CheckCapture
Installation & User Guide

Montecito
Bank & Trust®

Before You Begin

This guide will provide you quick and easy access to instructions on how to use the most regularly used features and functionality of CheckCapture Pro and CheckCapture Small Business. 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.

Online Business Banking
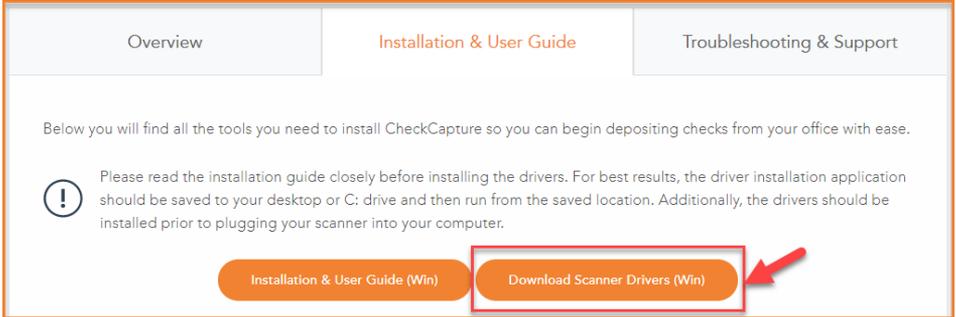Monday–Friday • 7am–6pm
(800) 348-0146 • (805) 963-7511

Installation Instructions

⚠ *Do the following before plugging your scanner into your computer.*

Download the Scanner Driver

Go to: https://montecito.bank/business/remote-deposit-capture/checkcapture-pro-drivers

Click on the Installation and User Guide tab, then click on the button to download the driver.

Use the Save>Save As option to save the file to your desktop. The application must be saved and then run. Do not run directly from the website or the installation may not complete successfully.
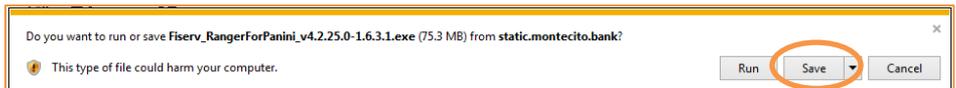
You should see a new Fiserv_ icon on your desktop. Right click the icon and select **Run as administrator**.
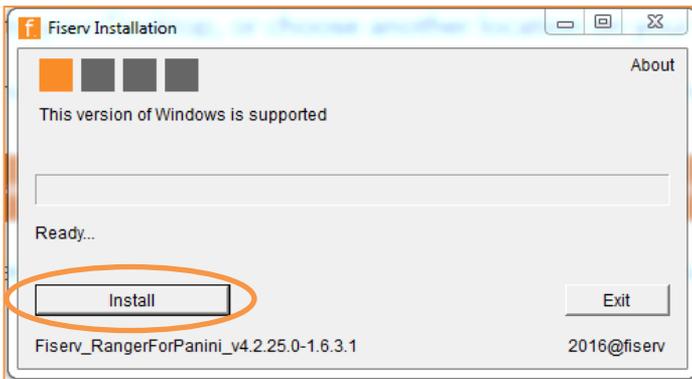

A splash screen will appear.
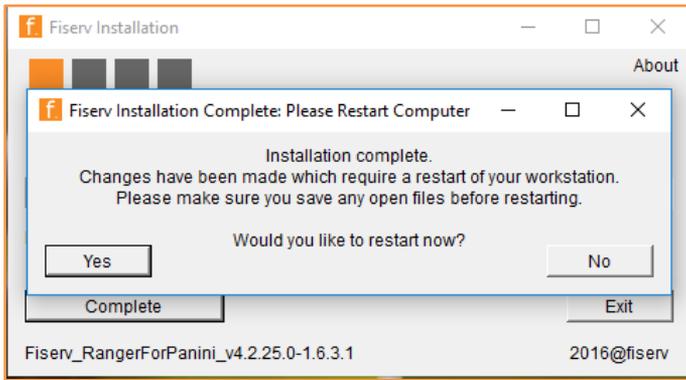
Fiserv_AdminNoScanner

The application will verify if the user is an administrator. If the user is an admin, the button will read **Install**. *If the user is not an admin, have an admin from your company log in to complete the installation.*

Click **Install**.

If prompted, click the affirmative option on additional message boxes that may appear to continue the installation.

During the installation, Internet Explorer will open. Click **Allow Blocked Content**.

Close the Internet Explorer page once the image is visible.

Once the installation is complete, the workstation must be restarted. When the message box is closed, the application will show complete. Click Complete or Exit to close the application.

Once the workstation reboots, the scanner may be plugged into the PC via an available USB port.

Additional Step for Internet Explorer

If you are using Internet Explorer for CheckCapture:
1. Open Internet Explorer
2. Click Tools (if not visible, click the alt key and the toolbar should appear)
3. Click Compatibility View settings
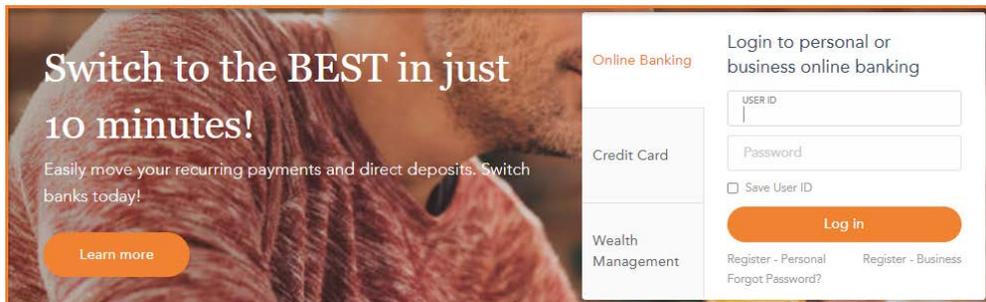4. Type fiservsco.com
5. Click Add
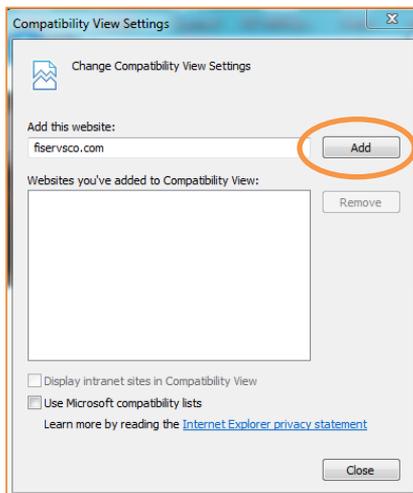
Getting Started

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
Open your web browser and visit montecito.bank. Log into Business Online Banking using your User ID and Password.

(!) **Note:** *Bookmarking this page or adding a shortcut to it on your desktop will make returning to the page easier next time you login.*
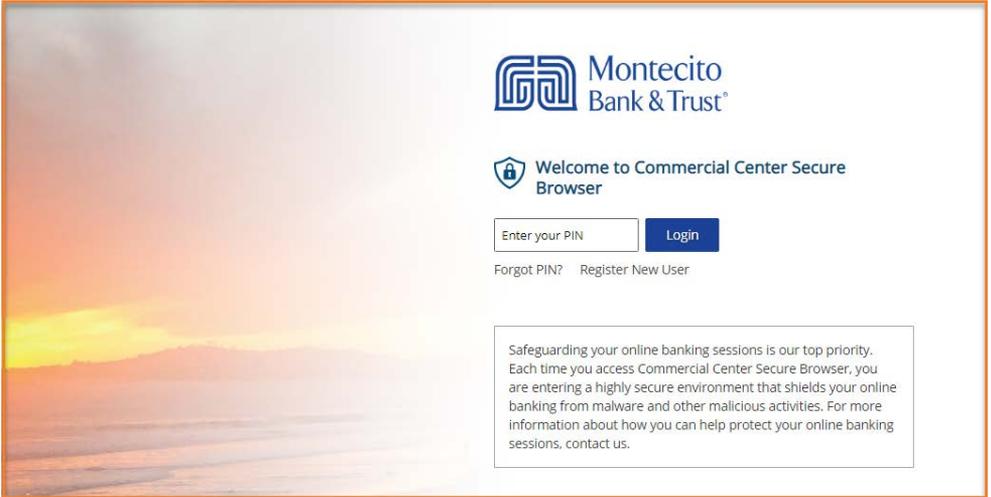

To access the CheckCapture remote deposit service expand the Accounts menu and click on CheckCapture. A new browser window will open and bring you into the CheckCapture system.

Login Instructions from Commercial Center
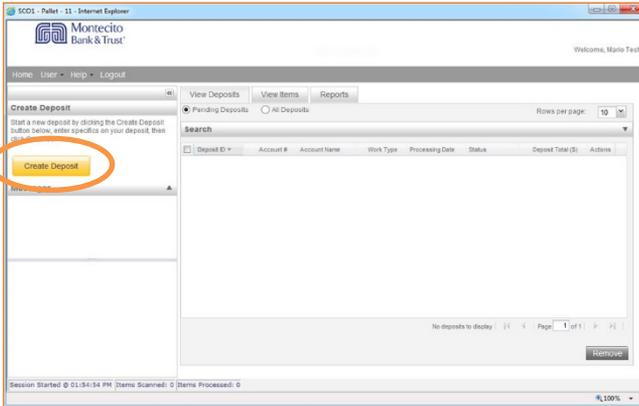Open your Commercial Center Secure Browser. Log in using your PIN.

To access the CheckCapture remote deposit service click on the Remote Deposit Capture tile in your Secured Apps list. A new browser window will open and bring you into the CheckCapture system.
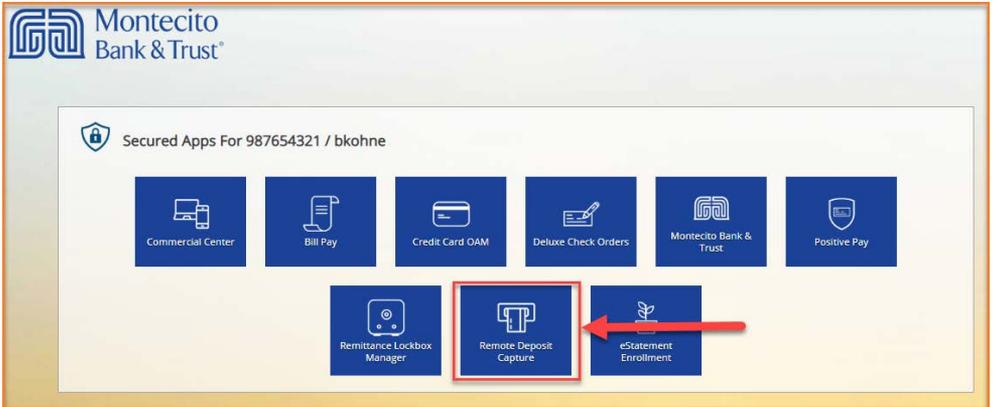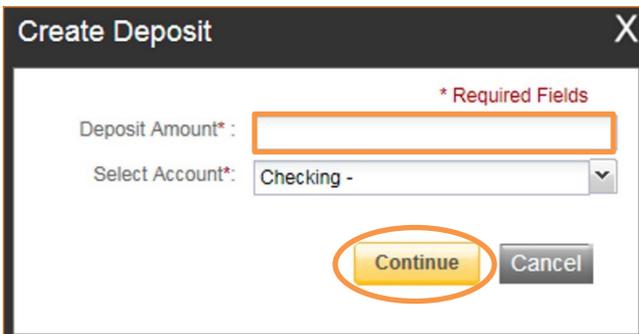
Creating a Deposit

On the Home Screen:

1. Click **Create Deposit.**

2. Enter the Deposit Amount.
3. Select Account from the drop down.
   (Note: if access to additional accounts are needed, have your Company Administrator contact our Service Center.)
4. Click Continue.

Scanning Work

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.

1. *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 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.

    For a single-feed scanner: Only insert one check into the feeder at a time, aligning the check MICR line to the right side of the scanner into the right side of the feeding tray. There is a check icon on the scanner to guide you.
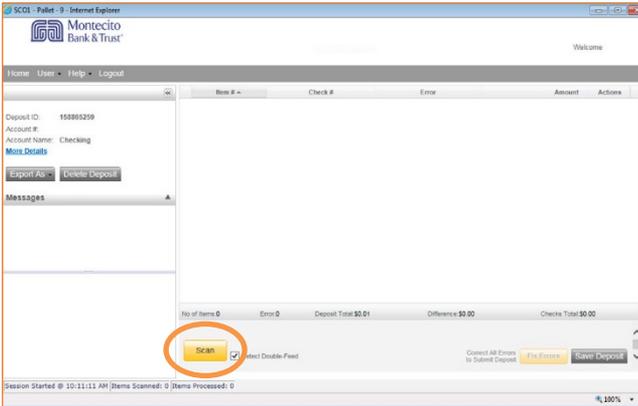
2. Click Scan.

3. Verify that the last item on the screen matches the last item scanned.

4. Store the deposit in a secure location; 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.** Images are available for 45 days, but can be downloaded to your computer or shared drive.

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.
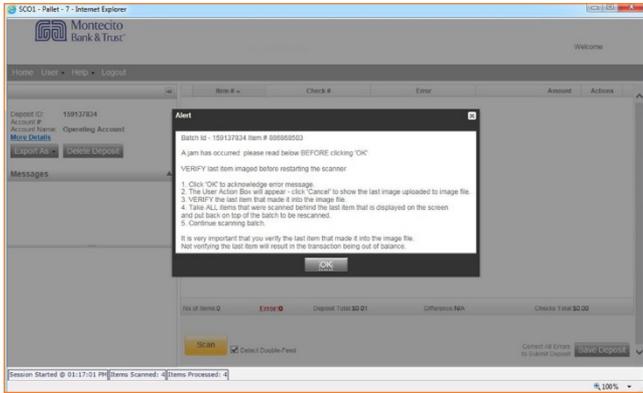
Clicking OK may clear any items jammed in the scanner. (If the scanner doesn't clear, you will need to manually remove the items.)

Do not assume that an item was captured because it is endorsed.

Once the jam is cleared, click Scan to rescan any remaining items.

Fix Errors ⚠

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

*Note: If you click **Save Deposit** at any time before submitting, it will put the deposit in a Suspended status. The deposit will not be complete until you submit.*
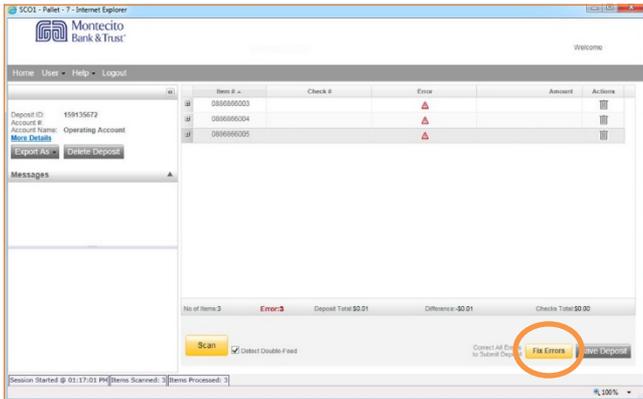
MICR Errors

The cursor will move to each field requiring correction, which will be highlighted in pink. Key the missing or incomplete value according to what you see on the document and **press ENTER** to update each field. If you cannot read the document, click the image to enlarge it. Click the image again to re-size it.
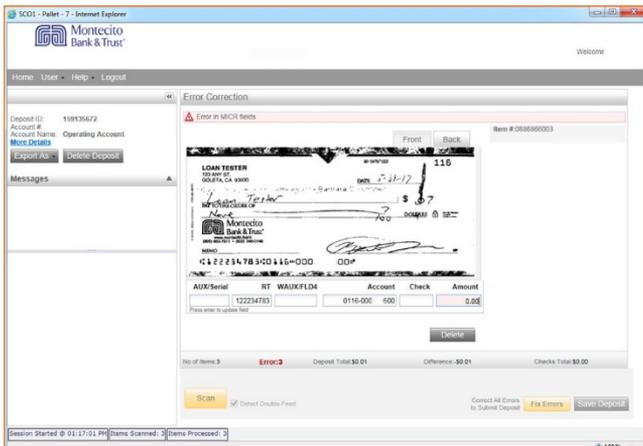
Note: *You do not need to enter the decimal in the amount field.*

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.**

Review the image to determine if it needs to be rescanned or is acceptable. Take one of the following actions:

1. **Accept the image:** If the image is completely legible, click **Accept Image.**

2. **Re-scan the image:** 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.

3. **Delete the image:** 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. Take any deleted checks to your branch for deposit.

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.

IMPORTANT

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

Savings Bonds

Canadian US Dollar Items

Foreign Items

Non-Imageable Items
(Checks that are not legible, too dark or too light)

You will need to remove these from your deposit
and take them to your branch.

Duplicate Exceptions

If any duplicate items are identified, they will be displayed side by side with the current item on the left and previously scanned item 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, you will either click **Delete** or **Accept.**
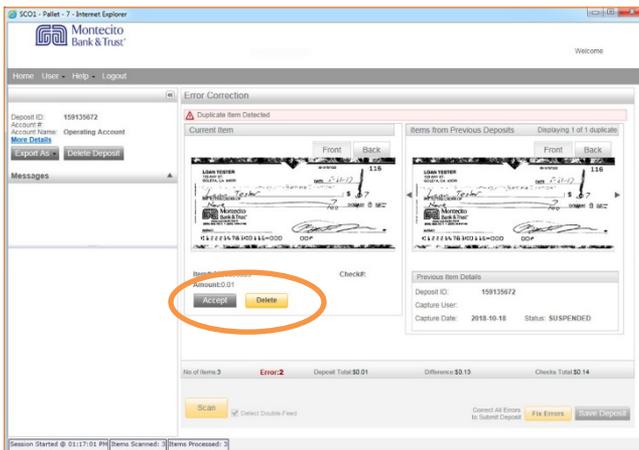
If no duplicates are found or when duplicates are resolved, the deposit is ready to be balanced or submitted.

Balancing Deposits

After all errors are fixed, click on **Submit Deposit.** There is an option to Add Memo that can be reviewed in the deposit information.

Click **Submit Deposit.**

If the deposit is not in balance, review each image and do the following:

- Scan missing items, if any.
- Fix any amounts that are incorrect.
- Delete unintended items, if any.

If all check records are correct and the deposit is still out of balance, then adjust the deposit amount to match the total of the checks.

When the deposit has been submitted, you have options:
- Logout and close the browser window.
- Create another deposit by clicking on Create Deposit.
- Query / Deposit Report to review the deposit(s) you scanned today.

End of Day

1. Verify that all Deposits are in Submitted or Delivered status. No Deposits should be listed on the **Pending Batches** tab on the Deposit Status screen.
2. Print or save any needed reports (e.g. Summary Report, Deposit Detail Report).
3. Click **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 Deposit Report (Optional)

Deposit reports are available by clicking on the Reports tab at the top of the screen, checking the box next to the deposit or deposits, and then choosing from the Export As dropdown. You may choose to keep a copy of the deposit report with the original checks as a best practice. The Deposit Detail Report includes images of the items deposited.

Additional How-To's

To remove a deposit:

Select the deposit on the Deposit Status Screen and click Remove at the bottom right of the screen. A Prompt appears "Are you sure you want to delete this deposit?" select Yes to remove or No if you do not want to remove the deposit.

- 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.
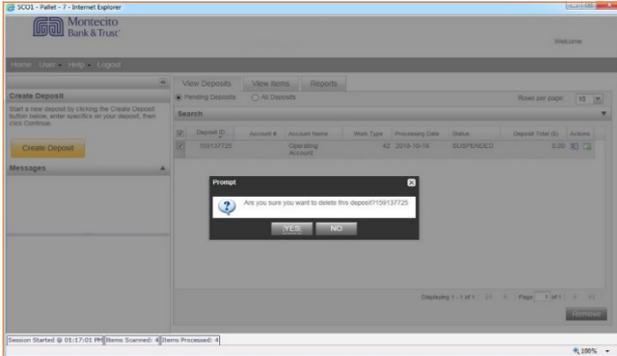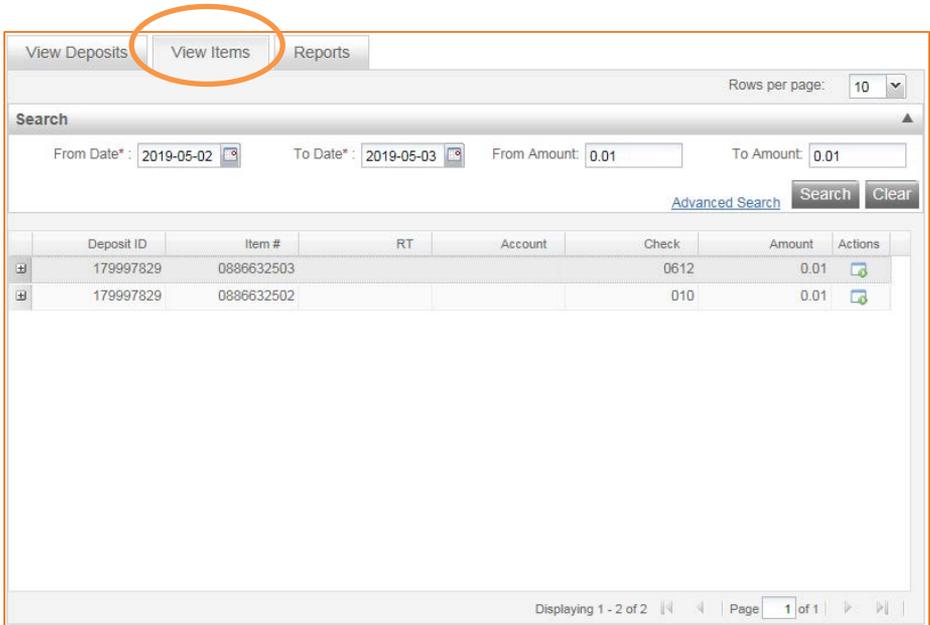

To search for previous deposits:

1. Select View Deposits tab.
2. Select the All Deposit radio button.
3. Select the Search drop down
   (click the triangle at the far right of the search header).
4. Select Advanced Search.
5. Enter search criteria in Search fields, click search.
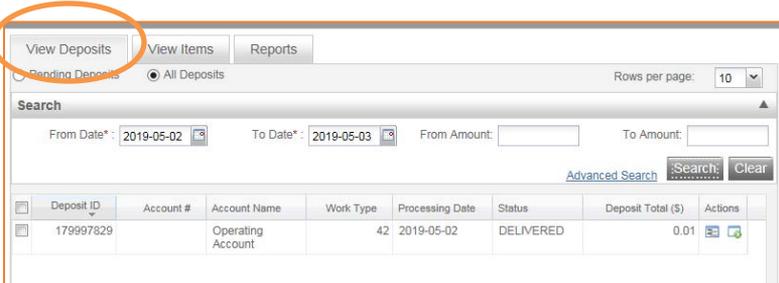
To query for items previously processed:

1. Select the View Items tab.
2. Select the Search drop down.
3. Select Advanced Search.
4. Enter search criteria in Search options, click Search.
5. Click on the + or – by the item to view or to close.
6. Click Clear if you need to do another search.

Deposit Status – Definitions

Open: A deposit is placed in Open status when the deposit is newly created and when a capture operator has reopened a deposit to add additional items, or to resolve exceptions.

Uploading: A deposit that is in the process of uploading items.

Suspended: A deposit will remain suspended if the operator selects Cancel instead of Capture complete. Exceptions can be repaired. Balancing cannot be performed.

Capture Complete: This is a deposit that the operator has marked as complete to notify that it is ready for repair and balancing.

In Use: This is a deposit that is in use by your bank or another operator. No actions are allowed on this deposit while in use.

Ready For Approval: This deposit has all exceptions repaired and is ready to submit.

Pending Review: This deposit has been sent for final review.

Under Review: This deposit is currently going through final review.

Submitted: This deposit is approved and ready for processing. No further actions will be allowed on this deposit.

Delivered: This deposit has been delivered for processing.

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