

Remote Deposit Capture User Guide

Introduction

Remote Deposit Capture (RDC) offers two different views, Classic and Contemporary. The browser type used to access the application will determine which view is shown. This guide provides instructions on how to utilize both Classic and Contemporary view.

- Classic view is only available for Internet Explorer.
- Contemporary view is available for Internet Explorer, Microsoft Edge, Google Chrome, Mozilla Firefox, and Safari.

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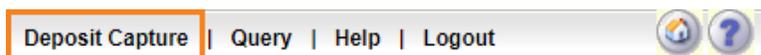
Scanner Maintenance

Ensure scanning equipment is cleaned daily or weekly, depending on volume and manufacturer specifications. Canned air can be used to blow out the scanner, and cleaning cards can be ordered from your Treasury Representative or your local branch. For more information, please visit the **Remote Deposit Capture Scanner Cleaning Guide**.

Classic View

Creating a Deposit

1. On the **Deposit Status** screen, select **Deposit Capture**.



2. Complete the following required fields:
 - Input the **Deposit Name**.
 - Enter the **deposit amount**.
 - Select the appropriate **Account**, click **OK**.
 - Enter **Store Number** (optional) for serial number on deposit ticket, if applicable.
3. Click **Create**.

4. Note the **Deposit ID** number on the deposit after scanning in case you need to refer to it.

Deposit Information			
Deposit ID:	399189348	Deposit Name:	Test
Worktype:	41 - 41-MER-DR-21:00		
Processing Date:	2023-11-24		
Deposit Status:	OPEN		
Deposit Account:			
Number of Items:	0	Exceptions:	0
Checks:	0		
Deposit Total:	\$ 1.00	Checks Total:	\$ 0
Difference:	\$ -1.00		

5. Prior to placing the checks into the scanner, ensure they are straightened and tidy prior to scanning.
- Do not place too many items in the scanner.
 - Minimizing the number of items will reduce rejects, jams, double documents, and piggybacks, and will maximize image quality.
 - For each deposit, keep to 200 or less items.

The following items cannot be processed electronically, as they will create exceptions: Savings Bonds, Canadian Checks payable in US Dollar, Foreign Items, and 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.

6. Click **Scan** at the bottom of the screen.
- 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**. When **Items Processed** catches up, click **Continue Scanning This Deposit**. If **Items Processed** stops increasing, you may have lost your internet connection.

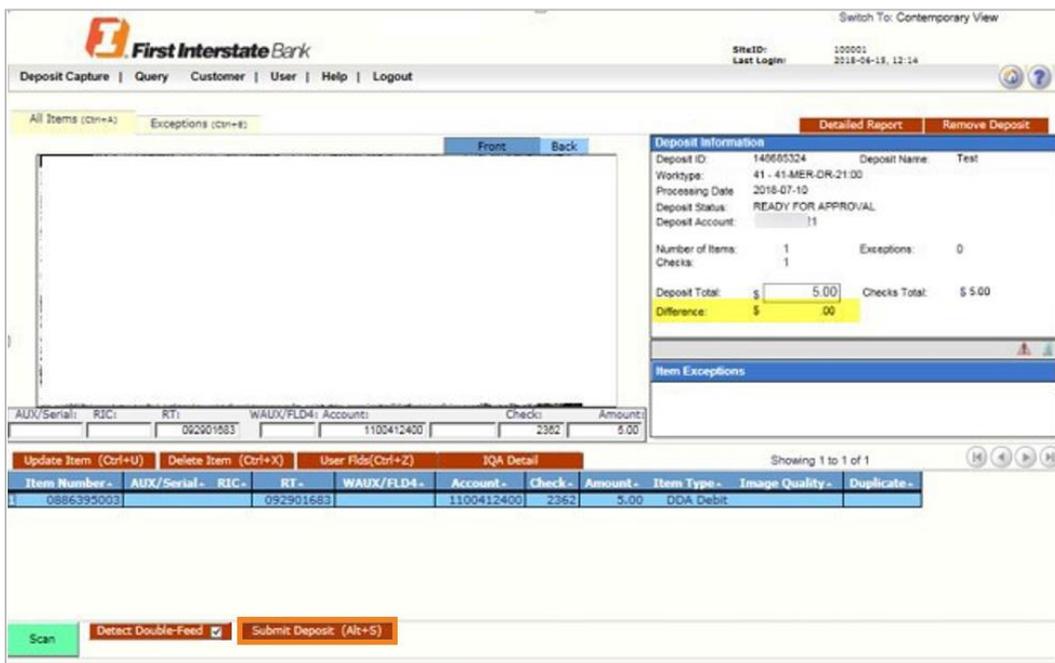


7. When you are finished scanning your deposit, click **Capture Complete**.
- The option **Continue** processing this deposit allows you to correct exceptions or look at items in your deposit.
 - You must click **Capture Complete** before you can balance the batch.



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.

- Verify the last item on the screen matches the last item in the scanner pocket, and that the item number printed by your scanner, if applicable, is legible. Once you have done this, you may correct exceptions, balance, or create another deposit.
- Once all items have been scanned, verify the deposit is in balance. The **Difference** should be zero.
- Click **Submit Deposit**, at the bottom of the screen, to transmit your deposit to the bank.



- Clip or band the deposit together with the **Deposit ID** noted on front. Place the 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 **30 days** in case there are issues or concerns with the deposit.

Jammed Items

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 displayed on your screen.

4. Click **OK** to clear any items jammed in the scanner.

If the scanner doesn't clear, you must manually remove the items.

5. Do not assume an item was captured because it is endorsed. It is imperative to verify the last item showing within the application and rescan any items that may have been missed.
6. Place uncaptured items in front of the items removed from the feeder. Return the items to the feeder and click **Scan**.

Piggyback 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.

Processing Exceptions

1. 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.

2. When all **MICR** and **IQA exceptions** are resolved, the software will check for duplicate exceptions and present them on the **Exceptions** tab. 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.

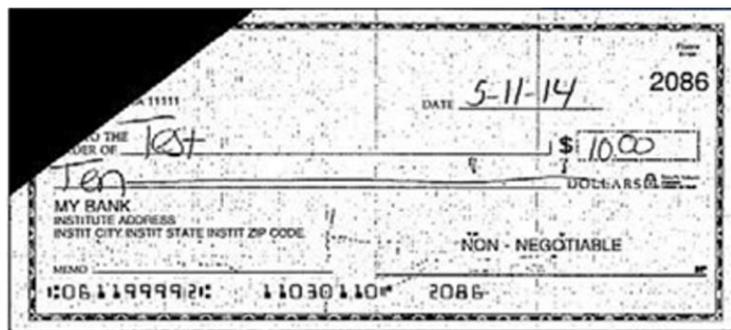
1. Key the missing or incomplete value according to what you see on the document.
2. If you cannot read the document, click the image to enlarge it. Click the image again to re-size it.
3. If you need to enter or correct data in a field that is not highlighted, use the following keys to move to the desired field.

You do not need to enter the decimal in the amount field.

F1	Places the cursor in the amount field (MICR Field1) and selects the field for editing.
F2	Places the cursor in the check # field (MICR Field2) and selects the field for editing.
F3	Places the cursor in the account # field (MICR Field3) and selects the field for editing.
F5	Places the cursor in the RTN field (MICR Field5) and selects the field for editing.
F7	Places the cursor in the serial # field (MICR Field7) and selects the field for editing.
Enter	When the cursor is in any of the MICR fields (User fields or Deposit Total), the Enter key executes update item.

Image Quality Assessment (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 if it is acceptable.



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, click **Yes**.
 - Sometimes rescanning will not improve the image and it will continue to be flagged as an IQA exception. If all the required information is legible, click **Accept Image**. If the image can’t be improved and is still poor quality, 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., money orders), handwrite the amount on the check/money order in a blank area, and then click **Rescan** and then **Accept Image**.
3. **Delete the image:** If the image is illegible, verify 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 local First Interstate Bank for deposit.

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.

1. 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.

2. Once determined whether the item is a duplicate, click **Delete Item** or **Accept Duplicate**. You must click the **Duplicates** tab for each duplicate found.
3. If no duplicates were found, or when all duplicates are resolved, the batch is ready to be balanced.

Duplicate Items: Deposit Id: 277112 Capture Operator: 123FvA99991 Capture Date: 09/13/2011 Status: CAPTURE COMPLETE

Item Number	Serial	Field6	Transit	Field4	Account	PC	Check	Amount	Item Type	Image Quality	Duplicate
2	0000884503		021099993		123456			10.00	Def Debit		✓
3	0000884504		044099996		12345		2002	10.00	Def Debit		✓
4	0000884505		061199992		11030110		2156	11.80	Def Debit		✓

ReScan(0) Detect Double-Feed

Balancing Deposits

1. After all exceptions are approved, verify totals in the **Deposit Information Box**.
2. If the deposit is in balance, click **Submit Deposit**.
3. If the deposit is not in balance, arrow down through the deposit to verify 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.

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:	\$	<input type="text" value="30.00"/>	Checks Total: \$ 41.80
Difference:	\$	11.80	

- 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. Click **Submit Deposit**.
- When the deposit has been submitted, you have the following options:
 - Create another deposit by click on **Create Deposit**.
 - Query/Deposit Report** to review the deposit(s) you scanned today.
 - Logout and close the browser window.

Remember to logout between user sessions for security purposes.

End of the Day

- Verify all deposits are in **Submitted** or **Delivered** status. No deposits should be listed on the **Pending Batches** tab on the **Deposit Status** screen.
- Print or save any needed reports (e.g., Summary Report, Deposit Detail Report).
- Click **Logout** at the top of any screen. This will log the user out of the application; then you can close the browser.

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 in **Classic View**.
- A message appears “Are you sure you want to delete this deposit?” Click **OK** to remove or click **Cancel** if you do not want to remove the deposit.
 - 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 for Items Previously Processed

- Hover-over **Query**.

2. Click **Item Query**.
3. Click **Clear** to remove any previous search criteria.
4. Enter search criteria in **Search Options** and click **Search**.

Check 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**.



Query Previous Days/Batches Processed

1. Enter search criteria in **Search Options** and click **Search**.

Check Include Deletes, if desired.

2. To return to current date, click **Clear** and then **Search**.

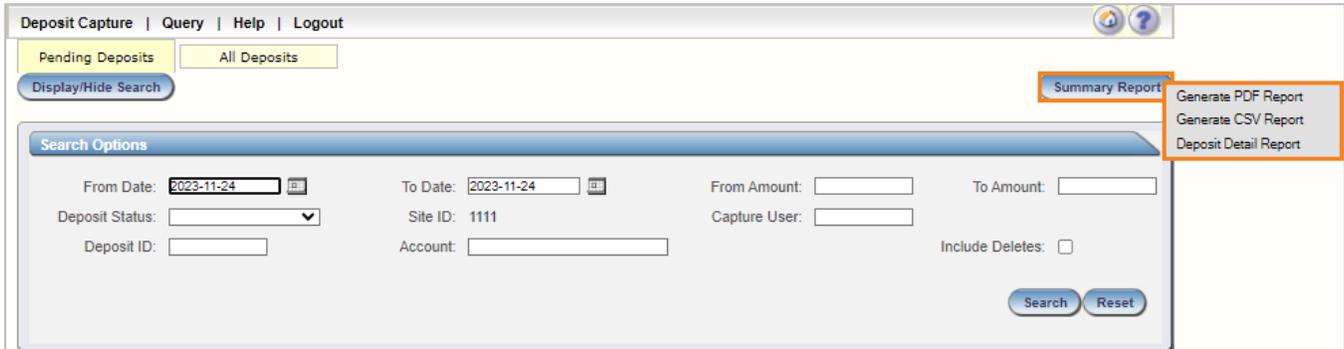
 A screenshot of the 'Search Options' form. It contains several input fields: 'From Date' (2015-06-01), 'To Date' (2015-06-01), 'From Amount', 'To Amount', 'Account Number', 'AUX/Serial', 'RT', 'ISN', 'Check', and 'Item Type'. There are also fields for 'Deposit ID', 'Customer Number' (011999993-99991), and 'Financial Inst. ID' (011999993). An 'Include Deletes' checkbox is present and unchecked. At the bottom right, there are three buttons: 'Search', 'Clear', and 'Deposit Report'.

Reports

1. From the deposit scanning screen, click Detailed Report and choose from:
 - Generate PDF Report
 - Generate PDF Report with Images
 - Generate CSV Report
 - Extract Images

 A screenshot of the 'Detailed Report' screen. The top has two tabs: 'Detailed Report' (selected) and 'Remove Deposit'. The left side shows 'Deposit Information' with fields for Deposit ID (399189348), Worktype (41 - 41-MEF), Processing Date (2023-11-24), Deposit Status (OPEN), and Deposit Account (100702661). Below this are summary statistics: Number of Items (0), Checks (0), Exceptions (0), Deposit Total (\$ 1.00), and Difference (\$ -1.00). On the right, a dropdown menu is open under 'Detailed Report', showing options: 'Generate PDF Report', 'Generate PDF Report With Images', 'Generate CSV Report', and 'Extract Images'.

2. From the **Deposit Status** screen, click **Select Summary Report** and choose from:
- Generate PDF Report
 - Generate CSV Report (Excel Format)
 - Deposit Detail Report



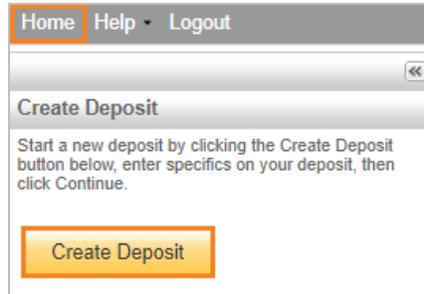
Deposit Status Definitions

Capture Complete	This is a deposit the operator has marked as complete to notify it is ready for repair and balancing.
Delivered	This deposit has been delivered for processing.
In Use	This is a deposit in use by your bank or another operator. No actions are allowed on this deposit while in use.
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.
Pending Review	This deposit has been sent for final review.
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.
Suspended	A deposit will remain suspended if the operator selects Cancel instead of Capture complete. Exceptions can be repaired. Balancing cannot be performed.
Under Review	This deposit is currently going through final review.
Uploading	A deposit that is in the process of uploading items.

Contemporary View

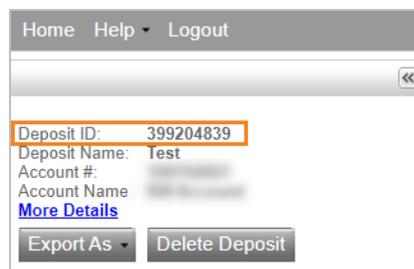
Creating a Deposit

1. In the **Contemporary View**, go to the **Home** screen, and click **Create Deposit**.



2. Complete the following on the **Create Deposit** screen:
 - Input the **Deposit Name**.
 - Enter the deposit **amount**.
 - Select the appropriate **Account**, click **OK**.
 - Enter **Store Number** (optional) for serial number on deposit ticket, if applicable.
3. Click **Continue**.

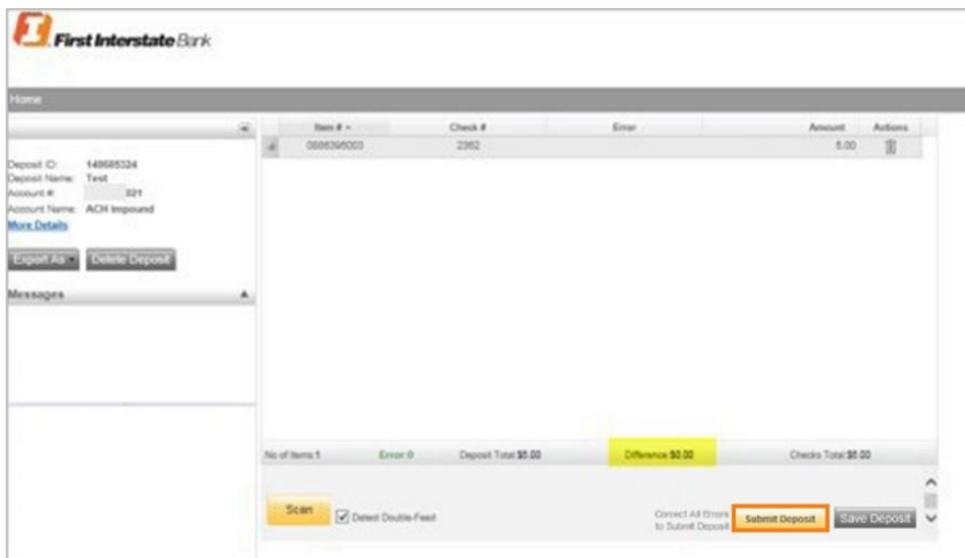
4. Note the **Deposit ID** number on the deposit after scanning in case you need to refer to it.



5. Prior to placing the checks into the scanner, ensure they are straightened and tidy prior to scanning.
 - Do not place too many items in the scanner.
 - Minimizing the number of items will reduce rejects, jams, double documents, and piggybacks, and will maximize image quality.
 - For each deposit, keep to 200 or less items.

The following items cannot be processed electronically, as they will create exceptions: Savings Bonds, Canadian Checks payable in US Dollar, Foreign Items, and 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.

6. Click **Scan** at the bottom of the screen.
 - 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**. When **Items Processed** catches up, click **Continue Scanning This Deposit**. If **Items Processed** stops increasing, you may have lost your internet connection.
7. Verify the last item on the screen matches the last item in the scanner pocket, and that the item number printed by your scanner, if applicable, is legible. Once you have done this, you may correct exceptions, balance, or create another deposit.
8. Once all items have been scanned, verify the deposit is in balance. The **Difference** should be zero.
9. Click **Submit Deposit**, at the bottom of the screen, to transmit your deposit to the bank.



10. Clip or band the deposit together with the **Deposit ID** noted on front. Place the 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.
11. Processed deposits should be retained for **30 days** in case there are issues or concerns with the deposit.

Jammed Items

If an item jams, the scanner will stop, and a message will appear.

1. Remove the items from the exit pocket and turn face down.

2. Remove the items from the feeder and place face up next to the scanner.
3. Follow steps in the jam message displayed on your screen.
4. Click **OK** to clear any items jammed in the scanner.

If the scanner doesn't clear, you must manually remove the items.

5. Do not assume an item was captured because it is endorsed. It is imperative to verify the last item showing within the application and rescan any items that may have been missed.
6. Place uncaptured items in front of the items removed from the feeder. Return the items to the feeder and click **Scan**.

Piggyback Item

If you discover 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.

Fix Errors

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

1. Click **Fix Errors**.

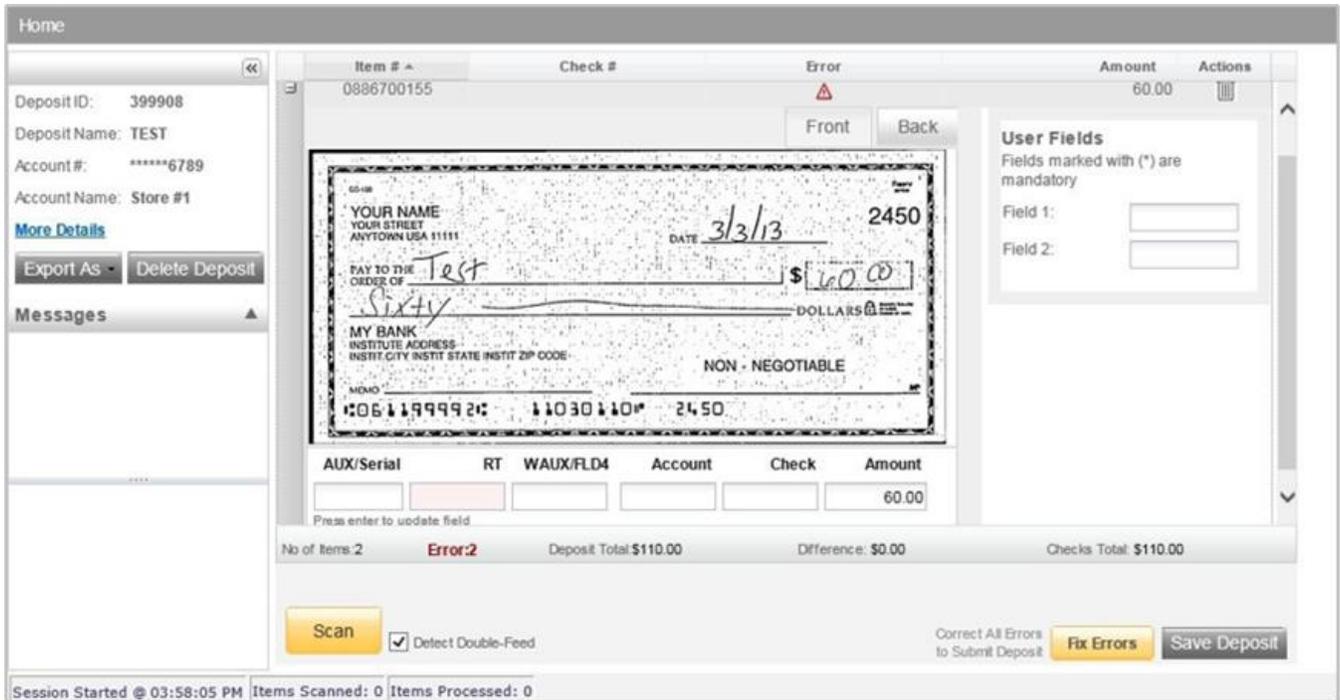
If you click **Save Deposit** at any time before submitting, it will put the deposit in a **Suspended** status. The deposit will not be complete until you submit. The software will guide you through each field to be corrected. Errors will be cleared from the screen as they are resolved.

2. When all **MICR errors** and **IQA exceptions** are resolved, the software will check for duplicate exceptions and present them on the **Fix Errors** tab as well. Follow the below instructions for handling MICR, IQA, and Duplicate exceptions.

MICR Errors

The cursor will move to each field requiring correction, which will be highlighted in **pink**.

1. Key the missing or incomplete value according to what you see on the document.
2. If you cannot read the document, click the image to enlarge it. Click the image again to re-size it.



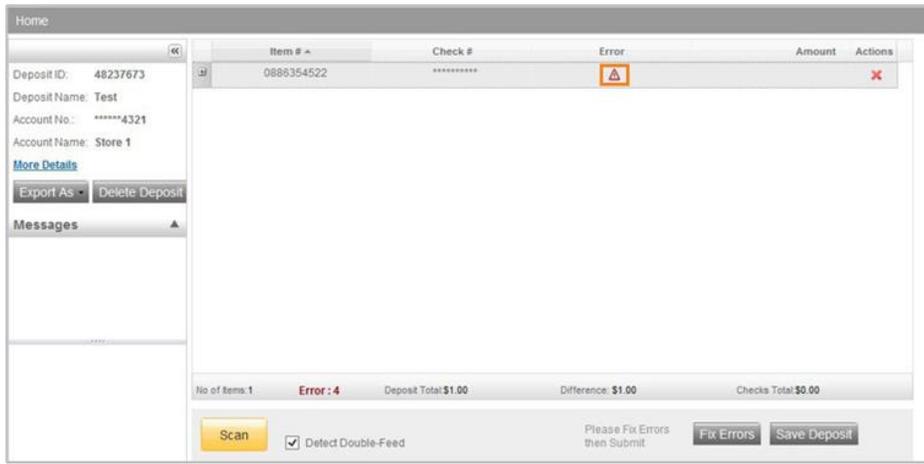
- If you need to enter or correct data in a field that is not highlighted, use the following keys to move to the desired field.

You do not need to enter the decimal in the amount field.

F1	Places the cursor in the amount field and selects the field for editing.
F2	Places the cursor in the tranocode field, which is the check # on personal checks, and selects the field for editing.
F3	Places the cursor in the account # field and selects the field for editing.
F4	Places the cursor in the WAUX/FLD4, which is an alternate position for a 4-digit check number, and selects the field for editing.
F5	Places the cursor in the Transit Routing field and selects the field for editing.
F7	Places the cursor in the serial # field, which is for the check # on business checks, and selects the field for editing.
Enter	When the cursor is in any of the MICR fields, the Enter key executes update to the item.

Image Quality Assessment (IQA) Exceptions

If an error occurs due to Poor Image Quality, an exclamation point inside a **triangle** will appear in the **Error** column.

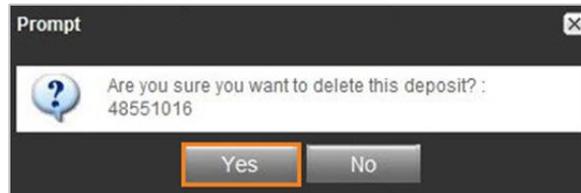


For each IQA exception, take one of the following actions:



1. **Accept the image:** If all the required information is 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 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, click **Yes**.
 - Sometimes, rescanning will not improve the image and it will continue to be flagged as an IQA exception. However, if all the required information is legible, you may click **Accept Image**. If the image can't be improved and is still poor quality: 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. money orders), you may handwrite the amount on the check/money order in a blank area, click **Rescan** and then **Accept Image**.

3. **Delete the image:** If the image is illegible, verify the image displayed is the item you want to delete. Click **Delete Deposit** on the left side of the screen. A pop-up prompt will appear asking if you are sure you want to delete the deposit.
 - 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 to your local First Interstate Bank for deposit.



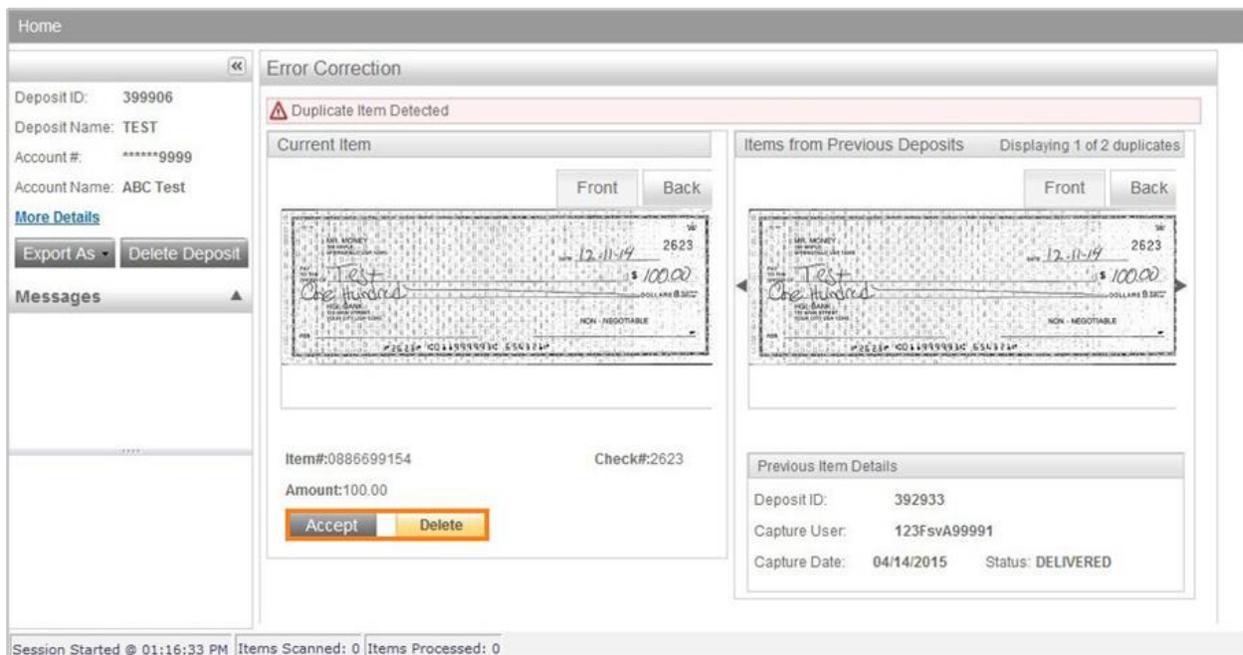
Duplicate Exceptions

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.

1. Review the item to determine whether it is a duplicate. Click **Delete** or **Accept**.

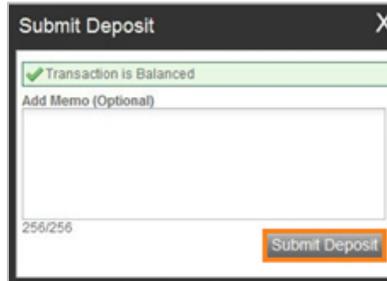
If multiple suspected duplicates are found, use the arrows next to the image on the right.

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

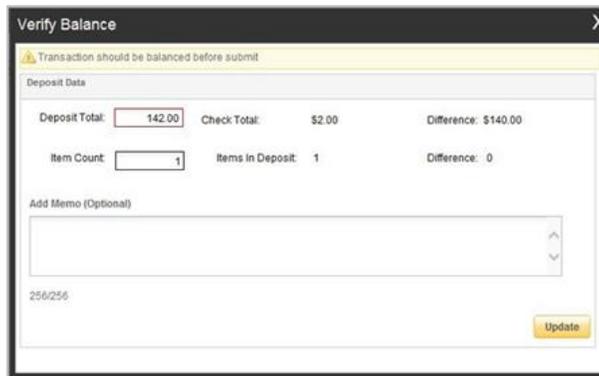


Balancing Deposits

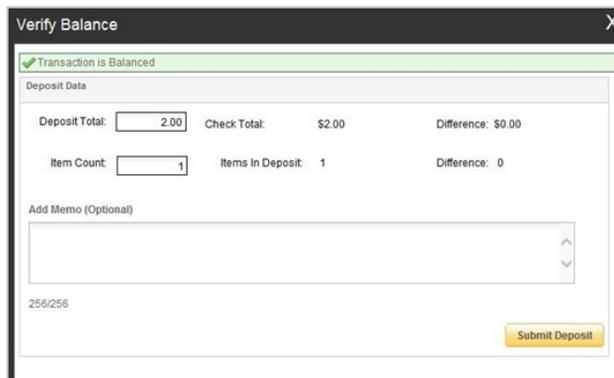
1. Click **More Details** on the left side of the screen to see the deposit information. A **Deposit Information** box will appear.
2. After all errors are fixed, click on **Submit Deposit**. You can add a memo with the deposit information if desired.



3. If the deposit is not in balance, you must review the items. Open + by each image to confirm if 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.



4. If all check records are correct and the deposit is still out of balance, adjust the deposit amount to match the total of the checks. Click **Submit Deposit**.



- When the deposit has been submitted, you have the following options:
 - Create another deposit by clicking on **Create Deposit**.
 - Query/Deposit Report** to review the deposit(s) you scanned today.
 - Logout and close the browser window.

Remember to logout between user sessions for security purposes.

End of Day

- Verify all deposits are in **Submitted** or **Delivered** status. No deposits should be listed on the **Pending Batches** tab on the **Deposit Status** screen.
- Print or save any needed reports (e.g., PDF Report, CSV Report, XML Extract, Deposit Detail Report).
- Click **Logout** at the top of any screen. This will log the user out of the application, and then you may close the browser.

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?”, click **Yes** to remove or **No** if you do not want to remove the deposit.
 - 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 for Items Previously Processed

- Select the **View Items** tab.
- Select the **Search** drop-down.
- Select **Advanced Search**.
- Enter search criteria in **Search** options. Include a Deposit ID or at least one MICR field in the search criteria. Click **Search**.
- Click on the + or - by the item to view or to close.
- Click **Clear** if you need to **Search** again.

The screenshot shows a web application interface with three tabs: "View Deposits", "View Items", and "Reports". The "View Items" tab is active. In the top right corner, there is a "Rows per page:" dropdown menu set to "10". Below this is a "Search" section with a search icon. The search form contains several input fields: "From Date*" (2019-08-06), "To Date*" (2019-08-06), "From Amount:", "To Amount:", "Capture User:", "Account #:", "Serial #:", "Routing #:", "ISN:", "Check #:", "Item Type:" (a dropdown menu), and "Deposit ID:". Below these fields, there are pre-filled values: "Site ID:", "Customer #: 74", and "Financial Inst. ID: 092901683". At the bottom right of the search form are "Search" and "Clear" buttons.

Query Previous Days/Batches Processed

1. Select **View Deposits** tab.
2. Select the **Search** drop-down.
3. Select **Advanced Search**.
4. Enter search criteria in **Search** options and click **Search**. MICR fields don't need to be included in **Search** criteria.
5. To return to current date, click **Clear** and then **Search**.

Reports

1. On the deposit status screen, select the **Reports** tab, click on the **Export As** drop-down, and choose from:
 - PDF
 - CSV
 - XML Extract
 - Deposit Detail Report

Deposit ID	Account #	Account Name	Work Type	Processing Date	Status	Deposit Total (\$)
190612197	1234567891	Operating Acct	41	2019-08-06	SUBMITTED	0

Deposit Status - Definitions

Capture Complete	This is a deposit the operator has marked as complete to notify it is ready for repair and balancing.
Delivered	This deposit has been delivered for processing.
In Use	This is a deposit in use by your bank or another operator. No actions are allowed on this deposit while in use.

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.
Pending Review	This deposit has been sent for final review.
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.
Suspended	A deposit will remain suspended if the operator selects Cancel instead of Capture complete. Exceptions can be repaired. Balancing cannot be performed.
Under Review	This deposit is currently going through final review.
Uploading	A deposit that is in the process of uploading items.

Contact

Please connect with your Treasury Solutions Representative or contact our Treasury Solutions Client Support at 888-833-3450 between 7 a.m. and 6 p.m. MT or tm.support@fib.com.