

# REMOTE CHECK DEPOSIT 24

## Questions & Answers

**Q What is Remote Check Deposit 24?**

**A** Remote Check Deposit 24 is a service accessed through Home Banking 24 that allows members to electronically transmit their check from a personal scanner for deposit to their Credit Union savings or checking accounts.

**Q Who can use Remote Check Deposit 24?**

**A** Any qualifying member with Home Banking 24 access and a valid email address listed in the Home Banking 24 site may use Remote Check Deposit.

**Q How can I qualify for the service?**

**A** A member qualifies for the service if they have a membership savings account with a minimum deposit of \$25 and all deposit and loan accounts are in good standing.

**Q What if I do not have an email address?**

**A** Members will be notified via electronic mail (email) through various steps of processing including activation, deposit adjustments, check deposit denials and check hold requirements. The Terms and Conditions of the service state that a valid email address is required.

**Q How do I change my email address?**

**A** The email address is maintained within Home Banking 24. The member would log on to Home Banking 24 to change their email address. Then go to the "Messages/Options" tab. From the list of options select "Member Info" and then look for email address. The new email address would be typed in the address box. To apply the change the member would select "Submit".

**Q Is special equipment needed for this service, hardware or software?**

**A** In order to scan you must have a scanner attached to the computer being used. There are various requirements of software/operating systems for the application to work properly. The following is required:

**Internet Access – a high-speed Internet connection is recommended**

**Supported Operating Systems**

- Windows 7® (32 BIT Internet Explorer), Windows 2000®, Windows XP®, Windows Vista™ operating systems or Mac OS X® Version 10.3+ operating system software

**Supported Web Browsers**

- Internet Explorer 6.0+, Safari 2+ for Mac, Firefox 2.0+ or Opera

**Required Software**

- Latest web Java Runtime Environment 1.6+ (Mac users must use the full Java, not Java Plug-in) <http://java.com/en>
- To view the video demo you must have a current version of Adobe Flash Player <http://www.adobe.com/products/flashplayer>

**Supported Scanners**

- Scanner (TWAIN drivers required): If a multi-purpose machine is being used (all-in-one fax, scanner and printer) the member must use the install CD to load the TWAIN driver for the scanner otherwise the driver will only be for the printer. This will not allow the scanner to work with the application.

**Q How do I get to Remote Check Deposit 24?**

**A** Remote Check Deposit 24 is an option under "Check Services" in Home Banking 24.

**Q How will I be notified for acceptance to utilize this service?**

**A** The first time you enter Remote Check Deposit there will be a short activation process. You will receive an email notification your request for access is pending review by the credit union. In approximately 1-2 business days, we will let you know you are approved to begin using this service.

**Q How long will it take to find out if the check deposit has been denied?**

**A** If a member scans a check before 3:00 pm EST on a day the credit union is open for business an e-mail notification will be sent before 4:00 pm EST if the check deposit is denied.

**Q What happens if I enter the application and I don't have a scanner attached?**

**A** If a scanner is not attached to the computer the following message will be received by the member "No scanners have been detected. Please make sure that you have a scanner attached to your machine and that it is plugged in, turned on and the drivers are installed. You may want to try scanning in another application first to make sure it is working properly. Please click [OK](#) to close." The beginning screen of the application will appear; however, no transactions may be completed without a scanner being detected.

**Q What do I do if I cannot see the Tutorial or animated images within Remote Check Deposit 24?**

**A** If you cannot see the Tutorial or animated images within Remote Check Deposit 24 you need to install Adobe Flash Player. The application will still work without this being installed.

**Q What accounts are available for deposit within Remote Check Deposit 24?**

**A** Deposits can be made to most savings and checking accounts, but excludes IRA and certificate accounts.

**Q What kind of items can be scanned?**

**A** Items that can be scanned and accepted through Remote Check Deposit 24 are personal checks, government checks, business checks, money orders, traveler's checks and cashier's or certified checks drawn on a US financial institution and in US funds.

**Q Are there any limitations to the amount the check can be?**

**A** The ability to scan a check is determined by the check amount. Remote Check Deposit 24 is not designed to accept large dollar amount checks. The application will notify you if the check amount is over the scan limit.

**Q How long does it take for a deposit to post?**

**A** You may scan 24 hours a day, 7 days a week. Items scanned by 3:00 pm EST Monday through Friday (assuming the Credit Union is open for business that day) will be posted to the member's account by 5:00 pm EST on the same business day. Items received after 3:00 pm EST on any business day will be posted to the member's account on the next business day.

**Q How will I know if my deposit went through?**

**A** You must verify funds are on deposit in your account using the Home Banking 24 or CALL 24 service prior to considering funds available for use. Also, you may select the "View History" tab in the Remote Check Deposit 24 application to see the current status of your check deposit. All current and past check deposits scanned through the application may be viewed in this area. If a correction was made to a deposit, you can see this information here as well, along with notes regarding the correction.

**Q What if I lose connection in the middle of a scan?**

**A** If the connection is lost in the middle of a scan you will need to review the history tab to determine if the check scan was completed or interrupted prior to the acceptance level. If the check scan does not appear in the history tab the item will need to be re-scanned to complete the deposit.

**Q What happens if I scan the same check twice?**

**A** The application will detect duplicate items scanned within the Credit Union therefore the duplicate transaction will not be processed.

**Q What do I do with the check after it has been scanned?**

**A** Once the check has been scanned it should be placed in a secure location until confirmation of the deposit. Retention and safekeeping of the check is the responsibility of the member. We recommend you retain a copy of the check for a minimum of 6 months.

**Q Will my deposit be placed on hold?**

**A** All transactions are subject to the Credit Union's Funds Availability Policy and will be reviewed accordingly. If necessary, a 5 day hold will be placed on the check. If the check is approved for deposit and does not require a hold, all funds will be available immediately.

**Q If a check is returned against my account how will I redeposit?**

**A** A returned check may be re-deposited via Remote Check Deposit 24, by mailing it or taking it to a branch location provided it is not stamped "DO NOT REDEPOSIT." For Remote Check Deposit 24, since the check will still be in the member's possession, the member will redeposit the original check. If the original check has been destroyed the Credit Union will provide the member with a negotiable image of the check. However, a negotiable check image is not available for this Credit Union's checks or checks from an account at this Credit Union.