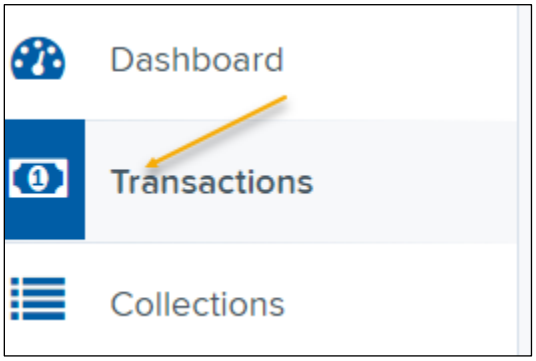
Remote Deposit Now User Guide

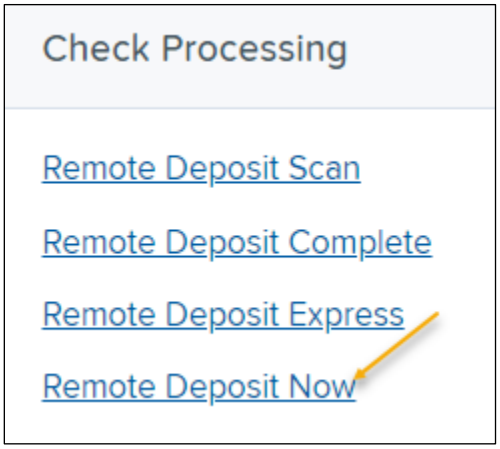
RDN: Creating a Deposit

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

1) Log in and select “Transactions” from the left main menu.



2) Under Check Processing, select “Remote Deposit Now”. The RDN application initiates.



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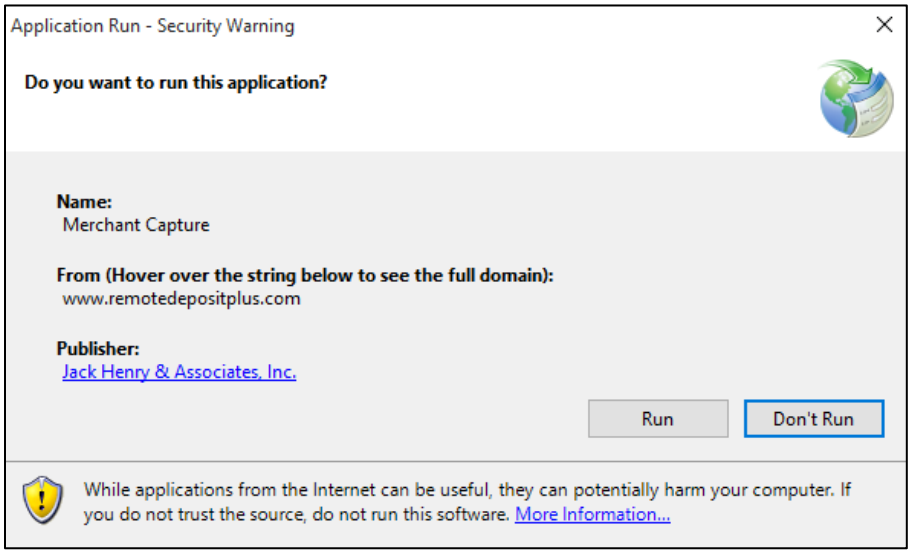
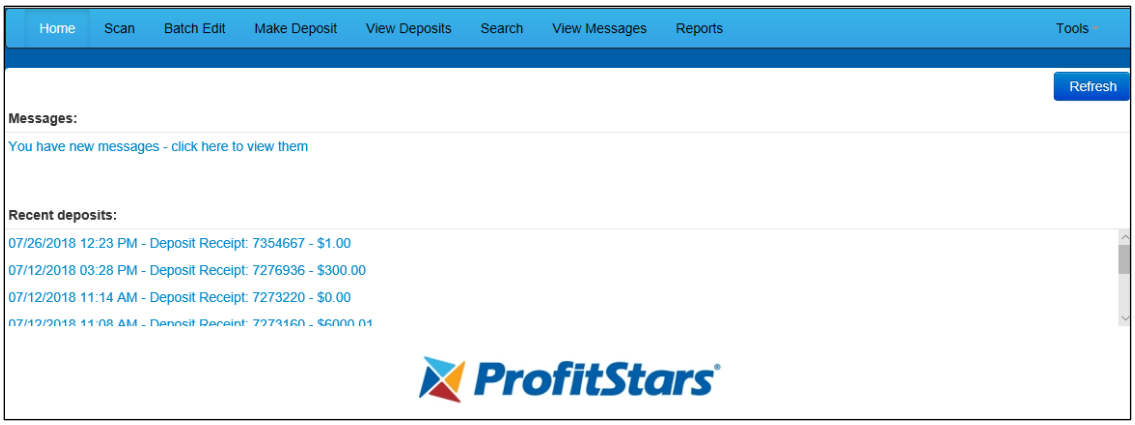
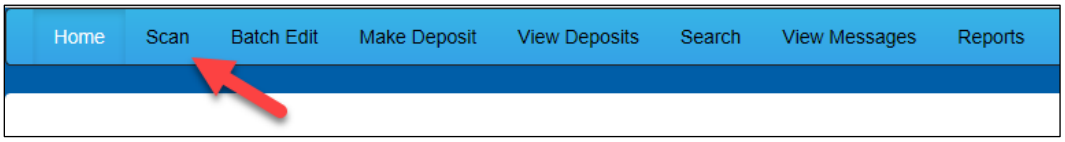
3) If this is your first time using the RDN application, an Application Run Security Warning may appear. Select “Run” to continue.



4) The Remote Deposit Now browser appears.



5) Select “Scan” from the top of the page to begin scanning checks for deposit.



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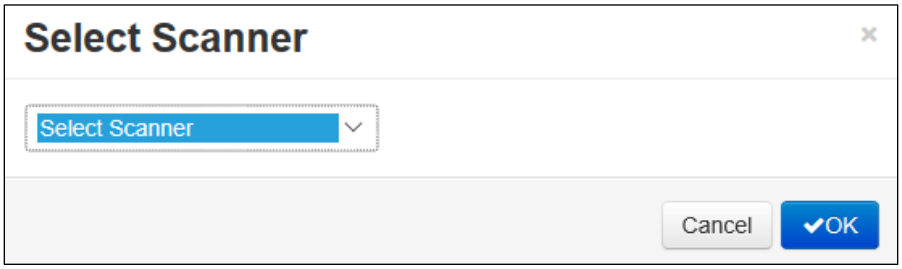
6) Select a scanner from the drop-down menu.



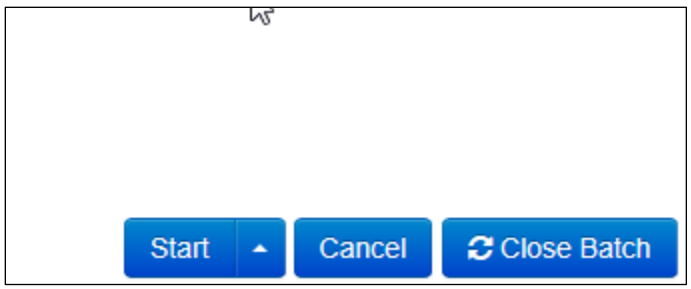
7) At the bottom of the page, select “Start” to scan a check.

8) A prompt for the expected total of the deposit appears. Complete the field with a two-decimal place number, and then select “OK”. If you do not know the expected total of the batch, you may enter 0.00.

9) Select “Start” and scan the check(s) with the scanner. Each item appears on the page in the order they were scanned with the MICR line displayed.

10) Select “Stop” when you have finished scanning checks.

11) Select Close Batch.



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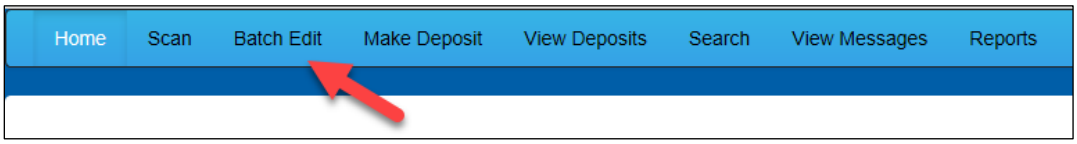
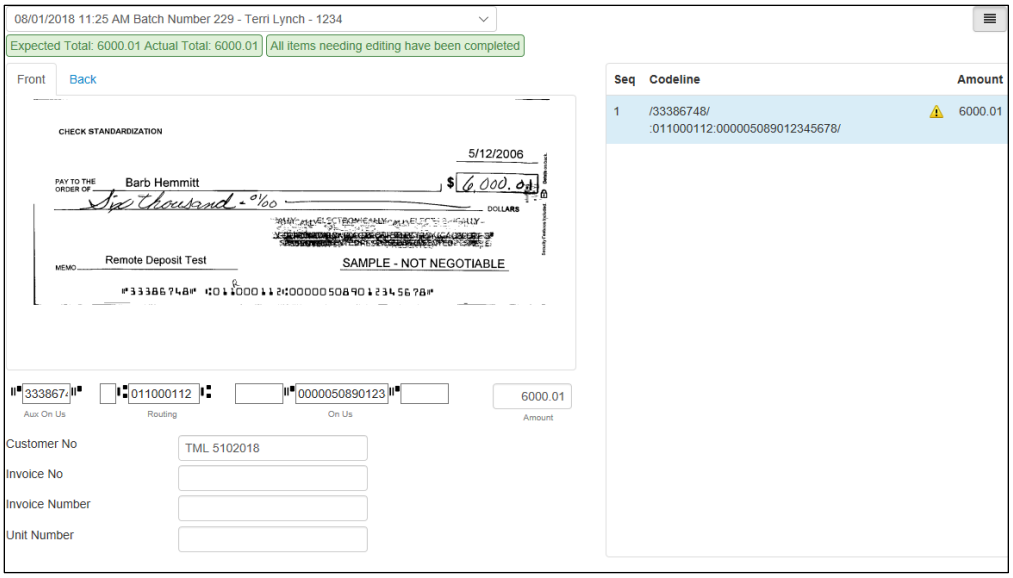
Editing a Batch

1) Select “Batch Edit” from the top of the page.

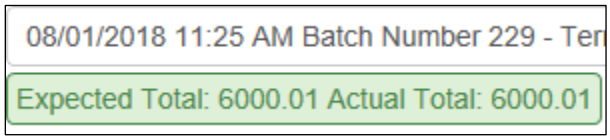


The batch items appear.



2) 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 reflects in the RDN reporting tool (discussed later) to help identify deposit items.

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



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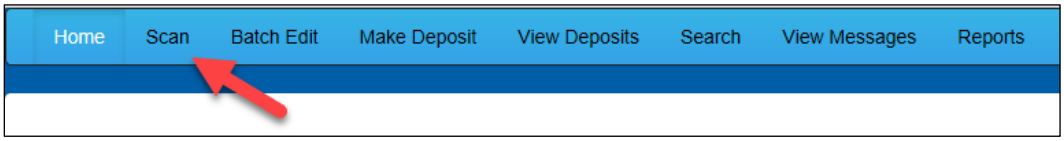
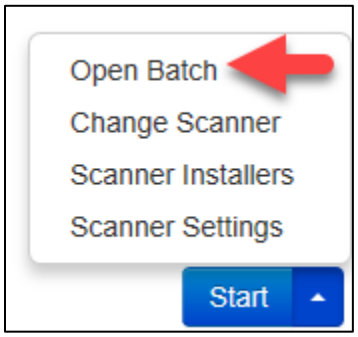
Editing a Batch Total

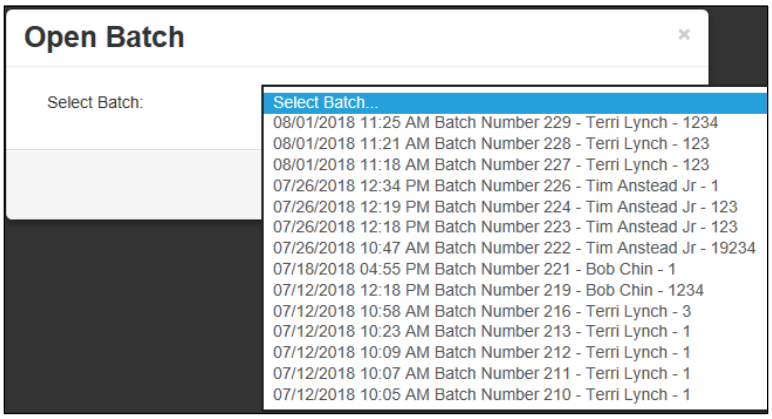
1) If you need to adjust a batch total, click “Scan”.



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



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



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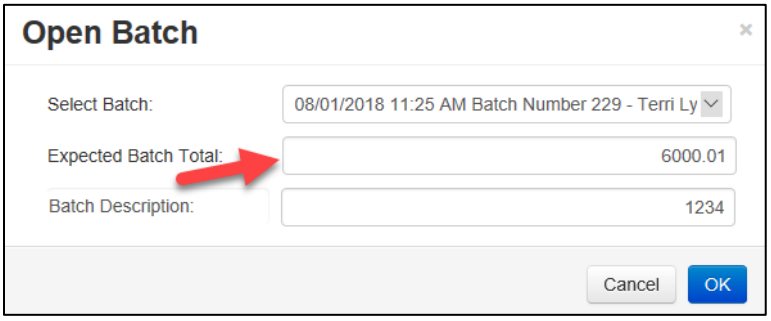
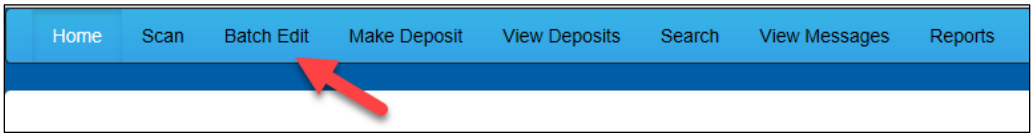
4) Enter the new amount in the Expected Batch Total field.



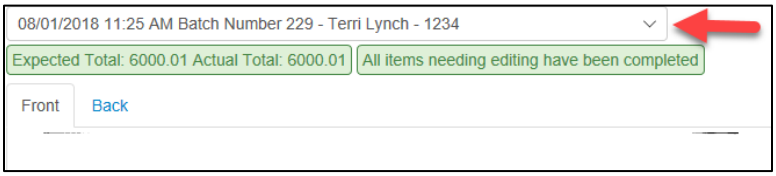
5) Click OK.

Performing a MICR Repair

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



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



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

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

5) Click Save.

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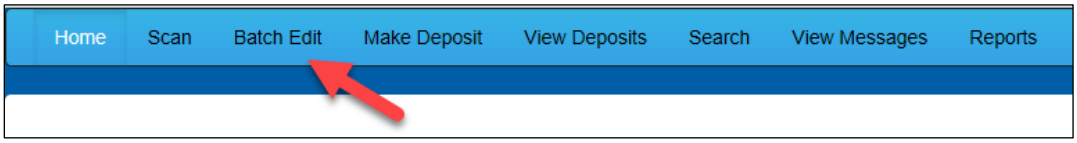
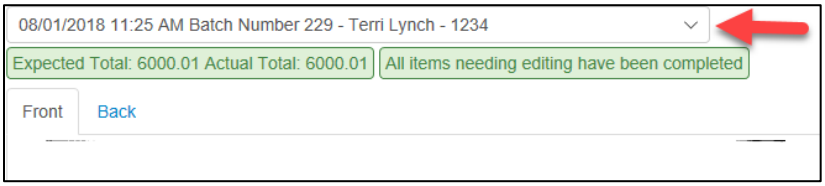
Keying In a Dollar Amount

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

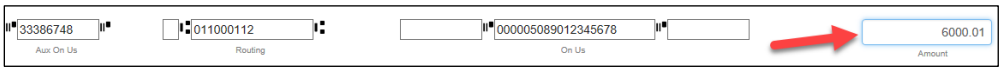


2) Select a batch from the drop-down menu at the top of the page.



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

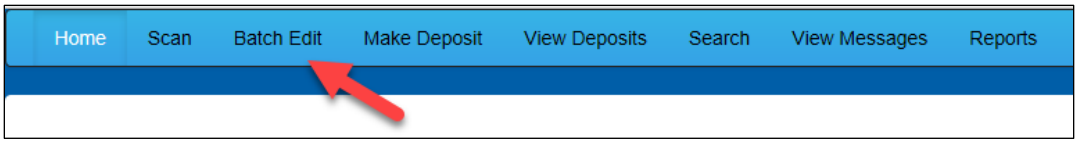
4) Enter the new amount in the Amount field.



5) Click Save.

Deleting an Item

1) Click “Batch Edit”.



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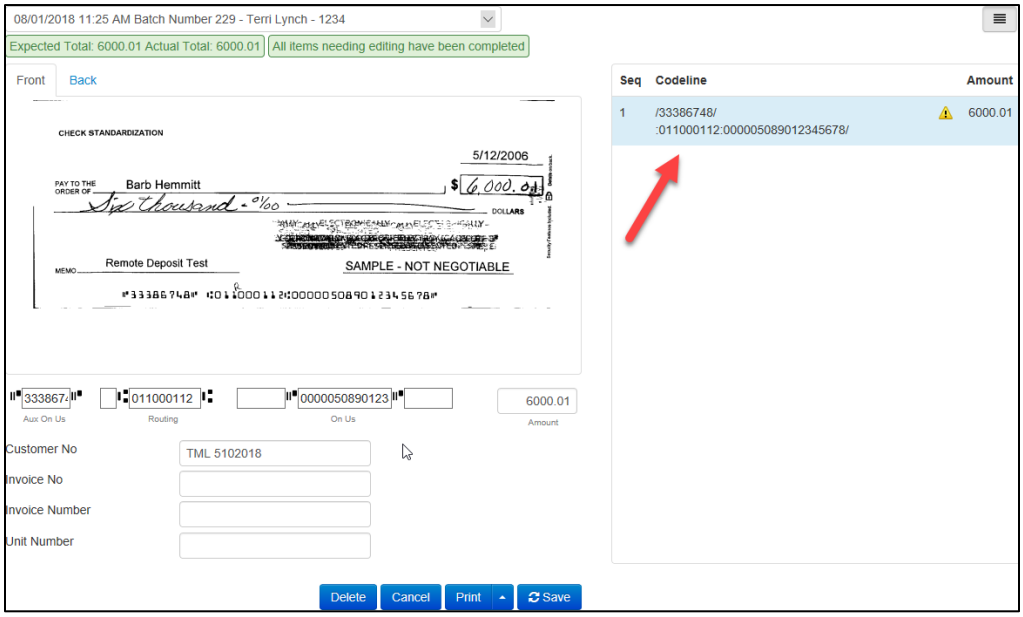
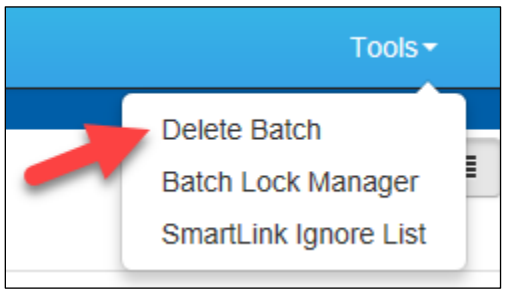
2) Select an item from the item list at the right of the page.



3) Click OK on the confirmation dialog box.

Deleting a Batch

1) Select Tools → Delete Batch from the top menu.



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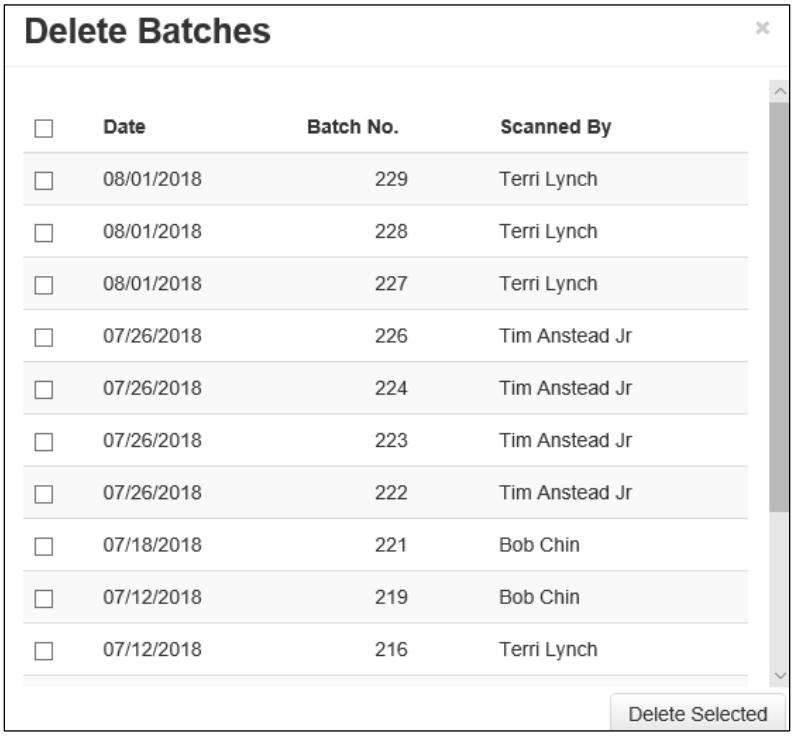
2) The Delete Batches window appears. Check the box beside all batches you wish to delete, and then select Delete Selected.



3) Select OK.

Duplicate Checks

If a check has been scanned twice within the past 75 days, a duplicate check warning displays on the top left corner of the Batch Edit page. Duplicates do 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.

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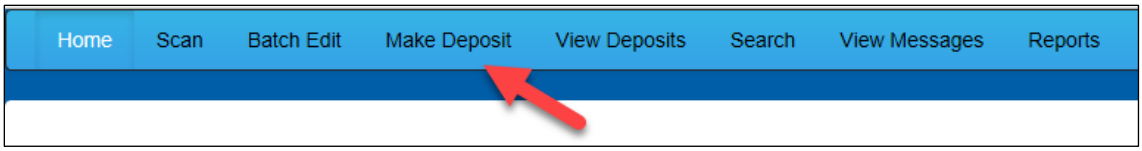
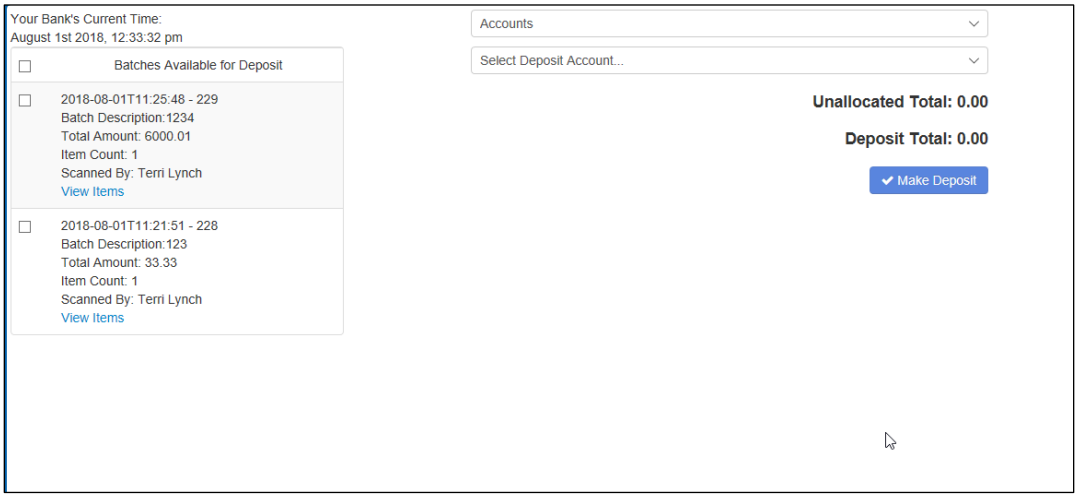
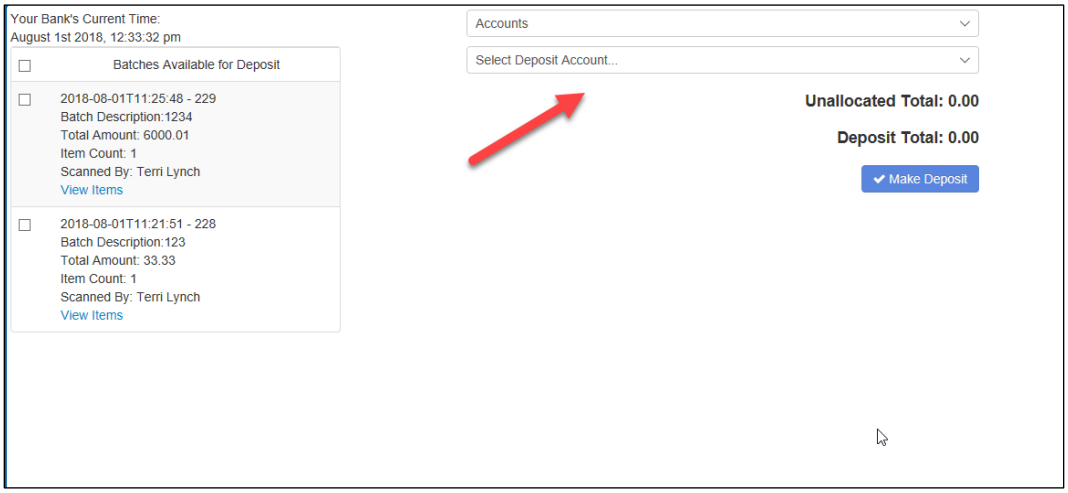
1) Select the “Make Deposit” option at the top of the page. A list of open batches that have not yet been submitted appears.



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



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



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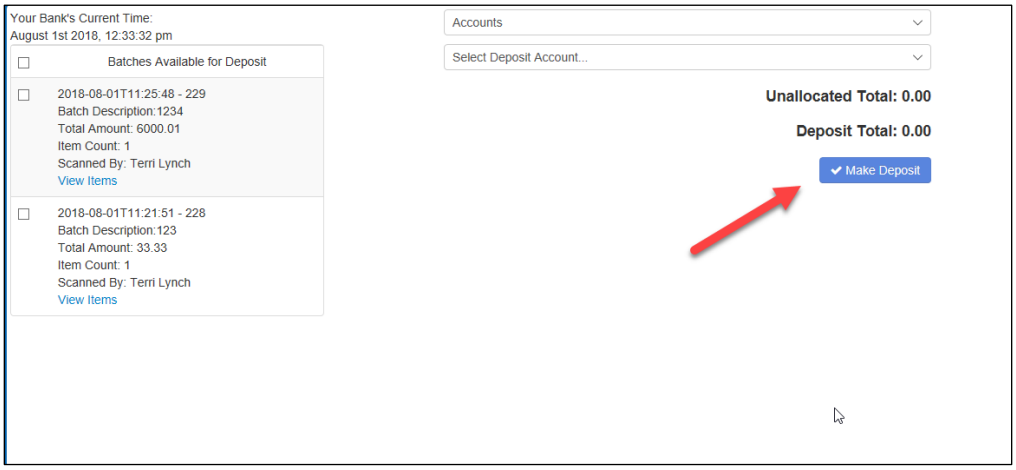
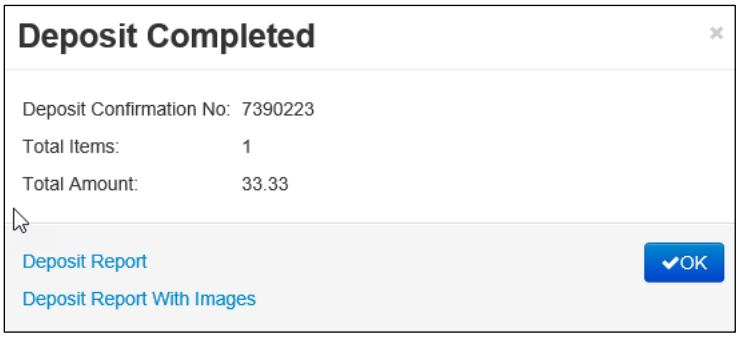
NOTE: Batches can only be submitted by one account location at a time. To submit a deposit to a different location other than the one selected, you must first finish your current deposit submission.

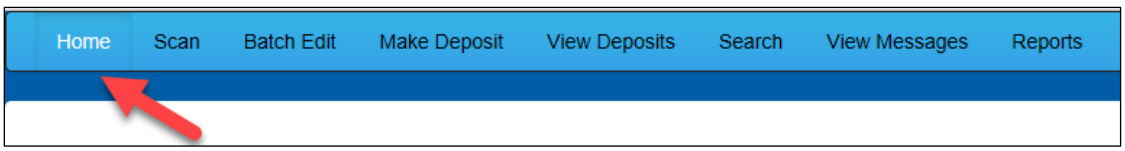
4) Select “Make Deposit” to submit your batch(es).



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



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.



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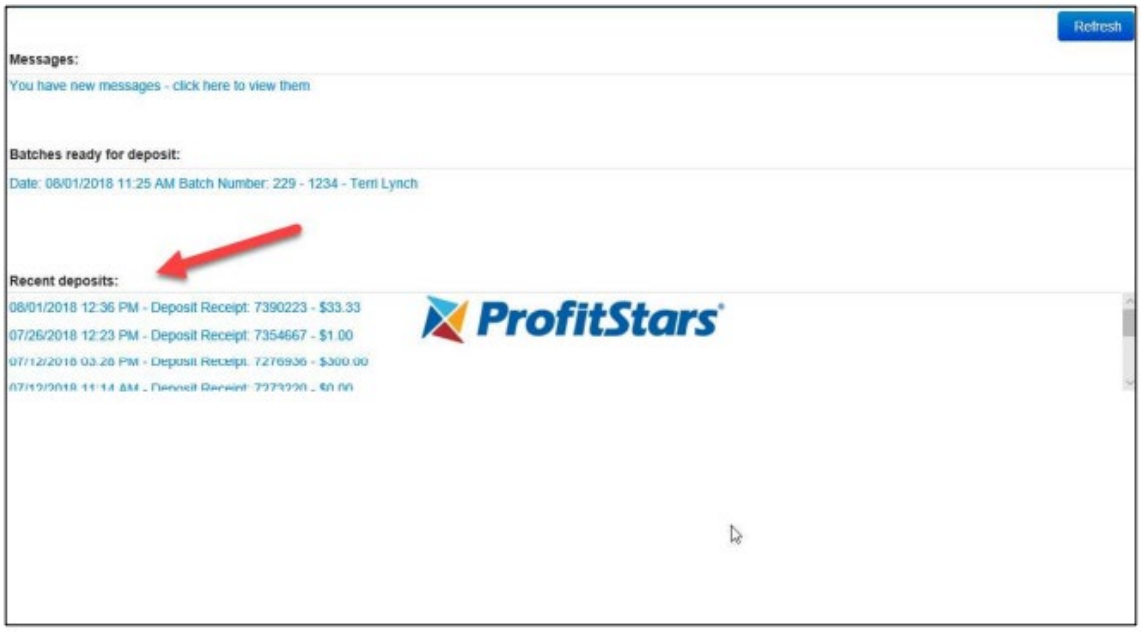
7) Submitted deposits are listed under the Recent Deposits section.



NOTE: Any batches that have been saved and edited, but not submitted, appears under the Batches Ready For Deposit section.

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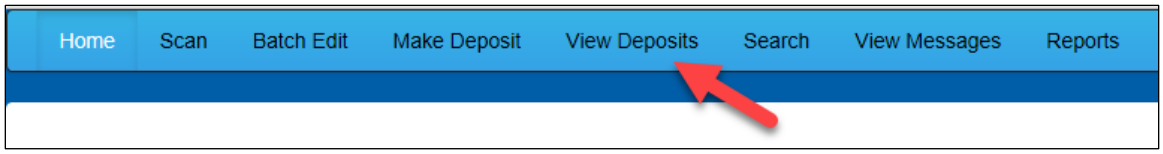
Reporting

Although both the RDN window and the system application have reporting capabilities detailed in this document, the application reporting tools are recommended for viewing items that have been submitted for deposit.

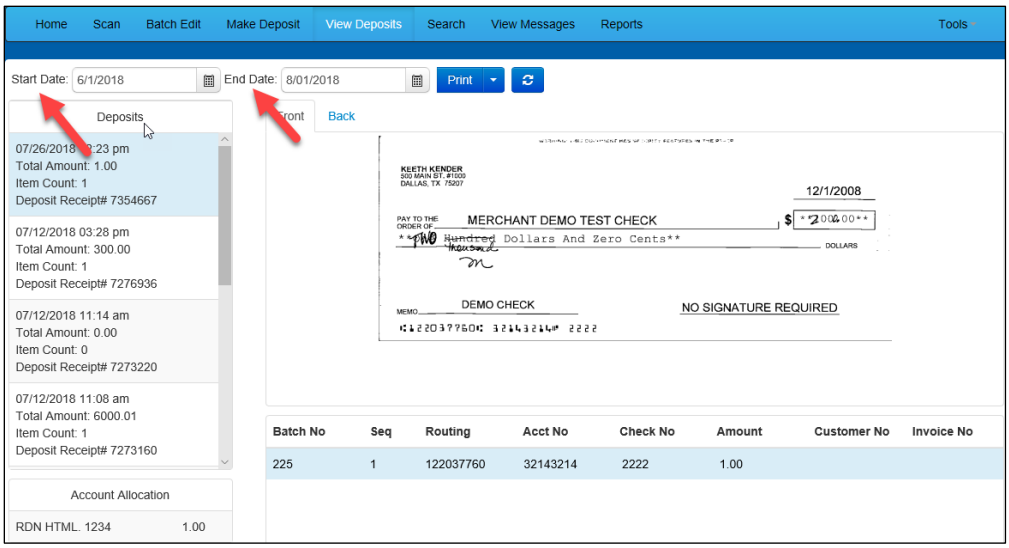
RDN Application Reporting

Viewing Deposits

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



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.



3) Select Refresh at the top of the page to view the deposit(s) within the date range.

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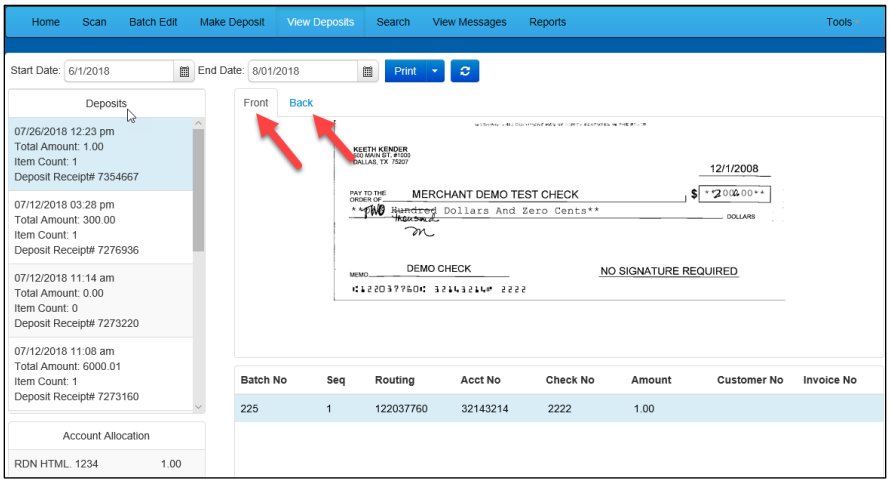
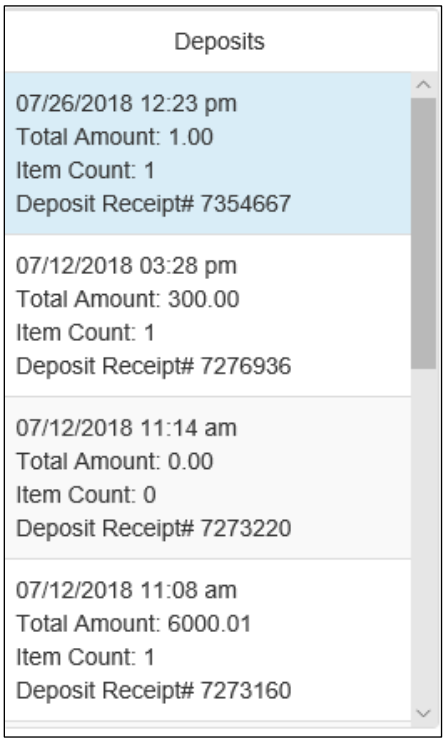
4) To view the front and back side of a check image, select Front and Back from the tabs at the top of the image (shown below).



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.



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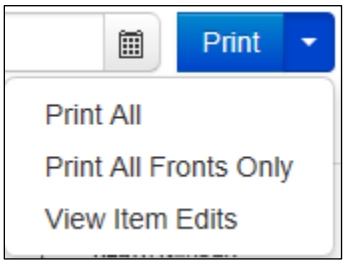
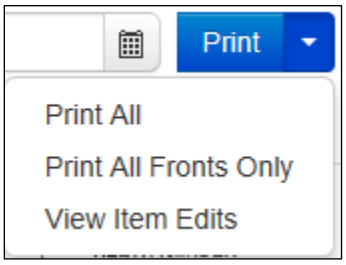
2) At the top of the page, select one of several options for printing.
    - Select “Print” to print the front and back of the check currently highlighted.
    - Select the drop-down menu next to Print and click “Print All” to print the front and back images of all the items in the deposit.
    - Select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



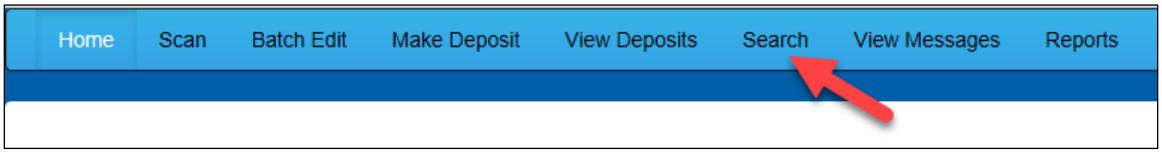
3) From the Print option at the top of the page, select the drop-down menu next to Print and click View Item Edits to see which user(s) have edited transaction amounts for the deposit in the RDN application.



4) A list of edits made to the transaction 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.



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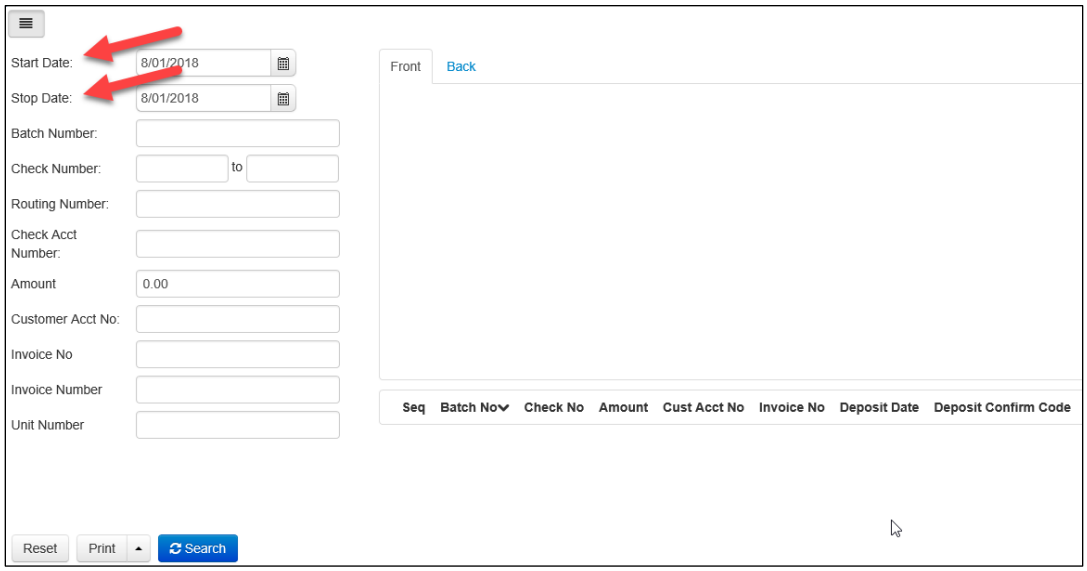
2) To search for specific item, complete the search criteria fields displayed. For a range of items between certain dates, complete only the Start Date and Stop Date fields.



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

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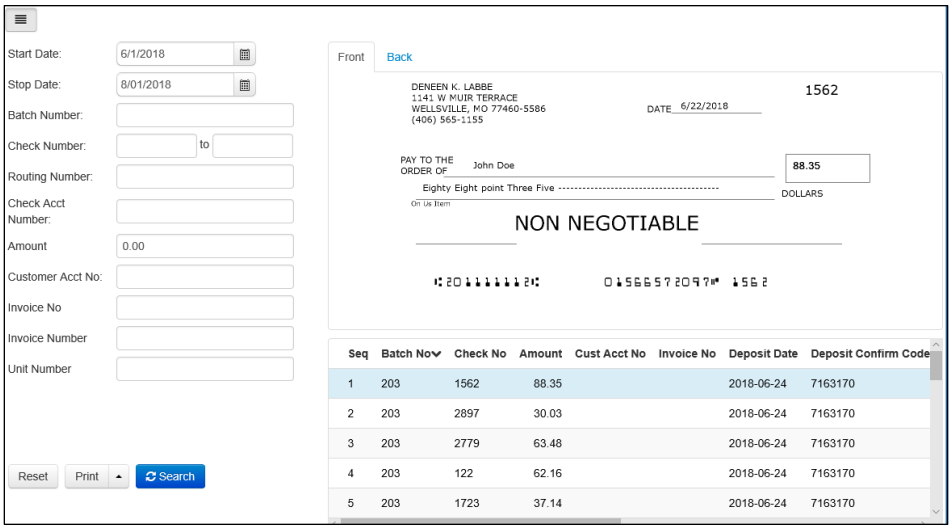
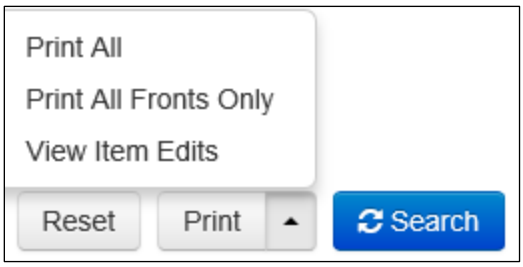
4) The search results appear. Select an item to print, or hold the Shift key on your keyboard to highlight multiple items in the list.



5) 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.



NOTE: Any items that are voided in the application (see “Voiding a Transaction” in this document for more information) are not reflected in the RDN application.

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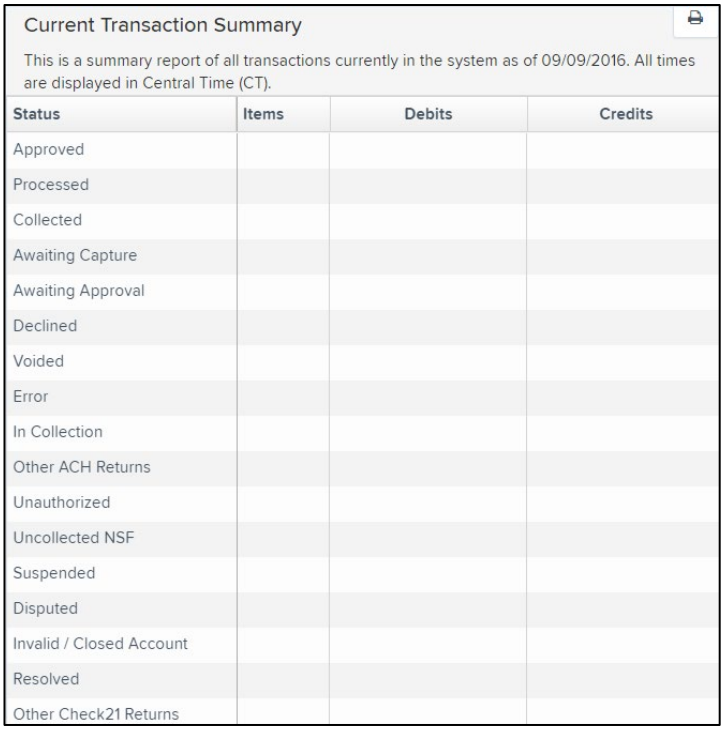
Application Reporting

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

This is a summary report of all transactions currently in the system as of 09/09/2016. All times are displayed in Central Time (CT).

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			

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 FI's action to approve or void)
- Disputed
- Invalid/Closed Account

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

Status	Definition
Approved	The transaction was verified and processed at the designated cut-off time.
Processed	The transaction was transmitted to the appropriate network (ACH or Check 21). Changes can no longer be made, and the transaction can no longer be voided.
Collected	(*ACH Only*) The transaction, originally returned NSF, was re-presented to the Fed by Jack Henry, and funds were recovered.
Awaiting Capture	Status for credit card transactions only.
Awaiting Approval	The transaction was verified, but the amount of the transaction exceeded the *Dual Authorization* limit of the user who created it. An authorized approver must review and then either approve or void the transaction.
Declined	The transaction was declined by the EPS system and was not processed. The transaction exceeded either *Dual Authorization* limits or *Velocity* limits.
Voided	The transaction was voided and was not processed. A transaction may not be voided once the item is in the *Processed* status.
Error	An internal error has occurred within the EPS system. Contact your first line of support.
In Collection	(*ACH Only*) The transaction, returned NSF, is in the process of being re-presented to the Fed by Jack Henry.

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Status	Definition
Other ACH Returns	The ACH transaction was returned by the Fed. The transaction was 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). **Note:** These R codes are no longer included in the *Disputed* status totals.
Uncollected NSF	(*ACH Only*) The transaction was returned to ProfitStars NSF by the Fed, and funds could not be recovered.
Suspended	The transaction has been verified, but it has exceeded *Velocity* limits.
Disputed	(*ACH Only*) The transaction was returned to Jack Henry by the Fed because the account holder at the receiving FI has disputed its validity. The transaction is charged back (reversed).
Invalid/Closed Account	(*ACH Only*) The transaction was returned to Jack Henry by the Fed because the account number at the receiving FI was invalid or because the account was closed.
Resolved	The transaction was moved into a *Resolved* status by a user to indicate that no further action related to the transaction is required. Transactions can be moved into a *Resolved* status from a status of *Declined, Voided, Invalid/Closed Account, Disputed, Uncollected NSF, Error,* or *In Research*.
Other Check 21 Returns	The Check21 transaction was returned by the Fed. The transaction was charged back.

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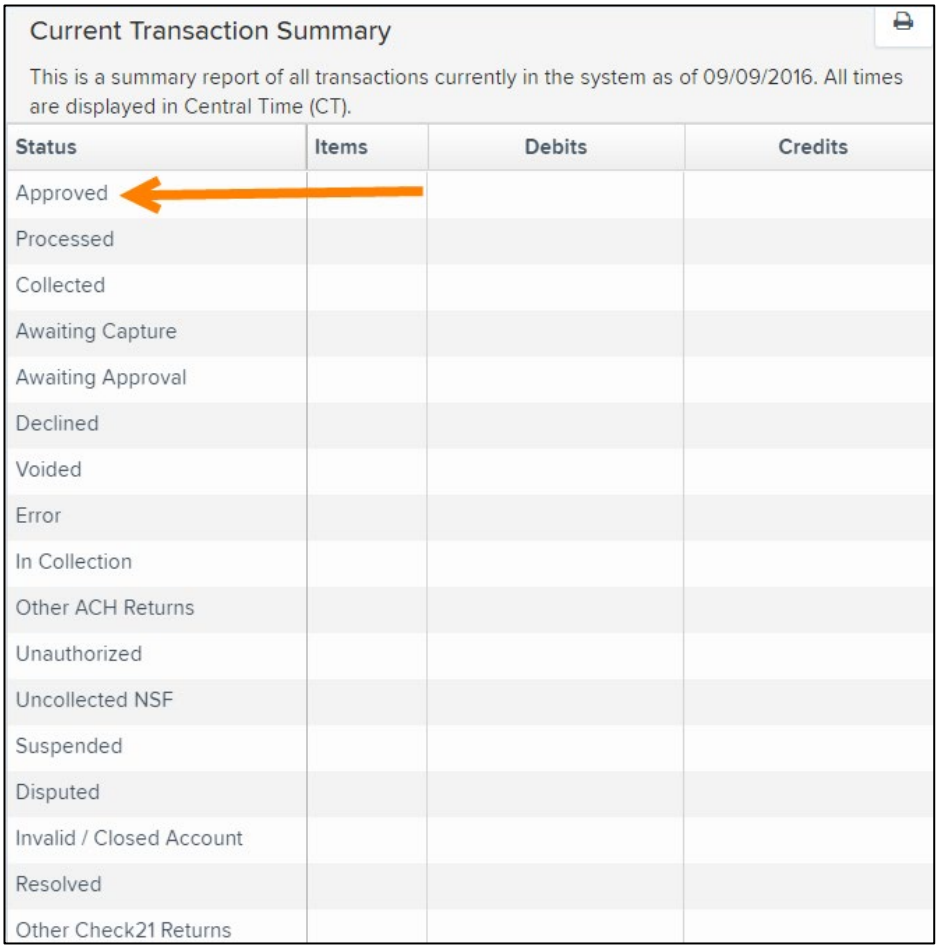
Transaction Status Report

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



Current Transaction Summary

This is a summary report of all transactions currently in the system as of 09/09/2016. All times are displayed in Central Time (CT).

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			

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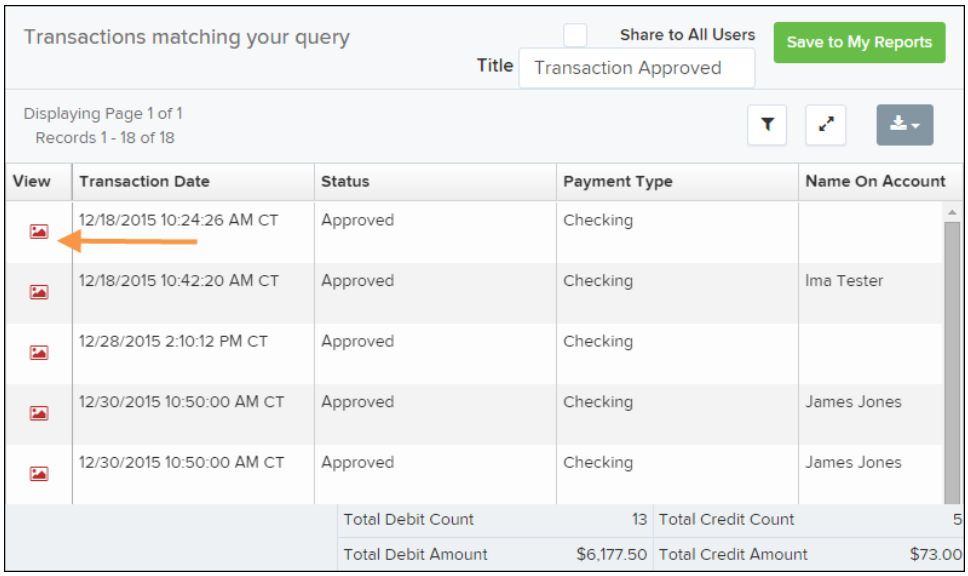
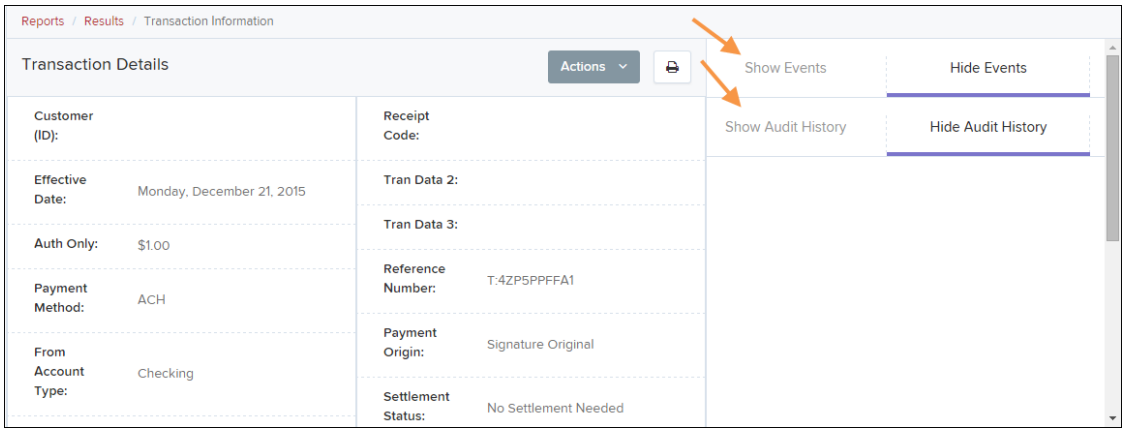
1) A list of the first 25 (default value) transactions appear, although you may navigate through pages of results to locate more transactions. To view details for a transaction, select the View link in the far left column for that transaction.



2) The Transaction Details page appears, including the Show Events and Show 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 cut-off time, transactions are deposited as entered. Any edits performed after file transmission are not reflected in the file View, Audit History, or Event History.

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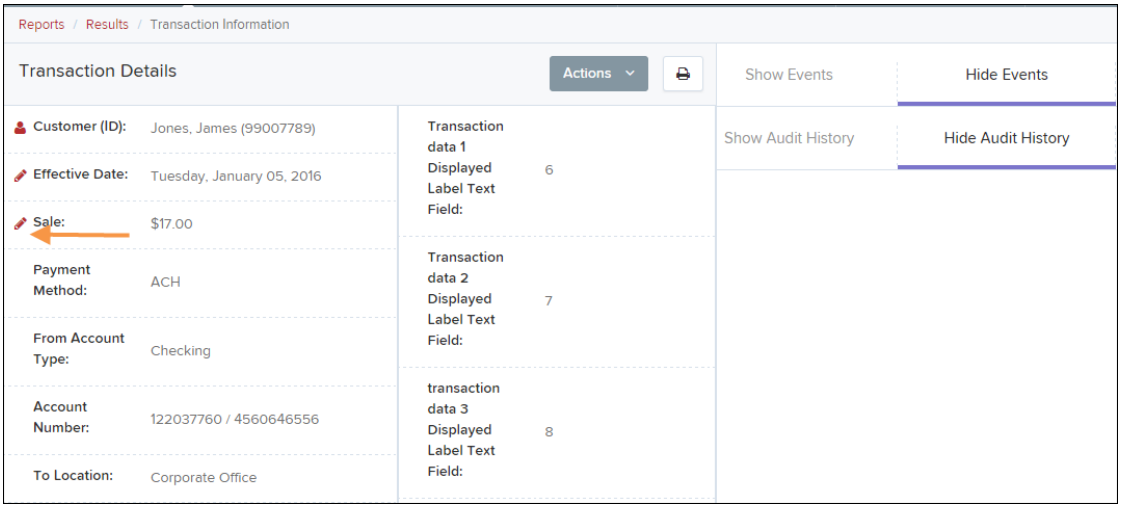
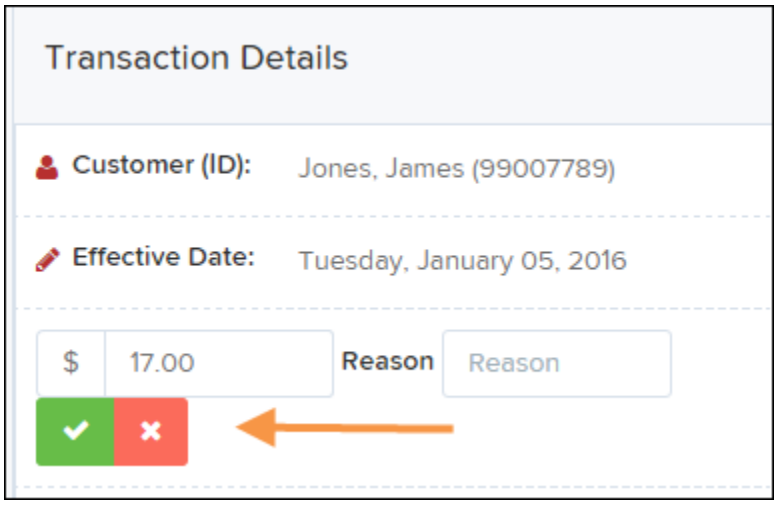
1) Log in, and then select a status from the Current Transaction Summary. For example, click the Approved status link.
2) Select the View link next to the transaction that you would like to edit.
3) The Transaction Details page appears. To edit the amount, select Edit next to the Sale field.



4) The Sale amount becomes 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.



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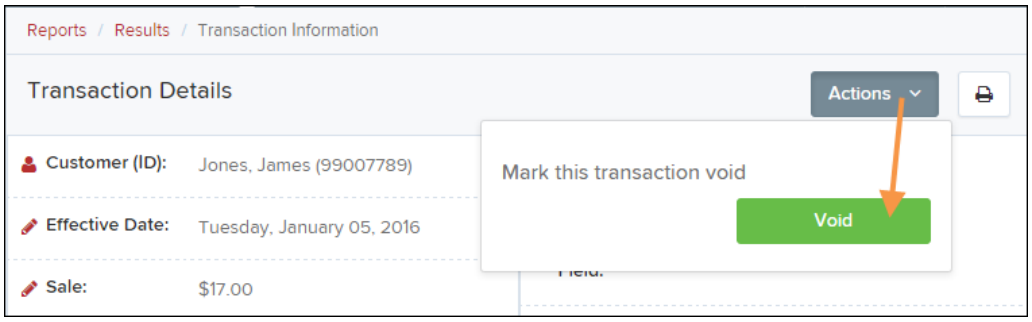
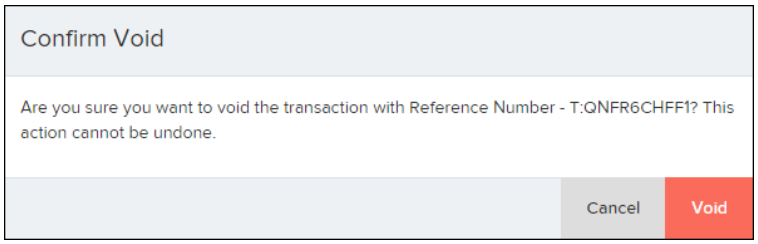
5) To change the date the transaction is processed, select Edit next to the Effective Date field. Enter the date from the calendar option. Enter a Reason for the change and click when finished.

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.



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



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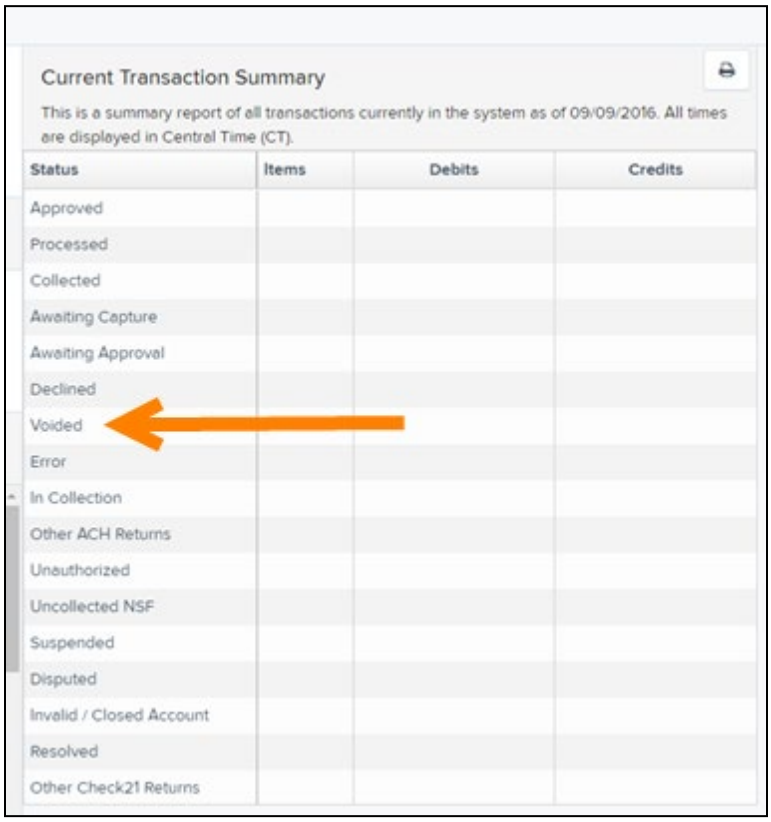
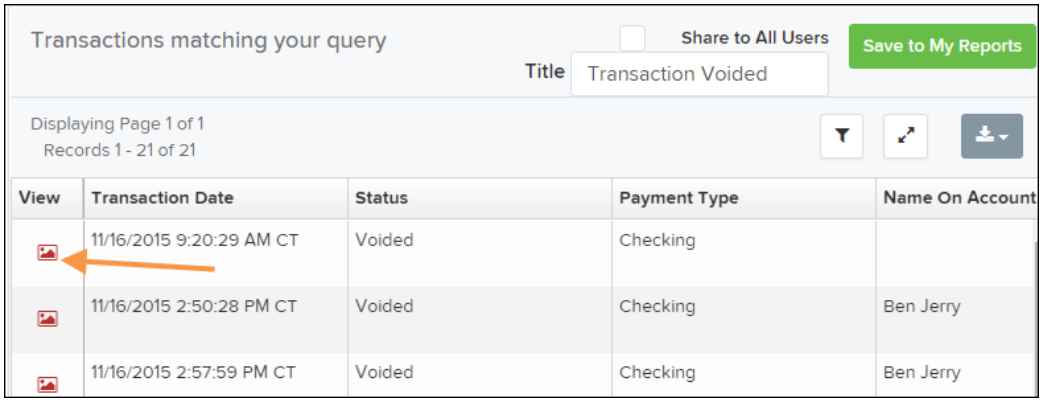
Resolving a Transaction

Resolving a transaction means indicating a reason why the transaction was voided for communication and auditing purposes. Once a transaction has been voided, it appears 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.



2) Select View for the transaction you wish to resolve.



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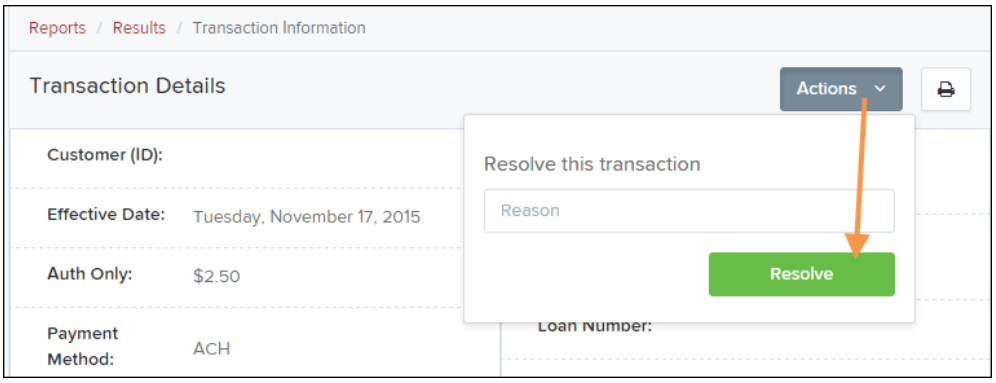
3) From the Transaction Details page, select Actions. Enter a reason for resolving the transaction. For example, the transaction was deposited in the wrong account. Select Resolve. The transaction now appears under the Resolved status in the Current Transaction Summary.



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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 is 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 are able to pull the shared report and use its settings to generate information. Only the user who created the shared report can delete it.

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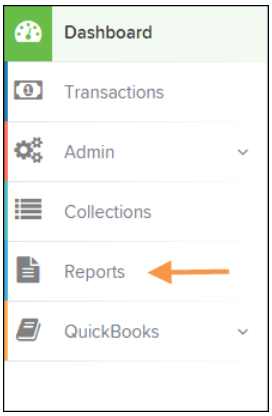
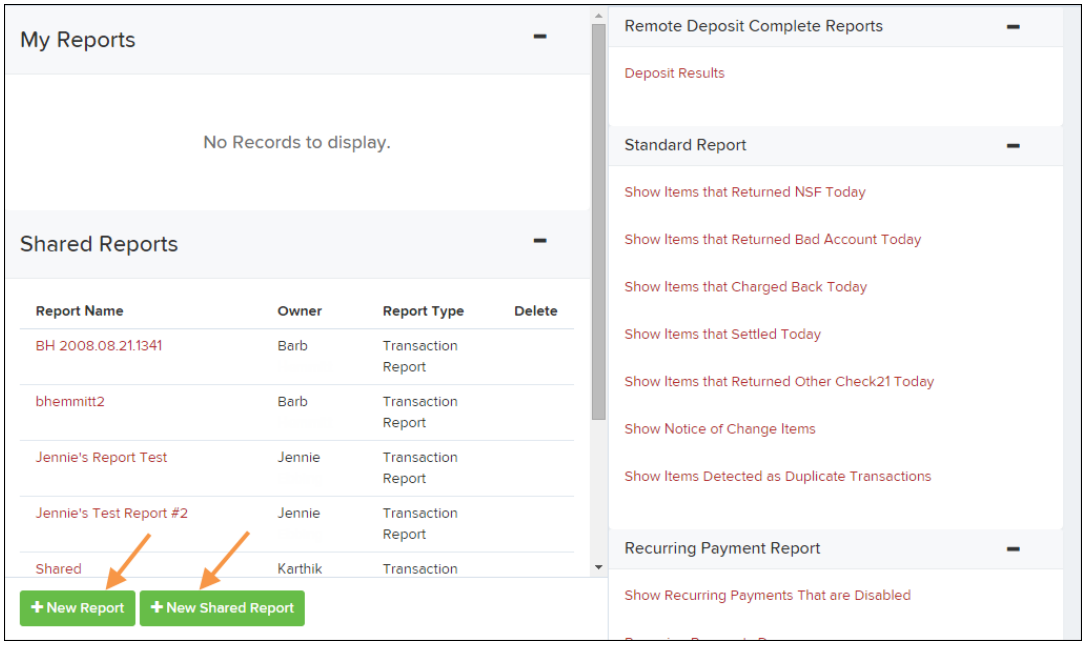
1) Log in to the application, and then select Reports from the left main menu.



2) Click New Report or New Shared Report, if it is available to others.



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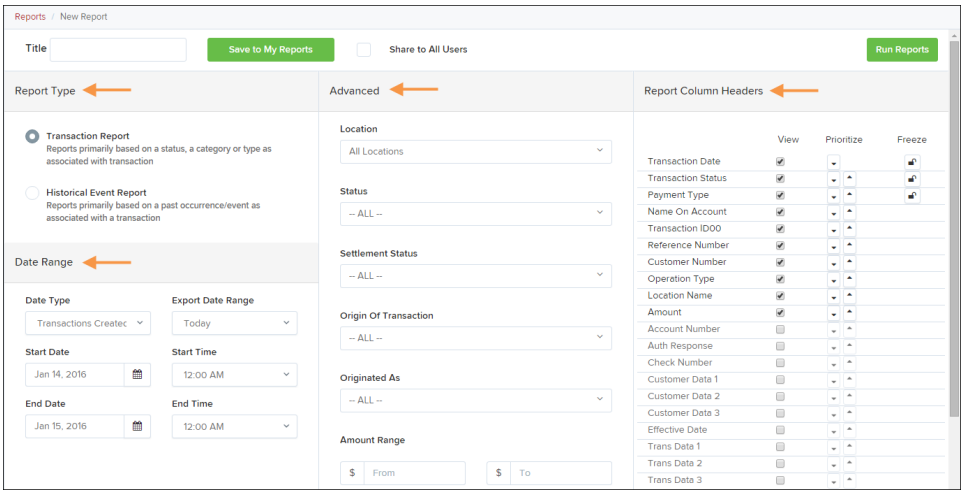
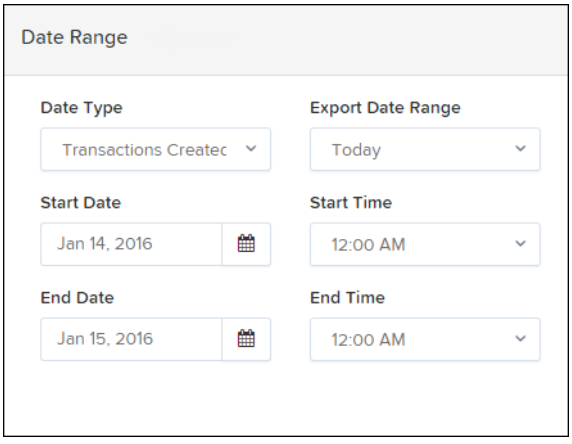
3) The Report page appears. In the top bar, enter a Title for the report. Fill in the report criteria in each of the four sections: Report Type, Date Range, Advanced, and Report Column headers.



- **Report Type:** Designate if your report is a Transaction Report based on the current status of a transaction, or a Historical Event Report based on 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 determines if the report displays transactions based on 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.



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

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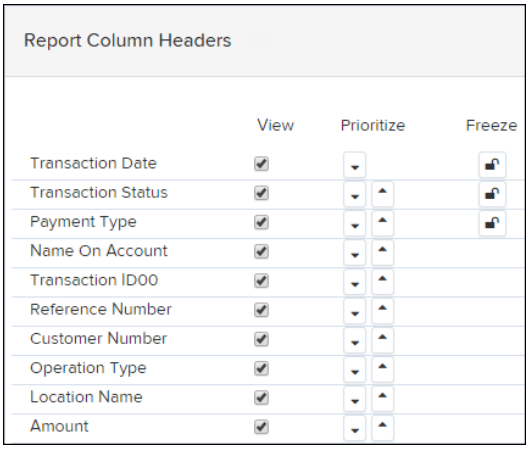
- Advanced Filters section, specify the Location and Status of the transaction you wish to have in your report.
    - **Settlement Status:** Whether a transaction has been deposited. Designate a single status or multiple statuses by selecting the appropriate check box(es).
    - **Origin of Transaction:** Determines how the transaction was received and 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 is processed. You may designate a single type or multiple types.
    - **Account Type:** Determines the type of transaction the report displays. 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 holds certain fields in view while you explore the rest of the report information.



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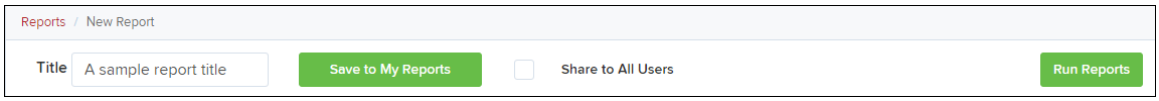
4) At this time, you may choose to select the Share to All Users check box if you want to have this report available for other users to view. If you selected New Shared Report previously, this box is already selected.

Alternatively, you may wish to save the report for your own use later by selecting Save to My Reports. This option both saves the report and generates a report to view.



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 saves 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.

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