

Remote Deposit Banking



Simplify the process of making deposits into your business accounts with Remote Deposit Banking.

Remote Deposit Banking allows you to make deposits electronically by utilizing a desktop scanner connected to your PC and the Internet. Users scan checks at their business location and then transmit data and check images electronically to Farmers & Merchants Bank for deposit.

This new service reduces or eliminates the need to deliver deposits in person at your financial institution. Remote Deposit Banking allows you to make deposits from any of your business locations.

Convenience. Prepare and submit deposits directly from any of your business locations. Make deposits when it's most convenient for you, evenings, weekends or even holidays.

Minimize Fraud. By depositing checks faster, the collection process is started sooner.

Increase Efficiencies. Reduce the amount of time spent preparing deposits and consolidate banking accounts. No more trouble getting to the bank before cut-off time.

Reduce Costs. Eliminate courier costs or employee trips to the bank. Consolidate multiple banking relations and save money with reduced fees.

Improve Cash Flow. By depositing checks quickly, certain deposit items may qualify for faster availability.

Improved End of Month / Quarter Processing. Checks received on the last day of the month or quarter will post in the same period.

How it works - 3 simple steps

1 Scan



The scanner captures the front and back of each check, including the MICR information and dollar amounts.

2 Balance



Checks are totaled, balanced and a virtual electronic deposit ticket is prepared for your approval.

3 Transmit



All check images are electronically sent to Farmers & Merchants Bank and deposited into your account(s).

With **Remote Deposit Banking** you will enjoy many key benefits.

- Extensive reporting capabilities
- Automatically read the majority of checks with recognition technology
- Streamlined workflow processes including an automated virtual endorsement ticket
- Ability to automatically upload payment files into your accounts receivable system
- Automated transaction balancing and validation
- Multiple security layers
- Intelligent routing and least cost clearing capabilities to leverage ARC solutions, new BOC capabilities and image exchange
- Support of up to 12 additional fields provides ability to key additional information from images, such as name and address
- Integrated transmission function confirming transmission and reception of transaction data, including multiple deposits in a single day

To learn how you can speed deposits and increase payment processing efficiencies, visit www.fmb1919.com.

Simplify The Process of Making Deposits Into Your Business Accounts.