

Remote Deposit Capture (RDC)

Mobile + Desktop

Frequently Asked Questions for Business



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What is DeposZip®?

DeposZip® is a secure Remote Deposit Capture (RDC) service that allows business members to scan checks from a mobile or desktop device and electronically send the images to Verve for deposit.

An RDC user must be at least 18 years of age, have a satisfactory credit history, and have demonstrated a satisfactory checking account history as reported by a Consumer Reporting Agency. DeposZip® is accessible to qualified members within the DeposZip® mobile and desktop deposit app, and within online banking.

Are there fees to use RDC?

Visit verveacu.com/disclosures to review the Business Account Summary regarding any service fees.

Do I have to purchase special software?

Deposits can be made through online banking, mobile or desktop applications. DeposZip® is compatible with most major browsers. Mobile or desktop apps can be installed through the Apple, Google Play, or Microsoft app store.

How do I access Mobile Deposit in the Verve mobile app?

Download Verve's mobile app by visiting: verveacu.com/mobileapp. Once installed, tap on the "Deposit Check" option to get started. See app store for mobile system requirements.

If you've not yet applied for Mobile Deposit, there may be a brief waiting period while your registration is processed. When approved, an email notification will be sent.

Please read the following tips to make sure your check deposit transaction is as smooth as possible:

1. Ensure the check is properly endorsed.
2. Place the check on a flat, well-lit surface that contrasts with the check color.
3. Take each picture from directly above the check and not at an angle.
4. Rotate your device to landscape mode when taking the picture.
5. Take each picture as close as possible, while ensuring that all four corners of the check are visible in the frame.
6. Make sure each picture is properly focused and not blurry.

How do I access Desktop Deposit on my computer?

After logging in to online banking, select Accounts > Make a Deposit. The desktop deposit app version can be found by searching for the Desktop DeposZip® app in the Apple, Google Play, or Microsoft app store.

What type of accounts can I scan deposits into?

Deposits can be made to savings, checking, or money market accounts.

Can I use any home scanner to deposit my checks?

A current list of compatible check scanners is available upon request.

Can multiple deposits be submitted each day?

Yes, multiple deposits can be submitted in a day.

Do I need to include a deposit slip with my scanned check deposit?

No. The DeposZip® program generates an electronic record with each deposit.

The time on my computer deposit doesn't match the deposit. Is something wrong?

The time stamp on deposits is Central Time although your computer will reflect the time zone you reside in.

If I have questions, where can I go to receive help?

Within the DeposZip® section of online banking, select "Help" or "?" to see information specific to the page.

Resources

Other resources related to the topic of this guide.

- Remote Deposit Capture (RDC) Mobile + Desktop: User Guide for Business

Feedback

This document will be updated from time to time as needed. Please contact Verve at businesscontactcenter@verveacu.com or 800.448.9228 with your feedback.

To ensure that feedback is adequately addressed, please include:

- Document name and version
- Section name
- Suggested feedback

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