Remote Deposit Quick Guide

Customer Support

Contact Deposit Operations at 800-322-6344

or email at doperations@banklandmark.com

Important Points

- Deposits submitted before 8:00 pm CST are entered on the current day if it is a business day. (Monday – Friday excluding holidays) If a deposit is rejected for Image quality, it will be deposited on the next business day.
- Endorse the back of the check before scanning.
- Destroy checks scanned after a minimum of 60 days.
- Cannot scan checks drawn on an International Bank.

Getting Started

Scanner Maintenance

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

Enterprise Source Capture Minimum Workstation Requirements

Browser

- Internet Explorer (IE11 or higher)
- Chrome (Requires Ranger Remote install)
- Firefox (Requires Ranger Remote install)
- Edge (Requires Ranger Remote install)

Hardware

- PC
- Scanner
- Jogger (recommended to minimize scanner jams)
- Monitor, Mouse and Keyboard
- 2 GB free disk space (minimum)
- 2.0 GHz processor (minimum) D u a l Core or higher recommended
- USB 2.0 port (minimum, for scanner)

Miscellaneous Software

- Adobe Acrobat Reader (Version 3.0 or higher)
- Silver Bullet Inc. Ranger Interface for scanner (provided by Fiserv)
- Medical Informatics Engineering Alternatiff Image Viewer (provided by Fiserv)

Network Connectivity

- Internet connection, 512Kb up/down (minimum recommended speed)

Operating System

- Microsoft Windows 7 (32 or 64 bit, depending on scanner model)
- Microsoft Window 8 (32 or 64 bit, depending on scanner model)
- Microsoft Window 10 (32 or 64 bit, depending on scanner model)

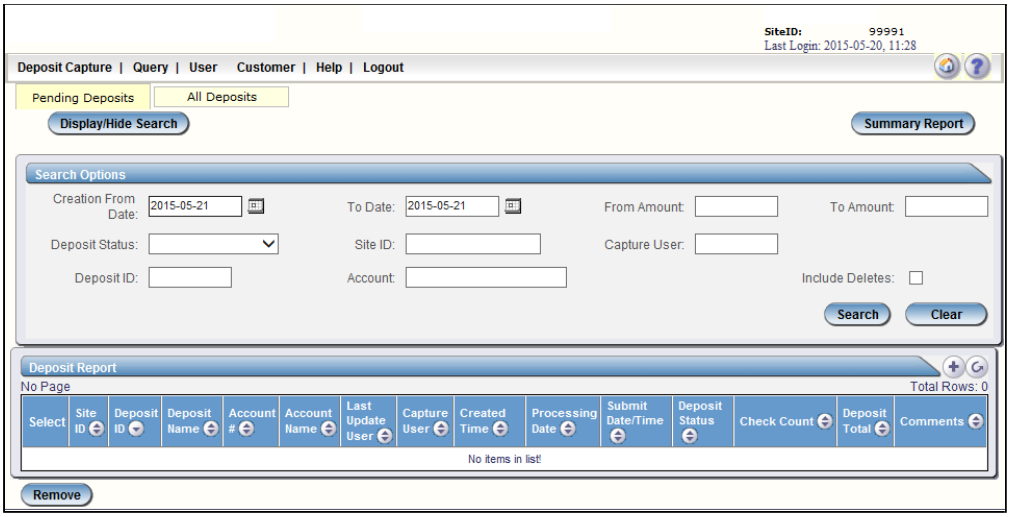
Logon to Remote Deposit

- Go to www.banklandmark.com (Save in favorites)
- Login in to online banking (Business)
- Follow the token instructions provided.
- Click on “Checks and Deposits” link in the main navigation bar, and then click “Deposit Checks” button
- To change the view, click on the link in the upper right hand corner to change to Classic view.

Creating a Deposit

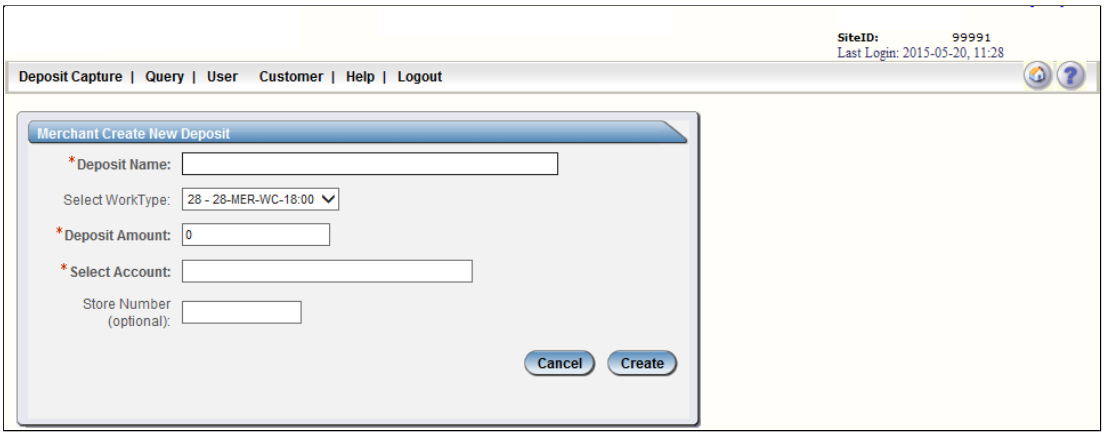
On Deposit Status Screen

Select Deposit Capture

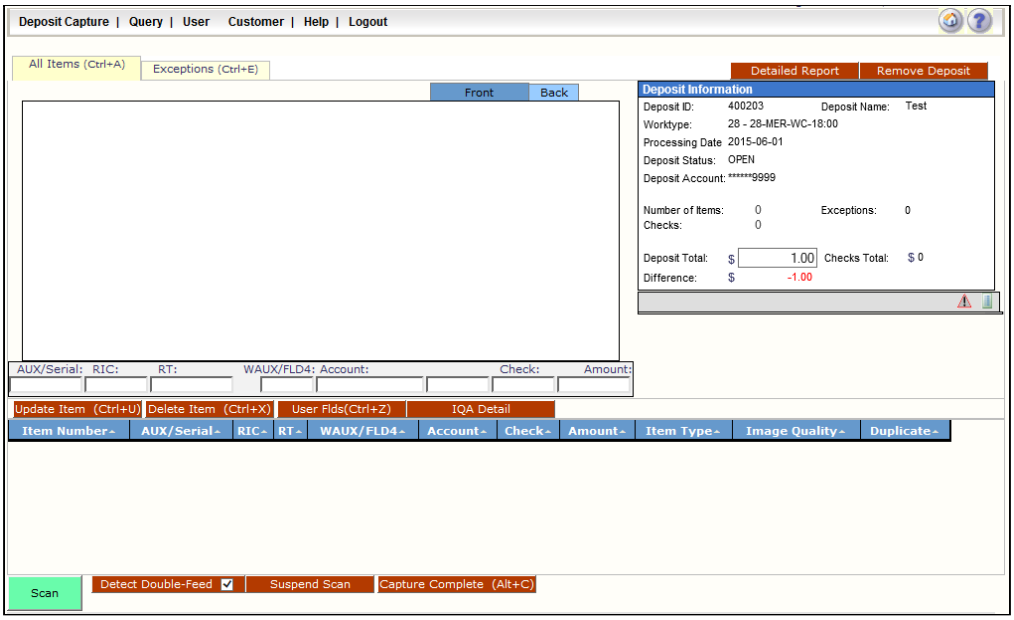


Deposit Name – Some clients have this disabled.
Enter Deposit Amount
Select Account
AuxOnUs Field – Optional field for serial number on Virtual Credit.

Click Create


SiteID: 99991
Last Login: 2015-05-20, 11:28
Deposit Capture | Query | User Customer | Help | Logout
Merchant Create New Deposit
*Deposit Name:
Select WorkType:
28 - 28-MER-WC-18:00
*Deposit Amount:
0
*Select Account:
Store Number (optional):
Cancel
Create

Scan Screen



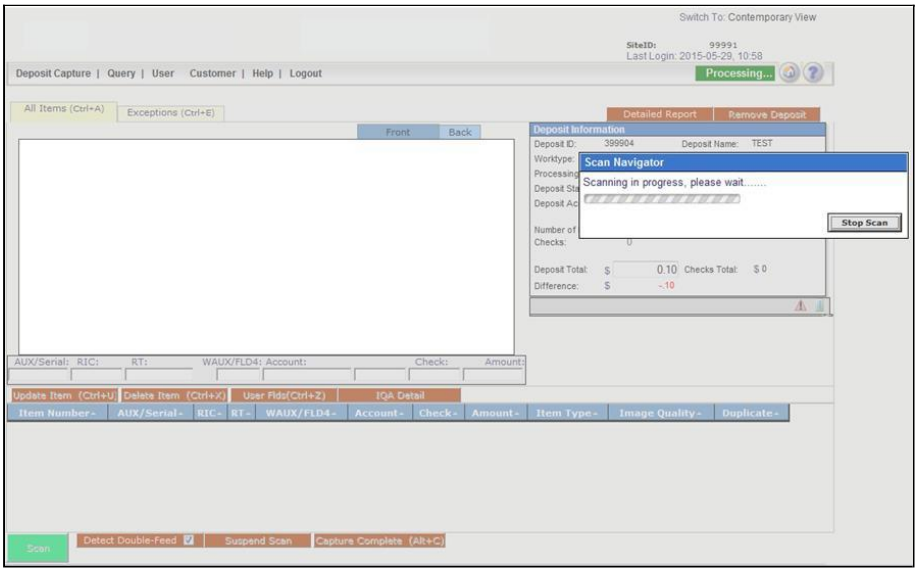
Note your Deposit ID number on something to attach to the front of your deposit after scanning. This is helpful if you need to refer back to this deposit.

Scanning Work

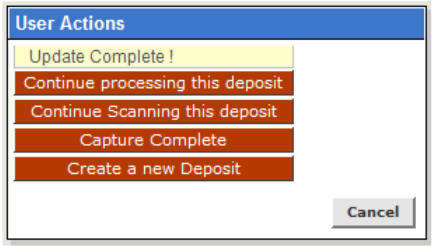
Please keep deposits to fewer than 200 items when possible.

1. Make sure the checks are straightened and tidy before placing them in the hopper. Do not place too many items in hopper. Minimizing hopper items will reduce rejects, jams, double documents, and piggy backs and maximize image quality.
2. Click **Scan** at the bottom of the screen.
3. Click **Continue Scanning this Deposit** in the User Actions box if you had to remove your items from the scanner.

   Monitor the Items Scanned and Items Processed counters at the bottom of the screen. If Items Processed falls behind by over 50 items, click **Stop Scan** on the Scan Navigator.



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



IMPORTANT:

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

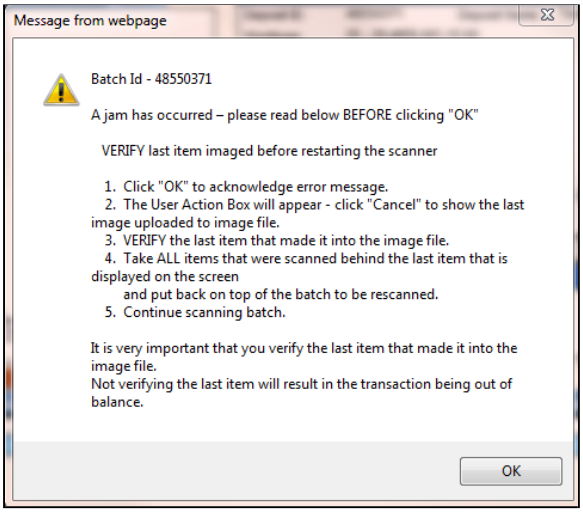
6. Verify that the last item on the screen matches the last item in the scanner pocket and that the item number sprayed by your scanner is legible if applicable. Now you are ready to correct exceptions, balance, or create another deposit.

Clip or band the deposit together with the deposit ID noted in front. Place processed deposit face down in a process complete bin or box. Storing the processed deposits in an orderly way will prevent accidental rescanning and make research easier. Processed deposits should be retained for 60 days in case there are issues with your deposit.

If an item Jams

The scanner will stop and a message will appear.

- Remove the items from the exit pocket and turn face down.
- Remove the items from the feeder and place face up next to the scanner.
- Follow steps in the jam message below.



Clicking OK may clear any items jammed in the scanner. (If the scanner doesn't clear, you must manually remove the items.)

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

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

Processing Exceptions

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

MICR Exceptions

The cursor will move to each field requiring correction, which will be highlighted in pink. At the top of the screen, there will be an accompanying error message in **RED.** Key the missing or incomplete value according to what you see on the document. If you cannot read the document, click the image to enlarge it. Click the image again to re-size it.

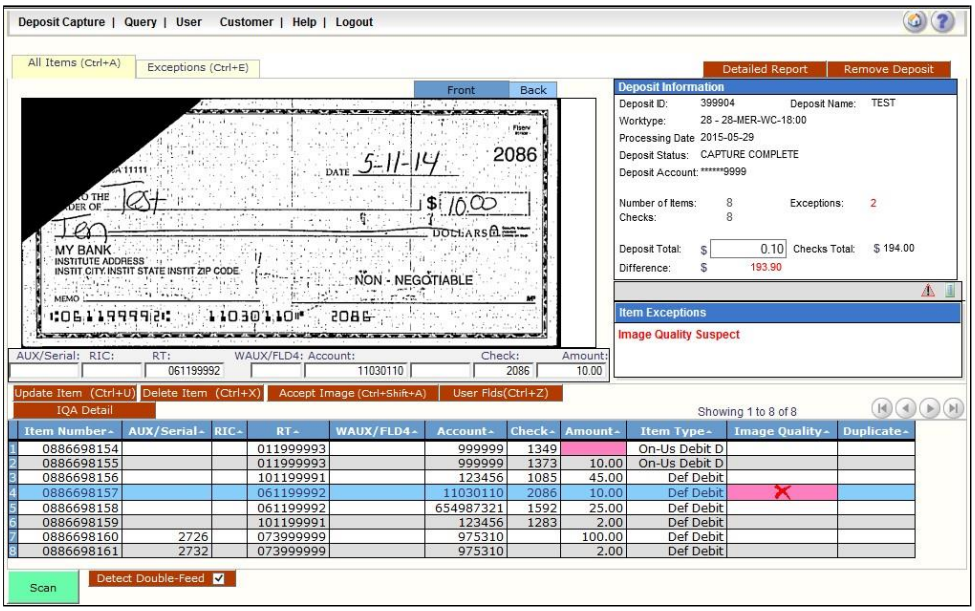
Hint: You do not need to enter the decimal in the amount field.

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

F1 = Amount
F2 = TC *(this field is for trancode or personal check number)*
F3 = Account
F4 = Field4 *(this is an alternate position for a 4-digit check number, positioned between Account & TR)*
F5 = Transit Routing
F6 = RIC *(just left of the TR if present; for return item & IRD use; blank the field when not present on document)*
F7 = Serial *(this field is for the check number on business checks)*

IQA Exceptions

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



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

1. **Accept** the image: If the image is completely legible, click **Accept Image.**

2. **ReScan** the image: If the image needs to be improved (e.g., if it is crooked or upside down), place the check in the scanner and click **ReScan**. You will receive a warning: *"Do you want to rescan image for selected item?"* Click **Yes.** The MICR will be compared with the original check. If there is a difference, you will receive a warning message. If you are certain you are rescanning the correct check, select **Yes.**

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

   If the image can't be improved and is still bad:

   - Try making a photocopy, cutting the copy out, and scanning the copy. (When you are finished, staple the copy to the original for storage.)

   - If everything is legible except for the amount (e.g., postal money orders), handwrite the amount on the check *in a blank area*, then click **ReScan** and then **Accept Image.**

3. **Delete** the image: If the image is illegible, verify that the image displayed is the item you want to delete. Click **Delete Item** and physically remove the item from the deposit. Deleted checks remain visible but the data is grayed out. Take any deleted checks to your Financial Institution for deposit.

If An Item Piggybacks

If you discover that two checks ran through the scanner together ("piggyback"), find the checks in the scanner exit pocket, delete the piggyback record, and scan these checks at the end of the deposit.

IMPORTANT:

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

- **Savings Bonds***
- **Canadian US Dollar Items**
- **Foreign Items**
- **Non-Imageable Items (Checks that are not legible, too dark or too light)**

You will need to remove these from your deposit and take them to your Financial Institution.

*Some clients have special processing in place to run Savings Bonds

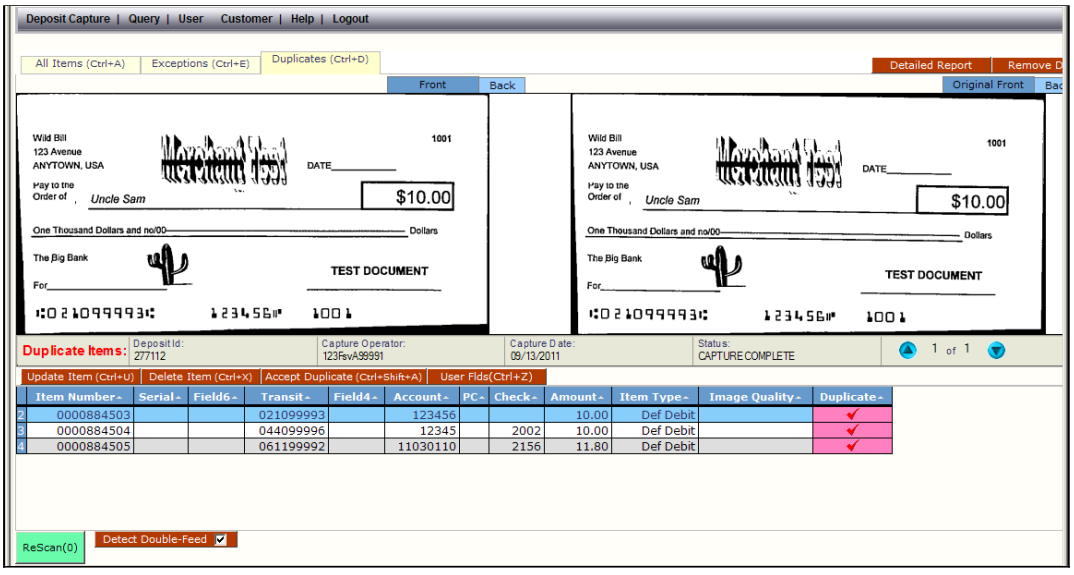
Duplicate Exceptions

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

Click the **Duplicates** tab at the top of the screen. This will display the images suspected to be duplicates side by side with the current item on the left and previously scanned item on the right. Data pertaining to the previously scanned item will be displayed beneath the two images. If multiple suspected duplicates are found, page through the previously scanned items using the blue arrow buttons.

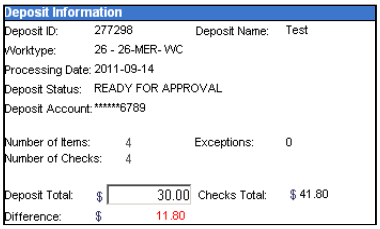
Once you determine whether the item is a duplicate, click **Delete Item** or **Accept Duplicate.** Please note that you must click the **Duplicates** tab for each duplicate found.

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



Balancing Deposits

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



- If your difference is zero, you can Submit your deposit, Create a new deposit or Logout.

- If your difference is not zero, arrow down through the deposit to verify that all checks were scanned and that the amounts captured were correct. If necessary:
    - scan missing items at the end of the deposit
    - fix any amounts that are incorrect
    - delete unintended items, if any

- If all check records are correct and the deposit is still out of balance, then adjust the deposit amount to match the total of the checks.

When the deposit is in balance, you have options:

- **Submit the deposit if required**
- **Logout and close the browser window**
- **Create another deposit by clicking on Capture Deposit**
- **Query / Deposit Report to review the deposit(s) you scanned today**

Remember to log-out between user sessions!

End of Day

1. Verify that all Deposits are in *Submitted* or *Delivered* status. No Deposits should be listed on the **Pending Batches** tab on the Deposit Status screen.
   This may vary depending on your process.

2. Print or save any needed reports (e.g., Summary Report, Deposit Detail Report).

3. Click **Logout** at the top of any screen. This will log the user out of the application and then you can exit Internet Explorer.

Hints and Notes

Additional How-Tos

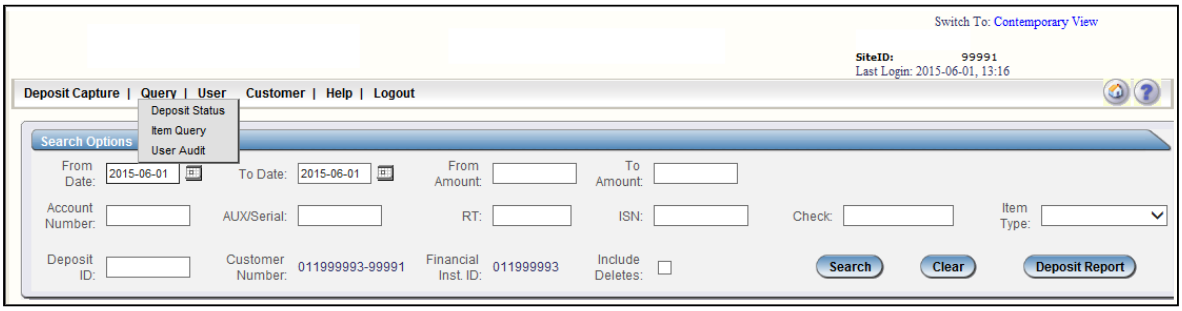
To remove a deposit:

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

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

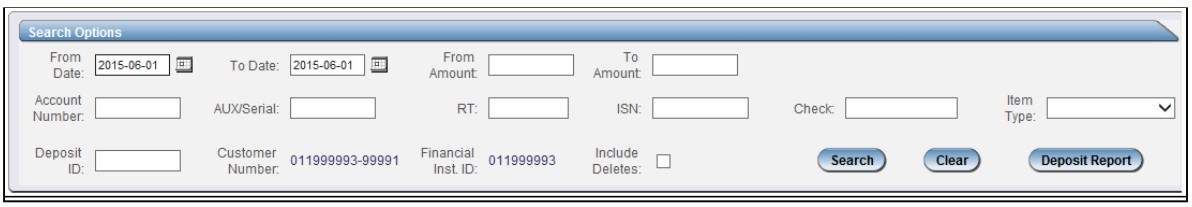
To query for items previously processed:

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



To search for previous days/batches processed:

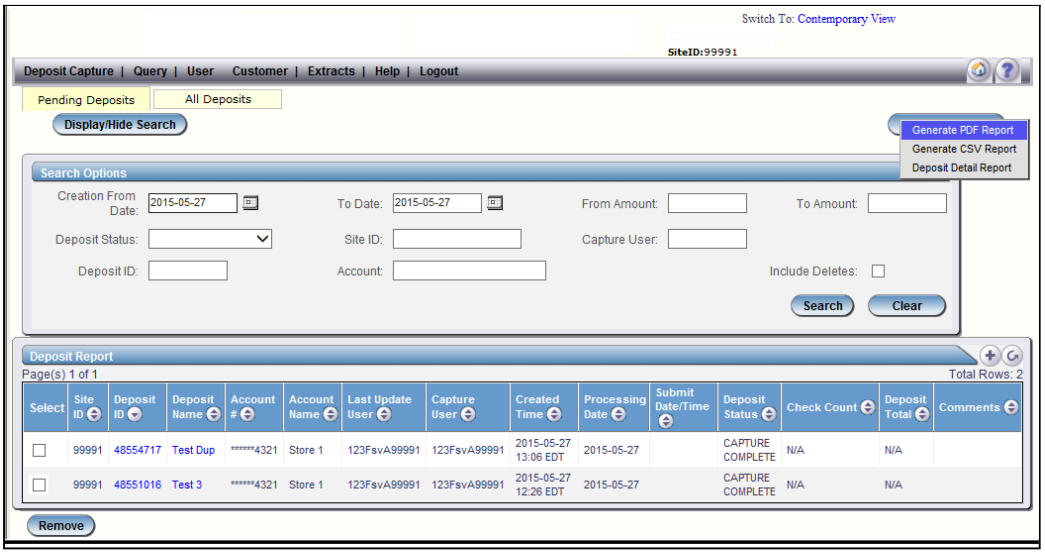
1. Enter search criteria in Search Options, click search.
   Note: Click **Include Deletes** if desired.
2. To return to current date, click Clear and then Search.



Reports:

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

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

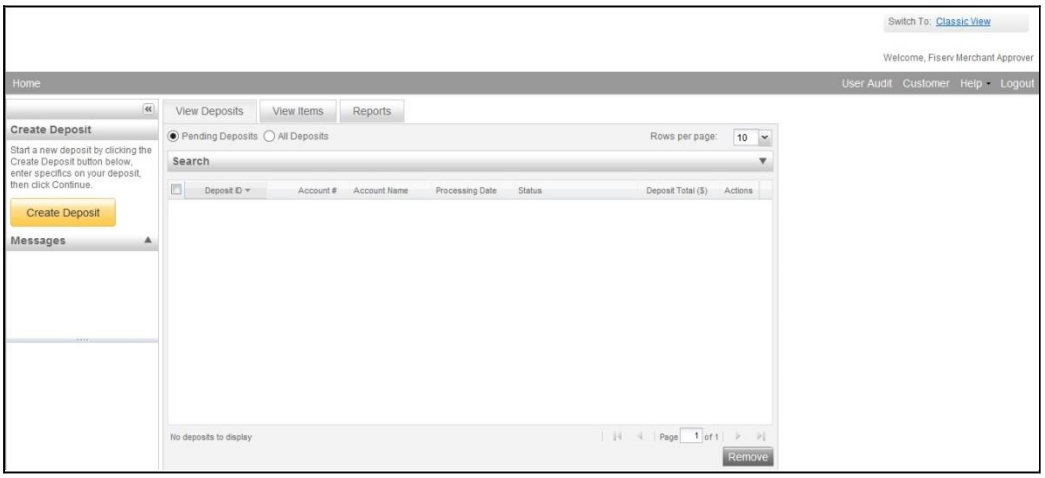


Deposit Status – Definitions

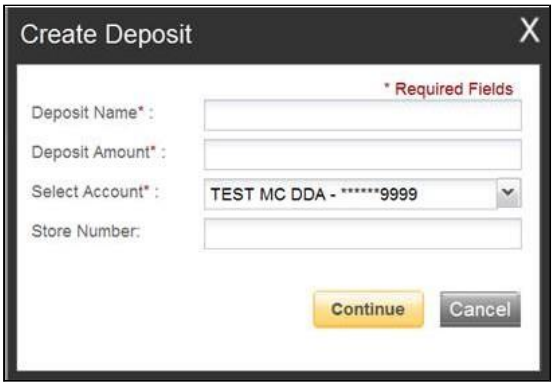
Open – A deposit is placed in Open status when the deposit is newly created and when a capture operator has reopened a deposit to add additional items, or to resolve exceptions.
Uploading – A deposit that is in the process of uploading items.
Suspended – A deposit will remain suspended if the operator selects Cancel instead of Capture complete. Exceptions can be repaired. Balancing cannot be performed.
Capture Complete – This is a deposit that the operator has marked as complete to notify that it is ready for repair and balancing.
In Use – This is a deposit that is in use by your bank or another operator. No actions are allowed on this deposit while in use.
Ready For Approval – This deposit has all exceptions repaired and is ready to submit.
Pending Review – This deposit has been sent for final review.
Under Review – This deposit is currently going through final review.
Submitted – This deposit is approved and ready for processing. No further actions will be allowed on this deposit.
Delivered – This deposit has been delivered for processing.

Creating a Deposit

In Contemporary View, go to the Home Screen:



Click Create Deposit on the Home Screen:



Deposit Name – Some clients have this disabled.
Enter Deposit Amount
Select Account
AuxOnUs Field – Optional field for serial number on Virtual Credit.

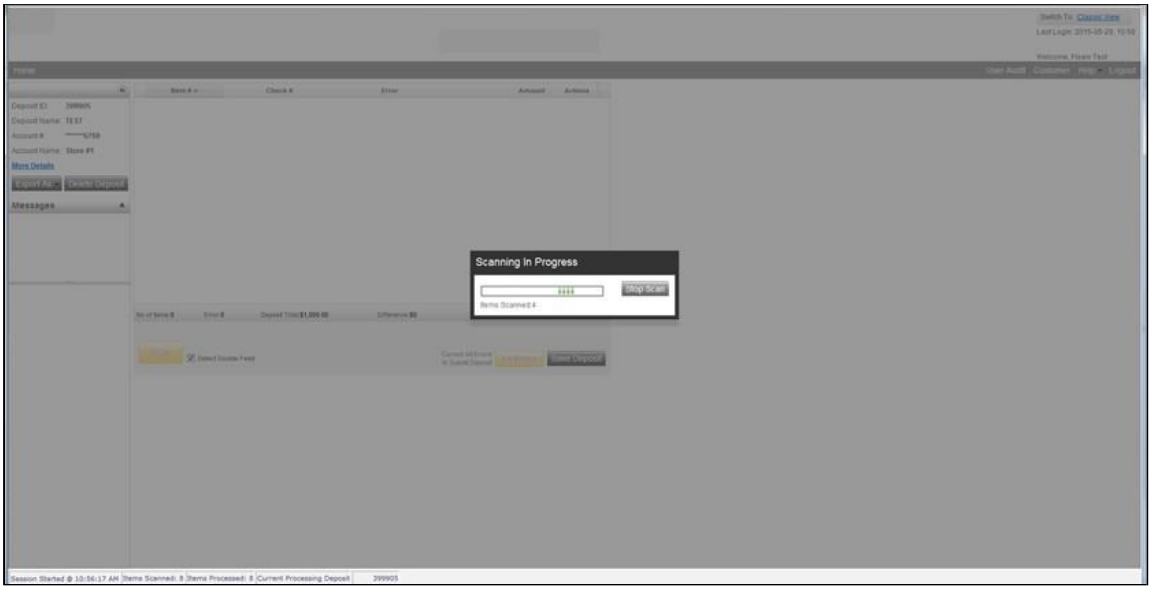
Click Continue

Scanning Work

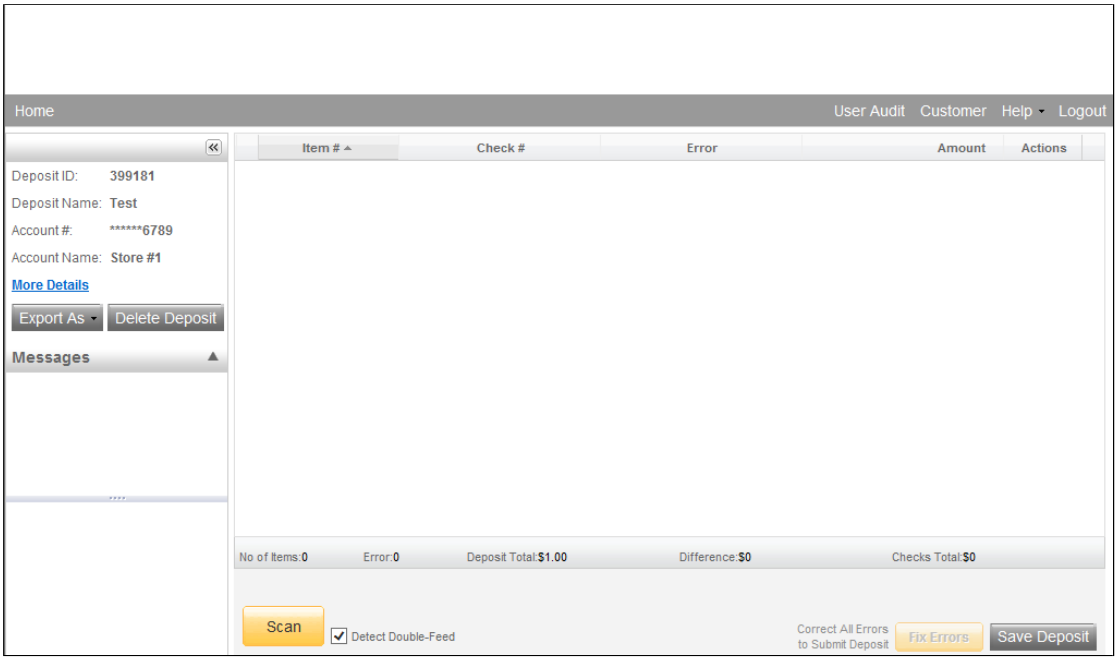
Please keep deposits to fewer than 200 items when possible.

1. Make sure the checks are straightened and tidy before placing them in the hopper. Do not place too many items in hopper. Minimizing hopper items will reduce rejects, jams, double documents, and piggy backs and maximize image quality.
2. Click **Scan** at the bottom of the screen.

Monitor the Items Scanned and Items Processed counters at the bottom of the screen. If Items Processed falls behind by over 50 items, click **Stop Scan** on the Scan Navigator.



When Items Processed catch up, click **Scan.** If Items Processed stops increasing, you may have lost your internet connection.



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

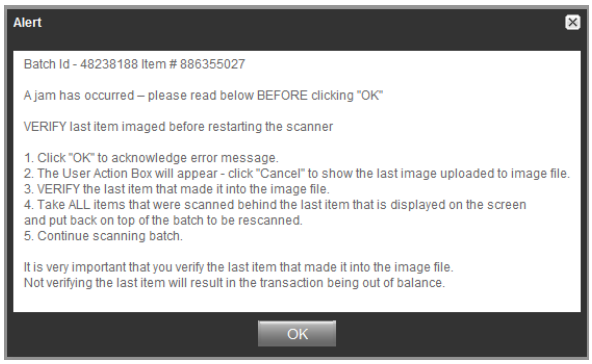
3. Verify that the last item on the screen matches the last item in the scanner pocket and that the item number sprayed by your scanner is legible if applicable. You are now ready to Fix Errors, balance, or create another deposit.

Clip or band the deposit together with the deposit ID noted in front. Place processed deposit face down in a process complete bin or box. Storing the processed deposits in an orderly way will prevent accidental rescanning and make research easier. Processed deposits should be retained for 60 days in case there are issues with your deposit.

If an item Jams

The scanner will stop and a message will appear.

- Remove the items from the exit pocket and turn face down.
- Remove the items from the feeder and place face up next to the scanner.
- Follow steps in the jam message below.



Clicking OK may clear any items jammed in the scanner. (If the scanner doesn't clear, you must remove the items manually.)

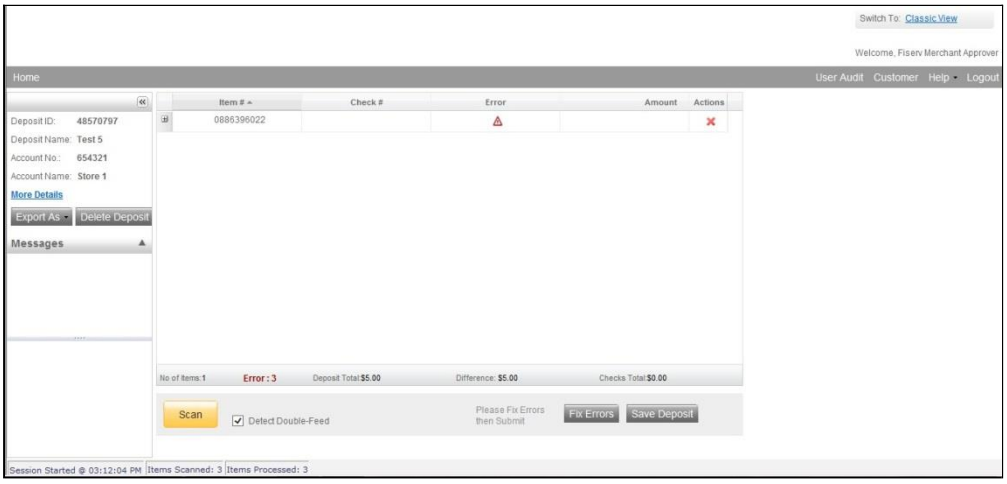
Do not assume that an item was captured because it is endorsed.

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

Fix Errors

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

If you click **Save Deposit** at any time before submitting, it will put the deposit in a Suspended status. The deposit will not be complete until you submit.



MICR Errors

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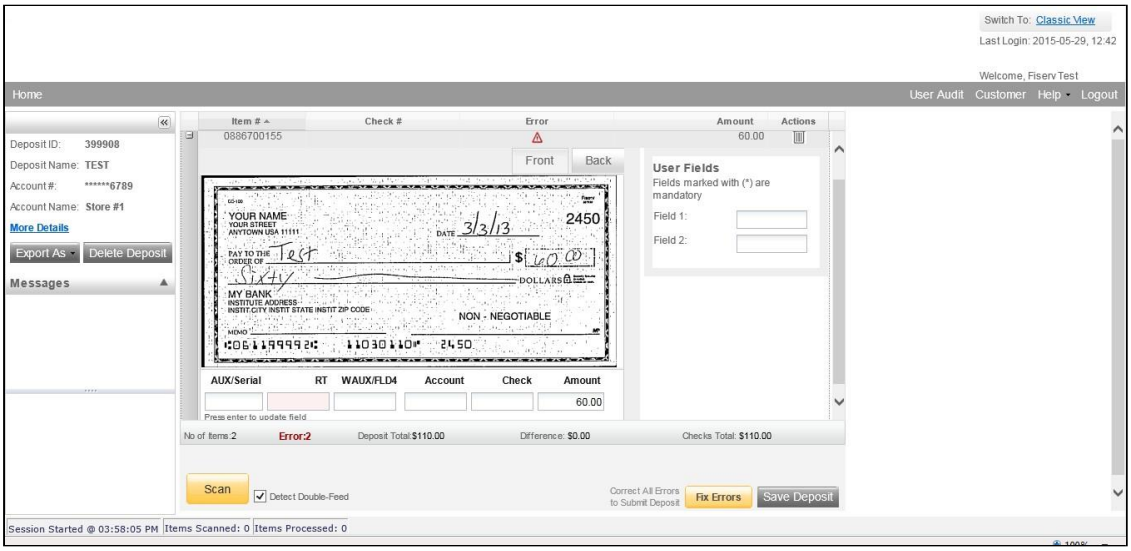


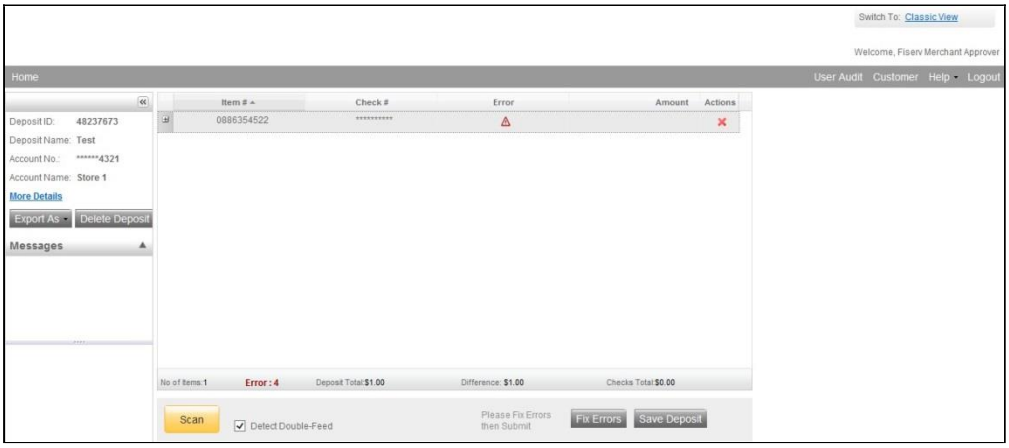
Hint: You do not need to enter the decimal in the amount field.

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

F1 = Amount
F2 = TC *(this field is for trancode or personal check number)*
F3 = Account
F4 = Field4 *(this is an alternate position for a 4-digit check number, positioned between Account & TR)*
F5 = Transit Routing
F7 = Serial *(this field is for the check number on business checks)*

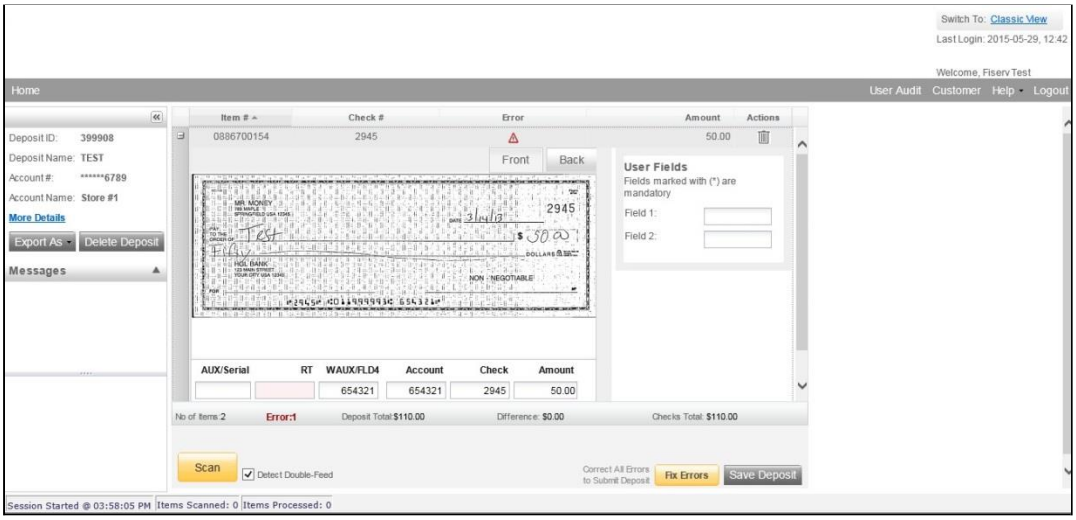
IQA Exceptions

If an error occurs due to **Poor Image Quality**, then in Contemporary View, the deposit will have an exclamation point inside a triangle in the Error Column. Fix errors or save the deposit.

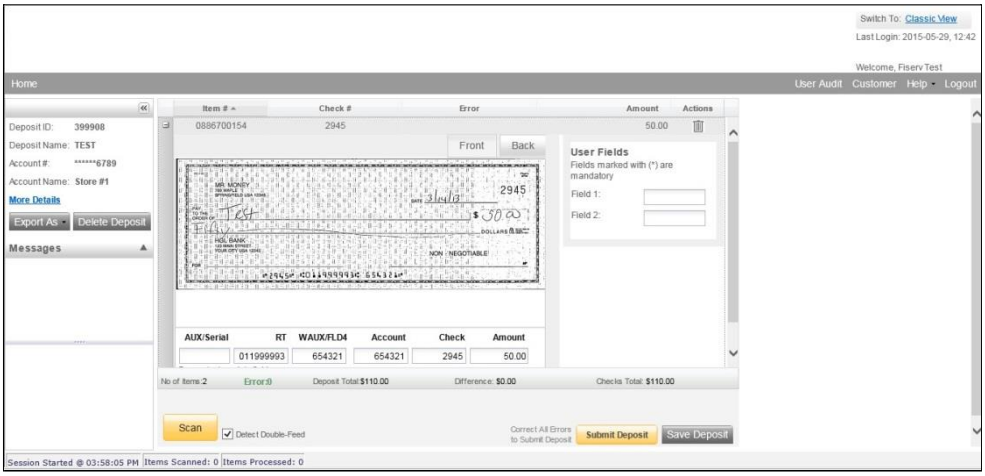


Review the image to determine if it needs to be rescanned or is acceptable. Take one of the following actions:

1. Enter the corrections in the fields that have errors flagged. Press “Enter” to update each field.



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



3. ReScan the image: If the image needs to be improved (e.g., if it is crooked or upside down), place the check in the scanner and click ReScan. You will receive a prompt: *"Do you want to rescan image for selected item?"* Click Yes. The MICR will be compared with the original check. If there is a difference, you will receive a warning message. If you are certain you are rescanning the correct check, select Yes.

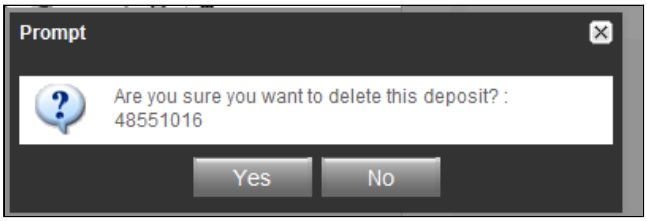
Sometimes, rescanning will not improve the image and it will continue to be flagged as an IQA exception. However, if all of the important information is legible, you may click Accept Image.

If the image can't be improved and is still bad:

- Try making a photocopy, cutting the copy out, and scanning the copy. (When you are finished, staple the copy to the original for storage.)

- If everything is legible except for the amount (e.g., postal money orders), you may handwrite the amount on the check *in a blank area*, then click **ReScan** and then **Accept Image.**

4. **Delete** the image: If the image is illegible, verify that the image displayed is the item you want to delete. Click **Delete Deposit** on the left side of the screen. A popup prompt will appear asking if you are sure you want to delete the deposit.



5. Click Yes if you are sure and physically remove the deposit item. Deleted checks remain visible but the data is grayed out. Take any deleted checks to your Financial Institution for deposit.

If An Item Piggybacks

If you discover that two checks ran through the scanner together ("piggyback"), find the checks in the scanner exit pocket, delete the piggyback record, and scan these checks at the end of the deposit.

IMPORTANT:

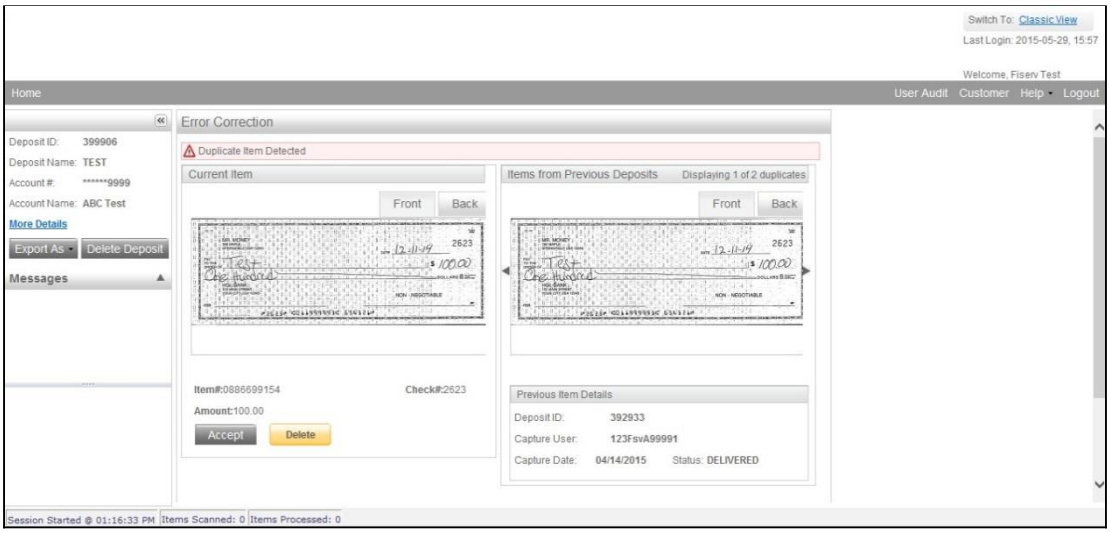
The following items cannot be processed electronically. These items will create exceptions.

- **Savings Bonds**
- **Canadian US Dollar Items**
- **Foreign Items**
- **Non-Imageable Items (Checks that are not legible, too dark or too light)**

You will need to remove these from your deposit and take them to your Financial Institution.

Duplicate Exceptions

The software will check for duplicates. If any are found, when you click “Submit Deposit” the duplicates will be displayed side by side with the current item on the left and previously scanned item on the right. Data pertaining to the previously scanned item will be displayed beneath the image on the right. If multiple suspected duplicates are found, use the arrows next to the image on the right.

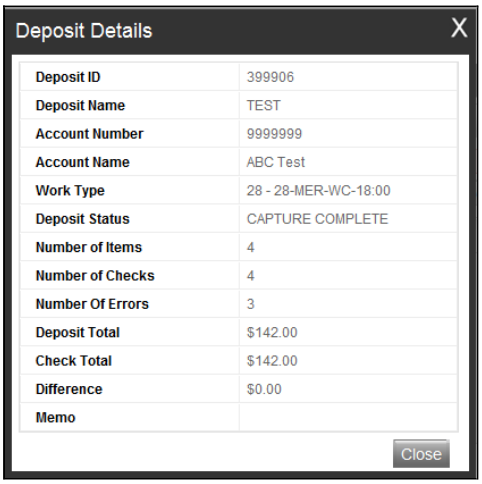


Once you determine whether the item is a duplicate, click **Delete** or **Accept.**

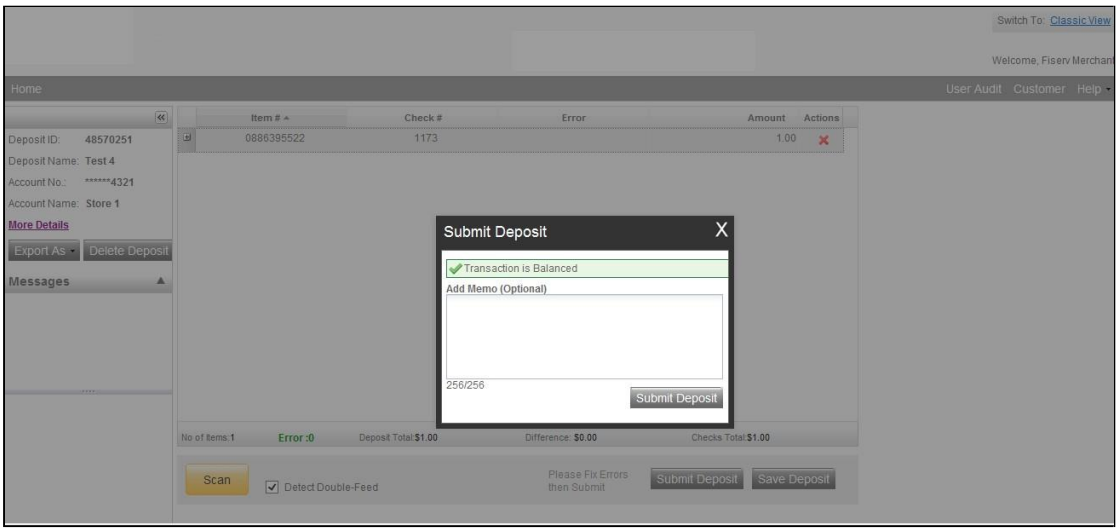
If no duplicates are found or when duplicates are resolved, the deposit is ready to be balanced or submitted.

Balancing Deposits

Click “More Details” on the left side of the screen to see the deposit information. A Deposit Information box will appear on the screen.

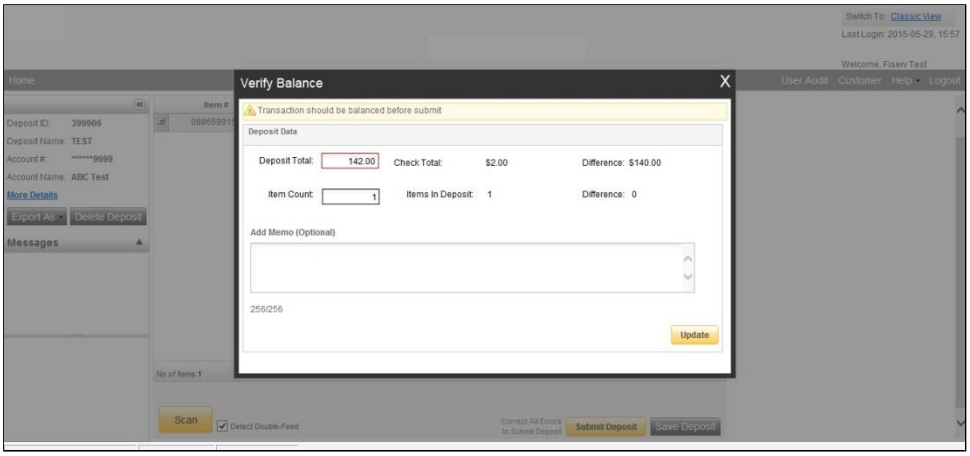


After all errors are fixed, click on **Submit Deposit**. You can add a memo with the deposit information if desired.

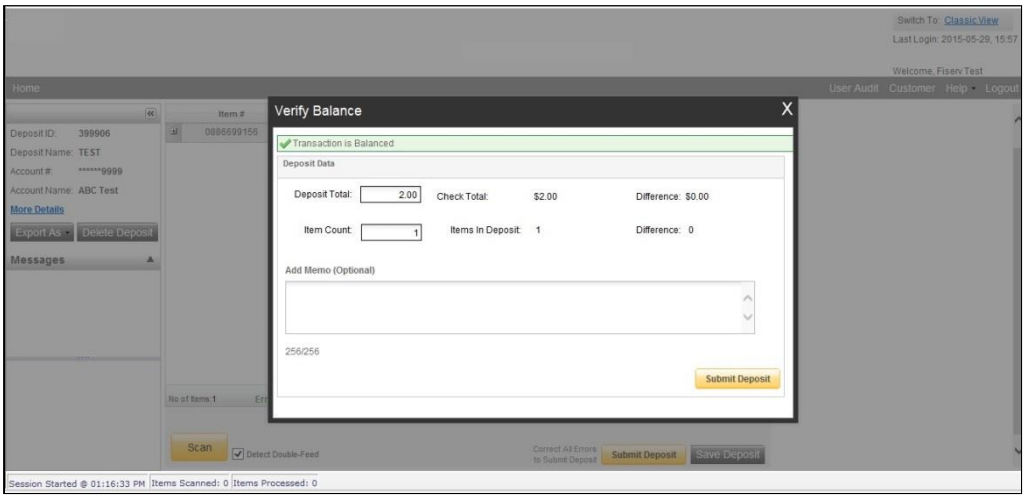


If the deposit is not in balance you must review the items. Open [+] each image to review that the amounts captured were correct. If necessary,

- scan missing items at the end of the deposit
- fix any amounts that are incorrect
- delete unintended items, if any



- If all check records are correct and the deposit is still out of balance, then adjust the deposit amount to match the total of the checks.



<u>When the deposit has been submitted, you have options:</u>

- **<u>Logout and close the browser window</u>**
- **<u>Create another deposit by clicking on Create Deposit</u>**
- **<u>Query / Deposit Report to review the deposit(s) you scanned today</u>**

Remember to log-out between user sessions!

End of Day

1. Verify that all Deposits are in *Submitted* or *Delivered* status. No Deposits should be listed on the **Pending Batches** tab on the Deposit Status screen.

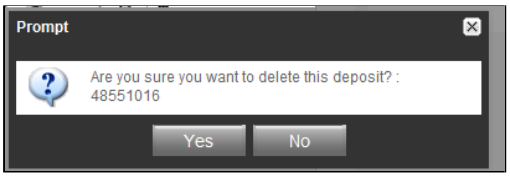
2. Print or save any needed reports (e.g., PDF Report, CSV Report, XML Extract, Deposit Detail Report).

3. Click **Logout** at the top of any screen. This will log the user out of the application and then you can exit Internet Explorer.

Additional How-Tos

To remove a deposit:

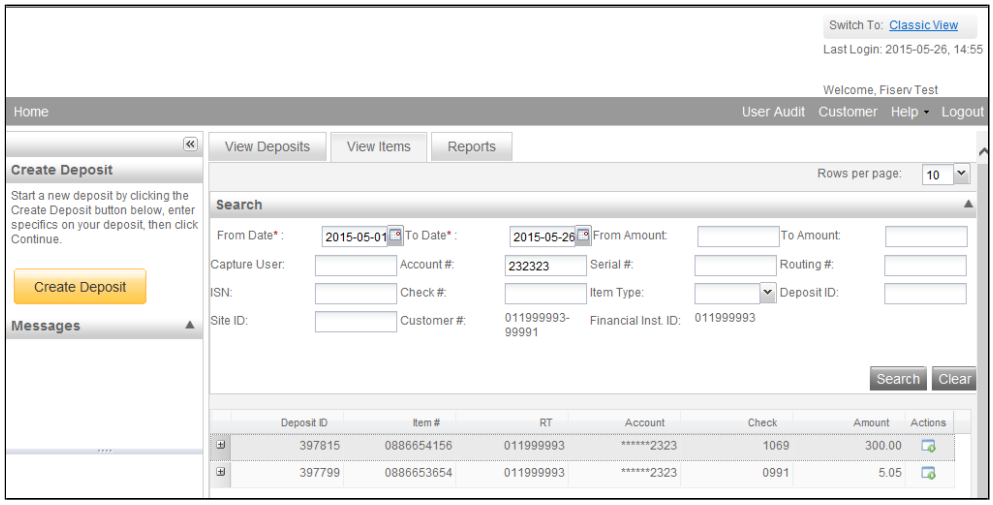
Select the deposit on the Deposit Status Screen and click Remove at the bottom right of the screen. A Prompt appears “Are you sure you want to delete this deposit?” Select Yes to remove or No if you do not want to remove the deposit.



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

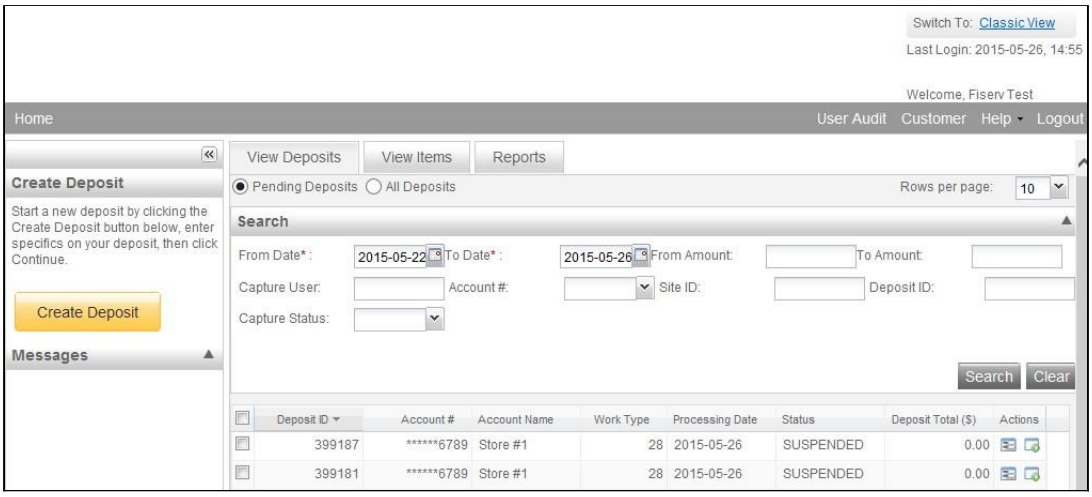
To query for items previously processed:

1. Select the View Items tab**.**
2. Select the Search drop down.
3. Select Advanced Search
4. Enter search criteria in Search options. Include a deposit ID or at least one MICR field in the search criteria. Click search.
5. Click on the + or – by the item to view or to close.
6. Click Clear if you need to search again.



To search for previous days/batches processed:

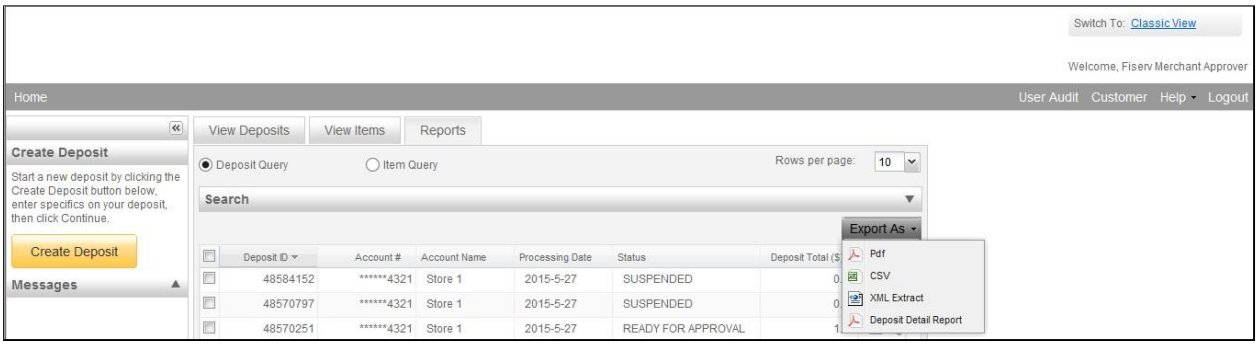
1. Select View Deposits tab.
2. Select the Search drop down.
3. Select Advanced Search
4. Enter search criteria in Search options, click search. (MICR fields don't need to be included in search criteria.)
5. To return to current date, click Clear and then search.



Reports:

On the Deposit Status screen

1. Select the Reports tab.
2. Click on Export As and choose report type.
   a) PDF
   b) CSV
   c) XML Extract (NA)
   d) Deposit Detail Report



Deposit Status – Definitions

Open – A deposit is placed in Open status when the deposit is newly created and when a capture operator has reopened a deposit to add additional items, or to resolve exceptions.
Uploading – A deposit that is in the process of uploading items.
Suspended – A deposit will remain suspended if the operator selects Cancel instead of Capture complete. Exceptions can be repaired. Balancing cannot be performed.
Capture Complete – This is a deposit that the operator has marked as complete to notify that it is ready for repair and balancing.
In Use – This is a deposit that is in use by your bank or another operator. No actions are allowed on this deposit while in use.
Ready For Approval – This deposit has all exceptions repaired and is ready to submit.
Pending Review – This deposit has been sent for final review.
Under Review – This deposit is currently going through final review.
Submitted – This deposit is approved and ready for processing. No further actions will be allowed on this deposit.
Delivered – This deposit has been delivered for processing.