SECURITY NATIONAL BANK REMOTE DEPOSIT CAPTURE INSTRUCTIONS

Contents
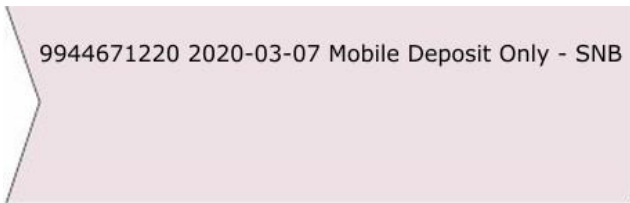
SECURITY NATIONAL BANK REMOTE DEPOSIT INSTRUCTIONS

Step 1: Run a calculator tape on the deposit items to confirm the expected amount of the deposit. If the scanner does not print an endorsement on the back of the items, checks must be manually stamped or hand-endorsed. Below are examples of each type of accepted endorsements.
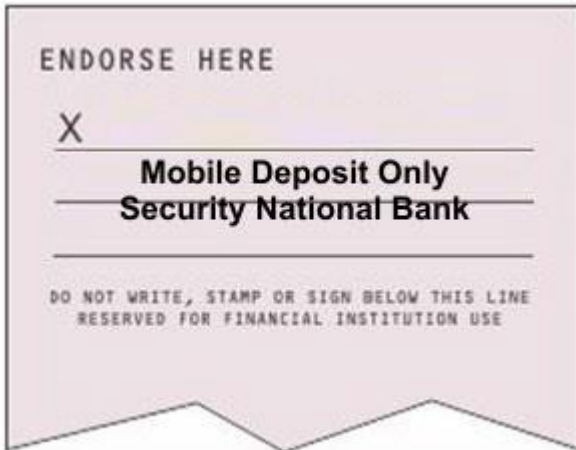
Auto-printed endorsement

9944671220 2020-03-07 Mobile Deposit Only - SNB

Handwritten Endorsement

ENDORSE HERE

X   *Business Name*
For Mobile Deposit Only to SNB

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
RESERVED FOR FINANCIAL INSTITUTION USE

Stamped Endorsement

ENDORSE HERE

X

**Mobile Deposit Only
Security National Bank**

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
RESERVED FOR FINANCIAL INSTITUTION USE
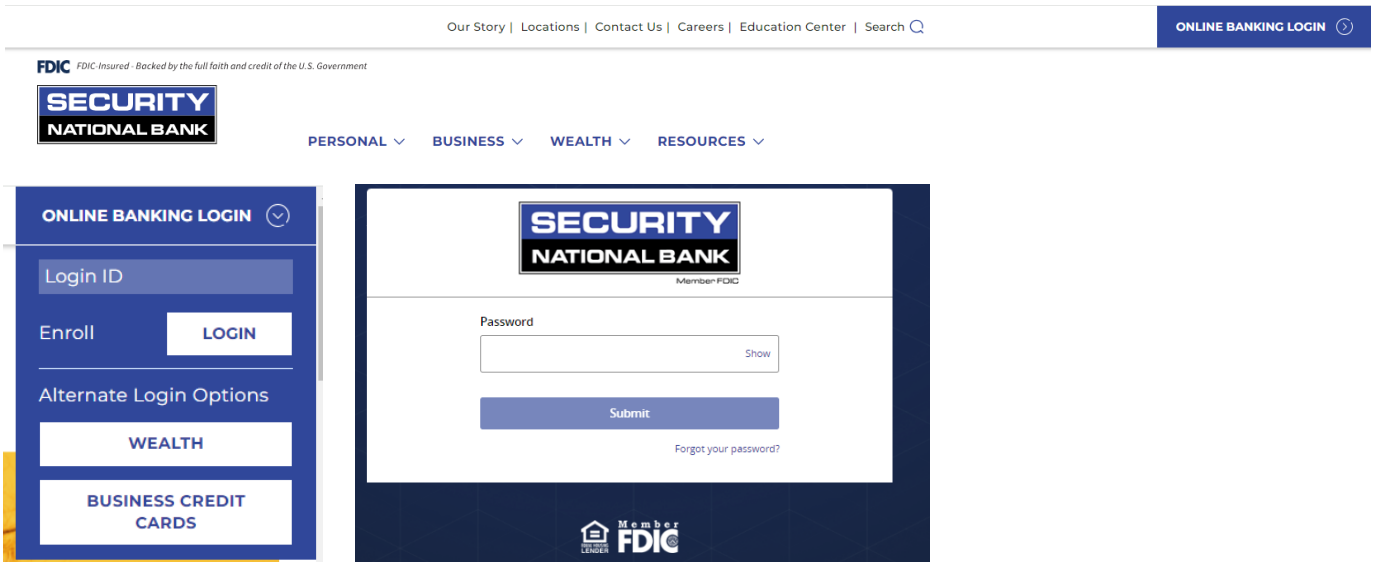
Step 2: Go to securitynational.bank

- Select **Online Banking Login**
- Enter **Login ID (username)**
- Enter **password**
- Complete 2-Factor Authentication via SMS, voice or email (first time login)
- Select **Register Device** to bypass authentication on next login

On the home page, select the Remote Deposit Capture quick link, or select the Remote Deposit Capture tile on the

Treasury Connect Page.
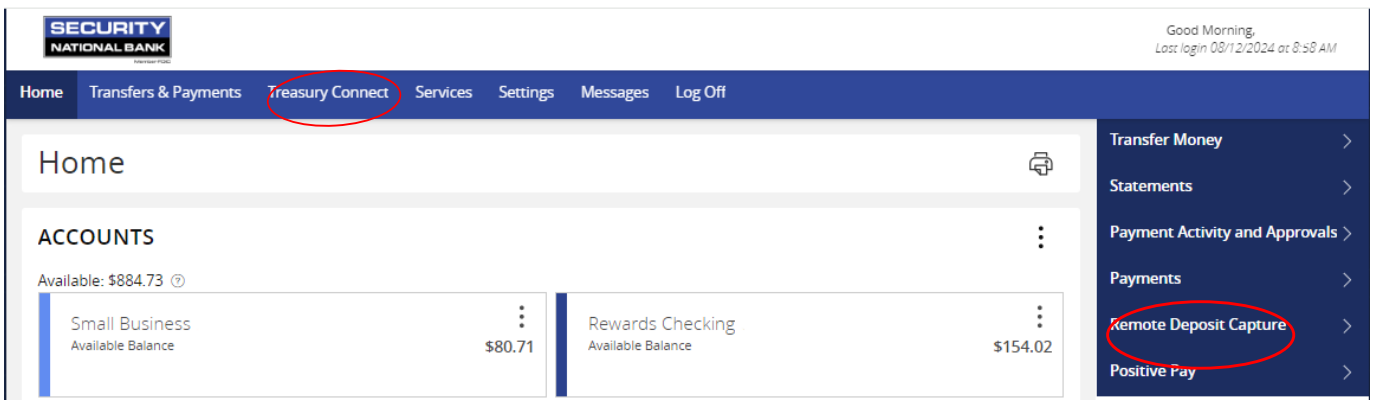
Once selected, the opening page to create a deposit will appear. Depending on browser type, there may

be a prompt to run a service (SetupZiptrc.exe). Please select Run or OK to allow the install.

Please note: Scanner screens may vary from the screenshots provided within this instruction guide.

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Remote Capture Home Screen Information: From this screen a new deposit can be started, the deposit display mode can be switched, and completed or pending deposits viewed. The Remote Deposit cutoff time for same day processing is **5:30 pm.**

View Deposits:

Pending Deposits – shows deposits that have not been completed.

All Deposits – will display all deposits for the current day.

Search – will define deposit search criteria

Step 3: To start a new deposit, select **Create Deposit**.
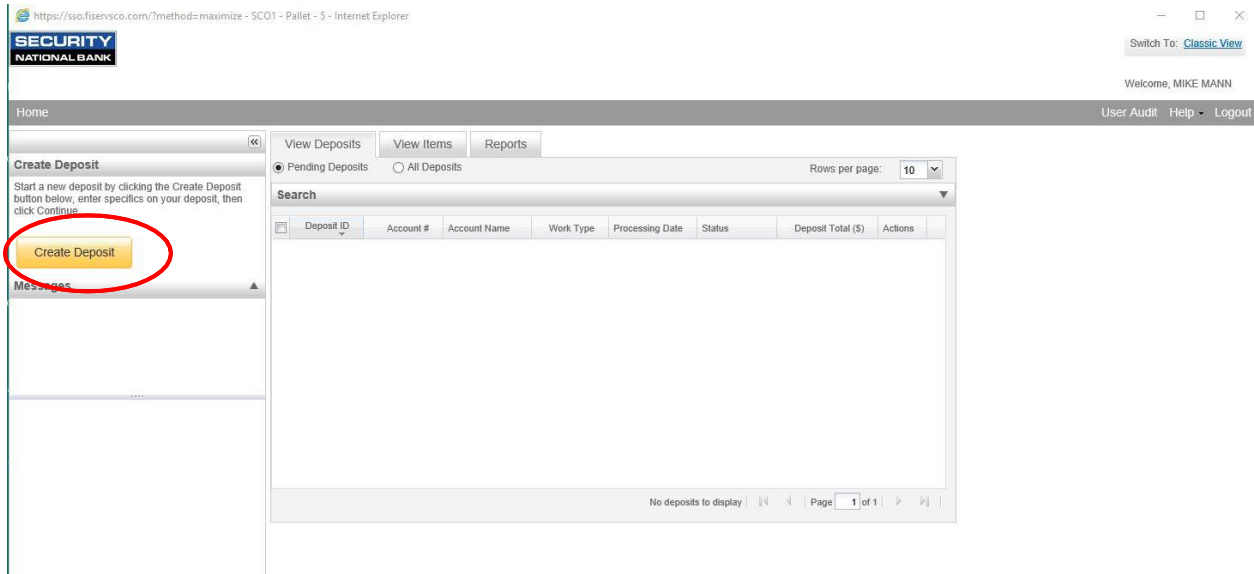
In the overlay window, enter the dollar amount of the deposit. The decimal point will automatically fill in (example: $20.00 deposit, enter 2000 – the amount will display as 20.00; $25.41 deposit, enter 2541 – will display as 25.41). If there is more than one account available, please select the account for the deposit. The Store Number is an optional field. Select **Continue.**

Important Tip

Make sure you select the correct account from your deposit account list.

Enter deposit amount

Select the deposit account

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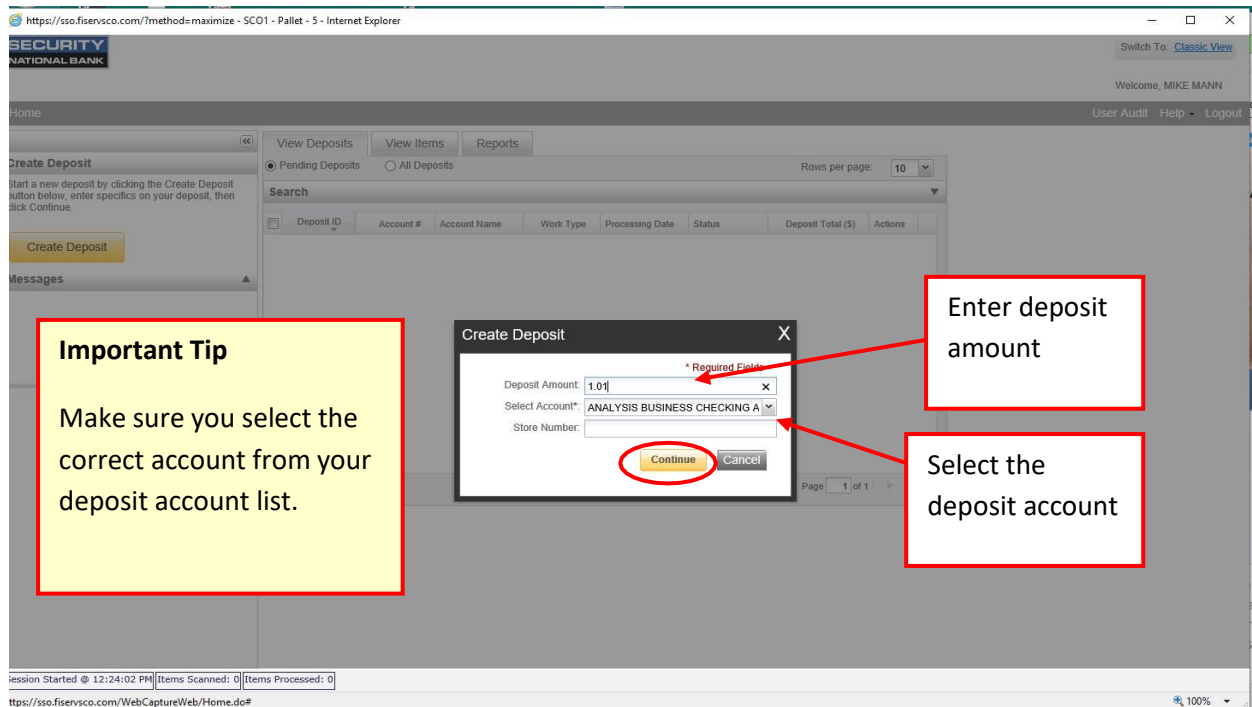
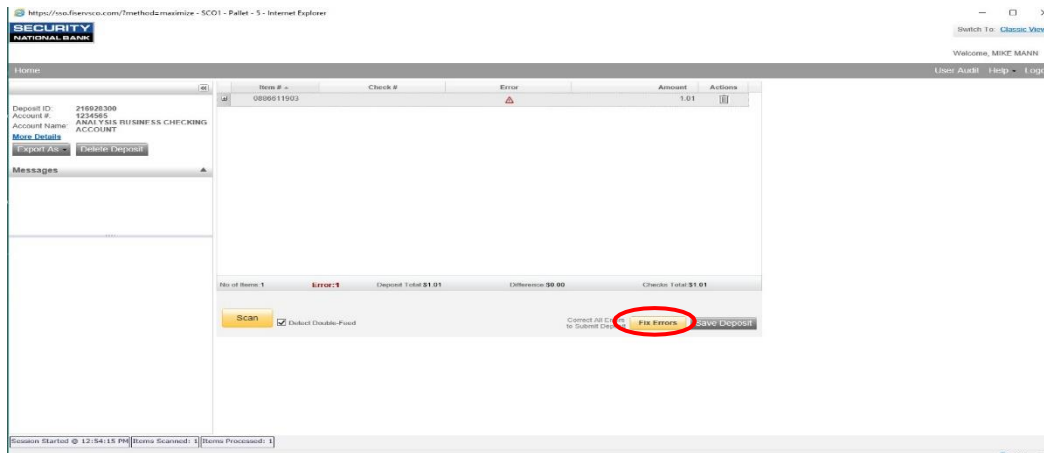**Step 4:** Once the main capture screen displays: Place check(s) (single feed – one check, multiple feed – up to 50 checks) in the scanner. Once items are placed in the feeder, select the yellow **Scan** button.

Deposit ID

Select **Scan** after checks are loaded into the scanner

Important Tip

If there are issues with checks not running correctly through the scanner, uncheck the **Detect Double-Feed** box
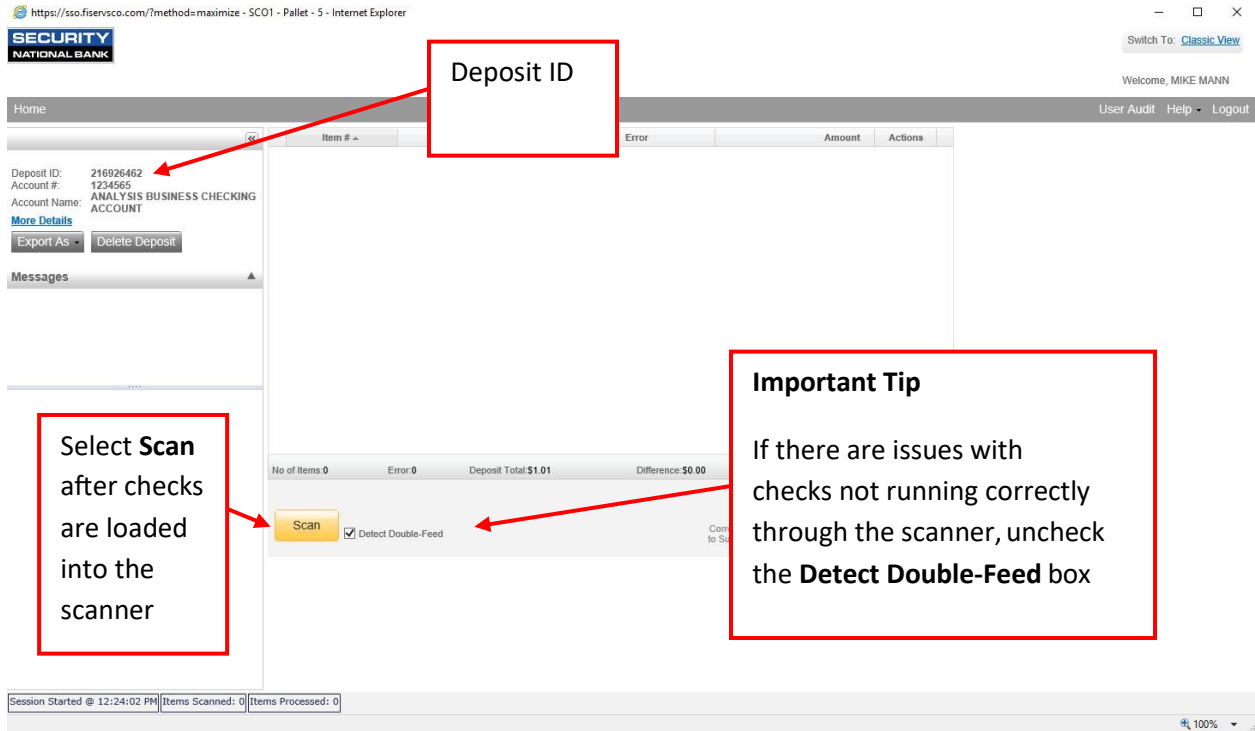
Step 5: Scan all checks in the deposit. Adjustments are not able to be made until scanning is completed. For single-feed only units, once all items have been scanned, select **Stop Scan.**

Step 6: Once scanning is complete correct any scanning errors. To correct errors, select the **Fix Errors** button. If there are no exceptions and your *Checks Total* matches your *Deposit Total* – proceed to Step 8.

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After clicking **Fix Errors**, The Error Correction screen will display items needing attention.

This error example shows an incorrect check number.
Once the correct number has been typed in, press the Enter key on your keyboard.

If needed, items can be deleted.

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Checks that have an error will appear one at a time, and the error will be highlighted in light red. All corrections must be completed prior to submitting the deposit. Once corrections have been made, press enter on your keyboard. Any changes will be processed and if there are multiple check image errors, the next error will appear.
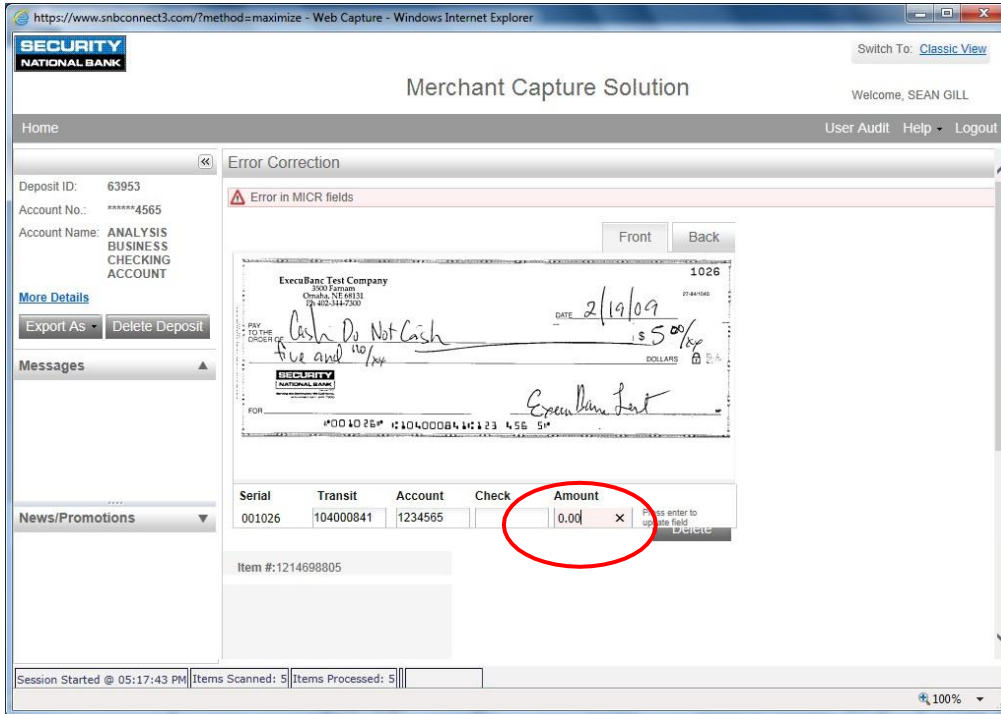
Important!

Remember to hit **Enter** on the keyboard to save the change.

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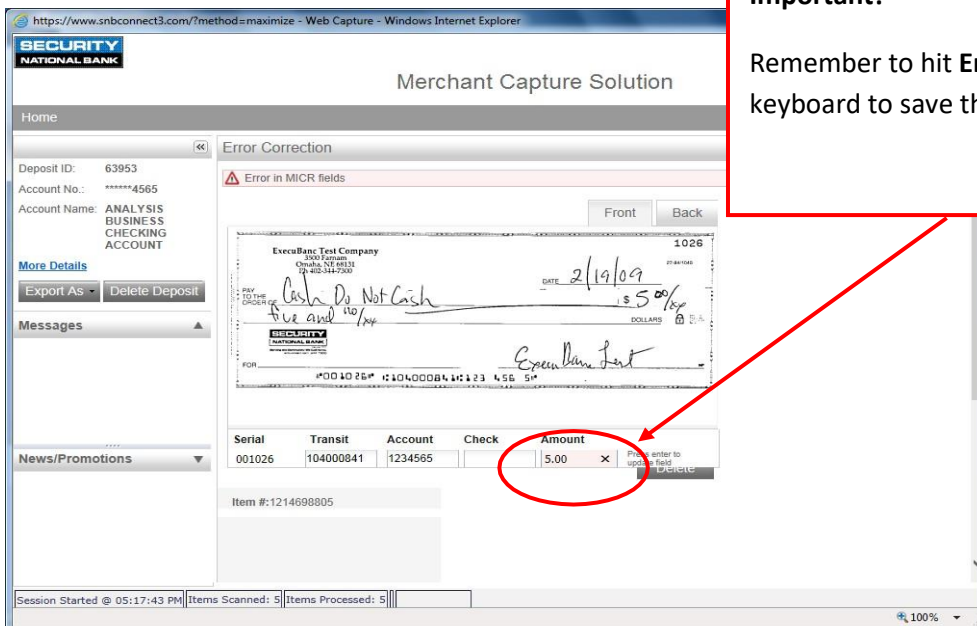
Step 7: Once all read errors have been corrected, ensure the *Difference* equals $0.00. Common Errors

- *Number of Items* **Mismatch** - Verify that the *No. of Items* matches the number of checks. If a check was missed during scanning, place the check in the scanner hopper and select **Scan** (see Figure 7-A).
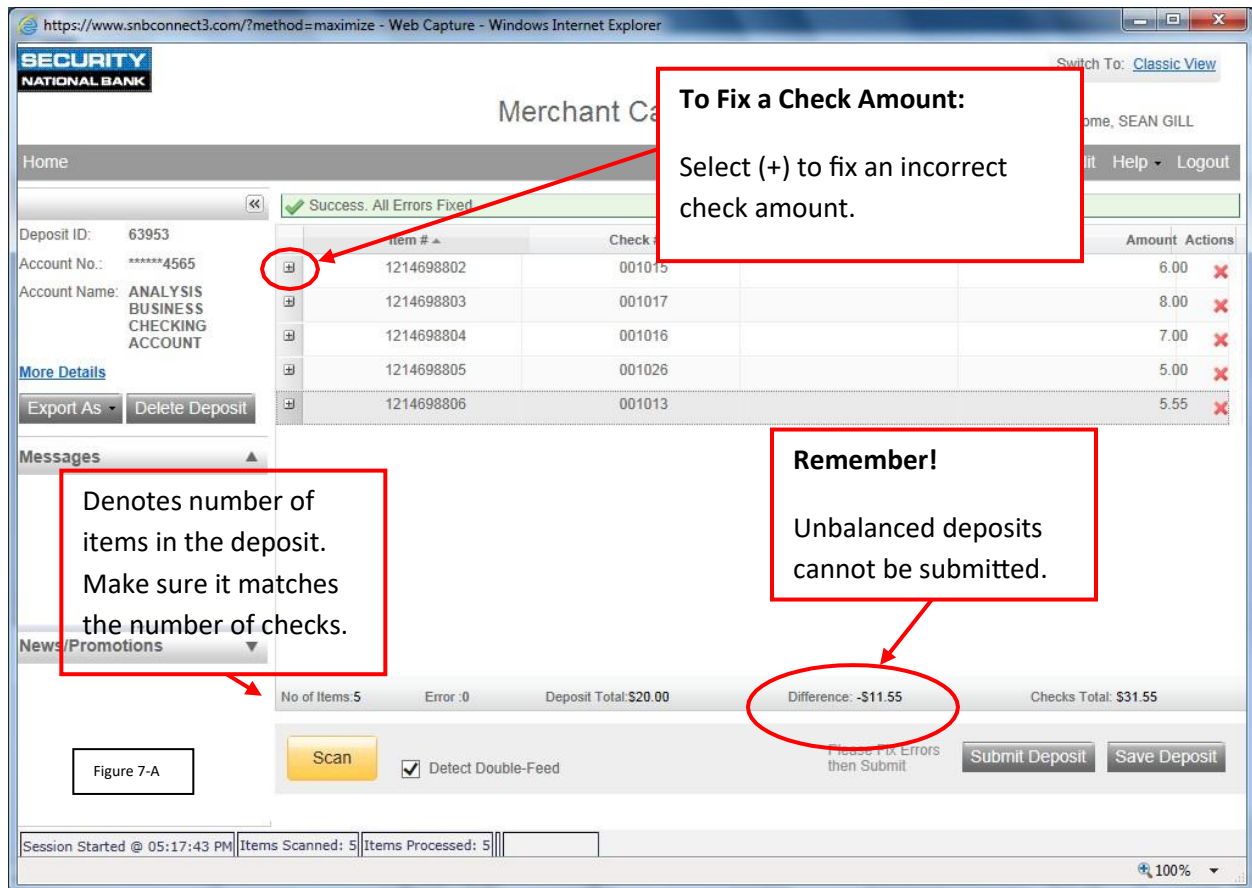
- **Incorrect Check Amount** - If your *No. of Items* match the check count, verify all checks within the deposit were read correctly by the scanner. To correct an error, select the (+) button next to each item and enter the correct check amount (same as Step 6)(see Figure 7-A).

- **Deposit Total Incorrect** - If the original deposit total was incorrect, adjust the amount of the deposit by selecting **Submit Deposit**, and enter correct amount (see Figure 7-B).
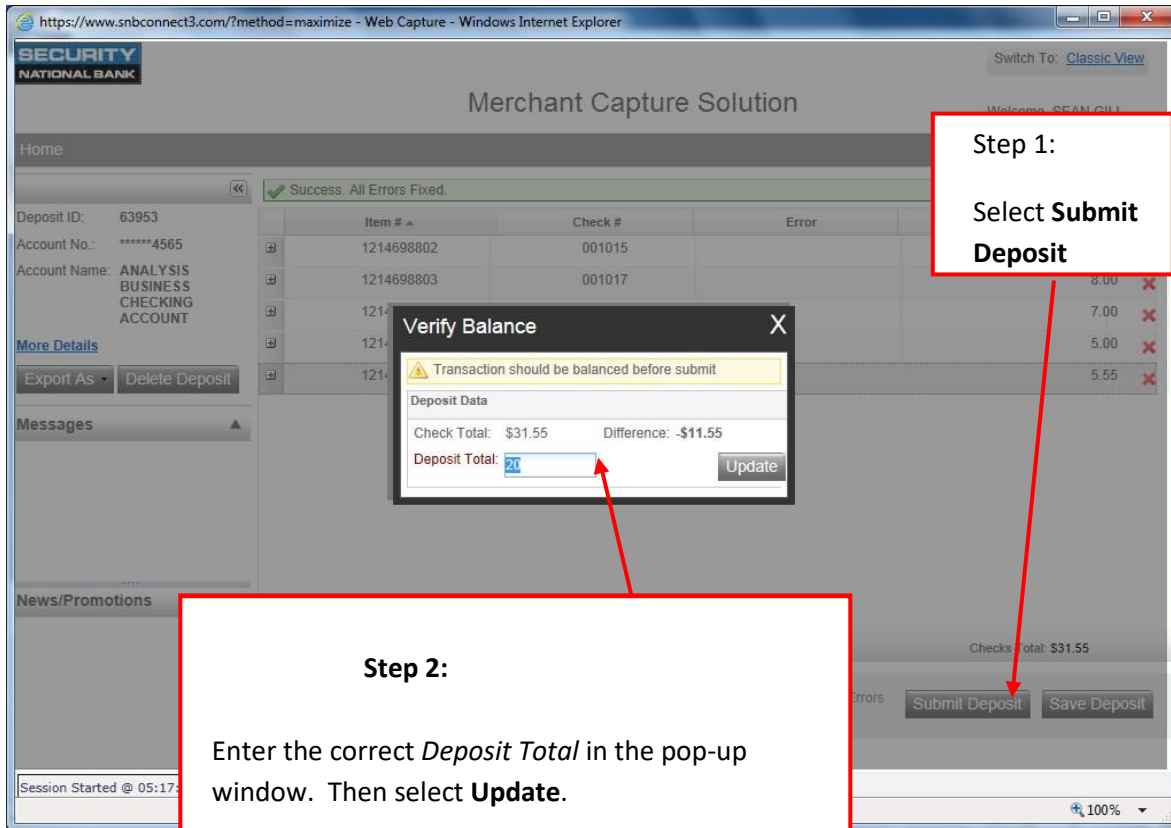
Figure 7-A

Step 1:

Select **Submit Deposit**

Step 2:

Enter the correct *Deposit Total* in the pop-up window. Then select **Update**.

Step 3:

The deposit can be submitted from this screen by selecting **Submit Deposit**.

Figure 7-B

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Step 8: To submit the deposit, select the **Submit Deposit**

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Once all errors have been corrected, the following message will appear at the top of the screen: "**Success. All Errors Fixed**." Select the **Submit Deposit** button.
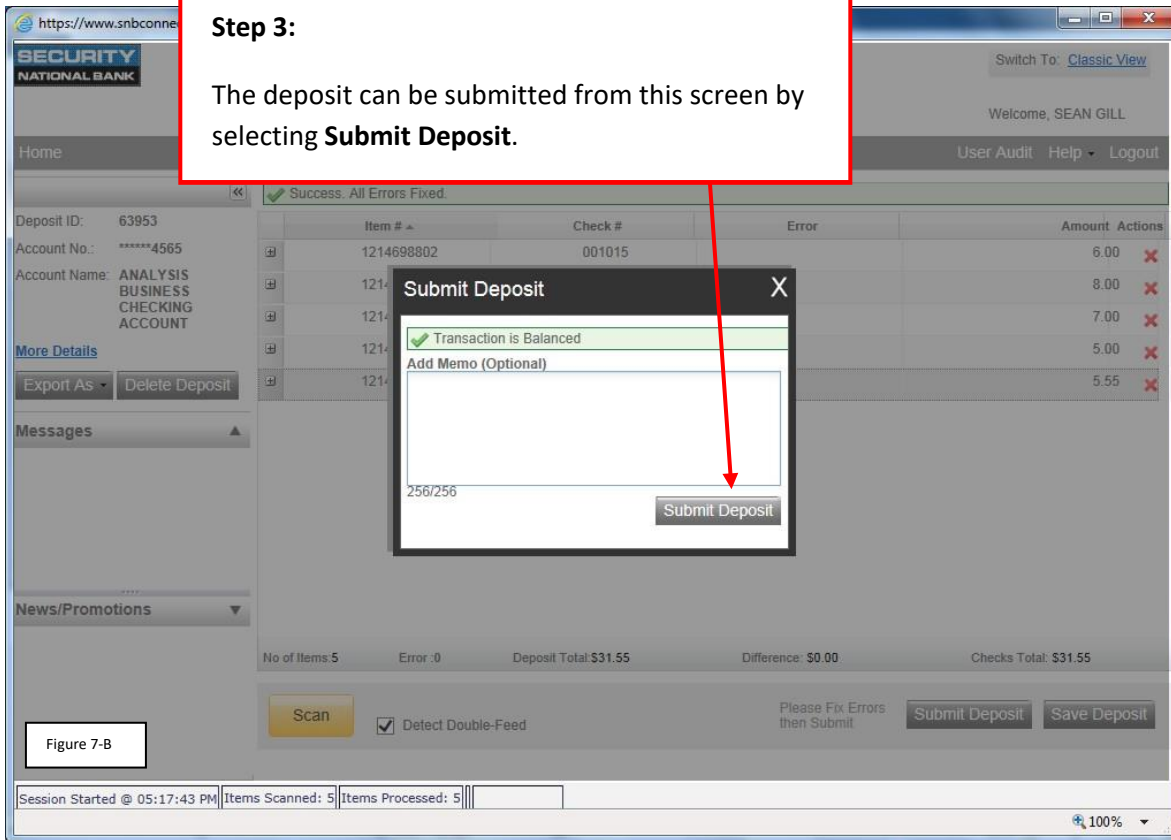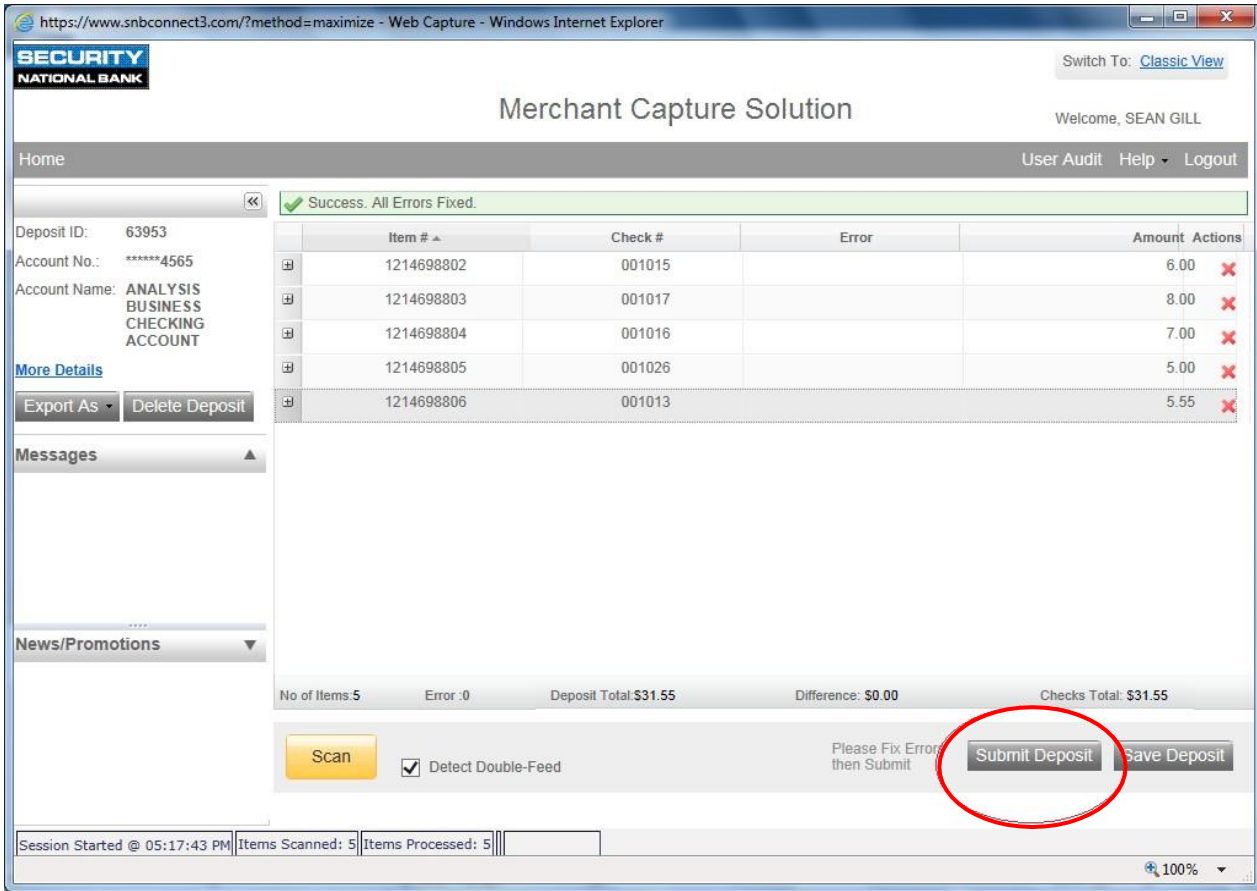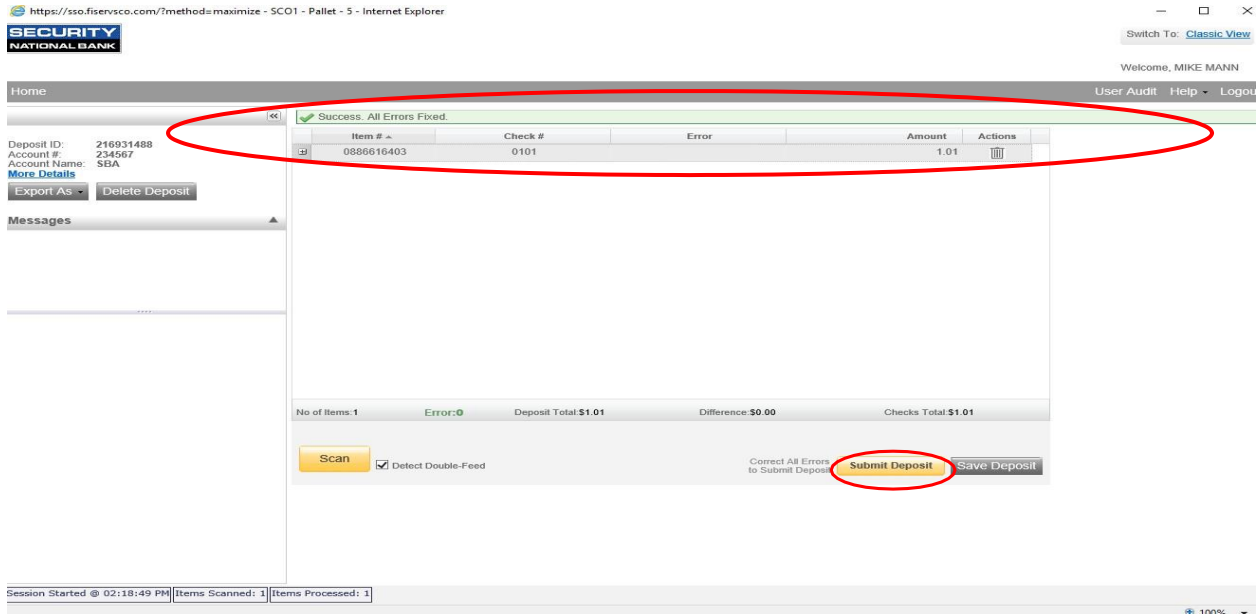

Once Submit Deposit has been selected, the system will show a Verify Balance prompt. Ensure the Deposit Total matches the Check Total, and the Item Count matches the Items in Deposit. If all items match, select Submit Deposit. If not click the X in the open window and fix any outstanding items.

Step 9: Generate Deposit Report

Four different types of reports may be generated (multiple reports may be generated for each deposit).

- PDF Report – summary of deposit with no check images.
- PDF Report with Images – detailed report with deposit and check images.
- CSV Reports – this report generates a CSV file that can be opened in Microsoft Excel or imported into other types of financial software, such as QuickBooks.
- Extract Images – this will generate image files of the individual items within your deposit.

To generate a report, from the Home screen select the **View Deposits** tab and the All Deposits radio button and then click the 🗔 button to the right of the deposit for which a report will be created.
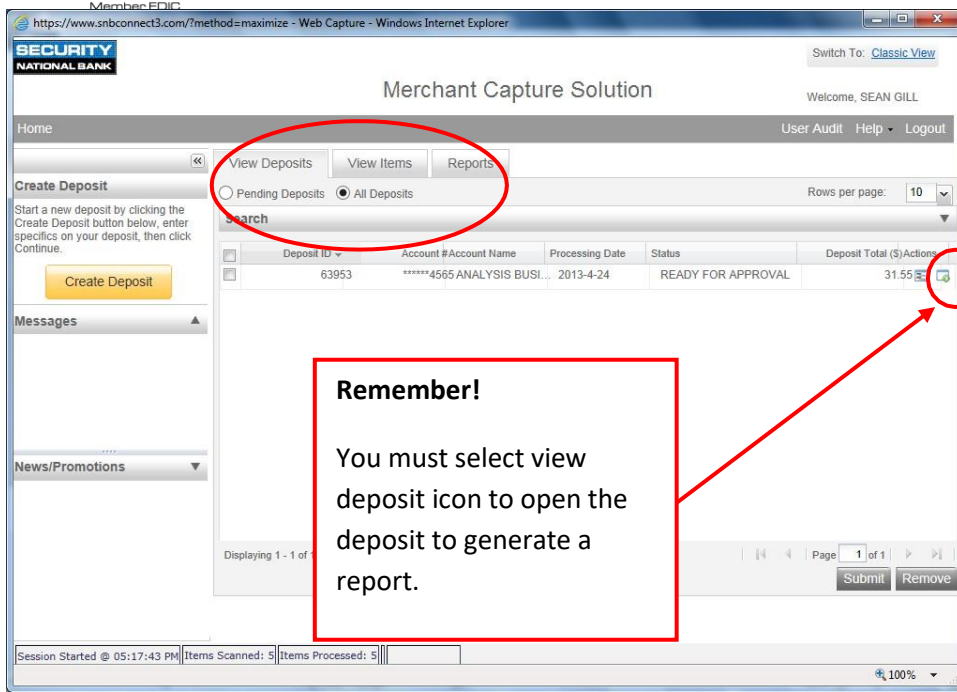
From the deposit detail screen, go to the Export As menu and select the type of report you want to generate. To successfully generate a report, make sure you have an Adobe PDF (Reader or Acrobat) program installed on your computer.

Sample Reports
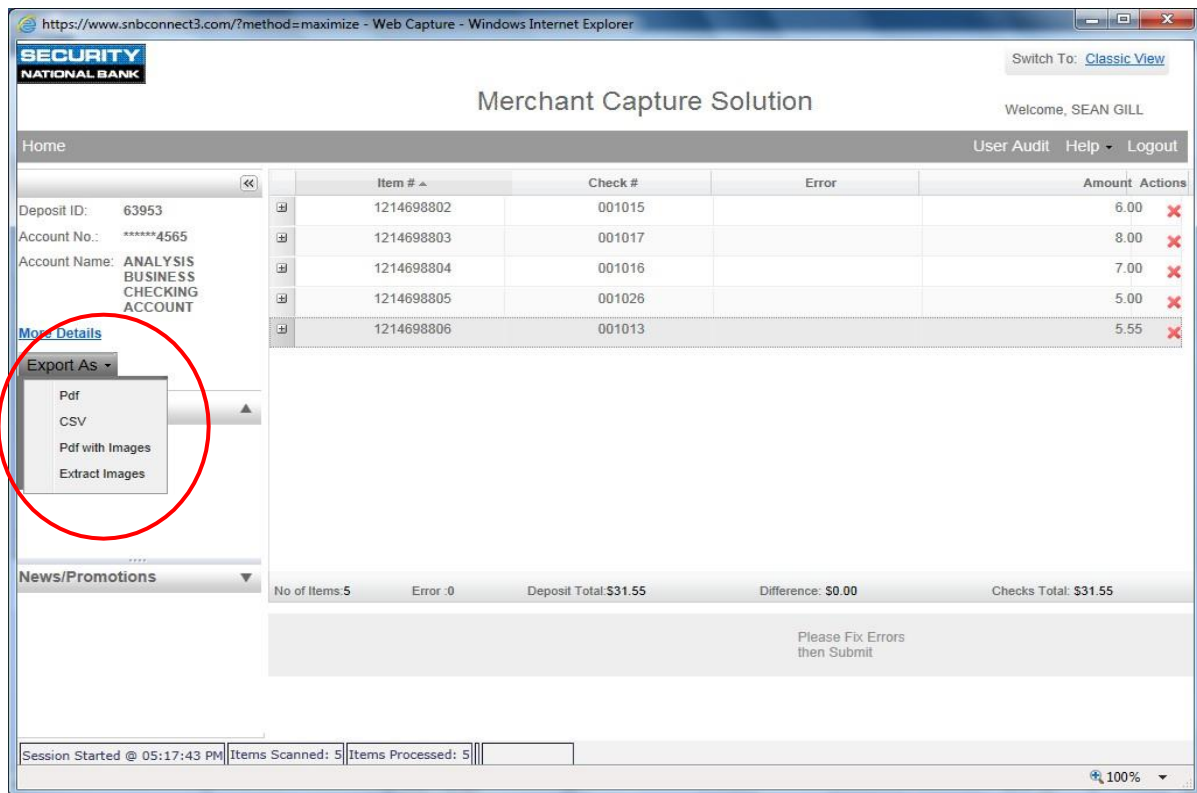
PDF – Deposit Detail Only
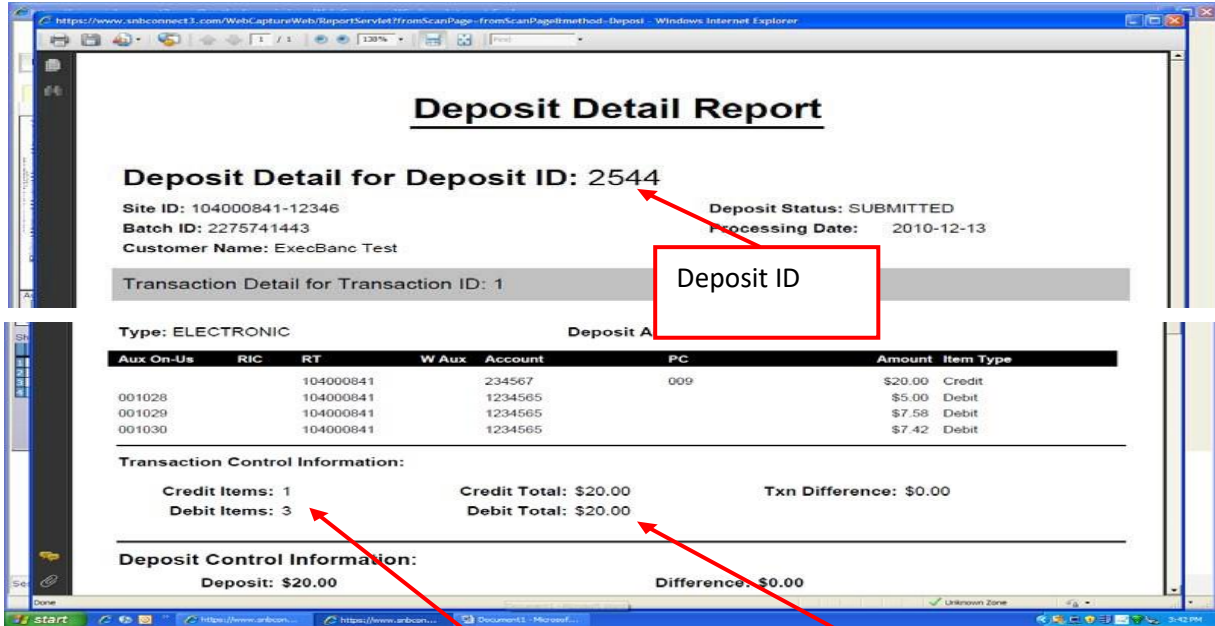
Deposit ID

Number of items in the deposit.

Amount of deposit.

PDF Report with Images – Deposit Detail with check images
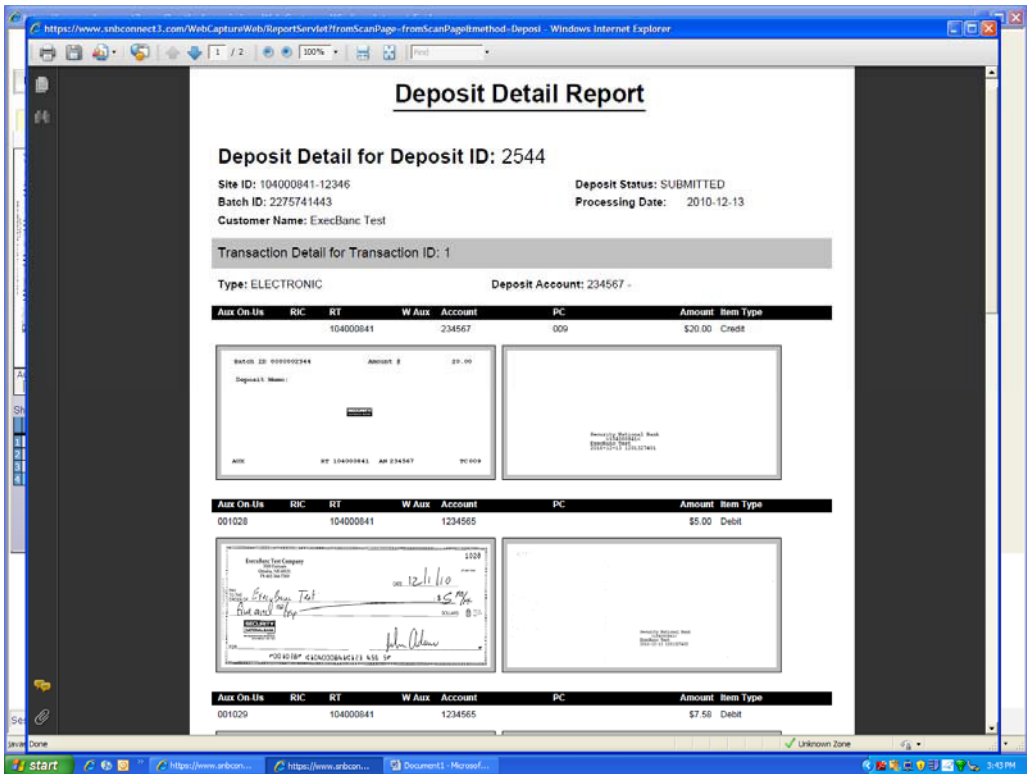
Step 10: Once reports have been generated, return to the **Home** screen to view additional deposits or select **Logout** to end your session.

Select here to **Logout**

Select here to go to the Home screen. From the Home screen you can view 90 days of deposits.

Thank you for using Merchant Capture! Your session has ended.

Close the browser

Close

Home Screen

Deposit ID

Click to open deposit
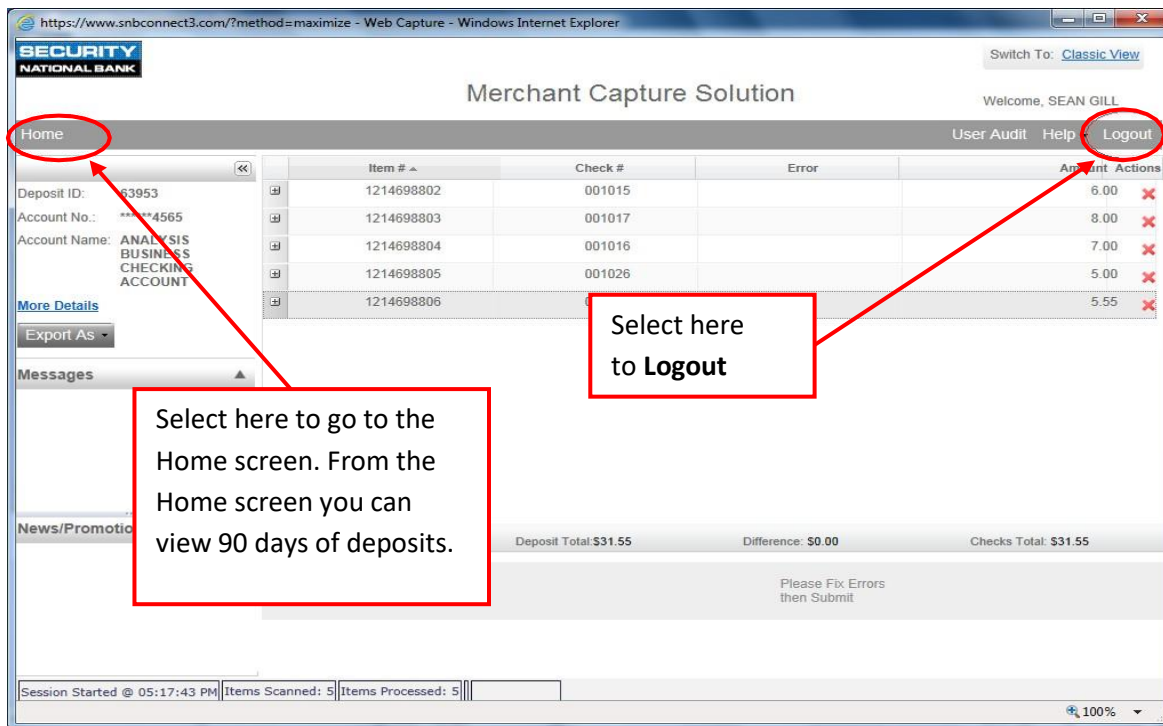
Duplicate Check(s)

If you receive a "Duplicate Item Detected" warning, <u>do not</u> "Accept" the item unless otherwise instructed by bank personnel. Contact Treasury Management Operations or Treasury Management RDC support if you have any additional questions.

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Suspended Deposits

If a deposit in unable to be completed during the scanning session, the deposit will be suspended. There are several situations where this may occur:

- If there is an error during the scanning process
- If the scanning process is interrupted due to outside factors
- The deposit is not submitted, and the scanning window is closed

A suspended deposit can be processed the same day, or it can be processed at a later date. An email will be sent out to the remote deposit capture user to advise that there is a suspended deposit in the system. If alternate arrangements have already been made to complete the deposit, delete the suspended deposit. Do not process a duplicate deposit. To process a suspended deposit, complete the following steps:

Log in to online banking and go to the remote deposit capture page. Click on the Pending Deposits radio button. If no deposits are displayed, drop down the search section an input a date range to review all suspended deposits.

Click on the [icon] icon to open the deposit and review the item(s).

After reviewing the item(s) in the deposit it does need to be submitted, click on the submit deposit icon. The verify balance screen will be displayed. If the balance matches and the deposit is in balance, click on "Submit Deposit" to complete the process:

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If after reviewing the deposit it should NOT be processed, you may delete the deposit using the "Delete Deposit" option on the left-hand side of the screen.

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There will be a prompt to confirm the deletion of the deposit. Select Yes to delete the deposit.
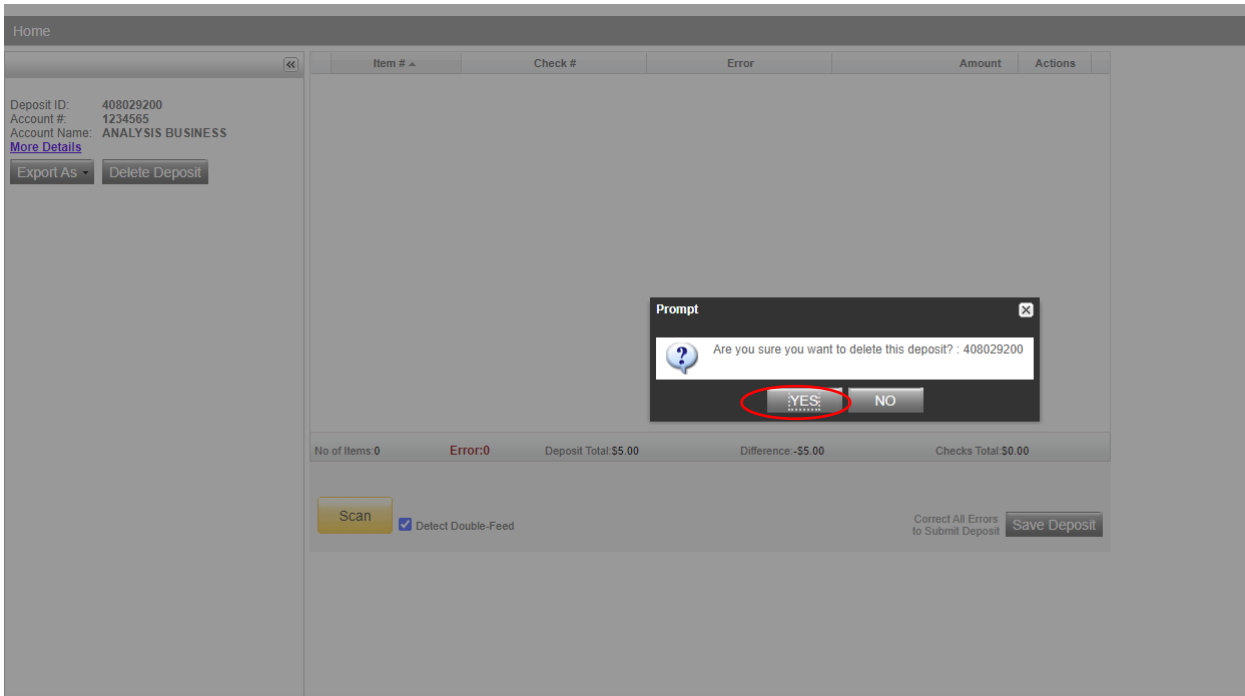
Once all decisions have been made for suspended deposits, the main deposit screen will show only the deposits that have been processed:

Remote Deposit Capture Instructions v2.1   12/6/2024
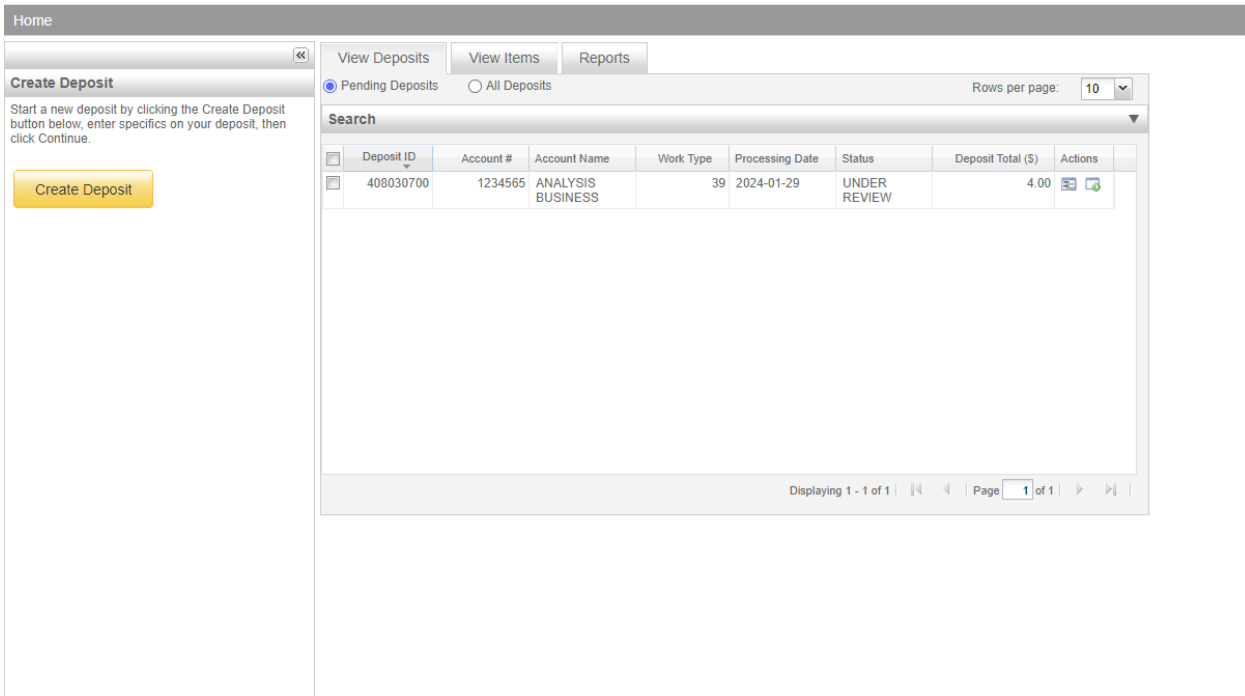
Exceeding Daily Deposit Threshold

If there will be a larger than normal deposit, please contact Treasury Management Operations Support before attempting to submit the deposit. The daily deposit limit can be temporarily adjusted to accommodate larger deposits. When contacting support, please provide the following information: the reason for the higher deposit; the expected total deposit amount for the day; account number impacted; and the employee name that will submit the deposit.

Remotely Created Checks

If Remote Deposit Capture is used to deposit remotely created checks, please notify the bank before submitting items for the first time.

Removing a Deposit:

Once a deposit has been submitted it cannot be removed. The deposit may be caught in our automated review process and rejected if exceptions are found.

Additional Information:

- Remember to store checks for a minimum of 60 days in a secure, controlled location.

- It is recommended that you destroy checks after 60 days by using a commercially accepted manner.

- Canadian and other foreign items cannot be submitted through Remote Deposit Capture.

- Ensure that "Pay to the order of" on the check and the accounts authorized to use for remote deposit match.

- Remote Deposit accounts are subject to review thresholds and Remote Deposit deposits cannot exceed your approved daily limit without prior bank notification and approval.

- Duplicate Items will be detected by the remote capture system. Do not resubmit an item unless you are instructed to do so by Treasury Operations RDC Support.

- Do not upgrade your computer Internet Browser or your computer's operating system unless you have confirmed with bank Remote Deposit support that the changes have been certified for use.

- You must contact bank support to add or change a user setup.

Tips for a Successful Scanning Experience

- Ensure numbers are legible and stay within the boxes, not touching any lines.

- Press firmly using black ink; no red ink, pastel inks or gel pens.

- No commas in the Amount field.

- Remove all tape, staples, paper clips and check for folded corners.

- Jog and fan checks thoroughly before feeding through scanner to avoid piggy- backing.

- When items scan crooked, check all fields to verify information scanned correctly.

- If more than one person is using the device, make sure there are no out-of-balance batches prior to beginning new capture.

- The scanning device may have trouble reading certain items:

  - Items written in ink other than black

  - Checks written lightly or illegibly

  - Amounts and Account Numbers written on or outside lines

  - Checks which have been folded, creased or mutilated

Troubleshooting

I cannot get logged into Remote Capture.	Verify the correct PIN is being used with your token.
	Verify the correct token is being used (there may be other tokens for additional users or separate tokens for other bank websites).
	Verify you are using the correct link to the bank's remote capture website (listed on page 3).
	Contact Treasury management or RDC support.
The computer does not recognize the scanner.	Make sure the scanner is turned on.
	Make sure the scanner is plugged into a proper power source.
	Make sure the scanner is plugged into a proper USB port.
	Turn the scanner off and then on.
	Unplug the scanner from the computer and then reboot the computer. Once the computer is fully loaded, plug the scanner back into the computer's USB port. Make sure the scanner is turned on. Allow the computer enough time load the scanner driver before attempting to start a deposit.
	Contact bank support. 402-452-3590 or 877-686-3590

The scanner stops in the middle of scanning.	Un-check the double detect feed option.
	Make sure the deposit program is not waiting for a response.
	Check to make sure the scanner does not have a check or part of check blocking the transport.
	Use compressed air to blow/clean the transport.
	The computer may have multiple website windows or programs open that could be utilzing resources. Close unneeded website windows or programs.
	The scanners program drivers may have been corrupted or have stopped working. - Log back out of the scanning program and log back in again. You will need to open the suspended deposit to complete your deposit.
	Check all cables and power sources and attempt to complete the deposit.
	Restart PC and attempt to complete your deposit.
	Contact RDC support. 402-452-3590 or 877-686-3590
The scanning device has trouble reading items.	Items written in ink other than black.
	Checks written lightly or illegibly.
	Amounts and Account Numbers written on or outside lines.
	Checks which have been folded, creased or mutilated
	Scanner may be dirty. Clean scanner transport with compressed air.
	Make sure the deposit program is not waiting for a response.
The deposit is stuck in a "Processing", "Suspended" or "Uploading" status.	Exit out of deposit then reopen the deposit to see if the status changes.
	Contact RDC support. 402-452-3590 or 877-686-3590
Deposit Summary Report did not generate.	Make sure Adobe PDF program is installed.
	Verify Adobe PDF program version. Update Adobe PDF program, if needed.
	Restart PC and attempt to regenerate Deposit Summary.
	Contact RDC support. 402-452-3590 or 877-686-3590

Contact Information:

Treasury Operations Support

(402) 452-3590

(877) 686-3590

treasuryops@snbomaha.com

Treasury Sales

treasury@snbomaha.com

<u>Notes:</u>