

## Why You Should Be Using Remote Deposit Technology

When it comes to managing your business, few things are more important than getting your daily deposits into the bank. In the past, this was often a time-consuming and labor-intensive task—but today it doesn't have to be. Remote deposit technology has revolutionized the process, providing convenience, streamlined record keeping, and more timely deposit of funds.

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Remote deposit capture allows business owners to scan checks and deposit directly into their bank accounts without ever leaving the office. That means less paperwork, improved research tools, and more time to focus on your business. The development of remote deposit capture is considered one of the most significant improvements in banking in recent years.

### Convenience

In addition to saving you a trip to the bank—or multiple trips if you have multiple locations—remote deposit capture allows you to consolidate deposits from multiple locations into a single or multiple accounts as needed.

It also saves processing time. You no longer have to manually endorse checks, make copies, and complete a deposit ticket before depositing them into your account. With remote deposit capture, you scan batches of checks at a time, and then with the push of a button you make the deposit right from your desk.

### Streamlined Record Keeping

The benefits of remote deposit capture extend beyond the convenience it provides. This relatively new technology also has beneficial record-keeping tools built directly into the process. For instance, when you scan checks into the system, it creates a 60-day archive with the ability to export the images onto your own server. This provides for quick, easy and accessible account research.

In addition, the software provides data entry capabilities which allow you to add helpful information, such as invoice numbers or the customer account name. Remote deposit capture information can also be integrated with accounting software for future reporting.

### Timely deposit of funds

Remote deposit capture speeds up the process of making deposits by reducing the number of trips to the bank and lowering the risk associated with employees transporting checks. But one of the biggest benefits of this technology is the quicker access it provides to your funds. Remote deposit capture extends the cut-off time for receiving same-day deposit posting, giving you more time to get the deposit into the bank while still receiving credit on the same business day. All of

these benefits add up, increasing your efficiency and leaving you more time to focus on running your business.

Technology is making our lives easier every day, and remote deposit capture can have an immediate and long-term impact on improving the efficiency of your business. To learn about PlainsCapital Bank's remote deposit capture technology or other treasury management services, call us today at 214.252.4005.