



## Enjoy a convenient and safe way to manage your accounts without ever leaving your business with **REMOTE DEPOSIT CAPTURE (RDC)**

With simple-to-use navigation, online features and services, you can do your banking from your business, office or home – you choose. Securely scan, transmit and deposit checks anytime from the convenience of your business – instead of visiting a Banking Center every time. Our Business Remote Deposit Capture integrates seamlessly across all your devices, from desktop to tablet to mobile. All you need is a computer. We provide you with the check scanner.

### Deposit Checks In 3 Easy Steps:

#### 1 Set up:

Use your computer and a check scanner, provided by Empire State Bank to simply scan both sides of the checks in a single pass.

#### 2 Scan:

Place the checks onto the scanner and the dollar amounts and the deposit is totaled automatically.

#### 3 Deposit:

Click, SUBMIT and funds are deposited into to your Empire State Bank account through a secure internet connection. Images of checks and detailed reports are readily available from your computer.

### BENEFITS:

#### Streamline your cash flow:

Check deposits can easily be made from any remote office or storefront. This streamlines your cash flow by consolidating deposits from multiple locations directly to Empire State Bank.

#### Make deposits anytime:

Enjoy the flexibility and convenience of making deposits at your office, on your schedule

#### Save Money:

Electronic deposits can reduce trips to the bank, saving on fuel costs and reducing or eliminating costly courier fees.

#### Save Time:

Preparing deposits electronically is efficient because RDC records check information, totals your deposits and helps balance transactions prior to submission.

#### Reduce risk of check fraud:

Faster check clearing allows you to react sooner on returned checks, significantly increasing your opportunities for collection.

#### User Controls:

Customize the user access and administrative rights to suit your business requirements

#### Security:

RDC features multiple layers of security including password protection, Internet firewalls and 128-bit encryption.

**If you are not enrolled in Empire State Bank Digital Services and, or you need assistance with the process, contact your Business Relationship Manager or Banking Center.**

#### **Banking Center - Orange County, Newburgh**

68 North Plank Road | Newburgh, NY 12550 | 845.561.0003

#### **Banking Center - New Dorp, Staten Island**

1361 North Railroad Ave. | Staten Island, NY 10306 | 718.351.0590

#### **Business Loan Center - Castleton Corners, Staten Island**

2047 Victory Blvd. | Staten Island, NY 10314 | 347.592.1950

#### **Banking Center - Castleton Corners, Staten Island**

1698 Victory Blvd. | Staten Island, NY 10314 | 718.303.6900

#### **Banking Center - Bay Ridge, Brooklyn**

8701 3<sup>rd</sup> Ave. | Brooklyn, NY 11209 | 347.695.9040

#### **Banking Center - Bensonhurst, Brooklyn**

6923 18<sup>th</sup> Ave. | Brooklyn, NY 11204 | 718.942.3636