

# RDC User Guide

## Accessing Remote Deposit

From Online Banking:

1. Click on Cash Manager.
2. Select the Remote Deposit tab at the top of the page.

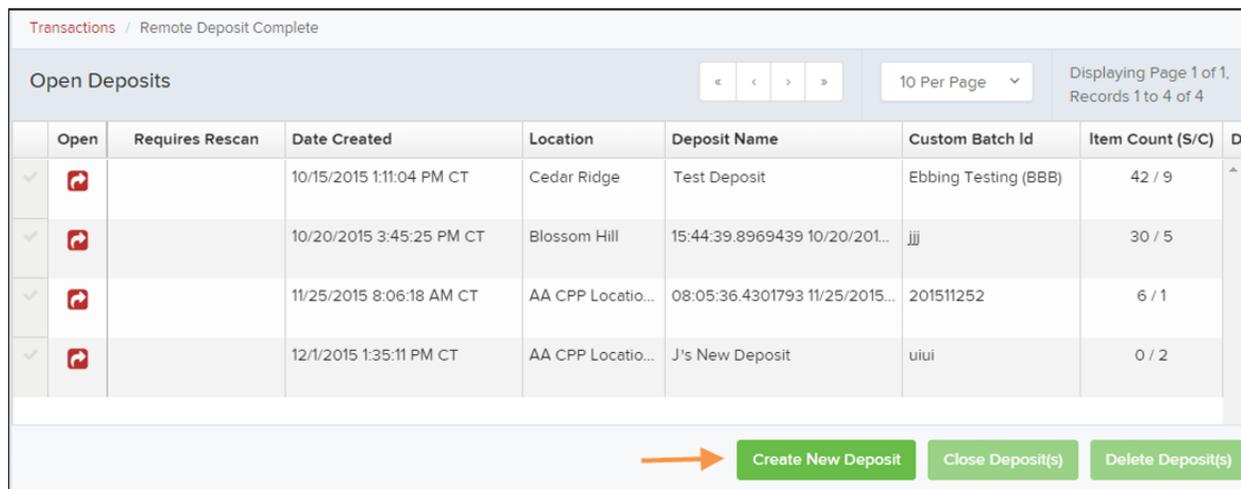
If you only have Remote Deposit access:

1. Go to MidwestBankCentre.com.
2. Click on Business.
3. Select Remote Deposit.
4. Click Login to your Remote Deposit Account.

## Making a Deposit:

From the dashboard screen of the scanning site, you will first click on the tab on the left that says **Transactions**. After clicking on Transactions, you will see both **Void** and **Remote Deposit Complete** appear as options to the right of the Transactions tab. You will want to select Remote Deposit Complete. The below screen will now be open.

In the example below there are open deposits, however, if you do not have any the center of the screen below will be blank and you will receive a message that says “No Open Deposits Found.”



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
✓		10/15/2015 1:11:04 PM CT	Cedar Ridge	Test Deposit	Ebbing Testing (BBB)	42 / 9	^
✓		10/20/2015 3:45:25 PM CT	Blossom Hill	15:44:39.8969439 10/20/201...	jjj	30 / 5	
✓		11/25/2015 8:06:18 AM CT	AA CPP Locatio...	08:05:36.4301793 11/25/2015...	201511252	6 / 1	
✓		12/1/2015 1:35:11 PM CT	AA CPP Locatio...	J's New Deposit	uiui	0 / 2	

 [Create New Deposit](#) [Close Deposit\(s\)](#) [Delete Deposit\(s\)](#)

The next step you will take is to click on **Create New Deposit** as indicated in the picture above. Once you have clicked on it, the below window will open on your screen.



The first issue that may be encountered is for an Invalid MICR reading. You will see a yellow triangle to the left of the check as shown below. This error can be caused by a tear or crease in the check, a corner being folded back while scanning, a signature that drops down into the MICR information, or if a foreign check is being scanned. You will want to try to smooth the check as flat as possible if it was a physical issue causing the error before clicking the **Rescan** button to the right of the check info. If there is a signature or other marking that is over or near the MICR line, you can try rescanning the item. If you are not able to clear the Invalid MICR error, you should still be able to close the deposit. The item will be looked at by a staff member at Profit Stars who will key in the needed information. If the error is caused by a foreign check it cannot be deposited in the scanner and will need to be sent to a branch.



FIGURE 32 - INVALID MICR INDICATOR

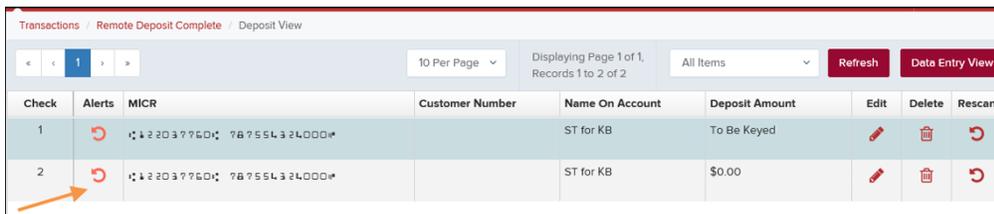


FIGURE 33 - RESCAN REQUIRED INDICATOR

The second issue you may encounter is a Rescan Required error. You will see a yellow arrow in a circle to the left of the check as seen above. This is normally due to either the image quality being poor or the if the check was run through the scanner crooked. If the image looks blurry or has any horizontal black lines, you may want to try cleaning the scanner with compressed air or a cleaning card before rescanning. The **Rescan** button is located to the right of the check info.

The third issue you may encounter is a Duplicate Check error. This cannot be overridden so the item will need to be deleted from the deposit to proceed. If the check is not a true duplicate, but may instead be a repeat starter-check number from a repeat customer etc, the check will need to be deposited at a branch.

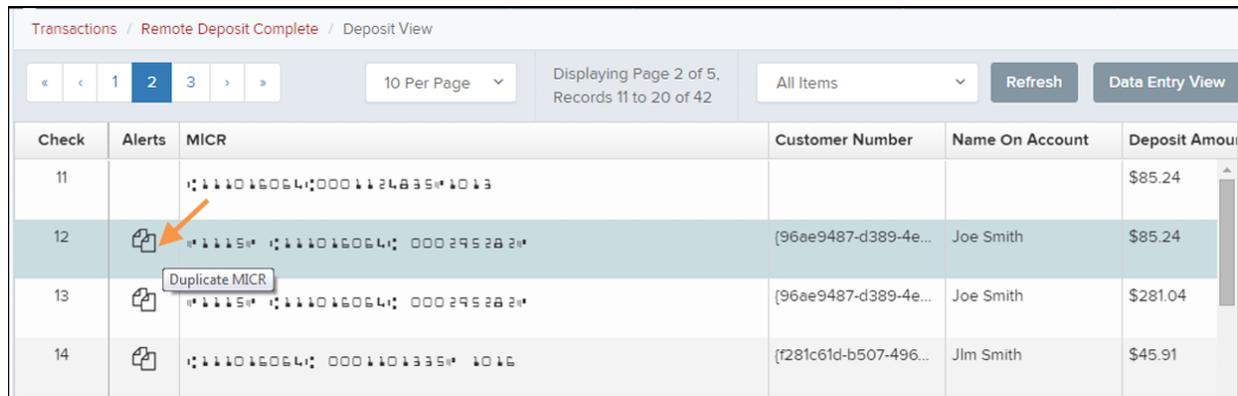


FIGURE 35 - DUPLICATE MICR INDICATOR IN ITEM LIST

After you have clicked **Complete Deposit**, the screen will return to the Open Deposits window. To finalize a deposit, you will want to check the box to the left of the deposit, and then click on **Close Deposit** as shown below. This will submit the deposit to Midwest BankCentre for processing.

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)	Deposit Amount (S/C)
<input checked="" type="checkbox"/>			10/15/2015 1:11:04 PM CT	Cedar Ridge	Ebbing Test Deposit	Ebbing Testing (BBB)	42 / 9	\$6,369.92 / \$7,718.96
<input checked="" type="checkbox"/>			10/20/2015 3:45:25 PM CT	Blossom Hill	15:44:39.8969439 10/20/201...	jjj	30 / 5	\$4,796.43 / \$5,500.00
<input checked="" type="checkbox"/>			11/25/2015 8:06:18 AM CT	AA CPP Location 1	08:05:36.4301793 11/25/2015...	201511252	6 / 1	\$511.44 / \$1.00
<input checked="" type="checkbox"/>			12/1/2015 1:35:11 PM CT	AA CPP Location 1	Jennie's New Deposit	uiui	0 / 2	\$0.00 / \$100.55

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

If you need to delete a deposit for any reason, you will also check the box to the left of the deposit and then click **Delete Deposit(s)** in the bottom right corner of the screen as shown below.

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)	Deposit Amount (S/C)
<input checked="" type="checkbox"/>			10/15/2015 1:11:04 PM CT	Cedar Ridge	Ebbing Test Deposit	Ebbing Testing (BBB)	42 / 9	\$6,369.92 / \$7,718.96
<input checked="" type="checkbox"/>			10/20/2015 3:45:25 PM CT	Blossom Hill	15:44:39.8969439 10/20/201...	jjj	30 / 5	\$4,796.43 / \$5,500.00
<input checked="" type="checkbox"/>			11/25/2015 8:06:18 AM CT	AA CPP Locatio...	08:05:36.4301793 11/25/2015...	201511252	6 / 1	\$511.44 / \$1.00
<input checked="" type="checkbox"/>			12/1/2015 1:35:11 PM CT	AA CPP Locatio...	Jennie's New Deposit	uiui	0 / 2	\$0.00 / \$100.55

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

FIGURE 50 - SELECTING DEPOSITS TO DELETE IN THE APPLICATION

## Reporting:

Upon completing a deposit there will be two reporting options to use for your records. The first option is available day-of-deposit, but will only include the check data. A pdf report containing deposit information as well as the front and back image of each item will be available the following business day.

To access the day-of report, you will click on the **Reports** tab on the far left of your screen to bring up the reports menu as shown below. You will select the very top-right report option – **Deposit Results** – as indicated below.

Reports

**My Reports** -

No Records to display.

**Shared Reports** -

Report Name	Owner	Report Type	Delete
BH 2008.08.21.1341	Barb	Transaction Report	
bhemmitt2	Barb	Transaction Report	
Jennie's Report Test	Jennie	Transaction Report	

Remote Deposit Complete Reports -

Deposit Results ←

Standard Report -

- Show Items that Returned NSF Today
- Show Items that Returned Bad Account Today
- Show Items that Charged Back Today
- Show Items that Settled Today
- Show Items that Returned Other Check21 Today
- Show Notice of Change Items
- Show Items Detected as Duplicate Transactions

You will be given a calendar date range to search for deposits, and it will automatically prefill to the current business day. Once you have searched for deposits, you will see a listing of all deposits in that calendar range listed in the top right of the screen. The results box will look like the image below.

Deposits matching your search criteria

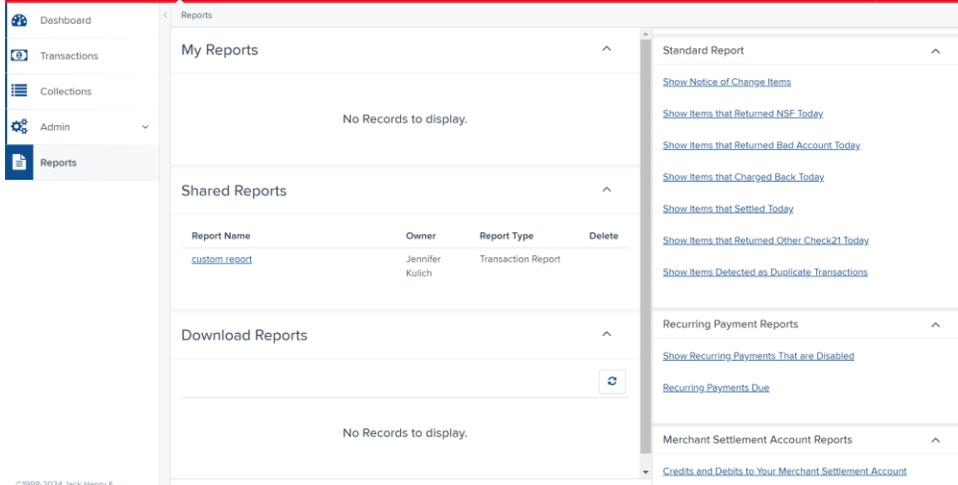
Displaying Page 1 of 1 Records 1 - 2 of 2

Records Per Page 10

Item Details	Deposit Details	Create Date	Location	Custom Batch Id	Batch Type	Description
		12/1/2015	Location 1	uiui	Remote Deposit	..New Deposit
		12/21/2015	Avalon Campbell	5646542	Remote Deposit	17:49:04.1335657 12/21/2015 ...

You can click to the left of the deposit on the **Item Details icon** to access the check information for the deposit. The highlighted grey tab in the top right of the above picture will allow you to export the check information in several different file formats, including Excel and PDFs.

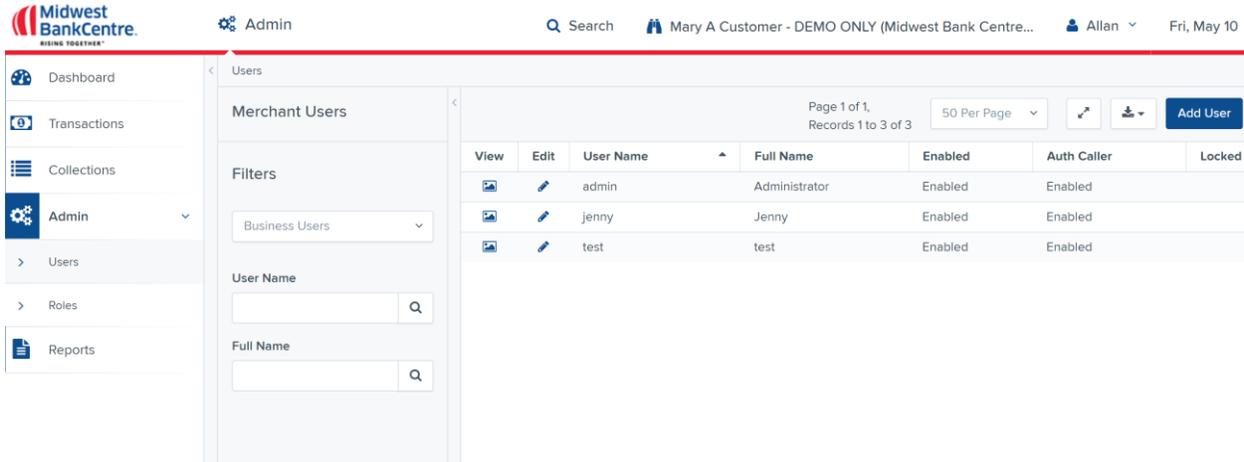
To access the more detailed deposit report on the following business day, you will also want to click on the **Reports** tab on the left side of your screen to bring up the reports menu. You will then select the report option in the very bottom right corner of the screen – **Credits and Debits to Your Merchant Settlement Account** – as shown in the image below. You will be presented with a calendar search range after selecting the report, and after searching any deposits will be listed on your screen.



## Adding or Managing RDC Users:

### Adding a New User:

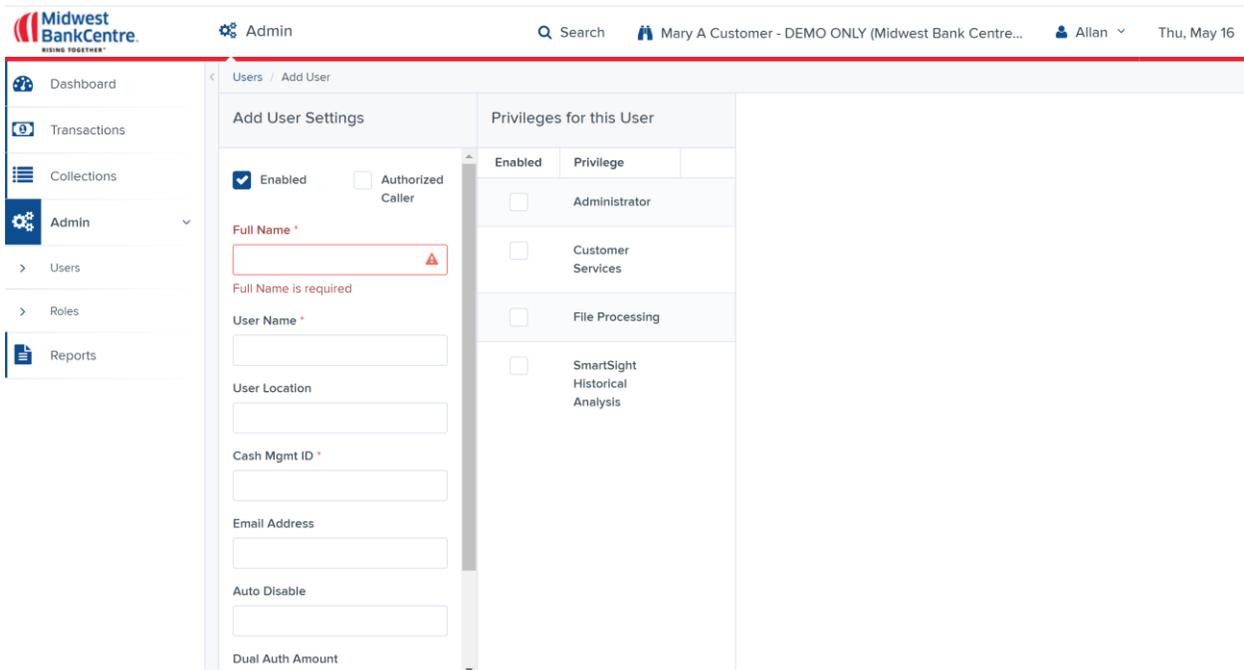
To create a new user you will first click on the **Admin** tab on the left side of your screen, and click on the **User** tab that drops down to bring up your current user list as shown below.



The screenshot shows the Midwest BankCentre Admin interface. The top navigation bar includes the logo, 'Admin' tab, search bar, user profile 'Mary A Customer - DEMO ONLY', and the date 'Fri, May 10'. The left sidebar contains navigation options: Dashboard, Transactions, Collections, Admin (selected), Users, Roles, and Reports. The main content area is titled 'Users' and shows a list of 'Merchant Users'. The list has columns for View, Edit, User Name, Full Name, Enabled, Auth Caller, and Locked. Three users are listed: 'admin' (Administrator), 'jenny', and 'test'. An 'Add User' button is in the top right. Below the list are search filters for 'Business Users', 'User Name', and 'Full Name'.

View	Edit	User Name	Full Name	Enabled	Auth Caller	Locked
		admin	Administrator	Enabled	Enabled	
		jenny	Jenny	Enabled	Enabled	
		test	test	Enabled	Enabled	

Next, you will click on the blue **Add User** button in the top right of your screen. After clicking on the **Add User** button, you will see a blank user settings screen as shown below. You will enter the user's first and last name in the top box, and if they currently have regular online banking ID with Midwest BankCentre, you will add it in the second box. If the user is going to be a scanning-only user, the second box will be the user ID they use to log into the site. Re-enter the user ID in the box labeled Cash Mgmt ID. **\*NOTE** – you will not be able to look up an existing online banking user's Cash Mgmt ID, you will need to contact our helpdesk at [tmhelpdesk@midwestbankcentre.com](mailto:tmhelpdesk@midwestbankcentre.com) and they will be able to add the correct ID after the user has been created. An email address will need to be added for the user as well.



The screenshot shows the 'Add User' settings screen in the Midwest BankCentre Admin interface. The top navigation bar is the same as the previous screenshot, but the date is 'Thu, May 16'. The left sidebar is also the same. The main content area is titled 'Users / Add User' and is split into two panels: 'Add User Settings' and 'Privileges for this User'. The 'Add User Settings' panel has a 'Enabled' checkbox checked and an 'Authorized Caller' checkbox unchecked. Below are input fields for 'Full Name \*' (with a red error message 'Full Name is required'), 'User Name \*', 'User Location', 'Cash Mgmt ID \*', 'Email Address', 'Auto Disable', and 'Dual Auth Amount'. The 'Privileges for this User' panel has a table with columns 'Enabled' and 'Privilege'. The privileges listed are Administrator, Customer Services, File Processing, and SmartSight Historical Analysis, all with unchecked 'Enabled' checkboxes.

Enabled	Privilege
<input type="checkbox"/>	Administrator
<input type="checkbox"/>	Customer Services
<input type="checkbox"/>	File Processing
<input type="checkbox"/>	SmartSight Historical Analysis

For a standard scanning user, your screen should look like the below before clicking the green **Add** button in the bottom right of the screen. If you intend for the new user to have full Administrative privileges, you would also check the **Administrator** option at this time. Click the green **Add** button to create the user.

Midwest BankCentre. Admin Search Mary A Customer - DEMO ONLY (Midwest Bank Centre... Allan Thu, May 16

Users / Add User

**Add User Settings**

Enabled  Authorized Caller

Full Name \*  
Demo Test

User Name \*  
Scanner123

User Location

Cash Mgmt ID \*  
Scanner123

Email Address  
test@midwestbankcentre.com

Auto Disable

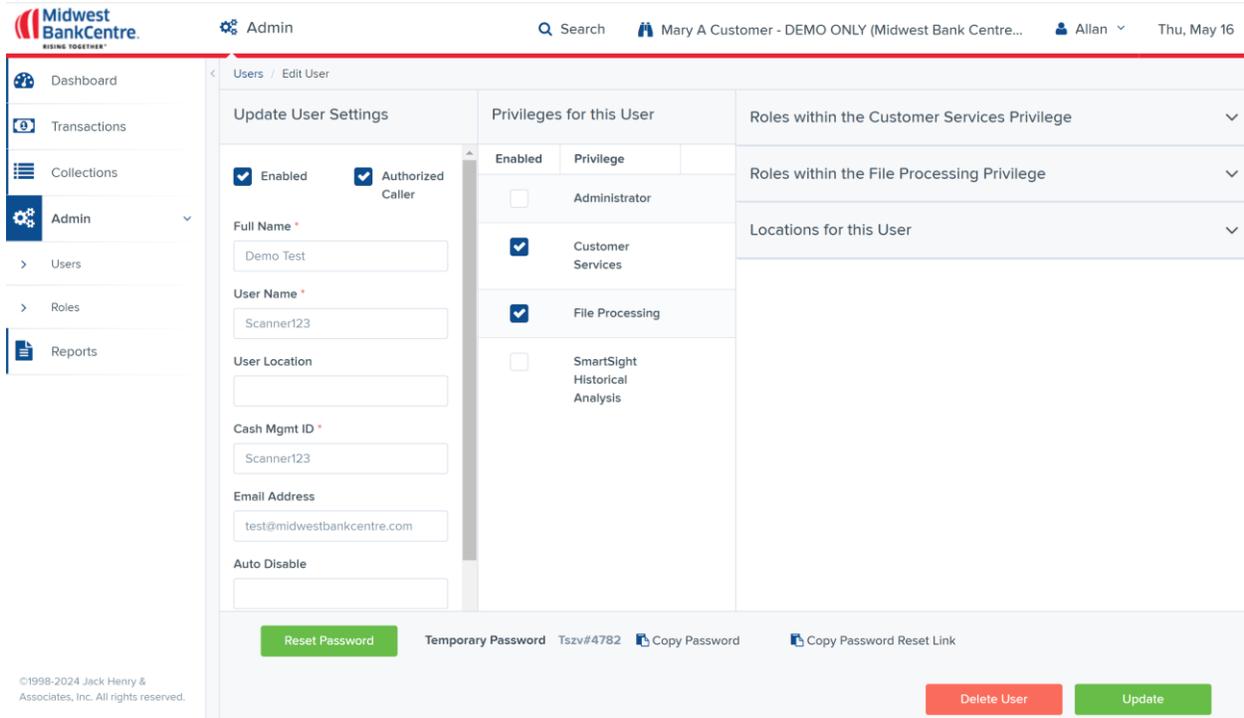
Dual Auth Amount  
0

**Privileges for this User**

Enabled	Privilege
<input type="checkbox"/>	Administrator
<input checked="" type="checkbox"/>	Customer Services
<input checked="" type="checkbox"/>	File Processing
<input type="checkbox"/>	SmartSight Historical Analysis

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After clicking Add you will see the new user's temporary password displayed at the bottom of the screen. It will time out after 24 hours, so if the user logs in after that time you will need to reset the password first. At this point you will now need to add the roles and account access for the new user.



The roles you will need to select are located under the **Roles within the Customer Services Privilege** tab. The standard roles selected are shown below. **\*NOTE** – in order for a user to be able to complete and close a deposit, the **RDC Admin** option must be selected. This does not give the user overall Admin privileges. To make a user an Admin you would select that option under the **Roles within the Administrator Privilege** tab.

Roles within the Administrator Privilege		
Roles within the Customer Services Privilege		
Enabled	Role Name	Description
<input checked="" type="checkbox"/>	Credits & Debits PDF Report	Allows the user to view the Credits & Debits PDF report with check images for a batch.
<input checked="" type="checkbox"/>	Accounting	All Reporting Functionality
<input checked="" type="checkbox"/>	RDC Admin	Remote Deposit Complete Administrator
<input checked="" type="checkbox"/>	RDC User	Remote Deposit Complete User
<input type="checkbox"/>	Reconciliation Report	Allow User to view Reconciliation Report
<input type="checkbox"/>	Customer Data Privacy	User can view the page, generate report, and forget customer

To select which accounts a user should have access to, you will want to check any necessary accounts under the **Locations for this User** tab as shown below.

Locations for this User		
Enabled	Location Name	Location Enabled
<input checked="" type="checkbox"/>	Headquarters	✓
<input type="checkbox"/>	Mary A Customer DBA Marys Delights	✓

### Editing an Existing User:

To make changes to an existing user you will first click on the **Admin** tab on the left side of your screen. Next you will click on the **Users** tab that drops down as shown in the image below, and a list of all users will show up in the center of your screen.

The screenshot displays the Midwest BankCentre Admin interface. The top navigation bar includes the logo, 'Admin' tab, search bar, user profile 'Allan', and date 'Fri, May 10'. The left sidebar shows a menu with 'Admin' selected, which has a dropdown menu containing 'Users', 'Roles', and 'Reports'. The main content area is titled 'Users' and shows 'Merchant Users'. It includes a table with columns: View, Edit, User Name, Full Name, Enabled, Auth Caller, and Locked. The table lists three users: 'admin' (Administrator), 'jenny' (Jenny), and 'test' (test). All are enabled. There are also search filters for 'Business Users', 'User Name', and 'Full Name'.

View	Edit	User Name	Full Name	Enabled	Auth Caller	Locked
		admin	Administrator	Enabled	Enabled	
		jenny	Jenny	Enabled	Enabled	
		test	test	Enabled	Enabled	

Click on the Edit button next to the user you would like to make changes to, and you will see the screen below.

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If you are needing to reset a user’s password, click on the green Reset Password button in the bottom left and a temporary password will generate and display to the right of the Reset Password button as shown below. The user will be prompted to create their new password at the next log in.

If you have recently added a new account to have scanning access, you can give your users access to the new account by clicking on the **Locations For This User** tab as shown below and checking the box for the new account. To finalize the change you will need to click the green **Update** button in the bottom right of the screen.

A user’s roles won’t commonly need to be adjusted after they have been created, but if you do need to add or remove any you will click on the **Roles Within the Customer Services Privilege** tab and will see the below options.

Roles within the Administrator Privilege		
Roles within the Customer Services Privilege		
Enabled	Role Name	Description
<input checked="" type="checkbox"/>	Credits & Debits PDF Report	Allows the user to view the Credits & Debits PDF report with check images for a batch.
<input checked="" type="checkbox"/>	Accounting	All Reporting Functionality
<input checked="" type="checkbox"/>	RDC Admin	Remote Deposit Complete Administrator
<input checked="" type="checkbox"/>	RDC User	Remote Deposit Complete User
<input type="checkbox"/>	Reconciliation Report	Allow User to view Reconciliation Report
<input type="checkbox"/>	Customer Data Privacy	User can view the page, generate report, and forget customer

The options selected in the picture above are the standard options for scanning users. **\*NOTE** – in order for a user to be able to complete and close a deposit, the **RDC Admin** option must be selected. This does not give the user overall Admin privileges. To make a user an Admin you would select that option under the **Roles within the Administrator Privilege** tab.

### Disabling (Deleting) a User:

To delete an existing user you will just need to click on the **Admin** tab on the left of the screen, then click **Users**, and finally click **Edit** next to that user's name. Once the User Settings screen is open like in the below picture, you just need to click on the red **Delete User** button.

The screenshot displays the 'Edit User' configuration page in the Midwest BankCentre Admin system. The left sidebar shows the 'Admin' menu expanded to 'Users'. The main area is split into two panels: 'Update User Settings' and 'Privileges for this User'. The 'Update User Settings' panel contains input fields for 'Full Name' (Demo Test), 'User Name' (Scanner123), 'User Location', 'Cash Mgmt ID' (Scanner123), 'Email Address' (test@midwestbankcentre.com), and 'Auto Disable'. The 'Privileges for this User' panel features a table with 'Enabled' and 'Privilege' columns. The 'Customer Services' and 'File Processing' rows are checked, while 'Administrator' and 'SmartSight Historical Analysis' are unchecked. Below the table, a 'Temporary Password' section shows 'Tszv#4782' with 'Copy Password' and 'Copy Password Reset Link' buttons. At the bottom right, there are 'Delete User' and 'Update' buttons.

