Welcome to the Online Demonstration of Remote Deposit Capture.

One of the resources that is available to you is the Remote Deposit Capture User Guide. From the Home Screen once you are in Online Banking go to the Quick Links section and select "Forms & Documents" and scroll down to the "Ministry & Business Banking section – you will see the Remote Deposit Capture User Guide is one of the options you can select.

When you are ready to begin scanning checks from the "Account Services" menu you are going to select Remote Deposit Capture. Select the account you will be depositing into and "Launch SSO". This will take you to the Start Deposit Screen. The account that you selected will be populated, put a check mark in the square to the left. You should be making a tape total of the checks that you will be depositing. This "Control Balance" is the tape total that you came up with. I am going to select an incorrect amount so that I can show you how to fix the control balance once we get to that point in this training video. Once you are in the Process Checks screen you are going to start placing your checks in the scanner and scan your checks.

With the single feed scanner there is a door in the back of the scanner. When you are scanning the checks, the checks will feed through the scanner. Once you have scanned three or four checks, I would remove them from the little tray that holds the checks because you don't want any paper jams or any checks to get stuck in the scanner. If you have that door closed then you will need to feed the checks through one at a time because the check will go in, feed through the scanner and then come back out at you. You will have to put that aside and put the next check in. It all depends on your preference and how comfortable you are with the check scanner. Once you get your system down you will be able to feed the checks through pretty quickly.

Once you have finished scanning all your checks they are going to populate on the screen. Any items that are flagged for you to review will be in red, a little red circle with an exclamation point. Any checks that have been accepted and don't need to be reviewed will have the green checkmark. I have a couple items flagged for me to review. There is a couple ways you can look at flagged items. You can come down here and you can click on the line item of the item you would like to review or edit. Otherwise over here to the right you have the "Next Item for Repair" and that will take you to the next item that is flagged for you to review. So, you have a couple ways to navigate through your deposit in regard to flagged items. Now my first item here – it did pick up the routing number, account number and check number – I left the amount field blank and that is why it is flagging it as 0.00. I also want you to notice that it did not pick up that the face of the check is blank – this check doesn't have a date, doesn't have a pay to the order of field, it doesn't have the courtesy or legal amount and the check was only flagged because of the missing dollar amount. Now we do not want to include this check in our deposit because it is a blank check. This would be flagged for AdelFi to review once we receive your deposit and we would reject it. If this was a valid check you would put your curser in the amount field and manually enter the dollar amount. It then changes from being flagged in red to a green checkmark. But again, this is a blank check and I do not want to include it in my deposit so I am going to delete it from my deposit. Make sure you are on the right line item for the check and you are going to select the Trash Can and select “Yes, I want to cancel this item” and now it will be deleted from my deposit. I can select “Next Item to Repair” and that will take me to the next flagged item. This is flagged as a possible duplicate. I did run the check through the scanner twice so that you would see what this looks like. Click on the link that is telling you it is a duplicate and it will bring up the previously submitted item and the current item. You want to review the two check images, review the information and determine if it is a duplicate or if it is not a duplicate. If it is a duplicate you will select “Yes” and “Yes Cancel Item” and it will remove the duplicate from your deposit. Again, if you tell the system that it is not duplicate and push it through it will be flagged for AdelFi to review and if we deem that it is in fact a duplicate check we will reject it.

Anytime AdelFi rejects a check you will get an email notification that we have rejected an item from your deposit. The email notification typically goes to the Online Banking Administrator unless you specified someone else on your RDC application when you did your setup paperwork.

The system may not accept some checks. It could be due to the paper stock or the predetermined system thresholds – for some reason the system will not accept the check. If that happens it will be grayed out like the item I deleted is here. You could try changing your Control Balance and removing it from the deposit and scanning it by itself in its own unique deposit and if the system still doesn’t accept the check image then you would have to negotiate that check using a different deposit channel. The system for whatever reason is not accepting that check.

Before I can submit this deposit, my deposit does need to be in balance. This “Total Amount” is the deposit total the system is calculating. The “Control Balance” is my tape total for the checks. Again, I had advised that I put an incorrect amount in my control balance because I wanted to show you how to fix your control balance. All you have to do is put your cursor in the box and enter the correct dollar amount. Once your deposit is in balance you will see the “Submit Deposit” icon. You do not want to force balance your deposit. If the Total Amount (system total) and Control Balance (tape total you entered) are not in line and you can’t figure out what the difference is you do need to look at each check to make sure the check scanner picked up the right dollar amount and it is the legal amount you want to go by – not the courtesy amount. You would also want to redo your tape if all your check items, by looking at each individual item is correct, try redoing your tape because maybe you had a key error when you made your tape total. You want to make sure that you research the difference if it isn’t something you can reconcile – you don’t want to force balance. Once your deposit is in balance you can go ahead and submit the deposit and that deposit will go to AdelFi for review and submission. Again, if we reject any of your checks that are in your deposit you will get an email notification.

The system does maintain your check images for 15 months. In order to print your check images you are going to go to the Reporting tab. The first screen only allows you to download your check images as a CSV – it does not give you the PDF option. A lot of our RDC users you this particular report to wrap around their checks once they have finished a deposit. They print the report, wrap it around the checks, and file the checks in their secure location. This is an indicator that the checks have already been scanned and should not be submitted a second time.

When you go to the Reports tab you want to pay attention to the date that is entered here – the system defaults to the date that you are logged in. If your deposit occurred on a different day you need to make sure you change the date range by selecting the calendar icon and then selecting Generate Report. And again the Reports screen only allows you to download your deposit as a CSV. It does give a list – debit represents check and credit is a quote unquote deposit slip. So this all the items you scanned in your deposit.

If you would like to download the PDF version of your check images you are going to go to the Research tab. This gives you different search criteria as well. You want to make sure the date range is the date that you submitted your deposit – the date you are looking for - and if it is a different date you want to make that you select the calendar icon and pick the appropriate date. The search criteria comes in handy if you were to receive a rejected notification from AdelFi. The email notification includes the Deposit ID and Item Number. Come to the Research tab and enter – make the date range is correct – enter the deposit number and item number of the check that AdelFi rejected and select Generate Report and it will populate the image for you. Now when you download the PDF check images, again you want to make the correct date range is populated – if you only submitted one deposit just select Generate Report and all your items from that particular deposit will populate on the screen. If you submitted more than one deposit for the day you got the Server Deposit ID and the Client Deposit ID – those two numbers are the same – so you could search by that Deposit ID number and select Generate Report and print out your individual reports that way. I only have the one deposit and we have a couple options – you can download the PDF with just the front of the checks or you can download with the front and back of the checks. Here is sample of both the front and back of the checks.

That is pretty much it for the Remote Deposit Capture. It is a pretty user-friendly system to use but if you have any questions or you run into any scanner difficulties do not hesitate to call the RDC Support Line which is 800.921.1130 ext. 1546

Thank you much and have a great day