

D.L. Evans | BANK

BUSINESS ONLINE BANKING

Business Capture

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| ACCESS BUSINESS CAPTURE

After logging onto Business Online Banking, click on **Checks & Deposits** and then click on the **Deposit Checks** tab.

Home Accounts Payments & Transfers **Checks & Deposits** Administration

Accounts [Edit Accounts](#) [Print](#) **Pay Or Transfer**

2TESTING SAVINGS ACCOUNT XXXX9748	Available Balance \$6.18	Recent ▼	Internal Show ▼
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Home Accounts Payments & Transfers **Checks & Deposits** Administration

Checks & Deposits

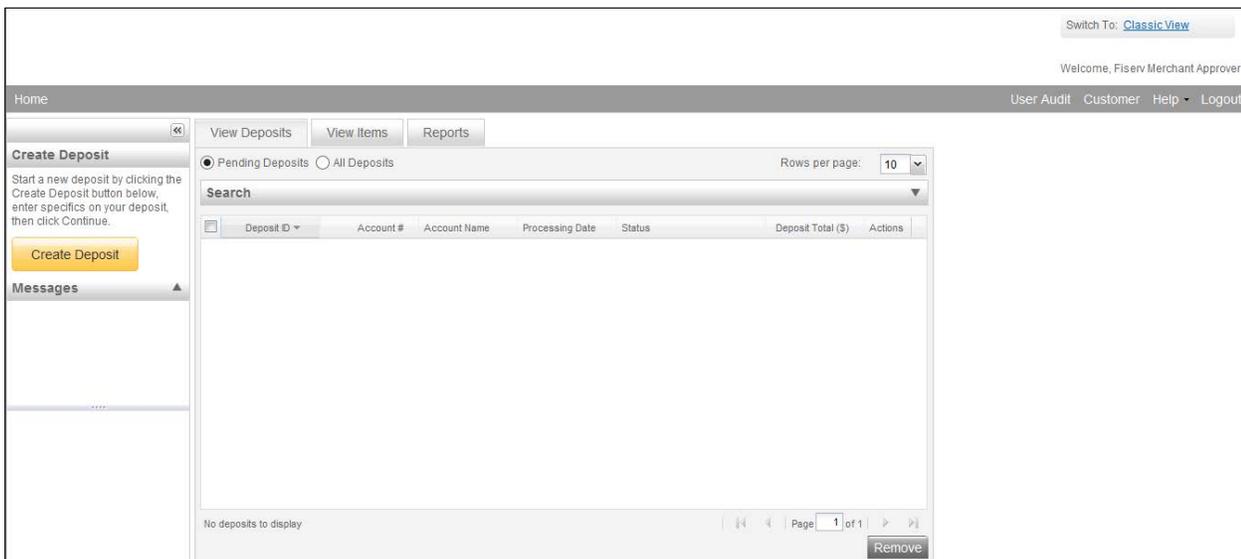
[Stop Payments](#) [Positive Pay](#) **[Deposit Checks](#)**

| CREATE DEPOSIT

Access Business Capture by clicking on **Checks & Deposits** and then clicking on the **Deposit Checks** tab. A new tab or window will open and you will be brought to the Home screen for Business Capture. When you open Business Capture, a pop-up should display with the *Silver Bullet* logo. If this does not display your scanner may not be communicating with your computer.

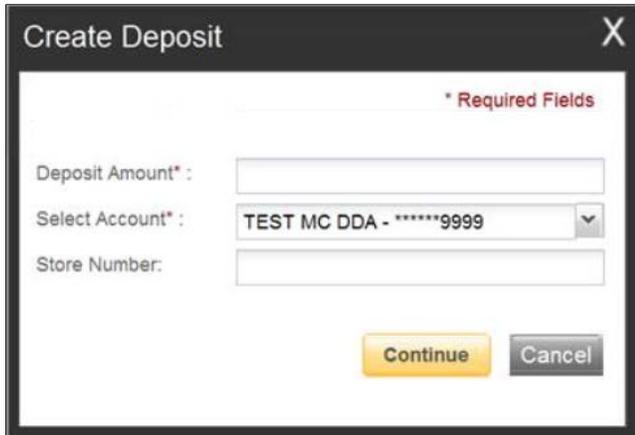


The *Silver Bullet* pop-up will disappear and you will see the Home screen.



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Next, click on **Create Deposit**. A pop-up will display.



Deposit Amount: Enter the total amount of the deposit

Select Account: Choose which account to deposit the funds into

Store Number: Leave blank

Click **Continue**.

SCANNING CHECKS

Ensure all checks have been stamped or endorsed. Please keep deposits to fewer than 200 items – this will reduce jams, rejections, double documents, and piggyback items. It will also maximize image quality.

If you are utilizing a single item scanner, such as the Digital Check CX30, place a single check in the hopper at a time.

If you are utilizing a multi-feed scanner, such as the Digital Check TS240 or Smart Source Elite, ensure your checks are straightened and tidy before placing them in the hopper.

When ready, click **Scan**.

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Note: If scanning multiple checks at a time, monitor the Items Scanned and Items Processed counters at the bottom of the screen. If Items Processed falls behind by more than 50 items, click Stop Scan. When *Items Processed* matches *Items Scanned*, click Scan to continue. If the number of *Items Processed* does not increase, you may have lost connection to the internet.

A deposit can be saved and returned to later by clicking **Save Deposit**. The deposit will then enter a Suspended status. To continue with the deposit, click on the View Deposit icon from the Home screen.

FIX ERRORS

If there are any errors, the Fix Errors tab will appear dark grey. A caution icon will also display in the error column of the check list for any check that has an error. To fix errors, click on **Fix Errors**.

The screenshot shows a deposit processing interface. On the left, there is a sidebar with fields for Deposit ID (15787798), Account No., and Account Name (PAYROLL ACCOUNT). Below these are buttons for 'Export As' and 'Delete Deposit', and sections for 'Training' and 'Messages'. The main area displays a table of checks:

Item #	Check #	Error	Amount	Actions
0886096502		⚠	5.00	✖
0886096503		⚠	5.00	✖

At the bottom, a summary bar shows 'No of Items: 2', 'Error: 2', 'Deposit Total: \$10.00', 'Difference: \$0.00', and 'Checks Total: \$10.00'. A 'Scan' button is on the left, and a 'Fix Errors' button (circled in red) and a 'Save Deposit' button are on the right. A message 'Please Fix Errors then Submit' is displayed above the buttons.

MICR Errors

MICR errors occur when the software is unable to read the routing, account, and/or check number. Input the missing or incorrect information to match the corresponding check.

If multiple fields need to be corrected on the same image, the first field with an error will be highlighted in pink. Correct the field as needed and then use the Tab key to move to the next field. When all fields have been corrected as necessary, use the Enter key to finalize the changes.

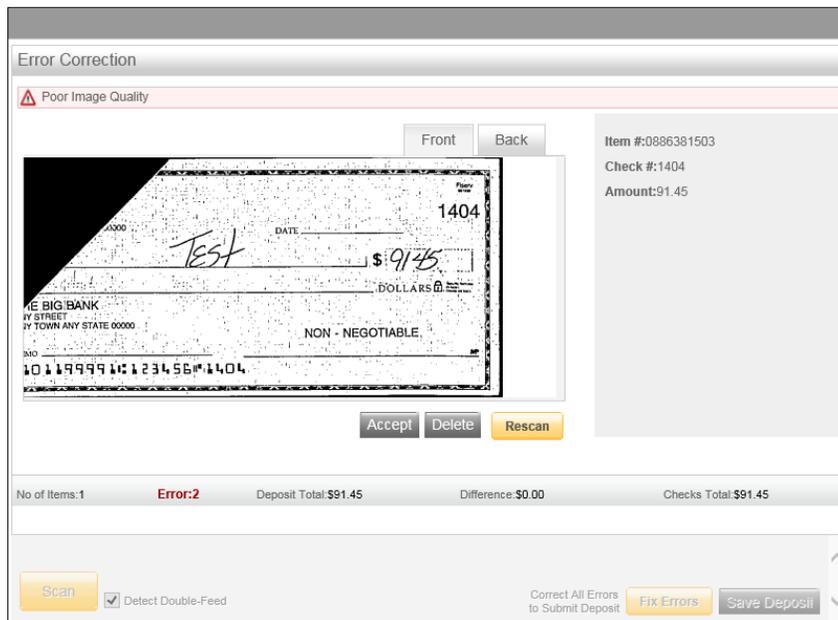
The screenshot shows a deposit processing interface with a MICR error. The top right corner displays 'Switch To: Classic View', 'Last Login: 2015-05-29, 12:42', and 'Welcome, Fiserv Test'. The main area displays a check image with a pink highlight on the MICR line. The check image contains the following text:

YOUR NAME
YOUR STREET
ANYTOWN USA 11111
DATE 3/3/13 2450
PAY TO THE ORDER OF Test \$100.00
SIXTY DOLLARS & NO/100
MY BANK
INSTITUTE ADDRESS
INSTIT CITY INSTT STATE INSTT ZIP CODE
NON - NEGOTIABLE
MEMO
⑆06⑆1⑆9999⑆2⑆ ⑆10⑆30⑆1⑆0⑆1⑆ 2450

Below the check image is a table with columns: AUX/Serial, RT, WAUX/FLD4, Account, Check, Amount. The Amount field contains 60.00. A summary bar at the bottom shows 'No of Items: 2', 'Error: 2', 'Deposit Total: \$110.00', 'Difference: \$0.00', and 'Checks Total: \$110.00'. A 'Scan' button is on the left, and a 'Fix Errors' button (highlighted) and a 'Save Deposit' button are on the right. A message 'Correct All Errors to Submit Deposit' is displayed above the buttons.

Image Quality Issues

If an error occurs due to Poor Image Quality, review the image to determine if it needs to be rescanned or if it is acceptable.



If the image is legible, click **Accept**.

If the image is illegible, place the check in the scanner and click **Rescan**.

You will receive the prompt: *Do you want to rescan image for selected item?* Select **Yes**.

The system will then compare the MICR information with the original check. If there is a difference, you will receive a warning message. After verifying the correct check is being rescanned, click **Yes**.

If the image is still illegible after rescanning the check, try the following:

Make a photocopy of the check, cut the check copy to size, then scan the copy. (When finished, staple the copy of the check to the original for storage.)

If everything is legible except for the amount (example, postal money orders), you may handwrite the amount on the check *in a blank area*, then click **Rescan** then **Accept Image**.

If the image is still illegible, verify the image displayed is the item you want to delete.

Click **Delete Item** and physically remove the item from the deposit.

Note: Deleted checks remain visible, but the data is greyed out.

Take the check to the bank for deposit.

Piggyback Items

If you discover that two checks have ran through the scanner together (“piggyback”), find the checks within your deposit, delete the item, and rescan the checks at the end of the deposit.

Items that cannot be processed through Business Capture

The following items cannot be processed through Business Capture and must be brought to a branch for deposit. If they are scanned, they will create an exception. You will need to delete these items from the deposit.

- US Savings Bonds

- Foreign Items, including Canadian US Dollar Items

- Non-imageable Items (checks that are illegible)

- Third-party Items

Duplicate Exceptions

When all errors are fixed, the software will check for duplicates. If any are found, they will be displayed side-by-side with the current item on the left and the duplicate item on the right.

Data pertaining to the duplicate item will be displayed beneath the image.

If multiple suspected duplicates are found, use the arrows next to the duplicate image to see the additional items.

Once you have determined the status of the item, click either **Accept** or **Delete**.

| **SUBMIT DEPOSIT**

After all errors have been corrected, click on Submit Deposit. A final Verify Balance pop-up will display. You can add a memo with the deposit information, or leave it blank. The system will display a message verifying if the deposit is balanced. If the deposit is not balanced, please follow the directions in the "Unbalanced Deposits" section below.

Unbalanced Deposits

If the deposit is not in balance, you must review the errors and/or items. Exit the Verify Balance pop-up by clicking the "X" in the top-right corner of the pop-up.

View each check item by clicking the "+" and determine if the amount was captured correctly for each check. If necessary, complete the following:

- Fix the dollar amount of a check that was read incorrectly
- Scan missing items at the end of the deposit
- Delete piggyback items and rescan the checks
- Rescan check(s) to replace a low-quality image

If the dollar amount for every check is correct and the deposit is still out of balance, recalculate the total of the deposit to verify the checks add up to the amount actually scanned. Once verified, click **Submit Deposit** and the Verify Balance pop-up will display again. Update the **Deposit Total** by entering the correct dollar amount. Once the dollar amount difference and item number difference both display zero, click **Update**. The system will verify the balance again and if in balance, you will be able to click **Submit Deposit**.

Caution: Once a deposit is submitted, it is final and cannot be stopped or returned.

| REPORTS

After submitting your deposit, from the Home screen, click on the All Deposits button then expand the Search bar. Update the date range criteria or dollar amount range criteria as applicable and click Search.

Deposit ID	Account #	Account Name	Work Type	Processing Date	Status	Deposit Total (\$)	Actions
247002016	30109748	2TESTING SAVINGS ACCOUNT	41	2020-11-09	SUSPENDED	0.00	 

When the deposit you would like to save the report for is displayed, click on the View Deposit icon . Next, click on **Export As** then **Pdf with Images**. You can then save or print the PDF for your records. When done, click **Home** to return to the main screen.

Note: It is recommended that you save the reports as you make deposits as deposits will not be available to view after a certain period of time.

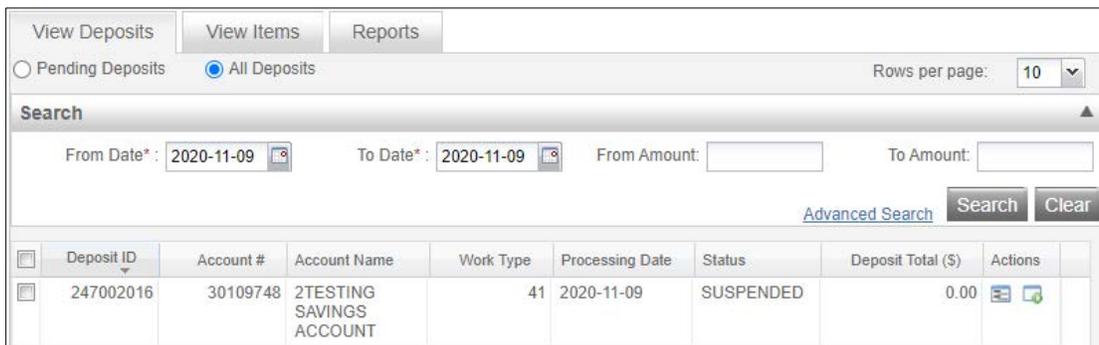
| DELETE DEPOSIT

From the Business Capture Home screen, select the deposit you would like to delete. Once selected, click Remove at the bottom-right of the screen. A prompt will display to verify the deposit should be deleted. Click Yes to remove, or No to cancel.

Note: A deposit cannot be removed/deleted if it has been submitted and a removed/deleted deposit cannot be recovered.

| SEARCH

To search for previously saved or submitted deposits, click on the All Deposits button then expand the Search bar. Update the date range criteria or dollar amount range criteria as applicable and click Search.



The screenshot shows a web interface for searching deposits. At the top, there are tabs for 'View Deposits', 'View Items', and 'Reports'. Below the tabs, there are radio buttons for 'Pending Deposits' and 'All Deposits', with 'All Deposits' selected. To the right, there is a 'Rows per page:' dropdown set to '10'. A search bar is expanded, showing 'From Date*' as '2020-11-09', 'To Date*' as '2020-11-09', 'From Amount', and 'To Amount'. There are 'Advanced Search', 'Search', and 'Clear' buttons. Below the search bar is a table with the following data:

<input type="checkbox"/>	Deposit ID	Account #	Account Name	Work Type	Processing Date	Status	Deposit Total (\$)	Actions
<input type="checkbox"/>	247002016	30109748	2TESTING SAVINGS ACCOUNT	41	2020-11-09	SUSPENDED	0.00	 

Any deposits meeting the search criteria that you entered will display. Please note that deposits may not be available after a certain period.

| DEPOSIT STATUS DEFINITIONS

Capture Complete

The deposit has been marked as complete to notify that it is either ready for balancing, error correction, and/or submission.

Delivered

Deposit has been delivered for processing.

In Use

Deposit is in use by the Bank or another user. No actions are allowed on this deposit while in use.

Open

Deposit is placed in an Open Status when the deposit is newly created and when it has been reopened to add additional items or resolve exceptions.

Pending Review

Deposit has processed and no further action is required.

Ready for Approval

Deposit has all exceptions resolved, if any, and is ready for submission.

Submitted

Deposit is approved and ready for processing. No further actions are allowed.

Suspended

Deposit has been saved. User can view the deposit to continue scanning, fix errors (if any), and/or submit the deposit later.

Under Review

Deposit is currently under review by D.L. Evans Bank

Uploading

Deposit is in process of uploading check information