



## Welcome to Remote Deposit Capture:

The Hingham Savings Remote Deposit Capture service provides you with the convenience of making deposits right from your place of business, as part of our Business Online Banking service. The scanner we provide to you at no cost allows you to scan multiple checks at one time and transmit your images directly to the bank.

### Important Things to Know:

- Your daily deposit limit will be determined based on the needs of your business and can be changed as needed. Requests for changes to your daily deposit limit may be made through our Digital Banking Department.
- Remote Deposits may be made any time before 4:00 pm (EST) Monday through Friday for next day availability, when the next day is also considered a business day.
- Remote Deposits initiated after 4:00 pm will be processed on the next business day.
- All deposits are subject to verification and final payment by the drawee bank. In the event a check is returned to us by the paying bank for insufficient funds, we will automatically redeposit the check for you.
- You may make as many deposits as you wish in a single day, but each deposit or batch cannot contain more than 100 checks or exceed your daily deposit limit.
- You may use the Remote Deposit Capture service to deposit any check payable in US Dollars, through a US Bank. Any checks payable through a foreign bank will need to be sent for collection regardless if it is payable in US Dollars or foreign funds. You may bring foreign checks to any one of our convenient branch locations or use our bank by mail service.

## Preparing Your Deposit:

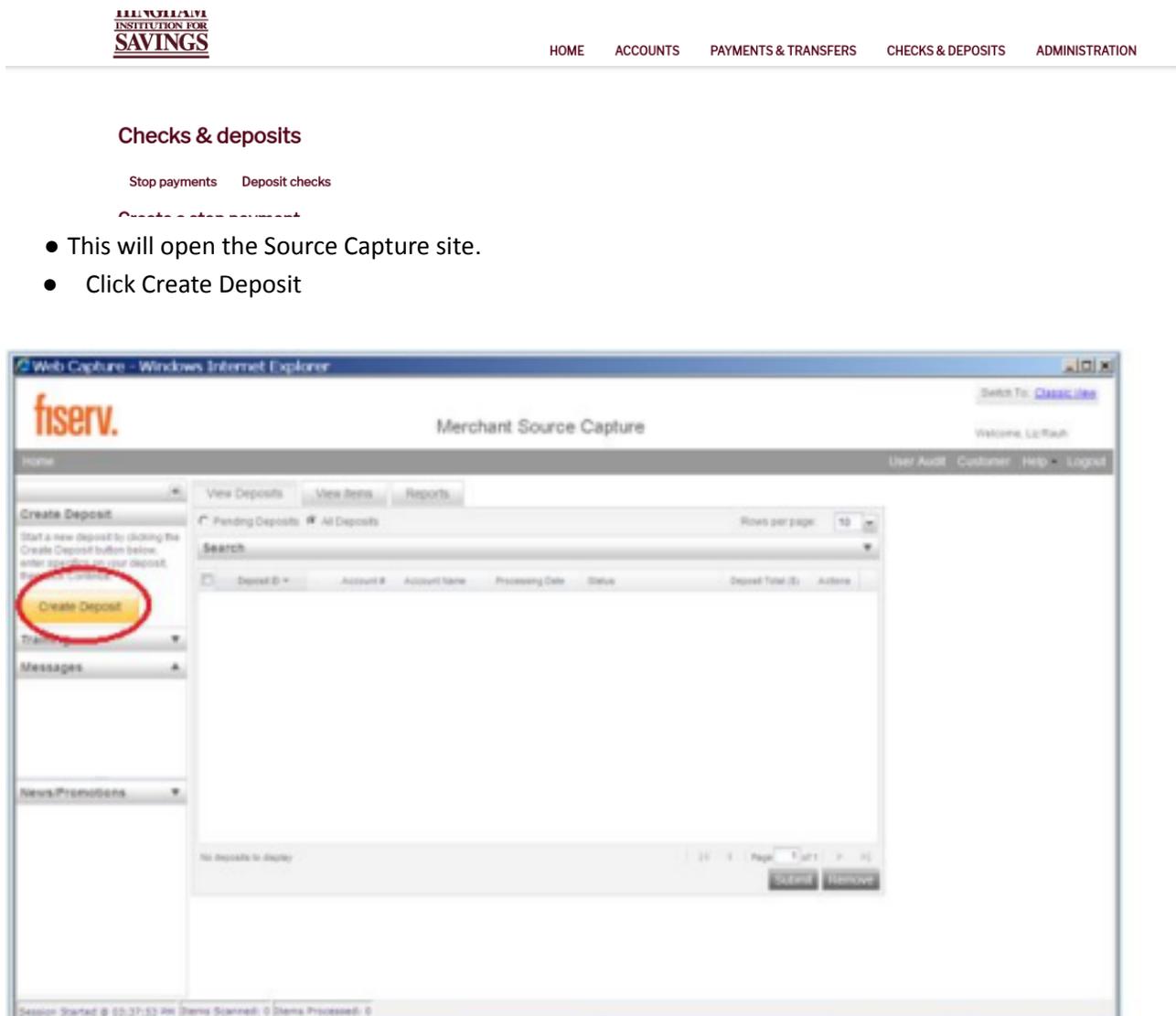
- Review the checks to ensure that they have been signed and are payable to the business as identified in the title of your account.
- Add up the checks for deposit. You will enter this amount as part of the scanning process for verification of your deposit
- Check the items for staples, paper-clips and calculator tape, etc. and remove these items. These items will cause the scanner to jam.
- Ensure all documents are facing in the same direction and not upside down.
- Make sure all documents are aligned evenly. This will reduce “piggy-backs” and jams.

- Place the documents (straight and even) into the scanner, facing the outside of the scanner.

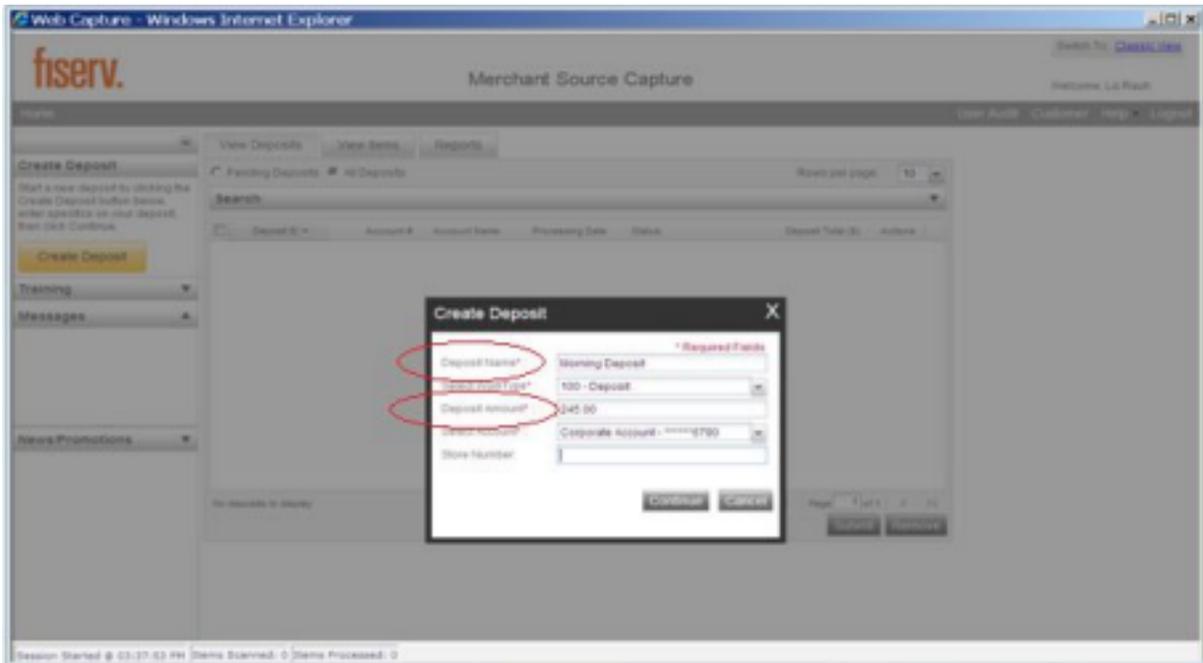
## Making a Deposit:

The Remote Deposit capture service is accessible through your Business Online Banking account. To access your Business Online account, visit our website at [www.hinghamavings.com](http://www.hinghamavings.com) and enter your log in credentials under the Business Banking tab. You will then be prompted with a challenge question if logging in from an unregistered computer, and your password. Once logged in, you will select Remote Deposit Capture from the Checks & Deposits tab as illustrated below.

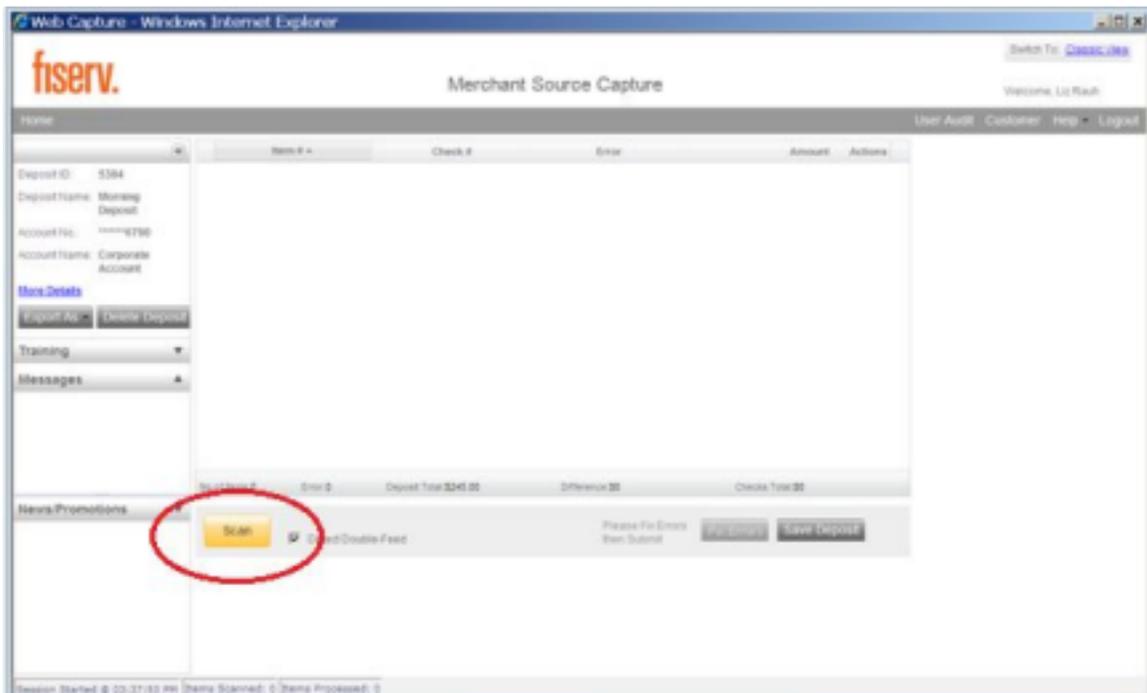
- From the Checks & Deposits tab, select Deposit Checks



- Define a Deposit Name to the batch.
- Enter the amount of the deposit. Zeros automatically populate as cents. (Ex 5000 = \$50.00)
- Select the appropriate account from the Select Account drop down, if more than one.
- Click Continue

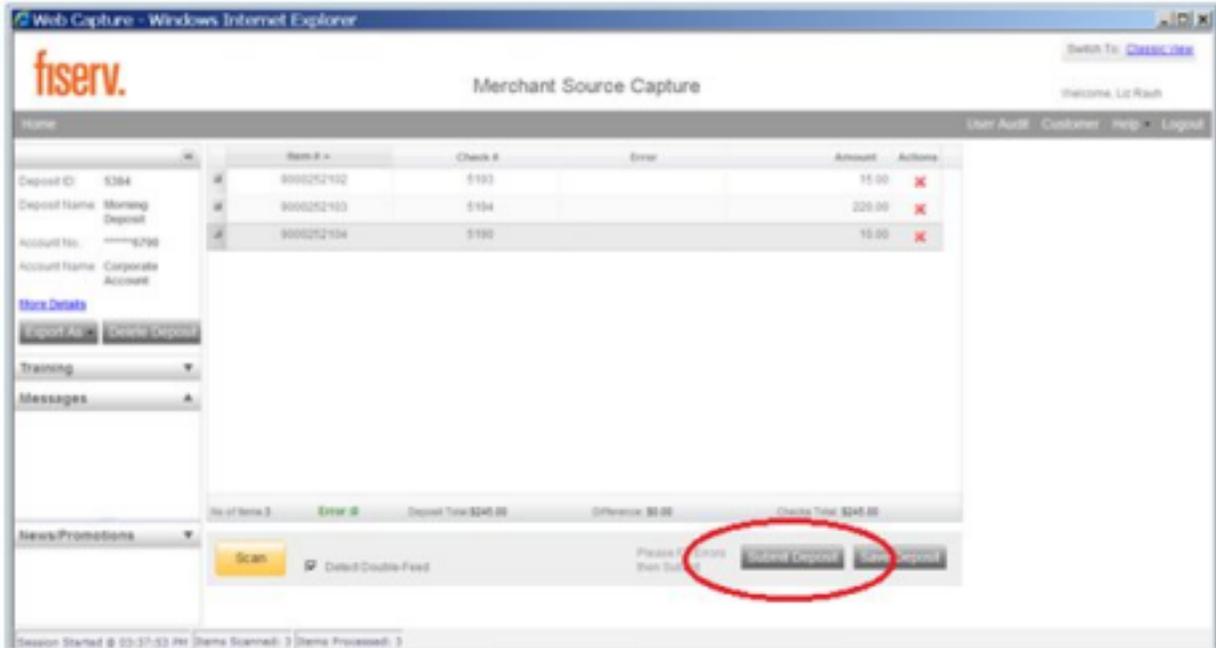


- Click Scan, to begin scanning the checks for deposit



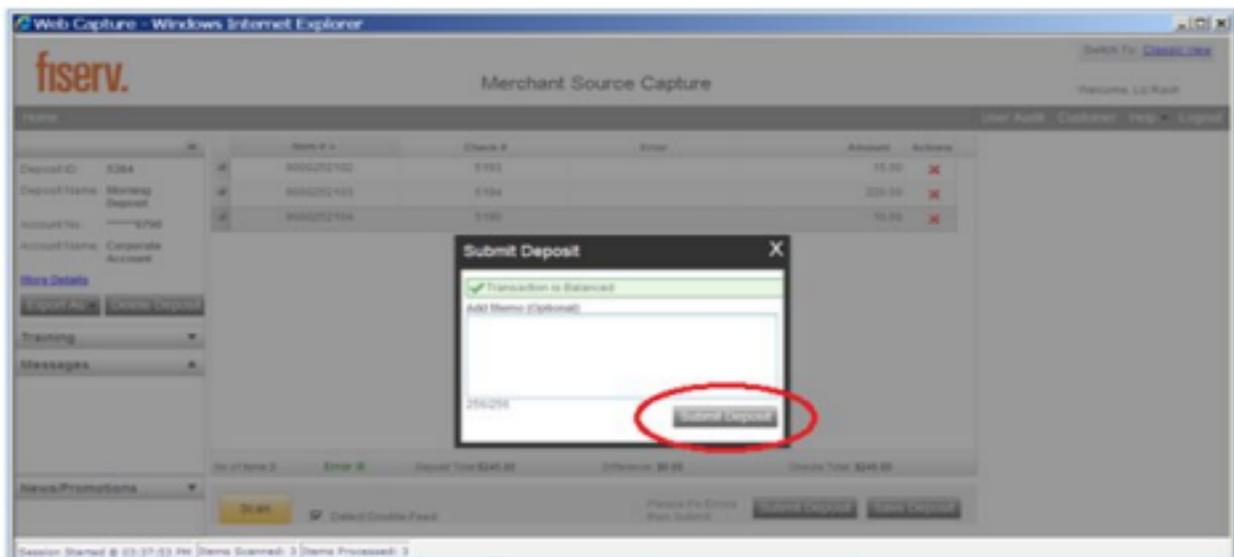
If there are no errors when the scanning is complete, the Submit Deposit button will be available on the bottom of the page.

- Click the **Submit Deposit** button

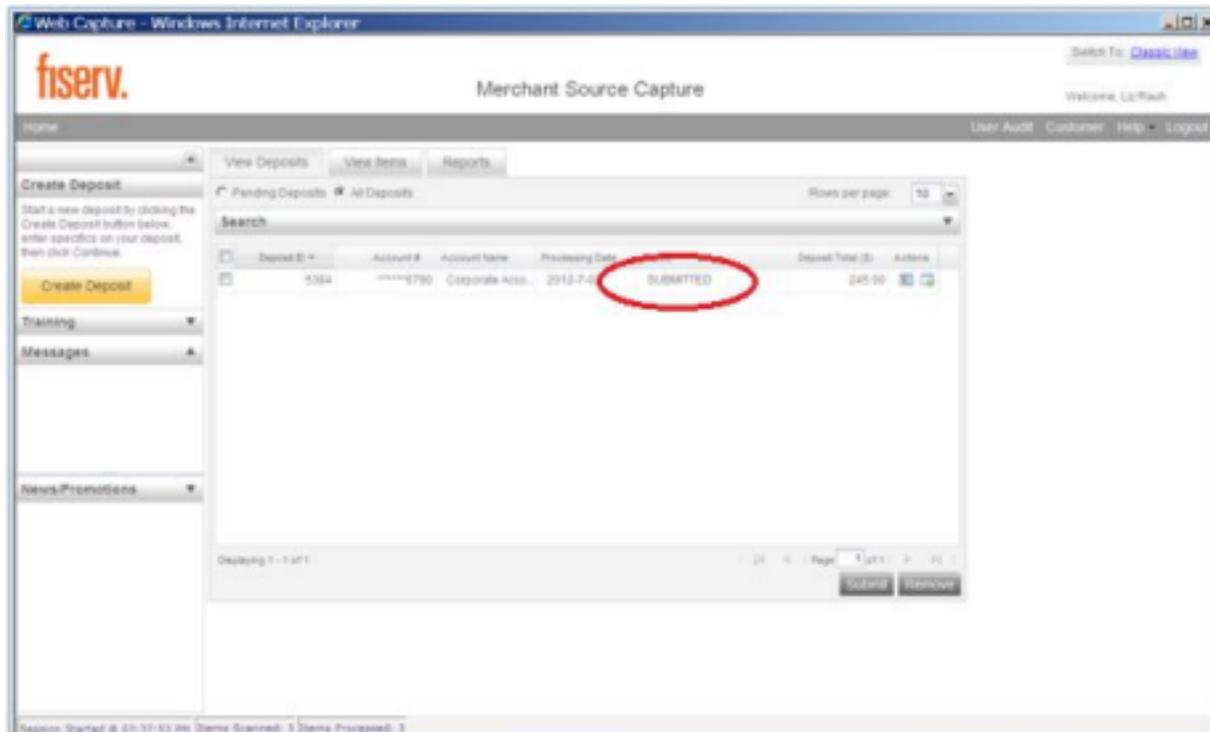


A Submit Deposit dialog box will be displayed to enter and save information about the particular deposit.

- Enter information in the **Add Memo** field (optional)
- Click the **Submit Deposit** button



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

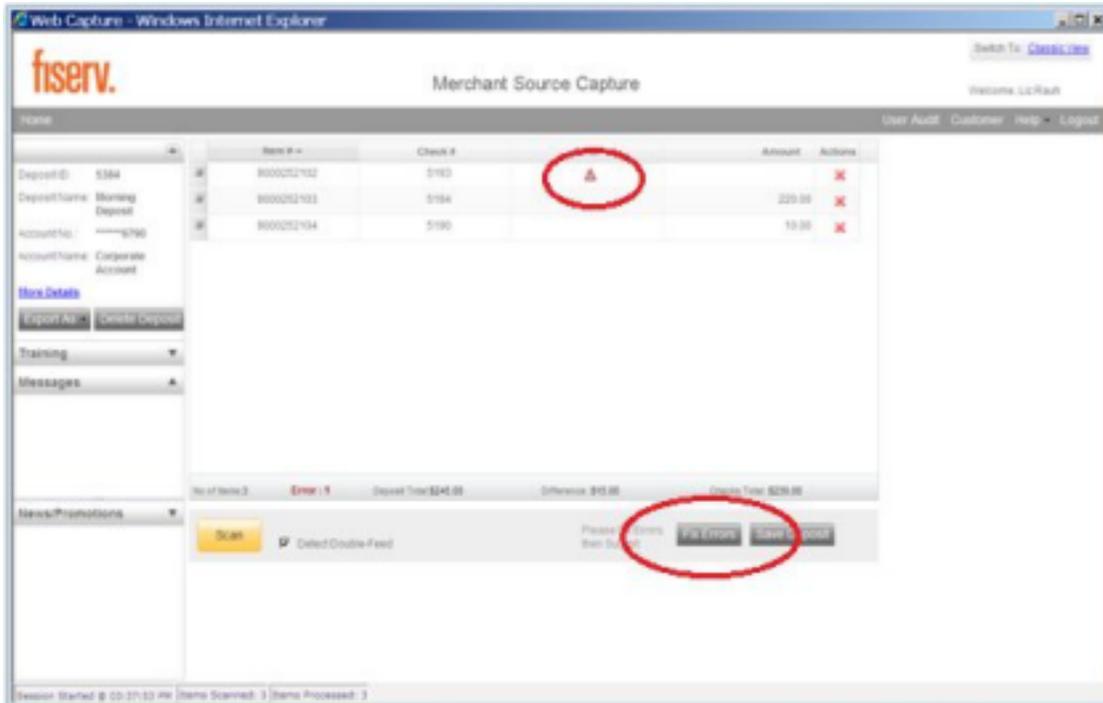
Examples of errors include the following;

- Discrepancies between the amount written in the amount box and the legal written line.
- Check identified as a duplicate
- Scanner reader error, scanner is unable to properly capture MICR line data.
- Image Quality issues

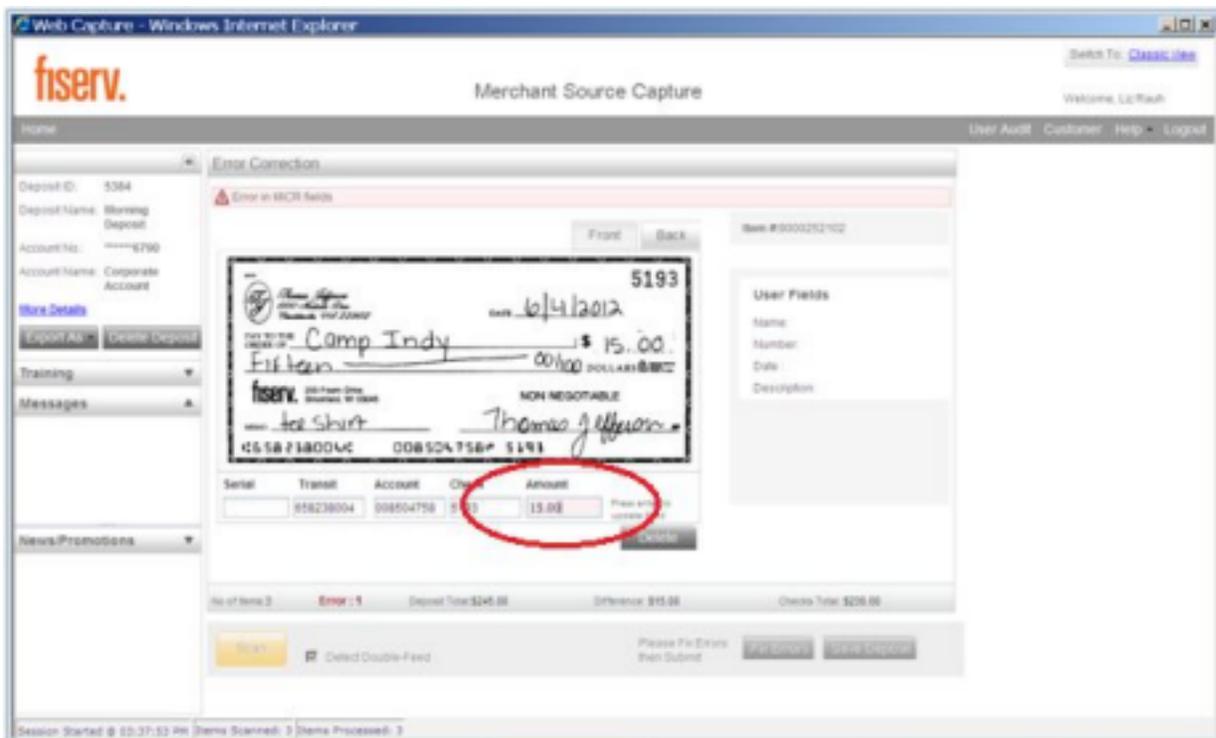
In the rare instance when a check may not be successfully deposited, you may bring the check to any one of our branch locations for deposit or use our bank by mail service. We will provide you with bank by mail envelopes at the time of installation.

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.

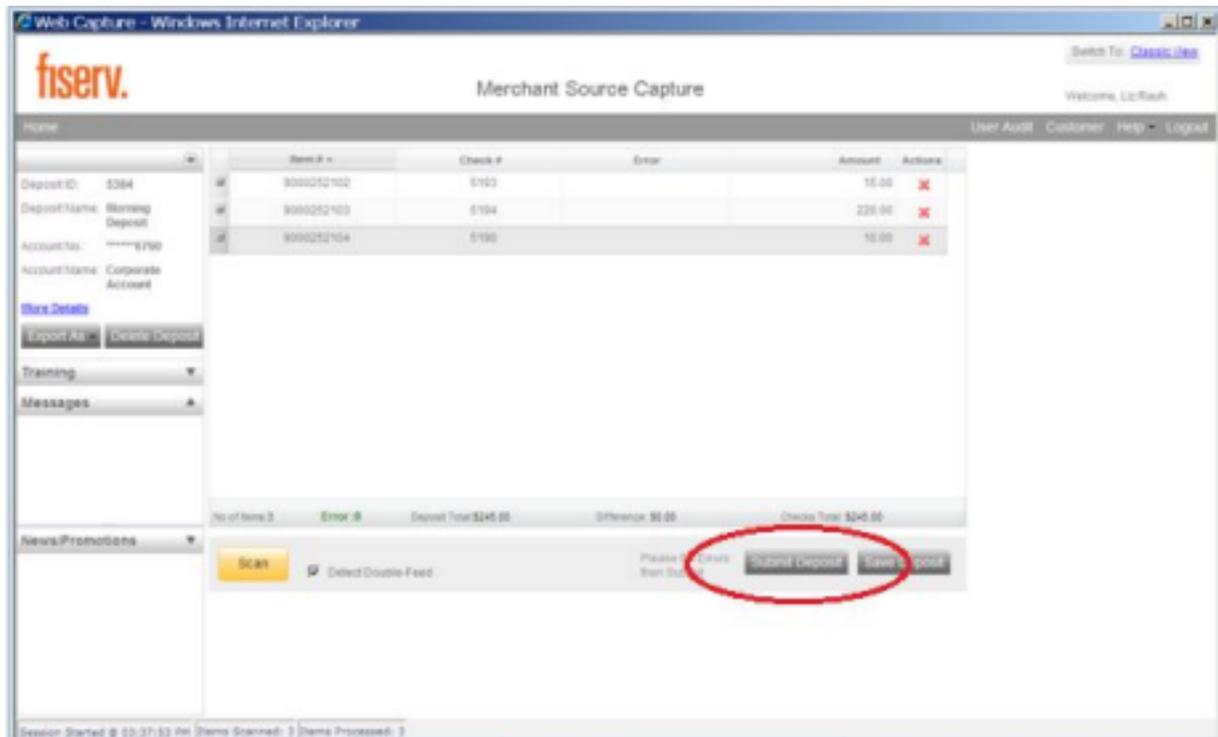
- Click the **Fix Errors** button



- Enter The Corrected Information in the fields below the image
- PressEnter



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



## Deposit Status Descriptions

**Suspended** A deposit is in Suspended status when a User has not resolved all exceptions or has not clicked on Submit Deposit. This status is functionally the same as Open but indicates that no one is currently working on the deposit.

**Pending Review** A deposit is in Pending Review status when you have submitted to the bank for approval.

**Pending Approval** A deposit is in Pending Approval status once it has been submitted and is ready for the Hingham Savings to approve.

**Under Review** A deposit is Under Review when Hingham Savings has access for approval.

**Submitted** A deposit is in Submitted status once the Bank has completed approval and is ready for processing.

**Delivered** A deposit is in Delivered status after it has been extracted for downstream processing through the Federal Reserve.

**InUse** A deposit is InUse status if the batch becomes "locked." This rarely happens but if it does it is it needs to be unlocked by Fiserv and "Removed" in WebCapture by HIFS personnel.

## Record Retention

- Checks should be kept in a secured locked location for at least 30 days
- After 30 days, the checks should be destroyed and recommend shredding as a best practice.

The screenshot displays the Fiserv Merchant Source Capture web application. The main content area shows a table of pending deposits. The table has the following data:

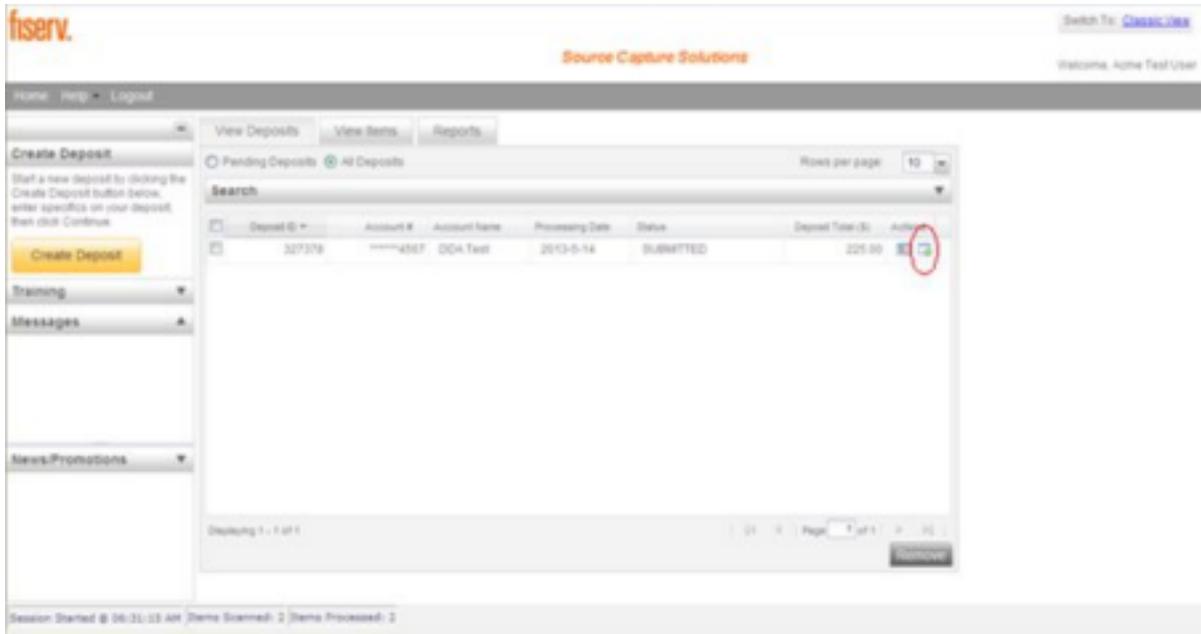
Deposit ID	Account #	Account Name	Processing Date	Status	Deposit Total (\$)	Actions
5811	*****0700	Corporate Acco...	2012-8-30	PENDING REVIEW	102.17	[View] [Print]
5810	*****0700	Corporate Acco...	2012-8-30	READY FOR APPROVAL	128.00	[View] [Print]
5800	*****0700	Corporate Acco...	2012-8-30	SUBMITTED	102.17	[View] [Print]

The interface also includes a 'Create Deposit' button, a 'View Deposits' tab, and a search bar. The footer shows session information: 'Session Started @ 09:07:07 AM', 'Items Submitted: 9', and 'Items Processed: 9'. The browser's address bar shows 'https://demo05...' and the system clock shows '9:22 AM'.

## Reports

To view or print a Deposit Detail

- After submitting your deposit click on the **View Deposit icon** to the right of the deposit you want to print on the home page



To view or print a Deposit Detail

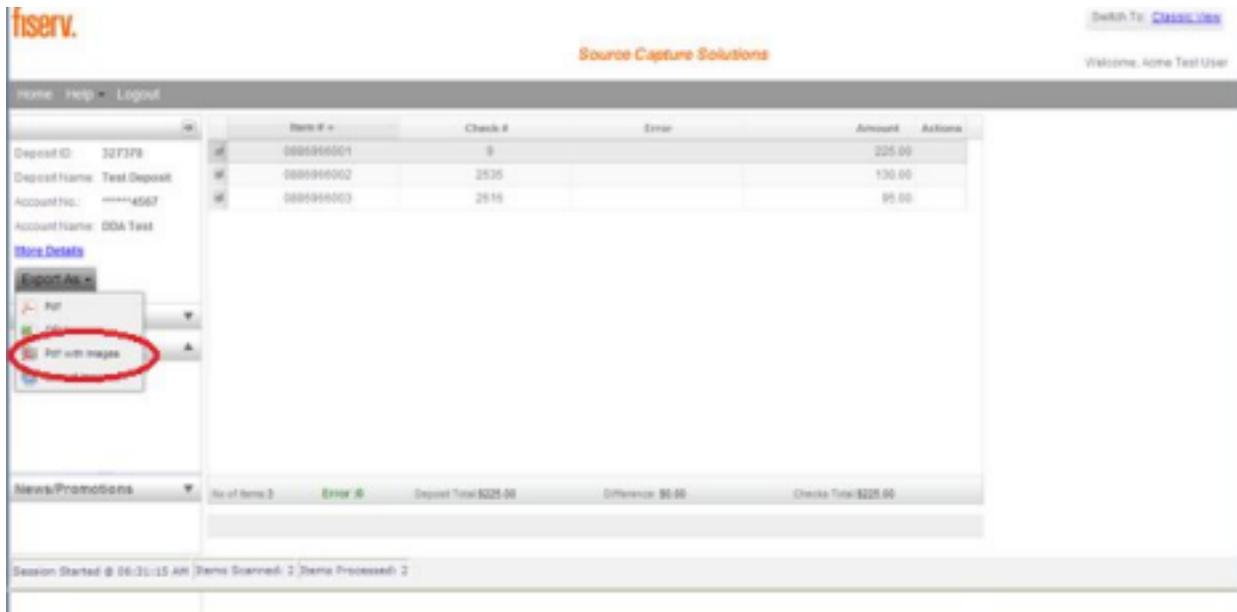
- Click on **Export As**



Report Options Include

- PDF
- CSV, which may be open into Excel
- PDF with Images
- Images Only

In this example - Click on **PDF with images**



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

To search for specific deposits

- Click on the arrow down on the search bar
- You May Use The Available Fields For Searching

## Contact Us

Our Digital Banking Team is happy to assist you using your Remote Deposit Capture Service. You may reach during business hours Monday through Friday at our Digital Banking Line, 781-783-1796 or via email at [cs@hinghamavings.com](mailto:cs@hinghamavings.com).