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Remote Deposit Now (RDN) Handbook

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Introduction

The *JHA SmartPay Remote Deposit Now (RDN) Handbook* is a guide to processing transactions through this application. 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.

Accessing the Application

To access the RDN 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/login/cbibt

User Terminology

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

1. **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 to provide a temporary one
    - Assigning specific roles or functions to a user
    - Designating some users as authorized callers
    - Enabling access to any and all accounts (locations) for which a user will be processing deposits
2. **User** – A merchant/member employee with the ability to support end users. Based on their assigned privileges/roles, users will have the ability to perform the following.
    - Process transactions
    - Generate reports
    - Research historical transactions
    - Edit transactions
    - Contact customer support (if applicable)

NOTE: Your menu options may differ slightly from those pictured throughout this document.

Available Resources

Please contact Treasury Management for more information about the application.

RDN Process Workflow

The figure below illustrates the process of creating, editing, and submitting an item for deposit. A customer will submit items for deposit. A merchant/member user within your organization will receive the items, make any adjustments where necessary using the RDN application, and submit the deposit for processing.

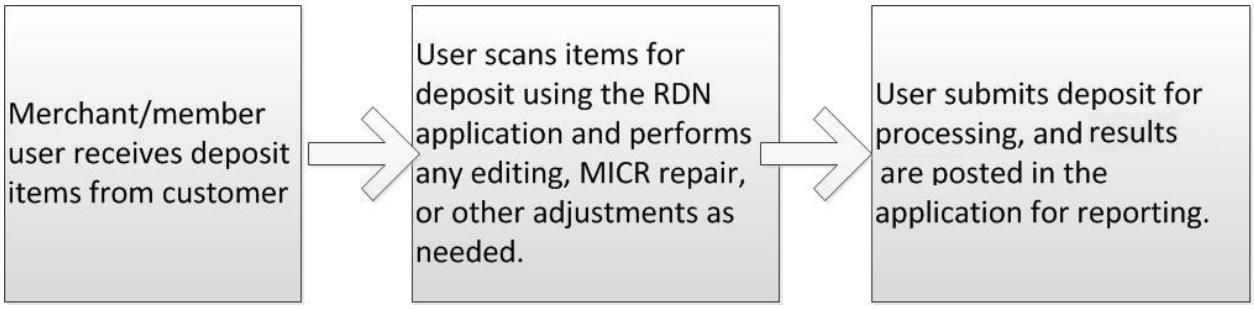

FIGURE 1 - RDN WORKFLOW

System Requirements

For an optimal experience a high-speed Internet connection is recommended, in addition the following components are required for working with the application(s).

NOTE: For installation on a Mac® computer, please refer to the *JHA SmartPay Remote Deposit Now Apple® macOS® Installation Guide*.

For the PC:

- Local administrative rights
- Local User Profile
- USB port 2.0 or higher
- .NET® Framework 4.7 or higher For Microsoft® Windows®:
- Windows 8.1: Google Chrome
- Windows 10: Google Chrome

NOTE: The current version of Chrome and its two previous versions are supported.

The following scanners support this application's features.

Scanner	Model Supported
Panini®	I:Deal® My Vision X Vision X
Digital Check®	CheXpress CX30 TS230 TS240
Epson®	Capture One TMS 1000
Digital Check SmartSource (Unisys Burroughs®)	SmartSource Professional®
Canon®	imageFORMULA CR-L1 imageFORMULA CR-25 imageFORMULA CR-50 imageFORMULA CR-55 imageFORMULA CR-80 imageFORMULA CR-120 imageFORMULA CR-135 imageFORMULA CR-150 imageFORMULA CR-180 imageFORMULA CR-190

Installing Microsoft Components for RDN

If you do not already have the following components installed, use the links provided below to download and install the appropriate Microsoft components for use with RDN.

Microsoft .NET Framework 4.7 (Web Installer): https://www.microsoft.com/en-us/download/details.aspx?id=55170 Local administrator rights are required to install .NET updates.

Trusted Sites

A user will need to ensure that the application URL is added to the *Trusted Sites* option in *Internet Settings*. Use the following steps to add the website to your Trusted Sites.

1. Open *Control Panel* from your *Start Menu*. Select **Internet Options**. Note: You may need to select **Network and Internet** and then **Internet Options**.

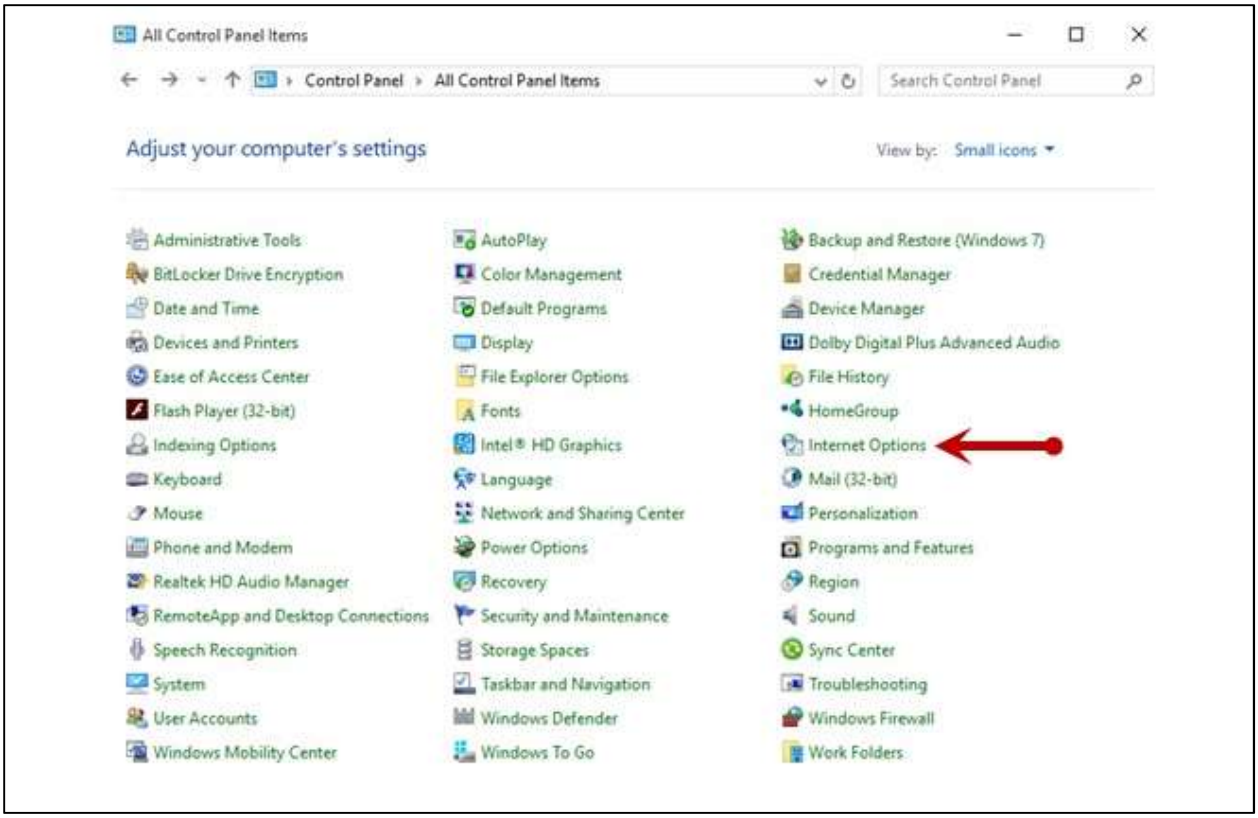

FIGURE 2 – CONTROL PANEL

2. From the tabs at the top of the *Internet Options* window, select **Security**.

FIGURE 3 - SECURITY TAB UNDER INTERNET OPTIONS

3. Select the **Trusted sites** icon to activate the **Sites** option. Select **Sites**.

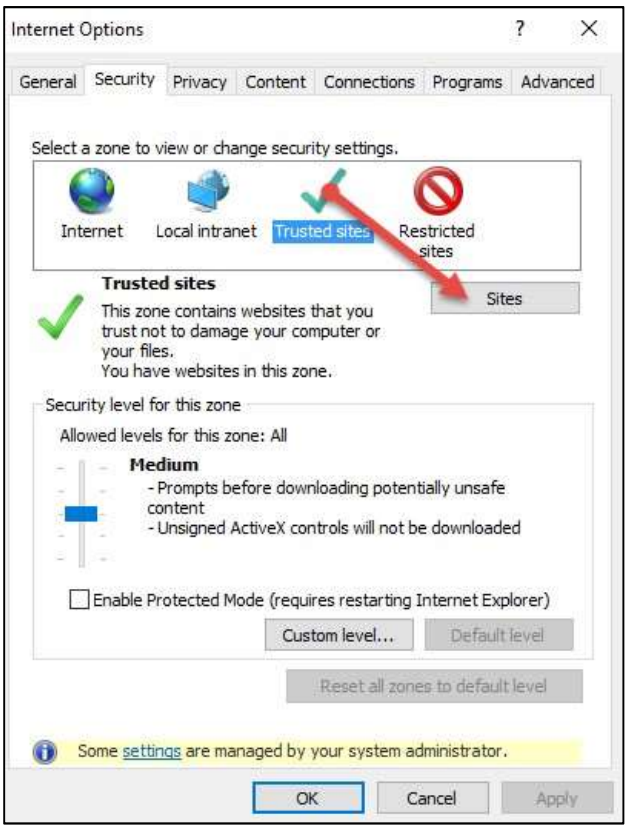

FIGURE 4 - SITES OPTION UNDER TRUSTED SITES CATEGORY

4. The *Trusted Sites* window appears. In the *Add this website to the zone* field, enter the URL https://www.remotedepositnow.com and https://smartpay.profitstars.com and then select **Add**.

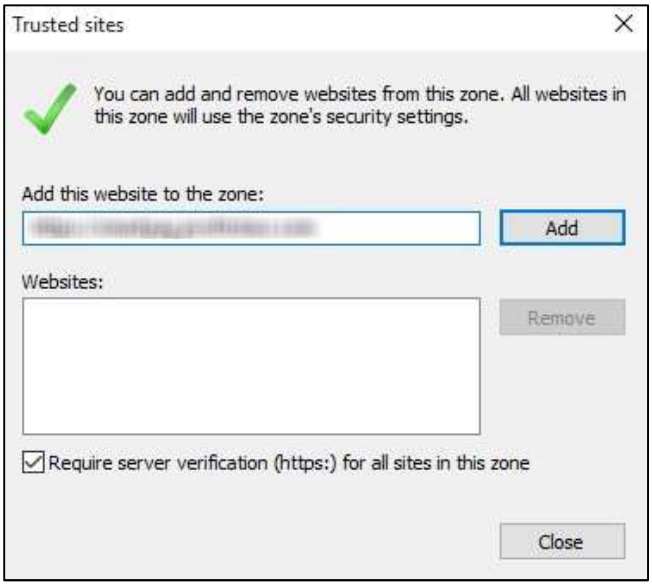

FIGURE 5 - ADDING A TRUSTED SITE

5. Select **Close** at the bottom of the *Trusted sites* window.
6. Select **OK** from the bottom of the *Internet Options* window.

Installing ProfitStars® Scan Service

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

1. Navigate to your financial institution's Remote Deposit Now application and then log in.
2. Select **Transactions** from the main menu, as shown below.

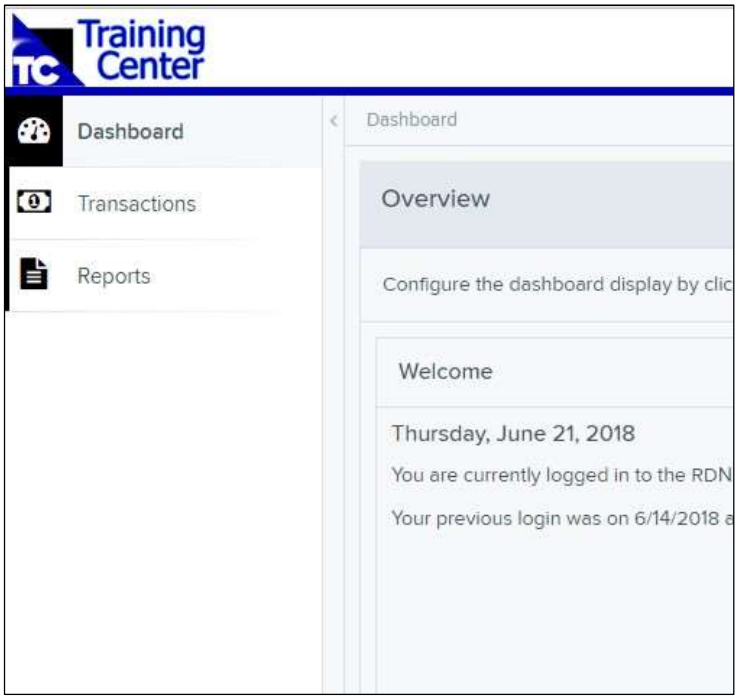

FIGURE 6 – MAIN MENU

3. Choose **Remote Deposit Now**.

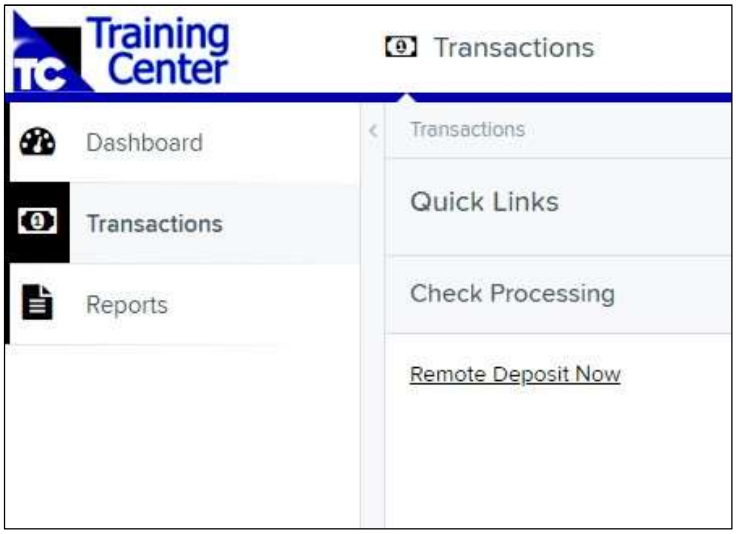

FIGURE 7 – TRANSACTIONS SECTION

4. The *Remote Deposit Now* window will appear. Select **Scan** from the top menu bar.

FIGURE 8 – REMOTE DEPOSIT NOW SCAN OPTION

5. The *Scanner Service Installer* window will appear. As shown below, click **Download** to begin.

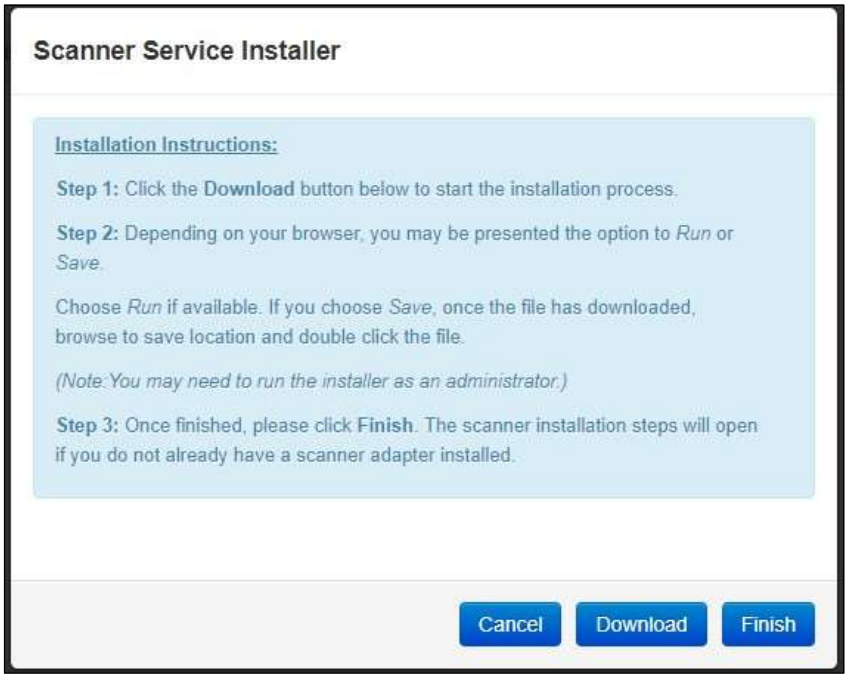

FIGURE 9 – SCANNER SERVICE INSTALLER

6. A file download security warning will display. Select **Run**.

FIGURE 11 – SECURITY WARNING FOR CHROME

7. The *ProfitStars Scan Service Setup Install Wizard* appears. Disconnect the scanner's USB or power cable from your computer, and exit all other applications. Click **Next** to continue, as shown below.

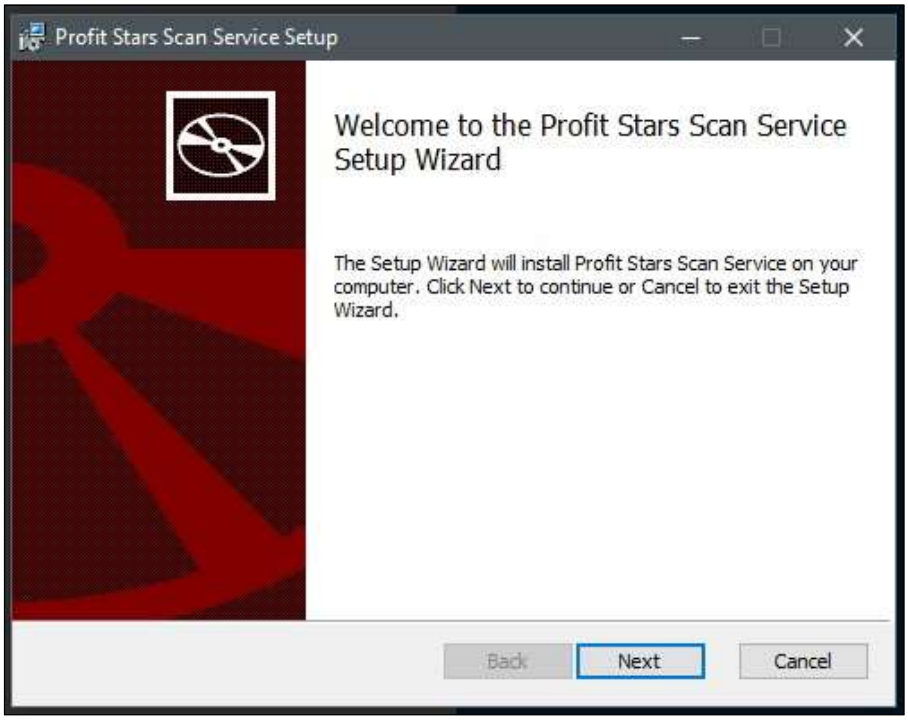

FIGURE 12 – SETUP WIZARD

8. The *Install Wizard* displays the *Install* prompt. Click **Install** to continue, as shown below.

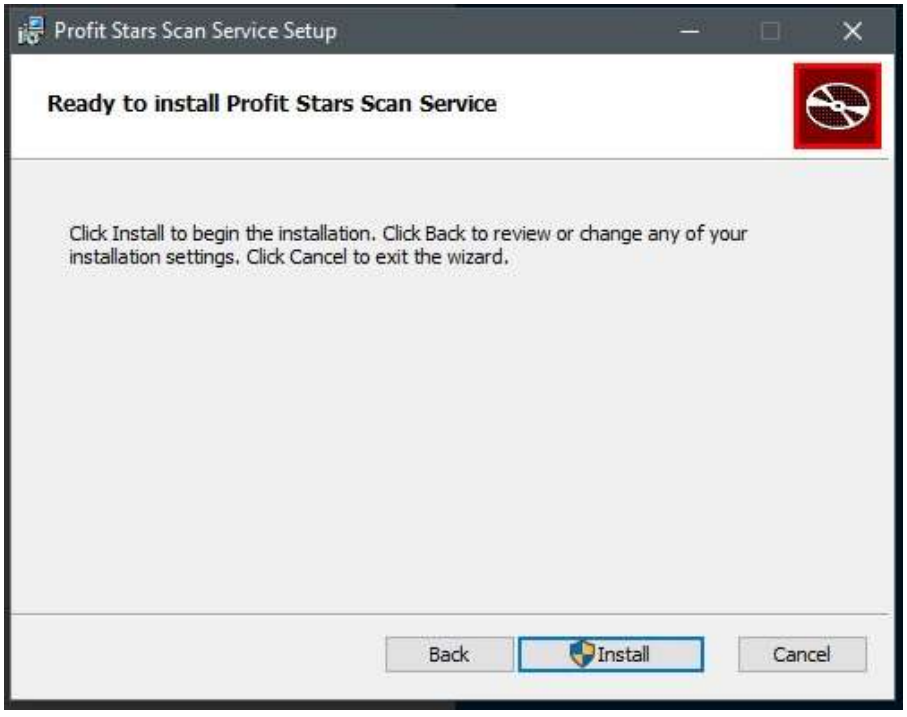

FIGURE 13 – INSTALLATION WINDOW

9. Select **Finish** to complete the installation.

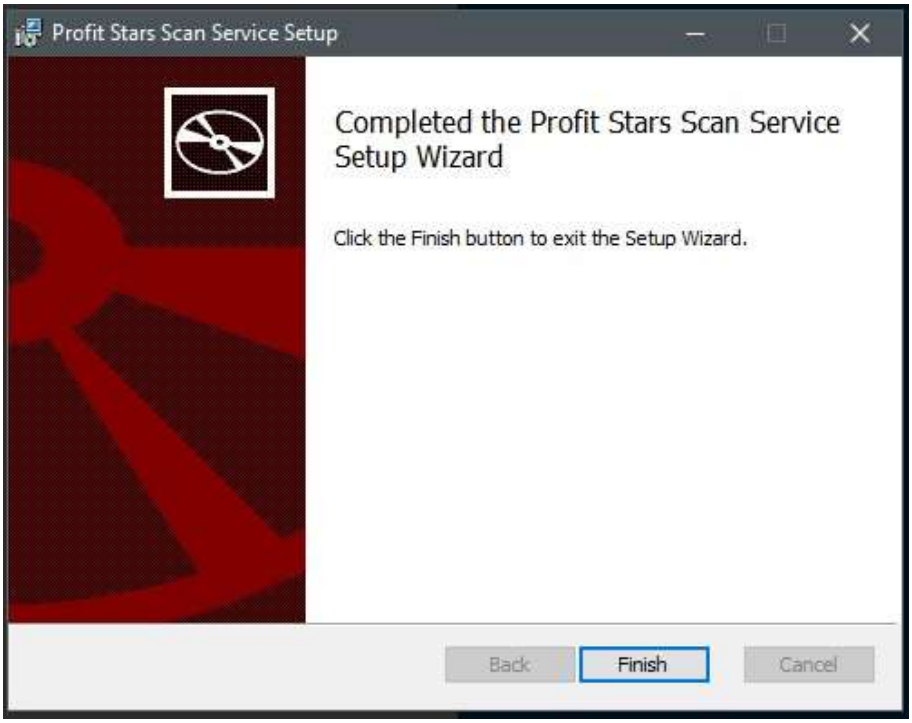

FIGURE 14 – SETUP CONFIRMATION

NOTE: If you are upgrading from the existing Remote Deposit Now application, the installation is complete. You may now connect the scanner to your computer and begin making deposits. If installing for the first time, proceed to the "Installing Your Scanner" section below.

Installing Your Scanner

1. The *Scanner Driver Installers* window appears. Select the type of scanner you will be utilizing from the drop-down menu (the screenshots below are an example for Panini VisionX scanners, the Install Wizard for other scanners may differ), and then select **Download**.

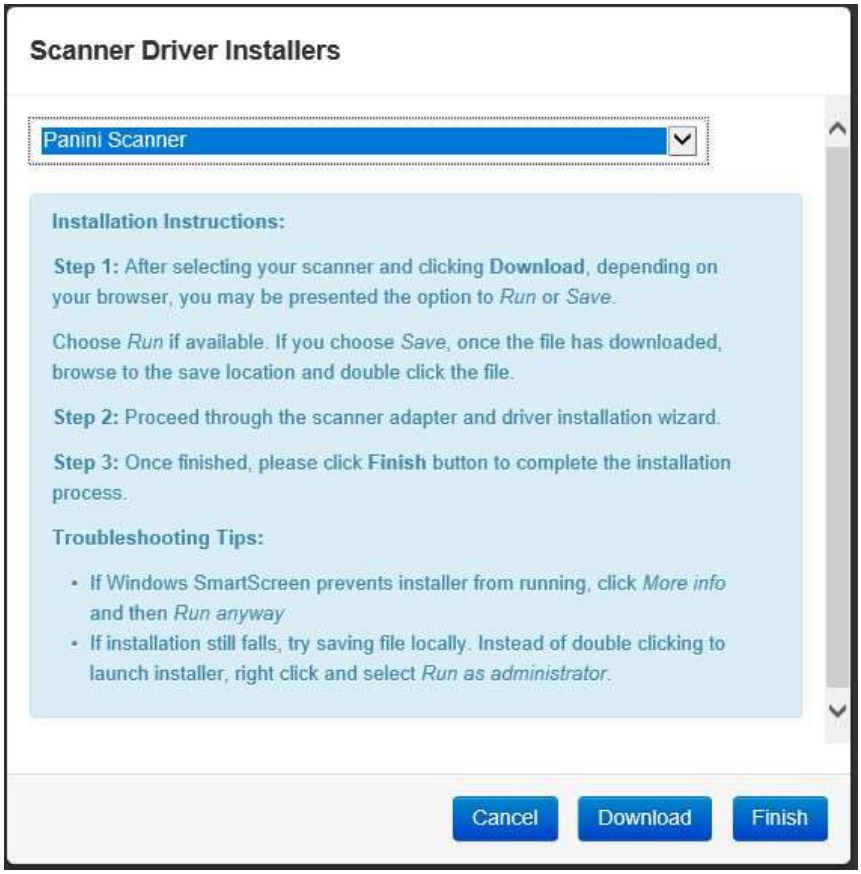

FIGURE 15 – DRIVER INSTALLER

2. A file download security warning will appear. Select **Run**.

FIGURE 17 - SECURITY WARNING FOR CHROME

3. Depending on the type of scanner for which you are installing a driver, you may receive the following adapter setup message. Click **Next** to continue.

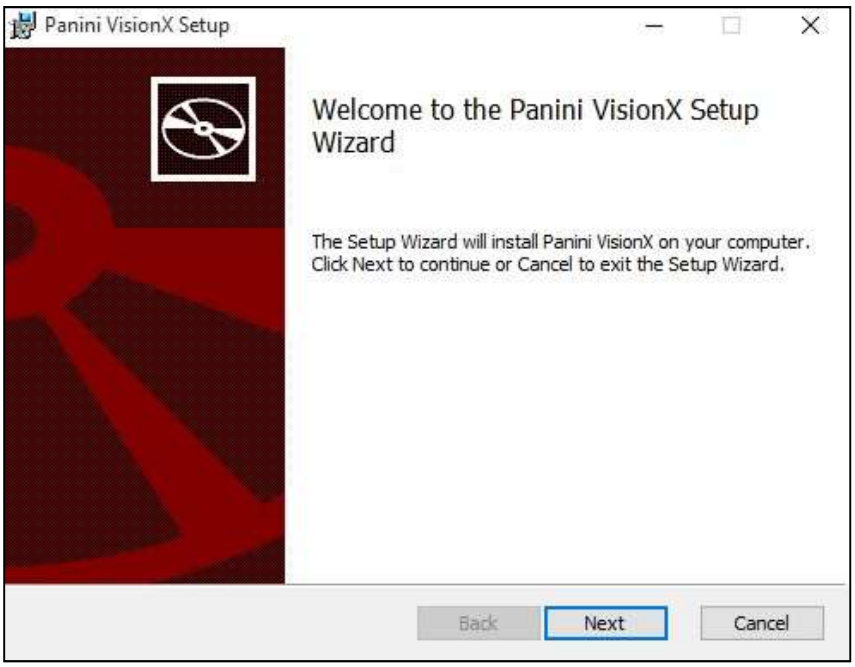

FIGURE 18 – SETUP CONFIRMATION

4. The following screen displays information about the destination folder for the adapter. Select **Next** to continue.

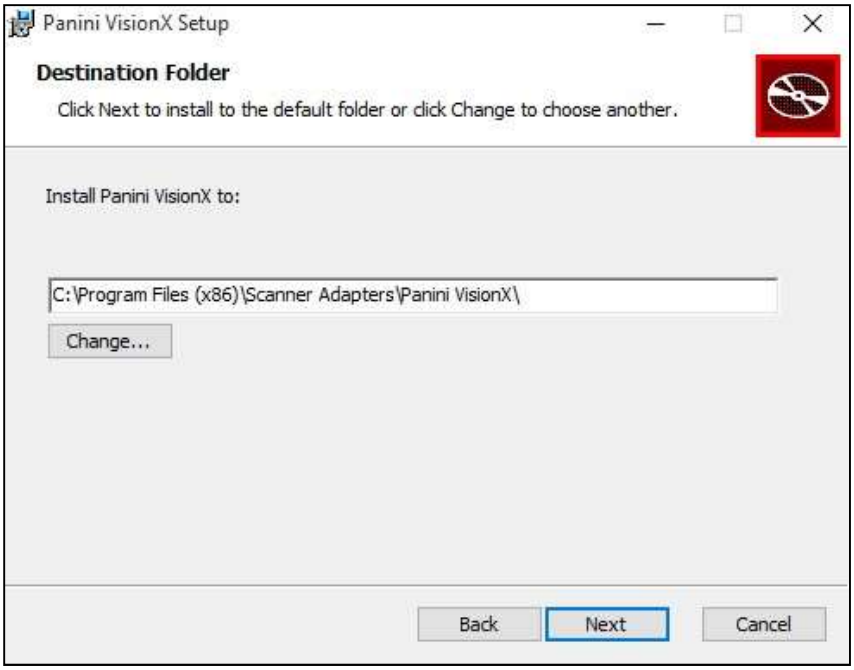

FIGURE 19 – DESTINATION FOLDER WINDOW

5. Click **Install** to continue, as shown below.

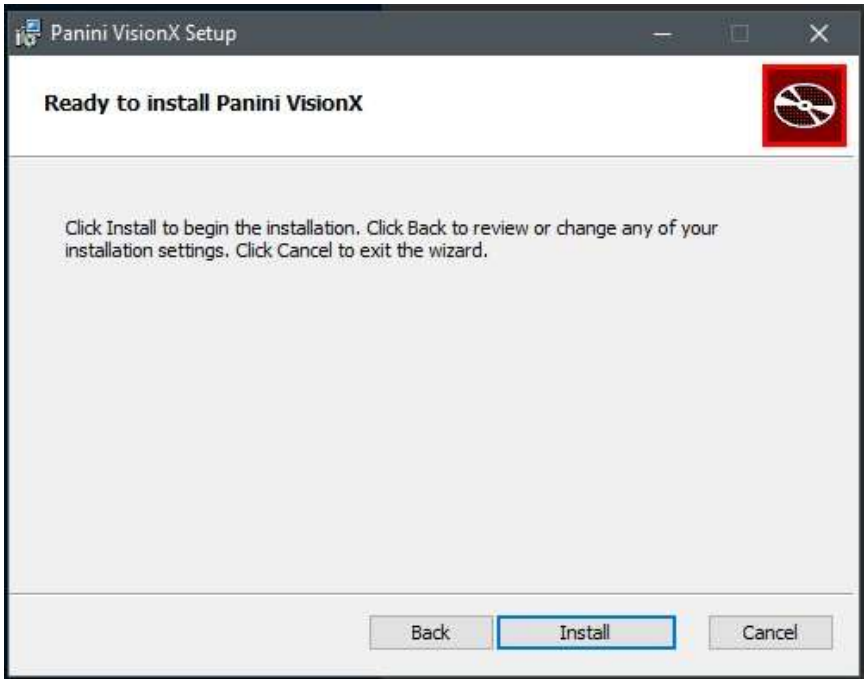

FIGURE 20 – READY TO INSTALL WINDOW

6. A confirmation for completing the adapter setup appears. Click **Finish**.

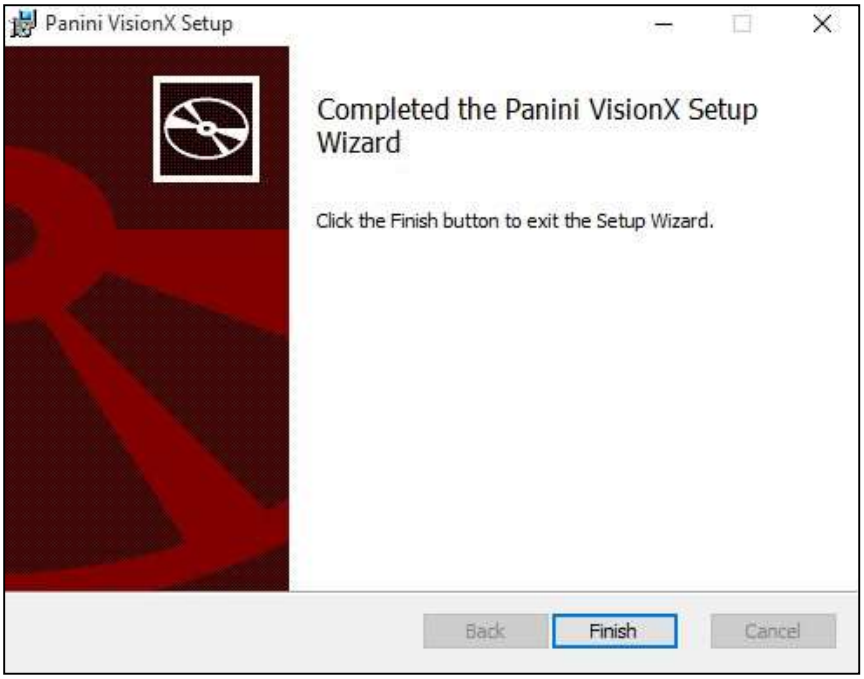

FIGURE 21 – SETUP CONFIRMATION

7. An installation prompt appears. Select **Next** to continue.

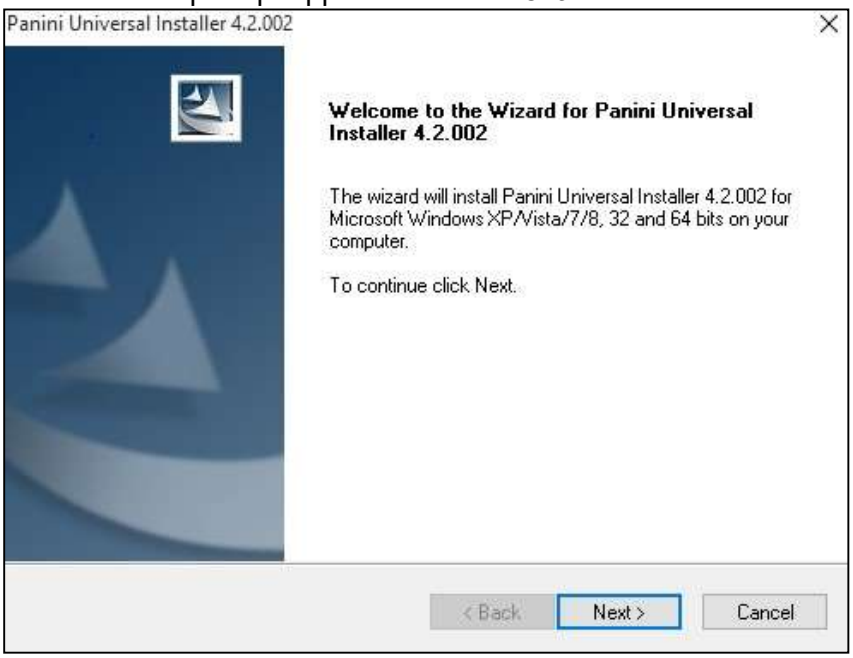

FIGURE 22 – INSTALLATION PROMPT

8. As shown below, an *End User License Agreement* appears. Choose **I accept the terms of the license agreement** radio button, and then select **Next**.

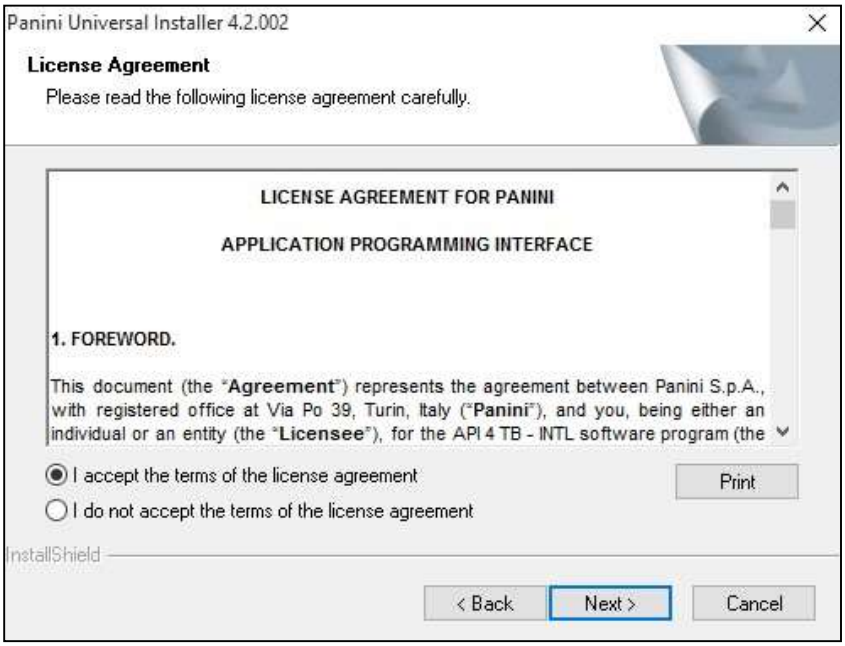

FIGURE 23 – LICENSE AGREEMENT

9. A location prompt appears asking you to confirm a location where the setup files will install on your computer. Choose **Browse** to designate a location other than the one provided. Click **Next** to continue.

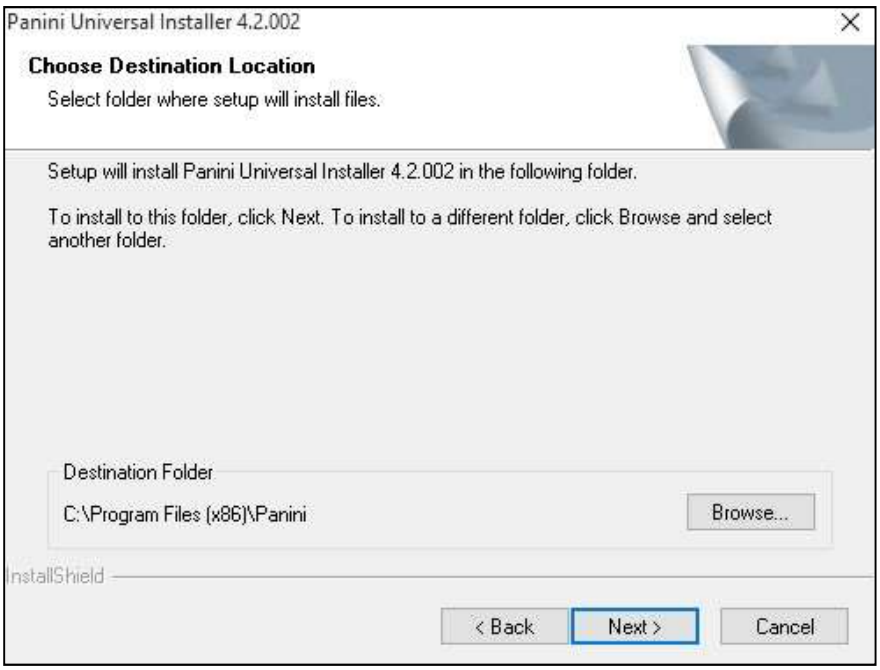

FIGURE 24 – CHOOSE DEFINITION LOCATION PROMPT

10. A prompt appears for the features that will be installed. Select **Next** to continue.

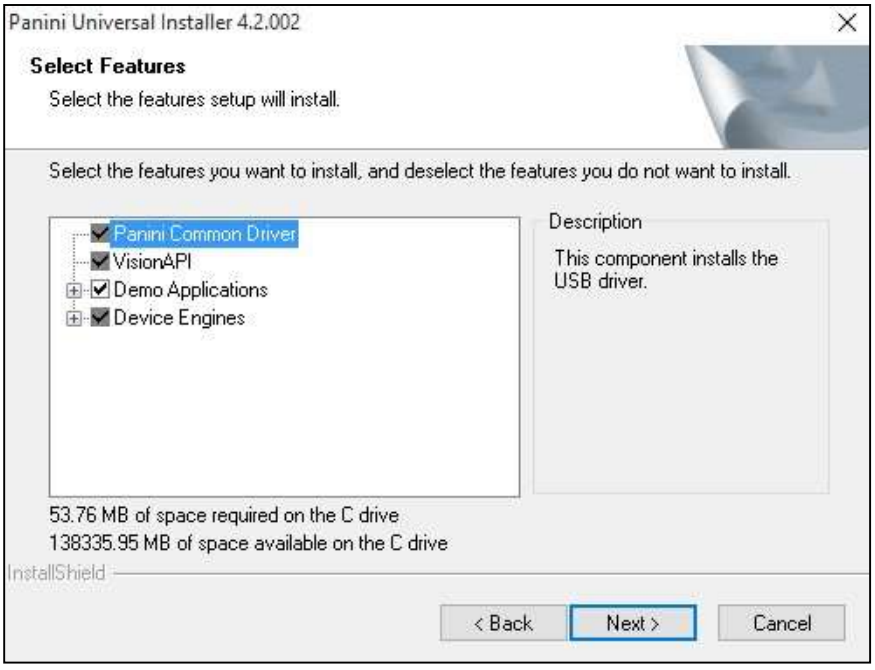

FIGURE 25 – SELECT FEATURES PROMPT

11. A confirmation for completing the software installation appears. Click **Finish**.

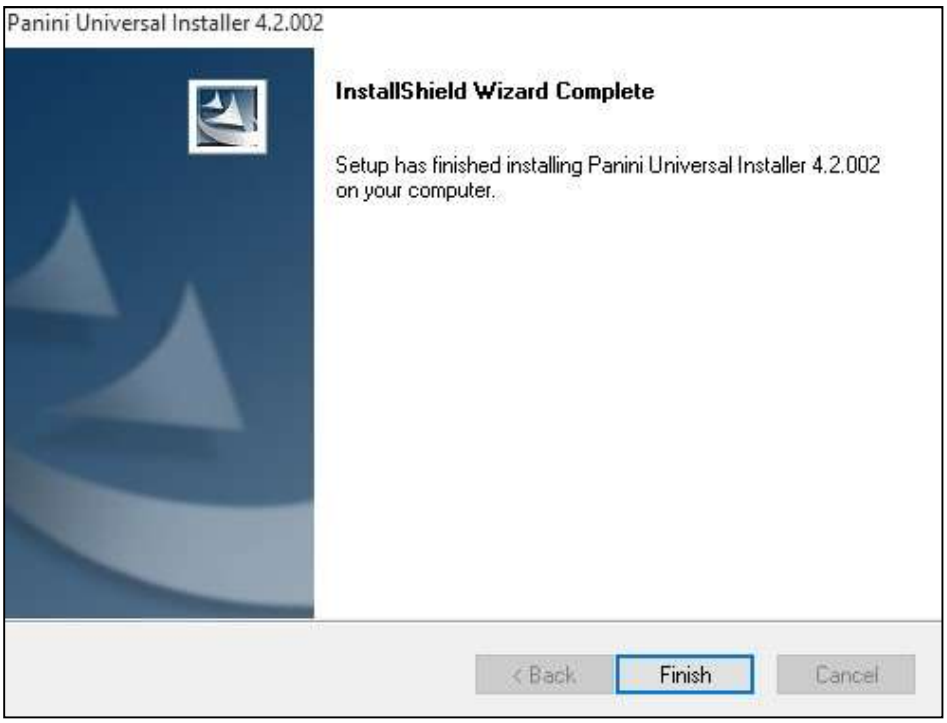

FIGURE 26 – INSTALLSHIELD WIZARD COMPLETE CONFIRMATION

12. The scanner driver installation process is complete. Wait for the scanner to load—a popup window may indicate that the device is ready to use. You may now plug the USB cable from the scanner into the computer, and then log in to RDN through the system application.

Session Timeouts

The system will automatically log off a user who has been inactive for at least 30 minutes. A *Session Timeout Warning* appears two minutes before the user is set to be logged out to give them an opportunity to remain logged in. Click anywhere in the application to remain logged in.

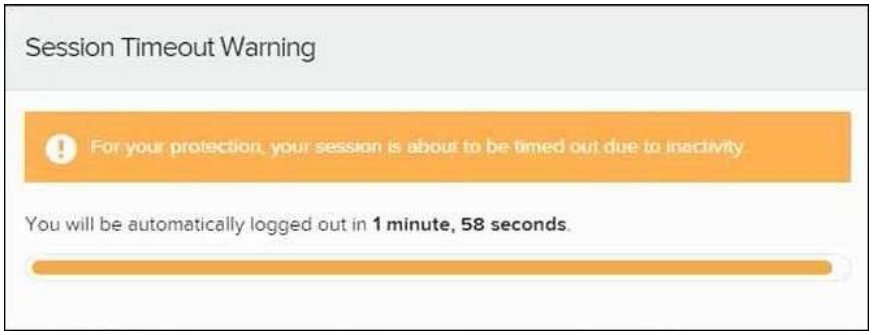

FIGURE 27 - SESSION TIMEOUT WARNING

Logging In: Admin User

You will be 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**.
3. The system will prompt you to change your password. Passwords expire every 90 days and are case-sensitive. Use the following guidelines when creating a new password:
   - At least 1 uppercase letter
   - At least 1 lowercase letter
   - At least 1 number • 8-50 characters in length
4. Click **Update Password**.

NOTE: If you forget your password, you have the option to 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 will not be able to answer a secret question for a new password for access into the system. The merchant admin will need to manually edit/enter an email address for each merchant user, so that the merchant user has the option to 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.

Once an admin has entered an email address for the merchant user profile, use the following steps to configure the secret question that will be asked of the user, before a new password can be generated and sent to the applicable email address. If the secret question is answered correctly, you will receive an email with a new temporary password.

NOTE: Single sign-on users will not need to establish a secret question.

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1. Log in to the application, and then select **User menu | My Settings**.

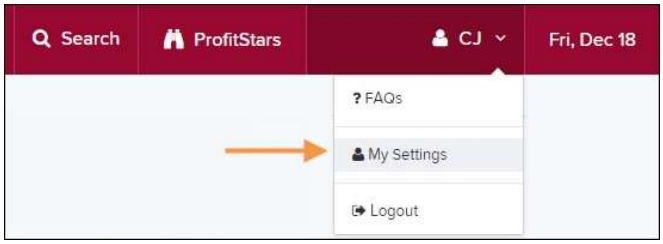


FIGURE 28 - MY SETTINGS

2. The system will prompt you for your current login password in order to reach the *My Settings* page. Once there, make changes to the *Change Password*, *Create/Update Secret Question and Answer*, and/or *Create/Update Authorized Caller Identification Phrase and Response* sections, as needed. Select **Update** when finished.

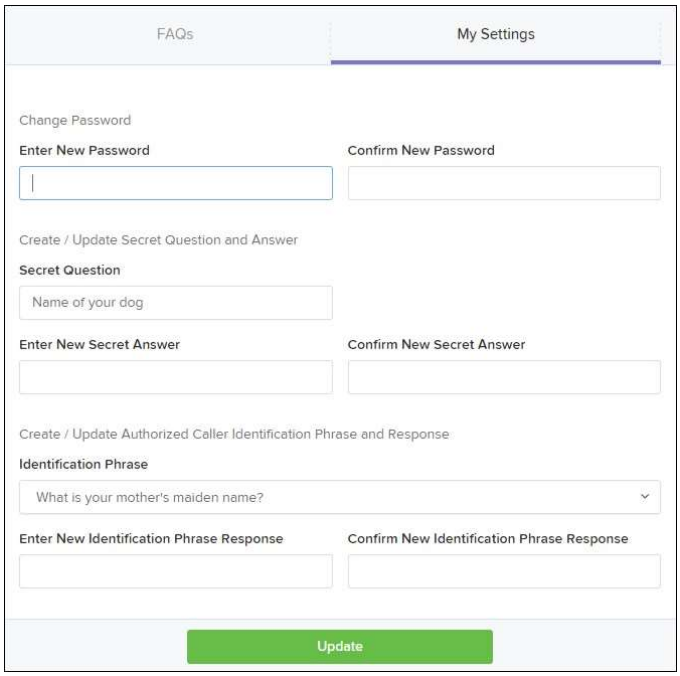


FIGURE 29 - MY SETTINGS PAGE

Updating the Admin Profile

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

1. Log in to the system, and then select **Admin | Users** from the left main menu.

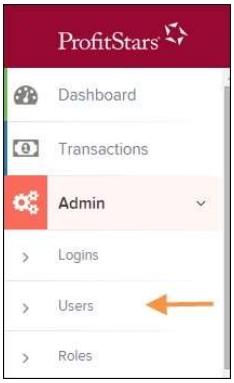


FIGURE 30 - ADMIN TAB

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

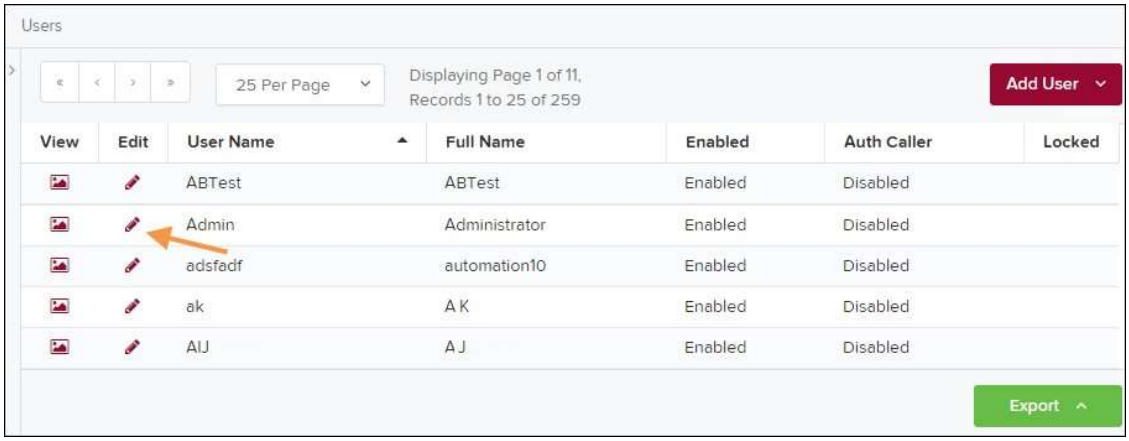


FIGURE 31 - EDIT USER OPTION

3. Change any of the *Update User Settings*, *Privileges for this User*, *Roles*, and *Locations for this User* sections available for the user. Note that the **Email Address** field is in the *Update User Settings* section. Select **Update** to save all changes.

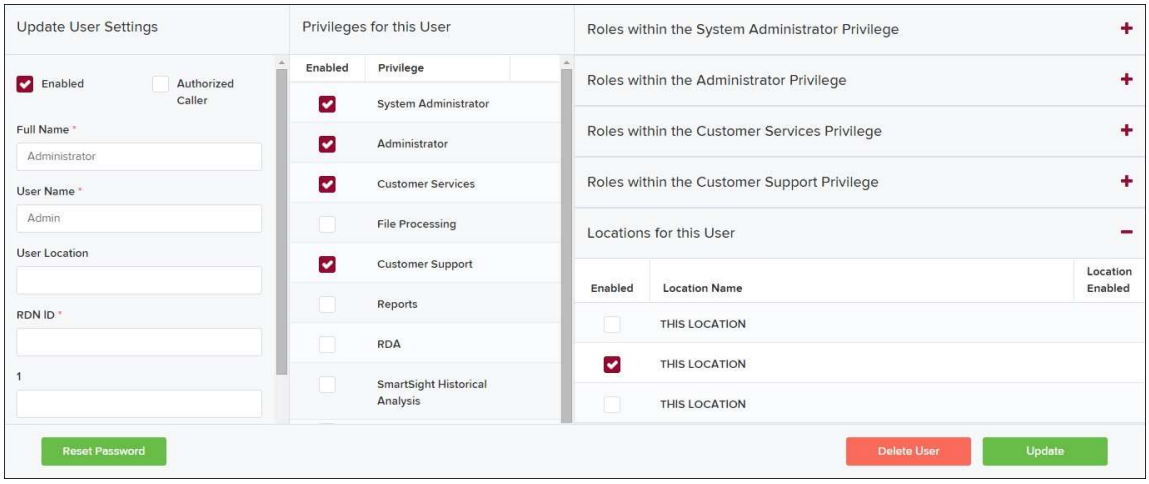


FIGURE 32 - EMAIL ADDRESS UNDER USER SETTINGS

Adding a User

Admin users are responsible for creating user profiles for those completing tasks with the application on a daily basis. 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 will be scanning checks or running reports, make sure to create a separate user profile for yourself. All individuals who will be scanning checks or running reports will need a user profile.

1. Log in, and then select **Admin | Users** from the left main menu.
2. Select **Add User** and then choose **Business User**.

FIGURE 33 - ADD USER OPTION

3. Fill in the following required fields.
    - **Full Name** – The first and last name of the user.
    - **User Name** – The user's login name. This field is not case-sensitive.
    - **RDN ID** – This field will create the RDN user on the backend. It can be the same as the profile user name. To avoid duplication of the user profiles, do not update this field after the original setup.
    - **Email Address** – The email address of the user.

    Non-required fields:

    - **User Location** – Optional informational field to describe the user.
    - **Auto Disable** – This field is not used currently.
    - **Dual Auth Amount** – This field is not used currently.
    - **Dual Auth Status** – This field is not used currently.
4. Fill out the additional *Add User Settings* and the *Privileges for this User* sections. Note that a **Temporary Password** is displayed at the bottom of the page—provide this password to the user you are creating.
    a. Select the **Authorized Caller** check box if this user will contact EPS for support, if necessary. Once enabled, the user will then be required to establish an **Authorized Caller Identification Phrase** that will be used by the EPS Customer Support representative to verify that the user is authorized before providing support. Callers who are not able to answer their identification phrase, or are not an authorized user will be directed to their financial institution for further assistance.

b. Once you have selected privileges to provide to this user, select **Add**. The system will create the user and allow you to select roles underneath each of the privileges assigned to them.

5. Under *Roles within the Customer Service* privilege, select the *Accounting* role for the user to run reports in the application. Select the *Remote Deposit Now* role for the user to scan checks to submit for deposit using RDN.
6. Select the appropriate check boxes under *Locations for this User* for which the user will scan checks.

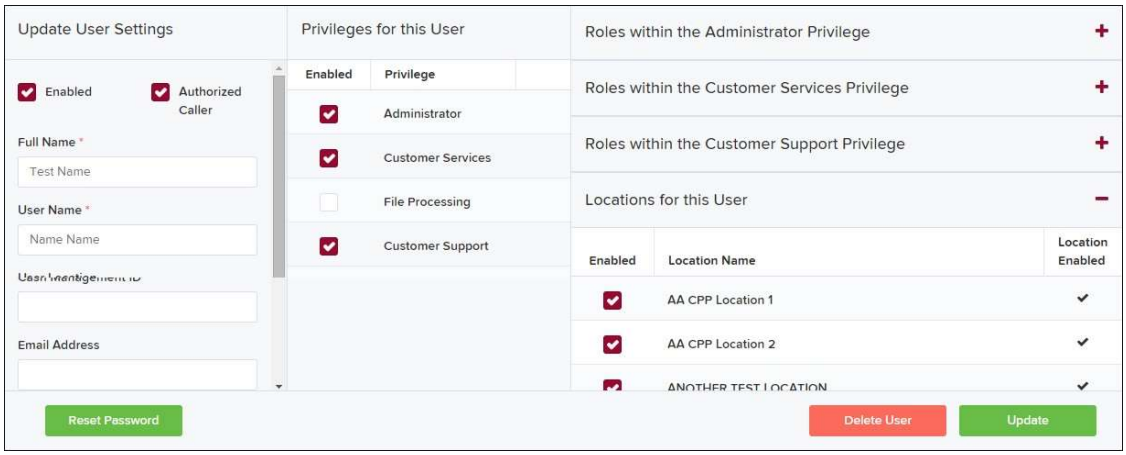


FIGURE 34 - SELECTING ROLES AND LOCATIONS FOR A USER

7. Select **Update** at the bottom of the page.

Enabling RDN Features for a User Profile

To specify the permissions this user will have with RDN, select the check box next to the *Enable RDN* option on the *Update User Settings* page, and select **Update** at the bottom of the page. The page refreshes, and the various permissions to give a user profile appear.

1. Select which permissions the user will need from the options displayed.
   - **Admin Permission** – Separate from the account administrator role. This role is required to access the *Tools* tab, which allows the user to delete an existing batch.
   - **Receive Alert Emails** – Allows the user to receive deposit alert emails upon deposit.
   - **Scan Items** – Allows the user to scan items through RDN.
   - **View Deposits** – Allows the user to view deposits in RDN.
   - **Export Deposits** – Allows the user to export items.
   - **Receive Activation Emails** – Not applicable, do not check 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 allows the user to be able to perform searches in RDN on the *Search* page.

- **View Notifications** – This allows the user to view any deposit messages coming from EPS, such as exceeded transaction limits.

2. Make any other changes to this profile, and select **Update** at the bottom of the page to finish and save changes.

NOTE: If you wish to add more users at this time, select **List Users** from the left navigational bar before selecting the **Add Users** option, again. This step will need to be taken for each new profile you create.

Troubleshooting Tips

There are instances that may generate duplicate RDN alert emails. See below for two examples and ways to avoid those situations.

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 will send an email. For example using the same email address for both the Admin profile and the merchant user will cause 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 will be created. This new RDN profile will contain the same information as the original profile, including the email address. This will result in multiple emails sent to the same address. To avoid this, do not make changes to 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 and then select **Admin | Users** from the left main menu.
2. Select the **Edit** icon for the user profile to be updated (in this case, a user).
3. The *Update User Settings* page displays. Make any changes necessary.
4. Click **Update** at the bottom of the page.

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. Follow the steps below to unlock a user's profile.

1. Log in and then select **Admin | Users** from the left main menu.

2. Under the *Locked* column, select the **Unlock** option for that user. The *Unlock* will disappear, and the user profile will be unlocked.

FIGURE 35 - UNLOCK OPTION

NOTE: If the user needs a new password, you will need to reset the password (detailed below).

Resetting a Password

Users may forget their password and ask you to provide them with a new, temporary one. The steps below explain how to reset a user's password.

1. Log in and then select **Admin | Users** from the left main menu.
2. Select **Edit** for the user profile to update.
3. Select **Reset Password** button from the bottom of the page. The user's profile will have a case-sensitive temporary password generated. Carefully record this password and provide it to the user.

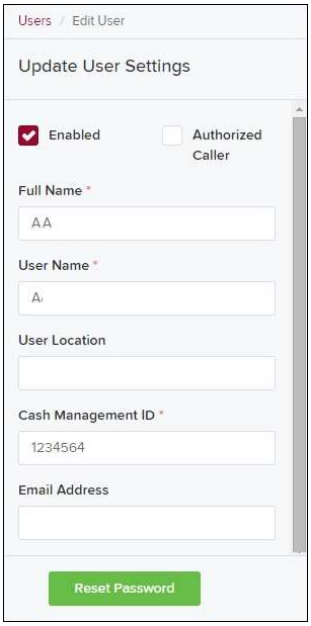


FIGURE 36 - RESET PASSWORD BUTTON

Disabling a User Profile

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

1. Log in to the system, and then select **Admin | Users** from the left main menu.
2. Select **Edit** for the user profile you wish to disable.
3. Uncheck the **Enabled** box in the *Update User Settings* section.

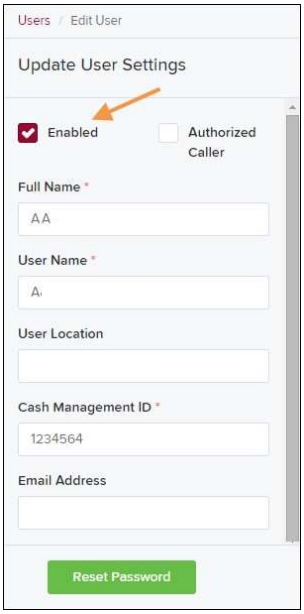


FIGURE 37 – UNCHECK THE ENABLED OPTION

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

Deleting a User's Profile

Deleting a user profile will remove it from the list of users and make it inaccessible. The *User Name* for that profile cannot be utilized again for a different user. The profile will be categorized as a deleted user.

To delete an admin, you must first remove the *Administrator* privilege from the user's profile before completing the following steps.

1. Log in to the system and then select **Admin | Users** from the left main menu.
2. Select **Edit** for the user profile to delete.
3. Select **Delete User**, as shown below.

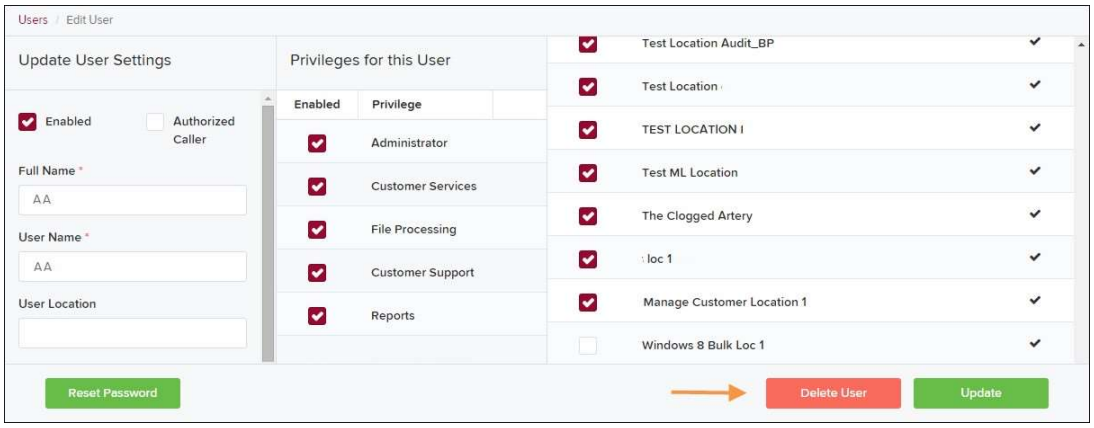


FIGURE 38 - DELETE USER OPTION

4. A prompt will ask you to confirm deleting the user. Select **Yes**.

FIGURE 39 - DELETE USER CONFIRMATION

Listing Deleted Profiles

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

1. Log in and then select **Admin | Users** from the left main menu.
2. In the *Merchant Users* section, select the **Deleted Users** option under *Filters*. The list of users will automatically update to display only deleted users.

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

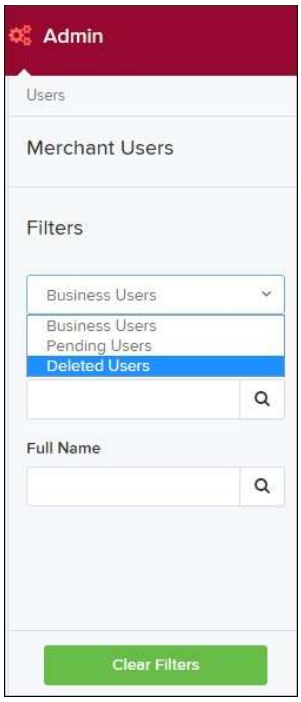


FIGURE 40 - DELETED USERS FILTER

RDN: Creating a Deposit

NOTE: If the USB cable from the scanner is not connected to your computer, connect it at this time.

1. Log in and then select **Transactions** from the left main menu.

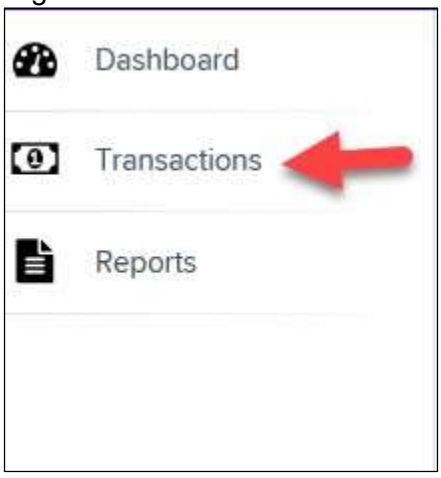


FIGURE 41 - TRANSACTIONS TAB

2. Under Check Processing, choose **Remote Deposit Now**. The RDN application will initiate.

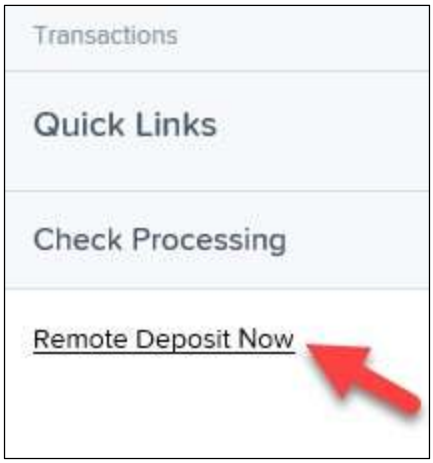


FIGURE 42 - REMOTE DEPOSIT NOW LINK

3. If this is your first time using the RDN application, an *Application Run Security Warning* may appear. Select **Run** to continue.

FIGURE 43 – APPLICATION RUN SECURITY WARNING

4. The *Remote Deposit Now* browser appears, as shown below.

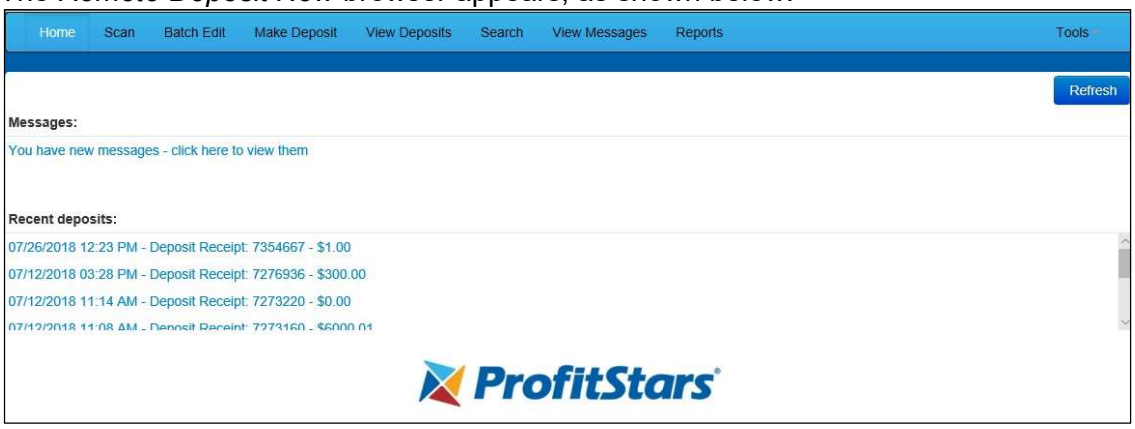


FIGURE 44 - RDN HOME PAGE

5. Select **Scan** from the top of the page to begin scanning checks for deposit.

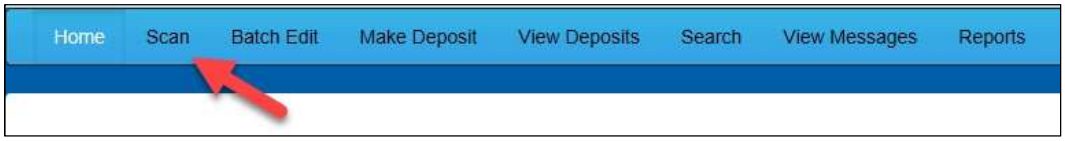


FIGURE 45 - SCAN OPTION

6. If you have more than one scanner driver installed, select **Change Scanner** from the arrow next to the **Start** button to confirm which scanner you are using. Select a scanner from the drop-down menu.

FIGURE 46 - CHANGE SCANNER OPTION

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

FIGURE 47 - SELECT SCANNER

8. At the bottom of the page, select **Start** to scan a check.

FIGURE 48 - START OPTION

9. A prompt for the expected total of the deposit appears. Complete the field with a twodecimal place number, and then select **OK**. If you do not know the expected total of the batch, you may enter **0.00**.
10. Select **Start** and scan the check(s) with the scanner. Each item will appear on the page in the order they were scanned with the MICR line displayed.

FIGURE 49 - BATCH LIST

11. Select **Stop** when you have finished scanning checks.
12. Select **Close Batch**.

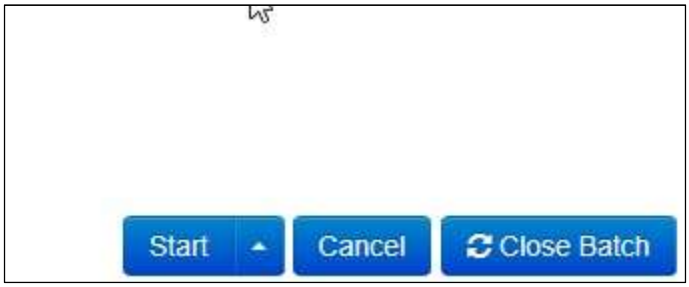


FIGURE 50 – CLOSE BATCH

Editing a Batch

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

FIGURE 51 - BATCH EDIT PROMPT

2. The batch items appear, as shown below.

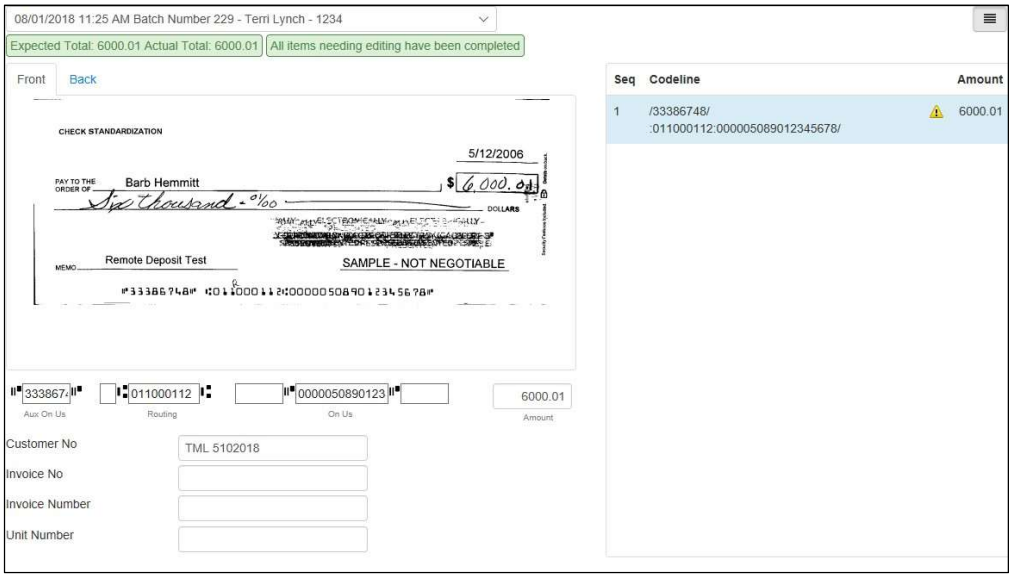


FIGURE 52 - BATCH EDIT PAGE

3. From this page, you may enter the **Customer Number** and **Invoice Number** for the check item. Although entering data into these fields is not required, this information will reflect in the RDN reporting tool (discussed later) to help identify deposit items.

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

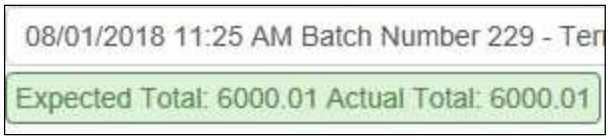


FIGURE 53 – EXPECTED TOTAL/ACTUAL TOTAL DISPLAY

Editing a Batch Total

1. If you need to adjust a batch total, click **Scan**.

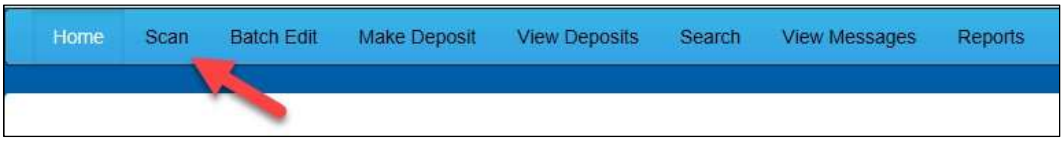


FIGURE 54 – SCAN OPTION

2. Select **Open Batch** from the arrow next to the **Start** button at the bottom of the page.

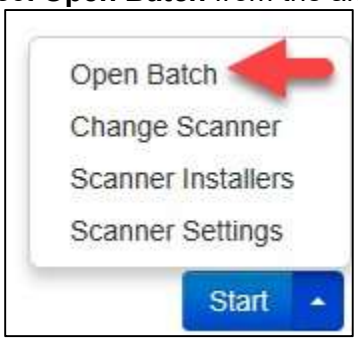


FIGURE 55 – SELECT BATCH

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

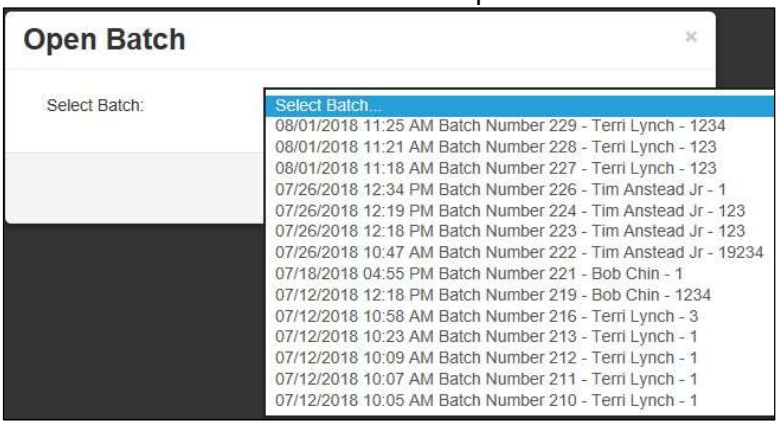


FIGURE 56 – SELECT BATCH

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

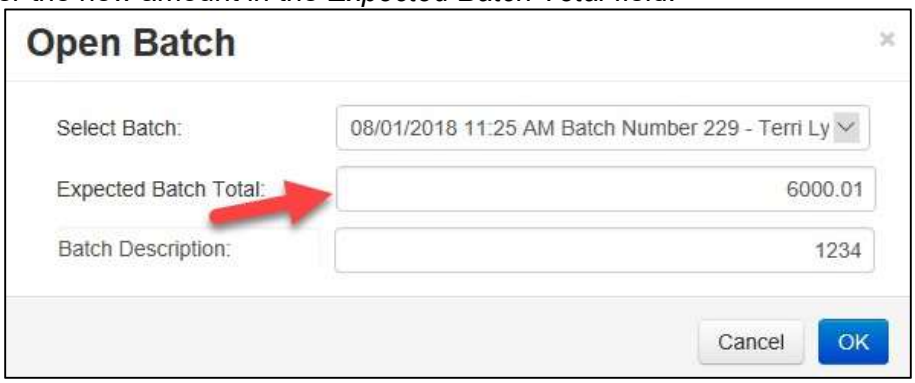


FIGURE 57 – AMOUNT FIELD

5. Click **OK**.

Performing a MICR Repair

1. If you need to adjust MICR information, click **Batch Edit** from the top menu.

FIGURE 58 – BATCH EDIT

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

FIGURE 59 – SELECT BATCH

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

FIGURE 60 – EDIT BUTTON

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

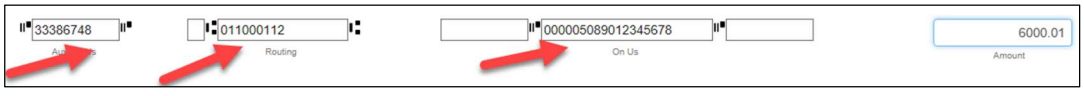


FIGURE 61 – AMOUNT FIELD

5. Click **Save**.

FIGURE 62 – SAVE OPTION

Keying In a Dollar Amount

1. If you need to adjust a batch total, click **Batch Edit**.

FIGURE 63 – BATCH EDIT

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

FIGURE 64 – SELECT BATCH

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

FIGURE 65 – EDIT BUTTON

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

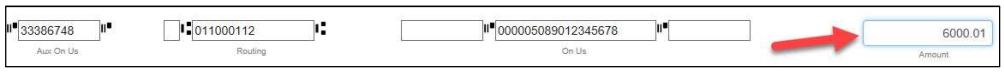


FIGURE 66 – AMOUNT FIELD

5. Click **Save**.

FIGURE 67 – SAVE OPTION

Deleting an Item

1. Click **Batch Edit**.

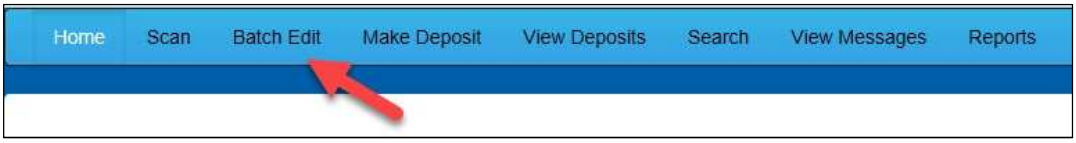


FIGURE 68 – BATCH EDIT

2. Select an item from the item list at the right of the page.

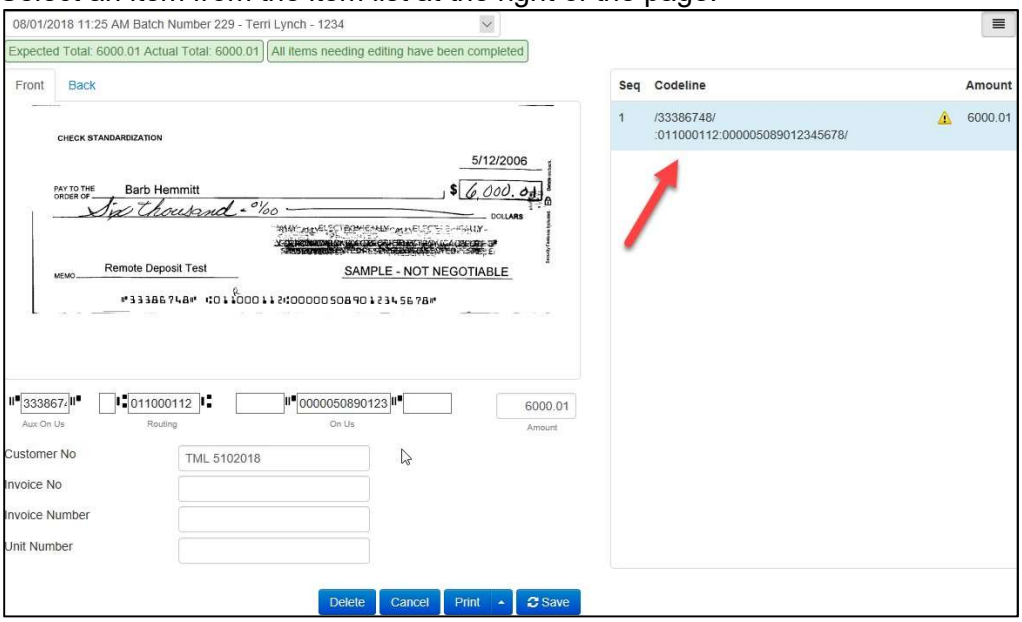


FIGURE 69 _ ITEM LIST

3. Click **OK** on the confirmation dialog box.

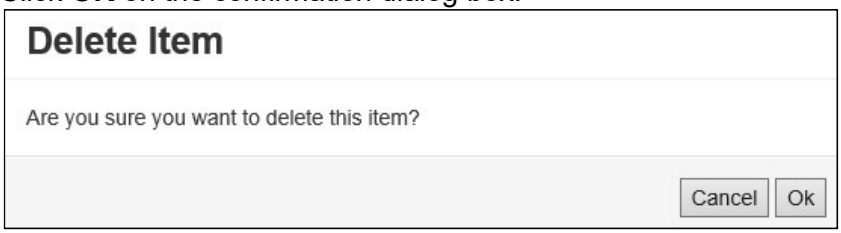


FIGURE 70: CONFIRMATION

Deleting a Batch

1. Select **Tools** | **Delete Batch** from the top menu.

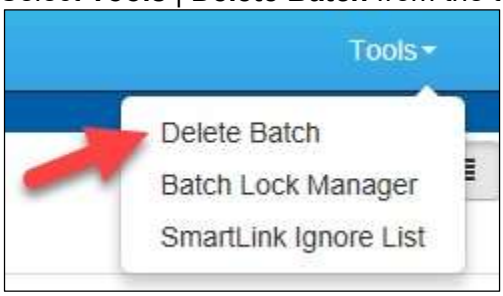


FIGURE 71 - DELETE BATCH OPTION UNDER TOOLS

2. The *Delete Batches* window appears. Check the box beside all batches you wish to delete, and then choose **Delete Selected**.

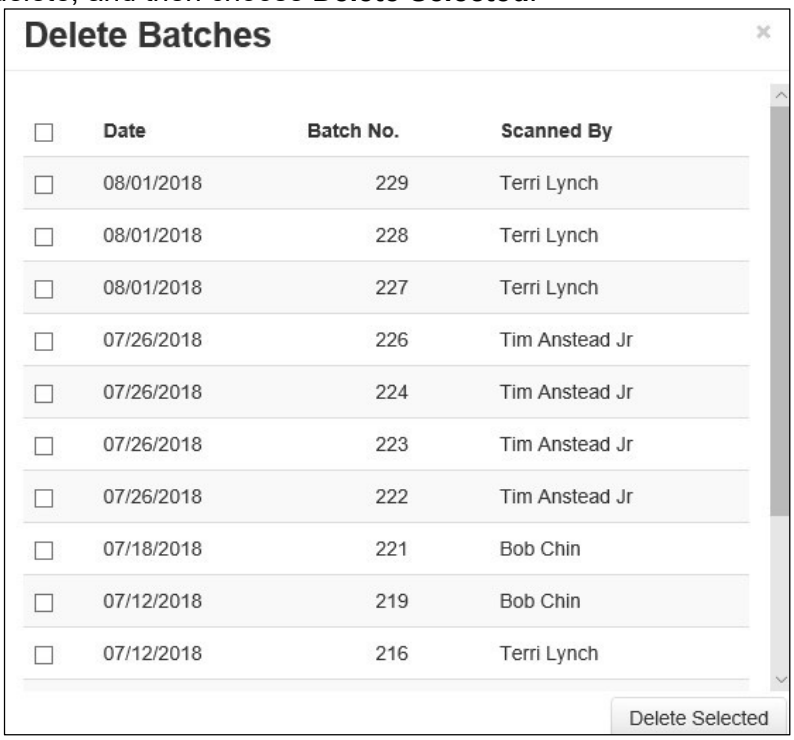


FIGURE 72 – DELETE BATCHES

3. Select **OK**.

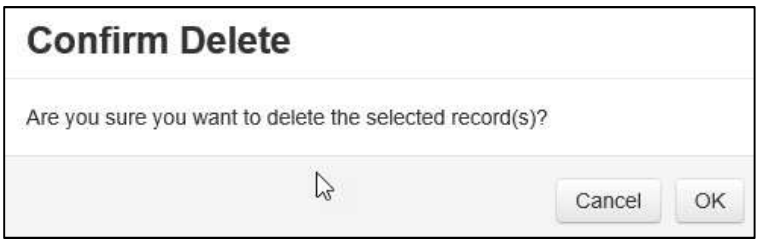


FIGURE 73 – CONFIRM DELETE

Duplicate Checks

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

Submitting a Deposit

Once the *All 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. A list of open batches that have not yet been submitted appears.

FIGURE 74 - MAKE DEPOSIT LINK

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

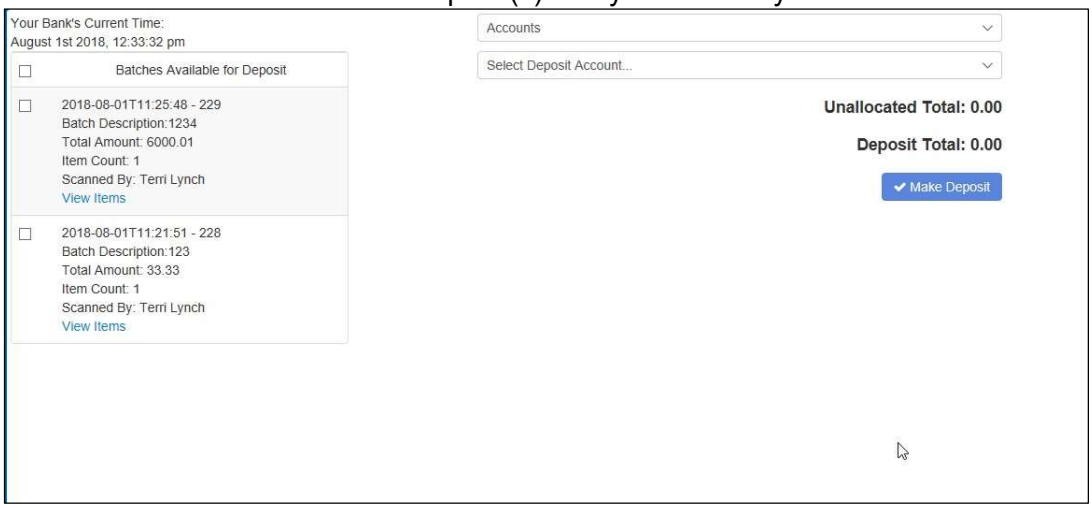


FIGURE 75 - SELECTING A BATCH TO DEPOSIT

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

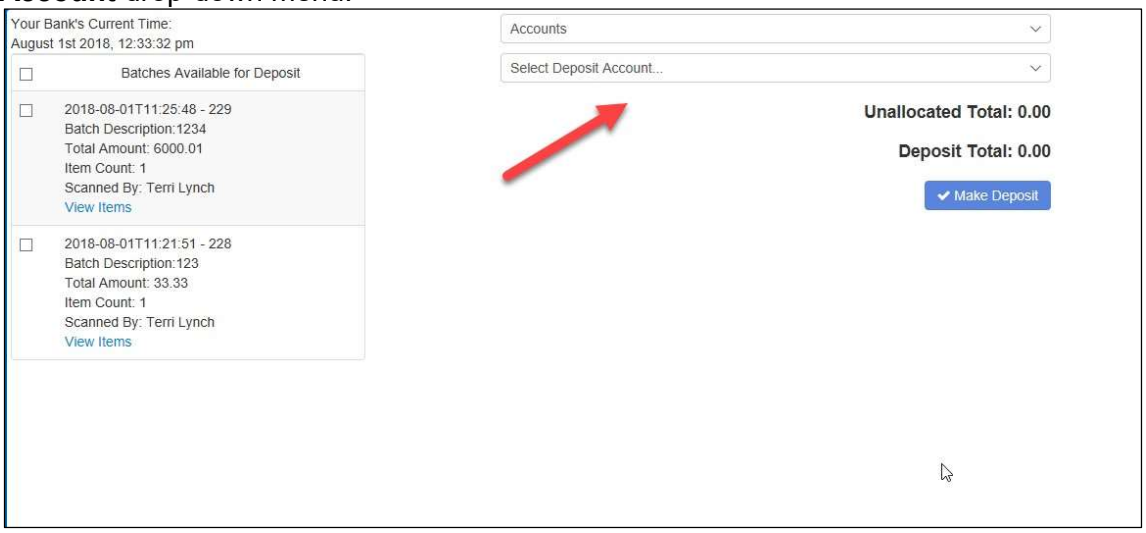


FIGURE 76 - SELECT DEPOSIT ACCOUNT OPTION

NOTE: Batches can only be submitted by one account location 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(es).

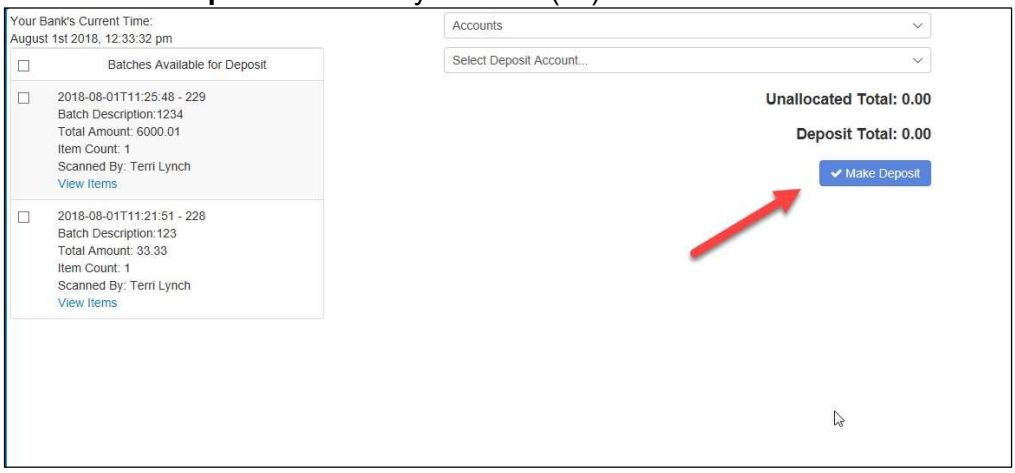


FIGURE 77 - MAKE DEPOSIT OPTION

5. As shown below, a deposit confirmation message appears stating that the deposit was successful, with a receipt number. Select **OK**.

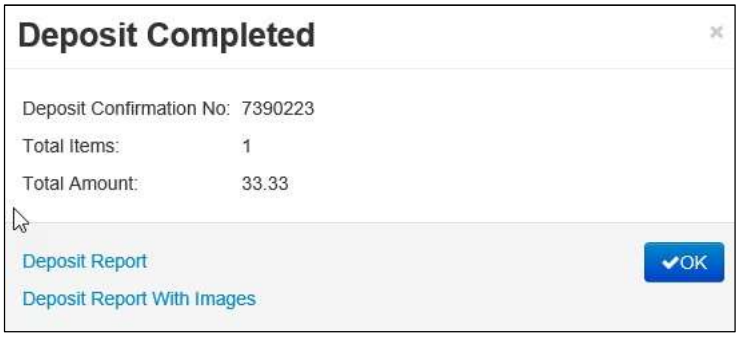


FIGURE 78 - DEPOSIT COMPLETED CONFIRMATION PAGE

6. The batch(es) you submitted are removed from the *Make Deposit* page, since they are no longer open. To see the status of the submitted deposit(s), select **Home**.

FIGURE 79 - HOME PAGE OPTION

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

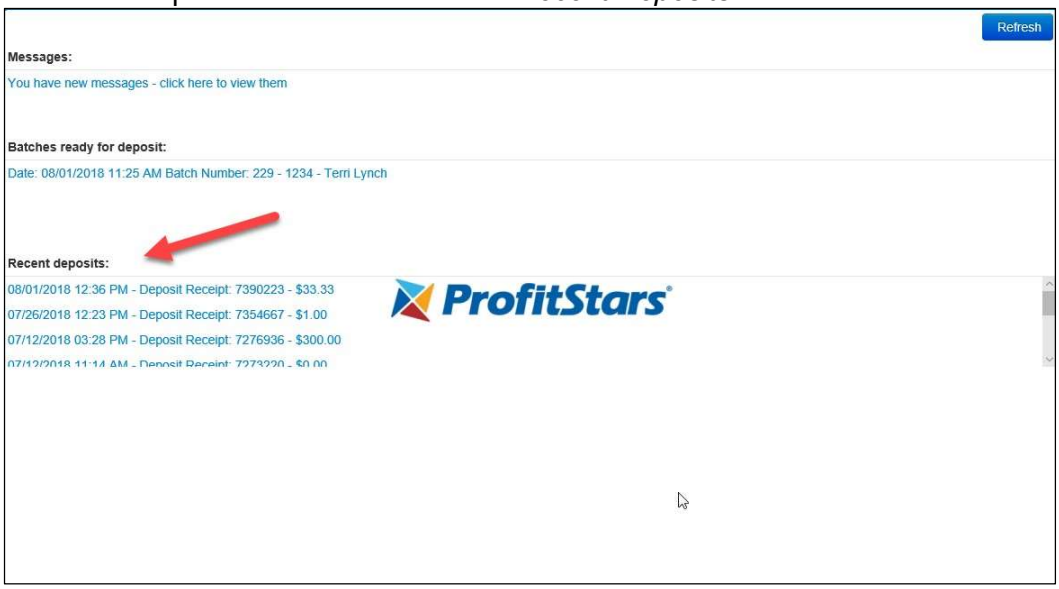


FIGURE 80 - RECENT DEPOSITS

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

Reporting

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

RDN Application Reporting

Viewing Deposits

1. Select the **View Deposits** link at the top of the page to view batch/item information (shown below).

FIGURE 81 - VIEW DEPOSITS LINK

2. A list of deposits appears. To narrow your list of deposits, select a **Start Date** and **End Date** at the top of the page.

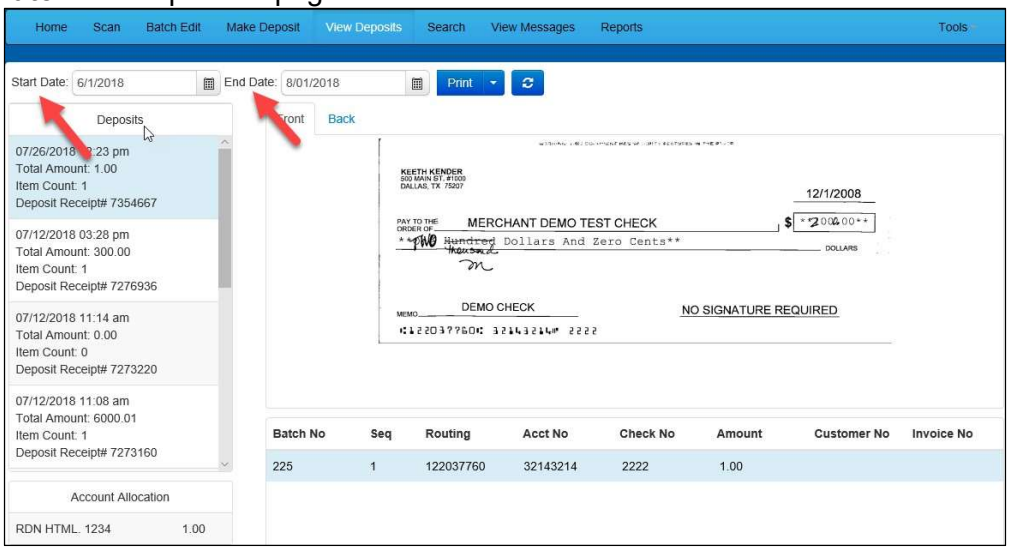


FIGURE 82 - BEGIN AND END DATES FOR VIEWING DEPOSITS

3. Select **Refresh** at the top of the page to view the deposit(s) within the date range.
4. To view the front and back side of a check image, select **Front** and **Back** from the tabs at the top of the image (shown below).

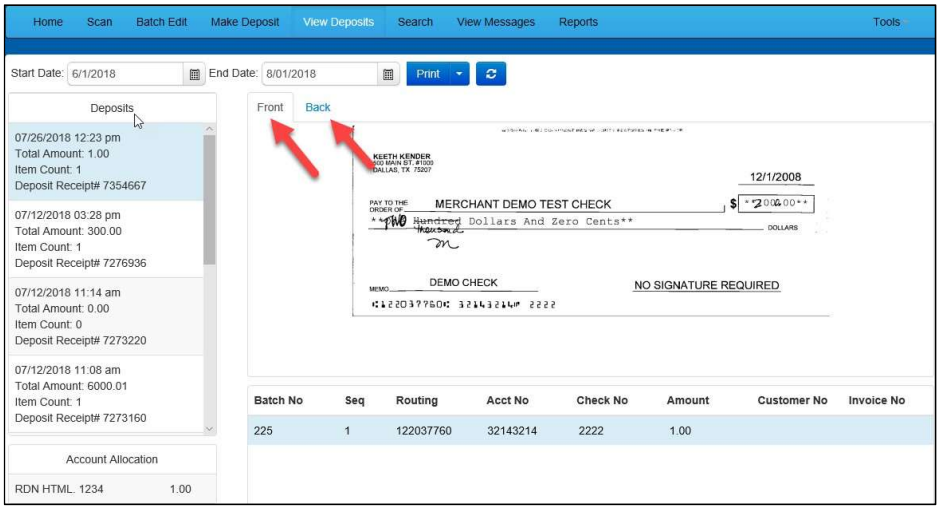


FIGURE 83 - FRONT AND BACK VIEW OPTIONS FOR A CHECK IMAGE

Printing Images of Items

1. From the *View Deposits* page, highlight which deposit to view from the left column. The item(s) for that deposit appear.

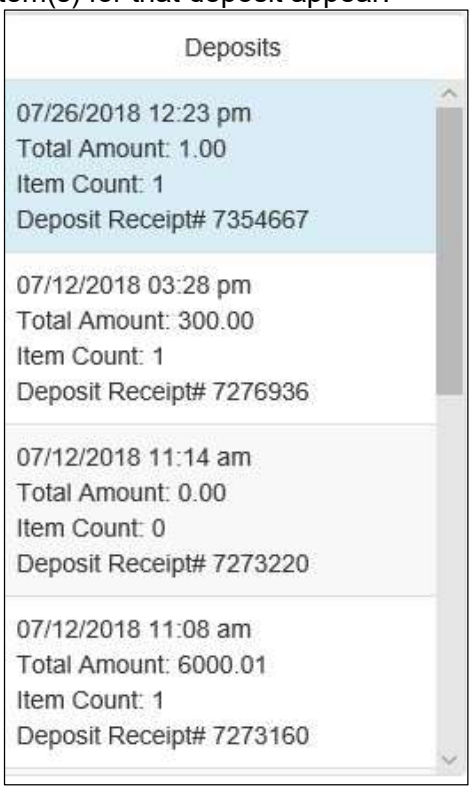


FIGURE 84 - VIEWING DEPOSIT ITEMS

2. At the top of the page, select one of several options for printing.
   - Select **Print** to print the front and back of the check currently highlighted.

- Select the drop-down menu next to *Print* and click **Print All** to print the front and back images of all the items in the deposit.
- Select the drop-down menu next to *Print* and click **Print All Fronts Only** to print only the front images of all the items in the deposit.

FIGURE 85 - PRINTING OPTIONS

3. From the **Print** option at the top of the page, select the drop-down menu next to *Print* and click **View Item Edits** to see which user(s) have edited transaction amounts for the deposit in the RDN application.

FIGURE 86 - VIEW ITEM EDITS OPTION

4. A list of edits made to the transaction will display, along with the *Date, User* who edited the transaction, the name of the field (*Field Name*) that was altered in the transaction, the *Before Value* of the field, and the *After Value* of the field.

Searching for an Item

1. To look for a specific item in the RDN application, select **Search** from the top of the page (shown below).

FIGURE 87 - SEARCH OPTION

2. To search for specific item, complete the search criteria fields displayed. For a range of items between certain dates, complete only the **Start Date** and **Stop Date** fields.

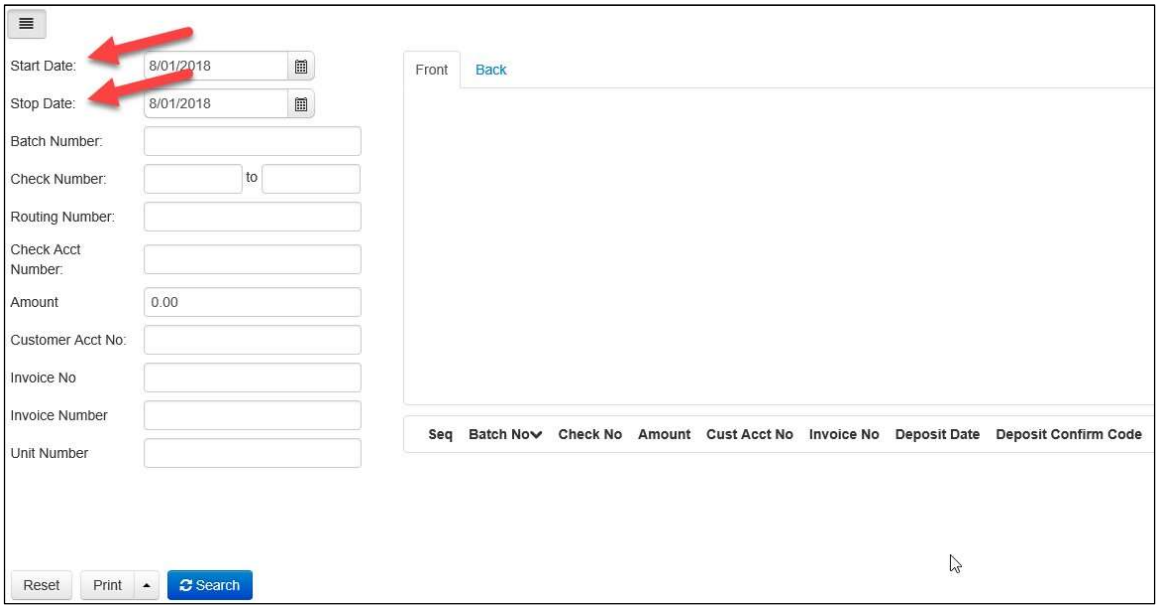


FIGURE 88 - SEARCH CRITERIA

3. Select the **Search** link from the bottom of the page.

FIGURE 89 - SEARCH LINK

4. The search results appear. Select an item to print, or hold the **Shift** key on your keyboard to highlight multiple items in the list.

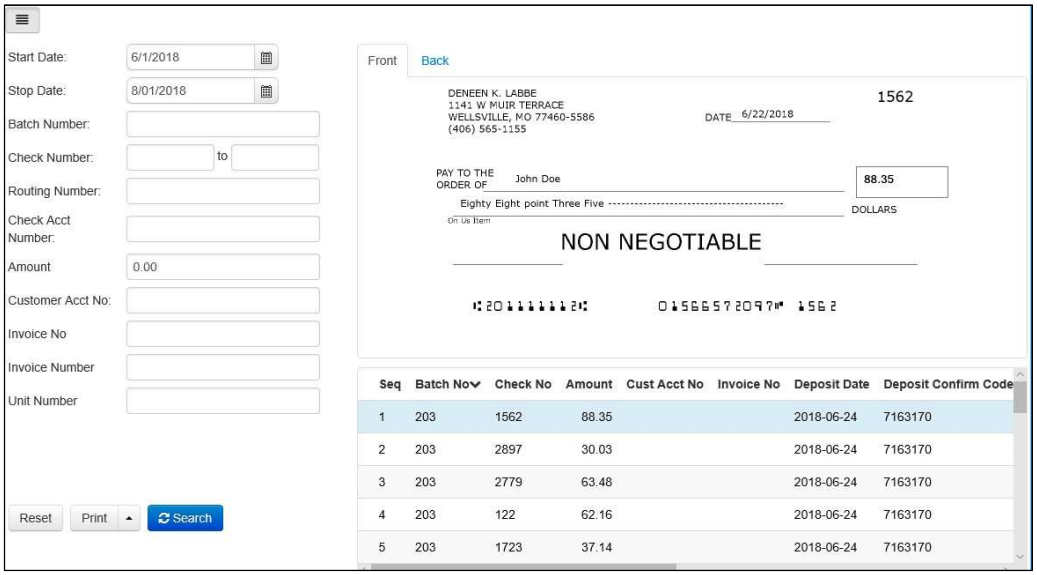


FIGURE 90 - HIGHLIGHTING SEARCH ITEMS

5. Select **Print** to print the front and back of a highlighted item. To print items, select the menu next to *Print* and then select **Print All**. Select **Print All Fronts Only** to print the front images of all items in the list.

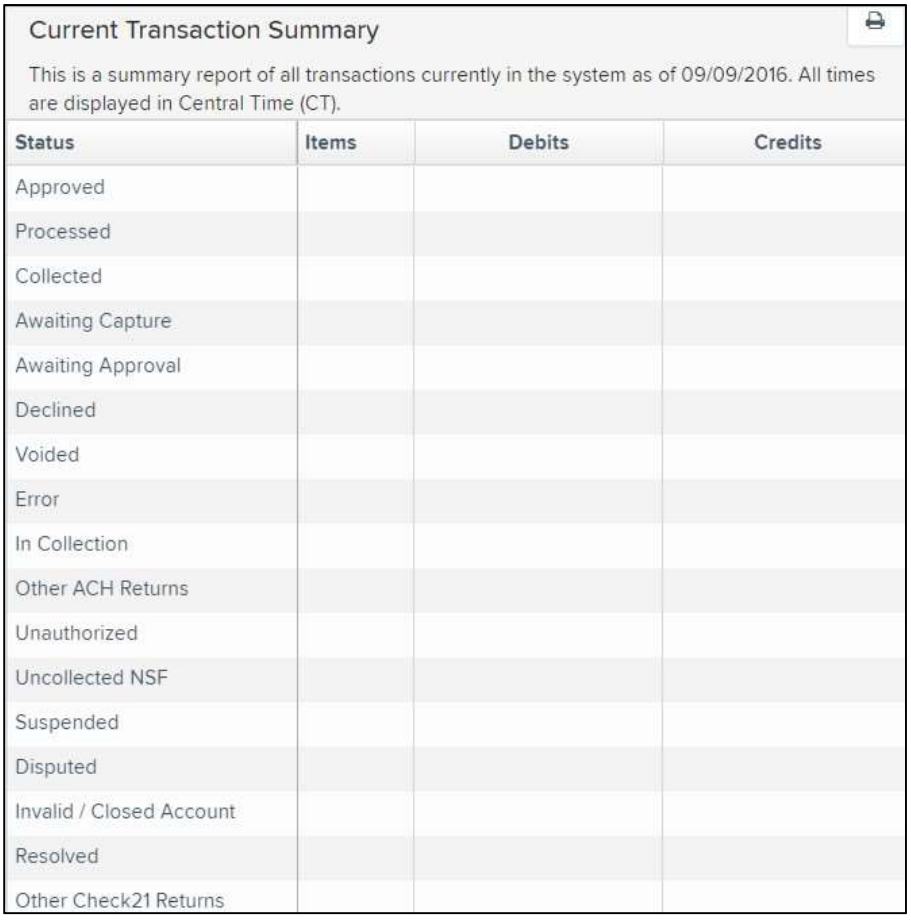
FIGURE 91 - PRINT OPTIONS

NOTE: Any items that are voided in the application (see “Voiding a Transaction” in this document for more information) will not be reflected in the RDN application.

Application Reporting

Transaction Status Summary

The *Transaction Status Summary* can be found on the *Dashboard* once you log in to the application. It represents the total number of items and dollar amounts of all ACH, Check 21, credit card debits/credits, refunds, returns, and collection items for all locations being processed by a customer. It covers a rolling 60-day period and is broken down by a transaction’s current status within the system.



Current Transaction Summary

This is a summary report of all transactions currently in the system as of 09/09/2016. All times are displayed in Central Time (CT).

Status	Items	Debits	Credits
Approved			
Processed			
Collected			
Awaiting Capture			
Awaiting Approval			
Declined			
Voided			
Error			
In Collection			
Other ACH Returns			
Unauthorized			
Uncollected NSF			
Suspended			
Disputed			
Invalid / Closed Account			
Resolved			
Other Check21 Returns			

FIGURE 92 - SAMPLE CURRENT TRANSACTION SUMMARY

The *Current Transaction Summary* allows you to quickly identify any unusual activity regarding your transactions with any of the following status types:

- Declined
- Error
- In Collection
- Voided
- Uncollected NSF
- Suspended (requires financial institution's action to approve or void)
- Disputed
- Invalid/Closed Account

The following table provides a list and definition of all the transaction statuses within the system, for reference.

Status	Definition
Approved	The transaction has been verified and will be processed at the designated cut-off time.
Processed	The transaction has been transmitted to the appropriate network (ACH or Check 21). Changes can no longer be made, and the transaction can no longer be voided.
Collected	(*ACH Only*) The transaction, originally returned NSF, has been re-presented to the Fed by ProfitStars, and funds were recovered.
Awaiting Capture	Status for credit card transactions only.
Awaiting Approval	The transaction has been verified, but the amount of the transaction exceeded the *Dual Authorization* limit of the user who created it. An authorized approver must review and then either approve or void the transaction.
Declined	The transaction has been declined by the EPS system and will not be processed. The transaction exceeded either *Dual Authorization* limits or *Velocity* limits.
Voided	The transaction has been voided and will not be processed. A transaction may not be voided once the item is in the *Processed* status.
Error	An internal error has occurred within the EPS system. Contact your first line of support.
In Collection	(*ACH Only*) The transaction, returned NSF, is in the process of being re-presented to the Fed by ProfitStars.
Other ACH Returns	The ACH transaction has been returned by the Fed. The transaction will be charged back.
Unauthorized	This includes the total number of transactions and total amount that have been returned with one of five Unauthorized Return Reason Codes (R05, R07, R10, R29, R51). **Note:** These R codes will no longer be included in the *Disputed* status totals.

Status	Definition
Uncollected NSF	(*ACH Only*) The transaction was returned to ProfitStars NSF by the Fed, and funds could not be recovered.
Suspended	The transaction has been verified, but it has exceeded *Velocity* limits.
Disputed	(*ACH Only*) The transaction was returned to ProfitStars by the Fed because the account holder at the receiving financial institution has disputed its validity. The transaction will be charged back (reversed).
Invalid/Closed Account	(*ACH Only*) The transaction was returned to ProfitStars by the Fed because the account number at the receiving financial institution was invalid or because the account was closed.
Resolved	The transaction has been moved into a *Resolved* status by a user to indicate that no further action related to the transaction is required. Transactions can be moved into a *Resolved* status from a status of *Declined, Voided, Invalid/Closed Account, Disputed, Uncollected NSF, Error,* or *In Research*.
Other Check 21 Returns	The Check21 transaction has been returned by the Fed. The transaction will be charged back.

Transaction Status Report

A *Transaction Status* report is a pre-defined report listing all transactions within a specific status. It automatically generates when you click a status link from the *Current Transaction Summary*. For example, select **Approved**.

The list will contain items that have been processed within the last 60 days and will give you access to individual transaction information. The report can be printed or saved (exported) into a Microsoft® Office Excel® spreadsheet (.xlsx), a tab-delimited file (.tsv), or a comma-delimited file (.csv).

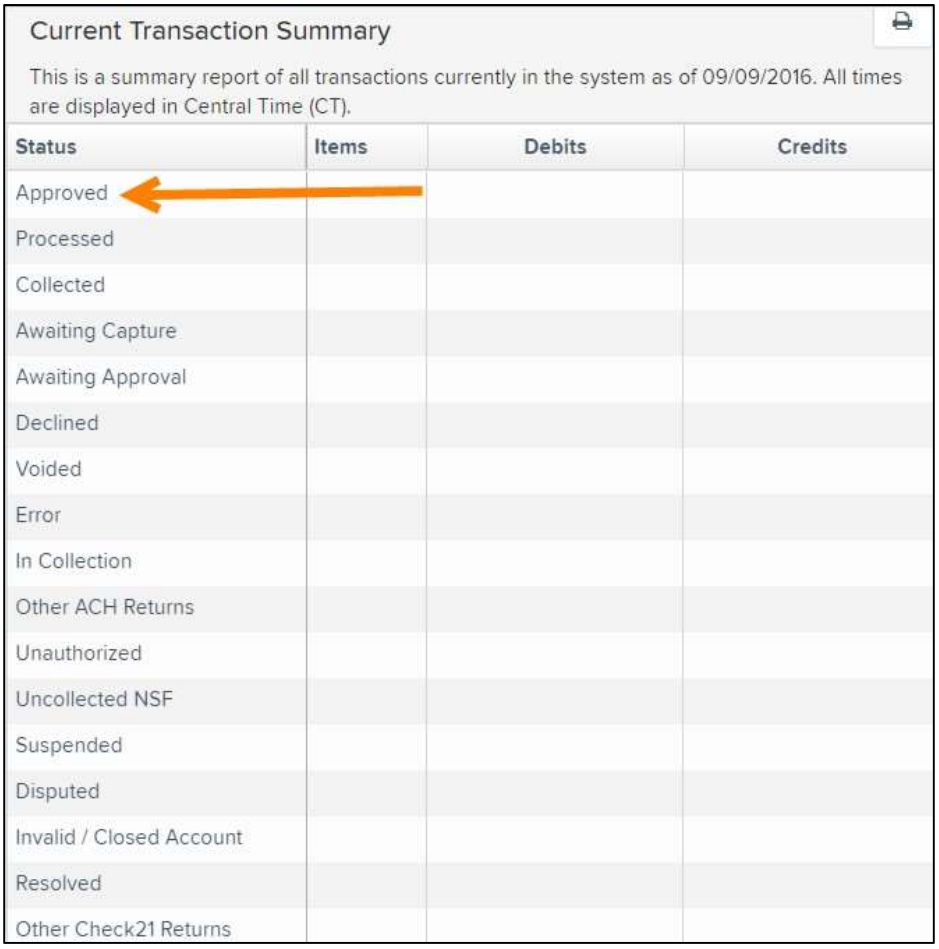


FIGURE 93 - CURRENT TRANSACTION SUMMARY WITH APPROVED OPTION

1. A list of the first 25 (default value) transactions are displayed, although you may navigate through pages of results to locate more transactions. To view details for a transaction, select the **View** link in the far left column for that transaction.

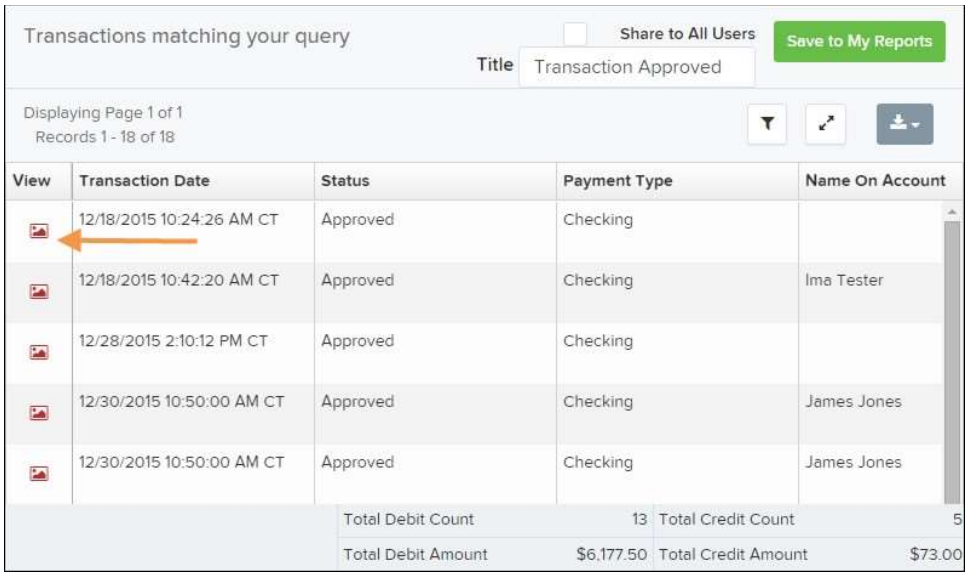


FIGURE 94 - SAMPLE TRANSACTION STATUS REPORT, VIEW INDICATED

2. The *Transaction Details* page appears, including the **Show Events** and **Show Audit History** options.

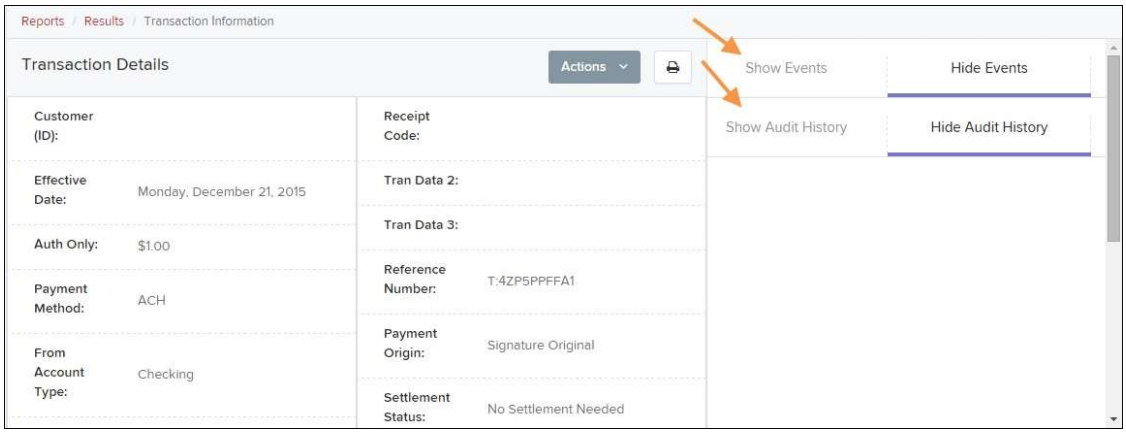


FIGURE 95 - TRANSACTIONS DETAILS PAGE WITH SHOW EVENTS AND AUDIT HISTORY OPTIONS

Editing a Transaction

Transactions may be edited by their effective date and/or amounts or voided until they are processed. Once processed at the designated cut-off time, transactions will be deposited as entered. Any edits performed after file transmission will not be reflected in the file *View, Audit History, or Event History.*

1. Log in, and then select a status from the *Current Transaction Summary*. For example, click the **Approved** status link.
2. Select the **View** link next to the transaction you would like to edit.

3. The *Transaction Details* page appears. To edit the amount, select **Edit** next to the *Sale* field.

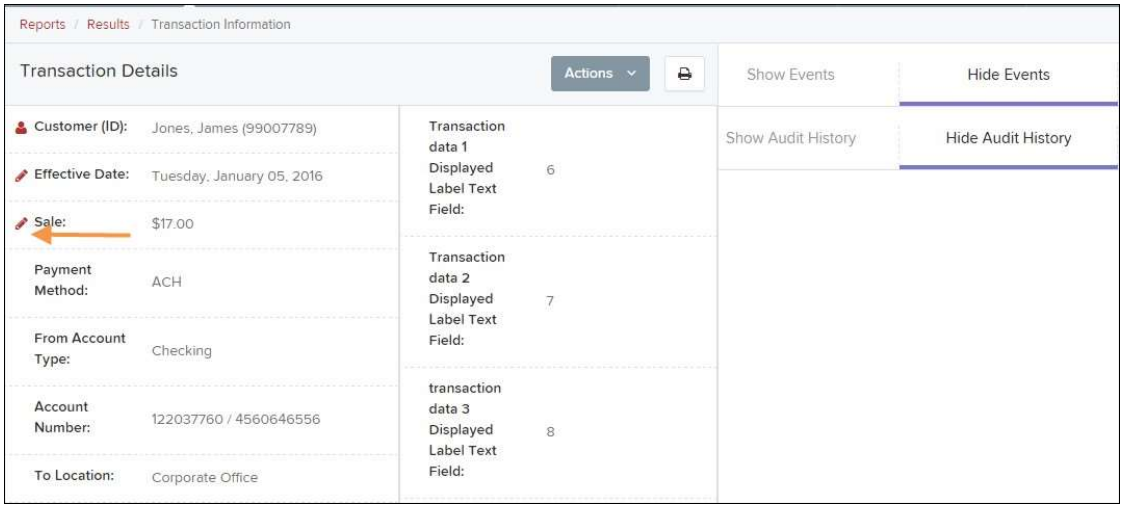


FIGURE 96 - TRANSACTION DETAILS PAGE WITH EDIT OPTION

4. The **Sale** amount will become a workable field where you can enter a new amount. Enter a new amount and a reason for changing the amount. Select the green check when finished.

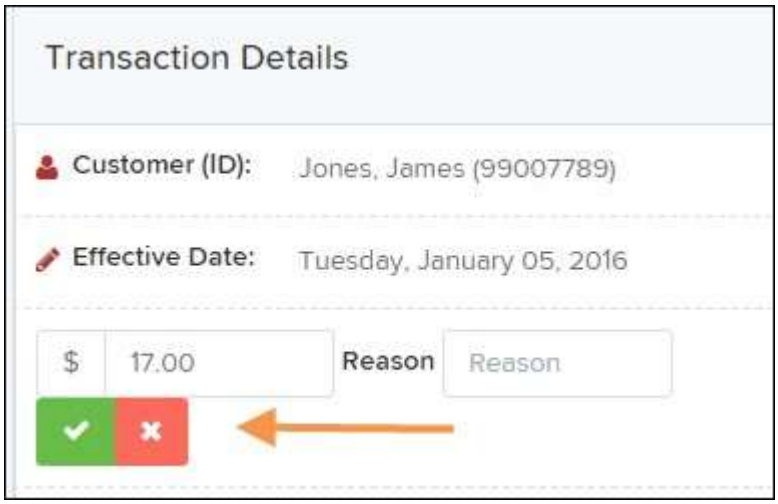


FIGURE 97 - REASON FOR EDITING SALE AMOUNT AND EDITING CONFIRMATION OPTIONS

5. To change the date the transaction will be processed, select **Edit** next to the *Effective Date* field. Enter the date from the calendar option. Enter a **Reason** for the change and select the green check when finished.

FIGURE 98 - EDITING AN EFFECTIVE DATE

Voiding a Transaction

1. Log in and then select a status from the *Current Transaction Summary* that has not yet been processed. For example, click the **Approved** status link.
2. A report of approved transactions appears. Select the **View** link next to the transaction you would like to void.
3. The *Transaction Details* page appears. Select **Actions | Void**.

FIGURE 99 - VOIDING A TRANSACTION

4. The system will ask you to confirm voiding the transaction. Select **Void**. The transaction will be voided and appear as a *Voided* status on the *Current Transaction Summary* page until it is resolved (see next section).

FIGURE 100 - CONFIRM VOID OPTION

Resolving a Transaction

Resolving a transaction means indicating a reason why the transaction was voided for communication and auditing purposes. Once a transaction has been voided, it will appear in the *Voided* status, where you can opt to resolve the transaction.

1. Log in to the application and then select the **Voided** status from the *Current Transaction Summary* on the *Dashboard* page of the application.

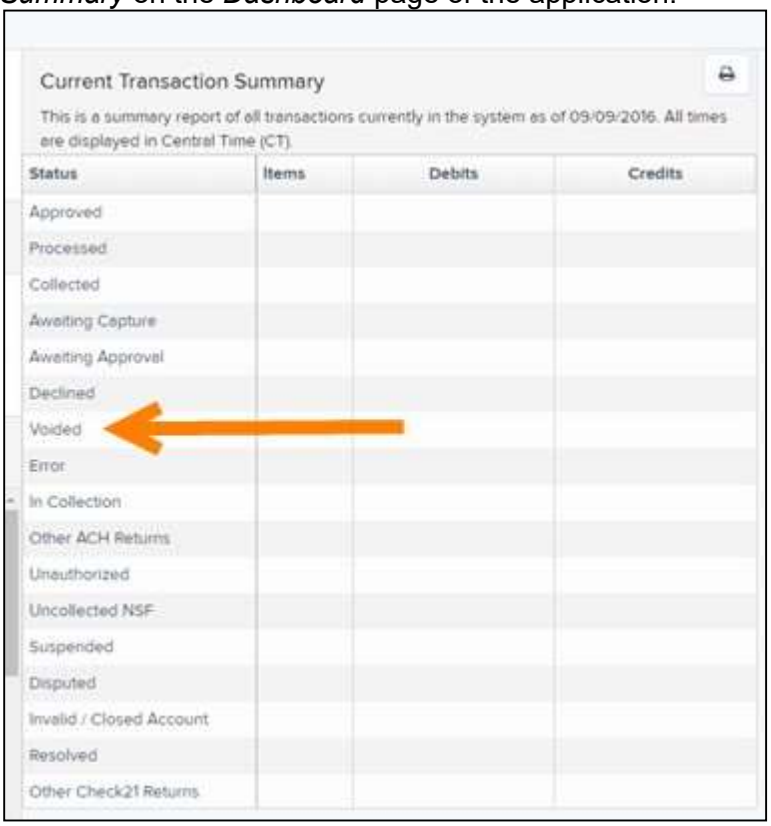


FIGURE 101 - VOIDED STATUS LINK

2. Select **View** for the transaction you wish to resolve, as shown below.

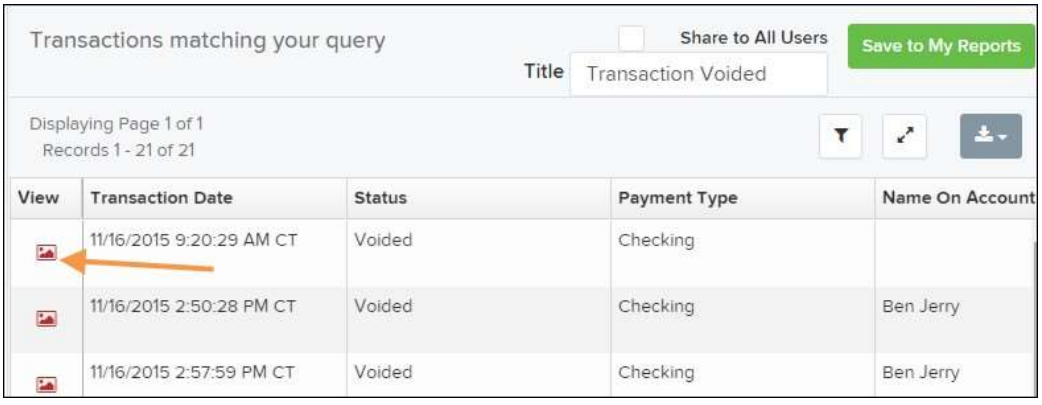


FIGURE 102 - VIEW ICON

3. From the *Transaction Details* page, select **Actions**. Enter a reason for resolving the transaction. For example, the transaction was deposited in the wrong account. Select **Resolve**. The transaction will now appear under the *Resolved* status in the *Current Transaction Summary*.

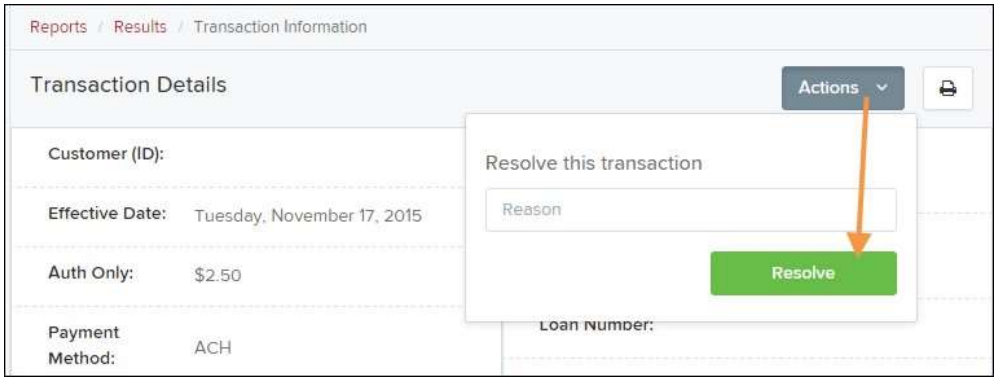


FIGURE 103 - MARK TRANSACTION RESOLVED OPTION

The Reports Page

The *Reports* tab grants you access to a number of 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 of 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 will be 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 will be able to 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, and then select **Reports** from the left main menu.

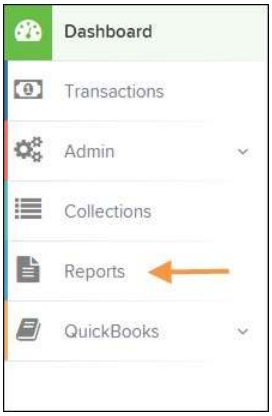


FIGURE 104 - REPORTS TAB

2. Click **New Report** or **New Shared Report**, if it will be available to others.

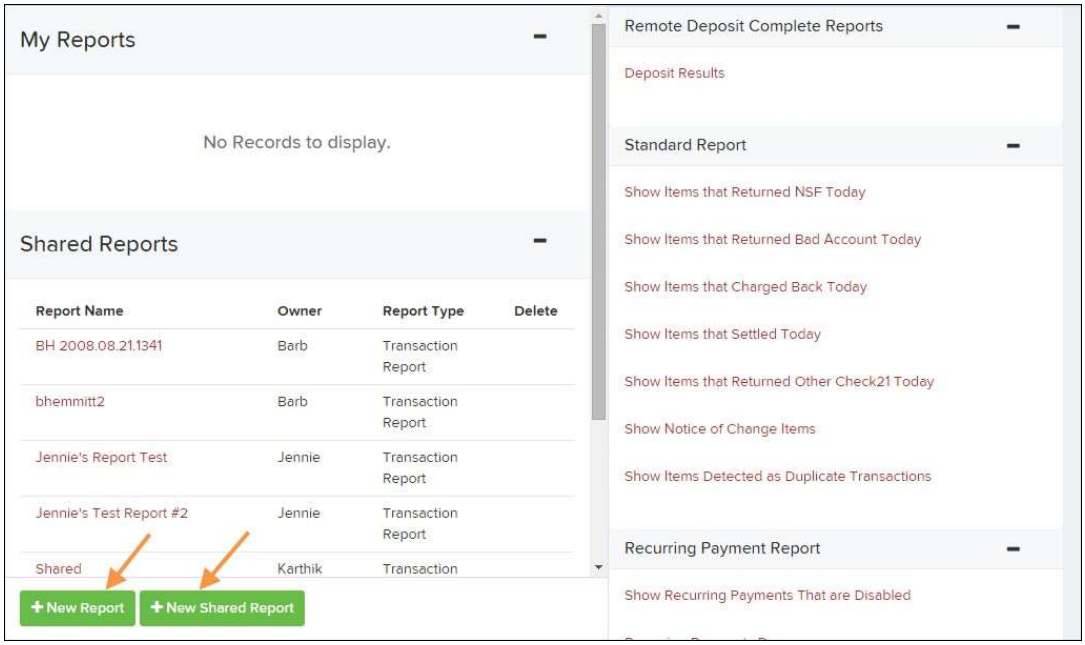


FIGURE 105 - REPORT BUILDER OPTIONS FOR NEW REPORTS

3. The *Report* page appears. 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.

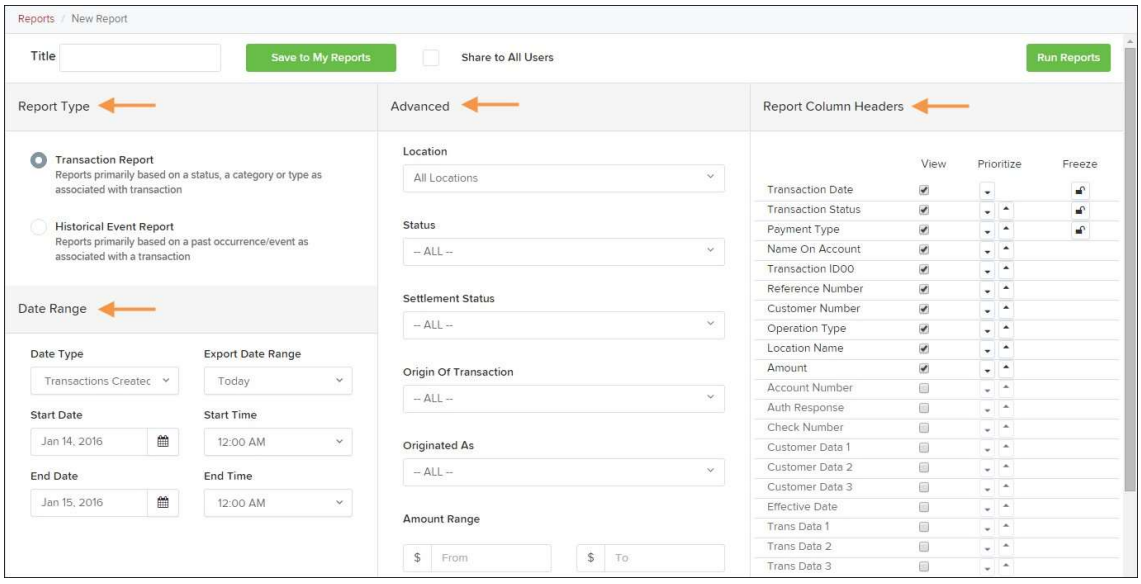


FIGURE 106 – FOUR SECTIONS IN REPORT BUILDING

- **Report Type** - Designate if your report will be a **Transaction Report** based upon the current status of a transaction, or a **Historical Event Report** based upon past events a transaction has been through in the system.
- **Date Range** - In the *Date Type* field, select either **Transactions Created** or **Effective Dates** for the report, which will determine if the report displays transactions based upon the date they were created versus the date they took effect.
- Select a pre-specified date range using the **Export Date Range** option (ideal for recurring reports), or specify your own date range with the **Start Date** and **Start Time** and the **End Date** and **End Time** fields.

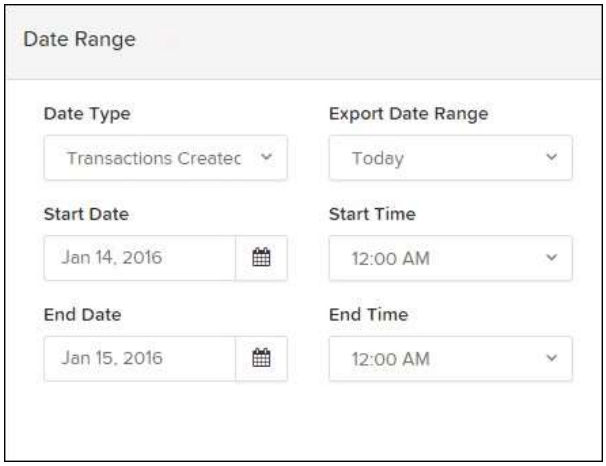


FIGURE 107 - DATE RANGE SECTION

NOTE: If you are creating a *Historical Event Report*, a custom date range will be unavailable.

- **Advanced Filters** section, specify the **Location** and **Status** of the transaction you wish to have in your report.
- **Settlement Status**: Whether a transaction has been deposited. Designate a single status or multiple statuses by selecting the appropriate check box(es).
- **Origin of Transaction**: Determines how the transaction was received and will be coded. You may designate a single origin for the report or multiple origins by selecting the check box next to each option.
- **Originated As**: Specifies how the transaction will be processed. You may designate a single type or multiple types.
- **Account Type**: Determines the type of transaction the report will display. You can select a specific account type or select **ALL**.
- **Operation**: This option specifies what process a transaction has been through. You may designate one process or select **ALL**.
- **Authority Response Code**: This option represents the types of return responses that can be received for a transaction. Select a specific response code or select **ALL**.
- **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).
- **Report Column Headers** – This section allows you to organize how the report displays.
- Select the **View** check box next to any fields to have them show on the report.
- Under **Prioritize**, use the arrows to change the order in which information appears. For example, select the upward arrow to have a field listed before others, or the select the downward arrow to have other fields listed before it.
- Use **Freeze** to lock fields when viewing a report. This will hold certain fields in view while you explore the rest of the report information.

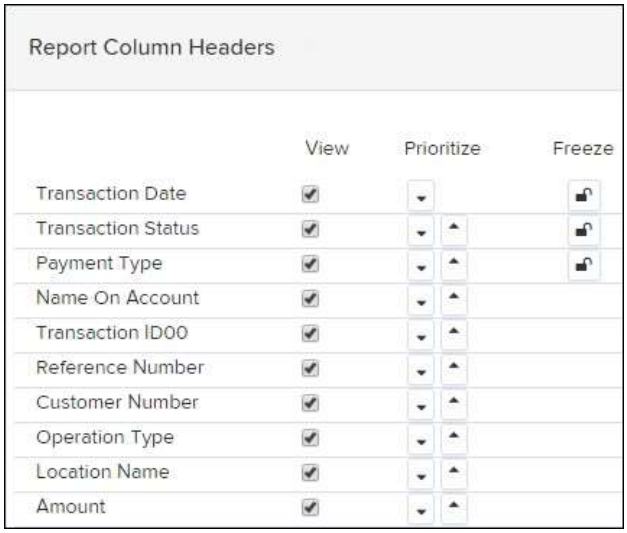


FIGURE 108 - REPORT COLUMN HEADERS SECTION

4. At this time, you may choose to 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 will already be selected.

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

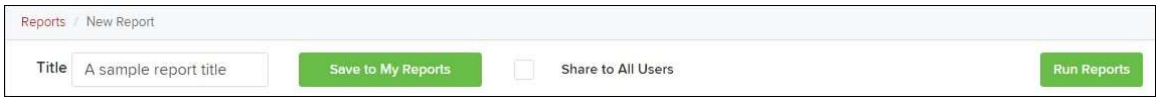


FIGURE 109 - SAVE AND RUN REPORT OPTIONS

The report displays results.

- Use the filters to change the report and select **Run Reports** again, or you can print/export the report, as needed.
- Column headers in the report are selectable for 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).
- Select **View** to the left of an item to view more details about the transaction.
- To change the report template, adjust the report filters as desired, and select **Save to My Reports**, which will save 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.