Remote Deposit Capture Quick Guide

Customer Support

In case of questions about your electronic transactions contact customer service at:

Phone: 503-905-2222
Toll Free: 1-800-881-0476
Email: TreasMgmt@bankpacificwest.com
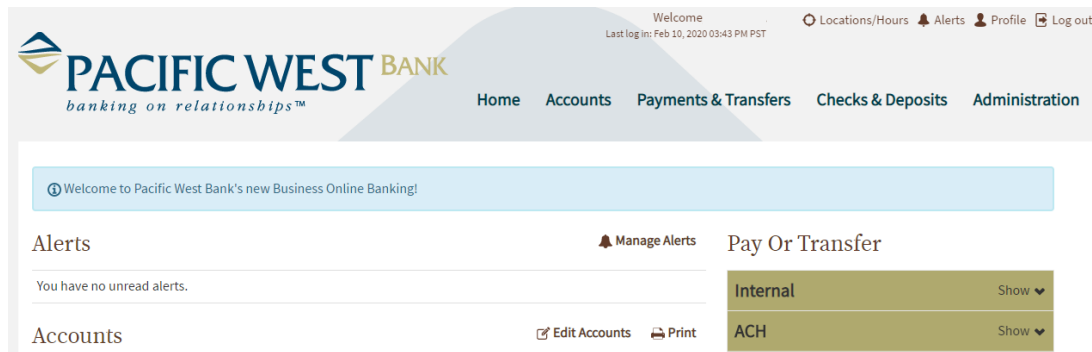
Monday – Friday 9:00AM to 5:00PM

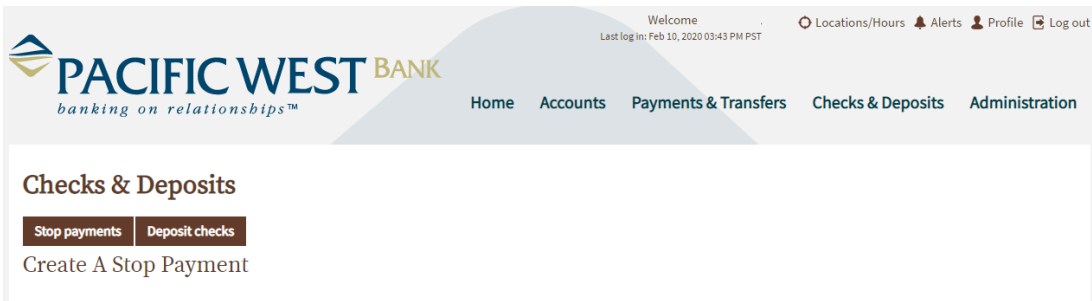## Getting Started

Scanner Maintenance

Clean your scanner as advised by the manufacturer.

Logon to Web Capture

Log into your business online bank at www.bankpacificwest.com. Click on **Checks & Deposits** from the top menu.
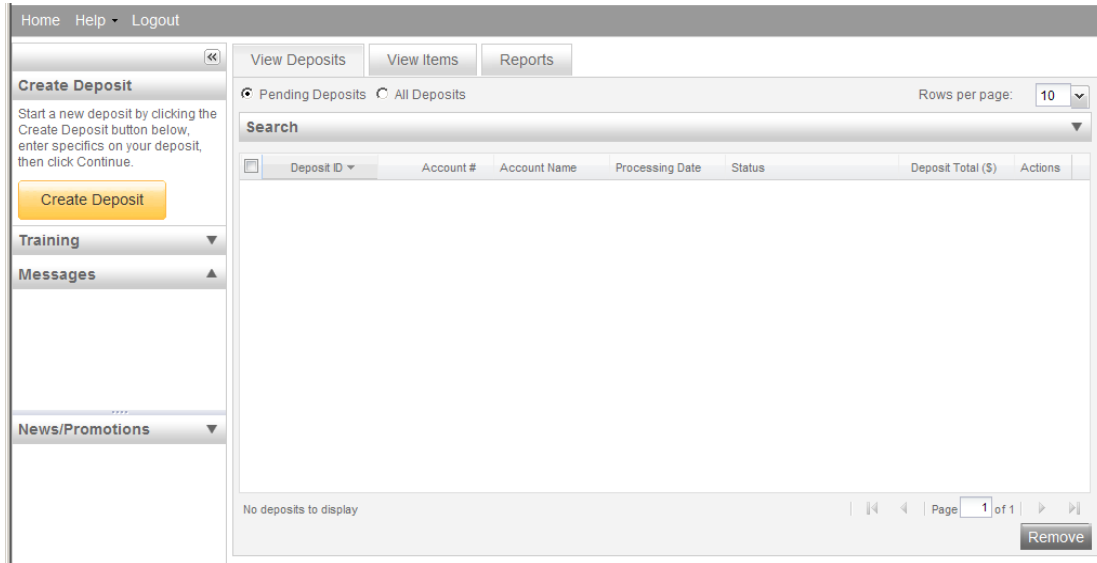

Click **Deposit checks** and you will be relocated to the webcapture platform.

![Pacific West Bank logo]

Creating a Deposit

On Home Screen

Click **Create Deposit**.
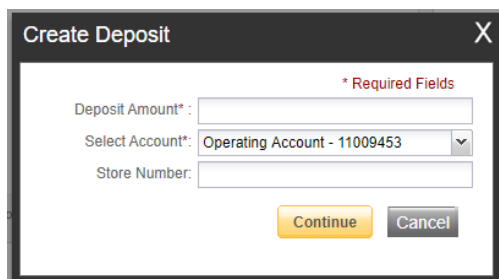
Deposit Amount : Enter total amount of the deposit.
Select Account: Select the account from the drop down menu.
Store Number: Optional field for serial number or numerical tracking.
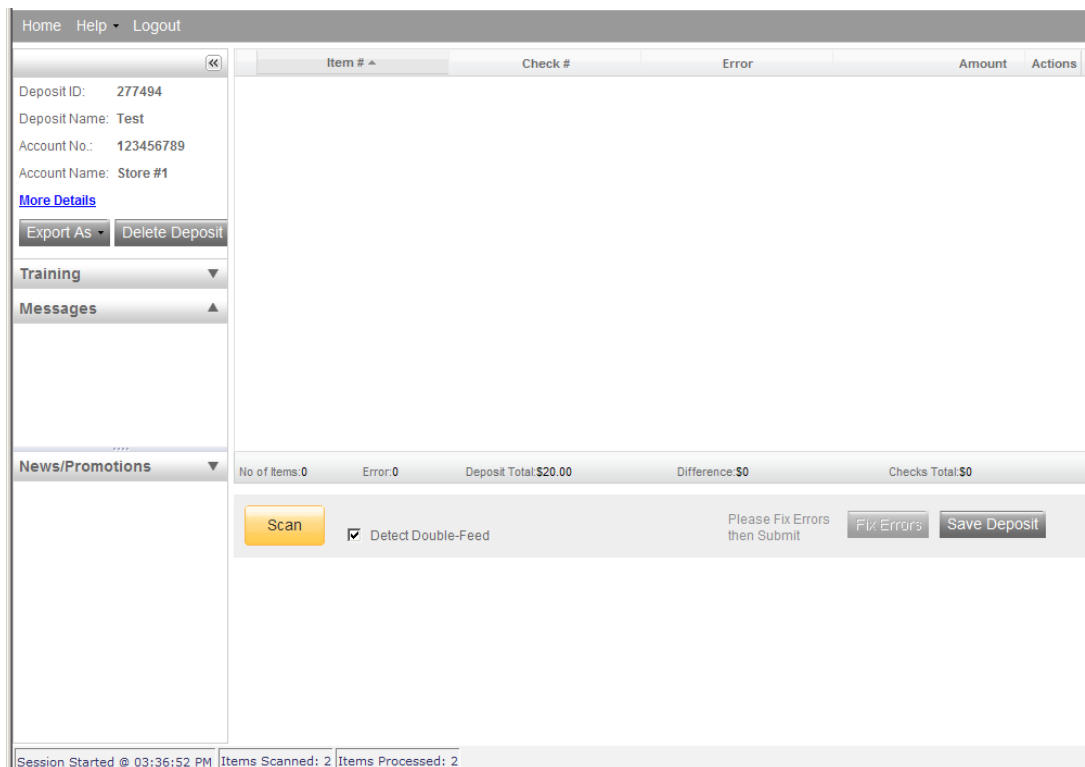
Click **Continue**.

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Scanning Deposits

1. Make sure the checks are all straightened and tidy before placing them in the hopper. Do not place too many items in hopper. This will reduce rejects, jams, double documents, and piggy backs. It will also maximize image quality.
2. Click **Scan** at the bottom of the screen.

Monitor the Items Scanned and Items Processed counters at the bottom of the screen. If Items Processed falls behind more than 50 items, click **Stop Scan** on the Scan Navigator. When Items Processed catch up, click **Scan**. If Items Processed stops increasing, you may have lost your internet connection.

Note your Deposit ID number on something to attach to the front of your deposit after scanning. This is helpful if you need to refer back to this deposit.

3. Verify that the last item on the screen matches the last item in the scanner pocket and that the item number sprayed by your scanner is legible if applicable. You are now ready to Fix Errors, balance, or create another deposit.

Clip or band the deposit together with the deposit ID noted in front. Place processed deposit face down in a process complete bin or box. Storing the processed deposits in an orderly way will prevent accidental rescanning and make research easier. Processed deposits should be retained for 30 days in case there are issues with your deposit.

If an item Jams

The scanner will stop and a message will appear.

- Remove the items from the exit pocket and turn face down.
- Remove the items from the feeder and place face up next to the scanner.
- Follow steps in the jam message below.
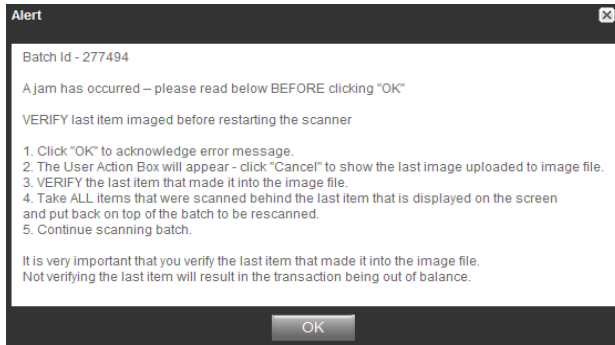
Clicking OK may clear any items jammed in the scanner. (If the scanner doesn't clear, you will need to manually remove the items.)
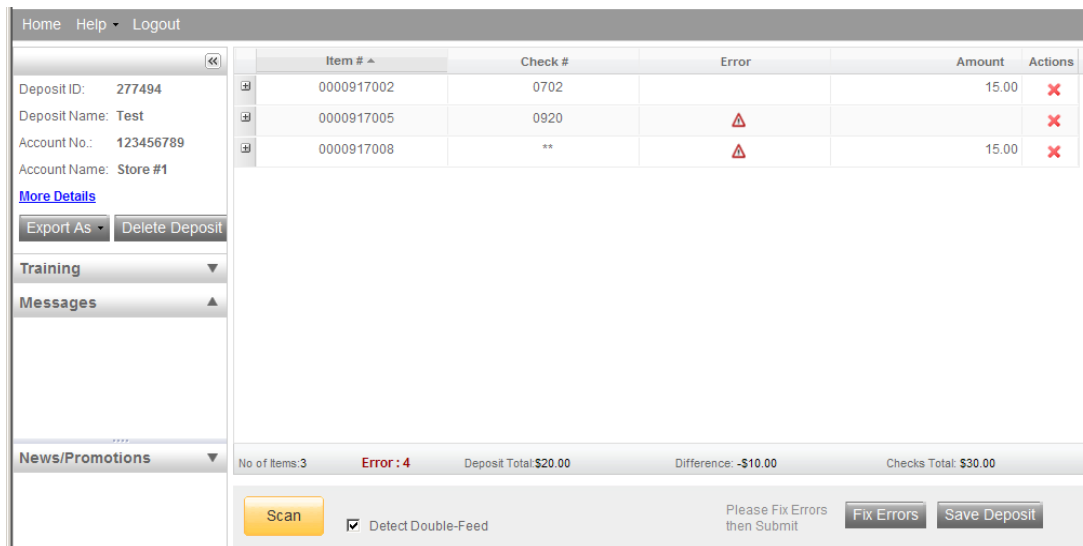
Do not assume that an item was captured, because it is endorsed.

Place uncaptured items in front of the items removed from the feeder. Return the items to the feeder and click: **Scan**.

Fix Errors

If there are any errors the Fix Errors tab will be available. Click on **Fix Errors**.

If you click **Save Deposit** at any time before submitting, it will put the deposit in a Suspended status. The deposit will not be complete until you submit.
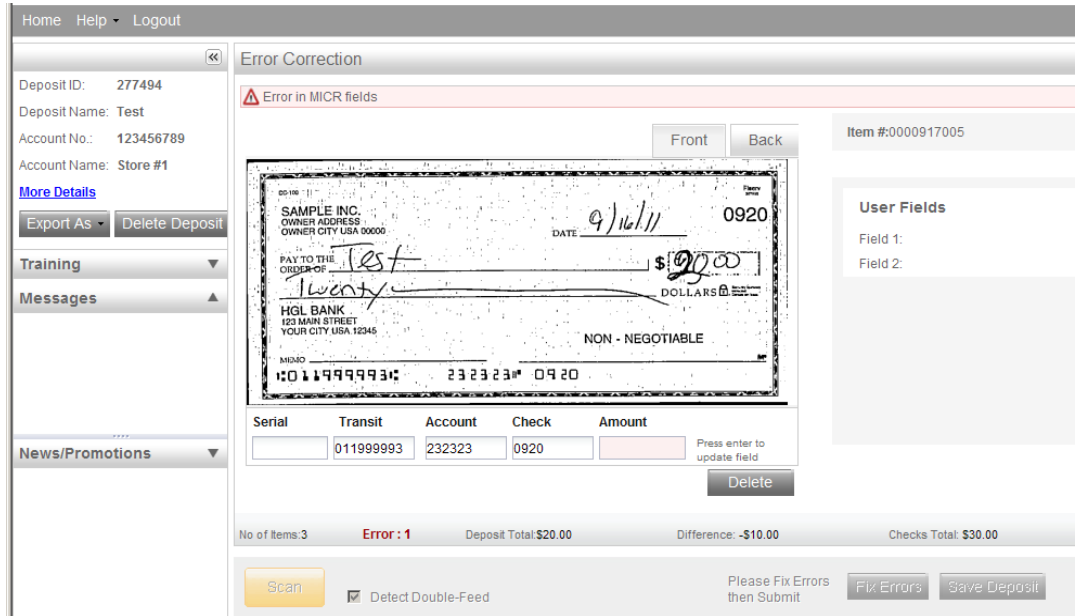
MICR Errors

The cursor will move to each field requiring correction, which will be highlighted in pink. Key the missing or incomplete value according to what you see on the document. If you cannot read the document, click the image to enlarge it. Click the image again to re-size it. **You must hit enter after your correction for the system to accept it.**

Hint: You do not need to enter the decimal in the amount field

If you need to enter or correct data in a field that is not highlighted, use the following hotkeys to move to the desired field.

F1 = Amount
F2 = TC *(this field is for trancode or personal check number)*
F3 = Account
F4 = Field4 *(this is an alternate position for a 4-digit check number, positioned between Account & TR)*
F5 = Transit Routing
F6 = RIC *(just left of the TR if present; for return item & IRD use; blank the field when not present on document)*
F7 = Serial *(this field is for the check number on business checks)*

IQA Exceptions *(Image Quality Assessment)*
If you are setup with a noA role you will not be able to accept IQA Exceptions. You will only have the option to delete these.

If an error occurs due to **Poor Image Quality**.
Review the image to determine if it needs to be rescanned or is acceptable. Take one of the following actions:

1. **Accept** the image: If the image is completely legible, click **Accept Image.**

2. **ReScan** the image: If the image needs to be improved (e.g., if it is crooked or upside down), place the check in the scanner and click **ReScan.** You will receive a prompt: *"Do you want to rescan image for selected item?"* Click **Yes.** The MICR will be compared with the original check. If there is a difference, you will receive a warning message. If you are certain you are rescanning the correct check, select **Yes.**

   Sometimes, rescanning will not improve the image and it will continue to be flagged as an IQA exception. However, if all of the important information is legible, you may click **Accept Image.**

   If the image can't be improved and is still bad:

   - Try making a photocopy, cutting the copy out, and scanning the copy. (When you are finished, staple the copy to the original for storage.)

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

3. **Delete** the image: If the image is illegible, verify image displayed is the item you want to delete, click **Delete Item** and physically remove the item from the deposit. Deleted checks remain visible but the data is grayed out. Take any deleted checks to your Financial Institution for deposit.

If An Item Piggybacks

If you discover that two checks have ran through the scanner together ("piggyback"), find the checks in the scanner exit pocket, delete the piggyback record, and scan these checks at the end of the deposit.

IMPORTANT:
The following items cannot be processed electronically. These items will create exceptions.
   Savings Bonds
   Canadian US Dollar Items
   Foreign Items
   Non-Imageable Items (Checks that are not legible, too dark or too light)
You will need to remove these from your deposit and take them to your Financial Institution.

Duplicate Exceptions
If you are setup with a noA role you will not be able to accept duplicates. You will only have the option to delete these.

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 previously scanned item on the right. Data pertaining to the previously scanned item will be displayed beneath the image on the right. If multiple suspected duplicates are found, use the arrows next to the image on the right.

Once you determine whether the item is a duplicate, you will either click **Delete** or **Accept.**

If no duplicates are found or when duplicates are resolved, the deposit is ready to be balanced or submitted.
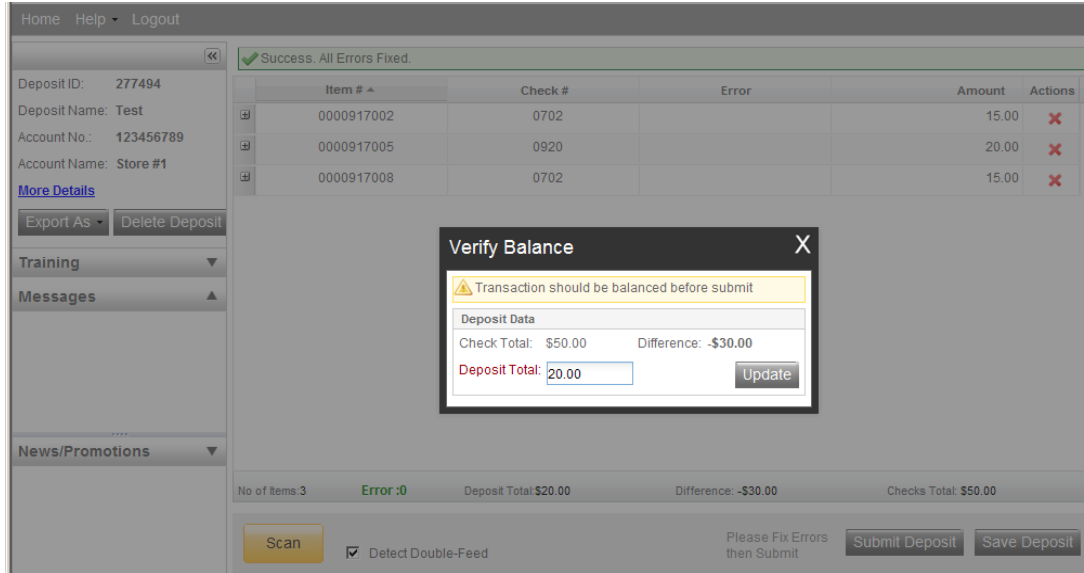
Balancing Deposits

After all errors are fixed, click on **Submit Deposit**. There is an option to Add a Memo that can be reviewed in the deposit information.

- Click **Submit Deposit**

If the deposit is not in balance you must review the items. Open ⊞ each image to review that the amounts captured were correct. If necessary,

- scan missing items at the end of the deposit
- fix any amounts that are incorrect
- delete unintended items, if any

- If all check records are correct and the deposit is still out of balance, then adjust the deposit amount to match the total of the checks.

When the deposit has been submitted, you have options:

- **Logout and close the browser window**
- **Create another deposit by clicking on Create Deposit**
- **Query / Deposit Report to review the deposit(s) you scanned today**

**Remember to log-out between user sessions!**

End of Day

1. Verify that all Deposits are in *Submitted* or *Delivered* status. No Deposits should be listed on the **Pending Batches** tab on the Deposit Status screen.

2. Print or save any needed reports (e.g., Summary Report, Deposit Detail Report).

3. Click **Logout** at the top of any screen. This will log the user out of the application and then you can exit Internet Explorer.

Additional How-Tos
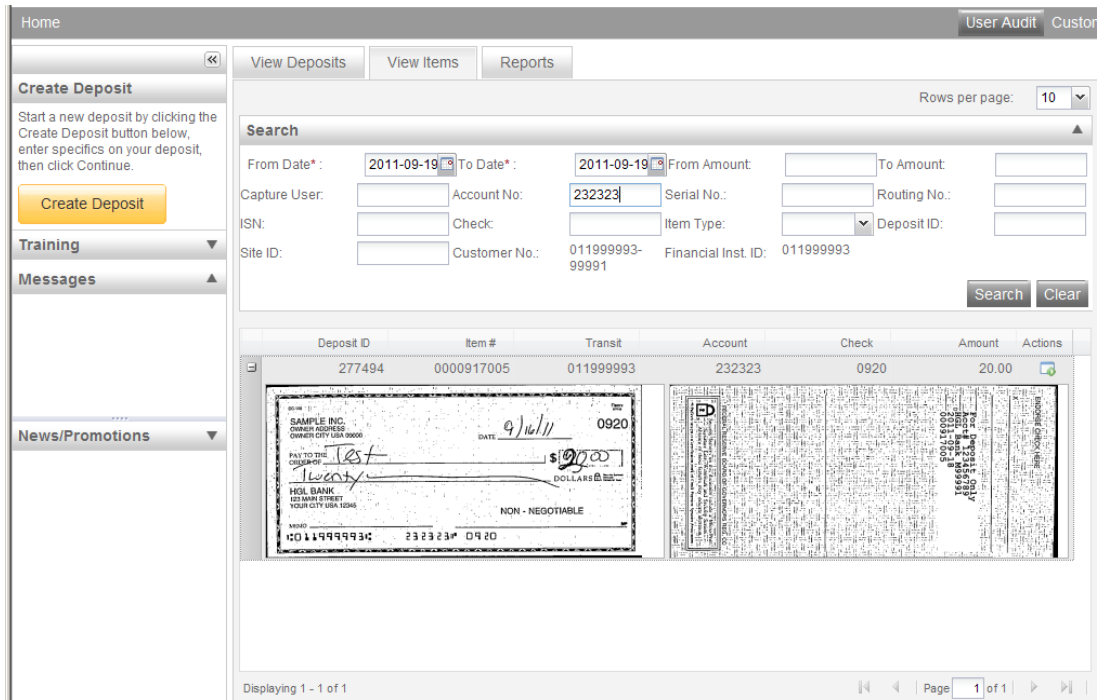
To remove a deposit:

Select the deposit on the Deposit Status Screen and click Remove at the bottom right of the screen. A Prompt appears "Are you sure you want to delete this deposit?" select Yes to remove or No if you do not want to remove the deposit.

- A deposit cannot be removed if it has been submitted.

- Once a deposit is removed it cannot be recovered. If needed, you would need to re-capture the deposit.
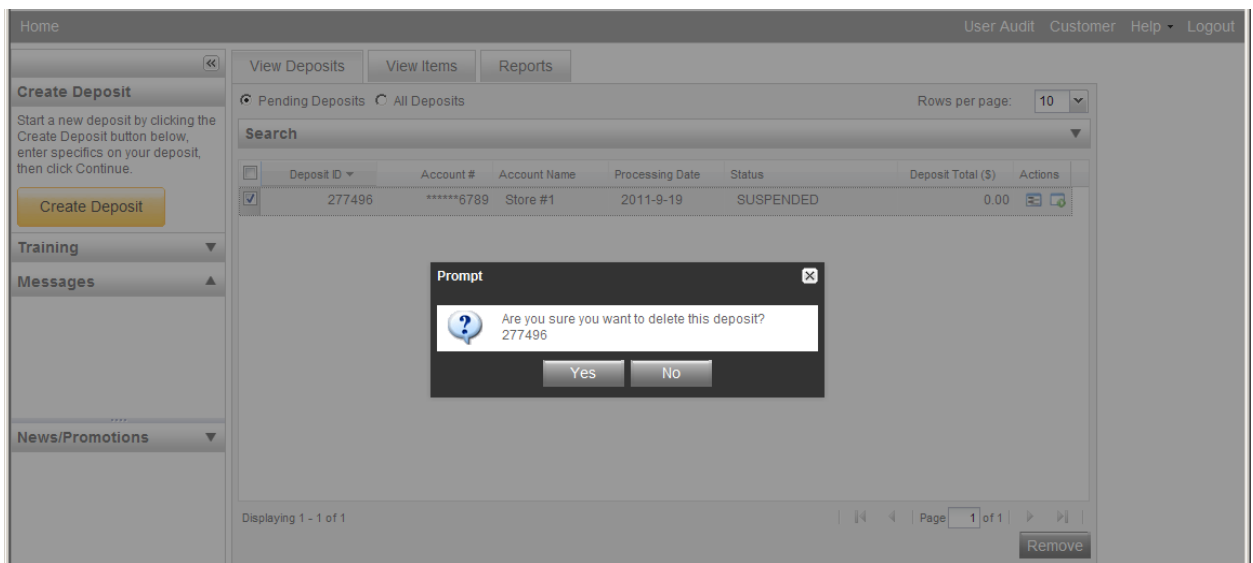
To query for items previously processed:

1. Select the View Items tab.
2. Select the Search drop down.
3. Select Advanced Search
4. Enter search criteria in Search options, click search.
5. Click on the + or – by the item to view or to close.
6. Click Clear if you need to do another search.
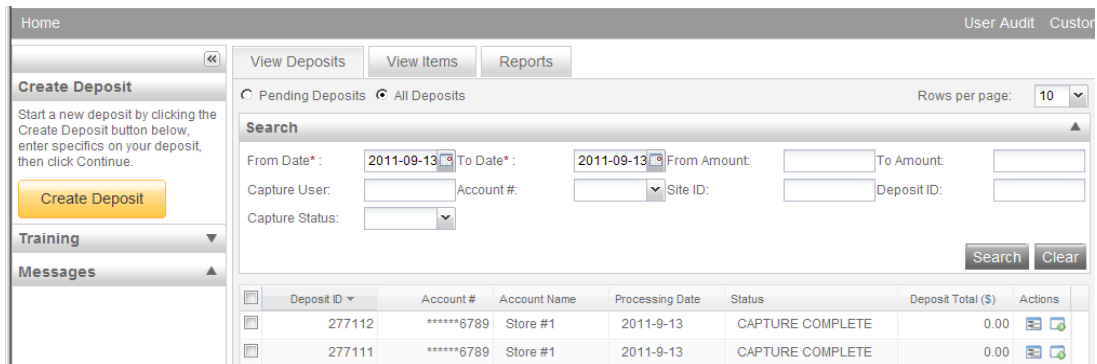
To search for previous days/batches processed:

1. Select View Deposits tab.
2. Select the Search drop down.
3. Select Advanced Search
4. Enter search criteria in Search options, click search.
5. To return to current date, click Clear and then search.
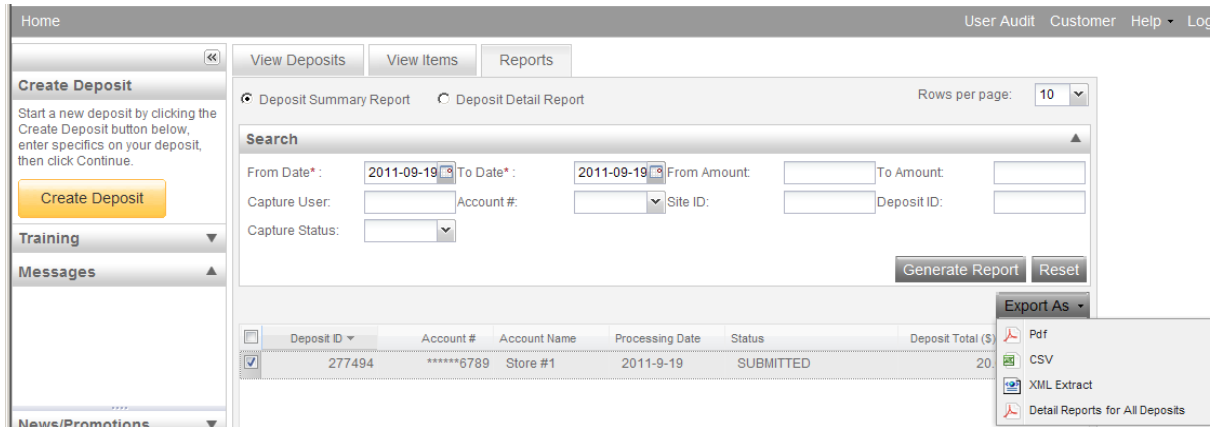
Reports:

On the Deposit Status screen
1. Select the Reports tab.
2. Click on Generate Report.
3. Click on Export As and choose report type.
   a) PDF
   b) CSV
   c) Detail Reports for All Deposits

Deposit Status – Definitions

Open – A deposit is placed in Open status when the deposit is newly created and when a capture operator has reopened a deposit to add additional items, or to resolve exceptions.

Uploading – A deposit that is in the process of uploading items.

Suspended – A deposit will remain suspended if the operator selects Cancel instead of Capture complete. Exceptions can be repaired. Balancing cannot be performed.

Capture Complete – This is a deposit that the operator 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 your bank or another operator. 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.

Rescan – N/A

Submitted – This deposit is approved and ready for processing. No further actions will be allowed on this deposit.

Delivered –   This deposit has been delivered for processing.