Remote Deposit
User Guide

If you need Remote Deposit support, please contact us at CD&Lockboxsupport@atlanticunionbank.com or 877.920.6888 (Option # 1 then Option #4), Monday – Friday 8 am – 5pm.

Remote Deposit

Remote Deposit allows you or your employees to scan traditional checks for deposit directly into your business account from any of your locations utilizing a check imaging scanner and software. Checks are scanned and the images are captured on your local computer. After verifying the images and balances, the deposit is transmitted to the Bank via the Internet with a secure file transfer. Your deposit is then credited to your accounts. It's fast and simple.

Policies and Procedures

You may access the website at: https://xpress.usremotedeposit.com/ct/?bid=117098116

The Bank's remote deposit processing cut off time is 5:00 PM EST to receive same day credit. Deposits received after 5:00 PM EST will not be processed till the next business day.

The Bank will supply the remote capture equipment and asks that once the service is discontinued you return the equipment within 15 days or provide payment to the Bank to retain the equipment.

It's important that checks are not deposited more than once.

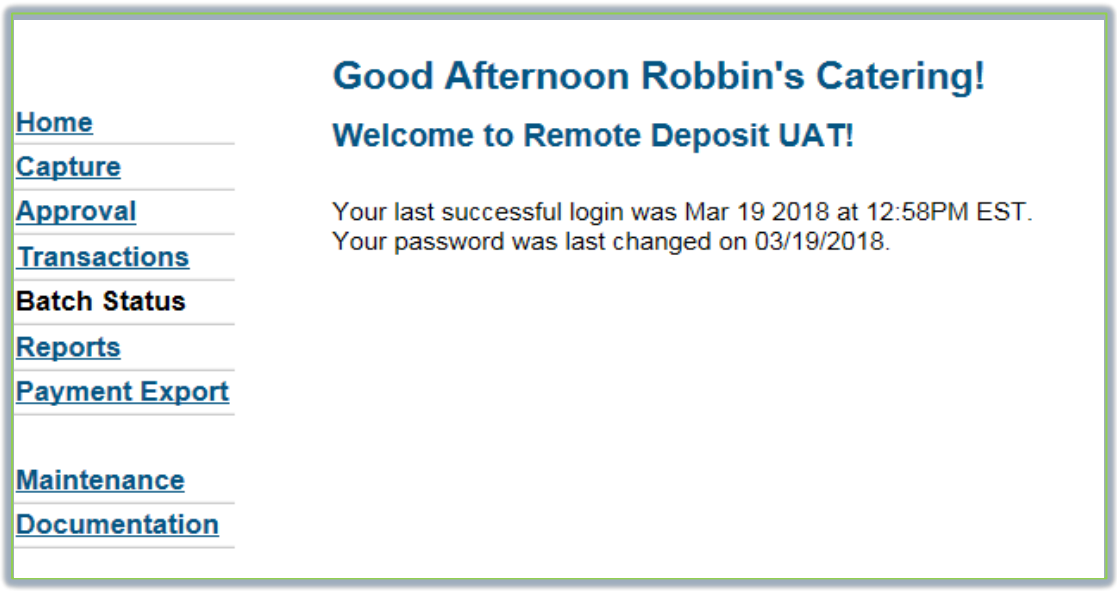
The Bank suggests the original checks be retained for a minimum of 60 days after deposit and during that time be securely stored in a locked, fire resistant location. Thereafter, the Bank suggests you destroy the original checks and highly recommends such destruction to be done by shredding or by outsourcing the shredding and destruction tasks to a reputable and reliable vendor.

Only checks drawn on United States financial institutions can be deposited through the Service.

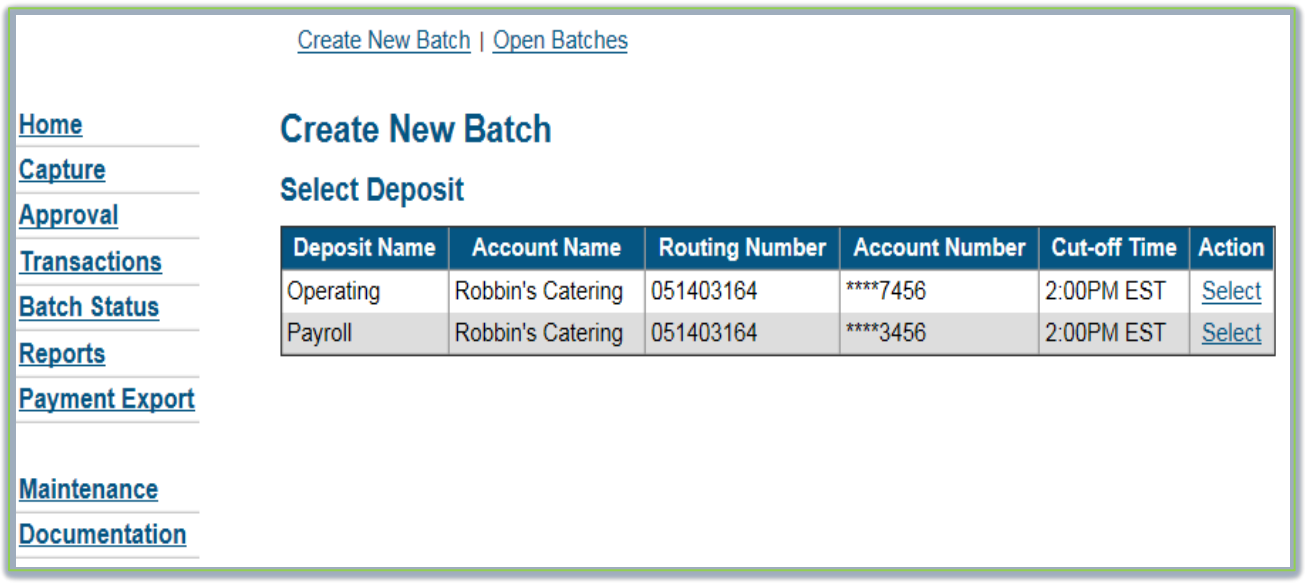
The "**Remote Deposit End User Guide**" is available in the "Help" section of the Remote Deposit system/website. The **Remote Deposit End User Guide** and the Quick Reference Guide (below) are also provided as attachments to the secure Remote Deposit welcome e-mail that's sent by the Remote Deposit team pre-implementation.

Processing Daily Deposit Utilizing Remote Deposit

1. **Click on Capture to begin the process:**



2. **Select account that you want to deposit into using Remote Deposit:**



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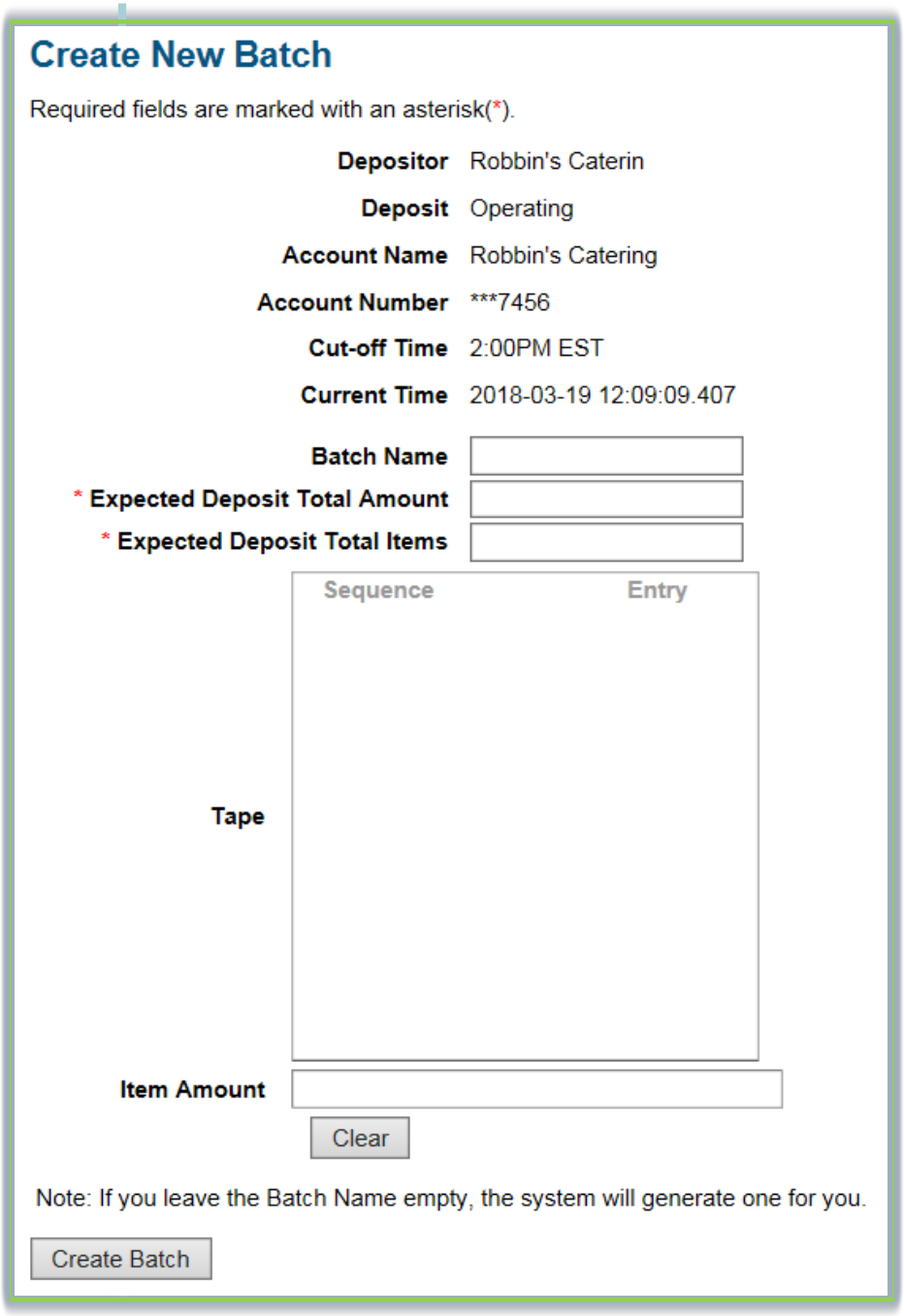
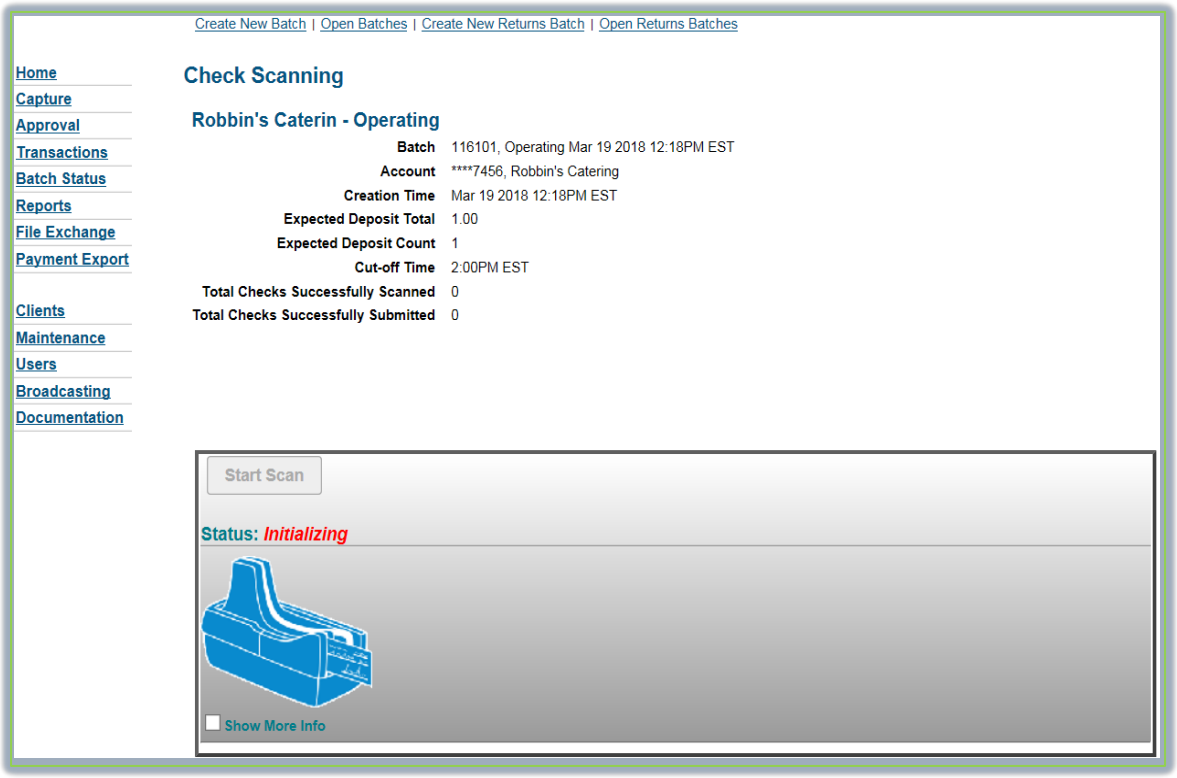
3. **Input Expected Deposit Amount and Expected Number of items "OR" use Tape section below:**

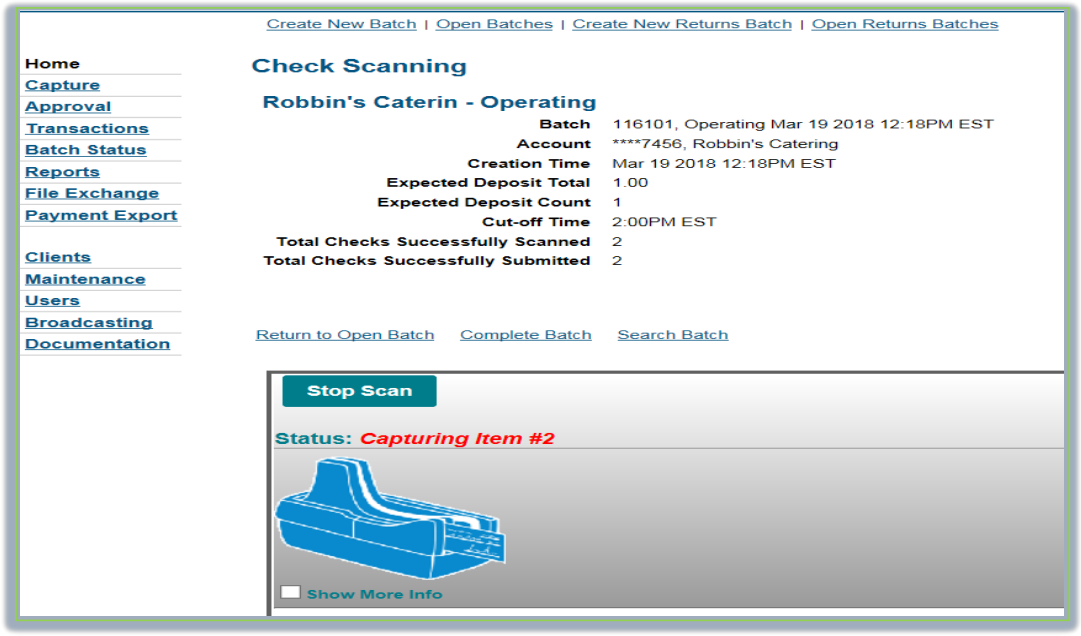
4. **Click <u>Create Batch:</u>**



5. Set checks in scanner and scanner will automatically feed checks:



6. Click Stop Scan and then Complete Batch:



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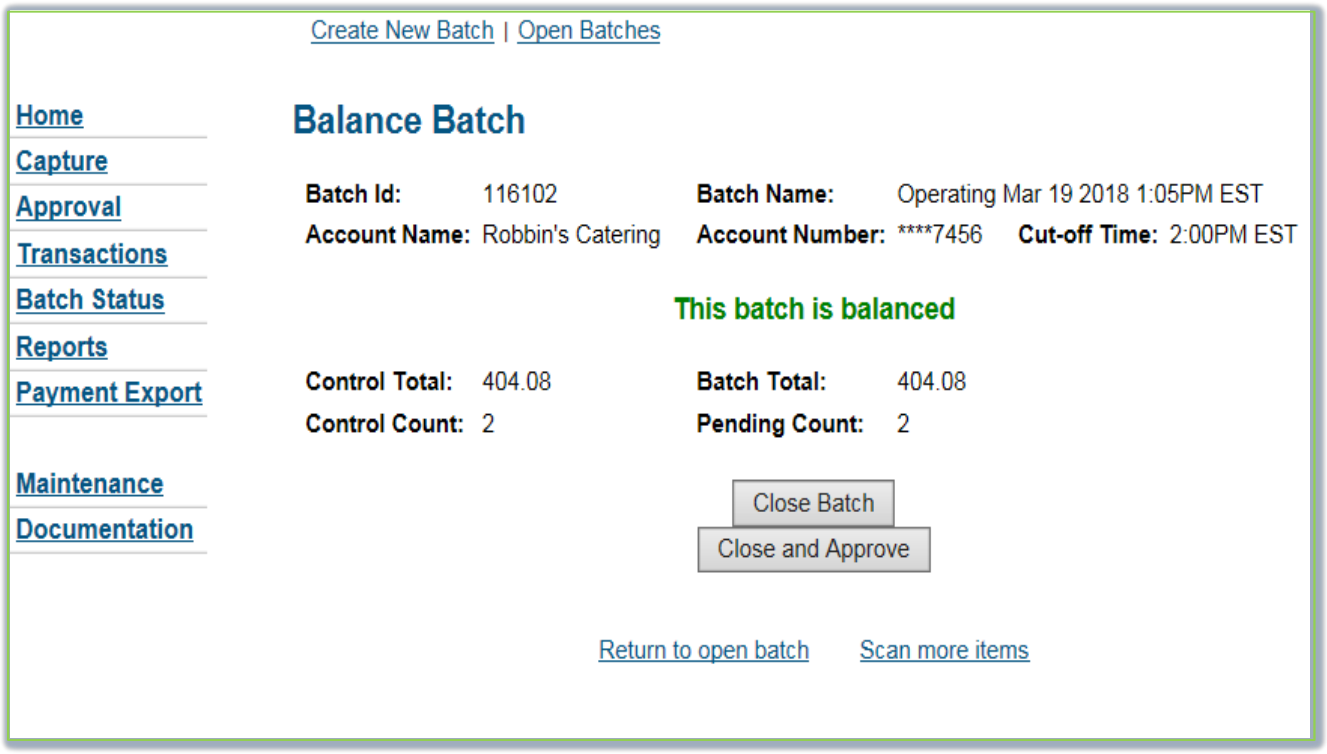
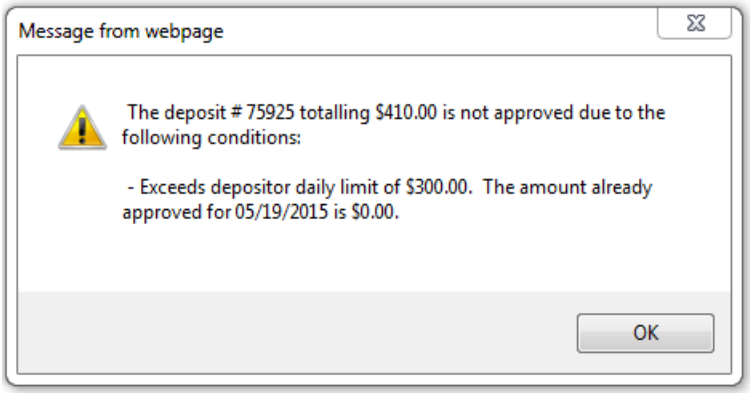
7. **The following message will appear; this batch is balanced. This message indicates the batch is ready to approve. Select Close and Approve to send your deposit to the bank for processing. Refer to section #9 if you receive a web message that refers to exceeding depositor daily limit or pay limit:**



8. **Click okay to proceed processing:**

9. **Exceeding depositor daily limit error message and steps on how to proceed: The following message will appear when the depositor daily limit is exceeded:**



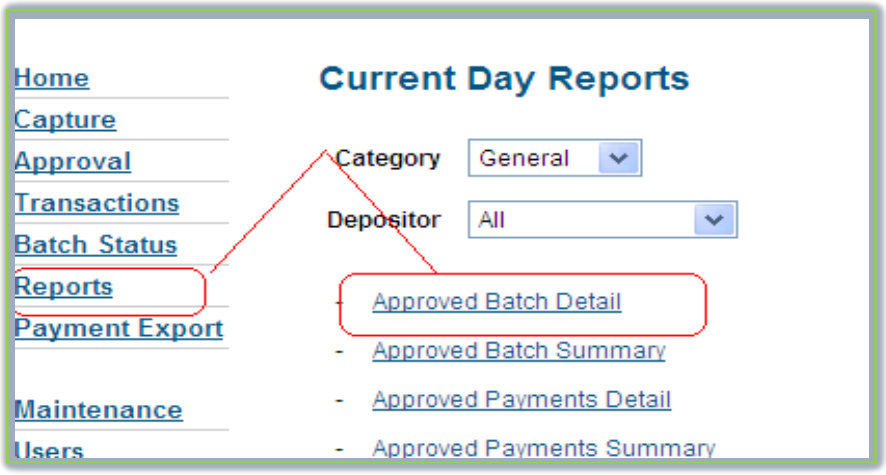
When this message is received you will need to contact
OCD&Lockboxsupport@bankatunion.com Or at 877-920-6888 option 4.

Hours of Operation are 8:00AM to 5:00PM

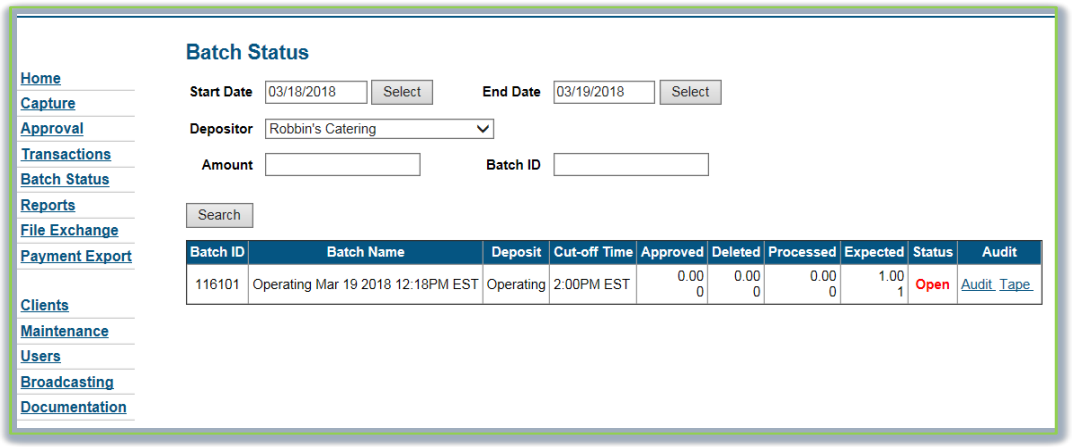
11. Next steps after contacting support. The Banks offers several options regarding the error message:

a. The Bank has the option of seamless processing if the daily deposit only exceeds 20% of the Company's daily dollar limit.
b. If the daily deposit exceeds more than 20%[i] this will require proper approval by the assigned account officer before processing can be completed. Once the proper approval is received the seamless processing will take place by the Bank.
c. You may take the deposit and/or item to your local branch for processing.
d. You may wait until after 5:00PM and/or next business day to complete the remaining deposit. This will allow the system to reset the Company's daily dollar limit.

12. How to generate daily reports for data retention:



13. To View a report that has copies of each check --Click on Batch Status, under the Audit column, click on Image Report:



Violations

Banks are required by law to protect the privacy of their customers' information available on checks.

Listed below are common violations associated with Remote Deposit:
Piggybacked items - if you scan multiple checks onto one image (i.e. "piggybacked items"), you will have violated the privacy protections otherwise afforded.
Duplicate Presentments - checks scanned multiple times are considered a duplicate presentment.

If the above violations occur, the following actions will take place:

1. The Bank's Remote Deposit team will contact you with instructions on how to correct the violation.

2. The Bank may discontinue Remote Deposit until appropriate communication has occurred among all parties, you the customer, bank representative, and Bank's Remote Deposit team. This will assure future compliance and the avoidance of any further instances of the above violations. Additional education and training helps avoid piggybacked items and duplicate presentments.

As part of its decision making process relating to whether the Bank can provide the Service to the Customer, the Bank may establish certain minimum criteria required of Customer, including by way of example the following: Customer's satisfactory handling of its deposit accounts with Bank; obtaining a satisfactory Dun & Bradstreet report of Customer; Bank's right to request additional information from Customer, such as financial statements or true copies of tax returns; Bank's right to conduct public records searches, including lien searches; Bank's request for Customer's Certificate of Good Standing; and any other actions relating to the opening and maintaining of deposit accounts by Customer.