

Remote Deposit
Capture System
Guide

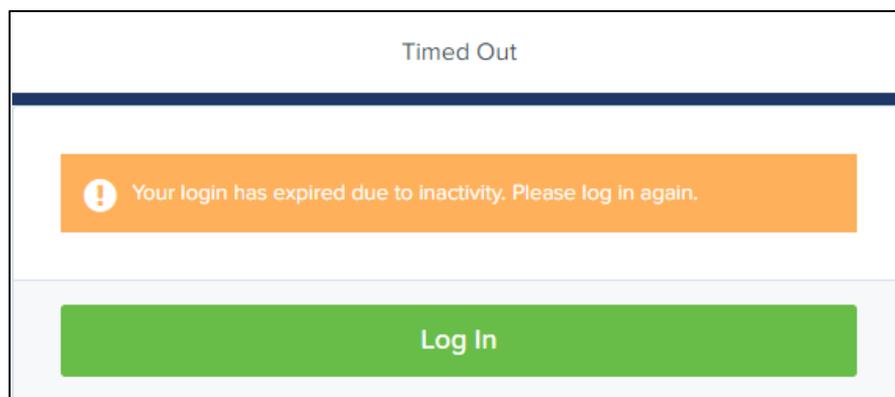
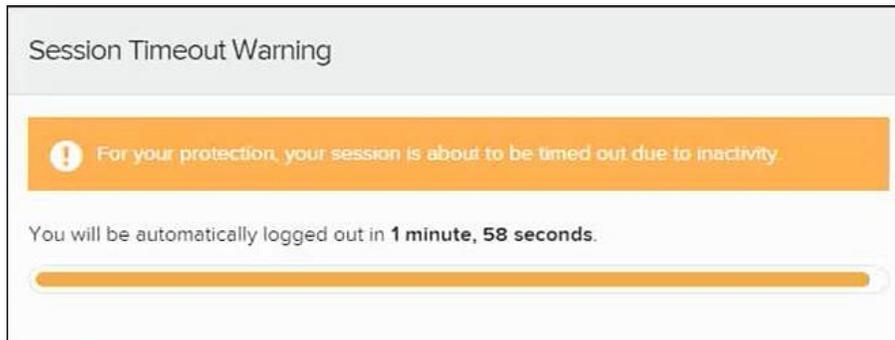
The logo for Busey BANK, featuring a stylized 'B' with three vertical bars on the left side, followed by the word 'Busey' in a serif font and 'BANK' in a bold, sans-serif font, with a registered trademark symbol (®) to the right.

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Session Timeouts

The system will automatically log out a user who has been inactive for at least 15 minutes. A *Session Timeout Warning* appears 2 minutes before the user is to be logged out, in order to give them an opportunity to continue their session. Click anywhere in the application to remain logged in.



Logging In

Your bank representative should provide you Single sign-on access through your online banking platform.

1. Login to Digital Banking
2. Click on Business Services
3. Click on Remote Deposit Capture



Working within Remote Deposit Complete

A deposit can be in any number of statuses when it enters the system. The table below lists the potential status of any one transaction within the system.

Status	Definition
Approved	The transaction has been verified and will be processed at the designated cutoff 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.
Voided	The transaction has been voided and will not be processed. A transaction may not be voided once the item is in the <i>Processed</i> status.

Detecting Duplicate Items

RDC has the capability to detect duplicate items with the following pieces of information for each item:

- Routing number
- Check number
- Account number

All three pieces of information must be present in order for duplicate detection to function properly. However, some items may be missing one of these requirements. For example, money orders or temporary checks may not include a serial/check number. These situations, as well as the erroneous parsing of an item, may cause an item to be inaccurately flagged as a duplicate.

In addition, duplicate items may be flagged for a Transaction Number issue. The Transaction Number is systematically assigned to each transaction. If the **Transaction Number** field is manually populated by the user, however, the value *must* be unique per transaction and cannot be repeated. Repeating data in the **Transaction Number** field will result in a duplicate error.

The Open Deposits Page

1. Log in to the application, and then select **Transactions** from the left main menu.
2. Under *Check Processing*, select **Remote Deposit Complete**.
3. The *Open Deposits* page appears. There may be times when multiple batches will be listed on this page. The following features can prove helpful in navigating through deposit items. Note that these deposits on the *Open Deposits* page have not yet been submitted but are still open.
 - **Navigational Paging** – Use the forward and backward arrows to navigate pages with lists of deposits. You may also select a page number to navigate directly to that page.
 - **Per Page size** – Indicate how many deposits you would like to have listed on each page.
 - **Displaying Page prompt** – The current page number and number of records in the deposit is displayed.
 - **Sorting** – Select a column header to organize information in either ascending order (upward arrow) or descending order (down arrow)
 - **Requires Rescan Column** – Displays value to indicate if the item in question needs to be rescanned. Selecting this column header will immediately group items that need to be rescanned.
 - **Custom Batch ID** – If displayed, this column will show the unique value for each deposit and may be configurable.

Transactions / Remote Deposit Complete

Open Deposits

Navigation: < < > > 10 Per Page Displaying Page 1 of 1, Records 1 to 4 of 4

	Open	Requires Rescan	Date Created	Location	Deposit Name	Custom Batch Id	Item Count (S/C)	D
✓			10/15/2015 1:11:04 PM CT	Cedar Ridge	Test Deposit	Ebbing Testing (BBB)	42 / 9	▲
✓			10/20/2015 3:45:25 PM CT	Blossom Hill	15:44:39.8969439 10/20/201...	jjj	30 / 5	
✓			11/25/2015 8:06:18 AM CT	AA CPP Locatio...	08:05:36.4301793 11/25/2015...	201511252	6 / 1	
✓			12/1/2015 1:35:11 PM CT	AA CPP Locatio...	J's New Deposit	uiui	0 / 2	

Buttons: Create New Deposit Close Deposit(s) Delete Deposit(s)

NOTE: Should you navigate away from the *Open Deposits* page with deposits still open, the system will prompt you to confirm navigating away from the *Open Deposits* page.

Confirm Navigation

You have 1 deposits still open.

Are you sure you want to leave this page?

Buttons: Stay on this Page Leave this Page

Creating a New Deposit

1. From the *Open Deposits* page, select **Create New Deposit**.

Transactions / Remote Deposit Complete

Open Deposits

Navigation: < < > > 10 Per Page Displaying Page 1 of 1, Records 1 to 4 of 4

	Open	Requires Rescan	Date Created	Location	Deposit Name	Custom Batch Id	Item Count (S/C)	D
✓			10/15/2015 1:11:04 PM CT	Cedar Ridge	Test Deposit	Ebbing Testing (BBB)	42 / 9	▲
✓			10/20/2015 3:45:25 PM CT	Blossom Hill	15:44:39.8969439 10/20/201...	jjj	30 / 5	
✓			11/25/2015 8:06:18 AM CT	AA CPP Locatio...	08:05:36.4301793 11/25/2015...	201511252	6 / 1	
✓			12/1/2015 1:35:11 PM CT	AA CPP Locatio...	J's New Deposit	uiui	0 / 2	

Button: Create New Deposit

2. If at this time Device Control has not already been launched, the system will prompt you to do so before continuing. Follow the on-screen instructions to proceed.

The *New Deposit* page appears. Complete the following fields as applicable:

- **Location:** Select the account for which the batch is to be processed.
- **Payment Type:** Select how the item was received, for example, **Mailed In**.
- **Deposit Name:** System-generated. Includes the date and time the batch is being created along with a unique batch ID number.
- **Custom Batch ID:** If displayed, this is a required field that needs to be a unique value each time.
- **Number of Checks:** Enter the number of checks in the batch.
- **Total Amount:** Enter the total amount of the batch. This is a two-decimal-place field, to include the decimal point. For example, \$XX.XX.
- **Deposit Slip ID #:** If displayed, enter your assigned deposit slip ID.
- **Scanner Terminal #:** This field will automatically populate from the Device Control.

NOTE: In the *Scanner Interface* section of the page, the system will automatically check for an installed scanning device. If the scanning device is not plugged in, connect the scanner, and then select the **Reset Scanner** option.

- If you have a multi-feed scanner, load the check item(s) into the scanner and then select **Create**. The *Deposit View* page will appear

Rescan Check

Place the replacement check in the scanner and press the Rescan button.

Front of Check Back of Check

MICR

o1115o t111016064t 000295282o

Cancel Rescan

- **Alerts** – If a particular check item has been scanned before, it will appear as a duplicate in the item list. RDC will not submit duplicate items for processing. An icon will also be presented in the *Alerts* column if the item has an invalid MICR, as shown below.

Transactions / Remote Deposit Complete / Deposit View

1 2 3 10 Per Page Displaying Page 2 of 5, Records 11 to 20 of 42 All Items Data Entry View

Check	Alerts	MICR	Customer Number	Name	Amount	Deposit Amount
11		o1115o t111016064t 000295282o				\$85.24
12		o1115o t111016064t 000295282o	[96ae9487-d389-4e...	Joe Smith		\$85.24
13		o1115o t111016064t 000295282o	[96ae9487-d389-4e...	Joe Smith		\$281.04
14		o1115o t111016064t 000295282o	[f281c61d-b507-496...	Jlm Smith		\$45.91

Transactions / Remote Deposit Complete / Deposit View

1 10 Per Page Displaying Page 1 of 1, Records 1 to 1 of 1 All Items Refresh Data Entry View

Check	Alerts	MICR	Customer Number	Name On Account	Amount	Deposit Amount
1		o1115o t111016064t 000???2483445t 1013				\$85.24

- Select the **Front of Check** or **Back of Check** options near the check image to show the respective front and back images of the check created by the scanner you

have installed (see figure below). Under the *Deposit Status* section, the **Scanned** field presents the number of items as they are scanned. The total amount of all items appears when the deposit is complete.

NOTE: In the *Scanner Interface* section, the **Terminal Number** for the scanner installed will appear as a reference.

Scanner Interface	Reset	Deposit Status
Service		Location Cedar Ridge
Scanner		Control 9 / \$7,718.96
Terminal Number		Scanned 42 / \$6,369.92

Complete Deposit

- The **Complete Deposit** option is located at the bottom of the page. When you have finished scanning, select this option to begin the submission process.

NOTE: We recommend that you enter information about this deposit on the *Data Entry View* page, described in the next section of this document. The **Complete Deposit** option is available on either of these pages.

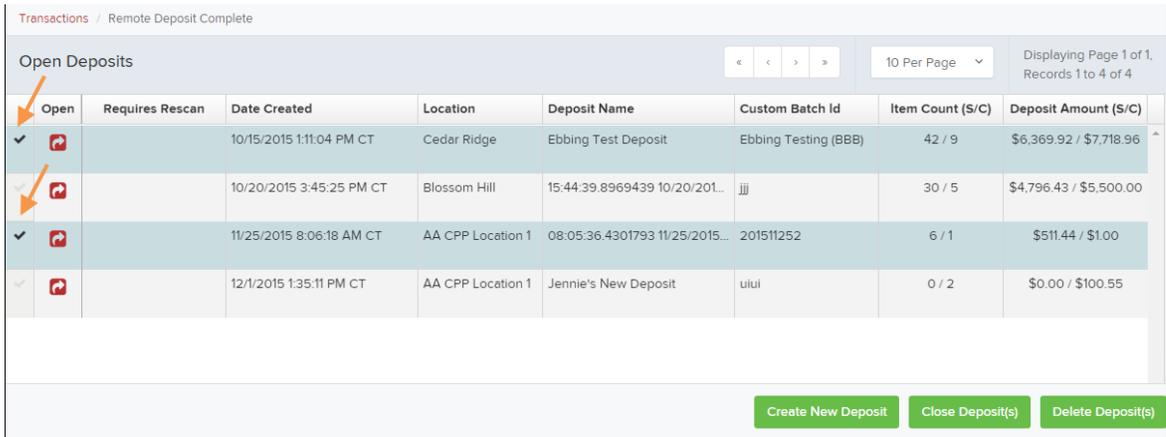
Scanner Interface	Reset	Deposit Status
Service		Location Cedar Ridge
Scanner		Control 9 / \$7,718.96
Terminal Number		Scanned 42 / \$6,369.92

Complete Deposit

- Near the top of the page, select the **Data Entry View** option to enter additional information about a customer and/or the transaction. **Note:** If the **Transaction Number** field is manually populated by the user, however, the value must be unique per transaction and cannot be repeated. Repeating data in the **Transaction Number** field will result in a duplicate error.

NOTE: An industry best practice includes merchants submitting their deposits at least one hour before their financial institution's cutoff time, in the event that a batch needs additional attention.

1. From the *Open Deposits* page, select the check box next to the *Open* column for each deposit you wish to close.



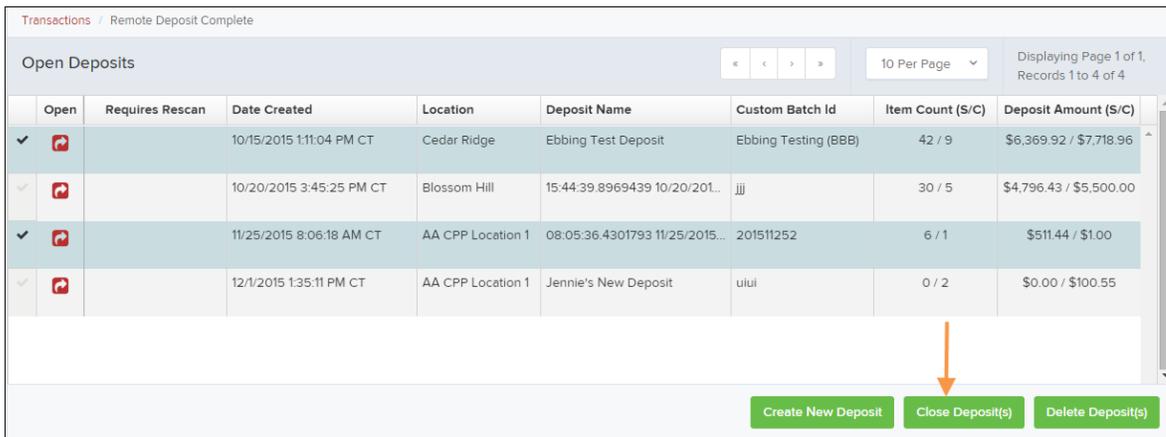
Transactions / Remote Deposit Complete

Open Deposits

Open	Requires Rescan	Date Created	Location	Deposit Name	Custom Batch Id	Item Count (S/C)	Deposit Amount (S/C)
<input checked="" type="checkbox"/>		10/15/2015 1:11:04 PM CT	Cedar Ridge	Ebbing Test Deposit	Ebbing Testing (BBB)	42 / 9	\$6,369.92 / \$7,718.96
<input checked="" type="checkbox"/>		10/20/2015 3:45:25 PM CT	Blossom Hill	15:44:39.8969439 10/20/201...	jjj	30 / 5	\$4,796.43 / \$5,500.00
<input checked="" type="checkbox"/>		11/25/2015 8:06:18 AM CT	AA CPP Location 1	08:05:36.4301793 11/25/2015...	201511252	6 / 1	\$511.44 / \$1.00
<input checked="" type="checkbox"/>		12/1/2015 1:35:11 PM CT	AA CPP Location 1	Jennie's New Deposit	uiui	0 / 2	\$0.00 / \$100.55

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

2. Select **Close Deposit(s)** from the bottom of the page.



Transactions / Remote Deposit Complete

Open Deposits

Open	Requires Rescan	Date Created	Location	Deposit Name	Custom Batch Id	Item Count (S/C)	Deposit Amount (S/C)
<input checked="" type="checkbox"/>		10/15/2015 1:11:04 PM CT	Cedar Ridge	Ebbing Test Deposit	Ebbing Testing (BBB)	42 / 9	\$6,369.92 / \$7,718.96
<input checked="" type="checkbox"/>		10/20/2015 3:45:25 PM CT	Blossom Hill	15:44:39.8969439 10/20/201...	jjj	30 / 5	\$4,796.43 / \$5,500.00
<input checked="" type="checkbox"/>		11/25/2015 8:06:18 AM CT	AA CPP Location 1	08:05:36.4301793 11/25/2015...	201511252	6 / 1	\$511.44 / \$1.00
<input checked="" type="checkbox"/>		12/1/2015 1:35:11 PM CT	AA CPP Location 1	Jennie's New Deposit	uiui	0 / 2	\$0.00 / \$100.55

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

3. The system will ask you to confirm closing your selected deposit(s). Select **Close** to confirm closing the deposit(s).

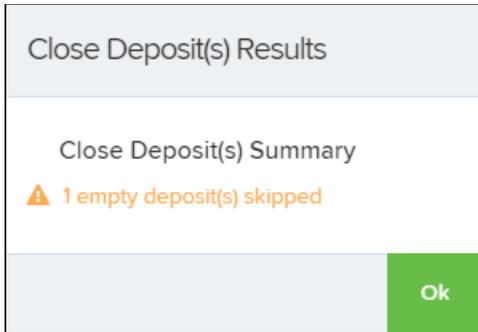
Confirm Deposit(s) Close

Are you sure you want to close the selected 2 deposit(s)?

Cancel Close

4. The results of the deposit appear. Choose **OK** to dismiss the message.

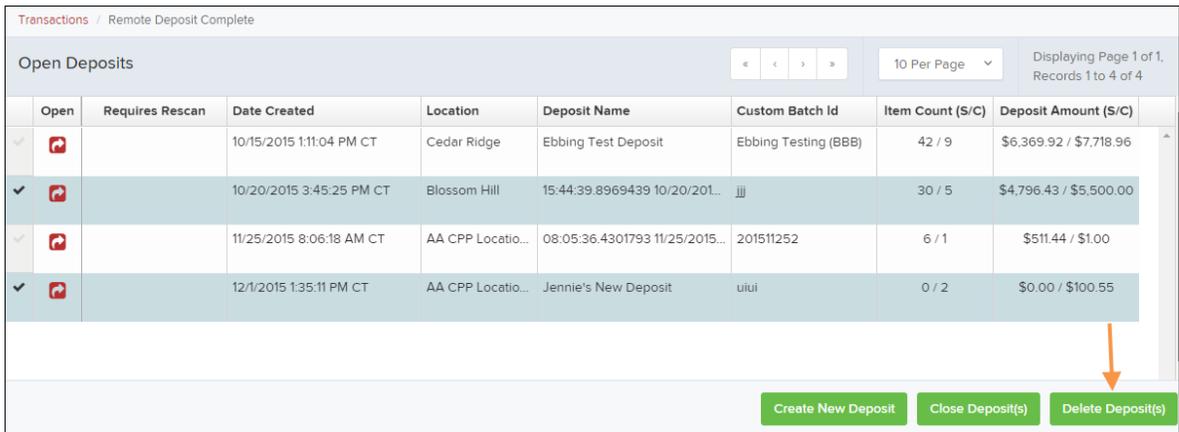
NOTE: If you attempt to close a deposit with items that need rescanning, specifically if the MICR of an item was not read correctly, the system will not deposit that item.



Deleting a Deposit

A deposit can be deleted as soon as it has completed scanning, or at a later time.

1. From the *Open Deposits* page, select the check box(es) next to the deposit(s) you wish to delete.



2. Select **Delete Deposit(s)**, as shown above. The system will prompt you to confirm deleting a deposit. Select **Delete**.



3. A confirmation of the deletion appears. Click **OK** to continue to the *Open Deposits* page.

Notifications

Notifications are used by the Remote Deposit Complete application to let users know when a deposit's MICR repair, CAR/LAR, keying, and/or balancing steps have been completed, as well as the status of the deposit. The *Deposit Results* report assists with determining item(s) that need further attention.

If notifications are enabled and an email address is set, an email is sent to the user who created the deposit along with any other designated interested parties. A notification will inform the user of the following situations.

- The deposit was approved without any errors.
- The deposit was approved with adjustments.
- The deposit was rejected.
- An item needs rescanning.
- There are duplicate items in the deposit.
- There are rejected items in the deposit.



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

The following table describes the status of any one deposit in the system.

Status	Definition
Deleted	The entire deposit has been deleted by someone in your organization prior to closing it. The deposit may not be deleted once it has been closed. None of the items will be sent to transaction processing.

Status	Definition
Deposited	All items have been processed successfully, and the deposit is in balance with no discrepancies or errors. These items are now in the <i>Approved</i> status, and an email notification has been sent.
Deposited with Adjustment	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 email notification has been sent.
Open for Scanning	A deposit has been created and is open to scan. Items can be scanned into this deposit until it is closed.
Partial Deposit	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 email 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 possibly due to all being duplicates.
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 one of the statuses defined previously.

The Current Transaction Summary

When working with the Remote Deposit Complete application, it may be necessary to edit or void transactions made. This can only be done when a deposit has been submitted and transactions appear in the *Approved* status of the *Current Transaction Summary*. An approved transaction will move to the *Processed* status at the end of the closing day for your financial institution.

The *Current Transaction Summary* appears on the *Dashboard* of the application when logging in and shows the status of all transactions within the past 60 days. Select any one status from the *Current Transaction Summary* to generate a report for all the transactions within that status for the current day.

The following table lists the statuses within the *Current Transaction Summary*.

Status	Definition
Approved	The transaction has been verified and will be processed at the designated cutoff 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.
Voided	The transaction has been voided and will not be processed. A transaction may not be voided once the item is in the <i>Processed</i> status.

The below figure is an example of the *Transaction Status Summary* on the *Dashboard* page once you have logged in to the system.

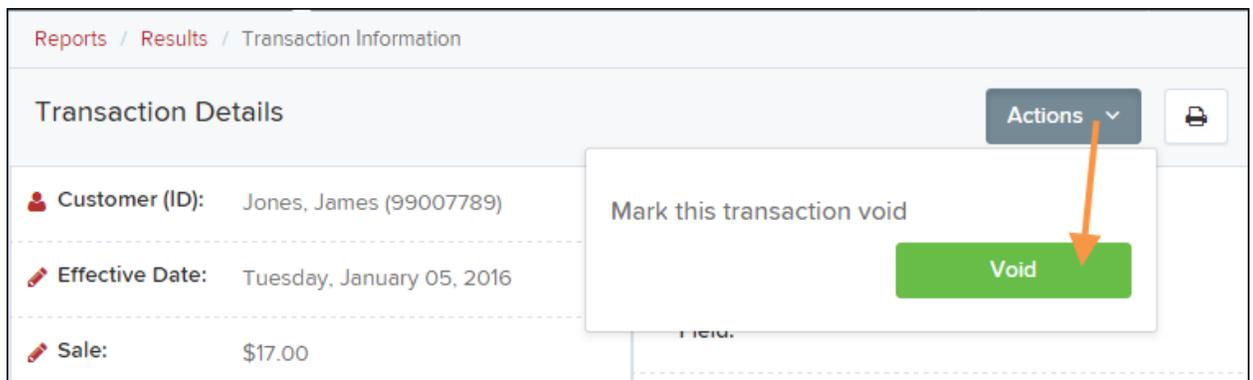
Current Transaction Summary 			
This is a summary report of all transactions currently in the system as of 09/09/2016. All times are displayed in Central Time (CT).			
Status	Items	Debits	Credits
Approved			
Processed			
Voided			

The *Transaction Status* report is a pre-defined report listing all transactions of a specific status. It is automatically generated when you select a status link from the *Current Transaction Summary*. The list will contain items that have been processed within the last 60 days and give you access to individual transaction information and images of the scanned items. To generate this report, select a status that appears as a link and contains values in the *Current Transaction Summary*.

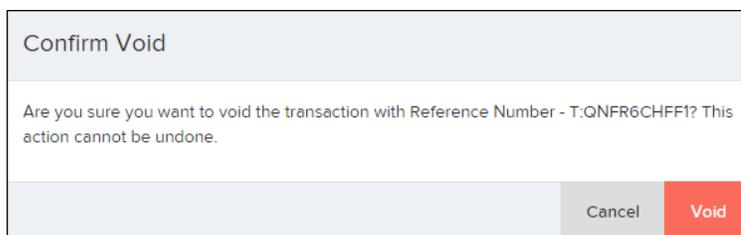
Voiding Transactions

As a user working with Remote Deposit Complete, you may need to void a transaction that has been made. This can only be done when a deposit has been made and is in the *Approved* status, displayed on the *Current Transaction Summary* page once you have logged in. Recall that an approved transaction will be moved to the *Processed* status at the end of the closing day for your financial institution.

1. From the *Transaction Details* page, select **Actions | Void**.



2. The system will ask you to confirm voiding the transaction. Select **Void**. The transaction will be voided and appear with a *Voided* status on the *Current Transaction Summary* page until it is resolved.

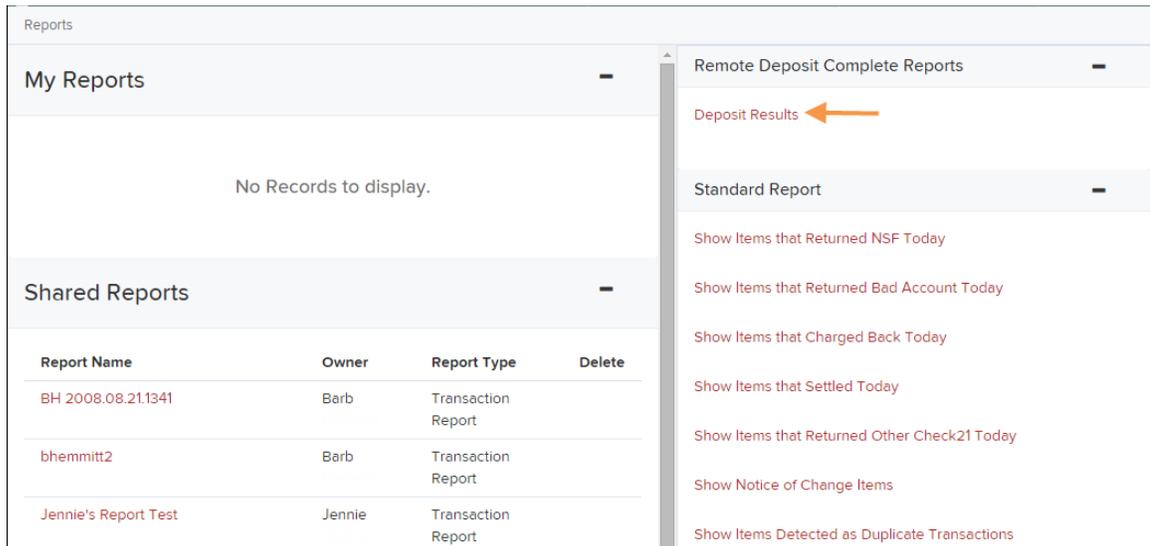


Deposit Results Report

The *Deposit Results Report* displays a date range of deposit batches created with *Remote Deposit Complete*. This report can monitor the status of current-day batches, the items within a batch, or display a previous day's batches and items.

NOTE: The *Deposit Results Report* will display data from the past two years. Anything more than two years old will appear in the *Reports* dashboard of the *Download Reports* section.

1. Log in to the system, and select **Reports** from the left main menu.
2. Under *Remote Deposit Complete Reports*, select **Deposit Results**.



The screenshot shows the 'Reports' dashboard. On the left, there are sections for 'My Reports' (containing 'No Records to display.') and 'Shared Reports' (containing a table of reports). On the right, there is a sidebar menu for 'Remote Deposit Complete Reports' with several options. The 'Deposit Results' option is highlighted with an orange arrow.

Report Name	Owner	Report Type	Delete
BH 2008.08.21.1341	Barb	Transaction Report	
bhemmitt2	Barb	Transaction Report	
Jennie's Report Test	Jennie	Transaction Report	

3. Designate a **Location** for the report. Select a pre-defined date range for the report next to the *Quick Pick* option, or specify a **Start Date** and **End Date** (image below).

Deposit Results Search

Location ID

Quick Pick

Start Date

Start Time

End Date

End Time

4. Select **Get Deposits**. A list of batches matching the filters appears.

The following table lists the data presented in the report in alphabetical order for quick reference.

Field	Definition
C21 Deposit Amount	States the total amount of the Check 21/Image Replacement Document (IRD) items in the batch/deposit.
C21 Deposit Count	The number of Check 21/Image Replacement Document (IRD) items in the batch/deposit.
C21 Deposit Date	The deposit date of the Check 21/IRD items.
Create Date	Contains the date the batch/deposit was scanned.
Custom Batch ID	If enabled, this field is required and will be reflected on the <i>Deposit Results</i> report. It will contain a unique label for a batch/deposit processed.
Deposit Details	Contains a link to the list of steps the batch/deposit has taken and the user who processed the batch.

Field	Definition
Deposit Slip ID#	If enabled, this field will reflect in the <i>Deposit Results</i> report. This field provides additional values to the virtual deposit slip (either predefined or optional, depending on your settings).
Deposit Status	The status of the entire batch/deposit at the time the report is generated.
Description	Contains the <i>Deposit Name</i> which is made up of the date and time the batch was created surrounding a unique system-assigned batch ID.
Item Details	Contains a link to the list of the individual checks that make up the batch/deposit and their respective statuses.
Location	Found on the <i>Deposit Results</i> report, this field contains the account (location) to be credited with the payment.
Received Amount	The amount of the deposit after review.
Received Count	The number of items identified in the deposit after review.
Total Deposit Amount	The total amount of the deposit.
Total Deposit Count	The total number of items in the deposit.
Your Amount	The amount entered when the batch/deposit was created.
Your Count	The number of items entered when the batch/deposit was created.

Deposits matching your search criteria							Displaying Page 1 of 1 Records 1 - 2 of 2
Records Per Page							10
Item Details	Deposit Details	Create Date	Location	Custom Batch Id	Batch Type	Description	
		12/1/2015	Location 1	uiui	Remote Deposit	.New Deposit	
		12/21/2015	Avalon Campbell	5646542	Remote Deposit	17:49:04.1335657 12/21/2015 ...	

Viewing Transaction Details

- From the *Deposit Results* page, select **View**  under the *Item Details* column to view events about that transaction in the deposit.

Deposits matching your search criteria							Displaying Page 1 of 1 Records 1 - 2 of 2
Records Per Page							10
Item Details	Deposit Details	Create Date	Location	Custom Batch Id	Batch Type	Description	
		12/1/2015	Location 1	uiui	Remote Deposit	.New Deposit	
		12/21/2015		5646542	Remote Deposit	17:49:04.1335657 12/21/2015 ...	

- The *Items in deposit* will appear. To view batch details, select the icon under the *Item Details* column.

Reports / Deposit Results / Item Details									
Items in deposit J New Deposit									
Displaying Page 1 of 1 Records 1 - 1 of 1									
Item Details	Check Image	Sequence #	Item Date	Status	Customer Name	Routing / Account #	Check #	Amount	Deposit As
		1	12/1/2015	Rejected		111016064 / 0		\$85.24	/ NONE

The *Batch Item Details* page appears.

Reports / Deposit Results / Item Details / Batch Details

Batch Item Details

Show Events Hide Events

Sequence #: 1

Routing / Account #: 111016064 / 0

Check #:

The following table describes the *Batch Item Details* available when viewing a transaction, listed in alphabetical order.

Field	Definition
Amount	The amount of the check after being reviewed. A value of \$0.00 signifies that the check was either rejected or a duplicate and will not be included in the batch/deposit total.
Amount Source	This field indicates whether a check needed special handling to determine the amount, the MICR line, etc. Values displayed are <i>Keyed</i> or <i>Read</i> .
Check #	The serial number of the check taken from the MICR line.
Customer Name	The field contains the optional <i>Name on Account</i> data, if entered for the customer previously.
Deposit As	This field contains how the check will be processed—either as an ACH or Check 21 (IRD) transaction.
Deposit Item	This field contains the links to either view or print an image of the check, or view the specific automated steps the check has gone through or is in the process of going through.
Image Quality Pass	This field identifies whether a check image is good or not.
Item Date	This field contains the date the check was scanned.

Field	Definition
Item Status	<ul style="list-style-type: none"> • Deposited – The item has processed through CAR/LAR, the 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. • Error – The item has been sent to transaction processing, but an error occurred preventing the item from being processed. • Duplicate – The item was sent to transaction processing and rejected as a duplicate. The item will not be processed with this batch/deposit. • In Review – The item is awaiting MICR repair or amount entry, and its status will change once those steps are completed. • Needs Rescan – The item has a poor image quality or is a partial image. The batch/deposit will be re-opened so that you can rescan this item again in order for the batch/deposit to be processed. • Open – The item was scanned with no problems in an open deposit. Once the deposit status becomes <i>Deposited</i>, the item will be sent to transaction processing. • Rejected – Indicates the item has been rejected and will not be processed due to any number of reasons (e.g. image quality, invalid MICR, invalid payment origin, etc.).
Routing/Account #	This field contains the routing and transit number of the check captured when the MICR line was scanned.
Scanned Count	This field contains the number of times an item was scanned.
Sequence #	This field contains the sequence of the check within the batch/deposit.

3. Select **Show Events** at the top of the page to display a record of events for this item.

Reports / Deposit Results / Item Details / Batch Details

Batch Item Details

Show Events Hide Events

Sequence #:	Event Date	Event	Application	User ID	User Name	Description
1	12/1/2015 3:30:43 PM CT	Rejected	Remote Batch Deposit	6964		Image Quality Problem
Routing / Account #: 111016064 / 0	12/1/2015 1:35:23 PM CT	CARReco	Orbograph	1		85.24
Check #:	12/1/2015 1:35:17 PM CT	CheckDecisioningError	0	0	RD	Check Decisioning Failed:Invalid character printed
MICR: t111016064t 000772483445o 1073	12/1/2015 1:35:17 PM CT	Created	Remote Batch Deposit	197656		
Amount: 85.24						
Item Status: Rejected						

Viewing Deposit Details

From the *Deposit Results* page, select the folder icon under the *Deposit Details* column to see processing details about the deposit. The details then appear.

Deposits matching your search criteria Displaying Page 1 of 1 Records 1 - 2 of 2

Records Per Page 10

Item Details	Deposit Details	Create Date	Location	Custom Batch Id	Batch Type	Description
		12/1/2015	Location 1	uiui	Remote Deposit	.New Deposit
		12/21/2015	Avalon Campbell	5646542	Remote Deposit	17:49:04.1335657 12/21/2015 ...

Reports / Deposit Results / Deposit Details

Events for deposit Jennie's New Deposit Displaying Page 1 of 1 Records 1 - 1 of 1

Event Occurred	Event	User Name	Description
12/1/2015 1:35 PM CT	Opened	Jennie	