# Remote Deposit Capture

Capture Payments User Guide

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This User Guide includes all functions of the Remote Deposit Capture-Payments application. Individual users will see Menu Items, Locations, and Accounts based on their individual roles and access rights.

# Overview

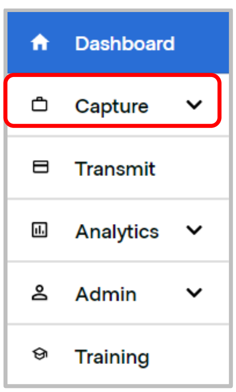
The Capture feature provides the capability to capture new payment data or edit existing payments for a specific calendar date and capture location. The capture screen displays the virtual batch header information, including amount, description, and capture user.

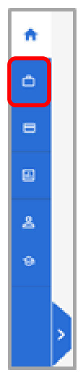
The software automatically cleans the images to improve readability of key information, including dollar amount and payee. It also recognizes and reads the courtesy and legal amounts from the check image, automatically completing the majority of the dollar amount fields for the checks. The system performs OCR (optical character recognition) on stub items and the keying display hides the MICR columns for these items and instead displays the scanline columns.

The system also attempts to auto-balance stubs to checks by comparing the total amount of the checks to the custom amount fields on the stubs. If it can balance the stub amounts to the checks, the amounts are applied for the respective stubs. If there are multiple balance arrangements, any custom amounts, or checks are not present or in error, auto-balancing is not performed, and the user must identify how the balancing should continue.

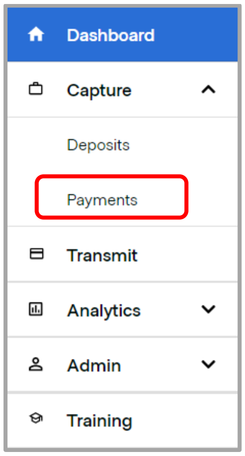
# Create Payment Batch

1. Click **Capture** or click the Capture icon.

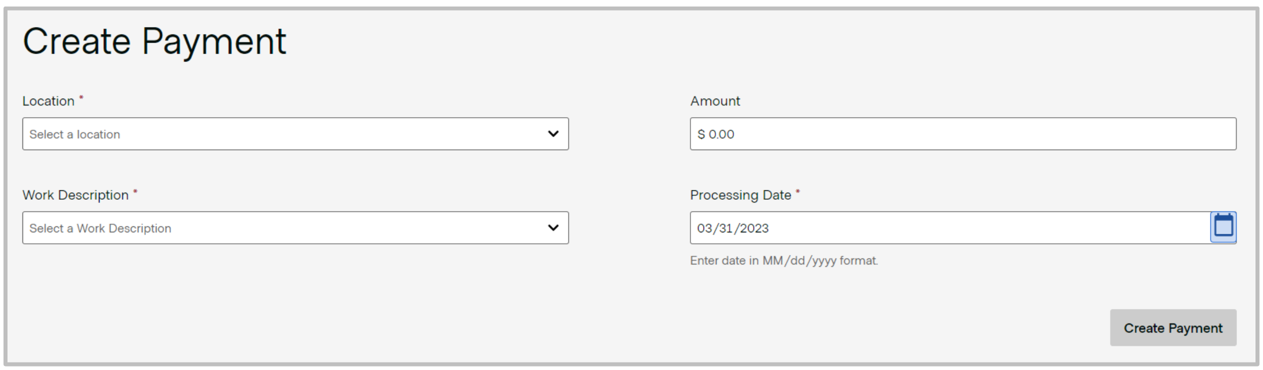


2. Click **Payments**.

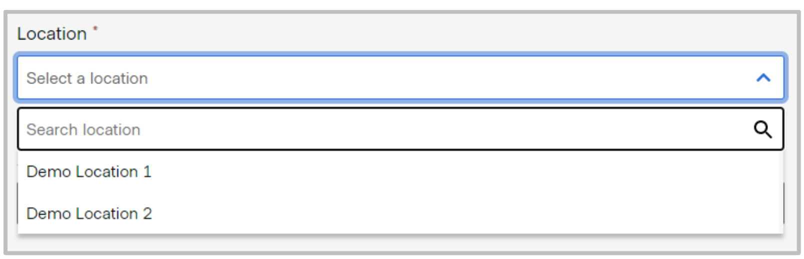



The current date will automatically be populated in **Processing Date**.

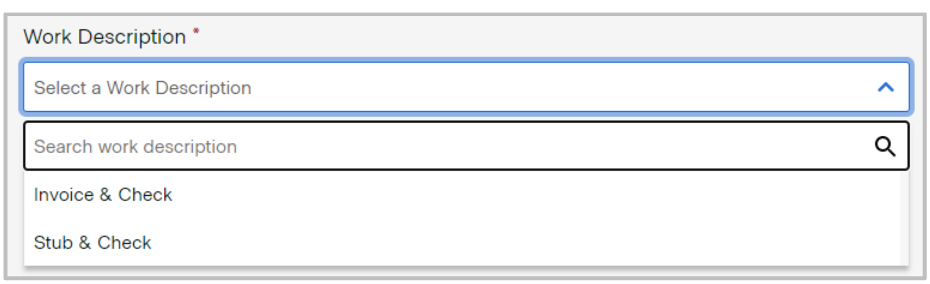



NOTE: Selections will vary based on access.

3. Select the **Location** from the dropdown menu if multiple locations are available.

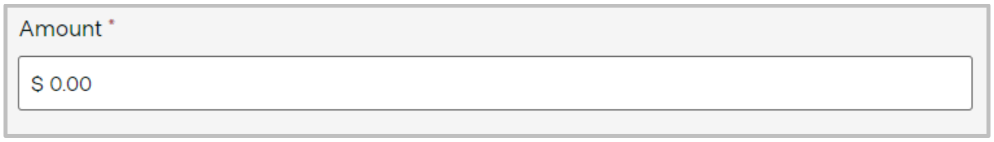



4. Select the **Work Description** from the dropdown menu for the payment batch.



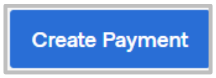

 

5. Enter the payment **Amount** (may be optional depending on setup).



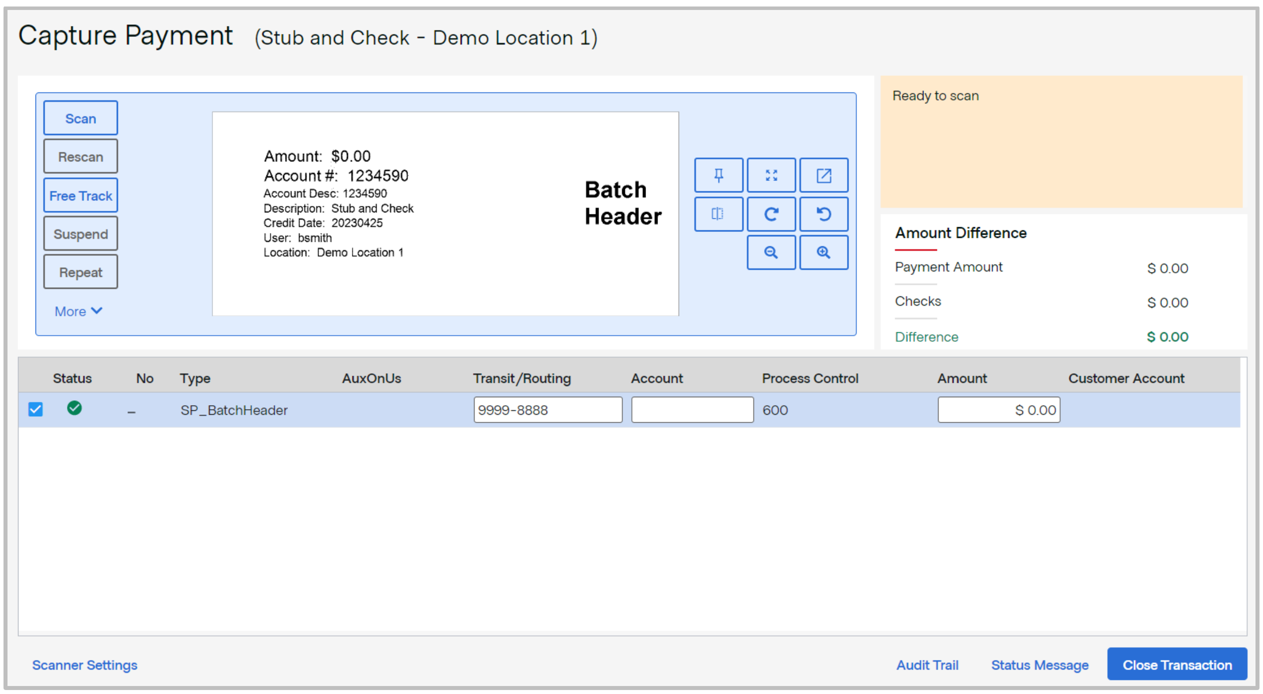

NOTE: Include the cents value; the decimal point is not needed. The system automatically marks the last two values as cents.

6. Click **Create Payment**.

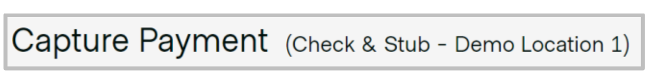



# Capture Payment Batch

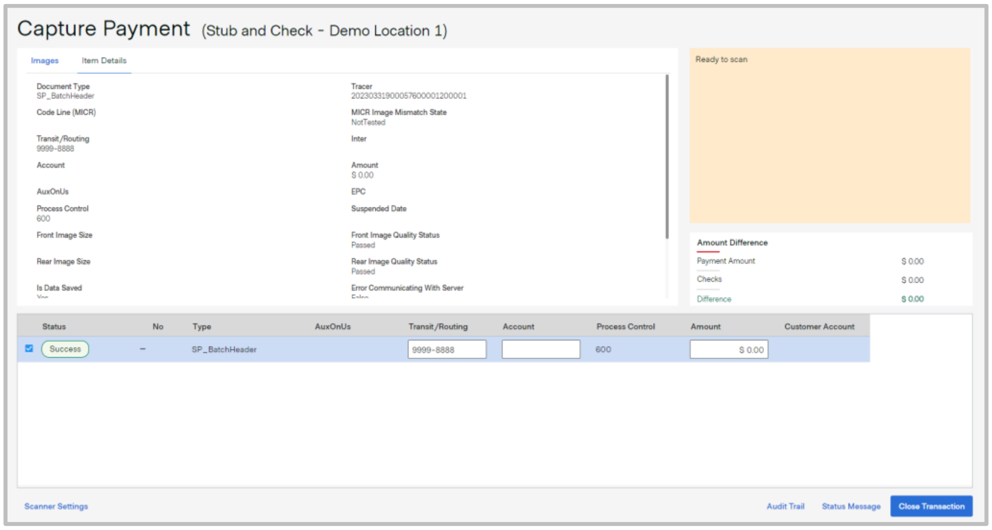
The Capture Payment page displays the Batch Header information such as the amount, account number, account description, work description, date, user, and location.



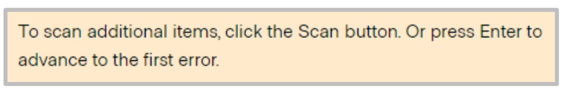

The description bar displays above the image viewer and shows additional information about the batch including the work description and location.



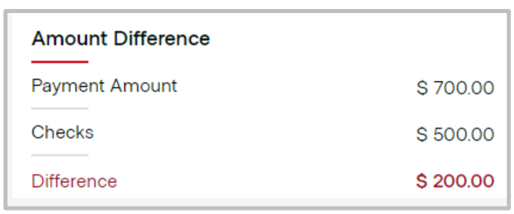
Details may be displayed for each item by selecting the item and clicking the **Item Details** tab in the image viewer.




The message bar displays to the right of the image viewer directing the user as to what needs to be done.

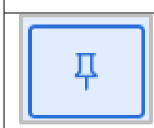
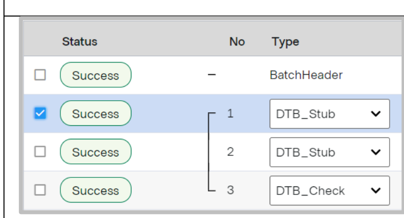
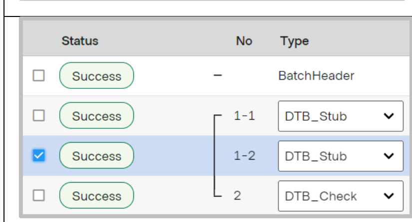



The **Amount Difference** is located below the message bar. It indicates the amount that has been scanned (Checks) and the amount that is remaining to match the Payment Amount (Difference).



## Scanning Buttons

Several button options are available in the Capture screen to provide additional flexibility when capturing full page and other documents.

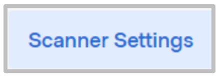
| Button | Description |
|---|---|
| Scan | Initializes the scanner. |
| Rescan | Rescan an Item. |
| Free Track | Clears jams in the scanner. |
| Suspend | Suspend gives the ability to suspend the processing of a transaction without having to defer the entire batch that includes the transaction. See Suspend/Suspense for more information. |
| Repeat | Insert additional copies of Invoice/Stub documents to balance a transaction. |
| Staple | Staple (join) multiple-page items together. Select a single item and click Staple to join it with the previous item or select multiple items by holding the [Shift] key and selecting each item. Each item is renamed with the document number indicated after the dash. |
| Stop/Last | Manually mark the current item as the Last item in the transaction (option must be established at the central site during setup). |
|  | Pin (retain) the current image displayed on the top of the screen and select a different item for keying below. This may be helpful to identify coupon numbers or validate amounts. |
|  | Additional columns in the keying grid show item counts within a transaction and display a bracket to show transaction groupings. |
|  | Stapled items inherit the same Item number and include a document number after the dash. |

NOTES:

- » The More dropdown contains additional scanning buttons.


- » Scanner Settings is located at the bottom left of the Capture Payments page.

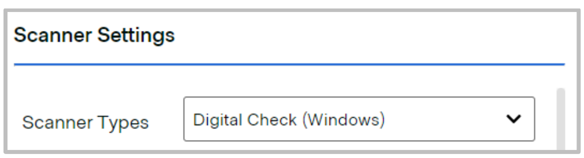



## Scanner Settings

NOTE: These steps only need to be completed prior to the first time the scanner is used. However, Default scanner settings may be modified to meet specific capture needs. It is recommended to leave the default settings set by the Financial Institution.

1. Click the **Scanner Settings** button in the image viewer.

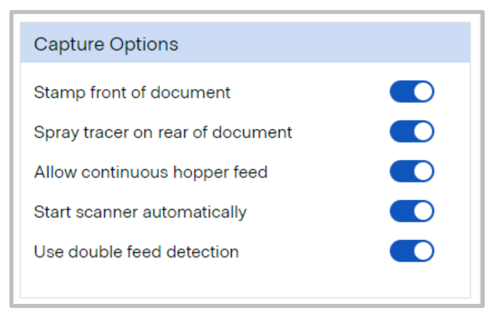

2. Select the Scanner Type that applies.



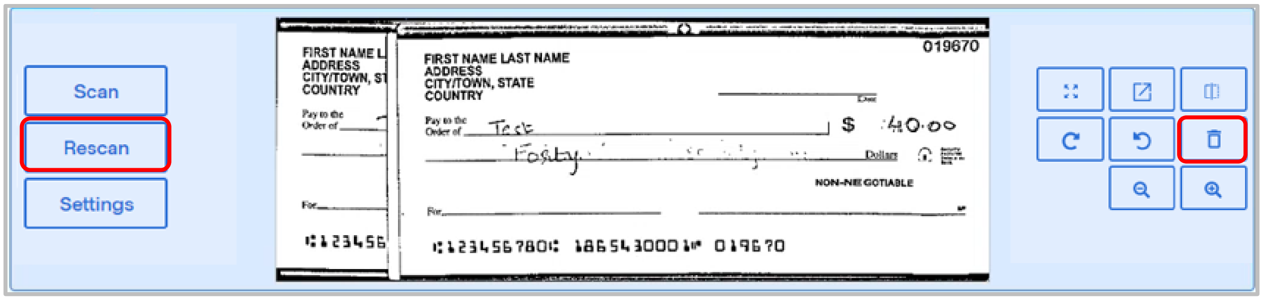

## Capture Options

NOTE: See Scanner Settings Capture Options Definitions for definitions of Capture Options.

3. Select 'Stamp front of document' to On or Off.
4. Select 'Spray tracer on rear of document' to On or Off.
5. Select 'Allow continuous hopper feed' to On or Off.
6. Select 'Start scanner automatically' to On or Off.
7. Select 'Use double feed detection' to enable the double feed detection to On or Off.

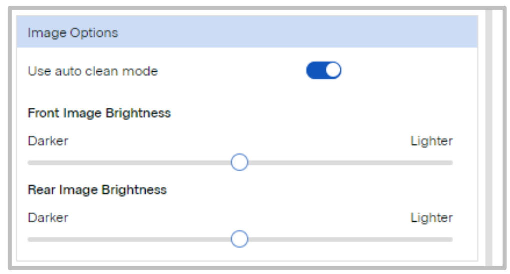


NOTE: When an item is reported as a Double Feed, the user should delete the image and **Rescan**. See Double Feed Detection for more information.



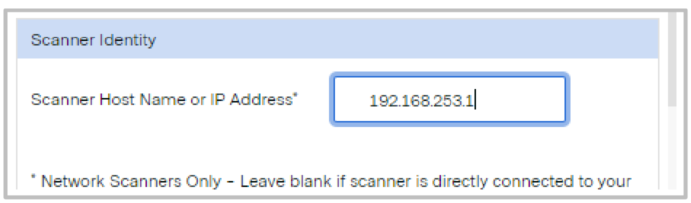

## Image Options

8. Select ‘Use auto clean mode’ to On or Off.
   a. Set the Auto Clean Mode to On to allow the system to automatically try to reduce background noise and adjust the brightness of images.
   b. Set the Auto Clean Mode to Off to manually adjust the brightness settings.




## Scanner Identity

9. Enter the scanner serial number or IP address if applicable.




10. Click **Save**.

## Full Page Scanning Options (Windows Only)

The Remittance portion of the application has expanded document scanning capabilities to include capturing full page images and envelopes. Full page scanning is provided within the Capture Payments menu option and utilizes the TWAIN interface.

Full page scanning may be performed using single scanner or dual scanner modes. Dual scanner modes require that the relevant individual scanners (full page TWAIN or standard check scanner) be selected in Scanner Settings when switching between scanners. A single scan button is provided regardless of scanner mode.

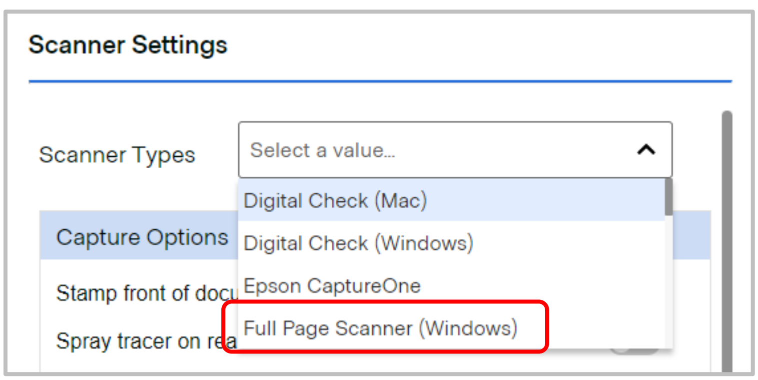
In single scanner mode the documents and checks are captured using a single full page scanner. The documents (full page invoices, coupon size documents, correspondence, and envelopes) and checks are placed in transaction and document/check order in the scanner and captured. Software OCR is utilized to read the MICR line from the checks.

In dual scanner mode the documents (full page invoices, coupon size documents, correspondence, and envelopes) are captured on the full page scanner and checks are captured on a check scanner. Documents and checks need to be captured in transaction and document/check order. The checks MICR line is read using the scanner hardware MICR reader.

If full page scanning is enabled:

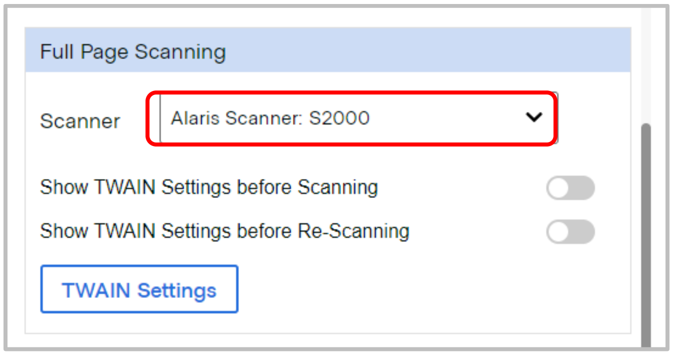
- » Install TWAIN drivers from the installation media provided by the manufacturer (e.g., disc, etc.).
- » Install the Full Page Scanner (Windows) bundle from Scanner Installation in the application which installs the TWAIN user interface.
- » Adjust the full page scanner options as applicable.

1. Select the Scanner type for the primary scanner.
    a. In a single-scanner environment, select **Full Page Scanner (Windows)**.



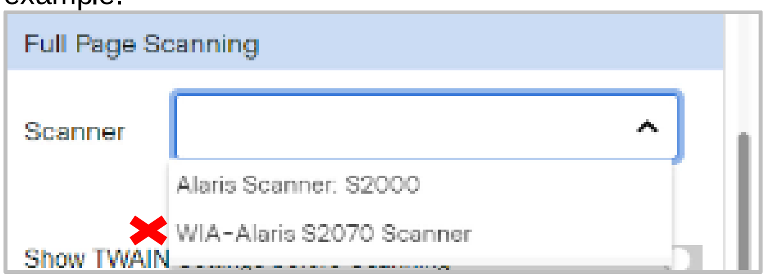

    b. In a dual-scanner environment, select **Full Page Scanner (Windows)** or relevant standard check scanner.

2. In the **Full Page Scanning** section, select the name of the full page scanner from the dropdown list provided. A Kodak Alaris model is used in this example.

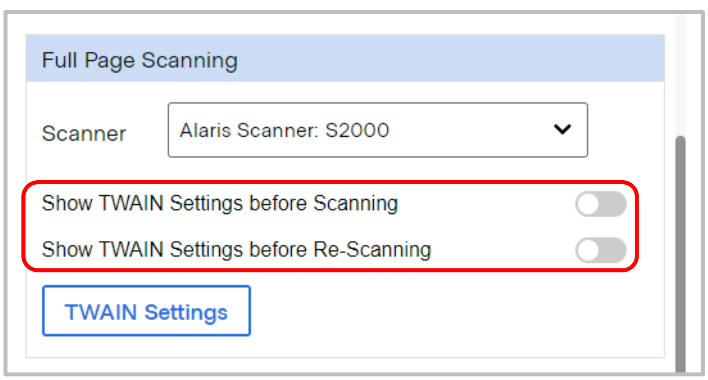



NOTES:

- If the Scanner dropdown is greyed out, install TWAIN drivers from the installation media provided by the manufacturer (e.g., disc, etc.).
- If a 'WIA' option is displayed, do NOT select it. A Kodak Alaris model is used in this example.



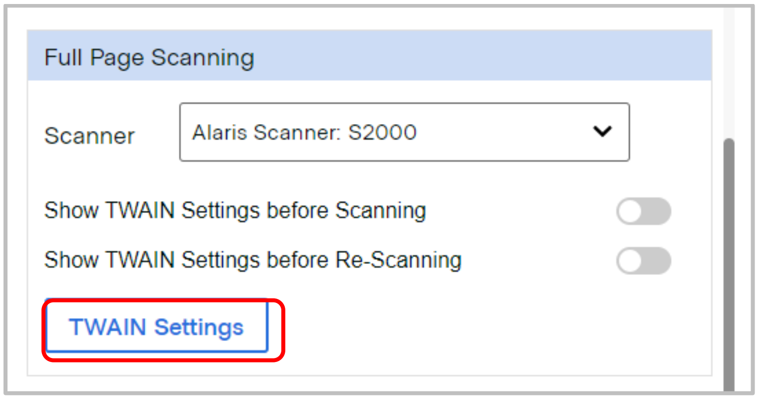

3. Toggle on **Show TWAIN Settings before Scanning** or **Re-Scanning** to display the scanner's Twain properties window before documents are scanned or rescanned.




NOTES:

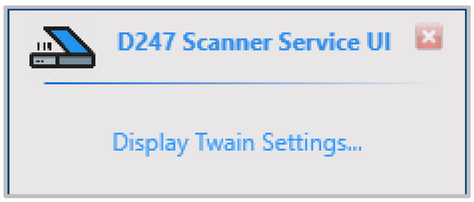
- The full page scanner must be installed, connected, and powered on when setting the TWAIN settings.
- Show TWAIN Settings allows the operator to make relevant selections as needed before scanning.

The **TWAIN Settings** button opens the properties window for the selected full page scanner.

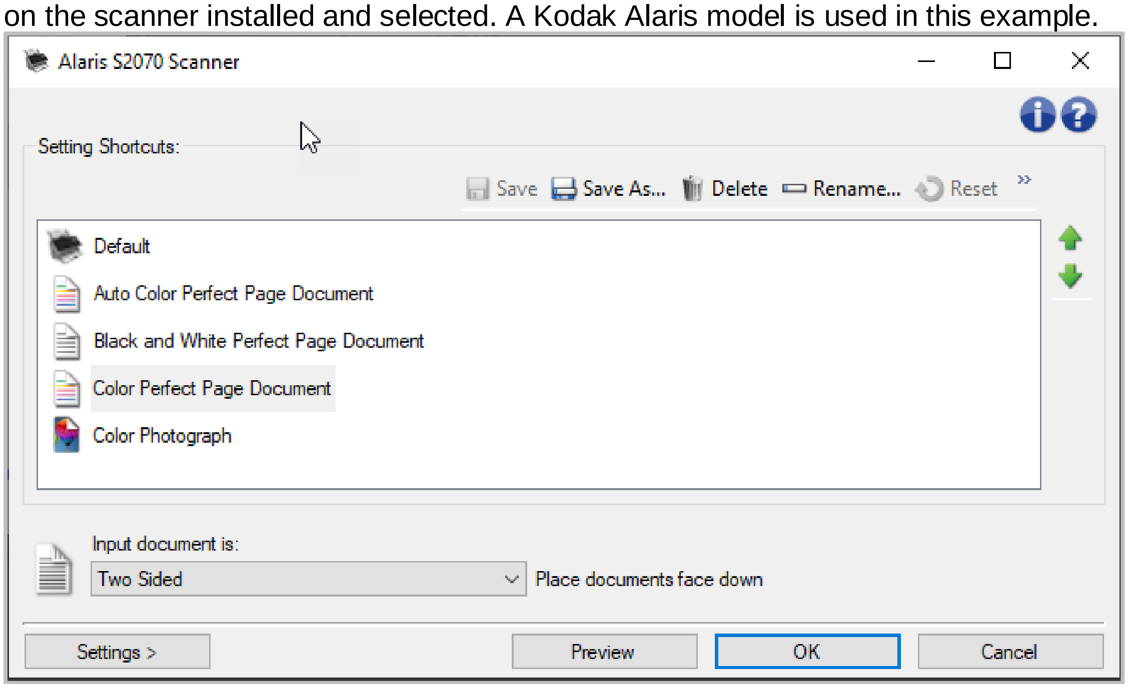



This button will also initialize the scanner service TWAIN user interface which displays brief messages to the user.

Example:




4. Modify the settings as applicable to meet scanning needs.
   - The properties window that displays is part of the scanner's driver and varies based on the scanner installed and selected. A Kodak Alaris model is used in this example.




   - Different documents may require different settings. For example, drop out blue color on invoices that have a blue background.
   - Scanning profiles can be modified and saved via the TWAIN properties window.

- Once all scanning selections are made, click the applicable button to save the changes.

5. Click **Save**.


### Full Page Licensing

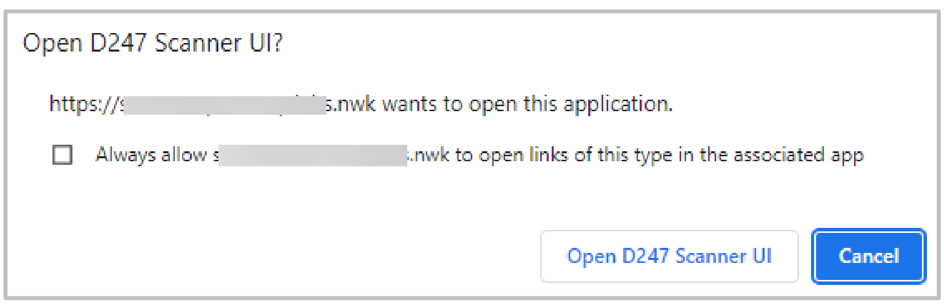
Deposit 24/7 utilizes a component from LEADTOOLS to integrate with TWAIN full page scanners. LEADTOOLS has changed their licensing model since previous versions of Deposit 24/7 requiring us to change our approach in v5.0. Concurrent users of TWAIN will be tracked, and the total number of concurrent users cannot exceed the configured limit that an environment has been licensed for. When an allocated license is not in use, it will time out after 20 minutes by default.

# Scan

11. Place items in the scanner.
12. Click **Scan** if the scanner does not automatically start.

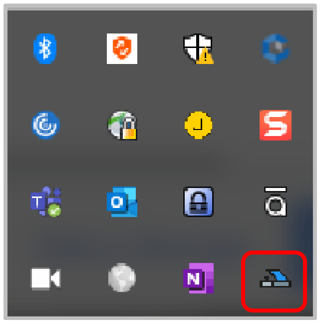

NOTES:

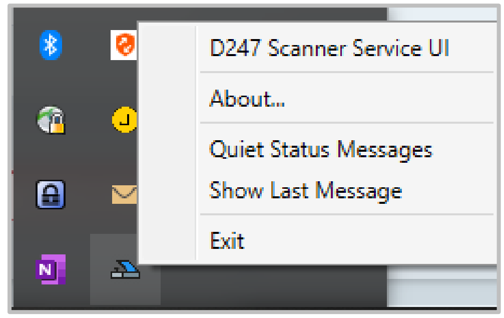
» When full page scanning is utilized for the first time, a one-time prompt will display in a new browser tab asking the user to open the D247 Scanner UI application to open from the webpage for the PC. This application is required for full page scanning to function.



» Once the D247 Scanner UI application is opened, an icon will display in the PC's system tray. Clicking on the icon will display menu options with more information if needed. If the D247 Scanner UI gets closed, the capture application will attempt to restart it.

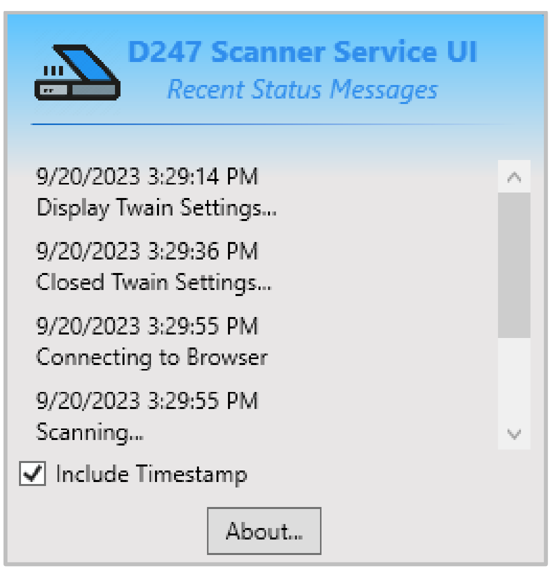




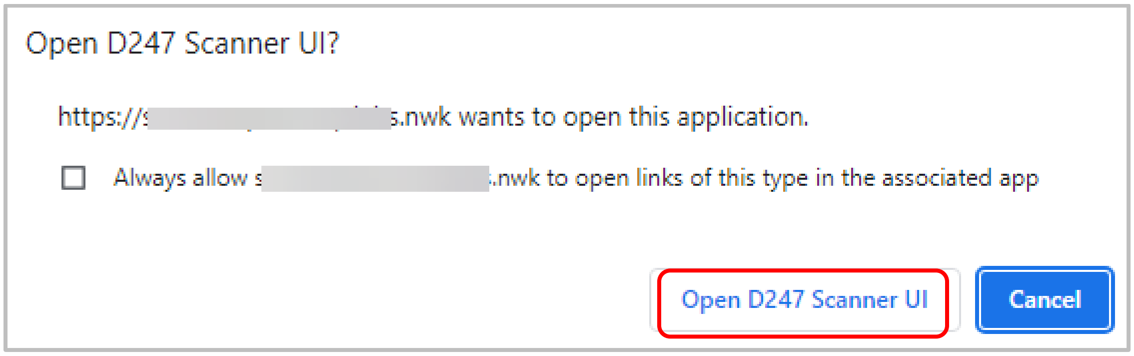

| Menu Option | Description |
|---|---|
| D247 Scanner Service UI | Title for the menu. |
| About | Displays version & copyright information. |
| Quiet Status Messages | Does not display messages from the D247 Scanner Service UI to the user. A check mark will display indicating it is enabled. See D247 Scanner Service UI for an example message. |
| Show Last Message | Displays the last message from the D247 Scanner UI. |
| Exit | Exits the D247 Scanner UI application. If the application is exited the messages are cleared. |

» Double clicking the icon from the system tray displays the last several messages.

NOTE: Check **Include Timestamp** to display timestamps for the messages.

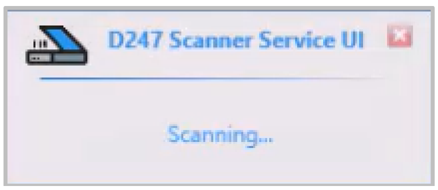


13. Click **Open D247 Scanner UI**.




NOTE: For security reasons, it is NOT recommended to check the box to 'Always allow'.

Scanning will also initialize the scanner service TWAIN user interface which displays brief messages to the user.



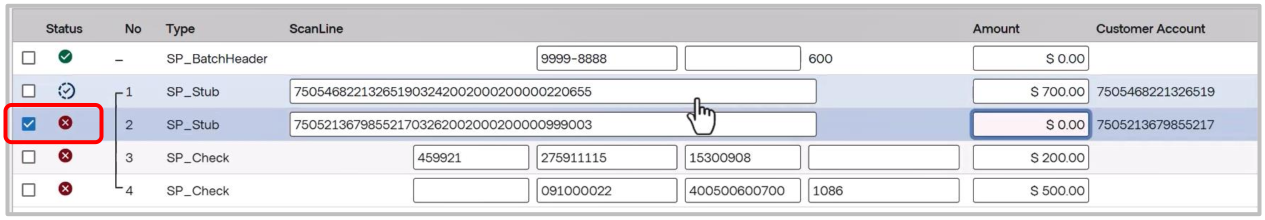

Once the capture is complete, any items that need attention will be indicated by a red Error status in the Status column of the Item List table. Image viewer buttons are available to aid in viewing items. See Viewing Items/Buttons for more information.

14. Refer to the message bar for more data completion instructions. Press **Enter** on the keyboard or select an item with the mouse until all errors are corrected.
15. If the application is not able to automatically identify the item, select the document type from the dropdown menu for the item. See Choose a Document Type for more information.
16. If the error is a Duplicate Detection or an Image Quality error, select the item and press **Enter** to make the changes. See Duplicate Detection or Image Quality and Usability for detailed instructions.
17. If there is missing information, enter the correct value in Item List Table below the image viewer for the indicated field, using the image displayed in the image viewer. See Correct Field Information/Numbers for detailed instructions.
18. Press **Tab** after completing the field to move to the next field.
19. Repeat steps 12-18 until all items have a green Success status in the Status column of the Item List table.

## Item Validation

When the capture is complete, any items that need attention will be indicated in the Item List table below the image viewer. Refer to the message bar for additional information.



| Status | No | Type | ScanLine | Amount | Customer Account |
|---|---|---|---|---|---|
| | – | SP_BatchHeader | 9999-8888 600 | $ 0.00 | |
| | 1 | SP_Stub | 7505468221326519032420020002000000220655 | $ 700.00 | 7505468221326519 |
| | 2 | SP_Stub | 7505213679855217032620020002000000999003 | $ 0.00 | 7505213679855217 |
| | 3 | SP_Check | 459921 275911115 15300908 | $ 200.00 | |
| | 4 | SP_Check | 091000022 400500600700 1086 | $ 500.00 | |

## Item List Table Information

| **NOTE: Red shading on an Error status indicates missing information or operator action is required.** | |
|---|---|
| | Indicates that the image and all its required MICR fields were read successfully; no further processing or data entry is required. |
| | Indicates missing information or operator action is required. Refer to the message bar for additional information. |
| | Indicates the image/information is being saved. |
| | Indicates item validation is in progress. |

### Additional Buttons

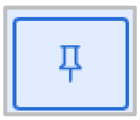
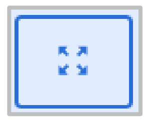
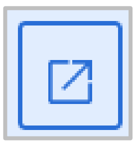
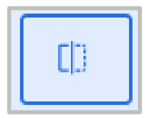
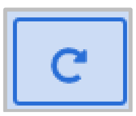
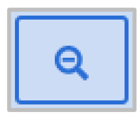
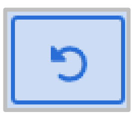
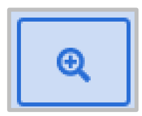
| | |
|---|---|
| Close Transaction | Close the transaction: Defer, Release or Delete. |
| Audit Trail | Detailed information for the selected item. |

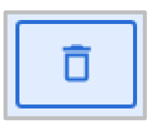
| | |
|---|---|
| Status Message | Displays an Error Log with a time stamp and detailed information about the error. |
| Scanner Settings | Contains configurable scanner settings. |

### Viewing Items/Buttons

1. Click on the item in the Item List table to highlight.
2. Use the buttons to the right of the image viewer to adjust the view of an image.

| | | | |
|---|---|---|---|
|  | Pin Current Image |  | Best Fit |
|  | Open in Window |  | Flip Image |
|  | Rotate Image Right |  | Zoom Out |
|  | Rotate Image Left |  | Zoom In |

NOTE: The Delete button displays to the right of the image viewer when an item is scanned.



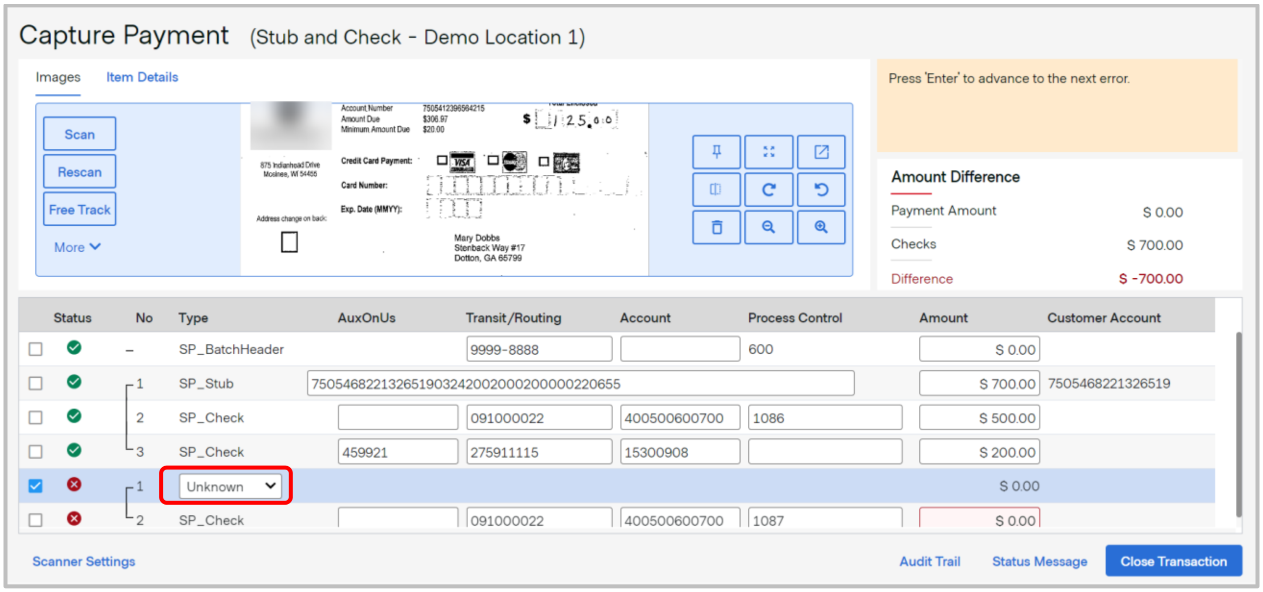
3. Address the item issue.

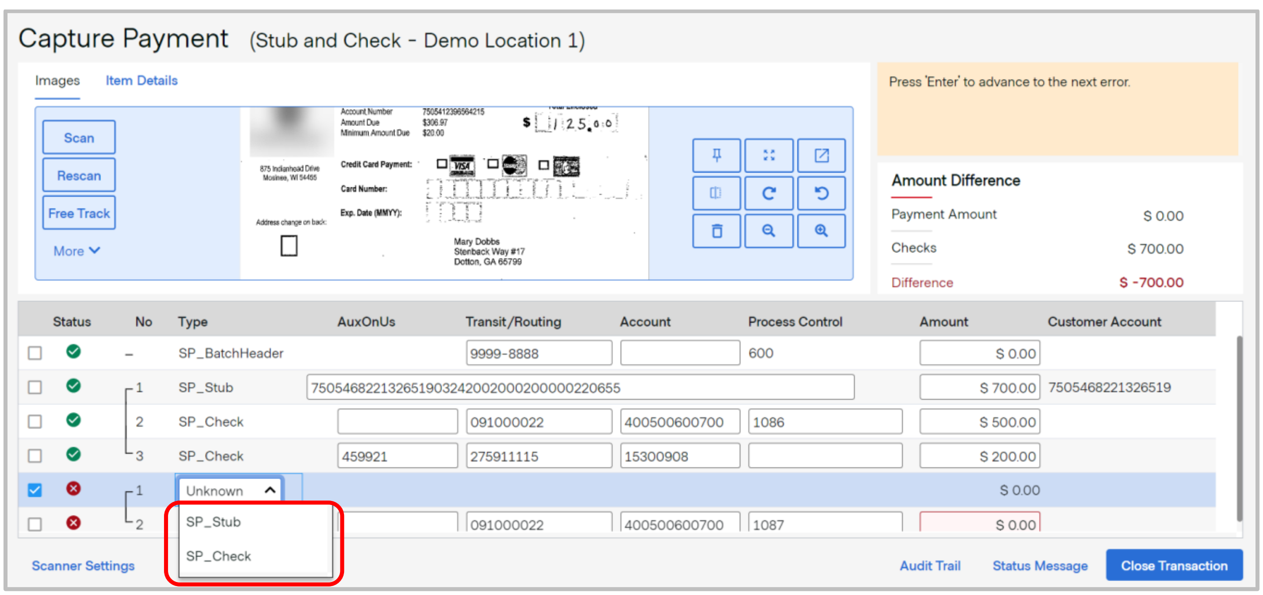
## Possible Item Issues

### Choose a Document Type

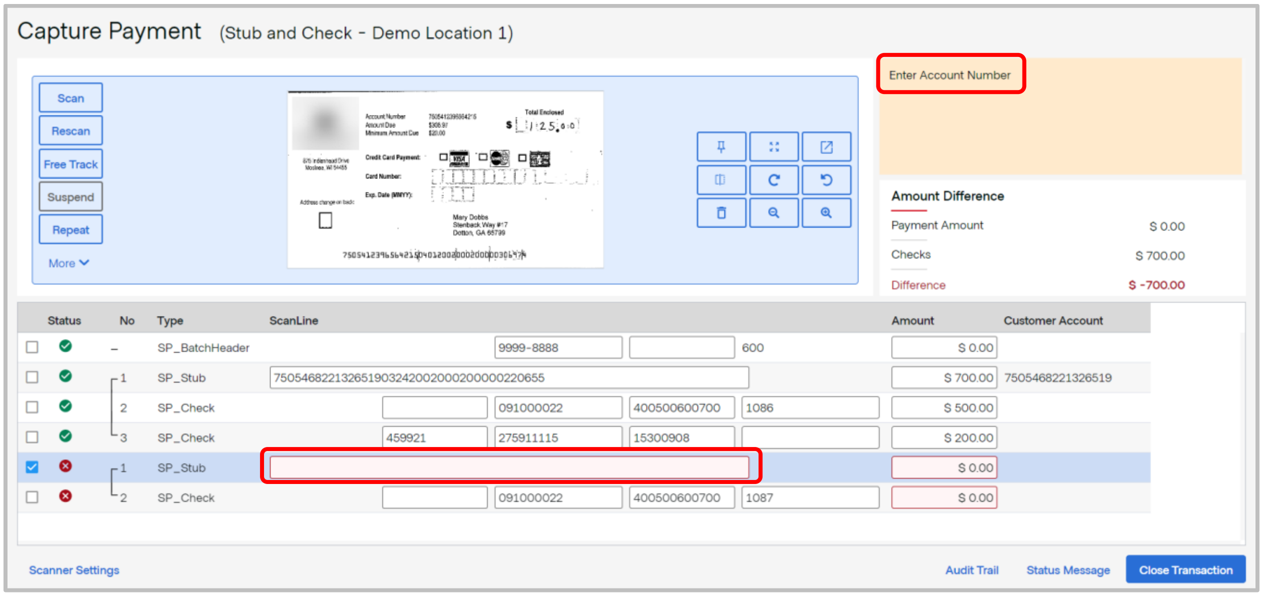
NOTE: The application's ability to automatically identify an item is related to the back end configuration of the item such as scanline or dimensions.



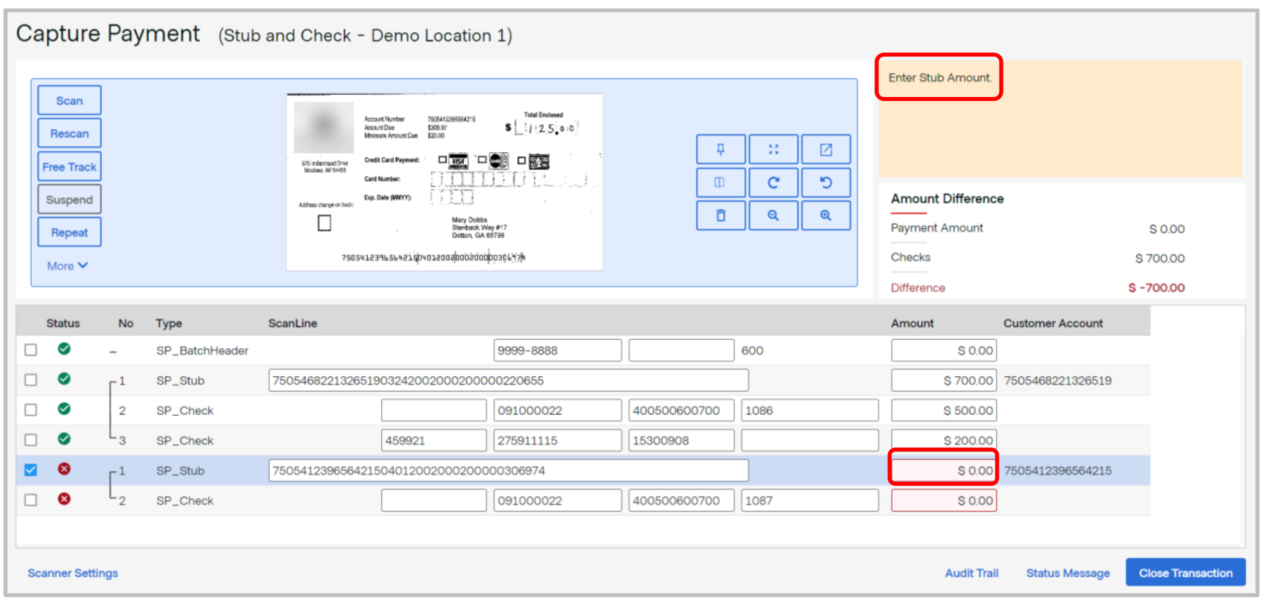

1. Click the dropdown for the item and select a document type.



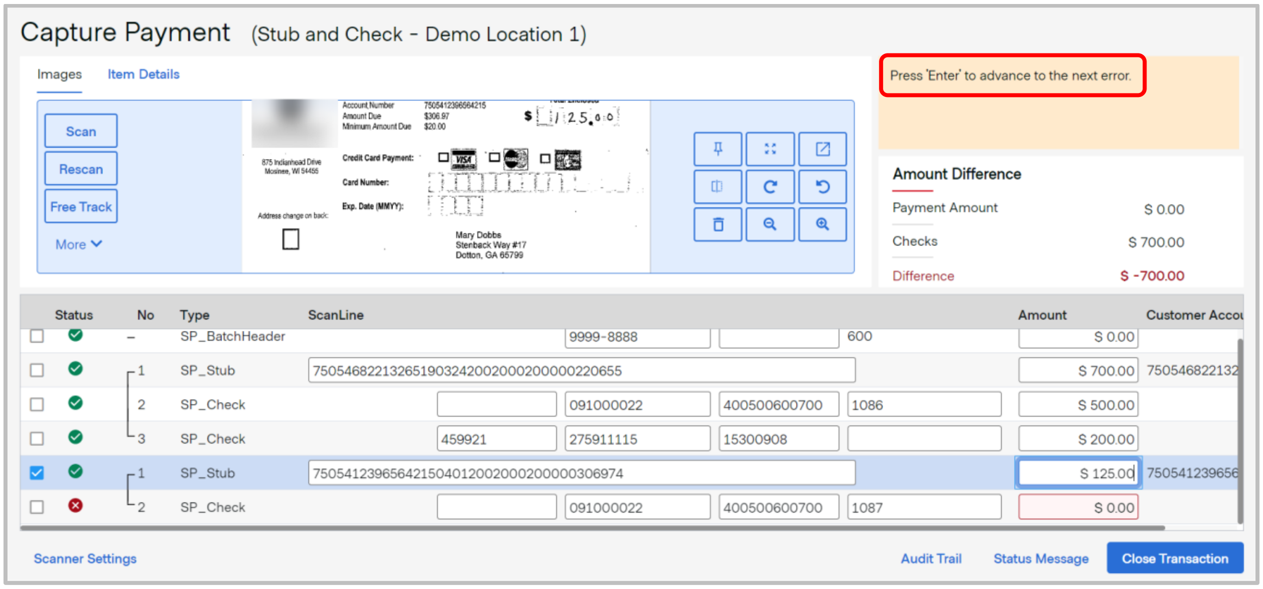
2. Use the message bar for direction on what to do next. Account Number/ScanLine is used in this example. Enter the required information.




3. Stub Amount is used in this example. Enter the required information.

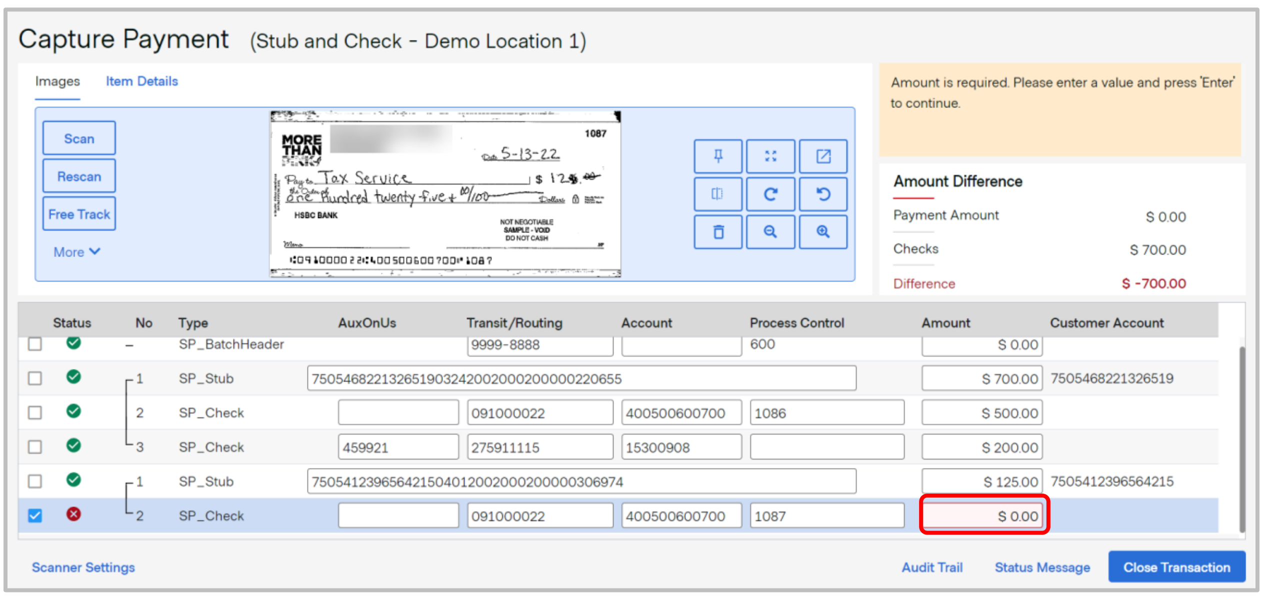


4. Press **Enter** or click with the mouse to advance to the next error.

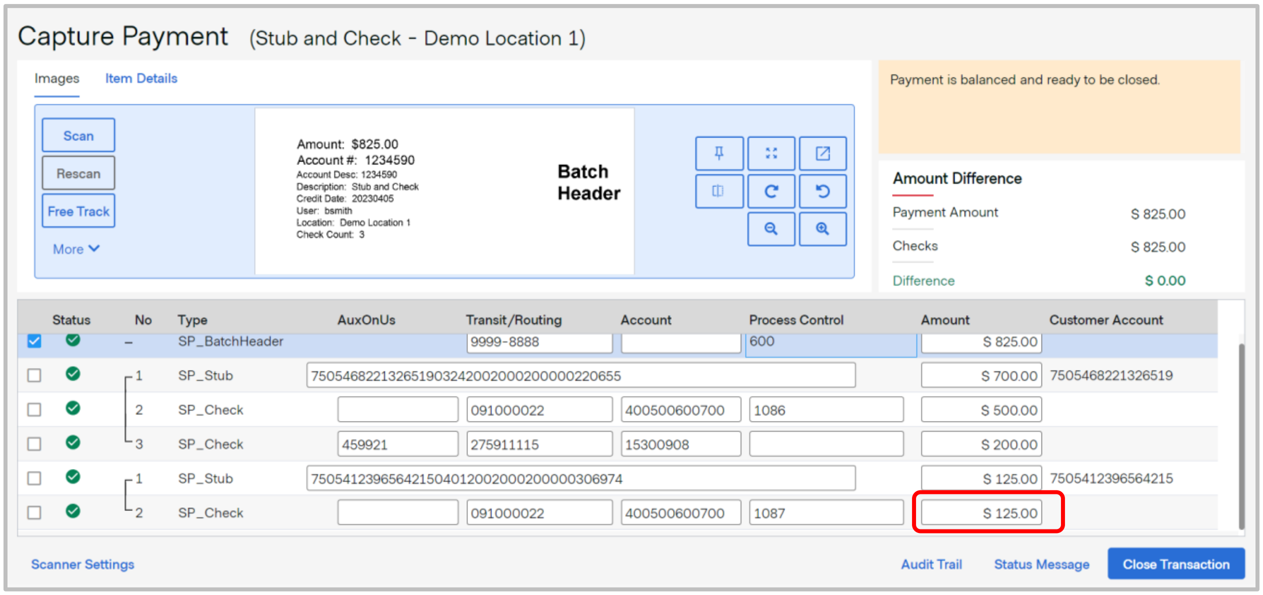



## Correct Field Information/Numbers

Amount is used in this example.

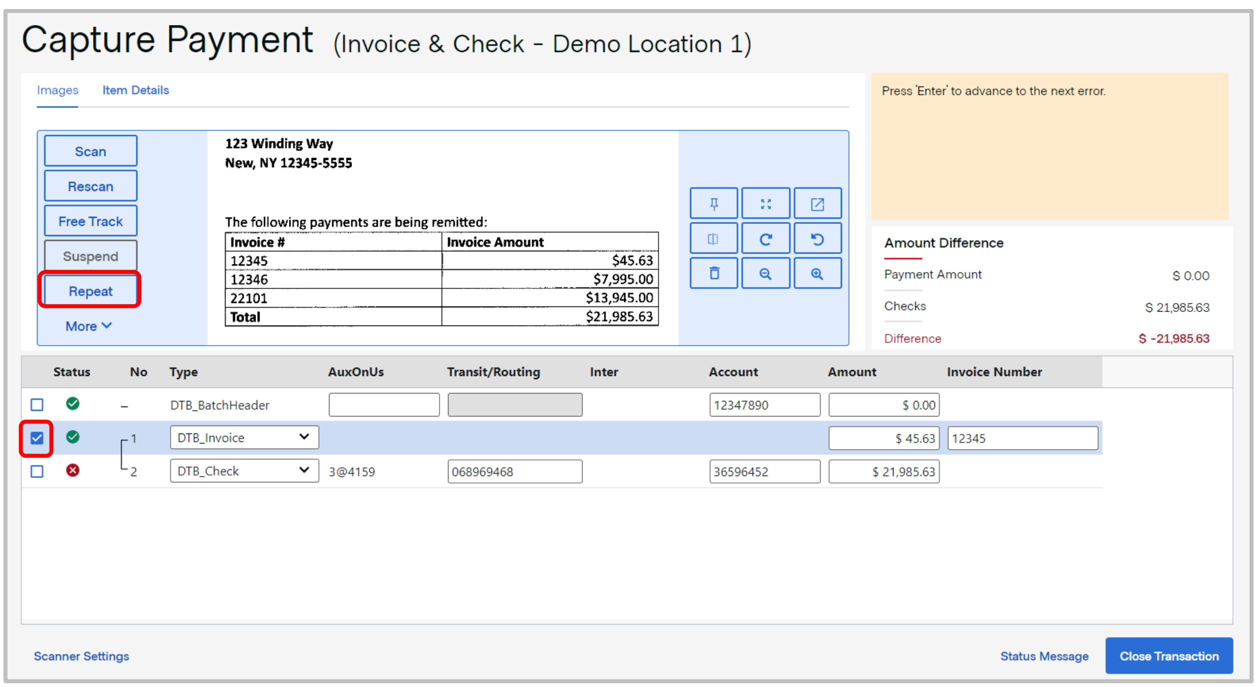


5. Enter the correct value for the highlighted fields at the right, using the image displayed. Include the cents value; the decimal point is not needed. The system automatically marks the last two values as cents.
6. Press **Tab** to move to the next field, press the **Enter** key or click with the mouse to select the next item.




For check and list batches where multiple account numbers share one check payment, an invoice/stub item may be virtually added to credit the appropriate customer account with its share of the payment when configured. An invoice is used in this example.

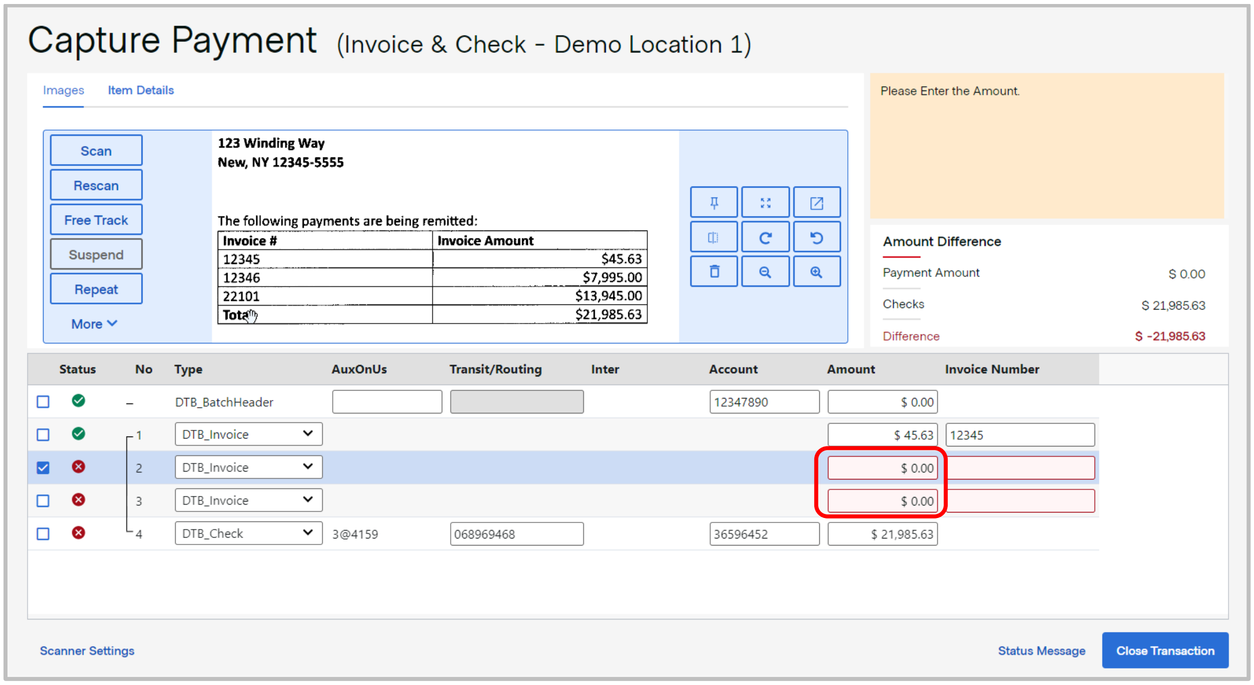
a. With the current invoice/stub item selected, click the **Repeat** button left of the image.



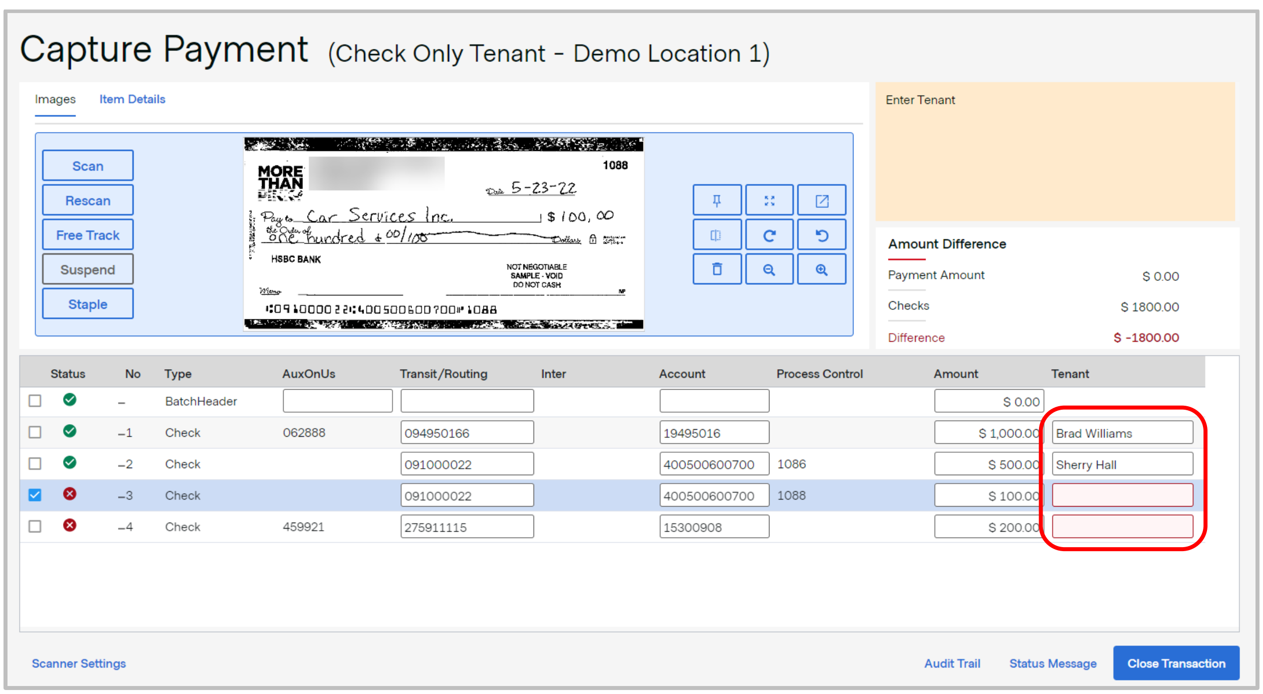
b. Enter the dollar amount associated with the inserted invoice/stub.

c. Repeat steps a-b for each account associated with the check payment.



### Enter Optional Data

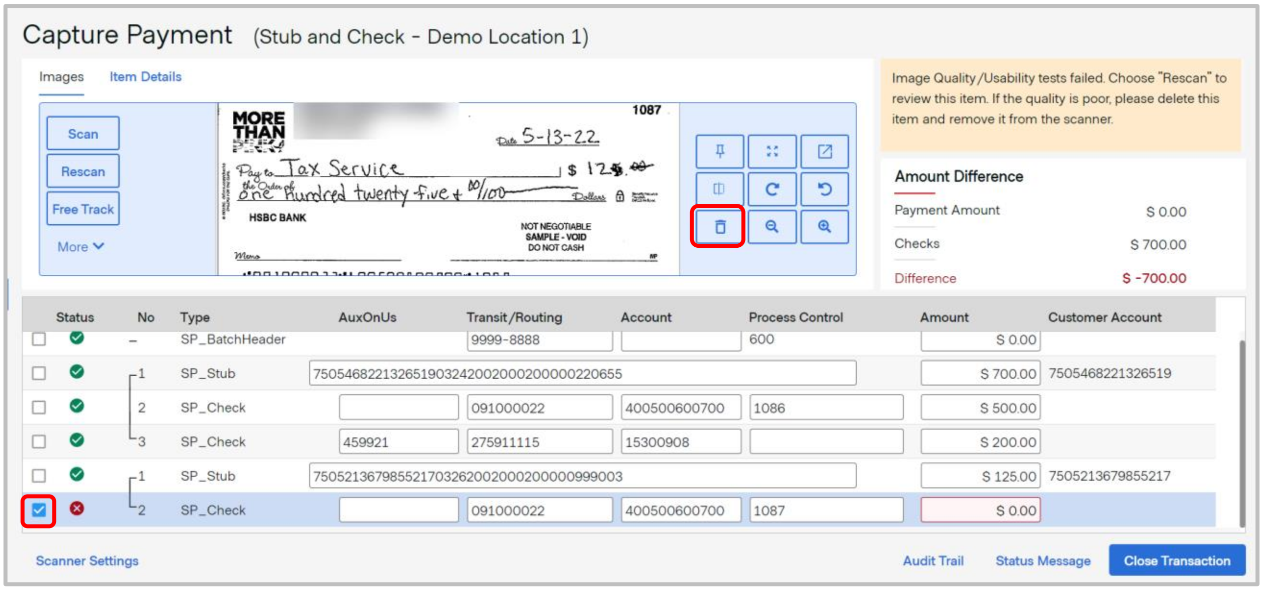
Depending on the setup, additional fields may display to record optional information.



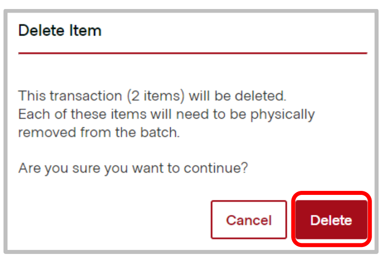
### Delete Single Items

Single items may need to be deleted from the transaction. This could include items with incomplete information or that are not allowed in this account.

1. On the Capture Payment page, select the item to be deleted from the Item List table.
2. Click the **trash icon** to delete.




3. Click **Delete** to confirm.




NOTES:

- Delete an entire transaction if the item being deleted is the only check in the transaction, the only non-check in the transaction, or is the transaction separator document. A single item can be deleted as long as it is not the only item in a transaction.
- Deleting a check item also deletes its accompanying stub for a singles worktype.
- The MICR and image data are permanently removed from the transaction. This affects the batch balance, which may require a final review of each item.

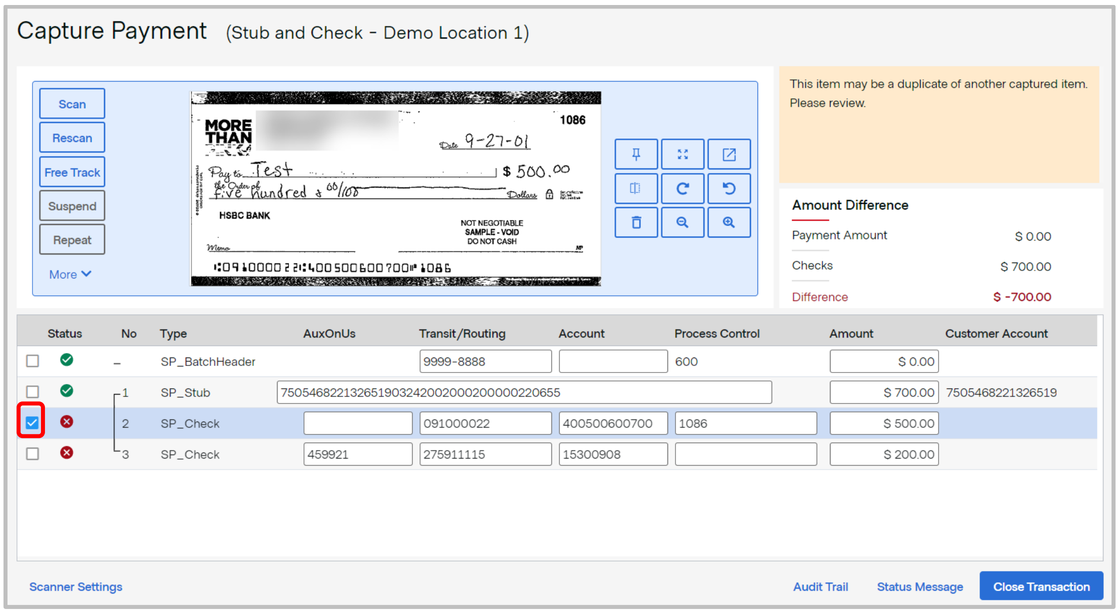
4. Physically remove the item from the scanner.

## Duplicate Detection

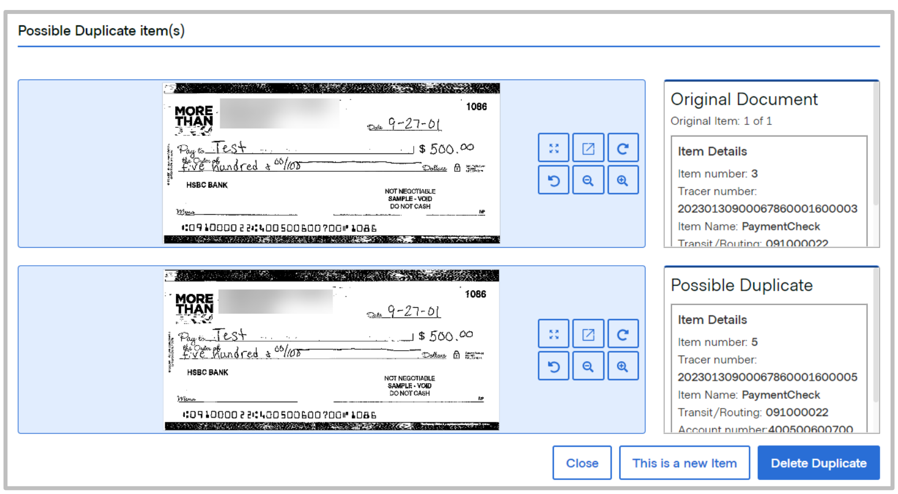
The software automatically checks for duplicate items as documents are captured to help maintain the integrity of transactions. This feature reviews specific criteria as it looks for duplicate items across transactions, batches, and dates. Duplicate detection provides protection from fraudulent practices and from accidentally including the same item in multiple transactions.

When the system detects an item that matches a previously processed item, it alerts the user with images of the original item and possible match and prompts for a decision to be made on the potential duplicate.

1. Select the item from the Item List table.
2. Press **Enter**.

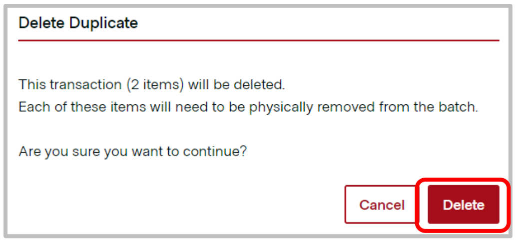



3. Compare the two images to determine if the item is a duplicate.



4. If the item IS a duplicate, click **Delete Duplicate**.


5. Click **Delete**. The item is removed from the transaction.




6. Physically remove the item from the scanner.

   NOTE: The MICR and image data are permanently removed from the transaction. This affects the transaction balance, which may require a final review of each item.

7. If the item is NOT a duplicate, click **This is a new item**. The item remains in the transaction but may be flagged for further review.


**Image Quality and Usability**

As items are captured, it is very important to obtain quality images and maintain the integrity of the transaction data. The captured images may be needed in the future to verify the amount of an item or batch, so legibility of the items is important.

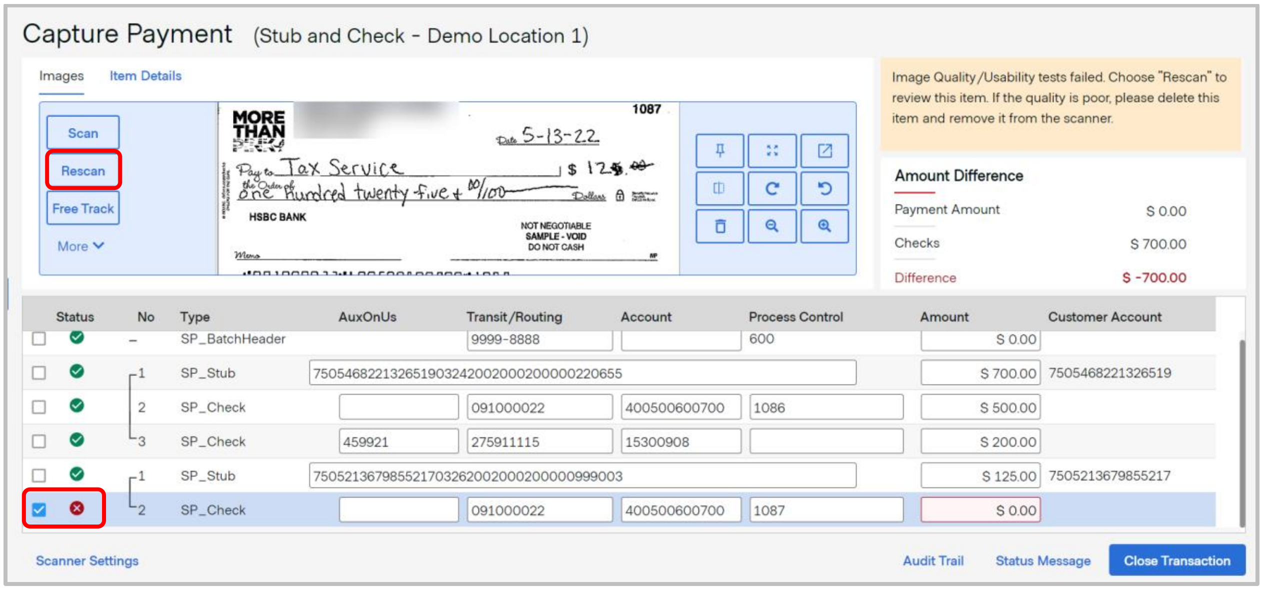
During capture, it is a best practice to always review each image to ensure it is readable. The image quality safeguard of the software can assist in maintaining the image quality of check items. The software can be configured to check for a variety of image quality conditions such as items that are too light or too dark, bent corners and torn items.

If a captured image fails any of the Image Quality or Image Usability tests defined for a specific location, the user receives notification of the error and suggested action.

If an item fails an Image Quality test, it will be indicated by a red Error status in the Status Column of the Item List table.

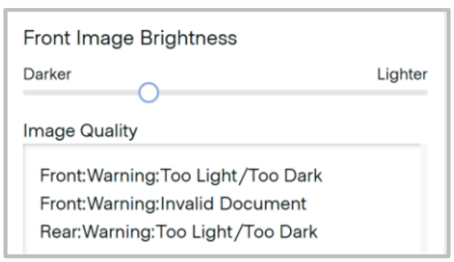
1. Select the item in the Item List table.
2. Press **Enter** or click **Rescan**.



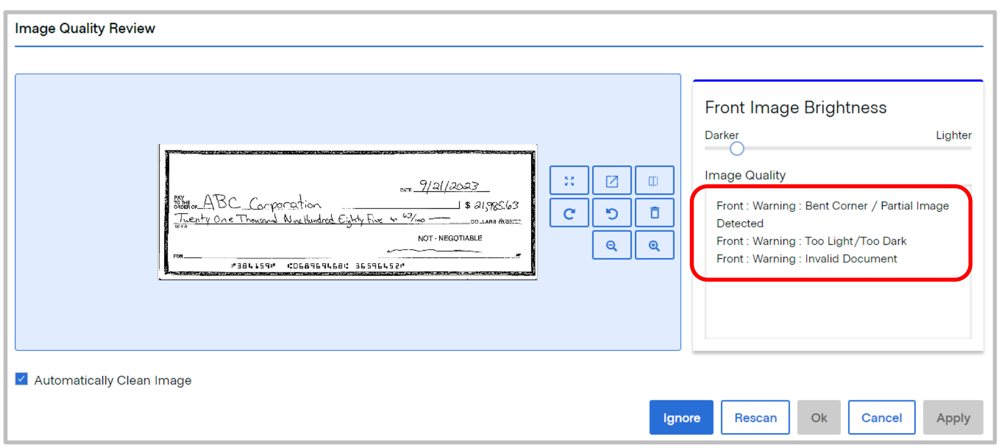

3. Review the message for the appropriate action.

   NOTES:

   » The captured image displays in a preview window with list of detected front and rear errors in the Image Quality box.

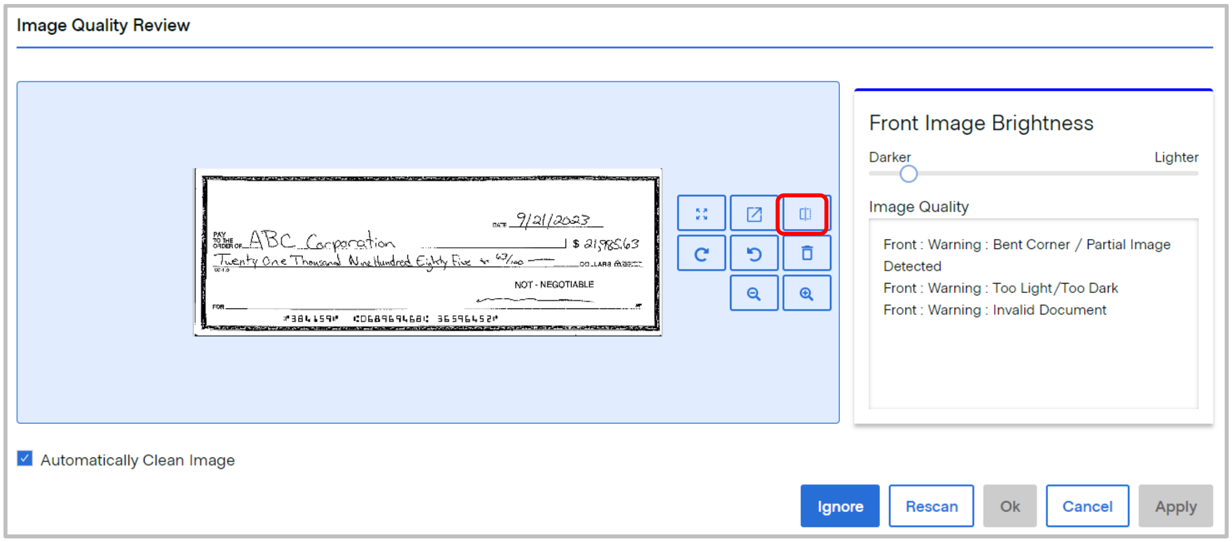
   
   

   » The button options available for decisioning the image quality issues depend on site configurations and are activated by actions taken in the preview window.

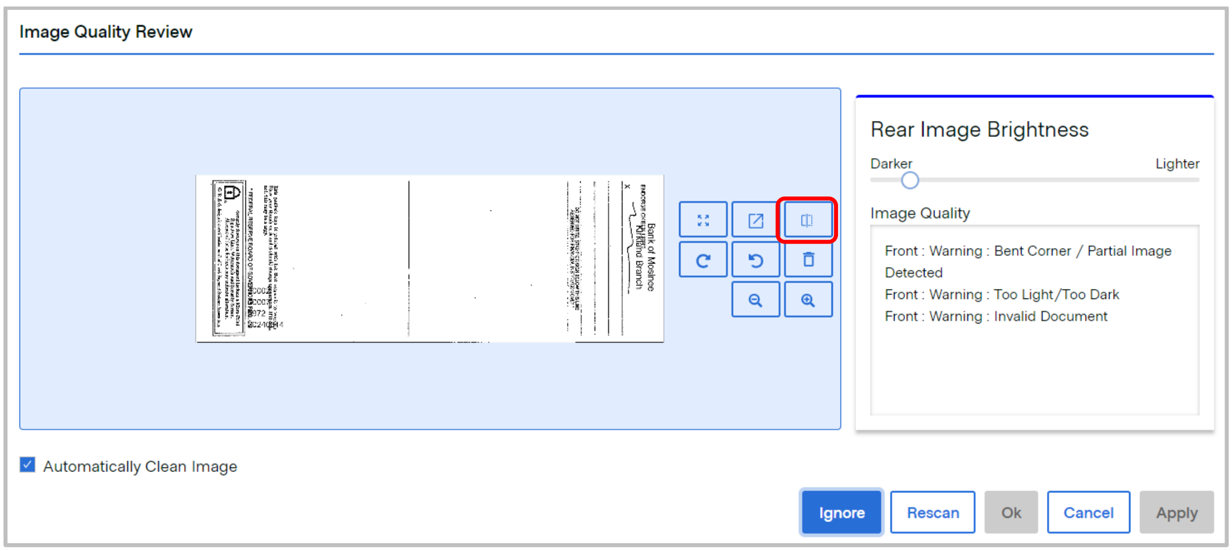
   
   

a. Click the **Flip icon** to view or adjust Rear Image Brightness (optional).




b. Click the **Flip icon** to return to front image review window.

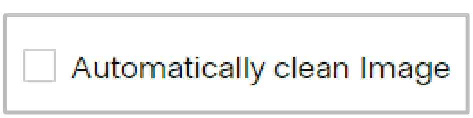



4. To rescan the image, place the physical item back in the scanner.

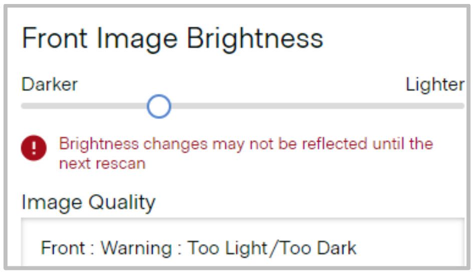
**Adjusting Image Brightness**

Adjusting the image brightness could clear some image quality errors.

a. Uncheck **Automatically clean image**.



b. Adjust the slider bar darker or lighter.



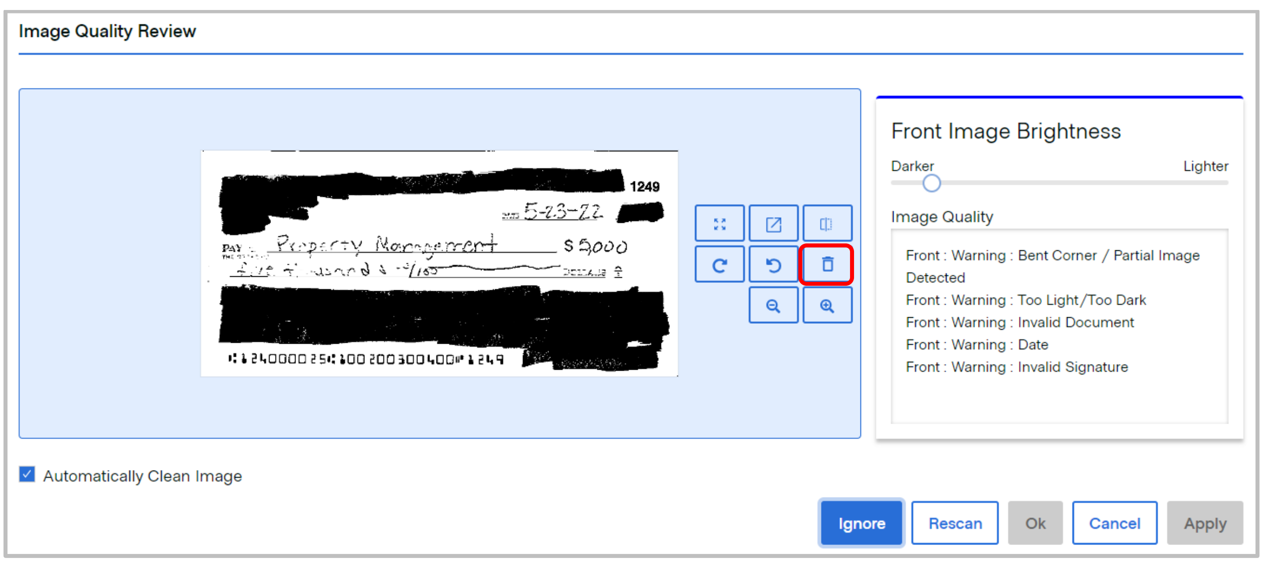

5. Click **Rescan**.


6. Click **Apply** to update the error messages and recaptured image.

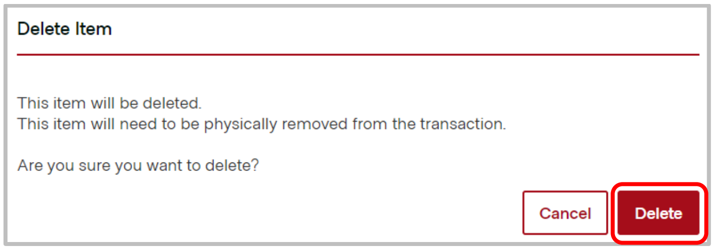

7. Click **Ok** to return to the Capture page.


In some cases, rescanning the item is not an option and it must be removed from the transaction.

8. On the Capture Payment page, with the item selected, click the **trash icon**, OR click the **trash icon** from the Image Quality Review window.



9. Click **Delete** to confirm the item should be deleted from the transaction.




10. Physically remove the item from the transaction.
11. If unable to capture a good image and the option is provided, click **Ignore** to ignore the image quality warning and continue processing with the poor-quality image.

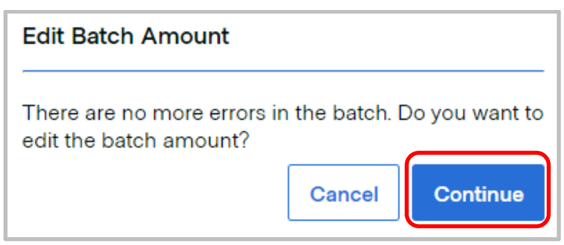

## Final Balance

When all the batch items have been captured and corrected, if the transaction is not balanced, the batch total will need to be modified to balance the transaction.

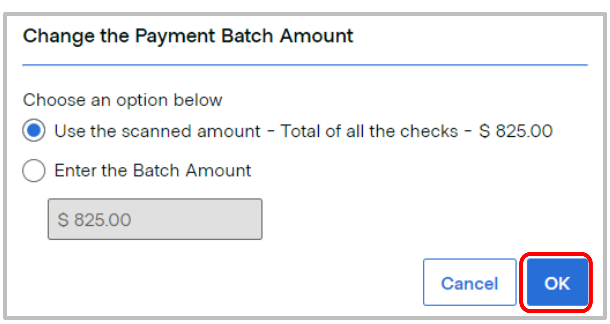
1. Correct any values that may need to be modified.

   NOTE: If the amount of an item is changed and the transaction becomes balanced, further review is no longer required for the remaining items.

2. Press **Enter** after reviewing the items.
3. If the transaction is not in balance, click **Continue** to edit the batch amount or **Cancel** to continue editing the scanned items.

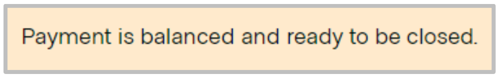



4. Select 'Use scanned amount' or 'Enter the Batch Amount' (to be entered manually).
5. Click **OK**.

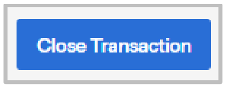


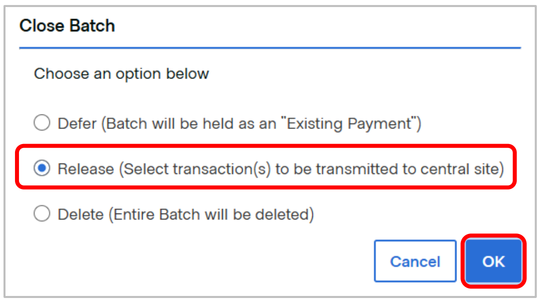
6. Once the transaction is balanced, release the transaction for transmission to the central processing site.




7. Click **Close Transaction**.

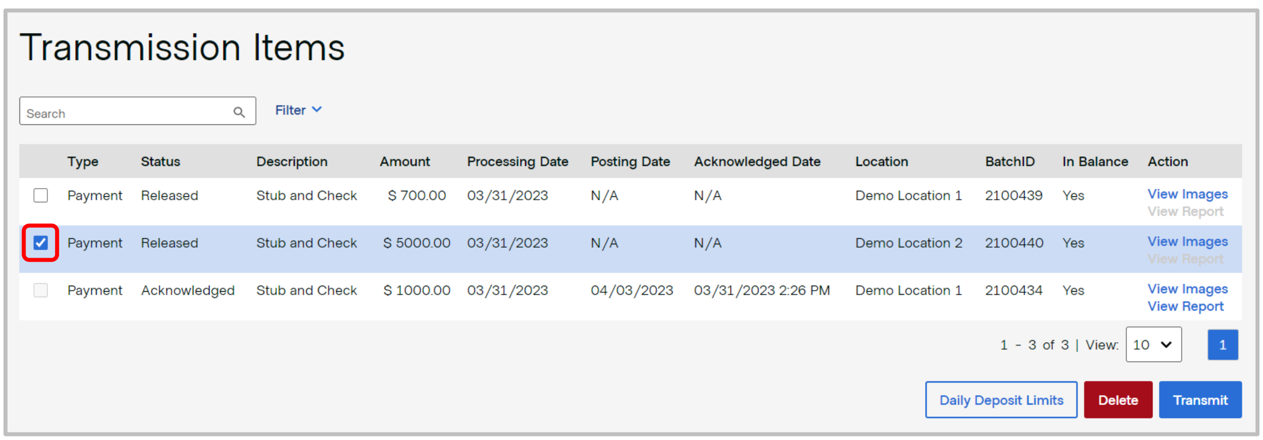



8. Select **Release** from the Close Batch window.
9. Click **OK**.




Releasing the transaction redirects the user to the Transmission Items page where the transaction may be automatically or manually transmitted to the central site, based on the rights assigned to the user.

10. If not automatically transmitted, select the transaction(s) to be transmitted manually.

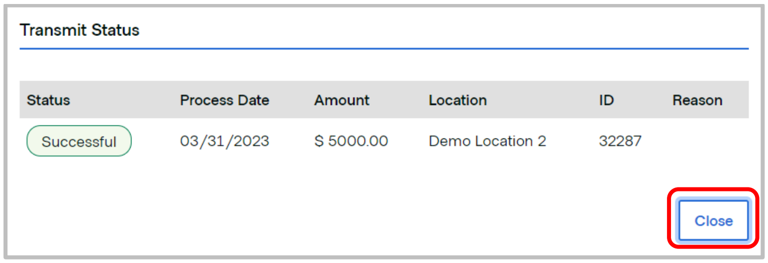



NOTES:

- Multiple payments can be selected to transmit.
- Payments can be unselected by clicking on the checkbox for the transaction a second time.

11. Click **Transmit**.

12. Review the Transmit Status information if necessary.
13. Click **Close**.

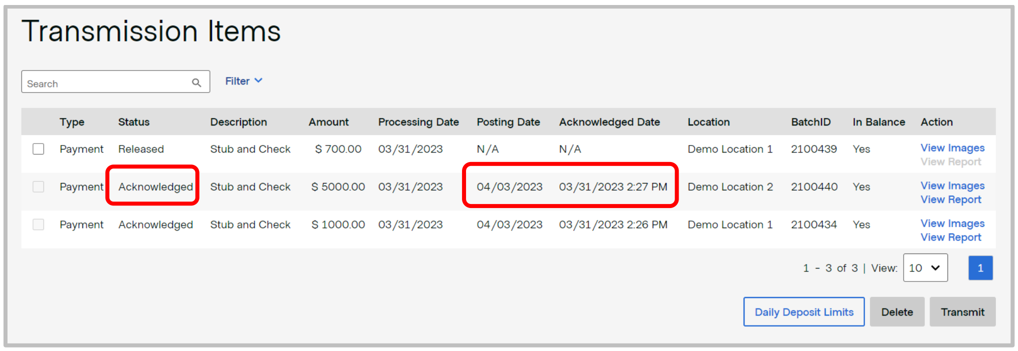


Transmit Status

| Status | Process Date | Amount | Location | ID | Reason |
|---|---|---|---|---|---|
| Successful | 03/31/2023 | $ 5000.00 | Demo Location 2 | 32287 | |

Close

14. View the Acknowledgement information for final confirmation and posting information.



Transmission Items

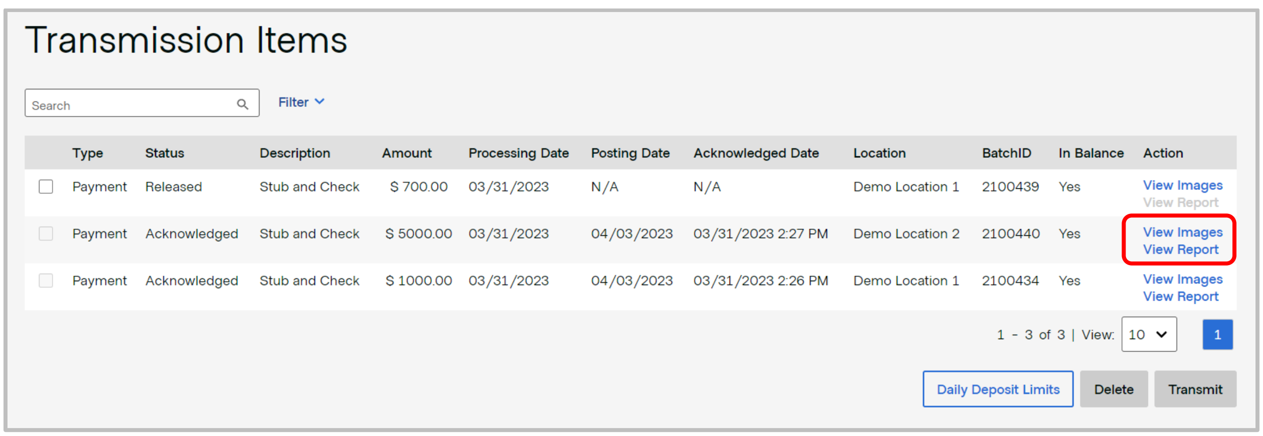
Search Filter

| | Type | Status | Description | Amount | Processing Date | Posting Date | Acknowledged Date | Location | BatchID | In Balance | Action |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Payment | Released | Stub and Check | $ 700.00 | 03/31/2023 | N/A | N/A | Demo Location 1 | 2100439 | Yes | View Images View Report |
| | Payment | Acknowledged | Stub and Check | $ 5000.00 | 03/31/2023 | 04/03/2023 | 03/31/2023 2:27 PM | Demo Location 2 | 2100440 | Yes | View Images View Report |
| | Payment | Acknowledged | Stub and Check | $ 1000.00 | 03/31/2023 | 04/03/2023 | 03/31/2023 2:26 PM | Demo Location 1 | 2100434 | Yes | View Images View Report |

1 - 3 of 3 | View: 10 1

Daily Deposit Limits Delete Transmit

15. Click View Images or View Report to view, save, or print images and/or reports from the Transmission Item page.



Transmission Items

Search Filter

| | Type | Status | Description | Amount | Processing Date | Posting Date | Acknowledged Date | Location | BatchID | In Balance | Action |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Payment | Released | Stub and Check | $ 700.00 | 03/31/2023 | N/A | N/A | Demo Location 1 | 2100439 | Yes | View Images View Report |
| | Payment | Acknowledged | Stub and Check | $ 5000.00 | 03/31/2023 | 04/03/2023 | 03/31/2023 2:27 PM | Demo Location 2 | 2100440 | Yes | View Images View Report |
| | Payment | Acknowledged | Stub and Check | $ 1000.00 | 03/31/2023 | 04/03/2023 | 03/31/2023 2:26 PM | Demo Location 1 | 2100434 | Yes | View Images View Report |

1 - 3 of 3 | View: 10 1

Daily Deposit Limits Delete Transmit

## Create and Utilize MICR Database

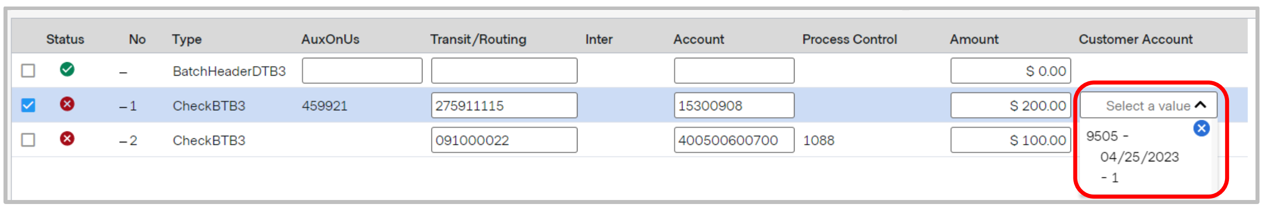
Checks-only transactions may require the stub account or other information to be keyed or a lookup may be required to find the account number. The MICR database cross-references account number and ABA of the check used to make the payment. The database also stores the number of times the stub account was paid by the same check (same RT and check account number).

When a check is captured, the RT and Account are used to pull a list of any custom data fields previously keyed that are set up to utilize MICR lookups for a configured period of time. Those values are displayed in a dropdown list in the keying screen where the user can key in a new value for the custom field or select one from the populated list.

When capturing payments in checks-only mode utilizing ghost stubs, MICR lookups will also be present on the ghost stub. In any other payment mode, MICR lookups will only be present on the check items.

NOTE: Money order RTs are excluded from MICR lookups.

A dropdown arrow appears in the custom field that contains data in the MICR database.




1. Select the dropdown arrow to display the MICR lookup data.
2. Double-click the corresponding custom data or type new data if no MICR returns are applicable for the item.

NOTE: To Delete the Custom Data that has been previously entered, click the **blue X**.

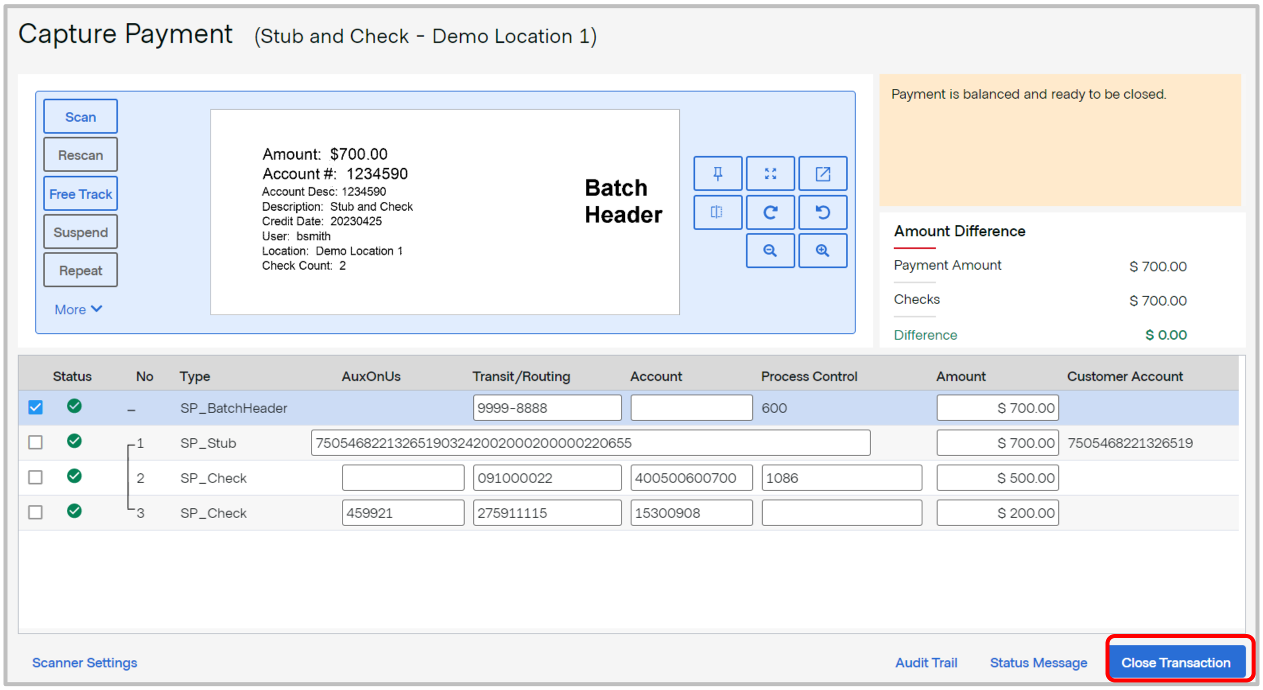
## Defer Batch

During the scanning process, at any point before the batch is released, it may be deferred and completed later. This feature is helpful if a user is interrupted or needs to step away before completing a payment. Deferring a batch allows the user to save what has been captured so far, and then come back to finish it later.

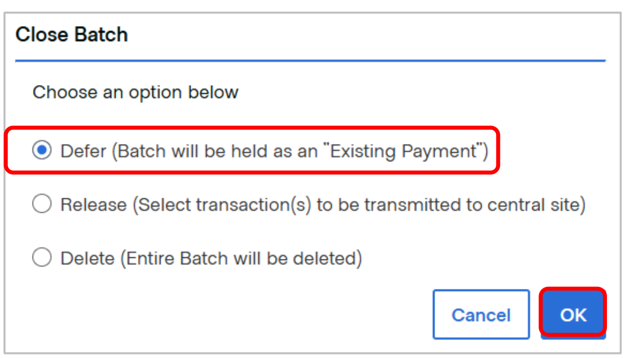
When returning to complete the deferred transactions, additional items can be added to the batch and the work can be keyed or released.

The batch is automatically deferred if the application times out or is closed.

1. From the Capture Payment page, click **Close Transaction**.

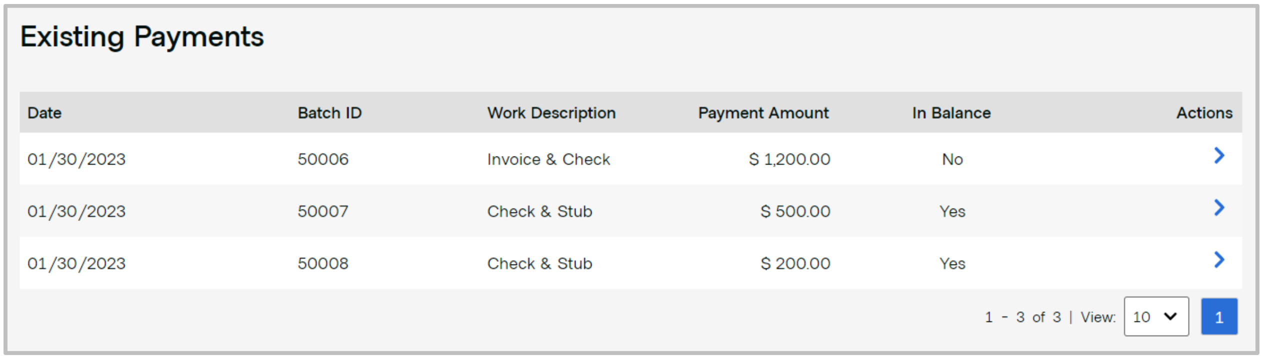



2. Select **Defer** from the Close Batch window.
3. Click **OK**.



The transaction will now be listed on the Create Payment page in the **Existing Payments** table.



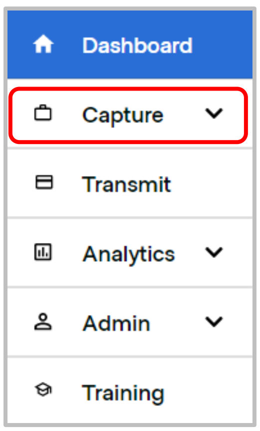
Existing Payments

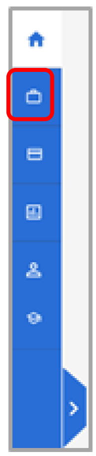
| Date | Batch ID | Work Description | Payment Amount | In Balance | Actions |
|---|---|---|---|---|---|
| 01/30/2023 | 50006 | Invoice & Check | $ 1,200.00 | No | > |
| 01/30/2023 | 50007 | Check & Stub | $ 500.00 | Yes | > |
| 01/30/2023 | 50008 | Check & Stub | $ 200.00 | Yes | > |

1 - 3 of 3 | View: 10 | 1

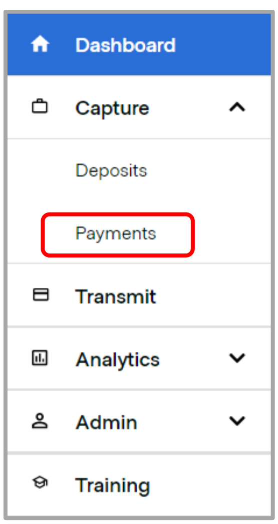
## Complete, Close and Release a Deferred Batch

1. Click **Capture** or click the Capture icon.

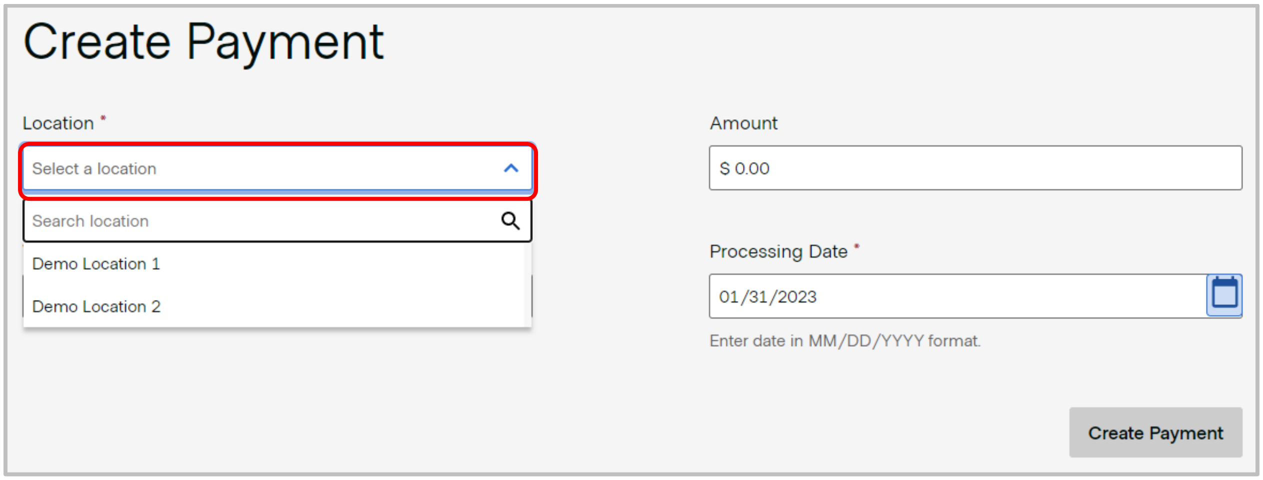


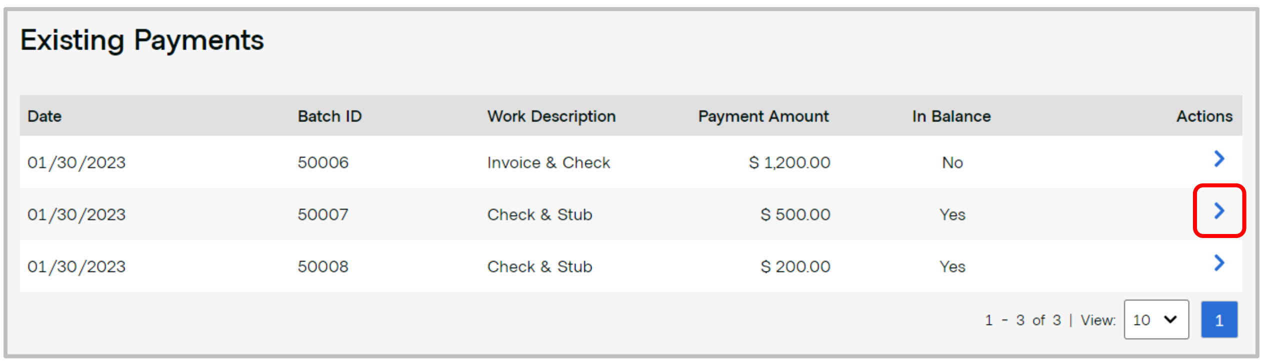
2. Click **Payments**.



3. Select the **Location**.



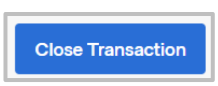

4. Click the arrow in the **Action** column of the batch to be edited from the Existing Payments table.



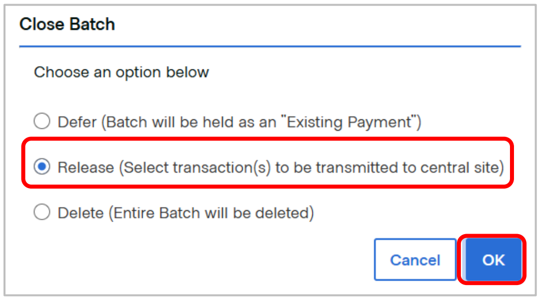

The Capture Payment page displays.

NOTE: There cannot be any items that need attention by the user and the batch must be in balance.

5. Click **Close Transaction**.



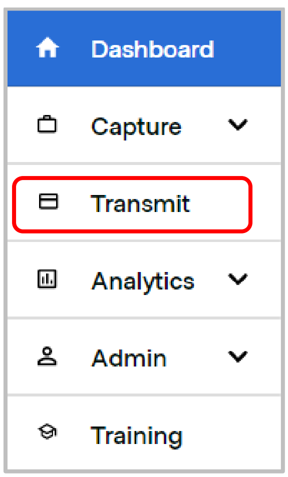
6. Click **Release**.
7. Click **OK**.

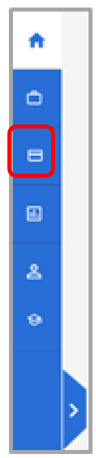



NOTE: If the application is set to auto transmit transactions, the Transmission Items page will automatically display with a status of Acknowledged. If auto transmit is not used, continue with Transmit Transaction.

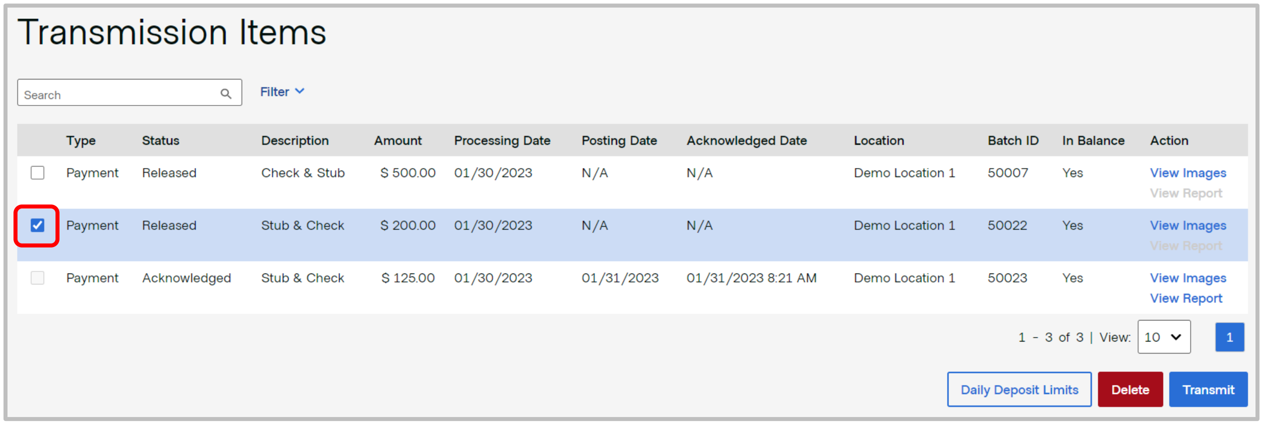
## Transmit Batch

1. Click **Transmit** or click the Transmit icon.



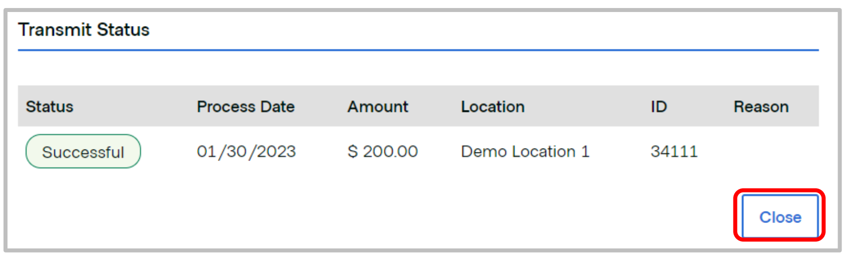
2. Select a transaction to transmit from the Transmission Items table. Multiple transactions can be transmitted at one time by clicking on each of the checkboxes to select. To unselect a transaction, click on the checkbox for the transaction a second time.



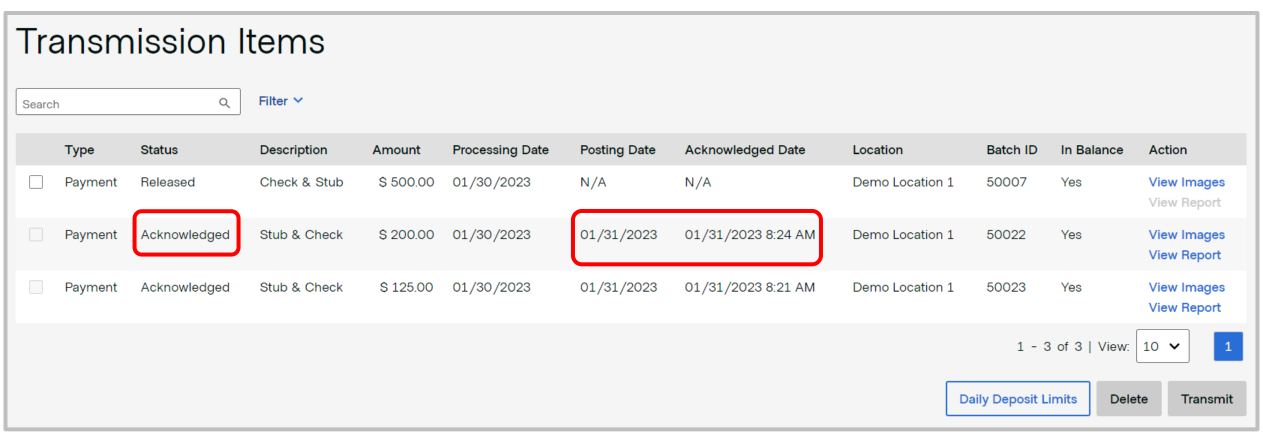

3. Click **Transmit**.


The Transaction is transmitted and acknowledged by the central site.

4. Review the Transmit Status information if necessary.
5. Click **Close**.




The Status of the transaction will change to “Acknowledged” and the Posting Date and Acknowledged Date will now appear on the Transmission Items table.



Processing Date—Date the batch header was created, credit date on the Batch Header.

Posting Date—Based on posting calendar; items after final cutoff time will have a posting date of the next business day.

Acknowledged Date—Date/Time batch was transmitted by Merchant.

NOTE: If a transaction is transmitted and acknowledged after the cutoff time, it will be posted on the next available posting date.

To view the detail report or images report for the current transmission, the work must be transmitted and acknowledged by the Central Site.

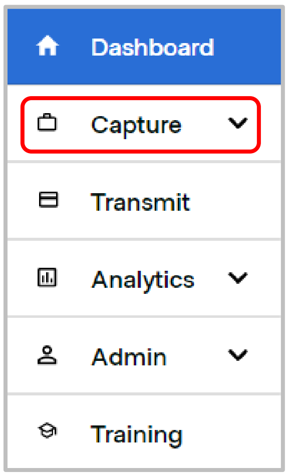
## Delete

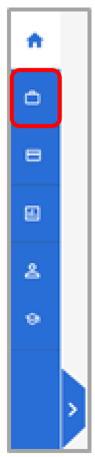
During the capture process, items may be deleted from a transaction because of poor quality images, duplicates, or to remove other unacceptable items.

An entire batch and all data associated with the batch may also be deleted from the system. However, if a batch should be deleted but has already been transmitted, it needs to be deleted at the central site.

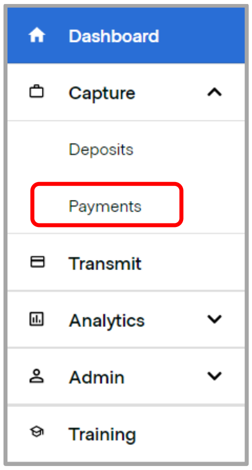
### Delete Entire Batch from Capture Payment Page

1. Click **Capture** or click the Capture icon.

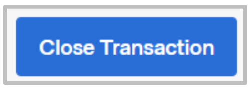


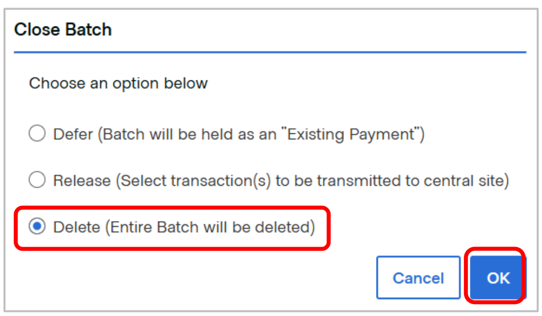
2. Click **Payments**.



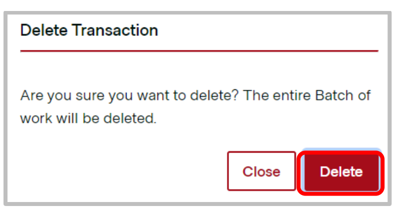

3. Click **Close Transaction** on the Capture Payment page.




4. Select **Delete** from the Close Transaction window.
5. Click **OK**.



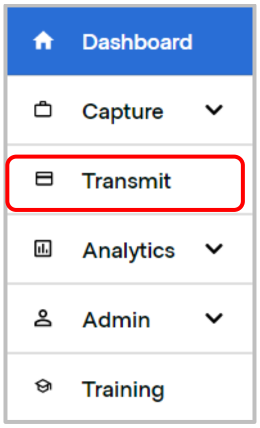

6. Click **Delete** to confirm.

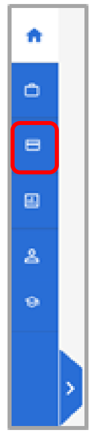



NOTE: Once a transaction has been released from Capture, it may be deleted from the Transmission Items page if not automatically transmitted.

## Delete Entire Batch from Transmission Items Page

1. Click **Transmit** or click the Transmit icon.



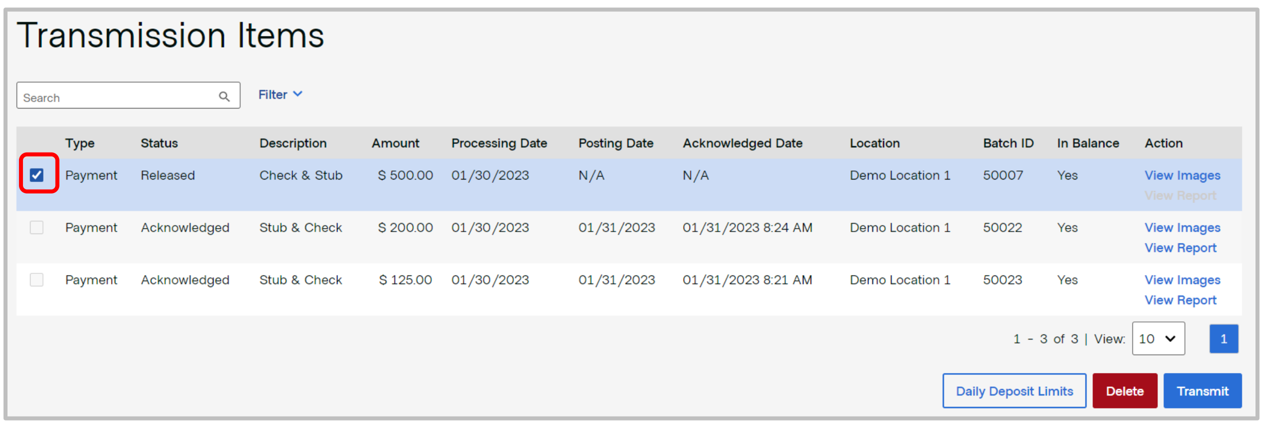



2. Select a transaction to delete from the Transmission Items table.

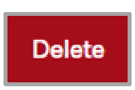
   NOTES:

   » Multiple transactions can be deleted at one time by checking the boxes on all of the transactions to select.

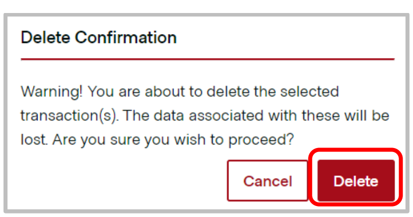
   » To unselect a transaction, click on the checkbox for the transaction a second time.




3. Click **Delete**.




4. Click **Delete** to delete the batch or **Cancel** to return to the Transmission Items page.



NOTES:

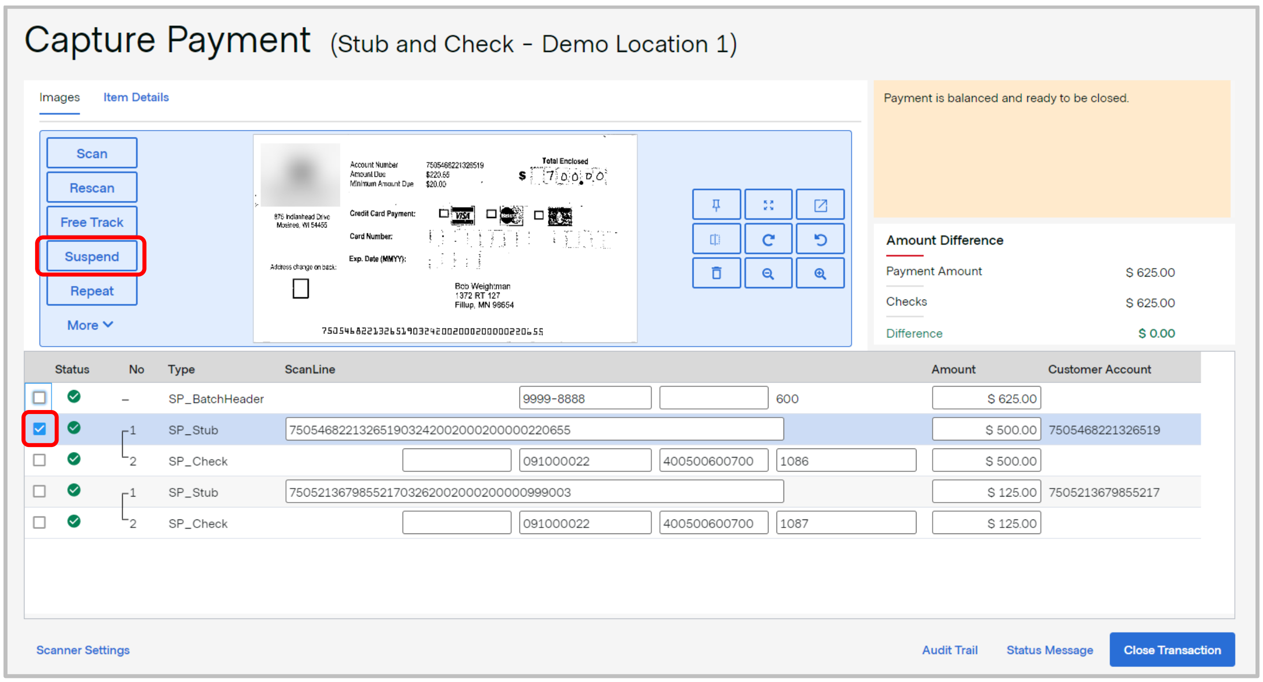
- The Transaction is deleted and will not show in the Transmission Items table.
- A transaction can only be deleted if it has not yet been transmitted to the central site.

## Suspend/Suspense

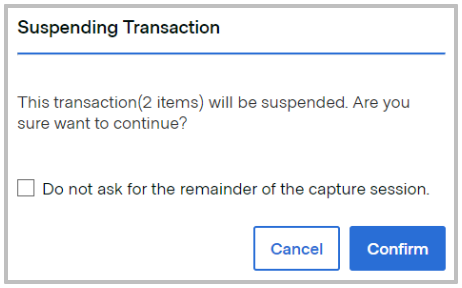
Suspend gives the ability to suspend the processing of a transaction without having to defer the entire batch that includes the transaction (if configured). The end user then has the ability to process the suspended items at a later time or from another site that did not capture the items, allowing additional research to be done. The original batch can be sent to the central site in a timely manner.

When a suspended transaction is released, the system creates a virtual batch header to total the amount of the released items. Before releasing an item, the operator has the ability to modify existing MICR/data fields.

1. From the Capture Payment page, select the transaction to suspend.
2. Click **Suspend**.

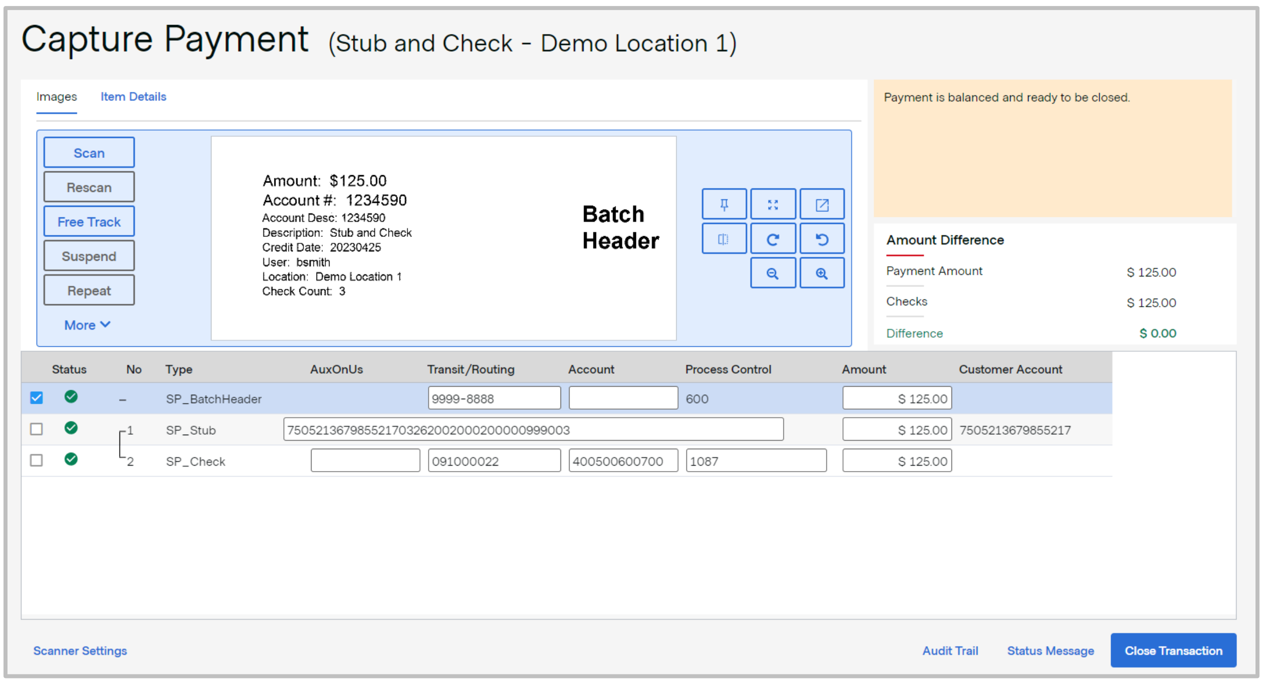


NOTE: The first time a transaction in a payment is suspended, the system asks the user to confirm the action. This message can be marked to not show again for that capture session, until the user logs out of the application.




3. Click **Confirm**.

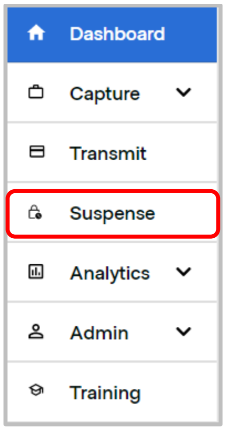
   The item(s) are removed from the batch and the batch header is adjusted.



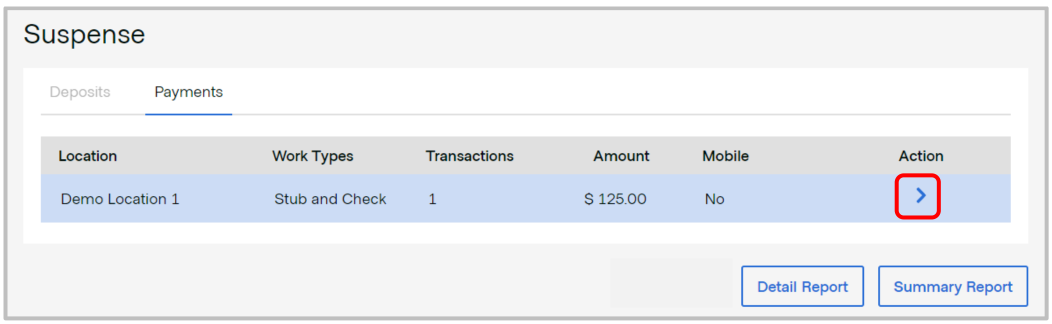

4. Once all the work is balanced and repaired, release the items for transmission.

## Release a Suspended Transaction

1. Click **Suspense** or click the Suspense icon.



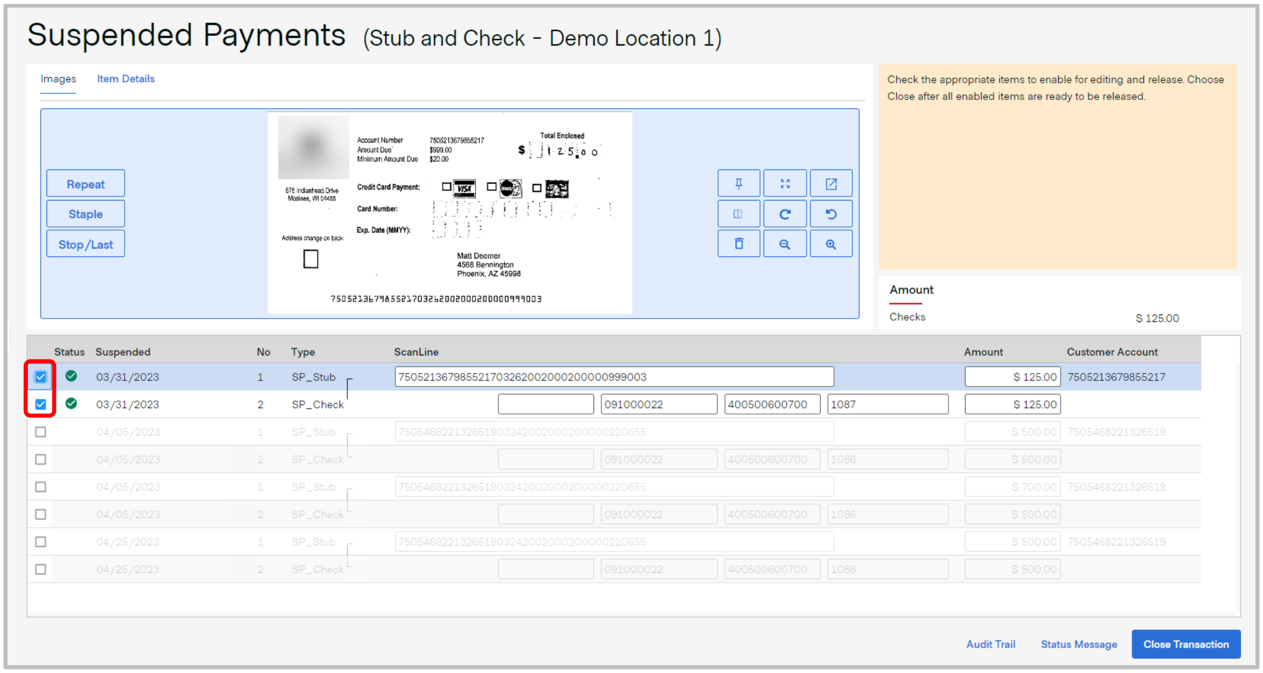

2. Click the arrow in the Action column of the batch to be edited from the Suspense table.




The Suspended Payment page opens and scan/rescan cannot be selected. The date the items were suspended displays.

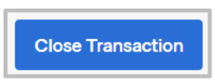
NOTE: Select the transaction to make any MICR changes that are needed.

3. Select the transaction(s) to mark it as ready for release.

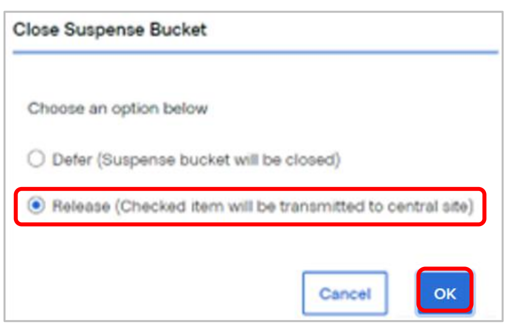



NOTE: To delete a transaction from this screen, select the transaction and click the trash icon.

4. Click **Close Transaction**.




5. Select **Release**.
6. Click **OK**.




The system automatically generates a batch header for the released transaction(s).

7. If not automatically transmitted, select the transaction(s) to be transmitted manually.

# Appendix

## Scanner Settings Capture Options Definitions

The following default scanner settings may be modified to meet specific capture needs.

- **Spray tracer on rear of document**--If the scanner is manufactured to spray a tracer and equipped with an inkjet cartridge, a tracer identification number may be sprayed on the back of the items as they are captured. This allows the user to quickly see which items have been captured by viewing the back of the physical items.
- **Stamp front of document**-- If the scanner is manufactured to frank and equipped with a franker, the items may also have the front stamped with a phrase such as "Electronically Deposited."
- **Start scanner automatically**--The system may be configured to automatically begin scanning once the Create Deposit/Payment button is clicked. If this option is turned off, the user must manually click Scan to prompt the scanner to begin scanning items.
- **Allow continuous hopper feed**--The system may be configured to remain in scanning mode until the user clicks Stop Scanning which takes the scanner out of scanning mode. This setting is usually turned on for single feed scanners.
- **Use double feed detection**--The system may be set to detect double feeds. When items are being scanned into the system, the scanner checks the thickness of the checks for double feeds (possible piggyback items).
- **Image Options**--Image brightness can be adjusted in the scanner settings screen for both the front and rear of images if Auto Clean mode is turned off.

## Double Feed Detection

When scanning work into the application, the system is checking for double feed items. Double feed items are multiple items that may be pulled into the scanner at the same time causing the second item not to be imaged. When this occurs, the system displays an error message stating that a double feed has been detected. Depending on the scanner this message will either display during the double feed or after the work has finished scanning. The user has the option to either Accept the item, if the check is thick and it is not a double feed or Reject the item. If the user accepts the item the system continues scanning the rest of the payment. If the user rejects the item, the item and all items scanned after the double feed item need to be placed back into the scanner and scanning must be selected to continue scanning.