

REMOTE DEPOSIT

Best Practices



Remote Deposit

Remote Deposit Capture allows a user to scan checks and transmit images electronically to the Bank for processing. The bank accepts the deposit and post funds to the designated Trust or Operating account.

Thereafter, the original check is replaced by an IRD (Image Replacement Document).

This technology eliminates the need and expense of courier service.

Scanner Setup / Installation

Place the scanner approximately 18 inches away from the computer to alleviate possible interference between the software application and the scanner.

Do not place on top of other devices, e.g., (printer).

Assembling the scanner (*Refer to Owner's Manual*)

CCX Setup - Scanners should not be installed in advance. A setup call is arranged with all offices to ensure proper installation.

Trouble shooting
(*See contact information pg 4*)

User Set Up

User ID's are unique for each office.

Always log off when deposit sessions have been completed.

For assistance with User Setup
(*See contact information*)

Processing

Inspecting Physical Checks and Check Images

- A process for examining physical checks prior to scanning should be established. There are features on the actual checks such as watermarks that should be examined. Viewing checks and determining validity before depositing is recommended.
- In addition, all checks should be examined verifying the payee name, amount, signature, and other pertinent information.
- Remove all staples, posted notes, paperclips, etc.
- Fanning checks will help to ensure items are facing in the same direction and to prevent folded checks from being scanned.
- Checks that do not scan successfully after several attempts, will have to be manually deposited at a bank location by office personnel; or check can be deposited using Bank by Mail for financial institutions that offer this service.

Once checks have been scanned:

- Print out the deposit summary and initial.
- Wrap the Deposit Summary around the checks and place into the "Do Not Deposit" bag.
- The bagged items are to be placed in the "On-Site Safe Keeping" location for 30 calendar days.

A check/s should not be physically deposited for any reason after it has been scanned. Contact support if your deposit/s do not show as being received by the financial institution.

Electronic Endorsement

When using "electronic endorsement", do not stamp the back of checks prior to scanning. Physically endorsing the checks will cause both the electronic and stamped endorsement to be illegible.

Should the Bank refute the electronic endorsement of a scanned check, you will need to stamp (endorse) the back of the original item and physically deposit at the bank. Office personnel will be responsible for delivery of any deposits to the bank.

Safe Keeping / Retention

It is the responsibility of every office to securely store all checks and banking related information until the time of destruction (14 calendar days).

The minimum required retention period is 14 calendar days from the date of deposit. However, retention time is flexible due to business need; retaining scanned checks for a long period of causes increase risk.

Safe Keeping / Retention

Safe Keeping for retained items should be placed in the “Do Not Deposit” bags and stored in a: *locked file cabinet, locked drawer, or locked safe (preferred and must be bolted to the floor or wall).*

At the end of the hold time, all items **must** be destroyed using a “Cross Cut Shredder”.
Checks cannot be shredded by a vendor.

Cross Cut Shredders can be purchased by accessing FNFpurchasing.com.

Medium Duty – Recommended for checks only
United Stationers – UNV38182



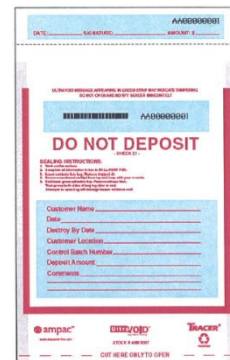
Heavy Duty – Recommended for general shredding
Fellowes Powershred P-58Cs Cross-Cut Shredder.
Sheet Capacity 9
Fellowes – FEL3225901



Do Not Deposit Bags

Deposit bags are ordered in 250 qty.

See contact list for placing bag orders.



Returned Items

Do not destroy returned items - such as NSF checks - until they are replaced by the depositing party.

Scanner Maintenance and Cleaning

**** Refer to the Owners Manual**

CCX (Commercial Capture Xpress) Contact Information

User Set Up

Sir Fitz'Gerald sir.fitzgerald@fnf.com;
Sonia Green Sonia.green@fnf.com

904-854-8516
904-854-8905

CCX Soft Ware Trouble Shooting

CCX Support
877-568-2849

Bank Online Systems (Bank's Software)

User Setup

Corporate Banking Administration

Scanners

Trouble Shooting

John C Williams
john.c.williams@fnf.com

904-357-8606

Supplies

Scanner

Do Not Deposit Bags

Sir Fitz'Gerald
sir.fitzgerald@fnf.com

904-854-8516