

Remote Deposit Capture Manual

Use Remote Deposit Capture to send complete check deposits into your SMBT accounts.

Access Remote Deposit Capture

- Go to **Receivables > Remote Deposit Capture > Launch**

NOTE: A new tab will open in your browser.

Dashboard

The welcome page that provides an overview and the current transaction summary.

Current Transaction Summary

The Current Transaction Summary displays all deposits within the last 60 days. This allows you to quickly identify any unusual activity regarding your deposits. A deposit can be in any number of status when it enters the system.

- **Approved:** The deposit has been verified and will be processed by the bank.
- **Processed:** The deposit has been sent to the bank for review. The deposit cannot be changed or updated.
- **Awaiting Approval:** The deposit needs approved by a user with authority in the dual control deposit process.
- **Declined:** The deposit has been declined by the review team and will not be processed.
- **Voided:** The deposit has been voided and will not be processed.
- **Error:** The deposit has an error and will not be processed.
- **Suspended:** The deposit has been verified but exceeds the deposit limit. SMBT will take additional review steps.
- **Resolved:** A user will place in this status to indicate the deposit needs no further actions.

Transactions

Create and complete deposits.

Create a Deposit

- Go to **Transactions > Remote Deposit Complete > Create New Deposit**
- Enter the deposit details
 - **Location:** Select the account for which the deposit is to be processed.
 - **Deposit Name:** System-generated. Time and date the deposit is created along with a unique ID number.
 - **Customer Batch ID:** Create a Batch ID to identify the deposit.

NOTE: SMBT recommends using the date followed by the number 1 or letter A. The second deposit to that account would be the date followed by the number 2 or letter B.

- **Number of Checks:** Enter the number of checks in the deposit.
- **Total Amount:** Enter the total amount of the deposit.

NOTE: The Scanner Terminal Number will automatically populate from the scanner machine.

Location *	SMB&T
Deposit Name *	14:18:56.6921377 9/26/2024 Deposit
Custom Batch ID *	
Number Of Checks *	
Total Amount *	\$

Scanner Terminal Number
KEDF025663

- Place the checks in the scanner
- Select **Create**
- The **Deposit View** page will display the following information as checks load. Review the checks scanned to ensure they have a clear image.

- Check information displayed
 - Check: Item number within the deposit
 - Alerts: Notification a check will need additional review.
 - Duplicate Detection: 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.



NOTE: Red question marks or yellow highlighted areas on this page may indicate that 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.

- MICR: Information on the bottom of the scanned item.
- Customer Name: Will display if the *Data Entry View* information is completed.
- Name On Account: Will display if the *Data Entry View* information is completed.
- Deposit Amount: Written item amount.
 - To be Keyed: This status indicates the review team will need to manually enter the amount. This process will happen once the deposit is submitted for processing.
- **Edit:** Option will take you to the Data Entry view where alterations to the Data Entry fields can be made.
- **Delete:** Remove a single item from the deposit.
- **Rescan:** Replace the current image with a new image.
- **Refresh:** Will re-load the Deposit View to allow the Deposit Amounts to display or load faster.

Transactions / Remote Deposit Complete / Deposit View

Page 1 of 1,
Records 1 to 3 of 3
10 Per Page
All Items
Refresh
Data Entry View

Check	Alerts	MICR	Customer Number...	Name On Account	Deposit Amount	Edit	Delete	Rescan
1		⑆072402283⑆300040367⑆5134	101010	TEST4	\$3.00			
2		⑆072402283⑆300040367⑆5135	101010	TEST4	\$4.00			
3		⑆072402283⑆300040367⑆5030	101010	TEST4	\$200.00			

Front of Check
Back of Check

Scanner Interface
Reset
Deposit Status

Service
Retrieving Items for Batch '231985610'.

Location
Southern Michigan eServices

○ **Data Entry View:** Enter additional information about the customer or item.

- Name On Account
- Transaction Number
- Description
- Customer Number
- Customer Type
- First Name
- Last Name
- Address
- Suite/APT#
- City
- State
- Zip

The screenshot displays the 'Data Entry View' interface. At the top right is a 'Deposit View' button. Below it, a navigation bar shows 'Check 3 of 5'. The main area is divided into two columns. The left column contains fields for MICR (107240228300040357u 5030), Payment Origin (Mailed In), Amount (\$200.00), Name On Account (TEST4), Transaction Number, Description, and a 'Front of Check' button. The right column contains fields for Customer Number (108090), Service (Retrieving Items for Batch '2318185610'), Customer Type (Individual), Scanner (Document Complete), First Name (Southern), Terminal Number (KEDF025663), Last Name (Michigan), Deposit Status, Location (Southern Michigan eServices), Address (51 W Pearl St), Suite/APT# (3 / \$207.00), City (Cokewar), and Scanned (5 / \$207.00). At the bottom left, a check image is shown with the text 'SOUTHERN MICHIGAN BANK & TRUST', 'EQUIP. SALE ACCOUNT', '107240228300040357u 5030', and '5200.00'.

NOTE: Reports can be created from this information in *Reports*.

- Select **Complete Deposit** from either the *Deposit View* or *Data Entry View* pages once all items have been scanned and reviewed for clear images.
- The *Open Deposits* page will display the deposit.
- Select the box next to the deposit and then select **Close Deposit(s)**.
- Select **OK** to confirm closing the deposit.
- A confirmation message will display, select **OK** to acknowledge.

Notifications

Notifications are emailed to the user who created the deposit along with the other users who have alert capability. The users will be notified 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.

NOTE: 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.

Reports

View standard reports or create your own custom reports.

Deposit Status

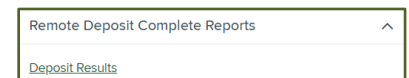
Status of a deposit in the system.

- **Deleted:** The entire deposit has been deleted by someone in your organization prior to closing it. The deposit may not be deleted once it has been closed. None of the items will be sent to transaction processing.
- **Deposited:** All items have been processed successfully, and the deposit is in balance with no discrepancies or errors. These items are now in the Approved status, and an email notification has been sent.
- **Deposited with Adjustment:** One or more of the items within the deposit caused an adjustment to the total of deposit amount. The transactions have been sent to transaction processing with the adjusted deposit amount. An email notification has been sent.
- **Opening for Scanning:** A deposit has been created and is open to scan. Items can be scanned into this deposit until it is closed.
- **Partial Deposit:** One or more of the items was removed from the deposit due to a duplicate or rejected item. The deposit has been sent to transaction processing with the deposit total minus the items that will not be processed. An email notification has been sent.
- **Rejected:** This deposit status indicates the entire deposit has been rejected. A deposit is rejected when the adjustment amount exceeds the adjustment limit assigned by the bank or when all items within the deposit are rejected possibly due to all being duplicates.
- **Submitted:** This deposit status indicates the deposit has been closed, and the items are being reviewed for accuracy and errors. Once finished, the status of the items will change to one of the statuses defined previously.

Deposit Results Report

The *Deposit Results* report is a date range report used to display a list of deposits created. It can be used to monitor the status of a current day deposit or previous days' deposit and items.

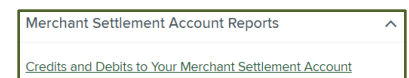
- Go to **Reports > Remote Deposit Complete Reports > Deposit Results**
- The *Deposit Results Search* allows you to customize your search results.
- Select **Get Deposits**. A list of the deposits matching your criteria displays.
- Select **Item Details** to view a list of items within the deposit. On this page you can look at specific **Item Details** and **Check Image**.



Credits and Debits to your Merchant Settlement Account Report

The *Credits and Debits to your Merchant Settlement Account* report is a date range report that identifies the deposits made on the indicated date(s). The report will display the image and individual item amount, along with the specific details of a transaction.

- Go to **Reports > Merchant Settlement Accounts Reports > Credits and Debits to Your Merchant Settlement Account**
- The *Merchant Settlement Account Reports Search* allows you to customize your search results.
- Select **Get Batches**. A list of the deposits matching your criteria displays.
- Select **Report Icon**. The report will then be available to open from the browser download folder.



Create a Customized Report

Create one-time queries and custom recurring daily, weekly, and monthly reports for bookkeeping, historical research, and problem solving.

There are two options when creating a new customized report: **New Report** and **New Shared Report**. While both are customizable, the shared report is available to other users who have access to the system. Other users will be able to pull the report and use its settings to generate information.

- Go to **Reports > New Report** or **New Shared Report**
- Create a **Enter Title**
- Complete the report fields
 - Report Type
 - Date Range
 - Advanced
 - Report Layout
- Select **Save to My Reports** to save search criteria for a later report.
- Select **Run Reports**

+ New Report

+ New Shared Report

Reports / New Report

Enter Title

Save to My Reports

☐ Share to All Users

Run Reports

Transaction Report

Reports primarily based on a status, a category or type as associated with transaction

Historical Event Report

Reports primarily based on a past occurrence/event as associated with a transaction

Date Range

Date Type

Transactions Created

Export Date Range

Today

Start Date

Sep 30, 2024

Start Time

12:00 AM

End Date

Oct 1, 2024

End Time

12:00 AM

Advanced

Location

Southern Michigan eServices

Status

-- ALL --

Settlement Status

-- ALL --

Origin Of Transaction

-- ALL --

Originated As

-- ALL --

Amount Range

\$ From \$ To

Account Type

-- ALL --

Operation

-- ALL --

Authority Response Code

-- ALL --

Report Layout

View

Prioritize

Freeze

Transaction Date

☒

Transaction Status

☒

☒

Payment Type

☒

☒

Name On Account

☒

Transaction Number

☒

Reference Number

☒

Customer Number

☒

Operation Type

☒

Location Name

☒

Amount

☒

Account Number

☐

Auth Response

☐

Check Number

☐

Company Entry Description

☐

Effective Date

☐

Originated As

☐

Payment Origin

☐

Settlement Status

☐

Third Party Reference Number

☐

User

☐

Remote Deposit Capture Cutoff Time

Deposits made before the 7:00 PM cutoff time, Monday through Friday, will be posted on the next business day.

Retention & Destruction

Checks deposited through RDC should be securely stored for thirty (30) calendar days following the deposit. After thirty (30) calendar days, the original checks should be destroyed using a method that prevents them from being represented for payment.

Service Unavailability

In the unlikely event that the service is disrupted or unavailable, deposits may be submitted for processing through an alternate channel, including visiting an SMBT branch location or mailing the items to us via USPS.