CommercePayments™

Best Practices for Remote Deposit Processing

Commerce Bank's Remote Deposit Service provides the ability to deposit checks from the convenience of a company's office/location. Following are suggested best practices regarding remote deposit processing and user access to your remote deposit service.

Restrict User Access

1. Set users up with the level of access required to perform their job duties only.
2. Immediately delete or modify all access upon employee termination or a change in duties.
3. Regularly review user access to ensure unauthorized users have not been added to the system and that authorized users have not been granted unnecessary permissions.

Segregation of Duties

4. Separate the individual responsible for scanning, keying and balancing batches from the individual approving and submitting deposits
5. Designate different individuals as your system administer and system user.

Protecting User Credentials

6. Remind users to maintain strict confidentiality of login/authentication credentials, i.e., IDs and passwords. Do not share or post IDs or passwords, or use "guessable" IDs or passwords.
7. Disable automatic password-save features in the browsers and software you use to access the Internet.

Check Retention and Destruction

8. Destroy original checks no later than sixty (60) days from your company's receipt of the account statement verifying the deposit of those items.
9. Keep items in a secure location, preferably in a safe or locked file cabinet.

User Training and Documentation

10. Document and regularly train your users on proper internal security procedures to prevent the potential misuse, redeposit, or unauthorized access of the original checks received by your Company. Inadequate procedures and/or training of employees can lead to errors in deposit processing or expose your customer's checks to fraudulent activity.

And remember...

- A Commerce Bank representative will never request (nor has any reason to know) your login/ authentication credentials for any reason. Never respond to requests asking you to disclose this information and contact Commercial Customer Support immediately at 1.800.207.0886.

- Inadequate separation of duties grants users end-to-end access to the remote deposit process and the ability to alter information without detection. This separation of roles could limit the potential of internal fraud as well as help ensure the accuracy of each deposit.

- Checks left in drawers or on desks can be easily mistaken for undeposited checks and taken to the bank or potentially rescanned. By immediately securing your scanned items, you could reduce the risk for duplicate presentment.

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