



## What is Remote Deposit and How Does it Work?

You use our secure gateway to enter your customer's check data. We verify the information is accurate and create a check image. Those check images are transmitted via special bank equipment directly into your account for Same Day deposit.

## How is this Different from ACH?

ACH is slow, with 4-5 day funding. RDC is Same Day. ACH has limits. RDC is unlimited. ACH usually requires a 5-10% reserve for 90-180 days. RDC only has a \$150 refundable deposit and No Reserve. ACH takes weeks to get approved. RDC takes minutes.

## Can I Capture a Signature?

Absolutely, you can send an email invoice which captures a signature. We also have signature gleaning, which is a fancy term for stripping a signature off of a debit authorization form. You can upload a signature image, and more.

## How can my Company Benefit?

With Remote Deposit you will be dealing direct with the processor and bank. The processor is there to make sure the checks are handled properly, and verified per your instructions. The checks go direct to bank without a middleman in place to worry about reserves or limits on growth. This allows your company to conduct business direct with your bank, as if you are walking in to make a deposit personally.

## How do I Get Setup?

Start by contacting your Business Banker. Keep in mind, banks offer a lot of different products. If they don't know what you are talking about tell them you need a "Desktop scanner to deposit checks without having to drive to the bank." Here are examples of some names banks use for the exact same process.

Bank of America: [Remote Deposit Online](#)  
Chase Bank: [Quick Deposit For Business](#)  
Citibank: [Electronic Check Deposit](#)  
PNC Bank: [Deposit Now](#)

TD Bank: [TD Digital Express](#)  
US Bank: [Deposit Express](#)  
Wells Fargo: [Desktop Deposit](#)



You enter check data into our secure gateway.  
We create check images for you, then  
process them through a special machine.



Your full deposit is processed  
directly into your bank  
account the Same Day.

