



SNB CHECK CAPTURE

User's Guide

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Introduction to SNB Check Capture

SNB Check Capture is an easy-to-implement electronic deposit service that enables organizations to deposit checks from their location without having to physically transport those checks to the bank. The purpose of this document is to assist SNB clients in the use of SNB Check Capture WebClient.

How It Works

Using SNB Check Capture to deposit checks works as follows:

1. A check is received.
2. Checks are scanned using the scanner and software provided by SNB.
3. During the scanning process, the information on the check is read by the scanner and verified by the person doing the scanning.
4. An electronic file of the check images is sent to SNB via a secure Internet connection.
5. Deposits made using SNB Check Capture become available according to SNB's normal availability schedule.

How to Get Help

Should you need assistance installing or using SNB Check Capture, please contact the SNB Business Client Services department:

- By telephone: **800.727.2230 ext. 101362**
- By e-mail: Business_Client_Services@banksnb.com

System Requirements

- Microsoft Windows 2000 or XP
- Internet Explorer 5.5 or above
- At least one USB 2.0 port
- 512 MB of system memory
- 1 GB of disk space
- A high-speed Internet connection (DSL, cable or T1)



Using SNB Check Capture WebClient

Logging in to SNB Check Capture WebClient

To use the SNB Check Capture WebClient, you must first login. SNB Business Client Services will provide you with your Login ID and Password after you've been set up for the service.

Open a Web Browser on your computer & enter the appropriate link from the list below:

<http://www.banksnb.com>SNB customers

<http://www.bankofkansas.com>Bank of Kansas customers

You will be directed to the following SNB homepage:



Figure 1: SNB Website/ homepage

- Click on the “sign on now” drop-down menu and select “**Check Capture**”



- The following WebClient login screen will appear:

The login screen features a blue header with the SNB logo and the text "SNB Check Capture". Below the header is a light blue bar with the word "Login". The main area contains two input fields: "User Name:" and "Password:". A blue "Log In" button is positioned to the right of the password field.

Figure 2: WebClient Log-in Window

Enter your User Name (ID) and Password and click the “**Log In**” button.

After successfully logging in to the SNB Check Capture WebClient, the home screen will appear:

The home screen has a blue header with the SNB logo, "SNB Check Capture", and navigation links: "Help | Logout", "gruver", and "Gruver Medical C". Below the header is a navigation bar with links: "Change Password", "Administration", "Registration", "Deposits", "History", and "Report". The main content area is divided into two sections: "Create Deposit" and "My Open Deposits".

Create Deposit

Account:

Deposit Control Total:

Deposit Type:

My Open Deposits

No Open Deposits in History

My Recent Deposits

Item Count	Deposit Total	Source Location	Username	Captured
4	\$1,290.00	Gruver, TX	gruver	2/17/2009 1
2	\$20.00	Gruver, TX	gruver	2/17/2009
2	\$400.00	Gruver, TX	gruver	2/16/2009 1
2	\$100.00	Gruver, TX	gruver	2/16/2009 1
4	\$80.00	Gruver, TX	gruver	2/16/2009 1
3	\$600.00	Gruver, TX	gruver	2/13/2009 1
2	\$60.00	Gruver, TX	gruver	2/13/2009
3	\$370.00	Gruver, TX	gruver	2/11/2009 1

Figure 3: SNB Check Capture WebClient Home Screen



Capturing Deposits

Preparing to Deposit

Depositing checks is a three-step process:

1. Capture the checks for deposit by scanning them
2. Correct any information from the captured checks that did not scan properly
3. Balance the scanned check total and submit the deposit

These steps are described in detail in the following sections of this document. Prior to depositing checks using SNB Check Capture, **total the checks using a calculator**. You will use this “**control total**” during the balancing process step.

Making a New Deposit

To deposit one or more checks:

The screenshot shows the 'Create Deposit' screen in the SNB Check Capture software. The interface has a blue header with the 'SNB Check Capture' logo and a 'Change Pa' button. Below the header is a 'Default' section. The main area is titled 'Create Deposit ?' and contains the following fields:

- Account: Select Deposit Account (dropdown menu)
- Deposit Control Total: \$0.00 (text input field)
- Deposit Type: Select Deposit Type (dropdown menu)

A blue 'Proceed' button is located at the bottom of the form.

Figure 4: Create New Deposit Screen

1. Select the account in which you wish to make the deposit from the drop-down menu.
2. Enter the “**Control Total**” of the checks you wish to deposit in the “**Deposit Control Total**” field.



3. Click the “**Proceed**” button and the “**Capture Items**” screen will appear as follows:

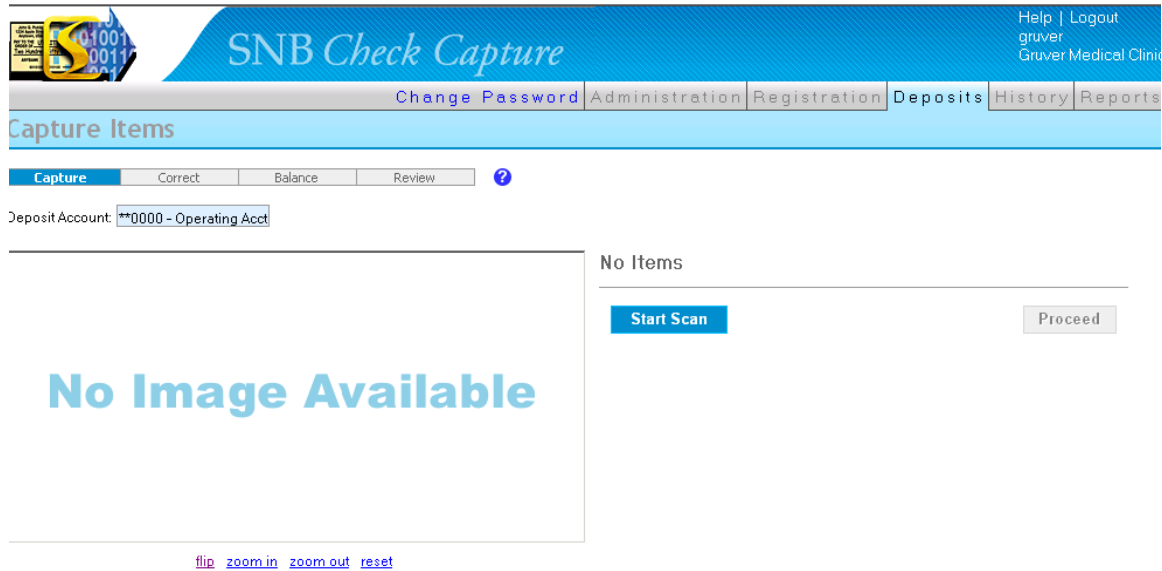


Figure 5: Capture Items Screen

Note: If scanner is not in **Ready** status, verify that the scanner is plugged in, powered on, connected to a USB 2.0 port on your computer and that the proper scanner software driver is installed.



Scanning Checks

With your scanner ready, begin scanning your checks for deposit:

1. Click **“Start Scan”**. The following pop-up will appear.
2. Following the directions provided by your scanner’s manufacturer, place a check or checks into the scanner.

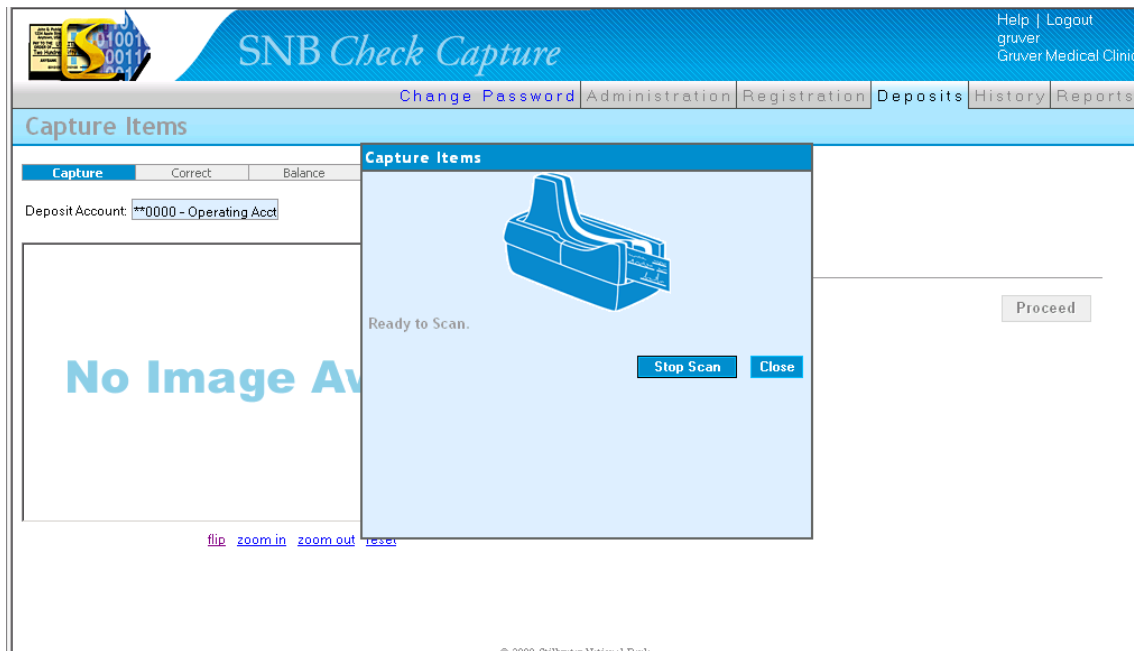


Figure 6: Scanner Initializing Screen



3. After you have finished scanning your checks, click “**Stop Scan**” on the pop-up window. The following screen will appear (*this example illustrates the process with two checks*):

The screenshot shows the 'SNB Check Capture' web interface. At the top, there are navigation links: 'Help | Logout', 'gruver', and 'Gruver Medical Clinic'. Below that are tabs for 'Change Password', 'Administration', 'Registration', 'Deposits', 'History', and 'Reports'. The main heading is 'Capture Items'. There are buttons for 'Capture', 'Correct', 'Balance', and 'Review'. A 'Deposit Account' dropdown is set to '***0000 - Operating Acct'. On the left, a check image is displayed with the following details: DATE: Aug 29, 2008; PAY TO THE ORDER OF: Lewis; \$ 70.00; SPILLWATER NATIONAL BANK AND TRUST COMPANY; with locations in Stillwater, Tulsa, Oklahoma City and Chickasha; 1-888-762-4762; MEMO: [blank]; MICR line: ⑆103101437⑆ 0778888⑆ 1069. On the right, a table shows the analysis status for two checks:

Analysis Status	Duplicated	ItemType	Account	Debit/Credit
<input checked="" type="checkbox"/>	False	CK	0778888	D
<input checked="" type="checkbox"/>	False	CK	0229999	D

Below the table, it says 'Total Debit Amount: \$80.00'. At the bottom, there are 'Start Scan' and 'Proceed' buttons.

Figure 7: Capture screen displaying captured check image & info line

4. The image of the first check scanned appears on the screen. In addition, an information line for each check scanned appears at the right of the check image. By clicking on the “**Red X**” an item can be deleted from the deposit.
5. Once all the checks have been scanned for the deposit, click **Proceed** at the bottom of the page to move to the **Correct Items** phase of the process.

Note:

- You do not need to create and scan a deposit slip– the system does this for you automatically.



Correcting Scanned Checks

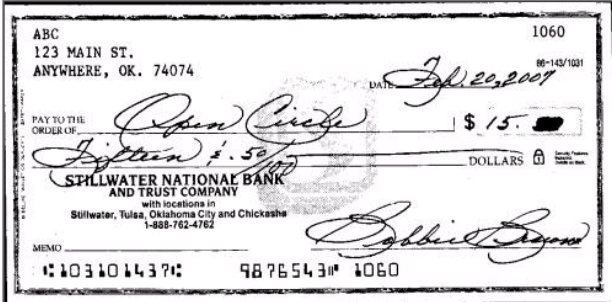
The system automatically identifies and displays the items that require correction. Correct problems with scanned checks using this procedure:

[Change Password](#) | [Deposits](#)

Correct Items

Capture | Correct | Balance | Review | [?](#)

Exception 1 of 1
Sequence: 10400000070



[flip](#) [zoom in](#) [zoom out](#) [reset](#)

Amount Recognition Failed
Enter Correct Amount:

Image Quality Exceptions

Rejected Item Exception

Remove ItemAccept

Figure 8: "Correct" screen

1. The image of the check selected for correction will display. The "**Image Quality Exceptions**" display area will list the items to correct. In the example above, the amount was not read from the check that was scanned. No other image errors exist. The "**Rejected Item Exception**" displays "**Item passed.**" Therefore, no other image quality errors exist.
2. Correct the item in the example above by entering the check amount, referring to the paper check if necessary, and then click the "**Accept**" button.



Balancing

After all checks are scanned for deposit and the scanned information is verified and corrected, then click **“Proceed”** at the bottom of the screen.

When Your Deposit Balances

If the control balance you entered prior to scanning your checks balances with the total of the scanned checks, the following Window appears:

Balance

Capture Correct **Balance** Review ?

Deposit Account: **0000 - Operating Acct

Stillwater National Bank MY CHECKING DEPOSIT

Graver Medical Clinic
20090226 14 21 50

North Office - mark's location address -
4.15.08

Deposit Amount **\$80.00**

⑆ 23456789⑆ ⑆00000⑆ ⑆0 ⑆0000006000⑆

[flip](#) [zoom in](#) [zoom out](#) [reset](#)

ItemType	Serial	Routing Number	Account	Amount	User
VDP		123456789	100000	\$80.00	
CK	1069	103101437	0778888	\$70.00	
CK	1064	103101437	0229999	\$10.00	

Deposits: \$80.00
Checks: \$80.00
Difference: **\$0.00**
Deposit Control Total: **\$80.00**

Balance Deposit

Proceed

Figure 9: Deposit Balanced Window

This deposit is now ready. The SNB Check Capture system automatically prepares a deposit slip for you as depicted in Figure 9:

- Click **“Proceed”** to advance to the next step.



When Your Deposit Does Not Balance

If the control balance you entered prior to scanning checks does not equal the total amount of the checks scanned, the following Window will appear:

The screenshot shows a software window titled "Balance Adjustment Window" with tabs for "Capture", "Correct", "Balance", and "Review". The "Balance" tab is active. On the left, a scanned check is displayed. The check is from ABC, 123 MAIN ST., ANYWHERE, OK. 74074, dated May 23, 2007, for \$1,000.00, payable to "One Billion Bonds". The bank is STILLWATER NATIONAL BANK AND TRUST COMPANY. The check number is 2086. On the right, a table lists the scanned items:

ItemType	Serial	Routing Number	Account	Amount	User
CK	002086	103101437	0789654	\$1,000.00	

Below the table, a summary shows: Deposits: \$0.00, Checks: \$1,000.00, Difference: \$10.00, and Deposit Control Total: \$990.00. A red error message states: "Control total does not match debits. Please correct." There is a "Balance Deposit" button and a "Proceed" button at the bottom right.

Figure 10: Balance Adjustment Window

This Window indicates the control total does not match the total of the checks that were scanned. To resolve the balancing error:

1. Re-check the control total you entered to make sure it is correct
2. Verify that the amounts of the checks which were scanned are also correct

In the example shown in Figure 10, the **Deposit Control Total** was entered incorrectly. To balance, simply click in the **Deposit Control Total** input area and edit the amount. When the Deposit Items Total and the Deposit Control Total match, click on the **"Balance Deposit"** Button:



Capture Correct **Balance** Review ?

Deposit Account: **0000 - Operating Acct

Stillwater National Bank MY CHECKING DEPOSIT

Graver Medical Clinic
20090226 14:21:50

North Office - mark's location address -
4.15.08

⑆ 23456789⑆ ⑆00000⑆ ⑆0 ⑆0000000000⑆

[flip](#) [zoom in](#) [zoom out](#) [reset](#)

ItemType	Serial	Routing Number	Account	Amount	User
VDP		123456789	100000	\$80.00	
CK	1069	103101437	0778888	\$70.00	
CK	1064	103101437	0229999	\$10.00	

Deposits: \$80.00

Checks: \$80.00

Difference: \$0.00

Deposit Control Total: \$80.00

Balance Deposit

Proceed

Figure 11: Balance Adjustment Window with corrected Control Total

Then, click **“Proceed”** to review the deposit before submitting it to the bank. You will see the following screen:

Capture Correct Balance **Review** ?

Stillwater National Bank MY CHECKING DEPOSIT

Graver Medical Clinic
20090226 14:21:50

North Office - mark's location address -
4.15.08

⑆ 23456789⑆ ⑆00000⑆ ⑆0 ⑆0000000000⑆

[flip](#) [zoom in](#) [zoom out](#) [reset](#)

Deposit Ready For Processing

Capture Processed: 2/26/2009 2:07:37 PM

Deposit Tracking #: 992 225 072

Deposit Items: 2

Checks Total: \$80.00

Account: **0000 - Operating Acct

Deposit Type: Clinic

[Edit](#)

Finish Deposit

Figure 12: Deposit Review Screen “Ready for Processing”

Submitting your Deposit to SNB

After your deposit balances, the **Final Deposit Ticket** will appear in a Window on your screen allowing you to submit the deposit to SNB now or save it for submission later. Should you choose to click the **“Deposit”** tab at the top of the page, you will have the opportunity to submit this deposit from the home SNB Check Capture screen at a later time.

Clicking the **“Finish Deposit”** button will begin the process of immediately transmitting your deposit to SNB. After your deposit is successfully transmitted to SNB, the following Window appears:



Review Capture Items

Submit Deposit

Stillwater National Bank MY CHECKING DEPOSIT

Graver Medical Clinic
20090228 14:21:50

North Office - mark's location address -
4.15.08

Deposit Amount **\$80.00**

⑆ 123456789⑆ ⑆00000⑆ ⑆0 ⑆0000006000⑆

Capture Processed:	2/26/2009 2:07:37 PM
Deposit Tracking #:	992 225 072
Deposit Items:	2
Checks Total:	\$80.00

Deposit submitted successfully.

- [Deposit Detail Report](#)
- [Deposit Image Report](#)
- [Deposit Image Report \(Front Only\)](#)
- [Deposit Image Report \(1x3\)](#)
- [Home](#)

[flip](#) [zoom in](#) [zoom out](#) [reset](#)

Figure 13: Transmission Summary Window

Click on the “**Deposit Details Report**” (see Figure #14) or “**Deposit Images Report**” button in the **Transmission Summary Window** to display a summary of the report either with or without images.

1 of 1
95%
Find | Next
Select a format
Export

SNB Advanced Financial Solutions

Deposit Detail Report

Transmission Date:	5/4/2007 12:51:04 PM	Merchant Name:	Jace's Test	Deposit Date:	5/4/2007 10:35:38 AM
Account Number:	100000	Deposit Total:	\$165.00	No of Debits:	2
Deposit Status:	Received	Deposit Id:	500f084a-f18c-4c55-8726-6a721472013f		

Capture Sequence	Export Sequence	Debit/Credit	Check Amount	Serial No.	Account No.	Routing Number	Analysis Status	Override Indicator
104000000059	960008170	Credit	\$165.00		100000	103101437	NotApplicable	False
104000000060	960008180	Debit	\$150.00	1061	1234567	103101437	NotApplicable	False
104000000070	960008190	Debit	\$15.00	1060	9876543	103101437	NotApplicable	True

Figure 14: Deposit Detail Report

SNB recommends that you print a copy of this report and store it with the check(s) you scanned to make this deposit.



Reports

To run reports, from the home screen click on “**Reports**” to bring up the Reports page:



Select one of the seven options:

1. Deposit Detail Report
2. Deposit Image Report
3. Deposit Image Report (Front Only)
4. Deposit Image Report (1x3)
5. Deposit Summary Report
6. All Deposits Summary Report
7. Export Standard Data File

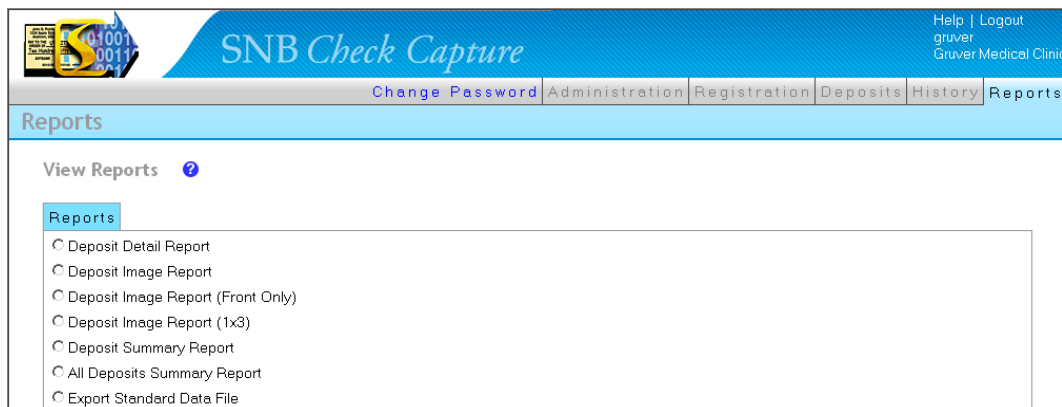


Figure 15: Reports Window

Selecting an option from the list will cause the report criteria input area to appear:

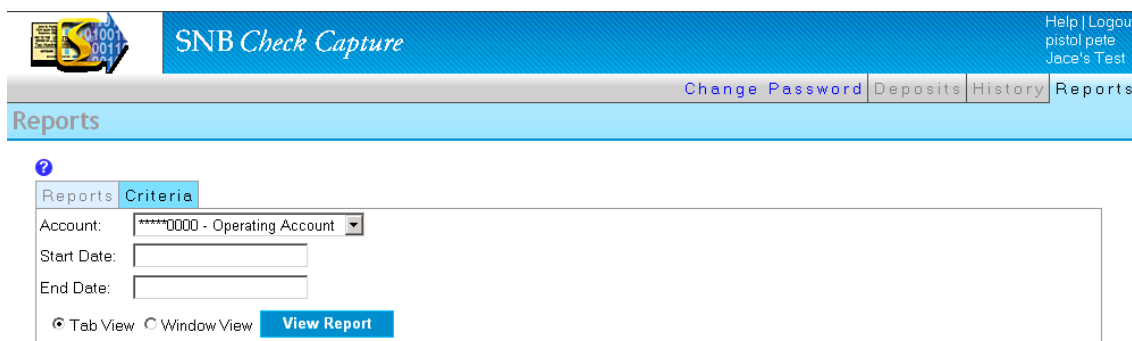


Figure 16: Report Criteria Input Area

Enter the parameters for generating the desired report, in this example, the date range. Click the “**View Report**” button to display the selected report.



Frequently Asked Questions

- Do I need to prepare a deposit slip?
 - No, the system does this for you automatically.
- Will the deposit tickets look different?
 - Yes. You will be able to easily distinguish an SNB Check Capture deposit slip when you view your statement images.
- What should I do with the paper checks after scanning them?
 - Print a copy of the Deposit Receipt (see Figure # 14) and store it with the associated, scanned checks. You must store scanned, paper checks for 60 days in a secure, fireproof filing cabinet. After 60 days, destroy the checks.
- How many items can I go back and review?
 - The SNB Check Capture system will allow you to review either the most recent 5,000 items scanned or items captured in the last 90 days.
- Will my statements look different?
 - No.
- Will SNB archive the images and keep them?
 - Yes, for seven years.
- How do I change my password?
 - You can login to the SNB Check Capture WebClient to change your password.
- Does SNB Check Capture change the current funds availability structure?
 - No.
- Will deposits made using SNB Check Capture memo post to my account?
 - Yes, anything submitted by 6:00pm CST on a weekday will post that day.
- Will SNB Check Capture change the wire deadline?
 - No.
- Does the scanner convert the check into an ACH?
 - No.
- Will we receive a confirmation e-mail message from SNB?
 - Yes. Contact the SNB Business Client Services group to setup the list of recipients for this e-mail confirmation message.