



JHA Payment Solutions™

Enterprise Payment Solutions, JHA
SmartPay Remote Deposit Now™
(RDN)

RDN – Remote Deposit Now Handbook

01/14/2026

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Introduction to JHA SmartPay Remote Deposit Now (RDN)

JHA SmartPay Remote Deposit Now (RDN) allows you to scan checks from your place of business, perform MICR repairs, and key in the dollar amount of an item. There are reporting options available within the RDN window and the system application to help manage transaction information.

Application Access

To access the JHA SmartPay Remote Deposit Now application, you must log in to the application with the proper URL and login credentials supplied by the admin user.

Application URL: <https://smartpay.profitstars.com/business>

User Terminology

Throughout this document, the text refers to certain parties and their responsibilities in using the application. The following terms help define who is who while performing tasks in the system.

Admin User

The admin user is responsible for creating, deleting, enabling, and disabling additional users within your organization. In addition, the Admin user is responsible for the following.

- Editing, unlocking, and/or deleting a user's profile
- Resetting a user's password provides a temporary one
- Assigning specific roles or functions to a user
- Designating some users as authorized callers
- Enabling access to all accounts (locations) for which a user is processing deposits

User

A merchant/member employee with the ability to support end users. Based on their assigned privileges/roles, users can perform the following.

- Process transactions
- Generate reports
- Research historical transactions
- Edit transactions

- Contact customer support (if applicable)

Note

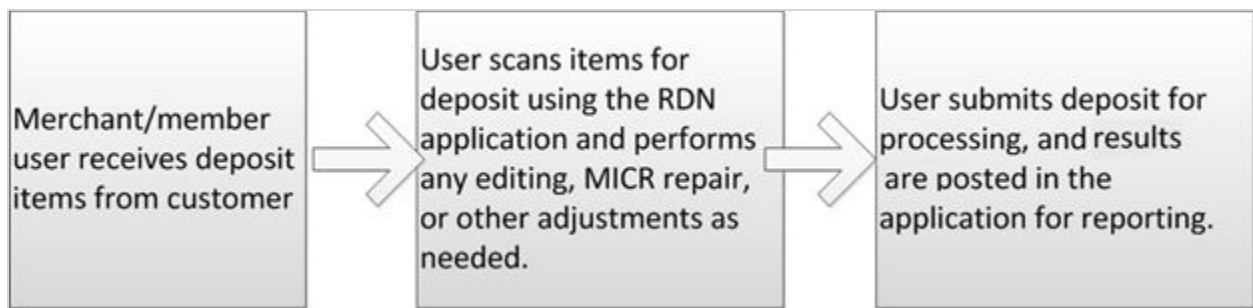
Screenshots are provided for general orientation. Your screens and menu options may differ from the examples pictured in this document.

Contact your first level of support for more information about the application.

JHA SmartPay Remote Deposit Now (RDN) Process Workflow

The RDN process workflow illustrates the process of creating, editing, and submitting an item for deposit.

A customer submits items for deposit. A merchant/member user within your organization receives the items, makes any adjustments where necessary using the RDN application, and submits the deposit for processing.

RDN Workflow

Microsoft® Components Installation for JHA SmartPay Remote Deposit Now

Use the provided link to download and install the appropriate Microsoft® components for use with RDN.

Microsoft® .NET Framework 4.8 (Web Installer):

<https://dotnet.microsoft.com/en-us/download/dotnet-framework/net48>

Note

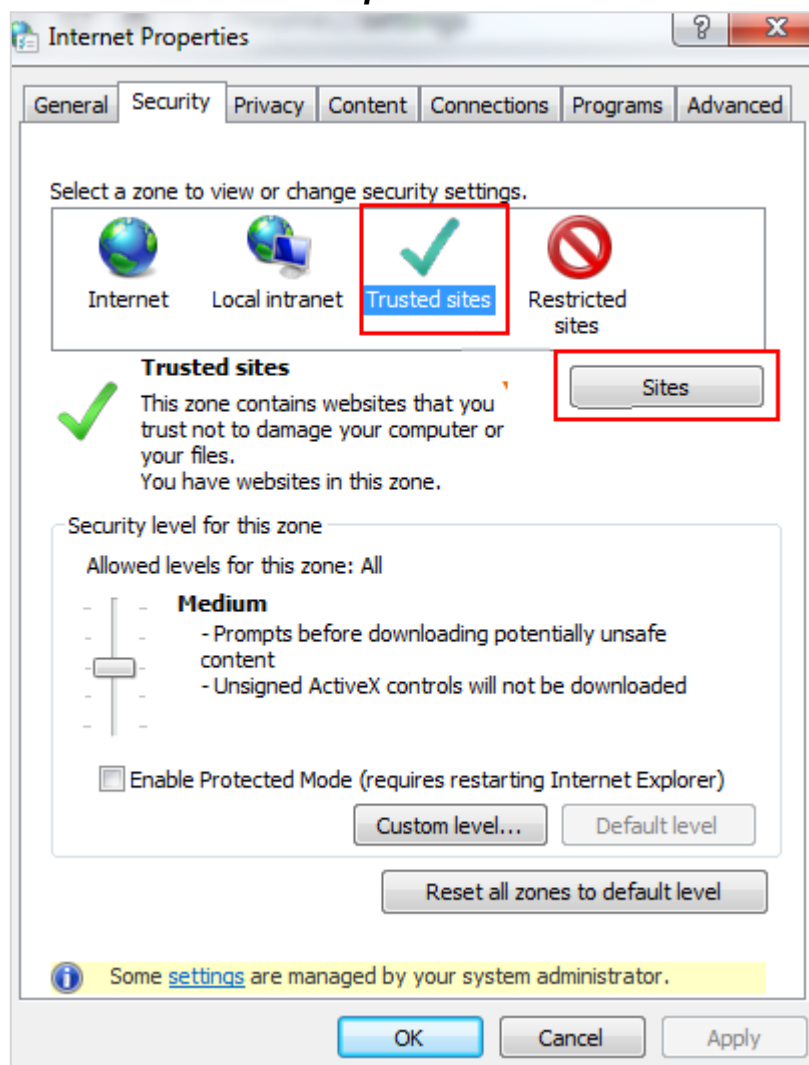
Local administrator rights are required to install .NET updates.

Trusted Sites

You can add certain URL addresses to your list of trusted sites for SPE to run optimally with Google Chrome™.

1. Enter *internet options* in the Windows® search bar in the bottom right corner of your screen.
2. Select the **Security** tab.
3. Select the **Trusted Sites**.
4. Select the **Sites** option.

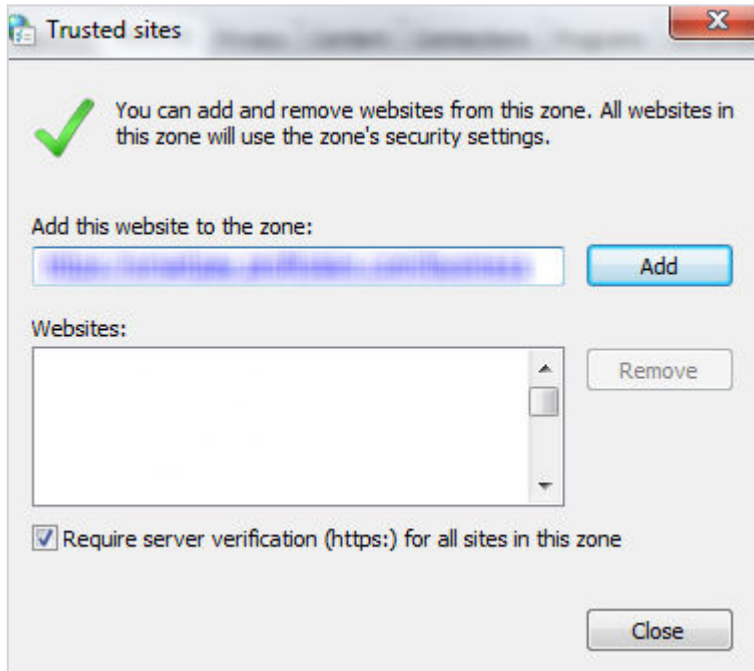
Trusted Sites and Sites Options



5. Enter the URL <https://smartpay.profitstars.com/express.admin> in the *Trusted Sites* window.

6. Select **Add**.
7. Enter the URL for SmartPay Business.
8. Select **Add**.

Trusted Sites URL



9. Select **Close** from the *Trusted Sites* window.
10. Select **OK**.

Installing Scan Service

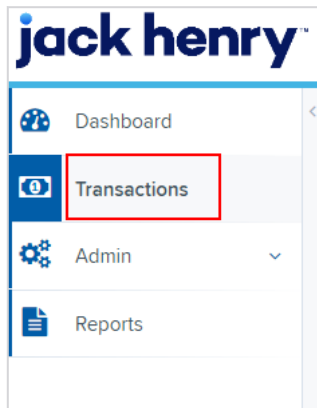
Installing a scan service provides centralized control and automation for document scanning processes.

Before starting the installation, ensure the scanner's USB cable is disconnected from the computer and exit all other applications.

1. Log in to your financial institution's (FI) JHA SmartPay Remote Deposit Now application.

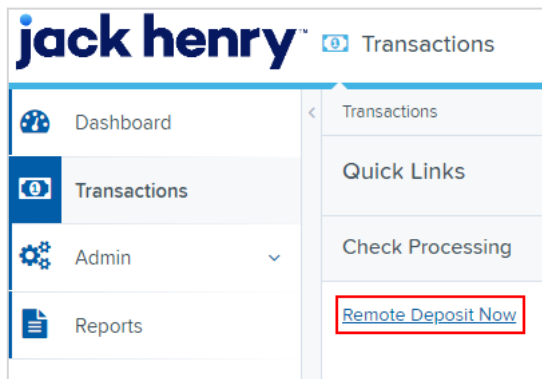
2. Select **Transactions** from the main menu.

Main Menu



3. Select **Remote Deposit Now**.

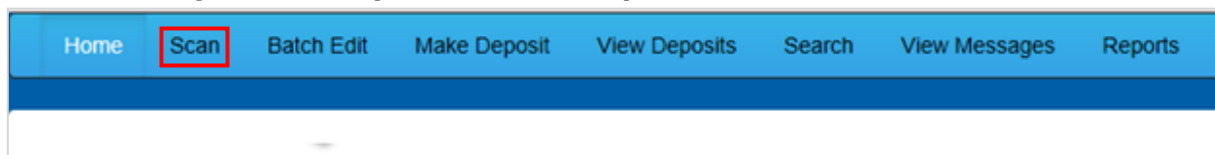
Transactions Section



The *Remote Deposit Now* window appears.

4. Select **Scan** from the top menu bar.

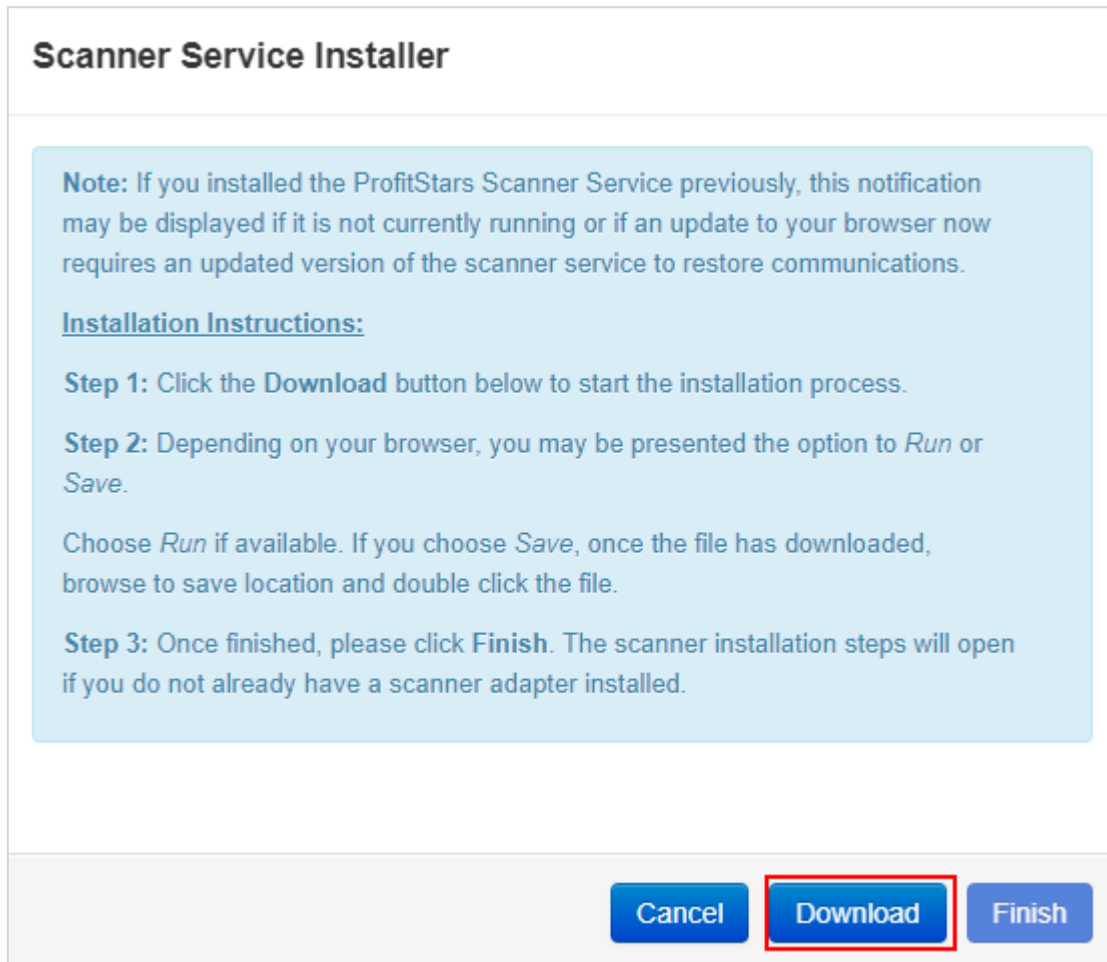
JHA SmartPay Remote Deposit Now Scan Option



The *Scanner Service Installer* window appears.

5. Click **Download** to begin.

Scanner Service Installer



The Windows[®] or Chrome[™] download window appears depending on your browser.

6. Click **Download**.
The *Scan Service Setup Install Wizard* appears.
7. Disconnect the scanner's USB or power cable from your computer and exit all other applications.
8. Click **Next** to continue.
The *Install Wizard* displays the *Install* prompt.
9. Click **Install** to continue.
10. If the *Files In Use* prompt appears, select **Close the applications and attempt to restart them**.
11. Click **OK**.
12. Select **Finish**.

Note

If you are upgrading from the existing JHA SmartPay Remote Deposit Now application, the installation is complete. You may now connect the scanner to your computer and begin making deposits.

Installing Your Scanner

Review how to install your scanner.

1. Select the type of scanner that you are using from the drop-down menu.
2. Select **Download**.

Driver Installer

Scanner Driver Installers

Panini VisionX Scanner

Installation Instructions:

Step 1: After selecting your scanner and clicking **Download**, depending on your browser, you may be presented the option to *Run* or *Save*. Choose *Run* if available. If you choose *Save*, once the file has downloaded, browse to the save location and double click the file.

Step 2: Proceed through the scanner adapter and driver installation wizard.

Step 3: Once finished, please click **Finish** button to complete the installation process.

Troubleshooting Tips:

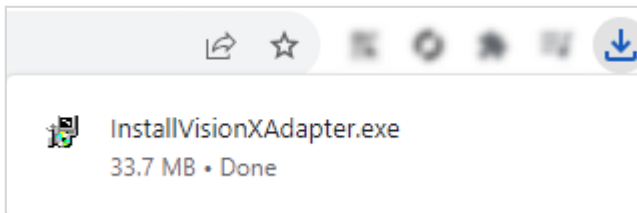
- If Windows SmartScreen prevents installer from running, click *More info* and then *Run anyway*
- If installation still falls, try saving file locally. Instead of double clicking to launch installer, right click and select *Run as administrator*.

Cancel Download Finish

A file download window appears in the top right-hand corner of the browser.

3. Click the downloaded file to open it.

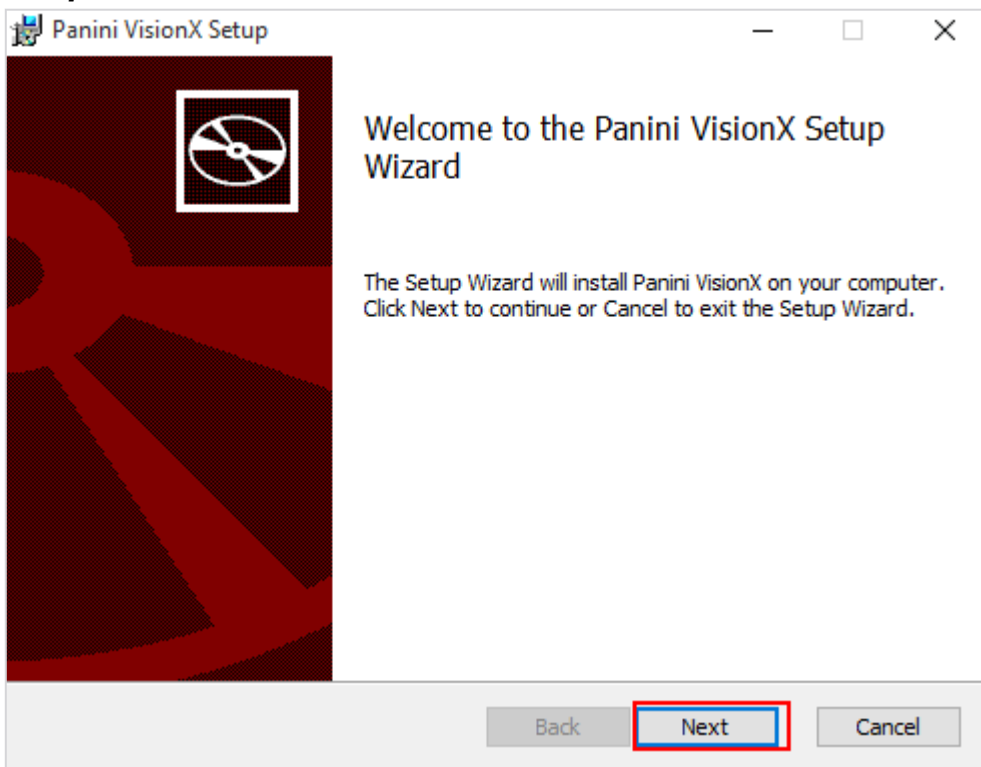
Downloaded File for Chrome™



Depending on the type of scanner for which you are installing a driver, you may receive the following adapter setup message.

4. Click **Next** to continue.

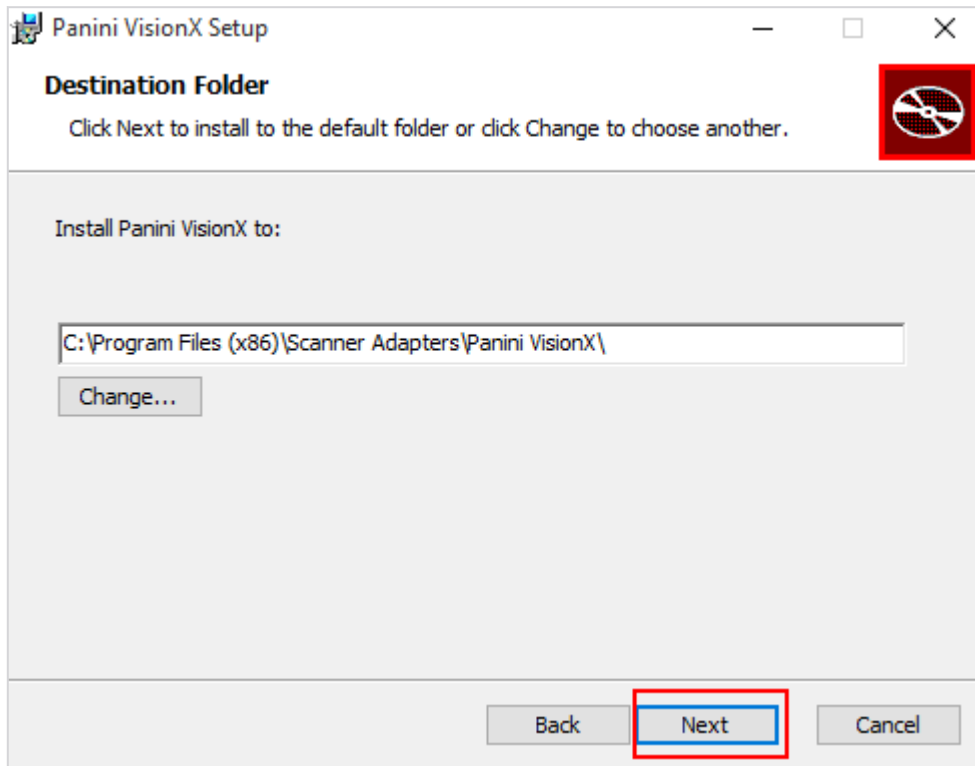
Setup Confirmation



The *Destination Folder* window appears.

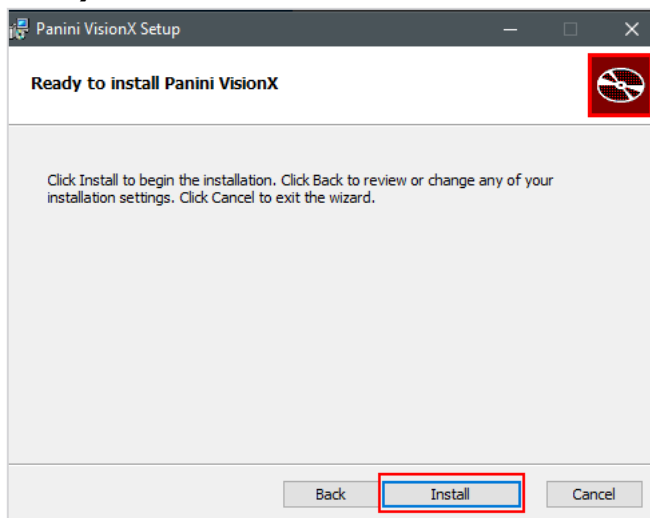
5. Select **Next** to continue.

Destination Folder Window



6. Click **Install** to continue.

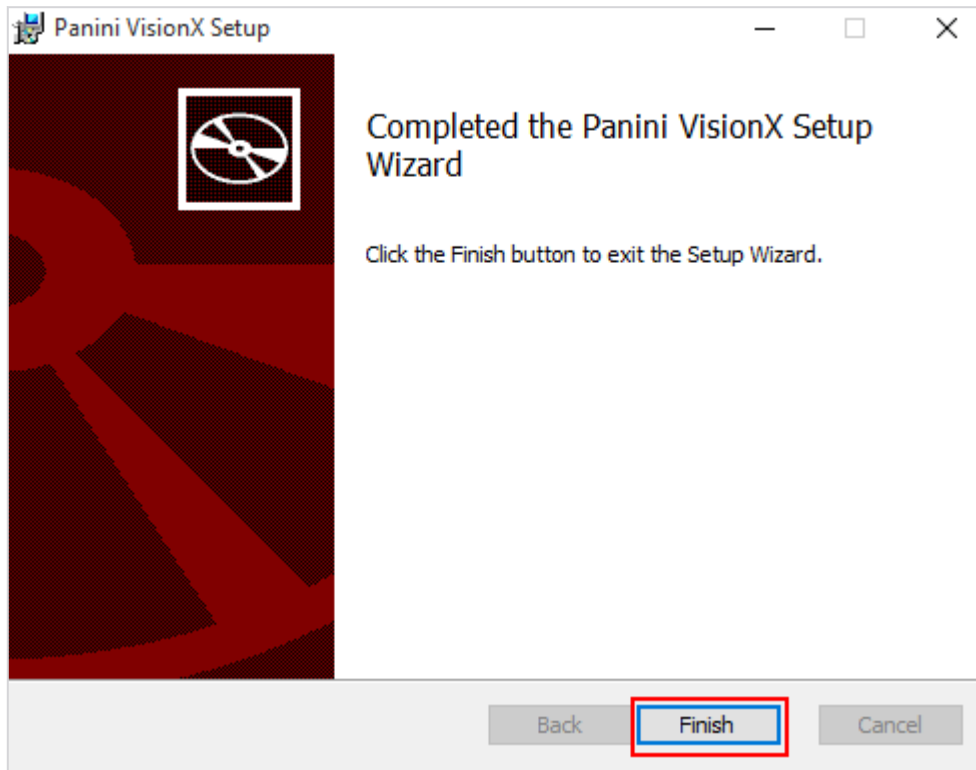
Ready to Install Window



A confirmation for completing the adapter setup appears.

7. Click **Finish**.

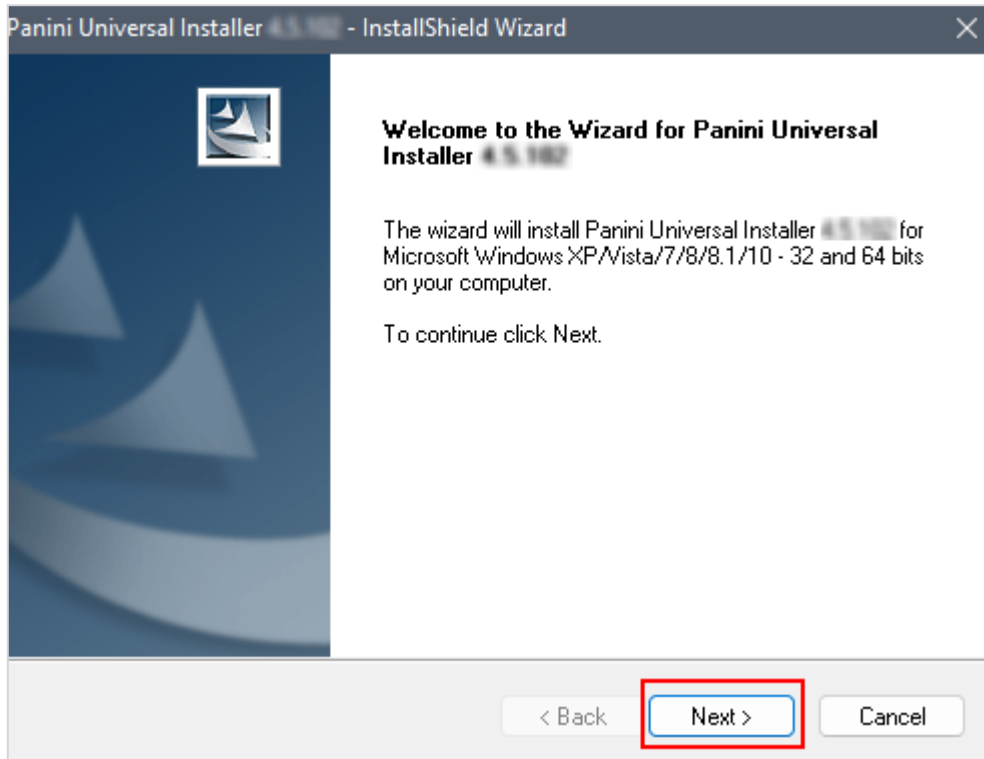
Setup Confirmation



An installation prompt appears.

8. Select **Next** to continue.

Installation Prompt



An *End User License Agreement* appears.

9. Select **I accept the terms of the license agreement** radio button.

10. Select **Next**.

License Agreement

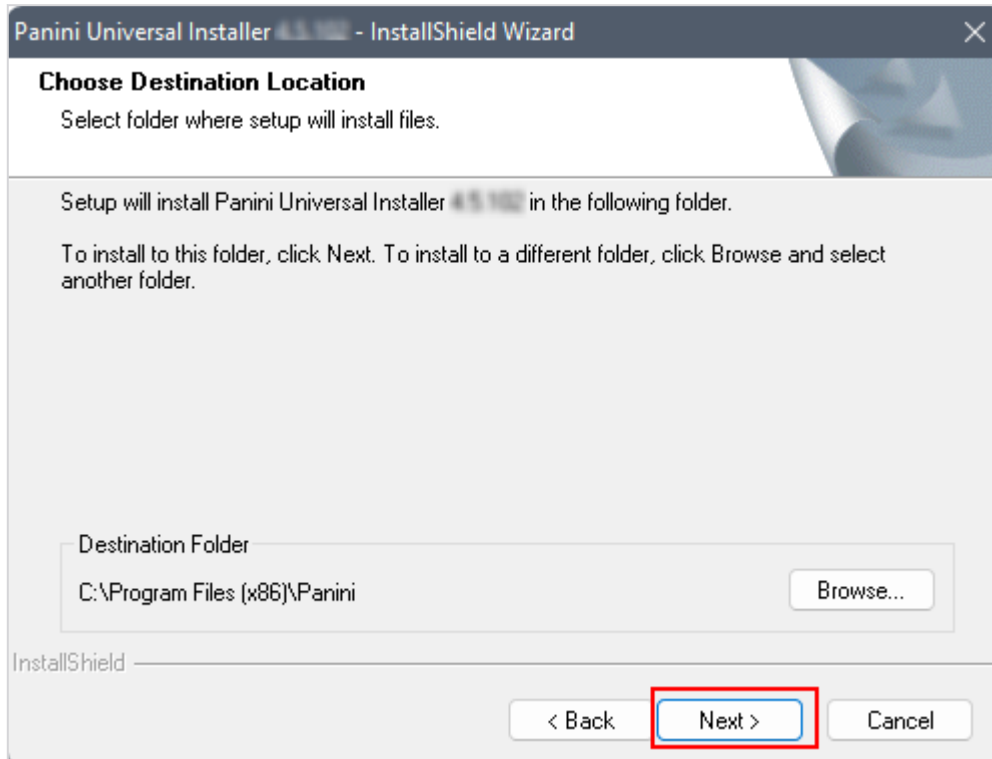


A location prompt appears asking you to confirm a location where the setup files will install on your computer.

11. Select **Browse** to designate a location other than the one provided.

12. Click **Next** to continue.

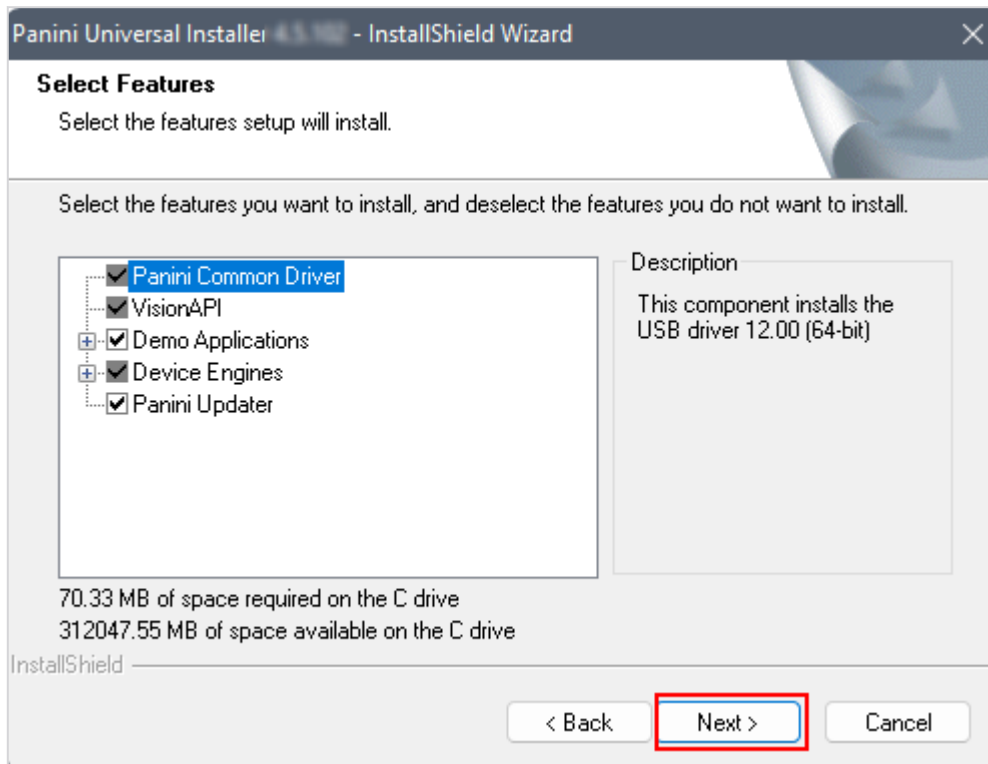
Select Definition Location Prompt



A prompt appears for the features that are installed.

13. Select **Next** to continue.

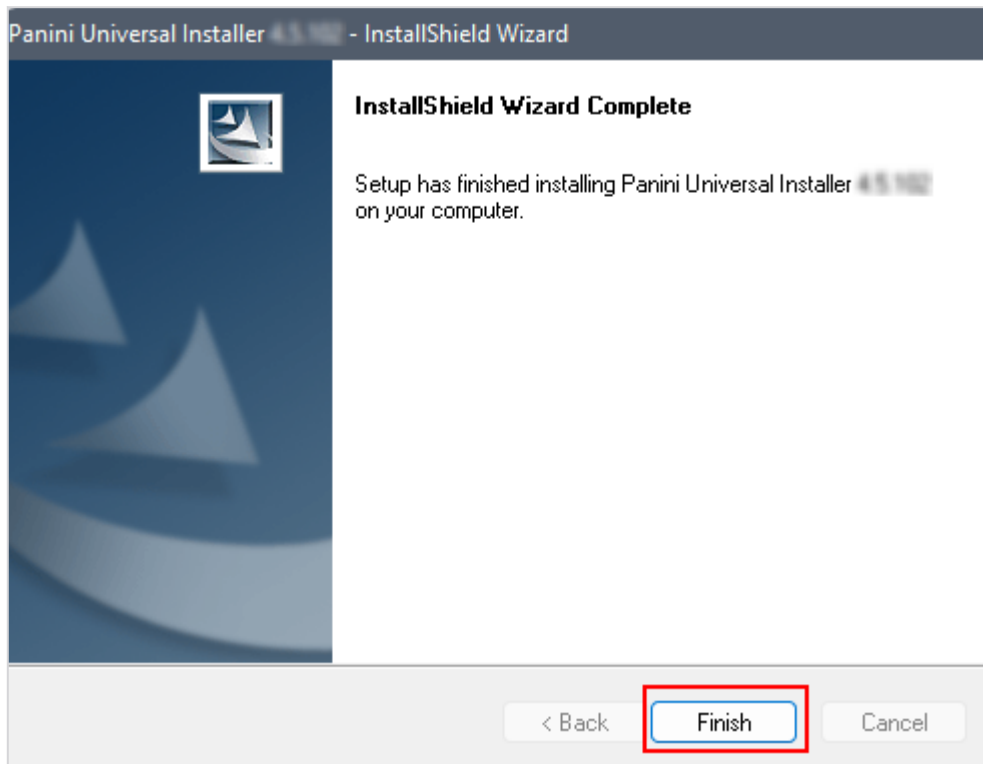
Select Features Prompt



A confirmation for completing the software installation appears.

14. Click **Finish**.

InstallShield Wizard Complete Confirmation



The scanner driver installation process is complete.

15. Wait for the scanner to load.

A pop-up window may indicate that the device is ready to use.

16. Plug the USB cable from the scanner into the computer.

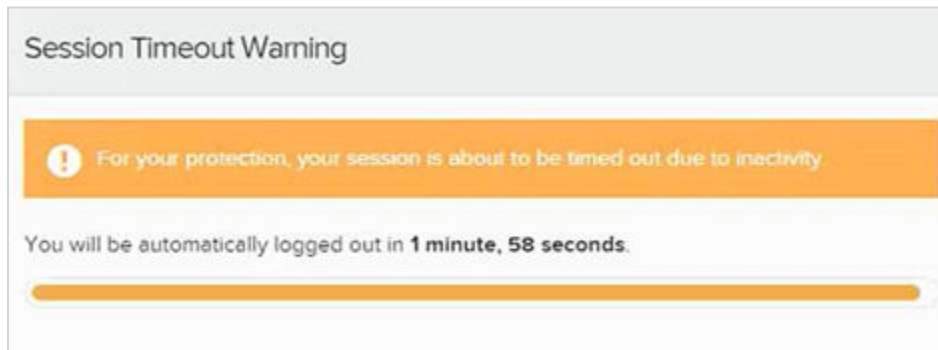
17. Log in to RDN through the system application.

Session Timeout Warning

A *Session Timeout Warning* page appears two minutes before a user is logged out.

The system automatically logs users off who have been inactive for 15 minutes. The timeout warning provides an opportunity to remain logged in. You can click anywhere in the application to remain logged in.

Session Timeout Warning



Logging in as an Admin User

You are provided with your site's URL address, the admin username, a temporary password, and a company name that must be entered upon first logging in to the application. Save the URL for future use, as it is a route of access into the system.

1. Once at the provided URL address, complete the **User Name**, **Password**, and **Company** fields.
2. Click **Login**.
The system prompts you to change your password. Passwords expire every 90 days and are case-sensitive.
3. Use the following guidelines when creating a password.
 - At least one uppercase letter
 - At least one lowercase letter
 - At least one number
 - At least one special character
 - 12–50 characters in length
4. Click **Update Password**.

Note

If you forget your password, you can request a new one, as long as your current email address is in your user profile. Your administrator can update your user profile.

Creating a Secret Question

A secret question is a tool used when you forget your password and can have another temporary password generated and sent to an email address.

Without an email address in a user's profile, that user is not able to answer a secret question for a new password for access into the system. The merchant admin must manually edit/enter an email address for each merchant user, so that the merchant user can request a new password by answering a secret question in the application. Secret questions do not need to be a complete question or contain a question mark. Secret questions and answer are not case-sensitive fields.

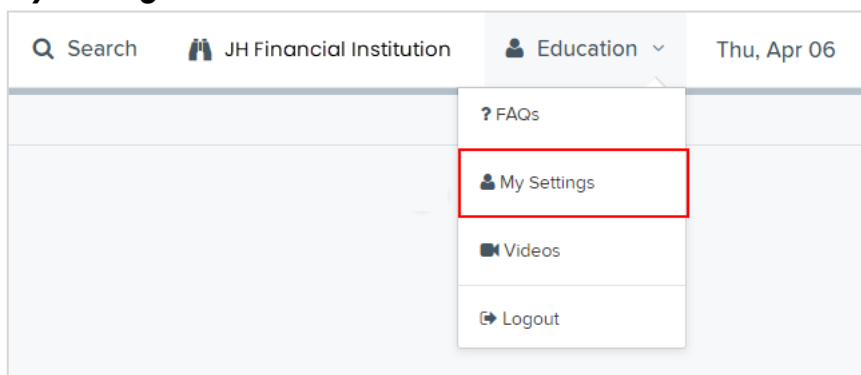
A secret question that is asked of the user must be configured before a new password can be generated and sent to the applicable email address. If the secret question is answered correctly, you receive an email with a new temporary password.

Note

Single sign-on users do not need to establish a secret question.

1. Log in to the application.
2. Select **User menu > My Settings**.

My Settings



The system prompts you for your current login password to reach the *My Settings* page.

3. Change the following sections as needed.
 - *Change Password*
 - *Create/Update Secret Question and Answer*
 - *Create/Update Authorized Caller*

- *Identification Phrase and Response*

My Settings Page

FAQs	My Settings
Change Password Enter New Password Confirm New Password	
Create / Update Secret Question and Answer Secret Question Name of your dog Enter New Secret Answer Confirm New Secret Answer	
Create / Update Authorized Caller Identification Phrase and Response Identification Phrase What is your mother's maiden name? Enter New Identification Phrase Response Confirm New Identification Phrase Response	
Update	

4. Select **Update** when finished.

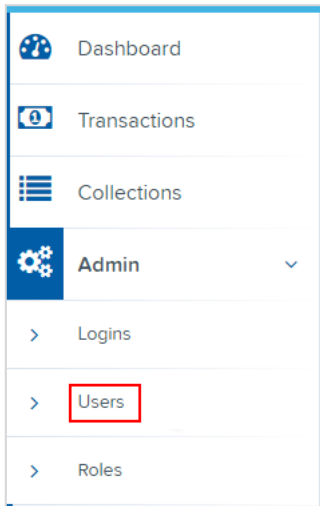
Updating the Admin Profile

As an admin user, you must update your profile with an email address where a new temporary password can be sent, if needed. A secret question must also be set up as a security measure for creating passwords.

1. Log in to the system.

2. Select **Admin** > **Users** from the left main menu.

Admin Tab



3. Select the **Edit** icon for the user profile to be updated (in this case, the admin).

Edit User Option

Page 1 of 1, Records 1 to 13 of 13							25 Per Page			Add User
View	Edit	User Name	Full Name	Enabled	Auth Caller	Locked				
		JohnDoe	John Doe	Enabled	Disabled					
		JDoe	Jane Doe	Enabled	Disabled					

4. Change the following sections as needed.

- *Update User Settings*
- *Privileges for this User*
- *Roles*

- *Locations for this User*

Email Address under User Settings

Update User Settings	Privileges for this User	Roles within the System Administrator Privilege																				
☒ Enabled Store ID 219412 Full Name * User Name * User Location Email Address Auto Disable Dual Auth Amount Reset Store Key	<table border="1"> <thead> <tr> <th>Enabled</th> <th>Privilege</th> </tr> </thead> <tbody> <tr><td>☒</td><td>System Administrator</td></tr> <tr><td>☒</td><td>Administrator</td></tr> <tr><td>☒</td><td>Customer Services</td></tr> <tr><td>☒</td><td>File Processing</td></tr> <tr><td>☐</td><td>Customer Support</td></tr> <tr><td>☐</td><td>Reports</td></tr> <tr><td>☒</td><td>RDA</td></tr> <tr><td>☒</td><td>SmartSight Historical Analysis</td></tr> <tr><td>☐</td><td>SmartSight Curr. Day Risk Mgmt</td></tr> </tbody> </table>	Enabled	Privilege	☒	System Administrator	☒	Administrator	☒	Customer Services	☒	File Processing	☐	Customer Support	☐	Reports	☒	RDA	☒	SmartSight Historical Analysis	☐	SmartSight Curr. Day Risk Mgmt	Roles within the Administrator Privilege Roles within the Customer Services Privilege Roles within the File Processing Privilege Roles within the RDA Privilege Roles within the SmartSight Historical Analysis Privilege Roles within the SmartPay Biller Direct Privilege Locations for this User
Enabled	Privilege																					
☒	System Administrator																					
☒	Administrator																					
☒	Customer Services																					
☒	File Processing																					
☐	Customer Support																					
☐	Reports																					
☒	RDA																					
☒	SmartSight Historical Analysis																					
☐	SmartSight Curr. Day Risk Mgmt																					
Delete User Update																						

5. Select **Update** to save all changes.

Adding a User

Admin users are responsible for creating user profiles for those completing tasks with the application daily.

The admin user is also responsible for updating user profiles, providing new passwords, unlocking users in the event they become locked out of the system, and deleting a user's profile if necessary. If you are the administrator and are scanning checks or running reports, make sure to create a separate user profile for yourself. All individuals who scan checks or run reports needs a user profile.

1. Log in to the system.
2. Select **Admin** > **Users** from the left main menu.
3. Select **Add User**.
4. Select **Business User**.

Add User Option

				Page 1 of 1, Records 1 to 13 of 13	25 Per Page			Add User ▼
View	Edit	User Name	Full Name	Enabled	Auth Caller			
		JohnDoe	John Doe	Enabled	Disabled			
		JDoe	Jane Doe	Enabled	Disabled			

Business User
 RTG User

5. Complete the following required fields.

- **Full Name**
- **User Name**
- **RDN ID**

Note

This field creates the RDN user on the backend. It can be the same as the profile username. To avoid duplication of the user profiles, do not update this field after the original setup.

- **Email Address**

6. Complete optional fields as needed.

7. Complete the *Add User Settings* section.

8. Complete the *Privileges for this User* section.

A **Temporary Password** appears at the bottom of the page. Provide this password to the user that you are creating.

9. Select the **Authorized Caller** check box if this user contacts EPS for support, if necessary.

Once the **Authorized Caller** is activated, the user is then required to establish an **Authorized Caller Identification Phrase**. The EPS Customer Support representative uses this phrase to verify that the user is authorized before providing support. Callers who are not able to answer their identification phrase or who are not authorized users are directed to their FI for further assistance.

10. Complete the *Privileges* section for the user.

11. Click **Add**.

The system creates the user and allows you to select roles underneath each of the privileges assigned to them.

12. Select the *Accounting* role for the user to run reports in the application in the *Roles within the Customer Service*.

13. Select the *Remote Deposit Now* role for the user to scan checks to submit for deposit using RDN.

14. Select the appropriate check boxes under *Locations for this User* for which the user scans checks.

Selecting Roles and Locations for a User

The screenshot shows the 'Update User Settings' form. On the left, there are fields for 'Full Name' (John Doe), 'User Name' (JohnDoe), 'Email Address', and a 'Reset Password' button. The main section is titled 'Privileges for this User' and contains a table with columns 'Enabled' and 'Privilege'. The table lists 'Administrator', 'Customer Services', 'File Processing', and 'Customer Support', with checkboxes for each. To the right of this table are three expandable sections: 'Roles within the Administrator Privilege', 'Roles within the Customer Services Privilege', and 'Roles within the Customer Support Privilege'. Below these is the 'Locations for this User' section, which contains a table with columns 'Enabled', 'Location Name', and 'Location Enabled'. This table lists 'AA CPP Location 1', 'AA CPP Location 2', and 'ANOTHER TEST LOCATION', all with checked boxes. At the bottom right, there are 'Delete User' and 'Update' buttons.

Update User Settings		Privileges for this User		Roles within the Administrator Privilege	
☒ Enabled	☒ Authorized Caller	☒ Administrator		Roles within the Administrator Privilege +	
Full Name *		☒ Customer Services		Roles within the Customer Services Privilege +	
John Doe		☐ File Processing		Roles within the Customer Support Privilege +	
User Name *		☒ Customer Support		Locations for this User -	
JohnDoe				Enabled	Location Name
AA CPP Location 1				☒	✓
AA CPP Location 2				☒	✓
ANOTHER TEST LOCATION				☒	✓

RDN Roles and Permissions

User can be provided with different roles and permissions.

Admin Permission

This role is separate from the account administrator role. The Admin Permission role is required to access the *Tools* tab, which allows the user to delete an existing batch.

Receive Alert Emails

This role allows the user to receive deposit alert emails upon deposit.

Scan Items

This role allows the user to scan items through RDN.

View Deposits

This role allows the user to view deposits in RDN.

Export Deposits

This role allows the user to export items.

Receive Activation Emails

This role is not applicable. Do not select this box.

Create Deposits

Check this box to allow the user to make deposits to EPS.

Edit Items

Check this box to allow the user to be able to modify/fix their batches in RDN.

Search

This permission allows the user to be able to perform searches in RDN on the *Search* page.

View Notifications

This permission allows the user to view any deposit messages coming from EPS, such as exceeded transaction limits.

Activating RDN Features for a User Profile

The Enable RDN function allows you to specify a user's permission.

1. Select the check box next to the *Enable RDN* option on the *Update User Settings* page.
2. Select **Update**.
The page refreshes, and the various permissions to give a user profile appear.
3. Select which permissions the user needs from the options displayed.
4. Select **Update** to finish and save changes.

Note

If you want to add more users now, select **List Users** from the left navigational bar before selecting the **Add Users** option, again. Perform this step for each new profile you create.

Troubleshooting Tips

You can troubleshoot for instances that may generate duplicate RDN alert emails.

Duplicated email addresses

For every instance of the same email address that is entered into the merchant user's profiles in SmartPay Business, the application sends an email. For example, using the same email address for both the admin profile and the merchant user causes two identical emails to be sent to that address.

Updating the RDN ID

When the original RDN ID is created in the user profile, the application creates an RDN profile on the backend. If the RDN ID is changed after the initial setup, another RDN profile that is not visible to the customer is created. This new RDN profile contains the same information as the original profile, including the email address. This action results in multiple emails sent to the same address. To avoid multiple emails, do not change the RDN ID.

Updating a User Profile

As the admin user, you also have the responsibility of enabling/disabling users, deleting a user, resetting a user's password, editing/updating user profiles, and designating authorized callers.

1. Log in to the system.

2. Select **Admin** > **Users** from the left main menu.
3. Select the **Edit** icon for the user profile to be updated (in this case, a user).
The *Update User Settings* page appears.
4. Make any changes necessary.
5. Click **Update**.

Unlocking a User Profile

Users can be locked out of the system for keying their password incorrectly five times, or answering the secret question incorrectly when requesting a new temporary password.

As the admin user, you are responsible for unlocking an employee's profile. If an admin user is locked out, contact your first line of support for assistance.

1. Log in to the system.
2. Select **Admin** > **Users**.
3. Select the **Unlock** option for that user under the *Locked* column.
The *Unlock* disappears, and the user profile is unlocked.

Unlock Option

Page 1 of 1, Records 1 to 13 of 13 25 Per Page Add User						
View	Edit	User Name	Full Name	Enabled	Auth Caller	Locked
		JohnDoe	John Doe	Enabled	Disabled	
		JDoe	Jane Doe	Enabled	Disabled	
						Unlock

Note

If the user needs a new password, you must reset the password.

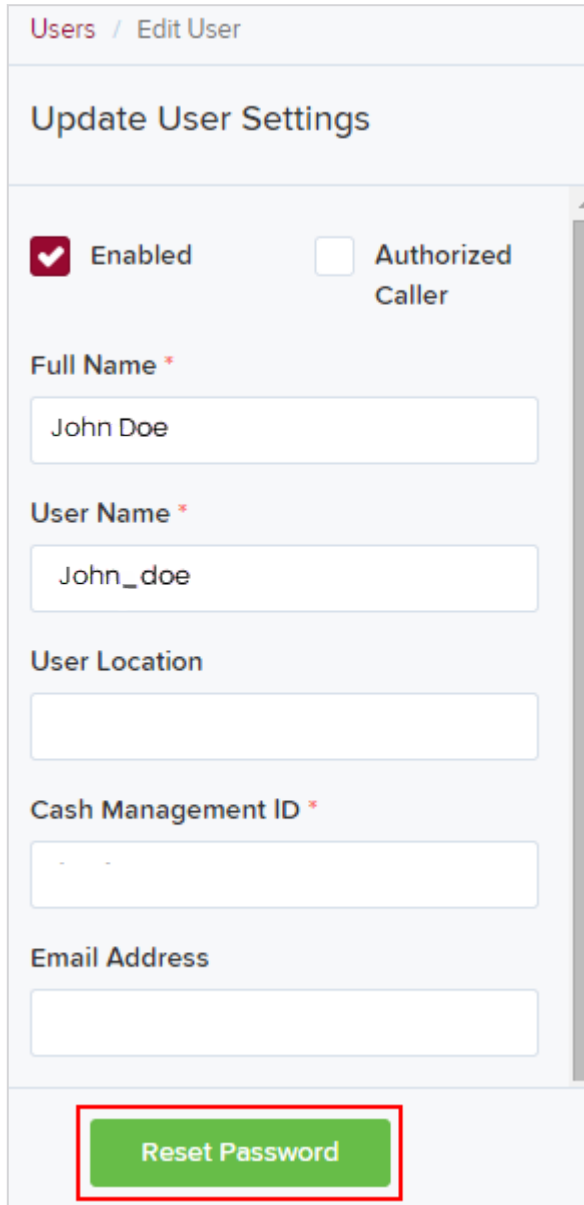
Resetting a Password

Users may forget their password and ask you to provide them with a new, temporary one.

1. Log in to the system.
2. Select **Admin** > **Users**.
3. Select **Edit** for the user profile to update.

4. Select **Reset Password**.

Reset Password Button



The screenshot shows a web interface for editing a user. At the top, there's a breadcrumb 'Users / Edit User'. Below it is a section titled 'Update User Settings'. This section contains several form elements: a checkbox for 'Enabled' (checked) and 'Authorized Caller' (unchecked); a 'Full Name' field with the value 'John Doe'; a 'User Name' field with the value 'John_doe'; an empty 'User Location' field; a 'Cash Management ID' field with two dashes; and an empty 'Email Address' field. At the bottom of the form, a green button labeled 'Reset Password' is highlighted with a red rectangular border.

The user's profile has a case-sensitive temporary password generated.

5. Carefully record this password and provide it to the user.

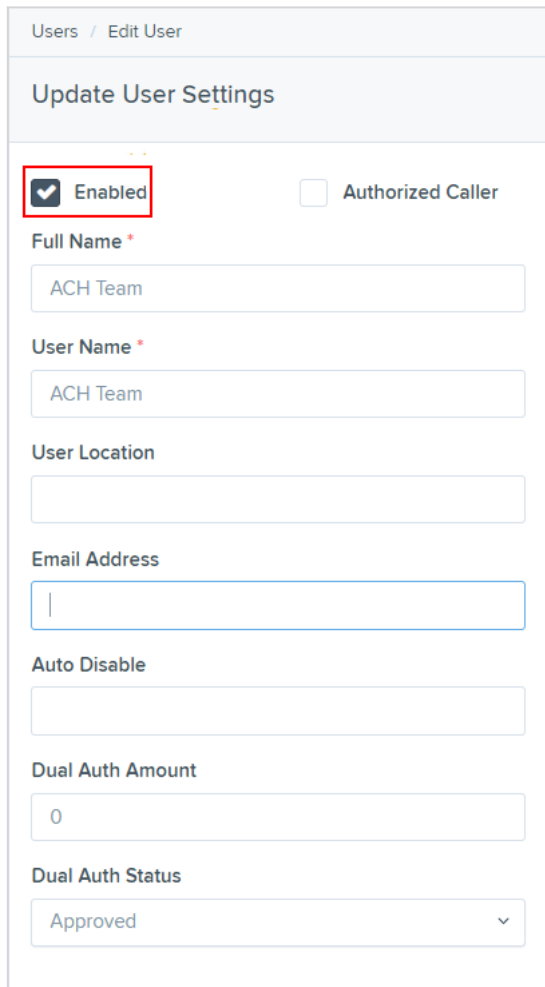
Disabling a User Profile

Disabling a user keeps the profile intact until the admin user re-enables access is. The admin may want to disable a user if a user is on leave for an extended period before working with the application again.

1. Log in to the system.

2. Select **Admin** > **Users** from the left main menu.
3. Select **Edit** for the user profile you want to disable.
4. Clear the **Enabled** box in the *Update User Settings* section.

Clear the Enabled Option



Users / Edit User

Update User Settings

☒ **Enabled** ☐ Authorized Caller

Full Name *

User Name *

User Location

Email Address

Auto Disable

Dual Auth Amount

Dual Auth Status

5. Select **Update** to save all changes.

Deleting a User's Profile

Deleting a user profile removes it from the list of users and make it inaccessible. The username for that profile cannot be used again for a different user. The profile is categorized as a deleted user.

To delete an admin, you must first remove the Administrator privilege from the user's profile.

1. Log in to the system.
2. Select **Admin** > **Users**.

3. Select **Edit** for the user profile to delete.
4. Select **Delete User**.

Delete User Option

The screenshot shows the 'Update User Settings' form. On the left, there are input fields for 'Store ID', 'Full Name', 'User Name', 'User Location', 'Email Address', 'Auto Disable', and 'Dual Auth Amount'. In the center, the 'Privileges for this User' section lists various roles with checkboxes: System Administrator, Administrator, Customer Services, File Processing, Customer Support, Reports, RDA, SmartSight Historical Analysis, and SmartSight Curr. Day. On the right, there are sections for 'Roles within the System Administrator Privilege', 'Roles within the Administrator Privilege', 'Roles within the Customer Services Privilege', 'Roles within the File Processing Privilege', 'Roles within the RDA Privilege', 'Roles within the SmartSight Historical Analysis Privilege', 'Roles within the SmartPay Biller Direct Privilege', and 'Locations for this User'. At the bottom right, the 'Delete User' button is highlighted with a red rectangle, next to an 'Update' button.

A prompt asks you to confirm deleting the user.

5. Select **Yes**.

Delete User Confirmation

The screenshot shows a 'Confirm Delete' dialog box. It contains the text 'Are you sure you want to delete this user?'. At the bottom right, there are two buttons: 'Yes' and 'No'. The 'Yes' button is highlighted with a red rectangle.

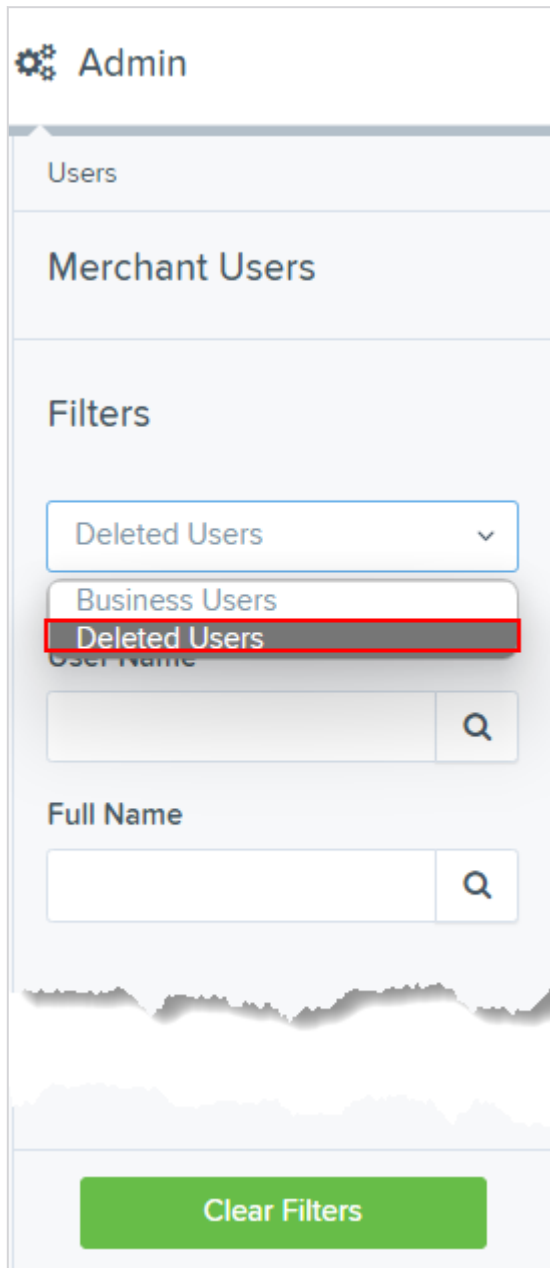
Listing Deleted Profiles

A list of the user profiles that you have deleted is available if you must refer to a previous user's profile information. This list also provides the profile's audit history and any updates that may have been made to it.

1. Log in to the system.
2. Select **Admin > Users**.
3. In the *Merchant Users* section, select the *Deleted Users* option under **Filters**.
The list of users automatically updates to display only deleted users.

4. Select **Clear Filters** to strip any filters from the list of users.

Deleted Users Filter



The screenshot shows the 'Admin' section of a system. Under the 'Users' tab, there is a 'Merchant Users' section. Below this, there is a 'Filters' section. A dropdown menu is open, showing 'Deleted Users' as the selected option, highlighted with a red border. Below the dropdown, there are search fields for 'User Name' and 'Full Name', each with a magnifying glass icon. At the bottom of the section, there is a green button labeled 'Clear Filters'.

Creating a Deposit in JHA SmartPay Remote Deposit Now

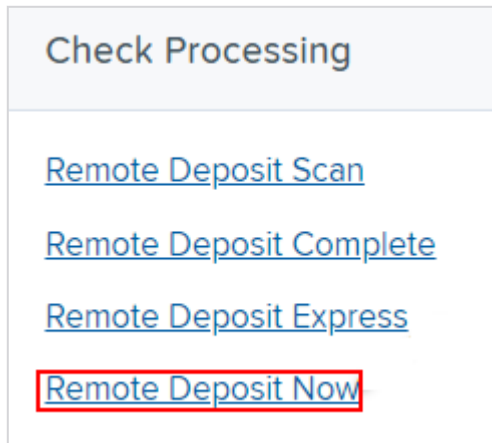
You must connect a scanner to create a deposit.

If the USB cable from the scanner is not connected to your computer, connect it now.

1. Log in to the system.

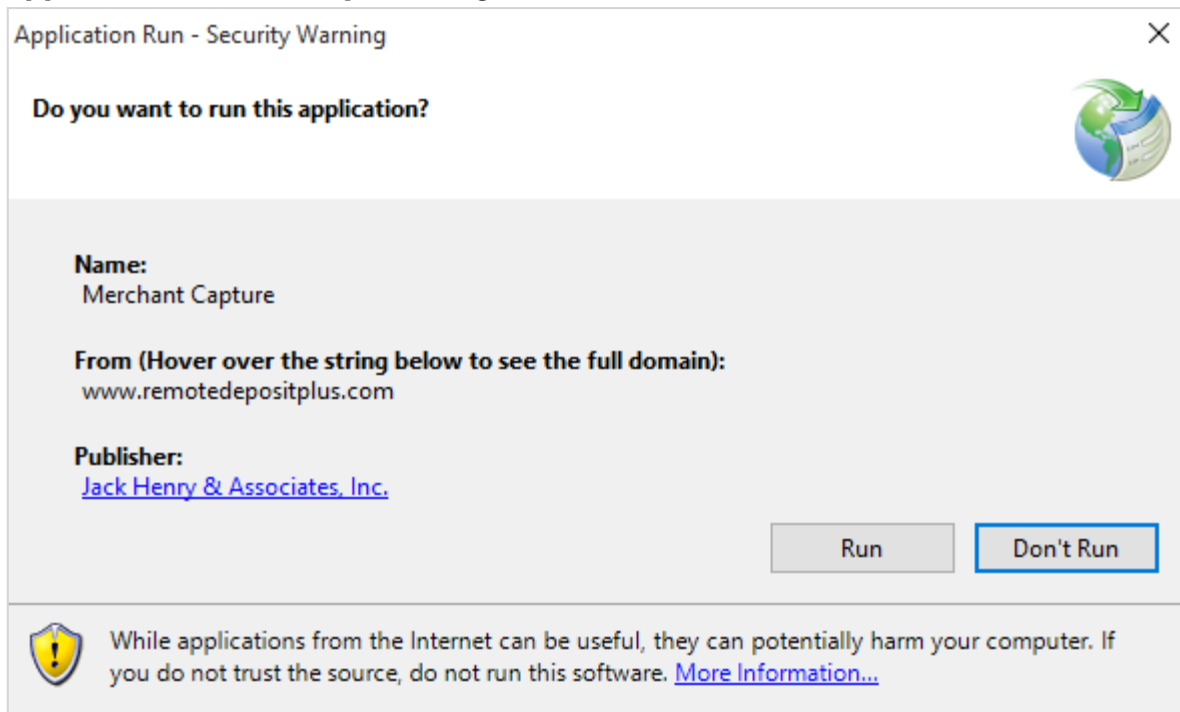
2. Select **Transactions**.
3. Under *Check Processing*, select **Remote Deposit Now**.

JHA SmartPay Remote Deposit Now Link



The RDN application initiates. If you are using the RDN application for the first time, an **Application Run Security Warning** may appear.

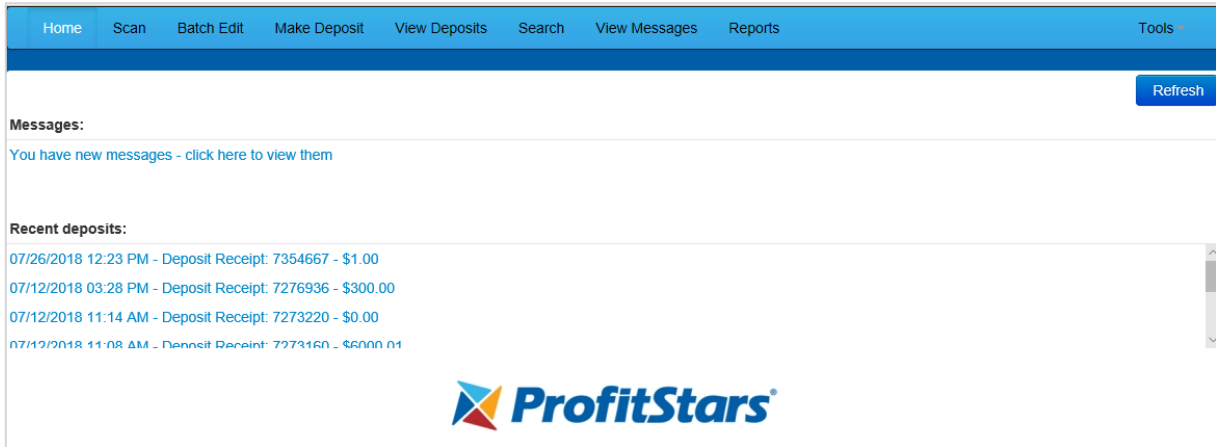
Application Run Security Warning



4. Select **Run** to continue.

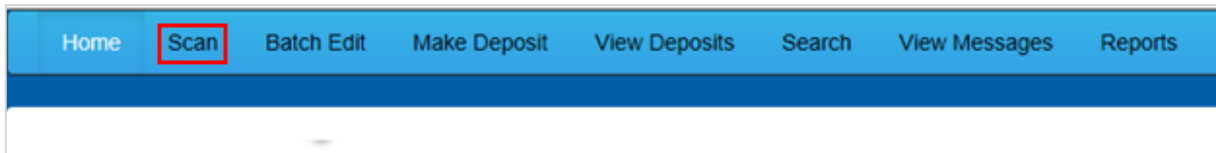
The *Remote Deposit Now* page appears.

RDN Home Page



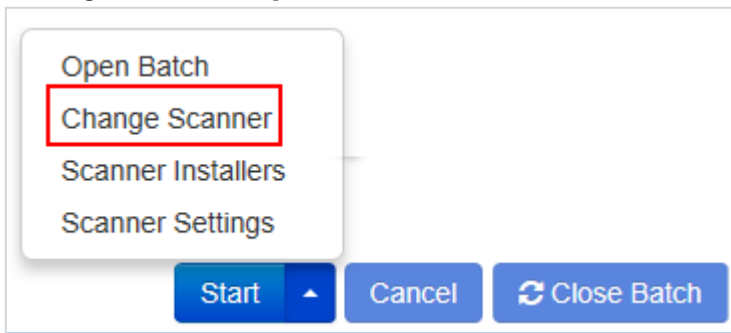
5. Select **Scan** to begin scanning checks for deposit.

Scan Option



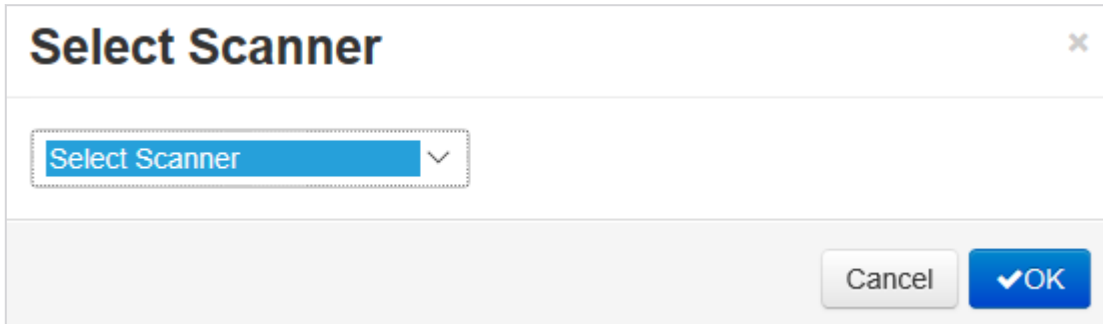
6. If you have more than one scanner driver installed, select **Change Scanner** from the **Start** menu to confirm which scanner you are using.

Change Scanner Option



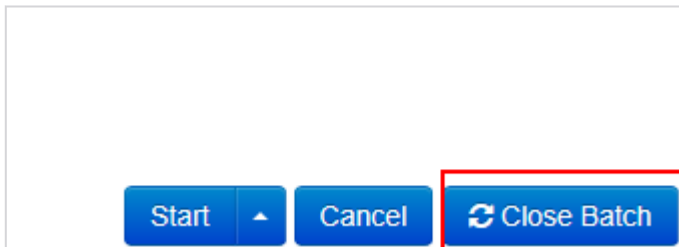
7. Select a scanner from the drop-down menu.

Select Scanner

A dialog box titled "Select Scanner" with a close button (X) in the top right corner. Inside the dialog, there is a blue drop-down menu with the text "Select Scanner" and a downward arrow. At the bottom right of the dialog, there are two buttons: a grey "Cancel" button and a blue "OK" button with a white checkmark.

8. Select **OK**.
9. Select **Start** to scan a check.
A prompt for the expected total of the deposit appears.
10. Complete the field with a two-decimal place number.
11. Select **OK**.
If you do not know the expected total of the batch, you may enter **0.00**.
12. Select **Start**.
13. Scan the check with the scanner.
Each item appears on the page in the order that they were scanned with the MICR line displayed.
14. Select **Stop** when you have finished scanning checks.
15. Select **Close Batch**.

Close Batch

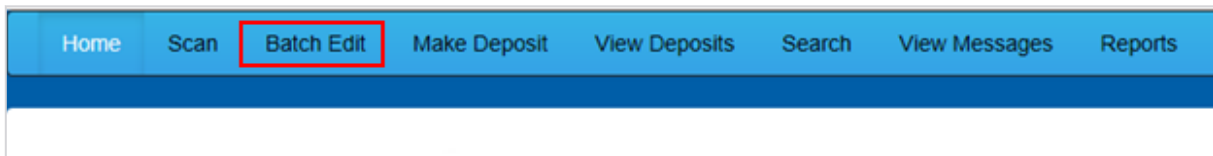
A dialog box with a large empty rectangular area at the top. At the bottom, there are four buttons: a blue "Start" button with a white upward arrow, a blue "Cancel" button, and a blue "Close Batch" button with a white circular arrow icon. The "Close Batch" button is highlighted with a red rectangular border.

Editing a Batch

The *Batch Edit* page allows you to make any necessary changes to the batch.

1. Select **Batch Edit** from the top of the page.

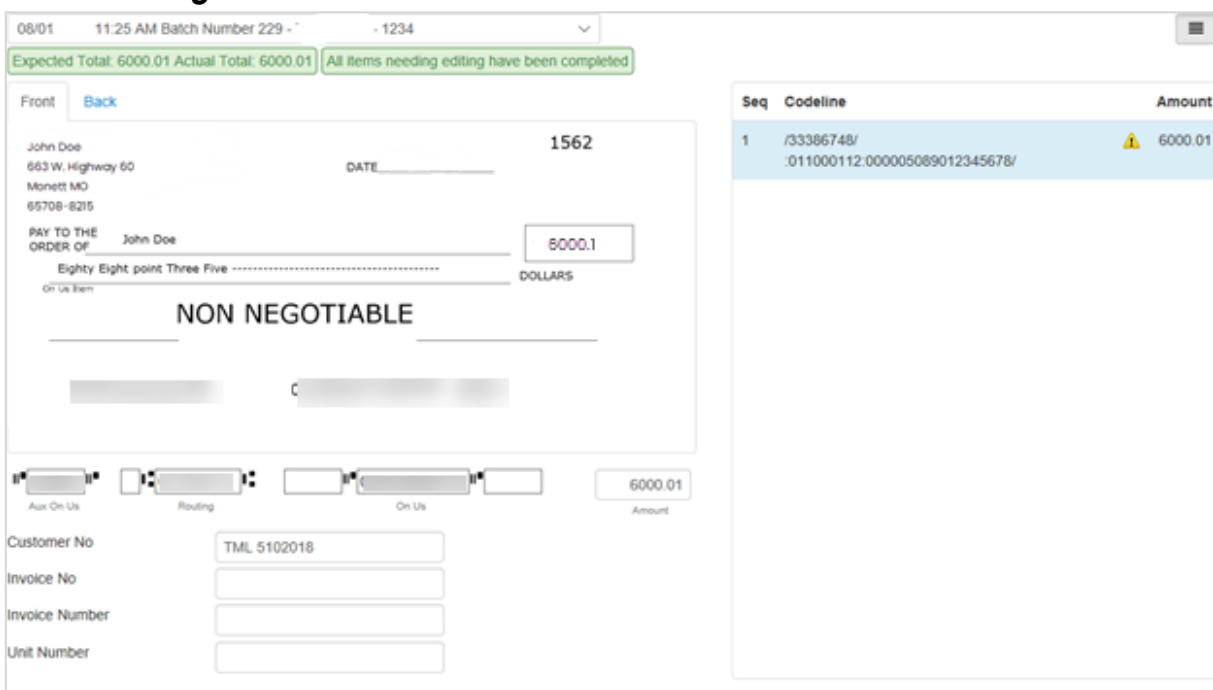
Batch Edit Prompt



The screenshot shows a navigation bar with the following items: Home, Scan, Batch Edit (highlighted with a red box), Make Deposit, View Deposits, Search, View Messages, and Reports.

Use the *Batch Edit* page to make any necessary changes to a batch.

Batch Edit Page



The screenshot displays the Batch Edit page. At the top, it shows the date and time (08/01, 11:25 AM) and the batch number (Batch Number 229 - 1234). Below this, a green box indicates the Expected Total (6000.01) and Actual Total (6000.01), along with a message: "All items needing editing have been completed".

The main area is divided into two sections. The left section shows a check form for John Doe, with fields for the date (1562), amount (6000.1), and a "NON NEGOTIABLE" stamp. The right section is a table with the following data:

Seq	Codeline	Amount
1	/33386748/ :011000112:000005089012345678/	6000.01

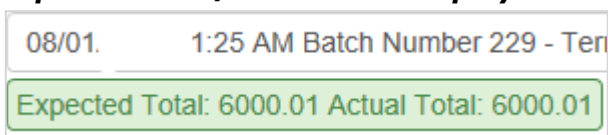
At the bottom, there are fields for Customer No (TML 5102018), Invoice No, Invoice Number, and Unit Number. There are also buttons for "Aux On Us", "Routing", and "On Us", and a total amount of 6000.01.

2. Enter the **Customer Number** and **Invoice Number** for the check item.

Although entering data into these fields is not required, this information is reflected in the RDN reporting tool to help identify deposit items.

The *Expected Total* and *Actual Total* information appears underneath the batch-selection drop-down menu at the top of the page.

Expected Total/Actual Total display



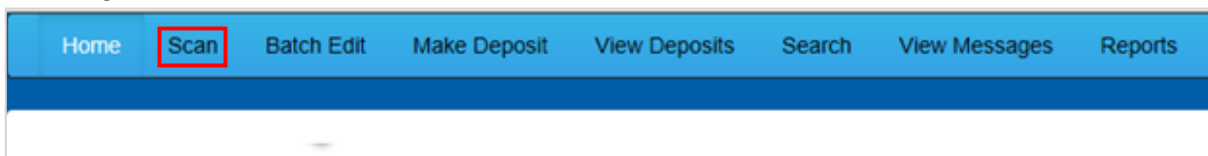
The screenshot shows the Expected Total and Actual Total display. It includes the date and time (08/01, 1:25 AM) and the batch number (Batch Number 229 - Ter). Below this, a green box indicates the Expected Total (6000.01) and Actual Total (6000.01).

Editing a Batch Total

A batch total can be changed on the *Open Batch* page.

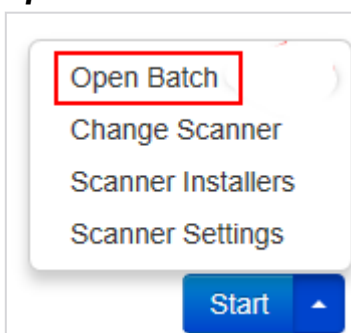
1. Click **Scan** to adjust a batch total.

Scan Option



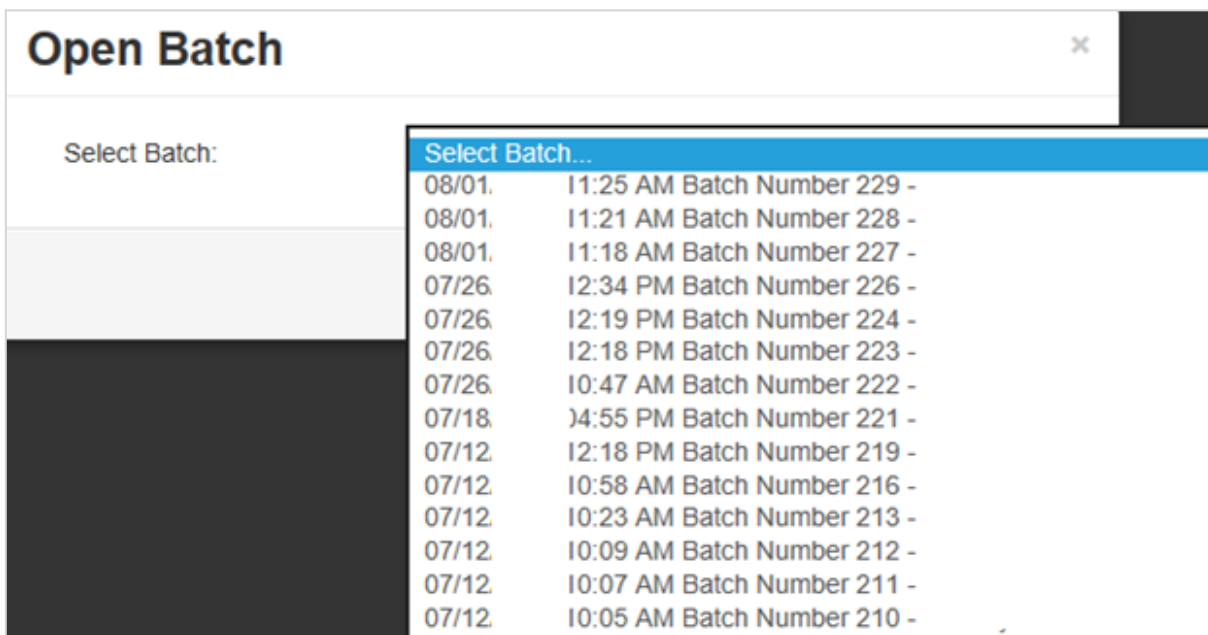
2. Select **Open Batch** from the **Start** menu.

Open Batch



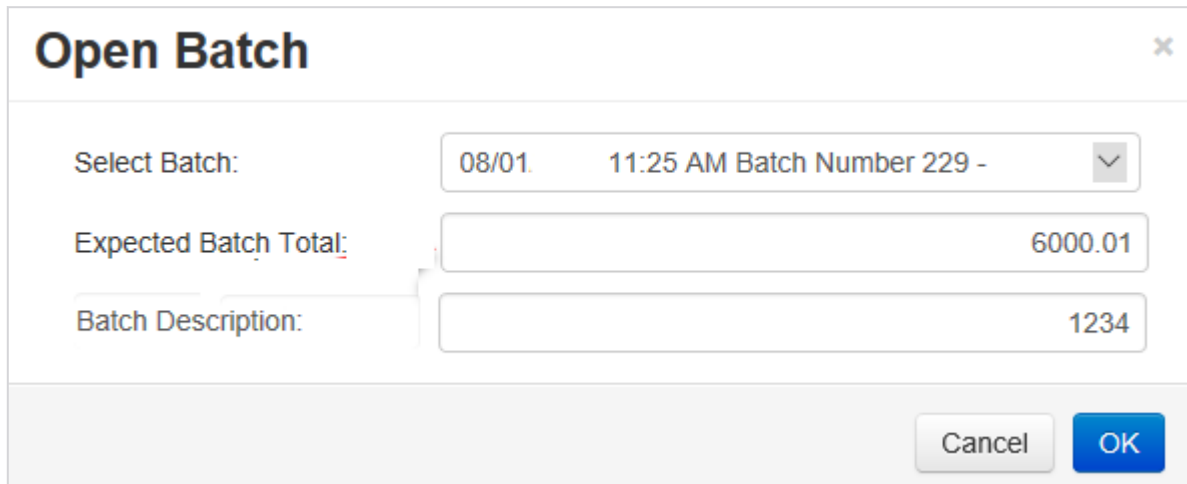
3. Select a batch from the **Select Batch** drop-down menu.

Select Batch



4. Enter the new amount in the **Expected Batch Total** field.

Amount Field



The 'Open Batch' dialog box contains three input fields. The first field, 'Select Batch:', shows '08/01' and '11:25 AM Batch Number 229 -' with a dropdown arrow. The second field, 'Expected Batch Total:', contains the value '6000.01'. The third field, 'Batch Description:', contains the value '1234'. At the bottom right are 'Cancel' and 'OK' buttons.

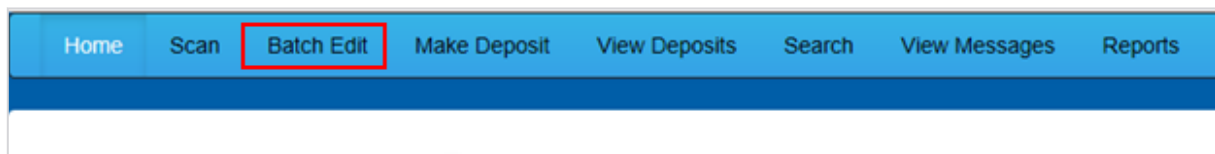
5. Click **OK**.

Performing a MICR Repair

MICR repair is the process of fixing issues related to Magnetic Ink Character Recognition (MICR) on checks.

1. Click **Batch Edit** to adjust MICR information from the top menu.

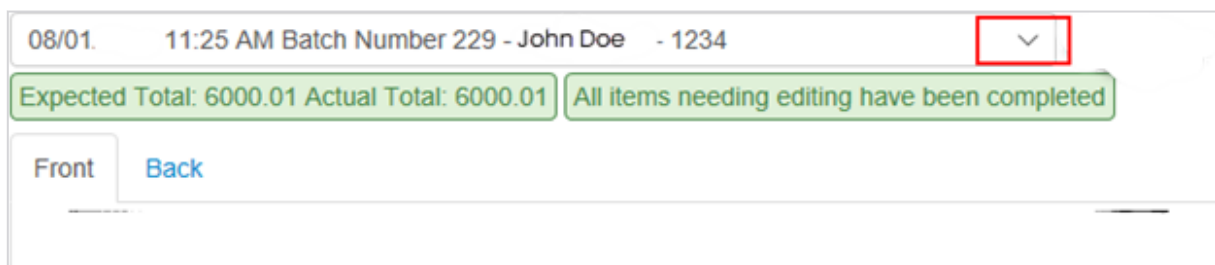
Batch Edit



A horizontal menu bar with several options: 'Home', 'Scan', 'Batch Edit' (highlighted with a red box), 'Make Deposit', 'View Deposits', 'Search', 'View Messages', and 'Reports'.

2. Select a batch from the drop-down menu at the top of the page.

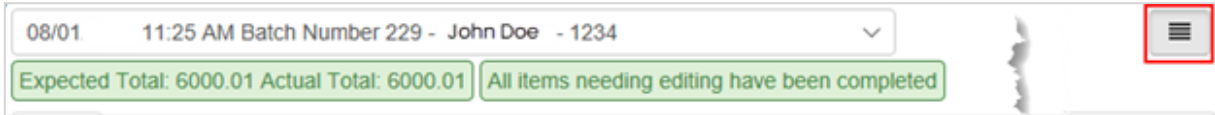
Select Batch



The 'Select Batch' screen shows a batch selection bar at the top with '08/01', '11:25 AM Batch Number 229 - John Doe', and '- 1234'. A dropdown arrow is highlighted with a red box. Below this is a green status bar with the text 'Expected Total: 6000.01 Actual Total: 6000.01' and 'All items needing editing have been completed'. At the bottom are 'Front' and 'Back' buttons.

3. Click the edit button at the top of the page.

Edit Button



4. Enter the new MICR information in the MICR fields.

Amount Field

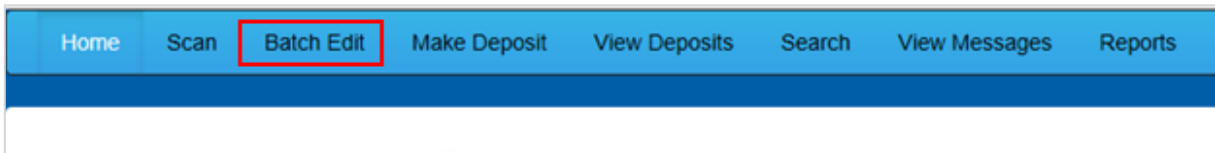


Keying in a Dollar Amount

Enter a new amount to correct a batch total.

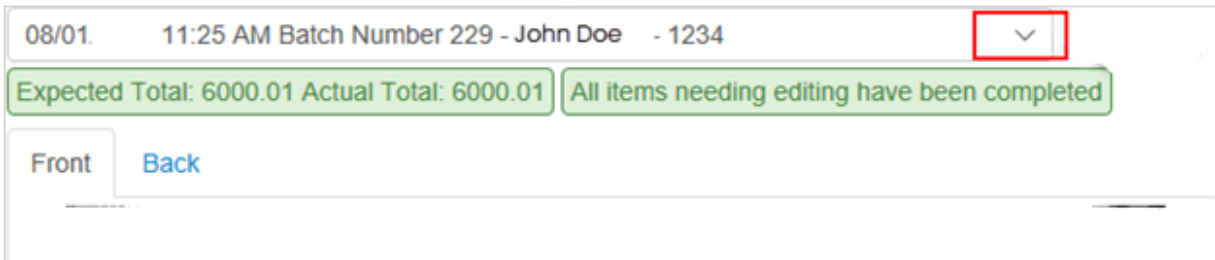
1. Click **Batch Edit** to adjust a batch total.

Batch Edit



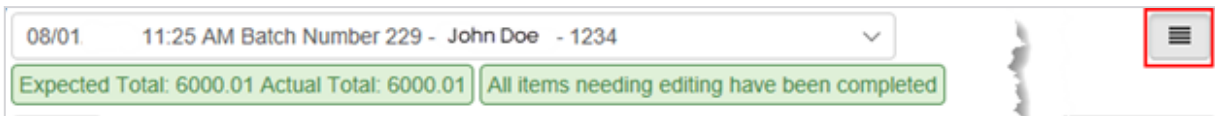
2. Select a batch from the drop-down menu at the top of the page.

Select Batch



3. Click the edit button at the top of the page.

Edit Button



4. Enter the new amount in the **Amount** field.

Amount Field



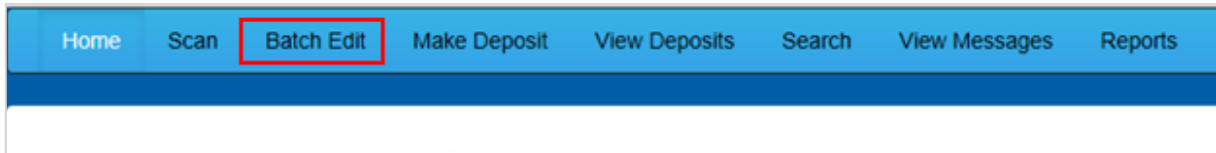
5. Click **Save**.

Deleting an Item

You can delete an item from a batch.

1. Click **Batch Edit**.

Batch Edit



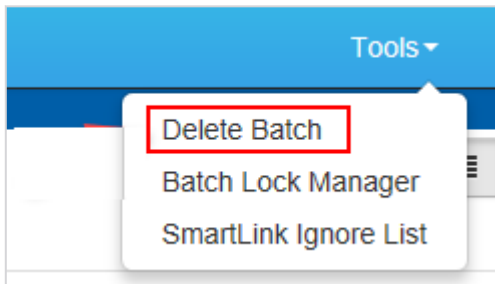
2. Select an item from the item list at the right of the page.
3. Click **OK** on the confirmation dialog box.

Deleting a Batch

Use the following steps to delete a batch.

1. Select **Delete Batch** from the **Tools** drop-down menu.

Delete Batch Option under Tools



The *Delete Batches* window appears.

2. Select the box beside all batches that you want to delete.
3. Select **Delete Selected**.

Delete Batches

☐	Date	Batch No.	Scanned By
☐	08/01/	229	John Doe
☐	08/01/	228	John Doe
☐	08/01/	227	
☐	07/26/	226	
☐	07/26/	224	
☐	07/26/	223	
☐	07/26/	222	
☐	07/18/	221	
☐	07/12/	219	
☐	07/12/	216	

Delete Selected

4. Select **OK**.

Confirm Delete

Are you sure you want to delete the selected record(s)?

Cancel

OK

Duplicate Checks

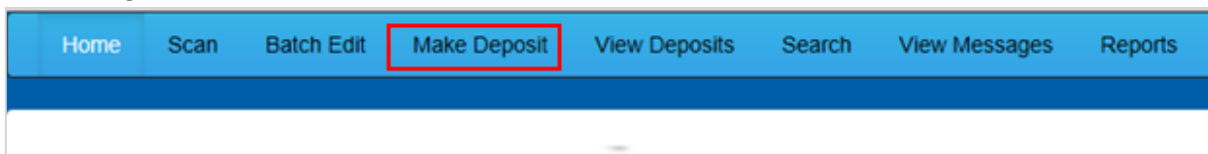
If a check has been scanned twice within the past 75 days, a duplicate check warning appears on the top-left corner of the *Batch Edit* page. Duplicates do not prevent you from making the deposit.

Submitting a Deposit

Once the batch items have been edited and the **Batch is Ready for Deposit** message displays on the *Batch Edit* page, you are ready to submit your deposit.

1. Select the **Make Deposit** option at the top of the page.

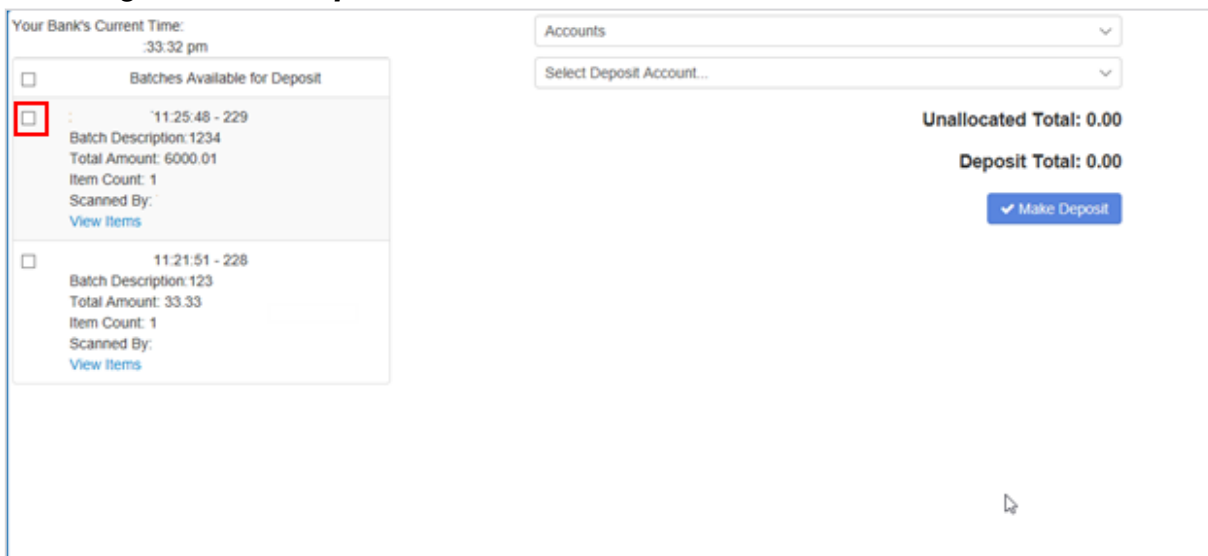
Make Deposit Link



A list of open batches that have not yet been submitted appears.

2. Select the check box next to the deposit that you are ready to submit.

Selecting a Batch to Deposit



3. Select the account location to send the deposit from the **Select Deposit Account** drop-down menu, if necessary.

Select Deposit Account Option

The screenshot shows the 'Select Deposit Account' option. On the left, under 'Your Bank's Current Time:', there is a section titled 'Batches Available for Deposit'. It contains two batch entries, each with a checkbox, a timestamp, a batch description, total amount, item count, and scanned by information, along with a 'View Items' link. On the right, there is a dropdown menu labeled 'Accounts' with a red box around the 'Select Deposit Account...' option. Below this, the 'Unallocated Total: 0.00' and 'Deposit Total: 0.00' are displayed. At the bottom right, there is a blue button with a checkmark and the text 'Make Deposit'.

Note

Only one account location can submit batches at a time. To submit a deposit to a different location other than the one selected, you must first finish your current deposit submission.

4. Select **Make Deposit** to submit your batch.

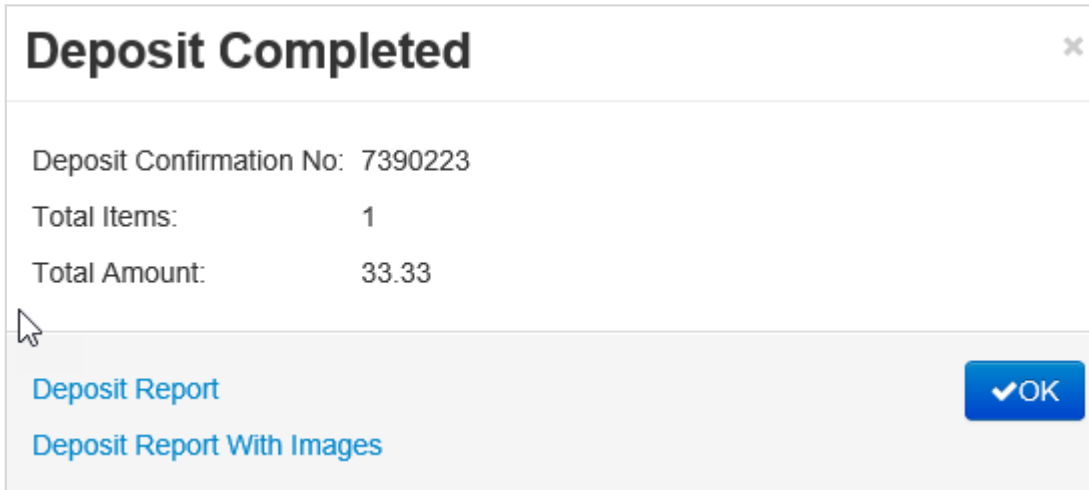
Make Deposit Option

The screenshot shows the 'Make Deposit' option. The layout is similar to the previous screenshot, but the 'Make Deposit' button at the bottom right is now highlighted with a red box. The 'Unallocated Total: 0.00' and 'Deposit Total: 0.00' are still displayed. The 'Batches Available for Deposit' section on the left remains the same.

A deposit confirmation message appears stating that the deposit was successful, with a receipt number.

5. Select **OK**.

Deposit Completed Confirmation Page

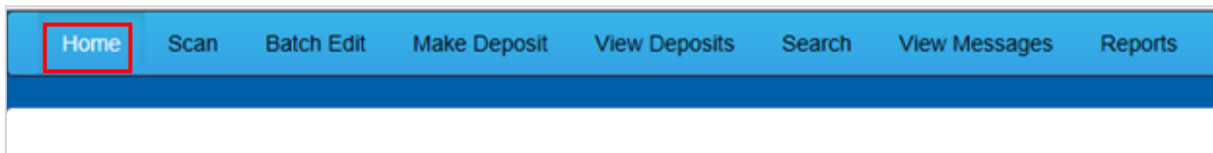
A screenshot of a 'Deposit Completed' confirmation dialog box. The title bar says 'Deposit Completed' with a close button (X) in the top right. The main content area displays: 'Deposit Confirmation No: 7390223', 'Total Items: 1', and 'Total Amount: 33.33'. Below this, there are two links: 'Deposit Report' and 'Deposit Report With Images'. In the bottom right corner, there is a blue button with a checkmark and the text 'OK'. A mouse cursor is pointing at the left side of the dialog box.

Deposit Completed	
Deposit Confirmation No: 7390223	
Total Items:	1
Total Amount:	33.33
Deposit Report	
Deposit Report With Images	
OK	

The batch you submitted is removed from the *Make Deposit* page, since they are no longer open.

6. Select **Home** to see the status of the submitted deposit.

Home Page Option

A screenshot of a navigation bar with several options: 'Home', 'Scan', 'Batch Edit', 'Make Deposit', 'View Deposits', 'Search', 'View Messages', and 'Reports'. The 'Home' option is highlighted with a red rectangular box.

Home	Scan	Batch Edit	Make Deposit	View Deposits	Search	View Messages	Reports
------	------	------------	--------------	---------------	--------	---------------	---------

7. Submitted deposits are listed under the *Recent Deposits* section.

Note

Any batches that have been saved and edited, but not submitted, appear under the *Batches Ready For Deposit* section.

Reporting

Although both the RDN window and the system application have reporting capabilities, the application reporting tools are recommended for viewing items that have been submitted for deposit.

Viewing Deposits

Select the **View Deposits** link at the top of the page to view batch/item information.

1. Select a **Start Date** and **End Date** to narrow your list of deposits.

Begin and End Dates for Viewing Deposits

Home Scan Batch Edit Make Deposit View Deposits Search View Messages Reports Tools

Start Date: 6/1 End Date: 8/01 Print Refresh

Deposits

- 07/26 12:23 pm
Total Amount: 1.00
Item Count: 1
Deposit Receipt# 7354667
- 07/12 03:28 pm
Total Amount: 300.00
Item Count: 1
Deposit Receipt# 7276936
- 07/12 11:14 am
Total Amount: 0.00
Item Count: 0
Deposit Receipt# 7273220
- 07/12 1:06 am
Total Amount: 6000.01
Item Count: 1
Deposit Receipt# 7273160

Account Allocation

RDN HTML: 1234 1.00

Front Back

John Doe
663 W. Highway 60
Monett MO
65708-8215
DATE: 1562
PAY TO THE ORDER OF: John Doe 88.35
Eighty Eight point Three Five DOLLARS
on us item
NON NEGOTIABLE

Batch No	Seq	Routing	Acct No	Check No	Amount	Customer No	Invoice No
225	1			2222	1.00		

2. Select **Refresh** at the top of the page to view the deposit within the date range.
3. Choose an option.
 - Select **Front** to view the front of a check image.

- Select **Back** to view the back of a check image.

Front and Back View Options for a Check Image

Start Date: 6/1.

Stop Date: 8/01.

Batch Number:

Check Number: to

Routing Number:

Check Acct Number:

Amount: 0.00

Customer Acct No:

Invoice No:

Invoice Number:

Unit Number:

FrontBack

John Doe
663 W. Highway 60
Monett MO
65708-8215

DATE 1562

PAY TO THE ORDER OF John Doe 88.35

Eighty Eight point Three Five DOLLARS

on Us Item

NON NEGOTIABLE

Seq	Batch No	Check No	Amount	Cust Acct No	Invoice No	Deposit Date	Deposit Confirm Code
1	203	1562	88.35				7163170
2	203	2897	30.03				7163170
3	203	2779	63.48				7163170
4	203	122	62.16				7163170
5	203	1723	37.14				7163170

Printing Images and Viewing Edits of Items

You can print images or view edits made to transactions on the *View Deposits* page.

1. Highlight which deposit to view from the left column.

Viewing Deposit Items

Deposits	
07/26/ 12:23 pm Total Amount: 1.00 Item Count: 1 Deposit Receipt# 7354667	
07/12 03:28 pm Total Amount: 300.00 Item Count: 1 Deposit Receipt# 7276936	
07/12/ 1:14 am Total Amount: 0.00 Item Count: 0 Deposit Receipt# 7273220	
07/12 11:08 am Total Amount: 6000.01 Item Count: 1 Deposit Receipt# 7273160	

The item for that deposit appears.

2. Choose an option.

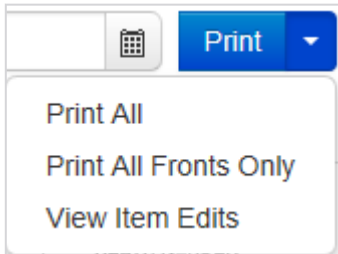
Situation	Steps
Print the front and back of the check currently highlighted.	Select Print .
Print the front and back images of all the items in the deposit.	1. Select the Print drop-down menu. 2. Select <i>Print All</i> .
Print only the front images of all the items in the deposit.	1. Select the Print drop-down menu.

Situation

Steps

2. Select *Print All Front Only*.

Printing Options



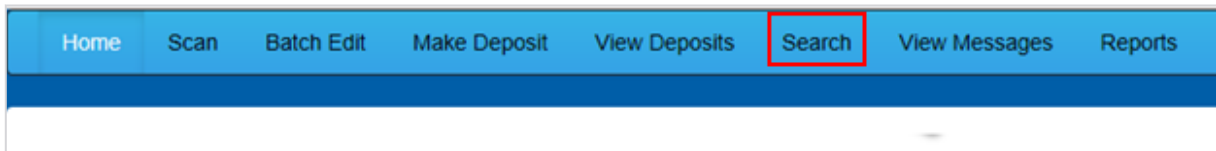
3. Select **View Item Edits** from the **Print** drop-down menu to see which users have edited transaction amounts for the deposit in the RDN application.
A list of edits appear, along with who edited the transaction, the name of the field that was altered in the transaction, the **Before Value** of the field, and the **After Value** of the field.

Searching for an Item

You can use the **Search** function to find specific items in the RDN application.

1. Select **Search**.

Search Option



2. Complete the search criteria fields displayed.

3. For a range of items between certain dates, complete only the **Start Date** and **Stop Date** fields.

Search Criteria

The screenshot shows a web-based search interface. On the left, there is a list of search criteria with corresponding input fields: Start Date (highlighted with a red box), Stop Date (also highlighted with a red box), Batch Number, Check Number (with a range selector), Routing Number, Check Acct Number, Amount (pre-filled with 0.00), Customer Acct No, Invoice No, Invoice Number, and Unit Number. To the right of these fields is a large empty rectangular area. Below this area is a table header with the following columns: Seq, Batch No (with a dropdown arrow), Check No, Amount, Cust Acct No, Invoice No, Deposit Date, and Deposit Confirm Code. At the bottom left of the form are three buttons: Reset, Print (with a dropdown arrow), and Search (in blue). A mouse cursor is visible near the bottom right of the form.

4. Select **Search**.
The search results appear.
5. Choose an option.
 - Select an item to print.

- Hold the **Shift** key on your keyboard to highlight multiple items in the list.

Highlighting Search Items

The screenshot shows the Remote Deposit Now interface. On the left, there are search filters for Start Date, Stop Date, Batch Number, Check Number, Routing Number, Check Acct Number, Amount (0.00), Customer Acct No., Invoice No., Invoice Number, and Unit Number. On the right, there is a preview of a check from John Doe for \$88.35, dated 1562. Below the check preview is a table of deposit items:

Seq	Batch No	Check No	Amount	Cust Acct No	Invoice No	Deposit Date	Deposit Confirm Code
1	203	1562	88.35				7163170
2	203	2897	30.03				7163170
3	203	2779	63.48				7163170
4	203	122	62.16				7163170
5	203	1723	37.14				7163170

6. Choose an option.

Situation

Steps

Print the front and back of the check currently highlighted.

Select **Print**.

Print the front and back images of all the items in the deposit.

1. Select the **Print** drop-down menu.
2. Select *Print All*.

Print only the front images of all the items in the deposit.

1. Select the **Print** drop-down menu.
2. Select *Print All Front Only*.

Printing Options

The screenshot shows the Print dropdown menu with the following options:

- Print All
- Print All Fronts Only
- View Item Edits

Note

Any items that are voided in the application are not reflected in the RDN application.

Reports Page

The *Reports* tab grants you access to several reports available to run.

Standard Reports

Provides a list of reports with pre-set filters to show specific items. For example, the **Show Items Detected as Duplicate Transactions** option generates information about all the transactions that have been flagged as duplicate items in any number of deposits.

Note

For any *Standard Report*, the pre-set filters can be customized to fit your needs by altering the report filters.

My Reports

Allows you to customize a report based on your informational needs. You may save this report as a template for future use, and it is available only to your profile as a user.

Shared Reports

Allows you to customize a report and save it as a template available for other users to access and use. Only the person who created this report template can delete it.

Credits and Debits to Your Merchant Settlement Account

Identifies deposits made within a date range and displays individual transaction amounts making up the deposit, with details of each transaction.

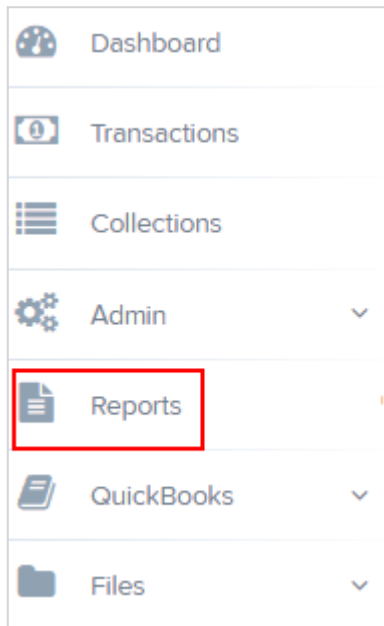
Using the Report Builder Utility

The report builder utility can be used to create one-time queries and custom recurring daily, weekly, and monthly reports for bookkeeping, historical research, and problem solving. There are two options when creating a customized report: *New Report* and *New Shared Report*. While both are customizable, the shared report is available to other users who have access to the system. Other users can pull the shared report and use its settings to generate information. Only the user who created the shared report can delete it.

1. Log in to the application.

2. Select **Reports** from the left main menu.

Reports Tab



3. Select an option.

- Click **New Report** to create a report for your use only.

- Click **New Shared Report** to create a report that is available to others.

Report Builder Options for New Reports

The screenshot shows the 'Reports' page interface. On the left, there are two main sections: 'My Reports' and 'Shared Reports'. 'My Reports' is currently empty, displaying 'No Records to display.' The 'Shared Reports' section contains a table with the following data:

Report Name	Owner	Report Type	Delete
BH 2008.08.21.1341	Barb	Transaction Report	
bhemmitt2	Barb	Transaction Report	
Jennie's Report Test	Jennie	Transaction Report	
Jennie's Test Report #2	Jennie	Transaction Report	
Shared	Karthik	Transaction	

Below the table are two buttons: '+ New Report' and '+ New Shared Report'. On the right side of the page is a sidebar with expandable sections: 'Remote Deposit Complete Reports', 'Standard Report', and 'Recurring Payment Report'. Each section contains a list of report options, such as 'Deposit Results', 'Show Items that Returned NSF Today', 'Show Items that Returned Bad Account Today', 'Show Items that Charged Back Today', 'Show Items that Settled Today', 'Show Items that Returned Other Check21 Today', 'Show Notice of Change Items', 'Show Items Detected as Duplicate Transactions', 'Show Recurring Payments That are Disabled', etc.

The *Reports* page appears.

4. In the top bar, enter a **Title** for the report.

- Fill in the report criteria in each of the four sections: *Report Type*, *Date Range*, *Advanced*, and *Report Column Headers*.

Four Sections in Report Building

The screenshot displays the 'New Report' interface with four main sections highlighted by red boxes:

- Report Type:** Contains two radio button options: 'Transaction Report' (selected) and 'Historical Event Report'.
- Date Range:** Includes a 'Date Type' dropdown set to 'Transactions Created', an 'Export Date Range' dropdown set to 'Today', and fields for 'Start Date', 'End Date', 'Start Time', and 'End Time'.
- Advanced:** Contains several dropdown menus for 'Location', 'Status', 'Settlement Status', 'Origin Of Transaction', and 'Originated As', along with an 'Amount Range' section with 'From' and 'To' fields.
- Report Column Headers:** A table with columns for 'View', 'Prioritize', and 'Freeze' containing various report fields like 'Transaction Date', 'Transaction Status', 'Payment Type', etc.

- Choose an option.
 - Designate if your report is a *Transaction Report* based on the status of a transaction.
 - Designate if your report is a *Historical Event Report* based on past events.
- Select an option from the **Date Type** field for the report.
 - Select **Transactions Created**.
 - Select **Effective Dates**.

These actions determine if the report displays transactions based on the date created versus the date they took effect.
- Choose an option.
 - Select a pre-specified date range using the **Export Date Range** option (ideal for recurring reports).

- Specify a date range with the **Start Date** and **Start Time** and the **End Date** and **End Time** fields.

Date Range Section

Date Range

Date Type

Transactions Createc ▾

Export Date Range

Today ▾

Start Date

Jan 14, 

Start Time

12:00 AM ▾

End Date

Jan 15, 

End Time

12:00 AM ▾

Note

If you are creating a *Historical Event Report*, a custom date range is unavailable.

- Specify the **Location** of the transaction that you wish to have in your report.
- Specify the **Status** of the transaction that you wish to have in your report.
 - Choose a status option.
 - Select the **Single Status** check box.
 - Select the **Multiple Status** check box.
- Choose an option from the **Settlement Status** field.
 - Select the **Single Status** checkbox.
 - Select the **Multiple Status** checkbox.
- Choose an option from the **Origin of Transaction** field.
 - Select the **Single Origin** checkbox.
 - Select the **Multiple Origins** checkbox.
- Choose an option from the **Originated As** field.
 - Select the **Single Type** checkbox.
 - Select the **Multiple Types** checkbox.
- Choose an **Account Type** option.

- Select a specific account type.
- Select **ALL**.

16. Choose an **Operation** option.

- Designate one process.
- Select **ALL**.

17. Choose an **Authority Response Code**.

This option represents the types of return responses that can be received for a transaction.

- Select a specific response code.
- Select **ALL**.

18. Complete the **From** and **To** fields for the **Amount Range**.

The **From** and **To** options allow you to look for transactions with a specific amount or between amount values in decimal format (XX.XX).

19. Use the *Report Column Headers* to organize how the report appears.

20. Select the **View** check box next to any fields to have them show on the report.

21. Use the arrows under *Prioritize* to change the order in which information appears.

For example, select the upward arrow to have a field listed before others, or select the downward arrow to have other fields listed before it.

22. Use **Freeze** to lock fields when viewing a report. This option holds certain fields in view while you explore the rest of the report information.

Report Column Headers Section

Report Column Headers			
	View	Prioritize	Freeze
Transaction Date	☒	v	lock
Transaction Status	☒	v ^	lock
Payment Type	☒	v ^	lock
Name On Account	☒	v ^	
Transaction ID00	☒	v ^	
Reference Number	☒	v ^	
Customer Number	☒	v ^	
Operation Type	☒	v ^	
Location Name	☒	v ^	
Amount	☒	v ^	

23. Select the **Share to All Users** check box if you want to have this report available for other users to view.

If you selected **New Shared Report** previously, this box is already selected.

Alternatively, you may wish to save the report for your own use later by selecting **Save to My Reports**. This option both saves the report and generates a report to view.

Save and Run Report Options

Reports

New Report

Title

A sample report title

Save to My Reports

☐ Share to All Users

Run Reports

The report results appear.

24. Use the filters to change the report.
25. Choose an option.

- Select **Run Reports** again.
- Select  **Print**.
- Select  **Export**.

Column headers in the report are selectable by organization. Select a column header to organize the report based on that column's information, in either ascending order (designated by an upward arrow) or descending order (designated by a downward arrow).

26. Select  **View** to the left of an item to view more details about the transaction.
27. Adjust the report filters as desired.
28. Select **Save to My Reports**.

Selecting **Save to My Reports** saves the filter options as a template for later use.

Note

Be sure to select the **Share to All Users** check box if you wish to save the report for others to use.