



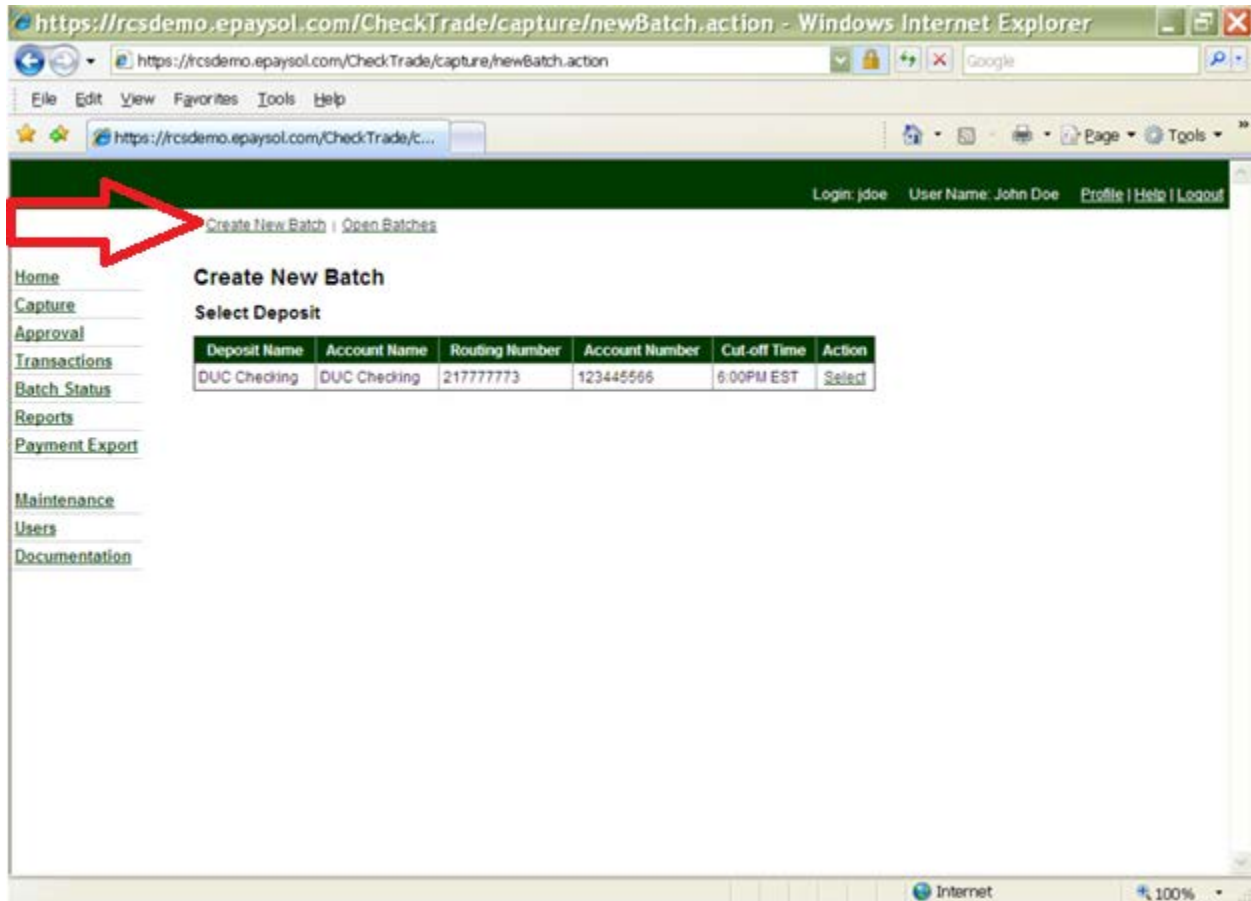
Remote Deposit End User Guide

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Capturing Deposits

To make deposits, the user will select the Capture tab on the left side of the screen. This will produce the following screen.



The user may then click the **Create New Batch** tab along the top of the screen or choose Select next to the account to which they are depositing funds.

The Create New Batch page will be displayed as shown below.

The screenshot shows a web browser window with the URL <https://rcsdemo.epaysol.com/CheckTrade/capture/newBatchShow.action>. The page title is "Create New Batch". A note states "Required fields are marked with an asterisk(*)".

The form contains the following fields and values:

- Depositor: Daddy's Used Car
- Deposit: DUC Checking
- Account Name: DUC Checking
- Account Number: 123445566
- Cut-off Time: 6:00PM EST
- Current Time: 2010-03-24 11:42:27.557
- Batch Name:
- * Expected Deposit Total Amount:
- * Expected Deposit Total Items:

Below these fields is a "Tape" section with a table:

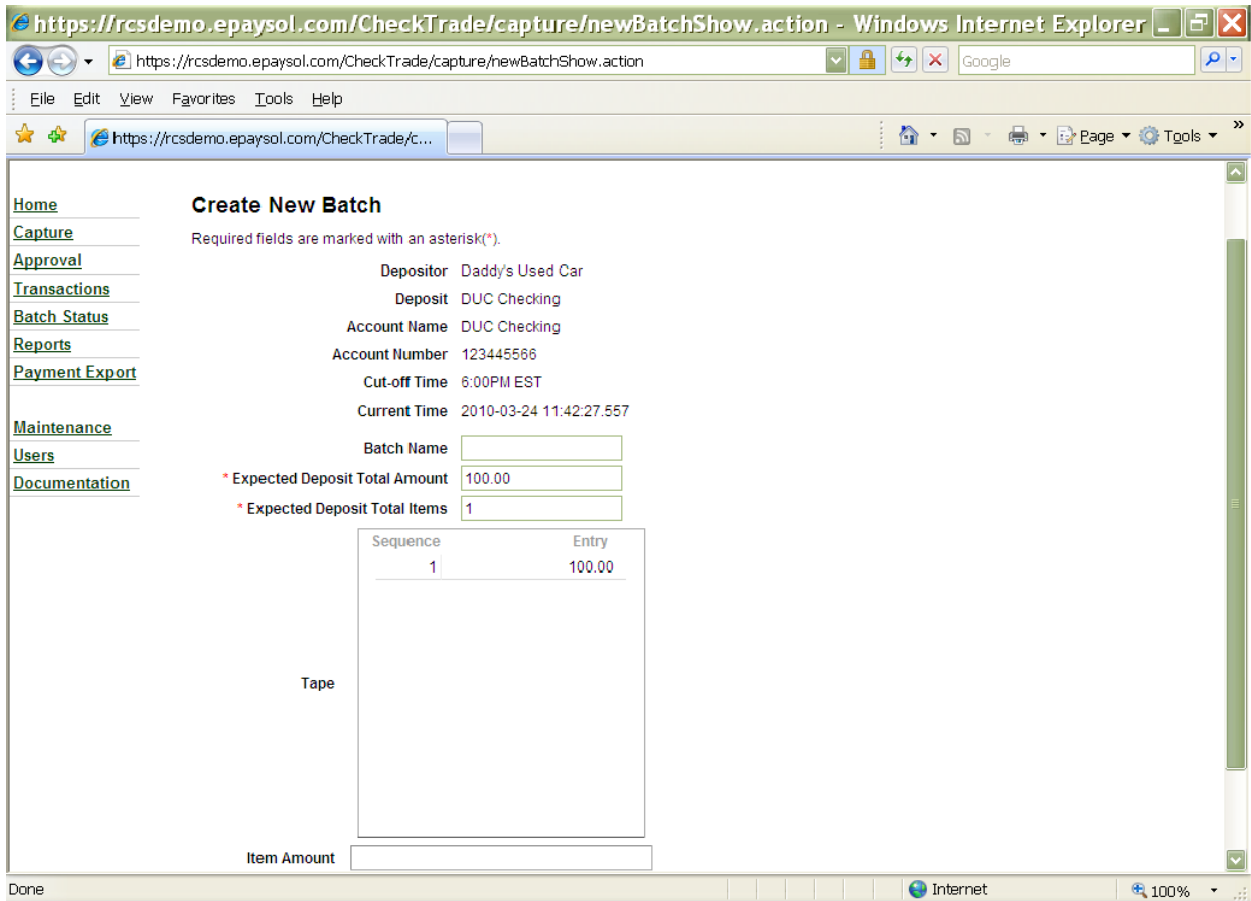
Sequence	Entry

At the bottom of the form is an "Item Amount" field:

The user may then either use a calculator to total the batch (number of items and amount of deposit) or use the tape option on the capture screen.

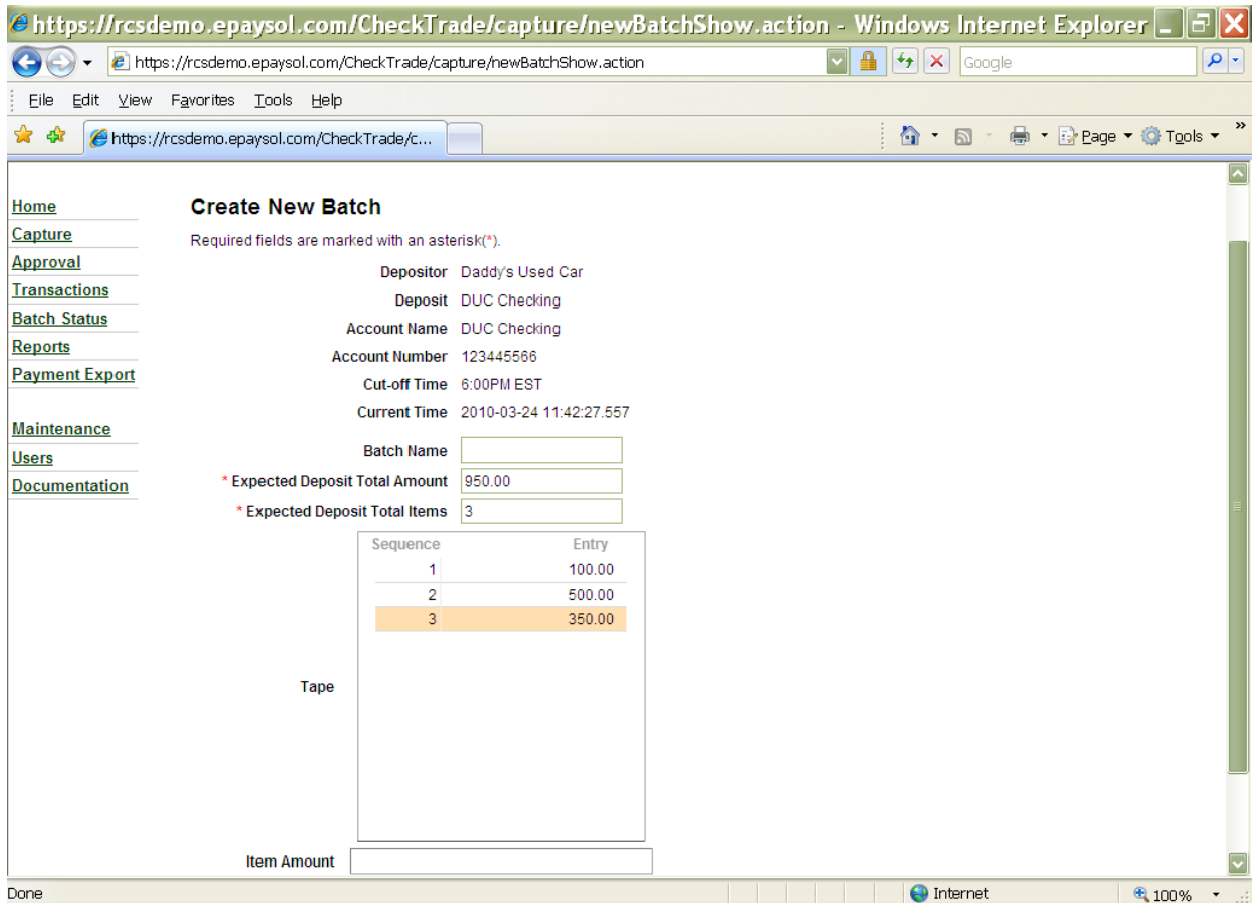
In the Item Amount box, the user should enter the amount of each check and then press enter. As the checks are entered the Expected Deposit Total Amount and the Expected Deposit Total Items fields will be updated.

Shown below is how the screen should appear after entering a \$100.00 check.



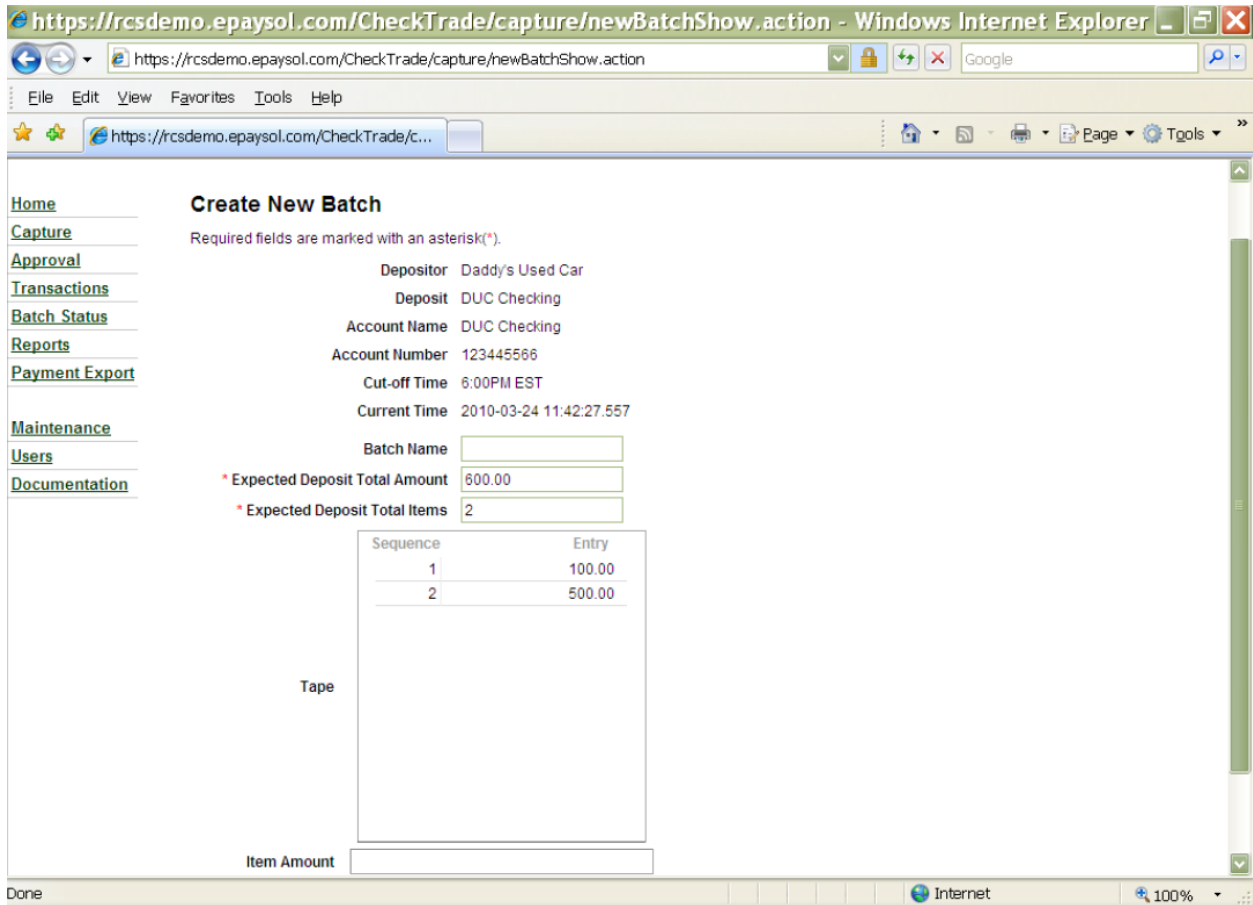
The User should enter the remaining checks/items. If the user enters the wrong amount, the mouse can be used to select that item, press the delete key and then re-enter the correct amount.

The highlighted field below is set to be deleted.

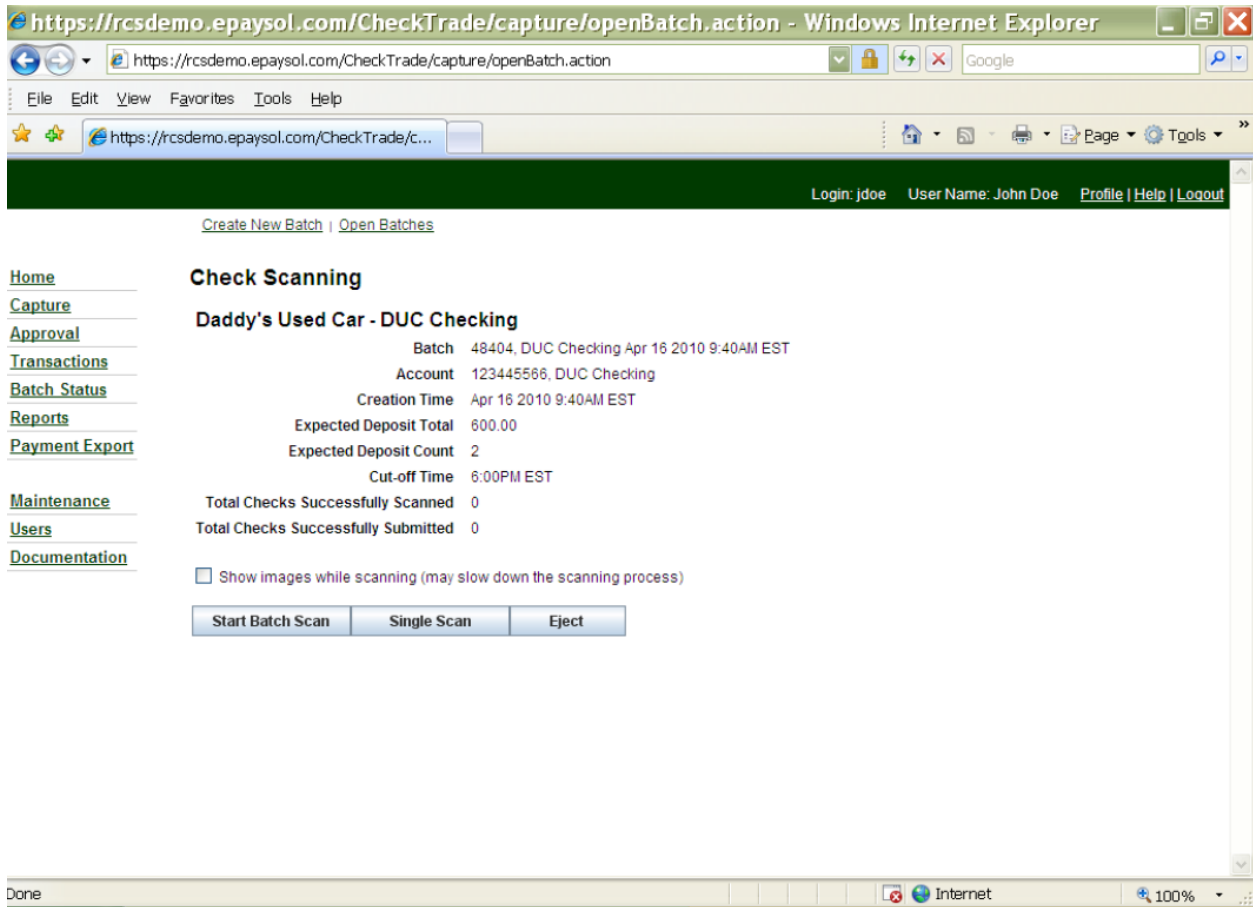


The user should press the delete key on the keyboard and the item will be removed.

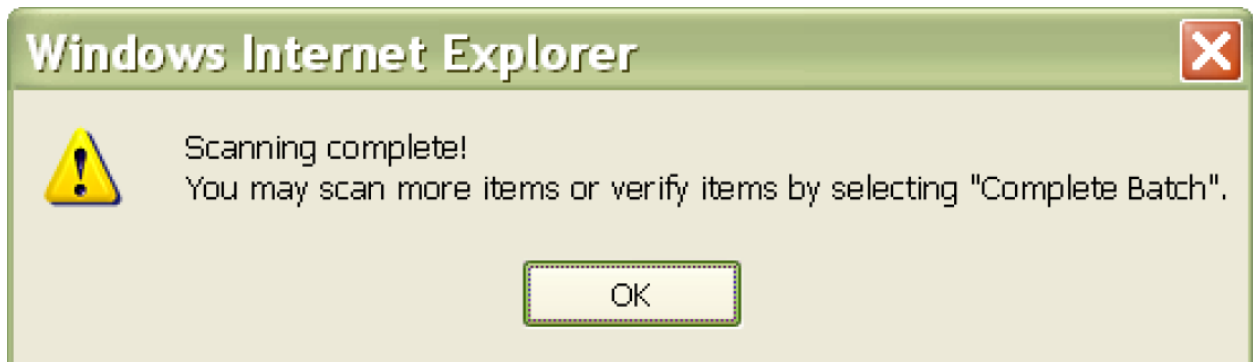
The user will then enter the correct amount in the **Item Amount** field and press enter. Below is how the screen will appear after the correction.



Once all items have been entered on the tape, the user should press the Create Batch button on the bottom of the screen. The Batch Name field can be populated if a specific batch naming convention is being used. Otherwise, if the field is left blank, the system will automatically assign a batch name to the batch. After choosing the Create batch button, the following screen will display.



Next, the user should place the deposit items into the hopper of the scanner and press Start Batch Scan button. After all items have been scanned, the following screen will display.



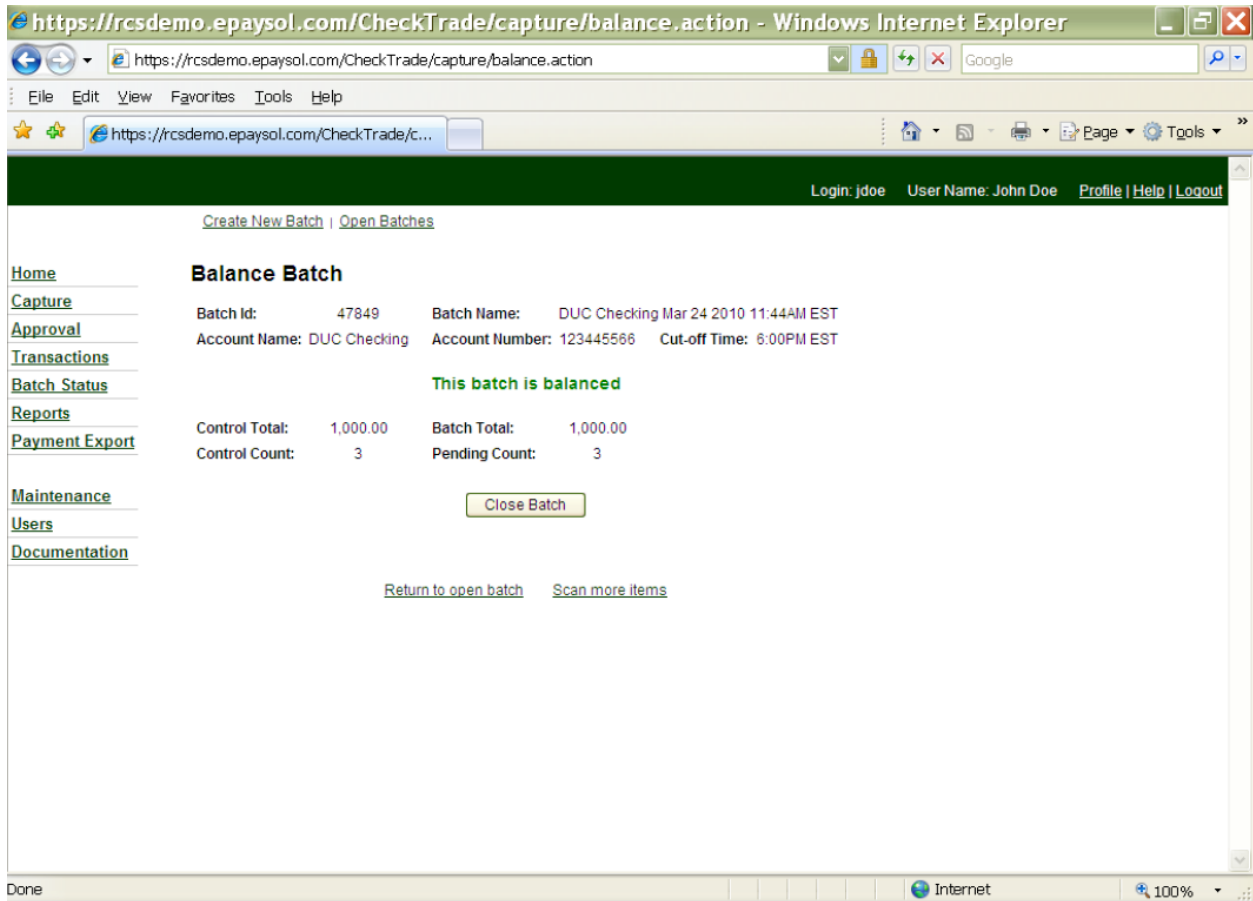
The user should press the OK button. If there are more items to be scanned, the items may be placed in the hopper and the process repeated. If there are no

additional items to be scanned, the user should choose the Complete Batch tab along the bottom of the screen. Once the user selects the Complete Batch tab, a screen similar to the following may display if there are items in need of review or correction.

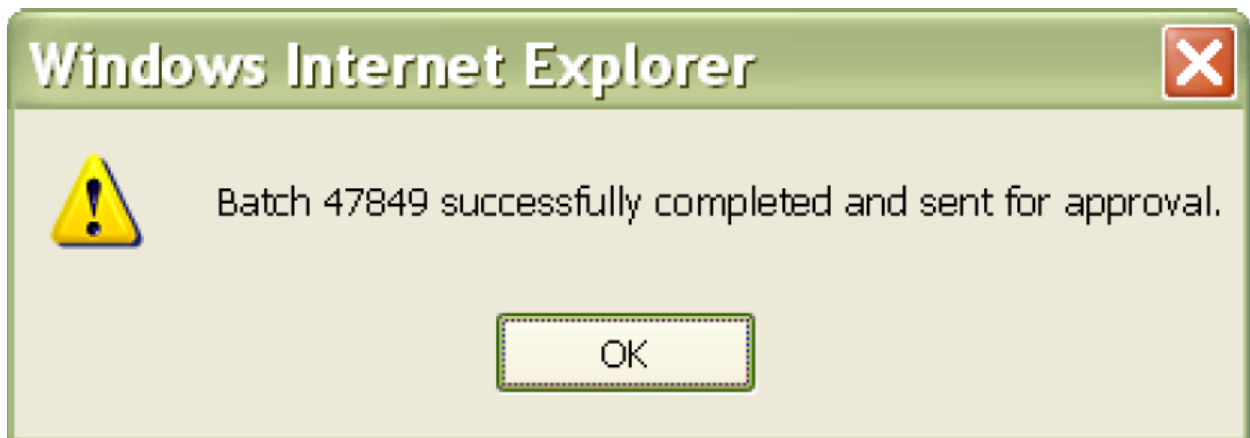


The user should populate any fields that are missing data that are required. On the image above, the user needed to make corrections in the green field by changing the '?' to the correct number.

Once all items have been corrected, the following screen will display.

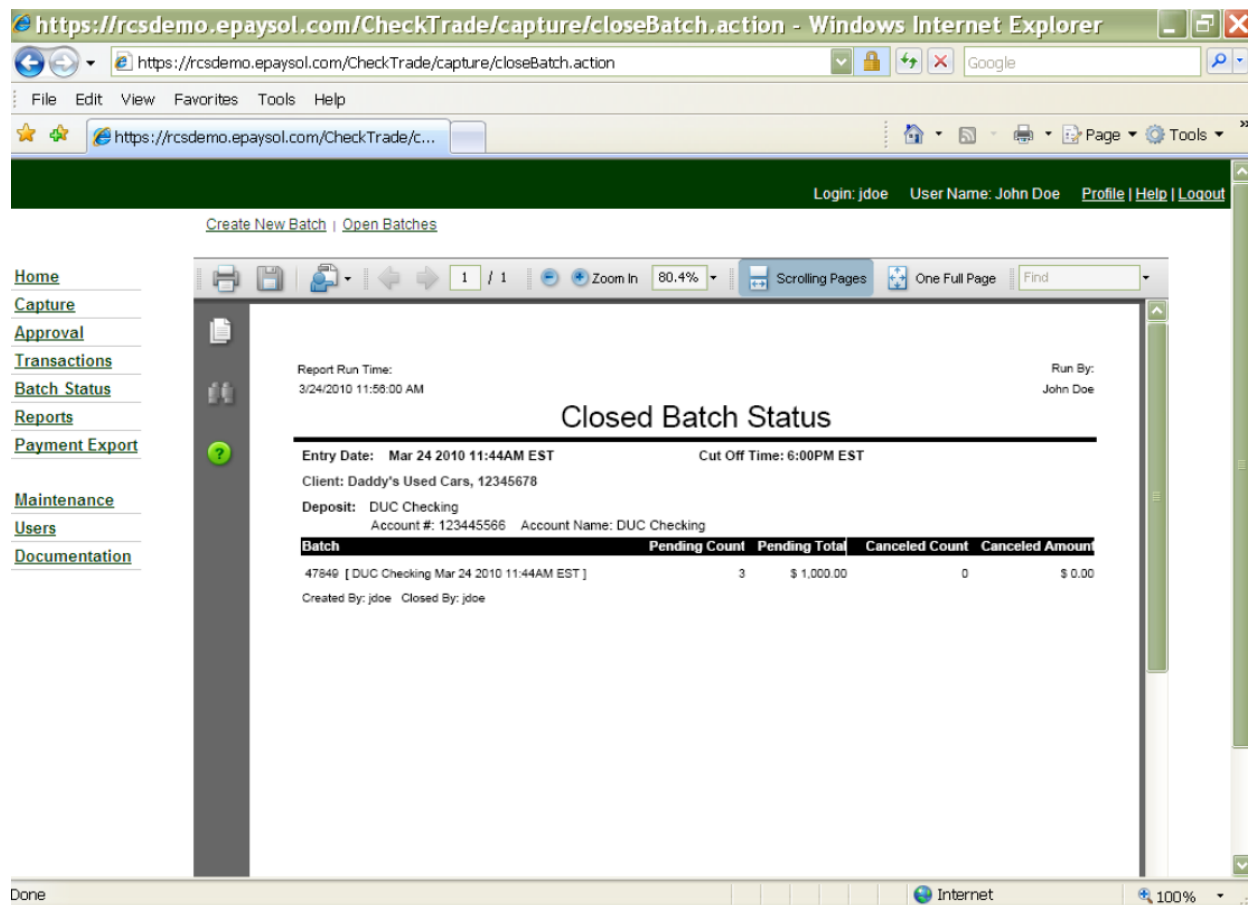


The user should then click on the Close Batch button if the batch is balanced. If the work did not balance the user will get a message on the above screen that the batch is unbalanced. The user would then select the Return to Open Batch tab and choose the Search option to review items in the batch for any needed edits. After selecting the Close Batch option, the following message will be provided.



The user should select OK.

At this time, and every time a batch is closed, a Closed Batch Status report will automatically generate and will be shown in a PDF report (illustrated on the next page). This report should be printed and/or saved.



Once the user prints or saves the report, the batch must still be approved by the cut-off time to allow for same day processing of the deposit.

Open Batches

When the user selects the Capture or Open Batches tab, the following screen will display if an open batch exists.

https://rcsdemo.epaysol.com/CheckTrade/capture/updateBatch.action - Windows Internet Explorer

https://rcsdemo.epaysol.com/CheckTrade/capture/updateBatch.action

File Edit View Favorites Tools Help

https://rcsdemo.epaysol.com/CheckTrade/c...

Login: jdoe User Name: John Doe Profile | Help | Logout

Create New Batch | Open Batches

Warning! You have:
1 batch(es) open from previous days

Open Batches

Batch ID	Batch Name	Cut-off Time	Item Count	Incomplete Count	Deleted Count	Pending	Balance Status	Expected	Actions
17471	DUC Checking Aug 16 2007 9:59AM EST	6:00PM EST	8	0	5	8,800.00	Balanced	8,800.00 3	Update Scan Search Delete Close Tape

Done Internet 100%

On this screen the user has several options.

Update the batch if the expected totals need to be changed.

Scan if the user needs to add more items to the batch.

Complete is selected if a batch is unbalanced and/or needs additional review or edits.

Search if the user needs to edit items in the batch or to access Advanced Edit.

Delete allows the user to delete the batch.

Close the batch will move the batch from Capture to the Approval tab. **Note:** the Close option is only available once a batch is in balance.

Tape will display the entries made in the tape option.

When the user selects the Search option, a screen similar to the following screen will appear.

The screenshot shows a web browser window with the URL <https://rcsdemo.epaysol.com/CheckTrade/capture/searchBatch.action>. The page title is "Batch Items Search" and the main heading is "Daddy's Used Car - DUC Checking".

Batch Information:

- Batch: 17471, DUC Checking Aug 16 2007 9:59AM EST
- Account: 123445566, DUC Checking
- Cut-off Time: 6:00PM EST

Search Fields:

- Routing #:
- Account #:
- Check #:
- Amount:

Buttons: Search, Reset Filter

	Routing #	Account #	Check #	Amount	Payer Name	Status	Entry Date	Actions
<input type="checkbox"/>	011000112	0000060333111	001091	2,900.00		Deleted	08/16/2007	View Audit
<input type="checkbox"/>	011000112	00071910000000700	0000078971	1,500.00		Deleted	08/16/2007	View Audit
<input type="checkbox"/>	011000112	0-789-68	009236	1,900.00		Deleted	08/16/2007	View Audit
<input type="checkbox"/>	011000112	017888899	0088578	2,300.00		Deleted	08/16/2007	View Audit
<input type="checkbox"/>	011000112	0000012345 123	000001234589	3,300.00		Deleted	08/16/2007	View Audit
<input type="checkbox"/>	011000112	01-999-00-11	002568	3,000.00		Pending	03/24/2010	Edit Audit
<input type="checkbox"/>	011000112	00123456789	0987	1,400.00		Pending	03/24/2010	Edit Audit
<input type="checkbox"/>	011000112	9999999	0021	4,400.00		Pending	03/24/2010	Edit Audit

Buttons: Select All, Clear Selection, Edit Selected, Edit Suspected

The user will then select the Edit tab in the action column next to the item to be changed. This will produce the following screen.

https://rcsdemo.epaysol.com/CheckTrade/capture/editBatchItem.action - Windows Internet Explorer

https://rcsdemo.epaysol.com/CheckTrade/capture/editBatchItem.action

File Edit View Favorites Tools Help

Home Edit Batch Scan Item

Required fields are marked with an asterisk(*).

Daddy's Used Car - DUC Checking

Batch 17471, DUC Checking Aug 16 2007 9:59AM EST
 Account 123445566, DUC Checking
 Creation Time Aug 16 2007 9:59AM EST
 Expected Deposit Total 8,800.00
 Expected Deposit Count 3
 Cut-off Time 6:00PM EST
 Payment Status Pending

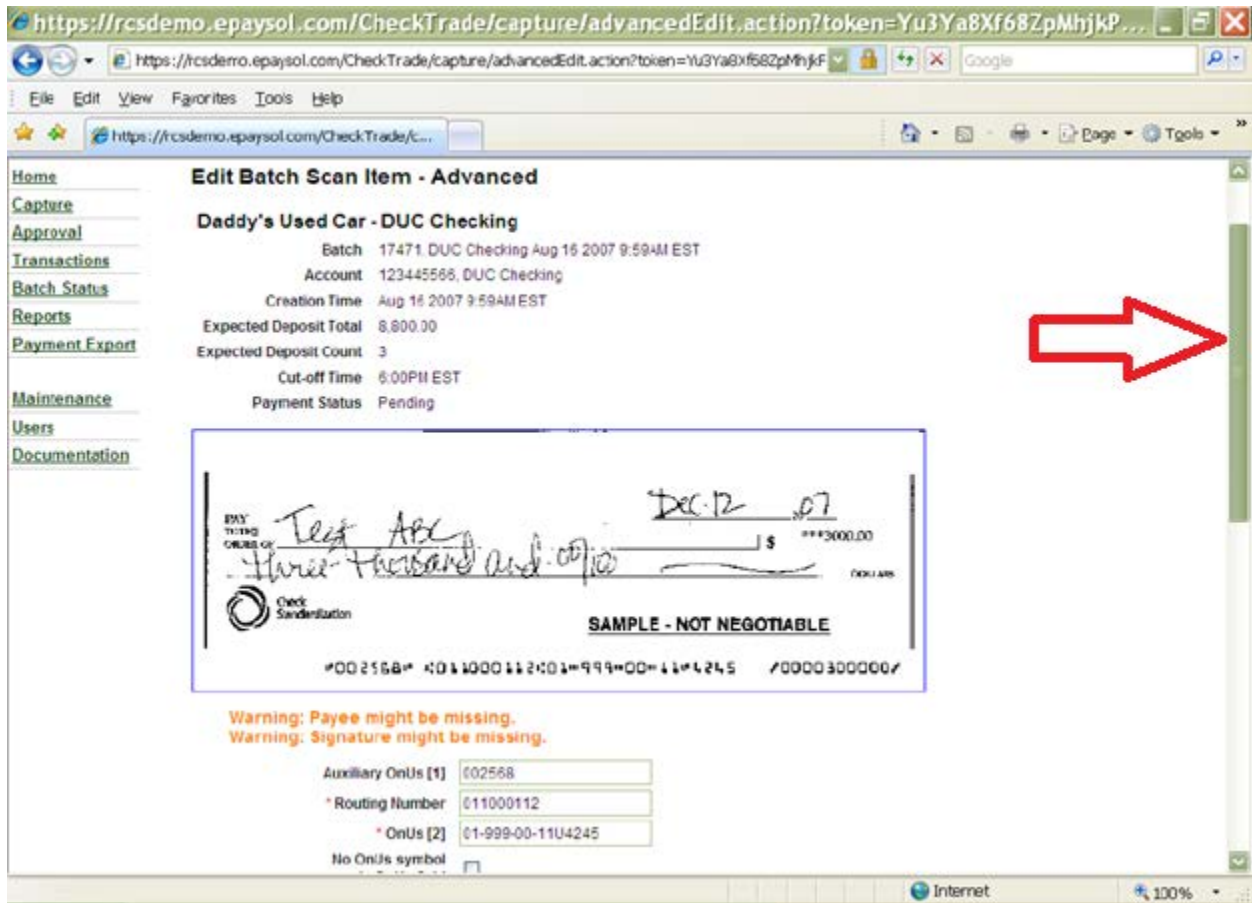
Check Standardization

SAMPLE - NOT NEGOTIABLE

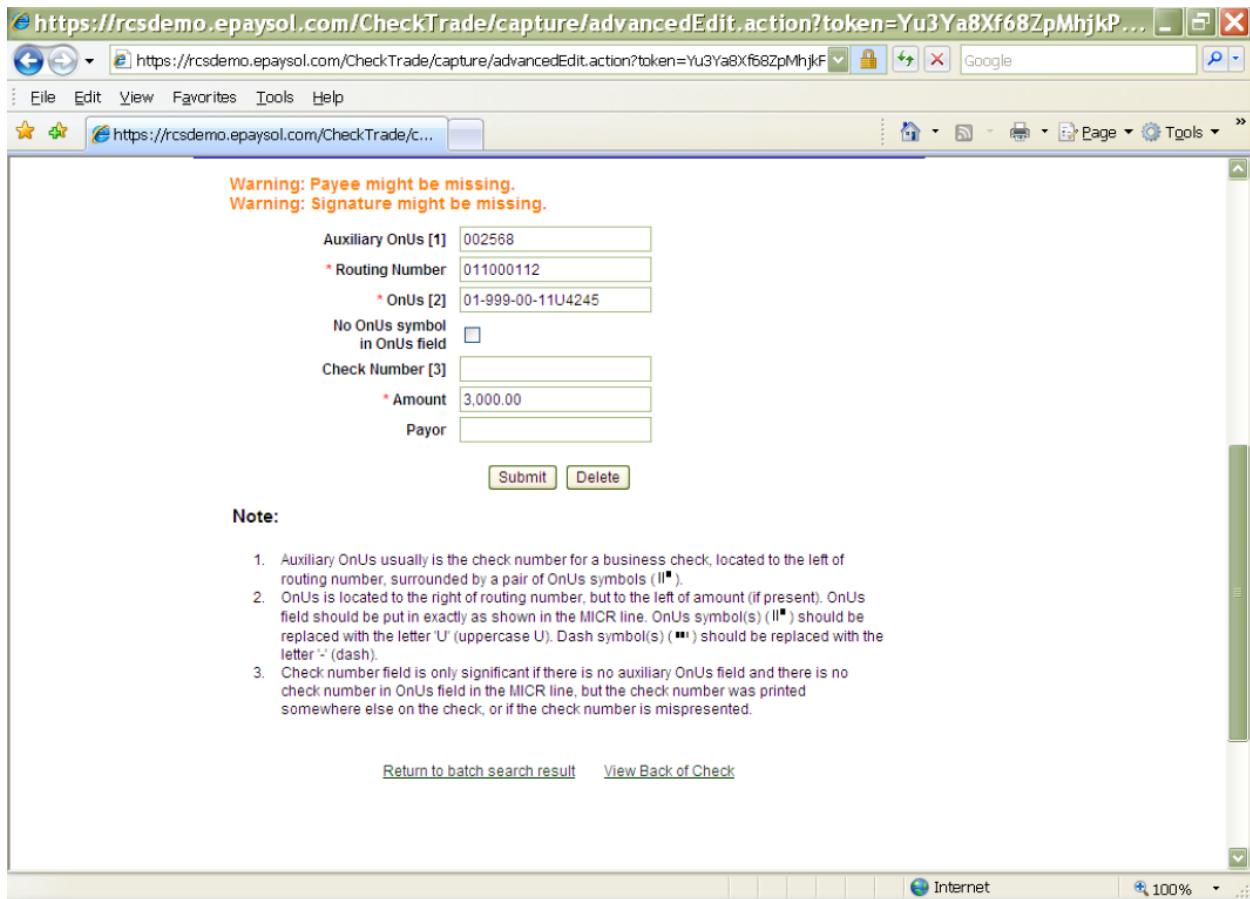
Warning: Payee might be missing.
 Warning: Signature might be missing.

* Amount 3,000.00

The user may then correct the item on this screen. If the item has numerous adjustments to the MICR line, the user must use the Advanced button near the bottom of the screen to access the Advanced Edit screen. After selecting the Advanced button, the following screen will display.



The screen is large and the slider will need to be used.



Once the item has been corrected, the user should choose the Submit button. This will produce the following screen.

https://rcsdemo.epaysol.com/CheckTrade/capture/navigateBack.action?token=Yu3Ya8Xf68ZpMhjkP...

https://rcsdemo.epaysol.com/CheckTrade/capture/navigateBack.action?token=Yu3Ya8Xf68ZpMhjkP

File Edit View Favorites Tools Help

https://rcsdemo.epaysol.com/CheckTrade/c...

Login: jdoe User Name: John Doe Profile Help Logout

[Create New Batch](#) | [Open Batches](#)

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Batch Items Search

Daddy's Used Car - DUC Checking
 Batch 17471, DUC Checking Aug 16 2007 9:59AM EST
 Account 123445566, DUC Checking
 Cut-off Time 6:00PM EST

Routing # Account #
 Check # Amount

<input type="checkbox"/>	Routing #	Account #	Check #	Amount	Payor Name	Status	Entry Date	Actions
<input type="checkbox"/>	011000112	0000060333111	001091	2,900.00		Deleted	08/16/2007	View Audit
<input type="checkbox"/>	011000112	00071910000000700	0000078971	1,500.00		Deleted	08/16/2007	View Audit
<input type="checkbox"/>	011000112	0-789-68	009236	1,900.00		Deleted	08/16/2007	View Audit
<input type="checkbox"/>	011000112	017888899	0088578	2,300.00		Deleted	08/16/2007	View Audit
<input type="checkbox"/>	011000112	0000012345 123	000001234589	3,300.00		Deleted	08/16/2007	View Audit
<input type="checkbox"/>	011000112	01-999-00-11	002568	3,000.00		Pending	03/24/2010	Edit Audit
<input type="checkbox"/>	011000112	00123456789	0987	1,400.00		Pending	03/24/2010	Edit Audit
<input type="checkbox"/>	011000112	9999999	0021	4,400.00		Pending	03/24/2010	Edit Audit

Internet 100%

The user may then select another item for edits, scan more items or return to the open batch. If the user has completed their changes, the user should choose the Return to Open Batch option and then choose the close option in the Actions column.

Warning! You have:
1 batch(es) open from previous days

Batch ID	Batch Name	Cut-off Time	Item Count	Incomplete Count	Deleted Count	Pending	Balance Status	Expected	Actions
17471	DUC Checking Aug 16 2007 9:59AM EST	6:00PM EST	8	0	5	8,800.00 3	Balanced	8,800.00 3	Update Scan Search Delete Close Tape

When the Close option is selected, as noted in this document earlier, the user will get a message that the batch has been successfully completed and sent for the approval and the Closed Batch Status report will be generated. The user will print out this report.

Next, the batch will need to be approved. Users with access should choose the Approval tab.

Approval

After selecting the Approval tab located on the left side menu options, the following screen will display.

The screenshot shows a web browser window displaying the 'Batches Pending Approval' page. The browser address bar shows the URL: <https://rcsdemo.epaysol.com/CheckTrade/approval/batches/showClosedBatches.action>. The page title is 'Batches Pending Approval'. The user is logged in as 'jdoe' with the name 'John Doe'. A warning message states: 'Warning! You have: 1 batch(es) open from previous days'. The page includes a left-hand navigation menu with options: Home, Capture, Approval, Transactions, Batch Status, Reports, Payment Export, Maintenance, Users, and Documentation. The main content area features a form with 'Depositor' set to 'Daddy's Used Cars' and an empty 'Deposit' field. Below the form is a table with the following data:

Batch ID	Batch Name	Account Number	Batch Creator	Cut-off Time	Edited	Pending	Deleted	Expected	Actions
47849	DUC Checking Mar 24 2010 11:44AM EST	123445566	jdoe	6:00PM EST	Yes	1,000.00 3	0.00 0	1,000.00 3	View Items , Audit , Return , Approve

The user should locate the batch to be approved and then select the Approve option in the Actions column.

If desired, prior to approving the batch, the user may also choose to View Items in the batch (with the ability to audit items as well), perform a batch Audit, or Return the batch to an open status.

Once the user selects the Approve option, the following prompt will appear.



The user may check the status of the batch by selecting the Batch Status tab on the left of the screen which will display the following screen.

The screenshot shows a web browser window with the URL <https://rcsdemo.epaysol.com/CheckTrade/batchstatus/batchStatus.action>. The page title is "Batch Status". In the top right corner, it displays "Login: jdoe", "User Name: John Doe", and links for "Profile", "Help", and "Logout".

On the left side, there is a vertical navigation menu with the following items: Home, Capture, Approval, Transactions, Batch Status, Reports, Payment Export, Maintenance, Users, and Documentation.

The main content area contains search filters:

- Start Date: 03/23/2010 (with a "Select" button)
- End Date: 03/24/2010 (with a "Select" button)
- Depositor: Daddy's Used Cars (dropdown menu)
- Amount: (text input field)
- Batch ID: (text input field)
- A "Search" button is located below the filters.

Below the filters is a table with the following data:

Batch ID	Batch Name	Deposit	Cut-off Time	Approved	Deleted	Processed	Expected	Status	Audit
47849	DUC Checking Mar 24 2010 11:44AM EST	DUC Checking	6:00PM EST	1,000.00 3	0.00 0	0.00 0	1,000.00 3	Approved	Audit Tape

The browser's status bar at the bottom shows "Done" and "Internet" with a zoom level of 100%.

The user may also check previous batches captured on the system by changing the start and end date of your search. You may only search a max range of one month. However, batch status archives are available for the prior 24-months.

Transaction

The Transactions tab on the RDC home page is used for researching scanned items or batches. After choosing Transactions, the user must choose the correct status of the search item from the top of the page. When the user selects the Transactions tab from the left menu bar, the following screen will appear.

The screenshot shows a web browser window with the URL <https://rcsdemo.epaysol.com/CheckTrade/transactions/pending/search.action>. The browser is Windows Internet Explorer. The page title is "Pending Approval Items". The user is logged in as "John Doe" (User Name: John Doe). The page has a navigation menu on the left with links: Home, Capture, Approval, Transactions, Batch Status, Reports, Payment Export, Maintenance, Users, and Documentation. The main content area contains a search form with the following fields and options:

- Routing #
- Account #
- Check #
- Amount - Or -
- Min Amount
- Max Amount
- Date Type: (dropdown)
- Start Date:
- End Date:
- Batch ID

At the bottom of the form are two buttons: and .

After selecting the correct status, at the top of the page, of the item or batch that is being searched for, the user should enter the search criteria and date range for any batches or items that are Pending Approval, Approved, Deleted, Processed, Returned or Settlements. Then, click on the Search button for results.

Batch Status

Batch Status is selected, the following page will present.

The screenshot shows a web browser window displaying the 'Batch Status' page. The browser's address bar shows the URL: <https://rcsdemo.epaysol.com/CheckTrade/batchstatus/batchStatus.action>. The page title is 'Batch Status'. The user is logged in as 'John Doe' with the username 'jdoe'. The page features a navigation menu on the left with options: Home, Capture, Approval, Transactions, Batch Status, Reports, Payment Export, Maintenance, Users, and Documentation. The main content area includes search filters for Start Date (03/23/2010), End Date (03/24/2010), Depositor (Daddy's Used Cars), Amount, and Batch ID. A 'Search' button is located below these filters. Below the search filters is a table with the following data:

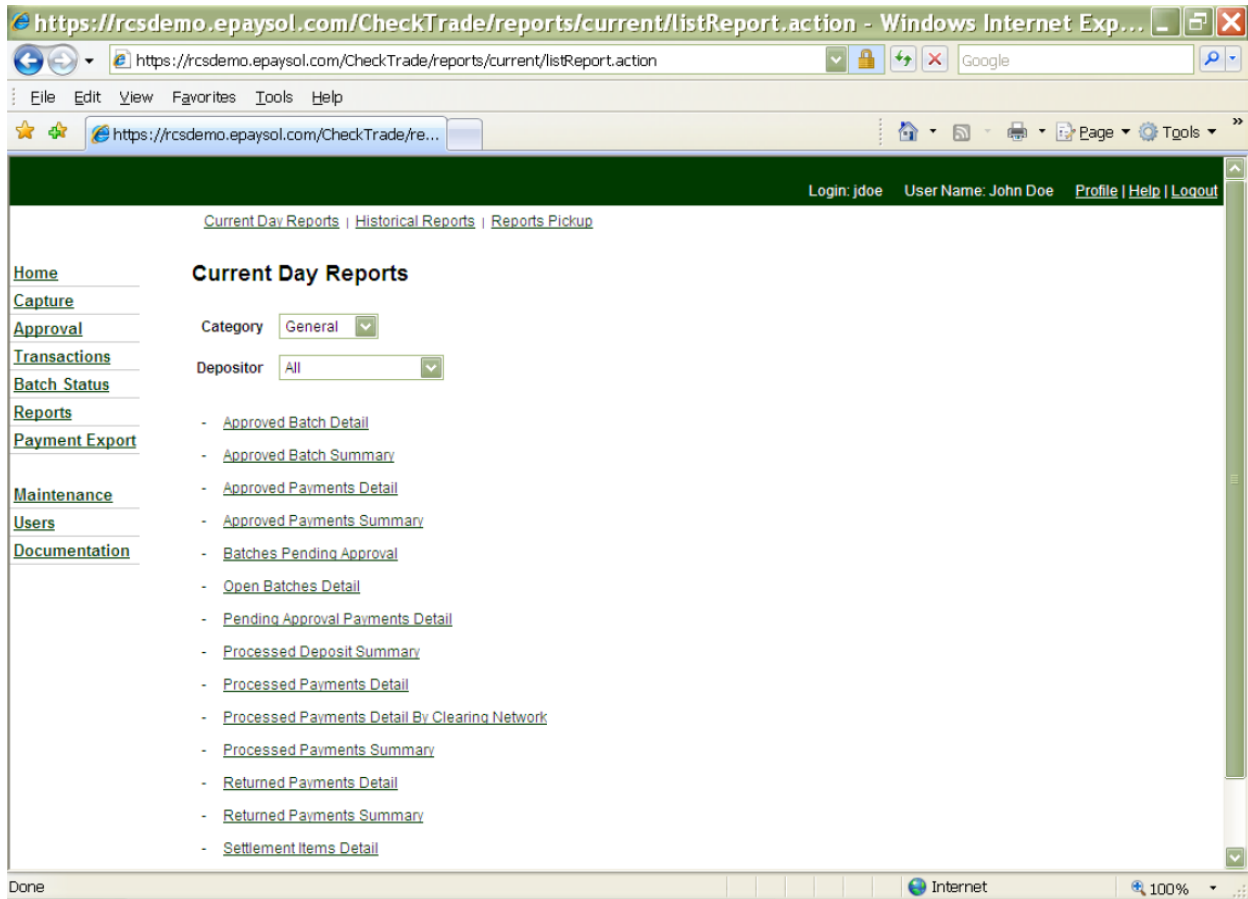
Batch ID	Batch Name	Deposit	Cut-off Time	Approved	Deleted	Processed	Expected	Status	Audit
47849	DUC Checking Mar 24 2010 11:44AM EST	DUC Checking	6:00PM EST	1,000.00 3	0.00 0	0.00 0	1,000.00 3	Approved	Audit Tape

Batches for the prior two days will automatically display. This will include started batches, approved batches, deleted bathes and processed batches. (**Note:** To work in an open batch, user should access that batch by selecting the Capture option.)

Reports

General Reports

Generated within the system are numerous reports that may benefit you as an end user. Once you select the “Report” icon from the home page, the following screen will be displayed. There are several categories of reports to choose from. Please note, after initially selecting the ‘Reports’ option, users will be able to run reports with ‘current day date.’ In order to pull reports from previous dates, the user should select the ‘Historical Reports’ option at the top of the page (after initially selecting the ‘Reports’ option). This will allow the user to input specific dates for which reporting is desired.



The following reports are those available under the General category.

<i>Report Name</i>	<i>Description</i>
Open Batches Detail	Detailed listing of payments in 'OPEN' batches grouped by batch within deposits for a Depositor.
Closed Batch Status	Listing of Batch information that is printed whenever a batch is 'CLOSED'.
Batches Pending Approval	Detailed listing of payments in batches that have been closed but not yet approved i.e. pending approval, grouped by batch within deposits for a Depositor.
Pending Approval Payments Detail	Includes all payments that have been closed but not yet approved i.e. pending approval, grouped by deposits for a Depositor.
Processed Deposit Summary	Deposits for the requested period will be listed in date order, per deposit account, per depositor. The report will subtotal for the period per deposit account, totaling all deposits for each depositor.
Approved Batch Detail	Detailed list of payments in batches that have been 'APPROVED', grouped by bath within deposits for Depositor.
Approved Payments Detail	Detailed listing of all payments in batches that have been 'APPROVED', grouped by deposits for a Depositor.
Approved Payments Summary	Summary listing of item counts and amounts for payments that have been 'APPROVED', grouped by deposits for a Depositor.
Processed Payments Detail	Detailed listing of 'PROCESSED' payments ordered by pay date, grouped by deposits for a Depositor.
Processed Payments Detail By Clearing Network	Detailed listing of 'Processed' payments in clearing networks, grouped by deposits for a Depositor.

<i>Report Name</i>	<i>Description</i>
Processed Payments Summary	Summary listing of item counts and amounts for payments that have been 'PROCESSED', grouped by deposits for a Depositor.
Returned Payments Detail	Detailed listing of payments that have been 'RETURNED' grouped by return reasons within a deposit for a Depositor.
Return Payments Summary	Summary listing of item counts and amounts for payments that have been 'RETURNED', grouped by deposits for a Depositor. Persistence
Settlement Item Detail	Detailed listing of 'SETTLEMENT' Items by Pay Date grouped by deposits for a Depositor.
Settlement Summary By Settlement Period	Summary listing of debit and credit item counts and amounts for payments that have been SETTLED, grouped by deposits for a Depositor.
Audit Trail Detail	Detailed payment audit trail grouped by deposits for a Depositor.
Batch Audit	Detailed batch audit with each batch corresponding detailed payment audit grouped by deposits for a Depositor.

Detail Reports

The Following reports are available under the Detail category.

<i>Report Name</i>	<i>Description</i>
Approved Payments Detail	Detailed listing of approved batches during the time period selected.
Open Batches Detail	Detailed list of batches that are still open at the end of the period selected.
Pending Approval Payments Detail	Detailed listings of payments in batches that have been closed but not yet approved i.e. pending approval, grouped by Batch within Deposits for a Depositor.
Process Payments Detail	Detailed listing of all payments that have been approved and the system has generated the deposit for the Financial Institution.
Return Payments Detail	Detailed listing of returned payments sent back to the customer.
Settlement Items Detail	Detailed listing of items that have been sent to the financial institution.
Settlement Items Detail by Settlement Period	Detailed listing of the items that have been sent to the financial institution.

Summary Report

The following reports are available under the Summary category.

<i>Report Name</i>	<i>Description</i>
Approved Payments Summary	Summary listing of approved batches during the period selected.
Processed Payment Summary	Summary listing of the items processed during the period selected.
Returned Payments Summary	Summary report of items returned to the customer.
Settlement items Summary by Settlement Period	Summary listing of all the items during the selected period.

Audit Reports

The following reports are available under the audit category

<i>Report Name</i>	<i>Description</i>
Batch Audit	Audit report of each of the batches that was processed in the system during the period.
Batches Pending Approval	Audit report showing all of the steps that were taken in the system during the period.
Depositor User Audit	Report provides information regarding new Depositor users added to the system along with any changes and/or updates applied to existing depositor users. Report also includes information regarding the user responsible for the change.

Batch Reports

The following reports are available under the batch category.

<i>Report Name</i>	<i>Description</i>
Approved Batch Detail	Provides the user with detailed information about each batch during the selected period.
Batches Pending Approval	Provides user detailed information about closed batches at the end of the period selected.
<i>Report Name</i>	<i>Description</i>
Open Batches Detail	Detailed information about batches that have not been closed.

Metrics Reports

The following reports are available under the Metrics category.

<i>Report Name</i>	<i>Description</i>
Metrics By Depositor	Summary information about the number of items that have gone through the various steps, such as read by car/lar, corrected by the user, batches opened, batches closed, number of items scanned, etc.
Metrics by Financial Institution	Provides the same information as above except the report is for all of the FI's depositors on the system.
Metrics by Financial Institution User	Provides the same information as above except the report is broken out by user.
Metrics by User	Provides the same information as the Metrics By Depositor report above except the report is broken out by user.

Statistics Reports

The following reports are available under the Statistics category.

<i>Report Name</i>	<i>Description</i>
Depositor Statistics	This report provides information about the following: Processed Payments, Cleared Payments, Converted Payments, IQA Payments, NO IQA Payments, Successful Car Payments.
Financial Institution Statistics	Report provides information about the following by Financial Institution: Processed Payments, Cleared Payments, Converted Payments, IQA Payments, NO IQA Payments, Successful Car Payments.