

Business Remote Deposit Check Depositing Guide

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. If you are a business owner and would like to apply for *WEST* consin Business Remote Deposit, <u>click here</u>. If you are a business that currently uses Business Remote Deposit and have questions, <u>click here</u>.

CHECK SCANNING TIPS AND REMINDERS

- Keep deposits to fewer than 200 items when possible
- Make sure checks are straight and tidy before placing them in the hopper
- Do not place too many items in the hopper, this will minimize rejects, jams, double checks, low image quality
- Keep checks stored and locked for at least 45 days after scanning & submitting, then shred the checks.

SCANNING & SUBMITTING BATCHES

- 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 Business Remote Deposit, select the checking account to deposit your batch into from the dropdown menu
- 5. Enter Store Number/Name (Optional)
- 6. Click "Continue"
- 7. Load checks into scanner
 - a. Checks should be straight, tidy, and the front facing outward/away from the machine
 - b. Do not place too many items in the hopper (>50), this will minimize rejects, jams, double checks, and poor check image quality
- 8. **Click** "Scan" (lower left of screen)
- 9. Once all checks have been scanned, verify the last item on screen matches the last item in the scanner pocket
- 10. Check for any errors and that the difference is \$0.00
 - a. **Correct** errors as needed See Exception/Error Corrections section
- 11. After all errors are fixed, click on "Submit Deposit"
- 12. The Verify Balance window will open, you can add a memo with deposit information if desired. Then **Click** "Submit Deposit" to finalize the 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 WEST consin daily
 - 1. Any Businesses with Pending Deposits will be contacted by a *WEST* consin employee to resolve this in a timely manner.
- 13. Success!

BALANCING ERRORS

If Not Balanced/Deposit Difference is not equal to \$0.00

- 1. **Review** each check to confirm the amount was scanned correctly
 - a. Update check amounts as needed
 - b. Press "enter"
- 2. Recalculate the deposit total
- 3. Update deposit total as needed in Verify Balance window (after clicking "Submit Deposit")
- 4. Press "enter"

EXCEPTION/ERROR CORRECTIONS

All Exception/Errors will populate if present, they must be reviewed before a deposit can be submitted/completed

TIP: the up/down arrows on your keyboard will help allow you to move between exceptions



Invalid Account Number/MICR Number Error

- 1. **Review** the check image or physical check
- Update/Fill in the account number/routing number listed (error will be highlighted in pink)
 - a. Account/routing number should be entered in the order it appears on the check
- 3. **Enter** (on keyboard)
- 4. **Continue** to next exception/error

Invalid Check Number

- 1. **Review** the check image or physical check
- 2. Update/Fill in the check number listed
- 3. Enter (on keyboard)
- 4. **Continue** to next exception/error

Invalid Item Amount

- 1. **Review** the check image or physical check
- 2. Update/Fill in the amount listed (based on the dollar amount on the WRITTEN line)
- 3. Enter (on keyboard)
- 4. **Continue** to next exception/error

END OF DAY

Verify all deposits are in *Submitted* or *Delivered* status. No Deposits should be listed on the **Pending Batches** tab on the Deposit Status screen. **Print** or **save** any needed reports as needed.

DEPOSIT STATUS DEFINITIONS

Deposit status can be found in your list of pending/all deposits. Below is a list of the various statuses you may see and what they mean.

- Open—A deposit is placed in Open status when the deposit is newly created.
- Uploading—A deposit that is in the process of uploading items.
- Suspended—A deposit will remain suspended if the user selects Cancel instead of Capture complete. Exceptions
 can be repaired. Balancing cannot be performed.
- Capture Complete—This is a deposit that the user has marked as complete to notify that it is ready for repair and balancing.
- In Use—This is a deposit that is in use by WESTconsin or another user. No actions are allowed on this deposit while in use.
- Ready For Approval

 —This deposit has all exceptions repaired and is ready to submit.
- Pending Review—This deposit has been sent for final review.
- Under Review—This deposit is currently going through final review.
- Submitted—This deposit is approved and ready for processing. No further action will be allowed on this deposit.
- Delivered—This deposit has been delivered for processing. Funds should be in your WEST consin account within 1 business day

SEARCHING FOR PREVIOUS DAYS/DEPOSITS PROCESSED

- 1. **Select** "View Deposits" tab
- 2. **Select** the triangle to drop the Search Bar down
- Select "Advanced Search"
- 4. Enter search criteria in Search Options, click "search" (MICR fields don't need to be included in search criteria)

