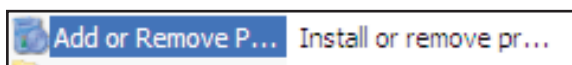# Uninstall Remote Deposit Software

To prepare your Remote Deposit service for the system upgrade you will need to uninstall your current software. Please follow the easy steps below:

1. Click on the Start Button.

2. Select the Control Panel.
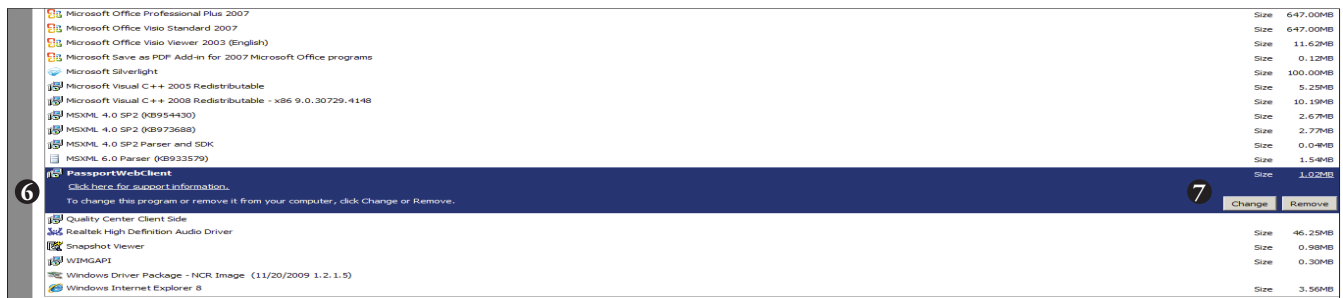
3. Select the Add or Remove Programs Icon.

4. Select Windows Driver Package - NCR, Digital Check, or Panini (the name shown will be based on your scanner type).

5. Click the Change/Remove button.

6. Select PassportWebClient.
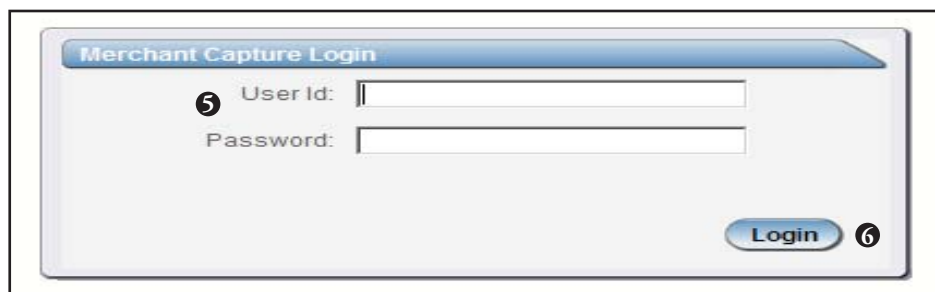
7. Click the Remove button.

Getting Started

1. Open an Internet browser, such as Internet Explorer or Google Chrome.

2. Visit the Fidelity Bank website at www.fidelitybanknc.com.

3. Select the Business tab in the Online Banking Center.

4. Click on the Remote Deposit Login link. This will take you to instructions on how to install your new software. Then it will take you to your new Remote Deposit System.
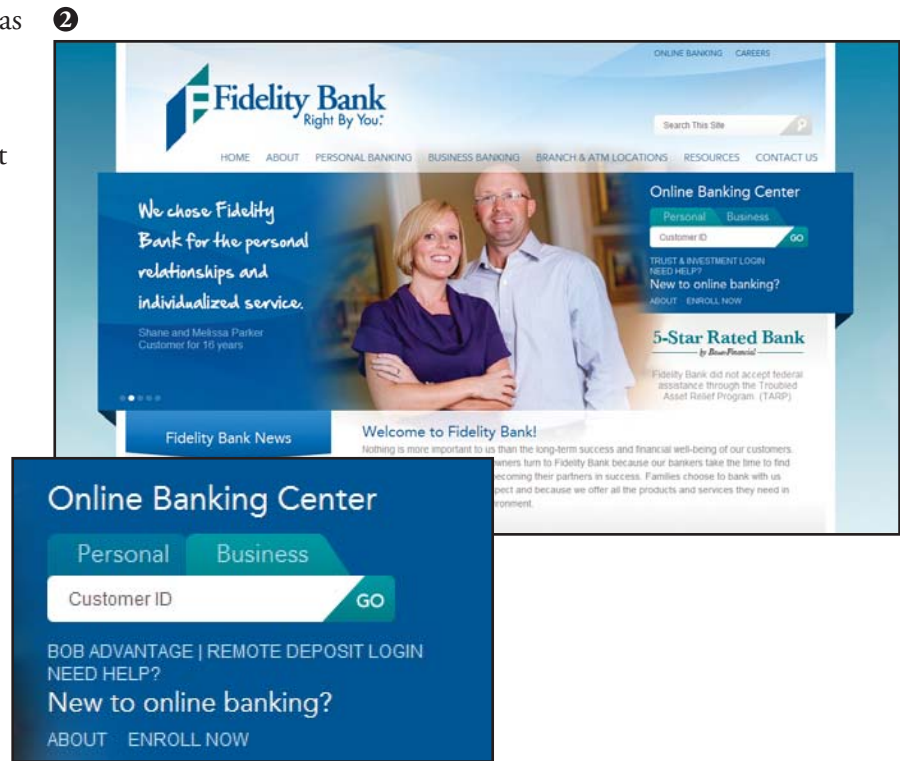
5. Enter your User ID and Password.

6. Click on the Login button.

Only U.S. currency can be processed. All foreign currency must deposited at a branch. You do not need to endorse checks or complete a deposit slip when using the remote deposit service.

Deposits must be submitted by 7:00 p.m. EST to receive same-day deposit credit. For technical support, please call 1-855-547-1385.

Creating a Deposit

1. Once you are logged in, select Deposit Capture on the main navigation menu. Then follow the easy steps below to create a deposit:

❶

2. If applicable, fill in the Deposit Name field.

3. The Select Work Type drop down box will automatically fill based on your setup.

4. Enter the deposit amount.

5. In the Select Account drop down box, select the account number of the account you want to be credited. Click OK for the account number to be entered into the form.

6. Click the Create button.
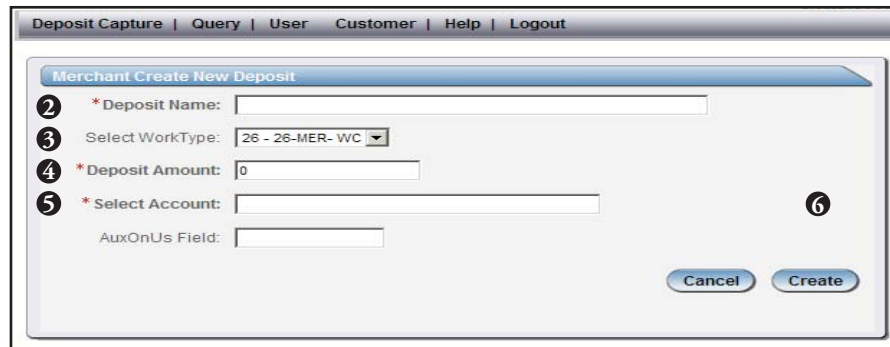
You will be taken to the scan screen.

Scanning Your Deposit

When scanning checks, limit the number of items to 400 or less in a single deposit. Also, make sure the checks are neatly stacked before placing them in the hopper. If you are using a multi-feed scanner (TS230 or TS240) sort checks into groups of 25. If you are using a single-feed scanner (CX30) place checks into the hopper one at a time.
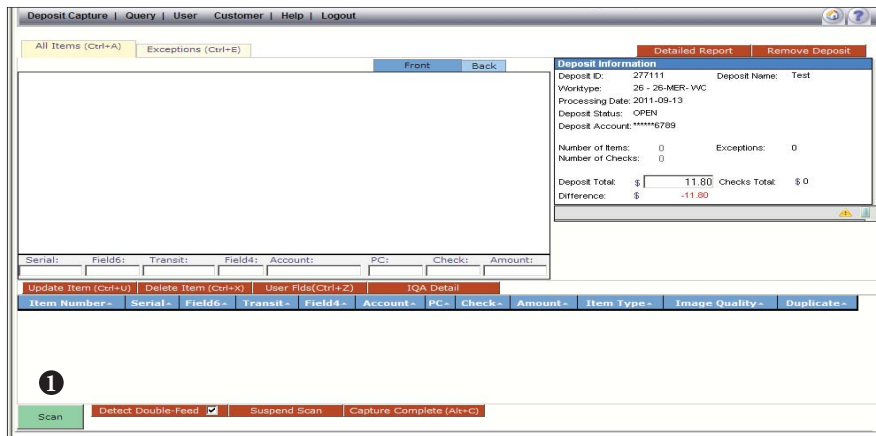
1. On the All Items tab, click the Scan button to begin scanning your deposits. Check images will appear on your screen. When scanning is complete the User Actions box will appear.
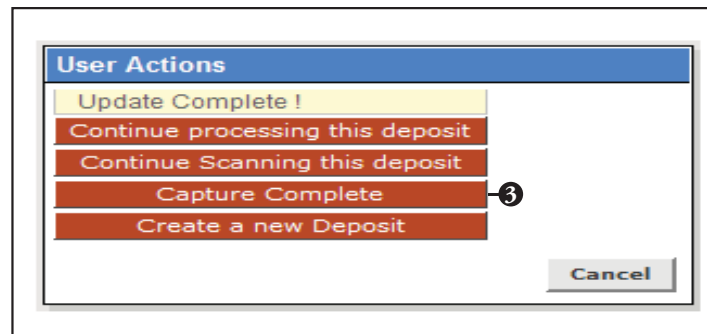

2. Verify the last item on the screen matches the last item in the scanner pocket and if applicable, verify the number sprayed by your scanner is legible.

3. When you are finished scanning your deposit, click on the Capture Complete button in the User Actions box.

Deposits cannot be balanced if Capture Complete is not selected. Do not select Create a New Deposit on the User Actions Screen. Clicking Create a New Deposit, will suspend your current deposit and prevent you from completing it in the proper sequence.

Processing Exceptions

You must process all exceptions before balancing the batch. If there are exceptions present a tab will appear. Follow the instructions below to process exceptions. If you do not have exceptions, you are ready to balance your batch. Turn to page six for balancing instructions.

1. Click the Exceptions tab.
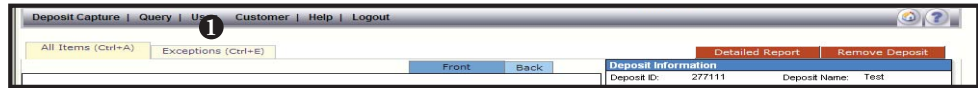
This screen will take you to the first MICR exception or image quality assessment (IQA) exception to be corrected. The software will guide you through each field to be corrected. Exceptions will be cleared from the screen as they are resolved. When all MICR and IQA exceptions are resolved, the software will check for duplicate exceptions. Follow the detailed procedures below for handling MICR, IQA and duplicate exceptions.

MICR Exceptions

The cursor will move to each field requiring correction, which will be highlighted in pink. At the top of the screen, there will be an accompanying error message in RED. Key the missing or incomplete value according to what you see on the document. You do not need to enter a decimal in the amount field. If you cannot read the document, click the image to enlarge it.

IQA Exceptions

If an item fails image quality tests, it will be flagged with an X in the Image Quality column. Review the image to determine if it needs to be rescanned or is acceptable. For each IQA exception, take one of the following actions:

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

2. ReScan 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 warning: "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.

   At times, rescanning will not improve the image and it will continue to be flagged as an IQA exception. If all of the important information is legible, you may click Accept Image. If the image cannot be improved and is still bad try one of the following:

   • Make a photocopy, cut the copy out, and scan the copy (When you are finished, staple the copy to the original for storage).

   • 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, 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.

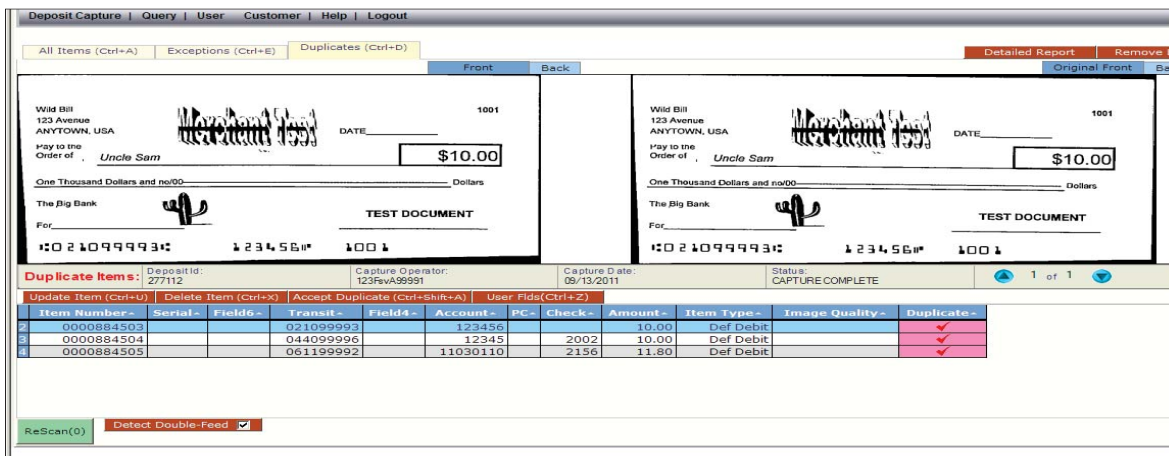# Processing Exceptions

Item Piggybacks

If you discover that two checks have run through the scanner together ("piggyback"), find the checks in the scanner exit pocket, delete the piggyback record, and scan these checks at the end of the deposit.

Duplicate Exceptions

When all exceptions are corrected, the software will check for duplicates. If any are found, a Duplicates tab will appear to the right of the Exceptions tab.

Click the Duplicates tab at the top of the screen. This will display the images suspected to be duplicates side by side with the current item on the left and the previously scanned item on the right. Data pertaining to the previously scanned item will be displayed beneath the two images. If multiple suspected duplicates are found, page through the previously scanned items using the blue arrow buttons.

Determine whether the item is a duplicate and click the Delete Item or Accept Duplicate button. To process the next duplicate item, click the next item number in the table at the bottom of the duplicates screen.

Please remove the items listed below from your deposit and take them to your branch to deposit. They will create exceptions and therefore cannot be processed electronically.

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

Balancing Your Deposit

1. On the All Items tab, view the Deposit Information box to verify totals. If your difference is zero, select the Submit Deposit button at the bottom of the screen to process your deposit.

2. If your difference is not zero, review the deposit to verify that all checks were scanned and that the amounts captured are correct. If necessary, complete the following:

   • Scan missing items at the end of the deposit.
   • Fix any amounts that are incorrect.
   • Deleted any unintended items.

3. If all check records are correct and the deposit is still out of balance, adjust the Deposit Total to match the Checks Total.

4. Click the Submit Deposit button at the bottom of the screen to process your deposit.

5. Print a receipt of your deposit by going to Query and then Deposit Status on the main navigation menu. Click on the Summary Report button. Select from the following options:

   • Generate PDF Report
   • Generate CSV Format (Excel Format)
   • Detail Report for All Deposits

Clip or band the deposited checks together with the printed receipt and safely retain for at least 30 days. After 30 days, destroy the checks to help prevent fraud or misuse.

Other Helpful Tools

How to Clear Item Jams

When your scanner jams, the scanner will stop and the message below will appear. Follow the steps below to clear the jam.
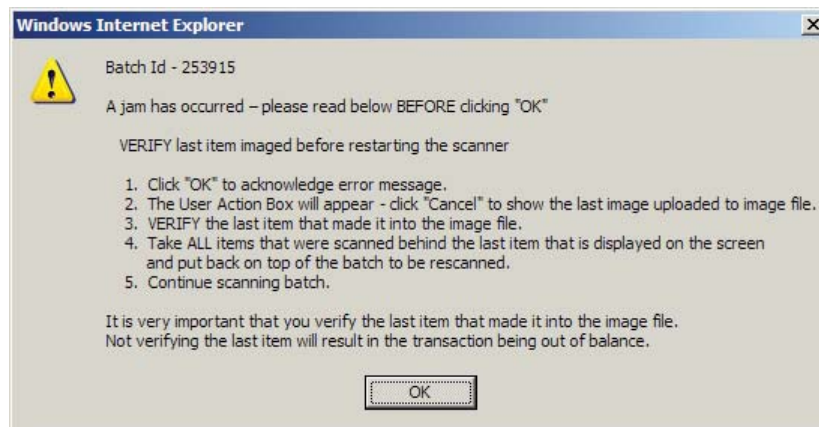
1. Remove the items from the exit pocket and turn face down.

2. Remove the items from the feeder and place face up next to the scanner.

3. Click OK on the error message. Clicking OK may clear items jammed in the scanner. If the scanner does not clear, you will need to manually remove the items.

4. The User Actions Box will appear, click Cancel to show the last image uploaded to the image file.

5. Verify the last item that was scanned into the image file. Locate the check in the pile that was removed from the exit pocket.

6. Place ALL (uncaptured) items that were behind the last check scanned on top of the pile of checks taken from the feeder.

7. Continue scanning batch.

How to Remove a Deposit

In the main navigation menu, go to Query and then Deposit Status and select your deposit. After the deposit is opened, select Remove Deposit at the top right of the screen. A message appears "Are you sure you want to delete this deposit?" select OK to remove or select Cancel 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.

Other Helpful Tools

How to Query for Items Previously Processed

1. In the main navigation menu go to Query and then Item Query.

2. Click the Clear button to remove criteria from previous searches

3. Enter search criteria into the fields.

4. If applicable, select Include Deletes.

5. Click the Search button.

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.

- Rescan – Not Applicable at this time.

- 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.