

# Remote Deposit Capture

## Quick Start Guide

### Remote Deposit requirements:

- Installed TWAIN-compliant scanner\*
- Windows 7 (or greater) or Mac OSX 10.8\*\* operating system
- Internet browser such as Explorer, Firefox, Chrome (Windows only) or Safari (Mac only).

### To access Remote Deposit:

- Log into your Business Online Banking account
- Click on the *Online Request* Tab
- Select *Remote Deposit* under the *Additional Services* menu

After selecting *Remote Deposit*, a window will open where you will select the account into which you'd like to make a deposit. Next, you'll be directed to our remote deposit capture site.

### Upon initial login:

- You will be required to accept the Mobile Remote Deposit Services agreement. Your use of Remote Deposit Capture Service, including via mobile device, is governed by the separate RDC agreement executed by you.
- Next, you'll select a program configuration you'd like to utilize. These configurations are explained at the time of selection and can be changed at any time by clicking the appropriate link beneath the scan viewer.
- Follow any instructions and downloads that are suggested.

*Recommended version:* Java

### To make a deposit:

- Select your scanner from the drop down menu and fill in the amount of the deposit.
- Place checks in the scanner's feeder then click Scan. Your scanner driver will open on your desktop. Follow your scanner's instructions.

*Recommended settings:*

- Color Mode- 24-bit color
- Page size- Match original size
- Dots per inch- 200 DPI
- Scanning Side- Duplex

*Note:* MAC OSX users select Simplex. Use the navigation buttons below the viewer to see the check images. You will be alerted if any images are illegible and need to be rescanned. After all images have been approved, click *submit*.

*Note:* Your deposit will not be posted until it has been reviewed and accepted by Navigant Credit Union. You will receive an email on the status of your deposit. Deposits made Monday through Friday before 4:00 p.m. will be credited to your account the same business day. Deposits made after 4:00 p.m. will be credited the following business day. Availability of these funds is outlined in the remote deposit agreement.

*Tip:* Don't be afraid to click on the various question mark icons throughout the page—they open contextual help windows for your convenience.

*\*Scanner:* The above guidelines assume you have set up your scanner according to the manufacturer's instructions. Any scanner with a TWAIN driver will work: flatbed, all-in-one, simplex or duplex, manual or automatic.

The screenshot shows a web interface for 'New Deposits'. At the top, there are tabs for 'New Deposits', 'Deposit History', 'Help', and 'Logout'. A warning message states: 'The pending deposits listed below have not been submitted for processing! Please either complete your Review and Submit the deposit for processing, or Delete the deposit if you do not intend to submit it.' Below this is the 'New Deposit' form. It includes five steps: STEP 1: Endorse the back of the check(s) according to our endorsement requirements. STEP 2: Select your scanner (Canon DR-C225 TWAIN) with a 'Choose Scanner' button. STEP 3: Enter the total deposit amount (up to \$10,000.00). STEP 4: Scan the front & back of each check in your deposit using one of the following methods: SCAN FRONT: Use scanner, Scan, or paste from the clipboard; Paste, or load from a file; Load. Below the steps is a preview of a check from Navigant Credit Union, showing fields for Name, Account No, Pay to the Order of, and For. At the bottom, there is a 'Continue' button and a status bar indicating 'Item: 1 of 1 (Front) [1158w x 533h]' and a 'Help with Scanners and Drivers' link.

*\*\*Mac OSX 10.8 is supported using Load or Zero-Client features only.*