Remote Deposit Capture

JOB AID

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Create New Deposit

1. PREPARE
- Machine tape OR equivalent

2. PREPARE CHEQUES
- Remove any staples, paper clips, folds and tears
- Line up in the same direction
- Check for valid dates

3. CLICK
- **Create New Deposit** button

4. FILL OUT SLIP
- All required fields marked with*
- Number of items max 250 +1 credit

5. PREPARE SCANNER
- Adjust the output tray
- Place cheque facing up, ready when light turn orange

6. CLICK
- **Start Capture** button

7. WAIT
- Scanned cheques appear in **Deposit List**

8. CHECK DEPOSIT
- **Green**: **Correct items**, ready to be transmitted
- **Red**: **Incorrect items**, must be corrected

9. CONFIRM
- **Save** button
  Deposit status is **Received** or **Open-Balanced** when transmission successful

List Deposits

1. CLICK

- **Deposit List**
- **Deposit** Tab

2. SELECT

- One Location
- All Deposits

3. SELECT THE PERIOD OR STATUS

- Among those available

4. VIEW DEPOSIT DETAILS, DISPLAY AND PRINT
   (2 options)

- **Report view** button, **Print** button
- **Edit deposit's details** icon, **Report View** button, **Print** button

5. VIEW VIRTUAL DEPOSIT IMAGE

- DISPLAY IMAGE
  Icon **Edit this deposit's details**

- CLICK ICONS
  Select various display options

  1. Zoom in on the image

  2. Zoom out on the image

  3. Zoom to the signature

  4. Zoom to the endorsement

  5. Zoom to bank of first deposit

  6. Rotate the image to the right

  7. Rotate the image to the left

  8. View the front of the item

  9. View the back of the item

  10. Switch from gray background to black background

  11. Switch from gray background to white background

Generate Reports

1. CLICK

- **Generate Reports**
- **Reports** tab

2. SELECT CRITERIA

- Report version
- Type of format (PDF)
- Reporting period
- Other, if applicable

3. NUMBER OF ITEMS PROCESSED

- 500 or less – Immediately generated
- 501 to 4 999 – Generated overnight
- 5 000 or more - N/D (refine search criteria)

4. CLICK

- **Create Report** button

5. WAIT

- Appears in **Report Instances** section

6. DOWNLOAD REPORT

- In preselected format

7. SAVE

- Save or print the report

8. REPORT AVAILABILITY

- In the system:
  - › **7 days maximum**
  - › **10 most recent reports**

Search for items

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1. CLICK
- **Research** tab

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2. SELECT CRITERIA
- Among those available

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3. CLICK
- **Search** button

  › **VIEW A SINGLE ITEM**

  DISPLAY VIRTUAL ITEMS
  - Image preview
  - Detailed image

  › **VIEW SEVERAL ITEMS**

  SELECT ITEMS
  - Among those available

  MANAGE RESULTS
  - Add to Stored Results
  - Go to Stored Results

SELECT CRITERIA
- Report Type
- Images

CREATE
- **Create Report** button

SAVE
- Print or save report

Error messages (6 possibilities)

✓ **Duplicate**

1. CLICK

• Error icon
• **Edit Item**

2. CLICK

• Red **Duplicate** box

3. CHECK

• Deposit information

4. CLICK

• **Return to Edit Item** button

5. CLICK

• **Delete** button

6. CLICK

• **Edit deposit** button

7. CORRECT

• **Number of items Declared amount ($)**

8. CLICK

• **Save** button

9. CLICK

• **Complete** button

✓ **Correct Amount**

1. CLICK

• Error icon
• **Edit Item**

2. CHECK

• Discrepancies between amounts in digits and letters

3. CORRECT

• Amount if necessary

4. CLICK

• **Save** button

5. CHECK DETAILS

• Balancing difference in red

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6. CORRECT
- **Declared amount**

7. CLICK
- **Save** button

8. CLICK
- **Complete** button

✓ MICR Invalid

1. CLICK
- Error icon
- **Edit Item**

2. CHECK
- Serial, routing transit, account

3. CORRECT
- Incorrect items

4. CLICK
- **Save** button

NOTE
If the problem recurs,
scanner maintenance is required.

✓ Unknown Item

1. CLICK
- Error icon
- **Edit Item**

2. CLICK
- Drop-down **Unknown** list

3. SELECT
- Cheque according to currency

4. FILL OUT
- Serial, Routing transit, account, T/C, amount ($)

5. CLICK
- **Save** button

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✓ **Invalid Currency**

1. CLICK
- Error icon
- **Edit Item**

2. CHECK
- Item currency

3. DELETE
- **Item** if the other items of the deposit are valid
  Save button

- **Deposit** if the only one item in the deposit
  Redo deposit

✓ **Image Quality Failure**

1. DELETE
- **Item** if the other items of the deposit are valid
- **Save** button

2. REPLACE
- **Item** if the other items of the deposit are valid
- Click **Add Items** as needed to scan the item

Other problems

PROBLEM	SCANNER MAINTENANCE	RECOMMENDED FREQUENCY
Poor **image** quality	Clean camera glass	Approximately every 8 000 scans
Scanner **jam**	Clean entry drive rollers	Approximately every 8 000 scans
Recurrent **MICR** errors	Change Ink cartridge	Approximately every 80 000 scans

ORDER

Cleaning supplies: cleaning cards and wipes, compressed air can

Spare parts: ink cartridges, drive rollers and SADR discrimination rollers

CONSULT

Scanner User Manual

Maintenance procedures
Digital Check Tellerscan TS240, Teller Scanner TS240 | Paystation
Digital Check CheXpress CX30, Remote Deposit Scanner | Paystation

Administration
Manage Locations

1. CLICK
- **Manage locations** button

2. CREATE LOCATION
- **Create New Location** button

3. FILL OUT
- **Location** name and **Location** number

4. SELECT
- One or several available accounts

5. CLICK
- **Add** button

6. CONFIRM
- **Save** button

7. SHOW SITES
- **Show all** button

WARNING: If you accidentally deleted a location, wait 24 hours to recreate the location of the same name.
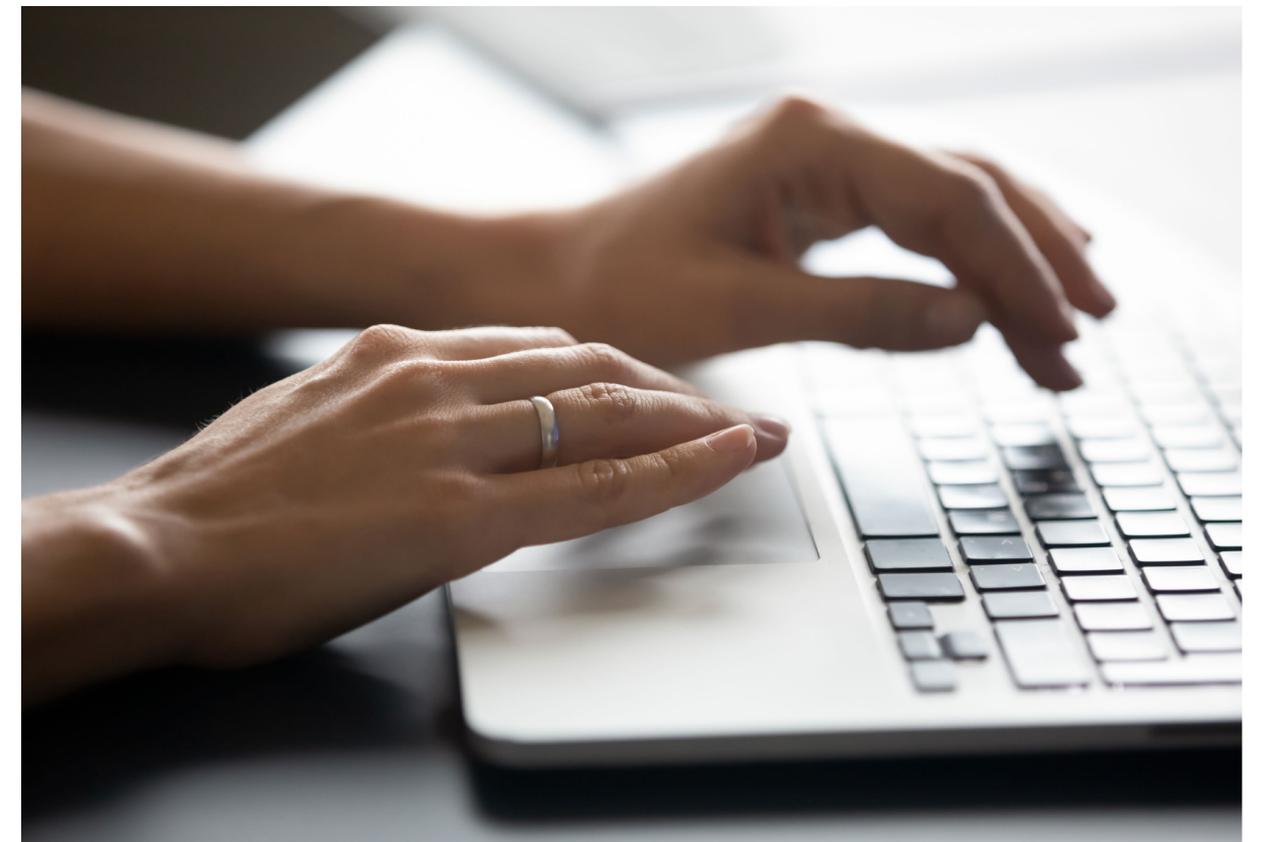
Customize Fields

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1. CLICK

- **Administration** tab, left side menu **Custom Fields (3 OPTIONS)**

› CREATE

CLICK
- **Create New Custom Field** button

FILL OUT & CHECK
- Depending on your needs
- FILL OUT THE MANDATORY FIELD Locale label
- In **English** or in **French, Add Locale Label** button

CONFIRM
- **Save** button

› ASSOCIATE

SELECT SEARCH CRITERIA
- Account Number, Custom Field Name, Routing Transit

SHOW LIST
- **Show all** button

SELECT ACCOUNT
- Custom Field
- **Assigned** or **Not Assigned**
- Copy or not an existing account's setup
- Select account to copy

SELECT FIELD
- **Available, Add** button Or **Selected, Remove** button

CHANGE ORDER
- **Move Up** button ∧ or **Move Down** button ∨

CONFIRM
- **Save** button

› MODIFY

SELECT SEARCH CRITERIA
- **Custom Field Name**

SHOW LIST
- **Show all** button

SELECT FIELD
- Custom field to modify

MODIFY
- Depending on your needs

CONFIRM
- **Save** button

Manage Users

CLICK

- **Manage Users** button **(2 options)**

1. CREATE

- **Create New User** button

  › **FILL IN**
  - Information
  - Roles
  - Location

  Using Username initially created in AccèsD Affaires *Accès D Affaires*

  › **CONFIRM**
  - **Save** button

2. EDIT

  › **SHOW USERS**
  - **Show all** button

  › **SELECT**
  - User to modify

  › **CHOOSE EDIT**
  - Roles and Limits
  - Location
  - Report Access
  - Account Exclusions

  › **MODIFY**
  - Add or Remove
  - Check or uncheck
  - Enter information in the override fields

  › **CONFIRM**
  - **Save** button

Preferences

1. CLICK

- **Administration** tab
- **Preferences**, left side menu

---

2. SELECT

Depending on your needs

› **Optional fields**

CHECK & FILL OUT
- 1 to 3 optional fields

CONFIRM
- **Save** button

IMPORTANT: These fields will appear when new deposits are created

› **Lists**

SHOW PAGE
- Select page to customize

EDIT LIST
- **Available, Add** button Or **Displayed, Remove** button

CHANGE ORDER
- **Move Up** button ^ or **Move Down** button V

APPLY
- **Apply** button
- Before modifying another page

CONFIRM
- **Save** button
- Once all changes are made

› **Reports**

SHOW REPORT
- Select report to customize

EDIT REPORT
- **Available, Add** button Or **Assigned, Remove** button

SORT COLUMNS
- Select 1 to 3 sort columns

CHECK OR UNCHECK
- Ascending order ☑ or Descending order ☐

APPLY
- **Apply** button
- Before modifying another report

CONFIRM
- **Save** button
- Once all changes are made

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1. CLICK

· **Deposits** tab

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2. SELECT

· One Location

· All Deposits

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3. SELECT

· Period or **All Open Deposits**

› APPROVE AND TRANSMIT

SELECT OR VIEW DEPOSITS
- Open-balanced state
  · Select one or more deposits to transmit
  · View deposits details, edit this deposit's details icon

APPROVE
- **Approve** button

TRANSMIT
- **Transmit** button
- State will change to **Received**

NOTICE: To ensure that deposits are received, make sure they are approved before you transmit them.

› DISAPPROVE

VIEW DETAILS
- Edit this deposit's details icon

NOTICE: Back only serves to return to the previous screen.

CLICK
- **Disapprove** button
- Confirmation message appears Deposit state changes to **Open-Disapproved**
- Deposit is sent back to the operator for modification

› MODIFY

- List **Open-Disapproved** deposit
- Click **Re-Open Deposit** button
- Modify the deposit
- Click **Complete** button to submit the modified deposit to the supervisor

› ASSIGN

VIEW DETAILS
- Edit the deposit's detail icon

CLICK
- **Assigned Deposit** button
- Deposit details are displayed

SELECT USER
- A self-customer operator will then be able to transmit the deposit

CONFIRM
- **Save** button

IMPORTANT: Supervisors must approve the deposits from operators under their supervision.
Deposits submitted to supervisors have the deposit state **Open-Balanced**.

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Deposit adjustments

Pay special attention to deposit adjustments

After you make a deposit through the Remote Deposit Capture service, Desjardins does a second check:

- If discrepancies are detected (e.g., postdated cheques), a deposit adjustment will be made.

- In your account, you will see that the total deposit amount is withdrawn, followed by a credit of the adjusted total deposit amount.

› **You must coplete both of the following step:**

  Identify the reason for adjustment;

1. **VIEW ADJUSTMENT**

   › **CLICK Deposit List** or **Deposits** Tab

   › **SELECT One Location, All Deposit**

   › **SELECT THE PERIOD OR STATUS**
   Among those available

   A **LOCATE**
   - State column
   - **Perfected-Adjsuted**
   - No action required for other statuses

   DISPLAY IMAGE
   - Icon **Edit this deposit's details**

B C **CLICK**
- **Not negociable** (adjusted) or **Cheque** (adjusted)

D **LOCATE**
- **Adjustment History** (at the bottom of the window)
- **Modify Item**

E **VIEW**
- **Reason for adjustment** (in **reason** column)
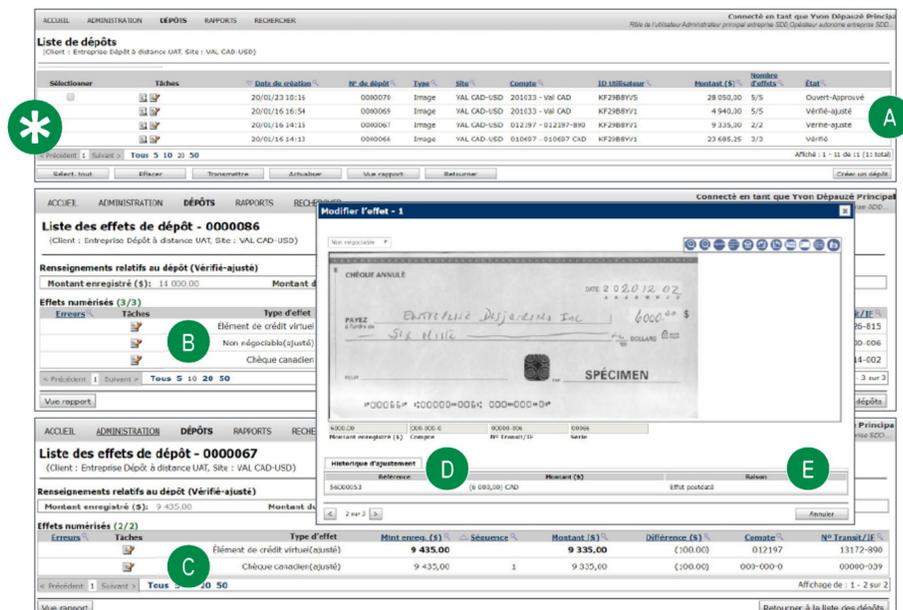
2. TAKE NECESSARY ACTION ACCORDING TO REASON

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REASON FOR ADJUSTMENT	WHAT TO DO
• Amount **discrepancy**	Return the item to the issuer so they can replace it
• **Difference** – amount entered vs. received	No action required; the amount has been adjusted in your account
• **Duplicate**	No action required, the amount has been adjusted in your account
• Item **Not Eligible**	Return the item to the issuer so they can replace it
• **Non-compliant** Endorsement	Only the item beneficiary can endorse the item
• **Poor Quality** Image	Deposit the item at a caisse counter or in a night deposit box
• **Post Dated** Item	Deposit the item on the date written
• **Signature** Missing	Return the item to the issuer for signing
• **Stale** Dated	Send the item back to the issuer to have a new cheque issued
• **Wrong** currency	Deposit into the appropriate account if available or go to a branch to deposit the item

User help & support

- For more information, visit:
  • [Accepting and Receiving Payments - Desjardins](#)
- You will find:
  • User guide
  • Training videos
  • Job aid tools
  • Links to Digital Check scanners models