



REMOTE DEPOSIT NOW (RDN) HANDBOOK

ENTERPRISE PAYMENT SOLUTIONS JACK HENRY & ASSOCIATES

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Introduction

The *JHA SmartPay Remote Deposit Now (RDN) Handbook* is a guide to processing transactions through this 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 reporting options available within the RDN window and the system application to help manage transaction information.

Routes of Access

To access the RDN application, you must login to Business Online Banking and select the *Remote Deposit* tab.

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 some users as authorized callers
 - Enabling access to any and all 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 privileges/roles, users will have the ability to perform the following.
 - Process transactions
 - Generate reports
 - Research historical transactions
 - Edit transactions
 - Contact customer support (if applicable)

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

Available Resources

If you have questions about using the Remote Deposit Now application, please contact your first line of support for more information, First Financial Bank Treasury Management Client Support, 877-627-7201.

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 where necessary using the RDN application, and submit the deposit for processing.

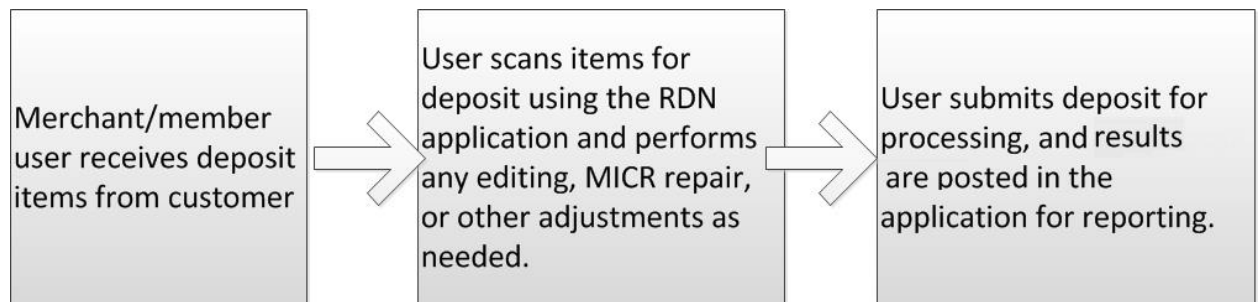


FIGURE 1 - RDN WORKFLOW

System Requirements

For an optimal experience a high-speed Internet connection is recommended, in addition the following components are required for working with the application(s).

NOTE: The application does not support Apple® Boot Camp® or any virtualization software.

For the PC:

- Local administrative rights
- Local User Profile
- USB port 2.0 or higher
- .NET® Framework 4.7 or higher

For Microsoft® Windows®:

- Windows 8.1: Google Chrome
- Windows 10: Google Chrome

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

NOTE: For Google Chrome users, the addition of a ClickOnce extension from the Chrome Web Store is required.

The following scanners support this application's features.

Scanner	Model Supported
Panini®	I:Deal® WI: Deal My Vision X Vision X
Digital Check®	CX30 TS230 TS240
Epson®	Capture One TMS 1000
Digital Check SmartSource (Unisys Burroughs®)	SmartSource Professional®
Canon®	imageFORMULA CR-L1 imageFORMULA CR-25 imageFORMULA CR-50 imageFORMULA CR-55 imageFORMULA CR-80 imageFORMULA CR-120 imageFORMULA CR-135 imageFORMULA CR-150 imageFORMULA CR-180 imageFORMULA CR-190

Installing Microsoft Components for RDN

If you do not already have the following components installed, use the links provided below to download and install the appropriate Microsoft components for use with RDN.

Microsoft .NET Framework 4.7 (Web Installer):

<https://www.microsoft.com/en-us/download/details.aspx?id=55170>

Local administrator rights are required to install .NET updates.

NOTE: THIS ENTIRE SECTION SHOULD BE DONE DURING TRAINING. PLEASE DO NOT COMPLETE THE FOLLOWING BEFOREHAND.

Compatibility View Settings

1. From your internet browser, select **Tools | Compatibility View Settings**.

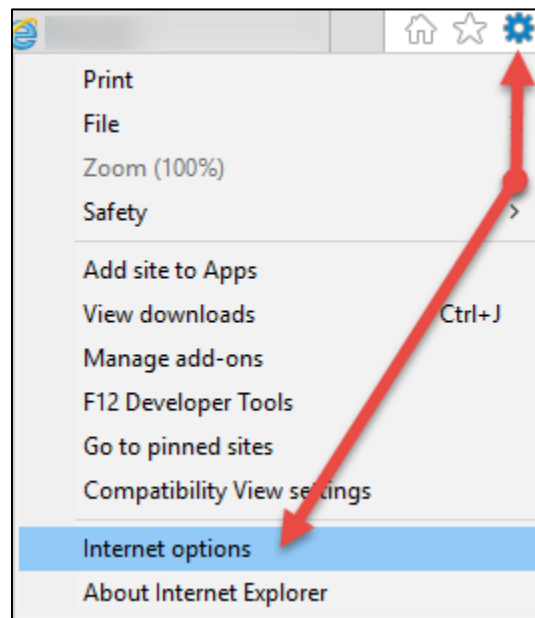


FIGURE 2 - COMPATIBILITY VIEW SETTINGS OPTION

2. The *Compatibility View Settings* window appears. In the *Add this website* field provided, enter the URL: <https://www.remotedepositnow.com> and then select **Add** (shown below).

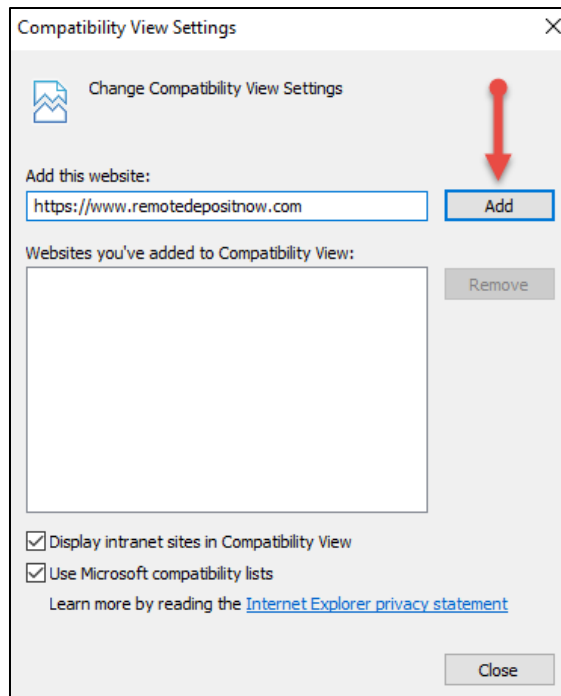


FIGURE 3 - COMPATIBILITY VIEW SETTINGS FOR RDN

3. Select **Close** to close the window.

Trusted Sites

A user will need to ensure that the application URL is added to the *Trusted Sites* option in *Internet Settings*. Use the following steps to add the website to your Trusted Sites.

1. Open *Control Panel* from your *Start Menu*. Select **Internet Options**. Note: You may need to select **Network and Internet** and then **Internet Options**.

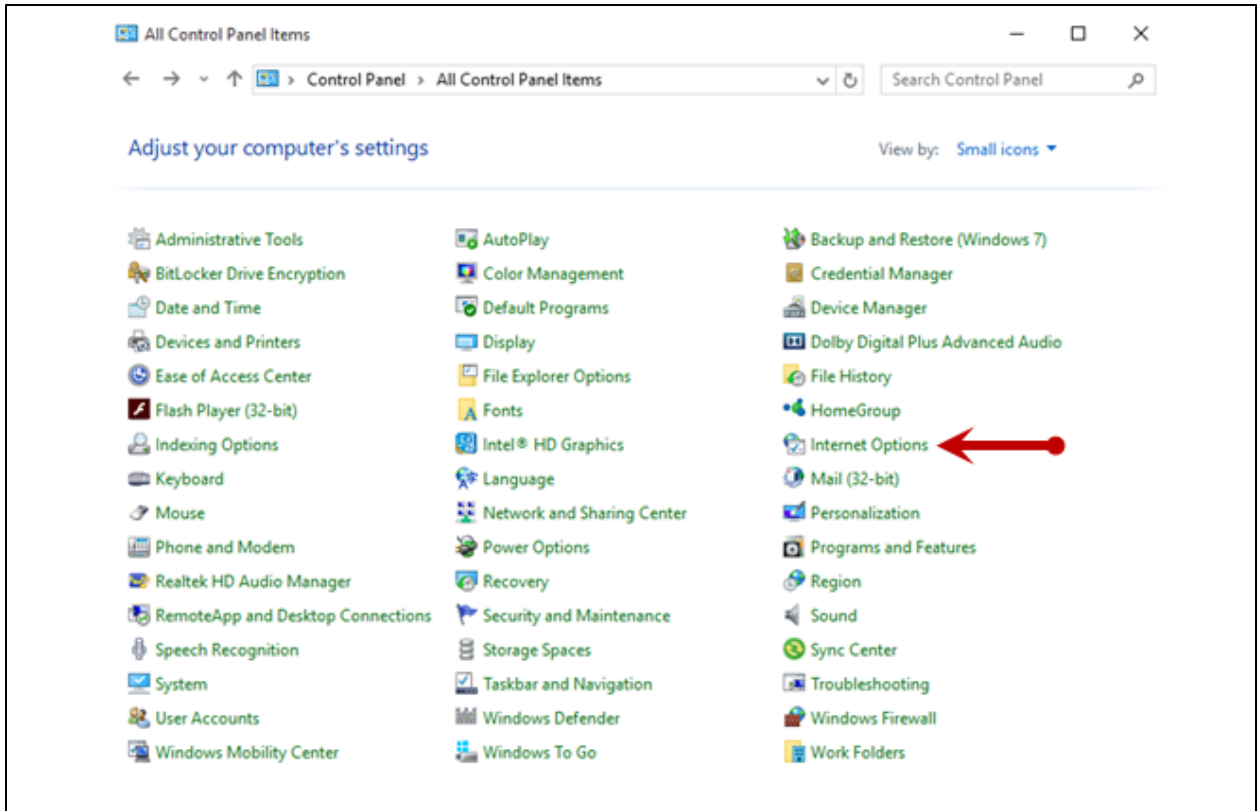


FIGURE 4 – CONTROL PANEL

2. From the tabs at the top of the *Internet Options* window, select **Security**.



FIGURE 5 - SECURITY TAB UNDER INTERNET OPTIONS

3. Select the **Trusted sites** icon to activate the **Sites** option. Select **Sites**.

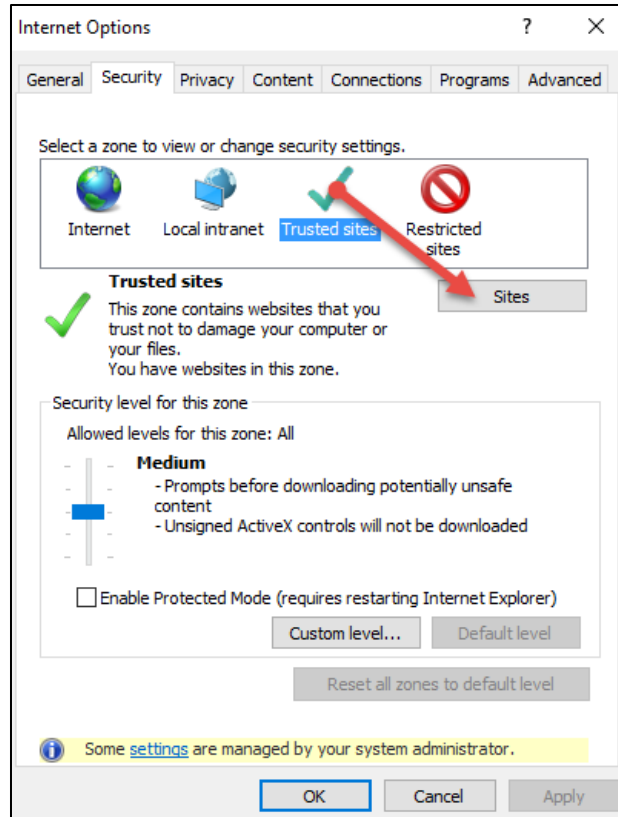


FIGURE 6 - SITES OPTION UNDER TRUSTED SITES CATEGORY

4. The *Trusted Sites* window appears. In the *Add this website to the zone* field, enter the URL <https://www.remotedepositnow.com> and <https://smartpay.profitstars.com> and then select **Add**.

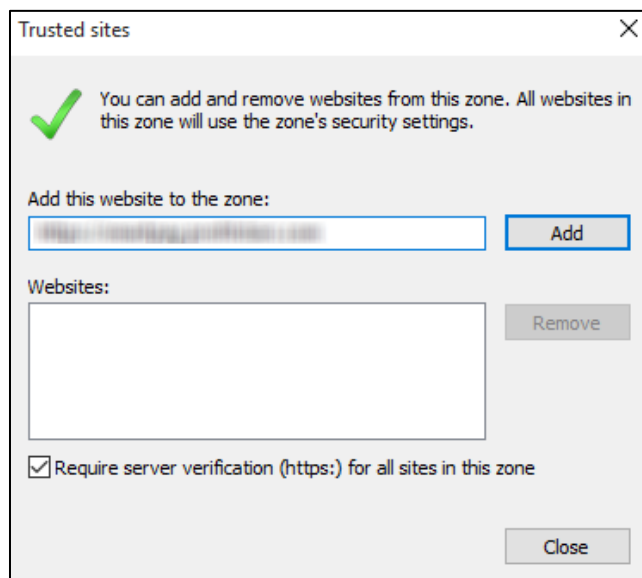


FIGURE 7 - ADDING A TRUSTED SITE

5. Select **Close** at the bottom of the *Trusted sites* window.
6. Select **OK** from the bottom of the *Internet Options* window.

Downloading the Scanner Drivers

Utilizing RDN requires the use of scanner drivers provided by EPS. You should receive a URL where you may download your scanner drivers for the RDN product. Install your scanner drivers prior to logging in and using the RDN application.

NOTE: THIS ENTIRE SECTION SHOULD BE DONE DURING TRAINING. PLEASE DO NOT COMPLETE THE FOLLOWING BEFOREHAND.

1. Open a browser session, and enter the URL address:
<https://www.remotedepositnow.com> Select the type of scanner you will be utilizing from the drop-down box and then select the **Go** option. **Do not plug the USB cable from the scanner into your computer at this time.**

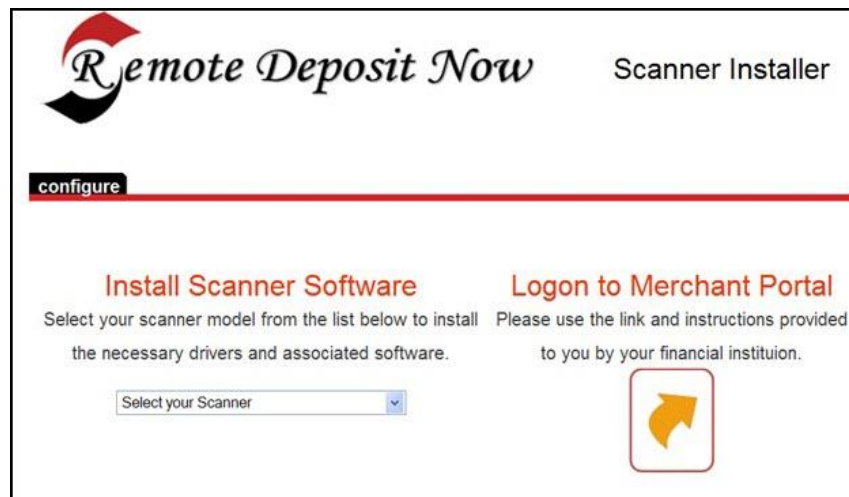


FIGURE 8 - REMOTE DEPOSIT NOW PAGE

2. A file download security warning may display. Select **Run**.



FIGURE 9 - SECURITY WARNING FOR CHROME

3. Depending on the type of scanner you are installing a driver for, you may receive the following adapter setup message. Click **Next** to continue.

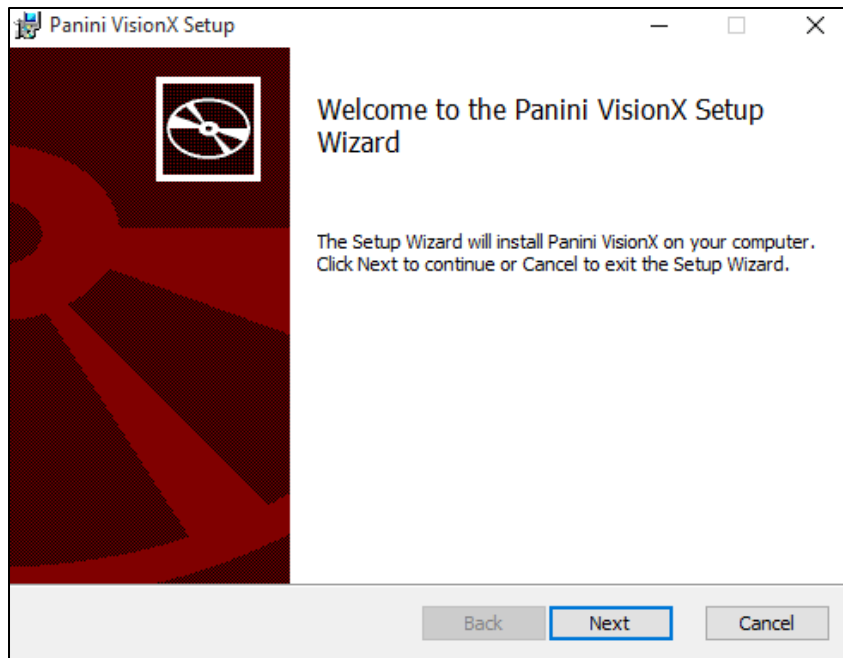


FIGURE 10 - ADAPTER SETUP PAGE

4. Another adapter setup screen may display information about designating a folder for the adapter. Select **Next** to continue.

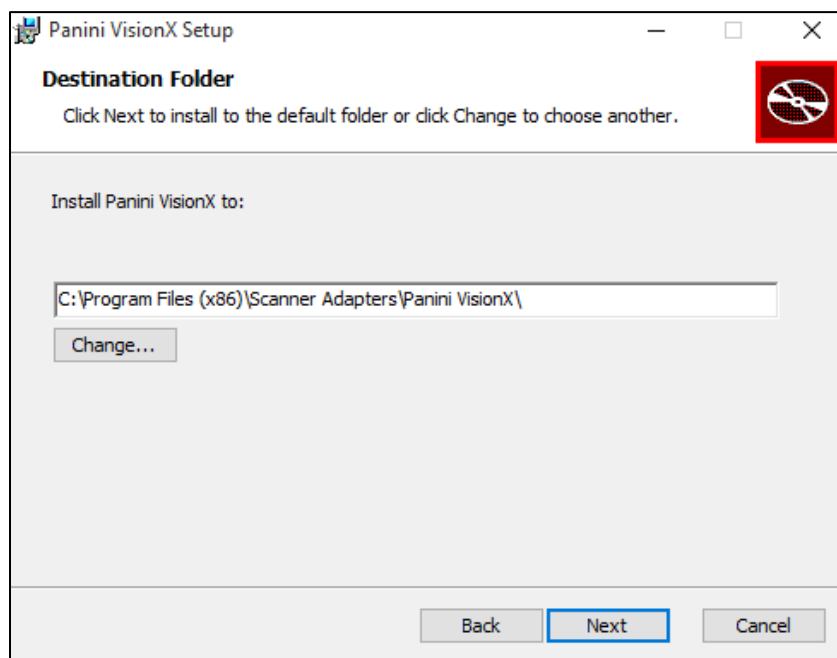


FIGURE 11 - DESIGNATED FOLDER FOR ADAPTER SETUP

5. An installation prompt appears. Select **Next** to continue.

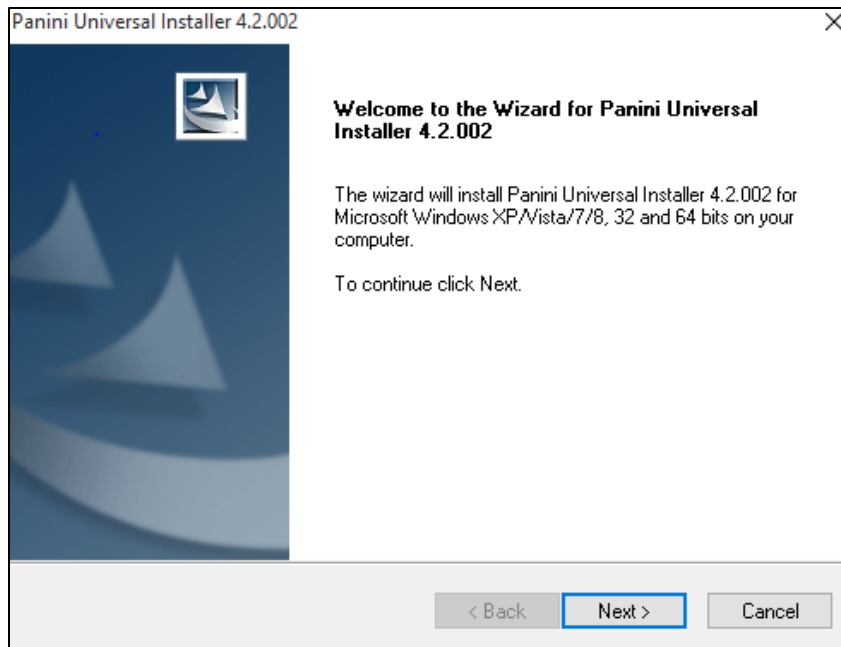


FIGURE 12 - INSTALLATION PROMPT

6. An *End User License Agreement* appears. Select the **I accept the terms in the License Agreement** check box, and then select **Next**.



FIGURE 13 – LICENSE AGREEMENT

7. A location prompt appears asking to confirm a location where the setup files will install on your computer. Select **Browse** to designate a location other than the one provided. Click **Next** to continue.

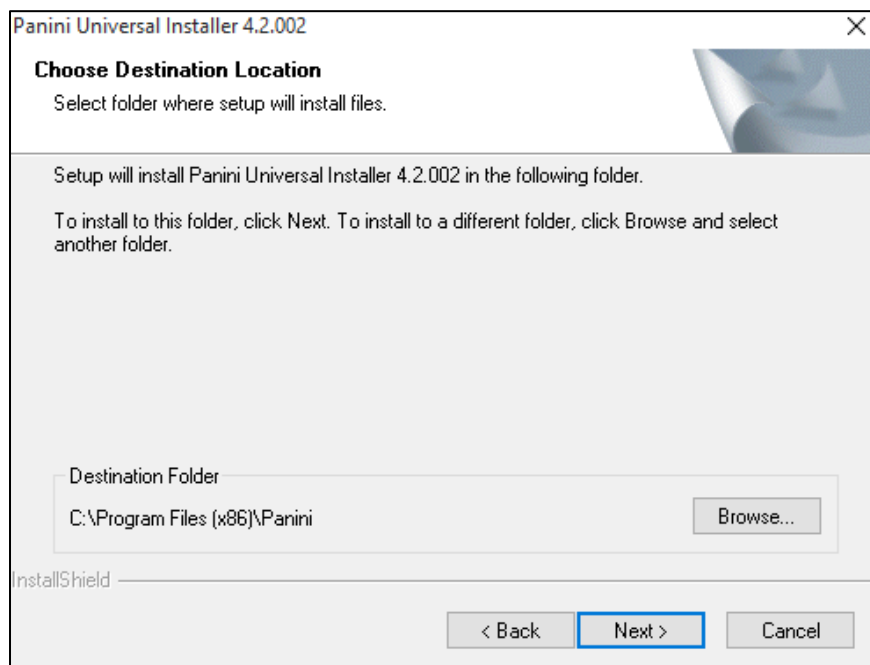


FIGURE 14 - LOCATION DESIGNATION FOR INSTALLATION FILES

8. A prompt appears for the features that will be installed. Select **Next** to continue.

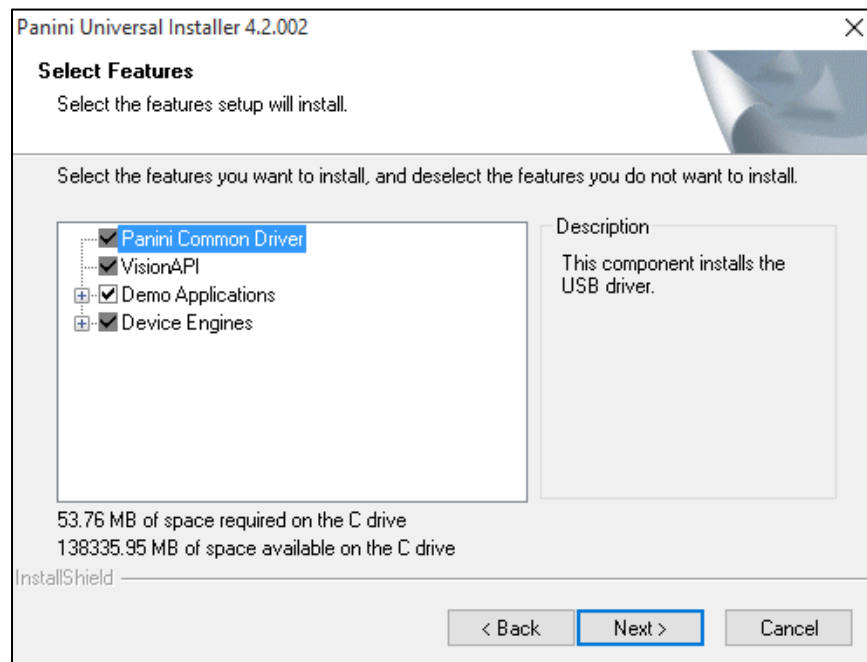


FIGURE 15 - SELECT FEATURES TO BE INSTALLED

9. A confirmation for completing the software installation appears. Click **Finish**.

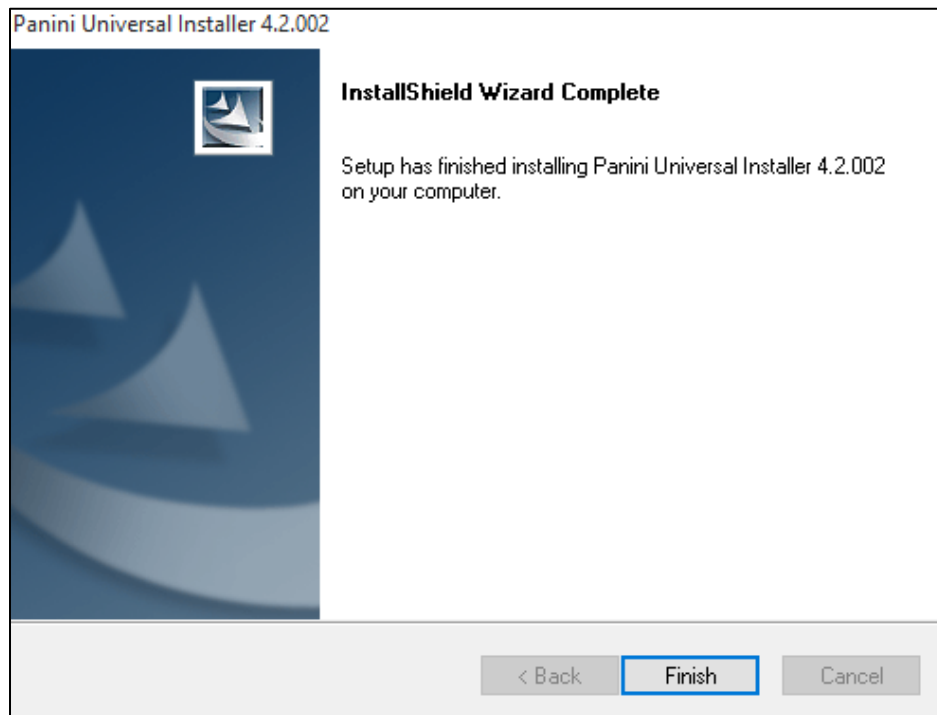


FIGURE 16 – FINISH INSTALLING PROMPT

10. A confirmation for completing the adapter setup appears. Click **Finish**.

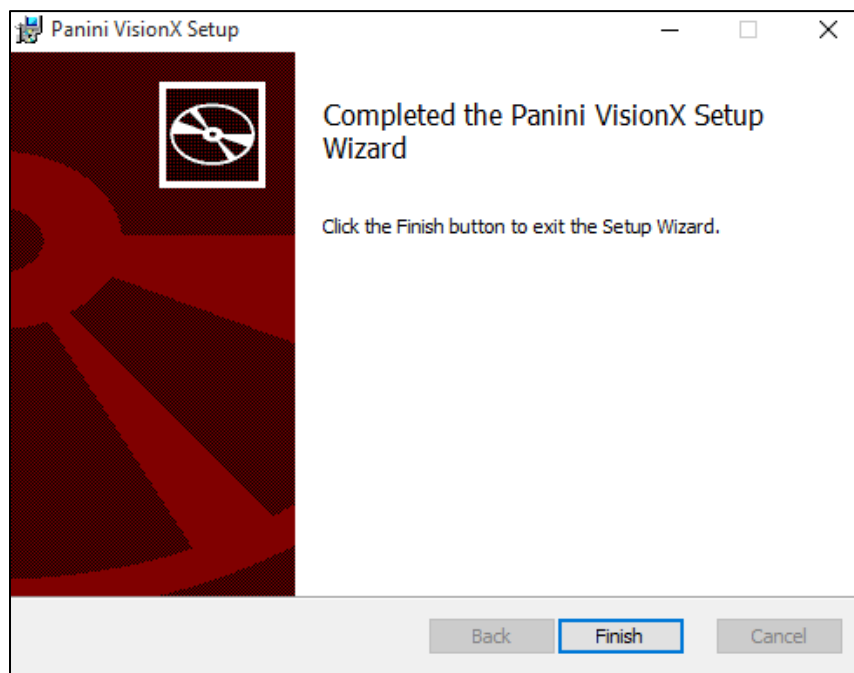


FIGURE 17 – FINISH ADAPTER PROMPT

11. The scanner driver installation process is complete. Wait for the scanner to load—a pop-up may indicate the device is ready to use. You may now plug the USB cable from the scanner into the computer and log in to RDN through the system application.

Session Timeouts

The system will automatically log off a user 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.

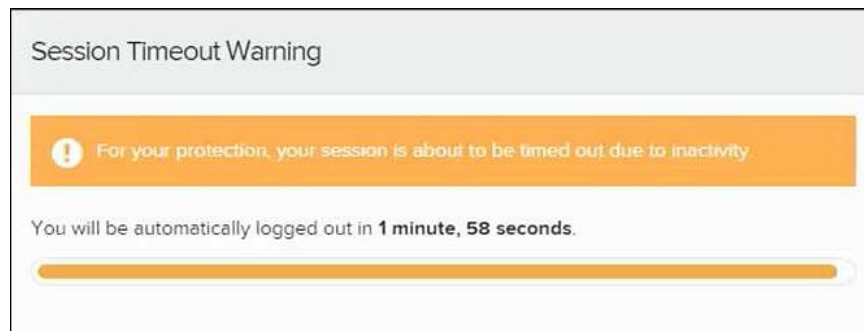


FIGURE 18 - SESSION TIMEOUT WARNING

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 will also need to be set up as a security measure for creating new passwords.

1. Go to Online Banking and locate the Remote Deposit tab to get in to the system. From there, select **Admin | Users** from the left main menu.

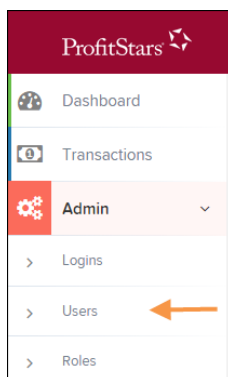


FIGURE 21 - ADMIN TAB

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

Users						
<div> <div> <div><</div> <div>></div> </div> <div>25 Per Page</div> </div>			Displaying Page 1 of 11, Records 1 to 25 of 259		<div>Add User</div>	
View	Edit	User Name	Full Name	Enabled	Auth Caller	Locked
		ABTest	ABTest	Enabled	Disabled	
		Admin	Administrator	Enabled	Disabled	
		adsfadj	automation10	Enabled	Disabled	
		ak	A K	Enabled	Disabled	
		AIJ	A J	Enabled	Disabled	
<div>Export</div>						

FIGURE 22 - EDIT USER OPTION

3. 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.

<div>Update User Settings</div> <div> <input checked="" type="checkbox"/> Enabled <input type="checkbox"/> Authorized Caller </div> <div> Full Name * <input type="text" value="Administrator"/> </div> <div> User Name * <input type="text" value="Admin"/> </div> <div> User Location <input type="text"/> </div> <div> RDN ID * <input type="text" value="1"/> </div> <div> <div>Reset Password</div> </div>	<div>Privileges for this User</div> <table> <tr> <th>Enabled</th> <th>Privilege</th> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td>System Administrator</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td>Administrator</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td>Customer Services</td> </tr> <tr> <td><input type="checkbox"/></td> <td>File Processing</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td>Customer Support</td> </tr> <tr> <td><input type="checkbox"/></td> <td>Reports</td> </tr> <tr> <td><input type="checkbox"/></td> <td>RDA</td> </tr> <tr> <td><input type="checkbox"/></td> <td>SmartSight Historical Analysis</td> </tr> </table>	Enabled	Privilege	<input checked="" type="checkbox"/>	System Administrator	<input checked="" type="checkbox"/>	Administrator	<input checked="" type="checkbox"/>	Customer Services	<input type="checkbox"/>	File Processing	<input checked="" type="checkbox"/>	Customer Support	<input type="checkbox"/>	Reports	<input type="checkbox"/>	RDA	<input type="checkbox"/>	SmartSight Historical Analysis	<div>Roles within the System Administrator Privilege</div> <div> <div>+</div> </div> <div>Roles within the Administrator Privilege</div> <div> <div>+</div> </div> <div>Roles within the Customer Services Privilege</div> <div> <div>+</div> </div> <div>Roles within the Customer Support Privilege</div> <div> <div>+</div> </div> <div>Locations for this User</div> <div> <div>-</div> </div> <table> <tr> <th>Enabled</th> <th>Location Name</th> <th>Location Enabled</th> </tr> <tr> <td><input type="checkbox"/></td> <td>THIS LOCATION</td> <td></td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td>THIS LOCATION</td> <td></td> </tr> <tr> <td><input type="checkbox"/></td> <td>THIS LOCATION</td> <td></td> </tr> </table> <div> <div>Delete User</div> <div>Update</div> </div>	Enabled	Location Name	Location Enabled	<input type="checkbox"/>	THIS LOCATION		<input checked="" type="checkbox"/>	THIS LOCATION		<input type="checkbox"/>	THIS LOCATION	
Enabled	Privilege																															
<input checked="" type="checkbox"/>	System Administrator																															
<input checked="" type="checkbox"/>	Administrator																															
<input checked="" type="checkbox"/>	Customer Services																															
<input type="checkbox"/>	File Processing																															
<input checked="" type="checkbox"/>	Customer Support																															
<input type="checkbox"/>	Reports																															
<input type="checkbox"/>	RDA																															
<input type="checkbox"/>	SmartSight Historical Analysis																															
Enabled	Location Name	Location Enabled																														
<input type="checkbox"/>	THIS LOCATION																															
<input checked="" type="checkbox"/>	THIS LOCATION																															
<input type="checkbox"/>	THIS LOCATION																															

FIGURE 23 - EMAIL ADDRESS UNDER USER SETTINGS

Adding a User

Admin users have the ability to create user profiles for those completing tasks with the application on a daily basis. The admin user can also update 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. Access the system by going to Online Banking and locating the Remote Deposit tab. From there, select **Admin | Users** from the left main menu.
2. Select **Add User** and then choose **Business User**.

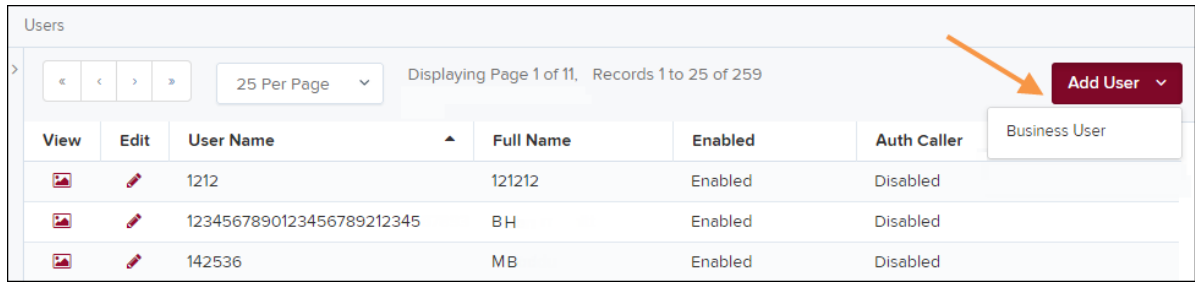


FIGURE 24 - ADD USER OPTION

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.

- 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.
- 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		Privileges for this User		Roles within the Administrator Privilege		
<input checked="" type="checkbox"/> Enabled	<input checked="" type="checkbox"/> Authorized Caller	<input checked="" type="checkbox"/> Administrator		Roles within the Customer Services Privilege		
Full Name *		<input checked="" type="checkbox"/> Customer Services		Roles within the Customer Support Privilege		
<input type="text" value="Test Name"/>		<input type="checkbox"/> File Processing				
User Name *		<input checked="" type="checkbox"/> Customer Support		Locations for this User		
<input type="text" value="Name Name"/>				Enabled	Location Name	Location Enabled
User Management				<input checked="" type="checkbox"/>	AA CPP Location 1	<input checked="" type="checkbox"/>
Email Address				<input checked="" type="checkbox"/>	AA CPP Location 2	<input checked="" type="checkbox"/>
<input type="text" value=""/>				<input checked="" type="checkbox"/>	ANOTHER TEST LOCATION	<input checked="" type="checkbox"/>
<input type="button" value="Reset Password"/>				<input type="button" value="Delete User"/> <input type="button" value="Update"/>		

FIGURE 25 - 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.

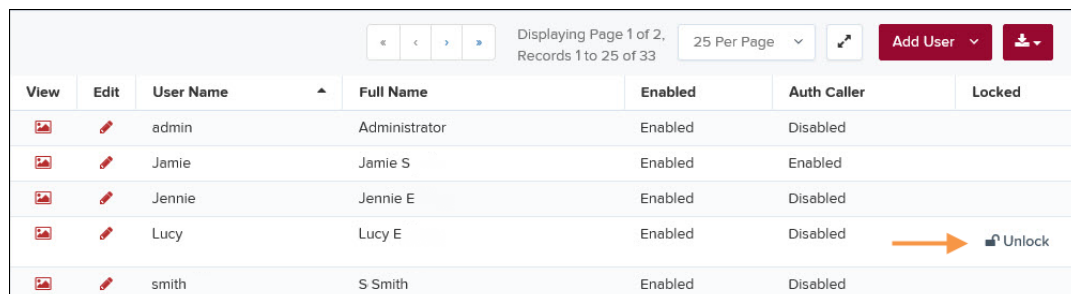
1. Log in and select **Admin | Users** from the left main menu.
2. Select the **Edit** icon for the user profile to be updated (in this case, a user).
3. The *Update User Settings* page displays. Make any changes necessary.
4. Click **Update** at the bottom of the page.

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



The screenshot shows a table of users with columns: View, Edit, User Name, Full Name, Enabled, Auth Caller, and Locked. The 'Locked' column for the user 'Lucy' has an orange arrow pointing to an 'Unlock' button. The table is part of a web interface with pagination controls at the top.

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	
		smith	S Smith	Enabled	Disabled	

FIGURE 26 - 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 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.

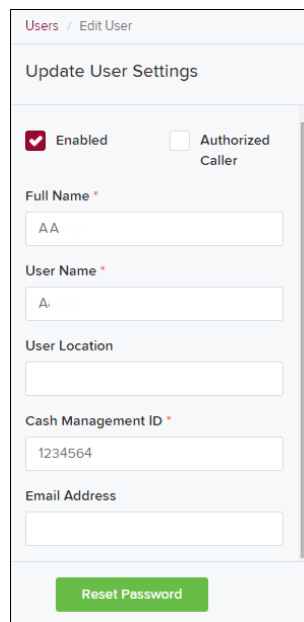
The image shows a web form titled 'Update User Settings' for editing a user profile. At the top, there are two checkboxes: 'Enabled' (checked) and 'Authorized Caller' (unchecked). Below these are several text input fields: 'Full Name' (containing 'AA'), 'User Name' (containing 'A'), 'User Location' (empty), 'Cash Management ID' (containing '1234564'), and 'Email Address' (empty). At the bottom of the form is a green button labeled 'Reset Password'.

FIGURE 27 - 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 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.

Users / Edit User

Update User Settings

☒ Enabled ☐ Authorized Caller

Full Name *
AA

User Name *
A

User Location

Cash Management ID *
1234564

Email Address

Reset Password

FIGURE 28 – 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 *User Name* 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 first remove the *Administrator* role from the user's profile before completing the following steps.

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

Users / Edit User

Update User Settings

☒ Enabled ☐ Authorized Caller

Full Name *
AA

User Name *
AA

User Location

Reset Password

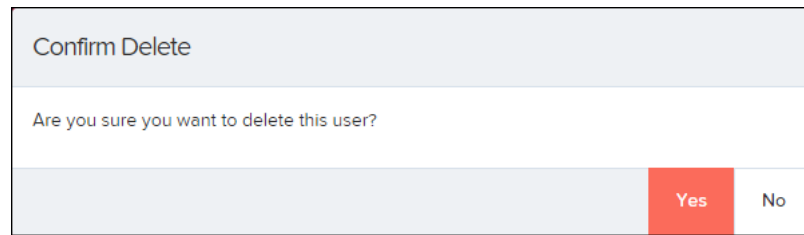
Privileges for this User	
Enabled	Privilege
<input checked="" type="checkbox"/>	Administrator
<input checked="" type="checkbox"/>	Customer Services
<input checked="" type="checkbox"/>	File Processing
<input checked="" type="checkbox"/>	Customer Support
<input checked="" type="checkbox"/>	Reports

<input checked="" type="checkbox"/>	Test Location Audit_BP	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	Test Location .	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	TEST LOCATION I	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	Test ML Location	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	The Clogged Artery	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	: loc 1	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	Manage Customer Location 1	<input checked="" type="checkbox"/>
<input type="checkbox"/>	Windows 8 Bulk Loc 1	<input checked="" type="checkbox"/>

Reset Password Delete User Update

FIGURE 29 - DELETE USER OPTION

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



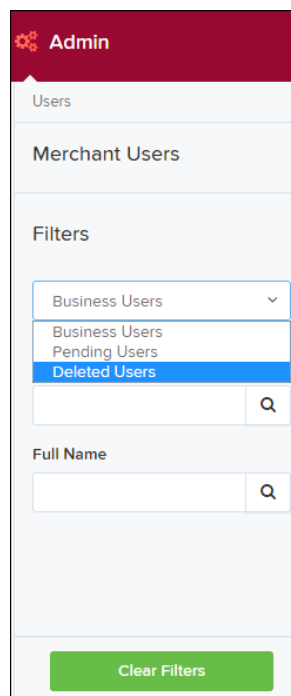
A dialog box titled "Confirm Delete" with a light gray header. Below the header, the text "Are you sure you want to delete this user?" is displayed. At the bottom right, there are two buttons: a red "Yes" button and a white "No" button with a gray border.

FIGURE 30 - DELETE USER CONFIRMATION

Listing Deleted Profiles

A list of the user profiles that you have deleted is available if you need to refer back 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 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.



A screenshot of the "Admin" interface. The top header is red with a gear icon and the word "Admin". Below it, a sidebar menu shows "Users" and "Merchant Users". The "Merchant Users" section is expanded, showing a "Filters" area. In the "Filters" area, a dropdown menu is open, showing "Business Users", "Pending Users", and "Deleted Users" (which is highlighted in blue). Below the dropdown is a search input field with a magnifying glass icon. Further down, there is a "Full Name" label and another search input field with a magnifying glass icon. At the bottom of the sidebar, there is a green button labeled "Clear Filters".

FIGURE 31 - DELETED USERS FILTER

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 to Online Banking and locate the Remote Deposit tab access the site. From there select **Transactions** from the left main menu.

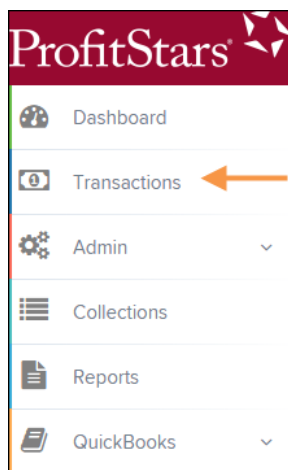


FIGURE 32 - TRANSACTIONS TAB

2. Under Check Processing, choose **Remote Deposit Now**. The RDN application will initiate.

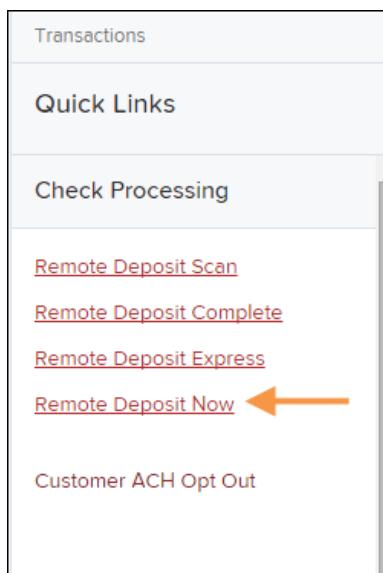


FIGURE 33 - REMOTE DEPOSIT NOW LINK

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

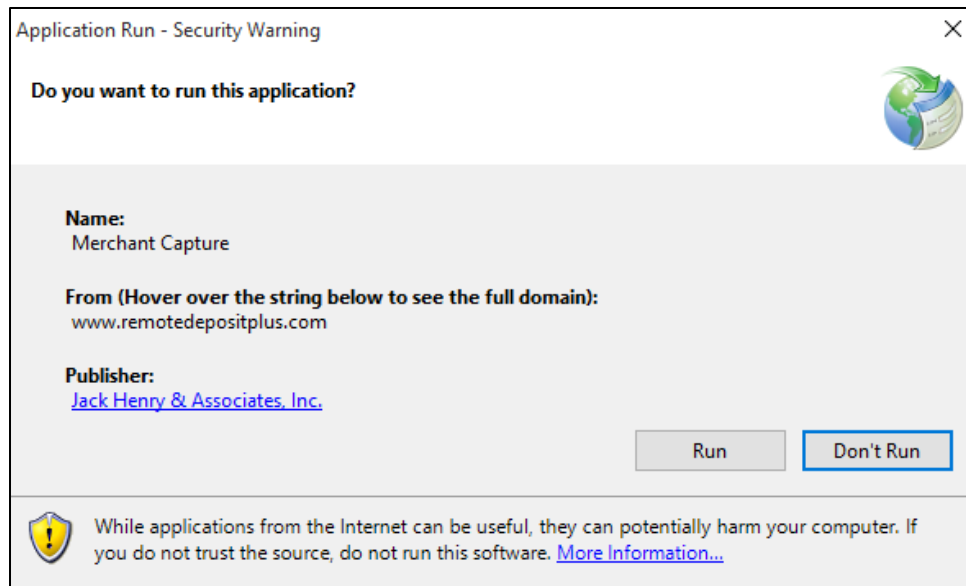


FIGURE 34 – APPLICATION RUN SECURITY WARNING

4. The *Remote Deposit Now* browser appears. The *Home* page lists the last 60 days' worth of messages as well as the following sections of information.
 - **Messages** – Displays notifications about a deposit's progress.
 - **Batches Ready For Edit** – Displays a list of batches that require editing before they can be submitted for deposit.
 - **Batches Ready for Deposit** – Batches that are ready for deposit. These batches need a specified location where they will be deposited and then submitted.
 - **Recent Deposits** – A display of recent items that have been submitted for deposit.

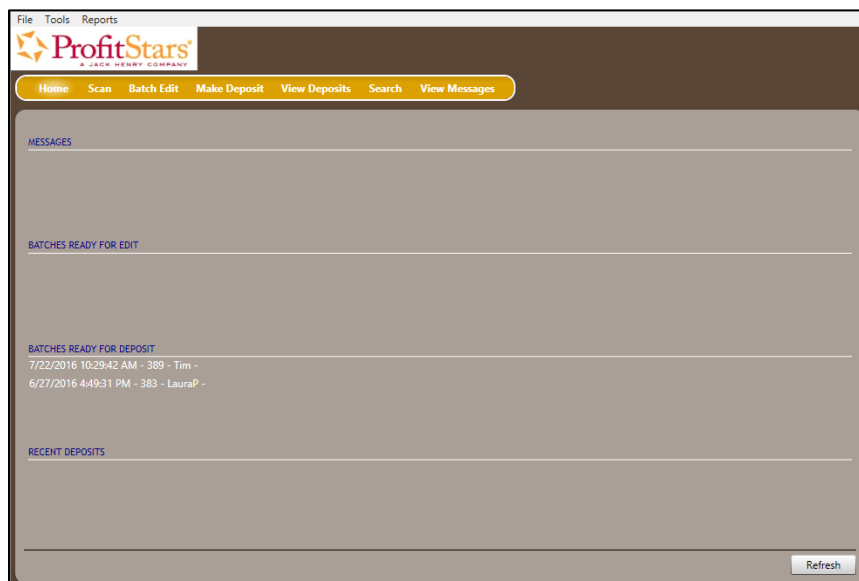


FIGURE 35 - RDN HOME PAGE

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

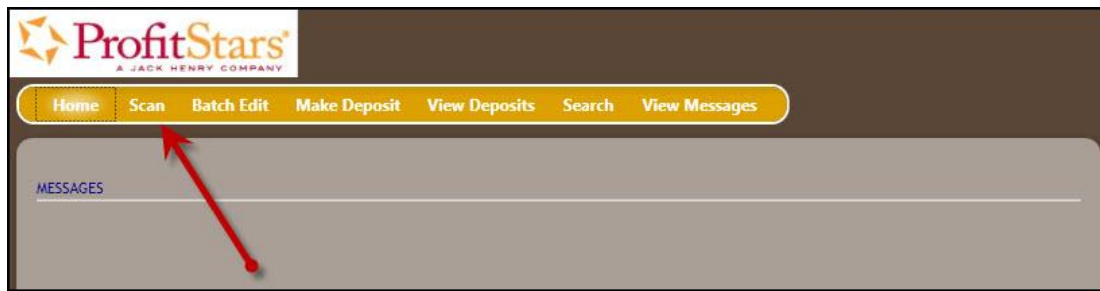


FIGURE 36 - SCAN OPTION

2. If you have more than one scanner driver installed, select arrow next to **Start | Change Scanner** to confirm which scanner you are using.

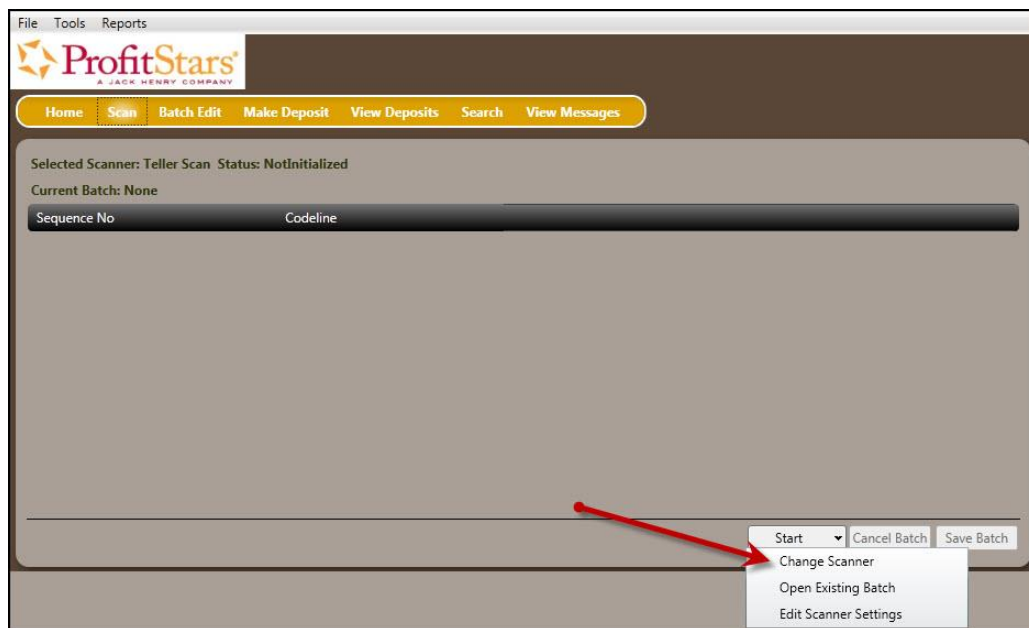


FIGURE 37 - CHANGE SCANNER OPTION

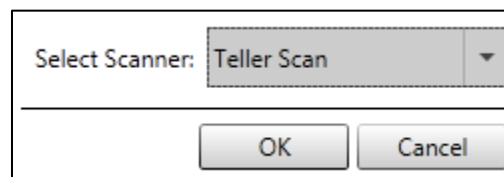


FIGURE 38 - SELECT SCANNER BROWER

3. At the bottom of the page, select **Start** to scan a check.



FIGURE 39 - START OPTION

4. A prompt for the *Expected Total* of the deposit appears. Complete the field with a two-decimal place number, and select **OK**. If you do not know the expected total of the batch, you may enter **0.00**.

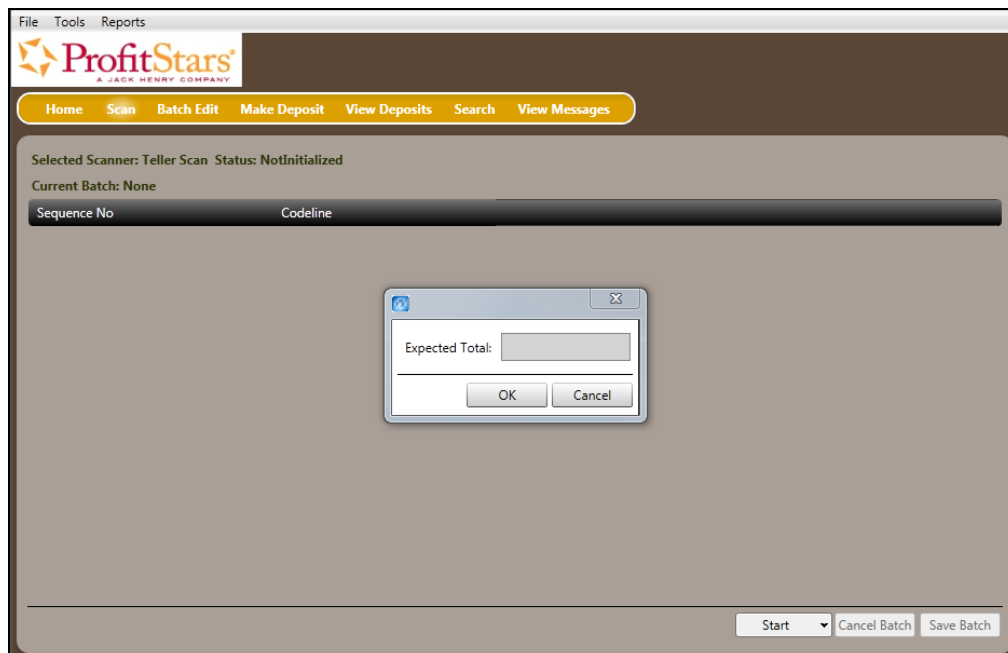


FIGURE 40 - EXPECTED TOTAL AMOUNT FOR A NEW BATCH OF SCANNED ITEMS

5. Select **Start** and scan the check(s) with the scanner. Each item will appear on the page in the order they were scanned with the MICR line displayed.

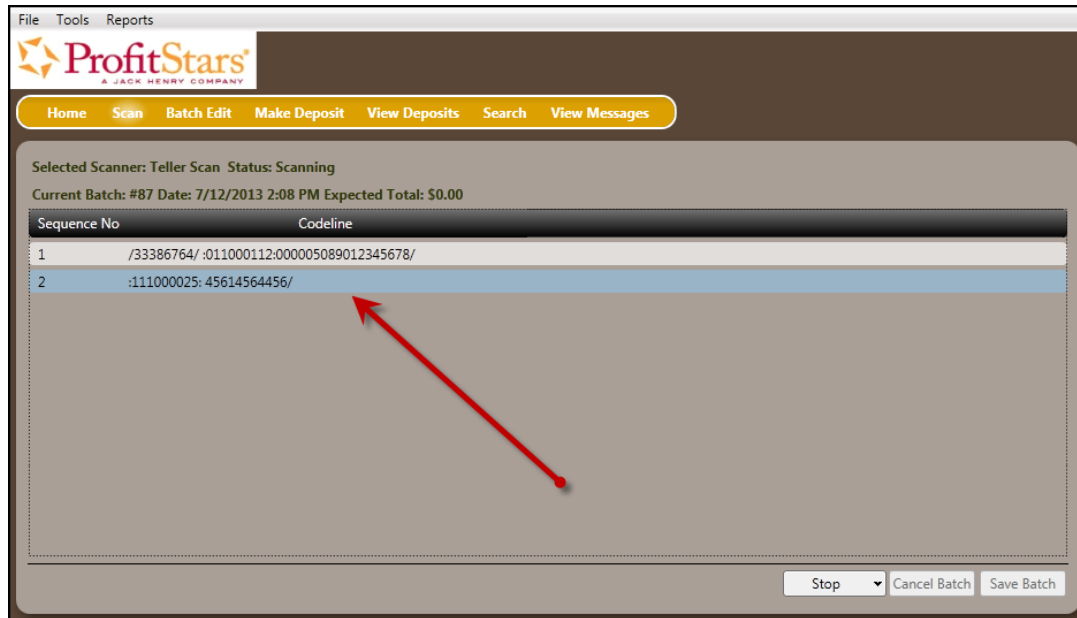


FIGURE 41 - SCANNED CHECKS UNDER A BATCH LIST

6. Select **Stop** when you have finished scanning checks.

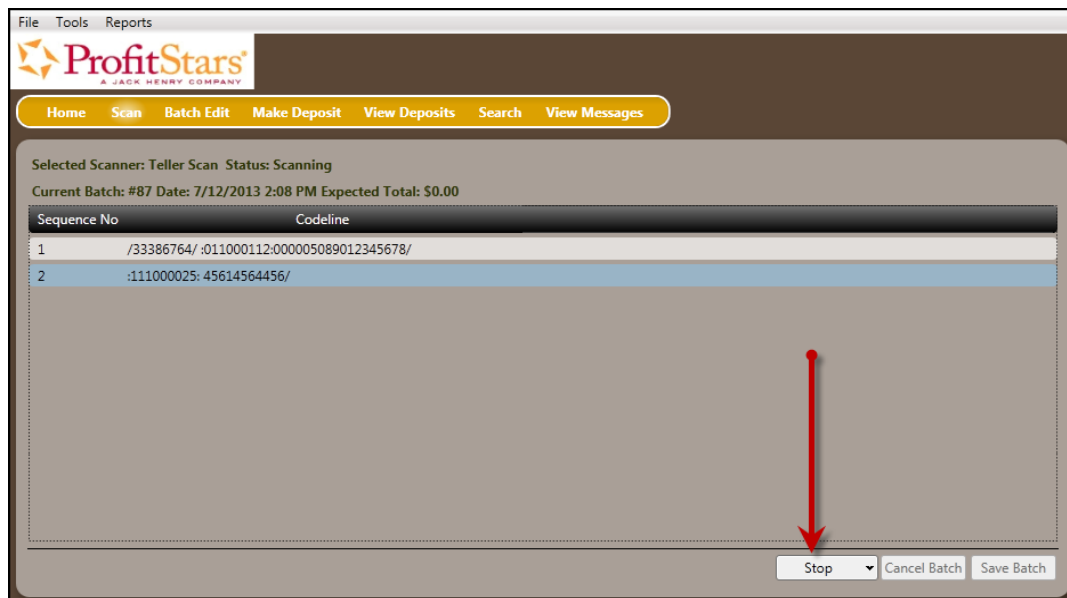


FIGURE 42 - STOP OPTION FOR SCANNING CHECKS

7. Select **Save Batch**.

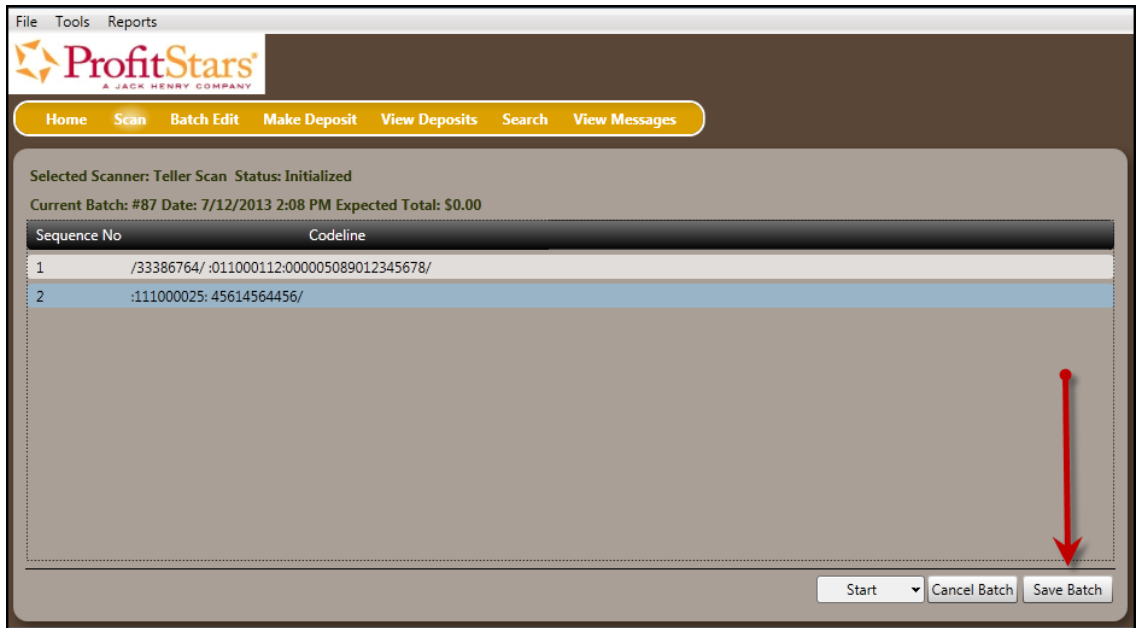


FIGURE 43 - SAVE BATCH OPTION

Editing a Batch

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

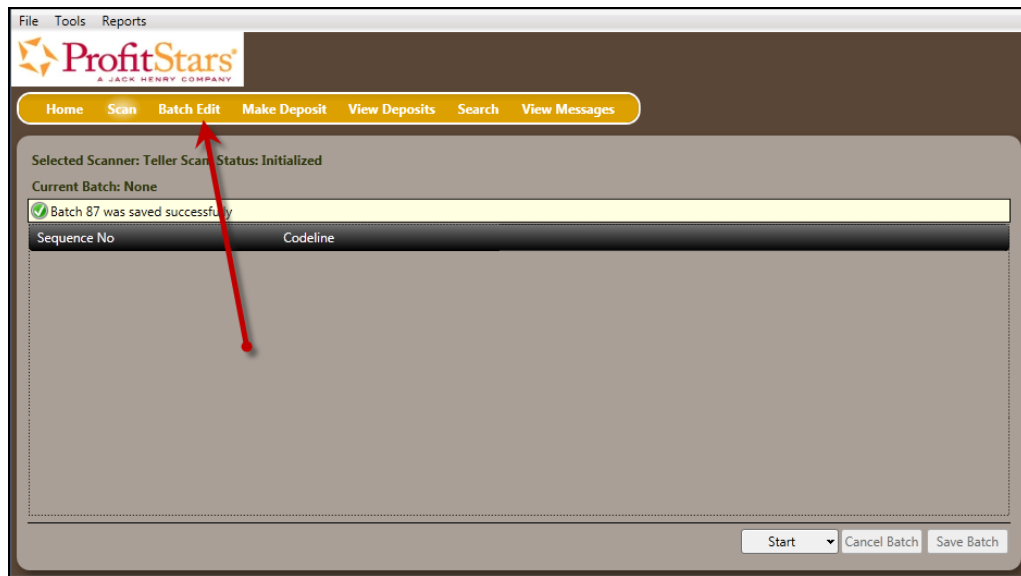


FIGURE 44 - BATCH EDIT PROMPT

2. The batch items appear. Use the left and right navigational arrows at the top of the check images to view the different items within the batch.

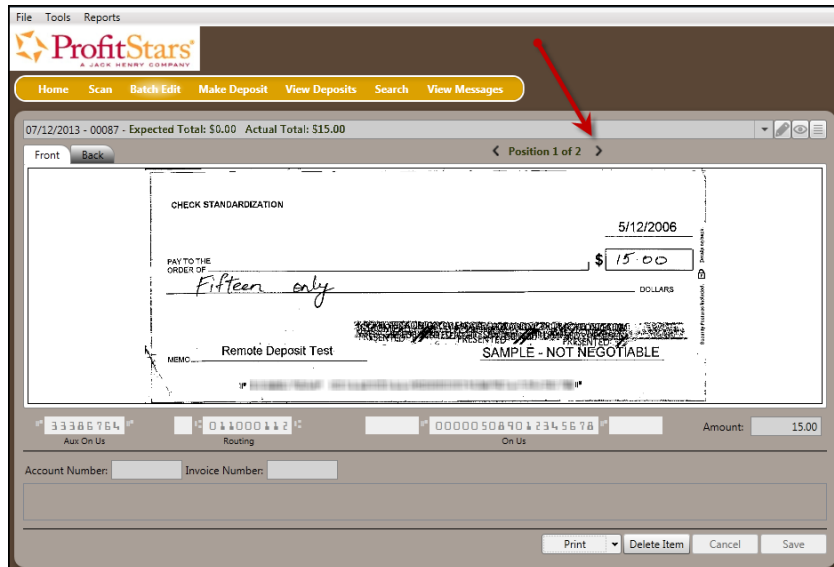


FIGURE 45 - BATCH EDIT PAGE WITH NAVIGATIONAL ARROWS

- From this page, you can enter the **Account 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.

In the drop-down bar at the top of the page, the *Expected Total* entered and the *Actual Total* counted is displayed. There are three icons in the top right corner of the page that will assist you in editing the scanned items: **Display items needing edit**, **Display proof amount**, and **Display item list**.

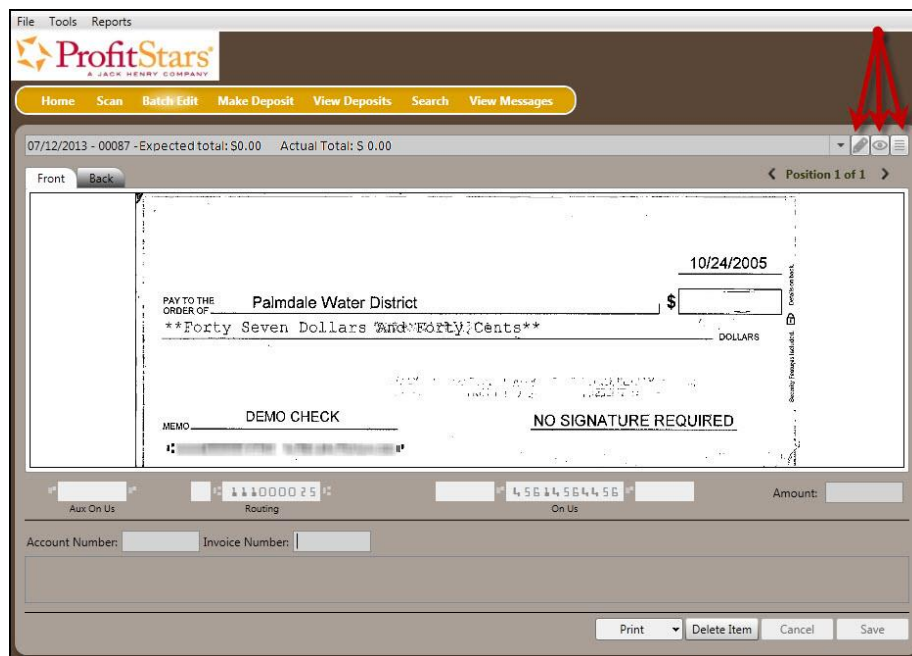


FIGURE 46 - BATCH EDIT ICONS

- **Display only items needing edit (pencil icon)** – Show items that need editing one at a time. Any items needing a MICR repair will display in red.

The screenshot shows the ProfitStars interface with a check image. The check is dated 5/12/2006 and is payable to "Fifteen only". The amount is \$15.00. The check is marked "Remote Deposit Test" and "SAMPLE - NOT NEGOTIABLE". Below the check image, there are fields for "Aux On Us", "Routing", and "On Us". A red arrow points to the "Routing" field, which is highlighted in red, indicating it needs editing. The interface also includes a "Print" button and a "Delete Item" button.

FIGURE 47 - ITEM WITH FIELD IN NEED OF EDITING

- **Display proof amount (eye icon)** – The system will display the dollar amount of the item read by the scanner.

The screenshot shows the ProfitStars interface with a check image. The check is dated 11/28/2012 and is payable to "John Doe". The amount is \$11.14. The check is marked "NON NEGOTIABLE". Below the check image, there are fields for "Aux On Us", "Routing", and "On Us". A red arrow points to the "Amount" field, which displays "11.14". The interface also includes a "Print" button and a "Delete Item" button.

FIGURE 48 - PROOF AMOUNT DISPLAY

- **Display item list (page icon)** – This icon displays the MICR line and amount of each item in the sequence they were scanned. A pencil icon to the left of an item indicates that edits are needed for that item. Selecting any one item in the sequence will show its image and information available for editing on the left side of the page.

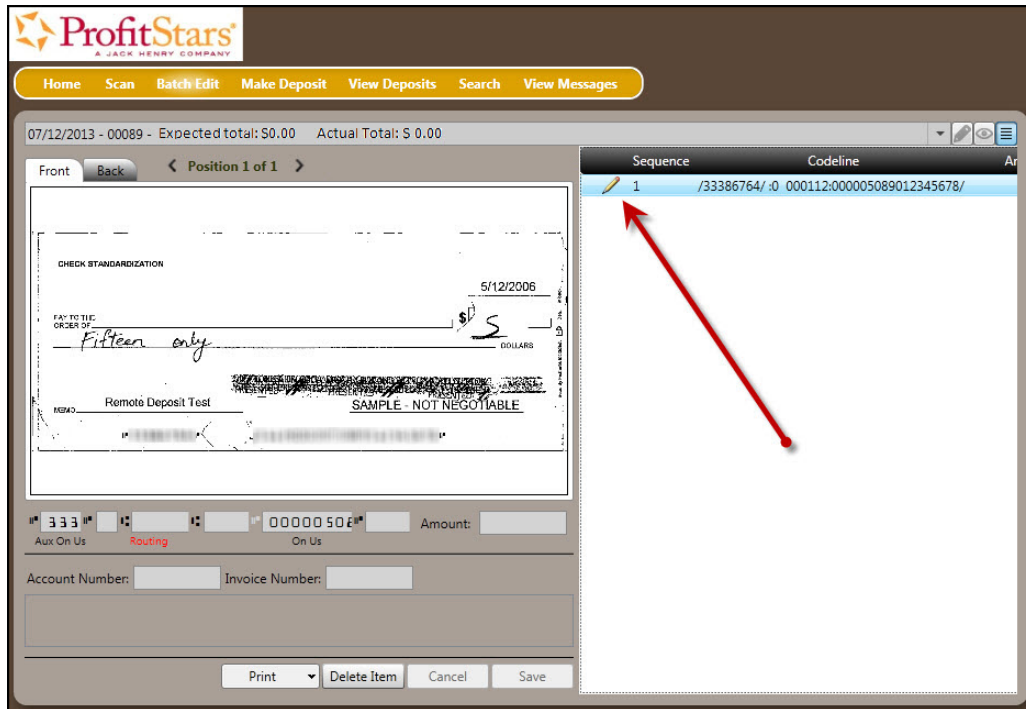


FIGURE 49 - BATCH EDITING TOOLS

Editing a Batch Total

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

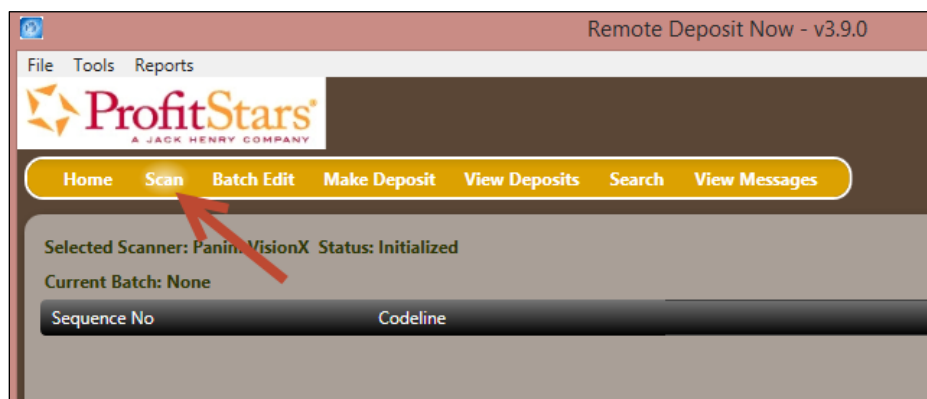


FIGURE 50 – SCAN COMMAND

2. Select **Open Existing Batch** from the **Start** drop-down menu.

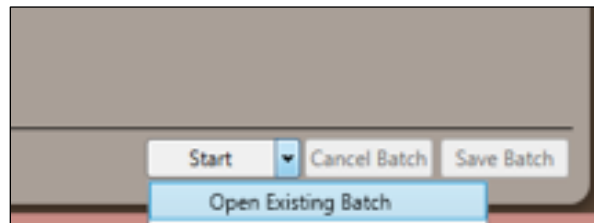


FIGURE 51 – OPEN EXISTING BATCH

3. The *Select Batch* window will appear. Choose the batch to be edited from the *Select Batch* drop-down menu.

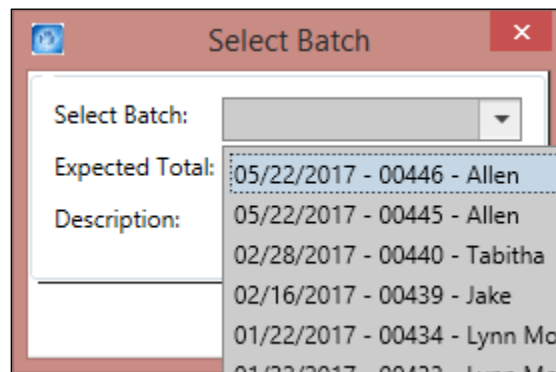


FIGURE 52 – SELECT BATCH

4. Enter the new total in the **Expected Total** field.

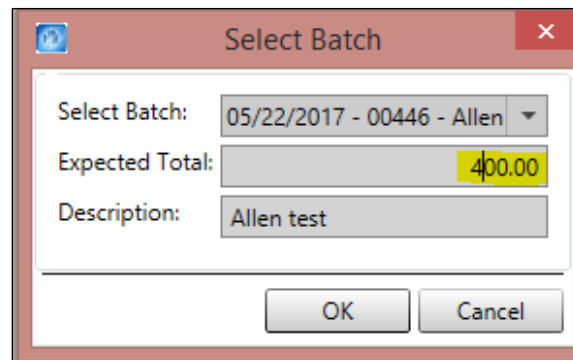


FIGURE 53 – EXPECTED TOTAL

5. Click **OK**.

Performing a MICR Repair

1. From the *Batch Edit* page, compare the numbers on the bottom of the page to those on the bottom of the check: Aux On Us, Routing number, On Us, and check number. Any

fields on the *Batch Edit* page that are incorrect or were left blank must be entered manually.

The screenshot shows the ProfitStars Batch Edit interface. At the top, there's a navigation bar with 'Home', 'Scan', 'Batch Edit', 'Make Deposit', 'View Deposits', 'Search', and 'View Messages'. Below this, a status bar shows '07/12/2013 - 00089 - Expected total: \$0.00 Actual Total: \$ 0.00'. The main area displays a check image with the following details:

- DATE: 5/12/2006
- PAY TO THE ORDER OF: Fifteen only
- AMOUNT: \$15.00
- MEMO: Remote Deposit Test
- STATUS: SAMPLE - NOT NEGOTIABLE

 Below the check image, there are fields for 'Aux On Us' (33386764), 'Routing' (01000112), and 'On Us' (000005089012345678). A red arrow points to the 'Routing' field. At the bottom, there are buttons for 'Print', 'Delete Item', 'Cancel', and 'Save'.

FIGURE 54 - PERFORMING A MICR REPAIR

2. Select **Save** at the bottom of the page when all edits have been completed.

This screenshot is identical to Figure 54, showing the same check image and fields. However, a red arrow points to the 'Save' button at the bottom right of the interface, indicating the final step in the process.

FIGURE 55 - SAVE OPTION AFTER EDITING

File Tools Reports

ProfitStars
A JACK HENRY COMPANY

Home Scan Batch Edit Make Deposit View Deposits Search View Messages

11/28/2012 - 00069 - Expected total: \$0.00 Actual Total: \$ 0.00

✓ All batch items have been edited and the batch is ready for deposit.

Front Back Position 1 of 10

DATE 11/28/2012 2396

PAY TO THE ORDER OF John Doe 11.14

Eleven point One Four DOLLARS

Foreign Item

NON NEGOTIABLE

Aux On Us Routing On Us Amount: 11.14

Account Number: Invoice Number:

Print Delete Item Cancel Save

FIGURE 9 - SAVE CONFIRMATION

Keying In a Dollar Amount

1. To input the dollar amount of the check, enter the amount in the *Amount* field at the bottom of the page. Use the navigational arrows to view different items.

File Tools Reports

ProfitStars
A JACK HENRY COMPANY

Home Scan Batch Edit Make Deposit View Deposits Search View Messages

07/12/2013 - 00089 - Expected total: \$0.00 Actual Total: \$ 0.00

Front Back Position 1 of 1

CHECK STANDARDIZATION

5/12/2006

PAY TO THE ORDER OF Fifteen only \$ 5 DOLLARS

Remote Deposit Test

SAMPLE - NOT NEGOTIABLE

Aux On Us Routing On Us Amount: 15.00

Account Number: Invoice Number:

Print Delete Item Cancel Save

FIGURE 57 - ENTERING AN AMOUNT

2. Select **Save** at the bottom of the page when all changes are complete.

File Tools Reports

ProfitStars
A JACK HENRY COMPANY

Home Scan Batch Edit Make Deposit View Deposits Search View Messages

11/28/2012 - 00070 - Expected total: \$0.00 Actual Total: \$ 0.00

Front Back

DATE 11/28/2012 2739

PAY TO THE ORDER OF John Doe 52.47

Fifty Two point Four Seven DOLLARS

On Us Item

NON NEGOTIABLE

Aux On Us Routing 20 On Us 02533495656 2739 Amount: 52.47

Account Number: Invoice Number:

Print Delete Item Cancel Save

FIGURE 58 - SAVING EDITS TO THE DOLLAR AMOUNT

Deleting an Item

1. From the bottom of the *Edit Batch* page, select **Delete Item**.

File Tools Reports

ProfitStars
A JACK HENRY COMPANY

Home Scan Batch Edit Make Deposit View Deposits Search View Messages

07/12/2013 - 00089 - Expected total: \$0.00 Actual Total: \$ 0.00

Front Back

CHECK STANDARDIZATION

5/12/2006

PAY TO THE ORDER OF Fifteen only \$ 15.00 DOLLARS

MEMO Remote Deposit Test

SAMPLE - NOT NEGOTIABLE

Aux On Us Routing 01000112 On Us 000005089012345678 Amount: 15.00

Account Number: Invoice Number:

Print Delete Item Cancel Save

FIGURE 59 - DELETE ITEM PROMPT

2. The system will prompt for a confirmation in deleting an item. Select **Yes**.

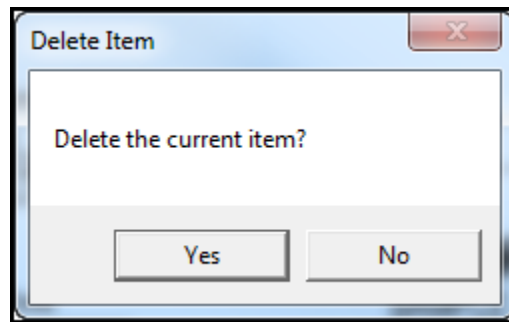


FIGURE 60 - DELETE CONFIRMATION

Deleting a Batch

1. Select **Tools | Delete Batch** from the top of the window.

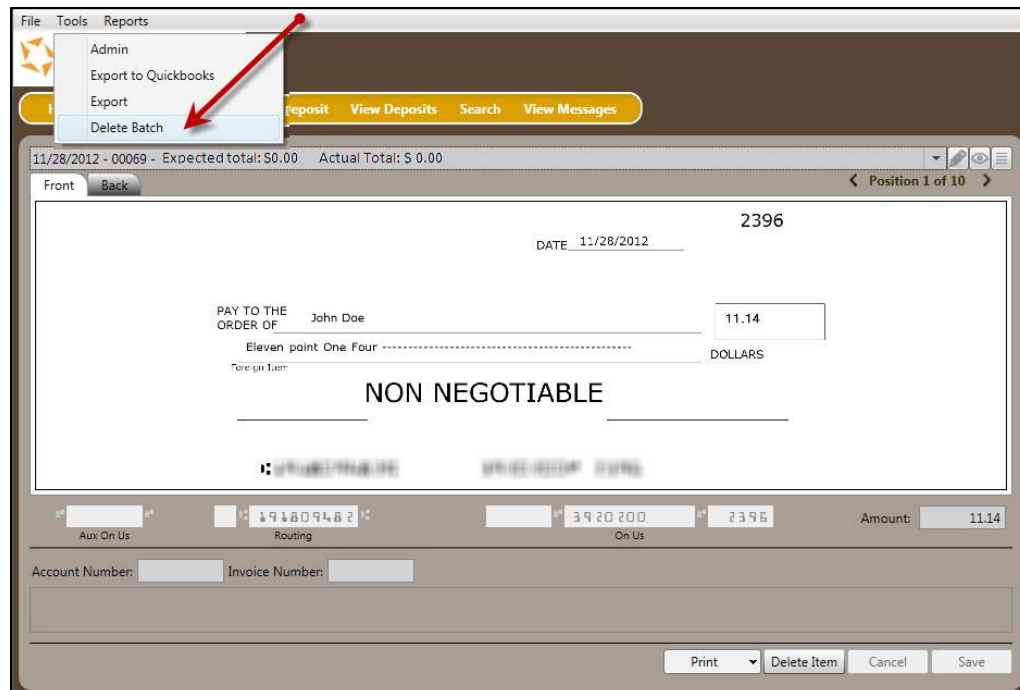


FIGURE 61 - DELETE BATCH OPTION UNDER TOOLS

2. The *Select Batches to Delete* window appears. Highlight the batch you wish to delete, and select **Delete Selected**. You may also opt to **Select All** batches to delete.

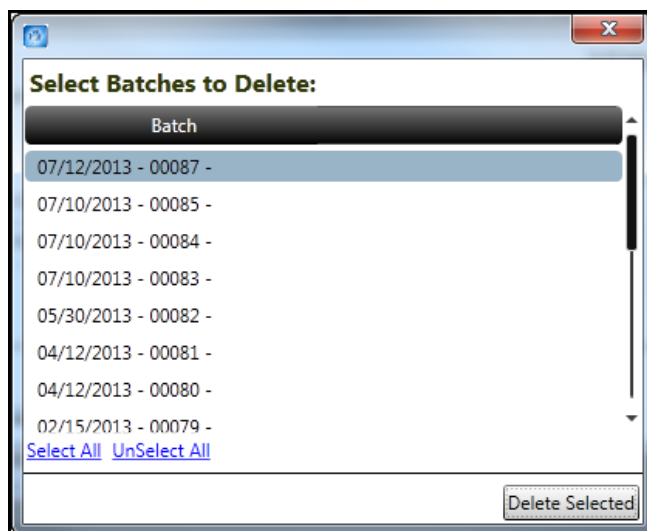


FIGURE 62 - SELECTING BATCHES TO DELETE

3. A prompt appears asking to confirm deleting the batch. Select **Yes**.

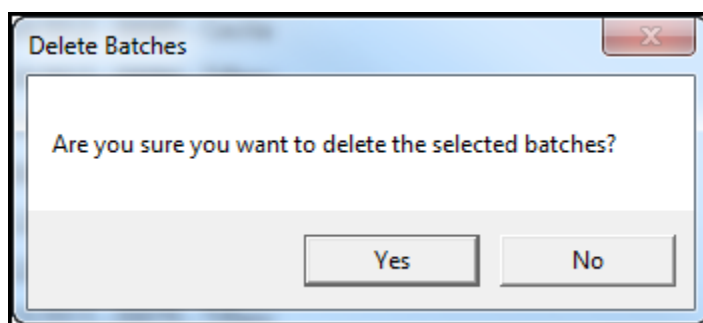


FIGURE 63 - DELETE BATCH CONFIRMATION

4. After deleting a batch, select the **Home** link at the top of the page. At the bottom right corner, select **Refresh** to update the page. Deleted batches will no longer display as either *Ready for Edit* or *Ready for Deposit*.

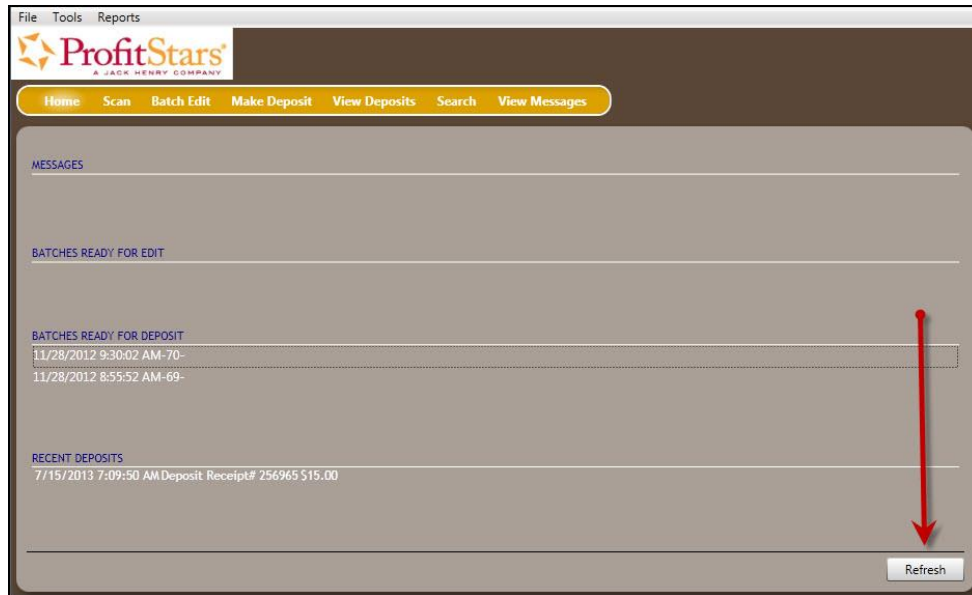


FIGURE 64 - REFRESH BUTTON ON HOME PAGE

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.

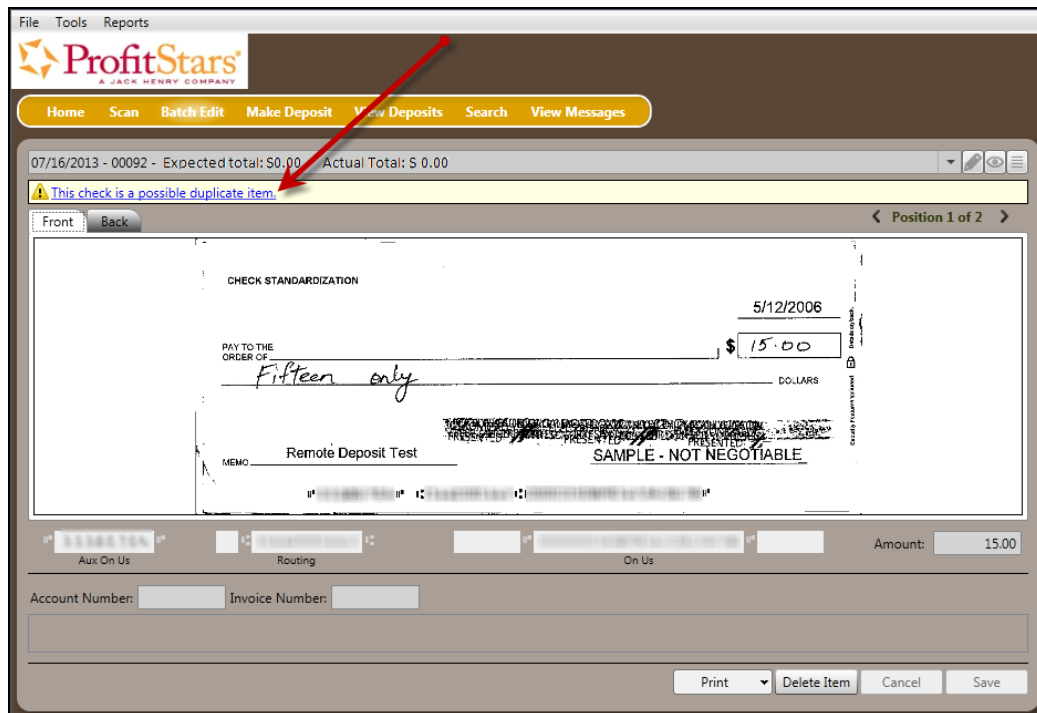


FIGURE 65 - DUPLICATE CHECK WARNING

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.

The screenshot shows the ProfitStars Batch Edit page. At the top, a yellow banner displays the message: "All batch items have been edited and the batch is ready for deposit." Below this, a red arrow points to a "Back" button. The main form area contains a date field set to "11/28/2012", a check number "2396", and a payee "John Doe" for "11.14" dollars. The amount is written out as "Eleven point One Four DOLLARS". The text "NON NEGOTIABLE" is prominently displayed in the center. At the bottom right, the "Amount" is "11.14". The footer includes fields for "Account Number" and "Invoice Number", and buttons for "Print", "Delete Item", "Cancel", and "Save".

FIGURE 66 - BATCH READY FOR DEPOSIT PROMPT

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

The screenshot shows the ProfitStars Make Deposit page. A red arrow points to the "Make Deposit" link in the top navigation bar. On the left, a panel titled "Select Batches To Deposit:" lists three batches: "91-07/15/2013" (Total Amount: \$15.00), "70-11/28/2012" (Total Amount: \$499.52), and "69-11/28/2012" (Total Amount: \$476.12). Each batch has checkboxes for selection and a "View Items" link. At the bottom of this panel are "Select All" and "Unselect All" links. On the right, there is a "Select Deposit Account:" dropdown menu. The bottom of the page shows "Deposit Total: \$0.00", the current time "Monday, July 15, 2013 7:03 AM", and a "Make Deposit" button.

FIGURE 67 - MAKE DEPOSIT LINK

2. Select the check box next to the deposit(s) that you are ready to submit. You may also click **Select All** to select all open deposits.

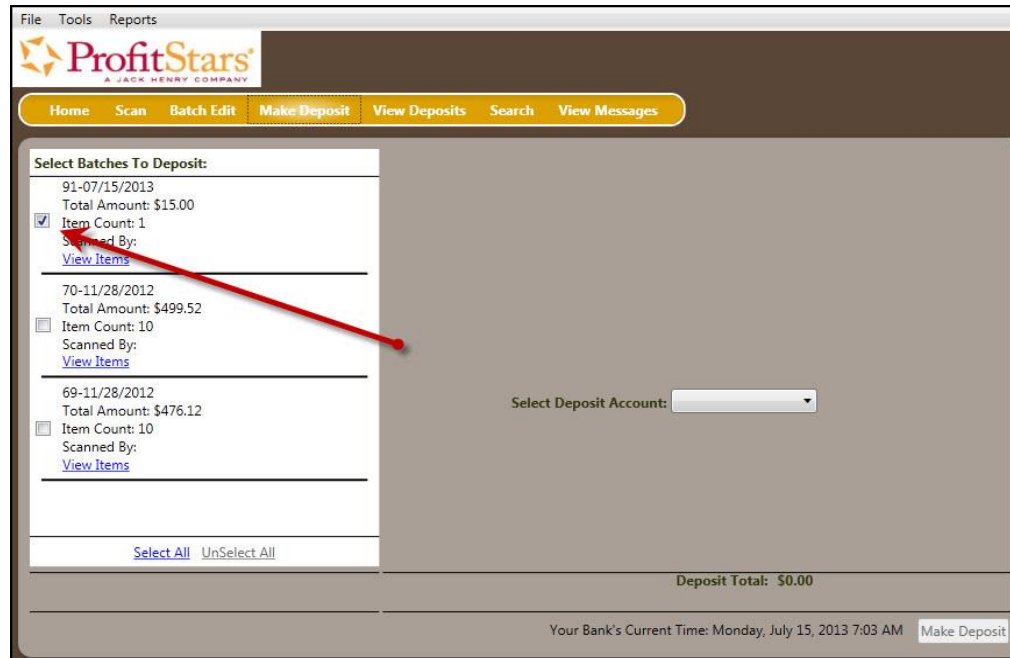


FIGURE 68 - SELECTING A BATCH TO DEPOSIT

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

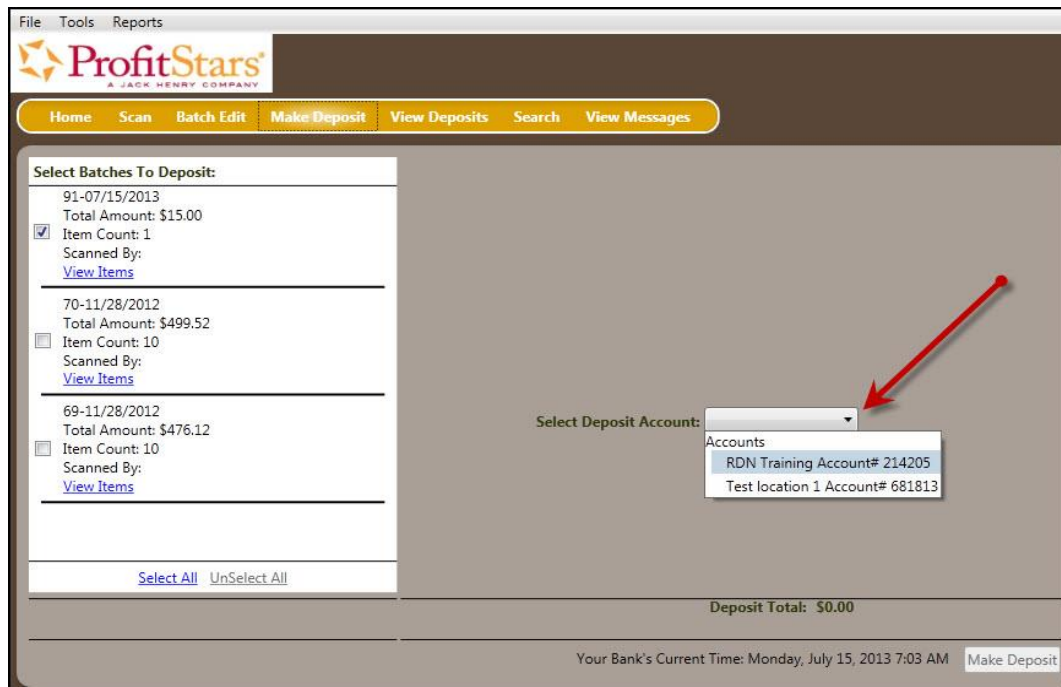


FIGURE 69 - SELECT DEPOSIT ACCOUNT OPTION

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** at the bottom of the page to submit your batch(es).

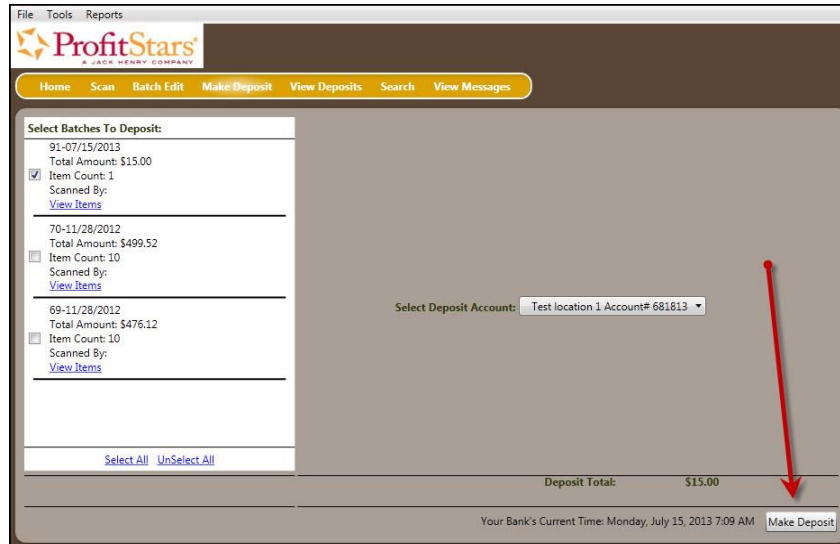


FIGURE 70 - MAKE DEPOSIT OPTION

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

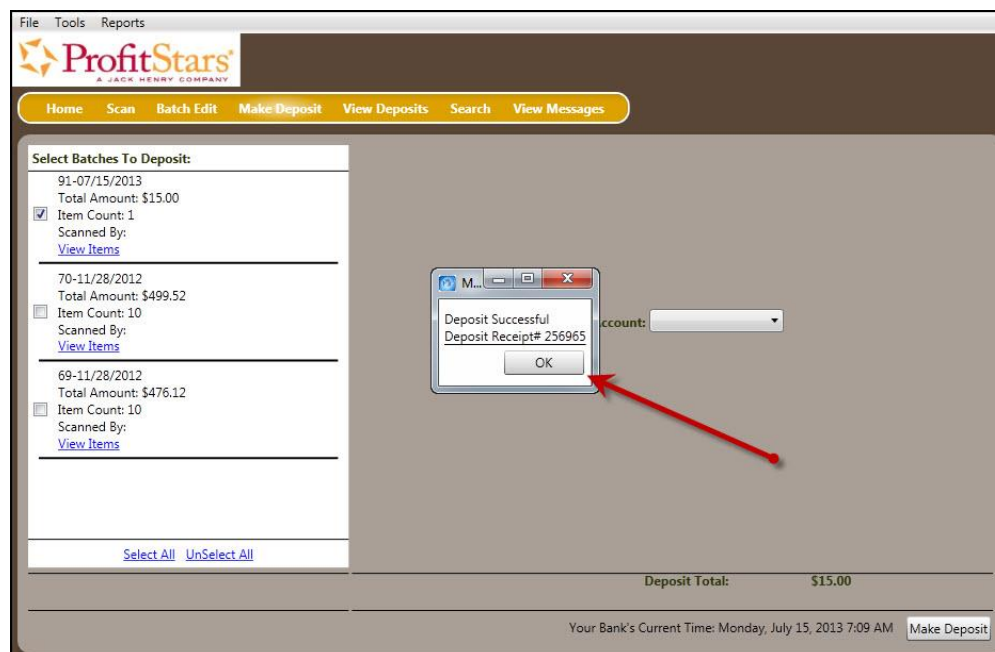


FIGURE 71 - DEPOSIT SUCCESSFUL CONFIRMATION PAGE

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**.

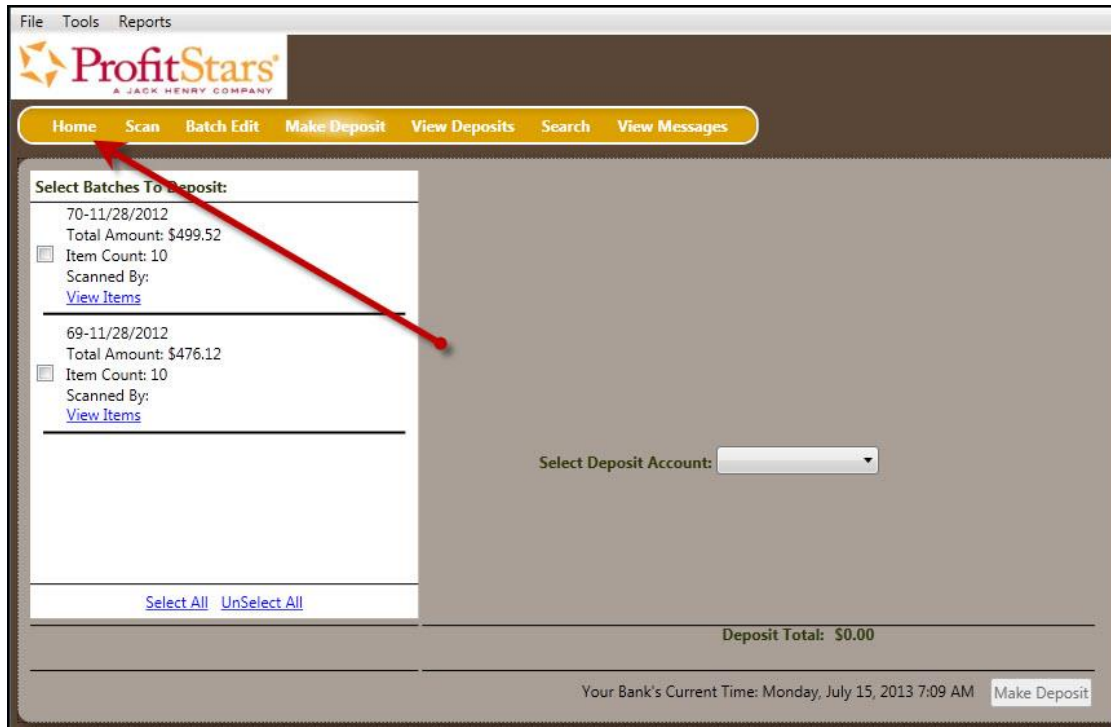


FIGURE 72 - SELECT HOME PAGE OPTION

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

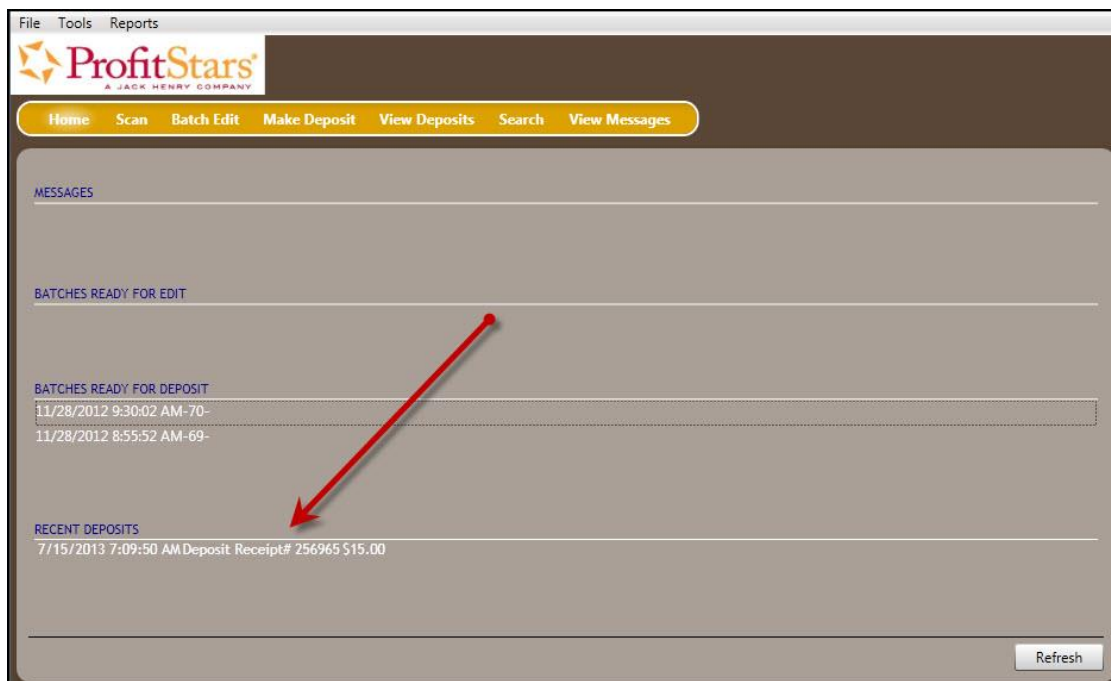


FIGURE 73 - RECENT DEPOSITS LISTING

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

8. To exit the RDN application, select **File | Exit** at the top left corner of the page.

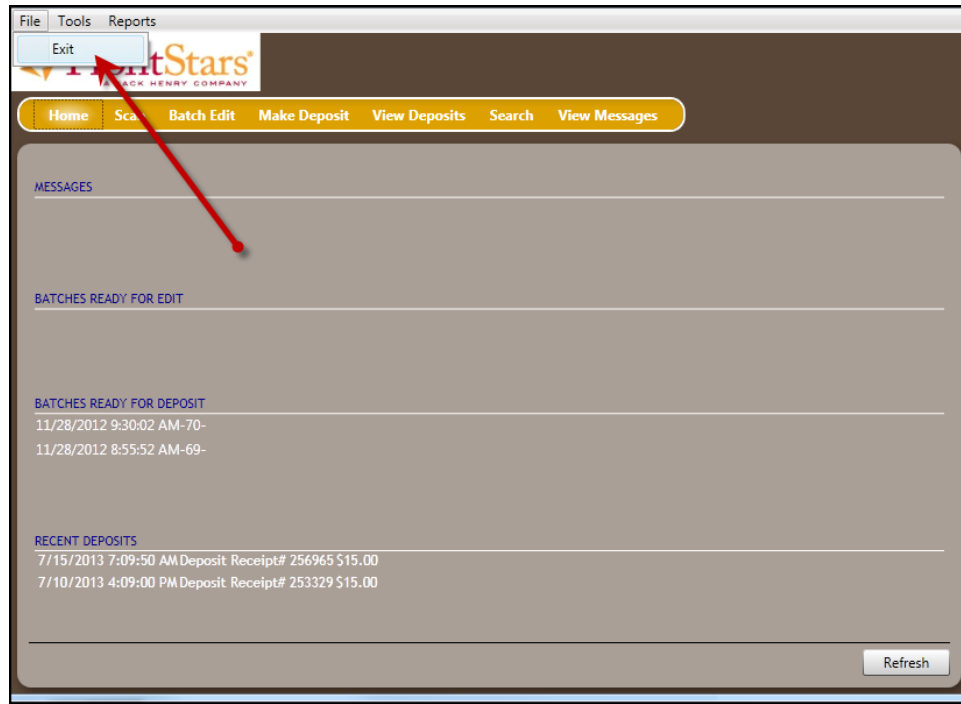


FIGURE 74 - EXITING THE RDN APPLICATION

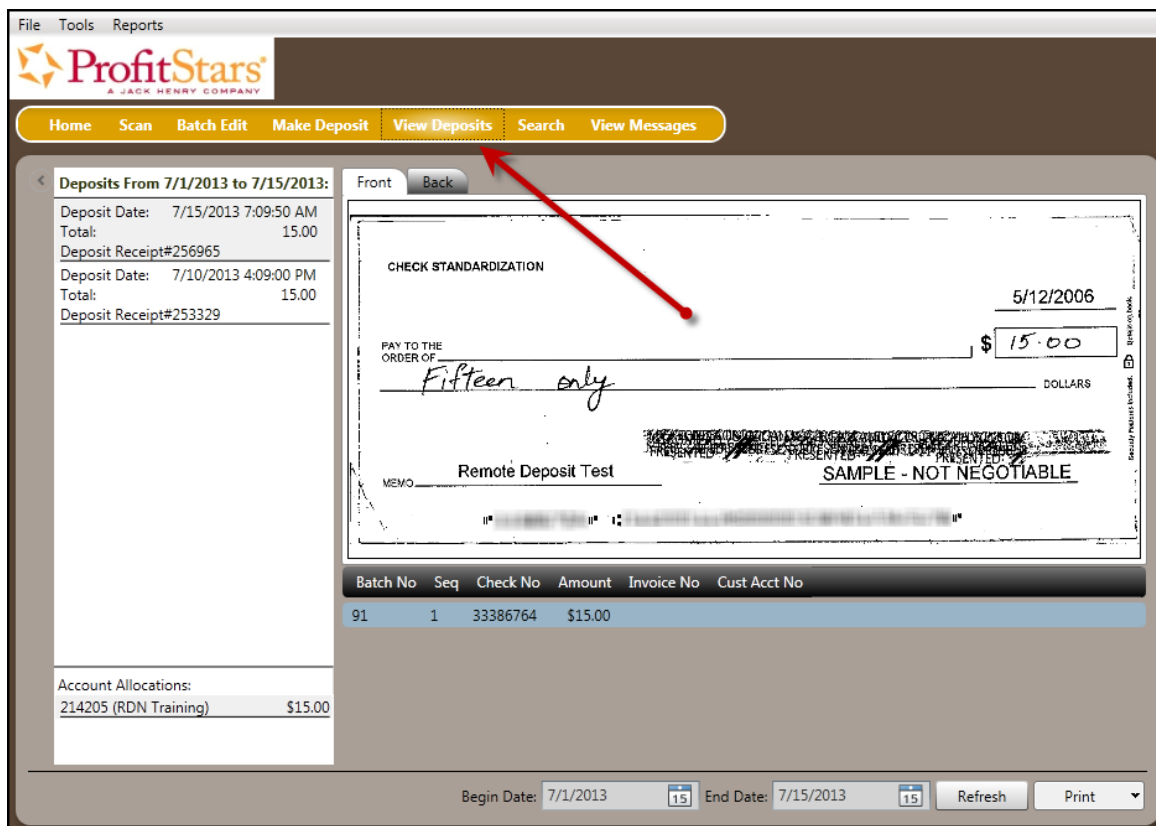
Reporting

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. The following sections outline both RDN application reporting and application reporting.

RDN Application Reporting

Viewing Deposits

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



The screenshot shows the ProfitStars application interface. At the top, there is a navigation bar with links: Home, Scan, Batch Edit, Make Deposit, **View Deposits** (highlighted with a red arrow), Search, and View Messages. Below the navigation bar, the main content area is divided into two sections. The left section, titled 'Deposits From 7/1/2013 to 7/15/2013:', lists two deposits: one dated 7/15/2013 7:09:50 AM for \$15.00 with receipt #256965, and another dated 7/10/2013 4:09:00 PM for \$15.00 with receipt #253329. The right section, titled 'Front', displays a detailed view of a deposit, showing a check standardization form with fields for 'PAY TO THE ORDER OF' (Fifteen only), 'Amount' (\$15.00), and 'Date' (5/12/2006). Below the form, there is a table with columns: Batch No, Seq, Check No, Amount, Invoice No, and Cust Acct No. The table contains one row: 91, 1, 33386764, \$15.00. At the bottom of the interface, there are fields for 'Begin Date' (7/1/2013) and 'End Date' (7/15/2013), along with 'Refresh' and 'Print' buttons.

FIGURE 75 - VIEW DEPOSITS LINK

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

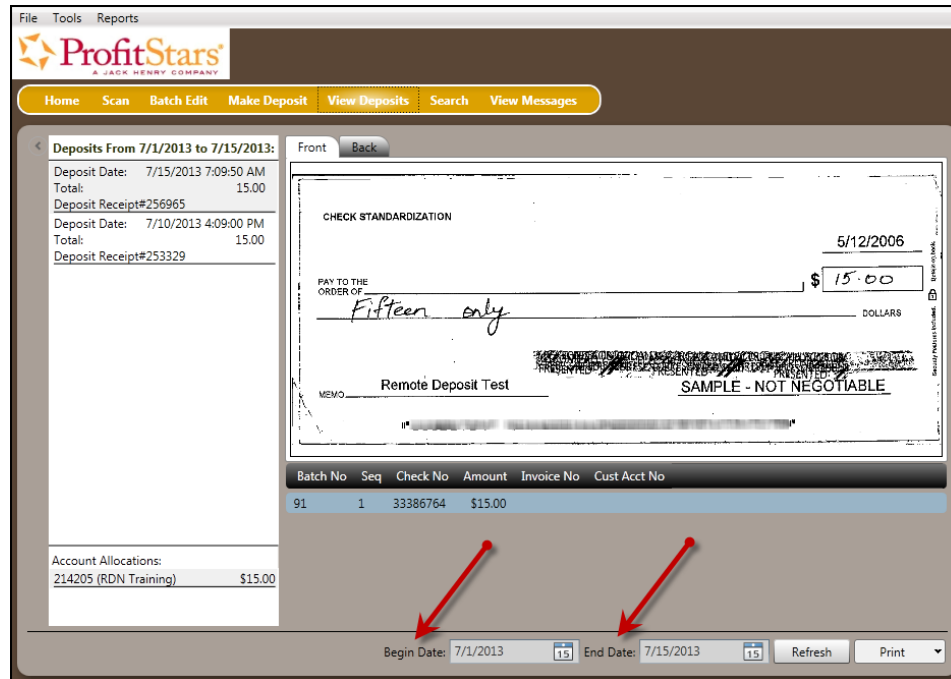


FIGURE 76 - BEGIN AND END DATES FOR VIEWING DEPOSITS

3. Select **Refresh** at the bottom 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.



FIGURE 77 - 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.

The screenshot shows the ProfitStars software interface. On the left, a list of deposits from 1/1/2013 to 7/15/2013 is displayed. The deposit dated 2/1/2013 2:43:31 PM with a total of 499.52 is highlighted. On the right, the details for this deposit are shown, including a check number 2260, a date of 2/1/2013, and a pay amount of 7.91. The check is payable to John Doe and is marked as NON NEGOTIABLE. Below the check details, a table lists the items in the deposit:

Batch No	Seq	Check No	Amount	Invoice No	Cust Acct No
76	1	2739	\$52.47		
76	2	2260	\$7.91		
76	3	3081	\$77.43		
76	4	892	\$39.79		
76	5	2923	\$90.97		
76	6	777	\$00.55		

At the bottom of the page, there are fields for Begin Date (1/1/2013) and End Date (7/15/2013), along with buttons for Refresh and Print.

FIGURE 78 - VIEWING DEPOSIT ITEMS

2. At the bottom 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.

This screenshot shows the same ProfitStars interface as Figure 78, but with the Print menu open at the bottom right. The menu options are: Print, Print All, Print All Fronts Only, and View Item Edits. A red arrow points to the Print menu button.

FIGURE 79 - PRINTING OPTIONS UNDER VIEW DEPOSITS

- From the bottom 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.

The screenshot shows the ProfitStars RDN application interface. On the left, there's a sidebar with a list of deposits from 1/1/2013 to 7/15/2013. The main area displays a deposit form for a date of 2/1/2013 with a total amount of 2260. Below the form is a table of transactions with columns: Batch No, Seq, Check No, Amount, Invoice No, and Cust Acct No. The table shows several transactions, including one for \$7.91. At the bottom right, there's a 'Print' dropdown menu with options: 'Print All', 'Print All Fronts Only', and 'View Item Edits'. A red arrow points to the 'View Item Edits' option.

FIGURE 80 - VIEW ITEM EDITS OPTION

- 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.

The screenshot shows a window titled 'Edits Made to an Item'. It contains a table with the following columns: Date, User, Field Name, Before Value, and After Value. The table has one row of data showing an edit made on 6/28/2013 at 9:18:22 AM by a user named 'NewUser' to the 'Amount' field, changing the value from 0.00 to 27.31. There is a 'Print' button at the bottom right of the window.

Date	User	Field Name	Before Value	After Value
6/28/2013 9:18:22 AM	NewUser	Amount	0.00	27.31

FIGURE 81 - EDITS MADE TO AN ITEM

Searching for an Item

- To look for a specific item in the RDN application, select **Search** from the top of the page.

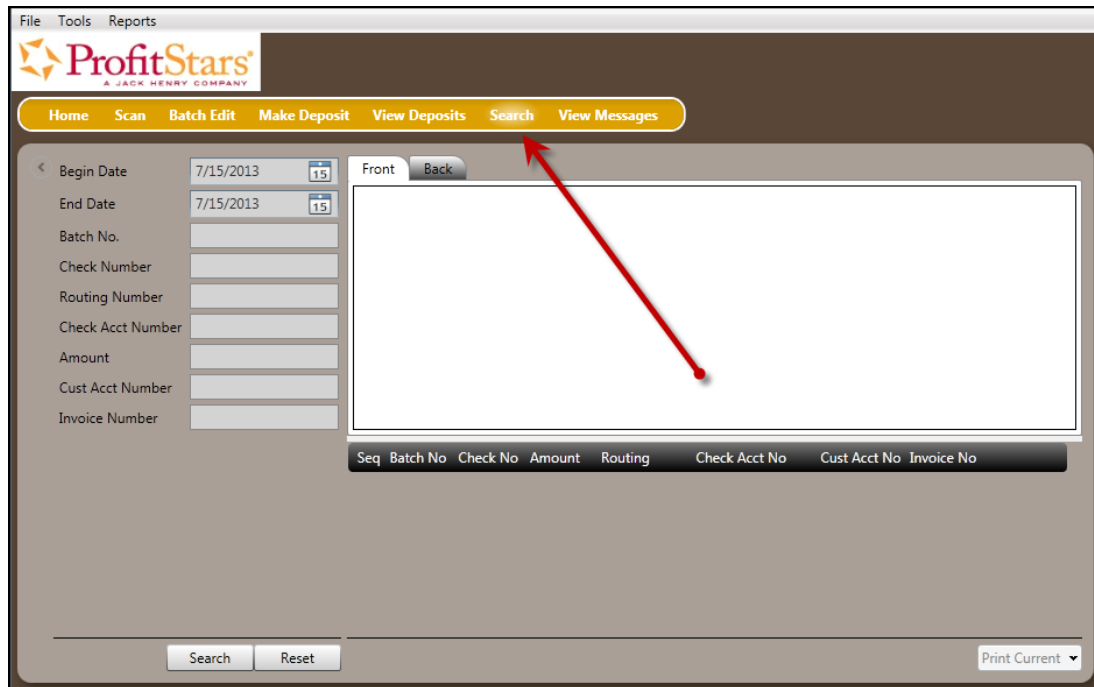


FIGURE 82 - SEARCH OPTION

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

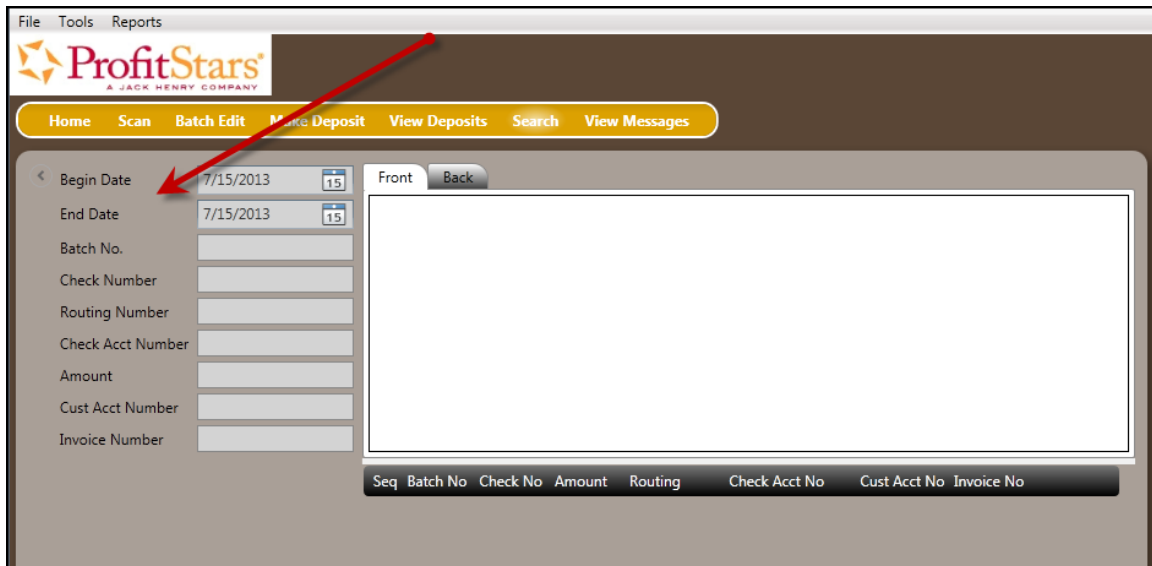


FIGURE 83 - SEARCH CRITERIA

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

File Tools Reports

ProfitStars
A JACK HENRY COMPANY

Home Scan Batch Edit Make Deposit View Deposits Search View Messages

Begin Date: 7/1/2013
End Date: 7/15/2013
Batch No.:
Check Number:
Routing Number:
Check Acct Number:
Amount:
Cust Acct Number:
Invoice Number:

Front Back

Seq Batch No Check No Amount Routing Check Acct No Cust Acct No Invoice No Codeline Deposit Date De

Select All UnSelect All

Search Reset Print Current

FIGURE 84 - SEARCH LINK

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

File Tools Reports

ProfitStars
A JACK HENRY COMPANY

Home Scan Batch Edit Make Deposit View Deposits Search View Messages

Begin Date: 1/1/2013
End Date: 7/15/2013
Batch No.:
Check Number:
Routing Number:
Check Acct Number:
Amount:
Cust Acct Number:
Invoice Number:

Front Back

DATE: 1/30/2013 1789

PAY TO THE ORDER OF John Doe 60.16
Sixty point One Six DOLLARS
NON NEGOTIABLE
12193733174 8343718 1789

Seq	Batch No	Check No	Amount	Routing	Check Acct No	Cust Acct No	Invoice No
1	73	1789	60.16	193733174	8343718		:193733174:
2	73	2036	12.68	196007182	96566568		:196007182:
3	73	151	98.70	192965163	67694081		:192965163:
4	73	2238	6.03	201111112	04100361957		:201111112:
5	73	1591	27.75	201111112	03133314784		:201111112:
6	73	2826	53.32	191645358	4458838		:191645358:
7	73	360	35.68	191052608	17390191		:191052608:
8	73	1646	16.66	201111112	03671073274		:201111112:

Select All UnSelect All

Search Reset Print Current

FIGURE 85 - HIGHLIGHTING SEARCH ITEMS

5. Select **Print Current** to print the front and back of a highlighted item. To print the front and back of a range of highlighted items, select the drop-down menu next to *Print Current* and select **Print Selected**.

The screenshot shows the ProfitStars application interface. On the left, there are input fields for transaction details: Begin Date (7/15/2013), End Date (7/15/2013), Batch No., Check Number, Routing Number, Check Acct Number, Amount, Cust Acct Number, and Invoice Number. The main area displays a check preview for Salvador B. Hollar, dated 1/30/2013, for \$6.03. Below the preview is a table of transactions. A red arrow points from the 'Print Current' dropdown menu to the 'Print Selected' option.

Seq	Batch No	Check No	Amount	Routing	Check Acct No	Cust Acct No	Invoice No
1	73	1789	60.16	193733174			:193733174:
2	73	2036	12.68	196007182			:196007182:
3	73	151	98.70	192965163			:192965163:
4	73	2238	6.03	201111112			:201111112:
5	73	1591	27.75	201111112			:201111112:
6	73	2826	53.32	191645358			:191645358:
7	73	360	35.68	191052608			:191052608:
8	73	1646	46.55	201111112			:201111112:

FIGURE 86 - PRINT CURRENT AND PRINT SELECTED OPTIONS

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

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			

FIGURE 87 - 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 cut-off 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 ProfitStars, 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 Fed by ProfitStars.
Other ACH Returns	The ACH transaction has been returned by the Fed. 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). Note: 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 ProfitStars NSF by the Fed, and funds could not be recovered.
Suspended	The transaction has been verified, but it has exceeded <i>Velocity</i> limits.

Status	Definition
Disputed	(ACH Only) The transaction was returned to ProfitStars by the Fed because the account holder at the receiving financial institution has disputed its validity. The transaction will be charged back (reversed).
Invalid/Closed Account	(ACH Only) The transaction was returned to ProfitStars by the Fed 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® 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			

FIGURE 88 - 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.

Transactions matching your query

☐

Share to All Users

Save to My Reports

Title

Transaction Approved

Displaying Page 1 of 1
Records 1 - 18 of 18

View	Transaction Date	Status	Payment Type	Name On Account
	12/18/2015 10:24:26 AM CT	Approved	Checking	
	12/18/2015 10:42:20 AM CT	Approved	Checking	Ima 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 Amount
				\$73.00

FIGURE 89 - 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

Transaction Details

Actions [icon]

Show Events Hide Events

Show Audit History Hide Audit History

Customer (ID):	Receipt Code:
Effective Date: Monday, December 21, 2015	Tran Data 2:
Auth Only: \$1.00	Tran Data 3:
Payment Method: ACH	Reference Number: T:4ZP5PPFFA1
From Account Type: Checking	Payment Origin: Signature Original
	Settlement Status: No Settlement Needed

FIGURE 90 - 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 cut-off 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 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.

Reports / Results / Transaction Information

Transaction Details

Actions [icon]

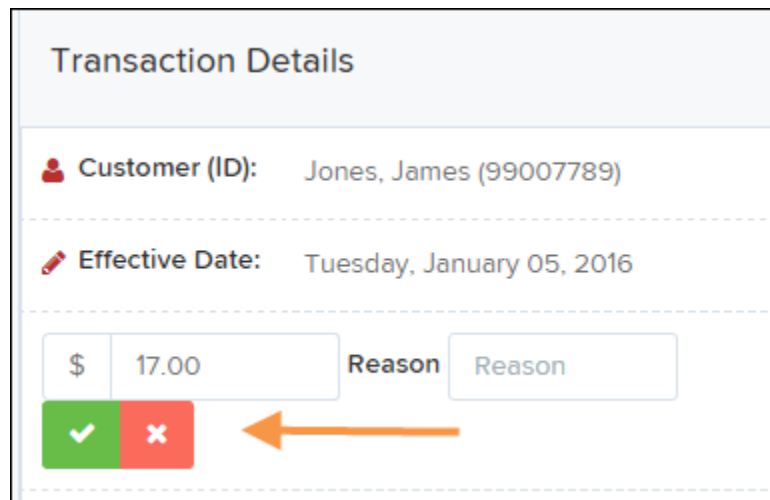
Show Events Hide Events

Show Audit History Hide Audit History

Customer (ID): Jones, James (99007789)	Transaction data 1 Displayed 6 Label Text Field:
Effective Date: Tuesday, January 05, 2016	Transaction data 2 Displayed 7 Label Text Field:
Sale: \$17.00	transaction data 3 Displayed 8 Label Text Field:
Payment Method: ACH	
From Account Type: Checking	
Account Number: 122037760 / 4560646556	
To Location: Corporate Office	

FIGURE 91 - 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.



The image shows a 'Transaction Details' form. It has a header 'Transaction Details' in a light blue box. Below the header, there are three sections separated by dashed lines. The first section is 'Customer (ID): Jones, James (99007789)'. The second section is 'Effective Date: Tuesday, January 05, 2016'. The third section contains a currency field with a '\$' symbol, a text field with '17.00', a 'Reason' label, and a text field with 'Reason'. Below these fields are two buttons: a green button with a white checkmark and a red button with a white 'X'. An orange arrow points from the right towards the green checkmark button.

FIGURE 92 - 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.



The image shows a 'Transaction Details' form. It has a header 'Transaction Details' in a light blue box. Below the header, there are three sections separated by dashed lines. The first section is 'Customer (ID): Jones, James (99007789)'. The second section is 'Effective Date: 01/05/2016'. The third section contains a date field with a calendar icon, a text field with '01/05/2016', a 'Reason' label, and a text field with 'Reason'. Below these fields are two buttons: a green button with a white checkmark and a red button with a white 'X'.

FIGURE 93 - EDITING AN EFFECTIVE DATE

Voiding a Transaction

1. Log in and 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**.

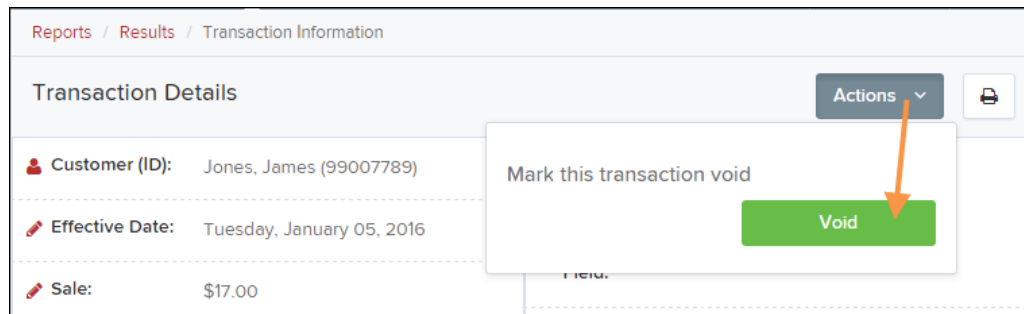


FIGURE 94 - VOIDING A TRANSACTION

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).

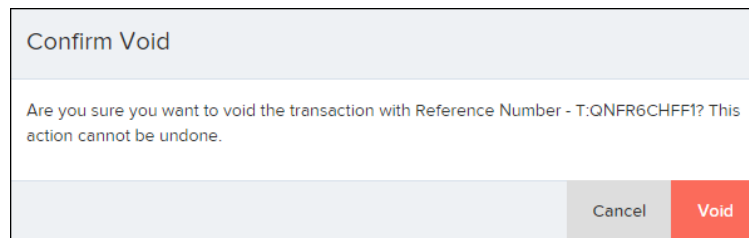


FIGURE 95 - CONFIRM VOID OPTION

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 select the **Voided** status from the *Current Transaction Summary* on the *Dashboard* page of the application.


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			

FIGURE 96 - VOIDED STATUS LINK

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




Transactions matching your query

☐ Share to All Users

Save to My Reports

TitleTransaction Voided

Displaying Page 1 of 1
Records 1 - 21 of 21






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 97 - 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*.

Reports / Results / Transaction Information

Transaction Details

Customer (ID):

Effective Date: Tuesday, November 17, 2015

Auth Only: \$2.50

Payment Method: ACH

Actions

Resolve this transaction

Reason

Resolve

Loan Number:

FIGURE 98 - 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 select **Reports** from the left main menu.

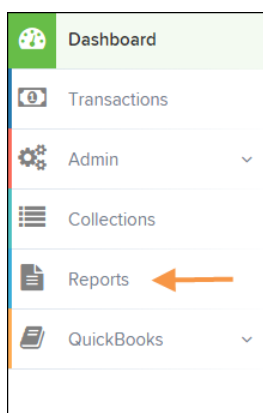


FIGURE 99 - REPORTS TAB

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

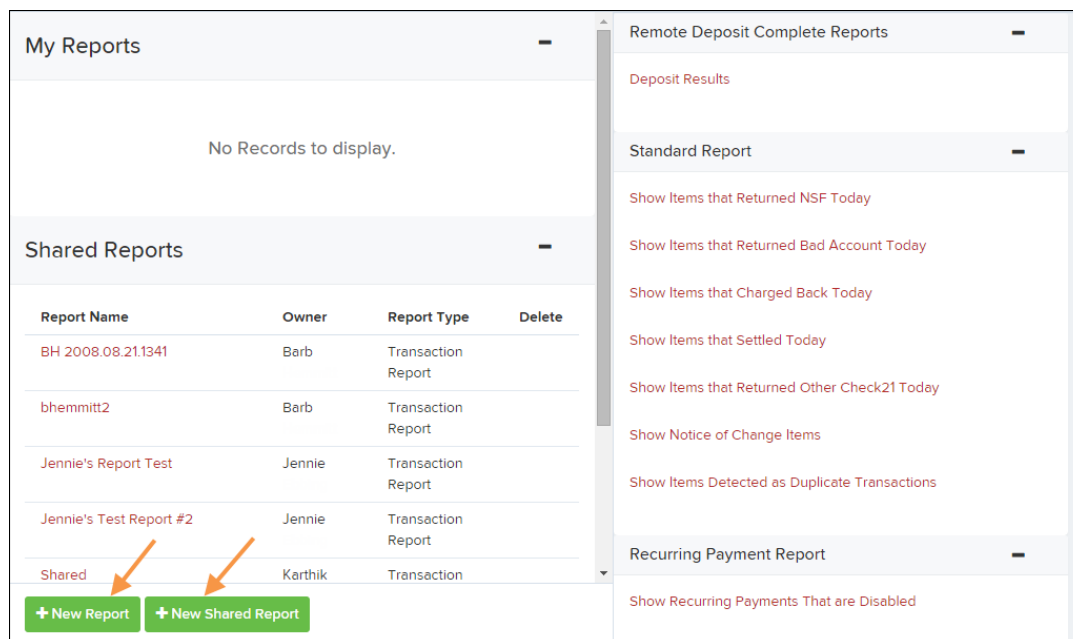


FIGURE 100 - REPORT BUILDER OPTIONS FOR NEW REPORTS

- 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*.

The screenshot shows the 'New Report' interface with the following sections:

- Report Type:** Includes radio buttons for 'Transaction Report' (selected) and 'Historical Event Report'. Descriptions are provided for each.
- Date Range:** Includes 'Date Type' (Transactions Createc), 'Export Date Range' (Today), 'Start Date' (Jan 14, 2016), 'Start Time' (12:00 AM), 'End Date' (Jan 15, 2016), and 'End Time' (12:00 AM).
- Advanced:** Includes dropdowns for 'Location' (All Locations), 'Status' (-- ALL --), 'Settlement Status' (-- ALL --), 'Origin Of Transaction' (-- ALL --), 'Originated As' (-- ALL --), and 'Amount Range' (\$ From, \$ To).
- Report Column Headers:** A table with columns for 'View', 'Prioritize', and 'Freeze'. It lists various data fields like Transaction Date, Transaction Status, Payment Type, etc.

FIGURE 101 – 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.

The close-up shows the 'Date Range' section with the following fields:

- Date Type:** Transactions Createc
- Export Date Range:** Today
- Start Date:** Jan 14, 2016
- Start Time:** 12:00 AM
- End Date:** Jan 15, 2016
- End Time:** 12:00 AM

FIGURE 102 - DATE RANGE SECTION

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.

Report Column Headers			
	View	Prioritize	Freeze
Transaction Date	<input checked="" type="checkbox"/>	<input type="button" value="v"/>	<input type="button" value="lock"/>
Transaction Status	<input checked="" type="checkbox"/>	<input type="button" value="v"/> <input type="button" value="^"/>	<input type="button" value="lock"/>
Payment Type	<input checked="" type="checkbox"/>	<input type="button" value="v"/> <input type="button" value="^"/>	<input type="button" value="lock"/>
Name On Account	<input checked="" type="checkbox"/>	<input type="button" value="v"/> <input type="button" value="^"/>	
Transaction ID00	<input checked="" type="checkbox"/>	<input type="button" value="v"/> <input type="button" value="^"/>	
Reference Number	<input checked="" type="checkbox"/>	<input type="button" value="v"/> <input type="button" value="^"/>	
Customer Number	<input checked="" type="checkbox"/>	<input type="button" value="v"/> <input type="button" value="^"/>	
Operation Type	<input checked="" type="checkbox"/>	<input type="button" value="v"/> <input type="button" value="^"/>	
Location Name	<input checked="" type="checkbox"/>	<input type="button" value="v"/> <input type="button" value="^"/>	
Amount	<input checked="" type="checkbox"/>	<input type="button" value="v"/> <input type="button" value="^"/>	

FIGURE 103 - REPORT COLUMN HEADERS SECTION

- 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	<input type="text" value="A sample report title"/>	<input type="button" value="Save to My Reports"/>	<input type="checkbox"/> Share to All Users
			<input type="button" value="Run Reports"/>

FIGURE 104 - 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.
