

BUSINESS REMOTE DEPOSIT CAPTURE FAQ

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Overview



Business Remote Deposit Capture is a secure online service that allows businesses to scan paper checks from your desktop and electronically deposit the images to your DFCU Financial business account within minutes*. Make business account deposits 24/7 – no need to drive to a branch or put checks in the mail!

*In most cases, checks will be posted immediately and the funds will be available according to our Funds Availability Disclosure Policy.

Q: What are the benefits of Business Remote Deposit Capture?

A: Deposits are quick, convenient and secure!

- **Save Time and Money** – saves you time and money by reducing trips to the Credit Union and eliminating the need to pay for postage and envelopes.
- **Make Check Deposits Anytime** – offers the ability to deposit checks during any time** – day or night, even on weekends and holidays – without leaving your business.
- **Streamline Operations** – streamlines operations and simplifies bookkeeping – check deposits can easily be made from any remote office or storefront.
- **Additional Security** – provides multiple layers of security including password protection, secure access codes, Internet firewalls and an encrypted connection.

**With the exception of any routine maintenance downtime.

Q: Who can use Business Remote Deposit Capture?

A: Business Remote Deposit Capture is available to qualified business members via DFCU Online. If you don't see the Business Remote Deposit Capture option available in DFCU Online, you can request Business Remote Deposit for your business by coming into one of our branch locations or contacting our Member Service Center.

BUSINESS REMOTE DEPOSIT CAPTURE FAQ, continued

Q: How do I sign up for Business Remote Deposit Capture?

A: Signing up for Business Remote Deposit Capture is easy – simply complete the Business Remote Deposit Capture Application. Visit a branch location or contact our Member Service Center to get started.

Q: How does Business Remote Deposit Capture work?

A: Checks are conveniently deposited within DFCU Online from your office or storefront in just a few simple steps:

1. Select your account.
2. Scan the checks and review your batch.
3. Confirm the deposit.

Q: Is Business Remote Deposit Capture secure?

A: Yes. By signing into DFCU Online with your business member number and password, you are entering a secure and encrypted site.

System and Scanner Requirements

Q: What do I need to use this service?

A: To use Business Remote Deposit Capture you will need:

- To be an active DFCU Online user.
- To apply for this service – all business members in good standing are eligible for this service.
- An active Business Checking, Business Interest Checking Plus or Business Savings account with DFCU Financial.
- A properly installed, supported desktop check scanner connected to a supported PC.
- Windows 7 and later.
- Internet Explorer 10 or greater – Business Remote Deposit Capture is **only** supported on Internet Explorer.
- Ram – minimum 1 GB, recommended 2 GB.
- CPU – 2.0 GHz or greater.
- A Broadband Internet connection – recommended 1.5Mbps or greater.
- JavaScript and Active X must be allowable on your computer.
- Pop-up blockers must be disabled or the site added as exception.

Q: Does DFCU Financial provide check scanners?

A: Yes. DFCU Financial will provide a supported check scanner.

BUSINESS REMOTE DEPOSIT CAPTURE FAQ, continued

Q: What if I already own a check scanner, can I use that check scanner?

A: Yes. You may use your own check scanner as long as it's compatible with our system. The following check scanners are supported by Business Remote Deposit:

- Canon CR-25
- Canon CR-50
- Canon CR-55
- Canon CR-80
- Canon CR-135i
- Canon CR-180
- Canon CR-190i
- Panini VisionX 1F
- Panini VisionX 50
- Panini VisionX 75
- Panini VisionX 100
- Digital Check Express CX30
- Digital Check Express TellerScan 240-50 NJ
- Digital Check Express TellerScan 240-75 NJ

Q: What if I don't want the check scanner DFCU Financial is providing?

A: If you prefer a different check scanner than the one we provide, you may order one through our check scanner provider, BLM Technologies, or purchase your own compatible check scanner. If you wish to order one through our check scanner provider, our Business Banking Operations Specialist will work with you to complete this process.

Fees and Limits

Q: Is there a fee to use this service?

A: Yes. There is a \$40.00 monthly fee for Business Remote Deposit.

Q: Is there a daily/monthly deposit limit?

A: Yes. The default daily limit is \$50,000 with an unlimited monthly limit.

Q: How many checks per day can I scan and deposit using this service?

A: You may deposit an unlimited number of checks using this service until you reach your daily deposit limit.

Q: Can multiple deposits be submitted each day?

A: Yes. You can make multiple deposits in one day.

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

A: You may deposit an unlimited number of checks in one deposit until you reach your daily deposit limit.

Q: How will I know if I've reached my deposit limit?

A: If you submit a deposit that is over your allowed limit, a screen will appear stating that the "Deposit Cannot be Accepted." You will need to rescan and adjust your deposit according to your allowed limit.

BUSINESS REMOTE DEPOSIT CAPTURE FAQ, continued

Scanning Checks for Deposit

Q: What types of checks can be scanned for deposit?

A: Acceptable check types made payable to you in U.S. dollars include: personal checks, business checks, money orders or cashier's checks drawn on a financial institution located within the U.S.

✔ **Note:** You may not deposit third party checks using this service. You may only deposit checks made payable to your business.

Q: What accounts can I deposit checks into using this service?

A: Using Business Remote Deposit Capture you may deposit checks into your Business Checking, Business Interest Checking Plus or Business Savings account.

Q: Can a loan payment be made using this service?

A: No. A loan payment cannot be made using this service; however, once the deposit is made to your Business Checking, Business Interest Checking Plus or Business Savings account, you can transfer funds to make a loan payment.

Q: How do I complete a deposit via this service?

A: Below is a brief overview of the Business Remote Deposit Capture process:

1. Total your checks that you're going to scan for deposit using your preferred method.
2. Ensure your check scanner is connected to your PC and turned on.
3. Login to DFCU Online and access Remote Deposit Capture under Transactions in the menu.
4. Load your checks according to the orientation indicated on your scanner.
5. Click the 'start a new deposit' button on the screen.
6. Select your account from the dropdown list (Business Checking, Business Interest Checking Plus or Business Savings).
7. Enter a Description for the batch, optional.
8. Click the start scan button.
9. Review your uploaded checks and correct any necessary items.
10. Press the 'make deposit' button to complete your deposit.

Q: Do I need to endorse checks that I deposit using this service?

A: Yes. You should endorse checks, "For deposit only, DFCU Financial account # _____," or as otherwise instructed by us.

Q: Can I deposit checks into multiple accounts in one deposit?

A: No. You may only deposit checks into one account per deposit.

Q: What is the cutoff time for deposits made via this service?

A: The cutoff time is 8:00 pm EST, Monday through Friday.

BUSINESS REMOTE DEPOSIT CAPTURE FAQ, continued

- Q: When will an item post if scanned after 8:00 pm on a Friday or anytime on a Saturday or Sunday?**
- A:** Items scanned after 8:00 pm on Friday will post the following Monday, except if Monday is a Federal Holiday. If this occurs, those items will post on Tuesday.
- Q: When will my deposit be available in my business account?**
- A:** In most cases, checks will be posted immediately and the funds will be available according to our Business Funds Availability Disclosure Policy available online at dfcufinancial.com > Forms & Documents > Business > Business Fees, Agreements, Disclosures and Forms.
- Q: Will I receive a receipt for my check deposit?**
- A:** Yes. Once you've submitted your deposit, the Receipt screen allows you to print a copy of the receipt. A receipt will also be emailed the email address we have on file for your business.
- Q: The time on my computer and the time on my deposit receipt do not match, is something wrong?**
- A:** No. The time stamp on the deposit receipt is in Pacific Standard Time. The time on your computer will reflect the time zone in which you reside.
- Q: What do I do if a check is rejected during the scanning process?**
- A:** If a check is rejected during the scanning process, it will not be added to the Batch Total. If you try scanning the check again and continue to experience this problem, you may need to deposit the check at one of our branch locations or mail the check in for deposit.
- Q: What happens if a check is processed more than once via this service?**
- A:** If a check is processed more than once via this service, we reserve the right to return to the duplicate check. The check may also be flagged as having a Duplicate Primary Codeline.
- Q: Can I make deposits to my personal accounts?**
- A:** No. Currently this service only supports deposits to your business account(s).

Check Retention

- Q: What should I do with the check once it has been scanned?**
- A:** Members are responsible for secure retention of the original check(s). Please store your check(s) in a secure area for 60-90 days from the date of your deposit. In the event of a deposit dispute, DFCU Financial may require presentation of the original check to settle the dispute.
After 60-90 days, you may destroy the check using a paper shredder or other approved methods of secure destruction for paper checks. Do **not** destroy scanned checks until you have verified posting (via your DFCU Online history or monthly account statement).
- Q: How do I get a copy of my scanned check?**
- A:** Six months of scanned checks are available within the Remote Deposit Capture page under History. To obtain a copy of a scanned check that is older than six months, please visit a branch location or contact our Member Service Center. A check copy fee may apply.

Troubleshooting

Q: I tried to access this service from DFCU Online, but the window did not launch, why?

A: In order to access this service, your pop-up blockers need to be disabled or the site added as an exception.

Q: I'm getting the message, "You're not eligible for this feature," when I try and access this service, why?

A: If you are receiving the message, "You're not eligible for this feature," then Business Remote Deposit Capture has not been set up for your business account. Please visit one of our branch locations or contact our Member Service Center.

Q: I enabled this Feature for a Manage User; however, they are getting an "An unknown error has occurred," message when they try and access it, why?

A: If the User is receiving this message, please verify his/her rights in DFCU Online. At a minimum, the User must have Deposit and Withdraw rights enabled on an account for Remote Deposit Capture to function. Information on assigning these rights can be found in the Business Remote Deposit Capture User Guide.

Q: The check image failed after scanning, why?

A: Check image quality must meet certain specifications:

- Checks should be written in blue or black ink – the scanner may not be able to read other colored ink.
- Handwriting must be legible.
- The MICR line must appear to be fully intact.
- Checks must be signed.

Rescanning the check with poor image quality may solve the problem, before rescanning:

- Verify that the check was able to pass through the scanner.
- Make sure the information on the check is legible.
- Verify that the image displays the MICR line, signature, date, payee, amount and both sides of the check.

If you continue to experience the problem, you may need to deposit the check at one of our branch locations or mail the check in for deposit.

BUSINESS REMOTE DEPOSIT CAPTURE FAQ, continued

Q: I'm having some issues getting my checks to scan, do you have any tips?

A: The following are a few scanning best practices:

- When scanning a batch of checks, the optimal number for a batch is between 35-50 checks. The optimal number for a batch may vary based on your internet connection.
- To avoid check jams, arrange your stack of checks in order of size from smallest to largest with the lower left corners lined up.
- Make sure all checks are facing the same direction and all rubber bands, paper clips or staples have been removed.
- Tap the bottom of the stack of checks to align the stack before loading it in the scanner.
- Clean your scanner often to ensure clear images and to avoid the need to frequently correct items.

If you try scanning the check again and continue to experience a problem, you may need to deposit the check at one of our branch locations or mail the check in for deposit.

Q: I scanned a check and there's a Zero Amount flag, why?

A: Due to checks being different shapes, sizes and the amount not always being in the same location on a check, the amount may not be recognized when you scan the check. You will need to manually enter the check amount.

Q: I have more than one Business Checking/Savings Account, how can I tell the difference on the Deposit page?

A: If you have more than one Business Checking/Savings Account, it is suggested that you nickname the account(s) so they are easier to decipher when using this service. You can nickname your account by accessing the following from the DFCU Online menu > Settings > Account Preferences > Online.

Q: I'm having an issue with my scanner, driver/technical issue, who can I contact?

A: If you have scanner, driver or any technical questions regarding your check scanner, please contact BLM Technologies. Representatives are available Monday through Friday 9:00 a.m. - 6:00 p.m. EST.

- Hardware/scanner related issues: 800.562.5271
- Driver installation: 800.334.5752

Q: I'm having an issue/question with/about my business account(s)?

A: If you have any issues/questions regarding your DFCU Financial business accounts, DFCU Online or other business needs, please call our Member Service Center at 888.336.2700. Representatives are available Monday through Friday 8:00 a.m. - 6:00 p.m. and Saturday 9:30 a.m. - 2:00 p.m. EST, excluding federal holidays.