



REMOTE DEPOSIT

Self Service FAQs

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What is Remote Deposit?

Remote Deposit utilizes a check scanner that connects to your business's PC and the Internet.

Businesses can scan checks they receive and securely issue deposits electronically to the financial institution.

Day or night, it's the fastest way to turn check deposits into cash.

What are the advantages of Remote Deposit?

- ASP model requires no software to install or maintain at the user level.
- User friendly screens.
- Duplicate deposit verification for increased fraud protection.
- Deposit review for increased security and risk management.
- Works with approved check-image capture devices
- Virtual deposit ticket for increased deposit information such as the company, name, account number, deposit amount, and date. All of that data can flow into a statement.
- Single sign-on from Business Online Banking.

What do I need to use Remote Deposit?

1. A PC with an open USB 2.0 port, and at least 2 GB free disk space and 2.0 GHz processor
 - i. Operating Systems
 1. Microsoft Windows 7, Microsoft Windows 8, Microsoft Windows 10
 2. Mac OS XII El Capitan, Mac OS X 10.10 Yosemite, Mac OS X 10.9 Mavericks
 - ii. Software
 1. Adobe Acrobat Reader (Version 3.0 or higher)
 2. Silver Bullet Inc. Ranger Interface for scanner (provided)
 3. Windows Computers: Medical Informatics Engineering Alternatiff Image Viewer (provided)
2. A properly installed desktop check scanner (provided)
3. An Internet connection, 512Kb up/down (minimum recommended speed)
 - i. Browser
 1. Internet Explorer 11
 2. Safari 7-10
4. An account with Citizens Bank of West Virginia

How do I enroll?

The following forms are required for enrollment: Business Online Banking Premium Application

How do I get approved to use Remote Deposit?

Each application must be reviewed prior to approval.

Will the Bank provide the scanner?

Yes, Citizens Bank will provide the scanner(s) compatible with the Remote Deposit system. Please review the fee schedule for monthly fees and initial setup costs.

How secure is Remote Deposit?

Remote Deposit features multiple layers of security including password protection, Internet firewalls, and 128-bit encryption.

Are there deposit restrictions?

Deposit restrictions include:

- Deposit limit - the user will not be allowed to create a deposit for more than this specified threshold
- Deposit review threshold – Any deposit greater than the set amount must be reviewed in Deposit Review
- Number of items per day
- Total amount deposited per day

What is the required endorsement?

You must endorse the original check with a restrictive endorsement before scanning, applying the business name, account number, and the legend “For Remote Deposit Only at Citizens Bank of West Virginia.” A customized endorsement stamp will be provided with each new account.

What types of checks can be deposited through Remote Deposit?

All personal and business U.S. checks can be processed through Remote Deposit. Checks from Canada and other foreign countries, food stamps, savings bonds, and checks with poor image quality must be deposited at a branch location.

Can I have additional users set up, to review the status of a deposit?

Yes. Visit any Citizens Bank branch to set up users for review and/or research activities.

What method is available for users to review pending deposits?

You can use the Deposit Status screen to review your deposits. That screen lists the status of all deposits, so a deposit that is still pending review will be listed as such.

When can electronic deposits be submitted to Citizens Bank of West Virginia?

Remote Deposit users can submit electronic deposits to the Bank 24-hours a day, 7-days a week, even on weekends and holidays.

When will deposits be posted to my account?

Deposits submitted through Remote Deposit will be posted on the current or next business day depending on when the deposit is received. Cutoff times are 2:30pm Monday-Friday during normal business days.

How should paper checks be handled after they have been scanned and deposited?

Original checks should be securely stored for a period of fourteen (14) days after you receive notice from the Bank that it has been accepted and no later than confirming deposit acceptance on your monthly account statement.

After the fourteen (14) day period expires, you shall destroy the original check by shredding it or by any other commercially reasonable permanent deletion manner that does not allow the original Check to be accessed by an unauthorized person(s) and in a manner that the original Check is no longer readable or capable of being reconstructed.

How long will deposit history information be maintained within the Remote Deposit database?

The deposit history data will be retained for 180 days and images are retained for a 45 day time period.

How are checks prevented from being scanned and deposited twice?

The software is designed to compare each check to the previous checks that users have deposited. If a possible duplicate item is found, you will be alerted and corrective action will need to be taken.

Duplicate detection is also implemented across other deposit channels (i.e. teller, ATM and Mobile Deposit) through a shared database. If a user deposits a check through Remote Deposit and then takes that check to the bank branch, it would be identified as a duplicate during the Deposit Capture scan.

What is the time frame during which duplicate item detection will be performed?

The standard offering is 45 days for duplicate detection with images and 180 days without images.

How do users know if the image quality is acceptable?

The software has an Image Quality Assessment (IQA) tool that automatically identifies checks with missing or unreadable fields.