

Simplify the process of making your deposits into your <u>business</u> accounts with *E-DEPOSIT*.

*E-Deposit* allows you to make deposits electronically by utilizing a check scanner connected to your PC and the Internet. Users scan checks at their business location and then transmit data and check images electronically to The State Bank Group for deposit.

*E-Deposit* reduces or eliminates the need to take the time out of your busy day to deliver deposits in person.

**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.

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

The scanner captures the front and back of each check, capturing all information and dollar amounts.

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

All check images are electronically sent to The State Bank Group and are deposited to your account.

## THE BASICS:

A computer and a check image scanner are set up at your location. At your convenience, the checks that you wish to deposit are run through the scanner to capture check information as well as front and back images of all items. Images are encrypted for security, and transmitted to our bank, where the deposits are processed. Email alerts and reports notify all parties of the status of the transaction, including whether any further action is required.

To learn how you can benefit from using **E-DEPOSIT**, please call 815-728-8000. www.thestatebankgroup.com

\*A compatibility assessment of customer's existing computer equipment will be required.



Simplify The Process of Making Deposits Into Your Business Accounts.