Enterprise Payment Solutions™ (EPS)

JHA EPS SmartPay Business℠, Remote Deposit Now™

February 2017

Remote Deposit Now (RDN) Handbook

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Contents

Introduction

The *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 log in to the application with the proper URL and login credentials supplied by the admin user. Application URL: https://smartpay.profitstars.com

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

Please contact your first level of support for more information about the application.

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.

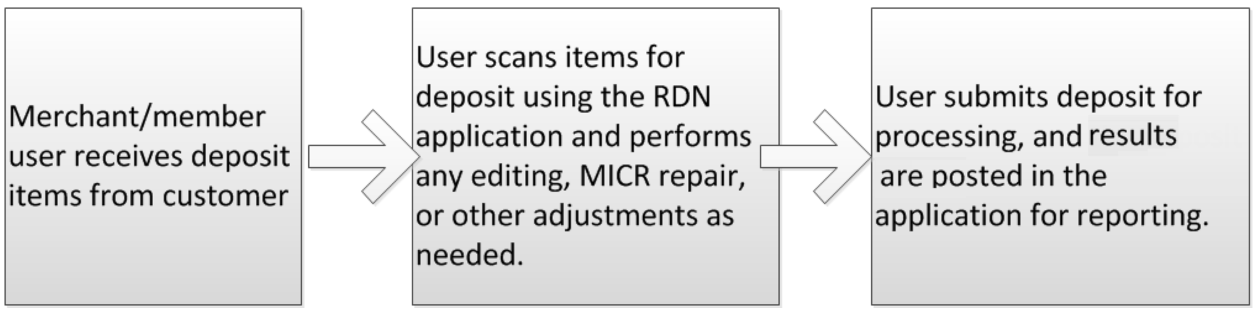


FIGURE 1 - RDN WORKFLOW

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
- USB port 2.0 or higher
- .NET® Framework 4.6 or higher

For Microsoft® Windows®:

- Windows 7 Service Pack 1: Microsoft Internet Explorer® 11 or Google Chrome™
- Windows 8.1: Microsoft Internet Explorer 11 or Google Chrome
- Windows 10: Microsoft Internet Explorer 11, Microsoft Edge®, or Google Chrome

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

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
Unisys Burroughs®	SmartSource Professional®
Canon®	imageFORMULA CR-25 imageFORMULA CR-50 imageFORMULA CR-55 imageFORMULA CR-80 imageFORMULA CR-135 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 4.6 (Web Installer):
https://www.microsoft.com/en-us/download/details.aspx?id=48130

NOTE: The Microsoft Report Viewer 2008 Service Pack 1 has been integrated into the above installer. A separate download for the report viewer is no longer necessary.

Compatibility View Settings

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

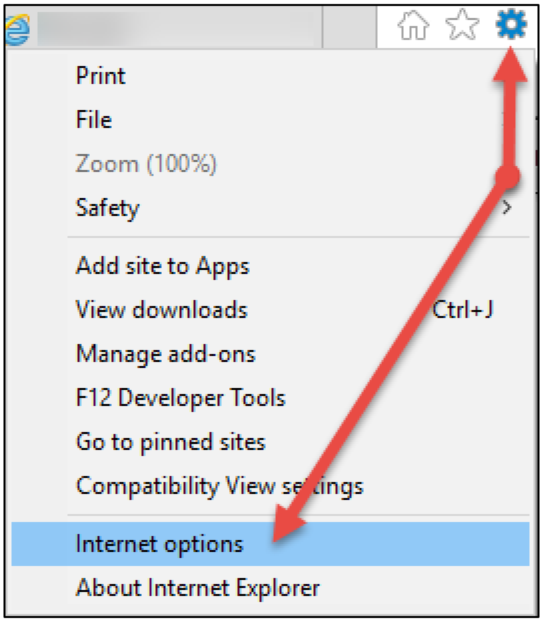


FIGURE 2 - COMPATIBILITY VIEW SETTINGS OPTION

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

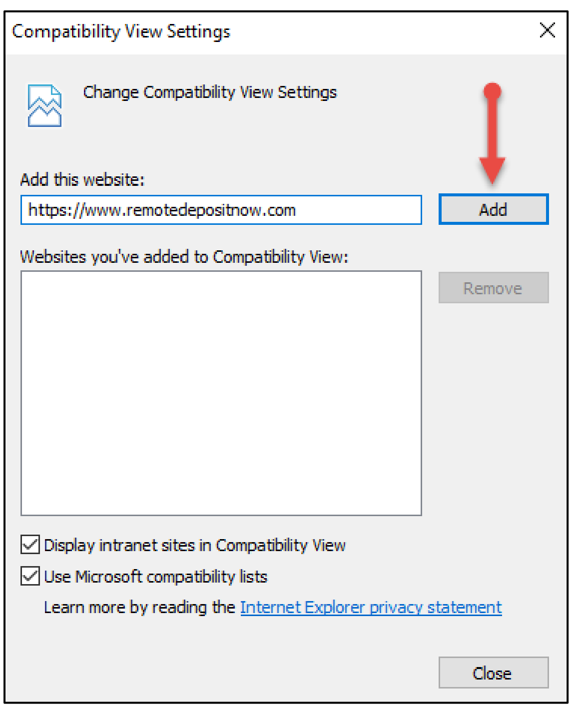


FIGURE 3 - COMPATIBILITY VIEW SETTINGS FOR RDN

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*.
2. Select **Internet Options**.

NOTE: You may need to select **Network and Internet** and then **Internet Options**.

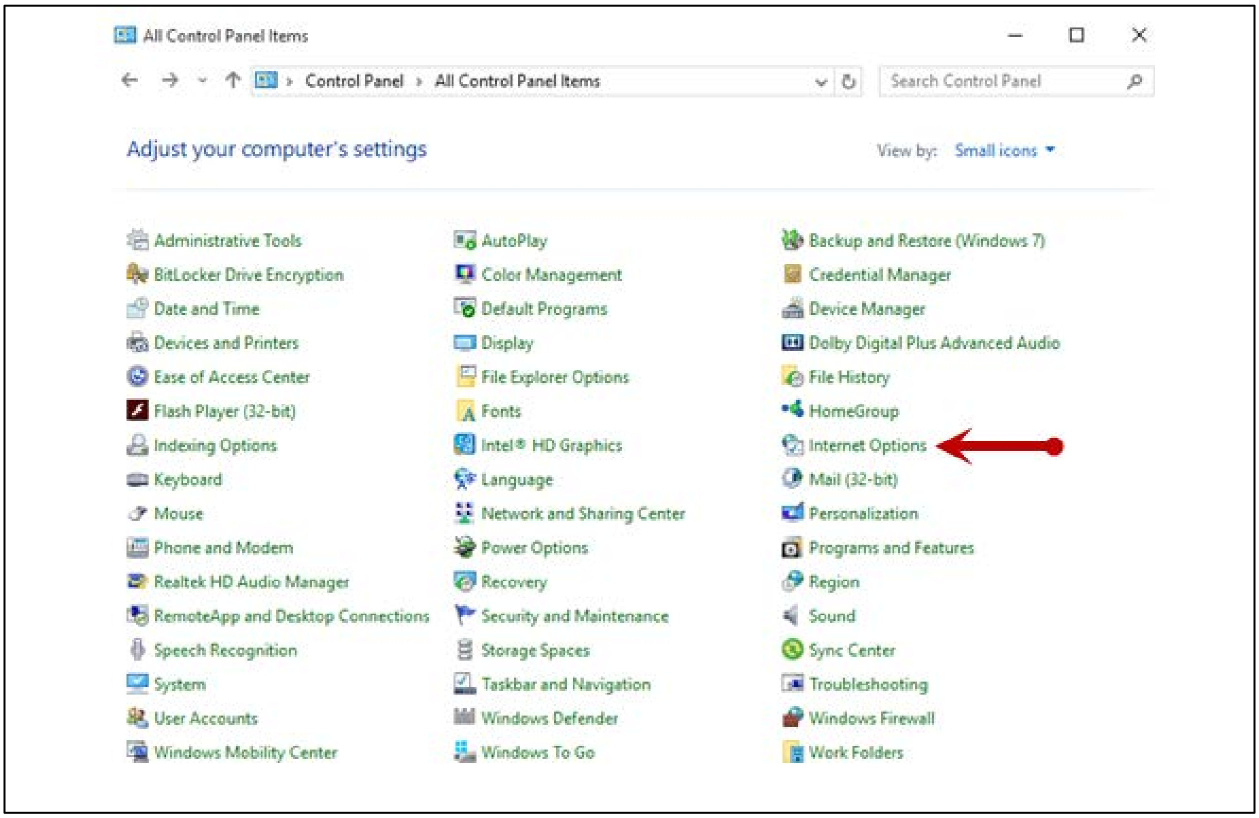


FIGURE 4 – CONTROL PANEL

3. From the tabs at the top of the *Internet Options* window, choose **Security**.

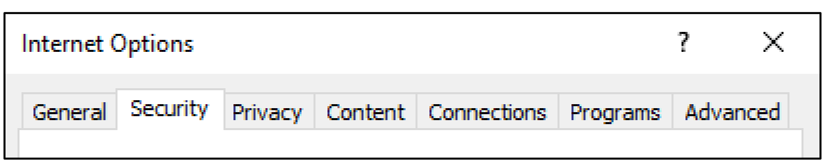


FIGURE 5 - SECURITY TAB UNDER INTERNET OPTIONS

4. Select ✓ **Trusted sites** to activate the **Sites** option, and click **Sites**.

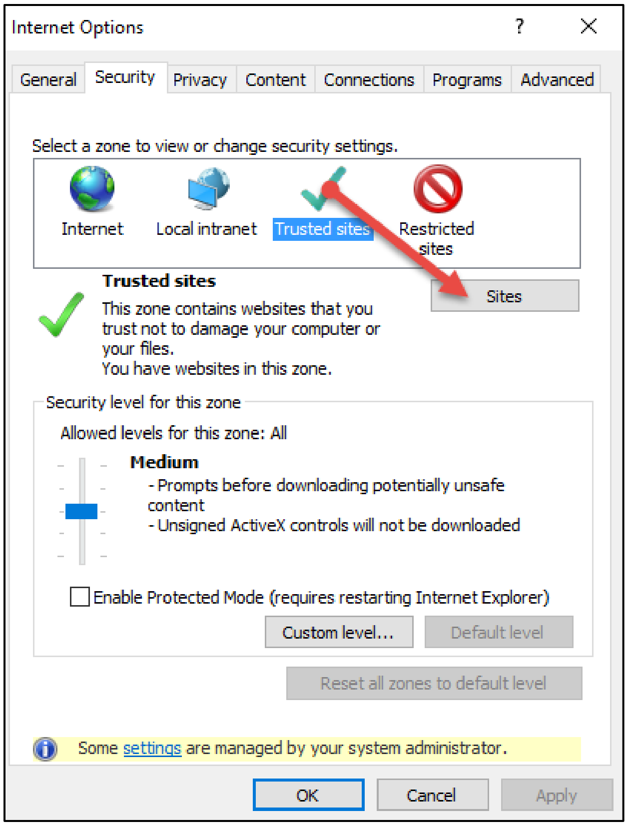


FIGURE 6 - SITES OPTION UNDER TRUSTED SITES CATEGORY

5. 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 click select **Add**.

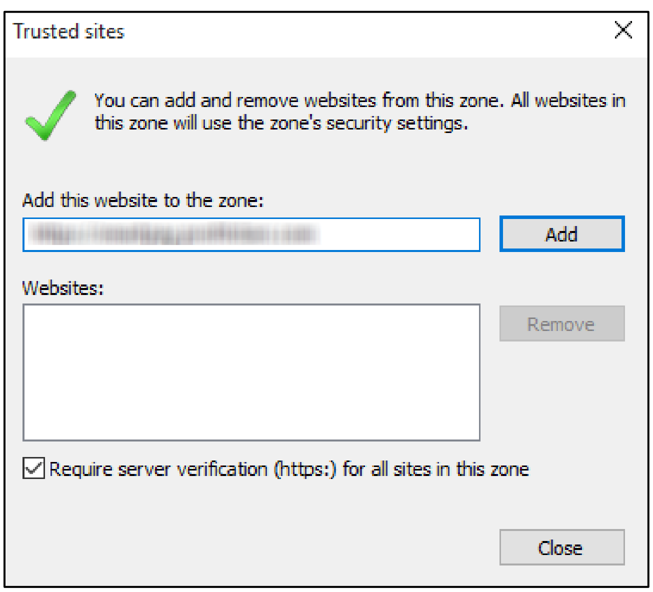


FIGURE 7 - ADDING A TRUSTED SITE

6. Select **Close** at the bottom of the *Trusted sites* window.
7. 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.

1. Open a browser session, and enter the URL address: https://www.remotedepositnow.com. Choose 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.

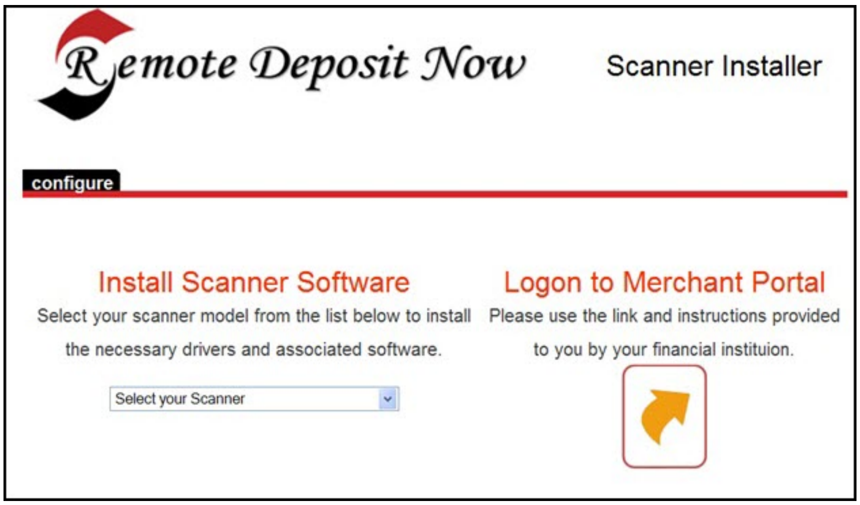


FIGURE 8 - REMOTE DEPOSIT NOW PAGE

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

FIGURE 9 - SECURITY WARNING FOR INTERNET EXPLORER

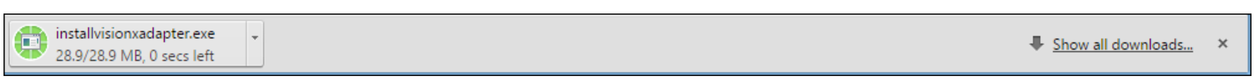


FIGURE 10 - SECURITY WARNING FOR CHROME

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.

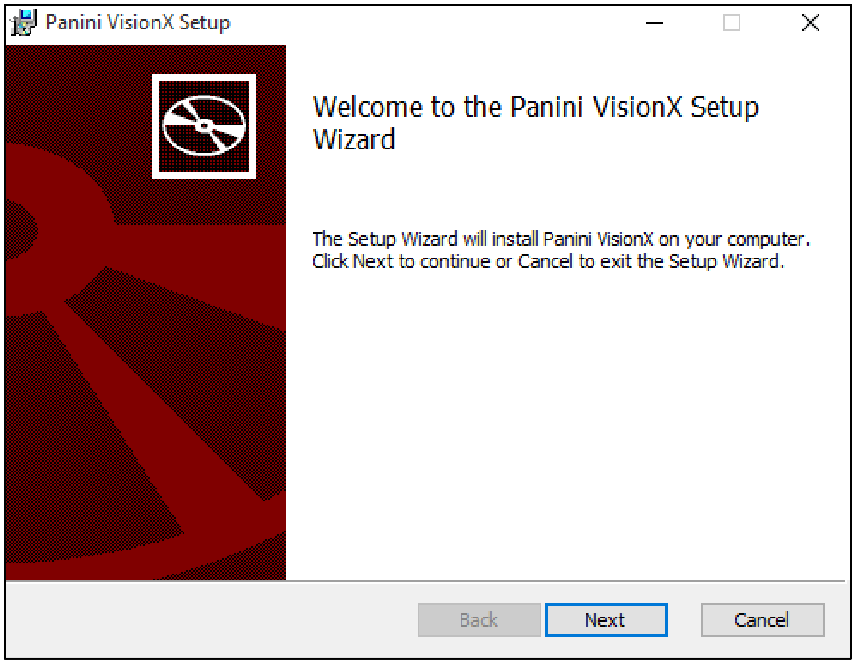


FIGURE 11 - ADAPTER SETUP PAGE

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

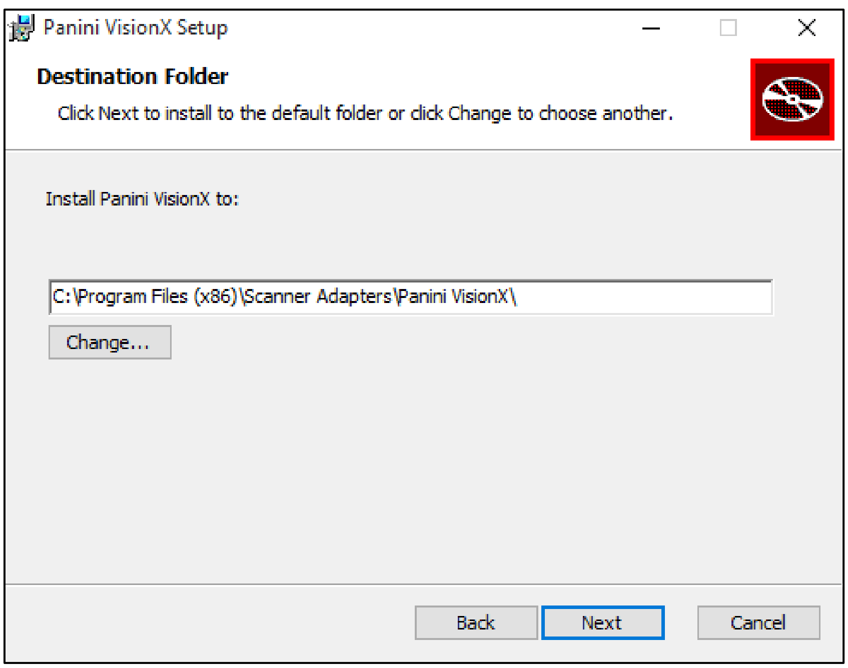


FIGURE 12 - DESIGNATED FOLDER FOR ADAPTER SETUP

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

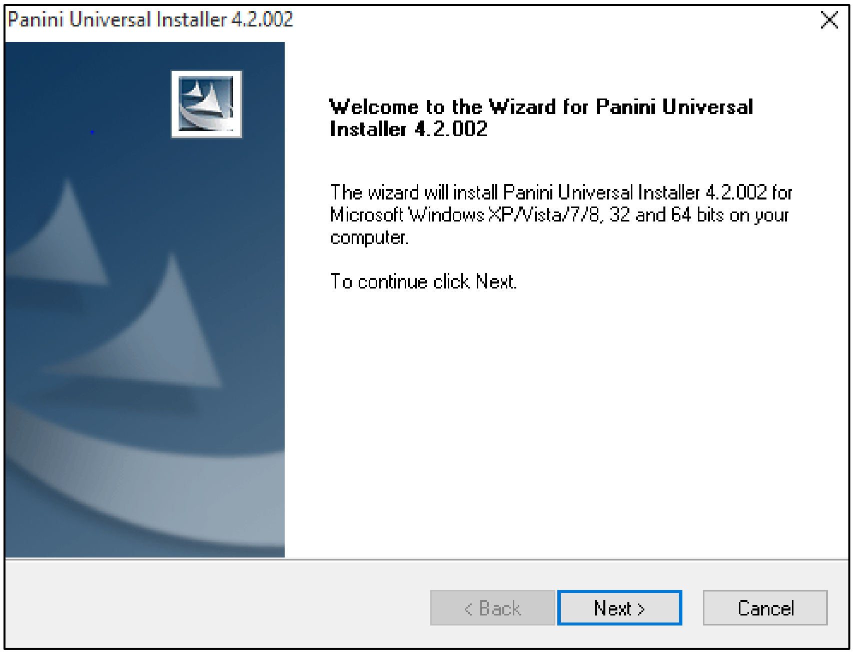


FIGURE 13 - INSTALLATION PROMPT

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

FIGURE 14 – 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.

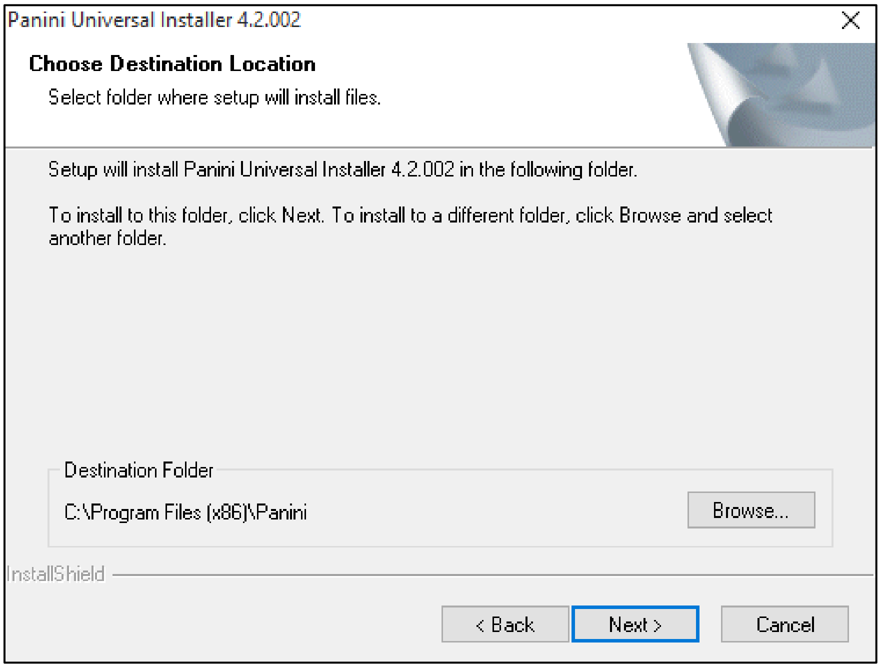


FIGURE 15 - LOCATION DESIGNATION FOR INSTALLATION FILES

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

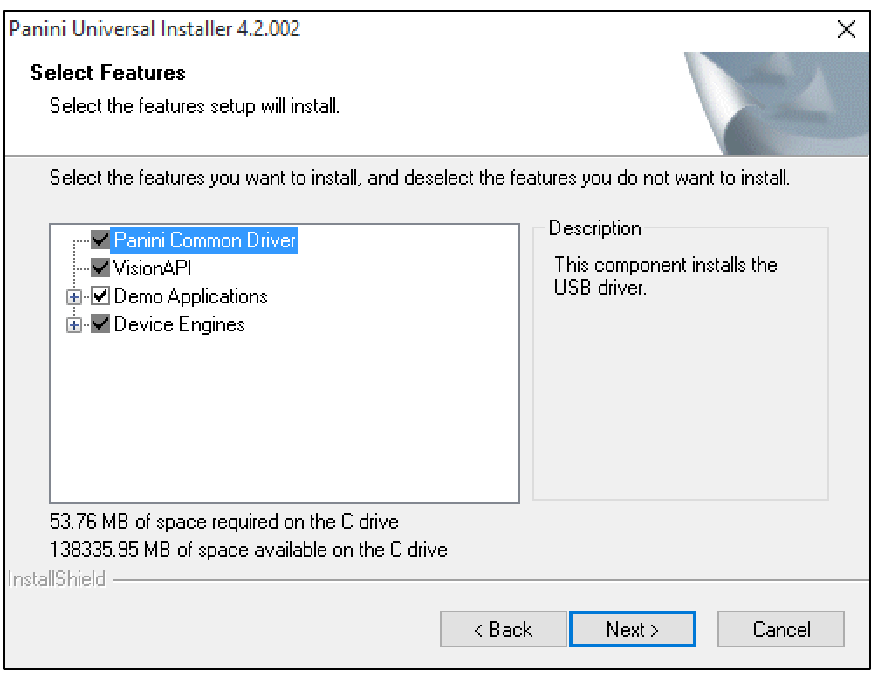


FIGURE 16 - SELECT FEATURES TO BE INSTALLED

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

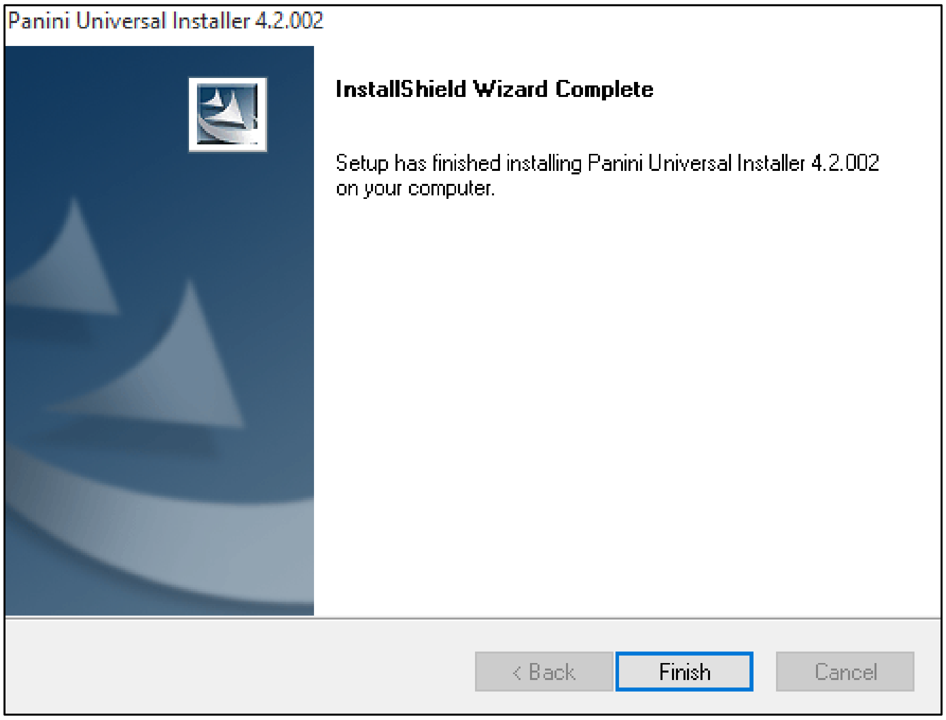


FIGURE 17 – FINISH INSTALLING PROMPT

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

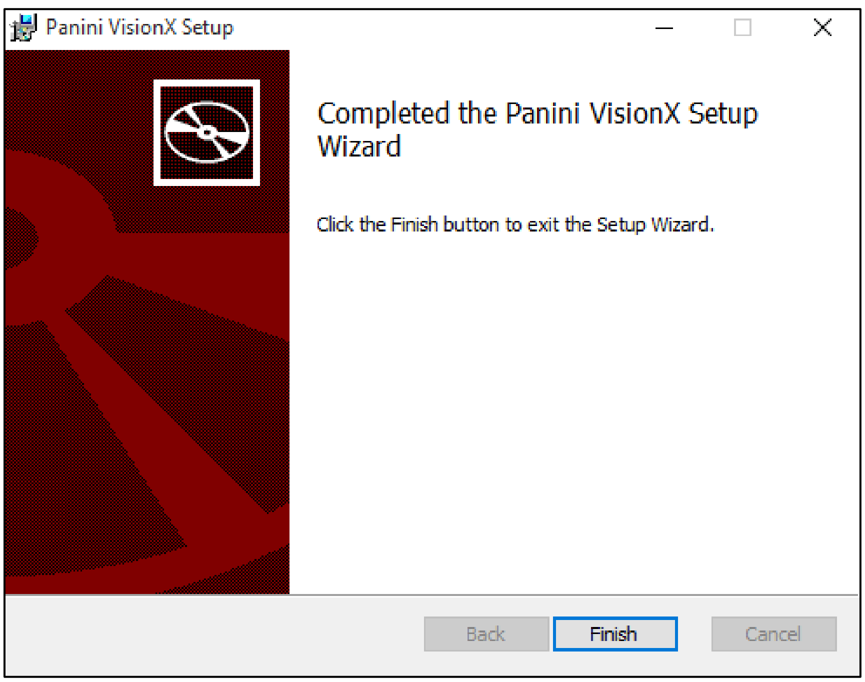


FIGURE 18 – FINISH ADAPTER PROMPT

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.

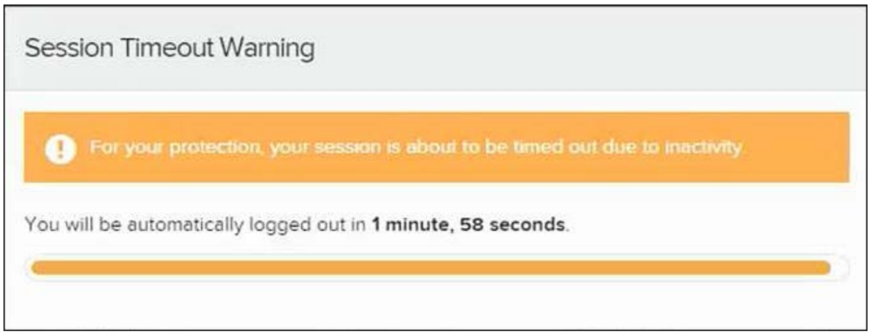


FIGURE 19 - SESSION TIMEOUT WARNING

Logging In: Admin User

You will be provided with your site's URL address, the admin username, a temporary password, and a company name that must be entered upon first logging in to the application. Save the URL for future use, as it is a route of access into the system.

1. Once at the provided URL address, complete the **User Name**, **Password**, and **Company** fields. Click **Login.**
2. The system will prompt you to change your password. Passwords expire every 90 days and are case-sensitive. Use the following guidelines when creating a new password:
   - At least 1 uppercase letter
   - At least 1 lowercase letter
   - At least 1 number
   - 8-15 characters in length
3. Click **Update Password**.

Creating a Secret Question

A secret question is a tool used when you forget your password and can have another temporary password generated and sent to an email address. Without an email address in a user's profile, that user will not be able to answer a secret question for a new password for access into the system. The merchant admin will need to manually edit/enter an email address for each merchant user, so that the merchant user has the option to request a new password by answering a secret question in the application. Secret questions do not need to be a complete question or contain a question mark. Secret questions and answer are not case-sensitive fields.

Once an admin has entered an email address for the merchant user profile, use the following steps to configure the secret question that will be asked of the user, before a new password can be generated and sent to the applicable email address. If the secret question is answered correctly, you will receive an email with a new temporary password.

NOTE: Single-sign on users will not need to establish a secret question.

1. Log in to the application, and select **User menu | My Settings**.

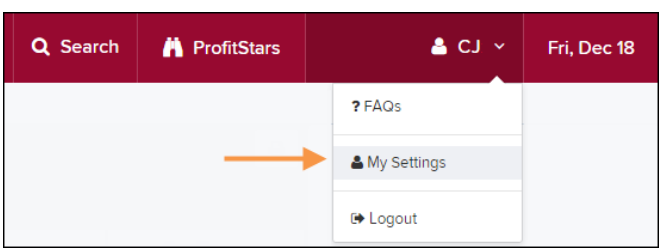


FIGURE 20 - MY SETTINGS

2. The system will prompt you for your current login password in order to reach the *My Settings* page. Once there, make changes to the *Change Password*, *Create/Update Secret Question and Answer*, and/or *Create/Update Authorized Caller Identification Phrase and Response* sections, as needed. Click **Update** when finished.

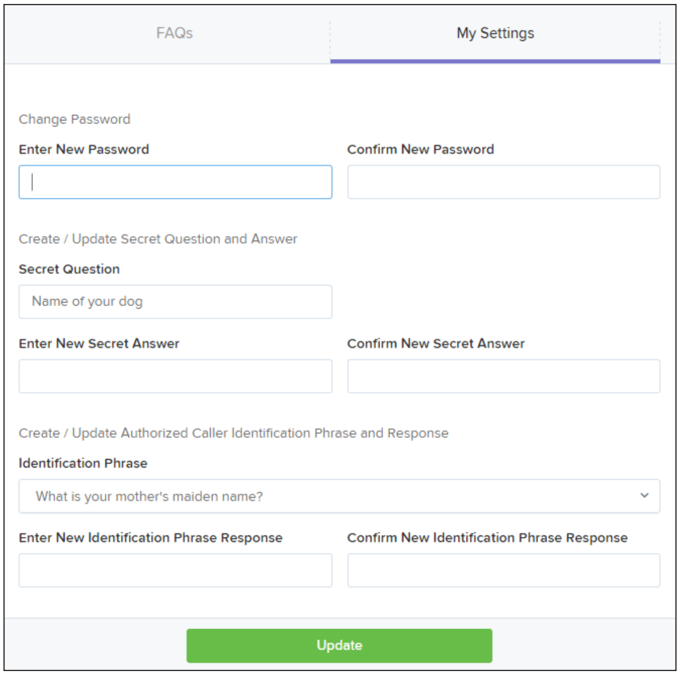


FIGURE 21 - MY SETTINGS PAGE

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. Log in to the system, and select **Admin | Users** from the left main menu.

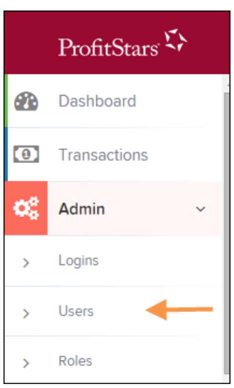


FIGURE 22 - ADMIN TAB

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

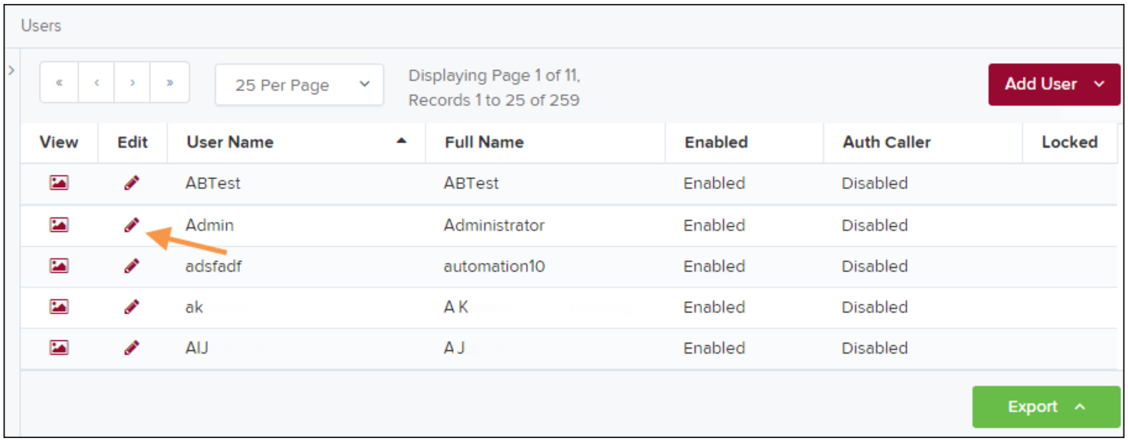


FIGURE 23 - EDIT USER OPTION

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.

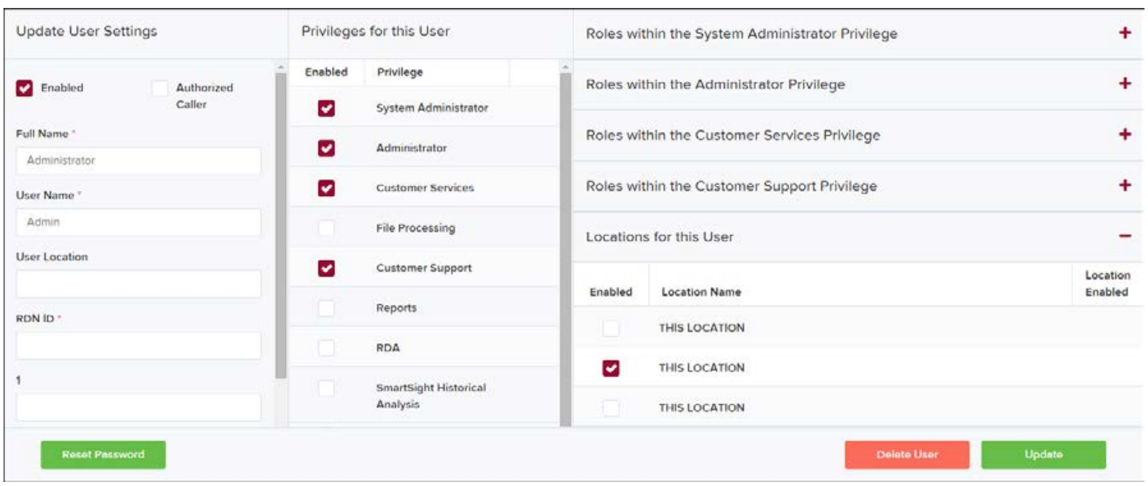


FIGURE 24 - EMAIL ADDRESS UNDER USER SETTINGS

Adding a User

Admin users are responsible for creating user profiles for those completing tasks with the application on a daily basis. The admin user is also responsible for updating 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. Log in, and select **Admin | Users** from the left main menu.
2. Select **Add User** and then choose **Business User**.

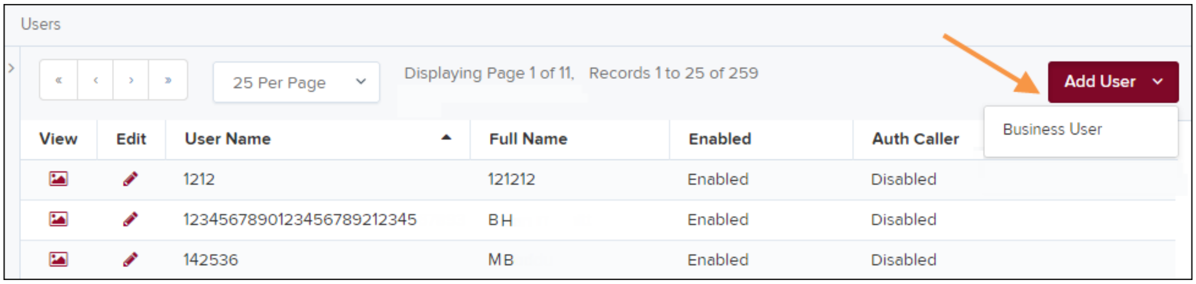


FIGURE 25 - ADD USER OPTION

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** – Type the **User Name** of the user without spaces.
- **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.

a. 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.

b. 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.

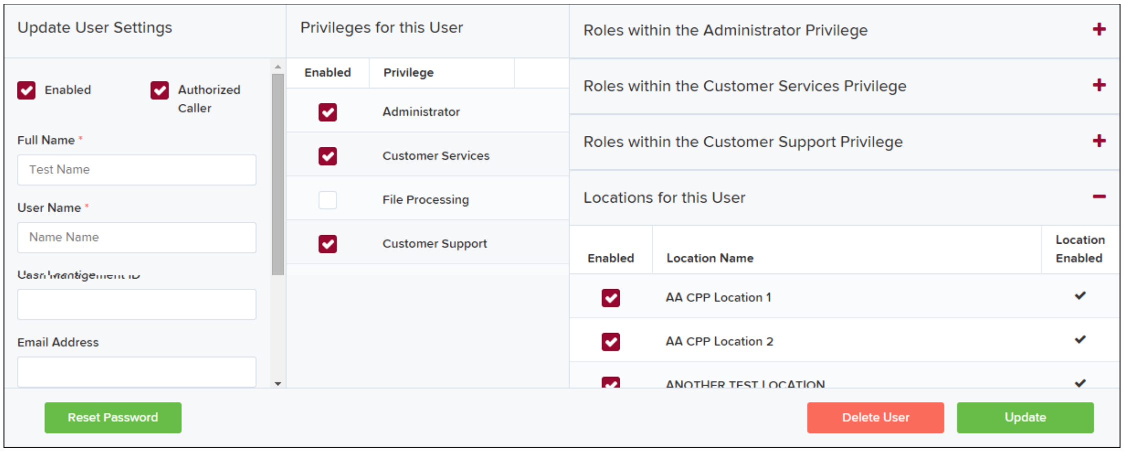


FIGURE 26 - SELECTING ROLES AND LOCATIONS FOR A USER

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** – Separate from the admin user role and is no longer used in the RDN system.
   - **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.

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 **Edit** for the user profile to be updated (in this case, a user).
3. The *Update User Settings* page appears. 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.
2. Under the *Locked* column, select the **Unlock** option for that user. The **Unlock** will disappear, and the user profile will be unlocked.

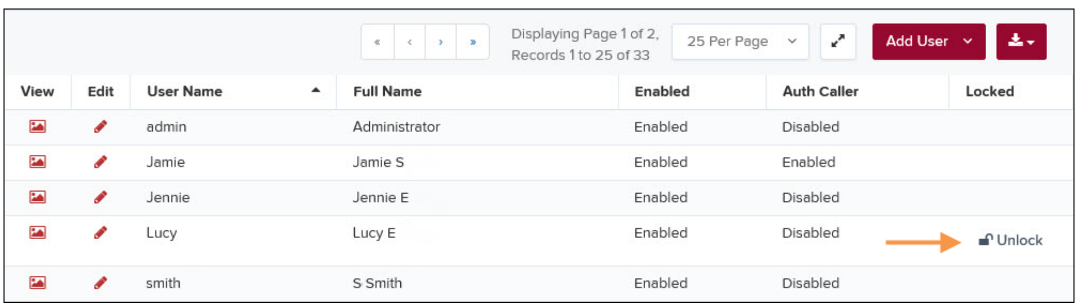


FIGURE 27 - UNLOCK OPTION

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.

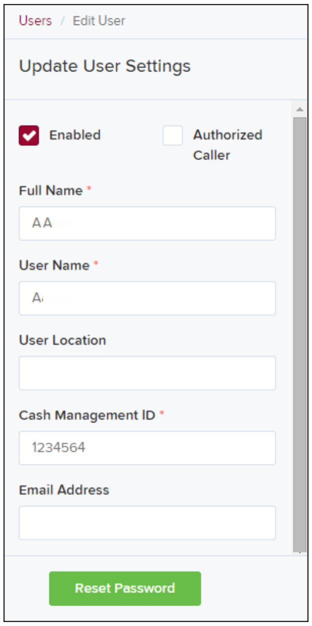


FIGURE 28 - RESET PASSWORD BUTTON

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.

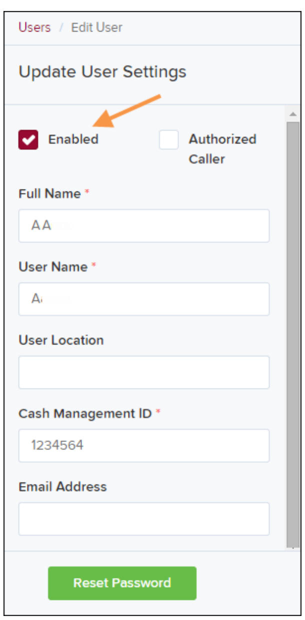


FIGURE 29 – UNCHECK THE ENABLED OPTION

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.

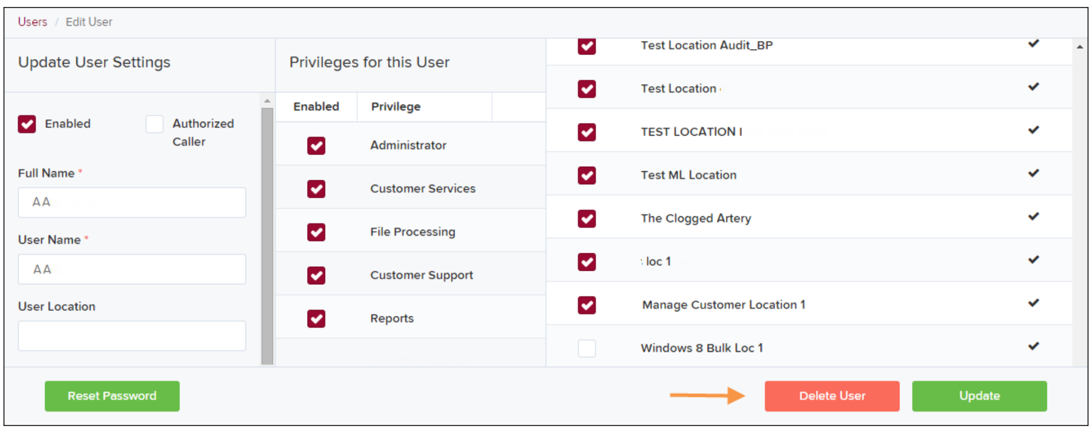


FIGURE 30 - DELETE USER OPTION

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

FIGURE 31 - 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.

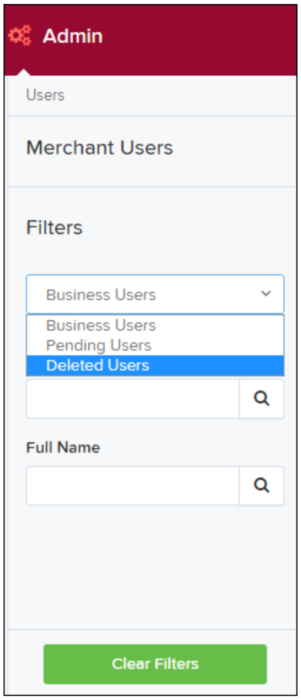


FIGURE 32 - DELETED USERS FILTER

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, and select **Transactions** from the left main menu.

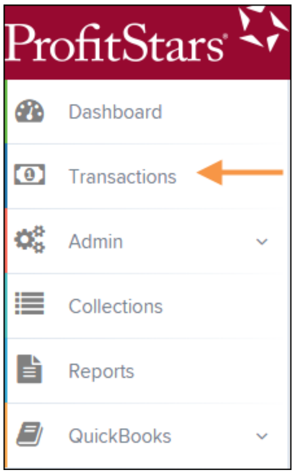


FIGURE 33 - TRANSACTIONS TAB

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

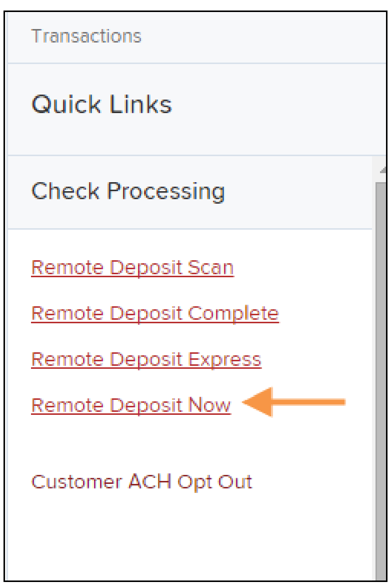


FIGURE 34 - REMOTE DEPOSIT NOW LINK

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

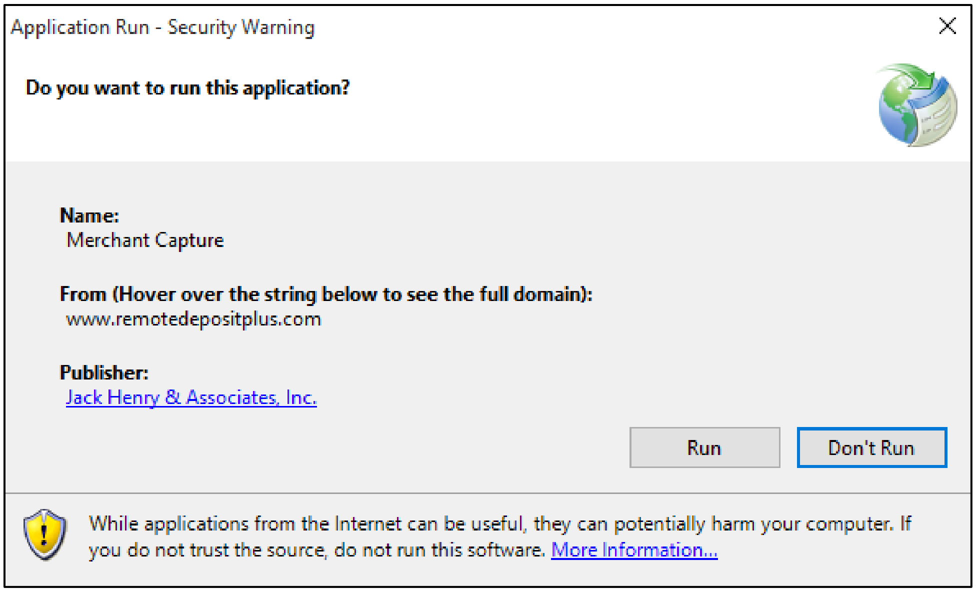


FIGURE 35 – APPLICATION RUN SECURITY WARNING

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.

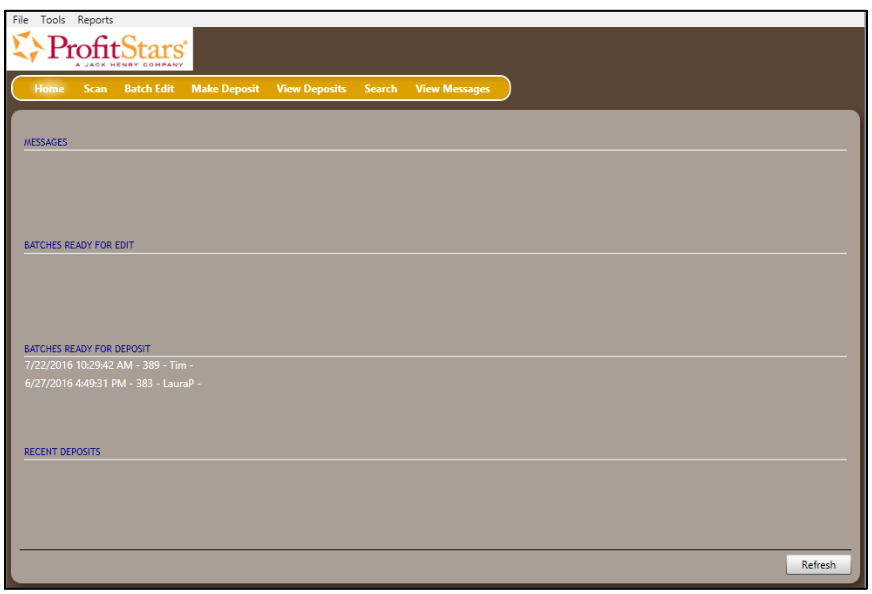


FIGURE 36 - RDN HOME PAGE

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

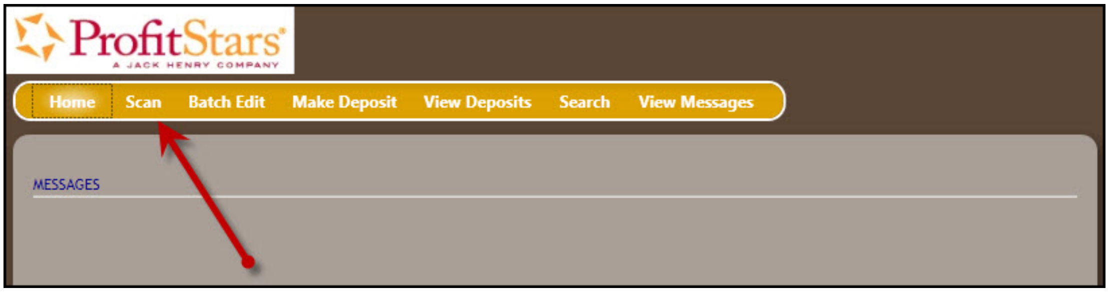


FIGURE 37 - SCAN OPTION

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

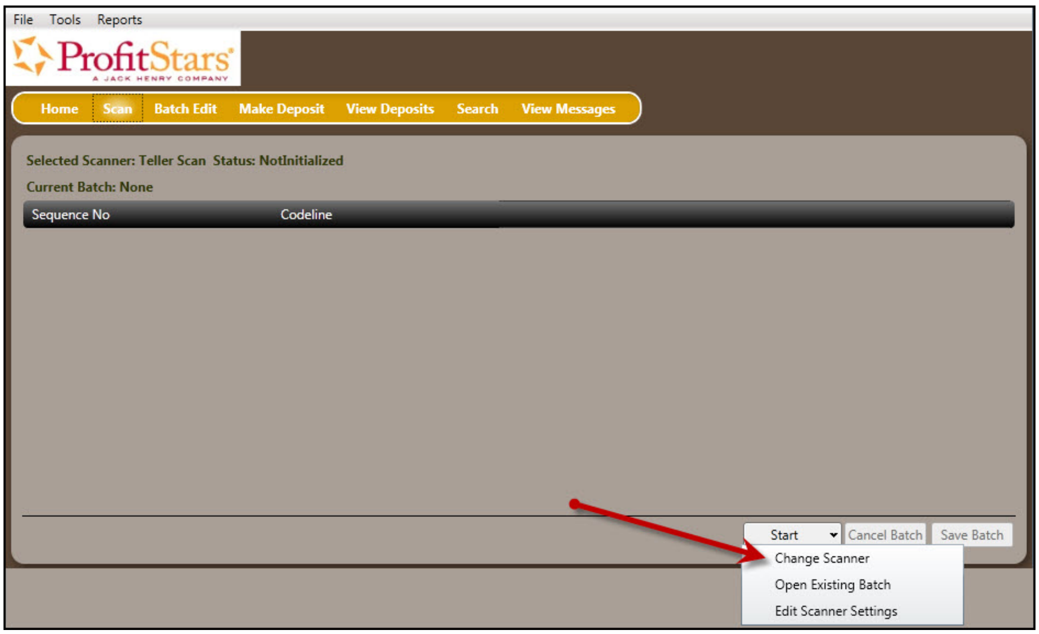


FIGURE 38 - CHANGE SCANNER OPTION

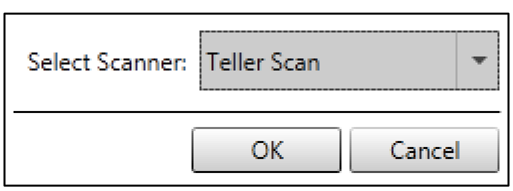


FIGURE 39 - SELECT SCANNER BROWER

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

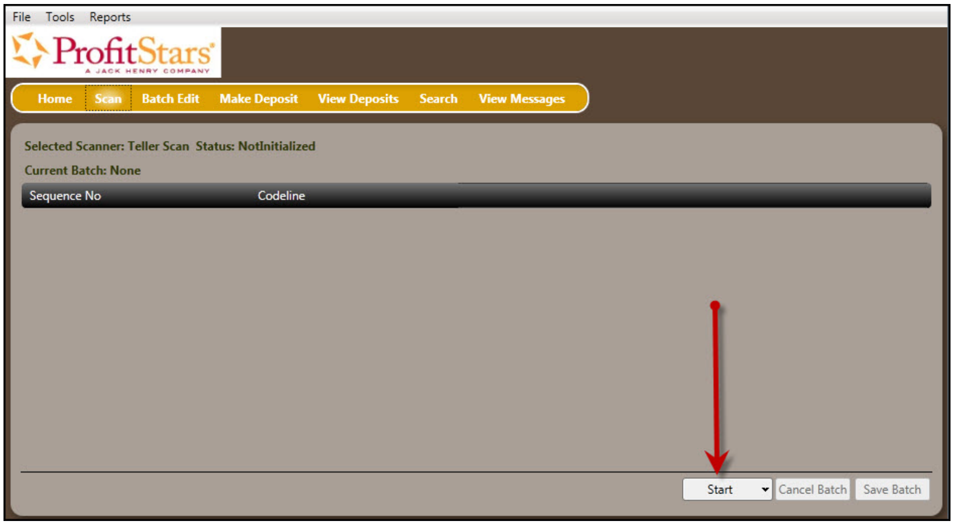


FIGURE 40 - START OPTION

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**.

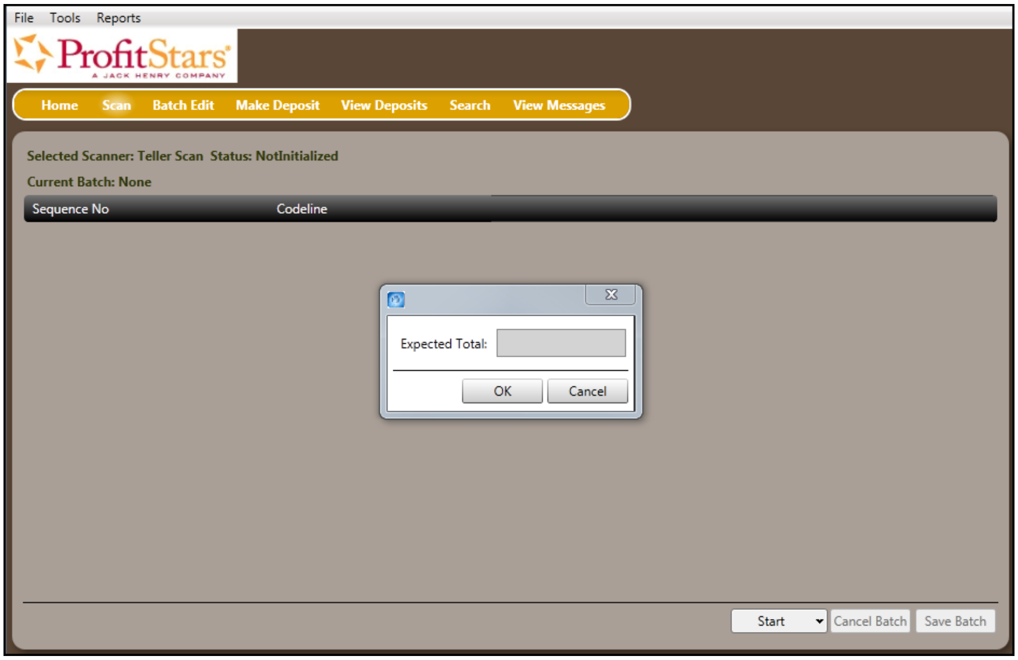


FIGURE 41 - EXPECTED TOTAL AMOUNT FOR A NEW BATCH OF SCANNED ITEMS

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.

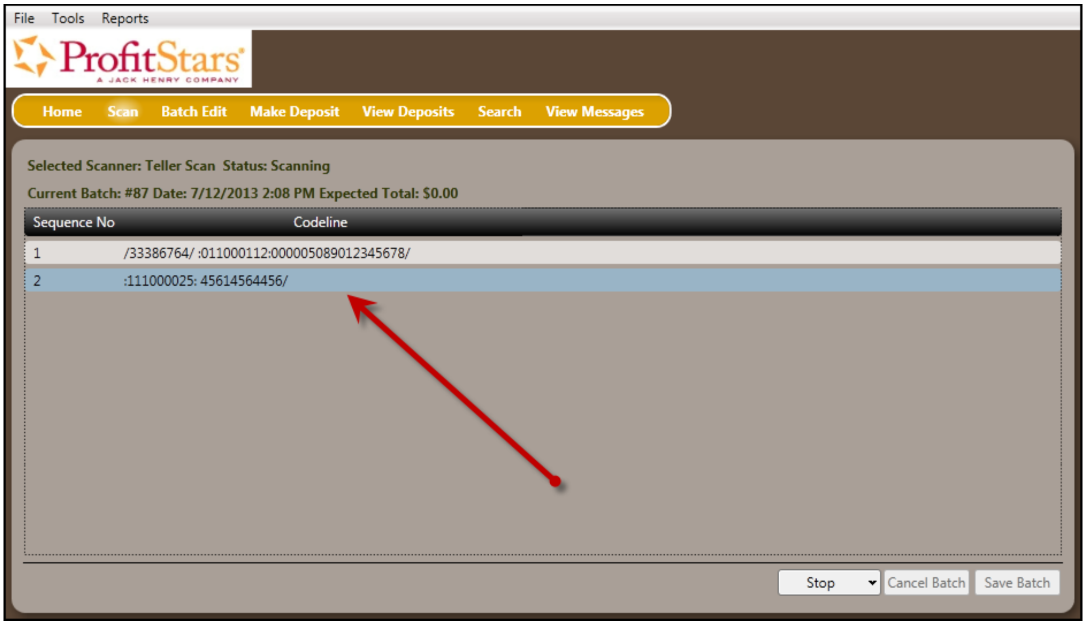


FIGURE 42 - SCANNED CHECKS UNDER A BATCH LIST

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

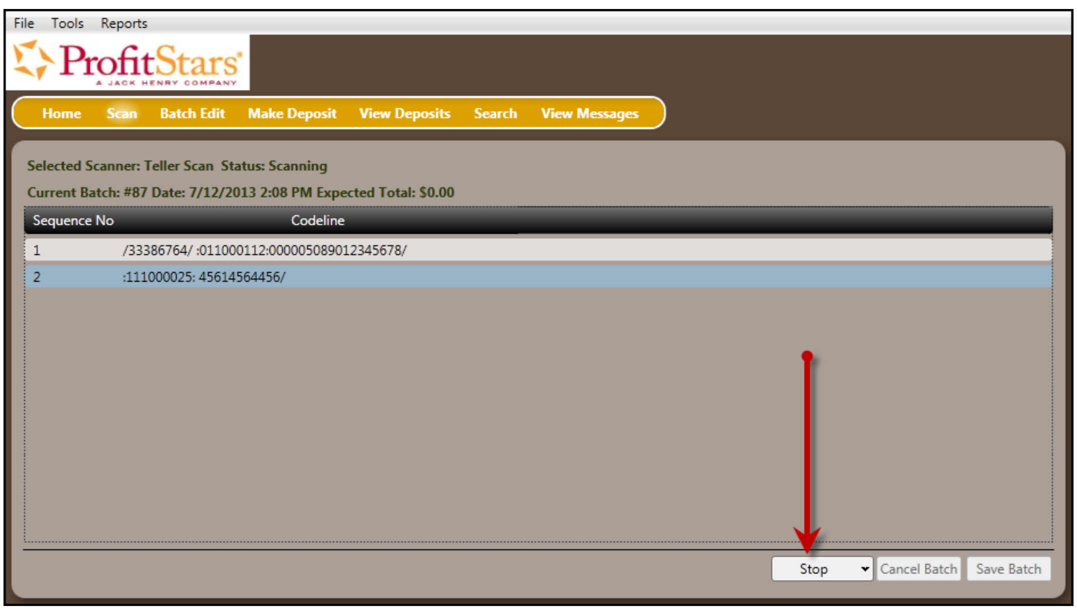


FIGURE 43 - STOP OPTION FOR SCANNING CHECKS

7. Select **Save Batch**.

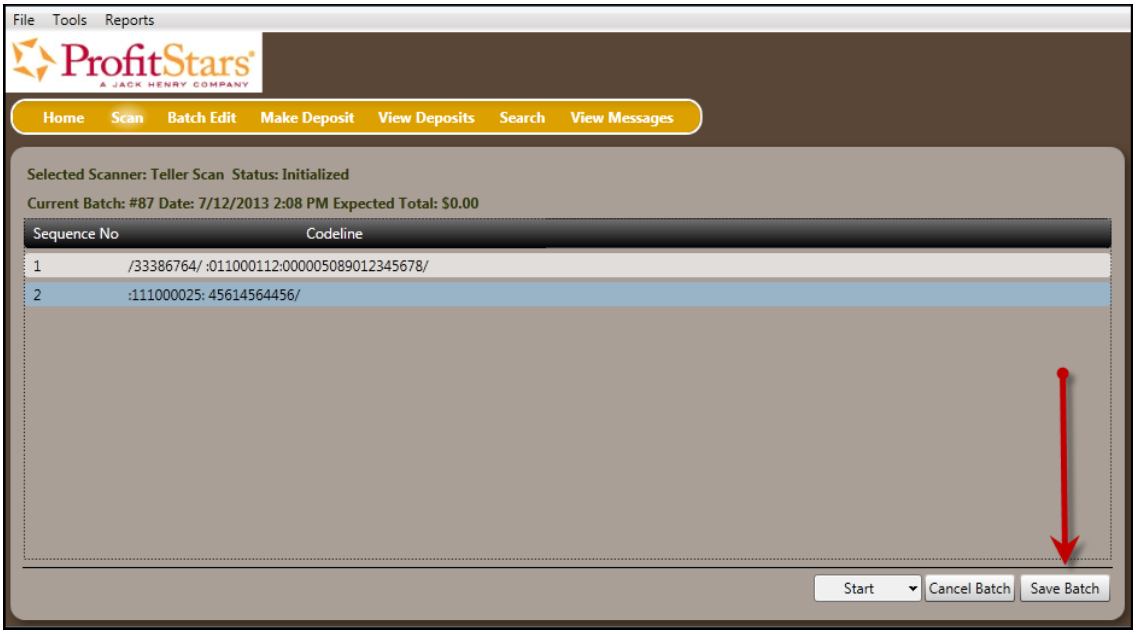


FIGURE 44 - SAVE BATCH OPTION

Editing a Batch

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

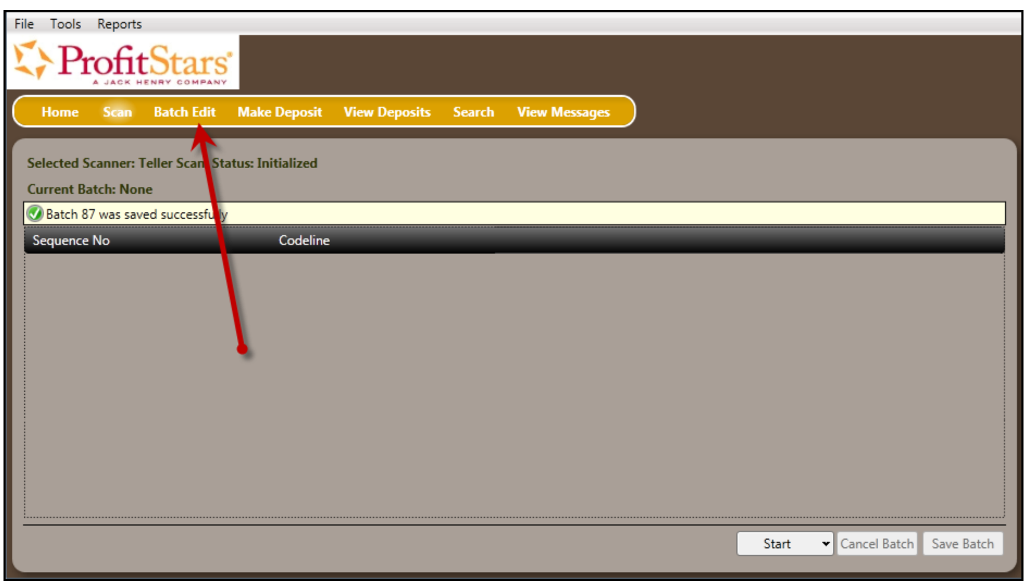


FIGURE 45 - BATCH EDIT PROMPT

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.

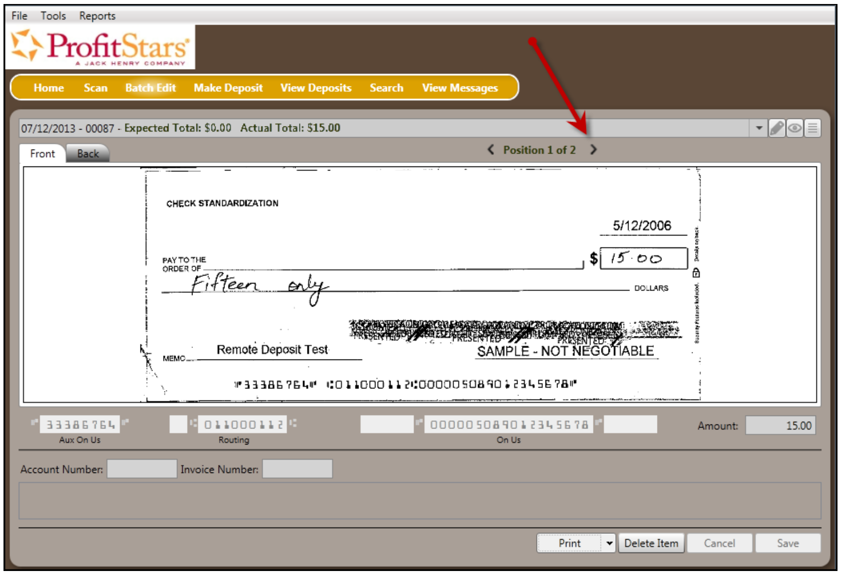


FIGURE 46 - BATCH EDIT PAGE WITH NAVIGATIONAL ARROWS

3. 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 buttons 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**.

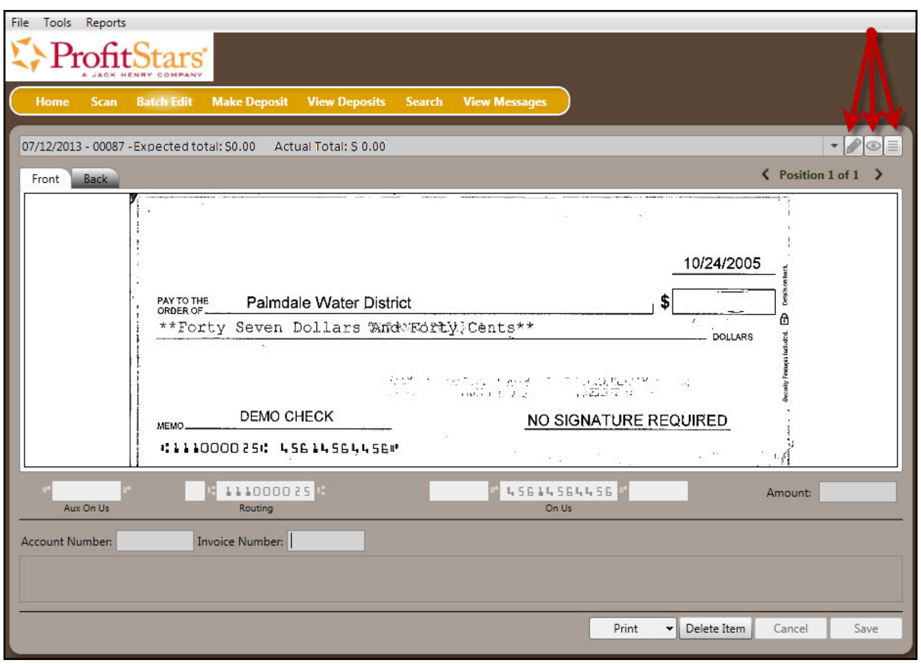


FIGURE 47 - BATCH EDIT ICONS

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

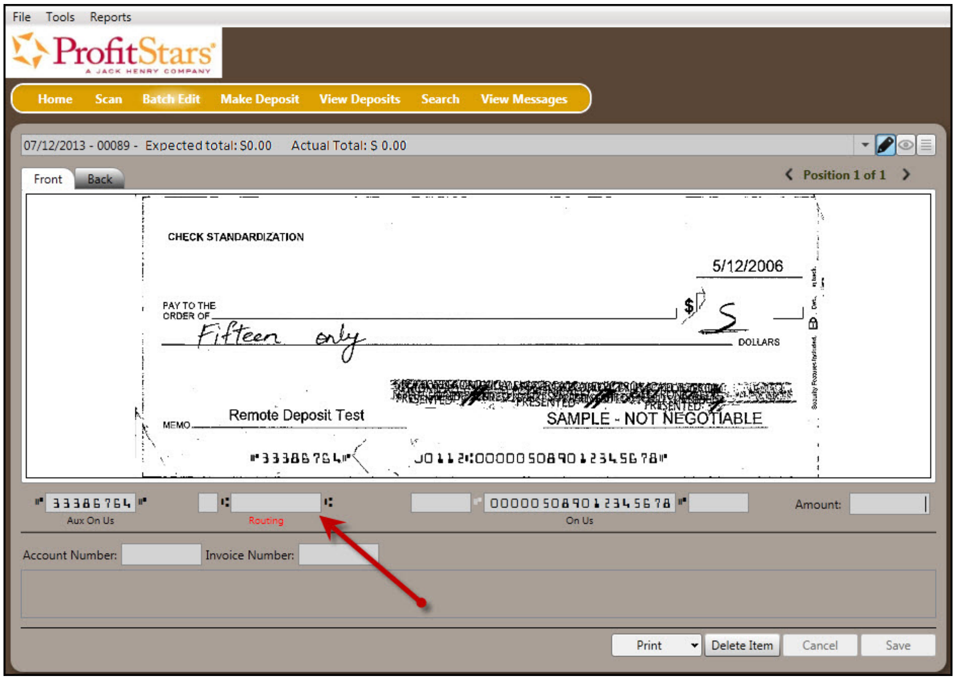


FIGURE 48 - ITEM WITH FIELD IN NEED OF EDITING

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

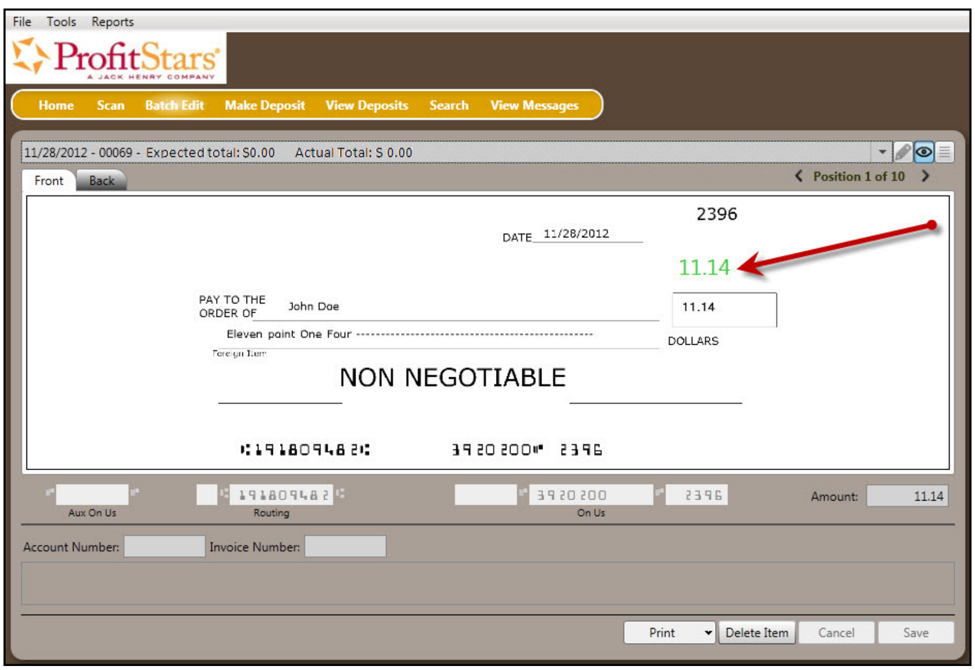


FIGURE 49 - PROOF AMOUNT DISPLAY

- **Display item list**  – 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.

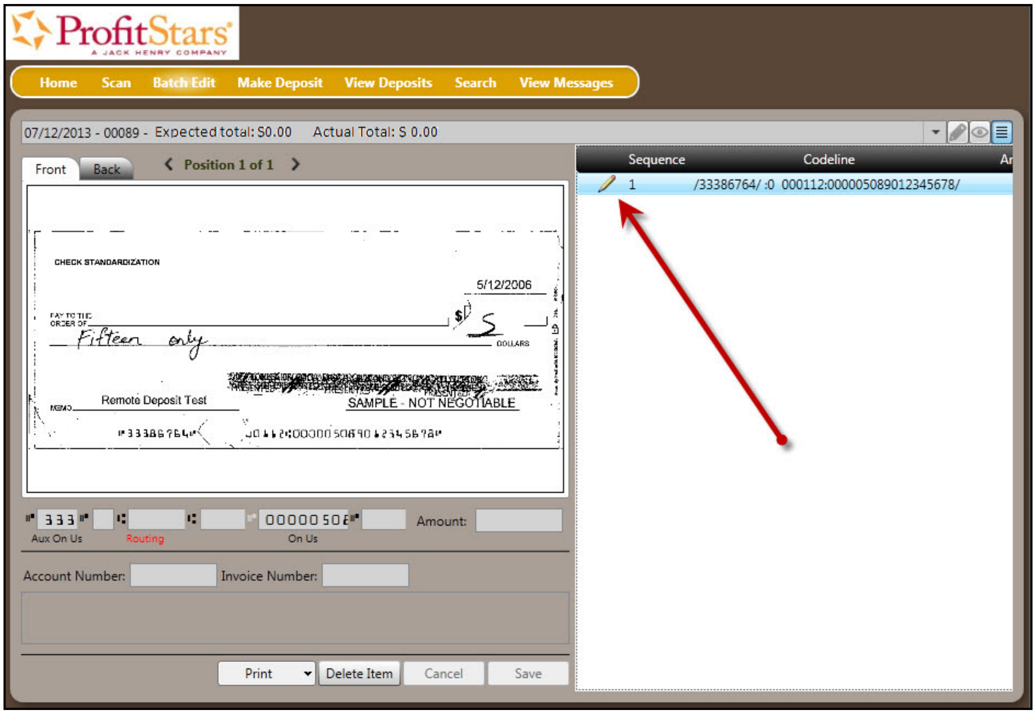


FIGURE 50 - BATCH EDITING TOOLS

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.

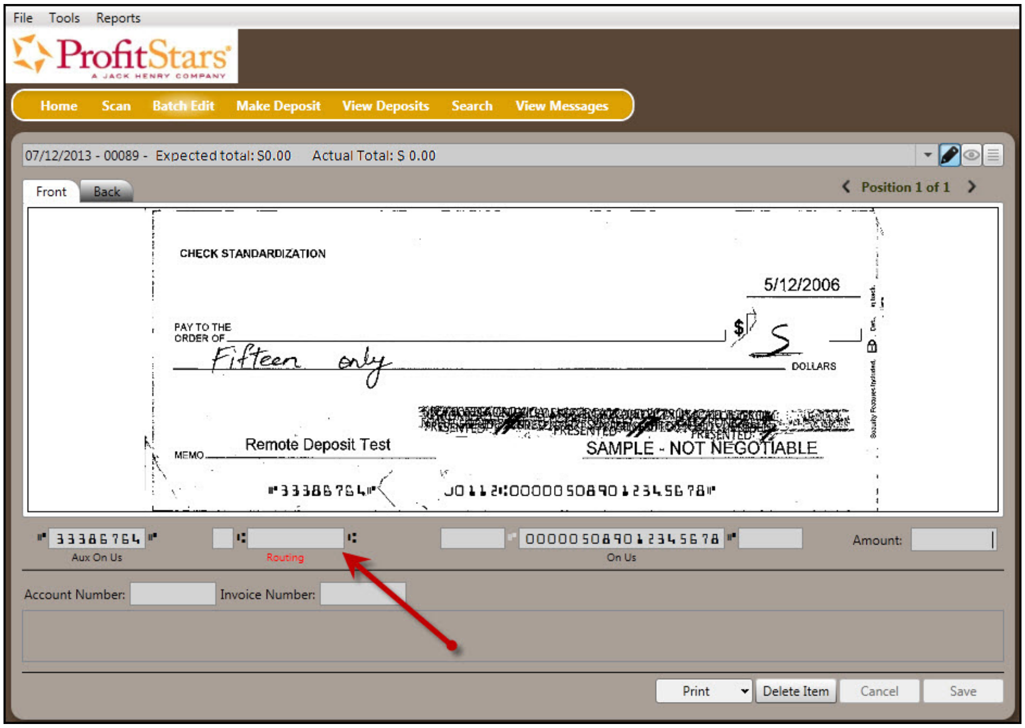


FIGURE 51 - PERFORMING A MICR REPAIR

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

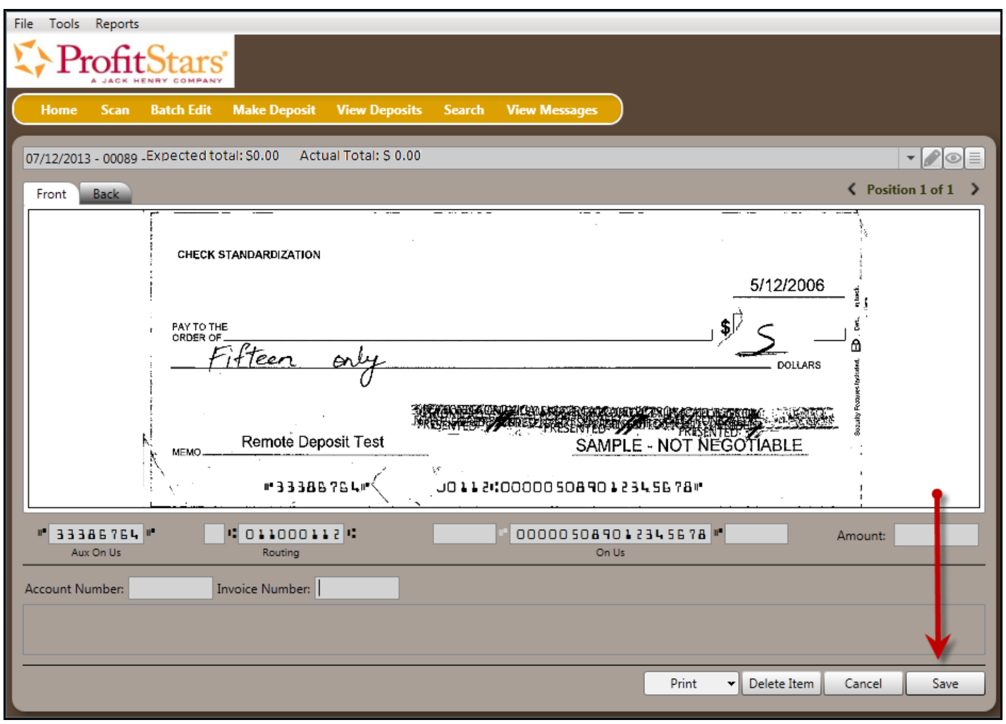


FIGURE 52 - SAVE OPTION AFTER EDITING

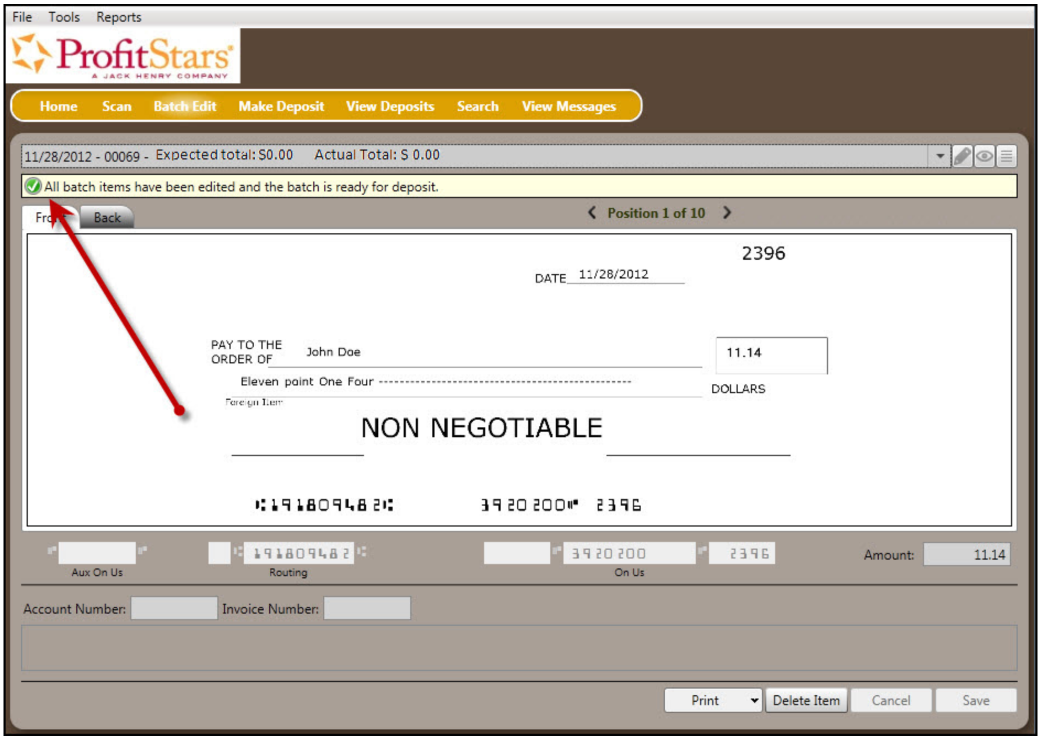


FIGURE 53 - SAVE CONFIRMATION

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.

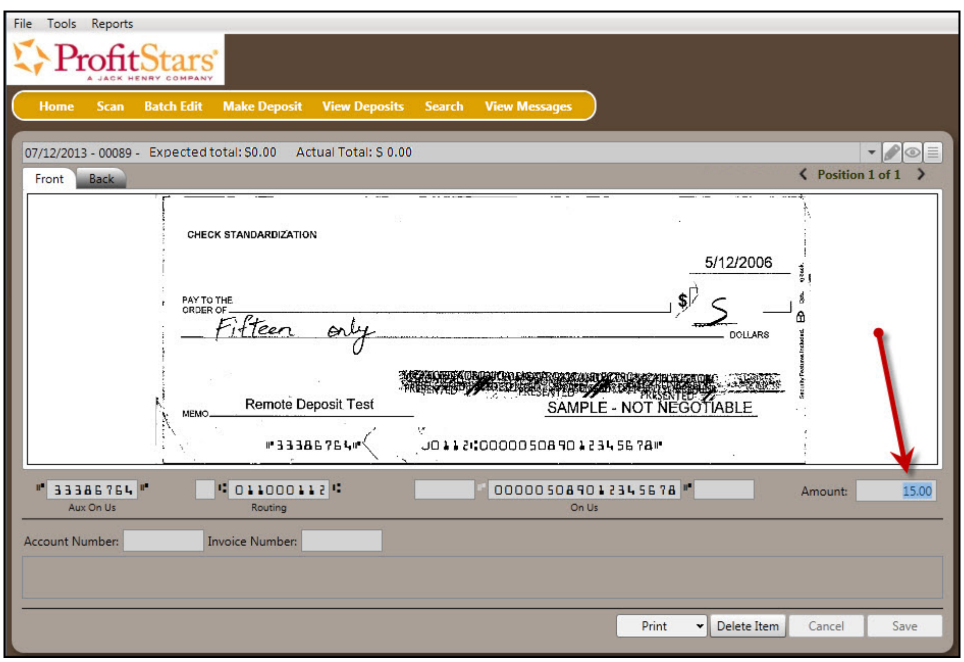


FIGURE 54 - ENTERING AN AMOUNT

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

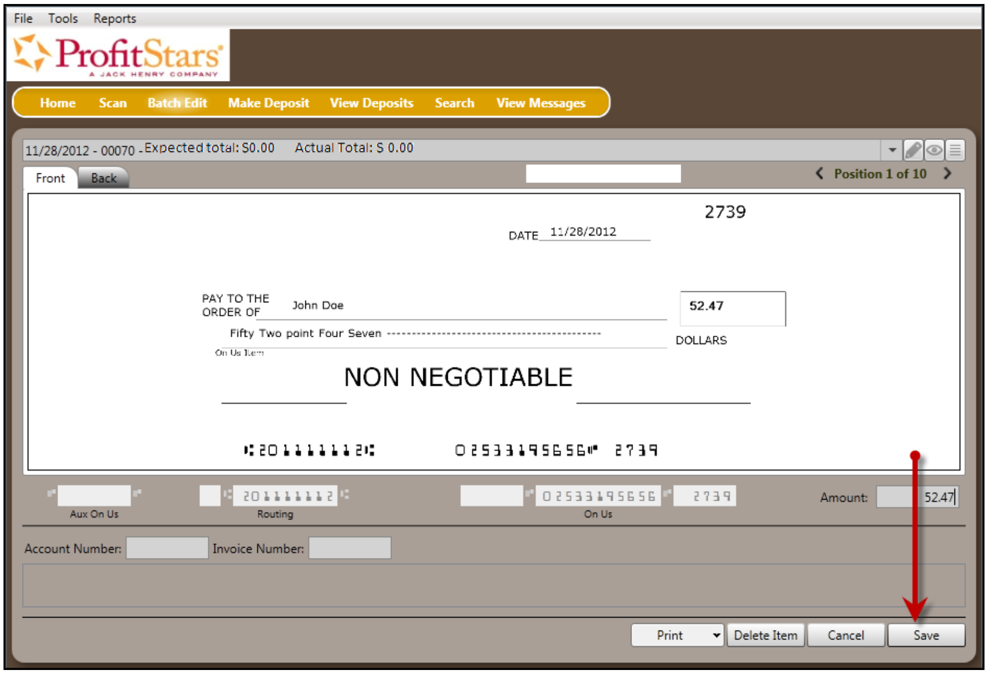


FIGURE 55 - SAVING EDITS TO THE DOLLAR AMOUNT

Deleting an Item

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

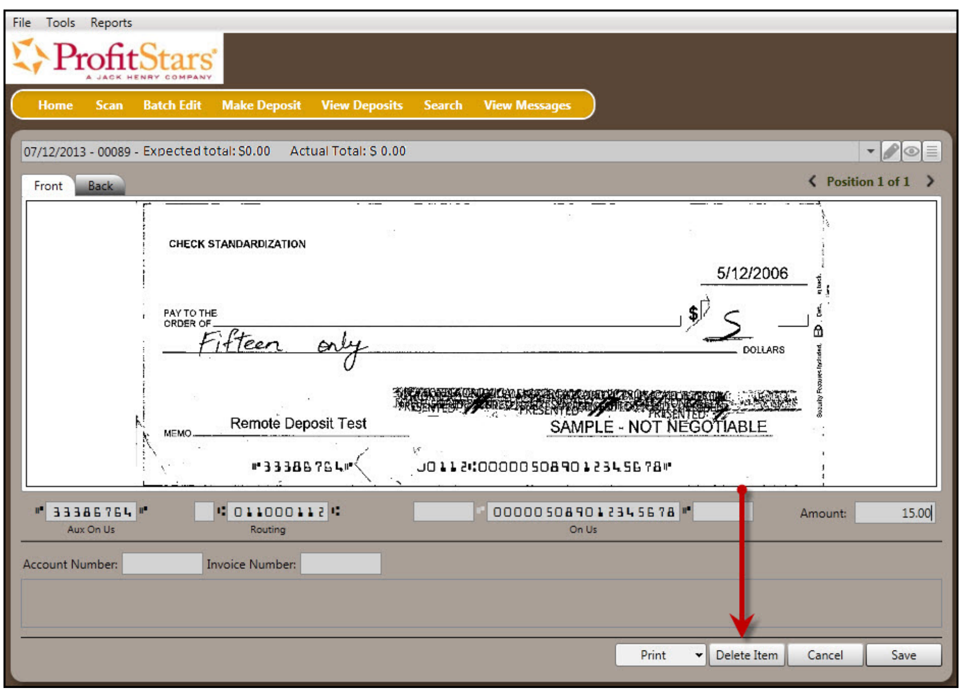


FIGURE 56 - DELETE ITEM PROMPT

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

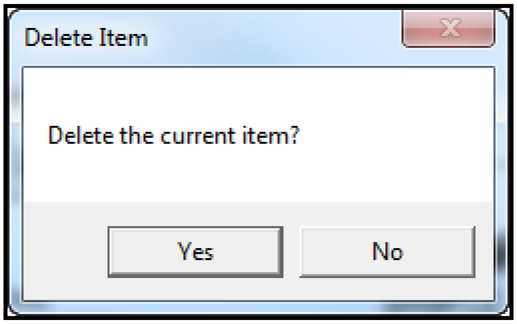


FIGURE 57 - DELETE CONFIRMATION

Deleting a Batch

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

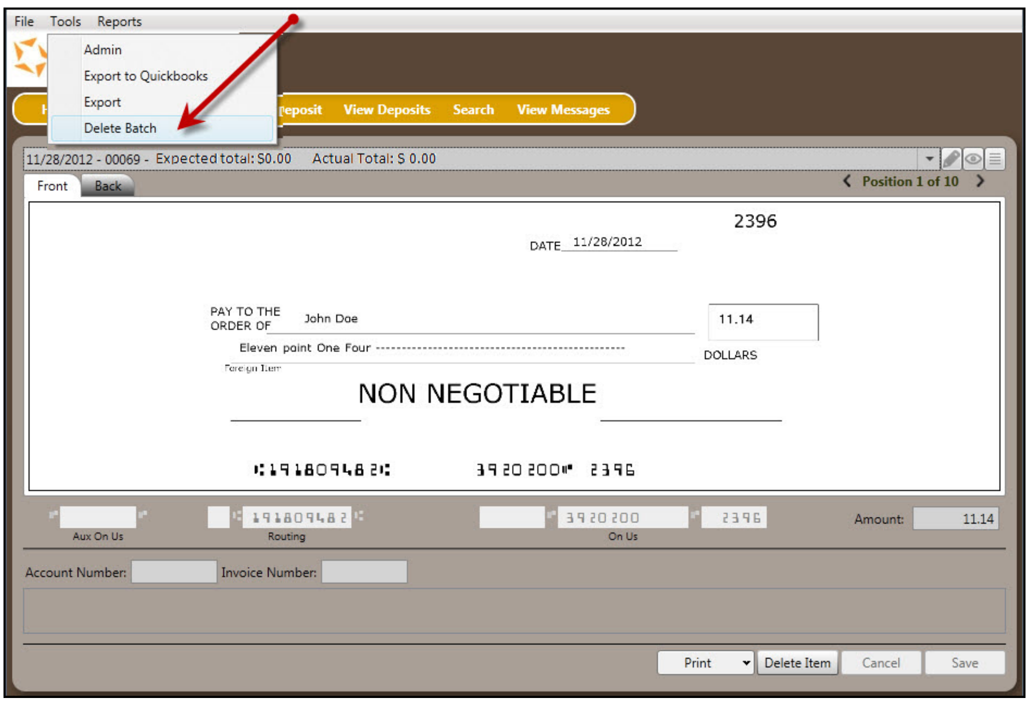


FIGURE 58 - DELETE BATCH OPTION UNDER TOOLS

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.

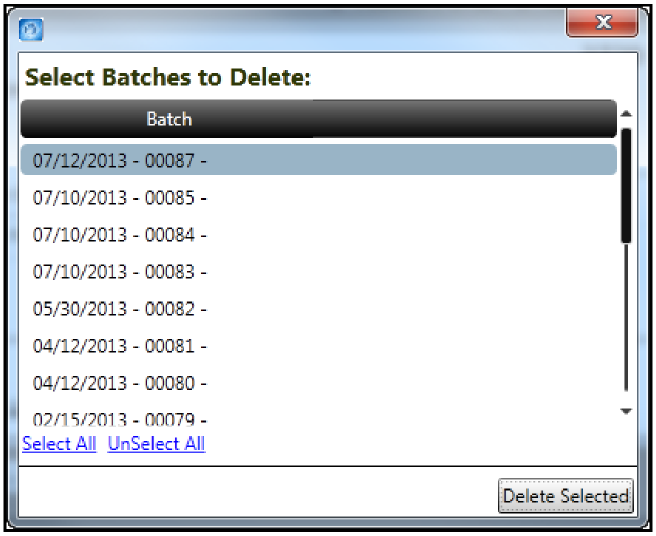


FIGURE 59 - SELECTING BATCHES TO DELETE

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

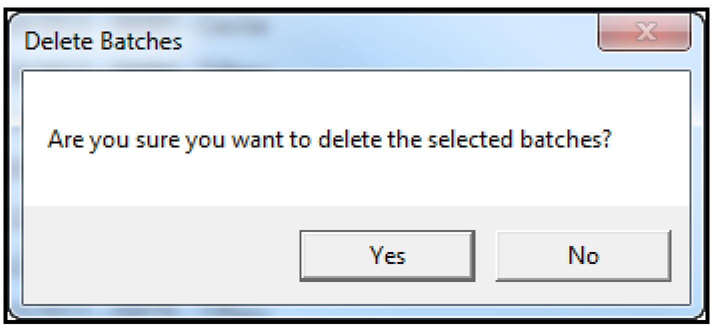


FIGURE 60 - DELETE BATCH CONFIRMATION

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*.

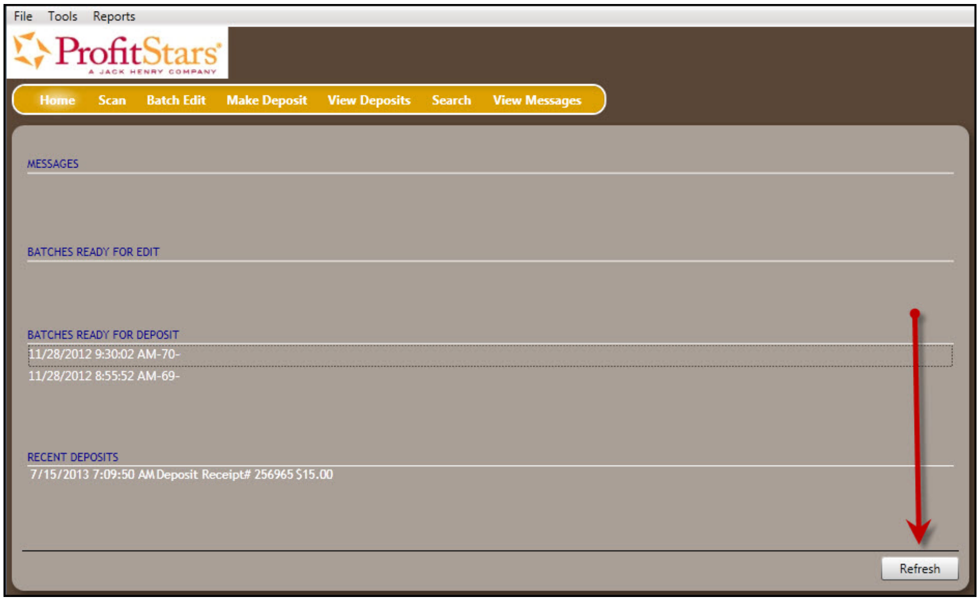


FIGURE 61 - REFRESH BUTTON ON HOME PAGE

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.

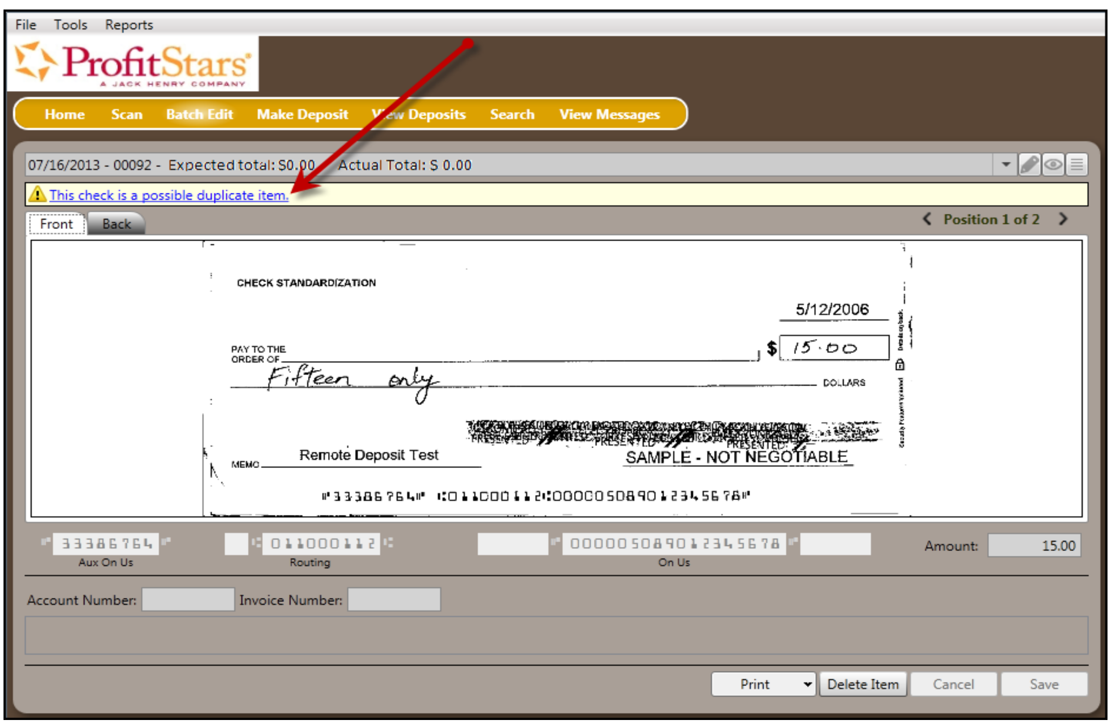


FIGURE 62 - DUPLICATE CHECK WARNING

Submitting a Deposit

Once the *All batch items have been edited and the batch is ready for deposit* message appears on the *Batch Edit* page, you are ready to submit your deposit.

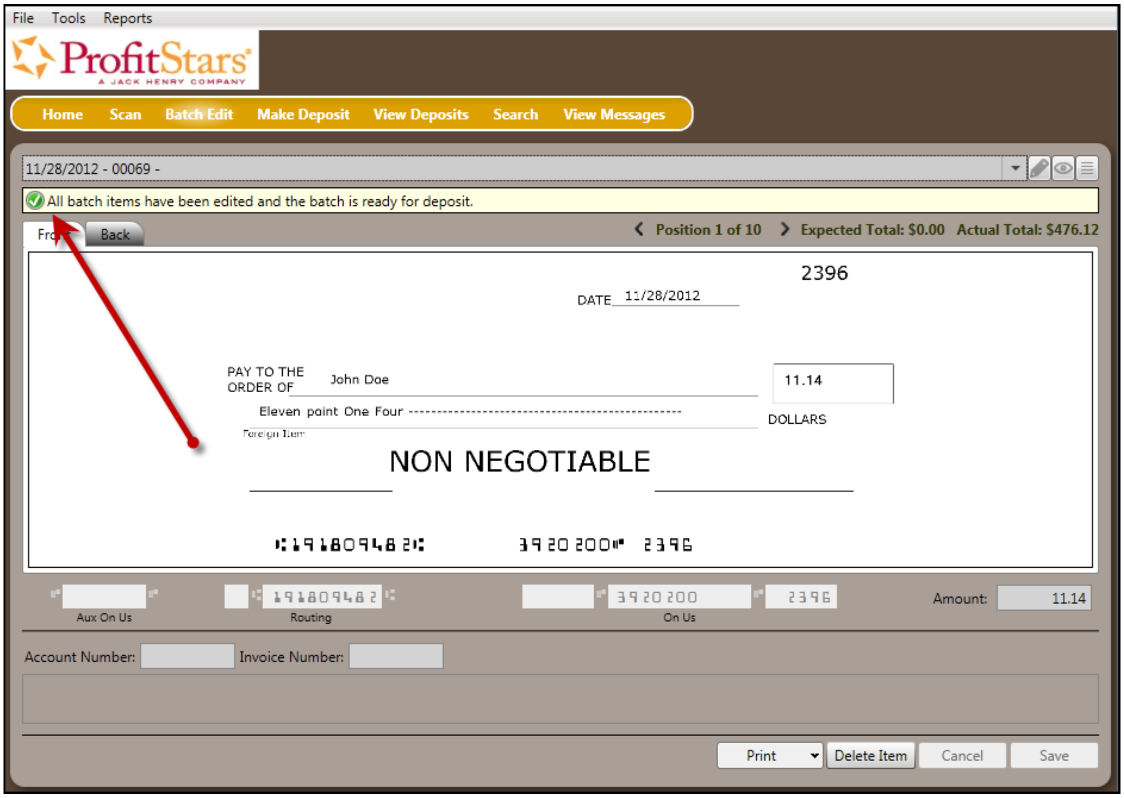


FIGURE 63 - BATCH READY FOR DEPOSIT PROMPT

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

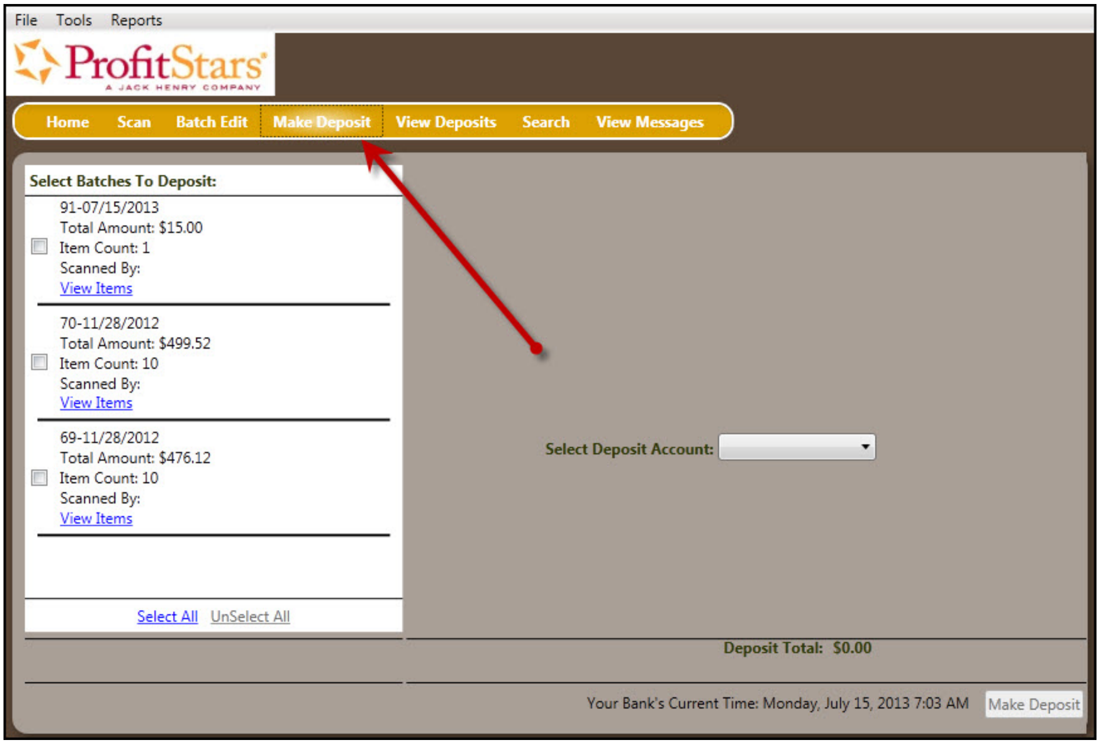


FIGURE 64 - MAKE DEPOSIT LINK

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.

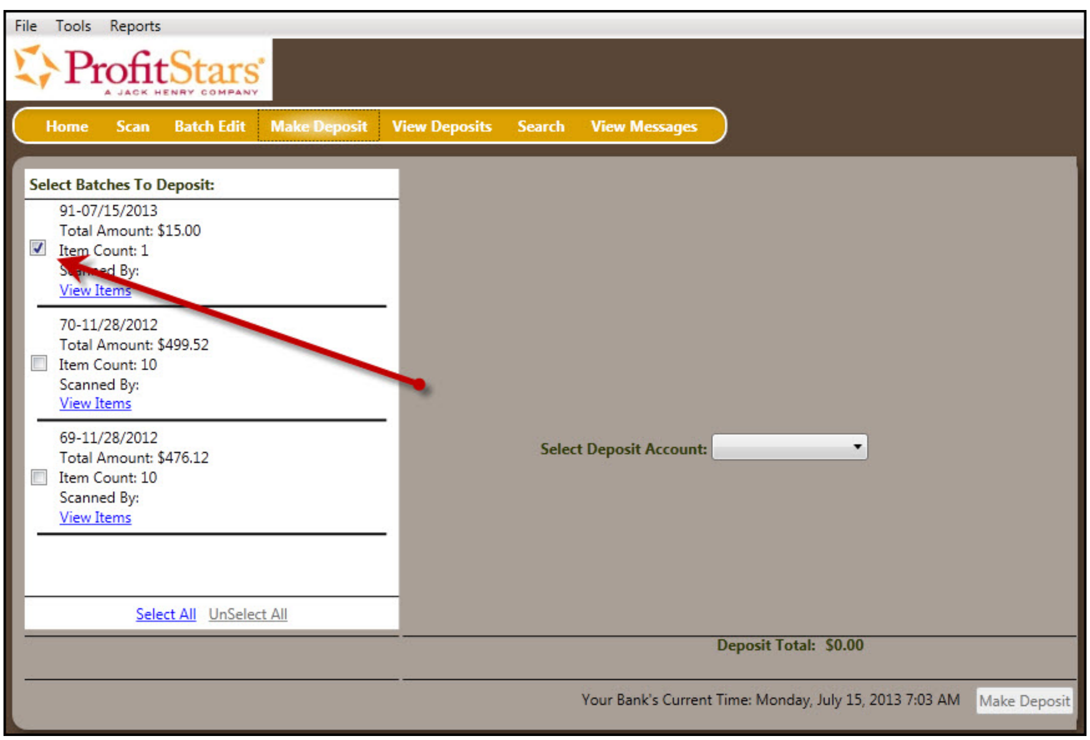


FIGURE 65 - SELECTING A BATCH TO DEPOSIT

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

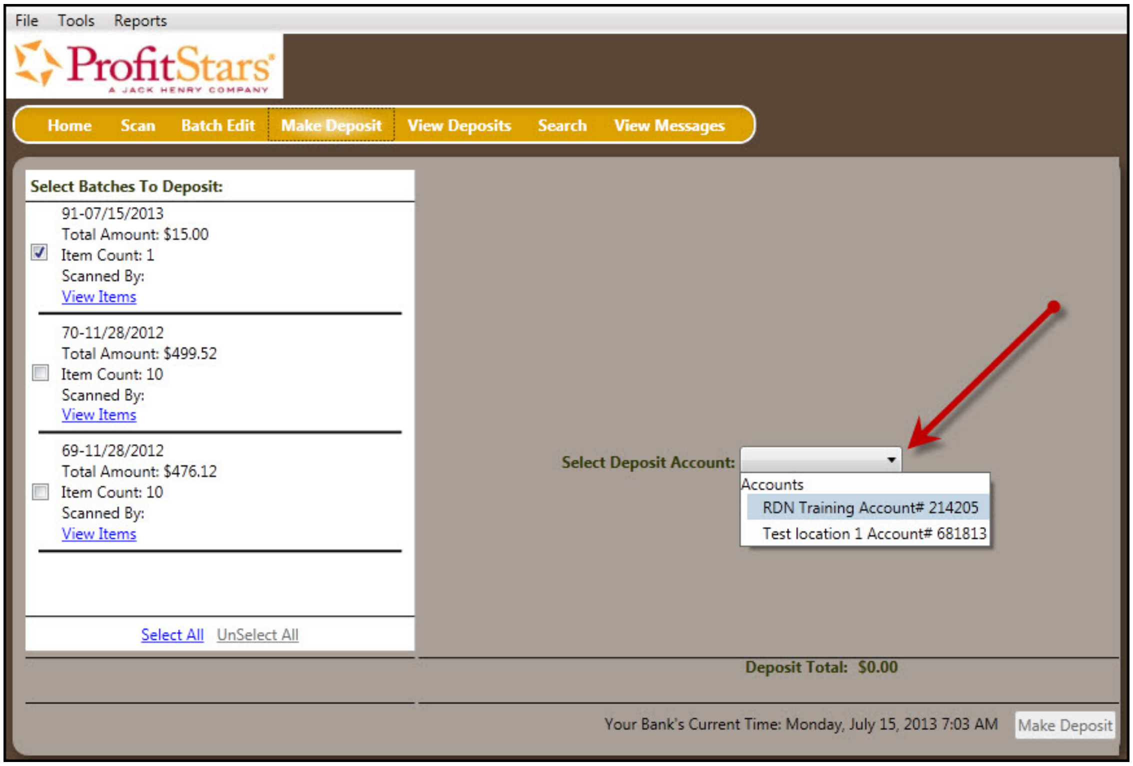


FIGURE 66 - SELECT DEPOSIT ACCOUNT OPTION

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).

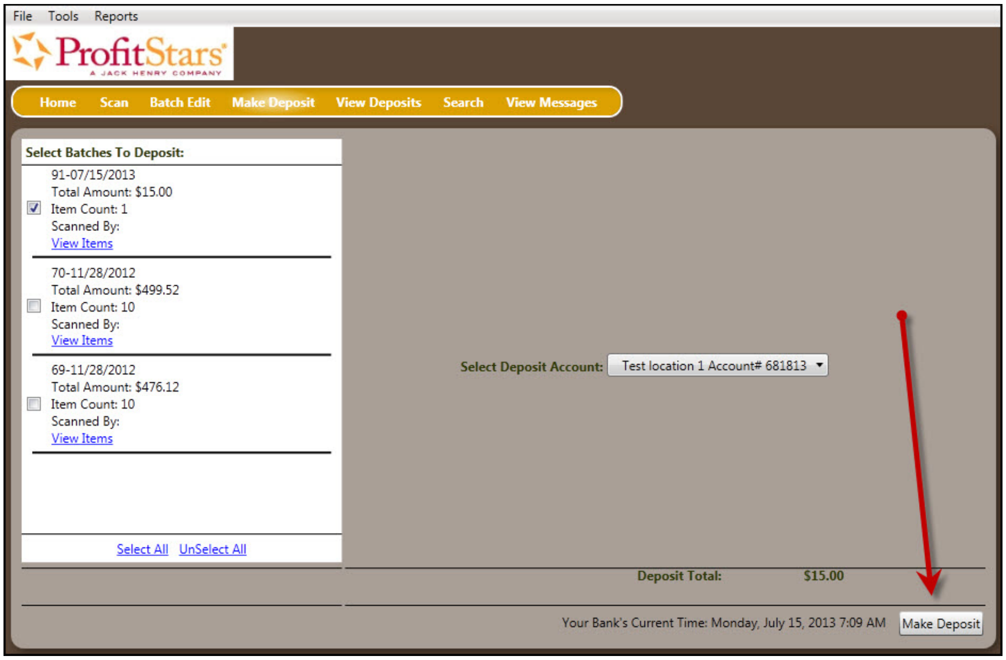


FIGURE 67 - MAKE DEPOSIT OPTION

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

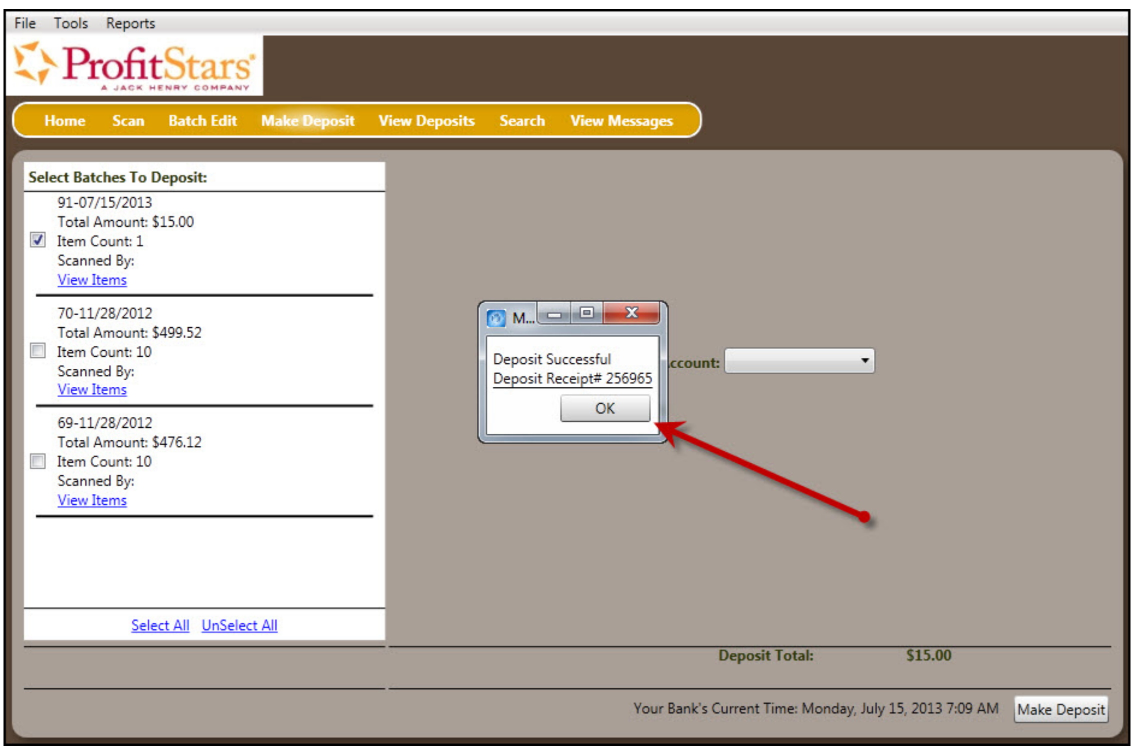


FIGURE 68 - DEPOSIT SUCCESSFUL CONFIRMATION PAGE

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**.

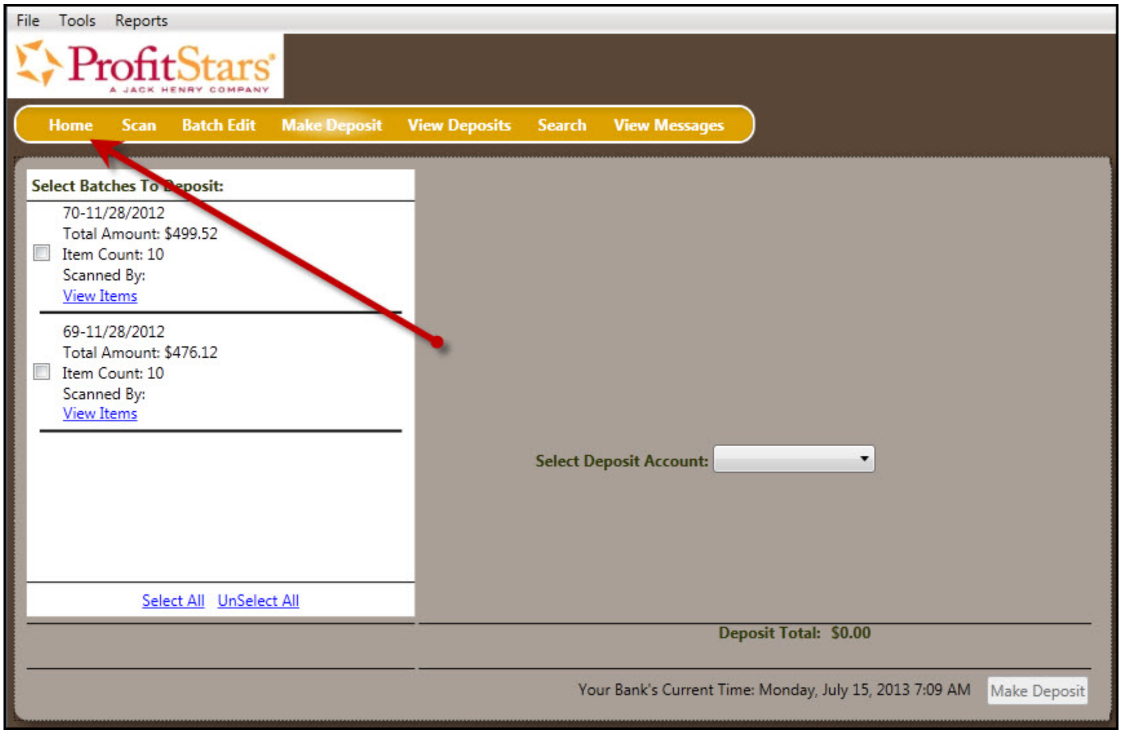


FIGURE 69 - SELECT HOME PAGE OPTION

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

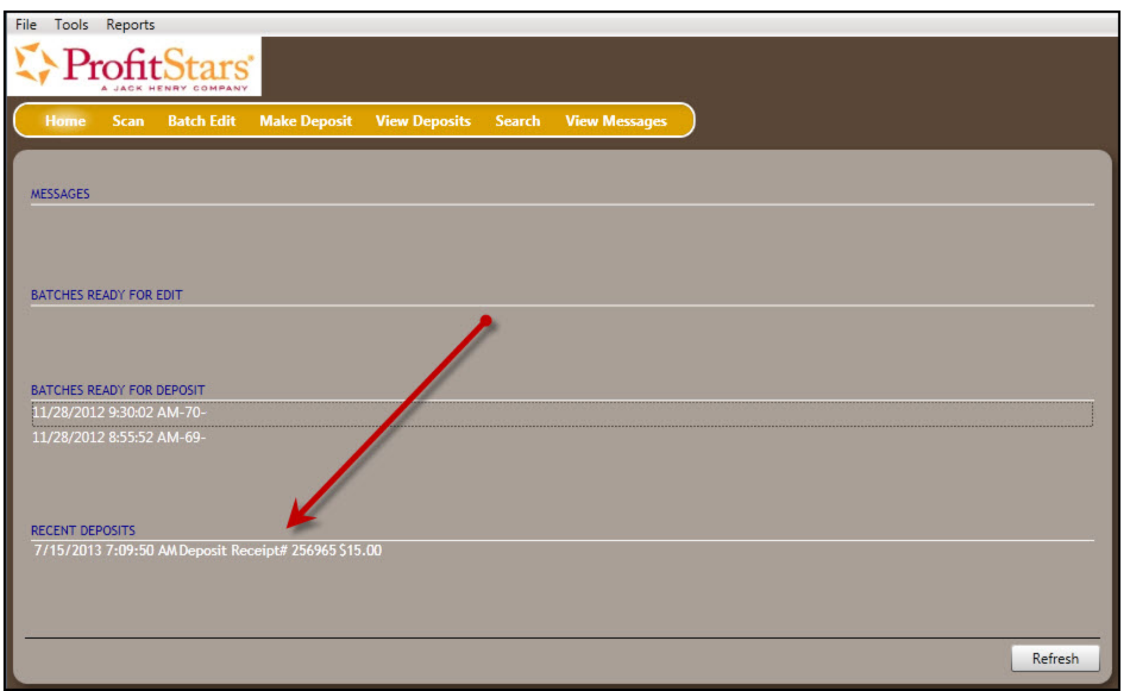


FIGURE 70 - RECENT DEPOSITS LISTING

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 71 - 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.

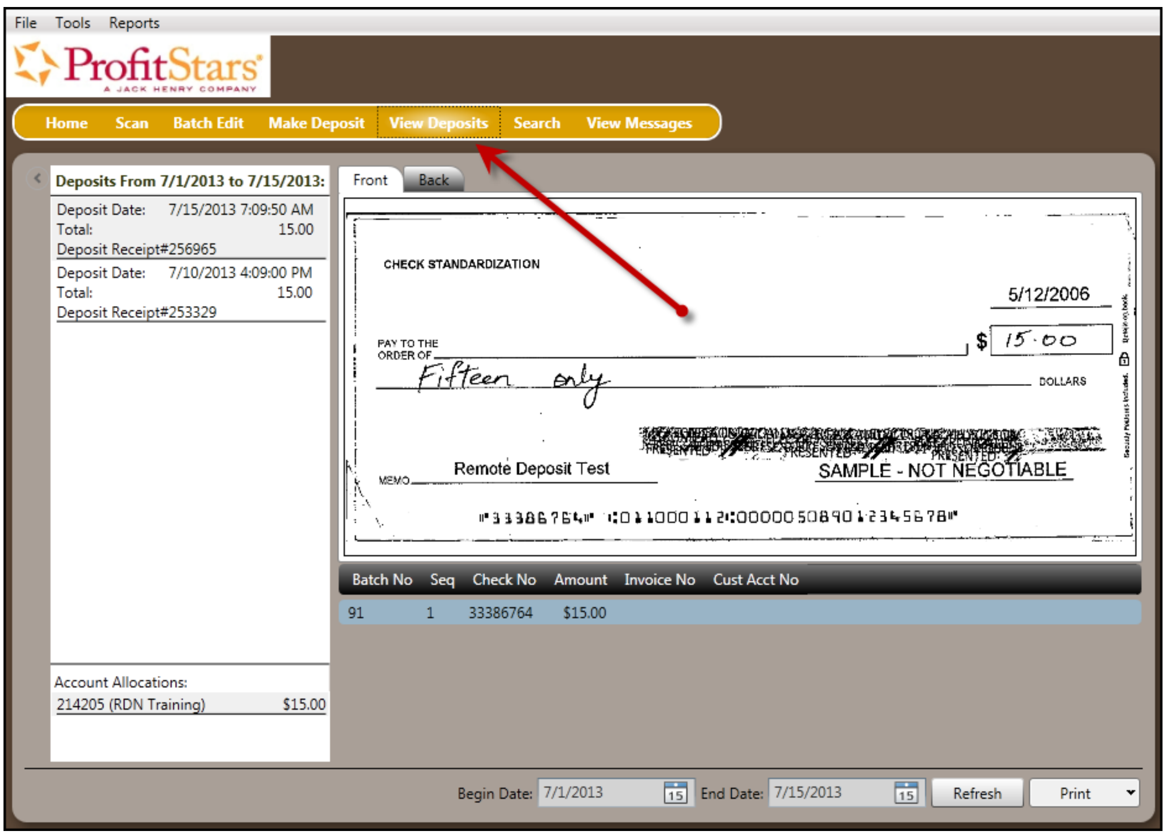


FIGURE 72 - VIEW DEPOSITS LINK

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.

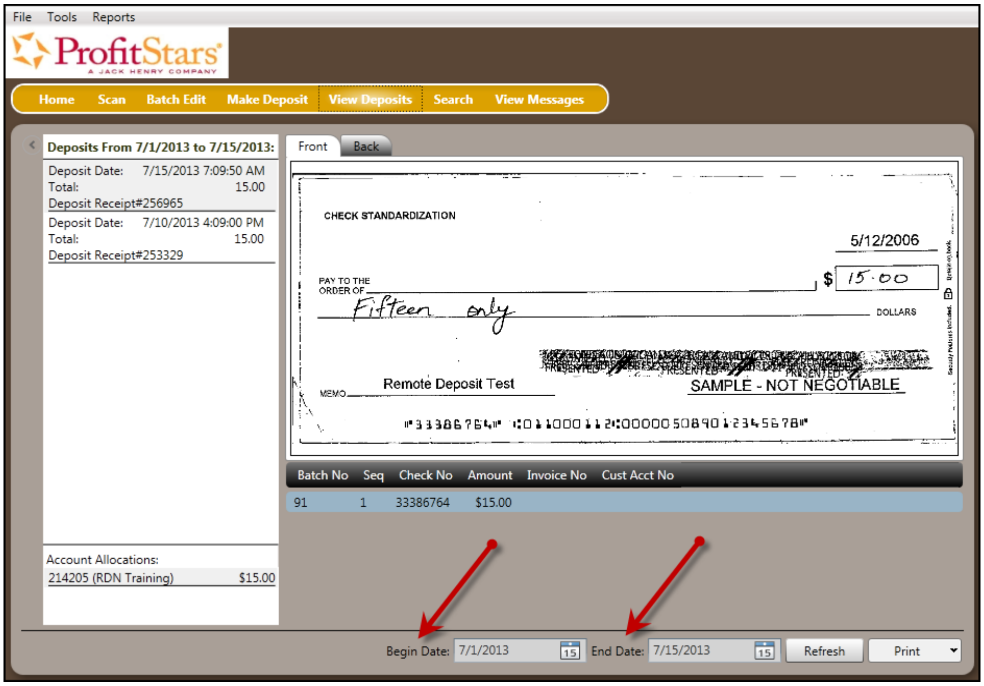


FIGURE 73 - BEGIN AND END DATES FOR VIEWING DEPOSITS

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.

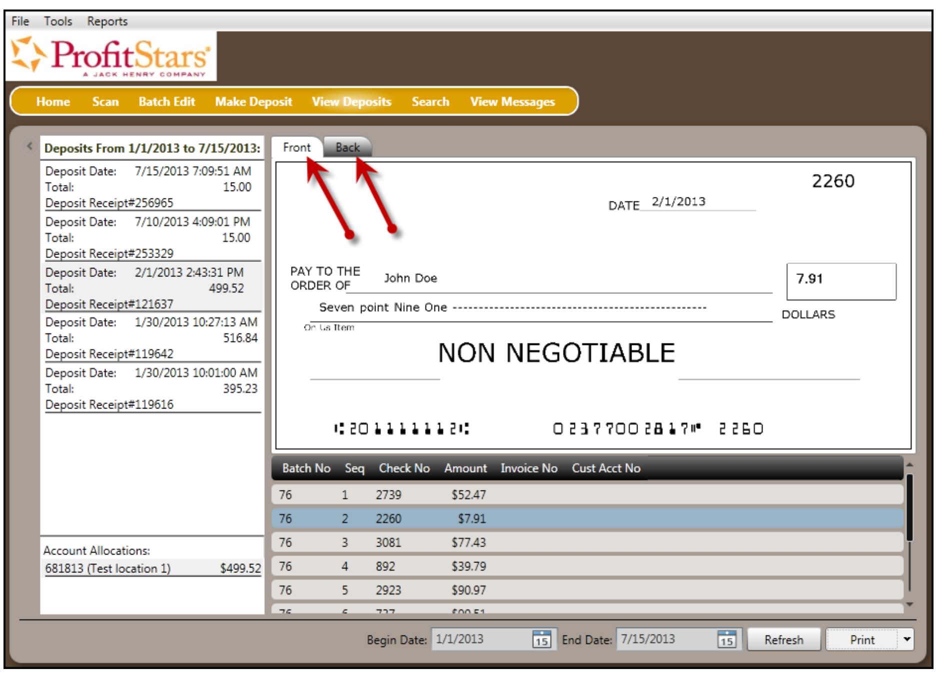


FIGURE 74 - FRONT AND BACK VIEW OPTIONS FOR A CHECK IMAGE

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.

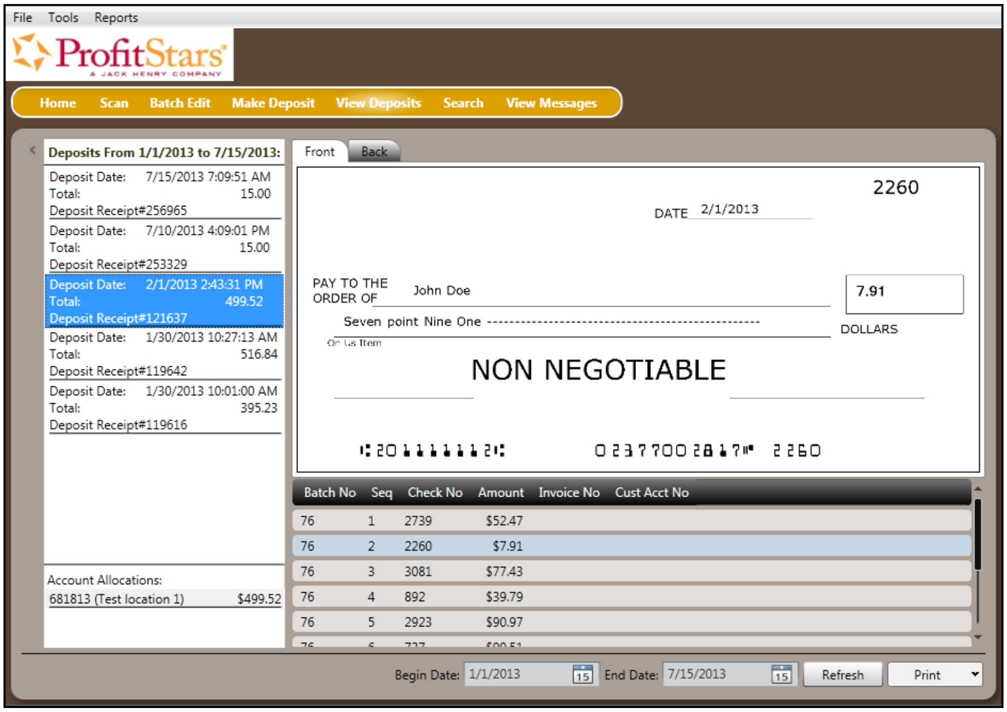


FIGURE 75 - VIEWING DEPOSIT ITEMS

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.

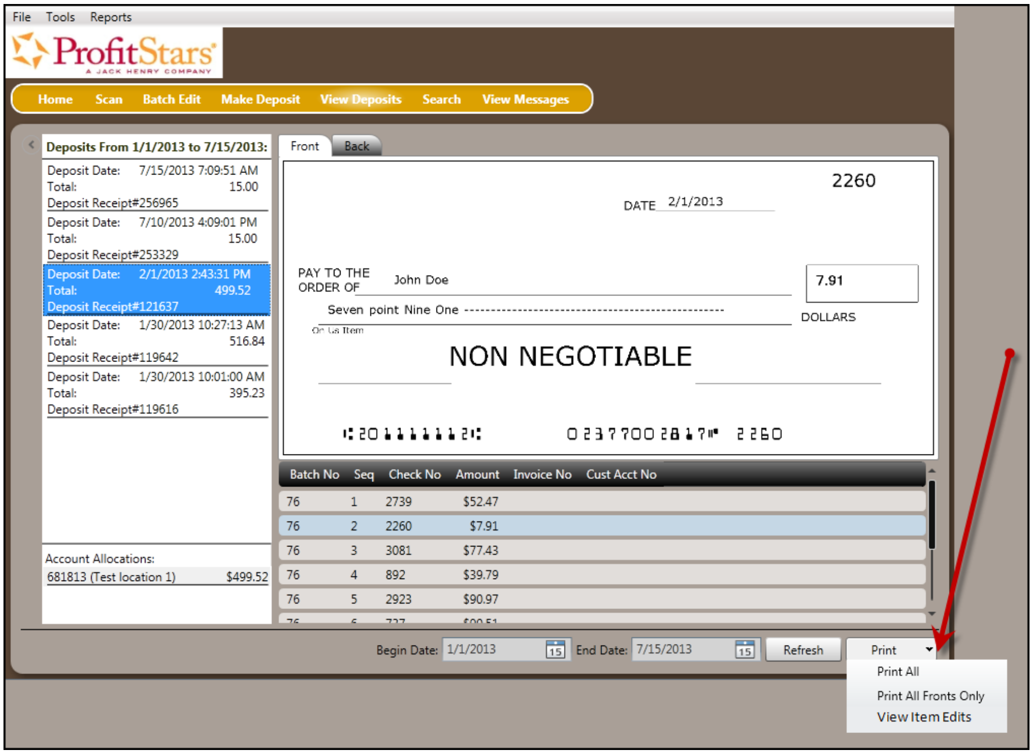


FIGURE 76 - PRINTING OPTIONS UNDER VIEW DEPOSITS

3. 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.

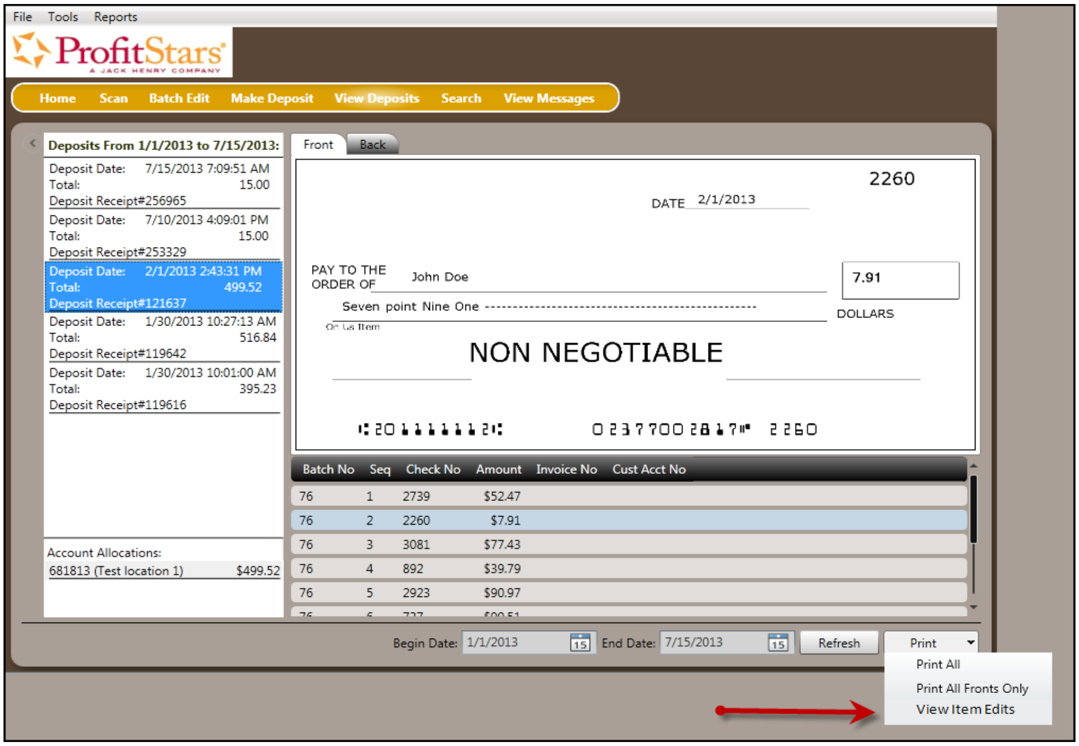


FIGURE 77 - VIEW ITEM EDITS OPTION

4. A list of edits made to the transaction will display, along with the *Date,* the *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.

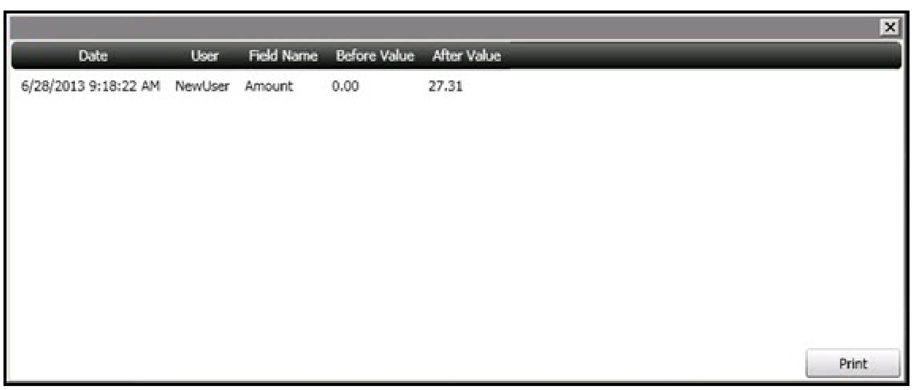


FIGURE 78 - EDITS MADE TO AN ITEM

Searching for an Item

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

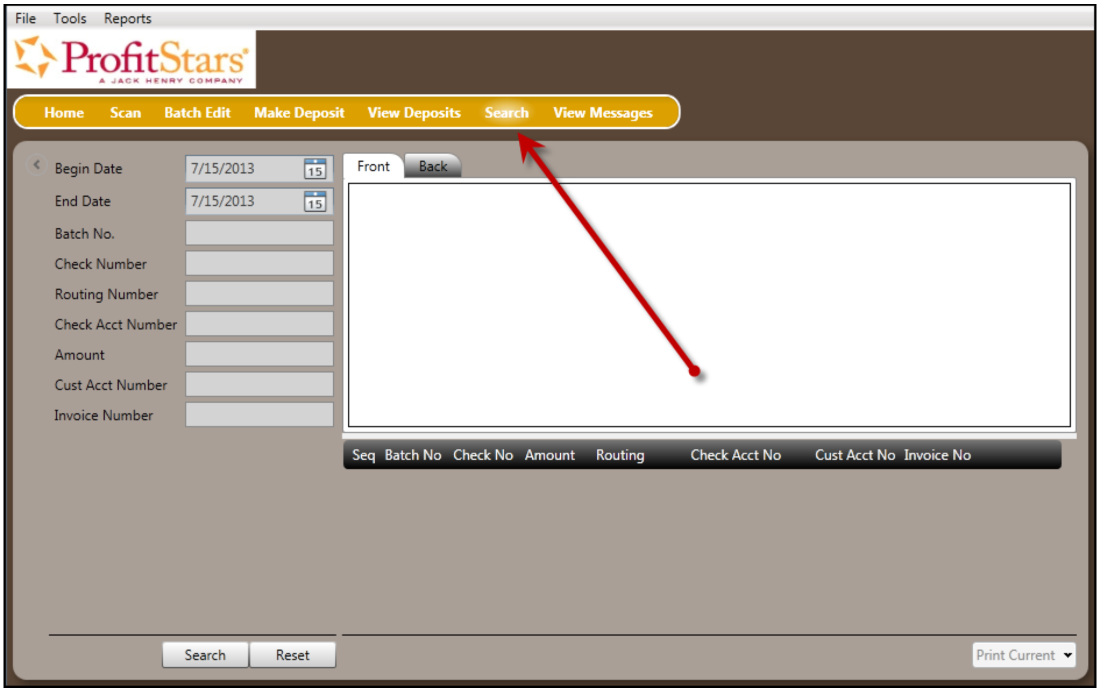


FIGURE 79 - SEARCH OPTION

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.

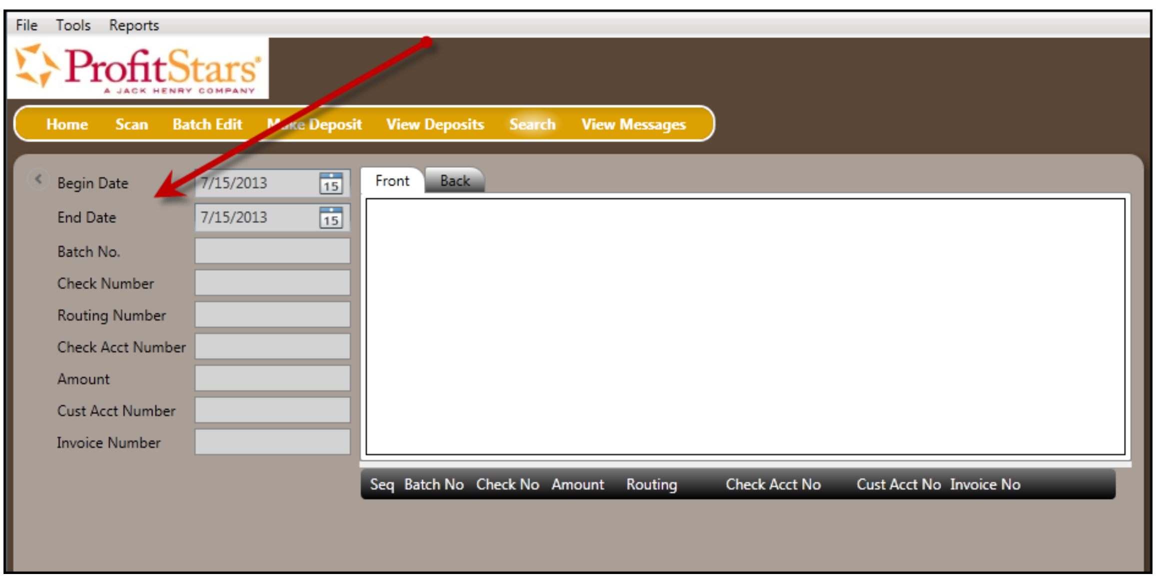


FIGURE 80 - SEARCH CRITERIA

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

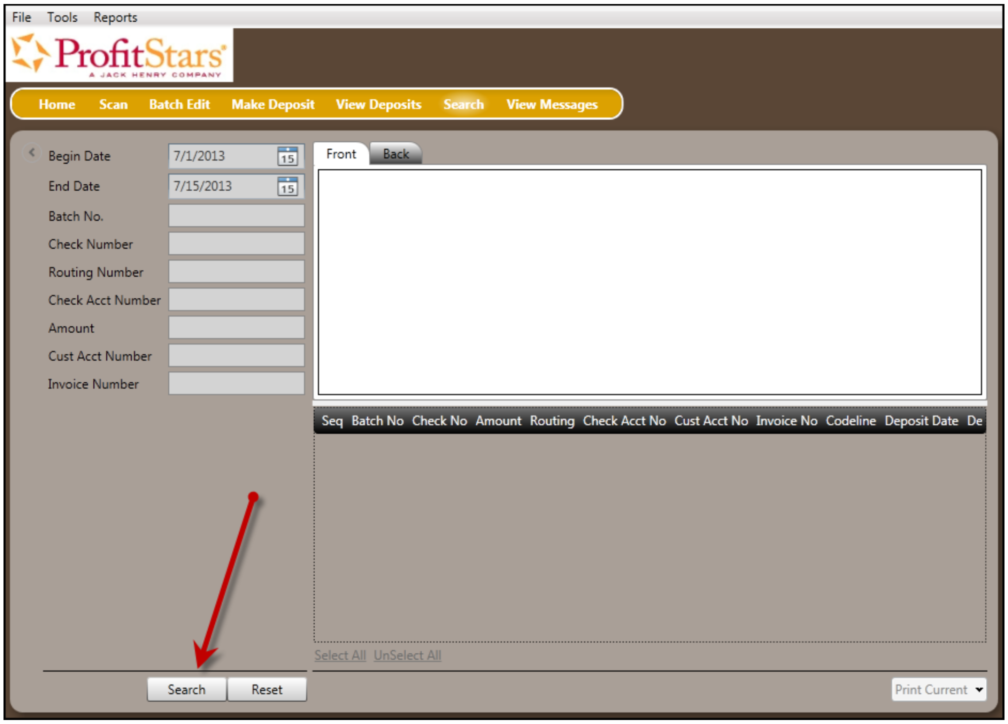


FIGURE 81 - SEARCH LINK

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

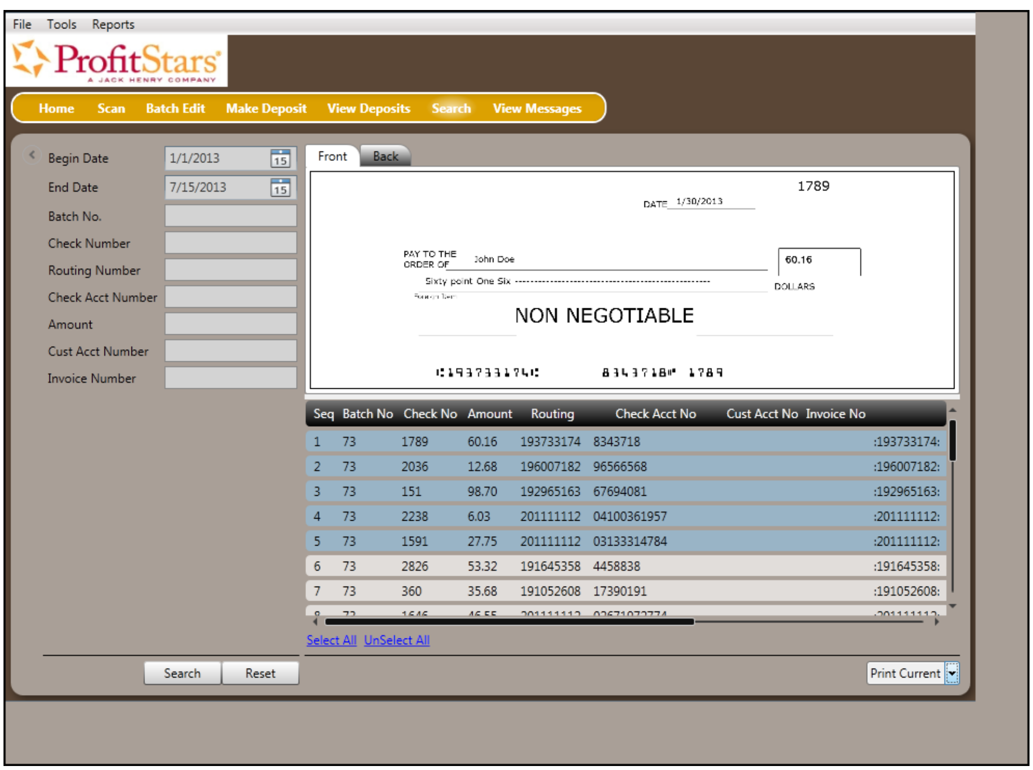


FIGURE 82 - HIGHLIGHTING SEARCH ITEMS

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**.

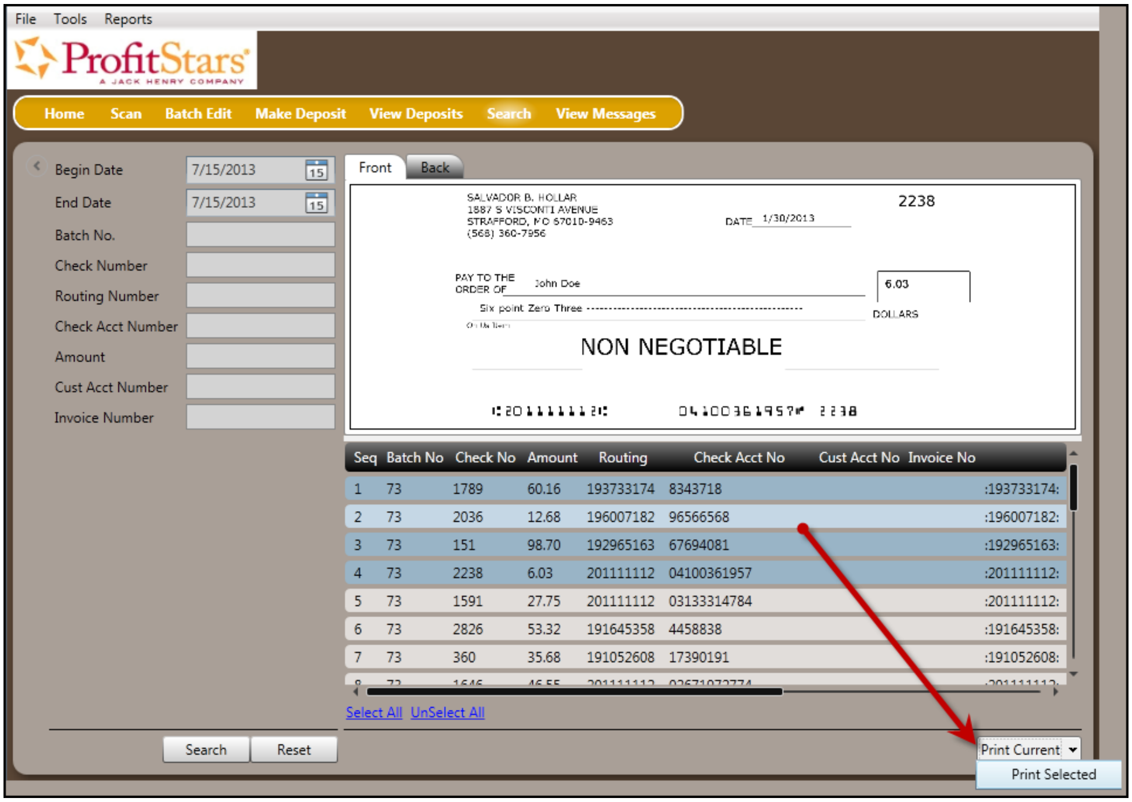


FIGURE 83 - PRINT CURRENT AND PRINT SELECTED OPTIONS

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 84 - 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.

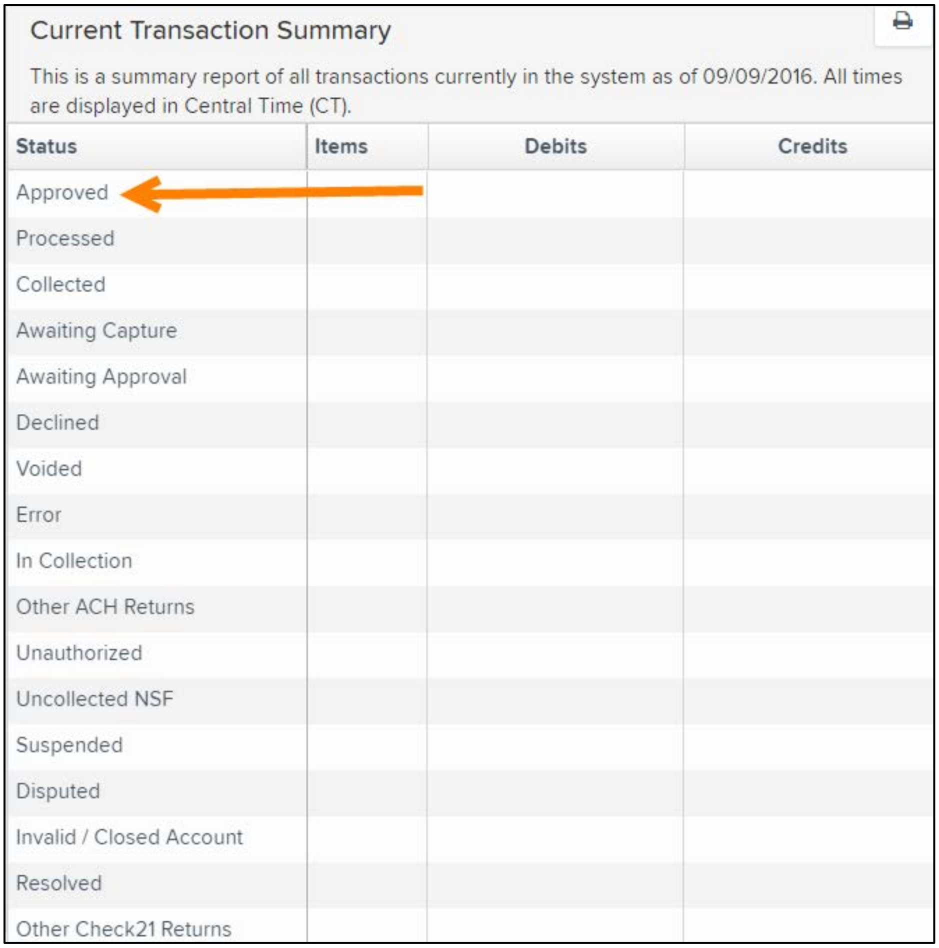
Status	Definition
Approved	The transaction has been verified and will be processed at the designated cut-off time.
Processed	The transaction has been transmitted to the appropriate network (ACH or Check 21). Changes can no longer be made, and the transaction can no longer be voided.
Collected	(*ACH Only*)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

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 *Resolved* status by a user to indicate that no further action related to the transaction is required. Transactions can be moved into a *Resolved* status from a status of *Declined, Voided, Invalid/Closed Account, Disputed, Uncollected NSF, Unauthorized, Error,* or *In Research*.
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 85 - 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.

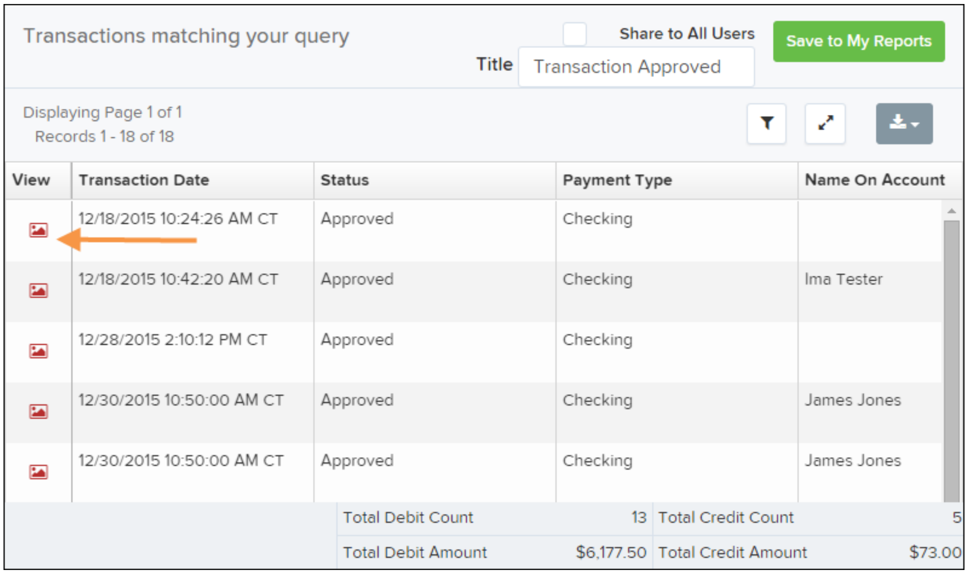


FIGURE 86 - SAMPLE TRANSACTION STATUS REPORT, VIEW INDICATED

2. The *Transaction Details* page appears, including the **Show Events** and **Show Audit History** options.

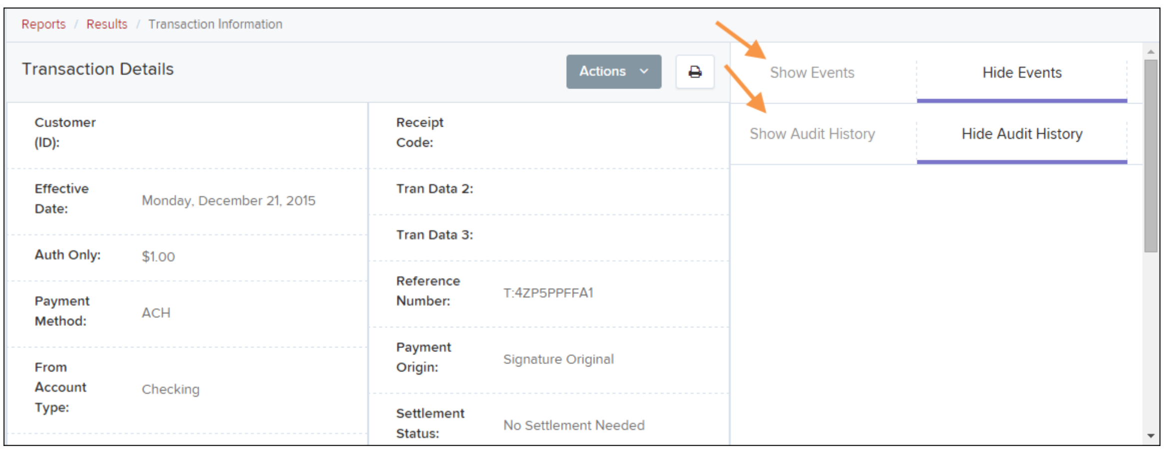


FIGURE 87 - TRANSACTIONS DETAILS PAGE WITH SHOW EVENTS AND AUDIT HISTORY OPTIONS

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.

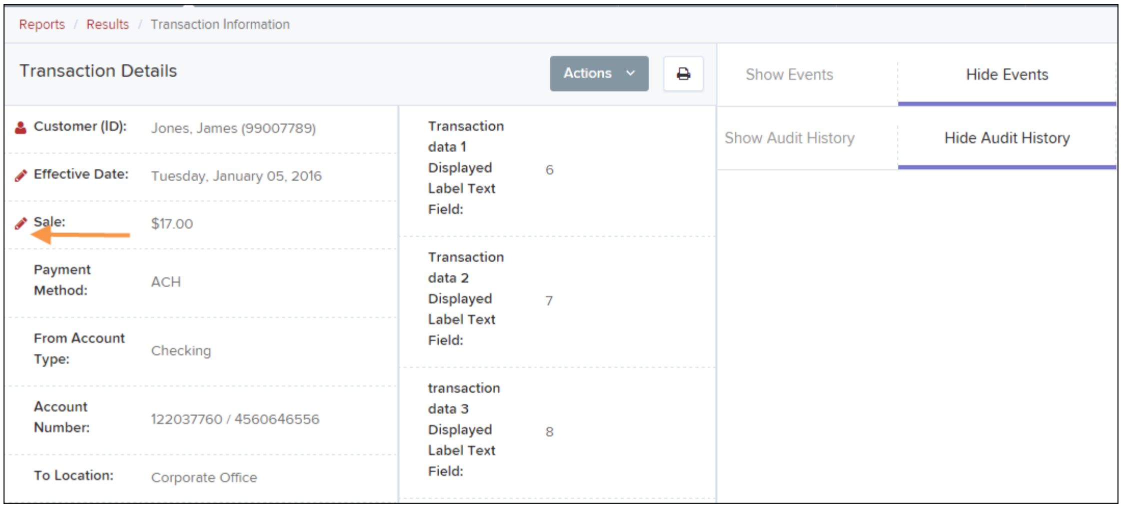


FIGURE 89 - TRANSACTION DETAILS PAGE WITH EDIT OPTION

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.

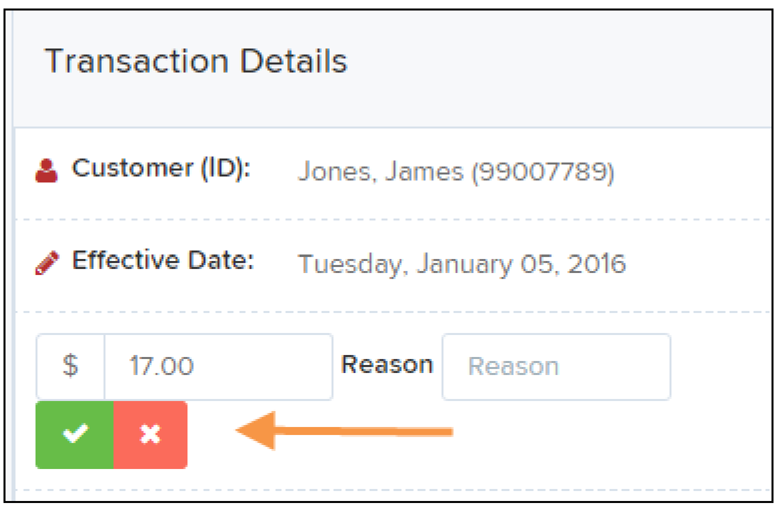


FIGURE 880 - REASON FOR EDITING SALE AMOUNT AND EDITING CONFIRMATION OPTIONS

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.

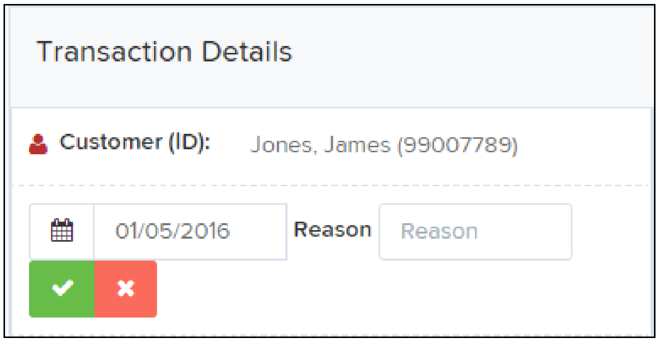


FIGURE 91 - EDITING AN EFFECTIVE DATE

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**.

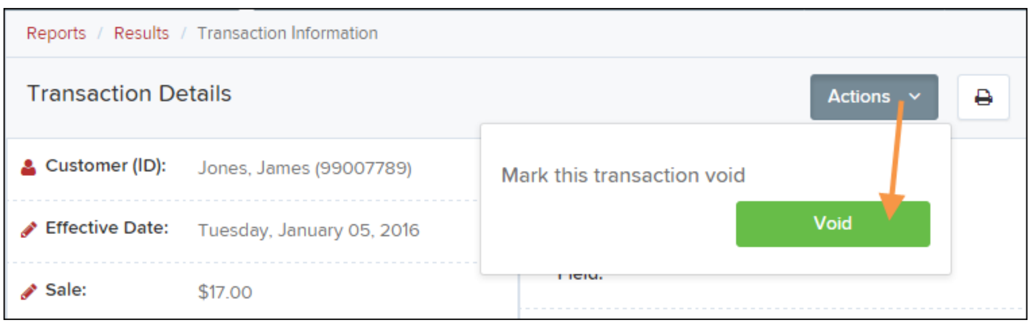


FIGURE 92 - VOIDING A TRANSACTION

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).

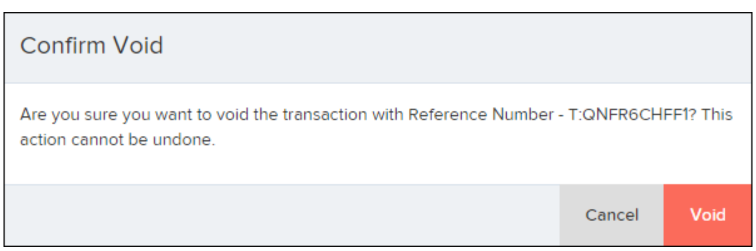


FIGURE 9389 - CONFIRM VOID OPTION

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.

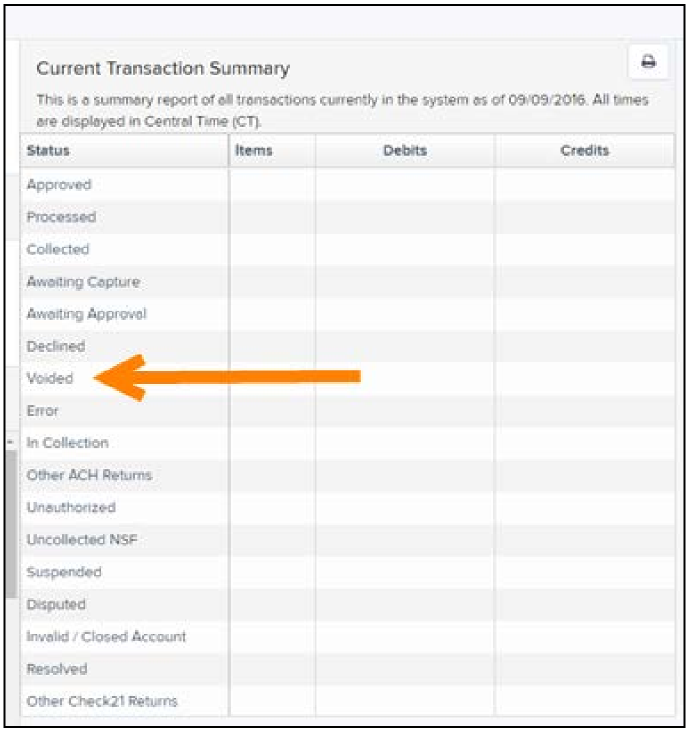


FIGURE 94 - VOIDED STATUS LINK

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

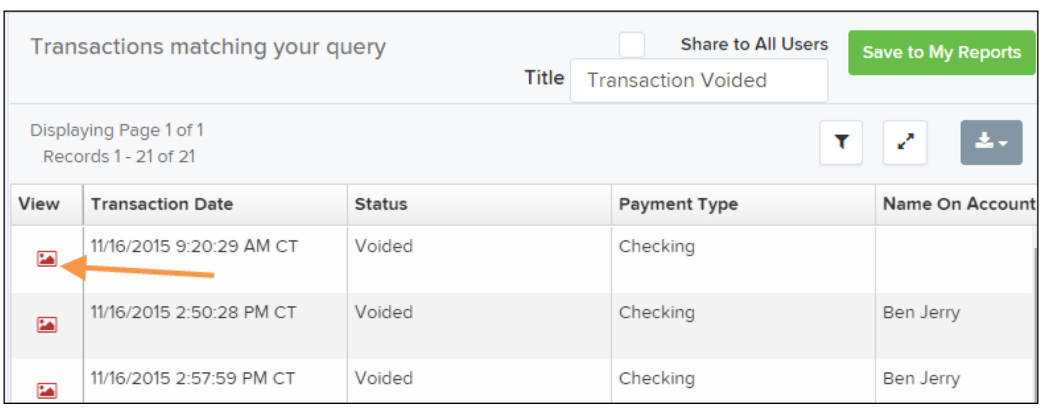


FIGURE 95 - VIEW ICON

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*.

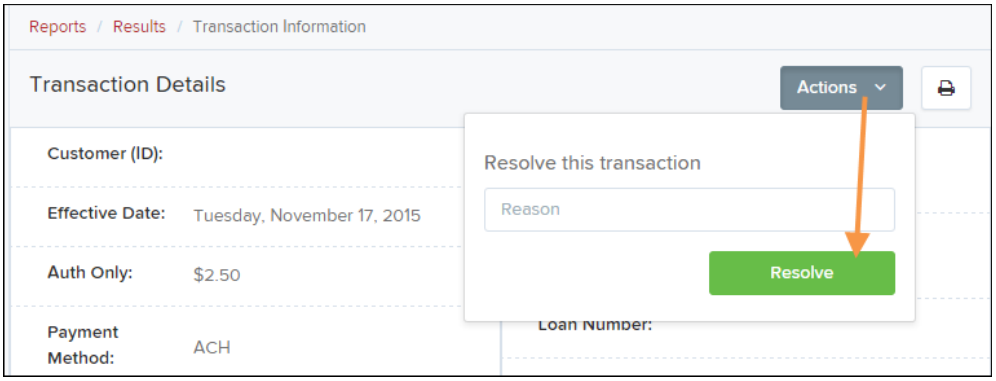


FIGURE 96 - MARK TRANSACTION RESOLVED OPTION

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.

- **Remote Deposit Reports** – Allows you to generate a report that features all of your deposit results (For RDC and RDA products).
- **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.

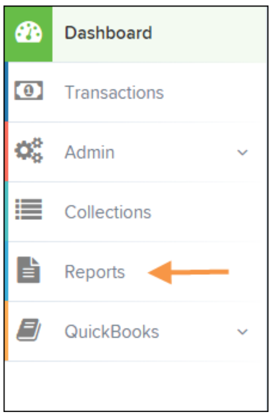


FIGURE 97 - REPORTS TAB

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

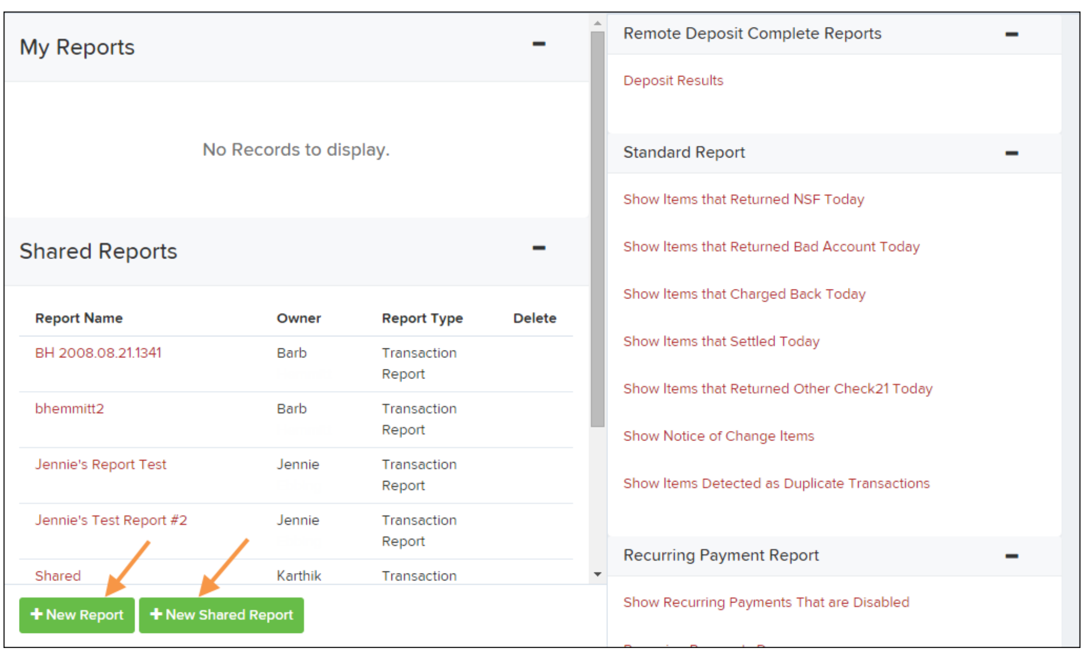


FIGURE 98 - REPORT BUILDER OPTIONS FOR NEW REPORTS

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

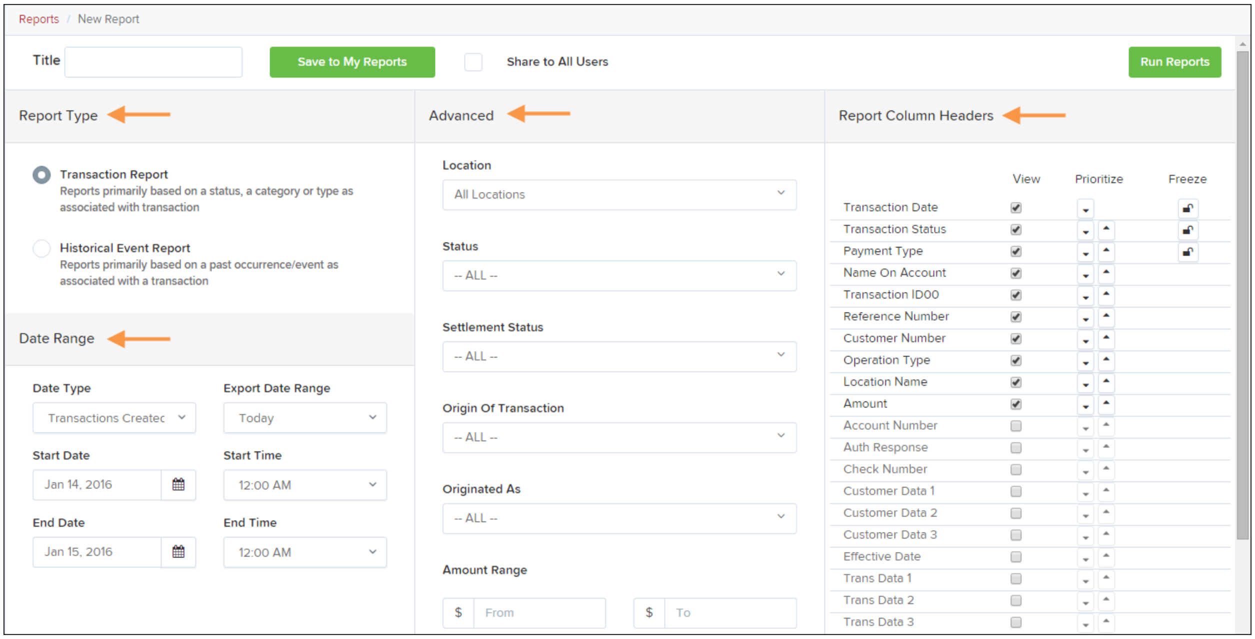


FIGURE 99 – FOUR SECTIONS IN REPORT BUILDING

- **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.

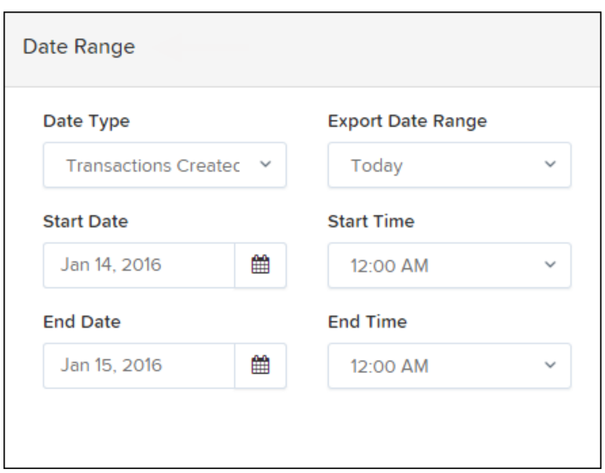


FIGURE 90 - DATE RANGE SECTION

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.

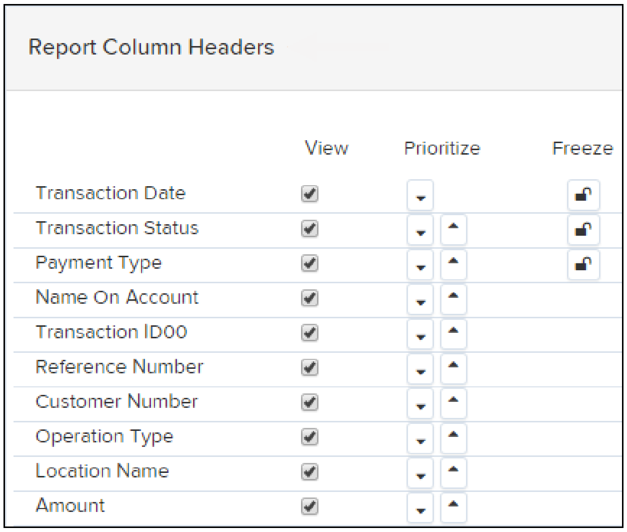


FIGURE 91 - REPORT COLUMN HEADERS SECTION

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

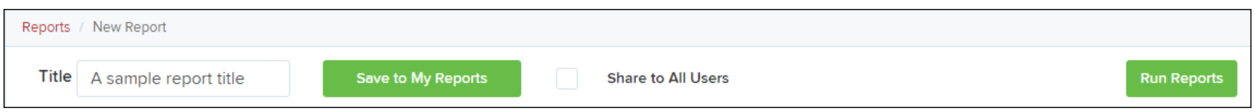


FIGURE 92 - SAVE AND RUN REPORT OPTIONS

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.

Additional Reports

For information on additional reports available to you, please review the *User Reports Handbook*.