



Remote Deposit Capture

Best Practices

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1. Storage of Physical Checks
 - **Destroy all physical checks 30 days after deposit.**
 - **Endorse all physical checks with “For Remote Deposit Only”**
 - Store the checks in a locked area that is not accessible to unauthorized employees.

2. Recommended Daily Procedures
 - Run a Deposit Detail or Deposit Summary report after transmitting all deposits for the day. Verify that all deposits are on this report. If they are not, contact Treasury Management Client Services for further instruction.
 - Frequently check to make sure deposits post to the appropriate account either via online banking or on the monthly bank statement. Report any discrepancies to Treasury Management Client Services.

3. Returned Deposited Items
 - When a deposited check is returned, a legal copy of the check is sent to the customer. This is referred to as a substitute check or an IRD (Image Replacement Document). **Please do not pull the original check; the IRD must be used for re-deposit or collection.**

4. Exporting Images
 - Images of deposited checks may be exported out of the Remote Deposit Capture application. Users will be required to assign a password to the file. Once exported from the system, the password is not known to PlainsCapital Bank.
 - Ensure that the exported image files are saved in a location where unauthorized parties will not have access to them.

5. Endorsements
 - Any item submitted for deposit via Remote Deposit Capture will to include “For Remote Deposit Only” on the back of the physical check. This endorsement is required to prevent potential loss with any duplicate deposited items.
 - If the returned check is sent to your company, have the authorized party endorse the IRD as it has been drawn. Follow the instructions set in section 3 above for presenting the IRD for payment again.
 - While the bank can assist with a virtual endorsement on the imaged item, the client will be responsible for maintaining an endorsement on the physical check that includes “For Remote Deposit Only”. This endorsement is required to prevent potential loss with any duplicate deposited items.

6. Duplicated Checks
 - The Remote Deposit Capture system will search for checks that have previously been deposited within the last 5 days. If a check is flagged, an image of two suspected items will be displayed for the user to determine if the check has previously been deposited.
 - Inspect the back of the check to see if there is already a scanner endorsement.

- If there is any question as to whether or not a check has already been deposited, please contact Treasury Management Client Services for assistance.

7. Logical and Physical Security

- Any computer that runs the Remote Deposit Capture system should be properly secured, both physically and logically. A yearly self-audit and/or onsite visit may occur in order to ensure that both the customer and bank are secure from various threats.
- Logical security includes (but is not limited to) firewalls, virus protection, anti-phishing software, and key-stroke logging prevention.
- The Remote Deposit Capture system will automatically log off an inactive session after 20 minutes. If a deposit was in process, it will be saved in the Existing Deposits menu. See the Remote Deposit Capture Web User Guide for instructions on how to complete the deposit.

8. Separation of Duties/Dual control

- The Remote Deposit Capture system offers numerous solutions for achieving a dual control environment. PlainsCapital Bank recommends customer procedures for reducing unauthorized and fraudulent activity.
- Role security/Account level security: Users can be set up to only be able to scan, transmit, and research certain accounts.
- Location level security: Users can be set up to only be able to scan, transmit, and research to a particular location of the company or see all locations of a company.

9. Courtesy and Legal Amounts

- On a check, the numbered amount is called the courtesy amount, and the written out amount is the legal amount. **If there is a difference between the two amounts, the legal amount must be used.** If this amount is not the correct total of the transaction between you and your customer, please request a replacement check. PlainsCapital Bank will be required to process the check for the written out legal amount.
- A correction to the deposit account will be made upon the discovery of a check that was processed for an incorrect dollar amount.

10. Fraudulent Checks

- Check fraud is an increasing occurrence for commercial customers. Checks can be altered, forged, or even completely counterfeited.
- **If a check of unknown origin is received by your company, do not deposit the check.** PlainsCapital Bank can assist with making attempts to verify whether or not it is a legitimate check. When in doubt, the check can be submitted for collection rather than going through the normal check clearing process.
- Contact your local law enforcement and then PlainsCapital Bank if a fraudulent check is discovered.

11. Checks Jams or Stops in Track

- If a check jams or gets stuck in the scanner, avoid pulling the item out of the track. Instead, click the “Scanner Info” button near the bottom of the screen. Then, press the “Free Track” button in the pop-up window. This will engage the scanner rollers and should dislodge the item.

12. Cleaning the Scanner

- We recommend cleaning your scanner every 2000-3000 documents. This will help improve image quality and minimize jams.
- Cleaning supplies are available for purchase at <https://ecommerce.blmtechnology.com>

How to contact us:

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