

# Remote Deposit Capture

*User Manual*

**Nicolet**  
NATIONAL BANK

[Nicoletbank.com](http://Nicoletbank.com)

# Remote Deposit Capture Section Contents

---

<b>Depositing Checks</b> .....	<b>1</b>
Creating a Deposit .....	1
Prepare Deposit.....	1
Login and Scan .....	1
Resolve Exceptions and Balance Deposit .....	4
Submit Deposit.....	5
Logout .....	6
Exception items .....	7
Dollar Amount Exceptions .....	7
Duplicate Items .....	8
Deleting a Check .....	9
Deleting a Deposit .....	10
<b>Reporting</b> .....	<b>11</b>
Detail Deposit Report.....	11
Summary Reports.....	14

---

## Depositing Checks

---

### Creating a Deposit

#### Prepare Deposit

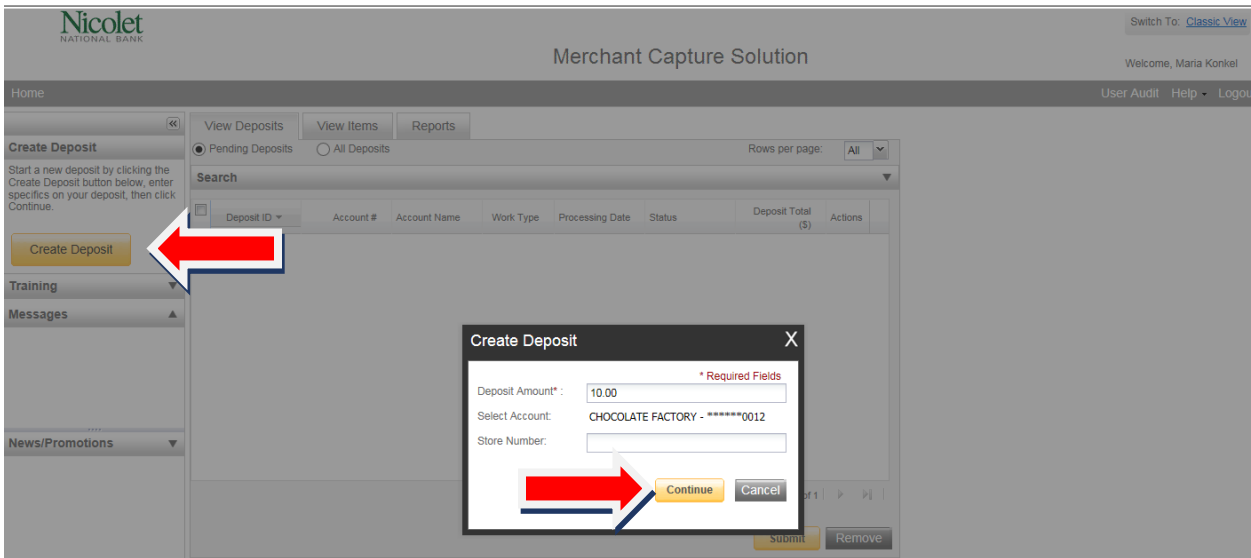
1. Gather checks for deposit.
2. Total the deposit (using adding machine tape or Excel spreadsheet).

#### Login and Scan

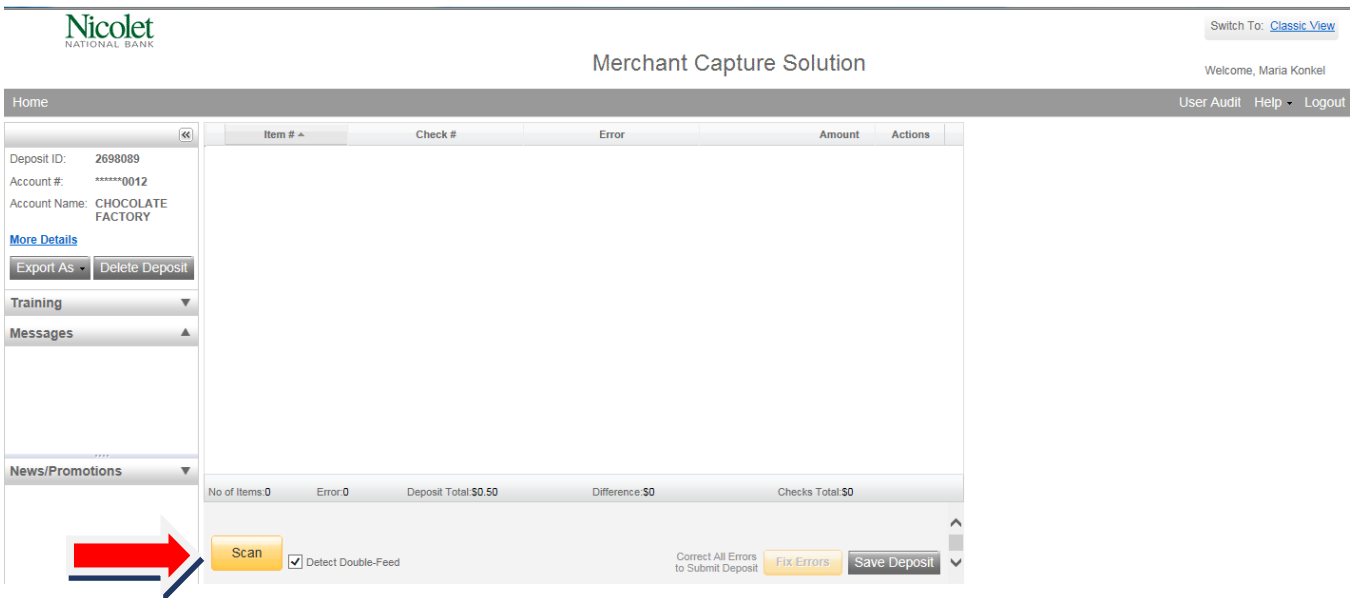
1. Open an internet browser (Chrome, Edge, Firefox, etc.)
  - a. Go to: [www.nicoletbank.com](http://www.nicoletbank.com).
  - b. Click the Login button at the top right.
  - c. Under Online Banking Login, choose the second option in the dropdown: Business Online (Treasury Management.)
  - d. Input your access ID and password, then click *Login*.
2. Your Business Online Home page is displayed.
  - a. Under *Checks & Deposits* select *Deposit Checks*. You will be redirected to the Remote Deposit home page.
3. The scanner will turn itself on and the Silver Bullet window is displayed. (This will be displayed every time you login).



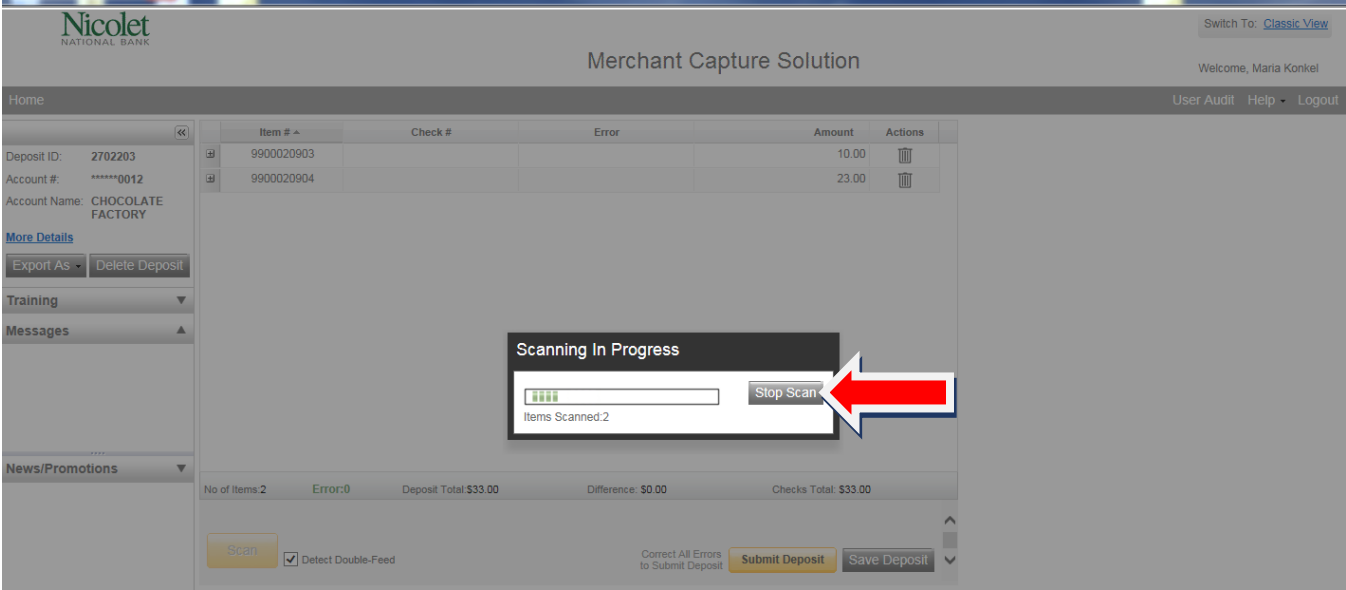
4. Click on *Create Deposit*.
  - a. Enter the *Deposit Amount*.
  - b. Select the appropriate deposit account.
  - c. Store Number is optional.
  - d. Click *Continue*.



5. Scan checks.
  - a. Click the *Scan* button in the lower left corner of your screen.
  - b. Place your checks in the scanner (as directed for your particular scanner).



6. Click *Stop Scan* after all checks have been scanned.



## Resolve Exceptions and Balance Deposit

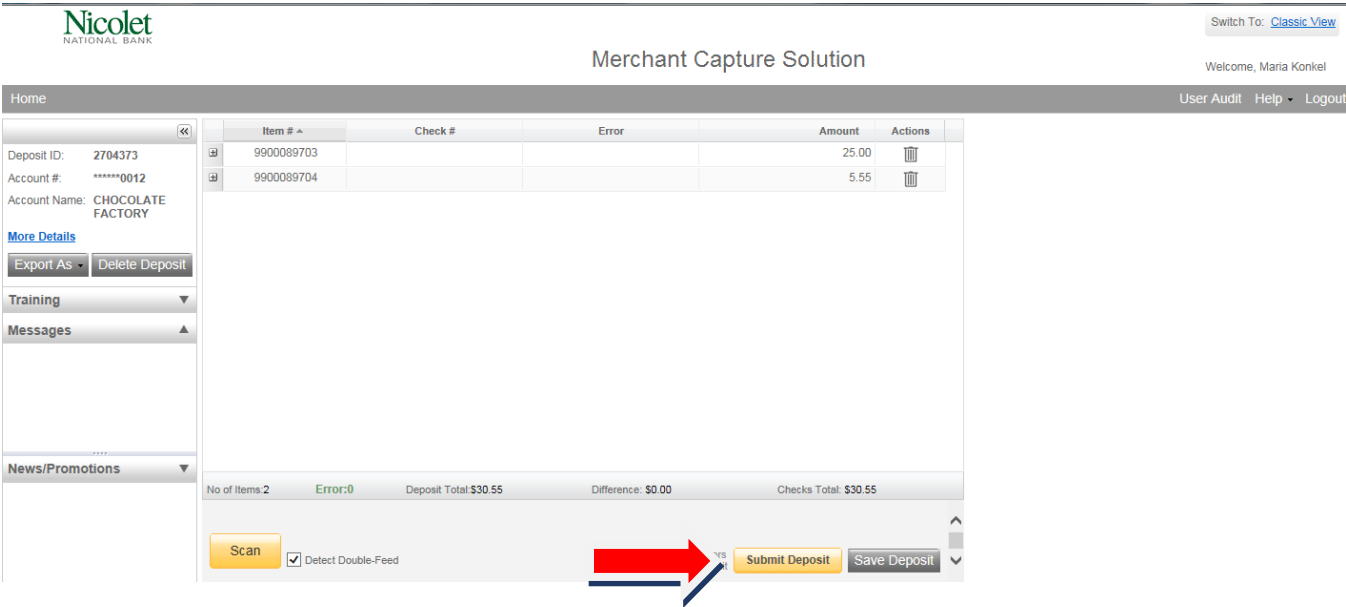
7. Ensure all exceptions are resolved. You will see an alert under *Error* if you have any exceptions. For details on how to resolve exceptions, please see the Exception Items chapter of this guide.

The screenshot displays the Nicolet National Bank Merchant Capture Solution interface. The top left shows the Nicolet National Bank logo. The top right has a 'Switch To: Classic View' link and a welcome message 'Welcome, Maria Konkol'. Below the header, there is a 'Home' link and 'User Audit Help Logout' options. The main area features a table with columns: Item #, Check #, Error, Amount, and Actions. A red arrow points to a red triangle icon in the Error column for item 9900024303. On the left, there is a sidebar with deposit details: Deposit ID: 2702307, Account #: \*\*\*\*\*0012, Account Name: CHOCOLATE FACTORY. Below this are buttons for 'More Details', 'Export As', and 'Delete Deposit', along with 'Training' and 'Messages' sections. At the bottom, a summary bar shows 'No of Items: 1', 'Error: 1', 'Deposit Total \$10.48', 'Difference: \$10.48', and 'Checks Total: \$0.00'. Action buttons include 'Scan', 'Detect Double-Feed' (checked), 'Fix Errors', and 'Save Deposit'.

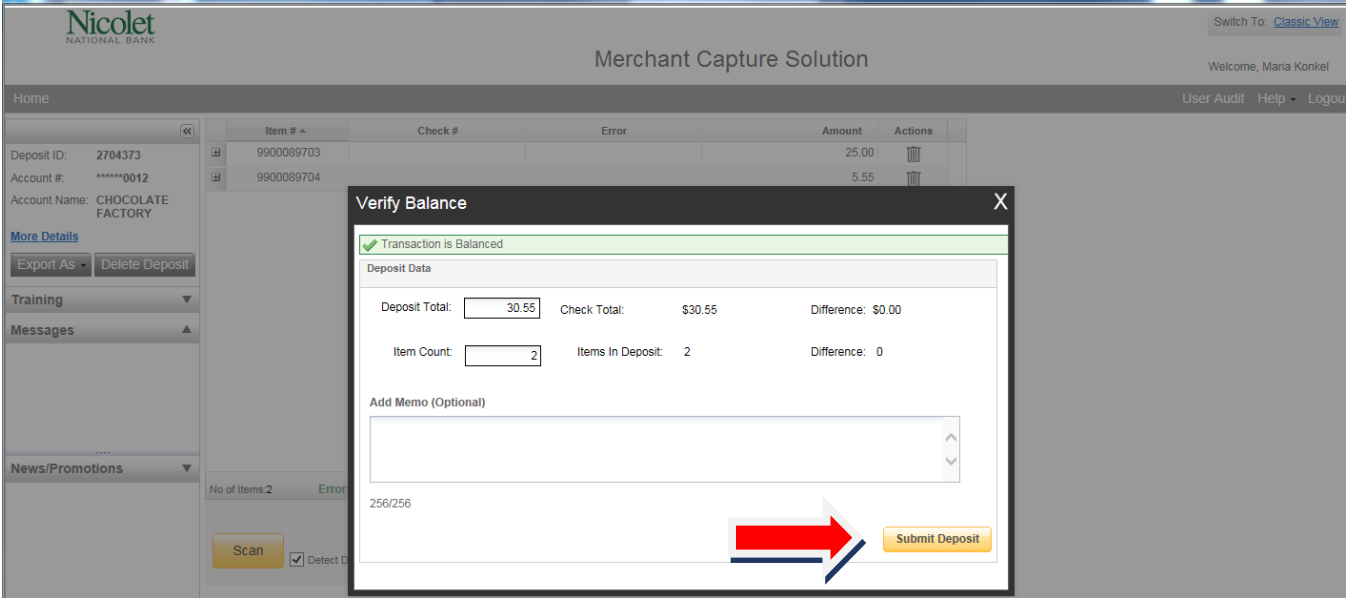
8. Once all errors are fixed, ensure deposit is balanced (Difference = \$0.00).

## Submit Deposit

9. Click on *Submit Deposit* at the bottom right.



10. A “Verify Balance” box will pop up. Verify that the balance total and item count are accurate. If so, click *Submit Deposit*. Ensure that the status of your deposit is *SUBMITTED*.



## Logout

1. To log out, click on *Logout* on the information bar at the upper right.

The screenshot shows the Nicolet National Bank Merchant Capture Solution interface. At the top left is the Nicolet National Bank logo. The main title is "Merchant Capture Solution". In the top right corner, there is a "Switch To: [Classic View](#)" link and a "Welcome Maria Konkkel" message. Below the welcome message is a "Logout" link, which is highlighted by a red arrow. The main content area is divided into several sections: "Home", "Create Deposit" (with a "Create Deposit" button), "Training", "Messages", and "News/Promotions". The "View Deposits" section is active, showing a search table with columns: Deposit ID, Account #, Account Name, Work Type, Processing Date, Status, Deposit Total (\$), and Actions. The table is currently empty, and the status is "No deposits to display". There are "Submit" and "Remove" buttons at the bottom of the table.

## Exception items

There are two types of exceptions that can occur in Remote Deposit Capture: Dollar Amount Exceptions and Duplicate Item Exceptions. A Dollar Amount Exception will appear if the courtesy and legal amounts do not match, or if the pen ink is not detected by the scanner. A Duplicate Item Exception will occur if the same item is scanned more than once. Exceptions will be indicated under *Error*. Click *Fix Errors* to clear your exception.

### Dollar Amount Exceptions

1. Dollar Amount Exceptions will appear with a pink background in the Amount field. This occurs when the dollar amount on a scanned check cannot be read.
2. Enter in the correct amount in the bottom right hand box that is highlighted pink and **press Enter**. (You may also delete the item by clicking *Delete*.)

The screenshot shows the 'Merchant Capture Solution' interface for Nicolet National Bank. The main area displays an 'Error Correction' window for 'Error in MICR fields' with 'Item #:9900092703'. A scanned check is shown with the following details:

- NAME: Test Account
- ACCOUNT NO.:
- DATE: 8-15-13
- PAY TO THE ORDER OF: Test Account
- Amount: \$ 10.48
- Handwritten amount: ten dollars & 40/100
- MEMO: Test Account

Below the check is a table with the following columns: AUX/Serial, RT, WAUX/FLD4, Account, Check, and Amount. The Amount field is highlighted in pink and contains a red arrow pointing to it. The table contains the following data:

AUX/Serial	RT	WAUX/FLD4	Account	Check	Amount
075902104			000777777		

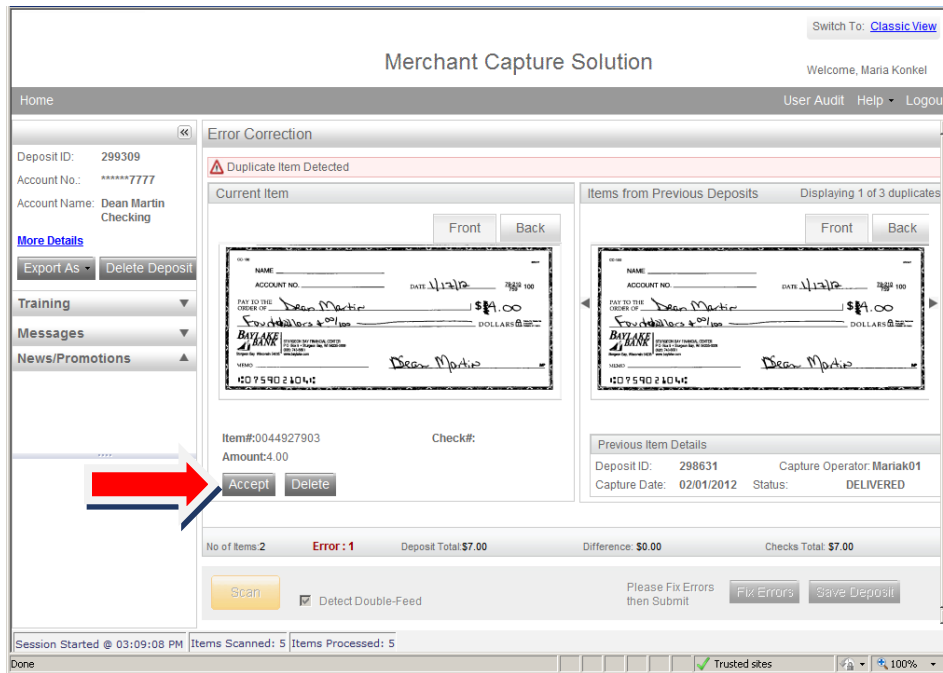
At the bottom of the interface, there are buttons for 'Scan', 'Detect Double-Feed', 'Fix Errors', and 'Save Deposit'. A red arrow points to the 'Fix Errors' button.

After all exceptions are resolved, you can continue with your deposit and submit.

## Duplicate Items

The system will automatically check for duplicate check entries. If you happen to scan a duplicate item, the system will stop you when you try to submit and require you to complete an action.

1. If you wish to accept the item, click *Accept* and proceed with the deposit as normal.

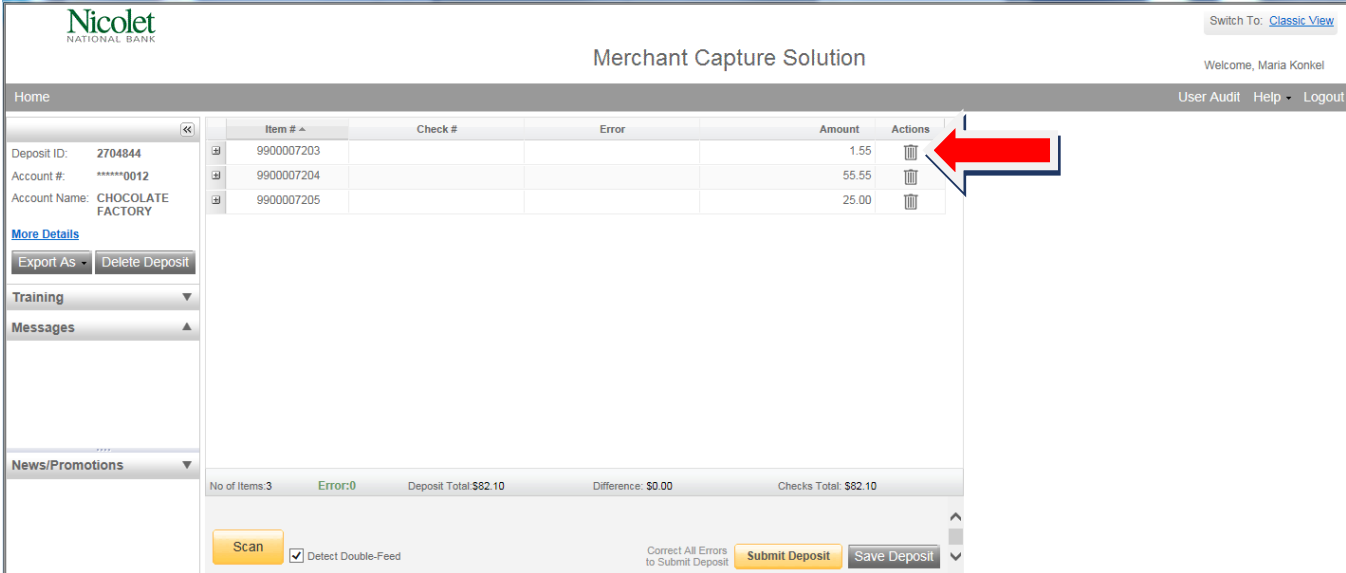


2. If you choose to delete an item, click *Delete*. Once you click *Delete Item*, the system will ask you to verify that you really want to delete this item.
3. Click *Yes*.
4. The screen will refresh and the duplicate item will be removed. Continue as many times as necessary. Once you have removed all the necessary items, proceed with your deposit as normal.

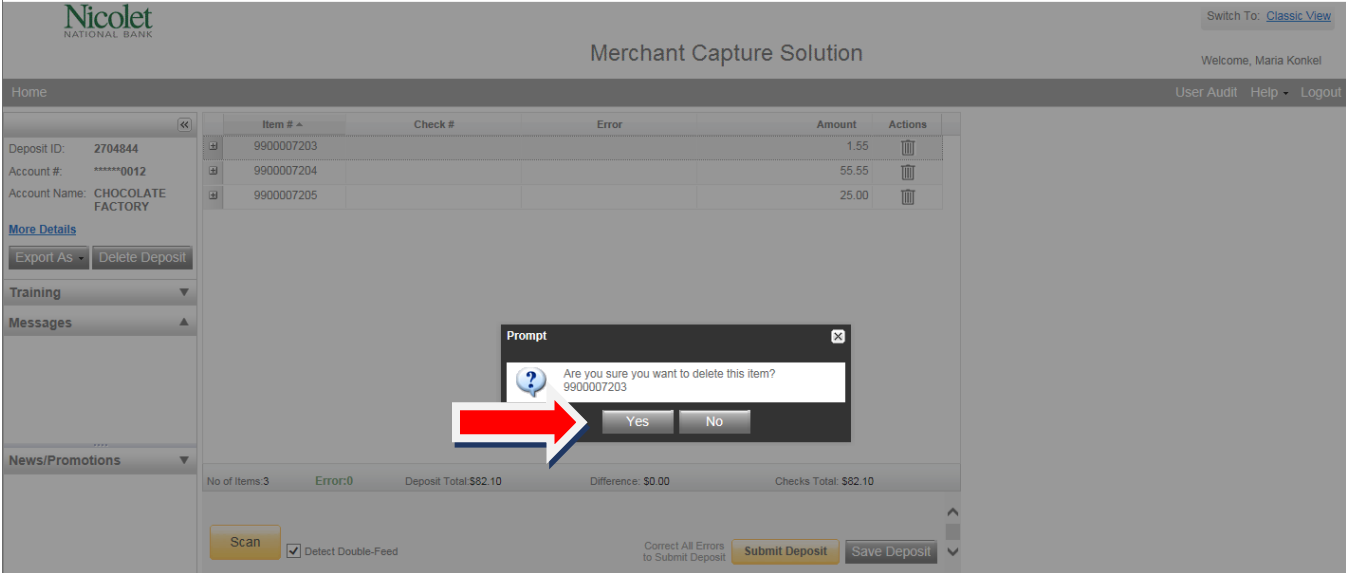
# Deleting a Check

While scanning a deposit, you may need to delete a check that you have scanned.

- 1. Click the icon that looks like a garbage can, located at the far right under *Actions*.



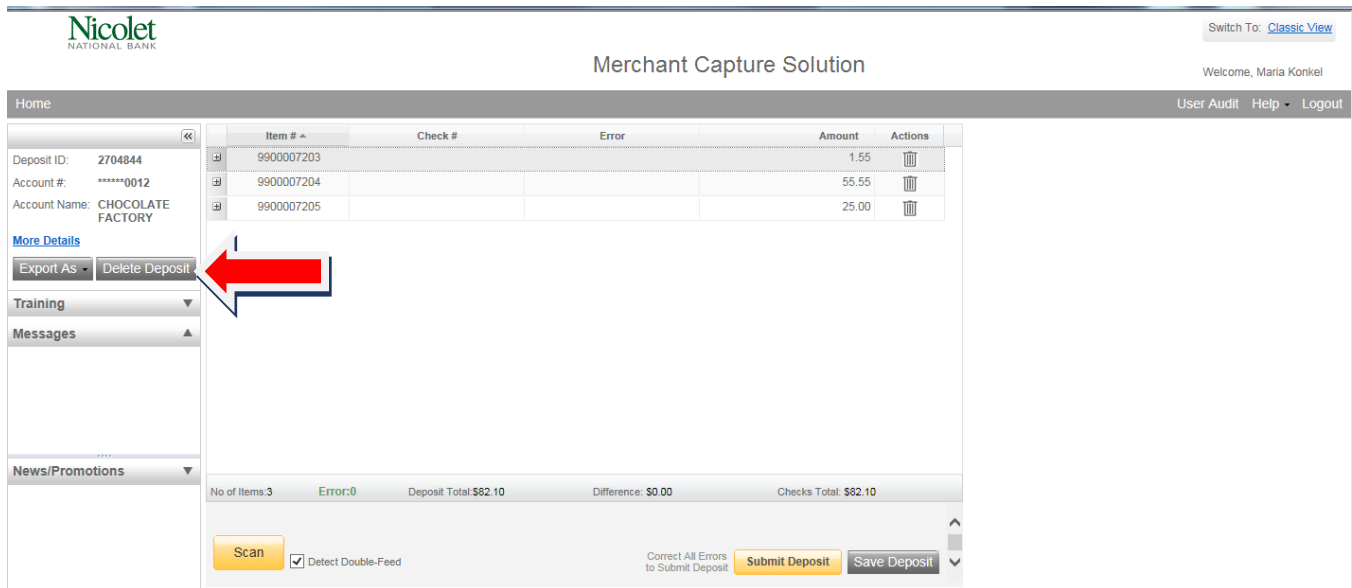
- 2. A box will pop up verifying that you want to delete this item. If you do, click Yes.



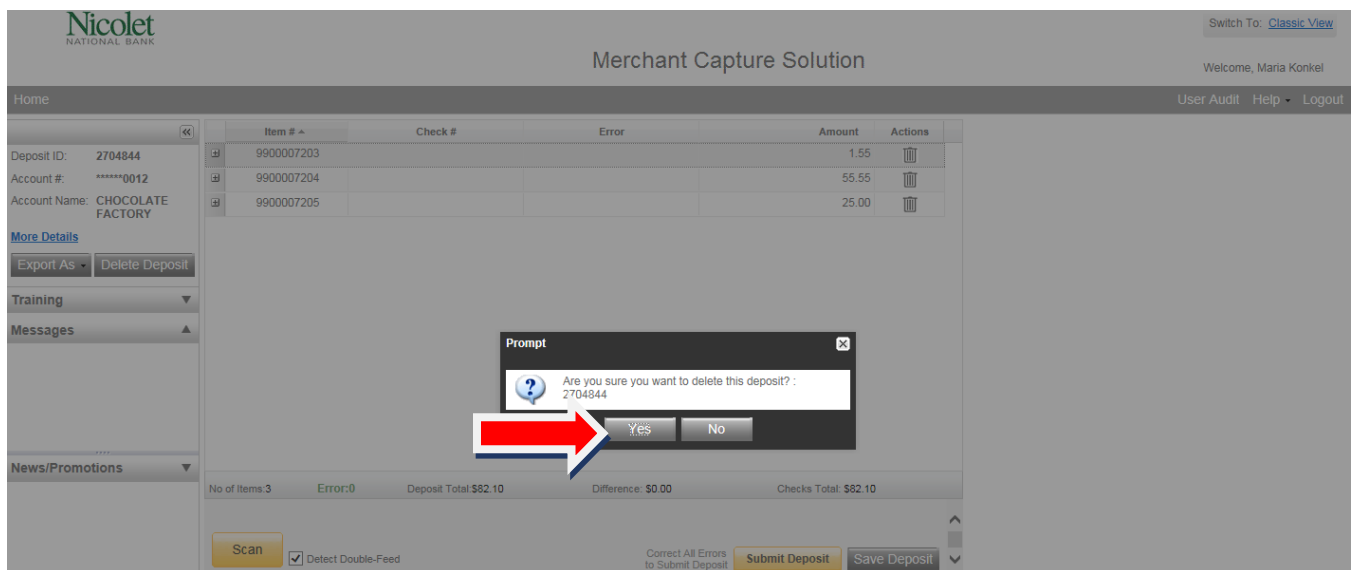
## Deleting a Deposit

You may need to delete an entire deposit before final submission.

1. Click on *Delete Deposit* at the far left. (Note: The deposit cannot have a **Deposit Status** of SUBMITTED or DELIVERED.)



2. A box will pop up to verify you want to delete the deposit. Press *Yes*. The deposit is now deleted.



## Reporting

### Detail Deposit Report

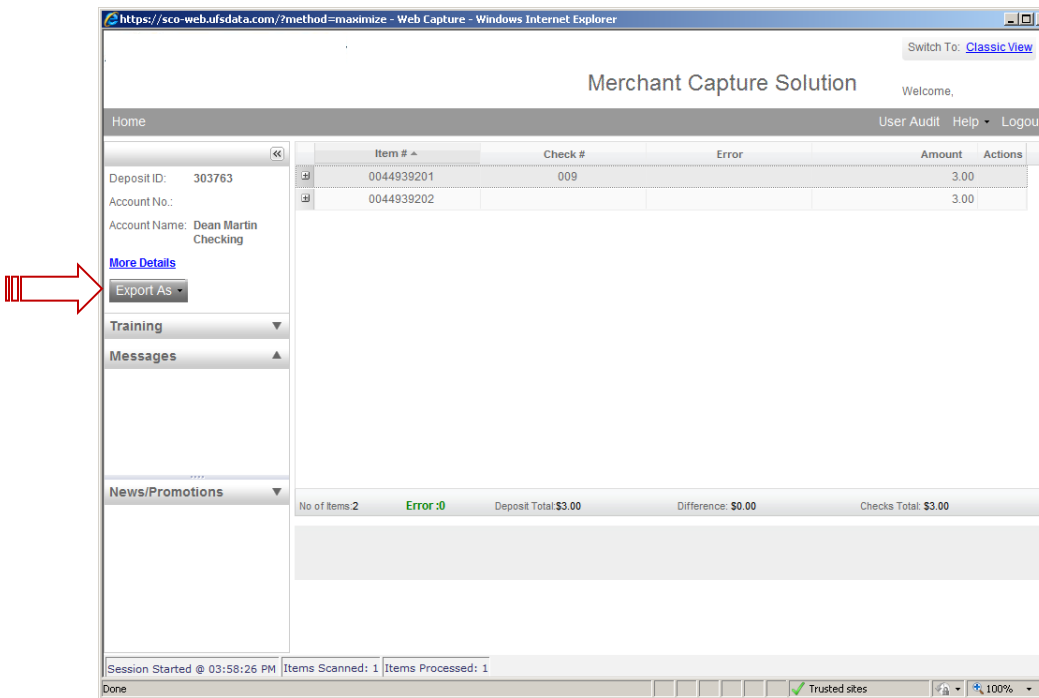
You may need a detail report of a deposit to summarize your deposit. The report can include images (front and back of every scanned check) or data (routing number, account number, check number, and dollar amount).

1. On the **Home Screen** click on *All Deposits* button.
2. Click on the box in front of the transaction.
3. Click the *View Deposits Box* (the second icon at the far right.)

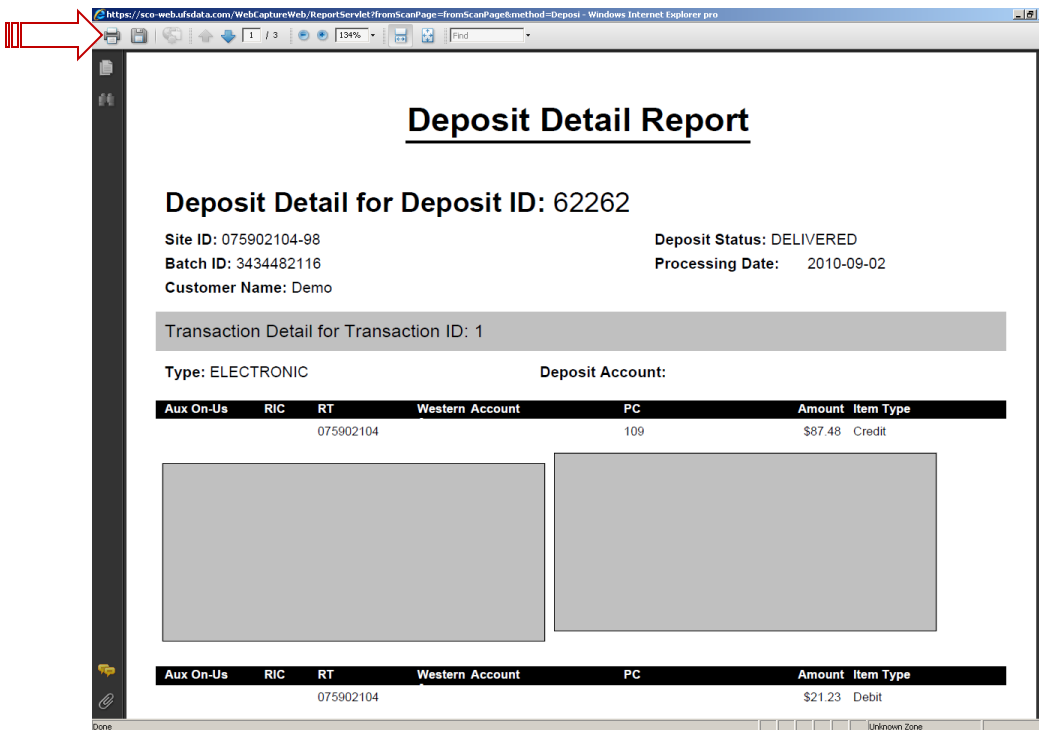
The screenshot shows the Merchant Capture Solution web interface. The interface includes a navigation bar with 'Home', 'View Deposits', 'View Items', and 'Reports'. A sidebar on the left contains 'Create Deposit', 'Training', 'Messages', and 'News/Promotions'. The main content area displays a table of deposits with columns for Deposit ID, Account #, Account Name, Processing Date, Status, Deposit Total (\$), and Actions. A single deposit is listed with ID 303763, Account # 303763, Account Name Dean Martin Ch..., Processing Date 2012-2-10, Status SUBMITTED, and Deposit Total (\$ 3.00. The Actions column contains two icons: a magnifying glass and a document icon. Red arrows and boxes indicate the steps: 1. Clicking the 'Home' button, 2. Clicking the 'Create Deposit' button, and 3. Clicking the magnifying glass icon in the Actions column.

Deposit ID	Account #	Account Name	Processing Date	Status	Deposit Total (\$)	Actions
303763	303763	Dean Martin Ch...	2012-2-10	SUBMITTED	3.00	[Magnifying Glass] [Document]

- Click on the *Export As* button; then choose *PDF* or *PDF with Images*.



- A new window will appear with the **Deposit Detail Report**. *Print* or *Save* the report.



6. Close this window and you will go back to previous screen.  
If you would like to go to the **Home Screen**, click on the *Home* button.  
If you are finished with Remote Deposit Capture, click *Logout*.

Merchant Capture Solution

Home Us Logout

Deposit ID: 303763  
Account No.: 0044939201  
Account Name: Dean Martin Checking

Item #	Check #	Error	Amount	Actions
0044939201	009		3.00	
0044939202			3.00	

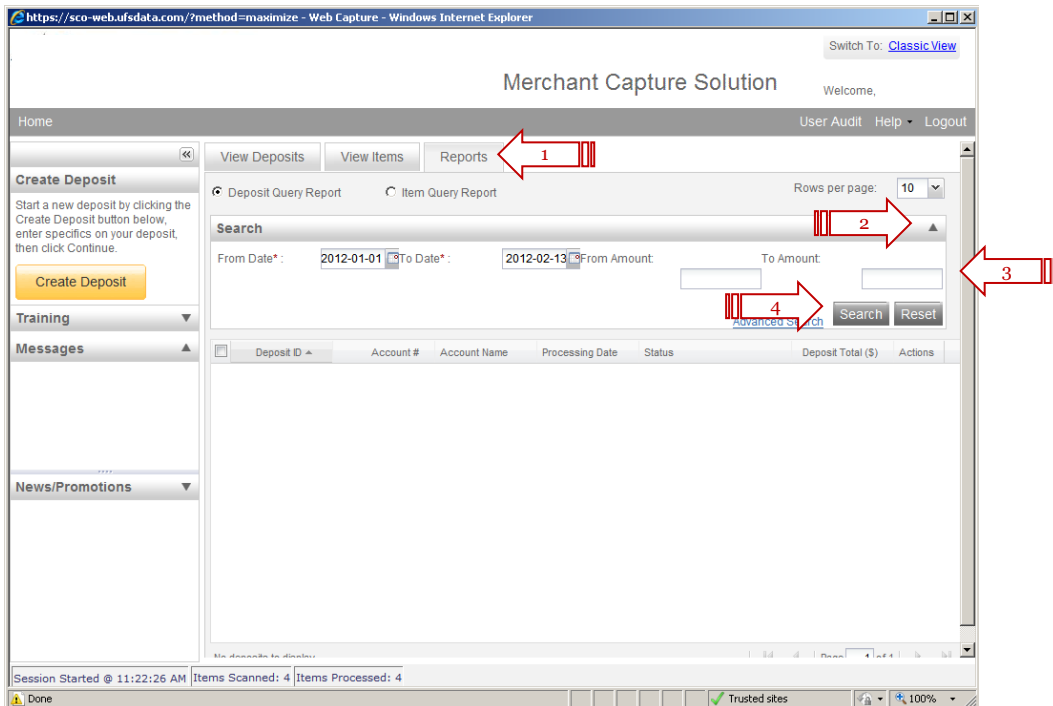
No of Items: 2    Error: 0    Deposit Total: \$3.00    Difference: \$0.00    Checks Total: \$3.00

Session Started @ 03:58:26 PM    Items Scanned: 1    Items Processed: 1

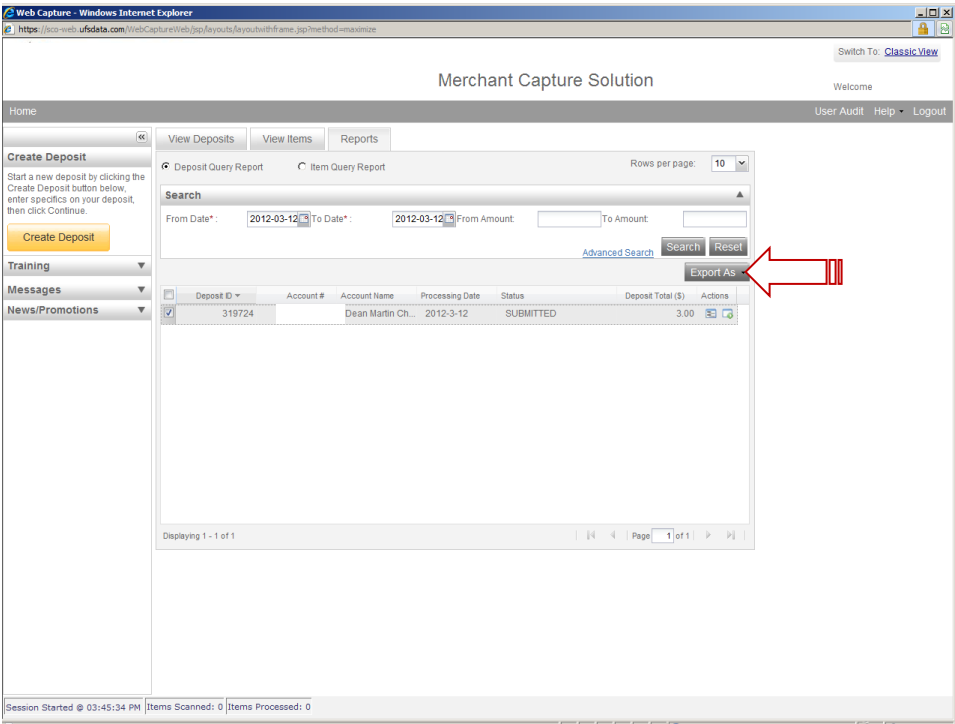
## Summary Reports

When you need to know how many deposits were made in a time period and for what amounts, you will need to search for a **Summary Report**.

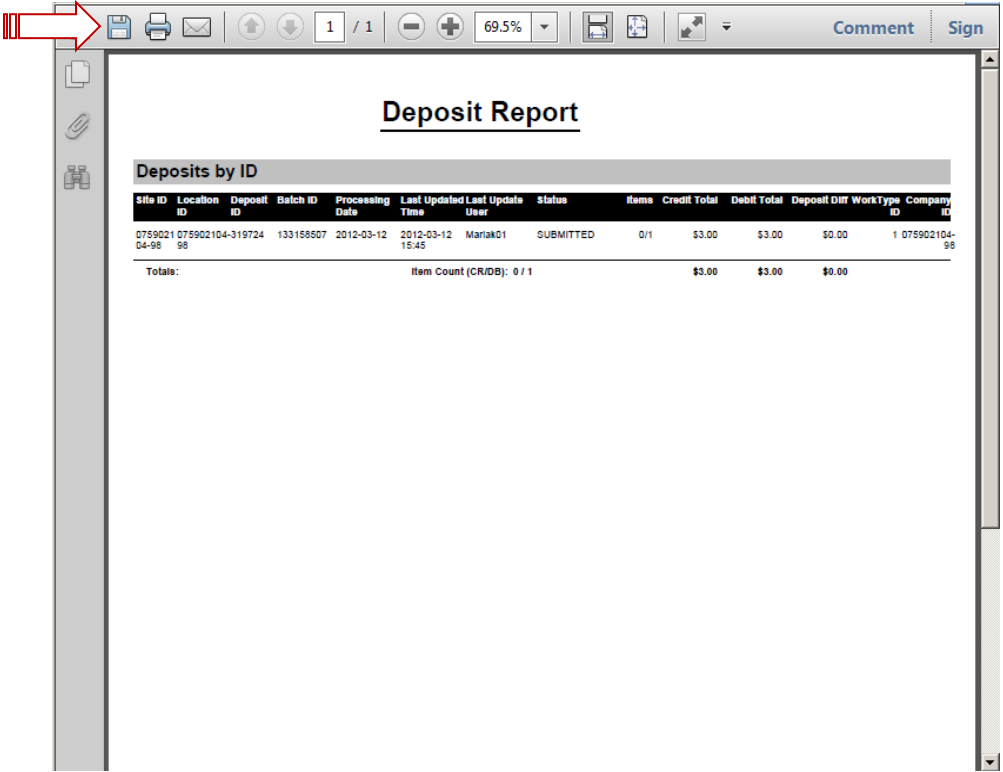
1. On the **Home Screen**, click the *Reports* tab.
2. Click the arrow at the far right to display the search fields.
3. Complete the fields for which you would like to search – date range, dollar amount, account, etc.
4. Click *Search*.



- 5. To produce a PDF report of the deposits in this list, click on *Export As* and choose *PDF*.



- 6. A new window will appear with the **Deposit Status Report**. *Print* or *Save* the report.



- 7. Close the window. If you are finished with Remote Deposit Capture, click *Logout*.