PROSPECT BANK

**Remote Deposit User Guide
BankWise Business Online Banking**
BankProspect.com

Remote Deposit Instructions

1. Log in to BankWise Online Banking via bankprospect.com. Select the Checks & Deposits tab and then select Deposit Checks to launch Merchant Capture. (Depending on security level, Remote Deposit may launch automatically after selecting Checks & Deposits tab)
2. Select Create Deposit. Select Account, enter Deposit Total and select continue.
3. Tips for a successful deposit:
   - Endorse the back of the checks.
   - Line up checks so that the ends of each check are lined up on the end that is fed into the scanner.
   - Checks are scanned with the front of the check facing outward.

Line up all checks at this end. Feed them into scanner with the front facing outward and this end feeding into scanner first.

   - Place checks in feeder up to the line on the machine. Do not force checks into machine. The machine rollers will pick up the check when you select Scan.
4. Select Scan. Machine will begin pulling checks through feeder.
5. Sometimes the images aren't clear or amounts are not read. You will see a red triangle next to items that need reviewed. Select Fix Errors to review items.

- For Image Quality Errors, you will have the option to Accept, Delete, or Rescan. Review the Front and Back of the image to ensure it is readable (Face of check, including Routing number, Account Number and Check number, is readable. Back of check shows full endorsement.). If the check is readable select Accept. If it is not, choose to Delete or Rescan.

- For other errors, such as the amount, enter the corrected data and hit enter.

6. Once all errors are corrected, you will have the option to Submit Deposit. This will submit the deposit to the bank for processing. Only the bank will be allowed to make changes to the deposit at this point.
    - *Cutoff is 4pm. Any deposits made after 4pm will be processed the next business day.*

Note: If you select Save Deposit it must be submitted the same day in order to be processed. If it is not submitted on the same day it will have to be scanned again.

Other Tips and Troubleshooting

- You can view the image of check within a deposit by selecting the + sign next to the item. Selecting – will minimize the check:

- Checks that are crumpled or have been folded might give you an error of a Double-Feed:
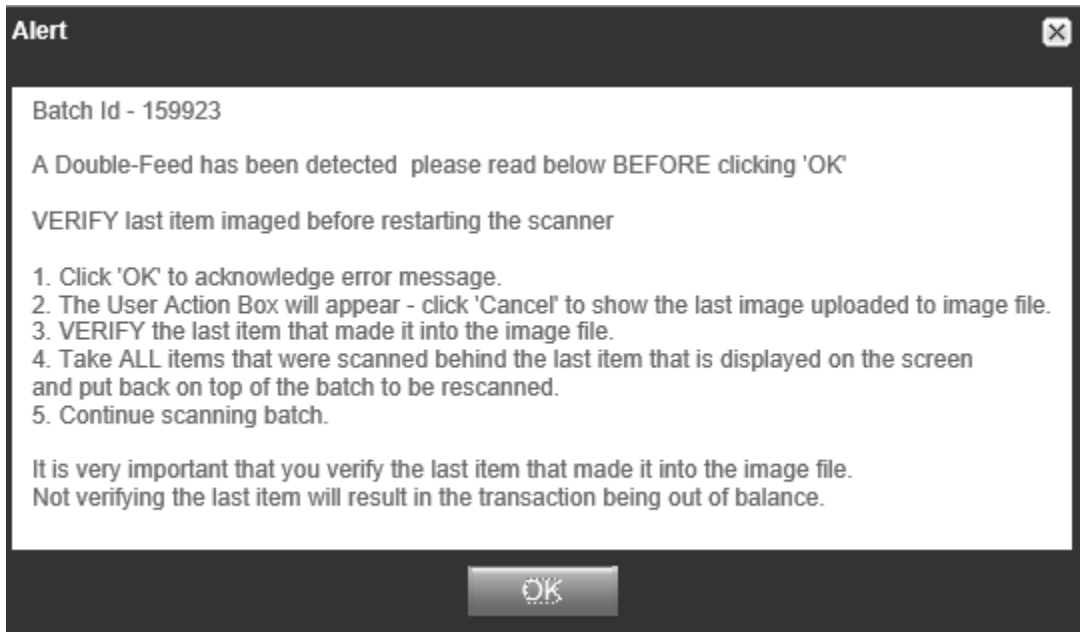
- o Try running the checks through individually.
 - o As a last resort, when rescanning images you can uncheck the Detect Double-Feed box next to the Scan button. We do not recommend selecting this option for every deposit as it may not detect true misfeeds. Always make sure all check images are properly scanned before submitting deposit.

- The Home Page will show recent deposit history:
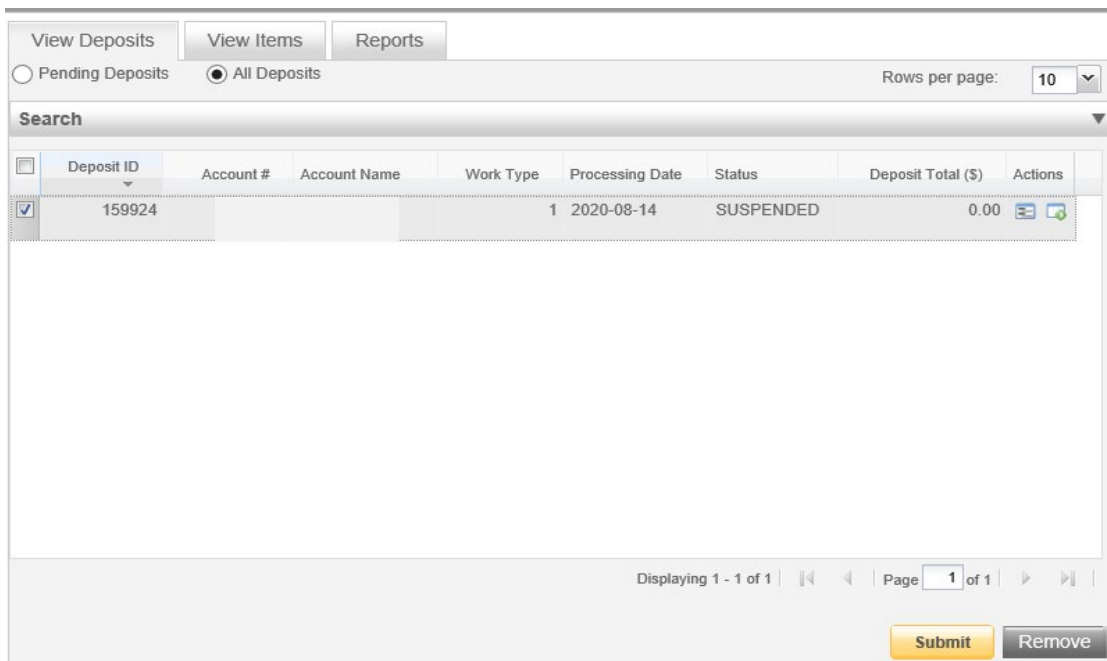
- o Batch Statuses:
  - ✓ Suspended or Ready for Approval – means the deposit has not been submitted to the bank. It has been saved or needs attention prior to submitting.
  - ✓ Delivered or Submitted – means the deposit has been sent to the bank and received for processing.
- o Actions icon to the right of the deposit allow the following options:
  - ✓
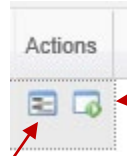
View Deposit icon – takes you to the images within the deposit. If it's a saved batch you can scan more items, delete items or submit the batch. It it's already been deposited you can view the items in the deposit.

Deposit Information icon – will show you the details of the deposit including the amount, account number deposited to, who submitted the deposit, and the date submitted.

- Within a deposit you can save or print a report of the deposit by selecting Export As and choosing which report you would like to save/print:
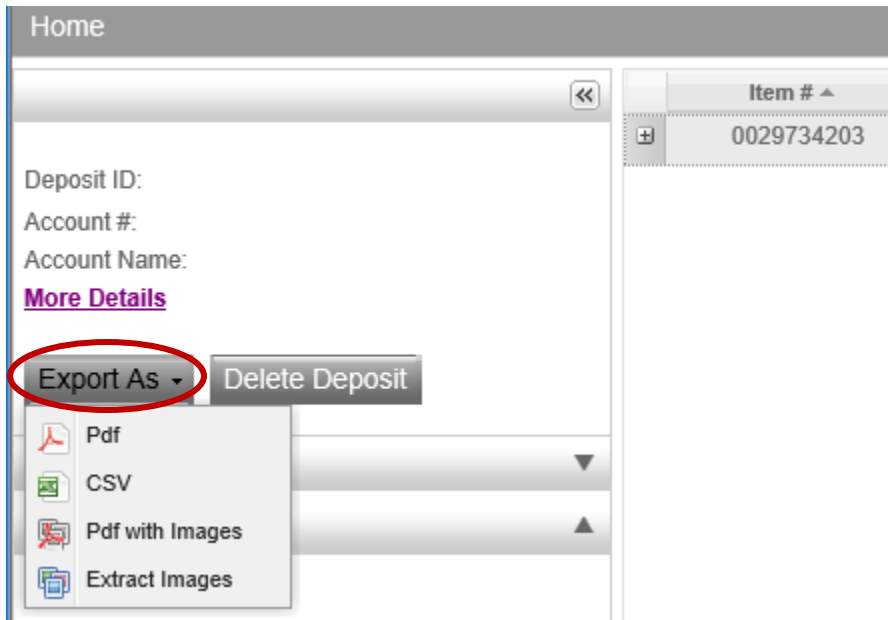
- Make sure paper clips, staples, etc are removed from checks before scanning. Spray canned air in scanner regularly to remove debris from scanned checks.
- Items submitted for deposit should be retained for at least 90 days and then destroyed.
- If you have any issues submitting a deposit or have questions about a deposit already submitted, please contact Prospect Bank Deposit Operations department at 877-465-4154.