Business Remote Deposit Capture User Guide

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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 Commercial Checking, 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.

Preparing 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:

1. When scanning a batch of checks, please verify the optimal number based on your scanner model.
2. To avoid check jams, arrange your stack of checks in order of size from smallest to largest with the lower left corners lined up.
3. If you experience a jam, take out all the checks in the scanner, cancel the deposit and start over.
4. Make sure all checks are facing the same direction and all rubber bands, paper clips or staples have been removed.
5. Tap the bottom of the stack of checks to align the stack before loading it in the scanner.
6. 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 #000000000," or as otherwise instructed by us.

Steps for Scanning 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** the dollar amount of the checks in the 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**.
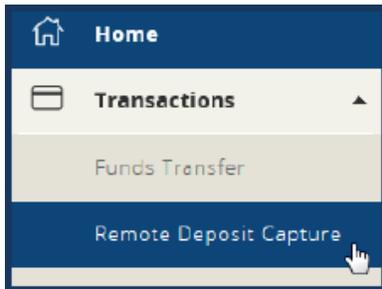
4. **Load** the checks according to the orientation indicated on the scanner.

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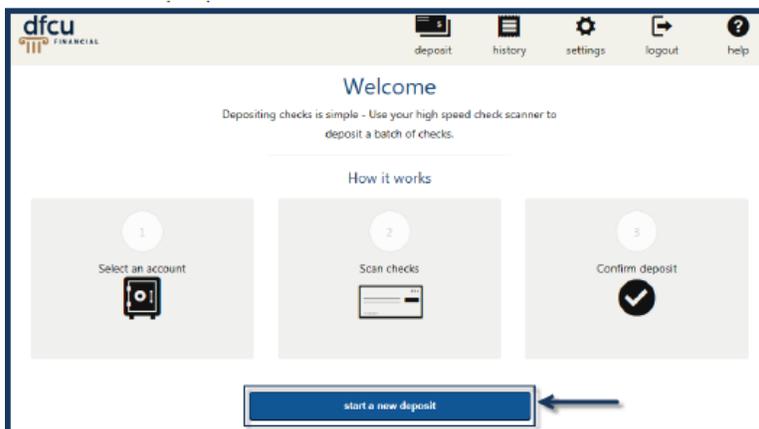
6. **Select** the account from the dropdown list (Commercial Checking, Business Checking, Business Interest Checking Plus or Business Savings). Enter a Description for the batch, optional.

7. The results screen will display the uploaded checks. All checks read by the scanner will appear 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.

8. 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.

9. 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.

10. 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.

Risk Factors

If an uploaded check has been rejected for risk factors, it will display in red on the results screen along with a description.

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.
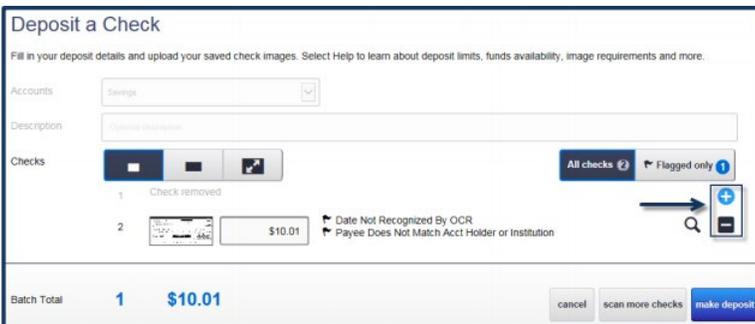
Failed Check Image

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

Before rescanning follow the steps below.

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.**

Check Information, Retention, and Destruction

Members are responsible for secure retention of the original check(s). Please store your check(s) in a secure area for a minimum of 60 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 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. 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 at 888-336-2700. 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.

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

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

✎ **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 user.

1. Locate the user and click the **Edit User** icon (pencil), the View User page appears.
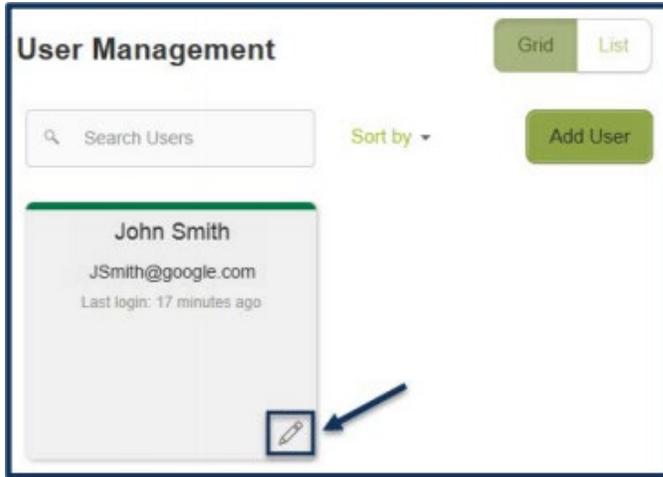
2. Click **Assign** Rights, the **User Policy** page appears.

3. On the **User Policy** page select the Features tab. Click on **Remote Deposit Capture** to assign the feature to the user. The Feature turns green when it is enabled.
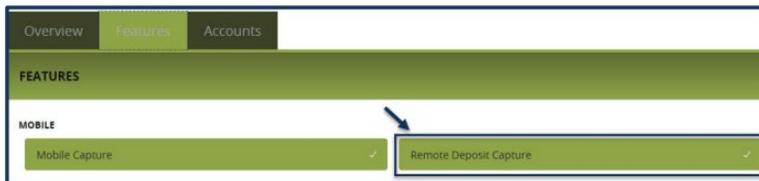
4. Select the **Accounts** tab and click the icon in the View, Deposit or Withdraw columns to configure access. At a minimum, the user must have Deposit and Withdraw rights enabled on an account for Remote Deposit Capture.
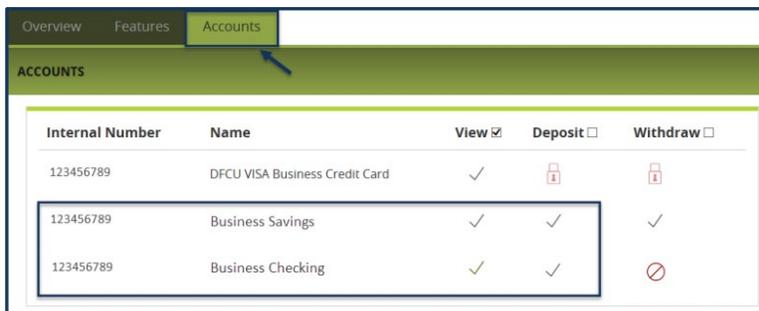
Support

Technical Support

If you have technical questions regarding your check scanner, please contact Unilink at 800-666-2980 x 129. Representatives are available Monday through Friday 9:00 a.m. - 5:00 p.m. EST.

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.