Remote Deposit Capture Procedures

*Updated May 25, 2017*

\*Procedures are customized by the State Treasurer’s Office, State agencies, and Union Bank and Trust.

**Procedures**

* **Prepare documents to be deposited.**
	+ Checks that are unreadable (written in red ink or by a gel pen) and checks that cannot be scanned through the remote deposit capture solution for any reason should be put in a separate batch. See below for special handling.
	+ If a money order is included in the deposit, write the dollar amount on the money order before scanning.
	+ Prepare a tape for all documents deposited remotely. This will help balance when checks are scanned and processed using the Desktop Teller on the Union Bank website.
* **Process and submit the check deposit to the bank via the remote deposit capture machine.**
	+ If the deposit is over $500,000, call the Treasurer’s Office at 402-471-4149 to advise Treasury Management so proper collateral can be pledged.
* **Once all items are processed, prepare the E1 deposit document to be scanned and emailed to** NST.TMStaff@nebraska.gov.
	+ If more than one batch is sent to the bank in one day, create **only one** E1 deposit document.
	+ When preparing the E1 deposit document, the agency will select the Union Bank account number 99991.110200.7. Contact the Treasurer’s Office for assistance, if needed.
	+ Write “REMOTE DEPOSIT CAPTURE” and the “Bank Date” on the top of the deposit document.
	+ The preferred method is to **scan and email the deposit document,** but sending a Fax to 402-471-0816 is acceptable. Do NOT mail or deliver the original copy; this may be kept for agency records.
* **Documents and cash that are unable to be remotely deposited require special handling. They may be processed in the following ways:**
	+ Deposit directly to a previously designated financial institution using deposit slips ordered for this purpose. A separate deposit document and a copy of the deposit slip should be created, scanned, and emailed to the Treasurer’s Office. The original may be kept for agency records. Since the deposit is being taken directly to a specific financial institution, the bank on the E1 deposit document should reflect that bank. Please mask the account number on the deposit slip before scanning and emailing or faxing the document.
	+ Create an E1 deposit document and deliver checks and deposit document to the State Treasurer’s Office receipts window. The bank on the E1 deposit document should be ENCODER CLEARING 99992.110300.9999.

**Reminders**

* Union Bank requires that all checks must be securely stored for at least 60 business days after the deposit is posted at bank. Checks must be stored in a secure area **either** in a locked vault, safe, or locked file cabinet.
* A Remote Deposit Log should be used to record all deposits. A copy of this form is available on the State Treasurer’s website at <https://treasurer.nebraska.gov/policies-and-procedures/>
* Checks should be destroyed in a secure manner:
	+ If checks are stored in a bin to be shredded by the state contracted vendor, the bin should be locked.
	+ If checks are shredded on sight, shredding should be done immediately following the required retention period using a secure shredding service or a crosscut shredder.
	+ Two staff members should destroy the checks, and both should initial on the Remote Deposit Log.
* Agency staff must use an individual user login to process deposits via remote deposit capture. Agency staff members are not to share system logins. Agency staff members will notify the State Treasurer’s Office of any staffing changes of users.
* Agencies are liable for any misuse, theft, embezzlement, or loss created by their staff members in the processing or managing of these check deposits.
* Agencies may be audited by the Treasurer’s Office to ensure compliance with the outlined procedures.

**Agency Acceptance of State Treasury Remote Deposit Capture Procedures**

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