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# Remote Deposit Capture Quick Reference Guide

# Remote Deposit Capture Quick Guide

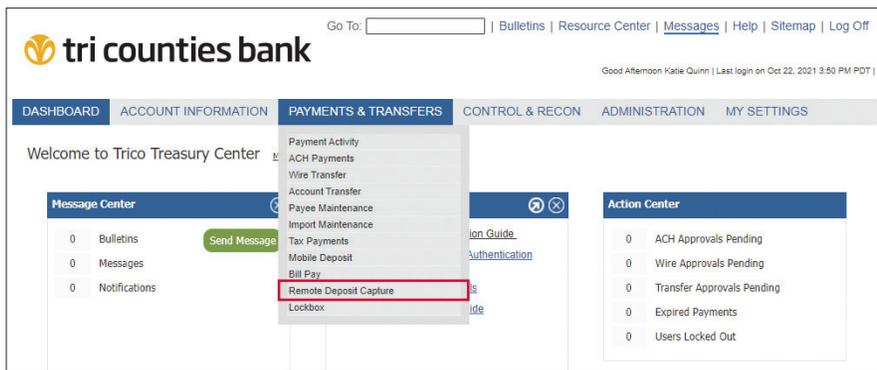
## Getting Started

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Log on to Remote Deposit Capture (RDC).

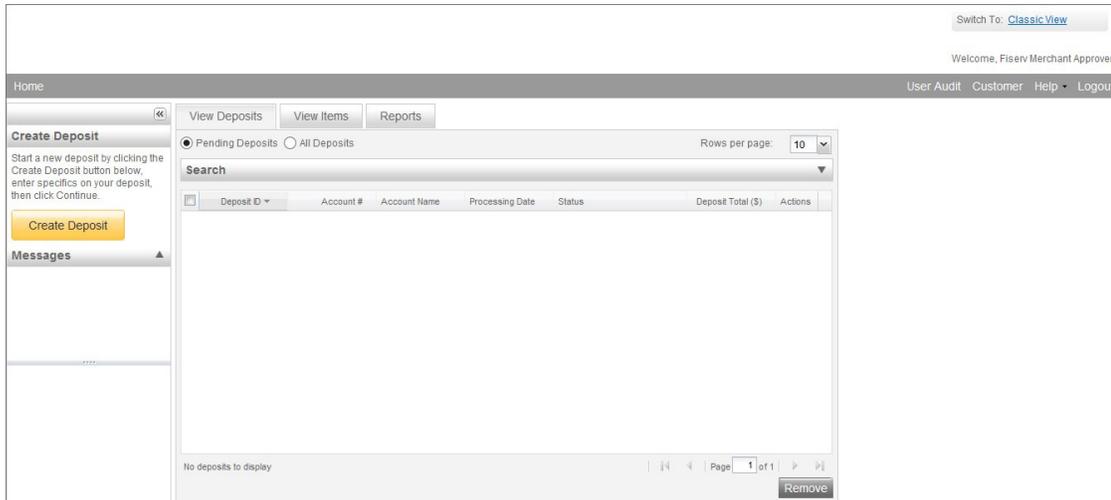
You can access Remote Deposit by clicking the **Remote Deposit Capture** tile in Secure Browser.

You can also access RDC by selecting it from the Payments & Transfers drop down menu.



# Creating a Deposit

Go to the Home Screen:



Click **Create Deposit** on the Home Screen:

Enter a name to identify your deposit.  
Choose the account you wish to deposit to.

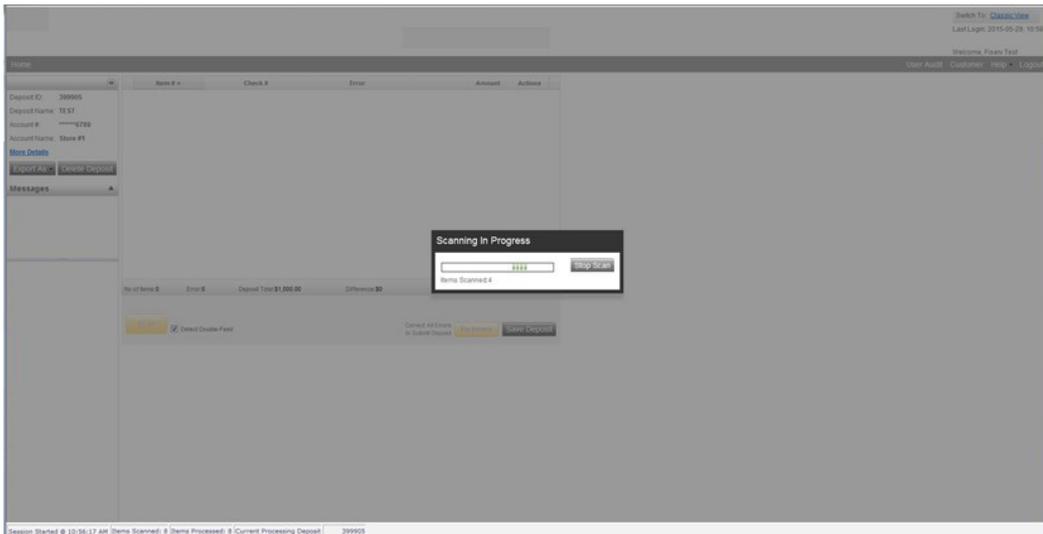
Click **Continue**.

## Scanning Work

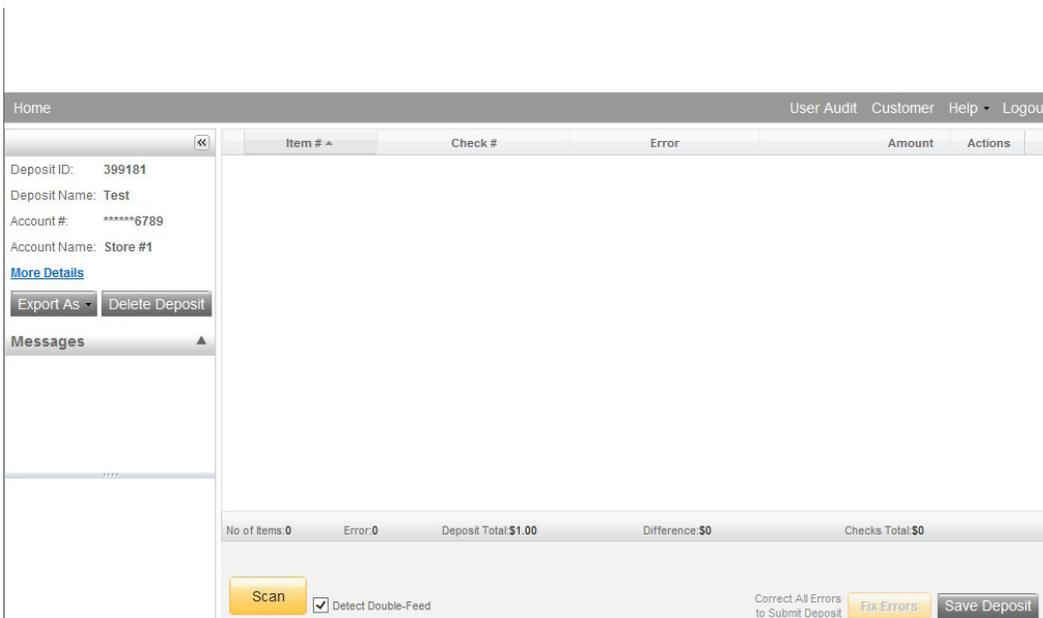
Please keep deposits to fewer than 400 items when possible.

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 screen.

Monitor the Items Scanned and Items Processed counters at the bottom of the screen. If Items Processed falls behind by 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.



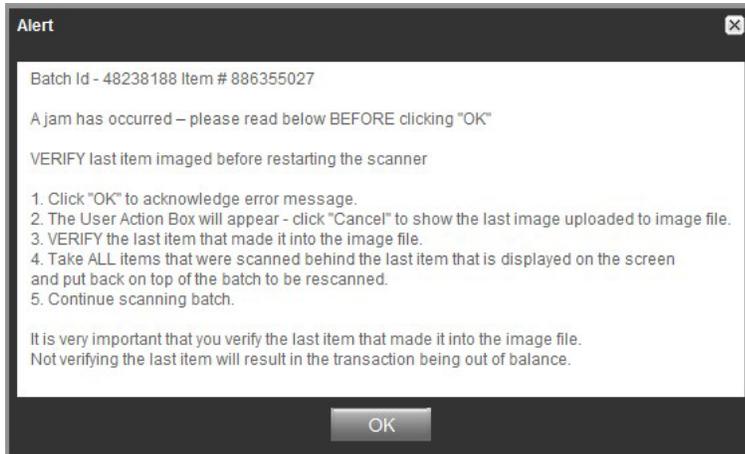
Write your Deposit ID number for future reference and attach to the front of your deposit after scanning. This is helpful if you need to refer back to this deposit.

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.

## If an Item Jams

- 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.**

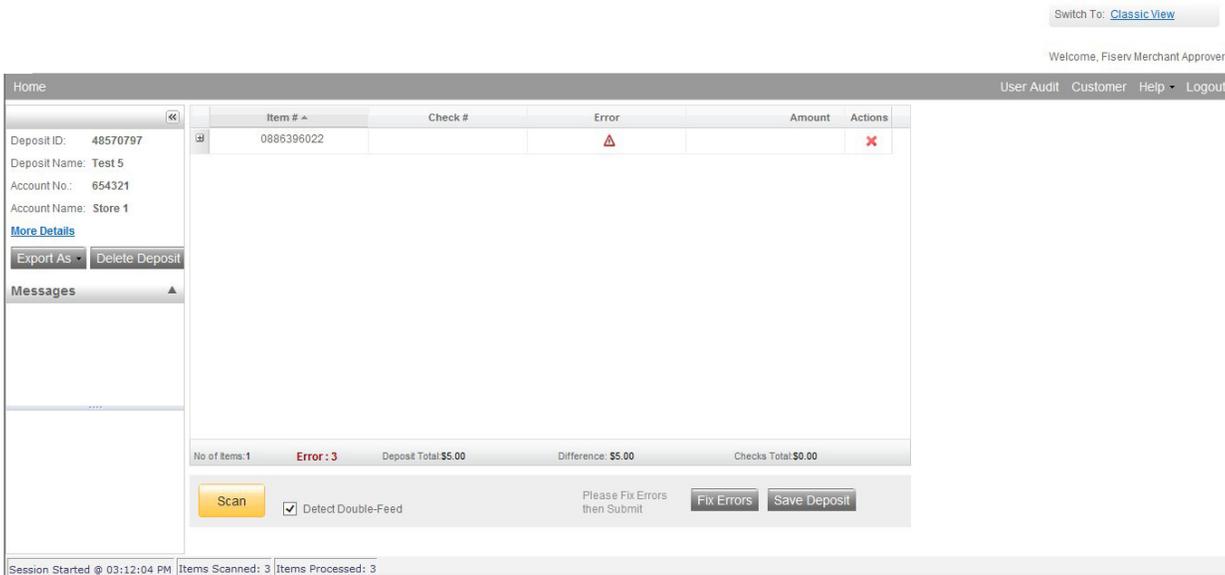
Place uncaptured items in front of the items removed from the feeder. Return items to the feeder and click: **Scan**.

## Fix Errors

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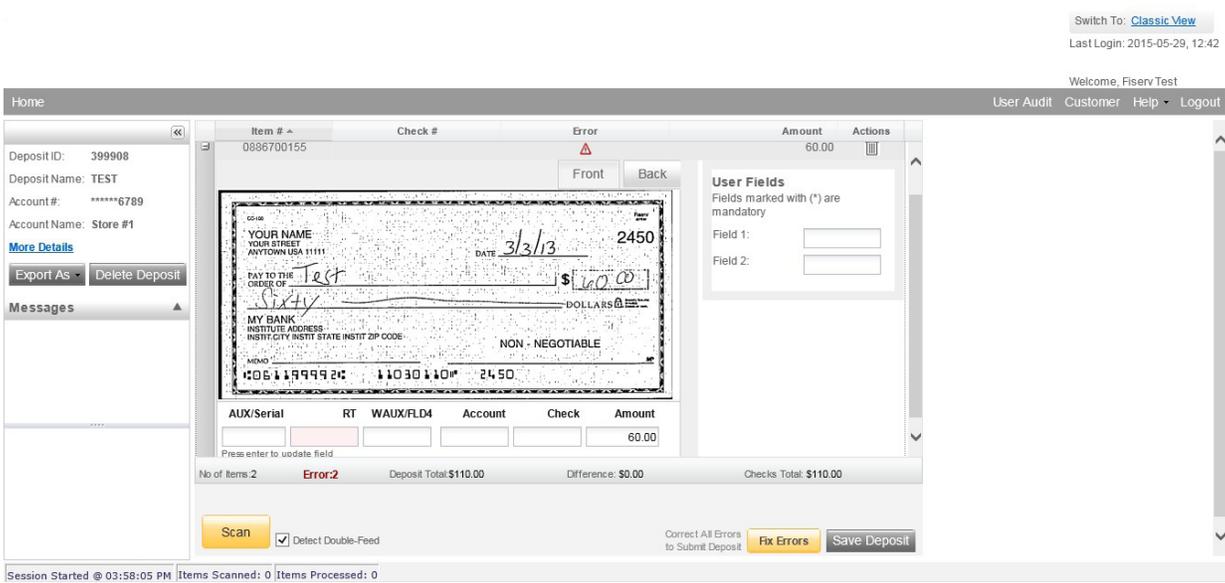
If there are any errors the Fix Errors tab will be available. Click on **Fix Errors**.

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

The cursor will move to each field requiring correction, which will be highlighted in pink. Key the missing or incomplete value according to what you see on the document. If you cannot read the document, click the image to enlarge it. Click the image again to re-size it.



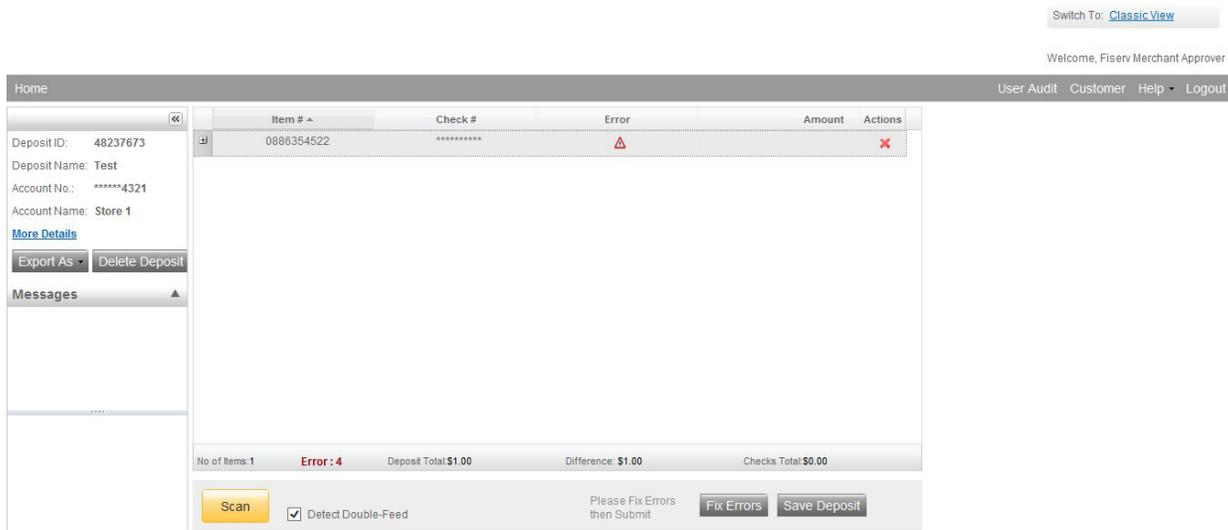
**Hint:** You do not need to enter the decimal in the amount field.

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 the 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)

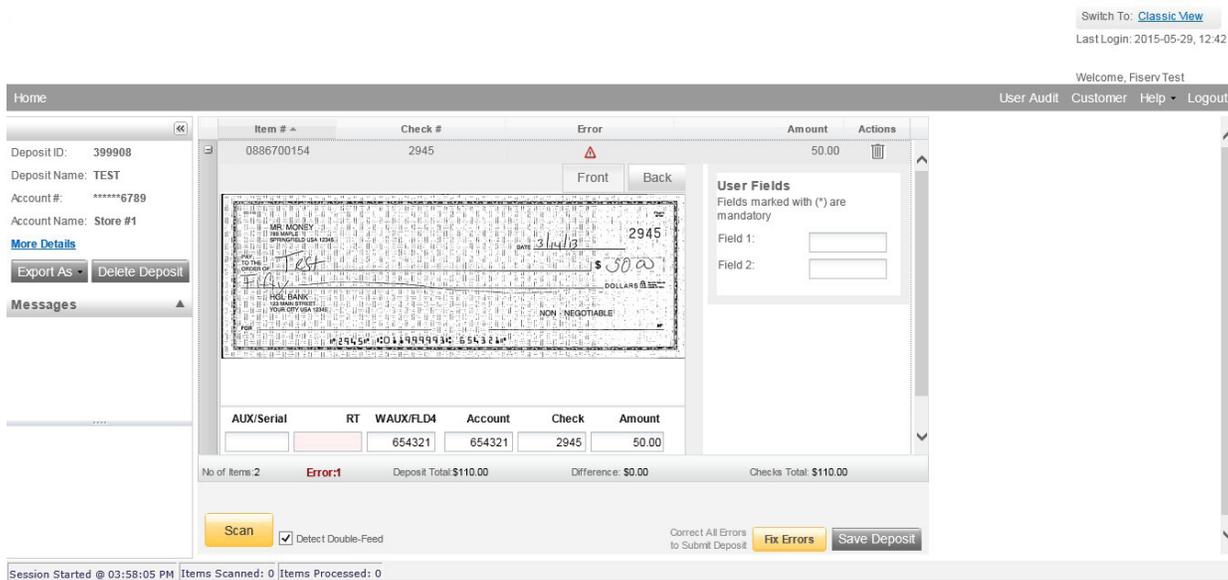
## IQA Exceptions

If an error occurs due to **Poor Image Quality**, then in Contemporary View, the deposit will have an exclamation point inside a triangle in the Error Column. Fix errors or save the deposit.

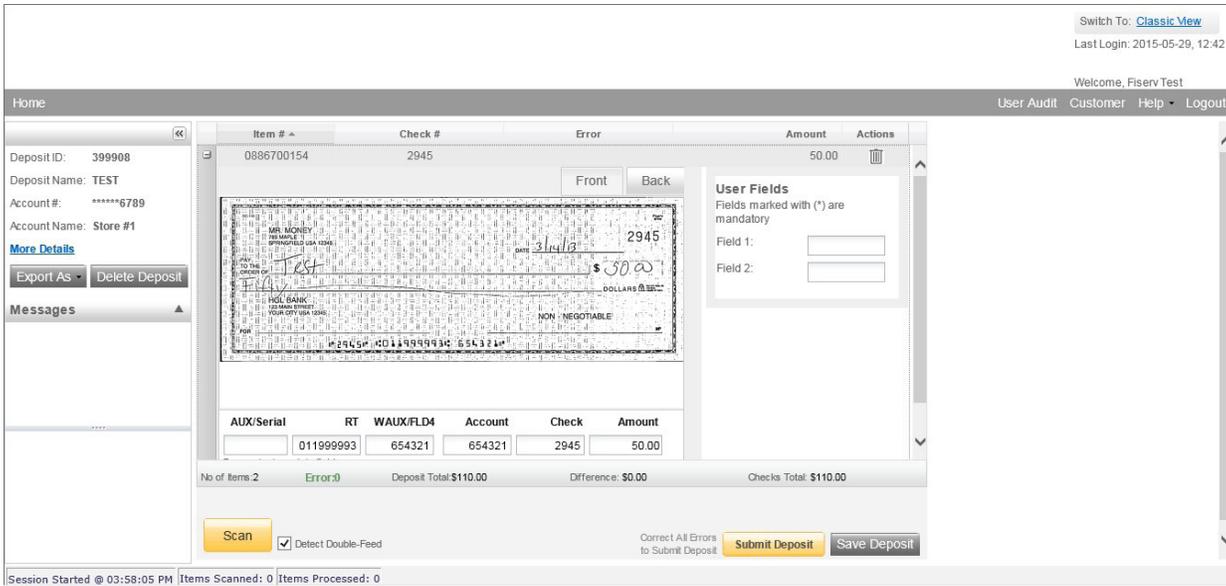


Review the image to determine if it needs to be rescanned or is acceptable. Take one of the following actions:

1. Enter the corrections in the fields that have errors flagged. Press **Enter** to update each field.

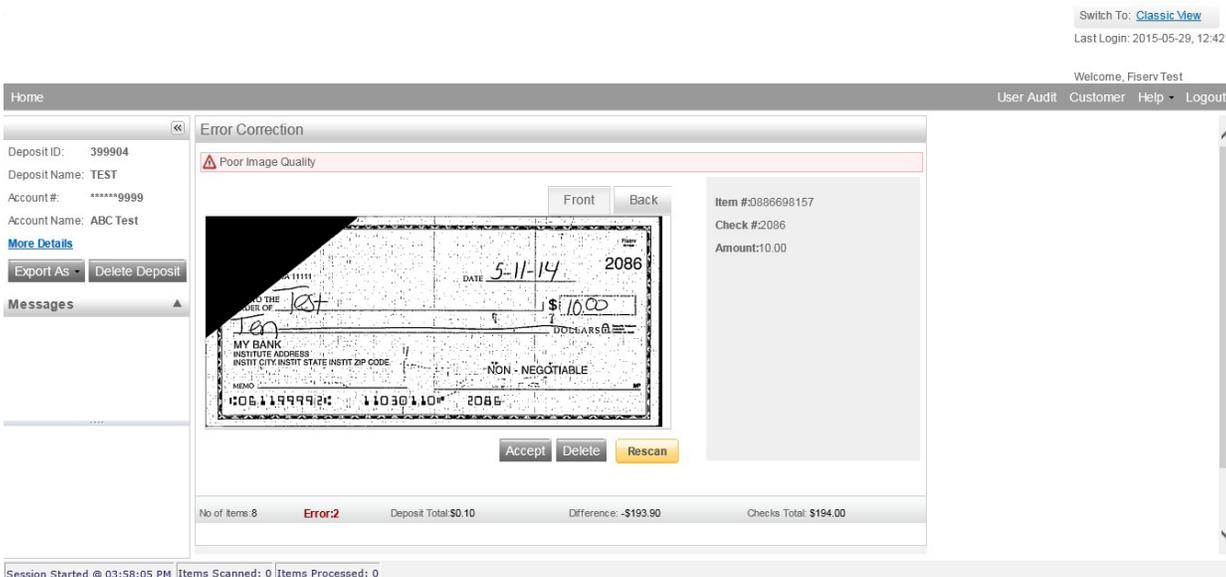


2. When all checks in the batch are error-free, the Fix Errors button will be replaced with the **Submit Deposit** button. Now you can submit the deposit.



- 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**.

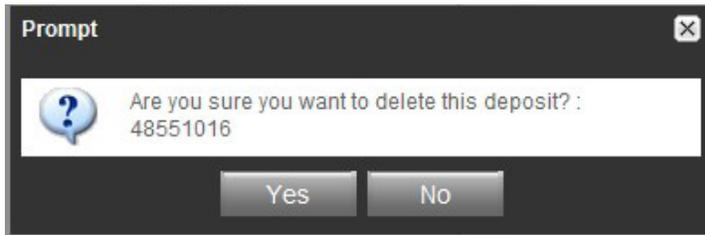
Sometimes, rescanning will not improve the image and it will continue to be flagged as an IQA exception. However, if all of the important information is legible, you may click **Accept Image**.



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

- Try making a photocopy, cutting the copy out, and scanning the copy. (When you are finished, staple the copy to the original for storage.)
- 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**.

4. **Delete** the image: If the image is illegible, verify that the image displayed is the item you want to delete. Click **Delete Deposit** on the left side of the screen. A popup prompt will appear asking if you are sure you want to delete the deposit.



5. Click **Yes** if you are sure and physically remove the deposit item. Deleted checks remain visible but the data is grayed out. Take any deleted checks to your Financial Institution for deposit.

## If An Item Piggybacks

If an error occurs due to Poor Image Quality, then in Contemporary View, the deposit will have an exclamation point inside a triangle in the Error Column. Fix errors or save the deposit.

**IMPORTANT:**

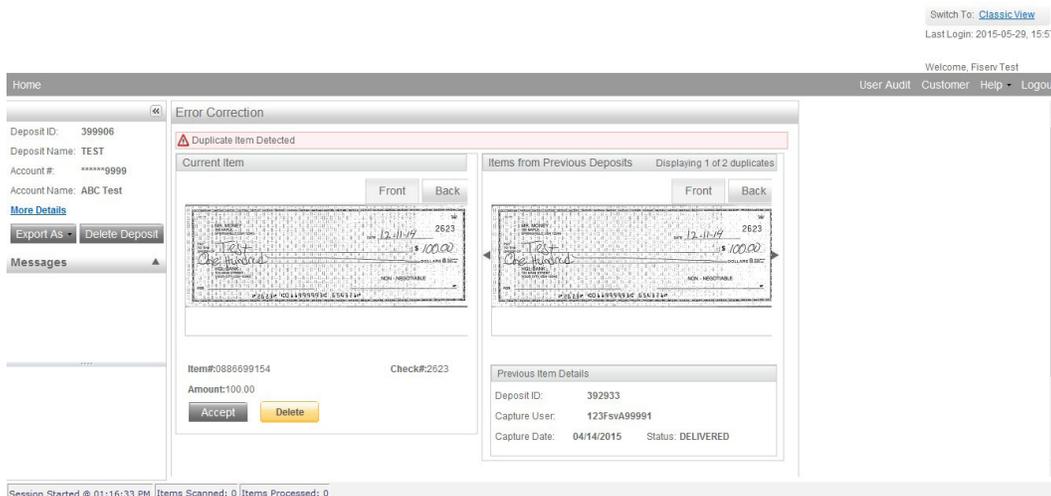
The following items cannot be processed electronically. These items will create exceptions.

- 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 Financial Institution.

## Duplicate Exceptions

The software will check for duplicates. If any are found, when you click **Submit Deposit** 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.

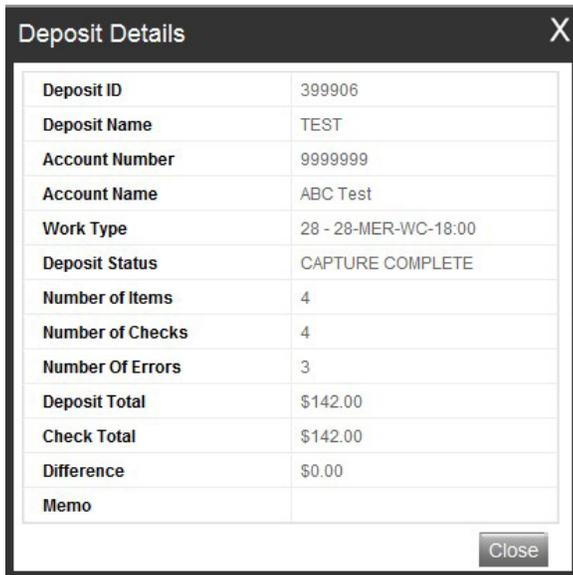


Once you determine whether the item is a duplicate, click **Delete** or **Accept**.

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

## Balancing Deposits

Click **More Details** on the left side of the screen to see the deposit information. A Deposit Information box will appear on the screen.

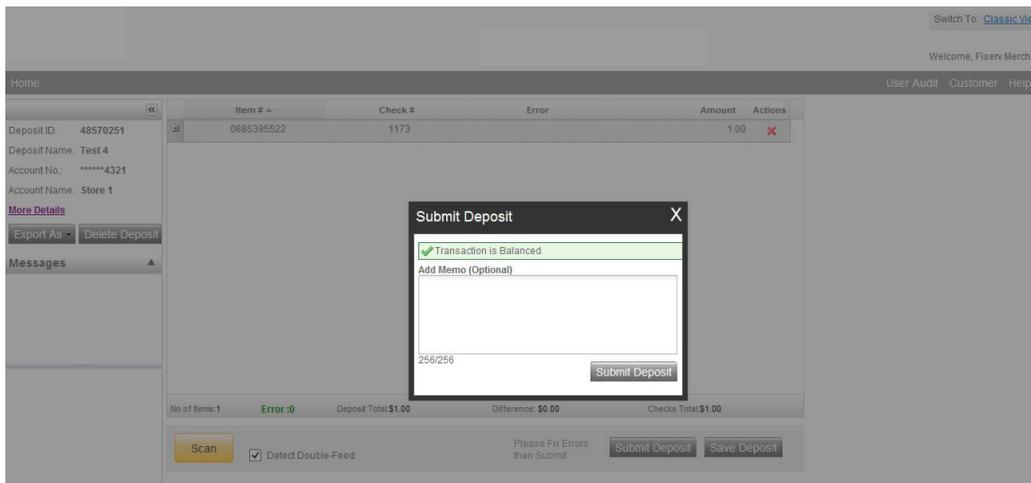


A dialog box titled "Deposit Details" with a close button (X) in the top right corner. It contains a table with the following information:

Deposit ID	399906
Deposit Name	TEST
Account Number	9999999
Account Name	ABC Test
Work Type	28 - 28-MER-WC-18:00
Deposit Status	CAPTURE COMPLETE
Number of Items	4
Number of Checks	4
Number Of Errors	3
Deposit Total	\$142.00
Check Total	\$142.00
Difference	\$0.00
Memo	

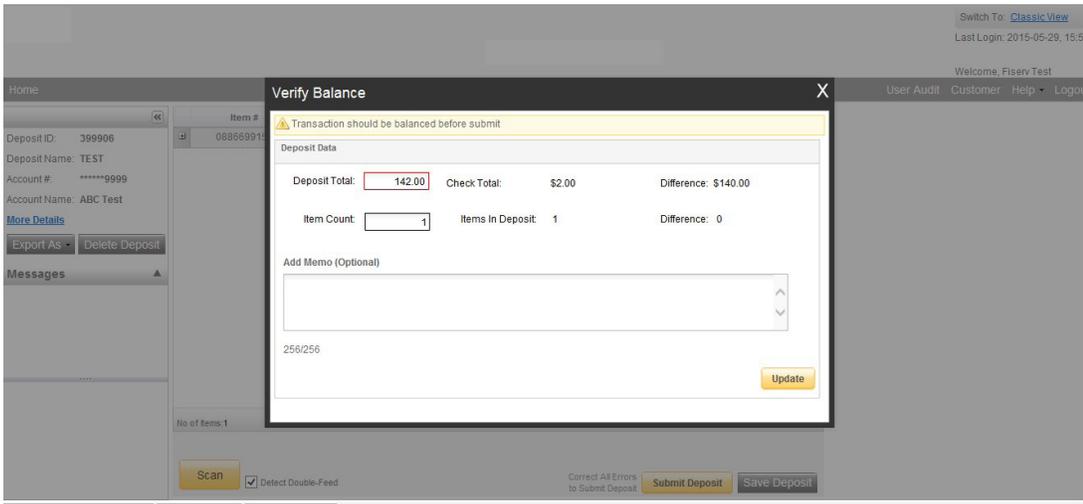
At the bottom right of the dialog box is a "Close" button.

After all errors are fixed, click on **Submit Deposit**. You can add a memo with the deposit information if desired.

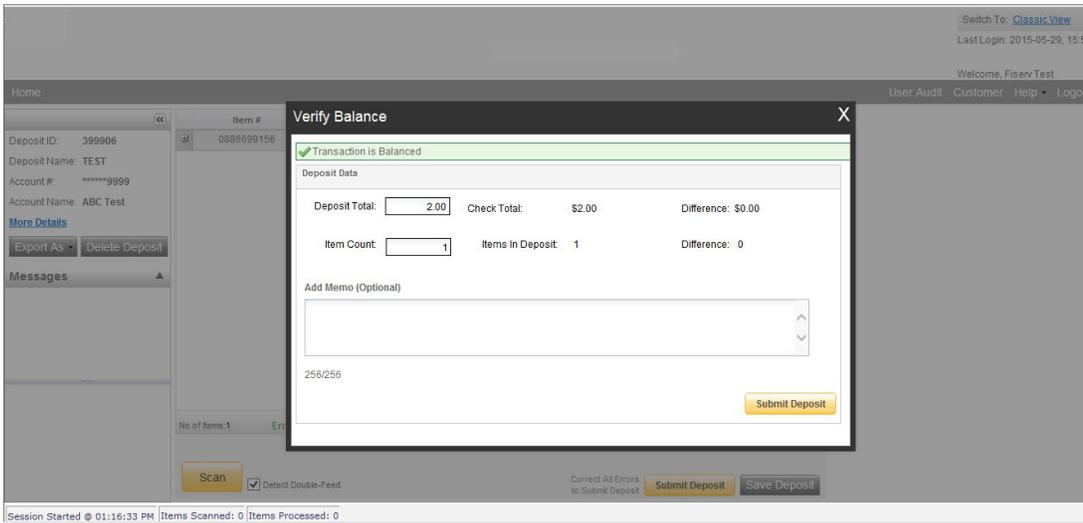


If the deposit is not in balance you must review the items. Open each image to review that the amounts captured were correct. If necessary,

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



- If all check records are correct and the deposit is still out of balance, 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!

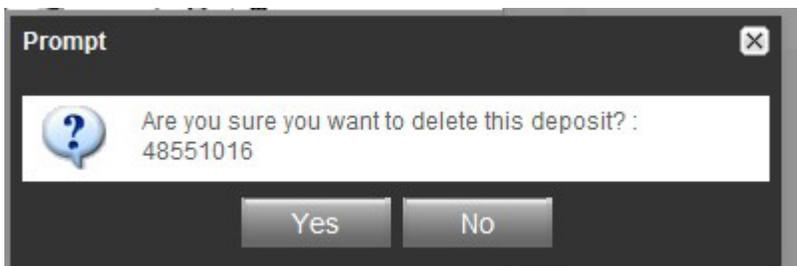
# End of Day

1. Verify that all Deposits are in Submitted or Delivered status. No Deposits should be listed on the Pending Batches tab on the Deposit Status screen.
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-Tos

### To remove a deposit:

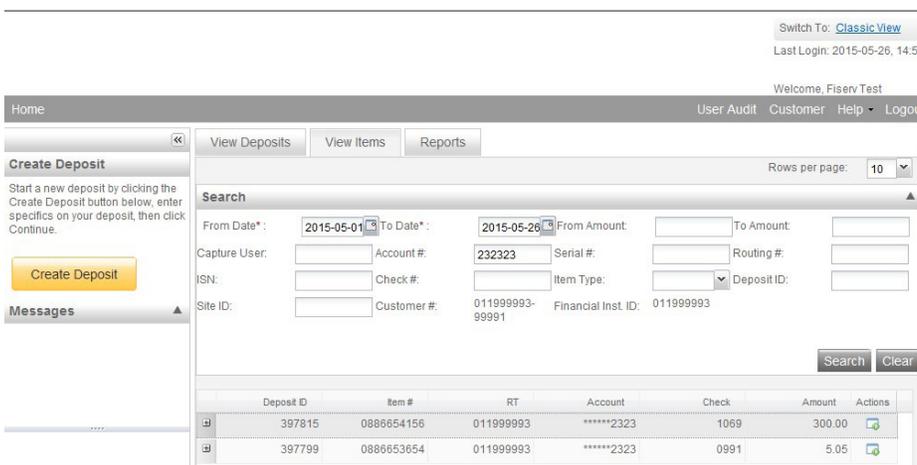
Select the deposit on the Deposit Status Screen and click **Remove** at the bottom right of the screen. A Prompt appears “Are you sure you want to delete this deposit?” Select **Yes** to remove or **No** if you do not want to remove the deposit.



- 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.

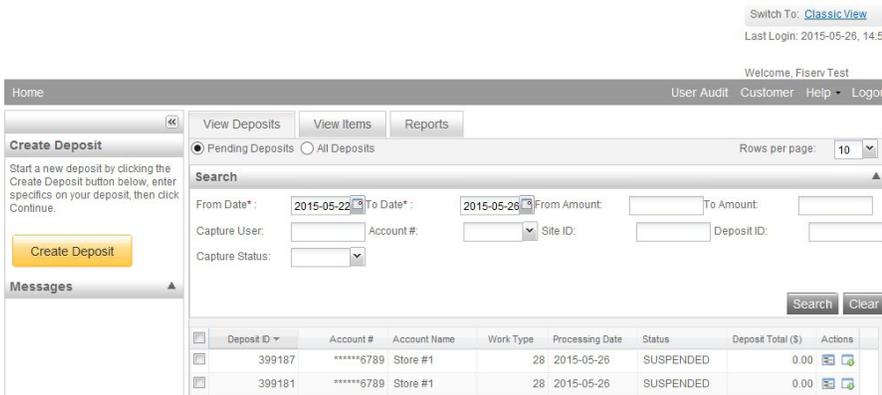
### To query for items previously processed:

1. Select the View Items tab.
2. Select the Search drop down.
3. Select Advanced Search.
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/batches processed:**

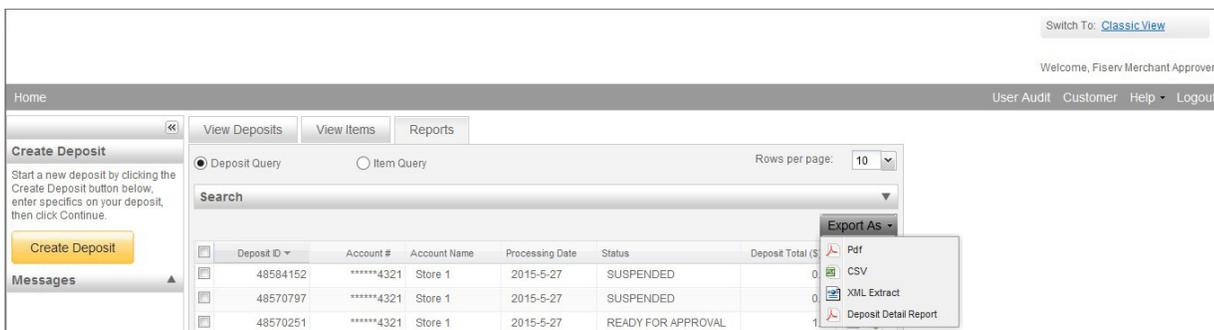
1. Select View Deposits tab.
2. Select the Search drop down.
3. Select Advanced Search.
4. Enter search criteria in Search options, click search. (MICR fields don't need to be included in search criteria.)
5. To return to current date, click Clear and then search.



**Reports:**

On the Deposit Status screen:

1. Select the **Reports** tab.
2. Click on **Export As** and choose report type.
  - a. PDF
  - b. CSV
  - c. XML Extract (NA)
  - d. Deposit Detail Report



## **Deposit Status – Definitions**

**Open** – A deposit is placed in Open status when the deposit is newly created and when a capture operator has reopened a deposit to add additional items, or to resolve exceptions.

**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 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.

**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.



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