Enterprise Payment Solutions, Ensenta
Business RDC™

Business Remote Deposit Complete (bRDC) User Guide

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bRDC User Guide

EPS Ensenta's bRDC service blends the convenience of remote deposit with the functionality and security of new check scanner technology.

With bRDC, you can now deposit directly to a business account within minutes. The service also offers the ability to review current and past check deposits for added security.

You must have a supported scanner type along with associated software to use bRDC.

Audience

The audiences intended for this document are the following:

- All bRDC end users
- Financial institution banking and technical administrators

Scope

The scope of this document covers check deposits, deposit history, reports, and options in the *Settings* screen.

Depositing Checks

Log in to your account to begin making a deposit.

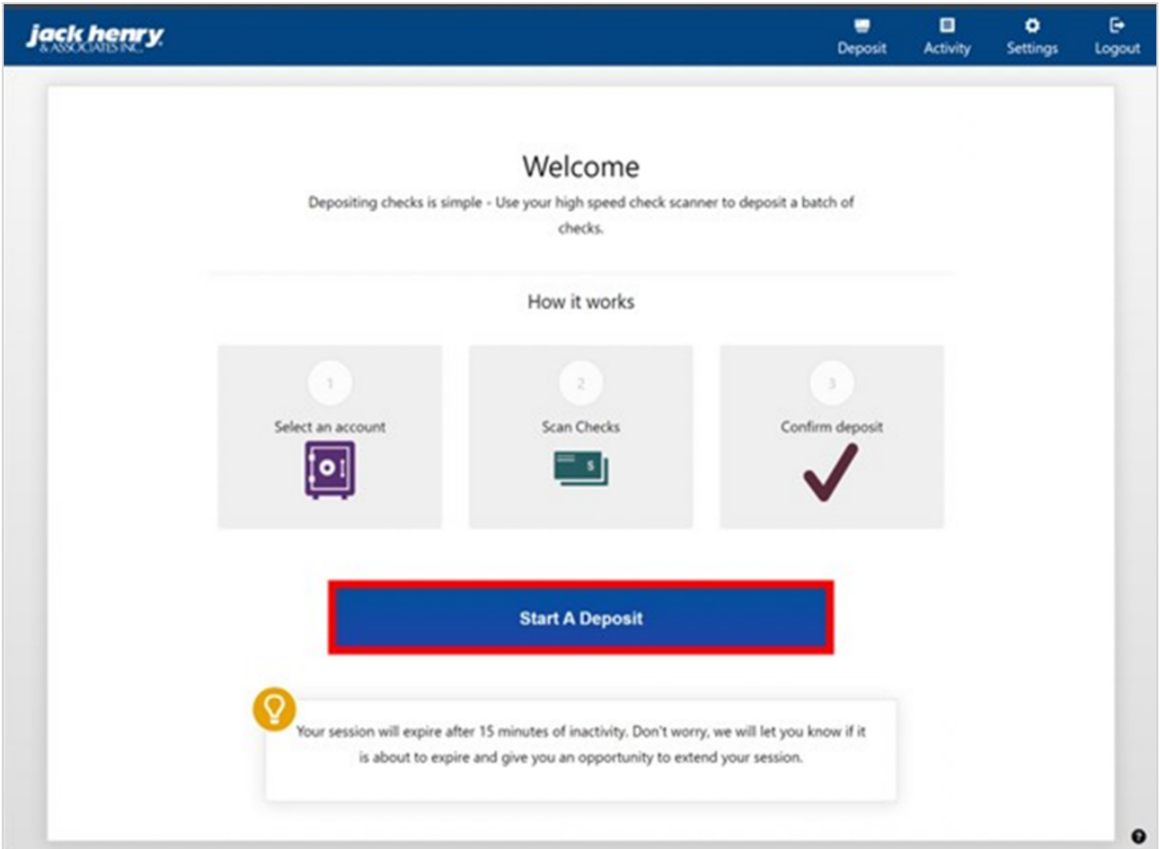
> **Note**
> Automatic logout occurs after 15 minutes of inactivity.

1. Once logged in, load checks into the scanner.

   Up to 50 checks can be deposited in a single batch. Ensure that all checks are facing the same direction and all rubber bands/paper clips have been removed. You can also align the checks by tapping the bottom of the stack before loading them in the scanner.

2. Select **Start A Deposit** to navigate to the *Deposit* page.

Figure

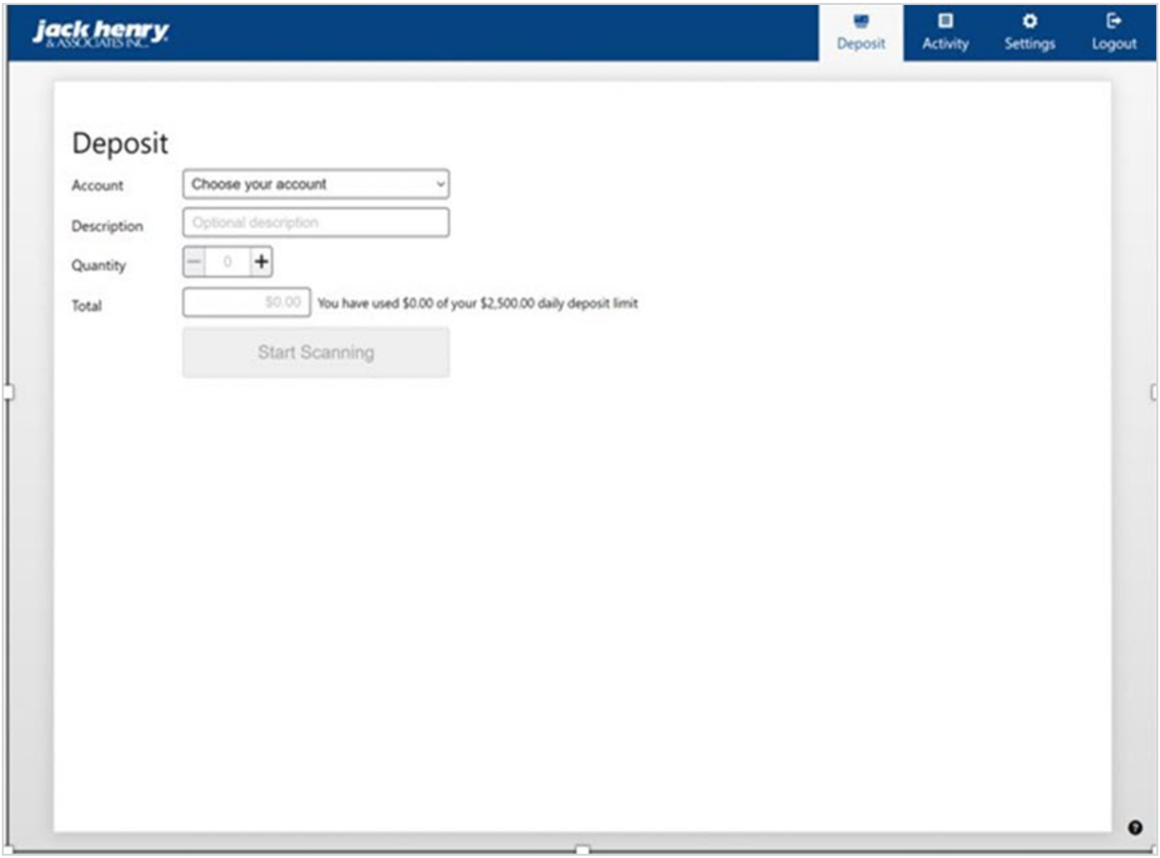


Scanning Checks

The *Deposit* screen allows you to select a configured account to deposit into. If you do not see a configured account, contact your financial institution.

1. Begin your deposit by loading your checks. Select **Start A Deposit**.

Figure



> **Note**
> If you are logging in to bRDC on your account for the first time, you may see a *Terms of Service* agreement that must be accepted before you proceed with the deposit. Once accepted, you do not see this screen again.

2. Select the deposit account from the **Accounts** drop-down list.

> **Note**
> You may not see all of your accounts in the drop down list. Contact your financial institution if you do not see an account name.

3. Type the number of items that you are scanning in the **Batch Quantity** field. You may also use the **+/-** buttons to show the number of items in the batch.
4. Type the total dollar amount in the **Batch Total** field.
5. Select **Start Scanning**.

Your check scanner automatically scans any loaded checks. A review screen displays the results of the scan when the process has ended.

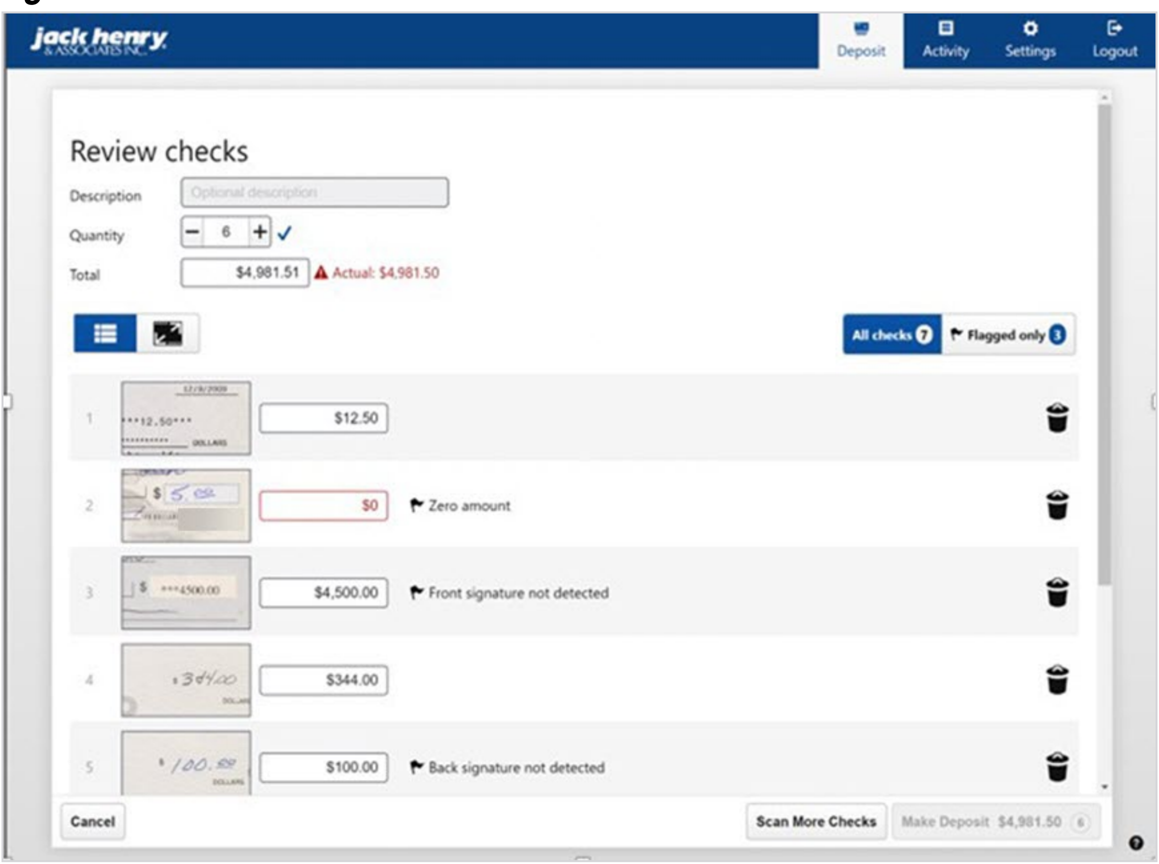
Review Scanned Checks

All checks read by the scanner appear on the **Review Checks** screen. The **Total** field displays a sum of all checks accepted in the scan. Rejected checks are not included in the total.

Ensure that the check quantity matches the number of scanned checks. It is imperative that the check amount in the **Total** field is balanced before proceeding with a check deposit. Any dollar amount discrepancy causes the **Make Deposit** button to be unavailable until the issue is addressed.

In the following image, the user entered *$4,981.51* as the batch total. The actual amount deposited is $4,981.50. An alert flag appears, allowing the user to correct the discrepancy before proceeding.

Figure



1. Adjust the check quantity or **Total** fields.

   The **Make Deposit** button becomes active, allowing you to complete the deposit.

> **Note**
> Checks are rejected due to factors set up by your financial institution. Contact your financial institution with questions regarding rejected checks.

2. Select **Scan More Checks** to activate the scanner and add more checks to the scan queue.

Risk Factors

Your financial institution determines risk factors for deposits. If an uploaded check is deemed too risky to deposit (rejected), it displays in red on the *Results* screen along with a description. Acceptable checks appear in black.

Checks are scanned and displayed regardless of whether they are acceptable by your financial institution. The batch total automatically updates when a check is added or removed from the queue. Rejected checks (with totals shown in red) cannot be added to the total.

Selecting **Delete** removes checks from the scan queue. Selecting **Add** for the line entry adds a check back to the scan queue. Batch totals automatically update when a check is added to or subtracted from a deposit.

You may add or subtract checks as necessary until you complete a deposit. If the scan detects a fixable risk factor, the **Make Deposit** button remains unavailable until the error is corrected.

Checks can be further examined with the check image thumbnail. Clicking the check image displays a larger image of the scanned check and any risks associated with the check. You may also use the size toolbar to change the size of each check image.

Figure

The **Size** button option allows you to view checks as line items.

The **Expand** button allows you to view large individual check images in greater detail.

Figure

You may change the check dollar amount in the **Check Amount** field before making a deposit.

Receipt Screen

The *Receipt* screen allows you to print or email a receipt with the original check images for your records.

Jack Henry recommends that you keep scanned checks for a minimum of 60 days. You may also begin another deposit by selecting **Make Another Deposit**.

Saved Work

Instead of starting a new deposit, you may opt to resume and complete an unfinished transaction.

On the *Deposit* screen, you see unfinished transactions for up to five calendar days. Incomplete deposits automatically appear as saved on the *Deposit* screen. No user action is necessary for the work to be saved.

Actions that can be performed within the *Saved Work* transactions window:

Button	Action
	Resume the selected transaction to edit, add additional checks, or complete the transaction. Selecting this icon takes you back to the same review screen as outlined in the scanned check review section.
	Delete the transaction without resuming.
	Clear all unfinished saved transactions.
	Collapse or expand the saved transactions window.

Deposit History

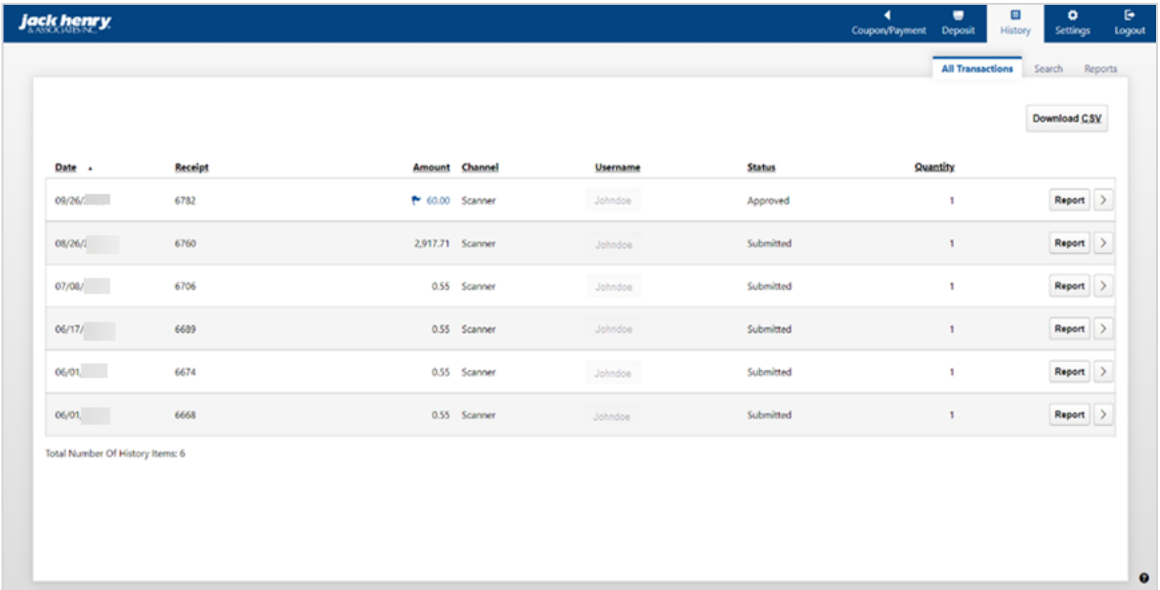
You can use the *Activity* tab to view all deposit activity history.

The *All Transactions* screen displays the deposit date, receipt number, any note associated with a deposit, deposited amount, channel, username, status, and check quantity. If multiple checks were uploaded during a deposit, they are aggregated under one entry. Click a line item to display all checks uploaded during the deposit.

> **Note**
> If you receive real-time email alerts, you may receive an alert while the user interface displays an outdated status. The status on the *History* screen updates

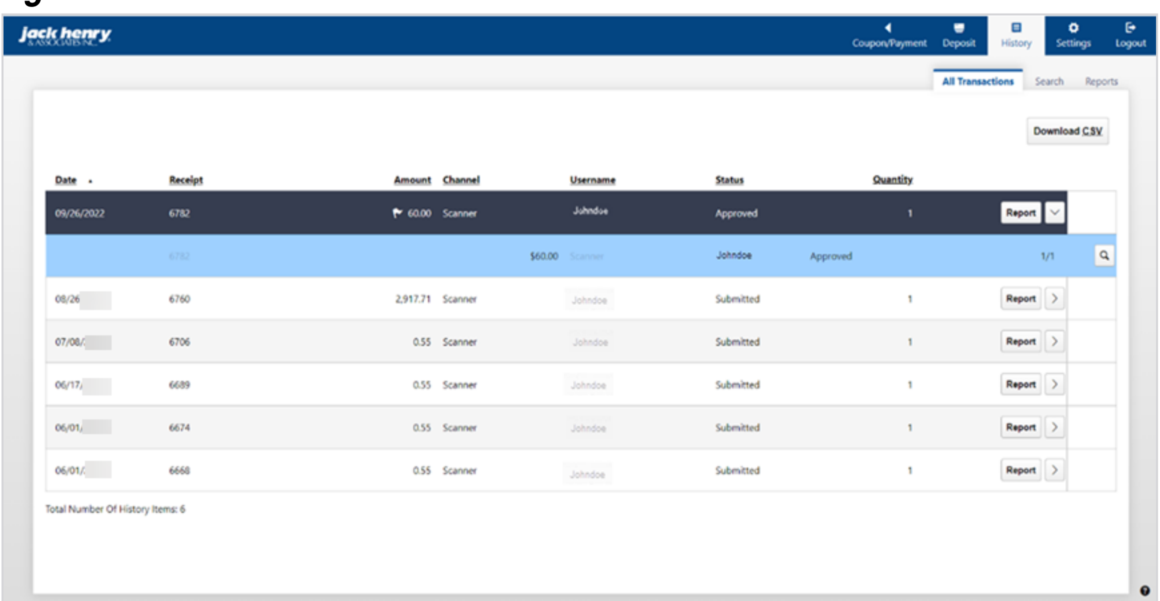
> periodically throughout the day. For more information, contact your financial institution.

Figure



You can research individual checks by clicking a row in the expanded view. A pop-up window displays the actual check image for inspection.

Figure



Download History

bRDC includes functionality to download historical transactions. The records can be downloaded as a general list of the batch transactions, or if more details are needed, individual batches can be expanded to include the information from the checks within the batch.

Click any batch transaction to show the individual checks in the batch. Select **Download CSV** to begin the download of batch transactions.

> **Note**
> Batch transactions are downloaded as a .csv file.

Figure

Settings Screen

Information on each of the settings found in the bRDC general settings is presented.

Setting	Type	Description
Show Deposit Descriptions	Check box	Used to control the description displayed when making a deposit.
Deposit Multiple Checks Per Transaction	Check box	Used to specify multiple checks per deposit. This setting must be set to *Yes* for a high-speed check scanner deposit.
Show Tutorial After Login	Check box	This setting is used to turn the introduction screen on and off. If set to *No*, the *Deposit* screen will display after the *Login* screen.
High Speed Scanner	Drop-down list	Displays all available high-speed scanners available for use.
Checksum Required	Check box	Used to allow batch quantity and amount prior to scanning items.

Reports

If you have access to the **Activity** tab, you also have access to the *Reports* screen. On this screen, you can select a predefined date range or set a custom date range and download reports.

There are three standard bRDC reports:

Deposit Summary Report

The report shows the subtotal of each transaction for each day.

Check Details Report

The report lists individual check details.

Check Details with Images Report

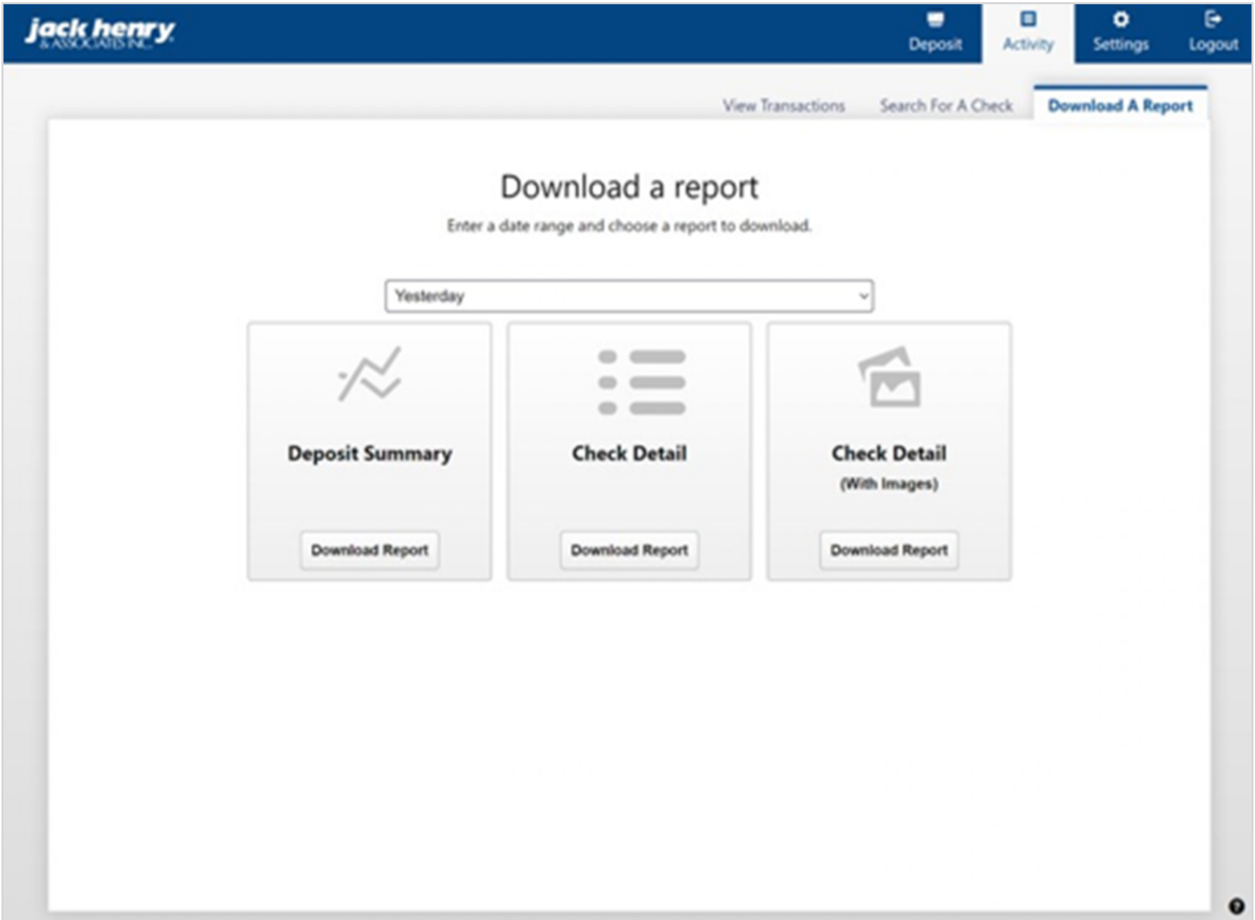
The report lists individual check details with front and back images of the check.

Downloading a Report

To download a report, select your date range and then click **Download Report** for the desired report.

You are able to save the report to your desired file location.

Figure



Settings

All user interface parameters are controlled on the *Settings* screen. Not all settings appear by default, so consult your financial institution if the settings listed do not appear in the application.

The *Settings* screen appears after you log in and select the **Settings** function on the *Welcome* screen. You can navigate to the *Settings* screen from any tab in bRDC.

Changing Password

Passwords must be at least 12 characters long and use at least three of the following: uppercase letters, numbers, or special characters. Choose a combination of letters, numbers, and characters that are easy enough to remember, but not easy enough for others to guess.

Old passwords cannot be retrieved or reused when forgotten.

1. Type in the old password.
2. Type the new password.
3. Confirm the new password.
4. Select **Change Password**.

If you are unsatisfied with the new password, select **Reset** to re-enter the password information.

Changing Security Questions

You may change your security questions at any time.

1. Select **Change Security Questions**.
2. Choose a question from the drop-down menu.
3. Enter an answer to the chosen question.

   > **Note**
   > All three challenge questions must be answered.

4. Select **Cancel** if you would like to choose different answers to the challenge questions.

Adding an Account

You may add as many accounts as needed to bRDC.

Account nicknames are optional, but they help to keep accounts organized, especially when there are more than two.

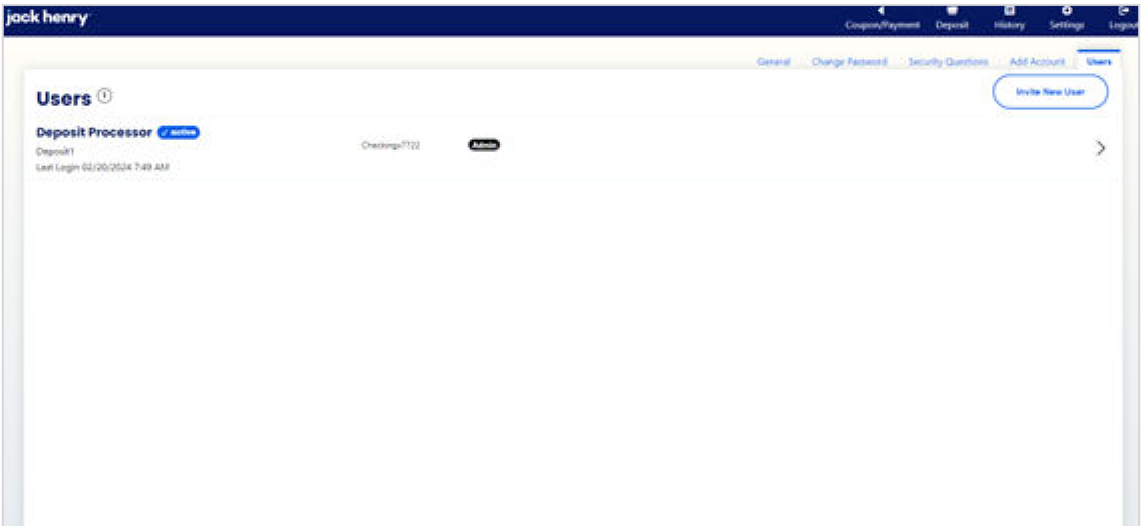
1. Select the **Account Type** from the drop-down menu.
2. Enter the *Routing Number* in the **Routing Number** field..
3. Enter the *Account Number* in the **Account Number** field.
4. Select **Add Account**.

Managing Users

An administrator may choose to invite new users to use the bRDC desktop application.

1. Select **Invite New User**.

Figure

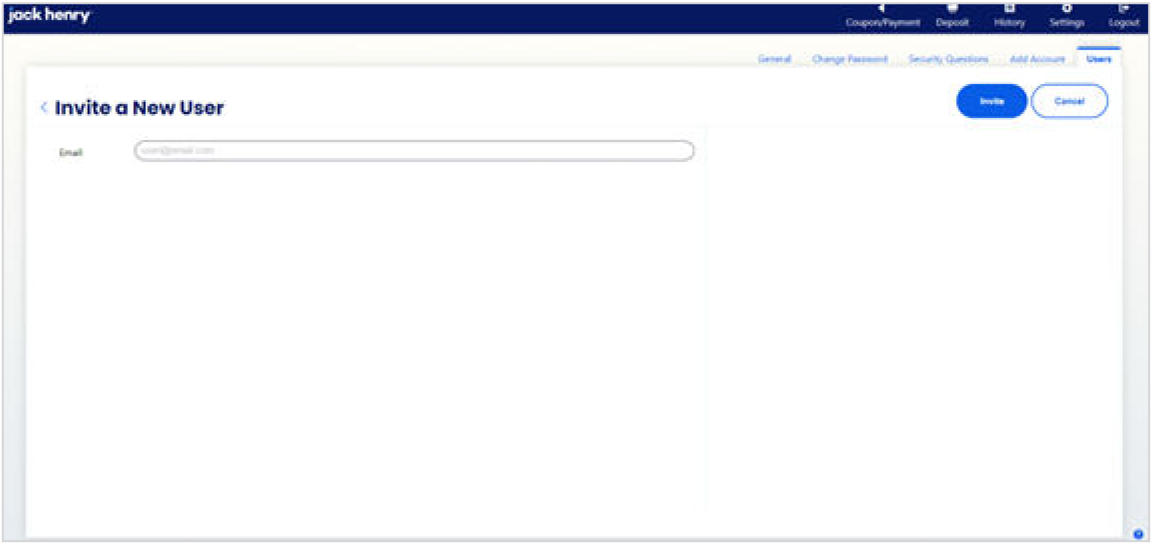


2. Enter the email address of the user that you would like to add.
3. Select an option:
   - Select **Send Invitation**.
   - Select **Cancel** to return to the previous page.

> **Note**

Invitations that have been sent out cannot be recalled.

Figure



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