



Remote Deposit Capture User Guide

*If you need Remote Deposit Capture support, please contact us at
OCD&Lockboxsupport@atlanticunionbank.com or 877.920.6888
Monday – Friday, 8AM – 5PM EST*

Atlantic Union Bank - Remote Deposit Capture

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This User Guide, along with any other documents Atlantic Union Bank (“Bank”) gives a Customer pertaining to Customer account(s), including but not limited to the Treasury Services Terms and Conditions, is a contract that establishes the rules which control Customer's account with the Bank. Throughout this document, Atlantic Union Bank is referred to as “Bank” and the entity using the services is referred to as “Customer.” Remote Deposit Capture can be referred to as “RDC, Remote Deposit, RD, Online Check Deposit or OCD.”

Terms and Conditions

Customer agrees to comply with the Bank's Treasury Services Terms and Conditions, User Guides, procedures, as well as all applicable federal, state, and local laws and regulations.

Remote Deposit Capture Services (RDC Services)

As part of its decision making process relating to whether the Bank can provide RDC Services to the Customer, the Bank may establish certain minimum criteria required of the Customer, including but not limited to the following: Customer's satisfactory handling of its loan and deposit accounts with the Bank; obtaining a satisfactory Dun & Bradstreet report; financial statements and/or tax returns; public record searches, including lien searches; consumer reports on beneficial owners; Certificate of Good Standing; and any other actions relating to the opening and maintaining of deposit accounts.

Upon RDC Services approval by the Bank, the Bank will set a daily deposit dollar limit. This limit will be reviewed periodically and may be adjusted based on actual usage and Customer standing with the Bank.

User Guide

The "**Remote Deposit End User Guide**" is a technical guide available in the "Document" section of the Remote Deposit Capture web application. The **Remote Deposit End User Guide** and the **Quick Reference Guide** (included at the end of this document as "**Processing Daily Deposit Utilizing Remote Deposit**") are also provided as attachments to the secure Remote Deposit Capture welcome email sent pre-implementation by the Bank's Remote Deposit Capture service team.

About Remote Deposit Capture

The Bank's easy-to-use Remote Deposit Capture (RDC) system allows for efficiencies, safety, and better use of staff time without requiring physical presence at the Bank.

RDC allows Customer to scan traditional checks for deposit directly into its business account from any of its locations utilizing a check imaging scanner and the Bank's Remote Deposit Capture web application. Once scanned by Customer, the check images are reviewed by the Customer who then verifies that the total deposit is in balance before transmitting the deposit to the Bank. Our policy is to make funds from Customer's check deposits available to the Customer on the first business day after the day we receive the deposit.

The Bank's RDC processing cut-off time is 5:00PM EST. Deposits received after 5:00PM EST will be processed the next business day.

System Requirements

To access the Bank's RDC system, Customer's system must meet the following requirements:

Operating Systems

- Windows 10 32-bit or 64-bit
- Windows 8.1 32-bit or 64-bit
- MAC OS X 10.7.3 or higher

Browsers

- Microsoft Internet Explorer version 11 or higher
- Microsoft Edge browser
- Mozilla Firefox – version 72.0.2 or higher
- Apple Safari – version 11 or higher
- Google Chrome – version 79 or higher

Note: The software version numbers listed are the Bank's stated minimums for each software type. However, the Bank recommends that Customer continues to update their software (e.g., browsers, Adobe Reader and WebScan) to the latest versions, using the appropriate mechanisms, to take advantage of security and performance enhancements issued by the software suppliers. Also, for all supported browsers, Scripting and Cookies should be enabled (they are enabled by default on most modern browsers)

Customer Obligations

Eligible Items

Customer agrees to scan and deposit only checks as defined in Federal Reserve Regulation CC.

Customer agrees that the image of the check transmitted to the Bank will be deemed an "item" within the meaning of Articles 3, 4 and 4A of the Uniform Commercial Code as adopted in the

Commonwealth of Virginia, Va. Code §§ 8.3A-101, et. seq., §§ 8.4-101, et. seq., §§ 8.4A-101, et. seq.

Customer agrees that it will not use the services to scan and deposit the following checks or items:

- Checks that have previously been deposited;
- Checks or items received not payable to Customer directly;
- Checks or items containing obvious alteration to any of the fields on the front of the check or item, or which Customer knows or suspects, or should know or suspect, are fraudulent or otherwise not authorized by the owner of the account on which the check or item is drawn;
- Checks or items previously converted to a substitute check, as defined in Regulation CC;
- Checks drawn on a financial institution outside of the United States;
- Checks or items not payable in United States currency;
- Checks or items dated more than six (6) months prior to the date of deposit;
- Checks that have previously been submitted through the service or through a remote deposit capture service offered at any other financial institution; and
- Checks or items prohibited by the Bank's current procedures in relation to this service or which are otherwise not acceptable under the terms of Customer's account.

Image Quality

The image of an item transmitted to the Bank using RDC Services must be legible. The image quality of the items must comply with the requirements established from time to time by ANSI, Nacha, the Board of Governors of the Federal Reserve Board, or any other regulatory agency, clearing house, or association.

Endorsements

The RDC service provides for virtual endorsement functionality. Customer agrees to follow all other procedures and instructions for use of RDC Services as the Bank may establish. The automated processing of the large volume of checks the Bank receives prevents the Bank from inspecting or looking for special instruction, other restrictive endorsements, or restrictive legends on every check except the restrictive

endorsements indicating RDC. For this reason, Bank is not required to honor any restrictive endorsements. Bank is not responsible for any losses, claims, damages, or expenses that result from placement of these or other instructions on Customer's deposited checks.

Rejected Items

Bank reserves the right to reject any items transmitted through RDC Services, at our discretion. Bank is not responsible for items Bank does not receive or for images that are dropped after submission.

Retention and Destruction

It is Customer's responsibility to protect non-public information of account holders issuing the checks including taking measures to ensure only authorized access to these items until the checks are destroyed. Customer agrees to retain original checks for a minimum of 60 days after the checks have been confirmed as deposited. Checks should be stored in a secure fire-resistant location. After 60 days, the original checks should be destroyed using a commercially reasonable destruction method such as shredding internally or hiring a reputable and reliable shredding vendor.

Funds Availability

The Bank reserves the right to place a hold on checks deposited as per the Funds Availability Policy located within the Business Account Agreement for your account.

Maintenance

Customer is responsible for obtaining, supplying, replacing, and/or maintaining all remote deposit scanners and associated equipment in connection with the RDC Service.

Annual Risk Self-Assessment

Customer agrees to conduct an annual Risk Self-Assessment. This Risk Assessment will be sent to Customer via email from the Bank or notice will be made on the RDC web application. Failure to complete the Assessment in the timeline communicated by the Bank may result in a disruption or cancellation of the RDC Service.

Periodic Bank Review

Customer agrees that the Bank may perform periodic audits of its processes related to use or proposed use of the RDC Service including its information technology, security, and internal control infrastructure in relation to Customer's use of RDC Services. Customer agrees that the Bank has the right to mandate specific internal controls at its locations that use RDC Services.

Compliance

The RDC Service may be subject to termination for non-activity or non-compliance with the Remote Deposit Capture User Guide, Treasury Services Terms & Conditions, or Remote Deposit Implementation Form.

Security Controls

Customer shall be solely responsible for protecting against unauthorized access to the scanner, software and/or web application and any and all losses and damages arising from any unauthorized access. Customer agrees that it will be responsible for maintaining security and control over all user IDs and passwords for the RDC Service.

These security controls are strictly confidential. If Customer has reason to believe that security controls have been compromised or become known to an unauthorized person (whether or not employed by Customer), Customer will contact the Bank immediately by telephone, with written notification to follow (see below). Bank reserves the right to change any security controls upon notice to Customer.

Telephone: 877.920.6888, Monday – Friday, 8AM – 5PM EST

Email: TreasuryServicesSupport@atlanticunionbank.com

Mail: Atlantic Union Bank, P.O. Box 940, Ruther Glen, VA 22546

Privacy

Banks are required by law to protect the privacy of their customers' information available on checks.

Listed below are common violations associated with RDC:

Piggybacked items - if multiple checks from different originators are scanned onto one image (i.e., "piggybacked items"), Customer will have violated the privacy protections otherwise afforded.

Duplicate Presentments - checks scanned multiple times are considered duplicate presentment.

If the above violations occur, the following actions may occur:

1. The Bank's Remote Deposit team will contact Customer with instructions on how to correct the violation.
2. The Bank may discontinue RDC Services completely or until appropriate resolution has occurred. This will assure future compliance and avoidance of any further instances of the above violations.
3. The Bank may also provide Customer with additional education and training to help avoid piggybacked items and duplicate presentments.

Processing Daily Deposit Utilizing Remote Deposit

1. Click on Capture to begin the process:

The screenshot shows a web interface with a navigation menu on the left and a main content area. The navigation menu includes links for Home, Capture, Approval, Transactions, Batch Status, Reports, Payment Export, Maintenance, and Documentation. The main content area displays a greeting: "Good Afternoon Robbin's Catering! Welcome to Remote Deposit". Below the greeting, it states: "Your last successful login was Mar 19 2021 at 12:58PM EST. Your password was last changed on Mar 19 2021".

2. Select account that you want to deposit into using Remote Deposit:

The screenshot shows the "Create New Batch" page. At the top, there are links for "Create New Batch" and "Open Batches". The navigation menu on the left is the same as in the previous screenshot. The main content area is titled "Create New Batch" and "Select Deposit". Below this is a table with the following data:

Deposit Name	Account Name	Routing Number	Account Number	Cut-off Time	Action
Operating	Robbin's Catering	051403164	****7456	2:00PM EST	Select
Payroll	Robbin's Catering	051403164	****3456	2:00PM EST	Select

3. Input ExpectedDepositAmount and Expected Number of items "OR" use Tape section below:

4. Click Create Batch:

Create New Batch

Required fields are marked with an asterisk(*).

Depositor Robbin's Caterin
Deposit Operating
Account Name Robbin's Catering
Account Number ***7456
Cut-off Time 2:00PM EST
Current Time 2018-03-19 12:09:09.407

Batch Name

* **Expected Deposit Total Amount**

* **Expected Deposit Total Items**

	Sequence	Entry
Tape		

Item Amount

Note: If you leave the Batch Name empty, the system will generate one for you.

5. Set checks in scanner and scanner will automatically feed checks:

[Create New Batch](#) | [Open Batches](#) | [Create New Returns Batch](#) | [Open Returns Batches](#)

[Home](#)
[Capture](#)
[Approval](#)
[Transactions](#)
[Batch Status](#)
[Reports](#)
[File Exchange](#)
[Payment Export](#)


[Clients](#)
[Maintenance](#)
[Users](#)
[Broadcasting](#)
[Documentation](#)

Check Scanning

Robbin's Caterin - Operating

Batch	116101, Operating Mar 19 2018 12:18PM EST
Account	****7456, Robbin's Catering
Creation Time	Mar 19 2018 12:18PM EST
Expected Deposit Total	1.00
Expected Deposit Count	1
Cut-off Time	2:00PM EST
Total Checks Successfully Scanned	0
Total Checks Successfully Submitted	0

Status: *Initializing*



Show More Info

6. Click Stop Scan and then Complete Batch:

[Create New Batch](#) | [Open Batches](#) | [Create New Returns Batch](#) | [Open Returns Batches](#)

[Home](#)
[Capture](#)
[Approval](#)
[Transactions](#)
[Batch Status](#)
[Reports](#)
[File Exchange](#)
[Payment Export](#)

[Clients](#)
[Maintenance](#)
[Users](#)
[Broadcasting](#)
[Documentation](#)

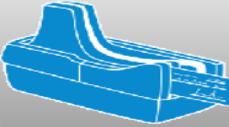
Check Scanning

Robbin's Caterin - Operating

Batch	116101, Operating Mar 19 2018 12:18PM EST
Account	****7456, Robbin's Catering
Creation Time	Mar 19 2018 12:18PM EST
Expected Deposit Total	1.00
Expected Deposit Count	1
Cut-off Time	2:00PM EST
Total Checks Successfully Scanned	2
Total Checks Successfully Submitted	2

[Return to Open Batch](#) | [Complete Batch](#) | [Search Batch](#)

Status: *Capturing Item #2*



Show More Info

7. The following message will appear; this batch is balanced. This message indicates the batch is ready to approve. Select Close and Approve to send your deposit to the bank for processing. Refer to section #9 if you receive a web message that refers to exceeding depositor daily limit or pay limit:

[Create New Batch](#) | [Open Batches](#)

Home
Capture
Approval
Transactions
Batch Status
Reports
Payment Export

Maintenance
Documentation

Balance Batch

Batch Id: 116102	Batch Name: Operating Mar 19 2021 1:05PM EST
Account Name: Robbin's Catering	Account Number: ****7456 Cut-off Time: 2:00PM EST

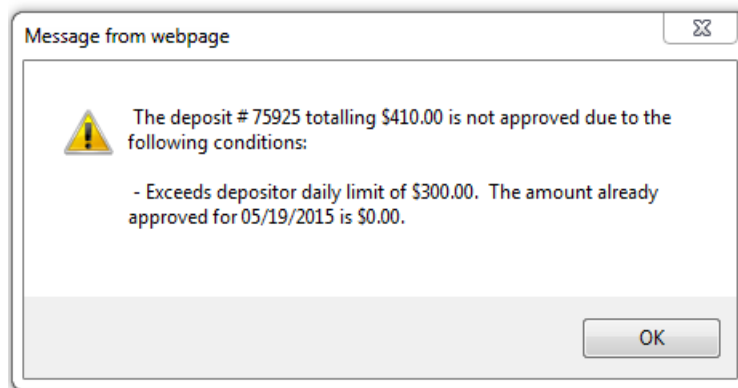
This batch is balanced

Control Total: 404.03	Batch Total: 404.08
Control Count: 2	Pending Count: 2

[Return to open batch](#) [Scan more items](#)

8. Click okay to proceed processing:

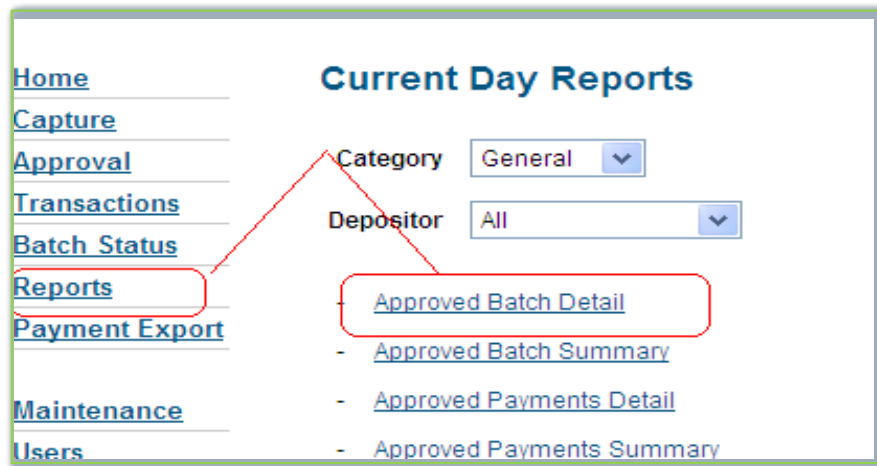
9. Exceeding depositor daily limit error message and steps on how to proceed: The following message will appear when the depositor daily limit is exceeded:



When this message is received you will need to contact:
 OCD&Lockboxsupport@atlanticunionbank.com or 877.920.6888
 Monday – Friday, 8AM – 5PM EST

10. Next steps after contacting support. The Banks offers several options regarding the error message:
- The Bank has the option of seamless processing if the daily deposit only exceeds 10% of the Company's daily dollar limit.
 - If the daily deposit exceeds more than 10%, this will require approval by the Customer's Bank Relationship Manager before processing can be completed.
 - Customer may take the deposit and/or item to your local branch for processing.
 - Customer may wait until after 5:00 PM EST and/or the next business day to complete the remaining deposit. This will allow the Bank's system to reset the Customer's daily dollar limit.

11. How to generate daily reports for data retention:



12. For view of all check copies – click Batch Status, under Audit column, select Image Report:

