



Remote Deposit Capture Reference Guide

Getting Started

Welcome to Stonegate Bank's remote deposit capture system! The following information will help you set up and operate remote deposit, and answer questions you may have.

System Requirements:

In addition to a high-speed Internet connection, the following components are required for working with the application (s):

- Local administration rights
- USB Port 2.0 or higher

For Microsoft® Windows®:

- Windows 7 Service Pack 1: Microsoft Internet Explorer® 11 or Google Chrome™
- Windows 8.1: Microsoft Internet Explorer 11 or Google Chrome
- Windows 10: Microsoft Internet Explorer 11 or Google Chrome
- .NET® framework 4.6 or higher

A Stonegate Bank representative will personally assist you with the system installation.

Return Deposits

Checks cleared as check images (Check 21) that are returned unpaid due to insufficient or uncollected funds may be redeposited one time, as outlined in the Remote Deposit Services Agreement. You may not rescan a check that has already been deposited, but you may redeposit the original item or the image at one of our banking offices.

Stonegate Bank will rerun any ACH originated return deposited items as outlined in the Remote Deposit Services Agreement. The amount of the item may be debited from your account upon receipt of the return item. Credit will be reissued when the item is rerun. If the item can be rerun electronically, it will be processed by Stonegate Bank in the number of business days outlined in the Remote Deposit Services Agreement. It is not necessary to rescan the check.

Deposit Confirmation

You may use the reporting section of the remote deposit capture system to confirm the status and processing of your deposit. Please contact your administrator or the bank immediately if you find this confirmation contains errors. Your administrator may be able to correct or cancel

any errors if the deposit has not been processed. Please confirm the accuracy of your deposits pending processing before the system cutoff at 7:00 pm EST.

Users of batch scanners will also receive email confirmation of deposits. Other interested parties within the company may also be set up to receive these emails. The email will be sent when the deposit is finalized which may be immediate, within minutes, or on some occasions, over an hour after you close the deposit.

Who to Call

Direct all inquiries to commserv@stonegatebank.com, or you may call Commercial Services at 1-844-635-2444. We are available Monday through Friday, 8:30 am EST – 5:00 pm.

Transaction Posting

The cut-off time for making a deposit is 7:00 pm EST. Deposits scanned after 7:00 pm EST will be processed the following business day.

Check Retention and Destruction

Stonegate Bank's policy requires the deposited checks to be destroyed after 30 days of processing. Checks must be securely and confidentially retained for research purposes for 30 days and then destroyed via shred. Destruction must be complete, rendering the data unreadable. Reports and check images are retained in the system for seven years. The images are stored by the bank to comply with regulatory requirements.

Scanner Maintenance

Dust from the paper checks will accumulate in your scanner. It is advisable to clean your scanner routinely to optimize performance. Simply open the casing and spray canned air throughout to remove the dust. Use a lint-free cloth or alcohol wipe to clean the glass plates in the camera mechanism.

Ink Cartridges

All scanners are equipped with an ink roller or cartridge that can run out of ink or dry up from time to time. If there is no print (or faded printing) on your checks, please change your roller or cartridge. Depending on your scanner model, we have provided you with the information needed to purchase replacements.

- Single Feed CX30 - Website:
<http://shopping.netsuite.com/digitalcheck?CFID=96655&CFTOKEN=89277291> (then select 'Consumables & Accessories' > PN:153101).
- TS240 Batch Scanners - Website:
<http://shopping.netsuite.com/digitalcheck?CFID=96655&CFTOKEN=89277291> (then select 'Consumables & Accessories' > PN:MS0083).

- Single Feed RDM – EC6000 or 7000 Series Scanners - because these scanners are no longer being deployed, the ink rollers can be difficult to find. Therefore, Stonegate Bank will replace the rollers, as needed.
- Batch Scanners (Unisys and Panini) – The model is HP C6602A Black Ink Cartridge. You can purchase them at any office supply store.
- SmartSource Scanners – Website: <http://www.burroughsstore.com> (Products > Supplies for check and Document Scanners > Burroughs Unisys > SmartSource Value, Professional and Expert > item number: 822120984)

Single-feed scanners contain a red ink cartridge called a “franker”. When the ink is low on the franker, please roll the franker on a red ink pad to refill it.

Check Endorsement

The virtual endorsement feature is set up by default for all customers, and places the endorsement language on the check image. Please inform us if you prefer to manually endorse your checks and we will turn off the virtual endorsement feature. If you do not use virtual endorsement you must continue to endorse all checks deposited.

Foreign Checks and Cash

Checks drawn on a foreign banking institution cannot be scanned for deposit. This includes Canadian checks. Foreign checks and cash must be deposited at a branch office.

Security

The bank recommends that users do not share passwords and do not post their passwords on or near their computers. It is also recommended that the scanning process be done under dual control for added security. One user can perform the scanning and another can verify and approve. Customers should remove users that no longer require access and notify the bank immediately if security is breached in any way. Annually we will require a response to an email request certifying that you are abiding by the security procedures required by the Bank.

Frequently Asked Questions

Once a check has been processed, can I stop it?

Once the check has been scanned, prior to the processing of the check at the system cut-off time at 7:00 pm EST, your system administrator or certain users may have the rights to edit or void a pending deposited item. Once the items have been processed after the system cut-off time, the transmission cannot be stopped. Please contact Stonegate Bank immediately if you have sent an item for processing in error. We will work with the Federal Reserve or receiving bank to make an adjustment.

What is the maximum amount a check can be entered for?

Your remote deposit system will be customized to accommodate your usual deposits needs. For security reasons, a maximum check and deposit amount acceptable for deposit is identified in your system. If you exceed this limit the bank is notified. The bank maintains the right to suspend deposits that exceed the limits.

What happens to the checks after I scan them?

Stonegate Bank's policy requires the deposited checks to be destroyed after 30 days of processing. Checks must be securely and confidentially retained for research purposes for 30 days and then destroyed via shred. Destruction must be complete, rendering the data unreadable. Reports and check images are retained in the system for seven years. The images are stored by the bank to comply with regulatory requirements.

How do I correct a mistake, for example, when the item is scanned twice?

The system detects duplicates and will not allow a check to be scanned twice. If the batch has not been processed, your administrator or certain users can edit the deposit and correct certain mistakes or remove the item completely. If the deposit has been processed, you must contact the bank immediately to make adjustments.

Will I have access to the check images to review items I have deposited using the scanner?

Yes, you will be able to access the images when you are signed on to the remote deposit system. Various report features exist that allow a user to access a single check image, and a PDF report is available after 7:00 pm that contains three-to-a-page check images of a complete deposit.

Does the system verify and hold funds?

No, it does not.

What is the cut-off time for processing?

Same-day credit is applied for deposits made on a business day prior to 7:00 pm EST.

Does the system alert me if there is a stop payment on the item?

No, it does not.

Does the system alert me if the check has been reported missing or stolen?

No, it does not.

How do I get more information about the remote deposit capture system?

Direct your questions to commserv@stonegatebank.com, or you may call Commercial Services at 1-844-635-2444. We are available Monday through Friday, 8:30 am EST – 5:00 pm.

Creating a Deposit

Once your users have been added using the administrator login, the following instructions will allow you to start scanning checks immediately. For full instructions on all functions, please refer to the User Guide, available upon request.

Single Item Deposits / Remote Deposit Scan

Click **TRANSACTIONS** and then **REMOTE DEPOSIT SCAN**.

Select **LOCATION** (account), enter **NAME ON ACCOUNT** (if desired), and **AMOUNT**.

Insert check into scanner and view image on computer screen.

Correct any MICR errors, if necessary, and click **PROCESS PAYMENT**.

Continue scanning all checks.

Click **HOME** and verify the number and dollar total of checks scanned.

Print desired reports, if applicable.

Batch Deposits / Remote Deposit Complete

Click **TRANSACTIONS** and then **REMOTE DEPOSIT COMPLETE**.

Click **CREATE NEW DEPOSIT**.

Select **LOCATION** (account), **NUMBER OF CHECKS** and **TOTAL AMOUNT**.

Place checks in the scanner (check amounts facing outward and edges aligned).

Click **CREATE DEPOSIT**. The checks will feed through the scanner and a Deposit View page will appear.

Click **COMPLETE DEPOSIT**.

The *Open Deposits* screen appears. **Select the deposit to be closed by clicking the box to the left.**

Click **CLOSE DEPOSIT**.

Within a reasonable amount of time, you will receive an email confirmation. Please review it to ensure the deposit was successfully processed. If there is an issue with the deposit, please follow the instructions to correct a rejected item or make note of any adjustments.

Print desired reports, if applicable.

Congratulations! You have now successfully sent a deposit for processing.