

**Community West Bank**

**BUSINESS  
Online Banking**

**Remote Deposit  
User Guide**

## TABLE OF CONTENTS

About Remote Deposit .....	3
Customer Rights & Responsibilities.....	4
Guidelines for Securely Storing Checks .....	6
Fraud Prevention .....	7
Scanner & Software Information .....	7
Remote Deposit Procedures .....	9
Creating and Submitting a Remote Deposit .....	9
Scanner Settings for First-Time Deposit or Re-Installation..	10
Navigation Tips .....	13
Duplicate Check Detection .....	14
Image Quality/Usability Failure .....	15
Processing Money Orders .....	16
Viewing and Printing Reports and Images .....	17
Printing Reports with Previous Day Deposits.....	17
Printing Reports with Multiple Images.....	17
Deposit Adjustments.....	18
MICR Detection.....	19
Pending or “Deferred” Deposits.....	21

## **ABOUT REMOTE DEPOSIT**

Remote Deposit is a check processing tool that allows you to deposit checks electronically without having to bring them to a physical branch for deposit. It utilizes a bank-supplied desktop scanner that connects to your PC and the Internet. With it you can scan checks received from customers and issue deposits electronically to the bank anytime, day or night.

### **Remote Deposit Features & Benefits**

- Faster funds availability
- Online speed and convenience
- Extended deposit posting period
- Less time preparing deposits
- Consolidation of funds from remote locations
- Reduced risk of check fraud
- Reduced courier fees and trips to the bank

### **Remote Deposit Overview**

Remote Deposit is a result of the Check 21 legislation enacted in 2003. This law allows for electronic images of checks to be accepted as the legal equivalent of an original paper check. You can remotely capture checks and send a batch of electronic images to the bank for processing.

Individuals may receive an image of the check in their bank statement. When needed, a paper image called a substitute check can be reproduced. Both image checks and substitute checks are accepted as legal proof of payment.

### **Use the Remote Deposit module to:**

- Scan checks and create deposits
- Approve and transmit deposits
- Modify pending deposits
- Delete pending deposits
- Access reports detailing remote deposit activity

### **Check Scanning Rules**

- Only bank-approved check scanners can be used with the system.
- Some checks may be rejected, for one or more of a variety of reasons. In many cases, the checks may be re-scanned; if re-scanning does not help or is not an option, the check may be physically deposited at a branch near you.

### **User Setup - Before Utilizing Remote Deposit**

- To ensure deposits are captured and successfully delivered to the bank, specific steps must be taken when adding user permissions for Remote Deposit. To add a user with access to Remote Deposit, please contact a Cash Management specialist.

## CUSTOMER RIGHTS & RESPONSIBILITIES

As a customer using Remote Deposit, you are expected to comply with the terms of the Agreement as well as all applicable federal, state and local laws and regulations. The bank has the right to audit or perform site inspections at any time.

### **Image Quality**

Based on Check 21 standards, check image quality is required to meet certain specifications. As a customer using Remote Deposit, there are quality controls that need to be put in place, including the following:

- Checks should be written in blue or black ink
- Handwriting must be legible
- Checks should be uniform in shape
- The MICR line must appear to be fully intact
- Checks should have watermarks on the back
- Checks should be signed
- Checks should be endorsed (or scanner's virtual endorsement feature enabled)

Although the Image Quality Assessment (IQA) tool will identify most checks with poor image quality, following the guidelines listed above will help ensure checks are scanned properly. If the image fails the IQA test after scanning, review the following:

- Verify that the check is able to pass through the scanner
- Make sure the information on the check is legible
- Verify that the image displays the MICR line, signature, date, payee, amount, and both sides of the check

### **Customer Responsibilities**

As a customer using Remote Deposit, you guarantee the following:

- Check images presented to the bank accurately represent all information on both sides of the check
- Check images contain endorsements (or scanner's virtual endorsement feature enabled)
- Checks are kept in a safe and secure area
- Checks are destroyed in accordance with bank instructions
- Checks can only be deposited once
- Checks are voided after deposit verification on statement
- Original checks will be provided to the bank upon request
- Payee name on check matches business name on account

### **Ineligible Items**

Listed below are items that are ineligible for Remote Deposit:

- |                                |                        |                  |
|--------------------------------|------------------------|------------------|
| ▪ Personal Deposits            | ▪ Photocopies of Items | ▪ Warrants       |
| ▪ Third Party/Two Party Checks | ▪ Credit Card Drafts   | ▪ Currency       |
| ▪ Savings Bonds                | ▪ Foreign Checks       | ▪ Money Orders** |

\*\*Money Orders are not prohibited but are not recommended due to potential image quality issues

### **Business Continuity Plan**

Businesses are required to have a business continuity plan which includes periodic testing of the plan.

### **Authorized Equipment**

Only authorized equipment and software specified by the bank may be used. Do not bypass, override or disable any security mechanisms within the equipment or software.

### **Maintenance Equipment**

Make sure your equipment is clean and operating properly. Periodically inspect and verify that the images are legible. Use compressed air to clean the scanner frequently.

### **Staff Training**

Training employees to properly use Remote Deposit is essential, along with supervising and auditing their use of the service. Initial onsite training will be provided to you prior to implementation. Supplemental training is available upon request.

### **Storage and Destruction of Checks**

It is important to retain the original checks for the period of time as described in your Remote Deposit Agreement. It is recommended that scanned checks be kept a minimum of 60 days. Please refer to Disposal of Consumer Information of your Remote Deposit Agreement. After the retention period expires, you are required to use a commercially-acceptable method to securely destroy all original paper checks.

If needed, you will provide any retained check (or, if the check is no longer in existence, a sufficient copy of the front and back of the check) to the bank as requested to aid in the clearing and collection process or to resolve claims by third parties with respect to any check.

### **Acceptance of Deposit**

The bank will accept electronic check images for deposit into your account upon receipt of a successful transmission of check images. Deposits must be complete, usable, and adhere to data specifications established by the bank.

### **Returned Items**

If a financial institution returns a check you captured, the bank may charge your account for the check. The bank may also return the check to you or re-present the check to the financial institution.

### **Daily Deposit Limit**

The daily deposit limit is the maximum dollar value of all Remote Deposit checks your company may deposit in a 24-hour business day period.

### **Virtual Endorsement**

The Virtual Endorsement feature of Remote Deposit superimposes an endorsement on the images created from the backs of scanned checks. By marking the permanent record (the electronic version) of the check with this endorsement message, it saves users the effort of manually stamping the back of checks before scanning. It is not physically printed on the check. Virtual Endorsements are not physically printed on the check but are placed on the check image when the deposit is saved, and thus will not be visible while the user is scanning checks.

## GUIDELINES FOR SECURELY STORING CHECKS

Businesses using Remote Deposit will store original checks for a minimum amount of time prior to destroying them. Due to privacy laws and the liabilities associated with the storage of customers' checks, here are a few important measures you should take:

- Store all original checks in a safe, lockbox, or locked file cabinet accessible only by authorized personnel.
- Do not store account information, photocopies, or private information in your general files which are accessible to non-authorized personnel.
- Maintain a filing system that easily identifies any missing checks. Examples include:
  - Store a paper copy of each deposit receipt along with the original checks.
  - Store the checks in chronological order so you can destroy checks in accordance with the banks recommended storage time of sixty (60) days.
  - Maintain an accurate count of checks you have stored at any time.
- Set a timetable for periodic destruction of stored original checks.
- Maintain a paper shredder on-site or hire a third-party service for the secure destruction of checks.
- Have a locked or secure trash bin for the disposal of shredded checks.
- Guidelines for protecting electronic check images include:
  - Host computers should have working anti-virus software, and software should be regularly updated.
  - Limit access to the host computer to authorized personnel only and require a login with user ID and password for each session.
- Perform routine audits for potential security breaches to customers' information.

### **Use of Customer Information**

Since you may have access to personal information regarding your customers, you are required to:

- Maintain the confidentiality, integrity and security of their information
- Use customer information only for the purposes as described in the Remote Deposit agreement
- Disclose such information only to authorized personnel
- Maintain physical, technical, procedural and administrative procedures reasonably designed to ensure the security, integrity and confidentiality of customers' information

### **Breach of Information**

The bank may suspend your Remote Deposit service if the bank has reason to believe there has been:

- A breach in the security of the program
- Fraud involving a customer's account or their check
- Uncertainty to the authorization or accuracy of electronic items

**► If a breach of security is discovered, immediately contact local authorities, the bank and customers that may have had their information compromised.**

## **Proper Disposal of Consumer Information**

If you maintain or possess consumer information you must take reasonable measures to properly dispose of the information. Reasonable measures include the following examples:

- Implement and monitor policies that require the burning, pulverizing, or shredding of papers containing consumer information so that the information cannot be read or reconstructed
- Require the destruction or erasure of electronic media containing consumer information
- Utilize and monitor a third-party engaged in the business of record destruction to dispose of material containing sensitive information

## **FRAUD PROTECTION**

One way to protect against fraud is to have a separation of duties, for example where one user prepares and creates the remote deposit and another user approves and submits the deposit.

Always have your check acceptance and check cashing procedures clearly defined. The following safety precautions can help prevent “check fraud.”

- Ask for a picture ID before accepting checks
- Always make sure the customer signs the check in front of you (if applicable)
- Request that checks be written with blue or black ink
- The check’s MICR line should appear slightly raised and not smudged
- Don’t accept starter checks or checks without a bank logo and routing number
- Be alert to suspicious or unusual activity when accepting checks
- Two-party checks double the risk for check fraud and are not allowed for Remote Deposit

## **SCANNER & SOFTWARE INFORMATION**

All bank-approved scanners are compliant with Federal Reserve regulations and generates images in the approved x9.37 format.

### **How the Scanner Takes an Image**

The scanner captures an image of both sides of the check in a single pass. It also captures all data from the check including the MICR line, account and routing numbers, payee, signature, amount, date and endorsements.

The scanner includes Courtesy Amount Recognition (CAR) and Legal Amount Recognition (LAR) capabilities that reads the customer’s handwriting and automatically inputs the dollar amount of each check into the deposit.

## **Caring for the Scanner**

You can extend the life of your scanner by performing the following preventative maintenance procedures:

- Complete a weekly “health check” of your scanner.
- Do not insert checks that could damage the scanner, such as stapled checks.
- Use compressed air to clean the scanner frequently. This eliminates dust and paper fragments that may damage the scanner.
- If the scanner is located in a dusty environment, consider covering the scanner when not in use.
- Approximately once every three months clean the Contact Image Sensors and the Reading Transport Belt.
- For multi-feed scanners with extended use, it may be necessary to replace the feeder and separator rollers.

## **Tips for Scanner Location**

For best results, make sure the scanner is located:

- Out of direct light – direct light may interfere with the scanner’s ability to read check data.
- As far from as possible from any electronic devices (phones, printers, monitors, etc.) as the electromagnetic emissions may impede the scanner’s ability to scan check’s magnetic characters and cause lines to appear on the images.
- On a level surface – an uneven surface may impede the scanner’s ability to scan check’s magnetic characters.

## **Scanner and Software**

Each scanner is owned by the bank and provided for your use. The Remote Deposit application will automatically search for and install updates each time you log in.

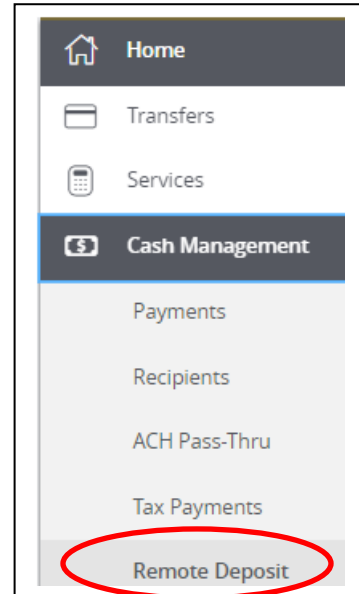
Should you have issues with your scanner, please contact your Cash Management representative for assistance.

## REMOTE DEPOSIT PROCEDURES

### Creating and Submitting a Remote Deposit

1. Log in to **Business Online Banking**.
2. Click on the **Cash Management** menu.
3. Click the **Remote Deposit** link.
4. The Remote Deposit application will open with Business Online Banking in the background or a separate tab, depending on the web browser.

**Note:** Enable pop-ups, if necessary.

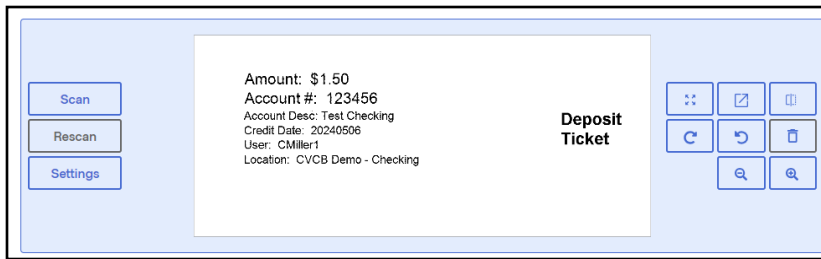


5. Select **Capture > Deposits** from the menu on the left.

A screenshot of the 'Create Deposit' form in the Community West Bank Business Online Banking interface. The left sidebar menu has 'Capture' circled in red, and 'Deposits' is highlighted. The main form area is titled 'Create Deposit' and contains four fields: 'Location \*' (a dropdown menu with 'Select a location'), 'Amount \*' (a text input field with '\$ 0.00'), 'Account \*' (a dropdown menu with 'Select a account'), and 'Processing Date \*' (a date picker showing '08/08/2024' with a calendar icon). Below the form is a 'Create Deposit' button, which is also circled in red. The top of the page shows the 'Community West Bank' logo, the title 'Remote Deposit', and the user name 'CMiller1'.

6. Select the **Location**, if applicable.
7. Select the **Account**.
8. Enter the deposit **Amount**.
9. Processing Date will default to today.
10. Select **Create Deposit**.
11. Review checks and place in scanner.
  - Remove all staples and paperclips, straighten any folded corners.
  - Align the edges by tapping the bottom and leading edges on a hard, flat surface.
  - Place smaller checks in front.

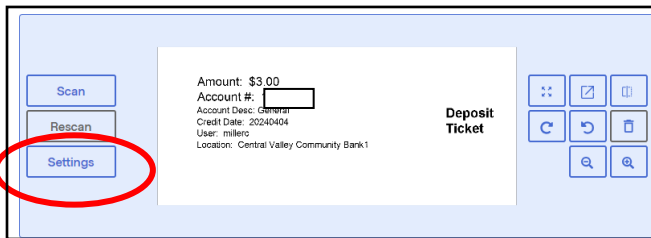
The capture screen displays the deposit ticket information, including account and user. See page 11 for additional information about buttons used for viewing items.



**NOTE: If this is the first-time making a deposit after setup and installation (or re-installation), continue with Steps a-d. If not the first deposit, skip these steps and continue to Step 12.**

**Additional First Time Remote Deposit Capture Steps:** Steps a-d below only need to be completed prior to the first time the scanner is used or following reinstallation.

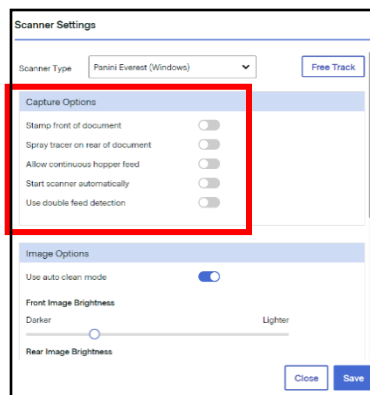
a. Click the **Settings** button to the left of the Deposit Ticket image.



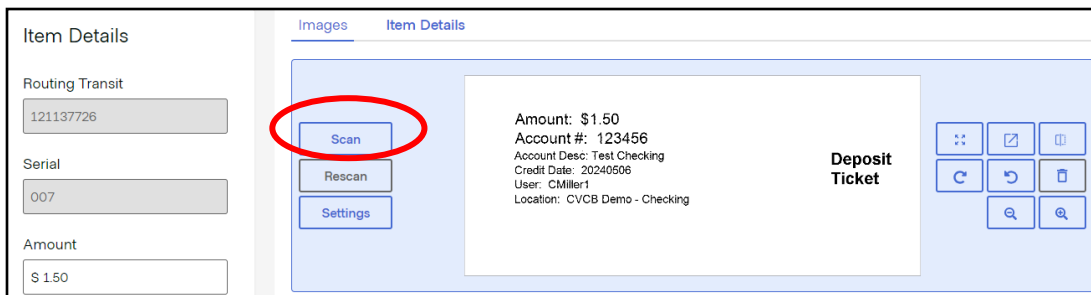
b. Select **Panini Everest Windows** (or Mac) in the **Scanner Type** drop-down menu.

c. In the **Capture Options** section, turn the five options to “OFF”. Everything else may remain.

d. Select **Save**.



12. Click the **Scan** button.



Check image navigation buttons:



13. Follow the prompts in the message box. Use your computer keyboard's **Enter** key to advance.

14. When the scanning/capture is complete, review any items that need attention. Refer to the message box for status or completion instructions. See example below.

NOTE: See page 14 if Duplicate Check Detection message displays.

NOTE: See page 15 if Image Quality Failure message displays.

Item Details

Routing Transit: 091900533

Serial: 90

Account: 68136830663

Amount: \$ 0.00

Images | Item Details

Scan, Rescan, Settings

Message box

Status	No.	Document	Amount
Success	1	Deposit	\$ 2.50
Success	2	Check	\$ 2.50
Error	3	Check	\$ 0.00

Amount is required

Amount Difference

Deposit Amount	\$ 2.50
Checks	\$ 2.50
Difference	\$ 0.00

Audit Trail | Status Message | Close Transaction

15. When all checks needing attention have been reviewed and each item status is "Success", use the Enter key to change the message to "Deposit is balanced and ready to be closed" or the Amount Difference is .00 showing the deposit amount matches the total amount of the scanned checks.
16. Click the **Close Transaction** button, select **Release** and click **Continue**.

The screenshot shows the 'Item Details' interface. On the left, there are input fields for 'Routing Transit' (121137726), 'Serial' (007), and 'Amount' (\$ 1.50). The main area displays a 'Deposit Ticket' with the following information: Amount: \$1.50, Account #: 123456, Account Desc: Test Checking, Credit Date: 20240808, User: CMiller1, Location: CVCB Demo - Checking. Below the ticket is a table with the following data:

Status	No.	Document	Amount
Success	1	Deposit	\$ 1.50
Success	2	Check	\$ 1.50

Below the table, a message states: "Deposit is balanced and ready to be closed." To the right of this message is a summary section titled 'Amount Difference' with the following values: Deposit Amount \$ 1.50, Checks \$ 1.50, and Difference \$ 0.00. At the bottom right, there are buttons for 'Audit Trail', 'Status Message', and 'Close Transaction'.

The screenshot shows the 'Close Transaction' dialog box. It contains the following text and options:

Choose an option below

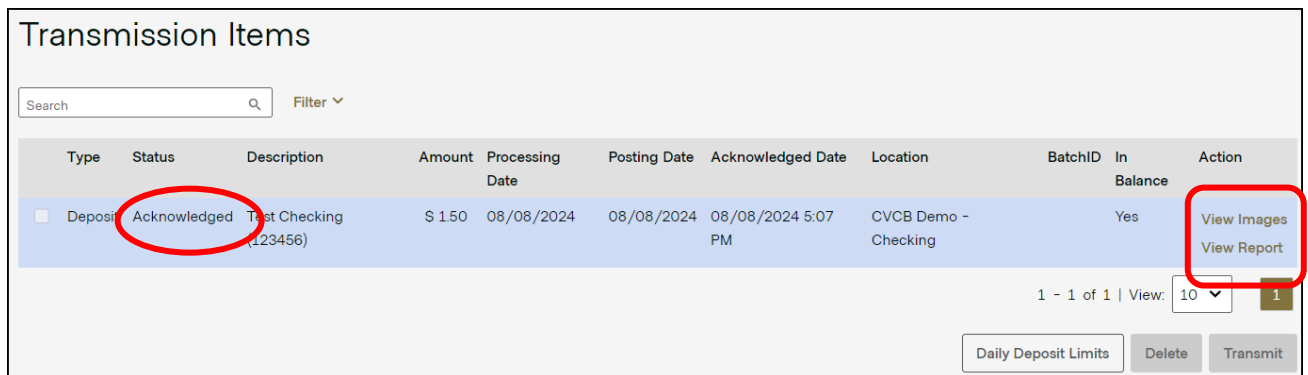
- Defer (Transaction will be held as an "Existing Deposit")
- Release (Transaction will be transmitted to central site)
- Delete (Entire transaction will be deleted)

At the bottom right, there are two buttons: 'Close' and 'Continue'.

17. Review and check the Deposit box(s) then click the **Transmit** button.



18. A Transmit Status confirmation box will appear and the **Transmission Status** will change from “Released” to “Acknowledged”. Confirmation details as well as an opportunity to print a report will be provided.



19. If desired, you can print a report of the deposit by clicking the **View Report** or **View Images** icons on the right. The **View Reports** link will provide a deposit summary, the **View Images** link will provide a deposit summary with images for printing or saving.

NOTE: Images will appear one per page. For multiple images per page, see the “Viewing and Printing Reports and Images” section on page 17.

20. After all deposits are completed, click the **Log Out** link on the upper right.



### Navigation Tips

**Processing Corrections** – Press Enter on the keyboard for each item viewed and to advance to the next. Continue to press Enter on the keyboard until all items are reviewed and processed.

**Amounts** – When entering dollar amounts, the decimal point is not needed. The system automatically marks the last two values as cents.

**Deleting Items** – Items may need to be deleted from the deposit. This could include items with incomplete information or that are not allowed in this account. To delete an item:

- Highlight the appropriate item
- Click the **Delete Item** button
- Click **Delete** to confirm deletion



**Check Image Buttons** – See page 11 for descriptions of check image buttons.

## Duplicate Check Detection

If message is displayed indicating possible duplicate item, follow steps a-e below.

The screenshot shows the 'Item Details' interface. On the left, there are input fields for 'Routing Transit' (121137726), 'Serial', 'Account' (1520305), and 'Amount' (\$ 1.50). The main area displays a check image with fields for 'NAME' (Mr. BOB), 'ACCOUNT NO.', 'DATE' (11/5/14), 'PAY TO THE ORDER OF' (RDC SSO Foot 3), and 'AMOUNT' (\$ 1.50). Below the image is a table with the following data:

Status	No.	Document	Amount
Success	1	Deposit	\$ 1.10
Error	2	Check	\$ 1.50

A yellow warning box on the right contains the text: "This item may be a duplicate of another captured item. Please review."

- Click the **Enter** key on your computer keyboard to advance.
- Compare the two images to determine if the item is a duplicate.

The screenshot shows the 'Possible Duplicate item(s)' comparison screen. It displays two check images side-by-side for comparison. The top image is the 'Original Document' (Item number: 2) and the bottom image is the 'Possible Duplicate' (Item number: 3). Both checks are for 'Mr. BOB' on '11/5/14' for '\$ 1.50' payable to 'RDC SSO Foot 3'. The 'Possible Duplicate' has a different account number (1520305) compared to the 'Original Document' (1520305). At the bottom, there are three buttons: 'Close', 'This is a new Item' (highlighted with a red box), and 'Delete Duplicate' (highlighted with a red box).

- If the item is not a duplicate, select **This is a New Item**. The item remain will remain in the transaction and will be flagged for the bank's Central Operations to review further.
- If the item is a duplicate, select **Delete Duplicate** and **Delete** to remove transaction.

## Image Quality/Usability Failure

Due to enhanced fraud protection, occasionally a check will fail the image quality/usability test. This can happen for a number of reasons if the scanner detects something that requires additional due diligence. The image quality issue may be based on the front or back of the check.

1. If an item fails an Image Quality test, review the following:
  - Is the item a Money Order? If so, see page 16.
  - Does the legal amount match the numeric courtesy amount?
  - Is the payee legible and payable to the name on the business account?
  - Is the maker signature present? Note: Checks processed through Bill Pay may present with "Signature on File" rather than an actual signature. Continue with step #2 below.
  - Is the MICR line clear? If message indicates "No MICR line is Detected", see page 19 or contact your Cash Management specialist for assistance.
2. After reviewing the check and answering the questions in #1 above, click your computer **Enter** key or the **Rescan** button.

The screenshot shows the 'Item Details' interface. On the left, there are input fields for 'Auxiliary', 'Routing Transit' (091000022), 'Account' (400500600700), 'Process Control' (1088), 'Amount' (\$ 500.00), 'Customer Name', and 'Invoice Number'. The main area displays a check image with 'MORE THAN' and 'HBC BANK' visible. Below the image is a table with the following data:

Status	No.	Document	Amount
Success	1	Deposit	\$ 125.00
Success	2	Check	\$ 125.00
Error	3	Check	\$ 500.00

To the right of the table, a message states: "Image Quality/Usability tests failed. Choose 'Rescan' to review this item. If the quality is poor, please delete this item and remove it from the scanner." Below this is an 'Amount Difference' section showing: Deposit Amount \$ 125.00, Checks \$ 625.00, and Difference \$ -500.00. At the bottom right, there are buttons for 'Audit Trail', 'Status Message', and 'Close Transaction'. The 'Rescan' button in the top left of the image area is highlighted with a red box.

3. If the **Ignore** button is present, select it to move forward.
4. If the **Ignore** button is greyed out, select the **Flip to Rear** button and then **Ignore**. (Note: you may need to click your computer **Enter** key again to move to **Ignore**.)

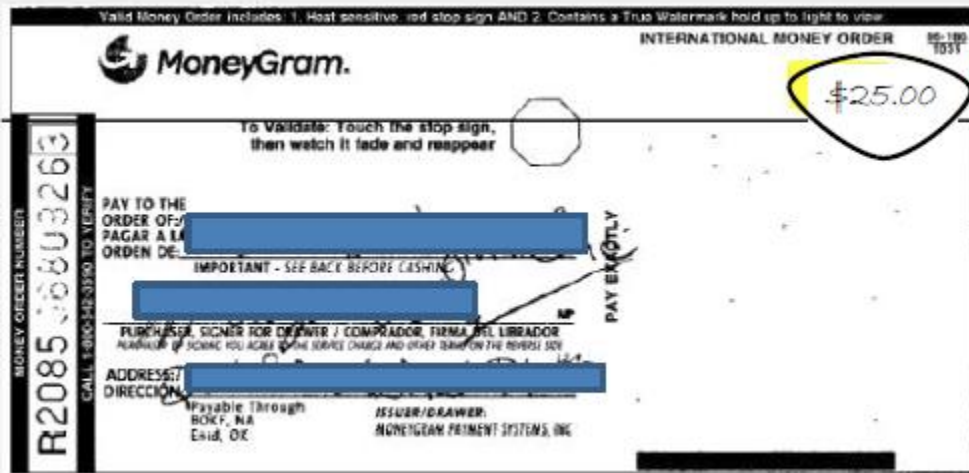
The screenshot shows the 'Rescan' interface. It features a check image on the left and a control panel on the right. The control panel includes a 'Front Image Brightness' slider (set to 'Lighter') and a 'Front Image Quality' section with the following warnings: 'Warning: Too Light/Too Dark', 'Warning: Too Light/Too Dark', 'Warning: Invalid Document', and 'Warning: Invalid Signature'. At the bottom, there are buttons for 'Ignore', 'Rescan', 'Ok', 'Cancel', and 'Apply'. The 'Ignore' button is highlighted with a red box.

## Processing Money Orders

Although money orders are listed as ineligible items in the Remote Deposit User Guide, this is not because they are prohibited or non-negotiable but because they often reject due to the potential image quality issues.

1. If the only image quality issue with the money order is the amount not scanning, the dollar amount may be written in a blank area, typically the upper right, that will not obstruct any pertinent information on the original money order and then a circle drawn around it.

Example:



2. If presented with an "Image Quality/Usability Failure" message after completing step 1 above, follow the processing steps on page 15.

## Viewing and Printing Reports and Images

*Note: Reports and check images are available for 60 days.*

### To Print Reports With Prior Day Deposits

1. From the **Analytics** menu, select **Reports > Deposit Reports > Deposit Detail**
2. Select the **Start Date** and **End Date**.
3. Select the **Location**, if applicable.
4. Check the **Select All** box for Locations and Accounts. (or select specific).
5. Select **Generate Report**.

### To Print Reports With Multiple Images

1. From the **Analytics** menu, select **Research**.
2. Select the **Start Date** and **End Date**.
3. Select **Location**, if applicable.
4. Select **Transmissions** from the **Query by** option.
5. Select **Deposits** from the **Look For** option.
6. Select **Acknowledged** from the **Where** option and the applicable date.
7. Click the **Search** button.
8. Highlight the deposit you want to view/print images from.
9. From the drop down, select the number of checks per page you would like displayed and whether you want "Front & Rear" or "Front Only".
10. Click **View PDF** to print or save.

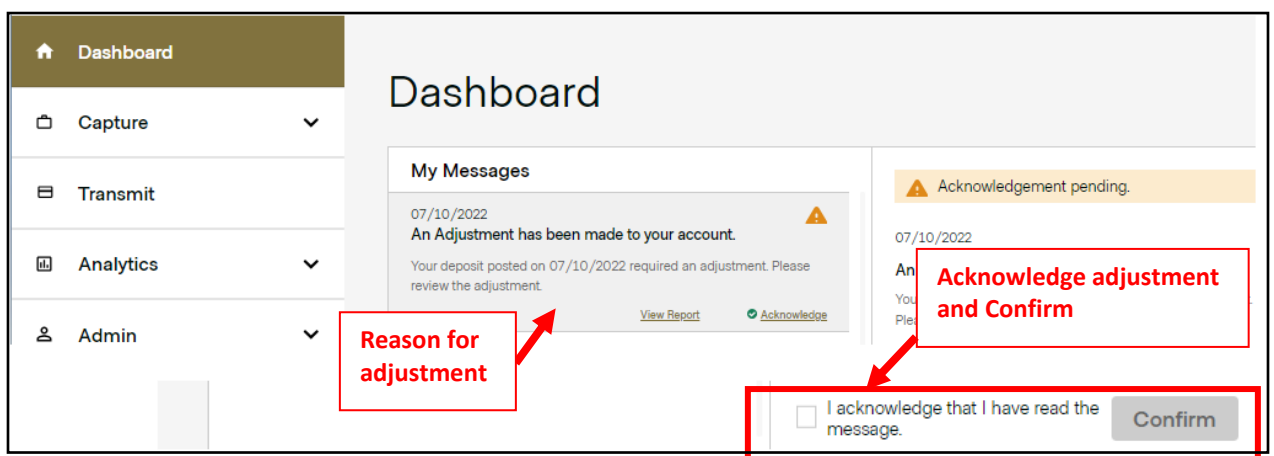
The screenshot displays a 'Research By Transaction Report' interface. At the top, it shows the report title and creation details: 'Report Created on 1/6/2020 9:30:18 PM by millerc'. Below this, there are fields for 'Presented Location' and 'Research ID: 2', with the status 'Acknowledged'. The report lists two transactions, each with a 'Tracer' ID. The first transaction (Tracer: 20191231900233630000200001) is associated with two check images. The second transaction (Tracer: 20191231900233630000200003) is also associated with two check images. Each check image shows a check with a signature and a date, and is accompanied by a 'Tracer' ID.

## Deposit Adjustments

Occasionally, a check may be rejected after the deposit has been submitted to the bank for processing. To reduce the chances of a check being rejected, be sure to review the information about “Image Quality” and “Ineligible Items” on page 4.

Based on Check 21 standards, check image quality is required to meet certain specifications. The Image Quality Assessment (IQA) tool will identify most checks with poor image quality or MICR issues, however following the guidelines listed on page 4 will help ensure checks are scanned and images captured properly. If the image fails the IQA test after the deposit has been sent to the bank for processing, it will be removed from the deposit and must be deposited in a branch. For additional information about MICR Detection, see page 19.

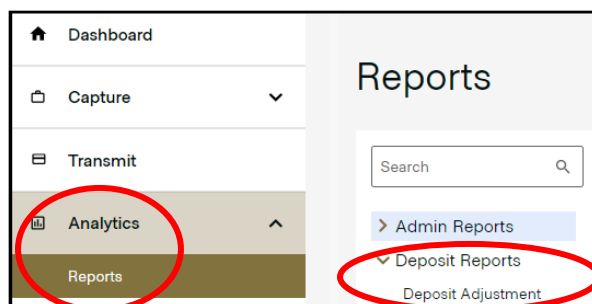
If a check is rejected, a notification will appear on the **Dashboard** when logging into Remote Deposit. Notifications will drop off after 60 days so it is important to review and perform any necessary action on all rejected items in a timely manner.



1. The reason the check was rejected will be displayed.
2. The **View Report** link will provide an image of the rejected check(s).

Depending on the reason for the rejection, the check may be redeposited through the scanner or may need to be deposited in a branch. If unsure, please contact the Cash Management department.

3. Once reviewed and action completed, check the box to acknowledge and confirm.
4. Deposit Adjustments may also be viewed from the **Analytics > Reports** menu.



If the amount of the rejected check was part of a deposit and debited from the account, it will appear in the Business Online Banking Transaction History as a “Miscellaneous Debit”.

APR 18 2024	Miscellaneous Debit	(\$1,800.00)
		\$121,273.96
APR 18 2024	REMOTE CAPTURE DEPOSIT	\$1,800.00
		\$123,073.96

## MICR Detection

As a default and to aid in fraud prevention, the Magnetic Ink Character Recognition (MICR) detection feature in CWB's Remote Deposit is enabled/turned on. As a result of this protection, if a scanned check was printed without magnetic ink, the item will typically result in an error message of "No MICR line is detected" and will not be able to be processed through Remote Deposit. If you experience recurring MICR issues, please contact Cash Management.

## Customer Responsibilities When Entering MICR Information

If the MICR line of a check printed with magnetic ink is not captured correctly when scanned, the missing or incorrect characters may be manually keyed in, enabling the check to be submitted for processing.

If any MICR characters are entered, it notifies the Bank as a warning. Accuracy and placement of MICR information is crucial. If any MICR characters are manually keyed, all MICR line information must be entered accurately and in the proper placement or the item will be rejected. This includes the check number and any leading zeros if present in the MICR line.

- Check numbers for **business formatted checks** are entered in the **Auxiliary** field.\*
- Check numbers for **personal formatted checks** are entered in the **Process Control** field.\*

**Auxiliary**  
 Business format check number

**EPC**

**Routing Transit**

**Account**

**Process Control**  
 Personal format check number

**Amount**

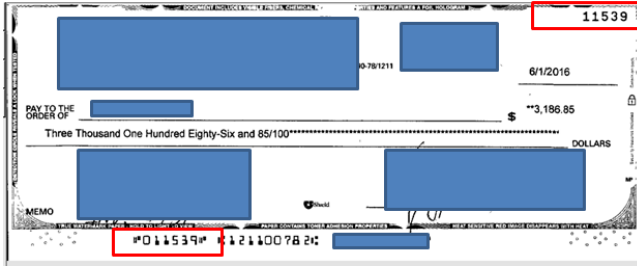
**SUMMARY: If any MICR information is manually keyed in, all information on the MICR line must be entered: routing number, account number and check number, including leading zeros. The MICR information entered must match the MICR information presented on the check (no more, no less).**

If the amount is the only thing changed (i.e. amount is unable to be read or legal amount does not match courtesy amount), the check can be processed even if the check number does not get captured when the item was scanned. This is because the amount is not part of the MICR and therefore does not get flagged as a MICR issue.

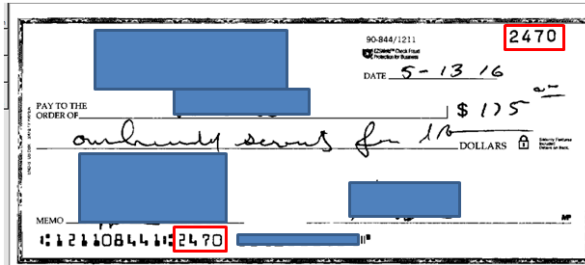
\*A check format is based on the MICR placement, not the size of the check or whether the maker is a business or individual. Business formatted checks have the check number to the left of the bank routing number. Personal formatted checks have the check number to the right of the bank routing number (it can appear before or after the account number, but will always be to the right of the bank routing number).

See examples of check business and personal check formats on following page.

Example of business format (check number to the left of the bank routing number):



Example(s) of personal format (check number to the right of the bank routing number):

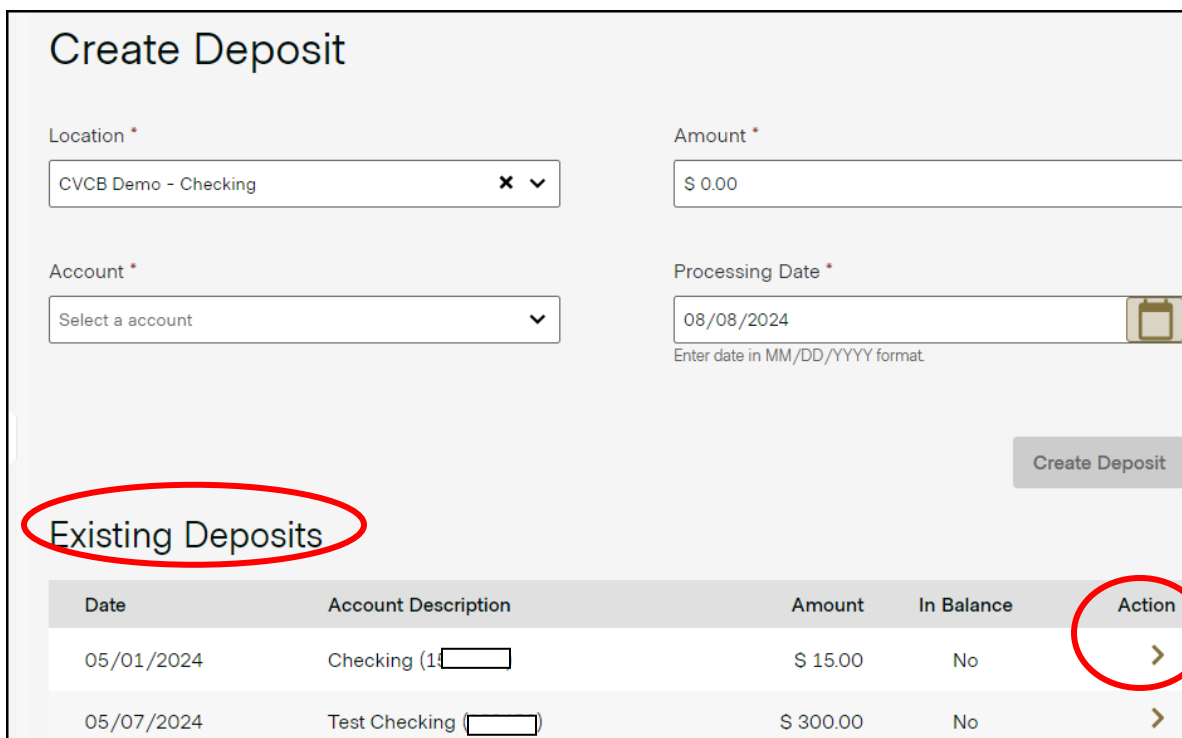


## Deferred/Existing Deposits

If you see one or more Existing Deposits listed on your Create Deposit page, these are partial deposits that were never completed for one reason or another. Typically, you will have already completed another deposit for these checks or deposited them in a branch and the pending deposit is now a duplicate that simply needs to be deleted.

When you see a deposit listed under “Existing Deposits”, you have two options. If the deposit has not been made, you can complete it or delete and start over. If the deposit was completed, the existing or partial deposit should be deleted.

1. Determine if the deposit has already been made and the “existing deposit” is indeed a duplicate.
2. Click on the **Action** link.



The screenshot shows the 'Create Deposit' form with the following fields:

- Location \*: CVCB Demo - Checking
- Amount \*: \$ 0.00
- Account \*: Select a account
- Processing Date \*: 08/08/2024

A table titled 'Existing Deposits' is displayed below the form. The table has the following columns: Date, Account Description, Amount, In Balance, and Action. The 'Action' column contains right-pointing chevron icons. A red circle highlights the 'Action' column header and the chevron icons for the first two rows.

Date	Account Description	Amount	In Balance	Action
05/01/2024	Checking (1[ ])	\$ 15.00	No	>
05/07/2024	Test Checking ([ ])	\$ 300.00	No	>

3. If the deposit is **not** a duplicate, continue processing the deposit by following the instructions in the status box as you normally do for a Remote Deposit. If the deposit **is** a duplicate, and needs to be removed, continue with the following steps to delete the deposit.
4. To delete the deposit, click the “**Close**” button and select “**Delete**”  
The Deferred/Existing deposit will no longer appear on the Create Deposit page.
5. Repeat for any other “Existing Deposits.”