Desktop Teller Exception User Guide
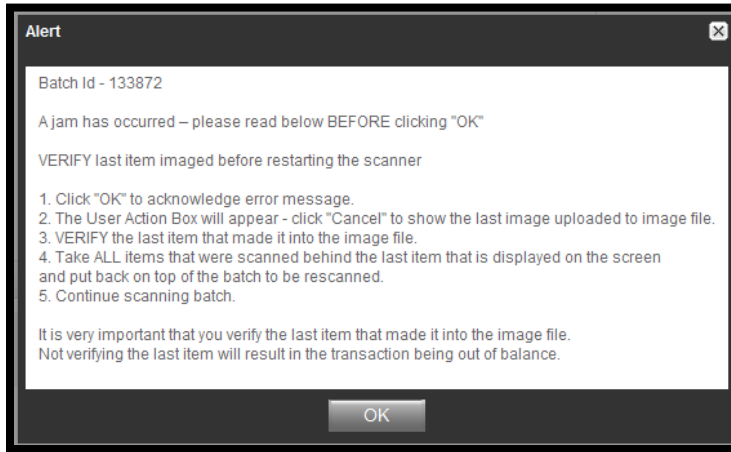
Contents

Jammed Documents

If a document jams during the scanning process, the scanner will stop, and a message box will display a Device Error Message, as shown below:


- Click **OK** to allow the scanner to try to clear the jam. If this does not work you may need to manually remove the items. Remove them carefully so that you do not damage the items or the scanner.

- Review the transaction section of the screen, this will show all the items that were successfully scanned.

- Re-insert the next item or items that did not scan into the scanner with the remaining documents.

- Select **Scan** to continue processing the batch.
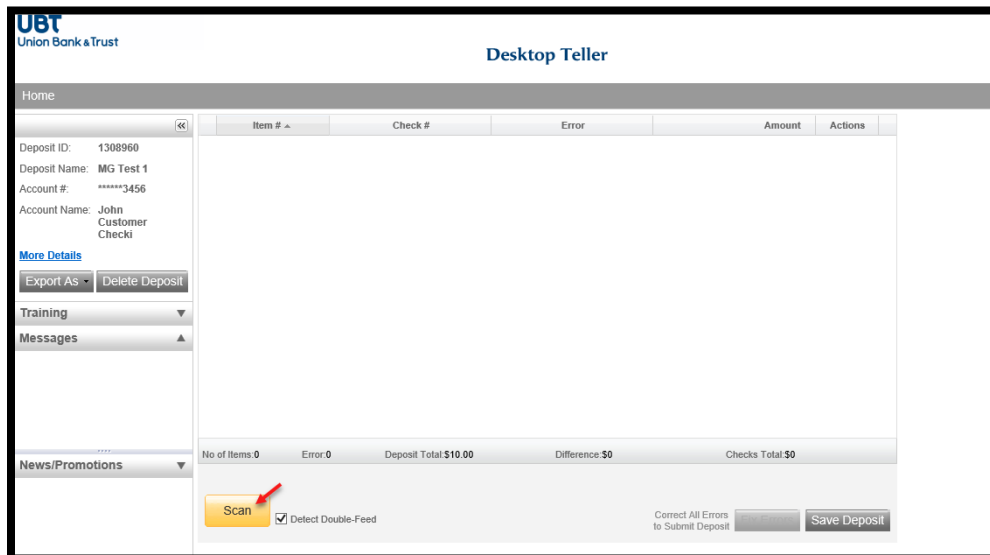
Important Note Only the items with the images that can be viewed on the screen were scanned. The trace number on the back of the item(s) is not a confirmation that the image was processed.

Enlarging an Image

If the image of the scanned item is difficult to read, the item can be enlarged by clicking on the image
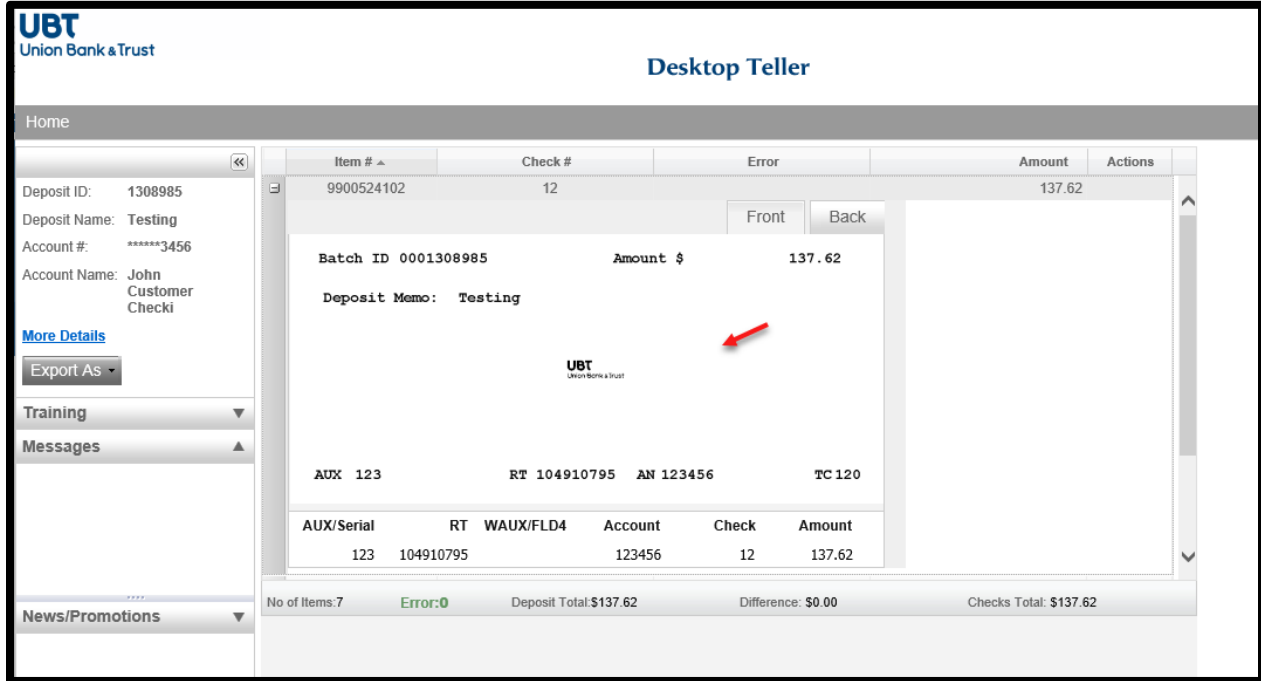
Click again on the enlarged item to return it to the original size.
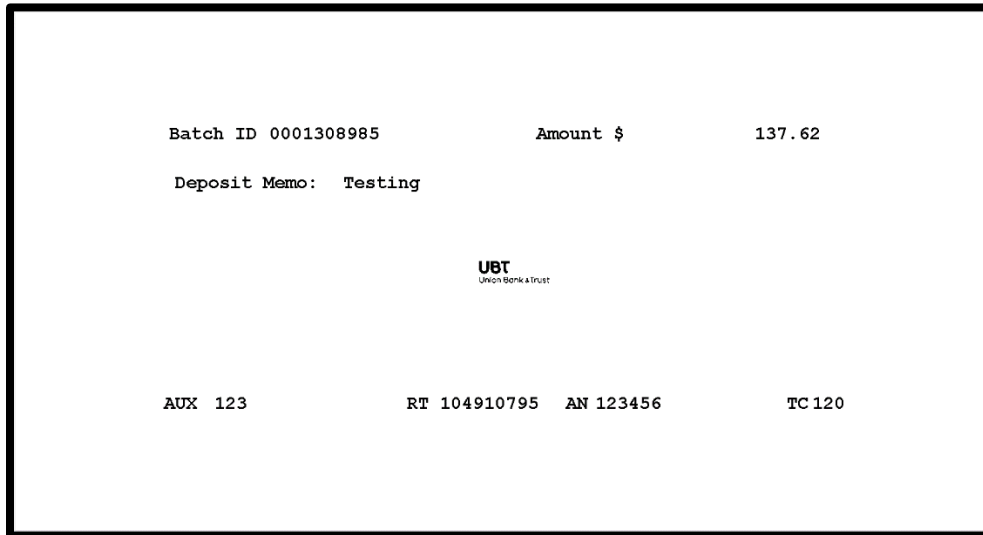
Exceptions

Once a batch has completed scanning, the system will display any items that are exceptions (items that require corrections). Possible exceptions include:

- Amount - cannot be read/item was misread
- Poor image quality
- Duplicate item

All items that require attention will be marked as shown below:

- Click on **Fix Errors** to view only the items within the deposit that need to be fixed.

Amount Misreads

Below is an example of an amount misread error.

If an item misreads the amount, you can correct it.
- Review the image
- Enter the correct amount in the Amount field
- Press the **Enter** key on your keyboard to update the item amount
  - You can only correct one item at a time. After you press **Enter** you will be able to move on to the next item.

Continue this process until all exception items have been resolved. Once the deposit is in balance, the difference will display $0.00 and the deposit can be submitted.
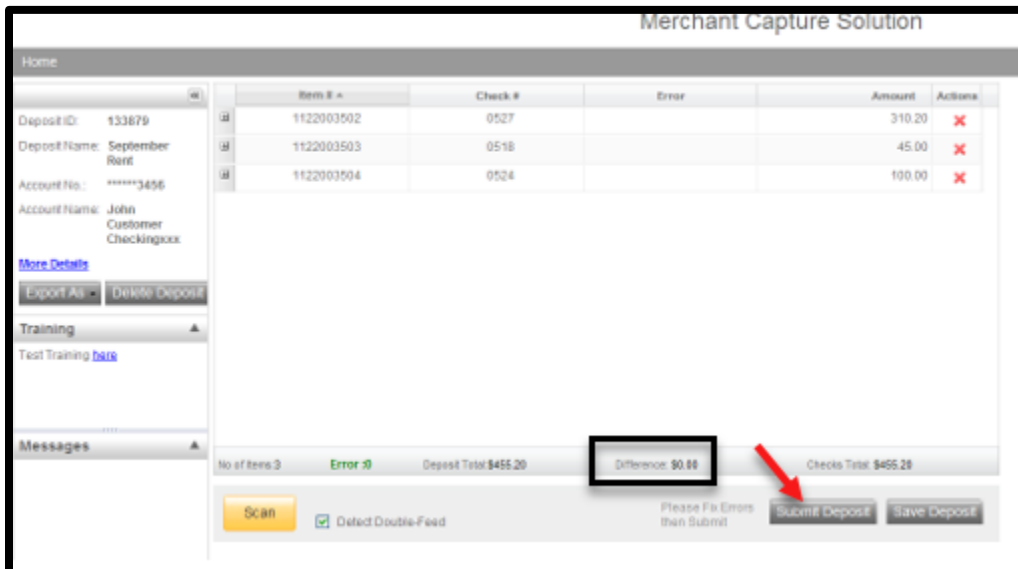
Image Quality Errors
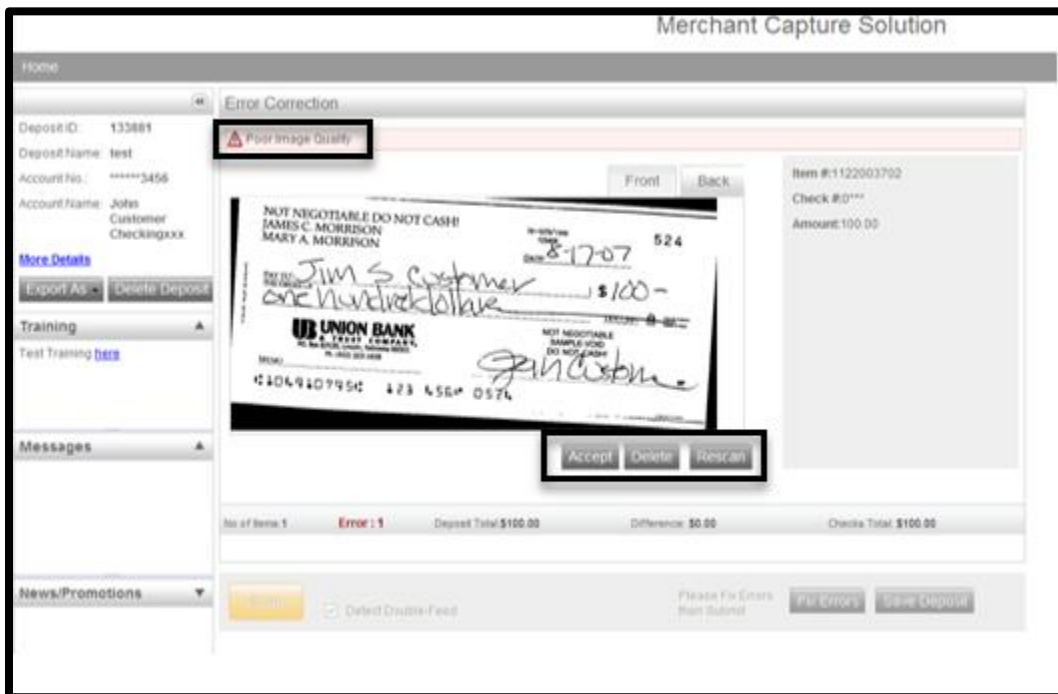
Image Analysis consists of the following components:

- Image Quality tests: tests the item for skews, dark bands, missing or folded corners, document framing errors, and partial images.
- Image Usability tests: detect the presence and usability of the data fields on the image; CAR Amount and the MICR line.
- Reprocesses: are items that fail image analysis and must be rescanned before they can be accepted. If the image is not better, the item may still fail.

If an item does not pass image quality standards you will have the option to:

- Accept the item
- Delete the item
- Rescan the item

Please keep in mind that all items are required to meet image quality standards. If the paying bank requests a better copy of an item you will be required to provide one as stated in your Desktop Teller/Merchant Capture Agreement.

Below is an example of an item that does not pass image quality standards:

Items scanned upside down or backwards will need to be deleted and rescanned.

How to Rescan a Document

If an item is displayed with an error message above the item that reads, "Poor Image Quality," this indicates the captured image has failed the Image Quality test. This will show as an Error and must be resolved before a deposit can be submitted. Review the front and back of the image to ensure that it is acceptable.

- If the image is acceptable, click on "Accept Image."
- If the image is not acceptable, select "Rescan" to replace the current image.
- Locate the original item and place it in the scanner.
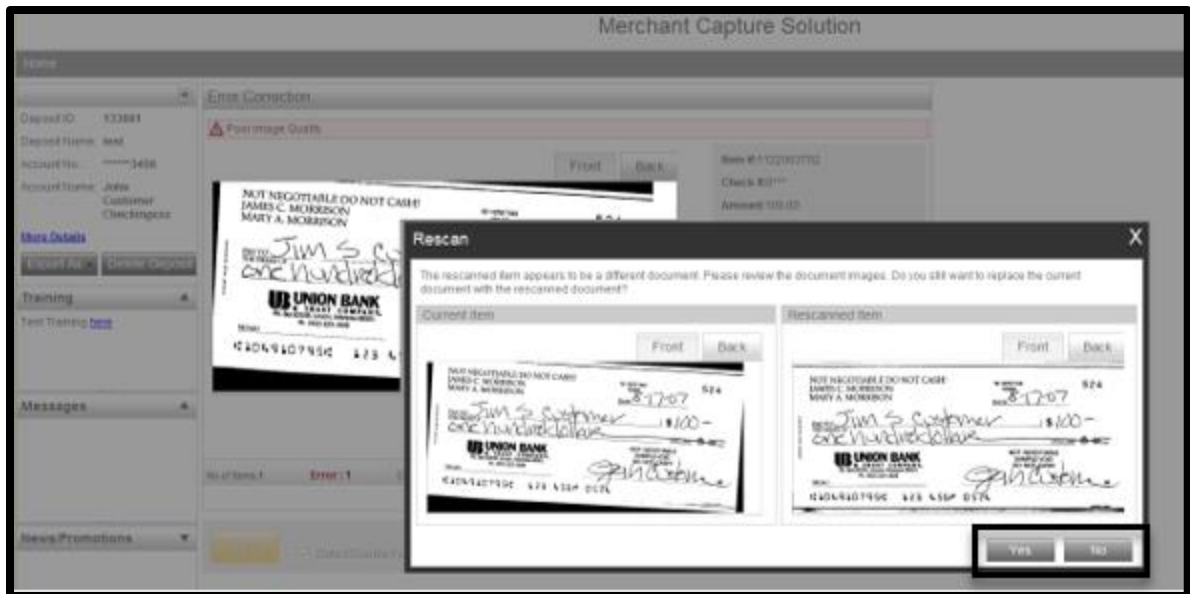- Click on "Rescan" at the bottom of the screen.
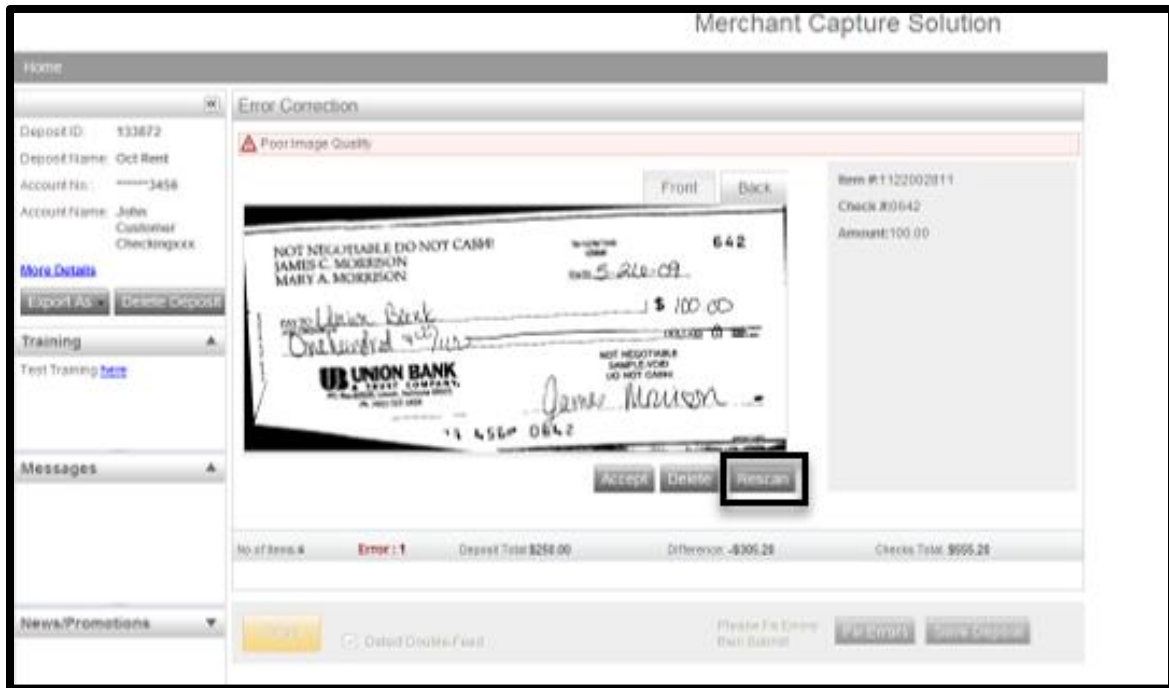
The system will give the following warning message:
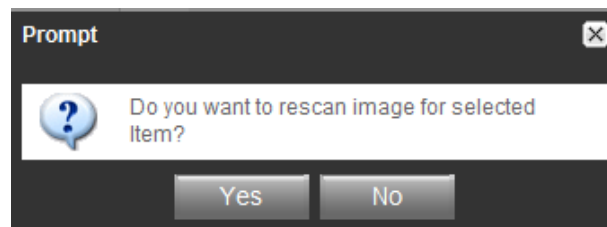
o   Select "Yes" to continue the rescan process.

o   When rescanning an item, the MICR information on the bottom of the check is compared to that of the original item. If there is a match, the image is overlaid. If there is a discrepancy, you will receive the following warning:


o   If you select "Yes," the new item image replaces the original.
o   If you select "No," the system defaults to the original item.

Duplicate Items

Once all of the items have been scanned within the batch and all exceptions have been corrected, the program will display any duplicate items that are detected within the current batch and from any previously scanned batch within 45 days.

To view duplicate items, select **Fix Errors** at the bottom of the screen. This will display the possible duplicate images side by side for your review along with any other exceptions that may need to be fixed.

Below is an example of images that were detected as possible duplicate checks:
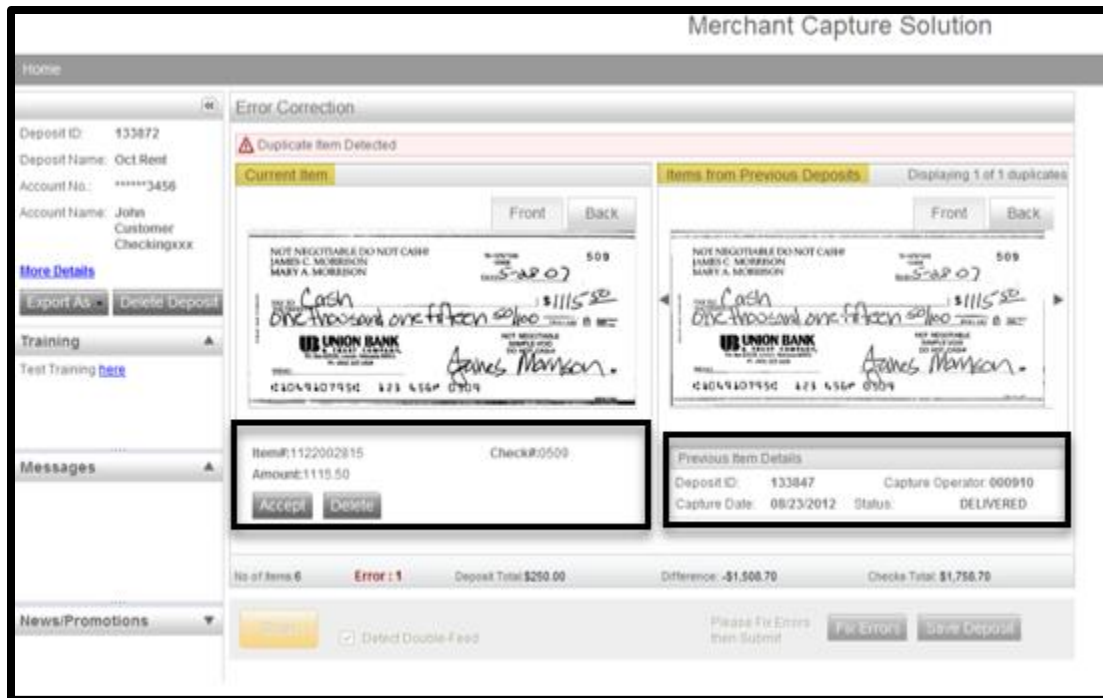
Both of the check's item detail is displayed at the bottom of the item images. This displays the following information for the last duplicate suspect item that was processed:

- o Deposit ID
- o Capture Operator
- o Capture Date
- o Status
- o Number of suspect duplicate items (click the arrow button to view any additional duplicate suspects)
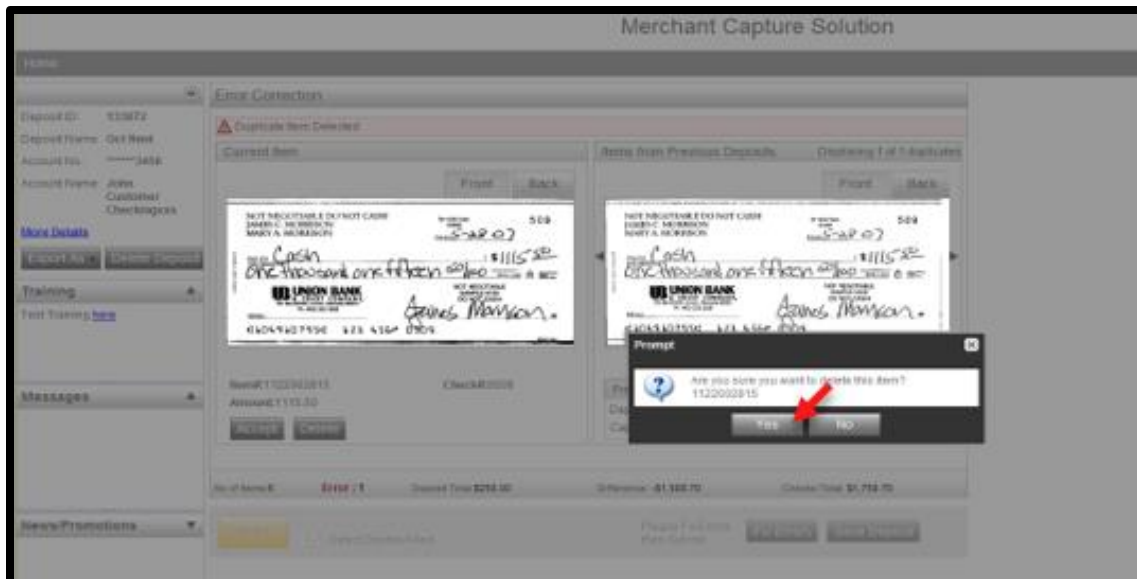
Accept Duplicate Item

- Review the images to determine if they are duplicates
- If the item is **not** a duplicate, select **Accept**
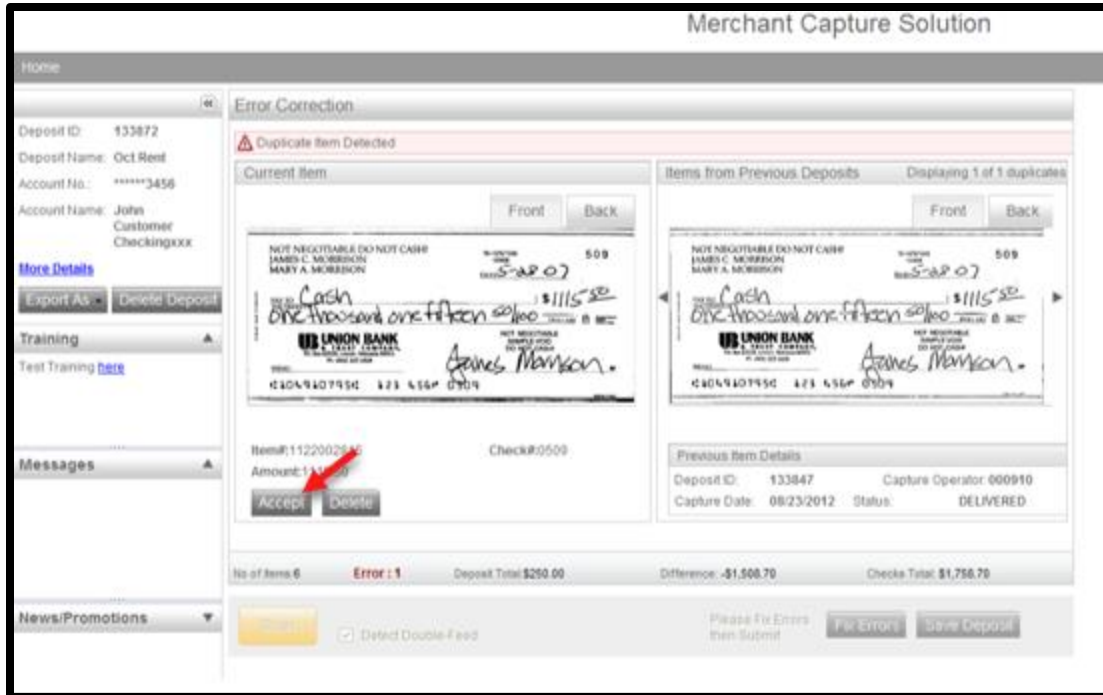

Delete Duplicate Item

- Review the images to determine if they are duplicates
- If the item **is** a duplicate, select **Delete**
- The system will give the following warning message:
 - Are you sure you want to delete this item?
  - Select **Yes**

This will change your deposit total. To change it to reflect the check that is removed from the deposit, complete the following:

- Select **Submit Deposit**
- The following 'Verify Balance' box will be prompted
  - o Enter the correct deposit total
  - o Select **Update**
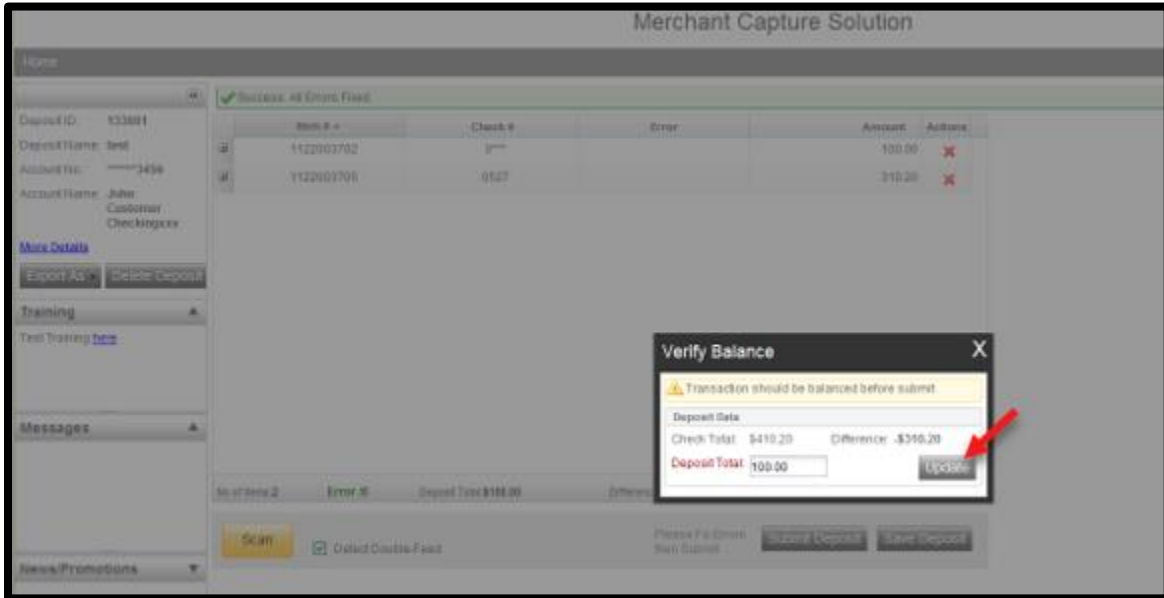
- Once the Deposit Total and the Check Total are in balance, a verification box will appear and show that the transaction is balanced.
  - o Select **Submit Deposit**
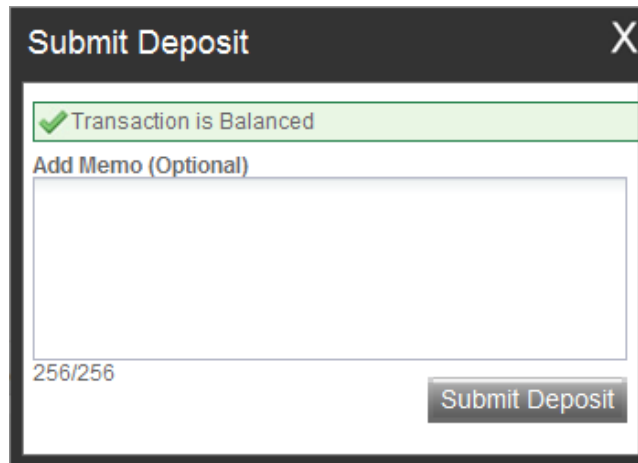
Resolved Exceptions

When all exception errors have been resolved, "Error" will appear as "0" and a message will display that reads, "Success. All Errors Fixed."

Delete Item from Batch

To delete an item from a batch:

- Locate the item to be deleted in the batch
- Under the 'Actions' column, select the red **X**

- The system will give the following warning message:

- o Click "Yes" to delete the item out of the batch
- o Click "No" to leave the current item within the batch

This will change your deposit total. To change it to reflect the check that is removed from the deposit, complete the following:

- Select **Submit Deposit**
- The following 'Verify Balance' box will be prompted
  - o Enter the correct deposit total
  - o Select **Update**
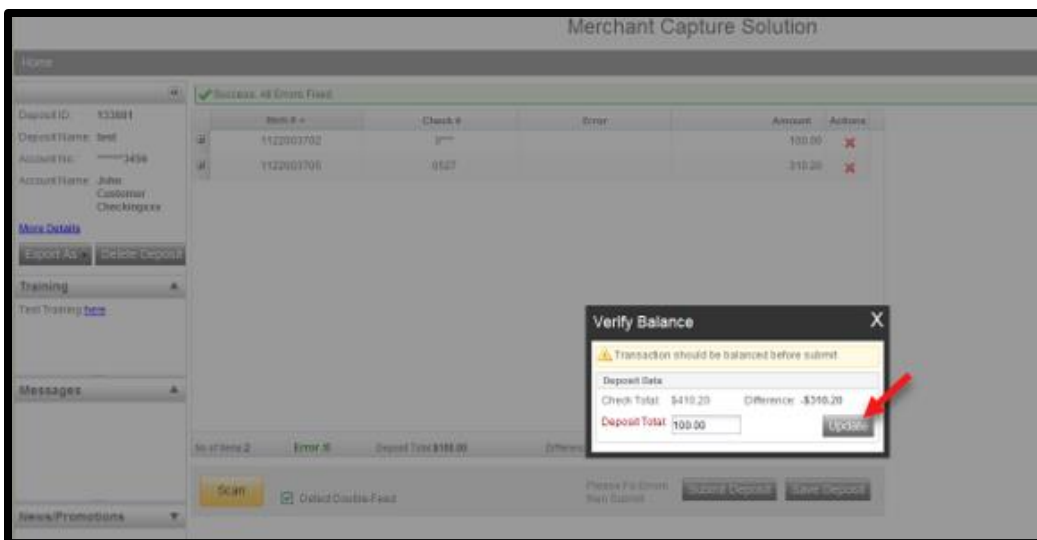
- Once the Deposit Total and the Check Total are in balance, a verification box will appear and show that the transaction is balanced.
  - o Select **Submit Deposit**
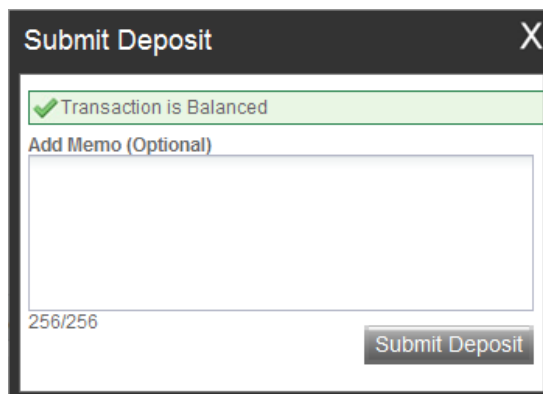
Balancing and Submitting a Deposit

Verify the following before submitting a deposit:

- Error: 0
- Deposit Total and Checks Total are in balance
- Difference is $0.00
- Click **Submit Deposit**

The system will give the following pop up message if you attempt to submit the deposit before it is in balance:

- Verify the deposit to determine the difference
- If the **deposit total** is incorrect:
  - Enter the correct deposit total
  - Click on "Update"
- If an **item amount** is incorrect:
  - Click on the "X" on the pop up box to close the 'Verify Balance' screen
  - Select the item to correct
  - Enter the correct amount of the item(s) in the Amount field
  - Hit the "Enter" key on your keyboard
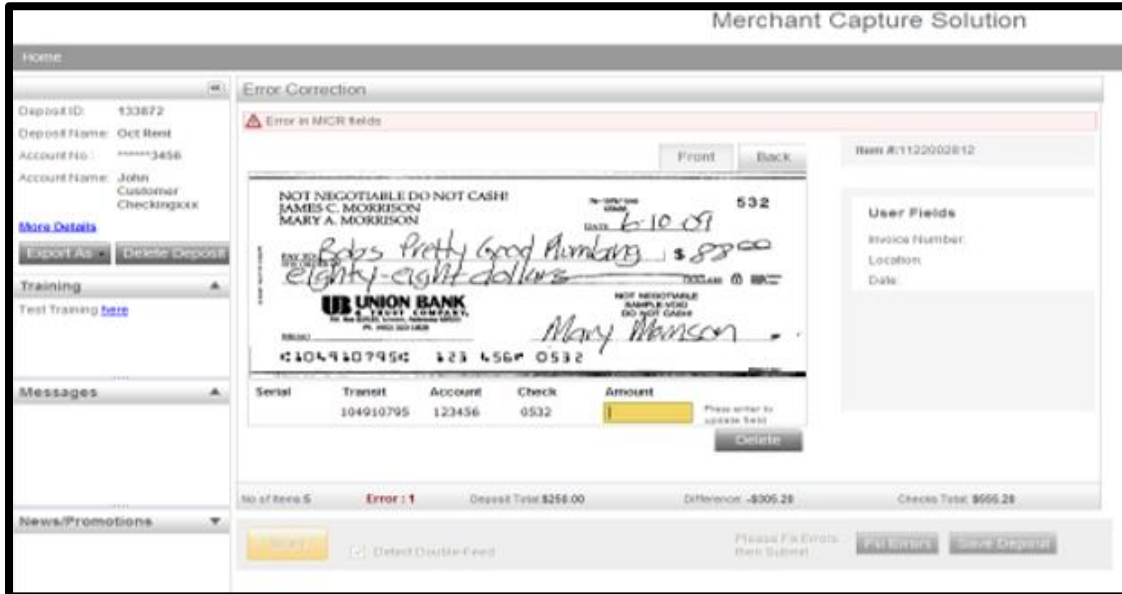
- Once the Deposit Total and the Check Total are in balance, a verification box will appear and show that the transaction is balanced.
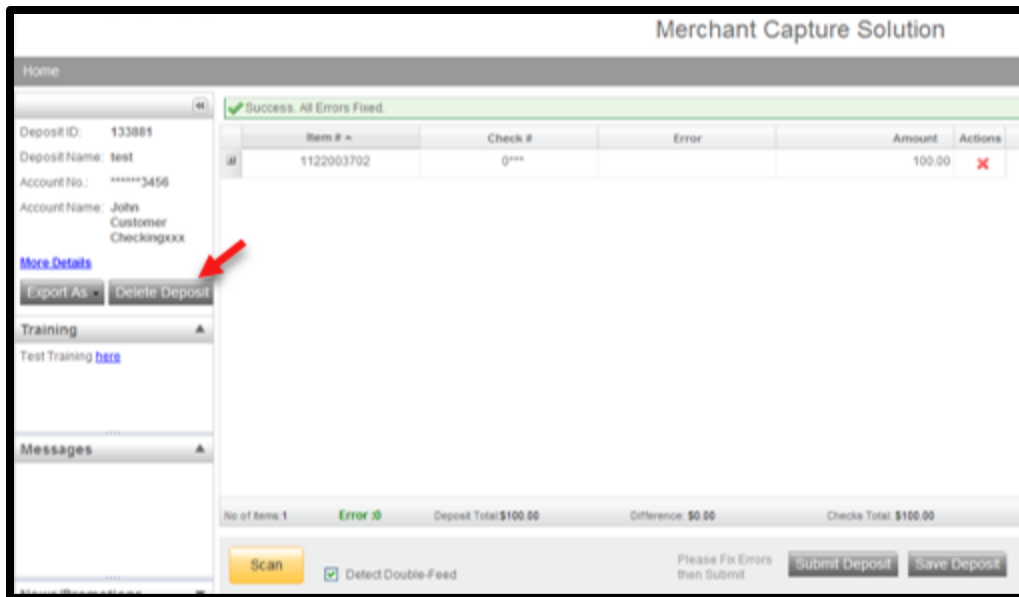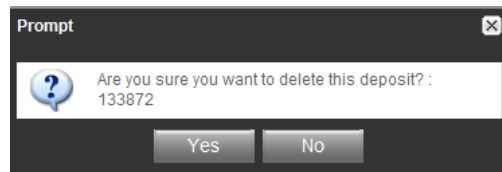- Click **Submit Deposit**
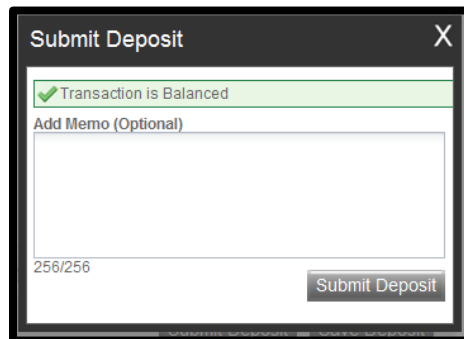
Remove a Deposit

Deposits with a status of "Submitted" or "Delivered" cannot be removed.

To remove an entire batch of items:

- Click on "Delete Deposit" within the deposit

- The system will give the following warning message:

  - o Click "Yes" to remove the deposit
  - o Click "No" to return to the deposit batch