



Accelerate your cash flow.

Bank of America Merrill Lynch Remote Deposit Service Online (RDSO) is a web-based application that allows companies to make electronic deposits from their desktops using bank provided scanners. Using CashPro Online, your authorized users simply scan and capture images and MICR data of U.S. dollar items drawn on U.S. banks, then transmit that data to Bank of America Merrill Lynch.

- Help expedite check processing and deposit availability — while eliminating employee trips to the bank.
- Gain faster access to cash with accelerated availability schedules — which can provide reduced float versus checks deposited at a banking center.
- Better manage your accounts and users online in real time — especially useful in high-turnover industries.

Key features

RDSO's unique features can be tailored to meet the specific needs of your business.

- Extended processing day allows you to:
 - Take advantage of the latest deposit deadlines in the industry for same-day ledger credit
 - Meet your deposit deadlines by making deposits in your office or payment collection site
 - Make deposits after the close of business, on weekends or holidays and gain access to funds more quickly than if deposited at a banking center
 - Eliminate employee trips to banking centers for manual deposits
 - Reduce fees associated with courier and transportation expense for travel to the bank
- Centralize your reconciliation process by allowing users to access data captured at one site from an alternate location
- Expedite availability of items processed through Remote Deposit
- Take advantage of immediate availability of all On Us items, regardless of where they are drawn
- Auto-populate repetitive information, into custom fields to reduce manual data entry functions and keying errors
- Multiple reporting options at the user, account and location level
- Use the research function to reconcile items, images (45 days) or data (90 days), thus reducing calls to client service centers

Customization

- Set additional custom fields to capture invoice number, discount amount or other customer information
- Scan standard check size remittance containing MICR/OCR/BARCODE in multiple fonts
- Clear items electronically using Check 21 rules or through ACH ARC/BOC

Increased check and customer fraud controls

Improve fraud control by using:

- Automatic duplicate item detection
- Expedited returns and adjustment processing through electronic channels
- Client-defined tables and rules identify items to be flagged for operator review

User management

- Control setup and maintenance with our convenient self-service feature to:
- Set item and deposit limits at the user level
- Users see only accounts they have been entitled too
- Dual control feature, where one user scans and the other reviews and releases, is available

Web processing

Our web processing shortens the posting and reconciliation process — with no limit to the number of deposits that you can make per day.

Archive and report viewing capabilities

Multiple real-time reporting options can be customized to meet your needs.

- View, export and print data and images using a variety of reporting types and formats within the application or through our internet access channel
- Streamline reconciliation by directly exporting data and images to your desktop or by uploading them to your reconciliation platform
- Pre-formatted reports containing data and images to streamline your interface with popular accounting software

Hardware

Remote Deposit Service Online offers several scanner models including Digital Check and Panini scanners.

To view a demo of these features, visit:
www.bankofamerica.com/remotedepositservice.

How the service works

To make remote deposits:

1. Compile and total all items.
2. Log on to our internet-based client access channel and select Remote Deposit Service Online.
3. Select Create New Deposit and select the account where the deposit will be made.
4. Select an account group (this function replaces the need for paper deposit tickets that have been encoded with a static location number). RDSO will feed the account group number to downstream applications.
5. Select the deposit type and enter the deposit total.
6. Align the items for deposit within the scanner tray. Up to 499 debit items may be deposited at one time, with no limit to the number of deposits that can be made in a day.
7. Select Start Capture.
8. Use custom fields to manually record information about your items or use associated rules to automatically populate static information.
9. Confirm the declared amount is in balance with the scanned items. Transmit the deposit.
10. As you transmit the images and data of each item, the status of each deposit is updated in real time.
11. Use the reports tab to run a variety of reports.

12. Perform research on items that need additional reconciliation.
13. Store the physical items in a protected environment for 14 business days and then destroy.

Complementary services

Additional electronic deposit, reporting and reconciliation services further enhance this service offering.

Safe Connect

Deposit cash directly to a vendor provided safe with credit the next business day on safe deposits Safe Connect creates an end-to-end cash handling process with robust security features and better operational efficiencies, liquidity and visibility into your cash position.

CashPro Connect™ Receivables

Streamline your receivables process by integrating and delivering incoming receipts data using a format and delivery method that best fits your needs.

Returned Items Email Notification

Using encrypted email, we can send images of returned items to our depository clients.

Work with a global leader in working capital

As a long-time global leader in treasury management services, we welcome the opportunity to put Remote Deposit Service Online to work for you. To learn more, including terms and conditions that may apply, contact your Bank of America Merrill Lynch representative today. Visit bankofamerica.com.