

Remote Deposit Capture Guide



**Mascoma
Bank**
COMMUNITY FIRST
SINCE 1899

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Customer Responsibilities

As a business utilizing Remote Deposit Capture, it is important that you are aware of certain responsibilities that you have:

- To review and prepare the checks for deposit
- Retention of checks, locked for 60 days
- Final destruction of checks by shredding under dual control
- Maintain batch report or batch header records indefinitely

Reasonable security standards must be utilized to ensure proper controls are in place to prevent possible losses. All processes and procedures are subject to audit or review by a bank employee or designated third party.

It is imperative that the Administrator understand that sharing login credentials is a dangerous practice that places unnecessary risk on the business and has the potential to compromise information.

It is required that each user have their own user profile and secured token.

It is the Company's responsibility to ensure that all computers which will be used to access digital banking platform and all other ancillary services are kept up to date with all operating system security patches.

It is also the Company's responsibility to ensure that all computers which will access digital banking platform and all other ancillary services are protected with an antivirus software package and that the virus signature files are kept up to date.

Wireless access to the Internet is not a secure method for access to digital banking platform, and accessing the product(s) through wireless means is not supported by Mascoma Bank.

Both digital banking system and EPS systems are accessed and controlled by the company Administrator. The Administrator has the responsibility to allow and manage access to each program by creating users and setting permissions. Mascoma Bank is not responsible for user access and actions as set up by the Administrator.

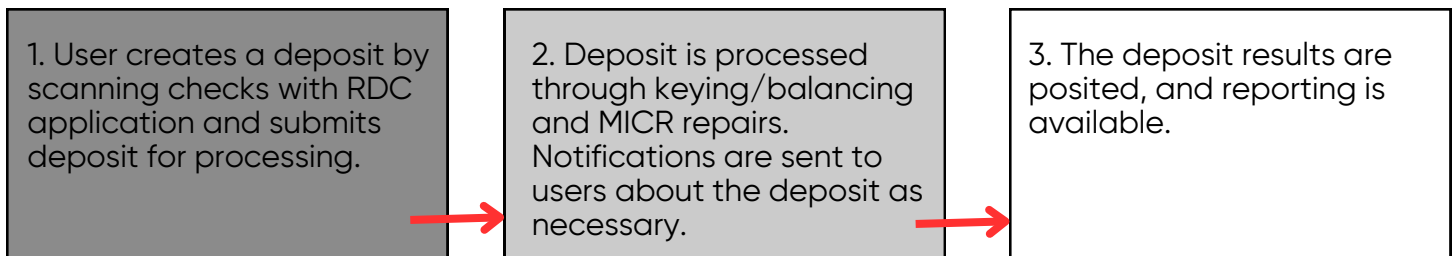
Furthermore, the Administrator is responsible for ensuring all users know and comply with all security procedures.

Processing and Cutoff Times:

- Any deposit made *after* 4pm EST will be dated on the next business date.
- If a deposit is being scanned at the cutoff time, items will be separated into the *Approved* and *Processed* files.
- File cutoff time is 4pm EST.
- Deposits will be posted to accounts after nightly processing is complete.

Process Workflow:

The below figure describes the process for making a deposit using Remote Deposit Complete.



System Requirements

For an optimal experience, a high-speed Internet connection is recommended. In addition, the following components are required for working with the application(s).

Note: The application does not support Apple® Boot Camp® or any virtualization software.

For the PC:

- Local administrative rights
- USB port 2.0 or higher
- .NET® Framework 4.6 or higher For Microsoft® Windows®:
- Windows 7 Service Pack 1: Microsoft Internet Explorer® 11 or Google Chrome™
- Windows 8.1: Microsoft Internet Explorer 11 or Google Chrome
- Windows 10: Microsoft Internet Explorer 11, Microsoft Edge®, or Google Chrome

Note: The current version of Chrome and its two previous versions are supported.

Maintenance and Cleaning

Over time, as a scanner is used, dust particles build up on the camera lens causing the image and the time stamp printed on the back of the checks to blur, making research and item verification difficult. Depending on the scanning volume, cleaning is recommended at least weekly.

RECOMMENDED SUPPLIES: (Found at any office supply store)

- Can of compressed air
- Isopropyl alcohol wipes
- Isopropyl alcohol
- Lint-free cloth
- Scanner cleaning cards

The Open Deposits Page:

Log in to the application and select **Transactions** from the left main menu.

Under *Check Processing*, select **Remote Deposit Complete**.

The *Open Deposits* page displays. There may be times when multiple batches will be listed on this page. The following features can prove helpful in navigating through deposit items. Note that these deposits on the *Open Deposits* page have not yet been submitted, but are still open.

- **Navigational Paging:** Use the forward and backward arrows to navigate pages with lists of deposits. You may also select a page number to navigate directly to that page.
- **Per Page size:** Indicate how many deposits you would like to have listed on each page.
- **Displaying Page prompt:** The current page number and number of records in the deposit is displayed.
- **Sorting:** Select a column header to organize information in either ascending order (upward arrow) or descending order (down arrow)
- **Requires Rescan Column:** Displays value to indicate if the item in question needs to be rescanned. Selecting this column header will immediately group items that need to be rescanned.
- **Custom Batch ID:** If displayed, this column will show the unique value for each deposit and may be configurable.

Creating a New Deposit:

From the *Open Deposits* page, select **Create New Deposit**.

Open	Requires Rescan	Date Created	Location	Deposit Name	Custom Batch Id	Item Count (S/C)
<input checked="" type="checkbox"/>	<input type="checkbox"/>	10/15/2015 1:11:04 PM CT	Cedar Ridge	Test Deposit	Ebbing Testing (BBB)	42 / 9
<input checked="" type="checkbox"/>	<input type="checkbox"/>	10/20/2015 3:45:25 PM CT	Blossom Hill	15:44:35.8569439 10/20/201...	JJJ	30 / 5
<input checked="" type="checkbox"/>	<input type="checkbox"/>	11/05/2015 8:05:16 AM CT	AA CPP Locatio...	08 05:36 4301793 11/25/2015...	201511252	6 / 1
<input checked="" type="checkbox"/>	<input type="checkbox"/>	12/1/2015 1:25:11 PM CT	AA CPP Locatio...	J's New Deposit	utui	0 / 2

If at this time Device Control has not already launched, the system will ask you to confirm launching Device Control. Select **Run** to continue.



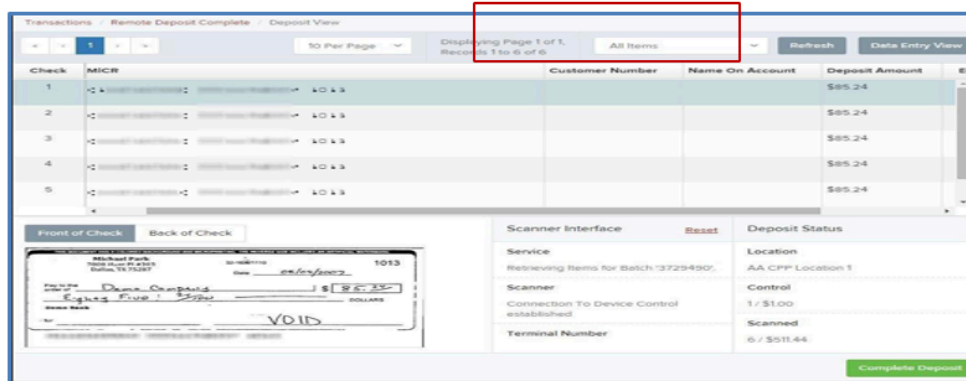
The *New Deposit* page displays. Complete the following fields as applicable:

- **Location:** Select the account for which the batch is to be processed.
- **Payment Type:** Select how the item was received, for example, **Mailed In**.
- **Deposit Name:** System-generated. Includes the date and time the batch is being created along with a unique batch ID number.
- **Custom Batch ID:** If displayed, this is a required field that needs to be a unique value each time.
- **Number of Checks:** Enter the number of checks in the batch.
- **Total Amount:** Enter the total amount of the batch. This is a two-decimal-place field, to include the decimal point. For example, \$XX.XX.
- **Deposit Slip ID#:** If displayed, enter your assigned deposit slip ID.
- **Scanner Terminal #:** This field will automatically populate from the Device Control.

Note: In the *Scanner Interface* section of the page, the system will automatically check for an installed scanning device. If the scanning device is not plugged in, connect the scanner, and select the **Reset Scanner** option.

The Deposit View Page:

Once RDC and your scanner have begun scanning checks, the results will appear on the *Deposit View* page. This page is one of two available to manage your deposit before it is submitted for processing. The second page, the *Data Entry View* page, is covered in further detail in the next section, "The Data Entry View Page."



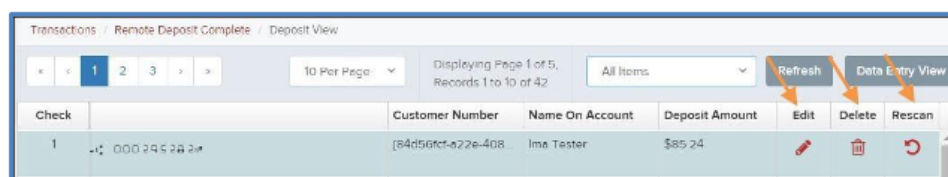
Note: Red question marks or yellow highlighted areas on this page may indicate there was a system difficulty in reading MICR line items, or that a manual key entry is required for a check. Keying and balancing and MICR repair will take place once this has been closed and submitted for processing.

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 EPS Keying & Balancing once the deposit is submitted for processing.

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



- 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. Under the *Deposit Status* section, the *Scanned* field presents the number of items as they are scanned. The total amount of all items displays when the deposit is complete.

NOTE: In the **Scanner Interface** section, the **Terminal #** for the scanner installed will display as a reference.

- 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.

NOTE: It is recommended that you enter information about this deposit on the Data Entry View page, described in the next section of this document. The **Complete Deposit** option is available on either of these pages.

DEPOSIT STATUS SECTION, WITH COMPLETE DEPOSIT OPTION

Scanner Interface	Reset	Deposit Status
Service		Location
Scanner		Cedar Ridge
Terminal Number		Control
		9 / \$7,718.96
		Scanned
		42 / \$6,369.92

- Near the top of the page, select the **Data Entry View** option to enter additional information about a customer and/or the transaction.

Check	Alerts	MICR	Customer Number	Name On Account	Deposit Amount
11					\$85.24
12			(96ee9487-d389-4e...	Joe Smith	\$85.24
13			(96ee9487-d389-4e...	Joe Smith	\$281.04

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.

Complete Deposit Option

Scanner Interface	Reset	Deposit Status
Service		Location
Scanner		Cedar Ridge
Terminal Number		Control
		9 / \$7,718.96
		Scanned
		42 / \$6,369.92

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.

NOTE: If the amount of the additional check(s) you scanned are not displayed automatically, select the **Refresh** option at the top of the page.

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.

NOTE: An industry best practice includes merchants submitting their deposits at least one hour before their financial institution's cutoff time, in the event that a batch needs additional attention.

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.

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 1:10:04 PM CT	Cedar Ridge	Ebbing Test Deposit	Ebbing Testing (888)	42 / 9	\$6,369.92 / \$7,758.96
<input checked="" 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 checked="" type="checkbox"/>		12/1/2015 1:35:11 PM CT	AA CPP Location 1	Jenna's New Deposit	usu	0 / 2	\$0.00 / \$100.55

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. 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.

Selecting Deposits to Delete in the Application

Open	Requires Rescan	Date Created	Location	Deposit Name	Custom Batch Id	Item Count (S/C)	Deposit Amount (S/C)
<input type="checkbox"/>		10/15/2015 1:10:04 PM CT	Cedar Ridge	Ebbing Test Deposit	Ebbing Testing (888)	42 / 9	\$6,369.92 / \$7,758.96
<input checked="" 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"/>		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"/>		12/1/2015 1:35:11 PM CT	AA CPP Locatio...	Jenna's New Deposit	usu	0 / 2	\$0.00 / \$100.55

Editing Approved Transaction Amounts:

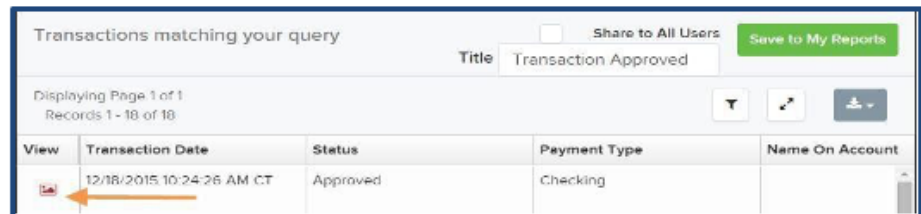
1. Log in to the system, and select a status on the *Current Transaction Summary* that appears as a link and contains values. As in the example below, select **Approved**.

Current Transaction Summary with Approved Status Indicated



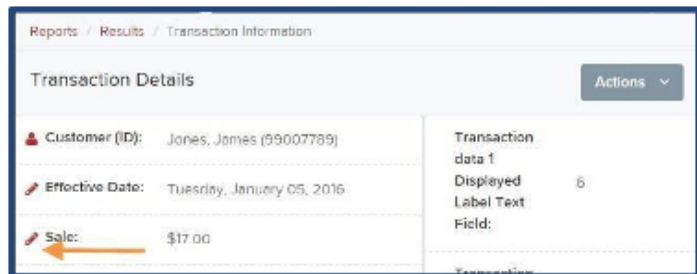
2. A report with all approved transactions generates. Notice the indication, *Approved*, in the *Status* column. Select the **view** link to the left of the transaction you wish to edit.

View Option for an Approved Transaction



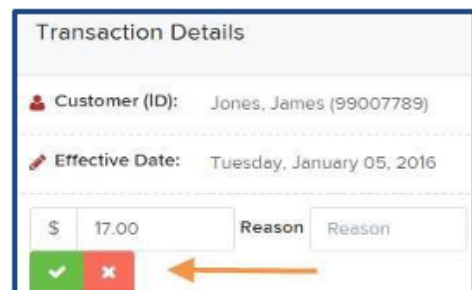
3. The *Transaction Details* page appears. Select the **edit** pencil next to the *Sale* value (shown in the image below).

Edit Option for Approved Transaction



4. The **Sale** amount will become a editable field where you can enter a new amount. Enter a new amount and a reason for changing the amount. Select the **save link** when finished.

Reason for Editing Sale Amount and Editing Confirmation Options



Voiding Transactions: As a user working with Remote Deposit Capture, 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. Recall that an approved transaction will be moved to the processes status at the end of the closing day for your financial institution.

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

Transaction Details Page
with Void Transaction
Option



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 Option

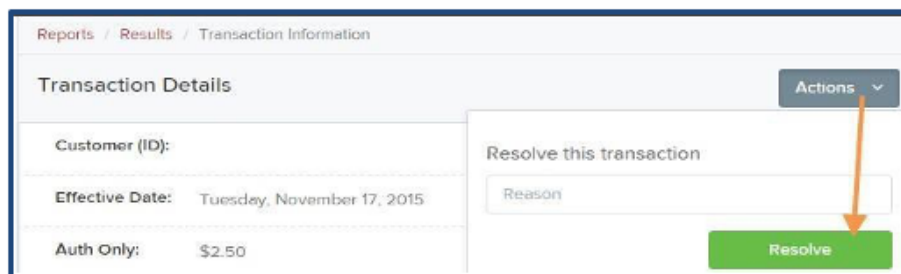
Resolving Transactions:

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.

Log in to the application and select the *Voided* status from the *Current Transaction Summary* on the *Dashboard* page of the application.

Select **View** for the transaction you wish to resolve. From the Transaction Details page, select **Actions**.

Mark Transaction Resolved Option



The screenshot shows a web application interface for 'Transaction Information'. The main section is titled 'Transaction Details' and contains the following information:

Customer (ID):	
Effective Date:	Tuesday, November 17, 2015
Auth Only:	\$2.50

To the right of the details is an 'Actions' dropdown menu. A dialog box titled 'Resolve this transaction' is open, featuring a text input field labeled 'Reason' and a green 'Resolve' button. An orange arrow points from the 'Actions' dropdown to the 'Resolve' button.

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

Deposit Results Report:

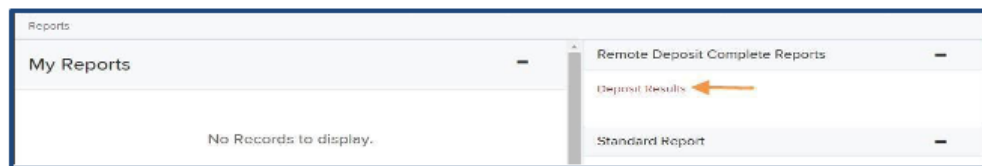
The *Deposit Results Report* displays a date range of deposit batches created with *Remote Deposit Complete*. This report can monitor the status of current-day batches, the items within a batch, or display a previous day's batches and items.

NOTE: Batches created using *Remote Deposit Complete* can represent a deposit or be part of a multi-batch deposit.

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

Under *Remote Deposit Complete Reports*, select *Deposit Results*.

Reports Page with Deposits Results Option



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**.

Direct Results Report Criteria

 A screenshot of the 'Deposit Results Search' form. It includes fields for 'Location ID', 'Quick Pick' (set to 'Today'), 'Start Date' (Jan 6, 2016), 'Start Time' (12:00 AM), 'End Date' (Jan 7, 2016), and 'End Time' (12:00 AM). A green 'Get Deposits' button is at the bottom.

Select **Get Deposits**.

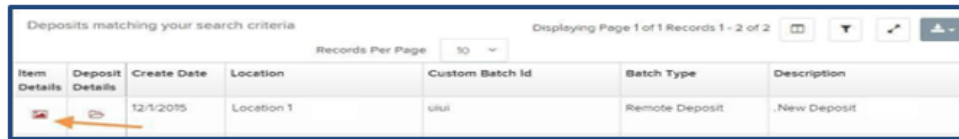
Example Deposit Results Report



Deposits matching your search criteria						
Item Details	Deposit Details	Create Date	Location	Custom Batch Id	Batch Type	Description
		12/1/2015	Location 1	uiui	Remote Deposit	.New Deposit

Viewing Transaction Details:

From the *Deposit Results* page, select the  icon under the *Item Details* column to view events about that transaction in the deposit.

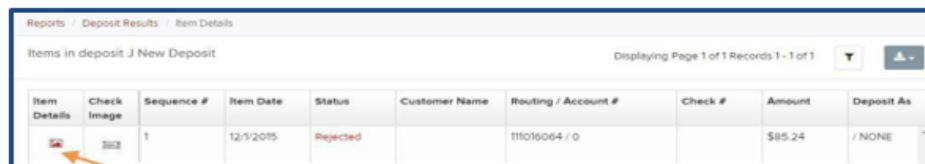
Item Details Option





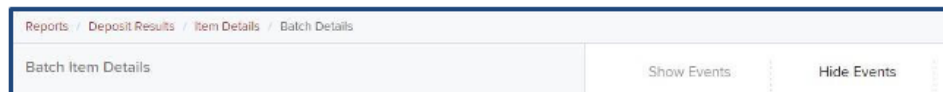
Item Details	Deposit Details	Create Date	Location	Custom Batch Id	Batch Type	Description
		12/1/2015	Location 1	0101	Remote Deposit	New Deposit

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

View Option for an Item in Deposit



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



Reports / Deposit Results / Item Details / Batch Details	
Batch Item Details	<input type="button" value="Show Events"/> <input type="button" value="Hide Events"/>

Batch Item Details Page

The following table describes the *Batch Item Details* available when viewing a transaction, listed in alphabetical order.

Field	Definition
Amount	The amount of the check after being reviewed. A value of \$0.00 signifies that the check was either rejected or a duplicate and will not be included in the batch/deposit total.
Check #	The serial number of the check taken from the MICR line.
Customer Name	The field contains the optional <i>Name on Account</i> data, if entered for the customer previously.
Deposit Item	This field contains the links together view or print an image of the check, or view the specific automated steps the check has gone through or is in the process of going through.
Image Quality Pass	This field identifies whether a check image is good or not.
Item Date	This field contains the date the check was scanned.

Field	Definition
Item Status	<ul style="list-style-type: none"> • Deposited – The item has processed through CAR/LAR, the proof function, and is part of a closed deposit. It has been sent to transaction processing for end-of-day processing at the designated cutoff time. • Error – The item has been sent to transaction processing, but an error occurred preventing the item from being processed. Duplicate – The item was sent to transaction processing and rejected as a duplicate. The item will not be processed with this batch/deposit. • In Review – The item is awaiting MICR repair or amount entry, and its status will change once those steps are completed. Needs Rescan – The item has a poor image quality or is a partial image. The batch/deposit will be re-opened so that you can rescan this item again in order for the batch/deposit to be processed. • Open – The item was scanned with no problems in an open deposit. Once the deposit status becomes Deposited, the item will be sent to transaction processing. • Rejected – Indicates the item has been rejected and will not be processed due to any number of reasons (e.g. image quality, invalid MICR, invalid payment origin, etc.).
Routing/Account #	This field contains the routing and transit number of the check captured when the MICR line was scanned.
Scanned Count	This field contains the number of times an item was scanned.
Sequence #	This field contains the sequence of the check within the batch/deposit.

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

Event History for a Batch Item



Viewing Deposit Details:

From the *Deposit Results* page, select the folder icon under the *Deposit Details* column to see processing details about the deposit. The details will display.

Deposit Details

The screenshot displays a table of deposits with the following columns: Item Details, Deposit Details, Create Date, Location, Custom Batch Id, Batch Type, and Description. An orange arrow points to a folder icon in the 'Deposit Details' column of the second row. Below the table, there is a section titled 'Events for deposit Jennie's New Deposit' with a table containing event information.

Item Details	Deposit Details	Create Date	Location	Custom Batch Id	Batch Type	Description
		12/1/2015	Location 1	uiui	Remote Deposit	.New Deposit
		12/1/2015	Avalon Campbell	5646542	Remote Deposit	17:49:04.1335657 12/21/2015 ...

Event Occurred	Event	User Name	Description
12/1/2015 1:35 PM CT	Opened	Jennie	

Note: When navigating through the reporting functions, use the navigation buttons (Get Deposit) and Links (Credits & Debits to your settlement account) for the best results.

VIRTUAL ENDORSEMENT: The system endorses the back of the check according to the account number and title selected at time of deposit. This endorsement is placed on the *IMAGE* during processing and not the physical item.

FRANKING: This feature prints "Electronically Processed" or "Scanned" on the check so that the Item is identified as deposited. Most scanners have ink jet or franker ink rollers that print this. IF this feature is not used, it is required that all checks canned are stamped VOID on the front.