U.S. Department of the Treasury

Financial Management Service

Paper Check Conversion Over The Counter (PCC OTC)

Standard Operating Procedures
Daily Processing

Release 5.1

July, 2006

(Revised 2/9/07)

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Daily Processing Step-By-Step User Guide

Access Login

After successful installation and configuration, a user can double click the POS desktop icon 

to start the application.

The POS login screen will appear. The user will be prompted to enter their POS 'Login' and 'Password' (See Figure 6.1).

After the login and password have been entered, select **'OK'** or press **'Enter'**.

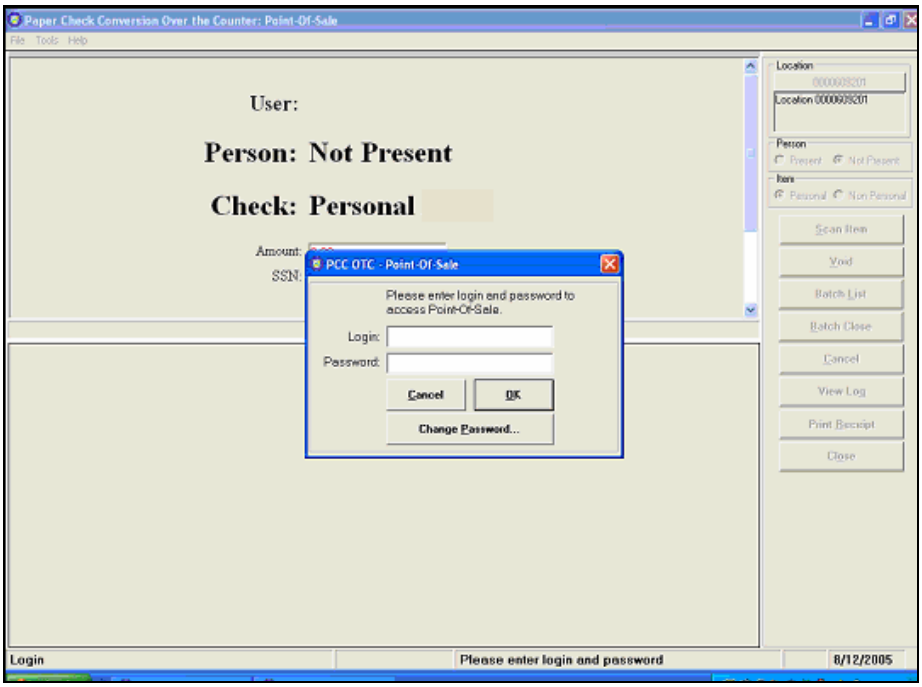

Figure 6.1

Note: The user will remain active in this session until:

1. the batch is closed
2. the user logs out
3. the PC automatically shuts down. The POS computer is configured to shutdown automatically after idle for a certain period of time. The default is set to 15 minutes but this can be altered to fit the Agency's requirements. For information on changing the auto logout default, refer to the SAT chapter, 'System Configuration', 'General Tab', 'Login' section of this SOP.

First Time Users

If this is the first time the user is signing on to any of the PCC OTC modules, i.e., POS, SAT or BM, the user will be required to change their password. An authorized user from your internal staff will assign each user a login name and an initial, temporary password. After typing the login name in the login field, and the temporary password in the password field, the system will prompt the user to change their password (see *Changing a Password* section below). The password must be at least 8-characters long and include at least 1 letter and 1 number. It should also be unique and difficult for others to guess.

Changing a Password

Users are required to change their password upon initial login. Passwords should be changed thereafter every thirty days or as often as your internal procedures require. Passwords should also be changed if the user feels that their password has been compromised.

Note: When the password is changed in the POS, it is also changed in the SAT and Batch Manager provided that the user has access to those modules.

To change a password:

In the Login window, enter your login name and password and click the **'Change Password'** button. The Change Password window opens. (Figure 6.2)

In the 'Old Password' field, type your current password.

In the 'New Password' field, type your new password

In the 'Confirm' field, type the new password again. Click **'OK'**.

The Change Password dialog window closes and access is provided to the application.

Figure 6.2

Scanner Configuration Validation

Each time a user signs on to the POS, the system checks to ensure that the scanner is properly configured. The message, 'Connecting to scanner' will momentarily appear. If the scanner is properly configured, the message will disappear and the sign on process continues.

If there is a problem with the scanner configuration, the system will notify the user, and if possible, attempt to rectify the problem. For more information, please refer to the Troubleshooting section of this SOP.

Batch Acknowledgement upon Sign on

Upon sign on, the POS may connect with the ELVIS system to check for batches that have not yet been acknowledged. This is based on how the POS computer's 'Tasks' are setup. For information on Tasks defaults, see the *SAT* chapter, 'System Configuration', 'Tasks Tab' of this SOP.

If there are no batches to acknowledge, the screen will reflect the image in Figure 6.3. If the system is acknowledging a batch or batches, the screen will reflect the image in Figure 6.4.

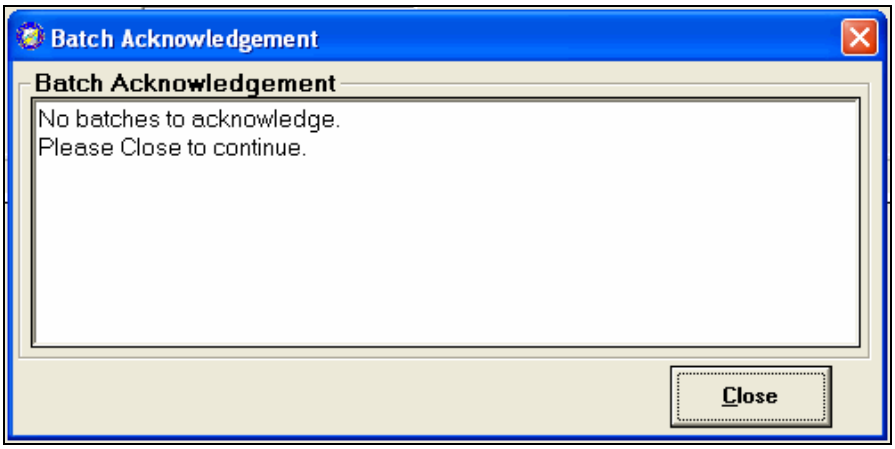

Figure 6.3

Click the **'Close'** button to continue.

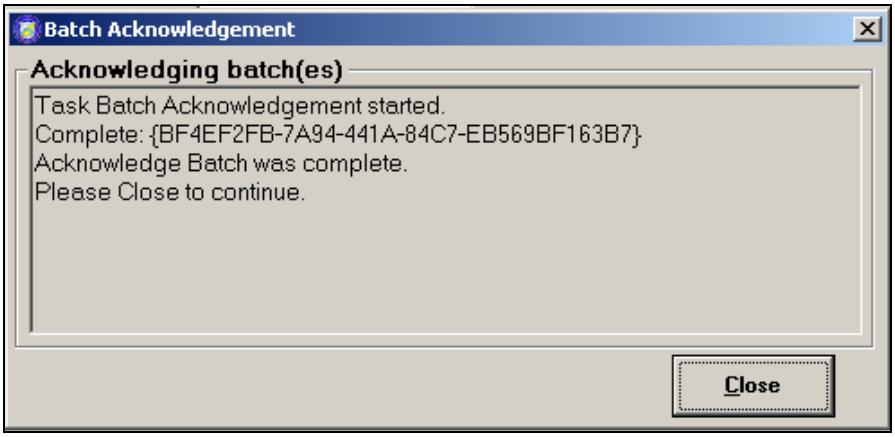

Figure 6.4

Task Forms/Data Entry Screen Upgrade Check upon Sign on

Upon startup, the POS may also connect to the ELVIS system to check for Forms/Data Entry Screen upgrades. This is based on how the POS computer's 'Tasks' are setup. For more information on 'Tasks' see *SAT* chapter, System Configuration, Tasks tab of this SOP.

Forms upgrade refers to the PCC OTC application's usage of XML forms. These forms create a custom data entry screen for each agency. Each agency includes specific information regarding their customized form(s) on their ASP (Agency Site Profile). This information is used by the FRB-C to create each customized form.

This form will display your custom configurable fields, up to 24, on the POS data entry screen. After the initial software install, the customized form that is needed will be downloaded. For more information on the downloading of data entry screens, see the 'Tools' section of this chapter. On occasion, new forms may be sent to the computer if you have requested changes to the form. Multiple forms are possible, one for each mode, Person Present and Person not Present. Also different customized forms can be used for each ALC+2.

When the system checks for the upgrade, the following window will appear (Figure 6.5):.

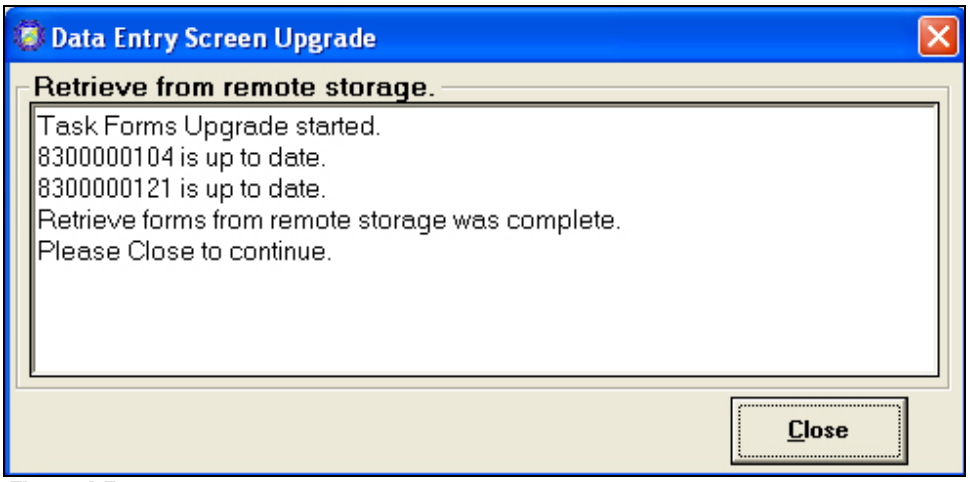

Figure 6.5

Information regarding the result of the Data Entry Screen Upgrade will appear within the window. Click the 'Close' button. The 'Retrieve Data Entry Screen from Local Storage' window opens. (Figure 6.5.1)

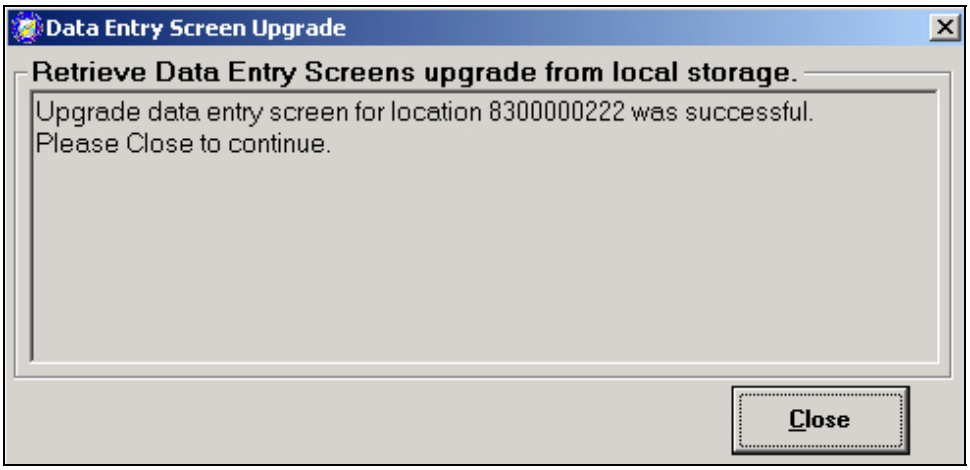

Figure 6.5.1

When it has finished you will be prompted to click the **'Close'** button.

Note: Forms in the POS can be described as screens that contain unique data entry fields for a type of transactions. An agency can choose to have separate Person-present and Person-not-present forms if needed. Each ALC+2 may also have a different form, if desired.

Update the Check Verification Database

For agencies utilizing the optional Check Verification Database, also know as the Local Verification Database (LVD), the user may be prompted to update the Check Verification database upon login (Figure 6.6). If the Check Verification database has not been updated within the agency's requirements (as determined in the SAT configuration task setting), the user is prompted to update the database. The database could become outdated if the user was unable to connect to the Internet for some time, or an Agency was operating from a remote location for an extended period of time.

NOTE: Mobile/remote users should update the Check Verification Database prior to mobilization by selecting 'Check for> Verification Records' from the Tools menu on the main POS screen.

The Check Verification Database update occurs automatically at batch close, so selecting 'Yes' at this prompt is optional, however, the most current LVD should always be used. This will modify your LVD records before processing your activity for this batch.

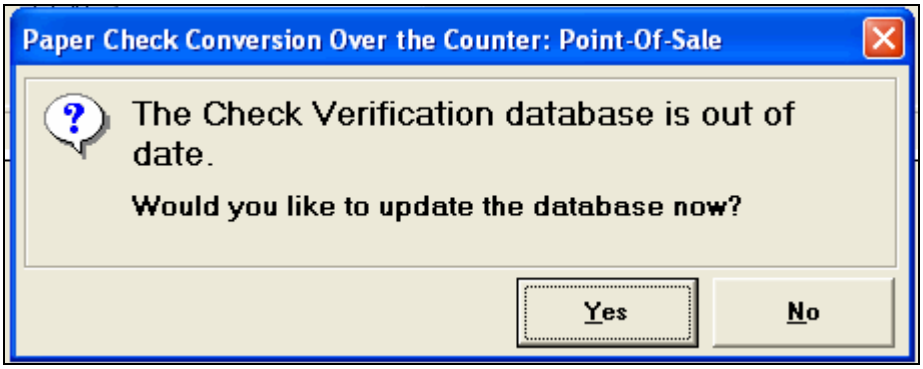

Figure 6.6

If you select **'Yes'**, the database will be updated. If you select **'No'**, the existing check verification information will be used when processing check data and the following message will be displayed (Figure 6.7):

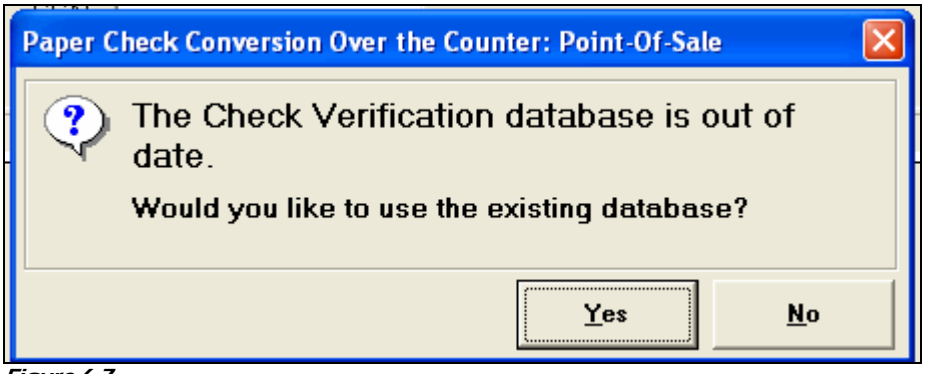

Figure 6.7

If you select **'Yes'**, the Local Verification Database will be updated with any new information since the last update (Figure 6.8). If **'No'** is selected, the system will continue with the sign on and the operator can continue processing items as long as the database has not exceeded the pre-configured timeframe for an upgrade. The default timeframe for an LVD upgrade is 30 days but this can be modified by an authorized user to a number between 1 and 100 days. If the system finds that the database is older than the allowable number of days, one of two actions

must occur: an authorized user will be required to sign on to allow the operator to continue using the outdated database, or the database must be updated. To determine the authorized user refer to *Configure System Roles* in the *System Administration Tool* chapter.

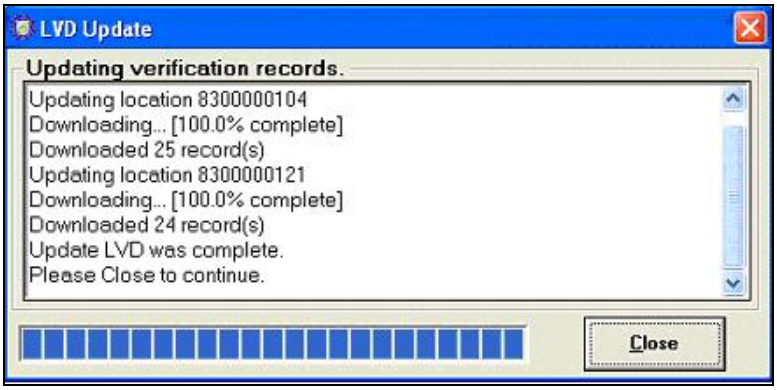

Figure 6.8

Unprocessed Items Detected

If a user should exit the system and leave behind an unprocessed batch, the following message will occur at that user's next sign on (Figure 6.8.1):

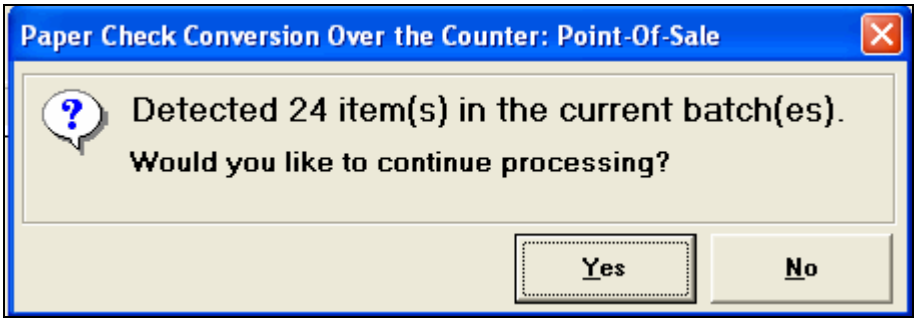

Figure 6.8.1

This alerts the user that previous items were not completed. If more checks need to be added to the batch, the user should respond with **'Yes'**. The next item that is scanned is added to this batch.

If more items should not be added to the batch, the user should respond with **'No'**. The system then asks if the user wishes to close the batch (Figure 6.8.2). In order to transmit the batch for processing, the batch must first be closed. To ready the batch for transmission, respond by clicking the **'Ok'** button to close the batch. The system will open the 'Close Batches' window. For procedural information on the 'Batch close' process, please refer to the 'Batch Close' section of this chapter.

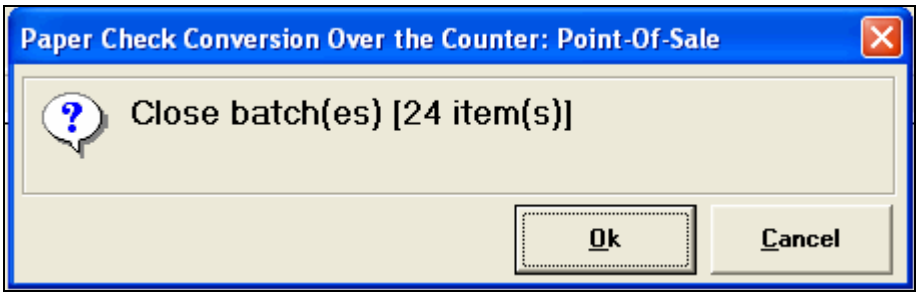

Figure 6.8.2

Very Important Note: ***Batches are owned by the individual who created the batch. Only the owner of the batch is notified of incomplete batches at sign on. If incomplete batches exist in the system and another user signs on to the system, they will not be notified. Because of this, it is vitally important for authorized users of Batch Manager to frequently check the status of batches in Batch Manager to ensure that all batches are successfully completed.***

Task upgrades

Periodically, the user may be presented with questions, restrictions or options pertaining to an application upgrade, or scanner firmware upgrades (upgrades to the software that identifies the scanner to the computer) as they are available from the ELVIS system. These will appear to the user in the form of a pop-up question during the course of the business day. These tasks are setup to run at specific times, i.e., start of application, close batch, etc. Some examples can be seen in Figures 6.9, and 6.10 below.

Figure 6.9

Figure 6.10

Note: It is very important that you DO NOT click the 'Cancel' button to cancel these tasks.

Tools - POS Downloads

Tools

Authorized users can also perform the functions mentioned in the 'Other Task Upgrades' above whenever there is a need. To use the POS 'Tools':

From the POS Main Window, click **'Tools'**, **'Check host for'** as pictured in Figure 6.10.1 below.

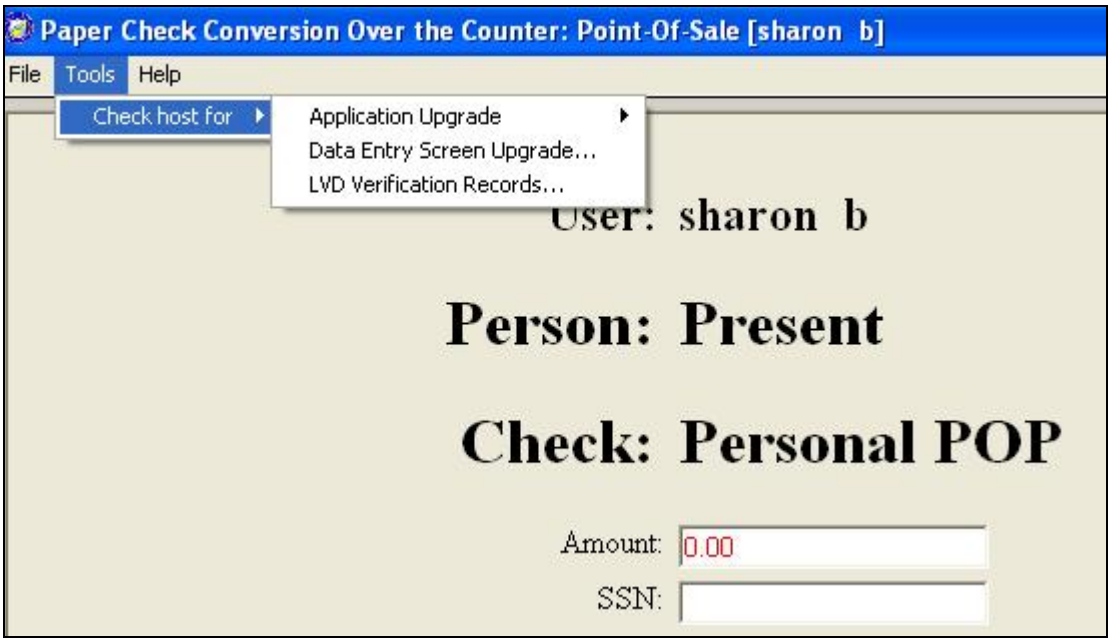

Figure 6.10.1

The following options are available:

Application Upgrade – A submenu will appear with the choices, **'PCC OTC Application'** and **'Scanner Firmware'** when choosing the application upgrade, as displayed in Figure 6.10.2.

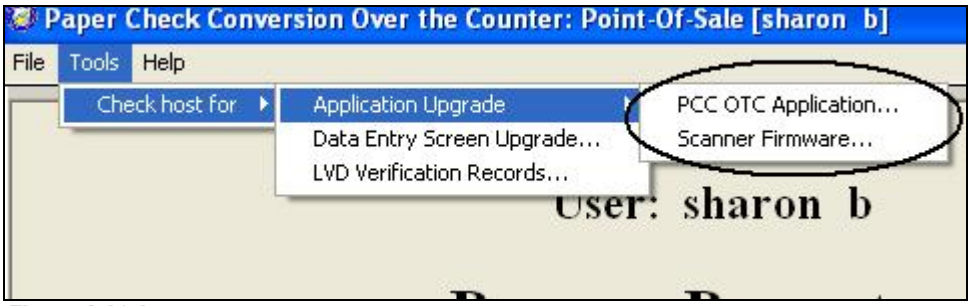

Figure 6.10.2

Note: Firewalls can block the download of updates or files sent with an .exe extension. Your firewall may need to allow anything from our IP in order to receive the upgrade. If application downloads are not practical or permissible for your Agency, a CD with the upgrade can be sent via mail, or the upgrade can be placed on a server on your end and POS terminals can access the upgrade from that server.

Application Upgrade

An authorized user can use the **'PCC OTC Application'** upgrade tool to extract an upgraded application and launch the installation procedure.

To check the host for an Application upgrade:

Select **'Tools'**, **'Check Host For'**, **'Application Upgrade', 'PCC OTC Application'** as displayed above in Figure 6.10.2.

1. The PCC OTC Application Upgrade information window opens (Figure 6.10.3).

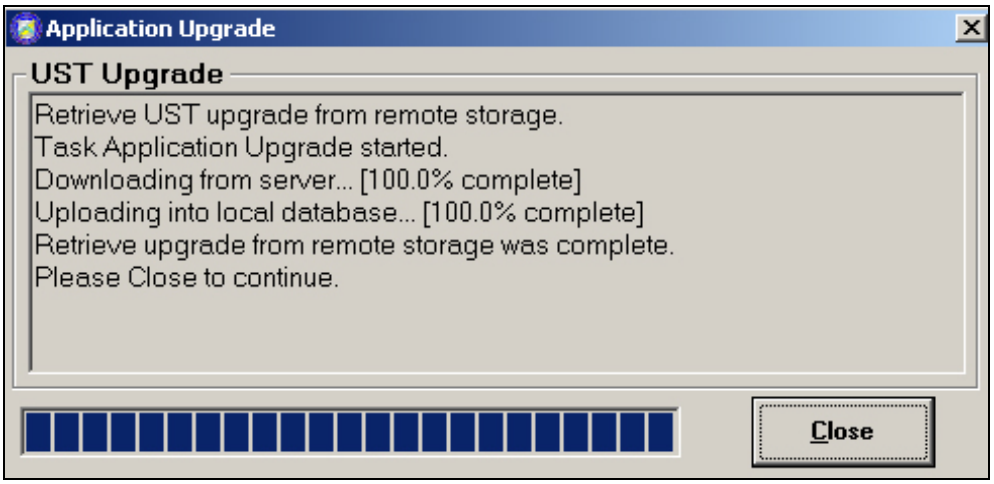

Figure 6.10.3

2. Click the 'Close' button. The 'New Version Available' window opens (Figure 6.10.4)

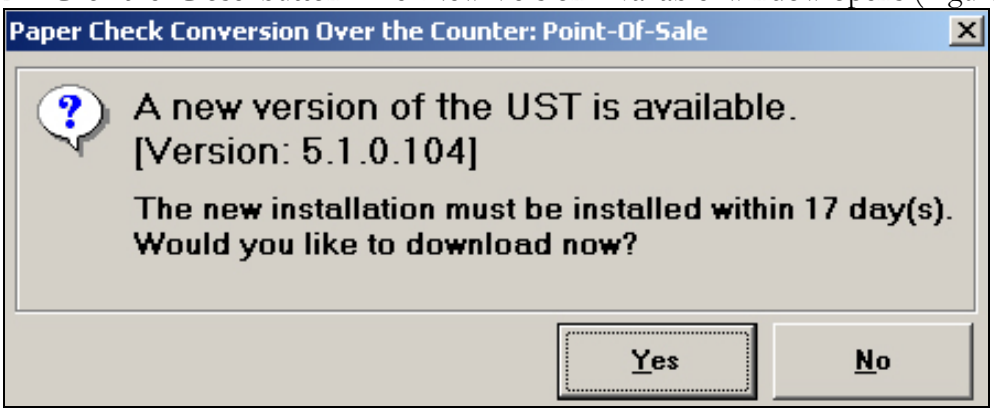

Figure 6.10.4

3. Click **'Yes'** to install the upgrade now, or **'No'** to postpone the install. Installation of the upgrade can be postponed but it is not recommended as the upgrade is assigned a specific grace period and must be installed within that period of time. The Retrieve Upgrade window opens (Figure 6.10.5).

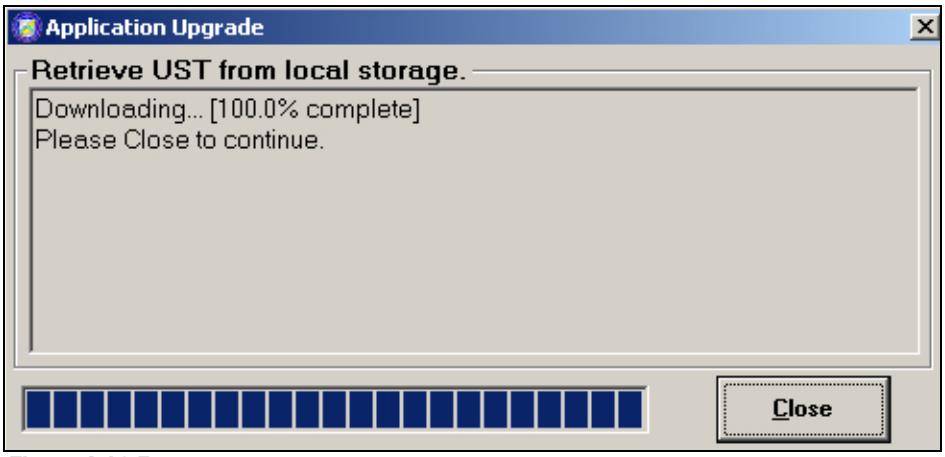

Figure 6.10.5

4. Click **'Close'**. The WinZip Self-Extractor archive window opens (Figure 6.10.6)

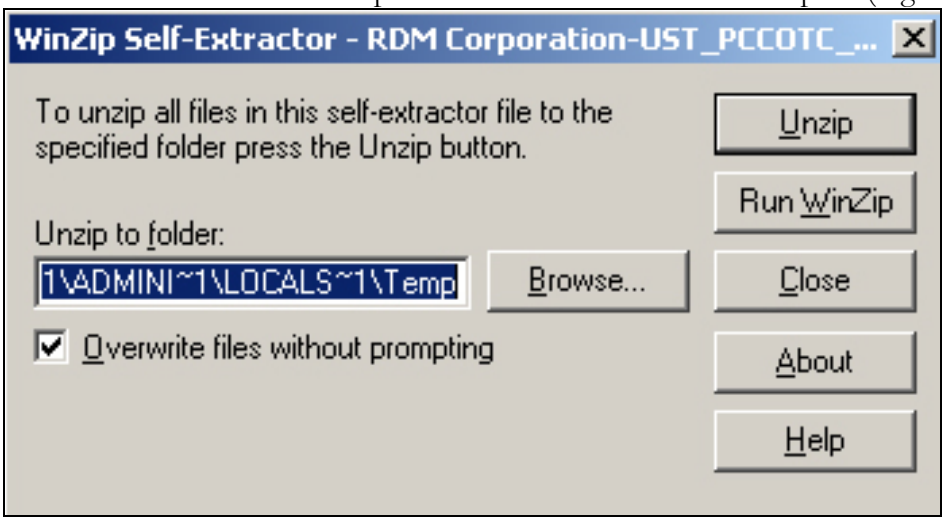

Figure 6.10.6

5. Specify a file location if different from the default and click **'Unzip'**.

6. Click **'OK'** on the Files Unzipped successfully screen. Close the WinZip Self-Extractor screen.

7. Ensure there are no instances of POS applications currently running, and click ***Yes***.

8. Navigate to the file location specified on the WinZip Self-Extractor screen and double-click the 'Setup.exe' icon. Refer to PCC OTC POS Installation guide for information about installing the POS.

Note: If using the default file location on the WinZip Self-Extractor screen ensure that Windows is configured to display all folders including hidden folders.

Scanner Firmware Upgrade

The 'Scanner Firmware' upgrade tool will allow downloads of new scanner firmware. The firmware downloads automatically and attempts to install. This task can be configured as part of Application Upgrade to perform automatically at either application startup or batch close. The default is for it to run at 'Close Batch. Only authorized users can perform the scanner firmware upgrade. To manually update the Firmware:

1. Select 'Tools', 'Check Host For', 'Application Upgrade', 'Scanner Firmware'. The Firmware Upgrade window opens (Figure 6.10.7)

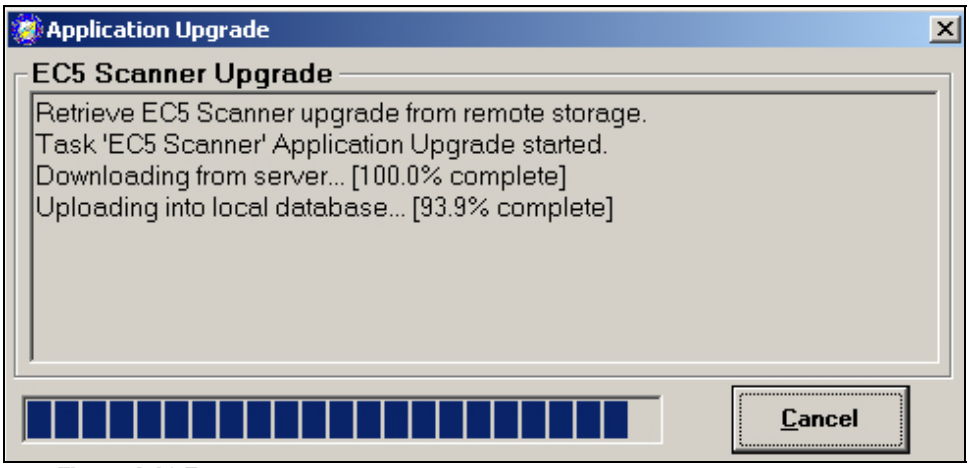

Figure 6.10.7

2. Click **'Close'**. The New Version window opens (Figure 6.10.8).

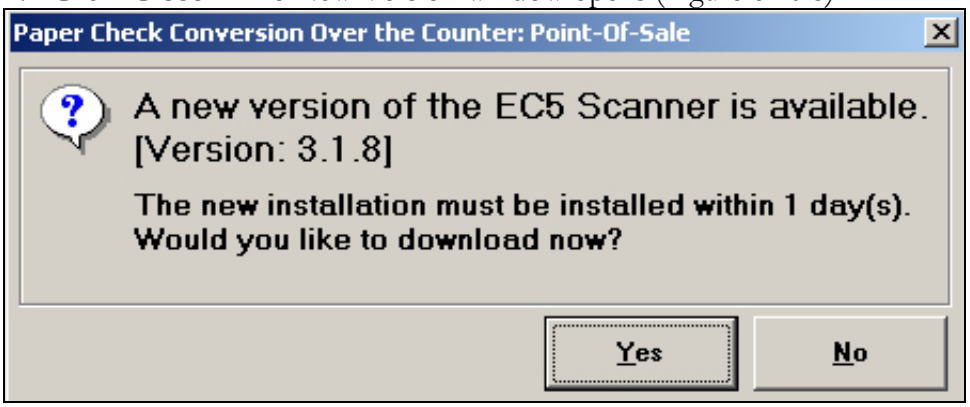

Figure 6.10.8

3. Click **'Yes'** to install the new version. The Firmware Install screen window opens (Figure 6.10.9).

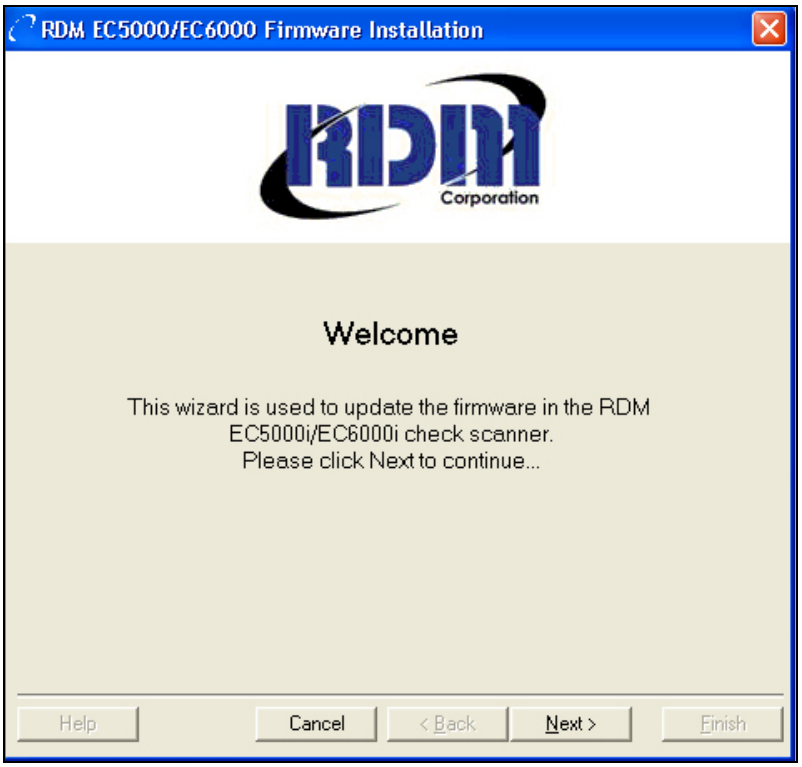

Figure 6.10.9

4. Click **'Next'**. The Firmware file is parsed (Figure 6.10.10).

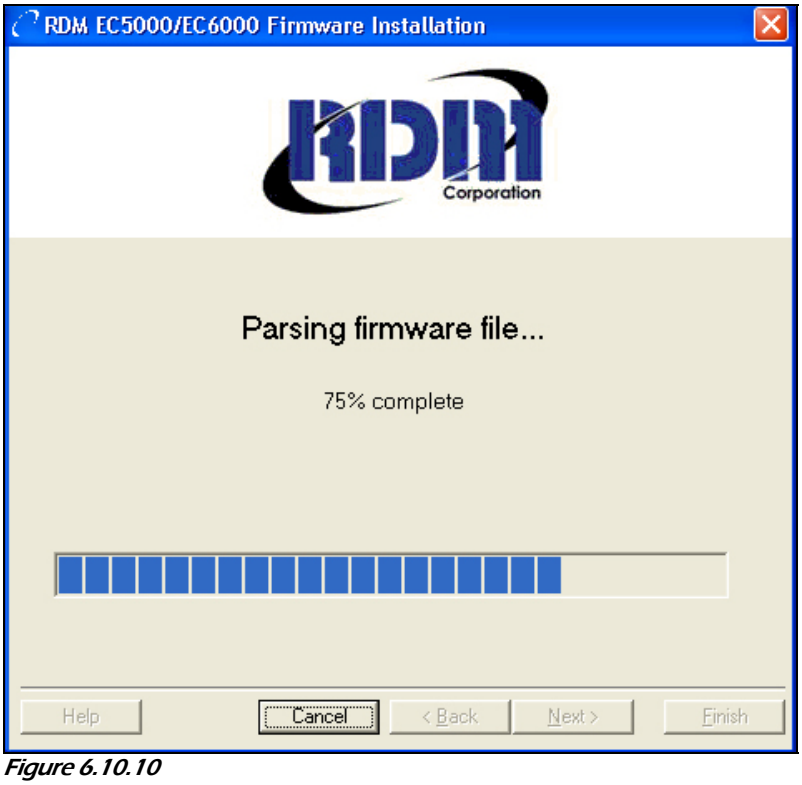

Figure 6.10.10

5. Click **'Next'** after powering the scanner off.

6. When prompted, power the scanner on. The Firmware is downloaded.

Data Entry Screen Upgrade

The POS allows for up to 24 configurable fields to be used on an Agency's Data Entry screen(s). The data entry screen upgrade allows a user to check for upgrades to their data entry screens. This tools needs to be used upon the initial login to the POS. After the data entry screen upgrades have been downloaded, this tool will only need to be used if changes to your Data Entry screens have been made. This task can be configured as part of Application Upgrade to perform automatically at either application startup or batch close and can be performed by all users.

To manually update the Data Entry Screens:

1. Select '**Tools', 'Check Host For', 'Data Entry Screen Upgrade'**. The Data Entry Upgrade window opens (Figure 6.10.11).

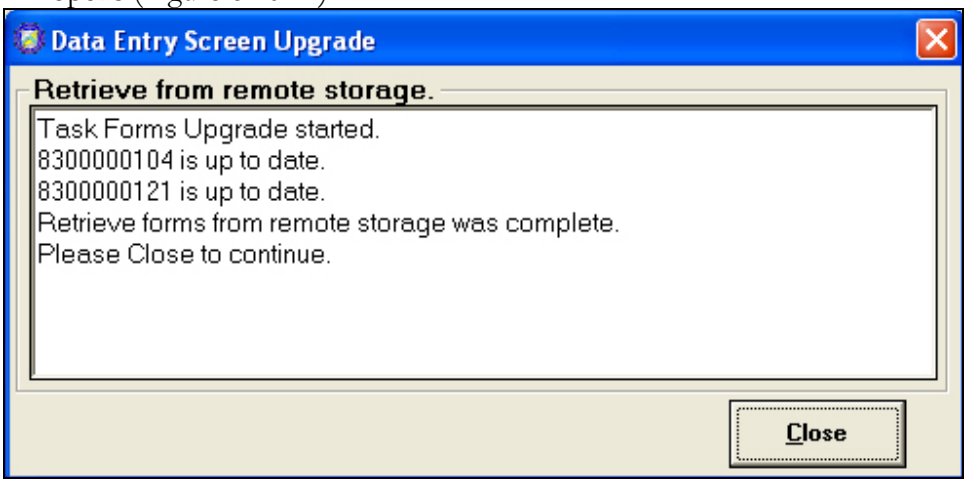

Figure 6.10.11

2. You will be prompted to click **'Close'**. The 'Retrieve Data Entry Screen From Local Storage' window opens (Figure 6.10.12)

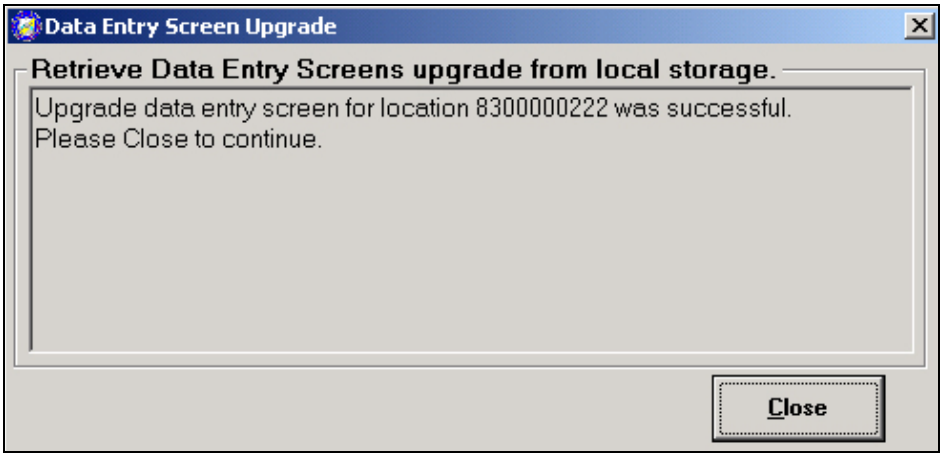

Figure 6.10.12

3. Click '**Close'**. The updated Data Entry Screen is displayed in the POS main window.

LVD Verification Records Upgrade

This tool can be used to update your Local Verification Records. The LVD download is performed with each batch transmission but can be requested in between batches whenever necessary. A good example of when this tool would be useful is in a contingency situation. If another computer needs to be used to send batches, an LVD download would be necessary to receive the most current information from the database.

The LVD Verification Record updates can be performed by all users with the permission. . These upgrades occur normally upon batch close, or however configured to occur in the SAT configuration settings for tasks. Users can request these upgrades anytime by using the 'Tools' menu functions.

To manually update the check verification database:

1. Select '**Tools', 'Check Host For', 'LVD Verification Records'**. The 'Process LVD Update Information' window opens)Figure 6.10.13).

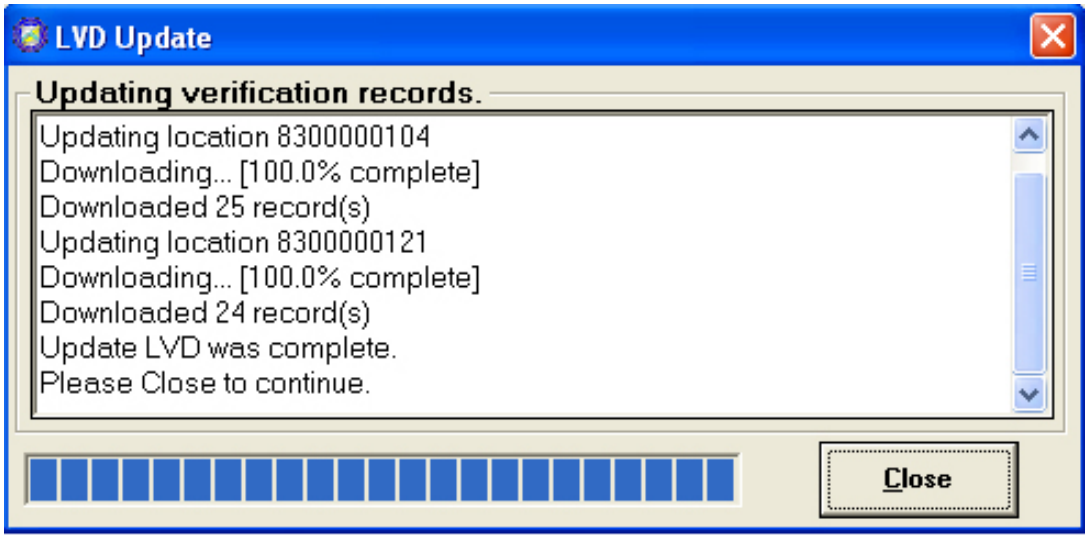

Figure 6.10.13

2. When complete, the user will be prompted to click '**Close'**. The check verification database is updated and ready for new transactions.

POS Data Entry Screen

Prior to Data Entry Screen Upgrade

In order to begin using the POS for data entry, the Data Entry Screen upgrade will first need to be performed to download your unique configurable fields. This applies to Agencies that are new to PCC OTC, and those Agencies who are upgrading from POS Release 4.2 or lower. Agencies have the option to use up to twenty-four configurable fields. Along with the amount fields, these configurable fields are also part of the screen design. Agencies that have not yet downloaded the Data Entry Screens upgrade will see a screen similar to the picture in Figure 6.11 when accessing the POS for the first time.

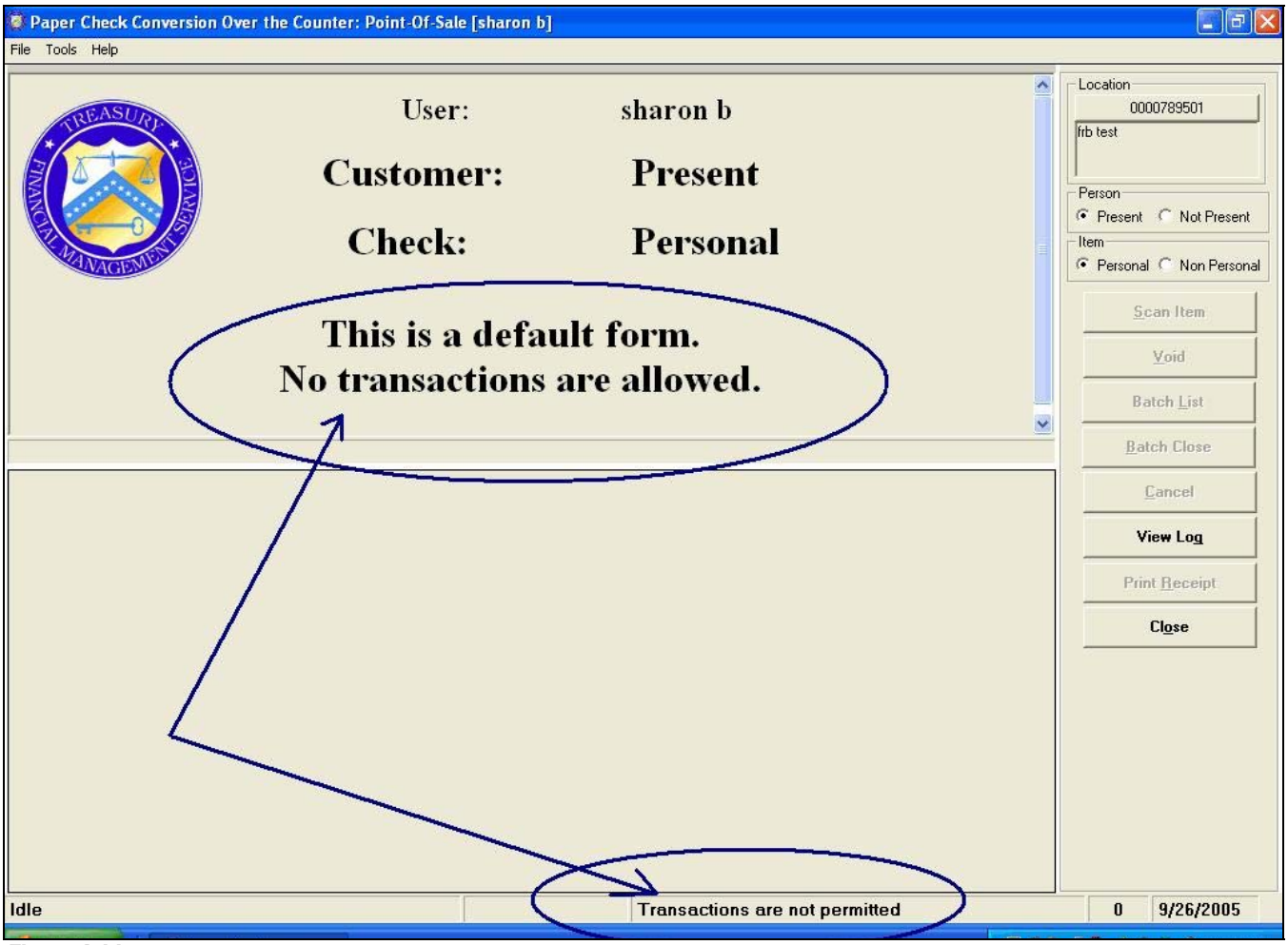

Figure 6.11

In order to upgrade the Data Entry Screen:

Sign on to the POS.

Click on **'Tools'**, **'Check host for'**, then click **'Data Entry Screen Upgrade…'**. A message similar to the one in Figure 6.12 will be displayed for your ALC+2's.

Figure 6.12

When complete, you will be able to begin using the POS data entry screen to process items.

After Data Entry Screen Upgrade

The POS Data Entry Screen, (Figure 6.13) also called the Main POS screen is configured depending on the respective agency's requirements. In addition to the user and amount field, an agency may configure the POS window with up to twenty four fields. The different areas of the screen are labeled in Figure 6.13.

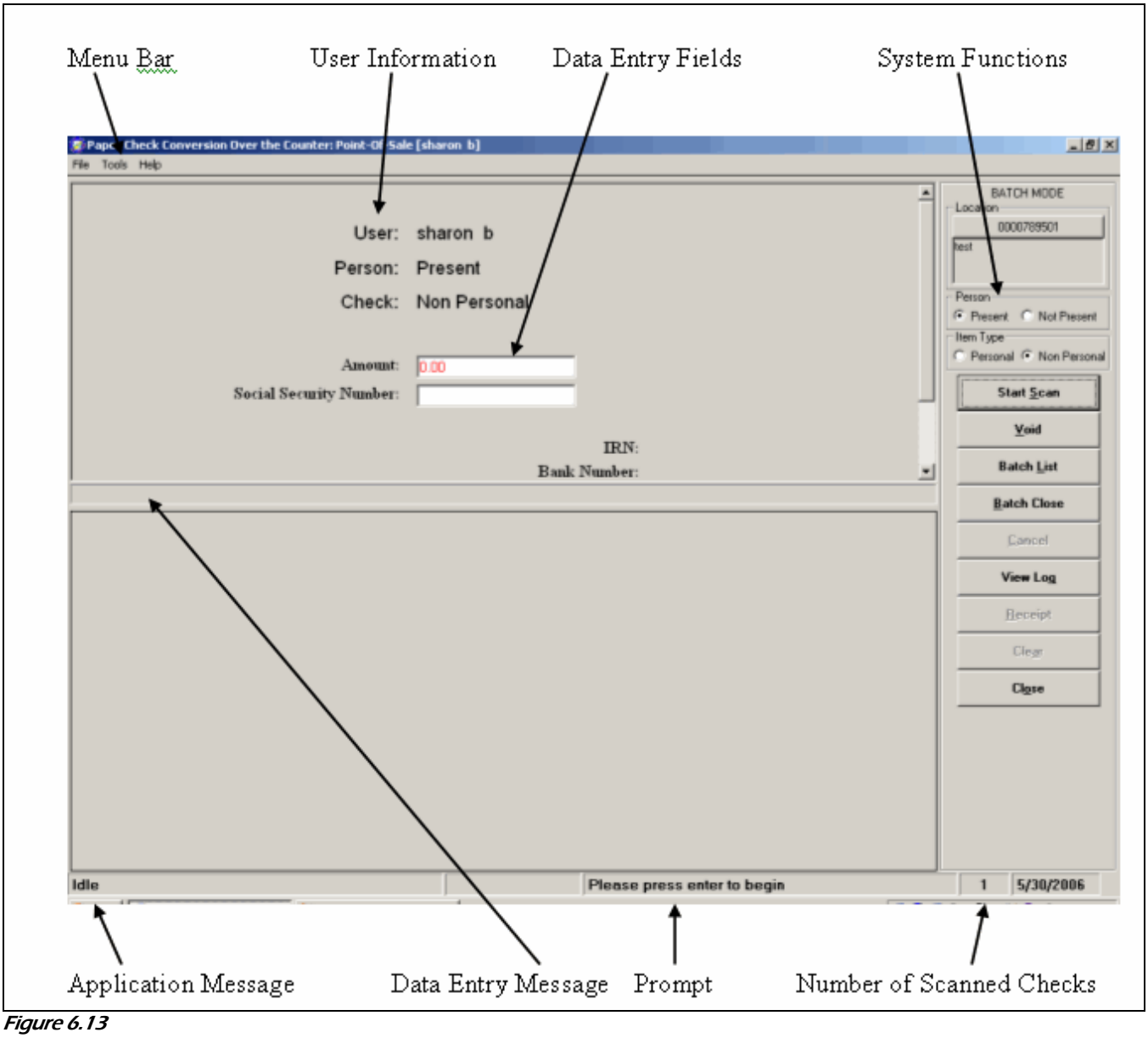

Figure 6.13

Note: The screen pictured above is only an example. Each Agency's screen is customized for their needs and will appear differently than this example.

Batch Control

Batch Control is an optional feature that Agencies can use as a batch balancing tool. It can be used to perform checks and balances on the number of checks that have been scanned, and ensure their respective dollar amounts have been accurately keyed. The functionality is available for both single item mode and batch mode. Authorized users can set this feature to be disabled, optional, or mandatory. For a complete explanation on how to setup these options, please refer to the *Installation and Configuration* chapter of this SOP.

The Batch Control Screen

The Optional Batch Control Screen

The Batch Control screen can appear at the beginning of a batch, prior to scanning the check, or just prior to Batch Close, depending on your configuration settings. Figure 6.13.1 is an example of an optional Batch Control screen. The optional Batch Control screen may include the 'Defer' button, based on the configuration settings.

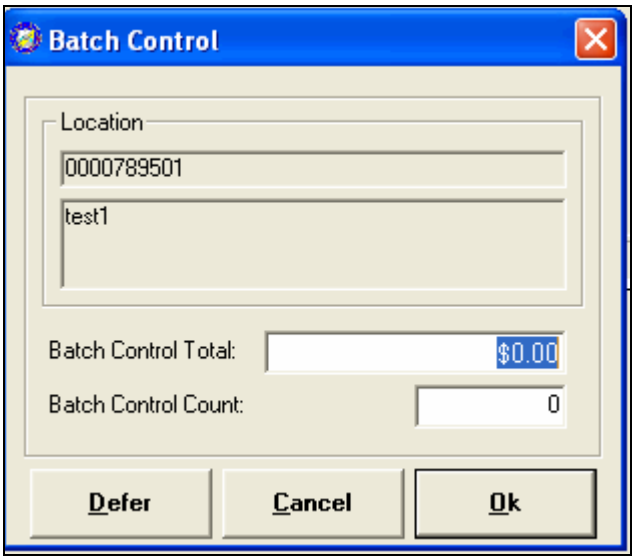

Figure 6.13.1

The Batch Control screen displays the ALC+2 and description for the location. A batch control screen will appear for each ALC+2 that is included in the batch. Configuration settings for batch control are set in the POS configuration. Your Administrator can choose to configure batch control in four different manners.

Disabled
If set to be completely optional, the batch control screen will never appear.

Optional at Batch Create Only
When the configuration settings are set to be optional on batch create only, the operator can choose to:

Type the actual batch control total amount and count.

Defer the batch control by clicking the 'Defer' button. This will bypass the batch control function.

Leave the batch control total amount and count at zeroes.

The batch control screen will not appear upon batch close.

Optional at Batch Close Only
When the configuration settings are set to be optional on batch close only, the operator will not be prompted with a batch control screen upon batch create. When the operator begins the batch close process, a batch control screen will appear. The operator can choose to:

Type the actual batch control total amount and count.

Leave the batch control total amount and count at zeroes.

Optional at Batch Create and Batch Close
When the configuration settings are set to optional on both batch create and batch close, the operator will be prompted with a batch control screen at batch create and batch close. The operator can choose to:

Type the actual batch control total amount and count at batch create.

Leave the batch control total amount and count at zeroes at batch create.

Defer the batch control by clicking the **'Defer'** button at batch create.

Upon batch close, the batch control screen will once again appear. The operator can choose to:

Type the actual batch control total amount and count.

Leave the batch control total amount and count at zeroes.

The Mandatory Batch Control Screen

The mandatory Batch Control screen will appear at the batch create, just prior to scanning the check, or just prior to batch close, depending on your configuration settings. Figure 6.13.2 is an example of a mandatory Batch Control screen, which does not include the 'Defer' button.

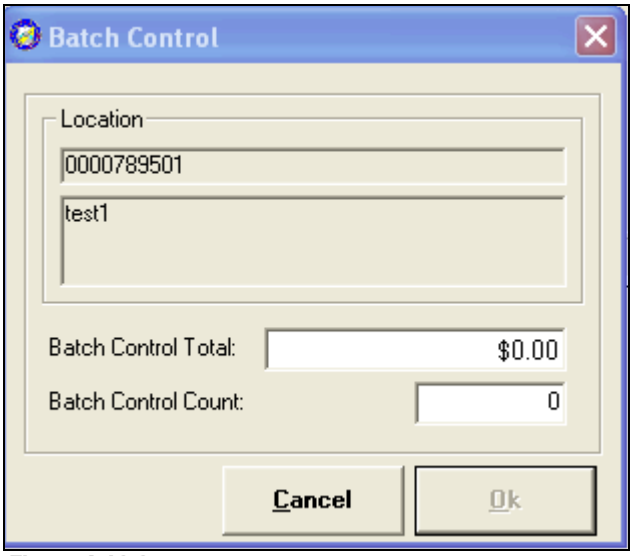

Figure 6.13.2

A batch control screen will appear for each ALC+2 that is included in the batch. Configuration settings for batch control are set in the POS configuration. Your Administrator can choose to configure batch control in three different manners.

Mandatory at Batch Create Only

When the configuration settings are set to be mandatory on batch create only, the operator:

Must type the actual batch control total amount and count.

Cannot defer the batch control. The 'Defer' button will not be availalbe.

Cannot leave the batch control total amount and count at zeroes.

The batch control screen will not appear upon batch close.

Mandatory at Batch Close Only

When the configuration settings are set to be mandatory on batch close only, the operator will not be prompted with a batch control screen upon batch create. When the operator begins the batch close process, a batch control screen will appear. The operator:

Must type the actual batch control total amount and count.

Cannot leave the batch control total amount and count at zeroes.

Mandatory at Batch Create and Batch Close
When the configuration settings are set to mandatory on both batch create and batch close, the operator will be prompted with a batch control screen at batch create and at batch close. The operator can choose to:

Type the actual batch control total amount and count at batch create.

Leave the batch control total amount and count at zeroes at batch create.

Defer the batch control by clicking the **'Defer'** button at batch create.

Upon batch close, the batch control screen will once again appear. The operator:

Must type the actual batch control total amount and count.

Cannot leave the batch control total amount and count at zeroes.

Clicking the 'Cancel' button, stops the transaction at the last level of processing, i.e., if the 'Cancel' button is clicked at the start of the batch, processing does not begin and an error message occurs on the screen as displayed in Figure 6.13.3. If the 'Cancel' button is clicked prior to Batch Close, the items still exist in the POS but the batch will not be closed and it cannot be transmitted for processing.

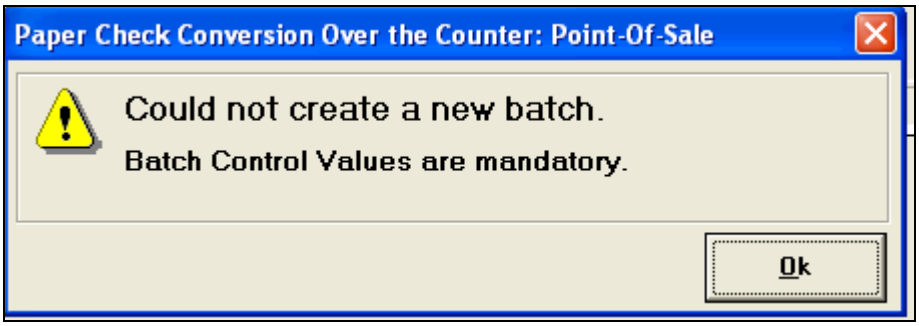

Figure 6.13.3

The Batch Balancing Screen

If the Batch Control totals that are keyed into the Batch Control screen do not match what was keyed into the data entry screen, a Batch Balancing screen will appear (Figure 6.13.4). This screen will only appear if there is a discrepancy between the totals.

To reconcile the discrepancy, the operator must discover where the problem exists. The Batch Balancing screen will display the Location's ALC+2 and the Location's description at the top of the screen. To the right, the dollar amounts of each check that was scanned will be displayed. In the example below, there are two checks, each for $51.87 (circled). The operator can click on any of the amounts listed to display an image of the check to the left of the amount. For optimal viewing, the screen should be maximized by clicking the 'Maximize' button  in the upper right corner of the screen.

Below the check image are the following fields and their meanings. The left column displays the item counts and the right column displays the dollar amounts:

Batch List Count: The number of checks that have been scanned into the POS.
Batch Control Count: The number of checks keyed into the Batch Control screen by the operator.
Difference (count): Displays the difference between the actual count of scanned checks and the count that the operator keyed into the Batch Control screen.
Batch List Total: The total dollar amount of the items as keyed into the data entry screen of the POS.
Batch Control Total: The total dollar amount of the checks keyed into the Batch Control screen by the operator.
Difference (amount): Displays the difference between amount keyed into the data entry screen, all scanned checks, and the total dollar amount keyed into the Batch Control screen.

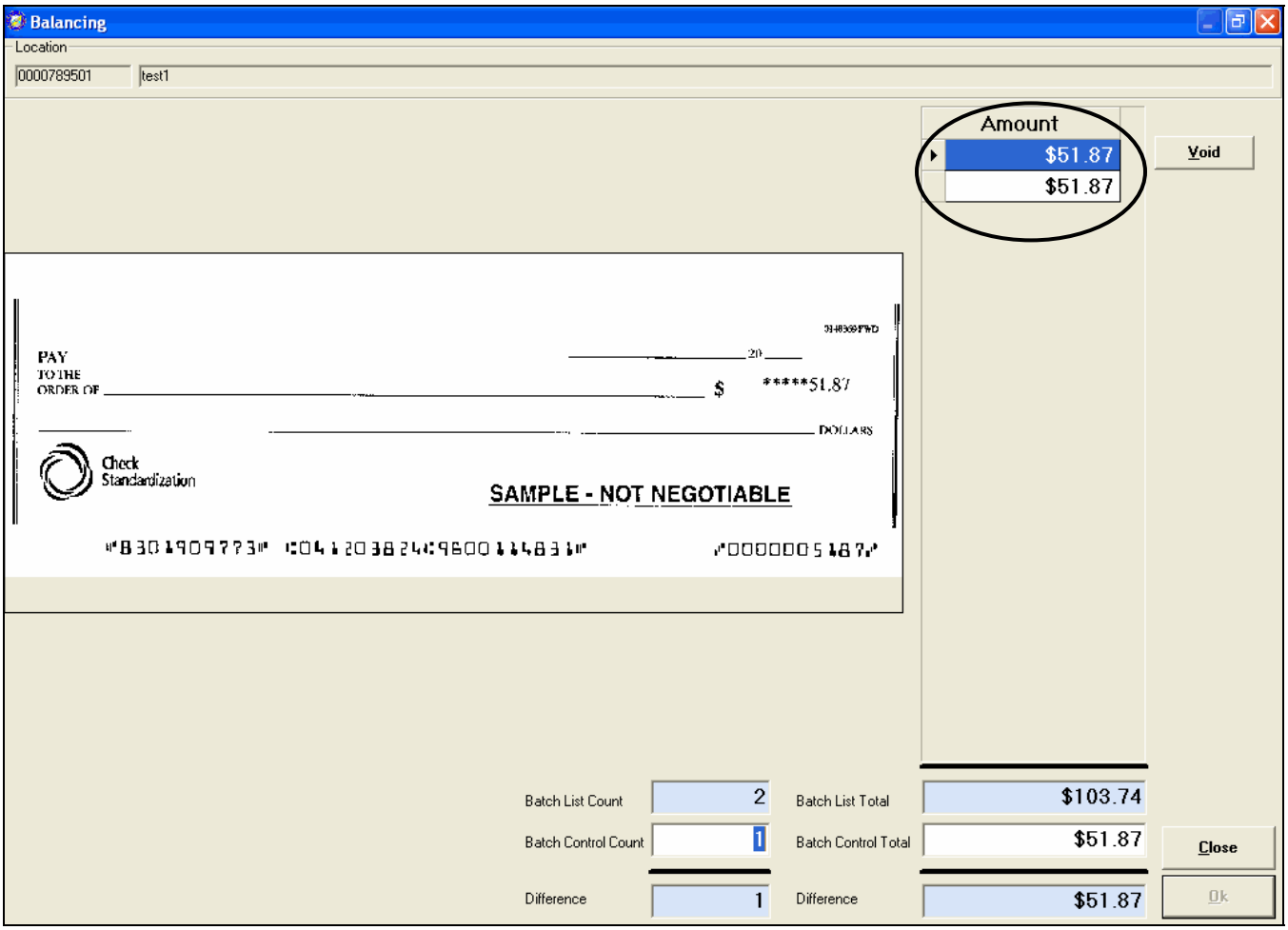

Figure 6.13.4

In the example above, the batch that is in the POS system contains 2 items at $51.87 each. The operator keyed in 1 item at $51.87 on the Batch Control screen. The number displayed in the 'Difference' row displays the discrepancy difference in both item count and dollar amount. It must be determined if there is an erroneously scanned item, or if the batch should contain both of the items. The operator would need to go back to the source documents for an answer. If it is determined that the batch should contain both items, the operator would change the number in the 'Batch Control Count' field from 1 to 2 and the dollar amount in the 'Batch Control Total' from $51.87 to $ 103.74, then click the 'Ok' button. The following message will appear (Figure 6.13.5):

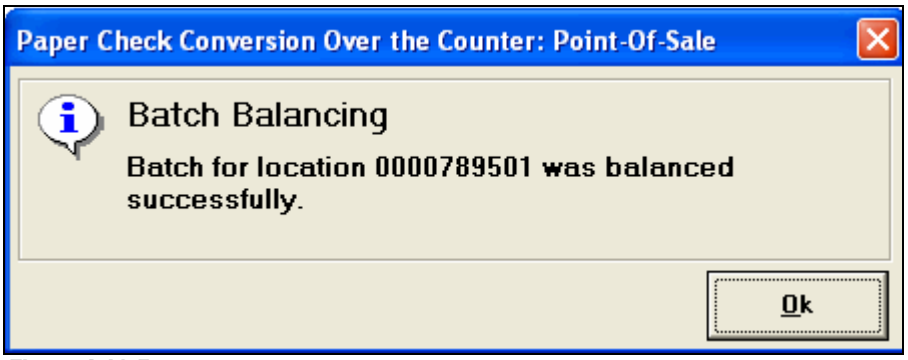

Figure 6.13.5

If it has been determined that the batch **does include an erroneously scanned item**, the operator must click on the erroneous amount at the top right of the screen (see Figure 6.13.4) to select the item, then click the **'Void'** button that is just to the right of the amount. The system will prompt with the following (Figure 6.13.6):

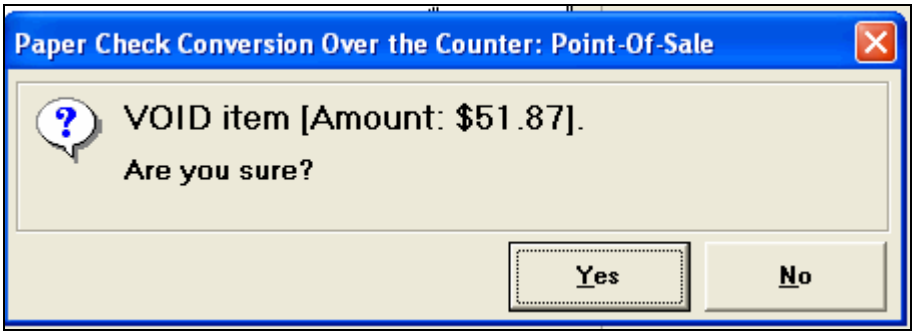

Figure 6.13.6

To void the item click the **'Yes'** button. The operator must type comments with regard to the void, then click the **'Ok'** button. A user with 'Void' authority may need to confirm the void by typing their login and password. The following prompt will appear stating that the void has been successful (Figure 6.13.7):

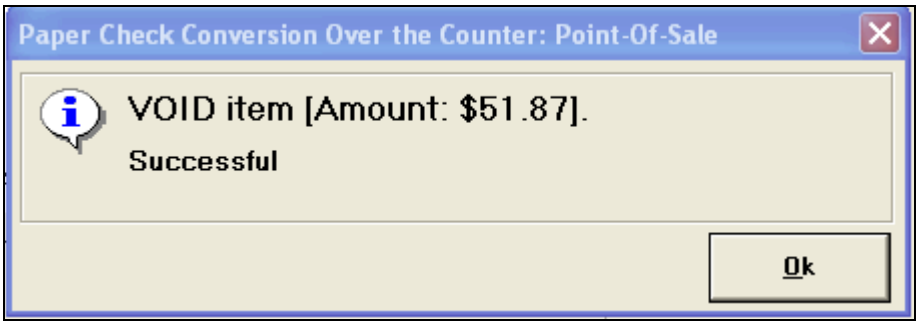

Figure 6.13.7

The screen will then return to the Batch Balancing screen with the new Batch Control Count and Batch Control total as displayed in Figure 6.13.8. To continue with the batch close process, click the 'Ok' button.

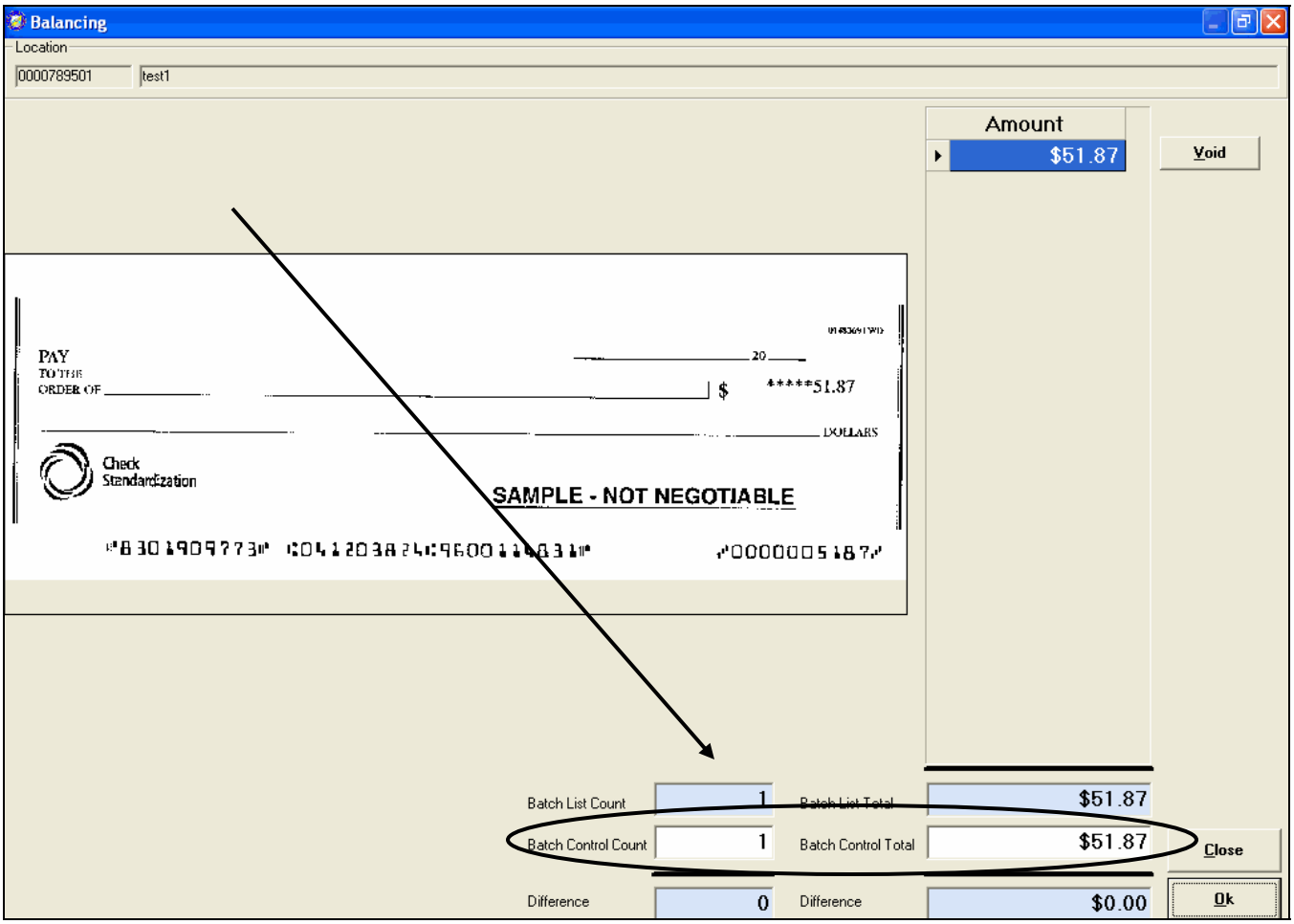

Figure 6.13.8

Note: items can also be edited in Batch Manger if the amount was erroneously typed.

Logical Processing Order

When creating a batch it is important that the proper steps be taken to ensure that the batch reaches our system. Below is an outline of the logistic steps involved in creating a batch:

Batch Control – This function may or may not appear, based on your configuration settings. If used, key in total dollar amount of checks and the total number of checks to be scanned. This function can be setup in the configuration as disabled, optional, or mandatory by your Security Administrator. If this option is disabled, the Batch control screen will not appear. If optional, the Batch control screen can be deferred (skipped), and if mandatory, it can only be deferred at the beginning of the batch. It will be required at either the start of the batch or prior to Batch Close.
Scan the check (or checks if processing in batch mode)
Key in amount and configurable field data for each check
Cancel transactions while performing data entry, used only if necessary, i.e., image of the check is not legible, check scanned in as wrong item type.
Print the receipt – Just after the item information is keyed into the data entry screen, press 'Enter', then click the 'Receipt' button to print a receipt of the item or items.
Void items – Used to delete invalid items only if necessary, prior to Batch Close. Once data entry has been performed and the 'Enter' key is pressed, the item can no longer be cancelled and must be voided.
Batch Control – If mandatory and skipped at the start of the batch, or if optional and skipped at the start of the batch, batch control totals may need to be keyed. If batch control totals were keyed at the start of the batch, whether optional or mandatory, the control screen will not appear at Batch Close.
Print the Batch list – A printout of the batch listing must be done prior to Batch Close.
Pre-balance – Use the batch list that was just printed to reconcile all PCC OTC activity for this batch of work. If reconciling with cash drawers, count and reconcile to ensure activity is accurate.
Batch Balancing – This screen will only appear if the totals that are keyed into the Batch Control screen do not match what was actually keyed into the data entry screen, or if the number of checks scanned does not match the number keyed into the Batch Control screen.
Batch Close – Closes and transmits the batch to the FRB for processing.

Processing Mode

Single vs. Batch Processing Mode

New to POS Release 5.1, Agencies can choose to process their checks in one of two processing modes. The 'Single Check Mode' allows checks to be processed one at a time, as they were handled in previous versions of the POS, and 'Batch Mode', which is new to POS, allows for batches of checks to be scanned prior to data entry. The Batch Mode processing will only work with the EC7000i scanners.

To select the processing mode, authorized users can select 'File', 'Configuration' within the POS. Choose the 'Application' tab, and then select the processing mode of 'Single' or 'Batch' by clicking the appropriate radio button (see Figure 6.13.9). Click the 'Apply' button. Whatever mode has been selected within the POS configuration will appear on the POS data entry screen and cannot be changed by the operator (see Figures 6.13.10 – Single mode, and 6.13.11 – Batch mode).

Note: Single mode is the default when the POS 5.1 software is installed.

Note: If 'Batch' mode is chosen, the POS will still allow for a single check to be processed .

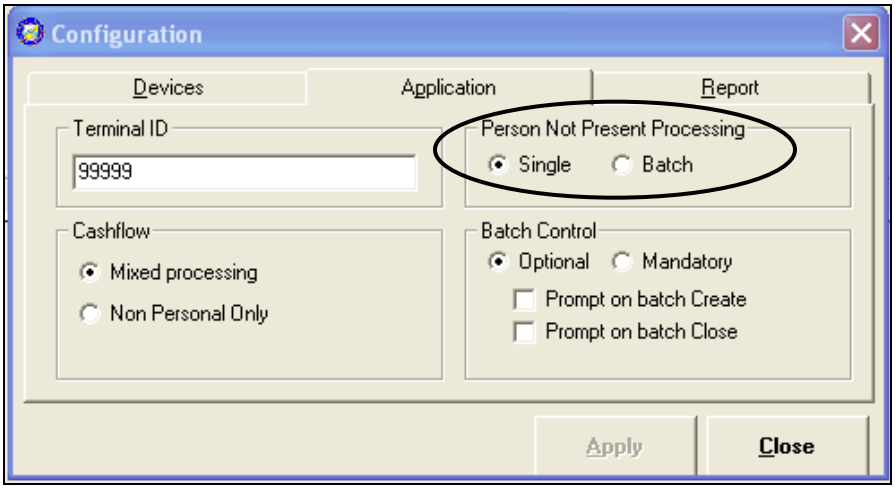

Figure 6.13.9

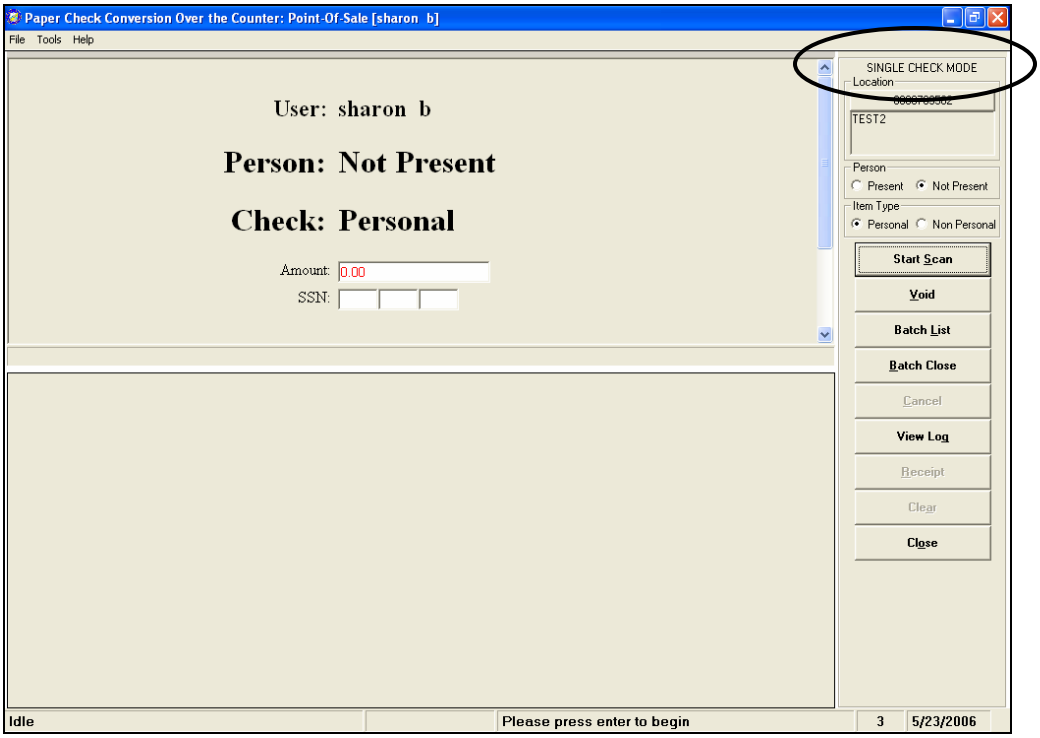

Figure 6.13.10

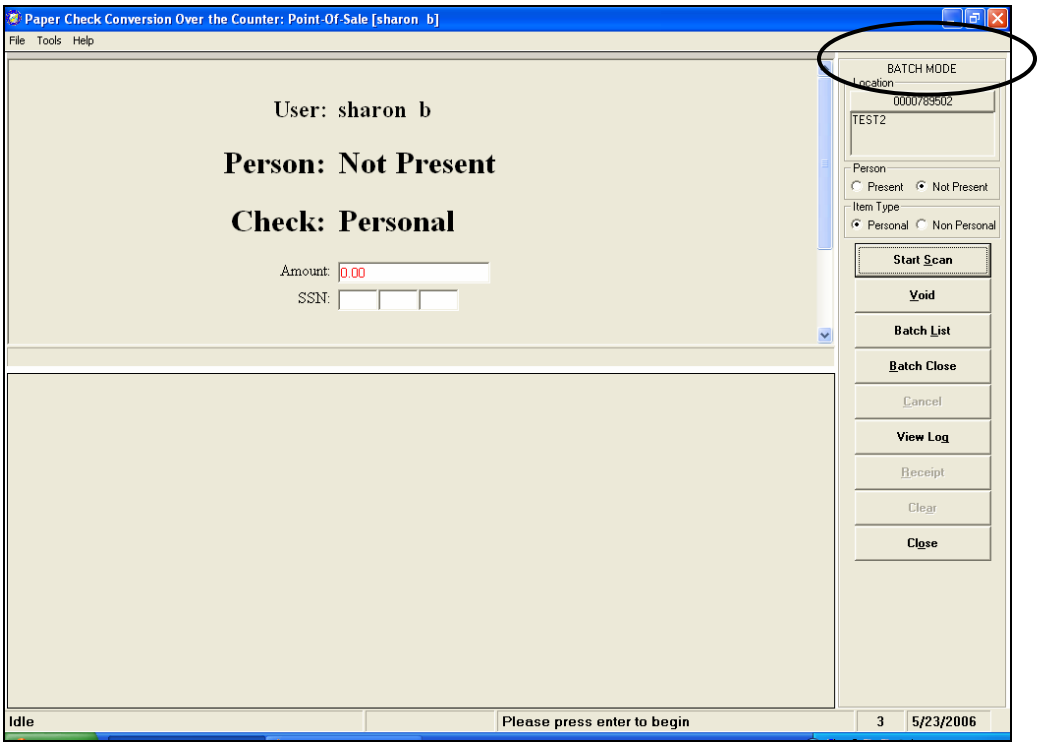

Figure 6.13.11

Single Check Mode Processing

Selecting the Location

Agencies can have multiple locations. Each location has their own unique ALC +2 (Agency Location Code). Batches can include items for multiple ALC+2's. Additional ALC's are added using the 'System Configuration' 'Data Entry Screens' within the SAT by authorized users (provided that the proper documentation is on file with the FRB-C). One of the ALC's is chosen to be the 'default' ALC. The default ALC will appear each time the POS is started. The location must be chosen prior to scanning the check. To choose an ALC+2, click on the ALC window at the upper right of the screen (Figure 6.14) and choose an ALC+2 from the dropdown list. This ALC+2 will remain for all items until changed by choosing a different ALC+2 from the dropdown list.

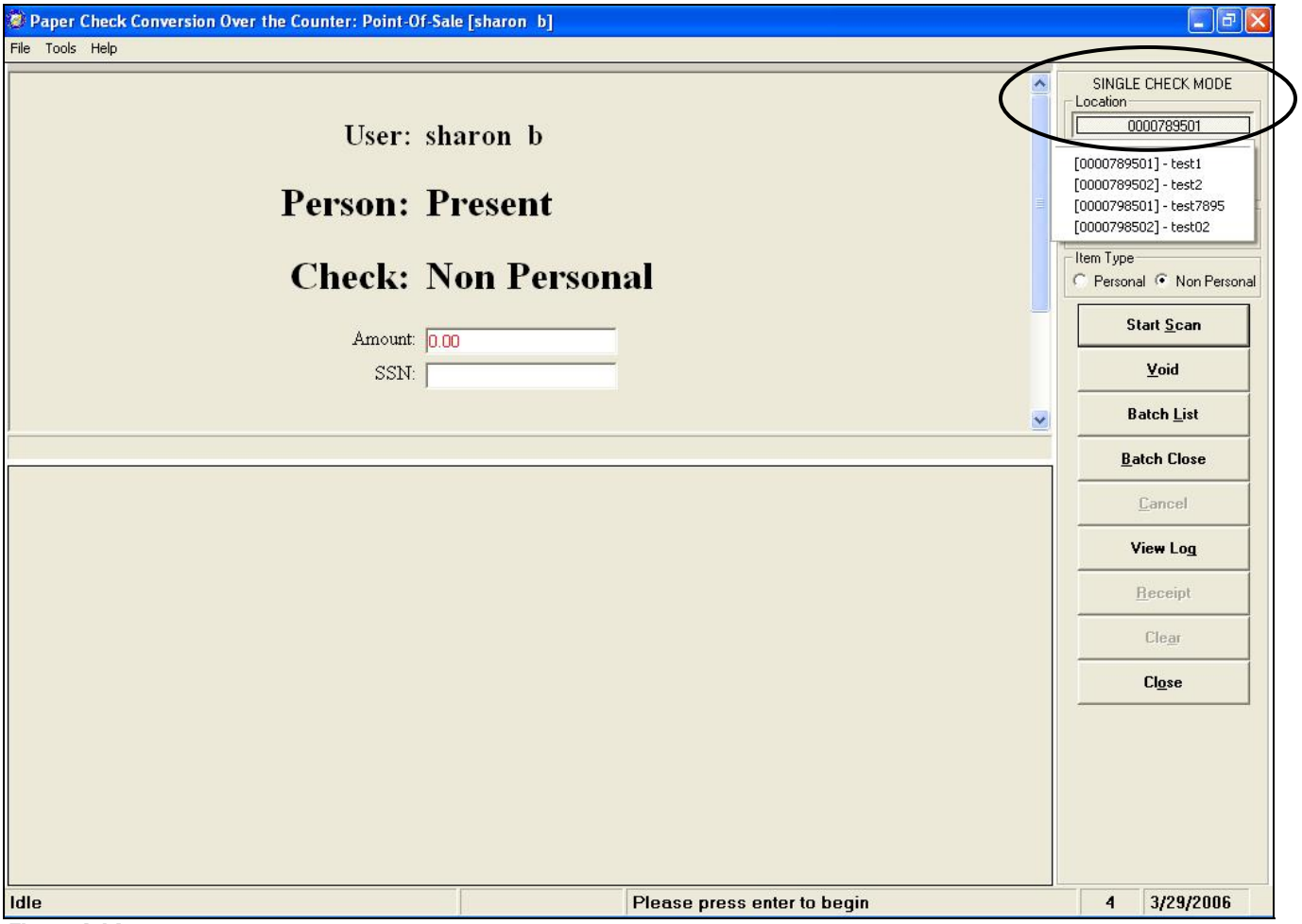

Figure 6.14

Select the Operating Mode (Single Check Mode)

Just beneath the 'Location' choice at the right side of the screen is the option to choose **'Person'**. The choices are 'Present', or 'Not Present' (Figure 6.15). This option indicates the mode of operation. The 'Person Present' mode is used when the person is standing in front the operator with their check. The 'Person Not Present' mode is used when the writer of the check is not present, i.e. when checks are received through the mail as payments. Operators need to make certain that they are selecting the proper choices for each item to avoid returned payments from the check writer's financial institution. The operating mode is chosen prior to the scan. **Checks should be pre-sorted by person present/not present, prior to scanning.**

The Paper Check Conversion Over the Counter system is able to process checks through either the 'Person Present' mode, formerly known as POS for Point-of-Sale, or through the 'Person Not Present' mode, formerly known as Accounts Receivable/Lockbox. Both mode types can exist within a batch. The 'Person Present' mode is used when an individual is cashing a check, or purchasing goods or a service in person. The 'Person Not Present' mode is used when the writer of the check is not present, i.e. when checks are received through the mail as payments. Not all agencies will utilize both modes. Furthermore, your site may choose not to use both modes everyday, due to fluctuation in check volume.

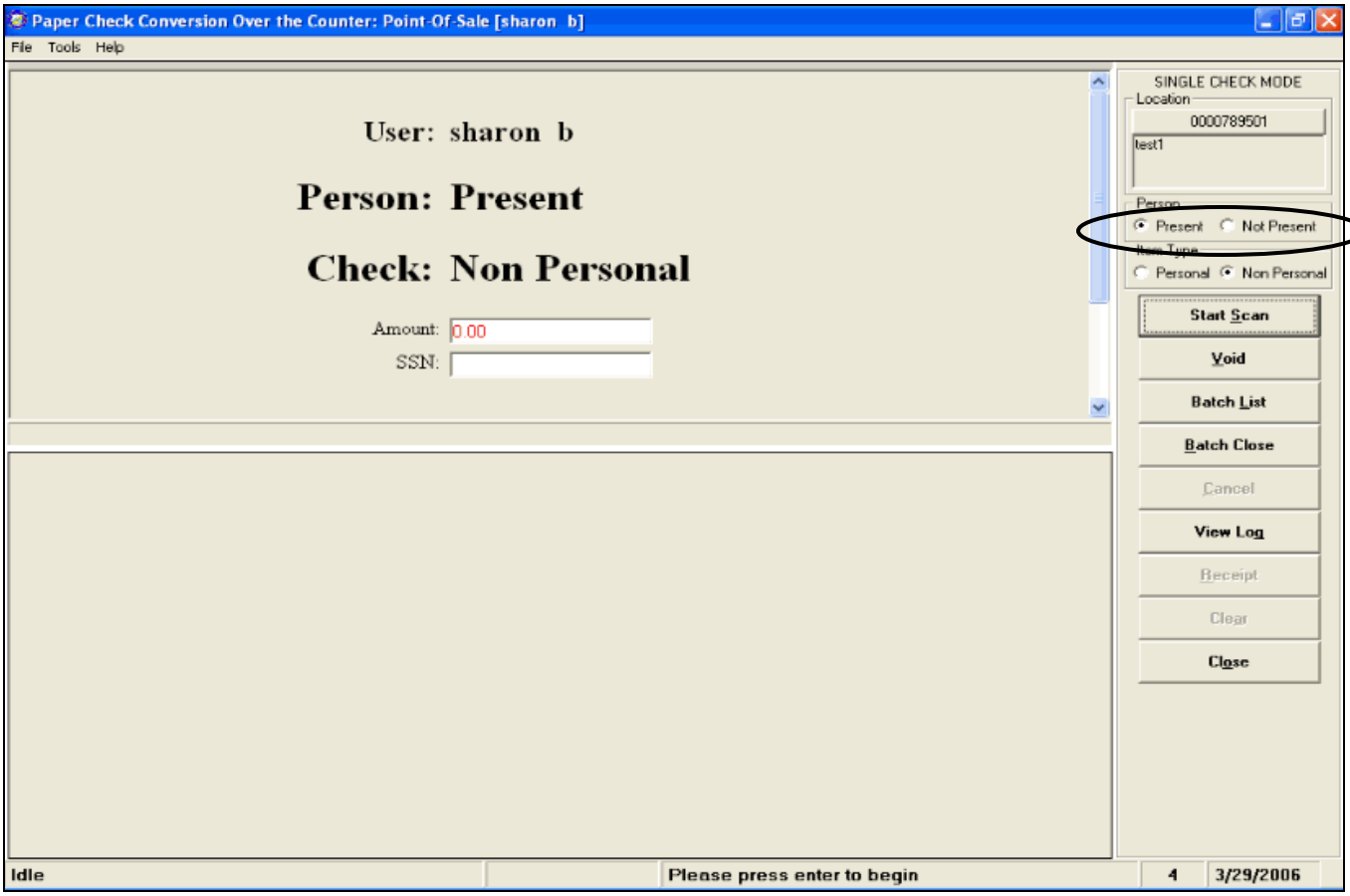

Figure 6.15

Process a Check

Checks that CAN be processed through POS

All of the items listed below can be processed on your POS computer. These items should be processed as:

Non-personal:

US Treasury Checks
Traveler's Checks
Money Orders (including Postal Money Orders)
Third-party Checks (even if drawn on a personal account)
State and Local Government Checks
Credit card Checks
'Do not ACH' Checks
Official Checks
Business Checks
Cashier's Checks
Official Checks
Other US Government Checks
Payroll Checks

The following item(s) should be processed as:

Personal checks:

Personal/Consumer Checks

List of Items that CANNOT be Processed through POS

The following ineligible item(s) cannot be processed using your POS computer and may need to be processed through your authorized Treasury's General Account (TGA) depository.

Foreign items drawn on non-US Financial Institutions
Check payable in non-US currency
Savings Bond Redemptions

Note: Apply any necessary stamps in a location that does not interfere with the dollar amount, financial institution information, or the signature. Since you will not be depositing PCC OTC items at your bank, there is no need to stamp "For Deposit Only" on the back of the check. FRB-C becomes the bank of first deposit for all PCC OTC items.

Scanning a Check (Single Check Mode)

Once a user has successfully signed on to the POS and chosen the correct location and operating mode, the next step is to scan the check. The bottom of the POS screen will display, '**Please press enter to begin'**. Press the **'ENTER'** key or click the **'Start Scan'** button. Once the 'Enter' key is pressed, the scanner light will turn green, indicating that the scanner is ready to accept a check. The bottom of the PCC POS screen will then display **'Scan front of Check'**.

Note: A Batch Control screen may appear, based on your Agency's configuration settings.

For the **EC5000i** scanner, place the check in the left slot, with the MICR line of the check aligned on the bottom. The front of the check should face right, as shown in Figure 6.16.

For the **EC6000i** and the **EC7000i** scanner, place the check in the scanner with the MICR line of the check aligned with the right side of the scanner. Gently push the check forward to allow the scanner to grasp the check. Guide the left side of the check with your finger to prevent the document from being skewed, as shown below (Figure 6.17). The scanner will automatically pull the check through to begin the scan.

Figure 6.16

Figure 6.17

A single beep will sound indicating a check has been scanned successfully. ***NOTE: If a triple beep occurs, cancel and process check again.*** To determine if there is a problem with the scanner, see the chart in Figure 6.18.

Scanner Light Color	Indicates
GREEN	Scanner is ready to accept a check and capture its image
AMBER	Scanner is in standby mode, not ready to accept a check
BLINKING RED	Unable to read check image. Cancel and try again, possibly with another check. Make sure that the check is inserted correctly.
CONSTANT RED	There is a problem with the scanner. Cancel the transaction and retry. See section in Troubleshooting.

Figure 6.18

Note: For more detailed information regarding the scanner, such as scanner ports, scanning checks, cleaning the scanner, etc., refer to the RDM scanner chapter(s) at the end of this SOP.

The application will show a status bar on the bottom of the POS screen (circled in Figure 6.19) indicating the capture of the image. Once the capture is complete, the image will appear on the screen as displayed in Figure 6.19). 'Enter Data' appears mid screen (circled at the bottom in Figure 6.19)

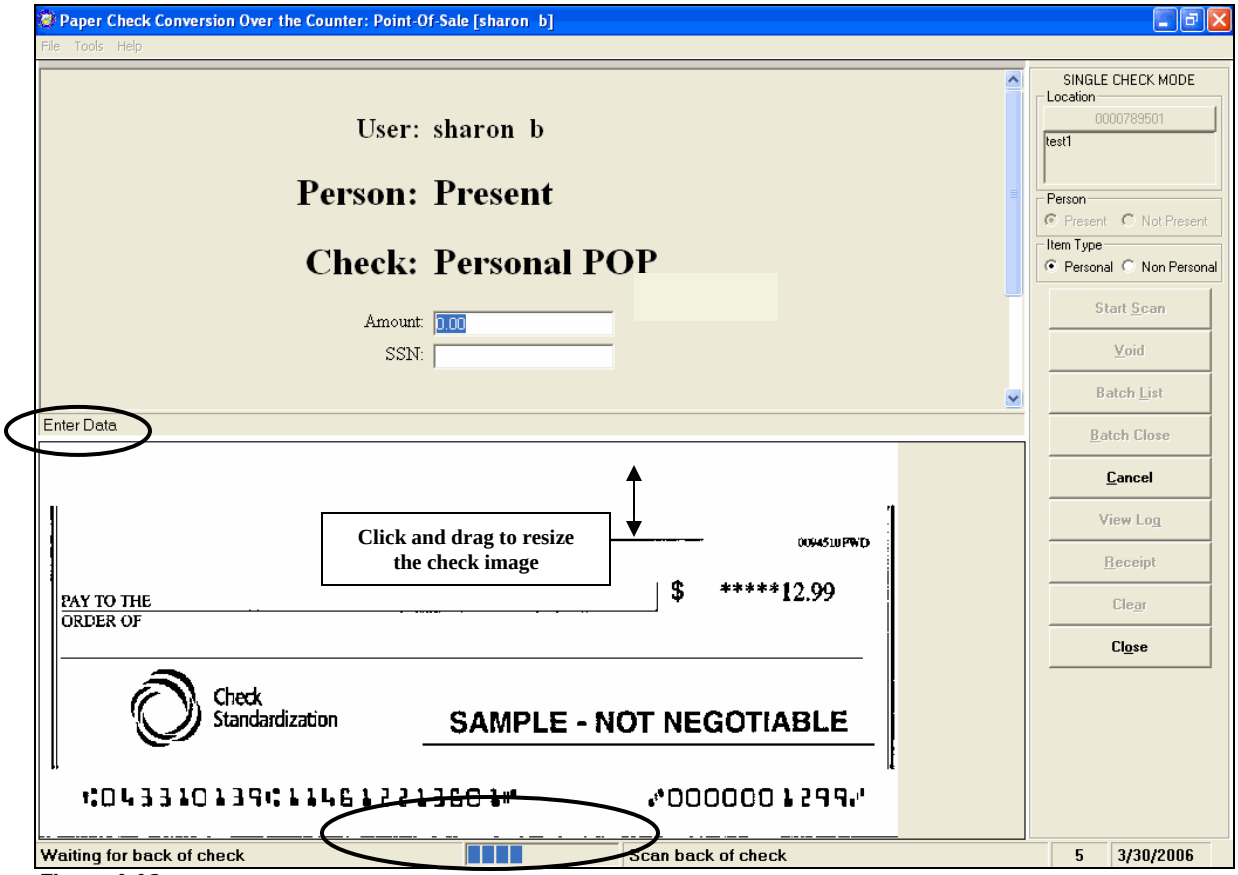

Figure 6.19

Select the Item Type (Single Check Mode)

After the check has been scanned, the operator must choose the item type. Just beneath the 'Person;' choice at the right side of the screen is the option to choose **'Item Type'**. The choices are **'Personal'** or **'Non Personal'**. (Figure 6.19.1) This indicates the type of item to be processed. When the operator clicks on 'Personal', the POS data entry screen displays, "Check: Personal". If the operator clicks 'Non Personal', the POS data entry screen displays, "Check: Non Personal". The POS application can process both personal and non personal checks within a batch. The operator needs to make certain that they are selecting the proper choices for each item.It is recommended that you presort your items into two groups (Personal and Non Personal) prior to scanning to avoid the pop-up message like the one displayed in Figure 6.19.2. When the POS software is first installed, both item types are available by default. Using the POS Configuration, authorized users can limit the item type to 'Non Personal only'. When 'Non Personal Only' is chosen in the POS configuration, the item type 'Personal' is no longer available for the operator to choose on the POS data entry screen. This can be set up for Agencies who never process personal checks. For more information, please refer to the POS Configuration section in the *'Installation and Configuration'* Chapter of this SOP.

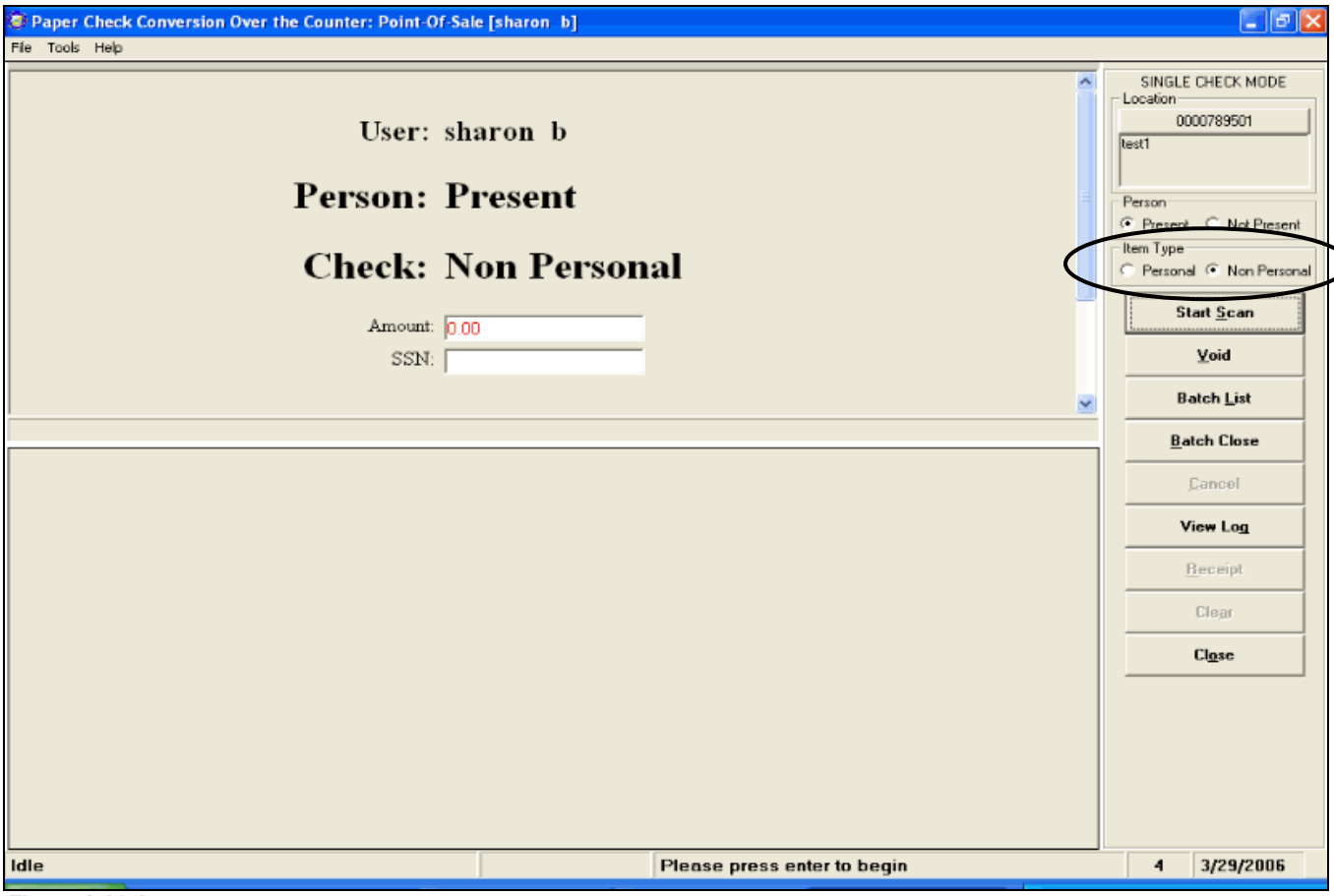

Figure 6.19.1

The operator should determine if the check is either a personal or a non-personal check. While most business checks are typically larger in size, business checks can look the same as personal checks. The title of the account owner should be your determining factor to decide if the check should be classified as personal or business.

Once scanned, if a personal check was detected due to the format of the MICR line, but the non personal check box was selected on the POS screen prior to the scan, the following message appears (Figure 6.19.2):

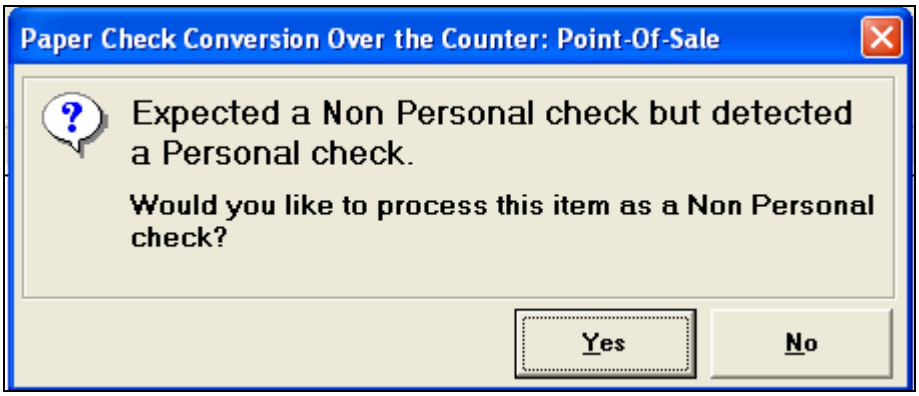

Figure 6.19.2

Select **'No'** if the check should be processed as a personal check. The screen will return to the data entry screen with the image of the check at the bottom. The operator should change the item type to 'Personal'. Processing can then continue with data input.

Select **'Yes'** if the check should be processed as a non personal check. The screen will return to the data entry screen with the image of the check at the bottom and allow the operator to continue processing the check as non personal.

Also, if a non personal check was detected due to the format of the MICR line, but the personal check box was selected on the POS screen prior to the scan, the message, "Expected a Personal check but detected a Non Personal check. Would you like to process the item as a Personal check:" will appear.

Select **'No'** if the check should be processed as a non personal check. The screen will return to the data entry screen with the image of the check at the bottom. The operator should change the item type to 'non personal'. Processing can then continue with data input.

Select **'Yes'** if the check should be processed as a personal check. The screen will return to the data entry screen with the image of the check at the bottom and allow the operator to continue processing the check as personal.

Note: The message displayed in Figure 6.19.2 will appear for certain Money Orders due to MICR number formatting of the check if Personal Check is selected on the data entry screen. 'Yes' must be chosen for those items each time.

Ensure that the entire check image is visible on the screen and the dollar amount must be legible. (A check may successfully scan even though the item was folded going into the device.) If the image is not legible, click **'Cancel'** and re-scan the check.

Note: It is vitally important that the check be fully visible and legible. The image that is on the screen is the image that will be submitted to the payor bank for collection. It will also be stored in the archives for future retrieval purposes once the check is returned to the customer or destroyed. If we are unable to collect on your behalf with the image that has been submitted, the debit will go back to your agency and collection will become your responsibility.

Note: The image of the check can be resized by hovering the cursor near the top line of the check (as displayed in Figure 6.19) until you see the double arrow cursor ↕. Click and drag up or down to resize the image.

After the check has been scanned, the cursor will be active on the 'Check Amount' field. Type the amount of the check and press **'Enter'**.

Note: Only numbers need input. For example, entering in 1290 would equal $12.90, and 56321 would be equal to $563.21.

Note: Be sure to verify the check dollar amount input into the POS to the actual check. If an incorrect amount is entered, an authorized user can sign on to Batch Manager and alter the check amount.

The cursor will then be active in the first agency specific (configurable) field in which the operator may key data. The operator should complete all fields using information submitted with the check, i.e. bill, form number, period being paid, etc. to facilitate the agency's internal processing. Transactions may include up to 24 Agency-defined configurable fields.

Note: Since configuration field requirements are established by each Agency, minimum/maximum requirements may exist for certain fields. If the operator does not satisfy those minimum/maximum field requirements, an error message will be displayed in the middle of the screen as displayed in Figure 6.20, and corrections must be made to the field before the POS will accept the transaction. In the example below, the pattern for SSN is XXX-XX-XXXX.

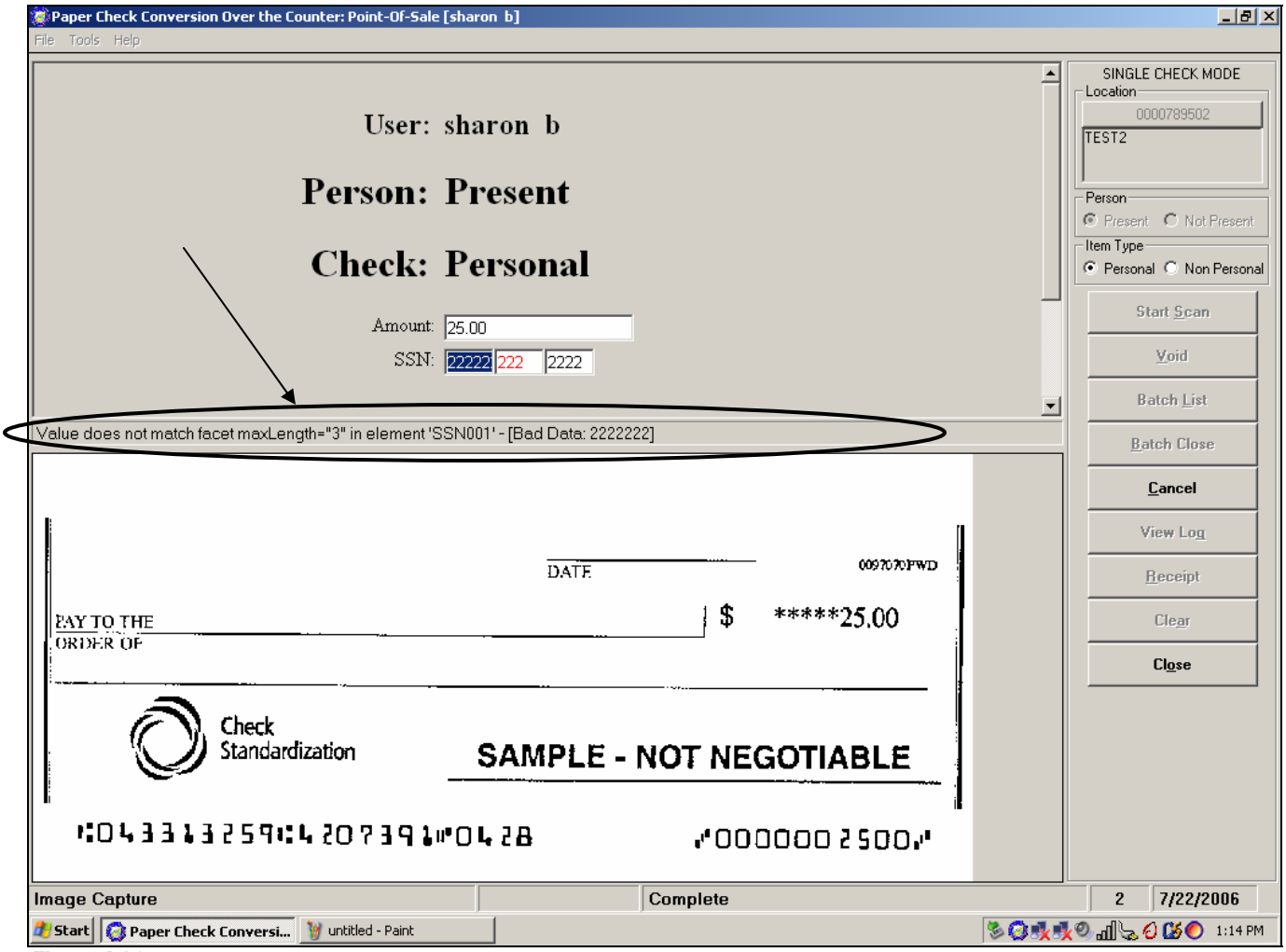

Figure 6.20

When complete, press **'Enter'**. The bottom of the screen will display, **'Scan back of check'**.

Remove the check from the scanner and reposition it to scan the back of the check.

The scanner will pull the check through to complete the scan. The middle of the screen will display 'Data Entry Complete' and the image of the back of the check will be displayed. The words 'Image Capture' and 'Complete' appear momentarily at the bottom of the screen, then is quickly changed to 'Done' and 'Use Esc or Enter to clear the screen'. After approximately 15 seconds the bottom of the screen will display, 'Idle' and 'Please press enter to begin', at which point another check can be scanned once Enter is pressed. To avoid the 15 second wait, press **'Enter'** when the message, 'Use Esc or Enter to clear the screen' appears.

Each check that is processed may be hand stamped with 'Electronically Processed' after the transaction is complete and the check has been scanned. Checks must be given back to the person if processed in person. If processed in the 'Person-not-present mode', checks must be destroyed within14 days, according to the Agency Participation Agreement. The EC6000i scanner can also be setup to automatically stamp the front of the check with the words, 'Electronically Presented', once the transaction is complete. For instructions on setting up the scanner to stamp the checks, please refer to the *Appendix* Chapter of this SOP, 'Setting the EC6000i scanner to Frank Acknowledgments'.

Scan Check (EC7000i) (Single Check Mode)

Once a user has successfully signed on to the POS and chosen the correct location and operating mode, the next step is to scan the check. The bottom of the POS screen will display, '**Please press enter to begin'**. Press the **'Enter'** key or click the **'Scan Item'** button. Once the 'Enter' key is pressed, the scanner light will turn green, indicating that the scanner is ready to accept a check. The bottom of the POS screen will then display **'Scan Check (front side up)'**.

Note: A Batch Control screen may appear, based on your Agency's configuration settings.

Place the check in the scanner with the MICR line of the check aligned with the right side of the scanner. Gently push the check forward to allow the scanner to grasp the check. Guide the left side of the check with your finger to prevent the document from being skewed, as shown in Figure 6.20.1. The scanner will automatically pull the check through to begin the scan.

A single beep will sound indicating a check has been scanned successfully. To determine if there is a problem with the scanner, see the chart in Figure 6.20.2.

Figure 6.20.1

Scanner Light Color	Indicates
GREEN	Scanner is ready to accept a check and capture its image
AMBER	Scanner is in standby mode, not ready to accept a check
BLINKING RED	Unable to read check image. Cancel and try again, possibly with another check. Make sure that the check is inserted correctly.
CONSTANT RED	There is a problem with the scanner. Cancel the transaction and retry. See section in Troubleshooting.

Figure 6.20.2

Note: If you experience one long beep followed by five short beeps while scanning items on your EC7000i scanner, please hit cancel to terminate that transaction and rescan that item. This sequence of beeps usually means that the back of the check has not been scanned. If you experience any other unusual issues or hear any tones to indicate scan errors, please cancel that transaction and rescan the item. If necessary, you may need to void the transaction.

The application will show a status bar on the bottom of the POS screen indicating the capture of the image. Once the capture is complete, the image will appear on the screen (Figure 6.20.3). Only the front of the check will be displayed at this time, even though the EC7000i scanner will capture the front and the back of the check in one pass. The back of the check is displayed at the end of the transaction. The front and back of the check can be viewed by using the 'Batch List' button once the transaction is complete.

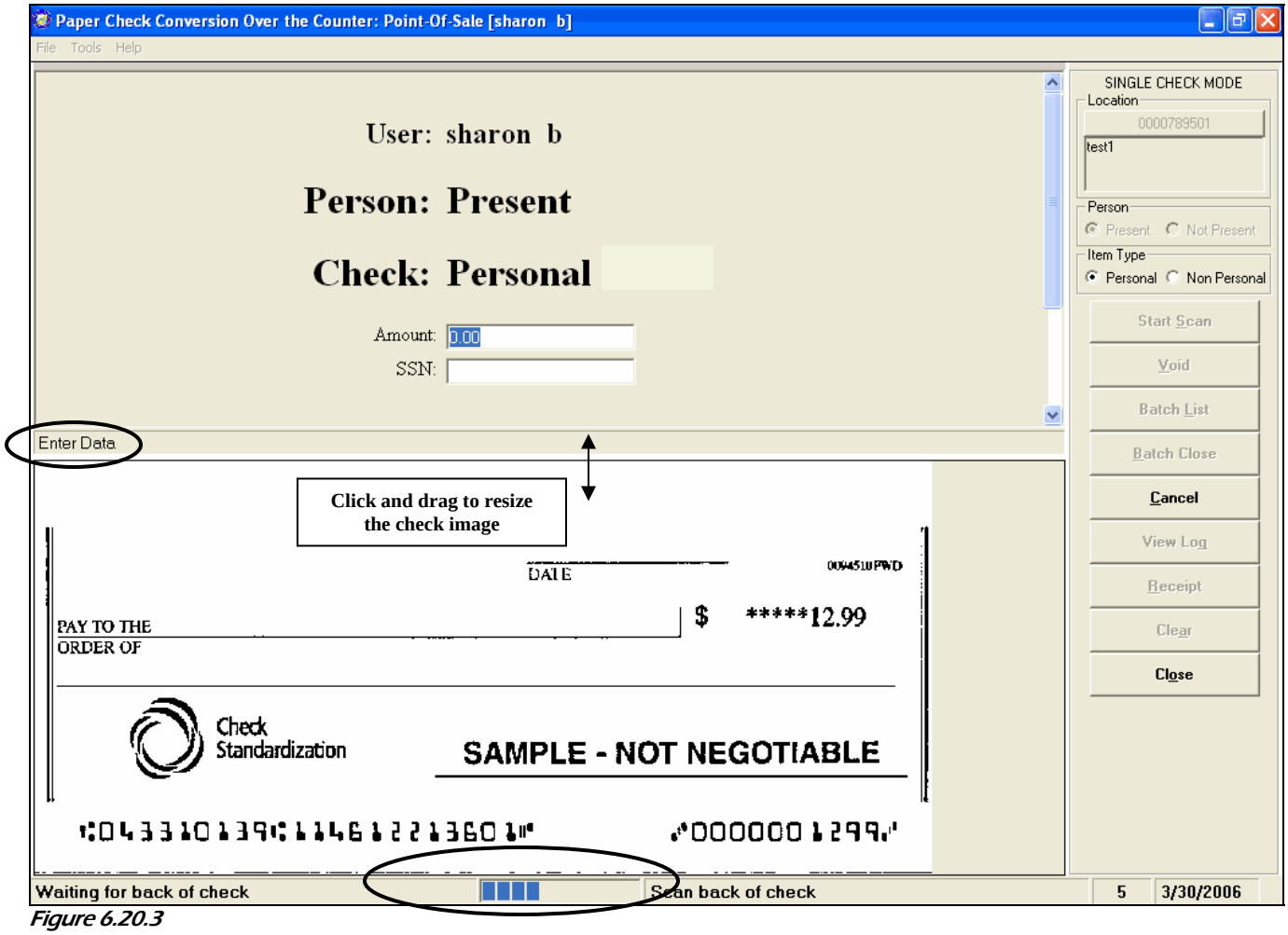

Figure 6.20.3

Select the Item Type (Single Check Mode)

Just beneath the 'Person;' choice at the right side of the screen is the option to choose **'Item Type'**. The choices are **'Personal'** or **'Non Personal'**. (Figure 6.20.3.0) This indicates the type of item to be processed. When the operator clicks on 'Personal', the POS data entry screen displays, "Check: Personal". If the operator clicks 'Non Personal', the POS data entry screen displays, "Check: Non Personal". The POS application can process both personal and non personal checks within a batch. The operator needs to make certain that they are selecting the proper choices for each item. It is recommended that you presort your items into two groups (Personal and Non Personal) prior to scanning to avoid error messages like the one displayed in Figure 6.20.3.1. When the POS software is first installed, both item types are available by default. Using the POS Configuration, authorized users can limit the item type to 'Non Personal only'. When 'Non Personal Only' is chosen in the POS configuration, the item type 'Personal' is no longer available for the operator to choose on the POS data entry screen. This can be set up for Agencies who never process personal checks. For more information, please refer to the POS Configuration section in the *'Installation and Configuration'* Chapter of this SOP.

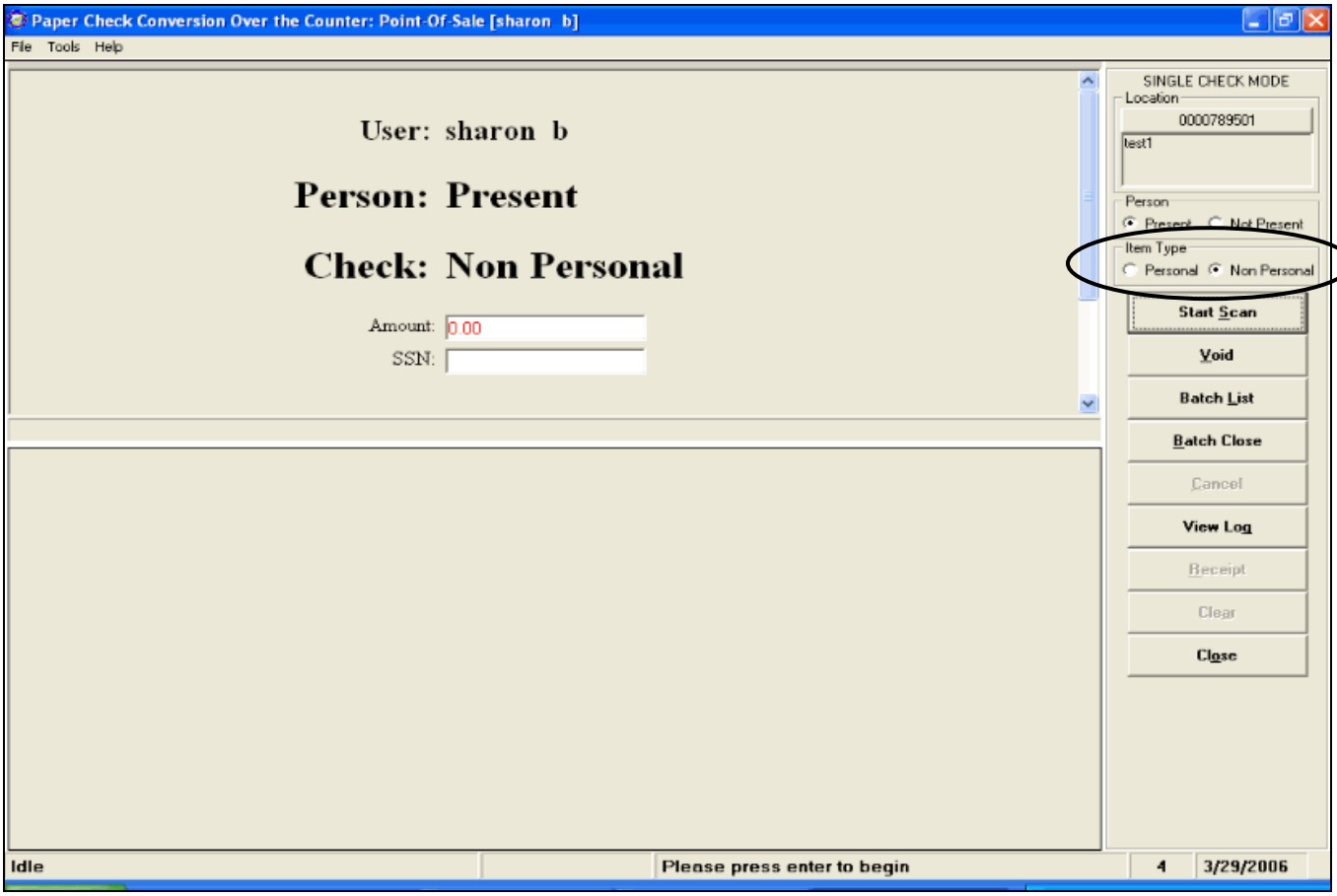

Figure 6.20.3.0

The operator should determine if the check is either a personal or a non-personal check. While most business checks are typically larger in size, business checks can look the same as personal checks. The title of the account owner should be your determining factor to decide if the check should be classified as personal or business.

Once scanned, if a personal check was detected due to the format of the MICR line, but the non personal check box was selected on the POS screen prior to the scan, the following message appears (Figure 6.20.3.1):

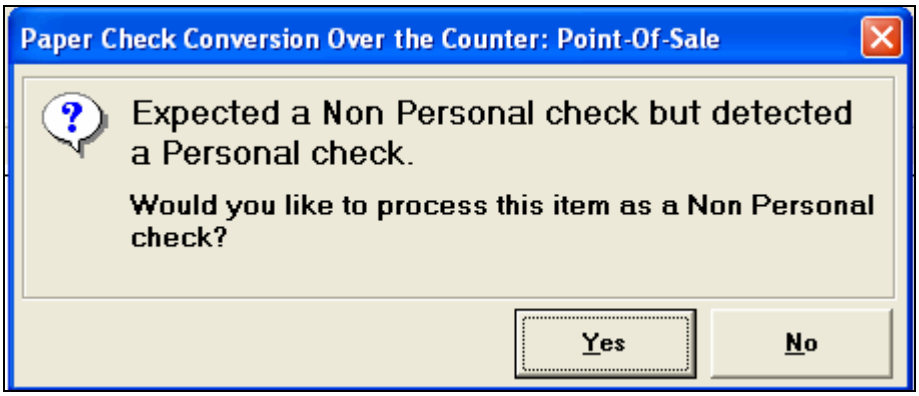

Figure 6.20.3.1

Select **'No'** if the check should be processed as a personal check. The screen will return to the data entry screen with the image of the check at the bottom. The operator should change the item type to 'Personal'. Processing can then continue with data input.

Select **'Yes'** if the check should be processed as a non personal check. The screen will return to the data entry screen with the image of the check at the bottom and allow the operator to continue processing the check as non personal.

Also, if a non personal check was detected due to the format of the MICR line, but the personal check box was selected on the POS screen prior to the scan, the message, "Expected a Personal check but detected a Non Personal check. Would you like to process the item as a Personal check:" will appear.

Select **'No'** if the check should be processed as a non personal check. The screen will return to the data entry screen with the image of the check at the bottom. The operator should change the item type to 'non personal'. Processing can then continue with data input.

Select **'Yes'** if the check should be processed as a personal check. The screen will return to the data entry screen with the image of the check at the bottom and allow the operator to continue processing the check as personal.

Note: The message displayed in Figure 6.20.3.1 will appear for certain Money Orders due to MICR number formatting of the check if Personal Check is selected on the data entry screen. 'Yes' must be chosen for those items each time.

Ensure that the entire front of the check image is visible on the screen and that the dollar amount is legible. If the image is not legible, click 'Cancel' and re-scan the check.

Note: The image of the check can be resized by hovering the cursor near the top line of the check (as displayed in Figure 6.20.3) until you see the double arrow cursor ↕ . Click and drag up or down to resize the image.

Note: It is vitally important that the check be fully visible and legible. The image that is on the screen is the image that will be submitted to the payor bank for collection. It will also go into the archives for future retrieval purposes once the check is returned to the customer or destroyed. If we are unable to collect on your behalf with the image that has been submitted, the debit will go back to your agency and collection will become your responsibility.

After the check has been scanned, the cursor will be active on the 'Amount' field. Enter in the amount as found on the image displayed in the lower portion of the screen and press **'Enter'**.

Note: Only numbers need input. For example, entering in 1290 would equal $12.90, and 56321 would be equal to $563.21.

Note: Be sure to verify the check dollar amount input into the POS to the actual check. If an incorrect amount is entered, an authorized user can sign on to Batch Manager and alter the check amount.

The cursor will then be active in the first agency specific (configurable) field in which the operator may key data. The operator should complete all fields using information submitted with the check, i.e. bill, form number, period being paid, etc. to facilitate the agency's internal processing. Transactions may include up to 24 Agency-defined configurable fields.

Note: Since configuration field requirements are established by each Agency, minimum/maximum requirements may exist for certain fields. If the operator does not satisfy those minimum/maximum field requirements, an error message will be displayed in the middle of the screen as displayed in Figure 6.20.4, and corrections must be made to the field before the POS will accept the transaction. In Figure 6.20.4, the pattern for SSN is XXX-XX-XXXX.

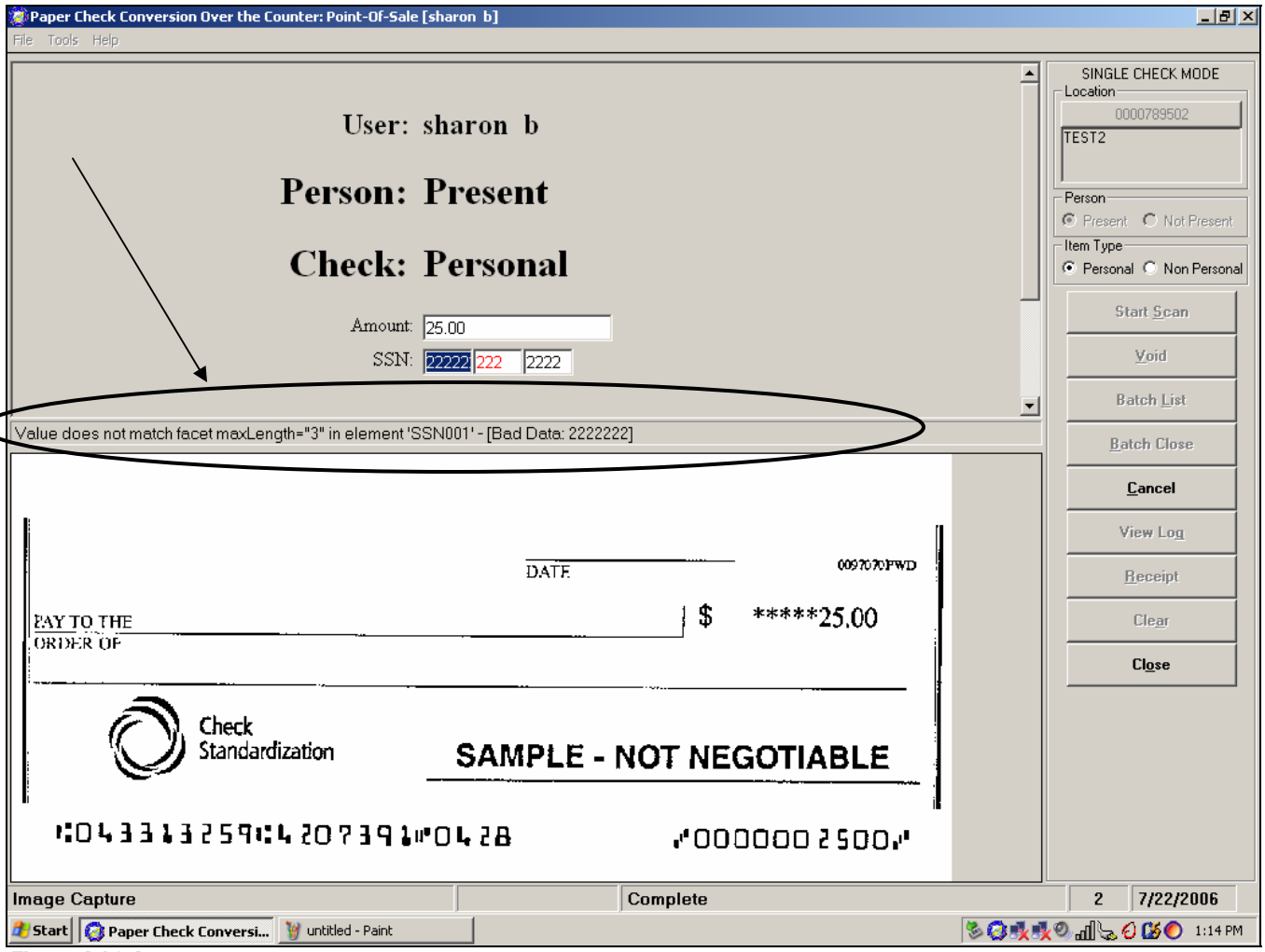

Figure 6.20.4

Once all of the required/necessary configuration fields have been keyed, press **'Enter'**. The middle of the screen will display 'Data Entry Complete' and the image of the back of the check will be displayed. The words 'Image Capture' and 'Complete' appear momentarily at the bottom of the screen, then is quickly changed to 'Done' and 'Use Esc or Enter to clear the screen'. After approximately 15 seconds the bottom of the screen will display, 'Idle' and 'Please press enter to begin', at which point another check can be scanned once Enter is pressed. To avoid the 15 second wait, press 'Enter' when the message, 'Use Esc or Enter to clear the screen' appears.

Each check that is processed may be hand stamped with 'Electronically Processed' after the transaction is complete and the check has been scanned. Checks must be given back to the person if processed in person. If processed in the Person-not-present mode, checks must be destroyed within14 days, according to the Agency Participation Agreement. The EC7000i scanner can also be setup to automatically stamp the front of the check with the words 'Electronically Presented' once the transaction is complete. For instructions on setting up the scanner to stamp the checks, please refer to the *Appendix* Chapter of this SOP, 'Setting the EC6000i/EC7000i scanner to Frank Acknowledgments'.

Batch Mode Processing

'Batch Mode', which is new to POS, allows for batches of two or more checks to be scanned prior to data entry. The Batch Mode processing will only work with the EC7000i scanners.

To select the Batch Processing mode, authorized users can select **'File'**, **'Configuration'** within the POS. Choose the **'Application'** tab, and then select the processing mode of 'Batch' by clicking the appropriate radio button (see Figure 6.21). Click the **'Apply'** button.

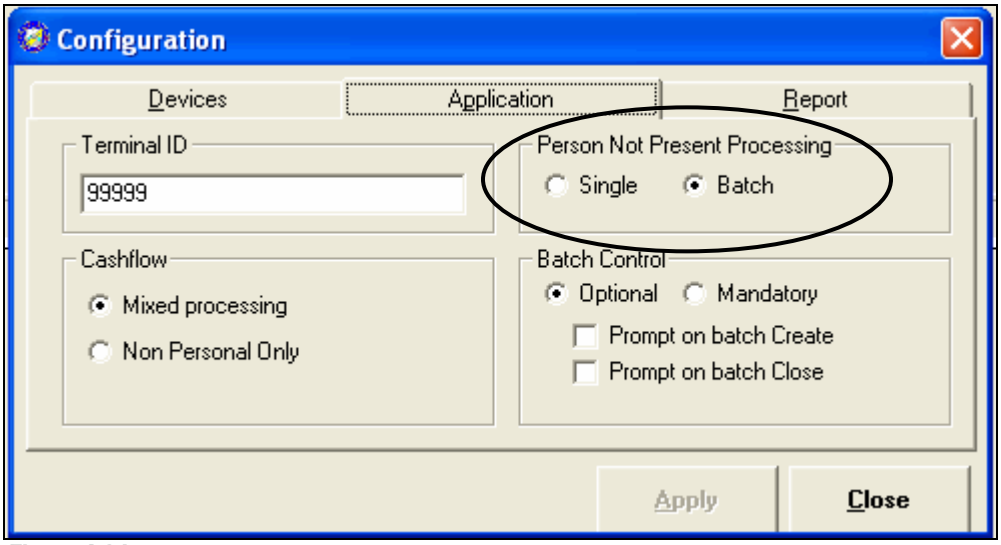

Figure 6.21

The words 'Batch Mode' will appear in the upper right corner of the POS data entry screen and cannot be changed by the operator (see Figure 6.22).

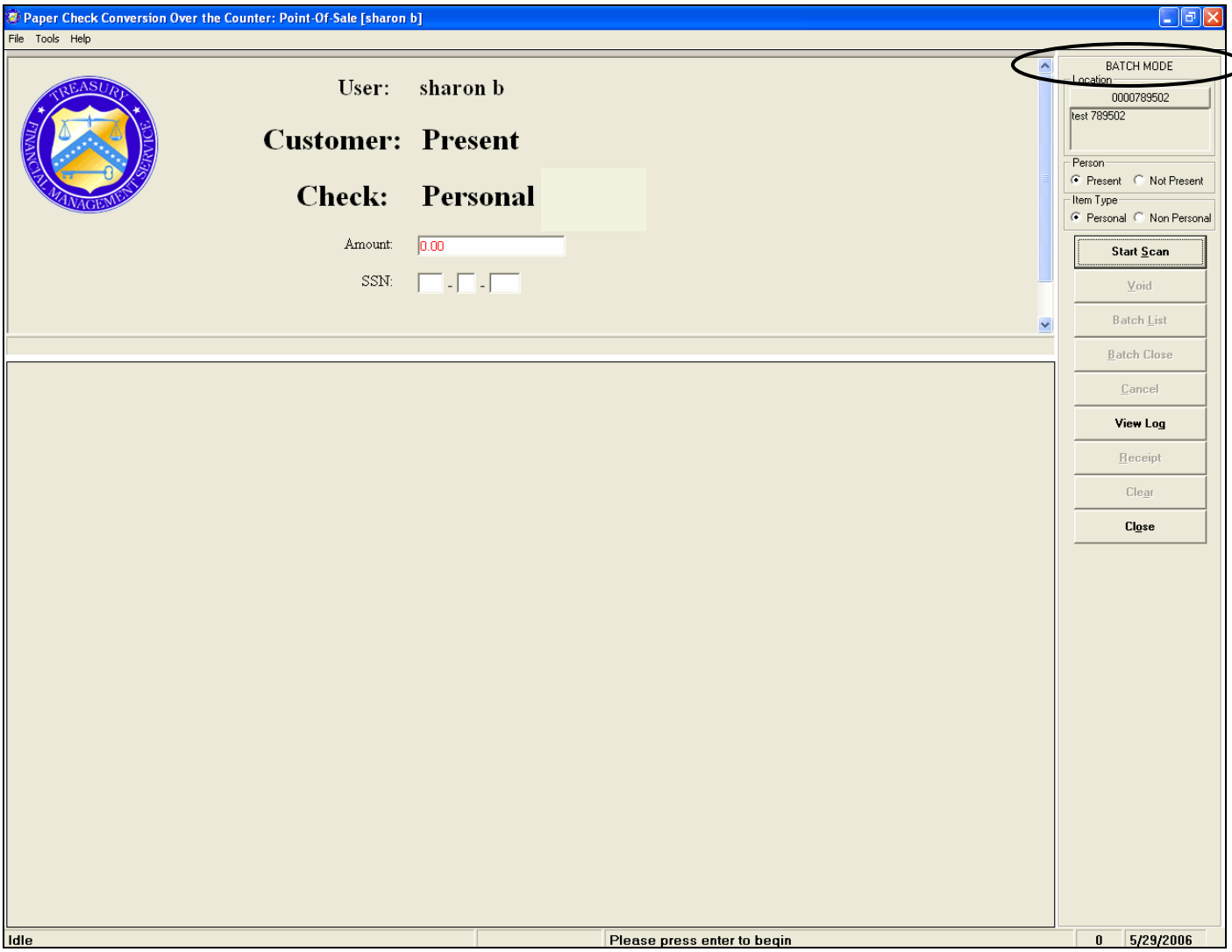

Figure 6.22

Note: Single mode is the default when the POS 5.1 software is installed.

Note: If 'Batch' mode is chosen, the POS will still allow for a single check to be processed.

Selecting the Location (Batch Mode)

Batches can include items for multiple ALC+2's. Additional ALC's are added using the 'System Configuration' 'Data Entry Screens' within the SAT by authorized users (provided that the proper documentation is on file with the FRB-C). One of the ALC's is chosen to be the 'default' ALC. The default ALC will appear each time the POS is started. The location must be chosen prior to scanning the check. To choose an ALC+2, click on the ALC window at the upper right of the screen (Figure 6.23) and choose an ALC+2 from the dropdown list. This ALC+2 will remain for all items until changed by choosing a different ALC+2 from the dropdown list.

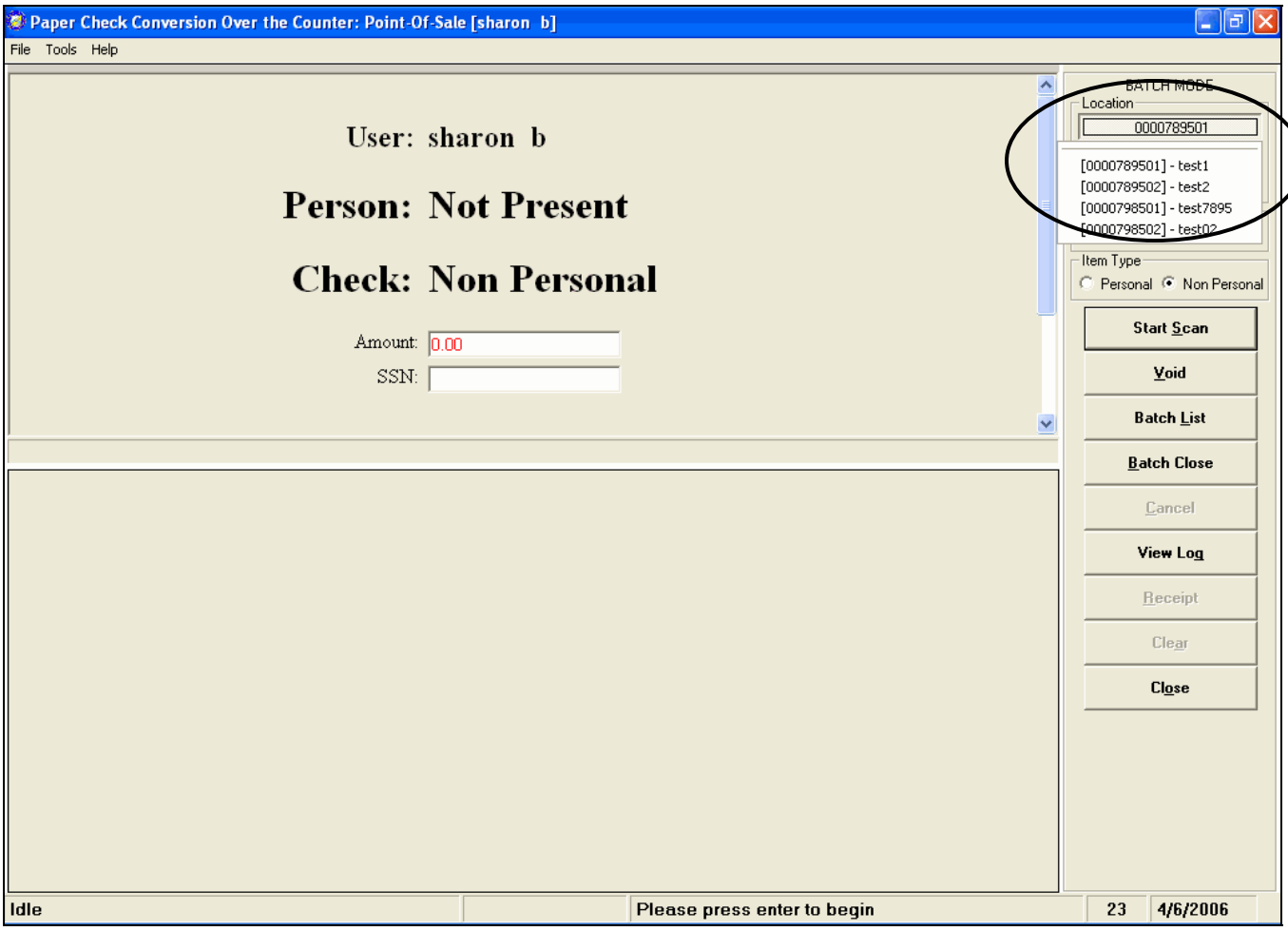

Figure 6.23

Select the Operating Mode (Batch Mode)

Just beneath the 'Location' choice at the right side of the screen is the option to choose **'Person'**. The choices are 'Present', or 'Not Present' (Figure 6.24). This option indicates the mode of operation. The 'Person Present' mode is used when the person is standing in front the operator with their check. The 'Person Not Present' mode is used when the writer of the check is not present, i.e. when checks are received through the mail as payments. Operators need to make certain that they are selecting the proper choices for each item. The operating mode is chosen prior to the scan. **Checks should be pre-sorted by person present/not present, prior to scanning.** The application will issue a message in the form of a pop-up window (Figure 6.32.3) when it detects a problem with the item type vs. the MICR number formatting. We strongly encourage Agencies to pre-sort their checks prior to scanning to avoid the pop-up message.

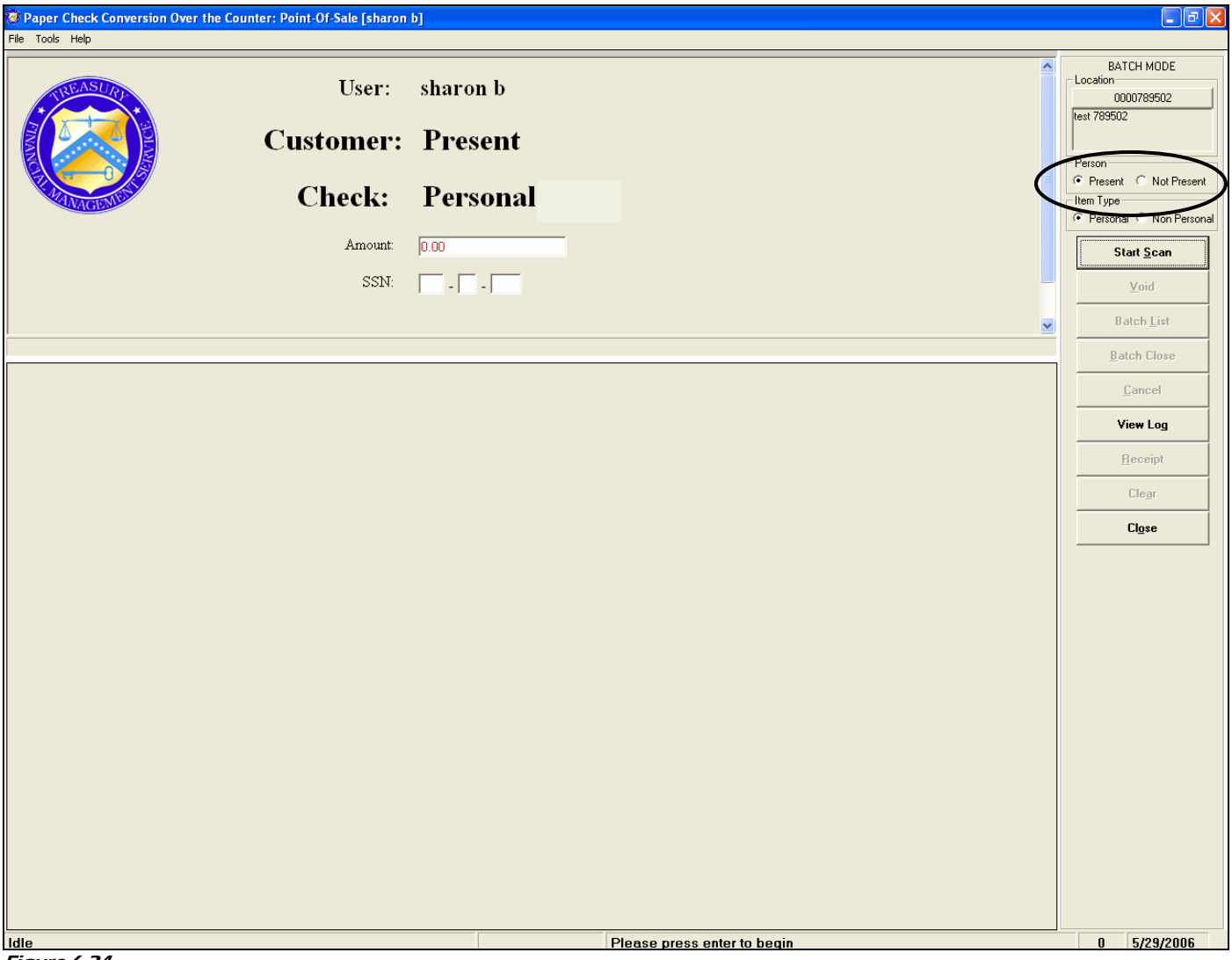

Figure 6.24

Checks that CAN be Processed through POS

All of the items listed below can be processed on your POS computer. These items should be processed as:

Non personal:

US Treasury Checks
Traveler's Checks
Money Orders (including Postal Money Orders)
Third-party Checks (even if drawn on a personal account)
State and Local Government Checks
Credit card Checks
'Do not ACH' Checks
Official Checks
Business Checks
Cashier's Checks
Official Checks
Other US Government Checks
Payroll Checks

The following item(s) should be processed as:

Personal

Personal/Consumer Checks

List of Items that CANNOT be Processed through POS

The following ineligible item(s) cannot be processed using your POS computer and may need to be processed through your authorized Treasury's General Account (TGA) depository.

Foreign items drawn on non-US Financial Institutions
Check payable in non-US currency
Savings Bond Redemptions

Note: Apply any necessary stamps in a location that does not interfere with the dollar amount, financial institution information, or the signature. Since you will not be depositing PCC OTC items at your bank, there is no need to stamp "For Deposit Only" on the back of the check. FRB-C becomes the bank of first deposit for all PCC OTC items.

Scan Check (EC7000i) in Batch Mode

Once a user has successfully signed on to the POS and chosen the correct location, operating mode, and item type, the next step is to scan the check. The bottom of the POS screen will display, **'Please press enter to begin'**. Press the **'Enter'** key or click the **'Scan Item'** button. Once the 'Enter' key is pressed, the scanner light will turn green, indicating that the scanner is ready to accept a check. Press the **'Enter'** key or click the **'Start Scan'** button. The scanner light will turn green, indicating that the scanner is ready to accept a check. A 'Batch Processing Window' will appear that says 'Please wait' and the bottom of the POS screen will then display **'Scan front of Check'**.

Note: A Batch Control screen may appear, based on your Agency's configuration settings.

Place the first check in the scanner with the MICR line of the check aligned with the right side of the scanner. Gently push the check forward to allow the scanner to grasp the check. Guide the left side of the check with your finger to prevent the document from being skewed, as shown below (Figure 6.30). The scanner will automatically pull the check through and scan both the front and the back of the check.

Figure 6.30

A single beep will sound indicating a check has been scanned successfully. ***Note: If a triple beep occurs, cancel and process check again.*** To determine if there is a problem with the scanner, see the chart in Figure 6.31.

Note: If you experience one long beep followed by five short beeps while scanning items on your EC7000i scanner, please hit cancel to terminate that transaction and rescan that item. This sequence of beeps usually means that the back of the check has not been scanned. If you experience any other unusual issues or hear any tones to indicate scan errors, please cancel that transaction and rescan the item. If necessary, you may need to void the transaction.

Scanner Light Color	Indicates
GREEN	Scanner is ready to accept a check and capture its image
AMBER	Scanner is in standby mode, not ready to accept a check
BLINKING RED	Unable to read check image. Cancel and try again, possibly with another check. Make sure that the check is inserted correctly.
CONSTANT RED	There is a problem with the scanner. Cancel the transaction and retry. See section in Troubleshooting.

Figure 6.31

Note: For more detailed information regarding the scanner, such as scanner ports, scanning checks, cleaning the scanner, etc., refer to the RDM scanner chapter(s) at the end of this SOP.

The 'Batch Processing Window' will display 'Captured Items Count:1' (as displayed in Figure 6.32) and the bottom of the POS screen will display 'Scan check (front side up)'. Remove the first check from the scanner.

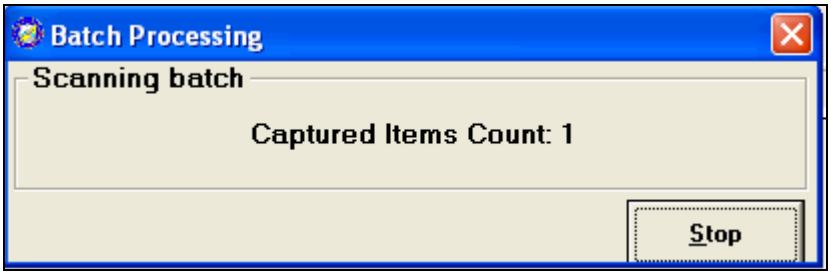

Figure 6.32

Place the second check in the scanner as described in step 1.

Again, the bottom of the POS screen will display 'Scan check (front side up)'. Remove the second check and continue scanning all of the checks that should be included in this batch as described in the steps above.

When you have finished scanning all of the checks, click the 'Stop' button in the 'Batch Processing Window'.

The POS data entry screen appears displaying the image of the first check that was scanned (Figure 6.32.1). Ensure that the entire front of the check image is visible on the screen and that the dollar amount is legible. (A check may successfully scan even though the item was folded going into the device.)

The middle left of the screen indicates, 'Keying Item 1 of 1'

Note: The image of the check can be resized by hovering the cursor near the top line of the check (as displayed in Figure 6.32.1) until you see the double arrow cursor ↕. Click and drag up or down to resize the image.

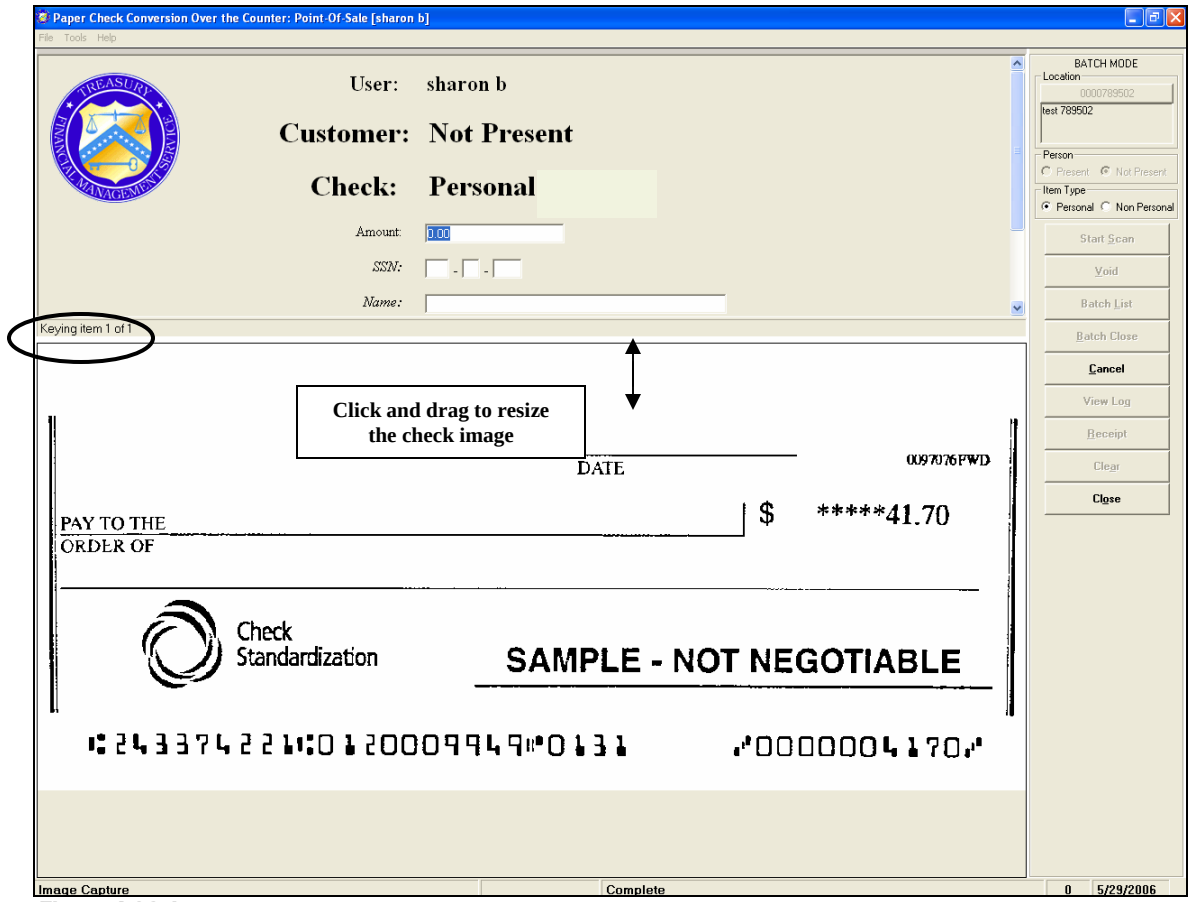

Figure 6.32.1

Select the Item Type (Batch Mode)

After all of the checks in the batch have been scanned, the operator must choose the item type for each check. Just beneath the 'Person;' choice at the right side of the screen is the option to choose **'Item Type'**. The choices are **'Personal'** or **'Non Personal**'. (Figure 6.32.2) This indicates the type of item to be processed. When the operator clicks on 'Personal', the POS data entry screen displays, "Check:Personal". If the operator clicks 'Non Personal', the POS data entry screen displays, "Check: Non Personal". The POS application can process both personal and non personal checks in a single batch. The operator needs to make certain that they are selecting the proper choices for each item. It is recommended that you presort your items into two groups (Personal and Non Personal) prior to scanning to avoid the pop-up message like the one displayed in Figure 6.32.3 When the POS software is first installed, both item types are available by default. Using the POS Configuration, authorized users can limit the item type to 'Non Personal only'. When 'Non Personal Only' is chosen in the POS configuration, the item type 'Personal' is no longer available for the operator to choose on the POS data entry screen. This can be set up for Agencies who never process personal checks. For more information, please refer to the POS Configuration section in the *'Installation and Configuration'* Chapter of this SOP.

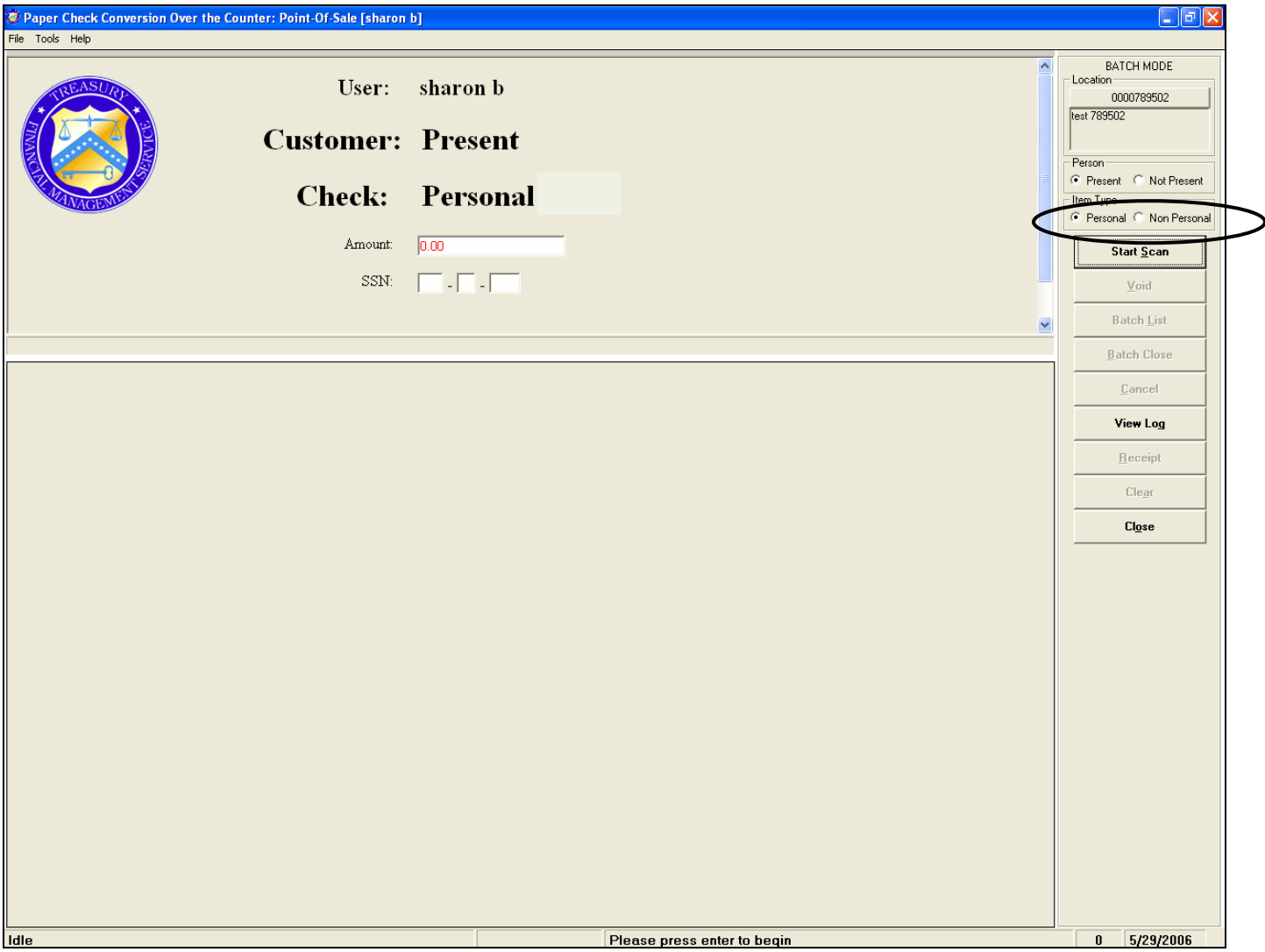

Figure 6.32.2

The operator should determine if the check is either a personal or a non-personal check. While most business checks are typically larger in size, business checks can look the same as personal checks. The title of the account owner should be your determining factor to decide if the check should be classified as personal or business.

Upon selecting the item type, if a personal check was detected due to the format of the MICR line, but the non personal check box was selected on the POS screen, the following message appears (Figure 6.32.3):

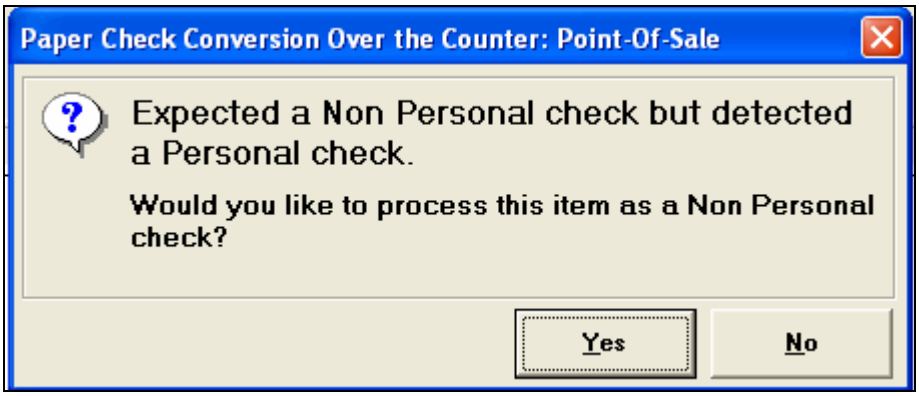

Figure 6.32.3

Select **'No'** if the check should be processed as a personal check. The screen will return to the data entry screen with the image of the check at the bottom. The operator should change the item type to 'Personal'. Processing can then continue with data input.

Select **'Yes'** if the check should be processed as a non personal check. The screen will return to the data entry screen with the image of the check at the bottom and allow the operator to continue processing the check as non personal.

Also, if a non personal check was detected due to the format of the MICR line, but the personal check box was selected on the POS screen prior to the scan, the message, "Expected a Personal check but detected a Non Personal check. Would you like to process the item as a Personal check:" will appear.

Select **'No'** if the check should be processed as a non personal check. The screen will return to the data entry screen with the image of the check at the bottom. The operator should change the item type to 'non personal'. Processing can then continue with data input.

Select **'Yes'** if the check should be processed as a personal check. The screen will return to the data entry screen with the image of the check at the bottom and allow the operator to continue processing the check as personal.

Note: The message displayed in Figure 6.32.3 will appear for certain Money Orders due to MICR number formatting of the check if Personal Check is selected on the data entry screen. 'Yes' must be chosen for those items each time.

The image of the first check that was scanned will appear on the lower portion of the screen. Data entry can now begin. If the image is not legible, click **'Cancel'**. The check can be re-scanned and added to the current batch after all of the data input has been completed.

Note: When canceling a check in the batch mode, a 'Cancel Batch Mode' window appears as displayed below in Figure 6.32.4. To cancel the current item only, click 'No. To cancel the current item and all remaining items, click 'Yes'.

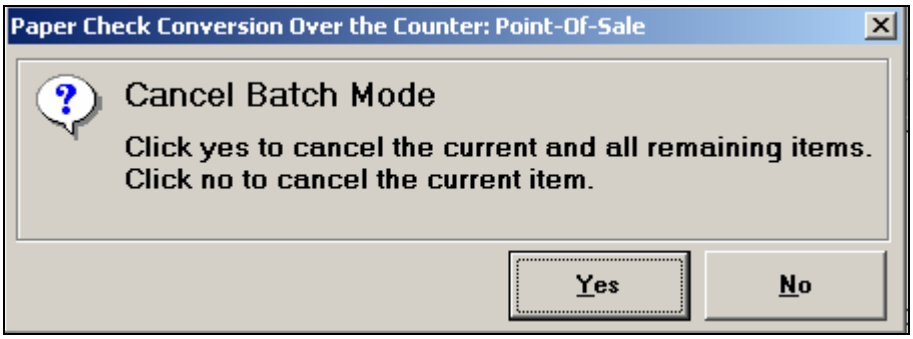

Figure 6.32.4

Note: It is vitally important that the check be fully visible and legible. The image that is on the screen is the image that will be submitted to the payor bank for collection. It will also be stored in the archives for future retrieval purposes once the check is returned to the customer or destroyed. If we are unable to collect on your behalf with the image that has been submitted, the debit will go back to your agency and collection will become your responsibility.

The cursor will be active on the 'Amount' field. Enter in the amount as found on the image displayed in the lower portion of the screen (and verify it to the paper check) and press **'Enter'**.

Note: Only numbers need input. For example, entering in 1290 would equal $12.90, and 56321 would be equal to $563.21.

Note: Be sure to verify the check dollar amount input into the POS to the actual check. If an incorrect amount is entered, an authorized user can sign on to Batch Manager and alter the check amount.

The cursor will then be active in the first agency specific (configurable) field in which the operator may key data. The operator should complete all fields using information submitted with the check, i.e. bill, form number, period being paid, etc. to facilitate the agency's internal processing. Transactions may include up to 24 Agency-defined configurable fields. Key in all necessary information and press **'Enter'**.

Note: Since configuration field requirements are established by each Agency, minimum/maximum requirements may exist for certain fields. If the operator does not satisfy those minimum/maximum field requirements, an error message will be displayed in the middle of the screen as displayed in Figure 6.33, and corrections must be made to the field before the POS will accept the transaction.

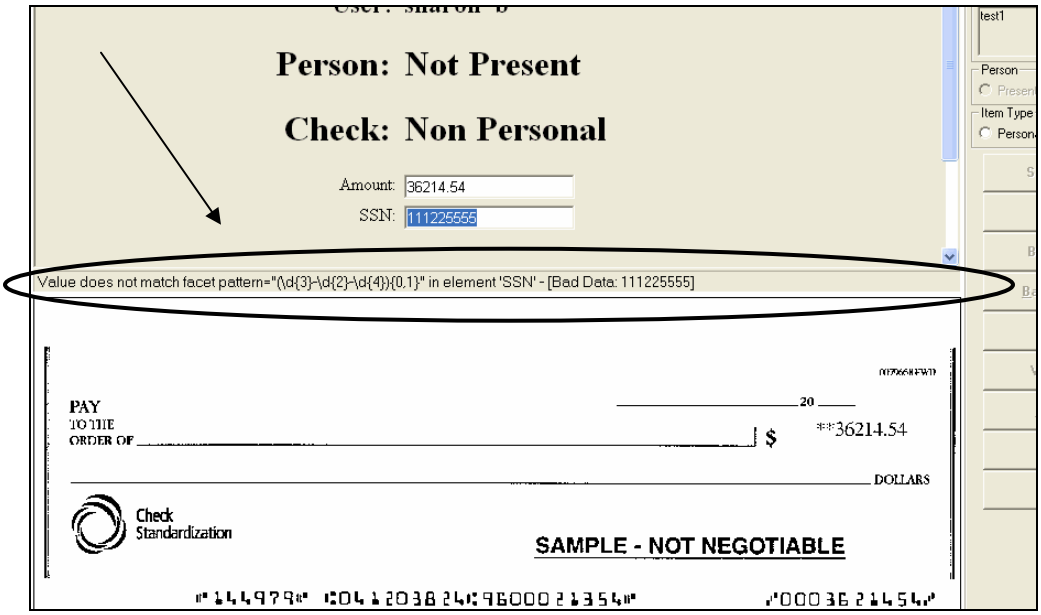

Figure 6.33

The back of the check will be displayed momentarily then the image of the next check that was scanned will appear. Repeat the data entry steps described in the previous steps until all of the checks within the batch have been input.

Each check that is processed may be hand stamped with 'Electronically processed' after the check has been scanned and the transaction is complete. Checks processed in the Person-not-present mode must be destroyed within14 days, according to the Agency Participation Agreement. Automatic stamping (franking) **cannot** be setup to automatically stamp the front of the check in batch mode (at this time).

When the data entry for all scanned checks has been completed, the bottom of the POS screen will display, 'Please press enter to begin'. The batch can then be closed, or new items can be added to the existing batch,.

Correcting the Codeline (MICR) line

If the scanner detects a problem with the MICR data, the operator will be prompted to correct the codeline. The following message is an example of the message that appears: (Figure 6.33.0). Figure 6.33.00 is an example of how a MICR code on a typical check appears. Only authorized users can perform a codeline correction.

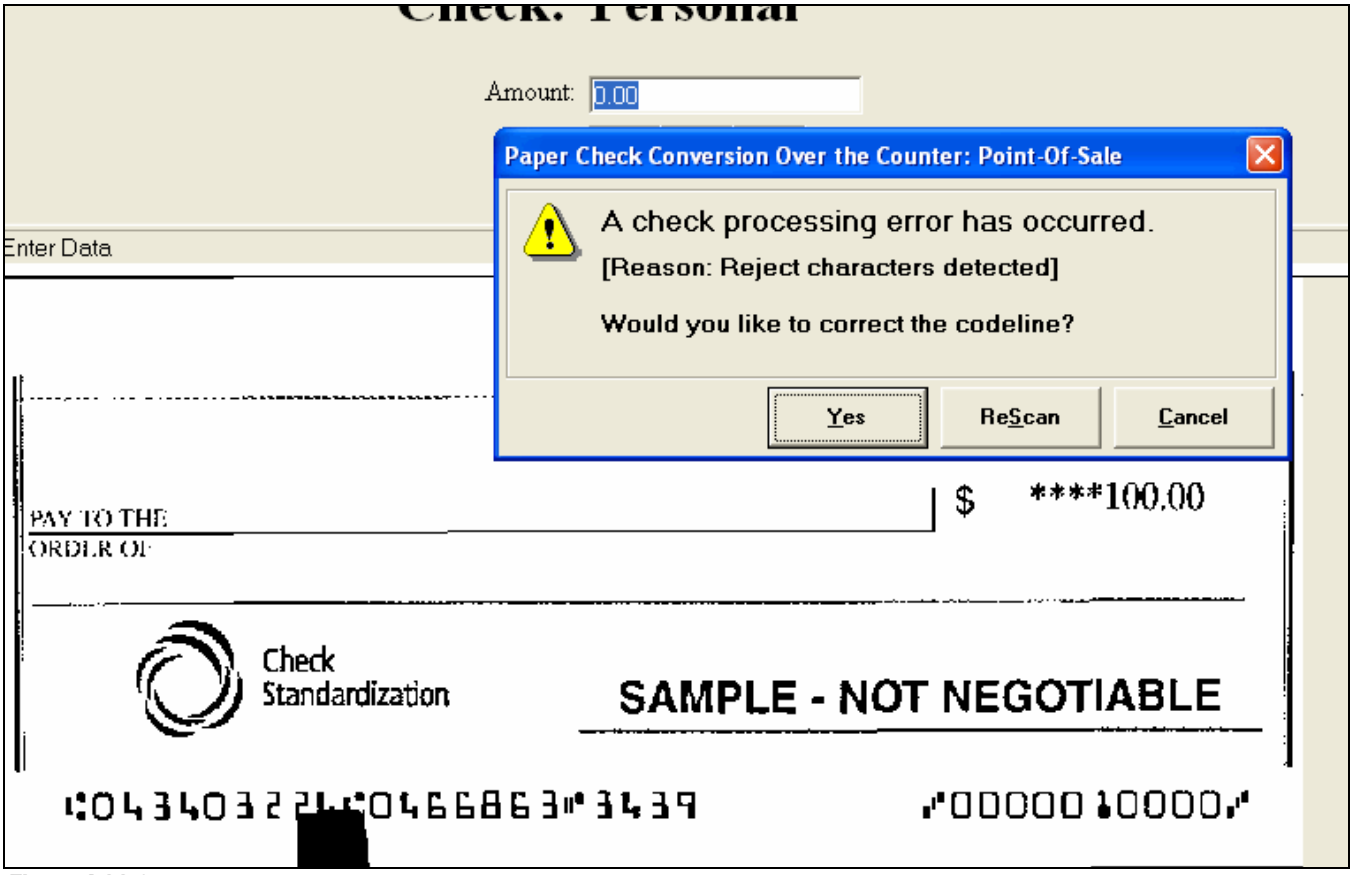

Figure 6.33.0

MICR Code Description

Figure 6.33.00 illustrates the bottom left of corner of a check, know as the MICR line, and what the numbers represent. Figure 6.33.01 illustrates what the symbols used within the MICR line represent.

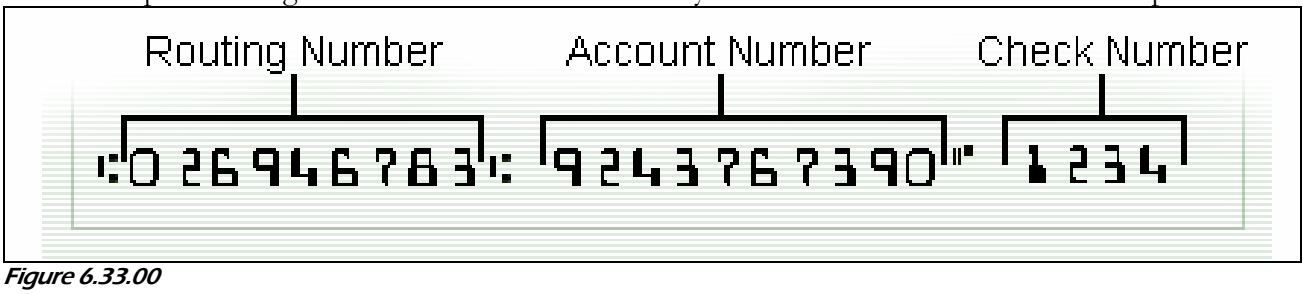

Figure 6.33.00

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Code and Symbol	Description
T	Beginning or ending of a transit number.
O	The On-Us field contains the account number and may also contain a serial number and transaction code.
A	Displays the amount of an amount-encoded check.
D	Dash separates the values of the other fields.

Figure 6.33.01

When faced with a Codeline error message the user can elect to:

Click **'Yes'** to correct the codeline,
Click **'ReScan'** to rescan the check. This option would be used if the check was skewed or inserted upside down.
Click **'Cancel'** to completely cancel the transaction. The system returns to the main POS screen .

To correct the codeline:

Click **'Yes'** to correct the codeline.

The system may prompt for authorization. A user with codeline correction access will need to key in their Login and password before the system will allow the procedure to continue. The following is an example of the message that appears (Figure 6.33.01)

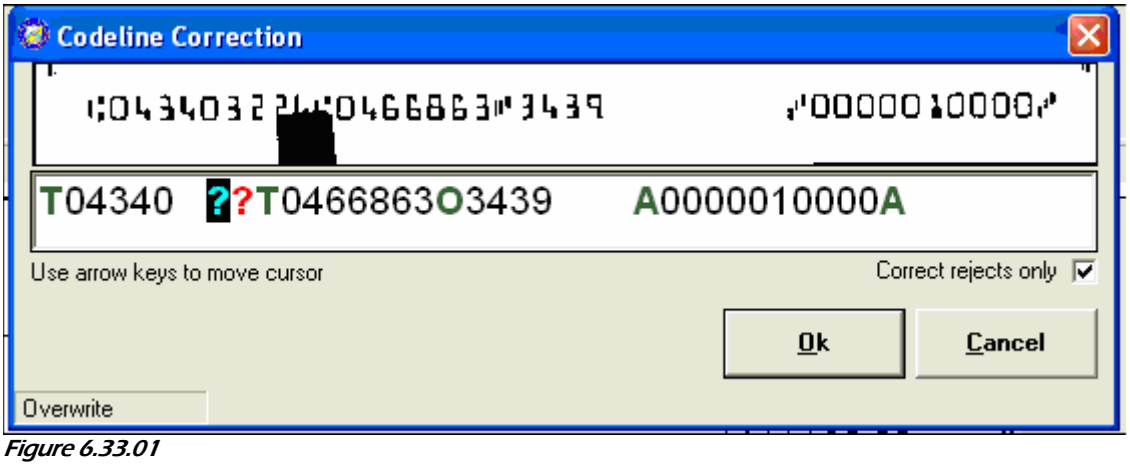

Figure 6.33.01

The line of characters at the bottom of the screen needs to be compared with the source document. In the example above, the system has rejected two characters that the scanner could not read. Those characters are represented with a question mark. By default, only the rejected characters can be corrected. If, when compared to the source document, the user agrees that only two characters need to be typed, the user can simply type the numbers as they should appear. The field is protected to allow only those characters represented by a question mark to be overwritten. If, however, the user needs to correct more in the codeline than the system has detected,

click to uncheck the 'Correct rejects only' box at the lower right of the window. This will allow additional characters to be inserted or overwritten, or extra characters to be deleted. Click anywhere in the line, press the insert key on the keyboard to insert characters. To overwrite characters, press the insert key again to turn off the insert function. When complete, click the 'OK' button. The system returns to the main POS screen with the word 'Complete' at the bottom of the screen.

Note: Caution should be used whenever a codeline correction is needed. The alpha characters within the line should not be overwritten as they represent delineation within the codeline. Mistyping of characters could result in debiting the wrong financial institution and/or customer's account, or the wrong dollar amount.

Duplicate Check Detected

While scanning checks, if a check is accidentally or intentionally scanned twice, the system will recognize the duplicate and the following warning message appears: (Figure 6.33.02)

The POS will detect duplicate checks within a current batch, or in any batch held in the Batch Manager on that POS computer. A prompt appears requesting that the operator resolve the issue. Duplicate checks are determined and detected if the MICR and the check amount match those of another check. The amount of time that a batch is stored on your PC and available for duplicate detection is configurable. Please note that duplicate check detection is PC specific. It cannot perform duplicate validation searches across other POS PC's at your location, only on the PC at which the check is being scanned.

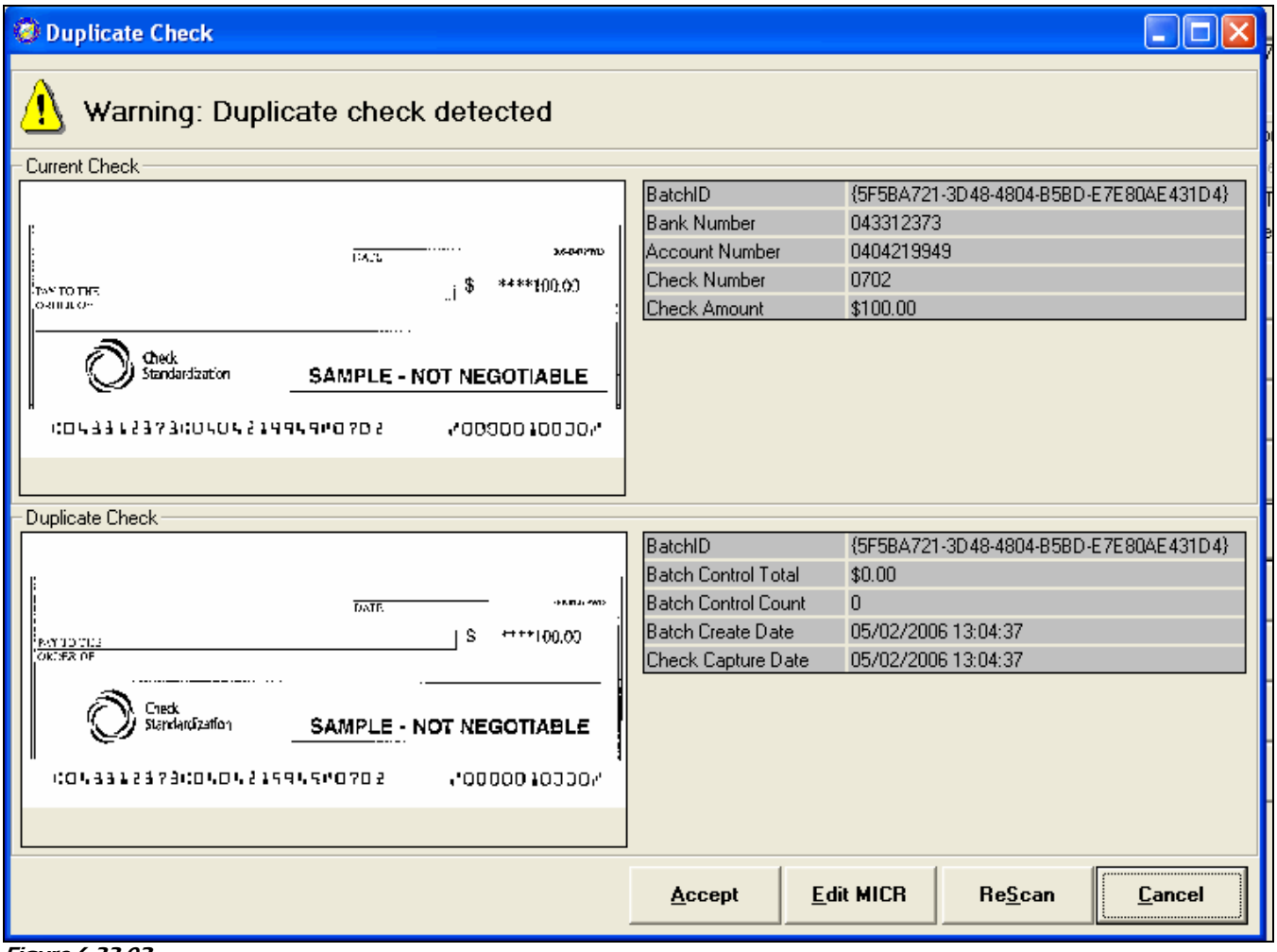

Figure 6.33.02

The user has a number of options that can be followed.

If the check was accidentally duplicated in error, simply click the **'Cancel'** button. The screen will return to the Main POS screen. Click on the 'Cancel' button on the right side of the screen. The message, "Cancel transaction.

Are you sure?" Click the **'Yes'** button. The screen returns to the point where the user can press Enter to scan another check.

If the MICR line was misread by the scanner leading the system to believe that the check is a duplicate, it can be edited. To determine if the MICR line was misread, compare the two images in the window. The top image depicts the current check, and the bottom image depicts the most recently scanned check that is being deemed a duplicate by the system. Also compare the MICR line on the bottom check with the source document. If it has been determined to be a misread of the MICR line that needs to be corrected, click the 'Edit MICR' button at the bottom of the window. The following window will appear (Figure 6.33.03)

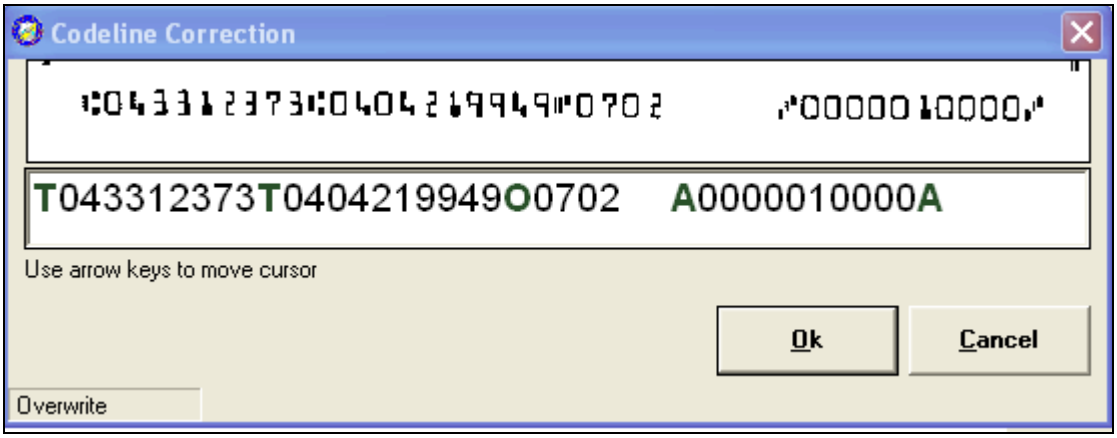

Figure 6.33.03

The cursor will be at the end of the line on the bottom. That is the editable line. A compare of what was read by the scanner is displayed in the top line. Click on the number(s) that need to be edited and type the corrected number. Accuracy is of the utmost importance. Double check to make sure that you are typing the correct number and you have not left behind extra numbers. When finished, click the 'OK' button. The POS Data entry screen appears for the user to type the dollar amount and configuration fields to complete the transaction.

The next option is to click the **'ReScan'** button to rescan the check. This option is not available for Person Not Present batch mode.

The last option is to accept the check as it is and continue processing. This is done by clicking on the 'Accept' button.

Image Quality

Image quality tests are performed on each check, as soon as the check is captured and the image is available. If a check passes the image quality tests, item processing continues. If the check fails the image quality tests, the following message is displayed: (Figure 6.33.04)

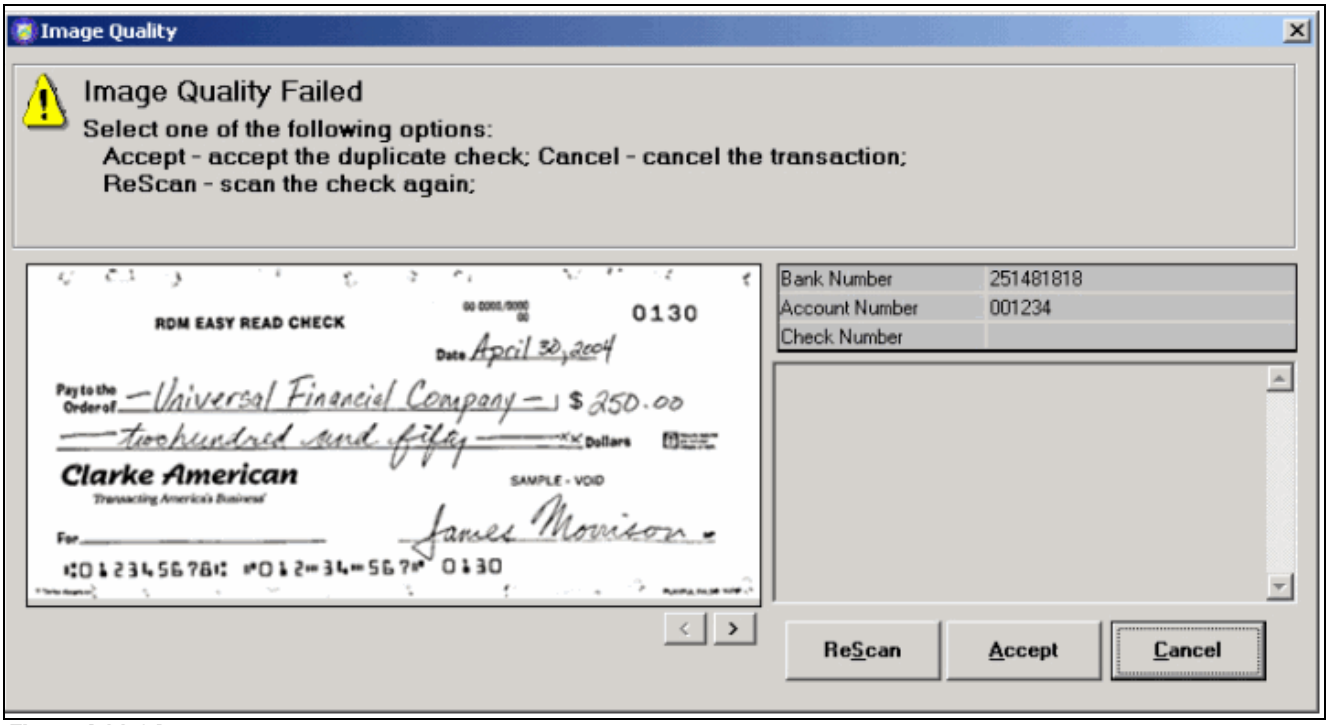

Figure 6.33.04

When prompted with an 'Image Quality Failed' message, the user can:

Click the **'ReScan'** button to rescan the check. If it still does not accept the check, it is recommended that the operator click 'Cancel' and attempt to rescan two more times before using your contingency processing procedure. The rescan option is not available in 'Person not Present' batch processing.

Click the **'Accept'** button to accept the check as-is and continue processing. Caution should be used whenever choosing this option – see the box below.

Note: It is vitally important that the check be fully visible and legible. The image that is on the screen is the image that will be submitted to the payor bank for collection. It will also be stored in the archives for future retrieval purposes once the check is returned to the customer or destroyed. If we are unable to collect on your behalf with the image that has been submitted, the debit will go back to your agency and collection will become your responsibility.

Click the **'Cancel'** button to cancel the transaction.

How to Cancel a Check

At any point during the processing of an item, the transaction can be cancelled prior to pressing the ENTER key to process the transaction. Checks are cancelled after a check or checks have been scanned and data entry is about to take place for that item. Just prior to pressing Enter, click the **'Cancel'** button, as displayed in Figure 6.33.1. The system will prompt with the message, "Cancel transaction. Are you sure?" Click the **'Yes'** button to cancel the item.

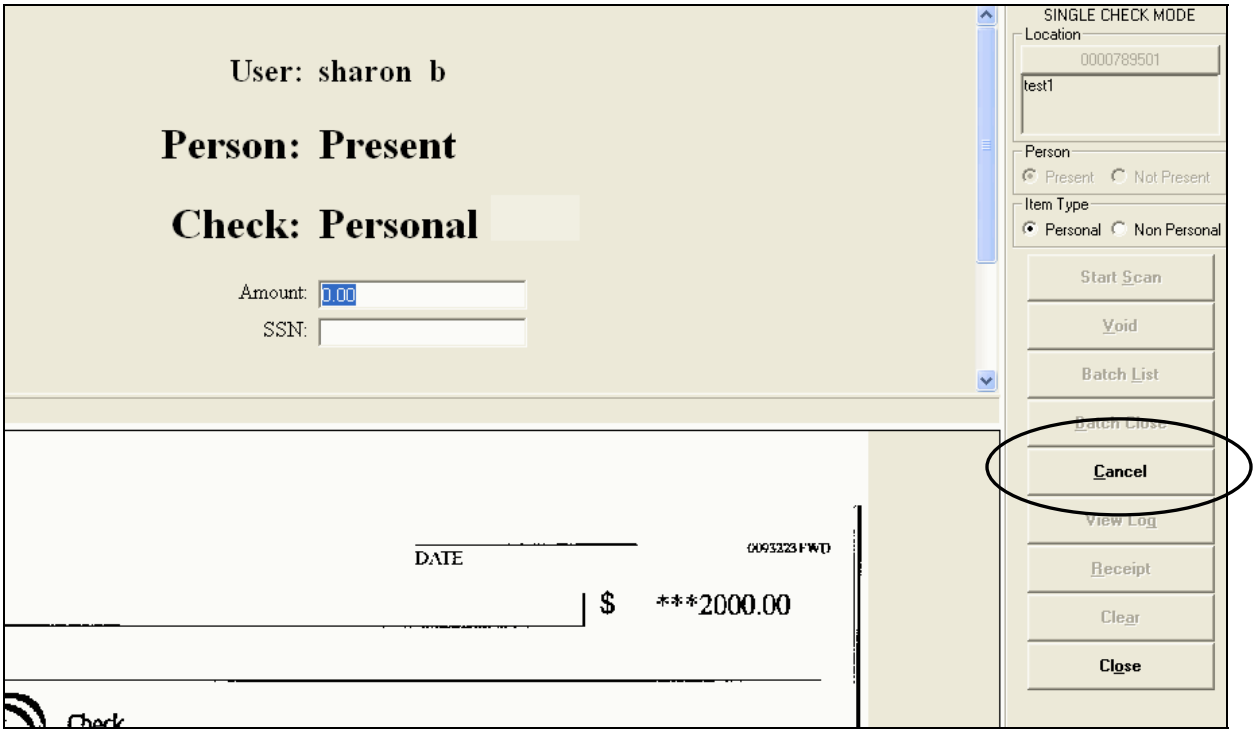

Figure 6.33.1

If the check has already been assigned a transaction number (found at the bottom of the screen) it has been entered into a batch, and can no longer be cancelled by using the 'Cancel' button. Instead, a void would need to be performed. Please refer to 'How to Void an Item' in this chapter of the SOP.

Print Receipt

In order to use this function, receipts need to be set up for your Agency similar to the data entry screens. If your Agency is interested in using the receipt functionality, please contact the PCC OTC Customer Service staff at FRB-C. An example of your receipt layout will need to be provided for configuration purposes.

The receipt functionality must also be activated within the SAT configuration settings. For complete information, see the SAT chapter, *Configuration Settings* section of this SOP.

A receipt can be printed on the POS then handed to or mailed to the customer. It must be printed prior to closing the batch.

During the transaction, the operator can print the receipt by clicking the **'Receipt'** button prior to pressing the 'Enter' key to begin the next transaction. A receipt can only be printed at the end of the transaction, prior to scanning the next item. If the operator inadvertently begins the next transaction without printing the receipt, it can still be printed from the 'Batch List', Show Items' option. For details on how to use this function, refer to the *Print Receipt using the Show Items* option section of this chapter.

To print a receipt in single mode:

Scan the check and input the pertinent details.
Scan the back of the check (if using an EC5000i or EC6000i scanner)
The bottom of the screen will say, "Please press enter to begin". Do not press Enter.
Click the **'Receipt'** button (Figure 6.33.2)

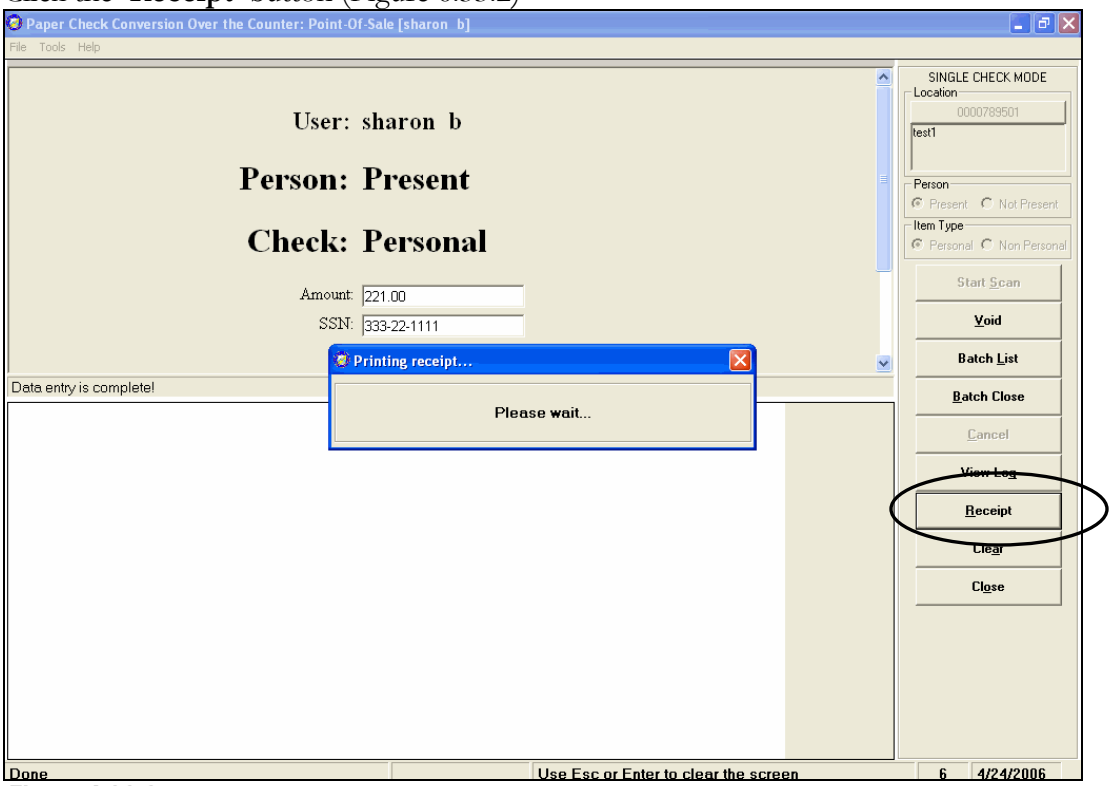

Figure 6.33.2

The system responds with, 'Please wait' and the receipt is printed to the default POS printer.

To print a receipt in batch mode:

Scan all the checks in the batch and input the pertinent details.
Scan the back of the checks (if using the EC6000i scanner)
The bottom of the screen will say, "Please press enter to begin". Do not press Enter.
Click the **'Receipt'** button (See Figure 6.33.2)
The system responds with, 'Please wait' and the receipt is printed to the default POS printer.

Print Receipt using Show Item

The 'Show Item' option allows the operator to view an item that has already been scanned into the system. The 'Show Item' option also allows the operator to print a receipt for the customer. This option can be used in the event that there was a problem with the receipt that was printed at the time the item was scanned.

To print the receipt using the 'Show Item' option:

From the main POS window click the **'Batch List'** button.

The batch list window will display a single line that represents the batch. Click the ⊞ button to expand the view of the batch to include all items.

Click to highlight the item for which the receipt is to be printed, then click the **'Show Item'** button (Figure 6.33.3)

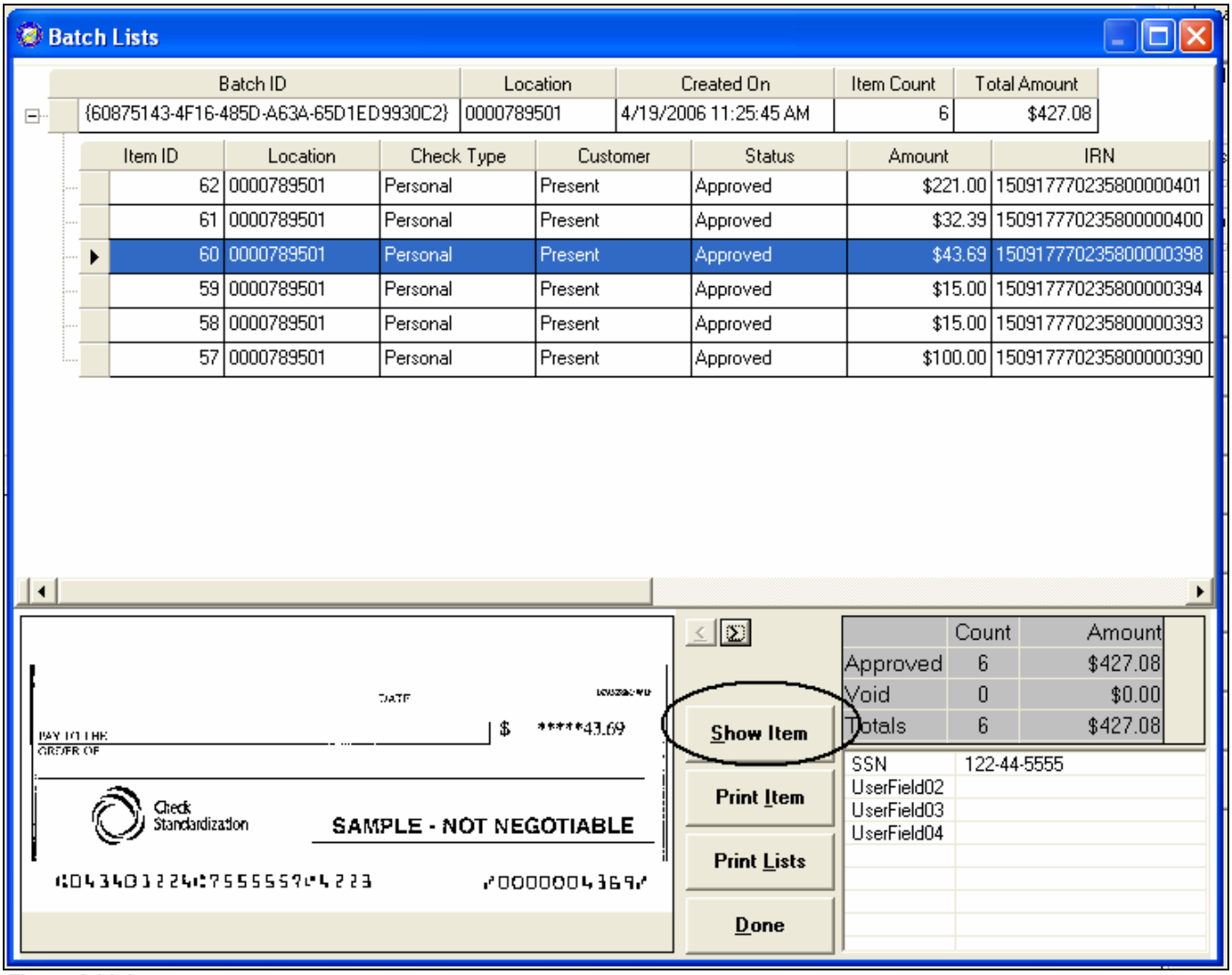

Figure 6.33.3

The following window appears: (Figure 6.34)

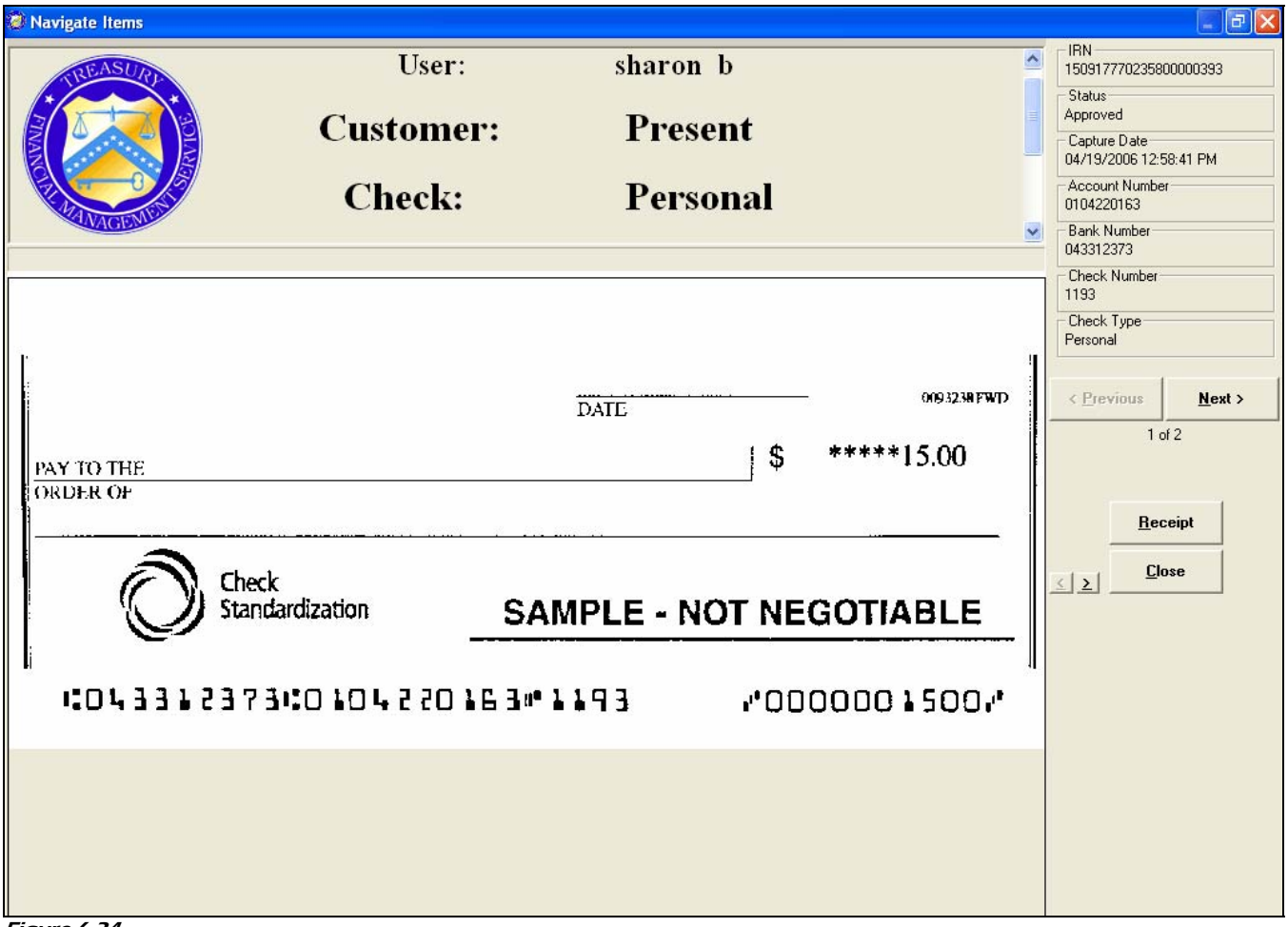

Figure 6.34

The upper right section of the screen shows details that are pertinent to this item, the lower left displays the image of the check, and the lower right of the screen allows the operator to scroll through all items one at a time using the 'Previous' and 'Next' buttons (Figure 6.34). The left/right arrows button to the left of the 'Close' button are used to switch the view from the front to the back of the check, and the 'Close' button will close the window and return to the batch list window.

Note: The image of the check can be resized by hovering the cursor over the area shown in Figure 6.32.1 until you see the double arrow cursor ↕. Click and drag up or down to resize the image.

To print the receipt, click the **'Receipt'** button.

A preview of the receipt appears on the screen allowing the operator to view, zoom, page, and print (Figure 6.35). Maximize the size of the screen by clicking on the maximize button. To print the receipt, click the printer icon button at the upper left of the window, or click **'File'**, **'Print'** from the menu at the top of the screen. Using the print dialog box, the operator can choose specific settings for the pages, or choose an alternate printer.

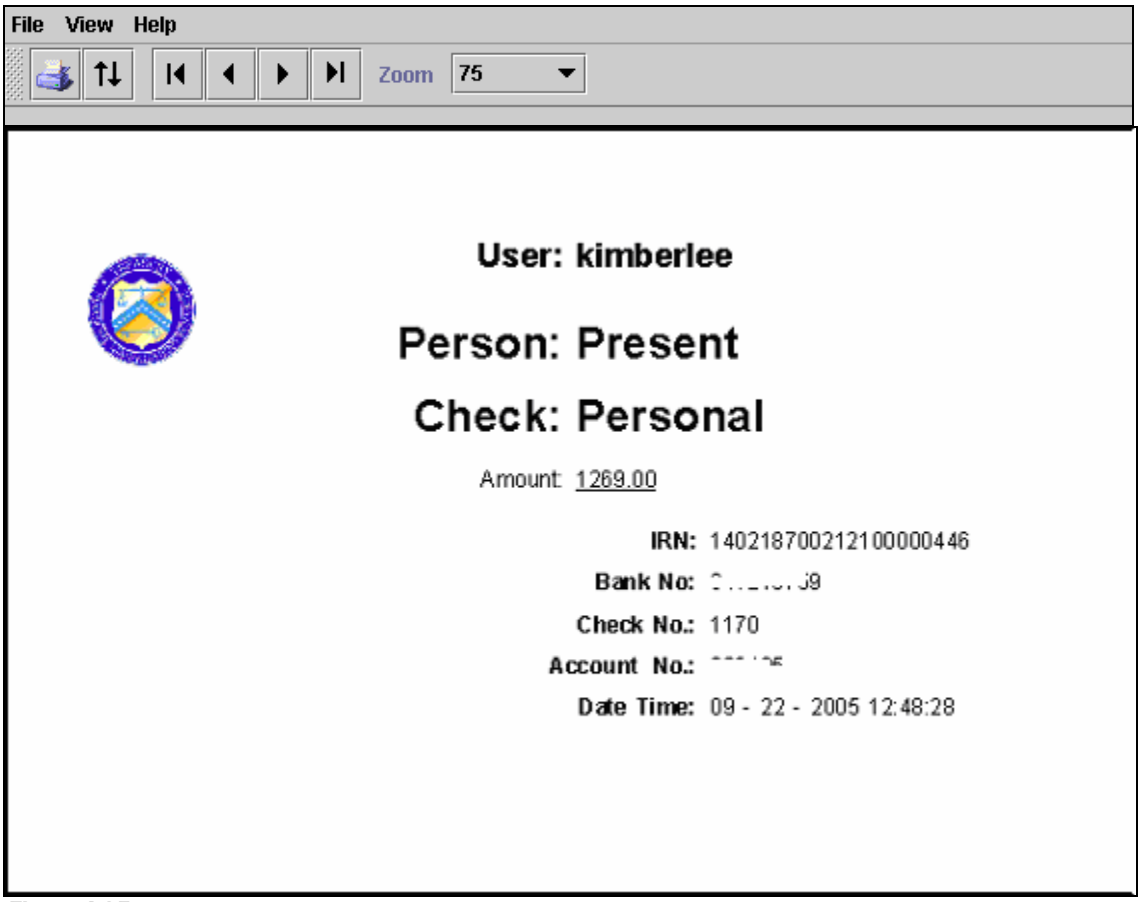

Figure 6.35

When finished, click the **'X'** at the upper right of the preview window.
Click the **'Close'** button to close the 'Show Item' window. This will return the screen to the Batch List Window.
Click **'Done'** to close the Batch List Window.

How to Void an Item

Transactions may need to be voided for various reasons. As long as the batch has not been closed, items within a batch can be voided. This can be done either in the POS or Batch Manager. For information on using Batch Manager to void an item, please refer to the *Batch Manager* chapter of this SOP. The void feature can be initiated by the operator; however, supervisory users may need to approve or complete the transaction with a description on why the item was voided.

To void a check:
In order to void the completed transaction, the check writer must provide the operator with the physical check that was scanned.
Click the **'Void'** button from the main POS screen. A 'Void Item' window will appear (Figure 6.36). Click the '+' on the left side (circled) to expand the view and see all details of the items within the batch (Figure 6.37)

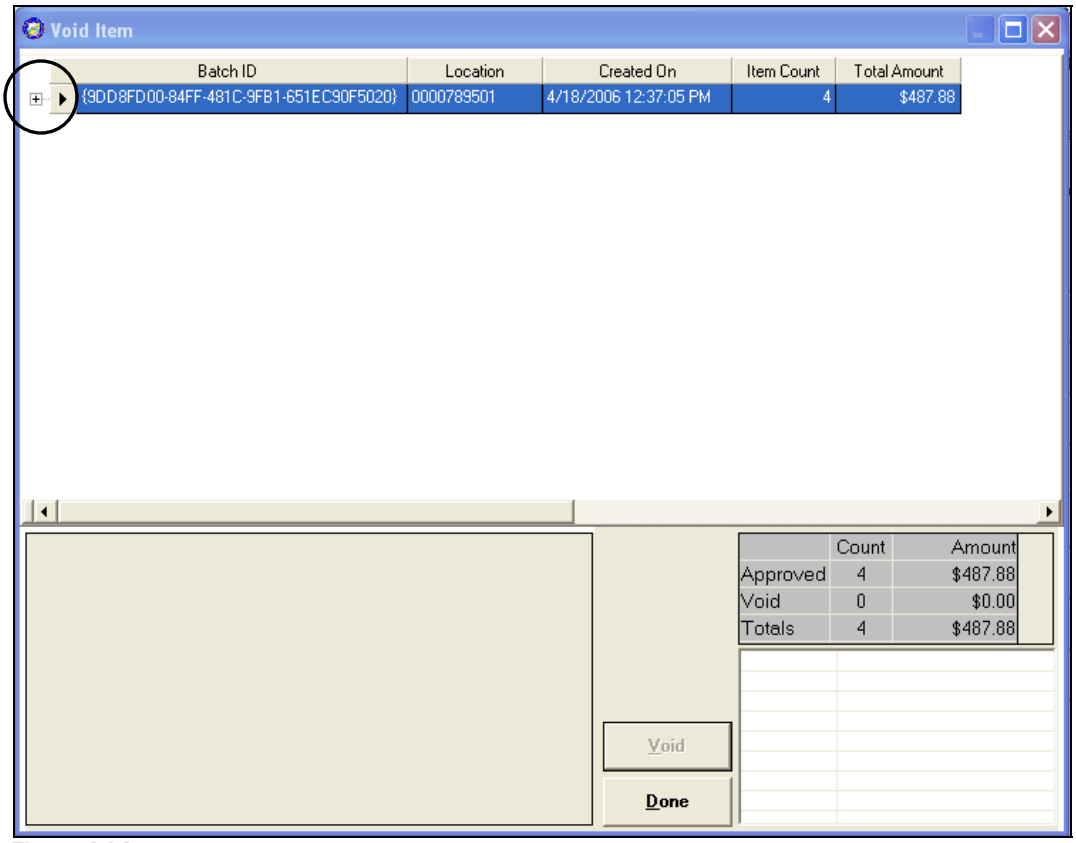

Figure 6.36

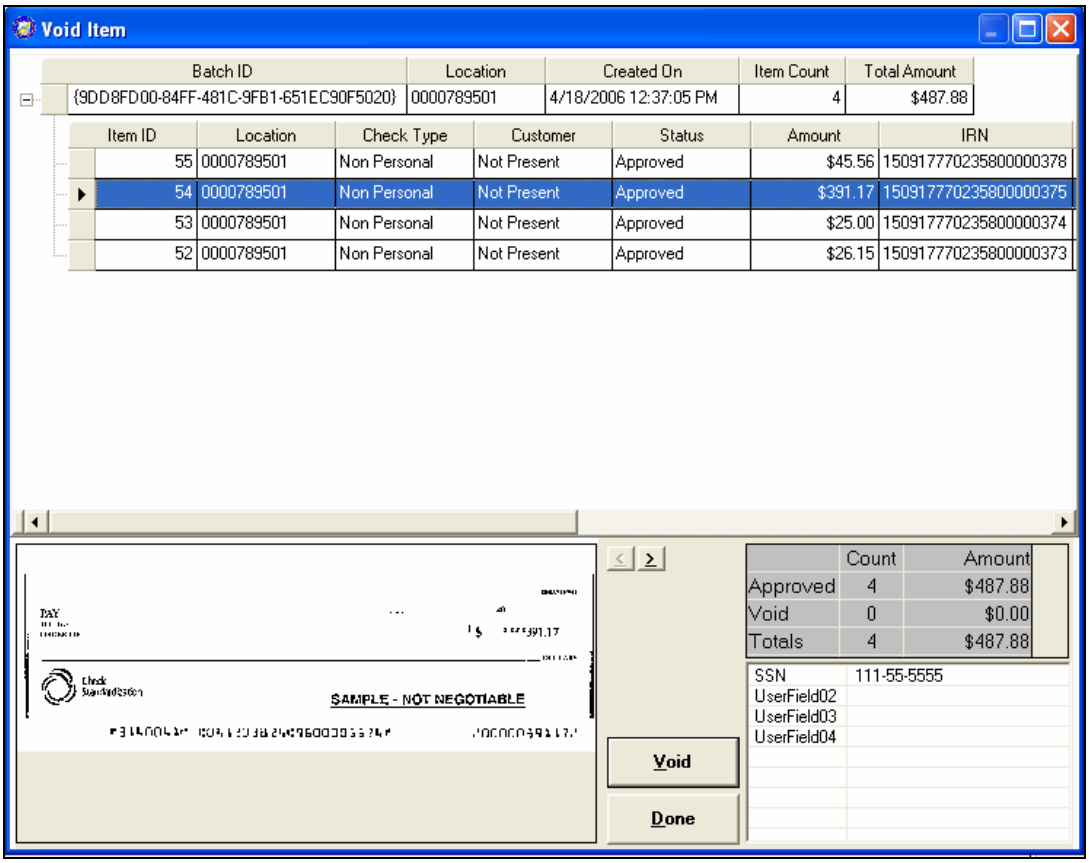

Figure 6.37

Click to highlight the item that needs to be voided then click the **'Void'** button at the bottom of the window. A confirmation window will appear asking you 'Are you sure?' (Figure 6.38)

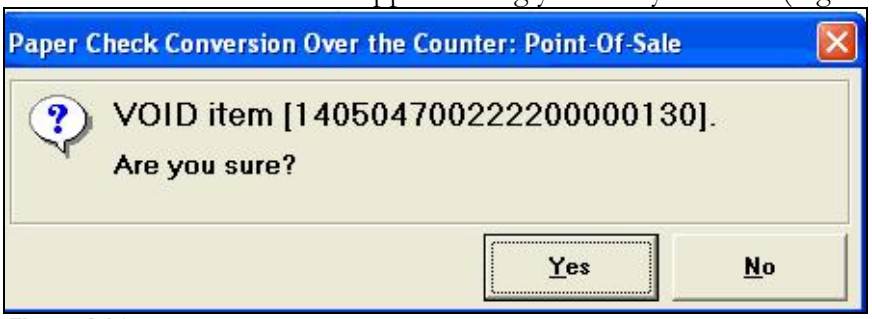

Figure 6.38

If you select 'Yes', an authorized user's login and password may be required to approve the void. The authorized user will be prompted to enter comments regarding the void request. Key in the void comments and click the **'Ok'** button. (Figure 6.39) The comment that is typed into the window will also appear in the audit log.

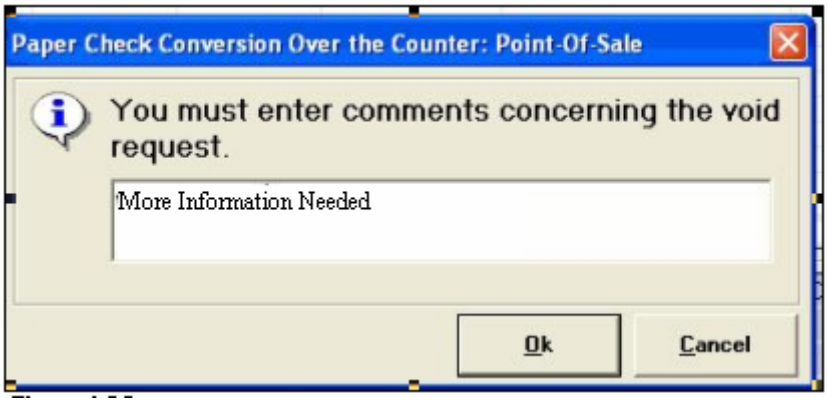

Figure 6.39

A confirmation window appears stating the 'Void' process was successful. (Figure 6.39.1)

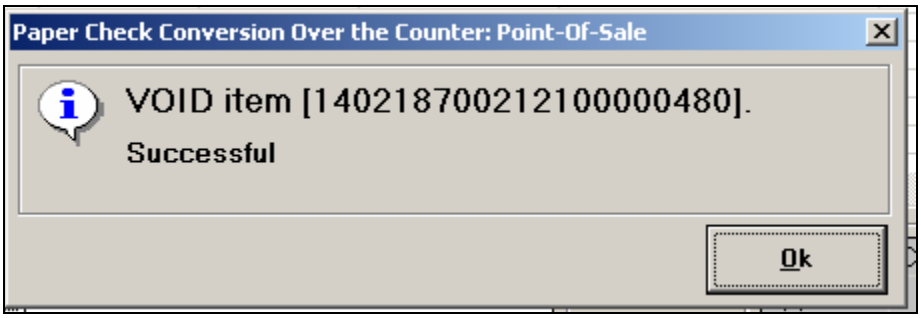

Figure 6.39.1

Once the item is voided it will continue to be displayed in both the Batch list and Batch close screens marked with a status 'Void' (Figure 6.39.2) until that batch has been closed and transmitted. If funds have already been given to a customer, the funds must be returned to the operator when a check is voided. The operator must stamp or write on the physical check with 'VOID: Non-negotiated item'. The operator can return the check to the person.

Click **'OK'**. The screen will return to the Void Item window. When finished voiding all items, click **'Done'** to return to the Main POS screen.

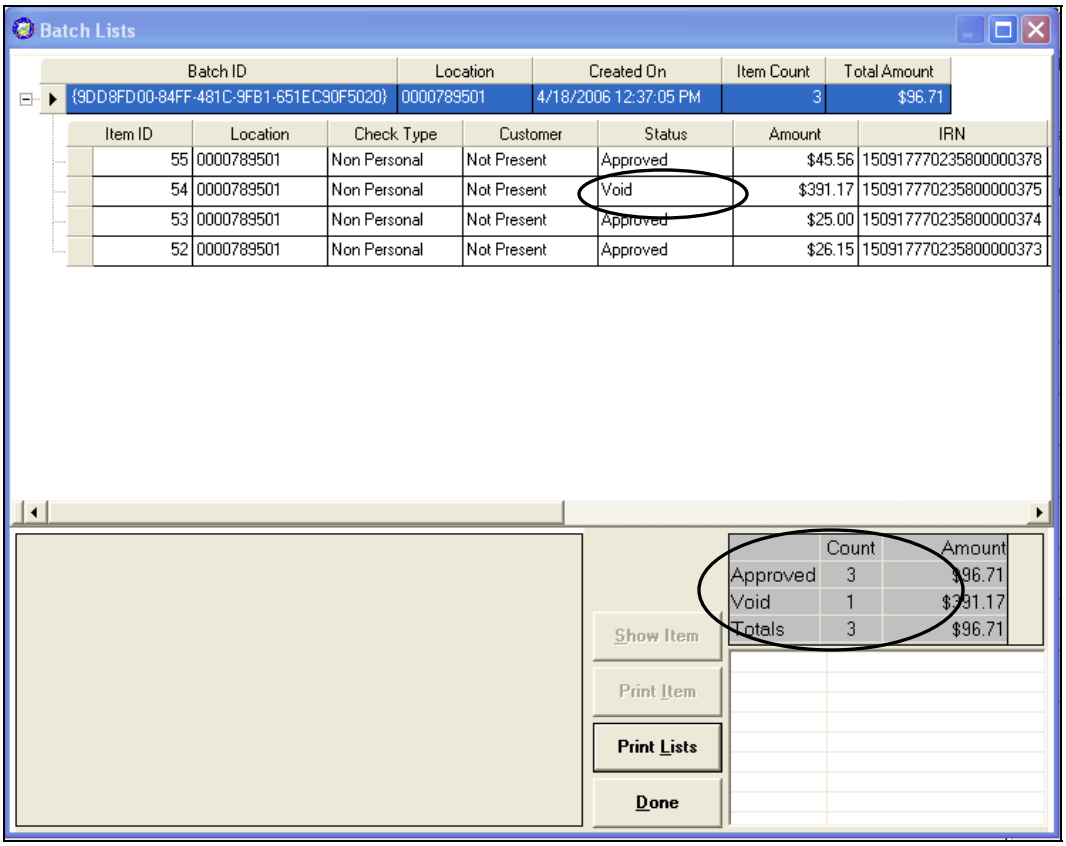

Figure 6.39.2

Going back to step 5 in the void item process, if 'No' is selected at the 'Are you sure?' prompt to void the item, the window closes and returns to the 'Void Item' window.
Once you have finished, click **'Done'**. This will close the Void window and return to the Main POS screen.

Voiding a check results in an event noted in the activity log, indicating that a particular check has been voided. Voided items are not transmitted to the Central Image Retrieval Archive (CIRA) for long-term storage. Only approved items are transmitted.

How to View & Print a Batch List and Batch Items

A Batch List consists of all transactions that have been processed by the POS, but not yet sent to ELVIS for processing. The printing of a batch list is part of the batch close procedure. During Batch close, the system will prompt to make certain that you acknowledge the printout of the batch list but it cannot force the user to print the batch. Be aware that a batch list printout will no longer be an available option once the batch has been closed. The Batch Close process collects the information for all transactions and transmits them to ELVIS for processing. The batch list must be printed prior to or during the Batch Close process.

To view a current 'Batch List' click the **'Batch List'** button from the Main POS Window. To view all items within the batch, click the '+' button (circled) (Figure 6.40) on the left side of the screen to expand the view as displayed in Figure 6.40.1).

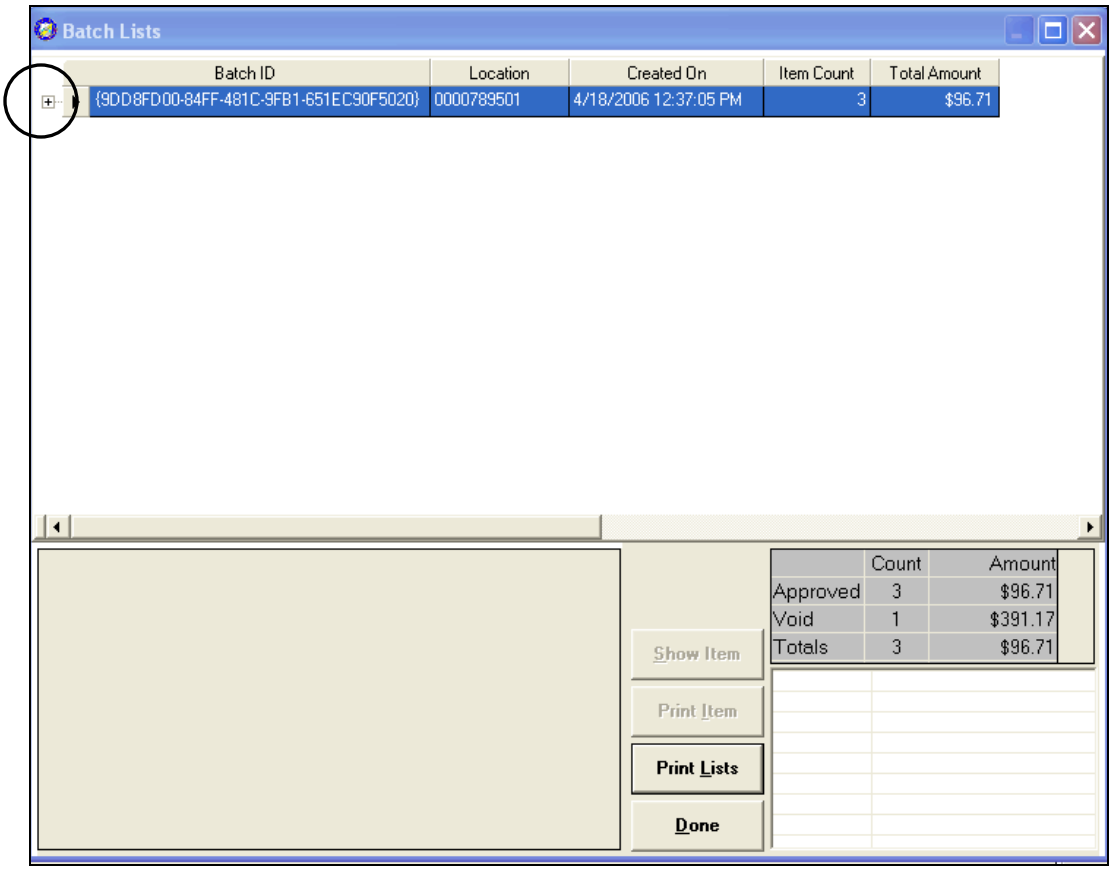

Figure 6.40

The Batch list allows a user to scroll through and view each item by clicking to highlight the item. (Figure 6.40.1) An authorized user may view the batch list at any time prior to Batch close.

Note: If changes need to be made to the dollar amount or any of the configurable fields, this can be done using Batch Manager prior to transmitting the batch. For more information, please see the Batch Manager chapter of this SOP.

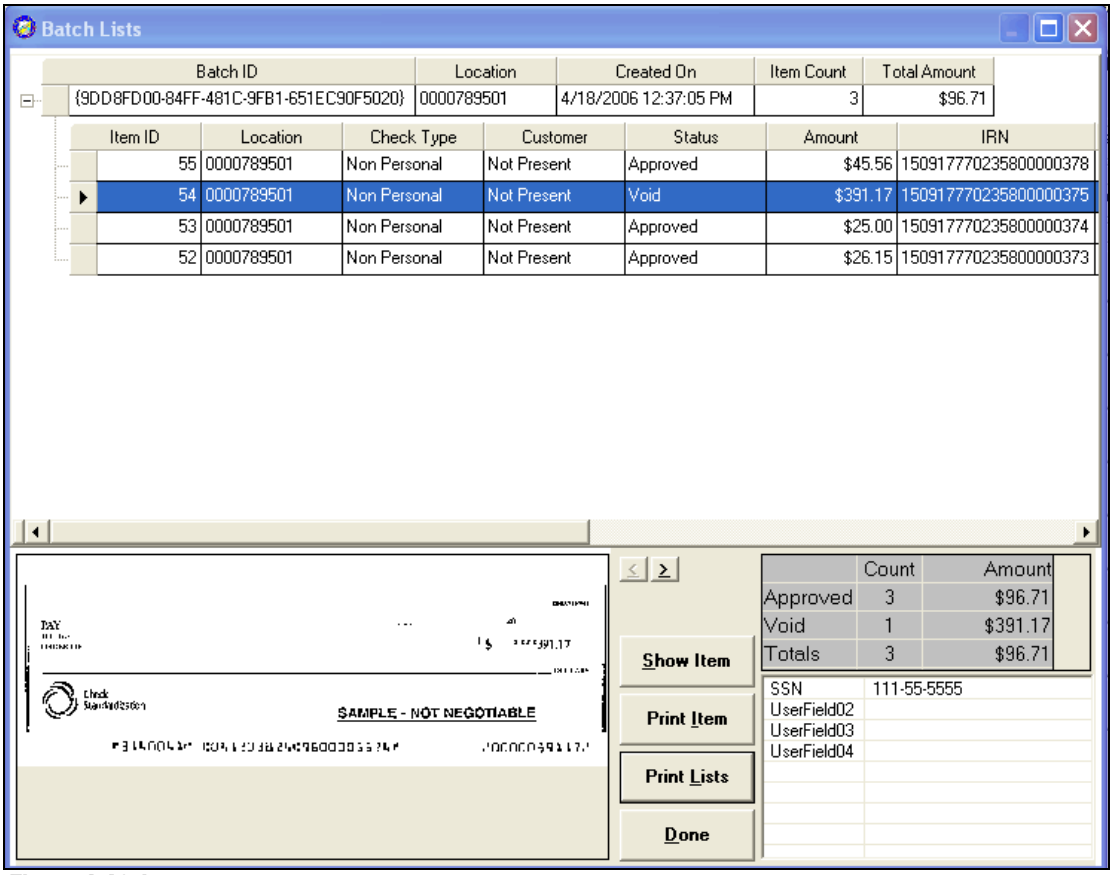

Figure 6.40.1

Columns within the batch list can be sorted by clicking the preferred column heading. Sorting by the IRN will put the items in the order they were input. When the column heading is clicked, an up arrow appears in the column (Figure 6.41) indicating the sort is ascending. Clicking again will change the arrow to the down position which indicates that the sort order is descending (Figure 6.42)

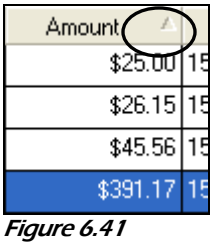

Figure 6.41

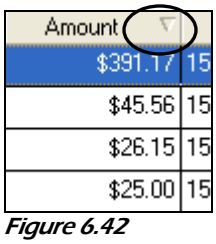

Figure 6.42

At the bottom of the Batch List screen is a summary box just the right of the check image. This box contains the following information:

Approved – The number and dollar amount of successful check transactions within the batc.h
Void – The number and dollar amount of voided items within the batch.
Total – Total 'approved' count and dollar amount.

Users can print a selected item by clicking on the 'Print Item' button or the entire list of items in the batch by clicking on the 'Print Lists' button.

To print an item, click to highlight the item, then click the **'Print Item'** button. A preview window will appear in which you can view, zoom, page scroll, search text, and print the item using the buttons at the top of the page (Figure 6.43).

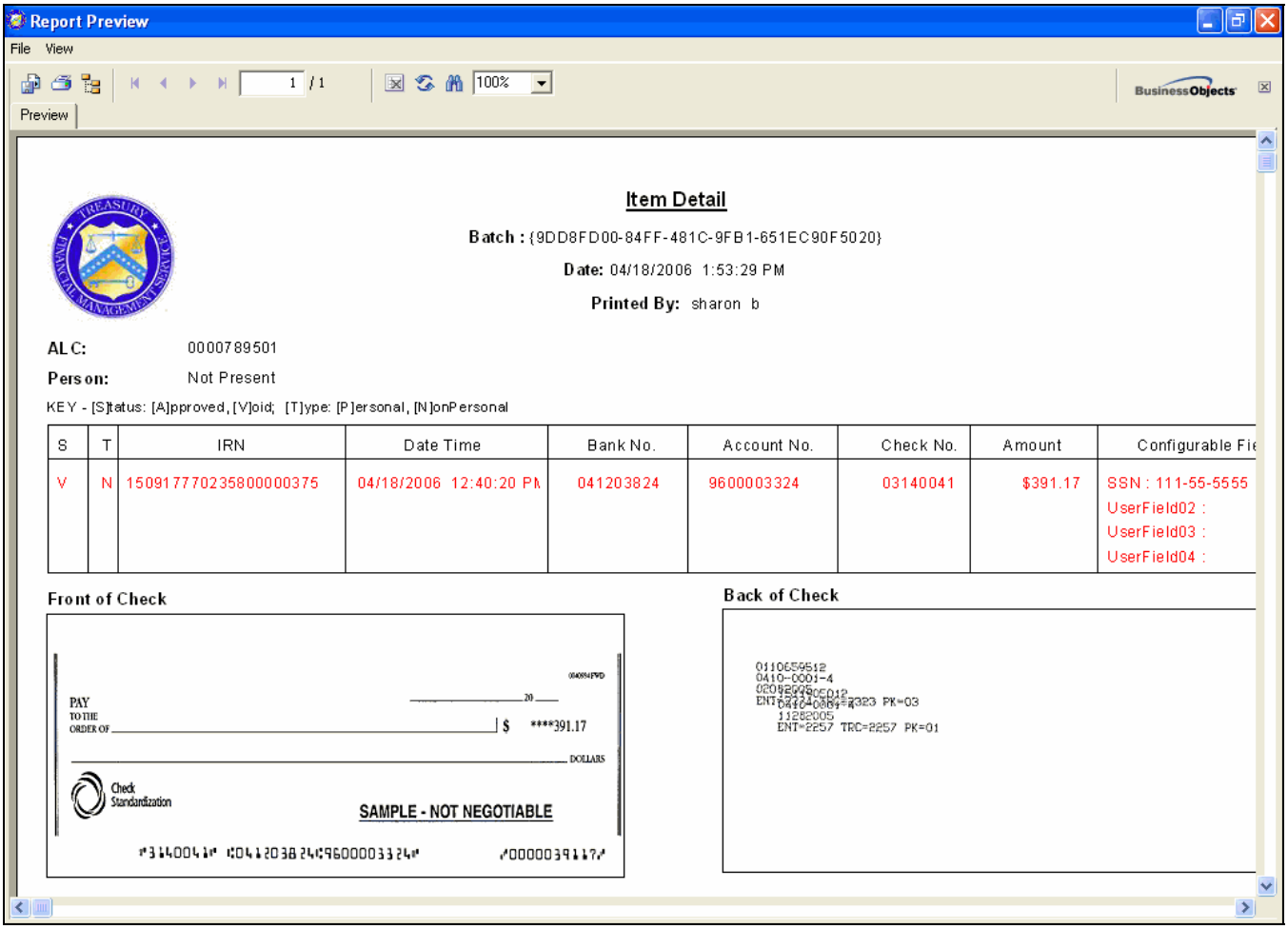

Figure 6.43

To print the item, select the printer icon  at the top left corner. Once complete, the application returns to the 'Batch List' window.

To print the Batch List click **'Print Lists'** button from the Batch List window. A preview window will appear in which you can view, zoom, page scroll, search text, and print the Batch List using the buttons at the top of the page. (Figure 6.43.1)

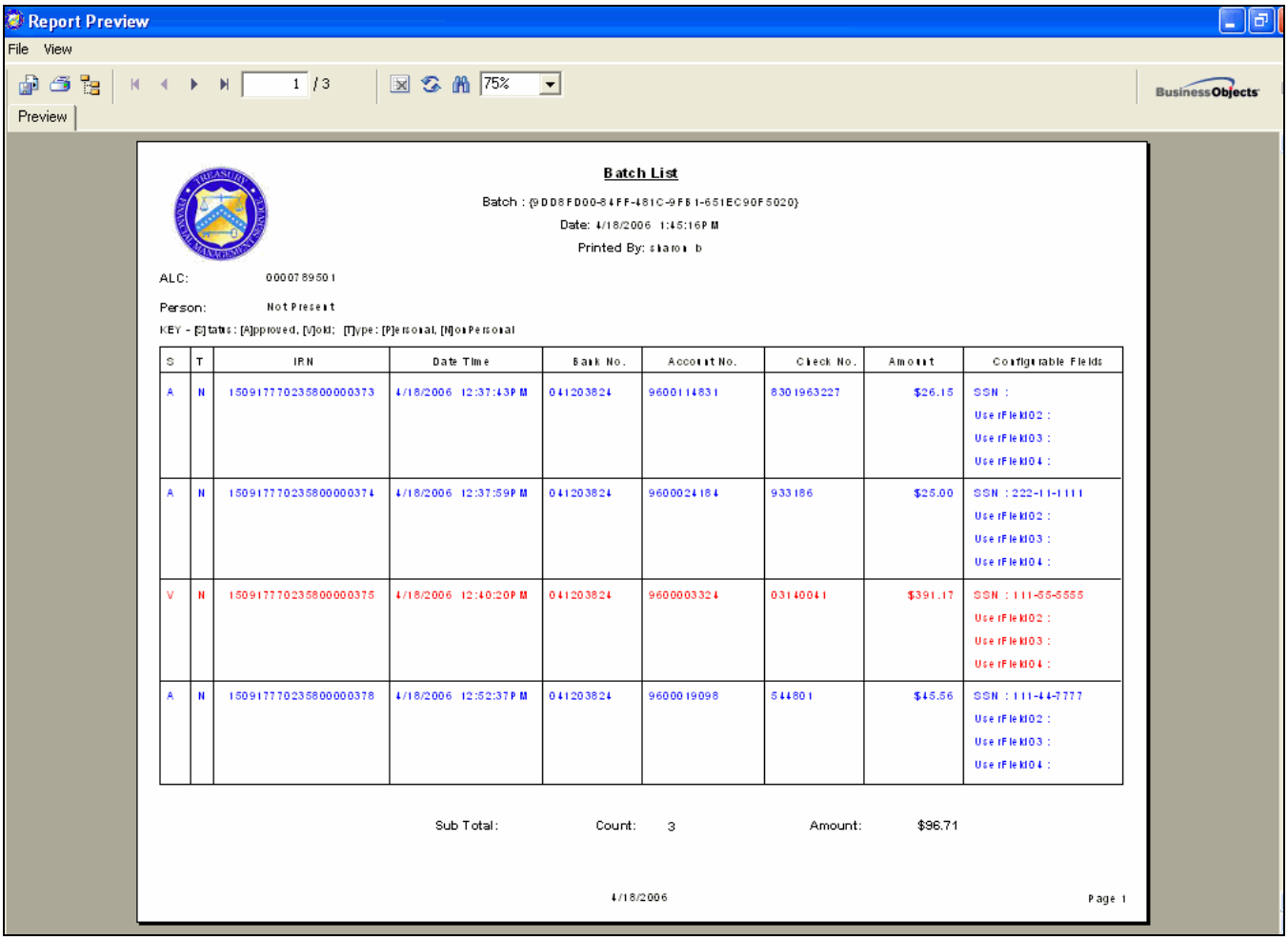

Figure 6.43.1

Batches consist of only **one POS operator**, but may contain more than one ALC+2 and processing mode. ALC+2's are separated on the batch list. A total count and dollar amount appears on the bottom of the last page of the batch list.

To print the 'Batch List', select the printer icon  at the top left corner. Once complete, the application returns to the 'Batch List' window.

Click **'Done'** when finished.

Refer to *Appendix A – Sample Reports*, for more information on Batch List.

Batch Close

Very Important Note: THE OPERATOR MUST BALANCE BEFORE CLOSING A BATCH. Balance to the list of transactions accepted for the day or since the last batch was closed. Each Agency has a variety of transactions. We strongly recommend reconciling against the source documents if transactions are payments. If the transactions are check cashing, we recommend that you balance the cash before you close the batch.

The Batch Close process should be performed at either the end of a day, shift, or whenever a location desires. Operators must balance their activity using the batch list before closing and transmitting their batch.

Closing a batch will transmit checks to ELVIS for archiving and begin the electronic processing. Only items that properly reflect processed transactions should be transmitted.

Note: When an operator closes and transmits a batch, only the batch owned by that operator will be closed and transmitted. Each operator is responsible to close and transmit their own batch(es). If a operator should be called away prior to closing their batch, an authorized person can close that batch using the Batch Manager module. For more information, refer to the Batch Manager chapter of this SOP.

To Perform a Batch Close:

1. Click **the 'Batch Close'** button from the Main POS Window.

Note: If an operator logs out of the POS prior to closing their batch, they will be prompted with the following message on their next sign in: (Figure 6.44) The operator can click 'Yes' to continue with the batch and scan more items. Clicking 'No' will allow the operator to close the batch. A prompt will appear asking if they wish to close the batch. Click 'OK' to begin the batch close process.

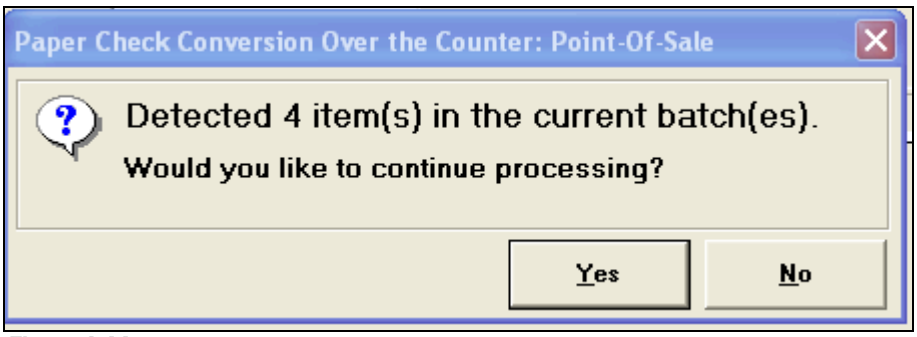

Figure 6.44

2. A 'Batch List' window will appear (Figure 6.45). Click the '+' button to show all of the items that have been scanned into the POS computer for that batch (Figure 6.46). Clicking on each item in the upper window will display that item's image in the lower left portion of the window. The lower right side of the window displays the item count and dollar amount of the approved and voided items as well as total count and dollar amounts.

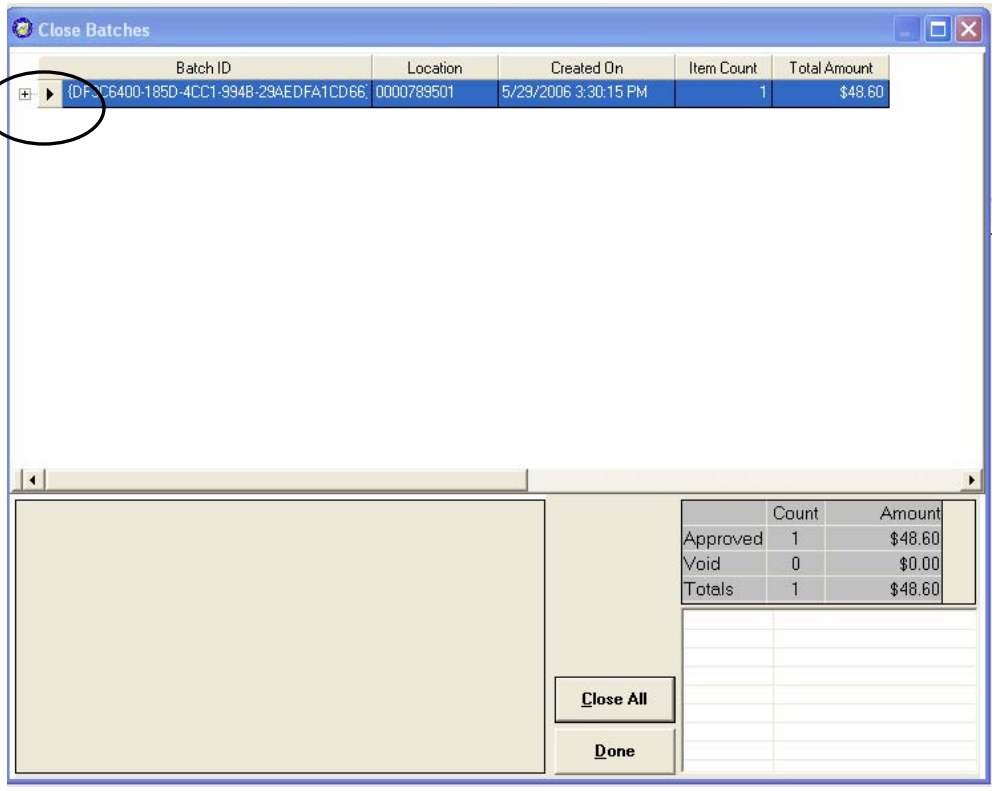

Figure6.45

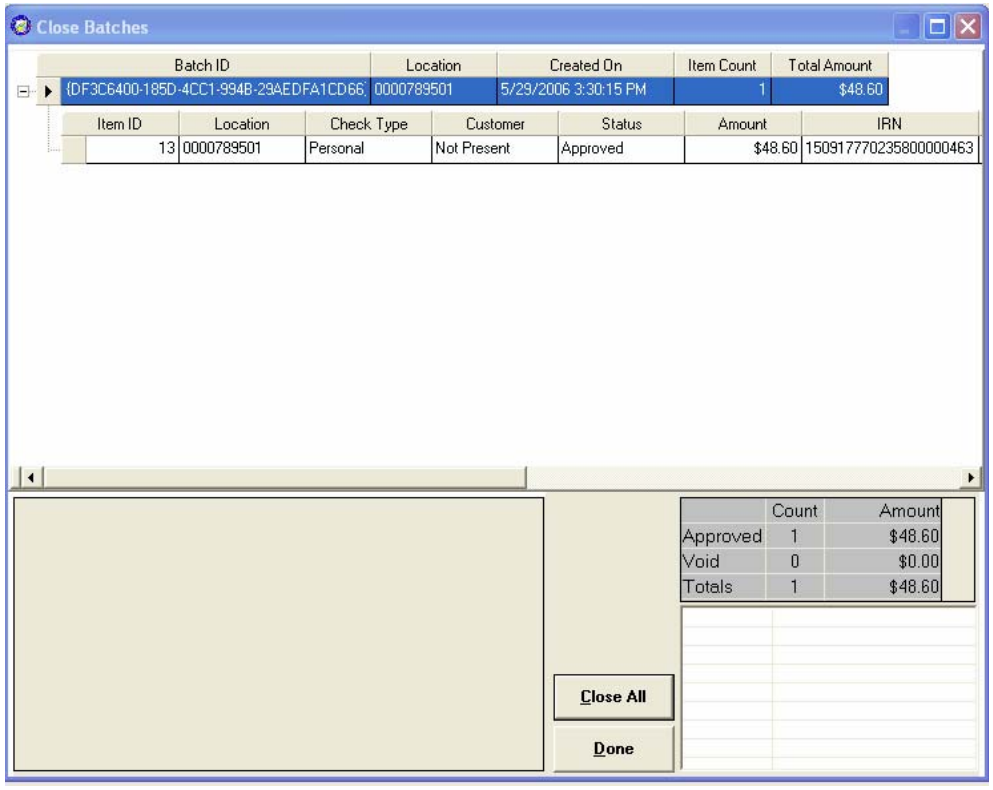

Figure6.46

3. Click the **'Close All'** button at the bottom of the window to close the batch. The following prompt will appear: (Figure 6.47)

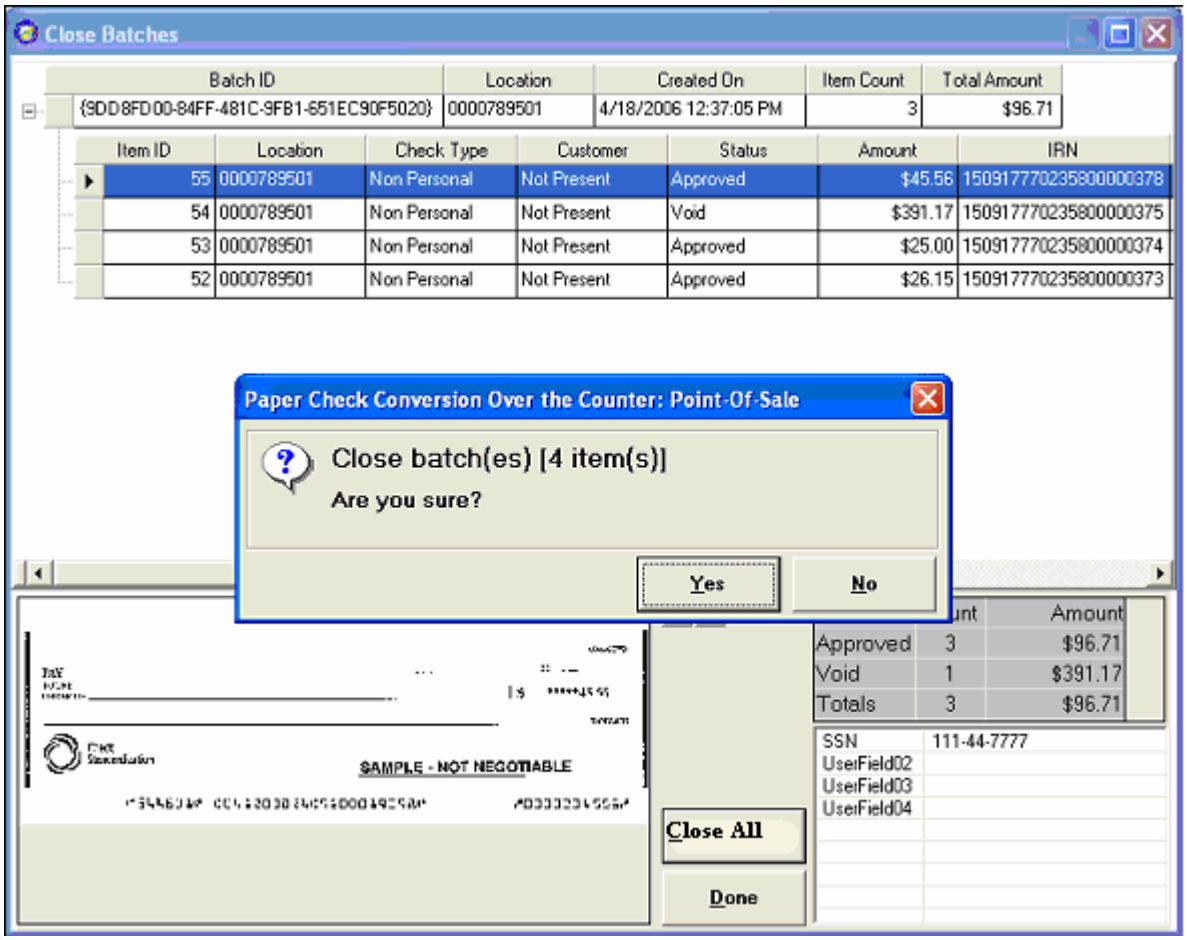

Figure6.47

4. If you click **'No'** the screen will return to the batch list window.

5. If you click **'Yes'** a preview window will appear in which you can view, zoom, page scroll, search text, and print the Batch List by using the buttons at the top of the screen. (Figure 6.48). The batch list **must** be printed at this time. To print, click on the printer icon button  at the upper left of the screen, or click **'File'**, **'Print'** from the menu at the top of the screen. The operator can also click **'File', 'Print Setup'** to choose specific settings for the pages, or to choose an alternate printer. A 'Print' dialog window appears displaying the default printer and various other settings. Click the 'Print' button.

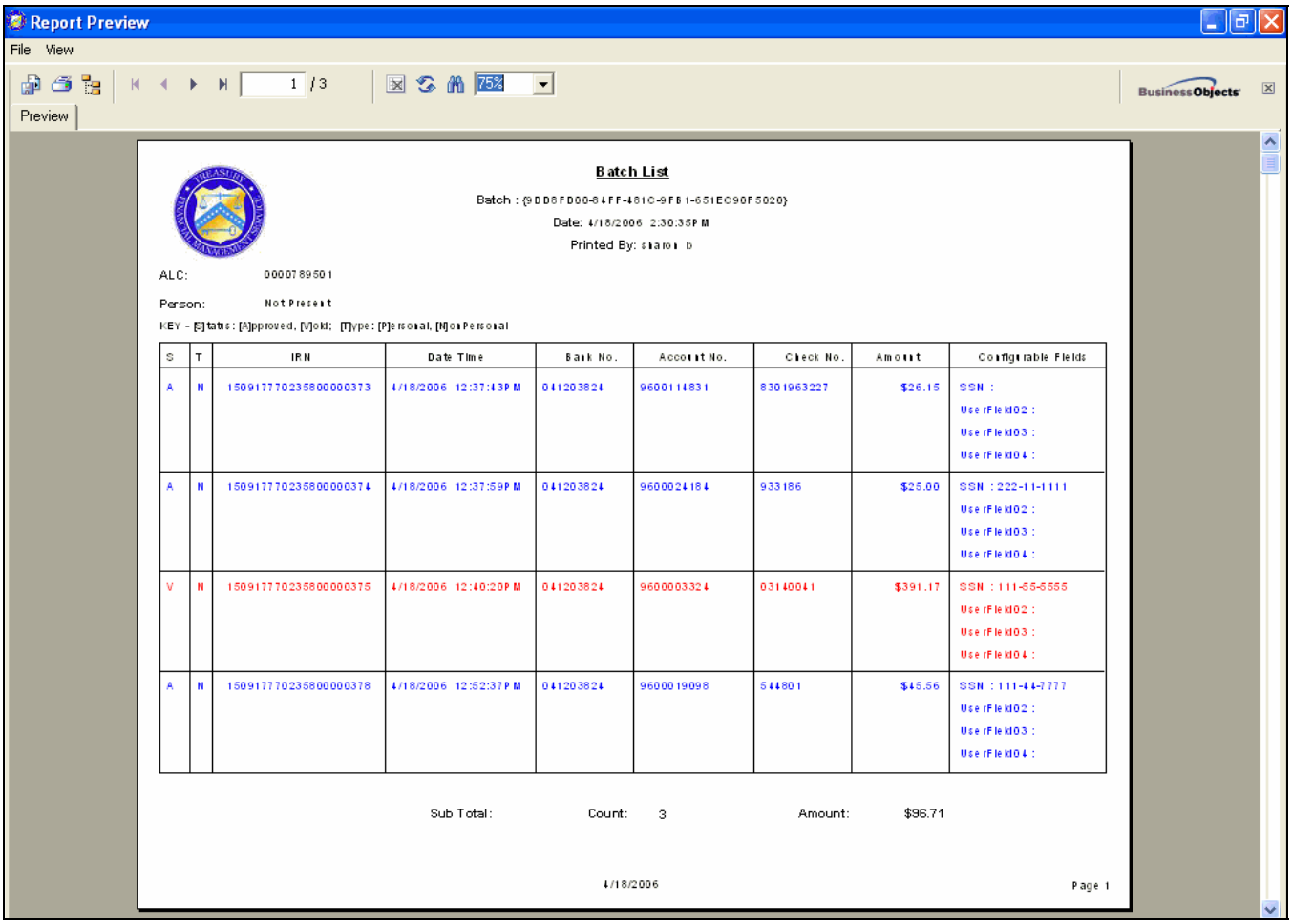

Figure 6.48

6. Confirm that the Batch List was printed by clicking **'Yes'** or **'No'** to the following prompt (Figure 6.49). If you click **'No'**, the screen will return to the Batch Close screen. Click **'No'** if the printout was not successful. Click **'Yes'** to confirm. Be certain before clicking the **'Yes'** button that the printout was successful and legible especially if you are using a network printer. Network printers may not be located in the immediate area of the POS computer and it is vitally important that the operator walks over to the network printer to review the printout for accuracy and legibility prior to confirming with 'Yes' as there will not be another opportunity to obtain a printout of the Batch.

NOTE: The batch will not close unless the user acknowledges that the batch is printed. If the user responds with 'Yes' even if the batch did not print, the batch will close and there will not be a printed record of the batch. If this happens, the batch list will need to be printed using Batch Manager. If the user experiences difficulty in closing the batch, please refer to the Troubleshooting section.

Figure6.49

The batch will be transmitted to ELVIS. (Figure 6.50 & 5.51)

Figure 6.50

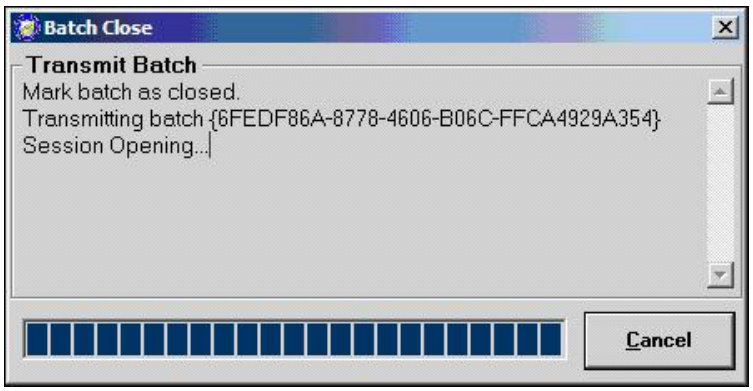

Figure 6.51

Users should be certain that they receive their 'batch acknowledgement'. The receipt of the 'Batch Acknowledgment' ensures that your batch has been successfully processed and will appear on the SF215 Deposit Ticket Report. Batch Acknowledgments are displayed on your screen once the batch has been successfully transmitted. (See Figure 6.52) Batch acknowledgments are usually received during the same batch transmission but large batches may take longer to process. If you do not receive your batch acknowledgment, look for it to come in with the next login to the POS.

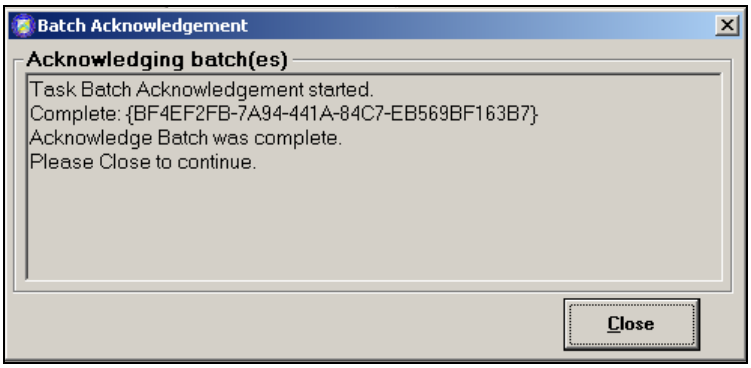

Figure 6.52

On successful completion the batch list will be deleted. Click the **'Close'** button.

If the agency utilizes the Check Verification Database, the LVD is defaulted to automatically update during the batch close process. Once a batch has been closed successfully, the current session ends and the application will delete expired LVD records and new LVD records are received. At this point the user will be prompted to login to the POS to begin a new session, or cancel to exit the POS. The Login window appears automatically.

The inability to close a batch may be due to a variety of reasons, including connectivity problems. If an error message is received, print or note the error message and refer to the Troubleshooting chapter of this SOP. The error message will also display on the activity log. Click 'Done'.

NOTE: Currently, transactions received before 9:30 p.m. EST will be reflected on the next day's deposit SF215. Batches should be closed and transmitted on the same business day on which the activity occurred in order to reflect on your SF215. We recommend reviewing Batch Manager on each POS computer to check the status of created batches. If batch status's within Batch Manager show them to be successfully transmitted, you can be certain that the funds will be included on the next day's SF215 report.

NOTE: Checks processed after an unsuccessful 'Batch Close' will be added to the current batch until the Batch Close process is successfully completed (provided all batches have been entered by the same operator).

Using the Yes/No Keypad

Use of the Yes/No keypad is optional. Agencies that have a large number of 'Person Present' transactions may wish to utilize the keypad. It enables the customer to confirm the amount that was keyed into the POS by the operator on the keypad and confirm or cancel the transaction based on the validity of the dollar amount. (See Installation and Configuration for instructions on activating/deactivating the Yes/No Keypad)

For Agencies using the optional Yes/No Keypad, the customer will be requested to verify the dollar amount using the Yes/No keypad. This is used only during a 'Person Present' transaction in Single check mode. After the check is scanned and check information is entered, the application bar on the bottom of the POS screen will indicate that customer validation is needed as circled in Figure 6.53. The dollar amount of the transaction will appear on the keypad's screen for the customer to verify.

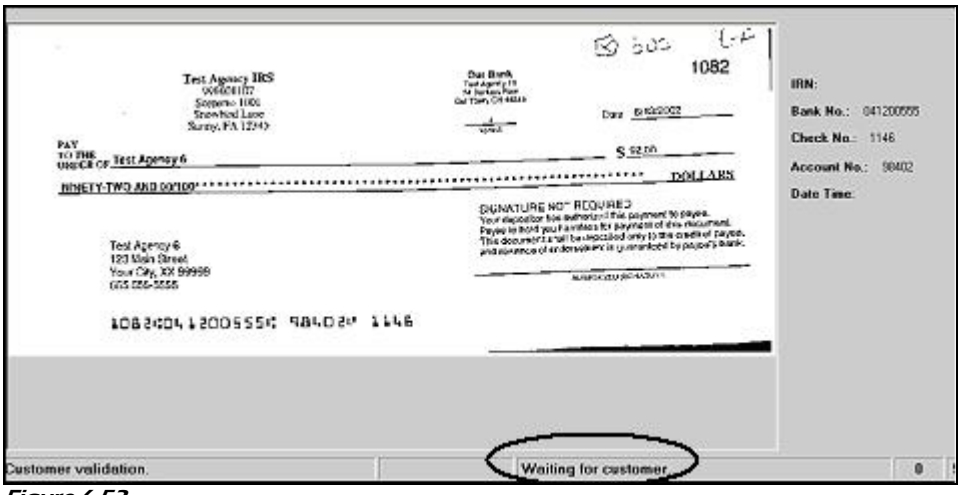

Figure 6.53

If the dollar amount is correct, the customer should be advised to press the green button marked 'OK'. The following message will appear: (Figure 6.54)

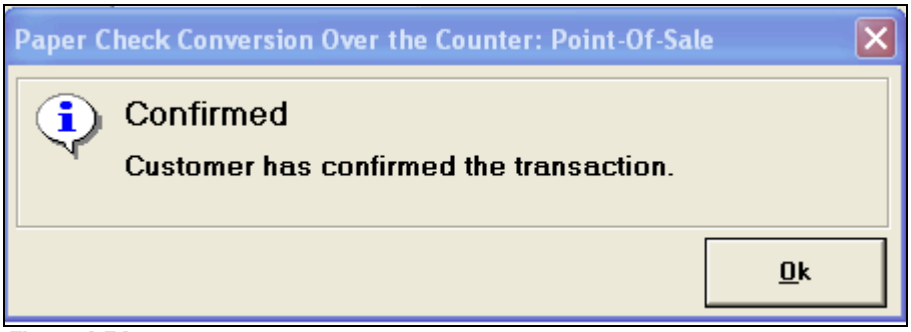

Figure 6.54

Click the **'OK'** button. The transaction will complete.

If the dollar amount is incorrect, the customer should press the red **'Cancel'** button. The following message will appear on the POS screen (Figure 6.55)

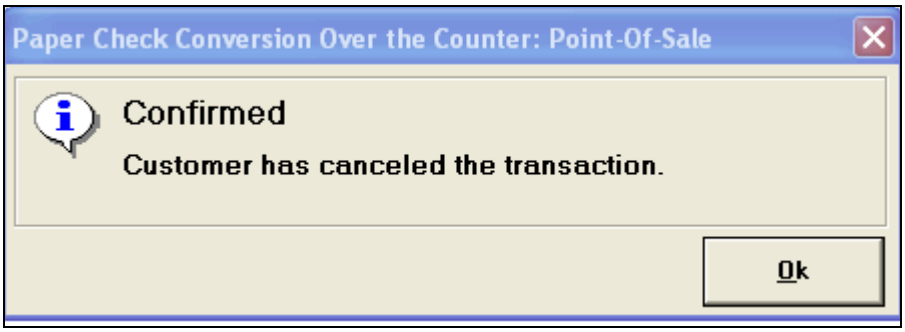

Figure 6.55

Click the **'OK'** button. When the bottom of the POS screen displays the message, "Scan check (front side up), click the **'Cancel'** button on the right side of the screen to begin a new transaction. The prompt, "Cancel transaction. Are you sure?" will appear. Click the **'Yes'** button. The screen will return with the message, "Please press enter to begin" and the same check can be scanned again (in the event of a mistyped dollar amount), or another check can be scanned.

If the customer takes too long to respond the following message appears: (Figure 6.55)

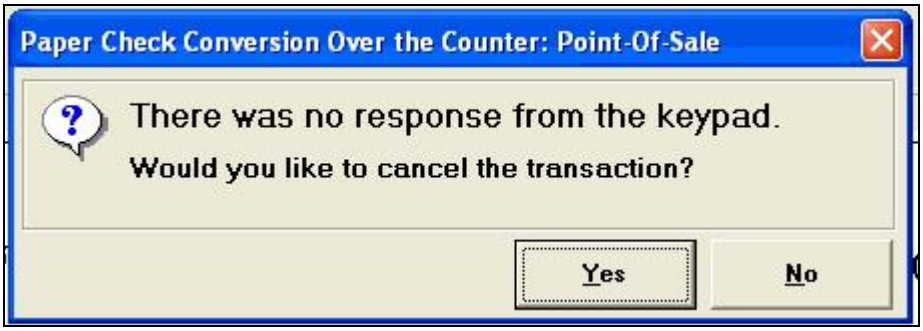

Figure 6.56

Click **'No'** to proceed, and give the customer more time to take action, or **'Yes'** to cancel the transaction. The screen will return with the message, "Please press enter to begin" and another check can be scanned

Note: The 'OK' and 'Cancel' buttons are the only two buttons on the Yes/No keypad that are enabled by the POS application.

Check Verification Process

If an Agency uses the LVD, there are three types of messages that can be received at the POS if an item has been identified as a red flag item, i.e., item has been blocked, suspended, or denied.

A blocked record is typically created by placing a manual block on the record (An 'Account Closed' is a blocked record. See Appendix B for a complete list of return codes). An authorized person at the Agency can block a record for various reasons. One example would be to block an account number that is known to be bad. The block message will be displayed if the item matches all data as it was input on the input of the block record. If the block record is only input with the routing transit number and account number, then that will only be flagged if the data matches. If the block record was only input with configurable field 1 data, then only configurable field 1 must match for the record. If the block record input both pieces of information, then it must match all combinations, i.e., routing transit and account along with configurable field 1.

A suspended item occurs when the check writer has exceeded the location's check cashing policy regarding allowable negative checks. Each location that uses the MVD sets their policies to a certain number of bad items associated with a certain number of days within the suspension period. During that pre-determined period if the check writer attempts to cash a check, a suspended message will appear on the POS screen. A typical check cashing policy may mandate that the check writer is suspended for 30 days upon their first offense and 60 days upon their second offense. During the suspension period, they cannot cash a check at that location.

The suspend or deny message will be displayed if the item scanned matches the LVD information. This will be either the match of the combination of both the routing number and account number, or a match against the configurable field 1 data.

A denied item occurs when the check writer has exceeded all grace periods. A typical suspension policy may specify that the check writer will be suspended for 30 days after the first offense, 60 days for the second and denied for the third offense meaning that that particular customer has lost their check writing privileges at that location.

Note: The check cashing policies described above are only examples. Check cashing policies are set up according to each Agency's requirements. To request a report of how your Agency's check cashing policy has been setup, see the 'Location Check Cashing Policy Report' section of the ELVIS Website chapter of this SOP.

Blocked Item

If an agency utilizes the optional check verification database (LVD/MVD), the operator will receive notification if there is a problem on the account or with the agency's specified verification field upon scanning the check. If the presented check is drawn on an account or verification field that has been identified as a red flag, the operator will receive the following message: (Figure 6.57)

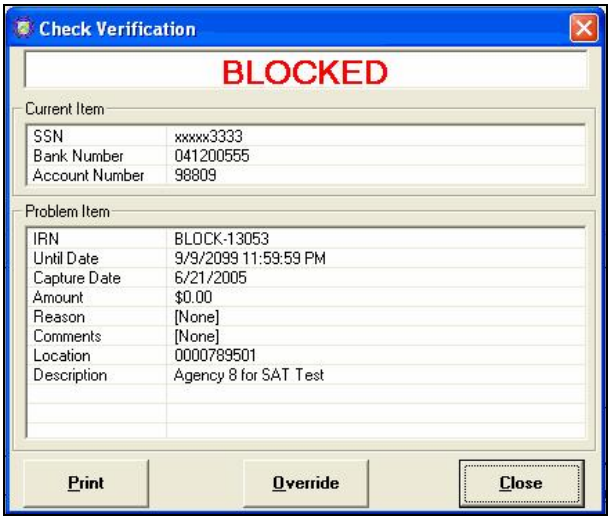

Figure 6.57

An authorized person at the location can override a blocked message by clicking the **'Override'** button, if the transaction is able to be overridden. ***(Note: When an override of a blocked item is performed in the POS, the override is a temporary, one-time event. The item will remain blocked in the MVD/LVD unless an authorized person clears the item out of the MVD and the site performs a new LVD download).*** The authorized person can access ELVIS as discussed in the MVD section of the ELVIS Interface chapter to research the history of the related account. If you are not an authorized user, the following message will appear. (Figure 6.58)

Figure 6.58

As part of the override process, the approving party will need to add a comment as to why the check was approved for processing (Figure 6.59). The comment that is keyed into the comment field will appear in the audit log.

Figure 6.59

The authorized person then receives a message that the blocked check was successfully overridden as shown below (Figure 6.60).

Figure 6.60

Suspend Item

If the agency and or location utilize the check verification database, the operator will receive notification if there has been negative return(s) received previously on either the account or the agency's specified verification field. Based upon the location's policy, the number of returns will impact the suspension period. If the presented check is drawn on an account or verification field that has negative return items, the operator will receive the following message on the POS screen: (Figure 6.61)

Figure 6.61

To determine where the return originated, the operator will require assistance from an authorized user who has researching access to the MVD in ELVIS (i.e. research the site where the return originated known as the Master Verification Database).

An authorized person at the location can override a suspend message by clicking the '**Override'** button on the POS screen. The authorized person can access the MVD as discussed in *MVD* section of the *ELVIS Interface* chapter to research the history of the related account. If you are not an authorized user, the following message will appear. (Figure 6.62)

Figure 6.62

As part of the override process, the approving party will need to add a comment as to why the check was approved for processing (Figure 6.63). The comment that is typed into the comment field will appear in the audit log.

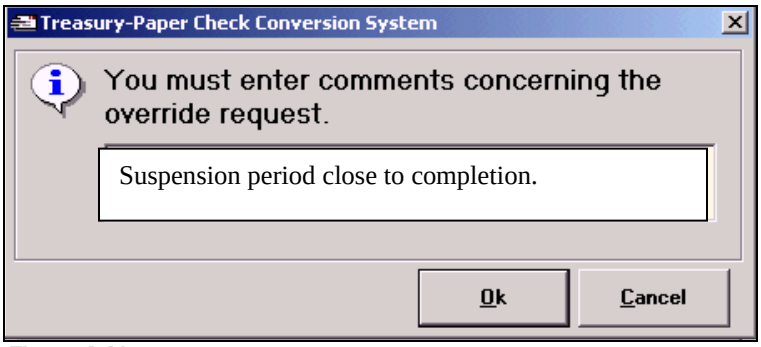

Figure 6.63

The authorized person then receives a message that the blocked check was successfully overridden.

Deny Item

If the agency or location utilizes the check verification database, the operator will receive notification if the number of allowable negative returns has been exceeded or if a negative return on a closed account has been received. Based upon the location's policy, the number of allowable negative returns will impact how rapidly an account moves to a deny status and becomes a dynamic record. A dynamic record is defined as items whose trade status and deny date are calculated by the system. This is done by applying the location's policy to appropriate return items. If the trade status of a dynamic record is changed manually (from D-Denied, D-Suspend to Denied, Suspend, or Clear), the record is no longer dynamic. The changed record will maintain the manually assigned status with assigned date, and will no longer reflect any other location's policy.

If the presented check is drawn on an account or verification field that has exceeded the allowable negative return policy, the operator will receive the following message: (Figure 6.64)

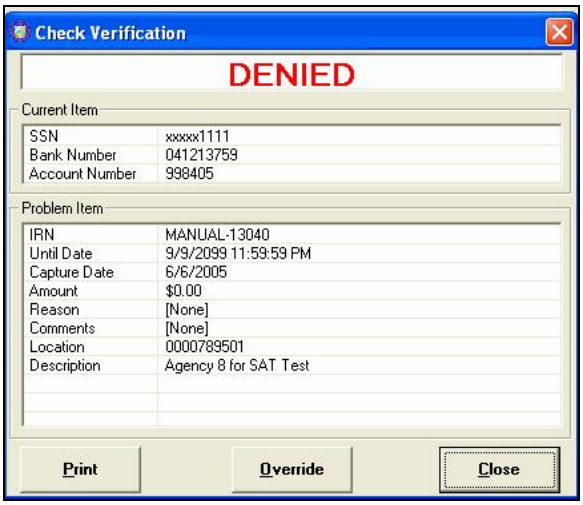

Figure 6.64

An authorized person at the location can override the deny message, except for instances where the account has been closed, by clicking the **'Override'** button. The authorized person can access ELVIS as discussed in *MVD* section of the *ELVIS Interface* chapter to research the history of the related account. An account is tracked by the agency's first required configurable field.

If you are not an authorized user, the following message will appear (Figure 6.65)

Figure 6.65

As part of the override process the approving party will need to add a comment as to why the check was approved for processing. (Figure 6.66) The comment typed into the comment field will appear in the audit log.

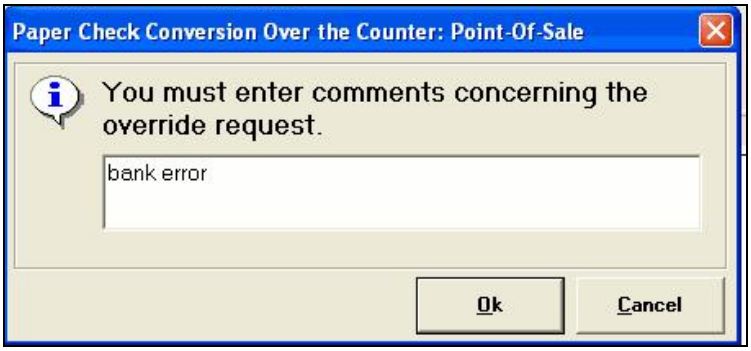

Figure 6.66

The authorized person then receives a message that the blocked check was successfully overridden as in Figure 6.67 below.

Figure 6.67

POS System Activity Log

The activity log is a listing of all actions, including transactions performed on the POS application (Figure 6.50). The log reflects all user logons, log offs, checks processed with their unique ID, and annotates voided and cancelled checks. The activity log will also show when a batch has been successfully closed. A sample activity log is found in *Appendix A*. An authorized user may view the log at any time.

Click **'View Log'** from the main POS screen. When viewing the activity log, select the appropriate event types and modules, or all settings should be checked to view all system activity. Enter the desired date range to view the log.

Similar to the SAT log, the POS System Activity Logging consists of several sections. The numbers below correspond with the numbers in Figure 6.68

1.) Date Range – click the down arrow to choose a 'from' and 'to' date from the calendar.

2.) Event types – click to check or uncheck the boxes to indicate the types of events to be viewed such as 'Information', 'Warning', or 'Errors'.

3.) Modules – click to check or uncheck the boxes to indicate the types of modules to be viewed. Some examples include WRK which contains information on updates to the POS and batch uploads; LID – includes information related to batch activity; LVD – includes information related to the Local Verification Database. The module field uses a scroll bar to the far right of the field to quickly move through the choices.

4.) Listing – an event listing of selected modules by date which includes the description of the event. Column headings within the listing section can be sorted in ascending or descending order by clicking on the heading. Click once and an ascending arrow appears in the right corner of the heading. All entries beneath the heading are sorted in ascending order. Click again and the arrow changes to descending. All entries beneath the heading are sorted in descending order. The scroll bar to the far right of the listing can also be used to quickly move through the listing.

5.) Details – a window that provides further details about a particular listing. The scroll bar to the far right of the detail section can be used to quickly move through the details.

6.) Number of Records – a window that displays the number of records that have been retrieved based on the user's choices at the top of the screen.

Refresh Button – reorders the log so the selected item is at the top of the viewing window.
Export Button – allows for export of the log in a .csv (comma separated value) format which can be opened in most spreadsheet programs, or text editors such as Windows Wordpad. In the event that you are experiencing problems, the PCC OTC Customer Service team may request a printout or export of your log for diagnostic purposes.
Print Button – allows the ability to print the activity log.
Close Button – Closes the Activity Log window and returns the user to the Main POS screen.

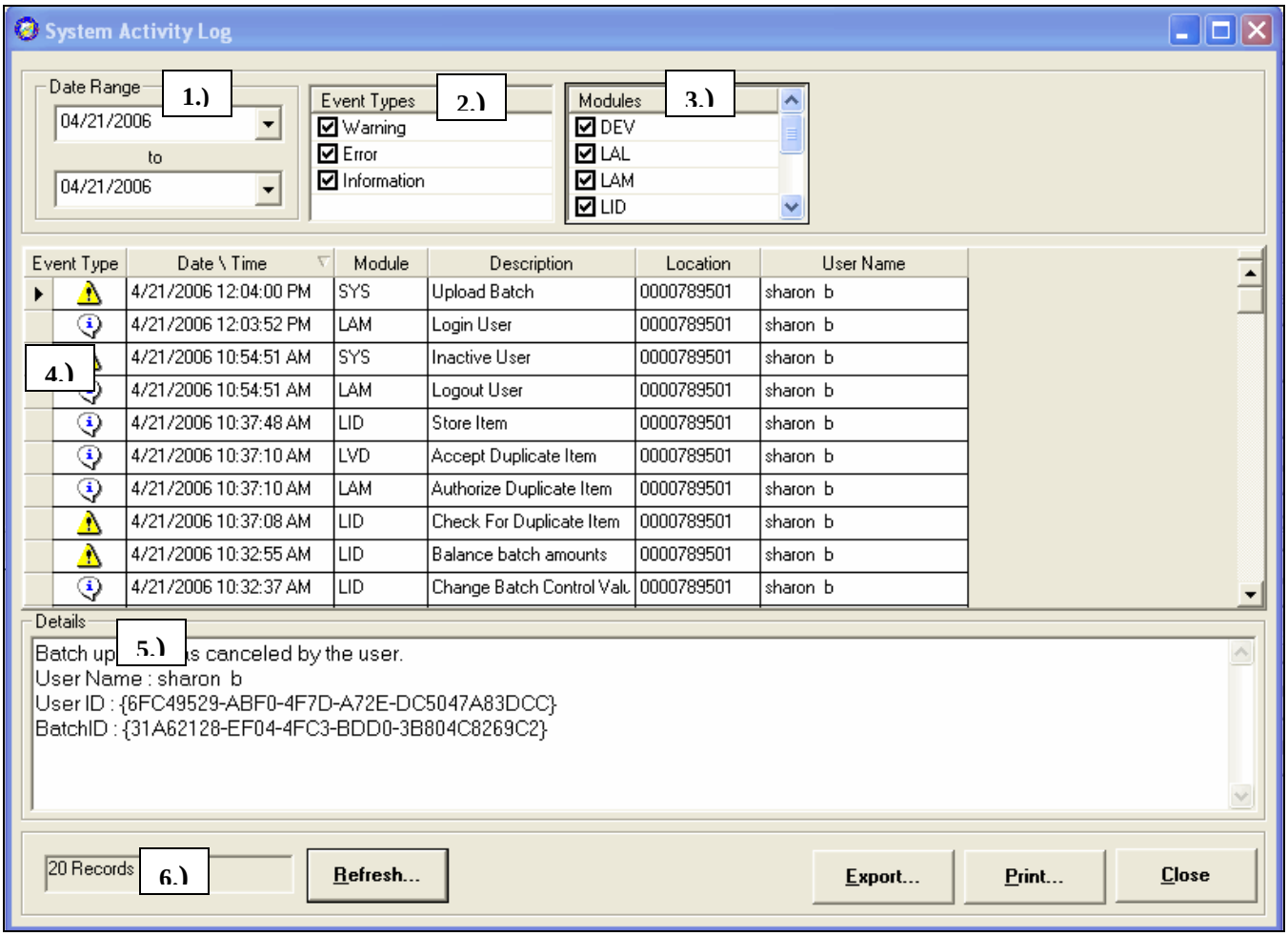

Figure 6.68

A user may print this log for various reasons. The activity log should be printed prior to new installation and on a monthly basis or as required by the agency.

To view information about an event, highlight the desired event. A detailed description of the selected event displays in the detail section (scroll down). The log should be printed prior to a new installation. It is also recommended that the log be printed periodically each month or however often your Agency requires. Information contained in the activity log may be useful in recovery after a hardware/software failure.

To print the Activity Log:

Select the event types and modules desired.
Enter the date range.
Click the **'Print'** button.

To export the Activity Log:

Select the event types and modules desired.
Enter the date range.
Click the **'Export'** button.
You will be asked to name and save the file on your hard drive. This file can be sent to the FRB-C Customer Service staff via email.

Logging out of the POS Application

To log out of the application, select **'File'** from the menu at the top of the main POS screen.

Select **'Logout'**. The login box appears. This enables another user to logon without exiting the application completely. If a operator logs out of the application without closing a batch, the operator will be reminded that the batch is still open prior to exiting the system (Figure 6.69).

Note: Since batches are user specific, a new user will not be aware that the previous user's batches have not been closed and transmitted. Because of this, the Batch Manager module should be accessed frequently during the course of the business day. Batch Manager should definitely be accessed at the end of the day by an authorized user to check the status of all batches, and to make certain that they have been transmitted.

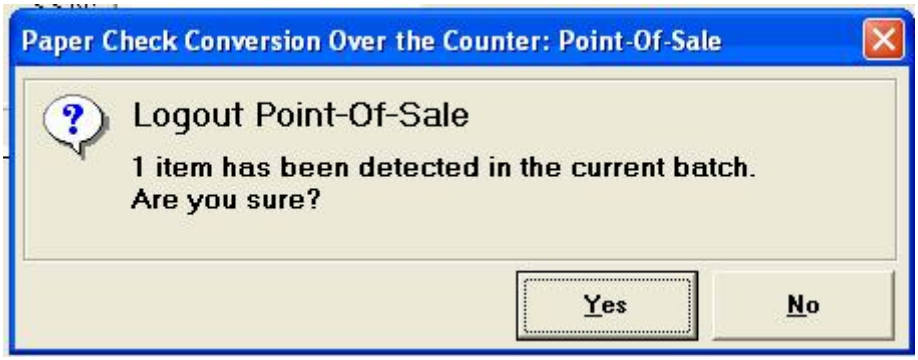

Figure 6.69

Exiting the POS Application

To exit the application:

Select **'File'** from the menu at the top of the screen.

Select **'Exit'**. The user will exit the application and return to the computer's desktop.

If a operator exits the application without closing a batch, the operator will be reminded that the batch is still open (Figure 6.69). Clicking **'Yes'** will allow the operator to exit anyway and the batch will not be transmitted (see Note: section above). Clicking **'No'** will allow the operator to stay within the application in order to close and transmit the batch.

The application can also be exited by clicking the 'Close' button at the bottom right of the POS main window, or by clicking on the **'X'** at the upper right of the screen. The user will exit the application and return to the computer's desktop.