



# Business Banking

## Remote Deposit

### Deposit Checks Without a Trip to the Bank

Save time, money and gas with fewer trips to the bank when you deposit checks electronically from your office location. With Remote Deposit from Planters Bank, you can gain provisional credit within minutes of scanning your check deposits.

#### AT A GLANCE

- Save time and money by depositing checks electronically with a bank-approved scanner.
- Make deposits 24 hours a day, 7 days a week.
- Improve funds availability with faster check clearing and longer cutoff times.
- Reduces the risk of check fraud by allowing you to act sooner on returned checks.

#### Advantages

- **Limit Trips to the Bank** – Save time, money and gas for you or your carrier by depositing checks electronically from your office.
- **Make Deposits 24/7** – Deposit funds 24 hours a day, 7 days a week, including weekends (daily bank cutoff times determine date of deposit).
- **Later Deposit Cutoff Times** – Deposit up to 6 p.m. Central Time for same-day posting.

- **Faster Availability** – With checks typically clearing in 1-2 business days compared to 3-5 days for in-bank deposits, your funds will be available faster.
- **Deposit Consolidation** – Consolidate funds from both remote and local locations into your Planters Bank deposit account(s).
- **Quicker Deposit Research** – When you maintain an archive of your deposited check images.
- **Reduced Risk of Check Fraud** – Faster processing means you can act sooner to collect returned checks.

#### GET STARTED

Contact your local Planters Bank Business Banker or Treasury Management Officer or call 888.806.7036

#### Equipment Requirements

- **Personal Computer** – Running a modern version of Windows with at least 1 USB port.
- **Bank-Approved Scanner** – Contact us for scanner type and resolution requirements.
- **Secure Portal Software** – As provided by Planters Bank.
- **Internet Connection** – For the PC making the deposits. Works with most current browsers, but Internet Explorer is preferred.

#### How it Works

1. **Collect and Record Deposits** as you normally would.
2. **Scan Checks** from your place of business, creating an image of the front and back of each check.
3. **Transmit Check Images** for electronic deposit to Planters Bank using our secure portal software.
4. **Receive Provisional Credit** within minutes of completing your deposit.



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