

Corporate Remittance Instruments

Below are two remittance documents:

1. Payment Certificate Template
2. Treasury Note (UCC Article 3 Compliant) Template

Banks can utilize QR code or 1D/2D barcode for direct credit deposit on corporate internal documents include:

- ✓ Lockbox barcodes
- ✓ Remittance barcodes
- ✓ Remote Deposit Capture (RDC) identifiers
- ✓ Treasury service barcodes

These are legally **permitted** and widely used in commercial banking workflows.

Note: The QR/barcode does not interfere with scanning required under:

- Check 21 Act
- ANSI X9.100-140 image standards
- FFIEC Remote Deposit Capture guidance

Q&A

1. Can the QR/Barcode contain account or transaction data?

Yes. Many banks already support:

128 barcode:

- Batch ID
- Client account ID
- Invoice or reference number
- Lockbox routing

QR code:

- Encrypted remittance details
- Digital ledger reference
- API endpoint for verification
- Tokenized transaction metadata

Security note:

If sensitive data is encoded, it must be encrypted or tokenized to comply with:

- Regulation P
- GLBA
- Internal bank security standards

2. Can the data from the QR code be used for deposit?

Yes — **if the bank supports:**

- SFTP Server Submission
- Encrypted Email
- Lockbox processing centers scan barcodes to **auto-post receivables**.
- RDC platforms may incorporate QR code scanning to auto-fill deposit forms.
- Corporate treasury services use QR barcodes to match remittances.

What the bank can do:

- Scan QR/Barcode → Read the digital credit data
- Auto-populate deposit data → Payee, amount, account references
- Post to the corporate account or master trust account

3. Can a QR/Barcode carry digital ledger credit data for corporate treasury?

Yes — **this is allowed**, as long as:

- Presented as an negotiable instrument.
- The ledger credit information is legal source of value.
- The bank still receives the physical or digital image for processing.

This aligns with:

- UCC Article 3 (negotiable instruments)
- UCC Article 4 (bank deposits and collections)

This is similar to how wholesale lockbox operations receive payment certificates with printed barcodes.

****Payment Certificate****

Payment Certificate No.: _____ Date Issued: _____

From: Hill Scott Corporation (Corporate Treasury Bank)

To: [Payee Name Here] (Payee)

Amount Authorized: \$: [Amount Here]

Purpose/Reference: : [Purpose/Reference Here]

Ledger Transaction Reference: [Reference Here]

Digital Credit Reference: [Reference Here]

Batch ID: N/A

[BARCODE AREA]

Scan For Deposit

[QR CODE]

Scan For Source of Proof

Certification: I hereby certify that the above payment has been approved and originated through the internal ledger system of the Hill Scott Corporation c/o Treasury Bank Portal.

Authorized Treasury Officer: Hillery M. Scott

Title: Chief Fiduciary Office

Signature: [Digital Signature Here]

Treasury Bank Note

(UCC Article 3 Negotiable Instrument)

Treasury Note No.: **[Treasury Note No Here]**

Issued By: **(Hill Scott Corporation Treasury Unit)**

Date: **[Date Here]**

FOR VALUE RECEIVED, the undersigned Treasury Unit promises to pay to:

Payee: [Payee Here]

The Principal Sum of: \$ [Amount Here]

On or before: [Maturity Date] (Maturity Date)

Interest Rate (if any): [Interest Rate Here]

Interest Terms: [Interest Terms Here]

Payment Location: [Payment Location Here]

Additional Terms (if any):

[Additional Terms Here]

This Treasury Note is a negotiable instrument under UCC Article 3 and may be transferred, assigned, or endorsed subject to applicable law.

[BARCODE AREA]

Scan For Deposit

[QR CODE]

Scan For Source of Proof

Authorized Treasury Officer: Hillery M. Scott

Title: Chief Fiduciary Office

Signature: [Digital Signature Here]

What Data Can Be Encoded in the QR or Barcode?

(A) Ledger / Treasury Metadata SQL PHP JSON / API

```
{  
  "ledger_tx_id": "LGR-2025-0008891",  
  "originating_unit": "Family Office Treasury Unit",  
  "credit_reference": "INT-LEDGER-CREDIT-REF-2025-19",  
  "batch_id": "BATCH-004492",  
  "transaction_type": "credit"  
}
```

(B) Bank-Specific Deposit Metadata

```
{  
  "client_id": "HSC-FO-001",  
  "sub_account": "MASTER-TRUST-01",  
  "deposit_type": "wholesale_lockbox",  
  "reconciliation_code": "RDC-1125-0944"  
}
```

(C) Optional Security Token

```
{  
  "token": "2f8af1d2c09019ff3c44ee91c1eaf577",  
  "timestamp": "2025-12-04T04:40:22Z"  
}
```

✓ HSC Treasury Bank encrypt or tokenize the data

(Recommended for GLBA/Reg P compliance.)

3. What Banks Can Do With This QR/Barcode

✓ Scan the QR or barcode at intake

- Lockbox ingestion
- Wholesale payment processing
- Treasury management workflows
- RDC (Remote Deposit Capture)

✓ Automatically post ledger metadata

This supports automated reconciliation for:

- Master trust account
- Multi-member pooled credit accounts
- Ledger-to-ledger internal treasury systems

✓ Deposit still flows through Article 3 / Article 4 / Check 21

The QR/Barcode is the legal element for negotiable instruments:

- Date
- Payee
- Amount
- Signature

Corporate API Remittance

API Features:

APIs facilitate seamless initiation of remittances, offering tools for compliance, tracking, and management of remittance flows.

Integration with Treasury Banking Systems:

Direct integrating payment via PHP JSON SOAP APIs for real-time payment capabilities and reducing manual processes.

```
{
$item_id = [id];
// Record fields (transfer metadata)
$transfer_uuid;
$amount;
$currency ;
// Sender / bank details from fields
$accountholder_name;
$address;
$bic;
$account_no;
$source_of_funds;
$network;
}
```