

# Business Remote Deposit Capture FAQ

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## 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: What accounts can I deposit checks into using this service?**

**A:** Using Business Remote Deposit Capture you may deposit checks into your Commercial Checking, Business Checking, Business Interest Checking Plus or Business Savings account.

### **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 eligible business account, you can transfer funds to make a loan payment.

### **Q: How do I complete a deposit via this service?**

**A:** Below is a brief overview of the Business Remote Deposit Capture process:

1. Total the dollar amount of the checks in the deposit using your preferred method.
2. Ensure your check scanner is connected to your PC and turned on.
3. Login to DFCU Online and access Remote Deposit Capture under Transactions in the menu.
4. Load your checks according to the orientation indicated on your scanner and click the 'start a new deposit' button on the screen.
5. Select your account from the dropdown list (Commercial Checking, Business Checking, Business Interest Checking Plus or Business Savings).
6. Enter a Description for the batch, optional.
7. Click the start scan button.
8. Review your uploaded checks and correct any necessary items.
9. Press the 'make deposit' button to complete your deposit.

**Q: Do I need to endorse checks that I deposit using this service?**

**A:** Yes. You should endorse checks, “For deposit only, DFCU Financial account #\_\_\_\_\_,” or as otherwise instructed by us.

**Q: Can I deposit checks into multiple accounts in one deposit?**

**A:** No. You may only deposit checks into one account per deposit. However, once the deposit has been made, you may use DFCU Online to transfer funds.

**Q: What is the cutoff time for deposits made via this service?**

**A:** The cutoff time is 8:00 pm EST, Monday through Friday.

**Q: When will an item post if scanned after 8:00 pm on a Friday or anytime on a Saturday or Sunday?**

**A:** 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 the next business day.

**Q: When will my deposit be available in my business account?**

**A:** 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](http://dfcufinancial.com) > Forms & Documents > Business > Business Fees, Agreements, Disclosures and Forms.

**Q: Will I receive a receipt for my check deposit?**

**A:** Yes. Once you’ve submitted your deposit, the Receipt screen allows you to print a copy of the receipt. A receipt will also be emailed to the email address we have on file for your business.

**Q: The time on my computer and the time on my deposit receipt do not match, is something wrong?**

**A:** No. The time stamp on the deposit receipt is in Pacific Standard Time. The time on your computer will reflect the time zone in which you reside.

**Q: What do I do if a check is rejected during the scanning process?**

**A:** If a check is rejected during the scanning process, it will not be added to the Batch Total. If you try scanning the check again and continue to experience this problem, you may need to deposit the check at one of our branch locations or mail the check in for deposit.

**Q: What happens if a check is processed more than once via this service?**

**A:** If a check is processed more than once via this service, we reserve the right to return to the duplicate check. The check may also be flagged as having a Duplicate Primary Codeline.

**Q: Can I make deposits to my personal accounts?**

**A:** No. Currently this service only supports deposits to your business account(s).

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## Check Retention

**Q: What should I do with the check once it has been scanned?**

**A:** 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).

**Q: How do I get a copy of my scanned check?**

**A:** Six months of scanned checks are available within the Remote Deposit Capture page under History. To obtain 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.

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## Troubleshooting

**Q: I tried to access this service from DFCU Online, but the window did not launch, why?**

**A:** In order to access this service, your pop-up blockers need to be disabled or the site added as an exception.

**Q: I'm getting the message, "You're not eligible for this feature," when I try and access this service, why?**

**A:** If you are receiving the message, "You're not eligible for this feature," then Business Remote Deposit Capture has not been set up for your business account. Please visit one of our branch locations or contact our Member Service Center.

**Q: The check image failed after scanning, why?**

**A:** Check image quality must meet certain specifications:

- Checks should be written in blue or black ink – the scanner may not be able to read other colored ink.
- Handwriting must be legible.
- The MICR line must appear to be fully intact.
- Checks must be signed.
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Rescanning the check with poor image quality may solve the problem, before rescanning:

- Verify that the check was able to pass through the scanner.
- Make sure the information on the check is legible.
- Verify that the image displays the MICR line, signature, date, payee, amount and both sides of the check.

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.

**Q: I'm having some issues getting my checks to scan, do you have any tips?**

**A:** The following are a few scanning best practices:

- When scanning a batch of checks, please verify the optimal number based on your scanner model.
- To avoid check jams, arrange your stack of checks in order of size from smallest to largest with the lower left corners lined up.
- Make sure all checks are facing the same direction and all rubber bands, paper clips or staples have been removed.
- Tap the bottom of the stack of checks to align the stack before loading it in the scanner.
- Clean your scanner often to ensure clear images and to avoid the need to frequently correct items.

If you try scanning the check again and continue to experience a problem, you may need to deposit the check at one of our branch locations or mail the check in for deposit.

**Q: I scanned a check and there's a Zero Amount flag, why?**

**A:** Due to checks being different shapes, sizes and the amount not always being in the same location on a check, the amount may not be recognized when you scan the check. You will need to manually enter the check amount.

**Q: I have more than one Business Checking/Savings Account, how can I tell the difference on the Deposit page?**

**A:** If you have more than one Business Checking/Savings Account, we suggest that you nickname the account(s), so they are easier to decipher when using this service. You can nickname your account by accessing the following from the DFCU Online menu > Settings > Account Preferences > Online.

**Q: I'm having an issue with my scanner, driver/technical issue, who can I contact?**

**A:** 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.

**Q: I'm having an issue/question with/about my business account(s)?**

**A:** If you have any issues/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 9:00 a.m. - 5:00 p.m. and Saturday 9:30 a.m. - 2:00 p.m. EST, excluding federal holidays.