

Regulatory guidelines require the Bank to assess risk on an annual basis. Please complete this Self-Assessment Questionnaire to comply with the agreement.

CUSTOMER INFORMATION	
Business Name	
Address	
Provide street address of location of all scanner(s) provided by Century Bank	
Scanner Information	<input type="checkbox"/> Single Check <input type="checkbox"/> Batch Serial Number(s):
Conversion Type	<input type="checkbox"/> Check 21

SOURCE DOCUMENT SECURITY & DESTRUCTION		
An area of risk for the Xpress Deposit product is maintaining of physical checks. Checks should be kept in a secure location and destroyed within 45 days in a manner that will ensure consumer protection.		
<input type="checkbox"/> YES	<input type="checkbox"/> NO	Are checks retained in a secure location (i.e. locked drawer)?
<input type="checkbox"/> YES	<input type="checkbox"/> NO	Are check destroyed within 45 days?
<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> Destroyed by Cross Cut Shredder? <input type="checkbox"/> Destroyed by Incineration? <input type="checkbox"/> Shred Service?
<input type="checkbox"/> YES	<input type="checkbox"/> NO	Do you have a policy (written or unwritten) that addresses information/system security?
<input type="checkbox"/> YES	<input type="checkbox"/> NO	Are the Xpress Deposit computers protected with the most recent updates and security patches to the operating system?
<input type="checkbox"/> YES	<input type="checkbox"/> NO	Do the Xpress Deposit computers have Anti-Virus Software and Anti-Spyware Software Installed with up-to-date library definitions?
<input type="checkbox"/> YES	<input type="checkbox"/> NO	Are the Xpress Deposit computers protected by a firewall to prevent unauthorized access from remote computers, as well as to help inhibit the infection of Malware?
Comments:		

Check Handling and Processing		
It is important that checks are processed properly to ensure proper credit is applied and that checks are secure.		
<input type="checkbox"/> YES	<input type="checkbox"/> NO	Are deposited checks being endorsed?
<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> Internal deposit stamp? <input type="checkbox"/> Virtual Endorsement
<input type="checkbox"/> YES	<input type="checkbox"/> NO	Do you verify the image quality of the items deposited?
<input type="checkbox"/> YES	<input type="checkbox"/> NO	Do you verify the image displays the MICR line, signature, data, payee, amount and both sides of the check? (This should be done periodically)
<input type="checkbox"/> YES	<input type="checkbox"/> NO	Are checks being 'franked' (sprayed with 'Electronically Processes') when scanned through the scanner or being manually stamped?
<input type="checkbox"/> YES	<input type="checkbox"/> NO	Do you have Internal Procedures in place for Xpress Deposit? These procedures should cover but are not limited to; employee password security, employee terminations, check security, notice requirements, and internal audits.
Comments:		

I certify that the information provided in this Audit is true and correct to my knowledge and agree to abide by the terms and conditions of the Treasury Management Agreement on file.

Signature _____ Date _____
 Printed Name _____
 (Must be signed by an authorized account signer)

For Bank User Only	
Source Document Security & Destruction	For any No response, what was discussed with the client on how to remedy?
Check Handling & Processing	For any No response, what was discussed with the client on how to remedy?
Risk rating change?	Current Risk Rating New Risk Rating
Employee Signature & Date	