Cash Management
Remote Deposit Guide

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Remote Deposit Overview

Remote Deposit provides businesses the ability to deposit checks in to their Greenfield Savings Bank accounts right from the office – no trip to the bank needed! It's convenient, saves time, and gives businesses next business day access to their deposited checks.

Remote Deposit images your incoming checks with a special scanning device and then electronically submits those images to Greenfield Savings Bank for deposit into your account. Remote Deposits submitted before 6:00PM EST are considered processed the same day, while deposits submitted after 6:00PM will be processed on the next business day. Once your checks have been scanned and submitted, they will be collected from the originating bank just as if they were deposited at a GSB office.

Remote Deposit scanners work by "reading" the information that is printed on the bottom of checks in special magnetic ink, which is commonly called Magnetic Ink Character Recognition, or MICR. The MICR line on the bottom of a check includes the Routing Number, the Account Number, and the Check Number.

MICR is not able to read the amount of a check, since that is either hand-written or printed in non-magnetic ink. To read this information, the scanner uses CAR/LAR (Character Amount Recognition / Legal Amount Recognition) to determine the check amount. The Character Amount Recognition seeks to verify the numeric amount of the check, while the Legal Amount Recognition verifies the amount that is written in words. If these two amounts appear to coincide, the scanner will enter the check amount automatically. If the two amounts appear different, or if the scanner cannot read the typed or handwritten amount, you will be able to enter it yourself.

Responsibilities Associated with Remote Deposit

When using Remote Deposit, your business will be responsible for the proper storage, safekeeping, and destruction of the checks. You may also be asked to provide the original scanned check to Greenfield Savings Bank, if a research request is made.

Check Retention, Storage & Destruction

The checks you receive and deposit remotely must be stored for a 90-day period before being destroyed. Stored checks must be kept in a safe location, under lock and key, and access to your scanned checks should be limited to employees who need access to the checks to perform their job functions.

We recommend that stored checks be filed by deposit date for easy retrieval and simple recordkeeping.

Once 90 days have passed since the check was submitted for deposit, your company should destroy the original check by shredding it through a cross-cut or diamond-cut shredder. This will prevent identity theft and safeguard the financial data that was listed on the checks.

Request for Original Check

From time to time, Greenfield Savings Bank may receive a request from a customer or financial institution that requires the Bank to view the original check in order to resolve a question that arises in the check clearing process. If this happens, your company has an obligation to provide the original check as expeditiously as possible.

Endorsing Checks

Deposited checks will be virtually endorsed and no stamp is required by the customer.

Remote Deposit Installation

Businesses that are using the Remote Deposit feature of Business Online will use the following instructions to prepare for Remote Deposit. Because every computer system is different, we recommend that you have your company's IT Department or vendor walk you through the process.

Scanner Driver Download Instructions

1. Log in to Business Online and go to Checks & Deposits.
2. Once there click on Deposit Checks.

3. You will now be on the create deposit page. Under Help click on Download Page.

4. You will then Install the required driver for your scanner. This is usually the SmartSource PVA and Elite driver (located on page 2). If you have a different type of scanner like Panini or a MAC select the correct option from the list.

5. Once the driver is installed it is recommended that you close your web browser completely if it did not have you do this during the install.
6. Once you log back in you should be all set to scan checks. If you still see a Not Ready To Scan error message the driver may not have installed properly.

Using Remote Deposit

Deposit Preparation

As you prepare your deposits, please keep the following guidelines in mind:

Checks Eligible for Remote Deposit

Any check, Money Order, or Travelers Check may be remotely scanned, provided that the check is drawn on a bank within the United States and payable in U.S. dollars. Checks drawn on the U.S. branch of a foreign bank are eligible if the check is written in U.S. dollars.
To tell if a check you've received is eligible, look at the routing (transit) number at the bottom of the check. The routing number will be 9 digits in length and is always found between the "smiley face" ⑆ symbols on the check. The example below shows the routing number circled.

If the routing number has 9 digits and the check is written in U.S. dollars, it can be accepted via Remote Deposit.

Checks Ineligible for Remote Deposit

While most checks can be deposited, there are a few that cannot. These include:

- Third-party checks (i.e. a check that was made payable to someone else and then signed over to your business)
- Checks drawn on a foreign bank
- Checks denominated in a foreign currency
- Checks that have a Routing Number that includes dashes or other non-numerical figures. These types of Routing Numbers are not used in U.S. banks.

If you receive a check that is ineligible for Remote Deposit, you may deposit that check at any GSB office.

Preparing to Scan

Before scanning your checks, be sure to do the following:

1. Add all of the checks and make note of the total amount. This amount will be requested during the creation of your deposit.

2. Count the number of checks you will be depositing. This information will also be requested during the process of creating your deposit.

3. Prepare the checks themselves by

   a. Removing all rubber bands, staples, paper clips, etc.
   b. Turning all checks to face in the same direction
   c. Smooth any large creases or "dog ears" from the checks
   d. Jog the checks by tapping the side and bottom leading edges on a table top until the checks sit uniformly.
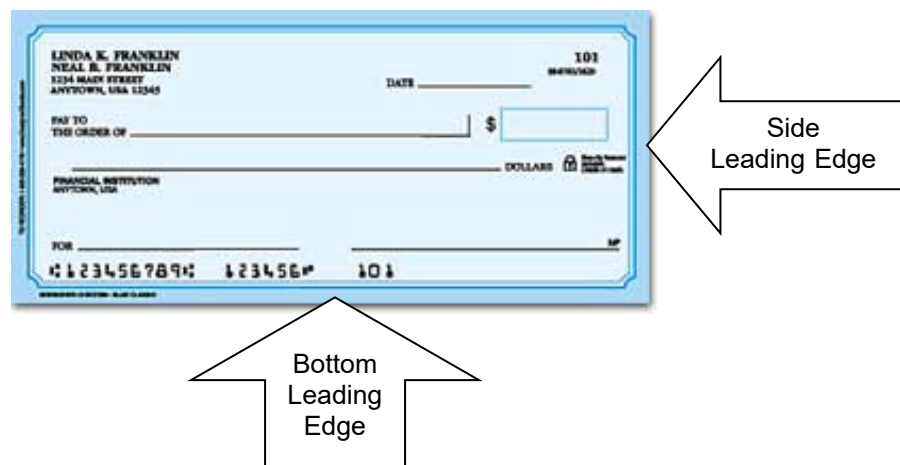
4. Your checks are now ready for deposit. Follow the **Creating Deposits** instructions before placing your checks in the scanner.
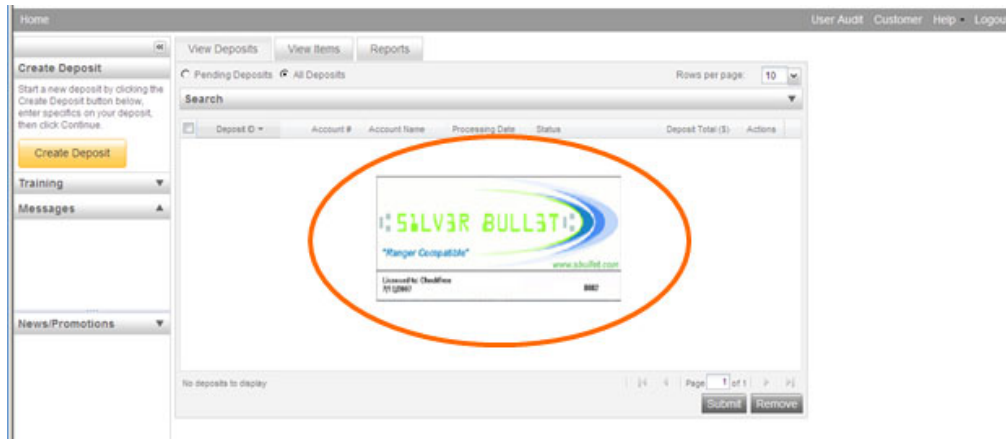
Creating Deposits

1. Once logged into business Online, select **Checks & Deposits.**

2. Next Click Deposit checks. A new window will load.

3. You will hear the motor in the scanner turn on.

4. The Remote Deposit home screen will be displayed. To ensure connectivity with the scanner, verify that the Silver Bullet screen is displayed after login.

Definitions

Create Deposit	Click to begin the scanning process.
View Deposits	Click to view deposits.
View Items	Click to view items.
Reports	Allows the user to view additional reports.
Home	Displays the Remote Deposit Home Screen.
User Audit	Displays recent user activity.
Customer	Displays customer profile information.
Help	Displays the Remote Deposit Help window.
Logout	Click to log out of Remote Deposit.

5. Click **Create Deposit**.
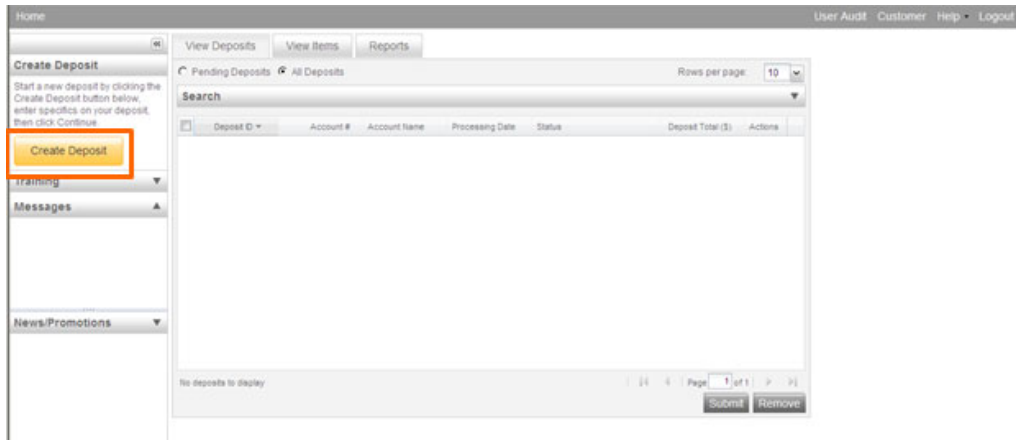
6. The Create Deposit screen will be displayed, enter the required information and click **continue**.

Definitions

Deposit Name   Enter a name for the deposit. You may enter an asterisk [*] if you wish to not name your deposit.

Deposit Amount Enter the amount of the total deposit. Zeroes automatically populate as cents. If a user enters an amount of 5000, this populates as 50.00.

Select Account Select the account for which this deposit is being created if there are more than one account to choose from.

Store Number   Enter the store number or Location ID for the deposit. This is not a required field. This number will be displayed in the auxonus field on the MICR line of the credit for reporting purposes.

7. Click **Scan** to begin scanning checks.

Note: Ensure the Detect Double-Feed checkbox is selected. If unchecked, the scanning process will be more susceptible to piggybacks.
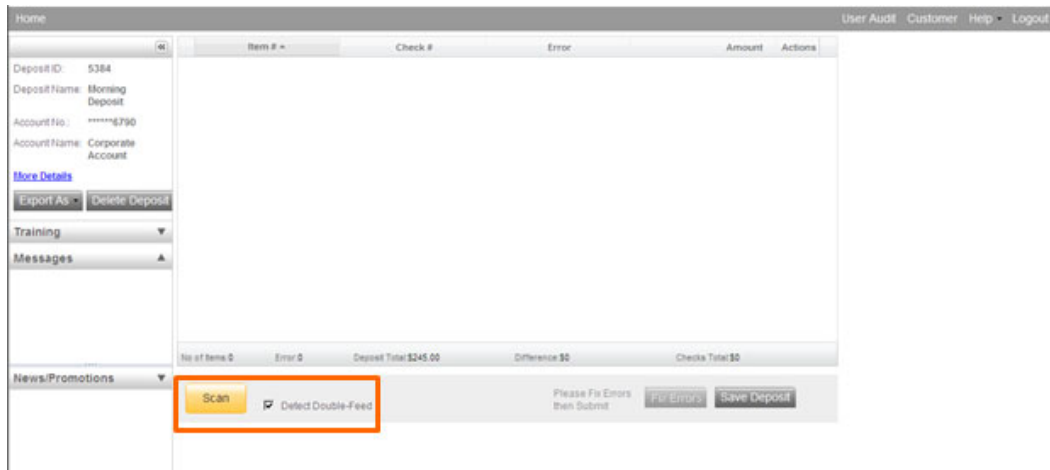

As the checks are scanning, the information will be displayed on the page.

If there are no errors when the scanning is complete, the Submit Deposit button will be available on the bottom of the page. If there are errors to be fixed, see the "Fixing Errors" section of this guide.
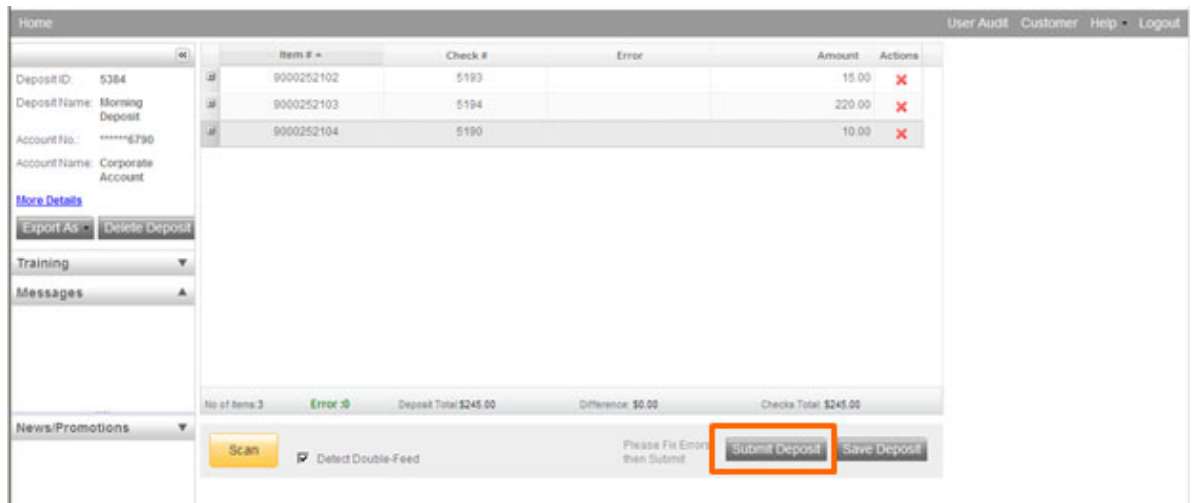
8. Click the **Submit Deposit** button. A Submit Deposit dialog box will be displayed to enter and save information about the particular deposit. Enter information in the **Add Memo** field (optional). Click the **Submit Deposit** button.
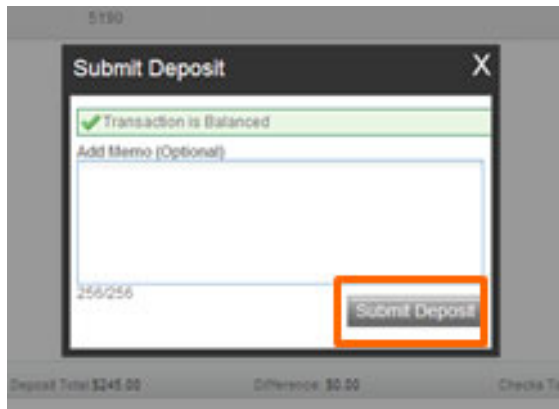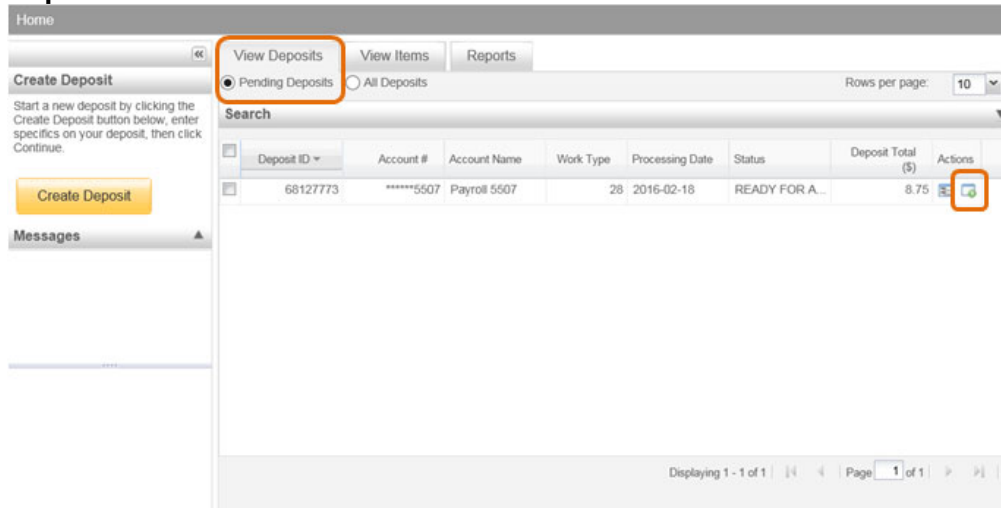
Note: Clicking *Save Deposit* will save the deposit in pending to be submitted later on.
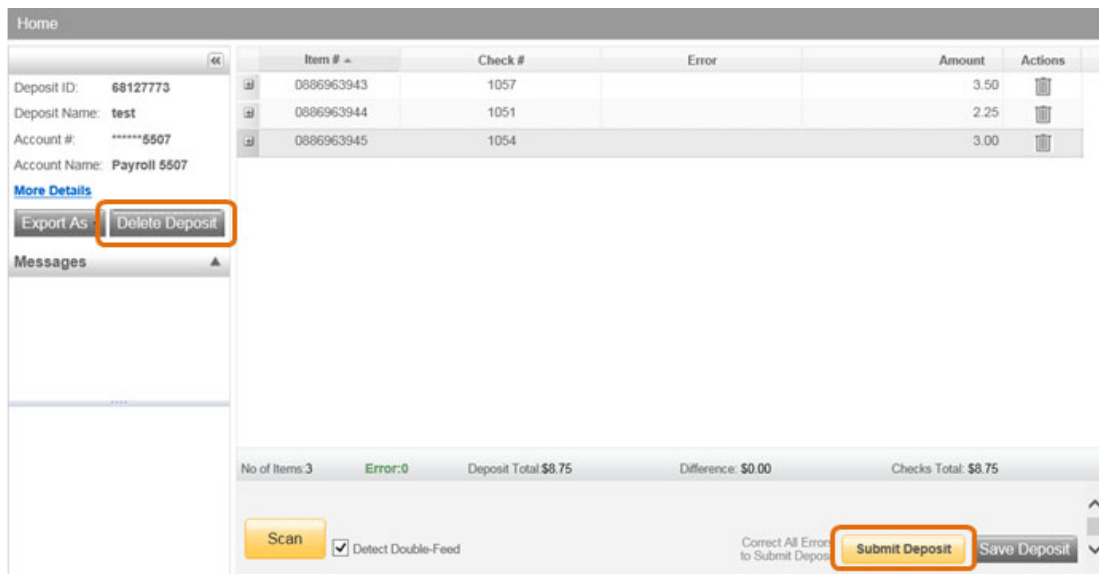
Delete or Submit a Saved Deposit

Deposits saved, but not submitted, can be deleted if you don't want to process the deposit (or you can submit the saved deposit).

1. From the Remote Deposit Home page in the **View Deposits** tab, view **Pending Deposits**.

2. Click the **View Deposits** icon under **Actions** to the far right of the screen.
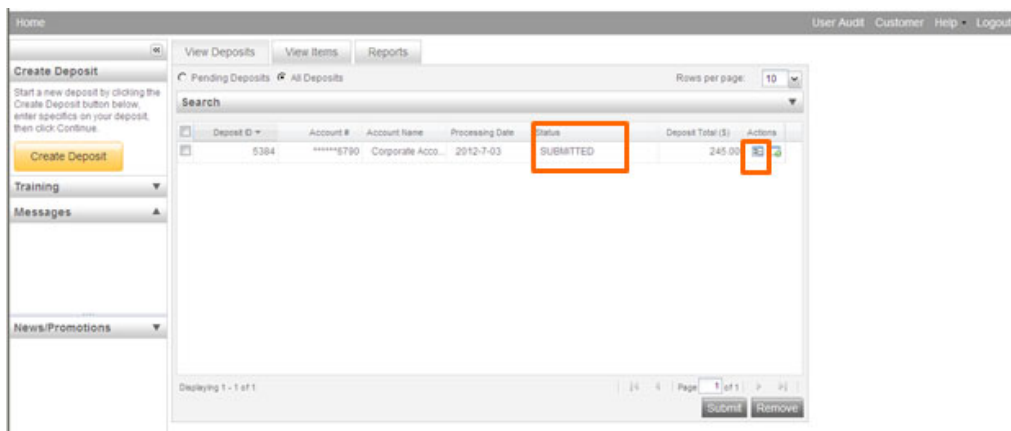
   The deposit detail page displays:

3. Choose either **Delete Deposit** or **Submit Deposit.**
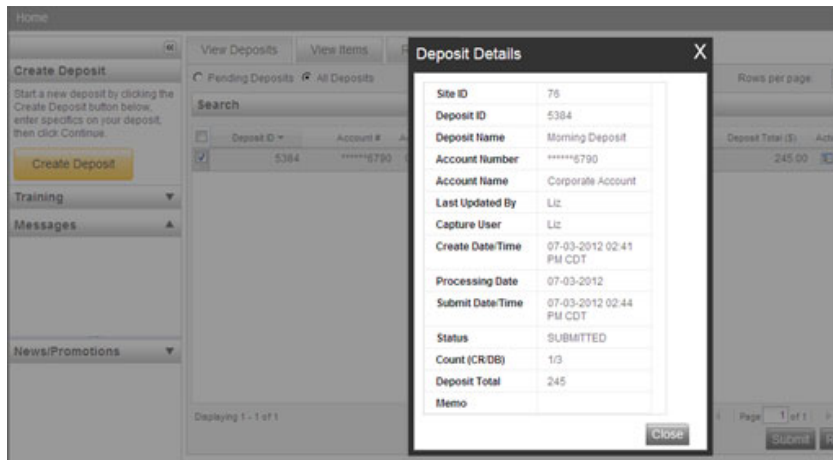
Viewing Deposits

The deposit information, including Deposit Total and Status, is displayed on the Deposit Status page.

To view the deposit details:
1. Click the deposit detail icon under the Actions column

The Deposit Details dialog box is displayed with the deposit details. Click the **Close** button to return to the Deposit Status page.

Fixing Errors

Corrections can be made once scanning is complete. Exceptions occur when data is missing or was entered incorrectly. If there are errors with the deposit, the Submit Deposit button is not available. Errors are required to be fixed prior to submitting the deposit.

Error in MICR Fields

An icon in the Error column indicates which item needs corrections. The status bar on the bottom of the screen also indicates the number of errors in the deposit.
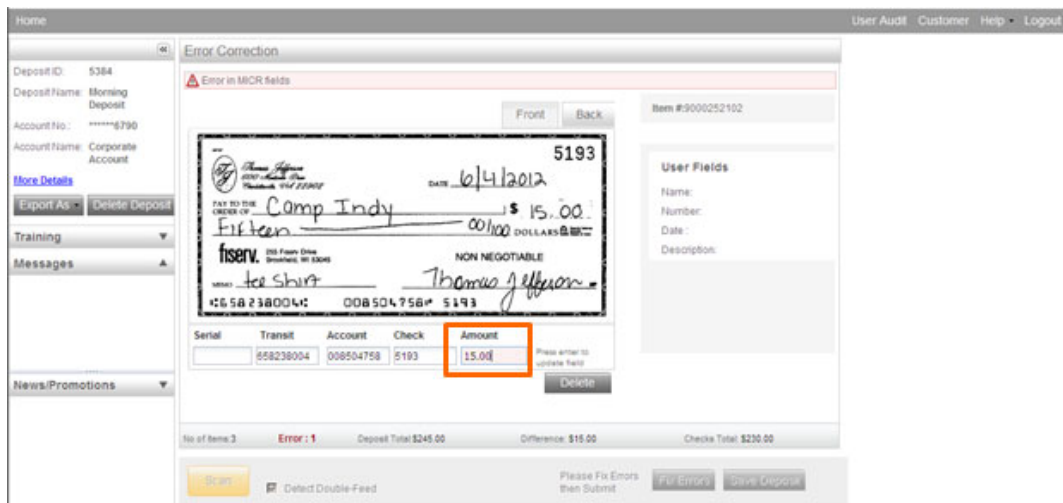
1. Click the **Fix Errors** button.
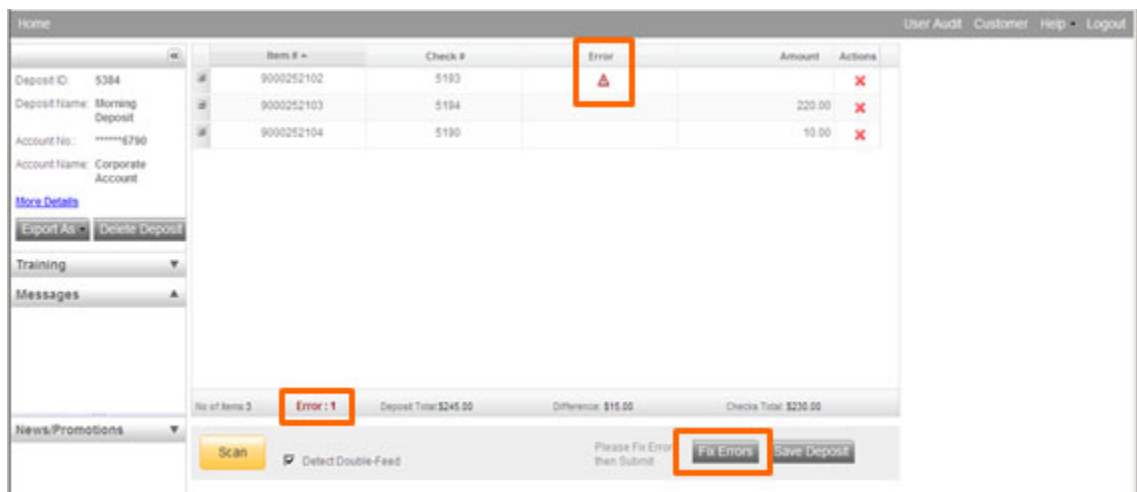
The first item requiring correction will be displayed. The reason for the error is displayed at the top of the page in the error status bar and the number of errors associated with that item is displayed at the bottom of the page in the status bar.
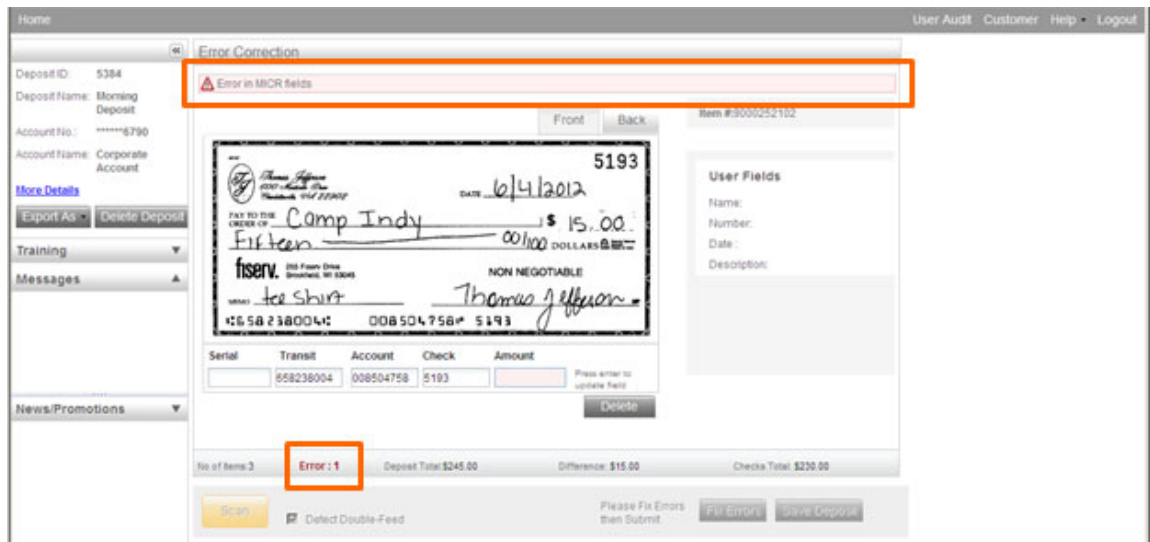
2. Enter the corrected **information** in the fields below the image.
3. Press **Enter**.

Once all errors are fixed, the **Submit Deposit** button will be available and the deposit is now ready to submit. Click **Submit**.
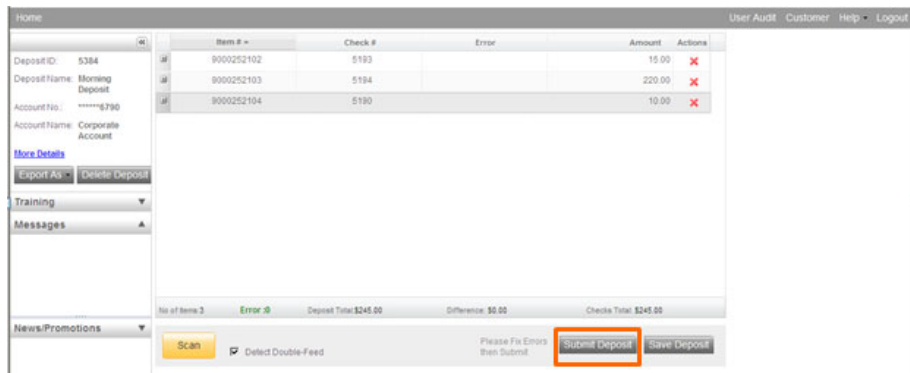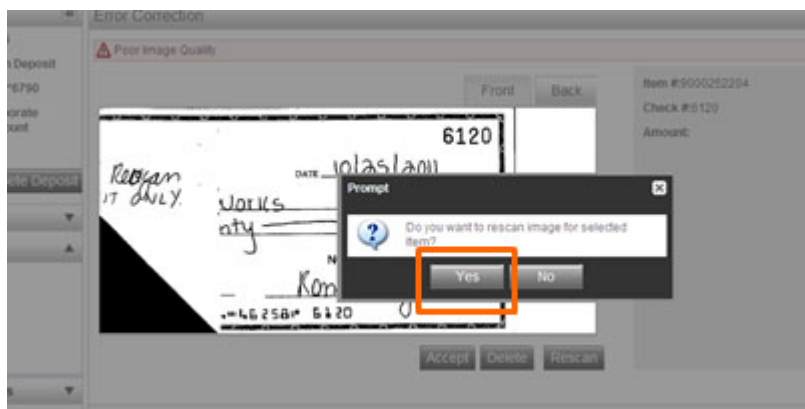
Poor Image Quality

If the Image Quality is not acceptable (crooked or folded), locate the **physical item** and click the **Rescan** button.

If the image is too dark or is missing the MICR line, you must **Rescan or Delete** the item.


A dialog box will be displayed. Reload the **Physical Item** into the scanner. Click the **Yes** button to continue the rescan process.

When rescanning an item, the image is compared to that of the original item. Images are displayed side by side to compare and ensure the correct item was rescanned. A Rescan Dialog Box will be displayed to confirm that item with the image quality issue should be replaced with the rescanned item.
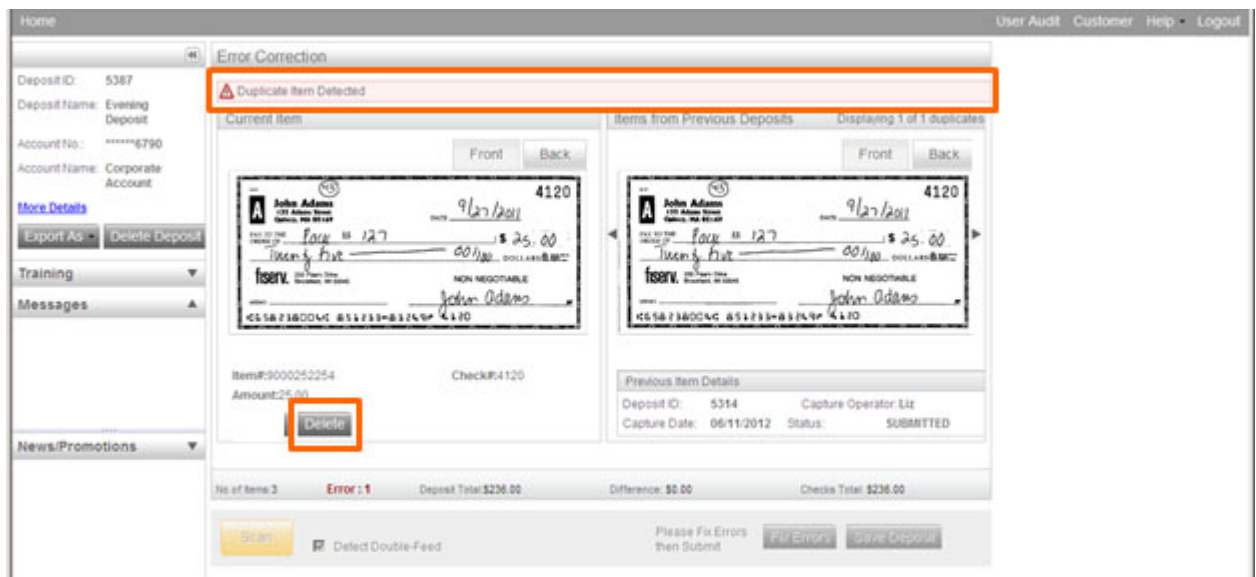
A Rescan dialog box will be displayed. Click the **Yes** button to accept the rescanned image item. Click the **No** button to rescan again.
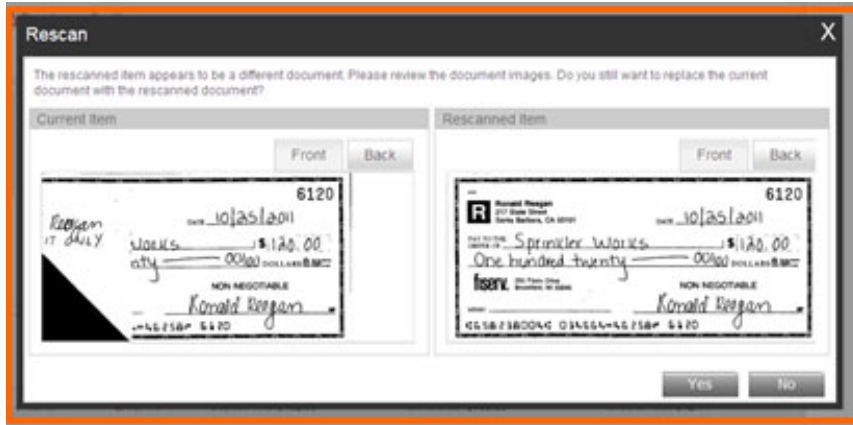

Duplicate Checks

The system will automatically identify duplicate checks that it detects within the current deposit or from any previously scanned deposit within 180 days. Images of the duplicates are available for 45 days. If the image is available, both checks will be displayed side by side and a Duplicate Items message will display at the top of the screen in red.

Click the **Duplicates** tab, click the **Delete** button.

Note: The current items will be displayed on the left. Items found as duplicates will be displayed on the right. Click the arrow buttons to review multiple items.

A Confirmation dialog box will be displayed if the Delete button is clicked. Click the **Yes** button to delete the item.
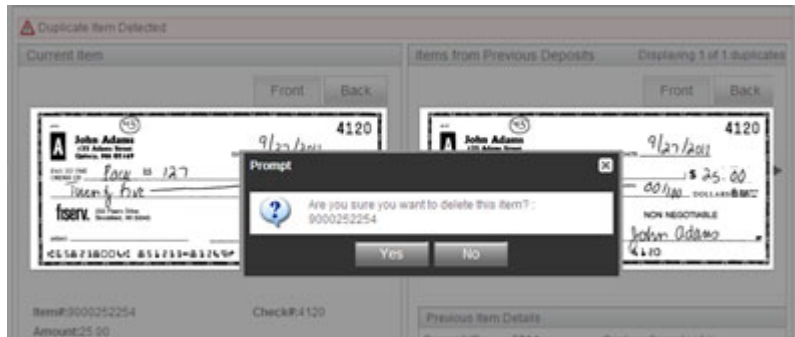

Submit Deposit

The Deposit Total can be adjusted, but the Deposit must be in balance before being submitted. The Deposit is ready to be submitted when the deposit is in balance, duplicate items have been addressed, and all errors have been corrected. If a deposit is submitted without correcting an exception issue, an error dialog box will be displayed.

If the deposit is not in balance
1. Click the **Deposit Total** text box to update the balance of the deposit.
2. If the Deposit Total is correct, click the **Update** button to accept the change.
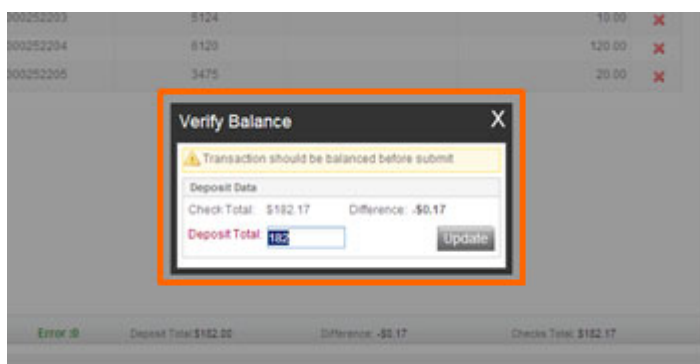
Definitions

Number of Items/   Total number of items/checks.
Number of Checks

Error	Any items that require attention or corrections.
Deposit Total	Displays what the customer added and typed into the field.
Difference	Displays the difference between the deposit amount and the checks total
Checks Total	The sum of all scanned deposit items.

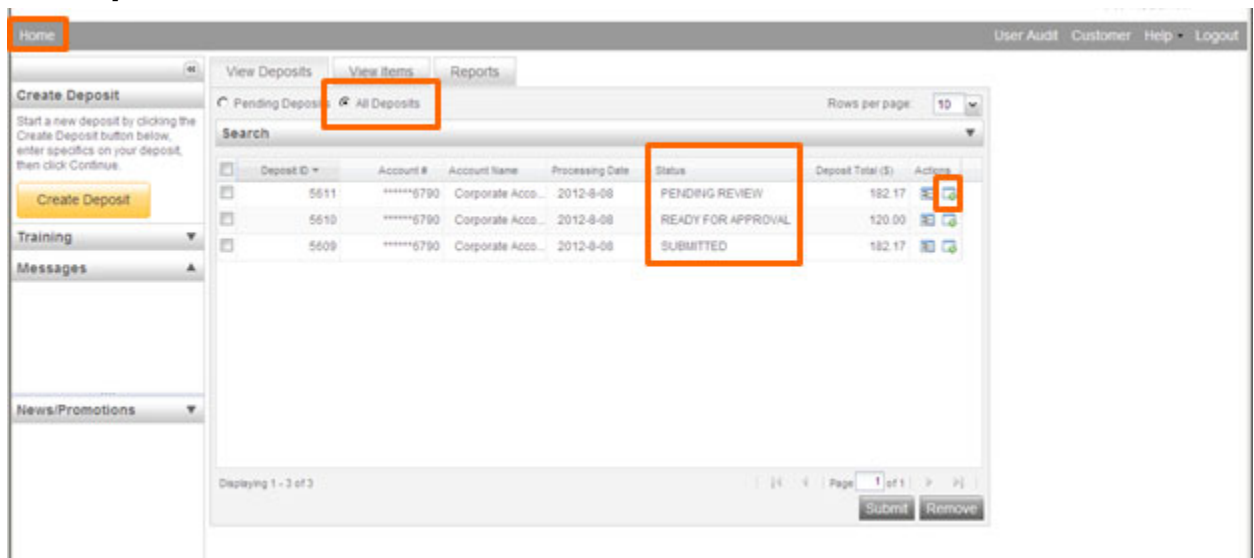3. Click the **Submit Deposit** button when the deposit is free of errors.
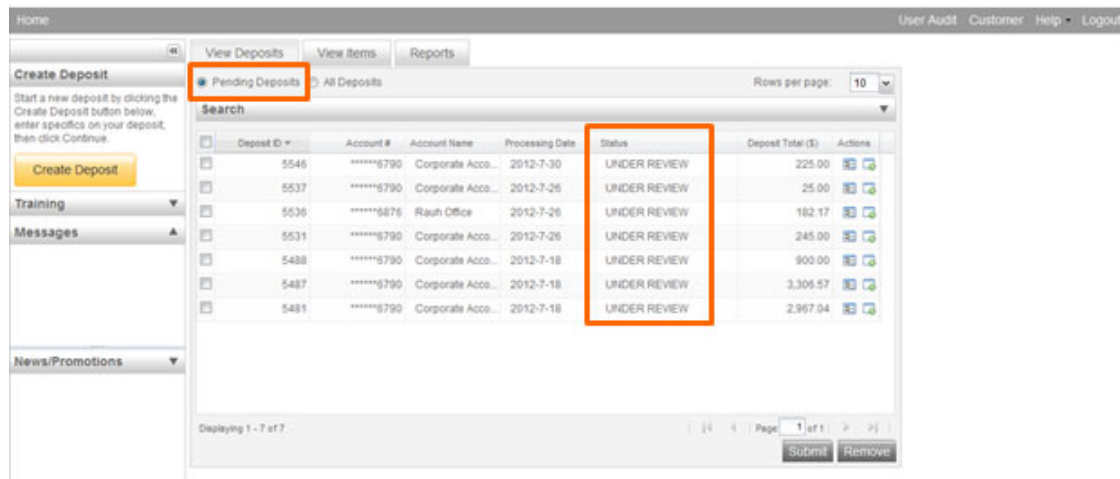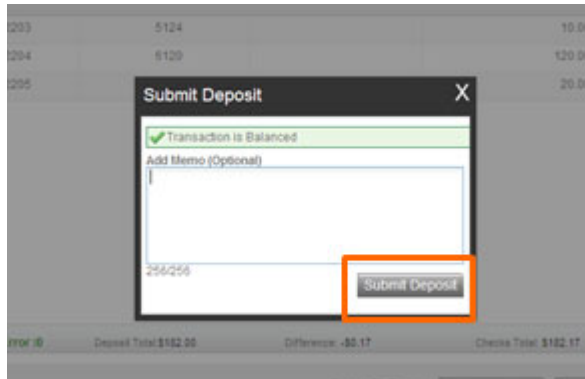

Deposit Status

Two tabs are available to view the status of a deposit. The All Deposits tab displays the status of all deposits. The Pending Items tab allows a user to view the status of deposits that are pending and have not been submitted.

1. Click the **Home** button to view the deposit information
2. Click the **View Deposit** icon to view a specific deposit.

All Deposits

Pending Deposits

Deposit Status Descriptions

Suspended A deposit/batch is in Suspended status when a User has not selected Capture Complete and has not resolved all exceptions. This status is functionally the same as Open but indicates that no one is currently working on the deposit. Customer has control.

Capture Complete A deposit/batch is in Capture Complete status when the User selects the Capture Complete option. This status only means that the User has finished scanning checks. Additional steps are needed to finalize the deposit process. Customer has control.

Delivered A deposit/batch is in Delivered status after it has been extracted for processing. Customer has no control.
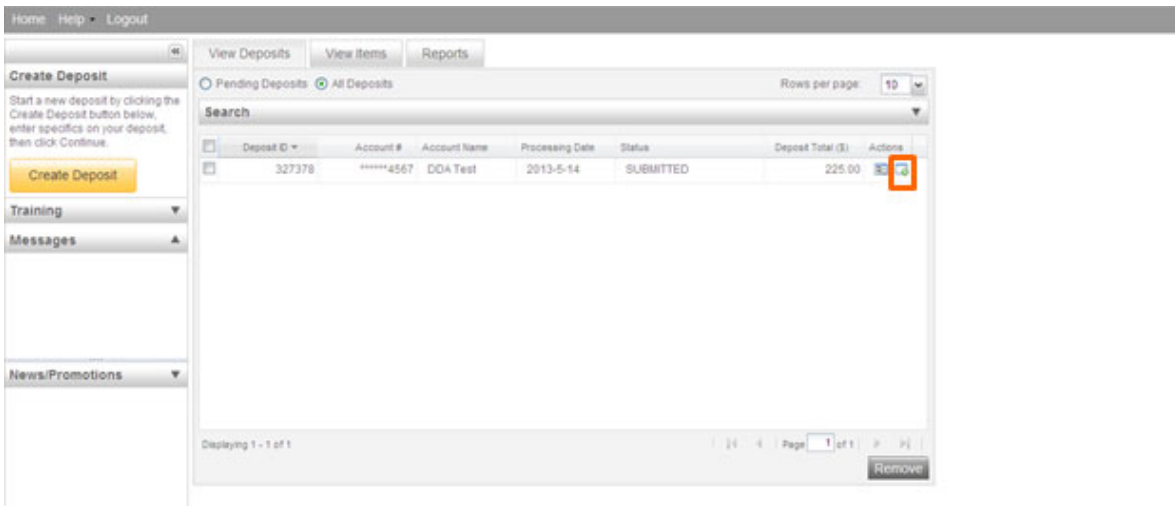
Reports

Reports can be used to obtain Deposit/Batch information and/or Item information. Reports can be exported to PDF and/or CSV (Excel) format.

Deposit/Batch Reporting

You can view or print a Deposit Detail Report with images from the **View Deposits** tab.
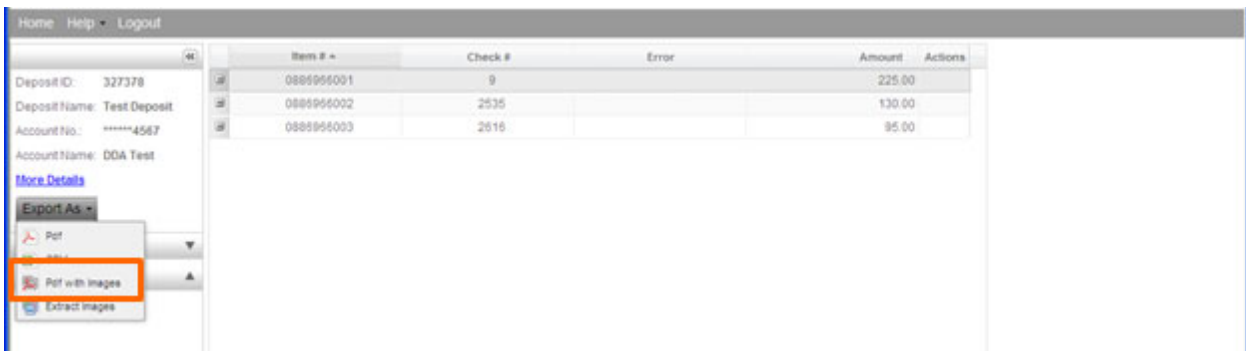
After submitting your deposit, click on the **View Deposit** icon to the right of the deposit you want to view or print on the home page.
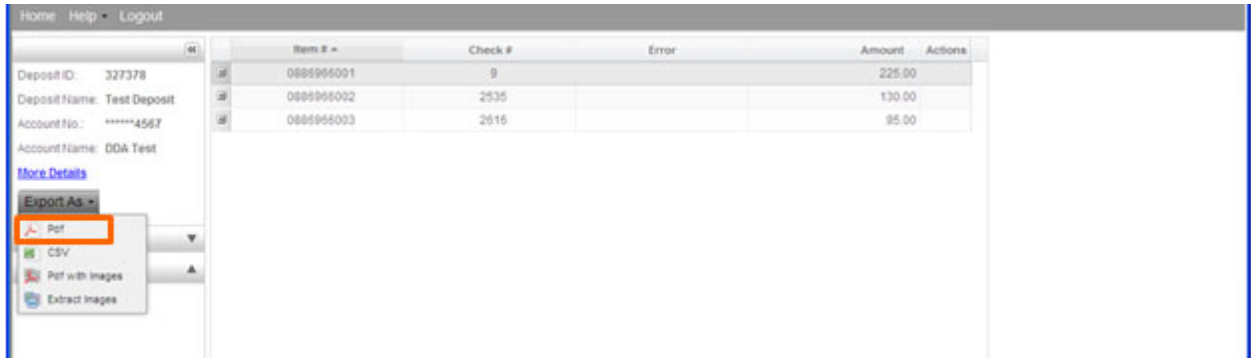
To view or print a Deposit Detail report with or without images from View Deposits, click on **Export As**.
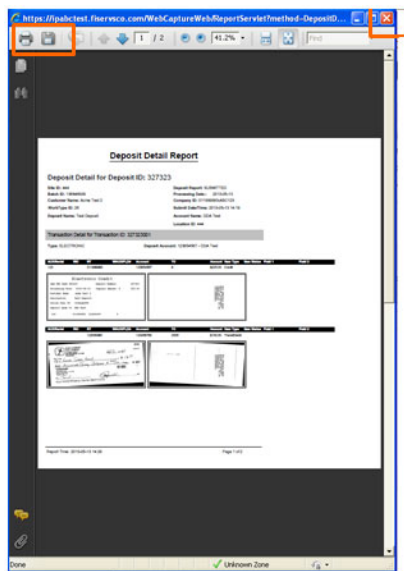

Click on **PDF with images**

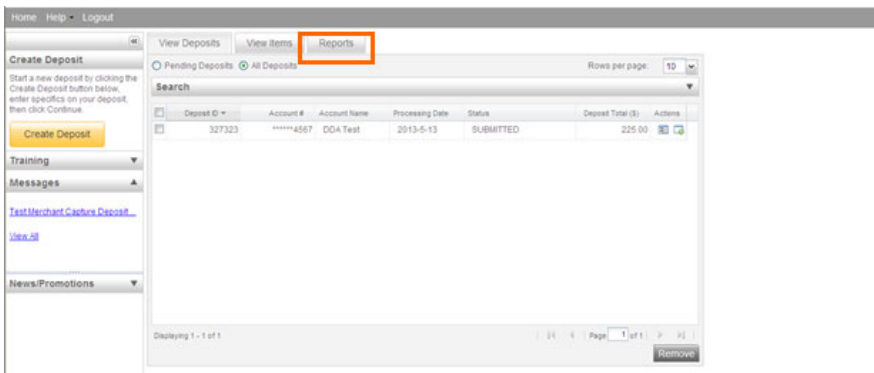If you don't want images included, click on **PDF**

The PDF document will open in a separate window. It can then be printed and/or saved. Once printed/saved, you can close the report window by clicking the X in the upper right corner of the report window.
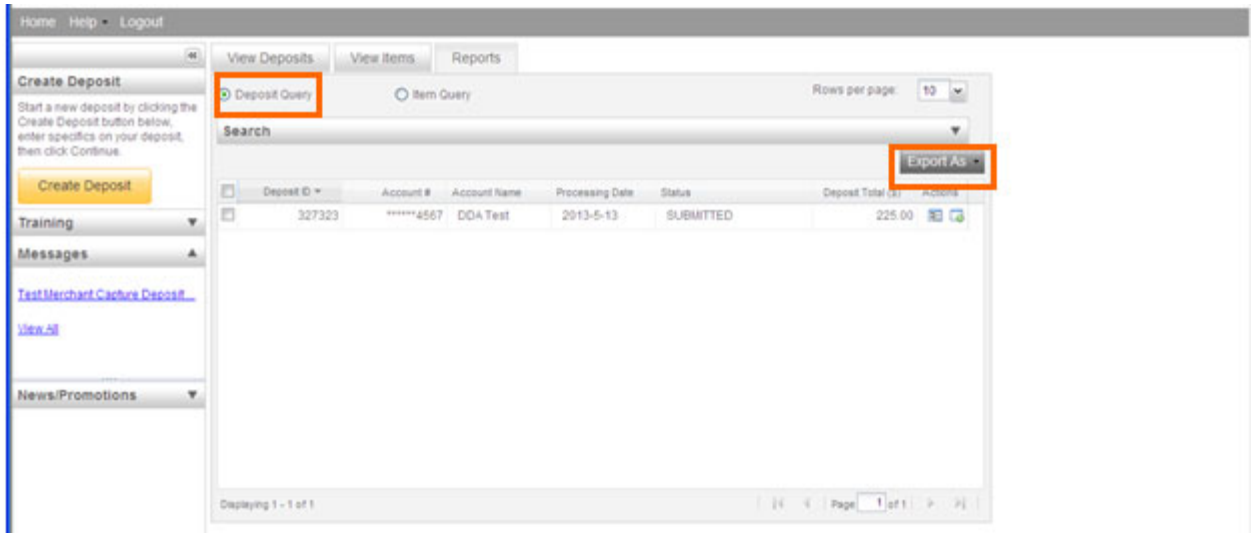

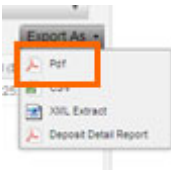You can view or print a list of deposits from the **Reports** tab.
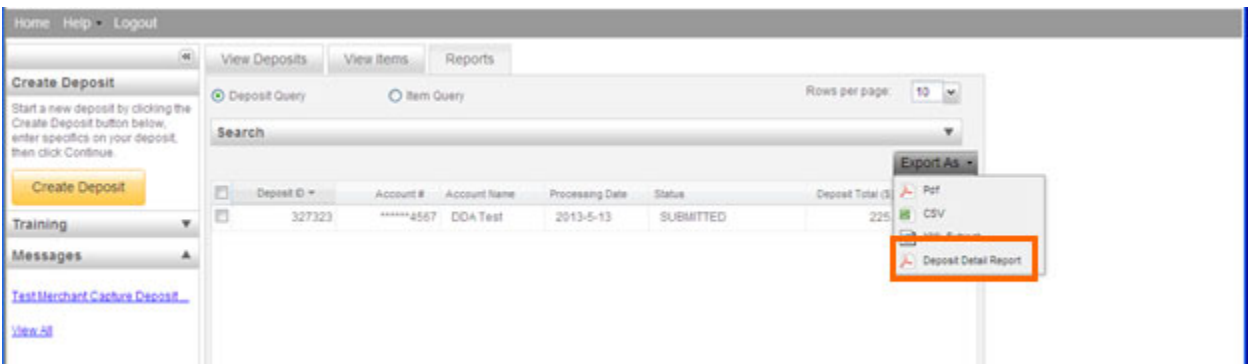
Click on the **Reports** tab.

Click on **Deposit Query**, and then click on **Export As**.


Click on **PDF**

To view a report showing all deposit details, with **Deposit Query** still checked, click on **Deposit Detail Report**.
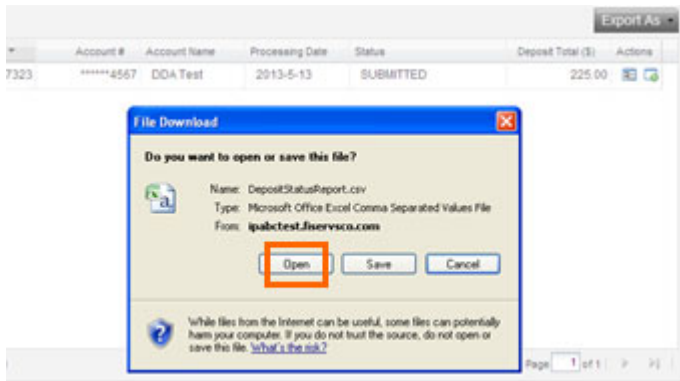
The PDF document will open in a separate window. It can then be printed and/or saved. Once printed/saved, you can close the report window by clicking the X in the upper right corner of the report window.
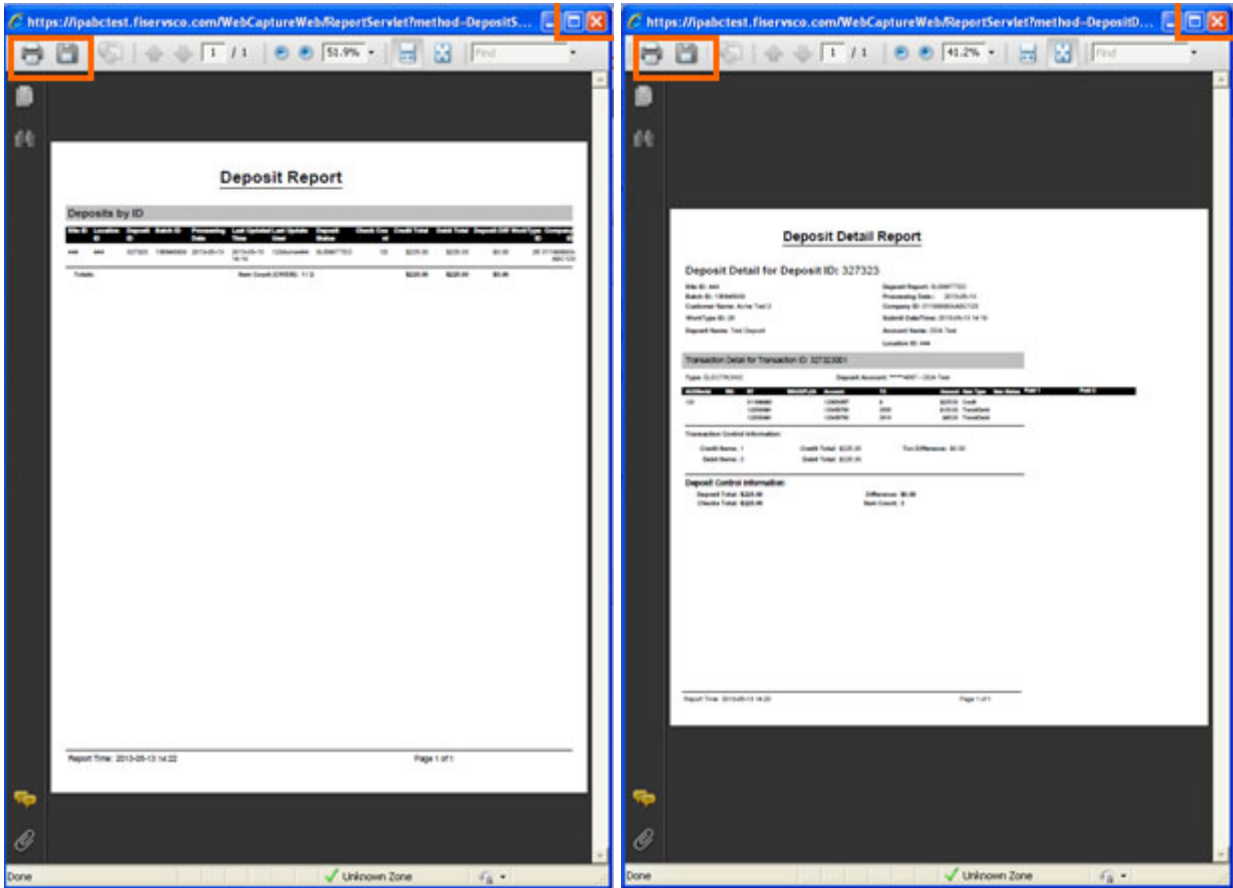
To export in a CSV (Excel format for import into an external application, with Deposit Query still checked, click on **CSV**.
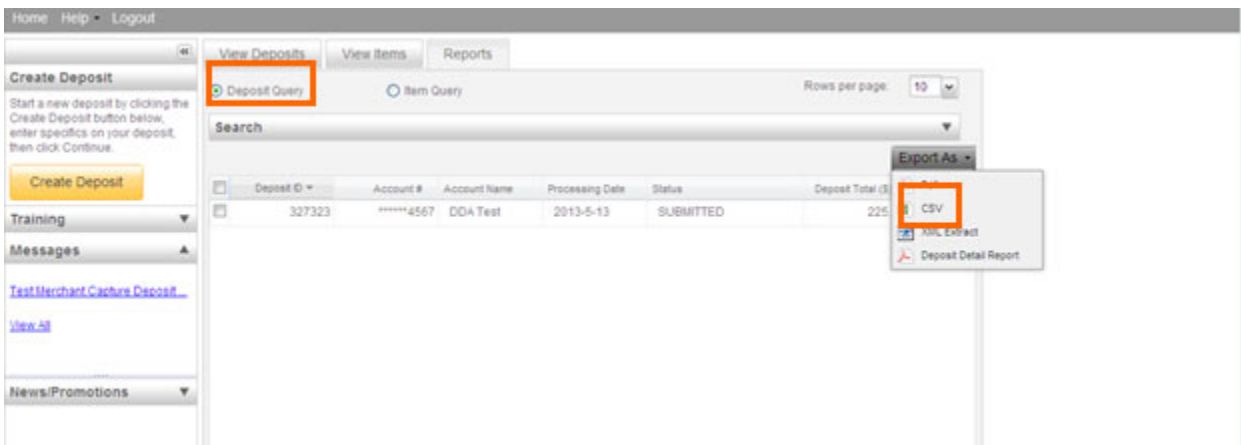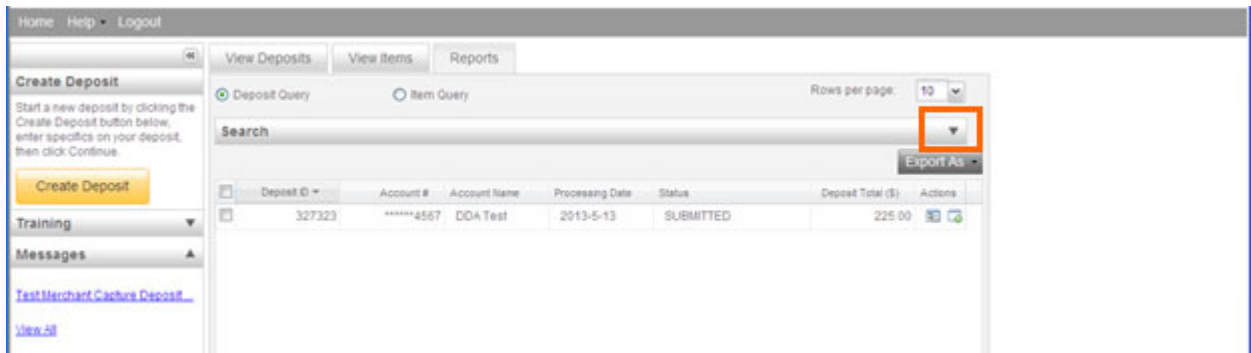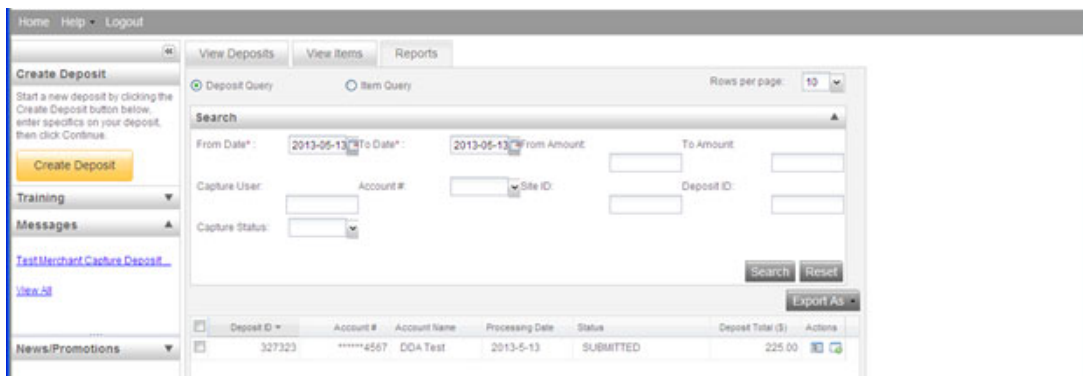
In the dialog box, click **Open**.

A spreadsheet will open. You can then format the columns as needed and print and/or save it.

Search Tool

Use the Search feature to search for specific deposits. Click on the **arrow down** on the search bar.
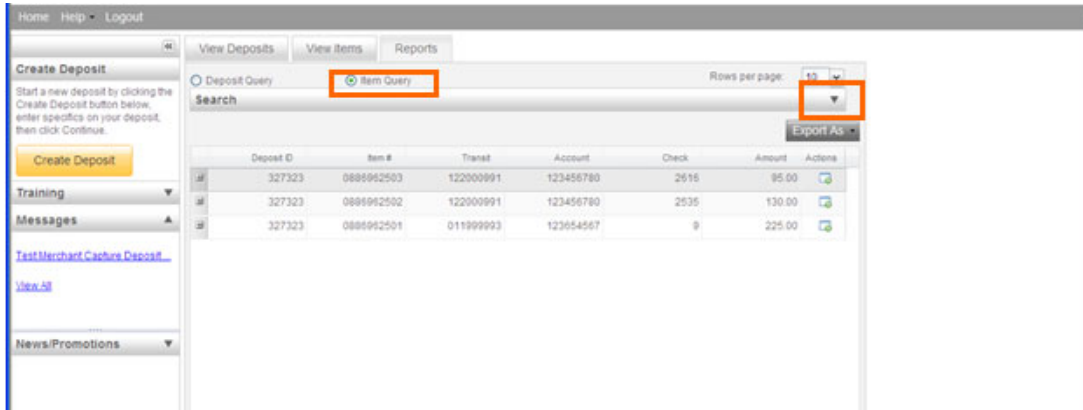

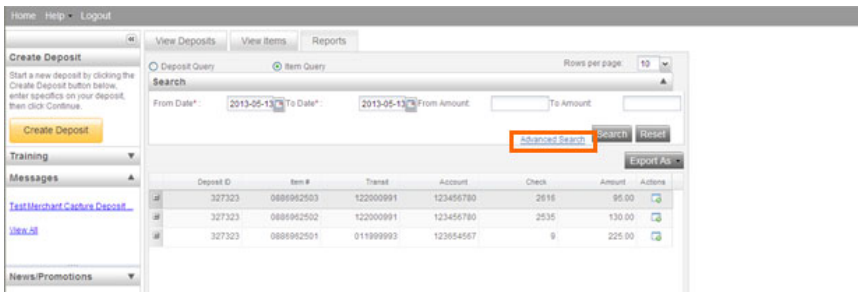You may use the available fields for searching.
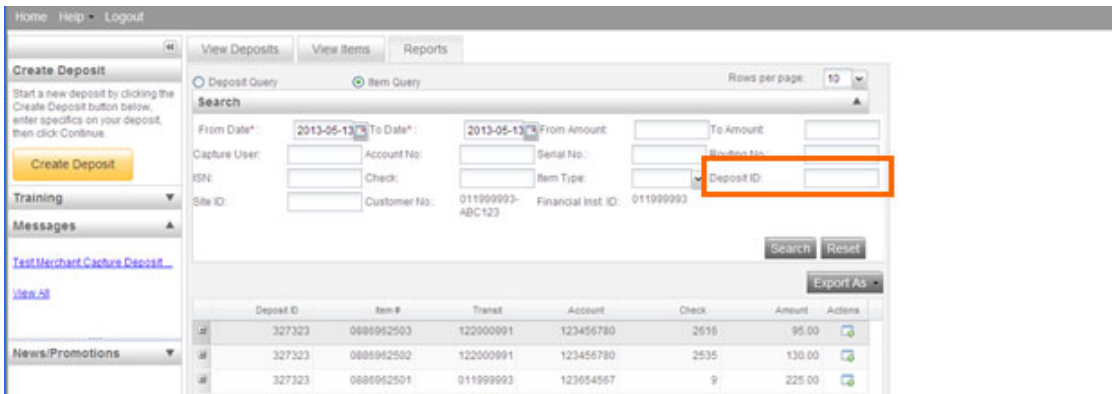
Item Reporting

To print an item detail report with Images, click on **Item Query**. Click on the **arrow down** on the search bar.
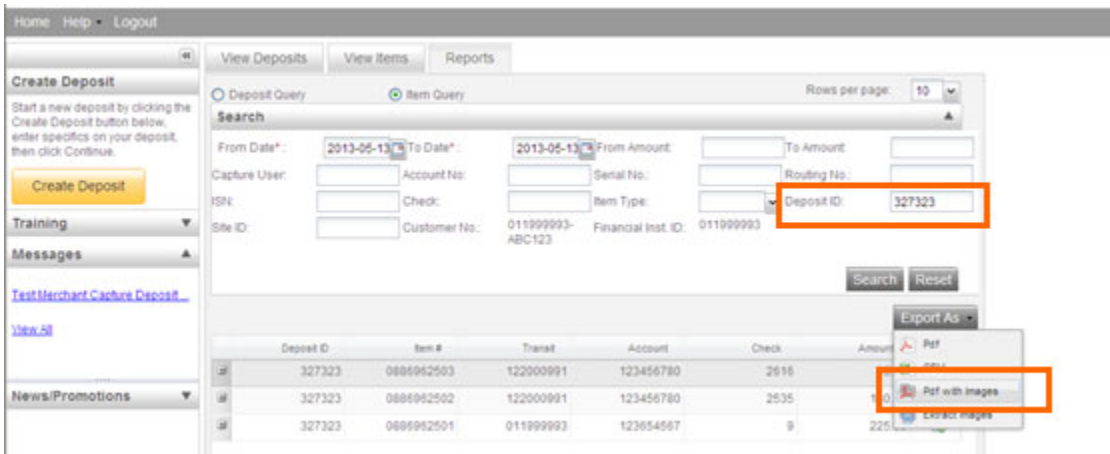

Click on **Advanced Search**

Type in the Deposit ID for the deposit you want to print.

Items belonging to that batch ID will be the only items displayed. Click on **Export As** and select **PDF with Images** (or just PDF if you don't want to display images).
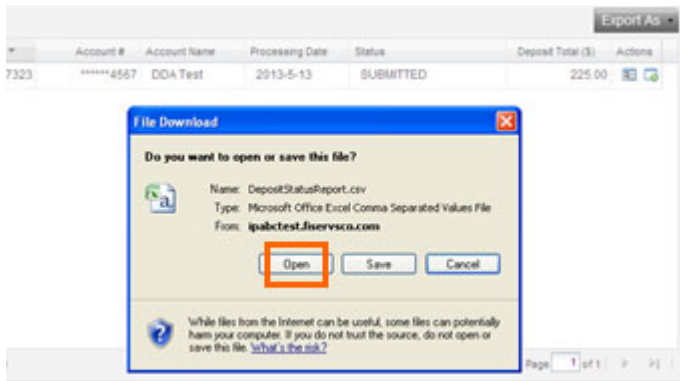
The PDF document will open in a separate window. It can then be printed and/or saved. Once printed/saved, you can close the report window by clicking the X in the upper right corner of the report window.
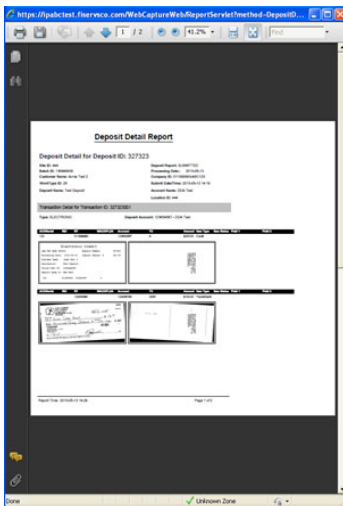
To export item details in **CSV** (Excel) format, click on **Export As** and select **CSV**.
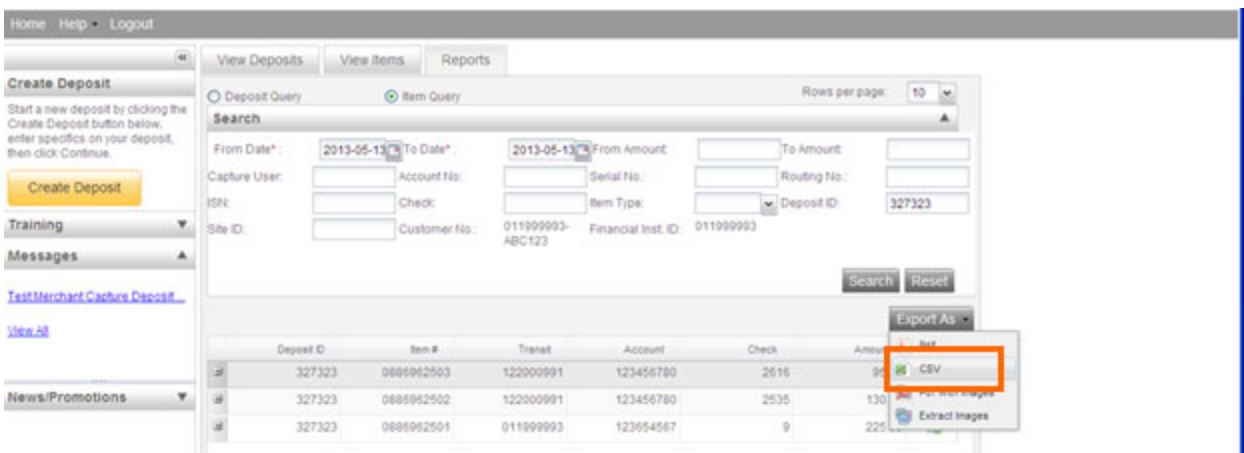
In the dialog box, click **Open**.

A spreadsheet will open. You can then format the columns as needed and print and/or save it.

Contingency Procedures

In the event that Remote Deposit is unavailable or functioning incorrectly, Greenfield Savings Bank is happy to deposit your checks at one of our offices. We can provide you with pre-addressed, pre-paid envelopes that you can use to mail a deposit or you can drop them off at any of our offices. These options are also available for checks that cannot be scanned due to irregularities with the MICR line. Please remember to include a deposit slip if mailing checks to an office.

Support

Call or email us at Greenfield Savings Bank with any questions at 413-775-8150 or businessonline@greenfieldsavings.com.

Support is available during normal business hours.