



CheckCapture Installation & User Guide

Before You Begin

This guide will provide quick and easy instructions on how to use the regularly used features and functionality of CheckCapture. For help using CheckCapture, Montecito Bank & Trust's remote deposit capture solution, please contact our Service Center and one of our associates will be happy to assist you.

Service Center

Monday – Friday • 8:00 AM – 6:00 PM
(805) 963-7511

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Supported Operating Systems, Browsers, and Scanners

Supported Operating Systems

The following operating systems are supported:

- Microsoft Windows 11
- Mac OS 14*
- Mac OS 15 Sequoia*
- Mac OS 26 Tahoe*

*Supports contemporary user interface only.

Supported Browsers

The following browsers are supported:

- Microsoft Edge
- Google Chrome
- Mozilla Firefox
- Apple Safari*

*Supports contemporary user interface only.

Supported Scanners

- Canon CR-120
- Canon CR-150
- Canon CR-135I
- Canon CR-190
- Canon CR-L1
- CTS LS100
- CTS LS150
- Digital Check SmartSource Edge
- Digital Check SmartSource Micro Elite SE*
- Digital Check SmartSource Professional
- Digital Check SmartSource ExpertElite**
- Digital Check Professional Elite
- Digital Check Merchant Elite
- Digital Check Micro Elite
- Digital Check CX35**
- Digital Check TS250**
- Epson Capture One (TM S1000)
- Epson TM-S1000ii
- Epson TM-S2000
- Panini i:Deal*
- Panini Vision next
- Panini VisionX*

*Certified for use with Mac OS X

**USB or Ethernet-Driverless

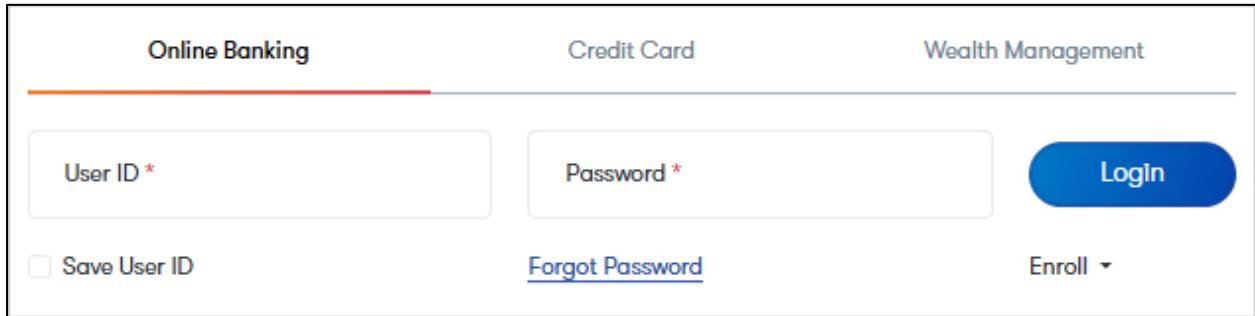
Getting Started

Scanner Maintenance

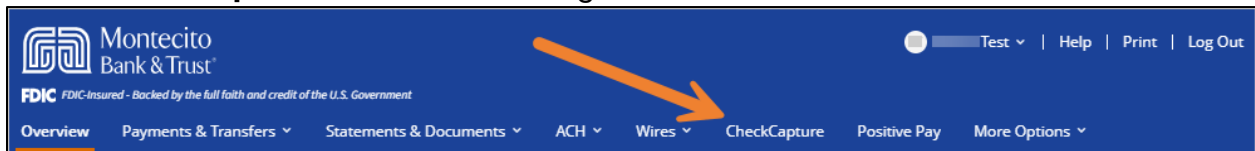
Clean your scanner as advised by the manufacturer. If you run high volumes, we suggest cleaning weekly.

Login Instructions from Business Online Banking

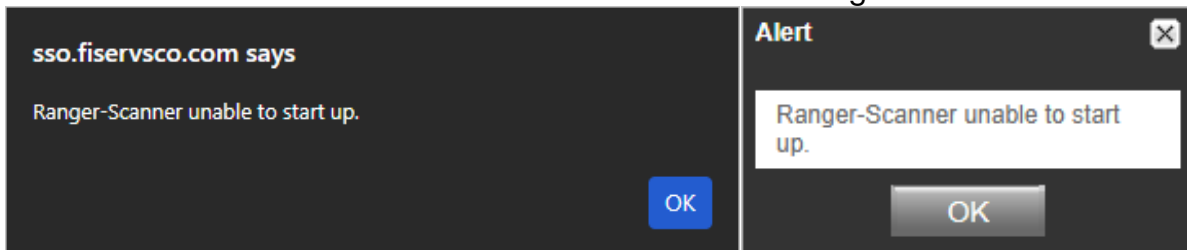
Visit montecito.bank and login using your User ID and Password.



Select **CheckCapture** from the main navigation menu.

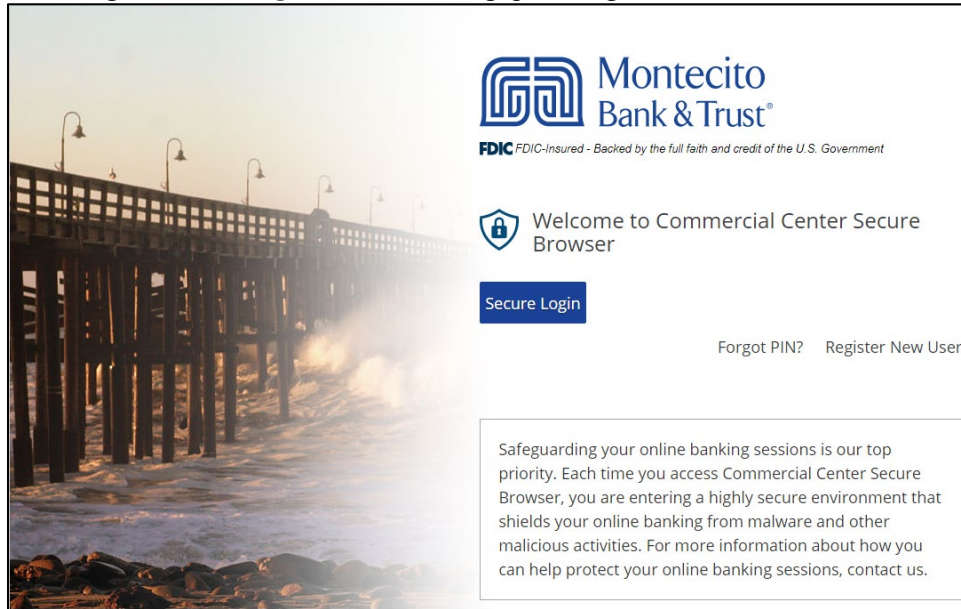


A new browser tab will open and load the CheckCapture system. If you have not installed the necessary scanner drivers, you may encounter the following browser messages – Click **OK** and continue to the **Driver Installation Instructions** in this guide.

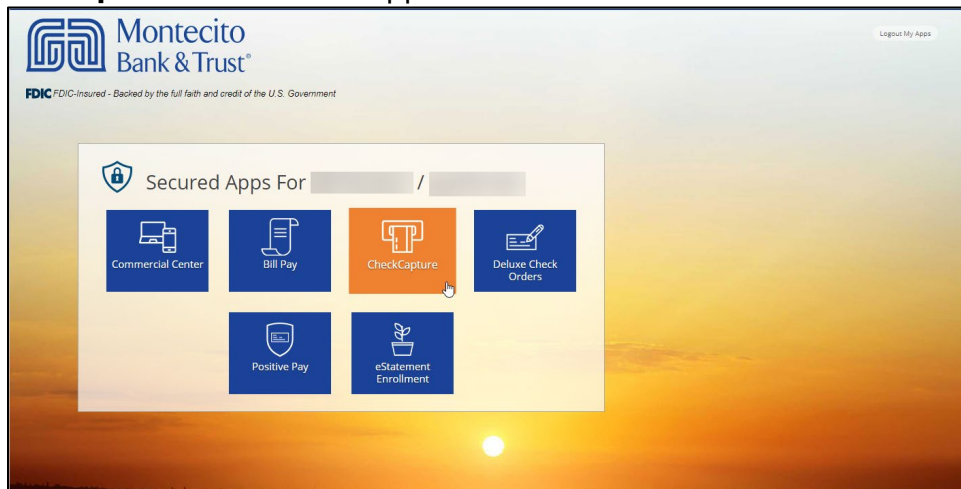


Login Instructions from Commercial Center

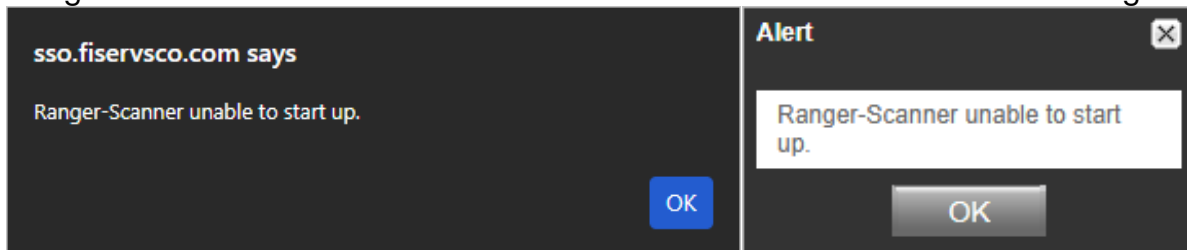
Log in by selecting **Secure Login** and entering your login PIN.



Click on **CheckCapture** in the Secured Apps list.



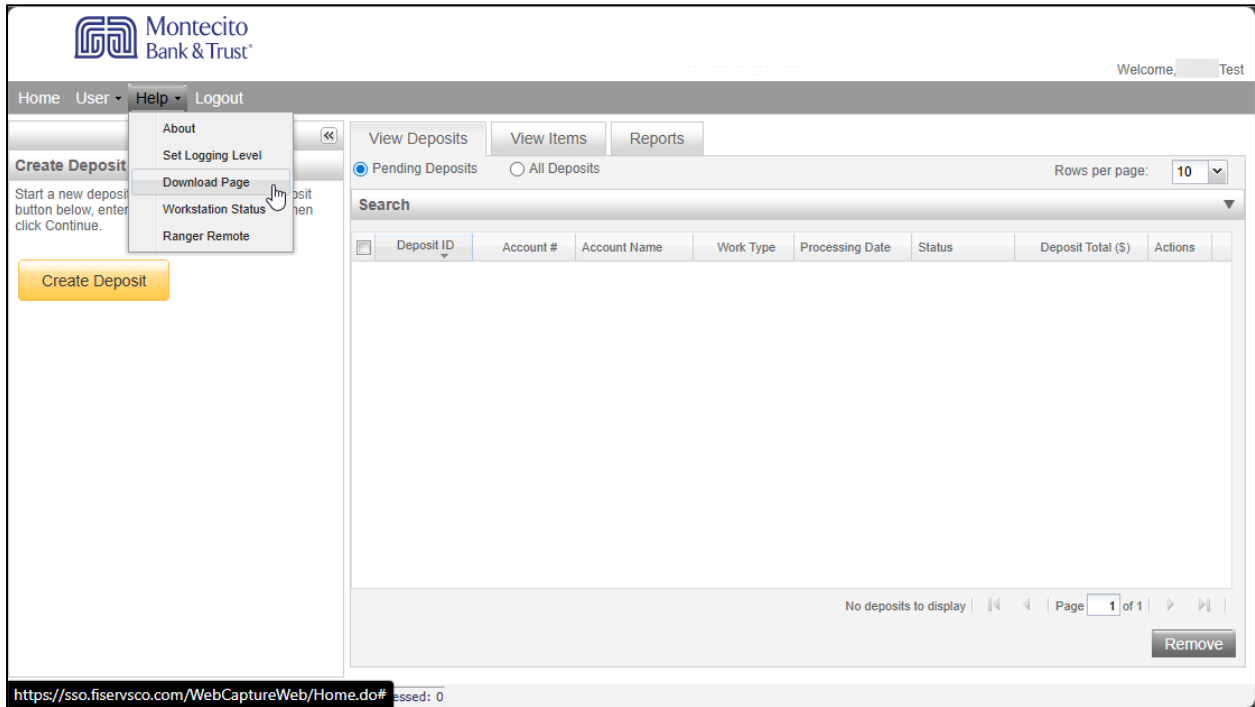
A new browser window will open and load the CheckCapture system. If you have not installed the necessary scanner drivers, you may encounter the following browser messages – – Click **OK** and continue to the **Driver Installation Instructions** in this guide.



Driver Installation Instructions

❗ Follow the below steps before plugging your scanner into your computer.

- Login to CheckCapture by following:
 - **Login Instructions from Business Online Banking**, or
 - **Login Instructions from Commercial Center**
- Expand the **Help** dropdown menu and select **Download** page:



- Click **Install Now** next to the applicable driver for your scanner and computer operating system – the installation file will download to your computer.

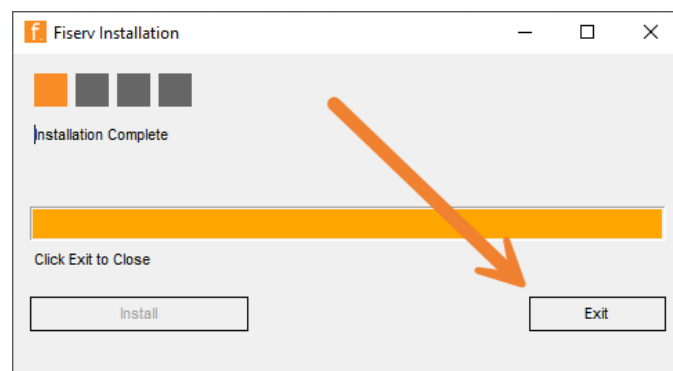
Windows Drivers

ⓘ The installation requires administrative rights to your computer. Work with your IT team and follow the following steps using an administrative user.

- Save the file
- Locate the file you saved in the previous step, right-click on the file and select **Run as administrator**.
 - You may be prompted to **allow this app to make changes to your device** – select **Yes** to run the installer
- Click **Install**.



- If prompted, select the affirmative option on additional message boxes that may appear to continue the installation.
- Once installation is complete, select **Exit**

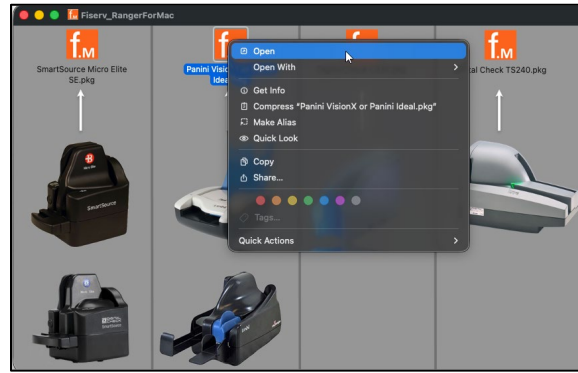


- Restart your workstation.

MacOS

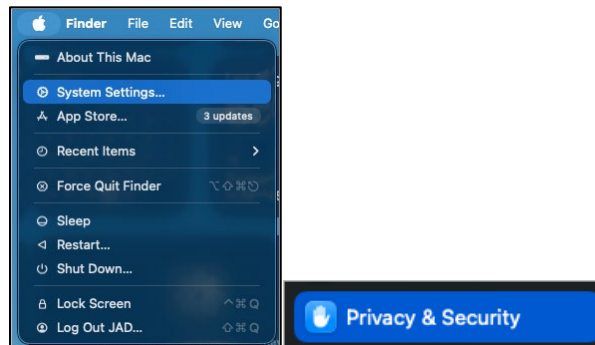
❗ The installation requires administrative rights to your computer. Work with your IT team and follow the following steps using an administrative user.

- Save the file
- Locate the file you saved in the previous step, double-click on the file to open it.
- Right click (or Control+click) the applicable installer for your scanner and select **Open** option from the selection.

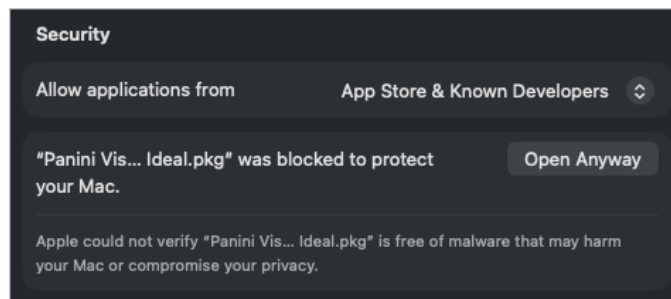


❗ If the operating system is preventing the installer to be run (due to the application being from an “unidentified developer”) complete the following steps:

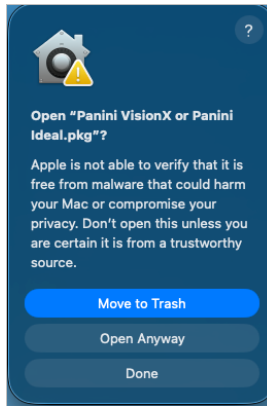
- Navigate to System Settings and select Privacy & Security



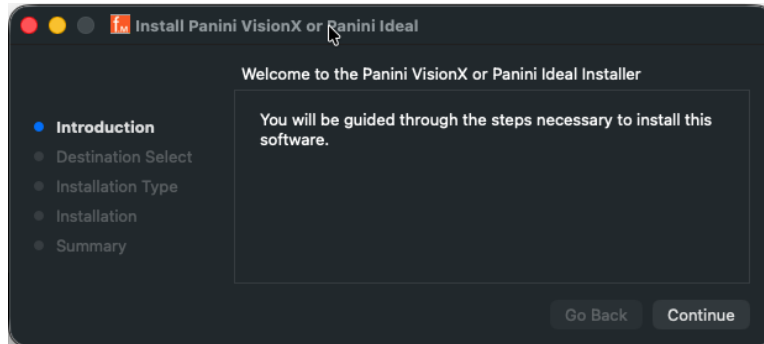
- The installation package should be listed in the **Security** section. Select **Open Anyway**



- Select Open Anyway



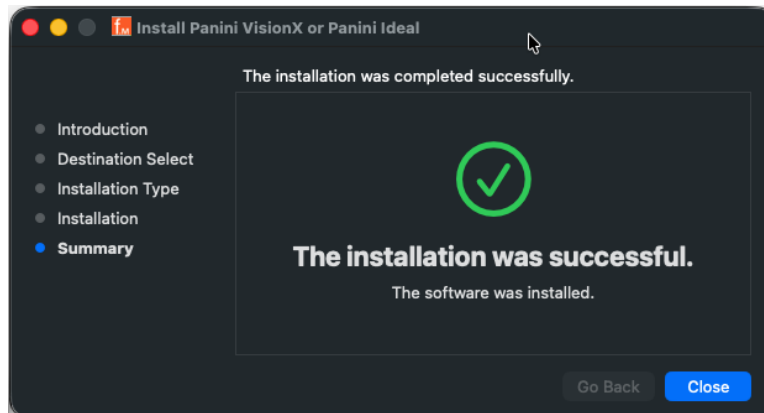
- The installer will display, select **Continue**



- Choose your Install Location and select **Install**

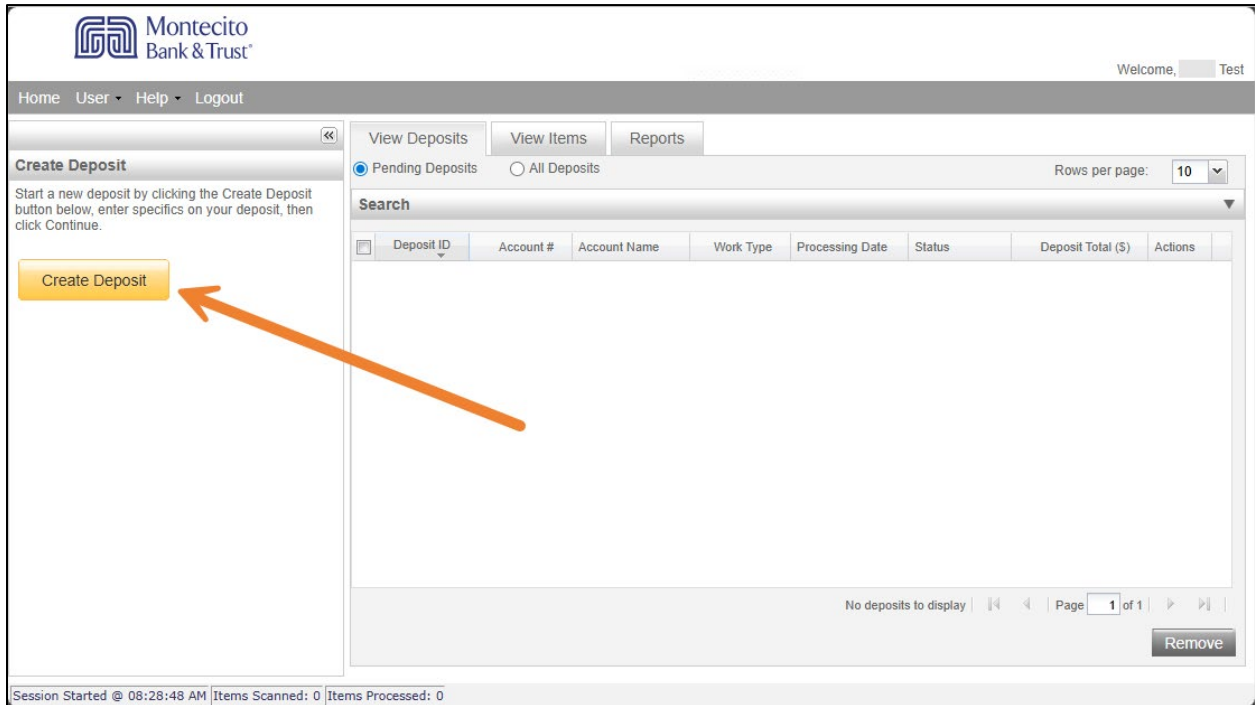


- Installer will display **The installation was successful** message.



Creating a Deposit

- Select Create Deposit



- Input the Deposit Amount
- Choose the deposit account in the **Select Account** dropdown menu

The 'Create Deposit' dialog box is shown with a title bar and a close button (X). It contains two required fields: 'Deposit Amount*' and 'Select Account*'. The 'Deposit Amount*' field is an empty text input. The 'Select Account*' field is a dropdown menu currently showing 'Checking -'. Below the fields are two buttons: 'Continue' (yellow) and 'Cancel' (grey). A red asterisk and the text '* Required Fields' are positioned above the input fields.

- Click Continue

ⓘ If additional accounts need to be added to the **Select Account** dropdown menu, have your Company Administrator contact our Service Center.

Scanning Work

IMPORTANT

The following items cannot be processed electronically and will create exceptions.

- Savings Bonds
- Canadian US Dollar Items
- Foreign Items
- Non-Imageable Items (Checks that are not legible, too dark or too light)

A Deposit ID is assigned to the deposit being processed. The account number that will receive credit for the deposit is listed along with the nickname assigned to the account. Deposit slips are not required for remote deposits.

For a multi-feed scanner: Make sure the checks are all facing the same direction, aligned to the bottom right corner, and remove any paper clips or staples before placing them in the check hopper. Do not place more than 10 checks in the hopper at a time. This will reduce rejects, jams, double documents, and piggy backs. It will also maximize image quality.

Montecito Bank & Trust

Welcome, [redacted] Test

Home User Help Logout

Deposit ID: 520106473
Account #: [redacted]
Account Name: Test Checking
[More Details](#)
Export As Delete Deposit

Item #	Check #	Error	Amount	Actions
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No of Items: 0 Error: 0 Deposit Total: \$100.00 Difference: -\$100.00 Checks Total: \$0.00

Scan Detect Double-Feed Correct All Errors to Submit Deposit Save Deposit

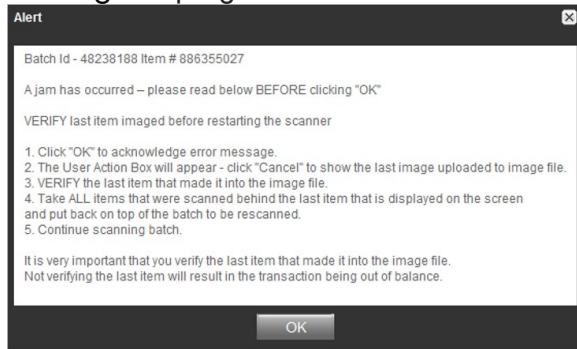
Session Started @ 08:28:48 AM | Items Scanned: 0 | Items Processed: 0

1. Click **Scan**. The scanner will initiate and scan each check in the check hopper.
2. **Verify** that the last item image on the screen matches the last item scanned.
3. **Store** the deposit in a secure location and retain for at least 90 days

Best practice is to paper clip or band the deposit together along with a notation of the deposit ID. Place the processed deposit face down in a process complete bin or box. Storing the processed deposits in an orderly fashion will prevent accidental rescanning and make research easier. **Processed deposits should be retained for at least 90 days in case there are issues with the deposit.**

Jammed Items


If an item jams, the scanner will stop and a message will appear - follow the steps in the message displayed on the screen.

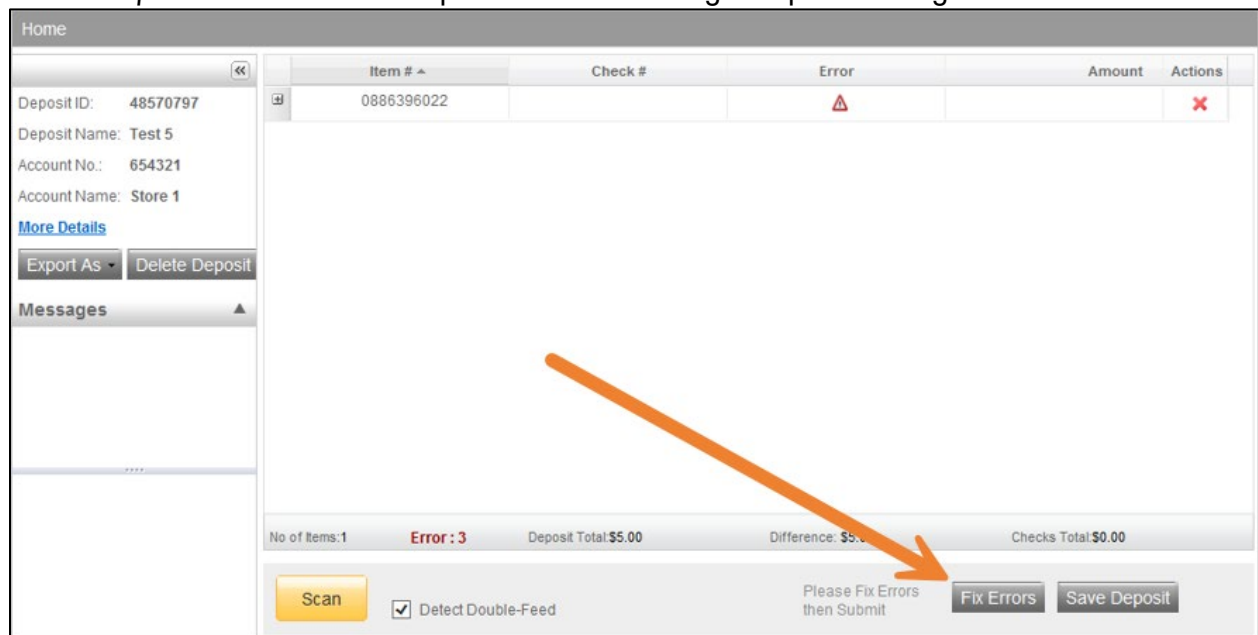


Once the jam is cleared, you've verified that the last item was captured, click **Scan** to continue scanning any remaining items.

Fix Errors

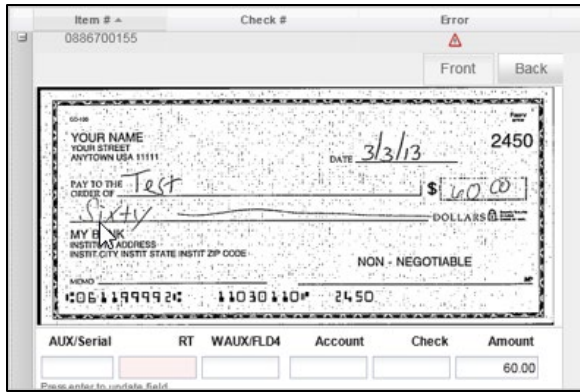
 If there are any errors the **Fix Errors** button will be available. Click on **Fix Errors**.

 If you click **Save Deposit** at any time before submitting it, it will put the deposit in a **Suspended** status. The deposit will not be fully complete until you Submit.



MICR Errors

The cursor will move to each field requiring correction and will be highlighted in pink. Key the missing or incomplete value according to what you see on the check image and **press ENTER** to update the value of each field with an error.



If you need to enter or correct data in a field that is not highlighted, use the following hotkeys to move to the desired field.

- **F1** = Amount
- **F2** = Check (this field is for trancode or personal check number)
- **F3** = Account
- **F4** = Field4 (this is an alternate position for a 4-digit check number, positioned between Account & TR)
- **F5** = Transit Routing (TR)
- **F6** = RIC (just left of the TR if present; for return item & IRD use; blank the field when not present on document)
- **F7** = Serial (this field is for the check number on business checks)

Image Quality Assurance (IQA) Exceptions

If an error occurs due to Poor Image Quality, there will be an exclamation point inside a triangle in the Error column. Click on **Fix Errors** and review the image to determine if it needs to be rescanned or is acceptable. Take one of the following actions:

- **Accept:** If the image is completely legible, click **Accept**.
- **Re-scan:** If the image needs to be improved (e.g., if it is crooked or upside down), place the check in the scanner and click **ReScan**.

You will receive a prompt: “Do you want to rescan image for selected item?” Click Yes. The MICR will be compared with the original check. If there is a difference, you will receive a warning message. If you are certain you are rescanning the correct check, select Yes.

Sometimes, rescanning will not improve the image and it will continue to be flagged as an IQA exception. However, if all of the important information is legible, you may click Accept Image.

If everything is legible except for the amount (e.g., postal money orders), you may handwrite the amount on the check in a blank area, then click ReScan and then Accept Image.

- **Delete:** If the image is illegible, verify image displayed is the item you want to delete, click Delete Item and physically remove the item from the deposit. Deleted checks remain visible but the data is grayed out.

If an Item Piggybacks

If you discover that two checks ran through the scanner together (“piggyback”), find the checks in the scanner exit pocket, delete the image of the piggybacked checks, and scan these checks at the end of the deposit.

Duplicate Exceptions

If any duplicate items are identified, they will be displayed side by side with the *Current* item on the left and *Items from Previously Scanned Deposits* on the right. Data pertaining to the previously scanned item will be displayed beneath the image on the right. If multiple suspected duplicates are found, use the arrows next to the image on the right.


Once you determine whether the item is a duplicate or not, click **Delete** or **Accept**.

Error Correction

⚠ Duplicate Item Detected

Current Item

Front Back



Item#:0886699154 Check#:2623


Amount:100.00

Accept Delete

Items from Previous Deposits

Displaying 1 of 2 duplicates

Front Back



Previous Item Details

Deposit ID:	392933	
Capture User:	123FsvA99991	
Capture Date:	04/14/2015	Status: DELIVERED

Balancing Deposits

After all errors are fixed, click on **Submit Deposit**. The Verify Balance window opens displaying the Deposit Total input when creating the deposit and the Check Total that was calculated from the scanned checks.

If the deposit is not in balance, **close the Verify Balance window and review each captured check** to ensure it was captured for the correct amount.

Verify Balance

⚠ Transaction should be balanced before submit

Deposit Data

Deposit Total:	<input type="text" value="91.45"/>	Check Total:	\$92.55	Difference:	\$1.10
Item Count:	<input type="text" value="1"/>	Items In Deposit:	1	Difference:	0

Add Memo (Optional)

256/256

If all checks were captured for the correct amount and the deposit is still out of balance, click **Submit Deposit** and adjust the Deposit Total to match the total amount of checks.

If the deposit is in balance, click **Submit Deposit**.

Verify Balance

✔ Transaction is Balanced

Deposit Data

Deposit Total:	<input type="text" value="92.55"/>	Check Total:	\$92.55	Difference:	\$0.00
Item Count:	<input type="text" value="1"/>	Items In Deposit:	1	Difference:	0

Add Memo (Optional)

256/256

End of Day

1. **Verify** that all Deposits are in *Submitted* or *Delivered* status. Deposits left in a *Suspended* status still need to be submitted.

Note: Deposits listed as *Pending Review* or *Under Review* were submitted, but under our review before they are processed – no actions are necessary on these deposits.

2. **Save or Print** any needed reports (e.g. Summary Report, Deposit Detail Report).
3. **Logout** at the top of any screen. This will log the user out of the application and then you can exit your browser window.

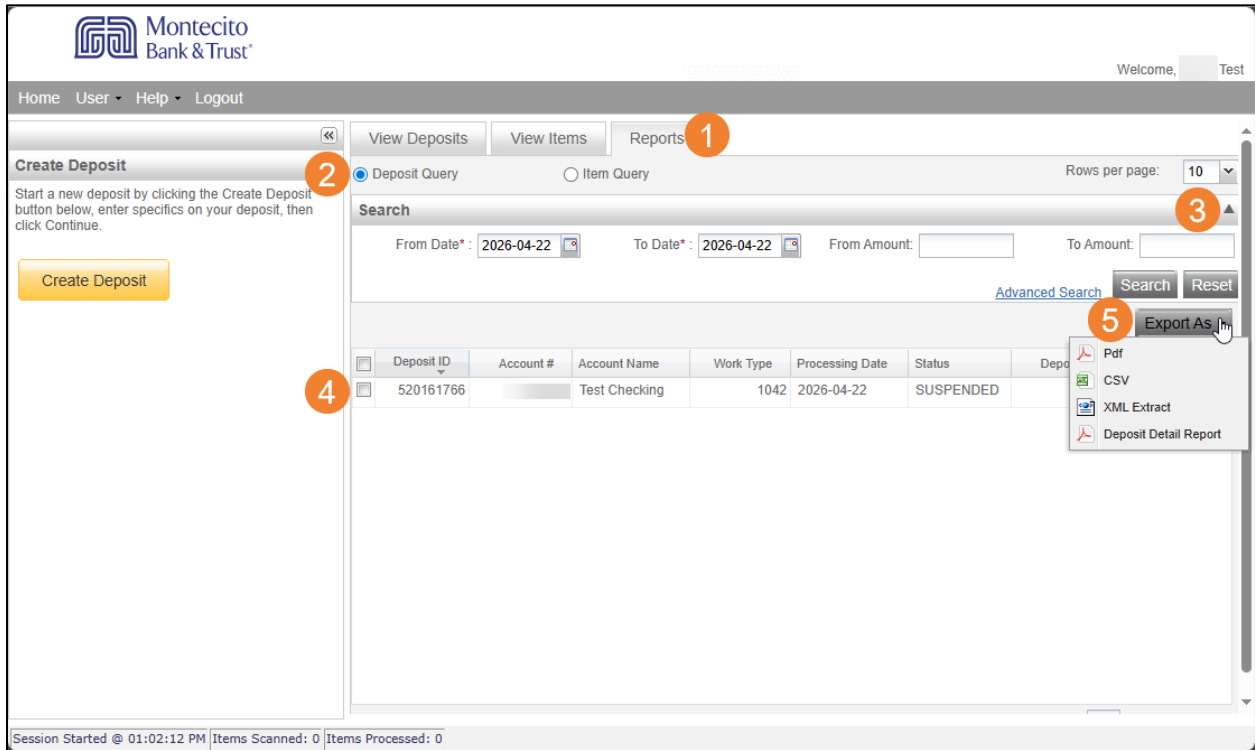
Save or Print Reports (Optional)

Deposit and Item reports are available for download.

1. Click on the **Reports** tab
2. Select the applicable radio button for either **Deposit Query** or **Item Query**
3. Expand the **Search** options by clicking on the triangle
4. Select the box(es) next to the applicable deposit or items

5. Select **Export As** and select the desired format.

❗ The Deposit Detail Report includes images of the items deposited.

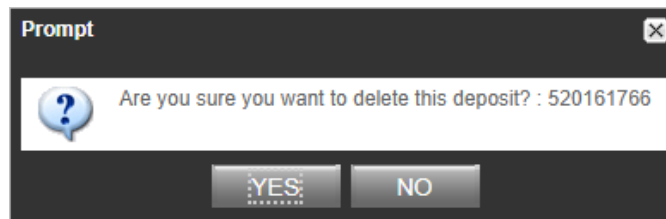


Additional How-To's

Remove a Deposit:

We recommend that you open any deposit before removing it to verify the deposit should be deleted. You can use the **Delete Deposit** option on the left of the screen within the deposit to remove it.

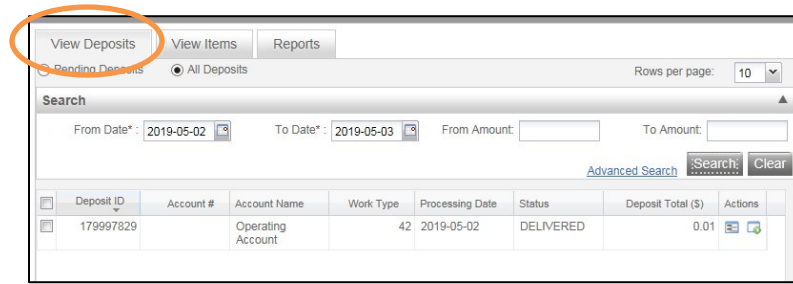
- A deposit cannot be removed if it has been submitted.
- Once a deposit is removed it cannot be recovered. If needed, you would need to re-capture the deposit.



Search for Previous Deposits

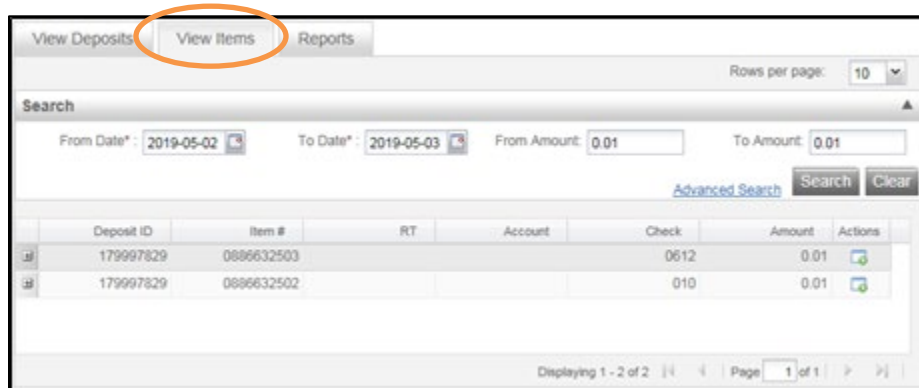
1. Select View Deposits tab.
2. Select the **All Deposit** radio button.
- Expand the Search options by clicking the triangle at the far right of the search header.

3. Select Advanced Search.
4. Enter search criteria, click **Search**.



Search for Previously Processed Check Items

1. Select the **View Items** tab.
2. Expand the Search options by clicking the triangle at the far right of the search header.
 - Select Advanced Search.
3. Enter search criteria, click **Search**.
4. Click on the + or – next to each item to view or to close.



Deposit Status – Definitions.

Open	The deposit is newly created.
Uploading	A deposit in the process of uploading items.
Suspended	A deposit will remain suspended if the deposit is not submitted for processing.
Capture Complete	A deposit that is ready for repair and balancing.
In Use	A deposit that is in use by another operator or the Bank. No actions are allowed on this deposit while in use.
Ready For Approval	A deposit with all exceptions repaired and is ready to submit.
Pending Review	A deposit sent for final review (by Bank).
Under Review	A deposit is currently going through final review (by Bank).
Submitted	A deposit that is approved and ready for processing. No further actions will be allowed on this deposit.
Delivered	A deposit that has been delivered for processing.