

Access to WESTconsin Remote Deposit is permission based. All enrolled Remote Deposit Users will have access to Source Capture, the check scanning application. All Remote Deposit Users will be created and managed by WESTconsin Credit Union. If you are a business owner and would like to apply for WESTconsin Remote Deposit, [CLICK HERE](#). If you are a business that currently uses Business Remote Deposit and have questions, [CLICK HERE](#).

INFO

The following instructions will provide you with step-by-step details of how to deposit checks when using Business Remote Deposit and how to correct common exceptions/errors. This can be done in either the Classic or Contemporary view, toggle between to the two views by selecting the alternate view in the top right corner of the screen (after successfully logging into the Fiserv Source Capture).

CLASSIC VIEW

1. **Login** to Fiserv Source Capture
2. **Select** Deposit Capture
3. **Enter** amount of deposit in Deposit Amount field
4. **Select** the Account to be deposited into
 - a. If you have one checking account, this information will automatically populate
 - b. If you have more than one checking account setup for use in Remote Deposit Capture, select the checking account to deposit your batch into from the dropdown menu
5. **Click** Create
6. **Load** checks into scanner
 - a. Checks should be facing outward/away from the machine
7. **Click** Scan (lower left of screen)
8. **Select** Capture Complete after all checks have scanned
9. **Check** for any exceptions and that the difference is \$0.00
 - a. **Correct** exceptions as needed, refer to [Exception/Error Correction](#)

The screenshot displays the 'Deposit Capture' interface. At the top, a red error message states: "One or more MICR fields are in error." Below this, there are tabs for "All Items (Ctrl+A)" and "Exceptions (Ctrl+E)". The main area shows a scanned check from Eastern Bank for \$1,000.00, dated 11/30/20. The check is payable to "Sample Inc" and "One thousand" dollars. The MICR line at the bottom of the check is highlighted in red, indicating an error. To the right, the "Deposit Information" panel shows: Deposit ID: 249392862, Worktype: 40 - 40-MER-DR-20:00, Processing Date: 2020-11-30, Deposit Status: CAPTURE COMPLETE, Deposit Account: 000000001. Below this, a summary shows: Number of Items: 1, Checks: 1, Exceptions: 2. Deposit Total: \$ 1000.00, Checks Total: \$.00, Difference: \$ -1000.00. The "Item Exceptions" panel lists: "Invalid Item Amount" and "Image Quality Suspect". At the bottom, a table shows the item details: Item Number: 0886184503, AUX/Serial: 011301798, RIC: 020004561, RT: 1234, WAUX/FLD4: 1234, Account: 1234, Check: 1234, Amount: 1000.00, Item Type: Rejected Item, Image Quality: X, Duplicate: . The interface includes a "Scan" button and a "Detect Double-Feed" checkbox.

10. **Click** Submit Deposit

- a. If the deposit was not submitted, the Batch Status will show as Pending Deposit
- b. When this occurs, you need to either review and submit the deposit or delete the deposit
- c. Deposits left as Pending Deposit are reviewed by WESTconsin daily
 - i. Any businesses with pending deposits will be contacted by a WESTconsin employee to resolve this in a timely manor

11. **Confirm** batch was successfully submitted, indicted by batch status showing as Pending Review

Select	Customer	Site ID	Batch ID	Batch Name	Account #	Account Name	Last Update User	Capture User	Created Time	Processing Date	Work Type	Submit Date/Time	Batch Status	Item C/R/D/R
<input type="checkbox"/>		00000	249392862		0000000001	Business Checking	932EJF2	932EJF2	2020-11-30 15:26:43	2020-11-30	40	2020-11-30 15:32:21	PENDING REVIEW	1/1
<input type="checkbox"/>					N/A	N/A			2020-11-30 15:26:16	2020-11-30	190		inUse	0/0

12. **Success!**

- a. Deposits in Pending Review are waiting to be automatically picked up by WESTconsin. If you have any questions about the status of your deposits, please email bservices@westconsinu.org

CONTEMPORARY VIEW

- 1. **Login** to Fiserv Source Capture
- 2. **Select** Create Deposit
- 3. **Enter** amount of deposit in 'Deposit Amount' field
- 4. **Select** the Account to be deposited into
 - a. If you have one checking account, this information will automatically populate
 - b. If you have more than one checking account setup for use in Remote Deposit Capture, select the checking account to deposit your batch into from the dropdown menu

5. **Click** Continue

6. **Load** checks into scanner

- a. Checks should be facing outward/away from the machine

7. **Click** Scan (lower left of screen)

8. **Check** for any errors and that the difference is \$0.00

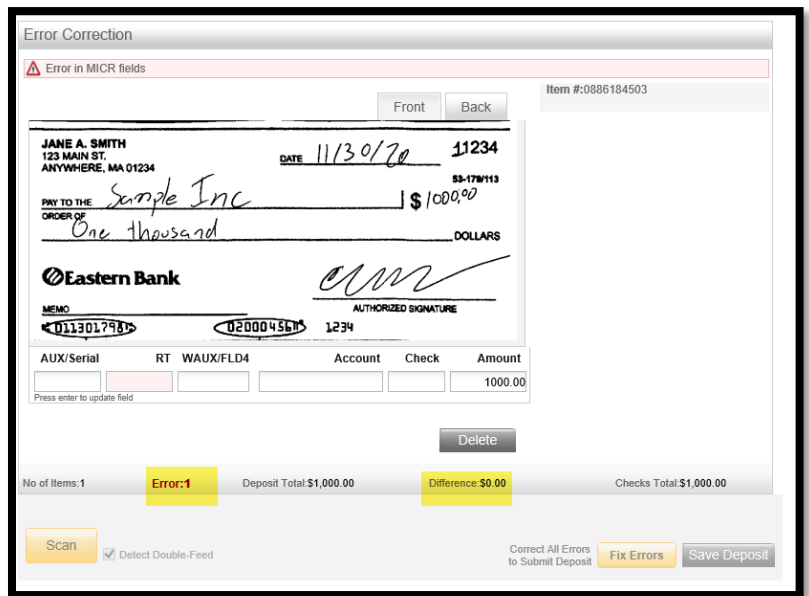
- a. **Correct** errors as needed, refer to [Exception/Error Correction](#)

9. **Click** Submit Deposit

- a. If the deposit was not submitted, the Batch Status will show as Pending Deposit
 - i. When this occurs, you need to either review and submit the deposit or delete the deposit
 - ii. Deposits left as Pending Deposit are reviewed by WESTconsin daily

- 1. Any Businesses with Pending Deposits will be contacted by a WESTconsin employee to resolve this in a timely manor

10. **Success!**



- a. Deposits in Pending Review are waiting to be automatically picked up by WESTconsin. If you have any questions about the status of your deposits, please email bservices@westconsincu.org

EXCEPTION/ERROR CORRECTION

All Exception/Errors will populate if present

- Classic View: Exceptions are highlighted in the list of checks on the bottom of your screen
- Contemporary View: Errors are presented in a pop-up window for you to review before proceeding

Invalid Check Number

1. **Review** the check image or physical check
2. **Update/Fill in** the check number listed
3. **Press enter** or **click** outside of the exception/error box to save changes
4. **Continue** to next exception/error

The screenshot displays the WESTconsin interface for a deposit review. At the top, there are buttons for 'All Items (Ctrl+A)' and 'Exceptions (Ctrl+E)'. The main area shows a check image from 'ROBERT SAMPLE' for \$158.00, dated 1/30/2018. A red box highlights the check number '9999' with the text 'Invalid Check Number'. To the right, the 'Deposit Information' panel shows details like Deposit ID (249401382), Worktype (40 - 40-MER-DR-20:00), and Processing Date (2020-11-30). Below this, a table lists 'Item Exceptions' with one entry: 'Invalid Check Number'. At the bottom, a table shows the deposit items:

Item Number	AUX/Serial	RIC	RT	WAUX/FLD4	Account	Check	Amount	Item Type	Image Quality	Duplicate
5	0886186257			291880589			158.00	DDA Debit	✓	
6	0886186258							Rejected Item	✓	
7	0886186259							Rejected Item	✓	

At the bottom left, there is a 'Rescan(0)' button and a 'Detect Double-Feed' checkbox which is checked.

Invalid Account Number

1. **Review** the check image or physical check
2. **Update/Fill in** the account number listed
3. **Press enter** or **click** outside of the exception/error box to save changes
4. **Continue** to next exception/error

WESTconsin CREDIT UNION Switch To: Contemporary View

SiteID: 00000
Last Login: 2020-11-30, 15:37

Deposit Capture | Query | Customer | User | Help | Logout

Invalid Account Number

All Items (Ctrl+A) | Exceptions (Ctrl+E)

Detailed Report | Remove Deposit

Front | Back

AUX/Serial: RIC: RT: WAUX/FLD4: Account: Check: Amount:
291880589 9999 158.00

Update Item (Ctrl+U) | Delete Item (Ctrl+X) | IQA Detail

Item Number	AUX/Serial	RIC	RT	WAUX/FLD4	Account	Check	Amount	Item Type	Image Quality	Duplicate
0886186257			291880589			9999	158.00	DDA Debit	✓	
0886186258								Rejected Item	✓	
0886186259								Rejected Item	✓	

Rescan(0) | Detect Double-Feed

Deposit Information

Deposit ID: 249401382
Worktype: 40 - 40-MER-DR-20:00
Processing Date: 2020-11-30
Deposit Status: CAPTURE COMPLETE
Deposit Account: 0000000001

Number of Items: 7 Exceptions: 3
Checks: 7

Deposit Total: \$ 1511.60 Checks Total: \$ 1516.00
Difference: \$ 4.40

Item Exceptions

Invalid Account Number

Invalid Item Amount

1. **Review** the check image or physical check
2. **Update/Fill in** the amount listed
3. **Press enter** or **click** outside of the exception/error box to save changes
4. **Continue** to next exception/error

Deposit Capture | Query | Customer | User | Help | Logout

One or more MICR fields are in error.

All Items (Ctrl+A) | Exceptions (Ctrl+E)

Detailed Report | Remove Deposit

Front | Back

AUX/Serial: RIC: RT: WAUX/FLD4: Account: Check: Amount:
1234

Update Item (Ctrl+U) | Delete Item (Ctrl+X) | Accept Image (Ctrl+Shift+A) | IQA Detail

Item Number	AUX/Serial	RIC	RT	WAUX/FLD4	Account	Check	Amount	Item Type	Image Quality	Duplicate
0886184503								Rejected Item	✗	

Scan | Detect Double-Feed

Deposit Information

Deposit ID: 249382862
Worktype: 40 - 40-MER-DR-20:00
Processing Date: 2020-11-30
Deposit Status: CAPTURE COMPLETE
Deposit Account: 0000000001

Number of Items: 1 Exceptions: 2
Checks: 1

Deposit Total: \$ 1000.00 Checks Total: \$.00
Difference: \$ -1000.00

Item Exceptions

Invalid Item Amount
Image Quality Suspect

Deposit Difference is not \$0.00

1. **Review** each check to confirm the amount was scanned correctly
 - a. **Update** check amounts as needed
 - b. **Press** enter or **click** outside of the amount box to save changes
2. **Recalculate** the deposit total
3. **Update** Deposit total as needed
4. **Press** enter or **click** outside of the amount box to save changes