

# Remote Deposit Capture



## HOW IT WORKS

You need a Business Checking account at Mechanics Savings Bank, a scanner that meets our specifications and a secure internet connection. The scanner will be attached to your PC through a USB port which will create digital images of your checks as they are processed. Remote Deposit Capture software, downloaded to your PC, will provide the means to view images of the scanned checks and transmit them to the bank for same day deposit.

## BEST SUITED FOR

- Customers who would like to improve office efficiency by reducing or eliminating the number of trips to the bank making daily deposits
- Customers who have multiple locations
- Customers who would like to retain permanent records of checks being deposited.

## BENEFITS OF SERVICE

- Reduce labor costs, improve work flow and free up staff for other tasks
- Consolidate banking relationships and reduce monthly service charges
- Improve availability of funds by making deposits daily

## FAQs

**Q. Am I limited to the number of checks that I can deposit?**

**A.** You can deposit as few as 1 item or as many as 200+ items.

**Q. Can I deposit to more than one account?**

**A.** Yes, you can set up as many accounts as necessary for your business.

**Q. Am I limited to the dollar amount that I can deposit?**

**A.** We work with you to establish a daily deposit limit. If you need an increase to the deposit amount, simply email [cashmanagement@mechanicssavings.com](mailto:cashmanagement@mechanicssavings.com).

**Q. Will I need technical support to install the hardware/software?**

**A.** Yes, we will work with your IT support to set up remote deposit capture services.

**Q. Will I need to store the checks after I have made a deposit?**

**A.** Yes, you will need to store deposited checks (for a minimum of 10 days) in a secure location. After 10 days, the bank recommends you have them confidentially destroyed.

**Q. How do I purchase a check scanner?**

**A.** We will work with you to purchase the appropriate size check scanner for your business.

**Q. What are the minimum computer requirements for remote deposit capture?**

**A.** You will need administrator rights to the computer and the following:

- 2.0 GHz Pentium processor or higher
- 2 GB RAM minimum / 2GB free disk space
- Internet Explorer version 9 or higher (32 bit edition)
- Vista SP2, Win 7 or Win 8.1 operating environment
- Adobe 3.0 or higher

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