



Luther Burbank®

**Savings**

## Remote Deposit Capture User Guide

Once approved for Remote Deposit Capture (RDC), you will be able to access the service using Business Online. The following procedure outlines how to set up RDC access and deposit checks. To complete set up, report any issues while using Business Online or if you have any questions about the procedure, email [onlineaccounthelp@lbsavings.com](mailto:onlineaccounthelp@lbsavings.com) or call 888.578.4495, Monday – Friday, 9am to 5pm (PT). If emailing, please do not include any sensitive information such as an account number, PIN, password or Online ID.

### Accessing RDC

- To access Remote Deposit Capture from the home page top menu bar, click Checks & Deposits > Deposit Checks.
- The Remote Deposit Capture pop up window will appear through which deposits may be submitted and reviewed.

### Setting up a Scanner

- Download the scanner software provided to you by Luther Burbank. Your IT administrator may be required to complete the software download.
  - Note: If a previous version already exists on your computer, the software may attempt to remove it.
- Connect the scanner to the computer and allow time for the device to install.
- Once installation is complete, log in to Business Online and run a test deposit to confirm that the scanner was set-up correctly.

**Creating a Deposit Batch** – Please be advised that prior to being scanned checks should be endorsed on the back with the text: “For Deposit at LBS Only”

- From the RDC window, click Create Deposit.
- Enter the following information about the deposit:
  - Deposit Name – Enter a name for the deposit batch.
  - Deposit Amount – Enter the total amount of the checks to be deposited.
  - Account Name – Select an account from the dropdown list.
  - Store Number – Enter your company’s numeric identifier.
- Click Continue to load the Scan Page function.
- Place checks face up on the scanner tray so that they will feed through while scanning. Ensure that each check is straightened, facing away from the scanner then click Scan.
- By default, the Detect Double-Feed checkbox is checked. This detects the thickness of the check being scanned and alerts if a piggyback exists (two checks running through the scanner at the same time).
  - If attempting to deposit a check that is thicker than normal, uncheck this box and run the check as its own batch.
- All checks will be itemized at the top of the screen as they are scanned.
- During the scanning process, you may click Stop Scan at any time to halt the process. To resume scanning, click Continue.
- Once the scanning process is complete, click Submit to submit the deposit or Save to review.
- If any errors were detected during the scanning process, the Fix Errors button will appear.
  - Note: If a check does not scan due to an error, follow the onscreen instructions to resolve then complete the scan.

### Fixing Errors and Balancing a Deposit Batch

- To review errors, click Fix Errors. They will appear in red at the top of the page.
- Flagged errors may include exceptions to be resolved as follows:
  - MICR – Re-enter the information; erroneous fields will be highlighted in pink.
    - Note: When entering missing or corrected information, press Enter after adjusting the fields.
  - Image Quality – Rescan the check without any folds.
  - Piggyback – Delete the piggyback record and rescan both checks at the end of the batch.
  - Duplicate – If the check was previously deposited, the system will flag it as a duplicate record. Click the Duplicates tab to perform a side-by-side review against the previous deposit. If the duplicate is identified, click Delete to remove the check from the batch.
- After all exceptions are resolved and any other necessary changes are made, validate the total found under Deposit Information.
- Review all scanned checks to verify the total amount.
- If the deposit is unbalanced, scan any missing items, fix check amounts and/or delete unintended items.
- If all check records are correct and the deposit remains unbalanced, adjust the deposit amount to match the total amount of all checks.
- Once all errors are resolved and the deposit is balanced, click Submit.
  - Note: Your access level will dictate if the deposit will be saved for an approval after submitting the batch. Contact Luther Burbank for immediate support during business hours.

### Canceling a Deposit

- To cancel a deposit that has not been submitted, select the batch under View Deposits and click Remove.
- A prompt will appear to confirm if the deposit should be deleted. Click Yes to delete.
  - Note: Once a deposit is deleted, it cannot be recovered. The items must be rescanned as a new deposit.
- Note: A deposit that has been already submitted cannot be deleted; rather it will need to be cancelled. Contact Luther Burbank immediately for further instructions.

### Safekeeping Physical Checks

- After a deposit is submitted, bundle the physical checks together and take note of the Deposit ID as well as the date of deposit.
  - Note: You may also print a detailed hardcopy report to store with the checks by clicking RDC Reports.
- Secure the checks in a locked area where access is limited.
- Checks should be stored for a period of 30 days in the event that you are requested by Luther Burbank to present them.
- If requested to present them, checks should be delivered to Luther Burbank no later than five (5) business days from the date of the request.
- At the end of the 30-day period, you may shred the checks using a cross-cut shredder or engage a document destruction company to collect the checks after their retention period has expired.
  - Note: If using a document destruction company, you must maintain a copy of their service certification.
- Reference the RDC and MDC Procedures and Measures Guide for additional information regarding safekeeping checks.

### Exporting a Submitted/Delivered Batch Report

- From the Reports tab, select whether the report should be run at the deposit or item level.
- Select the desired deposit(s) or item(s) to be included.
- Under Export As, select the desired file type for the report then click Submit.

## Deposit Status Definitions

- Open – A deposit that is newly created; or has been reopened to add additional items or to resolve exceptions.
- Uploading – A deposit that is in the process of uploading items.
- Suspended – A deposit that has been canceled prior to submission. Exceptions may be resolved but balancing cannot be performed on a suspended deposit.
- In Use – A deposit that is in use by another account user or is being reviewed by Luther Burbank. No actions may be performed while a deposit is in use.
- Ready for Approval – A deposit that has all exceptions resolved and is ready to be submitted.
- Pending Review – A deposit that has been submitted and is pending final review.
- Under Review – A deposit that is under final review.
- Submitted – A deposit that has been approved and is ready for processing. No further actions on the deposit are allowed once the deposit has been submitted.
- Delivered – A deposit that has been delivered for processing.