



## **Source Capture Optimization** **Merchant Daily Procedures**

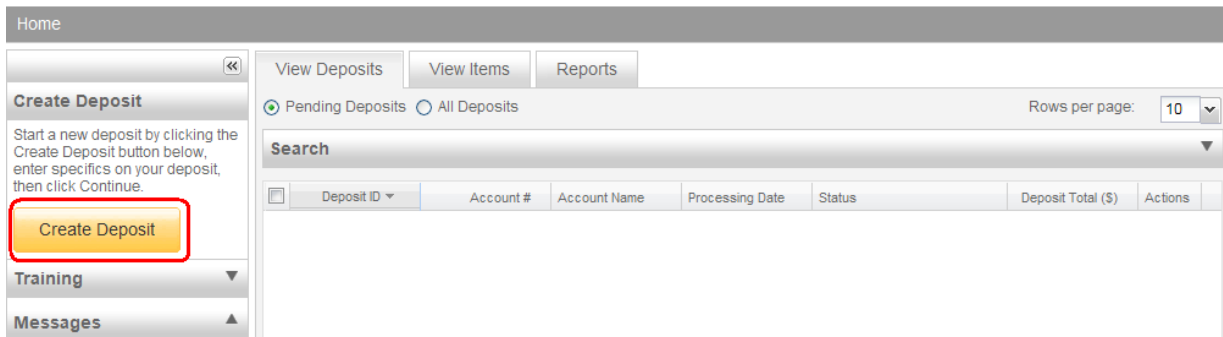
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## Sign in to Merchant Deposits via Bank Website and Online Banking

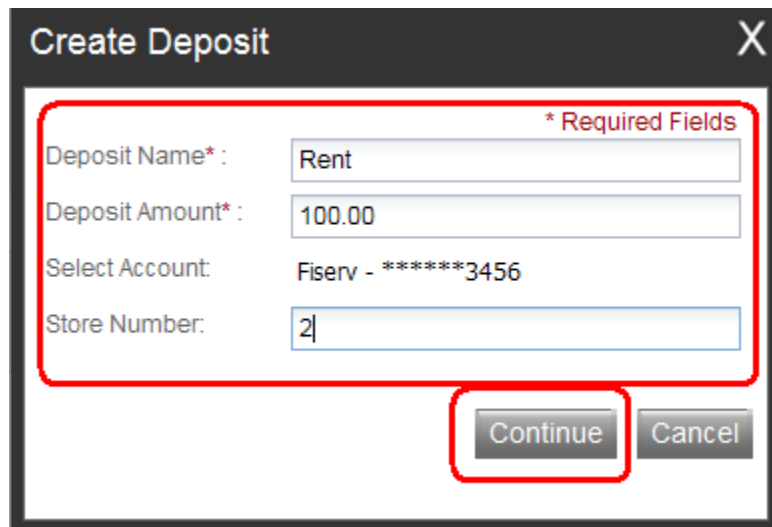
### How to Capture a Batch or Deposit:

1. To begin scanning a deposit, click on **Create Deposit** located in the upper left hand corner.



The screenshot shows a web application interface for Merchant Deposits. On the left side, there is a sidebar with a 'Home' link at the top. Below it, there is a 'Create Deposit' button highlighted with a red box. The main content area has tabs for 'View Deposits', 'View Items', and 'Reports'. Below the tabs, there are radio buttons for 'Pending Deposits' (selected) and 'All Deposits'. To the right, there is a 'Rows per page' dropdown set to '10'. Below that is a search bar. At the bottom, there is a table with columns: Deposit ID, Account #, Account Name, Processing Date, Status, Deposit Total (\$), and Actions.

2. Enter the following information when creating a Deposit, then click **Continue**



The screenshot shows a 'Create Deposit' dialog box with the following fields and values:

- Deposit Name\*: Rent
- Deposit Amount\*: 100.00
- Select Account: Fiserv - \*\*\*\*\*3456
- Store Number: 2

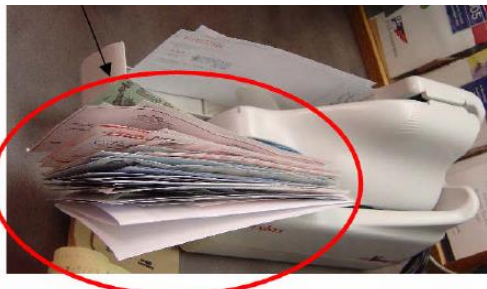
The 'Continue' button is highlighted with a red box. A red box also surrounds the input fields, and a red asterisk indicates that the fields are required.

Fields	Description
Deposit Name	Enter a name for the deposit.
Deposit Amount	Enter the amount of the total deposit. Zeroes automatically populate as cents. For example, if you enter an amount of 5000, this populates as 50.00.
Select Account	Select the account for which this deposit is being created.
Store Number	Enter a store number or location number, optional.

**Selecting an account:** When you click in the Select Account text area, a drop down list of available deposit accounts displays. To find an account you can scroll through the list using the scroll bar or Up/Down arrow keys.

### **Preparing Documents (or batches) for Scanning:**

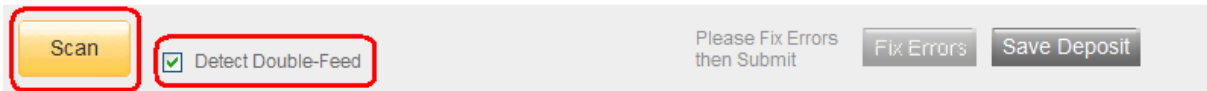
- Check the batch for **staples, paper-clips and calculator tape, etc.** and remove these items. These items will cause the scanner to jam.
- Ensure all documents are **facing in the same direction** and **not upside down**.
- **Jog** the documents straight so all documents are stacked together, this will reduce “piggy-backing”, jams and double documents.



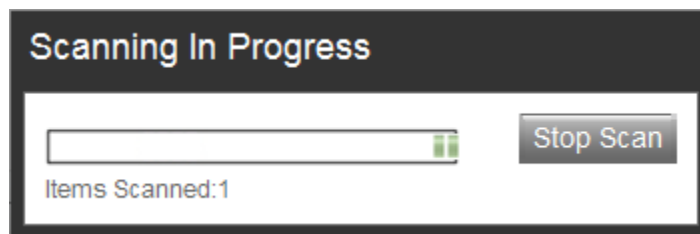
### **Get Ready to Scan:**

1. Place the documents (straight and even) into the hopper. (See picture at the left)
2. Pull the first item out slightly so the scanner rollers will have something to grab.

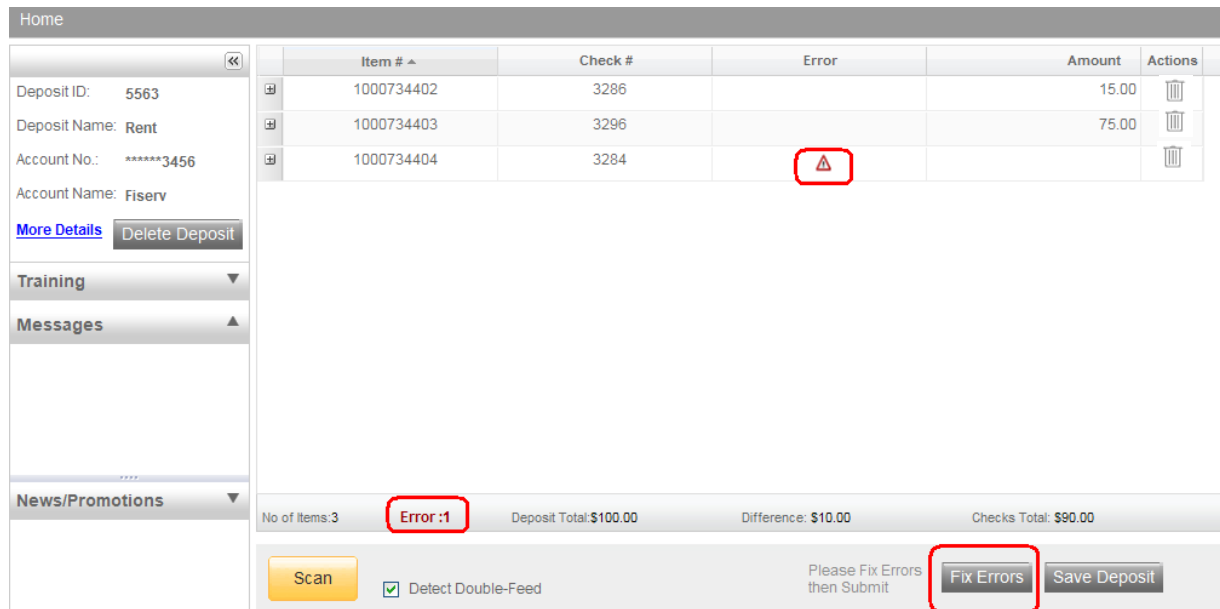
3. Always make sure **'Detect Double-Feed'** is selected before proceeding to scan items. This will ensure any duplicated items scanned will be detected.
4. Click **Scan** highlighted in green at the bottom left side of the screen to begin scanning the deposit.



5. While the deposit is scanning, you will see the following message: **“Scanning in progress, please wait...”**



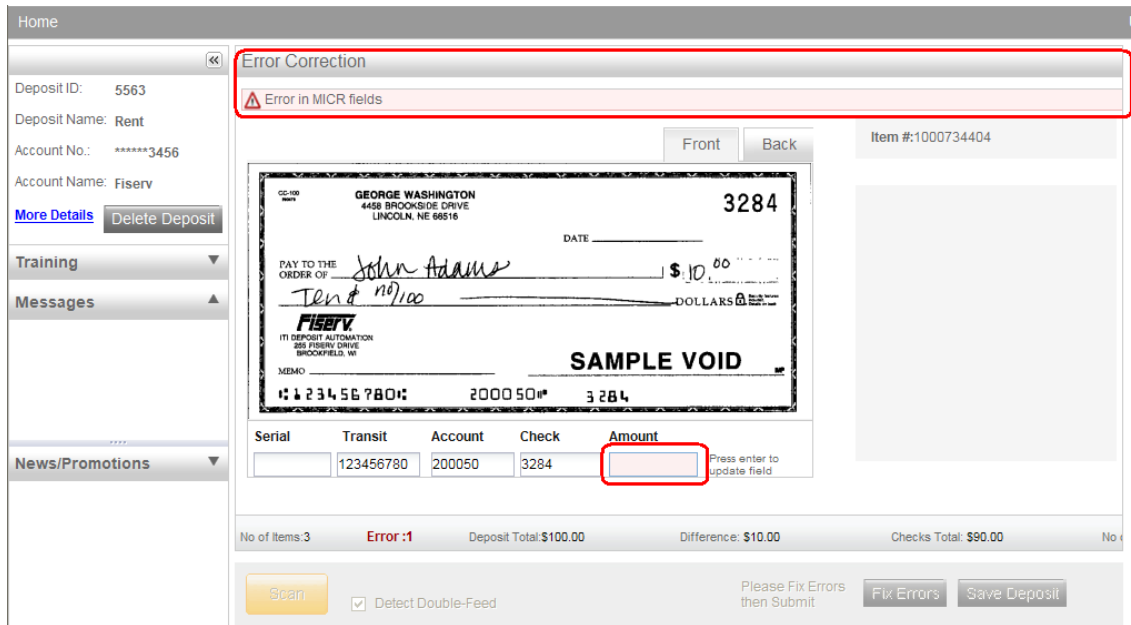
6. After all items have gone through the scanner, click **Fix Errors** to begin fixing exceptions within the deposit.



### **View Exceptions:**

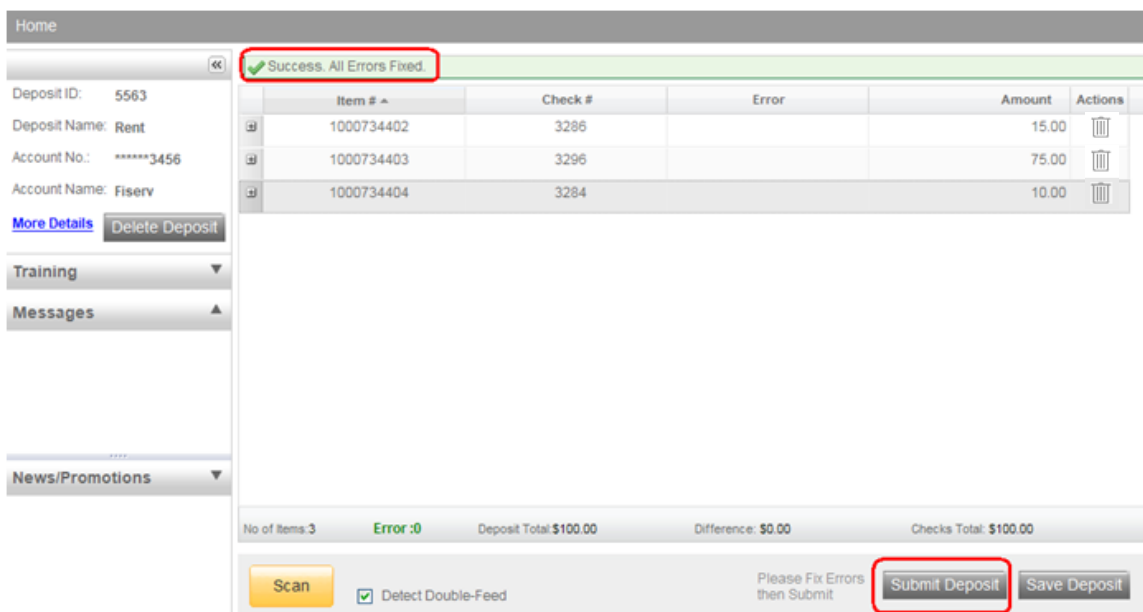
Once you have finished scanning the batch, select **Capture Complete**, which will indicate to the system no more items will be presented for the current batch. It is now you can view any exceptions that may exist. Exceptions occur when data is missing or was entered

improperly in the system. By clicking on **“Fix Errors”** all items that require correction are presented in light pink. Update the needed fields and then hit **Enter**.



### Common Exceptions:

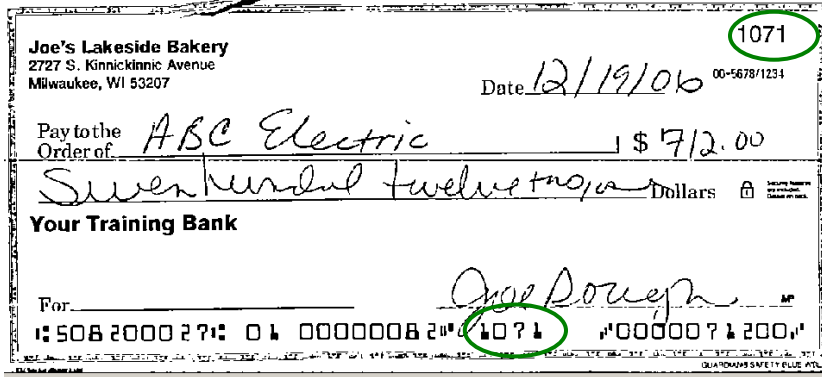
1. **Image Quality** - Rescan the item or accept the image if the image quality is acceptable.
2. **Item Amount** – Input missing amount or correct misread amount.
3. **MICR data** – Correct or complete missing MICR data.
4. **Duplicate Items** – delete or accept duplicated item from the deposit



## Default MICR fields that can be updated:

- **Check Number** - is the serial number or check number (4 digits) for personal checks
- **Amount** - The dollar amount found on the item

## See Sample Check below:



## Deposit Information:

If the Deposit Amount and the Total of Checks agree and the Difference Amount is \$0.00 then your deposit is ready to be submitted. Click **Submit Deposit** to send the deposit to the financial institution. If you're not ready to submit the deposit at this time and would like to return to the deposit later, click **Save Deposit**.

Home

Deposit ID: 5569  
Deposit Name: Rent  
Account No.: \*\*\*\*\*3456  
Account Name: Fiserv  
[More Details](#) [Delete Deposit](#)

Training  
Messages

News/Promotions

Item # ^	Check #	Error	Amount	Actions
1000735002	3286		15.00	
1000735003	3296		75.00	
1000735004	3284		10.00	

No of Items: 3    Error: 0    Deposit Total: \$100.00    Difference: \$0.00    Checks Total: \$100.00

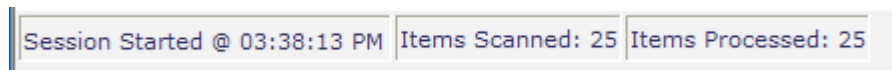
Scan     Detect Double-Feed    Please Fix Errors then Submit    [Submit Deposit](#)    [Save Deposit](#)

## Status Bar :

A status bar at the bottom of the Scan page displays summary information regarding the current user's session. This status area is displayed on every Web Capture window. The bar contains the following:

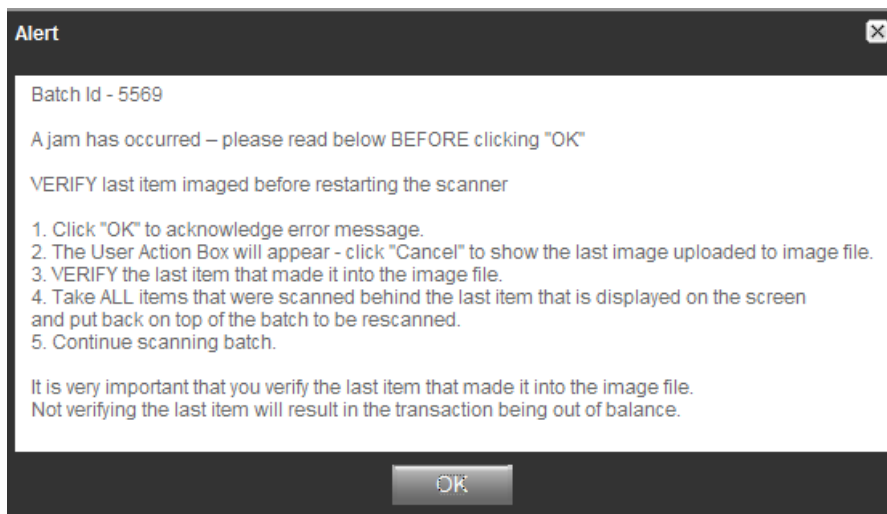
- Total # of items scanned
- Total # of items processed (uploaded)
- Current Batch that is being processed
- Link to the Upload Monitor that will show summary details for the currently processing batch

### Common Status Bar on Scan Page:



### How to Correct Jammed Documents:

If a document jams during the process, usually the scanner will stop and the message box will display a Device Error Message, as shown below:



- Clear the document(s) from the machine making sure **not to damage** the documents or the scanner, then **select OK** for the scanner to try to clear the jam.
- **Retain** the documents in the proper order as a rescan may required for the document
- **Review the Transaction** section of the screen (shows all items that were successfully scanned).
- **Determine the last item** that was scanned by taking the last items from the scanner pocket. **Turn them upside down in front** of you and work backwards until you find the last item that was processed. Remember that an item that is **sprayed on the back** of the check **does not mean that item processed**. The jam could have occurred before the item went through the camera.
- **Reinsert** the next item or items that did not scan into the hopper with the remaining documents.

- Click the **Scan** tab to complete processing the batch.

**Important Note:** Only the items with images that the user can see on the monitor were actually scanned. The spray on the back of the item(s) is NOT a confirmation that the image was processed.

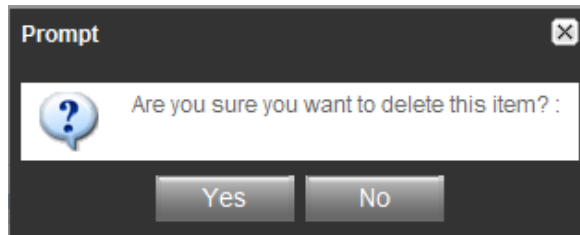
### How to Delete an Item within a Deposit:

To delete an item, the item will 1<sup>st</sup> need to be located on the grid, select the row which will allow the system to display the front image. Verify the item selected is the correct item that needs to be deleted.

1. Highlight the appropriate line, which will display the corresponding image. Then click the Delete Item icon as shown below.

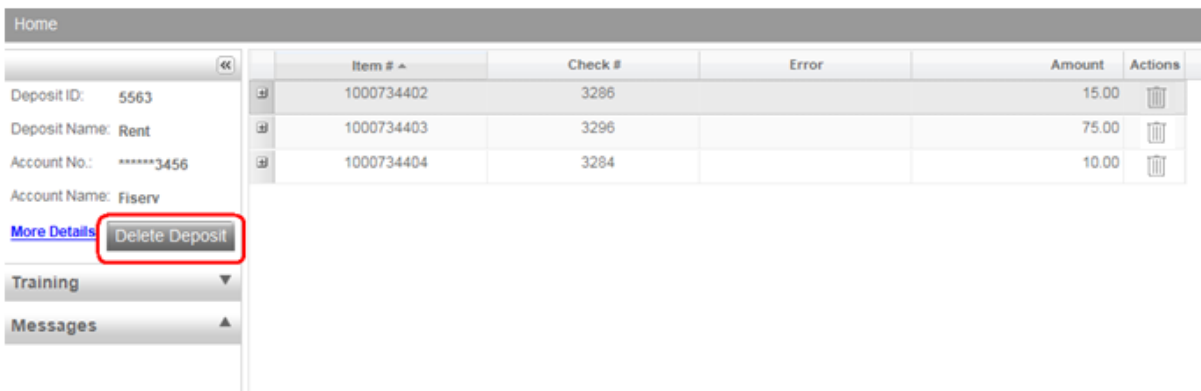
	Item # ^	Check #	Error	Amount	Actions
☒	1000734402	3286		15.00	☒
☒	1000734403	3296		75.00	☒
☒	1000734404	3284		10.00	☒

2. Upon selecting the **Remove Deposit** button, you will receive the following warning:
3. Select **'Yes'** to delete the item out of the batch. If No is selected the current item within the batch will remain.



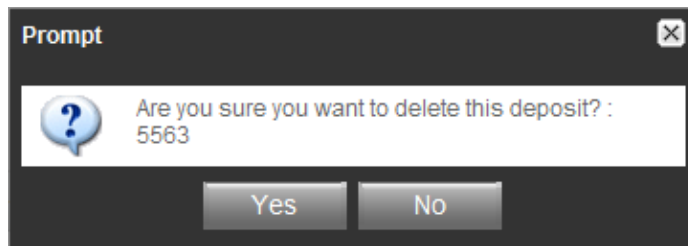
### To Remove a Batch or Deposit:

1. To remove a deposit while currently in the deposit, select the **Delete Deposit** button.





2. Upon selecting the **Remove Deposit** button, you will receive the following warning:















3. Select **Yes** to proceed with the removal of the Batch or **No** to return to the Deposit Capture window and carry on with the same batch.
4. To remove a batch from the Home screen, place a check next to the appropriate deposit, then click **Remove**.

View Deposits View Items Reports

Pending Deposits All Deposits Rows per page: 10

Search

<input type="checkbox"/>	Deposit ID	Account #	Account Name	Processing Date	Status	Deposit Total (\$)	Actions
<input type="checkbox"/>	5569	*****3456	Fiserv	2011-5-06	SUSPENDED	0.00	 
<input type="checkbox"/>	5563	*****3456	Fiserv	2011-5-04	READY FOR APPROVAL	100.00	 
<input checked="" type="checkbox"/>	5561	*****3456	Fiserv	2011-5-04	SUSPENDED	0.00	 
<input type="checkbox"/>	5528	*****3456	Fiserv	2011-4-18	SUSPENDED	0.00	 
<input type="checkbox"/>	5527	*****3456	Fiserv	2011-4-18	READY FOR APPROVAL	208.50	 
<input type="checkbox"/>	5526	*****3456	Fiserv	2011-4-18	READY FOR APPROVAL	280.50	 







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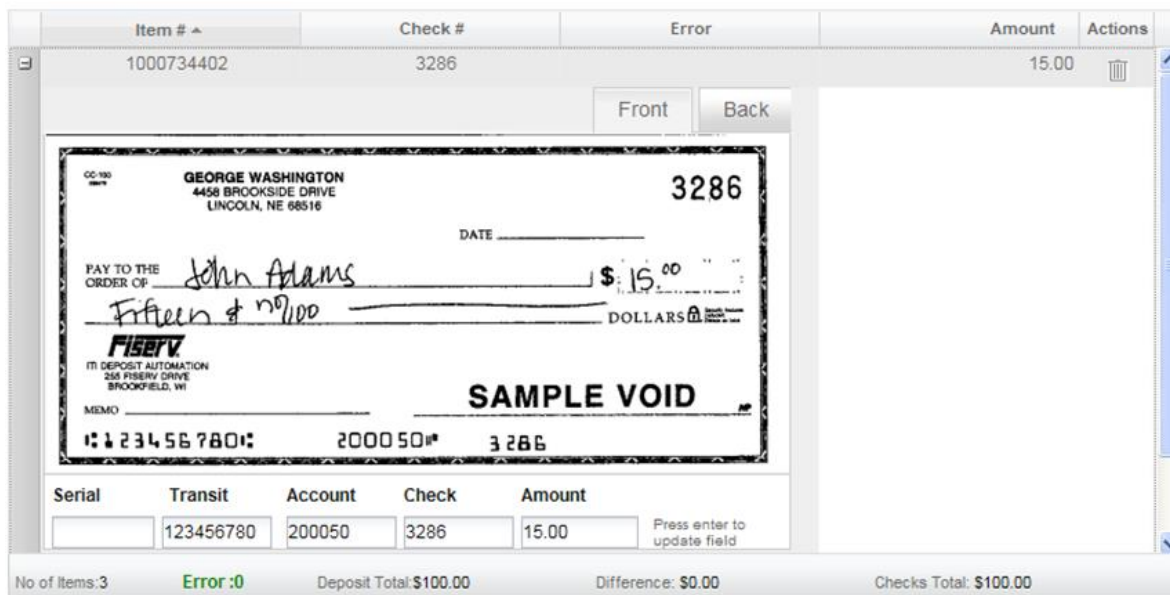
Submit Remove


## Enlarging the Image:

To view the image of an item, click the + sign next along the left for the appropriate item. If the image of the scanned item is difficult to read, the whole item can be **enlarged** by clicking on the image. Moving the mouse will show different parts of the enlarged image.

	Item # ^	Check #	Error	Amount	Actions
	1000734402	3286		15.00	
	1000734403	3296		75.00	
	1000734404	3284		10.00	

## After clicking the + sign



Item # ^	Check #	Error	Amount	Actions
1000734402	3286		15.00	

Front Back

CC 100  
GEORGE WASHINGTON  
4458 BROOKSIDE DRIVE  
LINCOLN, NE 68516  
3286  
DATE \_\_\_\_\_  
PAY TO THE ORDER OF John Adams \$ 15.00  
Fifteen & no/100 DOLLARS  
FISEV  
FIS DEPOSIT AUTOMATION  
356 FISERV DRIVE  
BROOKFIELD, WI  
MEMO \_\_\_\_\_  
SAMPLE VOID  
⑆ 23456780⑆ 200050⑆ 3286

Serial	Transit	Account	Check	Amount	
	123456780	200050	3286	15.00	Press enter to update field

No of Items: 3    Error: 0    Deposit Total: \$100.00    Difference: \$0.00    Checks Total: \$100.00

## How to Rescan a Document – Failed Image Quality:

Image Analysis consists of the following components:

1. **Image Quality Tests** that check for skews, dark bands, missing or folded corners, document framing errors, and partial images.
2. **Image Usability Tests** detect the presence and usability of the data fields on the image; CAR Amount and the MICR line.
3. **Reprocesses** are items that fail image analysis and must be rescanned before they can be accepted. If the image is not better, the item may still fail.

If a **‘Poor Image Quality’**, the captured image had failed the Image Quality test. This will show after you have clicked **Fix Errors**.

- 1) This is an image quality suspect, and you need to view the image to ensure that it is acceptable.
- 2) Examine the images of the front and back of the check to determine if it’s acceptable.
- 3) If the image of the item is not acceptable then select rescan to replace the current image.
- 4) To delete item out of the deposit, click **Delete**
- 5) To accept the image as is, click **Accept** to keep the item within the deposit

Home

Deposit ID: 5568  
Deposit Name: Rent  
Account No.: \*\*\*\*\*3456  
Account Name: Fiserv  
[More Details](#) [Delete Deposit](#)

Training  
Messages  
News/Promotions

Error Correction

Poor Image Quality

Front Back

Item #:1000734904  
Check #:\*\*  
Amount:10.00

GEORGE WASHINGTON  
4408 BROOKSIDE DRIVE  
LINCOLN, NE 68516

DATE 3/28/10

PAY TO THE ORDER OF John Adams \$ 10.00  
Ten & no/100 DOLLARS

FISERV  
FIT DEPOSIT AUTOMATION  
200 FISERV DRIVE  
BROOKFIELD, WI

MEDIA

⑆ 23456780⑆ 200050⑆ 3284

SAMPLE VOID

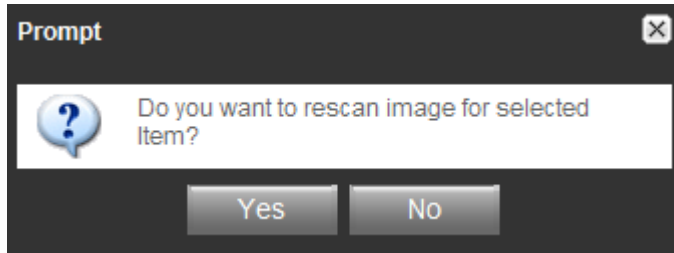
Accept Delete Rescan

No of Items:3 Error:2 Deposit Total:\$100.00 Difference:\$0.00 Checks Total:\$100.00

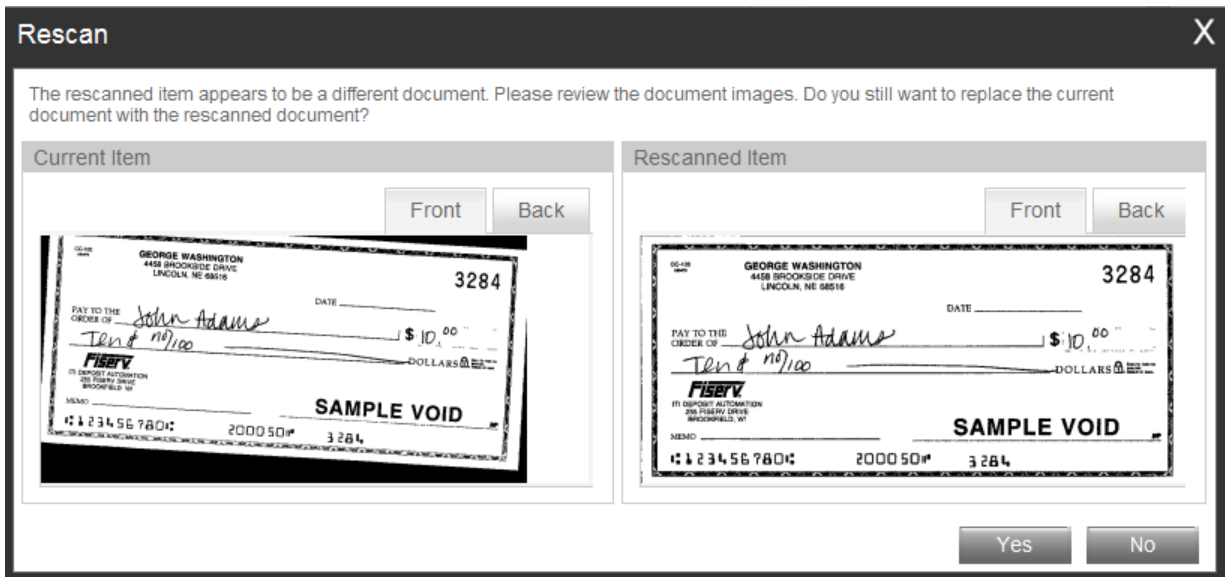
Scan  Detect Double-Feed Please Fix Errors then Submit [Fix Errors](#) [Save Deposit](#)

- 6) When rescanning the item, find the item within the batch and select **Rescan**

7) The system will give the following warning message:



8) Select **Yes** to continue the rescan process. When rescanning an item, the MICR is compared to that of the original item. If there is a match, the image is overlaid. If there is a discrepancy, you receive the following warning:



9) If **Yes** is selected, the new item image replaces the original. If you select **No**, the system defers to the original item.

## Duplicates:

'Duplicate Item Detected' will display at the top of the screen. This will display the images of items that our considered duplicate side by side, with the Current Item along the left and the item(s) from previous deposits along the right.

The below screen is an example of the check image that were detected by the system as duplicated checks.

**Error Correction**

**⚠ Duplicate Item Detected**

**Current Item**      **Items from Previous Deposits**      Displaying 1 of 1 duplicates

Front    Back      Front    Back

GEORGE WASHINGTON  
4458 BROOKSIDE DRIVE  
LINCOLN, NE 68516      3286

DATE \_\_\_\_\_

PAY TO THE ORDER OF John Adams \$ 15.00

Fifteen & no/100 DOLLARS

**FISERV**  
FIDELITY AUTOMATION  
265 FISERV DRIVE  
BROOKFIELD, WI

MEMO \_\_\_\_\_      **SAMPLE VOID**

⑆ 23456780⑆      200050⑆      3286

Item#:1000734902      Check#:3286

Amount:15.00

**Accept**    **Delete**

**Previous Item Details**

Deposit ID: 5563      Capture Operator: merchant  
READY  
FOR  
APPROVAL

Capture Date: 05/04/2011      Status: APPROVAL

No of Items:3      **Error:2**      Deposit Total:\$100.00      Difference: \$0.00      Checks Total: \$100.00

**Scan**       Detect Double-Feed      Please Fix Errors then Submit      **Fix Errors**      **Save Deposit**

**Note:** The information about the item from a previous deposit will display below the image. The system will display the following information when the last similar item was processed:

- Deposit ID
- Captured Operator
- Capture Date
- Status

### To correct duplicates:

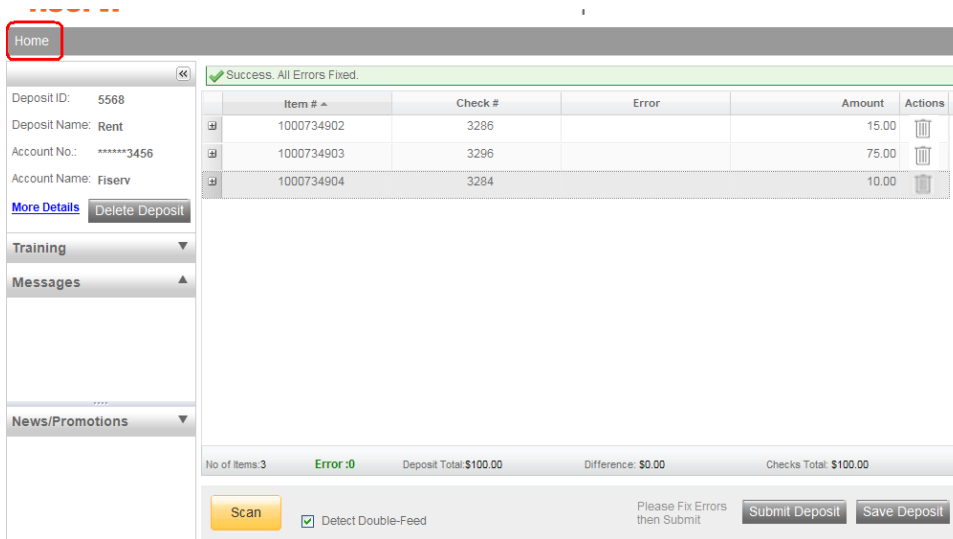
At this point you can delete the duplicate(s) by clicking **Delete** or click **Accept** to override the exception and accept the duplicate(s) item.

Once all duplicates are resolved, the message ‘Success. All Errors Fixed’ message will be displayed. The deposit is then ready to be submitted by clicking **Submit Deposit**.

### Deposit Status:

Deposit Status is the first page displayed after a successful login. You can also navigate to this page by selecting **Home** at the top left hand part of the screen as shown below.

Depending on your authority, all of the deposits that you created display or all of the deposits for your business display.

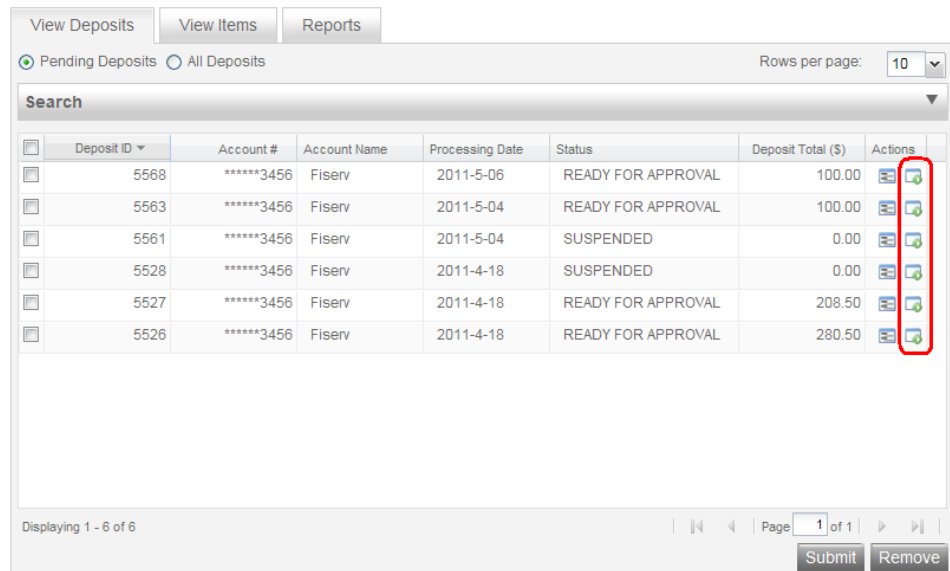


The screenshot shows the 'Home' button highlighted in the top left. A green banner at the top reads 'Success. All Errors Fixed.' Below this is a table with columns: Item #, Check #, Error, Amount, and Actions. The table contains three rows of deposit items. On the left, there is a sidebar with 'Deposit ID: 5568', 'Deposit Name: Rent', 'Account No.: \*\*\*\*\*3456', and 'Account Name: Fiserv'. At the bottom, there are buttons for 'Scan', 'Detect Double-Feed', 'Submit Deposit', and 'Save Deposit'.

Item #	Check #	Error	Amount	Actions
1000734902	3286		15.00	[Icon]
1000734903	3296		75.00	[Icon]
1000734904	3284		10.00	[Icon]

From this window, you can open a particular deposit by selecting the Open Deposit icon for the appropriate Deposit ID.

Also from this window, you can View Deposit Details for a particular batch by selecting the View Details icon for the appropriate batch.



The screenshot shows the 'View Deposits' page with tabs for 'View Deposits', 'View Items', and 'Reports'. It features a search bar and a table with columns: Deposit ID, Account #, Account Name, Processing Date, Status, and Deposit Total (\$). The 'Actions' column contains icons for 'View Details' and 'Open Deposit'. The 'Open Deposit' icons for the first three rows are highlighted with a red box.

Deposit ID	Account #	Account Name	Processing Date	Status	Deposit Total (\$)	Actions
5568	*****3456	Fiserv	2011-5-06	READY FOR APPROVAL	100.00	[View Details] [Open Deposit]
5563	*****3456	Fiserv	2011-5-04	READY FOR APPROVAL	100.00	[View Details] [Open Deposit]
5561	*****3456	Fiserv	2011-5-04	SUSPENDED	0.00	[View Details] [Open Deposit]
5528	*****3456	Fiserv	2011-4-18	SUSPENDED	0.00	[View Details] [Open Deposit]
5527	*****3456	Fiserv	2011-4-18	READY FOR APPROVAL	208.50	[View Details] [Open Deposit]
5526	*****3456	Fiserv	2011-4-18	READY FOR APPROVAL	280.50	[View Details] [Open Deposit]

View Deposits | View Items | Reports

Pending Deposits  All Deposits Rows per page: 10

Search

Deposit ID	Account #	Account Name	Processing Date	Status	Deposit Total (\$)	Actions
5568	*****3456	Fiserv	2011-5-06	READY FOR APPROVAL	100.00	
5563	*****3456	Fiserv	2011-5-04	READY FOR APPROVAL	100.00	
5561	*****3456	Fiserv	2011-5-04	SUSPENDED	0.00	
5528	*****3456	Fiserv	2011-4-18	SUSPENDED	0.00	
5527	*****3456	Fiserv	2011-4-18	READY FOR APPROVAL	208.50	
5526	*****3456	Fiserv	2011-4-18	READY FOR APPROVAL	280.50	

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After selecting the View Details option, a screen similar to the following will be displayed.

### Deposit Details X

<b>Site ID</b>	12
<b>Deposit ID</b>	5568
<b>Deposit Name</b>	Rent
<b>Account Number</b>	*****3456
<b>Account Name</b>	Fiserv
<b>Last Updated By</b>	merchant
<b>Capture User</b>	merchant
<b>Create Date/Time</b>	2011-05-06 11:07
<b>Processing Date</b>	2011-05-06
<b>Submit Date/Time</b>	
<b>Status</b>	READY FOR APPROVAL
<b>Check Count</b>	0/3
<b>Deposit Total</b>	100
<b>Memo</b>	

The following statuses are defined for a Deposit:

- **OPEN** - a deposit/batch is placed in “OPEN” status when the batch is newly created or when a capture operator has reopened a batch to add additional items, or to resolve exceptions.
- **SUSPENDED** - a deposit/batch is placed in “SUSPENDED” status when a capture operator saves a batch for later capture or exception resolution. This status is functionally the same as “OPEN” but indicates that no one is currently working on the deposit.
- **CAPTURE COMPLETE** - a deposit/batch is placed in “CAPTURE COMPLETE” status when the capture operator selects the “CAPTURE COMPLETE” status. This status alerts the operators that there is no more capture work, but there are exceptions to resolve before it will become “READY FOR APPROVAL”.
- **READY FOR APPROVAL** - A deposit/batch will be automatically placed in “READY FOR APPROVAL” status when it is in “CAPTURE COMPLETE” status and the operator has resolved or accepted all capture exceptions.
- **SUBMITTED** - a deposit/batch will be placed in “SUBMITTED” status when an approver submits the batch and all exceptions are resolved or accepted. A deposit that has been submitted can be viewed but cannot be modified.
- **DELIVERED** – a batch/deposit will be in delivered status when an approver user has submitted a batch and then the batch has been moved on to the next process at your financial institution

View Deposits | View Items | Reports

Pending Deposits  All Deposits

Rows per page: 10

Search

Deposit ID	Account #	Account Name	Processing Date	Status	Deposit Total (\$)	Actions
5568	*****3456	Fiserv	2011-5-06	SUBMITTED	100.00	
5563	*****3456	Fiserv	2011-5-04	READY FOR APPROVAL	100.00	
5561	*****3456	Fiserv	2011-5-04	SUSPENDED	0.00	
5528	*****3456	Fiserv	2011-4-18	SUSPENDED	0.00	
5527	*****3456	Fiserv	2011-4-18	READY FOR APPROVAL	208.50	
5526	*****3456	Fiserv	2011-4-18	READY FOR APPROVAL	280.50	

Displaying 1 - 6 of 6


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Submit Remove



On the View Deposits tab, select the **All Deposits** option if wanting to display all deposits, including deposits that have been submitted. Select the **Pending Deposits** option if wanting to display on those deposits that have not been submitted. (as shown above)

**Item Query:**

Begin by selecting the **View Items** tab. To include Search Options, click the  select a Date and Amount Range.

Deposit ID	Item #	Transit	Account	Check	Amount	Actions
5568	1000734904			3284	10.00	
5568	1000734903	123456780	200050	3296	75.00	
5568	1000734902	123456780	200050	3286	15.00	
5568	1000734901	123456780	123456	9	100.00	

Click the **Advanced Search** option to make additional search criteria available.

From Date\* : 2011-05-06 To Date\* : 2011-05-06 From Amount: To Amount:

[Advanced Search](#) Search Clear



From Date\* : 2011-05-06 To Date\* : 2011-05-06 From Amount: To Amount:

Capture User: Account No.: Serial No.: Routing No.:

ISN: Check: Item Type: Deposit ID:

Site ID: Customer No.: 123456780-12 Bank Id.: 123456780 Include Delete:

Search Clear

Click  along the left to display the image of the appropriate item. Click  to view the entire deposit.



**Search**

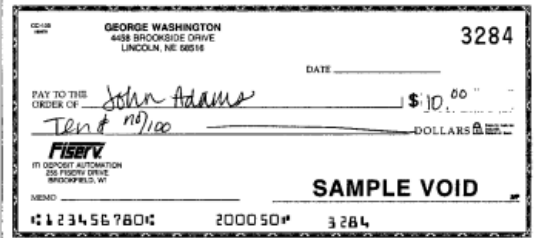
From Date\*:  To Date\*:  From Amount:  To Amount:

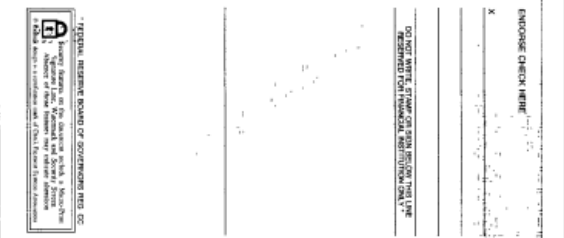
Capture User:  Account No.:  Serial No.:  Routing No.:

ISN:  Check:  Item Type:  Deposit ID:

Site ID:  Customer No.: 123456780-12 Bank Id.: 123456780 Include Delete:

	Deposit ID	Item #	Transit	Account	Check	Amount	Actions
	5568	1000734904			3284	10.00	





## Tips for a Successful Scanning Experience

- 1) Prep work thoroughly removing all tapes, staples, paper clips and check for folded corners.
- 2) Jog and fan checks thoroughly before feeding through scanner to avoid piggy-backing.
- 3) When items scan crooked, check all fields to verify information scanned correctly.
- 4) If more than one person is using the device, make sure there are no out-of-balance batches prior to beginning new capture.
- 5) The scanning device may have trouble reading:
  - \*Items written in ink other than black
  - \*Checks written lightly or illegibly
  - \*Checks which have been folded, creased or mutilated