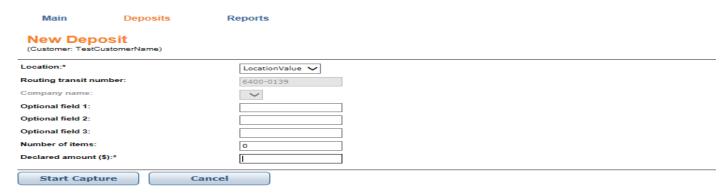# Creating and Submitting a Deposit

Note - If you attempt to create a deposit after reaching your Maximum Daily Deposit or velocity limit, you'll see a message indicating that you have reached your deposit limit and will not be able to complete the deposit.

How to create a new deposit:

1. From the **Welcome** page, click the **Create New Deposit** quick link.

Main	Deposits	Reports

Welcome UserManager UserManager

Create New Deposit
jump into start capture
>>

Generate Reports
create a report
>>

Deposit List
view the list of deposits
>>

User Alerts

Messages

- Please click here to download scanner drivers

2. The **New Deposit** page displays.

Main	Deposits	Reports

New Deposit
(Customer: TestCustomerName)

Location:*	LocationValue ⌄
Routing transit number:	6400-0139
Company name:	⌄
Optional field 1:	
Optional field 2:	
Optional field 3:	
Number of items:	0
Declared amount ($):*		

Start Capture   Cancel

3. Enter the deposit information in all required fields (identified with an asterisk (*)), noting the following:
   - Select the location account from (or for) which you are processing this deposit.
     - o If you have access to many locations, click the **Find Locations** link to find the location.
4. Enter the number of expected items plus one in this deposit in the **Number of items** field. The electronic deposit ticket counts as an item.
5. Enter the total expected amount for all items in this deposit in the **Declared amount ($)** field.
6. Once you have filled in all required fields, you are ready to scan your deposit items.

Not all items are accepted by PNC Remote Deposit. See below for accepted Money Orders and the associated routing and transit numbers for the makers before proceeding.

Western Union Money Order	102100400		MoneyGram Money Order	091916187
National Cash Advance Money Order	042100272		Fidelity Express	091203557
USPS Postal Money Order	000008002		Global Express	091215558
International Money Order	103101900		Memo/National	103104900
MoneyGram Money Order	091900533		Easy Money	071001180
MoneyGram Money Order	103101864			

Scanning Deposit Items
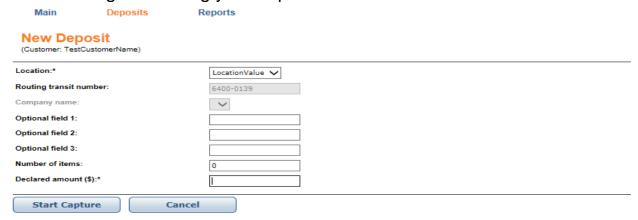Once you have entered all required information for the new deposit, you are ready to scan your deposit items.
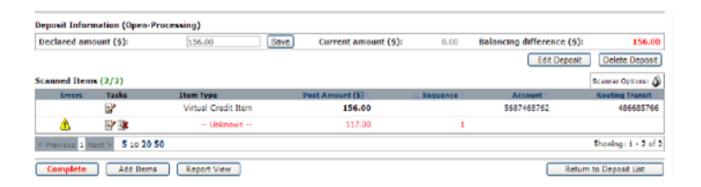
Preparing Items for Scanning

To minimize paper jams as you scan, complete the following steps to prepare your items:

- Perform a quality check of all deposit items. Make sure to remove any staples or paper clips and that items are not torn or have bent corners that might cause scanner problems.
- Load the deposit items into the check scanner according to the guidelines for your scanner.

Once you have supplied all required deposit information and prepared and loaded your deposit items into the scanner hopper, click the **Start Capture** button to begin scanning your deposit items.

Main	Deposits	Reports

New Deposit
(Customer: TestCustomerName)

Location:*	LocationValue ⌄
Routing transit number:	6400-0139
Company name:	⌄
Optional field 1:	
Optional field 2:	
Optional field 3:	
Number of items:	0
Declared amount ($):*	

Start Capture	Cancel

Items automatically feed through the scanner. While the deposit items are scanned, the Deposit Item List page displays, allowing you to review the progress of items as they are captured, and make any required corrections to the deposit and deposit items.

Deposit Information (Open-Processing)

Declared amount ($):	156.00	Save	Current amount ($):	0.00	Balancing difference ($):	156.00

Edit Deposit	Delete Deposit

Scanned Items (2/2) — Scanner Options:

Errors	Tasks	Item Type	Post Amount ($)	Sequence	Account	Routing Transit
	📝	Virtual Credit Item	156.00		5687468762	486685766
⚠	📝❌	-- Unknown --	117.00	1		

< Previous 1 Next >	5 10 20 50		Showing: 1 - 2 of 2

Complete	Add Items	Report View		Return to Deposit List

Correcting a Deposit
Typically, correcting a deposit involves clicking all items marked with warning (⚠️) icons to correct any errors, supply missing information and make any additional changes required to bring the deposit into balance.

For each deposit item requiring your attention, click the item to display the **Edit Item** pop-up.

Once you have made all required corrections to the deposit items and deposit information, the **Complete** button will be visible and green, allowing you to send the deposit to the bank.

Deposit Review
After scanning your items, review the **Deposit Item List** page to determine whether the deposit is ready to complete, or whether you will need to take further corrective actions to resolve any issues with the deposit or deposit items.

The **Deposit Item List** page displays information about your current deposit in two main areas of the page:
- **Deposit Information** summary – shows the status of the deposit and details about the overall balancing state of the deposit.
- **Scanned Items** list – displays a record for each item that is part of the deposit and has been captured from the scanner.

In the example below, the items accepted for deposit have created a Balancing Difference error, since the Declared Amount (the amount you entered for the deposit) was $33.00, but the Current Amount (the total amount recognized from scanning items) is $3,086.72, creating a difference.

To correct, you can change the Declared Amount by entering a new value, then click Save.

Completing a Deposit

Once you have made all required corrections to the deposit and deposit items, you can complete the deposit and submit to PNC for processing.

Before you can complete a deposit:
- No warning icons (⚠) can remain for any items or transactions within the deposit. You must make all required corrections to the deposit and the items within the deposit.
- The **Complete** button must be visible on the Deposit Item List page.
- The **Complete** button must be green. A red button indicates that the deposit is not ready to be completed and still requires your attention.

How to complete a deposit:

Ensure the **Complete** button is visible and green on the **Deposit Item List** page, indicating that the deposit is ready for completion.

Click the **Complete** button. A confirmation displays.

Click the **OK** button to confirm that you want to submit the deposit.

Deposit Processing Status

The current processing state of those deposits can be viewed within the Completion application.

- **<u>Open-Pending</u>** – identifies an immediate deposit that is currently in-process awaiting approval from the external check cashing system or acceptance of the associated deposit processing fee by the depositor. Once the external check cashing approval has been received and the depositor has accepted the processing fee, the deposit will change to an Open-Balanced state.
- **<u>Canceled</u>** – identifies an immediate deposit that was canceled by an administrator after having remained in an Open-Pending state too long or for which an associated Cancel Deposit request was received. No more additional processing is performed on deposits in this end-state.
- **<u>Received</u>** – Deposit was received correctly by the bank.