HERITAGE
BANK OF COMMERCE

User
Guide

Remote Deposit

Contents

Heritage Direct Online Banking

We are grateful for your business. The merger of Presidio Bank with Heritage Bank of Commerce is complete and you will continue to receive outstanding service and expertise. Our goal is to ensure that the conversion of your online banking from Presidio Bank to Heritage Direct Online Banking is as smooth and easy as possible for you and your business. This guide has resources to help make your transition easier.

Once again, we thank you for being our valued client and welcome you to the Heritage Bank of Commerce family.
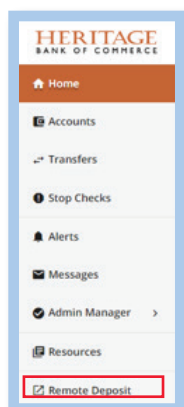
Getting Started & Creating a Deposit

Getting Started

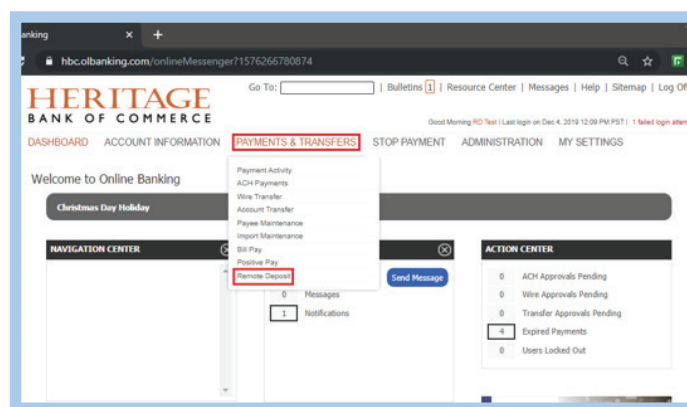Refer to your Online Banking User Guide for Login procedures.

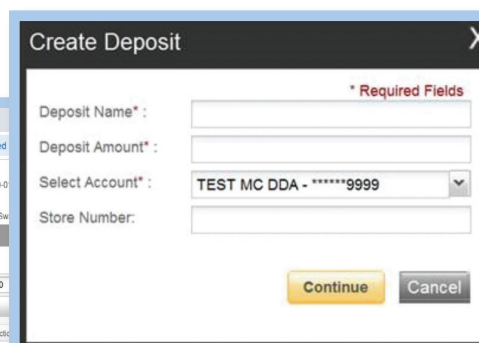**IN SMALL BUSINESS ONLINE BANKING**

Click on **Remote Deposit**

IN COMMERCIAL ONLINE BANKING

Click on **Payments & Transfers** > **Remote Deposit**

Creating a Deposit

Click **Create Deposit**
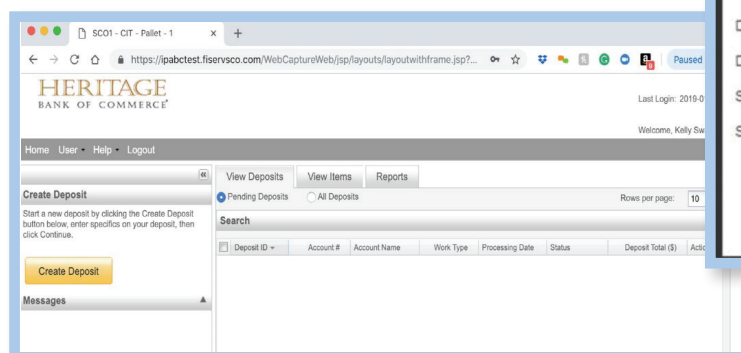
Deposit Name – If displayed, enter a deposit name of your choice to display on your Remote Deposit reports. For example: date or reason for deposit. Alpha-numeric, maximum 50 characters.

Deposit Amount – Enter the total amount of your deposit

Select Account – Select the deposit account number

Store Number – Optional field. Numeric only, maximum 15 characters, no spaces.

Click **Continue**

Scanning Checks

Place check(s) in scanner ("No Doc Present" will display if no checks are inserted.) If using a single check scanner, place each check separately without interruption. If using a batch scanner, continue to place several checks at a time as needed.

Click **Scan**

If needed, select **Stop Scan** when done.

Submitting Your Deposit

Click **Submit Deposit**. A memo with the deposit information can be added, if desired.

If you are out of balance or have errors to fix, follow the procedures located later in this guide.

When the deposit has been submitted, **verify there are no Suspended deposits. If there are, call Cash Management Support at 800.796.4777 for assistance.**

Finalizing Your Deposits

ACCESSING REPORTS & SECURING DEPOSITED CHECKS

After completing deposits, **Print or Save any needed reports**. Images and reports are retained in the system for 45 days.

1. From the **Home Screen** select **View Deposits**

2. Click **Export As**

3. Click **PDF with Images** or other reports as desired.

4. **Print** or **Save** your report

5. **Secure** the deposited checks together. Store processed deposits in a secure, locked environment for 90 days. After 90 days shred checks via cross-cut shredder or secure shred service

SCANNING BEST PRACTICES

1. Keep individual deposits to **fewer than 200 checks** when possible. Multiple deposits may be made each day up to the daily limit established for your business.

2. Ensure the **checks are aligned and level** before placing them in the hopper. Minimizing the number of checks in the hopper will reduce rejects, jams, double documents, and piggybacks, and maximize image quality.

3. For deposits with a large number of checks, monitor the **Items Scanned** and **Items Processed** counters at the bottom of the screen. If Items Processed falls behind by over 50 items, click **Stop Scan** on the Scan Navigator. When Items Processed catches up, click **Scan**. If Items Processed stops increasing, you may have lost your Internet connection.

4. The following items cannot be scanned for deposit.

    Savings Bonds
    Canadian US Dollar Items
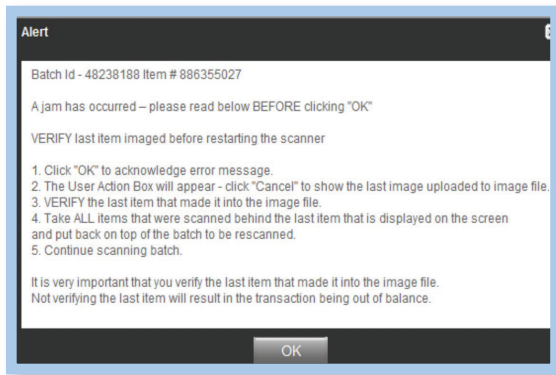   **Foreign Items**
    Non-Imageable Items (Checks that are not legible, too dark or too light)

    You will need to remove these from your deposit and take them to the Bank.

5. If an item jams, the scanner will stop and a message will appear.

   • Follow the steps in the jam message as displayed next.

Clicking **OK** may clear any items jammed in the scanner. (If the scanner doesn't clear, you must remove the items manually.)

Place uncaptured items in the hopper and click **Scan**.

6. If you click **Save Deposit** at any time before submitting, it will put the deposit in a Suspended status. The deposit will not be complete until you submit. To submit, in the **Actions Column**, select the icon for **View Deposit**.

Continue with the standard **Submit Deposit** procedure, or scan more checks.
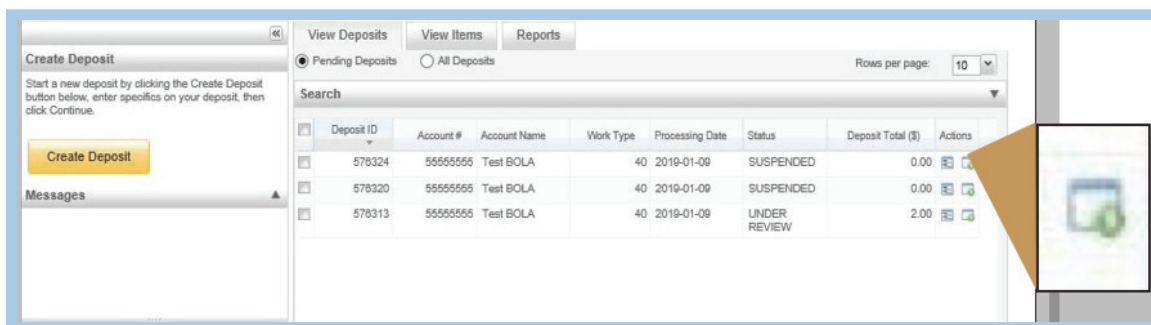
If Needed – Fix Errors

DUPLICATE EXCEPTIONS

The software will check for duplicates. If any are found, the duplicates will be displayed side by side with the current item on the left and th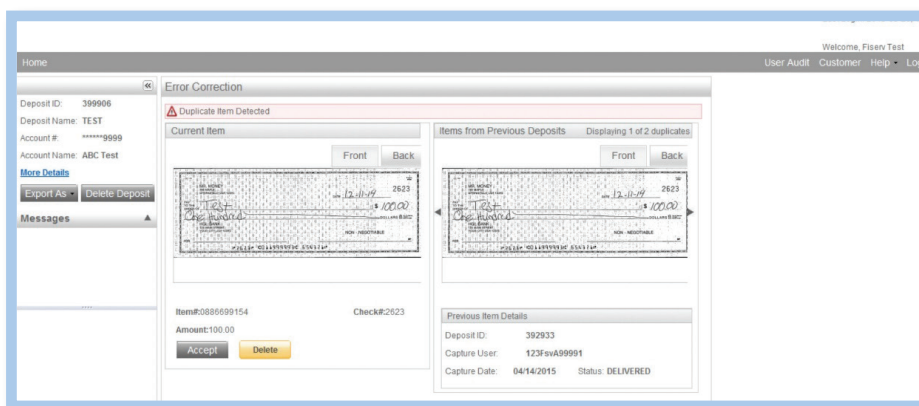e previously scanned item on the right. Data pertaining to the previously scanned item will be displayed beneath the image on the right. If multiple suspected duplicates are found, use the arrows next to the image on the right to view and address each.

Once you determine whether the item is a duplicate, click **Delete** or **Accept**.

If there are any additional errors the Fix Errors tab will be available. Click **Fix Errors**.
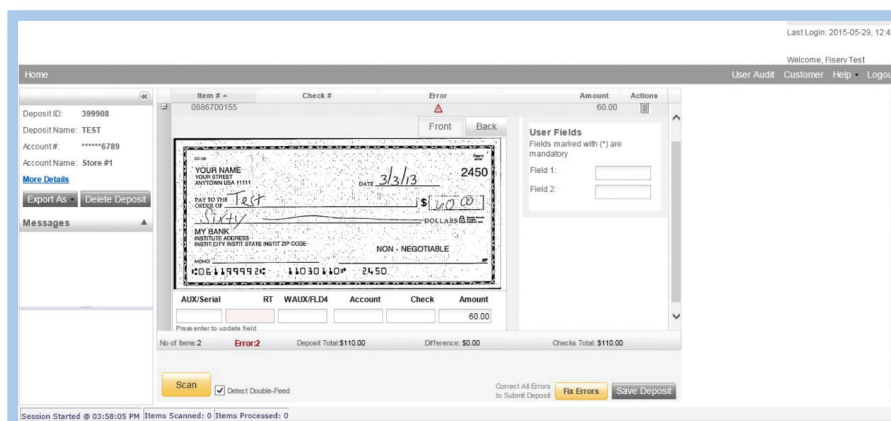
If multiple fields need to be corrected on the same image, the first field with an error will be highlighted in pink. Correct the field as needed and click Enter to move to additional fields that need correction.
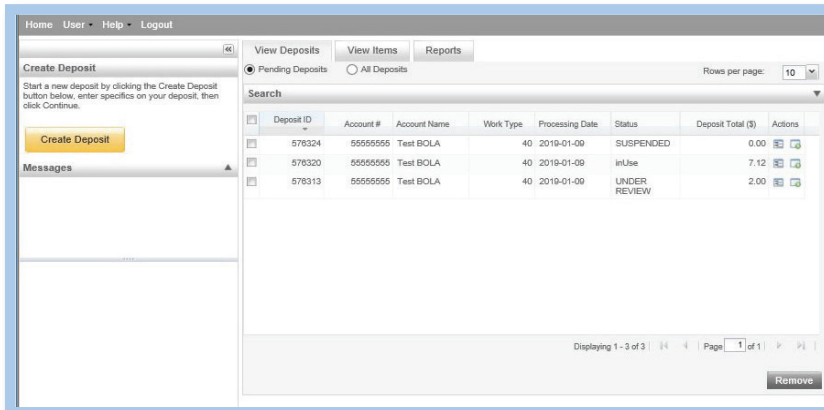
Click **OK** to close the window.

EDIT A CHECK FIELD

After deposit is submitted, no changes can be made.

To open the check in question, from the **Home Screen** on the **Deposit Row** in the **Action Column**, click the icon on the right. On the row for the check, click the + icon on the left.

On the row for the check, click the + icon on the left.

RESCAN A CHECK IMAGE

If the image needs to be improved (e.g., if it is crooked or upside down), place the check in the scanner and click **Rescan**. You will receive a prompt: "Do you want to rescan image for selected item?" Click **Yes**. The MICR will be compared with the original check. If there is a difference, you will receive a warning message. If you are certain you are rescanning the correct check, select **Yes**.
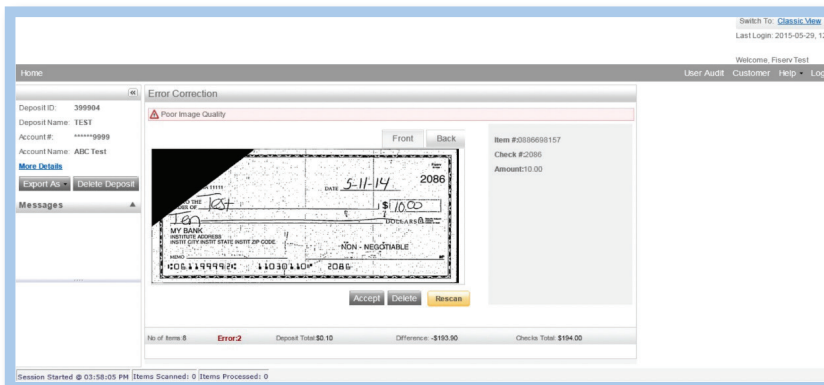
Sometimes, rescanning will not improve the image and it will continue to be flagged as an exception. However, if all of the important information is legible, you may click **Accept Image**.

DELETE A CHECK IMAGE

If the image is illegible, verify that the image displayed is the item you want to delete. Click **Delete** under the image. A pop-up prompt will appear asking if you are sure you want to delete this item. Click either **Yes** or **No**.

IF AN ITEM PIGGYBACKS

If you discover that two checks ran through the scanner together ("piggyback"), find the checks in the scanner exit pocket, delete the piggyback record, and scan these checks at the end of the deposit.

IF THE DEPOSIT IS NOT IN BALANCE

You must review the checks by clicking the + next to them to confirm that the amounts captured are correct. See the Edit Check Field section for detail on this procedure. The arrow keys on the keyboard may also be used for opening/closing, or moving through the images. If necessary:

- scan missing items at the end of the deposit

- fix any amounts that are incorrect

- delete unintended items, if any

Remove/Delete a Deposit

Select the deposit on the Deposit Status Screen and click Remove at the bottom right of the screen. A Prompt appears "Are you sure you want to delete this deposit?" Select **Yes** to remove or **No** if you do not want to remove the deposit.

We recommend that you open any deposit before removing it to verify the deposit should be deleted. You can use the Delete Deposit option to the left of the screen within the deposit to remove it.

- A deposit cannot be removed if it has been submitted.

- A removed deposit cannot be recovered. If you need the deposit, it must be re-scanned.

Search History

Images and reports are retained in the system for 45 days.

TO QUERY FOR ITEMS PREVIOUSLY PROCESSED

1. Select the **View Items** tab.
2. Select the **Search** drop down.
3. Select **Advanced Search** if searching on something other than the amount.
4. Enter search criteria in **Search** options. Include a deposit ID or at least one MICR field in the search criteria. Click **Search**.
5. Click on the + **or** – by the item to view or to close.
6. Click **Clear** if you need to search again.

TO SEARCH FOR PREVIOUS DAYS/DEPOSITS PROCESSED

1. Select **View Deposits** tab.
2. Select the **Search** drop down.
3. Select **Advanced Search**.
4. Enter search criteria in **Search** options, click **Search**. (MICR fields don't need to be included in search criteria.)
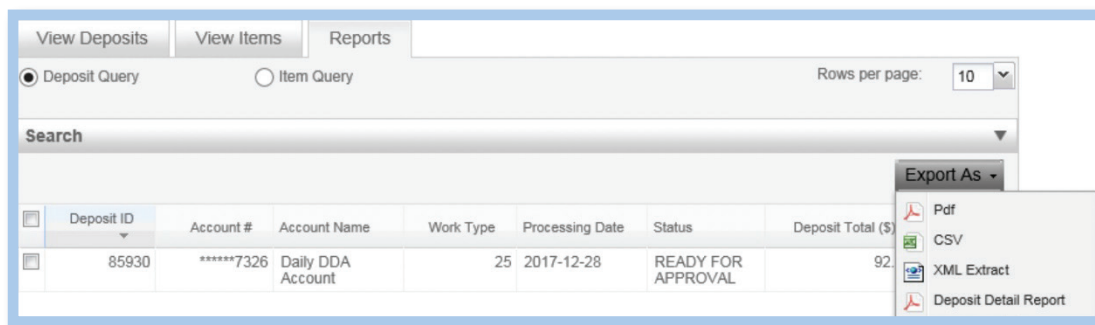5. To return to current date, click **Clear** and then **Search**.

Additional Reports & Scanner Maintenance

Additional Reports

On the Deposit Status screen

1. Select the **Reports** tab.

2. Click on **Export As** and choose a report type.

    a) PDF

    b) CSV

    c) XML Extract (Not applicable for Mac users)

    d) Deposit Detail Report (PDF format)

Scanner Maintenance

Based on environment, we recommend cleaning your scanner twice a year. Periodic scanner cleaning with a compressed air can and/or designated check scanning cleaning card is recommended.

Remote Deposit

Banking Hours
Monday - Friday 9 a.m. to 5 p.m.

General Banking Questions
(888) 494-4599

Cash Management/
Online Banking Questions
(800) 796-4777

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