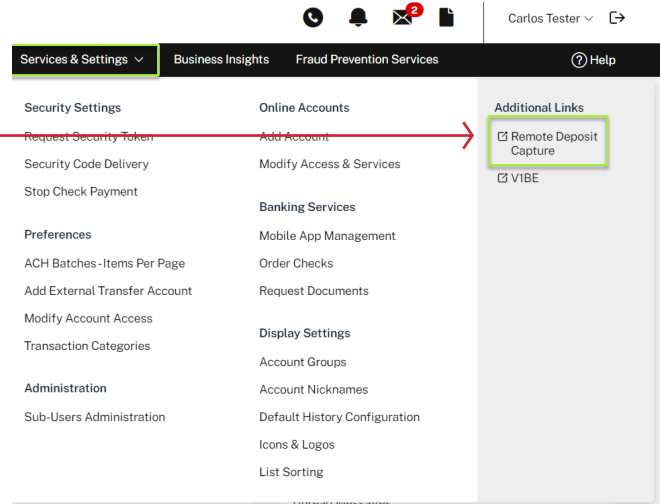# PRIMIS

Remote Deposit Capture
New User Guide

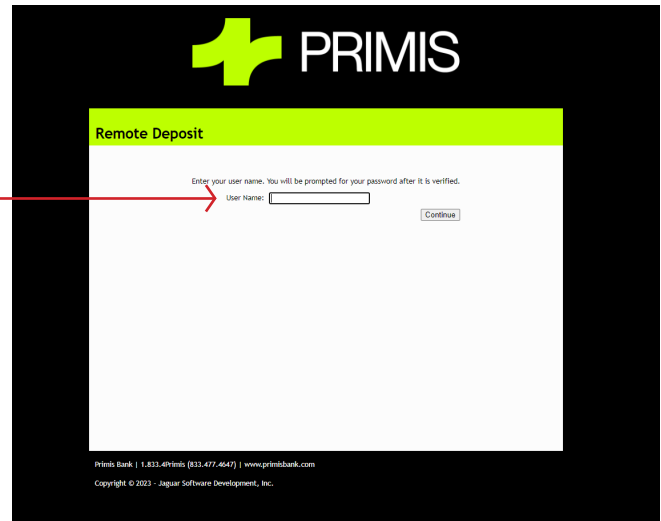# Remote Deposit Capture
Instructions for New Users

Get Started

Click the remote deposit capture link within your online banking.

Log In

The first screen will prompt you for your user name. Enter your assigned user name here and click the "Continue" button.

If this is the first time signing into the application from this computer, you will be taken to a validation screen. On this screen, you will be prompted with a validation question established during the setup of your account. Take a moment to ensure your validation image and your validation phrase both match what is expected. These security measures may be bypassed the next time if this system is in a private office or area that will not be accessed by unauthorized users. To skip this validation screen next time, place a checkmark next to "This is a private computer," enter your answer to the validation question, and press "Continue" to enter your password.

Authenticate yourself by entering your password.

Viewing the Entry Screen

Your first screen will be the **Deposit View** page. There is a lot of helpful information and links on this page. Let's take a moment to break it down.

1. **User Name & Sign Out Link** – Displays the user ID of the user logged on to the system. Allows you to sign out of the application quickly.

2. **Pending Deposits** – This section will list deposits that have been scanned but have not yet been submitted to the bank.

3. **Submitted Deposits** – The most recent deposits that have already been submitted will appear in this section. This section will only show deposits submitted during the current day. To see deposits from previous days, use the History link at the bottom of the page.

4. **History** – Links to the recent history of deposits made in the past.

5. **Quick Links** – Contains the most common functions that the user will perform.

6. **Current Location** – If your company has multiple locations, this area shows from which of these you are currently viewing or submitting deposits.

7. **Change Password** – Gives quick access to changing your password.

Starting a New Deposit

Click the "New Deposit" link in the **Quick Links** section (#5 from the previous screenshot) to start a new deposit. You will be prompted with four boxes. The first, your **Deposit Location**, will allow you to change from which location you are sending your deposit if your company has several locations. The **Deposit Account** drop-down will allow you to select which account to deposit checks in if you have multiple accounts. The **Description** box enables you to add a note to the deposit. The last box is your **Deposit Identifier**, which will default to your account name, date, and time stamp. You may change the Deposit Identifier information if desired. Once everything looks correct, press "Continue" to start scanning checks.
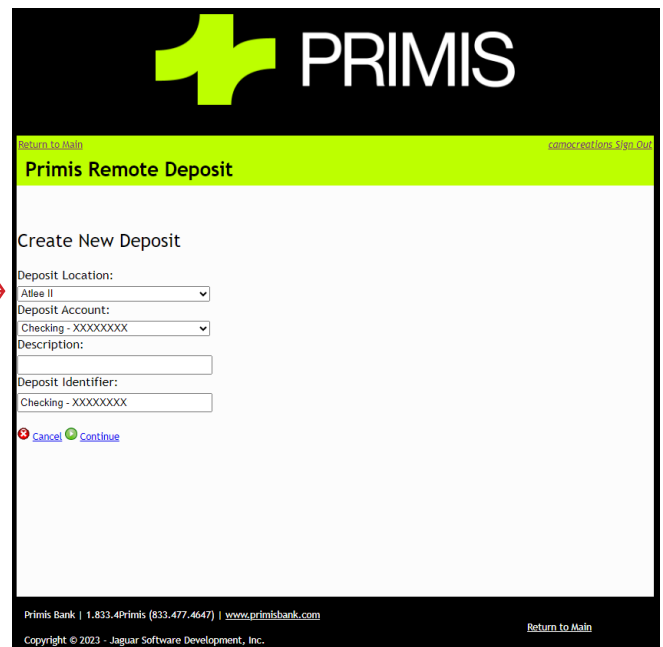
## The Deposit Scanning Window

The **Scanning Window** will most likely be where you will spend most of your time using Internet Deposit as this is where your deposits will be scanned and entered. Let's take a moment to go over the layout of the window.
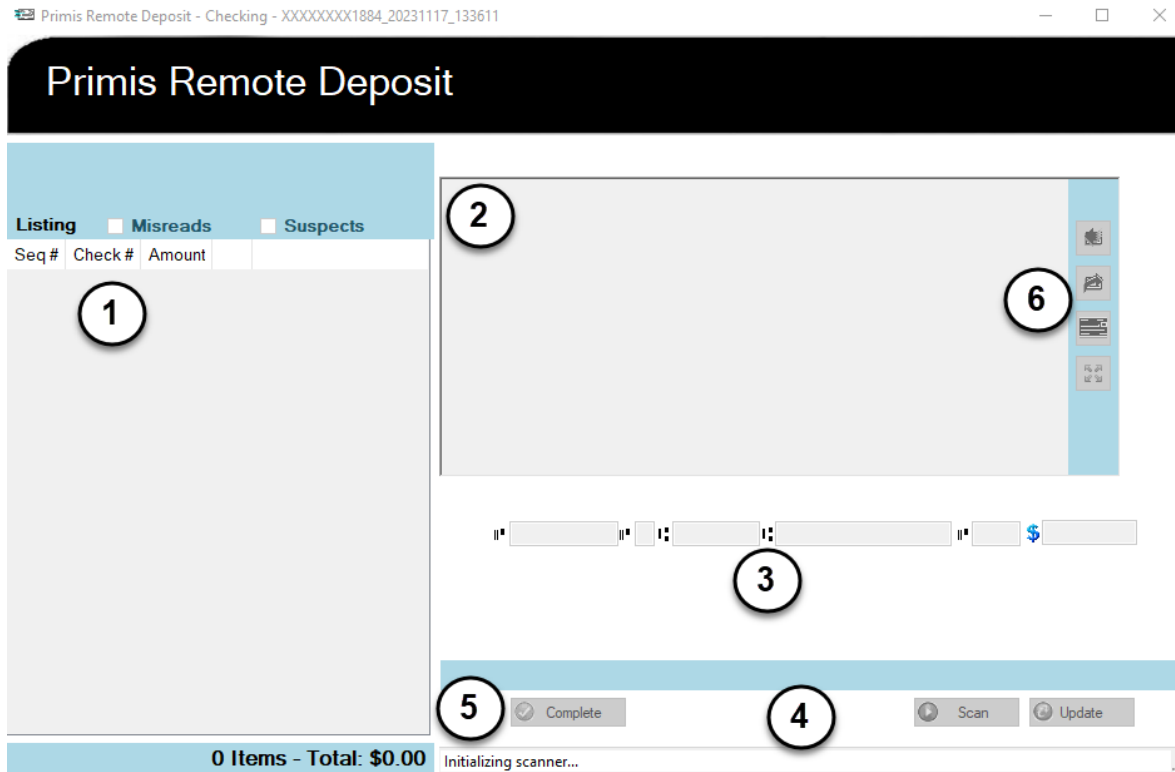
1. **Deposit Listing** - As items are captured, they will appear in this list. We will explore the columns in this list in more detail below.

2. **Image Window** - The top right window (blank above) will contain an image of either the last scanned item or the item selected in the deposit listing. While hovering the mouse inside the image window, drag a box around any area you want to enlarge.

3. **Data Bar** - Recognizable by the MICR symbols surrounding the text boxes, this bar will display the data from the last scanned item or item currently selected in the deposit listing. This will also be where any needed corrections will be entered.

4. **Button Bar** - Contains the controls used during the scanning process. During capture, the Scan button will change to a Stop button, and the other buttons will be disabled.
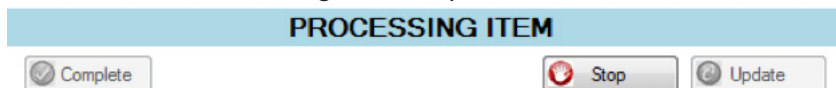
5. **Status Bar** - Tells the current status of the scanner. Note: Scanning cannot begin until the status says "Ready to Scan". "Initializing Scanner" means the scanner is not yet ready to accept items.

6. **Image Adjustment Tools** - allows the user to manipulate the item in the image window:

Flips the image from front to back or back to front.

Rotates the image 90 degrees to the right.

Inverts the colors of the image (black becomes white, white becomes black)

Resets the image to the original state.

Starting a Scan

Clicking on the "Scan" button will send a start command to your scanner to begin the process. When you click "Scan," the button will change to a "Stop" button, allowing you to stop the capture process if needed. During the scanning process, the current image will be shown in the image window, and the data taken from the item will be presented in the **Data Bar**.

To the left, an itemized list will appear in the Listing area as each item is processed.

- **Seq #** - the sequence number of the capture item or the order in which the item was captured

- **Check #** - the check number as it was captured from the MICR line

- **Amount** - the dollar amount of the check.

- **Remove Item (red 'X' icon)** – remove the item from the list. A message will prompt you if you want to remove the item.

The bottom of the **Deposit Listing** contains the total amount for all items and the total number of items scanned.
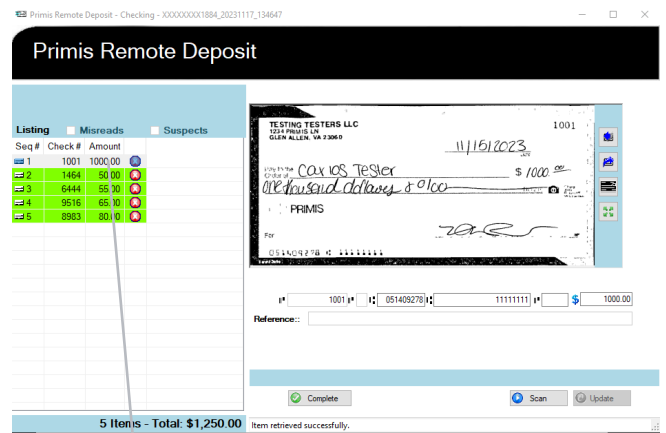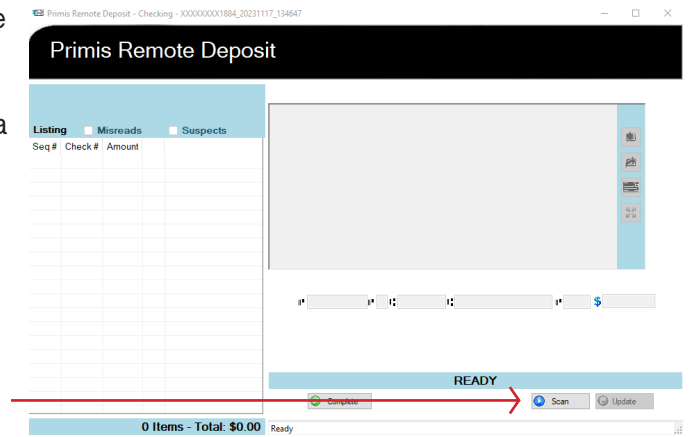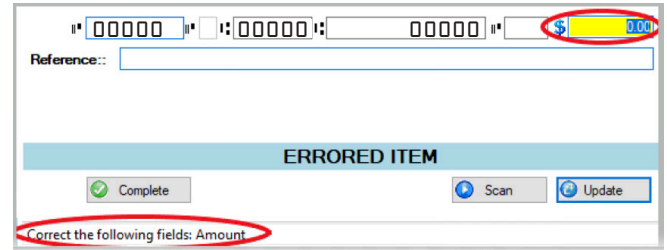
Corrections & Balancing

Misreads

If an item is misread, the scanner will pause until the item is corrected and updated.

The MICR field(s) in question will be highlighted in yellow, and the status bar at the bottom will indicate which fields need to be corrected.

The **Misreads** check box will turn bold and indicate the number of misread items. The **Listing** panel will display an item with a red exclamation mark to indicate a misread.

To view only misread items, place a checkmark next to **Misreads**. After correcting the misread item(s), the Misreads check box will automatically uncheck to display all items again. You can also uncheck the check box while there are still misreads to display all items.

Suspects

Internet Deposit checks the image quality of each item as it is processed. It looks for piggybacked images, torn corners, illegible items, etc.

Any items flagged as suspect will be marked with a blue question mark as they are scanned.

You may also encounter the following message when completing a scan. This indicates that the batch contains duplicate items. Clicking "Yes" will take you back to the **Scan Client** window. Clicking "No" will return to the IDA dashboard.
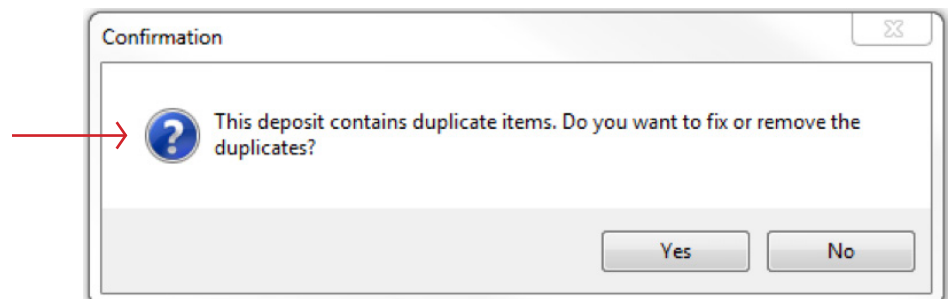
To clear the update flag, double-click on the item, review the suspect reason, and if everything looks acceptable, place a checkmark in the check box and click OK.
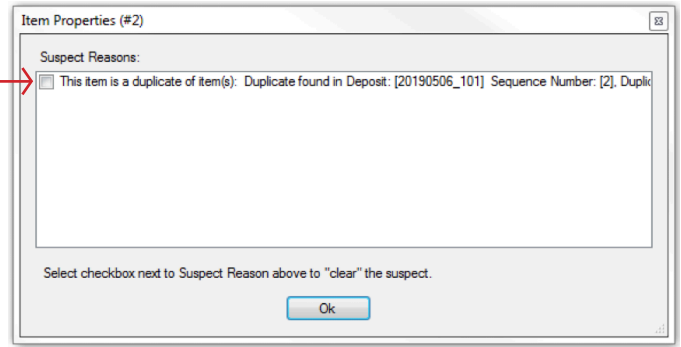

Basic Balancing Tips

- **Learn to Track Physical Items** - In certain cases it may be necessary to consult the actual physical item or batch that was captured. In many cases this could involve utilizing the batch sequence number to locate an item in question. Very often certain items may be prone to "piggy back" or be pulled through with the item in front of it. Most of the time the only way to deal with these problems is to physically look at the batch and find the item for re-scan.

- **Learn to Work with Images** - Using the image tool bar you can very easily size, rotate and flip the image of an item. Zooming in on a customer's handwriting can be advantageous when it cannot be read easily. Utilizing the mouse to draw a box around the area to be viewed will allow you to quickly get the desired close up view as well. Clicking on another image will return the view to normal.

Completing a Scan

Clicking on any item in the **Deposit Listing** will display an image of the item in the image window and the MICR details for that item in the **Data Bar**. You may change any information in each box and then press the update button to submit your changes. After finishing all your changes, press the "Complete" button to add your work to the Pending Deposits list.

Note: Sending items to the **Pending Deposits** list will not submit the deposit to your bank. You must choose "Submit" from the **Deposit View** page to send your deposit to the bank.

After clicking the "Complete" button, you will be taken back to the main entry window, where you can view all your deposits or make any necessary changes. Updating a deposit is as simple as returning to the deposit by clicking on the "Add" button.
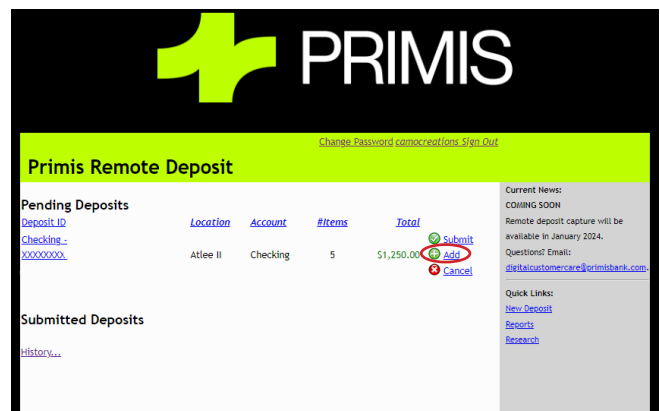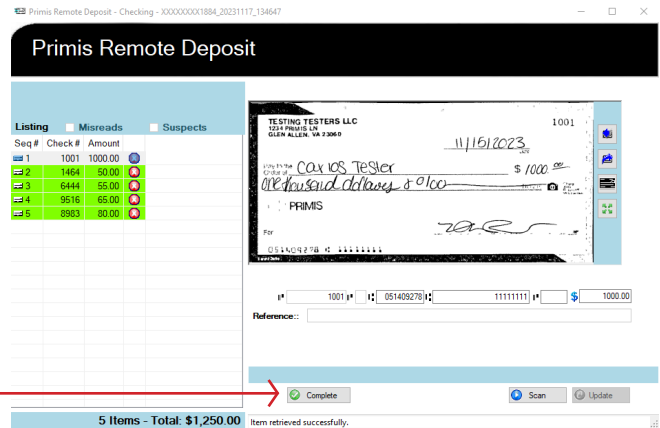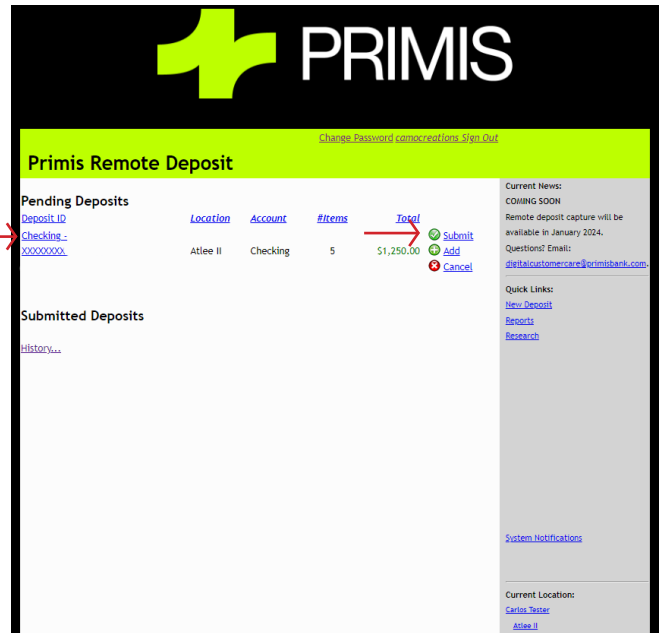
Submitting Your Deposit

Once you have completed your work in the scanning window, your deposit will be listed on the Deposit View page under the pending deposits section. Here, you will see all the deposits waiting for submission.

Note: For your bank to process your deposit, this step must be performed. Deposits shown in the Pending Deposits list are not available to your bank.
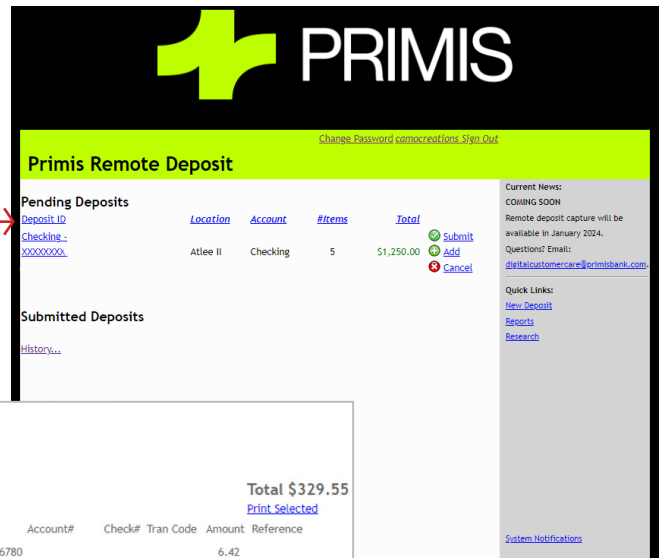
Clicking on the "Submit" button will bring you to a confirmation page asking you to verify that you wish to submit your deposit. If you are sure you want to submit, select Yes, and your deposit will be submitted to your institution and moved from the pending deposits to the submitted deposit list in the main entry screen.

Viewing Your Deposit

When viewing a deposit in the main entry window, you may click on the link in the **Deposit ID** column to view a detailed listing of what is contained in that deposit.

Along with totals of the amounts and number of items in the deposit, you will also receive a detailed breakdown of the type of item, MICR information, and amount for each item. Lastly, clicking on the magnifying glass icon will bring up an image of the item's front and rear, separated by a table containing all the available information for that item.

Canceling Your Deposit

Canceling or deleting your deposit is as simple as clicking the "Cancel" button in the main entry window. A new window will appear, verifying that you wish to remove this deposit. Clicking "Yes" will delete your deposit, clearing it from the **Pending Deposits** list.

Note: Canceling can only be done before submission. Once a deposit is listed in the **Submitted Deposits** list, it can no longer be deleted.
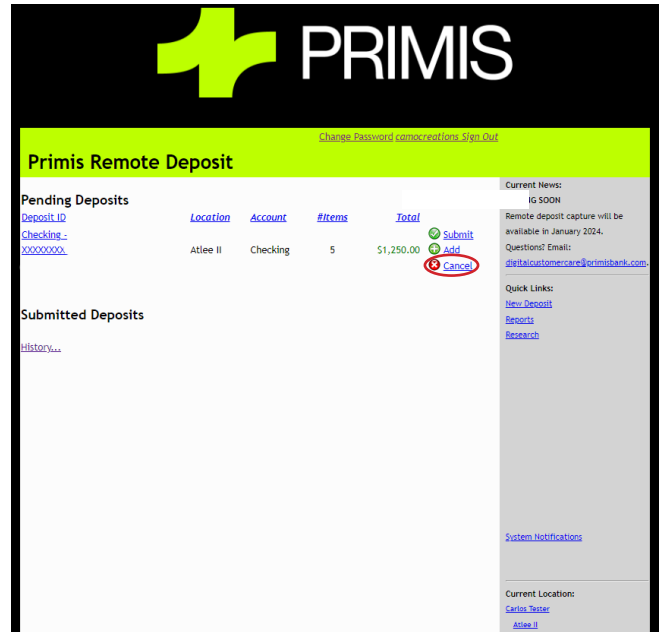
Generating Reports

Clicking on the "Reports" link in the **Quick Links** section of the main page will bring you to a window giving you four report choices.

Generating any report begins with the same steps. Select the date(s) for which you want to run the report, and then select the deposit from the list available in the deposit drop-down box if applicable to your report. Click "Submit" to open your report.
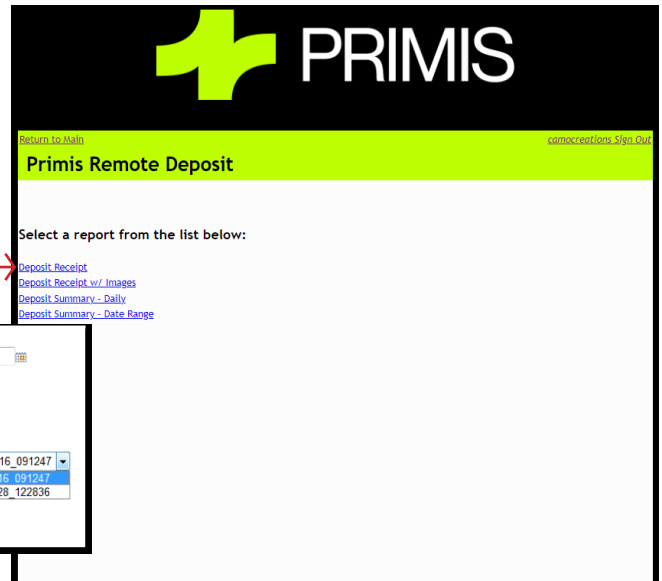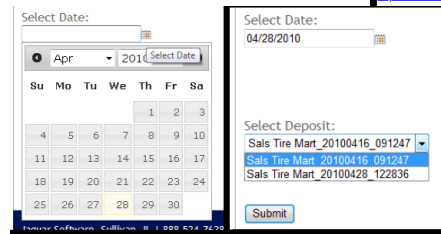
Choosing Which Report

1. **Deposit Receipt** – generates a text-only report containing ABA, Account #, Check #, and Amount for each item in a selected deposit, along with a count and total amount of all the items included in the deposit.

2. **Deposit Receipt w/ Images** – generates a report with the same information as above but adds the front image of each item to each result.

3. **Deposit Summary – Daily** – generates a glance summary of all deposits generated for a particular day.

4. **Deposit Summary – Date Range** – the same layout as a Daily Deposit Summary Report, this report gives a glance summary of all deposits submitted within a requested date range.

Reports Toolbar Layout

Several tools are available for navigating and viewing your report once it is generated.

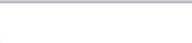|	
	saves your report to a location of your choosing. Reports can be saved in Acrobat (PDF), MS Word, MS Excel, or Rich Text (RTF) format.
	prints your report
	jumps back to the first page of the report
	moves back one page
	moves forward one page
	jumps to the last page of the report
	jumps to the page specified by the user (i.e., placing 5 in the box and clicking the icon will jump to page 5 of the report)
	searches for a term specified by the user (i.e., placing $15.00 in this box will search for any item with a $15 amount)
100% ▼	zooms in or out on your report based on a percentage of the total page size

Using Research

Selecting "Research" from the **Quick Links** section of the main page will give you access to perform powerful queries on the items submitted to your financial institution.

Running a Basic Query (Research)

Once in the **Research** window, you will see two tabs to select your query's complexity level. A **Basic** query will be suitable for most users, but we will cover the abilities of an **Advanced** query later on.

The following search areas are available in **Basic** mode. You can leave the field blank if you do not have information for a specific parameter. Remember, as a general rule, if more fields are filled out, the result will be smaller, more precise queries. The less data filled into these fields will result in more items appearing with less precision.

•   **ABA** – If you know the ABA (Routing Number) of the item(s) you are searching for, you may enter it here.

•   **Check Number From / To** – If searching for only one check number, enter the number in both fields. If you are uncertain of the exact check number or need to search within a range of check numbers, enter the first check in your range in the "From" field and the last check in your range in the "To" field.

•   **Account** – If searching for results that fall under a specific account number only, you may enter the account number here

•   **Amount From / To** – Similar to the Check Number fields, this can be used for searching single or entire ranges of amounts.

•   **Date From / To** – If you would like to restrict your results to items from a specific time, you may select a date range in which you wish to perform your query here.

Running an Advanced Query

The **Advanced** query tab allows you to customize your search in **Research** by specifying which parameters will be used.

Using the drop-down boxes, you can dictate which field should be searched and how the value should be read from the field.

You may query by any field available to you. To specify how the value is read from the field, use the following choices from the **Operation** drop-down box:

- **EqualTo** – The results should be equal to the data you specified in the Value box
- **NotEqualTo** – The results should be anything but what you specified in the Value box
- **GreaterThan** – The results should be greater than the value specified
- **GreaterThanOrEqualTo** – The results should be greater than or match the value specified
- **LessThan** – The results should be less than the value specified
- **LessThanOrEqualTo** – The results should be less than or match the value specified
- **IsEmpty** – The results should only include items that have no information for the Field selected
- **IsNotEmpty** – The results should include all items that have a value in the Field selected

Once you have finished adding the information for your first parameter, click "Add To Query" to submit your changes. You may stipulate as many parameters as required for your query. Once you have finished adding parameters, click "Query" to view the results.

If you want to remove any parameter from the query, click the "X" button to remove it from the list. If you remove the entire query and start over, you may do so by clicking "Clear."

Viewing Your Research Results

Once you run your query, you will be presented with a list of items matching the specified parameters. From here, you have several choices available to you.

1. **Item Per Page** – you can adjust how many items appear on each screen
2. **View Image** – Clicking on the magnifying glass icon will allow you to see a detailed view of the item, including the front and back of the item, as well as all the information attached to it
3. **Page Links** – allows you to jump directly to a desired page in your results
4. **Print Selected** – placing checkmarks in the column to the left of an item will select the item for printing. Once finished, click on the "Print Selected" list to get a printout of all selected items.