

Remote Deposit Capture Quick Guide



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Deposits must be scanned AND submitted by 4 PM for same day credit. Any Deposit submitted after 4 PM will credit next day.



Before You Begin

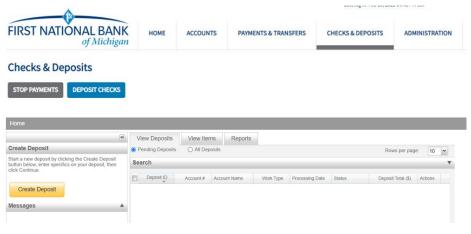
The purpose of this guide is for quick reference on Merchant Capture.

Getting Started

Scanner Maintenance

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

Login to FNBM Commercial Online Banking, select Checks & Deposits, deposit Checks



Best Practices

- 1. Reboot your computer at least once per week.
- 2. Do not have multiple active user sessions open when in a browser.
- 3. Make sure you log out in the upper right hand corner, do not x out.
- 4. When you start a deposit, do not keep it idle for any amount of time. Make deposit and log out.
- 5. Clear cache and cookies.
- 6. Use a different web browser periodically.
- 7. Clean/dust machine regularly.

Deposits must be scanned AND submitted by 4 PM for same day credit. Any Deposit submitted after 4 PM will credit next day.



Creating a Deposit

Go to the Home Screen:

		Switch To: Classic View
		Welcome, Fiserv Merchant Approve
Home		User Audit Customer Help Logo
	View Deposits View Items Reports	
Create Deposit	Pending Deposits All Deposits	Rows per page: 10 💌
Start a new deposit by clicking the Create Deposit button below,	Search	Ψ.
Stat a new deposit to cloking has errars people thank below, errars people thank below, errars people thank below. Create Deposit Messages	Deposit D * Account # Account Name Processing Date Status	Deposit Trial (3) Actions
	No deposits to display	4 Page 1 et 1 > >1

Click Create Deposit on the Home Screen:

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

Deposit Name Enter Deposit Amount Select Account Store Number – Optional field for serial number on Virtual Credit.

Click Continue.



Scanning Work

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.

	Switch To: Classic View
	Last Login: 2015-05-29, 10:58
	User Audit Oustomer Help Logout
Bon 8 + Check F Error Amount Actions	
Corport Name: 15 ST	
Account # #####\$789	
Account Name: Stare #1	
Mere Details	
FightAir Devel Devel	
Messages A	
Scanning In Progress	
111 Deg Con	
terra Scaneda	
No of ferma 0 Encycl Deposit Trans 91,000 00 Difference 30	
Section 2 S	
Devel Dasie Feed Constant Toma Constant Toma Constant Toma Constant Toma Constant Toma	
Session Started @ 10.55.17 AM [Items Scanned: 8 [Cerrent Processing Deposit 399905	

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



Home								User Audit	Customer	Help -	Logout
	«	Item	1#▲		Check #	Error			Amount	Action	s
Deposit ID:	399181										
Deposit Name:	Test										
Account #:	*****6789										
Account Name:	Store #1										
More Details											
Export As •	Delete Deposit										
Messages											
		No of Items:0	Error:0		Deposit Total:\$1.00	Difference:\$0		Ch	ecks Total: \$0		
		Scan	Detect Do	uble-Feed			Correct to Subr	t All Errors mit Deposit	Fix Errors	Save De	posit

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 no more than 3-4 days.

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.



Remote Deposit Capture Customer IT Departments

For the SCO WebCapture Scanning Application to perform properly all the time, you may need to add some exclusions or allowances to your Firewall/Antivirus/Group Policy Settings. Please consider the following items:

Please add the following folder exceptions:

- C:\Program Files (x86)\Carreker\
- C:\Program Files (x86)\Silver Bullet Technology
- C:\Program Files (x86)\Panini\
- C:\ProgramData\Silver Bullet Technology\ C:\ProgramData\Panini\

Web Exceptions:

sso-sco2.fiservsco.com web9.secureinternetbank.com

Windows Defender:

Allowed apps						
– 🔿 👻 🛧 💣 > Control Pa	anel \rightarrow System and Security \rightarrow Windows Defender Firewall \rightarrow	Allowed apps				
	Allow apps to communicate through	Windows Defer	der Fire	ewall		
	To add, change, or remove allowed apps and port					
	What are the risks of allowing an app to commun		1000		Change sett	inat
	what are the lass of allowing an app to commun	Incore:			w enange seu	ingo
	For your security, some settings are manage	ed by your system ad	Iministrati	or.		
	Allowed apps and features:					
	Name	Domain	Private	Public	Group Policy	^
	PETER.PERRIZOTeams				No	
	Presentation Host				Yes	
	Proximity Sharing			•	No	
	RangerRemote				No	
	RangerRemote				No	
	RangerRemote				No	
	Recommended Troubleshooting				No	100





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: Classi	c Vie
								Welcome, Fiserv M	Ircha
Home								User Audit Customer	lelp
			ltem # +	Check #	Error	Amount	Actions		
	48570797	æ 0	1886396022		▲		×		
Deposit Name:									
	654321								
Account Name:	Store 1								
More Details									
Export As	Delete Deposit								
Messages									
		No of items:1	Error: 3	Deposit Total \$5.00	Difference: \$5.00	Checks Total \$0.00			
		Scan	 Detect Dout 	Ne-Feed	Please Fix Errors then Submit	Fix Errors Save Depos	sit		
Session Started	d @ 03:12:04 PM	tems Scanned: :	3 Items Processed	: 3					

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 enter on your keyboard to move to select.

4b.



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 To: Classic Mew Last Login: 2015-05-29, 12:42 Welcome: Piserv Test
Home			User Audit Customer Help Logout
(a) (b) (INTERNET DATE SIGNATION	00.0	
Session Started @ 03:58:05 PM [It	Prese enter to vocate field	Average of the state sta	



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 Logout					
	Ite	m # ^	Check #	Error	Amount Actions
Deposit ID: 65930 Deposit Name: Test Account #: *****7326 Account Mame: Daily DDA Account More Detais Export As Delete Deposit Messages		5381503	1404	۵	91.45 📺
****		50			
	No of Items:1	Error:2	Deposit Total:\$91.45	Difference: \$0.00 Corr to St	Checks Total \$91.45

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 Front Back Image: Construction of the second secon
	No of Items:1 Error:2 Deposit Total \$91.45 Difference \$0.00 Checks Total \$91.45
	Scarr Detect Double-Feed Correct All Enrors Save Deposit

5.



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: Classic Mow Last Login: 2015-05-29, 12:42
Home		Welcome, Fiserv Test User Audit Customer Help - Logout
eri Depositi D: 2009 Depositi Name TEST Account # ***********************************	Error Connection	
	No of Isens 8 671972 Deposit Total \$0.15 Difference: 4193.80 Overlas Total \$194.00	

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

- Contact the FNBM Treasury Management Team, treasurymanagement@fnbmichigan.bank
- If everything is legible except for the amount (e.g., postal money orders), you may handwrite the amount on the check *in a blank area*, then click **ReScan** and then **Accept Image.**

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 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.

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 FNBM 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, Fiserv Test
Home			User Audit Customer Help Logout
(66)	Error Correction		
Deposit ID: 399906	Duplicate Item Detected		
Deposit Name: TEST	Current Item	Items from Previous Deposits Displaying 1 of 2 duplicates	
Account Name ABC Test Inter Details Export As Delete Deposit Messages	Front Back	Front Back	
	Item#088699154 Check#2823 Amount:100.00 Accept Delete	Previous Item Details Descell ID: 392833 Capture Date: 122FexA9991 Capture Date: 04/14/2015 Status DELIVERED	

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

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.

Home User Help Logout	
(W)	Success. All Errors Fixed.
Deposit ID: 85930 Deposit Name: Test Account # *****7326 Account Name: Daily DDA Account More Details	Transaction is Balanced Deposit Data
Export As - Delete Deposit	Deposit Total: 91.45 Check Total: \$91.45 Difference: \$0.00
Messages 🔺	Item Count. 1 Items in Deposit 1 Difference 0
	Add Memo (Optional)
	0
	256/256 Submit Deposit
	No of
	Scan Correct Al Errors bubble-Feed to Submit Deposit Save Deposit v

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 \pm 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 ٠
- ٠
- delete unintended items, if any ٠



/erify Balance)
🛦 Transaction should be balanced b	efore submit			
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)				
				~
				\sim
256/256				
				Update
				_

 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.

Verify 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)				
					^
					\sim
256/256					
					Submit Deposit

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 pending review. Your deposit is now complete.
- 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.

Deposits must be scanned AND submitted by 4 PM for same day credit. Any Deposit submitted after 4 PM will credit next day.



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 + 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, 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				
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:	~					
					Searc	h 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.



Vi	ew Deposits	View Item:	s Reports						
• D	eposit Query	0	Item Query				Rows per pa	age:	10 ¥
Sea	roh								
364								Ev	port As -
								_	Pdf
	Deposit ID	Account #	Account Name	Work Type	Processing Date	Status	Deposit Total (\$)		CSV
	85930	*****7326	Daily DDA Account	25	2017-12-28	READY FOR APPROVAL	92.	2	XML Extract
								Æ	Deposit Detail Report

Deposit Status – Definitions

Open – A deposit is placed in 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 - 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 the bank or another operator. No actions are allowed on this deposit while in use.

<u>Ready For Approval</u> – This deposit has all exceptions repaired and is ready to submit.

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

 Under Review
 – 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.

Delivered - This deposit has been delivered for processing.