

File Exchange

Remote Capture

The Remote Capture option in Internet Banking allows a (business) member to deposit checks through Internet Banking and send it securely to the credit union to process. There are several things that need to be setup before a business member will be able to use this process.

General Information

The member needs a special scanner and software program (see two paragraphs down) on PC that has access to the internet. A selection called "**Remote Deposit**" will display for the member to select in Internet Banking. The member will browse for the check file created when they scanned the checks on the PC and click on the "**Upload Now**" button.

Remote Capture allows credit unions who utilize Check 21 to enable their business accounts to scan deposit items at the business and upload the images through internet banking. The credit union will then import those scanned check images into their Check 21 system and process the deposit manually using the new 45 method code and entering the deposit amount in as "Checks Received". The scanned check images take the place of the physical check deposit. The member's copy of the remote capture deposit receipt should be placed in the teller drawer with their checks received and counted as a check. These transactions can be processed using a dedicated "remote capture" teller or intermixed with regular teller transactions. Each credit union will decide on the procedures to be followed for their credit union.

The credit union would need to provide the business account with the same type of **Check 21 hardware and software** that is compatible with what is used at the credit union. The member needs to produce a Check 21 file that can be delivered to the credit union, and then the credit union can process with their Check 21 system.

Note: Datamatic is just the transport mechanism of the intermediate file. The CU's Check 21 vendor provides them with the hardware and software to scan the checks and export/import the files.

Options in VIEW to be setup

- ⇒ Internet Banking folder for the business member: Remote Deposit must be set to "yes". This determines which members are authorized to do Remote Deposits.
- ⇒ Any secondary users need to be setup for security for Remote Deposits. This is done under the Internet Banking folder then selecting the Secondary Users folder then selecting the specific secondary user.
- ⇒ File Exchange E-mail Notification (primary) and (secondary) needs to be filled in. This is under System Administration then **Internet Banking Setup**. This determines who on the staff will be sent an e-mail when a Remote Deposit transaction is received by the credit union.

- ⇒ Security for File Exchange (Remote Deposit) needs to be marked which means “permitted”. This is under System Administration **then** Teller Administration **then** Basic tab. This determines who on the staff can process Remote Deposit transactions.
- ⇒ See the **Remote Deposit** type under Hold Type Administration in System Administration, if check holds are to be done on remote deposits.

Example of the process from the member side.

After logging in to Internet Banking, the window displays.

The screenshot shows a web browser window with the URL <http://web.datamatic.net/summary.aspx>. The page content includes:

- Support** banner.
- Message: "Take Internet Banking on the road with you. Introducing Mobile Banking - Contact a Member Service Representative for details. Our Office hours are 8:30 to 5:30 Monday through Friday and 8:00 to 12:00 on Saturday."
- JONES FLOWER SHOP AND GIFTS (****0) Summary**
- Table of account transactions:

Account Description	Due Date	Misc.	Balance
00 Regular Shares (\$5,027.13)			\$5,042.13
05 Install.Rev. 6.50% (\$180.00)	07/16/2013	Pay Now	\$1,026.34
61 Real Estate 5.55% (\$544.00)	08/12/2013	Pay Now	\$46,156.31
73 Business Checking (\$3,000.00)			\$3,000.00
- Account Totals** table:

Total Shares	\$8,042.13
Total CD's	\$0.00
Total on Deposit	\$8,042.13
Total Loans	\$47,182.65
- Business Date: 07/12/2013
Last Login: Friday, July 12, 2013 at 11:42 AM
- Navigation menu: [Summary](#) | [Details](#) | [Download](#) | [Draft Clearing](#) | [History](#) | [Transfer](#) | [Year to Date](#) | [Remote Deposit](#) | [Statements](#) | [Wire Transfer](#) | [My Account](#) | [Logout](#)
- NCUA logo and text: "Credit Union savings are federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government."

Figure 1

After selecting "Remote Deposit", the window displays.

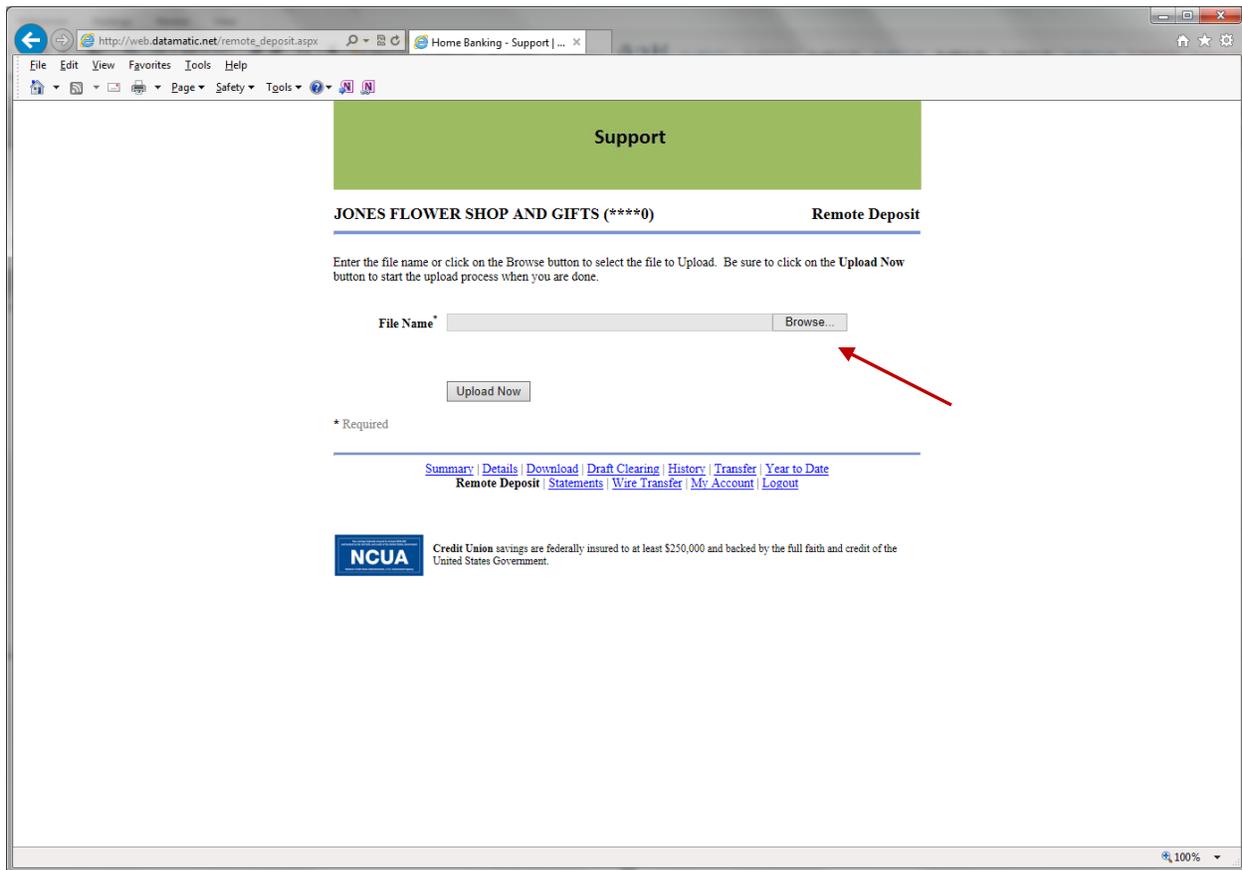


Figure 2

Next, click on “Browse” and find the Check 21 file that was created by the business. After the file is located, double click on the file. The directory and file name will be inserted in the “File Name” space. The system displays.

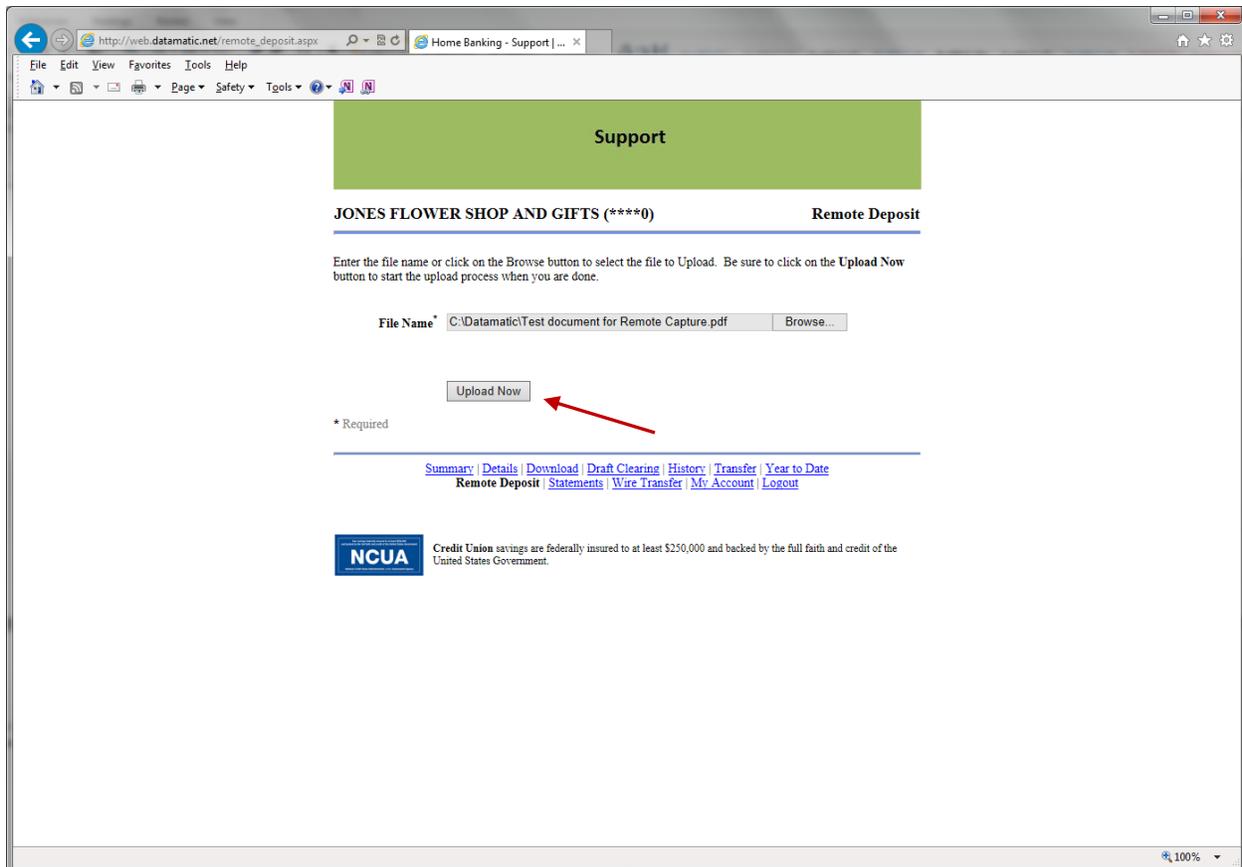


Figure 3

Next, select the “**Upload Now**” button. The system displays.

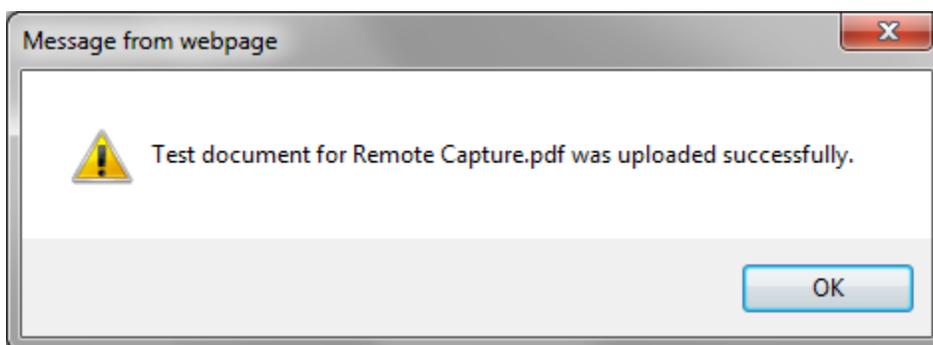


Figure 4

After the member selects the OK button, the Summary window is displayed. That is all that is required by the member.

An e-mail will be sent to the e-mail address(es) in the File Exchange E-mail Notification fields on the Internet Banking Setup window under System Administration.

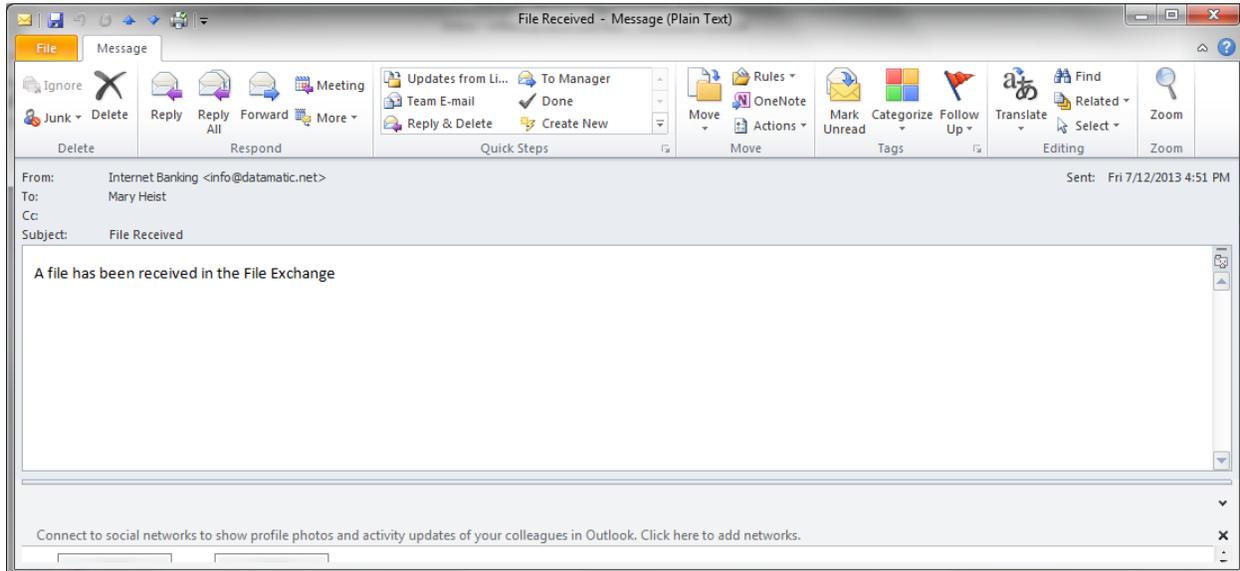


Figure 5

Next is the Credit Union part of the process.

Now, the Remote Deposit is in the File Exchange folder in VIEW. An employee with security access for File Exchange (Remote Deposit) needs to process the deposit. ****Note:** The file can only be downloaded ONCE. It is automatically removed from file exchange after this, so do not lose the file on the PC!

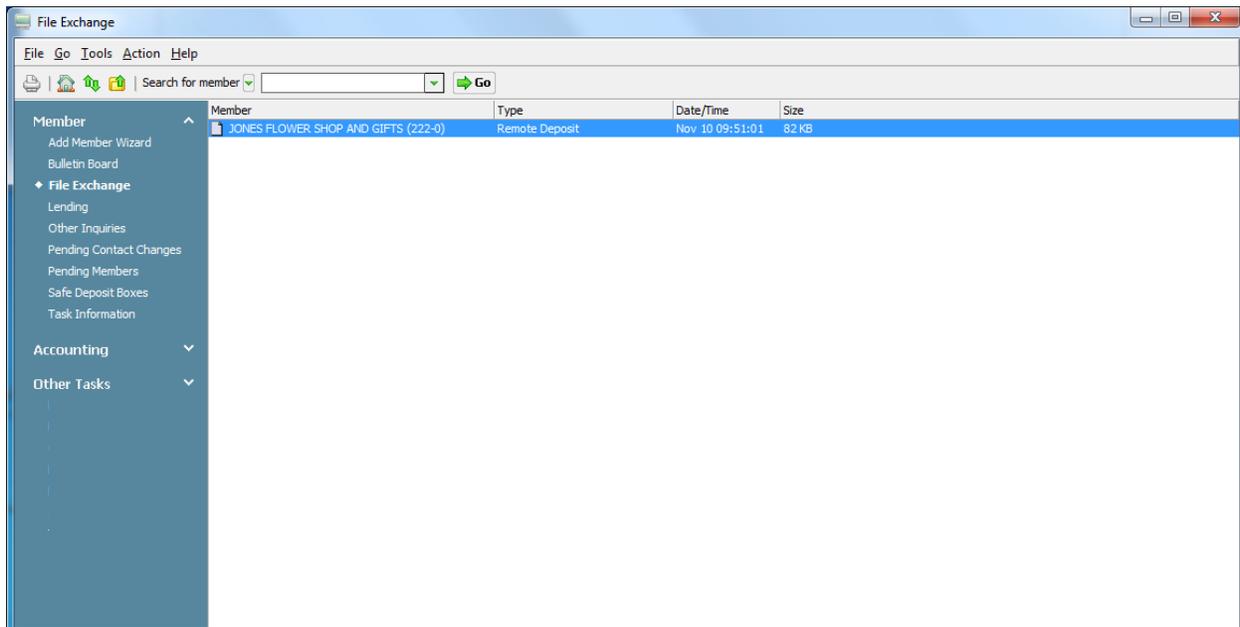


Figure 6

When ready to process the Remote Deposit, double click on the file in the File Exchange area. If there is more than one, each must be processed separately. The system displays.

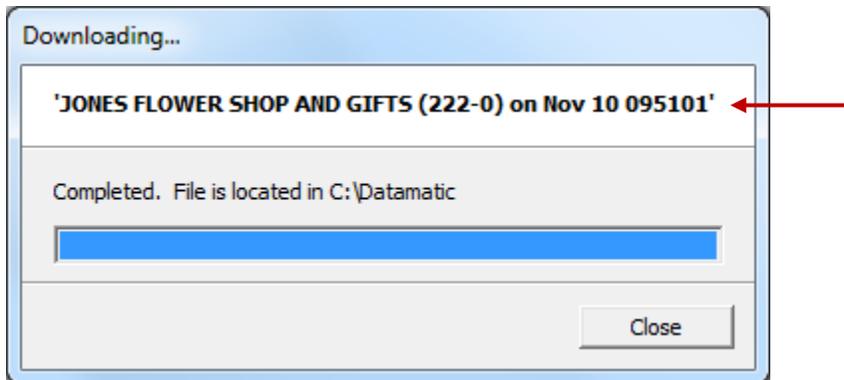


Figure 7

Select the “Close” button. The file is now removed from the File Exchange area.

Next, go to the C:\Datamatic folder and find the file. The file name shows at the top of the window above **(see red arrow above)**. The check images scanned by the business member will be in the file. The credit union will process the Remote Deposit according to their procedures. The file must be imported as is into the Credit Union’s Check 21 software. The file may need to be renamed first, depending on the Credit Union’s Check 21 software...

Wire Transfer Request

The Wire Transfer option in Internet Banking allows a (business) member to fill out a Wire Transfer request and send it securely to the credit union to process. The credit union will need to setup the member to be able to use this feature. This is done by file maintaining the **“Wire Transfers”** field to “yes” in the Internet Banking option under Member Information. There is also a **“Wire Transfers Fee”** field to enter the fee amount that the member will be charged for wire transfers. After file maintaining the Wire Transfer field to “yes”, the (business) member will see the “Wire Transfer” selection in Internet Banking. See example below of the Summary window.

Total on Deposit	\$47,438.21
Total Loans	\$103,225.94

Business Date: 10/22/2009
Last Login: Wednesday, February 11, 2009 at 9:30 AM

[Summary](#) | [Details](#) | [Download](#) | [Drafts](#) | [Clearing](#) | [History](#) | [Year to Date](#)
[Statements](#) | [Wire Transfer](#) | [My Account](#) | [Logout](#)

Figure 8

After selecting the **“Wire Transfer”** selection in Internet Banking, the following window is displayed.

Support

MARVIN M MEMBER (**6)** **Wire Transfer**

Enter the amount, originator account, receiving institution and final beneficiary information. Be sure to click on the **Request Wire Transfer** button when you are done.

Amount*

Originator Account* 00 Regular Shares (\$4,357.91)

Originator Address¹
111 MAIN STREET
ANYTOWN, MI 48999-1111

Receiving Institution*

Receiving Institution ABA*

Beneficiary Name

Beneficiary Account

Beneficiary Address

Final Beneficiary Name*

Final Beneficiary Account*

Final Beneficiary Address¹

* Required
¹ Required for \$3,000 and over

Figure 9

After the member enters the information for the Wire Transfer, the member would click on the **“Request Wire Transfer”** button. The Wire Transfer request will be transmitted to the credit union and be placed

in the **“File Exchange”** window under Member on the Navigation Bar. The member will see a message displayed of **“Wire Transfer Request was submitted successfully”**, if done correctly.

File Exchange window in VIEW.

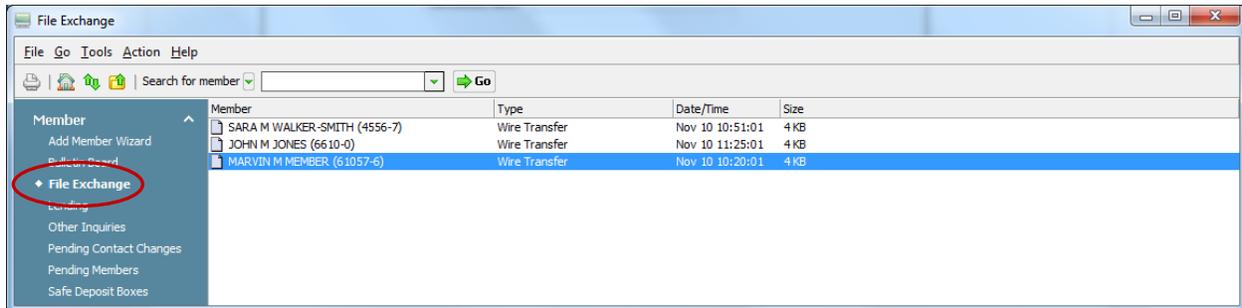


Figure 10

To view the Wire Transfer request, first double click on the member's name. The file (.pdf) will be transferred to the C:\Datamatic folder. The file can then be opened from the C:\Datamatic folder so that the Wire Transfer can be processed. The file name will start with the member's first name. See example below after opening the .pdf.

The screenshot shows a PDF document titled "Wire Transfer Request" from "Home Banking - Support". The document contains the following details:

Date of Transfer:	10/22/2009
Originator Name:	MARVIN M MEMBER (****6)
Originator Account Number:	61057-6-00
Originator Address:	111 MAIN STREET ANYTOWN, MI 48999-1111
Receiving Financial Institution:	BANK OF AMERICA
Receiving Financial Institution ABA:	111111111
Beneficiary Name (optional):	MARK SMITH
Beneficiary Account Number (optional):	2222222
Beneficiary Address (optional):	700 MAPLE STREET LITTLE TOWN, MI 44444-11111
Final Beneficiary Name:	MARK SMITH
Final Beneficiary Account Number:	2222222
Final Beneficiary Address:	700 MAPLE STREET LITTLE TOWN, MI 44444-11111
Amount of Wire:	\$2,000.00
Wire Fee:	\$25.00
Total Debit to Originator's Account:	\$2,025.00

Figure 11

The wire transfer would need to be authenticated and processed based on procedures of the credit union. The wire transfer fee will also need to be withdrawn from the member's suffix and the appropriate general ledger account credited.

In order to have access to the File Exchange window to process wire transfers, the employees will need the **"File Exchange (Wire Transfer)"** marked which means "permitted" on the Basic tab for each specific employee in Teller Administration (under System Administration).

After a file in the File Exchange area (see Figure 6) is downloaded, the file will no longer appear in this area. If a downloaded file is misplaced or deleted in error and needs to be downloaded again, programming can restore the file today (if it was downloaded today) or for a past date if the credit union has the End of Day backup tape for the day the file was downloaded. Contact Customer Support for assistance.