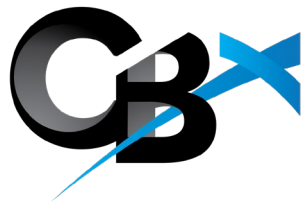


Building a Teller Check Capture Solution via eDOC CheckLogic



Goals

1. Give tellers the ability to scan and upload multiple checks
2. Save check data, so credit union can view on-us checks

Scanning Checks at the Teller Line

HOW IT COULD WORK

Step 1

Teller selects the Outside Checks button

CU has eDOC CheckLogic
Teller Client active in config

Session 1 - BEDROCK COMMUNITY CREDIT UNIO

File Edit Tools Help

Individual Account

Comments on File

Cash Name **BILLY BUTCHERSON**

Outside checks Account # 54355

Inhouse checks

Total funds in Outside checks Hold days 02 Type

I'm a BRONZE member!
(click for more info)

Loan Payoff or Current Balance	Loan Payment or Net Available	Description	Acct Type	Deposit Amount	IRA HSA	Withdrawal Amount	IRA HSA	Proc Code	JO
16,581.59	12,959.50	REGULAR SHARES	000	0.00		0.00			
15,048.50	15,548.50	CHECKING	010	0.00		0.00			
0.00	468.30	INSTALLMENT LN	700	0.00					

Suppress receipt Suppress balances

Verify Member	Bal Forward/This Mbr	Show Nicknames	Total funds in	0.00	Post
Trans Override	Sales Tools	ew Card #	Check cash fee	- 0.00	Refresh Cash Back
Post	In-House Checks		Transaction net total	- 0.00	Deposit Calculator
Misc Receipts	Outside Checks		Cash back	0.00	
Bal Forward/New Mbr	Phone Operator				

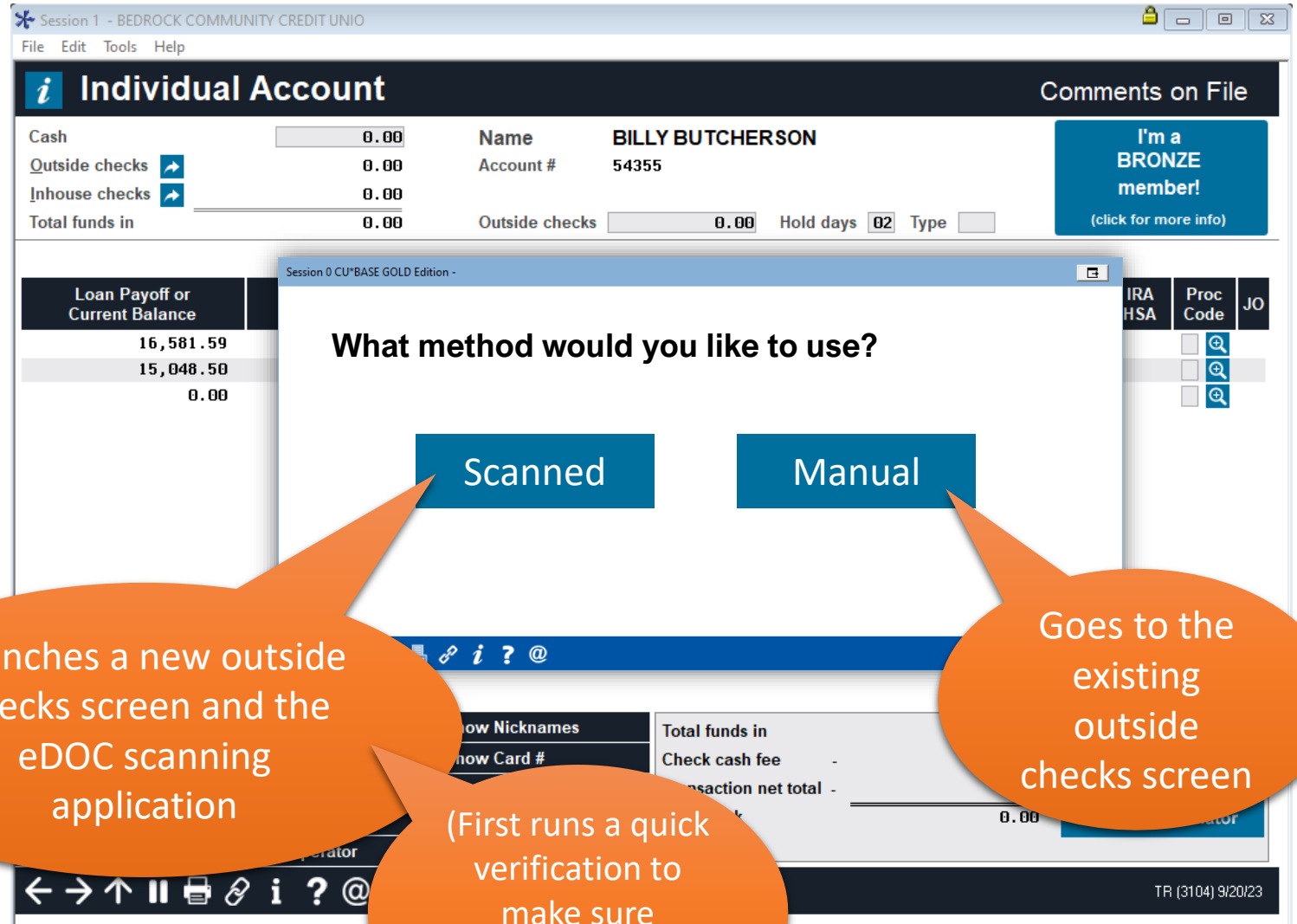
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Step 2

Teller chooses how checks will be entered

Cannot do both in the same flow



Step 3

SmartLink calls CheckLogic teller website with teller's CU*BASE GOLD username

Teller scans checks into eDOC's Teller Capture website and submits, which sends the information to CU*BASE

The screenshot displays the 'Outside Checks' interface. At the top, there are navigation tabs: 'My Deposits', 'Scan Items' (which is active), and 'My Profile'. Below this, a header shows 'Member BILLY BUTCHERSON' and 'Account # 54355'. A table titled 'Scanned Items' lists three items with columns for Routing No, Account, Serial, Amount, and Status. The first item is highlighted in blue. To the right, an 'Item Detail' window shows a scanned check image with fields for MICR, Serial, and Amount. At the bottom, a summary bar shows 'Item Count 3' and 'Item Total 117.00'. A status indicator shows a red exclamation mark for 'Needs Action' and a green checkmark for 'Ready Submit'. A blue 'Scan' button and a green 'Submit' button are at the bottom, with orange arrows pointing to them.

Routing No	Account	Serial	Amount	Status
2724123456	123456	1234	5.00	✓
2724123456	654987	6541	12.00	✓
2724123456	65465464	9874	100.00	✓

MICR	Serial	Amount
627324994 60587305 3245	3245	2,125.93

Item Count: 3
Item Total: 117.00

Needs Action (⚠) Ready Submit (✓)

Buttons: Scan, Submit

Step 4

Credit Union is returned to a new Outside Checks screen

CU*BASE applies configured check holds; teller adjusts if necessary

If any checks were missed, the teller uses Scan Checks again to add another batch (will append to the first batch)

Once all checks are listed, teller selects "Continue"

Session 1 CU*BASE GOLD - BEDROCK COMMUNITY CREDIT UNIO

File Edit Tools Help

Outside Checks

Account # 54355 BILLY BUTCHERSON Scan Checks

Screen total 117.00 Default hold days 02

Total checks 117.00 # items 3 Holds will be calculated based on BUSINESS days

Check Amount	Days	Type	Check Amount	Days	Type	Check Amount	Days	Type
5.00	0			2			2	
12.00	0			2			2	
100.00	2	000		2			2	
	2			2			2	
	2			2			2	
	2			2			2	
	2			2			2	
	2			2			2	
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	2			2			2	
	2			2			2	
	2			2			2	
	2			2			2	
	2			2			2	

Date Calculator
Clear Entries
Continue
Deposit Hold Settings

i Page down to enter more checks. Up to 588 individual checks can be entered.

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Step 5

Teller deposits or gives cash back for outside check amount (fees may apply)

Clicks Post

This sends a signal to eDOC to post the batch

Images are archived, attached to the member's account base

Transaction is posted to the member

Session 1 - BEDROCK COMMUNITY CREDIT UNIO

File Edit Tools Help

Individual Account

Cash Name **BILLY BUTCHERSON**
Outside checks Account # **54355**
Inhouse checks
Total funds in

I'm a BRONZE member!
(click for more info)

Loan Payoff or Current Balance	Loan Payment or Net Available	Description	Acct Type	Deposit Amount	IRA HSA	Withdrawal Amount	IRA HSA	Proc Code	JO
16,698.59	12,959.50	REGULAR SHARES	000	117.00		0.00			
15,048.50	15,548.50	CHECKING	010	0.00		0.00			
0.00	468.30	INSTALLMENT LN	700	0.00					

Suppress receipt Suppress balances

Verify Member	Bal Forward/This Mbr	Show Nicknames	Total funds in	117.00	Post Refresh Cash Back Deposit Calculator
Trans Override	Sales Tools	Show Card #	Check cash fee -	0.00	
Post	In-House Checks	Procedures	Transaction net total -	117.00	
Misc Receipts	Outside Checks		Cash back	0.00	
Bal Forward/New Mbr	Phone Operator				

Navigation icons: ← → ↑ || 🖨️ 🔗 ⓘ ? @

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Step 6

Receipt is generated

ProDOC - Signature Capture(KKARNES)

Form Name: Receipt x

*Account: 54355

Teller_ID: 89

Other:

*Required

Page 1 of 1 | Scan Page | Scan Options... | Add Fillable Field | Import File | Remove Form Elements

Member number 54355
Member BILLY BUTCHERSON
Served BILLY BUTCHERSON
Date and time 09/20/2023 15:37 ET
Branch/served by 01/89
Receipt ID 0168680

-----Today's Transactions-----

Acct	Transaction	Amount
	CHECK IN	5.00
Funds available on 09/22/23	CHECK IN	12.00
Funds available on 09/22/23	CHECK IN	100.00
Funds available on 09/22/23	-000 REG SHARES DEPOSIT	117.00
	CASH BACK	.00

-----Account Summary-----

Acct Description	Balance
-000 REGULAR SHARES	16815.59
Available funds	12959.50
-010 TEST CHECKING	15048.50
Available funds	15048.50
-700 INSTALLMENT LOAN	.00

-----End of Receipt-----

Cash Tracker

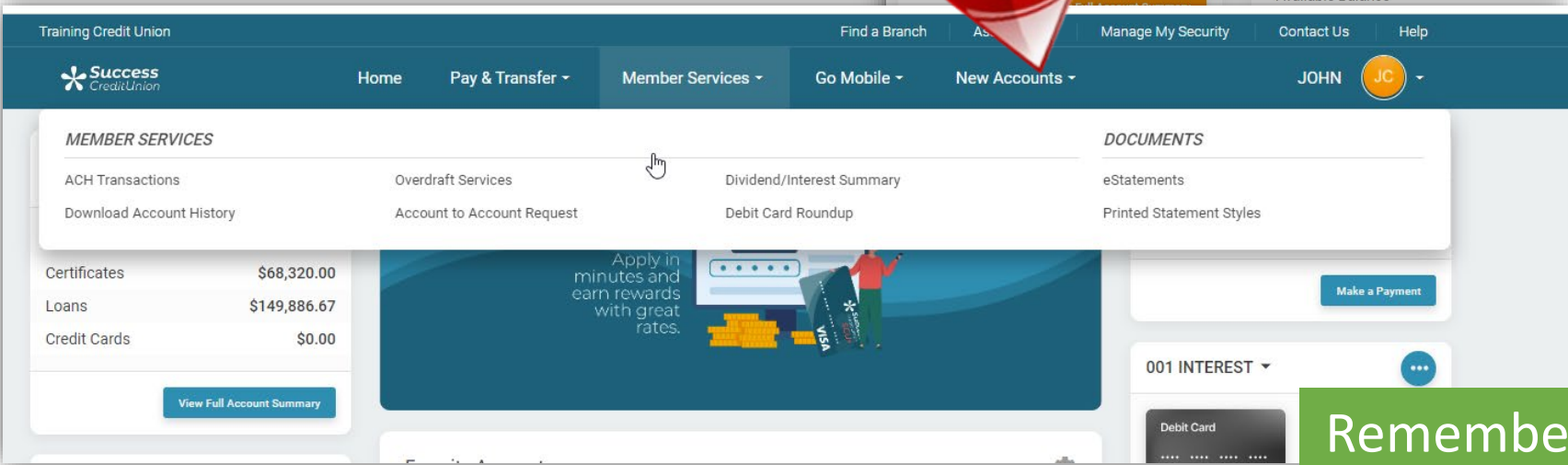
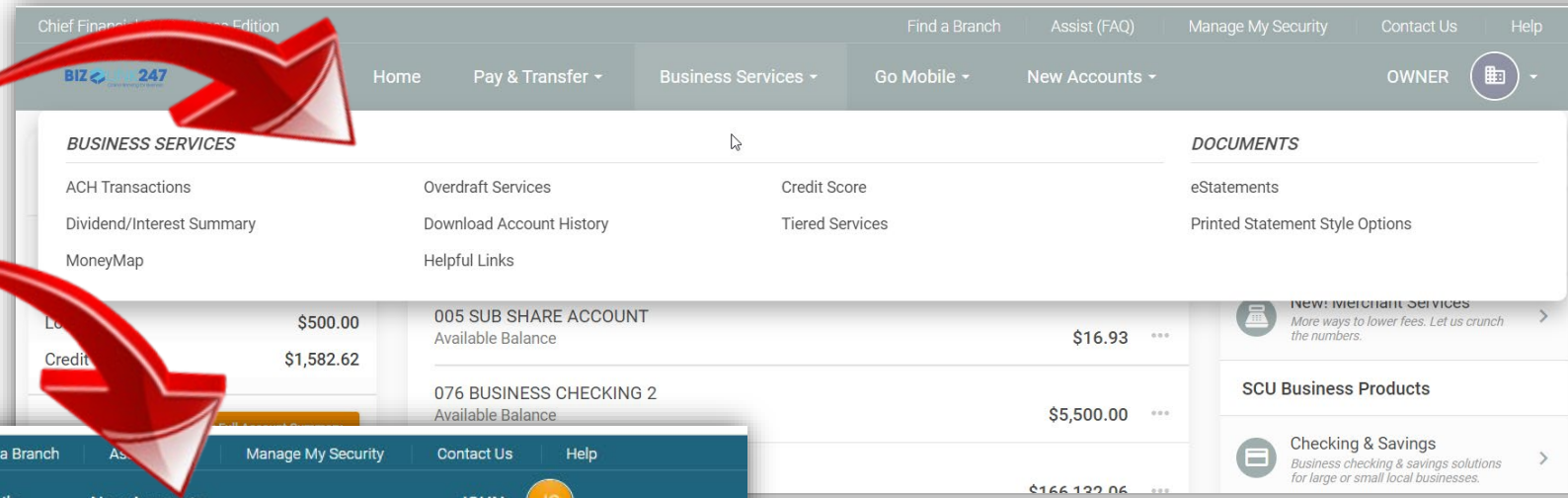
User | Print | ... | eSign | Send To Member | Save | Cancel

Viewing Checks in Online Banking

HOW IT COULD WORK

Viewing deposited checks

Use CU Publisher to add links from master menu and/or side-bar link widgets



Remember that images are stored by account base not suffix

Things to Remember

Requirements

- Will require the CBX web interface to facilitate communications with eDOC
- Will require a separate scanner for each teller

- Slightly different UX will be needed for Xpress Teller
 - Limits on the total # of checks
 - Will probably launch with this in Standard Teller only to start



Not covered by this project

- Online member viewing of checks deposited via:
 - National shared branching
 - Image-enabled ATMs (other than deposits via an envelope)
 - ITMs (will require separate vendor project)
- Viewer in CU*BASE for CU employees to see these checks
 - Could be separate project later, if needed