Androscoggin Bank

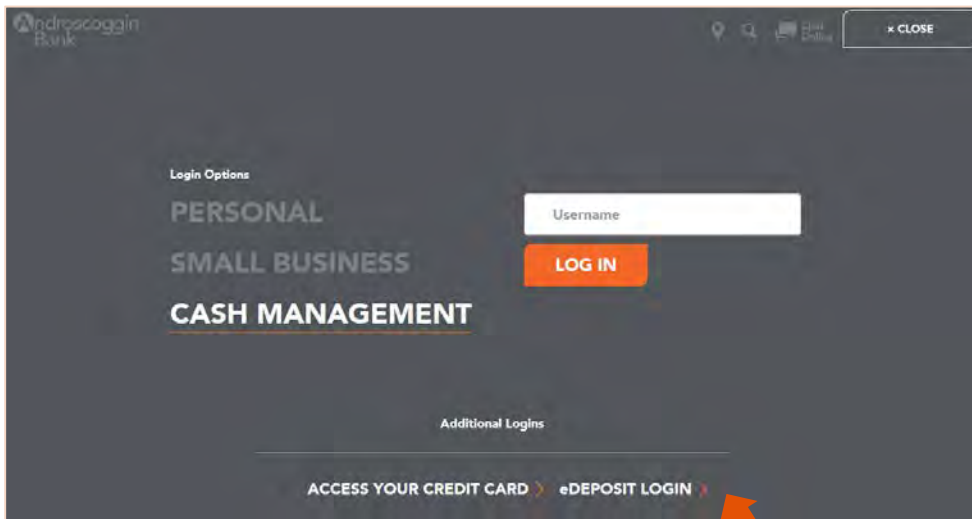# Remote Deposit Complete QuickStart Guide
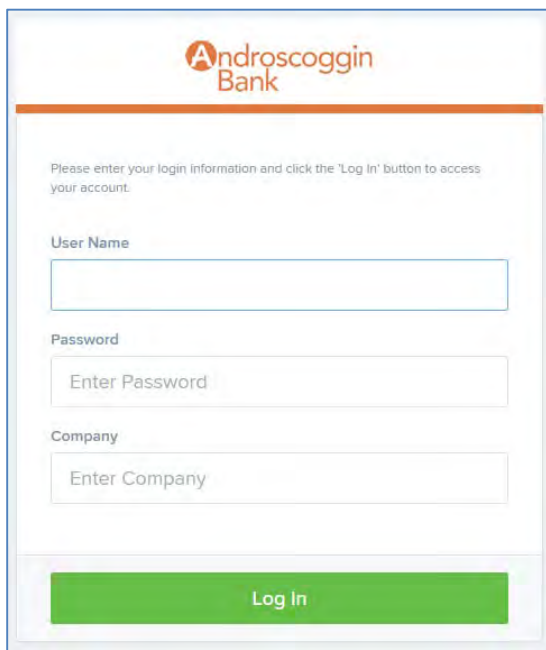
Member FDIC

Logging In

A direct access link has been placed on the Androscogggin Bank website. From the **Home** page, go to the **Online Logins** link at the top of your screen.

Under Additional Logins, click the **eDeposit Login** link.

Log in with your eDeposit credentials.

Installing Device Control

If you are accessing the application for the first time, you will need to install Device Control, a feature used to manage your scanner.

1. Select **Transactions** from the left main menu, as shown below. Under **Check Processing**, select **Remote Deposit Complete.**
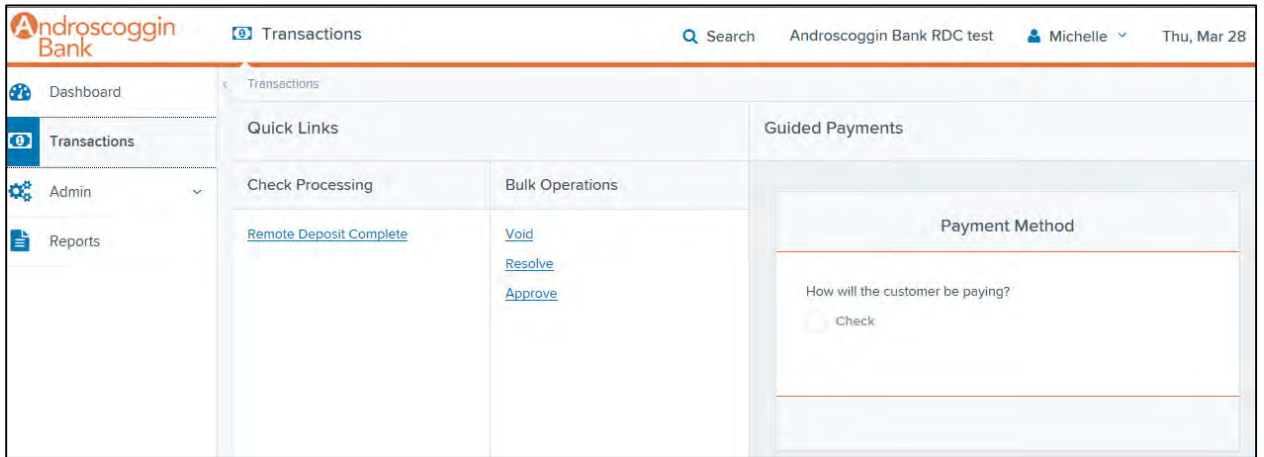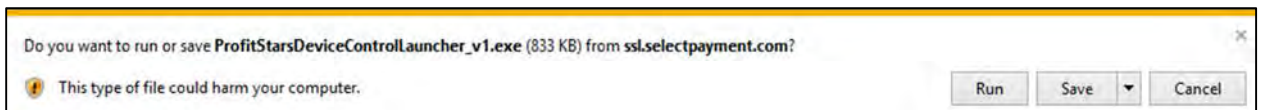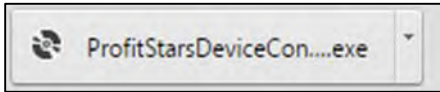

2. The **Open Deposits** page appears. Select **Create New Deposit**.
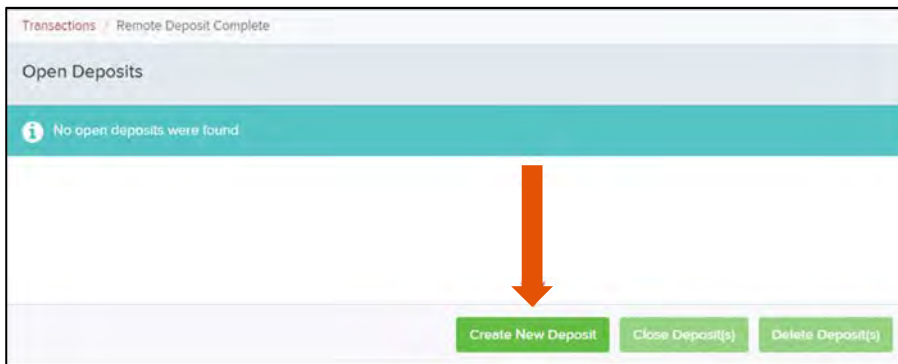
3. The **Device Control** prompt appears, informing you that Device Control is attempting to launch. Select **Run** to continue.

    For Google Chrome users, click on the **ProfitStarsDeviceCon….exe** (displayed in the second image below).

4. The system will prompt you to begin installing Device Control. Select **Install** to continue. This may take several minutes.
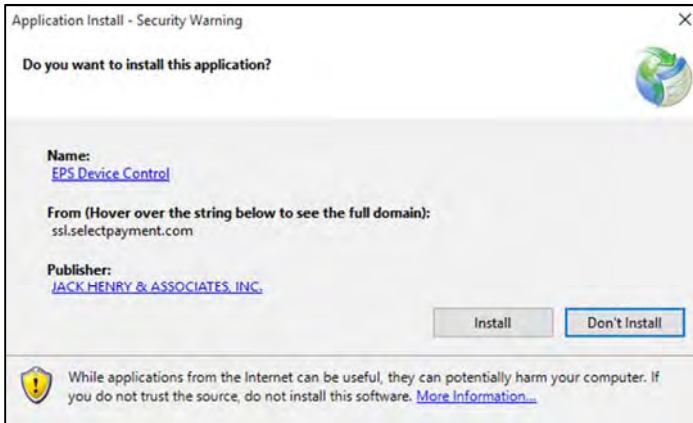

5. A prompt may appear, confirming that a user with Administrator rights to the computer will proceed with the installation. Select **OK** to continue

6. Device Control will initialize. Choose the scanner and model you wish to install for use and then click **Install**.
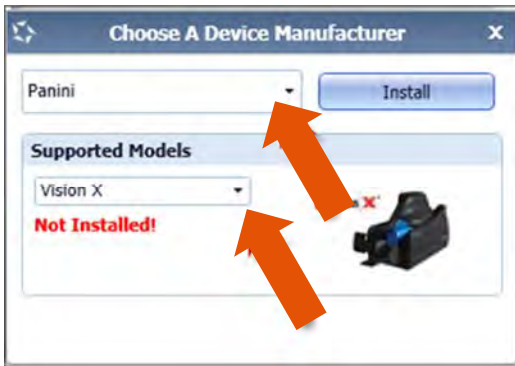
7. The **Add/Remove Devices** window appears. Select the scanner you wish to add, and then select **Install**.

8. The Install Wizard tool appears. <u>Disconnect</u> the scanner you wish to install from your computer, and exit all other applications. Select **Next** in the Install Wizard tool to continue.
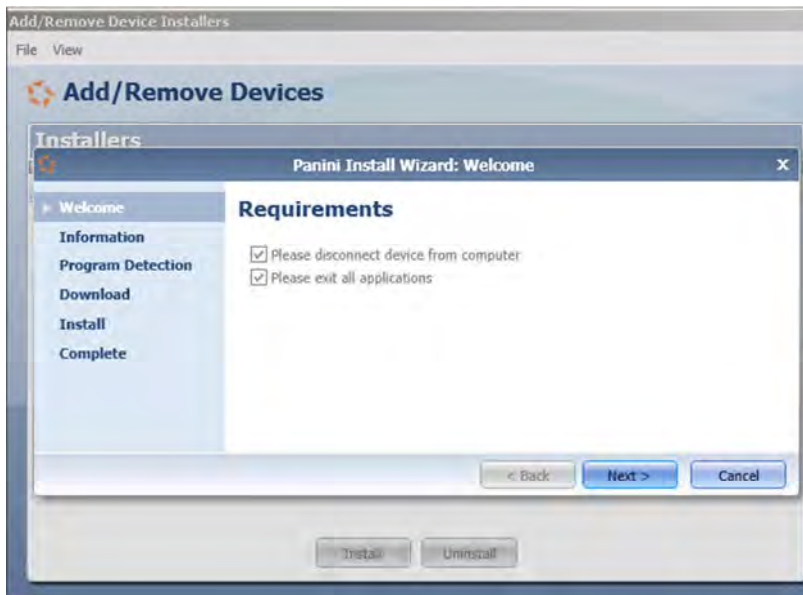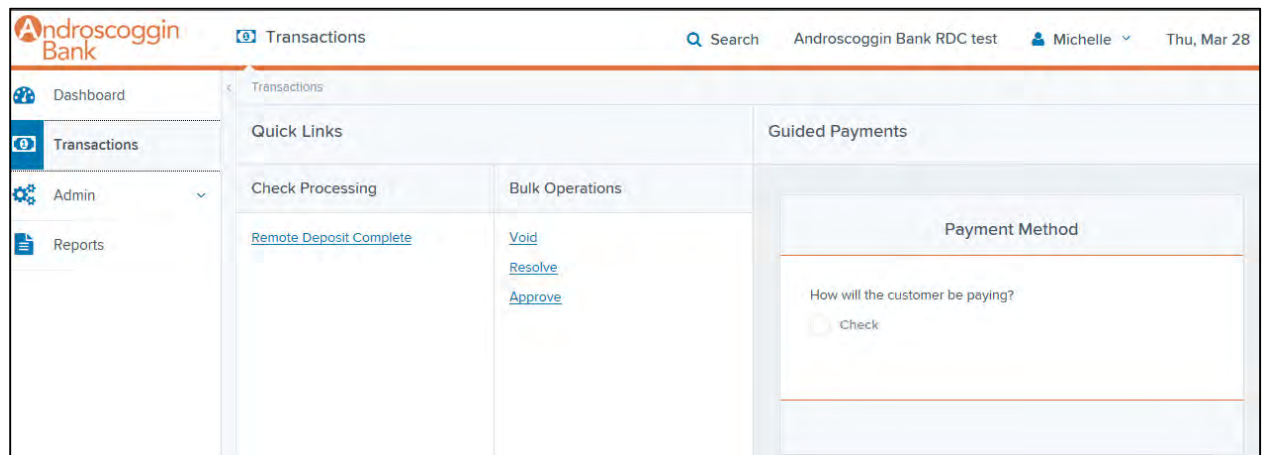

9. After the Install Wizard tool has run its course, connect the scanner to your computer and then click **Finish**. The scanner is now installed, and you may begin scanning deposits.
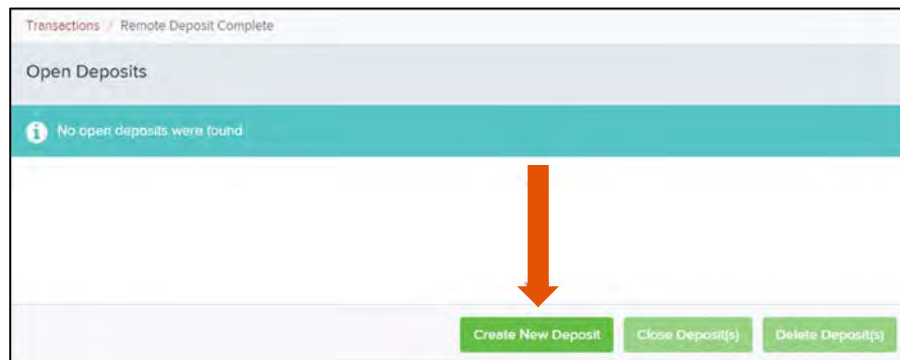
Creating a New Deposit

1. From the **Transactions** tab, click **Remote Deposit Capture**

2. A list of open deposits will appear. Select **Create New Deposit**.

1. A New Deposit page will appear. Select the Location (acccount), enter the number of checks and the expected deposit amount.


*Note: While there is no limit to the number of batches or checks per batch, we do not recommend scanning more than 100 checks at a time.

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.

If you have a single-feed scanner, select **Create** and feed the check(s) into thescanner 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.
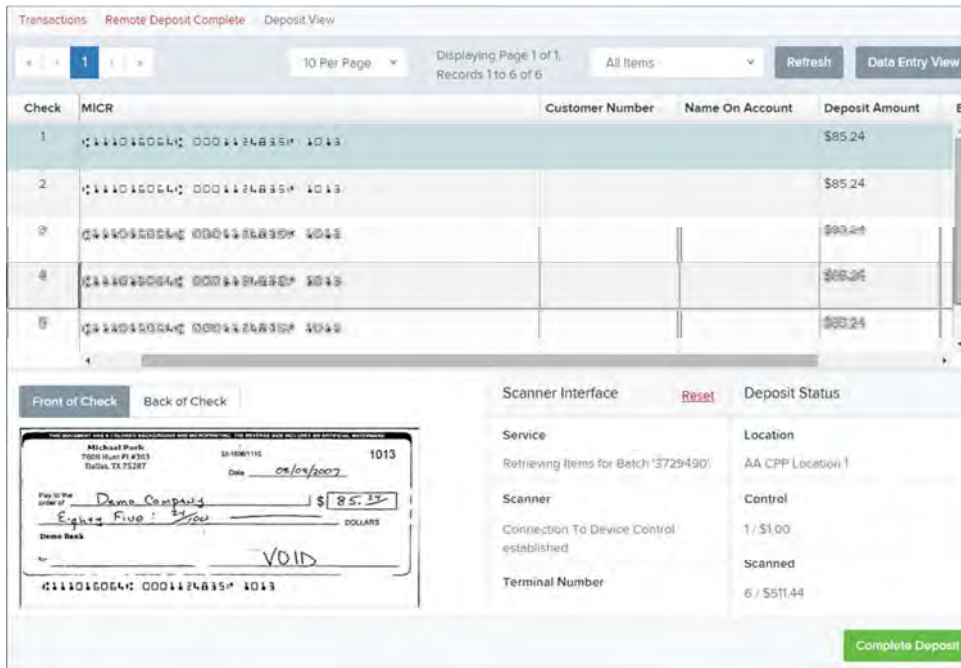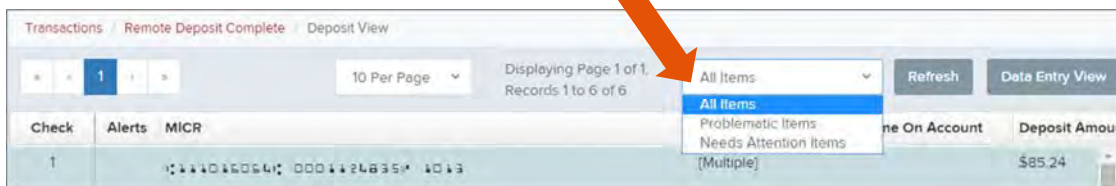

Once a deposit has been opened, the following features are available under the **Deposit View** tab from the top of the page.

- Refresh – If at any time the **Amount** values for the check items do not immediately display, select the **Refresh** option to have values display.
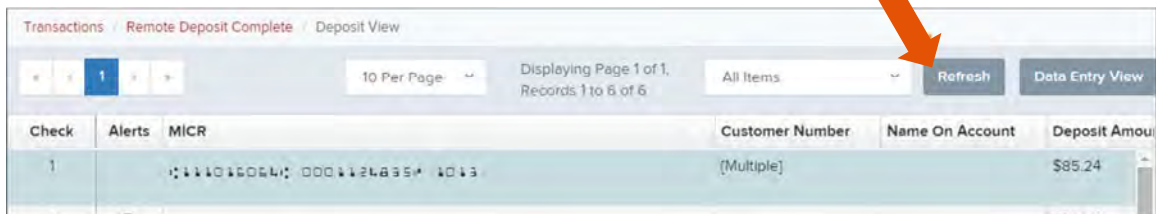
- Item List Filter – Organize deposits by **All Items**, **Problematic Items**, and **Needs Attention Items**.

- Amount status of **To Be Keyed** – The amount field entry will be performed by the Vendor once the deposit is submitted for processing.

    Scroll right of the listed items to see the **Edit**, **Delete**, and **Rescan** options available.

Selecting **Delete** will present you with the option to delete an item and adjust the deposit amount

- 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.

- 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.

- 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.

- 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

- 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.

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**.

- 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.

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

10. 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.

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.

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.

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.

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

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

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

Deleting a Deposit

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

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

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

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

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

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

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

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**.

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).

3. The **Transaction Details** page appears. Select the **edit** pencil next to the **Sale** value.

4. Enter a new amount and a reason for changing the amount. Select the **save link** when finished.

Voiding Transactions

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

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

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

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.

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

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

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 Complete**. This report can monitor the status of current-day batches, the items within a batch, or display a previous day's batches and items.

1. Log in to the system, and select **Reports** from the left main menu.

2. Under **Remote Deposit Complete Reports**, select **Deposit Results**.
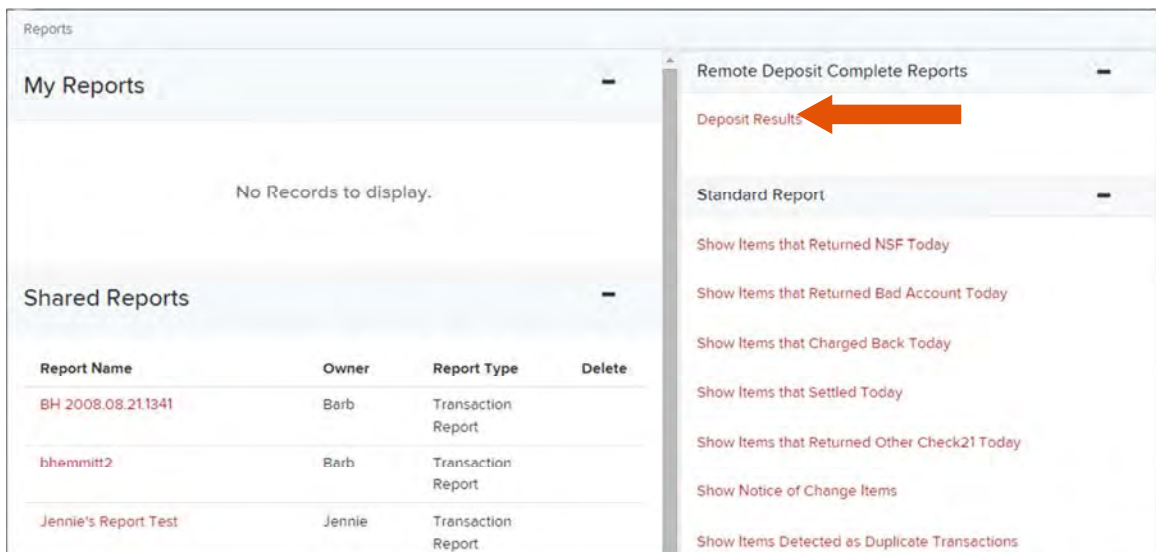
3. Designate a **Location** for the report. Select a pre-defined date range for the report next to the **Quick Pick** option, or specify a **Start Date** and **End Date** (image below).

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

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.

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

The **Batch Item Details** page appears.

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