

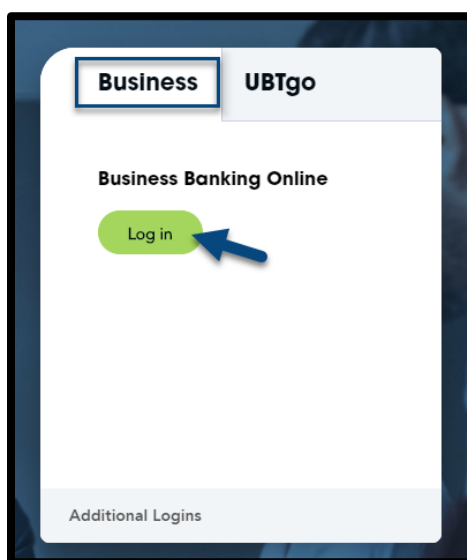
## Desktop Teller User Guide

### Deposit Preparation

- Calculate and verify your deposit total for entry.
- Remove all paper clips, staples, rubber bands, and other foreign items. Straighten any bent corners and tape any torn edges.
- Place checks of the same size together prior to inserting them into scanner. This will help reduce the likelihood of jams.
- Ensure that all items are facing the same direction.
- Align the leading and bottom edges by tapping the checks on a hard surface.

### Making your Daily Deposit

- Visit Union Bank and Trust's website at [www.ubt.com](http://www.ubt.com)
- Select the Business tab on the login portal box
- Select Login



- Enter your Username and the temporary Password assigned by the bank
- Select **Log in**

**Log in**

Enter your credentials to access online banking.

Username  HIDE

Password

Remember my username

[Log in](#) [Forgot password or PIN?](#) [Token lost or damaged?](#)

- To launch Desktop Teller, Select the **Checks & Deposits** button on the Business Banking Online home page, then select **Deposit Checks**

**UBT**  
Union Bank & Trust.

Home Accounts Payments & transfers **Checks & deposits**

**Checks & deposits**

[Stop payments](#) [Deposit checks](#)

**Create a stop payment**

Placing a stop payment on a check prevents it from being cashed if, for example, it was lost or stolen.

Complete the following to prevent checks from being cashed. (Note that entering more search parameters will narrow your results.)

Account \*

Create a stop payment \*  For one check  For a range of checks

Check number \*

Amount

Date  SELECT

Payee

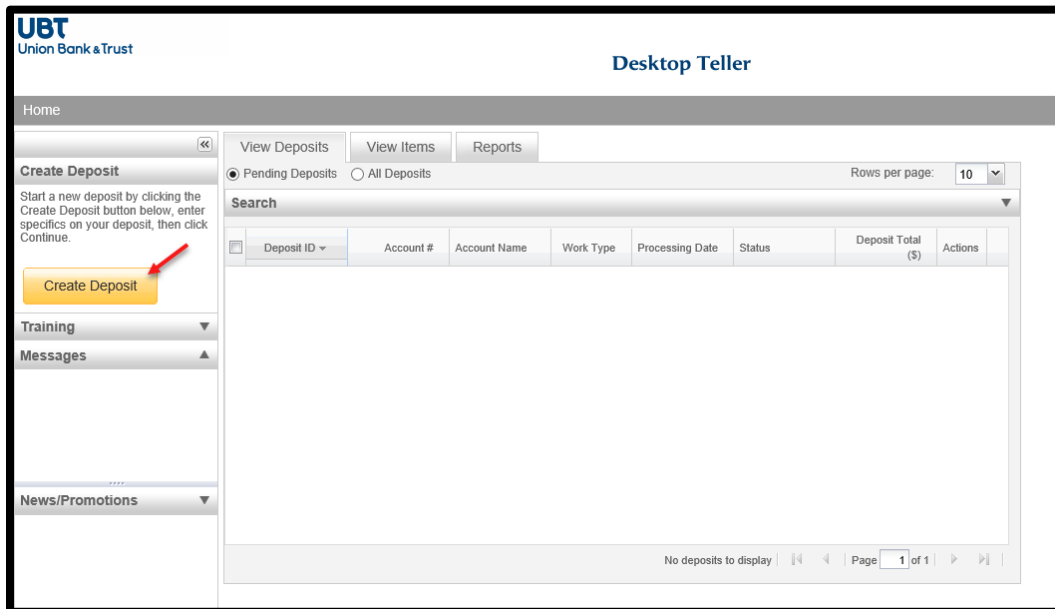
Reason

\* Indicates required field

[Preview stop payment](#)

Watch for the “Silver Bullet” screen to flash. This is loading the driver you have installed for your scanner.

- Select **Create Deposit**

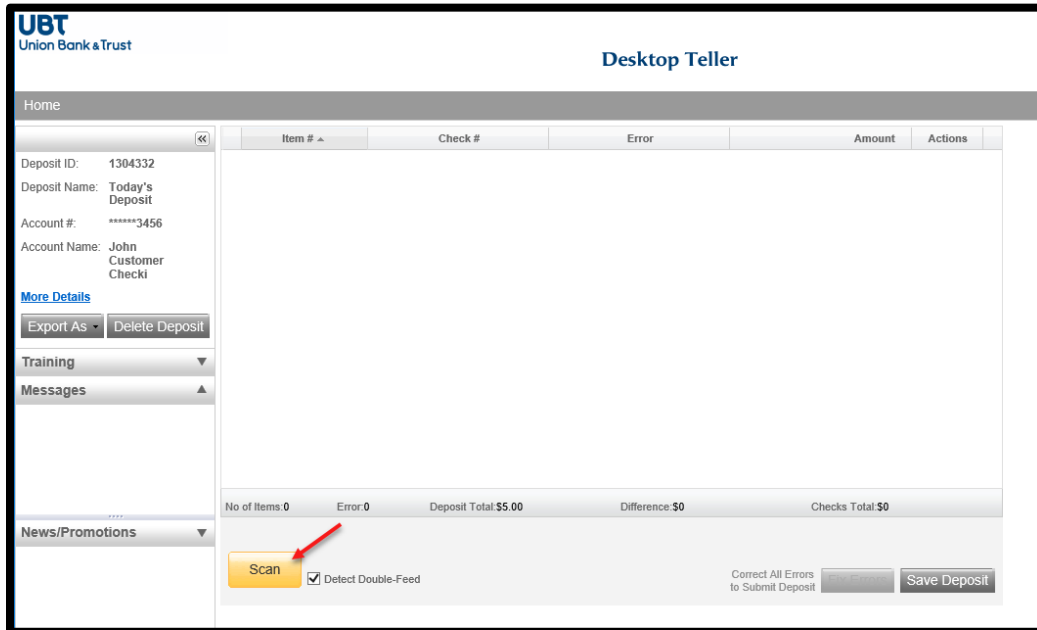


- Enter the Deposit Name (if applicable)
- Enter the expected Deposit Amount
- If you have multiple accounts, select the appropriate account
- Enter the Store Number (if applicable)
- Click **Continue**

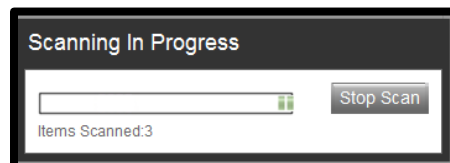
The 'Create Deposit' dialog box contains the following fields and options:

- Deposit Name\***: A text input field with a red asterisk and the label '\* Required Fields' to its right.
- Deposit Amount**: A text input field.
- Select Account**: A dropdown menu showing 'John Customer Checki - \*\*\*\*\*3456'.
- Store Number**: A text input field.
- Continue** and **Cancel**: Two buttons at the bottom right.

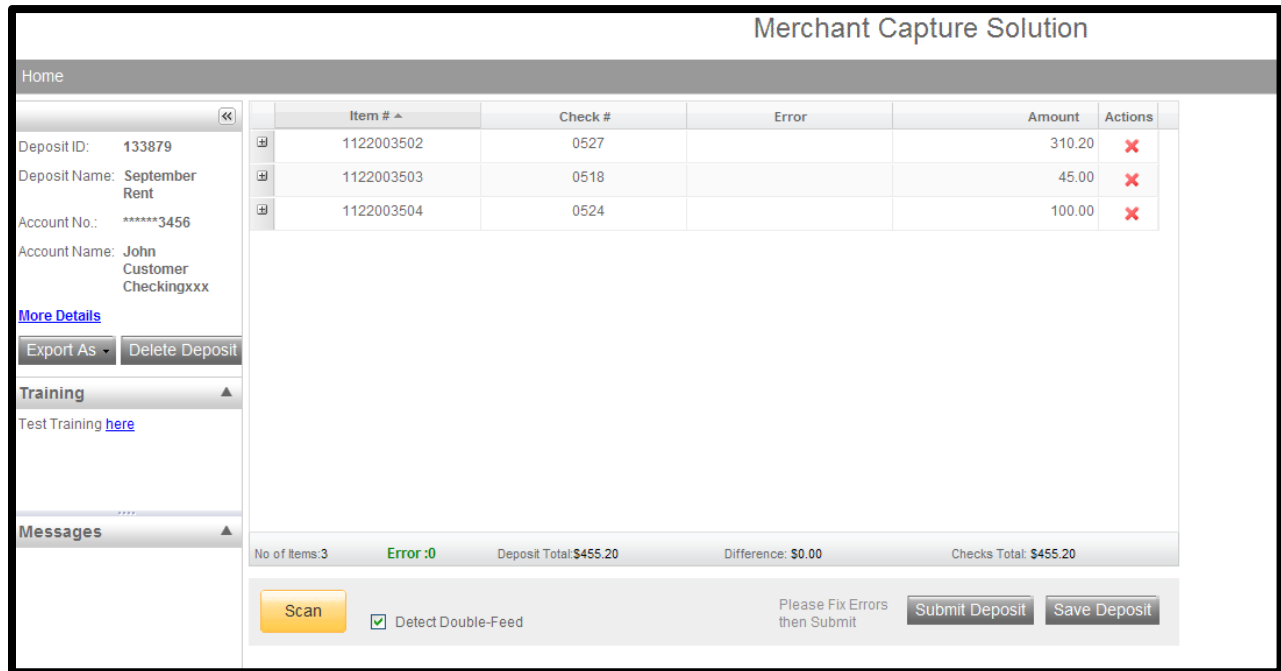
- The deposit capture screen will appear
- Place check(s) into the desktop teller machine's feeding tray
- Select **Scan**
- The Desktop Teller machine should automatically feed the checks thru
- If the scanner is not loaded prior to clicking "Scan," you may get an error message. Click "OK," load the scanner with checks, and then select **Scan** again.



While the batch is scanning, you will see the following message. You will not be able to view the items until the scanning has been completed.



Once the check scanning has been completed, the following screen will appear with the list of items that were scanned:



- If you have more items to scan, click “Scan” again.

The following keyboard **hot keys** can also be used during the scanning process

Hot Key	Function
CTRL+f	Use to view the captured image of the front of the item.
CTRL+b	Use to view the captured image of the back of the item.
CTRL+i	Use to initiate scanning (that is, click the Scan button).
CTRL+s	Use to submit the deposit (that is, click the Submit Deposit button).
CTRL+c	Use to save the deposit (that is, click the Save Deposit button).
CTRL+e	Use to fix detected errors (that is, click the Fix Errors button).
CTRL+z	Use to put cursor focus in the User Fields section.

## Balancing and Submitting a Deposit

**\*\*For Exception resolution please refer to the Exception User Guide.\*\***

Verify the following before submitting a deposit:

- Error: 0
- Deposit Total and Checks Total are in balance
- Difference is \$0.00
- Click **Submit Deposit**

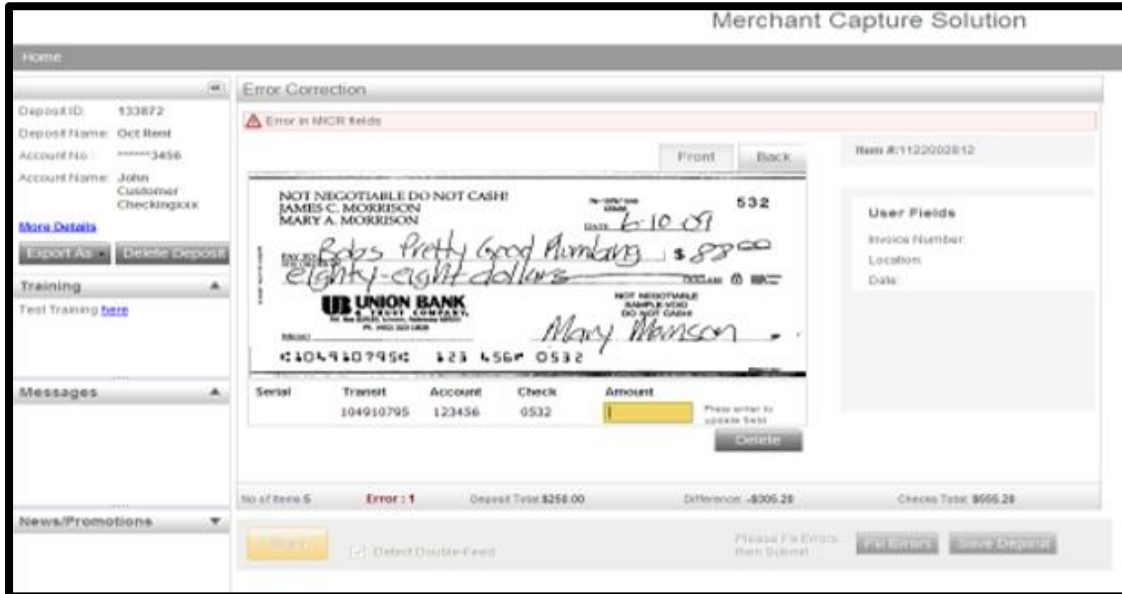
The screenshot shows the Merchant Capture Solution interface. On the left, there is a sidebar with fields for Deposit ID (133879), Deposit Name (September Rent), Account No. (\*\*\*\*\*3456), and Account Name (John Customer Checkingxxx). Below these are buttons for 'Export As' and 'Delete Deposit', and a 'Training' section with a 'Test Training here' link. The main area displays a table with columns: Item #, Check #, Error, Amount, and Actions. The table contains three rows of data. Below the table, a summary bar shows 'No of Items: 3', 'Error: 0', 'Deposit Total: \$455.20', 'Difference: \$0.00', and 'Checks Total: \$455.20'. At the bottom, there is a 'Scan' button, a checked 'Detect Double-Feed' checkbox, a 'Please Fix Errors then Submit' message, and two buttons: 'Submit Deposit' (highlighted with a red arrow) and 'Save Deposit'.

Item #	Check #	Error	Amount	Actions
1122003502	0527		310.20	✗
1122003503	0518		45.00	✗
1122003504	0524		100.00	✗

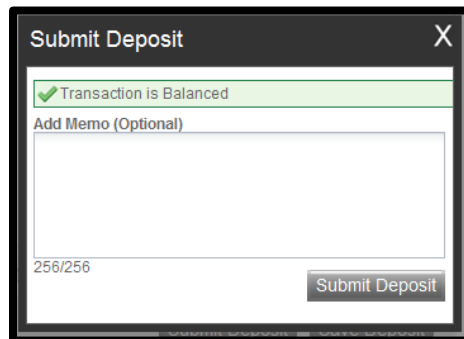
The system will give the following pop up message if you attempt to submit the deposit before it is in balance:

The screenshot shows a 'Verify Balance' pop-up window. It features a yellow warning banner with a triangle icon and the text 'Transaction should be balanced before submit'. Below the banner, there is a 'Deposit Data' section with the following information: 'Check Total: \$1,065.40' and 'Difference: -\$815.40'. At the bottom, there is a 'Deposit Total' field with the value '250' and an 'Update' button.

- Verify the deposit to determine the difference
- If the **deposit total** is incorrect:
  - Enter the correct deposit total
  - Click on “Update”
- If an **item amount** is incorrect:
  - Click on the “X” on the pop up box to close the ‘Verify Balance’ screen
  - Select the item to correct
  - Enter the correct amount of the item(s) in the Amount field
  - Hit the “Enter” key on your keyboard



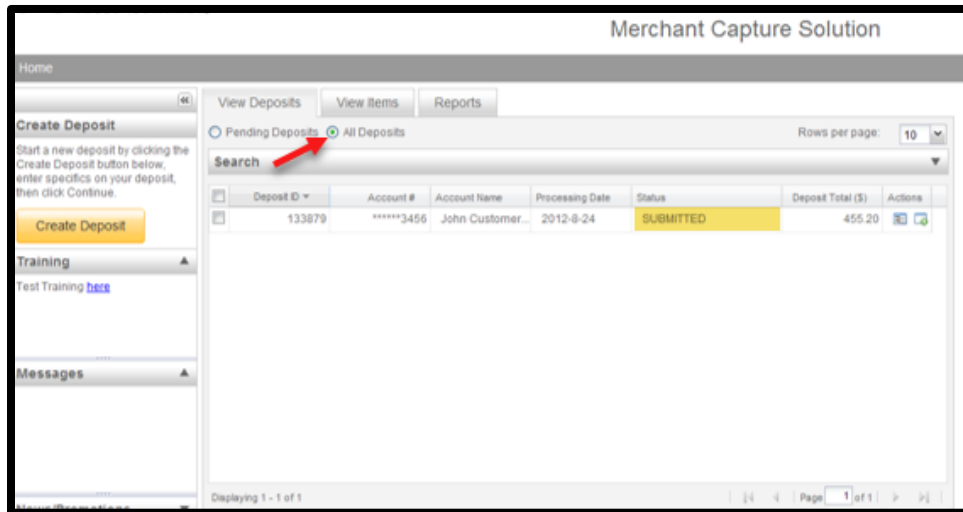
- Once the Deposit Total and the Check Total are in balance, a verification box will appear and show that the transaction is balanced.
- Click **Submit Deposit**



## Deposit Report screen:

- Select the **All Deposits** radio button

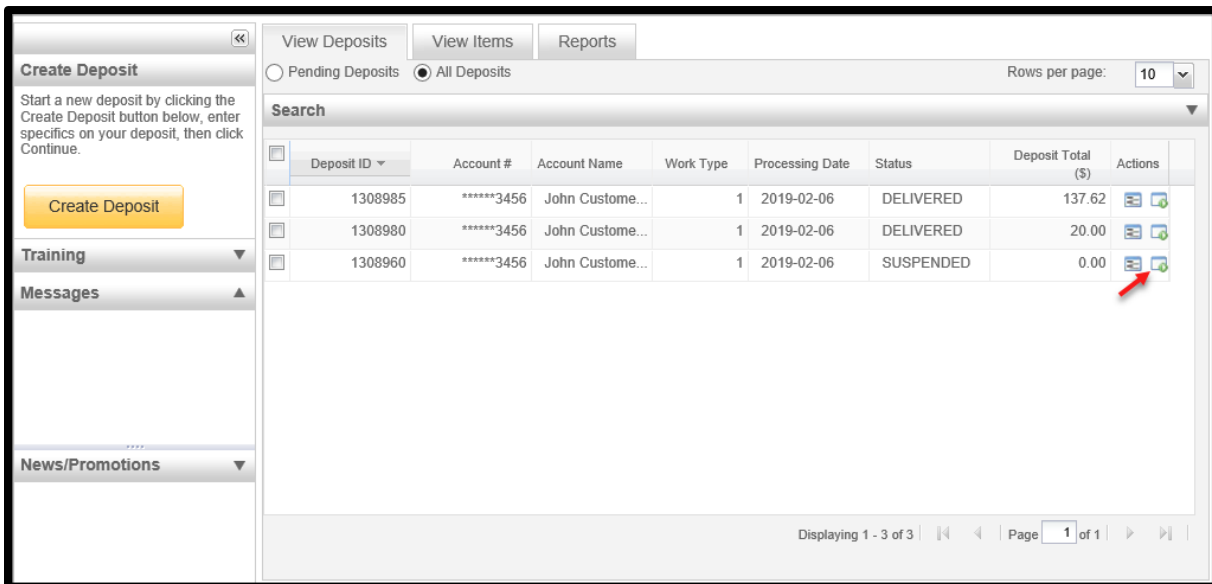
This will show the deposit's status as "Submitted"



## Detailed Reports

To print a deposit receipt:

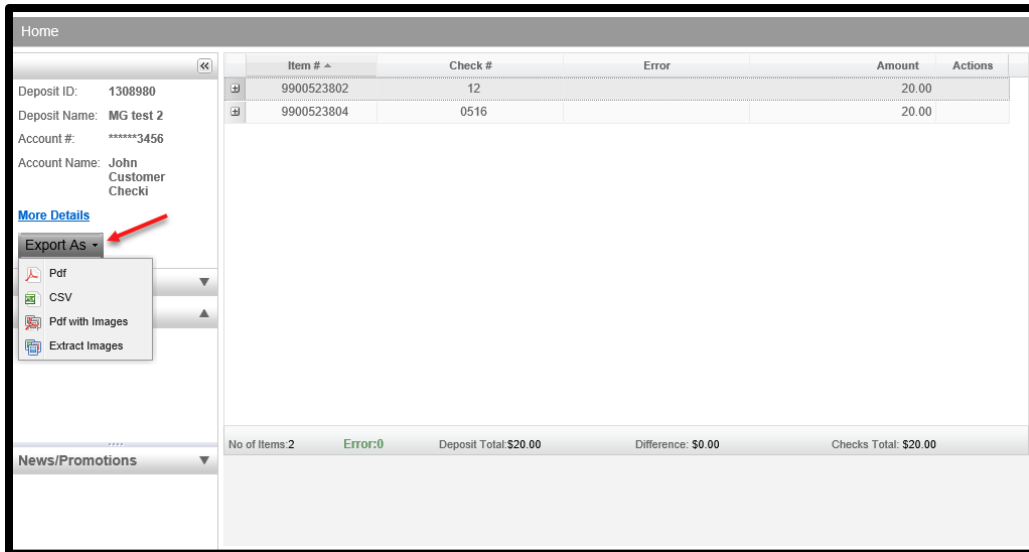
- Under the **Actions** column, click on the **View Deposit** icon



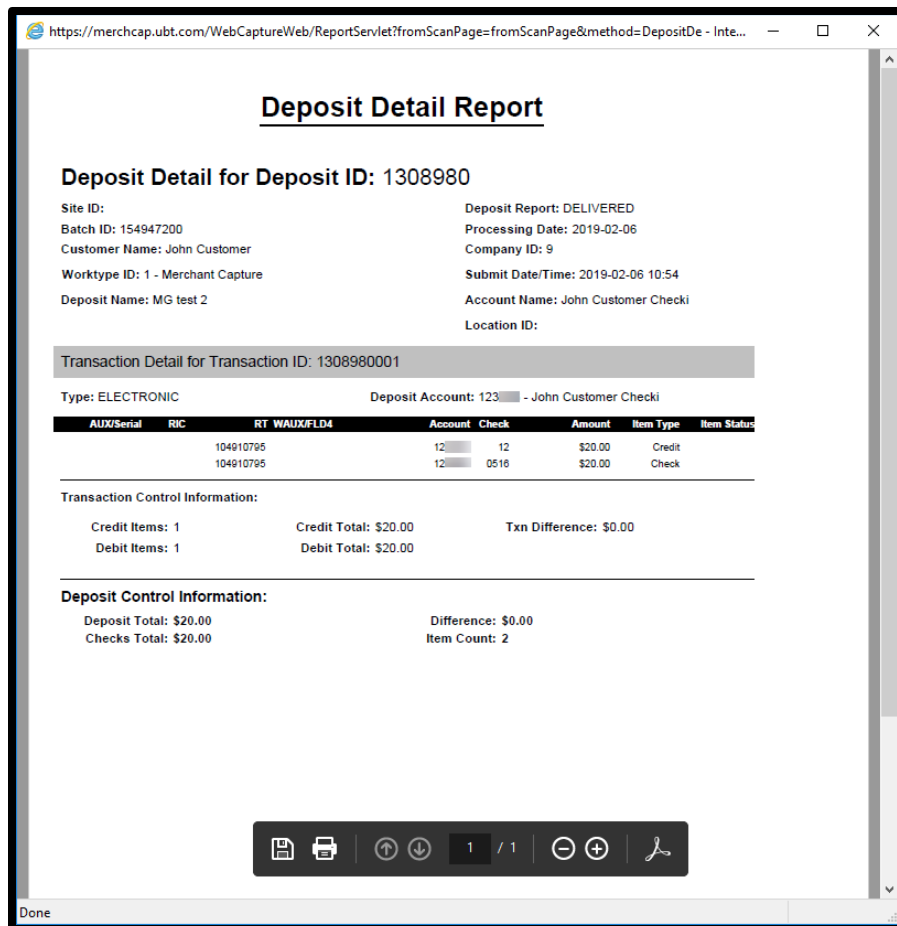


Choose one of the following Detailed Report types under the **Export As** drop-down menu:

- Generate PDF Report – Deposit Detail Report
- Generate CSV Report – Deposit Detail Report in a CSV format
- Generate PDF Report With Images – Deposit Detail Report with front and back item images
- Extract Images – creates a separate TIF image of the front and back of each item



## PDF Report:



# CSV Report:

The screenshot shows an Excel spreadsheet titled 'DepositId\_1308985\_DepositDetailReport - Excel'. The data is organized into columns: A (Site ID), B (Customer), C (Deposit IC Processing), D (Deposit A), E (Batch ID), F (Transactio), G (Type), H (AUX/Seria), I (RIC), J (RT), K (W/AUX/FLI), L (Account), M (Check), N (Amount), O (Item Type), P (Item Status), Q (Amount), R (Item Status), S (Amount).

Site ID	Customer	Deposit IC Processing	Deposit A	Batch ID	Transactio	Type	AUX/Seria	RIC	RT	W/AUX/FLI	Account	Check	Amount	Item Type	Item Status
	John Cust	1308985	2/6/2019	123456	J-DELIVERE	1.55E+08	1.31E+09	ELECTRON	123	1.05E+08	123456	12	\$137.62	Credit	
	John Cust	1308985	2/6/2019	123456	J-DELIVERE	1.55E+08	1.31E+09	ELECTRON		1.05E+08	123456	507	\$47.62	Check	
	John Cust	1308985	2/6/2019	123456	J-DELIVERE	1.55E+08	1.31E+09	ELECTRON		1.05E+08	123456	644	\$50.00	Check	
	John Cust	1308985	2/6/2019	123456	J-DELIVERE	1.55E+08	1.31E+09	ELECTRON		1.05E+08	6094510	1602	\$10.00	Check	
	John Cust	1308985	2/6/2019	123456	J-DELIVERE	1.55E+08	1.31E+09	ELECTRON		1.05E+08	6094510	1478	\$10.00	Check	
	John Cust	1308985	2/6/2019	123456	J-DELIVERE	1.55E+08	1.31E+09	ELECTRON		1.05E+08	123456	523	\$10.00	Check	
	John Cust	1308985	2/6/2019	123456	J-DELIVERE	1.55E+08	1.31E+09	ELECTRON		1.05E+08	123456	512	\$10.00	Check	

# PDF Report with Images:

The screenshot shows a web browser window displaying a PDF report titled 'Deposit Detail Report'. The report provides details for Deposit ID: 1308985, including Site ID, Batch ID, Customer Name, Worktype ID, Deposit Name, and various account and location information.

**Deposit Detail for Deposit ID: 1308985**

Site ID: Deposit Report: DELIVERED  
 Batch ID: 154947228 Processing Date: 2019-02-06  
 Customer Name: John Customer Company ID: 9  
 Worktype ID: 1 - Merchant Capture Submit Date/Time: 2019-02-06 10:58  
 Deposit Name: Testing Account Name: John Customer Check  
 Location ID:

**Transaction Detail for Transaction ID: 1308985001**

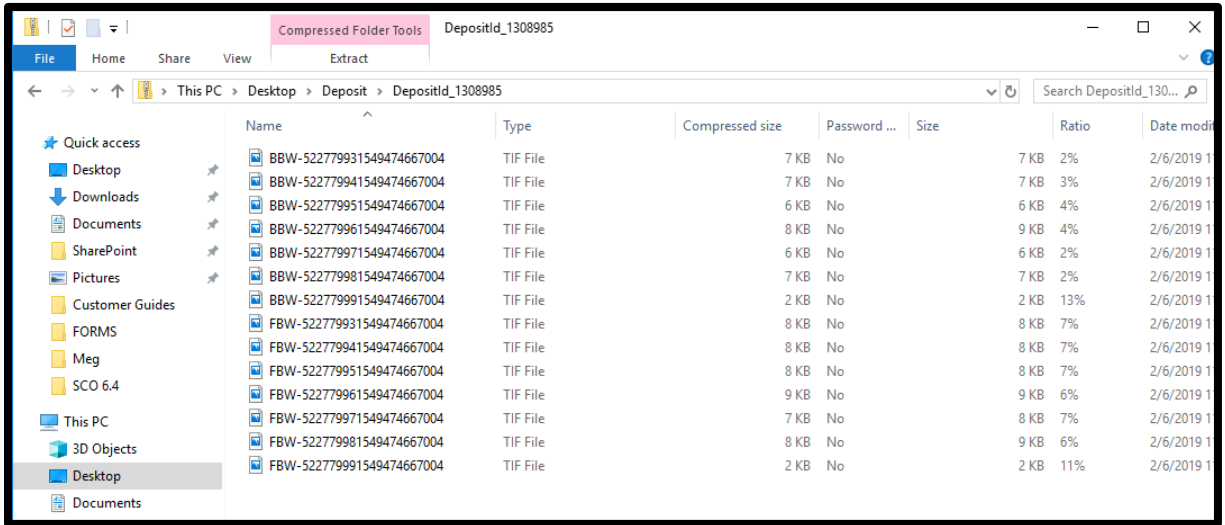
Type: ELECTRONIC Deposit Account: 123 - John Customer Checki

AUX/Serial	RIC	RT	W/AUX/FLD4	Account	Check	Amount	Item Type	Item Status
123	104910795			123	12	\$137.62	Credit	
	104910795			12	0507	\$47.62	Check	

The report includes two images of deposit slips. The first image shows a credit slip for \$137.62, and the second image shows a check for \$47.62. Both images include the Union Bank logo and various account and transaction details.

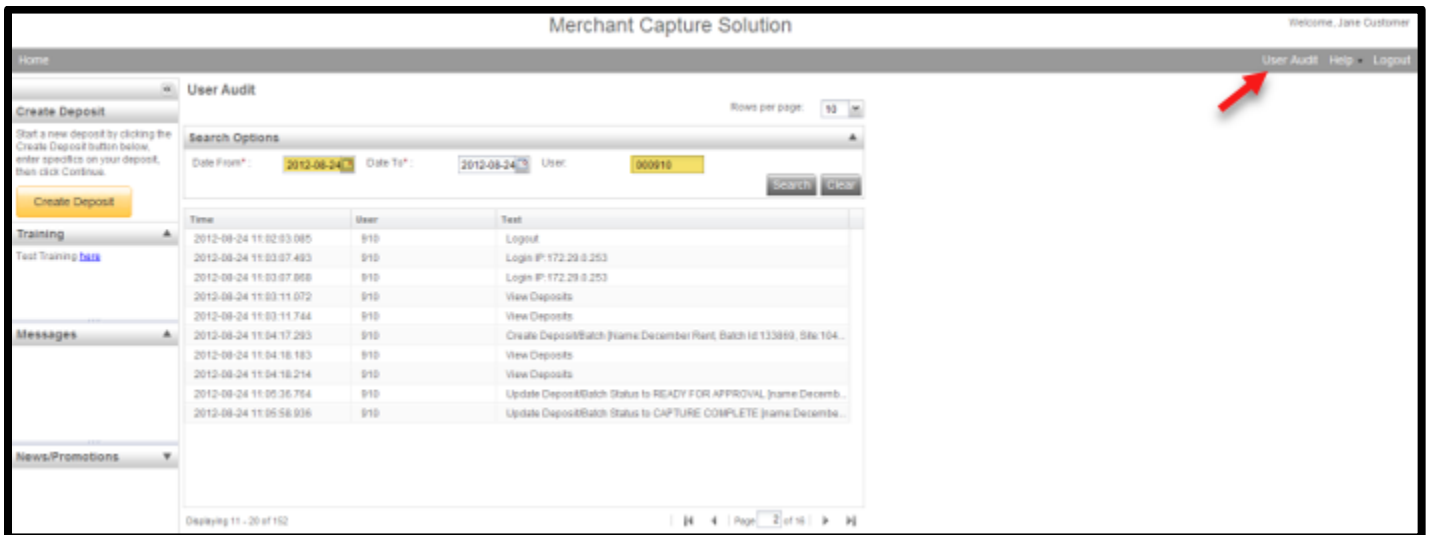
## Extract Images Report:

- The front and back of each image is saved separately
- The date and item trace number is identified with each image



## Available User Report

- Click on **User Audit**
- Lists all activity a specific user has made throughout the day.
  - Click and modify the “Search Options” box to search for a certain date or user
  - Click “Search”

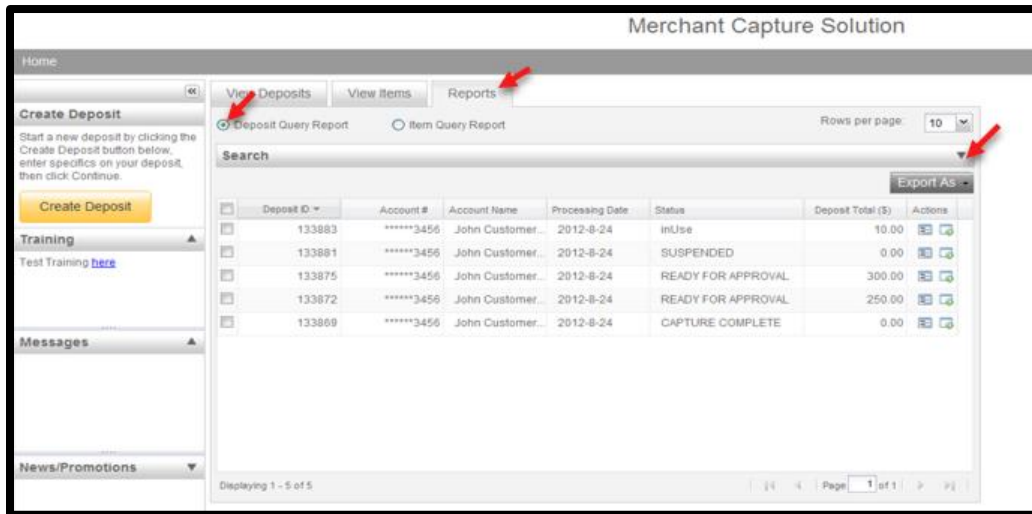


## Query Search

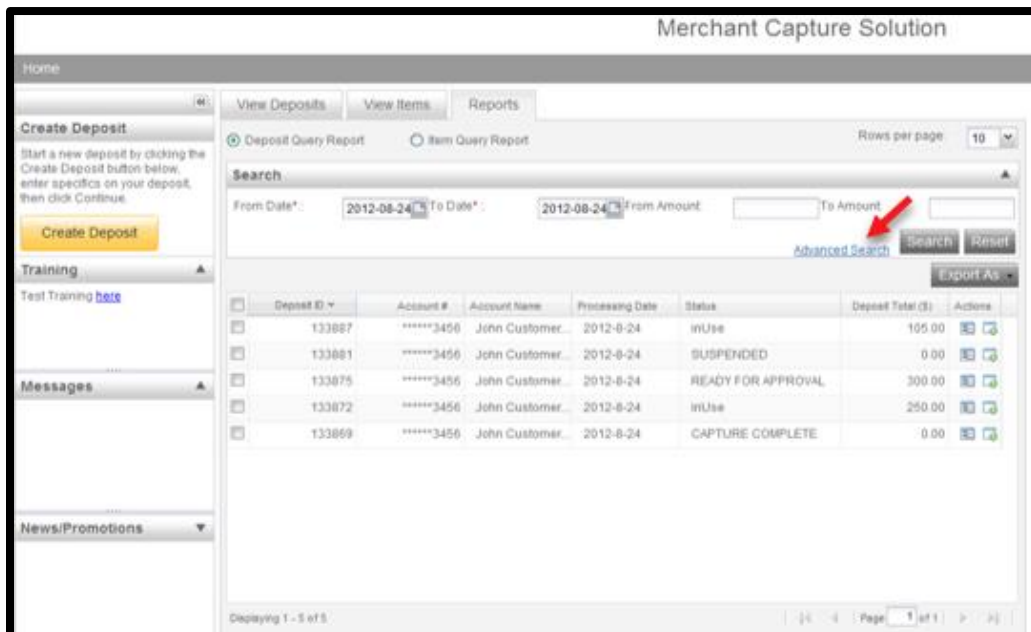
The system retains inquiry access for deposits and items for 45 days.

### Searching for a Deposit

- Click on the “Reports” tab
- Select the “Deposit Query Report” radio button
- Click on the ‘Search’ bar to input a date range and/or amount
- Click on “Search”



- For a more detailed search, click on the “Advanced Search” hyperlink
- Enter the Search Options for the deposit, (Date Range, Deposit ID, Amount, etc.)
- Click on “Search”



- This will show all deposits that meet the criteria.

Merchant Capture Solution

Home

View Deposits View Items Reports

Deposit Query Report Item Query Report Rows per page: 10

Search

From Date\*: 2012-08-24 To Date\*: 2012-08-24 From Amount: To Amount:

Capture User: Account #: Site ID: Deposit ID:

Capture Status:

Search Reset

Export As

Deposit ID	Account #	Account Name	Processing Date	Status	Deposit Total (\$)	Actions
133887	*****3456	John Customer...	2012-8-24	InUse	105.00	[View] [Print]
133881	*****3456	John Customer...	2012-8-24	SUSPENDED	0.00	[View] [Print]
133875	*****3456	John Customer...	2012-8-24	READY FOR APPROVAL	300.00	[View] [Print]
133872	*****3456	John Customer...	2012-8-24	InUse	250.00	[View] [Print]
133869	*****3456	John Customer...	2012-8-24	CAPTURE COMPLETE	0.00	[View] [Print]

Displaying 1 - 5 of 5 Page 1 of 1

## Deposit Status

- Ready for Approval – deposit is in balance, but pending approval from a second user
  - Capture Complete – pending exceptions to be resolved
  - Suspended – deposit interrupted during scanning
  - Uploading – items are currently being scanned
  - Submitted – approved and submitted for processing
  - Delivered – accepted and processed by the bank
- Click on the 'View Deposit' icon under the 'Actions' column to view the entire deposit

Merchant Capture Solution

Home

View Deposits View Items Reports

Pending Deposits All Deposits Rows per page: 10

Search

Deposit ID	Account #	Account Name	Processing Date	Status	Deposit Total (\$)	Actions
133889	*****3456	John Customer...	2012-8-24	SUBMITTED	488.29	[View] [Print]
133888	*****3456	John Customer...	2012-8-24	SUSPENDED	0.00	[View] [Print]
133881	*****3456	John Customer...	2012-8-24	READY FOR APPROVAL	100.00	[View] [Print]
133879	*****3456	John Customer...	2012-8-24	DELIVERED	450.20	[View] [Print]
133875	*****3456	John Customer...	2012-8-24	CAPTURE COMPLETE	0.00	[View] [Print]
133874	*****3456	John Customer...	2012-8-24	DELIVERED	20.00	[View] [Print]
133873	*****3456	John Customer...	2012-8-24	DELIVERED	95.24	[View] [Print]
133872	*****3456	John Customer...	2012-8-24	CAPTURE COMPLETE	0.00	[View] [Print]
133869	*****3456	John Customer...	2012-8-24	CAPTURE COMPLETE	0.00	[View] [Print]
133866	*****3456	John Customer...	2012-8-24	DELIVERED	240.00	[View] [Print]

Displaying 1 - 10 of 11 Page 1 of 2

## Searching for an Item

- Click on the “Reports” tab
- Select the “Item Query Report” radio button
- Enter the Search Options for the item, (Date Range, Deposit ID, Amount, etc.)
- Click on “Search”

The screenshot displays the Merchant Capture Solution interface. The top navigation bar includes 'Home', 'View Deposits', 'View Items', and 'Reports'. The 'Reports' tab is selected, and the 'Item Query Report' radio button is chosen. The search criteria are set as follows:

- From Date\*: 2012-08-24
- To Date\*: 2012-08-24
- From Amount: 45.00
- To Amount: 60.00
- Account No.: 123456
- Bank Id.: 104910795

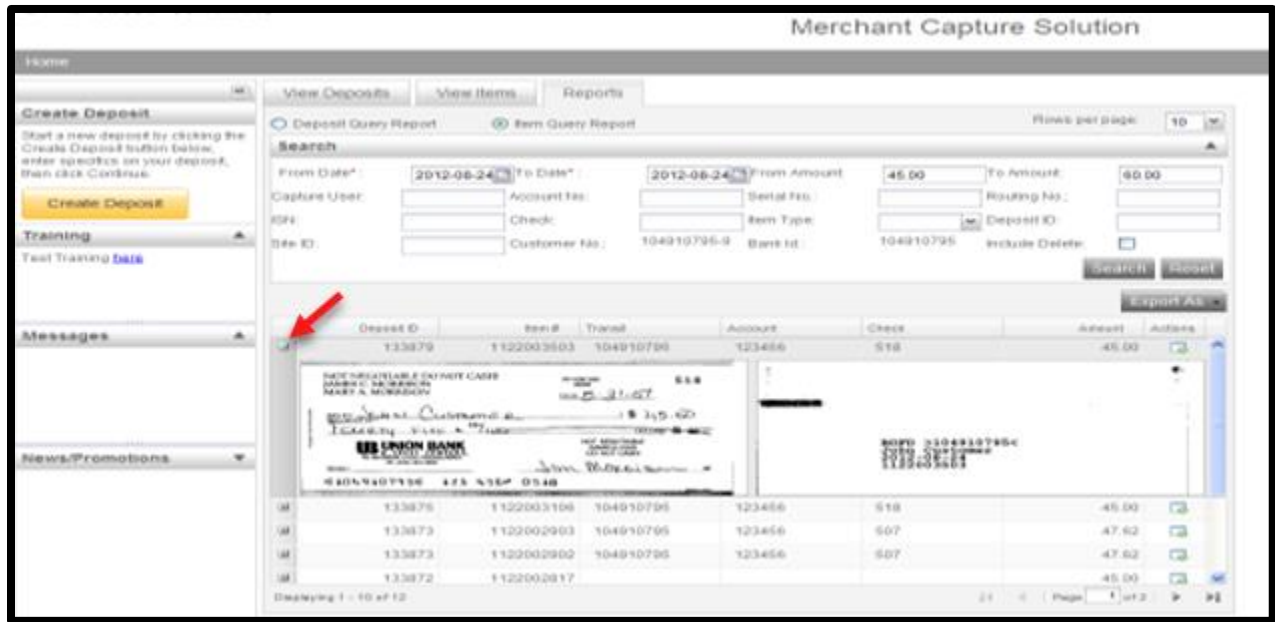
The search results table is displayed below, showing 12 rows of data. The columns are Deposit ID, Item #, Transact, Account, Check, Amount, and Actions.

Deposit ID	Item #	Transact	Account	Check	Amount	Actions
133879	1122003503	104910795	123456	518	45.00	[icon]
133875	1122003106	104910795	123456	518	45.00	[icon]
133873	1122002903	104910795	123456	507	47.62	[icon]
133873	1122002902	104910795	123456	507	47.62	[icon]
133872	1122002817				45.00	[icon]
133872	1122002810	104910795	123456	518	45.00	[icon]
133869	1122002504			***	45.00	[icon]
133866	1122002205	104910795	123456	518	45.00	[icon]
133865	1122002105	104910795	123456	507	47.62	[icon]
133865	1122002102	104910795	123456	518	45.00	[icon]

The interface also includes a 'Create Deposit' section on the left, a 'Training' section with a 'Test Training here' link, and a 'Messages' section. The bottom of the page shows 'Displaying 1 - 10 of 12' and 'Page 1 of 2'.

An image of any matched items will be displayed.

- Click on the 'Expand' sign next to the item to view the front and back of the item



- Under the "Actions" column, click on the "View Deposits" icon to view the entire deposit containing this item
- Once you have completed processing, click "Logout"

