



Remote Deposit Capture User Guide

Introduction

Creating deposits with Prosperity Bank's Remote Deposit Capture is a multi-step process providing access to deposit information on the Home page and then capturing the images that make up that deposit with the images and items in the deposit .

Getting Started

To access Property Bank's Remote Deposit Capture (RDC) system, login to Treasury Center online banking. You will always access RDC through Treasury Center providing a single sign on (SSO) to RDC. Launch RDC from Treasury Center to begin. Once logged on to Treasury Center, select the Remote Deposit icon to launch.

Working with the Home Page

The Home page provides quick access to a the majority of the RDC features and includes information, such as the last time logged in, and the last time you made a deposit. This page includes a list of open, pending and recent deposits. Any alerts, such as deposits pending a open deposits or rejected deposits are shown at the top of the page. You can click on an alert to be redirected to the related page.

- Quick access to all RDC features
- View last time logged in and last time you had a deposit
- See Alerts such as deposits pending, open deposits or rejected deposits. Click on an alert to be redirected to the related Page.
- View open, pending and recent deposits
 - In the Create Deposit section you can provide values and select the Create Deposit button to start the deposit creation process.
 - From the Open Deposits list, view deposits that have not yet been completed, or deposits that have been rejected and need to be corrected or removed
 - From the Pending Deposits list, view pending deposits that have not yet been approved or rejected. You can select a deposit from the list and then select the View Deposit menu to learn more about the deposit.
 - From the Recent Deposits list, view recently completed deposits and you can select a deposit to view it on the Research page.

Sample Home Page

PROSPERITY BANK FDIC *FDIC-Insured - Backed by the full faith and credit of the U.S. Government*

Administration Research Reports Help

Welcome

Thank you for using Prosperity Bank's Remote Deposit solution, a convenient way to deposit checks without going to the bank.

We wanted to let you know that your last remote deposit was \$0.00 on UNKNOWN at Unknown (Processed on UNKNOWN).

Manage your deposits easily:

- Deposit Checks remotely.
- View and track all your remote deposits.
- Research past deposits for your records.

Have questions?

- For questions about Remote Deposit, contact our friendly Remote Deposit customer support team at 281-269-7165, remote.capture@prosperitybankusa.com
- For assistance with Treasury Center, contact our Treasury Support Team at 855-888-2242, treasurymanagement.support@prosperitybankusa.com

To learn more about other Treasury Management solutions visit our website at www.prosperitybankusa.com. Thank you for your business.

Create Deposit

Location: L1 Main

Account: Select an Account

Control Total: \$ 0.00

Buttons: Create Tape, Create Deposit

Deposits

Open Pending Recent

Created	Tracking #	Status	Location	Account Name	Item Count	Deposit Total
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Creating Deposits

Deposits can include a single check or multiple checks. If you have multiple items, select **Create Tape** to enter each amount and a total of the items will be automatically provided. If you have a single item, you may put the total in without selecting **Create Tape**. Once Complete, click **Create Deposit**.

Create Deposit

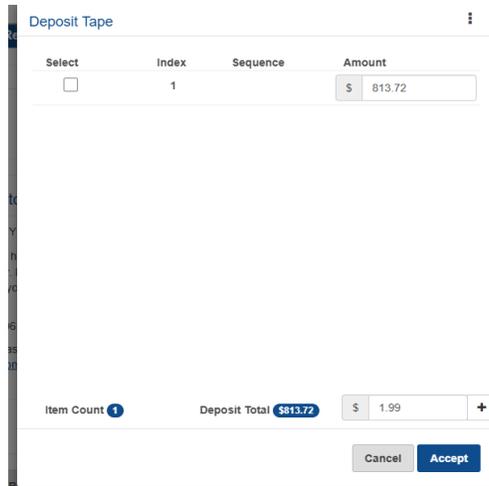
Location
L1 Main

Account
Eagle Testing

Control Total
\$ 0.00

Buttons: Create Tape, Create Deposit

Deposit Tape Example



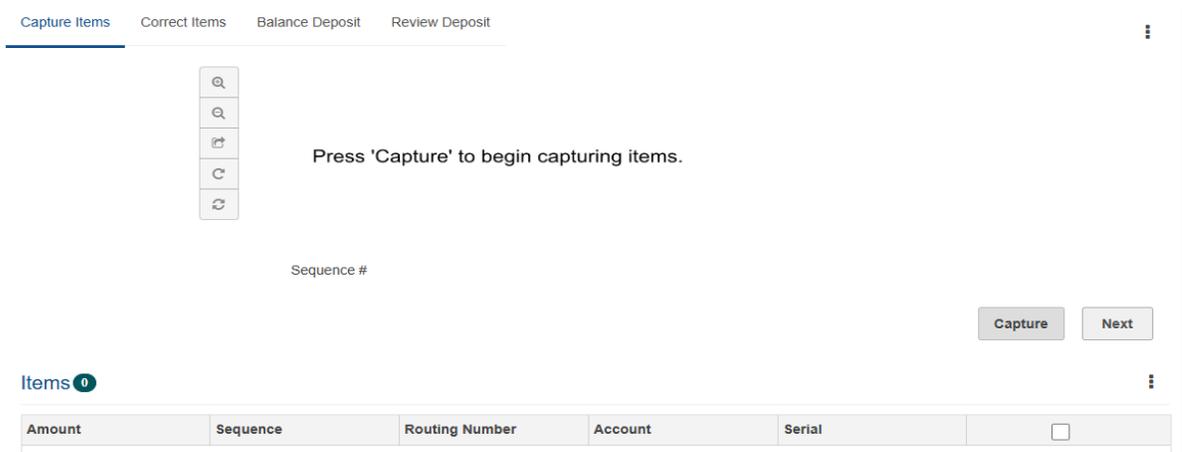
Capturing Items

Prior to the Capture process, ensure checks are endorsed with “For Remote Deposit Only Prosperity Bank.”

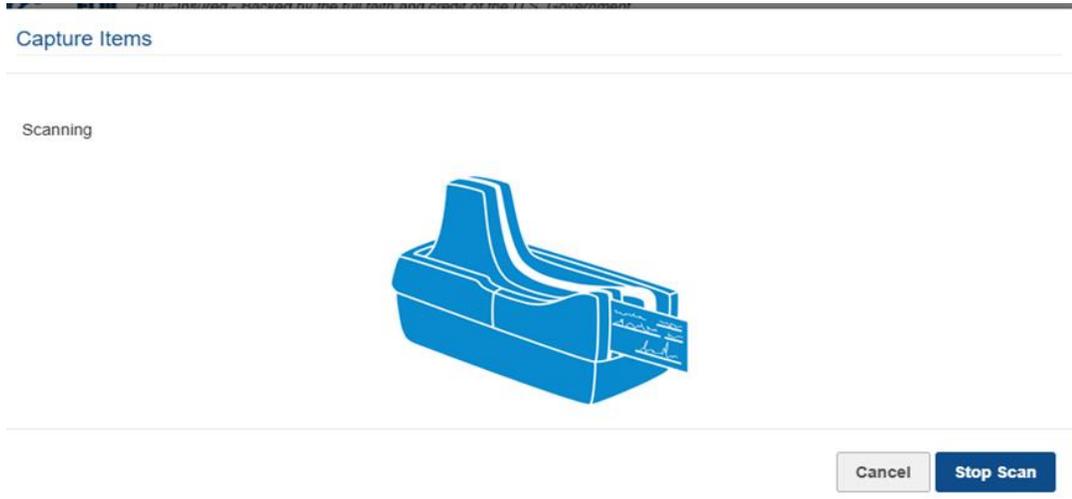
The Capture Items page below provides you the ability to begin scanning your deposit. Once you are ready to begin scanning, click **Capture**.

The Capture action opens a Capture Items window, enabling you to view interactions between the scanner and the software. This includes messages like the following:

- Initializing Device
- Scanning
- Capturing Item #
- Any error messages



After selecting **Capture**, load checks into the scanner. Once you have completed scanning, select **Stop Scan**.



Once you have completed scanning each check, you will return to the Capture Items page where you can continue the deposit workflow or review any items .

The following is a copy of a Captured Check.

HOME BANKING TEST
2101 CLOUTIER RD
PLANO, TX 75074

Pay to the Order of Mack Proney \$ 813.72
eight hundred thirteen 72/100 Dollars

★ LEGACY TEXAS.
P.O. Box 90208 • Plano, TX 75098-9020

FOR: Paula Proney

Sequence #7198792000020

Deposit Information

Debit Total \$868.70

Difference \$0.00

Control Total \$ 868.70

3
 0
 0
 0

Amount	Sequence	Routing	Account	Serial	
\$ 813.72	7198792000020	111901234	0101484110	0154	<input type="checkbox"/>
\$ 1.99	7198792000030	111901234	0101484110	0153	<input type="checkbox"/>
\$ 52.99	7198792000040	111901234	0101484110	0195	<input type="checkbox"/>

Working with Open Deposits

The Open tab of the Home page shows any deposits are currently open. You can click on any open deposit, and it will automatically open the Capture Items page where you are able to continue to submit the deposit.

Examples of Open Deposits:

- Not yet submitted, such as those you are still capturing or still correcting
- Rejected deposits that needed to be corrected or removed
- Deposits that may have been promoted by other users for completion and submitted to others for completion

Correcting Exceptions

There may be items needing correction, such as those with image quality, missing a check amount or a duplicate check. When finished making adjustments, you can select Accept.

Balancing Deposits

- You can edit check values in the **Amount** column for instances where the value shown does not match the amount of the check.
- You can select a check from the list and then select the = icon on the top right corner to access a list of menu options that allows you to remove the item or edit the item. You can also refresh the items in the list with the menu options.
- You can adjust the total amount of deposit in the **Control Total** field, or correct issues with checks to have the system automatically fix the total. Note that if the deposit has a deposit tape, then you can modify the control total only by updating the deposit tape.

The screenshot displays the 'Balance Deposit' screen. On the left, a check from Robert Roswell to KATE RICHMONDS for \$10.50 is shown. The check includes the name 'ROBERT ROSWELL', address '4455 NW 19th St, Dayton, OH 45734', date '8/7/2020', and amount '\$ 10.50'. The check number is 1016. Below the check image, the sequence number '00008800000005' is visible. On the right, the 'Deposit Information' section shows: Debit Total * \$ 145.50, Difference * \$ -5.50, and Control Total * \$ 140.00. At the bottom, there are buttons for 'Capture', 'Save', and 'Select Accounts'. Below the main interface, a table lists items with columns for Amount, Sequence, Routing Number, Account, and Serial.

Amount	Sequence	Routing Number	Account	Serial
\$ 10.50	000088000000001	707054321	023230	7636
\$ 30.00	000088000000002	707054321	683826	8402751605
\$ 50.00	000088000000003	707054321	2155468	3858855640

- You can select **Capture** to return the Capture Items page to capture more items, or select **Save** to save your changes, and move on to the review step.

Deposit Information

Location L1 Main
Item Count 3
Date 2/11/2025 1:11:42 pm
Tracking Number M007198792
Account Eagle Testing
Control Total \$868.70



Receipt ▾

- Deposit Detail
- Image Report (1x3 Front Only)
- Image Report (Front Only)
- Image Report (Front + Back)

Reserved. LR14 .21.2024.1 Angular 1.8

Deposit Receipt

< 1 of 1 >



Deposit Detail Receipt

SUBMITTED DATE:	8/14/2018 3:38:33 PM	DEPOSIT STATUS:	Submitted
MERCHANT NAME:	World Wide Distributors Inc	LOCATION:	Main
CREATED BY:	wwd001	ACCOUNT:	*****2283
SUBMITTED BY:	wwd001	TRACKING NO.:	M00000733

<u>CAPTURE SEQUENCE</u>	<u>ITEM TYPE</u>	<u>SERIAL NO.</u>	<u>ITEM AMOUNT</u>
73300002	DEBIT	791	\$ 44.28
73300003	DEBIT	5552	\$ 64.96

Deposit Summary: M00000733 **DEBIT COUNT** 2 **AMOUNT** \$ 109.24

Reporting

The Reports page provides you with the ability to run reports about the deposits made through Prosperity Bank Remote Deposit Capture .

- To access the Reports page, select **Reports > Create Reports**
- The left side of the page provides you with fields for generating a report. You may select the type of report you want with the Report filter icon, pick the report you want to generate, provide the search criteria and select **Create**. This will generate a PDF to either print or save.

Report Criteria

Report 

All Deposits Detail 

Start Date

5/25/2022 

End Date

5/25/2022 

Location

All 

Account

All 

Include custom fields

The following is an example of the Deposit Detail Report.

All Deposits Report

CREATION DATE:	3/10/2022 7:02:46 AM	MERCHANT NAME:	5287 The Cottage
SUBMITTED DATE:	5/3/2022 5:57:50 AM	LOCATION:	Cottage 2
CREATED BY:	merch9	DEPOSIT ACCOUNT:	Apartment Rent
SUBMITTED BY:	merch9	TRACKING NO.:	M000575099-5001
			DEPOSIT STATUS: Posted

<u>CAPTURE SEQUENCE</u>	<u>EXPORT SEQUENCE</u>	<u>ITEM TYPE</u>	<u>SERIAL NO.</u>	<u>ACCOUNT NO.</u>	<u>ROUTING NO.</u>	<u>ITEM AMOUNT</u>		
12340001252312	12340001254160	DEBIT	6666	10000001	987654321	\$ 69.00		
575099000001	12340001254159	CREDIT	100985	8383791	29384848	\$ 69.00		
Deposit Summary: M000575099						ITEMS	AMOUNT	
						CREDIT	1	\$ 69.00
						DEBIT	1	69.00
Account Summary: Apartment Rent						ITEMS	AMOUNT	
						CREDIT	1	69.00
						DEBIT	1	69.00

RDC Reports Available

You can run the following reports about the deposits made at your site. Content may vary by report, but all will include the creation date and user name. Report content will vary based upon your assigned roles. Results may include only the deposits you made, or results may include all the deposits made for the locations and accounts assigned to you.

All Deposits Detail	List of all deposits made during specified range, for the specified locations and accounts.
Deposit Detail	Provides details of a selected deposit, such as sequence, serial number, account number, amount, etc.
Deposit Summary	Provides summary of deposits made during a specified range. Includes time, location, deposit status and user who submitted deposit.
Deposit Summary by Location	Provides a summary of deposits made during a specified range for a single account, or all accounts, grouped by location. Includes timestamp, deposit status, and user who submitted deposit.
Image Report	Provides details and images for a selected deposit (on a selected date).
Location Summary	Provides detailed summary of all deposits made during specified range for the specified locations and accounts, grouped and summarized by location.
Receipt Detail	Provides detailed information about a specific deposit made on a specific date. Includes date, deposit status, location, account number, tracking number, user who submitted deposit
User Summary	Provides summary information and deposits made by users during a specified time frame, for the specified locations and accounts, grouped and summarized by user.

Researching Deposits

The Research page enables you to search for previously made *deposits*, using search criteria you define or *saved queries*.

A saved query is a named set of search criteria you saved for yourself or that was saved at the merchant level so all merchants users can access.

To access the Research page, select **Research** from the navigation bar.

- The left pane provides you with fields for searching, options for configuring how content is exported, and the menu options for managing saved queries.
- The lower right pane provides a list of items that match your search criteria and options for working with those results.
- The upper right pane shows you the image for items you select from the list.

Research Options

Institution Name
 (123456) - 1ST CODEX Bank

Merchant
 World Wide Distributors Inc

Saved Queries
 Select a query or enter a new name

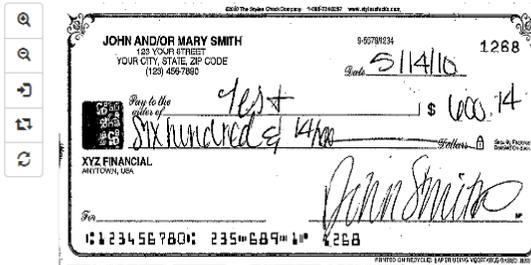
Captured **Processed**

Start Date
 02/17/2017

End Date
 02/17/2017

Click to expand fields

Clear **Add Field** **Search**



Deposit M000000673 with 2 debit(s) for \$636.42 was submitted on 2/17/2017 11:44:12 AM

Items

Account Number	Serial	Routing...	Amount	Sequence	Tracking...	Location	Account
0000006500532249		51360619	\$636.42	673000001	M000000673	Main	*****2249
0000000002356891	0000001268	123456780	\$600.14	673000002	M000000673	Main	*****2249
0000000606134041	0000002334	303087995	\$36.28	673000003	M000000673	Main	*****2249
0000006500532249		51360619	\$3,527.46	675000001	M000000675	Mobile	*****2249
0000000012345678	0000005526	000067894	\$2.46	675000002	M000000675	Mobile	*****2249
0000000012345678	0000005545	000067894	\$25.00	675000003	M000000675	Mobile	*****2249
0000000009674362	0000001543	123456780	\$3,000.00	675000004	M000000675	Mobile	*****2249

Totals: 0 Credits \$0.00, 17 Debits \$8,874.46

User Administration

Prosperity Bank's Remote Deposit Capture system provides user administration. A company Administrator will be responsible for adding new users, editing existing users or removing users. An Administration Guide is available for Company Administrators .

Deposit Posting Schedule

Deposits made using Prosperity Banks' Remote Deposit system will be processed at 12 pm, 3 pm and 6 pm. CST each business day, Monday – Friday, excluding holidays.

Assistance

Please contact Remote Deposit Capture support at 281-269-7165 or by email remote.capture@prosperitybankusa.com for assistance M-F, 8-5 CST.