



FFCCU Remote Deposit Capture: Frequently Asked Questions

IMPORTANT: You must have Java 7 installed on your computer in order for Remote Deposit Capture to operate correctly.

Q. What is Remote Deposit Capture?

A. Remote Deposit Capture is a convenient deposit service that allows you to use Online Banking along with a scanning device to make check deposits from your home, office or any location with secure Internet access.

Q. What are the fees for this service?

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

Q. What are the benefits of using Remote Deposit Capture?

A. Remote Deposit Capture makes it unnecessary for you to visit a branch or ATM to deposit checks, so you save time and money. You also enjoy the convenience of making deposits on your time schedule and in the comfort of your own home or office.

Q. How does Remote Deposit Capture work?

A. Remote Deposit Capture enables you to deposit checks from your home or office using a scanner-equipped computer through Online Banking. No software or special equipment is required. The program works with common flatbed or all-in-one style scanners.

Q. When are Remote Deposit Capture items processed?

A. Items received before 3:00PM EST will be posted the same business day. Items received after 3:00PM EST will be posted the following business day.

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

A. Yes. When you are in Remote Deposit Capture, you will see a link "View Deposit History" next to the "Help" link in the Navigation Bar.

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

A. Yes, you can print them from your History screen in Remote Deposit Capture up to 60 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 Capture service?

A. You do not need to sign an agreement, but you must agree to the Terms and Conditions for Remote Deposit Capture that are displayed when you first access this service.

Q. Can I scan a check right away?

A. Yes, immediately after you access Remote Deposit Capture for the first time.

Q. How do I log into Remote Deposit Capture?

A. You are "logged in" as soon as you log in to Online Banking. When you reach your Account Summary page of Online Banking, simply click on the Remote Deposit Capture tab to get started.

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

A. You can only scan checks into your regular share, holiday share, and share draft accounts.

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

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

Q. What emails should I expect to receive regarding Remote Deposit Capture?

A. You will receive an email if a deposit is rejected or the deposit amount is revised by Firefighters Community Credit Union.

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

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

Q. If I do not receive e-mail notifications from the Remote Deposit Capture service, what should I do?

A. Your email address that we use for Remote Deposit Capture is the same one we use for all email communications to you. Confirm that we have your current email address by looking at the email address at the top left of your Account Summary page in Online Banking. If that email address is incorrect, you can change it by simply clicking the email address and following the links. You will receive a confirmation by mail that you changed the email address.

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

A. Single-party domestic checks made payable to the owner(s) of your Firefighters Community Credit Union account.

IMPORTANT NOTE: These items **CANNOT** be used with Remote Deposit Capture and will need to be brought to one of our branch offices:

- savings bonds
- foreign checks
- third party checks
- checks written from your account at another financial institution
- 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 contain evidence of alteration to the information
- checks purporting to be a lottery or prize winning
- checks previously submitted for deposit

If you have any questions, contact us at info@ffcommunity.com or call 216-621-4644.

Q. What do I do if I have questions about the Remote Deposit Capture service?

A. Online help screens are available during any Remote Deposit Capture session. Click on the Help link to view the Frequently Asked Questions. You can also contact us at info@ffcommunity.com or call 216-621-4644.

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

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

Q. What is the maximum amount I can deposit into Remote Deposit Capture?

A. We will not accept deposits greater than \$3,000. Additionally, there is a limit on the availability of deposited funds – typically a 3 business day hold.

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 info@ffcommunity.com or call 216-621-4644.

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

A. Remote Deposit Capture contains copies of checks scanned over the past 60 days. They are available on your 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 info@ffcommunity.com, or calling 216-621-4644.

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

A. Yes, they may be. All deposits are subject to policies outlined in the Terms and Conditions Applicable to All Accounts.

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 Capture. 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 45 days after you remotely deposit it.

Q. How can I review my online deposit transactions?

A. By clicking on "View History" while you are in a Remote Deposit Capture session.

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

A. Store it in a secure location for at least 45 days, then destroy it (preferably with a shredding machine).

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

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, then I received an email instructing me to deposit my check at the nearest branch office. Why?

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 info@ffcommunity.com or call 216-621-4644.

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

A. After reviewing the deposited item, it was determined that the amount entered was different from the legal amount on the check. You should refer to the image on your History page in Remote Deposit Capture to verify this information. If you still have a question, contact us at info@ffcommunity.com or call 216-621-4644 during regular business hours.

Q. My transaction says “complete,” but I don't have a credit in my account. Why?

A. Throughout the business day, you can confirm your online deposits by going to the History page in Remote Deposit Capture. "Complete" in the Remote Deposit Capture 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 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. Why?

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 Remote Deposit Capture, you will receive an email stating that the scanned items does not meet requirements.

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

A. The basic equipment specifications for using this online 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 version 7 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

Q. When I enter Remote Deposit Capture, a pop-up screen states the scanner is not present. What does this mean?

A. If you enter Remote Deposit Capture and your scanner is not detected, Remote Deposit Capture 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. Can I cancel Remote Deposit Capture?

A. Cancelling this service is not an option. If you use Online Banking, this service is available for you to use at your discretion.

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

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

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

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 7, you will need to download and install a newer version from 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. Why?

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

Q. Will Remote Deposit Capture work with Windows 7?

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

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

A. Currently, Remote Deposit Capture supports Mac OS X versions up to 10.8.2.