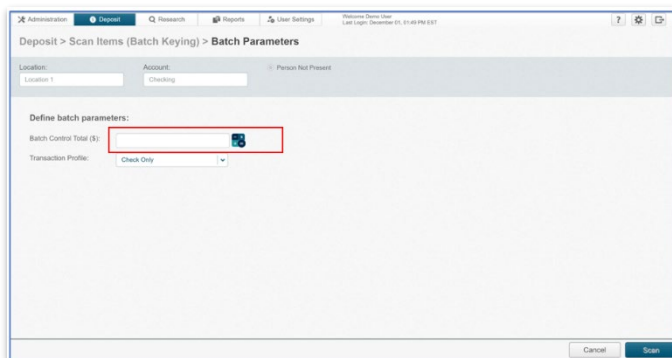
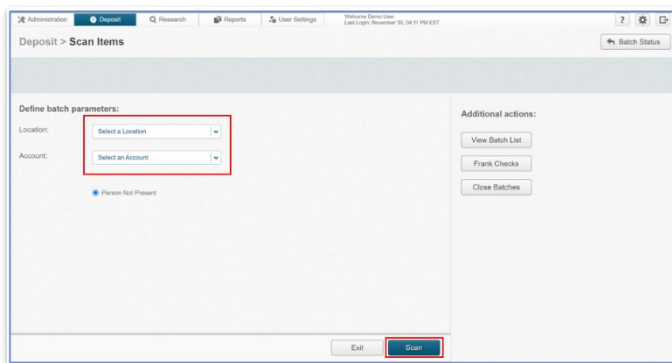
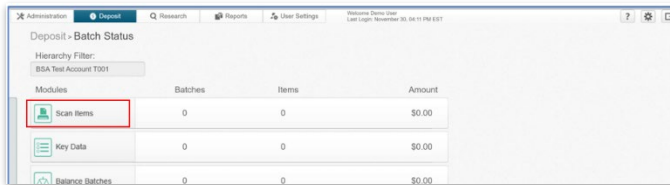


### REMOTE DEPOSIT CAPTURE TREASURY DEPOSITS

Remote Deposit Capture Treasury is an efficient and convenient way to deposit checks. This guide will cover best practices as well as provide instruction for:

- Creating a deposit
- Performing data entry
- Viewing reports
- Performing image research



### SCANNING CHECKS

THE BATCH STATUS SECTION IS THE DEFAULT AFTER SIGNING IN TO TREASURY REMOTE DEPOSIT CAPTURE

#### STEP 1: CHOOSE LOCATION AND ACCOUNT

- Click the *Location* dropdown and choose the location.
- Click the *Account* dropdown and choose the account for the deposit.
- Click *Scan* to begin scanning.

#### STEP 2: BATCH PARAMETERS

- Enter the total dollar amount in the *Batch Control Total* field.

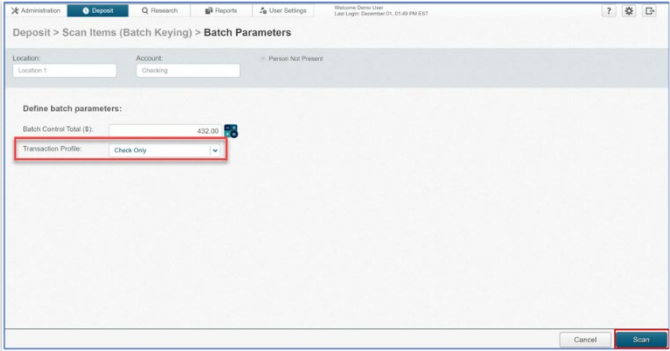
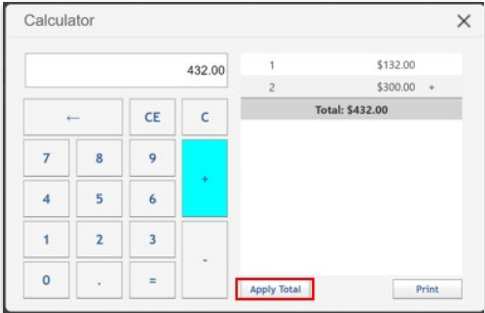
There are two options: **Manually** enter the total or use the **Calculator**.

Calculator:

- Click the *Calculator* icon
- Enter the amount of each check
- Click *apply*. The total will automatically be entered in the **Batch Control Total** field.

# REMOTE DEPOSIT CAPTURE

## QUICK REFERENCE GUIDE



### STEP 3: SCANNING CHECKS

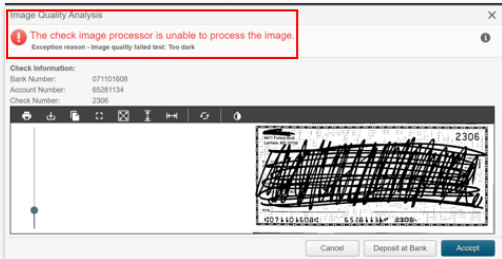
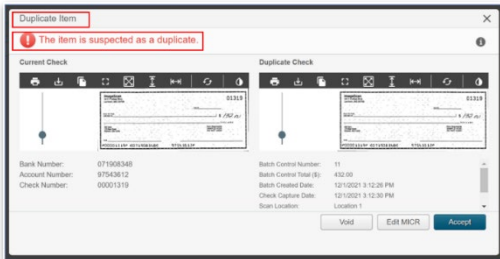
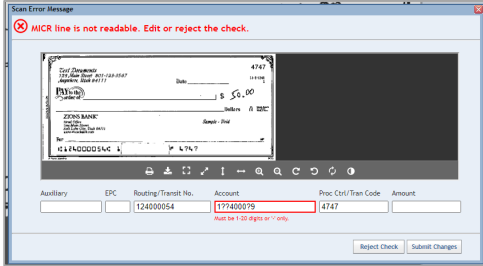
- In the **Transaction Profile**, *Check Only* is the default.
- Click *Scan* to begin scanning checks.

#### Single Feed Scanner:

- Load a single check into the scanner.
- The image of the check will appear on the screen to allow you to verify the check image and amount are correct.

#### Multi-feed Scanner:

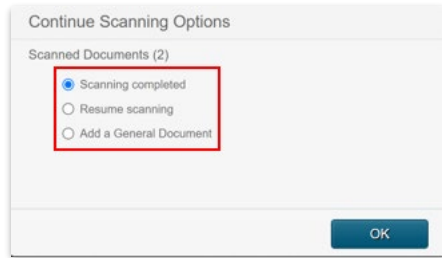
- Load up to 30 checks in the scanner. The scanner will automatically feed each individually.
- Once the captures are complete, the check data and images will be listed in the pane on the right.
- The system will detect any check data misread during scanning. A **red box** will indicate the misread areas allowing for correction.  
**Note: You do not have to enter an amount in the Amount field box.**



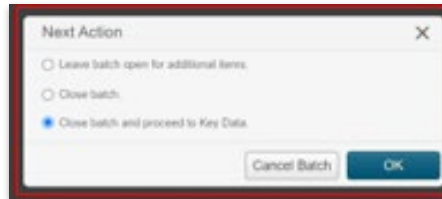
- **Other Errors** could include:
  - Duplicate Check Detected
  - Image Quality

# REMOTE DEPOSIT CAPTURE

## QUICK REFERENCE GUIDE

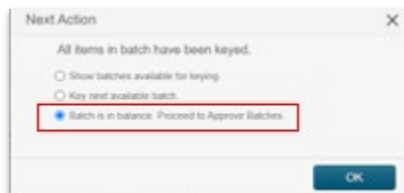
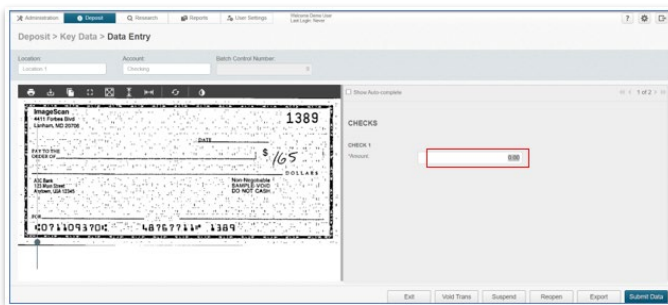


- Once scanned items are complete, select *Scanning complete*, *Resume scanning* or *Add a General Document*.
- Click *OK*.

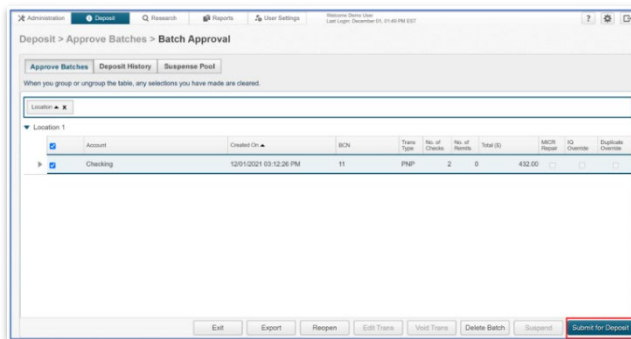


### STEP 4: CORRECTING DATA

- The next action options are to *Leave the batch open* or *Close the batch*.
- *If any check amounts were not read correctly, you will have the option to Close batch and proceed to Key Data.*
- Correct errors and enter data for each item.

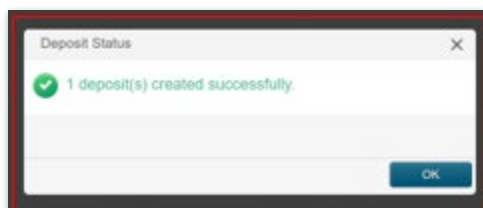


- When batch is balanced, choose *Batch is in balance, Proceed to Approve Batches*.



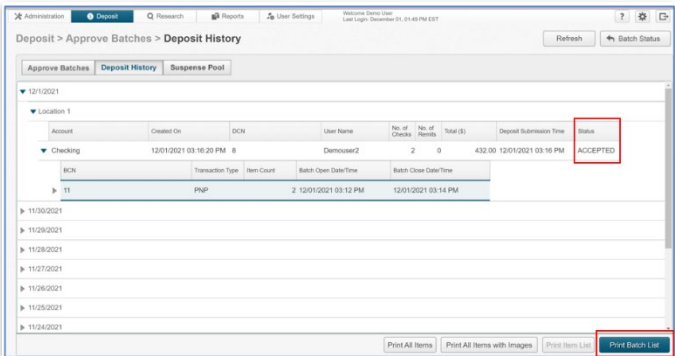
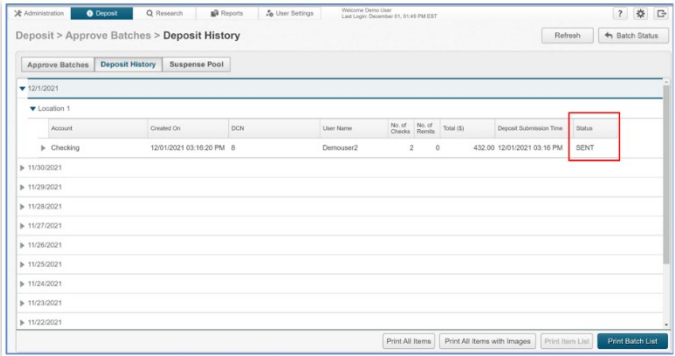
### STEP 5: SUBMITTING FOR DEPOSIT

- Select the items to view and verify the information prior to submitting.
- Select *Submit for Deposit* to complete your transaction.
- The Deposit Status will indicate the deposit created successfully.
- Click *OK*.



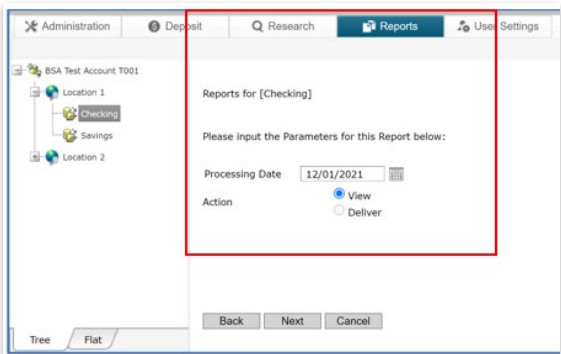
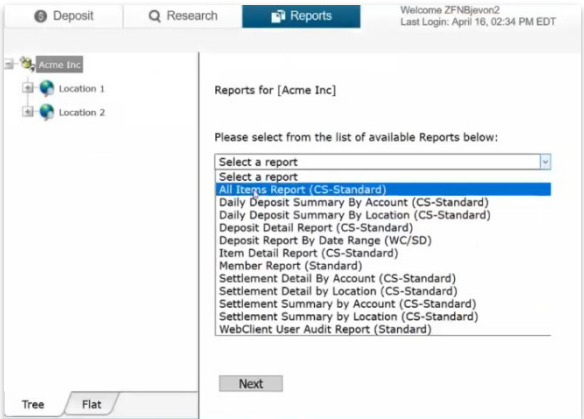
### STEP 6: DEPOSIT HISTORY

The Deposit History tab in Approve Batches module displays the last 14 days of deposit data allowing you to view transaction detail reports and item images. (Permission required)



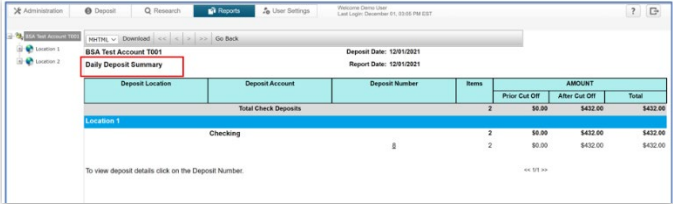
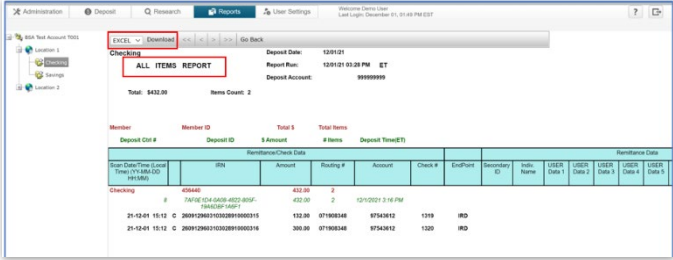
### STEP 7: REPORTS

- Click the *Reports* tab.
- Select a report.
- Click *Next*.
- Enter the *Processing Date*.
- Choose to *View* or *Deliver*.
- Click *Next*.
- Choose the format of your choice to download.



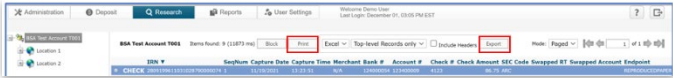
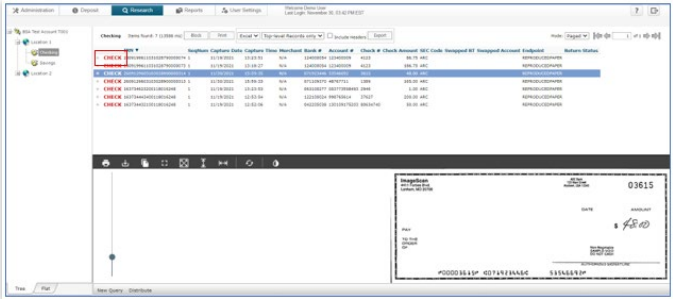
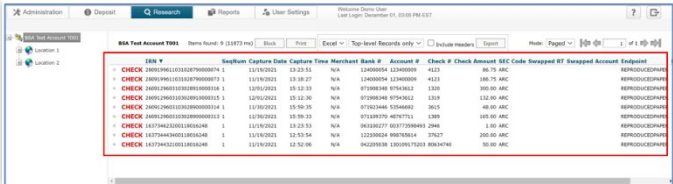
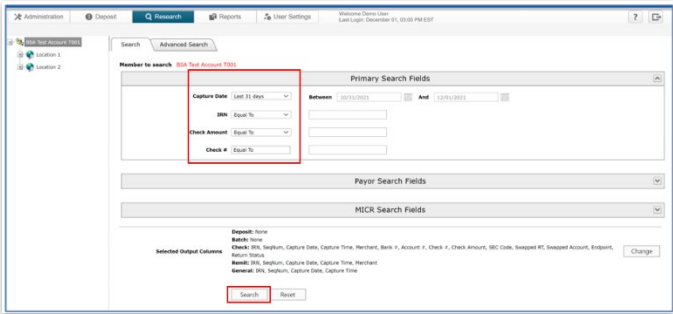
# REMOTE DEPOSIT CAPTURE

## QUICK REFERENCE GUIDE



### STEP 8: RESEARCH

- Click the *Research* tab to find an image from a deposit.
- Enter your search criteria and click *Search*.
- The results will display. Click on the check to view an image of the item.
- The option to print or export is available. Click *print* or *export*.



Please reference Key Risk Mitigation Best Practices below

### REMOTE DEPOSIT CAPTURE KEY RISK MITIGATION BEST PRACTICES

#### PROCEDURAL BEST PRACTICES:

- Segregation of duties for personnel processing receipt of check payments, those preparing and submitting deposits via Remote Deposit Capture, and those reconciling accounts and statements is strongly recommended.
- Physical checks should be scanned, stored, and shredded in a secured area. Electronically captured check images, data, and any reports generated should be stored in a secured area.
- Securely store original checks between 14 days and 45 days. Immediately reconcile deposits to bank reporting and statements as they are available.
- Never share system credentials among users. Each user must be issued their own credentials for using the system.
- When processing a deposit, enter a control amount first to balance to when scanning of checks is completed.
- Confirm deposit is in balance and information is accurate before submitting each deposit.
- Routinely clean your scanner removing dust and any debris to help ensure proper performance.

#### DEPOSIT OF THE FOLLOWING ITEMS IS NOT PERMITTED AND COULD BE REJECTED:

- Checks drawn on foreign banks in foreign currency. Includes Canadian Checks in Canadian dollars or U.S. dollars.
- Checks payable to "Cash".
- Remotely Created Checks and Demand Drafts that do not have a maker signature.
- Checks that are irregular in any way (i.e., courtesy amount and written amount are different).
- Substitute checks (i.e., checks created from an electronic image).
- Checks you suspect are fraudulent or not properly authorized.
- Registered Government Warrants.
- Any checks that exceed transaction limitations that the bank may establish from time-to-time.
- Redeposit of Returned Checks (Must be taken to a branch).
- Check that are postdated or more than 6 months old.
- Third-party-issued-items outside the ordinary course of business" as noted in the Master Services Agreement.