Remote Deposit Capture

USER GUIDE

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We've created this **User Guide** for Dime Remote Deposit Capture, to help provide an overview of the following topics:

Remote Deposit Capture

OPERATIONAL GUIDELINES

To help ensure best experience with Dime Remote Deposit Capture, it is important for you to follow these recommended guidelines:

- Only US dollar items, drawn on domestic banks, to US dollar accounts may be captured through Remote Deposit.

- Checks made payable to a business, may only be deposited to a business account in the same name.

- Original checks must be kept in a secure and locked location.

- Retain checks for a minimum of 60 days but no more than 90 days from date of deposit.

- Username and Password information is confidential and should not be shared with any parties other than the assigned employee.

- Original checks can only be processed through the scanner one time unless otherwise directed

- If the scanner detects a duplicate check, please remove the check from the deposit and contact **Treasury Management Support** at **631-723-7620** or email **TMsupport@dime.com**.

- Returned deposited items will be re-deposited through the scanner using the "substitute check" received from the financial institution. **Do Not Re-deposit Original Check.**

- Verify all deposits have posted to the correct checking account by logging into Dime Business Online Banking or Dime Business Online Banking PLUS (depending on which service you use). Notify the bank immediately if there are any discrepancies.
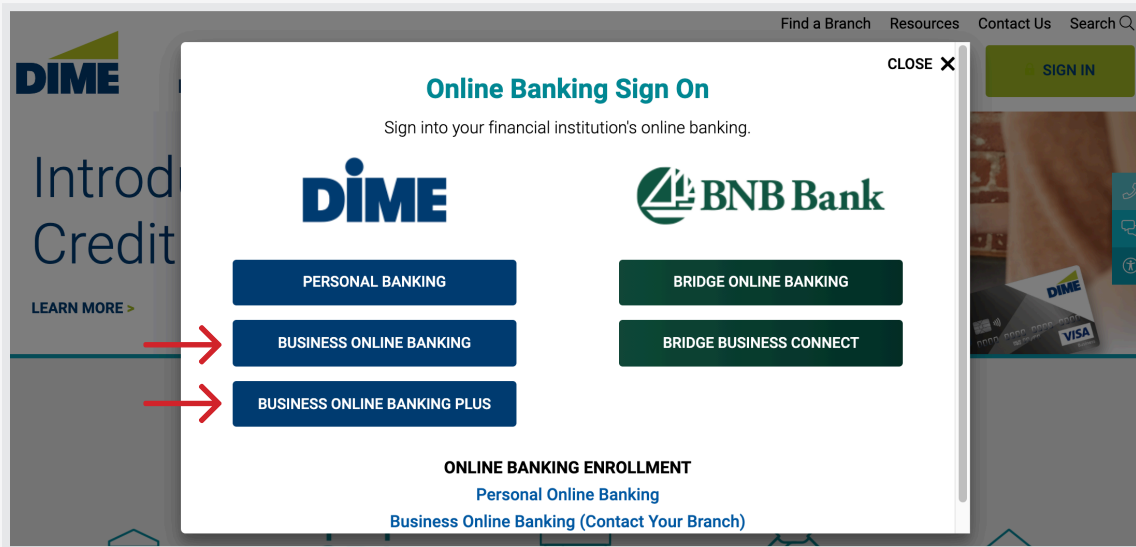
GETTING STARTED

LOGGING INTO DIME BUSINESS ONLINE BANKING PLUS OR BUSINESS ONLINE BANKING

To access your Dime Business Online Banking PLUS or Business Online Banking account, simply visit **dime.com**. Then, click the **Sign in** link in the upper right-hand corner.
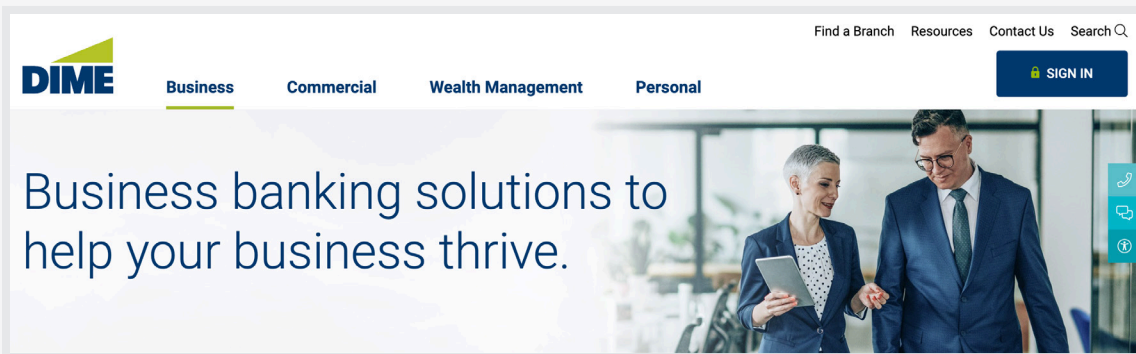
Next, you will see a login screen.

For Dime Business Online Banking PLUS, select the "Business Online Banking PLUS" button. For Dime Business Online Banking, select the "Business Online Banking" button.
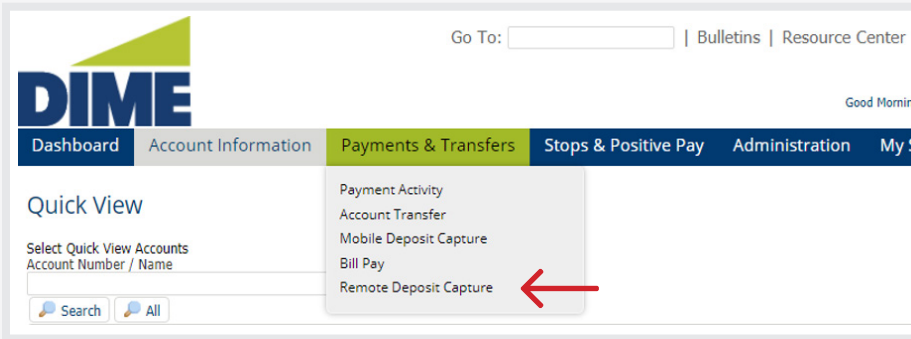

Note: If you are using Secure Browser, please log in through your Secure Browser.

Then, select **Remote Deposit Capture** in the **Payments & Transfers** menu.
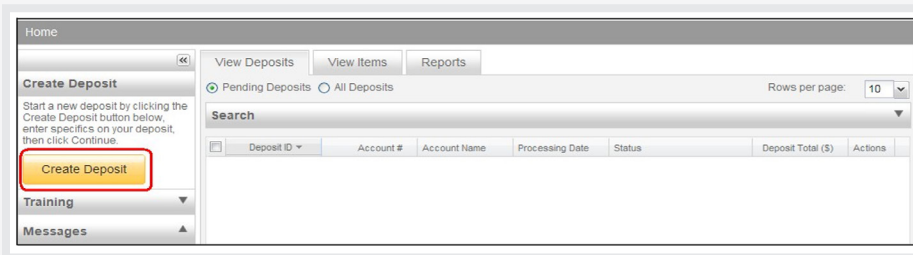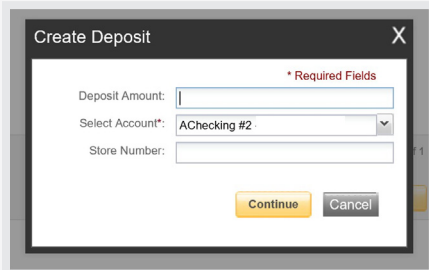
CREATING A DEPOSIT

To create a deposit, please follow these steps as described below.

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


2. Select an Account. Next, enter the total **Deposit Amount**, and use the **Select Account** drop-down menu to determine which account to use for this deposit.

Fields	Description
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	Not a required field.

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.
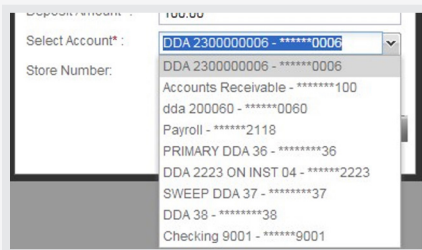
3. After selecting an account, click **Continue**.

4. Prepare items for scanning. Please follow these recommended steps to ensure your checks are properly set for scanning.

- Check for staples, paper clips and calculator tape, etc. Then, remove these items since they will cause the scanner to jam.
- Ensure all items are facing in the same direction and not upside down.
- Ensure that all items are straight and stacked neatly together to prevent jams and missed images.

5. Order the documents. Place the documents straight and even into the scanner opening.
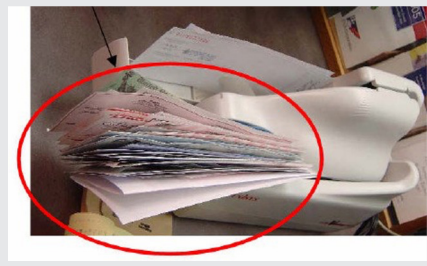
6. Click Scan at the bottom left side of the screen to begin scanning the deposit.
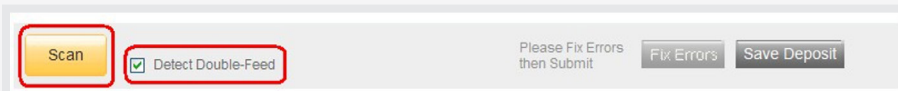
7. Scanning in Progress. While the deposit is scanning, you will see the following message: "Scanning in Progress".
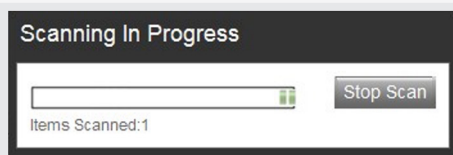

8. Fix Errors. After all items have passed through the scanner, click **Fix Errors** to correct exceptions related to the deposit.

9. View Exceptions. At this time, you can view any exceptions that may exist. Exceptions typically occur when data is missing or was entered improperly. By clicking on **Fix Errors** all items that require correction are presented in **Red**. Update the needed fields and then hit **Enter** on your keyboard to proceed to the next item.
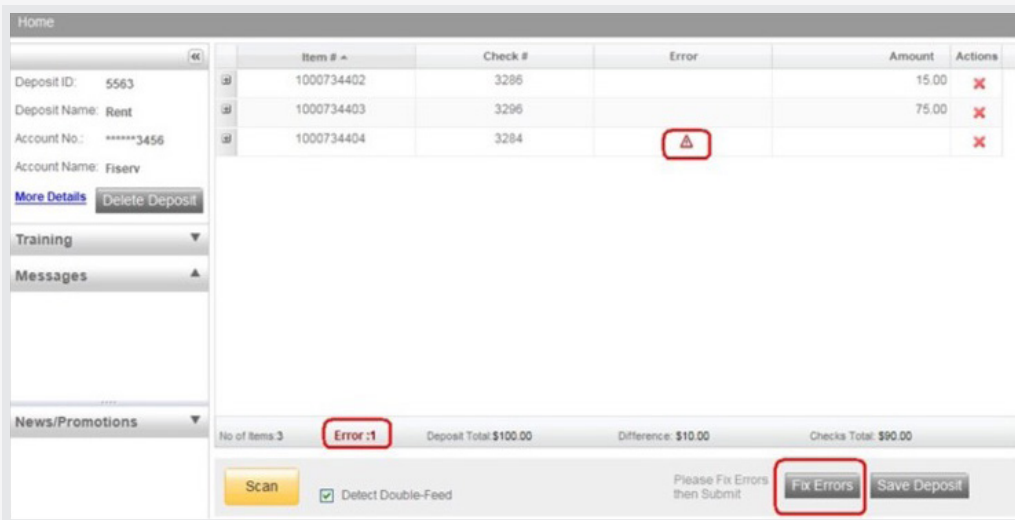
Common exceptions include:

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

MICR fields that can be updated include:

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

See sample below:
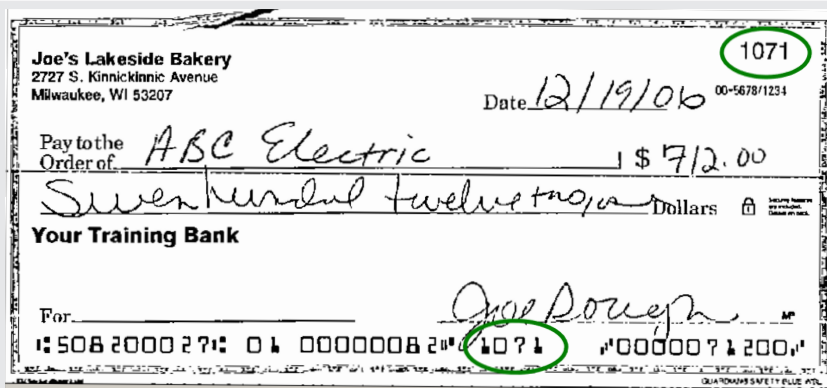
10. **Submit Deposit.** Click **Submit Deposit** if the Deposit Total and the Checks Total agree, and the Difference Amount is $0.00. Then, your deposit is ready to be submitted. Please note: If you're not ready to submit the deposit at this time and would like to return to the deposit later, click **Save Deposit**.
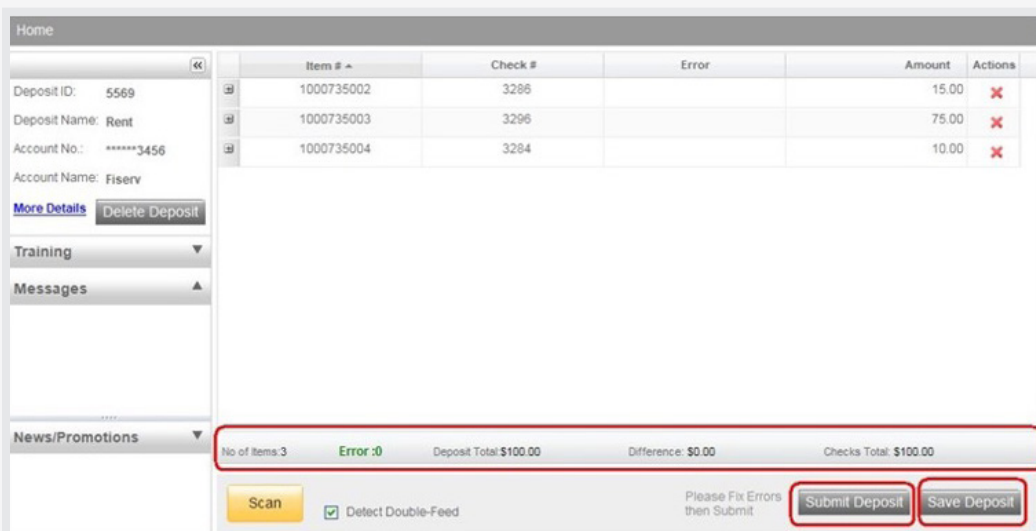
HOW TO DELETE AN ITEM IN A DEPOSIT
(Batch status cannot be Submitted, Delivered or Pending Review)

To delete an item, the item will first need to be located on the grid. Select the row which will allow the system to display the front image. Then, verify the item selected is the correct item that needs to be deleted.

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

	Item # ▲	Check #	Error	Amount	Actions
⊞	1000734402	3286		15.00	✖
⊞	1000734403	3296		75.00	✖
⊞	1000734404	3284		10.00	✖

✔ Success. All Errors Fixed.

2. **Select Yes** to delete the item out of the batch. If **No** is selected, the current item within the batch will remain.

Prompt ✖

? Are you sure you want to delete this item? :

[Yes]　[No]
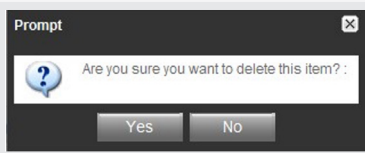
Note: Items scanned upside down or backwards will need to be deleted and rescanned.

HOW TO REMOVE A BATCH OR DEPOSIT
(Batch status cannot be Submitted, Delivered or Pending Review)

1. To remove a deposit while currently in the deposit, select the **Delete Deposit** button.
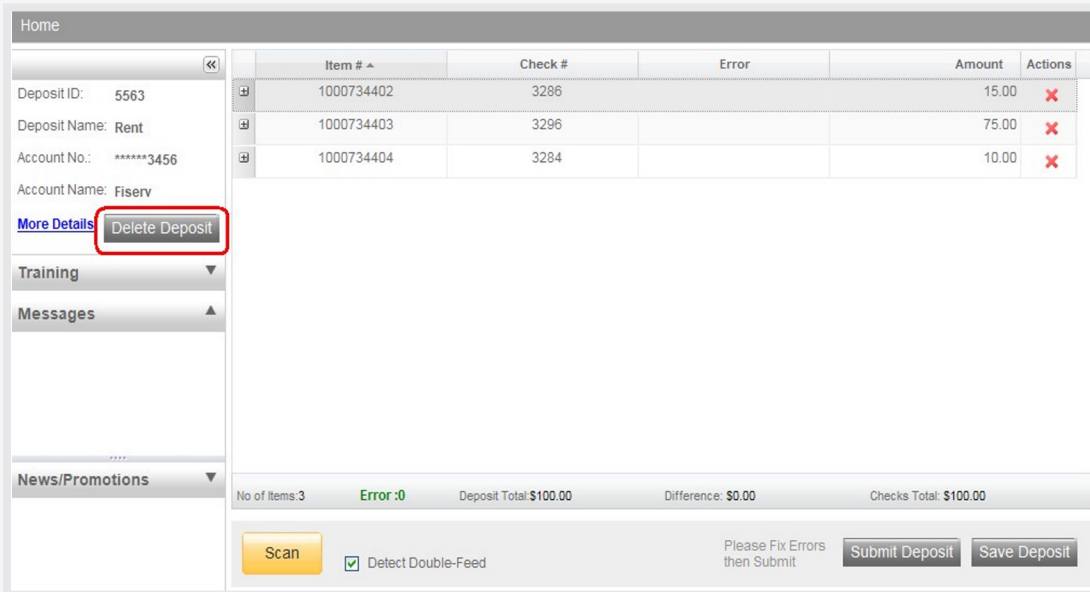
2. Upon selecting the **Remove Deposit** button, you will receive the following warning.
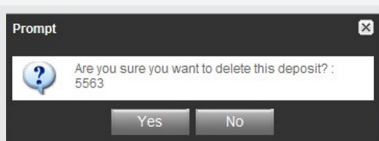
3. Select **Yes** to proceed with the removal of the Batch or select **No** to return to the **Deposit Capture** window and carry on with the same batch.

4. To remove a batch from the Home screen, **place a check mark (✓)** next to the appropriate deposit. Then, click **Remove**.

	Deposit ID ▼	Account #	Account Name	Processing Date	Status	Deposit Total ($)	Actions
☐	5569	******3456	Fiserv	2011-5-06	SUSPENDED	0.00	
☐	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	

View Deposits — View Items — Reports

⦿ Pending Deposits ○ All Deposits   Rows per page: 10

Search

Displaying 1 - 6 of 6   Page 1 of 1   Submit   Remove

HOW TO RESIZE AN IMAGE

First view the image. To view the image of an item, click the **Plus (+)** sign located on the left for the appropriate item. If the image of the scanned item is difficult to read, the whole item can be resized.

Resize the image. You can resize the image 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	✕

The view after clicking the **Plus (+) sign**.

HOW TO MAKE AN ITEM QUERY

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

Next, click the **Advanced Search** option to make additional search criteria available.

Then, click the Plus (+) sign along the left to display the image of the appropriate item. You can click the image icon to view the entire deposit.

On the **View Deposits** tab, select the **All Deposits** option if you want to display all deposits, including deposits that have been submitted.

Select the **Pending Deposits** option if you want to display only those deposits that have not been submitted.

![DIME logo]

Deposit Status is the first page displayed after a successful logon. You can also navigate to the Deposit Status page by selecting **Home** at the top left of the screen.

Depending on your level of authority and permissions, either all the deposits you created will display or all the deposits for your business will display.

From this **View Deposits** tab, you can open and view 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.

After selecting the **View Details** option, a screen like the example below will be displayed.

![DIME logo]

JAMMED DOCUMENTS

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

```
Alert                                                          ☒

Batch Id - 5569

A jam has occurred – please read below BEFORE clicking "OK"

VERIFY last item imaged before restarting the scanner

1. Click "OK" to acknowledge error message.
2. The User Action Box will appear - click "Cancel" to show the last image uploaded to image file.
3. VERIFY the last item that made it into the image file.
4. Take ALL items that were scanned behind the last item that is displayed on the screen
and put back on top of the batch to be rescanned.
5. Continue scanning batch.

It is very important that you verify the last item that made it into the image file.
Not verifying the last item will result in the transaction being out of balance.

                          OK
```

Steps for troubleshooting jammed documents

1. **Clear the document(s)** from the machine. Make sure **not to damage** the documents or the scanner. Then, **select OK** for the scanner to try to clear the jam.

2. **Retain the documents in the proper order** as a rescan may be required for the document.

3. **Review the Transaction section of the screen** (shows all items that were successfully scanned).

4. **Determine the last item scanned** by taking the last items from the scanner pocket.

5. **Turn them upside down in front of you and work backwards** until you find the last item that was processed.

6. **Reinsert the next item or items that did not scan** into the hopper with the remaining documents.

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

Please note: Only the items with images that the user can see on the monitor were scanned.

FAILED IMAGE QUALITY – RESCAN A DOCUMENT

If you receive a **Poor Image Quality** message, this means the captured image failed the Image Quality test. This will show after you have clicked **Fix Errors**.

Here's what you need to do:

- View the image to ensure that it is acceptable. Most likely, the image quality is poor and needs to be fixed.
- Examine the images of the front and back of the check to determine if it's acceptable.
- If the image of the item is not acceptable, then select **Rescan** to replace the current image.
- To delete item out of the deposit, click **Delete**.
- To accept the image as is, click **Accept** to keep the item within the deposit.
- When rescanning the item, find the item within the batch and select **Rescan**.
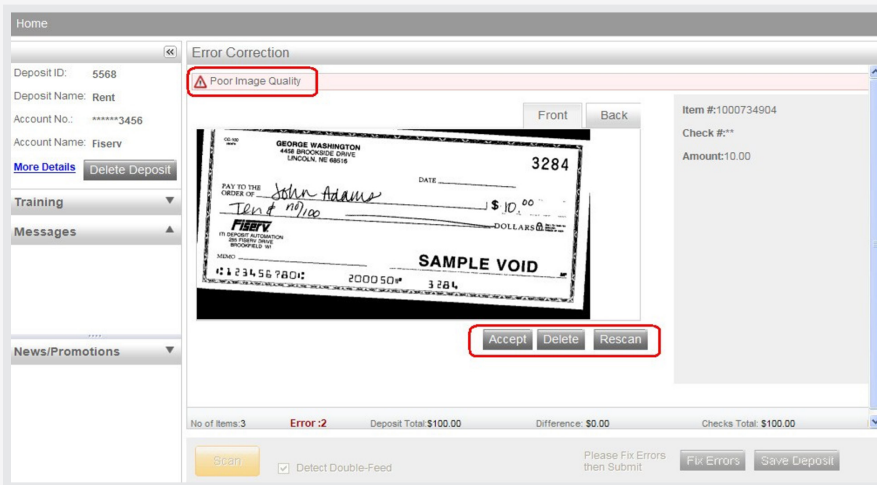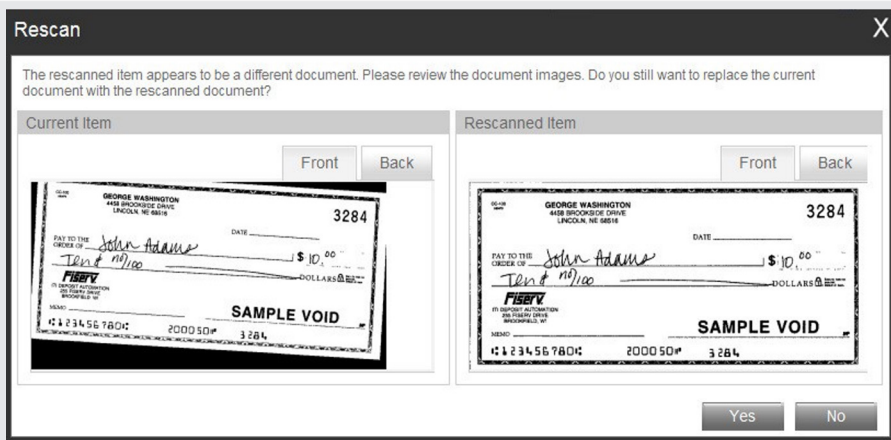
The system will give the following warning message:
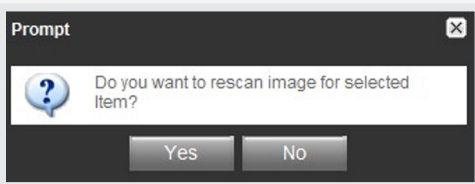
Select **Yes** to continue the rescan process. When rescanning an item, the MICR is compared to that of the original item. If there is a match, the image is overlaid. If there is a discrepancy, you receive the following warning.

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

DUPLICATES

Evaluating Duplicates

Once all items have been scanned within the deposit and all exceptions have been addressed, the program will then display any **duplicate items** that are detected within the current batch or from any previously scanned batch within 90 days.

Duplicate Item Detected will display at the top of the screen. This will display the images of items that are considered duplicate side by side. The **Current Item** will be displayed along the left and the **Items from Previous Deposits** will be displayed along the right.

Below is an example of the check images that would be detected by the system as duplicate checks.

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

Correcting Duplicates

To correct duplicates, you can delete the duplicate(s) by clicking **Delete** or clicking **Accept** to override the exception and accept the duplicate(s) item. Once all duplicates are resolved, the message **"Success. All Errors Fixed"** will be displayed. The deposit is now ready to be submitted by clicking **Submit Deposit**.

QUESTIONS? NEED ASSISTANCE?

For all questions or requests for assistance, please contact **Treasury Management Support** at **631-723-7620** or email **TMsupport@dime.com**.