



Capital Bank Remote Deposit Self Assessment

Current Date:

Business Profile Information

Business Name:

|

Primary Contact:

Contact Phone Number:

- 1. Risk Management Practices** (compliance with remote deposit agreement, business account agreement)

Yes No Do you maintain remote deposit services with another financial institution?

- 2. Management Oversight** (management practices that govern accounting staff responsibilities, separation of duties)

Yes No Is more than one employee involved in the creation of the daily deposit, approval and transmission?

Yes No Is the processing of deposits and reconciling bank statements assigned to different employees?

Yes No Do you maintain remote deposit in multiple locations?

Yes No If yes to multiple locations, do the same processing procedures and controls apply to all locations?

- 3. Operational Controls** (deposit processing, deposit reconciliation, check storage, check destruction)

Yes No Is there a daily reconciliation completed between the accounts receivables and deposit processing?

Yes No Are the processed checks stored in a secure location?

Yes No Is access to processed checks restricted to only those employees involved in deposit processing?

Yes No Do you have a method for secure destruction?

Yes No Are the processed checks destroyed on a scheduled basis from the time scanned?

4. Employment Practices (back-ground checks, backup and training)

Yes No Do you perform back-ground checks on prospective employees?

Yes No Do you provide ongoing training for employees?

Yes No Do you provide back-up for “single-location” employees?

5. IT Infrastructure and Security (hardware, software, user access/passwords)

Yes No Does each user access the system with their own unique User Access ID and Password?

Yes No Do you have a data security policy and procedures for computer usage?

Yes No Do you subscribe to an anti-virus software service?

Yes No If yes to anti-virus, do you act promptly upon notification of updates from the anti-virus service?

Yes No Do you update your computer operating systems with published patches?

Yes No Do you monitor for unauthorized network and system activity?

Yes No Do you educate your employees on fraud schemes including internet access that target businesses?

Yes No Do your employees know who to report suspicious activity to?

I hereby attest that the following information is accurate and correct and agree to abide by the terms and conditions of the bank’s Lonely Teller Agreement (on file).

Printed Name:

Title:

Authorized Signature:

Date: