

Remote Deposit Capture (RDC)

Mobile + Desktop

User Guide *for Business*

Version 2.0



Table of Contents

Overview	3
How it Works	3
Originator	3
RDC Operator	3
Receiving Account	3
1. Getting Started	3
2. The Key Essentials.....	3
2.1 Role + Responsibilities.....	4
2.2 Fraud + Security.....	4
2.3 General.....	5
2.4 Risk Assessments.....	6
2.5 Support.....	6
3. System Requirements	6
3.1 Software	6
3.2 Hardware.....	7
4. Check Requirements	7
4.1 Types of Checks	7
4.2 Endorsements	8
4.2 Check Image Quality.....	8
4.3 Batch Size	9
5. Making a Deposit.....	9
5.1 Mobile App.....	9
5.2 Desktop Scanner	9
Resources.....	11
Feedback.....	11

Overview

Remote Deposit Capture (RDC) allows businesses to securely deposit checks electronically using a mobile device or desktop scanner, eliminating the need to visit a branch. The process involves scanning checks, verifying deposit details, and submitting the data to the credit union for processing. RDC streamlines cash flow, enhances convenience, and reducing process times.

How it Works

Originator > RDC Operator > Receiving Account

Originator

The Originator is the business or company submitting check deposits through Remote Deposit Capture. Master Users and Sub Users are responsible for ensuring all deposits are authorized, accurate, and comply with security and procedural guidelines.

RDC Operator

The RDC Operator, the credit union, serves as the intermediary, receiving deposits from the Originator, processing them, and performing settlement functions to ensure the funds are correctly applied.

Receiving Account

The Receiving Account is the designated account where funds from deposits are credited. Master Users have the flexibility to assign specific Receiving Accounts to Sub Users, and multiple accounts can be set up for deposits, depending on the business's needs.

1. Getting Started

This guide will help you understand the essential aspects of using RDC, ensuring a smooth and secure process. Our goal is to provide clear guidance on your role and responsibilities while addressing any exceptions with transparency and efficiency. By following best practices and security measures, you can maximize the benefits of RDC and enhance your overall banking experience.

2. The Key Essentials

Before we begin, it's important you feel well-informed and confident in navigating RDC discussions, comply with regulatory requirements and optimize your operations.

Below is a list of items that will help with this process:

2.1 Role + Responsibilities

I. Understanding RDC

Familiarize yourself with the procedures to ensure compliance and effective use.

II. Customer + Vendor Impact

- Returned checks can cause delays, including the need for check resubmissions from customers or vendors, which may disrupt payment schedules.

III. Personnel + Training

- Ensure employees handling RDC are trained on compliance and operational requirements.
- Assign designated personnel to be involved in the approval process to ensure proper decisioning.
- Avoid password sharing and maintain individual credentials to uphold security and accountability.

2.2 Fraud + Security

I. Safe Storage of Data

- Retain all checks for at least **thirty (30) days**, but no more than **sixty (60) days**, after receiving confirmation receiving confirmation that your deposit has been successfully processed and cleared.
- Ensure that all documentation, whether physical or electronic, are securely stored in a locked or encrypted space. Once the retention period has passed, securely shred documents to safeguard sensitive information and prevent fraud.
- Create a disaster recovery plan to ensure critical operations are safeguarded in the event of an unexpected disruption or system failure.

II. Fraudulent Activity

- Utilize fraud detection tools and secure systems for initiating RDC.
- Understand the risks of check fraud, including unauthorized transactions such as **duplicate deposits, forged endorsements, and alterations / counterfeit items**.
- Report any fraud or irregular activity to the credit union **immediately**.

2.3 General

I. Limits

- Be aware of transaction thresholds for Single, Daily, and Monthly limits (Rolling 30 Days).
- Checks may be held, rejected, or require manual review.
- Clearly define deposit limits for all users and restrict access to only the necessary accounts.

II. Submissions

- Ensure proper endorsements are obtained and maintained for all transactions.
- If an RDC has been submitted and an error is discovered, it may be possible to delete or modify the batch if it has not been processed by the Credit Union. Files are processed several times throughout the day. Once a file has a 'Submitted' status within Online Banking, an item may be processed.
- Make necessary changes as instructed upon receiving an RDC Return Notification prior to resubmission.

III. Cutoffs, Holidays, and Weekends

- Checks submitted before **5:00 pm CST** will be review on the same business day; those submitted after are reviewed the next business day.

"Business days" are days the Federal Reserve is open. RDC will not be processed on days the credit union is closed, including federal holidays, Saturdays, and Sundays. Originators must avoid setting settlement dates for these days.

For updates, visit [federalreserve.gov](https://www.federalreserve.gov) for the 'Holidays Observed - K.8'.

IV. Returns + Errors

Returns

- Deposited checks may be returned if insufficient funds, stop payments, or closed accounts are identified.
- Promptly address returned items to minimize potential financial or operational impacts.

Errors

- Errors can occur due to incorrect check details, duplicate submissions, or poor-quality images.
- Review deposit information carefully before submission to avoid processing delays.

Rejections

- Rejections happen when a check does not meet system or credit union requirements.

Here are some of the most common:

- Improper check endorsement
- Incorrect check details
- Imaging a copy of a check
- Check image being too light, dark, or blurry
- Duplicate check deposits

If an entry is rejected, returned or if a notification of change is received, the credit union will send you notification.

- Ensure compliance with RDC guidelines to reduce the risk of rejection.

Notifications

- You will be notified promptly of any returns, errors, or rejections for resolution.
- Monitor notifications regularly and act swiftly to address issues.

Follow-Up Actions

- Correct errors or resubmit checks as needed, adhering to credit union timelines.

2.4 Risk Assessments

- The credit union mandates a regular risk assessment of the business's RDC practices at least annually.

2.5 Support

- Technical assistance and support for RDC is available by contacting:

Business Support at 800.448.9228, Option 5

3. System Requirements

3.1 Software

Desktop	Supported Version
Windows	Latest 3 Releases
macOS	Latest 3 Releases

Browser	Supported Version
Chrome; Edge; Firefox	Latest 3 Releases
Safari *	Latest 3 Releases

* Unlike many browsers that typically change the version number with each new release (ie. from one major version to the next), Safari often updates the minor version number instead. As a result, its most recent versions are identified by incremental minor updates rather than successive major versions.

3.2 Hardware

- **TWAIN, Ranger[®], or WIA** compatible scanner
- A current list of compatible check scanners is available upon request if you wish to purchase this hardware from a third-party vendor.
- The image quality for the check will meet the standards for image quality established by the American National Standards Institute (“ANSI”), the Board of Governors of the Federal Reserve and any other regulatory agency, clearing house or association.

4. Check Requirements

It’s crucial to understand check requirements, including knowing which types of checks you can deposit, how to properly endorse them, and any limitations or restrictions. By familiarizing yourself with these requirements, you’ll make check deposits more efficient and hassle-free.

4.1 Types of Checks

Only scan single-party domestic checks made payable to the Business.

Unacceptable Deposits:

- Savings Bonds
- Foreign Checks
- Third Party Checks
- Checks written to you from another account of yours at the credit union
- Items stamped with ‘non-negotiable’
- Incomplete checks
- Stale-dated or post-dated" checks
- Any checks that contain evidence of alteration to the information

- Checks purported to be a lottery or prize winning and checks previously submitted for deposit are not acceptable for scanning
- Checks that are copied, or images of a copy

4.2 Endorsements

The back of each item must include the following:

1. Contain the words: For Mobile Deposit Only at Verve, a Credit Union
2. Your Business Name or Payee's Endorsement Signature

Example

The diagram illustrates the required endorsement on the back of a check. It shows a vertical stamp area with the text 'ORIGINAL DOCUMENT' and a callout box detailing the endorsement requirements. The callout box contains the following text:

ENDORSE HERE
 For Mobile Deposit Only
 at Verve, a Credit Union
 Your Business Name
 or
 Payee's Endorsement *Signature*
 DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
 RESERVED FOR FINANCIAL INSTITUTION

Note: If the back of the check is not properly endorsed, the credit union may reject the check for deposit.

Ordering an Endorsement Stamp

It's important to know that you can order a rear endorsement stamp by following the above guidelines. You can also order it directly through the credit union for your convenience.

4.2 Check Image Quality

- Check images must be greater than 2.3" (460 pixels) and less than 4.5" (900 pixels) high and greater than 5.7" (1140 pixels) and less than 9.4" (1880 pixels) long. An error can also occur if the front and rear check images are different in size.
- Check images must meet certain minimum quality requirements to conform to industry standards. To determine the specific error conditions that exist, click on "IQ Errors".

- Common errors include the size of the image. Errors can also result from an image being too light or too dark, or if the image has excess spot noise (dark regions on the scanned image).

4.3 Batch Size

Up to 999 checks can be included in one deposit and multiple deposits can be submitted if the accumulated dollar amount of the deposit(s) does not exceed the daily deposit limit.

5. Making a Deposit


You'll be notified automatically by email that we've received your check deposit. Regular holds apply, and check deposits go through a quality control verification process, to ensure they can clear.

Deposit history is only viewable for **18 months**. For history older than 18 months, please contact the credit union at **800.448.9228**.

5.1 Mobile App

- Open the Verve mobile App > **Deposit Check**
- Select Account**
- Select: **Take Photos (Front of check)**
- Select: **Take Photos (Back)**
- Enter: the **Amount** of the check
- Review **Summary** of check.
- If applicable, **+ Add Check** if depositing more than one check
- Select: **Submit**

View History

- Click the  icon in the upper left corner of the screen.
- Select from the list of deposits to view the deposit details, check images, and download.

5.2 Desktop Scanner

Desktop App

Preferred Desktop Method

Required: Desktop App *(Available in the Microsoft or Apple App Stores)*

I. Login

- Login to my.verveacu.com and select: **Accounts > Make a Deposit**
- Select Account > Open**
- From the list of DeposZip® Options: **Open Deposzip App**

- a. Select: **+ Add New Deposit**

Note: Ensure that each check is properly endorsed.

- b. Select: **Scan**
- c. Choose a scanner from the dropdown list, then Select: **Scan**

II. Review Check Images

- a. Review scanned images by using the FIRST, PREVIOUS, NEXT, or LAST buttons.
- b. Correct orientation, image quality or other errors using the ROTATE, CROP, or DELETE buttons.
- c. Select: **Save**

III. Review Deposit

- a. Review the deposit. If any items are marked with a red circle, **you must correct them before proceeding.**
- b. Select: **Submit**

IV. View History

- a. Select from the list of **Recent Deposits** on the left-hand side of the deposit to view the deposit details, check images, and download.

Browser-Based

For browser-based deposits, you must upload all check images to your device before making a deposit.

I. Login

- a. Login to my.verveacu.com and select: **Accounts > Make a Deposit**
- b. **Select Account > Open**
- c. From the list of DeposZip® Options: Continue with Website > **Continue**

II. Start a New Deposit

- a. Capture check images using scanner utility tool or another predetermined method; save these images in a location to which you can browse.



Note: Ensure that each check is properly endorsed.

- b. Select: **Add New Deposit**
- c. Select: **Load**
- d. **Front Image > Browse.** Choose from a list of Front images captured on device.
- e. Select: **Save**
- f. **Back Image > Browse.** Choose from a list of Back images captured on device.
- g. Select: **Save**
- h. If applicable, repeat the above steps if depositing more than one check.

III. Review Deposit

- a. Review the deposit. If any items are marked with a red circle, **you must correct them before proceeding.**
- b. Select: **Submit**

IV. View History

- a. Click the  icon in the upper right corner of the screen.
- b. Click the  icon to the right of the deposit to view the deposit details, check images, and download.

Resources

Resources are links to other User Guides and any other resources related to the topic of this guide.

- N/A

Feedback

This is a living document and is updated as needed. Please contact the credit union with your feedback.

To ensure that feedback is adequately addressed, please include:

- Document name and version
- Section name
- Suggested feedback