PROSPERITY BANK®

Remote Deposit Capture User Guide

Introduction

Creating deposits with Prosperity Bank's Remote Deposit Capture system is a multi-step process providing access to deposit information on the Home page and then capturing the images that make up the deposit with the images and items in the deposit. Users are also able to search for and review recent deposits.

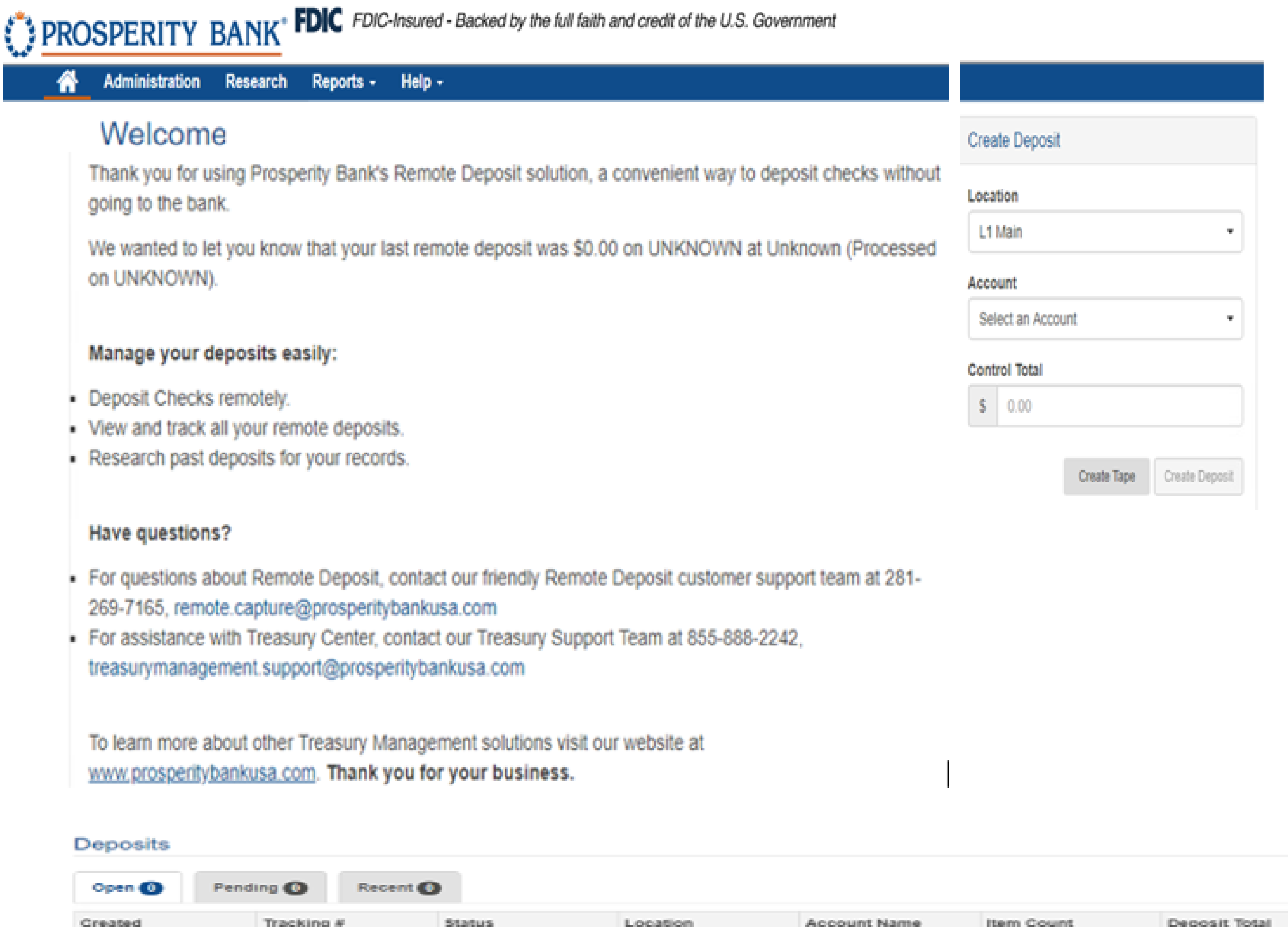
To access Prosperity Bank's Remote Deposit Capture (RDC) system, login to Treasury Center online banking. You will always access RDC through Treasury Center providing a single sign on (SSO) to RDC. Launch RDC from Treasury Center to begin. Once logged on to Treasury Center, select the Remote Deposit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

Working with the Home Page

The Home page provides quick access to RDC information and workflows 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.

- Open Deposits: view deposits that have not yet been fully submitted.
- Recent Deposits: review deposits that have recently been submitted.
- Drop-down options within the top blue banner such as: Research, Reports, and Help.
  Research and Reports availability depend on the RDC user's role.
- Contact information for both RDC and Treasury Support teams.
- Special announcements for upcoming closures and information on updates or system issues.
- Creating a new deposit.
- From the Recent Deposits list, view recently completed deposits, and you can select a deposit to view it on the Research page.

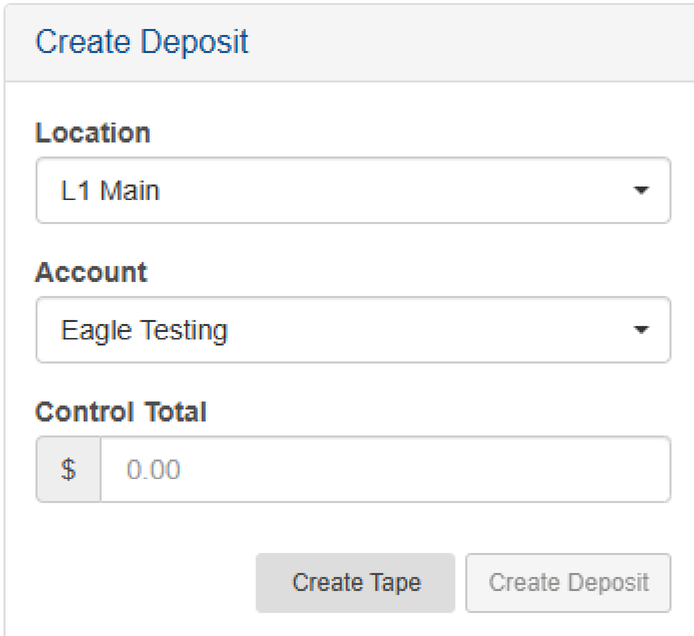
Sample Home Page:



Creating Deposits

Before scanning, inputting the Control Total (grand total) of the entire deposit is required. Deposits can include a single check or multiple checks. If you have multiple items, select **Create Tape** to enter each amount and a grand total of the items will be automatically added. Once the deposit has been totaled you can click **Create Deposit** and proceed in the deposit workflow.

If you have a single item, enter the total in the Control Total field and click **Create Deposit.**

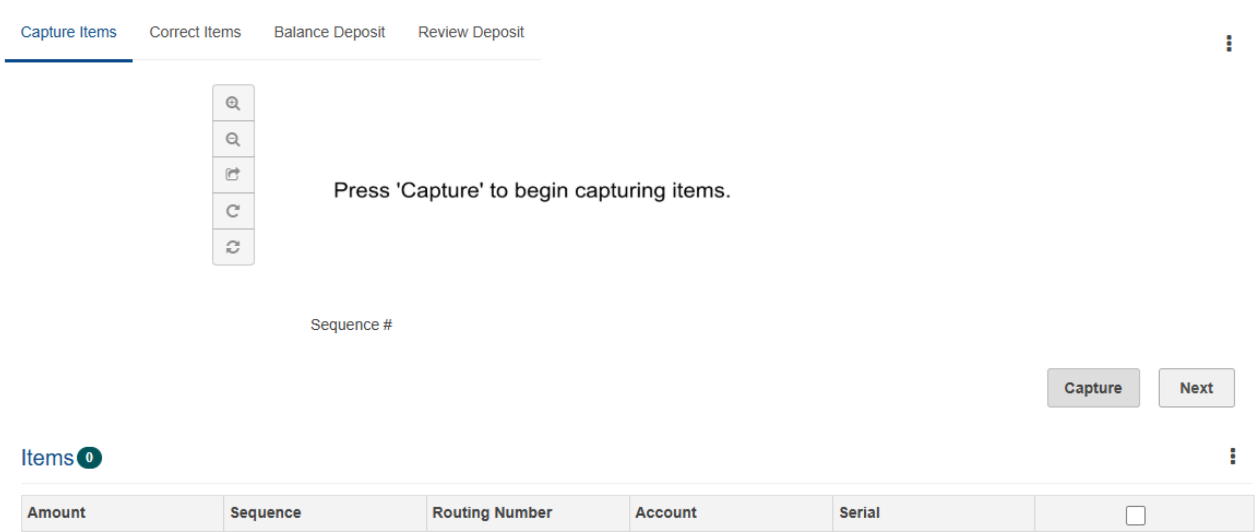


Capturing Items

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

When you capture the items that make up a deposit, you create electronic images of the paper checks. The system automatically opens the Capture Items page when you create a deposit from the Home page or when you select a deposit from the Open Deposits list.

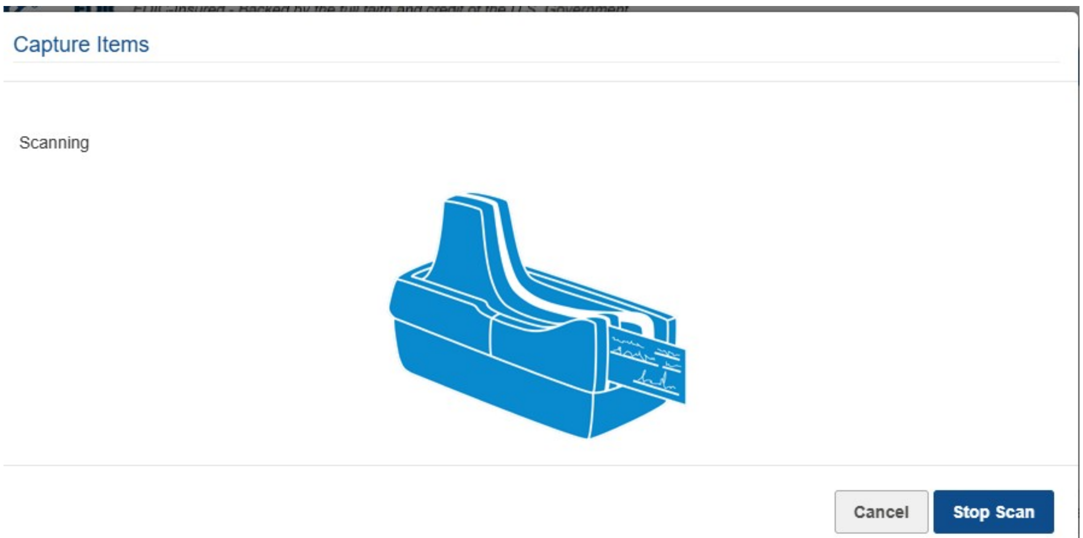
Once you are ready to begin scanning, insert your items in the scanner and then select the **Capture** button.



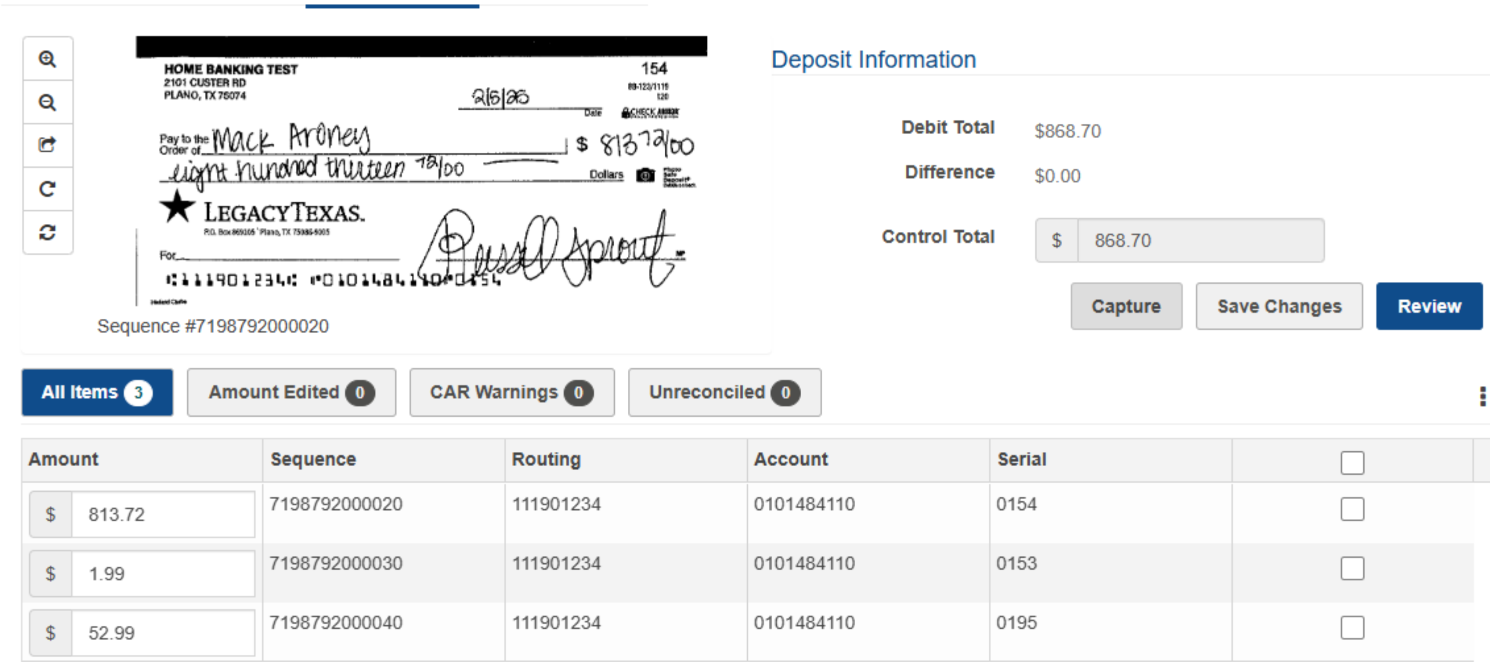
Selecting the Capture button connects the scanner and opens a Capture Items window, enabling you to view interactions between the scanner and the software. This includes messages like the following:

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

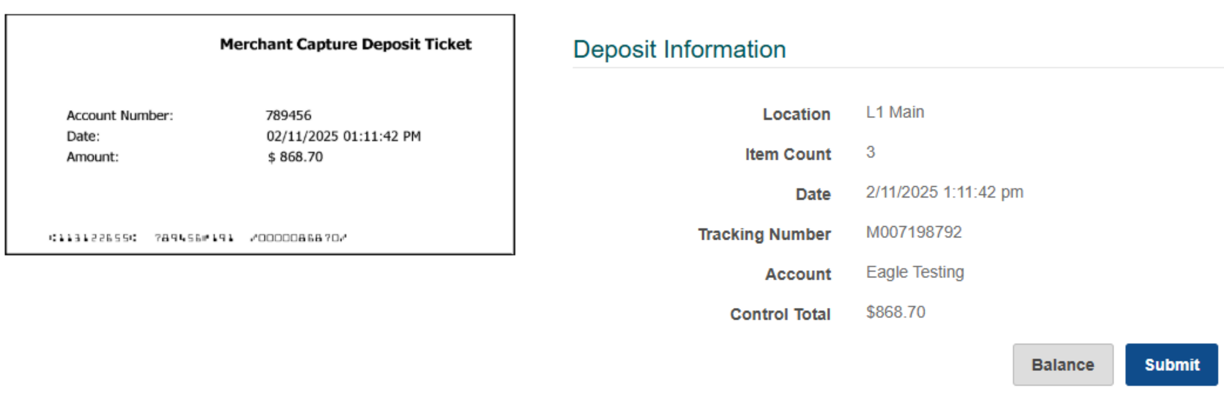
After pressing the **Capture** button load any checks into your scanner. Once you have completed scanning, you may select the **Stop Scan** button.



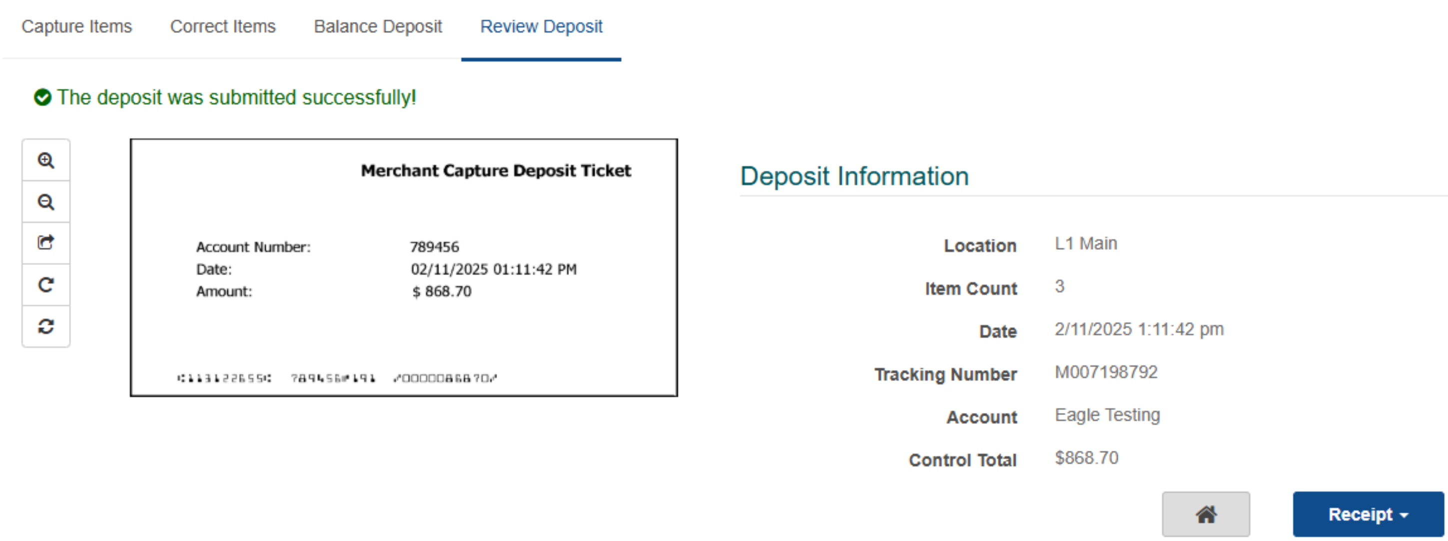
Once you have completed scanning each check you will return to the Capture Items page where you may continue the deposit workflow or review any items.

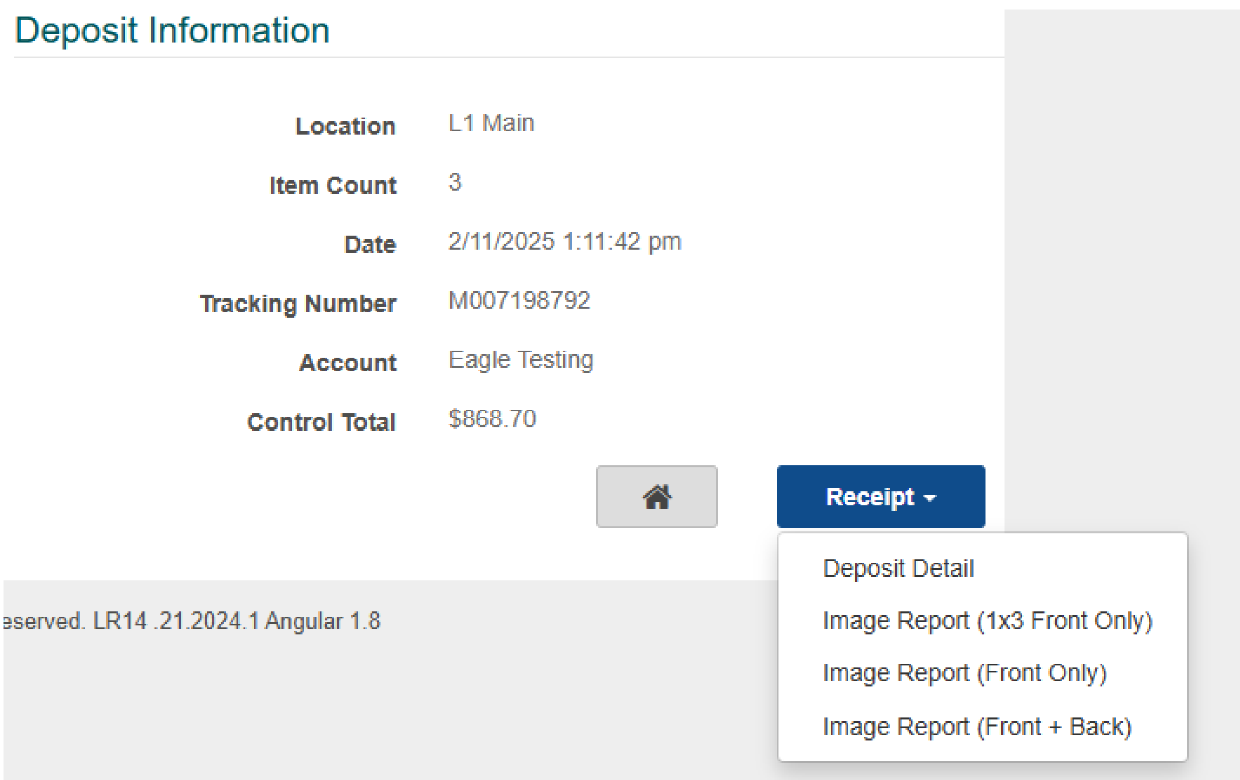


Once you have completed any necessary review, you are brought to the final window where you may choose to **Submit** the deposit.



Once the deposit has been successfully submitted you will receive a message confirming its submission. You may also choose to select the **Receipt** button to choose to download or print any reporting. (Reporting availability is based on your user role within the system)





Working with Open Deposits

The Open tab of the Home page shows any deposits that 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.

Removing an Open Deposit

If you have scanned a deposit in error, it can be removed by selecting it within the list of Open deposits and then selecting the 3 vertical dots at the top right section of the deposit and then selecting **Remove Deposit.**

Reviewing and Balancing

- 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.

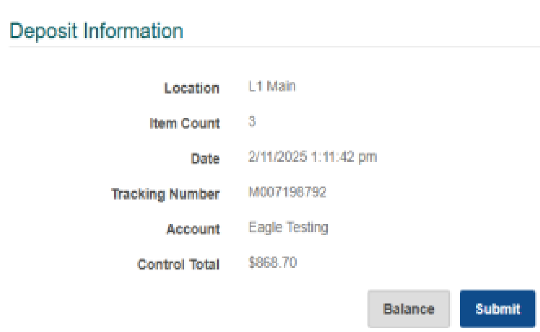
- You can adjust the total amount of deposit in the **Control Total** field, or correct issues with checks to have the system automatically fix the total. Note that if the deposit has a deposit tape, then you can modify the control total only by updating the deposit tape.

- 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.

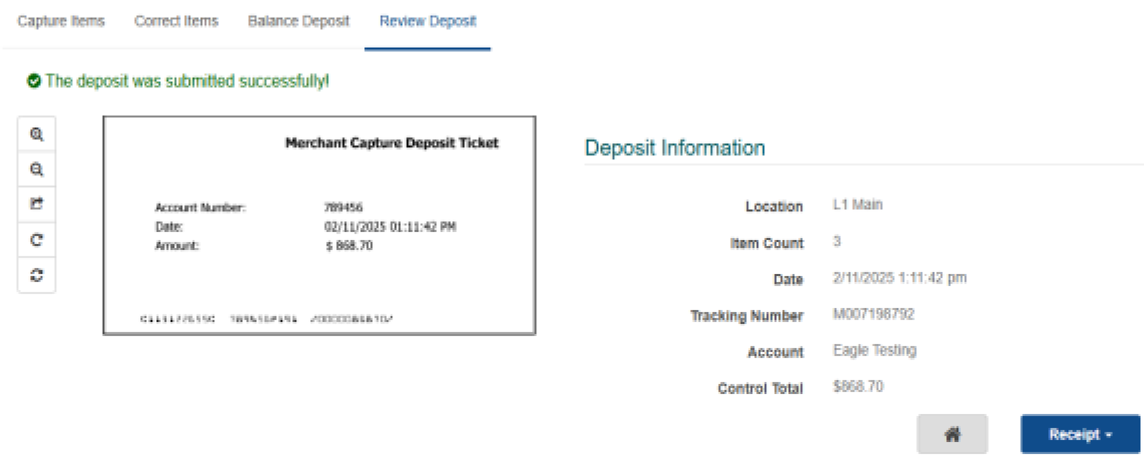
When you review a deposit, you examine the deposit ticket the system creates, then select **Submit** to transmit the deposit.


Merchant Capture Deposit Ticket

Account Number:	789456
Date:	02/11/2025 01:11:42 PM
Amount:	$ 868.70



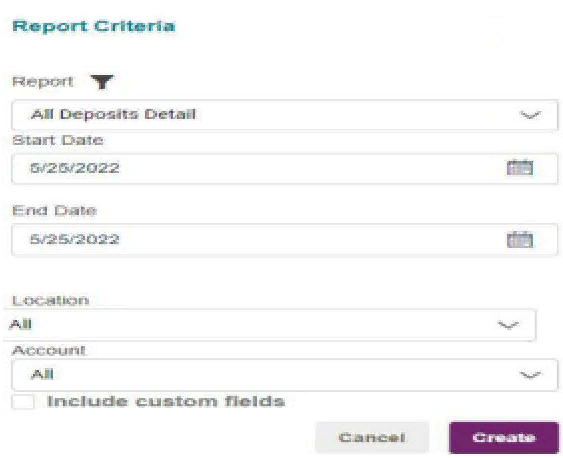
Once the deposit has been submitted you will receive a message confirming submission. You may choose to select the receipt. This is the same Receipt Detail report you can print from the Reports page.



Reporting

Reporting is available depending upon your user role within the system. Reports can be saved or printed. Retention for reporting is one year.

- 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.



RDC Reports Available

Report content may vary by report based upon the assigned user roles, but all will include the creation date and the user name.

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*. Availability of this page is dependent upon your user role within the system.

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.

Deposit Posting Schedule

RDC Files are processed hourly from 9 a.m. to 6 p.m. CST each business day Monday-Friday, excluding holidays. Deposits submitted after 6 p.m. will not be reflected until the next business day.

Once a deposit has been processed, the deposit cannot be deleted.

Assistance

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