PaymentStream™ Corporate Capture

Capture + Supervisor User (combined)
User Guide

October 2016

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1 Overview

This user guide is for individuals who are assigned the combined role of Corporate Capture User and Supervisor. The purpose of this user guide is to provide procedures and processes for creating, transmitting, and researching deposits as well as generating custom reports on Corporate Capture.

2 Creating a Deposit

2.1 Preparing Cheques for Deposit

Before scanning the items, verify that the cheques are acceptable for deposit as follows:

1. Ensure the cheques are not stale or post-dated.

2. Ensure they contain a full and complete Magnetic Ink Character Recognition (MICR) line. The MICR line is located at the bottom of a cheque and contains the cheque number, transit number, and account number of the individual or entity the cheque is drawn on. See Figure 1.
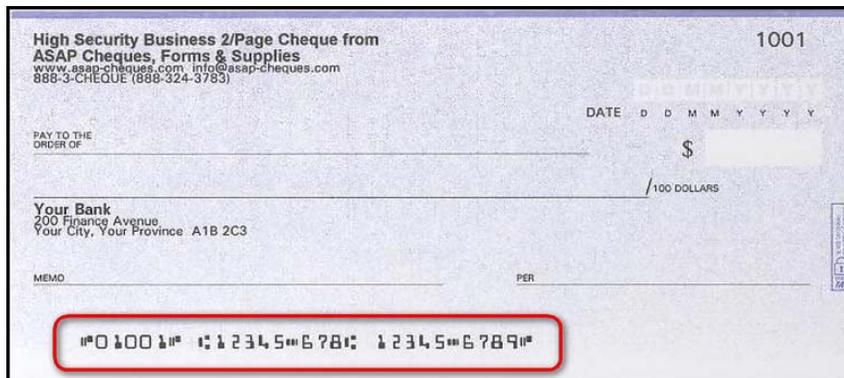
Figure 1: Magnetic Ink Character Recognition (MICR)

3. Ensure they are signed and any changes made are initialed by the person or entity whose account the cheque is drawn on.

4. Ensure the body (handwritten) and figure (numeric) amounts match.

5. Ensure they are of the following currency and item type:

- **Canadian dollar items acceptable for deposit**: Canadian dollar cheques, drafts, money orders, travellers cheques (see note below), and Receiver General Warrants drawn on a Canadian Financial Institution

- **U.S. dollar items acceptable for deposit**: U.S. dollar cheques, drafts, or money orders or travellers cheques (see note below), drawn on a financial institution domiciled in Canada or the United States.

  Note: The following items cannot be deposited through Corporate Capture:

  - U.S. Domestic Postal Service Money orders,

  - non-U.S. dollar foreign currency cheques, or

  - Travelex LTD owned travellers cheques issuers (e.g., Thomas Cook, Interpayment Services, etc.).

6. Ensure Canadian cheques are endorsed by the payee or "For Deposit Only" and the Payee account number is noted on the back of the item.

7. Ensure U.S. dollar cheques are endorsed by the payee.

8. Separate cheques by currency (i.e., Canadian or U.S. dollars). Canadian and U.S. dollar cheques must be deposited into the correct account for the item's currency.

9. Repair damaged items and remove staples and paperclips as these will cause the scanner to jam. If items have amounts that are unclear or written in gel ink, write "taken as $XX.xx" on the top right corner of the item. Do not modify the amount, the date, or Payee fields on the item.

10. Prepare a tape listing of the deposit items. The tape listing should have each item included in the deposit, as well as the grand total of the deposit amount.

2.2 Creating a Deposit on Corporate Capture

To create a new deposit on Corporate Capture:

1. Log in to the Corporate Capture application via the Corporate Capture URL.

2. Enter your Secure Site user name and password. Click **Login**.

3. Click **Create New Deposit** on the home page.

4. Select the business location for the deposit from the **Location** drop-down list , if applicable. If there is only one location available, that location will be the default.

   Note: The location selected will be the default location for any deposits created during the current session. To create a deposit for a different location, the user can select a different location to create the new deposit.

5. Click the **Account Number** drop-down list [03-080980430-001 - CAD-DB ▼] and select the applicable account and currency for the items in the deposit:
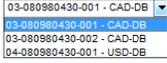
- **'03' + CAD-DB** in the account number represent a Canadian Dollar account.

- **'04' + USD-DB** in the account number represent a US dollar account.

6. If more than one account was configured for each currency, select the applicable account for the deposit. For example:

- 03-XXXXXXXXX-001-CAD-DB = Canadian dollar account 1

- 03-XXXXXXXXX-002-CAD-DB = Canadian dollar account 2

- 04-XXXXXXXXX-001-USD-DB = U.S. dollar account 1

Optional: Users can enter additional deposit information in the available **Deposit Reference 1-3** fields [Deposit Reference 1: / Deposit Reference 2: / Deposit Reference 2:]. The fields are alpha-numeric and information entered appears on the virtual deposit slip and the Deposit Summary Report, which is generated via the **Report View** button on the **Deposit List**.

7. Enter the grand total of the items included in the deposit in the **Declared Amount** field [Declared amount ($):*].

8. Put the items in the scanner hopper and ensure the items are right-side-up, face the same direction, and are in good condition to scan.

9. Click **Start Capture** [Start Capture]. As items are scanned, a **Deposit Item List** page will appear on-screen and items will begin streaming into the deposit.

10. Click **Add Items** [Add Items] to add additional items to the current deposit. Add items will refresh the deposit list.

3 Reviewing the Deposit Item List Page

As items are scanned, a Deposit Item List page containing the scanned items appears. It's important to review the information in the Deposit Item List page. Users should particularly focus on the Errors column and the Item Type column and ensure there are no errors in the deposit and that the correct item type is in the correct deposit (e.g., Canadian cheque in a Canadian deposit).

The deposit item list contains two sections: the Deposit Information section and the Scanned Items section. See Figure 2.
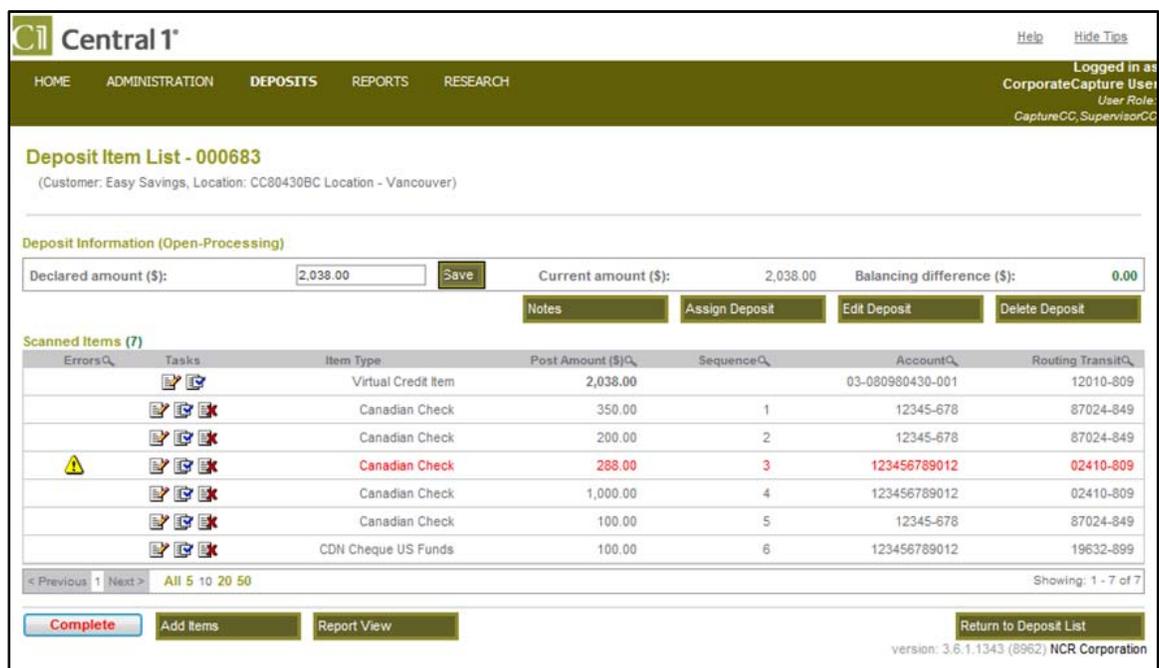
Figure 2: Deposit Item List Page

3.1 Deposit Information Section

The Deposit Information section contains summary information about the deposit including:

Field Name	Description
Deposit Information	The deposit's current processing state (e.g., Open-Processing).
Declared Amount	The grand total of the deposit. The Capture User enters this amount when creating the deposit.
Current Amount	The grand total of scanned deposit items. As cheques are being scanned, the application sums up the scanned items and provides a grand total.
Balancing Difference	The difference between the declared and current amounts.

3.2 Scanned Item Section

The Scanned Item section contains detailed information about the items in the deposit including:

Column Name	Description
Errors	• Indicates if there are detected error(s) on an item. If an error is detected, an alert symbol (⚠) will be present and the item will be highlighted in red. • The Capture User needs to review the item and correct the error(s).
Tasks	Contains the following task buttons for an item: 📝 – **Edit Item** 📋 – **View History** 📋 – **Delete** The buttons will vary based on the users' assigned role(s) and the deposit's state.

Column Name	Description
Item Type	• When items are scanned, the application assigns each item an item type based on the MICR (e.g., Canadian Cheque, Canadian Cheque in US Funds, etc.). • The first item type in the deposit is the application-generated virtual deposit slip. • The virtual deposit slip provides deposit details (e.g., account information, date of the deposit, number of items in the deposit, grand total of the deposit, etc.).
Post Amount	An item's amount as identified by the application.
Sequence number	The number each item is assigned as they appear in the deposit.
Account	The account number captured from the items' MICR line.
Routing Transit	The transit number captured from the item's MICR line.

4 Viewing an Item's Image and Using the Image View Toolbar

4.1 Viewing an Item's Image

To view an item's image, click the **Edit Item** button 📝 . This will redirect you to the Edit Item dialogue box. See Figure 3.

Figure 3: Edit Item Page

4.2 Using the Image View Toolbar

Use the **Image View** toolbar to manipulate an image for better viewing and/or editing.

Icon	Action	Icon	Action
	Zoom in.		**Rotate image right.**
	Zoom out.		**Rotate the image left.**
	Zoom to signature.		**View front.**
	Zoom to endorsement.		**View back.**
	Zoom to bank of first deposit.		**Reverse video.** Toggles between the regular and negative of image.

5 Locating an Existing Deposit

To locate an existing deposit:

1. Log in to the Corporate Capture application via the Corporate Capture URL.

2. Click either **Deposits** DEPOSITS or **Deposit List** [Deposit List] to navigate to the **Deposit List** page.
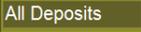
3. Click the **Location ID** to access a specific location's **Deposit List** page, or click **All Deposits** [All Deposits] to access deposits at all assigned locations.

   Note: The Deposit List filter is set to "For Today" by default as most users will be reviewing current day's deposits.

   To locate a previous day's deposit, modify the **Deposit List** filter as follows:

   - Click the **List of Deposits** drop-down list [All Open Deposits] and select the deposit time frame or state.

   - Click the **Edit** button of the appropriate deposit.

6   Deposit Error Types

As items are being scanned, the cheque images are being assessed for readability of the MICR line and amount and overall image quality, and compared against other items in the database to detect potential duplicate items. When a deposit item has an error, the item is highlighted in red and an alert symbol ⚠ appears beside the item. Deposit items can have the following error types:

- Missing or incomplete amount

- Suspected duplicate item

- Failed image quality error

- Unknown item error.

To view an items error(s), click on the **Edit Item** button 📝 and refer to the message

displayed in the top upper-left of the **Edit Item** dialogue box to determine the item's error. Items can have more than one error (e.g., amount error and unknown item error). Capture users need to resolve all error messages before proceeding with the deposit. See Chapter 7, Identifying Error Types and How to Resolve Them.

As you resolve an item's error(s), you can either click **Next Error** or use the
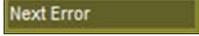
navigation arrows on the bottom left of the screen to move to the next item. Be sure to save your edits. Moving to the next item automatically saves changes made to the current item. Users cannot navigate to the next item without correcting the current item.

Once you have resolved all the errors in a deposit, balance the deposit. Deposits must be error-free and balanced before you submit them for processing.

7   Identifying Error Types and How to Resolve Them

7.1   Missing or Incomplete Amount

If an image is flagged with a missing or incomplete amount, the amount box will be highlighted in red.

1. Ensure the item's image quality is acceptable.

2. If the image is unacceptable (e.g., skewed, piggyback, etc.), delete the item and rescan it.

3. If the image is acceptable, update or confirm the item's amount in the **Amount** field
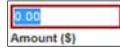
    in the **Edit Item** dialogue box. Refer to the item image or the original item to obtain the correct amount.

7.2 Suspected Duplicate Item

If an image is flagged as a potential duplicate item:

1. Click the **Duplicate** link at the top left of the **Edit Item** dialogue box and review the information provided.

   Caution: If the images and deposit details for both items are visible, the item was already scanned either in the current or a previous deposit. If scanned twice in error, ensure duplicate item(s) are deleted from the deposit or delete the entire deposit as necessary. Failure to do so will result in items being cleared twice in error and will result in a returned item. Do not override a duplicate alert unless your financial institution has provided guidelines for overriding suspected duplicate items.

2. Carefully review both the item image and the deposit information provided in the duplicate link to determine the action required.

3. If the item is a duplicate:

   - Click **Return to Edit Item** .

   - Click **Delete** to remove the item from the deposit.
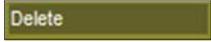
   Note: Deleting duplicate items from a deposit will require the Declared Amount to be updated and saved before the deposit will balance. Ensure that the deposit is error-free and balanced before completing it.

4. If your financial institution has provided instructions for items flagged as duplicates and the flagged items can be accepted for deposit, proceed as follows:

   - Click **Return to Edit Item** .

   - Select the **Override Duplicate** checkbox .
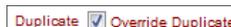
7.3 Image and Cheque Data Quality Errors

Items with poor image quality can be dishonoured up to 90 days after clearing. It is very important that good quality images and complete cheque data are captured and transmitted for processing. If the image is reversed, upside down, bent, folded, piggyback, askew, or an otherwise poor image, the item must be deleted from the deposit and rescanned. Items with poor image quality can fail image quality and/or MICR line tests as well as amount tests.

If the item's image fails the configured tests for image quality, the item will be flagged with a Failed Image Quality error. Delete and rescan the item in order to get a good quality image. If after rescanning, the item continues to be flagged with a Failed Image Quality alert, the user must determine if the image is acceptable for processing.

Review the item to determine why it failed the image quality tests. Decide if it should be deleted and rescanned or if you should override the image quality alert and submit the item for processing.

The following are some examples of poor images:

Skewed Images

Skewed images are considered poor images because the item's full MICR line was not captured and/or the item's image is on an angle. See Figure 4.
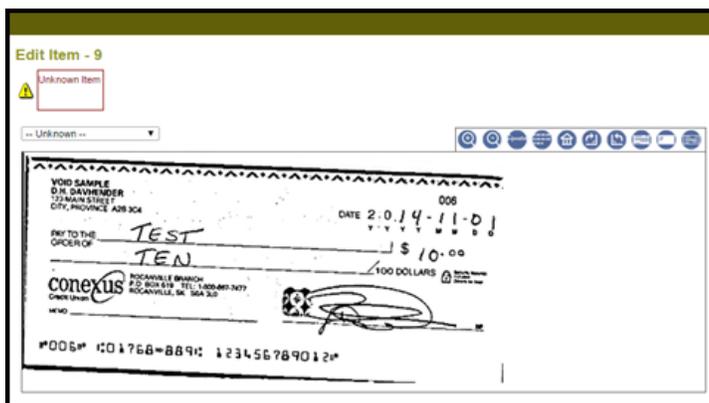
Figure 4: Poor Image – Image Captured Askew

Piggyback Images

Piggybacks occur when two or more items are scanned together and captured in a single image. See Figure 5. Piggybacks contain the front of one item with either the front or back of another item behind it. Depending on how closely aligned items are when imaged, piggybacks may be obvious or subtle. When reviewing images, scrutinize them and ensure that there is only one item captured per image.
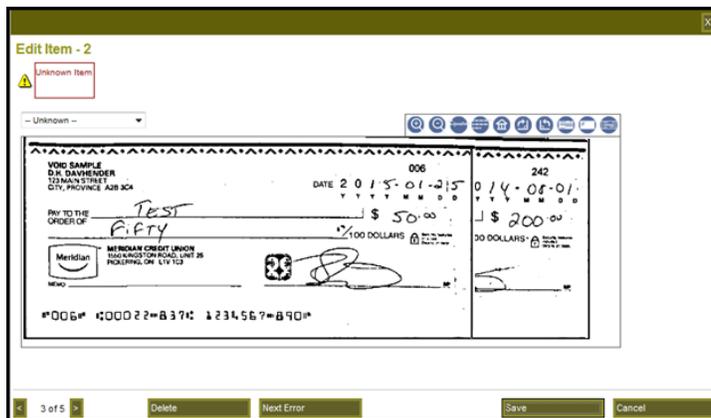
Figure 5: Piggyback Item

Piggybacks must not be included in a deposit since information in branch endorsements is not visible and there is a risk that private and confidential account information can be viewed by a third party.

While the application attempts to detect piggybacks, they may not be flagged with **Failed Image Quality** or **Unknown Items** errors. When there is a piggyback in a deposit, the deposit will be out of balance because each cheque was not scanned. Capture users must identify the piggyback item, delete the piggyback from the deposit, locate the physical items that created the piggyback, and rescan the items.

7.3.1 Resolving a Failed Image Quality Error

To resolve a Failed Image Quality error:

1. Click the **Failed Image Quality** link at the top left of the **Edit Item** dialogue box to view the image quality test results.

2. Toggle between the front and back image of the item by clicking **Back/Front** , if applicable.
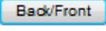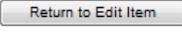
3. Click **Return to Edit Item** to return to the **Edit Item** dialogue box.

4. If the image is reversed, upside down, bent, folded, piggyback, askew, or an otherwise poor image, the item must be deleted and rescanned. Failure to do so may result in a deposit adjustment or the item being dishonoured for poor image quality.

7.3.2 Deleting and Rescanning a Poor Quality Image

To delete and rescan a poor quality image:

1. Click the **Delete** button to remove the item from the deposit.

2. Retrieve the original item(s).

3. Put the item(s) in the scanner hopper.
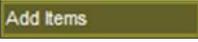
4. Click **Add Items** to rescan the item(s) into the deposit.

5. If the item continues to be flagged for poor image quality and the user determines the image quality is acceptable for processing, the Failed Image Quality alert can be overridden.

7.3.3 Overriding a Failed Image Quality Alert

To override the failed image quality alert, select the **Override Image Quality** checkbox .

7.4   Unknown Item Error

If the Corporate Capture application is unable to automatically assign an Item Type due to a poor MICR read or an item with a non-standard MICR format (e.g., travellers cheques, items printed with non-MICR toner), an item will be flagged with an Unknown Item error. Review the item carefully to determine why an item type could not be assigned. Delete the item and rescan it to get a complete MICR read. If the item continues to be flagged as an unknown item, it can be reclassified by selecting the appropriate item type to correct the error. Sample images are provided in Appendix A – Canadian and US Item Examples for Item Type Reclassification.

Cheques that are printed on cheque stock with non-MICR toner will be flagged as an unknown item error. These items are often a result of printing cheques on a laser or inkjet printer using non-MICR ink. These items can be processed on Corporate Capture as downstream processes will capture the minimum MICR information to exchange the item with the drawee financial institution. As these items are not printed in MICR ink, no MICR information will appear in the MICR fields in the Edit Item dialogue box when the item is reclassified. Furthermore, these items cannot be compared to items in the database and will not be flagged for potential duplicates. Follow the procedures below for processing items flagged as Unknown.

The Capture User must assess the image of Unknown Item errors. If the image is skewed and the MICR is not captured completely, delete the image and rescan the item. If the image is correctly oriented and of good quality, reclassify the item.

7.4.1   Deleting and Rescanning Unknown Error Items

Items must be carefully reviewed to determine why an item type could not be automatically assigned. Users must delete the unknown item and rescan it in order to get a full and complete MICR read.

To delete and rescan the item:

1. Click the **Delete** button to remove the item from the deposit.

2. Retrieve the original item(s).

3. Put the item(s) in the scanner hopper.
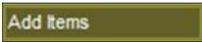
4. Click **Add Items** to rescan the item(s) into the deposit.

If after rescanning the item, the item continues to be flagged with an Unknown Item Type error and the user determines the image is acceptable for processing, the appropriate item type must be selected to reclassify the item.

7.4.2   Reclassifying an Unknown Item

If the item continues to be flagged as an unknown item, it can be reclassified by selecting the appropriate Item Type to correct the error. Sample images are provided in an appendix in this document to assist in selecting the applicable Item Type. See Appendix A – Canadian and U.S. Item Examples for Item Type Reclassification.

If an image is flagged with Unknown Item, review the image to determine why an item type could not be automatically assigned. If the image is reversed, upside down, bent, folded, piggyback, askew, or an otherwise poor image, it must be deleted and the item rescanned. Failure to do so may result in a deposit adjustment or the item being returned for poor image quality.

To reclassify an Unknown Item:

1.   Click the **Item Type** drop-down list ⌊-- Unknown --⌋ in the **Edit Item** dialogue box.

2.   Select the appropriate **Item Type** for the item. See Appendix A – Canadian and U.S. Item Examples for Item Type Reclassification, for information identifying Item Types.

3.   Correct any remaining error conditions on the item, otherwise the Item Type selected will not be saved.
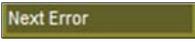
4.   Click **Next Error** [Next Error] or use the navigation arrows [< 2 of 5 >] on the bottom left of the dialogue box to move to the next item that has an error, if applicable, or click

     Save [Save] to save your changes.

     Note: If an incorrect Item Type was selected, do not save the change to the item. Click **Cancel** and reselect the applicable Item type. Once the Item Type has been saved, it can no longer be edited.

7.5   Photocopies of Cheques

Photocopies of cheques are not eligible for clearing and should not be processed through Corporate Capture. Only original cheques can be deposited through Corporate Capture.

8   Entering Item Reference Information (Optional)

An alpha-numeric **Item Reference** field is available in the **Edit Item** dialogue box for users to enter optional item information (e.g., an invoice number). See Figure 6. The Item Reference information is entered after you create the deposit and ensure it is error-free and balanced. The Item Reference information must be entered before you transmit the deposit for processing.

Figure 6: Item Reference Field

The information entered will appear on the **Deposit Item Detail Report**, which is generated via the **Report View** button on the **Deposit Item List** page.

Note: The remaining fields in the **Edit Item** dialogue box, with the exception of the amount (if required), should not be completed.

To enter the Item Reference information:

1. Create a new deposit. See Chapter 2, Creating a Deposit.

2. Click the **Edit** button 📝 of the first cheque in the deposit.

3. Enter the required information in the **Item Reference** field.

4. Click the navigation arrows [< 2 of 5 >] to move to the next item in the deposit, if required.

    Note: Navigating to the next item automatically saves changes made to the item. However, the information in the Item Reference field can be edited once saved.

5. Click **Save** [Save] to save the changes.

9   Editing Deposits

9.1   Editing Deposit Information

To edit deposit information:

1. Click **Edit Deposit** Edit Deposit on the **Deposit Item List** page.
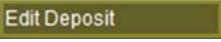
2. Update the Location, Account, or Declared Amount field(s) as required on the **Edit Deposit** page.

    Note: Only deposits that have not been transmitted can be edited.

3. Click **Save Changes** Save Changes.

9.2   Editing a Deposit Declared Amount

To edit a deposit declared amount:

Note: Only deposits that have not been transmitted can be edited.

1. Enter the updated deposit value in the **Declared Amount** field 100.00 | Save on the **Deposit Item List** page.

2. Click **Save** Save to update the total.

10   Deleting an Item or a Deposit

10.1   Deleting an Item from a Deposit

To delete an item from a deposit:

1. Locate the deposit. See Chapter 5, Locating an Existing Deposit, for procedures.

2. Click the **Delete** button 🗑 of the item to be deleted.

3. Click **OK**.

4. Update the **Declared Amount** 100.00 | Save to balance the deposit as necessary.

5. Click **Save**.

6. Ensure the deposit is error-free and balanced.

7. Click **Complete** if the deposit is error-free and balanced.

10.2   Deleting a Deposit

To delete a deposit:

1. Log in to the Corporate Capture application via the Corporate Capture URL.

2. Locate the deposit you want to delete. See Chapter 5, Locating an Existing Deposit, for procedures.

    Note: Only deposits that have not been transmitted can be deleted.

3. Click the **Delete** button of the deposit.

    Alternatively, from the **Deposit Item List** page:

    - Click **Delete Deposit** .

    - Click **OK**.

11   Adding Deposit Notes

To add a deposit note to a deposit:
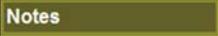
1. Click **Notes** and type the note in the space provided.

2. Click **Add Note** to save.

    A note symbol will appear beside **Notes** .
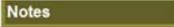
3. Click **Return to Deposit List** to exit the deposit, if required.

Note: A deposit note cannot be deleted or edited once it has been added. Deposit notes cannot be added to a deposit after it has been transmitted, but existing notes can be read.

11.1 Viewing Deposit Notes

To view a deposit note:

1. Locate the applicable deposit. See Chapter 5, Locating an Existing Deposit, for
   procedures. If there is a deposit note, the note symbol will be
   present.

2. Click **Notes** to view the notes.

12 Completing a Deposit

When a deposit is error-free and balanced, the Capture/Supervisor User must click the
Complete button. Clicking **Complete** automatically transmits the deposit for processing.
Once the deposit has been successfully transmitted, it cannot be edited, deleted, or recalled.
Once the deposit has been received for processing, the deposit state will change to
"Received".

To complete a deposit:

1. Locate the deposit. See Chapter 5, Locating an Existing Deposit, for procedures.

2. Review the deposit to ensure it is error-free and balanced.

3. Review the **Item Type** column and ensure the recognized item type assigned to each
   item is appropriate for the deposit. For example, if the deposit was created in Canadian
   dollars, the item type for each item should be "Canadian Check".

   If the deposit contains an item in the wrong currency (e.g., a US cheque scanned in a
   Canadian deposit), delete the item, adjust the balance, and put the physical item in the
   correct deposit according to its currency.

   Important: Most US dollar items that are drawn on a Canadian financial institution
   have a transaction code (TC) of "45" in the MICR line identifying the item
   as being in USD. Not all USD items will have this TC, however, and may
   be incorrectly identified as Canadian dollar items.

   Since Corporate Capture uses the cheques' MICR to assign items a
   currency (CAD or USD), there are two instances (not including misreads)
   when items are flagged as Canadian dollar but still should be included in a
   US dollar deposit:

   – Canadian dollar item drawn on a Canadian financial institution and has
   "US Funds" or similar wording hand-written on the cheque to designate
   the items as US dollar, and

- US dollar item drawn on a Canadian financial institution that is missing a TC "45" in the MICR.

In both instances, the Corporate Capture application will identify the item type as a Canadian Check. Review the image, ensure that the item is in US funds, and include it in the US dollar deposit.

Note: US dollar items cannot be included in a Canadian deposit even if "Canadian funds" has been written on the cheque.

4. Ensure any poor image quality items have been rescanned and the deposit is error-free and balanced. If the deposit is error-free and balanced, the **Complete** button will be green and the balancing difference on the **Deposit Item List** page will display as 0.00.

5. Click **Complete** [Complete] .

6. Review the account and currency for the deposit on the confirmation pop-up to ensure they are correct; if not, click **Cancel** and review and update the deposit.

7. Click **OK** to confirm.

13   Reviewing and Disapproving a Capture Only User's Deposit

Capture/Supervisor Users can disapprove **Open-Balanced** deposits created by Capture Users. Deposits are disapproved if they need to be edited (e.g., error identified) or deleted.

To disapprove a deposit:

1. Log in to the Corporate Capture application via the Corporate Capture URL.

2. Locate Open-Balanced deposits requiring review. See Chapter 5, Locating an Existing Deposit, for procedures.

   Optional: To display only **Open-Balanced** deposits which are ready for review:

   - Click the **Filter** button on the **State** column.

   - Type the word "Balanced" into the **State Contains** search box and Click **Apply**, or click **Cancel** to return to the **Deposit Item List** page.

   - Click the **Clear Filter** button to return to the full list of deposit items.

Alternatively, click on the **State** column [State | Open-Balanced | Open-Balanced] to sort the deposits by deposit state and locate Open-Balanced deposits.

3. Click the **Edit** button 📝 of the deposit you want to review.

4. Review the **Item Type** column and ensure that the item type assigned to each item is correct for the deposit (e.g., Canadian Check, CAD Cheque US Funds). A deposit should be disapproved and revised by a Capture User if an item in the wrong currency was scanned into a deposit.

5. Instruct the Capture User to reopen the deposit, delete the item, and include the item in a subsequent deposit in the correct currency.

6. Have the Capture User update the deposit amount and re-submit the deposit for review.
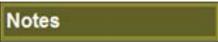
7. Click **Notes** [Notes] to add a note to the deposit.

    Notes can be used as follows:

    -   to flag an error in a deposit,

    -   to provide instructions on how to correct an error, or

    -   as a method of documenting feedback on a deposit.

    For example, if a deposit is disapproved, the Capture/Supervisor User can add a note instructing the Capture User how to correct the deposit and re-submit it for review. If there are active notes on the deposit, a Notes symbol 🔵 will appear.

    Optional: Click the **Item History** button 🗒️ to review changes to items in the deposit made by a Capture User. All the changes will appear in the **User Action** field (e.g., accepting a suspected duplicate item, overriding image quality errors, reclassifying Unknown Item errors, and completing custom fields) along with an image of the item.

8. Click **Disapprove** [Disapprove] to disapprove a Capture User's deposit.

9. Instruct the Capture User on how to correct the deposit.

    For example, if an item was included in a deposit of the wrong currency, instruct the Capture User to:

    -   reopen the deposit, delete the item, and include the item in a subsequent deposit in the correct currency; and

    -   update the deposit amount and re-submit it for review.

14   Assigning a Capture User's Deposit

If a Capture/Supervisor User identifies an error in a deposit or wants changes made to the deposit and the Capture User, who originally created the deposit, is unavailable, the Capture/Supervisor User can reassign the deposit to another Capture User. Capture/Supervisor Users can re-assign deposits with the following states:

- Open-Balanced

- Open-Incomplete

- Open-Jammed

- Open-Disapproved.

To assign a deposit to another Capture User:

1. Log in to the Corporate Capture application via the Corporate Capture URL.

2. Locate the deposit you want to assign to another Capture User. See Chapter 5, Locating an Existing Deposit.

3. Click the **Edit** button 📝 of the deposit you want to reassign.

   Optional: Consider adding a note to the deposit to instruct the Capture User on how to proceed.

4. Click **Assign Deposit** [Assign Deposit] .

5. On the **Assign New User** drop-down list [Assign New User:* 082810182AJones ▾] select the user to whom you want to assign the deposit. Ensure the individual is assigned the Capture User role.

6. Click **Save** to confirm.

15   Transmitting a Capture User's Deposit

Capture/Supervisor Users transmit **Open-Balanced** deposits for processing. These deposits can be their own or other Capture Users' deposits in an Open-Balanced state.

Before transmitting deposits, Capture/Supervisors must review the deposit and ensure it is error-free and balanced. If the Capture/Supervisor User identifies an error in a Capture User's deposit, the Capture/Supervisor User needs to disapprove the deposit and provide instructions on how to correct the deposit. See Chapter 13, Reviewing and Disapproving a Capture User's Deposit.

To transmit a Capture User's deposit:

1. Log in to Corporate Capture application via the Corporate Capture URL.

2. Locate deposits on the **Deposit List** page that are in an **Open-Balanced** state.

   Optional: To display only **Open-Balanced** deposits which are ready for transmission:

   - Click the **Filter** button on the **State** column.

   - Type the word "Balanced" into the **State Contains** search box and click **Apply** or click **Cancel** to return to **Deposit Item List** page.

   - Click the **Clear Filter** button to return to the full list of deposit items.

   Alternatively, click on the **State** column to sort the deposits by deposit state and locate **Open-Balanced** deposits.

3. Click the **Edit** button of the deposit you want to transmit.
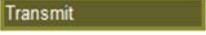
4. Click **Transmit** to submit the deposit for processing. When the deposit has been successfully transmitted, the deposit state will change to **Received** and the deposit will be processed. See Chapter 16, Corporate Capture Deposit Processing.

   Important: Deposits in a Received state cannot be edited, deleted, or recalled.

Optional: Print a **Deposit Items Detail Report** (which contains deposit details and summary information) when bundling items for storage, as follows:

1. From the **Deposit Items List**, click on the deposit for which you want to generate a **Deposit Item Detail Report**.

2. Click **Report View** .

3. Click **Print Report** .

   Note: The Deposit Items List Report is available to Capture/ Supervisor Users and can be generated at any time. If you want the report to capture when the deposit was transmitted, generate and print it once the deposit has been transmitted for processing.

Optional: Consider printing a Deposit Summary Report for all deposits at the end of day, as follows:

1. Click either **Deposits** `DEPOSITS` or **Deposit List** `Deposit List View the list of deposits ►` to navigate to the **Location Select** page.

2. Click the **Location ID** to access a specific location's **Deposit List** page, or click **All Deposits** `All Deposits` to access deposits at all assigned locations.

3. Click the **List of Deposits** drop-down list `All Open Deposits` and ensure the filter is set to "For today". Summary reports can also be printed for any of the available filters if required.

4. Click **Report View** `Report View`.

5. Click **Print Report** `Print Report`.

16   Corporate Capture Deposit Processing

When Corporate Capture deposits are transmitted to Central 1 for processing, the deposits are sent to your financial institution either by Real-Time Messaging and a deposit file, or only by deposit file.

16.1   Financial Institutions that Support Real-Time Messaging

The Real-Time Messaging has two messages:

- initial proposal message

- create deposit message.

The initial proposal message is sent when a deposit is transmitted from the Corporate Capture application to the financial institution's banking host.

The create deposit message is sent when there is a positive response from the banking host to the initial proposal message. The create deposit message instructs the banking host to deposit the Corporate Capture deposit in to the customer's account.

If the Real-Time Messages are successfully completed,

- the Supervisor will receive a message that the transmission was successful, the deposit state will change to **Received**, and

---

- the deposit will be processed into the corporate account as soon as it is updated by the financial institution's banking host.

If the Real-Time Message fails on the initial proposal to the banking host:

- the Supervisor will receive a message in the **Deposit Item List** page notifying the user that the deposit notification service failed. See Figure7.
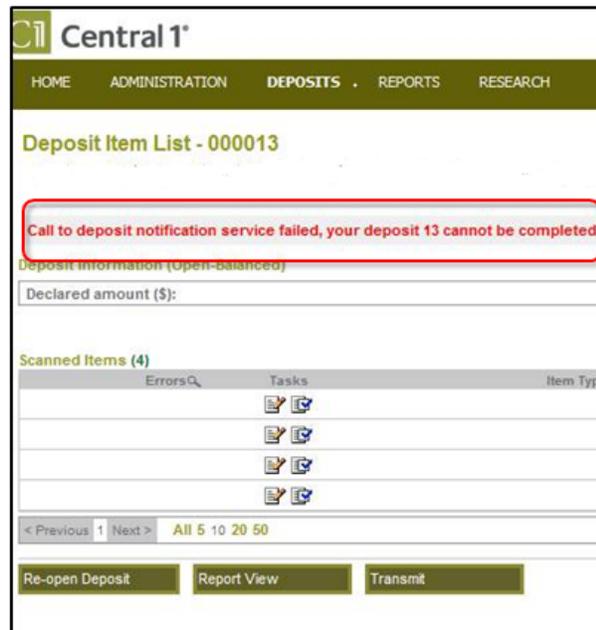
Figure 7: Call to deposit notification service failed message

- The deposit will revert to an Open-Balanced state.

- Contact your financial institution for further instructions on how to proceed.

If the initial proposal message receives a successful response, but the create deposit message fails,

- the Supervisor will receive a message that the transmission was successful,

- the deposit state will change to **Received**, and

- the deposit will be reflected in the corporate account when the deposit file is processed by your financial institution.

16.2   Financial Institutions that Do Not Support Real-Time Messaging

For Financial Institutions that do not support Real-Time Messaging:

- The Supervisor will receive a message that the transmission was successful.

- The deposit state will change to **Received**.

- The deposit will be reflected in the corporate member's account when the deposit file is processed by your financial institution.

17   Managing Aged Open Deposits

Aged Open Deposits are deposits that were started, but were not completed or transmitted and are more than 24 hours old. This should not be a common occurrence as it is important that deposits are completed and transmitted the same day they are created. Aged Open Deposits should be reviewed and processed immediately.

Note: The **Aged Open Deposit** tab will only appear to Capture/Supervisor Users and if there is an Aged Open Deposit.

To manage an Aged Open Deposit:

1. Log in to the Corporate Capture application via the Corporate Capture URL.

2. Click **Aged Open Deposits**   .

3. Review the list of aged open deposits and click the **Edit** button of the appropriate deposit. The action required will depend on the deposit state of the Aged Open deposit:

    - If the deposit is in an Open-Processing, Open-Incomplete, or Open-Jammed state, the Capture User who created the deposit must complete the deposit before it can be reviewed and transmitted.

        Note: If the original Capture User is not available to complete the deposit, the Capture/Supervisor must assign the deposit to another Capture User as described in Chapter 14, Assigning a Capture User's Deposit, to perform the necessary action.

- If the deposit is in an Open-Balanced state, a Capture/Supervisor User must review the deposit and ensure that it is error-free and balanced. If there are errors in the deposit, the Capture/Supervisor must disapprove and specify what needs to be corrected. If the deposit is error-free and balanced, transmit it for processing.

Note: In order for Capture only users to view an Aged Open Deposit from the Deposit List, the user must change the List of Deposits filter to "All Open Deposits" from the default of "For Today".

18   Using the Research Tab

The Research tab allows Capture/Supervisors Users to customize their search and generate customized Item Research reports. Users can select search criteria (e.g., deposit number, posted amount, etc.) for deposit items on Corporate Capture. Search results generated from the Research tab are only available during the user's current session. Once the user logs off of Corporate Capture, the search results are deleted.

Users can print a report of the research results from either the Item Research – Query page or, if applicable, from the Item Research – Stored Results page. See Section 18.3, Creating an Item Research Report.

18.1   Performing Item Research

To research an item:

1. Log in to the Corporate Capture application via the Corporate Capture URL.

2. Click **Research** [RESEARCH] to access the **Item Research – (Query)** page
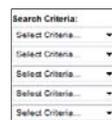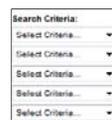
3. Use the drop-down lists [Search Criteria] to select search criteria.

4. Enter or select additional information in the **Values** column, if applicable.

    For example, if the user selects the **Deposit Date** filter, additional drop-down lists are displayed in the **Values** column.

5. Click **Search** [Search] .

6. View the search results. A maximum of 1000 deposit items is displayed.

7. Modify the search criteria and click **Search** to reduce the number of matches.

8. Click the **Set Filter** button 🔍 in the results list to see the front image of an item.

9. Click the **View** button 📑 to see the deposit associated with an item.

10. Click **Return to Item Research** to go back to the query page.
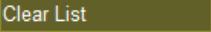
11. Click **Clear List** [Clear List] to delete the search results.

18.2 Storing Research Results

Capture/Supervisor Users can store search results to create a list of items from one or more queries. This data can be used to generate a report. Stored search results are available until the user logs out of the Corporate Capture application. Once logged out (or the session times out), the stored research results are deleted.

To store search results:

1. Select the box beside each item to include in the research results or click **Select All**.

2. Click **Add to Stored Results** [Add to Stored Results]. If necessary, submit additional queries to add items to the stored results.

3. Click **Go to Stored Results** [Go to Stored Results] to access the stored results.

4. View the stored results.

To remove items from the stored results:

1. Click **Select All → Remove from Results** to remove all items.

   Alternatively, select the box beside the item(s) and then click **Remove from Results** [Remove from Results] to remove specific items.

2. Click **Go to Query** [Go to Query] to return to the **Item Research – Query** page.

18.3   Creating an Item Research Report

Capture/Supervisor Users can create a report of the research results from the Item Research – (Query) page or, if the user stored research results, from the Item Research – (Stored Results) page.

To create an Item Research Report:

1. Complete the Item Research Query as described in Section 18.1, Performing Item Research, or click **Go to Stored Results** Go to Stored Results to access stored results.

2. Click the **Report Type** drop-down list Report Type: PDF ▼ to select a report output format. This drop-down list is available on the **Item Research Query** page or, if the user stored research results, on the **Item Research Stored Results** page.

    Note: Depending on the query and the output format, some data may not be included in the report.

    Important: Do not include images in the report, because they add to the system load.

3. Click **Create Report** Create Report .

4. Click **Save**.

    Do you want to save **ItemResearch_20150306.PDF** (30.1 KB) from **branchcapture.secure.central1.com**?   [Save] [▼]   [Cancel]   ×
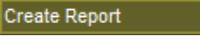
5. Click **Open** to view the report.

    The ItemResearch_20150306 (1).PDF download has completed.   [Open] [▼]   [Open folder]   [View downloads]   ×

19   Generating a Custom Deposit Details Report

To generate a Custom Deposit Details report:

1. Log in to the Corporate Capture application via the Corporate Capture URL.

2. Click **Reports** .

3. Click the **Report** drop-down list and select **Deposit Details**.

4. Select the output format from the **Type** drop-down list .

5. Click the **Date Range Type** drop-down list and select the date range type.

    *   **Create Date** – use if the report output must contain deposits in an Open state.

    *   **Deposit Receipt Date** – use if the report output is only for transmitted deposits.

    Since Central 1 does not send posting information to Corporate Capture, the **Posting Date** filter is not applicable and is considered the same as the Receipt Date.

6. Select a valid date range from the **Start and End Date** menu .

7. Leave the **User ID** field blank.

8. Select a location from the **Location** drop-down list . If "All" is selected, the report will include all locations and all accounts in the same report. The report will be sorted by location.
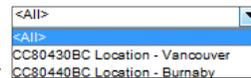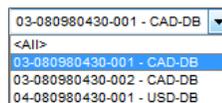
    Note: If a specific location is selected, a **Bank Account** drop-down list
     appears. A specific account (e.g., 03-080980430-001 – CAD-DB) can be selected, or "All" can be selected to include all accounts in the report.

9. Click the **Deposit Status** drop-down list ![All, Open, Transmitting, Received, Receive Failed, Perfected, Perfected-Adjusted] and select one of the following states:

- Select **All** to include all deposit states.

- Select **Open** to include deposits that have not been transmitted.

- Select **Received** for deposits that have been transmitted.

Do not select the following states because they are not applicable:

- Transmitting

- Received Failed

- Perfected

- Perfected-Adjusted.

   Note: An **Open** Deposit Status will produce an empty file if the Date Range Type selected is **Deposit Receipt Date**. To include **Open** deposits, set the Date Range Type filter to **Create Date**.

10. Ensure **No Images** is selected in the **Images** field.

11. Leave **Capture Source** as **All Sources.**

   Note: Mobile is listed as a capture source on the drop-down list, but cannot be viewed on Corporate Capture.

12. Click **Create Report** `Create Report` .

13. Click the **View** button ![] to view the report once it is listed in the **Report Instances** section at the bottom of the page.

   Note: If there is no data that matches the search criteria, the **State** column in **Report Instances** displays "Empty" and a **View** button will not appear.

14. Click **Save**.

   Do you want to save **DepositDetails_20150306.DOCX** (183 KB) from **branchcapture.secure.central1.com**?   [Save ▼] [Cancel] ×

15. Click **Open**.   The DepositDetails_20150306.DOCX download has completed.   [Open ▼] [Open folder] [View downloads] ×

16. Click the **Report Parameters** button ![] to view the filters used to create the report.

20   Generating a Custom Deposit Details by Deposit Number Report

To generate a Custom Deposit Details by Deposit Number report:

1. Log in to the Corporate Capture application via the Corporate Capture URL.

2. Click **Reports** REPORTS .

3. Click the **Report** drop-down list [Deposit Details By Deposit Number ▼] and select **Deposit Details by Deposit Number**.

4. Click the **Type** drop-down list [DOCX PDF RTF] and select the output format.

5. Enter a range of Deposit Numbers in the **Deposit Number** fields [_____ To _____] .

6. Ensure **No Images** is selected in the **Images** field.

7. Choose **All Sources** from the **Capture Source** field.

   Note: Mobile is listed as a capture source on the drop-down list, but cannot be viewed on Corporate Capture.

8. Click **Create Report** Create Report .

9. Click the **View** button 🗒 in the **Report Instances** section at the bottom of the page.

   Note: If there is no data that matches the search criteria, the **State** column in **Report Instances** displays "Empty" and a **View** button will not appear.

10. Click **Save**.

    Do you want to save **DepositDetailsByDepositNumber_20150306.DOCX** (39.9 KB) from **branchcapture.secure.central1.com**?   [Save][▼]   [Cancel]   ✕

11. Click **Open**. The DepositDetailsByDepositNumber_20150306.DOCX download has completed.   [Open][▼]   [Open folder]   [View downloads]   ✕

12. Click the **Report Parameters** button 🔵 to view the filters used to create the report.

## 21   Generating a Custom Deposit Summary Report

To generate a Custom Deposit Summary report:

1. Log in to the Corporate Capture application via the Corporate Capture URL.

2. Click **Reports** .

3. Click the **Report** drop-down list and select **Deposit Summary**.
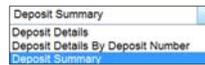
4. Click the **Type** drop-down list and select the report output format.

5. Click the **Date Range Type** drop-down list and select the date range type.

    - **Create Date** – use if the report output must contain deposits in an Open state.

    - **Deposit Receipt Date** – use if the report output is only for transmitted deposits.

    Since Central 1 does not send posting information to Corporate Capture, the **Posting Date** filter is not applicable and is considered the same as the Receipt Date.

6. Select a valid date range from the **Start and End Date** menu .

7. Select a location from the **Location** drop-down list . If "All" is selected, the report will include all locations and all accounts in the same report. The report will be sorted by location.
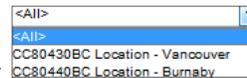
    Note: If a specific location is selected, a **Bank Account** drop-down list appears . A specific account (e.g., 03-080980430-001 – CAD-DB) can be selected, or "All" can be selected to include all accounts in the report.

8. Leave the **User ID** field blank.

9. Click the **Deposit Status** drop-down list [<All>] and select one of the following states:

    - Select **All** to include all deposit states.

    - Select **Open** to include deposits that have not been transmitted.

    - Select **Received** for deposits that have been transmitted.

    Do not select the following deposit states as they are not applicable:

    - Transmitting

    - Received Failed

    - Perfected

    - Perfected-Adjusted.

        Note: An **Open** Deposit Status will produce an empty file if the Date Range Type selected is **Deposit Receipt Date**. To include **Open** deposits, set the Date Range Type filter to **Create Date**.

10. Ensure **No Images** is selected in the **Images** field.

11. Ensure **Capture Source** is selected in the **All Sources** field.

    Note: Mobile is listed as a capture source on the drop-down list, but cannot be viewed on Corporate Capture.

12. Click **Create Report** [Create Report] .

13. Click the **View** button 📄 to view the report once it is listed in the **Report Instances** section at the bottom of the page.

    Note: If there is no data that matched the search criteria, the **State** column in the **Report Instances** displays "Empty" and a **View** button will not appear.

14. Click **Save**.

    Do you want to save **DepositSummary_20150306.DOCX** (28.2 KB) from **branchcapture.secure.central1.com**?   [Save] ▾   Cancel   ✕

15. Click **Open**.   The DepositSummary_20150306.DOCX download has completed.   [Open] ▾   Open folder   View downloads   ✕

16. Click the **Report Parameters** button 🔍 to view the filters used to create the report.

22 Generating an Online Deposit Items Detail Report

The Deposit Items Detail report lists each item in the deposit, the total number of items in the deposit and the total value of the deposit. This report is in HTML format and contains different information than the reports created via the Reports tab. The report can be created by all users from the Deposits tab. Capture/Supervisor Users can generate reports for deposits they processed on Corporate Capture as well as deposits, created by all users at their assigned location(s).

To generate an Online Deposit Items Detail report:

1. Log in to the Corporate Capture application via the Corporate Capture URL.

2. Click **Deposits** **DEPOSITS** . Users will be redirected to the **Location Select** page.

3. Click the **Location ID** to access a specific location's **Deposit List** page or click **All Deposits** All Deposits to access deposits at all assigned locations.

4. Click the **Edit** button of the appropriate deposit.

5. Click **Report View** Report View .

6. Click **Print**, if required.

7. Click **Close** to return to the **Deposit List** page.

23 Generating an Online Deposit Summary Report

The Deposit Summary report summarizes all deposits displayed on the Deposit List page and can be created by all users from the Deposits tab. Capture/Supervisor Users can generate a summary report for deposits they processed on Corporate Capture as well as deposits created by all other users at their assigned location(s).

The deposit information used to generate the reports can be modified using the List of Deposits drop-down list and/or by filtering the individual columns. The report includes the sum amount and sum item totals of all deposits in the report, and a two-line summary of each deposit. This report is in HTML format and contains different information than the reports created via the Reports tab.

To generate an Online Deposit Summary report:

1. Log in to the Corporate Capture application via the Corporate Capture URL.

2. Click **Deposits** **DEPOSITS**. Users will be redirected to the **Location Select** page.

3. Click a specific **Location ID** to access a location's **Deposit List** page or click **All Deposits** All Deposits to access deposits at all assigned locations.

4. Click the **List of Deposits** drop-down list and select the deposit time frame or state.

5. Click the **Set Filter** button on any column(s) and enter text to filter the list results (e.g., click the **Account Description** filter button, type USD, and click **Apply** to display only USD deposits in the Deposit List.)

   Note: Click the **Clear Filter** button to remove the filtered results.

6. Click the title of any column to display the **Deposit List** in descending order. Click the title again to sort by ascending order.

7. Click **Report View** Report View.

8. Click **Print**, if required.

9. Click **Close** to return to the **Deposit List** page.

Note: If using Internet Explorer, the report may appear overlapped in the browser window. This is a result of pop-up window resizing restrictions. When you print the report, it will be formatted correctly.

24 Generating an Online Deposit Details Report

The Online Deposit Details report contains summary information for individual deposits. This report is in HTML format and contains different information than the reports created via the Reports tab. The report can be created by all users through the Deposits tab. Capture/Supervisor Users can generate reports for deposits they processed on Corporate Capture as well as deposits created by all users at their assigned location(s).

To generate an Online Deposit Details report:

1. Log in to the Corporate Capture application via the Corporate Capture URL.

2. Click **Deposits** **DEPOSITS** . Users will be redirected to the **Location Select** page.

3. Click a specific **Location ID** to access a location's **Deposit List** page or click **All Deposits** All Deposits to access deposits at all assigned locations.

4. Click the **View** button beside the deposit.

5. Click **Print**, if required.

6. Click **Return to Deposit List**.

25   Scanning Best Practices

To prevent scanning items twice in error and creating duplicate errors, scanned cheques must be clearly marked and kept separate from cheques that have not been scanned. Some best practices to consider are as follows:

- Prepare your bundles in advance and have a tape listing available.

- Bundle scanned cheques and record the following on the deposit's tape listing:

  - "scanned",

  - the Corporate Capture deposit number, and

  - deposit date.

- Print a **Deposit Item Detail Report** to store with the scanned deposit items, as follows:

  - Click **Report View** Report View on the **Deposit Item List** page.

  - Click **Print Report** Print Report on the **Image Deposit Item Detail Report** pop-up.

  - Wrap the cheque bundle with the **Report Details** section facing out.

  Note: To include information pertaining to the deposit date, time, and received status on the report, the Deposit Item Detail Report must be printed by the Capture User after the deposit has been transmitted by a Supervisor.

- Ensure that scanned cheques are stored separately from un-scanned items.

- Consolidate all scanned deposits at the end of each business day and store the deposits securely and in date order. Sorting deposits by date order assists in retrieving and/or destroying items by the required date.

- Store deposit items in a secure location and restrict who has access to the cheques.

- Ensure you are compliant with the Canadian Payments Association (CPA).

  As per CPA Rule A10, Image Rule:

  − Cheques cleared by image must be destroyed within 120 calendar days after they are negotiated.

  − When the items are destroyed, ensure that they are destroyed securely (e.g., paper shredder or 3rd party provider).

  − Refer to your financial institution's storage and destruction policy for more information.

Appendix A – Canadian and US Item Examples for Item Type Reclassification

Canadian Funds Cheques

Both personal and business-sized Canadian dollar cheques with an Unknown Item error should be reclassified as the **"Canadian Check"** item type. See Figure 8 and Figure 9.
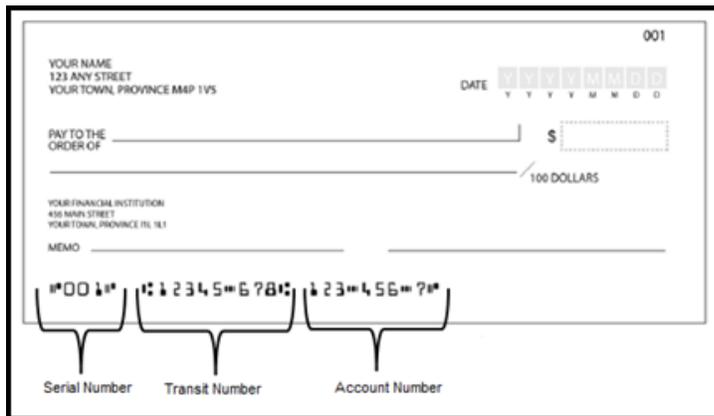
Figure 8: Sample of Personal Canadian Dollar Cheque

Note: Personal Canadian dollar cheques may or may not contain a Serial Number.
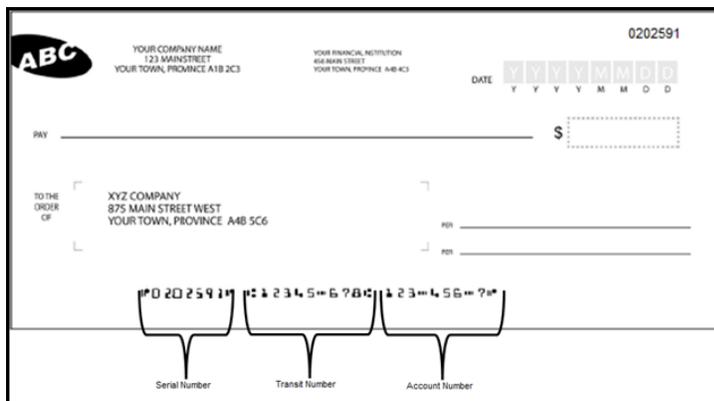
Figure 9: Sample of Business Canadian Dollar Cheque

Note: Business Canadian dollar cheques may or may not contain a Serial Number.

Canadian Cheques in US Funds and US Funds Cheques

There are seven different US funds item types to select from when reclassifying a US funds cheque with an Unknown Item error. One item type is for US dollar cheques drawn on a Canadian financial institution. The other six are for items drawn on US financial institutions.

US Dollar Item Type Names	Item Description
CDN Cheque US Funds	• A US dollar cheque drawn on a financial institution domiciled in Canada. Can be personal or business item size. • Expected occurrence: Common. • Identified by a "45" or another number in the MICR line to the right of the account number (tran code field) in the following MICR line format: **Serial Number, Transit Number, Account Number, Tran code (often 45)**
U.S. Personal Check	• A personal-sized US dollar cheque drawn on a US financial institution. • Expected occurrence: Common. • Identified by the smaller personal item size and consists of two typical MICR line formats: **Transit Number, Serial Number, Account Number** **Transit Number, Account Number, Serial Number**
U.S. Business Check	• A business-sized US dollar cheque drawn on a US financial institution. • Expected occurrence: Common. • Identified by the larger business item size and consists of the following typical MICR line format: **Serial Number, Transit Number, Account Number**
U.S. Personal check EPC	• A personal-sized US dollar cheque drawn on a US financial institution and containing an EPC (External Processing Code) in the MICR line. • Expected occurrence: Rare. • Identified by the smaller personal item size and a single digit EPC to the left of the transit number and consists of two typical MICR line formats: **EPC, Transit Number, Serial Number, Account Number**

US Dollar Item Type Names	Item Description
	EPC, Transit Number, Account Number, Serial Number
U.S. Business check EPC	• A business-sized US dollar cheque drawn on a US financial institution and containing an EPC (External Processing Code) in the MICR line. • Expected occurrence: Rare • Identified by the larger business item size and a single digit EPC to the left of the transit number and consists of the following typical MICR line format: **Serial Number, EPC, Transit Number, Account Number**
U.S. Multidash Account No Sample provided	• A US dollar cheque drawn on a US financial institution and containing multiple dashes in the account number field. This practice is now discouraged in the US and is not typically used. • Expected occurrence: Extremely unlikely
U.S. Personal Check Navy Fed No Sample Provided	• A personal-sized US dollar cheque drawn on a US financial institution issued by the US Navy Fed and containing a specific Navy Fed transit number in the MICR line. • Expected occurrence: Extremely Rare • Identified by the smaller personal item size and the fixed transit consists of two typical MICR line formats: **256074974, Serial Number, Account Number** **256074974, Account Number, Serial Number**

The three most common US Dollar item types that will be used are CDN Cheque US Funds, U.S. Personal Check and U.S. Business Check. The Item types are differentiated by MICR variables and format.

- **Canadian Cheques in US Funds** – Both personal and business-sized Canadian Cheques in U.S. Funds with an Unknown Item error should be reclassified as the "**CDN Cheque US Funds**" item type. See Figure 10 and 11.
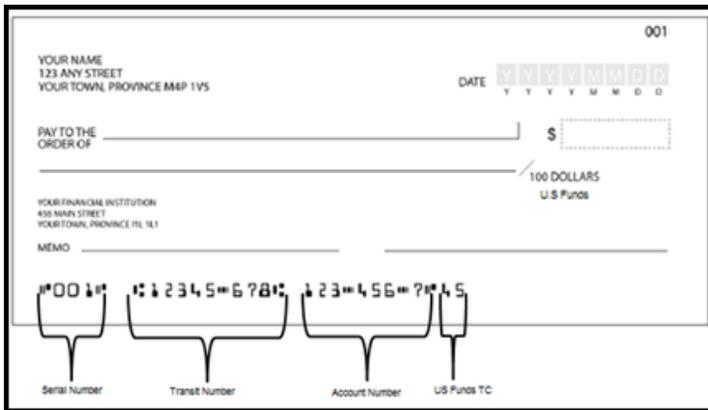

Figure 10: Sample of Personal Canadian Cheque US Funds
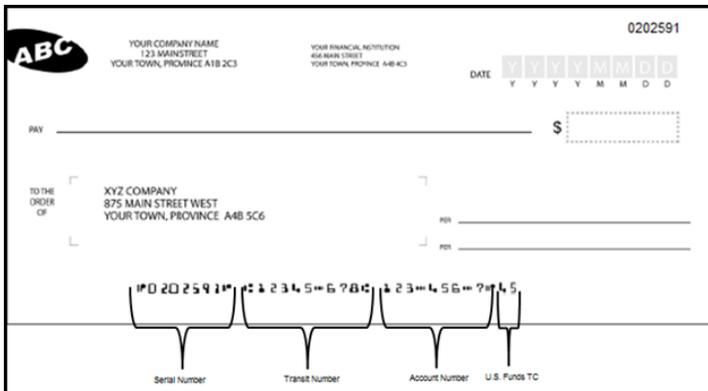
Figure 11: Sample of Business Canadian Cheque US Funds

- **US Personal Cheques** – Should be reclassified as the "**U.S. Personal Check**" item type.

  There are two typical US personal-sized cheque MICR format examples. The primary identifiers of these items will be the smaller size of the item combined with the transit number farthest to the left on the MICR line. The serial number (if present) will generally be to the right of the account number or between the transit number and the account number. See Figure 12 and Figure 13.
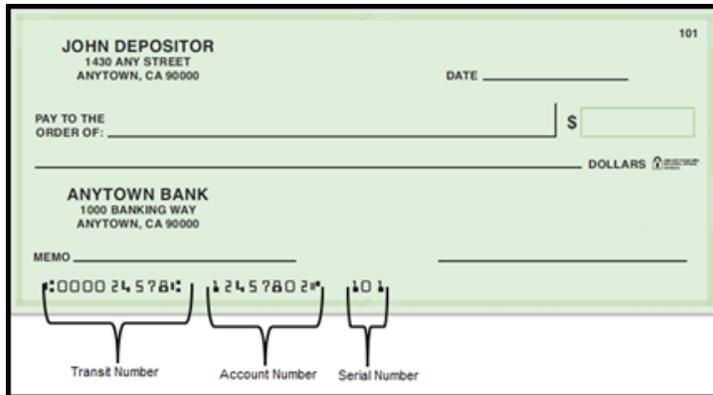

Figure 12: Sample of US Funds Personal Cheque – Serial Number after Account Number
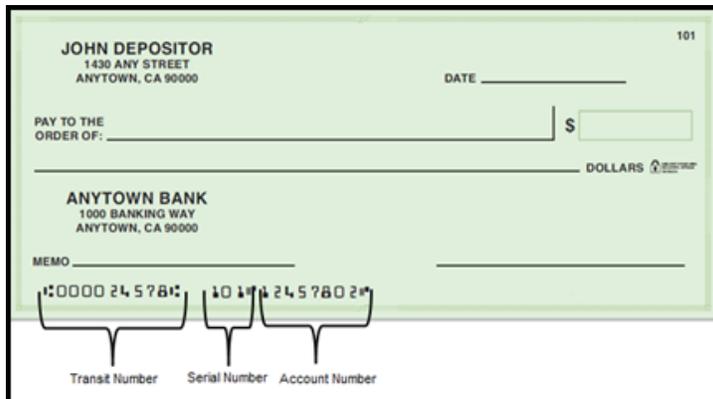

Figure 13: Sample of US Funds Personal Cheque – Serial Number between Transit and Account Number

- **US Business Cheques** – Should be reclassified as the "**U.S. Business Check**" Item Type. The primary identifiers will be the larger size of the item combined with the serial number to the left of the transit number in the MICR line. Standard US business cheque MICR typically contains a serial number, transit number, and account number in that order. See Figure 14.
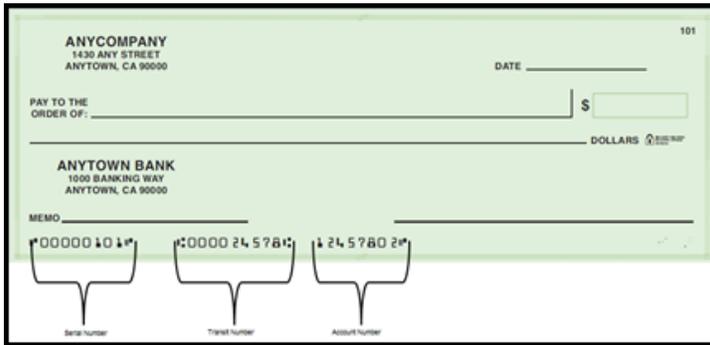

Figure 14: Sample US Business Cheque

- **US Personal Cheque EPC** – Should be reclassified as the "**U.S. Personal Check EPC**" Item Type. The primary identifiers will be the smaller size of the item and a single digit EPC (External Processing Code) to the left of the transit number. See Figure 15.
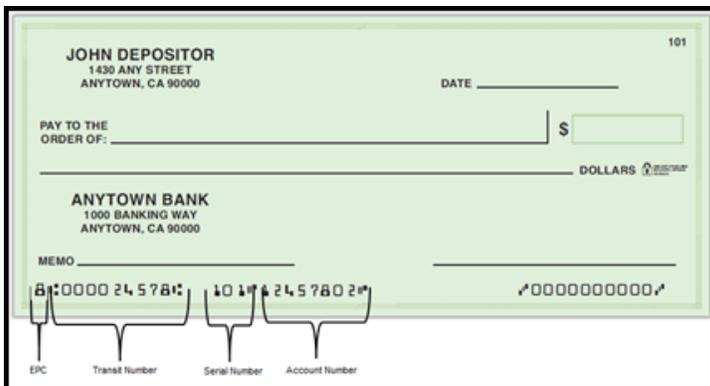

Figure 15: Sample of US Personal Cheque EPC

- **U.S. Business Cheque EPC** – Should be reclassified as the "**U.S. Business Check EPC**" Item Type. The primary identifiers will be the larger size of the item and a single digit EPC (External Processing Code) to the left of the transit number. If an EPC is present, the Serial number will be placed on the left of the transit number in the MICR line. See Figure 16.
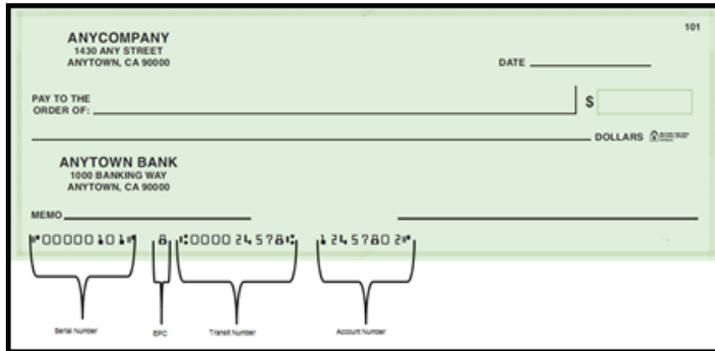

Figure 16: Sample of US Business Cheque EPC

Appendix B – Deposit States

State	Description
Open-Processing	• The initial deposit state. • State is set when a Capture User clicks **Start Capture**. • Deposit remains in this state while deposit items are scanned and added to the deposit. The state changes when the scanner jams or the user clicks **Complete**. • Deposit returns to this state after a user resolves an Open-Jammed state, or when a user clicks **Add Items** to add additional items to an Open-Incomplete or Open-Balanced Deposit.
Open-Jammed	• Indicates an exception state. • State is set if a jam occurs as deposit items are scanned. • Deposit remains in this state until a user successfully resolves the jam.
Open-Incomplete	• Indicates the deposit is in progress. • State is set when a user clicks **Complete** but the deposit is out of balance or contains errors. • Deposit remains in this state until a Capture user balances and corrects the deposit and clicks **Complete**. • Deposit returns to this state from Open-Balanced when a user reopens the deposit and clicks **Add Items** to add deposit items.
Open-Balanced	• Indicates that the deposit created by a Capture User is balanced, deposit errors have been resolved, and the deposit is ready for review and transmission. • State is set when a Capture User clicks **Complete** and the deposit is error-free and balanced. • Deposit remains in this state until the deposit is disapproved or transmitted by a Supervisor.
Open-Disapproved	• Indicates that a deposit was disapproved by a Supervisor who clicked **Disapprove**. Only Open-Balanced deposits can be disapproved. Supervisors are the only users who can disapprove a Capture-only user's Open-Balanced deposit.

State	Description
	• Open-Disapproved deposits must be re-opened for further processing by the Capture User who created or was assigned the deposit before they can be transmitted for processing.
Transmitting	• Indicates a deposit is being transmitted for processing when a Supervisor has clicked **Transmit**. • This state appears briefly and may be unseen by the Supervisor.
Queue Complete	• Indicates the deposit was successfully retrieved from the queue. It is the second-to-last state of a transmitted deposit. • This state generally displays briefly to the Supervisor.
Received	• Indicates the deposit was successfully transmitted by the Supervisor and is ready for processing.
Receive Failed	• An exception state. • Indicates the deposit was not successfully transmitted by the Supervisor. • Contact your financial institution for further information. Do not recapture the affected items.

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