

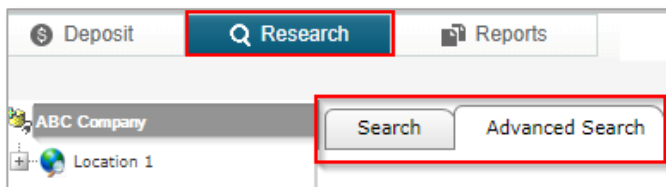
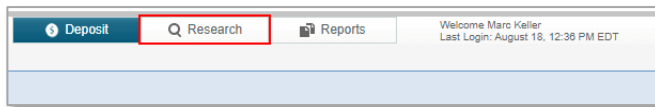
### RESEARCH – GUIDE TO PERFORMING RESEARCH

This guide provides instructions on how to perform image research within the Remote Deposit Capture application. Remote Deposit Capture's Research Module provides the ability to search for any checks that were submitted as a deposit. You can view the image of an item, and associated data included in the search criteria.

#### STEP 1: SELECT THE RESEARCH TAB

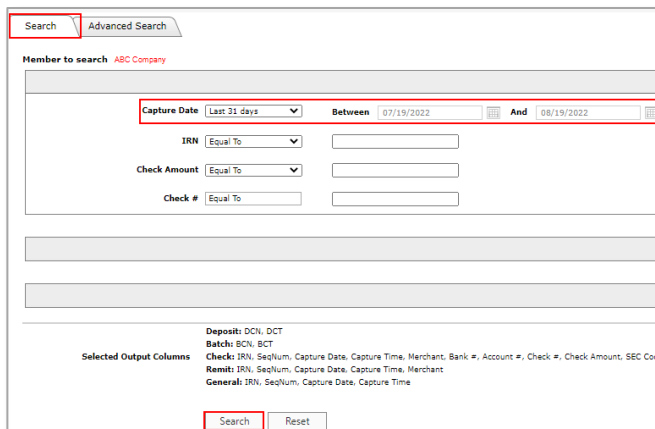
- Click *Research* in the menu

Note: If you do not see the Research tab, you do not have access and must contact your Remote Deposit Capture administrator.



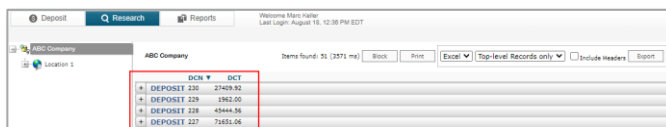
- There are two search types in the Research module:

- Search (default)
- Advanced Search.



- Click the *Search* tab. The primary research screen appears with a default setting for a standard search.

- Click *Search*.



- The default search criteria will perform a search and return all deposits/batches/items for the last 31 days.

# REMOTE DEPOSIT CAPTURE

## QUICK REFERENCE GUIDE

- The standard research criteria can be modified to search based on various Capture Date ranges, Item Reference Number (IRN), Check Amount, Check #.

- Other options to search on are Payor data (Payor Search Fields) or MICR data (MICR Search Fields).

- Enter the dollar amount in the *Check Amount* field.
  - The modified search result returns only deposits/batches that include an item for the dollar value in the modified search criteria.

|             |                          |       |       |       |                        |                 |        |
|-------------|--------------------------|-------|-------|-------|------------------------|-----------------|--------|
| ABC Company | Items found: 1 (2549 ms) | Block | Print | Excel | Top-level Records only | Include Headers | Export |
| DCN ▼ DCT   |                          |       |       |       |                        |                 |        |
| DEPOSIT 230 | 27409.92                 |       |       |       |                        |                 |        |

|               |                          |
|---------------|--------------------------|
| ABC Company   | Items found: 1 (2608 ms) |
| DCN ▼ DCT     |                          |
| + DEPOSIT 230 | 27409.92                 |

- To view the batch, click the + button next to **Deposit**.

# REMOTE DEPOSIT CAPTURE

## QUICK REFERENCE GUIDE

ABC Company Items found: 1 (2608 ms) Block Print

| DCN                         | DCT      |              |
|-----------------------------|----------|--------------|
| DEPOSIT 230                 | 27409.92 |              |
| BCN                         | BCT      |              |
| BATCH 230                   | 27409.92 |              |
| TRN                         | SeqNum   | Capture Date |
| CHECK 166068750500322375786 | 1        | 08/16/2022   |

- To view the items in the batch, click the + button next to **BATCH**.
- Click on **CHECK** to bring up an image of the check.

XYZ INC

2301 Bank One  
Payee: USA

PAYMENT REFERENCE: 0000-1804-23176

CHECK NO. 12345

DATE OF CHECK 08/15/22

VOL IN 90 DAYS

CHECK AMOUNT \$238.25

PAY: TWO HUNDRED THIRTY SIX AND 25/100 DOLLARS

TO THE ORDER OF ABC Company  
P.O. Box 100  
Beverly, TX 75827

First National Bank  
Beverly, USA

Member: 45678

Print Download Copy to Clipboard Open Full Screen Best Fit

Best Height Best Width Flip Image Invert Color

- You have options to print, download, copy to clipboard, adjust the size of the image, flip the image to see the back, and invert the color of the image.

Search Advanced Search

Member to search ABC Company

Capture Date Equal To

IRN Equal To

Check Amount Equal To

Check # Equal To

Bank # Equal To

Account # Equal To

Insert Time Last 31 days Between 10/3/2022 and 11/3/2022

Include non-checks Include associates

### STEP 2: SELECT THE ADVANCED RESEARCH TAB

Additional search criteria options are available to narrow the search results to specific data elements and/or to include associated document images in the search.

# REMOTE DEPOSIT CAPTURE

## QUICK REFERENCE GUIDE

Search Advanced Search

Member to search ABC Company

Capture Date Equal To

IRN Equal To

Check Amount Equal To

Check # Equal To

Bank # Equal To

Account # Equal To

Insert Time Last 31 days

Include non-checks

Selected Output Columns

- In addition to the primary search criteria you can search options by:
  - Bank # (Routing Number)
  - Account # (check account)
  - Insert Time (range of time specific to when the items were archived in the system)

ABC Company

Items found: 50 (2271 ms)

Block

Print

Excel ▼

Top-le

| DCN ▼        | DCT      |
|--------------|----------|
| + DEPOSIT 56 | 19437.68 |
| + DEPOSIT 54 | 13087.40 |
| - DEPOSIT 53 | 26953.78 |

| BCN        | BCT      |
|------------|----------|
| - BATCH 53 | 26953.78 |

| IRN                           | SeqNum | Capture Date | Capture Time |
|-------------------------------|--------|--------------|--------------|
| • CHECK 166550197200119090604 | 1      | 10/11/2022   | 11:26:14     |
| • CHECK 166550197700219090604 | 1      | 10/11/2022   | 11:26:19     |
| • CHECK 166550198400319090604 | 1      | 10/11/2022   | 11:26:26     |

- The search will return all batches/deposits available from the range of criteria selected.
- Click the + button
- The deposit will expand to list all the checks in the deposit.

ABC Company

Items found: 50 (2271 ms)

Block

Print

Excel ▼

Top-le

| DCN ▼        | DCT      |
|--------------|----------|
| + DEPOSIT 56 | 19437.68 |
| + DEPOSIT 54 | 13087.40 |
| - DEPOSIT 53 | 26953.78 |

| BCN                           | BCT      |              |              |
|-------------------------------|----------|--------------|--------------|
| - BATCH 53                    | 26953.78 |              |              |
| IRN                           | SeqNum   | Capture Date | Capture Time |
| • CHECK 166550197200119090604 | 1        | 10/11/2022   | 11:26:14     |
| • CHECK 166550197700219090604 | 1        | 10/11/2022   | 11:26:19     |
| • CHECK 166550198400319090604 | 1        | 10/11/2022   | 11:26:26     |

- As noted above in the primary default search tab, click *CHECK* and an image of the check will display.
- All the same options are available to view and print an image of the check.

# REMOTE DEPOSIT CAPTURE

## QUICK REFERENCE GUIDE

- To narrow the search results, the **Secondary Search** fields are available:

- DCN (Deposit Control Number)
- BCN (Batch Control Number)
- Scanner Serial Number
- Payor Name

- Advanced Search Fields will not be available unless your company has requested a custom data entry form be set up and custom search fields have been enabled in the Research module.

### STEP 3: PRINT OR EXPORT SEARCH RESULTS

- The option to print or export the information from your search results in pdf or Excel formats is available.

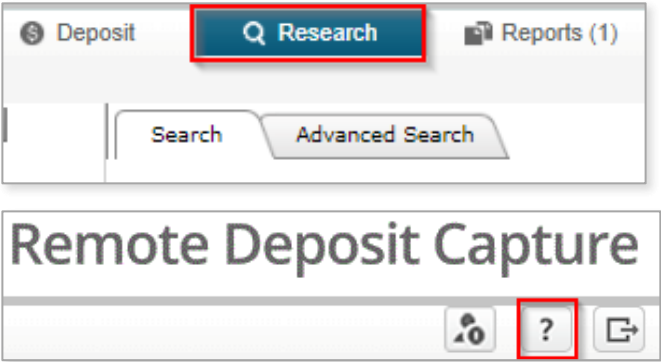
#### Printing Options:

- Click the drop-down to choose the option to print/export summary information (Top-level Records only) or include item detail information (All Records).
- Click the checkbox to **Include Headers** information in the print/export file.

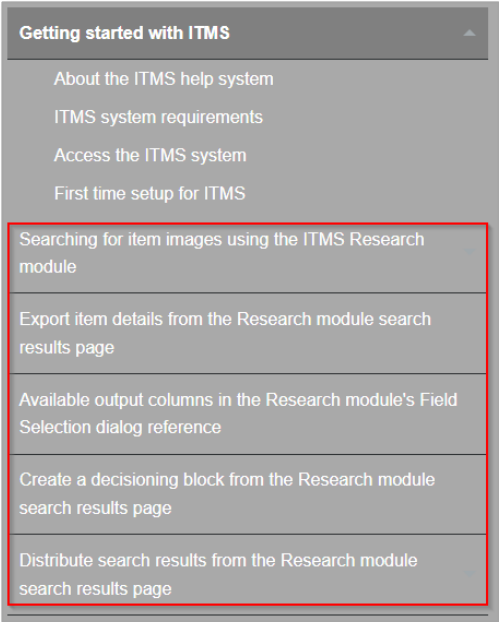
- If you click the “Print” button, a pop-up print window will appear.

#### Export Options:

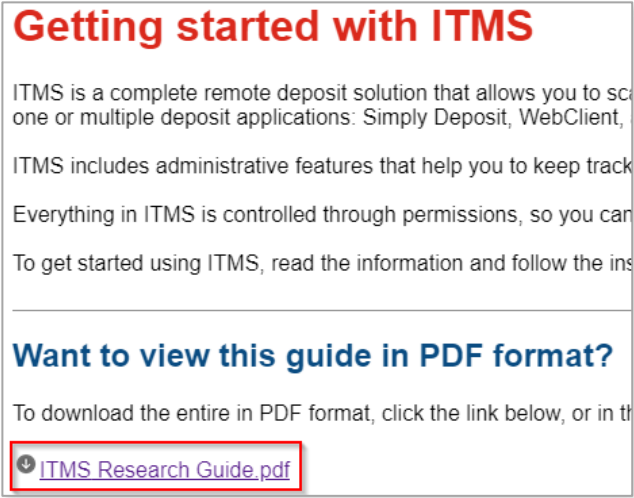
- In exporting a .pdf file, choose the appropriate options to **Include Images** and/or **Include Headers** of the items in the print/export file.
- Click *Export* to download the file.



- To review more detailed information regarding performing research in the Remote Deposit Capture system, you can access the application's on-line help feature.
- While in the Research Module, Click on the "?" icon in the top right-hand corner of the screen.



- A menu will appear on the left side of the screen with five options that you can click on to learn more.



- If you would like to view these options as a pdf document, click on the link for the **ITMS Research Guide**.

**Please reference Key Risk Mitigation Best Practices below and share with all Users who will be using the Remote Deposit Capture system.**

### REMOTE DEPOSIT CAPTURE KEY RISK MITIGATION BEST PRACTICES

#### **PROCEDURAL BEST PRACTICES:**

- Segregation of duties for personnel processing receipt of check payments, those preparing and submitting deposits via Remote Deposit Capture, and those reconciling accounts and statements is strongly recommended.
- Physical checks should be scanned, stored, and shredded in a secured area. Electronically captured check images, data, and any reports generated should be stored in a secured area.
- Securely store original checks between 14 days and 45 days. Immediately reconcile deposits to bank reporting and statements as they are available.
- Never share system credentials among users. Each user must be issued their own credentials for using the system.
- When processing a deposit, enter a control amount first to balance to when scanning of checks is completed.
- Confirm deposit is in balance and information is accurate before submitting each deposit.
- Routinely clean your scanner removing dust and any debris to help ensure proper performance.

#### **DEPOSIT OF THE FOLLOWING ITEMS IS NOT PERMITTED AND COULD BE REJECTED:**

- Checks drawn on foreign banks in foreign currency. Includes Canadian Checks in Canadian dollars or U.S. dollars.
- Checks payable to "Cash".
- Remotely Created Checks and Demand Drafts that do not have a maker signature.
- Checks that are irregular in any way (i.e., courtesy amount and written amount are different).
- Substitute checks (i.e., checks created from an electronic image).
- Checks you suspect are fraudulent or not properly authorized.
- Registered Government Warrants.
- Any checks that exceed transaction limitations that the bank may establish from time-to-time.
- Redeposit of Returned Checks (Must be taken to a branch).
- Check that are postdated or more than 6 months old.
- Third-party-issued-items outside the ordinary course of business" as noted in the Master Services Agreement.