

Enterprise Payment Solutions (EPS)

JHA EPS SmartPay BusinessSM (SPB)

February 2018



Deposit Results Report

For Merchants

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Introduction

The **Deposit Results Report** allows you to review a deposit status, event history, and images of all batches and items scanned via Remote Deposit Complete™ (RDC).

To generate the report:

1. Log in to SmartPay Business, and then select the **Reports** tab.
2. Select **Deposit Results**.
3. Select the location(s) for which the deposit was created, and then choose the date range. The start date should be the date the batch was created.

NOTE: The menu options in your application may differ from those pictured in this document due to branding variations.

Depending on the timeframe requested, the report will be delivered for review either on-screen or via file export. For report requests within the past two years, the data will be available within SPB for review. For report requests older than two years, the data will be available in file download format and located on the *Reports* dashboard, under the *Download Reports* section.

NOTE: To request *Deposit Results* reports that are older than two years, the start and end dates must both be older than two years. Report results only include up to the previous seven years.

Status of Batches

Knowing the status of a batch is important to the batch processing. A batch can be in any of the statuses listed below.

Deposited – The deposit is complete and will be in approved status until the next scheduled file cutoff for the financial institution.

Deleted – The end user has deleted the batch before it was submitted. These items will not process and will need to be rescanned in a new batch. Once a batch has been deleted, you can no longer see the items that were associated with the batch.

Partial Deposit – The deposit is complete, but one or more items have been removed or edited, and the received amount has been adjusted. The total amount that will be deposited is displayed under *Total Deposit Amount* on the *Deposit Results* page.

Rejected – The entire batch has been rejected by EPS and will need to be rescanned. Common reasons for a full batch to be rejected are if all items in the batch or duplicates or if the difference between the control amount and the received amount has exceeded the adjustment limit established by the financial institution.

Submitted – Once the batch has been submitted, the EPS Item Processing group will receive the batch, and the items will go through the keying and balancing process. Once this is

complete, an email notification of the deposit will be sent to you if notifications were enabled and an email address was set up under your user profile.

Open for Scanning – Items can be added or removed from the batch while it is in this status.

Status of Items

Similar to the batch itself, the individual items within a batch will go through various statuses. An item can be in any of the statuses listed below.

Deposited – The item has gone through the keying and balancing process and will be in approved status until the next scheduled file cutoff for the FI.

Rejected – EPS has rejected the item because it is a duplicate, has bad image quality, or cannot process through RDC (such as foreign checks.)

Error – The item encountered an error and will need to be rescanned in a new batch.

Needs Rescan – The item will need to be rescanned due to bad image quality, and/or Item Processing is unable to read the amount or MICR line.

In Review – The item was flagged for Item Processing to ensure that the amount and MICR line are correct.

Open – The item is waiting to be processed by the system.

Deposit Results Report

Below are descriptions of the fields on the *Deposit Results Options* screen.


Item Details	Deposit Details	Create Date	Location	Batch Type	Description	Deposit Status	Your Count	Your Amount	Received Count	Received Amount
		06/08/2016 04:00:01 PM CT	General Account 1234	Remote Deposit	15:57:48.2030760 6/8/2016 D...	Deposited	1	\$300.00	1	\$300.00
		06/13/2016 09:58:27 AM CT	General Account 1234	Remote Deposit	09:54:22.0306144 6/13/2016 ...	Deposited	2	\$140.00	2	\$140.00
		06/15/2016 02:56:29 PM CT	General Account 1234	Remote Deposit	14:54:10.1293533 6/15/2016 D...	Deposited	2	\$50.00	2	\$50.00

FIGURE 1 – DEPOSIT RESULTS OPTIONS SCREEN WITH FIELDS ONE TO NINE

Item Details	Deposit Details	ACH Deposit Date	ACH Deposit Count	ACH Deposit Amount	C21 Deposit Date	C21 Deposit Count	C21 Deposit Amount	Total Deposit Count	Total Deposit Amount
			0	\$0.00	06/08/2016	1	\$300.00	1	\$300.00
			0	\$0.00	06/13/2016	2	\$140.00	2	\$140.00
		06/16/2016	1	\$20.00	06/15/2016	1	\$30.00	2	\$50.00

FIGURE 2 – DEPOSIT RESULTS OPTIONS SCREEN WITH FIELDS 10-17

Item Details – Click  **View** under this column to see a list of items and their current status.

Deposit Details – Click  **View** to see the event history for the batch.

Create Date – The date the batch was created.

Location – The account into which the deposit is being sent.

Batch Type – The function are used to create the deposit.

Description – Time and date stamp.

Deposit Status – Current status of the batch.

Your Count – Control count entered by the user when the batch was opened.

Received Count – Control amount entered by the user when the batch was opened.

Received Amount – Amount of deposit received by EPS.

ACH Deposit Date – Date the ACH items will be deposited.

ACH Deposit Count – The number of items that will deposit as ACH.

C21 Deposit Date – Date check 21 (C21) items will be deposited.


C21 Deposit Count – The number of items that will deposit as C21.

C21 Deposit Amount – The total amount of items that will deposit as C21.

Total Deposit Count – The total count of items that will be deposited for both ACH and C21 items combined.

Total Deposit Amount – The total amount of both ACH and C21 items that will be deposited.

Viewing a List of Items in Your Deposit

1. To see the list of items in the batch, click  **View** under the *Item Details* column.






Item Details	Deposit Details	Create Date	Location
		11/22/2016 02:17:32 PM CT	General Sa
		11/30/2016 03:05:16 PM CT	Money Mar

FIGURE 3 – DETAILS OF DEPOSIT RESULTS PAGE

2. A list of items will display, as shown below. Under the *Deposit Item* column, click  **View** to see the event history of the item.





Items in Deposit 10:39:03.1610089 12/9/2016 Deposit									
Item Details	Check Image	Sequence #	Item Date	Status	Customer Name	Routing / Account #	Check #	Amount	Deposit As
		2	12/09/2016	Deposited	Candy Cannon			\$300.00	Check 21
		3	12/09/2016	Deposited	ProfitStars		12350	\$85.00	Check 21

FIGURE 4 – DETAILS OF ITEMS IN DEPOSIT PAGE

3. The details of the items will display. Click **Show Events** to see the activity for individual items, as shown below.

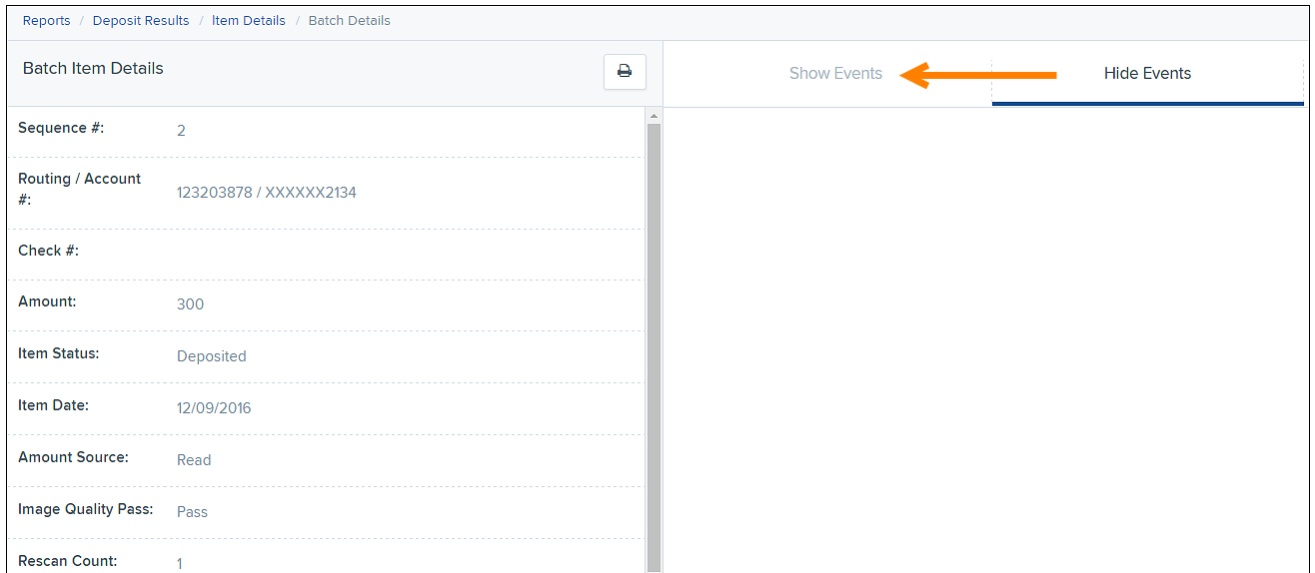


FIGURE 5 – BATCH ITEMS DETAILS PAGE

As displayed in the image below, the item's event history is shown.





Show Events		Hide Events			
Event History					
Event Date	Event	Application	User ID	User Name	Description
12/09/2016 11:13:35 AM CT	SentToTransactionProcessing	Remote Batch Deposit			
12/09/2016 11:04:13 AM CT	CARReco	Orbograph			300.00
12/09/2016 11:03:57 AM CT	CheckDecisionPerformed	Remote Batch Deposit			
12/09/2016 11:03:57 AM CT	Rescan	Remote Batch Deposit			

FIGURE 6 – BATCH ITEMS DETAILS

- Click the link under *Check Image* to see an image of the item.






Items in Deposit 10:39:03.1610089 12/9/2016 Deposit					
Item Details	Check Image	Sequence #	Item Date	Status	Customer Name
	 	2	12/09/2016	Deposited	Candy Cannon
		3	12/09/2016	Deposited	ProfitStars


FIGURE 7 – ITEMS IN DEPOSIT PAGE

Below are definitions of fields for individual items in the deposit.


- **Sequence #** – Sequence or order number of the item in the batch.
- **Item Date** – The date the item was scanned.
- **Item Status** – Status of the item.
- **Customer Name** – If a customer name was keyed during data entry, that information will display in this section.
- **Routing/Account #** – Displays the routing number and account number of the items scanned.
- **Check #** – Displays the check number if it is encoded on the MICR line of the item.
- **Amount** – The amount captured for the item. Depending on the status of the item and batch, this amount could change after going through Item Processing.
- **Deposit As** – Displays the transaction type(s) under which an item will deposit. All items must adhere to the processing options that have been enabled for the merchant.
- **Amount Source** – Will be read or keyed and has no impact on the processing of the item.
- **Image Quality Pass** – Items can pass or fail. If the item fails, it will need to be rescanned.
- **Scanned Count** – The number of times an item was scanned.

Deposit Results Report Usage Scenarios/Questions


1. Why did the deposit or item reject?

Pull the *Deposit Results Report*, and then click  **View** under *Deposit Details* to see the history of the batch. The details will include a reason for the reject.


2. A deposit was made yesterday, but I did not get credit for it. Why?

Pull the *Deposit Results Report*, and then click  **View** under *Deposit Details*. Look at the time stamp when the batch was sent to Transaction Processing. If this time is after the financial institution's file cutoff time for the day, your deposit will be included in the next file generated for your FI the following business day.

3. I made a deposit, and the totals do not match. Why?

Pull the Deposit Results Report, and click  **View** under *Item Details*. Compare the actual items you have to what was accepted by the Item Processing Group. If you suspect that an item was keyed by Item Processing incorrectly, you can go to the Home page and click the Approved status to find the item(s) in question. From here, the effective date and dollar amount can be adjusted as long as the proper roles and permissions have been enabled.

4. I cannot close my deposit. It says there is an item that needs attention – how do I know which item?

Pull the Deposit Results Report, and click  **View** under *Item Details*, and then review the list of items. Any unresolved items will be highlighted with a message stating “needs attention” next to it. To rescan the item(s), go to the Transactions tab, reopen your deposit, and rescan that sequence number.

5. What is the status of my deposit?

On the *Deposit Results Report* under *Deposit Status*, the condition of the batch will be listed.

6. I scanned a batch, and the amounts are still showing as 0. How do I get the amounts to populate?

Close the batch so that it can be submitted to the Item Processing group. That group will go through the batch, enter the dollar amounts, and balance your batch. After this process is completed, an email notification of the deposit will be sent to you if notifications were enabled and an email address was set up under your user profile.

7. The amount I entered does not match the amount received. I don't want to close the batch until they match.

The items have to be read and keyed by the EPS Item Processing group, but first, the batch will need to be closed in order for those items to be presented to them. After this process is completed, an email notification of the deposit will be sent if notifications were enabled and an email address was set up under your user profile.

8. The amount I entered is not correct. Can I change it?

The control total cannot be changed once the batch has been created. If a zero adjustment limit has been set, the batch will need to be deleted, and another deposit created to solve this issue.