Remote Deposit Capture (RDC)

Capture Deposit User Guide

Table of Contents

This User Guide includes all functions of the Capture Deposit module. Individual users will see Menu Items, Locations, and Accounts based on their individual roles and access rights.
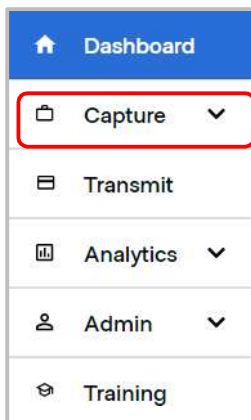
Overview

The Capture feature provides the capability to capture new transaction data or edit existing transactions for a specific calendar date, capture location and account.

The software automatically cleans the images to improve readability of key information. It recognizes and reads the Auxiliary On-Us, Routing Transit, Account, Process Control, and courtesy and legal amounts from the image, automatically competing most of the fields
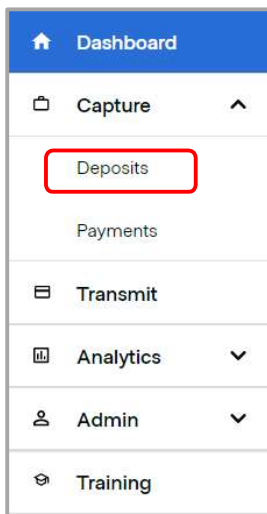
Once the capture is complete, the user is directed to any items that need attention in the Item List table of the page. Custom field information may also be added, such as zip code, apartment number or other information associated with the check item. To reduce keying, a drop-down list of data that matches previous deposit information tied to the check MICR may appear for selection by the user. Once the transaction is balanced, it is released for transmission to the central processing site. Releasing the transaction directly opens the Transmit screen where the transaction may be automatically transmitted to the central site.

Create Deposit

1. Click **Capture** or click the Capture icon.

2. Click **Deposits**.

3. The current date will automatically be populated in **Processing Date**.

Create Deposit

Location *

Select a location ▾

Account *

Select a account ▾

Amount *

$ 0.00

Processing Date *

10/12/2022 📅

Enter date in MM/DD/YYYY format.

Create Deposit

NOTE: Selections will vary based on access. Individuals with access to multiple locations or accounts will select items from the appropriate dropdown box. Individuals with access to one location or one account will see their designated information.

4. Select the **Location** from the dropdown menu if multiple locations are available.

Location *

Select a location ︿

Search location 🔍

Demo Location 1

Demo Location 2

5. Select the **Account** from the dropdown menu (if multiple accounts are available) where this transaction will be deposited.

Account *

Select a account ︿

Select account 🔍

Purchasing (53646177151)

Savings (57087151536)

OR

6. Enter any portion of the account number or account descriptions and the system identifies all account numbers that contain the series of digits or letters, populating the dropdown list with available options. Select an account or continue to enter more digits or letters.
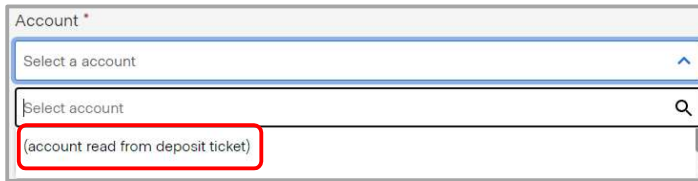
Account *

Select a account ︿

3897 🔍

Savings (4125663897)
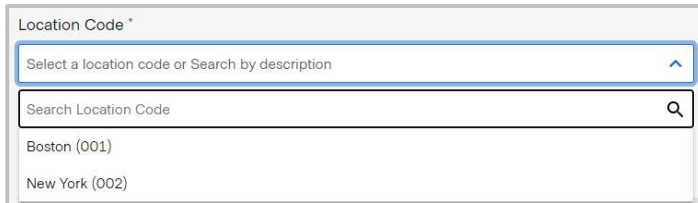
NOTE: If a physical deposit ticket is configured and appropriate for the transaction being captured, select (account read from deposit ticket).

Account *
Select a account ⌃
Select account 🔍
(account read from deposit ticket)

7. If one or more Location Codes are created for this account number, select the **Location Code**.

Location Code *
Select a location code or Search by description ⌃
Search Location Code 🔍
Boston (001)
New York (002)

NOTE: If a Location Code was not created for the selected account, the Location Code dropdown will not display.

8. Enter the deposit **Amount**.

Amount *
$ 0.00

NOTE: Include the cents value; the decimal point is not needed. The system automatically marks the last two values as cents.

9. Click **Create Deposit**.

Create Deposit

Capture Deposit

10. The Capture Deposit page displays virtual deposit ticket information, including the amount, account number, account description, date, user, location, and location code (if applicable).

The description bar displays above the image viewer and shows additional information about the transaction including the account, location and location code (if applicable).

The Item Details at the left display basic item information for the selected item. Additional details may be displayed for each item by selecting the item and clicking the **Item Details** tab in the image viewer.

The message bar displays below the image viewer directing the user as to what needs to be done.

> Place documents in the scanner, and click the Scan button...

The **Amount Difference** is located below the message bar. It indicates the amount that has been scanned (Checks) and the amount that is remaining to match the Deposit Amount (Difference).

Amount Difference

Deposit Amount	Checks	Difference
$ 750.00	$ 1,000.00	$ -250.00

Scanning Buttons

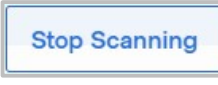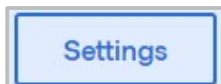| **Scan**	Initializes Scanner	**Settings**	Scanner Settings
Rescan	Rescan an Item	**Stop Scanning**	Stops Scanner
Free Track	Clears Jams in the Scanner		

NOTES:

- The Stop Scanning button displays when the scanner is initialized.
- The Free Track button is located in Scanner settings.

Scanner Settings

NOTE: These steps only need to be completed prior to the first time the scanner is used. However, Default scanner settings may be modified to meet specific capture needs. It is recommended to leave the default settings set by the Financial Institution.

1. Click the scanner **Settings** button from the image viewer.

   Settings

2. Select the Scanner Type that applies.

   Scanner Settings

Scanner Type	Digital Check (Windows) ⌄	Free Track

   NOTE: If utilizing a full page scanner in Capture Deposit, see <u>Full Page Scanning Options (Windows Only)</u> for more information.

Capture Options

NOTE: See Scanner Settings Capture Options Definitions for definitions of Capture Options.
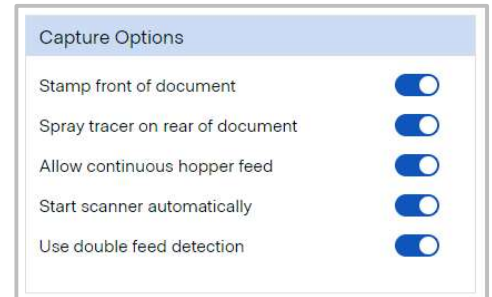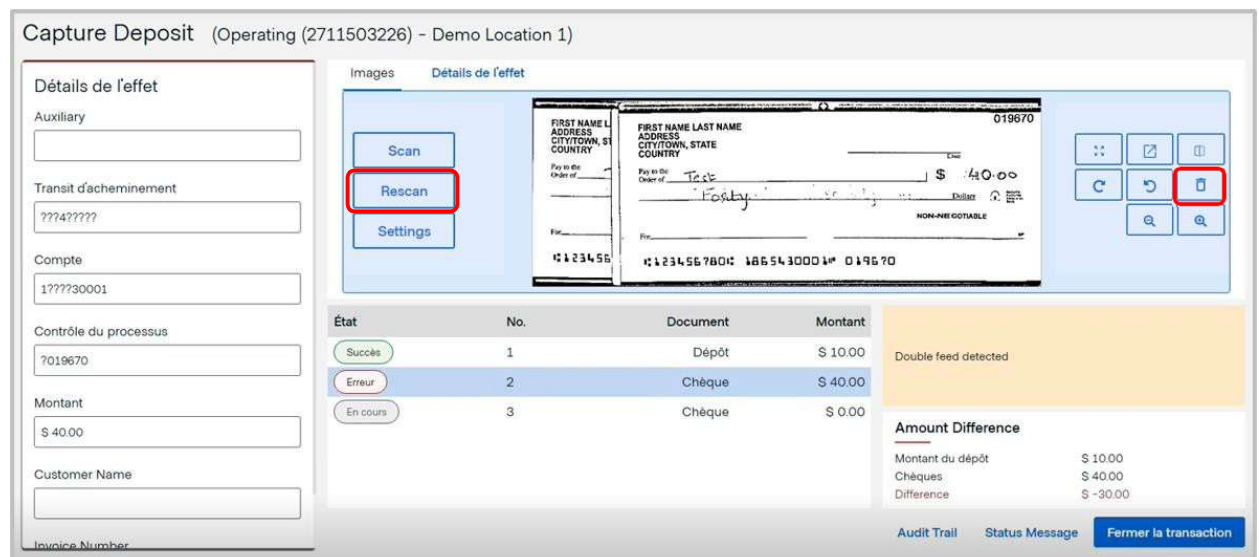
3. Select Stamp front of document to On or Off.

4. Select Spray tracer on rear of document to On or Off.

5. Select Allow continuous hopper feed to On or Off.

6. Select Start scanner automatically to On or Off.

7. Select Use double feed detection to enable the double feed detection to On or Off.

NOTE: When an item is reported as a Double Feed, the user should delete the image and **Rescan**. See Double Feed Detection for more information.

Image Options

8. Select Use auto clean mode to On or Off.

   a. Set the Auto Clean Mode to On to allow the system to automatically try to reduce background noise and adjust the brightness of images.

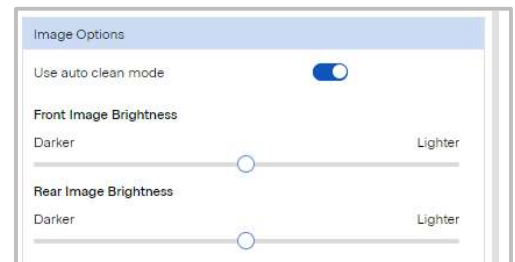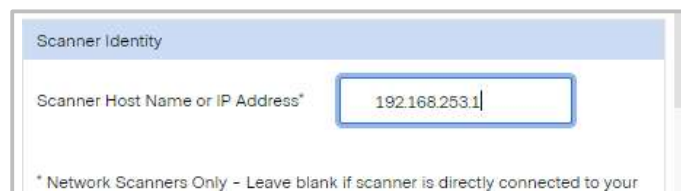   b. Set the Auto Clean Mode to Off to manually adjust the brightness settings.

Scanner Identity

9. Enter the scanner serial number or IP address if applicable.
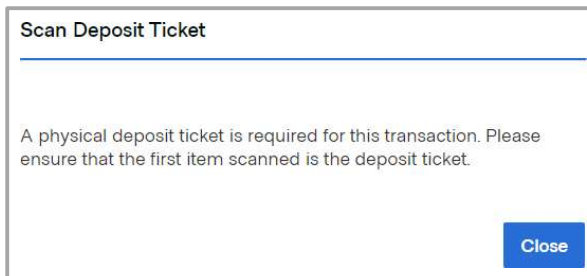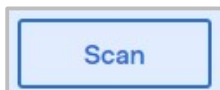
10. Click **Save**.

Close   Save

Scan

NOTE: If utilizing a full page scanner in Capture Deposit, see Scanning with a Full Page Scanner for more information.

11. Place the items in the tabletop scanner.

    NOTE: If (account read from deposit ticket) was selected when creating the deposit, scan a physical deposit ticket first.

    Scan Deposit Ticket

    A physical deposit ticket is required for this transaction. Please ensure that the first item scanned is the deposit ticket.

    Close

12. Click **Scan**.

    Scan

    Once the capture is complete, any items that need attention will be indicated by a red Error status in the Status column of the Item List table. Image viewer buttons are available to aid in viewing items. See Viewing Items/Buttons for more information.

    NOTE: Refer to the message bar for more data completion instructions.
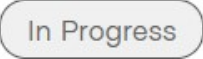
13. Select the item from the Item List table below the image viewer. If the error is a Duplicate Detection or an Image Quality error, select the item and press **Enter** to make the changes. See Image Quality and Usability or Duplicate Detection for detailed instructions.

14. If there is missing information, enter the correct value in Item Details on the left side for the indicated field, using the image displayed in the image viewer. See Correct Field Information/Numbers for detailed instructions.

15. Press **Tab** after completing the field to move to the next field.

16. Repeat steps 12-14 until all items have a green Success status in the Status column of the Item List table.

Item Validation

When the capture is complete, any items that need attention will be indicated in the Item List table below the image viewer. Refer to the message bar for additional information.

Status	No.	Document	Amount
Success	1	Deposit	$ 1800.00
Error	2	Check	$ 1000.00
Error	3	Check	$ 200.00
In progress	4	Check	$ 100.00
Error	5	Check	$ 500.00

Item List Table Information

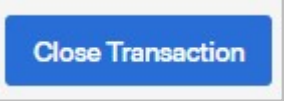|	
NOTE: Red shading on an Error status indicates missing information or operator action is required.	
Success	Indicates that the image and all its required MICR fields were read successfully; no further processing or data entry is required.
Error	Indicates missing information or operator action is required. Refer to the message bar for additional information.
Save Pending	Indicates the image/information is being saved.
In Progress	Indicates item validation is in progress.

Additional Buttons

Close Transaction	Close the transaction: Defer, Release or Delete.
Audit Trail	Detailed information for the selected item.
Status Message	Displays an Error Log with a time stamp and detailed information about the error.

Viewing Items/Buttons

1. Click on the item in the Item List table to highlight.

2. Use the buttons to the right of the image viewer to adjust the view of an image.

Button	Function	Button	Function
	Best Fit		Open in Window
	Flip		Rotate Image Right
	Rotate Image Left		Delete Selected Item
	Zoom Out		Zoom In

3. Address the item issue.

Possible Item Issues

Correct Field Information/Numbers

1. Amount is used in this example.

2. Enter the correct value for the highlighted fields at the left, using the image displayed. Include the cents value; the decimal point is not needed. The system automatically marks the last two values as cents.

3. Press **Tab** to move to the next field, press the **Enter** key or click with the mouse to select the next item.

Enter Optional Data

Depending on the setup, additional fields may display to record optional information.

Delete Single Items

Single items may need to be deleted from the transaction. This could include items with incomplete information or that are not allowed in this account.

1. In the Capture Deposit page, select the item to be deleted from the Item List table.

2. Click the **trash icon** to delete.

3. Click **Delete** to confirm.

> **Delete Item**
> _____
>
> This item will be deleted.
> This item will need to be physically removed from the transaction.
>
> Are you sure you want to continue?
>
> Cancel   **Delete**

4. Physically remove the item from the scanner.

Image Quality and Usability

If an item fails an Image Quality test, it will be indicated by a red Error status in the Status Column of the Item List table.

1. Select the item in the Item List table.

2. Press **Enter** or click **Rescan**.

3. Review the message for the appropriate action.

    NOTES:

    - The captured image displays in a preview window with list of detected front and rear errors in the Image Quality box.

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- The button options available for decisioning the image quality issues depend on site configurations and are activated by actions taken in the preview window.
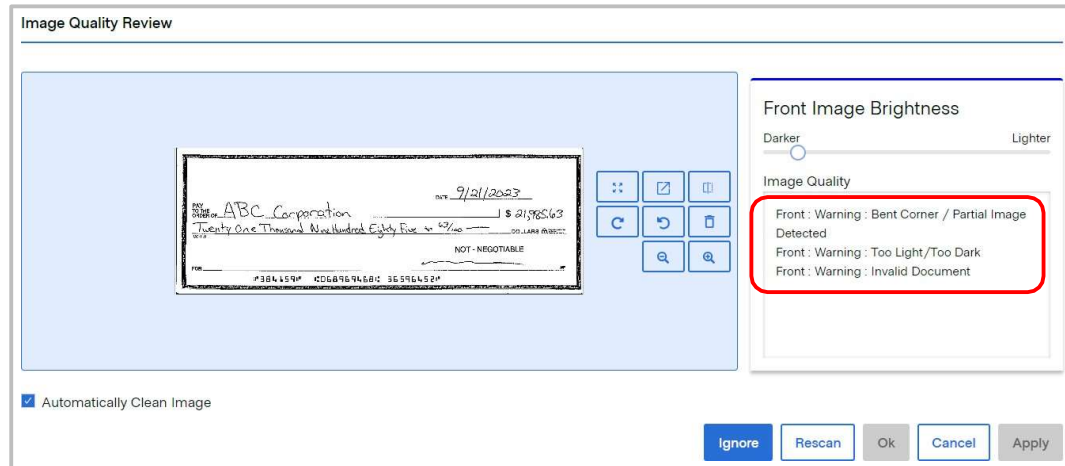
a. Click **Flip** to view or adjust Rear Image Brightness (optional).
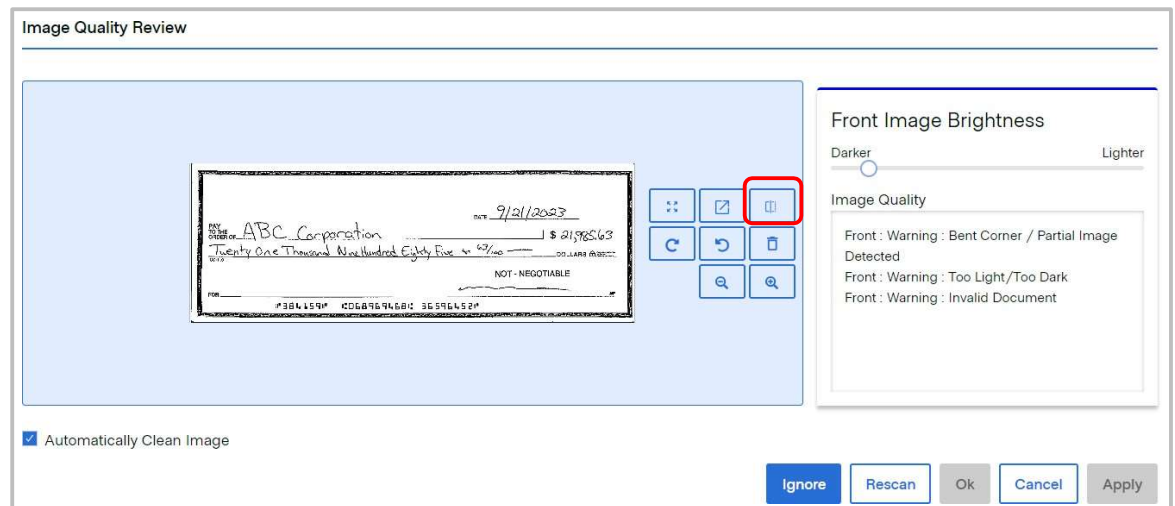
b. Click **Flip** again to return to front image review window.
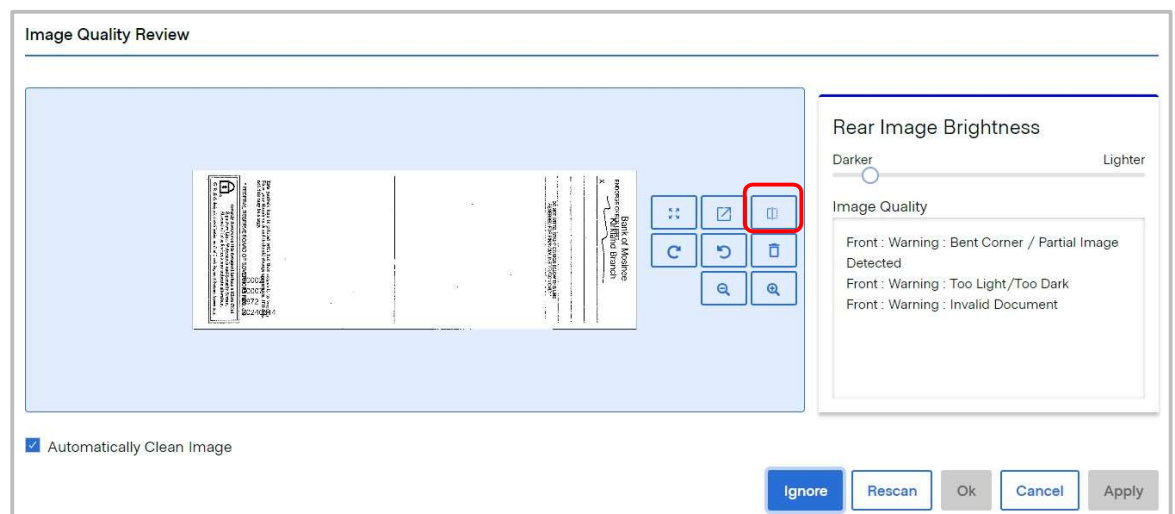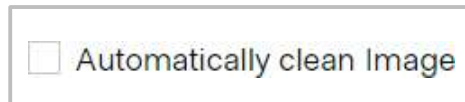
4. To rescan the image, place the physical item back in the scanner.
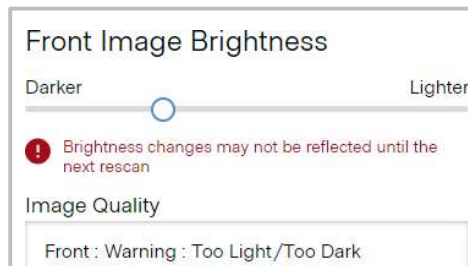
Adjusting Image Brightness

Adjusting the image brightness could clear some image quality errors.

      a.   Uncheck **Automatically clean image**.
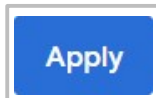
      b.   Adjust the slider bar darker or lighter.

5. Click **Rescan**.

6. Click **Apply** to update the error messages and recaptured image.
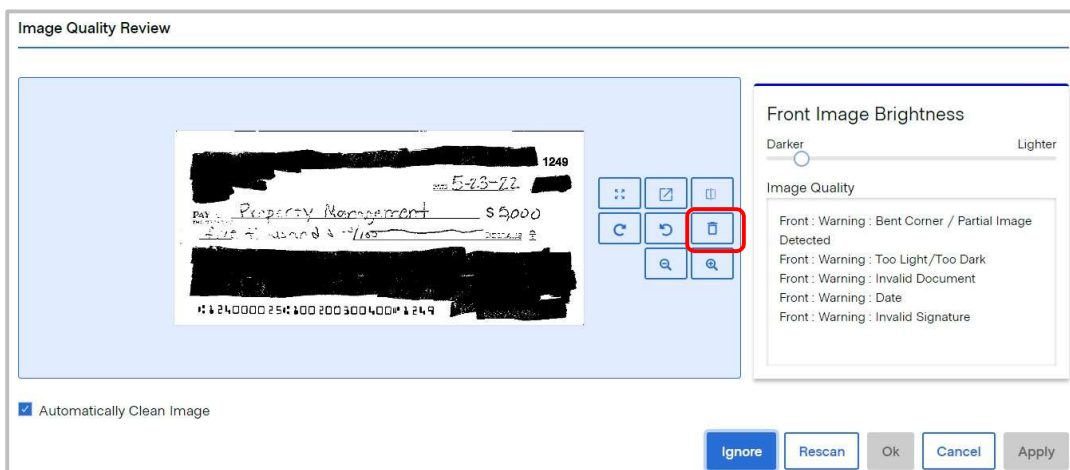
7. Click **Ok** to return to the Capture page.

In some cases, rescanning the item is not an option and it must be removed from the transaction.

8. On the Capture Deposit page, with the item selected, click **trash icon**, OR click the **trash icon** from the Image Quality Review window.

9. Click **Delete** to confirm the item should be deleted from the transaction.

> **Delete Item**
>
> This item will be deleted.
> This item will need to be physically removed from the transaction.
>
> Are you sure you want to continue?
>
> Cancel   **Delete**

10. Physically remove the item from the transaction.

11. If unable to capture a good image and the option is provided, click Ignore to ignore the image quality warning and continue processing with the poor-quality image.

> **Ignore**

Duplicate Detection

The software automatically checks for duplicate items as documents are captured to help maintain the integrity of transactions. This feature reviews specific criteria as it looks for duplicate items across transactions, batches, and dates. Duplicate detection provides protection from fraudulent practices and from accidentally including the same item in multiple transactions.

When the system detects an item that matches a previously processed item, it alerts the user with images of the original item and possible match and prompts for a decision to be made on the potential duplicate.

1. Select the item from the Item List table.

2. Press **Enter**.

3. Compare the two images to determine if the item is a duplicate.

4. If the item IS a duplicate, click **Delete Duplicate**.

5. Click **Delete**. The item is removed from the transaction.

6. Physically remove the item from the scanner.

NOTE: The MICR and image data are permanently removed from the transaction. This affects the transaction balance, which may require a final review of each item.

7. If the item is NOT a duplicate, click **This is a new Item**. The item remains in the transaction but may be flagged for further review.
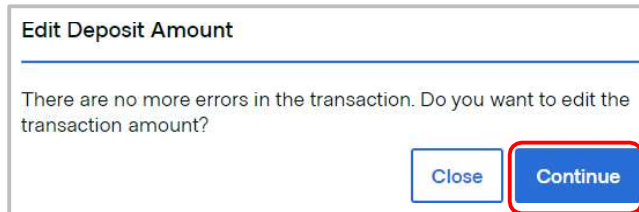
Final Balance

When all the deposit items have been captured and corrected, if the transaction is not balanced, the deposit total will need to be modified to balance the transaction.

1. Correct any values that may need to be modified.
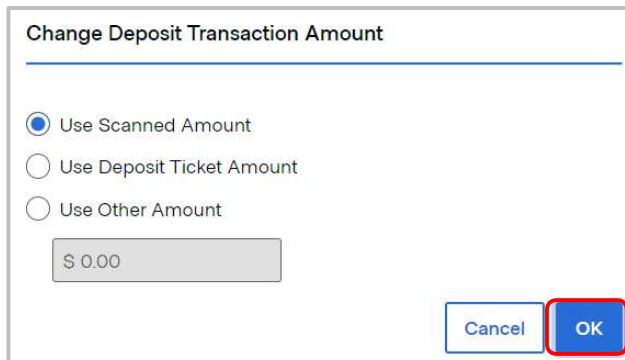
   NOTE: If the amount of an item is changed and the transaction becomes balanced, further review is no longer required for the remaining items.

2. Press **Enter** after reviewing the items.

3. If the transaction is not in balance, click **Continue** to edit the deposit amount or **Cancel** to continue editing the scanned items.
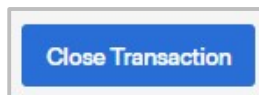
   Edit Deposit Amount

   There are no more errors in the transaction. Do you want to edit the transaction amount?

   [Close] [Continue]

4. Select 'Use Scanned Amount', 'Use Deposit Ticket Amount' or 'Use Other Amount' (to be entered manually).

5. Click **OK**.

   Change Deposit Transaction Amount

   ● Use Scanned Amount
   ○ Use Deposit Ticket Amount
   ○ Use Other Amount
       $ 0.00

   [Cancel] [OK]

6. Once the transaction is balanced, release the transaction for transmission to the central processing site.

7. Click **Close Transaction**.

   [Close Transaction]

8. Select **Release** from the Close Transaction window.

9. Click **OK**.

Close Transaction

Choose an option below

○ Defer (Transaction will be held as an "Existing Deposit")

⦿ Release (Select transaction(s) to be transmitted to central site)

○ Delete (Entire transaction will be deleted)

Cancel   OK

Releasing the transaction redirects the user to the Transmission Items page where the transaction may be automatically or manually transmitted to the central site, based on the rights assigned to the user.

10. If not automatically transmitted, select the transaction(s) to be transmitted manually.

Transmission Items

Search   Filter ⌄

	Type	Status	Description	Amount	Processing Date	Posting Date	Acknowledged Date	Location	Batch ID	In Balance	Action
☐	Deposit	Released	Payroll (5001221610)	$5000.00	08/31/2022	N/A	N/A	Demo Location 1		Yes	View Images View Report
☑	Deposit	Released	Savings (57087151536)	$125.00	09/15/2022	N/A	N/A	Demo Location 2		Yes	View Images View Report
☐	Deposit	Acknowledged	Operating (2711503226)	$1200.00	09/14/2022	09/16/2022	09/15/2022 12:12 PM	Demo Location 1		Yes	View Images View Report

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Daily Deposit Limits   Delete   Transmit

NOTES:

- Multiple deposits can be selected to transmit.
- Deposits can be unselected by clicking on the checkbox for the transaction a second time.

11. Click **Transmit**.

Transmit

12. Review the Transmit Status information if necessary.

13. Click **Close**.

Transmit Status

Status	Process Date	Amount	Location	ID	Reason
Successful	09/15/2022	$125.00	Demo Location 2	17816	

Close

14. View the Acknowledgement information for final confirmation and posting information.

	Type	Status	Description	Amount	Processing Date	Posting Date	Acknowledged Date	Location	Batch ID	In Balance	Action
☐	Deposit	Released	Payroll (5001221610)	$5000.00	08/31/2022	N/A	N/A	Demo Location 1		Yes	View Images View Report
☐	Deposit	Acknowledged	Savings (57087151536)	$125.00	09/15/2022	09/16/2022	09/15/2022 2:46 PM	Demo Location 2		Yes	View Images View Report
☐	Deposit	Acknowledged	Operating (2711503226)	$1200.00	09/14/2022	09/16/2022	09/15/2022 12:12 PM	Demo Location 1		Yes	View Images View Report

15. Click View Images or View Report to view, save or print images and/or reports from the Transmission Item page.

	Type	Status	Description	Amount	Processing Date	Posting Date	Acknowledged Date	Location	Batch ID	In Balance	Action
☐	Deposit	Released	Payroll (5001221610)	$5000.00	08/31/2022	N/A	N/A	Demo Location 1		Yes	View Images View Report
☐	Deposit	Acknowledged	Savings (57087151536)	$125.00	09/15/2022	09/16/2022	09/15/2022 2:46 PM	Demo Location 2		Yes	View Images View Report
☐	Deposit	Acknowledged	Operating (2711503226)	$1200.00	09/14/2022	09/16/2022	09/15/2022 12:12 PM	Demo Location 1		Yes	View Images View Report

Defer Transaction

During the scanning process, at any point before the transaction is released, it may be deferred to be completed later. This feature is helpful if a user is interrupted or needs to step away before completing a payment. Deferring a transaction allows the user to save what has been captured so far, and then come back to finish it later.

When returning to complete the deferred transactions, additional items can be added to the batch and the work can be keyed or released.

The batch is automatically deferred if the application times out or is closed.

1. From the Capture Deposit page, click **Close Transaction**.

2. Select **Defer** from the Close Transaction window.

3. Click **OK**.

Close Transaction

Choose an option below

- ⦿ Defer (Transaction will be held as an "Existing Deposit")
- ◯ Release (Select transaction(s) to be transmitted to central site)
- ◯ Delete (Entire transaction will be deleted)

Cancel   OK

The transaction will now be listed on the Create Deposit page in the **Existing Deposits** table.
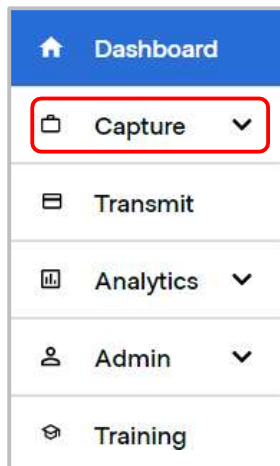
Existing Deposits

Date	Account Description	Amount	In Balance	Action
01/30/2023	12347891 (12347891)	$ 200.00	No	›
02/10/2023	Operating Account (12347890)	$ 1200.00	Yes	›

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Complete, Close and Release a Deferred Transaction

1. Click **Capture** or click the Capture icon.
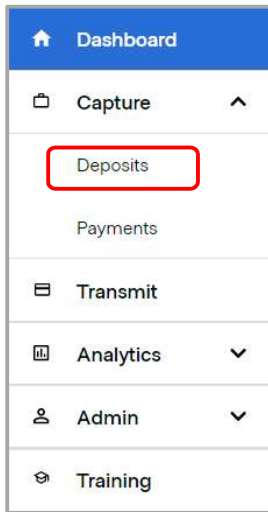
🏠	**Dashboard**
📋	Capture ⌄
🖥	Transmit
📊	Analytics ⌄
👤	Admin ⌄
🎓	Training

2. Click **Deposits**.

3. Select the Location.
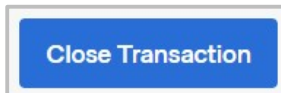

4. Click the arrow in the **Action** column of the deposit to be edited from the Existing Deposits table.

NOTE: There cannot be any items that need attention by the user and the deposit must be in balance.

5. Click **Close Transaction**.

6. Click **Release**.

7. Click **OK**.

NOTE: If the application is set to auto transmit transactions, the Transmission Items page will automatically display with a status of Acknowledged. If auto transmit is not used, continue with Transmit Transaction.

Transmit Transaction

1. Click **Transmit** or click the Transmit icon.
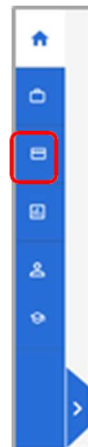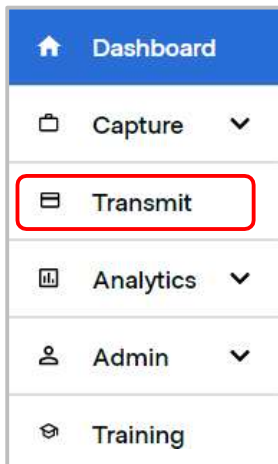
2. Select a transaction to transmit from the Transmission Items table. Multiple transactions can be transmitted at one time by clicking on each of the checkboxes to select. To unselect a transaction, click on the checkbox for the transaction a second time.

3. Click **Transmit**.

The Transaction is transmitted and acknowledged by the central site.

4. Review the Transmit Status information if necessary.

5. Click **Close**.

The Status of the transaction will change to "Acknowledged" and the Posting Date and Acknowledged Date will now appear on the Transmission Items table.

Processing Date—Date the deposit ticket was created, credit date on the Deposit ticket.

Posting Date—Based on posting calendar; items after final cutoff time will have a posting date of the next business day.

Acknowledged Date—Date/Time deposit was transmitted by Merchant.

NOTE: If a transaction is transmitted and acknowledged after the cutoff time, it will be posted on the next available posting date.

To view the detail report or images report for the current transmission, the work must be transmitted and acknowledged by the Central Site.

Daily Deposit Limits

Daily Deposit Limits are set for clients through administration. Hard Limits will stop a transaction and the user will receive a message to notify them they have exceeded their limit.

The Daily Deposit Limits table will show up-to-date information for amounts deposited for the date, the daily limit amount, current total amounts deposited for the month and the monthly limit amount.

View the Deposit Limits

1. Click **Transmit** or click the Transmit icon.
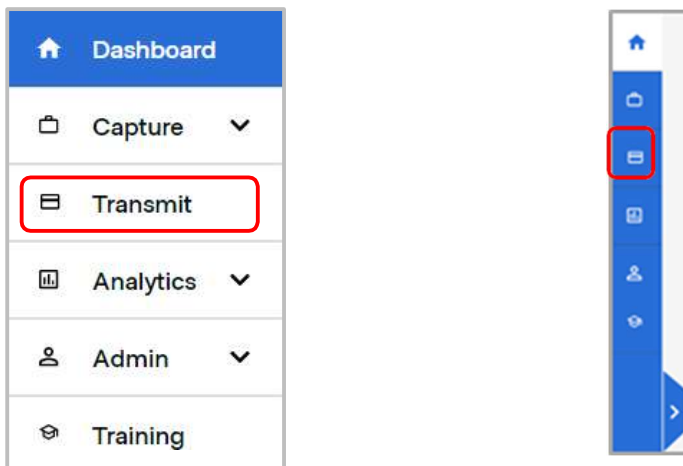
2. Click **Daily Deposit Limits**.

3. Review the daily and monthly totals and limits.

4. Click **Close** to exit Daily Deposit Limits.

Delete

During the capture process, items may be deleted from a transaction because of poor quality images, duplicates, or to remove other unacceptable items.

An entire batch and all data associated with the batch may also be deleted from the system. However, if a batch should be deleted but has already been transmitted, it needs to be deleted at the central site.

Delete Entire Transaction from Capture Deposit page

1. Click **Capture** or click the Capture icon.
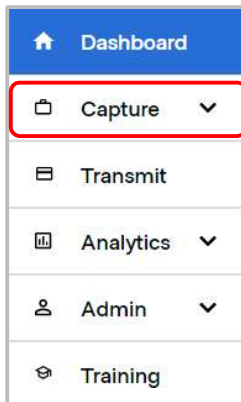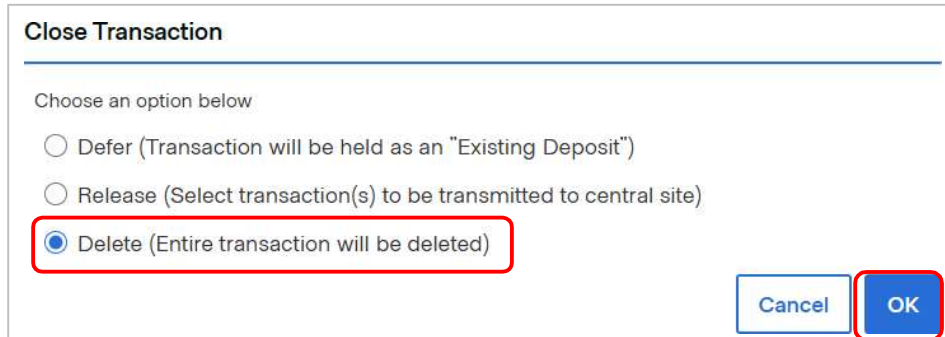
2. Click **Deposits**.
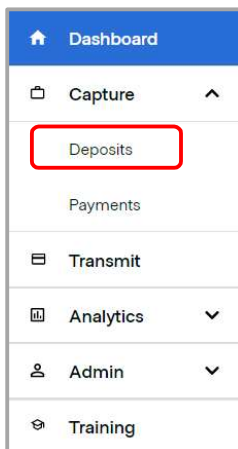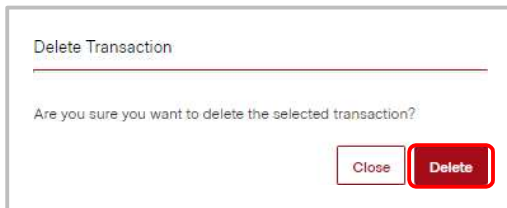
3. Click **Close Transaction** on the Capture Deposit page.

[Close Transaction]
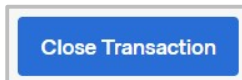
4. Select **Delete** from the Close Transaction window.

5. Click **OK**.

Close Transaction

Choose an option below

○ Defer (Transaction will be held as an "Existing Deposit")

○ Release (Select transaction(s) to be transmitted to central site)

● Delete (Entire transaction will be deleted)

[Cancel] [OK]

6. Click **Delete** to confirm.

Delete Transaction

Are you sure you want to delete the selected transaction?

[Close] [Delete]

NOTE: Once a transaction has been released from Capture, it may be deleted from the Transmit page if not automatically transmitted.

Delete Entire Transaction from Transmission Items page

1. Click **Transmit** or click the Transmit icon.

♠	Dashboard
□	Capture ⌄
⊟	**Transmit**
▥	Analytics ⌄
⚇	Admin ⌄
☺	Training
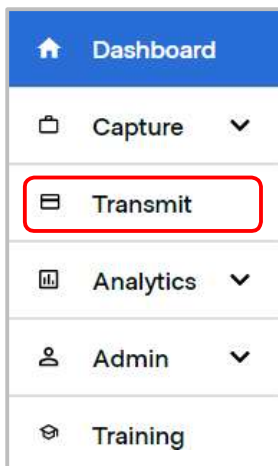
2. Select a transaction to delete from the Transmission Items table. Multiple transactions can be deleted at one time by checking the boxes on all of the transactions to select. To unselect a transaction, click on the checkbox for the transaction a second time.

3. Click **Delete**.

4. Click **Delete** to delete the deposit or **Cancel** to return to the Transmission Items page.

The Transaction is deleted and will not show in the Transmission Items table.

NOTE: A transaction can only be deleted if it has not yet been transmitted to the central site.

Full Page Scanning Options (Windows Only)

The Deposits portion of the application has expanded document scanning capabilities to include capturing full page images and envelopes. Full page scanning is provided within the Capture Deposit menu option and utilizes the TWAIN interface.

Full page scanning may be performed using single scanner or dual scanner modes. Dual scanner modes require that the relevant individual scanners (full page TWAIN or standard check scanner) be selected in Scanner Settings when switching between scanners. A single scan button is provided regardless of scanner mode.

In single scanner mode the documents and checks are captured using a single full page scanner. The documents (full page invoices, coupon size documents, correspondence, and envelopes) and checks are placed in transaction and document/check order in the scanner and captured. Software OCR is utilized to read the MICR line from the checks.

In dual scanner mode the documents (full page invoices, coupon size documents, correspondence, and envelopes) are captured on the full page scanner and checks are captured on a check scanner. Documents and checks need to be captured in transaction and document/check order. The checks MICR line is read using the scanner hardware MICR reader.

If full page scanning is enabled:

- Install TWAIN drivers from the installation media provided by the manufacturer (e.g., disc, etc.).

- Install the Full Page Scanner (Windows) bundle from Scanner Installation in the application which installs the TWAIN user interface.

- Adjust the full page scanner options as applicable.

1. Select the Scanner type for the primary scanner.

    a. In a single-scanner environment, select **Full Page Scanner (Windows)**.
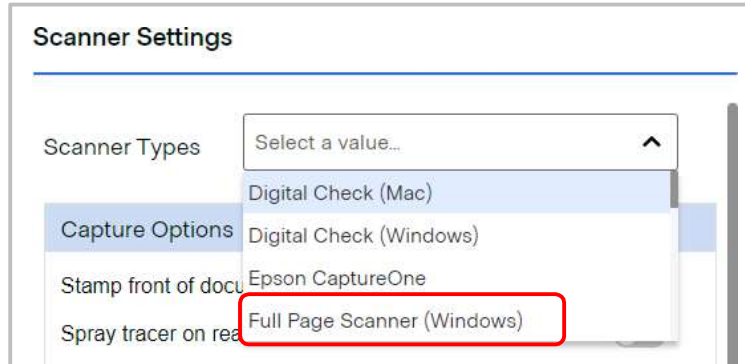
    b. In a dual-scanner environment, select **Full Page Scanner (Windows)** or relevant standard check scanner.

2. In the **Full Page Scanning** section, select the name of the full page scanner from the dropdown list provided. A Kodak Alaris model is used in this example.
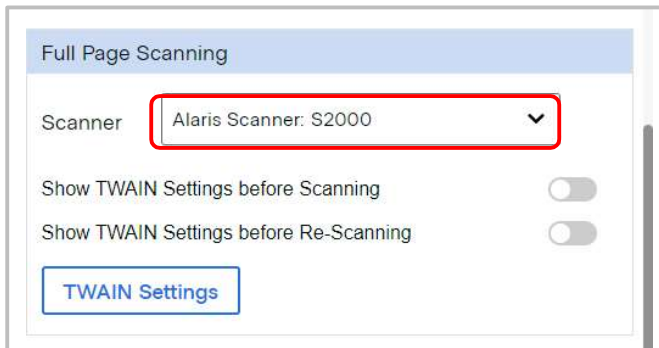
NOTES:

- If the Scanner dropdown is greyed out, install TWAIN drivers from the installation media provided by the manufacturer (e.g., disc, etc.).

- If a 'WIA' option is displayed, do NOT select it. A Kodak Alaris model is used in this example.
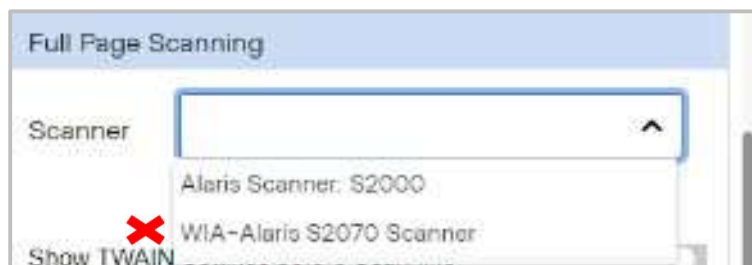
3. Toggle on **Show TWAIN Settings before Scanning** or **Re-Scanning** to display the scanner's Twain properties window before documents are scanned or rescanned.
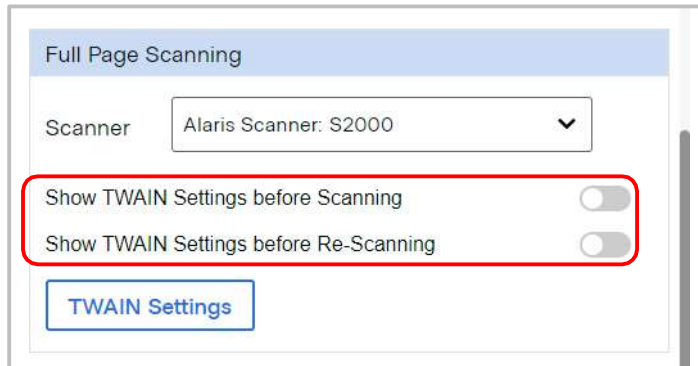
NOTES:

- The full page scanner must be installed, connected, and powered on when setting the TWAIN settings.

- Show TWAIN Settings allows the operator to make relevant selections as needed before scanning.

The **TWAIN Settings** button opens the properties window for the selected full page scanner.
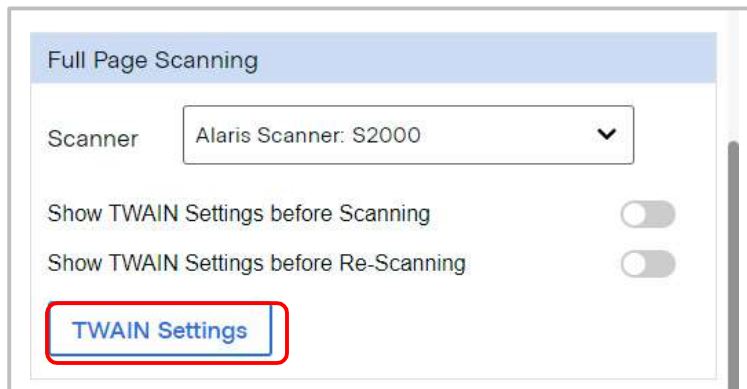
This button will also initialize the scanner service TWAIN user interface which displays brief messages to the user.

Example:
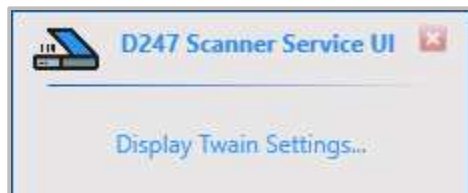
4. Modify the settings as applicable to meet scanning needs.

    ▪ The properties window that displays is part of the scanner's driver and varies based on the scanner installed and selected. A Kodak Alaris model is used in this example.
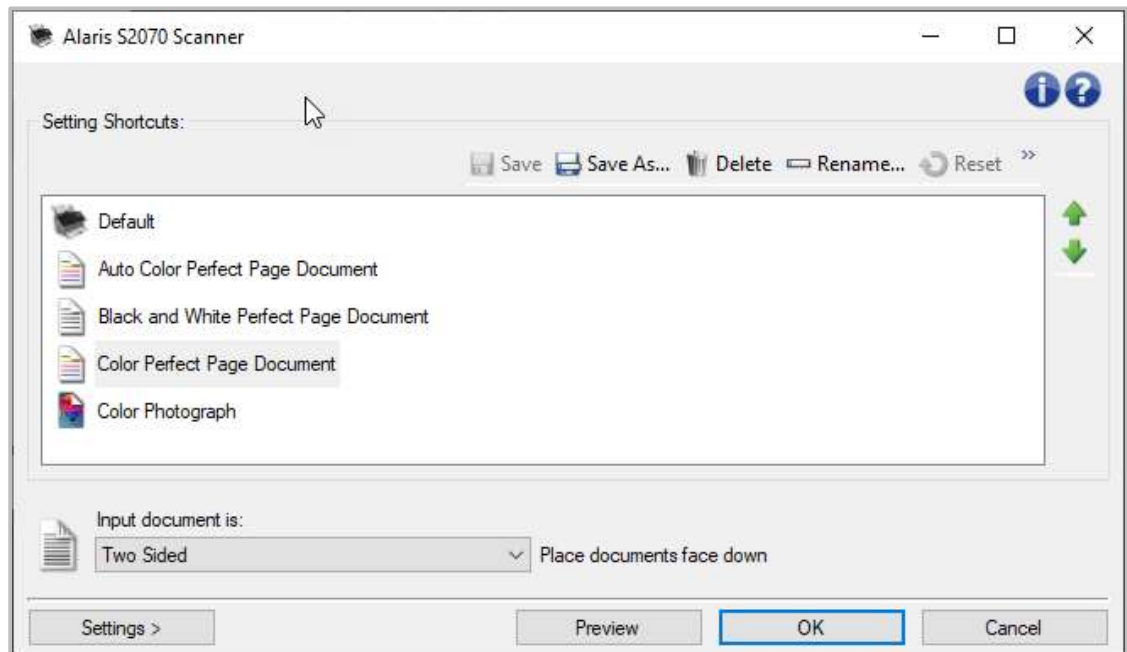
    ▪ Different documents may require different settings. For example, drop out blue color on invoices that have a blue background.

    ▪ Scanning profiles can be modified and saved via the TWAIN properties window.

    ▪ Once all scanning selections are made, click the applicable button to save the changes.

5. Click **Save**.

Full Page Licensing

Remote Deposit Capture utilizes a component from LEADTOOLS to integrate with TWAIN full page scanners. LEADTOOLS has changed their licensing model since previous versions of Remote Deposit Capture requiring us to change our approach in v5.0. Concurrent users of TWAIN will be tracked, and the total number of concurrent users cannot exceed the configured limit that an environment has been licensed for. When an allocated license is not in use, it will time out after 20 minutes by default.

Scanning with a Full Page Scanner

1. Place items in the scanner.

2. Click **Scan** if the scanner does not automatically start.
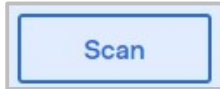
NOTES:

- When full page scanning is utilized for the first time, a one-time prompt will display in a new browser tab asking the user to open the RDC/D247 Scanner UI application to open from the webpage for the PC. This application is required for full page scanning to function.
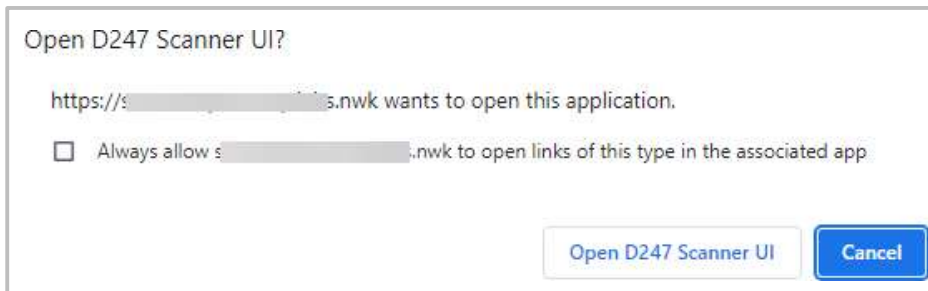
- Once the RDC/D247 Scanner UI application is opened, an icon will display in the PC's system tray. Clicking on the icon will display menu options with more information if needed. If the RDC Scanner UI gets closed, the capture application will attempt to restart it.
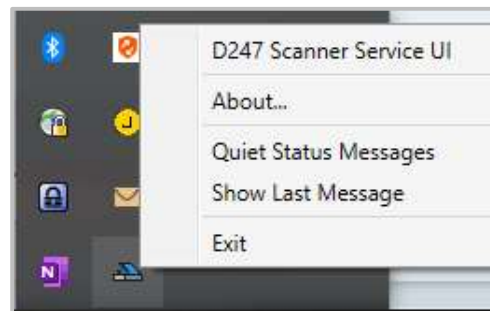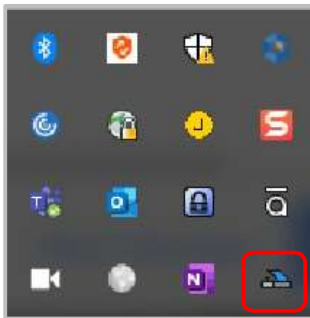
Menu Option	Description
D247 Scanner Service UI	Title for the menu.
About	Displays version & copyright information.
Quiet Status Messages	Does not display messages from the D247 Scanner Service UI to the user. A check mark will display indicating it is enabled. See D247 Scanner Service UI for an example message.
Show Last Message	Displays the last message from the D247 Scanner UI.
Exit	Exits the D247 Scanner UI application. If the application is exited the messages are cleared.

- Double clicking the icon from the system tray displays the last several messages.

    NOTE: Check **Include Timestamp** to display timestamps for the messages.
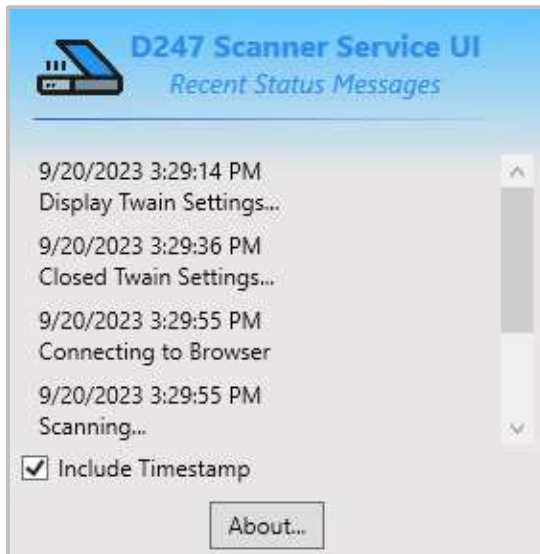
3. Click Open D247 Scanner UI.
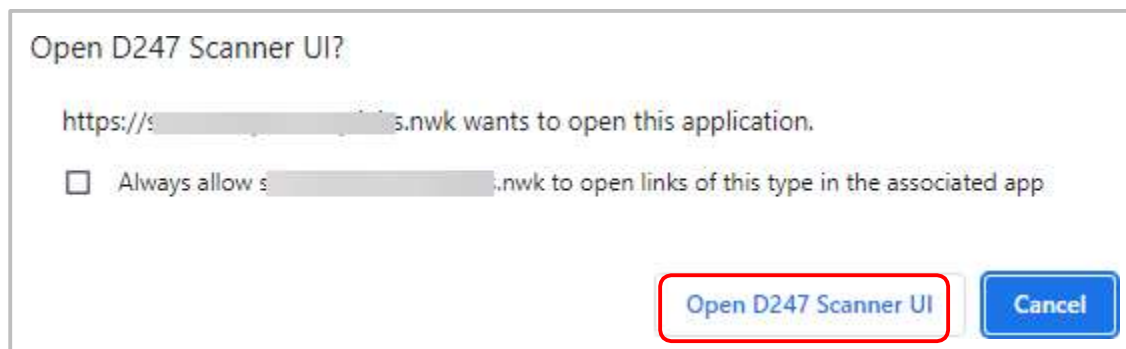
   NOTE: For security reasons, it is NOT recommended to check the box to 'Always allow'.

Scanning will also initialize the scanner service TWAIN user interface which displays brief messages to the user.
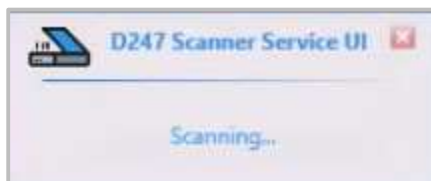
See Address Item Issues to correct Error statuses displayed.

Appendix

Item Dollar Limits and Deposit Amount Limits

This feature is optional and based on system configurations.

The central site has the ability to limit the amount of a single check, the deposit amount of a transaction, and/or the number of items in a transaction. If an item or transaction exceeds a limit, an error message displays in the message window and the user is prevented from releasing the transaction.

Maximum Deposit Amount Exceeded

- If a user attempts to create a deposit over the established limit, a message appears, and the system does not allow the user to continue.

- If a user changes the deposit amount in the capture page and the deposit amount is over the established limit, an error message displays, and the user is prevented from releasing the transaction.

- If the total amount of all captured items exceeds the maximum deposit amount, an error message displays, and the user is prevented from releasing the transaction.

Maximum Item Count Exceeded

- Item count includes all items in a transaction, including deposit ticket, checks, and correction tickets.

- If the maximum item count is exceeded by the user, an error message displays, and the user is prevented from releasing the transaction.

- Upon error correction and keying, if the item count exceeds the maximum limit, the user receives an error message and is prevented from releasing the transaction.

Maximum Item Amount

- If the amount of a single item exceeds the maximum allowed amount, the amount field for that item is flagged as an error and message is displayed and the user is prevented from releasing the transaction.

Scanner Settings Capture Options Definitions

The following default scanner settings may be modified to meet specific capture needs.

- **Spray tracer on rear of document**--If the scanner is manufactured to spray a tracer and equipped with an inkjet cartridge, a tracer identification number may be sprayed on the back of the items as they are captured. This allows the user to quickly see which items have been captured by viewing the back of the physical items.

- **Stamp front of document**-- If the scanner is manufactured to frank and equipped with a franker, the items may also have the front stamped with a phrase such as "Electronically Deposited."

- **Start scanner automatically**--The system may be configured to automatically begin scanning once the Create Deposit button is clicked. If this option is turned off, the user must manually click Scan to prompt the scanner to begin scanning items.

- **Allow continuous hopper feed**--The system may be configured to remain in scanning mode until the user clicks Stop Scanning which takes the scanner out of scanning mode. This setting is usually turned on for single feed scanners.

- **Use double feed detection**--The system may be set to detect double feeds. When items are being scanned into the system, the scanner checks the thickness of the checks for double feeds (possible piggyback items).

- **Image Options**--Image brightness can be adjusted in the scanner settings page for both the front and the rear of images if Auto Clean mode is turned off.

  NOTE: If full-page scanning is enabled, an additional section is available for full-page settings and scanner selection options.

Double Feed Detection

When scanning work into the application, the system is checking for double feed items. Double feed items are multiple items that may be pulled into the scanner at the same time causing the second item not to be imaged. When this occurs, the system displays an error message stating that a double feed has been detected. Depending on the scanner this message will either display during the double feed or after the work has finished scanning. The user has the option to either Accept the item, if the check is thick and it is not a double feed or Reject the item. If the user accepts the item the system continues scanning the rest of the payment. If the user rejects the item, the item and all items scanned after the double feed item need to be placed back into the scanner and scanning must be selected to continue scanning.