



## Frequently Asked Questions about Remote Deposit

**1. What does Hillcrest Bank call its Remote Deposit service?**

Hillcrest Bank calls its Remote Deposit service “*hDeposit*”. *hDeposit* can be accessed from the Quick Access dropdown under <http://www.hillcrestbank.com>.

**2. How long does it take to implement *hDeposit*?**

Once the necessary documents have been received and installation has been scheduled, the actual implementation and training can normally be accomplished in about an hour.

**3. How safe is *hDeposit*?**

*hDeposit* is delivered over the Internet and uses SSL 128-bit encryption technology, the current standard for secure Internet activity. Additionally, only authorized users having the necessary login information and access code are allowed to access this service.

**4. What is the Access Code?**

The Access Code is an additional security feature that is necessary to access your proper location within *hDeposit*. You will need to enter the Access Code the first time you access *hDeposit* from the HillcrestBank.com website. Please retain the Access Code in a safe place in the event you need to reference it in the future.

**5. If the deposit is processed by the bank using the check images, what happens to the original paper checks?**

It’s the responsibility of the business to securely store the original checks and then destroy them after a 30-day period. The check image that results from scanning a check now becomes the legal replacement which will then be processed by the paying financial institution.

**6. If I need to go over the established deposit limits on a given day, how do I accomplish that?**

Please contact Electronic Services at 913-324-6430 and a specialist can assist you in getting an exception established for your increased deposit limit.

**7. What kind of training is available for *hDeposit*?**

The product that Hillcrest Bank utilizes for *hDeposit* has an exceptional online training tutorial that encompasses all facets of *hDeposit*. This training allows you to either see a demo of the product or train interactively with *hDeposit*.

**8. Can any *hDeposit* user set up another *hDeposit* user?**

Setting up a user in *hDeposit* requires “Site Administrator” access. The Site Administrator is established with Hillcrest Bank on the initial form that is completed when signing up for *hDeposit*.

**9. How are other users set up for *hDeposit*?**

After the Site Administrator has gone through the proper training on the Configuration portion of the online demos, they can set up other users in *hDeposit*.

**10. After I've created a user, will they be ready to start scanning checks?**

In addition to creating a user, the proper roles/accounts need to be assigned to the user before they can start scanning checks. Please access the "Training" link from *hDeposit* and select the "Configuration" training option for more details on this process.

**11. How do I add additional deposit accounts for *hDeposit*?**

Please contact Electronic Services at 913-324-6430 and a specialist can assist you in adding an additional deposit account for *hDeposit*.

**12. Have your customers run into any issues with the usage of *hDeposit*?**

There've been no major issues. Occasionally, a customer has come across a check where the readability is an issue. When this happens, the customer can manually enter the correct information for the check, rescan the check, or ignore the warning that occurs.

**13. How are checks endorsed through the Remote Deposit Service?**

The check scanner automatically endorses each check as it is being imaged through the check scanner. The default endorsement provides the following information "For Deposit Only , followed by the deposit account number and the display name". There are other endorsement options available when you set up Remote Deposit with Hillcrest Bank. Please ask your Treasury Management officer about these various options.

**14. What type of scanners does Hillcrest Bank utilize for *hDeposit*?**

Hillcrest Bank utilizes the Panini/Unisys My Vision X scanners that are available in either a single-feed or batch-feed mode. The Unisys EC (EC6000i) is also a supported scanner.

**15. Does *hDeposit* offer any kind of reporting?**

There are many types of reporting functionality Hillcrest Bank offers for *hDeposit*, including various types of deposit reports, transaction reports, audit reports, and some QuickBooks reports.

**16. Can my *hDeposit* data be exported into another format?**

*hDeposit* data can be exported into a .CSV format. This is an industry standard format that is compatible with most programs. Image Archive can also be performed with *hDeposit*.

**17. Can I have additional data entry fields set up for my deposits?**

Yes, additional data entry fields can be set up when enrolling for *hDeposit*.