

Harmony Bank

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Remote Deposit Capture Operating Manual 2.6

Harmony Remote Deposit Capture Manual

Outline

Contents

System Requirements	1
Logging In	2
Deposits.....	2
Process Overview	2
Interface Overview.....	3
First-Time Setup	5
MFA	5
Creating a Deposit Step-By-Step	5
Creating a Deposit.....	6
Scanning Items.....	6
Reconciliation	8
Correcting Errors	9
Edit Item Hotkeys	13
Entering User-Defined Field Data.....	14
Balancing Deposits.....	14
Split Deposit	15
Approving Deposits	16
Completing Deposits	16
Exporting Data.....	16
Reports	18
Audit Trail	18
Item Audit Trail	19
Deposit Summary.....	19
Deposit Detail	20
Deposit Audit Summary.....	20
Deposit Receipts	21
Item Search	23

Configuration	26
My Preferences	26
Sites	27
Site Access Levels	29
Groups	33
Users.....	35
User-Defined Fields.....	37
Export Profiles	39
Installation	41
Help	43
Support.....	43
Send E-mail.....	43
Documentation	43
Disclaimer	43
Logging Out	44
Appendix A – Multi-Factor Authentication.....	45
Appendix B – Edge, Chrome, Firefox, or Opera Installation	51
Scanner installation	51
Troubleshooting.....	55

System Requirements

In order to use Harmony Bank's Remote Deposit Capture product, you must use a computer that meets the product's minimum system requirements. While Remote Deposit Capture may run on other configurations, Harmony Bank cannot provide customer support for issues experienced on configurations that do not meet these specifications:

PC:

- Windows Operating System
 - Windows 10: 32- or 64-bit
 - Windows 11
 - All Windows operating systems should have the Microsoft recommended security updates from the Windows Update Center
- 1 GB of memory
- Up to 268 MB free hard drive space depending on the type of scanner used
- USB 2.0
- .NET 4.6.1 or higher

Mac:

- Macintosh Operating System
 - An Intel based Mac running OS Sierra 10.12 or higher
 - Older versions of Mac OS X may work, but have not been fully tested
- USB 2.0
- 1 GB of memory
- Up to 268 MB free hard drive space depending on the type of scanner.

Browsers:

- Microsoft Edge 88 or higher, Chrome 52 or higher, Firefox 48 or higher, Opera 39 or higher
- In order to properly install the software drivers in Windows, you must run the scanner installation process and browser as a *local* administrator during the first image capture to allow the system to place the required scanner files in the correct folder.

Internet:

- Broadband internet access (25 Mbps or faster recommended)

Approved Scanners:

- Panini mI:Deal / EverneXt / i:Deal / VisionX: Windows O/S and Mac OS Sierra
- DigitalCheck Smartsource Series scanners: Windows O/S
- Canon CR 25 / 55 / 50 / 80: Windows O/S
- DigitalCheck CX30 / TellerScan Series: Windows O/S
- Epson Capture One / Epson Capture One Single Feed: Windows O/S
- RDM driverless scanners

User Operations

The following user operations are functionality available to all merchant users of Harmony's Remote Deposit Capture.

Logging In

To access Harmony's Remote Deposit Capture, merchants must log in to the website. The address of this website is below:

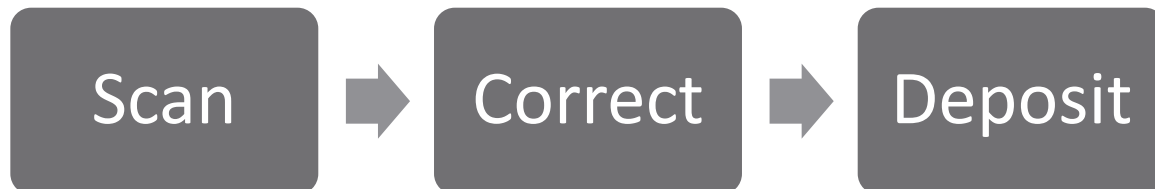
<https://harmonybank.msird.com>

All users must login using three pieces of credential information which will be assigned to you by Harmony Bank: a merchant identifier, a username and a password unique to an individual user.

Deposits

Process Overview

Generally, Remote Deposit Capture provides merchants the ability to scan checks and deposit them electronically without having to present physical items to a teller. Checks are scanned into the system in a group of items, called a deposit. The process of depositing items through the Remote Deposit Capture system generally adheres to the following flow:



In the Remote Deposit Capture scenario, tellers who typically perform quality control on items they accept for deposit in a branch are not involved with the process, the system has some additional processes that validate items and simplify the process for you to input checks into batches for deposit.

The process of scanning involves creating a deposit, entering control totals for the deposit, and physically scanning the paper items. Reconciliation involves error correction and data entry. Certain errors require correction or overrides to continue. Depositing involves final approvals of deposits and allows merchants to split deposit amounts between multiple accounts (optional). Each function of this process can be assigned to different user logins to partition responsibilities and reduce potential fraudulent uses of the system by users through limited permissions, however this isn't required.

Interface Overview

The Remote Deposit Capture user interface is a menu-driven web application that allows users to create deposits and process them through the Remote Deposit Capture process workflow to a final, deposited state.

Working Deposits					
 Create New Deposit	Name	Site	Item Counts	Item Amounts	Create Date
 Edit Items	032317b	elite	1	\$1.00	3/23/2017 2:42:44 PM
 Edit Items	virtual test	cr 80	1	\$1.00	5/13/2017 7:51:47 AM
 Edit Items	051317TT	cr 80	5	\$10.00	5/13/2017 7:52:52 AM
 Edit Items	virtual test	cr 80	1	\$1.00	5/13/2017 7:56:19 AM
 Edit Items	051317B	cr 80	311	\$962,007.21	5/13/2017 8:41:48 AM
 Edit Deposit	650-rescue	cr 80	2	\$10.00	5/13/2017 10:28:29 AM
 Edit Deposit	1	test	1	\$1.00	6/1/2017 2:07:35 PM
 Edit Deposit	060117	cr 80	1	\$1.00	6/1/2017 2:12:16 PM
 Edit Deposit	123	test	1	\$1.00	6/1/2017 2:14:48 PM
 Edit Items	060717	Tellerscanner230	1	\$10.00	6/7/2017 3:50:54 PM

A number of views of deposits are available under the Deposits top-level menu item. Deposits have a predefined number of states, and the various options under the Deposits top-level menu item present a list of deposits in each applicable state. The following chart lists the different deposit states and how to locate each deposit view:

State	Menu Navigation to View	Description
[Viewable]	Deposits	All un-deposited and non-deleted deposits
Opened	Deposits → Continue Deposits	Deposits that have been created, but are still in the process of scanning and have not yet been closed
Closed	Deposits → Reconcile Deposits	Deposits that have been scanned, but not yet complete with CAR, IQA, or have not yet been reconciled for errors and balancing
Reconciled	Deposits → Approve Deposits	Deposits that have been reconciled for errors and balancing, but not approved or split into deposit accounts
Approved	Deposits → Deposit	Deposits ready for final deposit authorization. These deposits are one-step away from final deposit.
Ready for Deposit	Home → Approved Deposits	Deposits that have been approved and deposited to Harmony but have not been completely processed. Can be sent back to you for deposit editing by contacting Harmony.
Waiting Bank Approval	Home → Approved Deposits	Deposits that have been approved and deposited to Harmony but require additional approval by Harmony Bank personnel. Can be sent back to you for deposit editing by contacting Harmony.
Transferred	Home → Approved Deposits	Deposits that have been approved and deposited and collected by Harmony.
[Exportable]	Export or Home → Approved Deposits (Last 5 days)	Deposits that have been reconciled, approved, or deposited. These deposits can have their data exported using an export profile.

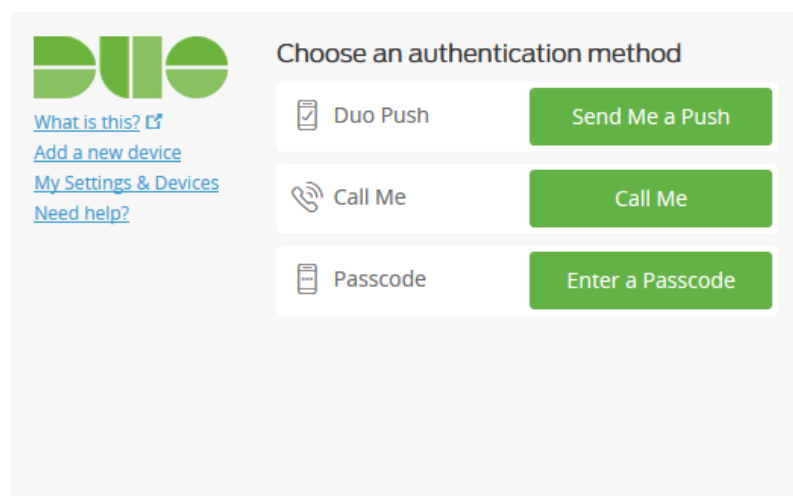
Each deposit in any of the above views is displayed along with its name and scan site, as well as with item counts, item totals, and its creation date, sorted in descending order by create date. Item counts and item amounts show both the actual count and total. Every deposit has an action button, which lists the next logical action for the deposit based on the standard deposit flow of Remote Deposit Capture. Hovering over the action button will show additional, valid actions that can be taken for the deposit.

First-Time Setup

For the initial setup, you need to configure the MFA application and determine which browser that you are going to use with the Remote Deposit Capture application. To see the MFA setup instructions please see [Appendix A – Multi-Factor Authentication](#). For setting up the check scanner, if you intend to use Chrome, Firefox or Opera on a Windows PC, please see [Appendix B – Edge, Chrome, Firefox, or Opera installation](#). If you intend to use a Panini scanner in a Windows, Mac, tablet or other operating system environment, please see [Appendix C – Panini scanner installation](#).

MFA

MFA stands for Multi-factor Authentication. Since financial data is being transmitted over the internet with this application, our MFA login process is required to use the Harmony Bank Remote Deposit Capture application. MFA keeps your customer's check data and login secure with an easy-to-use, secure mobile authentication app called Duo for quick, push notification-based approval to verify your user's identity with a smartphone or smartwatch. Or, choose from a variety of other supported authentication methods to fit every user's needs. Duo MFA makes two-factor authentication easy and reliable. Please see [Appendix A](#) for an easy step-by-step installation process.



Creating a Deposit Step-By-Step

The following section describes each process a merchant user completes to transform physical items into virtual, remote deposits. Permissions to perform the processes are controlled by your administrator's configuration; administrators must see the Configuration for more information about configuring security. While the entire process is described here, you may not have permissions to complete the entire process if your organization has partitioned permissions

based on roles. See your merchant administrator if you have questions about what processes you are responsible for executing as part of the Remote Deposit Capture solution.

Creating a Deposit

The first step to creating a deposit in Remote Deposit Capture is creating a deposit. To create a deposit, click the link at the top left of the Remote Deposit Capture Home tab or the Deposits tab, whichever you prefer, and select “Create New Deposit”.



You will be prompted to **provide the following pieces of deposit information**:

- Name: A unique identifying name for the deposit. Deposit names appear in reports and throughout the Remote Deposit Capture to identify a deposit that has not yet been completed. If your organization does not have a deposit naming convention, you can use whatever naming convention that makes sense to you.
- Site: This is your named scan site. Scan sites are associated with specific scanning software. Selecting the wrong scan site will prevent you from scanning items into the system. Selecting the Autofill checkbox will remember the last site used for the next deposit to be made. Leaving it blank will require the user to manually select the site next time.
- Account: The deposit account at Harmony into which the deposit should be made. Selecting the Autofill checkbox will remember the last account used for the next deposit to be made. Leaving it blank will require the user to manually select the account.
- Item Count: The number of items in the deposit.
- Item Total: The total dollar amount of items in the deposit.

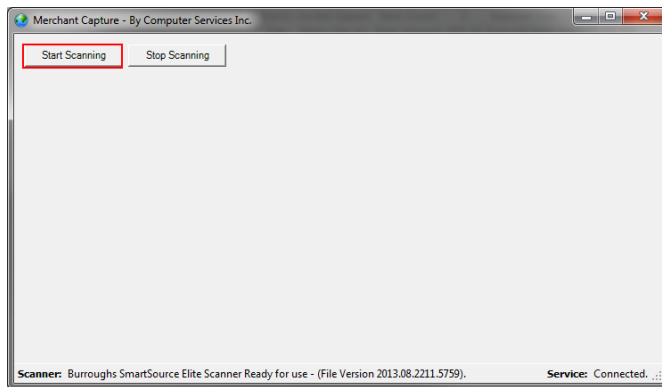
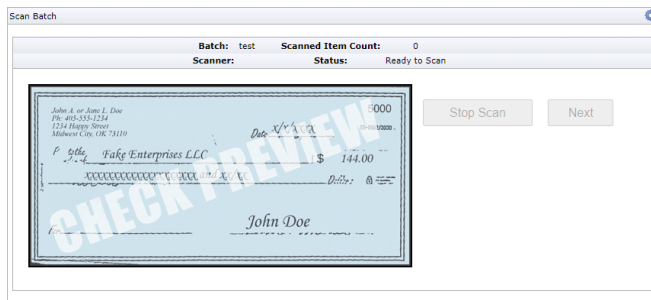
A screenshot of a web form titled "Deposit Information". It contains several fields: "Name" (text input), "Site" (dropdown menu with "Demo Site #1 (Burrough" selected), "Account" (dropdown menu with "Checking" selected), "Item Count" (text input), and "Total Amount" (text input). To the right of the "Site" and "Account" dropdowns are checkboxes labeled "auto", both of which are checked. A red rectangle highlights these two "auto" checkboxes. At the bottom of the form are two buttons: "Cancel" (with a red circle and slash icon) and "Next" (with a green arrow icon).

When you have entered the required pieces of deposit information click then “Next” link to create the deposit and begin scanning.

Scanning Items

The Remote Deposit Capture opens the scanning control in a new pop-up window automatically. When you see in the scanner control window that the scanner is properly initialized and that the Service is connected, you are ready to scan. There are two different

scanner windows depending on if you have a newer driverless scanner or a legacy driver based scanner.



Place your checks into your scanner and click the “Start Scanning” button at the top of the scanning window. Each check will be scanned sequentially. Scan sites that use scanners that have automatic document feeders will automatically scan each item. Scanners that only scan a single check at a time will require a scanner to feed each check through the scanner sequentially. As each check is scanned, an image of the front of the check is displayed for you. If the scanner jams, the scanning process will halt, and you will be prompted to correct the jam, rescan the item that caused the jam, and then continue scanning the deposit.

Items are migrated securely across the Internet to the Remote Deposit servers as they are scanned. No items are stored locally on the workstation; they are transmitted in real time. Both the current item number and the number of items migrated are displayed at the bottom right portion of the scanning control. Once those numbers match, that means that the items have been completely transmitted to the server. Internet connectivity is required to scan a deposit; however, if Internet connectivity is interrupted during the scan process, items will continue to migrate after connectivity is restored.

When finished scanning items for a deposit, select the “Close” button or close the window. This will mark the deposit as closed and begin the CAR/LAR/IQA/Duplicate Detection. CAR/LAR is a process that uses advanced handwriting recognition technology in an attempt to read hand-written amounts from the courtesy amount region of checks so you do not need to key amounts for each item scanned. There will be a brief delay while CAR analyzes each image, and the delay is directly proportional to the number of items scanned into the deposit.

Home	Batches	Export	Reports	Configuration	Help	Logout
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Batch Items

Batch Information

Batch: Item Count: Scanned Item Count:

Site: Item Amount: Scanned Item Amount:

Edit Batch

Processing batch in CARLAR / IQA



Reconciliation

Reconciliation is the process of fixing errors and balancing deposits. After closing the scan window, CAR will analyze each item, and then you will have the option to fix errors the deposit.

Batch Information							Edit Batch
Batch: Guided deposit		Item Count: 2	Scanned Item Count: 2				
Site: Demo Site #1		Item Amount: \$50.00	Scanned Item Amount: \$0.00				

Items: All Items ➔ [Scan Additional Items](#) 📍 [Step Through Errors](#)

	Item #	Routing	Account	Serial	Amount	Date	Errors
 	3	25025028	302344448	462		5/23/2014	1
 	4	108080809	300012329	1025		5/23/2014	1

If you have the need to exit out of the deposit reconciliation process, you can go back into the deposit at any time to make modifications. You can enter into a deposit directly from the home screen. The system automatically knows what the next step is necessary to complete the deposit.

Non Deposited Batches				
 Create New Batch	Name	Site	Item Counts	Item Amounts
 Approve Batch	test capture 4-17-14	Demo Site #1	2	\$47.00
 Edit Items	Guided deposit	Demo Site #1	2	\$50.00

If there are errors in the deposit, you will see the “Edit Items” link for the deposit as seen above. By clicking that link you will be taken back to the screen where you can correct any errors in the deposit.

Batch Information							Edit Batch
Batch: Guided deposit		Item Count: 2	Scanned Item Count: 2				
Site: Demo Site #1		Item Amount: \$50.00	Scanned Item Amount: \$0.00				
Items:	All Items	 Scan Additional Items	 Step Through Errors				
Item #	Routing	Account	Serial	Amount	Date	Errors	
  3	25025028	302344448	462		5/23/2014	<u>1</u>	
  4	108080809	300012329	1025		5/23/2014	<u>1</u>	

Correcting Errors

The edit items screen shows the deposit information entered during deposit creation as well as a listing for each item, with notes on the errors present for an item. Items may be edited on an ad-hoc basis by clicking the edit icon next to each item. Each item's row has a count of the errors for that item.

To simply edit each item that has an error, in sequential order, skipping items without errors, click the "Step Through Errors" button on the reconcile deposit screen. This will open the Edit Item screen for each item that has an error.

Batch Information

[Edit Batch](#)

Batch: High volume test

Batch Item Count: 84

Scanned Item Count: 84

Site: Demo Site #1

Batch Item Amount: \$20,957.16

Scanned Item Amount: \$20,957.16

Item Information - 13 of 84

Test Item

123 Testing Lane

Dallas, TX 75202

DECKID: MSI_WK35

Exception Code

Date: August 1, 2010

Pay to the order of

\$

One Thousand and no Dollars and no/100

Dollars

ACH REF: 110100025

TEST ITEM

Amount: 229.63

DR/CR: DR

Print Sequence: 363

Sequence in Deck: 5893372

MEMO

0000022963

Routing

Account

Serial

Amount: 229.63

 Save

 Delete

 Cancel

 Re-Scan

Item Validation

• No Serial

User Defined Fields

Apt

address

date

Test Account

 Previous Item

 Next Item

This screen will display the Deposit Information which includes:

- name of the deposit
- the site the item was captured from
- the deposit item count
- the deposit item amount

- the scanned item count
- the scanned item amount
- the item information which displays the item number in the series of items that were captured, and icons for viewing the rear image and to print the item
- the item validation which displays the error state of the item
- any user defined fields that are associated with the item
- the MICR information
- the amount

However, to go through the entire list of items, you may click the Edit button on the “Edit Items” screen. This is similar to “Step through Errors”, but you shall be prompted to go through each item in order regardless of whether or not there is an error. If the Edit Item screen shows an item that has no errors, the cursor is automatically focused on the first User Defined Fields on the right-hand side of the Edit Item screen.

Each item in a deposit that has an error must be corrected before the deposit can be approved. Errors typically require users to investigate the check image to correct data from information present on the check image. For reference, an example personal check is included below, with areas of interested enumerated:

John Doe
456 South St.
Reseda, CA 91335

Date 12/15/01

Pay to the order of Jody's Harley Accessories \$ 200.00

Two Hundred dollars and no/100 ---

Bank of California
2055 Eagle Drive
Reseda, CALIFORNIA

John Doe

Memo

Routing Field 123456789 **On-Us Field (Account & Serial)** 265 785 1005100

Each possible error state is described below, along with steps on how to fix each type of error. An item can have multiple errors, all of which can be corrected on the Edit Item screen.

Error	Steps to Correct Error
Duplicate Item	The duplicate item error means that another item with the same routing number, account number, serial number, and amount has been located in the system. The item may not be presented electronically through Remote Deposit. This error helps eliminate accidental double-deposits of items through this system.
Needs Rescan	“Needs Rescan” indicates a problem with the image requires a complete rescan of the item. To rescan an item, locate the physical item, load the single item into the scanner, and click the “Rescan” button on the Edit Item screen. If you note this error, <u>rescan the image before attempting to address any other errors</u> , since rescanning rereads MICR information and other data.
MICR Read Error	MICR read error indicates the magnetic ink characters at the bottom of the item could not be read by the scanning device. First, check your scanner instruction manual to learn how to clean and perform routine maintenance on your scanning device. After cleaning the device per your scanner’s instructions, rescan your item. If you have continued trouble resolving a MICR Read Error, contact Harmony.
Invalid Routing	An invalid routing number is one that does not meet the specifications for a routing number. To correct this error, validate and re-enter the routing number by examining the item’s image or the original physical item.
Invalid UDF Data	The “Invalid UDF Data” error indicates data entered into User Defined Fields (UDF’s). UDF’s may have certain formatting or required indicators, and data that is the wrong format (e.g. text in a date UDF) or that is not provided for a required field will raise this error on the item. To resolve the error, correct the UDF data for the item. See the configuration section of this manual for User Defined Fields for more information.
No Account	No Account means an account number could not be parsed out of the MICR on the original item. This is a required field. To resolve this error, enter the account number from the On-Us MICR field of the original item.
No Amount	No Amount means the item amount could not be automatically read using Courtesy Amount Recognition (CAR). To resolve this error, enter the item’s amount. Be sure the legal amount (the printed text for the amount) matches the courtesy amount (the numbers for the amount).
No Routing	No Routing means a routing number could not be parsed out of the MICR on the original item. This is a required field. To resolve this error, enter the routing number from the transit number MICR field of the original item.
No Serial	No Serial means a serial number could not be parsed out of the MICR on the original item. This is a required field. To resolve this error, enter the serial number from the On-Us MICR field of the original item, usually also at the top right of the item’s image. If a serial number is not present, which is the case for some types of items, like traveler’s checks, enter a zero.
No Signature	If a signature is not detected by the image quality assurance (IQA) software, users will be warned with a No Signature error. Occasionally, signature verification creates false negatives, and users must override the detection by specifying a signature is valid and accepting the liability for that decision. To resolve this

	error, click the “Accept” button present in the error section for this error. If a signature is not present, <u>do not accept the image to simply disregard the error</u>; instead, delete the item and seek collections from the original check writer outside of the Remote Deposit process. Discarding this error when a signature is not present may result in the suspension of your Remote Deposit service.
IQA Error	The “IQA Error” message states the image quality assurance process found a general error with an image. The IQA process does several quality checks, including testing for acceptable widths and heights, testing for the presence of folded corners, checking for check skew, or poor image scans, such as images too dark or too much image noise. The most common cause of IQA errors are folded orders and skewed images. To resolve this error, rescan the image, and ensure the resulting rescanned image has no folded corners and is not skewed. If after rescanning the image, an IQA error is still detected, check the manual for your scanning device and learn how to perform routine cleaning and maintenance of your scanning device. Clean, and rescan the item again. If after cleaning and rescanning the item you still receive an IQA error and you are certain the image is of high quality, you may click the “Accept” button present in the error section or this error to clear the error manually. Please note that IQA requirements are determined and enforced by the United States Federal Reserve Bureau, and checks may be rejected and returned to the merchant for poor quality even if this error is manually disregarded by using the “Accept” button.
No Back Image	A less common error message, this error indicates a back image was not received for the item. This may be caused by network connectivity interruptions during the item migration process or another problem with the Remote Deposit system. To resolve this error, rescan the item. If this error persists after rescanning, or if this error appears frequently, contact Harmony for assistance.
No Front Image	A less common error message, this error indicates a front image was not received for the item. This may be caused by network connectivity interruptions during the item migration process or another problem with the Remote Deposit system. To resolve this error, rescan the item. If this error persists after rescanning, or if this error appears frequently, contact Harmony for assistance.

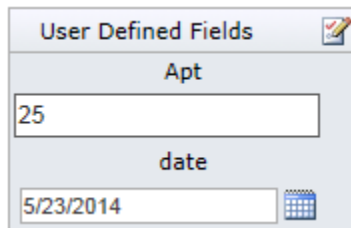
Edit Item Hotkeys

The Edit Item screen is configured for maximum efficiency to reduce the number of keystrokes and mouse clicks required to accomplish reconciliation functions. To maximize the efficiency of reconcilers familiar with keystrokes, the following keystroke combinations improve the speed of navigation of the Edit Item screen:

Hotkey	Function
Enter	Save changes and, if the deposit has errors, move to the next item with an error, and if the deposit has no errors, move to the next item. Same as clicking the Save button and clicking the Right Arrow in sequence.
Escape	Cancel changes, same as clicking the Cancel button
*	Rescan image, same as clicking the Rescan button. This hotkey is disabled when focus is in a UDF textbox.
Tab	If there are errors for the item, skip to the next field with an error If there are no errors for the item, skip to the next field
Up Arrow	If there are errors in the deposit, previous item that has an error If there are no errors in the deposit, previous item This is the same as clicking the “Next” button
Down Arrow	If there are errors in the deposit, next item with an error If there are no errors in the deposit, next item This is the same as clicking the “Previous” button
+	Skip to the amount field. This hotkey is disabled when focus is in a UDF textbox.

Entering User-Defined Field Data

If you have chosen to scan items into an account that your merchant administrator has configured for User Defined Fields (UDF's), then you may additionally want to go through each item in your deposit and enter UDF data. UDF data may be marked as required, in which case the absence of UDF data in those fields will cause an error condition, called "Invalid UDF Data", to be raised on the item. These types of UDF fields can be entered by going through the "Step through Errors" process explained in the previous section, Correcting Errors.

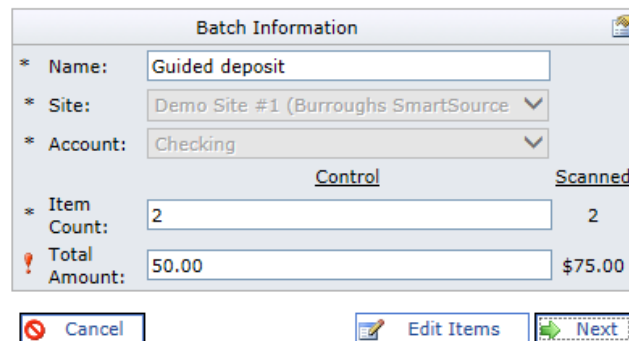


A screenshot of a "User Defined Fields" dialog box. It has a title bar with the text "User Defined Fields" and a small icon. Inside, there are two input fields. The first is labeled "Apt" and contains the number "25". The second is labeled "date" and contains the date "5/23/2014". There is a small calendar icon to the right of the date field.

Balancing Deposits

After correcting errors and entering any UDF data, the final step is to ensure the deposit is in balance. Deposits cannot be marked as "Balanced" until the count of undeleted items in the deposit matches the deposit item count and the sum of all undeleted item totals in the deposit matches the deposit item total, both of which were entered when the deposit was created. Irregularities must be corrected so that counts and totals match deposit information. If the error is determined to be caused by an erroneous deposit item count or deposit item total, reconcilers may click "Edit" next to the deposit information on the Reconcile Deposit screen and change these totals.

The control totals for the batch item count and/or the batch total amount do not match the actual item counts and/or the actual item sum for this batch. Please compare the control totals for this batch in the fields with the actual counts and amounts present in the batch, displayed on the right for each control total. You may reconcile a batch to remove or correct items to ensure control totals match, or you may edit the batch control totals to match item counts and totals to proceed with reconciliation.



A screenshot of a "Batch Information" dialog box. It has a title bar with the text "Batch Information" and a small icon. Inside, there are several fields and a table. The fields are: "Name:" with the value "Guided deposit", "Site:" with a dropdown menu showing "Demo Site #1 (Burroughs SmartSource)", and "Account:" with a dropdown menu showing "Checking". Below these is a table with two columns: "Control" and "Scanned". The table has two rows: "Item Count:" with values "2" and "2", and "Total Amount:" with values "50.00" and "\$75.00". At the bottom of the dialog are three buttons: "Cancel", "Edit Items", and "Next".

Please note that deposit item counts and deposit item totals are an important part of the reconciliation process. Users with both scan and reconcile permissions should be careful not to circumvent this important control by entering bogus control information when creating deposits and simply enter resulting deposit information back into the deposit control information during reconciliation. This practice may cause you to lose track of items that are not properly scanned and reconciled.

Split Deposit

This function may not be applicable and can be skipped if you don't see the account selection window on the Deposit completion screen. Once deposits have been fully error corrected and balanced, if you have multiple accounts that you are able to deposit into, you can make a split deposit. By clicking the Account drop down box, you can select additional accounts to split the deposit across. You have the ability to modify the amounts that will be deposited in each account. By default the system will try to evenly split amounts across the accounts. Once the Deposit Total in the bottom right is no longer red, you can then Approve and complete the deposit.

Acct. Name(#Number)	Image	Cash Letter	Account Totals
X Checking (#123456789)	\$	25.00	\$25.00
		50.00 %	
X Savings (#987654321)	\$	25.00	\$25.00
		50.00 %	
Batch Total:		\$50.00	Total: \$50.00

Account:

If you have any deposit amounts that are not equal to the total deposit amount, you will see the total amount in red in the bottom right displaying that the total is off. If the amounts are not correct, the Deposit button will be grayed out. Once the totals are equal, then the Deposit button will be available again. You also have the ability to click the delete button in case you made an error in choosing to perform a split deposit to the wrong account.

Acct. Name(#Number)	Image	Cash Letter	Account Totals
X Checking (#123456789)	\$	25.00	\$25.00
		50.00 %	
X Savings (#987654321)	\$	22.50	\$22.50
		45.00 %	
Batch Total:		\$50.00	Total Off: (2.50)

Account:

Approving Deposits

Once deposits have been fully error corrected and balanced, they must be approved. Users may simply proceed through the approval process by clicking “Approve”. If a user simply approves a deposit this will not complete the deposit to Harmony. Another user that has the Deposit privilege must log in to the system and navigate to the Deposits menu and approve the deposit. If a user does not have the privilege that allows them to approve deposits, an email will be sent to those other users in the system that do have that privilege so they know to log in and complete the deposit approval process. If a user has both privileges of approving and sending deposits, they will skip straight to the deposit completion screen.

Completing Deposits

The final step to deposit your items is to mark the approved deposit as “Deposited”. This operation is performed from the Approve Deposit screen, from the previous step, which is the final confirmation for the deposit. Marking a deposit as “deposited” is the action that actually transmits the deposit to Harmony. After this action, users may not move a deposit to any other previous state or edit any items in the deposit.

Exporting Data

ADVANCED TOPIC: You may wish to export information about deposits for other purposes, such as for import into an accounts receivable system. You may do so by using an export profile. Export profiles can be configured by you or your merchant administrator; for more information about configuring export profiles, see the [Configuration section](#) of this user manual.

Exportable deposits are those that have at least gone through the reconciliation process, to ensure MICR data, and if UDF’s are defined on the deposit account, UDF data has to have been entered. To find a list of exportable deposits, click the Export menu item and select a deposit to export. You may modify the Deposit Date on the Export page to narrow the deposit listing to find the deposit you wish to export.

When you have located the deposit you wish to export, click the export icon button (far left) to choose an export profile.

Export profiles may be generic and not apply to any specific account or they may apply only to a specific account. When exporting a deposit, users can choose an export profile from the list of all generic export profiles and export profiles that are specific to the deposit account for the deposit they are exporting.

	Name	Status	Site	Item Counts	Item Amounts	Create Date
	demo 04052013	Transferred To Bank	Demo Site #1	2	\$50.00	4/5/2013 10:26 AM
	demo 04242013	Transferred To Bank	Demo Site #1	2	\$50.00	4/24/2013 9:03 AM
	demo 05082013	Transferred To Bank	Demo Site #1	2	\$50.00	5/8/2013 9:18 AM

Reports

Audit Trail

The Audit Trail report provides search functionality for auditors to find deposits by status, site, account, item count and/or deposit control totals. Resultant deposits can be audited, providing users a chronological listing of deposit audit events on a sub-report. The sub-report provides a name and description for each audit event, the date and time the event happened, and the user that generated the event.

Batch Audit Trail

Software Demonstrations

Batch	Site	Account	Item Count	Item Total	Create Date	Batch Status	Changes	
05/16/2013 01:27 PM	Demo Site #1	Checking	0	\$50.00	05/16/2013 01:27 PM	Deleted	NO	Audit
05/08/2013 09:18 AM	Demo Site #1	(Multiple)	2	\$50.00	05/08/2013 09:18 AM	Transferred	YES	Audit
05/08/2013 08:05 AM	Demo Site #1	Checking	2	\$50.00	05/08/2013 08:05 AM	Deleted	YES	Audit
05/08/2013 07:55 AM	Demo Site #1	Checking	0	\$50.00	05/08/2013 07:55 AM	Deleted	NO	Audit
05/06/2013 01:25 PM	Demo Site #1	Checking	0	\$50.00	05/06/2013 01:25 PM	Deleted	NO	Audit
05/02/2013 02:15 PM	Demo Site #1	Checking	0	\$50.00	05/02/2013 02:15 PM	Deleted	NO	Audit
04/26/2013 11:05 AM	Demo Site #1	Checking	2	\$50.00	04/26/2013 11:05 AM	Reconciled	YES	Audit
04/24/2013 09:03 AM	Demo Site #1	(Multiple)	2	\$50.00	04/24/2013 09:03 AM	Transferred	YES	Audit
04/09/2013 03:07 PM	Demo Site #1	Checking	2	\$50.00	04/09/2013 03:07 PM	Reconciled	YES	Audit
04/09/2013 10:17 AM	Demo Site #1	Checking	0	\$50.00	04/09/2013 10:17 AM	Deleted	NO	Audit
04/09/2013 10:15 AM	Demo Site #1	Checking	0	\$50.00	04/09/2013 10:15 AM	Deleted	NO	Audit

Drilling down into the Audit Reports:

Batch Status	User Name	Audit Event	Audit Date	Audit Text	
Opened	demouser	Batch Created	05/08/2013 09:18 AM	Batch Created	-
CARLAR	demouser	Batch Set To CAR/LAR	05/08/2013 09:19 AM	Batch Set To CAR/LAR	-
CARLAR	MSI\carlar	Batch Set To IQA	05/08/2013 09:19 AM	Batch Set to IQA	-
Closed	demouser	Batch Item Modified	05/08/2013 09:20 AM	Amount (Empty=25.00)	View Item
Reconciled	demouser	Batch Set To Reconciled Status	05/08/2013 09:20 AM	Batch Set To Reconciled Status	-
Approved	demouser	Batch Set To Approved Status	05/08/2013 09:22 AM	Batch Set To Approved Status	-
ReadyForDeposit	demouser	Batch Submitted For Deposit	05/08/2013 09:22 AM	Batch Submitted For Deposit	-
ReadyForDeposit	mcx9builder	Batch Set To Transferred Status	05/08/2013 10:00 AM	Created ICL	-

Clicking on the View Item sub report will display the audited item, but will not allow you to edit those fields.

Batch Information

Batch: demo 05082013

Item Count: 2

Scanned Item Count: 2

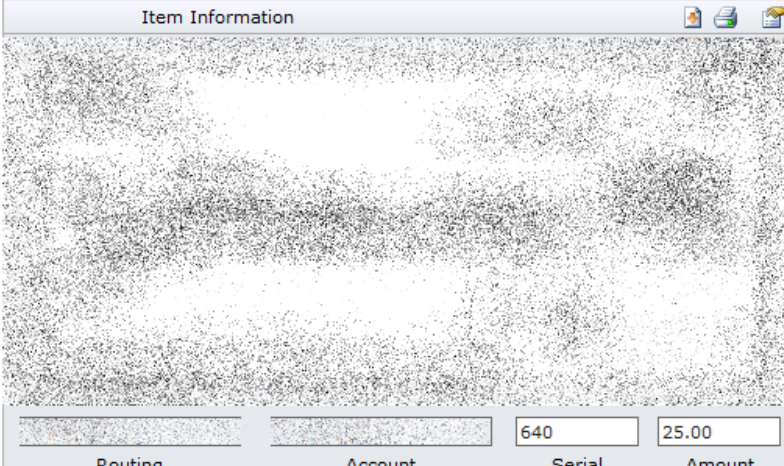
Site: Demo Site #1

Item Amount: \$50.00

Scanned Item Amount: \$50.00

Edit Batch

Item Information



Routing

Account

Serial

Amount

Save

Delete

Cancel

Re-Scan

Item Validation

No Errors

User Defined Fields

Apt

Previous Item

Next Item

Item Audit Trail

The Item Audit Trail report provides search functionality for auditors to find items by routing number, account on the item, serial number, transaction date, and/or item amount. Resultant items can be audited, providing users a view of the item and a chronological listing of item audit events.

Item Audit Trail

Software Demonstrations

Batch	Routing	Account	Serial	Amount	Transaction Date	Changes
demo 05082013 (ID: 632912)			640	\$25.00	5/8/2013 9:19 AM	YES
demo 05082013 (ID: 632912)			550	\$25.00	5/8/2013 9:19 AM	NO
test01 (ID: 632857)			549	\$25.00	5/8/2013 8:06 AM	YES
test01 (ID: 632857)			639	\$25.00	5/8/2013 8:06 AM	NO
demo 04292013 (ID: 625556)			385	\$25.00	4/26/2013 11:06 AM	NO
demo 04292013 (ID: 625556)			638	\$25.00	4/26/2013 11:06 AM	YES
demo 04242013 (ID: 624090)			637	\$25.00	4/24/2013 9:04 AM	NO
demo 04242013 (ID: 624090)			384	\$25.00	4/24/2013 9:04 AM	YES
demo 04092013 (ID: 615672)			636	\$25.00	4/9/2013 3:08 PM	YES

Deposit Summary

The Deposit Summary report provides search functionality for users to find deposits by status and deposit date. A simplified subset of the functionality available in the Audit Trail report, the Deposit Summary report is typically used by managers to generate lists of deposited deposits without auditing information. You can choose between Accepted, Approved, Closed, Opened, Ready for Deposit, Reconciled and Transferred. See the interface overview section for the description of these deposit statuses.

Batch Summary by Status

Software Demonstrations

5/1/2013 to 5/31/2013

Status: Ready For Deposit

Batch Name	Batch ID	Account Name	Account #	User	Site	Date	Item Count	Amount
demo 04052013	613188	Checking	Checking 123456789	SYSTEM	Demo Site #1	5/3/2013 5:00:08 PM	2	\$50.00
demo 05082013	632912	(Multiple)	(MULTIPLE)	SYSTEM	Demo Site #1	5/8/2013 10:00:33 AM	2	\$50.00
Total							4	\$100.00

Deposit Detail

The Deposit Detail report provides search functionality for users to find deposits by status and deposit date, and provides a listing of items within each resultant deposit. A simplified subset of the functionality available in the Audit Trail report, the Deposit Detail report is typically used by accountants to generate lists of deposited deposits along with each item for archival purposes without auditing information.

Batch Detail By Status

Software Demonstrations

Status:

Batch	Batch Date	Output Type
demo 04092013 (2247)	4/9/2013 3:07:30 PM	Image Cash Letter

Merchant Account	Account #	Amount
Checking	123456789	\$50.00
Total Deposit:		\$50.00

Routing #	Account #	Check #	Amount
370707075	301112228	548	\$25.00
108080809	300012303	636	\$25.00

Batch	Batch Date	Output Type
demo 04292013 (2247)	4/26/2013 11:05:57 AM	Image Cash Letter

Merchant Account	Account #	Amount
Checking	123456789	\$50.00
Total Deposit:		\$50.00

Routing #	Account #	Check #	Amount
108080809	300012303	638	\$25.00
108080809	302222324	385	\$25.00

Deposit Audit Summary

The Deposit Audit Summary report provides search functionality for users to find all audit events on deposits by deposit date. A simplified subset of the functionality available in the Audit Trail report, the Deposit Audit Summary report is typically used by accountants or compliance officers to generate lists of deposit audits for archival purposes.

Batch Audit Summary

Software Demonstrations

Batches created between 4/1/2013 and 5/31/2013

Batch ID	Name	Items	Amount	Date	Status	Site	Account
613188	demo 04052013	2	\$50.00	4/5/2013 10:26:16 AM	Transferred	Demo Site #1	Checking
Event Date	Username	Event					
4/5/2013 10:26:16 AM		Batch Created					
4/5/2013 10:27:15 AM		Batch Set To CAR/LAR					
4/5/2013 10:27:20 AM		Batch Set to IQA					
4/5/2013 10:27:51 AM		Amount (Empty=25.00)					
4/5/2013 10:27:55 AM		Batch Set To Reconciled Status					
4/5/2013 10:29:22 AM		Batch Set To Approved Status					
4/5/2013 10:29:22 AM		Batch Submitted For Deposit					
4/5/2013 11:22:49 AM		RemoteDepositCSR website Batch Reconcile					
4/9/2013 10:50:16 AM		Batch Set To Approved Status					
4/9/2013 10:50:16 AM		Batch Submitted For Deposit					
4/9/2013 10:59:02 AM		RemoteDepositCSR website Batch Reconcile					
4/24/2013 10:03:08 AM		Batch Set To Approved Status					
4/24/2013 10:03:08 AM		Batch Submitted For Deposit					
4/24/2013 10:04:42 AM		RemoteDepositCSR website Batch Reconcile					
5/3/2013 2:26:23 PM		Batch Set To Closed Status					
5/3/2013 2:27:05 PM		Batch Set To Open Status					
5/3/2013 2:27:44 PM		Batch Set To Open Status					

Deposit Receipts

After a deposit has been marked as deposited, merchants may print deposit receipts, which provide a copy of the virtual deposit slip, created from information generated during the deposit creation process, along with images of each deposited item, along with their MICR information. This deposit receipt cannot be generated until deposits are completed, but can be accessed thereafter for a period of two years.

Permission to view deposit receipts is restricted. To view a deposit receipt for an account, your login must have access to that account. In addition, your login must have deposit permissions on the site for which you wish to review deposit receipts. The deposit receipt screen will only show accounts your logins have permission to see in the dropdown, and will only list sites for which you have deposit access.

There are several different styles of reports that you can access in this area. By selecting the drop-down menu, you will see a listing of report options.

Note: The image layout chosen will become the default selection should the Merchant navigate away from the current window or log out.

Deposit Summary Results View:

Home Deposits Export Reports Configuration Help Logout Bank Admin

Deposit Receipts

Receipt Information

Account: <All> Site: <All>

From: 5/1/2019 To: 5/19/2020

Get Deposit Receipts

Name	Status	Site	Item Counts	Item Amounts	Create Date
5-2-19 chrome	Transferred To Bank	SmartSource PVA	5	\$290.60	5/2/2019 11:32:05 AM
5-2-19 IE	Transferred To Bank	SmartSource PVA	5	\$193.85	5/2/2019 11:32:05 AM
5-2-19 Firefox	Transferred To Bank	SmartSource PVA	3	\$254.00	5/2/2019 11:32:05 AM
5-2-19 edge	Transferred To Bank	SmartSource PVA	13	\$1,127.35	5/2/2019 11:32:05 AM
5-21-19 PVA test	Transferred To Bank	SmartSource PVA	98	\$26,050.75	5/21/2019 2:54:53 PM
5-28-19 PVA IE	Transferred To Bank	SmartSource PVA	10	\$5,456.99	5/28/2019 2:26:25 PM
5-30-19 PVA Edge	Transferred To Bank	SmartSource PVA	6	\$355.63	5/30/2019 3:02:19 PM

Deposit Summary:

Deposit Summary

Merchant: Software Demonstrations **Creation Date:** 02/21/2014
Site: Demo Site #1 **Items In Batch:** 3

Deposit Account: xxxxxx6789 **Deposit Amount:** \$9.00
Account Name: Checking **Batch:** Walkthrough

Item Number	Routing	Account	Serial	Amount
1			378	\$2.00
2			2543	\$3.00
3			1001	\$4.00

Deposit Image Receipt:

Deposit Receipt

Merchant: Software Demonstrations
Site: Demo Site #1
Batch: Walkthrough
Account: 123456789 - Checking

Date: 2/21/2014
Amount: \$9.00
Items: 3

Remote Deposit	
Software Demonstrations Demo Site #1	
Date: 2/21/2014 Account: 123456789 Name: Checking	
Myriad Bank 2627 E 1-44 Service Road Oklahoma City, OK 73111	\$9.00
⑆0000000900⑆	

Amount: \$9.00

KURT SMITH 825 3RD AVE., FL 2 METROPOLIS, NY 10022		DATE 2-20-14	378 502-259/000
PAY TO THE ORDER OF <u>Test</u>		\$ 2.00	
<u>Two dollars</u>		DOLLARS	Security Features Included Secure on back
Bank of Metropolis Anytown, US		K. Smith MP	
FOR		0378	

Amount: \$2.00

ROBERT HUCKSTER 300 S. RIVERSIDE PLZ., FL. 10 GOTHAM CITY, IL 60006		DATE 2-20-14	2543 707-707/000
PAY TO THE ORDER OF <u>Test</u>		\$ 3.00	
<u>Three dollars</u>		DOLLARS	Security Features Included Secure on back
Gotham Credit Union Anytown, US		R. Huckster MP	
MEMO		2543	

Amount: \$3.00

CHRISTINE SMITH 9777 RIDGE DR. SMALLVILLE, KS 66210		DATE 2-20-14	1001 080-080/000
Pay to the order of <u>Test</u>		\$ 4.00	
<u>Four dollars and 00/100</u>		Dollars	Security Features Included Secure on back
Smallville Bank Anytown, US		C. Smith MP	
For		1001	

Amount: \$4.00

Item Search

The Item Search report is similar to the Item Audit Trail; however, where the Item Audit Trail is intended to answer questions about a specific item, the Item Search report is intended to answer questions about specific types of edits to items. Exception audit events are activities that should not occur in ideal scanning, reconciliation, and deposit scenarios, such as image rescans, changes to MICR information, item deletions, and edits to deposits. Realistically, exception events will always happen, but the analysis of exception events may help administrators track inefficiencies using and abuses of the Remote Deposit Capture system.

Item Search

Report Parameters

Routing: =
Account: =
Serial: =
Amount: =
User Defined Field:
Transaction Date: =

Batch Name	Item #	Routing	Account	Serial	Amount	Transaction Date	User Defined Text
Demo 3-6-2014	2			<u>380</u>	<u>\$25.00</u>	3/6/2014	
Demo 3-6-2014	1			<u>1004</u>	<u>\$25.00</u>	3/6/2014	
demo 3-4-2014	2			<u>379</u>	<u>\$25.00</u>	3/4/2014	
demo 3-4-2014	1			<u>1002</u>	<u>\$25.00</u>	3/4/2014	
Walkthrough	3			<u>1001</u>	<u>\$4.00</u>	2/21/2014	
Walkthrough	2			<u>2543</u>	<u>\$3.00</u>	2/21/2014	
Walkthrough	1			<u>378</u>	<u>\$2.00</u>	2/21/2014	
High volume test	84			<u>14704</u>	<u>\$1,052.07</u>	2/20/2014	
High volume test	83			<u>14703</u>	<u>\$1,052.06</u>	2/20/2014	
High volume test	82				<u>\$230.32</u>	2/20/2014	
High volume test	81				<u>\$230.31</u>	2/20/2014	

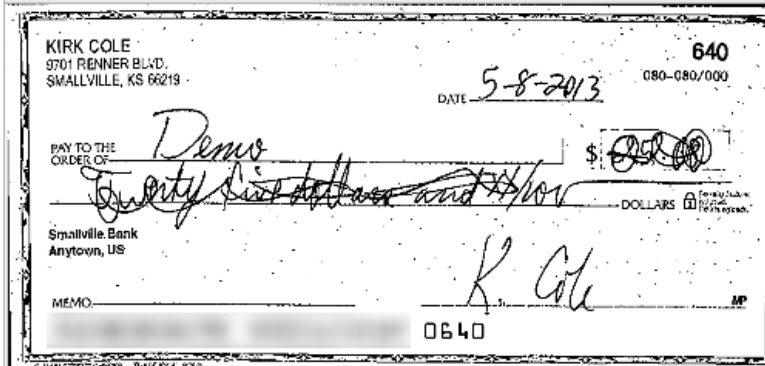
Items can be searched by routing, amount, account, user defined fields, serial or transaction date. To search for items where user defined fields have been populated, you can type the information that you are searching for and click the search button and any data that matches your query will return results. As with the Item Audit Trail report, resultant items on the Item Search report can be audited, providing users a view of the item and a chronological listing of item audit events at the bottom of the report in the "Item Audit Entries" section. The Item Audit section, like the Audit Trail sub-report, provides a name and description for each audit event, the date and time the event happened, and the user that generated the event. When data for an item is changed, the old and the new value are recorded in the audit event description to allow auditors to see exactly what was changed and who changed it. Each edit performed on an item will be shown chronologically.

Batch Information

Batch: demo 05082013 Item Count: 2 Batch Status: Transferred To Bank
 Site: Demo Site #1 Item Amount: \$50.00 Batch Id: 632912

Item Information

Front Image



MICR Information

Routing:
 Account:
 Serial: 640
 Amount: \$25.00

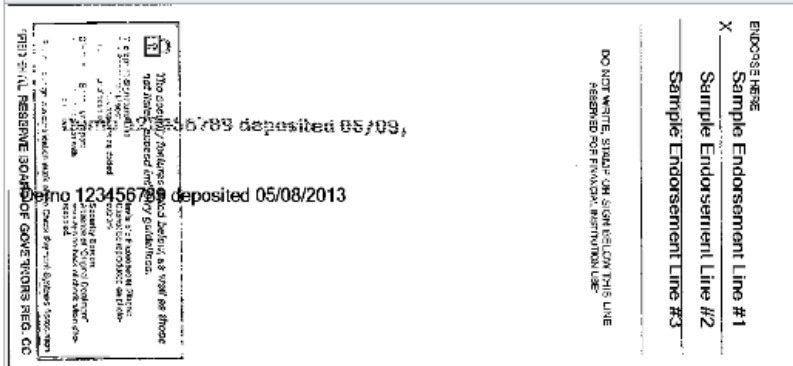
User Defined Fields

Apt:
 client Name:

Other Information

Item Id:
 Item Output Type: Image Cash Letter
 Date: 05/08/2013 09:19:17 AM

Back Image



Item Audit Entries

User Id	User Name	Audit Date	Audit Text
7482	demouser	5/8/2013 9:20:47 AM	Amount (Empty=25.00)

Configuration

First-time configuration of a merchant is a function typically performed by a merchant account manager at Harmony as part of the consultation and setup procedure. The setup process is documented in this section as a guide for merchant account managers, as well as merchant administrators who may wish to fine-tune their configuration after initial setup by Harmony to ensure Remote Deposit Capture meets their changing needs.

Configuration options for merchant accounts are located within Remote Deposit Capture, under the Configuration top-level menu item. The submenu items under Configuration are listed in sequential order based on the order in which merchant account managers should configure the application, one setting at a time.

My Preferences

Each user has the ability to configure their own contact information after they have been set up. This screen allows them to change their password, contact information, their username, and time zone they are capturing from depending on their user privileges.

The screenshot shows a web application interface with a navigation bar at the top containing links: Home, Batches, Reports, Configuration, Help, Logout, and a user profile icon labeled 'First Last'. Below the navigation bar is a section titled 'My Preferences' with a user icon. This section contains three main panels:

- Contact Information:** A panel with a user icon containing three text input fields: '* First Name:' (with 'First' entered), 'Middle Name:', and '* Last Name:' (with 'Last' entered). Below these fields is a blue 'Update' button with a floppy disk icon.
- Login Information:** A panel with a key icon containing two text input fields: '* User Name:' (with 'demouser' entered) and 'Password:'. To the right of the password field is a 'Change Password' button.
- Preferences:** A panel with a folder icon containing a 'Time Zone:' dropdown menu (set to 'Central Standard Time (US & Canada)') and a 'Honor Daylight Savings:' checkbox (checked). Below these is a blue 'Update' button with a floppy disk icon.

Sites

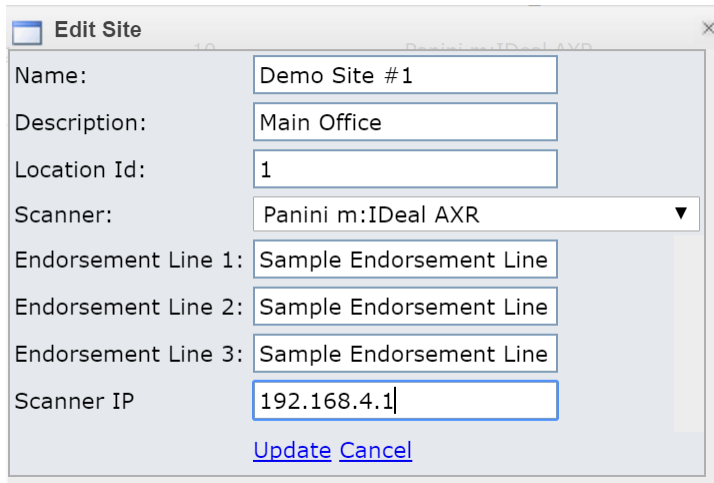
Sites						
View: Available Sites		 New Site				
	Name	Description	Location Id	Scanner	Deposits	Scanner IP
  	Canon	25/55	4	Canon CR_55	3	
  	Canon	50/80	5	Canon CR_80	0	
  	Digital Check	CX30/All TellerScan models	3	DCCC Corporation TellerScannerTs230	8	
  	Digital Check/Burroughs	All SmartSource Scanners	1	Burroughs SmartSource Elite	168	
  	Epson	CaptureOne	5	Epson CaptureOne	1	
  	Panini	ml:Deal	7	Panini m:iDeal AXR	0	192.168.4.1
  	Panini	EverneXt/iDeal/VisionX	2	Panini Everest AXR	2	localhost:44343
  	Panini	backup iDeal	10	Panini iDeal	0	
  	Panini	backup VisionX	6	Panini MyVisionX 32/64	3	
 Cancel  Save						

Each merchant must have one or more scan sites. A scan site is a computer which meets the System Requirements that also has a supported scanner. Scan sites are not necessarily physical locations but rather a scanner attached to a physical PC. One physical location may have more than one scanner if it accepts a high volume of items for Remote Deposit to allow the merchant to scan two deposits simultaneously. Sites have the following attributes:

- **Name:** A friendly name that any scanning user in the merchant enterprise can understand. Scanning users chose their site name when installing software and creating deposits. Names should be descriptive and potentially refer to a physical location. Sites with names like “Site 1”, “Site 2”, etc. may be confusing to scanning users, leading to deposits created for incorrect sites. Sites named like “Downtown Location”, “Tulsa West”, etc. have a better naming convention.
- **Description:** A description of the site. Descriptions are only shown on some reports and in the Sites configuration utility, to help Remote Deposit Capture administrators further understand what each site represents.
- **Location Id:** The Location Id field is a special field that can hold location codes that are specific to the conventions of the merchant. Location Id’s may be used in special circumstances for large merchants that require additional information to accompany deposits when deposited with Harmony. This is an optional field that can be skipped unless otherwise noted.
- **Scanner:** The scanner is the type of scanner at the scan site. The scanner setting ensures the proper scanning controls and scanning software are used when users create deposits for that site.
- **Deposits:** The Deposits column provides information for the number of deposits for each site. Sites cannot be permanently deleted once a deposit that was created for their site has been marked as deposited in the Remote Deposit Capture application. Instead, sites with at least one deposit associated with them are marked as deleted, but still visible using the View dropdown. Remote Deposit Capture requires such sites to continue to exist in the system for reporting and auditing purposes.

- Scanner IP: If you are using a driverless scanner or software that allows your scanner to function as a network scanner you will see this field. It is the network location of the scanner for the system to use.

To create a new site, click the “New Site” link on the upper right of the corner. An “Edit Site” window will pop up allowing you to fill in the site information.



The screenshot shows a web-based 'Edit Site' form. The fields are as follows:

Name:	Demo Site #1
Description:	Main Office
Location Id:	1
Scanner:	Panini m:IDeal AXR
Endorsement Line 1:	Sample Endorsement Line
Endorsement Line 2:	Sample Endorsement Line
Endorsement Line 3:	Sample Endorsement Line
Scanner IP	192.168.4.1

At the bottom of the form, there are two links: [Update](#) and [Cancel](#).

Once all information is filled out, click the update link at the bottom and you will see the new site in the list of available site. You also have the ability to have your endorsement be virtual. This allows for easy reading at a later time for others. You don't have to worry about if your stamp is too light, or didn't stamp properly, etc. If you have filled out these lines and you're not seeing the virtual endorsement after you capture new items, please contact Harmony Bank. There is a limit of less than 30 characters per line.

Note: The Endorsement lines displayed here are for virtual endorsements. A fourth line will automatically be added to the endorsement area and is the account number you chose when you created the deposit. If you create a split deposit, it will only show the deposit account number. If you choose a network scanner there will be field added for the IP address of the scanner.

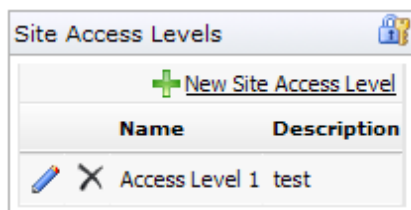
Which scanner option should you choose? Harmony Bank recommends these options as a best practice. Each scanner vendor has its own unique properties and options which requires different scanner packages. However, some packages listed in the drop down list are still in use by customers with other systems. For any new customers, these should be ignored. The packages listed here are the most recent versions.

- Panini mI:Deal – Panini mI:Deal AXR
- Panini EverneXt/i:Deal/VisionX – Panini Everest AXR
- DigitalCheck/Burroughs Smartsource Series scanners – Burroughs SmartSource Elite
- Canon CR 25/55 – Canon CR_55
- Canon CR 50/80 – Canon CR_80
- DigitalCheck CX30/TellerScan Series – DCCorporation TellerScannerTS230
- Epson Capture One – Epson CaptureOne
- UEC Series 7000 – UEC Series7000
- SmartSource Edge – Unisys SmartSource Edge
- SmartSource MicroEX – Burroughs Smartsource MicroEX

Note: Some Windows systems do not work well with the newer Panini packages that are listed for Panini i:Deal or VisionX scanners. If you tried them and they aren't working as expected, you can also try some of the older driver packages for the Panini i:Deal or VisionX scanners. Those packages are listed as Panini iDeal and Panini MyVisionX 32/64 respectively. Mac users should use the options listed above only.

Site Access Levels

Site access levels are named collections of site privileges that are assigned to users on a per-site basis. Typically, merchant administrators create several default site access levels for new merchants with predefined privileges that merchant administrators can later customize for their specific environments.



Site access levels are characterized by a name, description, and a collection of allowed privileges from a list of available privileges. The Edit Site Access Level screen is used both to create new site access levels and edit existing site access levels. Privileges are assigned by selecting one or more from the “Denied Privileges” listing and using the green arrows to move them to the “Allowed Privileges” listing, or vice versa.

Edit Site Access Level

Site Access Level Information

Name:

Description:

Privileges

Denied Privileges

- Edit Batch
- Audit Batch
- Audit Items
- Reconcile User Defined Fields
- Delete Items
- Approve Batch
- Deposit Batch

Allowed Privileges

- Scan
- Reconcile Full MICR
- Reconcile Amount Only
- Delete Batch

Each privilege that can be granted to a site access level is described in the following table:

Privilege	Description
Scan	Users with this privilege for a site can create deposits for that site and can scan new items and rescan items to replace existing items in deposits that were created for that site.
Reconcile Full MICR	Users with this privilege for a site can “Step Through Errors” or directly edit items in deposits created for that site and change any MICR field (routing, account, serial, and amount). In addition, they can override “No Signature” and “IQA Error” notices to assert there is not an error condition. If granted no other “Reconcile...” privileges but this one, users can modify and correct all fields on the Edit Item screen except UDF data. When combined with the “Reconcile User Defined Fields” privilege, users can edit any item on the Edit Item screen.
Reconcile Amount Only	Users with this privilege for a site can “Step Through Errors” or directly edit items in deposits created for that site and change the amount field. If granted no other “Reconcile...” privileges but this one, users can only modify and correct amount fields on the Edit Item screen.
Edit Deposit	Users with this privilege can edit existing deposits to change item counts or item totals. It is recommended this privilege is not given to casual scanner-reconcilers if the scanning and reconciliation responsibilities are not segregated among different users to help enforce the usage of deposit control totals.
Delete Deposit	Users with this privilege for a site can delete and undelete deposits for that site, including all the items within them

Audit Deposit	Users with this privilege for a site and view the Audit Deposit report for any deposit created for that site
Audit Items	Users with this privilege for a site and view the Audit Items report for any items in deposits that are created for that site
Reconcile User Defined Fields	Users with this privilege for a site can “Step Through Errors” or directly edit items in deposits created for that site and change user-defined field data. If granted no other “Reconcile...” privileges but this one, users can only modify and correct UDF data on the Edit Item screen.
Delete Items	Users with this privilege for a site can delete and undelete individual items within deposits for that site
Approve Deposit	Users with this privilege for a site can approve a deposit for that site, and can optionally split deposits into multiple deposits for any accounts they have access to
Send Deposit	Users with this privilege for a site can send a deposit for that site

Merchant administrators are recommended to create several default groups for their merchant accounts for the assignment of initial users. Specifically, the following *example* site access levels and associated permissions are some *possible* configurations:

Site Access Level	Allowed Privileges	Members
Administrators	Scan Reconcile User Defined Fields Reconcile Full MICR Edit Deposit Delete Deposit Delete Items Audit Deposit Audit Items Approve Deposit Send Deposit	Primary merchant administrator
Accountants	Reconcile Amount Only Edit Deposit Audit Deposit Audit Items Approve Deposit Send Deposit	Accountants and comptrollers
Reconcilers	Reconcile User Defined Fields Reconcile Full MICR Edit Deposit Delete Deposit Delete Items Audit Deposit Audit Items	Scanner supervisors
Scanners	Scan Reconcile Amount Only Reconcile User Defined Fields Delete Items	Basic scanning users

Groups

Similar to site access levels, groups are named collections of global merchant privileges that are assigned to users on a system-wide basis, such as user management and user-define field configuration. The system-wide privileges are self-descriptive and are discretely defined to allow large, advanced merchants partition the site-wide privilege for their individual needs.

Groups			
Name	Description		
   Admin	Admin		
   Capture Only	Capture & Correct		
   Power User	Power User		

Edit Group [View Users](#)

Group Information

Name:

Description:

Privileges

Denied Priveleges

Delete Group

View Groups

Add Site

Edit Site

Delete Site

View Sites

Add Account User Defined

Edit Account User Defined

Delete Account User Defin

View Account User Defined

Add Site Access Level

Allowed Priveleges

Create User

Edit User

Delete User

Change User Password

View Users

Add Group

Edit Group

 Save

 Cancel

Below are some examples of what merchant account managers might possibly create as exemplified in the following table:

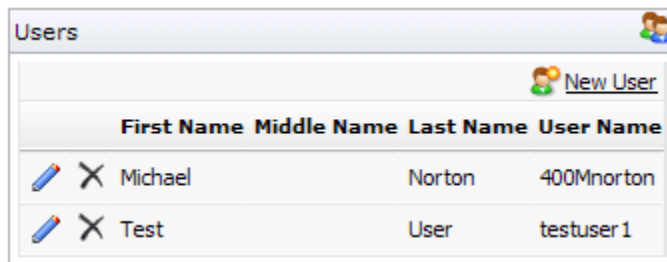
Group	Allowed Privileges	Members
Administrators	Create User Edit User Delete User Change User Password View Users Add Group Edit Group Delete Group View Groups Add Site Edit Site Delete Sites View Sites Add User Defined Field Edit User Defined Field Delete User Defined Field View User Defined Fields Add Site Access Levels Edit Site Access Levels Delete Site Access Levels View Site Access Levels	Primary merchant administrator
Customer Service Rep	Change User Password View Users View Groups	Password reset manager

Note: Because a merchant's group permissions are global for each merchant account, administrators must be cautious about granting the Create User, Edit User, Delete User, or Edit Group privileges to users. Users with any one of these privileges can potentially circumvent the permissions intended for their accounts by elevating their own permissions.

Ultimately, the decision on how to create groups are up to you.

Users

A user is a single individual who can log into Remote Deposit Capture. Each user at a merchant who uses the Remote Deposit Capture solution must have their own, unique user account. Auditing records report on actions in the system by user accounts, and for this reason, communal user accounts should never be created or used. Users are managed by accessing the User manager, under the Configuration top-level menu item in Remote Deposit Capture, then under the Users submenu item.



	First Name	Middle Name	Last Name	User Name
 	Michael		Norton	400Mnorton
 	Test		User	testuser1

The Edit User screen is used both to create new users and to edit existing users. Users are defined by a number of characteristics, logically grouped on the Edit User screen into a series of panes.

Edit User

User Information

First Name: Michael
Middle Name:
Last Name: Norton
User Name: 400Mnorton

Password Management

Password:
Complexity: 0 4
Confirm Password:
Change Password

Preferences

Time Zone: Central Standard Time (US & Canada)
Honor Daylight Savings:

Groups

Available Groups

Supervisors
Group Test 1

Assigned Groups

Group 1

Accounts

Denied Accounts

Account 1
Account 2
Account 3

Allowed Accounts

Sites

Denied Sites

Site 1

Access Levels

Access Level 1

Allowed Sites

Save

Cancel

- User Information: User information includes basic profile for users, including their name and username credentials for accessing the Remote Deposit Capture application. Usernames are immutable once users are created; they cannot be changed.
- Password Management: Passwords can be changed using the Password Management pane. Passwords must be double entered, and should be considered “complex”.

Complex passwords should contain at least one lowercase letter, one uppercase letter, one number, and be at least eight characters in length. A complexity calculator evaluates the strength of passwords as they are entered into the Password field to help encourage administrators to create secure credentials. Please check with Harmony's password complexity requirements if you are unsure.

- Preferences: Miscellaneous privileges, such as time zone information are configured using the preferences pane. For large merchants that deploy Remote Deposit Capture across multiple time zones, these settings ensure deposit creation times and timestamps in auditing reports are shown in local time zone formats to reduce confusion.
- Groups: Each group, as defined in the Groups configuration is listed in the Available Groups listing. To assign all of the site-wide privileges in a group to a user, use the green arrows to move the group from the Available Groups listing to the Assigned Groups listing.
- Accounts: Each deposit account that merchants can remotely deposit items into, as defined by Harmony merchant account managers, is listed in the Denied Accounts listing. To grant access to one or more deposit accounts to a user, use the green arrows to move one or more deposit accounts from the Denied Accounts listing to the Allowed Accounts listing. Users that have access to an account can, with Scan site permissions create deposits for that account, or with Approve Deposit site permissions split deposits into that account.
- Sites: Each site, as defined in the Sites configuration is listed in the Denied Sites listing. To grant access for a user to access a site, select the site from the Denied Sites listing and select the appropriate access level for that site. Then, use the green arrows to move the site from the Denied Sites listing to the Allowed Sites listing. Sites are added at the specified site access level for that user. This permissions system provides merchant administrators with the flexibility to configure some users to float between sites and have different permissions at each site.

User-Defined Fields

User-Defined Fields (UDF's) are additional data elements that are displayed during reconciliation to allow merchants to capture additional data about items as they are reconciled and prepared for deposit. Most merchants do not utilize user-defined fields; however, combining user-defined fields with export profiles can provide merchants new opportunities to directly link accounts receivables into general ledger systems by collecting customer information in user-defined fields, and providing this data, along with item amounts and other relevant fields in export files that third-party software systems can import and interpret.

Note: User-Defined fields are extremely useful to large merchants that want to integrate receivables information into other accounting or customer relationship management systems. However, implementing user-defined fields limits the ability of merchants to split deposits among multiple deposit accounts. Some merchants can adjust their workflows to create deposits by deposit accounts to work around the constraints involved; however, merchants must consider these implications before implementing and using user-defined fields. For more information on the issues involved with split-deposit deposits and user-defined fields, see the Approving Deposits section of this user manual, under the Split-Deposit Considerations subsection.

Account User Defined Fields

Accounts: Checking		 New User Defined Field						
Edit	Name	Description	Required	Auto Fill	Min Length	Max Length	Data Type	
  	Apt	Apartment Number	No	☒	0	255	Numeric	
  	date	date of payment	No	☒	0	255	Date Time	 
  	client Name	Customer	No	☒	0	255	Alpha Numeric	 
  	Test Account	date	No	☐	0	255	Date Time	 
  	address	location	No	☐	0	255	Alpha Numeric	

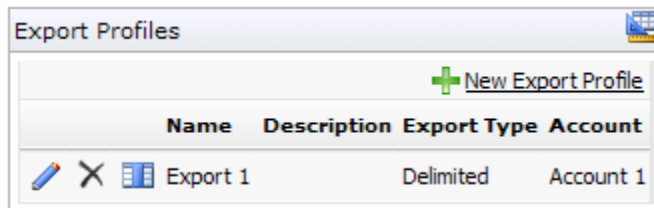
User-defined fields are characterized by the following elements:

- **Name:** The name of the user-defined field, as displayed to users in the Edit Item screen of reconciliation
- **Description:** The internal description of the user-defined field, used to assist administrators with tracking detailed information about fields
- **Required:** Whether or not the UDF is required. UDF's that are marked as required will cause items to be marked with the "Invalid UDF Data" error during reconciliation until data for that field is provided during reconciliation, and items with this error cannot be approved or deposited until the data is provided.
- **Auto Fill:** If you want the system to remember the last entry and automatically populate that data. Auto Fill criteria is based off of the Routing Number and the Account Number.
- **Min Length:** The minimum required length of the data element. Minimum field lengths are only relevant for alphanumeric data types, and are disregarded if any other data type is specified for the field.
- **Max Length:** The maximum possible length of the data element. Maximum field lengths are only relevant for alphanumeric data types, and are disregarded if any other data type is specified for the field.
- **Data Type:** The format of the data. The possible data types are:

- Alphanumeric: Free-form text, subject to the specified minimum and maximum field lengths
 - Date Time: A valid date and time
 - Numeric: A whole or fractional (decimal) number
- **Order:** The order determines the order the UDF's appear on the Edit Item page. For ease-of-use, administrators should always order required UDF's higher than non-required UDF's.

Export Profiles

Export profiles are templates that instruct Remote Deposit Capture how to export deposit information into files that can be saved onto a user's local machine. The file contains a row for each non-deleted item within a deposit. Export profiles are typically configured not by merchant account managers, but by merchant administrators who have specialized knowledge about third-party software systems into which they wish to import data.



Export profiles have several important considerations which limit their applicability when used in conjunction with user-defined fields and split-deposit deposits:

- An export profile is either generic or specific to an account
- Generic export profiles
 - Can be applied to any deposit account
 - Can export MICR data
 - Cannot export UDF data
- Account-specific export profiles
 - Can be applied only to a single deposit account
 - Can export MICR data
 - Can export UDF data
- Split-deposits can only export deposit information using either a generic export profile, or an account-specific export profile defined for any deposit account part of the split-deposit deposit.

Edit Export Profile

Export Profile Information

Name:

Description:

Account:

Default Date Format:

Default Currency Format:

Export Details

Export Type:

Include Column Headers: ☐

Row Delimiter: ☒ CR/LF ☐ CR ☐ LF

Column Delimiter: ☒ Comma (,) ☐ Semicolon (;) ☐ Pipe (|) ☐ Tab

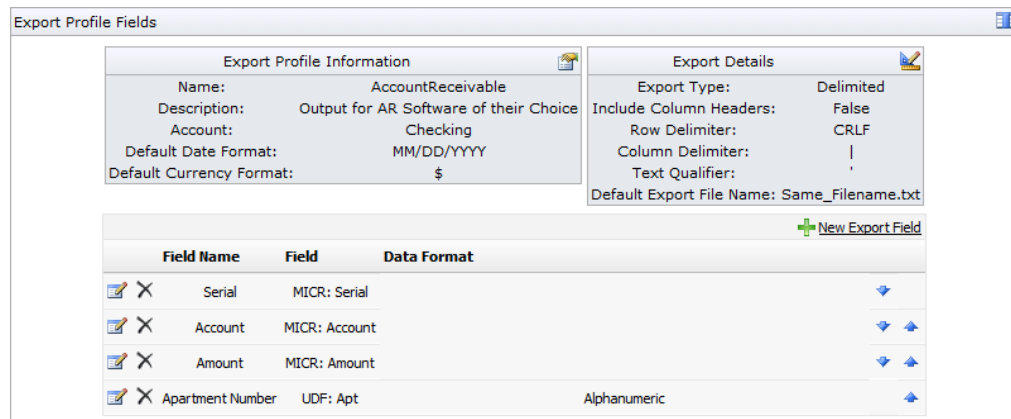
Text Qualifier: ☐ None ☒ ' ☐ "

Default Export File Name:

Each export profiles have a number of defining characteristics, including:

- **Export Profile Information**
 - Name: A name for the export profile shown to exporters when selecting a profile from a list. Each export profile for a merchant must have a unique name.
 - Description: An internal description for the export profile, useful for merchant administrators for tracking additional details about export profiles.
 - Account: This is the account to which this export profile applies. A list of all accounts for which the user has access to is provided, along with a "None" option, used to create a generic export profile.
 - Default Date Format: The format in which UDF's with data type "Date Time" are formatted in export files.
 - Default Currency Format: The format in which item amounts are formatted in export files.
- **Export Details:**
 - **Export Type**
 - Delimited: Delimited export profiles export fields using a specified column delimiter character to separate data. Each row may be a different length, since delimiters provide demarcation of fields.
 - Fixed Width: Fixed-width export profiles export fields using a set field positions and lengths, causing each row of data to be the same length, without delimiter characters separating fields.
 - Include Column Headers: When selected, an additional row of information is added as the first line in export files using this profile, using the same delimiter format as other rows, that contains the names of each field.

- **Row Delimiter:** The row delimiter specifies the special character used to separate rows of data within a file. Windows-based systems typically use CR-LF, and Unix-based systems typically use LF. However, the third-party software application may require a specific row delimiter: check your third-party software’s manual for more information.
- **Column Delimiter:** The column delimiter specifies the character used to separate fields for delimited exports. Column delimiters do not apply to fixed-width exports.
- **Text Qualifier:** Text qualifiers indicate an enclosing character around text in export profiles. Text qualifiers are useful when exported text may contain a character that is also used as a column delimiter, such as a comma when using a comma-delimited file format. When possible, use a quotation mark (") as a text qualifier. Check your third-party software’s software manual to see if it is compatible with text qualifiers.
- **Default Export File Name:** The default export file name is the name of the file that users will receive when they utilize the export profile and choose to save the file to their local computer. If consuming third-party software requires files to have a specific name when importing data, setting this name in the default export file name for the export profile can simplify the use of export profiles for merchants.
- **Choosing Fields:**
 - Once you have configured your export profile, you will need to choose which fields that you would like to export.
 - Click the third icon  in the “Export Profiles” screen and choose “New Export Field” to pick which fields will be exported for the process.



The screenshot shows a window titled "Export Profile Fields" with two main sections: "Export Profile Information" and "Export Details".

Export Profile Information:

Name:	AccountReceivable
Description:	Output for AR Software of their Choice
Account:	Checking
Default Date Format:	MM/DD/YYYY
Default Currency Format:	\$

Export Details:

Export Type:	Delimited
Include Column Headers:	False
Row Delimiter:	CRLF
Column Delimiter:	
Text Qualifier:	'
Default Export File Name:	Same_Filename.txt

Below these sections is a table of fields to be exported:

Field Name	Field	Data Format
 X Serial	MICR: Serial	
 X Account	MICR: Account	 
 X Amount	MICR: Amount	 
 X Apartment Number	UDF: Apt	Alphanumeric 

A link labeled "New Export Field" with a plus icon is located above the table.

Installation

The installation configuration screen allows users at scan sites to select their site and download and install the scan application and the driver software installation package to allow the Remote Deposit Capture system to remotely control the scanner. Installation is a requirement for first-time setup, but users will occasionally be prompted to install updated versions of driver software as scanner manufacturers release fixes to issues in driver software.

The Installation screen will prompt you to select your scan site, and will select the appropriate driver software installation package for you automatically based on your scan site selection. Clicking on the “Download Scan Driver” button to automatically download the installation package to your computer. See the [Appendices B or C](#) depending on your specific instance for the complete process.

Home	Deposits	Export	Reports	Configuration	Help	Logout	First Last
------	----------	--------	---------	---------------	------	--------	------------

Installation

Windows Scan Application: [+Download Scan App](#)

Driver Download: [+Download Scan Driver](#)

Demo Site #1 (Burroughs SmartSource Elite) ▼

The buttons below can be used in conjunction with the new Scanner Control Application and the new MFA Tool to do a browser association without the need to re-install the applications.

Clicking the button will open a new tab and open a dialogue from the Application, you can close the new browser tab at any time.

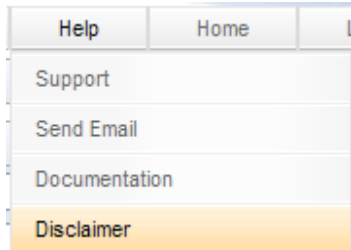
Associate MFA Tool with Browser:

Associate Scan App with Browser:

Help

Support

The support help page provides information on how you can contact Harmony for assistance.



Send E-mail

To provide feedback to Harmony for low-priority issues or outside of regular merchant support hours, you may use the Send E-mail help page to communicate issues to Harmony's support representatives.

Documentation

Copies of this user manual can be retrieved at any time by clicking the Documentation help support page link under the Help top-level menu bar item.

Disclaimer

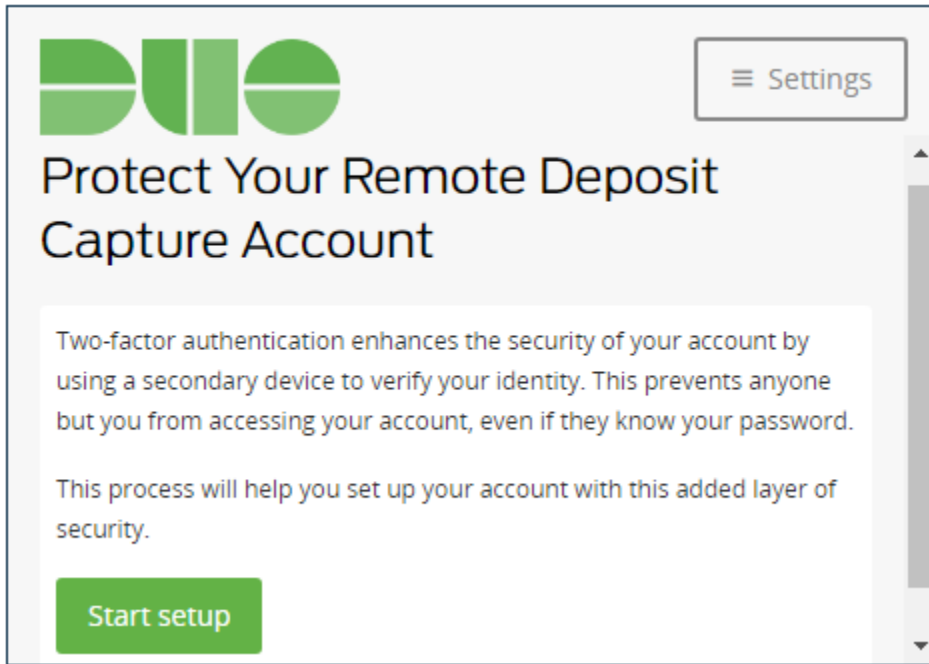
The disclaimer that users must accept once per day when accessing the Remote Deposit Capture system can be viewed at any time by clicking the Disclaimer help support page link under the Help top-level menu bar item.

Logging Out

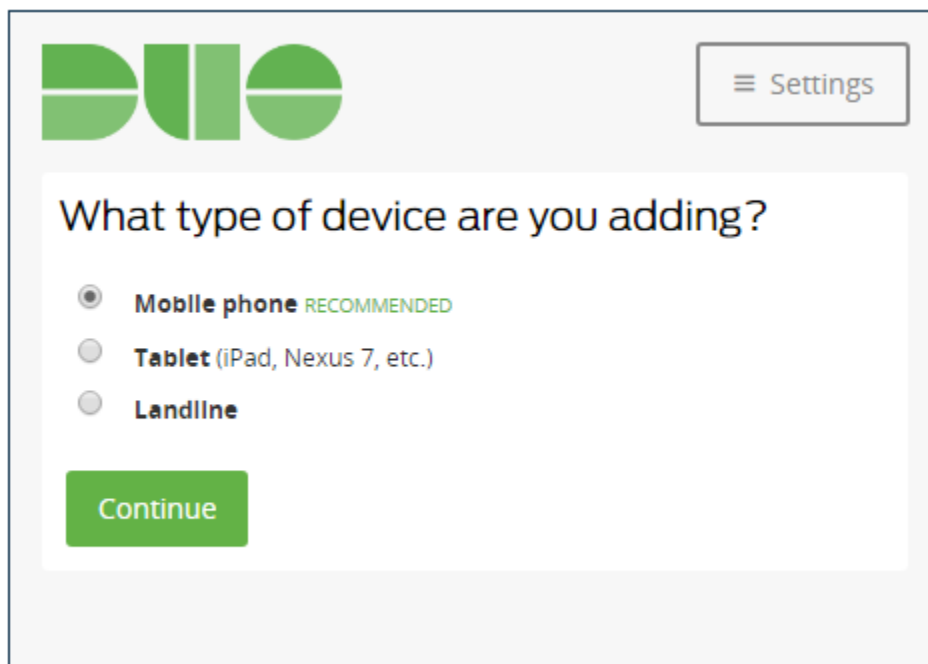
When finished using Harmony's Remote Deposit Capture, users should log out of the system to prevent subsequent users from accessing data using an abandoned session. Sessions automatically expire after a predefined period of time in the event users leave an instance of Harmony's Remote Deposit Capture unattended. Logout functionality is provided by a "logout" tab option.

Appendix A – Multi-Factor Authentication

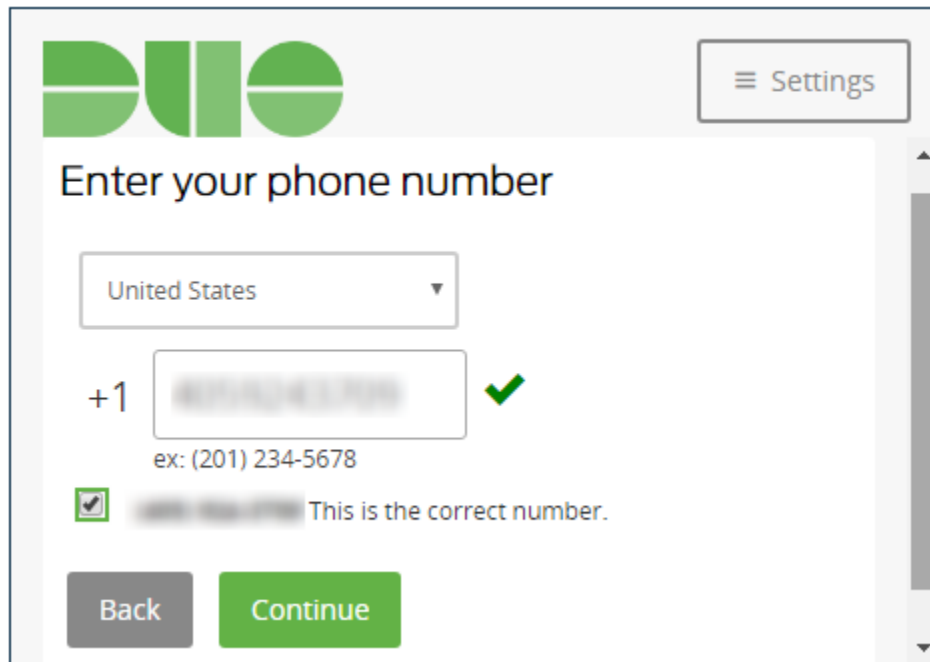
When you first log into the Harmony web page there will be a message displayed that states:



Click Start setup:

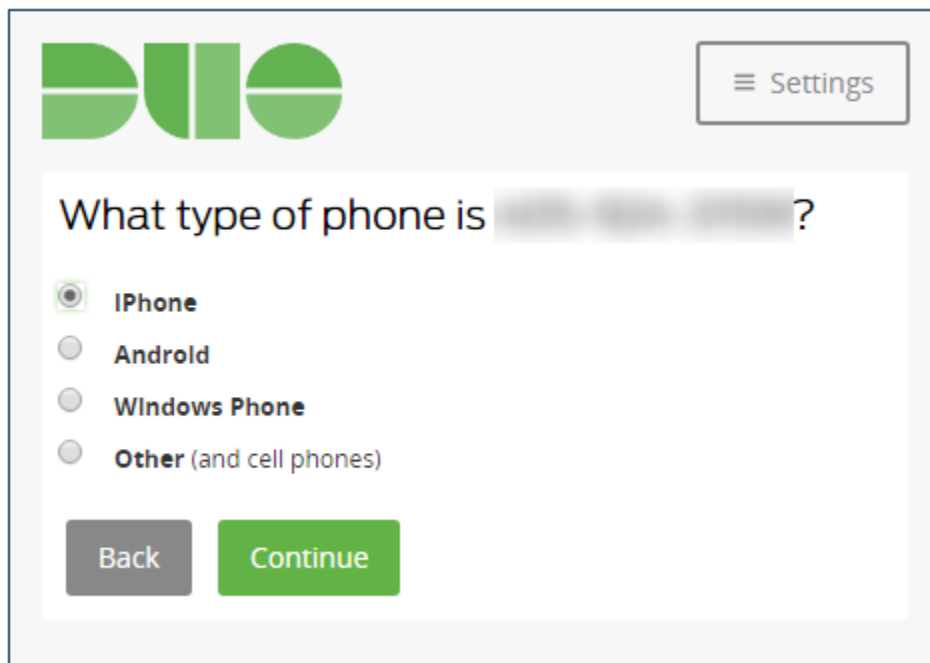


Choose your preferred authentication method and click Continue. Select the type of device you would like to enroll and click Continue. We recommend using a smartphone for the best experience, but you can also enroll a landline telephone, or iOS/Android tablets:

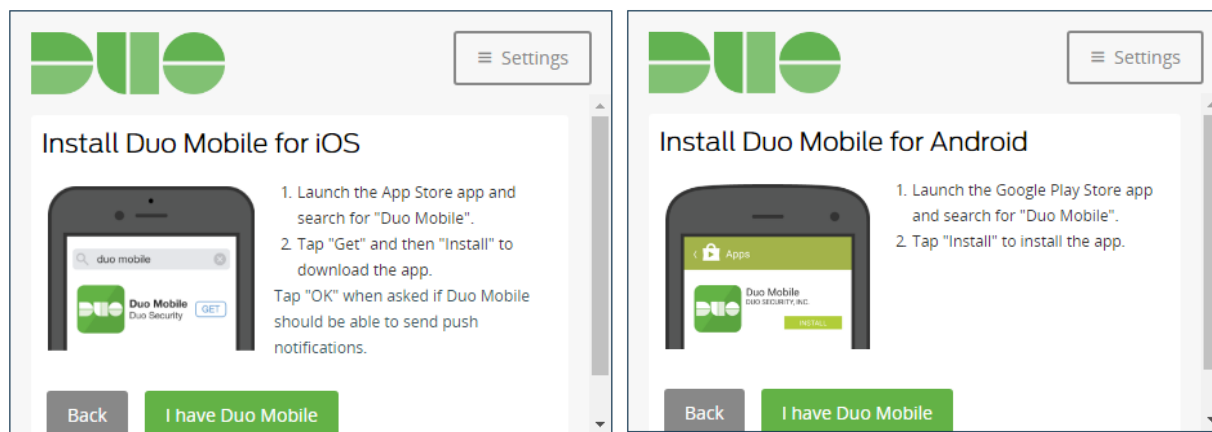


The screenshot shows the Duo mobile app interface. At the top left is the Duo logo, and at the top right is a 'Settings' button with a hamburger menu icon. The main heading is 'Enter your phone number'. Below this is a dropdown menu showing 'United States'. Underneath is a text input field with a green checkmark to its right. The input field contains a blurred number, and below it is an example: 'ex: (201) 234-5678'. Below the input field is a checkbox that is checked, followed by the text 'This is the correct number.' At the bottom are two buttons: 'Back' and 'Continue'.

Fill in your mobile phone number and confirm that the number was entered correctly by clicking the checkbox. Select your country from the drop-down list and type your phone number. Use the number of your smartphone, landline, or cell phone that you will have with you when you are logging in to a Duo-protected service. You can enter an extension if you chose "Landline" in the previous step. Then double-check that you entered it correctly, check the box, and click Continue to proceed.

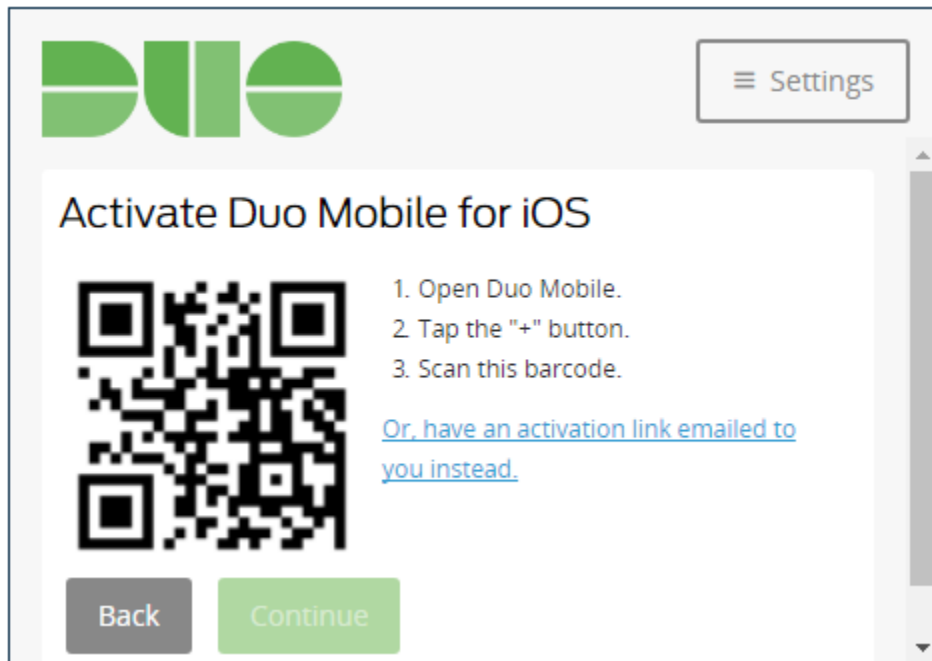


Choose your device's operating system and click Continue:

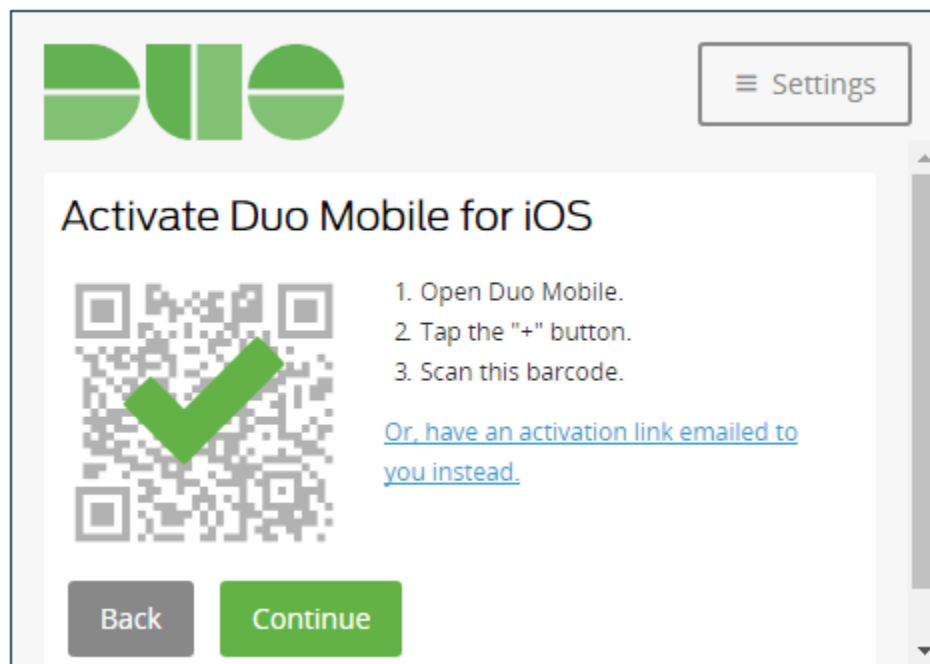


Duo Mobile is an app that runs on your smartphone and helps you authenticate quickly and easily. Without it you'll still be able to log in using a phone call or text message, but for the best experience we recommend that you use Duo Mobile.

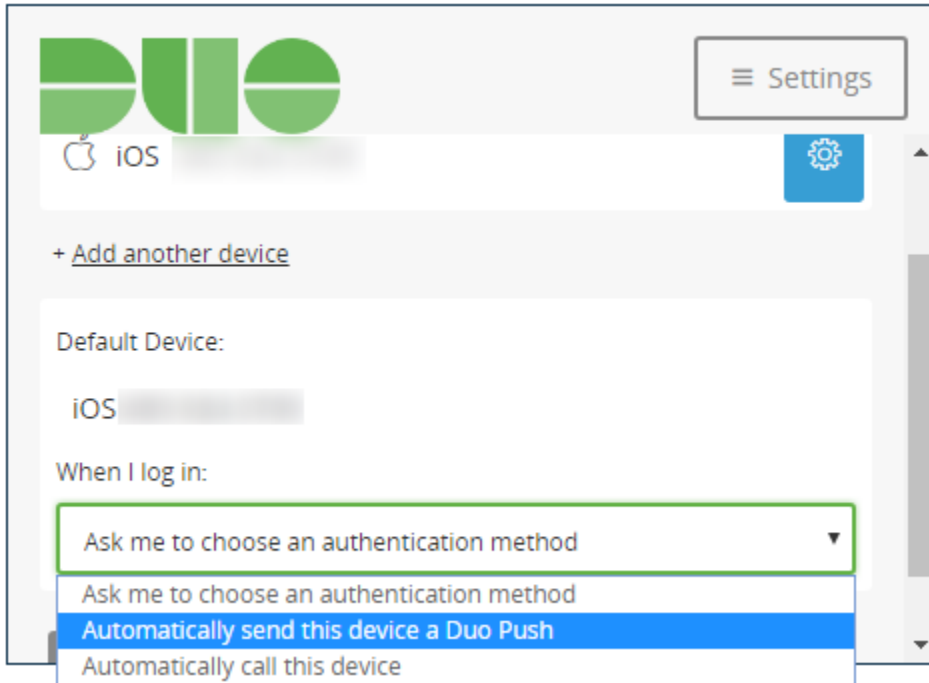
Follow the platform-specific instructions on the screen to install Duo Mobile. After installing our app return to the enrollment window and click, "I have Duo Mobile installed".



The "Continue" button is clickable after you scan the barcode successfully:

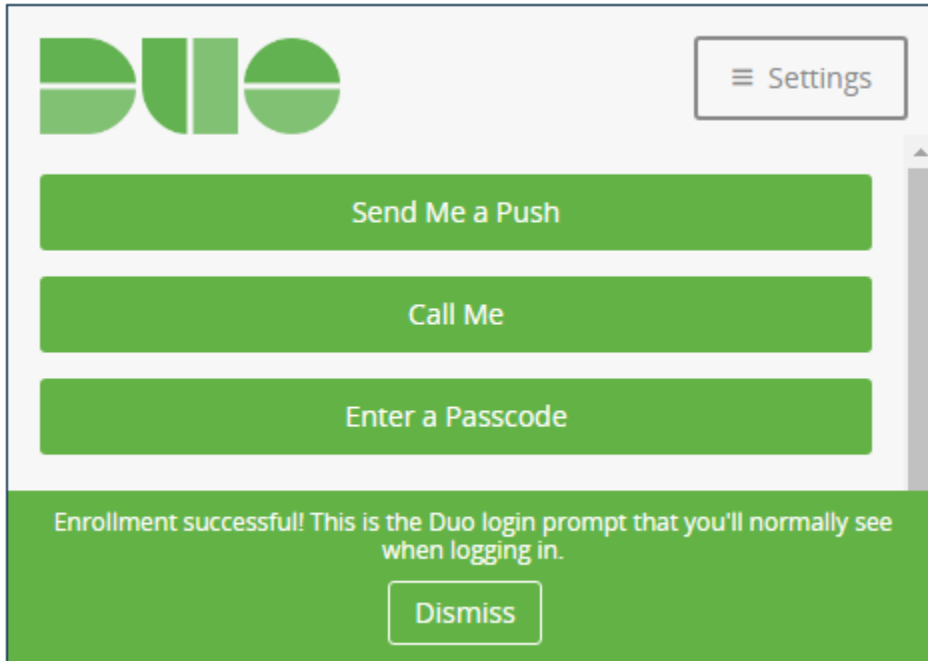


Can't scan the barcode? Click, "Or, have an activation link emailed to you instead." and follow the instructions.



You can use Device Options to give your phone a more descriptive name, or you can click Add another device to start the enrollment process again and add a second phone or another authenticator. You should also consider adding another device as a backup in case you damage or lose your smartphone so that you can still authenticate into the system as a backup. You may need to scroll the window down to see all options.

If this is the device you'll use most often with Duo then you may want to enable automatic push requests by changing the "When I log in:" option and changing the setting from "Ask me to choose an authentication method" to "Automatically send this device a Duo Push" or "Automatically call this device" and click Save. With one of the automatic options enabled Duo automatically sends an authentication request via push notification to the Duo Mobile app on your smartphone or a phone call to your device (depending on your selection). Then choose, "Back to Login".



Congratulations! Your device is ready to approve Duo authentication requests. Click “Send me a Push” to give it a try. All you need to do is tap Approve on the Duo login request received on your phone.

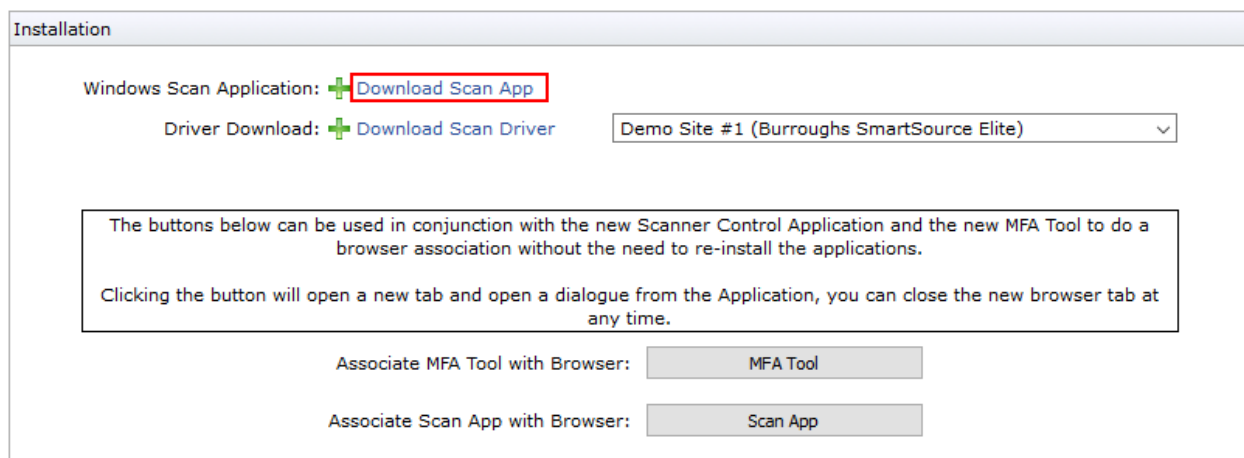
You can add a new authentication device or manage your existing devices in the future via the Duo Prompt by clicking the Settings button in the upper right on the authentication screen.

Appendix B – Edge, Chrome, Firefox, or Opera Installation

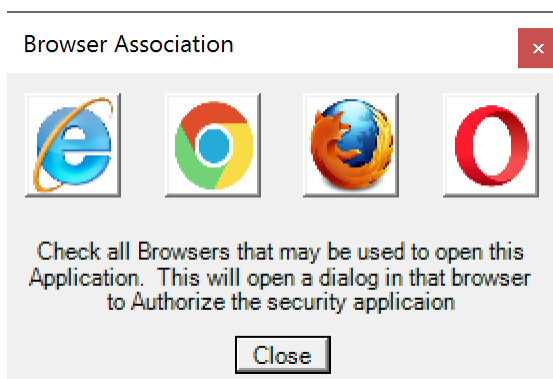
The Remote Deposit Capture supports more web browsing applications and is easier to configure. ***The instructions that are described here are not written to be able to accommodate for every possible situation, combination of other software, hardware, etc. This document is written to be intended to be used as a guide. Before beginning this process please make sure that you have local administrator access to the machine.*** If you complete these instructions and are still having issues, either call your IT administrator or Harmony Bank for further assistance.

Scanner installation

Now it is time to download and install the new Scanner application. If you have not selected a scanner package yet, please see the section labeled [Sites](#) to determine the best package to use. Select Configuration > Installation from the drop-down menu at the top:

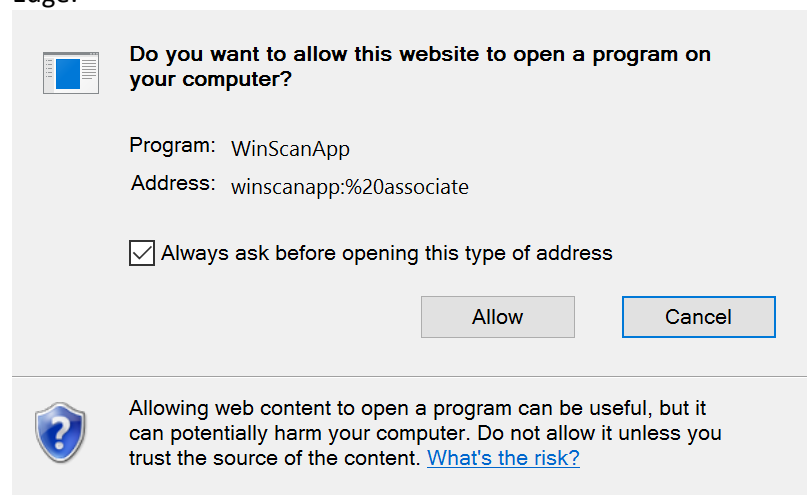


Once you choose how to download the scanner application, you can save it to a location of your choice. This will download as a zipped file. You will need to extract the files to a folder. You will then need to go into the folder and run the "WinScanAppInstaller.exe". From here, the application will ask you for administrative privileges. After you input the admin privileges or click ok, you will see the Browser Association installer pop up.

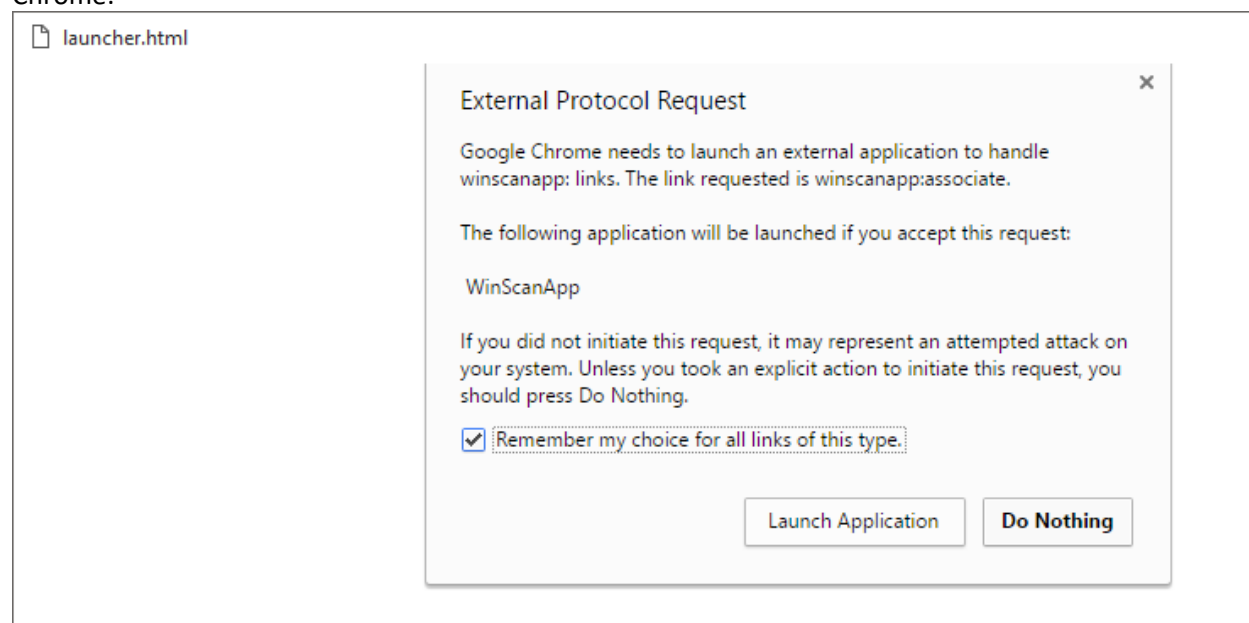


Choose all browser buttons that are not gray accept the prompts. Each of the different browser options are displayed below for what you will see.

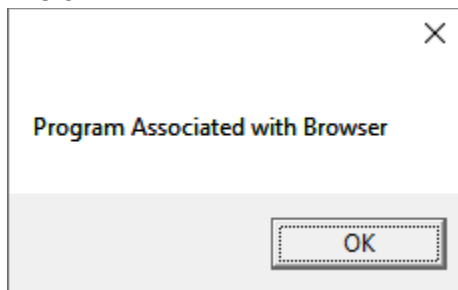
Edge:



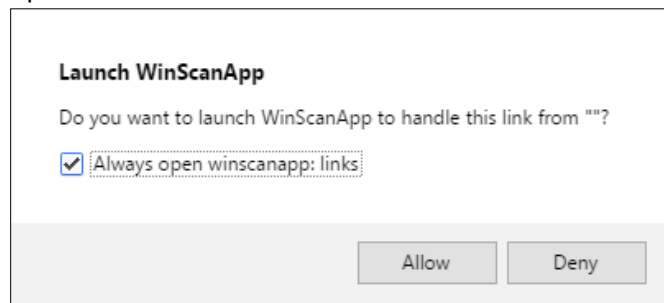
Chrome:



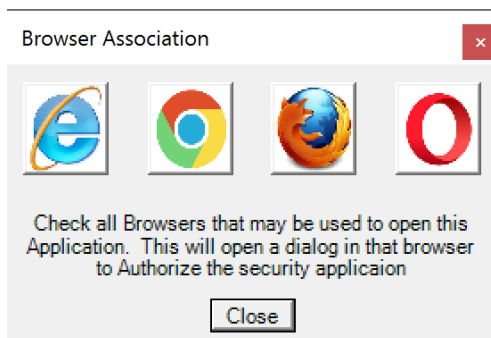
Firefox:



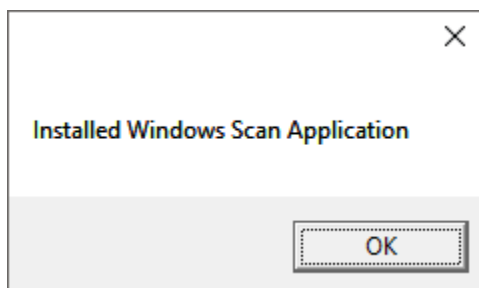
Opera:



You should still see the application on your screen:



Clicking Close will display this message:



Click OK.

Next, click choose the site name from the dropdown list and click the Download Scan Driver link like in this example:

Installation

Windows Scan Application: Download Scan App

Driver Download: Download Scan Driver

The buttons below can be used in conjunction with the n...
browser association without the

Clicking the button will open a new tab and open a dialogue from the Application, you can close the new browser tab at any time.

Associate MFA Tool with Browser:

Associate Scan App with Browser:

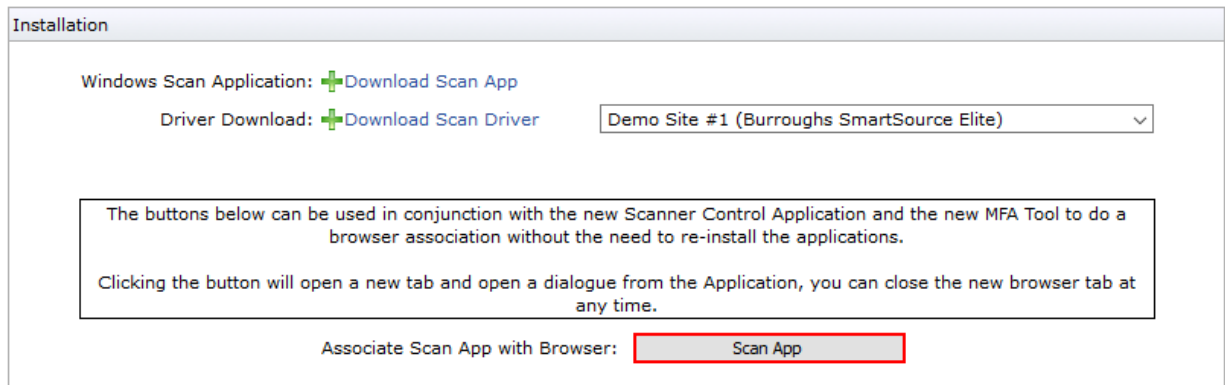
Note: The driver installation process does require that you have local administrative privileges to install the scanner drivers properly. Please make sure that you have the proper credentials before proceeding. Also, please leave the scanner disconnected from the computer's USB port until after this process is complete.

There will be another zipped file, "WinScanDriver.zip", which needs to be saved to the local machine to install properly. Extract the files to a folder and go into the folder. Double-click the file and elevate the installer application to local administrative privileges OR right-click on the file and choose Run as administrator.

Follow the prompts for the driver installer and reboot the PC if necessary. The driver installation process is now complete. **You will now need to log into the browser as a local administrator and perform your first check capture (this step is very important).** Right-click on your browser shortcut in the Start menu and choose Run as administrator launch the <https://harmonybank.msird.com> and log in as normal with your credentials and capture at least one item. After you have successfully performed your first check capture, you can close your browser and any future capture sessions can be ran as normal. Congratulations, your Harmony Bank Remote Deposit Capture system has been configured successfully.

Troubleshooting

If you have issues associating the Scan App with your browser, if you navigate to the Configuration > Installation, there is a button to assist with the association process.



Clicking the Scan App button here should associate the tool to your browser properly. When you click this button, you can click OK and then close the new tab created by the association processes.

Your browser may show you an insecure connection screen similar to the one below when using the Panini Everest package. There should be some option like 'Advanced' to choose to allow you to add and confirm a security exception for this site. It is perfectly safe to do so.

