

# Regions Quick Deposit

## Frequently Asked Questions



## Regions Quick Deposit

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**Q: Where can I locate comprehensive information about Regions Quick Deposit®?**

**A:** Regions Quick Deposit resources, including the [User Guide](#), are housed in one location for your convenience at <https://www.regions.com/TMResources> > Receivables > Regions Quick Deposit. View support materials and become familiar with Quick Deposit features and functionality. Also remember to bookmark the page for access to the latest Quick Deposit resources as documents are frequently updated.

**Note:** *The legal terms and conditions for the Regions Quick Deposit service can be found in the Regions Master Agreement for Treasury Management Services.*

**Q: How do I download a scanner driver?**

**A:** Simply follow the illustrated examples listed in the Installation section of the Regions Quick Deposit User Guide to download a scanner driver. The User Guide is accessed from <https://www.regions.com/TMResources>.

**Q: How do I locate answers to questions I have about the Quick Deposit application?**

**A:** The Regions Quick Deposit User Guide is the best source for information about using the services and the overall experience with the Quick Deposit application. If additional assistance is required, contact your Regions Treasury Management representative, or call Regions Client Services at 1-800-787-3905, option 4 or email [clientservicesgroup@regions.com](mailto:clientservicesgroup@regions.com). Client services is available from 7 AM to 6 PM Central Time Monday through Friday.

**Q: What is the cut-off time for same day deposit submission and posting?**

**A:** Any deposit submitted before 8:00 p.m. Central Time will be posted to your account for that day for same-day ledger credit. Most deposits processed using Quick Deposit receive one day availability, which means the funds should be available the next business day.

**Q: How long do I need to keep the original checks once they are scanned and submitted?**

**A:** As a standard process, original checks should be retained for a minimum of 30 days or a maximum of 45 days before being destroyed.



**Best Practice – Make sure you reconcile your deposited items to the bank statement prior to destroying the checks.**

**Q: How do I change my password?**

**A:** Password changes must be performed within the Regions OnePass application. Users have the ability to update certain pieces of information in their User Profile, while others pieces can only be modified by Regions Client Services. To access the User Profile maintenance options, start from the Regions OnePass landing page.






1. Click the **My Profile** link in the upper right corner. The OnePass User Profile will be displayed.

Regions OnePass Home | Admin Console | Authenticate User | **My Profile** | Logout


2. Any field marked with an Edit icon can be edited by the user. (Note that the user's OnePass password and Security Code can be changed from this page.)
3. Clicking an **Edit** icon will reveal a set of fields that can be edited.
4. Click the **Edit** icon to enter edit mode. Enter the current password, new password and new password again to confirm.
5. When the changes are complete, click **Save** to retain the changes. Click **Cancel** to exit Edit mode without saving the changes.

### My Regions OnePass<sup>SM</sup> Profile


To edit any information on this page, click the corresponding "Edit" link.

Name	Jonathan Bankman	
Address	1463 Mabgo Place Tampa, FL 99999	
Primary Phone #	8315551638	
Country Code	US	
Message Preference	Voice	
Secondary Phone #	8315557979	
Country Code	US	
Message Preference	Voice	
Security Code	*****	
Primary Email (Username)	jbankman@bankman.com	
Password	*****	


**Note:** See the [Regions OnePass User Guide](#) for complete details. The Guide is located at [regions.com/TMResources > Information Reporting > Regions OnePass](#).

Password \*\*\*\*\* 

Current Password

New Password  

Confirm Password

 Cancel
Save

**Q: Are there any rules governing passwords?**

**A:** The following password rules govern how passwords perform within Regions OnePass for Quick Deposit:

- a. Password must not match or contain first name.
- b. Password must not match or contain last name.
- c. Password must contain at least 2 alphabetic character(s).
- d. Password must be at least 6 character(s) long.
- e. Password must contain at least 1 lowercase letter(s).
- f. Password must contain at least 1 numeric character(s).
- g. Password must contain at least 1 uppercase letter(s).
- h. Password must not be one of the 6 previous passwords.
- i. Password must start with an alphabetic character.
- j. Password must not match or contain the user ID.

**Note:** All Regions OnePass users have a self-service option for password resets or account locks. After entering the User ID in OnePass, users will be presented with the Password screen. In the lower left corner of the password dialogue is a Forgot your password? link. Clicking the link prompts the user to answer one of their security questions. If answered correctly, the system will generate a new Temporary Password. That Temporary Password will then be emailed to the user at the address on file.



**Best Practice – The protection of your login credentials is vital for system integrity and auditing purposes. Employees should not share their login information. If additional user credentials are needed, you should contact your system administrator to have the users added.**

**Q: Can I use my scanner in a foreign country?**

**A:** No. Based on the Quick Deposit Service Agreement, scanners must be located and used only within the boundaries of the United States or Territories of the United States.

**Q: How many checks can be included in one deposit?**

**A:** Quick Deposit allows up to 300 checks to be captured in each deposit.

**Q: How are fees for Quick Deposit charged?**

**A:** All Quick Deposit activity fees are charged at the end of each month, not as each deposit is made.

**Q: Who can process deposits using Regions Quick Deposit?**

**A:** Any user whom the company Quick Deposit Administrator sets up with the “Operator” role has the ability to create a deposit, and any user set up with the “Supervisor” role can transmit the deposit to the bank. One user may have both roles assigned, or the Administrator may choose to enforce dual control for security purposes by separating the two roles between two separate Quick Deposit users. However, a user does not have to be an account owner or signer to make a deposit.

**Q: What are the differences among the roles in the Quick Deposit application?**

**A:** A single role or multiple roles may be assigned to any Quick Deposit user depending on the needs of his or her job requirements and responsibilities.

The following represent all available roles in Quick Deposit and the capabilities associated with each role:

**Customer Administrator:**

- View customer and account information
- Add, delete, and modify users
- Manage user passwords
- View user information
- Assign accounts to a location
- Add, delete, and modify locations
- View location information

- View all deposits

**Cannot create, edit, delete, balance, transmit or assign deposits**

**Supervisor: (Dual Control Role)**

- Review, approve, and view deposits only for assigned locations
- Transfer deposits
- Assign deposits to other users

**Cannot create, edit, delete, or balance deposits**

**Cannot perform the same functions as a Customer Administrator, such as adding, modifying, or deleting users or managing user passwords, etc.**

**Operator: (Dual Control Role)**

- Create, edit, and delete deposits only for assigned locations
- Balance deposits

**Cannot approve or transmit deposits**

**Cannot perform the same functions as a Customer Administrator, such as adding, modifying, or deleting Users or managing user passwords, etc.**

**Report Viewer: (see Security Concern note below)**

- Can create and view reports

**Customer CSR:**

- View user information
- Manage user passwords
- View all deposits

**Cannot perform the same functions as an Operator or Supervisor**

**Cannot perform the same functions as a Customer Administrator, except managing passwords and viewing deposits**

**Financial Officer:**

- Can only add, delete, and edit locations

**\* Note: Users may be assigned to multiple roles based on need.**

**Security Concern concerning the Report Viewer Role:**

Due to the sensitive information contained within reporting (check details, personal/client information, and client account information), it is critical that only the users needing these reports are granted access.



**Best Practice – Industry research has shown that utilizing a Dual Control Hierarchy (when available) prevents improper internal use of the system. Dual Control is the establishment of a user for scanning checks who is separate from a user who submits the batch. In a Dual Control Environment, there is a separation in roles of responsibility between the Operator (who is allowed to scan, edit, and view the deposits) and the Supervisor (who transmits the deposits).**

**Q: How is Regions Quick Deposit secured?**

**A:** The internet connection between Quick Deposit and the bank is securely encrypted. Plus, Quick Deposit is further secured by the Regions OnePass® single sign-on portal.

**Q: Are there deposit threshold settings that can be modified in the Quick Deposit application?**

**A:** In the Deposit Thresholds section, you can set three deposit limits for the user. All three fields default to the maximum amount allowed. You can enter lower amounts in order to set stricter limits for the Operator, but you cannot raise the amounts above the defaults.

- Maximum Dollar Amount per Item determines the largest dollar amount any one check can contain and be allowed into a deposit this Operator can create.
- Maximum Dollar Amount per Deposit determines the overall dollar amount that all of the checks in the deposit equal. This is the same as the Declared Amount of the deposit that is entered on the New Deposit screen.
- Maximum Number of Items per Deposit determines the limit of the total number of items or checks that can be included in any one deposit.

**Q: How long will I have historical data access in Quick Deposit?**

**A:** Transaction data will be available for 45 days from submission of the deposit.

**Q: How do I change the Time Zone setting?**

**A:** The Time Zone setting at the client-level is preset and does not need to be changed. The Time Zone setting at the user-level is preset to the Time Zone in which your company's primary address is assigned. In order to modify this field, please contact Regions Client Services via email at [clientservicesgroup@regions.com](mailto:clientservicesgroup@regions.com).

**Q: What other features does Quick Deposit offer other than the ability to make check deposits remotely?**

**A:** Regions Quick Deposit offers a full range of reporting options and the ability to search the deposit database for research inquiries and reconciliation. Quick Deposit also enables customized report creation, and check images may also be included if desired.

**Q: How may I obtain more information about Quick Deposit or other Regions Treasury Management products and services?**

**A:** Contact your Regions Relationship Manager or Treasury Management Officer or call 1-866-822-3770.



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