



# **Remote Capture**

## **Detailed User Guide**

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## Summary

The Remote Capture workstation is the starting point to create check images for transit processing. In this environment the image of the check is forwarded for clearing rather than the check itself. The workstation consists of a PC and Check Scanner combination. Once the checks are scanned, a secure file is transmitted to your corresponding financial institution for deposit to your designated account. Deposits made after 7:00 p.m. Pacific Time will post the next business day.

The following procedures outlines the steps required to:

- Access the Remote Deposit Application
- Scan the checks received for the day
- Balance and submit batches
- Verify submission of the electronic file to your financial institution

## Remote Capture Workstation Preparation

### Daily quality control check (Scanner)

1. Inspect scanner for general readiness
  - a. Verify there is power to the unit
  - b. Inspect the feeder and exit channels for debris and remove as necessary
  - c. Pass one ticket through the scanner to verify quality of image

### Prepare items for scanning

1. Keep batch tickets in front of the bundle
2. Inspect the bundle for upside down items, backwards facing items, folds, tears, staples, etc. Correct / remove these conditions if found.
3. Place the item into a jogger (if available) with the front of the items facing your left. This will align the items on their right side which will provide a smoother feed into the scanner.

## Starting the Remote Capture Application

1. Double click on the Remote Deposit icon.

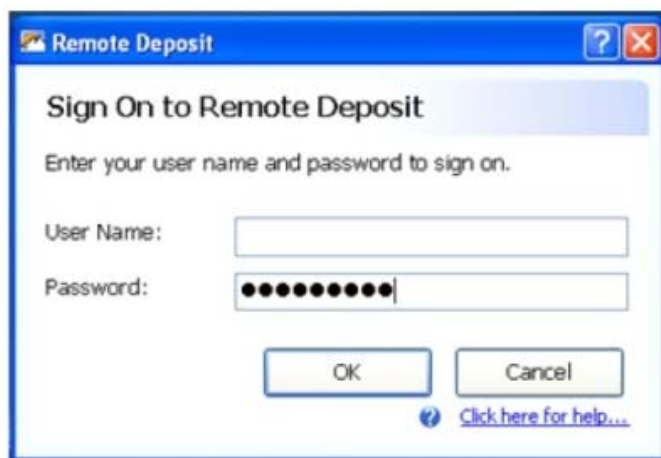


Remote  
Deposit

2. Software will check for updates via the Internet.



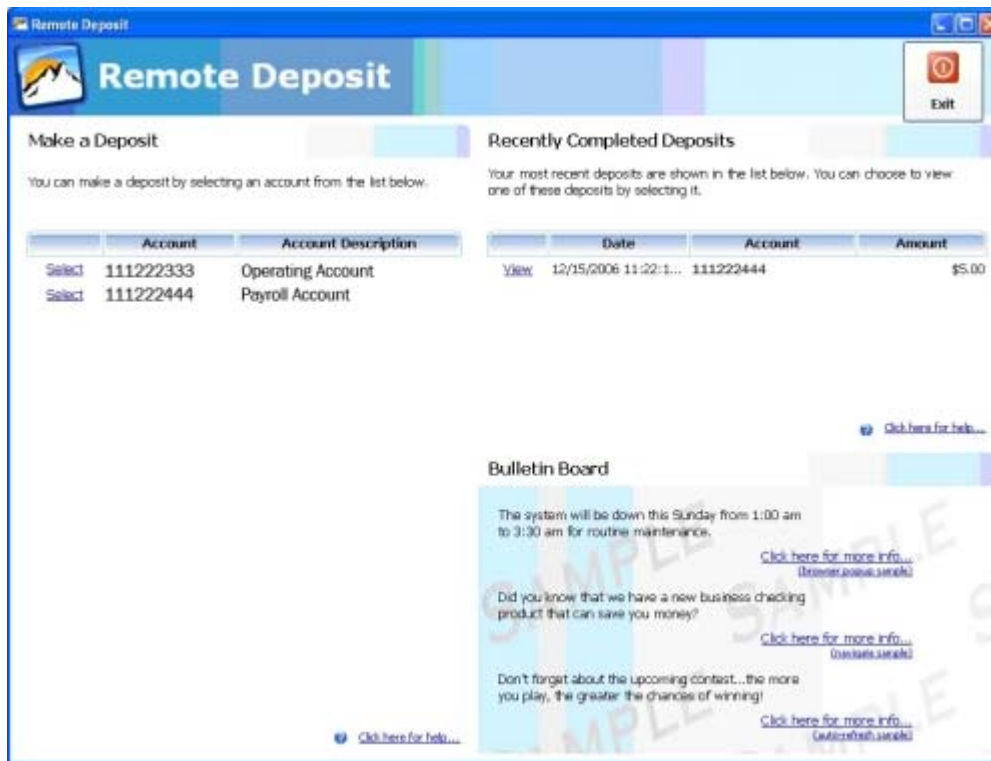
3. Input your **Business Online Banking User Name and Password**



4. The Remote Deposit Home Screen will appear. This screen will display the following:
  - a. **Make a Deposit** - Includes a list of accounts setup to accept deposits.
  - b. **Recently Completed Deposits** - Recent deposits will be displayed in this area
  - c. **Bulletin Board** - General information from Regal will be displayed here.

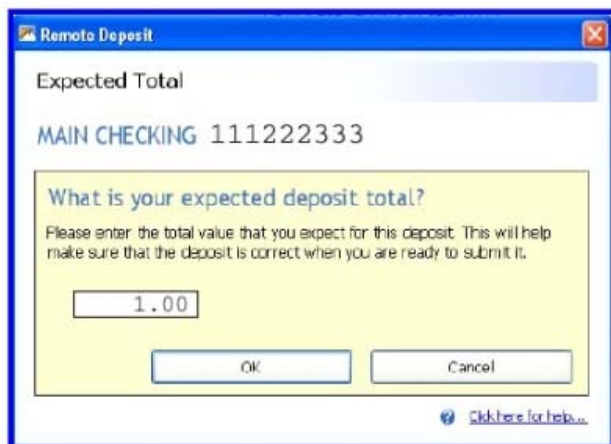
## Scanning the Items

1. Under the **Make a Deposit** section select an account you wish to deposit to by clicking on Select.



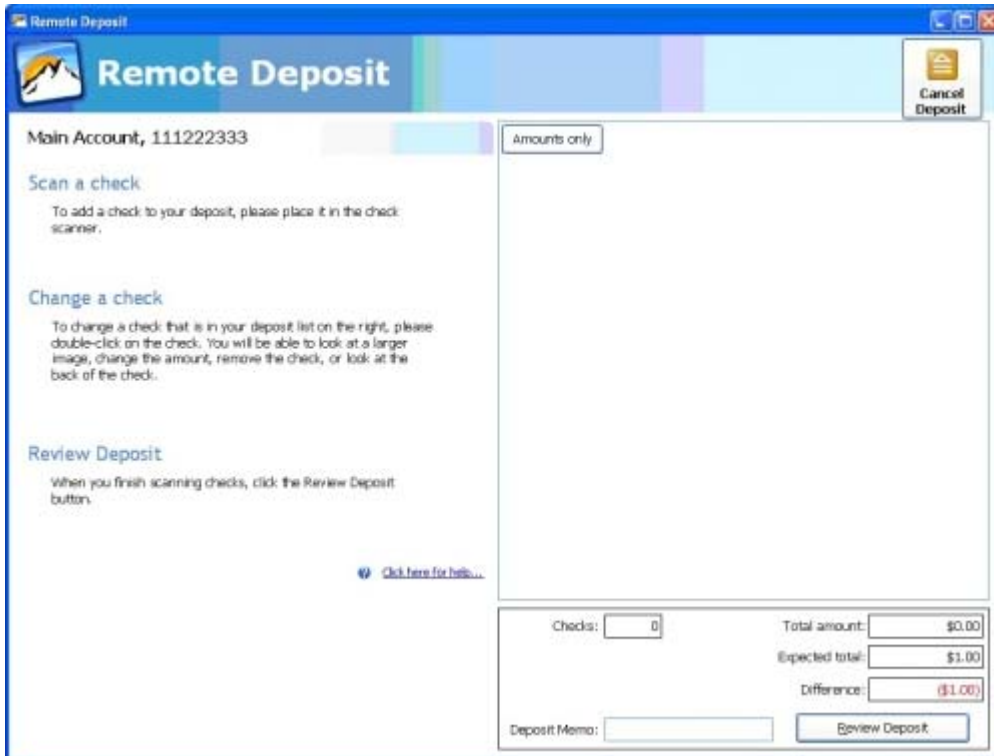
2. The Expected Total window will appear. Add up the total of checks for this particular deposit. Input the total in the field provided and then click OK.

*Note: \$1.00 is listed below for example purposes only*



3. The account you had selected will appear towards the top left portion of the screen. If the account selected is correct proceed to the next step.

*If it is not correct click on the Cancel Deposit button towards the top right of screen then select the correct amount.*



Remote Deposit

Main Account, 111222333

Amounts only

Scan a check  
To add a check to your deposit, please place it in the check scanner.

Change a check  
To change a check that is in your deposit list on the right, please double-click on the check. You will be able to look at a larger image, change the amount, remove the check, or look at the back of the check.

Review Deposit  
When you finish scanning checks, click the Review Deposit button.

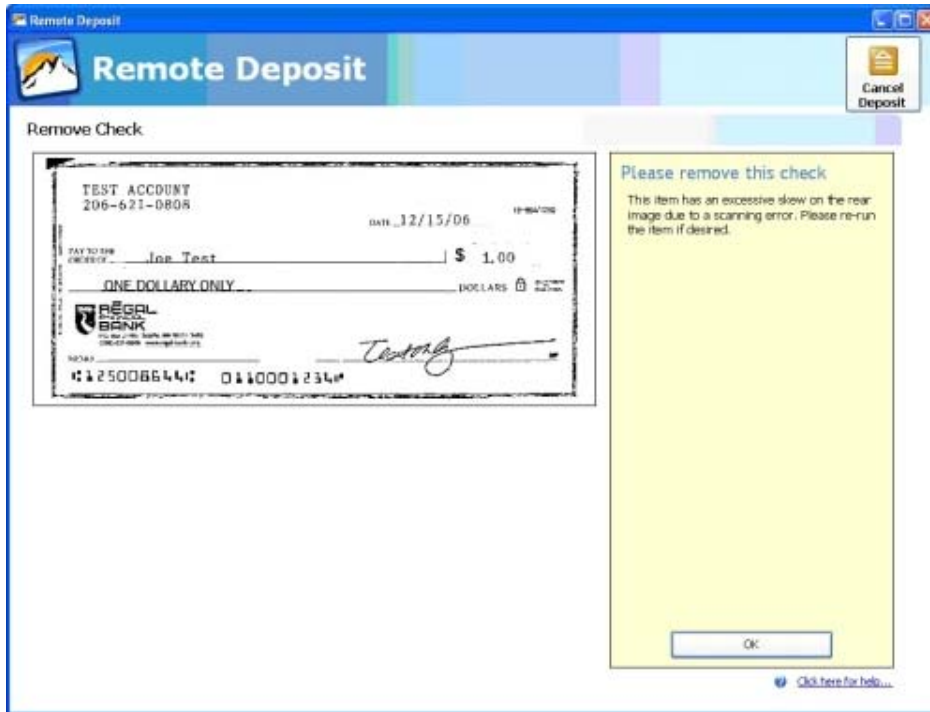
[Click here for help...](#)

Checks:  Total amount:   
Expected total:   
Difference:

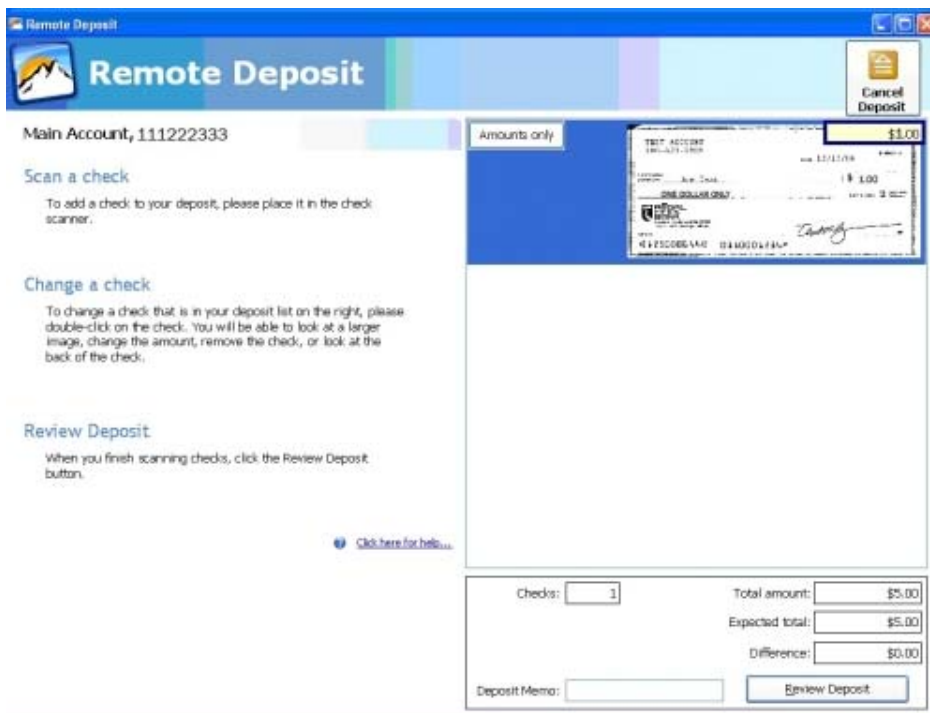
Deposit Memo:

4. Look through your items and ensure there are no calculator tapes, paper clips, or other foreign objects prior to scanning.
5. To begin scanning, place the items in to the scanner hopper with the front of the item facing to your right.

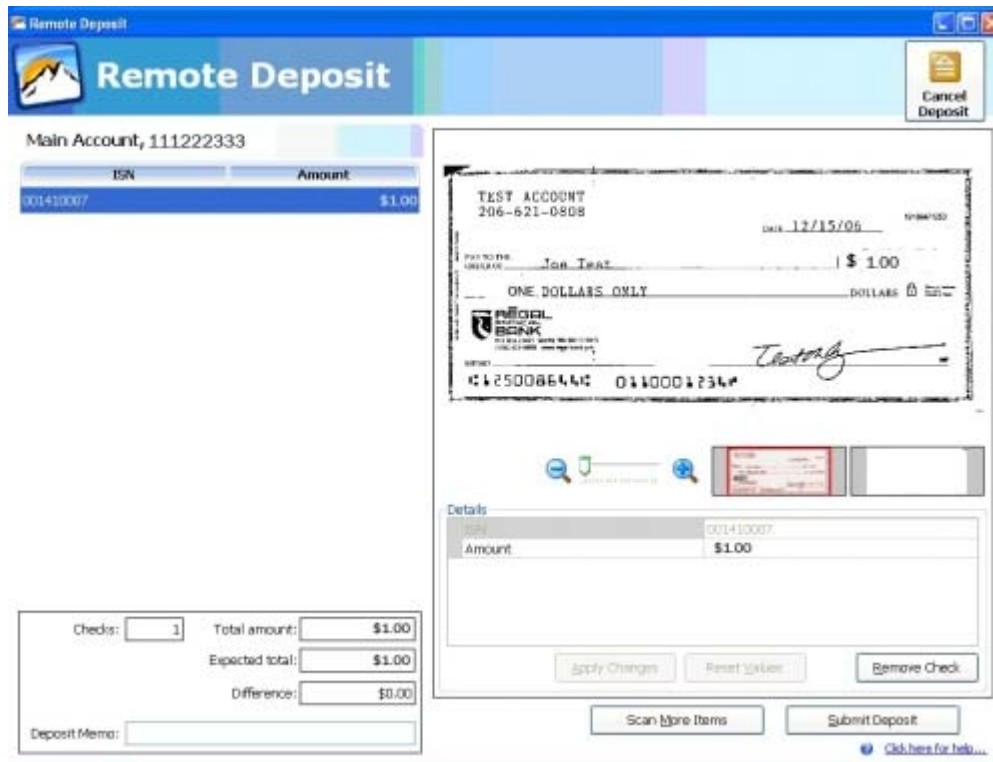
- Once the scanning is complete, the item will appear on the screen.



- The quantity of checks scanned and the total amount will appear on the bottom right of the screen.



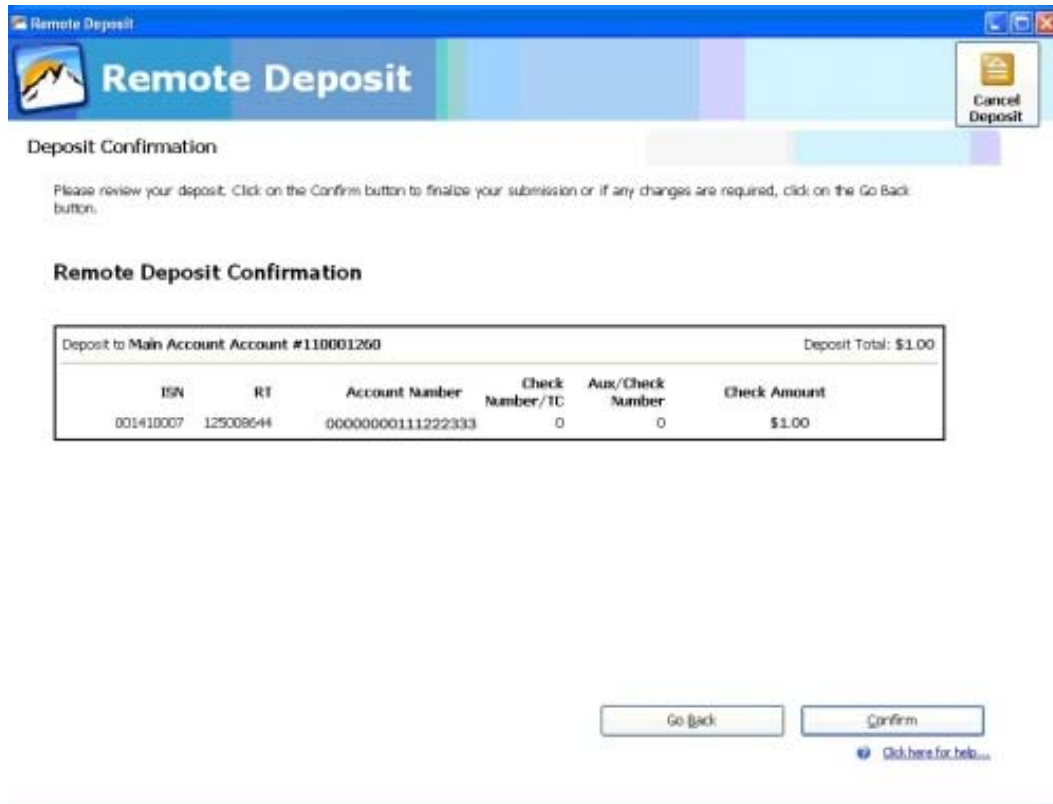
- When all checks are scanned for this deposit click on the **Review Deposit** button located on the bottom right of the screen.
- Ensure all checks have been scanned and the Total amount is balance with the Expected total. If in balance and no other checks are to be scanned, click on the **Submit Deposit** button.



The screenshot displays the 'Remote Deposit' application window. At the top left, it shows 'Main Account, 111222333'. Below this is a table with two columns: 'ISN' and 'Amount'. The table contains one entry: ISN 001410007 with an Amount of \$1.00. The central part of the screen shows a scanned check from 'TEST ACCOUNT 206-621-0808' dated '12/15/06' for the amount of '\$ 1.00'. The check is payable to 'Joe Test' and includes the Regal Bank logo and a signature. Below the check image are icons for scanning and a 'Details' section. The 'Details' section contains a table with two rows: 'ISN' with value '001410007' and 'Amount' with value '\$1.00'. At the bottom left, there is a summary box with the following fields: 'Checks: 1', 'Total amount: \$1.00', 'Expected total: \$1.00', and 'Difference: \$0.00'. Below this is a 'Deposit Memo:' field. At the bottom right, there are buttons for 'Apply Changes', 'Reset Values', 'Remove Check', 'Scan More Items', and 'Submit Deposit'. A 'Cancel Deposit' button is located in the top right corner of the application window.

10. A **Remote Deposit Confirmation** screen will appear. Review the deposit information for accuracy. If any changes are required click on **Go Back**. If the deposit information is correct click on **Confirm**.

*Note: It is important to check the RT (routing number) and Account Number for each check before clicking the Confirm button.*



Remote Deposit

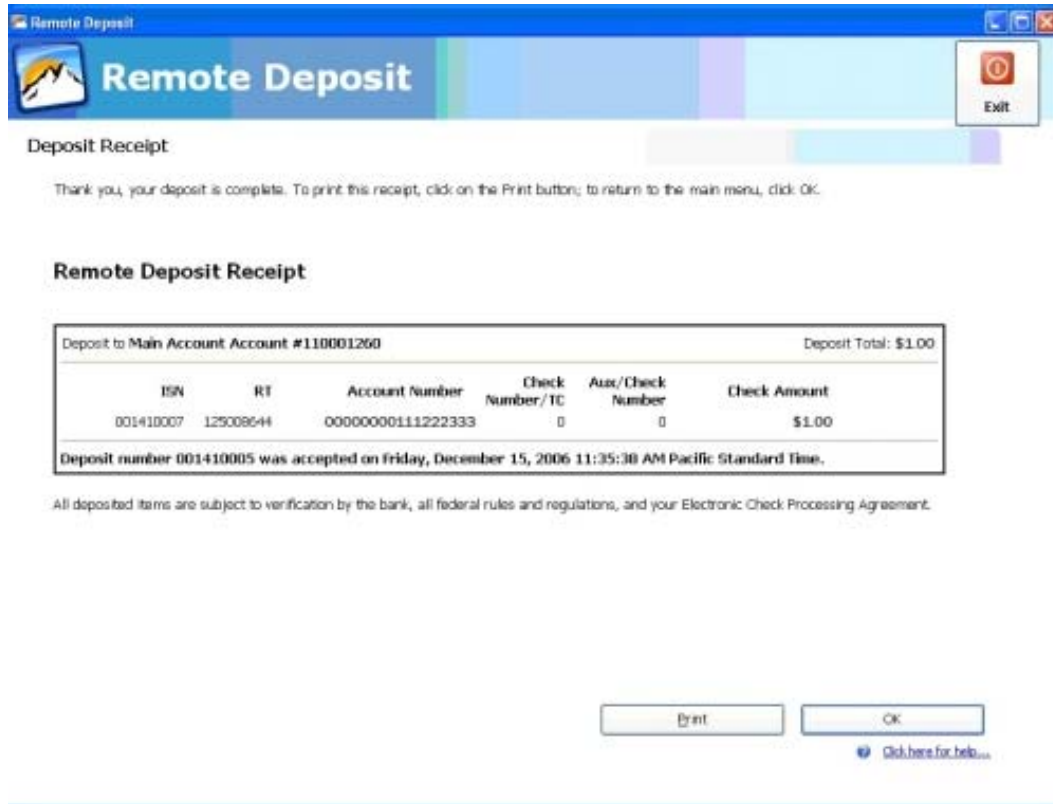
### Remote Deposit Confirmation

Deposit to Main Account Account #110001260 Deposit Total: \$1.00

ISN	RT	Account Number	Check Number/TC	Aux/Check Number	Check Amount
001410007	125008644	00000000111222333	0	0	\$1.00

[Click here for help...](#)

11. A **Remote Deposit Receipt** screen will appear. You may print this screen to keep a copy for your records. Then click **OK**.



12. File and maintain all scanned items in a secure place.