

Webster Deposit-Link[®] (Remote Deposit Capture) Guidelines Checklist

To ensure you adhere to the Deposit-Link Terms of Service (TOS), and your security and scanner are working properly, we request you complete this checklist twice a year. Please be prepared to demonstrate you have complied with these guidelines in the event of an audit.

- Store scanned checks securely (locked in safe or drawer). Keep for minimum of 14 and maximum of 45 business days to prevent unauthorized access. Destroy scanned checks securely after the 45 days
- Keep each user's unique ID and password confidential (do not share with anyone) Change them on a regular basis (easy to remember, but hard to guess)
- Use a dedicated and protected computer for each user, along with Dual Control (one employee scans the checks, the other approves) for financial transactions and check processing, including Remote Deposit. Restrict access to these computers, ideally without general internet or email capability for your protection
- Maintain data security policy and procedures for computer usage
- Physically secure your computer and scanner (such as in a locked office)
- Keep current on software updates
- If you are currently using Java software you **MUST** migrate to WebScan prior to October 22, 2019. Failure to do so will result in not being able to access Deposit-Link until WebScan is installed. Please see the guides available in the Client Information Center
- Maintain/clean scanner regularly to ensure accurate and efficient transaction processing
- Daily deposit and check amount limits reflect current business deposit activity. Whenever limits need to be increased/decreased, contact your Service Specialist
- Use the franking tool within your scanner, or manually mark the front of each check to indicate the check was electronically deposited
- All checks must be made payable to your organization (3rd party checks are not permitted)

HELPFUL PROCESSING TIPS:

- **DO NOT** re-deposit a check. If you receive a duplicate check message, do not deposit, contact your Services Specialist
- **DO NOT** modify the MICR information to force a duplicate check into a deposit
- **DO NOT** modify the MICR to force a miss-imaged check into the deposit
- **DO** delete both items, if two checks are imaged together (piggybacked)
- **DO** create a tape of the deposit and include the item count and deposit amount
- **DO** use the Edit Suspect function to identify an out-of-balance situation. **DO NOT** modify the amount of a check to get the batch to balance
- **DO** check the back of checks periodically to ensure they are properly endorsed. If not, check the scanner to make sure it is printing correctly

This checklist is permanent on the communications plan and semi-annual plan for direct Deposit-Link clients.

Updated 07/19/2019