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Remittance On-Site User Guide

INTRODUCTION

The Remittance On-Site feature of the Integrated Receivables service provides an efficient way to help streamline the handling of transactions received in house and eliminates the need to mail these items to your bank lockbox. Through a document scanner located right in your office, you can easily capture images of checks and associated remittance documents and transmit these images to the bank for processing. As a result, you can help reduce expenses associated with sending overnight packages. Transactions submitted using Remittance On-Site can be deposited into your lockbox on a same-day basis.

- **Remittance On-Site is an optional feature.** Your company administrator must provide you with the proper entitlements to access the functionality. See the Using Integrated Receivables Hub tip card for additional information.

System Requirements for Using Remittance On-Site

To use the Integrated Receivables Remittance On-Site feature, you will need access to the following:

- A certified document scanner. A complete list of certified scanners can be provided to you by your Treasury Management Officer or Relationship Service Advisor/Solution Coordinator.
- Remittance On-Site software (*download Microserver from the Remittance On-Site home page*.)
    - Your company's IT Administrator may need to install the Microserver software for you.
- A PC with a web browser and internet access.
- A company user ID/operator ID enabled with the Remittance On-Site feature.

Start the Remittance On-Site Microserver

Before you log in to Integrated Receivables Remittance On-Site, you must start the microserver. This application enables you to scan and upload transactions and to check the current status of previously uploaded transactions. The file name used to start the microserver is DocumentScan.exe.

On your desktop, locate and open DocumentScan.exe in the 2.1 microserver folder. A message displays indication that the Document Scan application is running. Microserver runs as a minimized application on your computer.

- Once the Integrated Receivables Remittance On-Site Microserver had been started, you can log in to the system. **Select the Receivables Hub tab** to access the service. The Integrated Receivables home page displays.
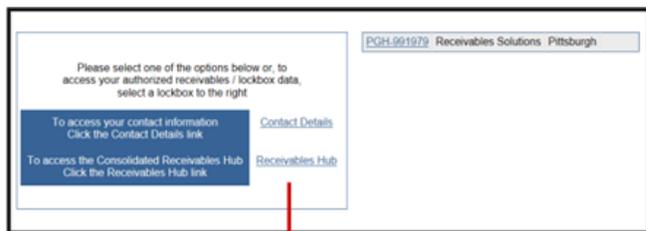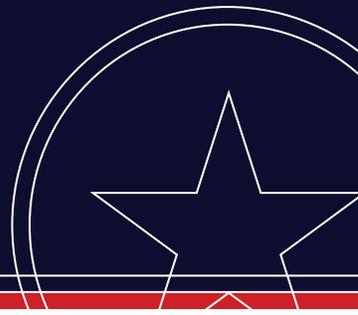

Receivables Hub Link

- If you haven't yet installed the microserver (DocumentScan.exe) on your computer, you must:
    - Access the Integrated Receivables service.
    - Select a Remittance On-Site link.

Select the Download Software link located in the top corner of the page and follow the prompts.

Add Transactions to a Batch

Transactions are organized into batches on a per-envelope basis. There is always one open batch in Integrated Receivables Remittance On-Site that you can use to add transactions. The batch remains open until manually closed by you. Transactions aren't submitted for processing until the batch has been closed by you. Transactions aren't submitted for processing until the batch has been closed. A new open batch is automatically created when you close the existing one.

You can only deposit checks drawn on U.S. domestic banks that have a valid Federal Reserve routing and transit number. Checks drawn on foreign banks or non-U.S. dollar checks can't be deposited using Remittance On-Site. In addition, a check that fails to meet the minimum image quality acceptance parameters (IQA) will be rejected. These checks can be sent to a lockbox via overnight or regular mail for processing or may be handled at a local bank.

In order to be eligible for same-day processing in your lockbox, transactions must be submitted via the close batch feature a minimum of two hours prior to your last lockbox deposit cut-off time of the day.

As part of the process of adding transactions to the open batch, you will scan the check and associated remittance documents. Document scanning is preformed on a per-envelope basis. Prior to scanning the documents, you must prepare them by:

- Removing the stub of remittance advice from the check if it has once.
- Removing any staples or paper clips.
- Laying all remittance flat.
  - Scanners are limited to documents that are 8.5 x 11 or smaller. If you need to scan a larger document such as an express envelope, it is recommended that you make a photocopy of the document to include it as part of the transaction.
- Placing them in the proper order:
  - Check
  - Supplemental documentation, such as coupons, invoices, etc.
  - Envelope

After preparing the documents, complete the steps below.

1. **Select the Receivables Hub link** for the lockbox for which you want to scan transactions. The Remittance On-Site Batch Overview page displays.

   - There will be two links for each lockbox to which you have entitlements. The top link accesses your receivables information. The bottom link accesses the Remittance On-Site features for the account.

2. **Select the Open Batch link** located in the Pending Batches Waiting for Submission section of the page. The Batch Details page displays.

For illustrative purposes only

3. **Select a transaction type.** Use the table below to assist you.

For illustrative purposes only

| SELECT THIS OPTION	WHEN YOU WANT TO SCAN
Classic	One or more checks with supporting documentation
Checks only	One or more checks without supporting documentation
Multi scannable	Multiple OCR scannable coupons with checks
Multi wholesale	Multiple wholesale transactions through the scanner at one time
Singles scannables	A single document/check that is OCR scannable

- These transaction types are optional add-ons. Please refer to your Treasury Management Officer or Relationship Service Advisor/Solution Coordinator for more information.

4. **Place the documents in the scanner upside down and backward.** All documents that are placed in the scanner will be processed.

- Checks must be scanned in the horizontal position.

5. **Select Scan.** A message displays indicating that the documents are being scanned and uploaded. The progress bar enables you to monitor the progress. Upon completion of scanning, the Scanned Batch Details page displays.

- If there are no documents in the scanner, a warning displays instructing you to place the documents in the scanner. Place your documents in the scanner and **select OK**. You may receive a message from the scanner indicating the lamps are warming up. This is to be expected and takes just a few seconds.

- The first scanned check and each associated scanned document are labeled as transaction number 1. The number can be seen in the Trans column of the list. Each additional scanned check and associated documents are numbered sequentially.
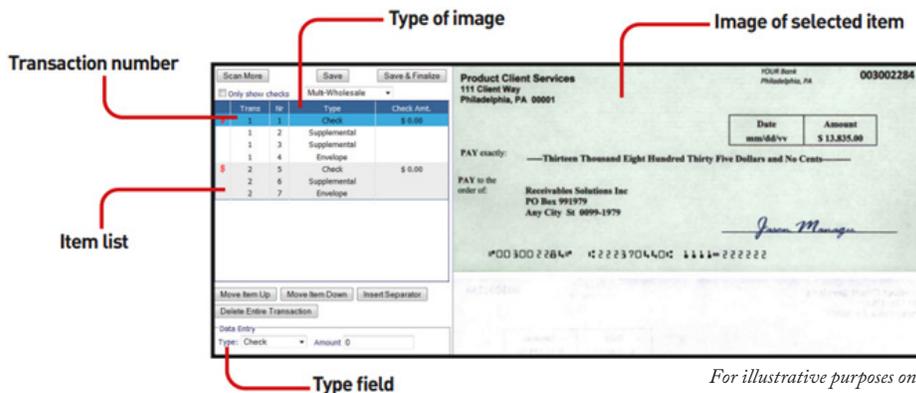
For illustrative purposes only
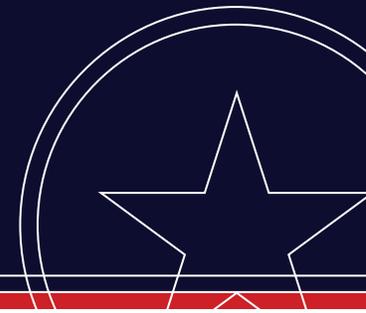
6. **Review the check image to determine if it is valid.** A listing of all images displays on the left, and the image of the selected item displays on the right. In order for the bank to generate a valid image replacement document (IRD), the check image must include the following:

- Legible check features on the front-side image, such as legal check amount, courtesy check amount, remitter name, etc.
- Legible MICR information at the bottom of the check.
- A clear backside image.

Additionally, the check:
- Stub must be removed.
- Front and back must not be upside down or sideways.
- Must be drawn on a U.S. bank.
- Must be an original, not a photocopy or facsimile.

7. **Select each remaining item on the left to display the scanned image on the right and verify the correct associated item.**

Example: If the Type column indicates check, then a check image should display on the right.

8. **If an image selected** has an incorrect type associated, complete one of these options.

| TO	COMPLETE THESE STEPS
Reassociate the image	With the image selected, **select the correct type from the Type field** in the Data Entry section of the page.
Delete the individual image	With the image selected, select Insert Separator. The list now displays an additional transaction. This is the transaction you will delete. Every item with the same transaction number will also be deleted. • If you want to keep items in the new transaction, select each item to keep and **select the Move Item Up and Move Item Down buttons** to move each to another transaction. • Select the item to be deleted and **select Delete Entire Transaction**. • **Select Save**. All items with the transaction number will be deleted. • Rescan the items and use the Move Item Up and Move Item Down buttons to confirm they are associated with the correct transaction and in the correct order.

9. If you determine the entire transaction is incorrect, **select the check in the transaction you want to delete, select Delete Entire Transaction and the select Save.** You can then rescan the transaction.
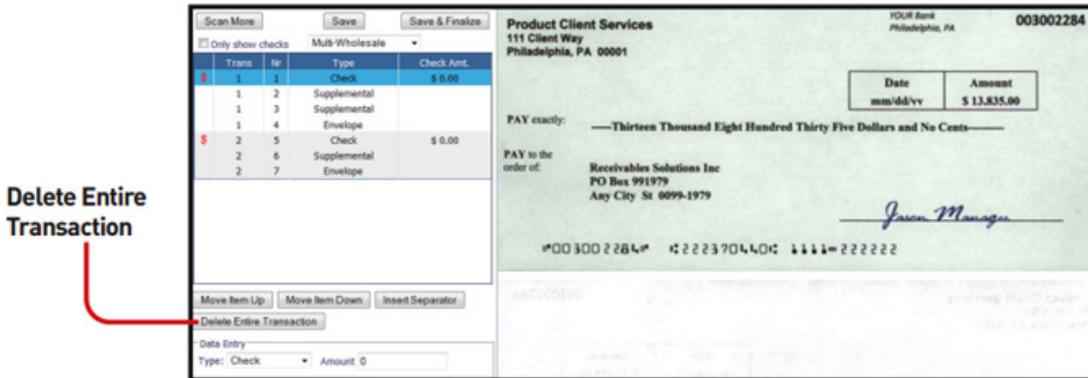
For illustrative purposes only

10. If you determine the transaction had valid images, **enter the amount of the check** in the text box below the item list.

   • The amount must be entered without a decimal point.
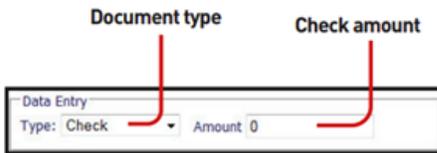
   • Entering the check amount is for informational purposes only, enabling you to monitor the total amount of the batch submitted via Remittance On-Site. You can edit the data for transactions in an open batch at any time. See View and Edit a Batch below for additional information. Once the batch is closed, the data is read-only and cannot be edited.

11. **Press the Enter key** to add the amount to the item.

12. Once you have reviewed all images. **select Scan to scan additional items** by repeating the above steps or **select Save** & Finalize. The batch is complete and has been transmitted to the bank. You can no longer add to the batch.

   • You can continue adding transactions to a batch until you close the batch.

View and Edit Batch

If you have the appropriate entitlements, you have the ability to edit a batch at any time prior to closing the batch. You can scan another transaction, delete a transaction or edit a transaction in the batch by changing an amount or document type.

1. **Select the Remittance On-Site link** for the lockbox that contains the transactions you want to view and edit. The Remittance On-Site Batch Overview page displays.
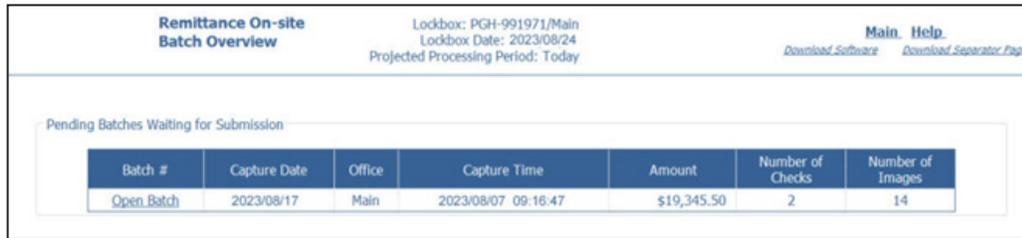
- • There will be a link for each lockbox to which you have entitlements.

2. **Select the Open Batch link** located in the Pending Batches Waiting for Submission section of the page. The Batch Details page displays.

- • Transactions are organized into batches on a per-envelope basis (each envelope represents a scanned transaction). An open batch is always available. This is the batch to which you can add transactions. The open batch remains open until it is manually closed. The batch must be closed in order for transactions to be submitted for processing. A new open batch is created each time you close a batch.

3. **View and edit the information.** Use the following to assist you:

The information on the page includes the envelope number, the date and time the transaction was scanned and saved, the amount processed, the number of checks in the envelope and the number of images contained in the envelope. From the Batch Details page, you can:

- • Add a new transaction by **selecting the Scan button**. See **Add Transactions** to a Batch above for additional information.
- • View or edit the contents of an envelope (transaction) by **selecting the Edit Envelope link**.
- • Once viewing the contents, **double-click on any of the following images** to view in a larger pop-up window.
  - – Check (*front and back of the image*)
  - – Supplemental (*such as an invoice*)
  - – Envelope (*that the payment arrived in*)
- • Delete an envelope (*transaction*) by **selecting the Delete link** next to the envelope.
- • Finalize the batch by **selecting the Close button**. See close a batch below for additional information.
- • Selecting the Close button here will finalize the batch.

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Close a Batch

A batch remains open until manually closed. Once a batch is closed, it can no longer be edited. A new batch is automatically created when the existing one is closed. You can close a batch only if assigned this entitlement. Closing the batch submits the batch to be processed by the bank and then enters it into the Integrated Receivables workflow. Once the bank has successfully validated and processed the batch, it becomes part of the deposit for your lockbox. In order to be eligible for same-day processing in your lockbox, batches must be closed a minimum of two hours prior to your last deposit cutoff of the day.

1. **Select the Remittance On-Site link** for the lockbox that contains the batch you want to close. The Remittance On-Site Batch Overview page displays.

2. **Select the Open Batch link** located in the Pending Batches Waiting for Submission section of the page. The Batch Details page displays.
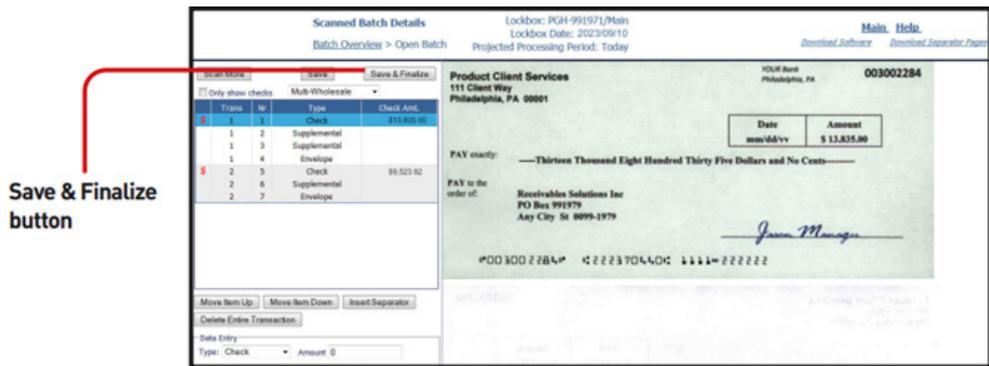
For illustrative purposes only

3. **Select Save & Finalize,** and the batch is closed. A batch number is automatically assigned, and the Batch Overview page displays with processing information about the batch.

   • You cannot close an empty batch.

   • From the Batch Overview page, you can select the link in the Batch # column to view the details of the batch, including transactions. However, closed batches can't be edited.
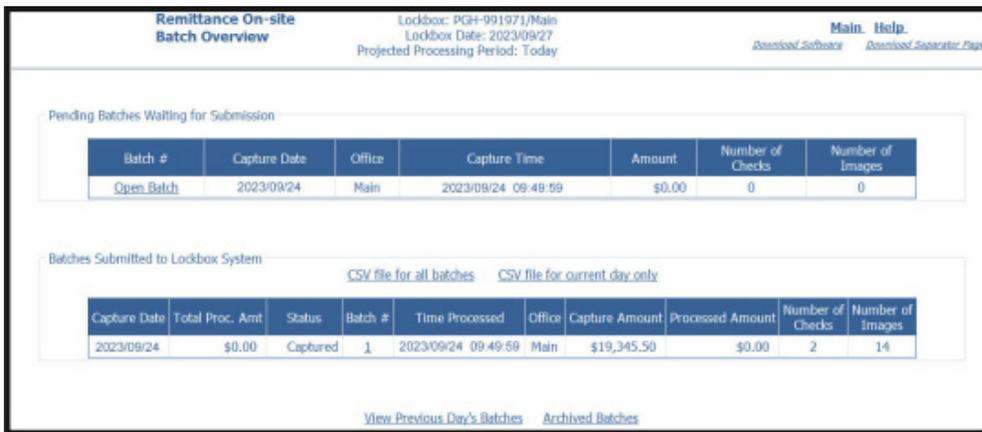
View Batch Statuses

During standard business hours, batches are accepted about every 30 minutes. Submitted batches should be reviewed periodically to look for a status of Complete, Rejected or Errors. The current status determines the required next steps.

1. **Select the Remittance On-Site link** for the lockbox that contains the batch status you want to view. The Remittance On-Site Batch Overview page displays.

   - There will be a link for each lockbox to which you have entitlements.

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   **The remittance On-Site Batch Overview page has two major sections:**
   - Pending Batches Waiting for Submission
     – This is where your open batch is located. Additionally, closed batches that haven't yet been accepted by the bank are located in this section (*top table.*)
   - Batches Submitted to Lockbox System
     – Closed batches that have been accepted by the bank are moved to this section of the Batch Overview page (*bottom table*). Batches submitted to the lockbox system can't be modified.
   - Use the CSV links to download historical data either for all batches or for current day batches.
   - Use the View Previous Day's Batches and Archived Batches links to view batches of work by date for the preceding 90 days. The Archived Batches page provides the ability to browse the batches by date or download in CSV format.

2. To view the details of an open batch, **select the Open batch link** located in the Pending Batches Waiting for Submission section of the page. The Batch Details page displays. **See View and Edit** a Batch above for additional information.
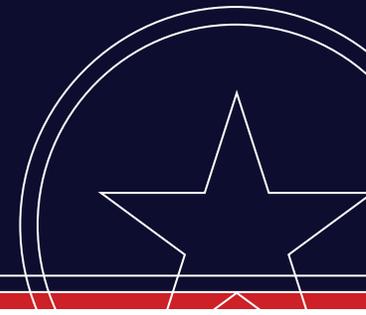
3. For all other batches located in the Batches Submitted to Lockbox System section of the page, **review the status of each batch and determine your next steps.** Use the table below to assist you.

A STATUS OF	INDICATES	NEXT STEPS
Captured	The batch was captured in the Remittance On-Site program. This is the initial batch status once it is closed.	**Review periodically to confirm the batch** is progressing.
Accepted	The batch was approved by the bank and will be imported into the integrated receivables workflow.	**Review periodically to confirm the batch** is progressing.
In Progress	The batch was imported into the Integrated Receivables workflow and is currently being processed.	**Review periodically to confirm the batch** is progressing.
Complete	All transactions in the batch were processed and deposited.	Once the batch displays status of Complete, there is no further action required by you. • It is recommended that you retain your checks for 14 business days and confirm deposit before destroying them.
Warnings	The processed amount of one or more checks doesn't match the cleared amount. All batch items were processed and deposited.	Since the items were processed and deposited, this information is for your records only.
Errors	One or more items in the batch weren't deposited.	• **Select the Batch # link,** and a list of the transactions in that batch displays. • **Select any Item** that wasn't deposited to view the reason. • **Repair the errors and resubmit the transaction.**

• Transactions that have been processed are deposited into your account as part of the normal lockbox deposit. Deposited items are included as part of your normal Integrated Receivables outputs such as web pages, transmissions and CD-ROMs. Items submitted via Remittance On-Site will follow your specified batch rules used in generating your output.

• Batch numbers associated with Remittance On-Site work are not expected to match the batch numbers found in outputs.
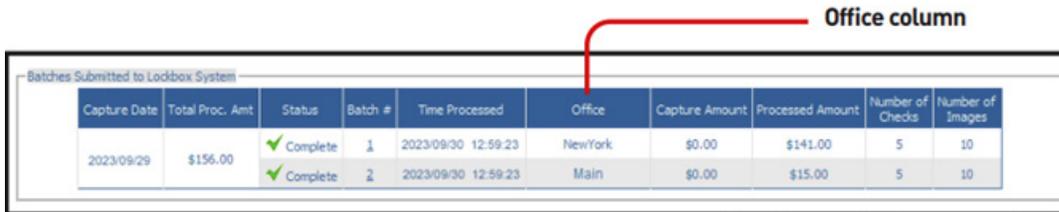
Use Office Assignments

Remittance On-Site provides the ability to create and assign office locations to operators. This optional feature is most useful to companies that have multiple locations where operators can be scanning at the same time. By using office assignments, operators can keep their scanned work separate from an operator in another office.

Additional Benefits Include:

- Operators in different locations with unique office names will be able to submit work to their own batch. This confirms transactions from one location won't be prematurely submitted by another location.

- Operators in different location with unique office names aren't able to view other office's batches.

- A master office assignment of "All" can be used as view-only access for all location deposits.

  – Only an administrator is able to assign office locations to operators. For instructions to do so, see the Administration section of the Using Integrated Receivables Hub tip card.

- Once an office is assigned to you, your open batch and submitted batches will display your assigned office in the Office column. Operators without an assigned office will see the default office location of "Main". Batches submitted prior to an office assignment will continue to display the office location of "Main".
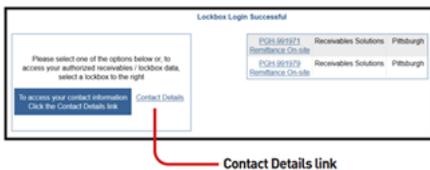

For illustrative purposes only

To View Your Office Location

From the Integrated Receivables home page, **select the Contact Details link**.