

The Remote Deposit feature allows the user to “truncate” paper checks into electronic images which have the same legal standing as the physical checks. Because they are electronic documents, scanned checks can be deposited online, enabling funds to more quickly move from the check originator’s account to that of the depositor. Optionally, some scanned checks can also be converted to ACH transaction batches for processing in the ACH module.

Check Scanning Rules

Although the documentation for the scanner you have been provided may have its own rules, the following apply to all users:

- Only approved check scanners can be used with the system.
- When scanning checks, arrange them as per the instructions included with the check scanner. Typically, for example, all checks must face in a particular direction.
- Some checks may be rejected, for one or more of a variety of reasons. In many cases, the checks may be re-scanned; if re-scanning does not help, the check must be physically deposited. At all times, it will be made clear to the user whether a check has been accepted or rejected.

Scanning Checks

Check scanning allows you to create electronic versions of checks for submission and processing. Before a deposit ticket can be created, the values in the **DEPOSIT CONTROL COUNT** and **DEPOSIT CONTROL AMOUNT** fields must match the totals presented in the Accepted Items pane.

To scan checks for deposit:

1. From the **FUNDS MGMT** menu, select **REMOTE DEPOSIT**. The Remote Deposit screen is displayed.
2. If the **CHECK SCAN** tab is not displayed, click it.
3. From the **DEPOSIT ACCOUNT** drop-down list, select the account into which the scanned checks are to be deposited.
4. In the **DEPOSIT CONTROL COUNT** field, enter the number of checks to be deposited.
5. In the **DEPOSIT CONTROL AMOUNT** field, enter the total value of the checks to be deposited.
6. [OPTIONAL] In the **DEPOSIT DESCRIPTION** field, enter a brief description for the deposit ticket. This description will be referenced on the Pending Items and Reports tabs. Enter up to 60 characters.
7. Ready the checks in the scanner. Typically, checks will need to face in a particular direction; see your scanner’s documentation for additional information.
8. Click the **START SCAN** button. Checks placed into the scanner will be scanned. Checks the system judges as “good” are included in the Accepted Items pane, while checks the system rejects are included in the Rejected Items pane.
9. Once scanning is complete, users with the appropriate

permissions can modify reference information, check data, and MICR information (the bank identifiers preprinted at the bottom left of the check):

1. Click any hyperlink associated with a check item. That check item’s scanned image and associated data are displayed in the top half of the screen.
2. As necessary, do either or both of the following:
 - **Verify and/or modify MICR information**
 1. Click the **EDIT** button beneath the MICR row. The **EDIT** button is replaced with a **SAVE** button, and a **CANCEL** button is added.
 2. Make the changes necessary to match the scanned MICR information with the MICR information from the check.
 3. Click the **SAVE** button.
 - **Verify and/or modify check data**
 1. If the fields are displayed and editable, do one or all of the following:
 - [OPTIONAL] In the Reference field, add the reference information to match the reference information on the scanned check.
 - From the Check Type drop-down list, if the system-selected account type is incorrect, select the account type on which the check was actually drawn.
 - In the Amount field, update the amount to match the amount on the scanned check.
 2. Press the **ENTER** key on your keyboard or click the **NEXT >>** button to navigate to the next record, or click the **<< PREVIOUS** button to navigate to the previous record.

Note: Navigating between records saves your changes. Your changes are also saved if you select another record from the scanned-check list.

10. If all scanned items are accepted, click the Save button to save the deposit. The deposit is saved, and the Pending Items tab is displayed.

If the totals of the scanned items do not match the totals derived from the physical checks, the Control Count and Control Amount fields become editable.

1. Recount the checks and/or check their values against the scanned values to ensure that all checks were correctly scanned. Make changes as necessary and/or as your system validations permit.

If you are unable to modify the value in the Amount field, the check item must be deleted, and the check manually deposited.

2. If necessary, change the values in the **CONTROL COUNT** and **CONTROL AMOUNT** fields.

3. Click the SAVE button to repeat the save attempt.

If scanned items were rejected, follow the instructions in the “Working with Rejected Items” section to remedy the problem, then make the necessary changes in the DEPOSIT CONTROL COUNT and DEPOSIT CONTROL AMOUNT fields, and click the SAVE button to save the deposit.

Deposit Statuses

Once a scanning session is completed, check batches are created, and their status updated on the Pending Items tab. From the Pending Items tab, you can approve (if necessary) and submit created check batches.

Each check batch will have one of the following statuses:

This status...	Indicates that the check batch...
Waiting for Approval	Has been created, but has not yet been approved. Items with this status will be displayed only if the user is validated for REMOTE DEPOSIT APPROVE and has access to the deposit account.
Waiting for Submission	Has been approved (if approval is necessary) and is ready to be submitted for processing. Items with this status will be displayed only if the user is validated for REMOTE DEPOSIT SUBMIT and has access to the deposit account.
Submitted	Has been submitted and is awaiting processing. Items with this status will be displayed only if the user has access to the deposit account.
Waiting for Delivery	Is currently being processed. Items with this status will be displayed only if the user has access to the deposit account.

Working with Rejected Items

Each check item created on the system is checked twice for validity:

- When a user scans the check (using the Check Scan tab).
- When a user attempts to save the check batch from the Check Scan tab.

Additionally, check batches are subject to system rules such as daily maximums. Batches are checked against these rules when the check batch is submitted to the system.

Failures During Scanning

Failure Reason	Resolution
Inadequate image quality	Rescan the check. If the item cannot be scanned, it must be physically deposited.
Check is an Image Replacement Document (IRD)	Only original check items may be deposited via Remote Deposit.
MICR-line failure: bad characters	Depending on the permissions assigned to you, you may be able to correct MICR-line errors based on inaccurate scanning. If you do not have the appropriate permissions to correct these errors and if the failure is due to a scanning error, rescanning the check may help. If the failure is not resolved by rescanning, the check must be physically deposited.
MICR-line failure: mismatched data	If, after system analysis, the check item's provided details do not seem to match the details found on the scanned check item itself, the item will be rejected. As with bad-character rejections, you may be able to correct these errors.
Duplicate item	Once a check item has been accepted, it may not be resubmitted.

Failures During Save

Failure Reason	Resolution
Mismatch between Deposit Control Count value and total value of all check items	Check to ensure that the value entered in the DEPOSIT CONTROL COUNT field matches the count of all checks included in the Accepted Items pane.
Mismatch between Deposit Control Amount value and total value of all check items	Check to ensure that the value entered in the DEPOSIT CONTROL AMOUNT field matches the total value of all checks included in the Accepted Items pane.
Check is a duplicate check	Checks that have already been submitted to the system (scanned, approved (if necessary) and submitted) may not be resubmitted.
Invalid ABA	If the failure is due to a scanning error, rescanning the check may help. If the failure is not resolved by rescanning, the check must be physically deposited.

Failures During Submission

Failure Reason	Resolution
Item count exceeds system limit on number of submitted items	Modify the check batch to remove the required number of items.
Total value of all checks exceeds system limit on daily/overall value of submitted items	Modify the check batch to remove checks that put the batch over the limit.

Modifying Deposits

Users with the appropriate permissions may modify any deposit with the status “Waiting for Submission” by changing check details and/or removing checks from the deposit ticket. Checks removed from a deposit may be scanned again at a later time.

Deposits with the status “Submitted” may be returned to “Waiting for Submission” status and then modified. See the “Unsubmit Deposits” topic for additional information.

To modify checks and/or remove them from a deposit:

- From the FUNDS MGMT menu, select **REMOTE DEPOSIT**. The Remote Deposit screen is displayed. The Pending Items tab is displayed if deposits are pending submission.
- From the Pending Items tab, click the **MODIFY** hyperlink associated with the deposit ticket to be modified. The Modify Deposit pane is displayed.
- Do one of the following:
 - Modify check details**
Depending on the user’s permissions, the values in each check’s **AMOUNT** and **REFERENCE** fields may be modified.
 - Remove a single check**
 - Click the **DELETE** hyperlink associated with the check to be removed. A confirmation dialog is displayed.
 - Click the **OK** button. The checks are removed.
 - Remove multiple checks**
 - Select the checkboxes associated with the checks to be removed.
 - Click the **DELETE** button.
 - Click the **OK** button. The checks are removed.
- Modify the value in the **DEPOSIT CONTROL ACCOUNT** field to reflect the new number of checks included in the deposit.

- Modify the value in the **DEPOSIT CONTROL AMOUNT** field to reflect the new total value of the included checks.
- Click the **SAVE** button. Your changes are saved, and the Pending Items pane is displayed.

Approving Deposits

Deposits that require approval must be approved before they may be submitted. Deposits requiring approval will be displayed on the Pending Items tab; their status (displayed in the Status column) will be “Waiting for Approval.”

To approve a deposit:

- From the FUNDS MGMT menu, select **REMOTE DEPOSIT**. The Remote Deposit screen is displayed. The Pending Items tab is displayed if deposits are pending approval.
 - Do one of the following:
 - Single deposit**
Click the **APPROVE** hyperlink associated with the deposit to be approved.
 - Multiple deposits**
 - Select the checkboxes associated with the deposits to be approved.
 - Click the **APPROVE** button.
- The status of the approved deposit becomes “Waiting for Submission.”

Converting Deposits to ACH Batches

If your company’s service agreement includes deposit conversion, you may have the ability to convert checks received by mail or via a lockbox to ACH transaction batches. Personal checks \$25,000 or less that are received by mail or via lockbox are generally eligible for conversion; see the system Help for further rules and a more detailed list of permissible and impermissible checks.

Note: Customers must be notified prior to ACH conversion of their check items, and may opt out at any time.

To convert a check batch to ACH transactions:

- From the FUNDS MGMT menu, select **REMOTE DEPOSIT**. The Remote Deposit screen is displayed. An ACH hyperlink is included in the Action column for each pending check batch eligible for full or partial conversion.
- Click a transaction batch’s ACH hyperlink. A disclaimer message is displayed.
- Click the **CONTINUE** button. The Create ACH pane is displayed.
Checkboxes are associated with each check item in the batch; when the list is initially displayed, all eligible checkboxes will be pre-selected.
If certain checks are ineligible for conversion to ACH transactions, the associated checkbox will be unavailable for selection.

- From the COMPANY NAME drop-down list, if necessary, select the company name to be associated with the new ACH batch. If only one company name may be associated with the ACH batch, the selection is made for you.
- In the PURPOSE field, enter descriptive information for the check batch. This may be the reason for the check's receipt, a deposit ID, or other information that will be useful for future reference.
- Do either or both of the following, as necessary:
 - To exclude an item from the ACH batch**
Deselect the checkbox associated with the item. Counts and totals are recalculated.
 - To exclude all future items from the customer's ABA and account from ACH batching**
Deselect the checkbox associated with the item, then select the OPT-OUT checkbox associated with the item. When the batch is submitted, the item will be added to the opt-out list.
- Click the SAVE button. The selected checks are shifted to the ACH module, and the Opt-Out list is updated.
- Process the transaction batch in the ACH module.

Submitting Deposits

Once created (and approved, if necessary), deposits can be submitted for processing. Deposits that have been converted to ACH transactions are moved outside the normal Remote Deposit transaction process and do not need to be submitted in the Remote Deposit module; instead, they are submitted from the ACH module.

To submit a deposit:

- From the FUNDS MGMT menu, select REMOTE DEPOSIT. The Remote Deposit screen is displayed. The Pending Items tab is displayed if deposits are pending submission.
- In the Pending Deposits pane:
 - Single deposit**
Click the SUBMIT hyperlink associated with the deposit to be submitted.
 - Multiple deposits**
 - Select the checkboxes associated with the deposits to be submitted.
 - Click the SUBMIT button.

The status of the submitted deposit becomes "Submitted."

Unsubmitting Deposits

Items with the status of "Submitted" are periodically collected and processed by the server, at which time they are given the status "Waiting for Delivery" on the Pending Items tab, and, after processing, removed. Until they are assigned the "Waiting for Delivery" status, however, pending deposits may still be deleted, and pending check items may still be edited or deleted.

To ready a submitted item for editing or deletion:

- From the FUNDS MGMT menu, select REMOTE DEPOSIT. The Remote Deposit screen is displayed. The Pending Items tab is displayed if deposits are pending submission.
- In the Pending Deposits pane, click the UNSUBMIT hyperlink associated with the item to be edited or deleted. A confirmation dialog box is displayed.
- Click the OK button. The status of the item is changed to "Awaiting Submission."
Items in "Awaiting Submission" status will not be processed by the server until they are resubmitted. Whether or not changes are made to an unsubmitted item, that item must be submitted again before it can be collected for processing.
- Modify or delete the deposit, as required.

Remote Deposit Report

The Remote Deposit report provides access to historical information about Remote Deposit activity, including check batches currently on the Pending Items tab.

By default, the current day's activity for all accounts is displayed when you access the Reports tab.

To access a report of remote deposit activity:

- From the FUNDS MGMT menu, select REMOTE DEPOSIT. The Remote Deposit screen is displayed. The Pending Items tab is displayed if deposits are pending submission.
- Click the REPORTS tab.
- From the ACCOUNT drop-down list:
 - To view only deposits made to a specific account**
Select that account.
 - To view deposits made to all accounts**
Select ALL.
- From the STATUS drop-down list:
 - To view only deposits assigned a specific system status**
Select that system status.
 - To view deposits with any status**
Select ALL.
- In the CREATION DATE RANGE FROM and TO fields, enter the start and end dates for the search. This date range refers to the date the check batch was scanned into the system.
- Click the SUBMIT button. Check batch information is displayed beneath the report criteria.

From the Remote Deposit report, you can:

- Click the EXPORT button to export the report in ASCII format.
- Click a check batch's VIEW link to display details for the checks included in the batch.

Viewing Deposit Details

Details for each scanned check are displayed on the Check Scan tab while you scan checks to be deposited. Once a deposit has been created, you can also access each check's details from the Pending Items and Reports tabs.

Deposit details include an itemized list of each check item included in the deposit, and each check item's associated information. Depending on the permissions assigned to you, you may be able to edit one or more check information fields. From this tab, you may export the deposit information and/or access the images of scanned check items.

To view a deposit's details:

1. From the FUNDS MGMT menu, select REMOTE DEPOSIT. The Remote Deposit screen is displayed.
2. Do one of the following:
 - Click the PENDING ITEMS tab to display pending deposits.
 - Click the REPORTS tab to access historical deposit information.
3. Click the VIEW hyperlink associated with the deposit. The Deposit Details pane is displayed.

From the Deposit Details pane, you can:

- Click the EXPORT button to export detail information
- Click a check's IMAGE hyperlink to display the scanned image.