



Streamline Your Deposit Processing with Remote Deposit Capture

With the advent of Check 21, processing checks no longer has to be routine... BayCoast Bank now offers a solution designed to help you more conveniently make deposits and receive funds faster.

With **Remote Deposit Capture**, you can exchange conventional, manual check deposit processes for an automated deposit solution created to suit your specific needs. Regardless of your size or location, this service allows you to scan any type of check at your business location and electronically deposit it into any one of your BayCoast Bank accounts.

Could your business benefit from Remote Deposit Capture?

- Do you have large dollar check deposits?
- Could you benefit from later deposit deadlines?
- Do you have multiple locations across a large geographic area?

How does Remote Deposit Capture work?

It's as easy as 1-2-3.

1. Using a small desktop scanner, you can capture front and back images of your checks.
2. Our Remote Deposit Capture service balances and verifies check deposit information to ensure that the scanned amount matches the expected deposit amount.
3. The deposit and check images are transmitted electronically to BayCoast Bank for clearing.

What can Remote Deposit Capture do for you?

- Enable your corporate office to see deposits being submitted from your multiple store locations.
- More processing time combined with extended deposit cutoff times can provide your business with faster funds availability.
- Help your business realize additional working capital.
- Consolidate banking relationships and reduce associated reconciliation work and costs. With Remote Deposit Capture, no geographic restrictions exist for banking with us.
- Assist you in identifying return items faster, reducing fraud risk.
- Reduce transportation expenses as most deposits can be made without ever leaving the office.
- Allow you to see deposits online using our electronic image archive.

To make remote deposit capture a key component of your business process, contact us at 508-678-7641

or to learn more visit us on the web at www.BayCoastBank.com.