Remote Deposit Best Practices

1. **Retain** remote deposit items no longer than **60 days**
2. **Destroy** remote deposit items **after 60 days** using a cross-hatch shredder or a trusted confidential document destruction service or business
3. Keep all remote deposit items under **lock and key**; highly recommended to be under **dual control**
4. Remember remote deposit **cutoff time**: Deposits received via RDC **by 5:00 p.m**. Eastern Time on a Business Day will be made available on the same Business Day. Deposits received via RDC **after 5:00 p.m**. Eastern Time on a Business Day or any non-Business Day will be made available the next Business Day by 5:00 p.m. Eastern Time.
5. The Bank provides a virtual **endorsement**. Do not use a physical stamp on the back for endorsement.
6. **Remote Deposit Limits** are set based on deposit information you provided a Treasury Officer and went through a bank approval process. If you need to increase your Remote Deposit Limit, you will need to reach out to your Treasury Officer to request a Remote Deposit Increase Review. The increase is contingent upon bank review and approval.
7. Have a **contingency plan** for depositing original items at a Bar Harbor Bank & Trust location should remote deposit not be operating or transmitting for any reason.
8. Closely examine notices and statements and **report any errors** to the bank within **30 days**
9. **Clean** remote deposit scanner equipment on a regular basis, sometimes daily, depending on your daily usage. Images must meet the standards set by the American National Standards Institute (ANSI) for image quality.
10. **Establish policies and procedures** for use of remote deposit
    a. Internal controls to prevent duplicate deposits
    b. Dual control with segregation of duties
    c. Procedures for converting checks to images
    d. Securing paper checks after conversion
    e. Maintaining control over retained checks in secure environment
    f. Removal and destruction of checks after 60 day retention period

Remote Deposit Capture Processing Guide

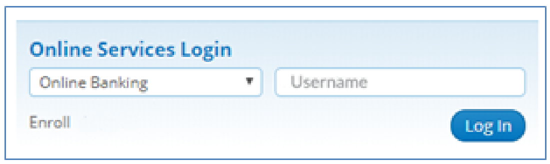
BAR HARBOR
BANK & TRUST

Contents

Working with Remote Deposit Capture (RDC)

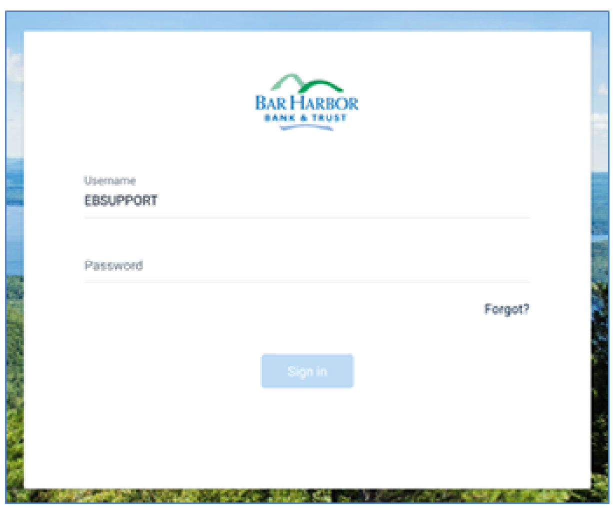
Logging In

1. Visit www.barharbor.bank and look for the Online Services Login box in the top right corner of the page.

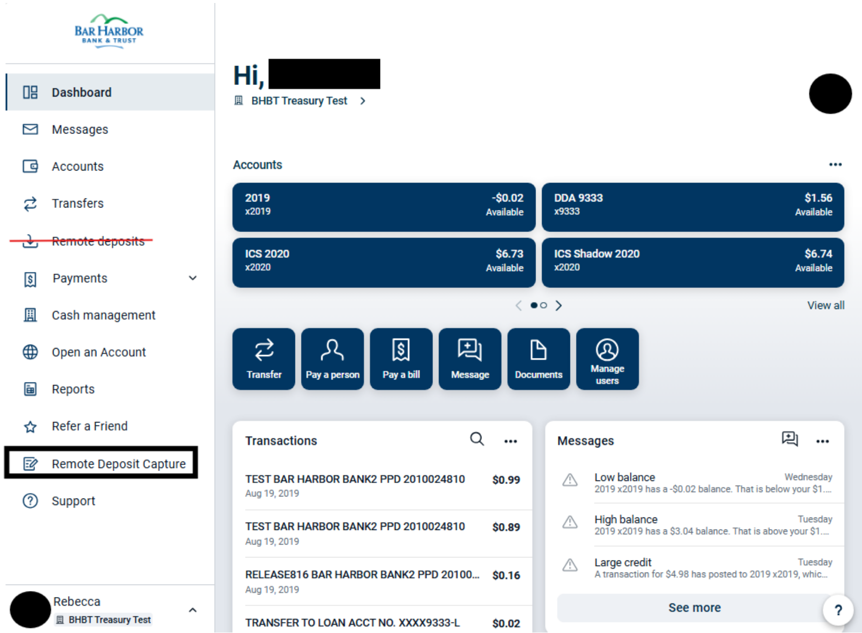


2. Enter your username and select **Log In**.

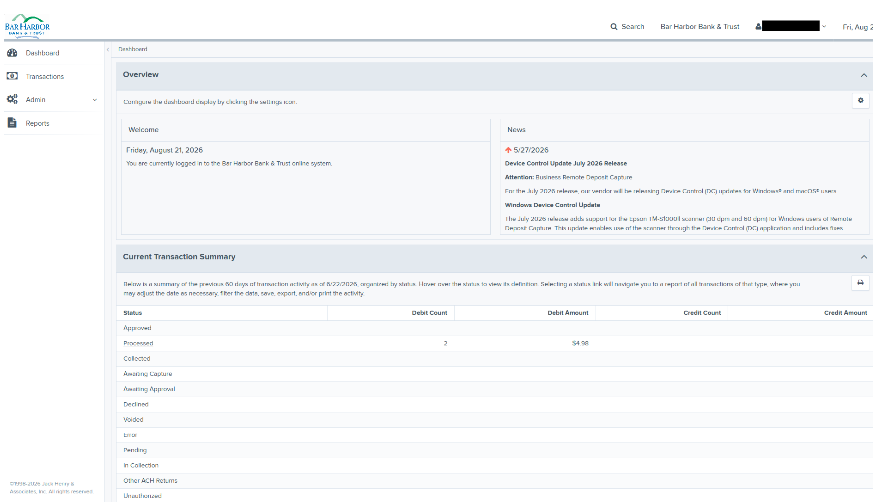
3. Enter your password and select **Sign in** > Complete verification if prompted.



4. From the dashboard, select **Remote Deposit Capture** from the side menu options. **Note**: Do **not** select "*Remote deposits*". This is a different service.



5. This will take you to your Business Remote Deposit Capture dashboard.



The Open Deposits Page

1. Log in to the application, and select **Transactions** from the left main menu.
2. Under *Check Processing*, select **Remote Deposit**.
3. The *Open Deposits* page displays. 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.

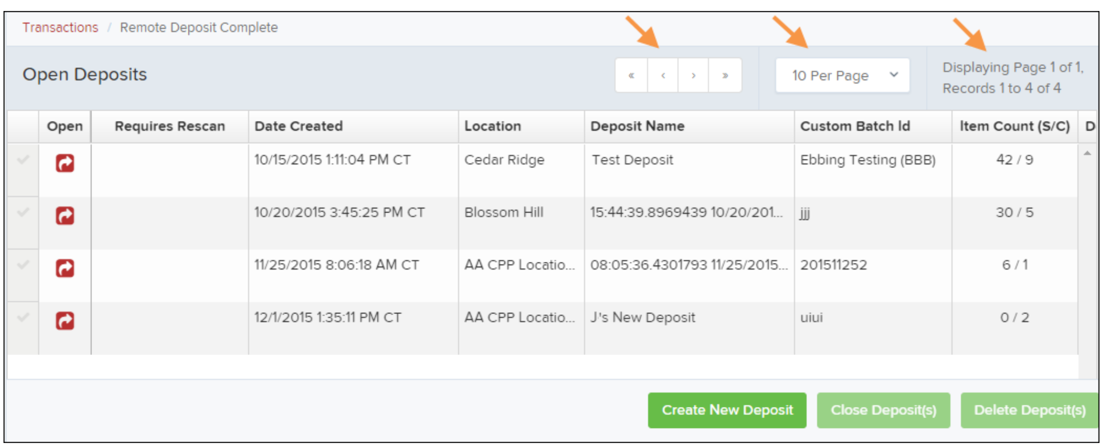


FIGURE 1 - OPEN DEPOSITS PAGE

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.

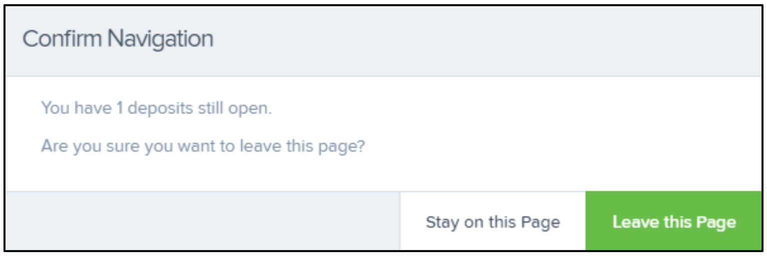


FIGURE 2 - CONFIRMATION TO LEAVE OPEN DEPOSITS PAGE

Creating a New Deposit

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

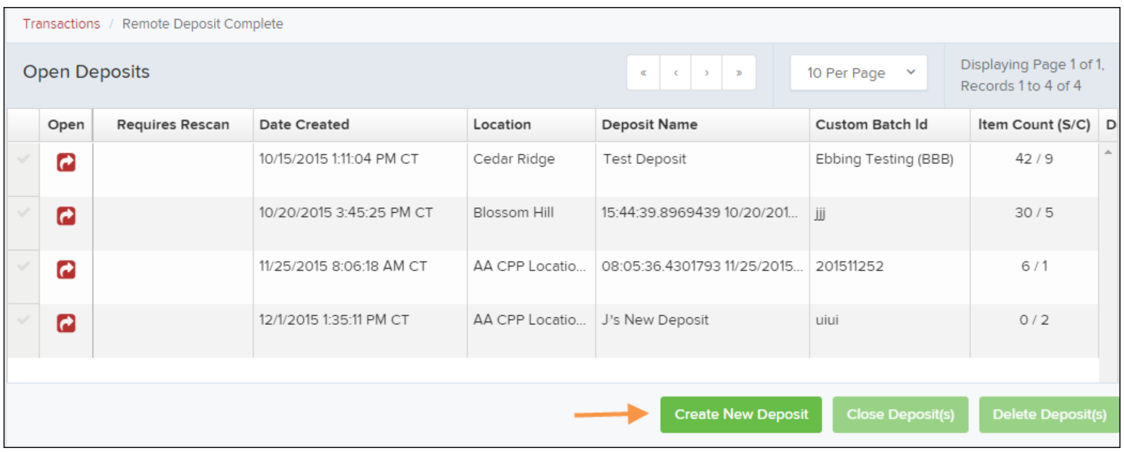


FIGURE 3 - OPEN DEPOSITS PAGE WITH CREATE NEW DEPOSIT INDICATED

2. If at this time Device Control has not already launched, the system will ask you to confirm launching Device Control. Select **Run** to continue.

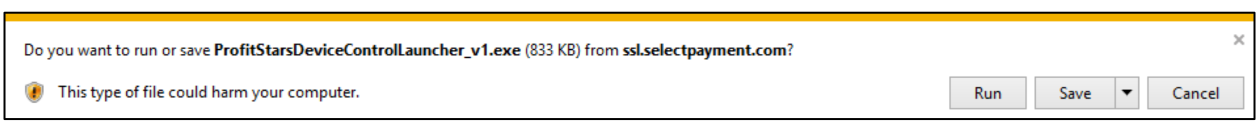


FIGURE 4 - LAUNCH DEVICE CONTROL – INTERNET EXPLORER 11

FIGURE 5 - LAUNCH DEVICE CONTROL – GOOGLE CHROME

3. The *New Deposit* page displays. 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.

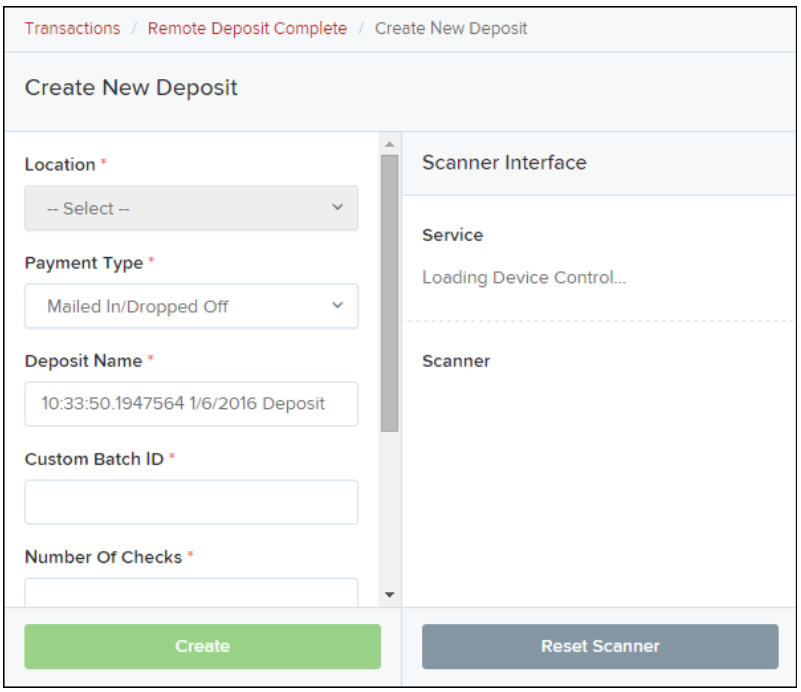


FIGURE 6 - CREATE NEW DEPOSIT PAGE

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 select the **Reset Scanner** option.

---

a. If you have a multi-feed scanner, load the check item(s) into the scanner and select **Create**. The *Deposit View* page will display (see next section), with the check item(s) displayed as they are scanned.

b. If you have a single-feed scanner, select **Create** and feed the check(s) into the scanner one at a time. The items will display on the *Deposit View* page as they are scanned.

The Deposit View Page

Once RDC and your scanner have begun scanning checks, the results will appear on the *Deposit View* page. This page is one of two available to manage your deposit before it is submitted for processing. The second page, the *Data Entry View* page, is covered in further detail in the next section, "The Data Entry View Page."

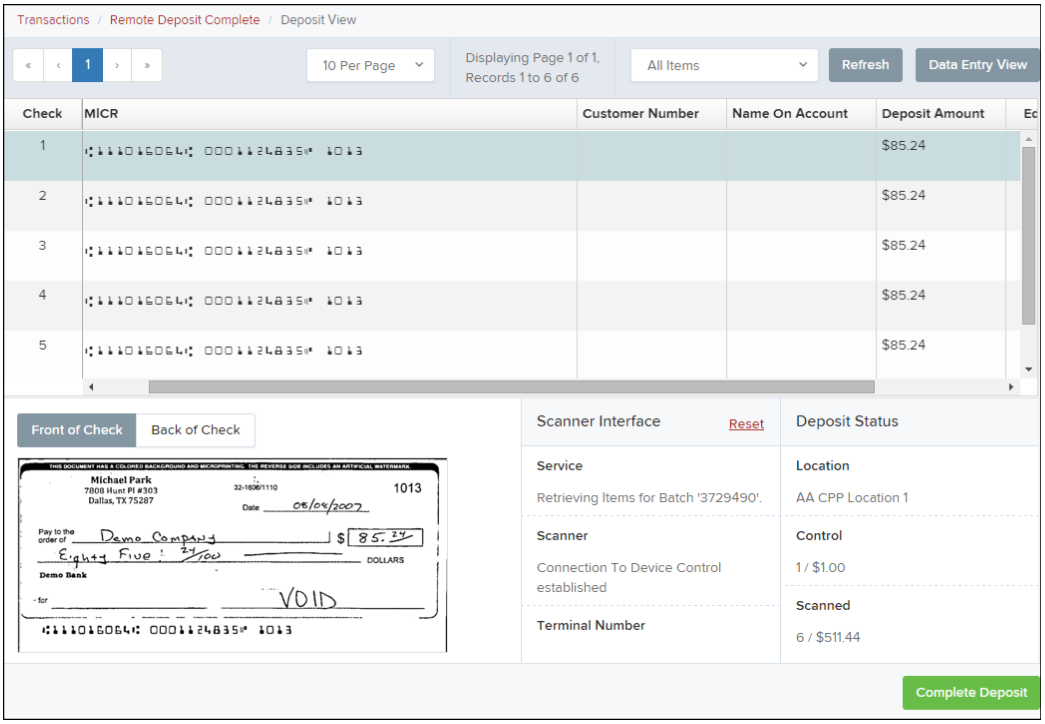


FIGURE 7 - DEPOSIT VIEW PAGE

NOTE: Red question marks or yellow highlighted areas on this page may indicate there was a system difficulty in reading MICR line items, or that a manual key entry is required for a check. Keying and balancing and MICR repair will take place once this has been closed and submitted for processing.

Once a deposit has been opened, the following features are available under the *Deposit View* tab from the top of the page.

- Refresh – If at any time the *Amount* values for the check items do not immediately display, select the **Refresh** option to have values display.

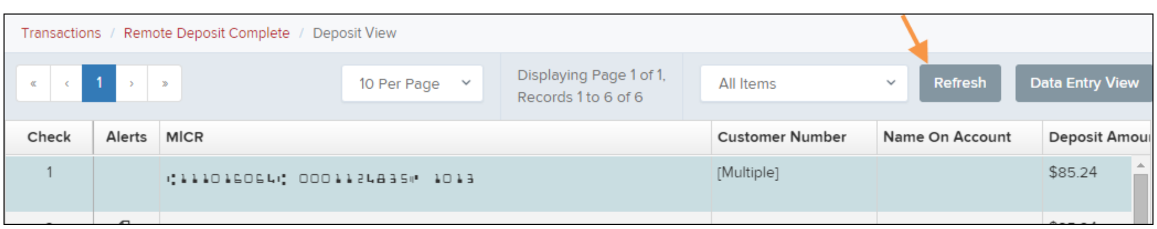


FIGURE 8 - REFRESH OPTION

- Multiples of Customer Data – The system will detect repeated customer information from check items and display a *Multiple* status under the *Customer Number* column. Double-clicking the *Multiple* status will navigate you to the *Data Entry View* page. For more information about this page, please see “The Data Entry View Page” section of this document.

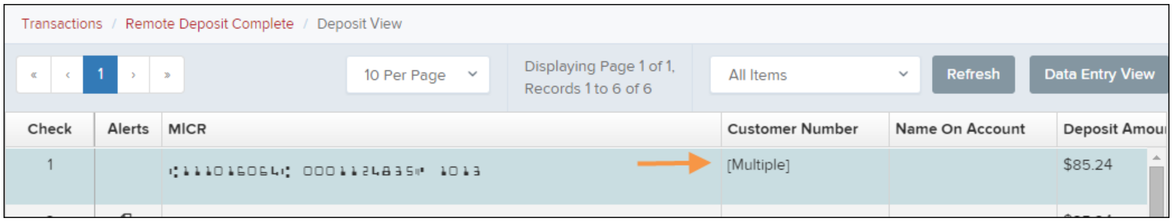


FIGURE 9 - MULTIPLE CUSTOMER RECORDS STATUS

- Item List Filter – Organize deposits by **All Items**, **Problematic Items**, and **Needs Attention Items**.

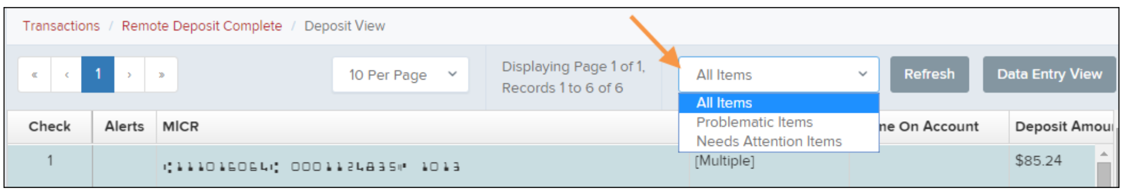


FIGURE 10 – ITEM LIST FILTER

- Amount status of *To Be Keyed* – The amount field entry will be performed by EPS (Enhanced Payment Solutions) Keying & Balancing once the deposit is submitted for processing.
- Scroll right of the listed items to see the **Edit**, **Delete**, and **Rescan** options available.

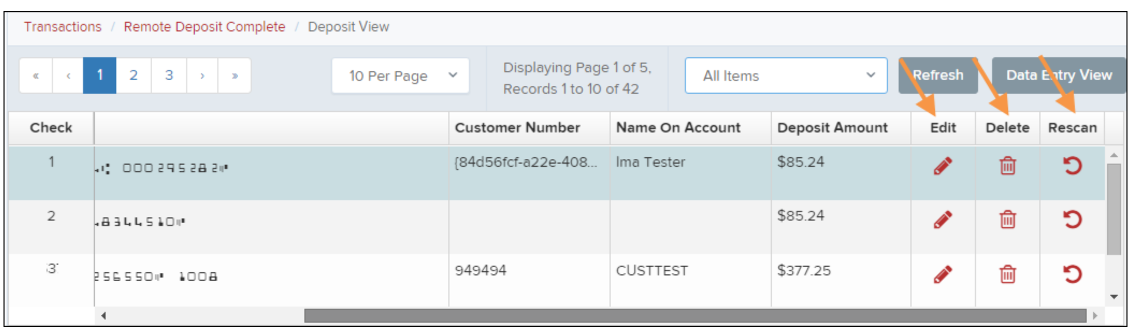


FIGURE 11 - EDIT AND DELETE OPTIONS IN THE DEPOSIT VIEW TAB

NOTE: Selecting **Edit** will navigate you to the *Data Entry View* tab where alterations to the *Data Entry* fields can be made. Selecting **Delete** will present you with the option to delete an item and adjust the deposit amount (see below).

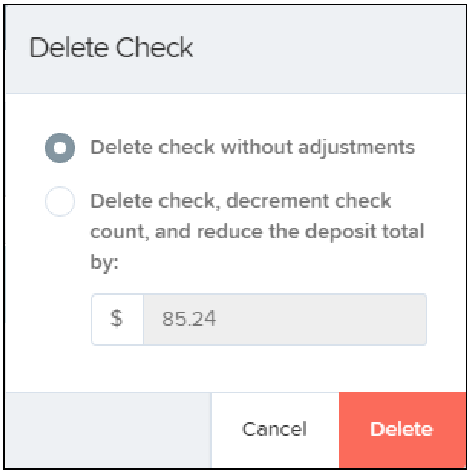


FIGURE 12 - DELETE CHECK ADJUSTMENT OPTION

- Invalid MICR and rescanned required indicators – The system will have an indicator for a check with an invalid MICR or a faulty scan. Rescan the item(s) in order to submit the deposit.

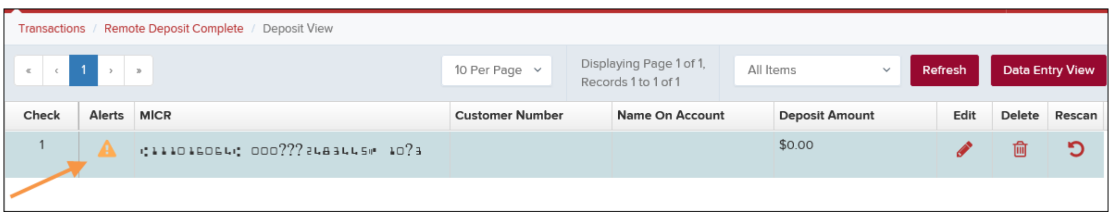


FIGURE 13 - INVALID MICR INDICATOR

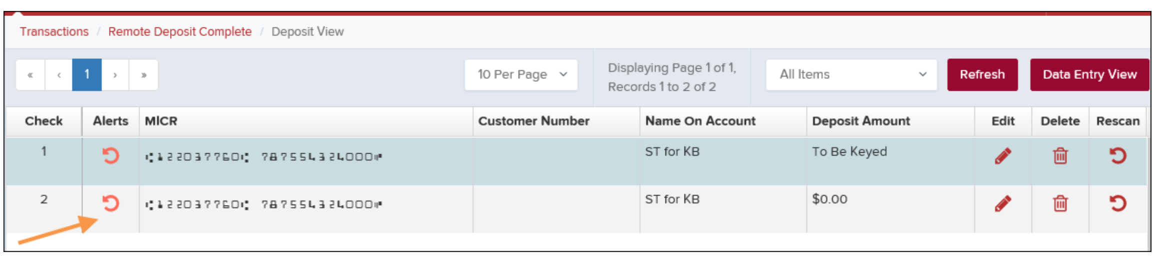


FIGURE 14 - RESCAN REQUIRED INDICATOR

- To rescan an item, select **Rescan** to the right of the item that needs rescanning.
    - A window will appear allowing you to rescan an item as needed. Place the check item in the scanner, and select the **Rescan** option in the window. The check will run through your scanner again.

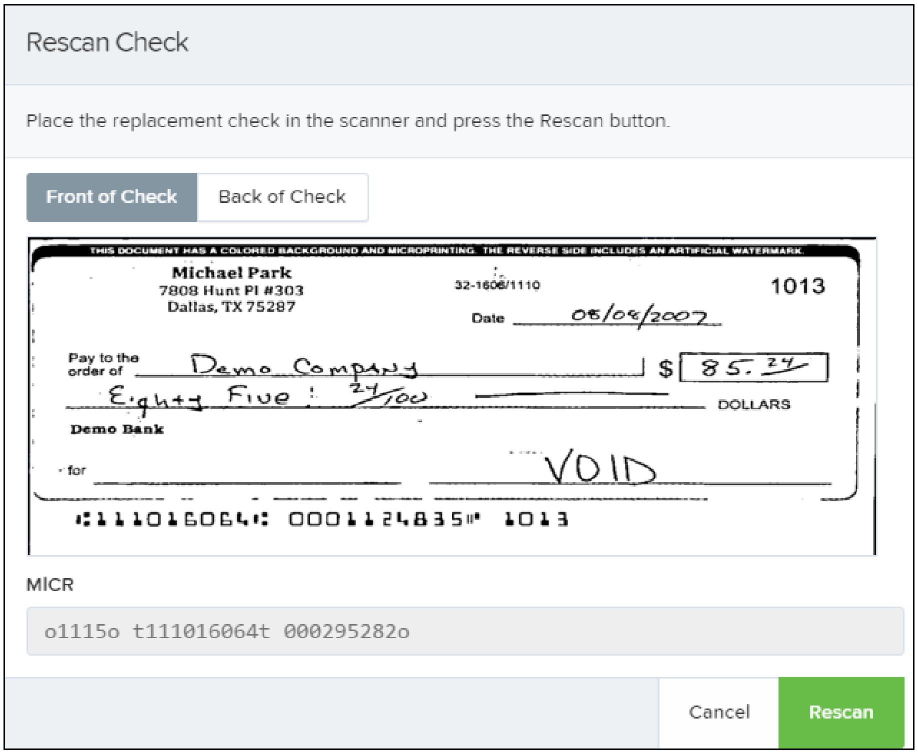


FIGURE 15 - RESCAN CHECK WINDOW

- 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.

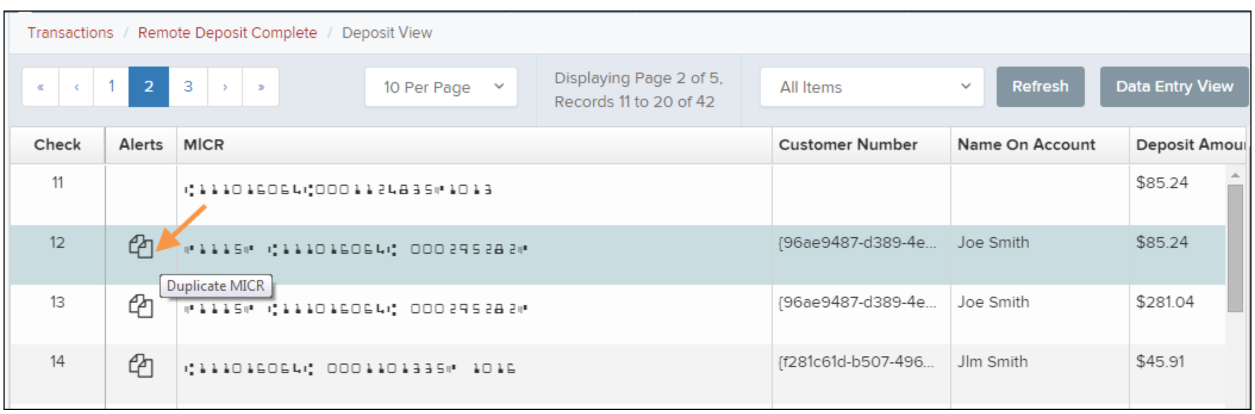


FIGURE 16 - DUPLICATE MICR INDICATOR IN ITEM LIST

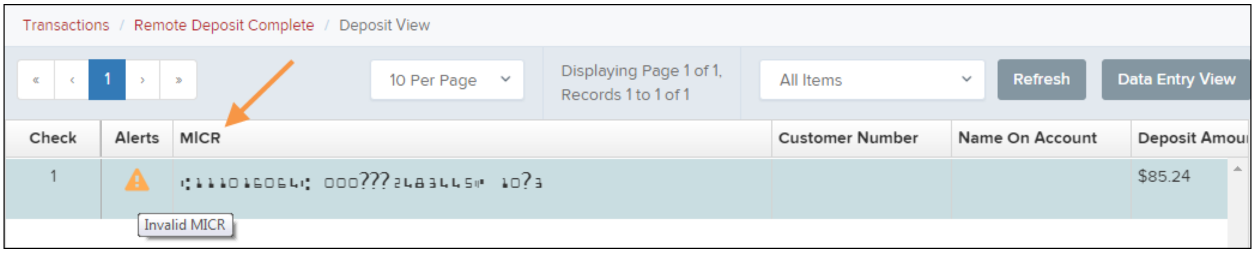


FIGURE 17 – INVALID MICR INDICATOR

- 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 displays when the deposit is complete.

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

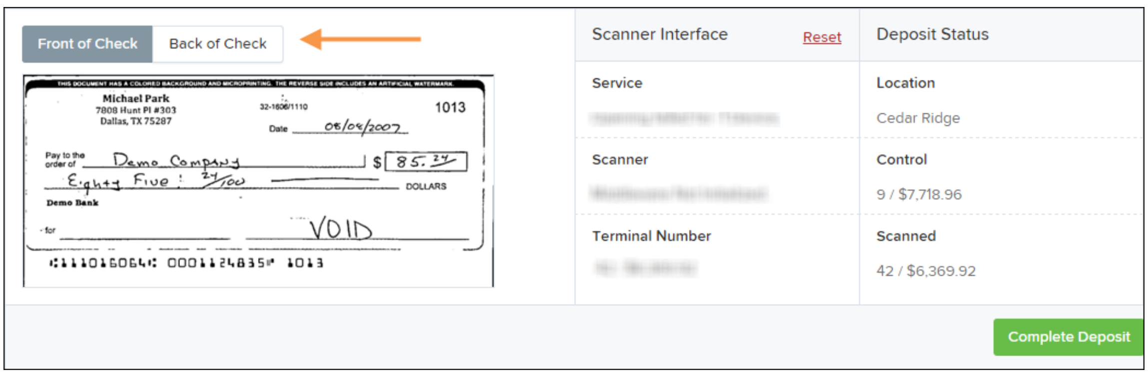


FIGURE 18 - FRONT/BACK VIEWING OPTIONS FOR A CHECK IMAGE

- 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: It is recommended 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.

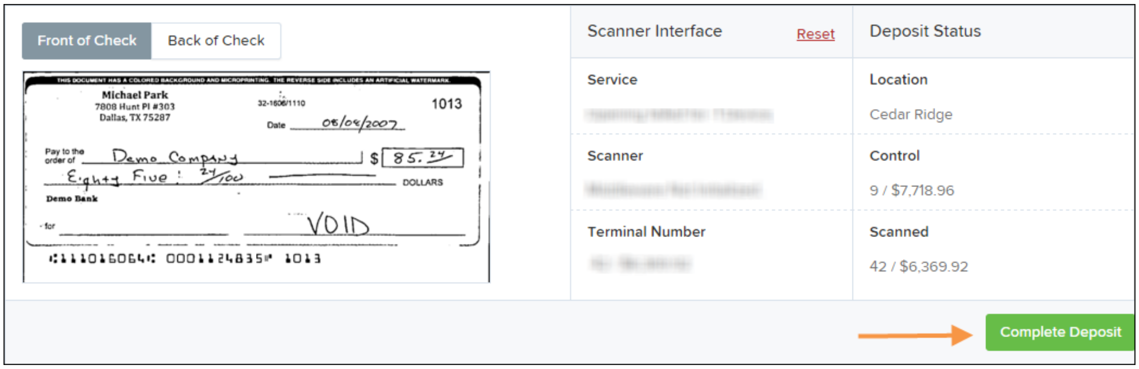


FIGURE 19 - DEPOSIT STATUS SECTION, WITH COMPLETE DEPOSIT OPTION

- Near the top of the page, select the **Data Entry View** option to enter additional information about a customer and/or the transaction.

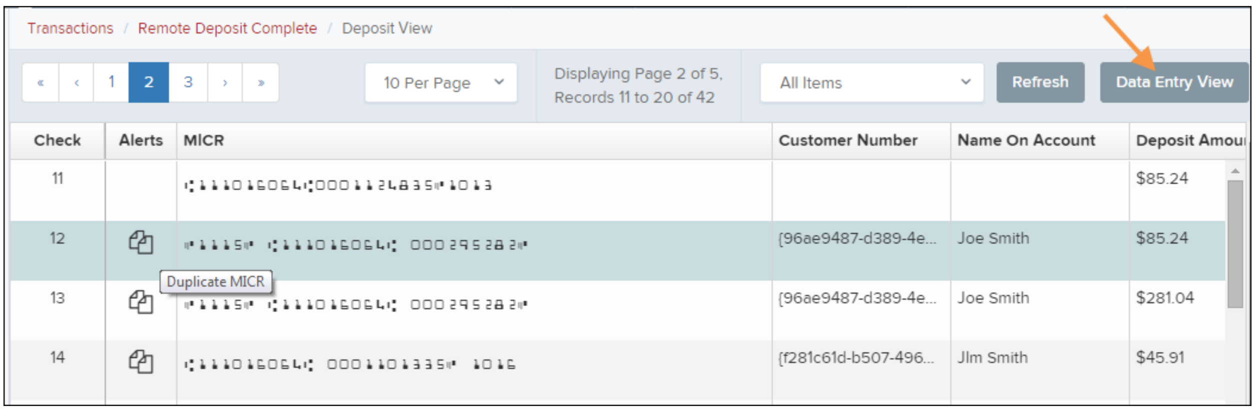


FIGURE 20 - DATA ENTRY VIEW TAB

The Data Entry View Page

Select the *Data Entry View* page once checks have been scanned to enter more information about them. When a check is scanned, the following fields will be automatically populated: **MICR**, **Payment Origin**, and **Amount**.

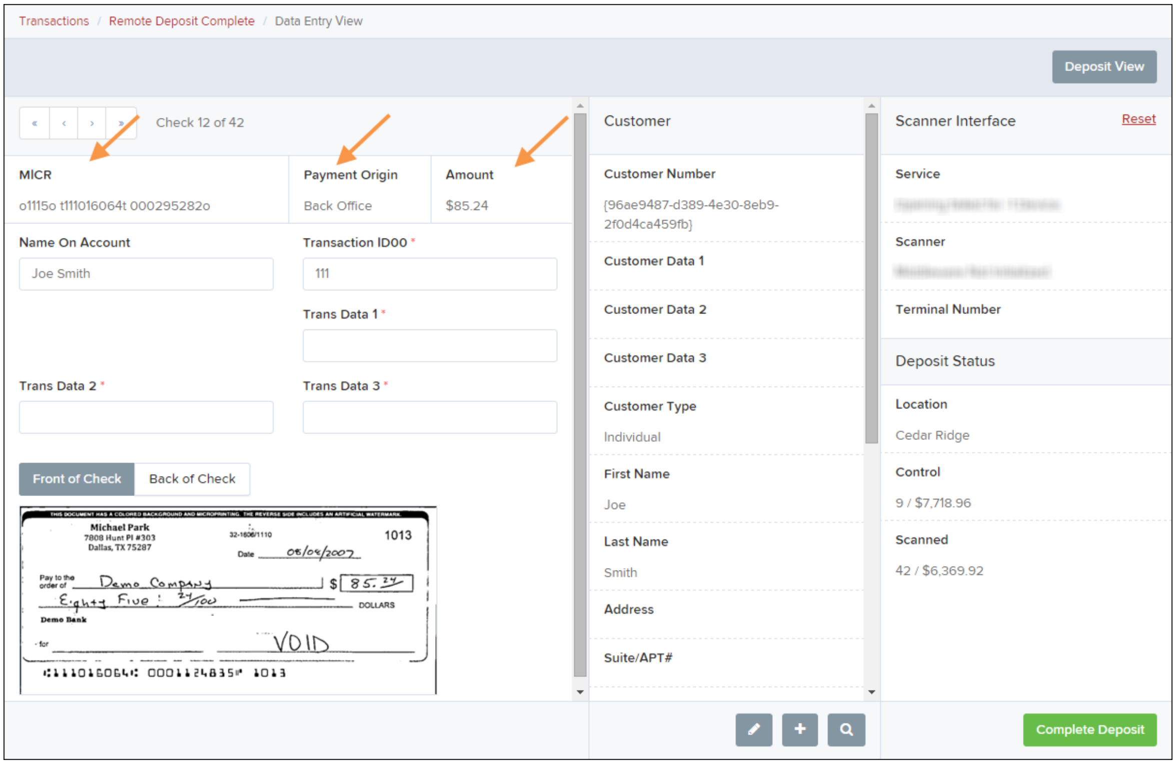


FIGURE 21 - DATA ENTRY VIEW TAB, INITIAL VIEW

- Fill in the informational fields, as needed. If you need to **Edit** a customer's information, **Add** information to create a new customer, or to **Search** for a different customer to associate with the deposit item, select the appropriate option under the *Customer* panel.

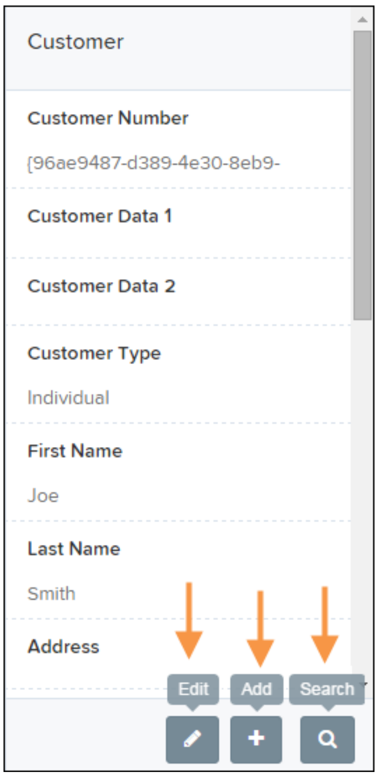


FIGURE 22 - CUSTOMER EDIT, ADD, AND SEARCH OPTIONS

NOTE: Information entered on either the *Data Entry View* tab or *Deposit View* tab will save automatically when navigating to the other tab. If you will be processing check items from recurring customers, you will be able to populate existing customer data.

The following fields can be used to generate a customer record when entering data.

- Name on Account
- Customer Number
- First Name
- Last Name

- Address
- Daytime Phone
- Evening Phone

- If there is more than one customer record available based on the check's information the indicator *Multiple* will appear under the *Customer Number* column, as shown below. Double-click the **Multiple** indicator to navigate to *Data Entry View* page and specify a customer in the *Customer* column.

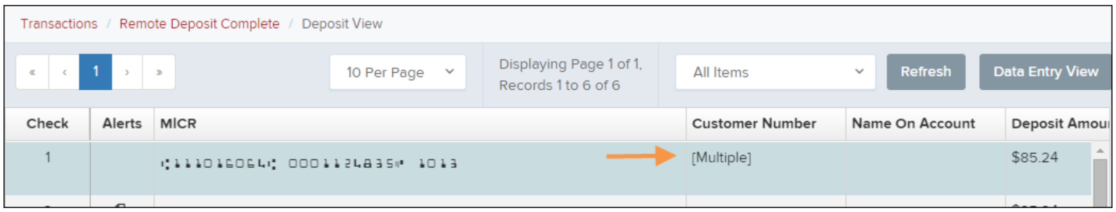


FIGURE 23 - SELECTING A CUSTOMER

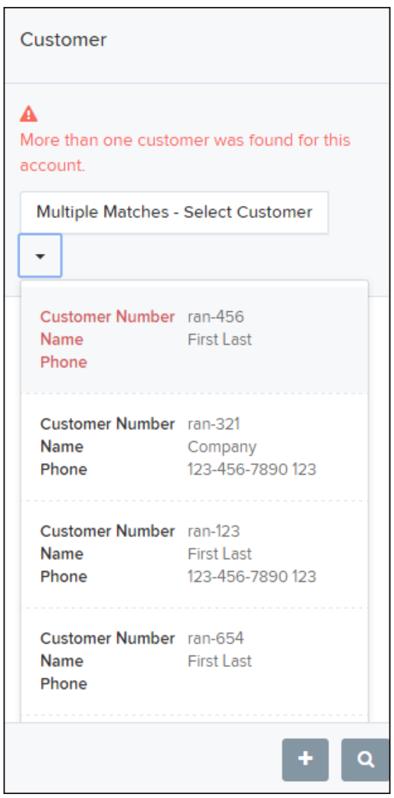


FIGURE 24 - SELECTING A CUSTOMER

- When you are ready to submit the deposit, from either the View Deposit tab or Data Entry View tab, select Complete Deposit. The system will return to the Open Deposits page.

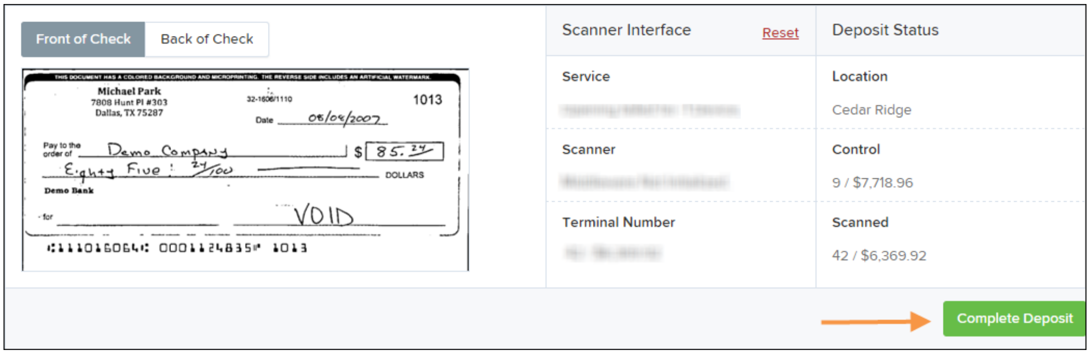


FIGURE 25 - COMPLETE DEPOSIT OPTION

Adding to a Deposit

1. Log in to the system, and select **Transactions** from the left main menu.
2. Under *Check Processing*, select **Remote Deposit Complete**.
3. The *Open Deposits* page will appear. Under the *Open* column, select an open icon to open a deposit.

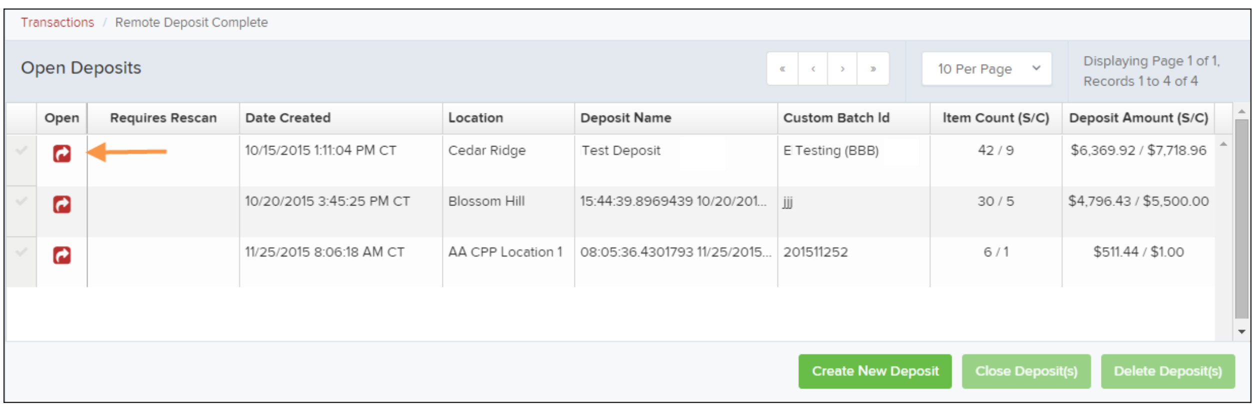


FIGURE 26 - OPEN DEPOSIT ICON

4. The open deposit will appear. Place the additional check item(s) to be deposited in your scanner. The check(s) will scan and the added amount displayed.

NOTE: If the amount of the additional check(s) you scanned is not displayed automatically, select the **Refresh** option at the top of the page.

Closing Deposits for Processing

It is recommended that each deposit be closed as soon as a user has completed scanning and entering data. However, a deposit can be submitted for processing at a later time.

NOTE: An industry best practice includes submitting your deposit(s) at least one hour before the bank's cutoff time, in the event 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.

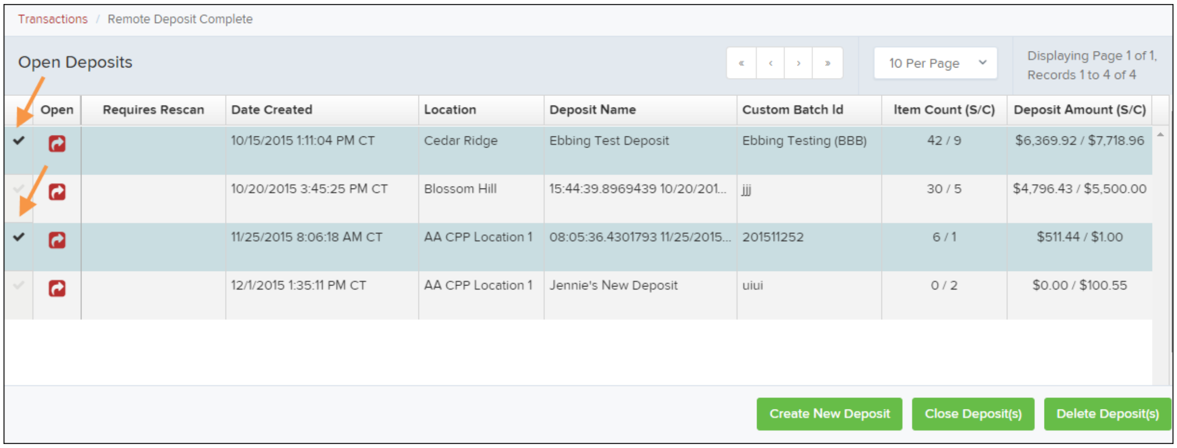


FIGURE 27 - SELECTING DEPOSITS

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

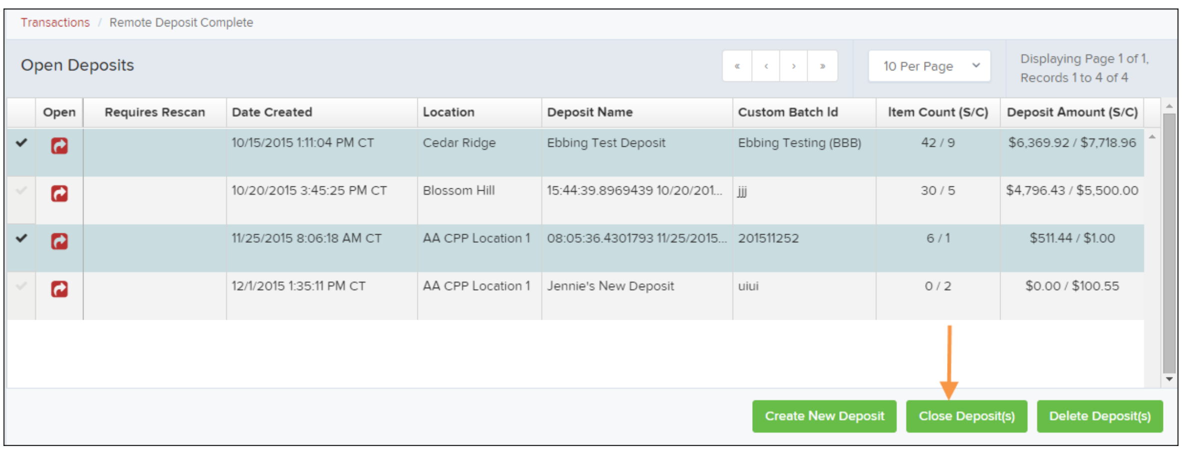


FIGURE 28 - CLOSE DEPOSIT(S) OPTION

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

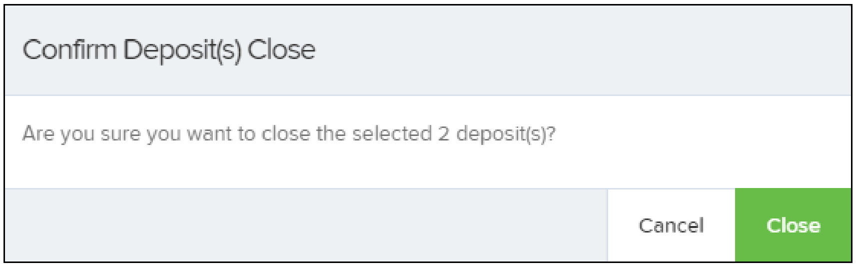


FIGURE 29 - CONFIRMATION TO CLOSE DEPOSIT(S)

4. The results of the deposit display. 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.

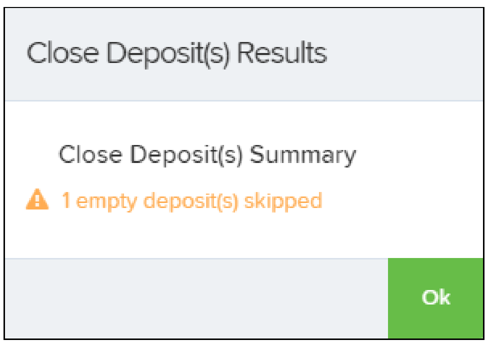


FIGURE 30 - DEPOSIT ERROR MESSAGE

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.

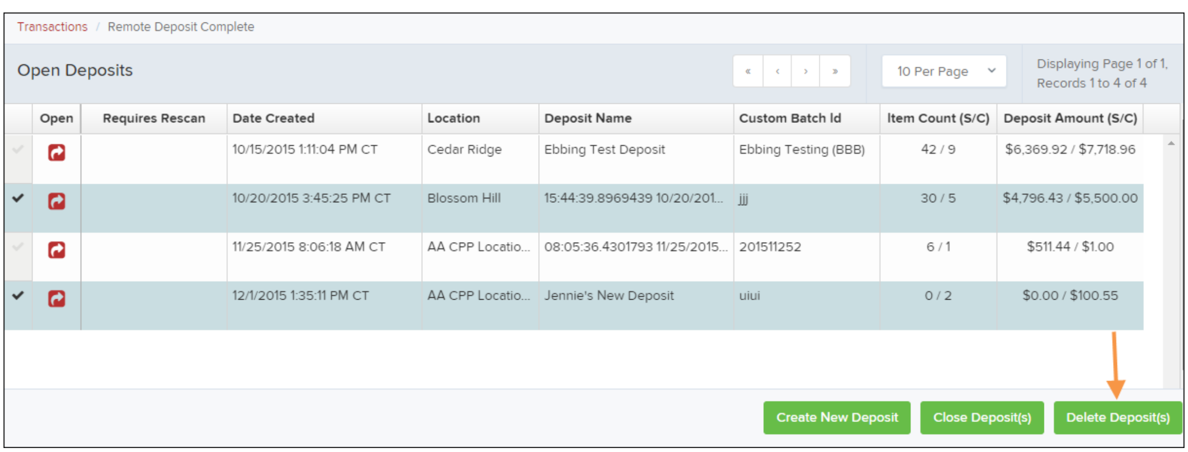


FIGURE 31 - SELECTING DEPOSITS TO DELETE IN THE APPLICATION

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

FIGURE 32 - DELETE DEPOSIT(S) OPTION

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

Notifications

Notifications are used by the Remote Deposit application to let users know when a deposit's MICR repair, CAR/LAR (Check Amount Recognition/Legal Amount Recognition), 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.

From: remotedeposit@profitstars.com
To:
Cc:
Subject: Remote Deposit Notification

Alerting Service - Remote Deposit Notification

Your remote deposit in the amount of $121.08 has been received and successfully processed.

For additional information or if you have questions about this deposit, please follow these steps:

1. Sign-on to your online account and select the Report tab
2. Select the Deposit Results link
3. Click Get Deposits
4. Locate the Deposit created on 10/14/2008 3:20:24 PM in the amount of $121.08
5. Click the View link to view the individual items in the deposit

Please understand that we cannot respond to individual messages through this email address. It is not secure and should not be used for account related questions.

Message Id: 25144-9696092:9

FIGURE 33 - SAMPLE REMOTE DEPOSIT COMPLETE NOTIFICATION

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.
Deposited	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 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 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.

To view status definitions found in the *Current Transaction Summary*, please go to page 35 of this guide.

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			
Collected			
Awaiting Capture			
Awaiting Approval			
Declined			
Voided			
Error			
In Collection			
Other ACH Returns			
Unauthorized			
Uncollected NSF			
Suspended			
Disputed			
Invalid / Closed Account			
Resolved			
Other Check21 Returns			

FIGURE 34 - CURRENT TRANSACTION SUMMARY

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*.

Editing Approved Transaction Amounts

1. Log in to the system, and select a status on the *Current Transaction Summary* that appears as a link and contains values. As in the example below, select **Approved**.

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			
Collected			
Awaiting Capture			
Awaiting Approval			
Declined			
Voided			
Error			
In Collection			
Other ACH Returns			
Unauthorized			
Uncollected NSF			
Suspended			
Disputed			
Invalid / Closed Account			
Resolved			
Other Check21 Returns			

FIGURE 35 - CURRENT TRANSACTION SUMMARY WITH APPROVED STATUS INDICATED

2. A report with all approved transactions generates. Notice the indication, *Approved*, in the *Status* column. Select the **view** link to the left of the transaction you wish to edit (shown in the image below).

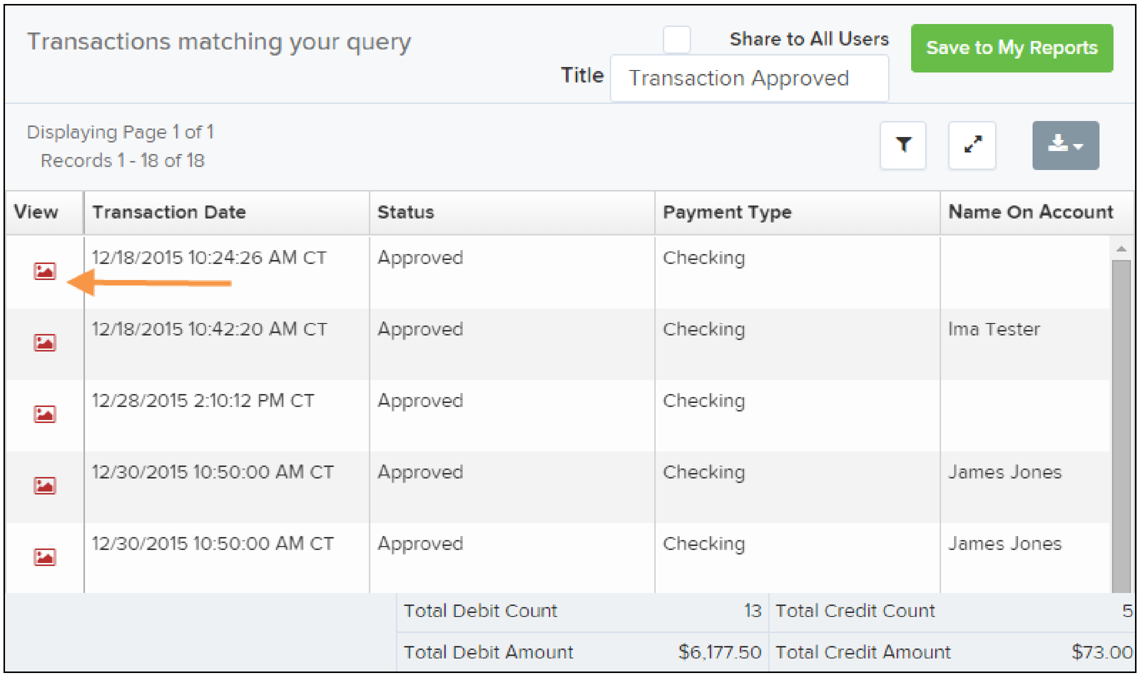


FIGURE 36 - VIEW OPTION FOR AN APPROVED TRANSACTION

3. The *Transaction Details* page appears. Select the **edit** pencil next to the *Sale* value (shown in the image below).

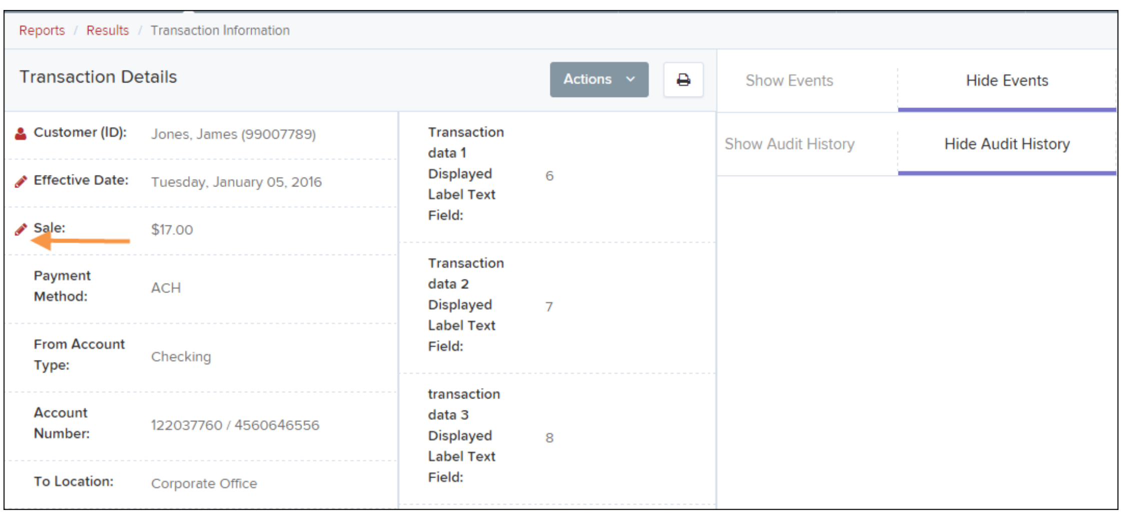


FIGURE 37 - EDIT OPTION FOR APPROVED TRANSACTION

4. The **Sale** amount will become a editable field where you can enter a new amount. Enter a new amount and a reason for changing the amount. Select the **save link** when finished.

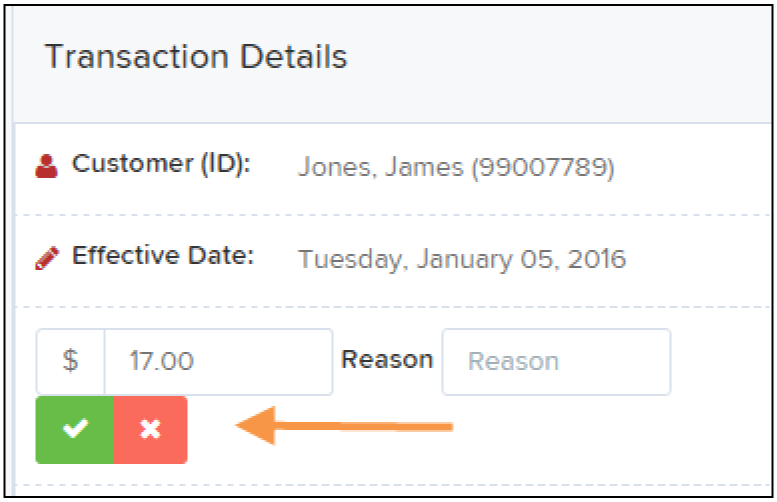


FIGURE 38 - REASON FOR EDITING SALE AMOUNT AND EDITING CONFIRMATION OPTIONS

Editing Effective Dates

Some check items may have specific instructions about depositing, including a specific effective date. Other checks may need an effective date set to a future date if the deposit was made ahead of time.

1. From the *Transactions Details* page, select the **Edit** link next to the *Effective Date* field.

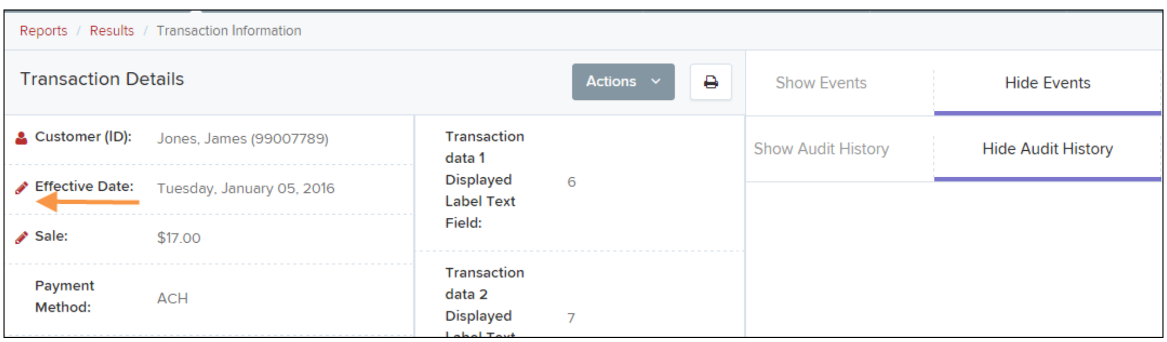


FIGURE 39 - EDIT EFFECTIVE DATE OPTION

2. The *Effective Date* field will become a workable field where you can enter a new date. A calendar option appears for date selection, or you may type in a date in MM/DD/YYYY format.
3. Enter a new date and the **Reason** for changing the effective date.
4. Select  **Save** next to the *Effective Date* field when finished.

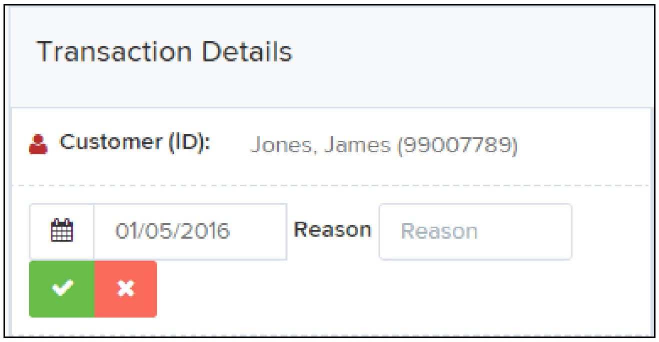


FIGURE 40 - REASON FIELD FOR EDITING EFFECTIVE DATE

Voiding Transactions

As a user working with Remote Deposit, 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 move to the *Processed* status at the end of the closing day for your financial institution.

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

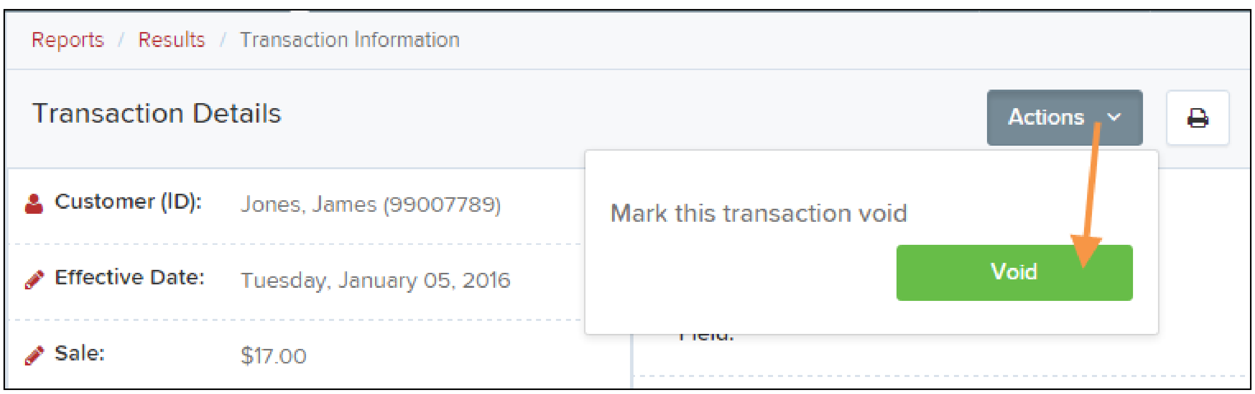


FIGURE 41 - TRANSACTION DETAILS PAGE WITH VOID TRANSACTION OPTION

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.

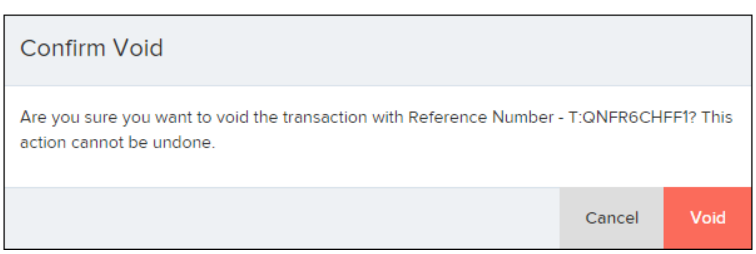


FIGURE 42 - CONFIRM VOID OPTION

Resolving Transactions

Resolving a transaction means indicating a reason why the transaction was voided for communication and auditing purposes. Once a transaction has been voided, it will appear with a *Voided* status, where you can opt to resolve the transaction.

1. Log in to the application and select the *Voided* status from the *Current Transaction Summary* on the *Dashboard* page of the application.

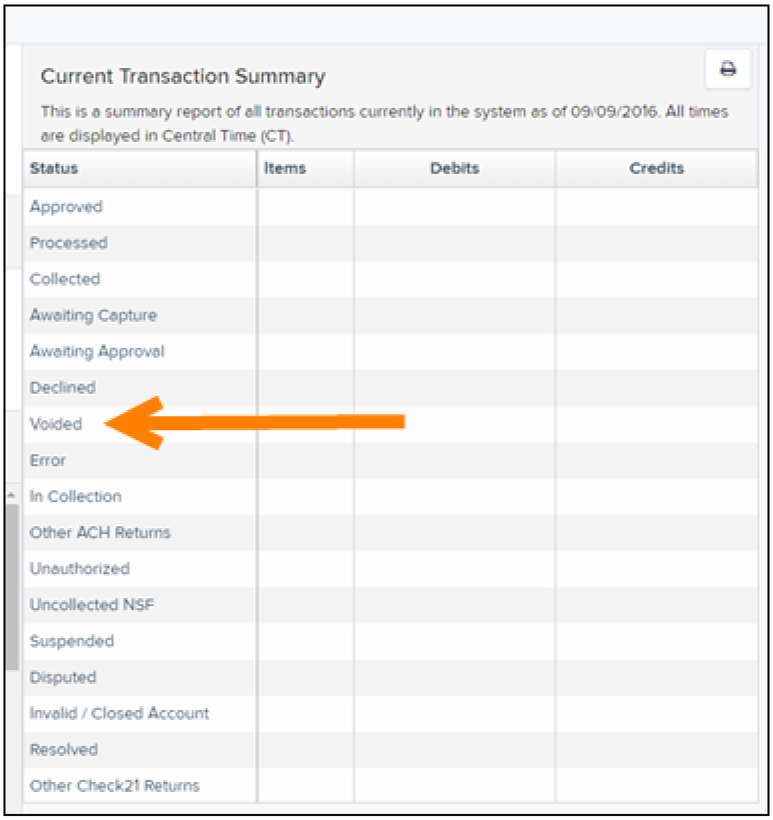
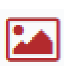


FIGURE 43 - VOIDED STATUS LINK

2. Select  **View** for the transaction you wish to resolve.

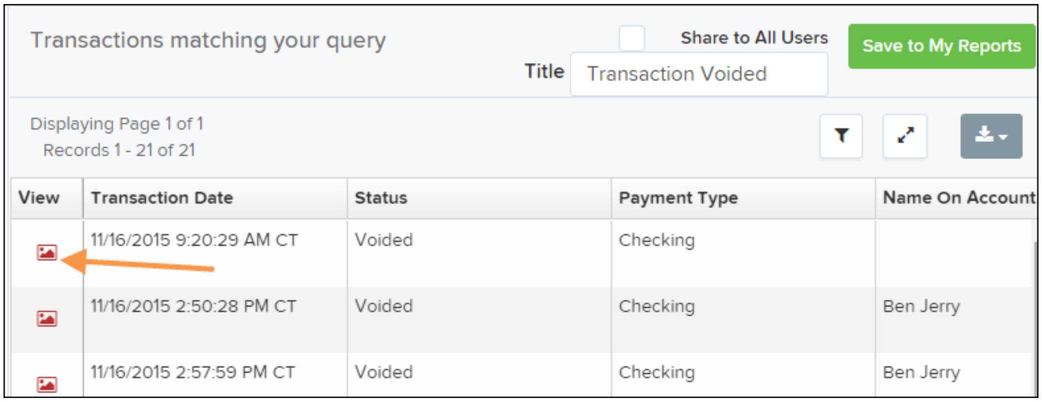


FIGURE 44 - VIEW ICON

3. From the Transaction Details page, select **Actions**.

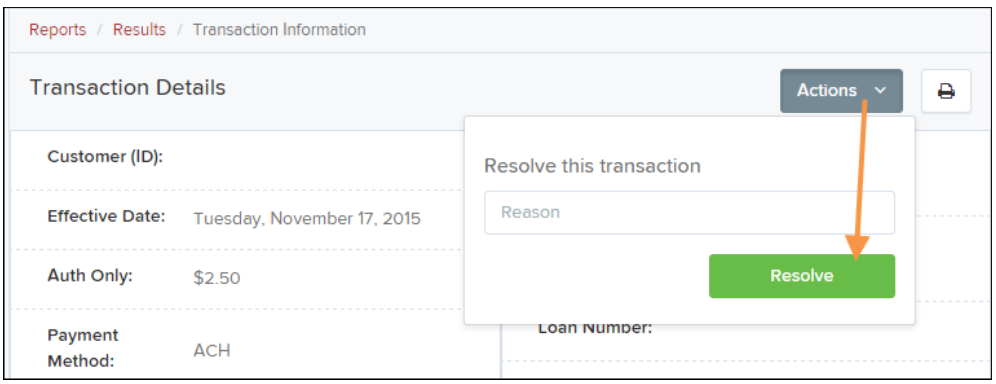


FIGURE 45 - MARK TRANSACTION RESOLVED OPTION

4. Enter a reason for resolving the transaction. For example, the transaction was deposited in the wrong account.
5. Select **Resolve**. The transaction will now appear under the *Resolved* status in the *Current Transaction Summary.*

Deposit Results Report

The *Deposit Results Report* displays a date range of deposit batches created with *Remote Deposit*. 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.

NOTE: Batches created using *Remote Deposit* can represent a single deposit or be part of a multi-batch deposit.

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

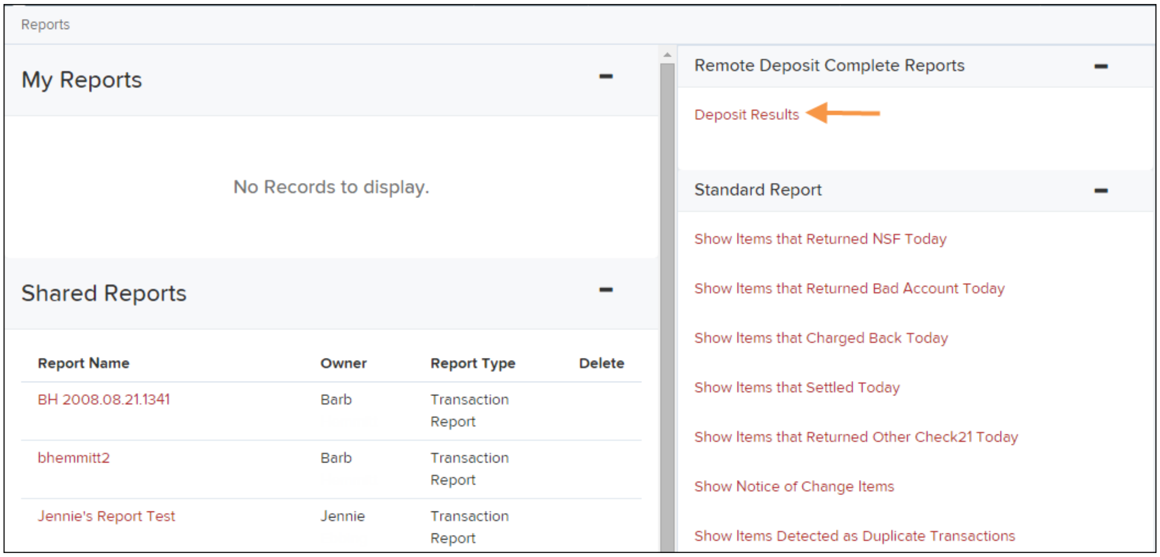


FIGURE 46 - REPORTS PAGE WITH DEPOSITS RESULTS OPTION

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).

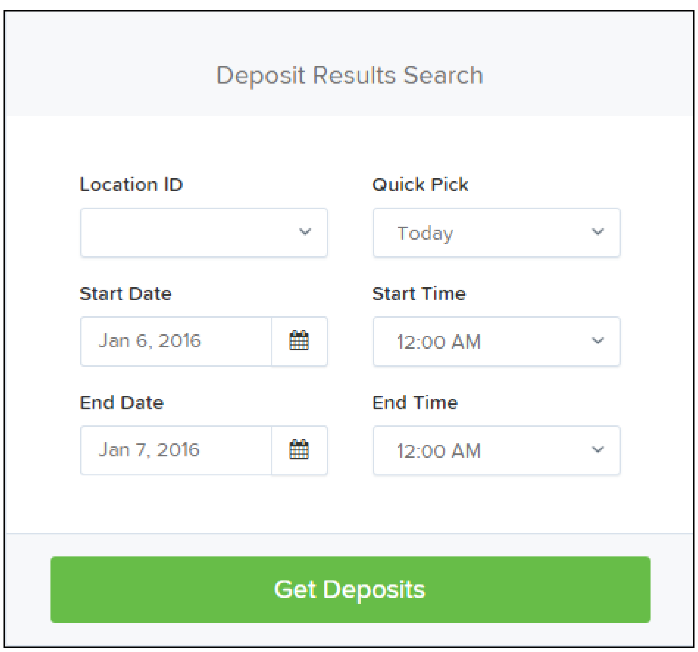


FIGURE 47 - DEPOSIT RESULTS REPORT CRITERIA

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

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

Field	Definition
ACH Deposit Amount	The total amount of the ACH items in the batch/deposit.
ACH Deposit Count	The number of ACH items in the batch/deposit.
ACH Deposit Date	States the deposit date of the ACH items within the batch/deposit.
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 *Deposit Results* 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.
Deposit Slip ID#	If enabled, this field will reflect in the *Deposit Results* 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 *Deposit Name* 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 *Deposit Results* 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.

Field	Definition
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.

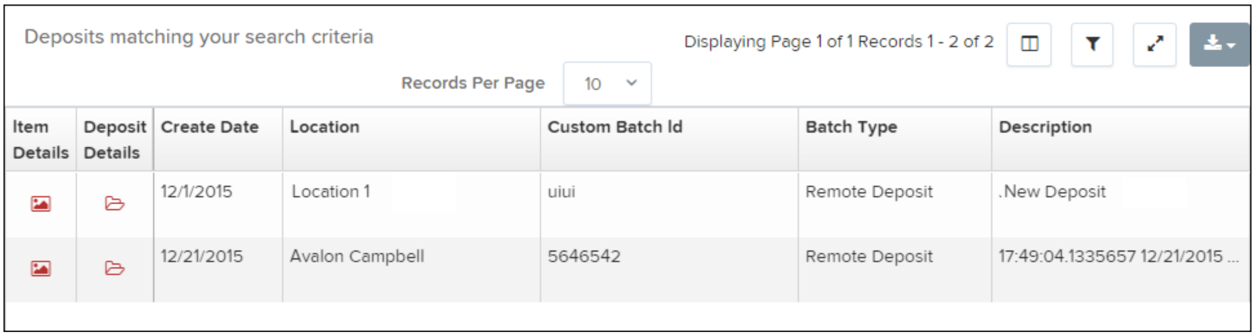


FIGURE 48 - EXAMPLE DEPOSIT RESULTS REPORT

Viewing Transaction Details

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

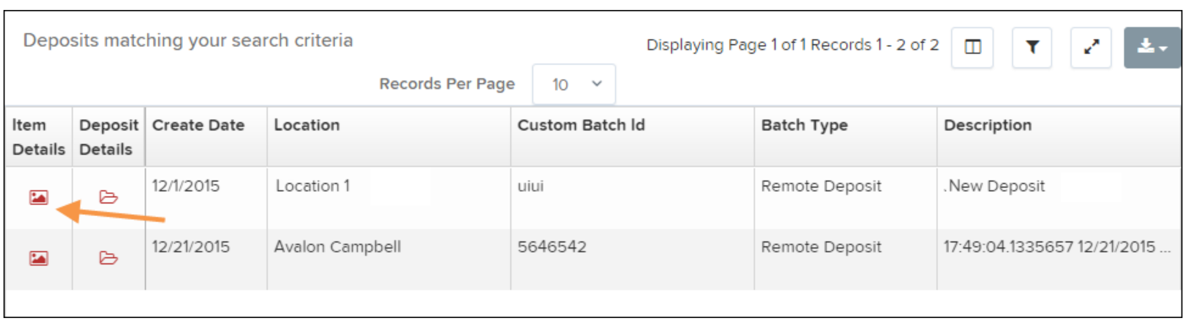


FIGURE 49 - ITEM DETAILS OPTION

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

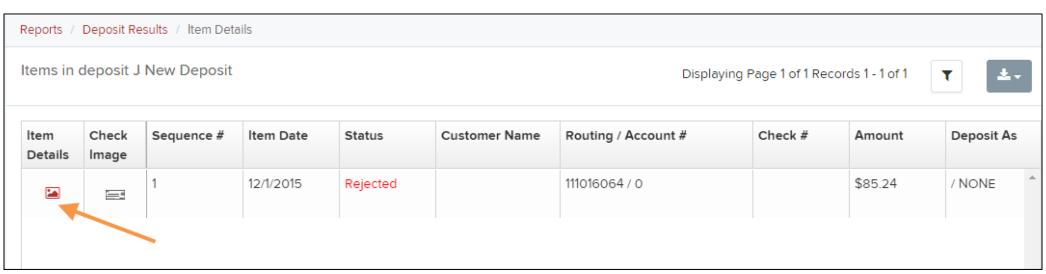


FIGURE 50 - VIEW OPTION FOR AN ITEM IN DEPOSIT Remote

The *Batch Item Details* page appears.

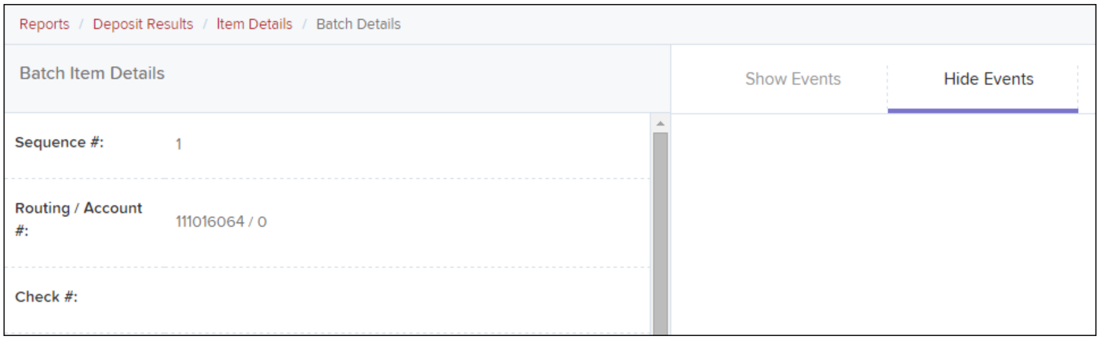


FIGURE 51 - BATCH ITEM DETAILS PAGE

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 *Keyed* or *Read*.
Check #	The serial number of the check taken from the MICR line.
Customer Name	The field contains the optional *Name on Account* 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	• 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 *Deposited*, 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.

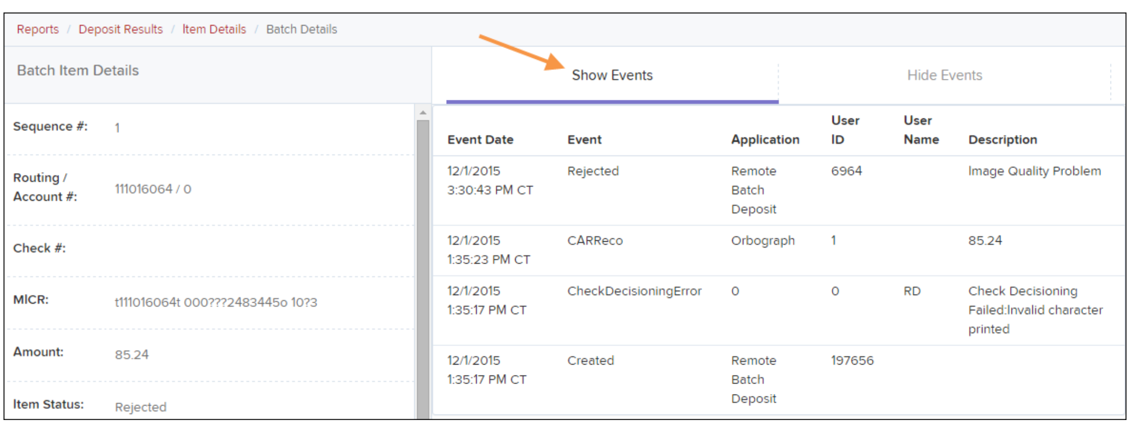


FIGURE 52 - EVENT HISTORY FOR A BATCH ITEM

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 will display.

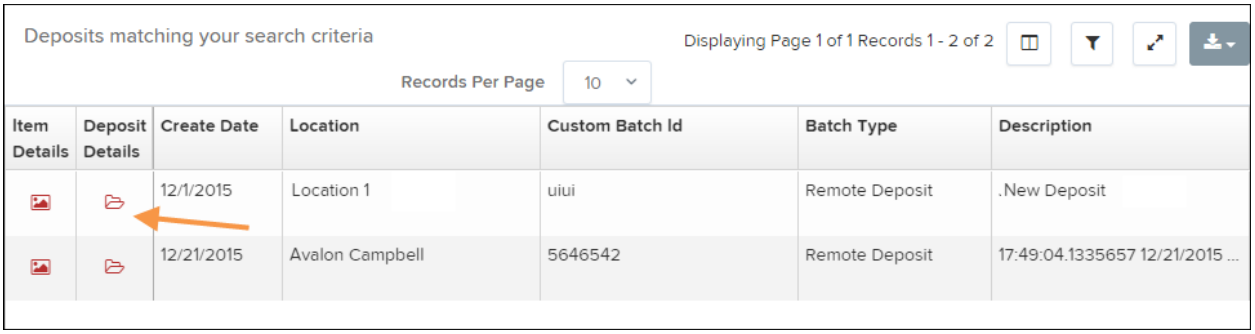


FIGURE 53 - DEPOSIT DETAILS ICON

FIGURE 54 - DEPOSIT DETAILS

Bulk Check Operations

The system will allow you to take action on multiple check items, at once. Bulk check operations are available depending on a transaction's status.

Bulk Approve

You may bulk approve transactions that are in the *Awaiting Approval* status.

1. Log in to the system, and select **Transactions**.
2. Under the *Bulk Check Operations* heading, select **Approve**.

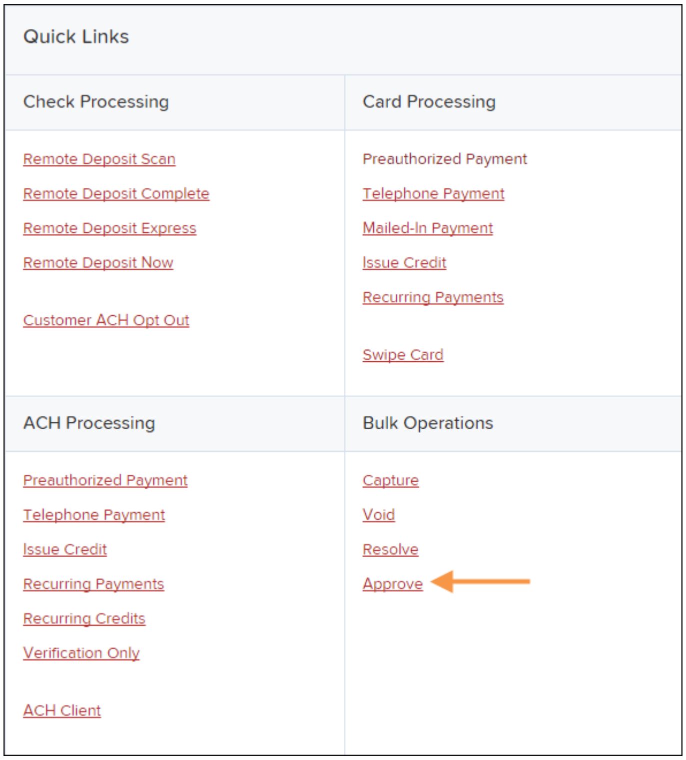


FIGURE 55 - BULK APPROVE OPTION

3. The *Bulk Operations* page appears. Specify a **Location** from which to search for transactions.
4. Specify a **Begin Date** and **End Date** for a range in which to search for transactions using MM/DD/YYYY format, or the calendar option provided.

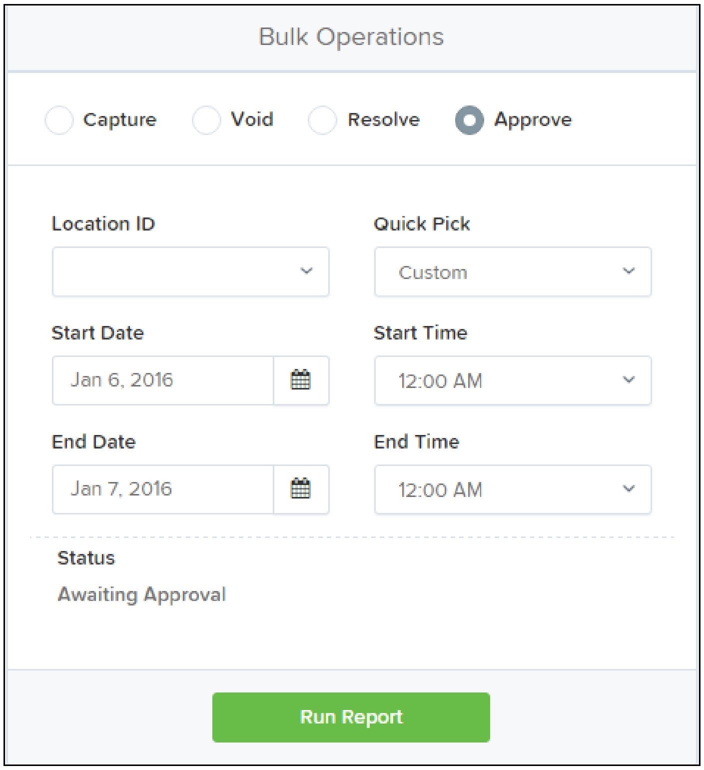


FIGURE 56 - BULK OPERATIONS PAGE

5. The *Status* for the type of transaction will be *Awaiting Approval* by default. Select the **Run Report** option (green button shown above).
6. The transaction(s) matching your search filters appear. Select the check box(es) next to the transaction(s) you wish to approve. You may also select the check box in the column header to select all the transactions listed.

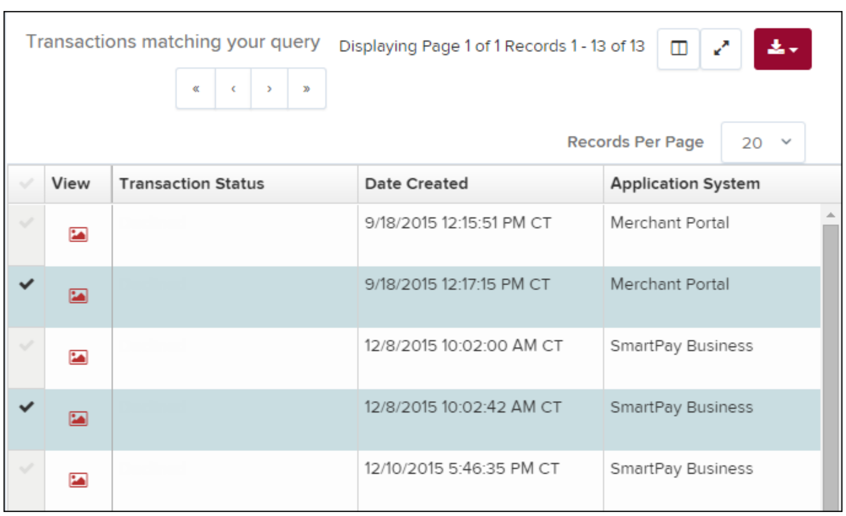


FIGURE 57 - SELECTING TRANSACTIONS FOR APPROVAL

7. Enter a **Reason** for approving any item(s). Select the **Approve** option. The system will approve the item(s).

Bulk Capture

You may search for and capture transactions in the *Awaiting Capture* status.

1. Log in to the system, and select **Transactions**.
2. Under the *Bulk Check Operations* heading, select **Capture**.
3. The *Bulk Capture* page appears. Select a **Location** from which to search for transactions. Specify a **Begin Date** and **End Date** for a range in which to search for transactions using a MM/DD/YYYY format, or the calendar option provided.
4. Select **Run Report**. The transaction(s) matching your search filters appear. Select the check box(es) next to the transactions you wish to capture. You may also select the check box in the column header to select all the transactions listed.
5. Enter a **Reason** for capturing any item(s).
6. Click the **Capture** option.

Bulk Void

The Bulk Void option can be used for transactions in the *Approved, Awaiting Capture, Awaiting Approval,* or *Suspended* status.

1. Log in to the system, and select **Transactions**.
2. Under *Bulk Check Operations*, select **Void**.
3. The *Bulk Void* page appears. Select a **Location** from which to search for transactions. Specify a **Begin Date** and **End Date** for a range in which to search for transactions using a MM/DD/YYYY format, or the calendar option provided.
4. Select **Run Report**. The transaction(s) matching your search filters appear. Select the check box(es) next to the transactions you wish to void. You may also select the check box in the column header to select all the transactions listed
5. Enter a **Reason** for voiding any items.
6. Click the **Void** option.

Bulk Resolve

You may resolve multiple transactions with a status of *Declined, Voided, Invalid/Closed Account, Uncollected NSF, Disputed, Error,* or *In Research*.

1. Log in to the system, and select **Transactions**.
2. Under the *Bulk Check Operations* heading, select **Resolve**.
3. The *Bulk Resolve* page appears. Specify a **Location** from which to search for transactions. Specify a **Begin Date** and **End Date** for a range in which to search for transactions using a MM/DD/YYYY format, or the calendar option provided.

4. Select **Run Report**. The transaction(s) matching your search filters appear. Select the check box(es) next to the transactions you wish to resolve. You may also select the check box in the column header to select all the transactions listed.
5. Enter a **Reason** for resolving these transactions.
6. Click **Resolve**.

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 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.
Collected	(*ACH Only*) The transaction, originally returned NSF, has been re-presented to the Federal Reserve, and funds were recovered.
Awaiting Capture	Status for credit card transactions only.
Awaiting Approval	The transaction has been verified, but the amount of the transaction exceeded the *Dual Authorization* limit of the user who created it. An authorized approver must review and either approve or void the transaction.
Declined	The transaction has been declined by the EPS system and will not be processed. The transaction exceeded either *Dual Authorization* or Velocity limits (the limit on the amount you can deposit daily, monthly, etc.).
Voided	The transaction has been voided and will not be processed. A transaction may not be voided once the item is in the *Processed* status.
Error	An internal error has occurred within the EPS system. Contact your first line of support.
In Collection	(*ACH Only*) The transaction, returned NSF, is in the process of being re-presented to the Federal Reserve.
Other ACH Returns	The ACH transaction has been returned by the Federal Reserve. The transaction will be charged back.
Uncollected NSF	(*ACH Only*) The transaction was returned NSF by the Federal Reserve, and funds could not be recovered.
Suspended	The transaction has been verified but has exceeded Velocity limits.

Status	Definition
Disputed	(*ACH Only*) The transaction was returned by the Federal Reserve because the account holder at the receiving financial institution has disputed its validity. The transaction will be charged back (reversed).
Invalid/Closed Account	(*ACH Only*) The transaction was returned by the Federal Reserve because the account number at the receiving financial institution was invalid or because the account was closed.
Resolved	The transaction has been moved into a *Resolved* status by a user to indicate that no further action related to the transaction is required. Transactions can be moved into a *Resolved* status from a status of *Declined, Voided, Invalid/Closed Account, Disputed, Uncollected NSF, Error,* or *In Research*.
Other Check 21 Returns	The Check 21 transaction has been returned by the Federal Reserve. The transaction will be charged back.
Unauthorized	This includes the total number of transactions and total amount that have been returned with one of five Unauthorized Return Reason Codes (R05, R07, R10, R29, R51). **Note:** These R codes will no longer be included in the *Disputed* status totals.

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 reading 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.