



## Frequently Asked Questions

### **How does the system get the check information?**

The E~Check software will read all of the numbers at the bottom of each check, the MICR line, and at the same time take an image of the check. In addition, the system reads and compares the courtesy amount against the legal amount of the check. The MICR line is converted into an electronic debit that will be processed against the payer's checking account.

### **What happens if I scan a check through twice?**

In the event you scan a check through twice, the system will not allow you to save the second check read as it will find a match on the previous check number scanned.

### **Do I need to do all my check scanning at one time?**

No, you may scan several batches throughout the day, and then batch them later for transmission.

### **What do I do with the checks after I scan them?**

Your company will print the batch summary report before transmission of your deposit. Wrap the checks in the summary report and store them in a secure location. We suggest you keep the checks for at least one week, before destroying them in case the electronic debit is returned unpaid. To meet NACHA (National Automated Clearing House) banking rules (regarding personal checks), you are required to destroy the check that was sent to you by your customer within 14 days of scanning the check through the reader.

### **When can I get to see the check images?**

The image of the check can be viewed online for 2 years from the date of the check submission. After you transmit the batch, you will receive an email that the batch has been received, typically within 10 minutes. You will be able to view the images at that point. After two years, the check images are archived for an additional 5 years.



**Who will have access to the system?**

A company official with signing authority will designate the administrator for remote deposit. This individual will have total access to the system, and will have the ability to set up other users.

**Are there passwords required for system access?**

Yes, after the system has been activated, you will be required to enter your User Name and password.

**May I have more than one person use the system?**

Yes, the designated administrator at your company may add operators (Edit Operators function in software). For security purposes, each individual user can have full or limited access based on the company's discretion and depending on the user's responsibilities. The administrator customizes the access level for each user. All users are responsible to safeguard their own user passwords. For example, the administrator may designate one person to scan checks only and another to transmit the batch to the processor. The administrator has the options to change operators, allowing different users to log in without having to shut down the program and log in again.

**If I own more than one company with different tax ID numbers, can I set them all up under one system?**

Yes, the Company Information option will allow you to add multiple companies with different Federal Tax ID numbers to the system. This allows you to deposit to multiple company accounts.

**How do I get started?**

You will need (1) a Two River Community Bank business commercial checking account, (2) a computer with access to the internet, and (3) an internet browser (see the attached list of system requirements). After the contract for the service is filled out, signed and sent to the Magic-Wrighter data center, a bank representative will contact you to set up the installation and training date (usually within 10-14 business days). A Two River Community Bank representative will bring the scanner you have ordered to you on the day of the installation. The installation and training typically takes 1-2 hours, and you will send your first checks that day!

**Will I get instructions on using the remote deposit system?**

Yes, you will receive a system manual and a quick reference guide. Your technical questions are handled by Magic-Wrighter at 866-770-5856, extension 0.

And, as always, Two River Community Bank customer service personnel will be on hand to assist you with your account questions and concerns.

## **SYSTEM REQUIREMENTS**

Excella Multi-Feed & Excella STX Single Feed Check Reader

The E~Check Excella System can be installed on a Windows 2000, XP or greater operating system.

### **Minimum Hardware Requirements**

1. Pentium III Processing Unit (No Celeron Processors)
2. VGA Monitor
3. 512 Meg Memory
4. 20 Gig Hard Disk Available
5. Windows 2000 or Windows XP Professional OR Vista Business (No Home Versions)
6. USB 2.0 (High Speed)

### **Recommended Hardware Requirements**

1. Pentium IV Processing Unit (No Celeron Processors)
2. 21" Color Monitor
3. 1 Gig Memory
4. 80 Gig Hard Disk Available
5. Windows 2000 or Windows XP Professional or Vista Business (No Home Versions)
6. USB 2.0
7. CD Writer

Note: Windows XP Professional must have Service Pack 2 and Windows 2000 must have Service Pack 4.