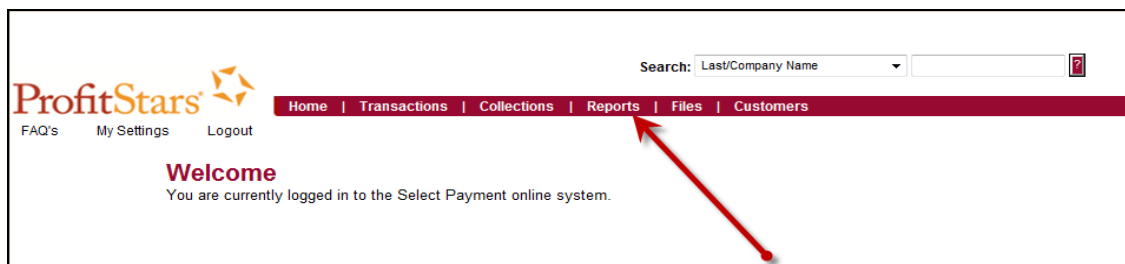


FIGURE 36 - HOME PAGE WITH REPORTS OPTION

3. Select **Deposit Results**.

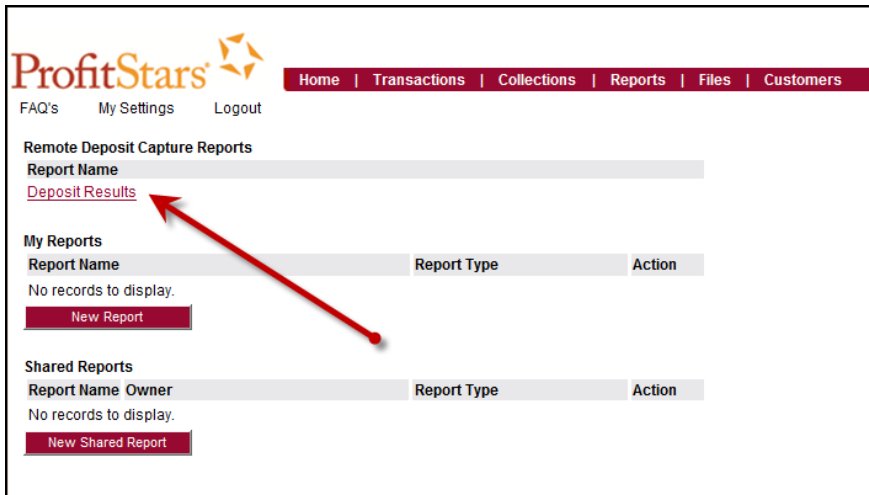


FIGURE 37 - REPORTS PAGE WITH DEPOSITS RESULTS OPTION

4. Designate a location for the report.

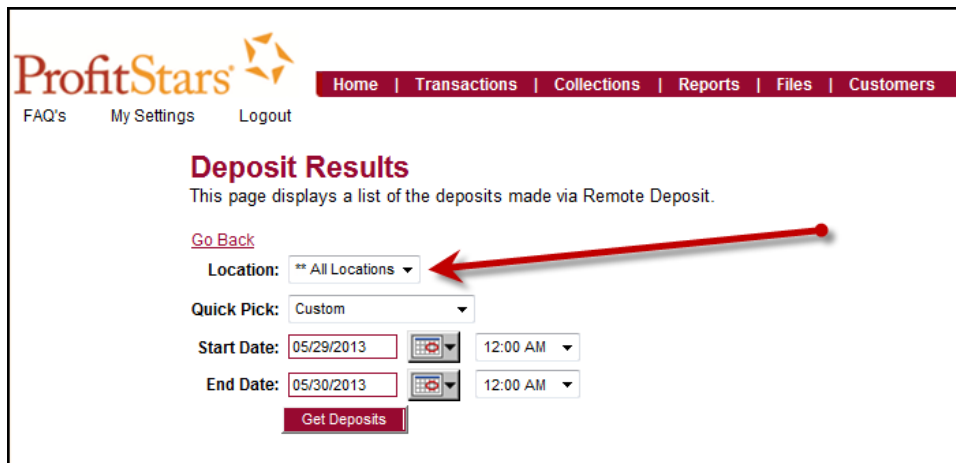


FIGURE 38 - DEPOSIT RESULTS REPORT WITH LOCATION OPTION

5. Select a pre-defined date range for the report under the **Quick Pick** option, or specify a **Start Date** and **End Date**.
6. Click **Get Deposits**. A list of batches matching the filters displays.

The following table lists the data presented in the report in alphabetical order for quick reference.

Field	Definition
ACH Deposit Amount	The total amount of the ACH items in the batch/deposit.
ACH Deposit Count	The number of ACH items in the batch/deposit.
ACH Deposit Date	States the deposit date of the ACH items within the batch/deposit.
C21 Deposit Amount	States the total amount of the Check 21/Image Replacement Document (IRD) items in the batch/deposit.

Field	Definition
C21 Deposit Count	The number of Check 21/Image Replacement Document (IRD) items in the batch/deposit.
C21 Deposit Date	The deposit date of the Check 21/IRD items.
Create Date	Contains the date the batch/deposit was scanned.
Custom Batch ID	If enabled, this field is required and will be reflected on the <i>Deposit Results</i> report. It will contain a unique label for a batch/deposit processed.
Deposit Details	Contains a link to the list of steps the batch/deposit has taken and the user who processed it.
Deposit Slip ID#	If enabled, this field will display on the New Deposit page and be reflected in the <i>Deposit Results</i> report. This field provides additional values to the virtual deposit slip (either predefined or optional, depending on your settings).
Deposit Status	The status of the entire batch/deposit at the time the report is generated.
Description	Contains the Deposit Name which is made up of the date and time the batch was created surrounding a unique system-assigned batch ID.
Item Details	Contains a link to the list of the individual checks that make-up the batch/deposit and their respective statuses.
Location	Found on the New Deposit page and <i>Deposit Results</i> report, this field contains the account (location) to be credited with the payment.
Received Amount	The amount of the deposit after review.
Received Count	The number of items identified in the deposit after review.
Total Deposit Amount	The total amount of the deposit.
Total Deposit Count	The total number of items in the deposit.
Your Amount	The amount entered when the batch/deposit was created.
Your Count	The number of items entered when the batch/deposit was created.

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Search: Last/Company Name

Deposit Results

This page displays a list of the deposits made via Remote Deposit.

[Go Back](#)

Location: ** All Locations

Quick Pick: This Month

Start Date: 05/01/2013 12:00 AM

End Date: 06/01/2013 12:00 AM

[Get Deposits](#)

Deposits matching your search criteria:

Item Details	Deposit Details	Create Date	Location	Description	Deposit Status	Your Count	Your Amount	Received Count	Received Amount	ACH Deposit Date	ACH Deposit Count	ACH Deposit Amount	C21 Deposit Date	C21 Deposit Count	C21 Deposit Amount	Total Deposit Count	Total Deposit Amount	Deposit Confirmation Number
view	view	5/3/2013	Consumer Capture		Deposited	1	\$700.00	1	\$700.00		0	\$0.00	5/3/2013	1	\$700.00	1	\$700.00	71387209
view	view	5/3/2013	MicroBusiness		Deposited	1	\$1,200.00	1	\$1,200.00		0	\$0.00	5/3/2013	1	\$1,200.00	1	\$1,200.00	71387649
view	view	5/7/2013	MicroBusiness		Deposited	1	\$1,200.00	1	\$1,200.00		0	\$0.00	5/7/2013	1	\$1,200.00	1	\$1,200.00	71688365
view	view	5/7/2013	Consumer Capture		Deposited	1	\$700.00	1	\$700.00		0	\$0.00	5/7/2013	1	\$700.00	1	\$700.00	71689045
view	view	5/7/2013	MicroBusiness		Partial Deposit	2	\$120.00	1	\$50.00		0	\$0.00	5/7/2013	1	\$50.00	1	\$50.00	71757317
view	view	5/8/2013	MicroBusiness		Deposited	1	\$1,200.00	1	\$1,200.00		0	\$0.00	5/8/2013	1	\$1,200.00	1	\$1,200.00	71804929

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FIGURE 39 - EXAMPLE DEPOSIT RESULTS REPORT

Viewing Transaction Details

- From the **Deposit Results** page, select the **View** link under the **Item Details** column to the left of an item to view events about that transaction in the deposit.

Deposits matching your search criteria:

Item Details	Deposit Details	Create Date	Location	Description	Deposit Status	Your Count	Your Amount	Received Count	Received Amount	ACH Deposit Date	ACH Deposit Count	ACH Deposit Amount	C21 Deposit Date	C21 Deposit Count	C21 Deposit Amount	Total Deposit Count	Total Deposit Amount	Deposit Confirmation Number
view	view	4/25/2013	Consumer Capture		Deposited	1	\$100.00	1	\$100.00		0	\$0.00	4/25/2013	1	\$100.00	1	\$100.00	70519717
view	view	4/25/2013	MicroBusiness		Deposited	1	\$1,200.00	1	\$1,200.00		0	\$0.00	4/25/2013	1	\$1,200.00	1	\$1,200.00	70520089

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FIGURE 40 - ITEM DETAILS OPTION

- The **Items in deposit** display at the bottom of the page. Any items that need to be rescanned or that have been rejected will be highlighted in red.
- To view batch details, click the **view** link beneath the **Deposit Item** column.

Deposits matching your search criteria:

Item Details	Deposit Details	Create Date	Location	Description	Deposit Status	Your Count	Your Amount	Received Count	Received Amount	ACH Deposit Date	ACH Deposit Count	ACH Deposit Amount	C21 Deposit Date	C21 Deposit Count	C21 Deposit Amount	Total Deposit Count	Total Deposit Amount	Deposit Confirmation Number
view	view	4/25/2013	Consumer Capture		Deposited	1	\$100.00	1	\$100.00		0	\$0.00	4/25/2013	1	\$100.00	1	\$100.00	70519717
view	view	4/25/2013	MicroBusiness		Deposited	1	\$1,200.00	1	\$1,200.00		0	\$0.00	4/25/2013	1	\$1,200.00	1	\$1,200.00	70520089

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Items in deposit

Deposit Item	Sequence #	Item Date	Item Status	Customer Name	Routing / Account #	Check #	Amount	Deposit As	Amount Source	Image Quality Pass	Scanned Count
view	image	1	4/25/2013	Deposited	111900785 / XXXXXX0804		\$100.00	Check 21	Read	Pass	0

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FIGURE 41 - VIEW OPTION FOR AN ITEM IN DEPOSIT

- The **Batch Item Details** page displays.

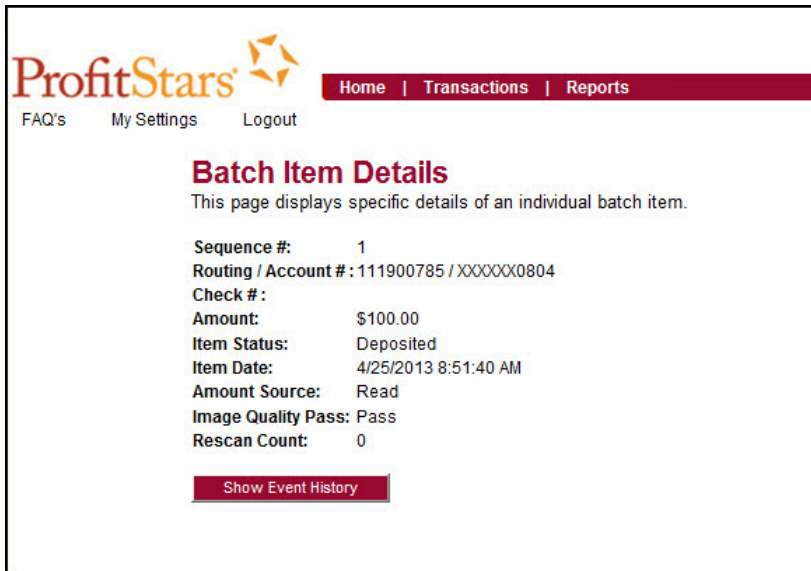



FIGURE 42 - BATCH ITEM DETAILS PAGE

The following table describes the **Batch Item Details** available when viewing a transaction, listed in alphabetical order.

Field	Definition
Amount	The amount of the check after being reviewed. A value of \$0.00 signifies that the check was either rejected or a duplicate and will not be included in the batch/deposit total.
Amount Source	This field indicates whether a check needed special handling to determine the amount, the MICR line, etc. Values displayed are Keyed or Read .
Check #	The serial number of the check taken from the MICR line.
Customer Name	The field contains the optional Name on Account data, if entered for the customer previously.
Deposit As	This field contains how the check will be processed—either as an ACH or Check21 (IRD) transaction.
Deposit Item	This field contains the links to either view or print an image of the check or view the specific automated steps the check has gone through or is in the process of going through.
Image Quality Pass	This field identifies whether a check image is good or not.
Item Date	This field contains the date the check was scanned.

Field	Definition
Item Status	<ul style="list-style-type: none"> • Deposited – The item has processed through CAR/LAR, the proof function, and is part of a closed deposit. It has been sent to transaction processing for end-of-day processing at the designated cutoff time. • Error – The item has been sent to transaction processing, but an error occurred preventing the item from being processed. • Duplicate – The item was sent to transaction processing and rejected as a duplicate. The item will not be processed with this batch/deposit. • In Review – The item is awaiting MICR repair or amount entry, and its status will change once those steps are completed. • Needs Rescan – The item has a poor image quality or is a partial image. The batch/deposit will be re-opened so that you can rescan this item again in order for the batch/deposit to be processed. • Open – The item was scanned with no problems in an open deposit. Once the deposit status becomes Deposited, the item will be sent to transaction processing. • Rejected – Indicates the item has been rejected and will not be processed due to any number of reasons (e.g. image quality, invalid MICR, invalid payment origin, etc.).
Routing/Account #	This field contains the routing and transit number of the check captured when the MICR line was scanned.
Scanned Count	This field contains the number of times an item was scanned.
Sequence #	This field contains the sequence of the check within the batch/deposit.

5. Select **Show Event History** at the bottom of the **Batch Item Details** page to display a record of events for this item.

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Batch Item Details

This page displays specific details of an individual batch item.

Sequence #: 1
 Routing / Account #: 061000227 / XXXXXX1716
 Check #: 0160
 Amount: \$700.00
 Item Status: Deposited
 Item Date: 5/3/2013 1:45:37 PM
 Amount Source: Read
 Image Quality Pass: Pass
 Rescan Count: 0

[Hide Event History](#)

Event History

Event Date	Event	Application	User ID	User Name	Description
5/3/2013 1:46 PM	SentToTransactionProcessing	Remote Batch Deposit	1		
5/3/2013 1:46 PM	CARReco	Orbograph	1		700.00
5/3/2013 1:46 PM	MICRRrepair	Remote Batch Deposit	1		t061000227t1010044501716o0160
5/3/2013 1:46 PM	CheckDecisionPerformed	Remote Batch Deposit	1		t061000227t1010044501716o0160
5/3/2013 1:45 PM	CheckDecisioningError	0	0		Check Decisioning Failed:MICR line is invalid
5/3/2013 1:45 PM	Created	Remote Batch Deposit	82077481		

FIGURE 43 - EVENT HISTORY FOR A BATCH ITEM

- Navigate backward in your browser to get back to the **Deposit Results** page. Click **image** under the **Deposit Item** column to view the check image.

Deposits matching your search criteria:

Item Details	Deposit Details	Create Date	Location	Description	Deposit Status	Your Count	Your Amount	Received Count	Received Amount	ACH Deposit Date	ACH Deposit Count	ACH Deposit Amount	C21 Deposit Date	C21 Deposit Count	C21 Deposit Amount	Total Deposit Count	Total Deposit Amount	Deposit Confirmation Number
view	view	4/25/2013	Consumer Capture		Deposited	1	\$100.00	1	\$100.00		0	\$0.00	4/25/2013	1	\$100.00	1	\$100.00	70519717
view	view	4/25/2013	MicroBusiness		Deposited	1	\$1,200.00	1	\$1,200.00		0	\$0.00	4/25/2013	1	\$1,200.00	1	\$1,200.00	70520089

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Items in deposit

Deposit Item	Sequence #	Item Date	Item Status	Customer Name	Routing / Account #	Check #	Amount	Deposit As	Amount Source	Image Quality Pass	Scanned Count
view image	1	4/25/2013	Deposited	111900785 / XXXXXX0804			\$100.00	Check 21	Read	Pass	0

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FIGURE 44 - IMAGE OPTION FOR AN ITEM

- A new page appears with the front and back images of the check, with a print option.

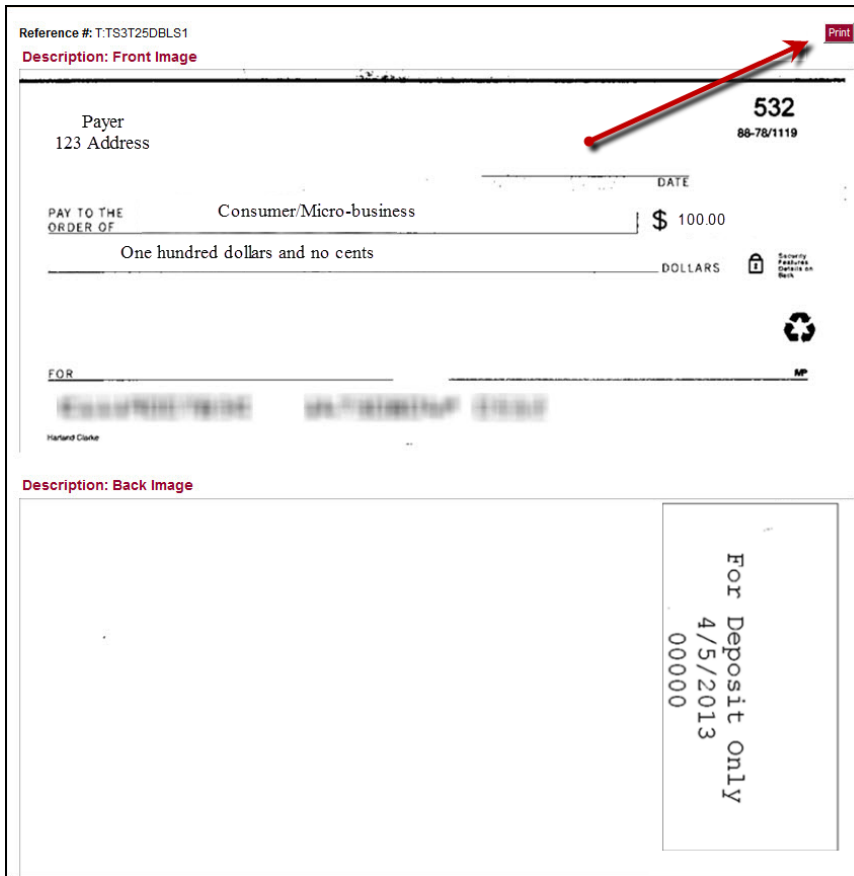


FIGURE 45 - IMAGE OF A DEPOSIT ITEM WITH A PRINT OPTION

Viewing Event Details

- From the **Deposit Results** page, select **View** under the **Deposit Details** column to see processing details about the deposit. The details will display.

Deposits matching your search criteria:

Item Details	Deposit Details	Create Date	Location	Description	Deposit Status	Your Count	Your Amount	Received Count	Received Amount	ACH Deposit Date	ACH Deposit Count	ACH Deposit Amount	C21 Deposit Date	C21 Deposit Count	C21 Deposit Amount	Total Deposit Count	Total Deposit Amount	Deposit Confirmation Number
view	view	4/25/2013	Consumer Capture		Deposited	1	\$100.00	1	\$100.00		0	\$0.00	4/25/2013	1	\$100.00	1	\$100.00	70519717
view	view	4/25/2013	MicroBusiness		Deposited	1	\$1,200.00	1	\$1,200.00		0	\$0.00	4/25/2013	1	\$1,200.00	1	\$1,200.00	70520089

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Events for deposit

Event Date	Event	User Name	Description
4/25/2013 9:05 AM	SentToTransactionProcessing		
4/25/2013 9:05 AM	ReadyForProcessing		
4/25/2013 9:05 AM	NeedsNoAttention		
4/25/2013 8:52 AM	NeedsNoRescan		
4/25/2013 8:52 AM	NeedsAttention		
4/25/2013 8:51 AM	Closed		
4/25/2013 8:51 AM	Opened		

FIGURE 46 - VIEW OPTION FOR DEPOSIT DETAILS

Exporting a Report

- From the bottom of the **Deposit Results** page, designate in what format you would like to export the report. Select **Export**.

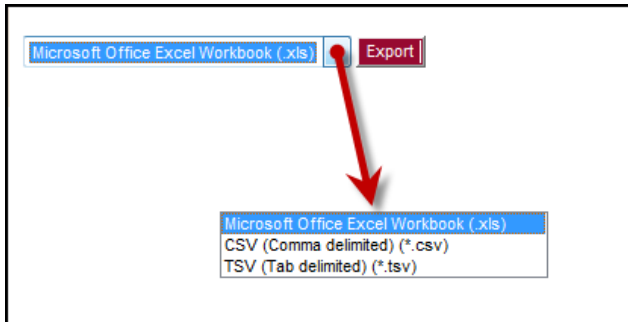


FIGURE 47 - FORMAT SELECTION FOR EXPORTING A REPORT

- A window will prompt you to select **Open**, **Save**, or **Cancel** for exporting the report.