Remote Deposit Capture

Frequently Asked Questions

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Overview

What is Remote Deposit Capture?

Remote Deposit Capture is a fully integrated remote capture solution which is built on our innovative, internet-based receivables management tool, Receivables Online. Remote Deposit Capture allows you to scan checks and full-page documents from your desktop or mobile device and electronically send the images to the bank for deposit. Scannable coupons may also be used with Remote Deposit Capture when used with a physical lockbox.

How does Remote Deposit Capture work?

All you need is a J.P. Morgan-approved Remote Deposit Capture scanner connected to a computer with an Internet connection or a supported mobile device to scan checks. Once you're logged in to Receivables Online, place your checks and documents in the scanner or take a picture of the front and back of the item from your mobile device, select Capture or any other available client specific options, validate the images and transmit the electronic images to J.P. Morgan.

If you make a check deposit through a mobile device, Remote Deposit Capture Mobile can be accessed through J.P. Morgan Access® Mobile^{SM}. All transactions are viewable through Receivables Online.

For lockbox clients, you may scan up to 50 items in a single scan. You can make as many deposits in a day as you like scanning 50 items at a time with the option to add up to 50 additional items for each scan. For non-lockbox clients, also known as Remote Deposit Capture (RDC) clients, you may scan up to 999 transactions in a single batch scanning 50 items at a time. Deposits received before your determined business-day cutoff times are credited on the same business day. Images and data are integrated with your other lockbox ("program") transactions. When
J.P. Morgan receives your transaction, a transaction status will be assigned, first acknowledging its arrival and then processing. Check and document images are stored online for accurate and efficient record keeping.

What are the advantages of Remote Deposit Capture?

- Capture images of checks and full-page remittance and/or scannable documents with ease
- Reduce courier fees and time spent preparing deposit packages or making trips to the bank
- Optimize funds availability
- Avoid the need to purchase software applications
- Expedite deposits for incoming payments and improve straight-through processing (STP) by eliminating manual posting
- Consolidate all receivables transactions (e.g., check, ACH, wire, Remote Deposit Capture) into a single repository in Receivables Online
- Access images and data 24/7 using the Receivables Online centralized, long-term archive

Is there an online demo?
Remote Deposit Capture provides a virtual demo that covers the introduction, how it works, scanning and submitting, search capabilities, and available reports.

[Remote Capture Resource Center](#)

Do I need any training to use Remote Deposit Capture?
Training on Remote Deposit Capture is available on request and is recommended. Please contact your customer service representative to schedule.

Is Remote Deposit Capture secure?

Advanced technology helps protect the confidentiality and security of your financial activities. While you are online, user IDs and passwords are required to access your program information, and firewalls help block unauthorized users.

Your Receivables Online security administrators have the ability to assign additional users to your program to submit transactions via Remote Deposit Capture, and only your company's system administrator may initiate enrollment in the service. Once a user is enrolled, the system administrator must explicitly grant additional users permission to use the service through the Receivables Online User Administration module.

Check Deposits

When am I able to scan my remote deposit items?

Deposits may be submitted 24 hours a day, 7 days a week.

I clicked "submit" after scanning, how do I know the status of the checks scanned?

After **"Submit",** Remote Deposit Capture offers the benefit of processing all checks to "Deposit" status if no further review is required. If your check needs further review, the check status will be listed accordingly. Run a **Capture History search** to validate check status.

What is included in a transaction?

A transaction can be a check and document, check only or document only. For lockboxes setup with scannables processing, a transaction must be a check and a coupon and can only be processed through the desktop application.

How many transactions can I include in a single scan?

For Remote Deposit Capture clients, you may scan up to 999 transactions in a single batch scanning 50 items at a time. Once submitted, transactions will be batched based on your current program instructions.

What is the maximum value of check payments allowed for deposit?

The dollar amount must be less than or equal to $99,999,999.99 (U.S. dollars currency only)

Can multiple deposits be submitted each day?

For lockbox clients, each Remote Deposit Capture lockbox is set up with a standard deposit at 4 p.m. local time at the lockbox processing site. The lockbox can have up to three customer defined additional deposit times. For RDC clients, each Remote Deposit Capture program can choose 1 deposit time up to 9 p.m. central time.

By what time does an online deposit need to be submitted for same-day processing?

During implementation, you will receive your official business-day cutoff time for same-day credit, which depends on your processing, data keying and data transmission instructions deadlines. Transactions received by the bank before that time are processed on the same business day and are subject to the funds availability schedules provided by your designated account. Deposits made after that time will be credited the next business day.

Do I need to use paper deposit slips with Remote Deposit Capture?

No. Remote Deposit Capture creates an electronic deposit record automatically for each deposit. Paper deposit slips are not necessary.

What kind of checks can be processed through Remote Deposit Capture?

Checks payable in U.S. dollars and drawn on any U.S. bank, including, but not limited to, the following:

- Personal checks
- Business checks
- U.S. Treasury checks
- Traveler's checks
- Money orders

Are there any items that cannot be processed through Remote Deposit Capture?

- Checks drawn on Canadian or other foreign banks, or checks made payable in foreign currencies cannot be processed on Remote Deposit Capture
- State of California Registered Warrants. You can identify a State of California registered warrant by its unique routing number, 1211 4507 7, and you will see the word 'REGISTERED' printed on the front of the warrant. These checks cannot be processed on Remote Deposit Capture

What are the potential problems with a check image that may impact the ability for deposit?

The image of the entire check must be viewable. The MICR line of the check (located at the bottom of the check that contains the routing transit information of the drawee bank), courtesy amount (numeric) and the legal amount (written) must be present on the image. Any check images that are submitted with unacceptable quality are subject to be rejected by J.P. Morgan.

How will I know if there is a problem with a check that was scanned?

You can set up capture notifications to alert you when an item is in one of the two following statuses.

- Action Required
- Rejected

Or, you can run a Capture History search to view the status of all items scanned

Is notification provided when an item is expired?

No, the Remote Deposit Capture system will set any transaction that has a status of Action Required, or Ready to Submit automatically to an Expired status if the transactions are not submitted. The user can monitor the status of a transaction via the Capture Items Requiring Action link or the Capture History screen.

**What are the status codes and retention period to view scanned transactions in the Capture History tab?**

Option/ Status	Description
Action Required	Transaction(s) have not been transferred to the bank and needs to validated by the user for errors identified
Deposited	Transaction (s) submitted were processed and deposited successfully
Expired	Items not actioned after 5 days from capture will automatically expire and original scan can no longer be actioned
In Progress	Indicates the batch is currently being worked on by another user. If you select an In Process batch, a pop-up message will be displayed telling you the batch is in process and which user is currently working on the batch
Partially Deposited	Some transactions from the batch were not deposited
Ready to Submit	Transaction(s) are ready to be submitted for deposit
Received	The transferred transaction was received by Operations for processing. The transaction will be deposited after processing is complete.
Rejected	The scanned transaction was either rejected by the system during the verification process or by Operations. Please review rejected item and reason code indicated
Submitted	Transaction(s) were transferred to the bank for deposit. Note; changes cannot be made once submitted
Capture Items Requiring Action (save for later transfer)	Transaction(s) have not been transferred to the bank. If you do not want to submit the batch or if you don't have entitlements to do so, click on any tab outside of the page or the breadcrumb link at the top left and your items will be saved automatically.
Submit	Transaction(s) are ready to transfer to the bank.

If MICR information is not captured or captured incorrectly, can I modify it?

Yes, if the remitter bank, remitter account and check number from the MICR line of the check is not captured correctly by the scanner, you can edit the details on the Remote Deposit Capture Entry page before submitting to the bank.

- For lockbox clients, the Lockbox operations will data key in MICR information (if not captured) before the item is presented for clearing.

- For RDC clients, the user must edit the MICR line in the details section of the Remote Deposit Capture Entry page, before submitting the transaction.

You must click "Save & Continue" for each line item that you edit, changes will not be saved unless you click "Save & Continue".
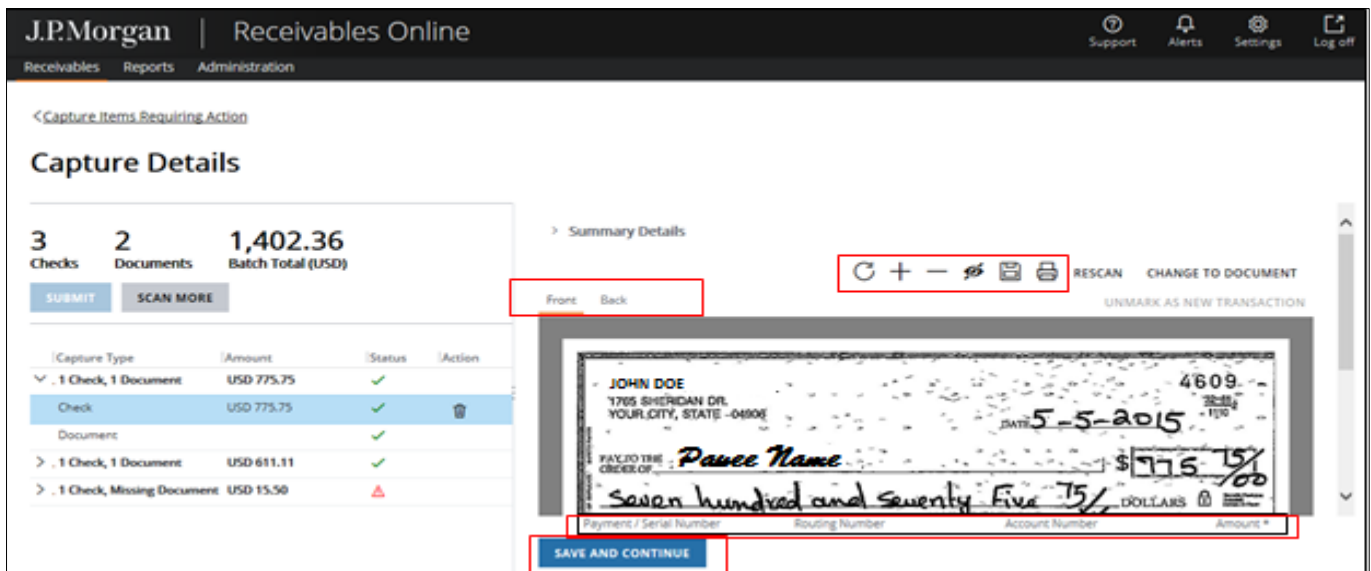
Do checks have to be endorsed before scanning on Remote Deposit Capture?

Checks should be endorsed by the client, but the bank will virtually endorse the back of the check before the item is presented for clearing.

If the MICR line of the check is not captured, will this affect my deposit?

For lockbox clients where the remitter bank, remitter account and check number from the MICR line of the check is not captured correctly in the details section of the Remote Deposit Capture Entry page, lockbox operations will data key this information before the item is presented for clearing. For RDC clients, the user must correct the MICR line in the details section of the Remote Deposit Capture Entry page, before submitting the transaction.

Processing and Reporting

How is a user entitled to use a Remote Deposit Capture program?

Security Administrators are set up by the bank and enabled for the Remote Deposit Capture service.

The Security Administrator (SA) must then go into the Administration menu and select a user management option to enable normal users. The SA will select the user, locate the Capture program section at the bottom of the user entitlements screen, select the programs to be assigned, and click on "Save".

Can scanning and submit functions be separated for a user?

Your company Security Administrator (SA) can setup normal users to have one or multiple entitlements for Remote Deposit Capture.

Entitlement	Entitlement Description
Capture	Scan images of checks and/or documents, modify MICR information and invoice
Submit	Ability to submit transactions for deposit
View	Search for Remote Deposit Capture transactions

Do I need to scan the transactions in a specific order?

You should refer to the Remote Deposit Capture User Guide -Transaction Preparation section. The guide describes the procedure to prepare the work for scanning depending on both your capture type and scanner model.

Can Remote Deposit Capture have different processing instructions than the standard lockbox?

Depending on the type of different processing instructions, you may need a separate lockbox / program for Remote Deposit Capture scanning.

Can I scan optical character recognition (OCR) scannable coupons with my checks?

Yes. Remote Deposit Capture can be used to scan and deposit checks and documents, checks only, documents only, and scannables through a J.P. Morgan lockbox. Remote Lockbox Capture provides the ability to image an OCR coupon with a check. The scannable processing option is not available for RDC (remote deposit capture) clients.

Can no-check or correspondence only items be scanned?

Yes. You can be setup for the Document Only capture mode. Correspondence can be separated between remittances using the 'New Transaction' checkbox within the capture screen.

Can envelopes be scanned?

Yes, open the envelope on the side or at the bottom. Do not scan envelopes in poor condition.

Can I process multiple checks?

There may be instances where a check only mode cannot be added since the capture types must match the existing paper processing types within the program site. For check only item processing within a Check and Document capture type, please utilize a material replacement document in place of back up material between each check. Check only item processing cannot be accomplished within a Scannable capture type.

Another option is to request the program to be set up for multiple check transactions, which allows you to process multiple checks with a single document or material replacement document under the Check and Document capture type. Multiple checks can also be processed with a coupon under the Scannables capture type. We can also setup another program to process just check only transactions. Please contact your customer service representative if you wish to add either option.

Do I need to separate the check from the document?

There may be times when you receive a check that is connected to payment information (check stub). You must detach the check from the document.

Can I add reference information at the point of scan?

Yes, there is a standard reference field where information can be added. This field can contain up to 50 alphanumeric characters. The entered data in the field will stay with the transaction for its life cycle. It will be available in Receivables Online reporting and can be included in a data transmission.

In addition to the standard reference field, RDC clients can also add up to 10 additional unique reference fields (i.e. Invoice Number, Invoice Amount, Discount Amount, etc.). These fields can be added during implementation and designated as optional or required. A single value can be entered for each unique reference   field.

Does the Remote Deposit Capture transaction reference field appear on any reports or on the transmission?

The reference field in Remote Deposit Capture is searchable and will show up in the CSV+ Detail Report, Extended Detail Report, Payment Detail Report and Custom Report as well as appears in the transmission if requested. Fields must be selected during implementation. You have the ability to enter information on the reference field during the scanning process.

How can I use the Group functionality?

Groups can be setup for locations, departments, etc. or used to have multiple accounts tied to a program. This allows you to setup 1 program vs. multiple programs with the ability to entitle each Group to specified user/s

If the program is setup for groups and your Security Administrators entitled the Group to the user, the group option will be displayed before clicking on "scan". While reviewing images, the group will be prepopulated for every transaction initially scanned. The user has the option to choose a different group to assign to the transaction. If entitled, a group must be selected to submit a transaction.

What if the image is too dark or skewed?

If a check or document is too dark or skewed – making the image hard to read – you can select the image in the Details section of the online screen, place items in the scanner click on Rescan,once scanned, the item will be placed back into the same order of the originally scanned work. If the image is acceptable, you may save and continue reviewing the images. Any images Remote Deposit Capture deems too dark or skewed will be rejected.

What if Remote Deposit Capture recognizes my check as a document or vice versa?

If a check or document type is misidentified during the original scan, you can modify it by selecting the appropriate radio button for the correct type for that image. You must click "Save & Continue", changes will not be saved unless you click "Save & Continue".

What is your process for identifying duplicate checks?

The number of days for duplicate detections depends on the MICR information captured for the scanned item. If the MICR information is not present in the scanned item, the system looks for duplicates within the current Capture Date and previous business day Capture Date. If the scanned item contains MICR information then, the system looks for duplicates within the current Capture Date and previous 14 calendar days. This setting cannot be adjusted.

How long can I view information about my submitted deposits?

You may view data and images using a variety of reports. With the Remote Deposit Capture Capture History search, you can view actual images of your documents for 14 calendar days. You can view detailed data (but not images) for 92 calendar days using this search application. However, the Receivables Online Transaction History allows you to view detailed information (e.g., data and images) about a deposited transaction for up to 10 years through the long-term archive.

Are images stored on PCs or mobile devices?

Images are not saved on the local computer or mobile device. The images are sent directly to Receivables Online for processing.

Can I export, save and print images of my deposited items?

Yes, deposited items can be exported and in bulk in either TIFF or PDF formats. Images can be printed individually or in bulk using the Transaction History functionality under the Search tab in Receivables Online.

Once a transaction has been submitted, can it be reversed?

No, you cannot systematically stop a transaction once it has been submitted.

What Remote Deposit Capture reports are available?

In Receivables Online, Remote Deposit Capture provides Capture Summary report that can be grouped/sorted by Program or Operator. The report summarizes the total items and dollars amounts for a particular range of dates, one or all programs, and one or all status codes. Additional reports are available in Receivables Online by request, please contact your J.P. Morgan Treasury representative to discuss.

How long should I retain the original checks?

After successfully scanning and submitting checks for deposit, you should mark the checks as having been deposited and store them in a secure location until destroyed in accordance with legal, compliance, and/or accounting guidelines appropriate for your organization. The optimal retention period is 14 days.

General System Requirements

Do I have to purchase special software to use Remote Deposit Capture?
No. Remote Deposit Capture is integrated into Receivables Online and does not require the purchase of additional software. However, it does require a scanner, which can be ordered upon enrollment in the service. The scanner will contain a CD-ROM, which will require you to install the scanner drivers to the computer. You can also visit the Remote Capture Resource Center under Technology Requirements to download the required drivers

What are the system requirements for using Remote Deposit Capture?
Please refer to the Remote Capture Resource Center under Technology Requirements for information on what system requirements are necessary to use Remote Deposit Capture.

Note: Hardware installations commonly require administrative rights to the local pc. Please engage your IT team if you do not have administrative rights.

Scanner Requirements

Which scanners may be used with Remote Deposit Capture?
Visit the Remote Capture Resource Center under Technology Requirements for the most up to date list of available scanner for Remote Deposit Capture.

How do I order my scanner and/or scanner supplies?

Available scanners and supplies can be ordered directly from the Superior Press website

What are the payment options for purchasing the scanner?

The scanner can be purchased by Credit Card or ACH Debit directly on the Superior Press website.

NOTE: If scanner is purchased using ACH ("Debit Account" billing option), you will need to update your ACH Debit Block service to allow debits from Superior Press Company ID 1954439518

Does the scanner come with a warranty?

Please refer to the [Superior Press](#) scanner purchasing website for detailed warranty information. Warranty information is displayed after clicking "Order It" button for each scanner (warranty ranges from 12- 36 months depending on the scanner)

How much are scanners?

The scanner list price is indicated on the [Superior Press](#) website. The list price does not include tax or shipping costs.

How can I check the status of my scanner order?

After placing your order, you will receive an order confirmation and tracking information to the email address you provided. Orders completed using the online store before 5:00 p.m. ET will be processed the same day. Review the Scanner Ordering Guide on the [Remote Capture Resource Center](#) for step by step details on the ordering process.

What supplies are needed for ongoing operation of the scanner?

We recommend that you follow the manufacturer's cleaning instructions using the kit that is included in the package to properly maintain your scanner. Details about maintaining your scanner are provided in the CD-ROM that will accompany your scanner. Supplies can also be purchased on the [Superior Press](#) website.

Remote Deposit Capture Mobile Services

Is J.P. Morgan Access® Mobile^{SM} available to all clients?

J.P. Morgan Access® Mobile^{SM} is available for all clients that have Reporting, Payments, Receivables Online and/or Trade. You will need pre-authorization from your employer's Security Administrator to use it.

How do I sign up for J.P. Morgan Access® Mobile^{SM}?

You will need to be enrolled for the Remote Deposit Capture Mobile Service on Receivables Online. Your Security Administrators can enable users for J.P. Morgan Access® Mobile^{SM} on the J.P. Morgan ACCESS website. Users will receive an email notification once the Security Administrator has enrolled them for Mobile. Contact your company's Security Administrator to learn more.

How will I know if I am entitled to use J.P. Morgan Access® Mobile^{SM}?

Enrolled users receive an e-mail telling them how to get the J.P. Morgan Access® Mobile^{SM} app and how to register their device. If you do not receive an email or see the instructions at the Mobile Setup link, your Security Administrator has not entitled you to Mobile. Please contact your company's Security Administrator to learn more.

Which mobile devices are compatible with J.P. Morgan Access® Mobile^{SM}?

J.P. Morgan Access® Mobile^{SM} supports Apple iPad®, iPhone® or iPod Touch® mobile devices iOS 11 or later, and Android™ tablets and smartphones 7.0 or later.

Does my device have to be approved by my company?

Please check with your company's Security Administrator to understand your company's policies regarding mobile device usage.

Can I register multiple mobile devices?

A user can only have one device registered for the Mobile App. If a user needs to change the mobile device, the user will need to deactivate the Mobile App from the old device. The user will then be allowed to register and install the Mobile App on the new device.

Is the application secure to use?

All transmission between J.P. Morgan Access® Mobile^{SM} and J.P. Morgan servers are via secure, encrypted messaging. J.P. Morgan Access® Mobile^{SM} does not store your company, personal or any account information on your mobile device. All that is stored on your device is a small application and a cookie that is part of the registration process. As with your computer, we recommend the use of the software on your device to protect it from viruses, malware, spyware, and other threats. Should your device be lost or stolen, please contact your company's Security Administrator to immediately deactivate your device from J.P. Morgan Access® Mobile^{SM}.

What is Voice and Swipe Password Authentication?

Voice and Swipe Password Authentication is an innovative, secure alternative login method based on voice print and swipe pattern recognition. It eliminates the need for you to enter your ID, password and RSA SecureID® token code. It provides a digital signature for releasing deposits while users are on the go.

Your Security Administrator needs to enter your residency in Mobile Setup for you to be able to use Voice and Swipe Password authentication.

Where do I get the App for my mobile device?

The smartphone and tablet apps are currently available at the Apple® App Store®, and Google Play for Android™ online stores. Once you have been enrolled to Access Mobile^{SM}, go to the store appropriate for your device, search for "JPMorgan Access" and download the application.

Once I have the app, how do I get updates?

The store from which you downloaded the app will advise you when there is a new version ready for you to download. On Android™ devices, you may set the app for automatic updating.

What features are available on mobile devices?

Depending on your existing J.P. Morgan Access entitlements, you may be able to view account balance and transaction details in all currencies for your J.P. Morgan Access reporting accounts and receive business critical alerts. In addition, you will be able to deposit a check through Remote Deposit Capture and view 14 days of submitted Remote Deposit Capture transactions.

Does J.P. Morgan Access® Mobile^{SM} store any of my company's account information on my Mobile device?

J.P. Morgan Access® Mobile^{SM} does not store your company, personal or any account information on your mobile device. All that is stored on your device is a small application and a cookie that is part of the registration process.

Can I update a transaction after it is captured on the Mobile Device?

You will have the ability to retake the pictures of your checks and documents and modify the amount and invoice reference fields before submitting the transaction for deposit. Once an item is submitted for processing, you cannot edit the transaction.

If you want to change the program you will need to cancel out of the transaction, select the correct program, choose the capture type, enter the amount and take pictures of the check and documents.

Can I view the status of my transaction after it is submitted for processing?

You can view the status of your scanned transactions using the View History option on the Remote Deposit Capture Landing Page. If your transaction is in Action Required status, an authorized user that has access to the Remote Deposit Capture web application on Receivables Online will need to modify the transaction to submit for deposit. If your transaction is in Rejected status, you will be able to view the reason for the rejected item.

Can I submit items previously scanned by another user using a Mobile Device?

An authorized user can only submit items previously scanned by another user using the Remote Deposit Capture application through Receivables Online.

Are items captured using a Mobile Device available in the Receivables Online web application?

Items captured using a Mobile Device are available in Receivables Online web application screens after transactions are submitted for processing.

Can I submit more than one check for deposit?

The Remote Deposit Capture mobile application only allows one check per transaction deposited.

What are the guidelines for taking good pictures?

1. **Good Lighting** – Take pictures in well-lit areas. Both natural (sun) light or good artificial light are satisfactory, as long as there is enough light for good visibility.
2. **No deep shadows** – Avoid shadows such as those created by holding the camera between the check and the light source, especially if they cover only part of the check, creating strong contrast.
3. **No other objects in frame (view window)** – Avoid having other objects in the frame, such as other papers, pens, books, anything other than the check and a uniform background.
4. **Use dark or at least mostly monochrome background** – The background should be of a uniform, preferably darker color, especially if the check itself is light colored. The purpose is to make sure the software can find and crop the check from the rest of the image.
5. **Entire check visible** – Make sure the check is not cut off by the edge of the view window, a deep shadow, or other objects. All four corners need to be visible.
6. **Good focus** – Very important Make sure the image is sharp and focused. For some cameras (e.g. the iPhone), this means pulling back from the check, as being too close will cause the image to blur.
7. **Avoid excessive angles** – Hold the camera as close to directly above the check as possible without casting shadows over it. Mobile Deposit software will successfully detect and correct images taken at angles from vertical, more than enough to hold the camera comfortably while taking the picture.

Service / Troubleshooting

If I have questions regarding my scanner or other issues related to Remote Deposit Capture, whom may I call?

If, after you review the Remote Deposit Capture User Guide, you are having issues with the scanner or submitting transactions, please contact your J.P. Morgan Treasury representative or our Receivables Online Help Desk — Monday through Friday from 8 a.m. to 8 p.m. ET at 866-872-3321.

Why am I receiving an error "The selected mode requires a document to be associated with every check"?

The capture type that you have selected is Check and Document. A document must accompany a check during scanning. If you do not have a document, you can view/ print the "Material Replacement Document" from the Remote Capture Resource Center under Remote Capture Resources

What does it mean when I get the message "Unable to find the scan software on your machine."?

When you select Capture Transactions, the system will automatically check that you have your scanner driver and scan software installed. If the system does not detect the driver and/or scan software, a message will be displayed asking you to complete the installation. Follow the on-screen instructions, as needed.

- Please confirm your scanner is connected.
- If required, download and install the scan software and select the "Try Connecting Again" button.

What does it mean when I get the message "Unable to find scanner driver"?

When this error occurs, the scanner is typically not installed on your computer correctly. You will need to reinstall the drivers of the scanner. After installation, turn off the scanner and reboot your computer. If you need assistance please contact our Receivables Online Help Desk – Monday through Friday from 8 a.m. to 8 p.m. ET at 866-872-3321.