

Customer Service and Support

Toll Free	1-800-272-1876
Hours	8:00 am – 5:00 pm PST
Email	cashmgmt@mechbank.com
Login Link	www.mechanicsbank.com (use "Deposit Direct" in the drop down from the login area) or visit https://home.depositnow.com/depositnow/mechanics

System Availability

The system generally is available to create deposit batches 24 hours a day, 7 days a week. The system may be unavailable during scheduled maintenance times. Notification of scheduled outages will be sent to the system administrator via e-mail.

Cutoff Times

Deposit batches must be submitted by 6:00 p.m. Pacific Time Monday – Friday (except Bank holidays) for same day posting. In most cases funds will be available the following business day. The deposit posting date will be the same as the batch submission date if submitted prior to the cutoff. If we receive your transmission after our cutoff hour we will treat the deposit as received the next succeeding business day. If the deposit is transmitted before 1:00 p.m. PST on a banking business day, the deposit will be reflected as an intraday presentment by approximately 1:30 p.m. PST.

Company Limits

Deposit limits have been pre-determined for your company. Individual check and deposit batch limits have been established for each deposit location/account. Refer to the Deposit Direct Service Addendum or your company Administrator to identify your limits. [If you anticipate exceeding the established limits, contact Customer Service at the phone number shown above prior to scanning the checks.](#)

Batch Limits

The maximum number of checks allowed per deposit batch is 200.

Endorsement

Each check deposited **must** be endorsed **prior** to scanning. Automatic endorsement capability enabled for some scanner models.

Item Eligibility

Checks deposited must be made payable to the name on the account where the funds are being deposited to. Not all checks are eligible for scanning. The following items are **not** eligible for deposit using Deposit Direct:

- Checks payable to a third party
- Demand drafts or remotely created checks (i.e. checks lacking the original signature of the drawer)
- Substitute Checks
- Checks that are irregular in any way (e.g. the numeric and written amount are different)
- Foreign Checks or Drafts
- Government Bonds/Security Investment Coupons
- Money Orders
- Travelers Checks
- US Treasury Checks
- Food Stamps

- Cash

Additionally, some checks produce poor image quality when scanned due to unusual size, color and font. **Ineligible items must be deposited using traditional deposit methods.**

Retention and Destruction of Checks

You must safeguard and retain each check in a secure location for a minimum of 30 days after the check has been scanned and processed. Use commercially reasonable method(s) to destroy checks after the required retention period has expired.

Processing Deposits

Calculate the sum of the checks being deposited per batch. This total will be used to compare to the scanned batch total and deposit settlement to your account.

Create the Batch

Create a unique name for each deposit batch. The naming convention used should be one that easily identifies the date of the deposit, and any other useful information as a means to categorize and identify the batch for future research. (Example: processing date of July 17, 2007 by Sally Jones. The batch name used is 071707 SJ.)

Scan Checks

Scan the check when the green light on scanner flashes and you are prompted to **“Insert Item Now (Front)”**. Place the check in the scanner face up with the bottom of the check aligned to the right side of the device. Allow the scanner to automatically pass the check through the device.

DO NOT ATTEMPT TO ASSIST OR PULL THE CHECK WHILE SCANNING IS IN PROCESS.

Upon successful capture, the front and back images of the check will display on the monitor. When all checks have been scanned, click the **“Done”** button. Stack checks in the same order as they were scanned.

Enter Data

Verify the quality of each imaged check and confirm that the populated data fields match the check information. If the image quality is poor and/or captured data values are incorrect, VOID the check and set it aside. You will be given an opportunity to rescan the check after you have completed the verification of the remaining scanned checks. Click the **“Done”** button when verification is complete and to save the batch. If you have additional checks to scan, click on the link **“Click Here to Scan More Items”**.

Manage Batch

The batch detail screen will appear when the verification of all scanned checks is complete. Confirm the total deposit amount and number of items displayed on the screen match your previously calculated deposit total figure. If the deposit figures matches and you have no other checks to scan, click the **“Submit Batch”** button. If the deposit total does not match, click the link to view the item summary to trouble shoot the discrepancy.

After confirming submission of the batch, the status will display on the batch detail screen stating that the batch is **“In Process”**. (This status change may take a few minutes depending on the image file's size.) The status will change to **“Accepted”** once the file has been received for processing.

Click **“OK”** to return to the batch details page where the status of the batch will display as **“Processed”**.

Reports

To extract batch information select the following:

- The location name (account name)
- The batch to be extracted
- The extract format type
- Click “**Download**” to create an extract file to be saved

You may access the Deposit Direct Reporting Module by selecting the “**Click Here for Transaction Reporting**”. (Refer to the Netcheck User’s Guide for functionality)

NetCheck Reporting

NetCheck is a database program designed with various inquiry and reporting features. All NetCheck data is retained and available to view in the Query Menu. The basic functional capabilities of NetCheck are:

- Original item inquiry
- Export reports in various formats
- File status
- Administration to view current users and location/accounts.

Return Items

In the event the payee bank does not honor a check deposited through Deposit Direct, an Image Replacement Document (IRD) will be subsequently created and sent to your company’s mailing address on file. The item amount will be deducted from your account. If the IRD qualifies as an eligible item for redeposit and you wish to negotiate the item, then it must be deposited using traditional deposit methods.

UNDER NO CIRCUMSTANCES CAN THE ORIGINAL CHECK BE REDEPOSITED THROUGH DEPOSIT DIRECT OR ANY OTHER METHOD.

Returned IRD’s that may be eligible for deposit include:

- NSF-Non Sufficient Funds
- UCF-Uncollected Funds Hold
- Post Dated
- Endorsement Missing
- Endorsement Irregular
- Refer to Maker

Poor Image Quality

You will receive notification via email in the event an item is rejected due to poor image quality. The item amount will be deducted from your account, and you will be instructed to deposit the original scanned item using traditional deposit methods. This is the only circumstance where the original check may be re-deposited using traditional deposit methods.