

DAILY PROCESSING

7 p.m. ET

On days the bank and Federal Reserve are both open; does not include weekends or holidays.

HOLIDAYS

No processing on:

- New Year's Day
- Martin Luther King Jr. Day
- Presidents' Day
- Memorial Day
- Juneteenth
- Independence Day
- Labor Day
- Columbus Day
- Veterans Day
- Thanksgiving Day
- Christmas Day

KEY TERMS

OnSite Express Deposit (OED)

Previous name of the remote deposit program

MICR ('mick-er')

Magnetic Ink Character Recognition, used to encode bottom of checks

Hopper

Tray on scanner to place checks for scanning

PC Administrator

A user with permission to add/remove programs (e.g. scanner driver) on a



- Deposit checks from your location
- Get same day availability
- Save time and resources

Contents of this Guide

All options may not be available for all users

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Reports and Research

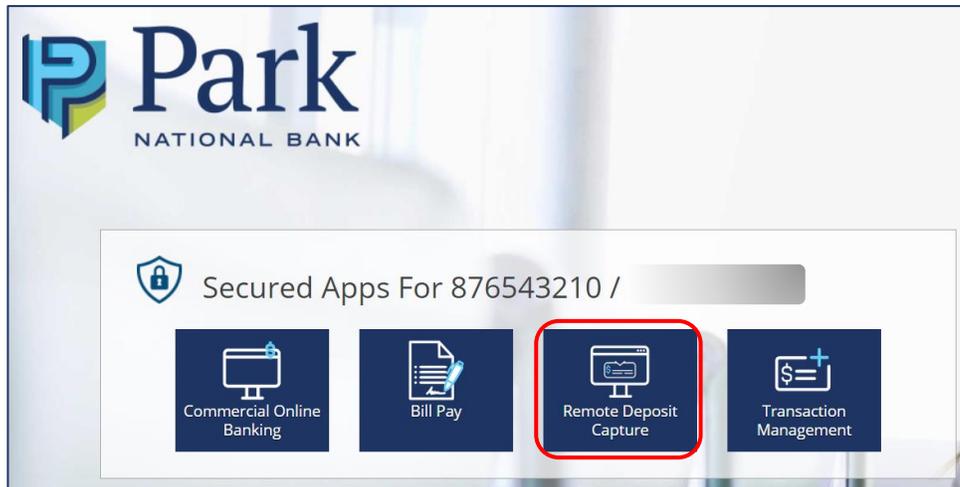
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Accessing Remote Deposit

To access **Remote Deposit Capture**, log in to Commercial Online Banking and click the **Remote Deposit Capture tile** on the login screen.



Remote Deposit Capture can also be found under the **Payments & Transfers** tab and on the **Dashboard** under **Access Center**. A new browser will open displaying the deposit capture home screen.

- **View Deposits** – Search for **Pending Deposits** or **All Deposits** by clicking on the radio button and then clicking on the down arrow next to **Search** to enter search terms.
- **View Items** – Search for Items by entering search criteria.
- **Reports** – **Export** deposits or items by entering search criteria and selecting what you want to download. Available formats are PDF, CSV (Excel), XML Extract. A more detailed report also is available.
- **Training** – Links to online demos and support materials.
- **Messages** – Important messages about system availability and usage will appear here.

Deposits statuses appear on the Home screen:

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

Displaying 1 - 6 of 6

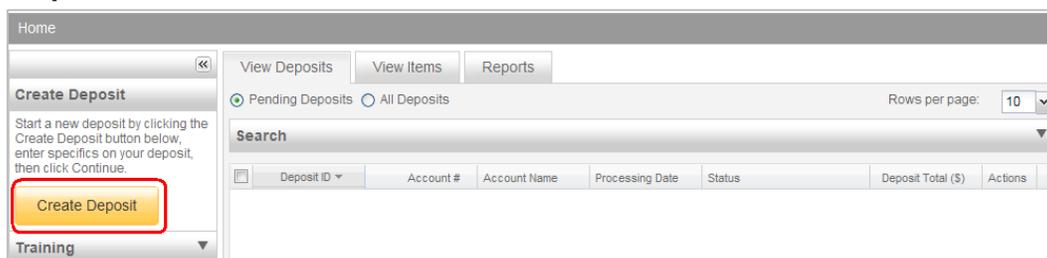
Page 1 of 1

Submit Remove

Status	What it Means
Open	Deposit is still being created and the User is still working on the deposit.
Suspended	Deposit is still being created and no Users are currently working on the deposit.
Capture Complete	Deposit has been scanned and no additional items will be added, but there are still exceptions to resolve before the deposit will be Ready for Approval.
Ready for Approval	Deposit has been scanned, no additional items will be added and all exceptions have been resolved.
Submitted	Deposit has been submitted to the bank, either by the User who created it or by an Approver (depending on authority). The bank has received and started processing this deposit, so the details can be viewed but not changed.
Delivered	Deposit has been pulled into the bank's system to complete processing, so it cannot be changed. Deposits are routinely pulled into the bank's system at 15-minute intervals from 7:00 a.m. – 7:00 p.m. on banking days.

Submitting Deposits

1. Click **Create Deposit**.

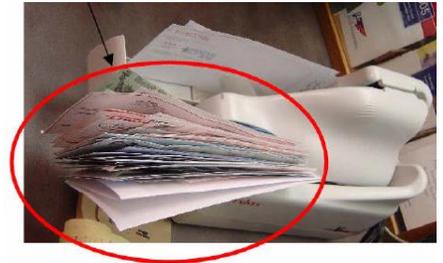


2. Enter information about the deposit and click **Continue**. The scanning page will appear.

Store Number is an optional, numeric-only field; if used, the number will display as part of the deposit description on account statements.

3. Prepare checks for scanning and avoid jammed items by:
 - Removing all staples, paper-clips, calculator tapes, etc.
 - Ensuring all checks are facing the same direction and right-side-up.
 - Arrange the checks in one straight stack and align the edges.
 - Keep in mind that scanners may have trouble reading items written in colored ink other than black, written lightly or illegibly.

4. Place the checks into the scanner "hopper" (see photo). Pull the first item out slightly so the scanner rollers will have something to grab.



5. When ready, click **Scan**.
 - Keep the **Detect Double-Feed** box selected when scanning. This helps detect if two checks go through the scanner at the same time.
 - EXCEPTIONS: If you are scanning checks printed on thick paper or checks of multiple sizes (business, personal, money orders), UN-check this box to improve scanning success.

Scan

Detect Double-Feed

Please Fix Errors then Submit

Fix Errors

Save Deposit

6. Scanned items appear in a list with the following information visible:
 - **Item Number** – A sequential, automatic number assigned to each item.
 - **Check #** - The check number printed on the check.
 - **Error** –If a red symbol appears, that item will need to be looked at when scanning is finished.
 - **Amount** – Amount of the item.
 - **Actions** – Click the symbol to delete the item from the deposit.

Home

Deposit ID: 5569

Deposit Name: Rent

Account No.: *****3456

Account Name: Fiserv

[More Details](#) [Delete Deposit](#)

Training

Messages

News/Promotions

	Item #	Check #	Error	Amount	Actions
	1000735002	3286		15.00	🗑️
	1000735003	3296		75.00	🗑️
	1000735004	3284		10.00	🗑️

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

Scan

Detect Double-Feed

Please Fix Errors then Submit

Submit Deposit

Save Deposit

9. After all items have gone through the scanner, click **Capture Complete**. This means no additional items will be presented in the current batch.

10. If the deposit and check totals match (and the Difference Amount is \$0.00), click **Submit Deposit** to send the deposit to the bank. If you're not ready to submit the deposit and would like to return to the deposit later, click **Save Deposit**.

11. If you see errors or are out of balance, proceed to the next sections to resolve the issues.

Fixing Errors

Errors occur when data is missing or captured improperly by the system.

Error	How to Fix
Image Quality	Rescan the item or accept the image if the image quality is acceptable
Item Amount	Input missing amount or correct misread amount
MICR Data	Correct or complete missing MICR data as prompted
Duplicate Items	Delete or accept duplicated item from the deposit

NOTE: If a deposit or item amount threshold has been exceeded, call the bank for instructions.

To fix errors:

1. Click on **Fix Errors**. All items that require correction are highlighted in **red**.
2. Click on the first red item to view the image and update the **red** fields, then press **Enter** on your keyboard.

Home

Deposit ID: 5563
Deposit Name: Rent
Account No.: *****3456
Account Name: Fiserv

[More Details](#) [Delete Deposit](#)

Training
Messages
News/Promotions

Error Correction

⚠ Error in MICR fields

Front Back Item #:1000734404

CC-100
GEORGE WASHINGTON
448 BROOKSIDE DRIVE
LINCOLN, NE 68516

DATE _____ 3284

PAY TO THE ORDER OF John Adams \$ 10.00

Ten & 10/100 DOLLARS

FISERV
ITD DEPOSIT AUTOMATION
255 FISERV DRIVE
BROOKFIELD, WI

MEMO: _____

⑆ 23456780⑆ 200050⑆ 3284

Serial	Transit	Account	Check	Amount
	123456780	200050	3284	

press enter to update field

No of Items:3 **Error:1** Deposit Total:\$100.00 Difference: \$10.00 Checks Total: \$90.00

Scan Detect Double-Feed Please Fix Errors then Submit [Fix Errors](#) [Save Deposit](#)

3. Repeat until all **red** items have been corrected. When finished, you'll see a green message:

Home

Deposit ID: 5563
Deposit Name: Rent
Account No.: *****3456
Account Name: Fiserv

Success. All Errors Fixed.

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

Resolving Balancing Issue

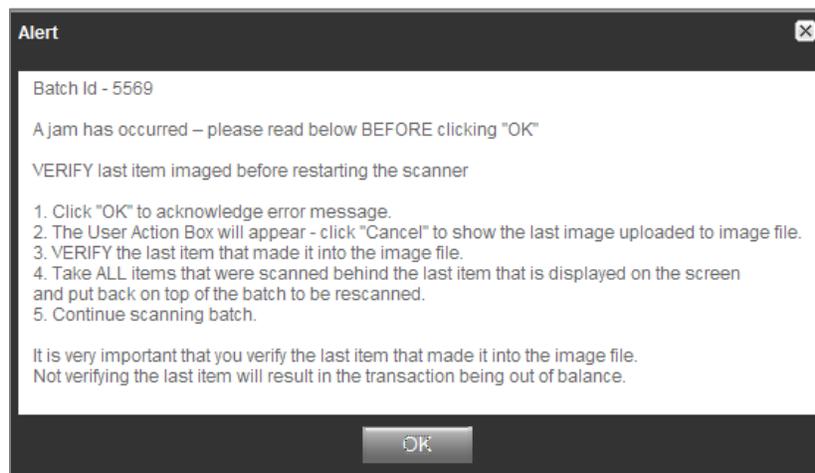
1. If there is a difference, research to determine if the Deposit Total or the Checks Total is incorrect:
 - a. To adjust the Deposit Total, click **Submit Deposit**, enter new amount in box and click **Update**. Then click **Submit Deposit** again.
 - b. To correct a scanned check amount, enter the corrected amount, then click **Fix Error**.
2. When the difference is \$0.00, click **Submit Deposit** or **Save Deposit**. (Note: saved deposits must be submitted no later than the next banking day's 7 p.m. deadline).

On Monday through Friday, excluding bank holidays, deposits submitted:

- Through business online banking will memo post to the account within 15 minutes. Deposits will not memo post or show if there are errors or duplicates detected within the system. There is a potential it will not memo post and will hard post at nightly processing. Note: this does not include mobile app.
- Before 7 p.m. are credited to the account the same day.
- After 7 p.m. are credited to the account the next banking day at 7:30 a.m.

Correcting Jammed Items

If an item jams during scanning, the scanner will stop and an Alert will appear:



1. Clear the Items from the scanner, making sure not to damage the items or the scanner, then click **OK** for the scanner to try to clear the jam.
2. Keep the items in order in case you need to re-scan them.
3. Review the Transaction section of the screen (shows all items that were successfully scanned).
4. Determine the last item that was scanned by taking the last items from the scanner pocket. Turn them upside down in front of you and work backwards until you find the last item that was processed. Remember that an item sprayed on the back of the check does not mean that item processed. The jam could have occurred before the item went through the camera.
5. Reinsert the next item or items that did not scan into the hopper with the remaining documents.
6. Click on **Scan** to complete processing the batch.

Important: Only items with images you can see on your screen were actually scanned.

Deleting Items within Deposits

For the item that needs to be deleted, click on the symbol in the Actions column.

✔ Success. All Errors Fixed.					
	Item # ^	Check #	Error	Amount	Actions
	1000734402	3286		15.00	
	1000734403	3296		75.00	
	1000734404	3284		10.00	

Note: Items scanned upside down or backwards will need to be deleted and rescanned.

Deleting a Deposit

To delete a deposit while within the deposit, click on **Delete Deposit**.

The screenshot shows a deposit details page with a sidebar on the left containing 'More Details', 'Training', 'Messages', and 'News/Promotions'. The 'Delete Deposit' button is highlighted with a red box. The main area displays a table of items with columns for Item #, Check #, Error, Amount, and Actions. At the bottom, there are buttons for 'Scan', 'Submit Deposit', and 'Save Deposit'.

To delete a deposit from the Home screen, place a check next to the appropriate deposit and click **Remove**.

The screenshot shows the Home screen with tabs for 'View Deposits', 'View Items', and 'Reports'. The 'View Deposits' tab is active, showing a list of pending deposits. The deposit with ID 5561 is selected, indicated by a red checkmark in the first column. The 'Remove' button at the bottom right is highlighted with a red box.

Deposit ID	Account #	Account Name	Processing Date	Status	Deposit Total (\$)	Actions
<input type="checkbox"/>	5569	*****3456	Fiserv	2011-5-06	SUSPENDED	0.00
<input type="checkbox"/>	5563	*****3456	Fiserv	2011-5-04	READY FOR APPROVAL	100.00
<input checked="" 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

Enlarging an Image

1. To view the image of an item, click the + sign next along the left for the appropriate item.

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

Item # ^	Check #	Error	Amount	Actions
1000734402	3286		15.00	

Front
Back

CC-190
GEORGE WASHINGTON
4456 BROOKSIDE DRIVE
LINCOLN, NE 68516

3286

DATE _____

PAY TO THE ORDER OF John Adams \$ 15.00

Fifteen & no/100 DOLLARS

FISERV
TM DEPOSIT AUTOMATION
255 FISERV DRIVE
BROOKFIELD, WI

SAMPLE VOID

MEMO _____

⑆ 123456780⑆ 200050⑈ 3286

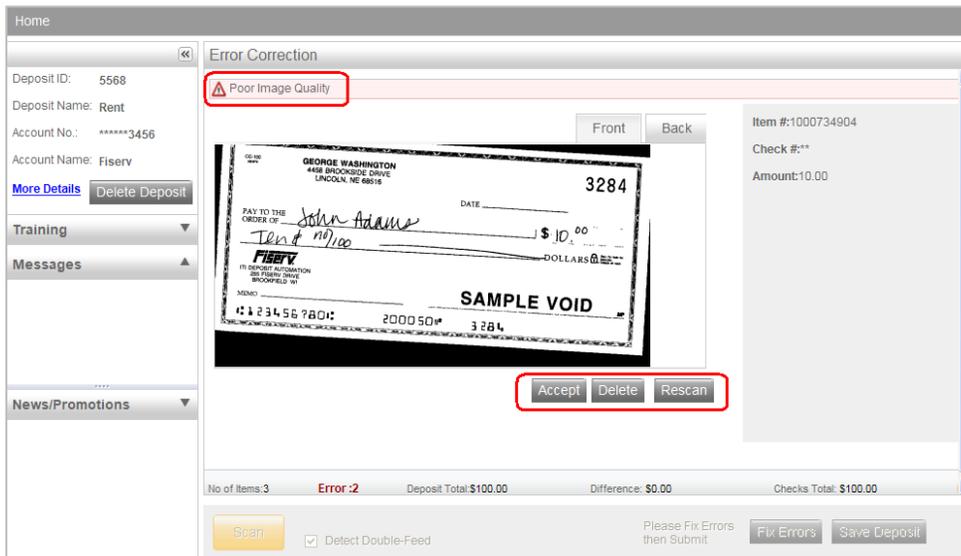
Serial	Transit	Account	Check	Amount	
<input type="text"/>	123456780	200050	3286	15.00	Press enter to update field

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

2. If the image of the scanned item is difficult to read, the whole item can be enlarged by clicking on the image.
3. Moving the mouse will show different parts of the enlarged image.

Rescanning Due to Image Quality

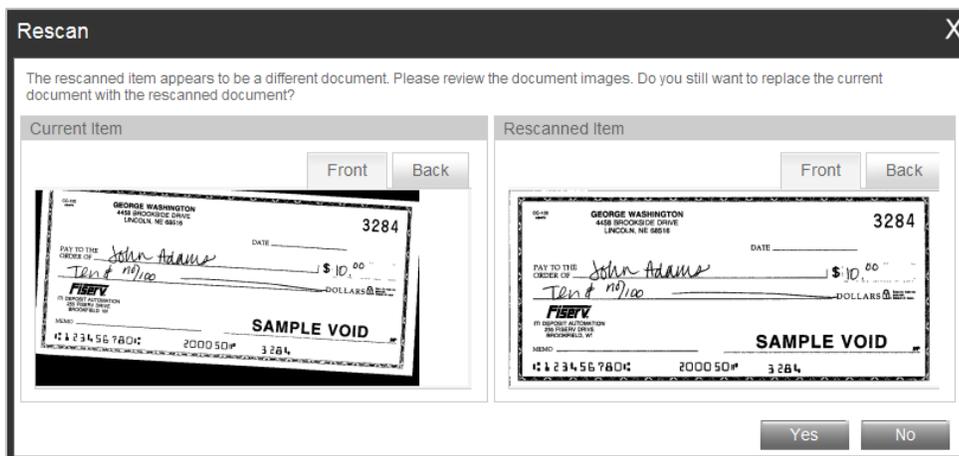
If an image has poor quality, you'll see the message below when clicking on **Fix Errors**.



1. Examine the front and back of the check on screen to determine if the image is acceptable and:

Click on....	If....
Accept	The image is acceptable to keep in the deposit.
Delete	The image needs to be deleted from the deposit entirely.
Rescan	The image quality is not acceptable and you will replace it with a new image.

2. When clicking **Rescan**, if the rescanned item matches what was originally scanned, it replaces the image. If there is a discrepancy, you will receive this warning:



Select **Yes** to replace the original or select **No** to keep the original item.

Clearing Duplicate Items

After all of your items are scanned and errors are resolved, items in this deposit are compared to any scanned items from the past 30 days to look for **duplicate items**. If any suspected duplicates are found:

1. **Duplicate Item Detected** will appear at the top of the screen. Images of items appear side by side with the most recent item on the left and the item from the previous deposit on the right.

Error Correction

⚠ Duplicate Item Detected

Current Item

Front Back

GEORGE WASHINGTON
488 BRIMROCK DRIVE
LINCOLN, NE 68518

3286

PAY TO THE ORDER OF *John Adams* \$ 15.00

John Adams

SAMPLE VOID

MEMO: FISERV

1234567801 2000501* 3286

Item#:1000734902 Check#:3286

Amount:15.00

Accept Delete

Items from Previous Deposits Displaying 1 of 1 duplicates

Front Back

GEORGE WASHINGTON
488 BRIMROCK DRIVE
LINCOLN, NE 68518

3286

PAY TO THE ORDER OF *John Adams* \$ 15.00

John Adams

SAMPLE VOID

MEMO: FISERV

1234567801 2000501* 3286

Previous Item Details

Deposit ID: 5563 Capture Operator: merchant
READY FOR APPROVAL

Capture Date: 05/04/2011 Status: APPROVAL

No of Items:3 **Error:2** Deposit Total:\$100.00 Difference:\$0.00 Checks Total: \$100.00

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

2. If the recent item is not a duplicate, click on **Accept**. If it is a duplicate, click on **Delete** to remove the recent item from this deposit.
3. Once all the duplicates are resolved, click on **Submit Deposit**.

Home

✓ Success. All Errors Fixed.

Deposit ID: 5568
Deposit Name: Rent
Account No.: *****3456
Account Name: Fiserv

[More Details](#) **Delete Deposit**

Training
Messages
News/Promotions

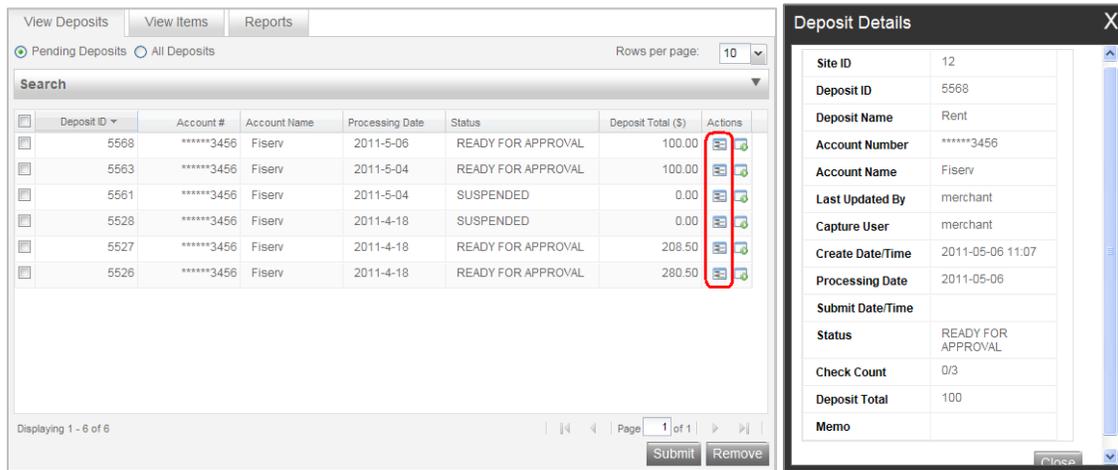
Item #	Check #	Error	Amount	Actions
1000734902	3286		15.00	
1000734903	3296		75.00	
1000734904	3284		10.00	

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

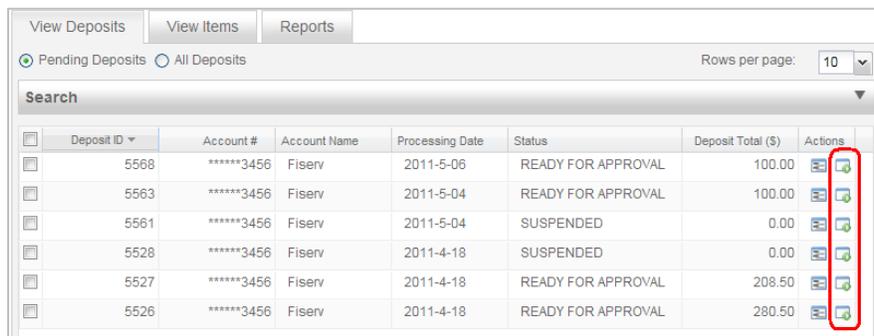
Scan Detect Double-Feed Please Fix Errors then Submit **Submit Deposit** **Save Deposit**

Viewing Deposit Details

The **View Deposit Details** icon is the first icon under Actions:

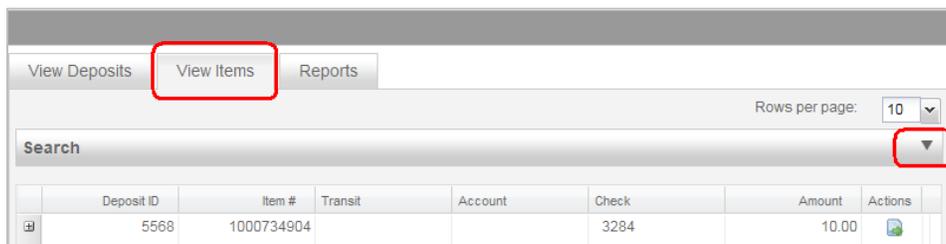


The **Open Deposit** icon is at the far-right under Actions:



Searching for Items

1. Start at the **View Items** tab. Click on the down arrow across from Search to expand the search criteria.
2. Click on  to display the image and  under actions to view the entire deposit.



NOTE: If a red message appears as shown here, you can complete your search. Just enter your search parameters as usual.

 Note: Batch ID or Financial Inst. ID and at least one MICR field must be populated.

Searching for Deposits

1. Start at the **View Deposits** tab. Click on the down arrow across from Search to expand the search criteria.
2. The Search date defaults to the current date. To search for a deposit that is pending approval from a previous day, enter the From and To Date and click Search.

Downloading Reports with Check Images

Item #	Check #	Error	Amount	Actions
987654321	34		2,000.00	
987654322	0667		100.00	
987654323	3032		200.00	
987654324	1383		400.00	
987654325	6484		500.00	
987654326	2635		800.00	

1. On the Home page, click on the **Reports** tab.
2. Click on the **Item Query** button.
3. Click on the down arrow from the **Search** bar and enter the date range or other deposit criteria.
4. Click on **Search**.
5. Open a single deposit from the list to view it in the scanning screen by clicking the icon at the far-right.



6. Click on **Export As** and choose **Deposit Detail with Images** to view the report with images.

Deposit Detail Report

Deposit Detail for Deposit ID: 1613559

Site ID: Deposit Report: READY FOR APPROVAL
 Batch ID: 146530027 Processing Date: 2016-02-12
 Customer Name: BANKLINK:TEST Company ID: 02480789
 WorkType ID: 1 - Merchant Capture Submit Date/Time:
 Deposit Name: TEST REPORT W IMAGES Account Name:
 Location ID:

Transaction Detail for Transaction ID: 1613559001

Type: ELECTRONIC Deposit Account:

AMOUNT	EC	ET	HAUT/PL/OK	Amount	Check	Amount	MB	MB	MB	MB
0000		044	01006			\$15.00				0148

Transaction Control Information:

Credit Items: 0 Credit Total: \$0.00 Txn Difference: \$15.00
 Debit Items: 1 Debit Total: \$15.00

Deposit Control Information:

Deposit Total: \$0.00 Difference: \$15.00
 Checks Total: \$15.00 Item Count: 1

Cleaning the Scanner

Cleaning Supplies

Check scanners require periodic inspection and cleaning to maintain performance. Common items needed are:

- A scanner cleaning card that came with the unit
- Isopropyl alcohol, preferably diluted 50% with water
- Cleaning swabs
- Compressed air
- Flashlight

Cleaning supplies, including cleaning cards, swabs, and presoaked wipes are normally available for order at your scanner manufacturer's website.

Cleaning Steps

It is recommended to visually inspect the following areas on a regular basis for dirt and debris:

- Rollers
- Document track area
- Contact image sensor (this looks like two white lines and is the mechanism that captures the check images)

Perform a more detailed cleaning process as needed:

1. Turn off the power and disconnect the power cord.
2. Use a flashlight to view the interior and remove any staples, paperclips, and debris.
3. Use an isopropyl alcohol/water solution on a swap or clean cloth to wipe the image sensor (this looks like two white lines and is the mechanism that captures the check images).
4. For a light buildup of dust/dirt in the track, use compressed air to blow debris from the front to the back of the unit.
5. For a heavier buildup of dust/dirt in the track, use the cleaning swab soaked in the isopropyl alcohol/water solution.
6. To clean the outside of the scanner, use a mild water-based cleaner.
7. When finished cleaning, plug in the power cord and turn on the power.
8. If you have a cleaning card, run it through the scanner eight times to clean the drive rollers.

Hot Keys (shortcuts)

Users can use hot keys (keyboard shortcuts) within the remote deposit program.

Hot Key	Function
CTRL+f	Press to view captured image of front of item
CTRL+b	Press to view captured image of back of item
CTRL+i	Press to initiate scanning (same as clicking Scan button)
CTRL+s	Press to submit deposit (same as clicking Submit Deposit button)
CTRL+c	Press to save the deposit (same as clicking Save Deposit button)
CTRL+e	Press to fix detected errors (same as clicking Fix Errors button)
CTRL+z	Press to put cursor focus in the User Fields section

PC Administrator

Updating scanner drivers and other program updates requires a user to be logged in with Administrator rights on the PC. To find the Administrator:

1. Go to the Start menu and click Control Panel.
2. Click User Accounts. You may also need to click Manage User Accounts.
3. Under 'Users for this computer,' look under the Group column.
4. You should see Administrator(s) listed beside a user name; this is the Administrator for your PC and should be able to log on to remove, download and install programs / drivers.
5. If unable to perform the needed steps, the business may have a Group Policy that restricts things that this Administrator can perform. Contact the business's IT area to find someone with the appropriate Administrator rights to complete the steps in this procedure.

Check 101

The numbers at the bottom of a check are:

- **Routing Number** – identifies the bank.
- **Account number** – identifies the account number the check is drawn on.
- **Check (AUX/Serial) number** – the serial number for personal checks, usually 4-digits. Business checks, the AUX/Serial number will be on the bottom left of the check.
- **Amount** – the dollar amount of a check. This won't appear at the bottom of most checks.

Joe's Lakeside Bakery
2727 S. Kinnickinnic Avenue
Milwaukee, WI 53207

Date 12/19/06 00-5678/1234

1071

Pay to the Order of ABC Electric \$ 712.00

Seven hundred twelve and no/100 Dollars

Your Training Bank

For Joe P. Doe

① 508 2000 271 ② 0000008200 ③ 0071 ④ 0000071200

Routing Number **Account Number** **Check Number** **Amount**