



Remote Deposit Capture Best Practices

- All checks should be made payable to the business name on the applicable account. Checks made out to another payee should **not** be processed through Remote Deposit Capture.
- All checks should be properly endorsed before scanning. Endorsement should include business name, First State Bank and For Mobile Deposit Only.
- The check scanner should be located in a secure location.
- Check amounts should be totaled before scanning and not submitted unless matched with deposit total.
- The front of all checks should be stamped as “processed” after scanning. There is a significant risk that checks could be deposited an additional time without the stamp.
- Scanned checks should be stored in a secure location for a minimum period of 60 days. This helps protect you in the event of a customer dispute.
- Processed checks should be shredded with a cross cut shredder in house or by a third party company.
- Verify that check images are an accurate and clear reproduction of the original checks each run.
- The scanner should be cleaned on a regular basis to maintain the quality of the images. Scanner cleaning cards are available for purchase online and at most office supply stores.