

Remote Deposit Capture Quick Reference Guide for Desktop & Mobile



Customer Service & Support

Telephone: 800.272.1876

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Hours: 8:00 a.m. – 5:00 p.m. PT
Monday – Friday

URL: www.mechanicsbank.com

System Availability

The system generally is available to create deposit batches 24 hours a day, 7 days a week. The system may be unavailable during scheduled maintenance times. Deposit batches submitted Monday – Friday (excluding Bank holidays) may be posted same day or the following business day, if pending review or deposited past the cutoff time.

Service Limits

Deposit limits have been pre-determined for your company. In the event that your deposit exceeds your limit, you may contact the Bank for a temporary limit increase. Once the temporary limit increase is in place, you will then be able to create your deposit and submit it to the Bank for processing.

Item Eligibility

Checks deposited must be made payable to the name on the account where the funds are being deposited. Not all checks are eligible for scanning. Ineligible items must be deposited using traditional deposit methods. The following items are **not** eligible for deposit using this service:

- Checks payable to a third party
- Foreign Checks or Drafts
- Travelers Checks
- Checks that are irregular in any way (i.e. the numeric and written amount are different)
- Substitute Checks
- Government Bonds/Security Investment Coupons
- Food Stamps

Retention and Destruction of Checks

You must safeguard and retain each check in a secure location for a minimum of 7 days and a maximum of 45 days after the check has been scanned and processed. Use commercially reasonable method(s) to destroy checks after the required retention period has expired (i.e. crosscut shredder, or third-party service).

Error Resolution

All errors must be corrected before a deposit can be submitted for processing. Errors may occur when data is missing or misread by the system.

Common Errors	Desktop Deposit Resolution	Mobile Deposit Resolution
MICR Errors	Update each required MICR field (Hit the 'Enter' key on your keyboard to correct the error)	N/A
Poor Image Quality	Delete and Rescan image	Recapture image
Duplicate Item Detected	Delete or accept the duplicated image	Cancel deposit. Contact Bank for assistance if item is not a true duplicate.

Deposit Status

Desktop Deposit:

The status is displayed on the Home page from the View Deposits tab. The Pending Deposits option displays any deposits for the current business day that have not been completed successfully. The 'All Deposits' option displays deposits within the past 45 days. See the 'Deposit Status' section of the Remote Deposit Capture (RDC) User Guide for status definitions.

Mobile Deposit:

The status is displayed on the Deposit History page. The Deposit History displays deposits within the past 30 days. The 'View Mobile Deposit History' section of the Business Mobile Banking User Guide shows status definitions.

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Reports

Desktop Deposit Only:

You can obtain deposit detail reports to save or print for your records from the Reports tab, for deposits within the past 90 days (images available for 30 days). You can search for and select multiple or individual items to create a deposit detail report. Reports can be created with or without item images and can be exported in various formats including PDF, CSV, and XML.

Return Items

In the event that the paying bank does not honor a check, an Image Replacement Document (IRD) will be subsequently created and sent to your company's mailing address on file. The item amount will be deducted from your account. If the IRD qualifies as an eligible item for redeposit and you wish to negotiate the item, then it must be deposited using traditional deposit methods.

Returned IRD's that may be eligible for deposit include:

- NSF- Non Sufficient Funds
- Post Dated
- Endorsement Irregular
- UCF- Uncollected Funds Hold
- Endorsement Missing
- Refer to Maker

Poor Image Quality

In the event that an item is rejected due to poor image quality, you will receive a notification from the Bank. The item amount will be deducted from your account, and you will be instructed to deposit the original scanned item using traditional deposit methods. This is the **ONLY** circumstance where the original check may be redeposited.

Endorsements

A Virtual Endorsement will be on the back of the imaged items; however, you still must physically endorse the back of each check prior to deposit. The physical endorsement should include this sample verbiage: "*For Remote Deposit Only to Mechanics Bank*"

Online Security

Desktop Deposit only:

Trusted Sites

Add the following URL's to Trusted Sites:

- https://*.secureinternetbank.com
- https://*.fiservsco.com
- https://*.mechanicsbank.com

Compatibility View

Add the following URL's to Compatibility View:

- secureinternetbank.com
- fiservsco.com
- mechanicsbank.com

System Security

Ensure that the following are installed and/or updated regularly:

- Firewalls/Antivirus software
- Operating System Security Patches

User Administration

- Limit access to software by only granting access to user/employees on a "Need-to-know" basis.
- Review your list of RDC users at least annually.

Contingency Planning

It is a best practice to identify and train a back-up to process your deposits if the usual processor is not available. We recommend that you review and audit against your internal procedures at least annually to make any necessary adjustments.

Scanner Care & Maintenance

Desktop Deposit only:

Routine maintenance is essential to ensuring reliable scanner performance. We recommended cleaning scanners at least every two (2) weeks. Be sure to disable both the USB and power connection before disassembling your scanner. Please refer to the Operating Manual for your particular scanner model for more detailed cleaning instructions.