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Remote Deposit User Guide

Overview

The User Guide is for all persons who process transactions through the Remote Deposit application. Users can take on the responsibility of an Admin (Administrator) and/or a processor for the site.

A *Session Timeout Warning* appears two minutes before the session times out due to inactivity.

- If the user clicks **OK** on the warning screen with the two-minute grace period, the user's session period will restart.
- If the warning appears and no action is taken:
 1. The warning closes automatically at the end of the two-minute grace period.
 2. The session times out.
 3. The user's browser session is automatically redirected to the **Logout** screen. This indicates the session timed out due to inactivity.

Administration

This topic gives an overview of the distinct roles and responsibilities of the Admin and the User.

There are two distinct privileges for all users: Administrator or Customer Services. Within these privileges a user can have an Admin role, Processor role, and/or an Accounting role.

Admins assign specific roles or functions to a user and enable access to specific or all locations (accounts) for which they will be processing. The Admin is the person responsible for:

- Setting up a user profile.
- Enabling or disabling a user.
- Editing a user profile.
- Unlocking a user.
- Resetting a password to provide a temporary one.

The User has the ability, based on assigned roles and privileges, to:

- Scan checks.
- Generate reports.
- View transaction details.
- Balance deposits.
- Monitor new and recent deposits.
- Edit transactions.
- View images.

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Changing a Temporary Password

For Admins: Butte Community Bank will provide the site's URL address, the user name, temporary password, and company name that must be entered the first time logging on.

For Users: The Admin will provide each user with the site's URL address, the user name, temporary password, and company name that must be entered the first time logging on.

1. Open Microsoft Internet Explorer.
2. Type the URL address:
https://ssl.selectpayment.com/mp/buttecommunity/login/page.aspx
3. Enter the user name for the **User Name** field.
4. Enter the temporary password for the **Password** field.
5. Enter the company name for the **Company** field.
6. Click **Login**.
7. A prompt will appear to change the password. Follow the guidelines when changing the password:
 - Must contain at least 1 upper case letter
 - Must contain at least 1 lower case letter
 - Must contain at least 1 number
 - Must be at least 8 characters long

Creating a Secret Question

A secret question is set up upon first logging in. This question, along with an E-mail address on the profile, will allow the system to provide a temporary password if a password is forgotten.

1. Log into Remote Deposit.
2. Click **My Settings**.
3. Enter the current password for the **Current Password** field.
4. Click **OK**.
5. Type a question that is unique to you for the **Secret Question** field.
6. Type the answer to the question for the **Enter New Secret Answer** field.
7. Retype the answer for the **Confirm New Secret Answer** field.
8. Click **Update**.

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Admin Role

The Admin is responsible for creating, editing, enabling, disabling, and unlocking users. They can do this after they have logged in to the system for the first time. Once a user is created, an administrator may make changes to that user's settings whenever necessary.

Updating the Administrator Profile

The E-mail address will be used to send a temporary password should the Admin forget the password and/or become locked out:

1. Log into Remote Deposit as an Admin.
2. Click the **Admin** tab.
3. Click **List Users**. This is located in the navigation links on the left.
4. Click **Edit** next to the appropriate username.
5. Type an E-mail address in the **Email Address** field.
6. Click **Update**.

Adding a User

The Admin is responsible for setting up the profile for each user.

1. Log into the Remote Deposit.
2. Click the **Admin** tab.
3. Click **Add User**. This is located in the navigation links on the left.
4. Fill in the required fields and any optional fields.
5. Enable Customer Services Privilege.
6. Click **Update**.
7. Place a **check mark** beside each of the Roles to enable the function for the user. Only enable Roles the user will need to perform their designated tasks.
8. Place a **check mark** beside the Location(s) for which the user will be processing.
9. Click Update.

Updating a User

The Admin is responsible for updating user profiles.

1. Log into Remote Deposit as an Admin.
2. Click the **Admin** tab.
3. Click **List Users**. This is located in the navigation links on the left.
4. Click **Edit** next to the appropriate username.
5. Type the information to be changed in the appropriate field or check/uncheck any fields to be *enabled/disabled*.
6. Click **Update**.

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Unlocking a User

The Admin is responsible for unlocking a user profile. Users can be locked out due to their password being keyed incorrectly five times or providing an incorrect answer to the secret question.

1. Log into Remote Deposit as an Admin.
2. Click the **Admin** tab.
3. Click **List Users**. This is located in the navigation links on the left.
4. Click **Unlock** for the appropriate user.

Resetting a Password

The Admin is responsible for generating a temporary password for a user that may have forgotten their password.

1. Log into Remote Deposit as an Admin.
2. Click the **Admin** tab.
3. Click **List Users**. This is located in the navigation links on the left.
4. Click **Edit** for the appropriate user.
5. Click **Reset Password**. This will generate a temporary password to present to the user.

Changing a Password

Passwords are case sensitive and expire approximately every 90 days.

1. Log into Remote Deposit.
2. Click **My Settings**.
3. Enter the current password in the **Current Password** field.
4. Click **OK**.
5. Enter the new password in the **Enter New Password** field.
6. Reenter the new password in the **Confirm New Password** field.
7. Click **Update**.

User Role

User functions are determined by the assigned roles and privileges designated by the Admin. The User may be responsible for:

- Processing checks through a scanner.
- Generating reports.
- Monitoring transactions and returns.
- Balancing.
- Printing reports, check images, or receipts.
- Searching historical data.
- Editing transactions.

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Check Processing

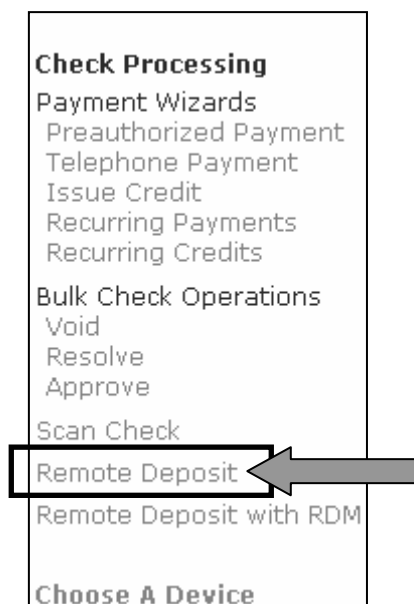
Remote Deposit Capture is a solution that allows you to scan batches of checks for processing as Image Replacement Document (IRD, a.k.a. Check 21) transactions. This solution utilizes either a single-feed scanner (generally the RDM ec7000i) or a high-speed scanner with document feeder (generally the Unisys/Panini My Vision X scanner, sometimes called the MVX scanner).

Characteristics of the *Remote Deposit Capture* solution include:

- The user scans and closes batches of checks, rather than one check at a time.
- The user manually keys only the total amount of the batch, rather than the amount of each check.
- All checks are sent through an automated amount recognition process (CAR/LAR) to identify the specific amount of each check.
- The system balances the batch and can adjust the user-keyed total when errors are detected (adjustments can be suppressed if preferred).
- The system repairs the MICR line when required.
- Check images are sent through an Image Quality & Usability Analysis prior to processing.

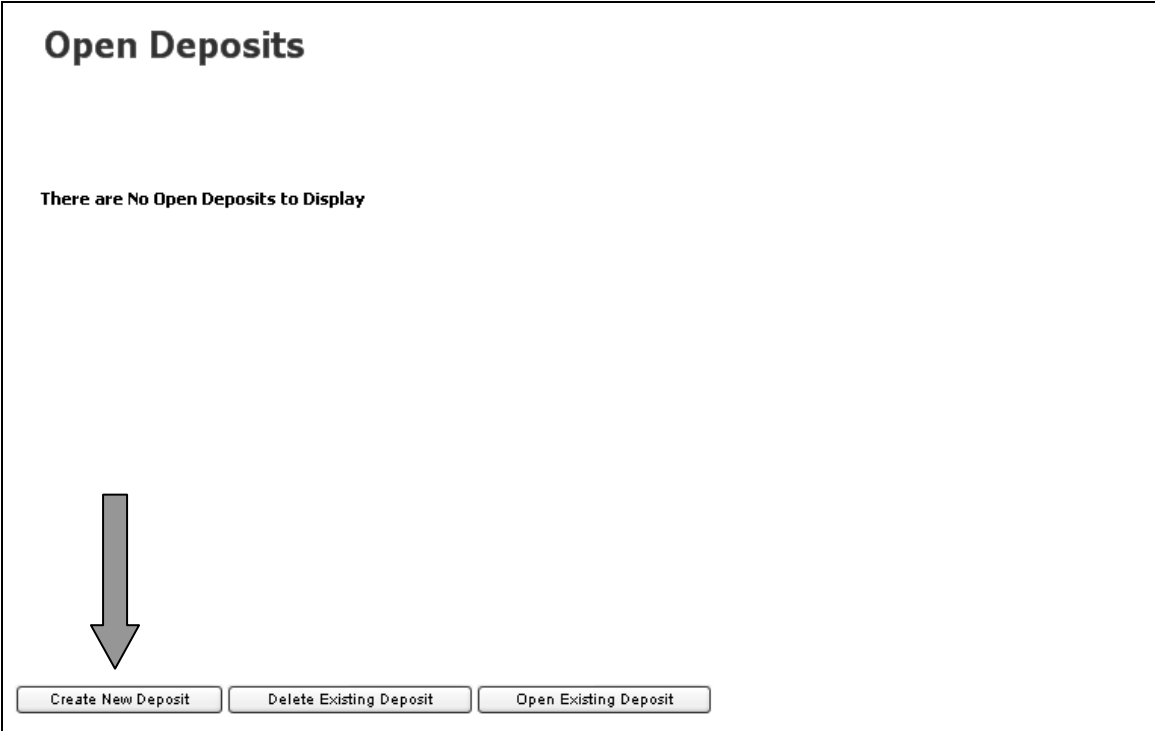
Creating a New Deposit

1. Select **Transactions** on the toolbar to display the *Transactions Menu* illustrated below; the specific items listed on the menu will vary from one customer/user to another based on privileges & roles. Select **Remote Deposit** (or **Remote Deposit with RDM**, depending on the scanner to be used) to initiate the *Remote Deposit Capture* process.



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- 2. Press the **Create New Deposit** button to create a new batch of checks for deposit.



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3. Enter batch data into the appropriate fields:

- **Deposit Name:** The user can enter anything they wish in this field. The default deposit name is a time/batch number/date value generated by the system.
- **Custom Deposit ID:** This field is only visible when enabled during installation (customer setup). The user must enter a unique deposit/batch ID when this field is enabled.
- **Number of Checks:** The user must enter the total number of checks to be scanned in the batch.
- **Total Amount of Checks:** The user must enter the total amount of the checks to be scanned in the batch.

New Deposit

Location:

Payment Type:

Deposit Name:

Custom Deposit ID:

Number of Checks:

Total Amount:

Press **Create Deposit** once you are ready to begin scanning a batch of checks.

4. The user will be prompted to begin scanning the checks, as illustrated below.

Place a check in the scanner to begin the process.

Show All Items, Show just the Problematic Items, Show Items which Need Attention

MICR	Customer ID	Amount

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- If enabled, the **Data Entry View** screen will be displayed. This screen allows the user to enter additional data about the customer (the check writer) and/or **transaction** (the specific payment) in the fields provided. However, these fields are optional unless a choice is made to have them configured as mandatory. Refer to the **User Manual** for detailed descriptions of each of these fields.

- Customer Level Fields:** Fields that record data about the paying customer (check writer). Data entered into these fields will build a customer database in the system.
- Transaction Level Fields:** Fields that record data about the specific transaction (payment) being created. Data entered into these fields is not added to the customer database because they may change for each different transaction.

NOTE: Be sure to scan the entire batch of checks before starting to enter data into this screen.

The screenshot displays the 'Data Entry View' interface. On the left, a scanned check is visible with the following details: Payment Origin: Joe's Gas Station, Name On Account: Joe's Gas Station, Amount: \$0.00. The check itself is a 'DEBIT CHECK' for \$50.00, dated 10/24/2005, with MICR line <4322347<:111000025:456456456<. The right side of the screen contains data entry fields for Customer Number (AEA12345), Transaction Number, and various custom fields (Customer Data 1-3, Transaction Data 1-3). Address information includes 500 Main Street, Dallas, TX 75200, and contact details like Daytime Phone (214-555-1212) and SSN (99-1234567-JG).

- The **Deposit View** screen simply lists the checks that were scanned.

NOTE: Checks might be highlighted in yellow (problematic items) or red (items that need attention). But the user does not need to be concerned with these issues at this time. Most of these issues will be resolved by automated processes that take place behind-the-scenes once the batch is closed.

Place a check in the scanner to begin the process.
 Show All Items(4), Show just the Problematic Items(1), Show Items which Need Attention

	MICR	Customer ID	Amount
1	4322347 111000025 456456456	AEA12345	--
2	111903245 1234561		--
3	2670981 123203878 123456		--
4	23454 122037760 123456		--

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- Both the **Data Entry View** screen and the **Deposit View** screen have buttons that allow you to toggle back and forth between different views (of course, only if the **Data Entry View** is enabled).

Control: 4 / \$160.00 Most Recent Scan:

Scanned: 4 / \$0.00

Status: Images retrieved successfully

Data Entry: 0 / \$0.00

Deposit View

Data Entry View

10/24/2005

Test Check \$ 160.00

Money Orders And Zero Checks

DEPO CHECK NO SIGNATURE REQUIRED

1:3454 4:20371500 123456

- Simply scroll to the bottom of the screen and press the **Next/Summary** button.
- Back on the **Open Deposits** screen, select the batch (with a checkmark) and press the **Close Deposit** button.

*NOTE: The deposit will not be processed by the bank until the deposit has been closed. You can also **Re-Open** or **Delete** the batch using the appropriate buttons at the bottom of this screen. But be sure to select the appropriate batch with a checkmark before pressing the button.*

Open Deposits Summary

Existing Deposits	Status
<input checked="" type="checkbox"/> 13:58:28.8281250 6/19/2007 Deposit 4/4 Checks : \$160.00 / \$160.00	Open

↑

↓

Open Deposit Delete Deposit(s) Close Deposit(s) Create New Deposit

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Adding to an Existing Deposit

A user can add items to any deposit that is still open and displayed on either the Open Deposit or Open Deposits Summary screens.

1. Log into Remote Deposit.
2. Click the **Transactions** tab.
3. Select **Remote Deposit** or Remote Deposit with RDM. This is located in the navigation links on the left. The device will initialize and the *Open Deposits* screen appears.
4. Select the deposit to be reopened by clicking on the box to the left of it.
5. Place the additional items in the scanner.
6. Click **Next/Summary**. The Open Deposits Summary screen appears.

Deleting a Check

1. Log into Remote Deposit.
2. Click the **Transactions** tab.
3. Click **Remote Deposit**. This is located in the navigation links on the left. This causes the device to initialize and the *Open Deposits* screen appears.
4. Select the deposit the check is located in by clicking the box to its left.
5. Click **Open Deposit**.
6. Click on the MICR field of the item to be deleted displayed on the *Deposit View* screen.
7. Press **Delete** on the keyboard. A message box will display.
8. Select the option that defines how the deposit total is to be affected by the deletion.
9. Click **OK** if the deletion is to take place, or **Cancel**.
10. Click **Next/Summary** if there are no more corrections to be made in this deposit.
11. Select the deposit to be closed by clicking the box to the left.
12. Click **Close Deposit(s)**.

Rescanning a Check

A check that may have been jammed, piggybacked, or the image quality was bad during scanning may need to be rescanned to obtain a better image. When this occurs, a notification will be sent to the user and the deposit will be reopened.

1. Log into Remote Deposit.
2. Click the **Transactions** tab.
3. Select **Remote Deposit**. This is located in the navigation links on the left. This causes the device to initialize and the *Open Deposits* screen appears.
4. Select the deposit where the item needs to be rescanned by clicking the box to its left.
5. Click **Open Deposit**.
6. Click the image of the check to be rescanned to the left of the MICR line field on the *Deposit View* screen.
7. Place the check in the scanner hopper so it can be scanned.

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8. Click **Continue** when the image is displayed.
9. Click **Next/Summary** if there are no more corrections to be made in this deposit.
10. Select the deposit to be closed by clicking the box to the left.
11. Click **Close Deposit(s)**.

Closing a Deposit at a Later Time

It is recommended that each deposit be closed as soon as it has completed scanning. A deposit can be closed at the time of processing or later in the day.

1. Log into Remote Deposit.
2. Click the **Transactions** tab.
3. Select **Remote Deposit** or Remote Deposit with RDM. This is located in the navigation links on the left. The device will initialize and the *Open Deposits* screen appears.
4. Select the deposit to be closed by clicking the box to the left of it.
5. Click **Open Existing Deposit**.
6. Click **Next/Summary**.
7. Select the deposit or deposits to be closed by clicking the box to the left.
8. Click **Close Deposit(s)**.

Deleting a Deposit at the Time of Processing

A deposit can be deleted as soon as it has completed scanning, or it can be deleted at any time during the day prior to cut-off time.

The user must be at the *Open Deposit Summary* screen to continue.

1. Select the deposit or deposits to be deleted by clicking the boxes to the left.
2. Click **Delete Deposit(s)**.

Deleting a Deposit at a Later Time

A deposit can be deleted as soon as it has completed scanning, or it can be deleted at any time during the day prior to cut-off time.

1. Log into Remote Deposit.
2. Click the **Transactions** tab.
3. Select **Remote Deposit** or Remote Deposit with RDM. This is located in the navigation links on the left. The device will initialize and the *Open Deposits* screen appears.
4. Select the deposit or deposits to be deleted by clicking the box or boxes to the left.
5. Click **Delete Existing Deposit**.

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Notifications

Notifications are used by the Remote Deposit Capture application to let users know when the deposit has completed the CAR/LAR, keying, and/or balancing steps and the status of the deposit.

An E-mail is sent to the user who created the deposit along with any other interested parties designated. A notification will inform the user whether the deposit was approved without any errors, approved with adjustments, rejected, an item needs rescanning, there were duplicate items in the deposit, or there were rejected items in the deposit. The *Deposit Results Report* assists with determining the item that needs further attention.

A deposit will be reopened if there are items that need to be rescanned or an item is rejected. When this occurs, the user will need to correct the deposit and resubmit it for processing.

*See Frequently Asked Questions for more information.

Reporting and Summaries

The system offers a number of reporting tools that allow users to monitor transaction activity and view existing transactions. These tools are available as long as the user has been assigned the *Accounting* role by their administrator.

The reporting tools consist of:

- **Current Transaction Summary:** Displayed on the Home screen, it summarizes all transactions created by the customer in the previous sixty days. Transactions are grouped according to their current status (approved, processed, etc.).
- **Reports Tab:** The Reports tab is the primary location for running transaction reports and event reports, as well as other reports designed to provide specific types of information.

Reports and Summary lists are available to assist in:

- Balancing deposits
- Looking up transactions
- Determining the status of a deposit
- Research on previous deposits

The reports can be printed and/or exported. The **Export** button creates a file that can be downloaded onto a local hard drive. A user has the following format choices for the file:

- .CSV (comma delimited)
- .XLS (Excel)
- .TSV (tab delimited)

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Current Transaction Summary

The Current Transaction Summary summarizes all transactions created by the customer in the previous sixty days. Transactions are grouped according to their current status (approved, processed, etc.) as illustrated below.

NOTE: This summary includes transactions created by all of your locations.

Users can display a list of the summarized transactions with a particular status by simply selecting the appropriate link. For example, by selecting **Processed** a list of all the transactions created in the previous sixty days that are currently approved will be displayed.

Status	Items	Debits	Credits
Approved	4	\$453.54	
Processed	349	\$321,616.33	
Collected			
Awaiting Capture			
Awaiting Approval			
Declined			
Voided			
Error			
In Collection			
In Research			
Uncollected NSF			
Suspended			
Disputed			
Invalid / Closed Account			
Resolved			

	Transaction Date	Status	Response	Payment Type	Operation	Name on Account	Transaction Number	Ref. Number	Location Name	Amount
View	4/15/2008 2:01:04 PM	Approved	Success	Checking	Sale		06b12839-6726-459c-bfc4-71658b44706	JDZ97HM42		\$47.08
View	4/15/2008 2:01:04 PM	Approved	Success	Checking	Sale		e9a10a21-85ab-437d-9735-a01841b785e9	KDZ97HM42		\$149.85
View	4/15/2008 2:01:04 PM	Approved	Success	Checking	Sale		95d45213-8024-487e-98d5-42ae522f0e9	LDZ97HM42		\$55.00
View	4/15/2008 2:01:04 PM	Approved	Success	Checking	Sale		5deb4970-b621-4039-97c8-d607f4de4a5	MDZ97HM42		\$201.61

Credits
Total Count: 0
Total Amount: \$0.00

Debits
Total Count: 4
Total Amount: \$453.54

Users can display a particular transaction in the list by selecting the **View** link (far left column of the list) for the appropriate transaction. The *Transaction Details* screen will be displayed as illustrated below. This screen displays all details about the transaction, including the **Event History** and **Audit History**. When applicable, the user can also view the images related to the transaction (scanned checks) by selecting the **View Images** link in the **Payment Method** field.

*NOTE: Based on the **Roles** assigned to the user viewing this screen and the current status of the transaction, there may be certain “**Operations you can perform**” listed on this screen.*

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Transaction Details

This page displays the detailed information for a particular transaction.

Transaction Information

Customer (ID):		Operations you can perform:
Effective Date:	Tuesday, April 15, 2008	Void This Transaction
Sale:	\$149.85	
Payment Method:	Image Replacement Document View Images	
From Account Type:	Checking	
Account Number:	XXXXXXXX7095	
Check Number:	1708	
To Location:		
Current Status:	Approved	
Source Application:	Transaction Processing	
Auth. Response:	Success	
Transaction Number:	e9a10a21-65ab-437d-9735-a01841b785e9	
Reference #:	KDZ97HM42	
Payment Origin:	Back Office	
Settlement Status:	To Be Originated	
Description:		
Notification Method:	Merchant Notify	
Email Address:		
Transaction Date:	Tuesday, April 15, 2008 2:01 PM	
Originating As:	Image Replacement Document	

Show Events
Show Audit History

Transaction Status Types	
Approved	The transaction has been verified and will be processed at the designated cut-off time.
Processed	The transaction has been transmitted to the appropriate network (ACH or Check 21). Changes can no longer be made and the transaction can no longer be voided.
Awaiting Approval	The transaction has been verified, but the amount of the transaction exceeded the Dual Authorization (aka Dual Control) limit of the user who created it. An authorized approver must review, then either approve or void, the transaction.
Declined	The transaction has been declined by the system and will not be processed. The transaction exceeded either <i>Dual Authorization</i> limits or <i>Velocity</i> limits.
Voided	The transaction has been voided and will not be processed. Transactions can be voided, either by the business that created it or by the financial institution, unless they are already processed.
Error	An internal error has occurred within the system. Contact Butte Community Bank Customer Support for resolution.
In Research	Customer Support is researching the transaction.
Suspended	The transaction has been verified, but it exceeded the <i>Velocity</i> limits imposed by the <u>financial institution</u> . An authorized financial institution approver must review, then either force (approve) or void, the transaction.
Resolved	The transaction has been moved into a <i>Resolved</i> status by a user to indicate that no further action related to the transaction is required. Transactions can be moved into a <i>Resolved</i> status from a status of: <i>Declined</i> , <i>Voided</i> , <i>Invalid/Closed Account</i> , <i>Disputed</i> , <i>Uncollected NSF</i> , <i>Error</i> or <i>In Research</i> .

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Transaction & Event Reports

The *Reports* Tab allows you to query the database for transactions. The results of the query are called a *Transaction Report* or a *Historical Event Report*.

- Transaction Report: A transaction report is generally used to display a list of transactions that have a similar status, category or type.
 - Historical Event Report: A historical event report is generally used to display a list of transactions that have a similar event history (perhaps they were all returned NSF).
1. Select **Reports** on the toolbar to display the *Reports Menu* illustrated below. Select either **New Report** or **New Shared Report** to run a new transaction or event report.

The screenshot displays a web interface for generating reports. It is organized into several sections:

- My Reports**: A table with columns 'Report Name', 'Report Type', and 'Action'. It contains the text 'No records to display.' and a 'New Report' button. A grey arrow points to the 'New Report' button.
- Shared Reports**: A table with columns 'Report Name', 'Owner', 'Report Type', and 'Action'. It contains the text 'No records to display.' and a 'New Shared Report' button. A grey arrow points to the 'New Shared Report' button.
- Standard Reports**: A list of report names, each on a separate line:
 - Report Name: [Show Items that Returned NSF Today](#)
 - Report Name: [Show Items that Returned Bad Account Today](#)
 - Report Name: [Show Items that Charged Back Today](#)
 - Report Name: [Show Items that Settled Today](#)
 - Report Name: [Show Items with Current Status of \(must supply the Transaction Status\)](#)
 - Report Name: [Find Transactions Where Event Occurred \(must supply Event Type\)](#)
- Recurring Payment Reports**: A list of report names:
 - Report Name: [Show Recurring Payments That Are Disabled](#)
 - Report Name: [Recurring Payment Due](#)
- Bank Account Reports**: A list of report names:
 - Report Name: [Credits and Debits to Your Merchant Bank Account](#)
- Remote Deposit Capture Reports**: A list of report names:
 - Report Name: [Deposit Results](#)

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- The **Transaction/Event Report Filters** will be displayed as illustrated below. Enter the appropriate values in these fields, then press the **Run Report** button.

[Go Back](#)

Title:

REPORT FILTERS [Hide Panel](#)

Report Type Filter [Hide Panel](#)

Transaction Report: Reports primarily based on a status, a category or type as associated with transaction

Historical Event Report: Reports primarily based on a past occurrence/event as associated with a transaction

Date Range Filters [Hide Panel](#)

Date Filter:

From:

To:

Advanced Filters [Hide Panel](#)

Location:

Status:

Event:

Report Column Headers [Hide Panel](#)

Available Fields	Display Fields
Account Number	Transaction Date
Auth Response	Transaction Status
Transaction Data 1	Payment Type
Transaction Data 2	Name On Account
Transaction Data 3	Transaction Number
Payment Origin	Reference Number
Settlement Status	Operation Type
Third Party Reference Number	Location Name
User	Amount

NOTE: Press the **Advanced Options** button to display additional filters that can be used for your query. These additional filters are illustrated below.

Advanced Filters [Hide Panel](#)

Location:

Status:

Event:

Settlement Status:

Account Type:

Origin Of Transaction:

Operation:

Originated As:

Authority Response Code:

Amount Range:

From: To:

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Transaction Status Types	
Report Type Filter	The user must specify a report type of either a transaction report or a historical event report.
Date Filter	<p>(For transaction reports only) Allows the user to specify whether the report date range should be based on the date the transaction was created or the date the transaction is <i>effective</i>.</p> <p><i>NOTE: This filter is not available when running an event report because the date range for event reports is always based on the date the specified event occurred.</i></p>
Default	<p>When selected, allows the user to select a pre-defined date range (last week, this week, next week, etc.) rather than specific dates.</p> <p><i>NOTE: This feature is especially beneficial when you intend to save the report criteria for repetitive use.</i></p>
From (Date)	The user must specify the earliest transaction created/effective date or event occurrence date for transactions to be included in the report.
To (Date)	The user must specify the latest transaction created/effective date or event occurrence date for transactions to be included in the report.
Location	The user must specify the location of transactions to be included in the report. Authorized users may select “ <i>All Locations</i> ” to include transactions for all of the customer’s locations.
Status	Allows the user to specify the current status (approved, processed, etc.) of transactions to be included on the report. The user may select “ <i>ALL</i> ” to include transactions regardless of their current status.
Event	<p>(For historical event reports only) Allows the user to specify a specific systemic event that has occurred to transactions to be included on the report. The user may select “<i>ALL</i>” to include transactions regardless of their event history.</p> <p><i>NOTE: When selecting “ALL” a single transaction might be listed in the report results more than once. It will be listed once for each event that has occurred to it during the specified date range.</i></p>
Settlement Status (Advanced Options)	Allows the user to specify the current settlement status of transactions to be included on the report. The user may select “ <i>ALL</i> ” to include transactions regardless of their current settlement status.
Origin of Transaction (Advanced Options)	Allows the user to specify the method (telephone, Internet, scan of mailed in check, etc.) used to originate transactions to be included on the report. The user may select “ <i>ALL</i> ” to include transactions regardless of their origination method.
Originated As (Advanced Options)	Allows the user to specify the origination type (ACH, IRD, etc.) of transactions to be included on the report. The user may select “ <i>ALL</i> ” to include transactions regardless of their origination type.
Account Type (Advanced Options)	Allows the user to specify the type of account (checking, savings, etc.) to be debited/credited for transactions to be included on the report. The user may select “ <i>ALL</i> ” to include transactions regardless of their account type.
Operation (Advanced Options)	Allows the user to specify the operation type (sale, credit, etc.) of transactions to be included on the report. The user may select “ <i>ALL</i> ” to include transactions regardless of their operation type.

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Transaction/Event Report Filters	
Auth Response Code <i>(Advanced Options)</i>	Allows the user to specify the response code (success, declined, etc.) of transactions to be included on the report. The user may select "ALL" to include transactions regardless of their response code.
Amount Range From <i>(Advanced Options)</i>	Allows the user to specify the lowest amount of transactions to be included on the report.
Amount Range To <i>(Advanced Options)</i>	Allows the user to specify the highest amount of transactions to be included on the report.
Column Headers: Available Fields	Displays a list of data fields that can be included on a transaction or event report, but that are not currently selected to appear.
Column Headers: Display Fields	Displays a list of data fields that are currently selected to appear on the report. Fields are displayed on the report from left to right starting at the top of this list.
<i>Add</i>	Select one or more data fields in the Available Fields list and press the Add button to add the selected fields to your report.
<i>Remove</i>	Select one or more data fields in the Display Fields list and press the Remove button to remove the selected fields to your report.
<i>Move Up</i>	Select a field in the Display Fields list and press the Move Up button to change the report display order.
<i>Move Down</i>	Select a field in the Display Fields list and press the Move Down button to change the report display order.

3. All transactions matching the criteria entered into the report filters will be displayed as illustrated below. The sum of all debit transactions and the sum of all credit transactions will also be displayed. You may perform the following functions:

- **Print** the report using the Internet Explorer printing functionality.
- **Export** the report as a MS Excel workbook, TSV or CSV file.
- **View** a specific transaction in the report by clicking on the **View** link in the left column of the report. This link will display the **Transaction Details** screen reviewed earlier in training.

Title: <input type="text"/>	<input type="button" value="Save to My Reports"/>	<input type="checkbox"/> Share to All Users	<input type="button" value="Run Report"/>					
REPORT FILTERS			<input type="button" value="Show Panel"/>					
<input type="button" value="Print Report..."/>		Microsoft Office Excel Workbook (.xls)	<input type="button" value="Export..."/>					
<input type="button" value="First"/>	<input type="button" value="Previous"/>	<input type="button" value="Next"/>	<input type="button" value="Last"/>					
<input type="button" value="View All"/>	Page: <input type="text" value="1"/> <input type="button" value="Go"/>	Records Per Page: <input type="text" value="25"/> <input type="button" value="Change"/>	Displaying page 1 of 1, Records 1 to 3 of 3.					
Transaction Date	Status	Payment Type	Name on Account	Transaction Number	Ref. Number	Operation	Location Name	Amount
View 8/17/2007 10:59:54 AM	Suspended	Checking	Jay's Restaurant	{f629b699-3fc8-4ca5-a9ef-3417703cef8c}	T:3KMPTXV31	Sale	Broadway Blvd. Store	\$125.00
View 8/17/2007 11:00:18 AM	Suspended	Checking	Jay's Restaurant	{dd78c8ec-ee2e-417d-9025-88386309bdde}	T:FKMPTXV31	Sale	Broadway Blvd. Store	\$250.00
View 8/17/2007 11:00:39 AM	Suspended	Checking	Jack Sparrow	{3c9a2221-4cfd-4fd8-b6ac-e81d98bf2d9f}	T:NKMPTXV31	Sale	Broadway Blvd. Store	\$472.32
							Credits	Debits
							Total Count: 0	Total Count: 3
							Total Amount: \$0.00	Total Amount: \$847.32

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Saving a Report

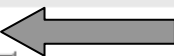
The *Reports* Tab allows you to save report filters so that the report can be run on a repetitive schedule. Saved reports can be saved either to **My Reports** or to **Shared Reports**.

- My Reports: Saved reports that can be run only by the user that saved the report filters.
- Shared Reports: Saved reports that can be run by all users at the same company as the user that saved the report filters.

1. Run a **Transaction Report** or **Historical Event Report**.
2. Type a name for the saved report in the **Title** field, place a checkmark in the **Share to All Users** field (if you want the saved report to be a shared report) and press the **Save to My Reports** button.

Title: <input type="text" value="Type Name of Saved Report Here"/>	<input type="button" value="Save to My Reports"/>	<input checked="" type="checkbox"/> Share to All Users
---	---	---

3. The saved report will now be displayed in the **My Reports** (and **Shared Reports** if applicable) list of the *Reports Menu* as illustrated below. To run the saved report, simply click on the report name.

My Reports			
Report Name		Report Type	Action
Sample Saved Report		Transaction Report	Delete
<input type="button" value="New Report"/>			

Shared Reports			
Report Name	Owner	Report Type	Action
No records to display.			
<input type="button" value="New Shared Report"/>			

*NOTE: When specifying report filters for reports that you intend to save for repetitive use, it is generally best to use the **Default** date ranges (last week, this week, next week, etc.). This will make the date range of the saved report dynamic (the date range will automatically adjust to the pre-defined range each time you run the report). If you specify a fixed date range (for example, 8/01/2007 to 8/31/2007) then the date range of the report will remain fixed each time you run the report.*

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Pre-Defined Reports

The *Reports* Tab also allows you to run a number of reports that have pre-defined report filters.

NOTE: Some of these reports will require you to specify certain report filters such as a date range.

Standard Reports	
Show Items With Current Status Of	This report will display a list of all transactions created during the past 60 days with a current status matching the specified status. <i>NOTE: The user must select a status using the drop-down menu.</i>
Find Transactions Where Event Occurred	This report will display a list of transactions for which the specified event occurred during the specified date range. <i>NOTE: The user must select an event using the drop-down menu.</i>

Bank Account Reports	
Credits And Debits To Your Merchant Bank Account	This report will display a list of all credits and debits settled to the customer's account during the specified date range.

Remote Deposit Capture Reports	
Deposit Results	This report will display a list Remote Deposit Capture deposits (batches) created during the specified date range. <i>NOTE: This report is available only for customers that use the Remote Deposit Capture product. The report is not available for financial institution users or for customer/member users that are not installed to use the Remote Deposit Capture product.</i>

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Deposit Results Report

The **Deposit Results** report allows customers using the *Remote Deposit Capture* product (batch processing of checks) to view the detailed results of each batch of checks that they scan.

1. Select **Reports** on the toolbar to display the *Reports Menu* illustrated below. Select **Deposit Results** to display the *Deposit Results* screen.

The screenshot shows a web interface with several sections of reports:

- My Reports**: A table with columns 'Report Name', 'Report Type', and 'Action'. It contains the text 'No records to display.' and a 'New Report' button.
- Shared Reports**: A table with columns 'Report Name', 'Owner', 'Report Type', and 'Action'. It contains the text 'No records to display.' and a 'New Shared Report' button.
- Standard Reports**: A list of report names including 'Show Items that Returned NSF Today', 'Show Items that Returned Bad Account Today', 'Show Items that Charged Back Today', 'Show Items that Settled Today', 'Show Items with Current Status of (must supply the Transaction Status)', and 'Find Transactions Where Event Occurred (must supply Event Type)'.
- Recurring Payment Reports**: A list of report names including 'Show Recurring Payments That Are Disabled' and 'Recurring Payment Due'.
- Bank Account Reports**: A list of report names including 'Credits and Debits to Your Merchant Bank Account'.
- Remote Deposit Capture Reports**: A list of report names including 'Deposit Results', which is highlighted with a grey arrow pointing to it from the left.

2. The *Deposit Results* screen will be displayed as illustrated below. Enter the appropriate data filters and press the **Get Deposits** button.

The screenshot shows the 'Deposit Results' screen with the following elements:

- Header**: 'Deposit Results' and a description: 'This page displays a list of the deposits made via Remote Deposit.'
- Navigation**: A 'Go Back' link.
- Filters**:
 - Location**: A dropdown menu set to '** All Locations'.
 - Quick Pick**: A dropdown menu set to 'This Week (Mon-Sun)'.
 - Start Date**: A date input field set to '8/27/2007' with a calendar icon and a time dropdown set to '12:00 AM'.
 - End Date**: A date input field set to '9/3/2007' with a calendar icon and a time dropdown set to '12:00 AM'.
- Action**: A 'Get Deposits' button.

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3. All deposits matching the data filters will be displayed.

Item Details	Deposit Details	Create Date	Location	Custom Batch Id	Description	Deposit Status	Your Count	Your Amount	Received Count	Received Amount	ACH Deposit Date	ACH Deposit Count	ACH Deposit Amount	C21 Deposit Date	C21 Deposit Count	C21 Deposit Amount	Total Deposit Count	Total Deposit Amount
view	view	6/6/2007	A Main Street Office	AEA060607B	15:39:17 4531250 6/6/2007 Deposit	Deposited With Adjustment	4	\$180.00	4	\$160.00		0	\$0.00	6/6/2007	4	\$160.00	4	\$160.00

[Export](#)

Batch Status Types	
Open for Scanning	A batch that has been created but not yet closed. Additional items (checks) can be scanned into the batch until it is closed (submitted).
Deleted	The batch has been deleted by a user. None of the items will be sent to transaction processing. A batch may not be deleted once it has been closed (submitted).
Submitted	Submitted The batch has been closed and the automated processes (CAR/LAR, MICR repair, IQUA, etc.) are being performed. Once these processes finish, the status will change to one of the statuses listed below.
Deposited	All items (checks) have been approved and the batch is in balance with no discrepancies between the user's totals and the item totals. Each item in the batch is now in an approved status and will be processed at the designated cut-off time.
Deposited with Adjustment	All items (checks) have been approved but the batch was not in balance. There were discrepancies between the user's totals and the item totals so an adjustment was made (user's totals replaced with the item totals). Each item in the batch is now in an approved status and will be processed at the designated cut-off time.
Partial Deposit	One or more of the items was removed from the batch due to a duplicate or rejected item. Items in the batch, except for the duplicate/rejected item(s), are now in an approved status and will be processed at the designated cut-off time.
Rejected	The entire batch/deposit has been rejected. A batch is rejected when the adjustment amount exceeds the adjustment limit assigned by the financial institution or when all items within the deposit are rejected.

4. Press the **View** link in the *Deposit Details* column of the report to display the deposit event details:

Events for deposit 15:39:17.4531250 6/6/2007 Deposit			
Event Date	Event	User Name	Description
6/6/2007 3:45 PM	ProcessedWithAdjustment		Adjustment amount:-20.00
6/6/2007 3:45 PM	Adjustment		Deposit adjusted by (\$20.00)
6/6/2007 3:44 PM	NeedsBalancing		Amounts dont match.
6/6/2007 3:44 PM	NeedsNoRescan	RD	
6/6/2007 3:44 PM	NeedsNoAttention	RD	
6/6/2007 3:44 PM	Closed		
6/6/2007 3:39 PM	Opened		

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- Press the **View** link in the *Item Details* column of the report to display the deposit item details.

Items in deposit 15:39:17.4531250 6/6/2007 Deposit									
Deposit Item	Sequence #	Item Status	Routing / Account #	Check #	Amount	Deposit As	Amount Source	Image Quality Pass	Scanned Count
view image	1	Deposited	122037760 / XXXXXX3456	23454	\$40.00	Check 21	Read	Pass	0
view image	2	Deposited	123203878 / XXXXXX3456	5670981	\$20.00	Check 21	Read	Pass	0
view image	3	Deposited	111903245 / XXXXXX4561		\$10.00	Check 21	Read	Pass	0
view image	4	Deposited	111000025 / XXXXXX6456	4322347	\$90.00	Check 21	Read	Pass	0

[Export](#)

NOTE: Press the **View** or **Image** links to drill into deeper detail for a specific check in the batch

Item Status Types	
Open	The item is scanned with no problems in an open batch. Once the batch status is marked as deposited, the item will be sent to transaction processing.
Deposited	The item has been sent to transaction processing (it is now in an approved status and will be processed at the designated cut-off time).
In Review	The item is awaiting MICR repair or amount key entry. Item status will change once this is complete.
Needs Rescan	The item has a poor image quality or is a partial image. The item must be rescanned in order for the batch to be closed.
Duplicate	The item was sent to transaction processing and rejected as a duplicate. The item will not be processed.
Rejected	The item has been rejected and will not be processed due to any number of reasons (invalid MICR, invalid payment origin, etc.).
Error	The item has been sent to transaction processing, but an error occurred. The item will be reviewed.

Remote Deposit User Guide

Batch Image Printing

The **Credits and Debits to Your Merchant Bank Account** report allows customers using the *Remote Deposit Capture* product to view and print all the items in a specific batch.

1. Select **Reports** on the toolbar to display the *Reports Menu* illustrated below. Select **Credits and Debits to Your Merchant Bank Account** to display the *Bank Account Reports* screen.

The screenshot displays a 'Reports Menu' with several sections:

- My Reports**: A table with columns 'Report Name', 'Report Type', and 'Action'. It contains the text 'No records to display.' and a 'New Report' button.
- Shared Reports**: A table with columns 'Report Name', 'Owner', 'Report Type', and 'Action'. It contains the text 'No records to display.' and a 'New Shared Report' button.
- Standard Reports**: A list of report names including 'Show Items that Returned NSF Today', 'Show Items that Returned Bad Account Today', 'Show Items that Charged Back Today', 'Show Items that Settled Today', 'Show Items with Current Status of (must supply the Transaction Status)', and 'Find Transactions Where Event Occurred (must supply Event Type)'.
- Recurring Payment Reports**: A list of report names including 'Show Recurring Payments That Are Disabled' and 'Recurring Payment Due'.
- Bank Account Reports**: A list of report names including 'Credits and Debits to Your Merchant Bank Account', which is highlighted with a grey arrow pointing to it from the right.
- Remote Deposit Capture Reports**: A list of report names including 'Deposit Results'.

2. The *Bank Account Results* screen will be displayed as illustrated below. Enter the appropriate data filters and click on **Credits and Debits to Your Merchant Bank**.




The screenshot shows the 'Bank Account Reports' screen with the following elements:

- Bank Account Reports** (Section Header)
- This page allows you to run bank account reports.
- [Go Back](#)
- Location:** ** All Locations (dropdown menu)
- Quick Pick:** Custom (dropdown menu)
- Start Date:** 05/01/2008 (calendar icon) 12:00 AM (time dropdown)
- End Date:** 05/13/2008 (calendar icon) 12:00 AM (time dropdown)
- [Credits and Debits to Your Merchant Bank Account](#)

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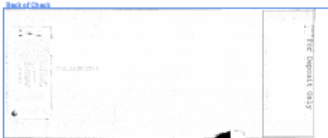



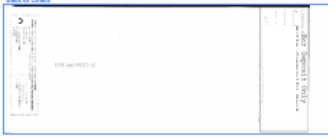
- All deposits matching the data filters will be displayed.

Batches matching search criteria

Batch Details	Images	Status	Effective Date	Batch ID	Description	Debit	Credit
View Details		Processed	5/5/2008	16850558	Remote Deposit		\$16,040.60
View Details		Processed	5/7/2008	16859702	Remote Deposit		\$31,840.17
View Details		Processed	5/8/2008	16913699	Remote Deposit		\$27,643.20
							Credits
							Total Count: 3
							Total Amount: \$75,523.97

- Press the **PDF icon** in the *Images* column of the report to display all the images within the appropriate batch.

Bank Community Bank - DEBIT Processing **Detail Report for Batch 16913699**

Batch ID	Batch Date	Reference #	Description	Customer ID	Check #
16913699	5/5/2008	N03TPJF42	Remote Deposit		002888
<i>Front of Check</i>			<i>Back of Check</i>		
					
16913699	5/5/2008	P03TPJF42	Remote Deposit		057052
<i>Front of Check</i>			<i>Back of Check</i>		
					
16913699	5/5/2008	O03TPJF42	Remote Deposit		057053
<i>Front of Check</i>			<i>Back of Check</i>		
					

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- Press the **PDF icon** in the *Images* column of the report to display all the images within the appropriate batch. This will open the images within Adobe Reader.
- Press the **print icon** within Adobe Reader.

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Bulk Operations

Bulk Operations allows a user to take action on multiple transactions at one time.

Bulk Approve

1. Click on the **Transactions** tab.
2. Select **Approve** located in the navigation links on the left.
3. Select the specific location in the **Location** field.
4. Select a specific beginning date and time in the **From** field.
5. Select a specific ending date and time in the **To** field.
7. Click **Run Report**.
7. Place a check mark in the box to the left of any transaction to be approved, or click the **Select All** box at the top of the transaction list.
8. Enter a reason for the approval in the Reason field provided or leave the default value of Bulk Approve.
9. Click **Approve Selected**.

Bulk Capture

1. Click on the **Transactions** tab.
2. Select **Capture** located in the navigation links on the left.
3. Select the specific location in the **Location** field.
4. Select a specific beginning date and time in the **From** field.
5. Select a specific ending date and time in the **To** field.
6. Click **Run Report**.
7. Place a check mark in the box to the left of any transaction to be captured, or click the **Select All** box at the top of the transaction list.
8. Enter a reason for the capture in the Reason field provided or leave the default value of *Bulk Capture*.
9. Click **Capture Selected**.

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Bulk Void

1. Click on the **Transactions** tab.
2. Select **Void** located in the navigation links on the left.
3. Select the specific location in the **Location** field.
4. Select a specific beginning date and time in the **From** field.
5. Select a specific ending date and time in the **To** field.
6. Select the specific status in the **Status** field or leave the default value of Any.
7. Click **Run Report**.
8. Place a check mark in the box to the left of any transaction to be voided, or click the **Select All** box at the top of the transaction list.
9. Enter a reason for the void in the Reason field provided or leave the default value of *Bulk Void*.
10. Click **Void Selected**.

Bulk Resolve

1. Click on the **Transactions** tab.
2. Select **Resolve** located in the navigation links on the left.
3. Select the specific location in the **Location** field.
4. Select a specific beginning date and time in the **From** field.
5. Select a specific ending date and time in the **To** field.
6. Select the specific status in the **Status** field or leave the default value of Any.
7. Click **Run Report**.
8. Place a check mark in the box to the left of any transaction to be resolved, or click the **Select All** box at the top of the transaction list.
9. Enter a reason for the resolve in the Reason field provided or leave the default value of *Bulk Resolve*.
10. Click **Resolve Selected**.

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Searching for Customer Information

The search function enables the user to look up information gathered about the customer, the customer's transaction history, account numbers, and audit trail information. It also gives access to update or add account information and/or customer information.

The View option allows the user to:

- View and edit the customer information already set up.
- List transactions processed from that customer.
- View detail and images.
- View or edit checking account information.
- View audit trail information about transactions.

The Edit option enables the user to add or update the existing customer information.

1. Log into Remote Deposit.
2. Select the customer level field to search from the drop down at the top of the screen.
3. Enter at least the first 4 characters of a customer's name, company's name, or customer number or enter the last 4 digits of a customer's account number.
4. Click the ? or press Enter on the keyboard. (The *Customers Matching Your Query* screen will appear)
5. Click **View** or **Edit** next to the appropriate customer.

The View option will display the current customer information. The Edit option allows the user to add to update information about the customer.

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Quickbooks Export

Quickbooks allows the user to export the Remote Deposit transactions into Intuit's QuickBooks product. Transactions can be exported into QuickBooks as selected by the user. Transactions selected for export into QuickBooks are based on transaction dates and location.

There are four options available on the QuickBooks tab:

- Account Setup
- Connect
- Export Status
- Reports

QuickBooks Web Connector

Remote Deposit transactions are exported to QuickBooks through Intuit's Web Connector software. QuickBooks Web Connector (QBWC) is a free and standard go-between application that allows QuickBooks Extensible Markup Language to pass between a web-based application and QuickBooks.

Opening firewall ports is avoided since the Web Connector running on the system with QuickBooks initiates all communication. Web Connector users use files with a .qwc extension that are in the XML format. These files describe a web service designed to interact with QuickBooks and are opened automatically by the QBWC.

Details

Only transactions with a transaction status marked as processed will be exported to QuickBooks. All transaction activity that matches the export selection criteria are eligible to be exported to QB. QBWC can be used by any web-based application that needs to transfer transactions to QuickBooks. It is imperative the user contact Intuit to ensure QBWC is supported by the QuickBooks version used. It is know the QuickBooks Online edition will not function with QuickBooks Web Connector software.

The Install of Web Connector

The Web Connector application must be installed first using Intuit's link: **<http://marketplace.intuit.com/webconnector>**. Intuit's support personnel can assist with the installation process since the entire procedure uses Intuit's programs and screens.

Intuit highly recommends that the same PC runs the Web Connector software every time. Ensuring the same PC consistently performs the upload process eliminates simultaneous synchronization to the database from more than on PC, thus reducing upload problems.

Changing the Web Connector Password

1. Click the **File** tab in QuickBooks.
2. Select **Exchange Data with Web Services**. (The QB Web Connector screen appears.)
3. Place the cursor in the password box and enter a new password.
4. Click outside of the password box. (A message appears asking if the new password change is to be accepted.)
5. Click **Yes** or **Cancel**.

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Establish a New Web Connector Administrator

The person who initially performs the one-time QuickBooks Connect process is known as the Web Connector administrator. A new Web Connector Administrator must be established if this individual terminates employment, or no longer has any duties or affiliations with the QuickBooks process. This is necessary because a new user ID and password are required for the Web Connector authentication process.

The following two sections are required to establish a new Web Connector Administrator successfully.

Removing the QuickBooks Export Web Application for Web Connector

1. Click the **File** tab in QuickBooks.
2. Select **Exchange Data with Web Services**. (The QB Web Connector screen appears.)
3. Place a **check mark** beside the **QuickBooks Export Web Application** field.
4. Click **Remove**.
5. Click **Yes** for the *Remove Application* prompt.
6. Click **Exit** from the *Web Connector* screen.

Creating a New QuickBooks Administration Password

1. Select **QuickBooks Connect** link on the Merchant Portal in the Reports link.
2. Click **Open for the File Download**.
3. Enter the **QuickBooks Master Key** value if prompted. (This value is required only if the user who originally installed Intuit's Web Connector software selected the option to enter the QuickBooks Master Key value during Web Connector installation.) The QuickBooks Web Connector screen appears.
4. If the Auto-Run option is used:
 - A. Select it.
 - B. Change the Every-Minute indicator to **20 minutes**.
5. Place the cursor in the password box and enter a new password.
6. Click outside the password box. A message appears asking if the new password change is to be accepted.

Account Setup

This option is used for the initial setup. The *QuickBooks Account Setup* screen lists the merchant's bank account number(s) which must be tied to QuickBooks account number. The **Account Information** and **Description** field contents are obtained from the Remote Deposit database. The *Account Setup* link will only display if the user has specific permissions granted.

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Viewing the QuickBooks Account Number List

1. Open QuickBooks.
2. Click the **Edit** tab.
3. Click **Preferences**.
4. Click **Accounting**.
5. Click **Company Preferences**.
6. Place a **check mark** in the **User Account Numbers** and **Require Accounts** fields.
7. Click **OK**.
8. Click the **Accountant** tab.
9. Choose **Chart of Accounts**. This lists the QuickBooks accounts.

Accurately enter the **QuickBooks Account Number** and **Name** fields on the *QuickBooks Account Setup* screen. Transactions are exported to QuickBooks that unintentionally have no matching QuickBooks account numbers should be directed to a QuickBooks default account. This will be the *Undeposited Funds* account.

Creating an Undeposited Funds Account

1. Open QuickBooks.
2. Click the **Edit** tab.
3. Click **Preferences**.
4. Click **Sales & Customers**.
5. Click **Company Preferences**.
6. Place a **check mark** in the **User Undeposited Funds** as a default deposit to account.
7. Click **OK**.

QuickBooks accounts that are selected to receive transferred transactions must have the QuickBooks Account Type set to **Bank** or **Other Current Asset** type because of QuickBooks requirement.

Creating an Account Number for a QuickBooks Account

1. Open QuickBooks.
2. Ensure the *Chart of Account* screen is open.
3. Click the **Account** tab.
4. Click **Edit Account**.
5. Enter a QuickBooks account number.

Export

This option is used to export the selected transactions to QuickBooks. Click **Export**, located in the navigation links on the left under QuickBooks. The new *QuickBooks Export* screen appears.

The *Export* link will only display if the user has specific permissions granted.

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Transactions to be exported are selected based on the criteria entered in the **Location ID**, **Start Date**, and **End Date** fields. Click **Get Transactions** once the information is entered on the screen. Transactions matching the criteria entered are displayed.

Clicking **Export** for the selected transaction will:

- Indicate the number of transactions that are saved to be exported.
- Save transactions into the Remote Deposit database file. This file will be accessed by the QBWC software, which will then upload the transactions into QuickBooks.
- Indicate the transactions that have been previously saved for export.

Connect

The QuickBooks Connect link is used for first time setup after Web Connector is installed. The Connect process completes Web Connector installation. This step automatically loads the .qwc file into QuickBooks. The .qwc file contains everything Web Connector needs to communicate with the Remote Deposit web service.

The Connect link will only display if the user has specific permissions granted. Hint: Prior to clicking Connect (Web Connector installation), it is imperative that the QuickBooks software is started as indicated by Intuit.

Downloading QuickBooks Web Connector Configuration File

1. Open QuickBooks.
2. Click **QuickBooks Connect**. An Intuit Web Connector File Download screen appears. There are three options displayed: Open, Save, and Cancel.
3. Click **Open, Save, or Cancel**.

Open: Recommend choosing this option because it immediately proceeds to the Web Connector Application Certificate process.

The *QuickBooks – Application Certificate* screen appears with choices as to how transactions are updated to QuickBooks.

It is mandatory that the **Yes, whenever this QuickBooks company file is open** choice be selected. This allows transactions earmarked for export to QuickBooks to be manually or automatically stored in Web Connector.

Saved: This option is used if Web Connector could become corrupted or damaged later. Selecting this options save a .qwc file onto the local hard drive per the user's discretion.

After the file is saved, open Windows Explorer and locate the .qwc file. Double click on the file. This starts the Web Connector Application Certificate process, if the Application Certificate has not been completed.

The *QuickBooks – Application Certificate* screen appears with choices as to how transactions are uploaded to QuickBooks.

It is mandatory that the **Yes, whenever this QuickBooks company file is open** choice be selected. This allows transactions earmarked for export to QuickBooks to be manually or automatically stored in Web Connector.

Remote Deposit User Guide

4. After selecting **Yes, whenever this QuickBooks company file is open** one of the following two options occurs:
 - The user manually uploads the transactions.
 - The transactions are automatically uploaded every set amount of minutes when the QuickBooks software is opened. This is part of the *Auto-Run* process.
 - It is not required to place a **check mark** in the field titled **Allow this application to access personal data such as Social Security Numbers and customer credit card information**.
5. Click **Continue**. This completes the Application Certificate process. A .qwc file is stored in the Web Connector application. The QBWC – Master key prompt appears only if the user who originally installed Intuit’s Web Connector software selected the option to enter the QuickBooks Master Key value during the Web connector installation. The Master Key prompt is the same key value as used for the QuickBooks software and is typically known only to the QuickBooks Administrator.
6. Enter the user’s password. This is encrypted and stored in Web Connector. Enter the password to log into the merchant portal. It is used every time Web Connector transfers transactions. The user name and password are automatically collected for authentication purposes during transaction export to QuickBooks.

Auto Run

It is recommended that the Every-Minute indicator be set to 20 minutes if the *Auto-Run* option is selected. If the user wants to upload the transactions manually, place a check mark in the box to the left of the QuickBooks Export Web Application. Minimize the screen as installation is completed.

Restarting Web Connector

Shutting down the PC will terminate Web Connector.

1. Open QuickBooks.
2. Click the **File** tab.
3. Click **Exchange Data with Web Services**.
4. If *Auto-Run* is selected:

To run successfully, the Company File in QuickBooks needs to be left open for this option. The Company File has to be open for the manual run.

Status Reports

The Status Reports link is used to generate reports based on the three transaction statuses:

- Exported: The transaction has been successfully imported into QuickBooks.
- Queued: The transaction has been selected and exported by the user, but it is waiting to be imported by QuickBooks.
- Failed: The attempt by QuickBooks to import the transaction was unsuccessful.

Enter the information and click **Run Report**.

Remote Deposit User Guide

Scanner Maintenance

It is recommended to run a Check Scanner Cleaning Card through the scanner once a month. If you scan a high volume of items, it may be necessary to clean the scanner more frequently. Cleaning the scanner will remove ink, dust, and dirt buildup from the rollers and image cameras. The cleaning card, when used as a consistent maintenance product, will keep your check scanner performing as designed.

After extended use, it will be necessary to replace the Feeder and Separator Roller rings due to normal wear (1-2 times a year). If you notice checks jamming or the scanner failing to pull items through, we recommend changing the rubber rollers.

Using the Cleaning Card

1. Remove the ink cartridge from the machine.
2. Start an application, which will feed documents.
3. Run the cleaning card through your scanner 3-7 times, rotating the cleaning card top to bottom and front to back.
4. Cancel the application or delete the deposit.
5. Discard the used cleaning card.
6. Replace the ink cartridge.

Replacing the Rubber Rollers

Please visit our website at www.buttecommunity.com/remote and click on the demo section titled "Operator Training Video for Panini My Vision X" for detailed instructions and demonstration on replacing the Feeder & Separator Roller Rings.

1. Open the inner and outer covers.
2. Carefully lift the rings off the rollers.
3. Install the new separator rings on the hubs by pressing down on the surface of the rings, making sure the rings are installed flat on their seats. The feeder ring must be rolled onto the black pulley.
4. Replace the inner and outer covers.

Glossary of Terms

Administrator Field Definitions

This topic provides definitions for the fields available for Administrators within the Remote Deposit System. They are listed in alphabetical order for quick reference.

Accounting

This field is found on the Update User Settings screen and is a Customer Services Privilege. If enabled by the Admin, the user can run reports, balance all checking transactions, look at transaction details, look at check images, and monitor transactions.

Administrator

This field is found on the Update User Settings screen and is used as the Full Name of an Administrator of the site. If enabled, the user has administrative permissions.

Admin

This field is found on the Update User Settings screen and, if enabled, allows the user to add/edit users and their roles.

Auto Disable

This field is found on the Update User Settings screen and contains the date when the user will no longer need access to the system, if known. This field can remain blank.

Customer Services

This field is found on the Update User Settings screen. The Admin enables this privilege to make approved roles available.

Dual Auth Amount

This field is found on the Update User Settings screen and contains the transaction dollar limit for this user. (Optional)

Dual Auth Status

This field is found on the Update User Settings screen and contains the action to be taken when a transaction exceeds the set Dual Auth Amount.

Declined – All transactions above the amount will be rejected.

Approved – All transactions will be approved.

Awaiting Approval – A User with more authority will need to approve the transaction to be processed.

Email Address

This field is found on the Update User Settings screen and contains the Email address of the user. It is used for sending a temporary password if the original is forgotten and for receiving deposit notifications for Remote Deposit Capture users.

Enabled

This field is found on the Update User Settings screen and needs to contain a check mark if the user is to have access to the system.

Full Name

This field is found on the Update User Settings screen and contains the first & last name of the user.

Glossary of Terms

Location Name

This field is found on the Update User Settings screen and contains the locations the user can access.

QBAccountSetup

This field is found on the Update User Settings screen. If enabled by the Admin, the user can add and edit QuickBooks accounts.

QBConnect

This field is found on the Update User Settings screen. If enabled by the Admin, the user has permissions for QBConnect to generate the .qwc file.

QBExport

This field is found on the Update User Settings screen. If enabled by the Admin, the user can save transactions to export to QuickBooks.

QBStatusReports

This field is found on the Update User Settings screen. If enabled by the Admin, the user can access the status report for the QuickBooks transactions.

Remote Deposit Capture or Remote Deposit Capture / MVX

This field is found on the Update User Settings screen. If the Admin enables this role, the user can process checks using the high-speed MyVision X scanner (Unisys or Panini).

Remote Deposit Capture / RDM

This field is found on the Update User Settings screen. If the Admin enables this role, the user can process checks using the single feed check scanner.

Reset Password

This field is found on the Update User Settings screen and is used by the Admin to provide a temporary password to allow users access to the EPS system.

Scan Check

This field is found on the Update User Settings screen. If the Admin enables this role, the user can process checks through the single feed check scanner (RDM) and edit transaction detail.

Temporary Password

This field is found on the Update User Settings screen and contains the system provided temporary password for the user.

User Location

This field is found on the Update User Settings screen and is informational only. (Optional)

User Name

This field is found on the Update User Settings screen and contains the user's login information. This is a required field and is not case sensitive.

Glossary of Terms

User Field Definitions

This topic provides definitions for the various fields available for users within the Remote Deposit System. They are listed in alphabetical order for quick reference.

Account Nickname

This field is found on various user screens and contains an optional name of the account. This is an optional field.

Account Number

This field is found on various user screens and contains the account number to be debited. This is a required field.

Account Type

This field is found on various user screens and contains either Checking or Savings to distinguish the type of account. This is a required field.

Address

This field is found on various user screens and contains the mailing address of the customer. This field will repopulate the next time a check from the same customer is scanned. This field does not appear on reports.

Amount

This field is found on various user screens and contains the amount of the transaction as a two decimal figure to include the decimal point. This is a required field.

C21 Deposit Amount

This field is found on various user screens and contains the total amount of the Check 21/Image Replacement Document (IRD) items in the deposit.

C21 Deposit Count

This field is found on various user screens and contains the number of Check 21/Image Replacement Document (IRD) items in the deposit.

C21 Deposit Date

This field is found on various user screens and contains the deposit date of the Check 21/Image Replacement Document (IRD) items within the deposit.

Check Number

This field is found on various user screens and contains the check serial number.

City

This field is found on various user screens and contains the city where the customer resides. This field will repopulate the next time a check from the same customer is scanned. This field does not appear on reports.

Company Name

This field is found on various user screens and replaces the Last Name field when the Customer Type field is set to Business. This field will repopulate the next time a check from the same customer is scanned, and users can search by this field. This field does not appear on reports.

Glossary of Terms

Country

This field is found on various user screens and contains the country where the customer resides. This field will repopulate the next time a check from the same customer is scanned. This field does not appear on reports.

Custom Deposit ID

This field is found on various user screens and contains a unique name for each deposit. This is a required field if displayed.

Customer Number

This field is found on various user screens and must be unique for all customers. This field will repopulate the next time a check from the same customer is scanned. This field is available to appear on reports, and users can search by this field.

Customer Type

This field is found on various user screens and is a required field that defaults to Individual. This field can be changed to Business.

Daytime Phone

This field is found on various user screens and contains the customer's daytime phone number. This field will repopulate the next time a check from the same customer is scanned. This field does not appear on reports.

Deposit Name

This field is found on various user screens and contains the time, unique deposit ID, and date the deposit is being created. This field can be changed by the user to contain a unique deposit name.

Deposit Status

This field is found on various user screens and contains the status of the deposit.

Description

This field is found on various user screens. This field is informational only. This field will not appear on reports, but it will appear on the Transaction Details screen.

Driver's License

This field is found on various user screens and contains the driver's license number of the customer. This field will repopulate the next time a check from the same customer is scanned. This field does not appear on reports.

Effective Date

This field is found on various user screens and contains the date the transaction is to be processed.

Email Address

This field is found on various user screens and contains the Email address of the customer. This field will repopulate the next time a check from the same customer is scanned. This field will not appear on reports.

Glossary of Terms

Enabled

This field is found on various user screens and must contain a check mark if the payment is to be taken.

Evening Phone

This field is found on various user screens and contains the customer's evening phone number. This field will repopulate the next time a check from the same customer is scanned. This field does not print on reports.

Expires On

This field is found on various user screens and contains the Month/Year the credit card will expire.

Fax Number

This field is found on various user screens and contains the customer's fax number. This field will repopulate the next time a check from the same customer is scanned. This field does not appear on reports.

Federal Tax ID No.

This field is found on various user screens and replaces the Social Security No. field when the Customer Type field is set to Business. This field will repopulate the next time a check from the same customer is scanned. This field does not appear on reports.

First Name

This field is found on various user screens and contains the customer's first name. This field will repopulate the next time a check from the same customer is scanned. This field does not appear on reports.

Last Name

This field is found on various user screens and contains the customer's last name. This field will repopulate the next time a check from the same customer is scanned and users can search by this field. This field does not appear on reports.

Location

This field is found on various user screens and contains the account name to be debited/credited with the payment. This is a required field.

Name on Account

This field is found on various user screens and contains the name of the person from whom the item was received or the actual name used on the bank account. This field will repopulate the next time a check with the same account information is scanned. This field will appear on reports.

Number of Checks

This field is found on various user screens and contains the number of checks in the deposit to be scanned.

Received Amount

This field is found on various user screens and contains the amount of the deposit after review.

Glossary of Terms

Received Count

This field is found on various user screens and contains the number of items identified in the deposit.

Relationship

This field is found on various user screens and contains either Customer or Vendor to distinguish the type of relationship of the account. This is a required field.

Routing Number

This field is found on various user screens and contains the ABA (American Bankers Association) number of the bank where the account is located. This is a required field.

Social Security No.

This field is found on various user screens and contains the social security number of the customer. This field will repopulate the next time a check from the same customer is scanned. This field does not appear on reports.

State

This field is found on various user screens and contains the state from which the customer's driver's license was issued. This field will repopulate the next time a check from the same customer is scanned. This field does not appear on reports.

State/Region

This field is found on various user screens and contains the state or region in which the customer resides. This field will repopulate the next time a check from the same customer is scanned. This field does not appear on reports.

Suite/Apt #

This field is found on various user screens and contains the suite or apartment number of the customer. This field will repopulate the next time a check from the same customer is scanned. This field does not appear on reports.

To Account

This field appears on various user screens and contains the account number to be credited. This is a required field.

Total Amount

This field appears on various user screens and contains the total dollar amount of the deposit being scanned.

Total Deposit Amount

This field is found on various user screens and contains the total amount of the deposit.

Total Deposit Count

This field is found on various user screens and contains the total number of items in the deposits.

Transaction Number

This field is found on various user screens and must be unique for each transaction processed. This field will be automatically populated if left blank and will appear on reports.

Glossary of Terms

Transaction Status Definitions

This topic provides definitions for the transaction statuses within the Remote Deposit System. They are listed in alphabetical order for quick reference.

Approved

This transaction processing status indicates payment information has been verified and a transaction will be processed later. This is the only status that does not subscribe to the rolling 60-day rule.

Awaiting Approval

This transaction processing status indicates payment information has been verified, but a secondary individual with the organization must approve the transaction before processing.

Awaiting Capture

This transaction processing status indicates a credit card transaction has been authorized, but a secondary individual with the organization must capture the transaction before processing.

Collected

This transaction processing status indicates the collection system has recovered funds for a NSF Check.

Declined

This transaction processing status indicates a transaction has been declined by the system. The transaction will not be processed.

Disputed

This transaction processing status indicates an account holder has disputed the transaction. The transaction will be charged back.

Error

This transaction processing status indicates an internal error has occurred in the system. Please contact customer service.

In Collection

This transaction processing status indicates a NSF transaction is in the collection system. Additional attempts are being made to recover funds, plus any applicable fees.

In Research

This transaction processing status indicates a transaction has returned and further research is required to determine the reason of the return.

Invalid/Closed Account

This transaction processing status indicates a transaction has been returned because the bank account number was not valid or the account was closed. The transaction will be charged back.

Processed

This transaction processing status indicates a transaction has been transmitted to the applicable network. Changes cannot be made.

Glossary of Terms

Resolved

This transaction processing status indicates an individual with the organization has marked the item as resolved. No further processing will occur.

Suspended

This transaction processing status indicates the system has suspended a transaction because the dollar amount or number of transactions exceeds the present limit.

Uncollected NSF

This transaction processing status indicates the collection system was not able to recover the NSF transaction. The transaction will be charged back.

Voided

This transaction processing status indicates an individual with the organization has marked the item as voided. The transaction will not be processed.

Glossary of Terms

Remote Deposit Capture Item Status Definitions

This topic provides definitions for the Remote Deposit Capture Item statuses within the Remote Deposit System. They are listed in alphabetical order for quick reference.

Deposited

This item status indicates the item has processed through CAR/LAR, proof function, and is part of a closed deposit. It has been sent to transaction processing for end of day processing at the designated cutoff time.

Duplicate

This item status indicates the item was sent to transaction processing and rejected as a duplicate. The item will not be processed.

Error

This item status indicates the item has been sent to transaction processing, but an error occurred preventing the item from being processed. The item will be reviewed.

In Review

This item status indicates the item is awaiting MICR repair or amount entry. The item status will change once this is completed.

Needs Rescan

This item status indicates the item has a poor image quality or is a partial image. The item must be rescanned in order for the deposit to be closed.

Open

This item status indicates the item was scanned with no problems in an open deposit. Once the deposit status is marked as deposited, the item will be sent to transaction processing.

Rejected

This item status indicates the item has been rejected and will not be processed due to any number of reasons. (eg.: image quality, invalid MICR, invalid payment origin, etc.)

Glossary of Terms

Remote Deposit Capture Deposit Status Definitions

This topic provides definitions for the Remote Deposit Capture Deposit statuses within the Remote Deposit System. They are listed in alphabetical order for quick reference.

Deleted

This deposit status indicates the entire deposit has been deleted by a user. None of the items will be sent to transaction processing. The deposit may not be deleted once it has been closed.

Deposited

This deposit status indicates all items have been processed successfully, and the deposit is in balance with no discrepancies or errors. These items are now in the approved status, and an E-mail notification has been sent.

Deposited with Adjustment

This deposit status indicates one or more of the items within this deposit caused an adjustment to the total deposit amount. The transactions have been sent to transaction processing with the adjusted deposit amount. An E-mail notification has been sent.

Open for Scanning

This deposit status indicates a deposit has been created and is open to scan. Items can be scanned into this deposit until it is closed.

Partial Deposit

This deposit status indicates one or more of the items was removed from the deposit due to a duplicate or rejected item. The deposit has been sent to transaction processing with the deposit total minus the items that will not be processed. An E-mail notification has been sent.

Rejected

This deposit status indicates the entire deposit has been rejected. A deposit is rejected when the adjustment amount exceeds the adjustment limit assigned by the bank or when all items within the deposit are rejected.

Submitted

This deposit status indicates the deposit has been closed, and the items are being reviewed for accuracy and errors. Once finished, the status of the items will change to deposited and move to the approved category for end of day processing at the designated cutoff time.

Frequently Asked Questions

Q: The sign-on of one of my users has been locked out, how do I unlock them?

A: Your company Administrator can unlock the user sign-on. Under the "Admin" tab your Administrator will need to list the users on the system, locate the specific user, and click "Unlock".

Q: How many times can I try my login before I get locked out?

A: Typically, 5 times, but this may vary depending on your company's settings.

Q: I forgot my password, can I have it reset?

A: Yes, your administrator can reset this for you or if you have supplied an email address, you can use the password auto-recover feature to reset your password.

Q: I'm not able to see the same options as someone else when I login. What do I do?

A: Being able to access the different areas is a role that is assigned by the administrator of your user account. Contact your Administrator for changes.

Q: Will both the front and back of checks be scanned by default?

A: As long the scanner has front and back capability that will be the default.

Q: Are there any controls to prevent duplicates or depositing checks that have been scanned?

A: Yes there are. The first is the check number field. This identifier must be unique with any given account number/routing number combination. There is also a user-entered "Transaction Number" field that must also be unique.

Q: How long is a scanned check image available?

A: An image is available online for a minimum of 120 days. After 120 days the user will be able to request the image from archive through the online system.

Q: When scanning a check why are there two different name fields on the left above the check and again on the right?

A: This is because the name on an account and the bank account on which the payment check is drawn can differ. A good example is a parent who pays for their child's rent while the child is in college. The customer information would be under the child's name, but the name on the check would be that of the parent, which can be entered in the box above the scanned check.

Q: Can I edit the amount of a transaction once it has been entered?

A: If the transaction has been processed, a user with the appropriate permissions can view the transaction and edit the amount. Changes can be made on the payment screen before the "Process Payment" button has been clicked.

Q: How do I see return items?

A: Check (IRD) returns would be handled through your normal paper check return process. These items cannot be rescanned and will need to be brought to the branch for deposit.

Frequently Asked Questions

Q: How do I cancel a transaction before it goes out?

A: As long as the transaction has not yet been processed, a user with the appropriate permissions can select the "void this transaction" option that appears on the right of the screen when viewing the transaction.

Q: How can I change my bank account?

A: Contact Butte Community Bank's Cash Management Specialist to change your account settings. This will require authorization by the person who signed your company's processing application. Checking and savings accounts are eligible account types. CD and loan accounts are not available.

Q: How do I process a money order?

A: Prior to scanning the item, write the numeric dollar amount (in blue or black ink) above the printed dollar amount.

Q: How can the Administrator be included on all email notifications?

A: Contact the Cash Management Specialist to update the email notification options. The notification options are:

- Rejected – The system rejected the deposit
- Sent to Transaction Processing – The system processed the deposit
- Needs Rescan - Customer must rescan or delete item(s) before the system can process the deposit
- Processed w/Adjustment – The system adjusted the deposit total and processed the deposit
- Duplicate Items in Batch – The system eliminated duplicated items and processed the deposit
- Rejected Items in Batch – The system rejected item(s), adjusted the deposit total and processed the deposit

Q: How do I find out the cost of one of my services?

A: The Cash Management Specialist can provide all pricing details for you.

Q: Who do I contact when I need another cleaning card?

A: Contact the Cash Management Specialist to purchase a new cleaning card.

Q: Who do I contact when I need replacement Feeder and Separator Roller rings?

A: The Cash Management Specialist can provide these to you.

Q: Where do I get a replacement ink cartridge for the scanner?

A: You can purchase a replacement ink cartridge for the Panini MyVision X at any office supply store that sells Hewlett Packard ink cartridges. Model: HP C6602A

Bank Holidays

For holidays falling on a Saturday, Butte Community Bank branches and offices will be open the preceding Friday. For holidays falling on a Sunday, all branches and offices will be closed the following Monday.

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