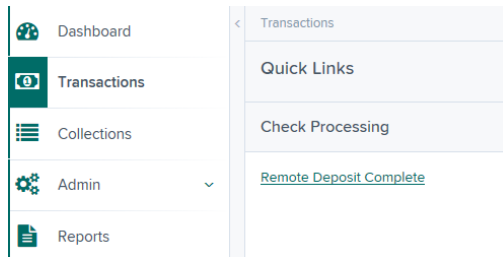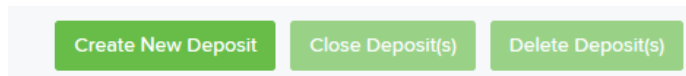# Remote Deposit Capture – Quick Reference
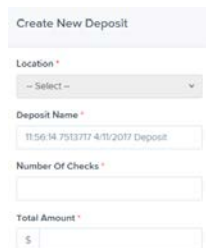
Step-By-Step Scanning

1. Select Transactions from the left menu and then select Remote Deposit Complete under Check Processing.

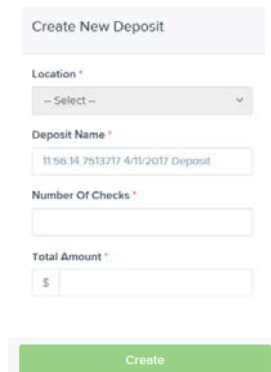2. Select Create New Deposit at the bottom of the screen.

3. The Scanner Control will activate and then you will select the location (account) that you would like to make a deposit to.
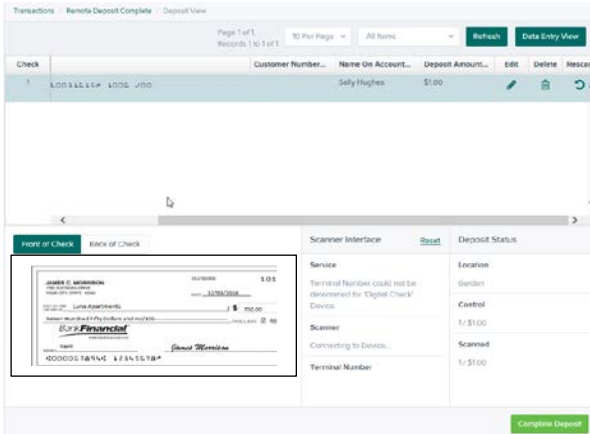
4. Enter the number of checks in your deposit and your deposit total and select Create. *Processing Note: The RDC system will use Virtual Endorsement on all checks deposited. You will no longer need to endorse the checks that you are depositing through the RDC system.
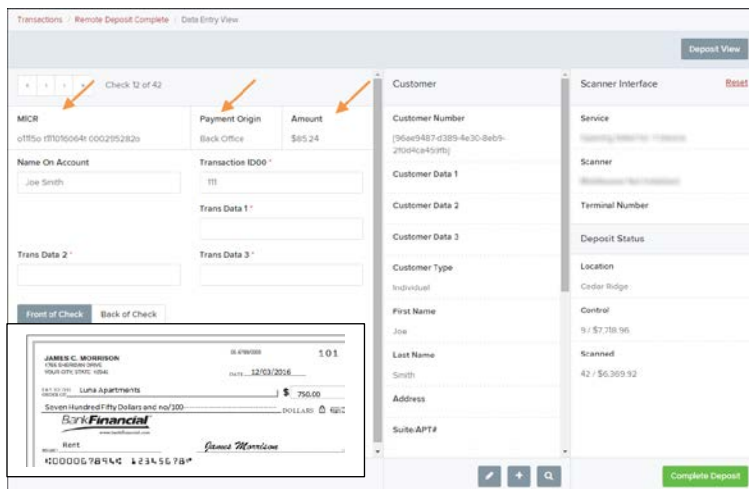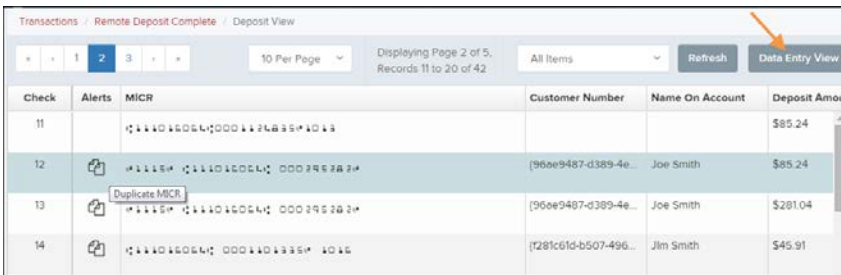
5. You can now place your checks in the Check Scanner to begin the scanning process.

6. Each check will display as they are scanned. You can rescan [Rescan] or delete × the check at any point during the process.

7. To link the scanned check to a customer, select the check and then click the Data Entry View tab. You can enter the contact information or select a customer from the drop-down box. The RDC system will remember the Routing Number and Account Number combination so that future checks will automatically prefill with the customer information.

8. Once you have scanned all of your checks, click Complete Deposit.

9. You will be forwarded to the Open Deposit screen. You will have the following options:

    a. Create New Deposit

    b. Open Existing Deposit-Select the deposit you want to open. You can edit the items in the deposit or scan more checks.

    c. Close Deposit(s)-This will send the check to BankFinancial for processing.

    d. Delete Deposit(s)-This option will delete the selected deposit.

Remote Deposit Capture Processing Guidelines

Items Eligible for Remote Deposit

Remote Deposit Capture may only be used to remotely deposit images of Eligible Checks. An Eligible Check is an original Item that constitutes a check as that term is defined in Regulation CC of the Federal Reserve Board, 12 CFR §229.2(k), and which is drawn on a financial institution that is chartered and located in the United States. The term Eligible Check does not include a check that is payable to someone other than you, a substitute check, an image replacement document, a remotely created check, a check that has previously been deposited or presented for payment, or a check that is drawn on an account that you own or that is owned by any of your officers, directors, employees, members, managers, partners or any entity affiliated with you through common ownership or control. You agree that each check image that you remotely deposit through Remote Deposit Capture will be considered an Item within the meaning of Article 4 of the UCC.

Record Retention

You must securely store and retain the originals of all checks that you scan and transmit to us for 14 days after the date that you receive a periodic account statement from us indicating that we accepted and processed the electronic file containing the check images. You must destroy each original check upon the expiration of the 14-day retention period applicable to it, using a document shredder meeting our technical requirements or another commercially reasonable method of document destruction that we approve. You agree that you will promptly, and in no event later than 3 Business Days after receipt of our request, provide us with any original check that you have retained to aid in the clearing and collection process or the resolution of any claims or disputes with respect to any check or check image. If you fail to do so, you agree to indemnify us for any loss that we sustain due to such failure.

Time of Receipt

We will not be deemed to have received a check image that you remotely deposit through Remote Deposit Capture until we have reviewed the electronic file containing the check image and have determined that it is accurate and conforms to our procedures and technical and operational requirements, and until we have received final payment and the images and data the electronic file contains are recorded on our data processing system as paid. We will have no liability to you, and you will be solely responsible, for any electronic file, check image or other information contained in an electronic file that our designated processor does not receive or that is altered or compromised prior to receipt.

For complete terms and conditions that apply to your use of our Remote Deposit Capture services, review the BankFinancial Customer Agreement and Disclosure Statement.