

Remote Deposit

Deposit checks into your account any time of day without ever leaving your office. Remote deposit is a convenient desktop deposit solution that helps extend your banking day, eliminate trips to the bank and enables you to consolidate your banking partners.

Creating a Deposit

Checks are fed through a scanner that reads the Magnetic Ink Character Recognition (MICR) line at the bottom of each check. The scanner simultaneously captures an image of the check. The MICR line information and images of the checks are transmitted to the bank over a secure web site connection. Pinnacle receives the electronic transmission and posts a deposit to your account for the total amount of the scanned checks. No paper needs to be sent to the bank. After about two weeks, you can destroy the actual checks.

CAR/LAR Functionality (Courtesy Amount Recognition/Legal Amount Recognition)

CAR/LAR functionality is the ability to read and store the handwritten or printed courtesy and legal amounts during the check scanning process. This function reduces the number of check amounts that are manually keyed during the scanning process.

Research and Check Image Viewing

Since you are scanning the checks at your office, you now have an electronic image of all checks deposited. This will be beneficial when you are trying to research what items were included in a deposit for a particular day. This archive will maintain a rolling history of two and a half years.

Technical Requirements

Remote Deposit requires you to have a PC with an Internet service provider and Browser software that supports a 128-bit Secure Socket Layer (SSL) connection (i.e. Microsoft Explorer 11 or newer and Windows 7 or newer), and a scanner that reads the MICR line information of checks and captures an image of the checks. Pinnacle has several scanner models to recommend.

System Administration

Remote Deposit allows you to use dual control if desired. This features establishes one person to capture scanned check information and another person to approve the information before it is transmitted for deposit.