

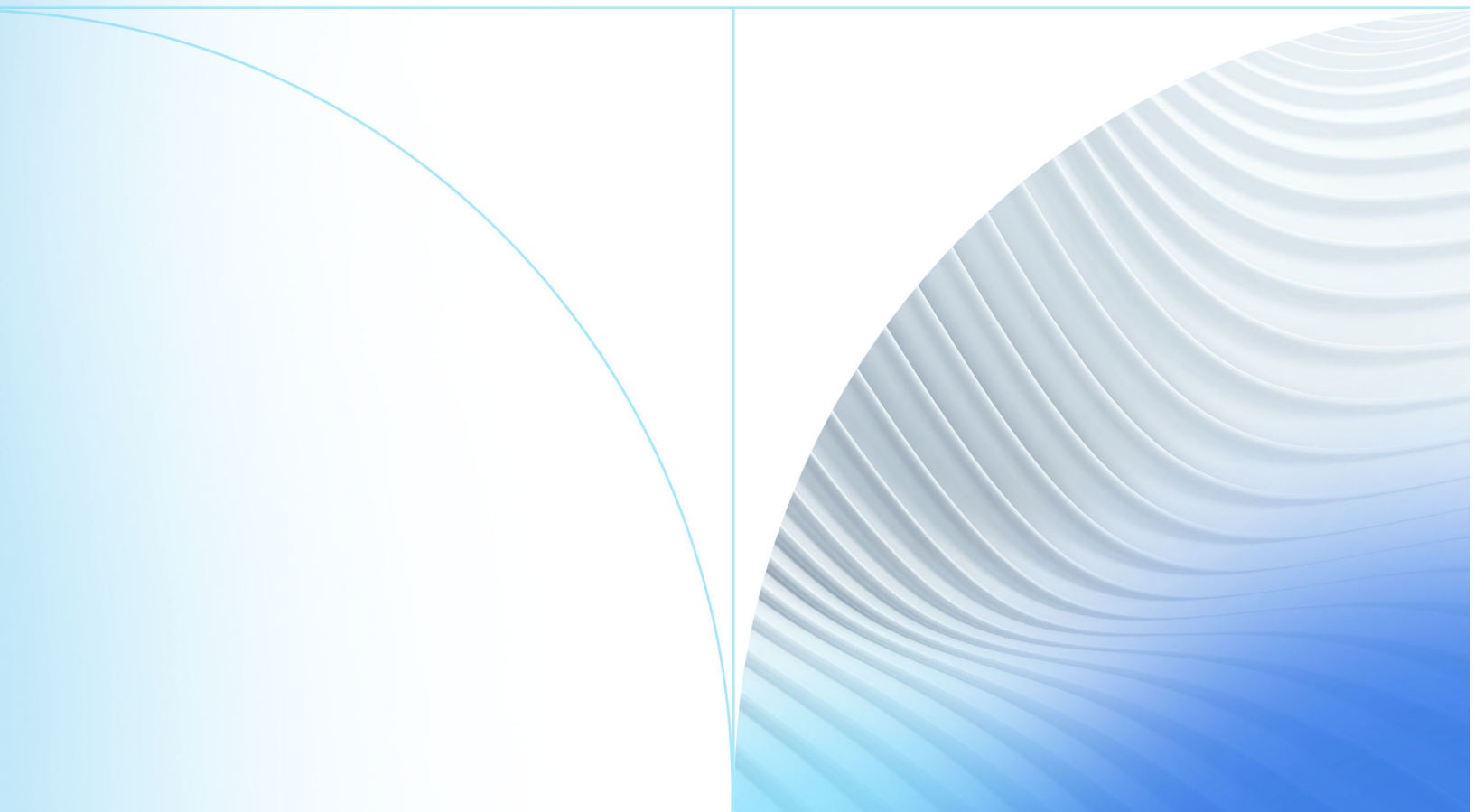


**JHA Payment Solutions™**

Enterprise Payment Solutions, JHA  
SmartPay Remote Deposit Complete™  
(RDC)

# **RDC – Remote Deposit Complete Handbook**

01/21/2026



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# RDC – JHA SmartPay Remote Deposit Complete Handbook

The *Remote Deposit Complete Handbook* is a guide for processing transactions using the RDC application.

## JHA SmartPay Remote Deposit Complete (RDC) Introduction

The *Remote Deposit Complete Handbook* is a guide for processing transactions using the RDC application.

Prior to working with the application, you received a *Login Letter* from your financial institution that contains the following information:

- A URL to the application
- Administrator login credentials, including a temporary password and company login name

### Note

Single sign-on users do not sign in via SmartPay Business, rather, they follow their financial institution's **Remote Deposit Capture** link to navigate directly to the SmartPay Business Dashboard.

- Your Merchant ID and scanner model/serial number
- Instructions for any EPS Education training you wish to schedule

### Note

EPS Support is not available for training in the use of the application.

In addition to the *Login Letter*, your financial institution provides you with the *Scanner Installation for RDC and RDS*, a guide that assists with the installation of a scanner and Device Control, an EPS application used to manage scanners with RDC.

The RDC application allows you to process your customers' checks through high-speed or single-check scanners to convert them to electronic image transactions and later be credited to the proper bank account. The system also detects duplicate transactions.

A deposit consists of all transactions created that day, unless otherwise noted. For example, a transaction given a future effective date is not deposited until such time. The system can detect duplicate transactions within 75 days of the original transaction being created. ACH items are deposited separately from Check 21 items.

Optional features available with this application include the following.

- Keyed data entry with or without additional custom fields.
- Custom batch ID.
- Deposit slip ID number.
- Adjustment limit.
- Default payment type.
- A deposit for each batch. Deposits can consist of multiple batches of checks (the default option), or each batch of checks can be a separate deposit. ACH items are deposited separately from Check 21 items. It is recommended that merchants submit deposits at least one hour before their financial institution’s cutoff time, in the event a batch needs attention.

**Privileges and Roles**

The Admin user needs to assign either the JHA Remote Deposit Complete (RDC) User or RDC Admin role for you to access this application. The following roles are within the Customer Services privilege.

Privilege	Role	Description
Customer Services	RDC Admin has full access to both roles.	A user in this role can create, scan, and submit items as a transaction.
Customer Services	RDC User has limited access to both roles.	A user in this role can create and scan items but not submit them as a transaction.

**Note**

The RDC Admin role does not grant you administrator privileges, only the ability to submit transaction items for processing.

**Available Resources**

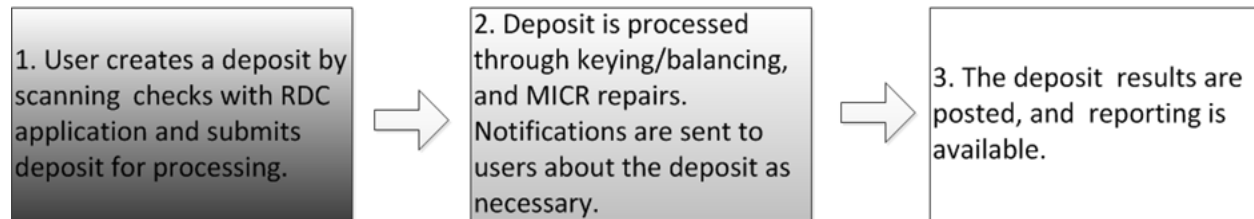
You can contact your first line of support if you have questions about using the JHA SmartPay Remote Deposit Complete application. For a complete guide on how to run

reports using the information processed with the application, see the *User Reports Handbook* for instructions.

## Process Workflow

The JHA SmartPay Remote Deposit Complete (RDC) Process Workflow describes the process for making a deposit using RDC.

### **RDC Process Workflow**

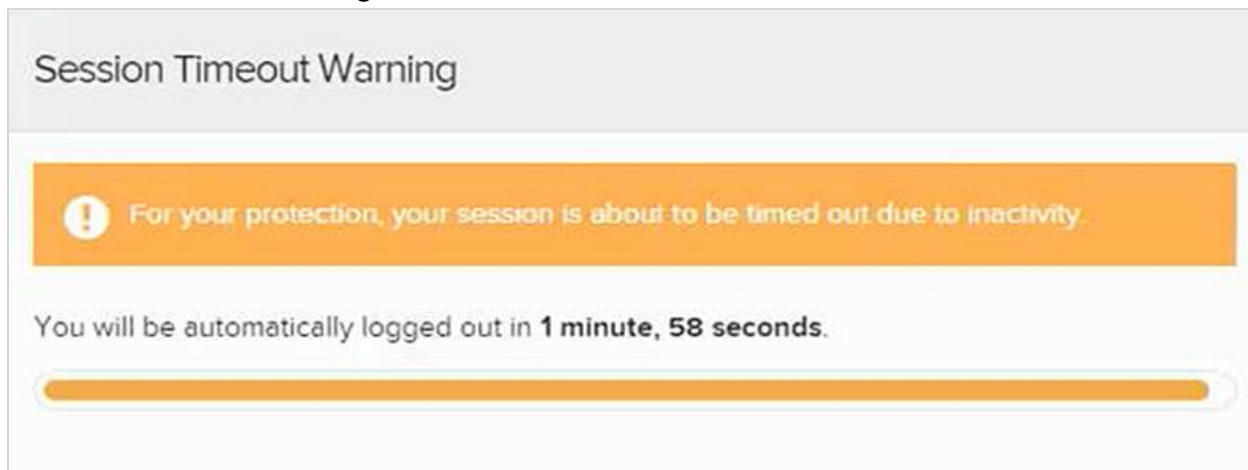


## Session Timeouts

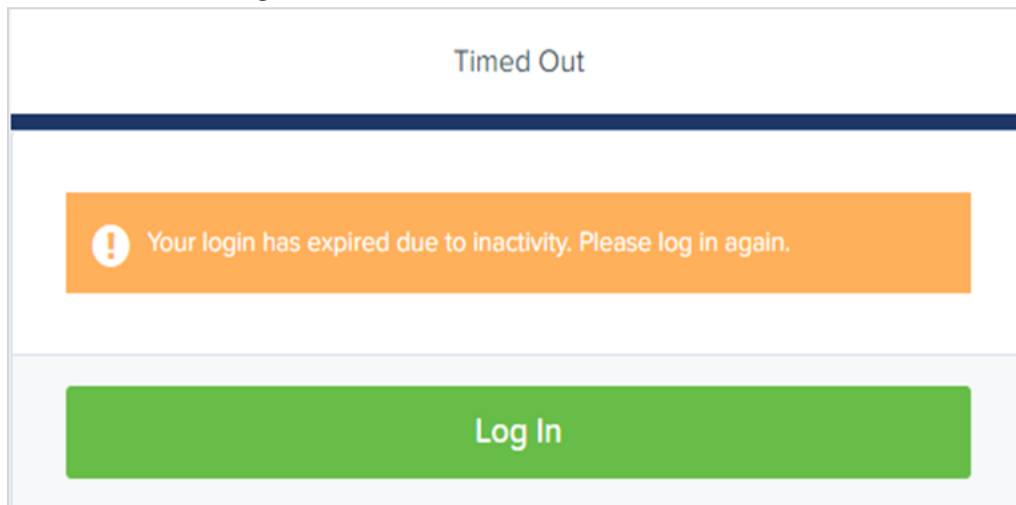
The system automatically logs out a user who has been inactive for at least 30 minutes.

A Session Timeout Warning appears two minutes before the user is to be logged out, in order to give them an opportunity to continue their session. Clicking anywhere in the application maintains log in.

### Session Timeout Warning



### Timed Out Message



## Logging In

Your admin provides you with a URL address, username, temporary password, and company name that you need the first time you log in to the system. Save the URL to your favorites, as it is a route of access into the system.

1. Once at the provided URL, complete the **User Name, Password, and Company** fields.
2. Select **Login**.  
The system prompts you to change your password.
3. Select **Update Password**.

### Note

Passwords expire every 90 days and are case-sensitive.

4. Use the following guidelines when creating a password:

- At least one uppercase letter
- At least one lowercase letter
- At least one number
- At least one special character
- 12–50 characters in length

### Note

If you forget your password, you can request a new one, if your current email address is in your user profile. Your administrator can update your user profile.

## Secret Question

A secret question is a tool used when you forget your password and you want to have another temporary password generated and sent to an email address.

The admin must manually edit/enter an email address for each merchant user, so that merchant user can 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 answers are not case-sensitive fields.

This question is asked of the user before a new password can be generated and sent to the applicable email address.

### Note

If the secret question is answered correctly, an email with a new temporary password is sent. Single sign-on users do not need to set up a secret question.

## 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 is not able to answer a secret question for a new password for access into the system. The merchant admin must manually edit/enter an email address for each merchant user, so that the merchant user can 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.

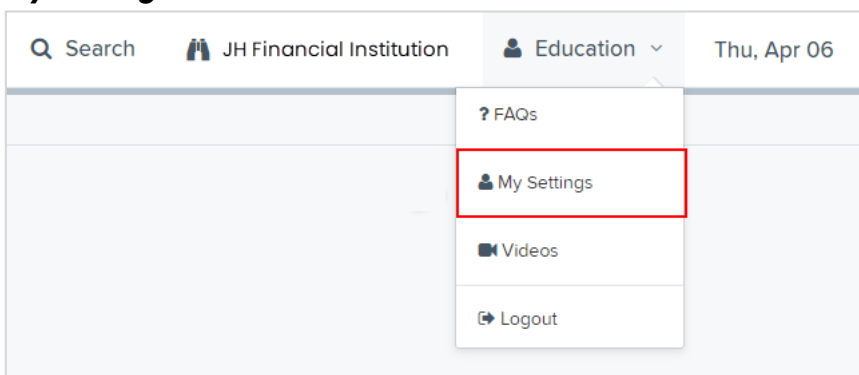
A secret question that is asked of the user must be configured before a new password can be generated and sent to the applicable email address. If the secret question is answered correctly, you receive an email with a new temporary password.

### Note

Single sign-on users do not need to establish a secret question.

1. Log in to the application.
2. Select **User menu > My Settings**.

### My Settings



The system prompts you for your current login password to reach the *My Settings* page.

3. Change the following sections as needed.
  - *Change Password*
  - *Create/Update Secret Question and Answer*
  - *Create/Update Authorized Caller*

- *Identification Phrase and Response*

### **My Settings Page**

FAQs	My Settings
Change Password	
Enter New Password	Confirm New Password
<input type="text"/>	<input type="text"/>
Create / Update Secret Question and Answer	
Secret Question	
<input type="text" value="Name of your dog"/>	
Enter New Secret Answer	Confirm New Secret Answer
<input type="text"/>	<input type="text"/>
Create / Update Authorized Caller Identification Phrase and Response	
Identification Phrase	
<input type="text" value="What is your mother's maiden name?"/>	
Enter New Identification Phrase Response	Confirm New Identification Phrase Response
<input type="text"/>	<input type="text"/>
<input type="button" value="Update"/>	

4. Select **Update** when finished.

### **Choosing an Identification Phrase**

If you are designated as an authorized caller, you must set up an identification phrase and answer to verify your status when calling EPS Support for assistance.

The EPS Support team answers questions about EPS products in the event that you need additional help with an application. EPS takes support-related calls from users who have been designated as an authorized caller by the Admin user.

Authorized callers: For specific questions about an application, contact our support team at 877-542-2244.

Non-authorized callers who contact EPS Support are referred back to their first line of support.

1. Log in to the application.
2. Select **My Settings** from the user drop-down menu.  
The system prompts you to enter your current password to reach the *My Settings* page.
3. Change the *Identification Phrase* sections, as needed.
4. Type the answer to the question in the **Enter New Identification Response** field.
5. Type the answer to the question in the **Confirm New Identification Response** field.  
EPS Support verifies this answer when you call.
6. Select **Update** when you are finished.

## Installing EPS Device Control

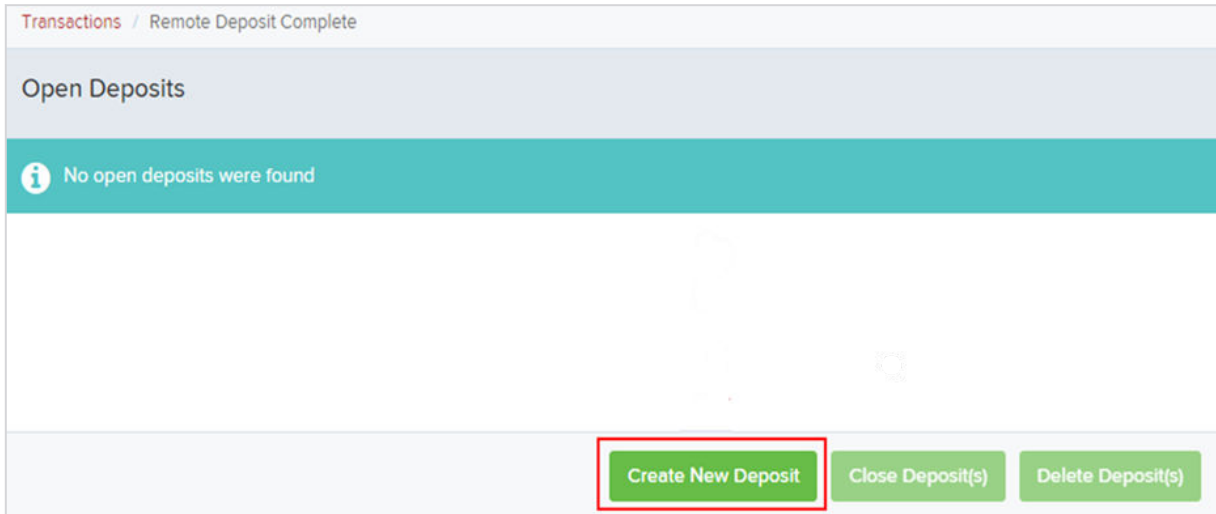
If you are accessing JHA SmartPay Remote Deposit Complete for the first time, you must install EPS Device Control, an application used to manage your check scanner. Device Control must be installed before you can begin making deposits.

Single sign-on users do not sign in via SmartPay Business, rather, they follow their financial institution's **Remote Deposit Capture** link to navigate directly to the *SmartPay Business Dashboard*.

1. Navigate to SmartPay Business.
2. Complete the **User Name**, **Password**, and **Company** fields.
3. Select **Log In**.
4. Select **Transactions** from the main sidebar menu.
5. Select **Remote Deposit Complete** under *Check Processing*.  
The *Open Deposits* page appears.

6. Select *Create New Deposit*.

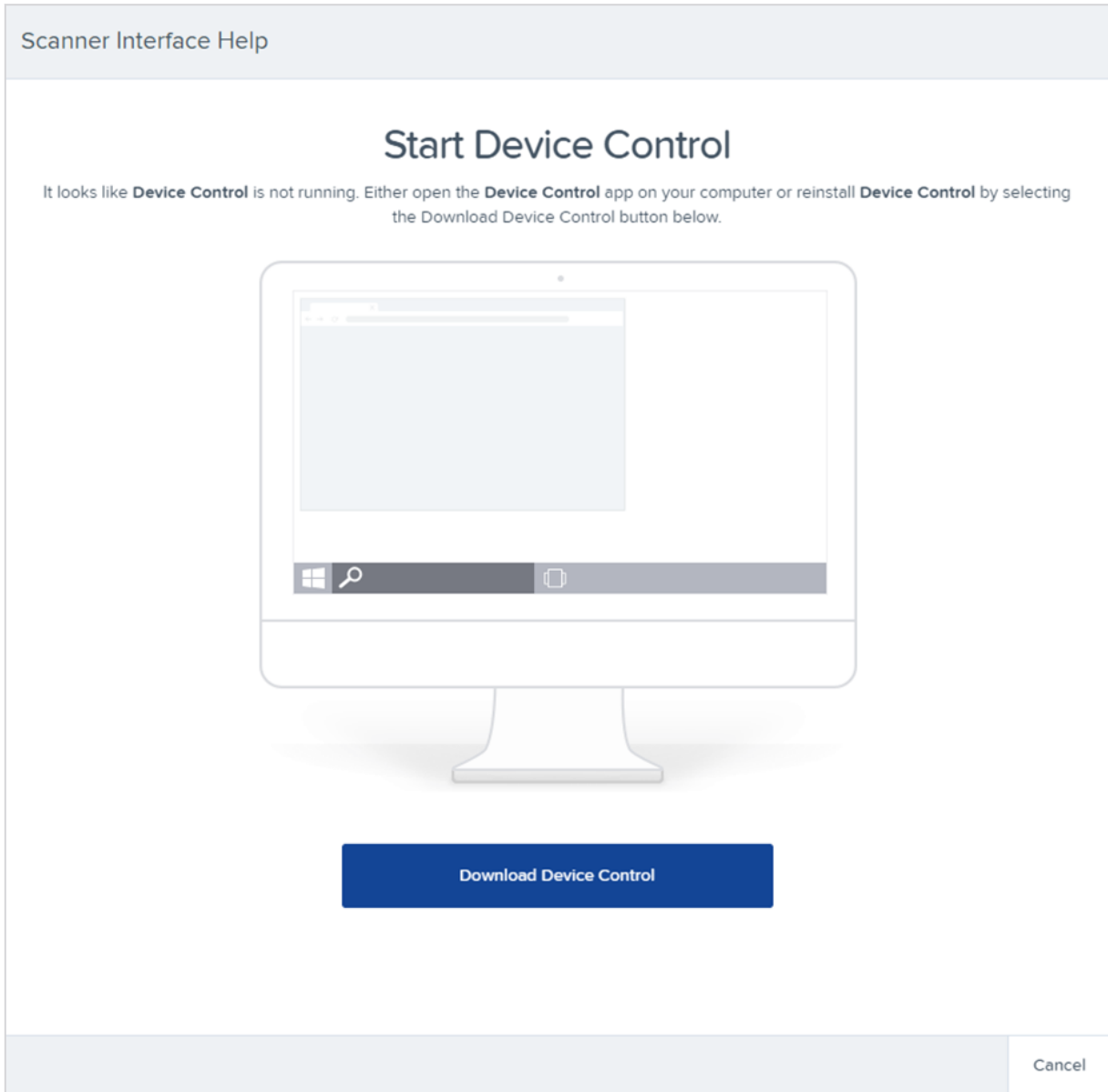
### **Create New Deposit Button**



The *Start Device Control* prompt appears, informing you that Device Control is not running.

7. Click **Download Device Control** to continue.

### **Download Device Control**



The application prompts you to install EPS Device Control.

8. Select **Install** to continue.

This process may take several minutes.

A prompt may appear stating that a user with Administrator rights is required to complete the installation.

9. Select **OK** to continue.

A **User Account Control** prompt may appear asking permission for the application to make additional changes.

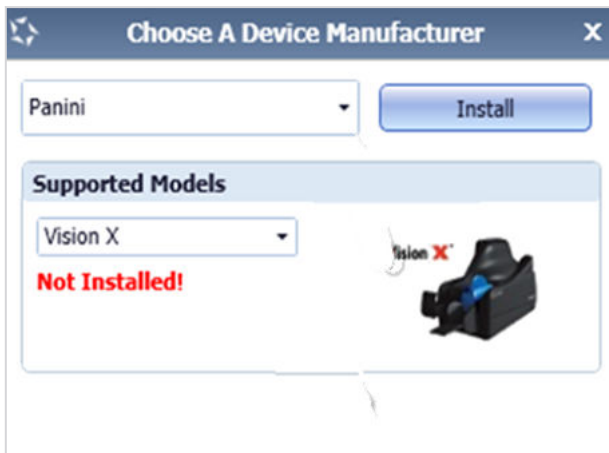
10. Select **Yes** to continue.

## Installing Your Check Scanner

Once Device Control has been installed, the application automatically initializes allowing you to choose a scanner.

1. Choose the scanner that you want to use.

### **Choose a Device Manufacturer**

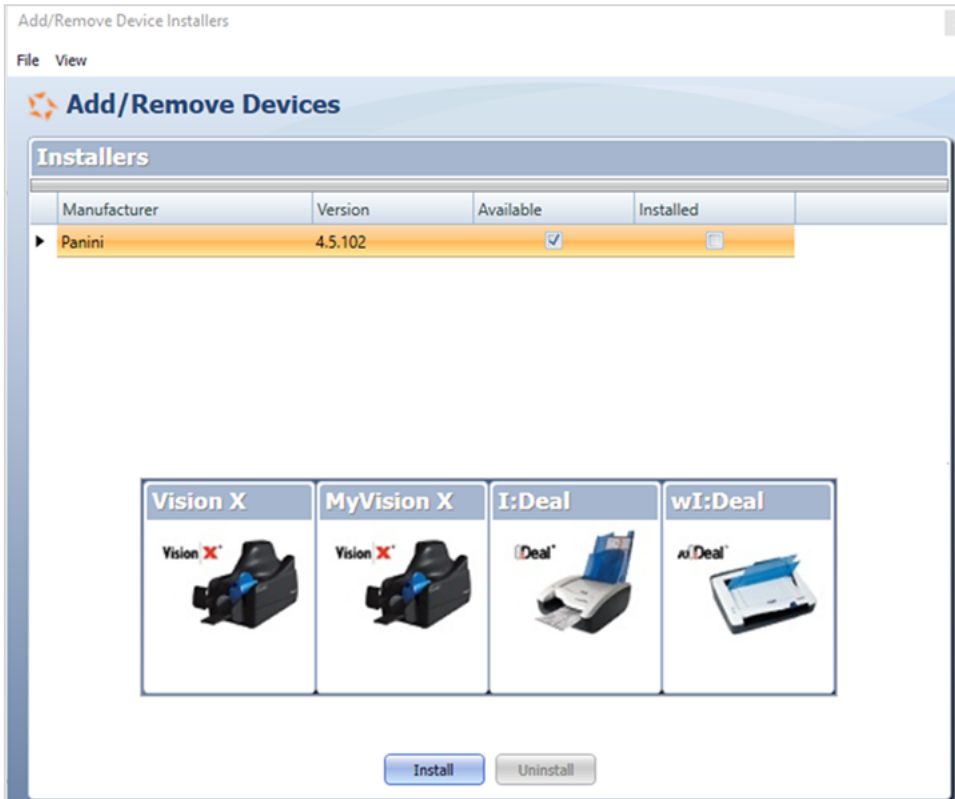


2. Select **Install**.

The *Add/Remove Devices* window appears.

3. Select the scanner manufacturer from the device list.

### Add/Remove Devices



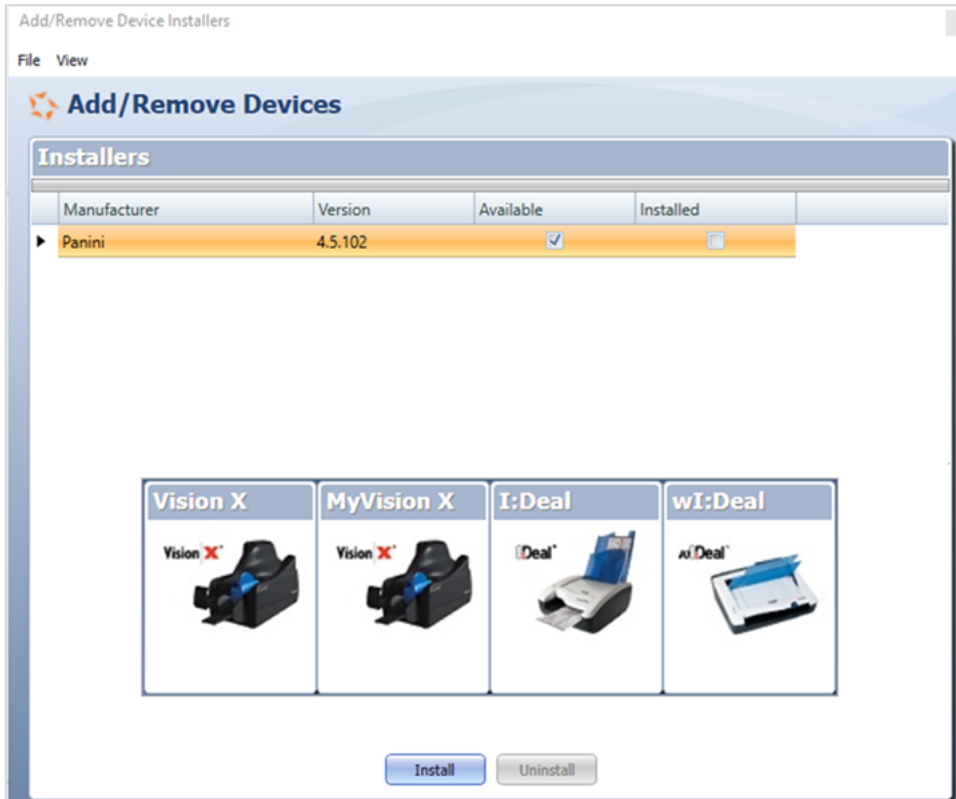
4. Select **Install**.

The *Install Wizard* appears.

5. Disconnect the scanner's USB or power cable from your computer and then exit all other applications.

6. Select **Next** to continue.

### **Install Wizard**



7. Connect the scanner to your computer once the *Install Wizard* has been completed.

8. Select **Finish**.

You may now close the *Add/Remove Devices* window and begin scanning.

## JHA SmartPay Remote Deposit Complete Statuses

A deposit can be in any number of statuses when it enters the system.

### **Approved**

The transaction is verified and is processed at the designated cutoff time.

### **Processed**

The transaction was transmitted to the appropriate network (ACH, Card, or Check 21). Changes can no longer be made, and the transaction can no longer be voided.

### **Collected**

This field displays (ACH Only) Jack Henry returned the NSF transaction to the FRB for re-presentation, and the funds were recovered.

## **Awaiting Capture**

This status is for credit card transactions only.

## **Awaiting Approval**

This field specifies that the transaction was 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 EPS system declined the transaction and it was not processed. The transaction exceeded either *Dual Authorization* limits or *Velocity* limits.

## **Voided**

The transaction was voided and was not processed. Transactions may not be voided once they are in the *Processed* status.

## **Error**

An internal error has occurred within the EPS system. Contact your first line of support.

## **In Collection**

(ACH Only) Jack Henry returned the NSF transaction to the FRB for re-presentation.

## **Other ACH Returns**

The FRB returned the ACH transaction. The transaction is charged back.

## **Unauthorized**

This status includes the total number of transactions and total amount the system returned with one of five **Unauthorized Return Reason Codes** (**R05**, **R07**, **R10**, **R29**, **R51**).

### **Note**

Return Reason Codes are not included in *Disputed* status totals.

## **Uncollected NSF**

(ACH Only) The Federal Reserve returned the transaction to Jack Henry and the funds could not be recovered.

## **Suspended**

The transaction was verified, but it exceeded Velocity limits. This item requires action from a user within your organization.

## **Disputed**

(ACH Only) The Federal Reserve returned the transaction to Jack Henry because the account holder at the receiving financial institution disputed its validity. The transaction is charged back (reversed).

## Invalid/Closed Account

(ACH Only) The FRB returned the transaction to EPS because the account number at the receiving FI was invalid or because the account was closed.

## Resolved

A user moved the transaction into a *Resolved* status 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

This status indicates that the Federal Reserve returned the Check 21 transaction. The transaction is charged back.

## Duplicate Items Detection

JHA SmartPayRemote Deposit Complete (RDC) can detect duplicate items using the routing number, check number, and account number information for each item.

All three pieces of information must be present for duplicate detection to function properly. However, some items may be missing one of these requirements. For example, money orders or temporary checks may not include a serial/check number. These situations, as well as the erroneous parsing of an item, may cause an item to be inaccurately flagged as a duplicate.

In addition, duplicate items may be flagged for a transaction number issue. The transaction number is systematically assigned to each transaction. If the user manually populates the **Transaction Number** field, the value must be unique per transaction and cannot be repeated. Repeating data in the **Transaction Number** field results in a duplicate error.

If you have an instance that may produce undetected duplicate items, contact EPS Support at 877-542-2244.

## Open Deposits Page

Deposits on the *Open Deposits* page have not yet been submitted but are still open. There may be times when multiple batches are listed on this page.

The *Open Deposits* page can be accessed by logging in to SmartPay business and selecting **Transactions > Remote Deposit Complete**. The following features can prove helpful in navigating through deposit items.

- Navigational Paging – Use the forward and backward arrows to navigate pages with lists of deposits. You may also select a page number to navigate directly to that page.
- **Per Page** size – Allows you to indicate how many deposits you want to have listed on each page.

- **Displaying Page** prompt – The **Displaying Page** prompt shows the current page number and number of records in the deposit appears.
- **Sorting** – Select a column header to organize information in either ascending order (upward arrow) or descending order (down arrow).
- **Requires Rescan** – The **Requires Rescan** column displays the value to indicate if the item in question must be rescanned. Selecting this column header immediately groups items that must be rescanned.
- **Custom Batch ID** – This column shows the unique value for each deposit and may be configurable.

**Remote Deposit Complete Page**

Transactions / Remote Deposit Complete

Open Deposits « < > » 10 Per Page Displaying Page 1 of 1, Records 1 to 4 of 4

	Open	Requires Rescan	Date Created	Location	Deposit Name	Custom Batch Id	Item Count (S/C)	D
✓			1:11:04 PM CT	Cedar Ridge	Test Deposit	Ebbing Testing (BBB)	42 / 9	▲
✓			3:45:25 PM CT	Blossom Hill	15:44:39.8969439 10/20/201...	jjj	30 / 5	
✓			8:06:18 AM CT	AA CPP Locatio...	08:05:36.4301793 11/25/2015...	201511252	6 / 1	
✓			1:35:11 PM CT	AA CPP Locatio...	J's New Deposit	uiui	0 / 2	

Create New Deposit Close Deposit(s) Delete Deposit(s)

**Note**

If you navigate away from the *Open Deposits* page with deposits still open, the system prompts you to confirm navigating away from the *Open Deposits* page.

**Confirmation to Leave Open Deposits Page**

Confirm Navigation

You have 1 deposits still open.

Are you sure you want to leave this page?

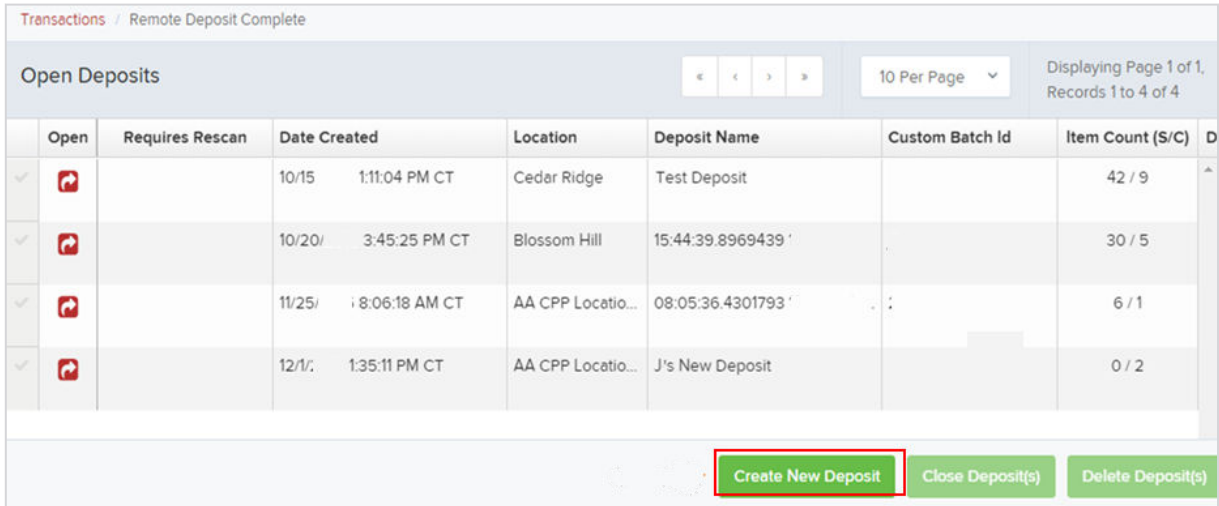
Stay on this Page Leave this Page

## Creating a New Deposit

You can create a deposit on the *Open Deposits* page.

1. Select **Create New Deposit** from the *Open Deposits* page.

### **Open Deposits Page with Create New Deposit Indicated**



Transactions / Remote Deposit Complete

Open Deposits

10 Per Page | Displaying Page 1 of 1, Records 1 to 4 of 4

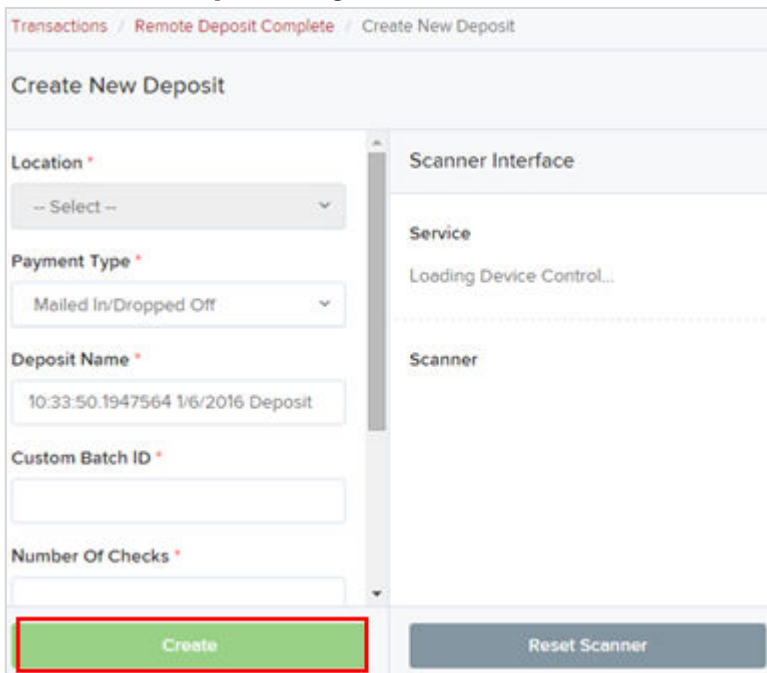
	Open	Requires Rescan	Date Created	Location	Deposit Name	Custom Batch Id	Item Count (S/C)	D
✓			10/15 1:11:04 PM CT	Cedar Ridge	Test Deposit		42 / 9	▲
✓			10/20/ 3:45:25 PM CT	Blossom Hill	15:44:39.8969439		30 / 5	
✓			11/25/ 8:06:18 AM CT	AA CPP Locatio...	08:05:36.4301793		6 / 1	
✓			12/1/ 1:35:11 PM CT	AA CPP Locatio...	J's New Deposit		0 / 2	

Create New Deposit | Close Deposit(s) | Delete Deposit(s)

If Device Control has not already launched, the system asks you to confirm launching Device Control.

2. Select **Run** to continue.

### **Create New Deposit Page**



Transactions / Remote Deposit Complete / Create New Deposit

### Create New Deposit

Location \*  
-- Select --

Payment Type \*  
Mailed In/Dropped Off

Deposit Name \*  
10:33:50.1947564 1/6/2016 Deposit

Custom Batch ID \*

Number Of Checks \*

Scanner Interface

Service  
Loading Device Control...

Scanner

Create | Reset Scanner

The *New Deposit* page appears.

3. Select the account for which the batch is to be processed from the **Location** drop-down menu.
4. Select how the item was received from the **Payment Type** drop-down menu.
5. Enter a unique value in the **Custom Batch ID** field.

**Note**

If shown, this field is required.

6. Enter the number of checks in the batch in the **Number of Checks** field.
7. Enter the total amount of the batch in the **Total Amount** field.
8. Enter your assigned deposit slip ID in the **Deposit Slip ID #** field (if available).

**Create New Deposit Page**

**Note**

In the *Scanner Interface* section of the page, the system automatically checks for an installed scanning device. If the scanning device is not plugged in, connect the scanner, and then select the **Reset Scanner** option.

9. Select an option.

Situation	Steps
<b>Multi-Feed Scanner</b>	<ol style="list-style-type: none"><li>1. Load the check items into the scanner.</li><li>2. Select <b>Create</b>.</li></ol> <p>The <i>Deposit View</i> page appears, with the check items displayed as they are scanned.</p>
<b>Single-Feed Scanner</b>	<ol style="list-style-type: none"><li>1. Select <b>Create</b>.</li><li>2. Feed the checks into the scanner one at a time.</li></ol> <p>The items appear on the <i>Deposit View</i> page as they are scanned.</p>

## Deposit View Page

Once JHA Remote Deposit Complete and your scanner begin scanning checks, the results appear on the *Deposit View* page. This page is one of two available to manage your deposit before it is submitted for processing.

### Note

Red question marks or yellow highlighted areas on this page may indicate that there was a system difficulty in reading MICR line items or that a manual key entry is required for a check. Keying, balancing, and MICR repair takes place once the item has been closed and submitted for processing.

Once a deposit has been opened, the following features are available under the *Deposit View* tab from the top of the page.

### Refresh

If at any time the *Amount* values for the check items do not immediately appear, selecting the **Refresh** option shows the values.

### Multiples of Customer Data

The system detects repeated customer information from check items and displays a *Multiple* status under the **Customer Number** column. Double-clicking the **Multiple** status navigates you to the *Data Entry View* page.

### Item List Filter

Organize deposits by *All Items*, *Problematic Items*, and *Needs Attention Items*.

### Amount Status of To Be Keyed

EPS Keying & Balancing performs the amount field entry once the deposit is submitted for processing.

### Invalid MICR and rescanned required indicators

The system has an indicator for a check with an invalid MICR or a faulty scan. Rescan the items to submit the deposit.

Scroll to the right of the listed items to see the *Edit*, *Delete*, and *Rescan* options available.

#### Note

Selecting **Edit** navigates you to the **Data Entry View** tab, where you can alter the **Data Entry** fields if desired. Selecting **Delete** presents you with the option to delete an item and adjust the deposit amount.

### Rescan Required Indicator

The screenshot shows a web interface for 'Remote Deposit Complete' with a 'Deposit View' tab. At the top, there are navigation controls including a page number '1', a '10 Per Page' dropdown, and a 'Displaying Page 1 of 1, Records 1 to 2 of 2' indicator. There are also 'Refresh' and 'Data Entry View' buttons. Below this is a table with columns: Check, Alerts, MICR, Customer Number, Name On Account, Deposit Amount, Edit, Delete, and Rescan. Two rows are visible. Row 1: Check 1, Alerts icon (red circle with slash), MICR (blurred), Customer Number (blank), Name On Account 'ST for KB', Deposit Amount 'To Be Keyed', Edit (pencil icon), Delete (trash icon), Rescan (refresh icon). Row 2: Check 2, Alerts icon (red circle with slash), MICR (blurred), Customer Number (blank), Name On Account 'ST for KB', Deposit Amount '\$0.00', Edit (pencil icon), Delete (trash icon), Rescan (refresh icon). The 'Rescan' button for row 2 is highlighted with a red box.

Check	Alerts	MICR	Customer Number	Name On Account	Deposit Amount	Edit	Delete	Rescan
1		[blurred]		ST for KB	To Be Keyed			
2		[blurred]		ST for KB	\$0.00			

- To rescan an item, select **Rescan** to the right of the item that needs rescanning. A window appears that allows you to rescan an item as needed. Place the check

item in the scanner, and then select the **Rescan** option in the window. The check runs through your scanner again.

**Rescan Check Window**

Rescan Check

Place the replacement check in the scanner and press the Rescan button.

Front of Check
Back of Check

THIS DOCUMENT HAS A COLORED BACKGROUND AND MICROPRINTING. THE REVERSE SIDE INCLUDES AN ARTIFICIAL WATERMARK.

John Doe 32-1606/1110 1013  
P.O. Box 807 Monett MO Date 8/29/20XX

Pay to the order of Demo Company \$ 85.24  
Eighty Five & 24/100 DOLLARS

Demo Bank

for \_\_\_\_\_ VOID

MICR

Cancel
Rescan

- **Alerts** – If a particular check item has been scanned before, it appears as a duplicate in the item list. RDC does not submit duplicate items for processing. An icon is presented in the *Alerts* column if the item has an invalid MICR.

**Invalid MICR Indicator**

Transactions / Remote Deposit Complete / Deposit View

« < 1 > »
10 Per Page v
Displaying Page 1 of 1, Records 1 to 1 of 1
All Items v
Refresh
Data Entry View

Check	Alerts	MICR	Customer Number	Name On Account	Deposit Amount	Edit	Delete	Rescan
1					\$0.00			

- Select the **Front of Check** or **Back of Check** options near the check image to show the respective front and back images of the check created by the scanner you have installed. Under the *Deposit Status* section, the *Scanned* field presents the number of items as they are scanned. The total amount of all items appears when the deposit is complete.

**Note**

In the *Scanner Interface* section, the *Terminal Number* for the scanner installed appears as a reference.

- The **Complete Deposit** option is at the bottom of the page. When you have finished scanning, select this option to begin the submission process.

**Note**

JH recommends that you enter information about this deposit on the *Data Entry View* page, described in the next section of this document. The *Complete Deposit* option is available on either of these pages.

- Near the top of the page, select the **Data Entry View** option to enter additional information about a customer and/or the transaction.

## Data Entry View Page

Selecting the *Data Entry View* page once checks have been scanned allows you to enter more information about them. When a check is scanned, the following fields are automatically populated: **MICR**, **Payment Origin**, and **Amount**.

The following tooltip appears when you hover over the **Customer Location** field to alert you of the result when you choose **Customer Location**.

*Do not assign a customer location unless you intend to limit automated matching in check scanning applications to the selected deposit location. Once assigned to a location, the customer will only be considered for automated matching in deposits for the same location.*

**Note**

Give careful consideration before you use the *Customer Location* option.

The following fields, listed in alphabetical order, may be available on the *Data Entry View* page. Certain fields appear in the data entry view in accordance with your JHA Remote Deposit Complete (RDC) settings.

**Note**

You may request up to three additional custom-labeled transaction and/or customer fields to be entered. These fields can be either optional or required. Request additional fields with an inquiry to your financial institution.

## Account Number

This field is a required field and contains the account number to be debited.

### **Address**

This field contains the mailing address of the customer. This field repopulates the next time a check or credit card from the same customer is scanned. It does not appear on reports.

### **Amount**

This field specifies the amount of the transaction in decimal form, with the amount two digits beyond the decimal.

### **Check Number**

This field displays the check serial number, viewed in the *Transaction Details* page and on the *Deposits Results* report. This field is required.

### **City**

This field is found on various user screens and contains the city where the customer resides. This field repopulates the next time a check or credit card from the same customer is scanned. It does not appear on reports.

### **Company Name**

This field is found on various user screens and replaces the **Last Name** field when the **Customer Type** field is set to *Business*. It repopulates the next time a check or credit card from the same customer is scanned, and users can search by this field. It does not appear on reports.

### **Country**

This field contains the country where the customer resides. It repopulates the next time a check or credit card from the same customer is scanned. It does not appear on reports.

### **Customer ID**

This field must be unique for each customer. It repopulates the next time a check or credit card from the same customer is scanned. It is available to appear on reports, and users can search by this field to populate personal information when this customer makes a deposit in the future.

### **Customer Location**

This field contains the account to be debited/credited with the payment.

### **Customer Type**

This field is a required field that defaults to **Individual**. It can be changed to **Business**.

### **Daytime Phone**

This field contains the customer's daytime phone number. It repopulates the next time a check or credit card from the same customer is scanned. This field does not appear on reports.

## **Deposit Name**

This field is found on various user screens and contains the time, unique deposit ID, and date the deposit is being created. The user can change this field to contain a unique deposit name.

## **Description**

This field is informational and does not appear on reports; it appears on the *Transaction Details* page.

## **Driver's License**

This field contains the driver's license number of the customer. This field repopulates the next time a check or credit card from the same customer is scanned. This field does not appear on reports.

## **Email Address**

This field contains the email address of the customer. It repopulates the next time a check or credit card from the same customer is scanned. This field does not appear on reports.

## **Evening Phone**

This field contains the customer's evening phone number. It repopulates the next time a check or credit card from the same customer is scanned. This field does not print on reports.

## **Fax Number**

This field contains the customer's fax number. This field repopulates the next time a check or credit card from the same customer is scanned. This field does not appear on reports.

## **Federal Tax ID No.**

This field replaces the **Social Security No.** field when the **Customer Type** field is set to **Business**. It repopulates the next time a check or credit card from the same customer is scanned. This field does not appear on reports.

## **First Name**

This field contains the customer's first name and repopulates the next time a check or credit card from the same customer is scanned. This field does not appear on reports.

## **Last Name**

This field contains the customer's family name. It repopulates the next time a check or credit card from the same customer is scanned and users can search by this field. It does not appear on reports.

## **Name on Account**

This field contains the name of the person from whom the item was received, or the actual name used on the credit card or bank account. It repopulates the

next time a check or credit card with the same account information is scanned. It appears on reports.

### **Number of Checks**

This field is found on various user screens and contains the number of checks in the deposit not to be scanned.

### **Payment Origin**

This field is found on various user screens and is required if it appears on the screen. It contains one of the following:

*Mailed-In*

*Drop Box*

*Retail/Point of Purchase Sale*

*Back office*

### **Routing Number**

This field is found on various user screens and contains the ABA (American Bankers Association) number of the bank where the account is located. This field is required.

### **Social Security No.**

This field contains the Social Security Number of the customer. This field repopulates the next time a check or credit card from the same customer is scanned. This field does not appear on reports.

### **State**

This field contains the state from which the customer's driver's license was issued. This field repopulates the next time a check or credit card from the same customer is scanned. This field does not appear on reports.

### **Suite/Apt. #**

This field contains the suite or apartment number of the customer. It repopulates the next time a check or credit card from the same customer is scanned. It does not appear on reports.

### **Total Amount**

This field displays on various user screens and contains the total dollar amount of the deposit being scanned.

### **Transaction ID**

This optional key entry field contains the ZIP code or postal code of your customer and repopulates the next time a check from the same customer is scanned. It does not appear on reports.

### **Zip/Postal**

This optional key entry field contains the ZIP code or postal code of your customer and will repopulate the next time a check from the same customer is scanned. It is not available to appear on reports.

- Fill in the informational fields, as needed. To edit a customer's information, add information to create a customer, or to search for a different customer to associate with the deposit item, select the appropriate option under the *Customer* panel. Data validation on phone numbers is available when entering information.

### **Customer Edit, Add, and Search Options**

Customer

Customer Number  
{96ae9487-d389-4e30-8eb9-

Customer Data 1

Customer Data 2

Customer Type  
Individual

First Name  
Joe

Last Name  
Smith

Address

Edit Add Search

#### **Note**

Information entered on either the *Data Entry View* tab or *Deposit View* tab saves automatically when navigating to the other tab. If you are processing check items from recurring customers, you are able to populate existing customer data.

The following fields can be used to generate a customer record when entering data.

- **Name on Account**
- **Customer Number**
- **First Name**
- **Last Name**
- **Address**
- **Daytime Phone**
- **Evening Phone**

If more than one customer record is available based on the check's information the indicator, *Multiple* appears under the *Customer Number* column. Double-click the

**Multiple** indicator to navigate to the *Data Entry View* page and specify a customer in the *Customer* column.

### Selecting a Customer

Transactions / Remote Deposit Complete / Deposit View

1 10 Per Page Displaying Page 1 of 1, Records 1 to 6 of 6 All Items Refresh Data Entry View

Check	Alerts	MICR	Customer Number	Name On Account	Deposit Amount
1			Multiple		\$85.24

### Selecting A Customer

Customer

**⚠**  
More than one customer was found for this account.

Multiple Matches - Select Customer

▼


- Customer Number ran-456  
Name First Last  
Phone
- Customer Number ran-321  
Name Company  
Phone 123-456-7890 123
- Customer Number ran-123  
Name First Last  
Phone 123-456-7890 123
- Customer Number ran-654  
Name First Last  
Phone

+ 🔍

- When you are ready to submit the deposit, from either the *View Deposit* tab or the *Data Entry View* tab, select **Complete Deposit**. The system returns to the *Open Deposits* page.

## Adding to a Deposit

You can add a check to a deposit on the *Open Deposits* page.

1. Select **Transactions** from the left main menu.
2. Select **Remote Deposit Complete** under the *Check Processing* section. The *Open Deposits* page appears.
3. Select the  open icon to open a deposit. The open deposit appears.
4. Place the additional check items to be deposited in your scanner. The checks scan and the added amount appear.

### Note

If the amount of the additional checks you scanned do not appear automatically, select the **Refresh** option at the top of the page.

## Closing Deposits for Processing

JH recommends that each deposit is closed when a user has completed scanning and entering data. However, a deposit can be submitted for processing later. An industry best practice includes merchants submitting their deposits at least one

hour before their financial institution's cutoff time, when a batch needs additional attention.

1. From the *Open Deposits* page, select the check box next to the *Open* column for each deposit you wish to close.

### Selecting Deposits

Transactions / Remote Deposit Complete		
Open Deposits		
Open	Requires Rescan	Date Created
<input checked="" type="checkbox"/>		10/15/ 1:11:04 PM CT
<input type="checkbox"/>		10/20/ 3:45:25 PM CT
<input checked="" type="checkbox"/>		11/25/ 8:06:18 AM CT
<input type="checkbox"/>		12/1/ 1:35:11 PM CT

2. Select **Close Deposit(s)** from the bottom of the page.  
The system asks you to confirm closing your selected deposits.
3. Select **Close** to confirm closing the deposits.

### Confirmation to Close Deposits

Confirm Deposit(s) Close

Are you sure you want to close the selected 2 deposit(s)?

Cancel Close

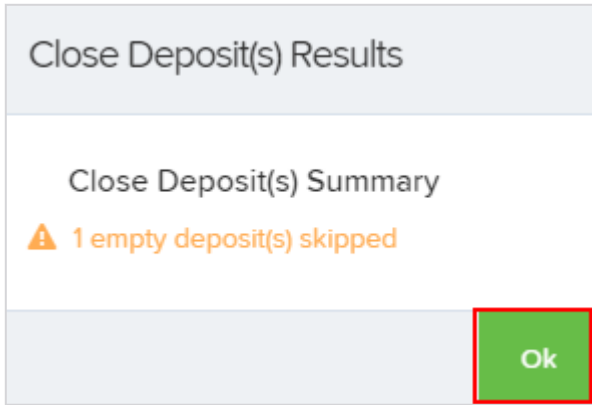
The results of the deposit appear.

4. Click **OK** to dismiss the message.

#### Note

If you attempt to close a deposit with items that need rescanning, specifically if the MICR of an item was not read correctly, the system does not deposit that item.

### **Deposit Error Message**

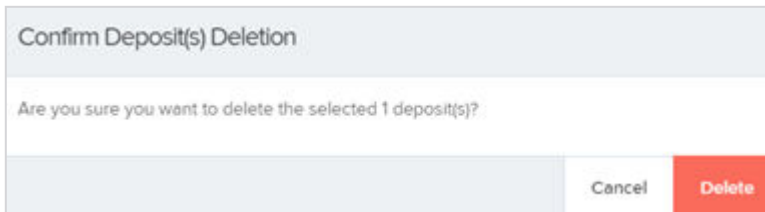


## **Deleting a Deposit**

A deposit can be deleted when it has completed scanning, or later.

1. From the *Open Deposits* page, select the check boxes next to the deposits you want to delete.
2. Select **Delete Deposit(s)**.

### **Delete Deposit(s) Option**



The system prompts you to confirm deleting a deposit.

3. Select **Delete**.  
A confirmation of the deletion appears.
4. Click **OK** to continue to the *Open Deposits* page.

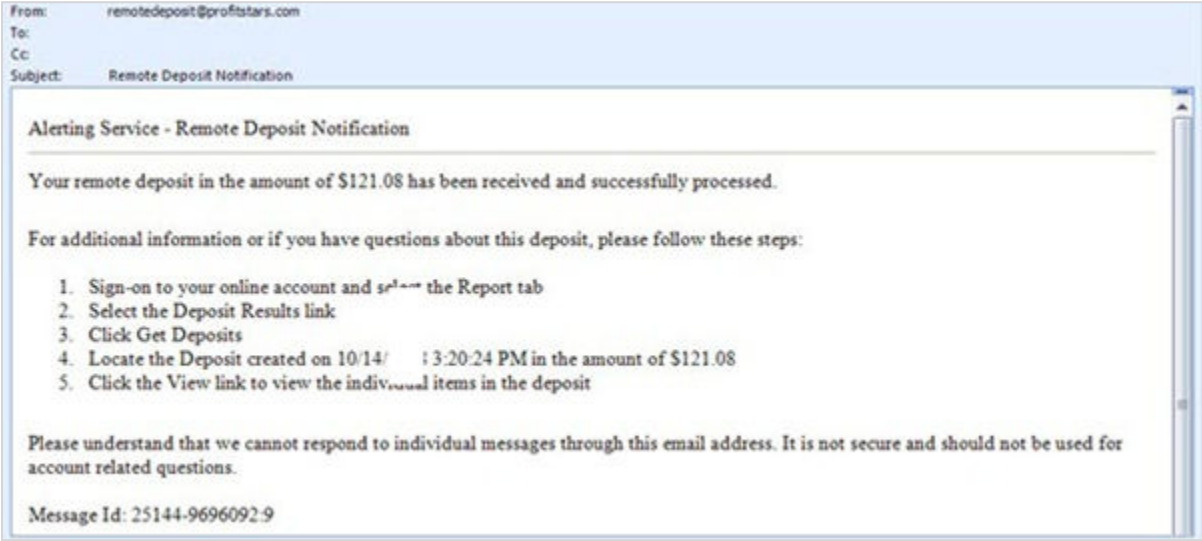
## **Notifications**

Notifications are used by the JHA SmartPay Remote Deposit Complete application to let users know when a deposit's MICR repair, CAR/LAR, keying, and/or balancing steps have been completed, as well as the status of the deposit. The *Deposit Results* report assists with determining items that need further attention.

If notifications are on and an email address is provided, an email is sent to the user who made the deposit and any other designated recipients. A notification informs the user of the following situations.

- The deposit was approved without any errors.
- The deposit was approved with adjustments.
- The deposit was rejected.
- An item needs rescanning.
- There are duplicate items in the deposit.
- There are rejected items in the deposit.

**Sample JHA SmartPay Remote Deposit Complete Notification**



A deposit is reopened if there are items that must be rescanned. When this action occurs, the user must correct the deposit and resubmit it for processing.

The following describes the status of any one deposit in the system.

**Deleted**

This status indicates that someone in your organization deleted the entire deposit prior to closing it, since a deposit may not be deleted once it was closed. None of the items in the deposit are sent to transaction processing.

**Deposited**

This field displays that all items were processed successfully, and the deposit is in balance with no discrepancies or errors. These items are now in the approved status, and an email notification is sent to a designated user.

**Deposited with Adjustment**

One or more of the items within the deposit caused an adjustment to the total deposit amount. The transactions were sent to processing with the adjusted amount, and an email notification was sent to a designated user.

**Open for Scanning**

A deposit was created, and items can be scanned into this deposit until a user closes it.

### **Partial Deposit**

One or more of the items were removed from the deposit due to a duplicate or rejected item. The deposit was sent to transaction processing with the deposit total minus the items not processed. An email notification was sent to a designated user.

### **Rejected**

This deposit status indicates that the entire deposit has been rejected. A deposit is rejected when the adjustment amount exceeds the adjustment limit assigned by the bank or when all items within the deposit are rejected possibly due to all being duplicates.

### **Submitted**

The deposit was closed, and the items are being reviewed for accuracy and errors. Once finished, the status of the items changes to one of the statuses defined previously.

## The Current Transaction Summary

When working with the Remote Deposit Complete application, it may be necessary to edit or void transactions made. These actions can only be done when a deposit has been submitted and transactions appear in the Approved status of the *Current Transaction Summary*.

An approved transaction moves to the *Processed* status at the end of the closing day for your financial institution.

The *Current Transaction Summary* appears on the *Dashboard* of the application when logging in and shows the status of all transactions within the past 60 days. Select any one status from the *Current Transaction Summary* to generate a report for all the transactions within that status for the current day.

The following table lists the statuses within the *Current Transaction Summary*.

### **Approved**

The transaction is verified and is processed at the designated cutoff time.

### **Processed**

The transaction was transmitted to the appropriate network (ACH, Card, or Check 21). Changes can no longer be made, and the transaction can no longer be voided.

### **Collected**

This field displays (ACH Only) Jack Henry returned the NSF transaction to the FRB for re-presentation, and the funds were recovered.

### **Awaiting Capture**

This status is for credit card transactions only.

### **Awaiting Approval**

This field specifies that the transaction was 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 EPS system declined the transaction and it was not processed. The transaction exceeded either *Dual Authorization* limits or *Velocity* limits.

### **Voided**

The transaction was voided and was not processed. Transactions may not be voided once they are in the *Processed* status.

### **Error**

An internal error has occurred within the EPS system. Contact your first line of support.

### **In Collection**

(ACH Only) Jack Henry returned the NSF transaction to the FRB for re-presentation.

### **Other ACH Returns**

The FRB returned the ACH transaction. The transaction is charged back.

### **Unauthorized**

This status includes the total number of transactions and total amount the system returned with one of five **Unauthorized Return Reason Codes** (**R05**, **R07**, **R10**, **R29**, **R51**).

#### **Note**

Return Reason Codes are not included in *Disputed* status totals.

### **Uncollected NSF**

(ACH Only) The Federal Reserve returned the transaction to Jack Henry and the funds could not be recovered.

### **Suspended**

The transaction was verified, but it exceeded Velocity limits. This item requires action from a user within your organization.

### **Disputed**

(ACH Only) The Federal Reserve returned the transaction to Jack Henry because the account holder at the receiving financial institution disputed its validity. The transaction is charged back (reversed).

**Invalid/Closed Account**

(ACH Only) The FRB returned the transaction to EPS because the account number at the receiving FI was invalid or because the account was closed.

**Resolved**


A user moved the transaction into a *Resolved* status 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**

This status indicates that the Federal Reserve returned the Check 21 transaction. The transaction is charged back.

The following figure is an example of the *Transaction Status Summary* on the *Dashboard* page once you have logged in to the system.

**Current Transaction Summary**

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			

The *Transaction Status* report is a pre-defined report listing all transactions of a specific status. It is automatically generated when you select a status link from the *Current Transaction Summary*. The list contains items that have been processed within the last 60 days and give you access to individual transaction information and images of the scanned items. To generate this report, select a status that appears as a link and contains values in the *Current Transaction Summary*.

## Editing Approved Transaction Amounts


Use the **Edit** function to change current transactions.

1. Log in to the system.
2. Select a status on the *Current Transaction Summary* that appears as a link and contains values.

### **Current Transaction Summary with Approved Status Indicated**

Status	Debit Count	Debit Amount	Credit Count	Credit Amount
<a href="#">Approved</a>	125	\$1,234,567	9	\$123,456
<a href="#">Processed</a>				
<a href="#">Collected</a>				
<a href="#">Awaiting Capture</a>				
<a href="#">Awaiting Approval</a>				
<a href="#">Declined</a>	29	\$123,456		
<a href="#">Voided</a>	1	\$123,456		
<a href="#">Error</a>				
<a href="#">In Collection</a>				
<a href="#">Other ACH Returns</a>				
<a href="#">Unauthorized</a>				
<a href="#">Suspended</a>	761	\$1,234,567		

A report with all approved transactions generates. Notice the indication, *Approved*, in the *Status* column.

3. Select  **View** to the left of the transaction that you want to edit.







### View Option for an Approved Transaction

Transactions matching your query:  Share to All Users Save to My Reports

Transaction Approved

Page 1 of 1  
Records 1 - 132 of 132

500 Per Page ⌵ ↻ 🖨 ⌵


View...	Transaction Date	Status	Response	Payment Type	Operation	Name On Account	
	03/17. 05:07:11 PM CT	Approved	Success	Checking	Credit	.	
	03/24. 05:06:12 PM CT	Approved	Success	Checking	Credit	.	
	03/31. 05:08:53 PM CT	Approved	Success	Checking	Credit	.	
	04/07. 05:08:20 PM CT	Approved	Success	Checking	Credit	.	
	04/14. 05:09:25 PM CT	Approved	Success	Checking	Credit	.	
	04/21. 05:02:43 PM CT	Approved	Success	Checking	Credit	.	
				Total Debit Count	124	Total Credit Count	8
				Total Debit Amount	\$4,399.59	Total Credit Amount	\$8,000.00

The *Transaction Details* page appears.


4. Select  **Edit** next to the **Sale** value.

### Edit Option for Approved Transaction

Reports / Results / Transaction Information

Transaction Details Actions ⌵ 

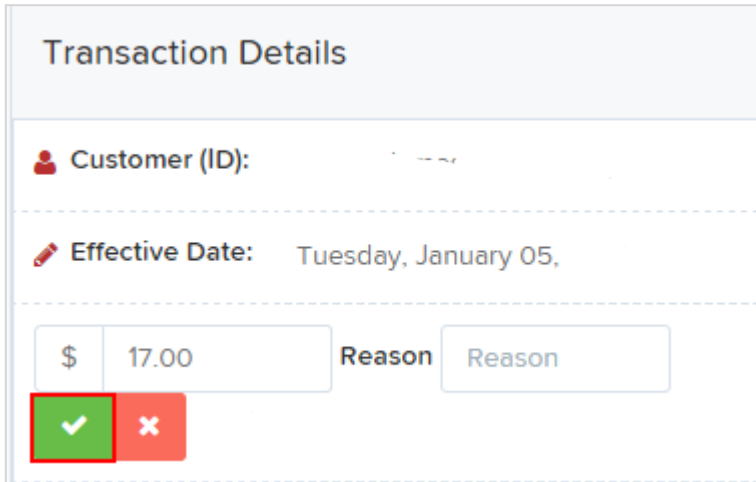
Show Events Hide Events

Customer (ID):	Transaction Number:	Show Audit History	Hide Audit History
Effective Date: Thursday, May 12.	Test 1/19/ 6129538765		
 Sale: \$46.00	Reference Number: GX7LMFQNL52		
Payment Method: Image Replacement Document	Payment Origin: Mailed In		
From Account Type: Checking	Settlement Status: To Be Originated		
Account Number:	Description: Automated Upload x9 File		
Check #: 2356	Notification Method: Merchant Notify		
To Location: Test Location 1			

The **Sale** amount becomes an editable field.

5. Enter a new amount and a reason for changing the amount.

#### **Reason for Editing Sale Amount and Editing Confirmation Options**



The screenshot shows a 'Transaction Details' form. It includes a 'Customer (ID)' field, an 'Effective Date' field set to 'Tuesday, January 05,' and a section for editing the amount and reason. The amount field contains '\$ 17.00' and the reason field contains 'Reason'. Below these fields are two buttons: a green 'Save' button with a checkmark and a red 'Cancel' button with an 'X'.

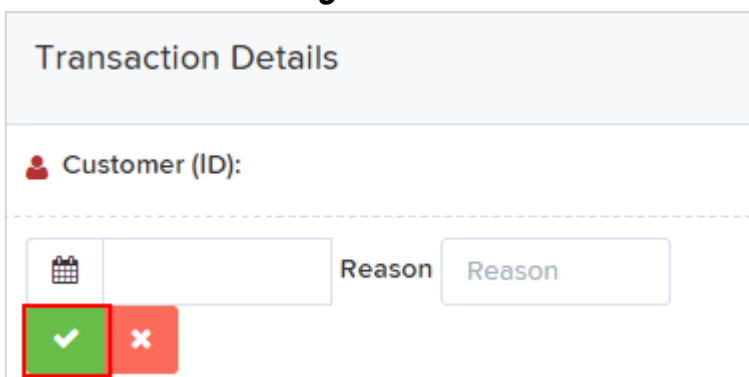
6. Select **Save** when finished.

#### **Editing Effective Dates**

Some check items may have specific instructions about depositing, including a specific effective date. Other checks may need an effective date set to a future date if the deposit was made ahead of time.

1. Select **Edit** from the *Transactions Details* page, next to the **Effective Date** field. The **Effective Date** field becomes an editable field where you can enter a new date. A calendar option appears for date selection, or you may type in a date in MM/DD/YYYY format.
2. Enter a new date and the **Reason** for changing the effective date.
3. Select **Save** when finished.

#### **Reason Field for Editing Effective Date**



The screenshot shows a 'Transaction Details' form. It includes a 'Customer (ID)' field and an 'Effective Date' field with a calendar icon. The reason field contains 'Reason'. Below these fields are two buttons: a green 'Save' button with a checkmark and a red 'Cancel' button with an 'X'.

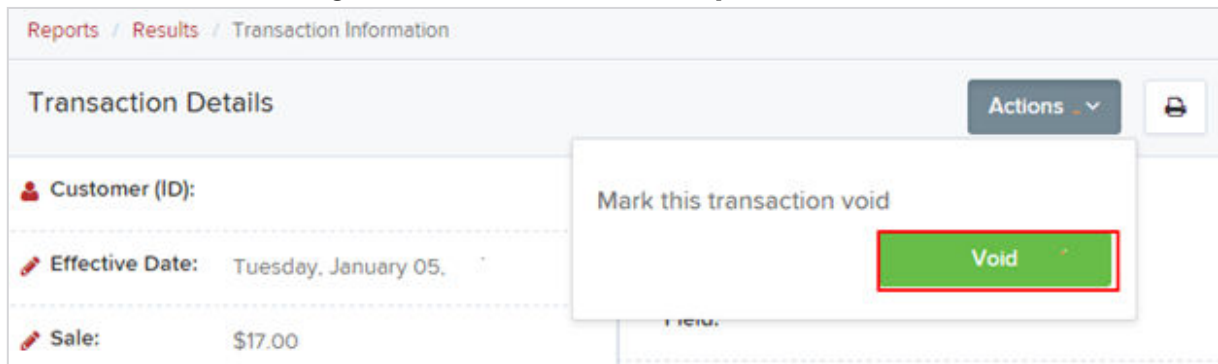
## Voiding Transactions

As a user working with JHA SmartPay Remote Deposit Complete, you may be required to void a transaction that has been made.

Voiding a transaction can only be done when a deposit has been made and is in the *Approved* status, displayed on the *Current Transaction Summary* page once you have logged in. Recall that an approved transaction is moved to the *Processed* status at the end of the closing day for your financial institution.

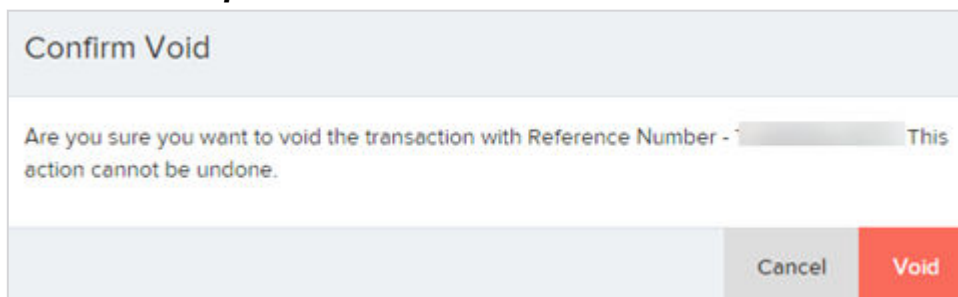
1. Select **Actions** on the *Transaction Details* page.

### **Transaction Details Page with Void Transaction Option**



2. Select **Void**.  
The system asks you to confirm voiding the transaction.
3. Select **Void**.

### **Confirm Void Option**



The transaction is voided and appears with a *Voided* status on the *Current Transaction Summary* page until it is resolved.

## Resolving Transactions

Resolving a transaction means to indicate a reason why the transaction was voided for communication and auditing purposes. Once a transaction has been voided, it appears with a *Voided* status, where you can opt to resolve the transaction.

1. Log in to the application.


2. Select the **Voided** status from the *Current Transaction Summary* on the *Dashboard* page of the application.

**Voided Status Link**

**Current Transaction Summary**


This is a summary report of all transactions currently in the system as of 09/09/. All times are displayed in Central Time (CT).

Status	Items	Debits	Credits
Approved			
Processed			
Collected			
Awaiting Capture			
Awaiting Approval			
Declined			
<b>Voided</b>			
Error			
In Collection			
Other ACH Returns			
Unauthorized			
Uncollected NSF			
Suspended			
Disputed			
Invalid / Closed Account			
Resolved			
Other Check21 Returns			

3. Select **View**  for the transaction you wish to resolve.
4. Select **Actions** from the *Transaction Details* page.

**Mark Transaction Resolved Option**

Reports / Results / Transaction Information

**Transaction Details** Actions 

Customer (ID):

Effective Date: Tuesday, November 17,

Auth Only: \$2.50

Payment Method: ACH

Loan Number:

Resolve this transaction

Reason

**Resolve**

5. Enter a reason for resolving the transaction.

For example, the transaction was deposited in the wrong account.

6. Select **Resolve**.

The transaction appears under the *Resolved* status in the *Current Transaction Summary*.

## Using the Deposit Results Report

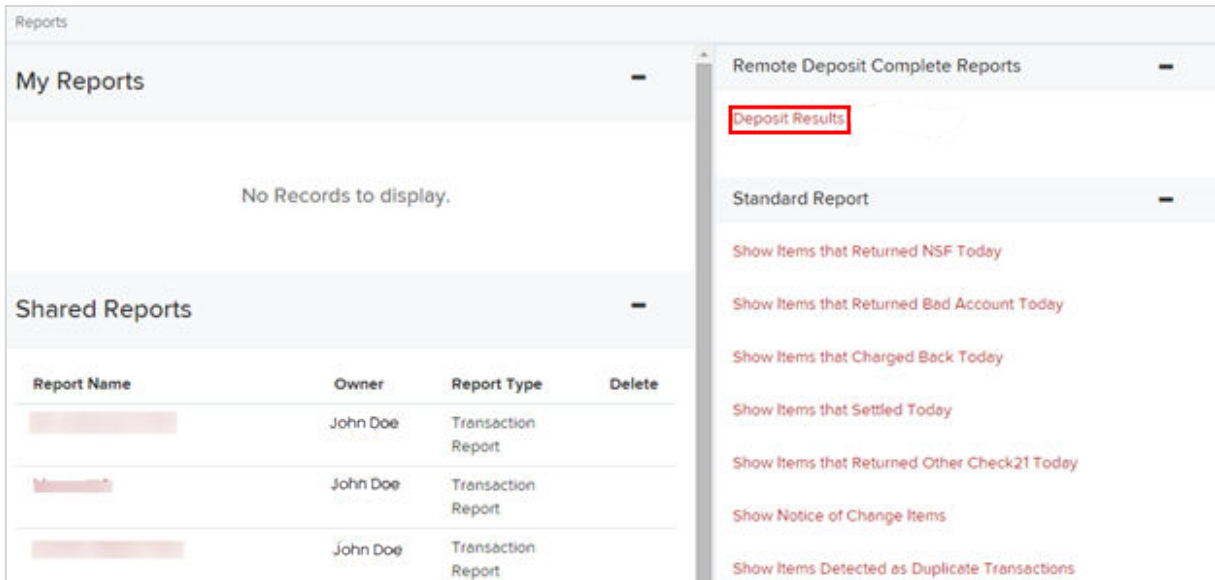
The *Deposit Results Report* page displays a date range of deposit batches created with JHA SmartPay Remote Deposit Complete. This report can monitor the status of current-day batches, the items within a batch, or display a previous day's batches and items.

The *Deposit Results Report* displays data from the past two years. Anything more than two years old appears in the *Reports* dashboard of the *Download Reports* section.

Batches created using *Remote Deposit Complete* can represent a deposit or be part of a multi-batch deposit.

1. Log in to the system.
2. Select **Reports** from the left main menu.
3. Select **Deposit Results** under *Remote Deposit Complete Reports*.

### Reports Page with Deposits Results Option



4. Designate a **Location ID** for the report.

### Deposit Results Report Criteria

The image shows a 'Deposit Results Search' form with the following fields:

- Location ID:** A dropdown menu.
- Quick Pick:** A dropdown menu with 'Today' selected.
- Start Date:** A date picker showing 'Jan 6'.
- Start Time:** A dropdown menu with '12:00 AM' selected.
- End Date:** A date picker showing 'Jan 7'.
- End Time:** A dropdown menu with '12:00 AM' selected.

A green button labeled 'Get Deposits' is located at the bottom of the form.

5. Choose an option.

- Select a pre-defined date range for the report from the *Quick Pick* drop-down menu.
- Specify a date range with the **Start Date** and **Start Time** and the **End Date** and **End Time** fields.

6. Select **Get Deposits**.

A list of batches matching the filters appears.

### Deposit Results Report Field Definitions

The definitions list the data presented in the report in alphabetical order for quick reference.

#### **ACH Deposit Amount**

This field specifies the total amount of ACH items in the batch/deposit.

#### **ACH Deposit Count**

This field specifies the number of items deposited as ACH transactions.

#### **ACH Deposit Date**

This field specifies the date that the ACH items are deposited.

#### **C21 Deposit Amount**

This field indicates the total amount of the Check 21/Image Replacement Document (IRD) items in the batch/deposit.

#### **C21 Deposit Count**

This field indicates the number of Check 21/Image Replacement Document items in the batch/deposit.

#### **C21 Deposit Date**

This field indicates the deposit date of the Check 21/Image Replacement Document items within the batch/deposit.

### **Create Date**

This field specifies the creation date of the batch/deposit.

### **Custom Batch ID**

This field indicates the information that, with the feature enabled, displays a required field when creating a deposit. It is a unique label for a batch/deposit and reflects on the *Deposit Results* report.

### **Deposit Details**

This field contains a link to the list of steps the batch/deposit has taken and the user who processed the batch.

### **Deposit Slip ID#**

This field provide an option that, if activated, displays a field on the *New Deposit* page with a value applied to the virtual deposit slip. This value is either predefined or optional and reflects on the *Deposit Results* report.

### **Deposit Status**

This field displays the status of the entire batch/deposit at the time the report is generated.

### **Description**

Contain the deposit name which is made up of the date/time the batch was created along with a system-assigned batch ID.

### **Item Details**

This field contains a link to the list of the individual checks that make up the batch/deposit and their respective statuses.

### **Location**

This field specifies the account (location) to be credited with the payment. It appears on the *New Deposit* page and the *Deposit Results* report.

### **Received Amount**

This field is found on various user screens and contains the amount of the deposit after review.

### **Received Count**

This field is found on various user screens and contains the number of items identified in the deposit, after review.

### **Total Deposit Amount**

This field is found on various user screens and contains the total amount of the deposit.

### **Total Deposit Count**

This field is found on various user screens and contains the total number of items in the deposits.

**Your Amount**

The amount of the deposit entered when creating the batch/deposit.

**Batch Item Details**

The following table describes the *Batch Item Details* available when viewing a transaction, listed in alphabetical order.

**Amount**

This field displays the amount of the check after being reviewed. A value of \$0.00 signifies that the check was either rejected or a duplicate and is not included in the batch/deposit total.

**Amount Source**

This field indicates whether the item is read or keyed. This status has no impact on the processing of the item.

**Check #**

This field displays the check number if it is encoded on the MICR line of the item.

**Customer Name**

The field contains the optional *Name on Account* data, if entered for the customer previously.

**Image Quality Pass**

This field indicates whether items pass or fail. Rescan any failed items.

**Item Date**

This field contains the date that the item was scanned.

**Scanned Count**

This field contains the number of times an item is scanned.

**Sequence #**

This field contains the sequence of the check within the batch/deposit.

**Deposit As**

This field contains how the check is processed, either as an ACH or Check 21 (IRD) transaction.

**Deposit Item**

This field contains the links to either view or print an image of the check, or view the specific automated steps the check has gone through or is in the process of going through.

**Image Quality Pass**

This field indicates whether items pass or fail. Rescan any failed items.

**Item Date**

This field contains the date that the item was scanned.

**Item Status**

- *Deposited* – The item has processed through CAR/LAR, the proof function, and is part of a closed deposit. It has been sent to transaction processing for end-of-day processing at the designated cutoff time.
- *Error* – The item has been sent to transaction processing, but an error occurred preventing the item from being processed.
- *Duplicate* – The item was sent to transaction processing and rejected as a duplicate. The item is not processed with this batch/deposit.
- *In Review* – The item is awaiting MICR repair or amount entry, and its status changes once those steps are completed.
- *Needs Rescan* – The item has a poor image quality or is a partial image. The batch/deposit is reopened so that you can rescan this item again for the batch/deposit to be processed.
- *Open* – The item was scanned with no problems in an open deposit. Once the deposit status becomes *Deposited*, the item is sent to transaction processing.
- *Rejected* – Indicates that the item has been rejected and is not processed due to any number of reasons (e.g., image quality, invalid MICR, invalid payment origin, etc.).

**Routing/Account #**

This field contains the routing and transit number of the check captured when the MICR line was scanned.

**Scanned Count**


This field contains the number of times an item is scanned.

**Sequence #**

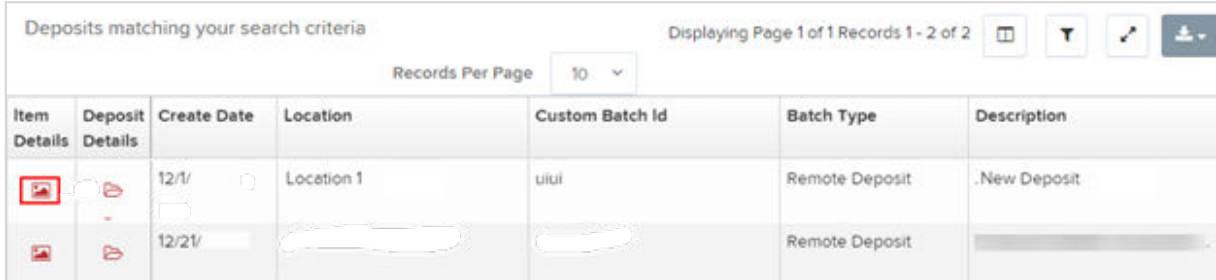
This field contains the sequence of the check within the batch/deposit.





## Viewing Transaction Details

You can view transaction details from the *Deposit Results* page.

1. From the *Deposit Results* page, select **View**  under the *Item Details* column to view events about that transaction in the deposit.

### Item Details Option

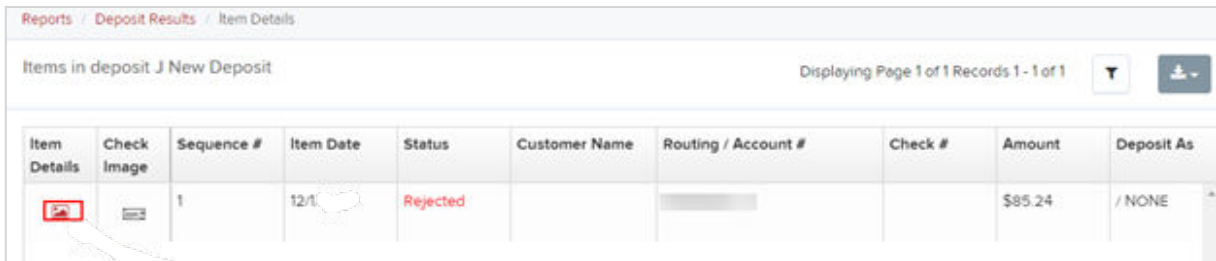




Item Details	Deposit Details	Create Date	Location	Custom Batch Id	Batch Type	Description
		12/1/	Location 1	uiui	Remote Deposit	.New Deposit
		12/21/			Remote Deposit	

The *Items in Deposit* appears.

2. To view batch details, select  under the *Item Details* column.

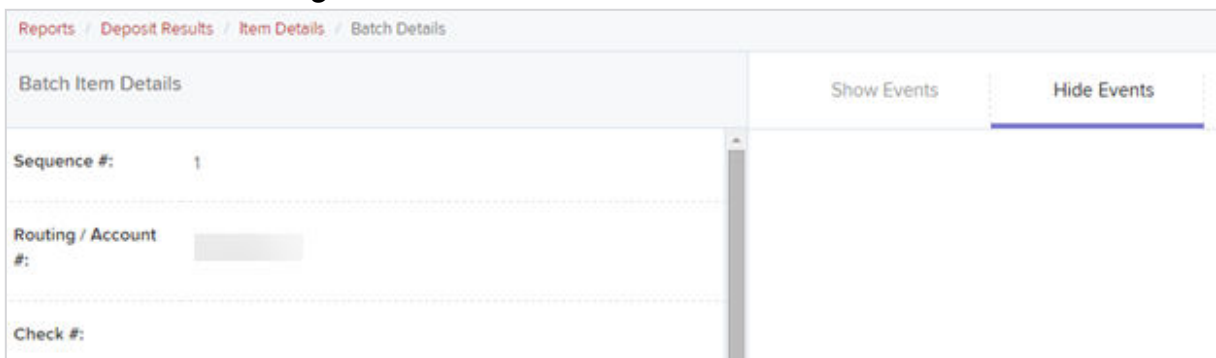
### View Option for an Item in Deposit



Item Details	Check Image	Sequence #	Item Date	Status	Customer Name	Routing / Account #	Check #	Amount	Deposit As
		1	12/1/	Rejected				\$85.24	/ NONE

The *Batch Item Details* page appears.

### Batch Item Details Page



Batch Item Details		Show Events	Hide Events
Sequence #:	1		
Routing / Account #:			
Check #:			

3. Select **Show Events** at the top of the page to display a record of events for this item.

### Event History for a Batch Item

Reports / Deposit Results / Item Details / Batch Details

Batch Item Details

Sequence #: 1

Routing / Account #: [Redacted]

Check #: [Redacted]

MICR: [Redacted]

Amount: 85.24

Item Status: Rejected


Show Events

Hide Events

Event Date	Event	Application	User ID	User Name	Description
12/1/2021 3:30:43 PM CT	Rejected	Remote Batch Deposit	6964		Image Quality Problem
12/1/2021 1:35:23 PM CT	CARReco	Orbograph	1		85.24
12/1/2021 1:35:17 PM CT	CheckDecisioningError		0	RD	Check Decisioning Failed Invalid character printed
12/1/2021 1:35:17 PM CT	Created	Remote Batch Deposit	197656		

### Viewing Deposit Details

You can view the deposit details from the *Deposit Results* page.





1. Navigate to the *Deposit Results* page.
2. Select the  folder under the *Deposit Details* column to see processing details about the deposit.

### Deposit Details Icon

Deposits matching your search criteria

Displaying Page 1 of 1 Records 1 - 2 of 2

Records Per Page: 10

Item Details	Deposit Details	Create Date	Location	Custom Batch Id	Batch Type	Description
		12/1/2021	Location 1	ulul	Remote Deposit	.New Deposit
		12/21/2021	[Redacted]	[Redacted]	Remote Deposit	[Redacted]

The *Deposit Details* page appears.

### Deposit Details

Reports / Deposit Results / Deposit Details

Events for deposit: [Redacted]

Displaying Page 1 of 1 Records 1 - 1 of 1

Event Occurred	Event	User Name	Description
12/1/2021 1:35 PM CT	Opened	[Redacted]	

## **Bulk Check Operations**

The system allows you to act on multiple check items, at once. Bulk check operations are available depending on a transaction's status.

## **Approving Bulk Transactions**

You may bulk approve transactions that are in the *Awaiting Approval* status.

1. Log in to the system.
2. Select **Transactions**.

3. Under the *Bulk Check Operations* heading, select **Approve**.

**Bulk Approve Option**

Quick Links	
Check Processing	Card Processing
<a href="#">Remote Deposit Scan</a> <a href="#">Remote Deposit Complete</a> <a href="#">Remote Deposit Express</a> <a href="#">Remote Deposit Now</a> <a href="#">Customer ACH Opt Out</a>	<a href="#">Preauthorized Payment</a> <a href="#">Telephone Payment</a> <a href="#">Mailed-In Payment</a> <a href="#">Issue Credit</a> <a href="#">Recurring Payments</a>  <a href="#">Swipe Card</a>
ACH Processing	Bulk Operations
<a href="#">Preauthorized Payment</a> <a href="#">Telephone Payment</a> <a href="#">Issue Credit</a> <a href="#">Recurring Payments</a> <a href="#">Recurring Credits</a> <a href="#">Verification Only</a>  <a href="#">ACH Client</a>	<a href="#">Capture</a> <a href="#">Void</a> <a href="#">Resolve</a> <a href="#">Approve</a>

The *Bulk Operations* page appears.

4. Specify a **Location** from which to search for transactions.

- Specify a **Begin Date** and **End Date** for a range in which to search for transactions using the MM/DD/YYYY format, or the calendar option provided.

### **Bulk Operations Page**

## Bulk Operations

Capture     Void     Resolve     **Approve**

---

**Location ID**

**Quick Pick**

**Start Date**

**Start Time**

**End Date**

**End Time**

---

**Status**

Awaiting Approval

Run Report

#### **Note**

The **Status** for the type of transaction is *Awaiting Approval* by default.

- Select the **Run Report** option.  
The transactions matching your search filters appear.
- Select the check boxes next to the transactions that you want to approve.

You may also select the check box in the column header to select all the transactions listed.

### Selecting Transactions for Approval

Transactions matching your query    Displaying Page 1 of 1 Records 1 - 13 of 13

Records Per Page    20

<input type="checkbox"/>	View	Transaction Status	Date Created	Application System
<input type="checkbox"/>			9/18, 12:15:51 PM CT	Merchant Portal
<input checked="" type="checkbox"/>			9/18 12:17:15 PM CT	Merchant Portal
<input type="checkbox"/>			12/8, 10:02:00 AM CT	SmartPay Business
<input checked="" type="checkbox"/>			12/8 10:02:42 AM CT	SmartPay Business
<input type="checkbox"/>			12/10, 5:46:35 PM CT	SmartPay Business

8. Enter a **Reason** for approving any items.
9. Select **Approve**.  
The system approves the items.

### Capturing Bulk Transactions

You may search for and capture transactions in the *Awaiting Capture* status.

1. Log in to the system, and select **Transactions**.
2. Under the *Bulk Check Operations* heading, select **Capture**.  
The *Bulk Capture* page appears.
3. Select a **Location** from which to search for transactions.
4. Specify a **Begin Date** and **End Date** for a range in which to search for transactions using a MM/DD/YYYY format, or the calendar option provided.
5. Select **Run Report**.  
The transactions matching your search filters appear.
6. Select the check boxes next to the transactions that you want to capture.  
You may also select the check box in the column header to select all the transactions listed.
7. Enter a **Reason** for capturing any items.

8. Click the **Capture** option.

### Voiding Bulk Transactions

The Bulk Void option can be used for transactions in the *Approved, Awaiting Capture, Awaiting Approval, or Suspended* status.

1. Log in to the system, and select **Transactions**.
2. Under *Bulk Check Operations*, select **Void**.  
The *Bulk Void* page appears.
3. Select a **Location** from which to search for transactions.
4. Specify a **Begin Date** and **End Date** for a range in which to search for transactions using the MM/DD/YYYY format, or the calendar option provided.
5. Select **Run Report**.  
The transactions matching your search filters appear.
6. Select the check boxes next to the transactions that you want to void.  
You may also select the check box in the column header to select all the transactions listed.
7. Enter a **Reason** for voiding any items.
8. Click the **Void** option.

### Resolving Bulk Transactions

You may resolve multiple transactions with a status of *Declined, Voided, Invalid/ Closed Account, Uncollected NSF, Disputed, Error, or In Research*.

1. Log in to the system.
2. Select **Transactions**.
3. Under the *Bulk Check Operations* heading, select **Resolve**.  
The *Bulk Resolve* page appears.
4. Specify a **Location** from which to search for transactions.
5. Specify a **Begin Date** and **End Date** for a range in which to search for transactions using the MM/DD/YYYY format, or the calendar option provided.
6. Select **Run Report**.  
You may also select the check box in the column header to select all the transactions listed.  
The transaction matching your search filters appears.
7. Select the check box next to the transactions that you want to void.
8. Enter a **Reason** for resolving these transactions.
9. Click **Resolve**.

# Risk Management

Risk management helps financial institutions manage and mitigate risks associated with check deposits.

## Geolocation Feature

The new geolocation feature is optional. Contact EPS via your normal support line to access this feature. Geolocation can be configured in SmartPay Manager at the FI or merchant entity level.

### Using FI Entity Level Geolocation Options

Within SPM, FI users with the *Edit Geolocation Actions* and/or *View Geolocation Actions* permissions may choose to allow or prevent a remote deposit from being created and submitted based on a merchant’s device location.

1. Log in to SmartPay Manager.
2. Select **Manage FI** from the main menu.
3. Select **Geolocation** from the *Risk* section.

This link only appears when the FI user has the **Edit Geolocation Actions** and/or the **View Geolocation Actions** role enabled.

### Manage FI Screen

Manage FI			
Dashboard			
Intraday Reports	Historical Reports		
<a href="#">Large Dollar Items</a>	Transaction	Audit	User
<a href="#">ACH Returns</a>	<a href="#">Large Dollar Items</a>	<a href="#">Installed Check Scanners</a>	<a href="#">Security Violations</a>
<a href="#">Total Deposits</a>	<a href="#">ACH Returns</a>	<a href="#">Remote Deposit Proof Performance</a>	<a href="#">User Profiles</a>
<a href="#">Remote Deposit Proof Performance</a>	<a href="#">Total Deposits</a>	<a href="#">Remote Deposit Proof</a>	
<a href="#">Security Violations</a>			
Files	Management Options	Velocity	<b>Risk</b>
	<a href="#">Customer Data Exports</a>		<b>Geolocation</b>
	<a href="#">Segments</a>		<a href="#">1099K Tax Withholding Totals</a>
	<a href="#">Users</a>		<a href="#">1099K Tax Withholding Status</a>

The *View Geolocation Options* screen appears.

### View Geolocation Actions

Manage FI / View Geolocation Options	
Geolocation Actions	
<b>View Geolocation Actions</b>	Audit History
Geolocation setting is enabled to allow remote deposits.	Show Hide
	Date/Time

This page displays the current state of the geolocation actions and reflects any edits made to the action setting in the *Audit History* section. The current state of the geolocation actions is one of the following:

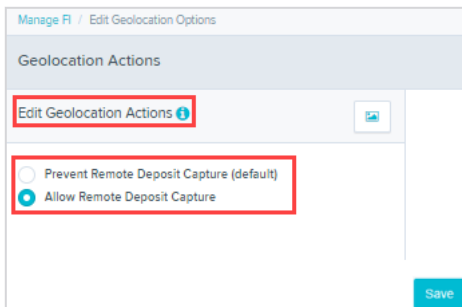
- Geolocation setting is enabled to prevent remote deposits.
- Geolocation setting is enabled to allow remote deposits.
- Geolocation setting is deactivated.

4. Select **Edit** to change the current options.

The geolocation options are:

- **Prevent Remote Deposit Capture** – When selected, the merchant user is not allowed to create or submit a remote deposit if their device location is determined to be outside of the U.S. or U.S. territories.
- **Allow Remote Deposit Capture** – When selected, the merchant user is allowed to create and submit a remote deposit even if their device location is determined to be outside of the U.S. or U.S. territories.

### **Edit Geolocation Actions**



#### **Note**

Any changes made to the geolocation actions on the *Edit Geolocation Actions* page are captured in the *Audit History* tab of the *View Geolocation Options* page.

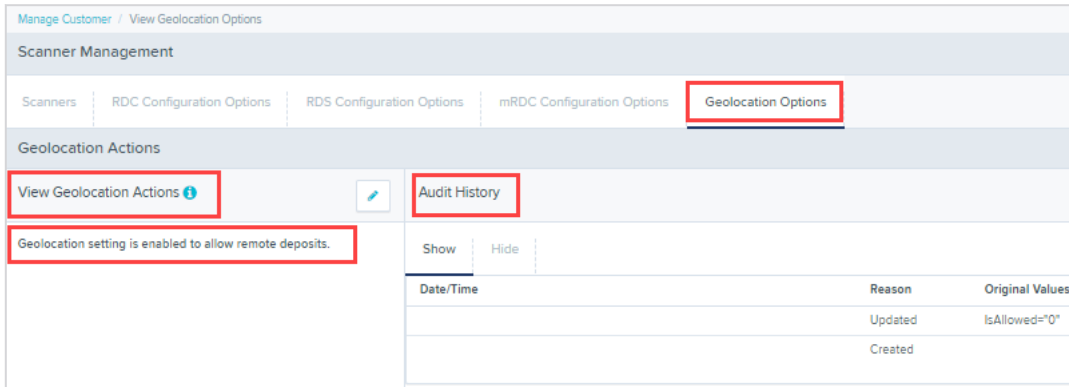
### **Selecting Merchant Entity Level Geolocation Options**

Within SPM, an FI can set the geolocation options at the merchant entity level, which overrides the options set at the FI entity level.

1. Navigate to **Manage Customer > Scanner Management**.

2. Select the **Geolocation Options** tab.

### Geolocation Options on Scanner Management Page



The *View Geolocation Actions* page appears. This page displays the current state of the geolocation actions and reflects any edits made to the action setting in the *Audit History* section. The current state of the geolocation actions is one of the following:

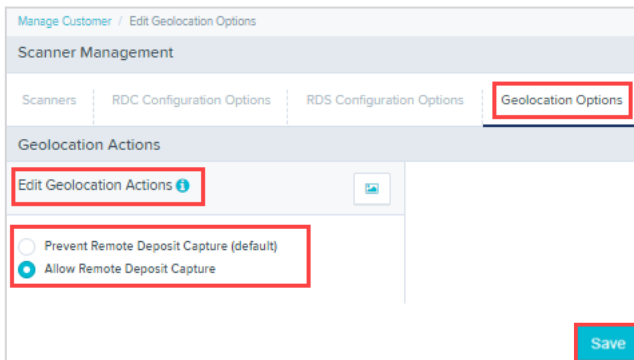
- Geolocation setting is enabled to prevent remote deposits.
- Geolocation setting is enabled to allow remote deposits.
- Geolocation setting is deactivated.

3. Select **Edit** to change the geolocation options.

The Geolocation options are:

- **Prevent Remote Deposit Capture (default)** – When selected, the merchant user is not allowed to create or submit a remote deposit if their device location is determined to be outside of the U.S. or U.S. territories.
- **Allow Remote Deposit Capture** – When selected, the merchant user is allowed to create and submit a remote deposit even if their device location is determined to be outside of the U.S. or U.S. territories.

### Edit Geolocation Options Page



4. Click **Save**.

## Geolocation for New Customers

While creating a customer in SPM, an FI can turn on the geolocation feature for the new customer and select the **Geolocation Actions** setting.

Before the geolocation feature can be turned on, HA SmartPay Remote Deposit Complete (RDC) must first be enabled as a service for the new customer. The service is enabled under the *Add Customer Services Requested* section on the *Manage Customers* page. If the RDC service is not enabled, the geolocation option does not appear on the page for the new customer.

Once the RDC service is enabled, the *Geolocation* section is available on the *Add Customer* page under the *Additional Options & Features* section. In this section, an FI can select the **Enable Geolocation Options**. Under *Geolocation Action*, the FI chooses the appropriate action from the following drop-down list options.

- **Prevent Remote Deposit Capture** – When selected, the merchant user is not allowed to create or submit a remote deposit if their device location is outside of the U.S. or U.S. territories.
- **Allow Remote Deposit Capture** – When selected, the merchant user is allowed to create and submit a remote deposit even if their device location is determined to be outside of the U.S. or U.S. territories.

Select **Save** to retain the geolocation action for the customer. The FI can then proceed with adding the new customer. Once a new customer is added, an FI

can change the geolocation options in SPM from **Manage Customer > Scanner Management > Geolocation Options**.

**Geolocation Options within Additional Options & Features Section**

The screenshot shows the 'Additional Options & Features' section of the 'Add Customer' configuration page. The 'Geolocation' option is highlighted with a red box. It is currently disabled (toggle off) and set to 'Prevent Remote Deposit Capture'.

**Geolocation Reporting**

When a remote deposit is created and the user's device location is identified as being outside of the U.S. or U.S. territories, a violation is recorded in the SPM *Security Violations* report.

A geolocation violation is recorded regardless of the merchant *Geolocation Action* setting (allow or prevent a remote deposit capture). In the *Security Violations* report, a geolocation violation is identified in the *Reason* column as *Geolocation Not Allowed* along with the name of the device location country.

**Geolocation Security Violations Report**

Security Violations						
Portal Name	User Name	User Status	Failed Login Date/Time	IP Address	HTTP User Agent	Reason
SmartPay Business Portal		Enabled	11:30:25 AM			Geolocation Not Allowed (India)

## EPS Device Control

Device Control is a separate, executable program that is downloaded through the browser and run on the desktop.

### Device Control Status Indicators

EPS Device Control can be in one of several statuses. Look to your hidden icons in the taskbar of your desktop to view the status of Device Control.

#### Device Control Icon



- A green icon indicates the Device Control service is online.
- A black icon indicates the Device Control service is offline.
- A red icon indicates an error has occurred in Device Control.
- A yellow icon indicates Device Control is connected to the device.
- A blue icon indicates the middleware has connected.
- An orange icon indicates the device is in the process of scanning.

### Configuring Alerts, Startup Launch, and Auto Detect Proxy

You can limit the number of alerts and status messages received from Device Control, disable Device Control from launching on Windows® startup, or enable the auto detect proxy configuration.

1. On your desktop taskbar, click the **Show Hidden Icons** option.

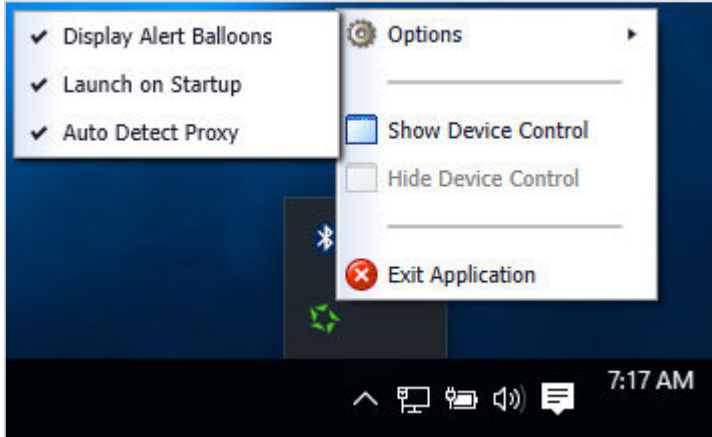
#### Show Hidden Icons Option



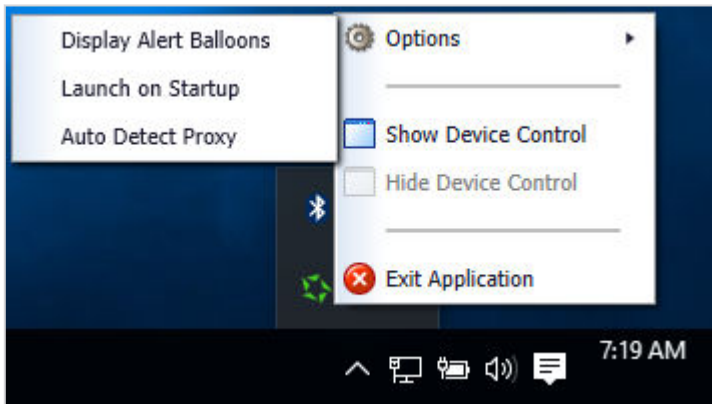
2. Right-click the **Device Control** icon and select **Options**.
3. Choose an option.
  - Select **Display Alert Balloons**.
  - Select **Launch on Startup**.
  - Select **Auto Detect Proxy**.

The option may now be selected or unselected. A selected option indicates that the setting is enabled, while a cleared option indicates that the setting is deactivated.

### **All Options, Selected**



### **All Options, Unselected**



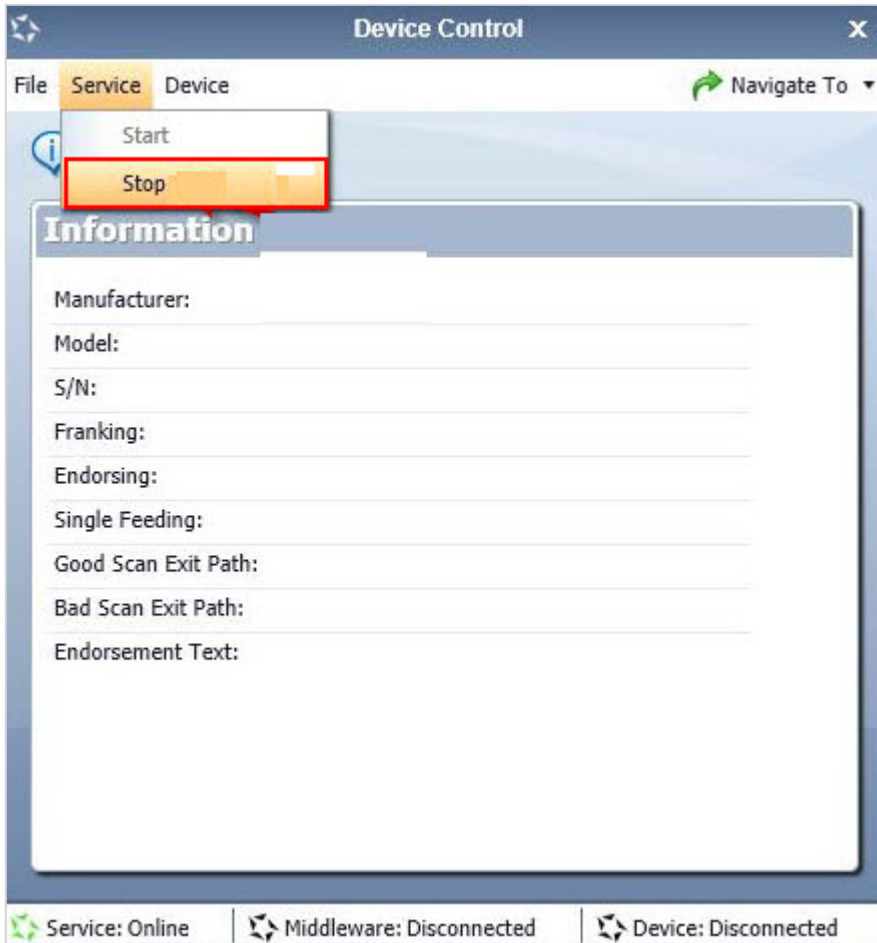
## **Changing a Scanner**

You can change the scanner you want to use.

If a merchant has multiple scanner makes/models assigned, delete your browsing history to clear the scanner cookies used by Device Control. This action allows you to select another scanner.

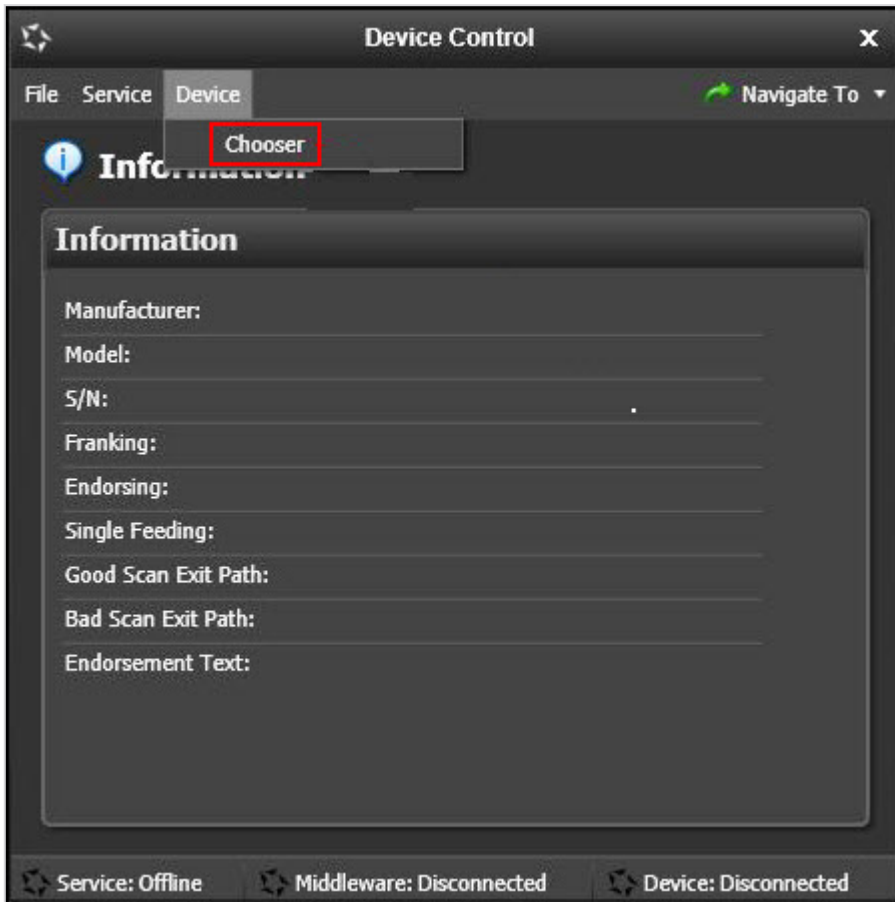
1. Select *Stop* from the **Service** drop-down menu on the *Device Control Information* window.

### **Stop Device Control Service**



2. Select *Chooser* from the **Device** drop-down menu.

**Device / Chooser Option**



The *Choose a Device Manufacturer* window appears.

3. Select the manufacturer of the scanner that you want to use.

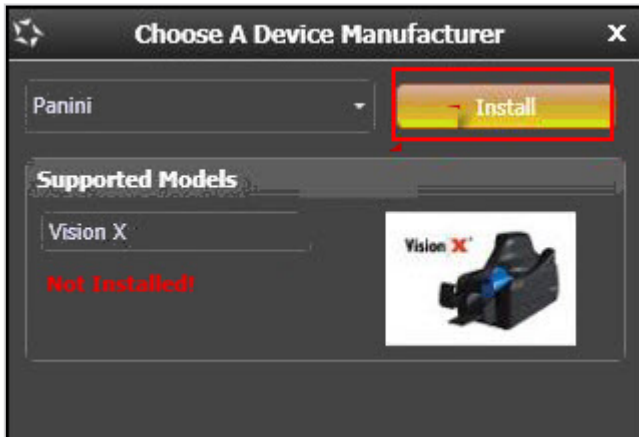
You may also opt to select a particular model.

### **Choose a Device Manufacturer**



If the selected scanner model has not yet been installed, the system displays an indicator, *Not Installed!* You have the option of installing this scanner, if applicable.

### **Selected Device Not Installed**



## Uninstalling a Scanner

You can uninstall a scanner once Device Control has been installed.

1. Select **Uninstall** under the *Choose a Device Manufacturer* heading in the *Device Control* window.

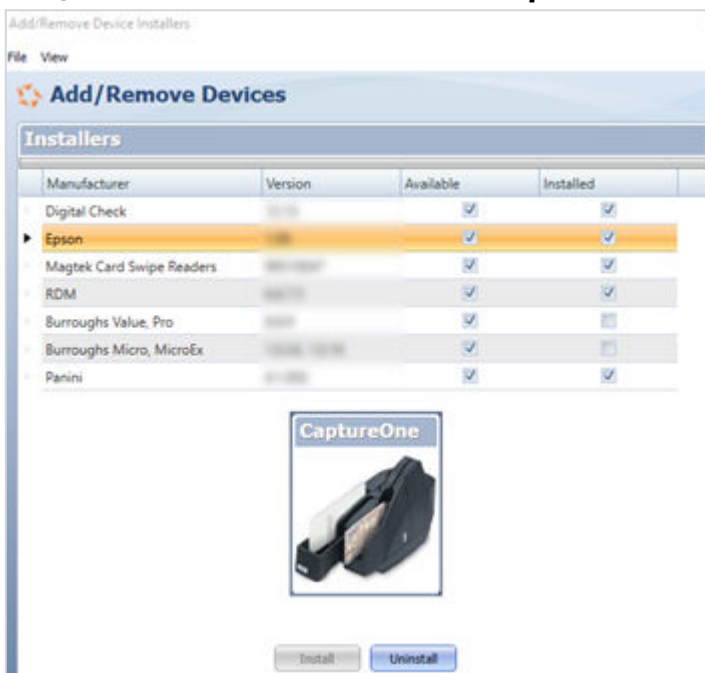
### Uninstall Option



The *Add/Remove Devices* window appears.

2. Choose the scanner that you want to uninstall.

### Add/Remove Device with Uninstall Option

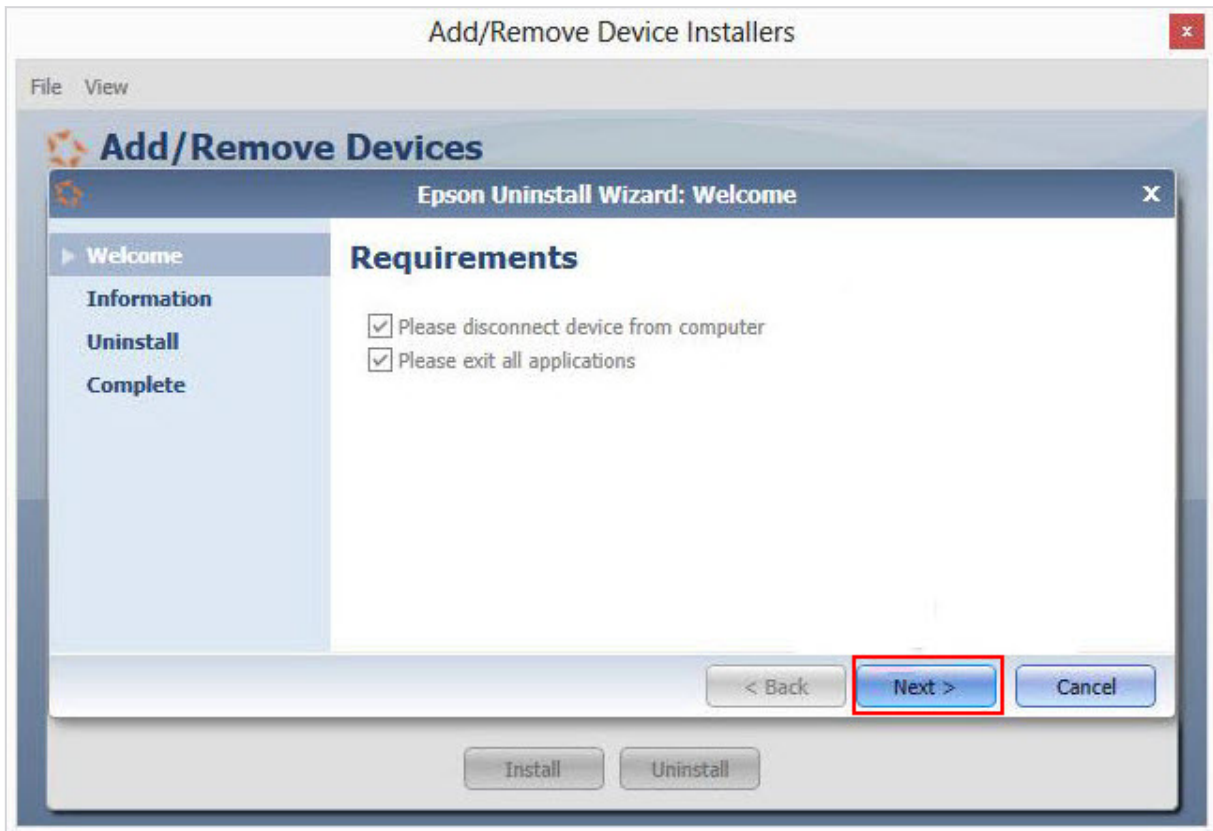


3. Select **Uninstall**.

The *Uninstall Wizard* appears.

4. Perform the *Requirements* actions.

### **Requirements**

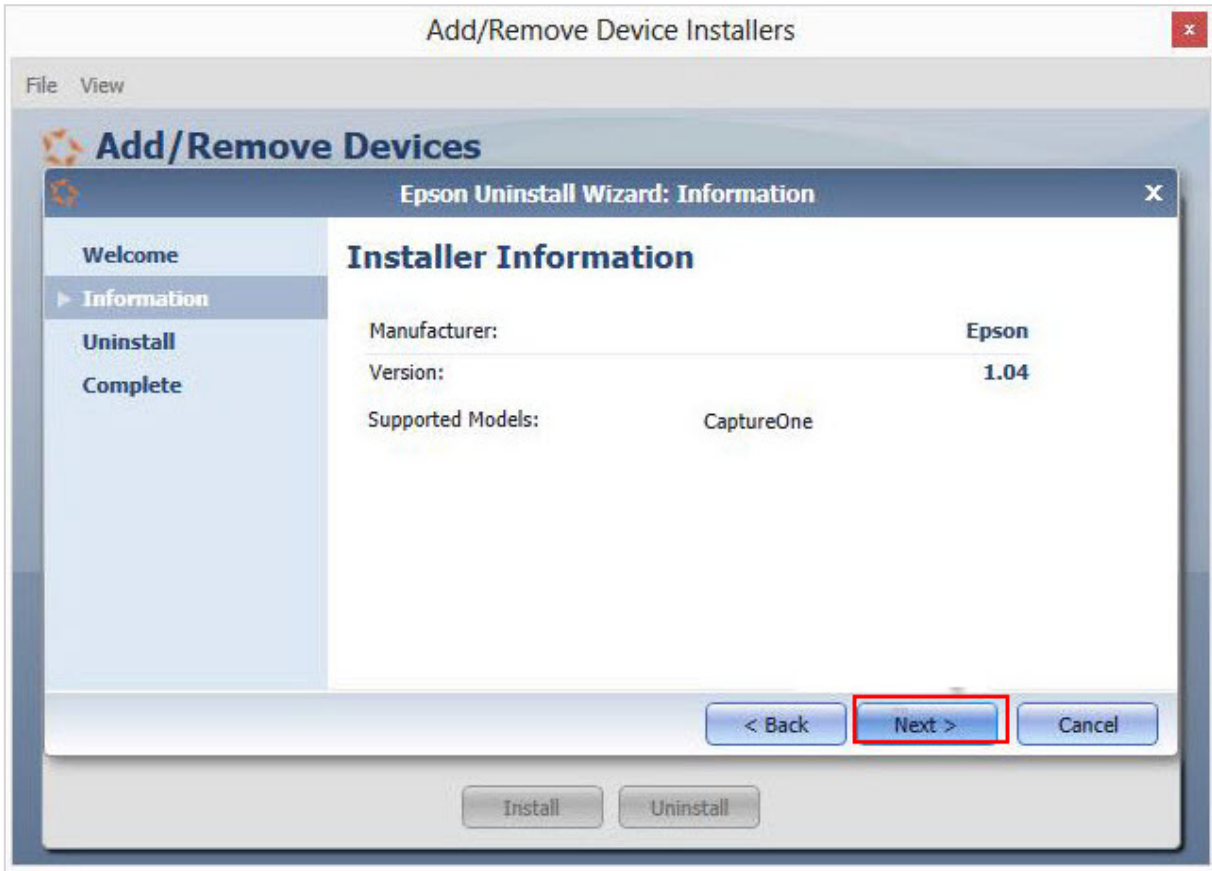


5. Click **Next** to continue.

The installer information for the scanner appears.

6. Click **Next** to continue.

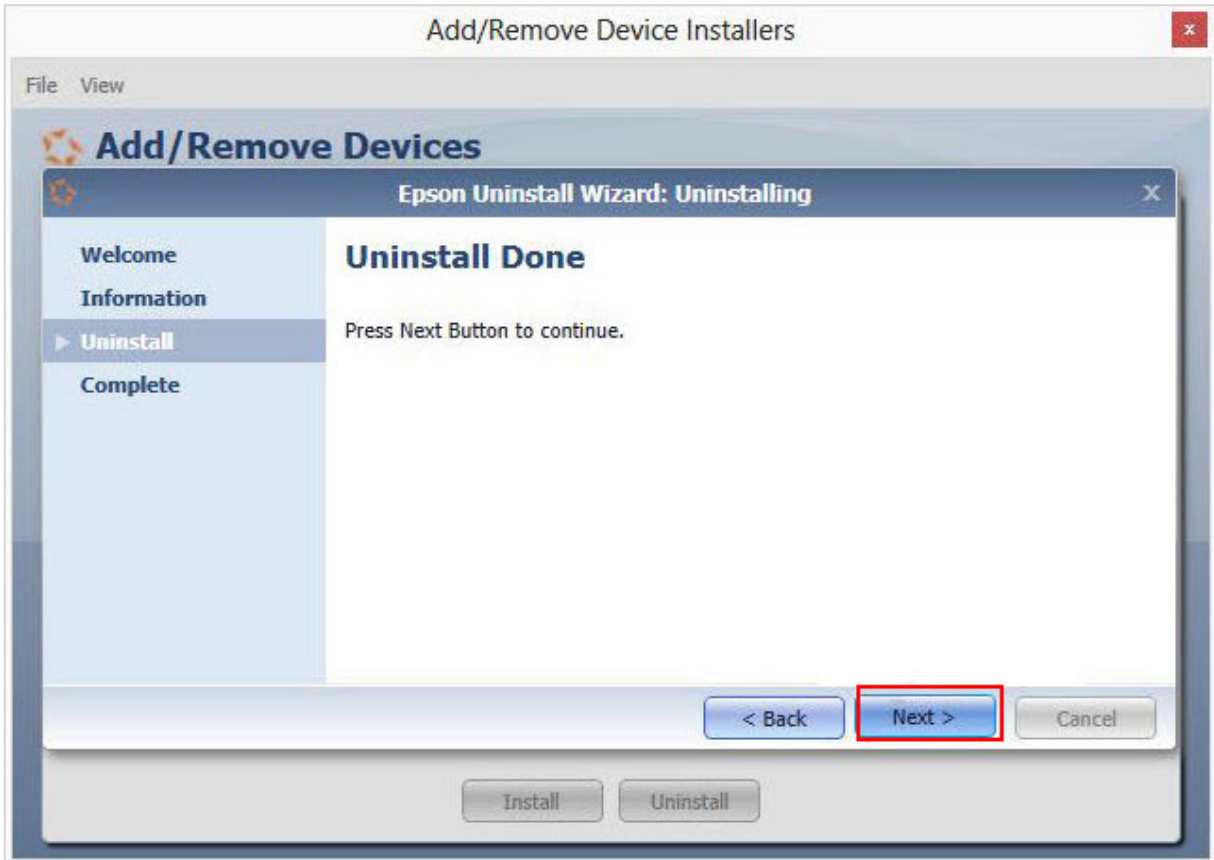
**Installer Information**



The uninstall process completes.

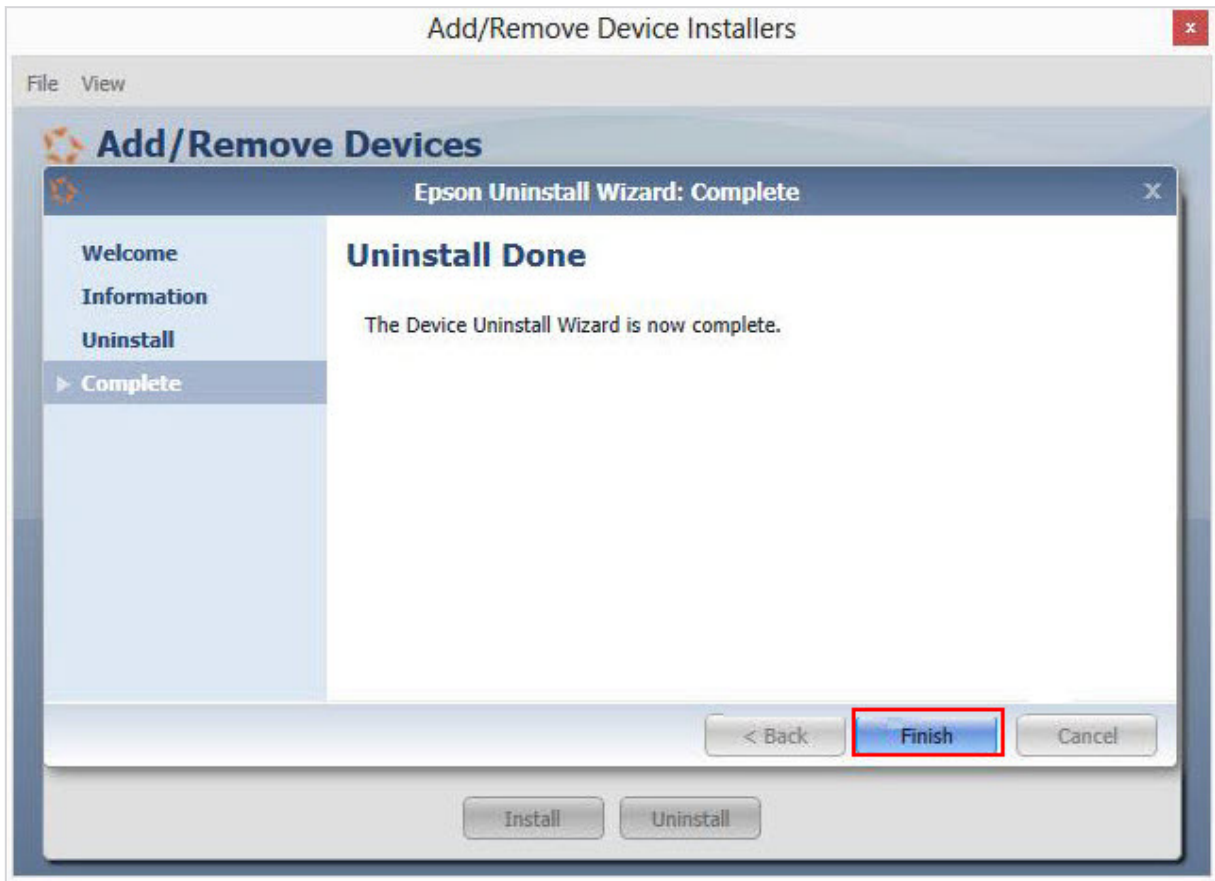
7. Click **Next** to continue.

**Uninstall Done Prompt**



8. Once the process is complete, click **Finish**.

**Uninstall Finish**



The scanner you selected is uninstalled.