

BUSINESS REMOTE DEPOSIT CAPTURE USER GUIDE

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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 business account within DFCU Online in 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.

Benefits

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.

**With the exception of any routine maintenance downtime.



Streamline Operations

Streamlines operations and simplifies bookkeeping – check deposits can easily be made from any remote office or storefront.



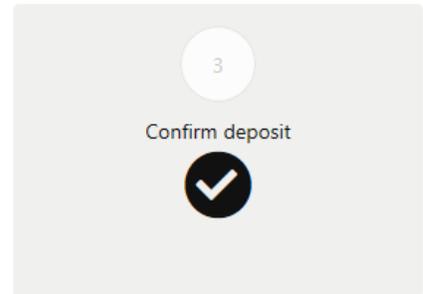
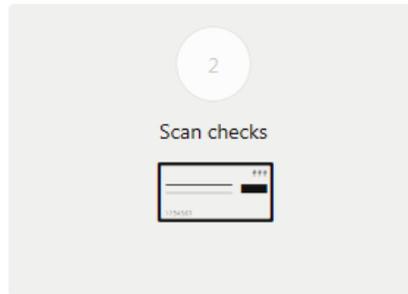
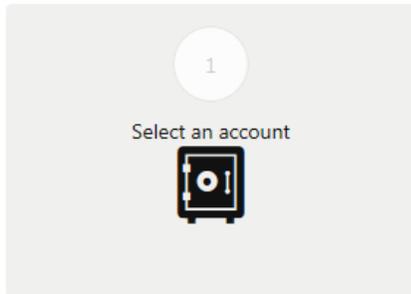
Additional Security

Provides multiple layers of security including password protection, secure access codes, Internet firewalls and an encrypted connection.

How it Works

Deposit checks online in just a few simple steps:

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



Fees and Limits

There is a \$40.00 monthly fee to use the Business Remote Deposit Capture service. Your account will be subject to daily and monthly limits based on your usage.

Upon termination of this service, you must promptly return the check scanner that was provided to you to us within 10 business days. If you fail to return the check scanner, there is a \$500.00 fee. This fee also applies if a check scanner is returned damaged.

Deposit Guidelines and Funds Availability

Deposit Guidelines

- DFCU Financial only accepts checks drawn on a U.S. Bank in U.S. dollars.
- You may **not** deposit third party checks using this service. You may only deposit checks made payable to your business.
- Eligible account types include Business Checking, Business Interest Checking Plus and Business Savings accounts.
- Deposits **cannot** be made to personal accounts or loans.
- Government checks are often problematic and are not recommended for deposit through this service. We suggest the member brings those to one of our branch locations or mail the check in for deposit. Please mail deposits to:

DFCU Financial
PO Box 1327
Dearborn, MI 48121

Deposit Cut Off Time and Funds Availability

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

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.

Scanning Checks for Deposit

Check Image Quality

Check image quality must meet certain specifications:

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

Scanning Best Practices

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.
- If you experience a jam, take out all the checks in the scanner, cancel the deposit and start over.
- 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.

Check Endorsement

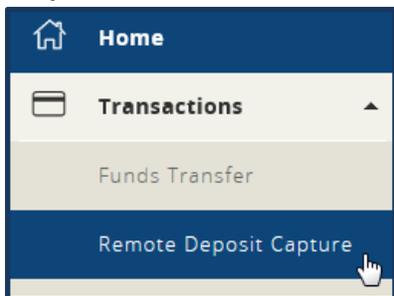
Checks should be endorsed as follows, "For deposit only, DFCU Financial account #____," or as otherwise instructed by us.



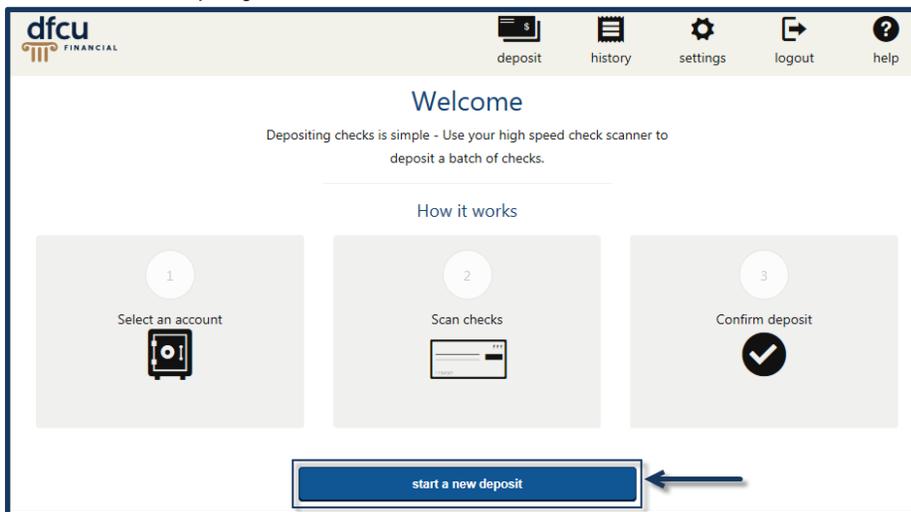
Steps to Scan Checks for Deposit

By signing into DFCU Online with your business member number and password, you are entering a secure and encrypted site. The following is a brief overview of the process to scan the checks for deposit.

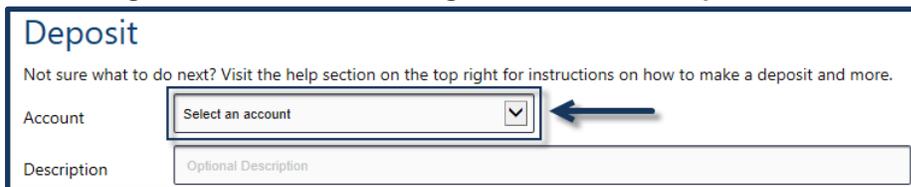
1. Total your checks that you're going to scan for deposit using your preferred method.
2. Ensure your check scanner is connected to the PC and turned on.
3. Login to DFCU Online and from the menu under **Transactions**, access **Remote Deposit Capture**.



4. Load the checks according to the orientation indicated on the scanner.
5. Click the **'start a new deposit'** button on the screen. Your check scanner will automatically scan any loaded checks. Once the scan process has ended, a review screen will display the results of the scan.



6. Select the **account** from the dropdown list (Business Checking, Business Interest Checking Plus or Business Savings). Enter a **Description** for the batch, optional.



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- The results screen will display the uploaded checks. All checks read by the scanner will be displayed on this screen. The Batch Total at the bottom of the screen will display the number of checks scanned and the total of all checks scanned. If a check is rejected by for a reason, it will not be added to the Batch Total.
- Review the uploaded checks and correct any necessary items. If you don't see a check in the scan queue, locate the check, place it in your scanner and click **'scan more checks'** to activate the scanner. The check will be added to your scan queue.

Deposit a Check
Fill in your deposit details and upload your saved check images. Select Help to learn about deposit limits, funds availability, image requirements and more.

Accounts: Savings

Description: Optional description

Checks

Check #	Amount	Errors
1	\$1.00	Date Not Recognized By OCR Payee Does Not Match Acct Holder or Institution
2	\$10.01	Date Not Recognized By OCR Payee Does Not Match Acct Holder or Institution

Batch Total: 2 \$11.01

Buttons: cancel, scan more checks, make deposit

- Once you have finished reviewing the checks, click **'make deposit'** to complete the deposit. After the checks are submitted, the funds are sent directly to DFCU Financial through a secure Internet connection.

Deposit a Check
Fill in your deposit details and upload your saved check images. Select Help to learn about deposit limits, funds availability, image requirements and more.

Accounts: Savings

Description: Optional description

Checks

Check #	Amount	Errors
1	\$1.00	Date Not Recognized By OCR Payee Does Not Match Acct Holder or Institution
2	\$10.01	Date Not Recognized By OCR Payee Does Not Match Acct Holder or Institution

Batch Total: 2 \$11.01

Buttons: cancel, scan more checks, make deposit

- The Receipt screen allows you to print a copy of the receipt. It is recommended that you keep scanned checks for a minimum of 60 days.

Your deposit was submitted.
Our policy is to make funds from your cash and check deposits available to you on the same business day that we receive your deposit. In some cases, we will not make

Receipt: 379
Account: x4321
Amount: \$1.00
Deposit Time: 03/17/2015 5:03 PM PT

What's Next ?

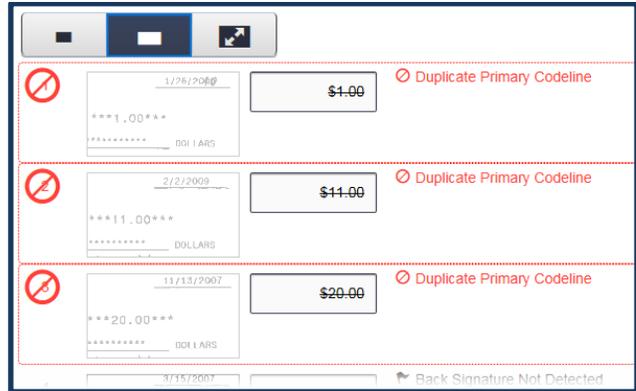
- Print and file this receipt with the original check.
- Keep the check for 60 days, then shred/destroy it.
- Delete any images from your device immediately.

Buttons: print, make another deposit

Risk Factors

If an uploaded check has been determined to risky to deposit (rejected), it will display in red on the results screen along with a description. If a check has risks that are acceptable for deposit, they will display in black.

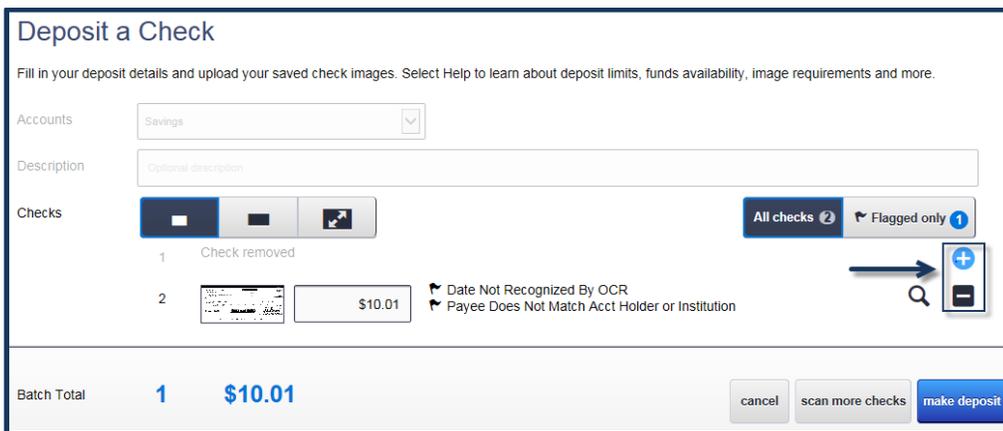
Checks are scanned and displayed regardless of whether or not they are acceptable by DFCU Financial. The batch total for the scan will update when a check is added or removed from the queue. Rejected checks (red) **cannot** be added to the Batch Total.



Adding/Removing Checks

Checks can be removed using the subtract (-) button. Clicking the subtract button will remove the check from the scan queue. You can add the check back to the scan queue by clicking the plus (+) button for the line entry. Batch totals will automatically update when a check is added or subtracted from a deposit.

Checks can be added or subtracted as necessary until the 'make deposit' button is clicked. If a fixable risk factor is detected by the scan, the 'make deposit' button will be grayed out until the error has been corrected.



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Failed Check Image

If a check image failed after scanning, rescanning the check with poor image quality may solve the problem. Before rescanning:

1. Verify that the check was able to pass through the scanner.
2. Make sure the information on the check is legible.
3. Verify that the image displays the (A) MICR line, (B) signature, (C) date, (D) payee, (E) 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.

Check Retention and Destruction

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).

Check History

Six months of scanned checks are available within the Business Remote Deposit Capture page on the History screen. The History screen will display the deposits clustered by deposit date and receipt number. If multiple checks were uploaded during the deposit, they will be under one entry on this screen.

In circumstances where you need 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.



The History screen displays a list of deposits made to your business account. Each entry will include images from the deposit and the status of the deposit.

- Deposits that have been **accepted** will be greyed out, but will still be available for preview.
- Deposits that have **approved** checks and have not been accepted will not be greyed out.
- Deposits that have **soft risks** associated with them will be set to a Split status.

Date	Receipt	Amount	Channel	Username	Status	Quantity	
04/03/2015	478	6,154.12	high speed scanner	willy muir	Submitted	6	>
03/25/2015	425	2,054.12	high speed scanner	willy muir	Submitted	4	>
03/25/2015	409	6,055.12	high speed scanner	willy muir	Split	5	>
03/25/2015	408	197.42	high speed scanner	willy muir	Split	3	>
03/25/2015	399	23.86	high speed scanner	willy muir	Approved	3	>
10/23/2014	429653	1.23	mobile		Submitted	1	>
10/23/2014	429649	1.23	mobile		Approved	1	>

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Clicking on an entry will open the deposit and display all checks uploaded during that deposit.

Date	Receipt	Amount	Channel	Username	Status	Quantity
03/17/2015	379	1.00	Convergence	dondeposit	Submitted	1
	<input type="text" value="379"/>	\$1.00	Convergence	dondeposit	Submitted	1/1

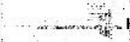
Total number of history items 1

You can research individual checks by clicking on the magnifying glass icon. A pop up will display the check image for inspection.

379 (1/1) ✕

Accepted By **Your Financial Institution** 

Account **x4321**

Receipt **379** 

Transaction Type **Deposit**

✔ **Note:** You may receive an email alert while the user interface displays an outdated status.

Manage Users

A Business Signer who has the Manage Users feature assigned to them can create other users on the User Management page in DFCU Online. Take the following steps to turn on the Remote Deposit Feature for a Manage User.

1. Locate the user and click the **Edit User** icon (pencil), the View User page appears.

User Management

Grid List

Sort by

John Smith
JSmith@google.com
Last login: 17 minutes ago



Support

Technical Support

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

Account Questions

If you have any 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.