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

FIRST NATIONAL BANK
of Michigan

HOME   ACCOUNTS   PAYMENTS & TRANSFERS   CHECKS & DEPOSITS   ADMINISTRATION

Checks & Deposits

STOP PAYMENTS   DEPOSIT CHECKS

Home

| | View Deposits | View Items | Reports |

Create Deposit

Start a new deposit by clicking the Create Deposit button below, enter specifics on your deposit, then click Continue.

Create Deposit

Messages

○ Pending Deposits   ○ All Deposits   Rows per page: 10

Search

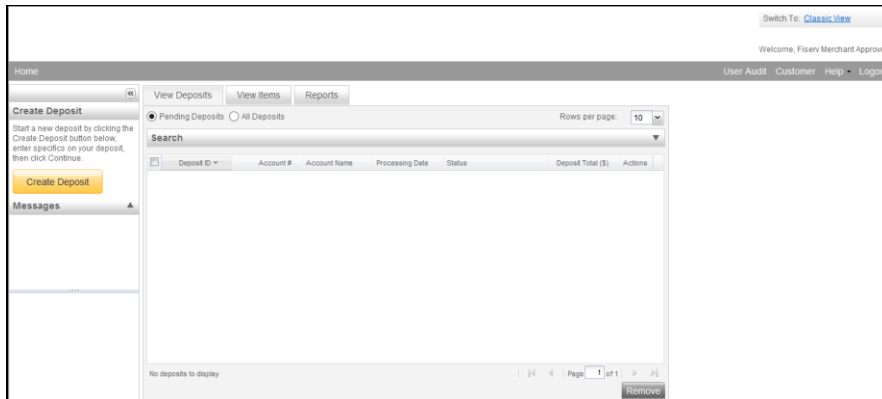| | Deposit ID | Account # | Account Name | Work Type | Processing Date | Status | Deposit Total ($) | Actions |

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.
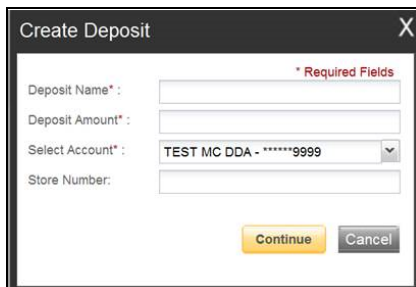7. Clean/dust machine regularly.

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:

Click Create Deposit on the Home Screen:

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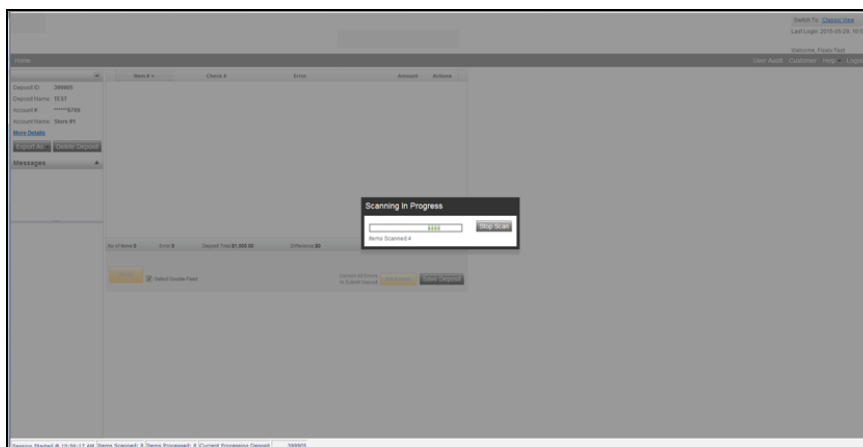
When Items Processed catch up, click **Scan.** If Items Processed stops increasing, you may have lost your internet connection.

Home					User Audit	Customer	Help ▾	Logout
	«	Item # ▲	Check #	Error			Amount	Actions

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   Checks Total:$0

[Scan]   ☑ Detect Double-Feed   Correct All Errors to Submit Deposit [Fix Errors] [Save Deposit]

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:
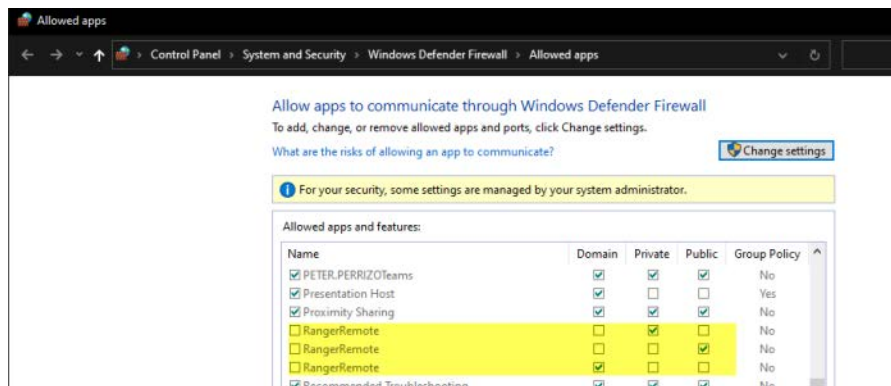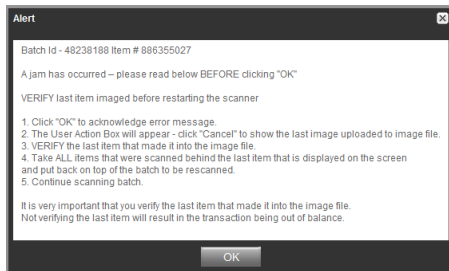
Please add the following folder exceptions:
C:\Program Files (x86)\Carreker\
C:\Program Files (x86)\Silver Bullet Technology
C:\Program Files (x86)\Panini\
C:\ProgramData\Silver Bullet Technology\
C:\ProgramData\Panini\

Web Exceptions:
sso-sco2.fiservsco.com
web9.secureinternetbank.com

Windows Defender:

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**.
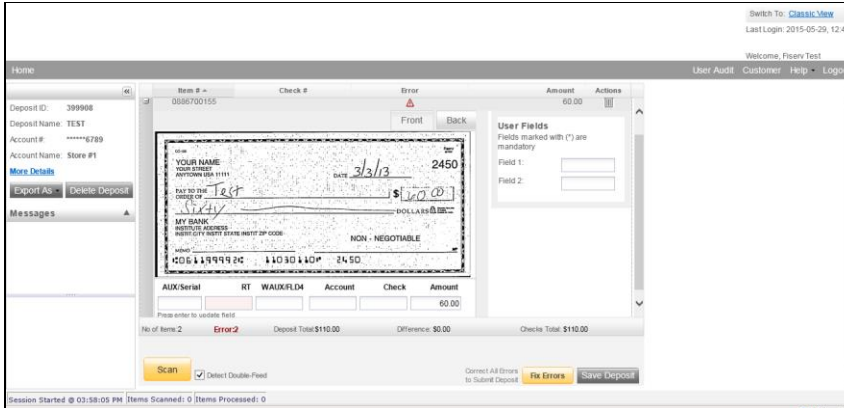
If you click **Save Deposit** at any time before submitting, it will put the deposit in a Suspended status. The deposit will not be complete until you submit.
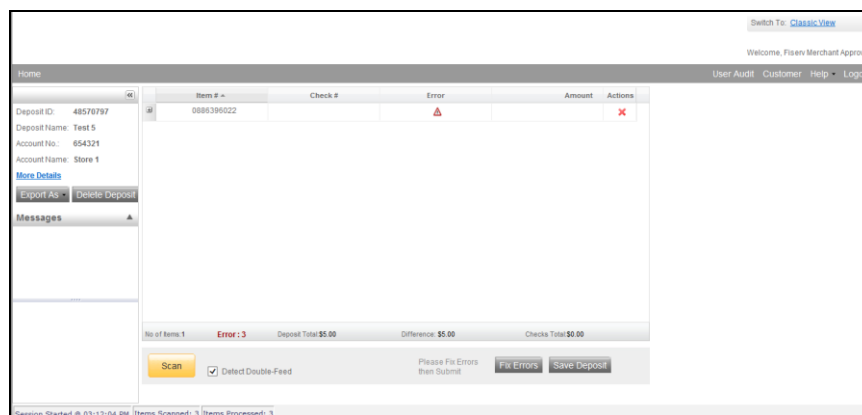
MICR Errors

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.
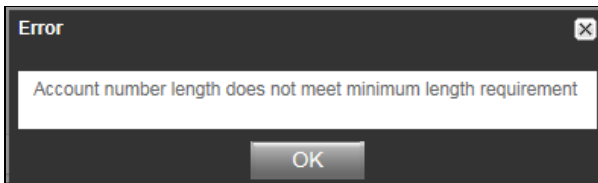
additional fields that need corrections. If you use the Enter key, a new message will appear (see below). Click OK to close the window. Now that field will be highlighted pink, you will need to click in the field, or use the function key related to that field, to key in it. Correct the field as needed. If you cannot read the document, click the image to enlarge it. Click the image again to re-size it.
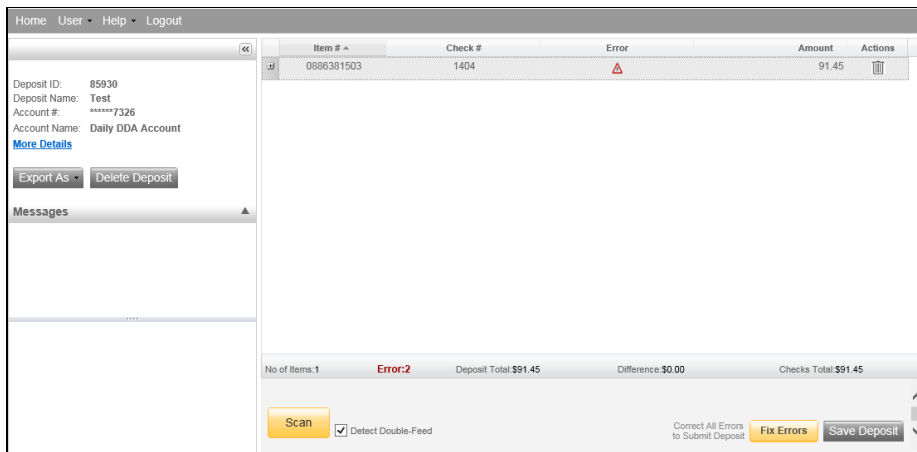
Hint: You do not need to enter the decimal in the amount field.

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.
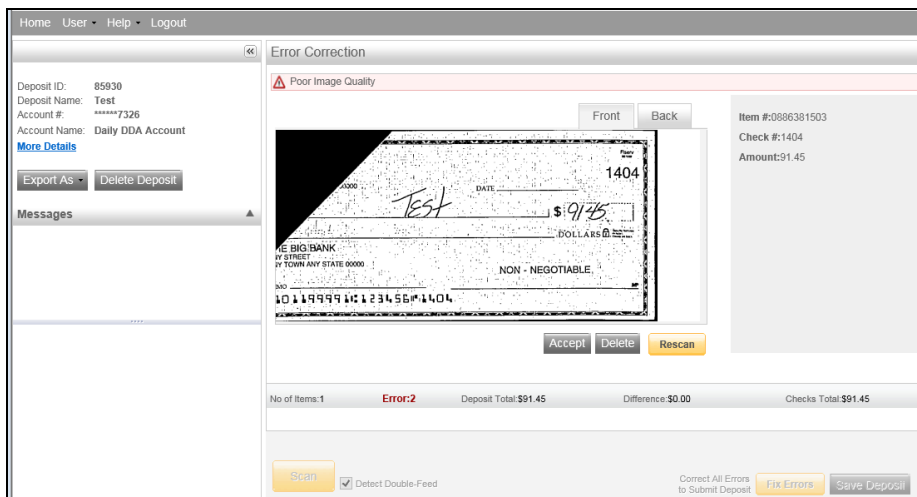

Review the image and choose one of the following actions: Accept, Delete or Rescan.

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.

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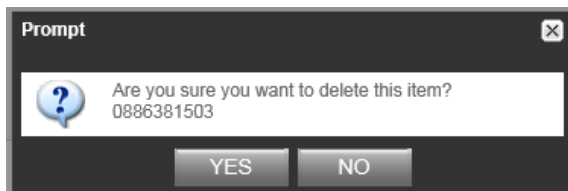
Click Yes if you are sure and physically remove the item. Take any deleted checks to your Financial Institution for deposit.

5b.

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.
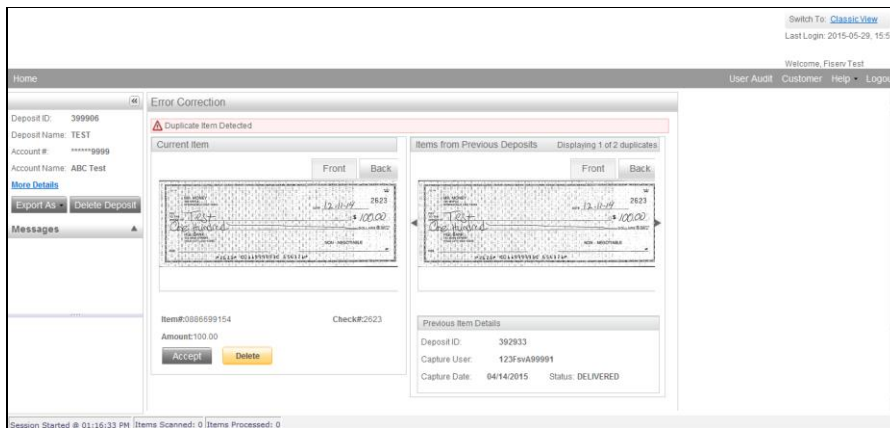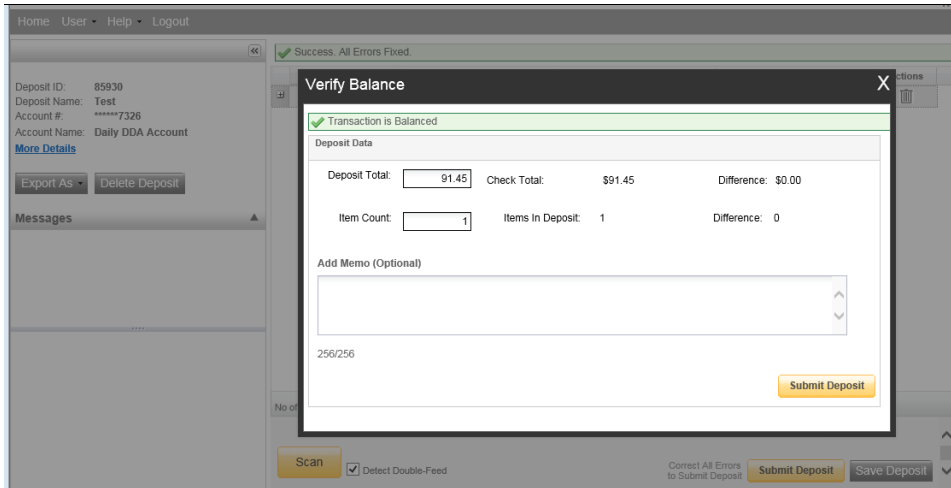

Once you determine whether the item is a duplicate, click **Delete.**

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.

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
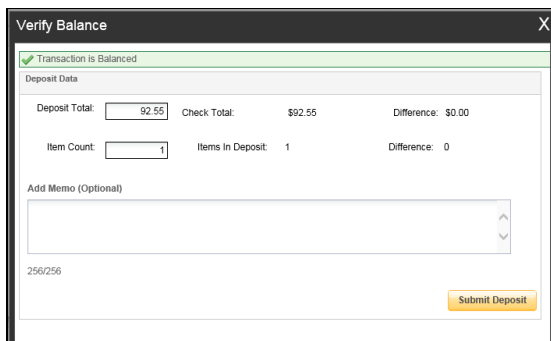
- If all check records are correct and the deposit is still out of balance, click the Submit Deposit button again, then adjust the deposit amount to match the total of the checks.

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.

6b.

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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.
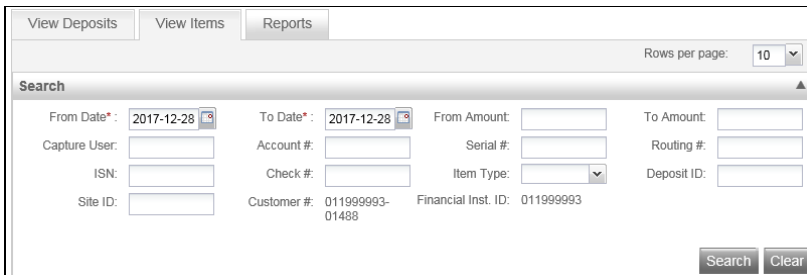
Select the deposit on the Deposit Status Screen and click Remove at the bottom right of the screen. A Prompt appears "Are you sure you want to delete this deposit?" Select Yes to remove or No if you do not want to remove the deposit.
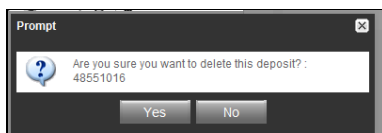
- A deposit cannot be removed if it has been submitted.
- A removed deposit cannot be recovered. If you need the deposit, you must re-capture it.

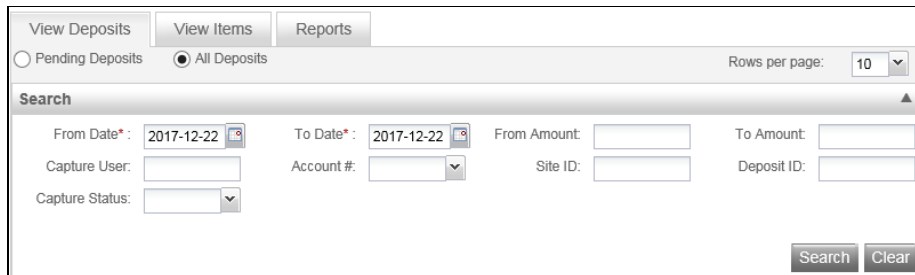### To query for items previously processed:

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.

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.

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.

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.

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

Pending 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.