## **Enterprise Payment Solutions (EPS)**

JHA SmartPay Business<sup>SM</sup> JHA SmartPay Remote Deposit Now<sup>™</sup>

June 2022



Remote Deposit Now (RDN) Handbook

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# Introduction

The JHA SmartPay *Remote Deposit Now Handbook* is a guide for processing transactions utilizing the RDN application. RDN allows you to scan checks from your place of business, perform MICR repairs and key in the dollar amount of an item. There are also reporting functionalities available within RDN and the system application to assist you in managing transaction information.

## **Accessing the Application**

To access the RDN application, you must sign in to SmartPay Business with the proper URL and login credentials provided by your financial institution or SmartPay admin user.

Application URL: https://smartpay.profitstars.com/business

**NOTE:** Single sign-on users will not sign in via SmartPay Business; rather, they will follow their financial institution's Remote Deposit Capture link to navigate directly to the SmartPay Business Dashboard.

## **User Terminology**

Throughout this document, the text will refer to certain parties and their responsibilities in using the application. The following terms will help define "who is who" while performing tasks in the system.

- 1. Admin User The admin user is responsible for creating, deleting, enabling, and disabling additional users within your organization. In addition, the admin user is responsible for the following:
  - Editing, unlocking, and/or deleting a user's profile
  - Resetting a user's password to provide a temporary one
  - Assigning specific roles or functions to a user
  - Designating users as authorized callers
  - Enabling access to deposit accounts (locations) for which a user will be processing deposits
- 2. User A merchant/member employee with the ability to support end users. Based on their assigned roles/privileges, users will have the ability to perform the following:
  - Process transactions
  - Generate reports
  - Search transaction history
  - Edit transactions

Remote Deposit Now Handbook

1

• Contact customer support (if applicable)

```
NOTE: Your menu options may differ slightly from those pictured throughout this document.
```

## **Available Resources**

Please contact your first level of support for more information about the application.

## **RDN Process Workflow**

The figure below illustrates the process of creating, editing and submitting an item for deposit. A customer will submit items for deposit. A merchant/member user within your organization will receive the items, make any adjustments necessary using the RDN application, then submit the deposit for processing.

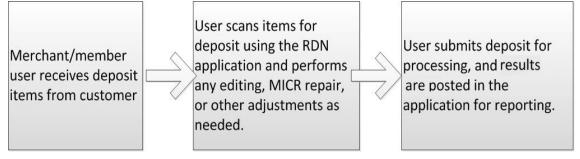


FIGURE 1 - RDN WORKFLOW

# **System Requirements**

Scanner support will be provided only to organizations that meet the minimum system requirements on a genuine, activated version of Microsoft Windows® or macOS® on a certified platform. Examples of unsupported platforms include servers, point-of-sale devices, virtual machines, and tablets. Please see the system requirements below for a list of certified browsers and operating systems.

For an optimal experience, a high-speed internet connection (above 25 Mbps) is recommended. In addition, the following components are required in order to use the application.

**NOTE:** For installation on a Mac<sup>®</sup> computer, please refer to the *Remote Deposit Now Handbook for Mac* 

For the PC:

- Local administrative rights
- Local User Profile

- USB port 2.0 or higher
- .NET<sup>®</sup> Framework 4.7 or higher

For Microsoft Windows®:

- Windows 10: Microsoft Edge or Google Chrome
- Windows 11: Microsoft Edge or Google Chrome

#### NOTE: The current version of Chrome and its previous two versions are supported.

The following scanners are certified for use with Remote Deposit Now on Windows®:

Scanner	Model Supported
Digital Check®	CheXpress <sup>®</sup> CX30
	TellerScan <sup>®</sup> TS240
	TellerScan TS230
	TellerScan TS215
Digital Check (Unisys Burroughs®)	SmartSource <sup>®</sup> Professional
Epson®	CaptureOne™ (TM-S1000)
Panini®	l:Deal
	Vision X™
	My Vision X™
Canon®	imageFORMULA CR-L1 imageFORMULA CR-25 imageFORMULA CR-50 imageFORMULA CR-55 imageFORMULA CR-80 imageFORMULA CR-120 imageFORMULA CR-135i imageFORMULA CR-150 imageFORMULA CR-180 imageFORMULA CR-190i

**NOTE:** Italicized models are legacy products. As legacy products are no longer tested/certified for use with the application, limited support may be provided.

## **Trusted Sites**

Users should ensure the application's URLs are added to the Trusted sites within Internet Options. Follow the steps below to add them to your list of Trusted sites:

 Open the Control Panel from your Windows Start menu, then select Internet Options. You may need to select Network and Internet and then Internet Options.

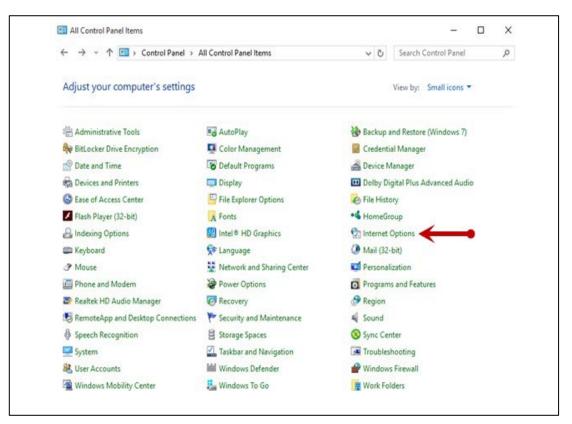


FIGURE 2 - CONTROL PANEL

2. Select the Security tab at the top of the Internet Options window.



FIGURE 3 - SECURITY TAB UNDER INTERNET OPTIONS

3. Select the Trusted sites icon to reveal the Sites button, and then click Sites.

nternet (	Options					?	Х
General	Security	Privacy	Content	Connections	Programs	Adva	nced
	ernet L Trustee This zon trust noi your file	ocal intrar d sites e contains t to damag s.		hat you nputer or	stricted sites Site	25	
	F CO	for this zo lium Prompts be intent	one: All efore down	loading potent trols will not be		d	
	Enable Pr	otected M		res restarting I com level	nternet Exp		d.
				Reset all zone	s to default	level	
<b>()</b> 5	ome <u>settin</u>	<u>qs</u> are ma	naged by y	our system ad	lministrator.		
			OK	Ca	ancel	Ap	ply

FIGURE 4 - SITES OPTION UNDER TRUSTED SITES CATEGORY

**4.** The Trusted sites window appears. In the **Add this website to the zone** field, enter the URLs <u>https://smartpay.profitstars.com</u> and <u>https://www.remotedepositnow.com</u>, and then click **Add**. Each site will need to be added individually.

Trusted sites	×
You can add and remove websites this zone will use the zone's securi	
Add this website to the zone:	
When a construction of the second sec	Add
Websites:	
	Remove
Require server verification (https:) for a	all sites in this zone
	Close

FIGURE 5 - ADDING A TRUSTED SITE

- 5. Click **Close** at the bottom of the *Trusted sites* window.
- 6. Click **OK** at the bottom of the *Internet Options* window.

## Installing the ProfitStars® Scan Service

We recommend that you maximize your browser window in order to best reflect the screenshots included in this document.

1. Navigate to your financial institution's Remote Deposit Capture application, and then sign in to SmartPay Business.

**NOTE:** Single sign-on users will not sign in via SmartPay Business; rather, they will follow their financial institution's Remote Deposit Capture link to navigate directly to the SmartPay Business Dashboard.

 Image: Conternation of the second of the

Welcome

Thursday, June 21, 2018

You are currently logged in to the RDN Your previous login was on 6/14/2018 a

2. Select **Transactions** from the main sidebar menu.



3. Choose Remote Deposit Now.

Training Center	Transactions
🚯 Dashboard	< Transactions
Transactions	Quick Links
Reports	Check Processing
	Remote Deposit Now

FIGURE 7 – TRANSACTIONS SECTION

4. The *Remote Deposit Now* window will appear. Select **Scan** from the top menu bar.

Home	Scan	Batch Edit	Make Deposit	View Deposits	Search	View Messages	Reports	Tools
Batches rea	dy for edit							Refresh
	-		nber: 200 - 1111111	11 - RDNAdmin				A

FIGURE 8 - REMOTE DEPOSIT NOW SCAN OPTION

5. The Scanner Service Installer window appears. Click Download to begin.

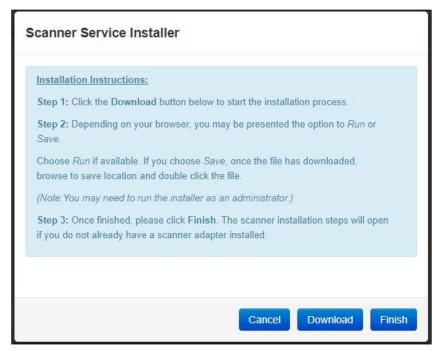


FIGURE 9 - SCANNER SERVICE INSTALLER

6. Depending on your browser, you will see one of the following downloads to click:

Downloads	Ď	Q	 $\Diamond$
PSScanServiceSetup.wMgr.msi			
See more			

FIGURE 10 - MICROSOFT EDGE (UPPER RIGHT)

₿	PSScanServiceSetumsi	^

FIGURE 11 – GOOGLE CHROME (BOTTOM LEFT)

7. The *ProfitStars Scan Service Setup* Install Wizard appears. Disconnect the scanner's power or USB cable from your computer and exit all other applications. Click **Next** to continue, as shown below.



FIGURE 12 - SETUP WIZARD

8. The Install Wizard displays the install prompt. Click Install to continue.

👘 Profit Stars Scan Service Setup		□ ×
Ready to install Profit Stars Scan Service		
Click Install to begin the installation. Click Back to review installation settings. Click Cancel to exit the wizard.	v or change any of y	vour
Back	Install	Cancel

FIGURE 13 – INSTALLATION WINDOW

9. Click **Finish** to complete the installation.

🔐 Profit Stars Scan Service Set	up	_		×
	Completed the Profit Stars Setup Wizard	Scan	Service	9
	Click the Finish button to exit the Setup	Wizard		
	Back Finish		Cance	

FIGURE 14 - SETUP CONFIRMATION

## **Installing Your Scanner**

1. The *Scanner Driver Installers* window should appear. If not, click the arrow next to **Start** and select **Scanner Installers**. Select your scanner model from the drop-down menu, then click **Download**.

**NOTE:** The images below are examples from the Panini VisionX installer. The Install Wizard for other scanner models may differ.

2	anini Scanner
In	istallation Instructions:
	tep 1: After selecting your scanner and clicking Download, depending on our browser, you may be presented the option to <i>Run</i> or <i>Save</i> .
	hoose <i>Run</i> if available. If you choose <i>Save</i> , once the file has downloaded, rowse to the save location and double click the file.
S	tep 2: Proceed through the scanner adapter and driver installation wizard.
	tep 3: Once finished, please click Finish button to complete the installation rocess.
Т	roubleshooting Tips:
	If Windows SmartScreen prevents installer from running, click More info and then Run anyway
	• If installation still falls, try saving file locally. Instead of double clicking to launch installer, right click and select <i>Run as administrator</i> .

FIGURE 15 – SCANNER DRIVER INSTALLERS

2. Click the InstallAdapter.exe download to begin the install.

Downloads	þ	Q	 $\Rightarrow$
InstallVisionXAdapter.exe			

FIGURE 16 - MICROSOFT EDGE (UPPER RIGHT)

	諣	InstallVisionXAdapexe	^
--	---	-----------------------	---

FIGURE 17 – GOOGLE CHROME (BOTTOM LEFT)

**3.** Depending on the scanner model, you may receive the following adapter setup message. Click **Next** to continue.

劇 Panini VisionX Setup	- 🗆 X
S	Welcome to the Panini VisionX Setup Wizard
	The Setup Wizard will install Panini VisionX on your computer. Click Next to continue or Cancel to exit the Setup Wizard.
	Back Next Cancel

FIGURE 18 - SETUP CONFIRMATION

**4.** The following window displays information regarding the destination folder for the adapter. Click **Next** to continue.

Panini VisionX Setup				×
Destination Folder				$\sim$
Click Next to install to the defau	It folder or click Change to cho	oose another.		S.
Install Panini VisionX to:				
C:\Program Files (x86)\Scanner /	Adapters\Panini VisionX\			
Change				
				10
	Back	Next	Can	cel

FIGURE 19 – DESTINATION FOLDER WINDOW

5. Click Install to continue.

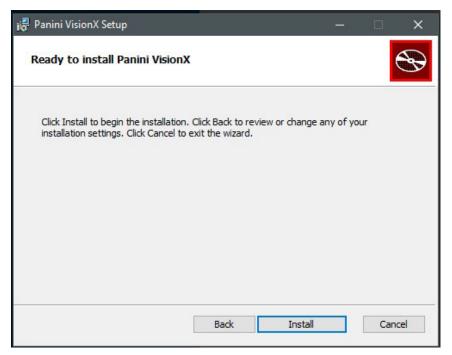


FIGURE 20 - READY TO INSTALL WINDOW

6. A confirmation for completing the adapter setup appears. Click Finish.

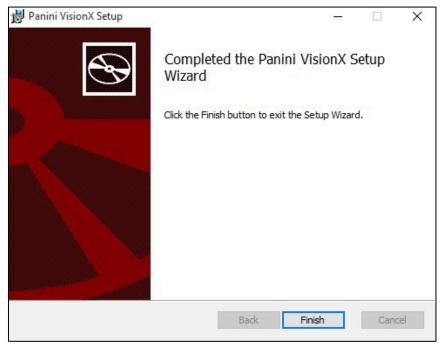


FIGURE 21 - SETUP CONFIRMATION

7. The installation prompt for the driver portion appears. Click **Next** to continue.

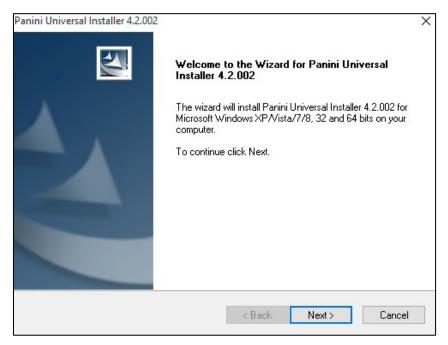


FIGURE 22 - INSTALLATION PROMPT

8. An *End User License Agreement* appears. Select the **I accept the terms of the license agreement** radio button, and then click **Next**.

cense Agreement Please read the following license agreement carefully.	
LICENSE AGREEMENT FOR PA	NINI
APPLICATION PROGRAMMING INT	ERFACE
1. FOREWORD.	
This document (the "Agreement") represents the agre with registered office at Via Po 39, Turin, Italy ("Panin individual or an entity (the "Licensee"), for the API 4 TB	i"), and you, being either an
internet an entry (ine Electrope ), for the safet in	
<ul> <li>I accept the terms of the license agreement</li> </ul>	Print



**9.** The following window displays information regarding the destination folder for the driver. Click **Next** to continue.

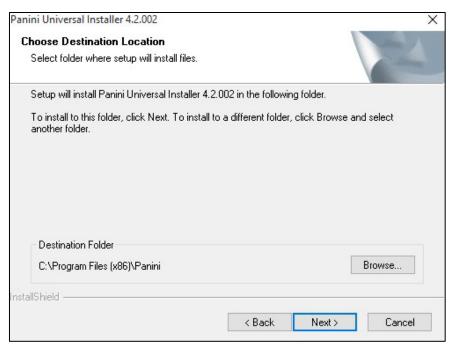


FIGURE 24 – CHOOSE DESTINATION LOCATION PROMPT

**10.** A prompt appears for the features that will be installed. Click **Next** to continue.

Panini Universal Installer 4.2.002	×
Select Features Select the features setup will install.	
Select the features you want to install, and desele Panini Common Driver VisionAPI P-Ø Demo Applications Device Engines 53.76 MB of space required on the C drive	ect the features you do not want to install. Description This component installs the USB driver.
138335.95 MB of space available on the C drive InstallShield	
	< Back Next > Cancel

FIGURE 25 - SELECT FEATURES PROMPT

11. A confirmation for completing the installation appears. Click Finish.

Panini Universal Installer 4.2.002	
	InstallShield Wizard Complete Setup has finished installing Panini Universal Installer 4.2.002 on your computer.
	< Back Finish Cancel

FIGURE 26 - INSTALLSHIELD WIZARD COMPLETE CONFIRMATION

**12.** The installation process for the scanner driver and adapter is complete. You may now plug the USB cable from the scanner into the computer. A popup window may indicate that the device is ready to use.

## **Session Timeouts**

The system will automatically log a user out who has been inactive for at least 30 minutes. A *Session Timeout Warning* appears two minutes before the user is set to be logged out to give them an opportunity to remain logged in. Click anywhere in the application to remain logged in.



FIGURE 27 - SESSION TIMEOUT WARNING

# Logging In: Admin User

Your bank representative should provide you with a URL for accessing the application. It is suggested that you save this URL to your bookmarks/favorites, as it is a route of access to the system. A user name, temporary password, and company name will also be provided so that you may log in to the system. Only the password is case-sensitive.

**Reminder:** Single sign-on users will not sign in via SmartPay Business; rather, they will follow their financial institution's Remote Deposit Capture link to navigate directly to the SmartPay Business Dashboard.

- 1. Once at the SmartPay Business login screen, complete the User Name, Password, and Company fields, then click Log In.
- **2.** The system will prompt you to change your password. Passwords expire every 90 days and are case-sensitive. Use the following guidelines when creating a new password:
  - At least 1 uppercase letter
  - At least 1 lowercase letter
  - At least 1 number
  - 8-50 characters in length
- 3. Click Update Password.

**NOTE**: Should you forget your password, you have the option of requesting a new one. This requires a valid email address be saved to your user profile. Your SmartPay administrator has the ability update your user profile.

# **Creating a Secret Question**

A secret question is a tool that is used should you forget your password and require a temporary password be generated and sent to your email address. Without an email address attached to a user's profile, that user will not be able to answer a secret question in order to receive a temporary password for access back into the system. Your SmartPay admin will need to manually edit/enter an email address for each SmartPay user, so that the user has the option to request a new password by answering their secret question. Secret questions do not need to be a complete question or contain a question mark, nor are they or the answers case-sensitive.

Once the admin has entered an email address for a user profile, use the following steps to configure the secret question that will be asked of the user before a new password can be generated and sent to the pertinent email address. If the secret question is answered correctly, you will receive an email containing a temporary password.

#### NOTE: Single sign-on (SSO) users will not need to establish a secret question.

1. Log in to the application, then from the **User menu** select **My Settings**.

Q Search	A ProfitStars	≗ c1 ~	Fri, Dec 18
		? FAQs	
		My Settings	
		Degout	

FIGURE 28 - MY SETTINGS

2. The system will prompt you to enter your current password in order to reach the *My Settings* page. Once there, make changes to the *Change Password*, *Create/Update Secret Question and Answer*, and/or *Create/Update Authorized Caller Identification Phrase and Response* sections, as needed. Select **Update** when finished.

My Settings		
Confirm New Password		
Confirm New Secret Answer		
Phrase and Response		
Confirm New Identification Phrase Response		
Update		

FIGURE 29 - MY SETTINGS PAGE

## **Updating the Admin Profile**

As an admin user, you will need to update your profile with an email address where a new temporary password can be sent, if needed. A secret question must also be set up as a security measure for creating new passwords.

1. Log in to the system, and then select **Admin | Users** from the left main menu.

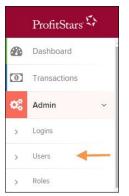


FIGURE 30 - ADMIN TAB

2. Select the Edit icon for the user profile to be updated (in this case, the admin).

α c	>	Zo Fel Fage *	Displaying Page 1 of 11, Records 1 to 25 of 259			Add User
View	Edit	User Name	Full Name	Enabled	Auth Caller	Locked
	ø	ABTest	ABTest	Enabled	Disabled	
		Admin	Administrator	Enabled	Disabled	
		adsfadf	automation10	Enabled	Disabled	
	ø	ak	AK	Enabled	Disabled	
	ø	AIJ	AJ	Enabled	Disabled	

FIGURE 31 - EDIT USER OPTION

 Change any of the Update User Settings, Privileges for this User, Roles, and Locations for this User sections available for the user. Note that the Email Address field is in the Update User Settings section. Select Update to save all changes.

Update User Settings	Privileges	s for this User	Roles wit	hin the System Administrator Privilege	+
Enabled Authorized	Enabled	Privilege	Roles wit	hin the Administrator Privilege	+
Caller		System Administrator			
Full Name *		Administrator	Roles wit	hin the Customer Services Privilege	+
Administrator			Delesuit	his No. Customer Course to Dairithere	+
User Name *		Customer Services	Roles wit	hin the Customer Support Privilege	
Admin		File Processing	Locations	s for this User	-
User Location		Customer Support			Location
		Reports	Enabled	Location Name	Enabled
RDN ID *		Reports		THIS LOCATION	
		RDA		THIS LOCATION	
1		SmartSight Historical			
		Analysis		THIS LOCATION	

FIGURE 32 - EMAIL ADDRESS UNDER USER SETTINGS

# Adding a User

Admin users are responsible for creating user profiles for those completing tasks with the application on a daily basis. The admin user is also responsible for updating user profiles, providing new passwords, unlocking users in the event they become locked out of the system, and deleting a user's profile if necessary. If you are the administrator and will be scanning checks or running reports, make sure to create a separate user profile for yourself. All individuals who will be scanning checks or running reports will need a user profile.

- 1. Log in, and then select Admin | Users from the left main menu.
- 2. Select Add User and then choose Business User.

Users						~	
« <	>	> 25 Per Page Y	Displayin	g Page 1 of 11, Reco	ords 1 to 25 of 259		Add User
View	Edit	User Name		Full Name	Enabled	Auth Caller	Business User
	Cart .	1212		121212	Enabled	Disabled	
	en a	123456789012345678921234	5	вн	Enabled	Disabled	
		142536		МВ	Enabled	Disabled	

FIGURE 33 - ADD USER OPTION

- **3.** Fill in the following required fields.
  - Full Name The first and last name of the user.
  - User Name The user's login name. This field is not case-sensitive.
  - **RDN ID** This field will create the RDN user on the backend. It can be the same as the profile user name. To avoid duplication of the user profiles, do not update this field after the original setup.
  - Email Address The email address of the user.

Non-required fields:

- User Location Optional informational field to describe the user.
- Auto Disable This field is not used currently.
- Dual Auth Amount This field is not used currently.
- **Dual Auth Status** This field is not used currently.
- **4.** Fill out the additional *Add User Settings* and the *Privileges for this User* sections. Note that a **Temporary Password** is displayed at the bottom of the page—provide this password to the user you are creating.
  - a. Select the **Authorized Caller** check box if this user will contact EPS for support, if necessary. Once enabled, the user will then be required to establish an **Authorized Caller Identification Phrase** that will be used by the EPS Customer Support representative to verify that the user is authorized before providing support. Callers who are not able to answer

their identification phrase, or are not an authorized user, will be directed to their financial institution for further assistance.

- b. Once you have selected privileges to provide to this user, select **Add**. The system will create the user and allow you to select roles underneath each of the privileges assigned to them.
- 5. Under *Roles within the Customer Service* privilege, select the *Accounting* role for the user to run reports in the application. Select the *Remote Deposit Now* role for the user to scan checks to submit for deposit using RDN.
- 6. Select the appropriate check boxes under *Locations for this User* for which the user will scan checks.

Update User Settings	Privilege	s for this User	Roles wit	Roles within the Administrator Privilege	
Enabled Authorized	Enabled	Privilege	Roles wit	thin the Customer Services Privilege	+
Caller		Administrator		5	
Full Name *		Customer Services	Roles within the Customer Support Privilege		
Test Name					
User Name *		File Processing	Location	s for this User	-
Name Name		Customer Support	Enabled	Location Name	Location Enabled
Uasnimantigement iv			Linuted		Lindbird
				AA CPP Location 1	*
Email Address				AA CPP Location 2	~
				ANOTHER TEST LOCATION	*
Reset Password				Delete User	Update

FIGURE 34 - SELECTING ROLES AND LOCATIONS FOR A USER

7. Select **Update** at the bottom of the page.

## **Enabling RDN Features for a User Profile**

To specify the permissions this user will have with RDN, select the check box next to the *Enable RDN* option on the *Update User Settings* page, and select **Update** at the bottom of the page. The page refreshes, and the various permissions to give a user profile appear.

- 1. Select which permissions the user will need from the options displayed.
  - Admin Permission Separate from the account administrator role. This
    role is required to access the *Tools* tab, which allows the user to delete an
    existing batch.
  - **Receive Alert Emails** Allows the user to receive deposit alert emails upon deposit.
  - Scan Items Allows the user to scan items through RDN.
  - **View Deposits** Allows the user to view deposits in RDN.
  - **Export Deposits** Allows the user to export items.
  - **Receive Activation Emails** Not applicable, do not check this box.

- Create Deposits Check this box to allow the user to make deposits to EPS.
- Edit Items Check this box to allow the user to be able to modify/fix their batches in RDN.
- **Search** This allows the user to be able to perform searches in RDN on the *Search* page.
- **View Notifications** This allows the user to view any deposit messages coming from EPS, such as exceeded transaction limits.
- 2. Make any other changes to this profile and select **Update** at the bottom of the page to finish and save changes.

**NOTE:** If you wish to add more users at this time, select **List Users** from the left navigational bar before selecting the **Add Users** option, again. This step will need to be taken for each new profile you create.

## **Troubleshooting Tips**

There are instances that may generate duplicate RDN alert emails. See below for two examples and ways to avoid those situations.

**Duplicated email addresses** – For every instance of the same email address that is entered into the merchant user's profiles in SmartPay Business, the application will send an email. For example, using the same email address for both the Admin profile and the merchant user will cause two identical emails to be sent to that address.

**Updating the RDN ID** – When the original RDN ID is created in the user profile, the application creates an RDN profile on the backend. If the RDN ID is changed after the initial setup, another RDN profile that is not visible to the customer will be created. This new RDN profile will contain the same information as the original profile, including the email address. This will result in multiple emails sent to the same address. To avoid this, do not make changes to the RDN ID.

## Updating a User Profile

As the admin user, you also have the responsibility of enabling/disabling users, deleting a user, resetting a user's password, editing/updating user profiles, and designating authorized callers.

- 1. Log in and then select Admin | Users from the left main menu.
- 2. Select the Edit icon for the user profile to be updated (in this case, a user).
- 3. The Update User Settings page displays. Make any changes necessary.
- 4. Click **Update** at the bottom of the page.

## **Unlocking a User Profile**

Users can be locked out of the system for keying their password incorrectly five times or answering the secret question incorrectly when requesting a new temporary password.

As the admin user, you are responsible for unlocking an employee's profile. If an admin user is locked out, contact your first line of support for assistance. Follow the steps below to unlock a user's profile.

- 1. Log in and then select Admin | Users from the left main menu.
- 2. Under the *Locked* column, select the **Unlock** option for that user. The *Unlock* will disappear, and the user profile will be unlocked.

					aying Page 1 of 2, ds 1 to 25 of 33	Page 🗸 🖌 Add	i User 👻 📥 🗸
View	Edit	User Name	•	Full Name	Enabled	Auth Caller	Locked
		admin		Administrator	Enabled	Disabled	
		Jamie		Jamie S	Enabled	Enabled	
		Jennie		Jennie E	Enabled	Disabled	
		Lucy		Lucy E	Enabled	Disabled	
Pa		smith		S Smith	Enabled	Disabled	

FIGURE 35 - UNLOCK OPTION

**NOTE:** If the user needs a new password, you will need to reset the password (detailed below).

## **Resetting a Password**

Users may forget their password and ask you to provide them with a new, temporary one. The steps below explain how to reset a user's password.

- 1. Log in and then select Admin | Users from the left main menu.
- 2. Select Edit for the user profile to update.
- 3. Select **Reset Password** button from the bottom of the page. The user's profile will have a case-sensitive temporary password generated. Carefully record this password and provide it to the user.

Users / Edit User	
Update User S	Settings
Enabled	Authorized Caller
Full Name *	
AA	
User Name *	
A,	
User Location	
Cash Managemer	nt ID *
1234564	
Email Address	
Reset Pa	ssword

FIGURE 36 - RESET PASSWORD BUTTON

### **Disabling a User Profile**

Disabling a user keeps the profile intact until access is re-enabled by the admin user. The admin may want to disable a user if a user is on leave for an extended period of time before working with the application again.

- 1. Log in to the system, and then select **Admin | Users** from the left main menu.
- 2. Select Edit for the user profile you wish to disable.
- 3. Uncheck the **Enabled** box in the *Update User Settings* section.

ed
ea

FIGURE 37 – UNCHECK THE ENABLED OPTION

4. Select **Update** to save all changes.

## **Deleting a User's Profile**

Deleting a user profile will remove it from the list of users and make it inaccessible. The username for that profile cannot be utilized again for a different user. The profile will be categorized as a deleted user.

To delete an admin, you must remove the *Administrator* privilege from the user's profile before completing the following steps.

- 1. Log in to the system and select Admin | Users from the main sidebar menu.
- 2. Select Edit for the user profile to delete.
- 3. Select **Delete User**, as shown below.

Users / Edit User				
Update User Settings	Privileges for this User		Test Location Audit_BP	× .
	Enabled	Privilege	Test Location	~
Enabled Authorized Caller		Administrator	TEST LOCATION I	~
Full Name *		Customer Services	Test ML Location	~
AA		File Processing	The Clogged Artery	~
User Name *		5	: loc 1	~
User Location		Customer Support	Manage Customer Location 1	~
User Location		Reports		
			Windows 8 Bulk Loc 1	~
Reset Password			Delete User	Update

FIGURE 38 - DELETE USER OPTION

4. A prompt will ask you to confirm deleting the user. Select Yes.



FIGURE 39 - DELETE USER CONFIRMATION

### **Listing Deleted Profiles**

A list of deleted user profiles is available should you need to refer to a previous user's profile information. This list will also provide the profile's audit history and any updates that may have been made to it.

- 1. Log in and then select Admin | Users from the left main menu.
- 2. In the *Merchant Users* section, select the **Deleted Users** option under *Filters*. The list of users will automatically update to display only deleted users.

a. Select **Clear Filters** to strip any filters from the list of users.

Jsers Merchant Users	
vierchant Osers	
Filters	
Business Users	~
Business Users	
Pending Users Deleted Users	
	Q
-ull Name	
	Q

FIGURE 40 - DELETED USERS FILTER

# **RDN: Creating a Deposit**

If the USB cable from the scanner is not connected to your computer, connect it at this time.

1. Log in to SmartPay Business and select **Transactions** from the main sidebar menu.

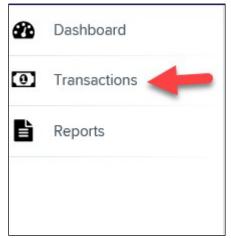


FIGURE 41 - TRANSACTIONS TAB

2. Under Check Processing, choose **Remote Deposit Now**. The RDN application will open in a new tab.

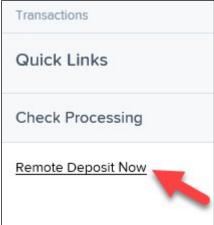


FIGURE 42 - REMOTE DEPOSIT NOW LINK

3. The *Remote Deposit Now* page appears, as shown below.

Home	Scan	Batch Edit	Make Deposit	View Deposits	Search	View Messages	Reports	Tools -
								Refresh
Messages:								
You have new	v message	es - click here t	o view them					
Recent depo	sits:							
07/26/2018 1	2:23 PM -	Deposit Receip	ot: 7354667 - \$1.00					
07/12/2018 0	3:28 PM -	Deposit Receip	ot: 7276936 - \$300.	.00				
07/12/2018 1	1:14 AM -	Deposit Receip	ot: 7273220 - \$0.00					
07/12/2018 1	1.US VW -	Nenosit Receir	nt 7273160 - \$6000	0.01				
				×	Pro	ofitSta	ars	

FIGURE 43 - RDN HOME PAGE

4. Select Scan from the top of the page to begin scanning checks for deposit.

Home	Scan	Batch Edit	Make Deposit	View Deposits	Search	View Messages	Reports

FIGURE 44 - SCAN OPTION

5. If you have more than one scanner driver installed, select **Change Scanner** from the arrow next to the **Start** button to confirm which scanner you are using.

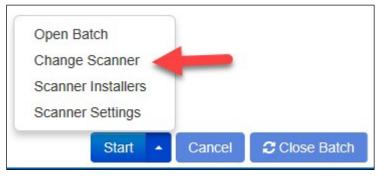


FIGURE 45 - CHANGE SCANNER OPTION

6. Select your scanner from the drop-down menu.

Select Scanner		×
Select Scanner	Cancel	✓ОК

FIGURE 46 - SELECT SCANNER

7. At the bottom of the page, click Start to create your deposit.



FIGURE 47 - START OPTION

- **8.** A prompt for the expected total of the deposit appears. Complete the field with a two decimal place number, then select **OK**. If you do not know the expected total of the batch, you may enter **0.00**.
- **9.** Click **Start** to begin scanning checks. Each item will appear on the page in the order they were scanned with the MICR line displayed.

Sequence	Codeline	Item
FIGURE 48 - BATCH LIST		

- 10. Click Stop (if applicable) when you have finished scanning checks.
- 11. Click Close Batch to save your batch.

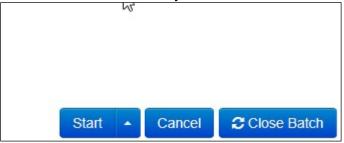


FIGURE 49 - CLOSE BATCH

## **Editing a Batch**

1. Select Batch Edit from the top of the page.



FIGURE 50 - BATCH EDIT PROMPT

2. The batch items appear, as shown below.

08/01/20	18 11:25 AM Batch Number 229 1234 V			
Expected	Total: 6000.01 Actual Total: 6000.01 All items needing editing have been completed	1		
Front	Back	Seq	Codeline	Amount
c	HECK STANDARDIZATION	1	/33386748/ :011000112:000005089012345678/	<u>^</u> 6000.01
	5/12/200 5/12/2			
III 333867 Aux On Us		6000.01 Amount		
Customer	No TML 5102018			
Invoice No				
Invoice Nu	mber			
Unit Numb	er			

FIGURE 51 - BATCH EDIT PAGE

**3.** From this page, you may enter the **Customer Number** and **Invoice Number** for the check item. Although entering data into these fields is not required, this information will reflect in the RDN reporting tool (discussed later) to help identify deposit items.

*Expected Total* and *Actual Total* information is displayed underneath the batch-selection drop-down menu at the top of the page.

```
08/01/2018 11:25 AM Batch Number 229 - Ter
Expected Total: 6000.01 Actual Total: 6000.01
```

FIGURE 52 – EXPECTED TOTAL/ACTUAL TOTAL DISPLAY

### **Editing a Batch Total**

1. If you need to adjust a batch total, click **Scan**.

	Home	Scan	Batch Edit	Make Deposit	View Deposits	Search	View Messages	Reports
*								

FIGURE 53 - SCAN OPTION

2. Select **Open Batch** from the arrow next to the **Start** button at the bottom of the page.



FIGURE 54 \_ SELECT BATCH

3. Select a batch from the Select Batch drop-down menu.

Open Batch		×
Select Batch:	Select Batch	
	08/01/2018 11:25 AM Batch Number 229 -	- 1234
	08/01/2018 11:21 AM Batch Number 228 -	- 123
	08/01/2018 11:18 AM Batch Number 227 -	- 123
	07/26/2018 12:34 PM Batch Number 226 -	1 Jr - 1
	07/26/2018 12:19 PM Batch Number 224 -	1 Jr - 123
	07/26/2018 12:18 PM Batch Number 223 -	1 Jr - 123
	07/26/2018 10:47 AM Batch Number 222 -	1 Jr - 19234
	07/18/2018 04:55 PM Batch Number 221 -	
	07/12/2018 12:18 PM Batch Number 219 -	1234
	07/12/2018 10:58 AM Batch Number 216 -	- 3
	07/12/2018 10:23 AM Batch Number 213 -	- 1
	07/12/2018 10:09 AM Batch Number 212 -	- 1
	07/12/2018 10:07 AM Batch Number 211 -	- 1
	07/12/2018 10:05 AM Batch Number 210 -	- 1

FIGURE 55 - SELECT BATCH

**4.** Enter the new amount in the *Expected Batch Total* field.

Select Batch:	08/01/2018 11:25 AM Batch Number 229 - Terri Ly $\sim$
Expected Batch Total:	6000.01
Batch Description:	1234

FIGURE 56 \_ AMOUNT FIELD

5. Click OK.

### Performing a MICR Repair

1. If you need to adjust MICR information, click **Batch Edit** from the top menu.

Home	Scan	Batch Edit	Make Deposit	View Deposits	Search	View Messages	Reports

FIGURE 57 – BATCH EDIT

2. Select a batch from the drop-down menu at the top of the page.



FIGURE 58 \_ SELECT BATCH

**3.** Click the edit button at the top of the page.

01/2018 11:25 AM Batch Number 229 - Terri Lynch - 1234	~
ected Total: 6000.01 Actual Total: 6000.01 All items needing editing have been	ompleted

FIGURE 59 - EDIT BUTTON

4. Enter the new MICR information in the MICR fields.



FIGURE 60 - AMOUNT FIELD

5. Click Save.



 $FIGURE \ 61-SAVE \ OPTION$ 

## Keying In a Dollar Amount

1. If you need to adjust a batch total, click Batch Edit.



FIGURE 62 – BATCH EDIT

2. Select a batch from the drop-down menu at the top of the page.



FIGURE 63 \_ SELECT BATCH

**3.** Click the edit button at the top of the page.

08/01/2018 11:25 AM Batch Number 229 - Terri Lynch - 1234	~
Expected Total: 6000.01 Actual Total: 6000.01 All items needing editing have been	en complete



4. Enter the new amount in the Amount field.



FIGURE 65 – AMOUNT FIELD

5. Click Save.



FIGURE 66 - SAVE OPTION

## **Deleting an Item**

1. Click Batch Edit.

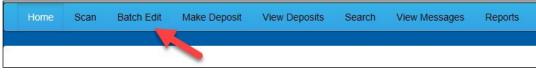


FIGURE 67 – BATCH EDIT

2. Select an item from the item list at the right of the page.

Expected					=
	1 Total: 6000.01 Actual Total: 6000.01 All items needing editing have been comp	bleted			
Front	Back	Sec	Codeline		Amount
-	CHECK STANDARDIZATION	1	/33386748/ :011000112:000005089012345678/	<b>A</b>	6000.01
-	Arrison         S         G </td <td></td> <td></td> <td></td> <td></td>				

 $FIGURE \ 68 - ITEM \ LIST$ 

3. Click **OK** on the confirmation dialog box.

Delete Item					
Are you sure you want to delete this item?					
	Cancel Ok				

FIGURE 69: CONFIRMATION

## **Deleting a Batch**

1. Select Tools | Delete Batch from the top menu.



FIGURE 70 - DELETE BATCH OPTION UNDER TOOLS

2. The *Delete Batches* window appears. Check the box beside all batches you wish to delete, and then choose **Delete Selected**.

Del	ete Batche	S		×
	Date	Batch No.	Scanned By	
	08/01/2018	229	Terri Lynch	
	08/01/2018	228	Terri Lynch	
	08/01/2018	227	Terri Lynch	
	07/26/2018	226	Tim Anstead Jr	
	07/26/2018	224	Tim Anstead Jr	
	07/26/2018	223	Tim Anstead Jr	
	07/26/2018	222	Tim Anstead Jr	
	07/18/2018	221	Bob Chin	
	07/12/2018	219	Bob Chin	
	07/12/2018	216	Terri Lynch	

FIGURE 71 – DELETE BATCHES

3. Select OK.

Confirm Delete					
Are you sure you want to delete the selected rec	cord(s)?				
$\searrow$	Cancel	ОК			

FIGURE 72 \_ CONFIRM DELETE

#### **Duplicate Checks**

If a check has been scanned twice within the past 75 days, a duplicate check warning will display on the top left corner of the *Batch Edit* page. Duplicates will not prevent you from making the deposit.

## Submitting a Deposit

Once the *All batch items have been edited and the batch is ready for deposit* message displays on the *Batch Edit* page, you are ready to submit your deposit.

1. Select the **Make Deposit** option at the top of the page. A list of open batches that have not yet been submitted appears.

Ho	ome	Scan	Batch Edit	Make Deposit	View Deposits	Search	View Messages	Reports

FIGURE 73 - MAKE DEPOSIT LINK

2. Select the check box next to the deposit(s) that you are ready to submit.

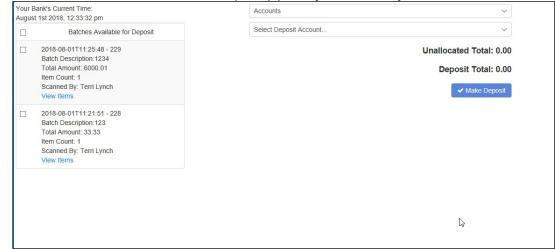


FIGURE 74 - SELECTING A BATCH TO DEPOSIT

**3.** If necessary, select the account location to send the deposit from the **Select Deposit Account** drop-down menu.

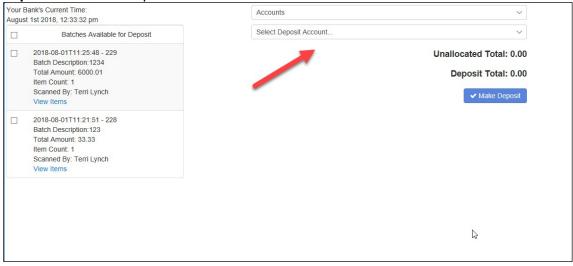


FIGURE 75 - SELECT DEPOSIT ACCOUNT OPTION

**NOTE:** Batches can only be submitted to one account location at a time. To submit a deposit to a different location, you must first finish your current deposit submission.

4. Select Make Deposit to submit your batch(es).

	ik's Current Time: st 2018, 12:33:32 pm	Accounts	~
	Batches Available for Deposit	Select Deposit Account	~
	2018-08-01T11:25:48 - 229		Unallocated Total: 0.00
	Batch Description:1234 Total Amount: 6000.01 Item Count: 1		Deposit Total: 0.00
	Scanned By: Terri Lynch View Items		✓ Make Deposit
-	2018-08-01T11:21:51 - 228 Batch Description:123		
	Total Amount: 33.33 Item Count: 1		
	Scanned By: Terri Lynch View Items		
			2
			- 3

FIGURE 76 - MAKE DEPOSIT OPTION

**5.** As shown below, a deposit confirmation message appears stating that the deposit was successful, with a receipt number. Select **OK**.

Deposit Completed ×					
7390223					
1					
33.33					
	✓ок				
ges					
	- c: 7390223 1				

FIGURE 77 - DEPOSIT COMPLETED CONFIRMATION PAGE

6. The batch(es) you submitted are removed from the *Make Deposit* page, since they are no longer open. To see the status of the submitted deposit(s), select **Home**.

Home	Scan	Batch Edit	Make Deposit	View Deposits	Search	View Messages	Reports
	Z						

FIGURE 78 - HOME PAGE OPTION

7. Submitted deposits are listed under the *Recent Deposits* section.

		Refresh
Messages:		
You have new messages - click here to view them		
Batches ready for deposit:		
Date: 08/01/2018 11:25 AM Batch Number: 229 - 1234 - Terri Lynch		
Recent deposits:		
	DrofitStore	1
07/26/2018 12:23 PM - Deposit Receipt: 7354667 - \$1.00	ProfitStars	
07/12/2018 03:28 PM - Deposit Receipt: 7276936 - \$300.00		
07/12/2018 11:14 AM - Denosit Receint: 7273220 - \$0.00		×
	\$	

FIGURE 79 - RECENT DEPOSITS

**NOTE:** Any batches that have been saved and edited, but not submitted, will appear under the *Batches Ready for Deposit* section.

# Reporting

Although reporting functionalities are available in both the RDN application and SmartPay Business, the **Reports** feature within RDN is recommended for viewing items that have been submitted for deposit.

## **RDN Application Reporting**

#### **Viewing Deposits**

**1.** Select the **View Deposits** link at the top of the page to view batch/item information (shown below).

H	lome	Scan	Batch Edit	Make Deposit	View Deposits	Search	View Messages	Reports
<u></u>								

FIGURE 80 - VIEW DEPOSITS LINK

**2.** A list of deposits appears. To narrow your list of deposits, select a **Start Date** and **End Date** at the top of the page.

Home Scan Batch	n Edit Ma	ake Deposit Vi	ew Deposits	Search V	'iew Messages	Reports			Tools -
Start Date: 6/1/2018 Deposits	En	d Date: 8/01/2018	ack	Print -	130Mar - 42 Dia	unient mes w conto registres	₩ 745.01.10		
07/26/2018 2:23 pm Total Amount: 1.00 Item Count: 1 Deposit Receipt# 7354667				ETH KENDER MAIN ST. #1000 LLAS, TX. 75207				12/1/2008	
07/12/2018 03:28 pm Total Amount: 300.00 Item Count: 1 Deposit Receipt# 7276936			ORD	pWO Hundred Hensed				Dollars	
07/12/2018 11:14 am Total Amount: 0.00 Item Count: 0 Deposit Receipt# 7273220			MEM 12 1	0	CHECK		) SIGNATURE RE		
07/12/2018 11:08 am									
Total Amount: 6000.01 Item Count: 1		Batch No	Seq	Routing	Acct No	Check No	Amount	Customer No	Invoice No
Deposit Receipt# 7273160	~	225	1	122037760	32143214	2222	1.00		
Account Allocation									
RDN HTML. 1234	1.00								

FIGURE 81 - BEGIN AND END DATES FOR VIEWING DEPOSITS

- 3. Select **C** Refresh at the top of the page to view the deposit(s) within the date range.
- **4.** To view the front and back side of a check image, select **Front** and **Back** from the tabs at the top of the image (shown below).

Home Scan Batch	n Edit Ma	ake Deposit	View Deposits	Search Vi	ew Messages	Reports			Tools -
Start Date: 6/1/2018 Deposits 07/26/2018 12:23 pm Total Amount: 1.00 Item Count: 1 Deposit Receipt# 7354667 07/12/2018 03:28 pm	En Î	d Date: 8/01/20	Back	AND Hundred	HANT DEMO TE Dollars And :		n menun	12/1/2008	
Total Amount: 300.00 Item Count: 1 Deposit Receipt# 7276936	1			Heused m				DOLLARS	
07/12/2018 11:14 am Total Amount: 0.00 Item Count: 0 Deposit Receipt# 7273220			ме 1		2143214# 222		SIGNATURE RE	EQUIRED	
07/12/2018 11:08 am									
Total Amount: 6000.01 Item Count: 1		Batch No	o Seq	Routing	Acct No	Check No	Amount	Customer No	Invoice No
Deposit Receipt# 7273160	~	225	1	122037760	32143214	2222	1.00		
Account Allocation									
RDN HTML. 1234	1.00								

FIGURE 82 - FRONT AND BACK VIEW OPTIONS FOR A CHECK IMAGE

#### **Printing Images of Items**

1. From the *View Deposits* page, highlight which deposit to view from the left column. The item(s) for that deposit appear.

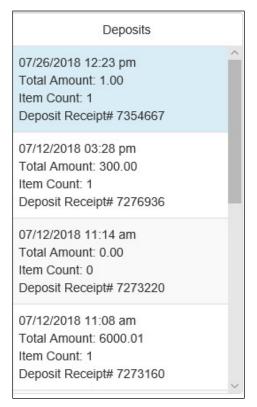


FIGURE 83 - VIEWING DEPOSIT ITEMS

- 2. At the top of the page, select one of several options for printing.
  - Select **Print** to print the front and back of the check currently highlighted.
  - Select the drop-down menu next to *Print* and click **Print All** to print the front and back images of all the items in the deposit.
  - Select the drop-down menu next to *Print* and click **Print All Fronts Only** to print only the front images of all the items in the deposit.

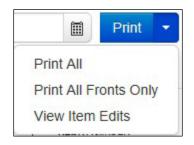


FIGURE 84 - PRINTING OPTIONS

**3.** From the **Print** option at the top of the page, select the drop-down menu next to *Print* and click **View Item Edits** to see which user(s) have edited transaction amounts for the deposit in the RDN application.

		Print	•			
Print	t All					
Print	Print All Fronts Only					
Viev	v Item	Edits				

FIGURE 85 - VIEW ITEM EDITS OPTION

**4.** A list of edits made to the transaction will display, along with the *Date, User* who edited the transaction, the name of the field (*Field Name*) that was altered in the transaction, the *Before Value* of the field, and the *After Value* of the field.

#### Searching for an Item

1. To look for a specific item in the RDN application, select **Search** from the top of the page (shown below).

	Home	Scan	Batch Edit	Make Deposit	View Deposits	Search	View Messages	Reports
2								
	Figi	JRE 86 - \$	Search Optic	DN				

2. To search for specific item, complete the search criteria fields displayed. For a range of items between certain dates, complete only the **Start Date** and **Stop Date** fields.

Start Date:	8/01/2018	Front Back
Stop Date:	8/01/2018	
Batch Number:		
Check Number:	to	
Routing Number:		
Check Acct Number:		
Amount	0.00	
Customer Acct No:		
Invoice No		
Invoice Number		
Unit Number		Seq Batch Nov Check No Amount Cust Acct No Invoice No Deposit Date Deposit Confirm Code
Reset Print	<ul> <li>Search</li> </ul>	

FIGURE 87 - SEARCH CRITERIA

3. Select the **Search** link from the bottom of the page.

Reset	Print	C Search

FIGURE 88 - SEARCH LINK

**4.** The search results appear. Select an item to print, or hold the **Shift** key on your keyboard to highlight multiple items in the list.

≡									
Start Date:	6/1/2018	Front	Back						
Stop Date:	8/01/2018								1562
Batch Number:					36	t	DATE6/22/201	.8	
Check Number:	to		PAY TO TH					-	
Routing Number:			ORDER OF	- John Doe				L	8.35
Check Acct Number:			On Us Iten	n		NEGOTI		DOL	LARS
Amount	0.00						8 <u></u>		
Customer Acct No:				2011111	1 21:	01566	572097*	1562	
Invoice No									
Invoice Number		Sec	Batch Nox	Check No.	Amount	Cust Acct No.	Invoice No	Denosit Date	Deposit Confirm Code
Unit Number		1	203	1562	88.35	Gust Acct No	invoice no	2018-06-24	7163170
		2	203	2897	30.03			2018-06-24	7163170
		3	203	2779	63.48			2018-06-24	7163170
Reset Print	<ul> <li>Search</li> </ul>	4	203	122	62.16			2018-06-24	7163170
		5	203	1723	37.14			2018-06-24	7163170

FIGURE 89 - HIGHLIGHTING SEARCH ITEMS

Select Print to print the front and back of a highlighted item. To print items, select the menu next to *Print* and then select Print All. Select Print All Fronts Only to print the front images of all items in the list.

Print All			
Print All Fi	ronts Onl	у	
View Item	Edits		
Reset	Print	•	C Search

FIGURE 90 - PRINT OPTIONS

**NOTE:** Any items that are voided in the application will not be reflected in the RDN application. see *Voiding a Transaction* for more information.

## **Application Reporting**

## **Transaction Status Summary**

The *Transaction Status Summary* can be found on the *Dashboard* once you log in to the application. It represents the total number of items and dollar amounts of all ACH, Check 21, credit card debits/credits, refunds, returns, and collection items for all locations being processed by a customer. It covers a rolling 60-day period and is broken down by a transaction's current status within the system.

Current Transaction	Summary		0
This is a summary report o are displayed in Central Ti		urrently in the system as o	f 09/09/2016. All times
Status	Items	Debits	Credits
Approved			
Processed			
Collected			
Awaiting Capture			
Awaiting Approval			
Declined			
Voided			
Error			
In Collection			
Other ACH Returns			
Unauthorized			
Uncollected NSF			
Suspended			
Disputed			
Invalid / Closed Account			
Resolved			
Other Check21 Returns			

FIGURE 91 - SAMPLE CURRENT TRANSACTION SUMMARY

The *Current Transaction Summary* allows you to quickly identify any unusual activity regarding your transactions with any of the following status types:

- Declined
- Error
- In Collection
- Voided
- Uncollected NSF
- Suspended (requires financial institution's action to approve or void)
- Disputed
- Invalid/Closed Account

The following table provides a list and definition of all the transaction statuses within the system, for reference.

Status	Definition
Approved	The transaction has been verified and will be processed at the designated cutoff time.
Processed	The transaction has been transmitted to the appropriate network (ACH or Check 21). Changes can no longer be made, and the transaction can no longer be voided.
Collected	( <i>ACH Only</i> ) The transaction, originally returned NSF, has been re-presented to the Fed by EPS, and funds were recovered.
Awaiting Capture	Status for credit card transactions only.
Awaiting Approval	The transaction has been verified, but the amount of the transaction exceeded the <i>Dual Authorization</i> limit of the user who created it. An authorized approver must review and then either approve or void the transaction.
Declined	The transaction has been declined by the EPS system and will not be processed. The transaction exceeded either <i>Dual Authorization</i> limits or <i>Velocity</i> limits.
Voided	The transaction has been voided and will not be processed. A transaction may not be voided once the item is in the <i>Processed</i> status.
Error	An internal error has occurred within the EPS system. Contact your first line of support.
In Collection	( <i>ACH Only</i> ) The transaction, returned NSF, is in the process of being re-presented to the Federal Reserve by EPS.
Other ACH Returns	The ACH transaction has been returned by the Federal Reserve. The transaction will be charged back.
Unauthorized	This includes the total number of transactions and total amount that have been returned with one of five Unauthorized Return Reason Codes (R05, R07, R10, R29, R51).
	<b>Note:</b> These R codes will no longer be included in the <i>Disputed</i> status totals.

Uncollected NSF	( <i>ACH Only</i> ) The transaction was returned to EPS NSF by the Federal Reserve, and funds could not be recovered.
Suspended	The transaction has been verified, but it has exceeded <i>Velocity</i> limits.
Status	Definition
Disputed	( <i>ACH Only</i> ) The transaction was returned to EPS by the Federal Reserve because the account holder at the receiving financial institution has disputed its validity. The transaction will be charged back (reversed).
Invalid/Closed Account	( <i>ACH Only</i> ) The transaction was returned to EPS by the Federal Reserve because the account number at the receiving financial institution was invalid or because the account was closed.
Resolved	The transaction has been moved into a <i>Resolved</i> status by a user to indicate that no further action related to the transaction is required. Transactions can be moved into a <i>Resolved</i> status from a status of <i>Declined</i> , <i>Voided</i> , <i>Invalid/Closed Account</i> , <i>Disputed</i> , <i>Uncollected NSF</i> , <i>Error</i> , or <i>In Research</i> .
Other Check 21 Returns	The Check21 transaction has been returned by the Fed. The transaction will be charged back.

#### **Transaction Status Report**

A *Transaction Status* report is a pre-defined report listing all transactions within a specific status.

It automatically generates when you click a status link from the *Current Transaction Summary*. For example, select **Approved**.

The list will contain items that have been processed within the last 60 days and will give you access to individual transaction information. The report can be printed or saved (exported) into a Microsoft<sup>®</sup> Office Excel<sup>®</sup> spreadsheet (.xlsx), a tab-delimited file (.tsv), or a comma-delimited file (.csv).

Current Transaction	Summary		Ð
This is a summary report o are displayed in Central Ti	of all transactions o	urrently in the system as o	of 09/09/2016. All times
Status	Items	Debits	Credits
Approved			
Processed			
Collected			
Awaiting Capture			
Awaiting Approval			
Declined			
Voided			
Error			
In Collection			
Other ACH Returns			
Unauthorized			
Uncollected NSF			
Suspended			
Disputed			
Invalid / Closed Account			
Resolved			
Other Check21 Returns			

FIGURE 92 - CURRENT TRANSACTION SUMMARY WITH APPROVED OPTION

**1.** A list of the first 25 (default value) transactions are displayed, although you may navigate through pages of results to locate more transactions. To view details for a transaction, select the **View** link in the far left column for that transaction.

Tran	sactions matching your o	query Title	Share Transaction Ap		ave to My Reports
	aying Page 1 of 1 ords 1 - 18 of 18			T	2 2-
View	Transaction Date	Status	Payment Typ	e	Name On Account
	12/18/2015 10:24:26 AM CT	Approved	Checking		
	12/18/2015 10:42:20 AM CT	Approved Checking			lma Tester
	12/28/2015 2:10:12 PM CT	Approved	Checking		
	12/30/2015 10:50:00 AM CT	Approved	Checking		James Jones
	12/30/2015 10:50:00 AM CT	Approved	Checking		James Jones
		Total Debit Count	13	Total Credit Count	
		Total Debit Amount	\$6,177.50	Total Credit Amoun	nt \$73.0

FIGURE 93 - SAMPLE TRANSACTION STATUS REPORT, VIEW INDICATED

2. The *Transaction Details* page appears, including the **Show Events** and **Show Audit History** options.

Reports / Results / Transaction Information		~	
Fransaction Details	Actions 🗸 🖨	Show Events	Hide Events
Customer (ID):	Receipt Code:	Show Audit History	Hide Audit History
Effective Date: Monday, December 21, 2015	Tran Data 2:		
Auth Only: \$1.00	Tran Data 3:		
Payment ACH	Reference Number: T:4ZP5PPFFA1		
From Account Checking	Payment Signature Original		
Type:	Settlement Status: No Settlement Needed		

FIGURE 94 - TRANSACTIONS DETAILS PAGE WITH SHOW EVENTS AND AUDIT HISTORY OPTIONS

## **Editing a Transaction**

Transactions may be edited by their effective date and/or amounts or voided until they are processed. Once processed at the designated cutoff time, transactions will be deposited as entered. Any edits performed after file transmission will not be reflected in the file *View, Audit History, or Event History.* 

- 1. Log in, and then select a status from the *Current Transaction Summary*. For example, click the **Approved** status link.
- 2. Select the View link next to the transaction you would like to edit.

**3.** The *Transaction Details* page appears. To edit the amount, select **Edit** next to the *Sale* field.

Transaction De	etails		Actions 🗸 🔒	Show Events	Hide Events		
Customer (ID):	Jones, James (99007789)	Transaction data 1 Displayed Label Text		Show Audit History	Hide Audit History		
Effective Date:	Tuesday, January 05, 2016		6				
Sale:	\$17.00	Field:					
Payment Method:	АСН	Transaction data 2 Displayed	7				
From Account Type:	Checking	Label Text Field:					
Account Number:	122037760 / 4560646556	transaction data 3 Displayed Label Text	8				
To Location:	Corporate Office	Field:					

FIGURE 95 - TRANSACTION DETAILS PAGE WITH EDIT OPTION

**4.** The **Sale** amount will become a workable field where you can enter a new amount. Enter a new amount and a reason for changing the amount. Select the green check when finished.

Cı	istomer <mark>(</mark> ID):	Jones, Jame	s (99007789
Eff	fective Date:	Tuesday, Jai	nuary 05, <mark>2</mark> 0
\$	17.00	Reason	Reason

FIGURE 96 - REASON FOR EDITING SALE AMOUNT AND EDITING CONFIRMATION OPTIONS

**5.** To change the date the transaction will be processed, select **Edit** next to the *Effective Date* field. Enter the date from the calendar option. Enter a **Reason** for the change and select the green check when finished.

Tran	saction Deta	nils		
🛓 Cus	stomer (ID): J	ones, James	s (99007789)	
<b>#</b>	01/05/2016	Reason	Reason	
~	×			

FIGURE 97 - EDITING AN EFFECTIVE DATE

### **Voiding a Transaction**

- 1. Log in and then select a status from the *Current Transaction Summary* that has not yet been processed. For example, click the **Approved** status link.
- **2.** A report of approved transactions appears. Select the **View** link next to the transaction you would like to void.
- 3. The *Transaction Details* page appears. Select Actions | Void.

Reports / Results	/ Transaction Information			
Transaction De	etails		Actions ~	₽
🛓 Customer (ID):	Jones, James (99007789)	Mark this transaction void		
🖋 Effective Date:	Tuesday, January 05, 2016		Void	
🖋 Sale:	\$17.00	T IEIG.		

FIGURE 98 - VOIDING A TRANSACTION

**4.** The system will ask you to confirm voiding the transaction. Select **Void**. The transaction will be voided and appear as a *Voided* status on the *Current Transaction Summary* page until it is resolved (see next section).



FIGURE 99 - CONFIRM VOID OPTION

## **Resolving a Transaction**

Resolving a transaction means indicating a reason why the transaction was voided for communication and auditing purposes. Once a transaction has been voided, it will appear in the *Voided* status, where you can opt to resolve the transaction.

**1.** Log in to the application and then select the **Voided** status from the *Current Transaction Summary* on the *Dashboard* page of the application.

Current Transaction This is a summary report of		urrently in the system as	of 09/09/2016 All times
are displayed in Central Ti		unenay in the system us	01 0310312010. All Gilles
Status	Items	Debits	Credits
Approved			
Processed			
Collected			
Awaiting Capture			
Awaiting Approval			
Declined			
Voided			
Error			
In Collection			
Other ACH Returns			
Unauthorized			
Uncollected NSF			
Suspended			
Disputed			
Invalid / Closed Account			
Resolved			
Other Check21 Returns			

FIGURE 100 - VOIDED STATUS LINK

2. Select <sup>III</sup> View for the transaction you wish to resolve, as shown below.

Tran	ransactions matching your query		Share to All Users	Save to My Reports
	aying Page 1 of 1 ords 1 - 21 of 21			2 ±-
View	Transaction Date	Status	Payment Type	Name On Account
	11/16/2015 9:20:29 AM CT	Voided	Checking	
	11/16/2015 2:50:28 PM CT	Voided	Checking	Ben Jerry
	11/16/2015 2:57:59 PM CT	Voided	Checking	Ben Jerry

FIGURE 101 - VIEW ICON

**3.** From the *Transaction Details* page, select **Actions**. Enter a reason for resolving the transaction. For example, the transaction was deposited in the wrong account. Select **Resolve**. The transaction will now appear under the *Resolved* status in the *Current Transaction Summary*.

ransaction De	alls	Action	is Y	0
Customer (ID):		Resolve this transaction		
Effective Date:	Tuesday, November 17, 2015	Reason		
Auth Only:	\$2.50	Resolve		

FIGURE 102 - MARK TRANSACTION RESOLVED OPTION

# **The Reports Page**

The *Reports* tab grants you access to a number of reports available to run.

 Standard Reports – Provides a list of reports with pre-set filters to show specific items. For example, the Show Items Detected as Duplicate Transactions option generates information about all of the transactions that have been flagged as duplicate items in any number of deposits.

**NOTE:** For any *Standard Report*, the pre-set filters can be customized to fit your needs by altering the report filters.

- My Reports Allows you to customize a report based on your informational needs. You may save this report as a template for future use, and it will be available only to your profile as a user.
- Shared Reports Allows you to customize a report and save it as a template available for other users to access and use. Only the person who created this report template can delete it.
- Credits and Debits to Your Merchant Settlement Account Identifies deposits made within a date range and displays individual transaction amounts making up the deposit, with details of each transaction.

# **Using the Report Builder Utility**

The report builder utility can be used to create one-time queries and custom recurring daily, weekly, and monthly reports for bookkeeping, historical research, and problem solving.

There are two options when creating a customized report: **New Report** and **New Shared Report**. While both are customizable, the shared report is available to other users who have access to the system. Other users will be able to pull the shared report and use its settings to generate information. Only the user who created the shared report can delete it.

1. Log in to the application, and then select **Reports** from the left main menu.

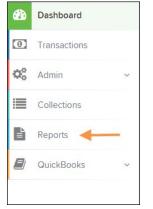


FIGURE 103 - REPORTS TAB

2. Click New Report or New Shared Report, if it will be available to others.

My Reports			-	1	Remote Deposit Complete Reports -
					Deposit Results
No	Records to dis	play.			Standard Report
					Show Items that Returned NSF Today
Shared Reports			-		Show Items that Returned Bad Account Today
Report Name	Owner	Report Type	Delete		Show Items that Charged Back Today
BH 2008.08.21.1341	Barb	Transaction Report	Delete		Show Items that Settled Today
bhemmitt2	Barb	Transaction Report			Show Items that Returned Other Check21 Today Show Notice of Change Items
Jennie's Report Test	Jennie	Transaction Report			Show Items Detected as Duplicate Transactions
Jennie's Test Report #2	Jennie	Transaction Report			Recurring Payment Report
Shared	Karthik	Transaction		-	
+ New Report + New Share	ed Report				Show Recurring Payments That are Disabled

FIGURE 104 - REPORT BUILDER OPTIONS FOR NEW REPORTS

**3.** The *Report* page appears. In the top bar, enter a **Title** for the report. Fill in the report criteria in each of the four sections: *Report Type, Date Range, Advanced,* and *Report Column* headers.

Title		Save	to My Reports	Share to All Users					Run Reports
eport Type 🔶	-			Advanced	Report Column Head	ders 🔶	-3		
Transaction Re	port			Location		View	View Prioritize		5
	based on a	status, a category or ty	/pe as	All Locations	Transaction Date	<b>v</b> iew	Pric	muze	Freeze
					Transaction Status			-	-
Historical Even				Status	Payment Type			-	-
Reports primarily associated with		past occurrence/event	as	- ALL ×	Name On Account			-	
associated with	associated with a transaction				Transaction ID00		-	-	
			Settlement Status	Reference Number		-	-		
ate Range 🛛 🔶	te Range 🛛 🚽 🛶 🛶				Customer Number		-	-	
				ALL ~	Operation Type		-	-	
Date Type		Export Date Rang	e		Location Name		-	-	
			~	Origin Of Transaction	Amount			-	
Transactions Crea	atec Y	Today	~	- ALL ~	Account Number			*	
Start Date		Start Time		-ALL-	Auth Response		-	*	
					Check Number		*	-	
Jan 14, 2016	Ê	12:00 AM	~	Originated As	Customer Data 1		*	*	
End Date		End Time		- ALL ~	Customer Data 2		*	-	
					Customer Data 3		*	*	
Jan 15, 2016	<b>#</b>	12:00 AM	~	Amount Down	Effective Date			-	
				Amount Range	Trans Data 1			*	
				\$ From \$ To	Trans Data 2		*	-	
				\$ From \$ To	Trans Data 3				

FIGURE 105 - FOUR SECTIONS IN REPORT BUILDING

- Report Type Designate if your report will be a Transaction Report based upon the current status of a transaction, or a Historical Event Report based upon past events a transaction has been through in the system.
- Date Range In the Date Type field, select either Transactions Created or Effective Dates for the report, which will determine if the report displays transactions based upon the date they were created versus the date they took effect.
- Select a pre-specified date range using the **Export Date Range** option (ideal for recurring reports), or specify your own date range with the **Start Date** and **Start Time** and the **End Date** and **End Time** fields.

Date Type		Export Date Range		
Transactions Createc 💙		Today	~	
Start Date		Start Time		
Jan 14, 2016	Ê	12:00 AM	~	
End Date		End Time		
Jan 15, 2016	<b>^</b>	12:00 AM	~	

**NOTE:** If you are creating a *Historical Event Report*, a custom date range will be unavailable.

- Advanced Filters section, specify the Location and Status of the transaction you wish to have in your report.
- Settlement Status: Whether a transaction has been deposited. Designate a single status or multiple statuses by selecting the appropriate check box(es).
- **Origin of Transaction**: Determines how the transaction was received and will be coded. You may designate a single origin for the report or multiple origins by selecting the check box next to each option.
- **Originated As**: Specifies how the transaction will be processed. You may designate a single type or multiple types.
- Account Type: Determines the type of transaction the report will display. You can select a specific account type or select ALL.
- **Operation**: This option specifies what process a transaction has been through. You may designate one process or select **ALL**.
- Authority Response Code: This option represents the types of return responses that can be received for a transaction. Select a specific response code or select ALL.
- **Amount Range**: The **From** and **To** options allow you to look for transactions with a specific amount or between amount values in decimal format (XX.XX).
- **Report Column Headers** This section allows you to organize how the report displays.
- Select the **View** check box next to any fields to have them show on the report.
- Under **Prioritize**, use the arrows to change the order in which information appears. For example, select the upward arrow to have a field listed before others, or the select the downward arrow to have other fields listed before it.
- Use **Freeze** to lock fields when viewing a report. This will hold certain fields in view while you explore the rest of the report information.

	View	Pric	ritize	Freeze
Transaction Date		-		-
Transaction Status		-	-	-
Payment Type		-	-	-
Name On Account		-	-	
Transaction ID00		-	-	
Reference Number		-		
Customer Number		-		
Operation Type		-	-	
Location Name		-	-	
Amount	1	-	-	

FIGURE 107 - REPORT COLUMN HEADERS SECTION

4. At this time, you may choose to select the Share to All Users check box if you want to have this report available for other users to view. If you selected New Shared Report previously, this box will already be selected.

Alternatively, you may wish to save the report for your own use at a later time by selecting **Save to My Reports**. This option will both save the report and generate a report to view.

Reports	/ New Report			
Title	A sample report title	Save to My Reports	Share to All Users	Run Reports

FIGURE 108 - SAVE AND RUN REPORT OPTIONS

The report displays results.

- Use the filters to change the report and select **Run Reports** again, or you can print/export the report, as needed.
- Column headers in the report are selectable for organization. Select a column header to organize the report based on that column's information, in either ascending order (designated by an upward arrow) or descending order (designated by a downward arrow).
- Select **View** to the left of an item to view more details about the transaction.
- To change the report template, adjust the report filters as desired, and select **Save to My Reports**, which will save the filter options as a template for later use.

**NOTE:** Be sure to select the **Share to All Users** check box if you wish to save the report for others to use.

## **Additional Reports**

For information on additional reports available to you, please review the User Reports Handbook.