



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:

[Home](#)
[Capture](#)
[Approval](#)
[Transactions](#)
[Batch Status](#)
[Reports](#)
[Payment Export](#)

[Maintenance](#)
[Documentation](#)

Good Afternoon Robbin's Catering!

Welcome to Remote Deposit UAT!

Your last successful login was Mar 19 2018 at 12:58PM EST.
Your password was last changed on 03/19/2018.

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

[Create New Batch](#) | [Open Batches](#)

[Home](#)
[Capture](#)
[Approval](#)
[Transactions](#)
[Batch Status](#)
[Reports](#)
[Payment Export](#)

[Maintenance](#)
[Documentation](#)

Create New Batch

Select Deposit

Deposit Name	Account Name	Routing Number	Account Number	Cut-off Time	Action
Operating	Robbin's Catering	051403164	****7456	2:00PM EST	Select
Payroll	Robbin's Catering	051403164	****3456	2:00PM EST	Select

3. Input Expected Deposit Amount and Expected Number of items "OR" use Tape section below:
4. Click Create Batch:

Create New Batch

Required fields are marked with an asterisk(*).

Depositor

Robbin's Caterin

Deposit

Operating

Account Name

Robbin's Catering

Account Number

***7456

Cut-off Time

2:00PM EST

Current Time

2018-03-19 12:09:09.407

Batch Name

* Expected Deposit Total Amount

* Expected Deposit Total Items

Tape

Sequence

Entry

Item Amount

Clear

Note: If you leave the Batch Name empty, the system will generate one for you.

Create Batch

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

[Create New Batch](#) | [Open Batches](#) | [Create New Returns Batch](#) | [Open Returns Batches](#)

[Home](#)
[Capture](#)
[Approval](#)
[Transactions](#)
[Batch Status](#)
[Reports](#)
[File Exchange](#)
[Payment Export](#)

[Clients](#)
[Maintenance](#)
[Users](#)
[Broadcasting](#)
[Documentation](#)

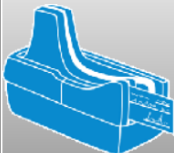
Check Scanning

Robbin's Caterin - Operating

Batch	116101, Operating Mar 19 2018 12:18PM EST
Account	****7456, Robbin's Catering
Creation Time	Mar 19 2018 12:18PM EST
Expected Deposit Total	1.00
Expected Deposit Count	1
Cut-off Time	2:00PM EST
Total Checks Successfully Scanned	0
Total Checks Successfully Submitted	0

Start Scan

Status: **Initializing**


☐ Show More Info

6. Click Stop Scan and then Complete Batch:

[Create New Batch](#) | [Open Batches](#) | [Create New Returns Batch](#) | [Open Returns Batches](#)

[Home](#)
[Capture](#)
[Approval](#)
[Transactions](#)
[Batch Status](#)
[Reports](#)
[File Exchange](#)
[Payment Export](#)

[Clients](#)
[Maintenance](#)
[Users](#)
[Broadcasting](#)
[Documentation](#)

Check Scanning

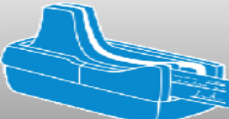
Robbin's Caterin - Operating

Batch	116101, Operating Mar 19 2018 12:18PM EST
Account	****7456, Robbin's Catering
Creation Time	Mar 19 2018 12:18PM EST
Expected Deposit Total	1.00
Expected Deposit Count	1
Cut-off Time	2:00PM EST
Total Checks Successfully Scanned	2
Total Checks Successfully Submitted	2

[Return to Open Batch](#) | [Complete Batch](#) | [Search Batch](#)

Stop Scan

Status: **Capturing Item #2**


☐ Show More Info

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:

[Create New Batch](#) | [Open Batches](#)

[Home](#)
[Capture](#)
[Approval](#)
[Transactions](#)
[Batch Status](#)
[Reports](#)
[Payment Export](#)

[Maintenance](#)
[Documentation](#)

Balance Batch

Batch Id: 116102 **Batch Name:** Operating Mar 19 2018 1:05PM EST
Account Name: Robbin's Catering **Account Number:** ****7456 **Cut-off Time:** 2:00PM EST

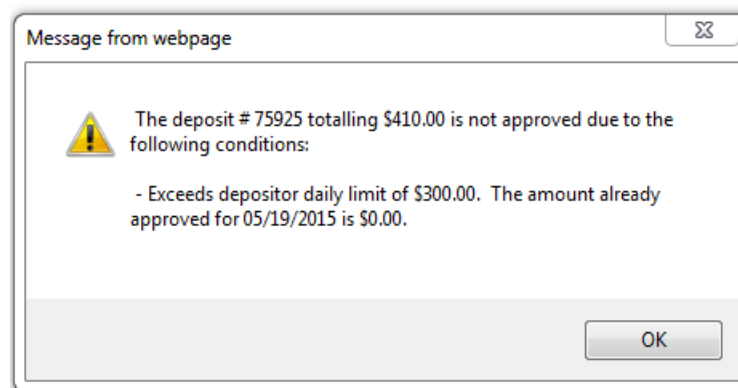
This batch is balanced

Control Total: 404.08 **Batch Total:** 404.08
Control Count: 2 **Pending Count:** 2

[Return to open batch](#) [Scan more items](#)

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:

- The Bank has the option of seamless processing if the daily deposit only exceeds 20% of the Company's daily dollar limit.
- 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.
- You may take the deposit and/or item to your local branch for processing.
- 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:

Home
Capture
Approval
Transactions
Batch Status
Reports
Payment Export
Maintenance
Users

Current Day Reports

Category: General
Depositor: All

[Approved Batch Detail](#)
- [Approved Batch Summary](#)
- [Approved Payments Detail](#)
- [Approved Payments Summary](#)

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

Home
Capture
Approval
Transactions
Batch Status
Reports
File Exchange
Payment Export
Clients
Maintenance
Users
Broadcasting
Documentation

Batch Status

Start Date: 03/18/2018 Select End Date: 03/19/2018 Select
Depositor: Robbin's Catering
Amount: Batch ID: Search

Batch ID	Batch Name	Deposit	Cut-off Time	Approved	Deleted	Processed	Expected	Status	Audit
116101	Operating Mar 19 2018 12:18PM EST	Operating	2:00PM EST	0.00 0	0.00 0	0.00 0	1.00 1	Open	Audit Tape

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.