Remote Deposit Capture
Customer Guide

Mechanics
COOPERATIVE BANK

Remote Deposit Capture Table of Contents

Purchasing a Scanner

1. Visit our website at **www.mechanics-coop.com/business/Remote Deposit/** and click the "Purchase a Scanner" link. Mechanics Cooperative Bank has teamed with UniLink for scanner purchases.

2. In the top right corner click **Sign In** to create an account and purchase the appropriate scanner.

3. You will receive an email for each of the following:
   - Creating an account with UniLink
   - Placing an order
   - A notification that the order has been processed
   - Tracking information and serial number for the scanner

Please note: All scanner maintenance and/or repair will be handled through Unilink.

Already have a scanner? Scanners must contain an Ink-jet sprayer and be compatible with the Mechanics Cooperative Bank Remote Deposit Capture website. *See a list of compatible scanners at: https://mechanics-coop.com/business/Remote Deposit/*

Computer Requirements

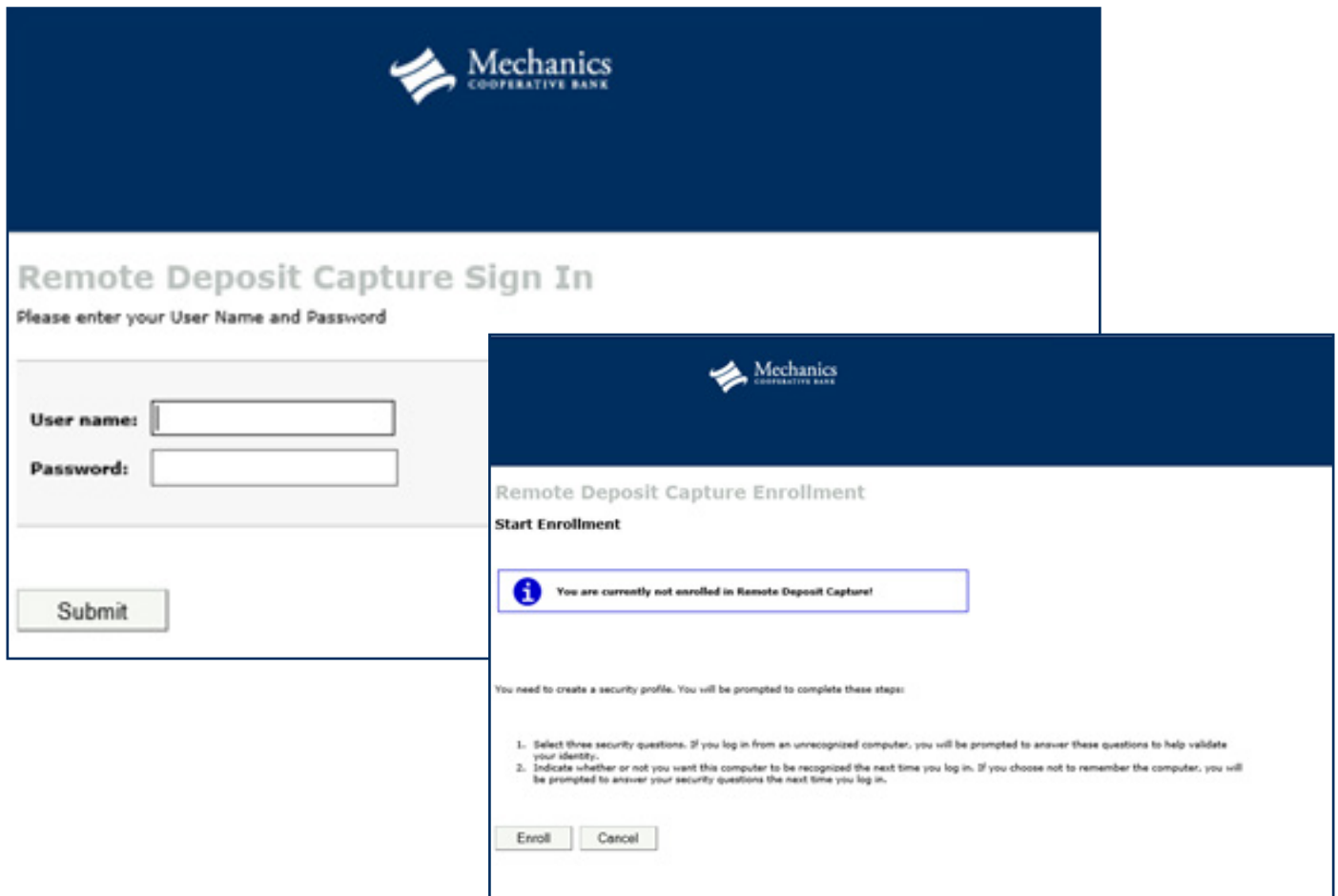**Operating system:** Microsoft Windows: 7, 8.1, or 10. Mac OS X: El Captain 10.11, Sierra 10.12.

Browser: Internet Explorer 11, Mozilla Firefox, Google Chrome

Network Connectivity: Need a Secure Network. Please note public Wi-Fi cannot be used as a secure connection.

Tip: In order to install the Scanner you must be logged into your computer as an administrator. After you have completed the initial setup, you can log into the workstation using your normal windows account.
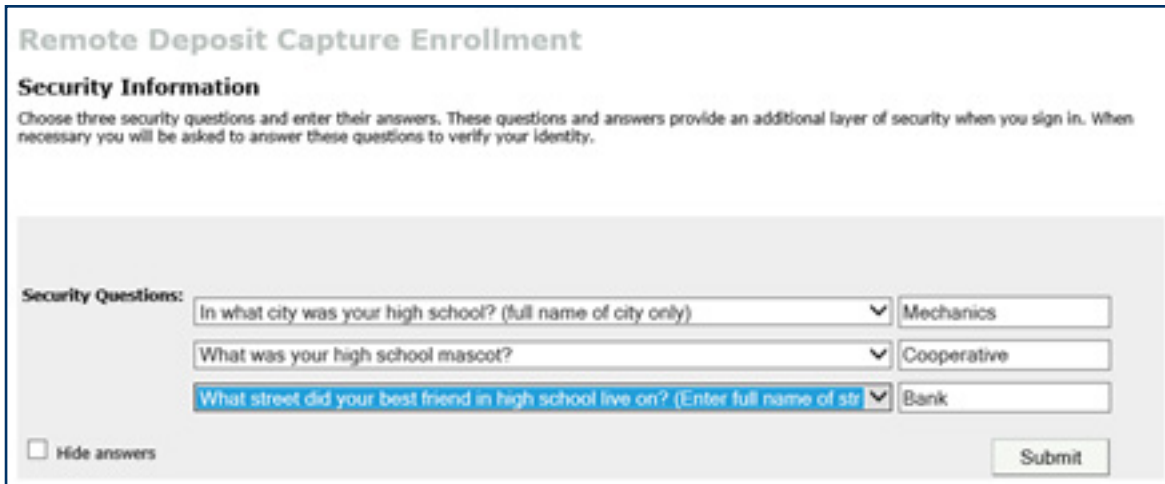
Enrollment & First Time Login

1. Open your browser and navigate to the Remote Deposit Website by visiting:
   https://mechanics.bankserv.com/webclient

2. In the User Name field, enter your user name exactly as it was provided to you via email. User names are case sensitive.

3. In the Password field, enter your password exactly as it was provided to you via separate email. Passwords are case sensitive.

4. Click the Submit button

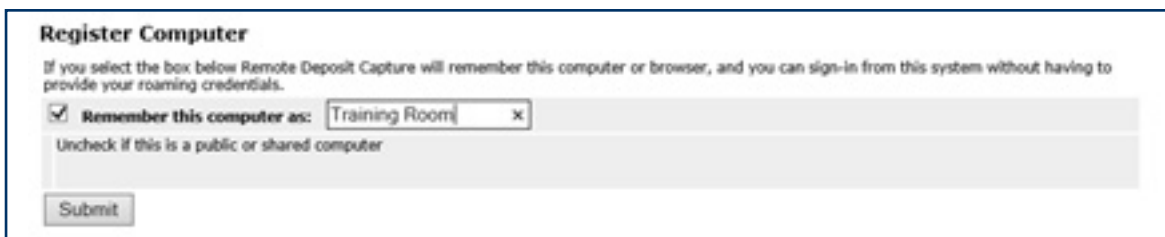5. The Start Enrollment screen appears. Click Enroll.

6. The Security Information screen appears. Choose three security questions and enter their answers. Click Submit. (An answer can only be used once.)
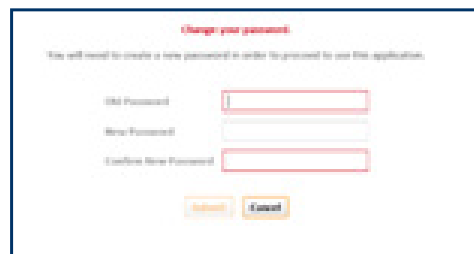
7. The Register Computer screen appears. If you choose to register your computer, the application will remember it and you will be able to sign into the system without answering the security questions you provided. To register your computer, select the check-box and enter what you want your computer to be registered as. Then click Submit

8. You need to choose a new password. In the Old Password field, enter the password provided to you via email.

9. In the New Password field, enter a new password of your choosing.

10. In the Confirm New Password field, enter your new password again.

11. Click Submit. The Deposit Screen opens.

12. Make sure your scanner is plugged in, turned on and connected to the computer.

13. To install the scanner, follow the installation instructions for your specific browser provided on our website at: ***www.mechanics-coop.com/business/Remote Deposit/***

Installation

1. Installation instructions for your specific browser can be found at:
    https://mechanics-coop.com/business/Remote Deposit/

Making a Deposit

1. All available checking accounts for Remote Deposit will be listed.

2. Verify all the appropriate information:
    -   *Valid date*
    -   *Check is payable to business name on account*
   -   *Dollar amount written on the legal line matches the boxed value*
    -   *Check has been signed*
    -   *The total deposit or any one check is not over your specific deposit limit*
    -   *Do not sign or stamp the endorsement on the back of the check. This is electronically done for you via the scanner.*

3. You CANNOT use Remote Deposit Capture to deposit the following:
    a. *Checks payable to any person or entity other than the person or entity that owns the account that the check is being deposited into.*
    b. *Checks containing an alteration on the front of the check or item, or which you know or suspect, or should know or suspect, are fraudulent or otherwise not authorized by the owner of the account on which the check is drawn.*
    c. *Checks payable jointly, unless deposited into an account in the name of all payees.*
    d. *Checks previously converted to a substitute check, as defined in Reg. CC.*
    e. *Checks drawn on a financial institution located outside the United States.*
    f. *Checks that are remotely created checks, as defined in Reg. CC.*
    g. *Checks not payable in United States currency.*
    h. *Checks dated more than 6 months prior to the date of deposit*
    i. *Checks with any endorsement on the back other than that specified in this agreement.*
    j. *Checks that have previously been submitted through the Service or through a Remote Deposit Capture service offered at any other financial institution (including previously returned items.*
    k. *Checks or items that are drawn or otherwise issued by the US Treasury Department*
    l. *Savings Bonds*
    m. *Checks that are missing processing information, such as illegible or missing account or bank routing numbers*

4. Group together the checks for deposit. Place item(s) in the scanner. If you are using a deposit slip, make sure this is your first item to be scanned.

Making a Deposit *(Cont.)*

5. Check the box next to the account you want to deposit the checks into. You can search for an account by type or last four numbers in the **Select Account** field. The list will narrow as you type in your search.
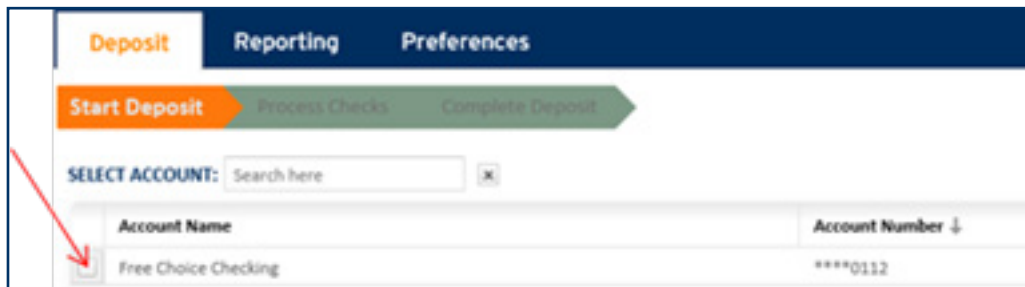
6. Once the desired account is checked and highlighted, enter the expected total amount of deposit into the Control Balance box.


7. If there is no email already associated with the account you have the option to enter and confirm an email address to receive deposit confirmation messages. Once an email has been entered you will not be prompted to enter it again. You can change your email anytime in the **Preferences** tab.

8. If you are using a deposit slip, click **Scan Deposit Slip**. If you are only scanning checks, click **No Deposit Slip.** The system scans the item(s) for deposit and displays the first item for review.

    a. If you click Scan Deposit Slip and the deposit slip does not get scanned first, you will need to adjust the item type.
    b. To change an item type, make sure the item to be changed is on screen.
    c. Under Item Details ensure the Type is listed as DS for a deposit slip and DR for a check.

9. Verify that all checks are automatically Inkjet sprayed via check scanner. The back of the check should be sprayed with your business name, account number and "Remote Deposit".   If this has not occurred, you must cancel this deposit and replace your ink cartridge in the scanner.

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Making a Deposit *(Cont.)*

10. Review the item on screen. If there are any problems with the image, delete the item.

   a. To delete an item, click the trash icon of the highlighted row under the **Scanned Items** section.
   b. Click **Yes, Cancel Item** in the pop-up box.
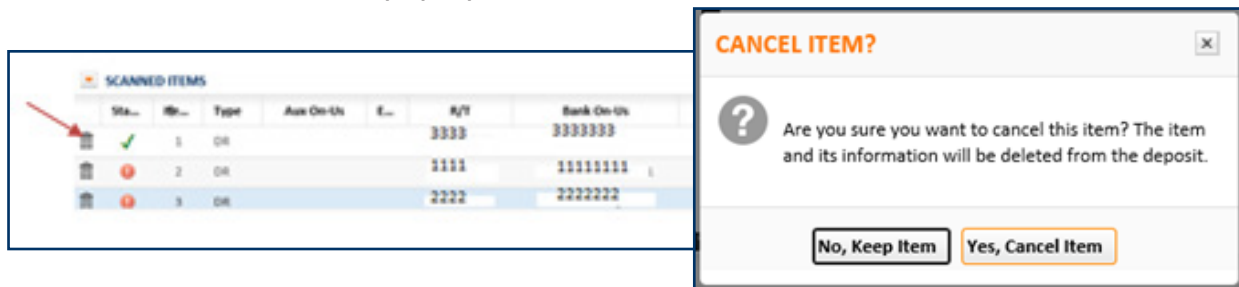
   c. The item will be listed in the grid but will be grayed out and unable to edit. It will not be deposited.

   d. Rescan items by placing them in the scanner and click the **Scan** button at the top of the deposit page. Note: You can not specify "deposit slip" and will need to change the item type (see step 8.c).

11. If the scanner labels a check image as a duplicate item in the message section, this check will automatically be rejected from the deposit.

12. Verify the scanned MICR and check information in the **Item Details** section. Edit any erroneous fields outlined in red and enter any information that was misread or not automatically read by the scanner


R/T	Bank On-US	Amount	Type
This is the checks routing number	Account number followed by "/" and check number	Amount of check	DS for a Deposit Slip or DR for a check

Making a Deposit *(Cont.)*

13. When you finish editing the item, select the Next Item button.

14. Repeat steps 10 – 13 for each scanned item

15. If a custom field has been requested this information can be entered either at the deposit and/or item level

| Previous Item |
| Next Item |
| Next Item to Repair |
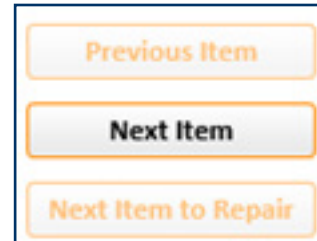
16. Any checks that require repair are identified with a red icon under **Scanned Items**

17. Review and repair all items. A green check-mark represents no repairs required. However, all items should be reviewed for accuracy.

	Sta...	Ite...	Type	Aux On-Us	E...	R/T	Bank On-Us	Amount	Messages
🗑	✓	1	DR			3333	3333333	$10.00	
🗑	❶	2	DR			1111	11111111	$3.00	• The MICR Route/Transit field value is empty.
🗑	❶	3	DR			2222	2222222	$10.00	• The MICR Route/Transit field value is empty.

18. Under Deposit Summary ensure that Control Balance and Total Amount are equal and the Difference is equal to $0.00. If they are not, edit the Control Balance field.

DEPOSIT SUMMARY	
Account	****0112
Total Amount	$6.00
Control Balance *	$10.00
Difference	-$4.00
Items in Deposit	2
Items Needing Repair	0
Items Not Yet Viewable	0
Submit Deposit	Cancel Deposit

DEPOSIT SUMMARY	
Account	****0112
Total Amount	$6.00
Control Balance *	$6.00
Difference	$0.00
Items in Deposit	2
Items Needing Repair	0
Items Not Yet Viewable	0
Submit Deposit	Cancel Deposit

Making a Deposit *(Cont.)*

19. Click **Submit Deposit.**
    Deposits made after 4:00 pm EST will be considered deposited on the following business day and will usually be available within two business days.

20. A **Complete Deposit** window appears. Click **Yes.**
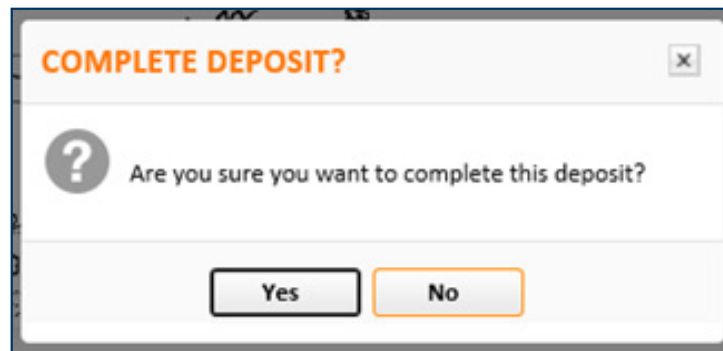
21. If the deposit is successful you will receive a confirmation email and the **Complete Deposit** screen appears listing deposit information.

22. To save deposit information for your records click the **Download** button.

23. Choose an option from the drop down selection. The options are: *Download without check images (CSV), Download with front check images (PDF), Download with front and back check images (PDF)*
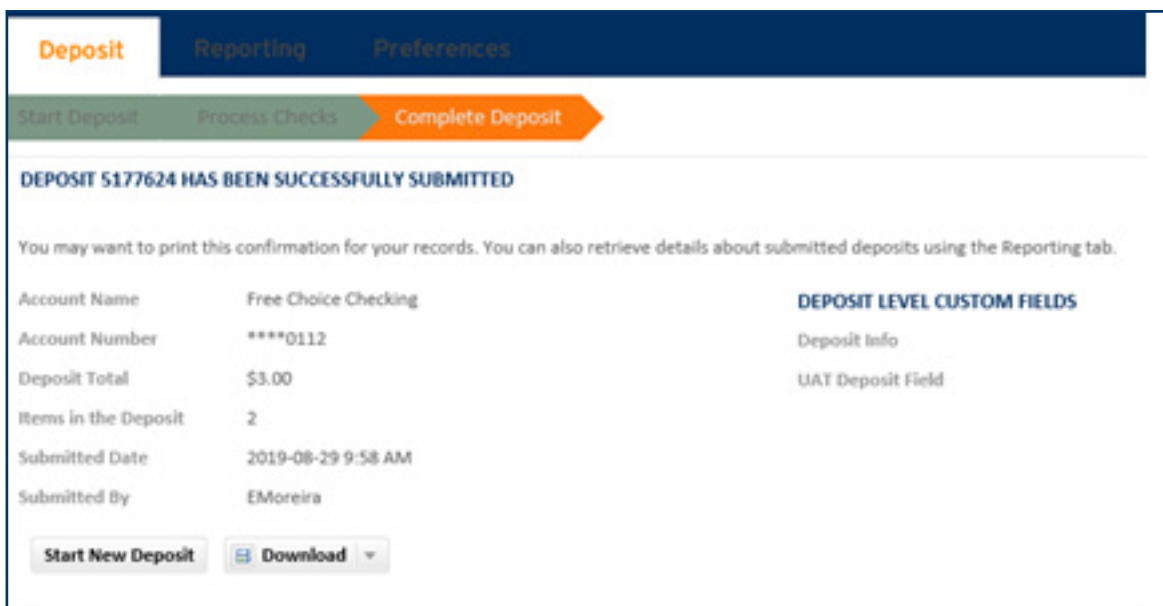
Deposit and check images are available in the Mechanics Remote Deposit Capture website for at least 45 days.

Making a Deposit *(Cont.)*

24. Upon email confirmation from Mechanics Cooperative Bank that the deposit was successfully submitted you must retain the check(s) for a minimum of 7 calendar days. *If the deposit is rejected for any reason a separate email will be sent containing the reason for rejection.*

25. The deposited checks must be destroyed properly via a shredder or by other reasonably acceptable methods on or before the maximum 30 day retention period.

Compiling a Report

1. Click the Reporting tab.

2. Under Report Criteria select or input information you would like to compile.

3. Click Generate Report. A Summary table and an Item Details table will appear.

4. You may customize your report by adding or removing columns by right clicking on the header.

5. Select the Client Item ID in order to view an image.

6. Click Download to save the file to your computer.

Changing Preferences

Changing your Email Address

1. Login to the Web Client.

2. Click the **Preferences** tab.

3. Under **Deposit Confirmation E-Mail Address** enter your email in both fields.

4. Click **Save All User Preferences Changes** at the bottom of the screen.

5. A **Success** window appears. Click **Close.**

Changing your Password

1. Login to the Web Client.

2. Click the **Preferences** tab.

3. Under **Change Password** enter your current password into the **Old Password** field.

4. Enter a new password in both the **New Password** and **Confirm New Password** fields.

5. Click **Save All User Preferences Changes** at the bottom of screen.

6. A **Success** window appears. Click **Close.**

Print Text Configuration

This section is not customizable