

Posting Your Remote Deposit Capture (RDC) Checks to CU*BASE



RDC-IQ and Other Remote Deposit Capture Options

INTRODUCTION

This booklet covers Remote Deposit Capture (RDC) processing, including RDC-IQ, batch posting, and manual posting.

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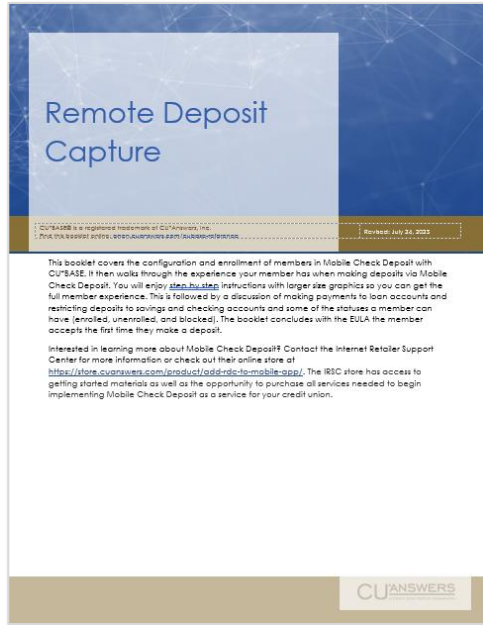
Revision date: July 24, 2023

For an updated copy of this booklet, check out the Reference Materials page of our website:
<http://www.cuanswers.com/resources/doc/cubase-reference>
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LEARNING MORE ABOUT REMOTE DEPOSIT CAPTURE

USER EXPERIENCE AND CU*BASE ENROLLMENT



To see the member experience, check out the Mobile App Banking (Remote Deposit Capture) booklet. This comprehensive booklet is full of pictures that guide you through the member's activity on their mobile device. It includes the steps of accessing the section in the Mobile App to deposit a check, enrolling in Remote Deposit, viewing the deposit limits, taking a picture to deposit the check, as well as the messaging the member sees once they have deposited the check.

This booklet also include information about CU*BASE enrollment and the setting of limits in CU*BASE.

<https://www.cuanswers.com/wp-content/uploads/RemoteDepositCapture.pdf>

RDC-IQ: NEAR REAL TIME POSTING SERVICES

LET MEMBERS POST REMOTE DEPOSIT CHECKS NEAR REAL TIME

When members post check deposits via RDC, what's most important to them is getting the money into their account quickly. RDC-IQ is the fastest way to post RDC transactions to your member accounts – and the most cost-effective for your credit union.

“We’re super excited to launch RDC-IQ with our members. With the near real time feature, members will see their deposits post to their account almost immediately. This new feature (coupled with very affordable pricing) makes this offering a no brainer and a fantastic addition to the CU*Answers product line up. Settlement is easy, and there are lots of options to configure the program the way you want. You have the controls you’ve always wanted. RDC-IQ is the bomb!”

Linda Bodie, Chief + Innovator, Element Federal Credit Union

RDC-IQ TRANSACTIONS POST REAL-TIME IN MOST CASES

When a member deposits a check via RDC using the CU*Answers mobile app, RDC-IQ will post the deposit into the member's account almost immediately. Transactions will be routed through CU*BASE GOLD to post so quickly the member will see the funds right away when they view their account balance.

Exceptions are during your time zone's end-of-day/beginning-of-day processing cycle and any other regularly scheduled maintenance or downtime windows.

FREQUENTLY-ASKED QUESTIONS

Many frequently asked questions about business rules, RDC-IQ, and more are covered in the AnswerBook. Click the link below to access the main topic of RDC-IQ. From there you can access other Answer Book items to learn more about this special processing option.

[Can I process my Remote Deposit Capture deposits interactively? How does RDC-IQ work?](#)

PURCHASING RDC-IQ

Check out the CU*Answers Store Ops Engine page devoted to RDC-IQ at

<https://store.cuanswers.com/product/rdc-iq/>

RDC-IQ FOLLOWS YOUR CHECK HOLD BUSINESS RULES

If the item is held for review because it does not pass your business rules, then the posting will still be delayed until the transaction is reviewed. Also, because the RDC-IQ is posting funds into your accounts using CU*BASE,

you can take advantage of CU*BASE automated deposit hold features like Electronic Deposit Hold Groups to control holds by check amount or member relationship.

What situations affect the near-immediate posting of a remote deposit capture check if I use RDC-IQ?

The posting of items will be delayed for the following reasons:

The item fails your credit union's business rules or has holds placed on items from your Automated Deposit Holds and Electronic Deposit Holds configurations. (These rules are also followed by RDC-IQ.)

- Your credit union is currently being processed through end-of-day or beginning-of-day.
- There is system maintenance, a rollover, or an event that impacts system availability.
- There are communications issues.

In these instances, the item will time out on the posting attempt or be put into pending status for review. In the case of a time-out, you may manually post the items. For pending items, the item may be reviewed and released for posting. After review, there may still be a brief delay until the item is reinserted into the posting process.

If these reasons do not explain why your item was not posted (or was made pending), and you need further additional information, please contact a Client Services Representative for assistance.

REQUIREMENTS FOR RCD-IQ

If your credit union is considering a move to RDC-IQ, it is important to review the requirements for the feature.

- You must have CU*Answers IRSC Mobile App 2.0 or higher with support for RDC processing.
<https://irsc.cuanswers.com/product/mobile-app-2/>
- eDOC Innovations must be your RDC process vendor.
- There is a one-time setup fee. After that, there will be a monthly fee with no transaction limit. See the OpsEngine Store for details and current pricing. <https://store.cuanswers.com/product/rdc-iq/>

MIGRATING TO RDC-IQ

If you are already using RDC Posting Services and eDOC is your RDC vendor, OpsEngine will work with your credit union to migrate from RDC Posting Service to RDC-IQ near real time posting. Allow 30 days for migration. To get started fill out the form in the store.

<https://store.cuanswers.com/product/rdc-iq/>

If you are new to automated RDC posting services, your credit union will need to provide the following information:

- The Post Code RDC to be used for transactions (to be set up in Direct Mail Posting Codes).
- The GL account to be used to offset the transactions.

- Description of the transaction not to exceed 20 characters (ordinarily, this will be MOBILE DEPOSIT).
- Branch ID that RDC will post under (usually branch 01).
- Allow 30 days to complete the complete the project.

SETTLEMENT OF "RDC-IQ"

TOOL ACCESS NEEDED BY STAFF

Give access to **Tool #1650 Work RCD Enrollments/Pending Deposit** to staff requiring access to the RDC Vault and **Tool #1985 Auto-Post RDC Deposit Dashboard** to staff responsible for balancing mobile RDC transactions.

WORKING ENROLLMENTS AND PENDING DEPOSITS

Use **Tool #1650 Work RCD Enrollments/Pending Deposit** to move directly to the RDC Vault. No additional user name or password required. (The user's GOLD credentials are used to access the site.) This opens a browser window to show the Check Logic Vault. Access the Report tab where you can view ICL Settlement section to find eDOC Innovations ICL Settlement Report used for the daily balancing of RDC transactions.

Access the Report tab where you can view the ICL Settlement section.

ICL Settlement Report

| CL_ID | BatchID | Final Status | Send Date | Accept Date | Received | Internal Exceptions | Sent | CH Exceptions | Net Deposit |
|----------|---------|--------------|-----------|-------------|-----------------------|---------------------|--------------|---------------|--------------|
| 1018460 | | | | | Count : 9 | 0 | 9 | 0 | 9 |
| 1018461 | | | | | Amount : \$8,752.02 | \$0.00 | \$8,752.02 | \$0.00 | \$8,752.02 |
| 1018462 | | | | | Count : 8 | 0 | 8 | 0 | 8 |
| 1018462 | | | | | Amount : \$5,001.83 | \$0.00 | \$5,001.83 | \$0.00 | \$5,001.83 |
| 1018463 | | | | | Count : 1 | 0 | 1 | 0 | 1 |
| 1018463 | | | | | Amount : \$1,581.30 | \$0.00 | \$1,581.30 | \$0.00 | \$1,581.30 |
| 1018463 | | | | | Count : 1 | 0 | 1 | 0 | 1 |
| 1018463 | | | | | Amount : \$25.00 | \$0.00 | \$25.00 | \$0.00 | \$25.00 |
| 1018464 | | | | | Count : 1 | 0 | 1 | 0 | 1 |
| 1018464 | | | | | Amount : \$49.45 | \$0.00 | \$49.45 | \$0.00 | \$49.45 |
| 2021461 | | | | | Count : 16 | 0 | 16 | 0 | 16 |
| 2021462 | | | | | Amount : \$7,719.52 | \$0.00 | \$7,719.52 | \$0.00 | \$7,719.52 |
| 2021462 | | | | | Count : 4 | 0 | 4 | 0 | 4 |
| 2021463 | | | | | Amount : \$14,053.64 | \$0.00 | \$14,053.64 | \$0.00 | \$14,053.64 |
| 2021463 | | | | | Count : 4 | 0 | 4 | 0 | 4 |
| 2021464 | | | | | Amount : \$3,779.77 | \$0.00 | \$3,779.77 | \$0.00 | \$3,779.77 |
| 2021464 | | | | | Count : 1 | 0 | 1 | 0 | 1 |
| 2021465 | | | | | Amount : \$1,076.03 | \$0.00 | \$1,076.03 | \$0.00 | \$1,076.03 |
| 2021465 | | | | | Count : 5 | 0 | 5 | 0 | 5 |
| 2021465 | | | | | Amount : \$129,149.85 | \$0.00 | \$129,149.85 | \$0.00 | \$129,149.85 |
| 2021465 | | | | | Count : 1 | 0 | 1 | 0 | 1 |
| 2021465 | | | | | Amount : \$300.00 | \$0.00 | \$300.00 | \$0.00 | \$300.00 |
| 2021465 | | | | | Count : 1 | 0 | 1 | 0 | 1 |
| 2021465 | | | | | Amount : \$107.06 | \$0.00 | \$107.06 | \$0.00 | \$107.06 |
| 2021465 | | | | | Count : 1 | 0 | 1 | 0 | 1 |
| 2021465 | | | | | Amount : \$550.00 | \$0.00 | \$550.00 | \$0.00 | \$550.00 |
| 2021465 | | | | | Count : 1 | 0 | 1 | 0 | 1 |
| 2021465 | | | | | Amount : \$800.00 | \$0.00 | \$800.00 | \$0.00 | \$800.00 |
| 2021465 | | | | | Count : 1 | 0 | 1 | 0 | 1 |
| 2021465 | | | | | Amount : \$1,500.00 | \$0.00 | \$1,500.00 | \$0.00 | \$1,500.00 |
| 2021465 | | | | | Count : 2 | 0 | 2 | 0 | 2 |
| 2021465 | | | | | Amount : \$120.00 | \$0.00 | \$120.00 | \$0.00 | \$120.00 |
| 19032800 | | | | | Count : 57 | 0 | 57 | 0 | 57 |
| 19032800 | | | | | Amount : \$174,565.47 | \$0.00 | \$174,565.47 | \$0.00 | \$174,565.47 |

Detail of Report Above

| | | | | | | | | | |
|---|---------|--------------|-----------|-------------|-----------------------|---------------------|--------------|---------------|--------------|
| Combined Settlement Data For Thursday, March 28, 2019 | | | | | | | | | |
| Summary Section | | | | | | | | | |
| | | | | | Received | Internal Exceptions | Sent | CH Exceptions | Net Deposit |
| | | | | | Count : 57 | 0 | 57 | 0 | 57 |
| | | | | | Amount : \$174,565.47 | \$0.00 | \$174,565.47 | \$0.00 | \$174,565.47 |
| CL_ID | BatchID | Final Status | Send Date | Accept Date | Received | Internal Exceptions | Sent | CH Exceptions | Net Deposit |
| 1018460 | | | | | Count : 9 | 0 | 9 | 0 | 9 |
| 1018461 | | | | | Amount : \$8,752.02 | \$0.00 | \$8,752.02 | \$0.00 | \$8,752.02 |
| 1018461 | | | | | Count : 8 | 0 | 8 | 0 | 8 |
| 1018462 | | | | | Amount : \$5,001.83 | \$0.00 | \$5,001.83 | \$0.00 | \$5,001.83 |
| 1018462 | | | | | Count : 1 | 0 | 1 | 0 | 1 |
| 1018463 | | | | | Amount : \$1,581.30 | \$0.00 | \$1,581.30 | \$0.00 | \$1,581.30 |
| 1018463 | | | | | Count : 1 | 0 | 1 | 0 | 1 |
| 1018463 | | | | | Amount : \$25.00 | \$0.00 | \$25.00 | \$0.00 | \$25.00 |
| 1018464 | | | | | Count : 1 | 0 | 1 | 0 | 1 |
| 1018464 | | | | | Amount : \$49.45 | \$0.00 | \$49.45 | \$0.00 | \$49.45 |
| 2021461 | | | | | Count : 16 | 0 | 16 | 0 | 16 |
| 2021462 | | | | | Amount : \$7,719.52 | \$0.00 | \$7,719.52 | \$0.00 | \$7,719.52 |
| 2021462 | | | | | Count : 4 | 0 | 4 | 0 | 4 |
| 2021463 | | | | | Amount : \$14,053.64 | \$0.00 | \$14,053.64 | \$0.00 | \$14,053.64 |
| 2021463 | | | | | Count : 4 | 0 | 4 | 0 | 4 |
| 2021464 | | | | | Amount : \$3,779.77 | \$0.00 | \$3,779.77 | \$0.00 | \$3,779.77 |
| 2021464 | | | | | Count : 1 | 0 | 1 | 0 | 1 |
| 2021465 | | | | | Amount : \$1,076.03 | \$0.00 | \$1,076.03 | \$0.00 | \$1,076.03 |
| 2021465 | | | | | Count : 5 | 0 | 5 | 0 | 5 |
| 2021465 | | | | | Amount : \$129,149.85 | \$0.00 | \$129,149.85 | \$0.00 | \$129,149.85 |
| 2021465 | | | | | Count : 1 | 0 | 1 | 0 | 1 |
| 2021465 | | | | | Amount : \$300.00 | \$0.00 | \$300.00 | \$0.00 | \$300.00 |
| 2021465 | | | | | Count : 1 | 0 | 1 | 0 | 1 |
| 2021465 | | | | | Amount : \$107.06 | \$0.00 | \$107.06 | \$0.00 | \$107.06 |
| 2021465 | | | | | Count : 1 | 0 | 1 | 0 | 1 |
| 2021465 | | | | | Amount : \$550.00 | \$0.00 | \$550.00 | \$0.00 | \$550.00 |
| 2021465 | | | | | Count : 1 | 0 | 1 | 0 | 1 |
| 2021465 | | | | | Amount : \$800.00 | \$0.00 | \$800.00 | \$0.00 | \$800.00 |
| 2021465 | | | | | Count : 1 | 0 | 1 | 0 | 1 |
| 2021465 | | | | | Amount : \$1,500.00 | \$0.00 | \$1,500.00 | \$0.00 | \$1,500.00 |
| 2021465 | | | | | Count : 2 | 0 | 2 | 0 | 2 |
| 2021465 | | | | | Amount : \$120.00 | \$0.00 | \$120.00 | \$0.00 | \$120.00 |
| ***** | | | | | | | | | |
| 19032800 | | | | | Count : 57 | 0 | 57 | 0 | 57 |
| 19032800 | | | | | Amount : \$174,565.47 | \$0.00 | \$174,565.47 | \$0.00 | \$174,565.47 |

All mobile items have a batch ID starting with "888".

REVIEWING A LIST OF TRANSACTIONS

Use **Tool 1985 Auto Post RDC Dashboard** to see a detailed list of all posted RDC transactions, including the total Dollar amount and item count. (When setting the date to generate the report, your x937 file upload time to the clearing house must be taken into consideration.)

Auto Post RDC Dashboard (Tool 1985)

[illegible]

Example (see above)

ABC Credit Union's upload time is 8pm (ET). To list all RDC Items included in their upload file on 3-27-19, they would use the following filters:

- From Date 3-26-19 and Time 20:01:00 (military)
- To Date 3-27-19 and Time 20:00:00 (military)

LATE FRIDAY CHECK HANDLING

To balance weekend postings, use the following filters.

From Date 3-22-19 and Time 20:01:00 (military)

To Date 3-25-19 and Time 20:00:00 (military)

- NOTE: Once accepted a mobile item will be credited to your member within seconds **but** it can take an accepted mobile image 15-20 minutes appear in the X937 File. There may be occasions where the Auto Post report has an extra transaction(s) due to the time it takes to process the images.

EXCEPTION HANDLING

There may be instances when items cannot be posted. Three attempts will be made to post each transaction. If unsuccessful an email will be delivered providing the amount of the item, the CK number, and reason why the transaction could not be posted. The image will continue to process to your X937 file, but the member credit union will need to manually post the member credit.

Example: Typical reasons for non-posting include: "Server under maintenance" and "Account is Frozen."

DOWNLOADING THE NACHA FILE AND UPLOADING THE TRANSACTIONS USING DIRECT MAIL POST

This section covers the process for manually downloading the NACHA file and uploading it to CU*BASE using the Direct Mail Post feature. Use this option if your credit union would like to download your members' RDC transactions and manually upload them to CU*BASE.

SECURITY REQUIREMENTS

Special authority is required to upload files from a PC onto the CU*BASE system. Start by completing the **iShield Security Access Request for CU*BASE Uploads** form, available at the website shown below, to request access privileges (select the "DMPIMPORT" table):

https://www.cuanswers.com/wp-content/uploads/iShieldRequestForm_Upload.pdf

DOWNLOADING THE NACHA FILE

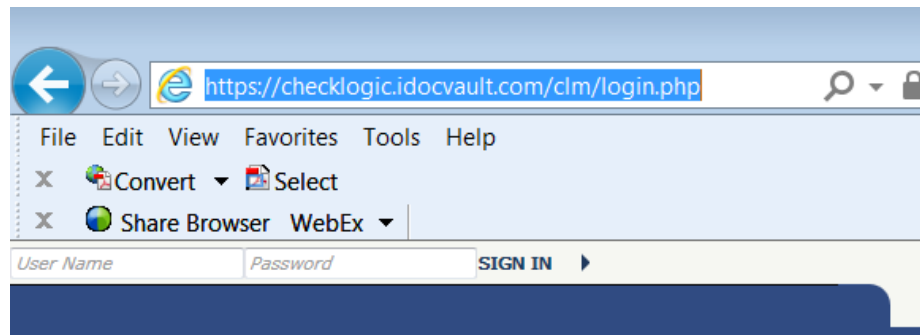
Follow these steps to download the NACHA file from the CheckLogic iDOC Vault website. This file contains your transactions. You will then upload these transactions using the Direct Mail Post feature, which is covered in the next section.

1. Open a browser and go to:

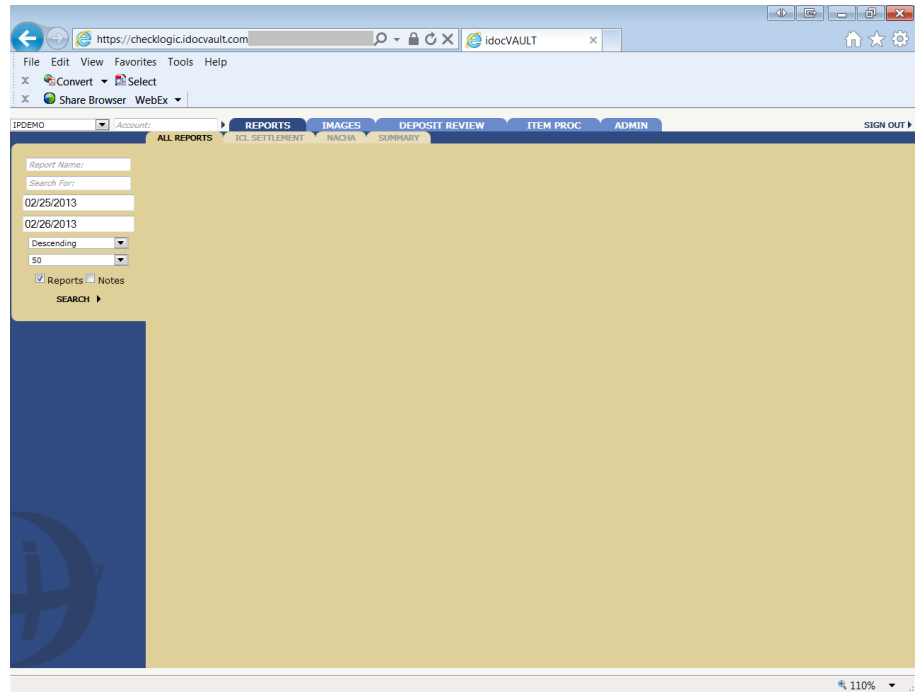
<https://checklogic.idocvault.com/clm/>



2. Sign in at the top of the page with your credentials (username and password).

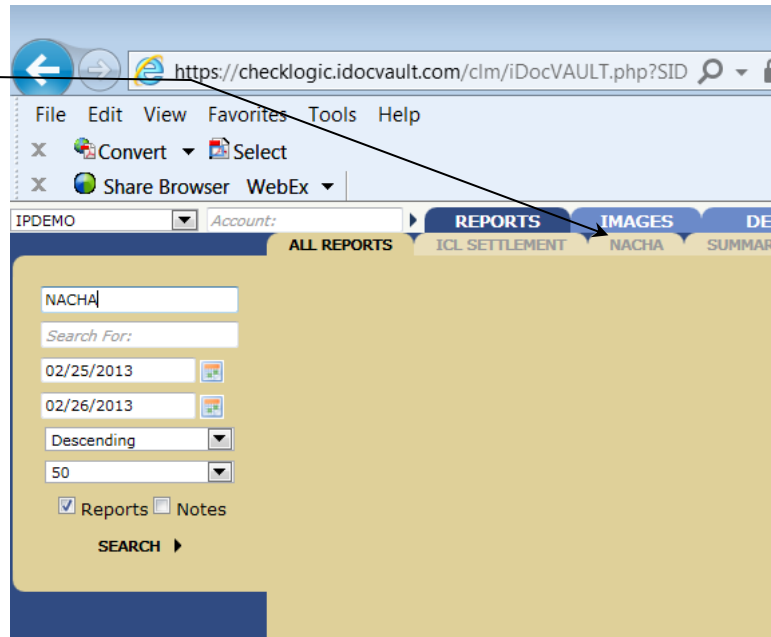


3. Click *SIGN IN*.
4. You are now logged into the website.



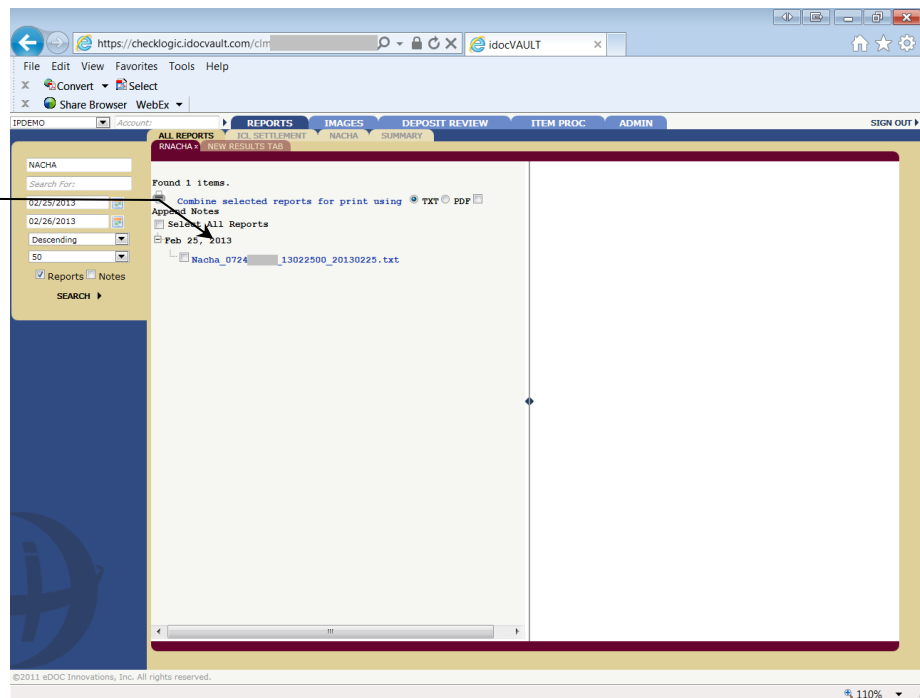
5. Click on the NACHA tab, or enter NACHA in first field and click Search.
 - Generally, you will leave the date range as is (the current to previous day) since you will download the file daily. If a holiday or weekend has occurred be sure to include these days as well.)

Enter NACHA in the first field and click Search or click the NACHA tab.



6. The file will appear in the listing.

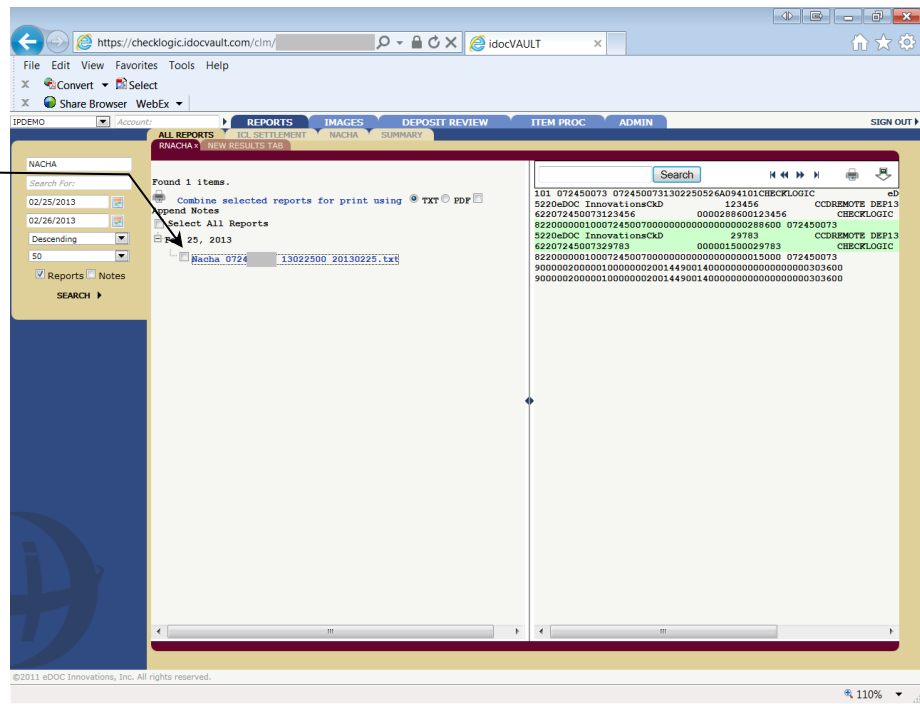
Here the file is listed.



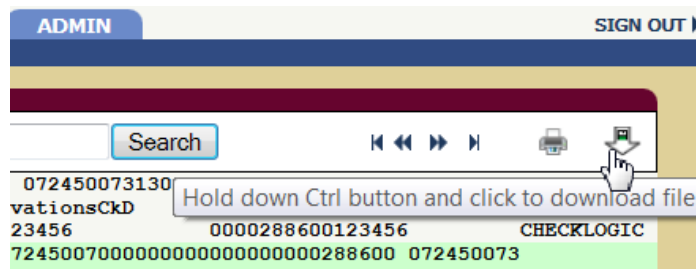
7. Click on the hyperlink to view the entries in the file.

- See **Page 15** for directions to view individual transactions in the file.

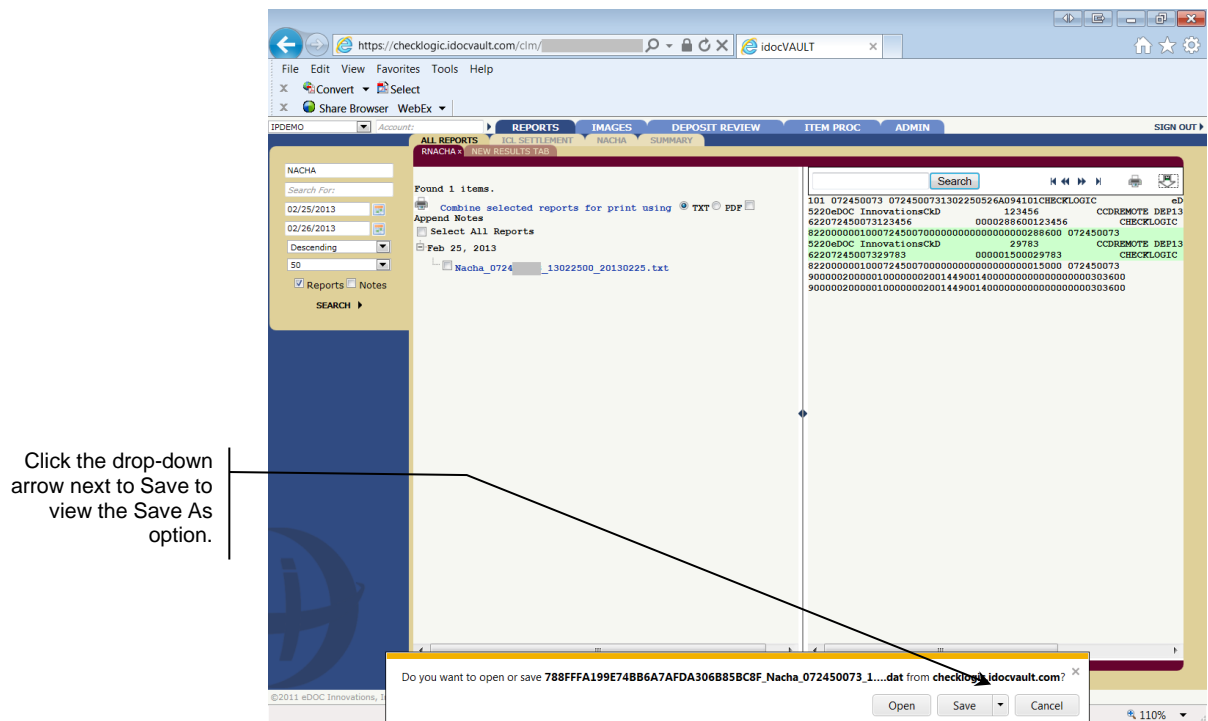
Click on this hyperlink
to view the contents of
the file.



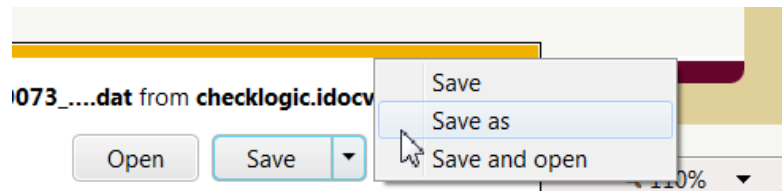
8. To download the file, hold down the Ctrl key and click the downward arrow. If you hover over this arrow, a hint will appear.



9. A window will appear allowing you to save this file to your computer.



10. Click the down arrow next to *Save* and choose *Save As*.



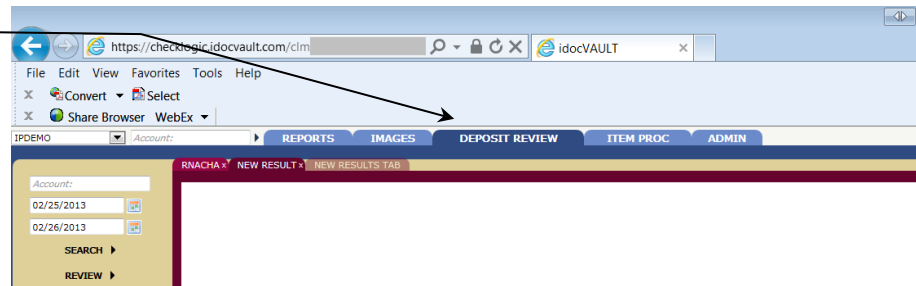
11. Save the file to a location on your computer.

VIEWING INDIVIDUAL TRANSACTIONS INCLUDED IN THE FILE

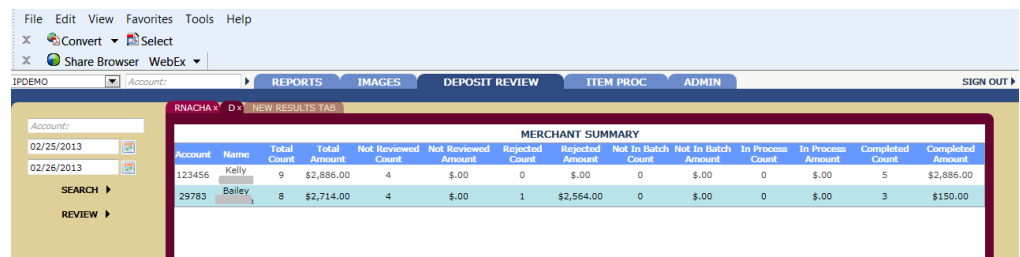
These directions cover how you can view the individual transactions included in the file for cross verification.

1. Once you have selected the file in Step 7 of the previous directions, click the **Deposit Review** tab to view a detail of the deposits.

Click the **Deposit Review** tab shown here.



2. Click Search.



Here is a close-up of the detail:

| Account | Name | Total Count | Total Amount | Not Reviewed Count | Not Reviewed Amount | Rejected Count | Rejected Amount | Not In Batch Count | Not In Batch Amount | In Process Count | In Process Amount | Completed Count | Completed Amount |
|---------|--------|-------------|--------------|--------------------|---------------------|----------------|-----------------|--------------------|---------------------|------------------|-------------------|-----------------|------------------|
| 123456 | Kelly | 9 | \$2,886.00 | 4 | \$0.00 | 0 | \$0.00 | 0 | \$0.00 | 0 | \$0.00 | 5 | \$2,886.00 |
| 29783 | Bailey | 8 | \$2,714.00 | 4 | \$0.00 | 1 | \$2,564.00 | 0 | \$0.00 | 0 | \$0.00 | 3 | \$150.00 |

UPLOADING THE FILE TO THE iSERIES

In this step you will upload your file to the iSeries so that you can import the file into the CU*BASE General Ledger software.

Prepare Your File for Upload

Supported File Types

Supported File Types include the following:

ACH/NAHCA File Format - NOTE: eDOC Innovations file is in this format. Your vendor must provide the file in the standard ACH format for use with Direct Mail Post. The program will automatically interpret ACH numeric transaction codes and other data elements as needed by the Direct/Mail Post program.

Other supported file formats include:

- **Flat file format** – Not common but might be an option available from your third-party vendor.
- **User-defined fixed file** – Instead of a delimiter (separator between fields), the fields are padded to a fixed width.
- **User-defined comma-delimited format** (*also referred to as CSV or comma-separated values*) – The most commonly used, this is the format typically created by spreadsheet program such as Microsoft® Excel.

All three formats must follow these rules for field type and length:

Field Structure Requirements

| <i>Field Name</i> | <i>Type</i> | <i>Length</i> | <i>Decimals (if any)</i> |
|--------------------|--------------|---------------|--------------------------|
| Account Number | Numeric | 9 | 0 |
| Account Type | Numeric | 3 | 0 |
| Transaction Amount | Numeric | 9 | 2 |
| Description | Alphanumeric | 20 | |
| Transaction Code | Alphanumeric | 1 | |
| IRA/HSA Code | Alphanumeric | 1 | |

NOTE: The IRA/HSA code field can be left blank. Additionally, the Hold Days field can be left blank. Upon import you can elect to use the configured Automated Holds for direct mail post. See page 21.

Other requirements for each file type:

| Type | Field order | Extra fields allowed? | Notes |
|-------------------------------------|--|---|---|
| Flat File Format | Must be in the exact order as shown above | No | The Description is the primary transaction description that will be seen in the transaction history and on the member's statement ▪ The Transaction Code must be either a D, P or W |
| User-defined Fixed File Format | Same fields as above but can be in any order in the file | No | ▪ Field length must be exact and consistent from one record to the next |
| User-defined Comma-Delimited Format | Same fields as above but can be in any order in the file | Yes, but must be to the right (after) the required fields, not between them | ▪ Field lengths cannot be greater than the sizes shown above ▪ Currency amounts <i>cannot</i> contain commas but <i>must</i> include decimals Otherwise the amounts will pull in as whole dollars in CU*BASE. If you create a file in Excel this will happen automatically, but be sure to alert your vendor so that this is applied correctly. |

As a rule, worksheets you intend to convert and upload **should not include** other extraneous information such as column headings, blank rows, titles, graphics, or other special layout formatting. In other words,

This:

| | A | B | C | D | E | F | G |
|----|----|-------|----|------|----|-----------------------|---|
| 1 | 01 | 11101 | 01 | 2015 | 1 | \$ 000,0000,0000,0000 | |
| 2 | 01 | 11101 | 01 | 2015 | 2 | \$ 000,0000,0000,0000 | |
| 3 | 01 | 11101 | 01 | 2015 | 3 | \$ 000,0000,0000,0000 | |
| 4 | 01 | 11101 | 01 | 2015 | 4 | \$ 000,0000,0000,0000 | |
| 5 | 01 | 11101 | 01 | 2015 | 5 | \$ 000,0000,0000,0000 | |
| 6 | 01 | 11101 | 01 | 2015 | 6 | \$ 000,0000,0000,0000 | |
| 7 | 01 | 11101 | 01 | 2015 | 7 | \$ 000,0000,0000,0000 | |
| 8 | 01 | 11101 | 01 | 2015 | 8 | \$ 000,0000,0000,0000 | |
| 9 | 01 | 11101 | 01 | 2015 | 9 | \$ 000,0000,0000,0000 | |
| 10 | 01 | 11101 | 01 | 2015 | 10 | \$ 000,0000,0000,0000 | |
| 11 | 01 | 11101 | 01 | 2015 | 11 | \$ 000,0000,0000,0000 | |
| 12 | 01 | 11101 | 01 | 2015 | 12 | \$ 000,0000,0000,0000 | |
| 13 | 01 | 11102 | 02 | 2015 | 1 | \$ 000,0000,0000,0000 | |
| 14 | 01 | 11102 | 02 | 2015 | 2 | \$ 000,0000,0000,0000 | |
| 15 | 01 | 11102 | 02 | 2015 | 3 | \$ 000,0000,0000,0000 | |
| 16 | 01 | 11102 | 02 | 2015 | 4 | \$ 000,0000,0000,0000 | |
| 17 | 01 | 11102 | 02 | 2015 | 5 | \$ 000,0000,0000,0000 | |
| 18 | 01 | 11102 | 02 | 2015 | 6 | \$ 000,0000,0000,0000 | |
| 19 | 01 | 11102 | 02 | 2015 | 7 | \$ 000,0000,0000,0000 | |

...not this:

| | A | B | C | D | E | F | G |
|----|-----------------------------------|---------|--------|--------|-------|-----------------------|---|
| 1 | ABC Credit Union Budget Worksheet | | | | | | |
| 2 | Prepared by John Smith | | | | | | |
| 3 | | | | | | | |
| 4 | | GL | Branch | Budget | | | |
| 5 | Corp | Account | # | Year | Month | Amount | |
| 6 | | | | | | | |
| 7 | 01 | 111-01 | 01 | 2015 | 1 | \$ 000,0000,0000,0000 | |
| 8 | 01 | 111-01 | 01 | 2015 | 2 | \$ 000,0000,0000,0000 | |
| 9 | 01 | 111-01 | 01 | 2015 | 3 | \$ 000,0000,0000,0000 | |
| 10 | 01 | 111-01 | 01 | 2015 | 4 | \$ 000,0000,0000,0000 | |
| 11 | 01 | 111-01 | 01 | 2015 | 5 | \$ 000,0000,0000,0000 | |
| 12 | 01 | 111-01 | 01 | 2015 | 6 | \$ 000,0000,0000,0000 | |
| 13 | 01 | 111-01 | 01 | 2015 | 7 | \$ 000,0000,0000,0000 | |
| 14 | 01 | 111-01 | 01 | 2015 | 8 | \$ 000,0000,0000,0000 | |
| 15 | 01 | 111-01 | 01 | 2015 | 9 | \$ 000,0000,0000,0000 | |

Once you have created your file, save it to your C:\ drive or a network location. (Either location works fine for the file upload process.)

BE CAREFUL: The file into which you will be pulling data **is the same file as used by other imports using Tool #341 Direct/Mail Member Posting**. So if you or someone else routinely pulls data into that file for posting into Direct Mail Post, this import **will overwrite whatever is already in that file**. So be sure to coordinate the timing with anyone else at your credit union who is authorized to upload data via Direct Mail Post.

STEP 1: Upload Your Posting File

1. To upload your posting file, use **Tool #1375 Data Transfer (Upload or Download)**
2. The upload screen will appear:

The system name is dependent on which system you are on.

Site-Four credit unions (CU*NorthWest and CU*South) will use PROD.SITEFOUR.COM.

The screenshot shows the 'Data Transfer' window with the following configuration:

- File**
 - Input device: File
 - Name: C:\YourFolderName\YourFileName.dat
 - Browse button
- IBM i**
 - System: PROD.CUANSWERS.COM
 - Library/file (member): QUERYxx/DMPIMPORT
 - Browse button
 - Details button
- Buttons:** Start Transfer, Stop Transfer, Properties

A diagram on the left shows a server and a laptop connected by a green arrow with binary code (101, 110, 0101, 1101, 0011).

3. Fill in as shown in the above sample, using these rules:

| Field Name | Description |
|------------|--|
| File | These settings refer to where the data is coming from. |
| Name | Enter the path (the storage location, both drive and folder) and file name where the file is stored on your PC. Use backslashes between the folder name and the file name, as in the sample above (or better yet, use the Browse button to locate the file). |
| IBM i | These settings refer to where the data will be going. |

| Field Name | Description |
|-----------------------|--|
| System | This designates the iSeries system from to which the files will be uploaded. <ul style="list-style-type: none"> • Online Clients: PROD.CUANSWERS.COM • Site-Four Clients: PROD.SITE-FOUR.COM |
| Library/File (Member) | Enter your credit union's Query library name, a <u>forward slash</u> , then the name of the file that holds records to be imported into the G/L: QUERYxx/DMPIMPORT <i>(For the xx, fill in your credit union's two-character credit union ID)</i> |

- Click the **Details** button.
- Enter **C:\CUBASE\CUBASE\RESOURCES\DMPIMPORT.FDFX** in the screen as shown below (casing doesn't matter):

File Details

Client file description

☒ Use client file description

File name: C:\CUBASE\CUBASE\RESOURCES\DMPIMPORT.FDFX Browse

File type: Comma Separated Values (.csv)

Translate from: Use file description

Advanced

IBM i file

Create IBM i object: No, replace member only

Member text:

IBM i file type: ☒ Data ☐ Source

Field reference file name: Browse

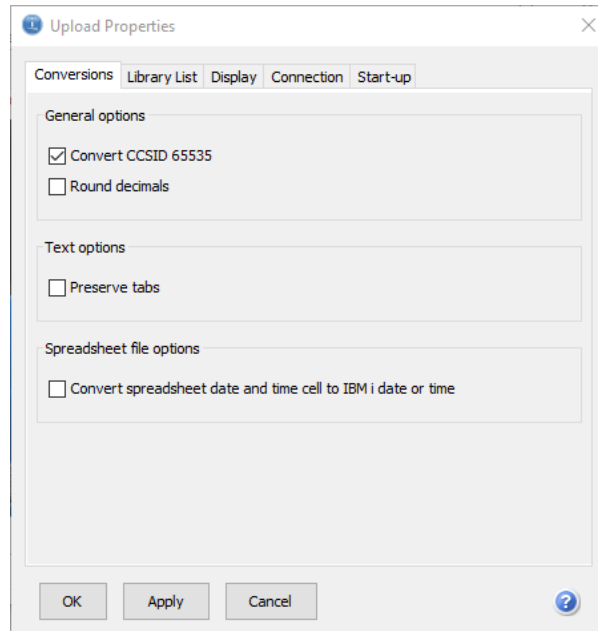
Record length: 92

Authority: Read/write

File text:

OK Cancel ?

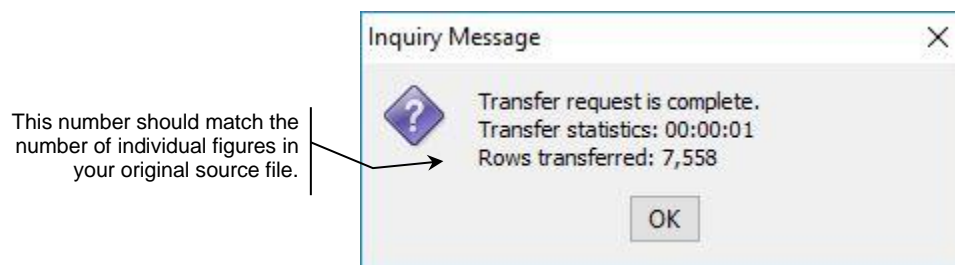
- Click **OK** to save and return to the Data Transfer window.
- Select the **Properties** button on the Data Transfer window and check **Convert CCSID 65535** then click OK.



8. To begin the transfer process, click the **Start Transfer** button. A series of messages will appear to report on the progress of the transfer.

If you experience problems uploading, it may be because you have not been authorized to upload data. If you receive the error: "Data in this field is incorrect or does not match the PC data type," make sure to set the properties as shown in #7 above.

9. When the transfer is complete, the following message will appear: Click **OK** and the Data Transfer dialog box will reappear. Click **Close [X]** to exit. (See below for details on saving the transfer request.)



10. The file is now uploaded to the DMPIMPORT file definition and is ready for import into Direct Mail Post (see following section).

Step 2: Importing the File

Once you have uploaded the file to CU*BASE, you will need to import the data into the Direct Mail Post feature.

Direct/Mail Member Posting (Tool #341)

Session 0 CU*BASE GOLD Edition - FRANKENMUTH CREDIT UNION

File Edit Tools Help

Mail/Direct Transaction Processing Group: TEMPORARY

Branch Transaction date Jul 01, 2016 Records imported 0 Records in error 0 Sort

Post code Batch Details ☐ Allow negative balance

Copies 1 Print register Printer P1

| Seq # | Susp/Act | Account # | Name | Transaction Type | Hold Days | Amount | Description | IRA |
|-------|-------------------------------------|-----------|------|------------------|-----------|--------|-------------|-----|
| 1 | <input checked="" type="checkbox"/> | | | | | 0.00 | | |
| 2 | <input checked="" type="checkbox"/> | | | | | 0.00 | | |
| 3 | <input checked="" type="checkbox"/> | | | | | 0.00 | | |
| 4 | <input checked="" type="checkbox"/> | | | | | 0.00 | | |
| 5 | <input checked="" type="checkbox"/> | | | | | 0.00 | | |
| 6 | <input checked="" type="checkbox"/> | | | | | 0.00 | | |
| 7 | <input checked="" type="checkbox"/> | | | | | 0.00 | | |
| 8 | <input checked="" type="checkbox"/> | | | | | 0.00 | | |
| 9 | <input checked="" type="checkbox"/> | | | | | 0.00 | | |
| 10 | <input checked="" type="checkbox"/> | | | | | 0.00 | | |
| 11 | <input checked="" type="checkbox"/> | | | | | 0.00 | | |
| 12 | <input checked="" type="checkbox"/> | | | | | 0.00 | | |
| 13 | <input checked="" type="checkbox"/> | | | | | 0.00 | | |
| 14 | <input checked="" type="checkbox"/> | | | | | 0.00 | | |
| 15 | <input checked="" type="checkbox"/> | | | | | 0.00 | | |
| 16 | <input checked="" type="checkbox"/> | | | | | 0.00 | | |

Deposit/payment 0.00
Withdrawal 0.00
Total funds received 0.00

Post Inquiry Select Group Clear Group Import Sort Errors

FR (3871) 7/01/16

1. Enter a Branch and a Post Code in the upper left hand corner of the screen. If no codes have been configured, choose *Post code 999* and the *G/L account* field will become available so you can enter the account number manually.
2. Select whether to allow accounts to go negative by checking the *Allow Negative Balance* checkbox (optional).
3. Use *Import* (F17) to view the following screen.

Import Screen

Session 0 CU*BASE GOLD - Import file to Post

Option Defaults

☒ ACH ☐ Flat ☐ User defined fixed format ☐ User defined comma delimited

File to import

Transaction ☒ Deposit ☐ Payment ☐ Withdrawal

Description

IRA/HSA code

☐ Apply deposit automated holds

Import

FR (5955)

- For the *Option*, select **ACH format**.
- For the *File to Import* enter the **DMPIMPORT**.
- For the *Transaction Type*, select **Deposit**.
- For the *Description*, enter **RDC DEPOSIT**. (Recommended, however, you can enter any text in this field.)
- For the *IRA/HSA code*, you may leave this blank unless a code is desired.

- It is recommended that you check **Apply deposit automated holds** to apply your credit-union defined automated holds. If allowed, you may adjust these holds or add your own holds after you upload the batch.

You will first need to configure your Mail/Direct Main Post holds using **Tool 849: Automated Holds Config**. Refer to the [Automated Deposit Holds booklet](#) for more details on holds.

4. Use *Import* (F5).
5. The file values will be uploaded to the Direct Mail Post screen.


File Uploaded

| Seq # | Susp/Act | Account # | Name | Transaction Type | Hold Days | Amount | Description | IRA |
|-------|----------|-----------|------|------------------|-----------|----------------------|-------------|-----|
| 6 | ✓ | 110 | | Deposit | 3 | 75.00 | RCD DEPOSIT | |
| 7 | ✓ | 110 | | Deposit | 3 | 32.75 | RCD DEPOSIT | |
| 8 | ✓ | | | | | 0.00 | | |
| 9 | ✓ | | | | | 0.00 | | |
| 10 | ✓ | | | | | 0.00 | | |
| 8 | ✓ | | | | | 0.00 | | |
| 9 | ✓ | | | | | 0.00 | | |
| 10 | ✓ | | | | | 0.00 | | |
| 11 | ✓ | | | | | 0.00 | | |
| 12 | ✓ | | | | | 0.00 | | |
| 13 | ✓ | | | | | 0.00 | | |
| 14 | ✓ | | | | | 0.00 | | |
| 15 | ✓ | | | | | 0.00 | | |
| 15 | ✓ | | | | | 0.00 | | |
| 16 | ✓ | | | | | 0.00 | | |
| 16 | ✓ | | | | | 0.00 | | |
| | | | | | | Deposit/payment | 107.75 | |
| | | | | | | Withdrawal | 0.00 | |
| | | | | | | Total funds received | 107.75 | |

You can at this time make any needed changes to the transactions that have been imported.

- NOTE: In the example above a three day hold has been placed on all deposits, however a longer hold could be placed, for example on a larger check.
- If the file has an exception, the transaction will be highlighted. Refer to the following section for instructions on how to handle exceptions.

Processing Exceptions and Posting the Transactions

Once you have uploaded the file, use the  button or *Sort Errors* (F18) to bring the exceptions to the top of the list so that you can work them.

Exceptions Sorted to Top

Session 0 CU*BASE GOLD Edition

File Edit Tools Help

Mail/Direct Transaction Processing Group: TEMPORARY

Branch C U - MA Transaction date Jul 01, 2016 Records imported 2 Copies 1 ☒ Print register

Post code 999 G/L 870.00 Batch Details ☐ Allow negative balance Records in error 2 Sort Printer P1

| Seq # | Susp/Act | Account # | Name | Transaction Type | Hold Days | Amount | Description | IRA |
|-------|-------------------------------------|-----------|------|------------------|-----------|----------|-------------|-----|
| 1 | <input checked="" type="checkbox"/> | 115 | | Deposit | 3 | 1,000.00 | RDC DEPOSIT | |
| 2 | <input checked="" type="checkbox"/> | 11 | | Deposit | 3 | 275.00 | RDC DEPOSIT | |
| 6 | <input checked="" type="checkbox"/> | 110 | | Deposit | 3 | 75.00 | RDC DEPOSIT | |
| 7 | <input checked="" type="checkbox"/> | 110 | | Deposit | 3 | 32.75 | RDC DEPOSIT | |
| 8 | <input checked="" type="checkbox"/> | | | | | 0.00 | | |
| 9 | <input checked="" type="checkbox"/> | | | | | 0.00 | | |
| 10 | <input checked="" type="checkbox"/> | | | | | 0.00 | | |
| 8 | <input checked="" type="checkbox"/> | | | | | 0.00 | | |
| 9 | <input checked="" type="checkbox"/> | | | | | 0.00 | | |
| 10 | <input checked="" type="checkbox"/> | | | | | 0.00 | | |
| 11 | <input checked="" type="checkbox"/> | | | | | 0.00 | | |
| 12 | <input checked="" type="checkbox"/> | | | | | 0.00 | | |
| 13 | <input checked="" type="checkbox"/> | | | | | 0.00 | | |
| 14 | <input checked="" type="checkbox"/> | | | | | 0.00 | | |
| 15 | <input checked="" type="checkbox"/> | | | | | 0.00 | | |
| 16 | <input checked="" type="checkbox"/> | | | | | 0.00 | | |

Deposit/payment 107.75
Withdrawal 0.00
Total funds received 107.75

Post Inquiry Select Group Clear Group Import Sort Seq #

0100.Account base requested is not on file. FR (3871) 7/01/16

Then use the checkmark under Susp/Act to suspend this transaction from posting. The account number will be removed and the line will appear in grey and white.

When all entries are completed and verified, use **Post** (F6) to post all items and clear the screen.

- Direct mail post follows 360 rules to determine if transactions are posted as a payment or to principal.

Deleting the Values

If, once you have uploaded the file, you wish to clear the screen, use *Clear Group* (F14). A confirmation screen will appear. Use *Delete* (F16) to remove the items from the screen.

POSTING RDC TRANSACTIONS WITH MANUAL ENTRY INTO THE DIRECT MAIL POST SCREEN

Use this option to input your member's RDC transactions directly into the Direct Mail Post screen. (You will first use the directions for downloading the NACHA file covered in the previous section.) This option may be used by your credit union if you have fewer RCD transactions to post.

Direct/Mail Member Posting (Tool #341)

Session 0 CU*BASE GOLD Edition - FRANKENMUTH CREDIT UNION

File Edit Tools Help

Mail/Direct Transaction Processing Group: TEMPORARY

Branch Transaction date **Jul 01, 2016** Records imported Copies **1** ☒ Print register

Post code Batch Details ☐ Allow negative balance Records in error **0** Sort Printer **P1**

| Seq # | Susp/Act | Account # | Name | Transaction Type | Hold Days | Amount | Description | IRA |
|----------------------|-------------------------------------|----------------------|------|----------------------|----------------------|--------|-------------|----------------------|
| 1 | <input checked="" type="checkbox"/> | <input type="text"/> | | <input type="text"/> | <input type="text"/> | 0.00 | | <input type="text"/> |
| 2 | <input checked="" type="checkbox"/> | <input type="text"/> | | <input type="text"/> | <input type="text"/> | 0.00 | | <input type="text"/> |
| 3 | <input checked="" type="checkbox"/> | <input type="text"/> | | <input type="text"/> | <input type="text"/> | 0.00 | | <input type="text"/> |
| 4 | <input checked="" type="checkbox"/> | <input type="text"/> | | <input type="text"/> | <input type="text"/> | 0.00 | | <input type="text"/> |
| 5 | <input checked="" type="checkbox"/> | <input type="text"/> | | <input type="text"/> | <input type="text"/> | 0.00 | | <input type="text"/> |
| 6 | <input checked="" type="checkbox"/> | <input type="text"/> | | <input type="text"/> | <input type="text"/> | 0.00 | | <input type="text"/> |
| 7 | <input checked="" type="checkbox"/> | <input type="text"/> | | <input type="text"/> | <input type="text"/> | 0.00 | | <input type="text"/> |
| 8 | <input checked="" type="checkbox"/> | <input type="text"/> | | <input type="text"/> | <input type="text"/> | 0.00 | | <input type="text"/> |
| 9 | <input checked="" type="checkbox"/> | <input type="text"/> | | <input type="text"/> | <input type="text"/> | 0.00 | | <input type="text"/> |
| 10 | <input checked="" type="checkbox"/> | <input type="text"/> | | <input type="text"/> | <input type="text"/> | 0.00 | | <input type="text"/> |
| 11 | <input checked="" type="checkbox"/> | <input type="text"/> | | <input type="text"/> | <input type="text"/> | 0.00 | | <input type="text"/> |
| 12 | <input checked="" type="checkbox"/> | <input type="text"/> | | <input type="text"/> | <input type="text"/> | 0.00 | | <input type="text"/> |
| 13 | <input checked="" type="checkbox"/> | <input type="text"/> | | <input type="text"/> | <input type="text"/> | 0.00 | | <input type="text"/> |
| 14 | <input checked="" type="checkbox"/> | <input type="text"/> | | <input type="text"/> | <input type="text"/> | 0.00 | | <input type="text"/> |
| 15 | <input checked="" type="checkbox"/> | <input type="text"/> | | <input type="text"/> | <input type="text"/> | 0.00 | | <input type="text"/> |
| 16 | <input checked="" type="checkbox"/> | <input type="text"/> | | <input type="text"/> | <input type="text"/> | 0.00 | | <input type="text"/> |
| Deposit/payment | | | | | | 0.00 | | |
| Withdrawal | | | | | | 0.00 | | |
| Total funds received | | | | | | 0.00 | | |

Post Inquiry Select Group Clear Group Import Sort Errors

FR (3871) 7/01/16

1. Enter a Branch and a Post Code in the upper left-hand corner of the screen. If no codes have been configured, choose *Post code* 999 and the *G/L account* field will become available so you can enter the account number manually.
2. Select whether to allow accounts to go negative by checking the *Allow Negative Balance* checkbox (optional).
3. Manually enter each deposit.
 - Enter the **Account #** (base account, and suffix).
 - Enter the **Transaction Type** (Deposit).
 - Enter the **# of Hold Days**.
If you are not allowed, this is configured in the Automated Hold Groups configuration.)
 - Enter the **Amount**.
 - Enter the **Description** ("Mobile Deposit").

(After entering a transaction description on the first line, leave the remaining lines blank. Use Enter and the system will automatically copy down that same description for all remaining items in the list.)

Session 0 CU*BASE GOLD Edition - TEST CREDIT UNION

Mail/Direct Transaction Processing

Group: TEMPORARY

Branch: 1 OFFICE Transaction date: Dec 04, 2017 Records imported: 0 Records in error: 0

Post code: RDC G/L 739.00 Batch Details Allow negative balance

Copies: 1 Print register Printer: P1

| Seq # | Susp/Act | Account # | Name | Transaction Type | Hold Days | Amount | Description | IRA |
|-------|-------------------------------------|-----------|-------|------------------|-----------|--------|----------------|-----|
| 1 | <input checked="" type="checkbox"/> | | | Deposit | 2 | 50.00 | MOBILE DEPOSIT | |
| 2 | <input checked="" type="checkbox"/> | | | Deposit | | 125.00 | MOBILE DEPOSIT | |
| 3 | <input checked="" type="checkbox"/> | | LINDA | Deposit | | 50.00 | MOBILE DEPOSIT | |
| 4 | <input checked="" type="checkbox"/> | | | | | 0.00 | | |
| 5 | <input checked="" type="checkbox"/> | | | | | 0.00 | | |
| 6 | <input checked="" type="checkbox"/> | | | | | 0.00 | | |
| 7 | <input checked="" type="checkbox"/> | | | | | 0.00 | | |
| 8 | <input checked="" type="checkbox"/> | | | | | 0.00 | | |
| 9 | <input checked="" type="checkbox"/> | | | | | 0.00 | | |
| 10 | <input checked="" type="checkbox"/> | | | | | 0.00 | | |
| 11 | <input checked="" type="checkbox"/> | | | | | 0.00 | | |
| 12 | <input checked="" type="checkbox"/> | | | | | 0.00 | | |
| 13 | <input checked="" type="checkbox"/> | | | | | 0.00 | | |
| 14 | <input checked="" type="checkbox"/> | | | | | 0.00 | | |
| 15 | <input checked="" type="checkbox"/> | | | | | 0.00 | | |
| 16 | <input checked="" type="checkbox"/> | | | | | 0.00 | | |

Deposit/payment 225.00
Withdrawal 0.00
Total funds received 225.00

Post Inquiry Select Group Clear Group Import Sort Errors

WU (3871) 12/04/17

4. When ready, click *Post* to post the transactions.