

## Use of a Paper Deposit Ticket with Remote Deposit Capture

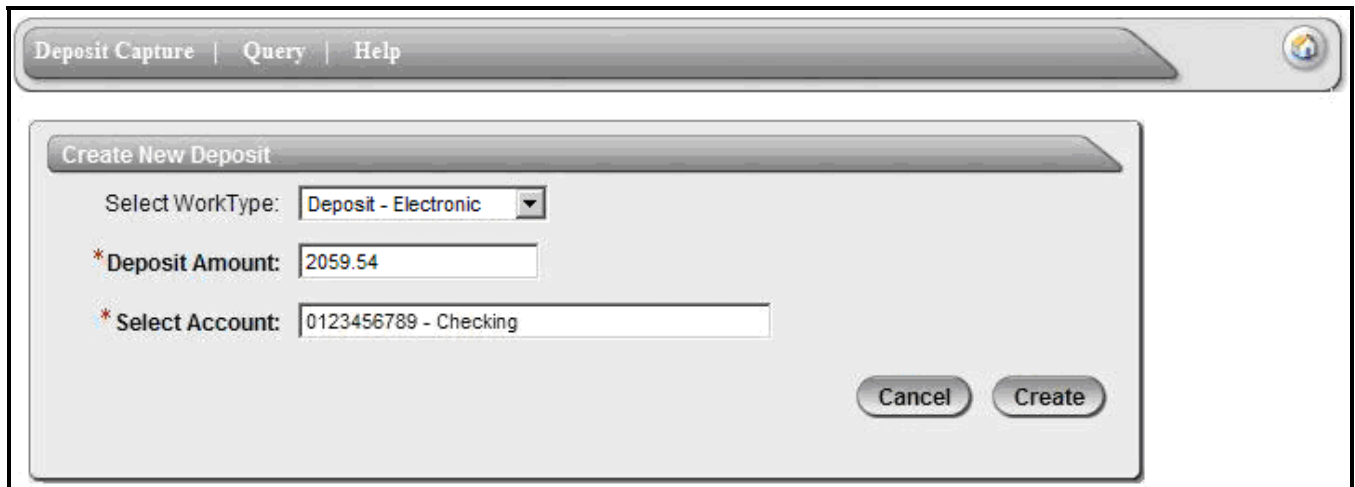
One very important Remote Deposit Capture best practice is for merchants to add up their checks prior to creating a new deposit. A suggestion to better enforce this practice is for the merchant to scan an itemized paper deposit ticket along with their checks. In turn, both the merchant and financial institution has a more comprehensive representation of the deposit for audit and research purposes.

Can Remote Deposit Capture create a deposit using a merchant's own paper deposit ticket?

**YES**

In order to submit a deposit, Remote Deposit Capture always requires a deposit ticket. The deposit ticket's credit amount must equal the total of all the check debit amounts.

Most Remote Deposit Capture merchants take advantage of the automatically generated electronic deposit ticket. The electronic deposit ticket is generated when the deposit is submitted. This type of deposit begins with the following screen. The Deposit Amount entered, along with the selected Deposit Account, is used to build the electronic deposit ticket.



The screenshot shows a software window titled "Deposit Capture | Query | Help". Inside, there is a "Create New Deposit" dialog box. It contains three input fields: "Select WorkType:" with a dropdown menu set to "Deposit - Electronic", "\* Deposit Amount:" with a text box containing "2059.54", and "\* Select Account:" with a text box containing "0123456789 - Checking". At the bottom right of the dialog box are two buttons: "Cancel" and "Create".

When using a paper deposit ticket, creating a new deposit begins with the following screen:



The screenshot shows a software window titled "Deposit Capture | Query | Help". Inside, there is a "Create New Deposit" dialog box. It contains one input field: "Select WorkType:" with a dropdown menu set to "Deposit - Paper". At the bottom right of the dialog box are two buttons: "Cancel" and "Create".

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Instead of keying in the deposit amount and deposit account, these values are scanned from the paper deposit ticket. The deposit ticket (credit) is scanned first, followed by the associated checks (debit). As always, the deposit must be in balance.

The screenshot shows the 'Deposit Capture' software interface. At the top, there are navigation buttons: 'View All Items', 'View Exceptions(0)', 'Item Query', 'Detailed Report', and 'RemoveDeposit'. Below this, the deposit details are displayed: Deposit ID: 1743148, Acct#: [redacted], Worktype: Deposit - Paper, Status: READY FOR APPROVAL. Summary statistics show Deposit: \$ 2059.54, Checks: \$ 2059.54, and Difference: \$ .00. A table lists 6 items, including a credit of 2059.54 and five debits totaling 2059.54. Below the table, the 'Front' and 'Back' views of a scanned paper deposit ticket are shown. The 'Front' view includes a grid for currency, a total amount of 2059.54, and the merchant name 'ABC Company'. The 'Back' view shows a grid for recording checks. At the bottom, there are buttons for 'Update Item', 'Delete Item', 'User Flds(Ctrl+U)', 'Scan', 'Detect Double-Feed', and 'SubmitDeposit'.

### How does Remote Deposit Capture know when to create a deposit ticket versus when to scan a deposit ticket?

First, the merchant must have a Work Type for a paper deposit ticket. Work types are chosen on the online FI Admin Client Maintenance screen. Optional choices are present for paper Deposit and/or Returns Work Types. An electronic deposit Work Type is always required. This guarantees the merchant has two methods to submit deposits. If the merchant runs out of paper deposit tickets, they can always submit their deposit using an electronic deposit ticket.

The screenshot shows the 'Work Types (Choose all that are applicable)' configuration screen. It lists four work types with checkboxes: 'Deposit (No ACH Decisioning)\*', 'Back Office Conversion(BOC)', 'Accounts Receivable Conversion(ARC)', and 'Returns (Allows returned items to be represented)'. On the right side, there are two red-bordered boxes containing checkboxes for 'Paper Deposit Ticket' and 'Paper Returns Deposit Ticket'. A red arrow points from the 'Paper Deposit Ticket' box back to the 'Deposit (No ACH Decisioning)\*' checkbox.

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The merchant's Remote Deposit Capture configuration determines the Work Types displayed when creating a new deposit.

Deposit Capture | Query | Help

Create New Deposit

Select WorkType: Deposit - Paper

- Deposit - Electronic
- Returns - Paper
- Returns - Electronic

Cancel Create

Secondly, the merchant must be set up with deposit account information that matches the MICR line of their paper deposit ticket. This requires the routing transit number, deposit account number and your financial institution's RDC deposit tran code. Optionally, a serial number may be included in the merchant set up.

DATE	DEPOSIT TICKET	SECUR	AMT
			1500.00
			100.00
			117.88
			125.00
			277.06

ABC Company  
Address  
City, State Zip

FI Name \$ 2,059.54

#055555555555 #044444444444 #033333333333 99

Serial Number Routing Transit Number Account Number Tran Code

Like the merchant Work Type selections, Deposit Accounts are entered on the online FI Admin Client Maintenance screen.

WebCapture Deposit Accounts

Existing Account Numbers

Select One

Account Number - Account Type - Routing Number - Bank Name Account Description Serial Num Tran Code

Select One

Add Delete Update

Together, it is the combination of Work Type selection and Deposit Account information that result in the creation of an electronic deposit ticket or availability of using a paper deposit ticket.

### Can current Remote Deposit Capture merchants be updated to use paper deposit ticket functionality?

YES! You design the deposit ticket, and then contact Creative Payment Solutions. At any time, with your input, CPS can update a merchant with the information necessary to use a paper deposit ticket.