Source Capture Optimization
Merchant Daily Procedures Guide

fiserv.

Fiserv Merchant Source Capture
Reference Documents

- **Daily Procedures – Quick Reference Sheet**

- **Accessing and Using Source Capture**

- **Frequently Asked Questions**

- **Installation Instructions**

- **Scanner Maintenance and Support**

Web Capture Product

Web Capture is a product offered to ITI clients to capture items at the branch level rather than by Proof or the Item Processing Center. The process is completed by the client utilizing a scanner as the capture unit. The scanner reads the MICR data printed at the bottom of the documents and this is how the scanner "communicates" with the product to know where to extract numerical and written information; also known as Courtesy Amount Recognition (CAR).

Web Capture requires, at a minimum, two primary components: 1) a personal computer to run the Source capture software and, 2) a table-top image capture device or scanner.

The scanner works similar to a sorter with a USB cable transmitting data to the Consolidation, DPS and VIE servers.   The Image Replacement Documents (IRD's) and other image files are derived from a specified Server (Virtual Image Exchange "VIE").

Logon to Web Capture:

1) While connected to the internet, open your internet browser. When signing onto the website through **Intranet,** Enter the Web Capture URL as follow;
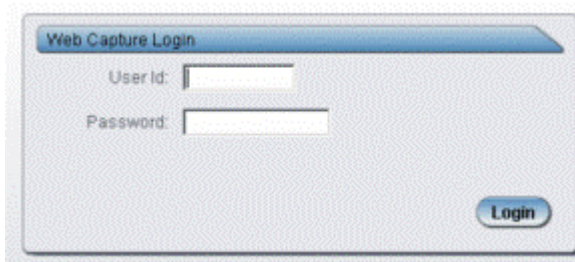
https://<Domain Name>/<contextroot>/MerchantCapture.do?appId=EBI1450&FID=<9 digit R/T number>

*Note: See your administrative personnel to receive your assigned **User Id** and **Password**.
These fields are case sensitive fields. The maximum length for a User Id is **30 characters**. **Passwords** will be provided to the individual users.

The *Web Capture Login* window displays.

Logon to Web Capture

While connected to the internet, open your internet browser. Enter the Web Capture URL provided by your network administrator. The *Web Capture Login* window displays.

On the *Login* window, enter your User Id and Password and then press the **Login** button.

Click on the Deposit Capture button located in the upper left hand corner as shown on this screen.

Enter the following information when creating Deposits

Fields	Description
Select Work Type	Select a work type from the drop down list.
Deposit Amount	Enter the amount of the total deposit. Zeroes automatically populate as cents. For example, if you enter an amount of 5000, this populates as 50.00.
Select Account	Select the account for which this deposit is being created. **Note**: This option is only available for Electronic deposit ticket types.

Selecting an account:

When you tab into or mouse click in the Select Account text area, a drop down list of available deposit accounts displays. To find an account you can scroll through the list using the scroll bar or Up/Down arrow keys. To search for an account begin typing the account name or account number. As you type, the

highlight moves through the list until you find the account you are looking for. Once you have the correct account selected click **OK** or press the Enter key.


When you have completed the information, press the **Create** button.

Preparing Documents (or batches) for Scanning:

- Verify the work is in the proper order for processing.
- Check the batch for **staples, paper-clips and calculator tape, etc.** and remove these items. These items will cause the scanner to jam.
- Ensure all documents are **facing in the same direction** and **not up side down**.
- **Jog** the documents straight so all documents stacked together, this will reduce "piggy-backing", jams and double documents.

Get Ready to Scan:
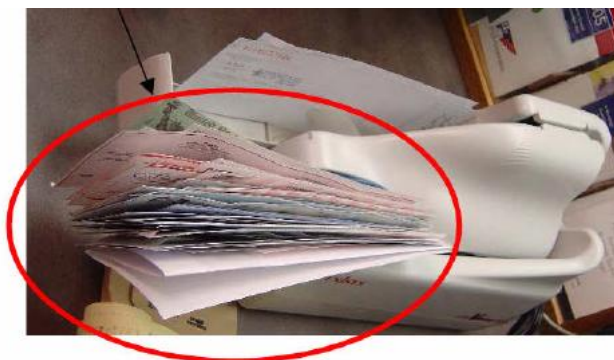
- Place the documents (straight and even) into the hopper. *(See picture below)*
- **Pull the first** item out slightly so the scanner rollers will have something to grab.
- Always make sure **'Detect Double-Feed'** is selected before proceeding to scan items. This will insure any duplicated items scanned will be detected.
- **Push items** forward in the scanner until the green light blinks, then Click **Scan** highlighted in green at the bottom left side of the screen.

The following screen will display, Press the Scan tab to initiate the scanning process:

Aux On-Us:	RIC:		RT:		Western Aux: Account:			Check: PC:		Amount:

Scan	Update Item	Delete Item
	Detect Double-Feed ☑	Suspend Scan	Capture Complete

Scan in progress.

Scan Navigator

Scanning in progress, please wait.......

Stop Scan

Continue Scanning Items
Capture Complete
Create a new batch.

ecks:$ 0   Difference:$ -1.00

User Actions

Update Complete !
Continue Scanning This batch
Capture Complete
Create a new batch

Cancel

INFORMATION TECHNOLOGY
Another *Fiserv* Connection   Go Huskers   SiteID:271171674-9000000009

Deposit Capture | Query | Customer | Account | User | Business Day Management | Extracts | Message | Help | Logout

One or more MICR fields are in error.

View All Items   View Exceptions(1)   Item Query   Detailed Report   RemoveDeposit

Deposit: ID: 1733   Acct#: 100   Worktype: 1 - Remote Capture   Status: CAPTURE COMPLETE
Deposit:$ 279.50   Checks:$ 279.50   Difference:$ .00   Items: Total: 8   Checks: 8

	Item Number	Aux On-Us	RIC	RT	Western Aux	Account	PC	Check	Amount	Item Type	Image Quality	Duplicate
1	1200121502			123456780		17689		4029		Debit		
2	1200121503			500150010	23583145	1006			10.00	Debit		
3	1200121504			500150010	23583145	1005			5.00	Debit		
4	1200121505			500150010	23583145	1004			100.00	Debit		
5	1200121506			500150010	23583145	1003			27.50	Debit		
6	1200121507			500150010	23583145	1001			61.00	Debit		
7	1200121508			500150010	23583145	1002			51.00	Debit		
8	1200121509			500150010	23583145	1007			25.00	Debit		

Front   Back

Morton Foundation
24013 Cattleman Drive
Cortland, NE 68331

www.itiwnet.com

DATE 4/6/06

PAY TO Washington Dental Supply | $ 275. 00
THE ORDER OF
Two hundred seventy five & no/100 ——— DOLLARS

ITI Deposit Automation

J. Sterling Morton

BOFD 072402348
TestMC
2008-11-21
1200121502

⑈123456780⑈   17689⑈ 4029

Aux On-Us:	RIC:	RT:	Western Aux: Account:	PC:	Check:	Amount:
		123456780	17689		4029	

Scan	Update Item	Delete Item
	Detect Double-Feed ☐	

- **Account** – If the account number is not visible on the item – check with the policy of your bank to see what account number to put in this field.
- **Check Number -** is the serial number or check number (4 digits) for personal checks.
- **Amount** - The dollar amount found on the item.

See Sample Check below:

1. **Routing Number**
2. **Account Number**
3. **Check Number**

Note: *Checks should have the correct symbols separating the routing number, account number, and serial number for Source capture to read the Check MICR correctly.*

The captured Screen:
The yellow Deposit Balancing bar will show the total of deposits, total of checks and if any differences have been detected between the deposit total and the checks total.

Note: If the Deposit Amount and the Total of Checks agree and the Difference Amount is $0.00 then your deposit is ready to be submitted.


Common Status Bar
A status bar at the bottom of the Scan page displays summary information regarding the current user's session. This status area is displayed on every Web Capture window

The bar contains the following:

- Total # of items scanned
- Total # of items processed (uploaded)
- Current Batch that is being processed
- Link to the Upload Monitor that will show summary details for the currently processing batch

Common Status Bar on Scan Page:
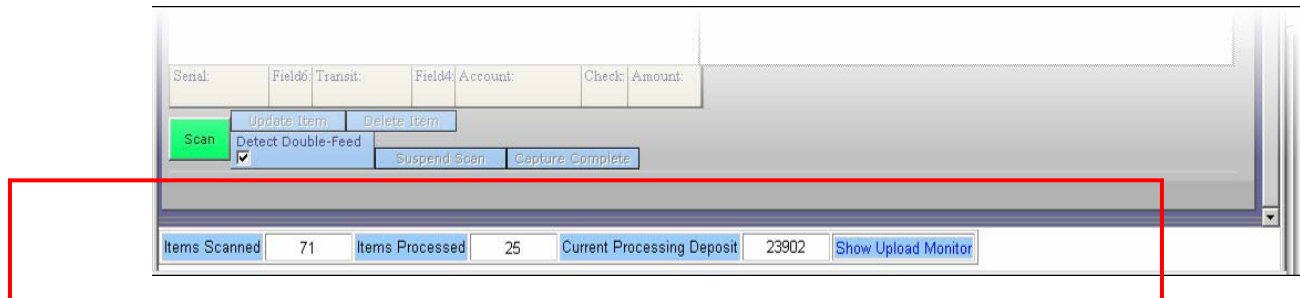
How to Correct Jammed Documents:

If a document jams during the process, usually the scanner will stop and the message box will display a Device Error Message, as shown below;
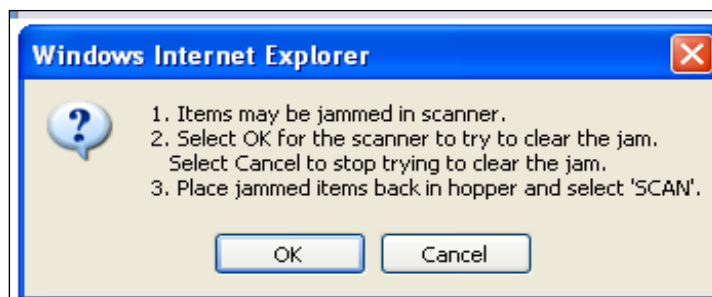
- To clear the document(s) from the machine making sure **not to damage** the documents or the scanner, **select OK** for the scanner to try to clear the jam.

- **Retain** the documents in the proper order for those items, which may require to rescan the document.

- **Review the Transaction** section of the screen (shows all items that were successfully scanned).

- **Determine the last item** that was scanned by taking the last items from the scanner pocket. **Turn them upside down in front** of you and work backwards until you find the last item that was processed. Remember that an item that is **sprayed on the back** of the check **does not mean that item processed**. The jam could have occurred before the item went through the camera.

- **Reinsert** the next item or items that did not scan into the hopper with the remaining documents.

- Click the **Scan** tab to complete processing the batch

Important Note: Only the items with images that the user can see on the monitor were actually scanned. The spray on the back of the item(s) is not a confirmation that the image was processed.

How to Delete a Transaction:

To delete an item, the item will 1st need to be located on the grid, select the row which will allow the system to display the front and back of the image side by side. Verify the item selected is the correct item that needs to be deleted.

1) Then select delete item as displayed below in Pink:
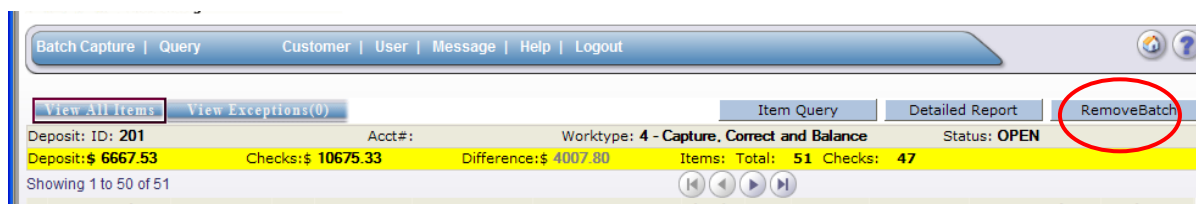2) The following message will appear;
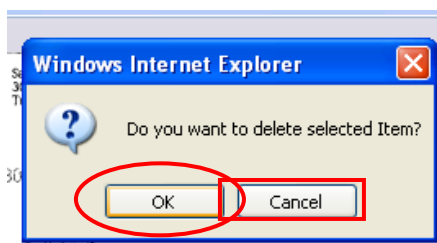
2)   Select **'OK'** to delete the item out of the batch. If **Cancel** is selected the current item within the batch will remain.
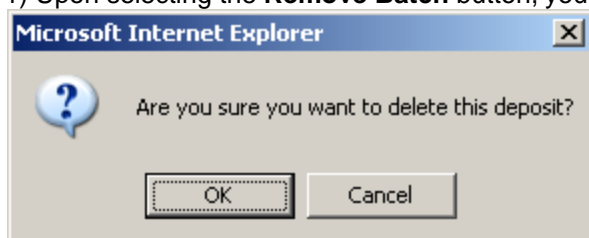
Note: Items scanned upside down or backwards will need to be Deleted and rescanned.

To Remove a Batch:

Navigate to the *Deposit Capture* window and select the **Remove Batch** button.

1) Upon selecting the **Remove Batch** button, you will receive the following warning:

Select **OK** to proceed with the removal of the Batch or **Cancel** to return to the *Deposit Capture* window and carry on with the same batch.

Enlarging the Image:
If the image of the scanned item is difficult to read, the whole item can be **Enlarged** by clicking on the image and moving the mouse across.

View All Items:
Correction can be made once scanning is **complete**. At the top of the screen select, "**View All Items**". All items scanned and captured are displayed in a grid format at the same time. The operator can select the item to view the image and make the correction to the MICR line by double clicking on the select row and inputting missing fields from the MICR Line. To go to the next item for correction press the arrow down key on your keyboard and follow the same procedure until all correction have been made.

Note: To scan more items simply prepare the documents, insert the items in the scanner and select Scan.

View Exceptions:

Once you have finished scanning the batch, select **Capture Complete, this will indicate to the system no more items will be presented for the current batch.** It is now you can view any exceptions that may exist.

Exceptions occur when data is missing or was entered improperly in the system. By clicking on the **"View Exception"** all items that require correction are presented in bright **Pink** or with an **"X"** under the column that needs clarification to the item.

1. **Image Quality -** Rescan the item or Accept the image if that's the best it can be.
2. **Item Amount –** Input Missing amount or correct wrong amount.
3. **MICR data –** Correct or complete missing MICR data.
4. **Non-check**
4. **Duplicate items –** Delete duplicated item from the deposit

How to Rescan a Document – Failed Image Quality:

Image Analysis consists of the following components:

1. **Image Quality Tests** that check for skews, dark bands, missing or folded corners, document framing errors, and partial images.
2. **Image Usability Tests** detect the presence and usability of the data fields on the image; CAR Amount and the MICR line.
3. **Reprocesses** are items that fail image analysis and must be rescanned before they can be accepted. If the image is not better, the item may still fail.

If a Pink "X" is displayed in the Image Quality column this indicates, the captured image had failed the Image Quality test. This will also show as an Exception under **"View Exception"** you must correct these before a batch can be submitted.

1) This is an image quality suspect, and you need to view the image to ensure that it is acceptable.
2) Click on the row to display the image.
3) Examine the images of the front and back of the check to determine if it's acceptable.
4) If the image of the item is not acceptable then select rescan to replace the current image.

**5)** When rescanning the item, find the item within the batch and select the **Rescan** tab (highlighted in **GREEN)**

6)   The system will give the following warning message:
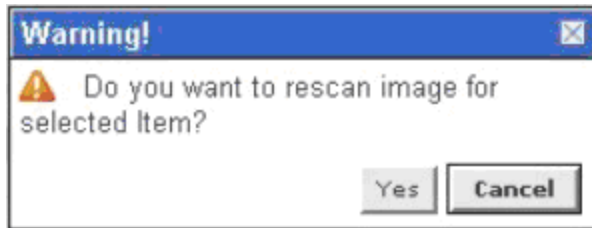
7)   Select **Yes** to continue the rescan process. When rescanning an item, the MICR is compared to that of the original item. If there is a match, the image is overlaid. If there is a discrepancy, you receive the following warning:
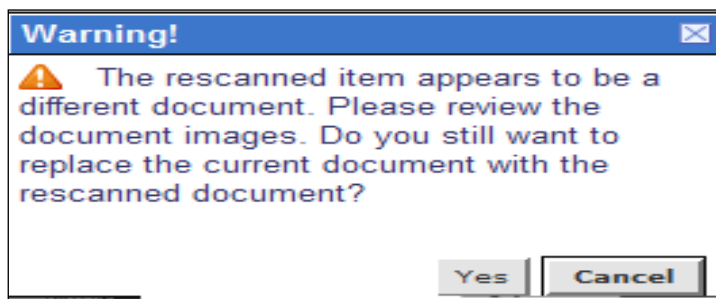
8) If you select **Yes**, the new item image replaces the original. If you select **Cancel**, the system defers to the original item.

1.   On some occasion, the image can be the best it can be, therefore to accept the image you can click on **"Accept Image"** located at the bottom of the screen. (the image will remain as is)

View Exceptions

When you have corrected the data, select the **Update Item** tab and the exception items are removed from the list and replaces with a **GREEN** ☑ to the **PINK** **"X"** under the column where the exception was corrected.

When all exceptions have been resolved, the Exceptions tab is no longer accessible and the *following screen will display;*
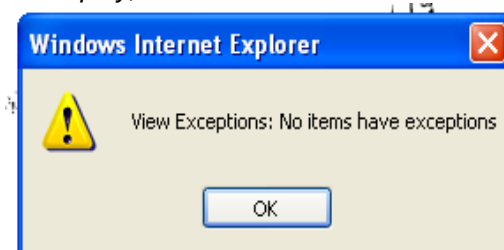
Duplicates

Once all items have been scanned within the batch, all exceptions have been addressed, and finally Capture Complete has been selected. The program will then display any **duplicated items** that is detected within the current batch or from any previously scanned batch within 60 days.

To view duplicated items, select **Show Duplicates** at the top of the screen, this will display the images of items that our considered duplicate side by side.

The below screen is an example of the check image that were detected by the system as duplicated checks.

Note: Message 'Duplicated items' highlighted in **RED** at the bottom of the screen. Also, the system will display the following information when the last similar item was processed;

> **Batch ID**
> **Captured Operator**
> **Capture Date**
> **(Batch) Status**

To correct duplicates:
At this point you can delete the duplicate(s) by pressing the **Delete Item** or press the **Accept Duplicates** to override the exception and accept the duplicate(s) item. Use the up and down arrow tab highlighted in **Blue** in the lower, right corner of the window to move from one duplicate to the next, when applicable.

Once all duplicates are resolved, the *View All Items* window displays and a **GREEN** ☑ replaces the **PINK** "☑" under the Duplicate column where the changes were made.

Deposit Status

Deposit Status is the first page displayed after a successful logon. You can also navigate to this page by selecting Deposit Status from the navigation menu.

Depending on your authority, all of the deposits that you created display or all of the deposits for your business display.

From this window, you can view a particular deposit by selecting the Deposit Id (see View Deposit) or view the transactions by selecting **Show Transactions**.

The following statuses are defined for a Deposit:

- **OPEN** - a deposit/batch is placed in "OPEN" status when the batch is newly created or when a capture operator has reopened a batch to add additional items, or to resolve exceptions.
- **SUSPENDED** - a deposit/batch is placed in "SUSPENDED" status when a capture operator saves a batch for later capture or exception resolution. This status is functionally the same as "OPEN" but indicates that no one is currently working on the deposit.
- **CAPTURE COMPLETE** - a deposit/batch is placed in "CAPTURE COMPLETE" status when the capture operator selects the "CAPTURE COMPLETE" status. This status alerts the operators that there is no more capture work, but there are exceptions to resolve before it will become "READY FOR APPROVAL".
- **READY FOR APPROVAL** - A deposit/batch will be automatically placed in "READY FOR APPROVAL" status when it is in "CAPTURE COMPLETE" status and the operator has resolved or accepted all capture exceptions.
- **SUBMITTED** - a deposit/batch will be placed in "SUBMITTED" status when an approver submits the batch and all exceptions are resolved or accepted. A deposit that has been submitted can be viewed but cannot be modified.

Deposit Review
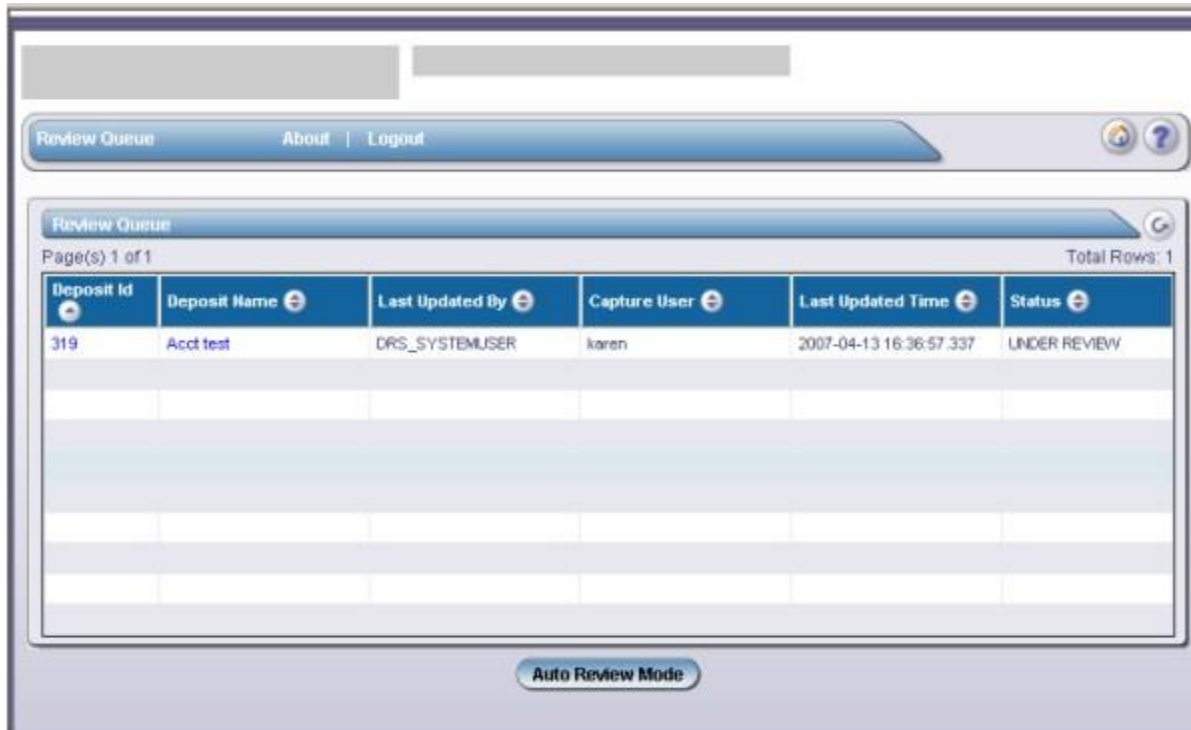
Notes:

If this feature is enabled, any item that encounters an exception that requires review goes into a new state called **PENDING REVIEW** once the deposit is submitted.

This feature is enabled/disabled in the Financial Institution definition.

Assuming the current user has sufficient authority and the Require Deposit Review option is enabled in the operator's Financial Institution, the **Deposit Review** button displays under the main menu.

Select the **Deposit Review** button from the main page. The *Deposit Review* window displays. This window contains a list of deposits that require review.

Field Name	Description
Deposit Id	Unique Id associated with this deposit. When you select the Deposit Id link, the *Deposit Disposition* window displays.
Deposit Name	Name given the deposit when the deposit was created. When you select the Deposit Id link, the *Deposit Disposition* window displays.
Last Updated By	User Id of the last user who updated the deposit
Capture User	User Id of the user who created the deposit
Last Updated Time	The time-stamp of the last update
Status	Currently, the only status is UNDER REVIEW.
Available for Review	This column is only be visible for a Super Reviewer, and shows a check mark if the deposit is available for review or a lock if the deposit is currently locked by another user. The Super Reviewer can click on the lock icon to unlock the deposit, if necessary.
Locked By	User Id who has locked the deposit
Locked Date	Date the deposit was locked

Menu and Button Items

Item Name	Description
Review Queue	Selecting this menu item refreshes the Deposit Review window.
Auto Review Mode	Selecting this button opens the *Deposit Disposition* window and the first available deposit from the review queue is loaded. When the user clicks **Submit** or **Skip** on the *Deposit Disposition* window, the next available deposit from the review queue is loaded. The user continues to get the next available deposit until no more deposits are available or the user exits "auto" mode by clicking on the Review Queue menu option.

Locked Deposits

If you open a deposit that is already opened by another user, the Deposit Status will be shown as **In Use**. You will receive the following message: **No operations are allowed on this deposit. This deposit is currently used by another user** . This is to avoid multiple users working on the same deposit.

Item Query

View Users

From this Option you can reload the scanner drivers

INFORMATION TECHNOLOGY
Another Fiserv Connection   Go Huskers   SiteID:271171674-9000000009

Deposit Capture | Query   Customer | Account | User | Business Day Management | Extracts | Message | Help | Logout

Communicate With

.
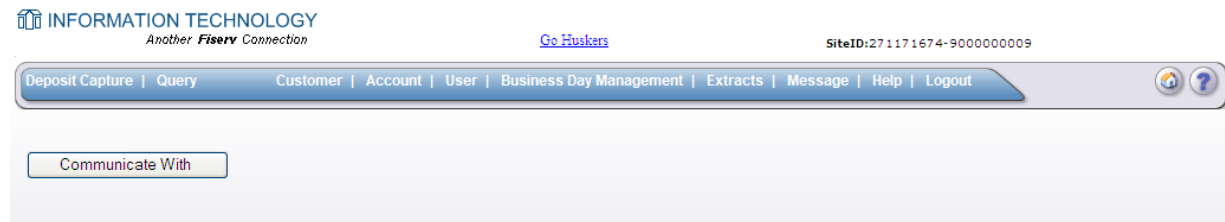
USER TAB- WILL ALLOW YOU TO INSTALL DRIVERS

Internet Explorer - Security Warning ✕

Do you want to install this software?

Name: jinstall-13-win32.cab
Publisher: **Sun Microsystems, Inc.**

More options   Install   Don't Install

While files from the Internet can be useful, this file type can potentially harm your computer. Only install software from publishers you trust. What's the risk?
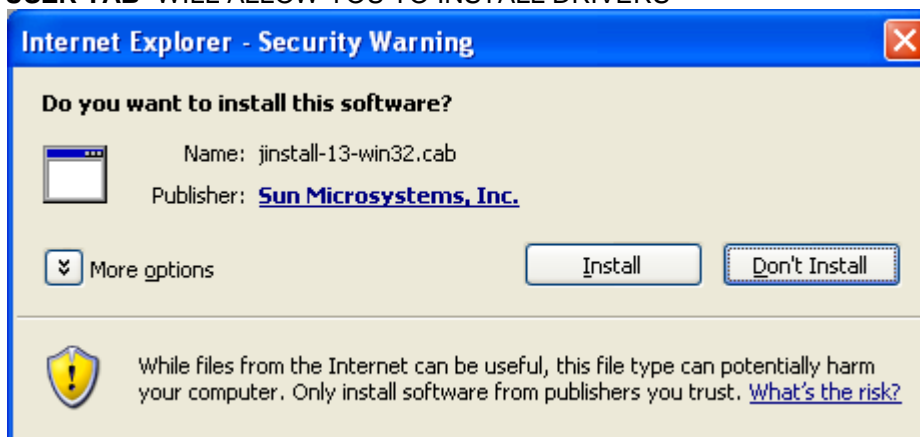
Menu Description Keys and functions:

fiserv.

When you scan your checks, the fields will automatically populate. If a field fails to populate or populates with data that the system fails to recognize, it will be highlighted. Highlight the line of missing/incorrect data and enter the missing fields at the bottom of the window as follows:

Fields	Description
Serial	Enter the check's serial number.
Transit	Enter the transit number.
Account	Enter the account number on the check.
Check	Enter the check number.
Amount	Enter the amount of the check.
Scan/Rescan	Press this button to begin the scanning process or to rescan an image depending on the option available.
Insert Item	It is possible to insert items after you have completed your initial scan process. Refer to the Insert Item section on page 81 for more information.
Scan Simulate	Pop-up prompt asking user to enter non-paper item codeline. This is for testing purposes only.
Update Item	Highlight the line of data you want to update and select this button.
Delete Item	Highlight the line of data you want to delete and select this button.
Capture Complete	When you have finished scanning all checks for the deposit, select this button.
Accept Image	If there is a check with an Image Quality of "Failed", highlight that row of data and select Accept Image to select the image despite its reason for failure or rescan the image. The Image Quality changes from Failed to Accepted.
Suspend Scan	Select this button to stop the scanning process, suspend the current deposit, and display the deposit status screen.
Submit Deposit	This button will only display when the deposit is free of errors. As an approver, you can submit deposits for approval. When you have scanned your checks and saved your deposit, press the **Submit Deposit** button.
Detect Double-Feed	Select this button to stop the scanning process if a piggyback item is detected by the scanner. Double fed items will be treated as any other jam for resolution. If this box is unchecked, piggyback items will be passed through the scanner without stopping.

The following menu items are accessible from all windows in Web Capture.

	Press this button to return to the *Web Capture Home* window.

The following menu items are accessible from the windows with listed items in Web Capture. For example, the *View Customers* window displays this menu if there are more than 10 items.

	Press this button to create a new item. For example, if you are working in the *View Customers* window, press this button to add a new customer.
	Press this button to refresh the window with the most current information.
	Press the single arrow to go to the next page. Press the single arrow with the bar to go to the last page.
	Press the single arrow to go to the previous page. Press the single arrow with the bar to go to the first page

Keyboard Shortcuts

ESC key	Toggles between duplicate view and all items or exception items view if the item has duplicates. If there are no duplicates, the ESC key has no effect.
F1	Places the cursor in the amount field (MICR Field1) and selects the field for editing.
F2	Places the cursor in the check # field (MICR Field2) and selects the field for editing.
F3	Places the cursor in the account # field (MICR Field3) and selects the field for editing.
F5	Places the cursor in the RTN field (MICR Field5) and selects the field for editing.
F7	Places the cursor in the serial # field (MICR Field7) and selects the field for editing.
Ctrl + A	Switches to "View All Items"
Ctrl + E	Switches to "View Exceptions"
Ctrl + D	Displays duplicates
Enter Key	When the cursor is in any of the MICR fields (User fields or Deposit Total), the Enter key executes update item.
Up Arrow	Scrolls up one item in the item list
Down Arrow	Scrolls down one item in the item list
Page Up	When in "View Duplicates", opens the previous duplicate item.
Page Down	When in "View Duplicates", opens the next duplicate item.
Home	When in "View Duplicates", opens the first duplicate item.
End	When in "View Duplicates", opens the last duplicate item.

Logout

When you select the **Logout** option from the top, depending on your system's configuration, one of the following will happen:

1. Return to the *Web Capture Login* window
2. Auto exit the browser
3. Return to a specified url

Tips for a Successful Scanning Experience

1) Make sure numbers are legible and stay within the boxes, not touching any lines.

2) Press firmly using black ink; no red ink, pastel inks or gel pens.

3) No commas in the Amount field.

4) Prep work thoroughly removing all tapes, staples, paper clips and check for folded corners.

5) Jog and fan checks thoroughly before feeding through scanner to avoid piggy-backing.

6) When items scan crooked, check all fields to verify information scanned correctly.

7) If more than one person is using the device, make sure there are no out-of-balance batches prior to beginning new capture.

8) The scanning device may have trouble reading:

    - *Items written in ink other than black
    - *Checks written lightly or illegibly
    - *Amounts and Account Numbers written on or outside lines
    - *Checks which have been folded, creased or mutilated

9) All fields must be corrected and input into the appropriate fields on a transit item.

10) If your bank uses thumbprint identification, please ensure your customer's thumb-print is not placed near the amount box or the MICR line.

Web Capture

Client Workstation
Installation

Please make sure that the ActiveX has been activated before installing SCO software.

Goto the Internet Explorer Browser Settings:

The following information will allow you to implement Active X controls at a site with the same level of security as .Net and Java.

1. Open Internet Explorer
2. Click on Tools > Internet Options
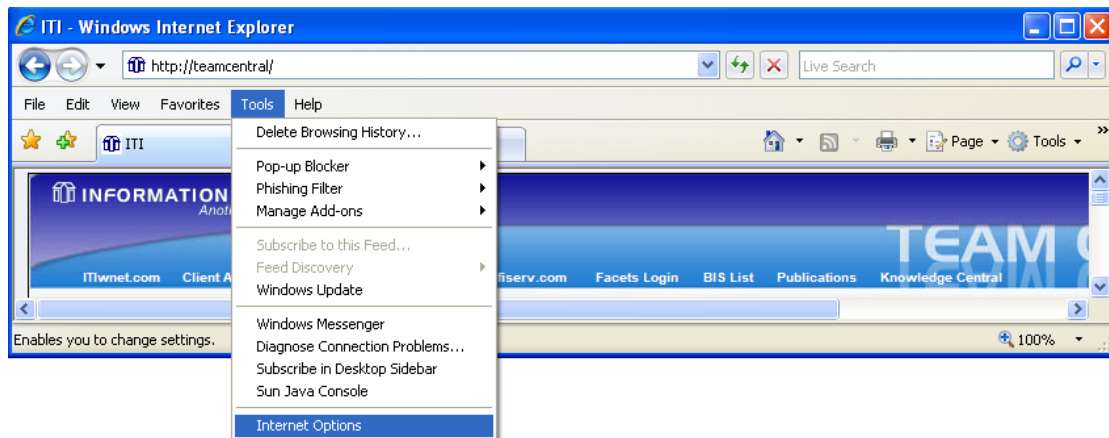
3. Select the **Security** Tab
4. Select the **Trusted Sits**
5. Click the **Sites** button

![fiserv. logo]
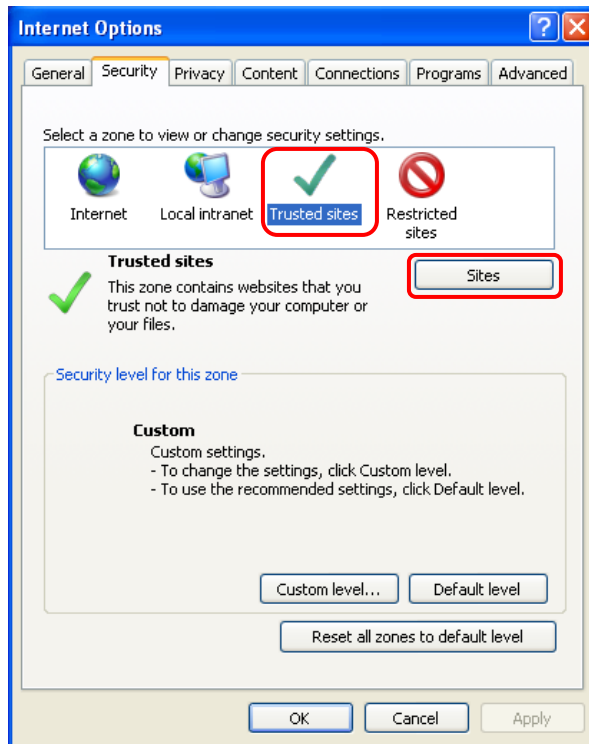
6. Enter the website for Web Capture (ex: **https://webserver.com**)
7. Click the **ADD** button
8. Click Close
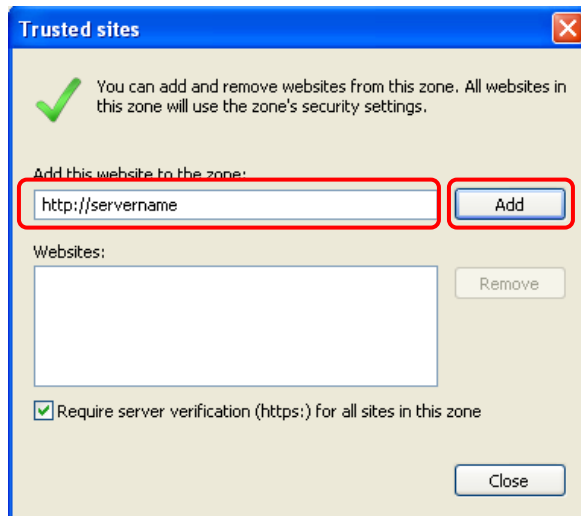
9. Click **Custom level** button

![fiserv. logo]
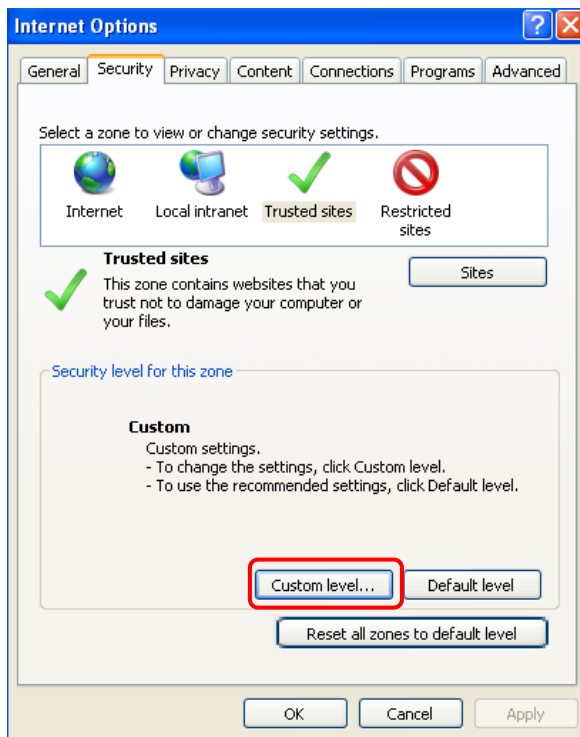
10. Scroll down and locate the following **"Automatic Prompting for ActiveX controls"** section
11. Check the Radio button next to **Enable**
12. Click OK

13. Click Yes

Warning!

Are you sure you want to change the settings for this zone?

Yes   No

14. Click **OK**

Internet Options

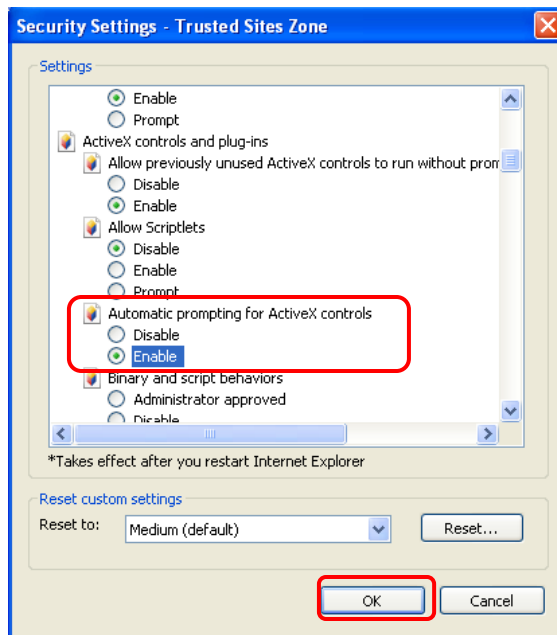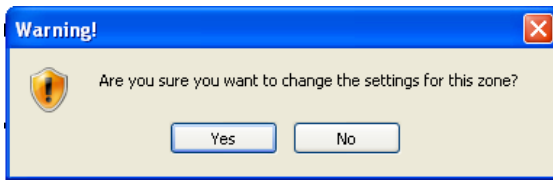General | Security | Privacy | Content | Connections | Programs | Advanced

Select a zone to view or change security settings.

Internet   Local intranet   Trusted sites   Restricted sites

Trusted sites

This zone contains websites that you trust not to damage your computer or your files.

Sites

Security level for this zone

Custom
Custom settings.
- To change the settings, click Custom level.
- To use the recommended settings, click Default level.

Custom level...   Default level

Reset all zones to default level

OK   Cancel   Apply

15. **Close Internet Explorer**
16. **Re-launch the Web Capture web site**

If currently using ITI Alogent driver on your PC, it is important to uninstall the Alogent products before installing the new drivers. As the system cannot be used concurrently

To remove Alogent products:
- Disconnect the USB Cord and the Power Cord from the back of the PC and scanner.
- Go to control panel, select Add /Remove programs and remove the previous ranger drivers and scanner, (e.g. MyvisionX and Sysup).

Scanner Maintenance and Support

fiserv.

Make sure to blow out the scanner daily and complete a thorough cleaning once a week using cleaning cards.

- **For maintenance issues on the scanner, refer to your scanner manual**. To reorder parts *(ink cartridge, roller rings, etc.)* call Unisys Call Reception Center 1 (800) 328-0440; the customer service representative will need the Serial Number of the device found on the shipping box.
- For Smart source information including maintance and operation video go to the following site. For additional help call the Unisys Help Desk at 1 (800) 328-0440; the customer service representative will need the Serial Number of the device you are calling about.

  http://www.unisys.com/products/payment_systems/smartsource_series/support.htm