

# Remote Deposit Capture (RDC)

Mobile + Desktop

## User Guide *for Business*

Version 1.0



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Remote Deposit Capture (RDC) is a Mobile + Desktop check depositing feature that uses DeposZip® to deposit your checks through Online Banking or App. Business Members can simply upload a picture of a check and deposit it into their Verve account without visiting a branch or an ATM. This service can be used from home, work, or a mobile device to make deposits 24 hours a day to your Verve account(s). That means no more mailing checks, or ATM/Branch visits for a deposit.

## How it Works

### Originator > RDC Operator > Receiving Account

#### Originator

The Originator is the receiving business or company that processes check deposits. The Originator – Administrator and its Users, are responsible for maintaining the authorization and integrity of the deposits. Since the Originator initiate the deposits, the Originator is liable for total amount it processes through Remote Deposit Capture (RDC) and is therefore typically evaluated for its credit worthiness.

#### RDC Operator

The RDC Operator, Verve, is a central clearing facility that receives deposits from Originators and performs the settlement functions for the Originator.

#### Receiving Account

The Receiving Account is the selected beneficiary of the Originator's deposits. You may have more than one Receiving Account eligible for any deposits. Administrators may designate a single Receiving Account to their registered users.

## Creating a Safer RDC Process

Verve's processing system incorporates vital fraud protection and analytics behind your RDC deposits. With payment fraud on the rise, the Verve has a variety of tools to help your company safely process RDC deposits. Many of these options can be used together to suit your specific needs.

- Verve's Online Banking helps Users maintain separation of duties for conducting your RDC activity.
- Minimize the amount of funds at risk by setting RDC transaction limits on Users and accounts.
- Review your RDC Deposits easily by accessing Verve's Online Banking from your computer, tablet, or smartphone.

#### RDC Risks

##### Duplicate Deposits and /or Items

Using RDC can create opportunity for the same check or checks to be deposited multiple times. Users you have authorized to process the deposits on your behalf of the business may transmit an image of a check to Verve and then deposit the original check at a branch or at a different financial institution. Such activity could be an honest mistake, or it could

be an intentional act by the employee. The deposits could be made the same day, or the employee could hold the original check and deposit it at a later date.

Another potential risk is in the event a User transmits duplicate files or duplicate images of checks. While this type of activity may not go unnoticed by Verve for very long, the amount of one duplicate image or file could be substantial under the right circumstances.

### **Forged Endorsements**

Unlike traditional forgery detection procedures to check for endorsements on checks before deposits are made at the branch, the risk of forged endorsements from remote deposits poses unique risks. Given the potential number of images that will be scanned and transmitted, it is not likely that Verve will be able to detect a missing or forged endorsement on the images of checks.

### **Alterations / Counterfeit Items**

Receipt of an image of a check instead of the original check may increase the capability of altered item being processed. Alterations and Counterfeit items on a black and white image are often difficult to detect on original items because of the advanced techniques used by fraudsters. A fraudster can produce a counterfeit that exactly duplicates an original check.

## **Originator Responsibilities**

As an RDC User with Verve, there is a contractual responsibility to Verve and IT Security protocol rules to follow. These responsibilities include:

- Obtain and maintain proper endorsements
- Comply with processing deadlines set by Verve
- Safeguard documents and banking information received
- Make necessary changes, as instructed from an RDC Notification
- Cease subsequent deposits, when appropriate
- Restrict deposits to trained, secure individuals
- Ensure protection of the User and processing computer by following the guidelines listed in the Verve's Mobile and Desktop Deposit Agreements, including protecting system credentials through Verve's RDC Terms and Conditions.

## **Hardware + Software Required:**

To use these services (DeposZip®), the User must have the following hardware and software with the indicated specification:

### **Hardware**

- TWAIN or RANGER Compatible Scanner

**Note:** The recommended check scanner is the Digital Check TellerScan 240 (model TS240-50-IJF). 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.

## Software

- Windows XP with Internet Explorer 7 or Vista with Internet Explorer 7
- Windows XP or Vista with Firefox 2+
- Mac OS X 10.6 with Safari 3.1  
*Mac OS v10.6 with Safari must be in 32-bit mode*
- Mac OS X 10.6 with Firefox 2
- Windows 7

**Note:** The recommended versions of the browsers listed are Internet Explorer 8, Firefox 3 or Safari 3.1. Also, Java and Active X controls are likely to be used.

## Making a Deposit

### Mobile

1. Open your Verve App and select Accounts > Make a Deposit
2. Select the account to receive the deposit
3. Enter the check amount \*\*
4. Snap a picture of the front and back of your endorsed check
5. Tap ‘Submit’

### Desktop

#### How to LOAD check images: Browser Based

For all browser based users, you will use the LOAD button to upload front and back image files.

1. Login to my.verveacu.com and select Accounts > Make a Deposit
2. Select the account to receive the deposit > Open
3. From the list of DeposZip® Options to deposit your check > Continue
4. Capture check images using scanner utility tool or another predetermined method; save these images in a location to which you can browse
5. Ensure that each check is properly endorsed. (Endorsement instructions are available on the help screen.)
6. Start a new deposit by selecting the ADD NEW DEPOSIT button.
7. Select the LOAD button
8. Select the BROWSE button to choose front and back images captured in Step 1
9. Select the SAVE button to continue
10. Repeat steps 1 through 6 as necessary
11. Review the deposit. If there are any items denoted with a red circle<sup>1</sup>, you must correct them before proceeding
12. Select SUBMIT when you are done

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.

### How to SCAN checks: Desktop App

The Desktop App is available in the Microsoft App Store and is designed for high-volume deposits using high-performance scanners. This app can SCAN checks using Active X controls or a Java applet. For first-time access to RDC, Active X is the default option. To select Java, click on the "Enable Java" button on the top right. Your selection will be remembered and will be the default for subsequent visits to RDC.

1. Login to my.verveacu.com and select Accounts > Make a Deposit
2. Select the account to receive the deposit > Open
3. From the list of DeposZip® Options to deposit your check > Continue
4. Ensure that each check is properly endorsed. (Endorsement instructions are available below)
5. Start a new deposit by selecting ADD NEW DEPOSIT
6. Select the SCAN button. (Information on how to adjust the scanner settings for best performance is available on the help screen.)
7. Choose a scanner from the dropdown list and select the SCAN button
8. Review scanned images by using the FIRST, PREVIOUS, NEXT, or LAST buttons.
9. Correct orientation, image quality or other errors using the ROTATE, CROP, or DELETE buttons. (A list of common image quality errors and troubleshooting suggestions are available on the help screen.)
10. Select the SAVE button to continue
11. Review the deposit. If there are any items denoted with a red circle, you must correct them before proceeding
12. Select SUBMIT when you are done

## Important Depositing Tips:

Store checks(s) in a safe place for 60 days after receiving confirmation that your deposit has been accepted. Then, write 'VOID' on each check you deposit and destroy.


## RDC File Limits

Information is gathered by Verve to establish processing trends that will be used for the benefit of you and Verve. Based on this information, Verve uses daily limits and availability limits on the amounts and/or number of deposits that can be processed for your Account(s) using RDC Services and to modify those limits. Verve may from time to time request information from you in order to evaluate a continuation of Mobile and Desktop Deposit Services to be provided by Verve hereunder and/or adjustment of any limits.

## Deposit History

1. Once logged into your account on your PC, click the 'Make a Deposit®' menu option from Accounts.
2. Select your account and then "open."
3. Go to *Continue with Website* and press "Continue."
4. Click on the folder icon in the upper right corner of the screen



5. Click on the  icon to the right of the deposit to view the deposit details, check images, and download.

**Note:** Deposit history is maintained for member review for 18 months. For deposit history more than 18 months old, contact Member Services at 800.448.9228

## Check Requirements

### Type 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 Verve, a 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

### 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).

### 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.

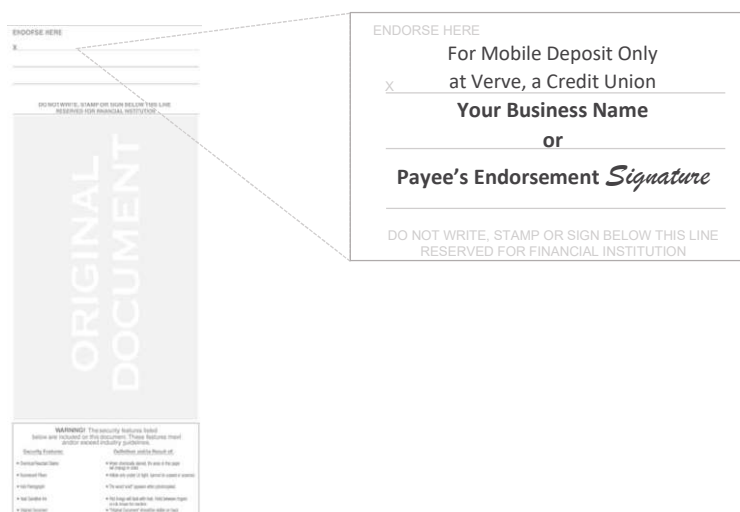
### Endorsements

All checks must identify the method of deposit. This is very important as you risk your check being returned or deleted if not properly endorsed. Please review the approved endorsements below.

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



**Note:** If the back of the check is not properly endorsed, we reserve the right to reject the check for deposit.

## Rejected Items

It is imperative to understand how to avoid mistakes that can cause your check to get rejected. 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, Verve will send you notification.

## RDC Edit / Deletion

RDC batches should be reviewed carefully before submission. 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.

## Deadlines + Cutoff Times

Checks submitted for deposit prior to 5:00 pm Central Standard Time (CST) will be reviewed on the same business day. Deposits submitted after 5:00 pm CST will be reviewed the next business day. Business days are Monday through Friday (excluding Saturdays, Sundays, and holidays).



All deposits will be credited to your account following our standard check hold policies. Please see our hold policy as defined in the [Funds Availability Disclosure](#).

## Holiday + Weekend Processing

“Business days” refer to days the U.S. banking system is open for business. RDC file transfers and other online funds transfers will not be processed on days the Verve is closed; therefore, it is important that the User ensures that settlement dates are not set for days Verve is closed. Verve observes all federal holidays will be closed on the following standard holidays observed by the Federal Reserve Bank. Verve will not accept files for processing on the following days, as well as all Saturdays and Sundays. Likewise, entries should not be effective dated for these days. For further updates & information, please visit [federalreserve.gov](https://federalreserve.gov) for the ‘Holidays Observed’.

## Resources

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

- RDC + DeposZip® FAQs


## Feedback

This is a living document and is updated as needed. Please contact Verve with your feedback.

To ensure that feedback is adequately addressed, please include:

- Document name and version
- Section name
- Suggested feedback

*The materials available in this guide are for general informational purposes only and not for the purpose of providing specific instruction or legal advice. You are solely responsible for compliance with, and interpretation of, all associated rules and should contact your attorney to obtain advice with respect to any issue or problem. You are also reminded that you are solely responsible for compliance with any agreements with the Credit Union, including but not limited to, the DESKTOP DEPOSIT AGREEMENT.*

Image	PSL_2023-OnlineBanking_Card.jpg	
Headline	Business Services Annual Certification	
Body	<p>Verve, a Credit Union, conducts an annual certification of all Desktop Deposit, ACH Origination, and/or Wire Transfer users to ensure the security of all data collection and record retention.</p> <p>1. Before proceeding, please review the agreements and checklist located here: <a href="http://www.verveacu.com/business/resources">www.verveacu.com/business/resources</a></p> <ul style="list-style-type: none"><li>• I confirm my business membership with Verve, a Credit Union, uses business services which may include Desktop Deposit, ACH Origination, and/or Wire Transfers.</li><li>• I understand and adhere to all agreements involving business services offered by Verve, a Credit Union.</li><li>• I confirm all agreements for Desktop Deposit, ACH Origination, and/or Wire Transfers are complete and accurate, including but not limited to authorized person(s) and limits.</li><li>• I comply with the Fraud Prevention Checklist, including but not limited to the storage and retention of business services records.</li></ul>	
Calls To Action		
Accept	CERTIFY	
Remind	Remind Me Later (3 days)	

Annual Business Assessment