CREATIVE PAYMENT SOLUTIONS

Low Volume RDC Frequently Asked Questions

I. Hardware

How do I turn on the scanner?

The scanners do not have on/off switches. They automatically activate at the point of scanning checks.

What Windows updates do I need to have installed?

The PC should be up to date with installed Microsoft Windows updates.

I have connected a scanner to the PC, but it isn't working?

Make sure the scanner is plugged in, as well as attached to the PC in a USB2 port. It may be necessary to reboot your computer for the system to recognize the scanner.

No Scanner (The scanner was not found while attempting to initialize the scanner)?

- The status LED must be 'Red' for the application to acquire the unit.
- Check the USB cable connections or try a different cable.
- Try a different USB port.
- Verify that the PC has the proper drivers and the scanner firmware file is installed.
- Look in Device Manager for TS DeviceCX30.

What are the features of the Digital Check CX30 scanner?

Refer to User Guide for information about the scanner.

What are the technical requirements for WebCapture for my computer?

Refer to the User Guide.

How many items per minute should my CX30 scan?

The CX30 is a manual feed scanner and its performance depends on the operator. The CX30 has a rated speed of approximately 30 documents per minute (DPM) in scan and return mode. Actual throughput will vary depending on the PC configuration, physical size of the items scanned, mode of operation, Pass Thru, Scan & Return, or Scan- Park & Return and ultimately the operator’s proficiency. For a typical operator, the expected speed range is 10- 20 DPM.

What is the proper sequence of the LED lights when the scanner is powered on?

The proper LED sequence is for the LED to come on ‘red’ when it is attached to power and to the PC. This is followed by the LED turning ‘green’ once the application has been launched. If the LED does not come on ‘red’, check the USB cable connection and the power. If the LED is ‘red’, but will not turn ‘green’, contact customer support for assistance with checking firmware and reloading the drivers.

How do I load items into the scanner?

- Remove all rubber bands, staples, paper clips, pins, etc.
- Hold the item with the front of the item facing out and away from the scanner.
- Select the "Scan" option then insert the item into the entry tray and slide forward until it is pulled into the scanner.

***** You may need to nudge the check if it is placed in the scanner prior to selecting the “Scan” option to get get it to scan.*****

The status LED should momentarily turn ‘Orange’ and the motor should start and take the item into the path.
Depending upon the scan mode selected by the open or closed position of the exit door, the document will either scan through the unit and stop in the exit door or scan and return back to the entry tray for easy removal.

Why am I getting skewed or short images?

If you notice that the images are skewing or coming up short, pay attention to inserting the documents flat into the entry tray and sliding them into the path. Documents inserted with a tilt or skew can be pulled into the scanner tilted and can cause image quality issues.

Mis-Feed (The document failed to enter the path on time).
Remove the document and re-insert it.
Check for bent or excessively curled leading edges and straighten as needed. If they continue to get errors, this might indicate that; the entry drive rollers may be dirty or something may be lodged in the path.

Document stopped in the path or did not exit on time.
Remove the top center cover and open the access doors to remove the document.
Check the leading edges and corners of the document and straighten as needed.

How often should the CX30 check scanner be cleaned?

The recommended cleaning cycle is only as needed. A typical cycle may be once every six to twelve months. Please reference the cleaning instructions section for specific instructions on how to properly clean the CX30.

What is a safe distance to keep the power supply from the CX30 check scanner to prevent electromagnetic interference with the MICR read head in the scanner?

Keep power supplies and other electromagnetic devices 10-12 inches away from the scanner to keep them from interfering with the magnetic read head.

Clearing Jams

In case the document does not exit the document track, you can follow these steps:
Remove the top-center cover to access the track.
Clear the path of any jammed document and make sure that the rollers are free of paper and debris. The front camera and internal path have access doors for easy removal.
Replace the top-center cover.

Scanner Maintenance (Helpful Hints)

Do not use stickers to cover up previously sprayed numbers on documents. The backing from the stickers can rub off onto the rollers and cause documents to jam.
Do not use “White Out” on scanned documents; the “White Out” can rub off the documents onto the scanner path and walls.
Watch for loose debris getting into the scanner such as staples and rubber bands.
There are no user available adjustments within the CX30.
Periodic and scheduled cleaning should be performed before determining if any further problem determination is needed.

CheXpress® CX30 Operator Maintenance

Over time, ink, dirt and dust particles will collect on the scanner rollers and document track. Therefore, it is necessary to clean these areas on a regular basis to assure reliable performance. Tips for performing preventative maintenance by the user on the CheXpress® CX30 include:
A periodic inspection of the document track area can be done. You can open the outer scanhead door to look at each scanhead.
Have a can of compressed air available to blow out the document track on a regular basis. The area below the outer scanhead is a dust collection bin. Be sure to blow out this area when doing periodic cleaning.
Purchase the CheXpress® cleaning cards to have on hand for regular cleaning maintenance. Run several scan cycles, flipping the card between cycles. Allow the card to scan through the entire path with the exit door open and run this through several times while flipping the card end to end and top to bottom.
Inspect the quality of the captured images on a regular basis. If the image quality decreases, inspect and clean the scanheads following the procedure to open the out scanhead door and wipe down the camera surfaces.

Cleaning The CheXpress® CX30 using DC CX30 Demo

The DC CX30 Demo program, which is located on your computer Desktop, is an excellent utility to run while performing the cleaning procedures recommended. The DC CX30 Demo provides an easy way to initiate the scan cycles in order to feed the cleaning cards properly through the scanner.

Disconnecting the USB and/or Power Cables

When removing or disconnecting the USB or Power Supply Cable from the CheXpress CX30, be sure to pull straight back on the cable and remove. DO NOT remove the cable by pulling up, vertically or at an angle. Doing so can damage the connector. The cables must be removed by gently pulling straight back on the cable from the connector.

Should I shut down my computer every night?

Yes, it is recommended for optimum performance of your hardware and software.

II. Installation

How long will it take to receive my equipment once I am signed up?

The service level agreement is 5 days.

Do I connect the scanner to the PC before downloading the installation software?

No, download and install the installation software first. Doing so will allow the Operating System to properly configure the check scanner.
An error is received when attempting to install the software about “Administrative Privileges” and the install is aborted.

You must be logged on as a local administrator to the PC to install the software.

Installing the Low Volume RDC (LVRDC) Software

- Download the LVRDC software file from the web site link provided and follow the instructions.
- Double click on the downloaded LVRDC software icon to initiate the installation.
- Attach power to the power supply to turn ON the scanner. The status LED on the scanner should now be showing ‘red’. Windows detects a new hardware device. For first time installations, you should not have to do anything. If the wizard will not finish, go to Device Manager and select to Update Driver for the USB device and point to (C:\Program Files\TellerScan\Drivers) and the TSUSB2.inf file. The USB controller will install as a TSDevice. The CX30 device will install as a Tellerscan, once acquired by the application. The LED on the scanner will turn ‘green’ when the application launches and acquires the scanner.

What version of Internet Explorer is required?

Version 6.0 or higher

What software is installed on my PC?

Only scanner drivers are installed on the PC. The actual remote deposit system is Web-based, and supported through your Internet Explorer URL.

After installing the scanner drivers, I do not have the Low Volume RDC Icon on my desktop.

Doing a “refresh” on the Desktop should display the icons. If not, check the security rights for the PC. In addition, look for shortcuts directly related to the scanner. If necessary, re-install the scanner drivers.

III. Login

I do not have a remote deposit login ID and password.

See your company administrator, or call your FI Customer Support Center.

How often will I have to change my password?

Every 30 days is recommended, but the system will allow 60 and 90 day increments.

I have forgotten my password; can you reset it for me?

Your company administrator or FI Customer Support Center can reset your password.

My login is locked out; what happened?

You have three attempts to log into the system. After the third attempt, your login will be locked. Your company administrator or FI Customer Support Center can unlock your login and reset your password.

IV. Operations

How long should I hold onto the original checks?

Regulations state original checks can be destroyed no earlier than 14 days after submitted electronically. However, see your FI service level agreement for specific check requirements.

I have a collection agency handle my delinquent returns, how will they fit into this process?

Contact your FI Customer Support Center for check re-presentment requirements.

Can I re-present my NSF or returned item?

Yes, using the Return Deposit work type.

Can I stop a deposit after it has been submitted?

No.

Am I required to notify my customers that I will convert their check? What type of notice should I provide to them?

For deposit only - Check 21 automatically covers bank and merchant notifications. However, ACH works types ARC and BOC do require consumer notification.

Is there a way to make sure that an item is not scanned twice?

Duplicate detection will capture items scanned more than one time. When a user clicks on Submit or Submit for Approval, verification is done to determine if an item has been submitted in the last 30 days.

Is there a way to identify which operator processed a deposit?

The user who submitted the deposit is located on the Pre-Processed Report.

When will I receive a monthly billing or invoice?

Contact your FI Customer Support.

What is the cut-off time to transmit my deposits for the day?

The remote deposit Home screen will display your cut-off time.

How do I cancel my service?

Contact your FI Customer Support Center.

I am moving my deposit account to another bank. How will this affect my deposits?

We are not able to process deposits on their behalf. You will need to keep an account relationship with your remote deposit capture FI.

Is it possible to process checks and deposits into multiple accounts?

Yes. Multiple accounts can be identified and entered into your profile at any time. Contact your FI Customer Support Center to add multiple accounts.

Is it possible to process money orders?

Yes.

What is the term on my remote deposit capture agreement?

Contact your FI Customer Support Center.

V. Reporting

If I have multiple locations, can I view their deposits on one report?

Yes. The Transaction Summary report has both a daily deposit detail report and deposit total report.

On a report, how do I see the item image?

Click the ‘Trx Id’ column value to see the associated item image.

Can I create a deposit report at the point in time that I am creating the deposit?

Yes, you can print the Pre-Processed Report after the deposit is submitted.

What type of audit trail report is available regarding user login maintenance?

See the User Maintenance Log Report for an audit of any login maintenance performed.

Can I get a comprehensive list of logins and their security levels?

See the User Access Level Report.

VI. Security

What type of security measures do you have in place?

A user can be assigned one of our five Security Levels:

Security Level 1 has access to Home, Reports, Search, Change Password, Logout View Reports and Search Transactions links.
Security Level 2 has access to Home, Reports, Search, Make Deposit, Change Password, and Logout links. User who logs at this level can delete the items, not the entire deposit itself.
Security Level 3 has access to Home, Reports, Search, Make Deposit, Download Posting File, Change Password, and Logout links. User who logs at this level can delete a deposit.
Security Level 4 has access to Home, Reports, Search, Make Deposit, Submit Deposit, Download Posting File and Logout links. User at this level can perform all the functionality including Add/Edit User.
Security Level 5 has access to Home, Reports, Search, Make Deposit, Submit Deposit, Download Posting File, Add User, Edit User, Upgrade, and Logout links. User at this level can perform all the functionality including Add/Edit User.

VII. Application

How do I know how many items I have to correct?

There will be a yellow triangle icon with an exclamation mark in it by each item that needs to be corrected. When you hover over the triangle icon, it will describe the error for the item.

The scanner does not work when clicking on the Scan Item button.

The ActiveX control for the scanner must be installed in order for the scanner to work via the application. If the ActiveX control does not install correctly, Windows updates must be downloaded and installed to correct the problem.

Can I delete an item after I have scanned the item?

Yes, click on the blue circled X by the item in the Deposit Register to delete. This must be done before the deposit is submitted.

How do I re-scan an item?

Click on the X by the item to delete the item that needs to be rescanned. After deleting the item from the deposit, re-insert the item into the scanner and click the Scan Item button.

One of my items is upside down, do I have to re-scan?

Yes, delete the item and re-scan.

Can I delete a deposit that has already been scanned, but not submitted?

Yes, on the Enter Deposit Information screen, click on X to right of the deposit to delete the deposit. This must be done before the deposit is submitted.

Is there a limit on how many items I can put into a deposit?

No.

Can I leave a deposit open and continue to scan as I get more items throughout the day?

Yes, after scanning items, click Save and Continue Later. When more items need to be added to the deposit, access the deposit at the bottom of Enter Deposit Information page. When all items have been scanned, the user can then submit the deposit.

Do I have to click the Update Item to update the Item Amount and extra data fields?

No, any navigation from the fields after data has been keyed will automatically update the fields.

What direction does the item need to be inserted in the Digital Check CX30 scanner?

Items need to be placed in the Digital Check CX30 scanner hopper with the front of the check facing out to the right.

VIII. Software

What type of endorsement can be applied to the item?

A virtual endorsement can be applied to the back of the check image. Contact your Customer Support Center to enable virtual endorsement.

Do I have to physically endorse each item in the deposit?

It is not required to physically endorse each item, but an endorsement must be present for the deposit to be processed. If you choose not to physically endorse the items, then you should use a virtual endorsement.

What is a virtual endorsement?

Virtual endorsements allow the merchant to not physically endorse each item in the deposit. The application will lay an endorsement image on the endorsement line of item. Contact your Customer Support Center to enable virtual endorsement.

Can I scan items throughout the day, and submit one deposit for the day?

Yes. You may exit the application at any point in time. The deposit will remain Deferred for additional check scanning. To return to Deferred deposit, click on the Batch ID on the left side of the Enter Deposit Information screen. Click on Scan Item to scan more items in the deposit.

How long can I access item images through the website?

Images can be accessed through the Transaction Detail Report for 2 years. After 2 years, a request can be made to pull an item from archive for up to 8 years. So images are kept for a total of 10 years.

How do I know if my deposit was successfully submitted?

An e-mail can be sent back to individual(s) at your place of business. This e-mail is sent immediately after you submit a deposit. Your FI Customer Support Center can help you with e-mail set-up.

Can a daily deposit limit be defined?

Yes, daily deposit limit can be established for a merchant. If the merchant’s total deposits for an entire day exceed the limit, the FI is notified. The daily limit is only a notification process. The deposits are not stopped.

How will I receive upgrades to the software? How will I be notified of a new release?

Because the software is web-based, upgrades are automatically pushed out over the Web. Updates to scanner drivers will be available from the Upgrade link.

What happens if I capture a deposit, but fail to submit the deposit?

The FI does not receive a deposit until it is submitted. You have thirty days to submit a deposit, once it has been scanned.

How do I print images of the item, or save images of items on my PC?

After scanning the item, 'right' click on the item image, then select to print or save the item.

Does the system come with any virus protection?

No. Virus protection is recommended, but not include in the system.

What happens if I submit a deposit after the day's cutoff time?

The deposit will be processed in the following business day's deposits.

Can the application provide an interface file to my Accounts Receivable system?

Yes, ask your FI Customer Support Center about a posting file.

How do I access deposits from that have been submitted?

Yes, ask your FI Customer Support Center about the four additional data fields. These data fields can be included in the merchant posting file. Refer to the User's Guide to view the list of available remittance data templates to key extra data.

How can I find a specific item that has been processed?

On the Search screen, you can enter the item data and perform a Search.

What do I do if an item continually jams?

Make sure the back door of the scanner is open and then rescan the item.

If my computer shuts down for any reason, do I have to rescan my deposit?

No. Images are captured at the time of scanning. If your computer, the Internet, or the system fails, log back in, verify the last item scanned and continue.

What if a user forgets to close out of a deposit and it needs to be submitted before the cutoff time?

The Deposit will have an ‘Open’ status and have a lock icon by the Batch ID. Another user can access the deposit by clicking on the Batch ID and a message will be displayed asking the user if they want to unlock the deposit. Select Unlock Deposit to access the deposit.

Do I have to scan a deposit ticket?

No, a deposit ticket does not have to be scanned in the application.

Will I receive an alert that my submitted deposit was successfully received?

Yes. If an e-mail address has been provided, a deposit confirmation e-mail will be sent when the deposit is received for processing indicating the deposit amount and number of items in the deposit. An additional e-mail is generated at 10:30 p.m. EST listing all the deposits processed for the current business date and if there were any dollar adjustments made to the deposit total.

Can I enter more data associated with an item?

Yes, there are 14 extra data templates to choose from. Data can be keyed for each item and a posting file can be created to post to an accounts receivables system if needed. Contact your customer support for additional information.

What is the maximum amount of characters I can type into the extra data fields associated with an item?

50 characters, alphanumeric

If I have the option to key extra data for each item, are they required fields?

No, data does not have to be keyed in the extra data fields to submit a deposit.

Is there any character validation on the extra data fields?

No, the extra fields just verify the data keyed is alphanumeric.