CHASE COMMERCIAL ONLINE℠ | CHASE QUICKDEPOSIT℠ | ENROLLMENT

Chase QuickDeposit enables you to use a scanner to deposit checks into your checking, savings or money market account from your office.[1] It can help you streamline the way you deposit checks and gain access to your deposited check images. You will save time by using Chase QuickDeposit to reduce your trips to a branch to deposit your checks. You may only scan items for deposit to this service from a location within the United States and only in compliance with United States law.

ENROLL IN CHASE QUICKDEPOSIT

When you enroll in Chase QuickDeposit, you will need to complete the following tasks:

- Activate the accounts you want to use with Chase QuickDeposit. You can use multiple accounts for deposits.
- Set up your locations. You can use Chase QuickDeposit at multiple locations.
- Indicate what kind of remittance data you would like users to enter for each location (optional).

After enrollment, you may change or update your accounts, locations or remittance data at any time.

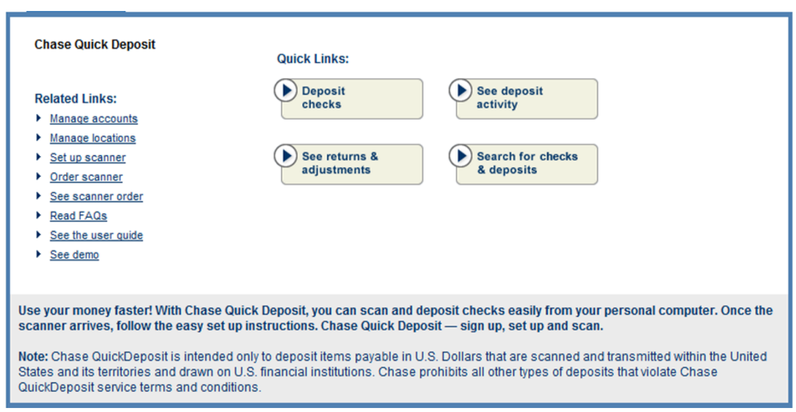
CHASE COMMERCIAL ONLINE | CHASE QUICKDEPOSIT | ACTIVATE ACCOUNTS AND MANAGE LOCATIONS

The System Administrator can activate multiple accounts and locations for use with Chase QuickDeposit at anytime.

Step 1

On the Chase QuickDeposit homepage, click the "Manage accounts" link under the Related Links heading.

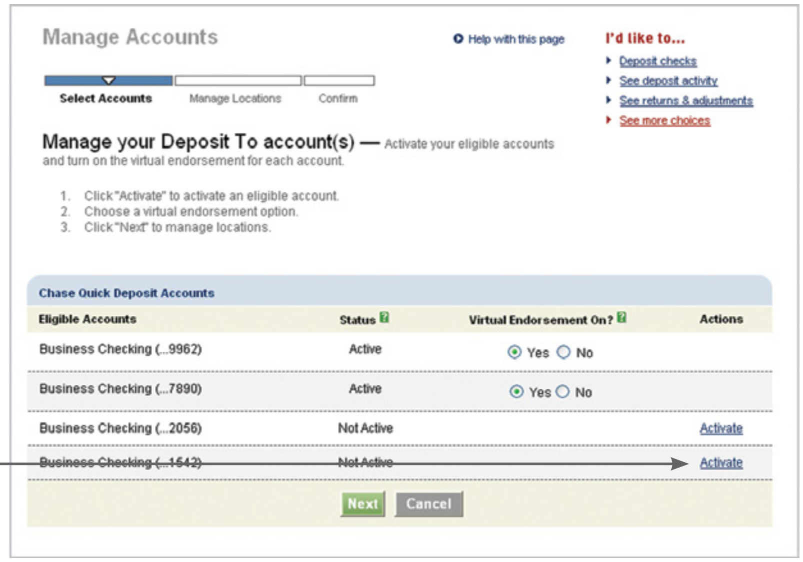
CLICK MANAGE ACCOUNTS



Step 2

Find the account you want to set up for deposits, and click "Activate." You will see two radio buttons appear under the "Virtual Endorsement On?" heading. If you want Chase QuickDeposit to place an endorsement on check images after scanning, select "Yes." If you wish to manually endorse your checks, select "No." You are able to return to the Manage Accounts page in the future to change your Virtual Endorsement settings if necessary.

ACTIVATE ACCOUNT

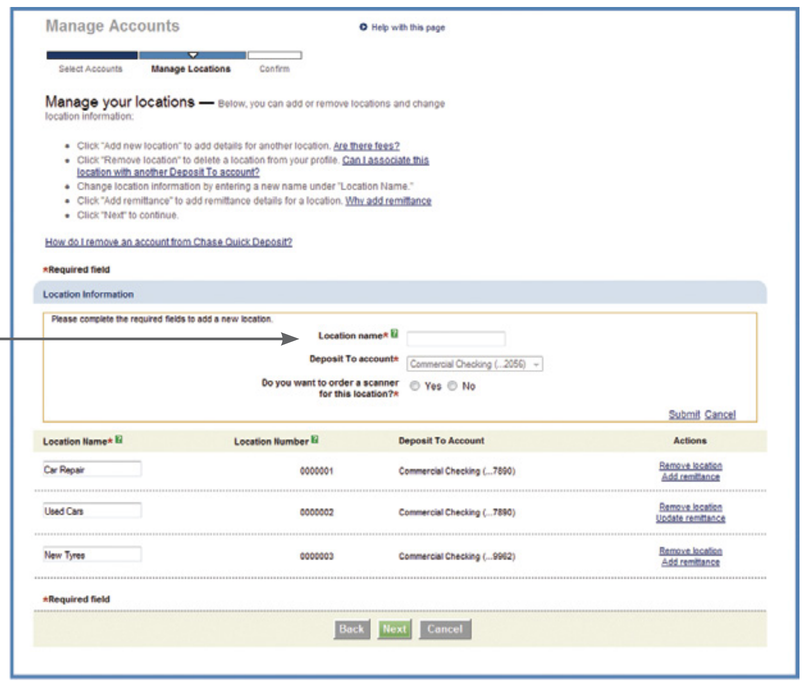


Step 3

Enter a name for your location, select a deposit to account, and then indicate whether you want to order a scanner for that location. Click "Submit" to continue.

Note: You can add new locations at any time by clicking "Manage Locations" on the Chase QuickDeposit homepage.

ENTER LOCATION



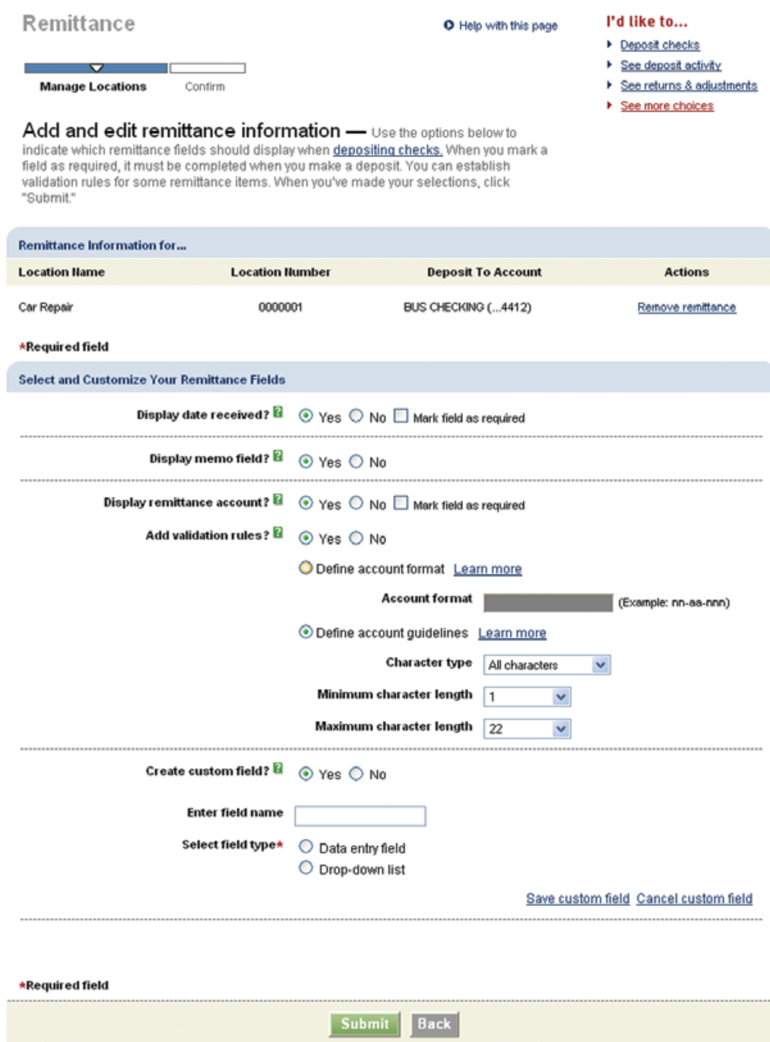
Step
4

If you want to add remittance information to deposits, click the "Add remittance" link next to the appropriate location.

Indicate which remittance data fields should display when depositing checks. You can choose to display date received, a memo field, the remittance account, or a custom field.

Please note that if you choose to display the remittance account, you will be asked if you wish to define rules for entering the account number to ensure that it is recorded correctly.

ENTER REMITTANCE (OPTIONAL)



CHASE COMMERCIAL ONLINE | CHASE QUICKDEPOSIT | DEPOSIT CHECKS

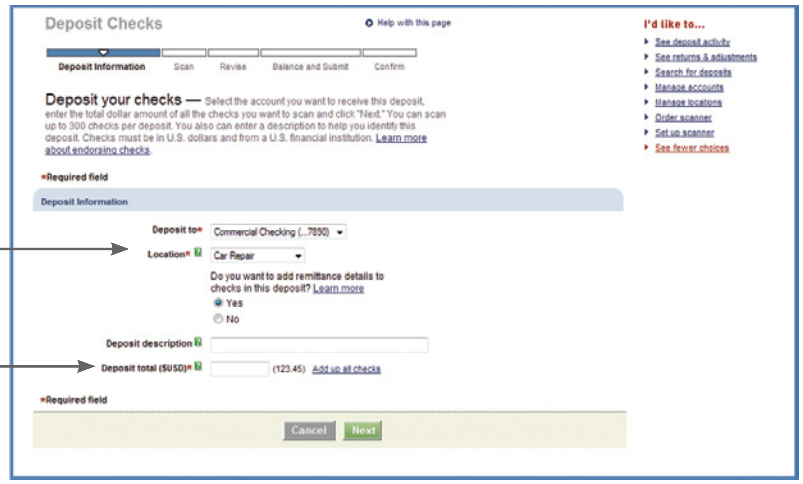
Scan checks, or batch of checks, with a few simple steps. Include remittance data and/or endorse checks, if desired.

Step 1

Click on "Deposit checks." Select your deposit to account and your location. If remittance data has been defined for the location you selected, you will be asked if you want to enter remittance data for your batch. You must also enter the total amount of your deposit. You can enter a deposit description if desired and scan up to 300 checks in a single deposit.

SELECT DEPOSIT TO ACCOUNT

ENTER DEPOSIT TOTAL

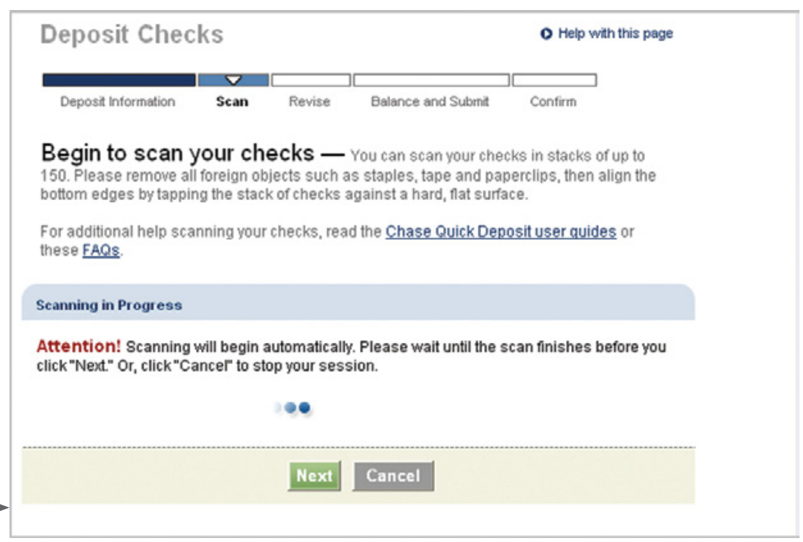


Step 2

All items presented for deposit should be endorsed manually in the designated area for endorsement or using virtual endorsement. After you are prompted, place checks into the scanner document feeder to scan checks automatically. Deposit slips aren't needed to make deposits via Chase QuickDeposit.

Important: A few financial institutions may also require a physical signature of the payee in addition to the virtual endorsement.

ENDORSE CHECKS



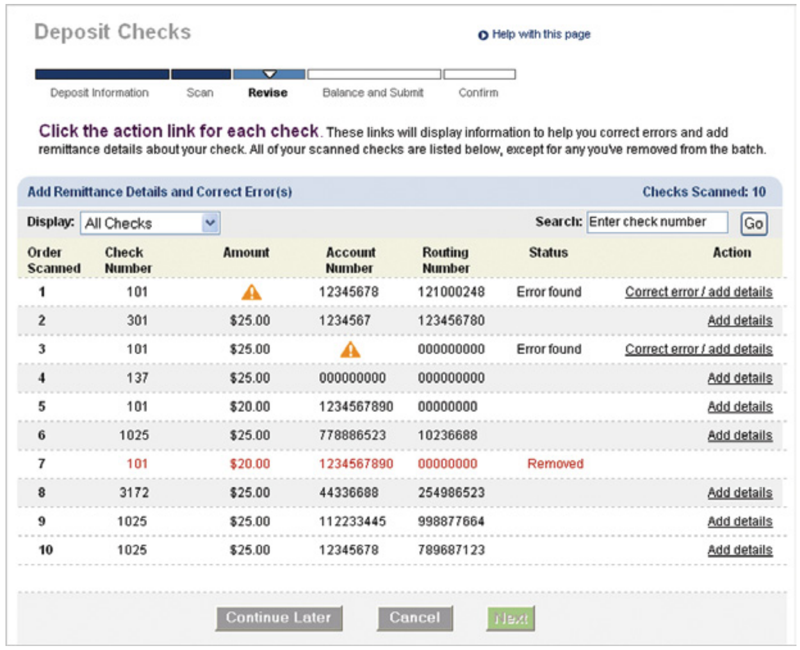
Step 3

If you need to correct a check, you will see "Error found" in the status column for that check. Click on "Correct error/add details" to begin correcting the check information.

CORRECT CHECK (IF NECESSARY)

If you would like to add remittance details to a check that does not require correction, click the "Add details" link for the appropriate check.

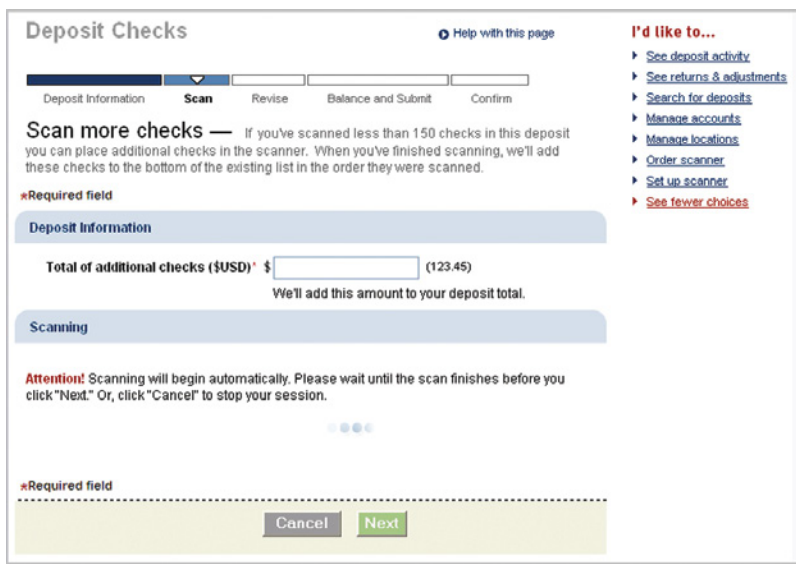
In some cases, a check needs to be removed from your batch. If this is the case, you will see a "Remove" link next to the impacted check. When you view the check, you'll see why the check needs to be removed.



Step 4

Once you've made the necessary adjustments to your checks, you have the option to add checks to your batch. On the "Review checks and prepare deposit" page, click "Scan more checks." You will be prompted to enter the total amount of additional checks. As you did before, scan your checks and correct any errors. Please ensure that all information is entered accurately.

REVIEW CHECKS

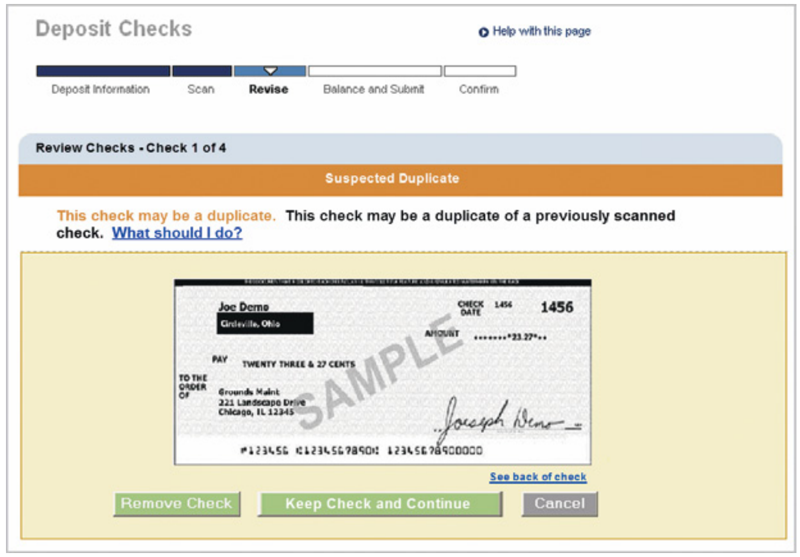


Step
5

If your scanned deposit total is different from the total you entered when you began your deposit, you will be prompted to review the items in the deposit and make corrections to either check amounts or the expected deposit total.

To update the amount of a check, click the "See/update" link next to the appropriate check. To edit your expected deposit total, click the "Edit" link next to the total, located at the top of the screen.

Suspected Duplicate: If the check appears to be a duplicate (i.e. is was accidentally scanned twice) click "Remove Check". If the check is not a duplicate, you may proceed with the deposit by clicking "Keep Check and Continue."

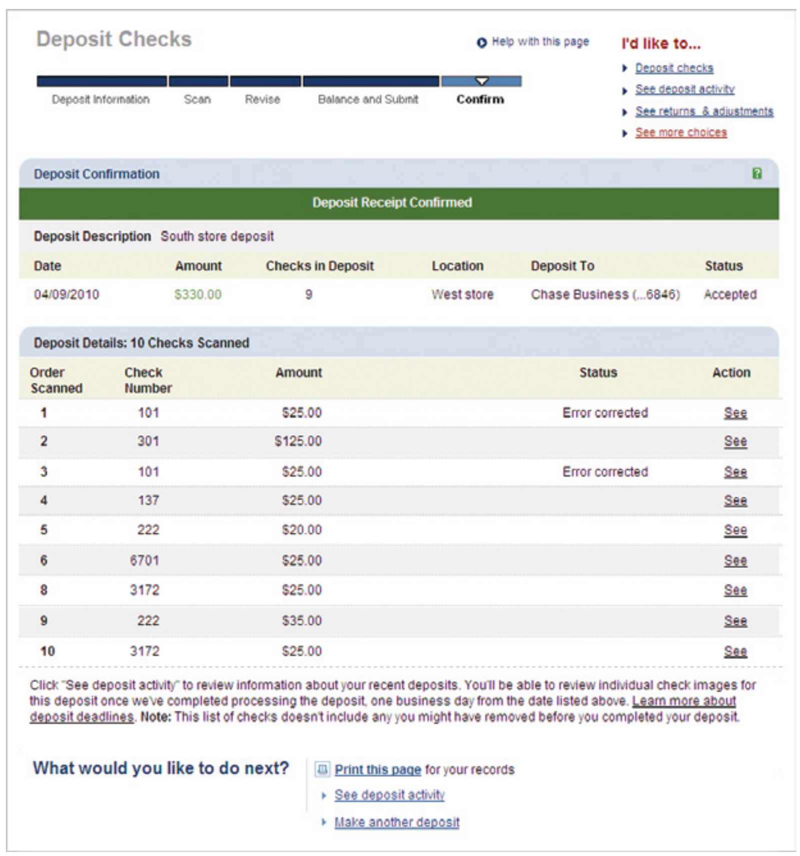


Step
6

We will prompt you to verify your deposit. If everything is correct, click "Submit Deposit." After you submit your deposit, you can print your deposit details, start a new deposit, or go to the deposit activity page to review your recent activity.

Deposits submitted before 11 PM ET/8 PM PT on a business day will be processed that day. Deposits submitted after 11 PM ET/8 PM PT or on a non-business day will be processed on the next business day. All deposits are subject to applicable funds availability.

Note: You can go to the Customer Center to subscribe to an alert that will confirm your deposit has been submitted. We will automatically send a summary of your deposit to your Secure Message Center when your deposit has been accepted.



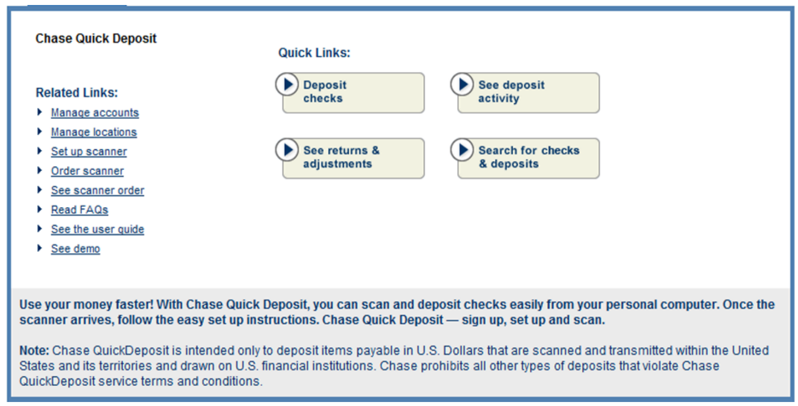
CHASE

CHASE COMMERCIAL ONLINE | CHASE QUICKDEPOSIT | INFORMATION REPORTING

Chase QuickDeposit gives you access to up to 270 days of check images for checks drawn on Chase accounts, 120 days of check images for checks drawn on other financial institutions, and 13 months of transaction details. You can also review returns and adjustments online.

Step 1

To begin, click "Search for checks & deposits" on the Chase QuickDeposit homepage.



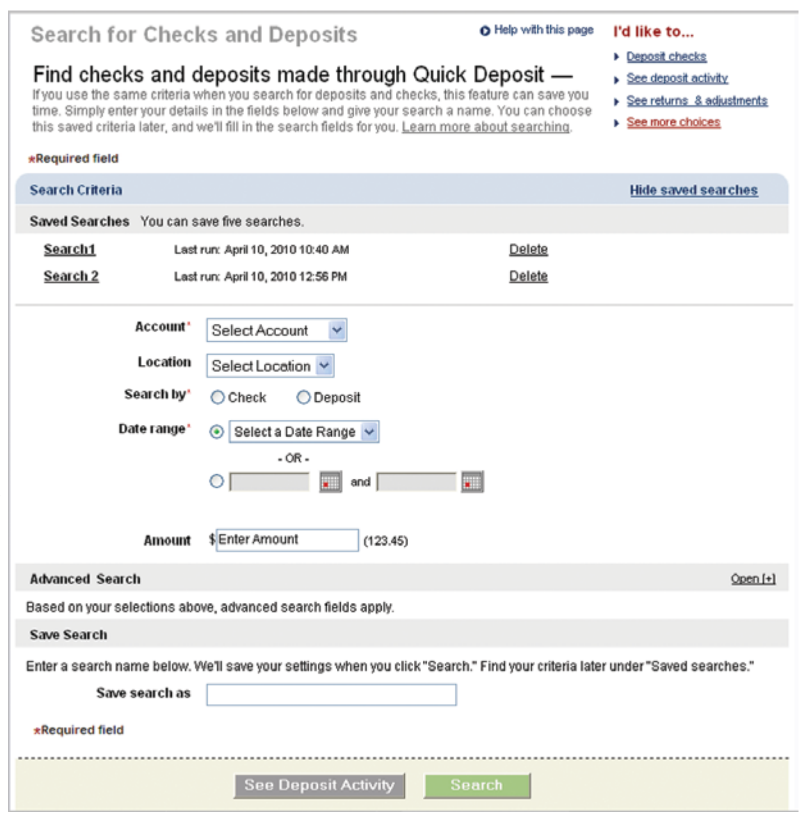
Step 2

Select the account and location for which you want to search deposits or checks. Then select the date range or amount.

If you wish to save this search for future use, you can enter a search name in the "Save search as" field. Your saved searches will appear as a link at the top of the page in the "Saved Search" section.

Once you have entered all the information, click "Search."

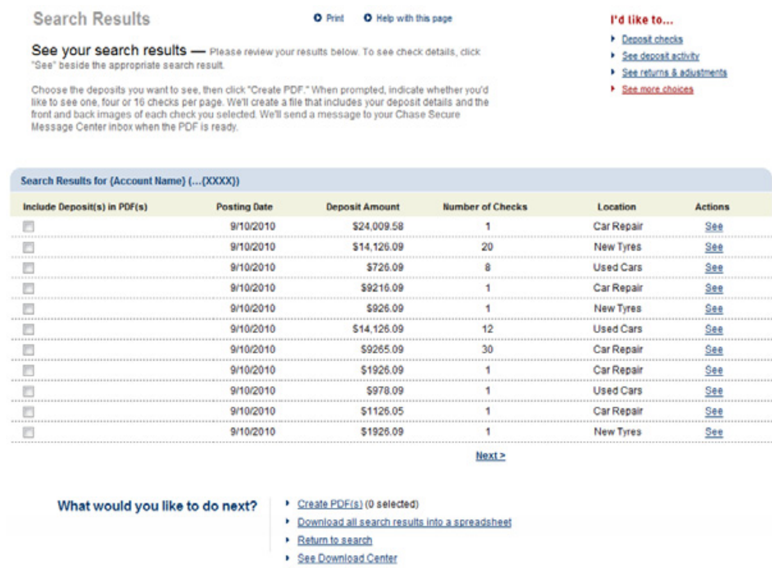
ENTER SEARCH CRITERIA



Step

3

The deposits or checks you searched for will appear on the next page. You can create a PDF document containing images of your checks/deposits or download your search results. You can choose to display one, four or up to 16 checks per page.



Search Results

Print

Help with this page

I'd like to...

- Deposit checks
- See deposit activity
- See returns & adjustments
- See more choices

See your search results — Please review your results below. To see check details, click "See" beside the appropriate search result.

Choose the deposits you want to see, then click "Create PDF." When prompted, indicate whether you'd like to see one, four or 16 checks per page. We'll create a file that includes your deposit details and the front and back images of each check you selected. We'll send a message to your Chase Secure Message Center inbox when the PDF is ready.

Search Results for (Account Name) (...(XXXX))

Include Deposit(s) in PDF(s)	Posting Date	Deposit Amount	Number of Checks	Location	Actions
	9/10/2010	$24,009.58	1	Car Repair	See
	9/10/2010	$14,126.09	20	New Tyres	See
	9/10/2010	$726.09	8	Used Cars	See
	9/10/2010	$9216.09	1	Car Repair	See
	9/10/2010	$926.09	1	New Tyres	See
	9/10/2010	$14,126.09	12	Used Cars	See
	9/10/2010	$9265.09	30	Car Repair	See
	9/10/2010	$1926.09	1	Car Repair	See
	9/10/2010	$978.09	1	Used Cars	See
	9/10/2010	$1126.05	1	Car Repair	See
	9/10/2010	$1926.09	1	New Tyres	See

Next >

What would you like to do next?

- Create PDF(s) (0 selected)
- Download all search results into a spreadsheet
- Return to search
- See Download Center

Step

4

To download one or more PDF documents with deposit details/check images retrived in a search, select the check box and click "Create PDF(s)." When your document is ready, you will be able to view or download it through the Download Center, located in Customer Center.

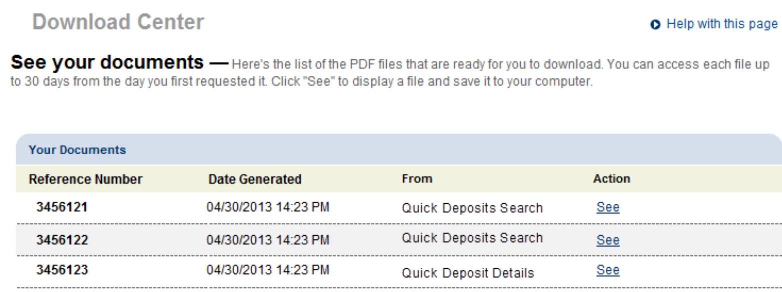
To download a customized report of items returned in a search, click "Download Search Results." Customize your report by selecting the information you would like to download from the "Available fields" section and clicking the left arrow to move it to the "Include in report." section.

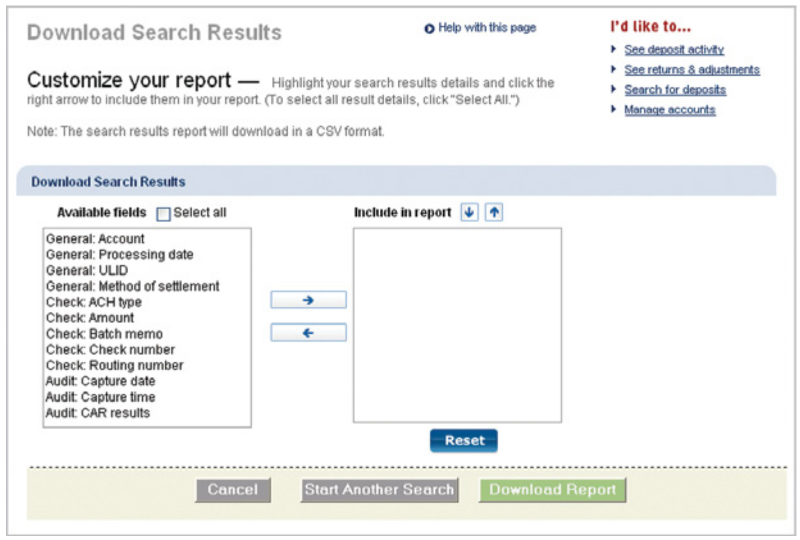
Click "Download Report" and you will be prompted to save a CSV (comma-separated value) file that can be opened in programs such as Microsoft Excel®.

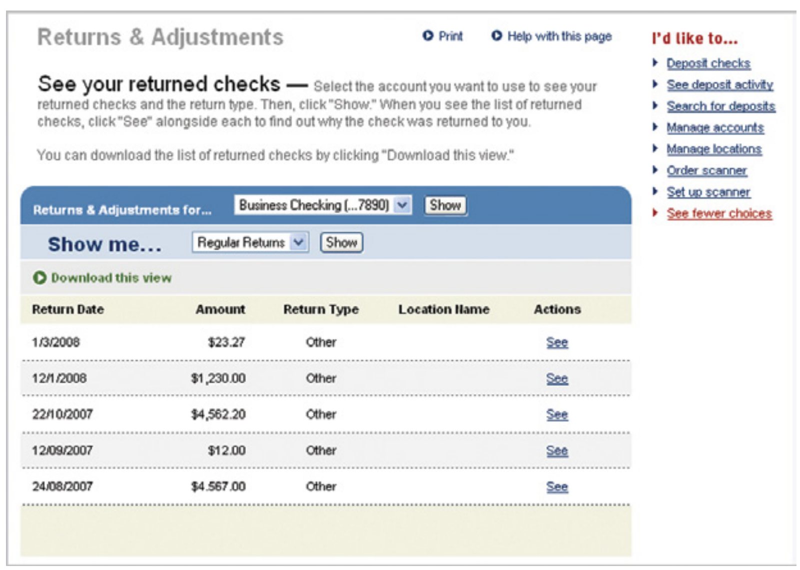
To view returns and adjustments, go to the Chase QuickDeposit homepage and click "See returns and adjustments." Select the account for which you want to view returns and adjustments, and select the type of returns you want to view.

Click the "See" link for more information or to view an image of the item.

On the Check Detail page you can view the reason for the return, an explanation and actions you can take for this item. You can also view the front and back of the check.







CHECK RETENTION GUIDANCE

After determining your checks have been successfully accepted and posted, you should mark the checks as having been deposited and store them in a secure location until destroyed.

Please ensure that the scanning, storing and destruction of the original checks are done under controls appropriate for your business. There are no laws or regulations that state any specific length of time for you to retain the original checks. We recommend that you destroy the original checks immediately after the deposits have been posted to your account. However, this process should be done in accordance with legal and/or accounting guidelines appropriate for your business. Please be sure to consult with your personal tax and/or legal professional for guidance.

SCANNING TIPS

- If you're using the Panini® I:Deal™ scanner, insert a check face up with the MICR line aligned to the right side of the scanner into the right side of the feeding tray, as indicated by the check icon.
- If you're using the Panini Vision X® scanner, align the bottom and outer front edge of the checks in the scanner. Order checks by size from smallest to largest. Ensure all the checks are facing toward the outside of the scanner and place the checks in the scanner so that the front edges line up with the bottom half of the arrow.
- Chase QuickDeposit is only for business checks, personal checks, U.S. treasury checks, and money orders, which are payable in U.S. dollars and drawn on banks in the U.S. Foreign and Canadian checks are not allowed. Third party checks endorsed by the original payee to you are not permitted via Chase QuickDeposit.
- We do not require you to scan a paper deposit slip with the checks in your deposit.
- For optimal scanning, keep your scanner clean and free of dust and small particles.
- Checks written with red or faint ink, or that contain prominent background images, may not be read by the scanner.

SCANNER MAINTENANCE

To ensure that your scanner reads checks consistently, it is important to perform scanner cleaning weekly. For your convenience, we have included a one-time use cleaning card with your scanner. Follow the instructions on the card packaging to clean your scanner. The cleaning card is not intended to remove debris from the track, clean the sensors, or replace the cleaning procedures outlined in the **Panini Operator Manual CD**.

To order additional cleaning supplies for your scanner or view a video about scanner cleaning, please visit PaniniOnlineStore.com.

FAQS

What kind of checks can be processed through Chase QuickDeposit?
Checks[1] payable in U.S. dollars and drawn on any U.S. bank including, but not limited to: personal checks, business checks, US Treasury checks, money orders (depending on specific type)

Can foreign currency checks be processed through Chase QuickDeposit?
No. Chase QuickDeposit is only for checks payable in U.S. Dollars and drawn on banks in the United States.

Can I export, save and print images of my deposited items? Yes, you can save and print images of your deposited items. You can also export lists of deposits, items in a deposit, and return and adjustment items.

How long can I view information about my submitted deposits?
Under Chase QuickDeposit, "Search for Checks" you can view detailed information about your deposits for 13 months, including deposit images. "See Deposit Activity" provides activity for 13 months and images for up to 270 days. General deposit details are available in My Accounts for up to 120 days, or can be pulled for up to 13 months through statement history.

Can I scan coupons with my checks?
No. Chase QuickDeposit can be used to scan and deposit checks, but not coupons.

When is a deposit finalized?
Submitted deposits are subject to review before they are considered final. We will notify you about your deposit via the Secure Message Center on Chase Commercial Online from the “My Accounts” tab. If your deposit was submitted on or before the business day cutoff (11:00 PM ET), you will receive this message the same day.

Where can I retrieve final details of a deposit?
You will receive final details on every submitted deposit via the Secure Message Center on Chase Commercial Online from the “My Accounts” tab. If your deposit was submitted on or before the business day cutoff (11:00 PM ET), you will receive this message the same day.

What happens if the final deposit amount is different than the submitted amount?
Chase will send an e-mail that changes were made to the deposit to the Chase QuickDeposit System Administrator and also the sub-user, if the sub-user submitted the deposit. The communication is sent to the e-mail we have on file. Details of the changes will be available via the Secure Message Center on Chase Commercial Online from the “My Accounts” tab.

Who is notified if the final deposit is different than the submitted amount?
Chase will notify the Chase QuickDeposit System Administrator and also the sub-user, if the sub-user submitted the deposit. Chase will send an email that changes were made to the deposit. Details of the changes will be available via the Secure Message Center on Chase Commercial Online from the “My Accounts” tab.

Are there fees for using Chase QuickDeposit?
Yes. For details about specific fees, please review the legal agreement for the service.

TECHNICAL SUPPORT

If you have questions about installing your scanner software or Chase QuickDeposit, please call:

Chase Commercial Online Service Center
Hours: 8:00 a.m. – 8:00 p.m. ET, Monday through Friday
Forr government entities and not-for-profit organizations:
(855) 893-2223
All other clients: (877) 226-0071

[1]Terms and conditions, including fees and limitations, apply as described in the Chase Commercial Online Access and Services Agreement.