



Remote Deposit Complete QuickStart Guide

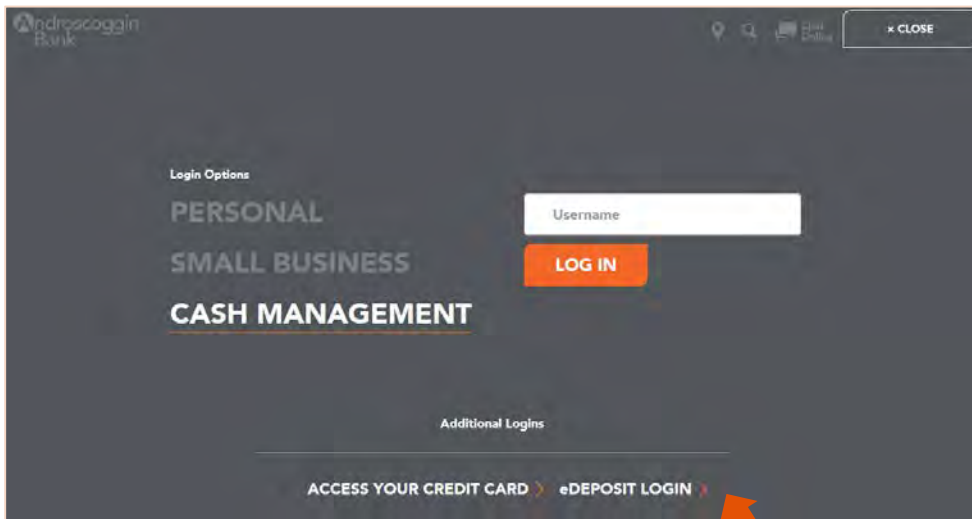


Logging In

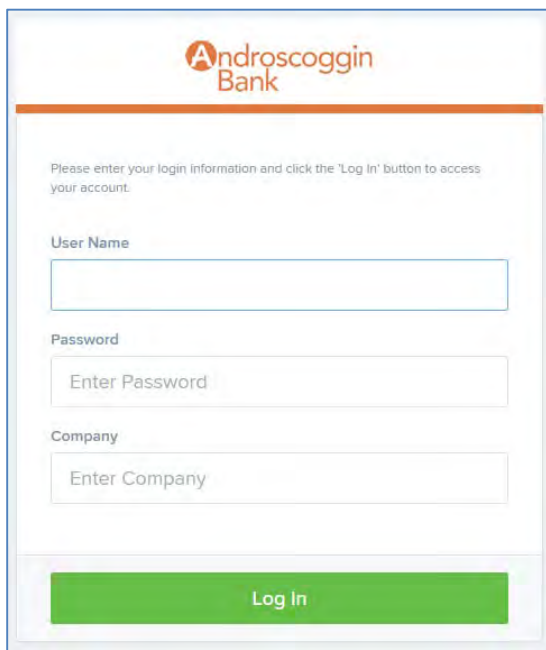
A direct access link has been placed on the Androscoggin Bank website. From the **Home** page, go to the **Online Logins** link at the top of your screen.



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



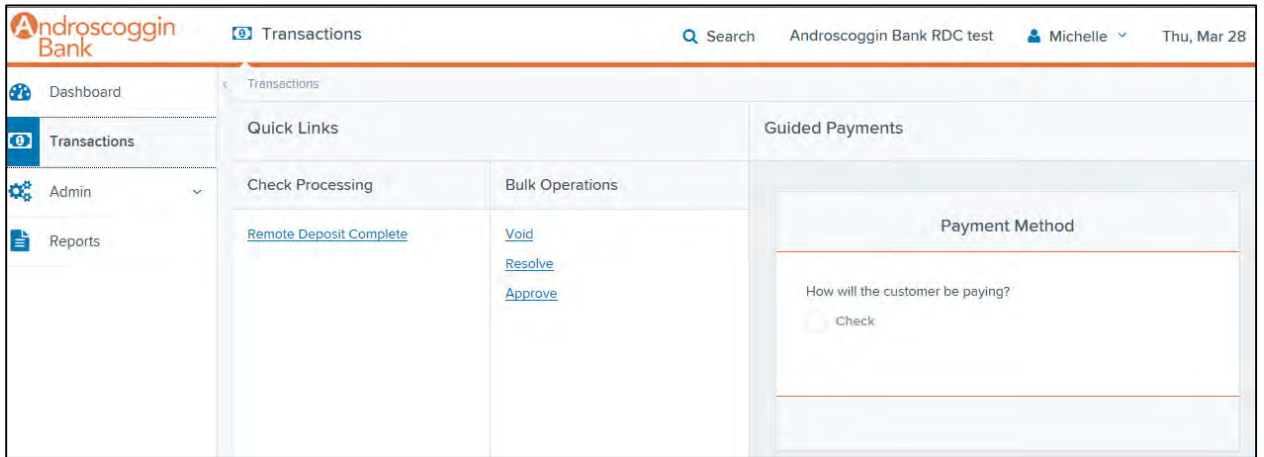
Log in with your eDeposit credentials.

A screenshot of the eDeposit login form. At the top is the Androscoggin Bank logo. Below it is a message: 'Please enter your login information and click the 'Log In' button to access your account.' The form contains three input fields: 'User Name', 'Password' (with a placeholder 'Enter Password'), and 'Company' (with a placeholder 'Enter Company'). At the bottom is a green 'Log In' button.

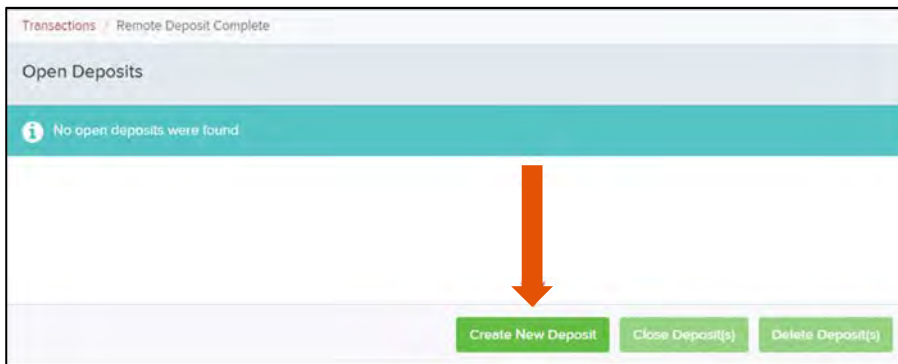
Installing Device Control

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**.

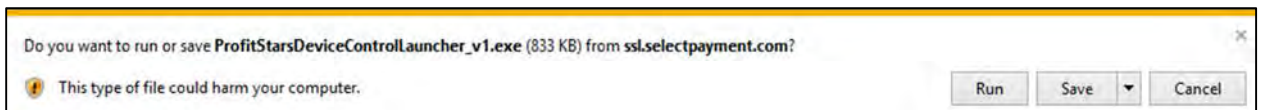


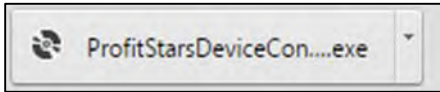
2. The **Open Deposits** page appears. Select **Create New Deposit**.



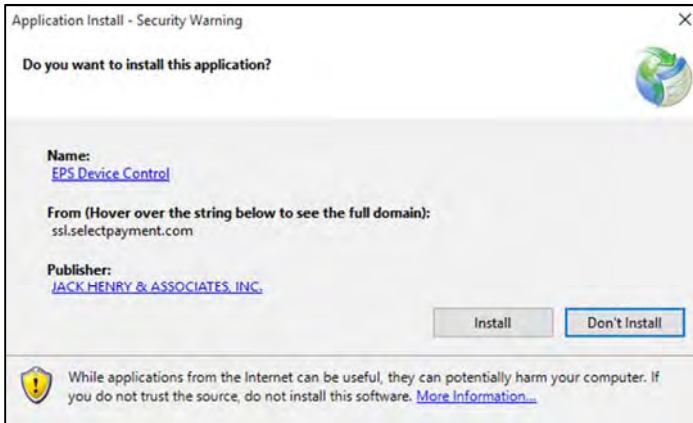
3. The **Device Control** prompt appears, informing you that Device Control is attempting to launch. Select **Run** to continue.

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

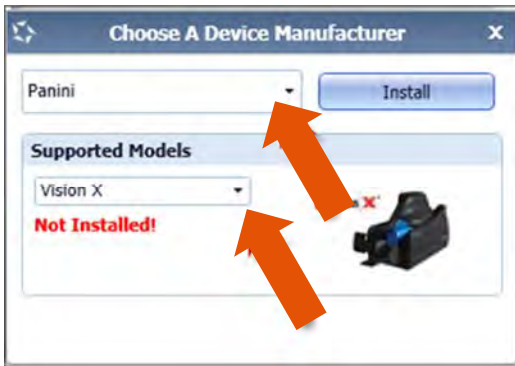




- The system will prompt you to begin installing Device Control. Select **Install** to continue. This may take several minutes.



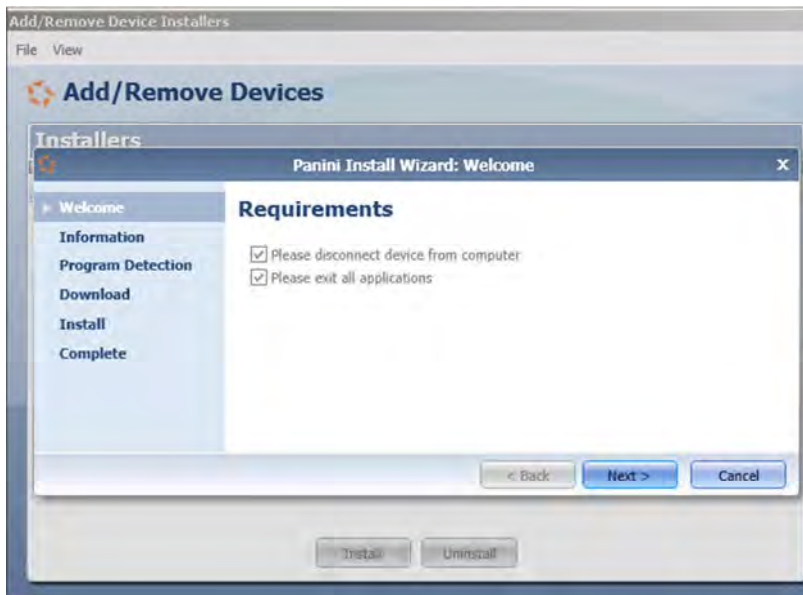
- A prompt may appear, confirming that a user with Administrator rights to the computer will proceed with the installation. Select **OK** to continue
- Device Control will initialize. Choose the scanner and model you wish to install for use and then click **Install**.



- The **Add/Remove Devices** window appears. Select the scanner you wish to add, and then select **Install**.



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

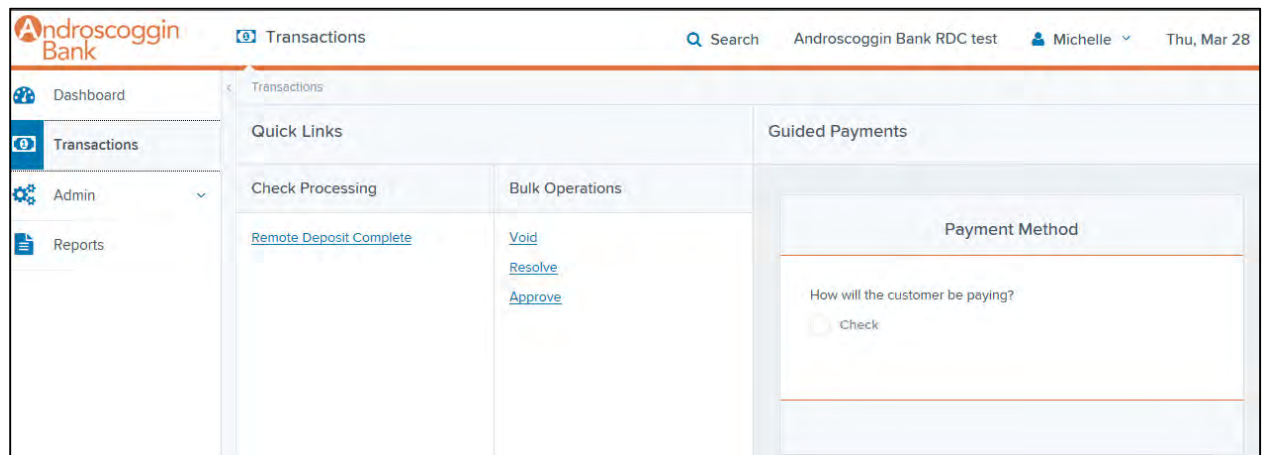


9. After the Install Wizard tool has run its course, connect the scanner to your computer and then click **Finish**. The scanner is now installed, and you may begin scanning deposits.

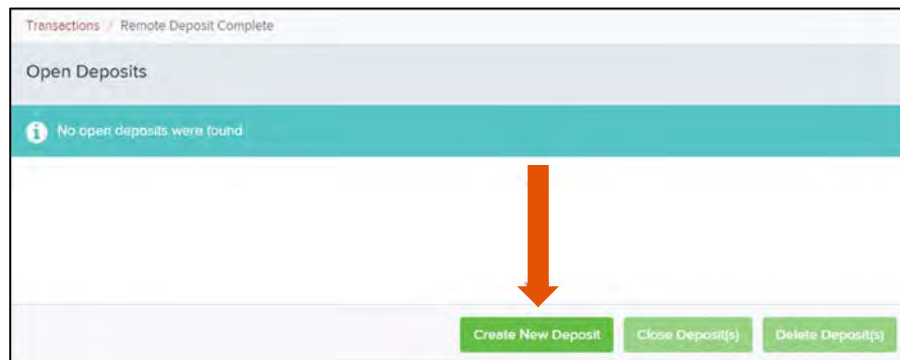


Creating a New Deposit

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 (account), enter the number of checks and the expected deposit amount.

The screenshot shows a web application interface for creating a new deposit. At the top, there are navigation links: "Transactions", "Remote Deposit Complete", and "Create New Deposit". The main heading is "Create New Deposit". The form contains the following fields:

- Location ***: A dropdown menu with "Location 3" selected.
- Payment Type ***: A dropdown menu with "Back Office" selected.
- Deposit Name ***: A text input field containing "14:41:37 6988783 1/12/2016 Deposit".
- Custom Batch ID ***: A text input field containing "123456".
- Number Of Checks ***: A text input field containing "5".
- Total Amount ***: A text input field with a dollar sign icon and "467.50".

A green button labeled "Create" is positioned at the bottom of the form. To the right of the form, a grey box contains the text: "Verify all information on this screen before creating the deposit."

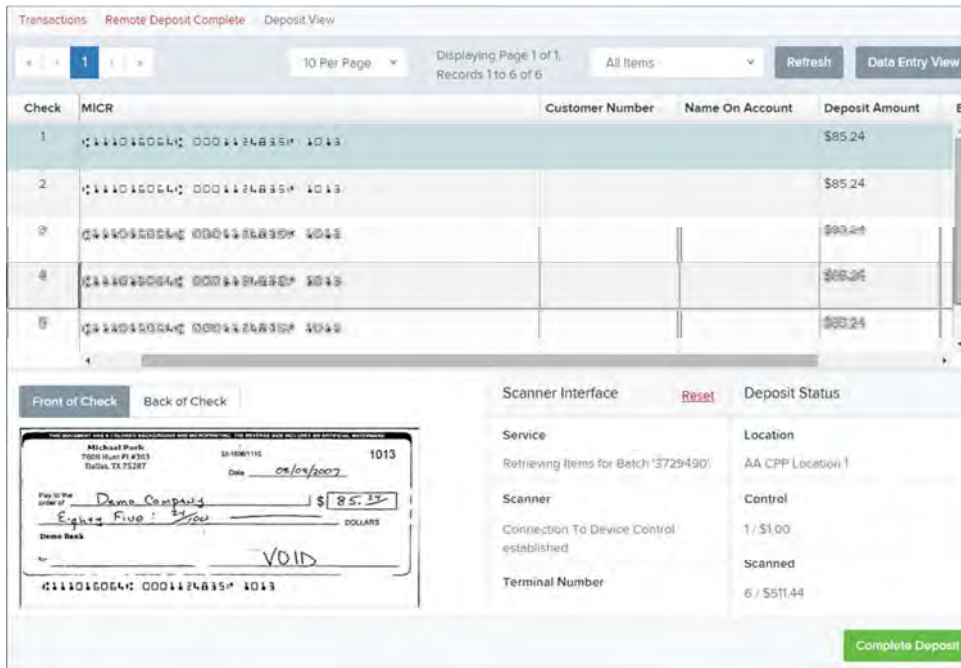
*Note: While there is no limit to the number of batches or checks per batch, we do not recommend scanning more than 100 checks at a time.

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 the scanner one at a time. The items will display on the *Deposit View* page as they are scanned.

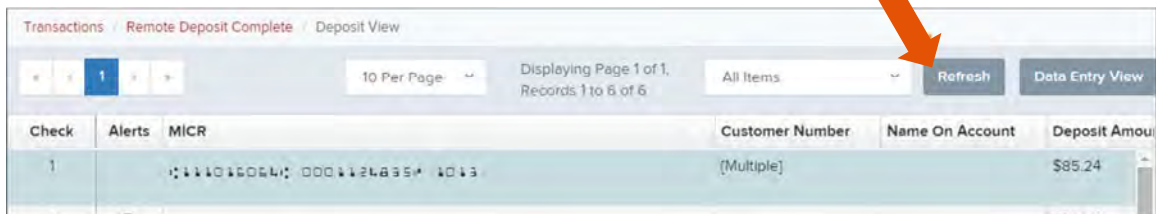
The Deposit View Page

Once RDC and your scanner have begun scanning checks, the results will appear on the **Deposit View** page.

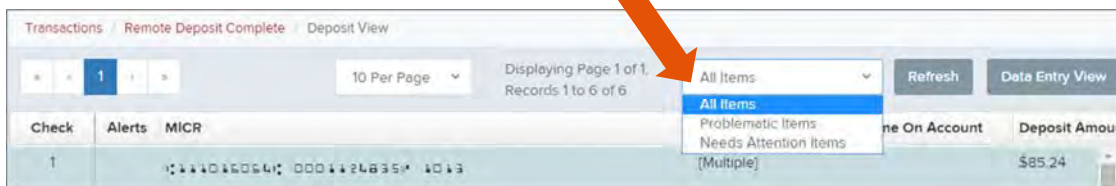


Once a deposit has been opened, the following features are available under the **Deposit View** tab from the top of the page.

- 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.

Transactions Remote Deposit Complete Deposit View							
Check		Customer Number	Name On Account	Deposit Amount	Edit	Delete	Rescan
1	⑆000395388⑆	(84d56fcr-a22e-408...	Ima Tester	\$85.24			
2	⑆8344510⑆			\$85.24			
3	⑆55550⑆ ⑆0008	949494	CUSTTEST	\$377.25			

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

Delete Check

Delete check without adjustments
 Delete check, decrement check count, and reduce the deposit total by:

Cancel Delete

- 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.

Transactions Remote Deposit Complete Deposit View								
Check	Alerts	MICR	Customer Number	Name On Account	Deposit Amount	Edit	Delete	Rescan
1		⑆11101608⑆ ⑆000777268366⑆ ⑆073			\$0.00			

Transactions Remote Deposit Complete Deposit View								
Check	Alerts	MICR	Customer Number	Name On Account	Deposit Amount	Edit	Delete	Rescan
1		⑆122037760⑆ ⑆8755432600⑆		ST for KB	To Be Keyed			
2		⑆122037760⑆ ⑆8755432600⑆		ST for KB	\$0.00			

- 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.

Rescan Check

Place the replacement check in the scanner and press the Rescan button.

Front of Check Back of Check

MICR

o1115o t111016064t 000295282o

Cancel Rescan

- 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.

Transactions / Remote Deposit Complete / Deposit View

10 Per Page Displaying Page 2 of 5, Records 11 to 20 of 42 All Items Refresh Data Entry View

Check	Alerts	MICR	Customer Number	Name On Account	Deposit Amount
11		⑆00016064⑆0001124835⑆1013			\$85.24
12		⑆00016064⑆000295282⑆	(96ae9487-d389-4e...	Joe Smith	\$85.24
13		⑆00016064⑆000295282⑆	(96ae9487-d389-4e...	Joe Smith	\$281.04
14		⑆00016064⑆0001101335⑆1013	(f281c61d-b507-496...	Jim Smith	\$45.91

Transactions / Remote Deposit Complete / Deposit View

10 Per Page Displaying Page 1 of 1, Records 1 to 1 of 1 All Items Refresh Data Entry View

Check	Alerts	MICR	Customer Number	Name On Account	Deposit Amount
1		⑆00016064⑆000???248345⑆1013			\$85.24

- 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 screenshot shows a scanner interface with a scanned check on the left and a data entry panel on the right. The check is from Michael Park, dated 08/04/2007, for \$85.24, payable to Demo Company. The scanner interface includes fields for Service, Location (Cedar Ridge), Scanner (9 / \$7,718.96), and Terminal Number (42 / \$6,369.92). A green button labeled 'Complete Deposit' is at the bottom right, with an orange arrow pointing to it.

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**.

The screenshot shows the 'Data Entry View' page for a scanned check. The check details are: MICR (o1115o t111016064t 000295282o), Name On Account (Joe Smith), Payment Origin (Back Office), and Amount (\$85.24). The Customer panel includes fields for Customer Number, Customer Data 1-3, Customer Type (Individual), First Name (Joe), Last Name (Smith), Address, and Suite/APT#. The scanner interface on the right shows Service, Scanner (9 / \$7,718.96), and Terminal Number (42 / \$6,369.92). A green 'Complete Deposit' button is at the bottom right. Three orange arrows point to the MICR, Payment Origin, and Amount fields.

- 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.

Customer

Customer Number
[96ae9487-d389-4e30-8eb9-

Customer Data 1

Customer Data 2

Customer Type
Individual

First Name
Joe

Last Name
Smith

Address

Edit Add Search

✍️ + 🔍

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.

Front of Check Back of Check

Scanner Interface [Reset](#) Deposit Status

Service Location
Scanner Control
Terminal Number Scanned

Cedar Ridge
9 / \$7,718.96
42 / \$6,369.92

Michael Park
7008 Hunt Pl #303
Dallas, TX 75287
30-1006110
Date 08/04/2007 1013
Pay to the order of Demo Company \$ 85.37
Eighty Five and 37/100 DOLLARS
VOID
⑆111016064⑆ 0001424835⑆ 1013

Complete Deposit

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.

Transactions Remote Deposit Complete

Open Deposits 10 Per Page Displaying Page 1 of 1, Records 1 to 4 of 4

Open	Requires Rescan	Date Created	Location	Deposit Name	Custom Batch Id	Item Count (S/C)	Deposit Amount (S/C)
<input type="checkbox"/>	<input type="checkbox"/>	10/15/2015 1:11:04 PM CT	Cedar Ridge	Test Deposit	E Testing (BBB)	42 / 9	\$6,369.92 / \$7,718.96
<input type="checkbox"/>	<input type="checkbox"/>	10/20/2015 3:45:25 PM CT	Blossom Hill	15:44:39.8969439 10/20/201...	jjj	30 / 5	\$4,796.43 / \$5,500.00
<input type="checkbox"/>	<input type="checkbox"/>	11/25/2015 8:06:18 AM CT	AA CPP Location 1	08:05:36.4301793 11/25/2015...	201511252	8 / 1	\$511.44 / \$1.00

Create New Deposit Close Deposit(s) Delete Deposit(s)

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.

Transactions Remote Deposit Complete

Open Deposits 10 Per Page Displaying Page 1 of 1, Records 1 to 4 of 4

Open	Requires Rescan	Date Created	Location	Deposit Name	Custom Batch Id	Item Count (S/C)	Deposit Amount (S/C)
<input checked="" type="checkbox"/>	<input type="checkbox"/>	10/15/2015 1:11:04 PM CT	Cedar Ridge	Ebbing Test Deposit	Ebbing Testing (BBB)	42 / 9	\$6,369.92 / \$7,718.96
<input checked="" type="checkbox"/>	<input type="checkbox"/>	10/20/2015 3:45:25 PM CT	Blossom Hill	15:44:39.8969439 10/20/201...	jjj	30 / 5	\$4,796.43 / \$5,500.00
<input checked="" type="checkbox"/>	<input type="checkbox"/>	11/25/2015 8:06:18 AM CT	AA CPP Location 1	08:05:36.4301793 11/25/2015...	201511252	8 / 1	\$511.44 / \$1.00
<input type="checkbox"/>	<input type="checkbox"/>	12/1/2015 1:35:11 PM CT	AA CPP Location 1	Jennie's New Deposit	jjjj	0 / 2	\$0.00 / \$100.55

Create New Deposit Close Deposit(s) Delete Deposit(s)

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

Transactions Remote Deposit Complete

Open Deposits 10 Per Page | Displaying Page 1 of 1, Records 1 to 4 of 4

Open	Requires Rescan	Date Created	Location	Deposit Name	Custom Batch Id	Item Count (S/C)	Deposit Amount (S/C)
<input checked="" type="checkbox"/>		10/15/2015 1:11:04 PM CT	Cedar Ridge	Ebbing Test Deposit	Ebbing Testing (BBB)	42 / 9	\$6,369.92 / \$7,718.96
<input type="checkbox"/>		10/20/2015 3:45:25 PM CT	Blossom Hill	15:44:39.8969439 10/20/201...		30 / 5	\$4,796.43 / \$5,500.00
<input checked="" type="checkbox"/>		11/25/2015 8:06:18 AM CT	AA CPP Location 1	08:05:36.4301793 11/25/2015	201511252	6 / 1	\$511.44 / \$1.00
<input type="checkbox"/>		12/1/2015 1:35:11 PM CT	AA CPP Location 1	Jennie's New Deposit	uuui	0 / 2	\$0.00 / \$100.55

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

Confirm Deposit(s) Close

Are you sure you want to close the selected 2 deposit(s)?

- 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.

Close Deposit(s) Results

Close Deposit(s) Summary

1 empty deposit(s) skipped

Deleting a Deposit

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

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

Transactions Remote Deposit Complete

Open Deposits

10 Per Page

Displaying Page 1 of 1
Records 1 to 4 of 4

Open	Requires Rescan	Date Created	Location	Deposit Name	Custom Batch Id	Item Count (S/C)	Deposit Amount (S/C)
<input type="checkbox"/>	<input type="checkbox"/>	10/15/2015 1:11:04 PM CT	Cedar Ridge	Ebbing Test Deposit	Ebbing Testing (BBB)	42 / 9	\$6,369.92 / \$7,718.96
<input checked="" type="checkbox"/>	<input type="checkbox"/>	10/20/2015 3:45:25 PM CT	Blossom Hill	15:44:39:8969439 10/20/201...		30 / 5	\$4,796.43 / \$5,500.00
<input type="checkbox"/>	<input type="checkbox"/>	11/25/2015 8:06:18 AM CT	AA CPP Locatio...	08:05:36:4301793 11/25/2015...	201511252	6 / 1	\$511.44 / \$1.00
<input checked="" type="checkbox"/>	<input type="checkbox"/>	12/1/2015 1:35:11 PM CT	AA CPP Locatio...	Jennie's New Deposit		0 / 2	\$0.00 / \$100.55

Create New Deposit Close Deposit(s) Delete Deposit(s)

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

Confirm Deposit(s) Deletion

Are you sure you want to delete the selected 1 deposit(s)?

Cancel 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**.

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			






- 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).

Transactions matching your query

Share to All Users Save to My Reports

Title Transaction Approved


Displaying Page 1 of 1
Records 1 - 18 of 18

View	Transaction Date	Status	Payment Type	Name On Account
	12/18/2015 10:24:26 AM CT	Approved	Checking	
	12/18/2015 10:42:20 AM CT	Approved	Checking	Ima Tester
	12/28/2015 2:10:12 PM CT	Approved	Checking	
	12/30/2015 10:50:00 AM CT	Approved	Checking	James Jones
	12/30/2015 10:50:00 AM CT	Approved	Checking	James Jones

Total Debit Count	13	Total Credit Count	5
Total Debit Amount	\$6,177.50	Total Credit Amount	\$73.00

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

Reports Results Transaction Information

Transaction Details Actions 

Customer (ID): Jones, James (99007789)

Effective Date: Tuesday, January 05, 2016

Sale: \$17.00 Show Events Hide Events

Payment Method: ACH Show Audit History Hide Audit History

From Account Type: Checking

Account Number: 122037760 / 4560646556

To Location: Corporate Office

Transaction data 1
Displayed Label Text Field: 6

Transaction data 2
Displayed Label Text Field: 7

transaction data 3
Displayed Label Text Field: 8

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

Transaction Details

Customer (ID): Jones, James (99007789)

Effective Date: Tuesday, January 05, 2016

\$ 17.00 Reason Reason

✓ ✗ ←

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**.

Reports / Results / Transaction Information

Transaction Details Actions

Customer (ID): Jones, James (99007789)

Effective Date: Tuesday, January 05, 2016

Sale: \$17.00

Mark this transaction void

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.

Confirm Void

Are you sure you want to void the transaction with Reference Number - T:QNFR6CHFF1? This action cannot be undone.

Cancel Void

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.

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			




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

Transactions matching your query

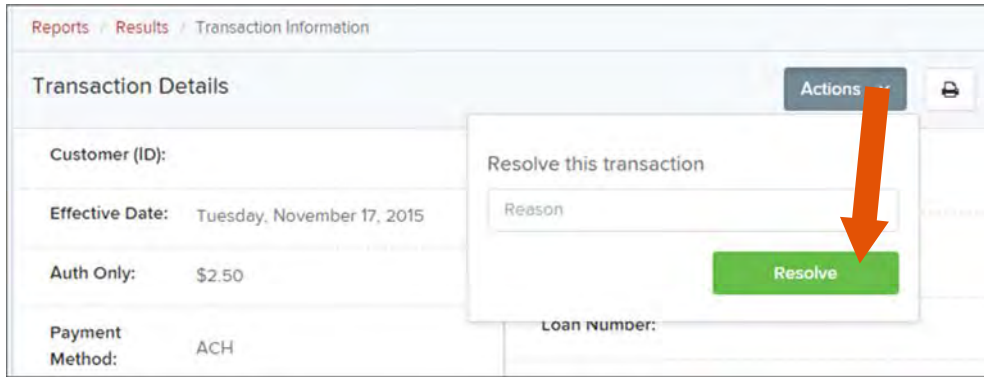
Share to All Users Save to My Reports

Title Transaction Voided

Displaying Page 1 of 1
Records 1 - 21 of 21

View	Transaction Date	Status	Payment Type	Name On Account
	11/16/2015 9:20:29 AM CT	Voided	Checking	
	11/16/2015 2:50:28 PM CT	Voided	Checking	Ben Jerry
	11/16/2015 2:57:59 PM CT	Voided	Checking	Ben Jerry

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

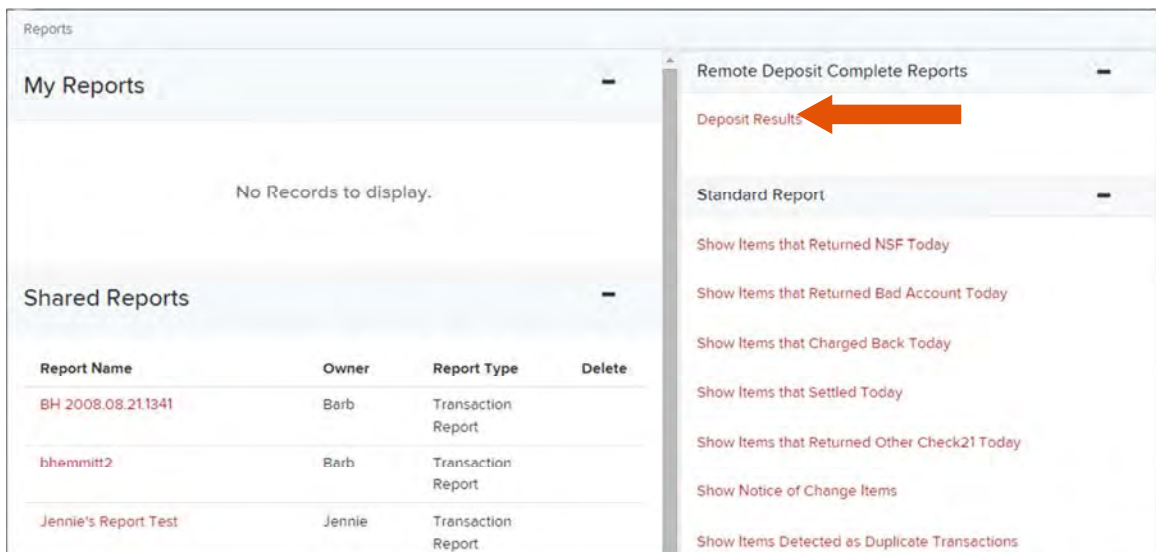


4. Enter a reason for resolving the transaction. For example, the transaction was deposited in the wrong account.
5. Select **Resolve**. The transaction will now appear under the **Resolved** status in the **Current Transaction Summary**.

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).

Deposit Results Search

Location ID

Quick Pick

Start Date

Start Time

End Date

End Time

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

Deposits matching your search criteria							Displaying Page 1 of 1 Records 1 - 2 of 2
							Records Per Page 10
Item Details	Deposit Details	Create Date	Location	Custom Batch Id	Batch Type	Description	
		12/1/2015	Location 1	ulul	Remote Deposit	.New Deposit	
		12/21/2015	Avalon Campbell	5646542	Remote Deposit	17:49:04,1335657 12/21/2015...	

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.

Deposits matching your search criteria							Displaying Page 1 of 1 Records 1 - 2 of 2
							Records Per Page 10
Item Details	Deposit Details	Create Date	Location	Custom Batch Id	Batch Type	Description	
		12/1/2015	Location 1	ulul	Remote Deposit	.New Deposit	
		12/21/2015	Avalon Campbell	5646542	Remote Deposit	17:49:04,1335657 12/21/2015...	

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

Reports Deposit Results Item Details

Items in deposit J New Deposit Displaying Page 1 of 1 Records 1 - 1 of 1

Item Details	Check Image	Sequence #	Item Date	Status	Customer Name	Routing / Account #	Check #	Amount	Deposit As
		1	12/1/2015	Rejected		111016064 / 0		\$85.24	NONE

The **Batch Item Details** page appears.

Reports Deposit Results Item Details Batch Details

Batch Item Details Show Events Hide Events

Sequence #: 1

Routing / Account #: 111016064 / 0

Check #:

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

Reports Deposit Results Item Details Batch Details

Batch Item Details Show Events Hide Events

Sequence #: 1

Routing / Account #: 111016064 / 0

Check #:

MICR: 1110160641 000???2483445o 1073

Amount: 85.24

Item Status: Rejected

Event Date	Event	Application	User ID	User Name	Description
12/1/2015 3:30:43 PM CT	Rejected	Remote Batch Deposit	8964		Image Quality Problem
12/1/2015 1:35:23 PM CT	CARReco	Orbograph	1		85.24
12/1/2015 1:35:17 PM CT	CheckDecisioningError	0	0	RD	Check Decisioning Failed.Invalid character printed.
12/1/2015 1:35:17 PM CT	Created	Remote Batch Deposit	197656		