

Business Remote Deposit Capture Information 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 DFCU Financial business account within 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.

Q: What are the benefits of Business Remote Deposit Capture?

A: 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.
- **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.

**With the exception of any routine maintenance downtime.

Q: Who can use Business Remote Deposit Capture?

A: Business Remote Deposit Capture is available to qualified business members via DFCU Online. Your business account(s) must be in good standing.

Q: How do I sign up for Business Remote Deposit Capture?

A: Signing up for Business Remote Deposit Capture is easy – simply complete the *Business Remote Deposit Capture Application*. Visit a branch location or contact our Member Service Center at 888-336-2700 to get started.



Q: How does Business Remote Deposit Capture work?

A: Checks are conveniently deposited within DFCU Online from your office or storefront in just a few simple steps:

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

Q: Is Business Remote Deposit Capture secure?

A: Yes. By signing into DFCU Online with your business member number and password, you are entering a secure and encrypted site.

System and Scanner Requirements

Q: What do I need to use this service?

A: To use Business Remote Deposit Capture you will need:

- To be an active DFCU Online user.
- To apply for this service – all business members in good standing are eligible for this service.
- An active Commercial Checking, Business Checking, Business Interest Checking Plus, or Business Savings account with DFCU Financial.
- A properly installed and supported Canon desktop check scanner connected to a supported PC.
- Windows 10 and later.
- Google Chrome, Microsoft Edge, or Mozilla Firefox browsers (Internet Explorer and Safari are not supported).
- Ram – recommended 4 GB or greater and CPU – 2.0 GHz, dual core, or greater.
- A Broadband Internet connection – recommended 3 Mbps or greater.
- JavaScript and Active X must be allowable on your computer.
- Pop-up blockers must be disabled, or the site added as exception.

Q: What type of check scanner is compatible with Business Remote Deposit Capture and how do I obtain one?

A: You must use a supported Canon scanner with Business Remote Deposit Capture. Common models are Canon CR-25 and CR-50. You can purchase a Canon scanner through DFCU or on your own, through a vendor. DFCU does not loan or lease scanners. Check scanner prices vary by model.

Fees and Limits

Q: Is there a daily/monthly deposit limit?

A: Yes. There are three tiers. Once your Application is reviewed, a tier will be approved for you based on your account(s) history and deposit activity.

Q: How many checks per day can I scan and deposit using this service?

A: You may deposit an unlimited number of checks using this service until you reach your daily deposit limit.

Q: Can multiple deposits be submitted each day?

A: Yes. You can make multiple deposits in one day.

Scanning Checks for Deposit

Q: What types of checks can be scanned for deposit?

A: Acceptable check types made payable to your business in U.S. dollars include personal checks, business checks, money orders or cashier's checks drawn on a financial institution located within the U.S.

✔ **Note:** You may not deposit third party checks using this service. You may only deposit checks made payable to your business.

Q: How will I know if I've reached my deposit limit?

A: If you submit a deposit that is over your allowed limit, a screen will appear stating that the "Deposit Cannot be Accepted." You will need to rescan and adjust your deposit according to your allowed limit.

Q: Can a loan payment be made using this service?

A: No. A loan payment cannot be made using this service; however, once the deposit is made to your Commercial Checking, Business Checking, Business Interest Checking Plus or Business Savings account, you can transfer funds to make a loan payment.

Q: Can I authorize employees to use Business Remote Deposit Capture?

A: Yes. A Business Signer who has the Manage Users feature assigned to them can create other users on the User Management page in DFCU Online.