

## Image Deposit Direct®

Electronically deposit checks faster and more efficiently from your desktop.

As check volumes decline, check processing costs continue to rise. Imaging technology helps you streamline the way you deposit customer payments, improve your revenue stream and minimize costs associated with traditional paper-based processes.

Image Deposit Direct, our easy-to-adopt desktop scanner solution, allows you to scan checks anytime from any location and transmit the images to a central account or multiple accounts.

Our electronic image archive stores check images and related documents online, and all deposit activity may be imported into your accounts receivable system – further simplifying the process.

### How it works

Your staff will scan received checks – capturing the payment amount of each check, the check image and the associated data – and then transmit the data via the Internet for processing and then storage in our electronic image archives.

128-bit encryption and Secure Socket Layer (SSL) protocols with data encryption to keep your transactions secure.

Images of checks scanned may be viewed around the clock via the Internet, simplifying the account research and customer service process. In addition, detailed reporting is available for all deposit activity.

### Key features and benefits

- Deposit checks from any location without leaving your desk
- Optimize availability of your funds
- Avoid the fees associated with maintaining accounts at multiple banks
- Streamline your check deposit process with desktop image capture
- Reduce administrative expenses and trips to the bank
- Eliminate the costs for couriers to transport checks



### Administrator control

You may configure Image Deposit Direct specifically for your company's needs, as well as set up users, define user IDs, passwords and assign/delete roles for staff to scan checks and documents.

### Processing features

We will help you determine the most efficient method to process your checks. If you have consumer checks, they may settle as Accounts Receivable Check (ARC) conversion transactions as stated under ACH rules.

All other check payment types will be processed as substitute checks (i.e. image replacements of the original paper checks).

### Additional solutions

We offer a variety of tools, strategies and solutions to help migrate quickly to a paperless environment, including:

- **Image Cash Letter** – Record paper check and related payment data as images during the item capture process and transmit them to us for clearing and settlement.

Image Cash Letter reduces the costs, time and risks associated with transporting paper checks.

- **Cash Vault Services** – Consolidate cash deposits in one secure location for easy access and safeholding. Our Cash Vault Services will allow you to optimize the physical movement of coin and currency, minimize idle cash and view and track your deposits online.

### Did you know

- We have invested more than \$100 million in image check technology to enhance our own image infrastructure as well as deployed check scanners at many of our branches.
- As a founding member and board representative of The Clearing House (formerly SVPCO), we are one of the first owner banks exchanging images of items electronically.