



**ENROLLMENT FORM  
Remote Deposit Capture**

Parent Company

Additional Entity

**DATE OF ENROLLMENT:** \_\_\_\_\_

**COMPANY INFORMATION:**

Company Name: \_\_\_\_\_ Taxpayer I.D.: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Contact Person: \_\_\_\_\_ Title: \_\_\_\_\_

Telephone #: \_\_\_\_\_ Email: \_\_\_\_\_

Company Maximum Total Daily Dollar Scanning Limit: \$ \_\_\_\_\_

**Business (Parent) Name:** \_\_\_\_\_

**SCANNER INFORMATION:** Serial #(s): \_\_\_\_\_

Scanner Physical Location Address: \_\_\_\_\_

**ACCOUNT INFORMATION: Charge Account:** \_\_\_\_\_

Account #: \_\_\_\_\_ Account Title: \_\_\_\_\_

Account #: \_\_\_\_\_ Account Title: \_\_\_\_\_

Account #: \_\_\_\_\_ Account Title: \_\_\_\_\_

Account #: \_\_\_\_\_ Account Title: \_\_\_\_\_

**COMPANY ACKNOWLEDGMENT AND AGREEMENT**

The undersigned, as a duly authorized officer of the Company, any Affiliate(s) which have or may become party to the Agreement (as defined below), and the Account holder(s) listed above (collectively, the "Customer"), and on behalf of such Customer, hereby (i) requests the Bank to provide the products and services selected in this Enrollment Form (the "Services"), and further acknowledges and agrees that the method and manner in which the Services are provided may change from time to time, in the Bank's sole discretion, (ii) acknowledges receipt of, and agrees to, accepts and agrees to be bound by, the terms and provisions of, Bank's Cash Management Master Agreement (the "Agreement"), as such Agreement may be amended from time to time as provided for in the Agreement, and further agrees to provide additional enrollment information and other reasonable cooperation as requested in connection with product updates or modified Services, (iii) agrees to, accepts, and agrees to be bound by the terms and provisions of this Enrollment Form, Exhibit A, and Exhibit B, (v) authorizes Bank to obtain such information as may be required for the approval of selected Services including credit report(s), which shall at all times remain the property of Bank, and financial statements of Customer if requested by Bank, (vi) agrees to timely notify Bank and request completion and execution of a revised Enrollment Form in the event any information set forth therein shall become inaccurate, incomplete, or incorrect in any material respect and (vii) represents and warrants that the person completing and/or executing this Enrollment and the Agreement has been duly authorized by Customer to do so and to fully and legally bind Company to the terms, conditions, and provisions of this Enrollment and the Agreement by and through the execution hereof, and that its performance of the Services will not violate any provisions of Customer's charter, bylaws or similar documents or any applicable laws or any existing resolution, declaration or agreement with Bank or otherwise. Defined terms in the Agreement apply to corresponding terms used in this Enrollment Form. Customer hereby acknowledges receipt of the Fee Schedule for the Services, and further agrees that such fees may change time to time upon notice to the Customer, as set forth in the applicable agreement(s). The individual(s) signing below certifies that s/he is a duly authorized officer of Customer and signer for the Company identified above.

**COMPANY:** \_\_\_\_\_

**BY:** \_\_\_\_\_

\_\_\_\_\_  
(Printed name of Authorized Signer)

\*\*\*\*\*

**FOR INTERNAL USE ONLY:**

**Received By (Print Name & Initials):** \_\_\_\_\_  
(Name and Initials of Cash Management Representative)

**Date:** \_\_\_\_\_



**Remote Deposit Capture**  
**EXHIBIT A**  
**REMOTE DEPOSIT CAPTURE SERVICE OPERATING INSTRUCTIONS**

1. **General Description.** Subject to the terms, provisions and conditions of the Master Agreement, Bank shall provide the Remote Deposit Service to Customer, which allows Customer to make deposits to Customer's Accounts listed set forth in this Enrollment Form from Customer's office by scanning Checks on a desktop scanner and delivering the Images and information required hereby to Bank or Remote Deposit Processor. The scanner must capture the Images, must read and capture the MICR line on each Check and must read and capture all such other data and information as is required by the Master Agreement. After capture of the Images, the MICR line on each Check and all other required data and information from each Check, Customer will transmit one or more Remote Deposit Files to Bank or Remote Deposit Processor via the internet. Subject to compliance with the terms, provisions and conditions of, and as provided in, the Master Agreement, Bank will provisionally credit the Account or Accounts designated by Customer for the amount of the deposit(s) to which the Remote Deposit File(s) pertains on the day of receipt of the Remote Deposit File(s) and enter the Images the collection process, in accordance with the provisions of Bank's then current Deposit Agreement and disclosure pertaining to the Account(s) into which the deposit is to be made and this Service Section. In addition, or as an alternative to transmitting Images of Checks, Customer may use the desktop scanner to initiate Electronic signals for paperless debit entries through Bank to Accounts maintained either at Bank or in other depository financial institutions by means of the ACH.

2. **Scanning of Checks and Transmission of Files.** Customer shall properly install and use all Software and hardware required by the Cash Management Master Agreement or otherwise required for, or related to, the use of the Remote Deposit Service. Customer shall (i) endorse each Check to be deposited, either manually or through the Bank's virtual endorsement option, in accordance with the Procedures (i) scan the front and back of each Check to be deposited and thereby capture the image of the front and back of each Check and capture the MICR encoding on, and any other required data from, each Check and (iii) transmit the File containing the images of the MICR line from and all other required data and information from or pertaining to such Checks, and all batched ACH data and other information, to Bank or its Remote Deposit Processor in accordance with the Operating Instructions and the Remote Deposit Procedures, a copy of which Remote Deposit Procedures have either heretofore been, or are herewith, provided to Customer by Bank, and Customer acknowledges receipt thereof. To ensure accuracy, Customer shall balance the dollar amount of each deposit to the sum of the Checks prior to transmitting the File in accordance with the Remote Deposit Procedures. Customer may send multiple Files to Bank or Remote Deposit Processor throughout the day, not to exceed the number of Files specified in the Operating Instructions. The total dollar value of the Files sent by Customer to Bank on any day shall not exceed the Remote Deposit Maximum Daily Company Scanning Limit. To be eligible for processing on the day transmitted, Files must be received by Bank no later than the Cut-Off Time. A File is considered received by Bank when a complete copy of such File has been written on a Bank Electronic storage device in conformity with Bank's technical and operational requirements. To meet the Cut-Off Time, the entire File must be received by Bank prior to the Cut-Off Time, and the File must successfully pass the edits for conformity with the technical requirements. For purposes of determining when a File has been delivered and received, Bank's records shall be determinative. A File which is not balanced in accordance with the Procedures or which is received after the Cut-Off Time shall be deemed to have been received on the Business Day following the Business Day on which the File is actually received by Bank. **BANK'S CUT-OFF TIME IS: 6:00PM EST.**

3. **Image and MICR Quality.**

- a. Each File transmitted by Customer to Bank shall contain Images of the front and the back of the Checks scanned and remotely deposited by Customer. Each Image of each Check shall be of such quality that the following information can clearly be read and understood by sight review of such Image:
- i. the amount of the Check;
  - ii. the payee of the Check;
  - iii. the signature of the drawer of the Check;
  - iv. the date of the Check;
  - v. the Check number;
  - vi. the information identifying the drawer and the paying bank that is preprinted on the Check, including the MICR line; and
  - vii. all other information placed on the Check prior to the time an image of the Check is captured, such as any required identification written on the front of the Check and any endorsements applied to the back of the Check.
  - viii. Each Image shall also meet all standards for image quality established by the ANSI, the Board of Governors of the Federal Reserve or any other regulatory agency, clearing house, or association.
- b. Customer shall also capture and transmit to Bank the full-field MICR encoding on each Check. In accordance with the Procedures, Customer shall ensure that the following information is captured from the MICR line of each Check:
- i. the American Bankers Association RTN;
  - ii. the number of the account on which the Check is drawn;
  - iii. when encoded, the amount of the Check; and
  - iv. when encoded, the serial number and the process control field of the Check.

New User

Update Existing User

**Remote Deposit Capture  
EXHIBIT B**

**SCANNER AUTHORIZED USER FORM**

**USER INFORMATION:**

Username: \_\_\_\_\_ *(maximum of 12 characters - no special characters)*

First Name: \_\_\_\_\_ Last Name: \_\_\_\_\_

Title: \_\_\_\_\_ Email: \_\_\_\_\_

Business Parent Name: \_\_\_\_\_

**USER AUTHORITIES:**

List deposit account(s) the user may access:  All Accounts  Specific accounts below:

_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Maximum Daily Company Scanning Limit – **OR** –  Individual Daily Scanning Limit: \$ \_\_\_\_\_

User Profile(s) desired:

- Scan and Verify - Individual
- Scan Only - Individual
- Verify Only – Other Users

Reports:

- View own reports only –  Add check images
- View reports of all users -  Add check images
- None

The individual signing below must be an authorized signer on the Account identified in this Application.

**COMPANY:**

BY: \_\_\_\_\_

\_\_\_\_\_  
(Printed name of Authorized Signer)