

Remote Deposit Capture

Quick Reference Guide



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Equal Housing Lender

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The purpose of this guide is for quick reference on Merchant Capture.

Getting Started

Scanner Maintenance

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

Login to Web Capture

Log into the bank's website and launch connection to Remote Capture by clicking the Checks and Deposits tab followed by the Deposit Checks link.

In Contemporary View, go to the Home Screen:

								Switch To: Classic View
								Welcome, Fiserv Merchant Approver
Home								User Audit Customer Help Logout
(w)	View Deposits Vi	ew Items	Reports.					
Create Deposit	Pending Deposits A	JI Deposits				Rows per page	10 💌	
Start a new deposit by clicking the Create Deposit button below.	Search						*	
enferspecifics on your depoint. then click Continue. Create Deposit Messages	Cepost D +	Account #	Account Name	Processing Date	Status	Deposit Total (\$)	Actions	
	No deposits to display					1 Page 1 of	Remove	

Click Create Deposit on the Home Screen:

Create Deposit	X
Deposit Name* : Deposit Amount* :	* Required Fields
Select Account* : Store Number:	TEST MC DDA - ******99999
	Continue

Deposit Name – Optional at customer setup and is a required field when applied. Enter Deposit Amount Select Account Store Number – Optional field for serial number on Virtual Credit.

Click Continue.

Please keep deposits to fewer than 200 items when possible.

- 1. Make sure the checks are straightened and tidy before placing them in the hopper. Do not place too many items in hopper. Minimizing hopper items will reduce rejects, jams, double documents, and piggy backs and maximize image quality.
- 2. Click Scan at the bottom of the screen.

Monitor the Items Scanned and Items Processed counters at the bottom of the screen. If Items Processed falls behind by over 50 items, click **Stop Scan** on the Scan Navigator.

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				States Southed
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Concession (Concession)				
Annalysi .				
		Scanning In Progress		
			10 Sec.	
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	and the second			
Desire Stated \$ 10:00 LT are De-	a barred () was transmit () for the barry based () and			

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

Home					User Audil Customer	Help Logo
	ltem #	*	Check #	Error	Amount	Actions
Deposit ID: 399181						
Deposit Name: Test						
ccount#: *****6789						
ccount Name: Store #1						
lore Details						
Export As Delete Deposit						
Aessages ▲						
11111						
	No of Items:0	Error:0	Deposit Total \$1.00	Difference \$0	Checks Total \$0	

Note your Deposit ID number on something to attach to the front of your deposit after scanning. This is helpful if you need to refer back to this deposit.

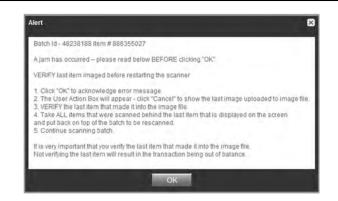
3. Verify that the last item on the screen matches the last item in the scanner pocket and that the item number sprayed by your scanner is legible if applicable. You are now ready to Fix Errors, balance, or create another deposit.

Clip or band the deposit together with the deposit ID noted in front. Place 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 research easier. Processed deposits should be retained for at least 3 weeks in case there are issues with your deposit.

If an item Jams

The scanner will stop and a message will appear.

- Remove the items from the exit pocket and turn face down.
- Remove the items from the feeder and place face up next to the scanner.
- Follow steps in the jam message below.



Clicking OK may clear any items jammed in the scanner. (If the scanner doesn't clear, you must remove the items manually.)

Do not assume that an item was captured because it is endorsed.

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. Click Fix Errors.

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.

							Switch To Classic View
							Welcome, Fiserv Merchant Approver
home							Diser Audit: Customer Help • Logout
Exposition Astronom		tem # -	Christ 8	itrov A	Amount	Actions *	
	No of terms 1	Error:3	Depose Total \$5.00	Difference \$5.00	Checkel Tatar \$0,00	-	
	Scan	Detect Douple-		Prease Fix Errors. trium Superuit	Fix Errors Save Depos	-	

MICR Errors

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. If you use the Enter key, a new message will appear (see below). Click OK to close the window. Now that field will be highlighted pink, 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. If you cannot read the document, click the image to enlarge it. Click the image again to re-size it.

		Switch Tor, <u>Classur, Verw</u> Last Login, 2015-05-29, 12:42 Welcome, Riserv Test
Floring		User Audit Customer Help - Logout
Despeit Name Zepert Name Zesure Name Stars 729 Account Name Stars 729 Account Name Stars 729 More Details Messages A		E
		Chacker Tree: \$110.00
Session Started @ 03:58:05 PM Ite	Collect Double-Freed to Succession	Fix Errors Save Deposit

Error	×
Account number length does not meet minimum length requirement	
ОК	

Hint: You do not need to enter the decimal in the amount field.

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 trancode 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. Fix errors or save the deposit.

Home User Help Hogout					
Deposit ID: 85930 Deposit Name: Test Account #: *****7326	[※]	ttem # + ₫ 0886361503	Check # 1404	Error A	Amount Actions 91.45 III
Account Name: Daily DDA Account More Details Export As - Delete Deposit					
Messages	*				
		No of lifema:1 Error:2	Deposit Total \$91.45	Difference \$0.00 Correct All E to Submit De	Checks Total 391.45

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

Home User + Help + Logout	
	Error Correction
Deposit ID: 85930 Deposit Name: Test Account # ••••••7326 Account Name: Daily DDA Account More Details Export As •• Delete Deposit Messages	Front Back Image Quality Front Back Item #:0886381503 Check #: 1404 Amount:31:45
	No of Items: 1 Error: 2 Deposit Total: \$91.45 Difference: \$0.00 Checks Total: \$91.45
	Coned All Enors Detect Double-Feet

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.

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.

		Switch To. <u>Chassie Mmw</u> LastLogin: 2015-05-29, 12 42
Home		Welcome, Fiser/Test Idear Audit Circitomer Hear Logoni
expositio: 399904 Depositivamie TEST Account a ******9999 Account Namie ABC Test More Cetalia Messages A	Error Correction	
	Ne al ferre 8 Error2 Deposit Tutal \$210 Ofference -\$19390 Ofference \$19390	194 00
Session Started @ 03:58:05 PM It	ems Scanned: D Items Processed: D	

If the image can't be improved and is still bad:

Delete the image: If the image is illegible, verify that the image displayed is the item you want to delete. Click **Delete** under the image. A popup prompt will appear asking if you are sure you want to delete this item.



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

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.

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 local branch.

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 previously scanned item on the right. Data pertaining to the previously scanned item will be displayed beneath the image on the right. If multiple suspected duplicates are found, use the arrows next to the image on the right.

			Switch To: <u>Classic View</u> Last Login: 2015-05-29, 15:57 Welcome, Fisery Test
Home			User Audil Customer Help Logout
	Error Correction		
DepositID, 399906	Duplicate Item Detected		
Deposit Name: TEST Account #: *****9999	Current llem	Items from Previous Deposits Displaying 1 of 2 duplicates	
Account Name ABC Test More Details Export As = Déleté Deposit Messages A	Front Back	Front Back	
	tterm#x0886699154 Check#2623 Amount:100.00 Accept Delete	Previous Item Details Deposit IO 392833 Capture User 123FeyA99991 Capture Date 04/14/2015 Status DELIVERED	

Once you determine whether the item is a duplicate, click **Delete** or **Accept**.

If no duplicates are found or when duplicates are resolved, the deposit is ready to be balanced or submitted.

Balancing Deposits

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

	× .	Suicess, All Errors Fixed.
Deposit ID 85930 Deposit Name Test	Ē.	Verify Balance X
Account # 7326 Account Name Daily DDA Account		Transaction is Balanced
More Details		Deposit Data
Export As Delete Deposit		Deposit Total: 91.45 Check Total: \$91.45 Difference: \$0.00
Messages.	-	Item Count: 1 Difference: 0
		Add Memo (Optional)
		256/256
		Submit Deposit
	(1010.0	
	, i Más a	Submit Deposit

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. 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.

If necessary:

- scan missing items at the end of the deposit
- fix any amounts that are incorrect
- delete unintended items, if any

erify Balance					
Transaction should be balance	d before submit				1
Deposit Data					
Deposit Total: 91.45	Check Total:	\$92.55	Difference:	\$1.10	
Item Count: 1] Items In Deposit:	1	Difference:	0	
Add Memo (Optional)					
				-	
				1	
256/256					
				Upda	te

• 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.

erify Balanc	e)
Transaction is	Balanced					
Deposit Data						
Deposit Total:	92.55	Check Total:	\$92.55	Difference:	\$0.00	
Item Count	1	Items In Deposit:	1	Difference:	0	
Add Memo (Opti	ional)					
					2	
					14	
256/256						
					Submit Depo	osit

When the deposit has been submitted, you have options:

- Logout and close the browser window
- Create another deposit by clicking on Create Deposit
- Query / Deposit Report to review the deposit(s) you scanned today

Remember to log-out between user sessions!

End of Day

- 1. Verify that all Deposits are in *Submitted* or *Delivered* status. If any batches are listed as *Suspended*, the batch should either be completed and submitted or deleted.
- **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-To's

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.

Select the deposit on the Deposit Status Screen and click Remove at the bottom right of the screen. 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.



- A deposit cannot be removed if it has been submitted.
- 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 on 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 \pm 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. (D:	011999993		
						arrested in	and lowerses
						Sear	ch 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, click search. (MICR fields don't need to be included in search criteria.)
- 5. To return to current date, click Clear and then search.

View Deposits	View Items	Reports				
O Pending Deposits	All Deposits				Rows per page: 10	· ·
Search						
From Date* : Capture User:	2017-12-22	To Date* : Account #.	2017-12-22	From Amount:	To Amount:	
Capture Status:	v					
					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.

At the Query/Deposit Status Screen

There are three options at this level:

Generate PDF Report: This report lists all the deposits that have been captured for the dates(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.

View Deposits	View Item	ns Reports					
Deposit Query	C) Item Query				Rows per pa	age: 10 ¥
Search							
							Export As +
Deposit ID	#truoaoA	Account Name	Work Type	Processing Date	Status	Deposit Total (\$)	人 Pdf 回 CSV
8593	0 *****7326	Daily DDA Account	25	2017-12-28	READY FOR APPROVAL	92	XML Extract

Deposit Status – Definitions

<u>Open</u> – A deposit is placed in Open status when the deposit is newly created.

<u>Uploading</u> – 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.

<u>Capture Complete</u> – This is a deposit that the operator has marked as complete to notify that it is ready for repair and balancing.

In Use – This is 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 – This deposit has all exceptions repaired and is ready to submit.

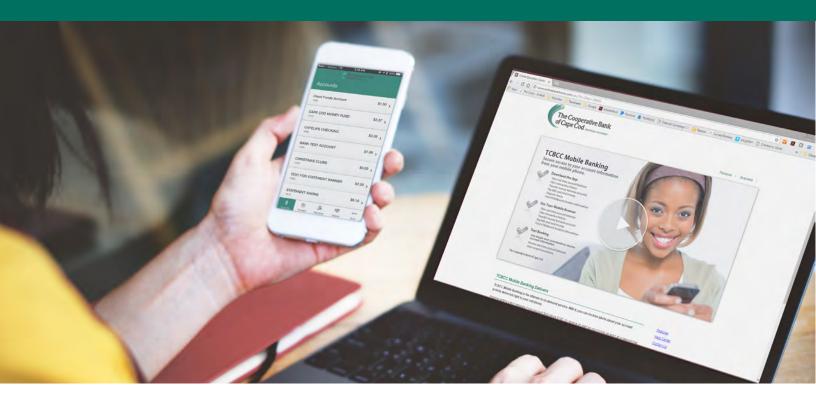
Pending Review – This deposit has been sent for final review.

<u>Under Review</u> – This deposit is currently going through final review.

Submitted – This deposit is approved and ready for processing. No further actions will be allowed on this deposit.

<u>Delivered</u> – This deposit has been delivered for processing.

We're here for you



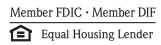
At The Cooperative Bank of Cape Cod, we enjoy hearing from our customers. By getting to know you and listening to you, we can offer safe, sound and smart solutions tailored to your particular needs.

assist@mycapecodbank.com 508.568.3400

Customer Assistance Center Hours:

Monday through Wednesday from 8 a.m. to 4:30 p.m. Thursday and Friday from 8 a.m. to 7 p.m. Saturday from 8 a.m. until 1p.m.





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