

Remote Deposit Processing - Merchant

Send Images, Not Checks, To The Bank

Add up checks in deposit,
prepare bank deposit ticket

Scan checks and
deposit ticket

Panini MVX or
Canon CR-180
MICR Scanner

PC Based Scanner Control Program

- Tests that all fields read correctly - Allows re-entry of missing or bad fields
- Allows re-image of any missing checks or checks that overlapped
- Handles entry of the amount of each check and the deposit ticket
- Verifies that the checks equal the deposit ticket amount
- Verifies that the account number on the deposit ticket is correct for this merchant
- Creates TIFF file with images, data, and merchant ID for each deposit

Multiple PC Based Scanners may
input into Database

PC Based
Merchant Check Image
Database

Optional Update Files
for Merchant
Accounting System

Remote Deposit Control Program

- Stores, logs, and manages TIFF files of deposits
- Creates index to all checks and deposit tickets for instant lookup
- Manages transmission of deposit files to bank
- Handles backup of all files onto CD, DVD, or another computer on the network
- Prints front and back and details of any item if needed
- Prints lists of deposits
- Prints reports of all deposits by day

Secure File Transfer to Bank
via Internet SFTP