

Source Capture Solutions® Enterprise Merchant Capture Quick Guide

Customer Support

In case of questions about your electronic transactions contact customer service at:

Phone: (503)905-2222

Toll Free at (800)881-0476

Email: Service@bankpacificwest.com

Monday – Friday 9:00AM to 5:00PM

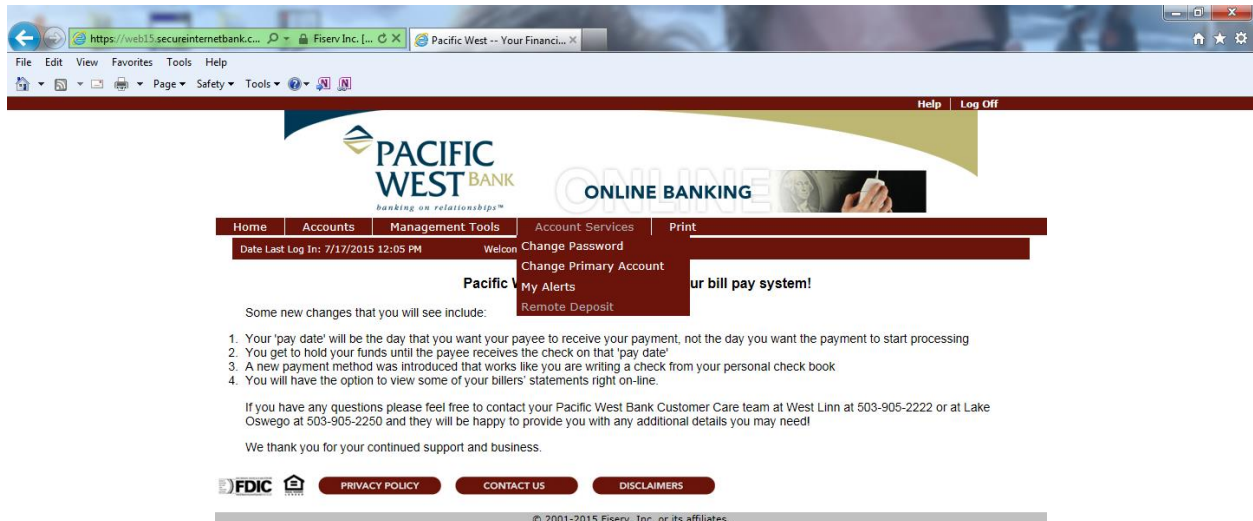
Getting Started

Scanner Maintenance

Clean your scanner as advised by the manufacturer.

Logon to Web Capture

Log into your online bank. Click on Account Services from the top menu and choose Remote deposit.



The screenshot shows the Pacific West Bank online banking interface. At the top, there is a navigation bar with links for Home, Accounts, Management Tools, Account Services, and Print. Below this, a welcome message is displayed: "Welcome to Pacific West Bank Online Banking". A notification banner reads "Some new changes that you will see include:". Below the notification, there is a list of four items:

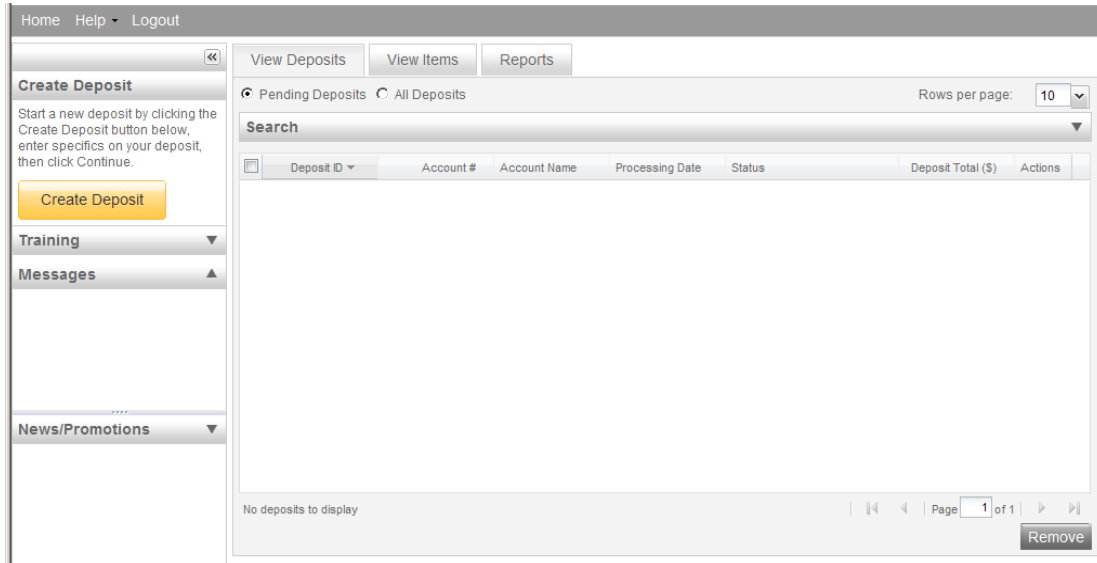
1. Your 'pay date' will be the day that you want your payee to receive your payment, not the day you want the payment to start processing
2. You get to hold your funds until the payee receives the check on that 'pay date'
3. A new payment method was introduced that works like you are writing a check from your personal check book
4. You will have the option to view some of your billers' statements right on-line.

Below the list, there is a message: "If you have any questions please feel free to contact your Pacific West Bank Customer Care team at West Linn at 503-905-2222 or at Lake Oswego at 503-905-2250 and they will be happy to provide you with any additional details you may need". At the bottom, there is a footer with links for Privacy Policy, Contact Us, and Disclaimers, and a copyright notice: "© 2011-2015 Fiserv, Inc. or its affiliates."

Creating a Deposit (Contemporary View)

On Home Screen

Click Create Deposit



Deposit Name – **Optional at customer setup and is a required field when applied.**

Enter Deposit Amount

Select Account

AuxOnUs Field – Optional field for serial number on Virtual Credit.

Click Continue

Create Deposit X

* Required Fields

Deposit Name* :

Select WorkType* :

Deposit Amount* :

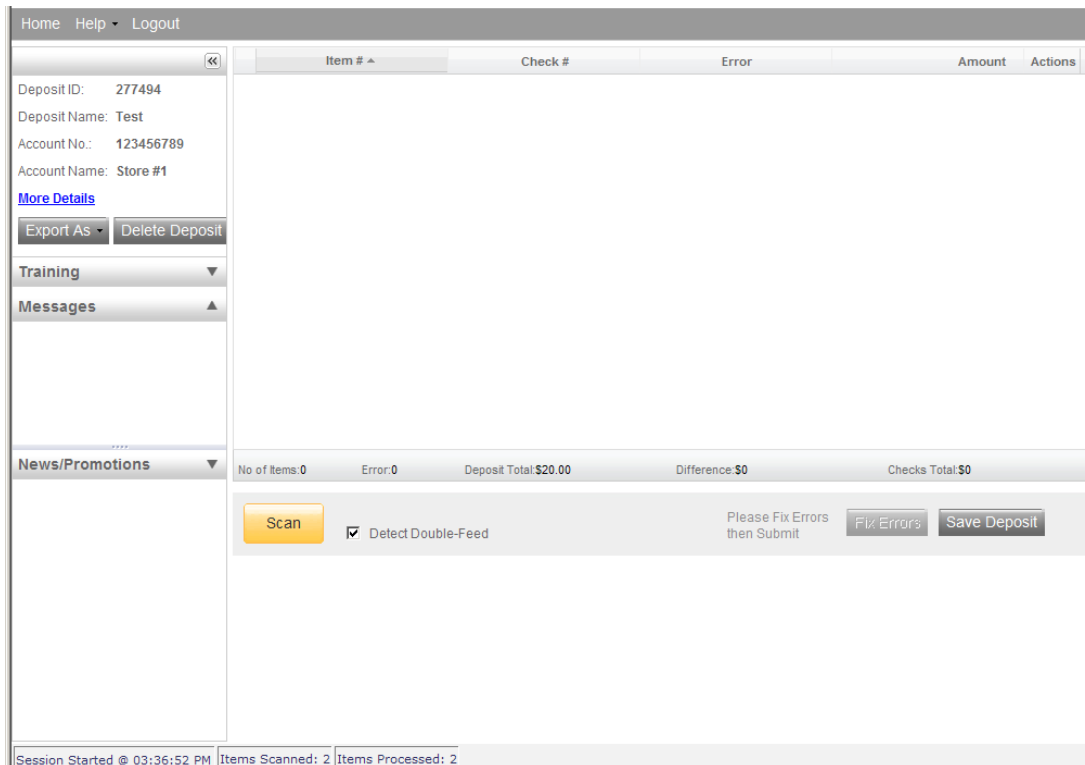
Select Account* :

AuxOnUs Field:

Scanning Deposits

1. Make sure the checks are all straightened and tidy before placing them in the hopper. Do not place too many items in hopper. This will reduce rejects, jams, double documents, and piggy backs. It will also maximize image quality.
2. Click **Scan** at the bottom of the screen.

Monitor the Items Scanned and Items Processed counters at the bottom of the screen. If Items Processed falls behind more than 50 items, click **Stop Scan** on the Scan Navigator. When Items Processed catch up, click **Scan**. If Items Processed stops increasing, you may have lost your internet connection.



Home Help Logout

Deposit ID: 277494
 Deposit Name: Test
 Account No.: 123456789
 Account Name: Store #1
[More Details](#)
 Export As Delete Deposit

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Item #	Check #	Error	Amount	Actions
No of Items: 0 Error: 0 Deposit Total: \$20.00 Difference: \$0 Checks Total: \$0				

Scan Detect Double-Feed Please Fix Errors then Submit Fix Errors Save Deposit

Session Started @ 03:36:52 PM Items Scanned: 2 Items Processed: 2

Note your Deposit ID number on something to attach to the front of your deposit after scanning. This is helpful if you need to refer back to this deposit.

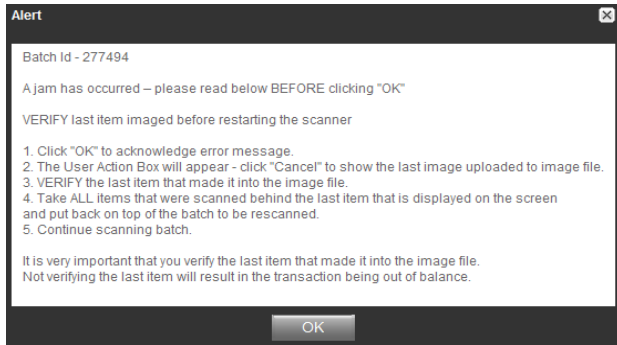
3. Verify that the last item on the screen matches the last item in the scanner pocket and that the item number sprayed by your scanner is legible if applicable. You are now ready to Fix Errors, balance, or create another deposit.

*Clip or band the deposit together with the deposit ID noted in front. Place processed deposit face down in a process complete bin or box. Storing the processed deposits in an orderly way will prevent accidental rescanning and make research easier. **Processed deposits should be retained for 30 days in case there are issues with your deposit.***

If an item Jams

The scanner will stop and a message will appear.

- Remove the items from the exit pocket and turn face down.
- Remove the items from the feeder and place face up next to the scanner.
- Follow steps in the jam message below.



Clicking OK may clear any items jammed in the scanner. (If the scanner doesn't clear, you will need to manually remove the items.)

Do not assume that an item was captured, because it is endorsed.

Place uncaptured items in front of the items removed from the feeder. Return the items to the feeder and click: **Scan**.

Fix Errors

If there are any errors the Fix Errors tab will be available. Click on **Fix Errors**.

If you click **Save Deposit** at any time before submitting, it will put the deposit in a Suspended status. The deposit will not be complete until you submit.

Item # ^	Check #	Error	Amount	Actions
0000917002	0702		15.00	✘
0000917005	0920	⚠		✘
0000917008	**	⚠	15.00	✘

Summary: No of Items: 3 **Error: 4** Deposit Total: \$20.00 Difference: -\$10.00 Checks Total: \$30.00

Buttons: Scan, Detect Double-Feed, Please Fix Errors then Submit, **Fix Errors**, Save Deposit

MICR Errors

The cursor will move to each field requiring correction, which will be highlighted in pink. Key the missing or incomplete value according to what you see on the document. If you cannot read the document, click the image to enlarge it. Click the image again to re-size it.

Serial	Transit	Account	Check	Amount
	011999993	232323	0920	

No of Items: 3 **Error: 1** Deposit Total: \$20.00 Difference: -\$10.00 Checks Total: \$30.00

Hint: You do not need to enter the decimal in the amount field

If you need to enter or correct data in a field that is not highlighted, use the following hotkeys to move to the desired field.

- F1 = Amount
- F2 = TC (this field is for trancode or personal check number)
- F3 = Account
- F4 = Field4 (this is an alternate position for a 4-digit check number, positioned between Account & TR)
- F5 = Transit Routing
- F6 = RIC (just left of the TR if present; for return item & IRD use; blank the field when not present on document)
- F7 = Serial (this field is for the check number on business checks)

IQA Exceptions (Image Quality Assessment)

If you are setup with a noA role you will not be able to accept IQA Exceptions. You will only have the option to delete these.

If an error occurs due to **Poor Image Quality**.

Review the image to determine if it needs to be rescanned or is acceptable. Take one of the following actions:

1. **Accept the image:** If the image is completely legible, click **Accept Image**.

2. **ReScan** the image: If the image needs to be improved (e.g., if it is crooked or upside down), place the check in the scanner and click **ReScan**. You will receive a prompt: "Do you want to rescan image for selected item?" Click **Yes**. The MICR will be compared with the original check. If there is a difference, you will receive a warning message. If you are certain you are rescanning the correct check, select **Yes**.

Sometimes, rescanning will not improve the image and it will continue to be flagged as an IQA exception. However, if all of the important information is legible, you may click **Accept Image**.

If the image can't be improved and is still bad:

- Try making a photocopy, cutting the copy out, and scanning the copy. (When you are finished, staple the copy to the original for storage.)
- If everything is legible except for the amount (e.g., postal money orders), you may handwrite the amount on the check *in a blank area*, then click **ReScan** and then **Accept Image**.

3. **Delete** the image: If the image is illegible, verify image displayed is the item you want to delete, click **Delete Item** and physically remove the item from the deposit. Deleted checks remain visible but the data is grayed out. Take any deleted checks to your Financial Institution for deposit.

If An Item Piggybacks

If you discover that two checks have ran through the scanner together ("piggyback"), find the checks in the scanner exit pocket, delete the piggyback record, and scan these checks at the end of the deposit.

IMPORTANT:

The following items cannot be processed electronically. These items will create exceptions.

Savings Bonds

Canadian US Dollar Items

Foreign Items

Non-Imageable Items (Checks that are not legible, too dark or too light)

You will need to remove these from your deposit and take them to your Financial Institution.

Duplicate Exceptions

If you are setup with a noA role you will not be able to accept duplicates. You will only have the option to delete these.

When all errors are fixed, the software will check for duplicates. If any are found, they will be displayed side by side with the current item on the left and previously scanned item on the right. Data pertaining to the previously scanned item will be displayed beneath the image on the right. If multiple suspected duplicates are found, use the arrows next to the image on the right.

Once you determine whether the item is a duplicate, you will either click **Delete** or **Accept**.

Home Help Logout

Deposit ID: 277494
 Deposit Name: Test
 Account No.: 123456789
 Account Name: Store #1

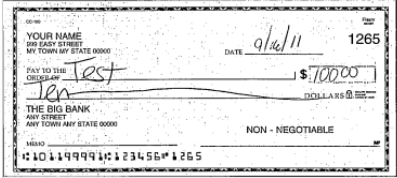
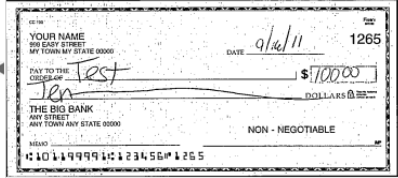
[More Details](#)
 Export As Delete Deposit

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Error Correction

Duplicate Item Detected

Current Item	Items from Previous Deposits
 <p>Item#:0000917009 Check#:1265 Amount:100.00</p> <p>Accept Delete</p>	 <p>Previous Item Details</p> <p>Deposit ID: 277494 Capture Operator: 123FsvB99991 Capture Date: 09/18/2011 Status: SUSPENDED</p>

No of Items: 5 **Error: 2** Deposit Total: \$20.00 Difference: -\$230.00 Checks Total: \$250.00

Scan Detect Double-Feed Please Fix Errors then Submit Fix Errors Save Deposit

If no duplicates are found or when duplicates are resolved, the deposit is ready to be balanced or submitted.

Balancing Deposits

After all errors are fixed, click on **Submit Deposit**. There is an option to Add a Memo that can be reviewed in the deposit information.

- Click **Submit Deposit**

Home Help Logout

Deposit ID: 277494
 Deposit Name: Test
 Account No.: 123456789
 Account Name: Store #1

[More Details](#)
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Success. All Errors Fixed.

Item #	Check #	Error	Amount	Actions
0000917005	0920		20.00	

Submit Deposit X

Transaction is Balanced


Add Memo (Optional)

256/256

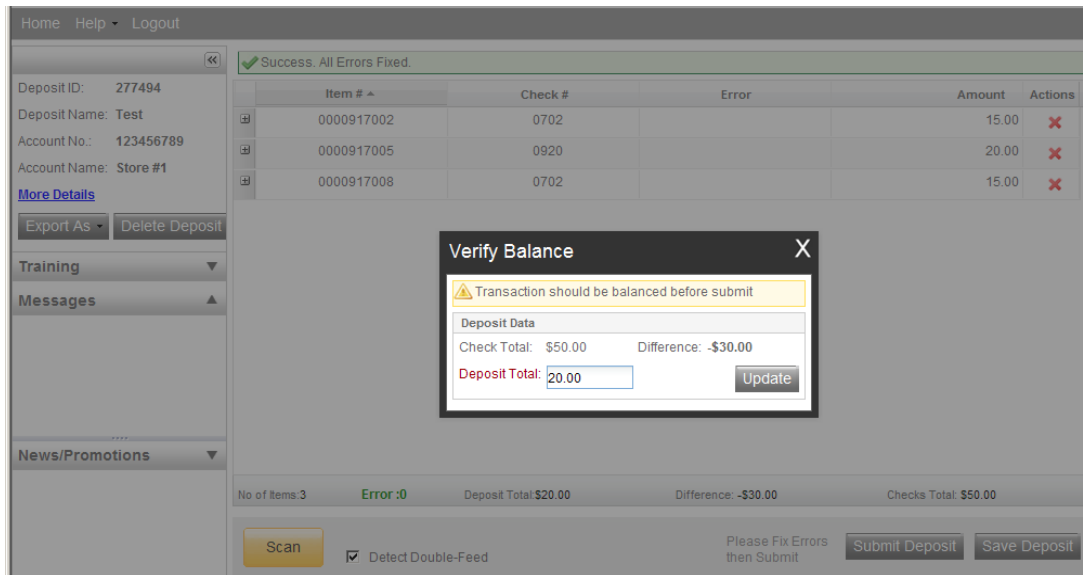
Submit Deposit

No of Items: 1 **Error: 0** Deposit Total: \$20.00 Difference: \$0.00 Checks Total: \$20.00

Scan Detect Double-Feed Please Fix Errors then Submit Submit Deposit Save Deposit

If the deposit is not in balance you must review the items. Open  each image to review that the amounts captured were correct. If necessary,

- scan missing items at the end of the deposit
- fix any amounts that are incorrect
- delete unintended items, if any



Item #	Check #	Error	Amount	Actions
0000917002	0702		15.00	✖
0000917005	0920		20.00	✖
0000917008	0702		15.00	✖

- If all check records are correct and the deposit is still out of balance, then adjust the deposit amount to match the total of the checks.

When the deposit has been submitted, you have options:

- Logout and close the browser window
- Create another deposit by clicking on Create Deposit
- Query / Deposit Report to review the deposit(s) you scanned today

Remember to log-out between user sessions!

End of Day

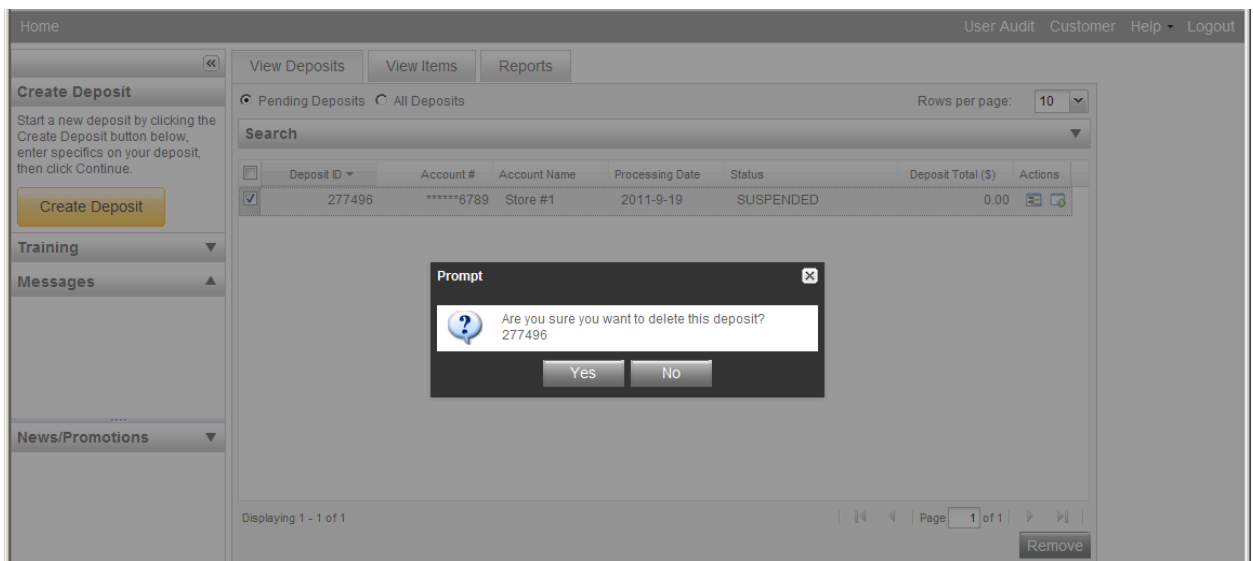
1. Verify that all Deposits are in *Submitted* or *Delivered* status. No Deposits should be listed on the **Pending Batches** tab on the Deposit Status screen.
2. Print or save any needed reports (e.g., Summary Report, Deposit Detail Report).
3. Click **Logout** at the top of any screen. This will log the user out of the application and then you can exit Internet Explorer.

Additional How-Tos

To remove a deposit:

Select the deposit on the Deposit Status Screen and click Remove at the bottom right of the screen. A Prompt appears "Are you sure you want to delete this deposit?" select Yes to remove or No if you do not want to remove the deposit.

- A deposit cannot be removed if it has been submitted.
- Once a deposit is removed it cannot be recovered. If needed, you would need to re-capture the deposit.



To query for items previously processed:

1. Select the View Items tab.
2. Select the Search drop down.
3. Select Advanced Search
4. Enter search criteria in Search options, click search.
5. Click on the or by the item to view or to close.
6. Click Clear if you need to do another search.

Home User Audit Custom

View Deposits View Items Reports

Rows per page: 10

Search

From Date*: 2011-09-19 To Date*: 2011-09-19 From Amount: To Amount:

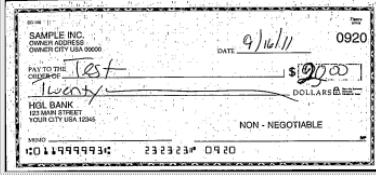
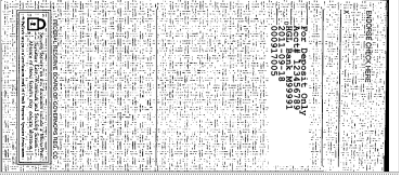
Capture User: Account No: 232323 Serial No.: Routing No:

ISN: Check: Item Type: Deposit ID:

Site ID: Customer No.: 01199993-9991 Financial Inst. ID: 011999993

Search Clear

Deposit ID	Item #	Transit	Account	Check	Amount	Actions
277494	0000917005	011999993	232323	0920	20.00	

Displaying 1 - 1 of 1 Page 1 of 1

To search for previous days/batches processed:

1. Select View Deposits tab.
2. Select the Search drop down.
3. Select Advanced Search
4. Enter search criteria in Search options, click search.
5. To return to current date, click Clear and then search.

Home User Audit Custom

View Deposits View Items Reports

Pending Deposits All Deposits Rows per page: 10

Search

From Date*: 2011-09-13 To Date*: 2011-09-13 From Amount: To Amount:

Capture User: Account #: Site ID: Deposit ID:

Capture Status:

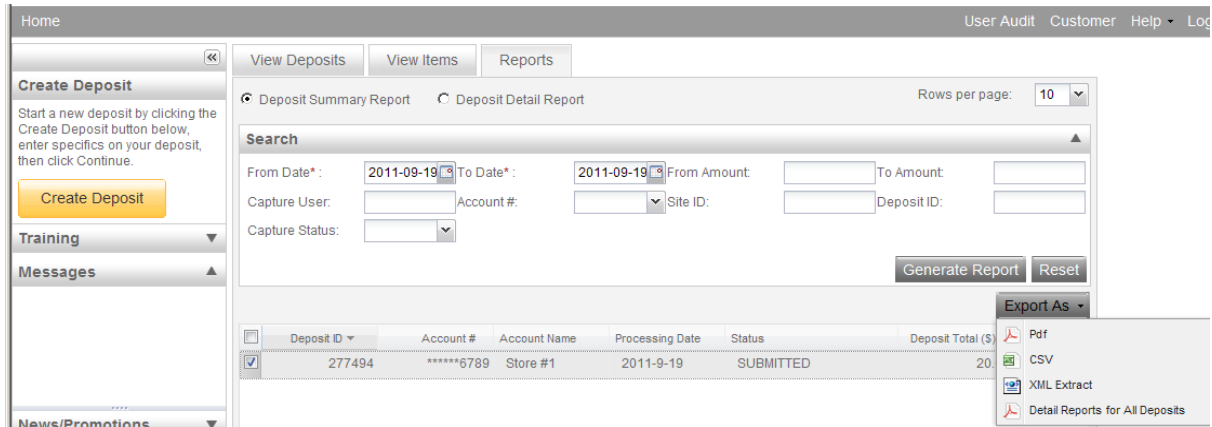
Search Clear

Deposit ID	Account #	Account Name	Processing Date	Status	Deposit Total (\$)	Actions
277112	*****6789	Store #1	2011-9-13	CAPTURE COMPLETE	0.00	
277111	*****6789	Store #1	2011-9-13	CAPTURE COMPLETE	0.00	

Reports:

On the Deposit Status screen

1. Select the Reports tab.
2. Click on Generate Report.
3. Click on Export As and choose report type.
 - a) PDF
 - b) CSV
 - c) Detail Reports for All Deposits



Deposit Status – Definitions

Open – A deposit is placed in Open status when the deposit is newly created and when a capture operator has reopened a deposit to add additional items, or to resolve exceptions.

Uploading – A deposit that is in the process of uploading items.

Suspended – A deposit will remain suspended if the operator selects Cancel instead of Capture complete. Exceptions can be repaired. Balancing cannot be performed.

Capture Complete – This is a deposit that the operator has marked as complete to notify that it is ready for repair and balancing.

In Use – This is a deposit that is in use by your bank or another operator. No actions are allowed on this deposit while in use.

Ready For Approval – This deposit has all exceptions repaired and is ready to submit.

Pending Review – This deposit has been sent for final review.

Under Review – This deposit is currently going through final review.

Rescan – N/A

Submitted – This deposit is approved and ready for processing. No further actions will be allowed on this deposit.

Delivered – This deposit has been delivered for processing.