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## **Remote Deposit Capture: Frequently Asked Questions**

### **What types of items may be scanned?**

All check types, except savings bonds and checks drawn on foreign financial institutions, may be scanned. Only check items may be scanned; non-check items (e.g, coupon tickets) are unsupported.

### **Can I scan foreign checks?**

Foreign checks must be deposited at the branch. Check 21 legislation restricts the printing of image replacement documents to checks drawn on American banks.

### **Do I have to install software?**

You will receive a scanner that will require installation (similar to a printer). The bank will provide instructions. Once the scanner is installed, no further software installation should be necessary; the application is completely web based.

### **When are deposits processed?**

Deposits are processed with that day's work if submitted by 4 p.m. CST.

### **What happens if my checks reject?**

You can expect that a portion of the checks will not pass the scanning process. This means that you must make a deposit the old fashioned way – by mail or branch.

### **How long are check images retained on the system?**

Check images are retained on the system for up to 45 calendar days from the day they are scanned.

### **How long is reporting data retained on the system?**

Reporting data is retained for 63 days.

### **How do I verify that my deposit went through?**

After submitting the transaction, check the Remote Deposit Capture report. Items with a status of "Submitted" can be considered submitted in the same way that a check deposited directly at the branch would have been; normal check clearing times apply.