

## Remote Deposit Capture:

### Frequently Asked Questions

(For usage help, see 'Tutorial' link)

#### **Q. What is Remote Deposit?**

A. Remote Deposit is a convenient deposit service that allows you to use America's First Online Banking along with a scanner (Home Deposit) or mobile device (Mobile Deposit) to make check deposits from your home, office or any location with secure Internet access.

#### **Q. What are the benefits of using Remote Deposit?**

A. Remote Deposit Capture offers you the convenience of making deposits on your time schedule and in the comfort of your own home, office or even on the go. You no longer have to drive to your branch and wait in line to deposit checks saving you both time and money.

#### **Q. What are the fees for this service?**

A. Remote Deposit is provided to our members free of charge.

#### **Q. How does Remote Deposit work?**

A. Remote Deposit enables you to deposit checks from your home or office using a scanner-equipped computer through America's First Online Banking, or by using the America's First Mobile Banking application in conjunction with your smartphone's camera. No software or special equipment is required. The program works with common flatbed or all-in-one style scanners.

#### **Q. When are Remote Deposit items processed?**

A. Items received before 4:00 P.M. CST Monday - Friday will be posted the same business day. Items received after 4:00 P.M. CST Monday - Friday will be posted the following business day.

#### **Q. Can I view a statement or history of deposits?**

A. Yes. You will only be able to print a copy of your checks that were captured in Home Deposit. When you are in Home Deposit, you will click on the "View Deposit History" link in the navigation bar. When you are in Mobile Deposit, you will click on "Mobile Deposit," then "View Mobile Deposit History."

#### **Q. Can I print out a copy of a check deposited by Remote Deposit?**

A. Yes, you can print them from your History screen in Home Deposit up to 90 days from the date of the transaction. Thereafter, you will need to request a copy just like any other deposited item. You can also print a copy of your deposit from the Receipt window.

#### **Q. Do I need to sign an agreement before I can start using Remote Deposit service?**

A. You do not need to sign an agreement, but you must agree to the Terms and Conditions for Remote Deposit included in the Online Banking agreement.

#### **Q. Can I scan a check right away?**

A. Yes, immediately after you access Remote Deposit for the first time. However, access will be delayed for one business day for members that opened a new checking account.

#### **Q. How do I log into Remote Deposit?**

A. You are "logged in" as soon as you log in to America's First Online Banking. When you reach your

Account Summary page of America's First Online Banking, simply click on the "Make a Deposit" tab to get started.

**Q. What types of accounts can I scan deposits into?**

**A.** You can only scan checks into your checking (share draft) accounts.

**Q. Can I still bring check deposits into a branch office?**

**A.** Yes. Whether you are registered for Remote Deposit online service or not, you can still make deposits by whatever method is most convenient for you.

**Q. What email address will I see when I receive communications about Remote Deposit?**

**A.** The sending email address will be: *AmericasFirst@amfirst.org*. For some members, these emails may be filtered into "Junk Mail" or "SPAM" folders, so be sure to check those folders periodically.

**Q. What types of checks can I scan into Remote Deposit?**

**A.** Single-party domestic checks made payable to the owner(s) of your America's First Federal Credit Union account.

**IMPORTANT NOTE:** These items **CANNOT** be used with Remote Deposit. Some of these items may be accepted in our branch offices:

- Savings bonds
- Checks that need a verification or authorization number (ex: tax checks, COM checks, etc.)
- Items stamped "non-negotiable"
- Incomplete checks
- Stale-dated checks (more than 6 months old)
- Post-dated checks (dated for a future day)
- Any checks that appear to be altered
- Checks purporting to be a lottery or prize winning
- Checks previously submitted for deposit

**Q. How many checks can be included in one deposit?**

**A.** Only one check can be submitted at a time with Remote Deposit.

**Q. Can multiple deposits be submitted during one day?**

**A.** Yes. You can even have several scanning sessions per day. However, there may be a business day hold placed on all the items deposited that day. If you have any questions about daily limits, please contact us at [memberservices@amfirst.org](mailto:memberservices@amfirst.org) or call 205-320-4000 or 1-800-633-8431.

**Q. How far back can I get copies of the checks I have scanned?**

**A.** Remote Deposit contains copies of checks scanned over the past 90 days. They are available on your Deposit History page. If the check was deposited prior to that, you can request a copy by visiting any of our branch offices, e-mailing us at [memberservices@amfirst.org](mailto:memberservices@amfirst.org), or calling 205-320-4000 or 1-800-633-8431.

**Q. Will holds be placed on checks submitted through Remote Deposit?**

**A.** They may be. All deposits are subject to policies outlined in the Terms and Conditions of the Remote Deposit Capture Agreement.

**Q. Can I expect that all checks will scan correctly?**

**A.** No. Variations in check sizes, colors and designs can impact the readability of a check. The scanned check images may be too dark after they are converted to black and white by the service. You may have to make black and white photocopies of the front and back of your check and scan the copies into Remote Deposit. Remember to choose CORRECT and click the four corners of the check to crop the

image. NOTE: It is for this reason that we recommend that you keep your check intact for 90 days after you remotely deposit it.

**Q. What should I do with a check once it has been scanned successfully?**

**A.** Store it in a secure location for at least 90 days, and then destroy it (preferably with a shredding machine).

**Q. I made a deposit in the morning and got an overdraft fee that day.**

**A.** Charges for processed checks are posted all day. If a scanned deposit was included in a batch for a posting time after the debit transaction was presented, the deposit was not yet available to pay the debit transaction, which could result in an overdraft. Debit transactions (debit card, checks, or ACH charges) should not be authorized prior to when you have funds available in your checking account. Charges for processed checks are posted throughout a business day.

**Q. I scanned a check, and then I received an email instructing me to deposit my check at the nearest branch office.**

**A.** The scanned check might have been outside the criteria for your account. There can be various reasons for this, but it could be due to the check simply being illegible. Therefore, the check should be deposited at one of our branches. If you have any questions or concerns, contact us at [memberservices@amfirst.org](mailto:memberservices@amfirst.org) or call 205-320-4000 or 1-800-633-8431.

**Q. The amount I entered for a deposit is different from the amount I got credit for.**

**A.** After reviewing the deposited item, it was determined that the amount entered was different from the legal (written) amount on the check. You should refer to the image on your History page in Remote Deposit to verify this information. If you still have a question, contact us at [memberservices@amfirst.org](mailto:memberservices@amfirst.org) or call 205-320-4000 or 1-800-633-8431 during regular business hours.

**Q. My transaction says “complete,” but I don’t see a deposit in my account.**

**A.** Throughout the business day, you can confirm your online deposits by going to the History page in Remote Deposit. "Complete" in the Remote Deposit history indicates that the Credit Union's review of the item has been completed. However, the item may be part of a batch file that has not yet been posted to your account. Deposits that have posted will be in the Transaction History on America's First Online Banking for the account to which it was deposited.

**Q. When I scan a particular check, I can see the check image, but the written information is blank.**

**A.** Some ink colors are too light for scanners to read. This may also be the result of the check having been written with a gel pen. If you are unable to view the written information on your computer screen, you should bring the check to one of our branch offices. If you submit the item through Home Deposit, you will receive an email stating that the scanned items do not meet requirements. In Mobile Deposit, the image will be rejected immediately and will not be processed.

**Please endorse checks using black ink. Checks written in colors other than black or blue ink may not scan properly.**

**Q. I can't see images of checks/receipts. What are the min. requirements for Remote Deposit?**

**A.** The basic equipment specifications for using the Home Deposit service are:

- Windows XP®, Windows Vista®, Windows 7® or MAC OS X
- Internet Explorer® 7 (or later), Firefox 5 (or later) or Safari 3 (or later)
- High-speed Internet connection
- TWAIN compliant document scanner
- Java SE version 6 or higher
- PC with a minimum 2 Ghz processor, Pentium 3 or better
- Minimum 512 MB of RAM

- Norton Security or similar Firewall, Virus, Malware, and Spyware protection

The basic equipment specifications for using the Mobile Deposit service are:

- America's First Mobile Banking Application
- Android or iPhone OS
- Smartphone with secure internet access
- Integrated camera

**Q. When I enter Remote Deposit, a pop-up screen states the scanner is not present.**

**A.** If you enter Remote Deposit and your scanner is not detected, Remote Deposit informs you that a scanner is not connected. Therefore, you will be unable to scan and deposit a check. However, you are still able to check your History and view items scanned previously.

**Q. My scanner won't work. What should I do?**

**A.** Due to the wide variety of scanners available, we cannot provide technical support for computer or scanning equipment. You should contact the manufacturer to diagnose your scanning problems.

**Q. Why do I keep getting timed-out while I'm in a Remote Deposit session?**

**A.** Your Remote Deposit session will time-out after 20 minutes of inactivity. Please try to complete your deposit within 20 minutes.

**Q. Once Remote Deposit opens, all I see is a white box with a red X.**

**A.** You might not be using the latest version of Java.

- Click the Start button to access the Control Panel on your computer.
- Click Add/Remove Programs in Windows XP or Programs in Windows Vista or Windows 7.
- Locate the icon titled Java. Right click and select Properties. In Windows 7, click on the Java icon and select the Java tab and then View. This should show you the version number of Java your computer is currently running. If you have a version less than Java 6 SE, you will need to download and install a newer version from [www.java.com](http://www.java.com).

**Q. Why doesn't my scanner appear in the list of available scanners?**

**A.** Your scanner must have a TWAIN driver loaded on your computer in order to scan a check. If necessary, contact the manufacturer of your scanner.

**Q. When I click on the receipt or check image icon, nothing happens.**

**A.** Your pop-up blockers may prevent the opening of new windows within Remote Deposit. You will need to turn off these blockers in order to view certain links.

**Q. Will Remote Deposit work with Windows 7?**

**A.** Yes, Remote Deposit works with Windows 7.

**Q. What versions of Mac OS X are supported by Remote Deposit?**

**A.** Currently, Remote Deposit supports Mac OS X versions up to 10.6.4. At this time, versions 10.6.5 and greater are not supported.

*Online help screens are available during any Home Deposit session. Click on the Help link to view the Frequently Asked Questions. If you have specific questions, contact us at [memberservices@amfirst.org](mailto:memberservices@amfirst.org), call 205-320-4000 or 1-800-633-8431.*