



Remote Deposit Capture – LSB EZ Deposit

Customer Support

*Amber Riley at (574)722-0486 or Erik Contreras at (574)722-3855
Monday-Wednesday 9-4, Thursday 9-4:30 and Friday 9-6.*

Before You Begin

Please install the proper driver for this application. Contact us at the above number if you need the instructions or have any questions.

Getting Started

Scanner Maintenance

Clean your scanner as advised by the manufacturer. If you run high volumes, we suggest cleaning daily.

Logon to Merchant Capture

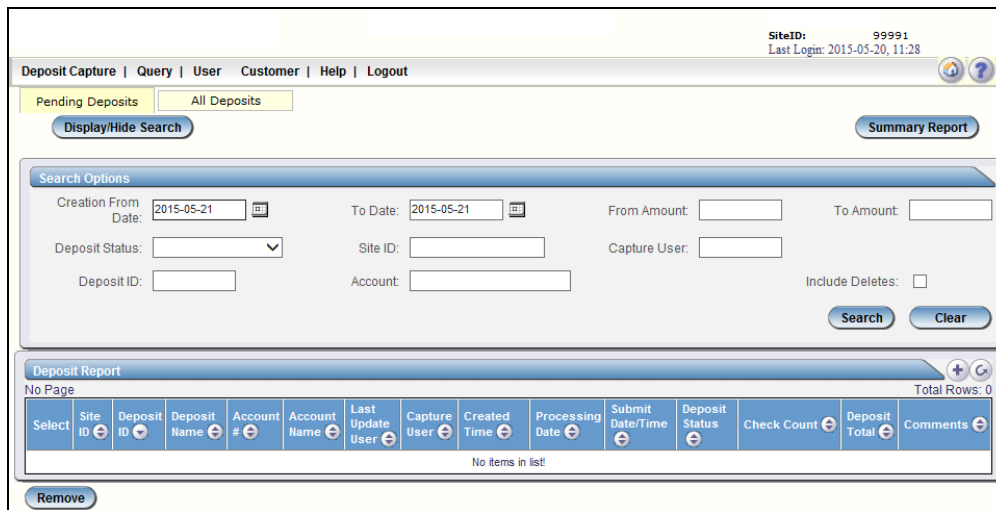
Merchant Capture is now accessed through your company's internet banking.

- Logon to Internet Banking.
- Select the Merchant Capture tab on the left hand side.

Creating a Deposit – Classic View

On Deposit Status Screen

Select Deposit Capture

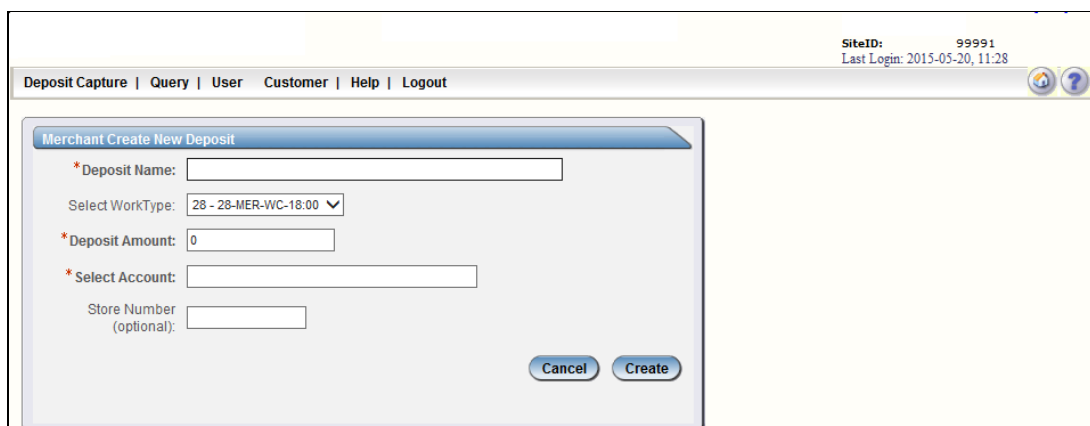


Deposit Name – Optional

Enter Deposit Amount

Select Account

Click Create





Scan Screen

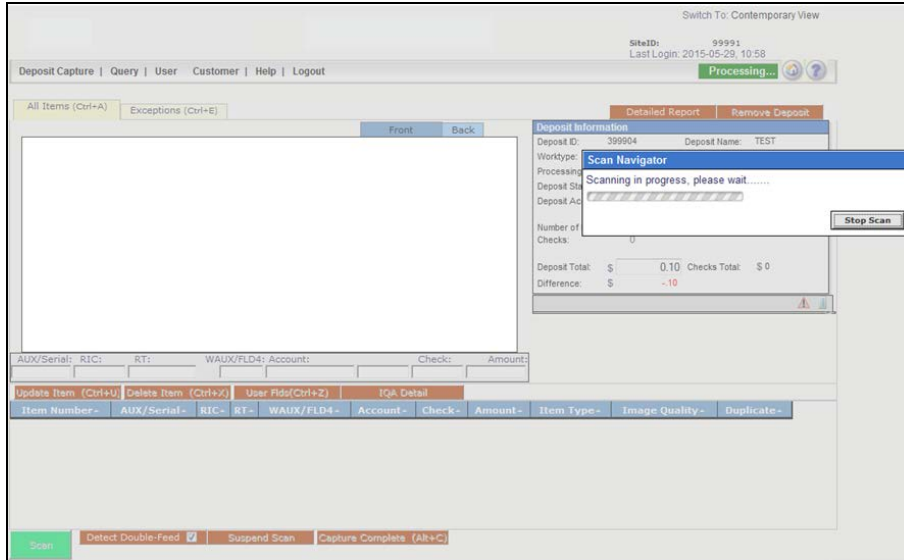
Note your Deposit ID number on something to attach to the front of your deposit after scanning. This is helpful if you need to refer back to this deposit.

Scanning Work

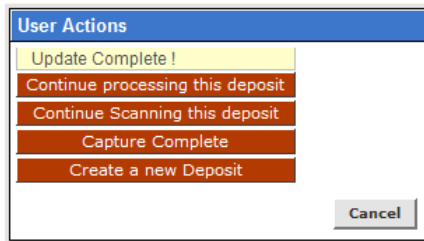
Please keep deposits to fewer than 400 items when possible.

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 the screen.
3. Click **Continue Scanning this Deposit** in the User Actions box if you had to remove your items from the scanner.

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.



4. When Items Processed catches up, click **Continue Scanning This Deposit**. If Items Processed stops increasing, you might have lost your internet connection.
5. When you are finished scanning your deposit, click **Capture Complete**. The option **Continue processing this deposit** allows you to correct exceptions or look at items in your deposit. You must click **Capture Complete** before you can balance the batch.



IMPORTANT:

Deposits cannot be balanced if **Capture Complete** is not selected. Do not select **Create a new Deposit** in the User Actions box. This selection will suspend the current deposit and prevent you from completing it in the proper sequence. To create another deposit select **Deposit Capture**.

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 if applicable. Now you are ready to correct exceptions, balance, or create another deposit.

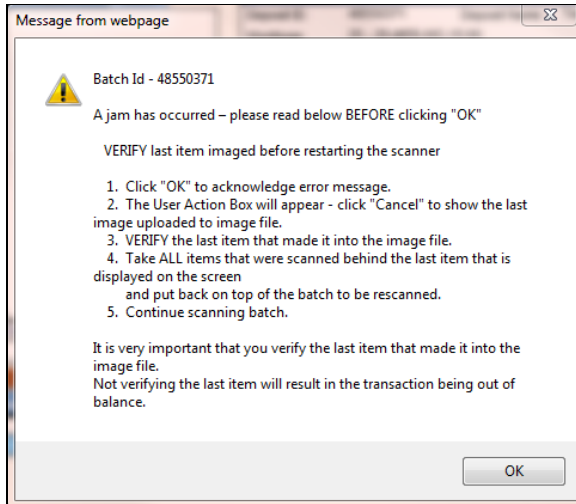
Clip or band the deposit together with the deposit ID noted in front. Place processed deposit face down in a process complete bin or box. Storing the processed deposits in an orderly way will prevent accidental rescanning and make research easier. Processed deposits should be retained for at least 2 weeks in case there are issues with your deposit. As a reminder all deposits should be shredded no later than 30 days after being scanned.

If an 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 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 manually remove the items.)

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 items to the feeder and click: **Scan**.

Processing Exceptions

Click the **Exceptions** tab. This will take you to the first item to be corrected for either a MICR exception or an image quality assessment (IQA) exception. The software will guide you through each field to be corrected. Exceptions will be cleared from the screen as they are resolved. When all MICR and IQA exceptions are resolved, the software will check for duplicate exceptions and present them on the **Exceptions** tab as well. Follow the detailed procedures below for handling MICR, IQA and duplicate exceptions.

MICR Exceptions

The cursor will move to each field requiring correction, which will be highlighted in pink. At the top of the screen, there will be an accompanying error message in **RED**. 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 truncate 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
- F6 = RIC (just left of the TR if present; for return item & IRD use; blank the field when not present on document)
- F7 = Serial (this field is for the check number on business checks)

IQA Exceptions

If an item fails image quality tests, it will be flagged with an **X** in the **Image Quality** column. Review the image to determine if it needs to be rescanned or is acceptable.

The screenshot shows the deposit capture software interface. On the left, a check image is displayed with a red 'X' in the top-left corner, indicating an IQA exception. The check is dated 5-11-14 and for \$10.00. The deposit information panel on the right shows a deposit ID of 399904, a deposit name of TEST, and a processing date of 2015-05-29. The deposit status is CAPTURE COMPLETE. The deposit account is ****9999. The number of items is 8, with 2 exceptions. The deposit total is \$0.10 and the checks total is \$194.00. The difference is \$193.90. The item exceptions table below shows the following data:

Item Number	AUX/Serial	RIC	RT	WAUX/FLD4	Account	Check	Amount	Item Type	Image Quality	Duplicate
0886698154			011999993		999999	1349		On-Us Debit D		
0886698155			011999993		999999	1373	10.00	On-Us Debit D		
0886698156			101199991		123456	1085	45.00	Def Debit		
0886698157			061199992		11030110	2086	10.00	Def Debit	X	
0886698158			061199992		654987321	1592	25.00	Def Debit		
0886698159			101199991		123456	1283	2.00	Def Debit		
0886698160	2726		073999999		975310		100.00	Def Debit		
0886698161	2732		073999999		975310		2.00	Def Debit		

For each IQA exception, take one of the following actions:

1. **Accept** the image: If the image is completely legible, click **Accept Image**.
2. **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 warning: "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. If all of the important information is legible, 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), handwrite the amount on the check *in a blank area*, then click **ReScan** and then **Accept Image**.



3. **Delete** the image: If the image is illegible, verify that the image displayed is the item you want to delete. Click **Delete Item** and physically remove the item from the deposit. 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 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 Financial Institution.

Duplicate Exceptions

When all exceptions are corrected, the software will check for duplicates. If any are found, they will be flagged in the Duplicate column on the **Exceptions** tab. A **Duplicates** tab will also appear to the right of the **Exceptions** tab.

Click the **Duplicates** tab at the top of the screen. This will display the images suspected to be duplicates 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 two images. If multiple suspected duplicates are found, page through the previously scanned items using the blue arrow buttons.

Once you determine whether the item is a duplicate, click **Delete Item** or **Accept Duplicate**. Please note that you must click the **Duplicates** tab for each duplicate found.

If no duplicates were found, or when all duplicates are resolved, the batch is ready to be balanced.

The screenshot shows the 'Deposit Capture' software interface. At the top, there are menu options: Deposit Capture | Query | User | Customer | Help | Logout. Below the menu, there are tabs for 'All Items (Ctrl+A)', 'Exceptions (Ctrl+E)', and 'Duplicates (Ctrl+D)'. The 'Duplicates' tab is active, showing two side-by-side images of a check. The check is from 'The Big Bank' for \$10.00, payable to 'Uncle Sam'. Below the images, there is a table of 'Duplicate Items' with columns: Item Number, Serial, Field6, Transit, Field4, Account, PC, Check, Amount, Item Type, Image Quality, and Duplicate. The table contains three rows of data, with the 'Duplicate' column containing checkmarks. At the bottom, there are buttons for 'ReScan(0)' and 'Detect Double-Feed' (checked).

Item Number	Serial	Field6	Transit	Field4	Account	PC	Check	Amount	Item Type	Image Quality	Duplicate
0000884503			021099993		123456			10.00	Def Debit		✓
0000884504			044099996		12345		2002	10.00	Def Debit		✓
0000884505			061199992		11030110		2156	11.80	Def Debit		✓



Balancing Deposits

After all exceptions are approved, verify totals in the Deposit Information Box.

Deposit Information	
Deposit ID: 277298	Deposit Name: Test
Worktype: 26 - 26-MER- WC	
Processing Date: 2011-09-14	
Deposit Status: READY FOR APPROVAL	
Deposit Account: *****6789	
Number of Items: 4	Exceptions: 0
Number of Checks: 4	
Deposit Total: \$ 30.00	Checks Total: \$ 41.80
Difference: \$ 11.80	

- If your difference is zero, you can Submit your deposit, Create a new deposit or Logout.
- If your difference is not zero, arrow down through the deposit to verify that all checks were scanned and 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 is in balance, you have options:

- Submit the deposit if required
- Logout and close the browser window
- Create another deposit by clicking on Capture 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., Summary Report, 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.

Hints and Notes

Additional How-Tos

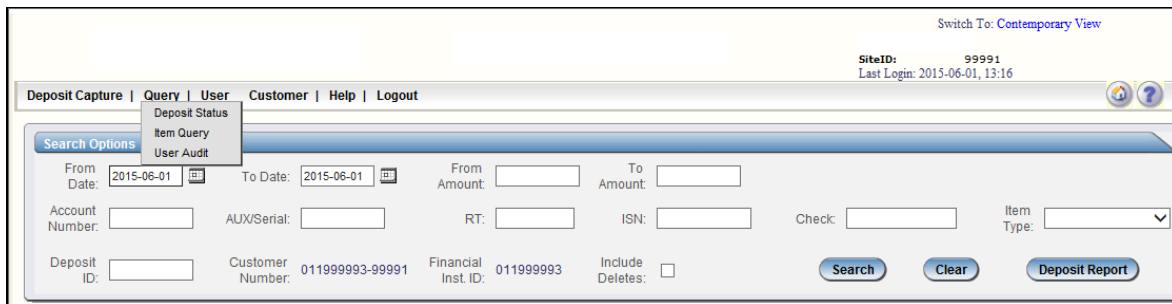
To remove a deposit:

Select the deposit on the Deposit Status Screen. When the deposit is open, select **Remove Deposit** at the top right of the screen. A message appears “Are you sure you want to delete this deposit?” select OK to remove or select Cancel if you do not want to remove the deposit.

- A deposit cannot be removed if it has been submitted.
- Once a deposit is removed it cannot be recovered. If you need the deposit, you must re-capture it.

To query for items previously processed:

1. Mouse over **Query**.
2. Click **Item Query**.
3. Click **Clear** to remove any previous search criteria.
4. Enter search criteria in Search Options, click search.
Note: Click **Include Deletes** if desired. Include a Deposit ID or one MICR field in the search criteria.
5. To return to current date, click Deposit Status Query.



Switch To: Contemporary View

SiteID: 99991
Last Login: 2015-06-01, 13:16

Deposit Capture | Query | User | Customer | Help | Logout

Search Options
Deposit Status
Item Query
User Audit

From Date: 2015-06-01 To Date: 2015-06-01 From Amount: To Amount:

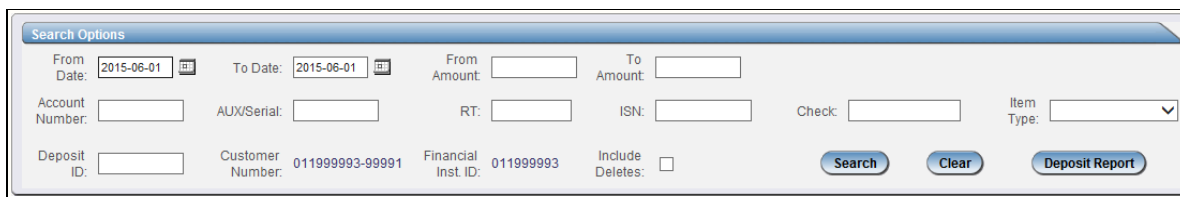
Account Number: AUX/Serial: RT: ISN: Check: Item Type:

Deposit ID: Customer Number: 011999993-99991 Financial Inst. ID: 011999993 Include Deletes:

Search Clear Deposit Report

To search for previous days/batches processed:

1. Enter search criteria in Search Options, click search.
Note: Click **Include Deletes** if desired.
2. To return to current date, click Clear and then Search.



Search Options

From Date: 2015-06-01 To Date: 2015-06-01 From Amount: To Amount:

Account Number: AUX/Serial: RT: ISN: Check: Item Type:

Deposit ID: Customer Number: 011999993-99991 Financial Inst. ID: 011999993 Include Deletes:

Search Clear Deposit Report



Reports:

On the Deposit Status screen
Select Summary Report and choose from:

1. Generate PDF Report
2. Generate CSV Report (Excel Format)
3. Deposit Detail Report

Switch To: Contemporary View

SiteID:99991

Deposit Capture | Query | User | Customer | Extracts | Help | Logout

Pending Deposits All Deposits

Display/Hide Search

Generate PDF Report
Generate CSV Report
Deposit Detail Report

Search Options

Creation From Date: 2015-05-27 To Date: 2015-05-27 From Amount: To Amount:

Deposit Status: Site ID: Capture User:

Deposit ID: Account: Include Deletes:

Search Clear

Deposit Report

Page(s) 1 of 1 Total Rows: 2

Select	Site ID	Deposit ID	Deposit Name	Account #	Account Name	Last Update User	Capture User	Created Time	Processing Date	Submit Date/Time	Deposit Status	Check Count	Deposit Total	Comments
<input type="checkbox"/>	99991	48554717	Test Dup	*****4321	Store 1	123FsvA99991	123FsvA99991	2015-05-27 13:06 EDT	2015-05-27		CAPTURE COMPLETE	N/A	N/A	
<input type="checkbox"/>	99991	48551016	Test 3	*****4321	Store 1	123FsvA99991	123FsvA99991	2015-05-27 12:26 EDT	2015-05-27		CAPTURE COMPLETE	N/A	N/A	

Remove

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.