



UNITED PRAIRIE  
BANK™



# REMOTE DEPOSIT USER GUIDE

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Updated 3/20/2019

MEMBER  
FDIC



# REMOTE DEPOSIT USER GUIDE

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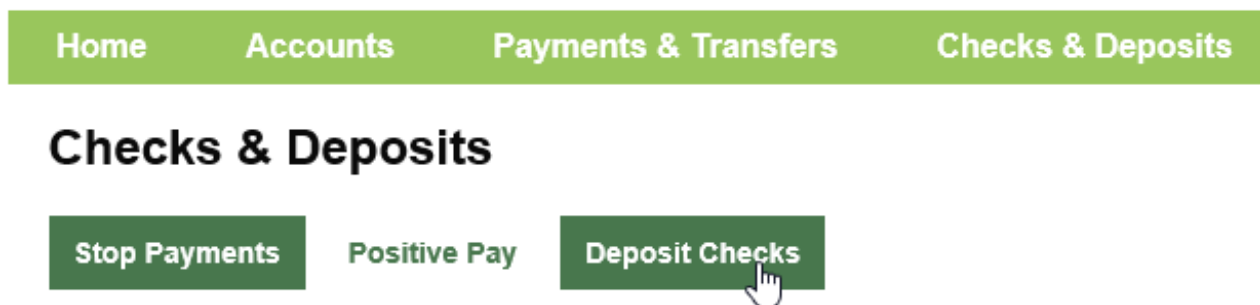
# REMOTE DEPOSIT USER GUIDE

## Scanner Maintenance

Clean the interior of your scanner regularly using canned air and cotton swabs with rubbing alcohol. If you run high volumes, we suggest regular monthly cleaning.

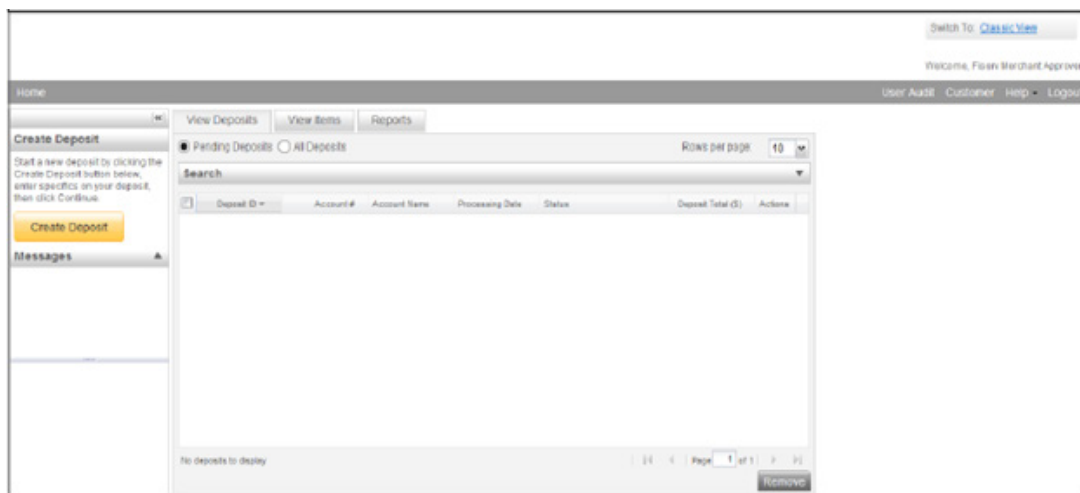
## Accessing Remote Deposit

Log In To Business Online and click on the Checks & Deposits menu. Click on the Deposit Checks hyperlink.



## Creating a Deposit

From the Home screen click Create Deposit.



Enter the Deposit Name.

Enter the Deposit Amount.

Select the account the deposit is going into.

Skip Store Number.

Click Continue.

## Scanning Work

Keep deposits to fewer than 100 items when possible.

1. Remove all rubber bands, staples and paperclips from the checks.
2. Endorse the back of each check before scanning.
3. Click Scan at the bottom of the screen.

4. 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.

Session Started @ 03:12:07 PM	Items Scanned: 0	Items Processed: 0
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5. When Items Processed catch up, click Scan.
  - If Items Processed stops increasing, you may have lost your internet connection.

*Make note of your Deposit ID number on a piece of paper to attach to the front of your deposit after scanning. This is helpful if you need to refer back to this deposit.*

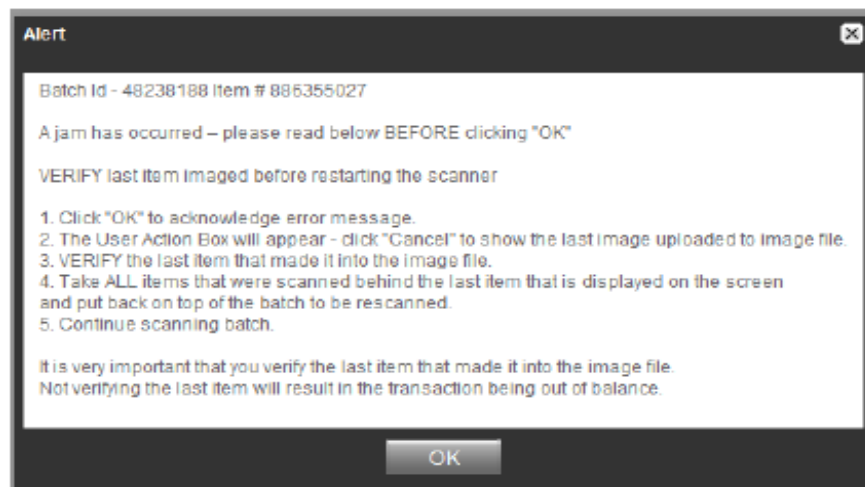
6. Verify that the last item on the screen matches the last item in the scanner pocket and that the item number sprayed by your scanner is legible. You are now ready to FIX Errors, balance, or create another deposit.

Clip or band the deposit together with the Deposit ID noted in front. Store processed deposits in a fire safe vault. Processed deposits should be retained for at least 60 days in case there are issues with your deposit. Checks should be promptly shredded after the 60 day retention.

## 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 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.)

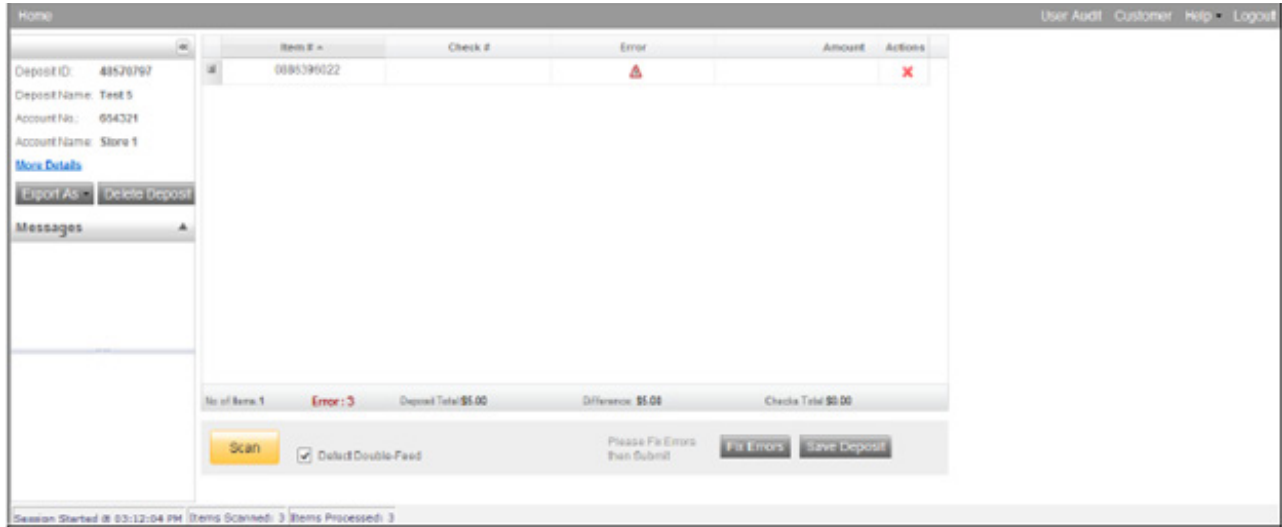
**Do not assume that an item was captured because it is endorsed.**

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

## Fixing Errors

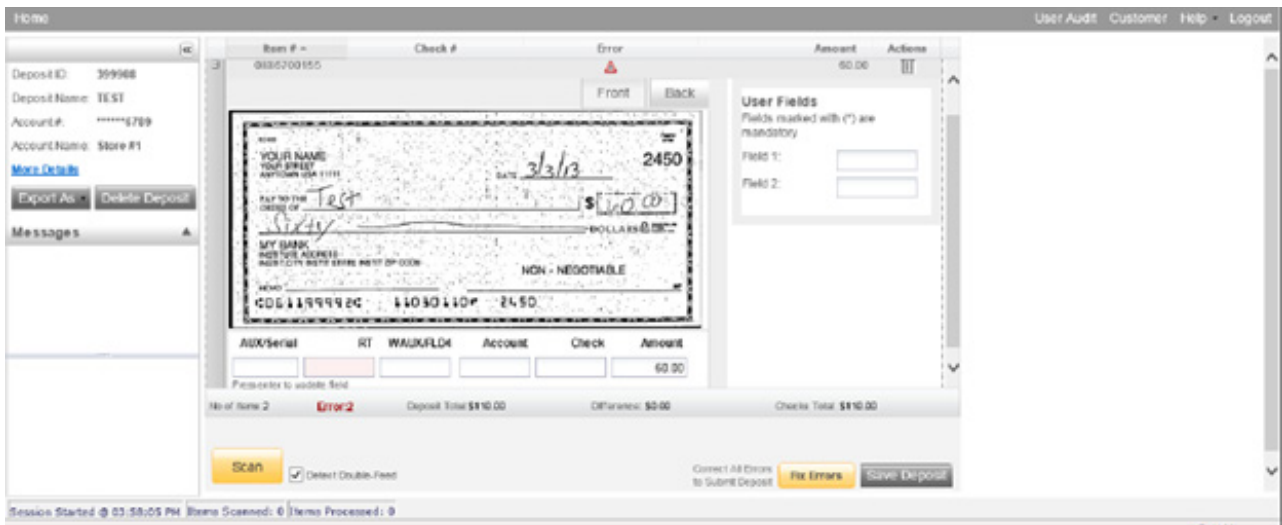
If there are any errors the Fix Errors tab will be available. Click Fix Errors.

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

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 or Check (this field is for tranocode or personal check number)
- F3 = Account
- F4 = Field 4 (this is an alternate position for a 4-digit check number, positioned between Account & TR)
- F5 = Transit Routing (RT)
- F7 = AUX/Serial (This field is for the check number on business checks)

## IQA (Image Quality Assessment) Exceptions

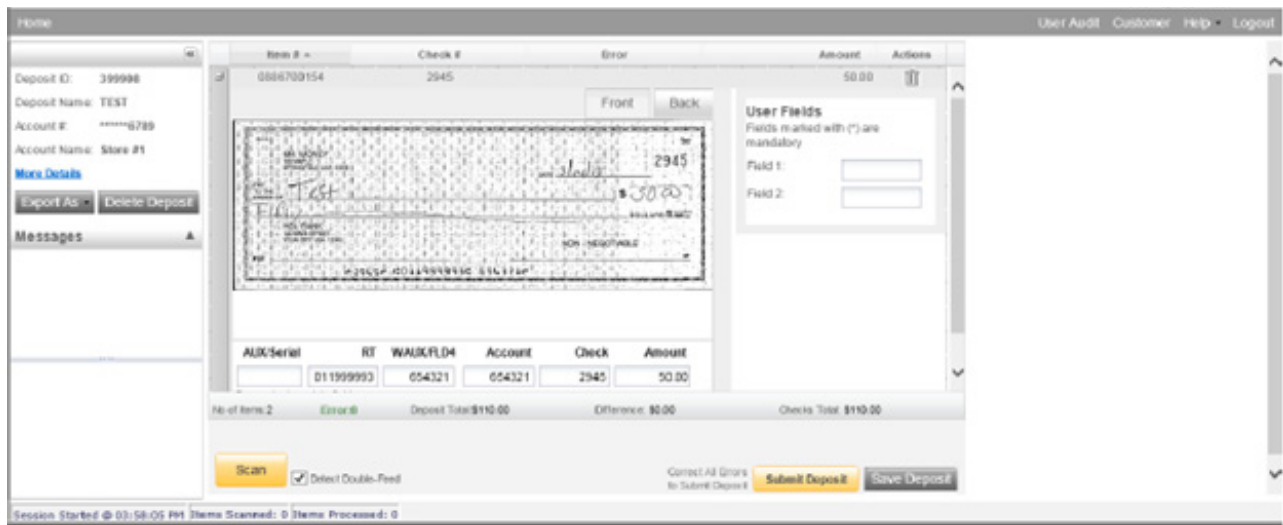
If an error occurs due to Poor Image Quality the deposit will have an exclamation point inside a triangle in the Error Column.

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.

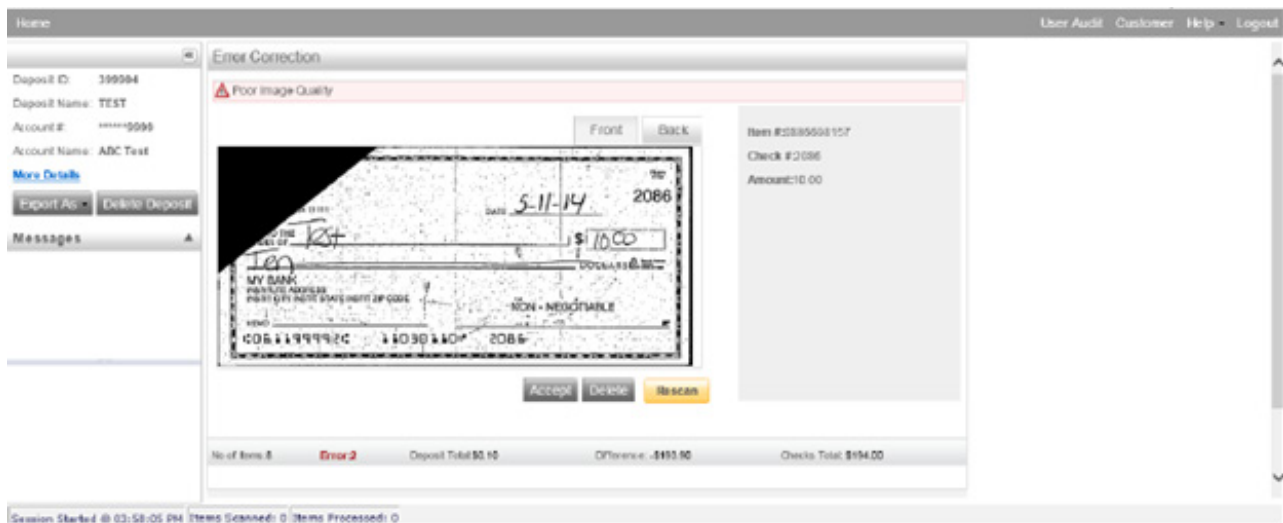
2. When all checks in the batch are error-free, the Fix Errors button will be replaced with the Submit Deposit

button. Now you can submit the deposit.



3. 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.

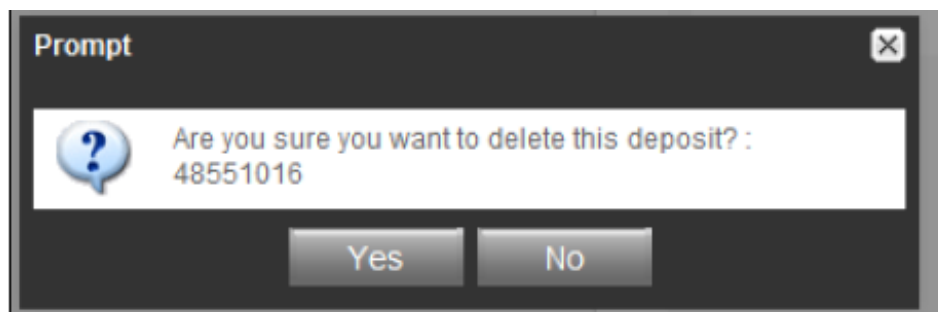
  - Sometimes, rescanning will not improve the image, and it will continue to be flagged as an IQA exception. However, if all of the important information is legible, you may click Accept Image.



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.)
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 into your local Untied Prairie Branch for deposit.

## Piggybacked Items

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:

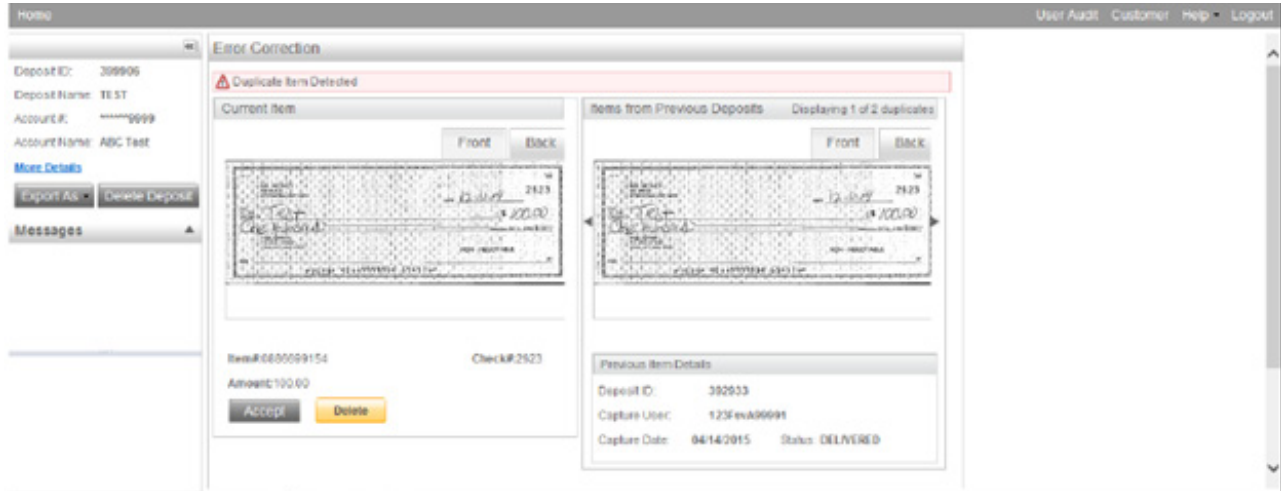
The following items cannot be processed electronically. These items will create exceptions.

- **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 United Prairie Branch.

## 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.

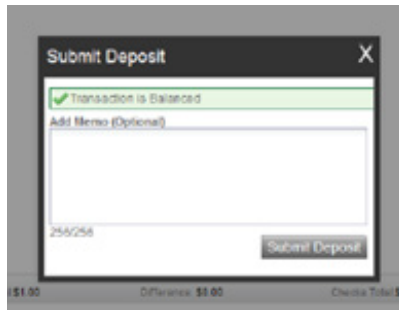
If no duplicates are found or when duplicates are resolved, the deposit is ready to be balanced or submitted.

## 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.

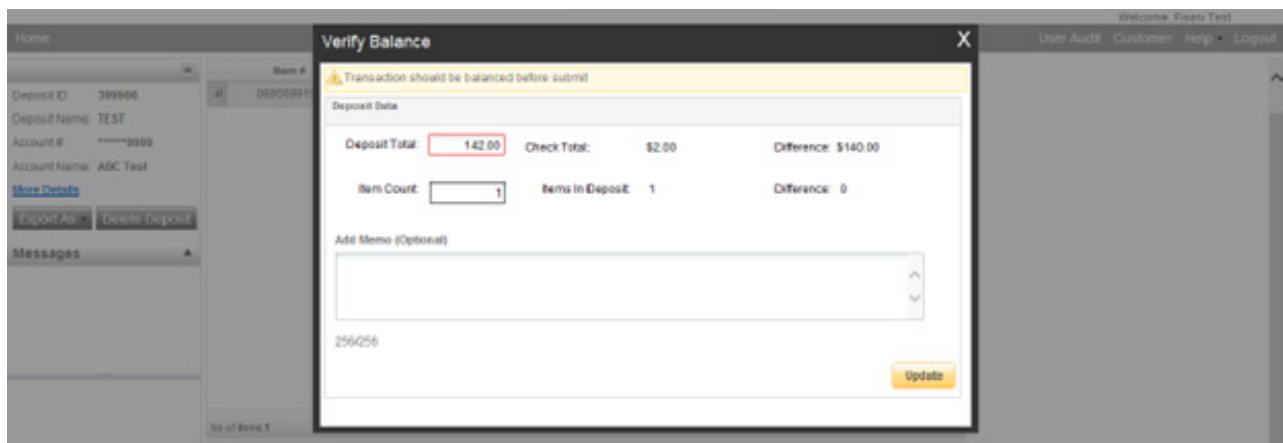
Deposit Details	
Deposit ID	399906
Deposit Name	TEST
Account Number	9999999
Account Name	ABC Test
Work Type	28 - 28-MER-WC-16:00
Deposit Status	CAPTURE COMPLETE
Number of Items	4
Number of Checks	4
Number Of Errors	3
Deposit Total	\$142.00
Check Total	\$142.00
Difference	\$0.00
Memo	

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

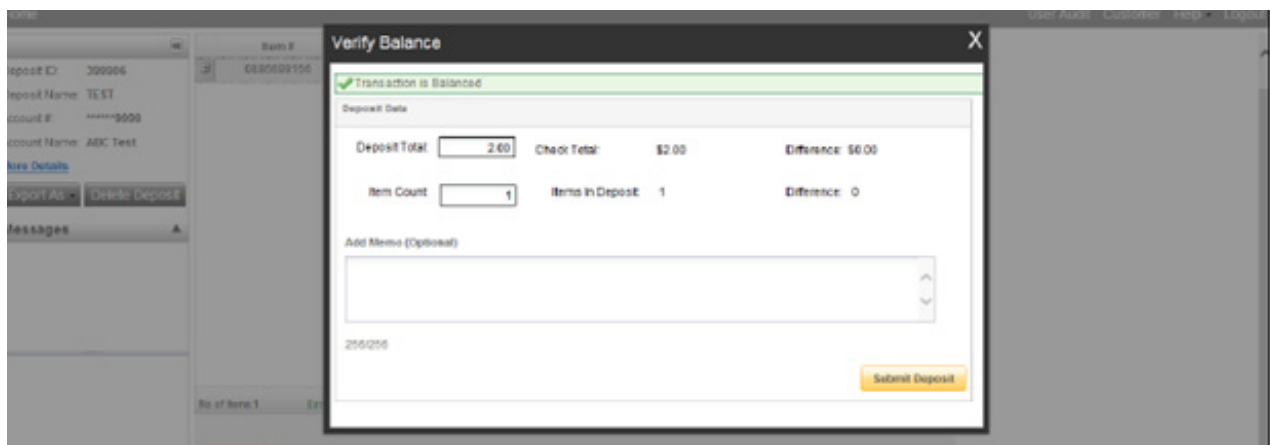


If the deposit is not in balance you must review the items. Open + each image to review that the amounts captured were correct. If necessary:

- Scan missing items at the end of the deposit.
- Fix any amounts that are incorrect.
- Delete unintended items, if any.



- 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!**

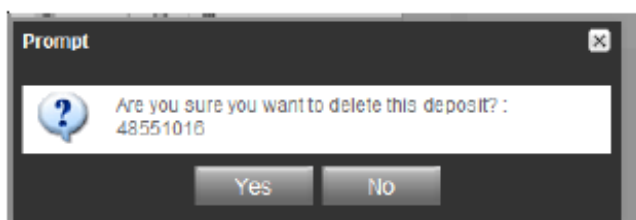
## End of Day

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, EML Extract, Deposit Detail Report).
3. Click Logout at the top of any screen. This will log the user out of the application.

## Hints and Notes

### Remove a deposit

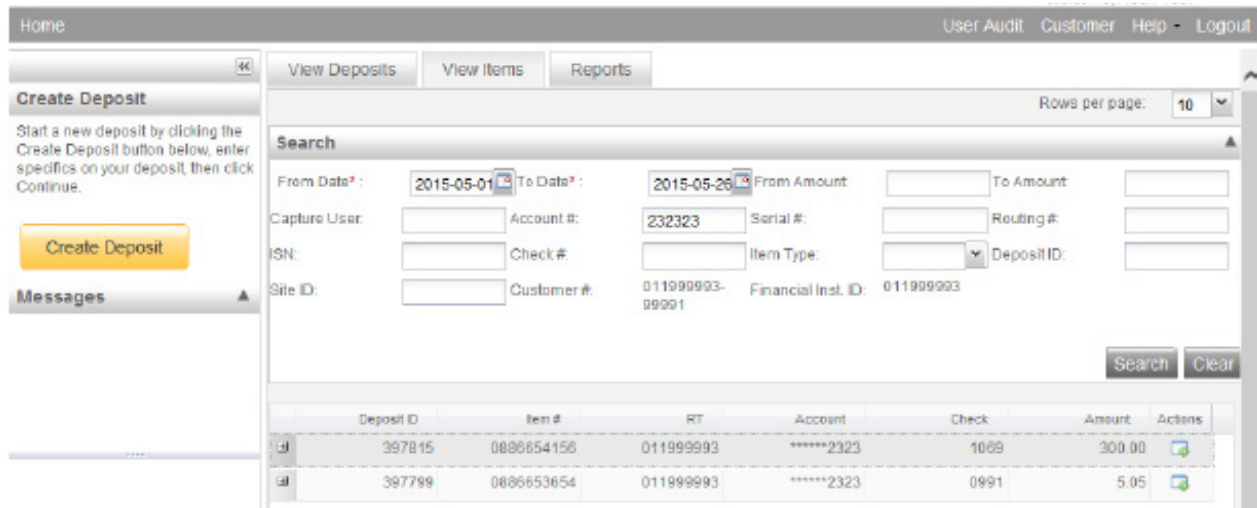
Select the deposit on the Deposit Status screen and click Remove at the bottom right of the screen. A Prompt appears "Are you sure you want to delete this deposit?" Select Yes or No.



- 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.

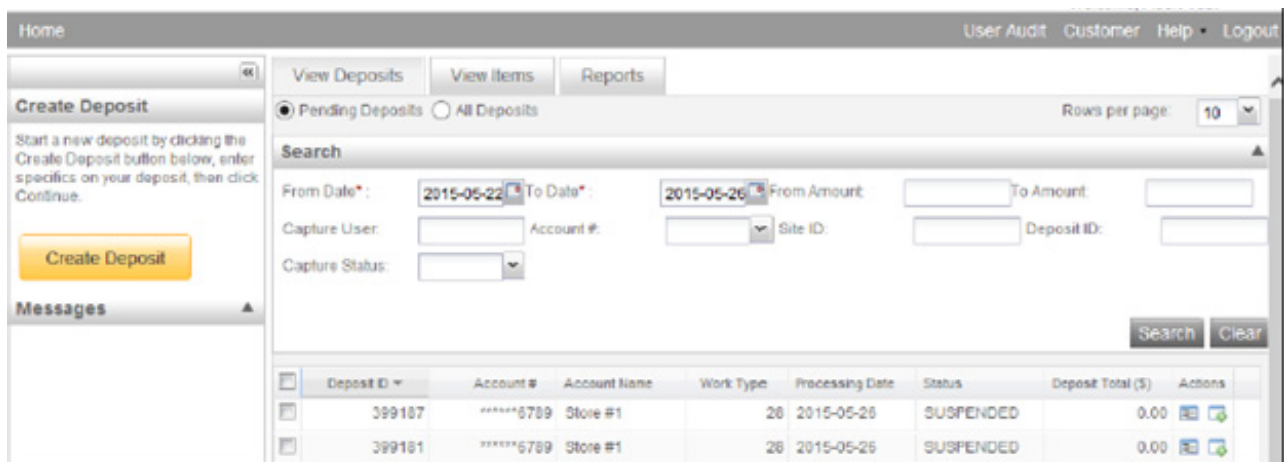
### Query Items Previously Processed

1. Select the View Items tab.
2. Select the Search drop down
3. Select Advance 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.



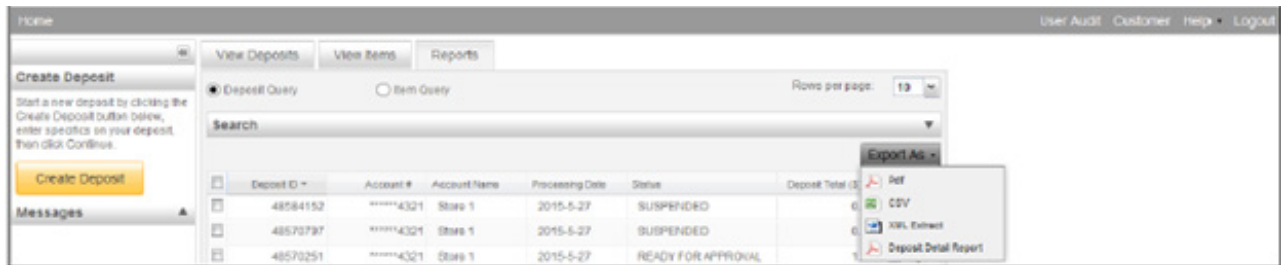
### Search Batches Previously Processed

1. Select View Deposits tab.
2. Select the type of deposit:
  - a. Pending Deposits: Shows any deposit that was started but not submitted.
  - b. All Deposits: Shows all deposits that are outstanding and submitted.
3. Select the Search drop down.
4. Select Advance Search
5. Enter search criteria in Search options, click search. (MICR fields don't need to be included in search criteria.)
6. To return to current date, click Clear and then search.



## Reports

1. On the Deposit Status Screen, select the Reports tab.
  - a. Click on Export As and choose report type.
  - b. PDF
  - c. CSV
  - d. XML Extract (NA)
  - e. 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 and ready to repair and balance.
- **In Use** – This is a deposit that is in use by your bank or another operator. No actions are allowed on a deposit while In Use.
- **Ready for Approval** – This deposit has all exceptions repaired and is ready to submit.
- **Pending Review** – This deposit has been send 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.