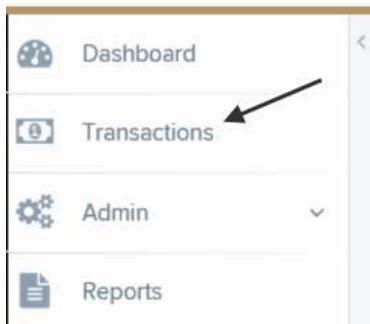


Prior to creating a deposit, please ensure all checks are properly endorsed. The endorsement should contain “For Remote Deposit Only”.

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](http://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.



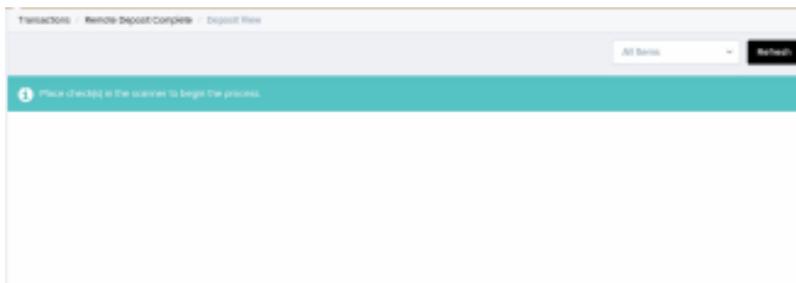
5. If the prompt below displays, click **Run**.



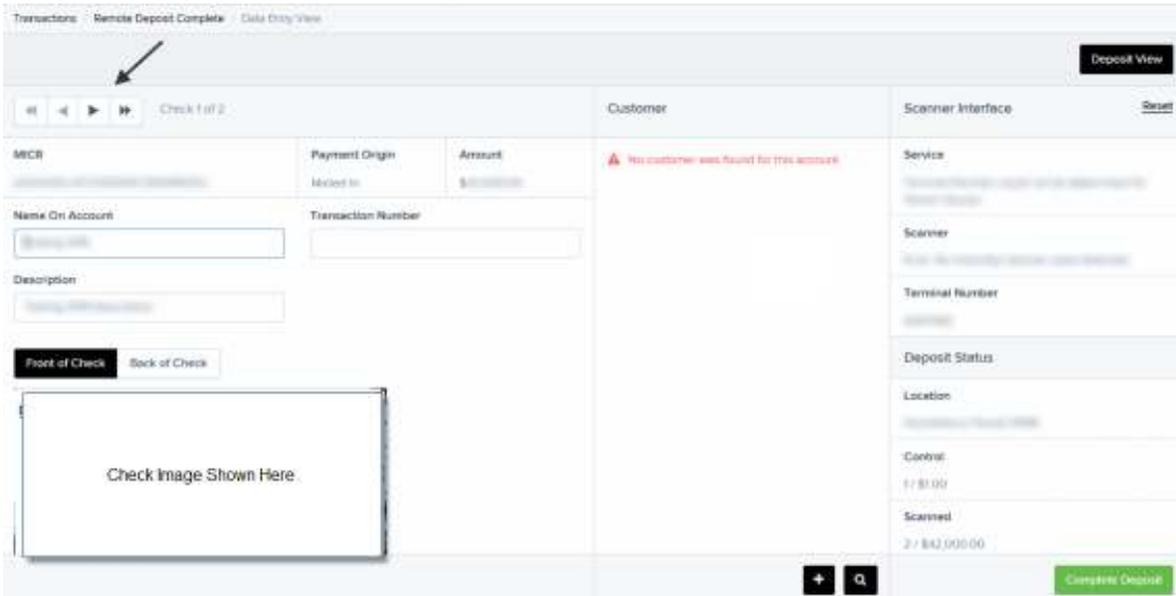
6. The **Create New Deposit** page will display. Once the scanner starts up, the serial # will show in the **Scanner Terminal #** box. Enter in the **Location**, **Number of Checks**, and **Total Amount** of the deposit. Click on **Create Deposit**.

A screenshot of a web form titled "Create New Deposit". The form has several fields: "Location" (a dropdown menu with "Select" visible), "Deposit Name" (a text field containing "19-09-18 BUSINESS DEPOSIT Deposit"), "Number Of Checks" (a text field), and "Total Amount" (a text field with a "\$" symbol). Below these is a "Scanner Terminal Number" field containing "1911300". At the bottom is a green "Create" button. Arrows point to the "Location", "Number Of Checks", and "Total Amount" fields.

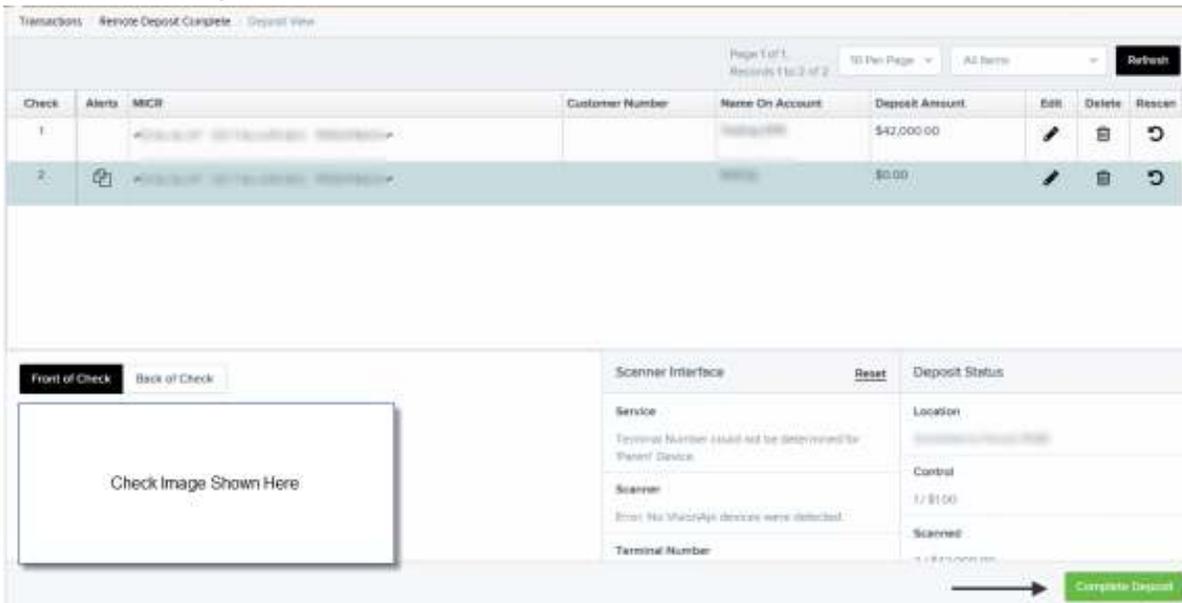
7. Place the checks in the scanner feeder.



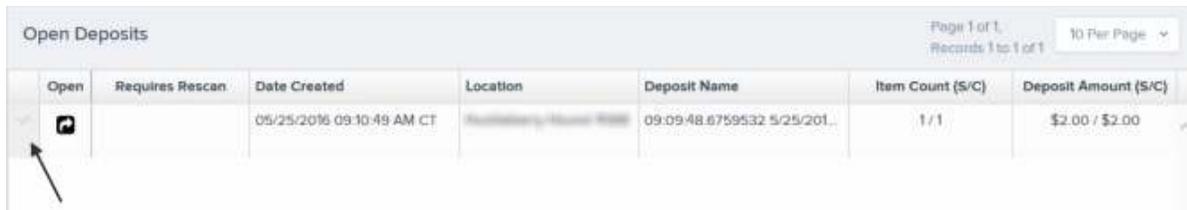
8. By default, the **Deposit View** page will display with the MICR lines of each check scanned. Double click on the check listing to be taken to the **Data Entry View** page. The **Data Entry View** page can be used to add additional information about your customer and/or transaction. Use the **left**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



Open	Requires Rescan	Date Created	Location	Deposit Name	Item Count (S/C)	Deposit Amount (S/C)
<input checked="" type="checkbox"/>		05/25/2016 09:10:49 AM CT	Westland, MI 48186	09:09:48.6759532 5/25/201...	1 / 1	\$2.00 / \$2.00

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.