

Anytime Deposits® (Remote Deposit Capture) Best Practices

Always	Never
<ul style="list-style-type: none"> <input type="checkbox"/> Use a unique login ID and password for each user. <input type="checkbox"/> Separate deposit responsibilities between employees who prepare the deposit, scan the items, and reconcile deposit statements. <input type="checkbox"/> Scan checks in a secure area. <input type="checkbox"/> Use your scanner in the United States only. <input type="checkbox"/> Scan items that contain valid MICR (magnetic ink character recognition) information and a valid 9-digit U.S. financial institution routing and transit number. (The system will automatically validate items.) <input type="checkbox"/> Scan “Permissible Items” only. (See signed agreement for details.) <input type="checkbox"/> If applicable, use one deposit slip for each deposit submitted. <input type="checkbox"/> Securely store digital images and reports. <input type="checkbox"/> Ensure appropriate endorsements, and balance items prior to scanning/submitting the deposit. <input type="checkbox"/> Process checks only once. Returned checks or paper reproductions of original checks (image replacement documents - IRDs) should be deposited at a branch. <input type="checkbox"/> Resolve duplicate items prior to submitting the deposit. <input type="checkbox"/> Store original checks securely for 45 days, then destroy (by shredding) to avoid theft and/or duplicate presentment. 	<ul style="list-style-type: none"> <input type="checkbox"/> Never share passwords. <input type="checkbox"/> Never alter or modify information on the check, including the MICR line. <input type="checkbox"/> Never print or file reports or check images unless necessary. <input type="checkbox"/> Never transport the scanning equipment outside the U.S.

