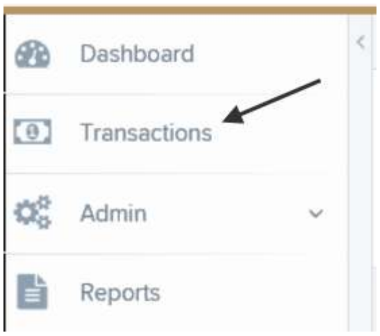
Creating a Deposit

Prior to creating a deposit, please ensure all checks are properly endorsed. The endorsement should contain "For Remote Deposit Only".

1. Log into your online banking profile with your user credentials. Select the **Commercial** option and then choose **Remote Deposit**. If you do not have a user associated with an online banking profile, then you can access Remote Deposit Capture through our website at www.mercbank.com under **Login to Online Services** and choose the option for **Remote Deposit Capture.**

2. Log in to the portal with the User Name, Password and Company. Once logged in, select **Transactions** from the left menu on the page.

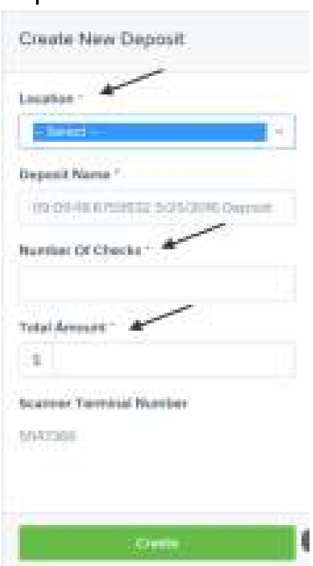


3. Under **Check Processing**, select the **Remote Deposit Complete** menu option.

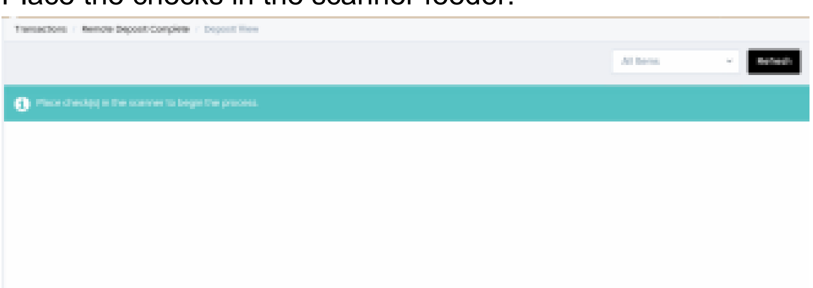
4. The **Open Deposits** page displays. Click on **Create New Deposit** in the lower right hand corner.

5. If the prompt below displays, click **Run.**

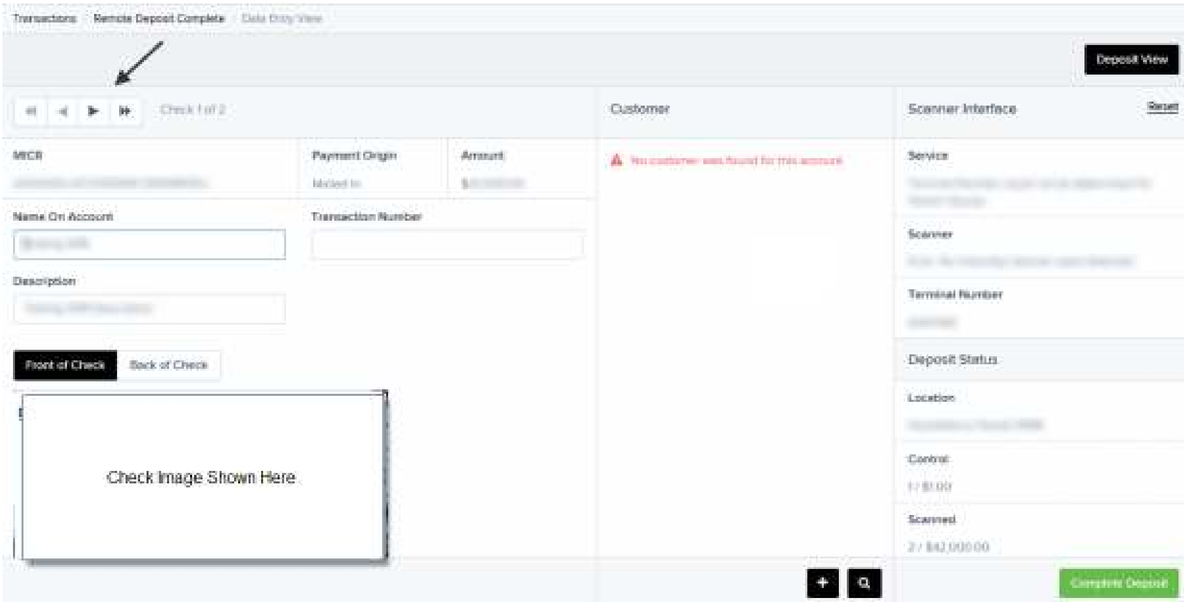
6. The **Create New Deposit** page will display. Once the scanner starts up, the serial # will show in the **Scanner Terminal #** box. Enter in the **Location**, **Number of Checks**, and **Total Amount** of the deposit. Click on **Create Deposit**.



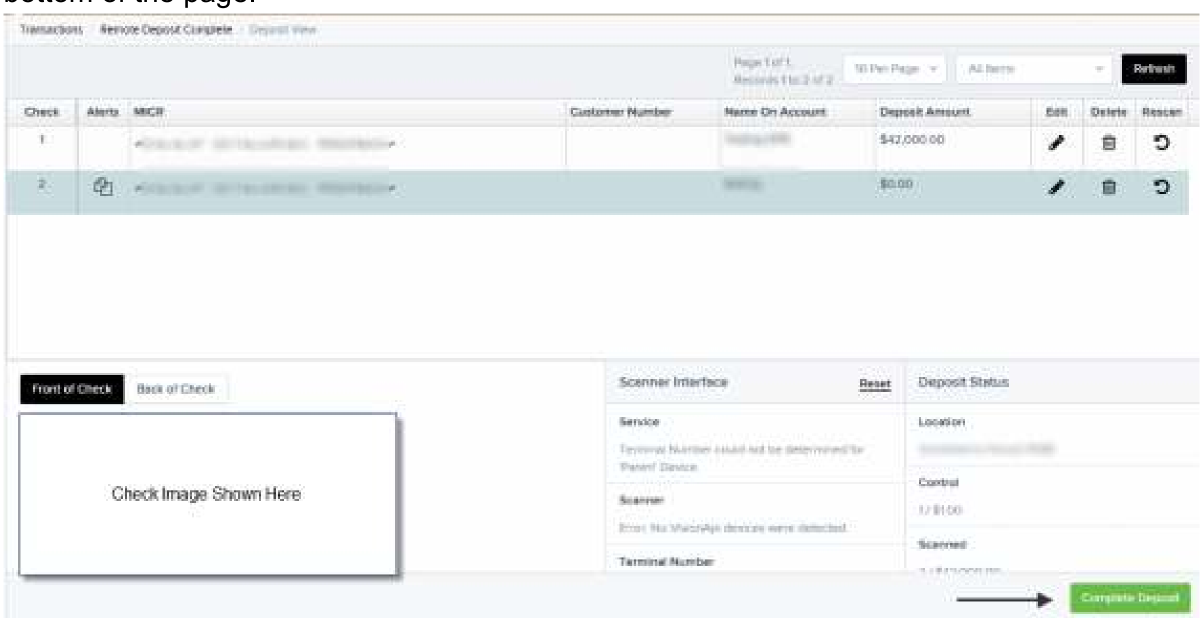
7. Place the checks in the scanner feeder.



8. By default, the **Deposit View** page will display with the MICR lines of each check scanned. Double click on the check listing to be taken to the **Data Entry View** page. The **Data Entry View** page can be used to add additional information about your customer and/or transaction. Use the **left** and **right** navigational options to scroll through each check in the batch.

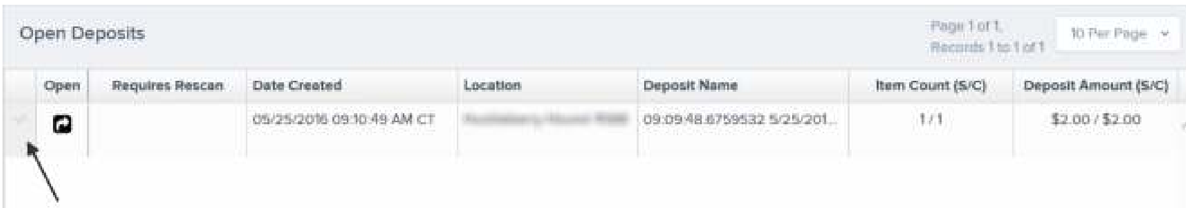


9. After scanning all checks and entering in any customer data needed, click **Complete Deposit** at the bottom of the page.



10. The **Open Deposits** page displays.

11. To close the deposit, check the box next to the appropriate deposit and then click on **Close Deposit(s)**. To delete the deposit, check the box next to the appropriate deposit and then click on **Delete Deposit(s)**.



Once the deposit has been closed, you will receive an e-mail confirmation (usually within one (1) hour of the deposit). Any problem with the deposit will be noted within the confirmation e-mail.