



# Remote Deposit-Making Deposits

## Quick Reference Guide



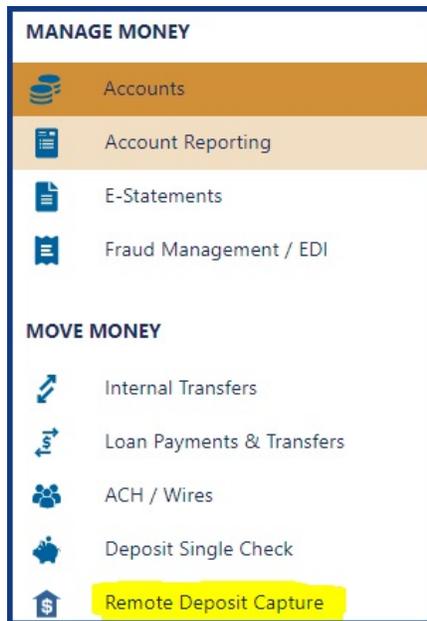
First National Bank  
and Trust Company<sup>®</sup>

# Quick Reference Guide

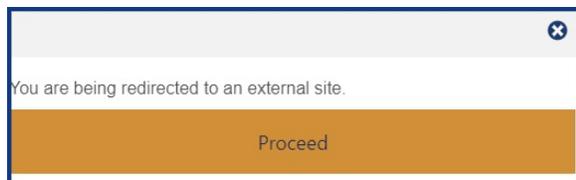
## Making Deposits with Scanner

Logging into the system to perform a deposit

1. Log in to business online banking at [www.bankatfirstnational.com](http://www.bankatfirstnational.com) and select Remote Deposit Capture from the left menu.



2. Select Proceed.



3. Enter username and password on the Remote Deposit Capture Sign In screen.

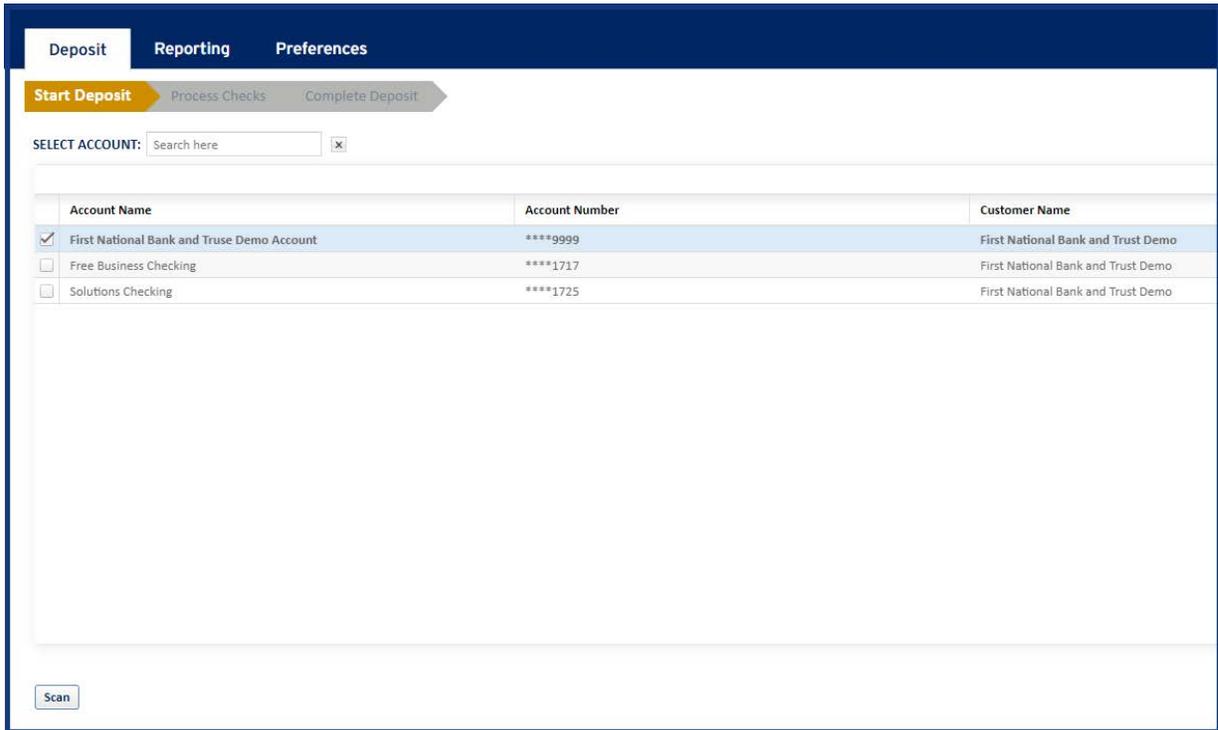


A screenshot of the 'Remote Deposit Capture Sign In' screen. The screen has a title 'Remote Deposit Capture Sign In' and a subtitle 'Please enter your User Name and Password'. Below the subtitle are two input fields: 'User name:' and 'Password:'. At the bottom left is a 'Submit' button. At the bottom right are two links: 'Forgot user name?' and 'Forgot password?'.

**Note:** Your username is the same as your online banking username; but your password may be different. Trouble logging in? Contact Business Support by phone at 888.255.2114 or by email at [BusinessConnection@bankatfirstnational.com](mailto:BusinessConnection@bankatfirstnational.com).

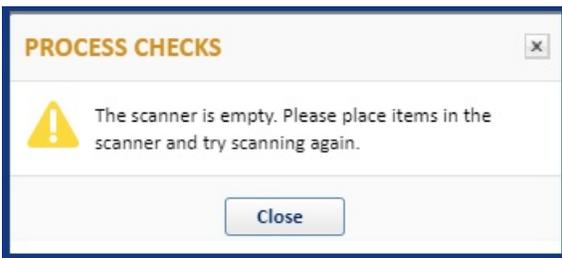
# Starting a New Deposit

1. From the Deposit tab, select the Account to which you want to make a deposit.



**Tip:** Use the Select Account field to search by account name or number. Sort the account list by clicking on the column headers.

2. Placing the checks into the scanner prior to selecting the Scan button may prompt an error. We recommend placing the checks into the scanner after you select the Scan button. Select the Scan button towards the bottom of the screen and then place your checks into the left side of the scanner with the front of the checks facing left.



**Note:** If you receive the error above, simply select Close. Place checks into the bay of the scanner and select Scan. If you continue to experience issues, refer to the *Remote Deposit - Troubleshooting Guide*.

3. Scanning begins and the Process Checks screen appears.

# Process Checks

- I. The Process Checks screen displays images and summary information for all items scanned for the deposit. The Scanned Items row selected is shaded. Items with errors have a red circle with an exclamation point in the Status column. Items validated and accepted as error-free, have a green checkmark in the Status column. Repair items with errors prior to submitting the deposit. You can edit items in the Scanned Items grid or on the Item Details panel, as shown in the diagram below.

The screenshot shows the 'Process Checks' interface with several key components:

- Image display area:** Displays a scanned check for 'NetDeposit' dated 1-30-09 for \$71.01. The check includes MICR lines at the bottom: 12591501204, 02586431, 3142.
- DEPOSIT FIELDS:** Invoice # 123456, Deposit Date 01/24/2017.
- DEPOSIT SUMMARY:** Account \*\*\*\*6789, Total Amount \$135.31, Control Balance \* \$1,044.31 (highlighted in red), Difference -\$909.00.
- ITEM DETAILS:** Shows details for the selected item: Aux On-Ups 591501204, EPC R/T\* 02586431/3142, Amount \$71.01, Type DR.
- SCANNED ITEMS:** A table listing scanned items with their status, amount, and messages. Item 2 has a red status icon and a message: 'The Amount field value is less than the minimum value of \$0.01.' (highlighted in red).

## Item Details Panel

The Item Details panel allows you to view and edit the information one item at a time. You may use this view to focus on only the items that need to be repaired.

## Scanned Items Grid

The Scanned Items grid allows you to view, edit, and delete items in the deposit. Information displayed on the Scanned Items grid includes MICR information from the check.

## Reviewing Duplicates

If the application thinks a check is scanned more than once, a possible duplicate message appears in the Messages column in the Scanned Items grid. You will need to review both checks to determine if the current check is a duplicate of the previously scanned check. If they are duplicates, you will need to reject the current check. If they are not duplicates, you can accept the check.

### To review a duplicate, do the following:

1. Click the Possible Duplicate Item Found link under the Messages column. A Review Duplicates screen appears with the previously scanned check and the current check.
2. Compare both checks to determine if they are the same check. If they are not, click No and continue with the deposit. If they are the same, click Yes. A Cancel Item dialog box will open.
3. Click Yes, Cancel Item to cancel the duplicate item

In the Scanned Items grid, the row for the duplicate item will be grayed-out.

## Rejecting Items

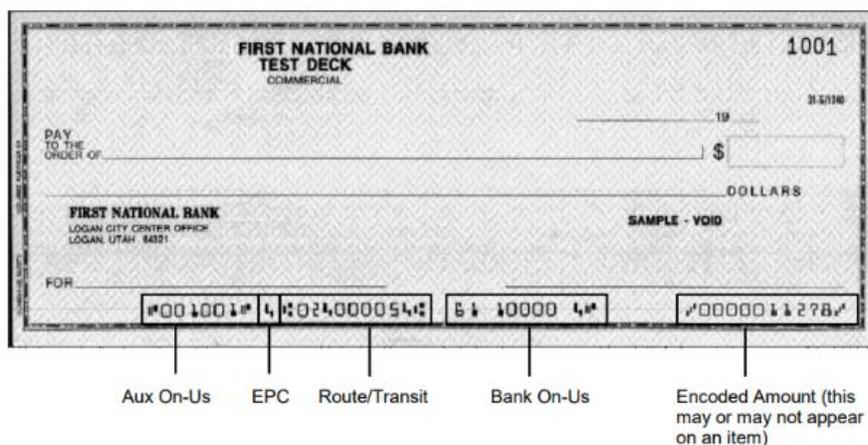
### You may need to reject items for the following reasons:

- There were problems with the initial scanned image. For example, you should reject an item if it was scanned in upside-down or backwards, is folded or crooked, or if two items were scanned simultaneously. Likewise, if the initial scan produced MICR line errors, you can reprocess it by rejecting it from the deposit and then rescanning it.
- You suspect the item is fraudulent, or if there are problems with the item that will prevent it from being deposited, such as a missing signature, etc.

When rejecting an item, you must reject the scanned item in the deposit and you must locate the paper item and remove it from the deposit.

### To reject an item, do the following:

1. Click the Delete icon on the items row. The Reject Item confirmation dialog box opens.
2. Click Submit. In the Scanned Items grid, the row for the rejected item is stricken through.
3. In the stack of paper items, locate the item you just rejected and remove it from the deposit.

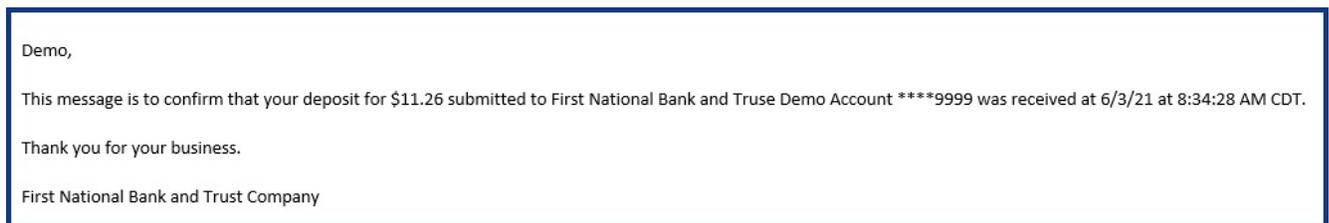


*If you want to re-scan the item, place it in the input slot of the scanner and click the Scan button. Then process the item as usual.*

## Completing the Deposit

1. Before completing the deposit, check the following:
  - Ensure the status for all of the items in the deposit have a green check mark in the status column.
  - If you are using a control balance, check to make sure the total amount matches the control balance amount before completing the deposit. Deposits must balance before you can submit them. If the deposit does not balance, you can change the individual item amount or the control balance until it balances.
2. Once above requirements are met, click Submit Deposit to finish the deposit. You may view/print the confirmation page for your records. A confirmation email will be sent similar to the one shown below.

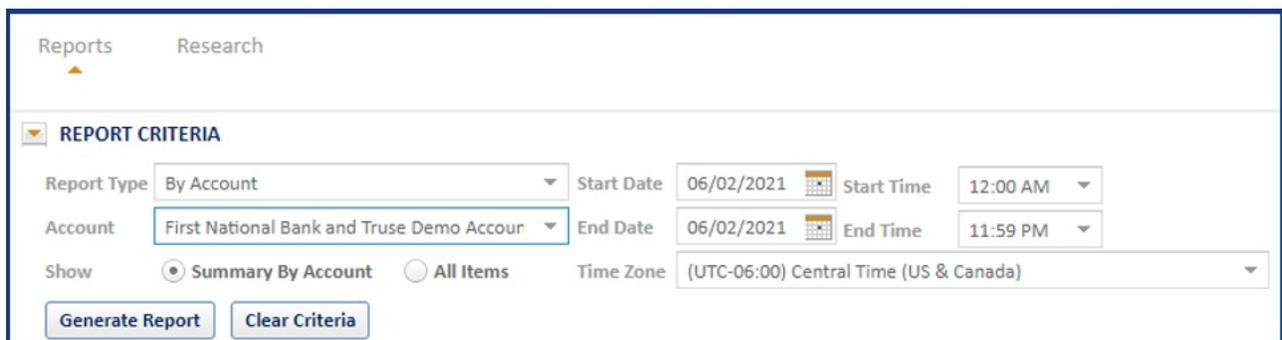
**Note:** Deposits in progress may be finished later. Simply exit the application and upon next sign-in you'll return to the screen where you left off.



## Reporting

Use the Reporting tab to generate, view, and download deposit and item information.

1. In the Reporting tab, click the Reports sub-tab.
2. Enter the requested information in the Report Criteria panel.

A screenshot of the 'Reports' sub-tab in the Reporting section. The 'REPORT CRITERIA' panel is expanded. It includes fields for Report Type (By Account), Account (First National Bank and Truse Demo Account), Start Date (06/02/2021), End Date (06/02/2021), Start Time (12:00 AM), End Time (11:59 PM), and Time Zone ((UTC-06:00) Central Time (US & Canada)). There are radio buttons for 'Summary By Account' (selected) and 'All Items'. At the bottom are 'Generate Report' and 'Clear Criteria' buttons.

**Note:** Selecting Summary by Customer/Account will display results summarized by the selected customer or account, depending on the type of report and selecting All Items will display all items associated with the selected customer or account.

3. Click Generate Report to view the report summary and item details or click Clear Criteria to clear the search criteria and start over.
4. Once report generates a summary of the report and details appear.
5. The Report Criteria panel can be collapsed in order to see more records in the Item Details grid.

## Report Contents

Each report will include a report summary and item details. The Summary grid shows the report data summarized based on the type of report selected. The Item Details grid shows items associated with the generated report data.

To display or hide any fields in the Summary grid and Item Details grid, left mouse-click on the right corner of a column header, select Columns, and select columns for display in the drop-down list. Columns in the grids can be rearranged and resized. Items in the grid can be re-ordered by clicking any column header and selecting Sort Ascending or Sort Descending. To collapse or expand a panel, click on the arrow to the left of the panel name.

## Report Summary

The details of the report summary will vary, depending on the type of report that is selected.

If the Show Summary by Customer /Account button is selected in the search criteria, the Item Details grid will be collapsed and the results will be summarized by the customer or account that was selected. You can view items associated with a customer or account in the Summary grid by expanding the grid and clicking on a specific row.

REPORT CRITERIA

Report Type: By Account Start Date: 06/02/2015 Start Time: 12:00 AM  
Account: Primary Account End Date: 06/04/2015 End Time: 11:59 PM  
Show:  Summary by Account  All Items  
Generate Report Clear Criteria Download CSV

ACCOUNT SUMMARY - TOTAL RECORDS: 1

Account Name	Account Number	Account Status	# of Deposits	Total Deposited Amount	Debit Items	# of In Process Deposits	In Process Deposits Amount
Primary Account	234567891	Active	2	\$577.28	0	2	\$577.28

ITEM DETAILS - TOTAL RECORDS: 10

Columns: Account Name, Account Number, Account Status, # of Deposits, Total Deposited Amount, Debit Items, # of In Process Deposits, In Process Deposits Amount

If the Show All Items button is selected in the search criteria panel, then the Summary grid will be collapsed and all items associated with the selected customer or account will be displayed in the Item Details grid. You can narrow the list of items by expanding the Summary panel and clicking on a specific row in the Item Details grid.

REPORT CRITERIA

Report Type: By Account Start Date: 06/02/2015 Start Time: 12:00 AM  
Account: Primary Account End Date: 06/04/2015 End Time: 11:59 PM  
Show:  Summary by Account  All Items  
Generate Report Clear Criteria Download CSV

ACCOUNT SUMMARY - TOTAL RECORDS: 1

ITEM DETAILS - TOTAL RECORDS: 10

Server Item ID	Client Item ID	Item Type	Item Status	Item Amount	Adjustment	Aux On Us	EPC	S/T	Bank On Us	Server Deposit ID	Client Deposit ID	Deposit Status
7340	17767	Debit	Processing	\$72.04	\$0.00			34 7UUAUB		2182	7613	Processing
7341	17786	Debit	Processing	\$72.04	\$0.00			SU UUAUB		2182	7613	Processing
7342	17567	Debit	Processing	\$71.49	\$0.00			UAUUD UUU		2182	7613	Processing
7343	17568	Debit	Processing	\$72.04	\$0.00			UBUUD UUU		2182	7613	Processing
7344	17566	Debit	Processing	\$73.07	\$0.00					2182	7613	Processing
7345	17788	Credit	Processing	\$360.88	\$0.00			124000254	234567891	2182	7613	Processing
7351	17877	Debit	Processing	\$72.04	\$0.00			UBUUD UUU		2184	7729	Processing
7352	17875	Debit	Processing	\$73.07	\$0.00					2184	7729	Processing
7353	17876	Debit	Processing	\$71.49	\$0.00					2184	7729	Processing
7354	17878	Credit	Processing	\$216.60	\$0.00			124000254	234567891	2184	7729	Processing

## Viewing Item Images

The Reports screen allows you to view an image associated with an item in a report. Do the following to view an item image:

1. In the Item Details grid, click on the Client Item ID of the item image you would like to view. An Image Review screen appears with the item image.
2. To view the front or back of the item image, click View Front/View Front.
3. To zoom in or out of the item image, click . The image or portion of the image is enlarged for better reading.
4. When you are finished viewing the item image, click Close.

## Download Options

The download options vary based on report type. The possible options could include:

- Download CSV: Provides report data, including summary information and item details. This option is available for all reports.
- Download PDF Front check images: Provides a PDF file containing summary information, item details, and check front images. PDF downloads are only available for By Deposit reports.
- Download Front and Back check images: Provides a PDF file containing summary information and front and back check images. PDF downloads are only available for By Deposit reports.

To download a report, click Download CSV or Download PDF, depending on the report you are downloading.

## Research

The Research screen allows you to search for a specific item using more advanced search criteria.

1. In the Reporting tab, click the Research sub-tab.
2. Enter the requested information in the Research Criteria panel.
3. Click Generate Report to create a report or click Clear Criteria to clear the search criteria that was entered and start over. Once the report is generated, the Research Details grid appears.

*We're here to help!*

Contact our Business Support Team 888-255-2114 or  
BusinessConnection@bankatfirstnational.com for assistance

For additional resources, you may also refer to our comprehensive *Remote Deposit User Guide* or *Remote Deposit Troubleshooting Guide* available at [www.bankatfirstnational.com](http://www.bankatfirstnational.com)



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