

## What Is It?

Remote Capture is a convenient way for customers to make check deposits without going to the bank. Through our Commercial Capture Xpress (CCX) service, digital images of the checks received can be captured and transmitted to the bank (over the Internet) from the customer's office.

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## How It Works

- ◆ Customer receives checks.
  - ◆ Customer creates deposit transactions from desktop PC by using a check scanner provided by the bank.
  - ◆ Images of captured checks are viewed by customer to verify quality and additional data.
  - ◆ An image based deposit is prepared which is referred to as an image cash letter (ICL).
  - ◆ The ICL deposit is transmitted to the bank via an encrypted, secure Internet connection.
  - ◆ Bank receives customer's ICL and posts to customer's account.
  - ◆ The original checks may be shredded after transmission has been validated as received by the bank.
  - ◆ Detailed reporting, remittance configuration and file export capabilities improve A/R process efficiencies.
  - ◆ Online deposit and transaction history with advanced search capabilities is maintained on our CCX system for 24 months.
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## Benefits

- ◆ Reduced employee risk
  - ◆ Reduced transportation expenses
  - ◆ Convenient deposit deadline of 4:00 pm CST
  - ◆ Reduced exposure to fraud
  - ◆ Faster notification of returned checks
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