



# *Getting Started with* **REMOTE DEPOSIT CAPTURE**



**Thank you for choosing Small Business Banking for your Remote Deposit needs. Before using this service, please review some additional information that you will need to understand when making deposits remotely.**

## **REMOTE DEPOSIT CAPTURE**

Remote Deposit Capture (RDC) is the ability of a bank customer to deposit a check into a bank account from a remote location, such as an office or home, without having to physically deliver the check to the bank. This is typically accomplished by scanning a digital image of a check into a computer, then transmitting that image to the bank.

## **DEPOSIT DEADLINE**

Remote deposit items submitted after the cutoff time of 4:00 PM MST/MDT may not be processed and credited until the next business day.

## **SCANNER**

Panini Vison X Scanner: Monthly rent charge of \$25.00 *(Subject to change)*

- The scanner will be shipped to your company's physical address.
- The scanner comes with a cleaning guide. Make sure to hold on to that. It will come in handy.
- System requirements: OS: Windows 10+, macOS - Browser: Chrome, Firefox, IE11 - High Speed internet connection

## **SECURITY AND DATA RETENTION**

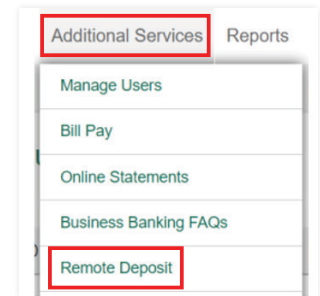
Customer must keep the Scanner in a secure location, must restrict access to the Remote Deposit Service to authorized personnel and must maintain commercially reasonable safeguards for the handling, imaging, storage, destruction and electronic transmission of Items.

Customer will retain each original Item for a period of thirty (30) calendar days following deposit in a locked location with access restricted to authorized personnel only. Customer will destroy each Item by a commercially reasonable means on the Business Day following the thirtieth calendar day.



## FIRST TIME ACCESSING RDC

- Log into Small Business Online Banking
- Additional Services is located at the top of the screen
- Drop down to click on Remote Deposit
- Click on the Tax ID receiving the deposit
- Click on Start New Deposit on the Welcome Page
- Instructions will appear to download the scanner software
- Quick and simple help guide; click on Help in the upper right hand corner of the page.



## LIMIT

- Stockman Bank sets limits to reduce risk for our customers.
- The deposit page will show what the limit is and how much of the limit is left to utilize.

## PROHIBITED CHECK TYPES

This is a list of check types that are not eligible to be deposited by RDC. They will have to be deposited at a Stockman Bank Branch:

- Money orders.
- Traveler's checks.
- Savings bonds.
- Checks drawn on a financial institution located outside the United States, including, but not limited to, Canada.
- Checks not payable in United States currency.
- Checks previously converted to an image replacement document or substitute check, defined in Regulation CC as checks which:
  - Accurately represent all information from the front and back of the original check at the time it was truncated **and**
  - Bear the legend, "This is a legal copy of your check. You can use it the same way you would use the original check."
- Checks that are remotely created checks, defined in Regulation CC as checks which:
  - Are not created by the paying bank and do not bear a signature applied, or purported to be applied, by the person on whose account the check is drawn.
- Checks payable to any person other than the Account Holder of the Account into which the check will be deposited.
- Checks containing an alteration on the front of the check, which you know or suspect are fraudulent, or are otherwise not authorized by the Account Holder.
- Checks payable jointly, unless deposited into an Account in the name of all payees
- Checks dated more than six (6) months prior to the date of deposit.
- Checks issued that do not originate in paper form.
- Checks with any endorsement on the back other than that specified in this Agreement.
- Checks that have previously been submitted or deposited through the Service or through a remote deposit capture service offered at any other financial institution.
- Checks previously submitted for deposit and returned.

## USER INFORMATION

- For a complete guide to your Panini Vision X Scanner log in to Small Business Banking to view the Help Center
- Contact Small Business Banking with any questions
  - Monday–Friday, 8:00AM–5:30PM US/Mountain at 833-550-4040