

# Remote Deposit Capture

User Guide

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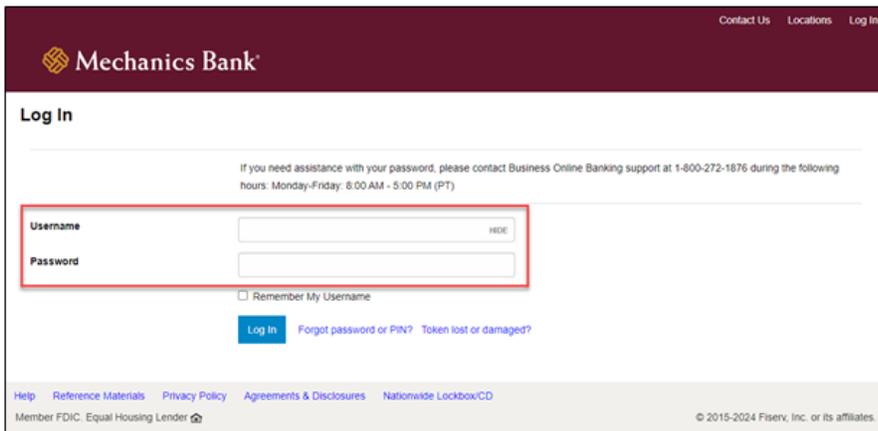
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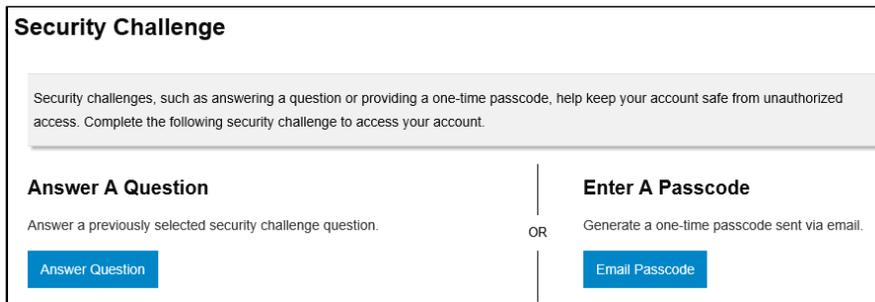
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## Launching Remote Deposit Capture

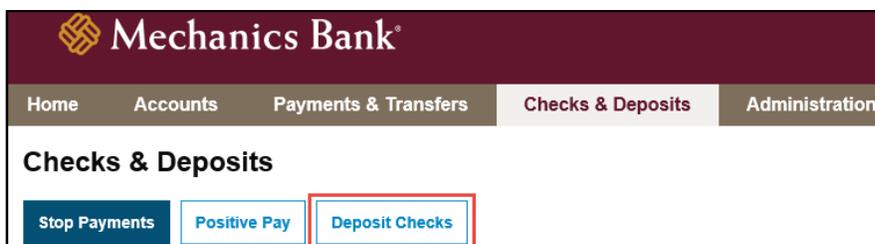
- Access our website [www.mechanicsbank.com](http://www.mechanicsbank.com) to log in to Business Online Banking
- On the right side of the page, select **Log In** then choose **Business Online Banking** from the menu options
- On the **Log In** page enter your **Username** and **Password**
  - ☞ **Note:** *Security token users ONLY-* your password should be a combination of the number generated from your security token plus your 4-digit PIN number.
- Click **Log In**
  - ☞ **Note:** Security token users will see a **Site Verification** box and will need to validate the verification code in order to proceed.



- You may be prompted with a **Security Challenge**; complete the Security Challenge in order to continue the log in process by either answering a security challenge question or by entering a one-time passcode received via email



- Once logged in, locate Remote Deposit by clicking on **Checks & Deposits** tab then select **Deposit Checks**; another window appears displaying Remote Deposit



## Preparing a Deposit

- Remove all staples, paper clips and calculator tape, etc. as these items cause the scanner to jam
- Check items for folded corners and iron out if found
- Add up all of the checks to obtain the deposit total
- Endorse the back of the checks

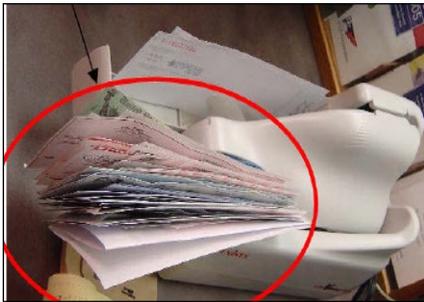
 **Note:** The physical endorsement should include this sample verbiage: “*For Remote Deposit Only to Mechanics Bank*”

- Jog and fan checks before scanning to avoid piggy-backing
- Ensure all checks are facing in the same direction and the front of the checks are facing toward the light on the scanner with the MICR line on the bottom
- Place the checks straight and even into the hopper (*see picture below*)

 **Note:** For *Single Feed Scanners*, insert one check at a time when scanning.

- Once the green light on the scanner is blinking the checks are ready to be scanned

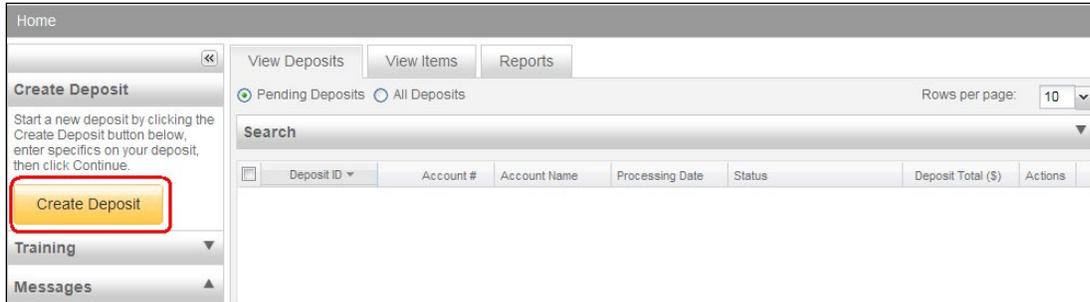
 **Note:** If the light is red, this indicates that the top of the scanner is not inserted properly or something has jammed the machine.



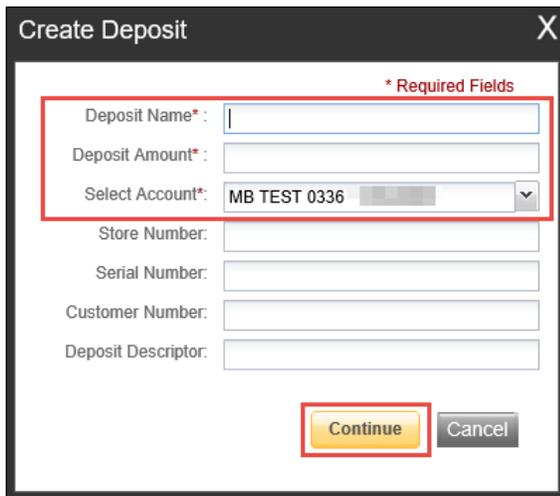
- Be aware that the scanning device may have trouble reading the following information:
  - Checks written in ink other than black
  - Checks written lightly or illegibly
  - Folded, creased or mutilated checks

## How to Create a Deposit

- To begin scanning a deposit, click on **'Create Deposit'**



- A **'Create Deposit'** pop-up window displays
- Enter the following information when creating a deposit and then click **'Continue'**



The 'Create Deposit' pop-up window is shown. It contains several input fields: Deposit Name\*, Deposit Amount\*, Select Account\* (a dropdown menu currently showing 'MB TEST 0336'), Store Number, Serial Number, Customer Number, and Deposit Descriptor. The 'Continue' button is highlighted with a red box. A red box also highlights the 'Deposit Name\*', 'Deposit Amount\*', and 'Select Account\*' fields, which are marked as required.

Fields	Description
<b>Deposit Name</b>	Enter a name for the deposit. If you don't see this field, please skip this step.
<b>Deposit Amount*</b>	Enter the amount of the total deposit. Zeroes automatically populate as cents. For example, if you enter an amount 5000, this populates as 50.00.
<b>Select Account*</b>	Select the account for this deposit by clicking on the drop down option.
<b>Store Number</b>	Enter a store number or location number, if desired. <i>This is not a required field.</i>
<b>Serial Number</b>	Enter a serial number, if desired. <i>This is not a required field.</i>
<b>Customer Number</b>	Enter a customer number, if desired. <i>This is not a required field.</i>
<b>Deposit Descriptor</b>	Enter a Deposit Descriptor, if desired. <i>This is not a required field.</i>

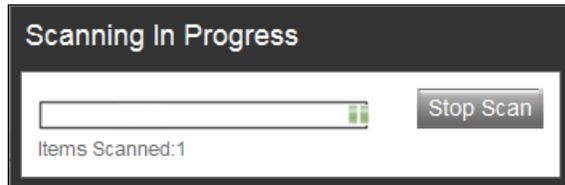
\*required fields

## How to Scan Checks

- Once the checks are loaded in the scanner, click **'Scan'**

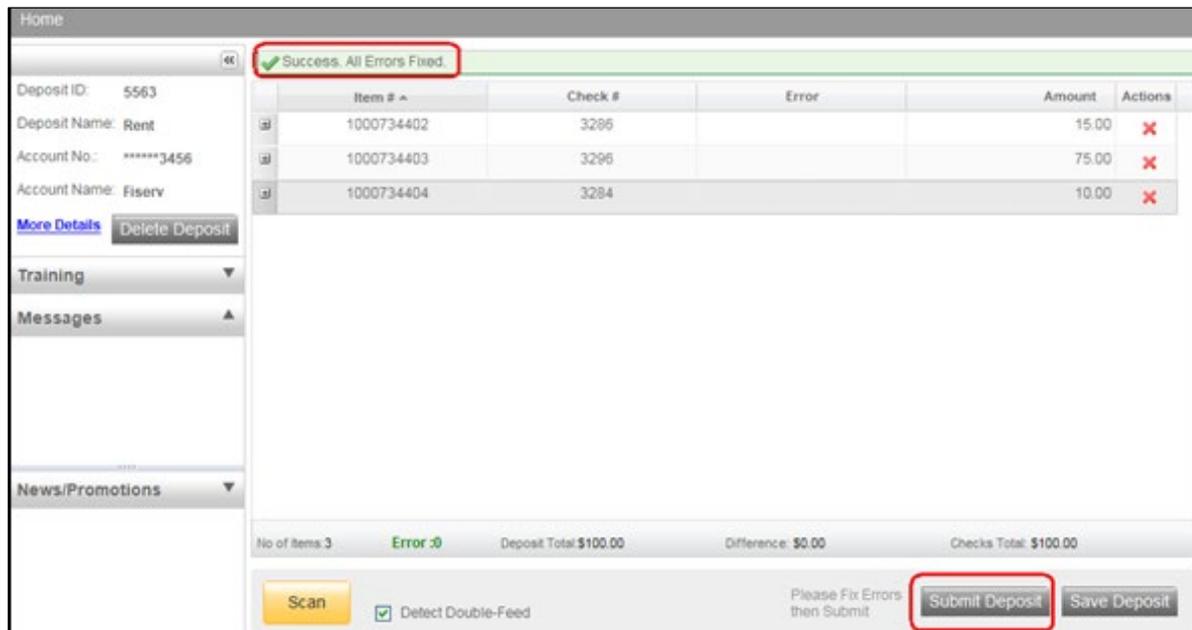


- While the deposit is scanning, the following message displays: **'Scanning in Progress'**

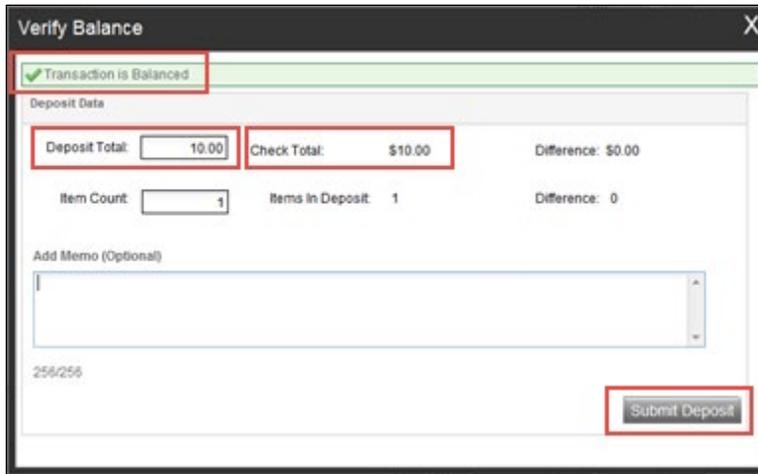


## Submitting a Deposit *without* Errors

- If **Errors** are detected, then skip to the section **Submitting a Deposit with Errors**
- If **Error: 0** and **Difference: \$0.00**, then click on **'Submit Deposit'**

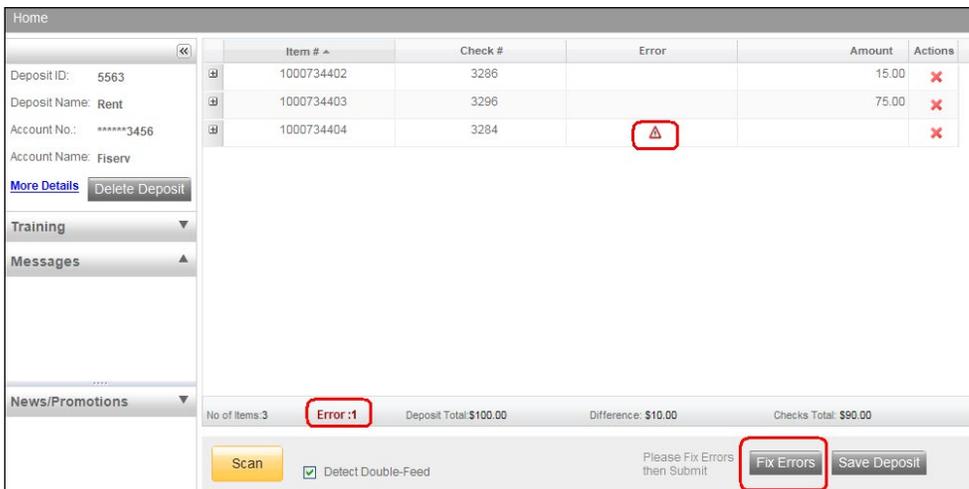


- The **'Verify Balance'** pop-up window should now show **'✔ Transaction is Balanced'**
- The **'Deposit Total'** is the amount entered prior to scanning the deposit
- The system automatically adds up the total amount of the checks scanned and is displayed next to **'Check Total'**
- If the **Deposit Total** and the **Check Total** do not match, an amount appears next to **'Difference'**
- You now have the option to change the deposit total if it was incorrectly entered
- The **'Add Memo'** field is optional and not required
- You must click **'Submit Deposit'** one more time to complete the deposit and obtain a **Submitted** status (see **Deposit Status** section for more information.)



## Submitting a Deposit *with Errors*

Errors occur when data is missing, read improperly or was entered incorrectly in the system. The Error is displayed in **red** with a number indicating how many were found and are required to be fixed before you are able to complete the deposit.



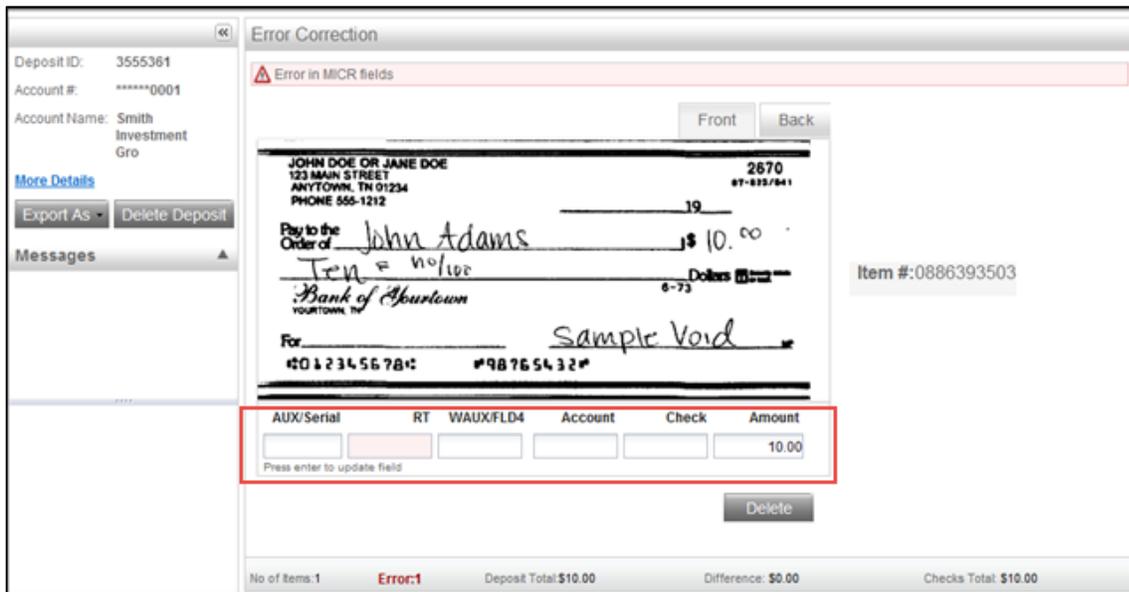
## Common Errors

- **Error in MICR fields**- update each required MICR field to complete the deposit
- **Poor image quality**- rescan the image or accept the image if the image quality is acceptable
- **Duplicate item detected**- delete or accept the duplicated image from the deposit if the check was not previously deposited

**Note:** These common errors are further explained below

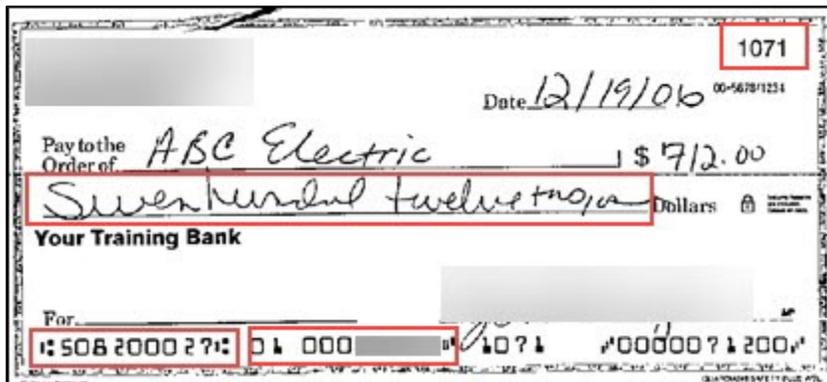
## How to Correct 'Error in MICR Field'

- Click on **'Fix Errors'** to display the items that require correction
- MICR fields that require correction appear in light **red** in the boxes below the check image
- Required MICR fields are: **RT** (Routing Number), **Account** (Account Number), and the **Amount** (i.e. \$10.00)
- You must type the accurate information in the respective field and then hit the **'Enter'** key on your keyboard to correct the error (*each field must be updated individually*)



MICR Fields	Description
Aux/Serial	Not required
RT	Typically the first set of number on the bottom of the check between the brackets (i.e.  )
WAUX/FLD4	Not required
Account	Typically the set of numbers next to the routing number
Check	Typically the serial or check number on the top right of the check
Amount	The dollar amount found on the check

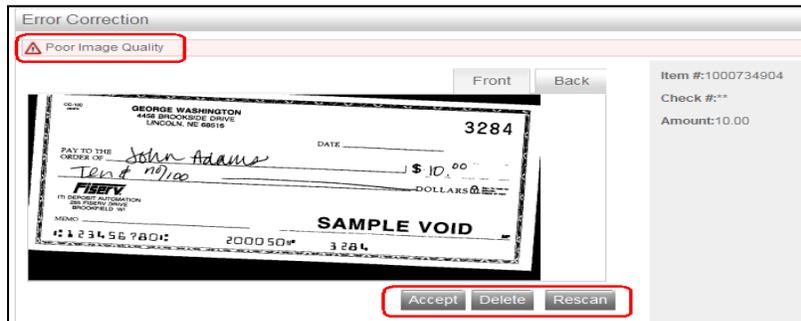
See the following Sample Check:



**Note:** Checks should have the correct symbols separating all information for the scanner to read the MICR fields correctly. Delete and rescan images scanned upside down or backwards.

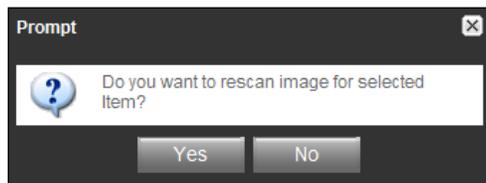
## How to Correct 'Poor Image Quality'

- View the image to ensure that it is acceptable and legible
- To delete the image out of the deposit, click '**Delete**'
- To accept the image as is, click '**Accept**'
- If the image of the check is not acceptable then select '**Rescan**' to replace the current image (*see below for further instructions*)

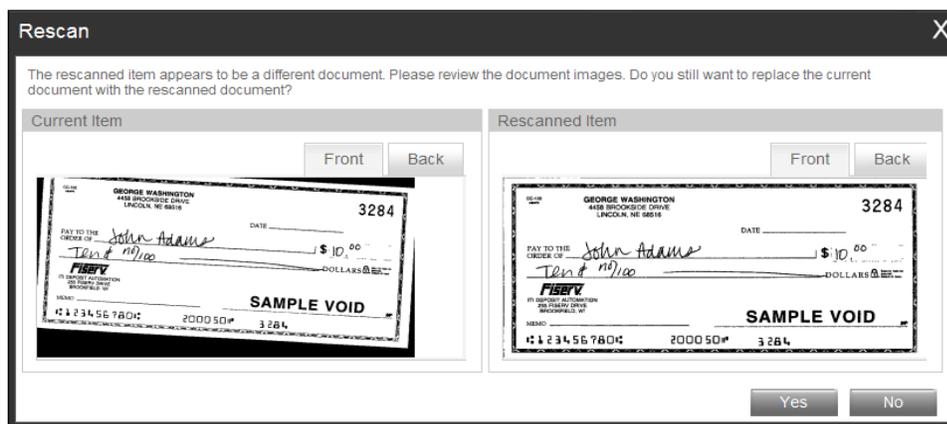


### Rescanning the Image:

- When rescanning the image, the system displays the following warning message:



- Select '**Yes**' to continue the rescan process
- When rescanning an image, the MICR information is compared to that of the original image
- If there is a match, the image is overlaid; if there is a discrepancy, you receive the following warning message:

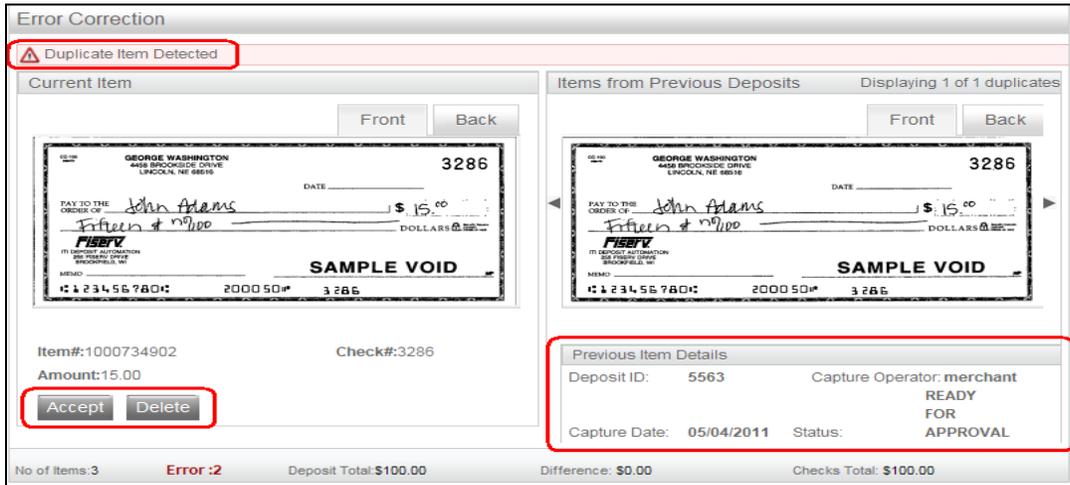


- If '**Yes**' is selected, the new image replaces original; if '**No**' is selected, the system defers to the **original** image

## How to Correct 'Duplicate Item Detected'

Once all images are scanned within the deposit and all exceptions are addressed, the program then displays any **'Duplicate Item Detected'** warning messages on the top left of the screen and the checks are shown below the message.

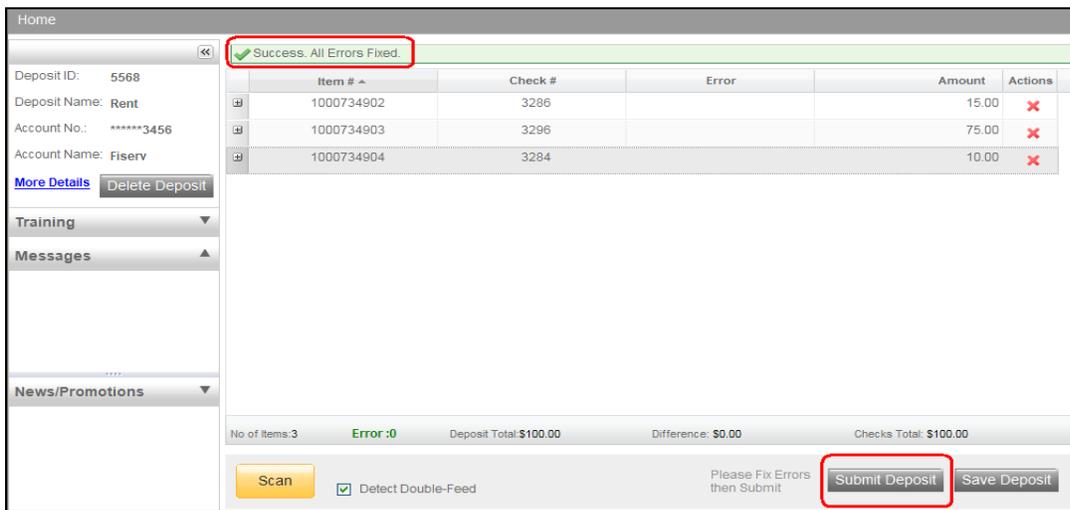
- Check image on the left is the current image and image on the right is a suspect check that was previously deposited
- The screen below gives an example how the duplicate check images are displayed on the screen:



**Note:** Underneath the image of the image scanned from the previous deposit is the following information displayed to help identify when a similar image was previously processed: **'Deposit ID'**, **'Capture Operator'**, **'Capture Date'**, and **'Status'**

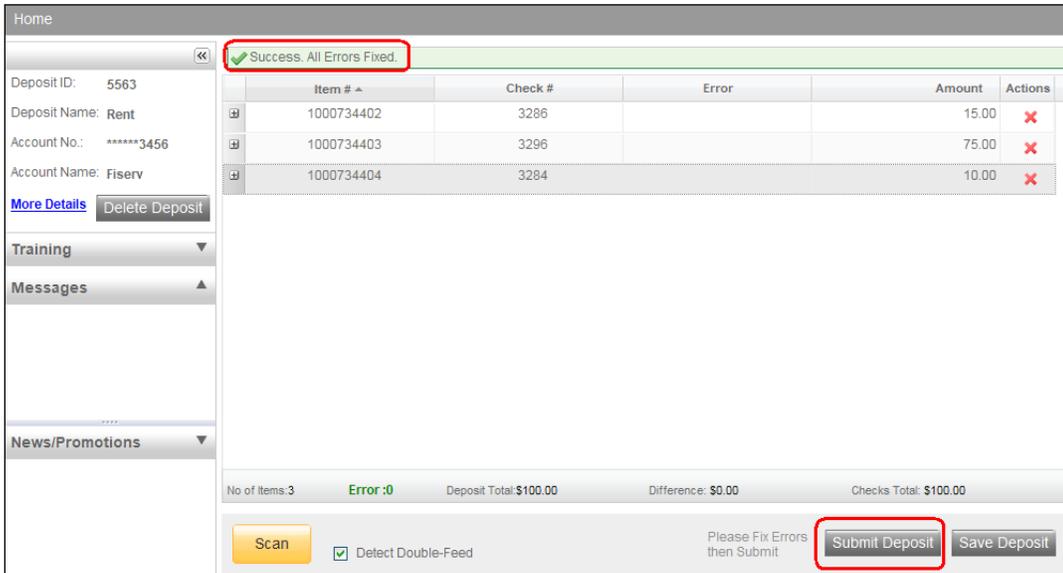
### Resolving Duplicate Error:

- You can either delete the duplicate by clicking **'Delete'** or accept it by clicking **'Accept'** to override the exception and accept the duplicate image
- Once all duplicates are resolved and the **'✓ Success All Errors Fixed'** message is displayed, the deposit is then ready to be submitted by clicking **'Submit Deposit'**



## Submitting Deposit after Fixing Errors

Once you see ‘**✓ Success All Errors Fixed**’ and you verified there is no difference (i.e. \$0.00), click on ‘**Submit Deposit**’ (the ‘*Fix Errors*’ button is no longer be present).

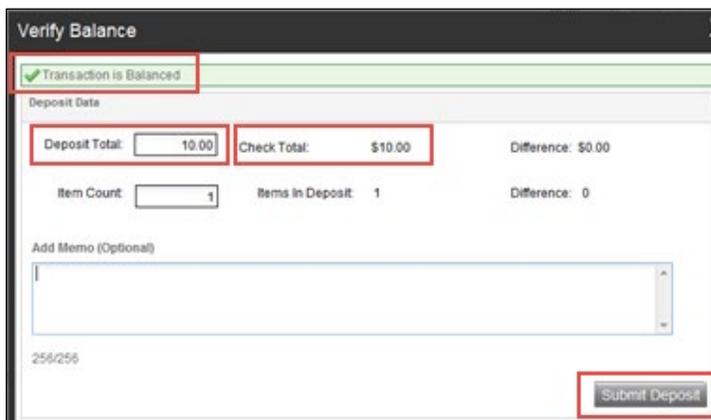


Item #	Check #	Error	Amount	Actions
1000734402	3286		15.00	✗
1000734403	3296		75.00	✗
1000734404	3284		10.00	✗

No of Items: 3    **Error: 0**    Deposit Total: \$100.00    Difference: \$0.00    Checks Total: \$100.00

Buttons: Scan,  Detect Double-Feed, Please Fix Errors then Submit, **Submit Deposit**, Save Deposit

- The ‘**Verify Balance**’ pop-up window should now show ‘**✓ Transaction is Balanced**’
- The ‘**Deposit Total**’ is the amount entered prior to scanning the deposit
- The system automatically adds up the total amount of the checks and is displayed next to ‘**Check Total**’
- If the deposit total and the check total do not match, an amount appears next to ‘**Difference**’
- You now have the option to change the deposit total if it was incorrectly entered
- The ‘**Add Memo**’ field is not required
- You must click ‘**Submit Deposit**’ one more time to complete the deposit and obtain a **Submitted** status (see Deposit Status *for more information.*)



**Verify Balance**

**✓ Transaction is Balanced**

Deposit Data

Deposit Total: 10.00    Check Total: \$10.00    Difference: \$0.00

Item Count: 1    Items in Deposit: 1    Difference: 0

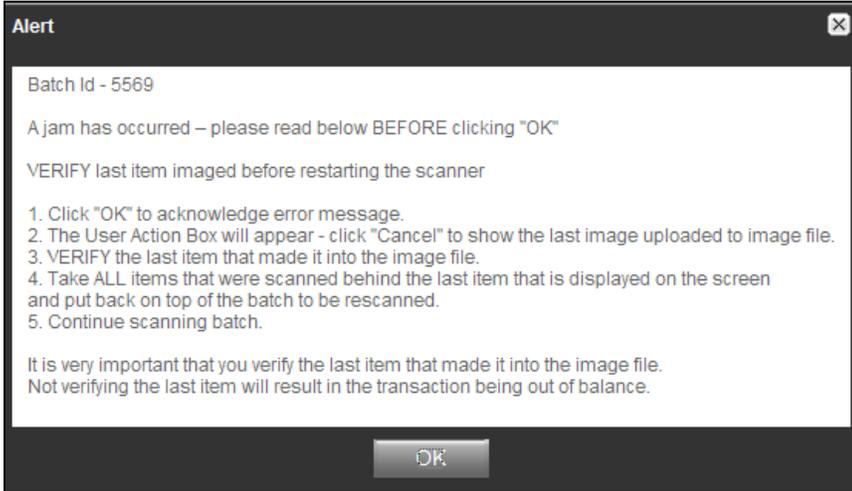
Add Memo (Optional)

256/256

**Submit Deposit**

## How to Correct Jammed Check

If a document jams during the process usually the scanner stops and the message box displays an **Alert – ‘A jam has occurred’**, as shown below:

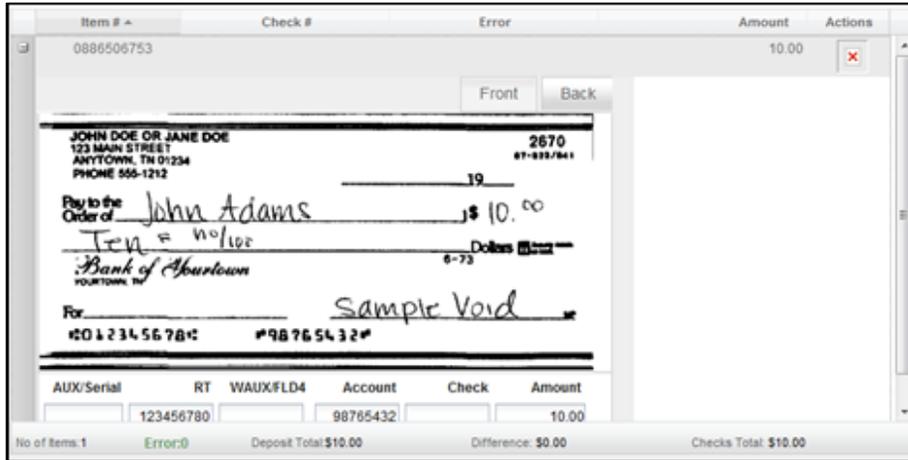


- Clear the check from the machine making sure not to damage the check or the scanner, then click **‘OK’**
- Retain checks in the proper order as a rescan may be required for the check
- Review the **Transaction** section of the screen (*shows all images that were successfully scanned*)
- Determine the last check scanned by taking the last check from the scanner pocket; turn them upside down in front of you and work backwards until you find the last image that was processed
  - ☞ **Note:** Even if an image is sprayed on the back of the check, it does not mean that the image was processed. The jam could have occurred before the image went through the camera.
- Reinsert the next check that did not scan into the hopper with the remaining checks
- Click **‘Scan’** to continue with the deposit

## How to a View Scanned Image

- To view the image of a check, click the **+** sign to the left of the item you want to view
- If the image of the scanned item is difficult to read, the whole image can be enlarged by clicking on the image (*moving the mouse shows different parts of the enlarged image*)

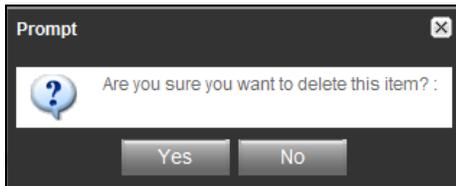
	Item # ^	Check #	Error	Amount	Actions
	1000734402	3286		15.00	
	1000734403	3296		75.00	
	1000734404	3284		10.00	



## How to Delete a Scanned Check

- Locate the check on the list of scanned items and click on the + sign to the left of the relevant item to display the image of the check
- Verify the image selected is the correct one to be deleted
- Click the 'X' icon as shown below to delete the scanned check
- Select 'Yes' to delete the item out of the deposit or if 'No' is selected, the item remains in the deposit

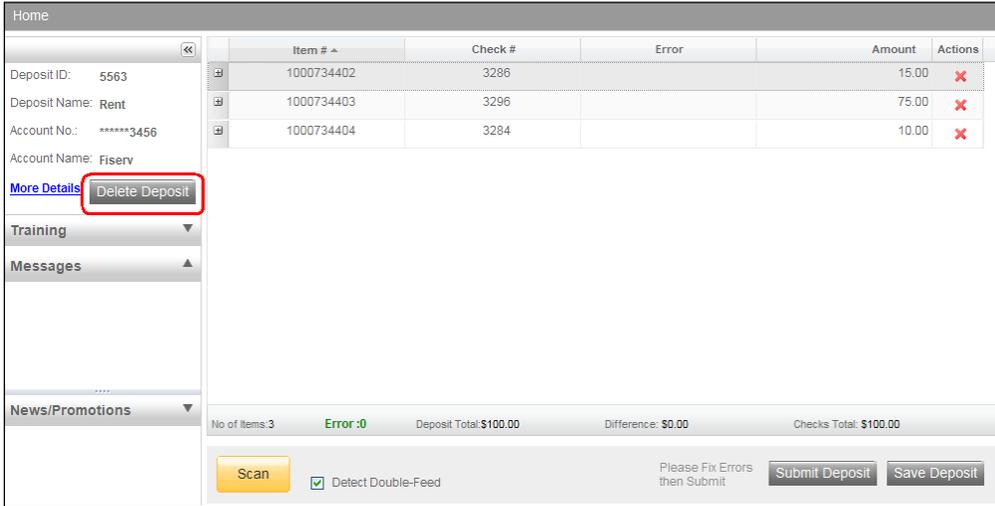
	Item # ^	Check #	Error	Amount	Actions
<input type="checkbox"/>	1000734402	3286		15.00	<input type="checkbox"/>
<input type="checkbox"/>	1000734403	3296		75.00	<input type="checkbox"/>
<input type="checkbox"/>	1000734404	3284		10.00	<input type="checkbox"/>



## How to Delete a Deposit

- To delete a deposit while currently in the deposit, select the **'Delete Deposit'** button
- Select **'Yes'** to proceed with the deletion of the deposit or **'No'** to return to the Deposit Capture window and continue with the deposit

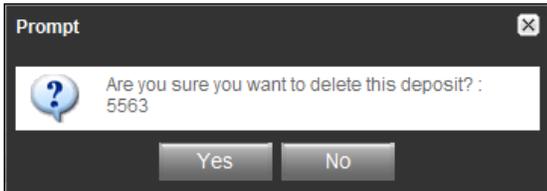
 **Note:** A deposit cannot be deleted if it has a **'Submitted'** or **'Delivered'** status



The screenshot shows the 'Home' screen of the Remote Deposit Capture application. On the left, there is a sidebar with fields for Deposit ID (5563), Deposit Name (Rent), Account No. (\*\*\*\*\*3456), and Account Name (Fiserv). Below these are links for 'More Details' and 'Delete Deposit' (the latter is highlighted with a red box). There are also sections for Training, Messages, and News/Promotions. The main area displays a table of items:

Item #	Check #	Error	Amount	Actions
1000734402	3286		15.00	✘
1000734403	3296		75.00	✘
1000734404	3284		10.00	✘

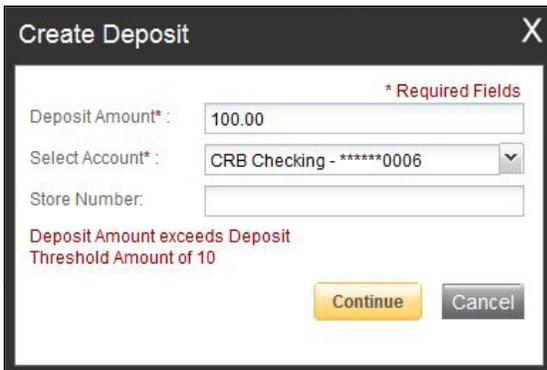
At the bottom, there is a summary bar: No of Items: 3, Error: 0, Deposit Total: \$100.00, Difference: \$0.00, Checks Total: \$100.00. Below this are buttons for 'Scan', 'Detect Double-Feed' (checked), 'Submit Deposit', and 'Save Deposit'.



The screenshot shows a 'Prompt' dialog box with a question mark icon. The text inside reads: 'Are you sure you want to delete this deposit? : 5563'. Below the text are two buttons: 'Yes' and 'No'.

## Deposit Threshold Error

- If you receive an error that states **'Deposit Amount Exceeds Deposit Threshold Amount of \_\_\_'**, contact the Bank to have your daily Remote Deposit Limit temporarily increased
- Once the limit is increased, you can then create and submit your deposit



The screenshot shows the 'Create Deposit' dialog box. It has a title bar with a close button (X). The form contains the following fields:

- Deposit Amount\* :** 100.00
- Select Account\* :** CRB Checking - \*\*\*\*\*0006
- Store Number:** (empty)

Below the fields, there is a red error message: **Deposit Amount exceeds Deposit Threshold Amount of 10**. At the bottom, there are two buttons: 'Continue' and 'Cancel'.

## Entering Remittance Data

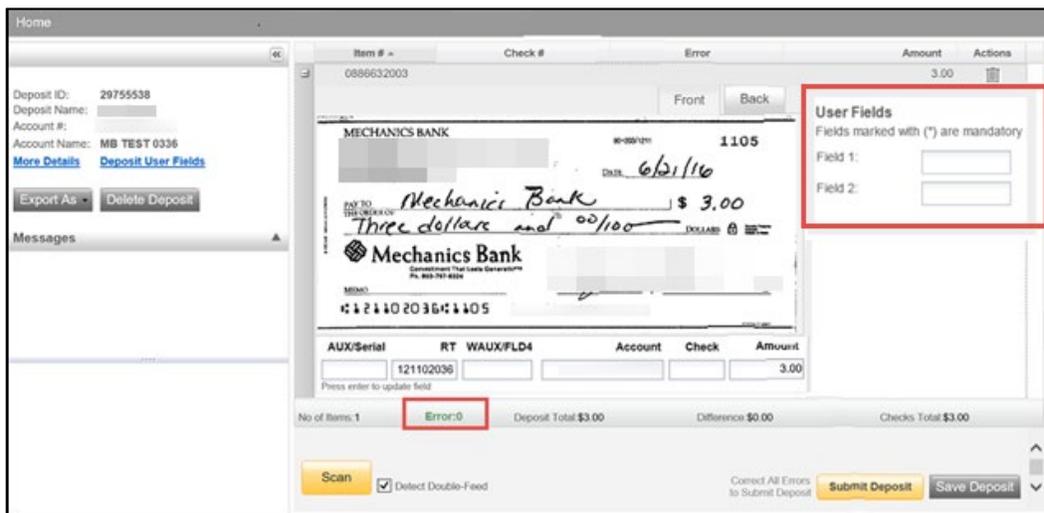
If you have requested the Bank to enable the User Fields to capture additional remittance data, follow the steps below to enter the data:

- After scanning the check, click the + sign to the left of the desired item to enter remittance data

	Item # ^	Check #	Error	Amount	Actions
	1000734402	3286		15.00	
	1000734403	3296		75.00	
	1000734404	3284		10.00	

- Enter the remittance data in the applicable boxes

 **Note:** If the field is a required field, you must enter the remittance data before you can submit the deposit. Required fields that still need data entry are indicated by the Red triangle in the Error column next to the scanned items. Click on **'Fix Errors'** to have the system take you to the items requiring correction.



The screenshot displays the user interface for entering remittance data. On the left, there is a sidebar with deposit details: Deposit ID: 29755538, Deposit Name, Account #, and Account Name: MB TEST 0336. Below this are buttons for 'Export As' and 'Delete Deposit', and a 'Messages' section. The main area shows a scanned check from Mechanics Bank for \$3.00, dated 6/21/16. The check is payable to 'Mechanics Bank' and has the amount 'Three dollars and 00/100'. Below the check image, there are fields for 'AUX/Serial', 'RT WAUX/FLD4', 'Account', 'Check', and 'Amount'. The 'Error' field is highlighted in red and shows 'Error:0'. At the bottom, there are buttons for 'Scan', 'Submit Deposit', and 'Save Deposit'. On the right side, a 'User Fields' section is highlighted in red, containing two input fields labeled 'Field 1' and 'Field 2'. A note above these fields states 'Fields marked with (\*) are mandatory'.

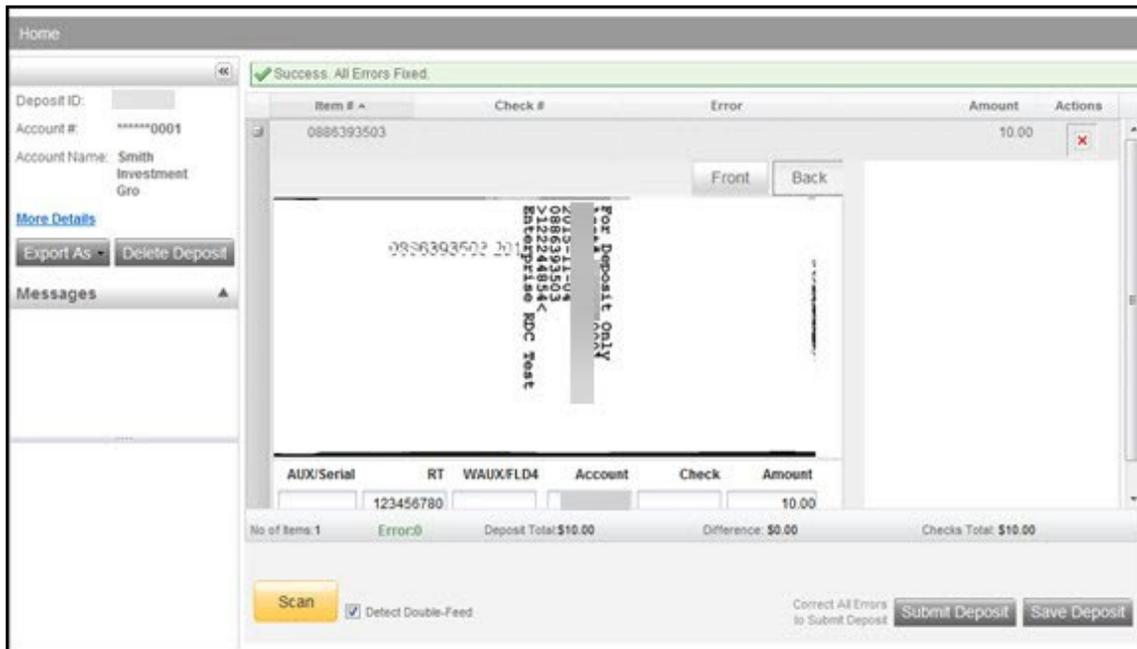
## Virtual Endorsement and Deposit Slip

- A Virtual Endorsement is on the back of the imaged item; however, you still must physically endorse the back of each check prior to deposit

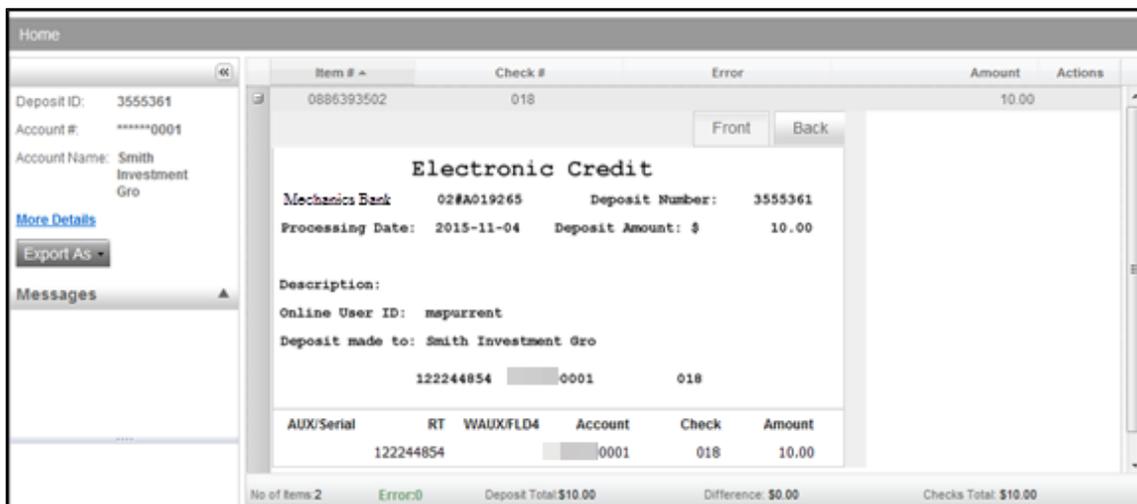
**Note:** The physical endorsement should include this sample verbiage: *“For Remote Deposit Only to Mechanics Bank”*

- A Virtual Deposit Slip is automatically generated and is included with your deposit that provides information detailing the deposit

**Virtual Endorsement Example below:**



**Virtual Deposit Slip Example below:**



## Deposit Status

- The deposit **'Status'** is displayed on the **'Home'** page after you login
- The **'View Deposits'** tab with **'Pending Deposits'** selected, lists any deposits that were not completed successfully (*It is best practice to review the 'Pending Deposits' queue daily*)
  -  **Note:** The deposits available for viewing depend on your level of authority. You are either able to see only those that you have created or all deposits if you have access to that account.
- The **'View Deposits'** tab with **'All Deposits'** selected, lists **all** deposits for the current day
  -  **Note:** To view deposits from previous days, click on the down arrow to expand a search field, where you can enter a date range
- You can open a particular deposit by selecting the **'View Deposit'**  icon under **'Actions'**, for the applicable deposit
- You can also view the deposit details by selecting the **'View Details'**  icon under **'Actions'**, for the applicable deposit

View Deposits		View Items	Reports				
<input checked="" type="radio"/> Pending Deposits	<input type="radio"/> All Deposits	Rows per page: 10					
Search 							
Deposit ID	Account #	Account Name	Processing Date	Status	Deposit Total (\$)	Actions	
<input type="checkbox"/>	5568	*****3456	Fiserv	2011-5-06	READY FOR APPROVAL	100.00	 
<input type="checkbox"/>	5563	*****3456	Fiserv	2011-5-04	READY FOR APPROVAL	100.00	 
<input type="checkbox"/>	5561	*****3456	Fiserv	2011-5-04	SUSPENDED	0.00	 
<input type="checkbox"/>	5528	*****3456	Fiserv	2011-4-18	SUSPENDED	0.00	 
<input type="checkbox"/>	5527	*****3456	Fiserv	2011-4-18	READY FOR APPROVAL	208.50	 
<input type="checkbox"/>	5526	*****3456	Fiserv	2011-4-18	READY FOR APPROVAL	280.50	 
Displaying 1 - 6 of 6				Page 1 of 1		Submit Remove	

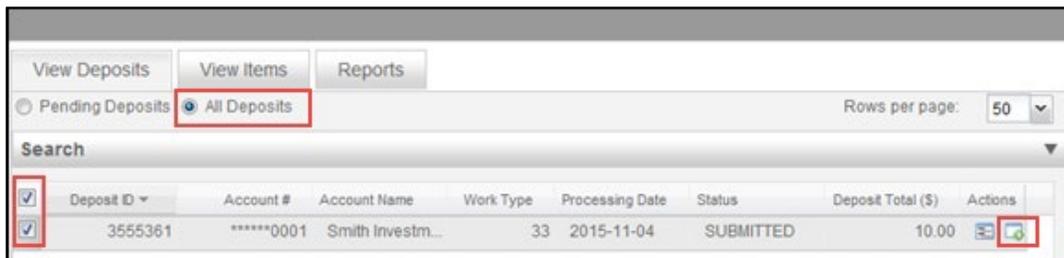
Deposit Details	
Site ID	12
Deposit ID	5568
Deposit Name	Rent
Account Number	*****3456
Account Name	Fiserv
Last Updated By	merchant
Capture User	merchant
Create Date/Time	2011-05-06 11:07
Processing Date	2011-05-06
Submit Date/Time	
Status	READY FOR APPROVAL
Check Count	0/3
Deposit Total	100
Memo	

## Status Definitions

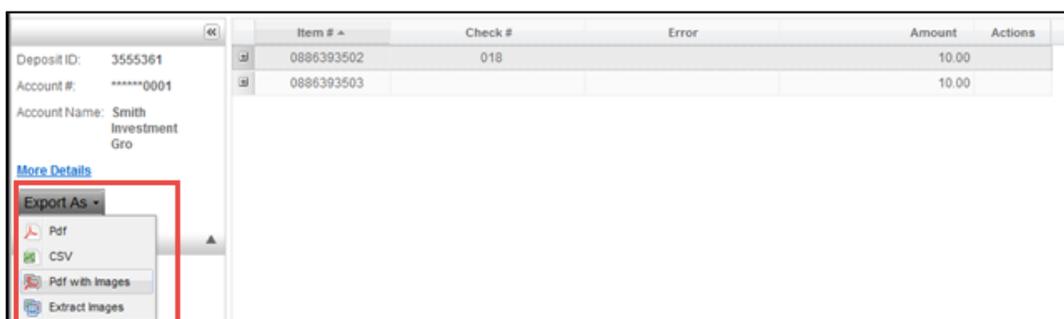
Status	Description
Open	A deposit is placed in 'Open' status when the deposit is newly created or when a user has reopened a deposit to add additional images or to resolve exceptions.
Suspended	A deposit is placed in 'Suspended' status when a user saves a deposit for later capture or error resolution. This status is functionally the same as 'Open' but indicates that no user is currently working on the deposit.
Capture Complete	A deposit is placed in 'Capture Complete' status when the user selects 'Capture Complete'. This status means that the user has finished scanning checks. Additional steps are needed to finalize the batch process.
Ready for Approval	A deposit is automatically placed in 'Ready for Approval' status when it is in 'Capture Complete' status and the user has resolved or accepted all capture exceptions.
Pending Review	A deposit is placed in 'Pending Review' status when the User has submitted the batch to the financial institution for review/approval.
Under Review	A deposit is placed in 'Under Review' status when the financial institution is in the process of reviewing/approving the batch.
Submitted	A deposit is placed in 'Submitted' status when a user submits the deposit and all exceptions are resolved or accepted. A deposit that was submitted can be viewed but cannot be modified.
Delivered	A deposit is in 'Delivered' status when the deposit has been extracted for processing at your financial institution. A pending memo credit should display on the account once this status is achieved.

## How to View/Print a Deposit Report

- To obtain a deposit detail report to print for your records, click on the **'All Deposits'** option and then click on the **'View Deposit'**  icon.



- The next screen brings up your check deposit
- To pull the deposit detail report click on the **'Export As'** drop-down and select from the following:
  - Pdf** – Report with Account Information and Deposit Totals
  - CSV** – Excel Report with Deposit Totals
  - Pdf with Images** – Detailed Report that contains Account Information, Deposit Totals and all Check Images



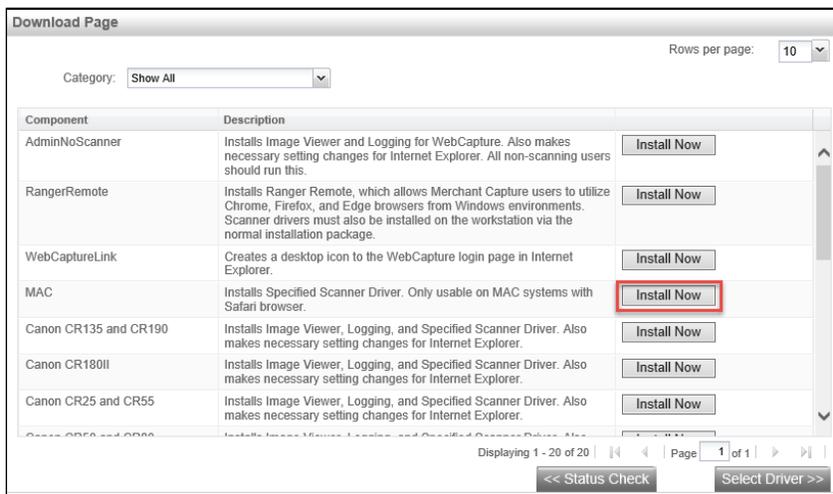
## Downloading Scanner Drivers

The Merchant Deposit system allows you to download the necessary drivers for your scanner directly from the application. You must have administrative rights in order to complete the install/downloads.

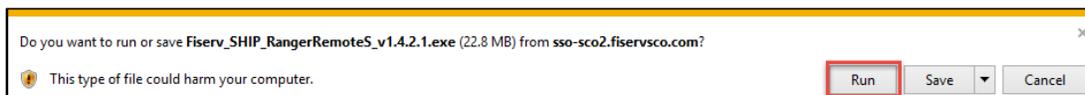
- Before downloading the drivers be sure to confirm that the scanner is NOT plugged into your computer
- From the 'Help' menu, select 'Download Page'



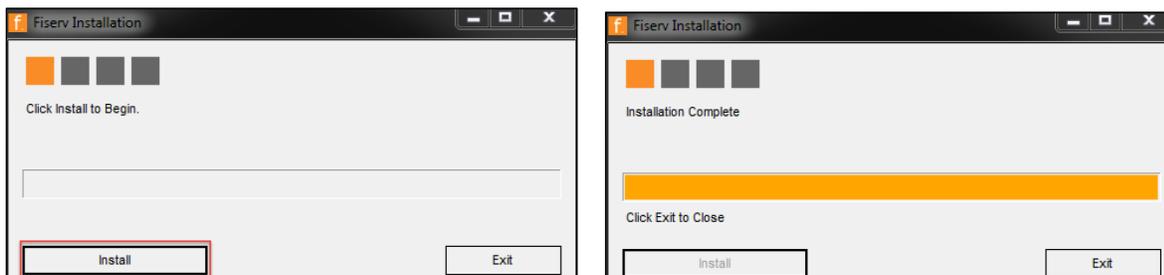
- Find the driver from the list that is applicable to your model scanner and click 'Install Now'



- When prompted, run/launch the download file



- Follow the on screen prompts to complete the installation



- Once the installation is complete, you must log out and restart your computer
- Once your computer is restarted you can connect the scanner to your computer and log back in to Business Online Banking and launch Merchant Deposit

## Logging Out

When you select the '**Logout**' option you will exit your session.

