



For questions regarding eDeposit, please call Treasury Management Support at: 833-982-0039.

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About This Manual

eDeposit is a software solution that is used to remotely capture and manage deposits. This manual is intended for the merchants who make deposits to their accounts using eDeposit.

Assumptions

This manual assumes the following:

- ◆ You know how to use a web browser, including Google Chrome, Microsoft Edge, Mozilla Firefox, etc.
- ◆ You know how to work with common user interface elements for software, such as text entry fields, drop-down lists, clickable icons, check boxes, and so on.

Note that eDeposit was designed to work on multiple devices, such as desktop workstations, tablets, and other mobile devices. The images in this guide are examples of using the software on a desktop workstation; but the location of page elements may differ based on the device you are using. Also note that if you are working on a device that does not use a mouse, touch the appropriate place on the screen when directed in these instructions to click or select an item.

How to Use This Manual

This manual contains three kinds of information:

- ◆ **Overview** chapters explain what the product as a whole does. Such chapters cover critical concepts that are a prerequisite to information in the rest of the manual.
- ◆ **Procedural** chapters give step-by-step instructions for performing specific tasks with the product. Within these chapters, procedures are identified by a distinctive arrow and heading style, which is also used in the table of contents. For example:
 - ▶ **Display the System Administration Menu**
- ◆ **Appendixes** provide reference information about system configuration and related topics.

Text Conventions

This manual uses fonts and typefaces to connect what you read in this book to what you see on the screen or what you need to type into the system. In particular:

- ◆ A sans serif font is used for text displayed in the software (the Close and OK buttons, the File menu) and for file names (C:\Windows\Win.ini) that appear within paragraphs.
- ◆ A monospaced font is used for the contents of files and certain programming terms.
- ◆ A **bold monospaced font** identifies actual characters you should type. For example, ... type **exit** at the Command prompt ... means you should type the characters **e**, **x**, **i**, and **t**.
- ◆ *Italic* identifies a variable that you should replace with the actual text or value appropriate for your system. For example, ... the file *D:\Directory\Filename* ... means you should replace *D:*, *Directory*, and *Filename* with the actual drive and full pathname of the file in question. For example, ... the file C:\Windows\Win.ini ...

Special Symbols



CAUTION

The caution symbol to the left of a paragraph indicates that you should carefully read and follow any directions in the paragraph to prevent serious errors or data loss.



NOTE

The note pad symbol to the left of a paragraph highlights a helpful tip or technique.

Technical Support

For questions regarding eDeposit, please call Treasury Management Support at 833-982-0039.

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Chapter 1

Getting Started With eDeposit

This chapter provides an overview of eDeposit and includes the following sections:

- ◆ *What Is eDeposit?*
- ◆ *Accessing the System*
- ◆ *Working With the Home Page*
- ◆ *User Interface Elements*
- ◆ *Updating Your User Profile*
- ◆ *Working With the Help Menu*
- ◆ *Where to Go From Here*

Note that the features you can access in eDeposit depend on the roles that have been assigned to you. For more information, consult with your system administrator.

What Is eDeposit?

eDeposit is a software solution that is used to remotely capture and manage deposits. It includes server components, features for merchants who capture deposits, and features for the institutions who manage the merchant accounts.

- ◆ A **deposit** is a transaction involving the transfer of funds into an account managed by a financial institution. Within eDeposit, deposits are created by scanning checks (and their associated coupons, if applicable) and validating the deposit amount and account information for those captured items.

Deposits may also be created by importing ICL (Image Cashletter) files. Depending on how a site is set up, merchant users may import the files and finish the deposits themselves. Or files may be imported automatically and merchant users then finish those deposits.

- ◆ An **account** is an arrangement providing for financial services between a financial institution and a merchant. Within eDeposit, accounts are identified by account number and the type of deposits made to the account. Depending on how a merchant is configured, accounts could include checks only accounts (which support only checks), coupon accounts (which support checks and coupons), or lockbox accounts (which support checks and other items used for remittance processing).

Merchant users with the appropriate permissions can:

- ◆ Convert paper-based check deposits—and their associated OCR readable retail (check-sized) coupons if applicable—to an electronic format for immediate and secure delivery to your preconfigured accounts.
- ◆ Import ICL files to create deposits, and finish deposits that were created by automatically importing ICL files.
- ◆ Run reports about the deposits that have been made with eDeposit. For example, you can run a report listing the transactions that were made on a certain date, a report showing images of deposit checks, and so on.
- ◆ Research previous deposits by defining search criteria, with the option to save searches that you use often.
- ◆ Approve and reject deposits that have been flagged for review.
- ◆ View and change your user settings, such as your email address and password.

Merchant users with administrative access can also add new users and configure user profiles for them, such as defining the locations and accounts the user can access.

Accessing the System

eDeposit uses MFA (Multi-Factor Authentication) to provide additional security for those logging on to the system. Multi-Factor Authentication requires users to pass through multiple security gates to successfully log on.

Accessing the System

Depending on how your site is configured, you may only be required to set up security questions and password (knowledge factors) and a passphrase (verification factor). Or you may be required to provide a phone number (possession factor) that can be used to receive an access code sent via SMS, or an automated call where you can submit an access code.



NOTE

If you attempt to use Internet Explorer 10, the system notifies you that the browser you're using is not supported, and the Sign In button is not available. eDeposit does not support capturing deposits with Internet Explorer 10. For a list of supported browsers, see the Appendix.

Example of Logon Process

When you first attempt to log on to eDeposit, you are presented with a page that explains the secure authentication setup.

Set Up Secure Authentication

Secure Authentication is a service to help protect you from fraudulent online activity. It also helps us ensure that only authorized individuals can access financial information online. Setup is easy. You simply:

- ▶ **Set up a personal phrase and confirmation questions.** These questions may be asked during the signon process to confirm that an authorized individual can access financial information online.
- ▶ **Register your personal computer (optional).** We ask that you register computers you commonly use to access your financial information online. This authorization helps us ensure that only recognized locations are accessing your information online.

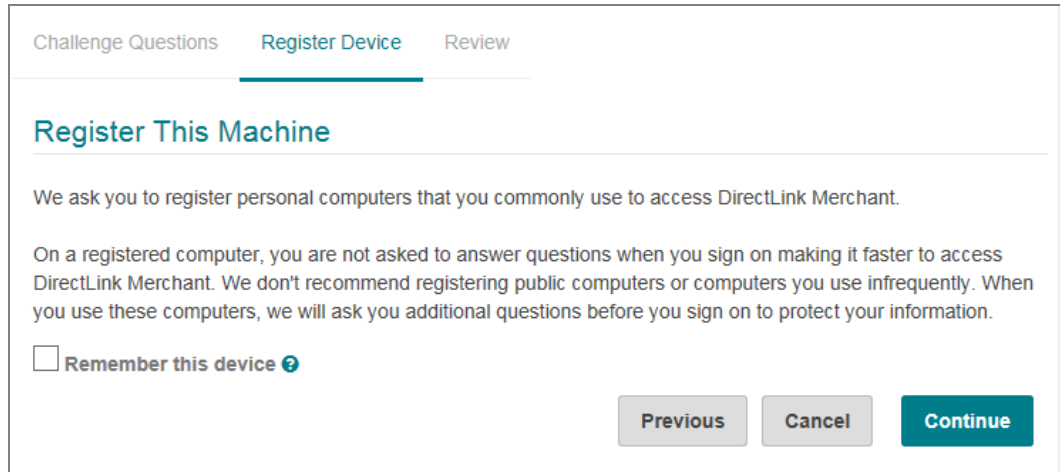
Click Continue to advance to the page where you set up your personal phrase and challenge questions.

The screenshot shows a web interface for setting up security. At the top, there are three tabs: 'Challenge Questions' (selected), 'Register Device', and 'Review'. Below the tabs is the heading 'Enter Your Security Phrase' followed by the instruction: 'Your personal phrase will be displayed with the challenge questions when you log on.' A 'Security Phrase' input field contains the text 'Yes, you are connecting to the VALID sit'. Below this is the heading 'Select Challenge Questions' with the instruction: 'These questions may be asked when you log on to confirm that you are an authorized individual. When asked, you must correctly answer these questions to log on. All answers are required for the security set up process.' There are three challenge question rows. Each row has a 'Question' dropdown menu and an 'Answer' text input field with a toggle icon (an eye) to the right. The first question is 'What is the name of the street', the second is 'What is your favorite color?', and the third is 'What is your favorite hobby?'. The 'Answer' fields for all three are filled with seven dots. At the bottom right of the form are 'Cancel' and 'Continue' buttons. A blue line points from the eye icon in the third answer field to the explanatory text below.

To improve security, the system hides the answers you type. Click the icon to show the characters, such as to verify you've typed the answers correctly before saving them.

You can select from the list of available questions, or you can choose to make up your own questions. For each of the three questions you configure, you also provide an answer.

After you provide the security phrase and set your challenge questions and responses, you can click Continue to advance to the Register Device page.



Challenge Questions Register Device Review

Register This Machine

We ask you to register personal computers that you commonly use to access DirectLink Merchant.

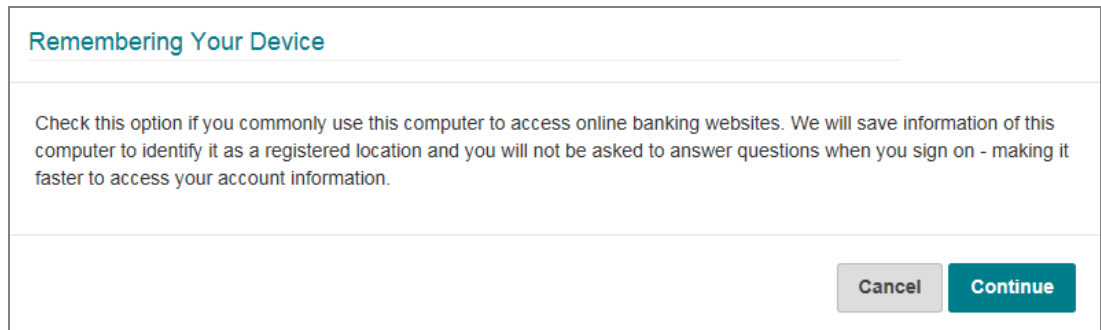
On a registered computer, you are not asked to answer questions when you sign on making it faster to access DirectLink Merchant. We don't recommend registering public computers or computers you use infrequently. When you use these computers, we will ask you additional questions before you sign on to protect your information.

Remember this device ?

Previous Cancel Continue

If you want the system to remember this device, so that you do not need to answer the security questions when you log on from this device, you can select the Remember this device check box and click Continue.

The system prompts you to confirm that you want to remember the device, and after you do so, you move on to the Review page.



Remembering Your Device

Check this option if you commonly use this computer to access online banking websites. We will save information of this computer to identify it as a registered location and you will not be asked to answer questions when you sign on - making it faster to access your account information.

Cancel Continue

Review your selections and enter your password again to confirm. If your site has also set up additional identity verification, you will be prompted with a page that enables you to select how you want to enter a system provided access code:

Secure Authentication

For your security, a one time use code must be entered to proceed. Please select which method to use for verifying the code.

SMS Send the code to my mobile device as a text message.

Voice I will call and enter the code.

Phone Number

Work: ***** 112 ▾

Remember this device ⓘ

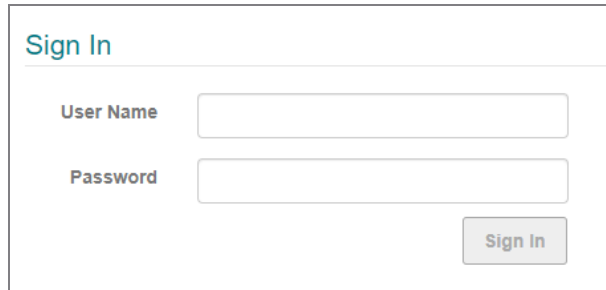
Click 'Send Text' to begin the authentication process. A one-time use security code will be sent via text message to your mobile device.

- ◆ If you select SMS, and click Send Text, the system sends a text message with an access code to the phone number associated with your user profile. You are then prompted to enter that code to log on to the system.
- ◆ If you select Voice and click Place Call, the system calls the phone number associated with your profile and displays an access code on the page. After you answer the call and provide a vocal cue, such as saying hello, the system prompts you to enter the provided access code into your phone to log on to the system.

You can select the Remember this device check box to prevent the system from prompting you for the access code each time you log on, or clear the check box to proceed with the identity verification process each time you log on.

Logon Process for Returning Users

When you log on to eDeposit any time following your first successful logon and having elected to remember your device, you are presented with the Sign In page. Announcements intended for all users are displayed above the Sign In header on this page.

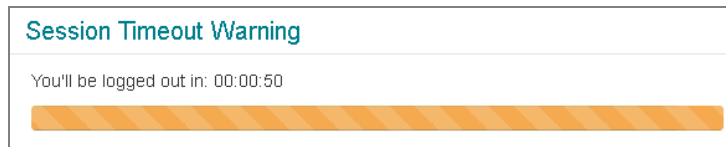


The image shows a 'Sign In' form. At the top left, the text 'Sign In' is displayed in a blue font. Below this, there are two input fields: 'User Name' and 'Password'. To the right of the 'Password' field is a grey button labeled 'Sign In'.


You can log on by entering your user name and password in the corresponding fields and clicking the Sign In button.

Logging Off the System

For security reasons, the system automatically logs you out if you remain idle for an extended period of time. However, if you provide input showing you are still active when prompted (such as moving your mouse on a workstation), the system does not log you out.



The image shows a 'Session Timeout Warning' message. The title 'Session Timeout Warning' is in blue. Below it, the text reads 'You'll be logged out in: 00:00:50'. A yellow progress bar is shown below the text, indicating the remaining time.

You can also log out manually by selecting the user icon () from the nav bar and selecting Log Out.

Working With the Home Page

When you first log on to eDeposit, you are brought to the Home page. The Home page provides quick access to all the eDeposit features and includes important information, such as the last time you logged on and the last time you made a deposit. It also includes lists of open, pending, and recent deposits.

Any user alerts, such as deposits pending approval, open existing deposits, rejected existing deposits, or password expiration, are displayed between the navigation bar (nav bar) and welcome message. You can select an alert to be redirected to the related page.

Announcements intended for only merchant users are displayed between any alerts (or if there are no alerts, the nav bar) and the welcome message.

The screenshot shows the Jovly Bank DirectLink Merchant interface. At the top, there is a navigation bar with a home icon, 'Approvals', 'Administration', 'Research', 'Reports', and 'Help'. A 'Create Deposit' form is visible on the right, with fields for 'Location', 'Account', and 'Control Total' (showing \$ 0.00), and a 'Create Deposit' button. Below the form, there is a 'Deposits' section with tabs for 'Open 1', 'Pending 5', and 'Recent 0'. A table of deposits is shown below the tabs, with columns for 'Created', 'Tracking #', 'Status', 'Location', 'Account Name', 'Item Count', and 'Deposit Total'. A callout points to the 'Account Name' field in the table, indicating that icons indicate whether an account is a check only account, or a coupon account.




Callouts:

- You can click here to return to the Home page.
- Menu options in the nav bar vary based on the roles that have been assigned to you.
- You can access your user settings by clicking here.
- You can use these tabs to view and work with your open, pending, and recent deposits.
- Icons indicate whether an account is a check only account, or a coupon account.
- You can provide values and click this button to start the deposit creation process, which opens a new page.

- ◆ From the Open Deposits list, you view deposits that have not yet been completed, or deposits that have been rejected and need to be corrected or removed. For sites that import ICL (Image Cashletter) files automatically, the Status column also indicates whether files are still importing or are ready to finish. You can also select a deposit to continue working with it, such as to capture additional items, or to finish processing an ICL deposit.
- ◆ From the Pending Deposits list, you view pending deposits that have not yet been approved or rejected. You can also select a deposit from the list, and select the View Deposit menu item to learn more about the deposit and the items included within it.
- ◆ From the Recent Deposits list, you can view the 20 most recently completed deposits. You can also select a deposit to view it in on the Research page.

User Interface Elements

Most of the UI (User Interface) elements used within eDeposit should be familiar to users who have worked with other software applications. These include things like drop-down lists, buttons, check boxes, and text fields. eDeposit also uses the following icons to provide access to additional features:

Icon	Description
	This icon opens a menu of additional actions you can take. For example, when configuring phone numbers for your user profile, you can click this icon to show you actions you can take, like Add (to add a new number) or Remove (to remove one).
	This icon opens up a window with a list of items you can select from. For example, when administrators assign roles to users, they can click this icon to open a window that enables them to select the roles to assign.
	This icon shows hidden characters. For example, when typing the answers to your challenge questions, the system hides the characters to prevent others from seeing what you are typing. If you are in a secure location where other people cannot see your device, you can click this icon to see the characters you type.


Updating Your User Profile

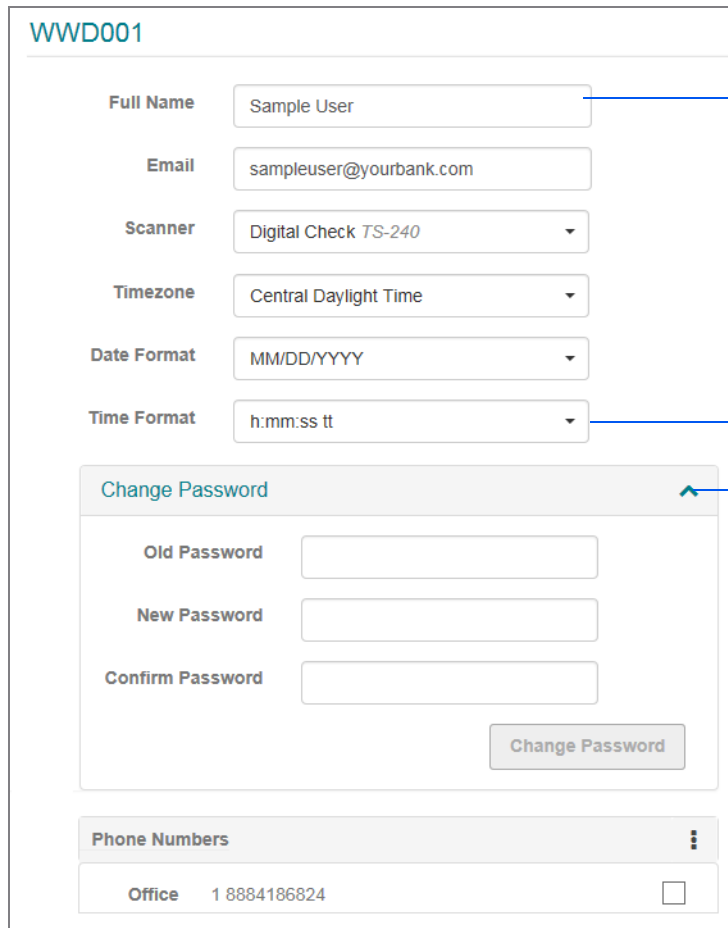
Your User Profile settings enable you to set your display name, email address, timezone, date format, and time format; change your password; add and manage phone numbers; and reorder your locations and accounts.



For security reasons, eDeposit requires that you change your password at regular intervals. The system also requires that passwords are a minimum length of 8 characters and include a mixture of:

- ◆ Uppercase (A-Z) and lowercase (a-z) characters.
- ◆ Numbers (0-9)
- ◆ Special characters (@, !, #, and so on)

To access your user profile, select the user icon () from the nav bar and select User Profile.



WWD001

Full Name

Email

Scanner

Timezone

Date Format

Time Format

Change Password

Old Password

New Password

Confirm Password

Change Password

Phone Numbers

Office	1 8884186824	<input type="checkbox"/>
--------	--------------	--------------------------

Make changes to these values as appropriate. When finished, click the Save button.

To change your password, expand the Change Password section. Type your current password in the Old Password field. Then type your new password into both of these fields. These values must match to save your changes.


Below the entry fields, the system lists the following sections:

- ◆ Locations - The location where you are accessing eDeposit. For example, this could be Main for your main office location, North for your North Street location, and so on.
- ◆ Accounts - The accounts where you can deposit the checks you scan with eDeposit. Depending on how your profile is set up, this could be a single account or multiple accounts. For security reasons, account numbers can be masked so that only the last four digits are shown.

Locations and accounts are configured by your system administrator when your profile is created. You can change the order of how the locations and accounts appear in the list, but you cannot add new ones. Consult with your administrator if you need access to a location or account that is not associated with your profile.


► Change Your User Profile Settings


Use this procedure to change your user profile settings. Note that certain profile elements, such as the list of scanners that you have access to, are assigned by your administrator and cannot be changed.

1. If you haven't already done so, select the user icon () from the nav bar and select User Profile.
2. If you want to change your full name, type a new value in the Full Name field.
3. If you want to change your email address, type a new value in the Email field. Note that your email address is used to send emails for password resets, so it is important to verify what you typed is correct.
4. If you want to select a different default scanner for your profile, select a new value from the Scanner drop-down list.
Note that if you have access to only one scanner, you cannot change this value. Also note that this field only determines what scanner is used for your default scanner. If you have access to multiple scanners, you can still select a different scanner before capturing checks.
5. If you want to change the timezone for your location and your date/time format settings, do the following:
 - a. From the Timezone drop-down list, select the appropriate timezone.
For example, if you were located on the east coast of the United States and were observing Daylight Saving Time, you would choose Eastern Daylight Time.
 - b. From the Date Format drop-down list, select the appropriate date format. For example, if you select MM/DD/YYYY (two digit month, two digit day, four digit year), the system would format February 1, 2018 as 02/01/2018.




- c. From the Time Format drop-down list, select the appropriate time format.
H represents hours in a 24 hour format. (For example, 5:00pm is 17). h represents hours in a 12 hour format and is typically paired with tt, (AM or PM). mm represents minutes.

These settings determine how dates and times are displayed in eDeposit. For example, when you search for deposits, you can specify a Start Date. When you view search results, you can see the date and time when a deposit is submitted. When you log on to the system, you are shown the last date and time you logged on. These dates and times are all formatted according to these settings. Note however, that these settings do not affect virtual deposit tickets or emails sent by the system.

6. If you want to change your password, do the following:
 - a. Click the down arrow () to expand the Change Password section.
 - b. In the Old Password field, type the password you currently use for logging on to the system.
 - c. In the New Password field, type your new password, keeping in mind the recommendations about using uppercase characters, lowercase characters, numbers, and special characters.
 - d. In the Confirm Password field, retype the new password.

Note that when you change your password, the system sends you an email notifying you that the change was made.
7. If you want to add a phone number, do the following:
 - a. In the Phone Numbers section, click the menu icon () and select Add to show the fields for adding a phone number.
 - b. In the Name field, type a description for this number.
For example, you could type **Office** for your office phone, or **Mobile** for your cell phone.
 - c. From the Country Code drop-down list, select the country for the phone number.
For example, you could select United States. The system uses this value to apply the correct country code when making calls for user authentication purposes.

Updating Your User Profile

- d. In the Phone Number field, type the phone number with area code, omitting spaces. You can include dashes or omit them. For example:
888-418-6824
or
8884186824
 - e. If your phone number has an extension, type that value in the Ext field.
 - f. Click the add icon () to add the number to the list.
8. If you want to remove a phone number, do the following:
- a. Under the Phone Numbers section, select the check box for the phone number you want to remove.
 - b. Click the menu icon () and select Remove.
9. If you want to change the order of the locations or accounts that have been assigned to you, click the down arrow () to expand the appropriate section and do one of the following:
- Click in the list number field for the item you want to change, and drag the item up or down in the list to change its position.
For example, if you have access to four accounts, and you want to make the last one in the list show up as the first one, you would click in the field with the number 4, hold down with your mouse, and drag the list item to the first location in the list. The system then assigns that list item a number 1, with the other accounts reordered as appropriate.
 - Click in the list number field for an item, and type a new number value for that item.
For example, if you have access to three locations, and you want to make the first item in your list the last item in your list, you would click in the field for the first location and change the value from 1 to 3.
- Note that you would typically reorder lists to make the account or location you use most often appear as the first value in the list. That way it's easier to select that account or location when capturing checks or running reports.
10. When finished, click Save.

Working With the Help Menu

The Help menu is used to download software and access the documentation for eDeposit. It also provides the About option, which enables you to view the version of the software and the copyright statement.

Downloading Software

The Help menu provides you with the ability to download the WebScan client and drivers for any scanners that you have been granted access to. WebScan is a software solution that is used by web clients to interface with USB-based scanners.

To download the WebScan client, click the Help menu and select Retrieve WebScan. (Note that this is a configurable menu option, so the text at your site may differ. Consult with your system administrator for more information.) Depending on the browser you use to access eDeposit, you may be prompted with different options for saving and running the file. Running the file installs the software on your client workstation.

You may also be able to download scanner drivers. To do so, click the Help menu, select Download Scanner Drivers, and then select the driver you want to download. Drivers you have access to are clickable; drivers you cannot access are disabled (grayed out). Depending on the browser you use to access eDeposit, the system may prompt you with options for opening or saving the file, or the system may automatically download the file to the default download location.

Accessing Documentation

The Help menu also provides access to documentation for eDeposit. To view the *eDeposit User's Guide*, click the Help menu and select User's Guide. (Note that the text for the menu option is configurable, so what you see at your site may differ.) Consult with your system administrator for more information. Depending on the browser you use to access the system, the document may open in a new window.

Where to Go From

Here For more information about working with eDeposit, reference the different chapters of this guide.

User Features	
◆ Working With Deposits	(see page 27)
◆ Working With Reports	(see page 51)
◆ Researching Deposits	(see page 57)
◆ Working With Deposit Review	(see page 69)
Administrator Features	
◆ User Administration	(see page 79)

Following the chapters there is an appendix listing the software requirements for the software ([see page 91](#)), and a glossary containing all the standard terms used to describe eDeposit and its components ([see page 93](#)). There is also a list of the screen captures used in the guide ([see page 99](#)).

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Chapter 2

Working With Deposits

This chapter covers working with deposits and includes the following sections:

- ◆ [About Creating Deposits](#)
- ◆ [Capturing or Importing Items](#)
- ◆ [Correcting Items](#)
- ◆ [Balancing Deposits](#)
- ◆ [Reviewing Deposits](#)

Note that you must have the appropriate user roles to be able to capture checks to make deposits. Also note that you can only capture items for the locations and accounts you can access.

About Creating Deposits

Creating deposits with eDeposit is a multi-step process that involves providing the deposit information on the Home page, and capturing the images that make up that deposit or importing an ICL (Image Cashletter) file with the images and items in the deposit.

The deposit information includes the location where the deposit is being made from, the account the deposit is being made to, the amount of the deposit, and any **deposit custom fields**. Custom fields vary by merchant and account, and may be optional or required.

The screenshot shows a 'Create Deposit' form with the following elements:

- Location:** A dropdown menu with 'Main' selected.
- Account:** A dropdown menu with '*****2300' selected.
- Control Total:** A text input field with '\$ 0.00'.
- Click to collapse fields:** A link with an upward-pointing arrow.
- Location #:** A text input field highlighted in red.
- Buttons:** 'Create Tape' and 'Create Deposit'.

If deposit-specific custom fields have been associated with an account, they will be shown here. Fields highlighted in red are required fields. For more information about what to provide in a custom field, contact your system administrator.

When finished providing values, click here to create the deposit, so you can then capture the checks for it.

Depending on how your site is configured you may also be able to (or required to) create a deposit tape for deposits. This is a list of item amounts used for control total calculation and deposit verification purposes.

Deposits can include a single check, where the deposit amount is the amount of that one check; or deposits can include multiple checks, where the deposit amount is the total of several individual checks. Depending on how your site is configured, deposits may also include coupons, such as the payment coupons that would accompany checks. Coupon capture supports one coupon to one check, many coupons to one check, one coupon to many checks, and many coupons to many checks. Multiple coupon to check transactions can also be captured for the same deposit.

Your site may also be configured to use the **Deposit Tape** feature, and this feature may be optional or required. When you create a deposit tape, you identify the values for each of the items you are about to capture; and the system calculates the total for you and populates the Control Total field with that value.

Deposit Tape ⋮

Select	Index	Sequence	Amount
<input type="checkbox"/>	1		\$ 99.00
<input type="checkbox"/>	2		\$ 401.00
<input type="checkbox"/>	3		\$ 22.00

Item Count 3
Deposit Total \$522.00

\$

+

Cancel

Accept

You type a value here, and press Enter on your keyboard, the + key on your keyboard, or the + icon to add it to the list above.

Note that if you do not type a period and press Enter on your keyboard (or the + icon), the system assumes a two decimal place dollar amount. For example, if you type 1199 and press Enter, the system lists a value of \$11.99. However, if you type 1199 and press the + key on your keyboard, the system lists the value as \$1199.00

You can then capture the items for the deposit, ensuring that each one matches what you entered for the tape. Or you can import an ICL file with the items in the deposit. The deposit tape feature can also let you know whether the deposit would exceed any limits configured at your site (such as whether the deposit would exceed the amount allowed for a single deposit), before you capture the images that would make up the deposit.

Capturing or Importing Items

After one or more items are captured or imported, the deposit goes through a correction step to address issues with the images and provide values for any check custom fields or coupon custom fields; a balance step to ensure the total dollar amount of the checks matches the deposit amount, and to ensure that the total dollar amount of checks matches their associated coupons; and a review step where you confirm the deposit is ready to be processed.

If you exit any of the steps of the deposit creation workflow before completing the deposit, the system saves the deposit in its current state. You can then pick up where you left off by accessing the deposit from the Open Deposits list on the Home page. Also note that correction and balance steps may be skipped depending on the deposit. For example, these items are skipped if:

- ◆ There are no issues with the checks or coupons that need to be addressed.
- ◆ There are no check custom fields or coupon custom fields that have been defined for the account.
- ◆ You are capturing checks for remittance (lockbox) processing. **Remittance** is a sum of money sent by a consumer, typically by mail, as payment for goods or services. For example, a customer may mail a check to a utility company as payment for a monthly bill. eDeposit enables merchant users to capture the checks associated with a remittance payment and associate them with the proper lockbox account. Additional remittance processing is done by your service provider.
Note that lockbox accounts are separate from check or coupon accounts, and a merchant is typically configured to use either check/coupon accounts or lock box accounts.

See the following pages for more information about each of the steps in the deposit creation process.

Capturing or Importing Items

Depending on the user roles that have been assigned to you, you may be able to create deposits in the following ways:

- ◆ You can capture images using a scanner.
- ◆ You can capture images using a mobile device.
- ◆ You can import an ICL (Image Cashletter) file. An **ICL** file is a structured file that contains one or more check images along with their associated data, and that can be imported into eDeposit to create a deposit.

You may also be able to work with open deposits by selecting them from the Open tab on the Home page. See the following sections for more information.

Capturing Items

When you capture the items that make up a deposit, you create electronic images of those paper checks. This can be done using the camera on your mobile device or a preconfigured scanner. The system automatically opens the Capture Items page when you create a deposit from the Home page, or when you click a deposit from the Open Deposits list.

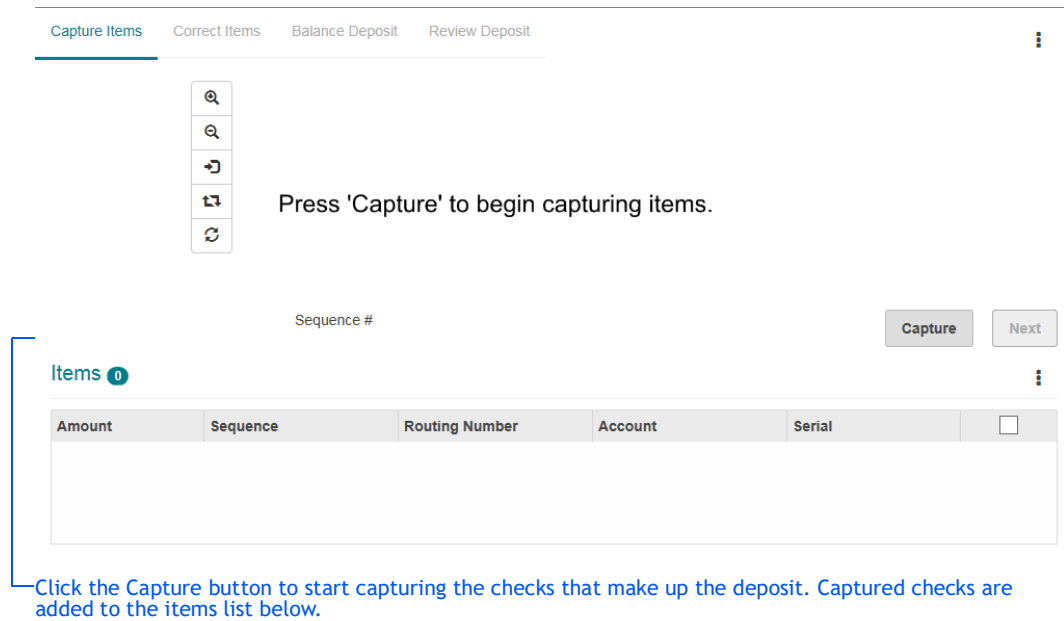
- ◆ If you're using eDeposit on a workstation with a scanner, the Capture Items page provides you with a Capture button that starts the scanning process.
- ◆ If you're using eDeposit from a mobile device, the Capture Items page provides you with buttons for using the device's camera to take pictures of the front and back of the item.

When you finish capturing items, you move on to the next stage of the process (which could involve correcting the images and providing values for check custom fields, making sure the deposit balances, or reviewing the deposit).

Capture Process Using a Scanner

When using eDeposit from a workstation that is attached to a scanner, the Capture Item pages provides you with options for connecting to the scanner, and icons for working with captured items.

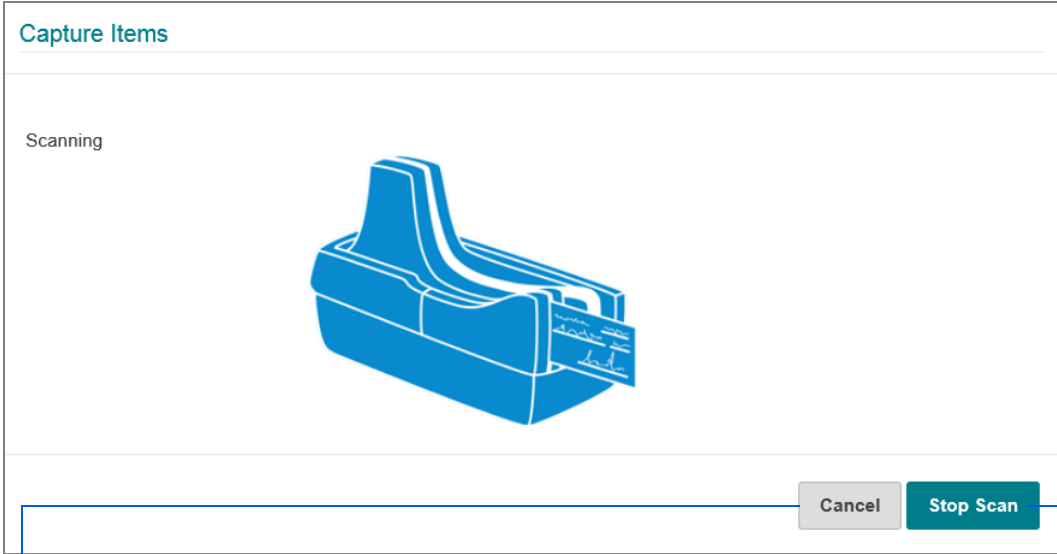
Example of Capture Items Page Before Capturing Items



Clicking the Capture button on the Capture Items page connects to the scanner and opens a window that enables you to view the interactions between the scanner and the software. This includes messages like the following:

- ◆ Initializing
- ◆ Ready
- ◆ Scanning
- ◆ Capturing Item #X (... where X represents the sequence number of one of the items in the batch of checks you are scanning. For example, if this was the second item being scanned the message would read, Capturing Item #2.)
- ◆ Processing item X of Y (where X represents the sequence number of one of the items in the batch of checks you are scanning, and Y represents the total number of checks that have been scanned.

- ◆ Any error messages (like Jam or Double Feed)



If you click Cancel, the system cancels capturing and stops where it is in the process. It won't upload any pending items, but will finish processing what it has already captured.

If you click Stop Scan, the system finishes uploading and processing all the items, then exits to the capture page.

After the scanner captures the images, the Capture Items page is updated with those items.

Example of Captured Check

You can click here to access a menu item that enables you to remove a deposit and all its captured items. This option appears for all steps of the deposit process.

The screenshot shows a software interface for capturing checks. At the top, there are tabs: "Capture Items", "Correct Items", "Balance Deposit", and "Review Deposit". Below the tabs is a large image of a check from Betsy Ross for \$10.25. To the left of the check are icons for search, zoom, refresh, and a menu. Below the check is the text "Sequence #440000002". To the right of the sequence number are "Capture" and "Next" buttons. Below this is an "Items" section with a table containing two rows of captured items. A blue callout points to a menu icon in the top right corner of the interface.

Amount	Sequence	Routing Number	Account	Serial	
\$10.25	440000002	987654321	0000001003123451	0000004360	<input type="checkbox"/>
\$9.50	440000003	987654321	0000001003123451	0000004359	<input type="checkbox"/>

You can select items from the list and click here to access a menu item that enables you to remove those items. If your site uses the deposit tape feature, and the deposit has a deposit tape, you can also use the menu to view it.

The Items list shows all the items that have been captured so far, and is available from most of the subsequent pages for depositing items. From this list you can:




- ◆ Select the check box for an item and click the appropriate menu option to remove it.
- ◆ View an item by selecting it from the list. The upper pane updates with the selected image.
- ◆ Sort the results by column. Click a column heading once to sort in ascending order (0-9, a-Z). Click a column heading again to sort in descending order (Z-a, 9-0).



You can also hold down the Shift key and click multiple column headers to sort the list in the order of the selected columns. For example, the system sorts by your first selected column first, then your second selected column next, and so on.

- To do so, click the first column you want to sort by; and then hold down the Shift key and click the next column. The system assigns a number 1 to the first column along with the sort arrow, and assigns a number 2 to the second column.

- If you hold down the Shift key and click a numbered column again, it toggles between ascending and descending order for that column.
- If you release the Shift key and click a column, it clears the numbered sort order.

The Capture Items page also includes icons that enable you to change the view of the check you are working with. These icons are also available when viewing images on other pages.

Icon	Description
	Zooms in on the image.
	Zooms out on the image.
	Toggles between the front side of the check and the back side of the check.

Icon	Description
	Rotates the check 90 degrees clockwise.
	Resets the check to the original display.

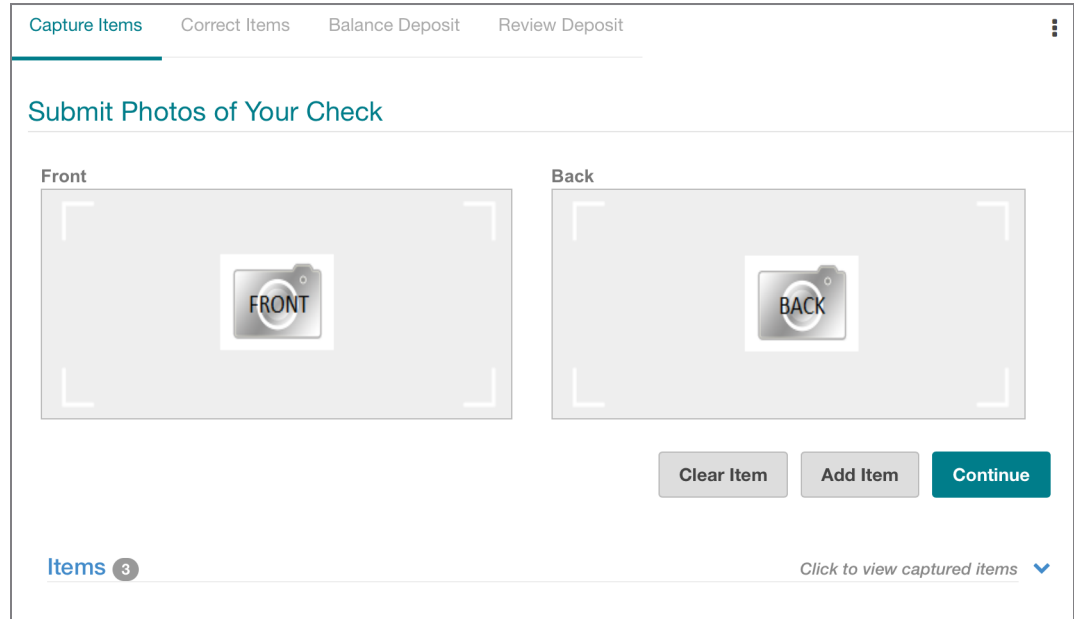
When you are finished capturing items, you can click Next to move on to the next part of the process.

Capture Process Using a Mobile Device

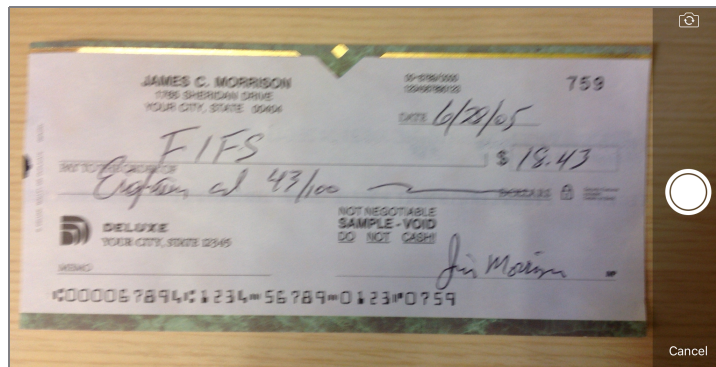
When using eDeposit from a mobile device, the Capture Items page includes options that enable you to take photos of each of the individual checks that make up the deposit.

The following section shows an example of capturing an item with an iPad. The camera interface may differ based on the device and operating system being used.

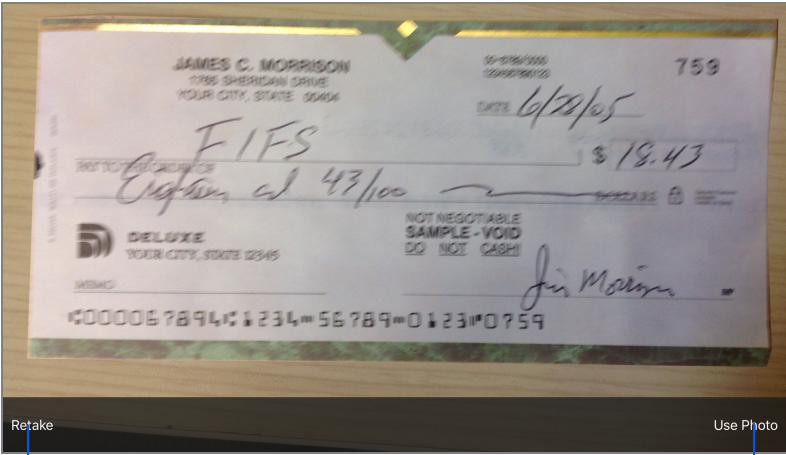
Example of Capture Items Page Before Capturing a Check



Example of Capturing a Check:



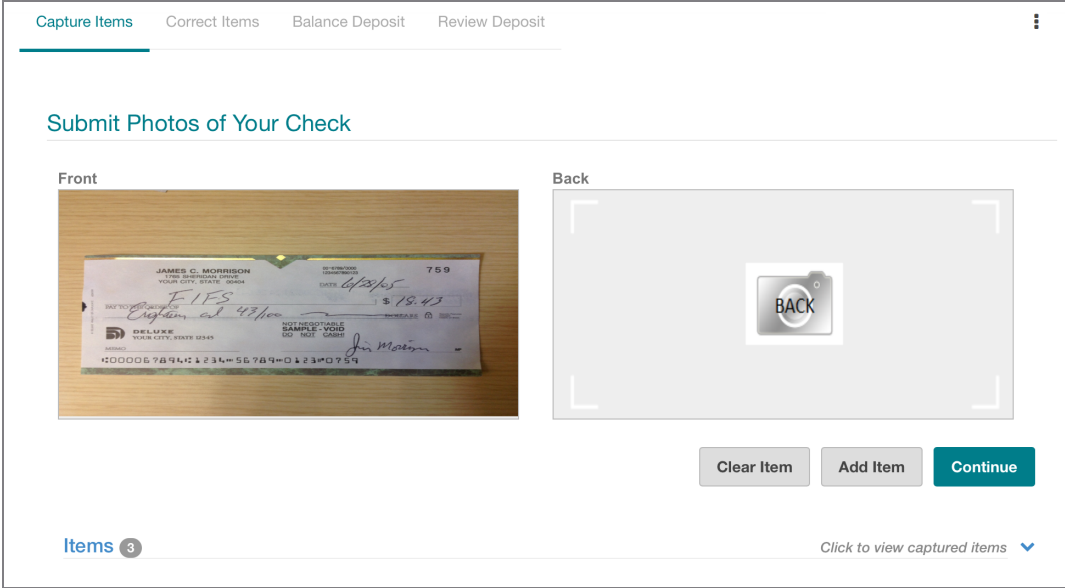
After you take the photo, the system prompts you to confirm you want to use that image.



You can choose to use the photo, or retake the image by clicking the links in at the bottom of the window.

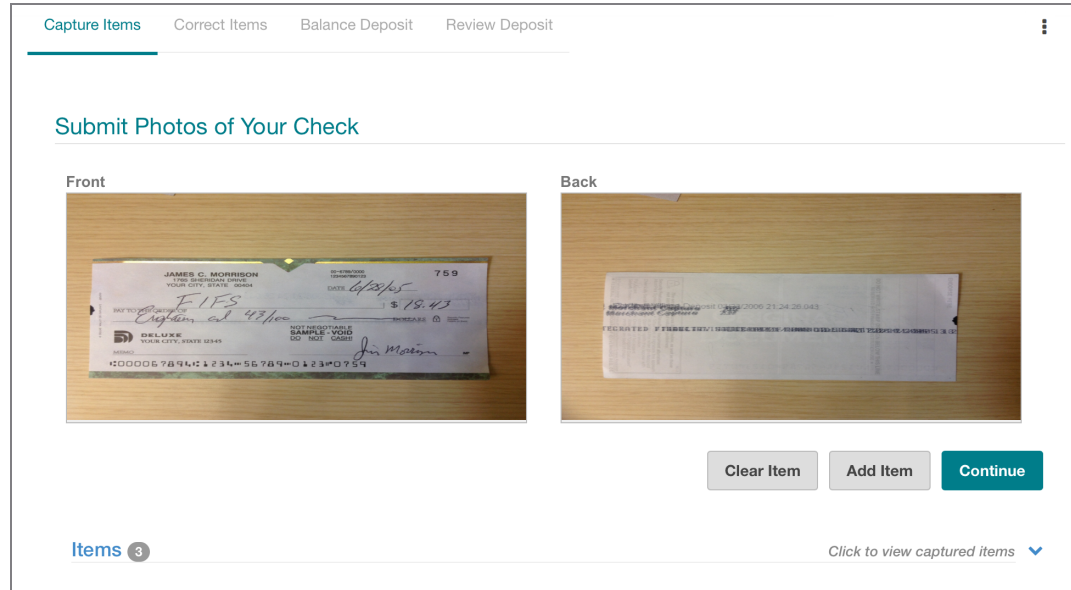
When you choose to use the photo, the Capture Items page is updated with the captured image. You can then take the photo of the back of the item as well.

Example of Capture Items Page When You Take the Front Photo



Capturing or Importing Items

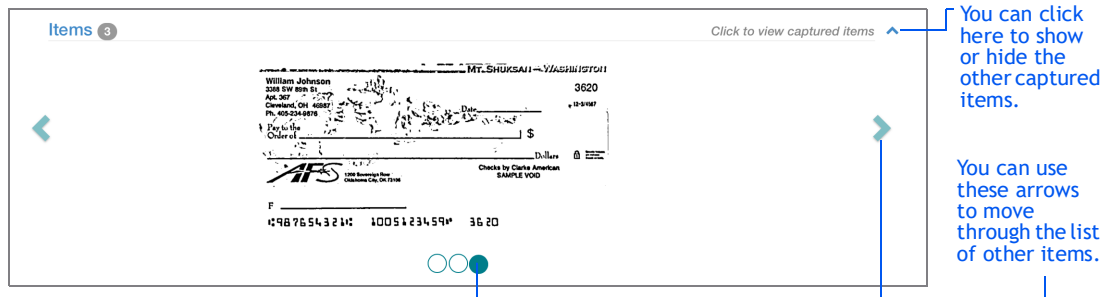
Example of Capture Items Page When You Take the Back Photo



Once you have captured items, you have multiple options:

- ◆ You can click Clear Item to remove all the content for the current item, such as removing both the Front and Back images.
- ◆ You can click Add Item if you need to add additional items to this deposit. This submits the current item for analysis, and if the item is complete, you are returned to this page to add any additional items.
- ◆ If this is the last item for the deposit, you can click Continue to submit the current item for analysis, and if it is complete, you are transitioned to the Correct Items page (or the Balance Page, or Review Page depending on the item's status).

Note that you can also click the down arrow (▼) to view the previously captured items for this deposit.



Importing Items

If you have the appropriate user roles, you can import an ICL file into the system to create a deposit. Note the following:

- ◆ You must create the deposit (and its associated deposit tape if necessary) on the Home page before you can import the ICL file.
- ◆ You can import only one ICL file per deposit.
- ◆ When you import an ICL file, all the images and items for the deposit are imported from the selected file. You cannot capture additional items for the deposit using a scanner or mobile device.

You import ICL files from the Capture Items page. To do so, you click the menu and select Upload Image Cashletter.

[Click here to view the menu options and select Upload Image Cashletter to open a window that enables you to browse for a file.](#)

Capture Items Correct Items Balance Deposit Review Deposit

Press 'Capture' to begin capturing items.

Sequence #

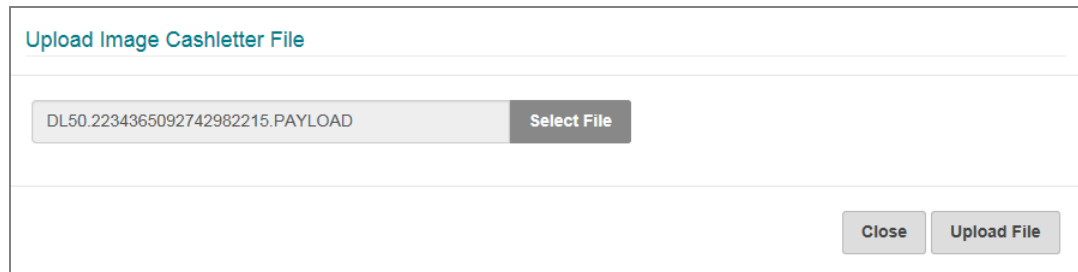
Capture Next

Items 0

Amount	Sequence	Routing Number	Account	Serial	<input type="checkbox"/>
--------	----------	----------------	---------	--------	--------------------------

Capturing or Importing Items

On the Upload Image Cashletter File window, click Select File to browse for the file, and when you've confirmed the correct file is selected, click Upload File.



The system imports the content of the file one item at a time, providing a status on the window as it does so. When complete, you are returned to the Capture Items page where all the items in the deposit are listed in the Items list. You can view the image for an item by selecting the line for that item.

Note that the Capture button is disabled if you import an ICL file, as you cannot capture any additional items for the deposit. ICL deposits contain only the items in the ICL file.

When finished, you can click Next to move on to the next part of the process.

Working With Open Deposits

As noted in the previous chapter, the Open tab of the Home page shows all the deposits that are currently open. This could include:

- ◆ Deposits you haven't submitted, such as those that you are still capturing items for or still correcting.
- ◆ Deposits that were rejected and need to be corrected or removed.
- ◆ ICL deposits that were automatically imported and have a status of Import Complete. These deposits are available only if the feature is enabled at your site, and only if you have the appropriate user role to finish ICL deposits. Note that if you open an ICL deposit that was automatically imported, you take ownership of that deposit, and it is associated with your user name. Also note that there may be instances where someone has taken ownership of an ICL deposit, and the open deposits list hasn't refreshed yet to reflect that. In these cases, attempting to open an ICL deposit that is now assigned to someone else will provide you with a message indicating that the deposit is no longer available.

Refer to the previous sections of this chapter ([Capture Process Using a Scanner on page 30](#) and [Capture Process Using a Mobile Device on page 34](#)) to continue capturing items for open deposits. And refer to the following sections to complete the other steps in the process (Correcting, Balancing, and Review), so that you can submit the deposits and finish them.

Correcting Items

The Correct Items page enables you to correct problems with checks, or to enter values for check custom fields and coupon custom fields. Note that if there are no issues to correct and no check or coupon custom fields configured, or if you're working with a deposit for a lockbox account, this step will be skipped.

Correcting Exceptions

Depending on how your site has been configured, eDeposit could perform several verification and validation functions for scanned and captured images. This could include:

- ◆ Detecting duplicates, and identifying errors with MICR code information.
- ◆ Recognizing amounts.
- ◆ Testing image quality, such as skew, minimum and maximum height and length, contrast, and so on.
- ◆ For sites that capture coupons along with checks, identifying errors with OCR line information.

If problems are found, the system prompts you to resolve them. For example, you may need to provide a value for a missing check amount, resolve an issue with duplicate checks, select a coupon item type if there were errors resolving an OCR line, and so on.

When you finish making the necessary adjustments, you can click **Accept** to move on to the Balance Deposit page. Or if you have the appropriate user roles and the system is configured to allow it, you can click **Accept** to accept items with errors that cannot be corrected. (For example, you could accept an item flagged as a duplicate, or an item that had failed its image quality threshold.)

Correcting Items

The following sections show examples of common corrections you might need to make. Note that the issues you may experience will vary based on your site's configuration. Also note that your user rights may prevent you from editing items. For example, you may not be able to edit MICR code fields if the data was unreadable or incorrect. For these cases, you typically resolve issues by removing images and rescanning them.

Example: Missing Check Amount

In this example, the dollar amount for the check was incorrect. You can resolve the issue by specifying an amount that is greater than \$0.00.

Capture Items **Correct Items** Balance Deposit Review Deposit

Correcting 1 of 2

Amount
\$ 0.00
The amount must be greater than \$0 and less than \$100,000,000.00.

MICR
987654321 1006123458 4980

Remove Verify MICR Accept

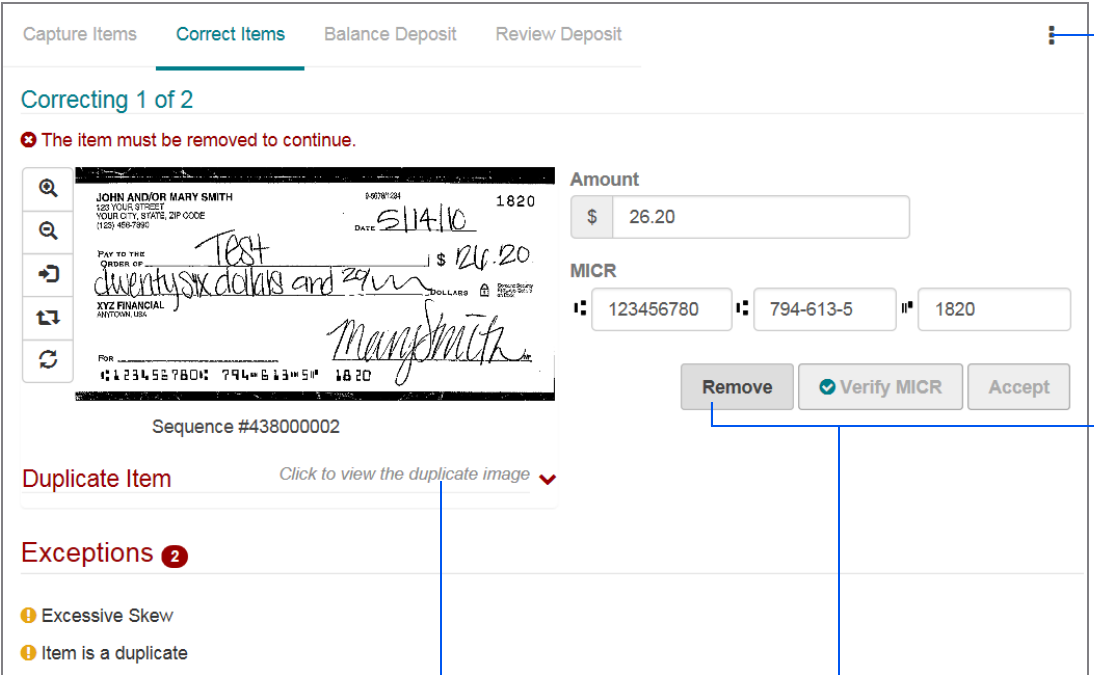
Exceptions 2

- AMOUNT CANNOT BE ZERO
- Excessive Skew

You can enter the amount here.

Example: Duplicate Checks

In this example, the system determined one of the checks that was scanned matched an existing check. You can resolve the error condition by removing that check from the deposit as indicated.



When working with duplicate checks, the system provides you with an option to view the existing image.

If you want to remove a deposit, you can do so by clicking here. This removes the deposit and all its captured checks. If you want to remove a single item, click the Remove button.

Entering Values for Custom Fields

Depending on how your site is configured, you may be expected to enter additional data when capturing checks and coupons for an account.

- ◆ **Check custom fields** are associated with checks, and you provide values for the fields after capturing a check. Note that check custom fields can be configured to use Intelligent Keying, in which checks captured with a routing number and account number that has been captured before will auto-populate custom fields with the previous value entered into the field. For example, an apartment management company would typically receive payments from the same person every month, so intelligent keying can be used to pre-fill the unit number, once it has been entered the first time.

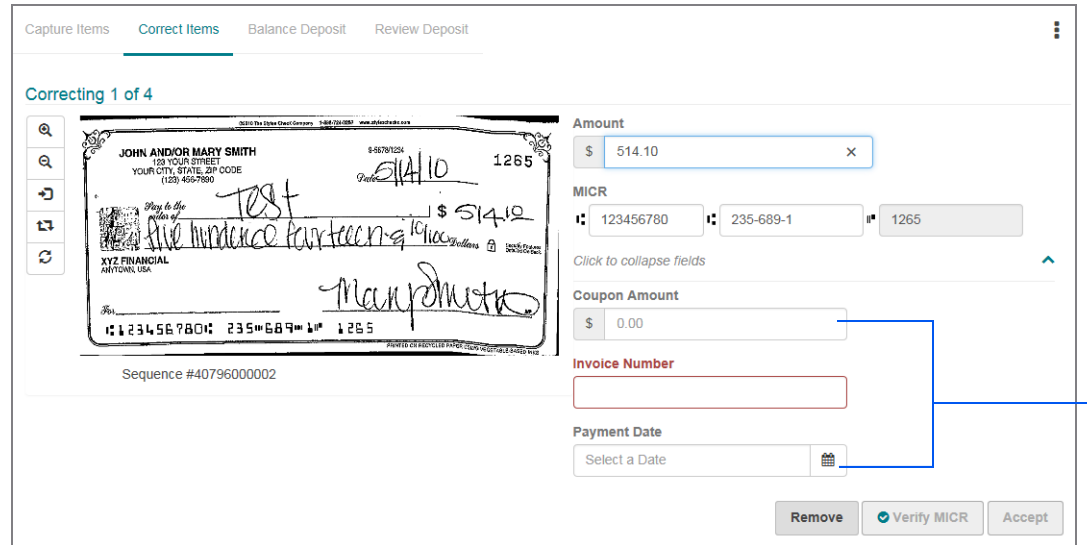
Balancing Deposits

- ◆ **Coupon custom fields** are associated with coupons. In most instances, systems are configured to read the values for custom fields from the OCR line on the coupon, so you should only have to verify the values, or correct them if there was an error.

Custom fields may be optional or required and vary by account and merchant. For example, you may be required to enter the invoice number associated with a check or coupon; or if you work for an apartment management company, you may need to provide the unit number associated with a tenant payment. You access the Correct Items page by clicking the Next button on the Capture Items page.

Example: Check Custom Fields

In this example, check custom fields have been configured for Coupon Amount, Invoice Number, and Payment Date.



If check-specific custom fields have been associated with an account, they will be shown here. Fields highlighted in red are required fields. For more information about what to provide in a custom field, contact your system administrator.

Balancing Deposits

When you balance deposits, you ensure the total amount of the checks you scanned matches the total amount you entered for the deposits. For example, if the total amount of the deposit is \$2712.20, then the total amount of the items in the deposit must equal \$2712.20.

If your site uses coupons, you also ensure that the total amount of the checks scanned for a coupon matches the balance of the coupon.

In most instances where the amounts are balanced (or if you're working with a deposit to a lockbox account), eDeposit automatically advances you to the review step. But for instances where corrections are necessary, the Balance Deposits page enables you to make changes.

The total number of items in the deposit is shown here. (In this example, only five items are shown out of the 12 that make up the deposit.)

You can adjust the total amount of the deposit here, or correct issues with checks or coupons to have the system automatically fix the total. Note that if the deposit has a deposit tape, you can modify the control total only by updating the deposit tape.

Deposit Information

Debit Total \$2,377.88

Difference \$600.00

Control Total \$ 1777.88

All Items 12 Out of Balance 1 Amount Edited 5 CAR Warnings 0

Row	Amount	Sequence	Routing	Account	Serial	
1	\$ 1367.66	106498000002	222222234	12343	9841	<input type="checkbox"/>
2	\$ 1349.23	106498000010	123456706	258352180	1209	<input type="checkbox"/>
3	\$ 18.43	106498000020	000067894	1234567890123	0759	<input type="checkbox"/>
4	\$ 225.67	106498000030	222222234	12343	9841	<input type="checkbox"/>
5	\$ 725.00	106498000040	000067894	12345678		<input type="checkbox"/>

Capture Save Changes Review

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You can edit check values here for instances where the value shown does not match the amount of the check.

You can select an item from the list and click here to access the menu that enables you to remove it; edit the item (which returns you to Correct Items page), move it, or insert a coupon.

Icons are used to distinguish check items and coupon items. Additionally, line separators are used to group related coupons and checks together.

You can click the buttons to return to the Capture Items page to capture more items, save your changes, and move on to the review step. Note that the button location varies depending on the width of your browser display.

Balancing Deposits

In addition to the viewer that shows you the selected check or coupon, the Balancing page includes several elements to help you correct balancing issues. This includes the Item List, the Item List tabs, and the Item List menu.

Using the Item List Tabs

The Balancing page includes the All Items tab (which lists all the items in the deposit), and several additional tabs that enable you to filter the list of items to more easily identify and address certain issues.

- ◆ Amount Edited shows items where the amount was edited. For example, you typed a value for an amount instead of the system extracting the value. When items are not balancing, it's an easy way to see amounts that you edited, so that you can see if you accidentally entered an incorrect value.
- ◆ CAR Warnings enables you to look at items where the system extracted an amount successfully, but where the item may have barely passed the threshold for character recognition, so the value extracted may not be correct.
- ◆ Out of Balance is used at sites that capture coupons, and it enables you to see the instances where the check and coupon combinations are not equal. Balance totals are shown at the bottom of the list for the coupon and checks in a selected grouping. For example, let's say that this tab shows two groupings of coupons and checks. In the first grouping, there is one check and one coupon. In the second grouping, there are two checks and one coupon. You review the balance totals and realize that one of the checks in the second grouping belongs with the first grouping. You can then move the check to the correct grouping, so that you can clear up the two out of balance conditions.
- ◆ Unreconciled is used at sites that create deposit tapes for deposits, and it enables you to see mismatches between the items captured and the items listed in the deposit tape. For example, if you captured an item that did not have a match on the deposit tape, that item would be listed on this tab. This might happen if you entered the incorrect amount on the deposit tape, or if you captured an additional item that you weren't planning on capturing with this deposit. You can then edit the deposit tape or edit the item to correct the issue.

Using the Item List Menu Options

The Item List menu enables you to work with the items on the Balancing page to correct issues.

Menu Option	Description
Edit Item	Returns you to the Correct Items page, so that you can edit values for an item.
Remove Item	Enables you to remove an item from the list.
Move Item	<p>For sites that capture coupons and for deposits that include coupons, enables you to move an item to another location in the list of items. This option is typically used when resolving issues where checks are associated with the wrong coupon.</p> <p>Note that each item in the list has a sequence number, which is typically 10 numbers apart from the preceding item. When you move an item, it is given the next sequence number in the location where you moved it. For example, if you move an item after 441000005, it will be given a new sequence number of 441000006. However, you cannot move an item to a location between two items that have consecutive sequence numbers. For example, you cannot move another item between items with sequence numbers 441000005 and 441000006. You would have to move the item after 441000006.</p>
Insert Coupon	<p>For sites that capture coupons, for deposits that include coupons, and for instances where you don't have a coupon to associate with one or more checks, this option enables you to insert a coupon using your site's preconfigured virtual template. You can then edit the values for the coupon as needed to ensure the coupon and its associated checks balance.</p> <p>Note that when you insert a coupon, the system assigns it the next sequence number in the location where it is inserted. So you cannot insert a coupon between list items that have two consecutive sequence numbers.</p>
Deposit Tape	<p>For sites that have enabled deposit tape, and for deposits that include a deposit tape, this option enables you to view the deposit tape for this deposit.</p> <p>It also enables you to reconcile the tape items with the captured items, or edit the deposit tape as needed. For more information, see the next section. Note that if a deposit tape has been created for a deposit, you must use the deposit tape to edit the control total.</p>

Balancing With a Deposit Tape

If you are working with a deposit that has a deposit tape associated with it, you can select the Deposit Tape menu option to open the Deposit Tape window. From this window you can see the deposit tape items and the captured items that the system has matched (the sequence number is shown for the item). You can also see only the unreconciled items by clicking the Unreconciled tab.

You can select an item from the list and use the menu to remove the item. You can also select all items or deselect all items.

Deposit Tape

All 3 Unreconciled 1

Select	Index	Sequence	Amount
<input type="checkbox"/>	1	953483000010	\$ 28.34
<input type="checkbox"/>	2		\$ 5.00
<input type="checkbox"/>	3	953483000040	\$ 64.96

Item Count 3 Deposit Total \$98.30 \$ Item Amount +

Cancel Accept

You can click here to view only the items that the system couldn't match to an item in the deposit. Or you can click the All tab again to view all the items in the deposit tape.

You can edit a value by typing in the field. For example, you could type 5.25 for this unreconciled transaction, so that it matches the captured item amount.

If you need to add another deposit tape item, you can type the amount here and click the plus icon to add it to the list.

When finished, click here to save your changes and close the window.

Reviewing Deposits

When you review a deposit, you look over the deposit ticket that the system creates for you, provide any comments, and click Submit to submit the deposit. Optionally, if there's something amiss, you can click the Balance button to return to the Balance Deposits page.

To access the Review Deposits page, you can click Review from the Balance Deposits page; or if there are no issues to correct or no balancing to be done, the system advances to the Review Deposit page when you click Next from the Capture Items page.

Capture Items Correct Items Balance Deposit **Review Deposit**

Merchant Capture Deposit Ticket

Account Number: 6500532283
Date: 04/19/2016 01:40:05 PM
Amount: \$ 109.24

⑆5436⑉0649⑆ 06500532283⑈ ⑆0000040924⑆

Deposit Information

Location: Main
Account: *****2283
Control Total: \$109.24
Item Count: 2
Date: 4/19/2016, 1:39:22 PM
Tracking Number: M000000733
Comment:

Balance **Submit**

After reviewing the deposit for accuracy, you can type any comments and click here to submit it. Recent deposits show up in the Recent list on the Home page.

Reviewing Deposits

After you click Submit, the system updates the page with a message confirming the deposit, or confirming that the deposit was submitted for review successfully. The page is also updated with a button that enables you to return to the Home page. If the deposit was not flagged for review, and the deposit was submitted successfully, there is also a button that enables you to print a receipt for the deposit.

Merchant Capture Deposit Ticket

Account Number: 6500532283
Date: 04/19/2016 01:40:05 PM
Amount: \$ 109.24

*****2283

Deposit Information

Location: Main
Account: *****2283
Control Total: \$109.24
Item Count: 2
Date: 4/19/2016, 1:39:22 PM
Tracking Number: M000000733
Comment:

Home Receipt

Click these buttons to return home, or to show the receipt.

The receipt is the same Receipt Detail report you can print from the Reports page. Note that if a deposit is flagged for review, this report is available only after the deposit is approved.

Deposit Receipt

Deposit Receipt 1 of 1

Deposit Detail Receipt

SUBMITTED DATE: 8/14/2018 3:38:33 PM DEPOSIT STATUS: Submitted
MERCHANT NAME: World Wide Distributors Inc LOCATION: Main
CREATED BY: www001 ACCOUNT: *****2283
SUBMITTED BY: www001 TRACKING NO.: M000000733

CAPTURE SEQUENCE	ITEM TYPE	SERIAL NO.	ITEM AMOUNT
733000002	DEBIT	791	\$ 44.28
733000003	DEBIT	5552	\$ 64.96
Deposit Summary: M000000733			AMOUNT
			2 \$ 109.24

Close

When finished, click here to close the window, and return to the page with your submitted deposit.

This page is intentionally left blank.

Chapter 3

Working With Reports

This chapter covers generating reports and includes the following sections:

- ◆ *About Running Reports*
- ◆ *The List of Reports You Can Run*
- ◆ *Run a Report*

Note that you must have the appropriate user role to generate reports.

About Running Reports

The Reports page provides you with the ability to run reports about the deposits made through eDeposit. To access the Reports page, select the Reports from the nav bar.

The left side of the page provides you with the fields for generating a report. You pick the report you want to generate, provide the search criteria, and click Create. The system generates the report as a PDF file and displays it in the right pane.

The screenshot shows a 'Report Criteria' form with the following fields and callouts:

- Report:** A dropdown menu with 'Deposit Detail' selected. Callout: 'When you select a report here...'
- Start Date:** A text field with '06/29/2018' and a calendar icon. Callout: '... the system updates the page with the criteria for that report.'
- Tracking Number:** A dropdown menu with 'Select a Tracking Number' selected. Callout: 'When finished specifying the criteria, you can click here to create the report.'
- Buttons:** 'Cancel' and 'Create' buttons.

There are options for downloading the file, printing the file, zooming in, zooming out, and moving through the pages. Depending on the browser being used to access the system, the pane is arranged differently. Note that in some browsers you use icons to move through the pages, and in other browsers you use the scroll bar.

If the report is taking too long to generate, or you selected the wrong report or the wrong date, you can click Cancel to stop the report generation process.

Example of Deposit Detail Report

You can click these icons to download and print the report, zoom in and out, and rotate pages.

You can navigate through the pages of the report here.

Deposit Detail Report

SUBMITTED DATE: 10/11/2017 13:35:17	MERCHANT NAME: Distributors Inc
DEPOSIT STATUS: Posted	LOCATION: Main
CREATED BY: U0000001	ACCOUNT: Coupon Account
SUBMITTED BY: U0000001	TRACKING NO.: M000000475-5000

CAPTURE SEQUENCE	EXPORT SEQUENCE	ITEM TYPE	SERIAL NO.	ACCOUNT NO.	ROUTING NO.	ITEM AMOUNT
47500001	12340001243811	CREDIT	1	654732165	987654321	\$ 872.73
47500002	12340001243812	COUPON	9841	12343	222222234	\$ 155.74
47500010	12340001243813	DEBIT	1274	2356891	123456780	\$ 12.74
47500020	12340001243814	DEBIT	1158	2356891	123456780	\$ 141.50
47500030	12340001243815	DEBIT	6585	1005123459	987654321	\$ 1.50
47500040	12340001243816	COUPON	9841	12343	222222234	\$ 4.59
47500050	12340001243817	DEBIT	8716	524113089	302387025	\$ 4.59
47500060	12340001243818	COUPON	9841	12343	222222234	\$ 112.26
47500070	12340001243819	DEBIT	1697	2356891	123456780	\$ 101.00
47500080	12340001243820	DEBIT	775	1234567890123	000067894	\$ 11.26
47500081	12340001243821	COUPON	9841	12343	222222234	\$ 600.14
47500090	12340001243822	DEBIT	1268	2356891	123456780	\$ 600.14

DEBIT COUNT 7 **AMOUNT** \$ 872.73

Deposit Summary: M000000475

Created By: U0000001 Page 1 of 1 Created On: 10/12/2017 16:51:33

If working with a different browser, you may see the following view instead. You can still click the icons in the header to download and print the report; but you scroll through the pages using your scroll bar, and you zoom in and out on the report by clicking the overlay icons that appear when you hover over the report.

Deposit Detail Report 1 / 1

Deposit Detail Report

The List of Reports You Can Run

You can run the following reports about the deposits made at your site using eDeposit.

Content varies by report, but all reports include the creation date and your user name for later reference. Note that report content will vary based on the roles that have been assigned to you. Results may include only the deposits you made, or results may include all the deposits made for the locations and accounts that have been assigned to you. Also note that if the report criteria includes locations and accounts, then selecting All for locations and accounts only returns data for all the locations and accounts you can access (and the associated deposits you can access for those locations and accounts).

Merchant Deposit Reports

Report Name	Description
All Deposits Detail	<p>Provides a list of all the deposits made during the specified range, for the specified locations and accounts. Includes the individual checks, item amounts, serial numbers, account numbers, routing numbers, and so on.</p> <p>Note that this report does not include deposits for lockbox accounts.</p>
Deposit Detail	<p>Provides the details of a selected deposit, including the individual checks, item amounts, serial numbers, account numbers, routing numbers, item type (such as COUPON, CREDIT, and DEBIT), and so on.</p> <p>Note that items rejected during a deposit review have an item type of DEBIT(REJECT).</p>
Deposit Summary	<p>Provides a summary of the deposits made during the specified range, for the specified locations and accounts. Includes the date of the deposit, deposit tracking number, location, deposit status, primary account, and the counts.</p> <p>Note that this report does not include deposits for lockbox accounts.</p>

Report Name	Description
Deposit Summary by Location	<p>Provides a summary of the deposits made during the specified range for a single account or all accounts, grouped by location. Includes the date of the deposit, deposit tracking number, deposit status, person who scanned the deposit, person who submitted the deposits, and the counts.</p> <p>Note that this report does not include deposits for lockbox accounts.</p>
Image Cash Letter Report	<p>Provides a detailed list of ICL (Image Cashletter) files were imported into the system for a specified range of dates. Includes import date, file name, debits in imported file, amount in imported file, user who imported the file (or AUTO for automatically uploaded files), tracking number, deposit debits, deposit amount, and the status (such Completed, Import Failure, Import Success, Removed, and so on).</p>
Image Report	<p>Provides the details and images for a selected deposit (on a selected date). The image report can be run three different ways:</p> <ul style="list-style-type: none"> ◆ 1x3 Front Only provides the images for the deposit ticket and only the front images of the checks that make up the deposit at a larger size, where each image is centered in a single column on the page. ◆ Front + Back provides the front and back images of checks that make up the deposit, side by side in two columns on the page. ◆ Front Only provides only the front images the checks that make up the deposit, side by side in two columns on the page. <p>All three variations of the Image Report also include the date the deposit was submitted, the account, the status, the location, and the deposit total.</p>
Location Summary	<p>Provides a detailed summary of all deposits and debits made during the specified range, for the specified locations and accounts, grouped and summarized by location. Includes the location name, deposit counts, debit counts, and deposit totals.</p> <p>Note that this report does not include deposits for lockbox accounts.</p>
Pending and Rejected Deposits Summary	<p>Provides a detailed summary of all the deposits in a pending state, and all the deposits in a rejected state, grouped by and summarized by location. Includes the tracking number, received time, depositor, total debits, and total deposits. The rejected deposits also include any review comments.</p>

Running a Report

Report Name	Description
Receipt Detail	Provides detailed information about a specific deposit made on a specific date. Includes the date, deposit status, location, account number, tracking number, person who captured the deposit, person who submitted the deposit, item type (such as COUPON, CREDIT, and DEBIT), serial number, item number, and so on.
User Summary	<p>Note that items rejected during a deposit review have an item type of DEBIT(REJECT). Also note that this is the same report that is available on the Deposit Completed page.</p> <p>Provides summary information about deposits made by users during a specified time frame, for the specified locations and accounts, grouped and summarized by user. Includes deposit counts, debit counts, and deposit totals by user.</p> <p>Note that this report does not include deposits for lockbox accounts.</p>

Running a Report

► Run a Report

Use this procedure to run deposit reports for eDeposit. Note that available search criteria varies by report.

1. If you haven't already done so, log on to eDeposit and select Reports from the nav bar to show the fields for running reports.
2. From the Report drop-down list, select the report you want to run.
The page updates with the fields for the selected report. For a detailed description of the available reports, see the previous section.
3. Provide values for the report search criteria as appropriate for that report:
 - **Start Date:** The starting date for the range of dates you want to search; or a single search date. You can type a date manually in *MM/DD/YYYY* format or pick the date from a calendar. By default, the current date is filled in for you.

- **End Date:** The ending date for the range of dates you want to search. You can type a date manually in *MM/DD/YYYY* format or pick the date from a calendar. By default, the current date is filled in for you.
 - **Location:** The location used for the deposit. Select a location, or select *All* to include all available locations. Available locations are determined by your site administrator.
 - **Account:** The account used for the deposit. Select an account, or select *All* to include all available accounts. Available accounts are determined by your site administrator.
 - **Tracking Number:** The tracking number provided when the deposit was submitted. Select a date first, and then you can select the tracking number from the drop-down list.
4. Click **Create Report**.

Chapter 4

Researching Deposits

This chapter covers researching deposits and includes the following sections:

- ◆ *About Researching Deposits*
- ◆ *Searching for Deposits*
- ◆ *Working With Search Results*
- ◆ *Managing Saved Queries*

Note that you must have the appropriate user roles to search for deposits with the Research page, work with the search results, or manage saved queries.

Also note that depending on the roles that have been assigned to you, you may only be able to search for your own deposits, not the deposits made by other users.

About Researching Deposits

The Research page enables you to search for previously made deposits, using search criteria you define or saved queries. A saved query is a named set of search criteria you saved for yourself or that was saved at the merchant level so all of your merchant's users can access it.

To access the Research page, select Research from the nav bar.

The screenshot displays the Research Options interface. On the left, the 'Research Options' pane includes fields for 'Institution Name' (set to '(123456) - 1ST CODEX Bank'), 'Merchant' (set to 'World Wide Distributors Inc'), 'Saved Queries' (a dropdown), 'Start Date' (02/17/2017), and 'End Date' (02/17/2017). Below these are 'Clear', 'Add Field', and 'Search' buttons, and an 'Export Options' dropdown. The upper right pane shows a deposit image for 'JOHN AND/OR MARY SMITH' with a handwritten amount of '\$600.14' and a signature. Below the image, text reads 'Deposit M000000673 with 2 debit(s) for \$636.42 was submitted on 2/17/2017 11:44:12 AM'. The lower right pane, titled 'Items', contains a table with the following data:

Account Number	Serial	Routing...	Amount	Sequence	Tracking...	Location	Account
0000006500532249		51360619	\$636.42	673000001	M000000673	Main	*****2249
0000000002356891	0000001268	123456780	\$600.14	673000002	M000000673	Main	*****2249
0000000606134041	0000002334	303087995	\$36.28	673000003	M000000673	Main	*****2249
0000006500532249		51360619	\$3,527.46	675000001	M000000675	Mobile	*****2249
0000000012345678	0000005526	000067894	\$2.46	675000002	M000000675	Mobile	*****2249
0000000012345678	0000005545	000067894	\$525.00	675000003	M000000675	Mobile	*****2249
0000000009674362	0000001543	123456780	\$3,000.00	675000004	M000000675	Mobile	*****2249

Totals: 0 Credits \$0.00, 17 Debits \$ 8,874.46

- ◆ The left pane provides you with fields for searching, options for configuring how content is exported, and the menu options for managing saved queries.
- ◆ The lower right pane provides a list of items that match your search criteria and options for working with those results.
- ◆ The upper right pane shows you the image for items you select from the list.

Searching for Deposits

When you search for deposits, you specify values for search criteria or select a saved query. The system returns the matching results, enabling you to work with them as described in the next section.

Note that you can only limit your search results by locations and accounts you can access. Also note that you can only view results for the locations and accounts you can access.

► **Search for Deposits**

1. If you haven't already done so, log on to eDeposit and select Research from the nav bar to show the fields for researching deposits.
2. If you want to search using a previously saved query, select the query from the Saved Queries drop-down list.
3. In the Start Date field, type the start of the date range you want to search, or click the calendar icon to open a window that enables you to pick a date from a calendar. By default, the current date is filled in for you.
4. In the End Date field, type the end of the date range you want to search, or click the calendar icon to open a window that enables you to pick a date from a calendar. By default, the current date is filled in for you.
5. If you want to search without making changes to the query, skip to step 10. Otherwise, continue with the steps of this procedure, replacing the existing values as appropriate.
6. If you want to limit your search further, click the down arrow to show additional search fields.
 - If you want to include custom fields in your search results, select the Include Custom Fields check box.
Note that searching for custom field values uses additional system resources, and may impact retrieval times. recommends using this option only when necessary and clearing the check box for all searches where it is not needed.
 - If you want to limit your search by location, select a value from the Location drop-down list.
 - If you want to limit your search by account, select a value from the Account drop-down list.
7. If you want to limit your search results by an additional field, click the Add Field button to add a new line of search fields, and do the following:
 - a. From the drop-down list, select the field you want to limit the list by.
For example, if you wanted to limit the list by the source of the deposit (scanner, mobile, or cashletter), you could select Source.

- b.** From the operator drop-down list, select the operator you want to use for the query line.
Choices include = (equal to), < (less than), > (greater than), >= (greater than or equal to), <= (less than or equal to), and <> (not equal to). Note that certain fields, like Tracking Number and User, only support the = (equal to) operator.
- c.** In the Value field, type the value for this query line.
For example, you could configure a line to be Tracking Number = M000000001.
Or if you selected Source as the field, you could configure a line to be Source = Scanner, Source=Mobile, or Source=Cashletter.
- d.** Repeat this step as needed until all the appropriate query lines have been added.
- 8.** If you need to remove a query line, click the **X** button to the right of the line.
- 9.** If you want to configure export options, click the down arrow to the right of the Export Options heading and provide the appropriate values. For more information, see the next section.
- 10.** If you made a mistake and need to start over, click Clear to reset the search query to the default. Otherwise, click Search.
The system searches for items matching your criteria and updates the list in the right pane as appropriate.

Working With Export Options

When you work with search results as described in the next section, you have the option of exporting search results. The left pane of the Research page provides you with Export Options that are used to format exported results.

You can configure how amounts and dates are formatted, which delimiter is used to separate columns, whether to include column names, and whether to wrap field values with quotes.

An example of how the text would be formatted based on your input is shown below the fields.

This table provides more information about the options you can set. Note that these options do not apply to how data is formatted in the grid; they apply only to how exported data is formatted. Also note that if you configure these options and save your query, these choices are saved as part of that query.

Field	Description
Amount Format	How you want exported amounts to be formatted. Options include: 10 digit (0000123400), Comma (1234,00), Decimal (1234.00), Dollar (\$1,234.00), Numeric (1,234.00) and Whole number (123400).

Field	Description
Date Format	<p>How you want exported dates to be formatted. Type how you want to format the date using standard date and time format strings. For example, you could type:</p> <p>M/d/yyyy hh:mm:ss tt</p> <p>... where <i>M</i> = month, <i>d</i> = day, <i>yyyy</i> = year, <i>hh</i> = hour (12 hour notation), <i>mm</i> = minutes, <i>ss</i> = seconds, and <i>tt</i> = AM or PM.</p> <p>You can also use common dividers between the variables. For example, the slash (/) is often used between date components, and the colon (:) is often used between time components.</p> <p>eDeposit supports all standard date format strings, not just what is listed above. For example, for day, you could use:</p> <ul style="list-style-type: none"> ◆ <i>d</i>, the day without a leading zero, such as 9. ◆ <i>dd</i>, the day with the leading zero, such as 09. ◆ <i>ddd</i>, the abbreviated name of the day of the week, such as Mon. ◆ <i>dddd</i>, the full name of the day of the week, such as Monday. <p>Or you could use <i>HH</i> for the hour using a 24 hour clock; <i>MMMM</i> for the full name of the month; and so on.</p>
Delimiter	<p>The delimiter character to use between the exported values. You can select one of the common delimiters, such as Comma (,), SemiColon (;), Tab, or Space. Or you can select Custom and type a value in the provided field, such as a pipe character ().</p>
Export Column Names	<p>Whether you want the first line of the exported file to include the column headers, such as Sequence, Account Number, Serial, and so on.</p> <ul style="list-style-type: none"> ◆ Select the check box to include the column names. ◆ Clear the check box to exclude the column names.
Fields with Quotes	<p>Whether to enclose the values of fields in quotes. This must be used for instances where field values may contain the character used as a delimiter. For example, if you have amounts formatted as Comma and you choose Comma as the delimiter.</p> <ul style="list-style-type: none"> ◆ Select the check box to enclose the values in quotes. "123456789", "001234567890", "", "98765432", "3000,00" ◆ Clear the check box to omit quotes. (Only used if there's no chance of delimiter characters being present in the field values.) 123456789 001234567890 98765432 3000,00

Working With Search Results

When you complete a search, the system provides you with a list of results that match the search. For example, if you search for all deposits made on a particular day, the system returns a list of the deposits matching that date.

Account Number	Serial	Routing...	Amount	Sequence	Tracking...	Location	Account
0000006500532249		51360619	\$636.42	673000001	M000000673	Main	*****2249
0000000002356891	0000001268	123456780	\$600.14	673000002	M000000673	Main	*****2249
0000000606134041	0000002334	303087995	\$36.28	673000003	M000000673	Main	*****2249
0000006500532249		51360619	\$3,527.46	675000001	M000000675	Mobile	*****2249
0000000012345678	0000005526	000067894	\$2.46	675000002	M000000675	Mobile	*****2249
0000000012345678	0000005545	000067894	\$525.00	675000003	M000000675	Mobile	*****2249
0000000009674362	0000001543	123456780	\$3,000.00	675000004	M000000675	Mobile	*****2249

Totals: 0 Credits \$0.00, 17 Debits \$ \$8,874.46

From this list, you can:


- ◆ View an item by selecting it. The upper pane updates with the selected image.
- ◆ Sort the results by column. Click a column heading once to sort in ascending order (0-9, a-Z). Click a column heading again to sort in descending order (Z-a, 9-0). You can also hold down the Shift key and click multiple column headers to sort the list in the order of the selected columns. For example, the system sorts by your first selected column first, then your second selected column next, and so on.
 - To do so, click the first column you want to sort by; and then hold down the Shift key and click the next column. The system assigns the number 1 to the first column along with the sort arrow, the number 2 to the second column, and so on.
 - If you hold down the Shift key and click a numbered column again, it toggles between ascending and descending order for that column.
 - If you release the Shift key and click a column, it clears the numbered sort order.



NOTE

When queries are saved, the row and column order are also saved as part of the query. Therefore when you run a saved query, the system updates the row and column order to match what was configured when the query was saved.

- ◆ Reorder columns by clicking a column heading and dragging it left or right.

You can also click the menu icon () to access additional features. This includes:

- ◆ **Select Columns** - Select this option to open a window that enables you to select the columns you want to include in the display. This includes the standard fields, like Account Number and Amount, as well as any deposit custom fields or check custom fields that have been configured for your site. When finished, you can click Done to return to the list of items.
- ◆ **Export Results** - Select this option to export the results as a CSV (Comma Separated Values) file.
 - Note that results are exported as shown in the items list. So if you've reordered columns, selected only a subset of columns, and sorted by a column, the exported results will be formatted with those selections.
 - Also note that the field data for the results is formatted based on how you've configured your Export Options, as described in [Working With Export Options on page 61](#).

When saved, exported results are typically stored in your browser's default download location with the name of the saved query (if using one), or Data Export.csv. However, depending on your browser, you may be able to choose the location to save the files by clicking the drop-down list to the right of the Save button and selecting Save As.

- ◆ **Print Selected Item** - Select an item from the list and select this option to run the Item Detail report for the item.
- ◆ **Print Deposit** - Select an item from the list and select this option to print the Deposit Detail report for the selected deposit.
- ◆ **Print Deposit and Images** - Select an item from the list and select this option to print the Deposit Image report (1x3 Front Only) for that item.
- ◆ **Deposit Tape** - Select an item from the list and select this option to view the deposit tape for that item's deposit. Note that this option is available only if a deposit tape has been created for the deposit.
- ◆ **View Deposit** - Select this item to view only the list of items that make up the selected item's deposit. When finished, you can click Back to Items to return to the list of items.


Managing Saved Queries

If you have been assigned the appropriate user roles, you can manage saved queries. This includes:

- ◆ Adding, updating, and removing queries for yourself.
- ◆ Adding, updating, and removing queries for your site.

You can also use the search criteria defined in existing queries to create new ones. Note that saved queries do not include values for the date range fields. New values for date fields must be provided when searches are run.

► Save a New Query


1. If you haven't already done so, log on to eDeposit and select Research from the nav bar to show the fields for researching deposits.
2. Select a value from the Saved Queries drop-down list to update the page with that query's search criteria.
3. In the Saved Queries field, type the name for the new saved query.
4. Provide search criteria, as described in [Search for Deposits on page 59](#); and configure export options, as described in [Working With Export Options on page 61](#).
5. Click the Research Options menu icon (), and select one of the following:
 - Save, to save the query for yourself. The query will appear as a saved query for you, but will not be available for other users.
 - Save to Merchant, to save the query for your site. All users who can access the Research page will be able to work with the query.

The system displays a message that the query was saved successfully.


► Copying a Query

Use this procedure to create a new query, using the criteria from an existing query. This is typically done when copying a query to make a small change to the criteria, or when trying to save an existing query with a different search type (for example, using a merchant query, making small changes, and saving the query as one only you can access).


1. If you haven't already done so, log on to eDeposit and select Research from the nav bar to show the fields for researching deposits.

2. Select a value from the Saved Queries drop-down list to update the page with that query's search criteria.
3. In the Saved Queries field, replace the name of the original saved query with the name for the new saved query.
You can click the **X** to clear the field and type the new name, or manually select the existing text to replace it.
4. Update the search criteria and export options for the new query as appropriate, using *Search for Deposits* on page 59 and *Working With Export Options* on page 61 as a guideline.
5. Click the Research Options menu icon (), and select one of the following:
 - Save, to save the query for yourself. The query will appear as a saved query for you, but will not be available for other users.
 - Save to Merchant, to save the query for your site. All users who can access the Research page will be able to work with the query.The system displays a message that the query was saved successfully.

► Modify an Existing Query

1. If you haven't already done so, log on to eDeposit and select Research from the nav bar to show the fields for researching deposits.
2. Select a value from the Saved Queries drop-down list to update the page with that query's search criteria.
3. Update the search criteria and export options as appropriate, using *Search for Deposits* on page 59 and *Working With Export Options* on page 61 as a guideline.
4. Click the Research Options menu icon (), and do one of the following:
 - If this was a user query, select Save.
 - If this was a merchant level query for your site, select Save to Merchant.Note that you cannot change the query type when making updates. If you want to save an existing query as a new query type, you must change the query name as described in the previous procedure.
5. When prompted to confirm, click OK.
The system displays a message that the query was saved successfully.

► **Remove a Query**

1. If you haven't already done so, log on to eDeposit and select Research from the nav bar to show the fields for researching deposits.
2. From the Saved Queries drop-down list, select the query you want to remove.
3. Click the Research Options menu icon (), and select the appropriate option:
 - Remove, if you want to remove a query that was only accessible to you.
 - Remove from Merchant, if you want to remove a query that was created for your site.

Note that the remove options available to you depend on the type of query you are trying to remove.

4. When prompted to confirm, click OK.
The system displays a message that the query was successfully removed.

This page is intentionally left blank.

Chapter 5

Working With Deposit Review

This chapter provides information about working with the Approvals features of eDeposit and includes the following sections:

- ◆ *About Reviewing Deposits*
- ◆ *Filtering the List of Deposits to Review*
- ◆ *Reviewing Pending Deposits*

Note that you must have the appropriate user rights to work with pending deposits.

About Reviewing Deposits

If your institution has configured the review settings for deposits, then pending deposits that meet the established criteria will be available for review from the Approvals page.

Users with the appropriate permissions can search for specific deposits, review the items in the deposits, review the reasons for the pending status, and approve or reject deposits.

- ◆ **Approved deposits** are processed as expected.
- ◆ **Rejected deposits** are sent back to the user who submitted the deposit as an open deposit that needs to be resolved or deleted.

To access the Approvals page, select Approvals from the nav bar. (You can also access the page by clicking the alert on the Home page that indicates there are pending deposits to review.)

Filter Criteria

Institution Name
(123456) - 1ST CODEX Bank

Merchant Consumer

Consumer
Select a consumer

Merchant
World Wide Distributors Inc

Location
All

Account
All

Click to expand fields

Cut Off time: 6 Hours, 14 Minutes and 28 Second(s)

Deposits 16

<input type="checkbox"/>	Submit Date	Merchant	Location	Account Name	Amount	Tracking Nu...	Risk
<input type="checkbox"/>	9/12/2016 5:14:...	World Wide...	Totter's Lane	Business Check...	\$3,307.89	M000001451	Mo
<input type="checkbox"/>	9/13/2016 10:5...	World Wide...	Baker St	Business Check...	\$219.01	M000001532	Mo
<input type="checkbox"/>	9/13/2016 11:2...	World Wide...	Southfield	Business Check...	\$2,125.43	M000001536	Ex
<input type="checkbox"/>	9/13/2016 11:4...	World Wide...	Main	Business Check...	\$47,278.71	M000001538	Hiç
<input type="checkbox"/>	9/16/2016 9:27:...	World Wide...	Southfield	Business Check...	\$13,000.00	M000001543	Ve
<input type="checkbox"/>	9/19/2016 2:31:...	World Wide...	Baker St	Business Check...	\$4,465.71	M000001546	Ve
<input type="checkbox"/>	9/19/2016 3:58:...	World Wide...	Totter's Lane	Business Check...	\$61,655.48	M000001548	Hiç
<input type="checkbox"/>	9/21/2016 11:1...	World Wide...	Main	Business Check...	\$9,357.53	M000001560	Ve
<input type="checkbox"/>	9/21/2016 11:1...	World Wide...	Totter's Lane	Business Check...	\$4,967.11	M000001561	Ve
<input type="checkbox"/>	9/21/2016 11:2...	World Wide...	Baker St	Business Check...	\$8,500.00	M000001563	Ve
<input type="checkbox"/>	9/21/2016 11:2...	World Wide...	Baker St	Business Check...	\$3,108.44	M000001564	Ve
<input type="checkbox"/>	9/21/2016 11:2...	World Wide...	Main	Business Check...	\$356.68	M000001565	ve



- ◆ The left pane provides you with the standard and advanced fields for filtering your search results.
- ◆ The right pane provides a list of items that match your criteria and options for working with those results.

There is also a timer that lets you know how many hours, minutes, and seconds are left in the current processing day for making deposits.

Note that there are separate privileges for reviewing merchant deposits and reviewing consumer deposits. Depending on your permissions, you may see only merchant deposits or only consumer deposits.

Filtering the List of Deposits to Review

When you access the Approvals page, the system shows all the pending deposits for all merchants, locations and accounts with the list ordered by oldest deposits first and the newest deposits last. If you want to filter that list to work with a subset of deposits, you specify values for filter criteria. The system limits the list to only the matching results, enabling you to work with them as described in the next section.

Note that you can also use the Status field to show deposits that you have already approved or rejected. Approved deposits are identified with a green check mark icon (). Rejected deposits are identified by a red x icon ().

► Filter the List of Deposits to Review

1. If you haven't already done so, log on to eDeposit and select Approvals from the nav bar to show the fields for working with pending deposits.
2. If you want to limit your search by the merchant that made the deposit, select a value from the Merchant drop-down list. Or keep the default of All to include all merchants in the results list.
3. If you want to limit your search by location, select a value from the Location drop-down list. Or keep the default of All to include all locations in the results list.
4. If you want to limit your search by account, select a value from the Account list. Or keep the default of All to include all accounts in the results list.
5. If you want to limit your results further, click the down arrow to show additional fields.
 - a. From the Status drop-down list, select whether to show Approved, Rejected, or All deposits. Or keep the default value of Pending to show only the deposits that need to be reviewed.
 - b. In the Start Date field, type the start of the date range to filter by; or click the calendar icon to open a window that enables you to pick a date from a calendar.
 - c. In the End Date field, type the end of the date range to filter by; or click the calendar icon to open a window that enables you to pick a date from a calendar.
 - d. If you want to limit the results by the tracking number of the deposit, type a value in the Tracking No field.
 - e. If you want to limit the list by the user who made the deposit, type a value in the Depositor field.

- f. If you want to limit the list based on the amount of a deposit, select an operator from the drop-down list and type a value for the Amount field. For example, you could specify the following:

> 1000.00

Operator choices include = (equal to), < (less than), > (greater than), >= (greater than or equal to), <= (less than or equal to), and <> (not equal to).

- 6. When finished, click Search to filter the list by your specified criteria, or Clear to clear the values you entered so that you can provide different criteria.

The system updates the list to include only the deposits that match your specified criteria. You can then work with the results as described in the following section.

Reviewing Pending Deposits

The Deposits list shows deposits that match your criteria (or all pending deposits if you did not provide criteria). The list is ordered by the Submit Date column in ascending order (0-9), with the oldest deposits at the top. Checked out deposits (deposits other users are working on) are identified by a lock icon that replaces the check box.

Cut Off time: 6 Hours, 14 Minutes and 28 Second(s)

Deposits **16**

<input type="checkbox"/>	Submit Date	Merchant	Location	Account Name	Amount	Tracking Nu...	Risk
<input type="checkbox"/>	9/12/2016 5:14:...	World Wide...	Totter's Lane	Business Check...	\$3,307.89	M000001451	Mo
<input type="checkbox"/>	9/13/2016 10:5:...	World Wide...	Baker St	Business Check...	\$219.01	M000001532	Mo
<input type="checkbox"/>	9/13/2016 11:2:...	World Wide...	Southfield	Business Check...	\$2,125.43	M000001536	Ext
<input type="checkbox"/>	9/13/2016 11:4:...	World Wide...	Main	Business Check...	\$47,278.71	M000001538	Hig
<input type="checkbox"/>	9/16/2016 9:27:...	World Wide...	Southfield	Business Check...	\$13,000.00	M000001543	Ve
<input type="checkbox"/>	9/19/2016 2:31:...	World Wide...	Baker St	Business Check...	\$4,465.71	M000001546	Ve
<input type="checkbox"/>	9/19/2016 3:58:...	World Wide...	Totter's Lane	Business Check...	\$61,655.48	M000001548	Hig
<input type="checkbox"/>	9/21/2016 11:1:...	World Wide...	Main	Business Check...	\$9,357.53	M000001560	Ve
<input type="checkbox"/>	9/21/2016 11:1:...	World Wide...	Totter's Lane	Business Check...	\$4,967.11	M000001561	Ve

Approve

From this list, you can:

- ◆ View a deposit by selecting it from the list. The system opens the Deposit Details page, where you can interact with the deposit as described in the following section. Note that when you are viewing a deposit, the deposit is locked to other users. They can view the deposit, but cannot work with it unless they have the appropriate permissions to override the lock. This is typically only done for scenarios where a person working with a deposit has been forced to leave their desk temporarily, and there is a need to expedite the process of approving a deposit before the day's window for posting deposits has closed.
- ◆ Approve multiple deposits at once by selecting the check box for each of the appropriate deposit lines and clicking the Approve button.

- ◆ Sort the results by column. Click a column heading once to sort in ascending order (0-9, a-Z). Click a column heading again to sort in descending order (Z-a, 9-0). You can also hold down the Shift key and click multiple column headers to sort the list in the order of the selected columns. For example, the system sorts by your first selected column first, then your second selected column next, and so on.
 - To do so, click the first column you want to sort by; and then hold down the Shift key and click the next column. The system assigns the number 1 to the first column along with the sort arrow, the number 2 to the second column, and so on.
 - If you hold down the Shift key and click a numbered column again, it toggles between ascending and descending order for that column.
 - If you release the Shift key and click a column, it clears the numbered sort order.
- ◆ Reorder columns by clicking a column heading and dragging it left or right.

Note that changes to sort order and column order are retained for your current session only. When you log on to the system again, the default layout for sort order and column order is shown.

Approving Multiple Deposits at Once

eDeposit enables you to approve multiple deposits at once from the Approvals page. Note that this effectively skips the review process, as you do not review the items or reasons for a deposit not being processed. This is typically done when there is a need to process multiple deposits quickly for a low risk situation.

Also note that when you approve multiple deposits at once, the comment you provide is applied to all deposits. If you want to apply individual comments to deposits, you should review and approve deposits individually (as described in the next section), not in bulk.

► Approve Multiple Pending Deposits at Once

1. If you haven't already done so, log on to eDeposit and select Approvals from the nav bar to show the fields for working with pending deposits.
2. If appropriate, filter the list of deposits to include only those that you want to work with.
3. Select the check boxes for each of the deposits you want to approve and click OK.
4. When prompted, provide a comment that will be applied to all the deposits you have selected and click OK.

Working With a Pending Deposit

When you select a deposit to work with, the system shows the Deposit Details page.

Deposit Details (World Wide Distributors Inc | M000001451)

Review Reasons

- Amount Limit - Item Amount Exceeded
- Control Total Edited
- New Account
- New Merchant

[Show Less](#)

- Amount Limit - Daily Limit Exceeded
- Amount Limit - Deposit Limit Exceeded
- Duplicate Item

Sequence #1543000003

Item Details

- Amt Limit Exceeded by \$500.00
- Amount Failed CAR (Score 0)
- Corrected
- No Memo
- No Payee

Deposit Information

Institution	(123456) - 1ST CODEX Bank
Merchant	World Wide Distributors Inc
Location	Main
Account	Business Checking
Tracking No	M000001451
Depositor	CDITESTER

[Show More](#)

Items

Status	Record...	Source	Amount	Sequence	Routing...	Tran Code	Account	Serial
	Credit	Virtual	\$13,000.00	1543000001	5136-0619		17181920	
<input type="checkbox"/>	Debit	Desktop	\$5,000.00	1543000002	123456789		17181920	1337
<input type="checkbox"/>	Debit	Desktop	\$8,000.00	1543000003	123456789		17181920	1121


[Back](#)
[Reject](#)
[Approve](#)

Reviewing Deposit Information


The left pane of the Deposit Details page includes several sections that provide information about the deposit.

- ◆ **Review Reasons** enables you to see the reasons that a deposit was flagged for review. This includes deposit-level reasons and reasons that apply to one or more items within the deposit. Red items are those that meet the review criteria configured for your site. For example, if the system is configured to review all items for new accounts, then New Account would be shown in red. You can also click Show All to show the other possible review conditions for a deposit that were not configured for your site. For example, if the deposit contained a duplicate item, and your site was not configured to flag deposits for review if they contain duplicate items, then Duplicate Item would be shown in gray.

- ◆ **Deposit Information** shows you information about the deposit, such as the merchant, location, account, tracking number, and depositor. These fields are typically used for filtering the list of deposits.
You can also click **Show More** to see other information, such as status, source (desktop or mobile), when the deposit was submitted, and deposit limits.
- ◆ **Comments** shows you any comments that have been saved for the deposit. For example, if you reject an item in a deposit, the system prompts you to provide a comment, which can then be seen in this section after the deposit is approved. Or if you reject a deposit, and the user who submitted it makes a correction, makes a comment, and resubmits it; then you would see those comments here.


If you need more room for viewing the information in a particular section, you can click the arrow icon () in the title bar of the other sections to minimize them temporarily. Click the icon again to expand the section when needed.

Selecting Items in Deposits

The Items list in the lower right pane of the Deposit Details page includes all the items that make up the deposit. This includes the credit (deposit ticket) and the debits (checks). Items with failed review conditions are identified by a status icon (). From this list you can:

- ◆ View the images and details for an item by selecting it from the list.
- ◆ Approve or reject a deposit by clicking the Approve or Reject button.
- ◆ Sort the results by column. Click a column heading once to sort in ascending order (0-9, a-Z). Click a column heading again to sort in descending order (Z-a, 9-0).
You can also hold down the Shift key and click multiple column headers to sort the list in the order of the selected columns. For example, the system sorts by your first selected column first, then your second selected column next, and so on.
 - To do so, click the first column you want to sort by; and then hold down the Shift key and click the next column. The system assigns the number 1 to the first column along with the sort arrow, the number 2 to the second column, and so on.
 - If you hold down the Shift key and click a numbered column again, it toggles between ascending and descending order for that column.
 - If you release the Shift key and click a column, it clears the numbered sort order.
- ◆ Reorder columns by clicking a column heading and dragging it left or right.
- ◆ Return to the list of pending deposits by clicking the Back button.

Reviewing Pending Deposits

You can also click the menu icon () to access additional features. This includes:

- ◆ Show Error Items - Select this option to show only error items.
- ◆ Show All Items - Select this option after having selected one of the other menu options to return to the list of all items.




Note that changes to sort order and column order are retained for your current session only. When you log on to the system again, the default layout for sort order and column order is shown.



Viewing Images and Details for an Item

When you select an item from the Items list, the system updates the upper right pane with the image for that item, along with the **Item Details** section.

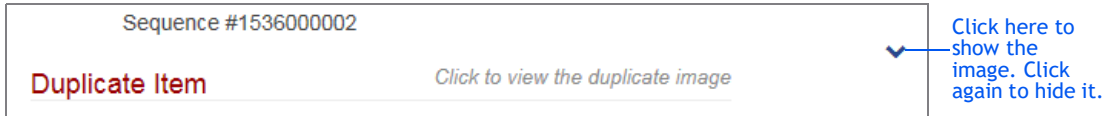
- ◆ Conditions listed in red are those that meet the review criteria configured for items for your site. For example, if your system is configured to review items that exceed the soft amount limit, and the item exceeded that amount by fifty dollars, then you would see the following in red text: Amt Limit Exceeded by \$50.00.
- ◆ Additional error conditions are listed below in gray text. This could include failure conditions (such as image quality test condition failures), or this could include review conditions that are not enabled. For example, if an item exceeded the item count soft limit, but your site is not configured to flag a deposit for review if the item soft count was exceeded, then you would see a message indicating that the item exceeded the soft count limit.

The upper right pane also provides a toolbar that enables you to change the view of the item you are working with.

Icon	Description
	Zooms in on the image.
	Zooms out from the image.
	Toggles between the front side of the check and the back side of the check.


Icon	Description
	Rotates the check 90 degrees clockwise.
	Resets the check to the original display.

If viewing a duplicate item in the upper pane, the system also provides the following section below the image of the check (and above the Items list):



You can click the arrow to view the original image and compare whether the items are indeed duplicates or not.

► Approve or Reject a Deposit

1. If you haven't already done so, log on to eDeposit and select Approvals from the nav bar to show the fields for working with pending deposits.
2. Filter the list of deposits to find the deposit you want to work with, or scroll down through the list.
3. Select a deposit to lock that deposit and update the page with the Deposit Details, including the list of items that make up the deposit.
Items with error conditions are indicated by the error icon ().
4. Review the content in the Review Reasons, Deposit Information, and Comments sections as appropriate.
5. Select any items that have error conditions, and review the Item Details to determine whether the deposit should be rejected or approved.
For example, if the deposit or item exceeds the soft limit by \$5, you might approve it; whereas if the deposit or item exceeds the limit by \$5,000, you might reject it.
6. When finished reviewing the information, click the Approve or Reject button.
7. When prompted, provide a comment about the deposit and click OK.
The system processes the change to the deposit and sends an email notification as appropriate. For example, if you reject a deposit, the system includes the reasons for the rejection, so that the user who submitted it can make corrections or submit a new deposit instead.

Chapter 6

User Administration

This chapter covers user administration and includes the following sections:

- ◆ [About User Administration](#)
- ◆ [Adding Users](#)
- ◆ [Working With Existing Users](#)

Note that you must have the appropriate user rights to work with existing users, or to add and remove users. Also note that you cannot see or edit your own user profile through User Administration; you can only work with profiles for other users. If you want to make changes to your own user profile, see [Updating Your User Profile on page 19](#).

About User Administration

The Administration page enables you to add new users, edit existing users, or remove users. To access the page, click Administration from the nav bar.

The screenshot displays the 'World Wide Distributors Inc' user administration interface. On the left, there is a search bar labeled 'Search User or Full Name' with a dropdown arrow and a plus sign. Below the search bar is a list of users, each with a unique ID and a name: U0000001 (Sample User), U0000002 (Sample Usertwo), U0000003 (Sample Userthree), U0000004 (Sample Userfour), U0000007 (Sample Userseven), and U0000009 (Sample Usernine). On the right, there is a user profile form with the following fields: User (text input), Full Name (text input), Email (text input with a red border), Timezone (dropdown menu with 'Select a Timezone'), Date Format (dropdown menu with 'M/D/YYYY'), Time Format (dropdown menu with 'h:mm:ss tt'), Scanner (dropdown menu with 'Select a Scanner'), Phone Numbers (text input with a vertical ellipsis icon), Roles (dropdown menu with a blue arrow), Locations (dropdown menu with a blue arrow), and Accounts (dropdown menu with a blue arrow).

- ◆ The left pane shows the list of users and provides options for filtering the list.
- ◆ The right pane shows the user profile fields. When you open the page, the fields are blank and disabled. If you add a new user, the fields become editable. If you select an existing user to work with, the fields are updated with the values for that user.

User profiles include the email address used for sending password reset emails and deposit notifications; the phone numbers used for advanced MFA (Multi-Factor Authentication); the roles that grant access to eDeposit features; and the locations and accounts the user can access for making deposits, running reports, and doing research.

User Roles

Roles are defined by your system administrator and may vary. The following is an example of the Select Roles window, with common roles that might be defined based on job function. Consult with your system administrator for more information.


Select Roles	
<input type="checkbox"/>	Advanced Operator <i>User's deposits will skip Merchant Deposit Review</i>
<input type="checkbox"/>	Approver <i>User can reject/approve deposit flagged for review</i>
<input type="checkbox"/>	Desktop Operator <i>User can capture deposits on a desktop</i>
<input type="checkbox"/>	History Administrator <i>User can research and build queries</i>
<input type="checkbox"/>	Mobile Web Operator <i>User can capture deposits using a mobile browser</i>
<input type="checkbox"/>	Researcher <i>User can run reports and research all deposits</i>
<input type="checkbox"/>	Reviewer <i>User can run reports and research own deposits</i>
<input checked="" type="checkbox"/>	User Administrator <i>User that can add and remove other users</i>
<input type="checkbox"/>	User Manager <i>User that can manage existing users</i>

Adding Users






If you have the appropriate user rights, you can add new users to the system by clicking the add icon (+) in the left pane. You provide values for the user name, full name, and email address. You also add one or more phone numbers, assign a default scanner, and assign one or more roles, locations, and accounts.

Note that you can only assign the locations and accounts that have been assigned to you.




► **Add a New User**

1. If you haven't already done so, log on to eDeposit and select Administration from the nav bar to show the fields for working with users.
2. In the left pane, click the add icon () to update the right pane with the fields for adding a new user.
3. In the User field, type the logon ID for the user.
This is what the user will use in combination with a password to log on to the system.
4. In the Full Name field, type the full name for the user.
5. In the Email field, type the email address for the user.
This email address is used for password resets and other system emails, so it is important to verify what you typed is correct.
6. Configure the timezone and date/time format settings for the user:
 - a. From the Timezone drop-down list, select the appropriate timezone for the user's location.
For example, if you were located on the east coast of the United States and were observing Daylight Saving Time, you would choose Eastern Daylight Time.
 - b. From the Date Format drop-down list, select the appropriate date format. For example, if you select MM/DD/YYYY (two digit month, two digit day, four digit year), the system would format February 1, 2018 as 02/01/2018.
 - c. From the Time Format drop-down list, select the appropriate time format. H represents hours in a 24 hour format. (For example, 5:00pm is 17). h represents hours in a 12 hour format and is typically paired with tt, (AM or PM). mm represents minutes.

These settings determine how dates and times are displayed in eDeposit. For example, when users search for deposits, they can specify a Start Date. When users view search results, they can see the date and time when a deposit is submitted. When users log on to the system, they are shown the last date and time they logged on. These dates and times are all formatted according to these settings. Note however that these settings do not affect virtual deposit tickets or emails sent by the system. Also note that users can change these settings in their user profile as necessary.

7. From the Scanner drop-down list, select a default scanner for the user.
If you select a network scanner, such as ml:Deal, the system updates the page with the Scanner Host field. You must also provide an IP address or hostname value for the network scanner in this field.
8. If you want to add a phone number, do the following:
 - a. In the Phone Numbers section, click the menu icon () and select Add to show the fields for adding a phone number.
 - b. In the Name field, type a description for this number.
For example, you could type **Office** for the user's office phone, or **Mobile** for the user's cell phone.
 - c. From the Country Code drop-down list, select the country for the phone number.
For example, you could select United States. The system uses this value to apply the correct country code when making calls for user authentication purposes.
 - d. In the Phone Number field, type the phone number with area code, omitting spaces. You can include dashes or omit them. For example:
888-418-6824
or
8884186824
 - e. If the phone number has an extension, type that value in the Ext field.
 - f. Click the add icon () to add the number to the list.
9. Assign the roles to the user profile:
 - a. Click the more icon () for the Roles section to open the Select Roles window.
 - b. Select check boxes for each of the roles you want to assign to the user.
You can also click the menu icon () and Select All to select all check boxes at once.
 - c. Click Done to save your selections and close the window.
10. Add the locations to the user profile:
 - a. Click the more icon () for the Locations section to open the Select Locations window.

Adding Users

- b. Select check boxes for each of the locations you want to assign to the user. You can also click the menu icon () and Select All to select all check boxes at once.
 - c. Click Done to save your selections and close the window.
- 11. Add the accounts to the user profile:
 - a. Click the more icon () for the Accounts section to open the Select Accounts window.
 - b. Select check boxes for each of the accounts you want to assign to the user. You can also click the menu icon () and Select All to select all check boxes at once.
 - c. Click Done to save your selections and close the window.
- 12. If you want to change the order of the locations or accounts, do one of the following:
 - Click in the list number field for the item you want to change, and drag the item up or down in the list to change its position.
For example, if you have assigned four accounts, and you want to make the last one in the list show up as the first one, you would click in the field with the number 4, hold down with your mouse, and drag the list item to the first position in the list. The system then assigns that list item a number 1, with the other accounts reordered as appropriate.
 - Click in the list number field for an item, and type a new number value for that item.
For example, if you have assigned access to three locations, and you want to make the first item in your list the last item in your list, you would click in the field for the first position and change the value from 1 to 3.

Note however, that users can manage the order of locations and accounts for themselves when working with their user profiles, so this step is optional.

- 13. When finished, click Save.

Working With Existing Users

Once users have been added to the system, you can work with them in the following ways:

- ◆ You can edit user profiles to update user information or assign different roles, locations, or accounts.
Note that you cannot change the user name for a profile once that profile has been saved. If you need to change a user name, you must delete the existing profile and create a new one with the new name.
- ◆ You can disable users, or make disabled or locked users active again.
- ◆ You can reset user passwords, for instances where users have forgotten their password. When you reset a user's password, the system sends an email with their new temporary password to the email address in that user's profile.
- ◆ You can reset user security questions, for instances where users have forgotten the answers to their security questions and can no longer log on to the system. When you reset a user's security questions, the system sends an email to the email address in that user's profile.
- ◆ You can remove users.

Note that the features you can access depend on the roles that have been assigned to you. You may only be able to add and remove users, or to disable users, reset users, and reset their passwords and security questions.

Selecting Users to Work With

By default, when you access the Administration page, the system lists all the users for your merchant. You can use the search field and filter icon to more easily find a specific user.

The screenshot shows the 'Merchant Users' interface. At the top, there is a search field labeled 'Search User or Full Name' with a filter icon (a downward arrow) and a plus sign. Below the search field is a list of users, each with a unique ID and a name: U0000001 (Sample User), U0000002 (Sample Usertwo), U0000003 (Sample Userthree), U0000004 (Sample Userfour), U0000007 (Sample Userseven), and U0000009 (Sample Usernine). To the right of the list is a 'Filter by' panel with three checkboxes: 'Disabled', 'Enabled', and 'Locked'. Below the checkboxes are 'Cancel' and 'Apply' buttons. Three blue callout boxes provide instructions: one points to the search field, another points to the filter icon, and a third points to the filter panel.

Type the user name or the full name into the field to limit the list to items containing that string of characters.

As soon as you start typing a value, the list updates based on what you typed.

Click the filter icon to open a window that enables you to show disabled users, enabled users, and locked users.

Administrators often use these options to quickly locate disabled or locked users, so that they can reset them.


► Edit a User

1. If you haven't already done so, log on to eDeposit and select Administration from the nav bar to show the fields for working with users.
2. From the list of users, select the user you want to work with.
You can use the search field or filter button to find a specific user, as described in the previous section.
3. If you want to change user's full name, type a new value in the Full Name field.
4. If you want to change the user's email address, type a new value in the Email field.
Note that the email address is used to send emails for password resets, so it is important to verify what you typed is correct.

5. If you want to change the timezone and date/time format settings for the user, do the following:
 - a. From the Timezone drop-down list, select the appropriate timezone for the user's location.

For example, if you were located on the east coast of the United States and were observing Daylight Saving Time, you would choose Eastern Daylight Time.
 - b. From the Date Format drop-down list, select the appropriate date format. For example, if you select MM/DD/YYYY (two digit month, two digit day, four digit year), the system would format February 1, 2018 as 02/01/2018.
 - c. From the Time Format drop-down list, select the appropriate time format. H represents hours in a 24 hour format. (For example, 5:00pm is 17). h represents hours in a 12 hour format and is typically paired with tt, (AM or PM). mm represents minutes.

These settings determine how dates and times are displayed in eDeposit. For example, when users search for deposits, they can specify a Start Date. When users view search results, they can see the date and time when a deposit is submitted. When users log on to the system, they are shown the last date and time they logged on. These dates and times are all formatted according to these settings. Note however that these settings do not affect virtual deposit tickets or emails sent by the system. Also note that users can change these settings in their user profile as necessary.
6. If you want to change the default scanner assigned to the user, select a new value from the Scanner drop-down list.


If you select a network scanner, such as ml:Deal, the system updates the page with the Scanner Host field. You must also provide an IP address or hostname value for the network scanner in this field.
7. If you want to add a phone number, do the following:
 - a. In the Phone Numbers section, click the menu icon () and select Add to show the fields for adding a phone number.
 - b. In the Name field, type a description for this number.

For example, you could type **Office** for the user's office phone, or **Mobile** for the user's cell phone.
 - c. From the Country Code drop-down list, select the country for the phone number.


For example, you could select United States. The system uses this value to apply the correct country code when making calls for user authentication purposes.

- d. In the Phone Number field, type the phone number with area code, omitting spaces. You can include dashes or omit them. For example:
888-418-6824
or
8884186824
 - e. If the phone number has an extension, type that value in the Ext field.
 - f. Click the add icon (**+**) to add the number to the list.
- 8. If you want to remove a phone number, do the following:
 - a. Under the Phone Numbers section, select the check box for the phone number you want to remove.
 - b. Click the menu icon (**⋮**) and select Remove.
- 9. If you want to change the roles that are assigned to the user, do the following:
 - a. Click the more icon (**⋮**) for the Roles section to open the Select Roles window.
 - b. Select check boxes for each of the roles you want to assign to the user, and clear the check boxes for any of the roles you want to remove.
You can also click the menu icon (**⋮**) and Select All to select all check boxes at once or Unselect All to clear all the check boxes.
 - c. Click Done to save your selections and close the window.
- 10. If you want to change the locations that are assigned to the user, do the following:
 - a. Click the more icon (**⋮**) for the Locations section to open the Select Locations window.
 - b. Select check boxes for each of the locations you want to assign to the user, and clear the check boxes for any of the locations you want to remove.
You can also click the menu icon (**⋮**) and Select All to select all check boxes at once or Unselect All to clear all the check boxes.
 - c. Click Done to save your selections and close the window.
- 11. If you want to change the accounts that are assigned to the user, do the following:
 - a. Click the more icon (**⋮**) for the Accounts section to open the Select Accounts window.

► **Make a Disabled or Locked User Active Again**


1. If you haven't already done so, log on to eDeposit and select Administration from the nav bar to show the fields for working with users.
2. From the list of users, select the user you want to work with.
You can use the search field or filter button to find a specific user, as described on page 85.
3. Click the menu icon () for the user profile, and do one of the following:
 - If the user was disabled, select Enable User.
 - If the user was locked, select Unlock User.The system displays a message that the user's status was changed successfully, and the icon to the right of the user name changes to reflect the active status.

► **Reset a User's Password**


1. If you haven't already done so, log on to eDeposit and select Administration from the nav bar to show the fields for working with users.
2. From the list of users, select the user you want to work with.
You can use the search field or filter button to find a specific user, as described on page 85.
3. Click the menu icon () for the user profile, and select Reset Password.
4. When prompted to confirm, click OK.
The system displays a message that the user's password was changed successfully, and it sends a new temporary password to the email address in that user's profile.

► **Reset a User's Security Questions**

1. If you haven't already done so, log on to eDeposit and select Administration from the nav bar to show the fields for working with users.
2. From the list of users, select the user you want to work with.
You can use the search field or filter button to find a specific user, as described on page 85.

3. Click the menu icon () for the user profile, and select Reset Questions.
The system resets the user's security questions, and it sends an email notification to the user indicating the security questions have been reset.

► **Delete a User**

1. If you haven't already done so, log on to eDeposit and select Administration from the nav bar to show the fields for working with users.
2. From the list of users, select the user you want to work with.
You can use the search field or filter button to find a specific user, as described on page 85.
3. Click the menu icon () for the user profile, and select Delete User.
4. When prompted to confirm, click OK.



Requirements

This appendix describes the software requirements for eDeposit.

Supported Operating Systems

- ◆ Android™ 4.4 or newer
- ◆ Apple® iOS 9.0 or newer
- ◆ Apple OS X® El Capitan
- ◆ Apple macOS® Sierra (or newer)
- ◆ Microsoft® Windows® 7 SP1
- ◆ Microsoft Windows 8.1
- ◆ Microsoft Windows 10

Supported Browsers

- ◆ Google Chrome™
- ◆ Microsoft Edge
- ◆ Mozilla Firefox
- ◆ Apple Safari® (except on Windows)

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Glossary

The following list includes the common terminology that applies to eDeposit. Note that the definitions provided apply to how those terms are used within the context of the software. Terms may have additional or different definitions when referring to other software products or outside of the financial services industry.

Account

An arrangement providing for financial services between a financial institution and a merchant. Accounts are identified by a unique account number and the types of deposits made to the account. Depending on how a merchant is configured, accounts could include checks only accounts (which support only checks), coupon accounts (which support checks and coupons), or lockbox accounts (which support checks or other items used for remittance processing).

Account Number

Number used to represent a unique account at a financial institution.

Check

A dated, signed, and written (or printed) instrument containing an unconditional order that directs a financial institution to pay a specified sum of money to a payee. The money is drawn from an account managed by that institution, such as with a customer's checking account; and the signer is the account holder, or another authorized agent for the account, such as a cosigner or an individual with power of attorney.

Check Custom Field

Custom field that is associated with a check, and that merchant users provide values for after capturing a check. *See also Custom Field, Coupon Custom Field, and Deposit Custom Field.*

Consumer Deposit

A type of deposit that is typically made by a non-business consumer, which is posted by the institution in a consumer grouping.

Coupon

A printed document that is returned with a payment (such as a check) and that provides information about the invoice, bill, or debt the payment is satisfying. This typically includes customer name, account information, amount due, due date, and so on.

Coupon Custom Field

Custom field that is associated with a coupon, and that merchant users provide values for after capturing a coupon. *See also Custom Field, Check Custom Field, and Deposit Custom Field.*

Custom Field

Data entry field that is defined for a merchant based on their business needs. For example, merchants who primarily deposit payments associated with invoices, may need fields for invoice number, invoice amount, and payment date. Custom fields are associated with merchant accounts, and merchant users provide values for custom fields while creating deposits, and capturing checks and coupons. *See also Check Custom Field, Coupon Custom Field, and Deposit Custom Field.*

Deposit

A transaction involving the transfer of funds into an account managed by a financial institution. Within eDeposit, deposits are created by scanning checks (and their associated coupons, if applicable) and validating the deposit amount and account information for those captured items.

Deposit Custom Field

Custom field that is associated with a deposit, and that merchant users provide values for as part of creating a deposit. *See also Custom Field, Check Custom Field, and Coupon Custom Field.*

Deposit Reports

Reports about the deposits made with eDeposit that can be run by merchant users with the appropriate user roles. This includes summary reports of deposits, locations, and users; image reports; receipt details; and so on.

Deposit Tape

A list of the item amounts that make up a deposit, manually entered by a merchant user when creating the deposit. A deposit tape is used to calculate the control total for the deposit, to verify that a deposit won't exceed any limitations before items are captured for the deposit, and to verify that each of the listed items is captured and the total balance of the captured items matches the total balance of the deposit tape. Depending on how a site is configured, the deposit tape feature may be optional, required, or unavailable.

Duplicate Detection

Feature that identifies when a scanned or captured item already exists in the system. Institutions can enable duplicate detection when setting up their merchants, so that users can identify and correct issues during the deposit review process. Institutions can also prevent merchants from storing items that have been identified as duplicates.

eDeposit

A software solution that is used to remotely capture and manage deposits. It includes server components, features for merchants who capture deposits, and features for the institutions who manage the merchant accounts.

ICL

(Image Cashletter). A structured file that contains one or more check images along with their associated data, and that can be imported into eDeposit to create a deposit.

Institution

The financial institution that provides access to eDeposit to their merchant customers, for the purpose of remotely capturing checks and making deposits to the accounts held at the institution by those merchants.

Intelligent Keying

A feature that associates values entered for a check custom field with a routing number and account number pairing, so that those values are automatically populated the next time a user captures a check from that pairing. For example, if intelligent keying is enabled for a Unit Number custom field used by an apartment management company, the first time a user captures a payment for Unit 201 and enters the value, the system associates 201 with the routing number and account number from the check. The next time the user captures a check with that routing number and account number pairing, the system automatically populates the custom field with the value 201, so the user doesn't need to type it again.

Location

Method for classifying the business locations where merchants use eDeposit to remotely scan deposits into their accounts at a financial institution. For example, if a merchant has several storefronts, each of those storefronts could be a separate location. Locations are assigned on a user-by-user basis, so that users can only capture deposits for the locations that they have been assigned.

Lockbox Account

Merchant account with an institution that is used for remittance processing of payments received from the merchant's clients.

Login Announcement

A message that is displayed to all users associated with an institution on the Sign In page and can be formatted by type, start date, end date, and HTML5-compatible content.

Merchant

The customer of a financial institution that is using eDeposit to remotely scan deposits into one or more accounts they hold at that financial institution.

Merchant Dashboard Announcement

A message that is displayed to only merchant users on their Home page after logging on and can be formatted by type, start date, end date, and HTML5-compatible content.

Merchant Deposit

A type of deposit that is typically made by a commercial customer, which is posted by the institution in a merchant grouping.

MFA

(Multi-Factor Authentication). A security method that provides multiple security gates that a user must pass through in order to log on to the system. For eDeposit, MFA includes multiple knowledge factors in the form of a user password and user-defined security questions. It also includes a verification factor in the form of a user-defined phrase that is displayed when a user attempts to log on. For sites that use advanced MFA, a possession factor is also required in the form of a voice phone where users submit an access code upon receiving a call from the system, or an SMS device (such as a cell phone), where users can receive an access code to submit in order to log on to the system.

MICR Code

(Magnetic Ink Character Recognition) Code. A character-recognition technology primarily used by the financial services industry to manage the processing and clearing of checks and other documents. Located at the bottom of checks and other vouchers, the MICR line contains information about the document, such as its type, routing number, account number, check number, and so on.

Open Deposit

A deposit that was created on the eDeposit Home Page, but has not yet been successfully submitted. This is typically due to not all of the items being captured yet, or because of errors that need to be resolved. Open deposits are listed in the Open list on the Home page, so that merchant users can easily find them and complete them.

Pending Deposit

Deposit that meets the review criteria established for a merchant and thus must be reviewed and approved to be processed. This could be a merchant level review or an institution level review. Users with the appropriate permissions can work with pending deposits on the Approvals page.

Rejected Deposit

Deposit that was rejected during the review and approval process. Rejected deposits are listed in the Open Deposits list with an R status. Users can then open the deposit to make the necessary corrections (such as to remove an item in the deposit), or to remove the deposit.

Remittance

A sum of money sent by a consumer, typically by mail, as payment for goods or services. For example, a customer may mail a check to a utility company as payment for a monthly bill. eDeposit enables merchant users to capture the checks associated with a remittance payment and associate them with the proper lockbox account. Additional remittance processing is done by other software, such as ImageCentre or a third-party solution.

Routing Number

A nine digit code that identifies the financial institution on which a payment, such as a negotiable instrument (check, promissory note, and so on), or electronic transfer is drawn.

Saved Query

A named set of search criteria that is used on the eDeposit Research Page to search for previously made deposits. Saved queries can include those users save for themselves (and thus only those users can access), or those saved at the merchant level, so that all of the merchant's users can access them.

Security Questions

Questions and responses that users define as part of setting up their user profiles, and which are used by eDeposit to verify the correct person is logging on to the system. For example, a user could select a question about their favorite hobby and provide the answer. Then when the user attempts to log on to the system from an unrecognized workstation, the user is prompted with the question and required to provide the correct response.

Skew

The rotation of a scanned or captured image such that horizontal lines are not horizontal and vertical lines are not vertical. When images have excessive skew, character recognition may not process correctly, and portions of the image may be cropped.

Tracking Number

System defined number that is assigned to a deposit and that identifies the deposit for future retrieval. All the items that make up a deposit are assigned the same tracking number.

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List of Screen Captures

The following list includes the sample screen captures of pages and windows that are used in this guide. Note that due to space constraints only parts of an image may be shown, or an image may be modified to fit on a page of this guide. Also note that images may reflect a configuration that differs from your site, and they should only be used for illustrative purposes, not as a definitive picture of what you will see when you work with the software at your site.

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