

The following instructions will provide you with step-by-step details of how to deposit checks when using Business Remote Deposit and how to correct common exceptions/errors. If you are a business owner and would like to apply for WESTconsin Business Remote Deposit, [click here](#). If you are a business that currently uses Business Remote Deposit and have questions, [click here](#).

CHECK SCANNING TIPS AND REMINDERS

- Keep deposits to fewer than 200 items when possible
- Make sure checks are straight and tidy before placing them in the hopper
- Do not place too many items in the hopper, this will minimize rejects, jams, double checks, low image quality
- Keep checks stored and locked for at least 45 days after scanning & submitting, then shred the checks.

SCANNING & SUBMITTING BATCHES

1. **Login** to “Fiserv Source Capture”
2. **Select** “Create Deposit”
3. **Enter** amount of deposit in ‘Deposit Amount’ field
4. **Select** the Account to be deposited into
 - a. If you have one checking account, this information will automatically populate
 - b. If you have more than one checking account setup for use in Business Remote Deposit, select the checking account to deposit your batch into from the dropdown menu
5. **Enter** Store Number/Name (Optional)
6. **Click** “Continue”
7. **Load** checks into scanner
 - a. Checks should be straight, tidy, and the front facing outward/away from the machine
 - b. Do not place too many items in the hopper (>50), this will minimize rejects, jams, double checks, and poor check image quality
8. **Click** “Scan” (lower left of screen)
9. Once all checks have been scanned, **verify** the last item on screen matches the last item in the scanner pocket
10. **Check** for any errors and that the difference is \$0.00
 - a. **Correct** errors as needed – See Exception/Error Corrections section
11. After all errors are fixed, **click** on “Submit Deposit”
12. The Verify Balance window will open, you can add a memo with deposit information if desired. Then **Click** “Submit Deposit” to finalize the deposit
 - a. If the deposit was not submitted, the Batch Status will show as *Pending Deposit*
 - i. When this occurs, you need to either review and submit the deposit or delete the deposit
 - ii. Deposits left as Pending Deposit are reviewed by WESTconsin daily
 1. Any Businesses with Pending Deposits will be contacted by a WESTconsin employee to resolve this in a timely manner.
13. **Success!**

BALANCING ERRORS

If Not Balanced/Deposit Difference is not equal to \$0.00

1. **Review** each check to confirm the amount was scanned correctly
 - a. **Update** check amounts as needed
 - b. **Press** “enter”
2. **Recalculate** the deposit total
3. **Update** deposit total as needed - in *Verify Balance* window (after **clicking** “Submit Deposit”)
4. **Press** “enter”

EXCEPTION/ERROR CORRECTIONS

All Exception/Errors will populate if present, they must be reviewed before a deposit can be submitted/completed

TIP: the up/down arrows on your keyboard will help allow you to move between exceptions



Invalid Account Number/MICR Number Error

1. **Review** the check image or physical check
2. **Update/Fill in** the account number/routing number listed (error will be highlighted in pink)
 - a. Account/routing number should be entered in the order it appears on the check
3. **Enter** (on keyboard)
4. **Continue** to next exception/error

Invalid Check Number

1. **Review** the check image or physical check
2. **Update/Fill in** the check number listed
3. **Enter** (on keyboard)
4. **Continue** to next exception/error

The screenshot shows a check from Jane Doe for \$577.58, dated 05-21-2019. The MICR line is highlighted in pink. Below the check image, there are data entry fields for Routing Number, Check Number, and Account Number. A yellow box highlights the MICR line with the text: "The order of routing number, check number, and account number will vary for each check". Below the MICR line, there are fields for AUC/Serial, RIC, RT, WAUX/FLD4, Account, Check, TC, and Amount.

Invalid Item Amount

1. **Review** the check image or physical check
2. **Update/Fill in** the amount listed (based on the dollar amount on the WRITTEN line)
3. **Enter** (on keyboard)
4. **Continue** to next exception/error

END OF DAY

Verify all deposits are in *Submitted* or *Delivered* status. No Deposits should be listed on the **Pending Batches** tab on the Deposit Status screen. **Print** or **save** any needed reports as needed.

DEPOSIT STATUS DEFINITIONS

Deposit status can be found in your list of pending/all deposits. Below is a list of the various statuses you may see and what they mean.

- **Open**—A deposit is placed in Open status when the deposit is newly created.
- **Uploading**—A deposit that is in the process of uploading items.
- **Suspended**—A deposit will remain suspended if the user selects Cancel instead of Capture complete. Exceptions can be repaired. Balancing cannot be performed.
- **Capture Complete**—This is a deposit that the user 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 *WEST*consin or another user. 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 action will be allowed on this deposit.
- **Delivered**—This deposit has been delivered for processing. Funds should be in your *WEST*consin account within 1 business day

SEARCHING FOR PREVIOUS DAYS/DEPOSITS PROCESSED

1. **Select** "View Deposits" tab
2. **Select** the triangle to drop the Search Bar down
3. **Select** "Advanced Search"
4. **Enter** search criteria in Search Options, **click** "search" (MICR fields don't need to be included in search criteria)