



REMOTE CHECK DEPOSIT

INTRODUCTION

The Remote Check Deposit plugin allows you to generate check deposit files directly from Rock. In the past, you had two options for getting checks into your bank account. You either manually took them to the bank (which takes time and usually has an additional fee associated), or you would maintain another accounting system (which has additional fees and requires you to scan checks twice). This plugin solves all these issues.

This plugin requires specific integrations with each and every banking institution. Currently, it has support for the following banks:

- Bank of America (funded by North Point Community Church)
- Bank of the West (funded by Shepherd Church)
- BB&T (funded by First Baptist Church Naples, FL)
- Compass (funded by Flatirons Community Church)
- Fifth Third Bank (funded by The Creek Church)
- Regions Bank (funded by Church of the Highlands)

If you would like an integration built out for your bank, please contact BEMA Information Technologies at <https://rock.bemaservices.com/ContactUs>

OVERVIEW

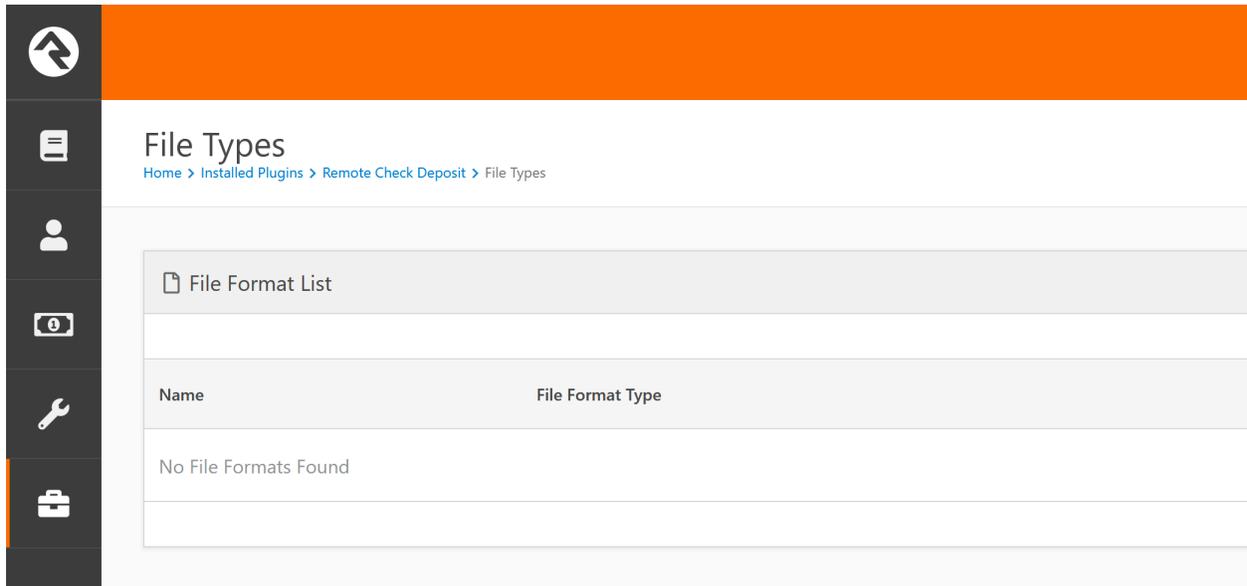
Built into the Remote Check Deposit Plugin are several different components. Each of these components has a specific purpose to enable the Remote Check Deposit functionality. Let's briefly go over what these are what how they work together.

File Format Type – The Remote Check Deposit Plugin is built on the banking file standard **X9.37**. Most banks conform to this format, but due to organizational complexities, they tend to add additional information that is unique to their financial institution. As a result, each bank needs to have their own specific configuration in Rock to account for these “customizations”. The File Format Type is this “configuration” that translates the information in Rock into the format your bank needs.

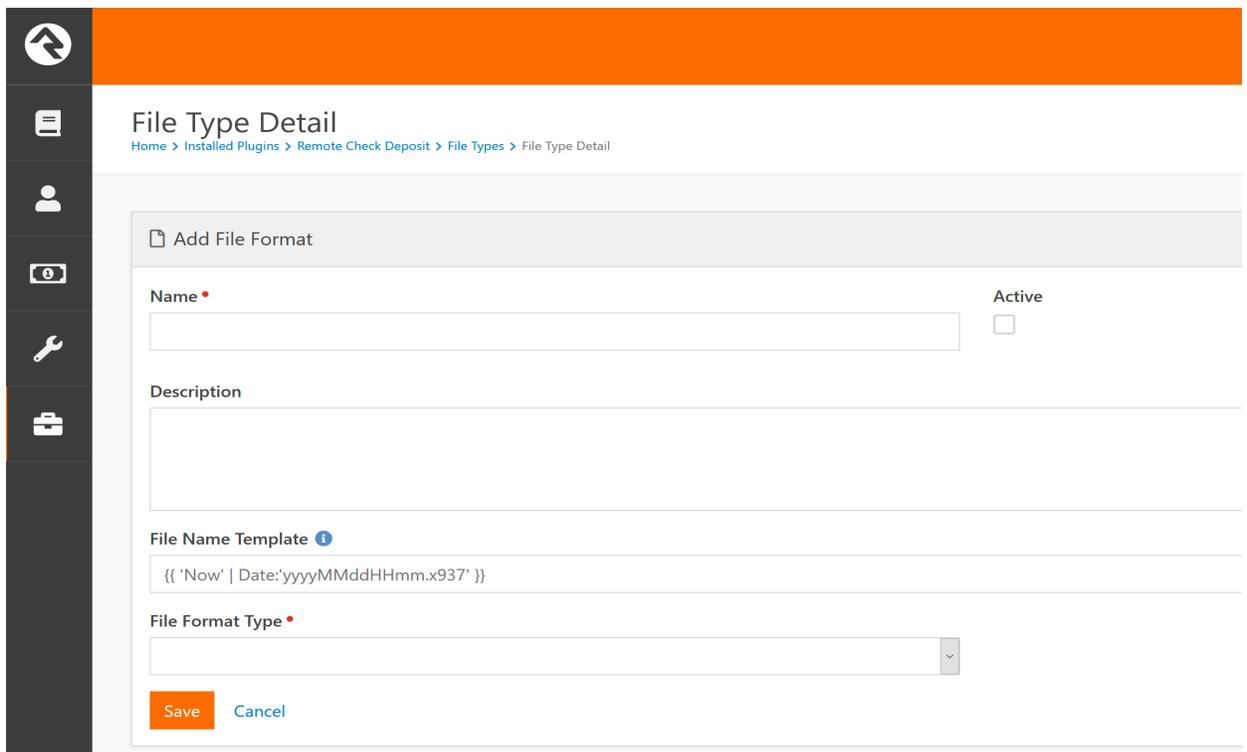
File Type – The File Type is the record in Rock that stores your bank configuration. This includes information such as your Routing Number, Account Number, and Contact Name. This required information changes based on the bank you have selected (as every bank's requirements are different).

SETUP

To configure the plugin, we first need to configure the **File Type** in **Admin Tools > Installed Plugins > Remote Check Deposit > File Types**. Once you arrive at this screen, you will notice there is nothing listed. Let's go ahead and build our first **File Type**.



Clicking on the Plus button, we will be brought to a screen asking for our information.



The first thing we are going to want to do is pick our File Format Type. In this case, we will use Bank of the West. As you can see, as soon as we pick the File Format, several more Bank specific options are presented to us. We will need to fill this information in for the file to be accepted by the bank.

File Name Template ⓘ
{{ 'Now' | Date:'yyyyMMddHHmm.x937' }}

File Format Type *
Regions

Routing Number ⓘ
999999999

Institution Routing Number ⓘ
888888888

Origin Name ⓘ
Church

Contact Phone ⓘ
85088888888

Currency Types To Export ⓘ *

<input checked="" type="checkbox"/> Check	<input type="checkbox"/> ACH	<input type="checkbox"/> Non-Cash Asset
<input type="checkbox"/> Cash	<input type="checkbox"/> Apple Pay	<input type="checkbox"/> Unknown
<input type="checkbox"/> Credit Card	<input type="checkbox"/> Android Pay	<input type="checkbox"/> Other

Account Number ⓘ
58888111

Destination Name ⓘ
Regions

Contact Name ⓘ
asdf

Test Mode ⓘ
Yes

Enable Digital Endorsement ⓘ
Yes

Check Endorsement Template ⓘ

```
1: {{ FileFormat | Attribute:'OriginName' }}  
2: Account: {{ FileFormat | Attribute:'AccountNumber' }}  
3: Date: {{ BusinessDate | Date:'M/d/yyyy' }}
```

Once you have entered the required information, click save to create your File Type.

GETTING STARTED

At this point, you are all setup and ready to start creating bank files. Before we get started though, let's talk through a few important things to take into account during this process.

1. Financial Transactions **must** have images of both the back and front of the check.
 - a. A few banks require uploads with images of the rear of the check. As a result, the plugin requires all "processed" transactions to have an image of the front and back of the check.
2. You should be using the Rock Check Scanning app to properly obtain all the check information.
 - a. Several banks require the MICR information from the check. The Rock Check Scanning application captures this information and adds it to the Financial Transaction in Rock. If you manually add a check to Rock manually, it will prompt you for this information.
3. It is always a good idea to only export Closed Financial Batches
 - a. For auditing and recordkeeping reasons, it is highly recommended that you only export closed batches. The software will let you export open batch, so be careful.
4. Always make sure the amount on a check is the same amount in Rock.
 - a. The bank will scan the check image, and if it does not match the value it was passed (from the amount field in Rock), your deposit will fail.

GENERATING A BANK FILE

To generate a file, we will navigate to the **Remote Deposit** menu under **Admin Tools > Installed Plugins > Remote Check Deposit > Remote Deposit**. Once we are here, we will simply select the batches we want to export and click the Export Selected button.

Remote Deposit

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Export Batches Export Selected

Filter Options ▾

Enabled Filters

Deposited: No **Status:** Closed

<input type="checkbox"/>	Id	Date	Title	Transaction Count	Transaction Total	Variance	Campus	Status	Note Deposited
<input type="checkbox"/>	236	3/22/2020	SampleData1584853200000	2	\$201.00	\$0.00		Closed	
<input type="checkbox"/>	235	3/15/2020	SampleData1584248400000	2	\$201.00	\$0.00		Closed	

Next, we review each check's account and item numbers and resolve any warnings.

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Check Details

Image



Routing Number *

Check Number *

Account Number *

Amount

\$ 150.00

Save and Continue [Cancel](#)

Finally, we will select the File Format, validate the business date is populated, and click Export.

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 Create Export

File Format *

Regions Test

Business Date *

4/12/2020  12:00 AM 

Total Amount

\$150.00

[Export](#) [Cancel](#)

If you manually entered the check into Rock, it will ask you for the MICR information. In this case, we scanned this check with the Rock Check Scanning app, so we didn't need to provide it. If there were no errors, you should be greeted by a screen like this with the download button.

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 Download

Data has been successfully exported.

[Download](#)

[Finished](#)