

# Cash Management User Guide

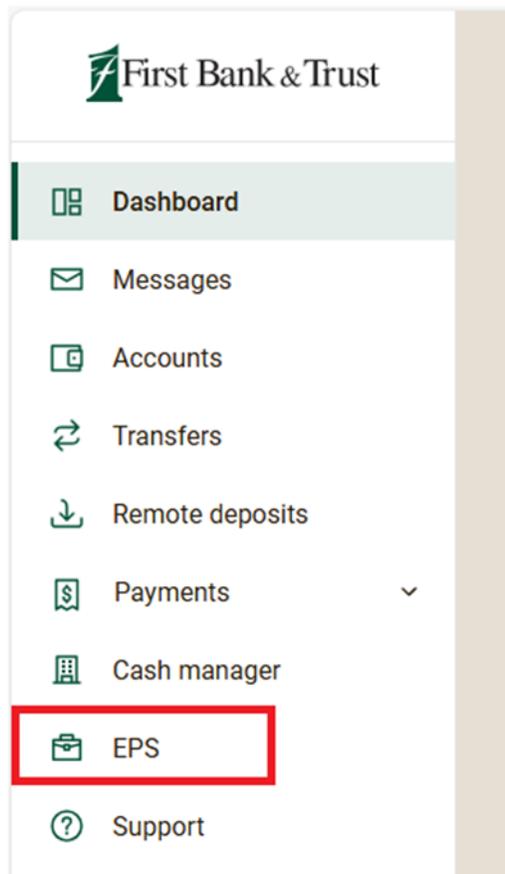
# ONLINE RDC



For questions, contact First Bank & Trust toll-free at 844.836.9722  
or email [cash.management@bankeasy.com](mailto:cash.management@bankeasy.com).



## Remote Deposit Capture (EPS)

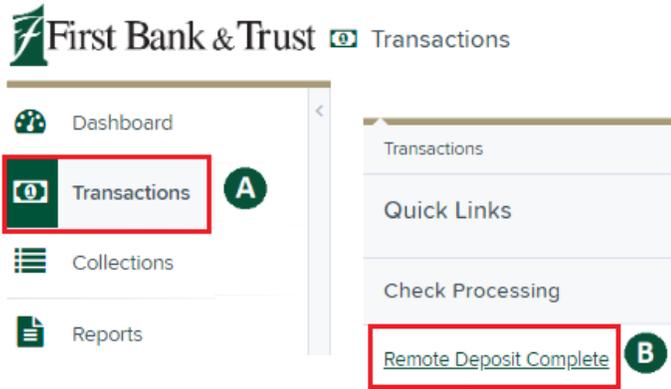


Remote Deposit (EPS) SUBMENU OPTIONS	DESCRIPTION
Dashboard	Overview page with News and Transaction Summary view
Transactions	Remote Deposit Complete – the capture and processing of checks for deposits
Collections	Summary of all check collection attempts by a specific date
Reports	Display various reports for the status of processing (Deposit Results will display the list of checks of a specific deposit batch)

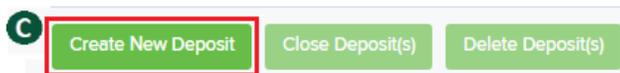
### Customer Request Document

Remote Deposit allows you to capture and process check deposits right from your desk. Deposits are made more quickly, more frequently, and with fewer errors. E-Deposit works in conjunction with a desktop check-imaging unit to process items remotely.

1. Click **Transactions (A)**.
2. Click **Remote Deposit Complete (B)**.
3. Load the check item(s) into the scanner, and then click **Create (C)**.



4. Select **Create New Deposit (C)** at bottom of screen.



5. The scanner terminal number will display once detected. This step may take a few seconds.  
 ✓ If the Reset Scanner button shows, you may take this option to engage the scanner terminal connection.

Total Amount \*

\$

Scanner Terminal Number

654321

6. Enter the Control number fields: **Location** (account number for the deposit batch) **(D)**, **Deposit Name** (the date and time of the deposit batch), **Number of Checks** in the deposit **(E)**, and **Total Amount** of the deposit **(F)**.  
 ✓ The Scanner Terminal Number will automatically populate when the scanner is detected.

Create New Deposit

Location \*

Test Account **(D)**

Deposit Name \*

10:21:08.7454094 10/28/2024 Deposit

Number Of Checks \*

**(E)**

Total Amount \*

\$  **(F)**

Scanner Terminal Number

654321

Create **(G)**

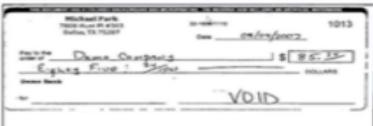
7. Load the physical check item(s) into the scanner and then click **Create (G)**.  
 ✓ Check images should be placed on the right tray, facing to the outside. Extend the output tray on the left of the scanner, as the scanner will pull the check items through from the right to the left.

## View Deposit Images

- Scanned check items will start to appear as line items. You may click through each line item to view an electronic image of the check.

Check	MICR	Customer Number	Name On Account	Deposit Amount
1	⑆444045054⑆0004471835⑆4045			\$85.24
2	⑆444045054⑆0004471835⑆4045			\$85.24
3	⑆444045054⑆0004471835⑆4045			\$85.24
4	⑆444045054⑆0004471835⑆4045			\$85.24
5	⑆444045054⑆0004471835⑆4045			\$85.24

Front of Check		Scanner Interface	Deposit Status
		Service: Retrieving Items for Batch '3729490' Scanner: Connection To Device Control established Terminal Number:	Location: AA-CPP Location 1 Control: 1 / \$1.00 Scanned: 6 / \$511.44

- Once scanning is complete, verify that the number of checks scanned matches the number of checks you expected to see scanned.
  - ❖ The dollar amounts may or may not match. **It is not necessary to verify this, as it will be corrected during processing after the deposit has been closed and submitted.**
- Red question marks or yellow-highlighted areas on this page may indicate there was a system difficulty reading MICR line items on the check or that a manual key entry is required for a check. **This will be corrected during processing after the deposit has been closed and submitted.**
- You will see options to edit, delete, and rescan each individual item.

Page 1 of 1, Records 1 to 1 of 1		10 Per Page	All Items	<b>D</b> Refresh	Data Entry View			
Check	Alerts	MICR	Customer Number ...	Name On Account	Deposit Amount ...	Edit	Delete	Rescan
1					\$0.00	<b>A</b>	<b>B</b>	<b>C</b>

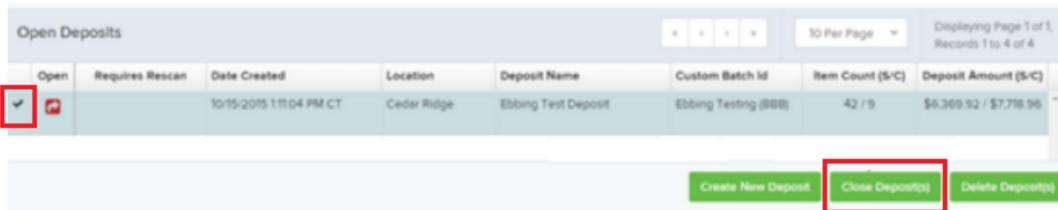
- Select **Edit (A)** to update the data fields for that customer.
    - ❖ You cannot edit the dollar amount; this will be corrected during processing after the deposit has been closed and submitted.
  - Select **Delete (B)** to remove that item from the deposit.
  - Select **Rescan (C)** to run that check item through the machine and replace the current electronic image being displayed.
  - Select **Refresh (D)** to update check items and deposit totals.
- Once all physical checks have been scanned for deposit, select **Complete Deposit (A)**.
    - ❖ The dollar amounts may or may not match. **It is not necessary to verify this, as it will be corrected during processing after the deposit has been closed and submitted.**

Front of Check		Scanner Interface	Deposit Status
		Service: Start Server Scan Command Sent. Scanner: Document Complete. Terminal Number: 6883207	Location: Test Account (JH Custom) Control: 1 / \$1.00 Scanned: 1 / \$0.00
		<b>A</b> Complete Deposit	

## Complete Deposit

1. The Open Deposits page appears. Select the check box next to the “Open” column. You **MUST** click **Close Deposit**.

❖ *Your deposit will not be submitted for processing if you miss this step. Any deposits left in the Open Deposits screen can be modified or removed, as they are not submitted for deposit yet.*



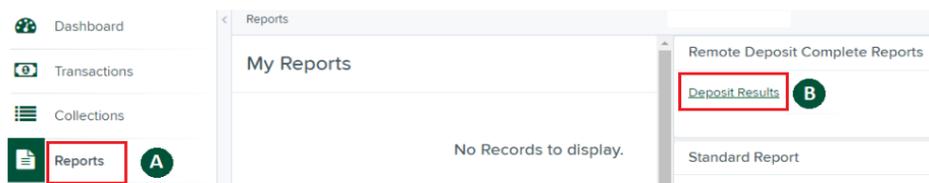
2. You will be prompted to confirm your submission to process the deposit; select **Close**.
3. The results of the deposit display. Choose **OK** to dismiss the message.

## Deposit Notifications

1. Once the deposit has been processed and reviewed, an email notification is sent to the user that closed the deposit.
2. The user will be informed of the following situations:
  - a. The deposit was approved without any errors.
  - b. The deposit was approved with adjustments.
    - ✓ *A check amount or deposit batch total was corrected.*
  - c. The deposit was rejected.
    - ✓ *Non-legible, duplicate, and foreign items will be rejected.*
  - d. An item needs to be rescanned.
    - ✓ *The deposit will be in the Open Deposits screen, ready for you to reopen so you can rescan the requested check.*
  - e. The deposit contains duplicate items.
  - f. The deposit contains rejected items.

## Deposit Reporting

1. Once the deposit notification email is received, you can pull up the report to view and/or print the results.
2. Select **Reports (A)** from the left main menu.
3. Under “Remote Deposit Complete Reports,” select **Deposit Results (B)**.



4. Define your report criteria and select **Get Deposits (C)**.
5. Click the icon under the “Item Details” **(D)** column to view individual check items for that deposit.
  - ✓ By default, 25 items will display per page. You can flip through the pages or change the items per page at the top of the reporting.
6. To view the electronic scan of the check, click the icon under “**Check Image**” **(E)**.
7. If there is a rejected check or duplicate check, it will be indicated under the Status column.

Reports | Deposit Results

Deposit Results Search

Deposits matching your search criteria: Page 1 of 1  
Records 1 - 19 of 19 500 Per Page

Location	Create Date	Location	Batch Type	Description	Deposit Status	Your Count	Your Amount
Test Account...	02/09/2024 04:25:22 PM CT	Test Account...	Remote Deposit	10:38:36 02/09/2024 Dep	Deposited	1	\$1.00

Item Details Deposit Details

Start Date: Jan 1, 2024  
End Date: Feb 15, 2024  
Get Deposits

Item Details	Check Image	Sequence #	Item Date	Status
		1	02/09/2024	Deposited

Front Image

## Security

1. Log out after each online session.
2. Create a formal Security and Retention Policy. (It is recommended to store all deposits check(s) in a locked secure location or a minimum of 30 days. Then securely destroy after your defined retention period.)
  - ❖ It is recommended to review the policy on an annual basis.
  - ❖ Define a retention timeframe. (Retention timeframe is the amount of time a business keeps records and documents for financial, administrative, or historical purposes. After the time span has been reached, the records and documents can be destroyed.)
  - ❖ Explain the process for properly disposing of check items once the retention timeframe has expired (items should be cross-cut shredded, incinerated, or pulped).
  - ❖ Define persons and/or roles who should have access to the storage, handling, and distribution of all physical check items retained for deposit.

### Questions:

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