

Remote Deposit Capture

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This booklet covers the configuration and enrollment of members in Mobile Check Deposit with CU*BASE. It then walks through the experience your member has when making deposits via Mobile Check Deposit. You will enjoy step by step instructions with larger size graphics, so you can get the full member experience. This is followed by a discussion of making payments to loan accounts, restricting deposits to savings and checking accounts, and some of the statuses a member can have (enrolled, unenrolled, and blocked). The booklet concludes with the EULA the member accepts the first time they make a deposit.

Interested in learning more about Mobile Check Deposit? Contact the Internet Retailer Support Center (IRSC) for more information or check out their online store at <https://store.cuanswers.com/product/add-rdc-to-mobile-app/>. The IRSC store provides you access to getting started materials as well as the opportunity to purchase all services needed to begin implementing Mobile Check Deposit as a service for your credit union.

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EULA 34

Remote Deposit Capture FAQs

Quick Read on the Basics

This section covers the basic information about CU*BASE Remote Deposit Capture (RDC).

How does my credit union sign up for remote deposit capture?

Your credit union will need the assistance of the IRSC to activate Remote Deposit Capture for your credit union. To get started, go to the IRSC store at <https://store.cuanswers.com/product/add-rdc-to-mobile-app/>. You may also need to activate RDC-IQ. Learn more in the store <https://store.cuanswers.com/product/rdc-iq/>.

Is there a special Use Agreement (EULA) for remote deposit capture? Can my credit union customize it?

There is a EULA the member signs at enrollment of Remote Deposit Capture. Your credit union can customize this EULA; however, there is a standard section of the EULA that is used in all EULAs. (This text can be found in the [Appendix](#)

of this document).

Part of the preparation work to get started with the IRSC is to customize the EULA (if needed) and store it in CU Admin. At any time, if you wish to change your EULA at a later date, contact the IRSC.

Do all members need to accept the EULA once I activate the feature, including those already enrolled previously to CU*BASE enrollment?

All your members who use Remote Deposit Capture will need to accept the new EULA you configure, even if they have already accepted a EULA with a previous enrollment.

How are member limits set in CU*BASE? Can I set up special limits at the member level?

Your credit union will set up limits for RDC using **Tool #1655 RDC Enrollment Configuration**. This work will be done with the IRSC.

You can also set member-level restriction or increases through **Tool #14 Member Personal Banker**. Refer to [pages 6 and 10](#) in this document to see the screens used in these configurations.

How do update my RDC limits for my credit union?

You may adjust the limits in **Tool #1655 RDC Enrollment Configuration**, but this only affects limits for new enrollments.

IMPORTANT NOTE: If credit union limits are changed on this screen, this only affects *new* enrollments. If your credit union wishes to change the limits for all members, this will require a data flood. Refer to the DHD section of the CU*Answers store for details.

[https://store.cuanswers.com/product/i-need-a-custom-data-flood/..](https://store.cuanswers.com/product/i-need-a-custom-data-flood/)

Where can I see the status of an individual member's RDC enrollment in CU*BASE?

You can view the status of a member's enrollment in CU*BASE in Member Inquiry (Online Banking button) or via **Tool #14 Member Personal Banker**.

Can I block a member from being enrolled in RDC? What does this mean?

If you wish to block a member from being able to enroll in RDC via their mobile device, you can block them through **Tool #14 Member Personal Banker**. However, policies and procedures will need to be put in place since an employee can still enroll this member through CU*BASE.

If I activate auto-enrollment, can members automatically deposit a check? What happens if they fail the enrollment parameters?

If you activate auto-enrollment in the configuration, it will activate RDC for the member in the mobile app (based on the parameters you set in **Tool #1655 RDC Enrollment Configuration**). In the case that the member fails the parameters, they will be sent to **Tool #13 Work Online Bankg Apps/Requests** to be worked, along with the enrollment requirement(s) that was/were not met.

If you do not activate auto-enrollment, the enrollment requests are sent with a pending status to **Tool #13 Work Online Bankg Apps/Requests** to be worked. See [page 11](#) for more information.

What does it look like to the member when they deposit a check on their mobile device?

Refer to the steps starting on [page 13](#) to see what the member sees when depositing a check.

When is the counter updated for a check deposit?

The counter is updated when the check posts to the member account or when the credit union works exception.

How can I view RDC check images in the archive? Can my credit union store them in color?

The archived images can be viewed in iDOC Vault via **Tool #1655 Work RDC Enrollments/Pending Deposit**. (NOTE: This tool is no longer used for enrollments). These images cannot be stored in color. The third-party software that evaluates the image quality converts the images to grayscale. This saves space on the server.

Configuring in CU*BASE

Configuring Limits and Activating Auto-Enrollment via Mobile

As part of your setting up RDC, you will need to fill out the limits in your credit union-level configuration. You will work with the IRSC to configure enrollment settings using **Tool #1655 RDC Enrollment Configuration**. The top portion configures the limits and activates new enrollments. The bottom is used with the mobile app and configures auto-enrollment and the restrictions to auto-enrollment.

Once **Activate auto-enrollment** is checked, members will be able to enroll in the mobile app. Members that fail the restrictions will be worked via **Tool #13 Work Online Bankg Apps/Requests**. See [page 11](#) for more details.

- ▷ If this box is not checked, members can still enroll in the mobile app. However, all enrollments will then need to be worked via **Tool #13 Work Online Bankg Apps/Requests**.

RDC Enrollment Configuration (Tool #1655)

Session 0 CU*BASE GOLD - ABC CREDIT UNION
File Edit Tools Help

Remote Deposit Capture Enrollment Settings

 ADD

☐ Activate for new enrollments

| Default Deposit Limits for New Enrollees | If Daily Limit is Exceeded |
|--|--|
| Maximum amount per item <input type="text" value="0.00"/> | <input type="radio"/> Review item <input checked="" type="radio"/> Reject item |
| Maximum items per day <input type="text" value="0"/> | <input type="radio"/> Review item <input checked="" type="radio"/> Reject item |
| Maximum amount per day <input type="text" value="0.00"/> | <input type="radio"/> Review item <input checked="" type="radio"/> Reject item |
| Maximum amount per rolling 30 days <input type="text" value="0.00"/> | <input type="radio"/> Review item <input checked="" type="radio"/> Reject item |
| | Review all items over <input type="text" value="0.00"/> |

Auto-Enrollment via the Mobile App

☐ Activate auto-enrollment

Auto-enroll with default limits if

- ☐ Membership open days or more
- ☐ Member age or older
- ☐ Credit score or higher
- ☐ Currently not delinquent more than days on any loan
- ☐ No delinquencies of or more times over life of loan (any loan)

Membership designations excluded from auto-enrollment

☐ Send email when enrollment request needs review

To email address

Last maintained 01/01/0001

Add/Update

← → ↑ || ⏏ ⚙ ? @

FR (7232) 6/13/23

- ▷ Refer to the [CU*BASE Online help](#) for assistance with specific fields on this screen.
- ▷ **IMPORTANT NOTE:** If credit union limits are changed later via this screen, this will only affect new enrollments. If your credit union wishes to change the limits for all members, this will require a data flood. Refer to the DHD section of the CU*Answers store for details. <https://store.cuanswers.com/product/i-need-a-custom-data-flood/>.

Member-Level Screens CU*BASE

Member-Level Screens and Data

Viewing and Changing Enrollment Status

Once you have activated Remote Deposit Capture in CU*BASE, you can view the member's enrollment status and enroll, unenroll, and block them via *RDC Enrollment* in **Tool #14 Member Personal Banker**. This option will only appear when the feature is activated in CU*BASE. See [page 6](#).

Below is what the screen looks like when the member is enrolled.

Member Personal Banker (Tool #14)

The screenshot shows the 'Member Personal Banker' interface for 'ABC CREDIT UNION'. It displays account information and a table of services with their enrollment status. A red box highlights the 'RDC Enrollment' row, which is 'Enrolled 03/31/21'.

| Feature or Service (click to select) | Status For This Member (click to change) |
|--|--|
| Go! A2A Account Relationships (add, modify or remove relationships) | Not Enrolled |
| Go! Bill Payment Enrollment | Not Enrolled |
| Go! Debit Card Round Up (enroll or change transfer account) | Not Enrolled |
| Go! eAlerts/eNotices (subscribe or change settings; view eAlert history) | Enrolled |
| Go! Email Address Maintenance | Address present |
| Go! eStatements (enroll or change enrollment status) | Enrolled 02/03/2021 |
| Go! Online Banking Reset Security Questions | Configured |
| Go! Online Banking/ARU (activate, change PIN/password; view password history) | Accepted Agreement 04/18/2016 |
| Go! Online Banking/ARU Transfer Control (update or add transfer accounts) | None |
| Go! Personal Internet Branch (enroll or change PIB settings) | Enrolled |
| Go! PIB Password Reset (change PIB password or view PIB username) | Not Enrolled |
| Go! RDC Enrollment | Enrolled 03/31/21 |
| Go! Reg. E Opt In/Out Preference | Not Specified |
| Go! See/Jump Relationships (allow other members to access your account online) | Not Enrolled |
| Go! Text Banking (view member access and mobile devices) | Not Enrolled |

Following are some other possible other statuses:

This is what the employee will see if the member is in a pending status:

| | |
|---|----------------------|
| Go! PIB Password Reset (change PIB password or view PIB username) | Not Enrolled |
| Go! RDC Enrollment | Pending 03/10/21 |
| Go! Reg. E Opt In/Out Preference | Opted Out 03/10/2021 |

This is what the employee will see if the member is blocked:

| | | |
|-----|---|------------------|
| Get | PIB Password Reset (change PIB password or view PIB username) | Not Enrolled |
| Get | RDC Enrollment | Blocked 03/31/21 |
| Get | Don't Post to Outbox Reference | Not Enrolled |

The status can be adjusted by the employee on the following screen:

Screen #2

Session 0 CU*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

Remote Deposit Capture (RDC) Member Enrollment UPDATE UR

Account # 009218004 MIKE M SAMPLE

Enrollment status Pending Status last changed 03/10/2021 by 96 Online Banking

EULA accepted on 01/01/0001 Version

Enrollment action **No change to enrollment status**

Deposit handling for **Enroll in RDC** limits

Deposit Limits

| | |
|------------------------------------|----------|
| Maximum amount per item | 500.00 |
| Maximum items per day | 5 |
| Maximum amount per day | 500.00 |
| Maximum amount per rolling 30 days | 5,000.00 |

Configured Item Handling Settings

If exceeded, item will be flagged for review

If exceeded, item will be flagged for review

If exceeded, item will be flagged for review

If exceeded, item will be flagged for review

All items over 999,999.99 will be flagged for review

Record Last maintained 03/10/2021 by 96 Online Banking

Update

Skip

← → ↑ || ⏏ ⌂ ? @

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Below is a close up of the enrollment status options that can be selected.

Setting Enrollment Status

Enrollment action

No change to enrollment status

Enroll in RDC

Unenroll from RDC

Deny/Block from future enrollment

limits

Blocking the Member from Mobile Enrollment

The block option allows a credit union to permanently block a member from using RDC. If this option is selected, the member will not be able to re-enroll in the feature using the mobile app. (An employee, however, can remove the block later, if needed).

Querying Member Status

Using Query, you can check the status of a member. You might use this if you update the configuration limits so that all members match the new limits or to identify a member who is in a blocked status from the general population.

The table (file) used to document the status of a member enrollment is the **RDCMBREN** file.

Viewing the Member Status in Inquiry

You can also see the member status by clicking the Online Banking button in the *Member Inquiry* and *Phone Operator* screens.

Inquiry (Online Banking Button)

Session 0 - Online/Mobile Settings for This Member

| | |
|--|---|
| Agreement accepted | May 13, 2021 |
| Date opened | Jan 11, 1985 |
| Days between open and agreement | |
| <input type="checkbox"/> Text banking | |
| E-statements | 0/00/00 |
| Bill payment | 0/00/00 |
| RDC services | May 21, 2021 ENROLLED |
| <input type="checkbox"/> Joined via online banking | <input type="checkbox"/> eAlerts/eNotices <input checked="" type="checkbox"/> PIB |

| Activity | Current Month | Previous Month |
|-----------------------|---------------|----------------|
| Logons used | 4 | 0 |
| Free logons remaining | 999999 | |
| Last logged in | May 14, 2021 | |

| | | | | | |
|------------------|--------------|------------------|------------------|--|--|
| eAlerts/eNotices | PIB Settings | Password History | Display Username | | |
|------------------|--------------|------------------|------------------|--|--|

Navigation icons: back, forward, up, down, print, link, info, help, search, @

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Adjusting Limits at the Member-Level

The bottom of the screen below (accessed from **Tool #14 Member Personal Banker**) allows you to set separate limits for the member.

Full Screen View

Session 0 CU*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

Remote Deposit Capture (RDC) Member Enrollment

UPDATE

UR

Account # 000531640 JANE T TEST-PERSON

Enrollment status

Enrolled

Status last changed

05/21/2021

by

92

CU*ANSWERS PROGRAMMING SUPPORT

EULA accepted on

01/01/0001

Version

Enrollment action

No change to enrollment status

Deposit handling for this member

Use configured deposit limits

| Deposit Limits | Configured Item Handling Settings |
|------------------------------------|--|
| Maximum amount per item | If exceeded, item will be rejected |
| Maximum items per day | If exceeded, item will be rejected |
| Maximum amount per day | If exceeded, item will be flagged for review |
| Maximum amount per rolling 30 days | If exceeded, item will be rejected |
| | All items over 5,000.00 will be flagged for review |

Record Last maintained 05/21/2021 by 92 CU*ANSWERS PROGRAMMING SUPPORT

Update

Skip

FR (7234) 5/21/21

- ▷ **IMPORTANT NOTE:** If credit union limits are changed at a later time, this only affects new enrollments. If your credit union wishes to change the limits for all members, this will require a data flood. Refer to the DHD section of the CU*Answers store for details <https://store.cuanswers.com/product/i-need-a-custom-data-flood/>.

Reviewing All Deposits for the Member

The screen above also allows you to use different settings than the configured limits to evaluate the member's deposit. Next to the *Deposit handling for this member* field, select *Always review all items*. With this setting selected, you can control individual members from having their deposits automatically accepted, without affecting the rest of your membership.

| Deposit handling for this member | | Use configured deposit limits | Always review all items | Never review any items |
|------------------------------------|-----------|--|-------------------------|------------------------|
| Deposit handling for this member | | Use configured deposit limits | Always review all items | Never review any items |
| Maximum amount per item | 1.00 | If exceeded, item will be rejected | | |
| Maximum items per day | 10 | If exceeded, item will be flagged for review | | |
| Maximum amount per day | 5,000.00 | If exceeded, item will be flagged for review | | |
| Maximum amount per rolling 30 days | 10,000.00 | If exceeded, item will be flagged for review | | |
| | | All items over 999,999,999.99 will be flagged for review | | |

Working Enrollments in CU*BASE

As stated in the configuration section of this booklet, if auto-enrollments via Mobile Banking are not activated, all enrollments will need to be worked as shown in the following section. If auto-enrollments are activated, only the members who fail the enrollment criteria will appear in this listing.

- When entering the screen, you might see other requests in the listing. The screen shown below shows only an RDC enrollment request waiting to be worked.

[illegible]

11

Enrollment that Failed the Filter Due to Credit Score

From here, the employee can select the enrollment and *Approve* to approve it. A confirmation screen will appear. Once *Add/Update* is selected, the member is enrolled.

12

Member Experience

Members Depositing Using Remote Deposit

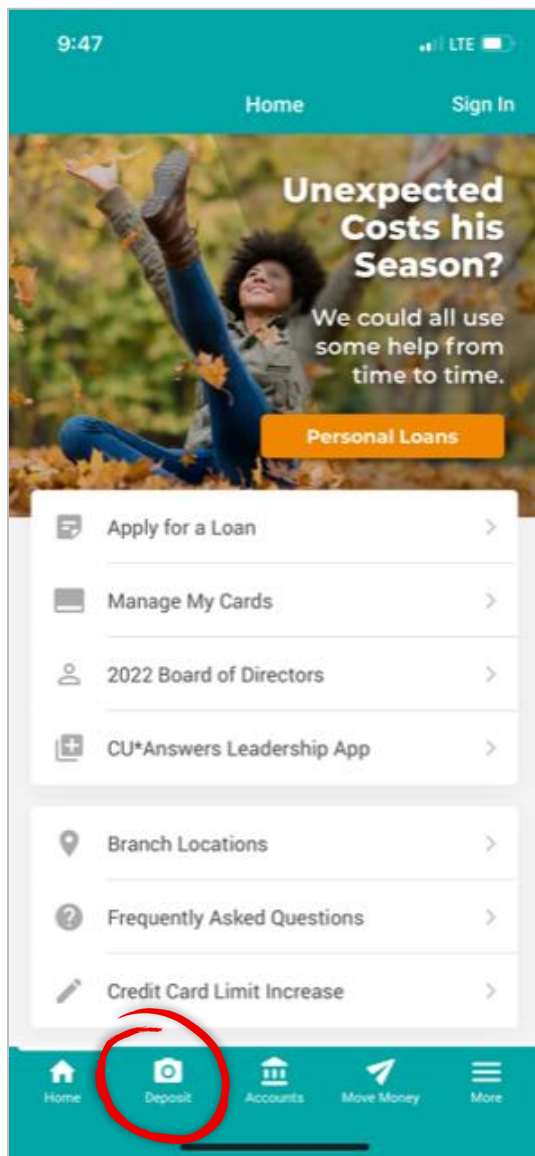
Customizing the Member Experience

During the process of the deposit, the member sees directions provided by your credit union. Both the title and three tips are configurable by your credit union. Tips you might include are:

- ▷ The time of day that checks are deposited.
- ▷ Hints on taking a good picture of the check.
- ▷ Recommendation to keep the check until the funds are available.
- ▷ Recommendation on what to write on the check to indicate it has been deposited remotely.

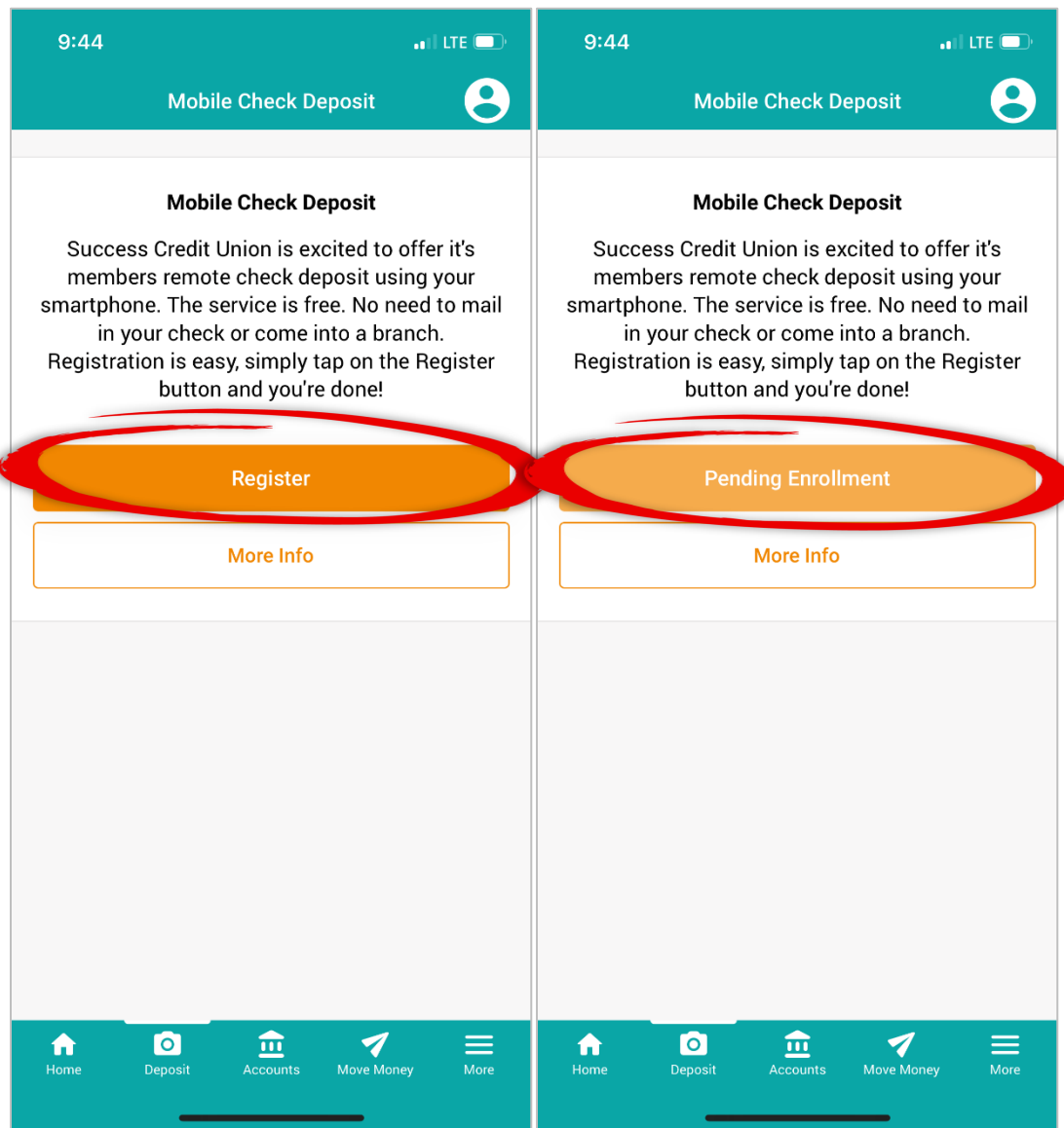
Following are step by step directions on the member experience depositing a check via Remote Deposits Capture using the mobile app.

Accessing Mobile Check Deposit



To access Mobile Check Deposit, the member clicks the **Deposit** icon, which looks like a camera.

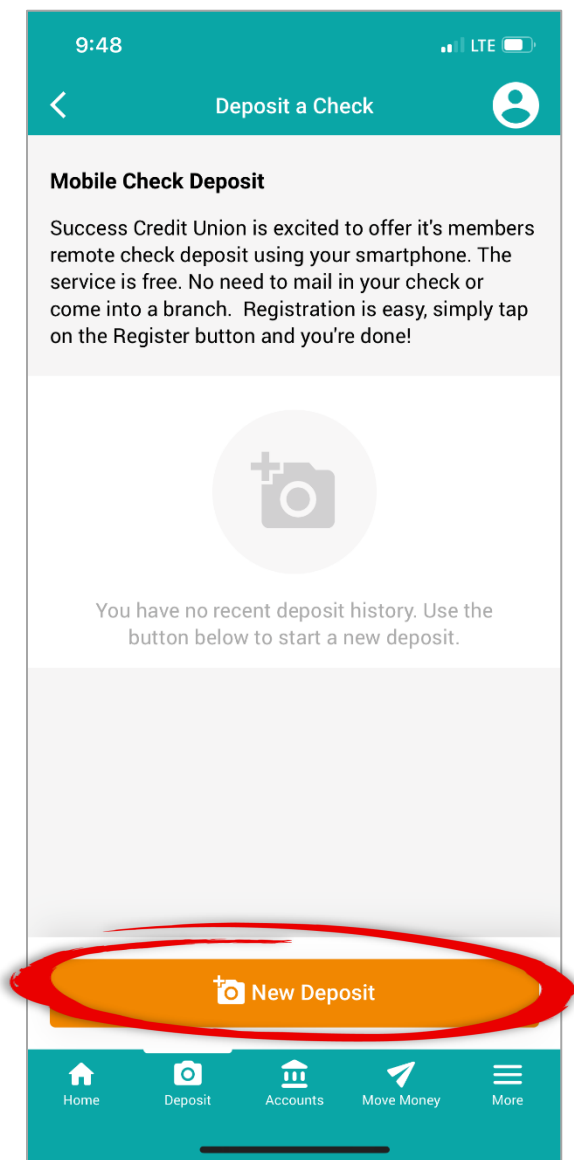
Enrolling in Check Deposit



When the member clicks **Deposit** for the first time, the member is asked to click **Register** to request approval for the service (refer to the left image).

Then, until you approve the member, the member will see **Pending Enrollment** (refer to the right image).

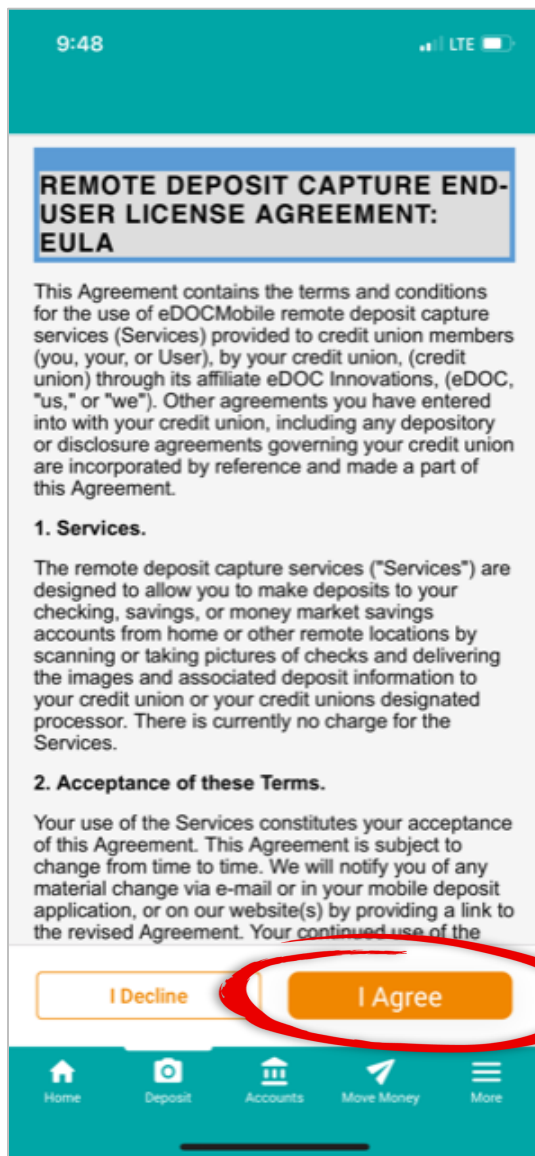
Accessing the Check Deposit Area



Once the member is approved, the member sees **New Deposit** (refer to the left image).

If you do not approve the member for Mobile Check Deposit, the member sees **Service Unavailable**.

Accepting the Remote Deposit Use Agreement

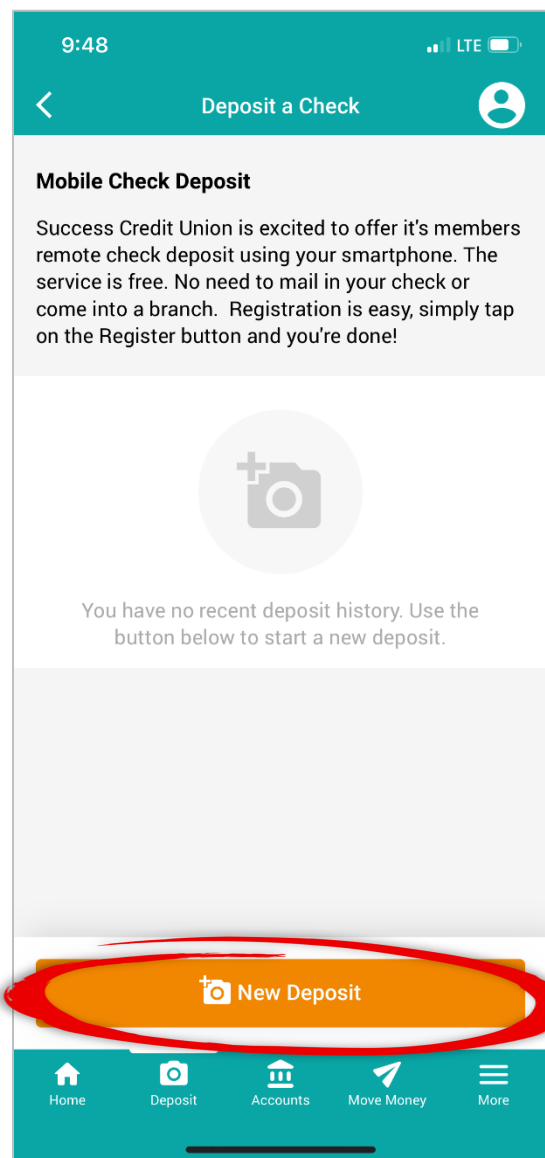


The first time the member selects to access the Check Deposit area, they are presented with a separate End-User License Agreement specifically for remote deposit. The member selects **I Agree**.

▷ NOTE: The EULA is only shown one time.

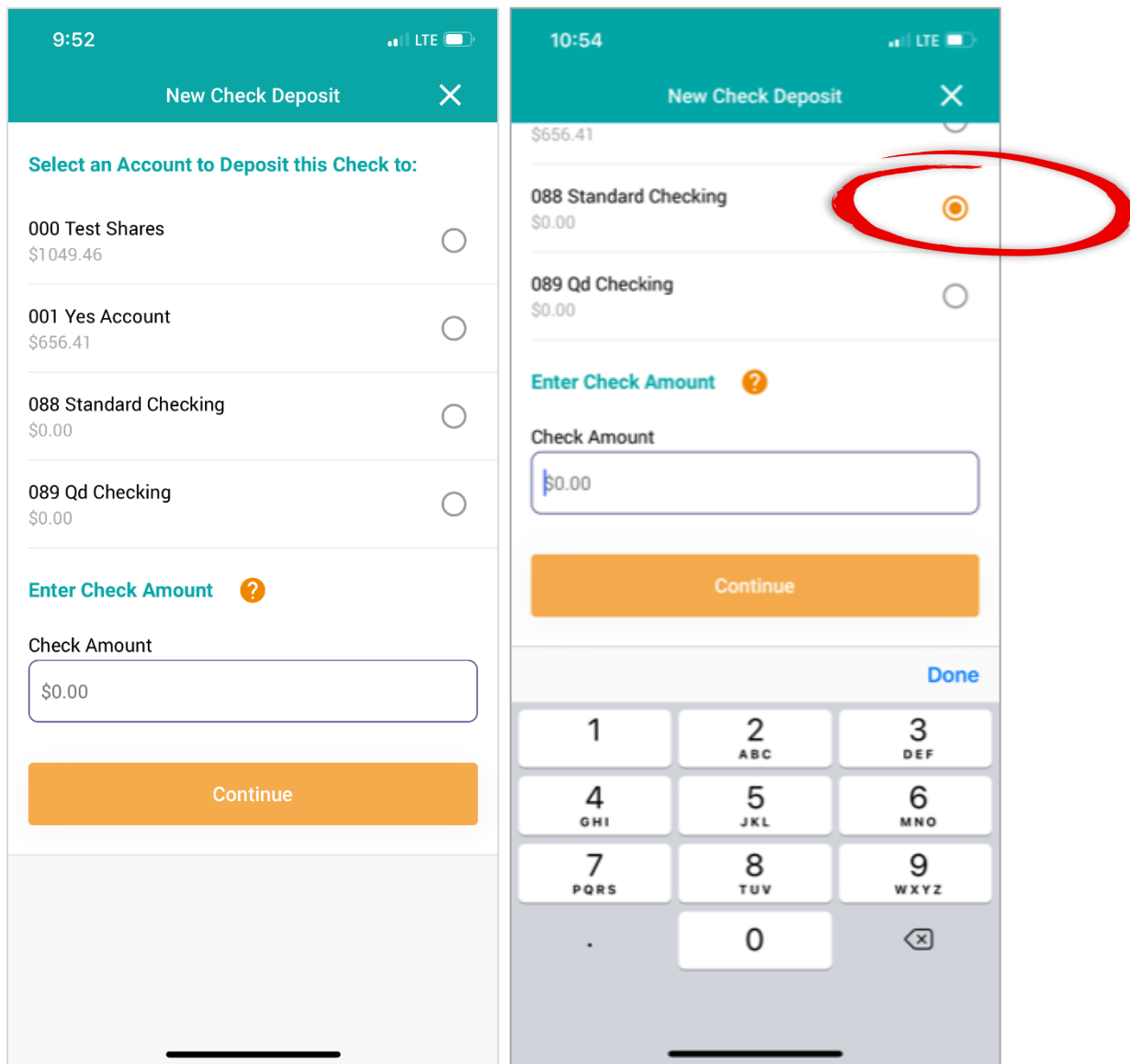
The EULA that the member is presented is included in the [Appendix](#) of this document.

Initiating a New Deposit



The member clicks **New Deposit** to advance to the next screen.

Selecting the Deposit Account



The member is presented with their allowed accounts and selects the account in which they would like to make the deposit. This will then be the default selection for all other deposits. If the member has nicknames for the account, they are shown in the app.

- ▷ The app will only show accounts the member can use as a deposit account. These are configured by your credit union.
- ▷ See [page 29](#) for more details on allowing deposits to loan accounts.
- ▷ Also, see [page 32](#) for information on restricting deposits to savings and checking accounts. (By default, these accounts allow deposits.)

Members can elect to deposit the funds into another allowed account the next time they make a deposit. To change the account for the deposit, the member simply selects a different account.

Entering the Deposit Amount

The image displays two side-by-side screenshots of a mobile application interface for entering a check deposit amount. Both screens are titled "New Check Deposit" and feature a teal header bar with a close button (X).

Left Screenshot (9:25, 5G):

- Accounts listed: 851 Credit Card (\$502.52), 854 Visa Classic (\$0.00).
- Section: "Enter Check Amount" with a question mark icon.
- Field: "Check Amount" containing "\$50". This field and the section above it are circled in red.
- Button: "Continue" (orange).
- Keypad: Standard numeric keypad with a "Done" button.

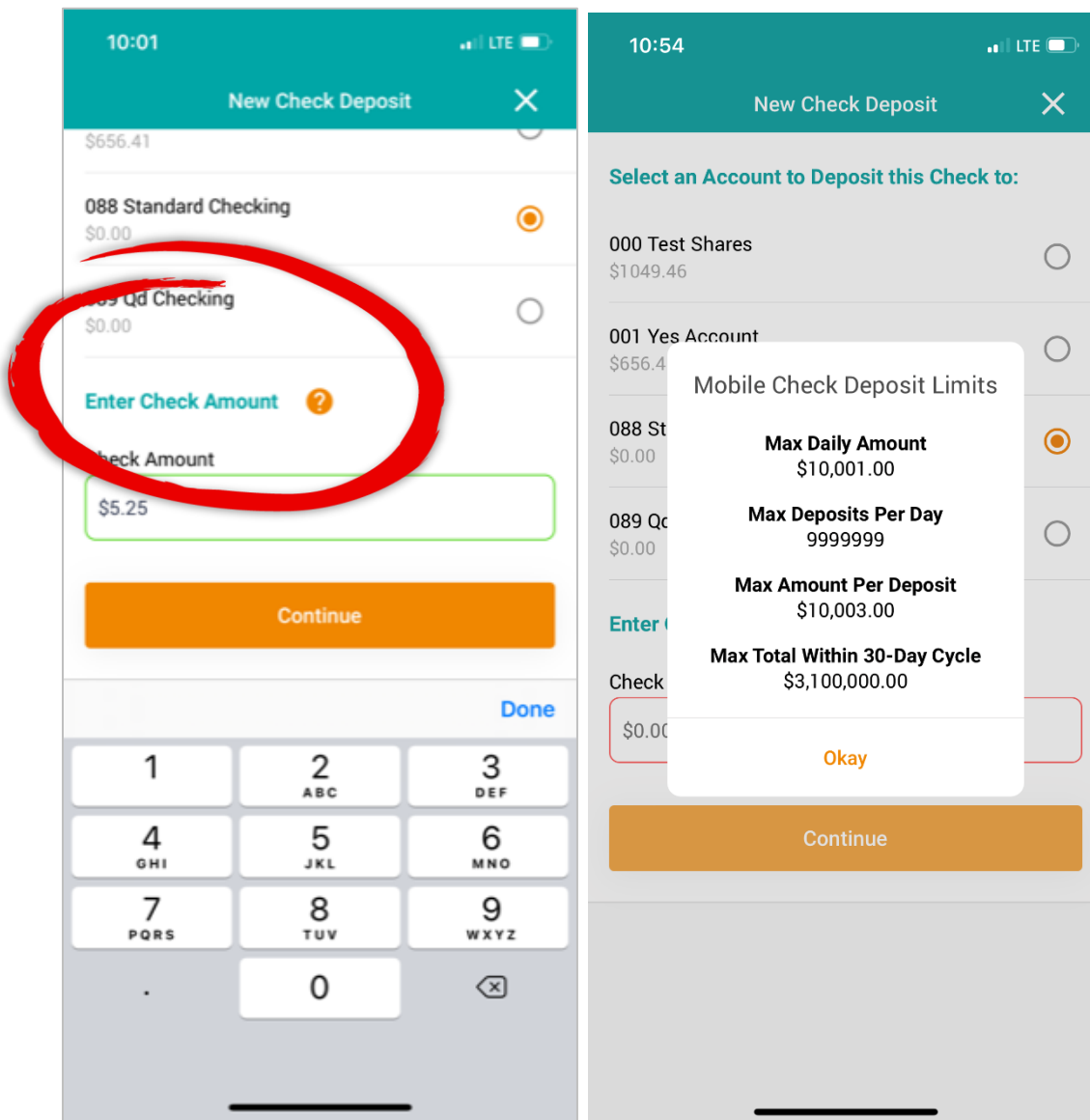
Right Screenshot (10:01, LTE):

- Accounts listed: 088 Standard Checking (\$0.00), 089 Qd Checking (\$0.00).
- Section: "Enter Check Amount" with a question mark icon.
- Field: "Check Amount" containing "\$5.25". This field and the section above it are circled in red.
- Button: "Continue" (orange).
- Keypad: Standard numeric keypad with a "Done" button.

Next, the member scrolls down the screen and enters the amount of the deposit in the *Check Amount* field. Until the member enters cents, the area is surrounded by red, indicating an invalid deposit amount. No whole dollar amount is allowed. The member needs to enter in the cents. (See left image.) Once the cents are added, the box turns green. (See right image.)

The member clicks **Continue**.

Checking Deposit Limits

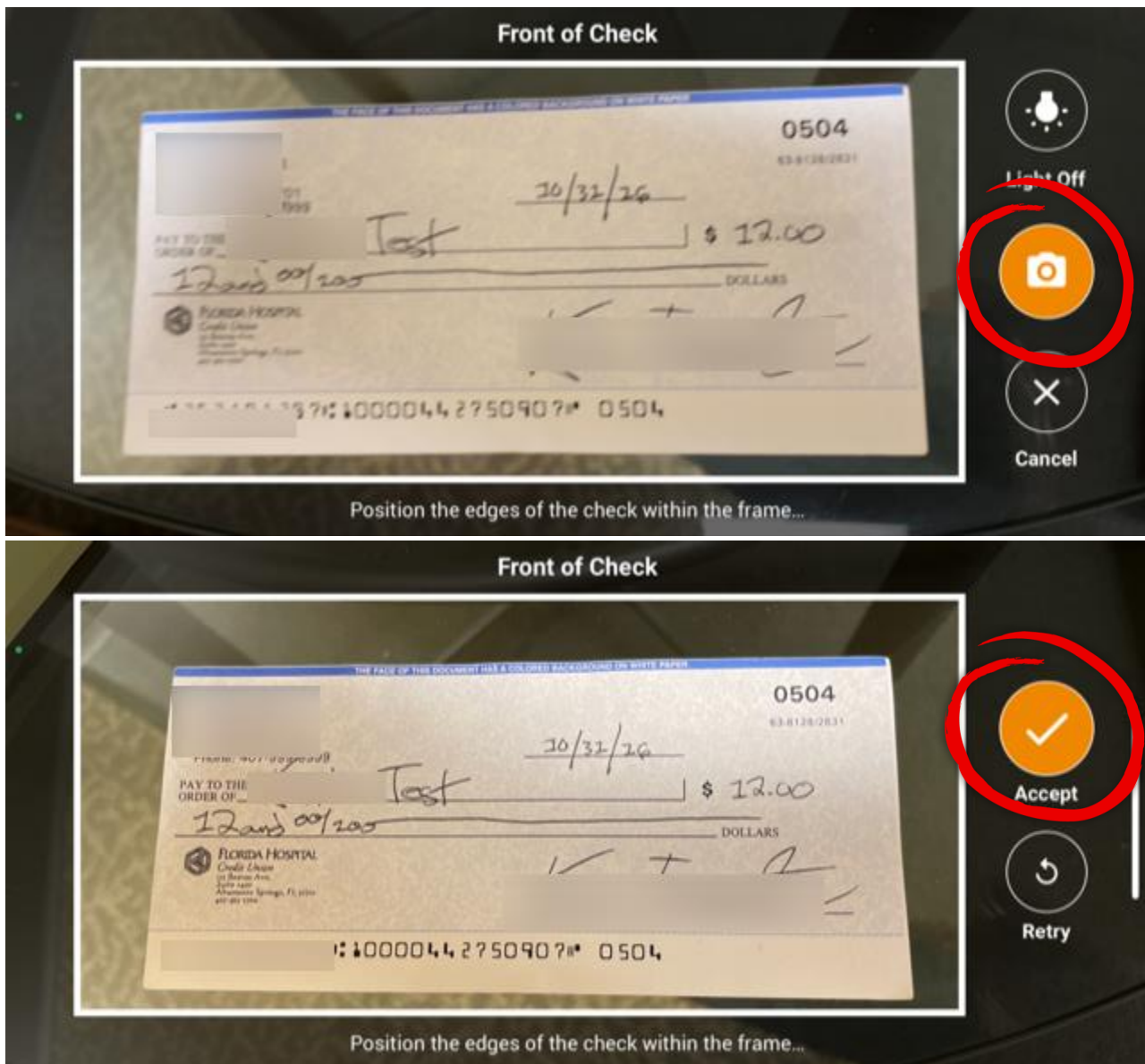


While on this screen, the member can optionally click the **question mark icon** next to *Enter Check Amount* to see the mobile deposit check limits.

- ▷ Your credit union sets default business rules prior to mobile app launch.
- ▷ When each member is approved for mobile check deposit, they are assigned the default. (You can change the limit on a per member basis.)
- ▷ Some credit unions do not allow the member to deposit more than this amount. In this case, when the member attempts to deposit an amount greater, they are stopped from making the deposit and see a message (not shown) that explains their deposit has exceeded the limit. Otherwise, your credit union can allow the member to deposit a greater amount. In this case, the check will remain in the pending area for your credit union to review.

To exit this window, the member clicks **Okay**. The member then clicks **Continue** to advance.

Taking a Picture of the Front of Check



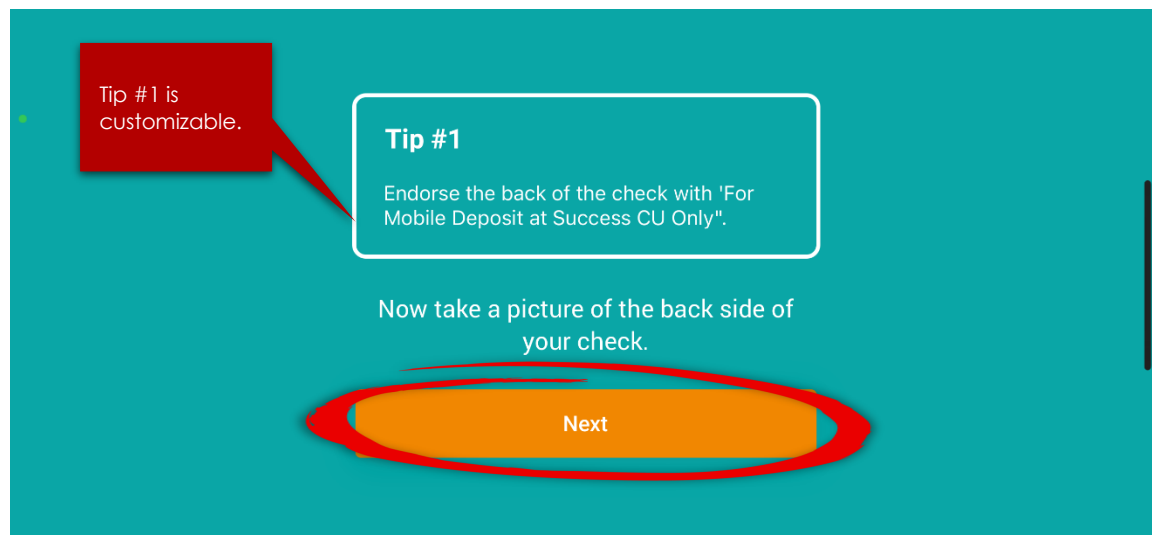
If this is the first time the member is making a deposit, the app will ask for access to their camera. The member clicks **OK** to grant access(not shown).

The member is guided to take the image of the check. Above the check they read, "Front of Check." Below the picture area, messaging reads, "Position the edges of the check within the frame." This is default text and cannot be changed.

The member places the front of the check inside the rectangle area provided by the app. The member clicks the camera icon. (See top image.) The device takes a photo of the check.

Then, the member clicks **Accept** (the check mark) to accept the image. If the member does not like the result, they can click **Retry** to take a better picture. (See bottom image.)

Viewing the First Tip

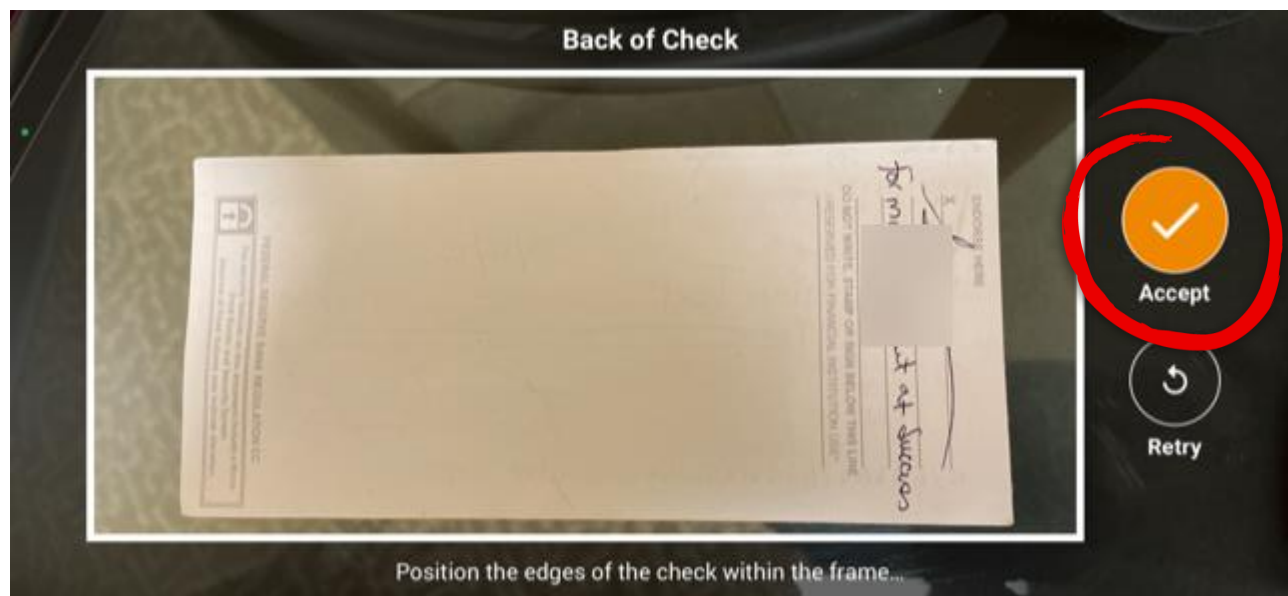


Now the member is ready to take a picture of the back of the check. They see the Tip #1 message (in the box), which is customizable by your credit union. The tip can be up to 132 characters long. The font is not customizable. This tip can provide directions or tips for what to write on the back of the check.

The member also sees the text, "Now take a picture of the back side of your check." This is a default and is not customizable.

The member clicks **Next**.

Taking a Picture of the Back Side of the Check



The member takes a picture of the back of the check by using the camera icon (not shown) and clicks **Accept** to continue.

Viewing the Second Tip

Review Your Deposit X

Please confirm the deposit amount and deposit account before submitting.

Deposit Amount
\$50.00

Deposit Account
012 Reg Checking

Tip #2

Write "Deposited" and today's date on the front of your check. Hold onto the check for a week in case we need to review it.

Tip #2 is customizable.

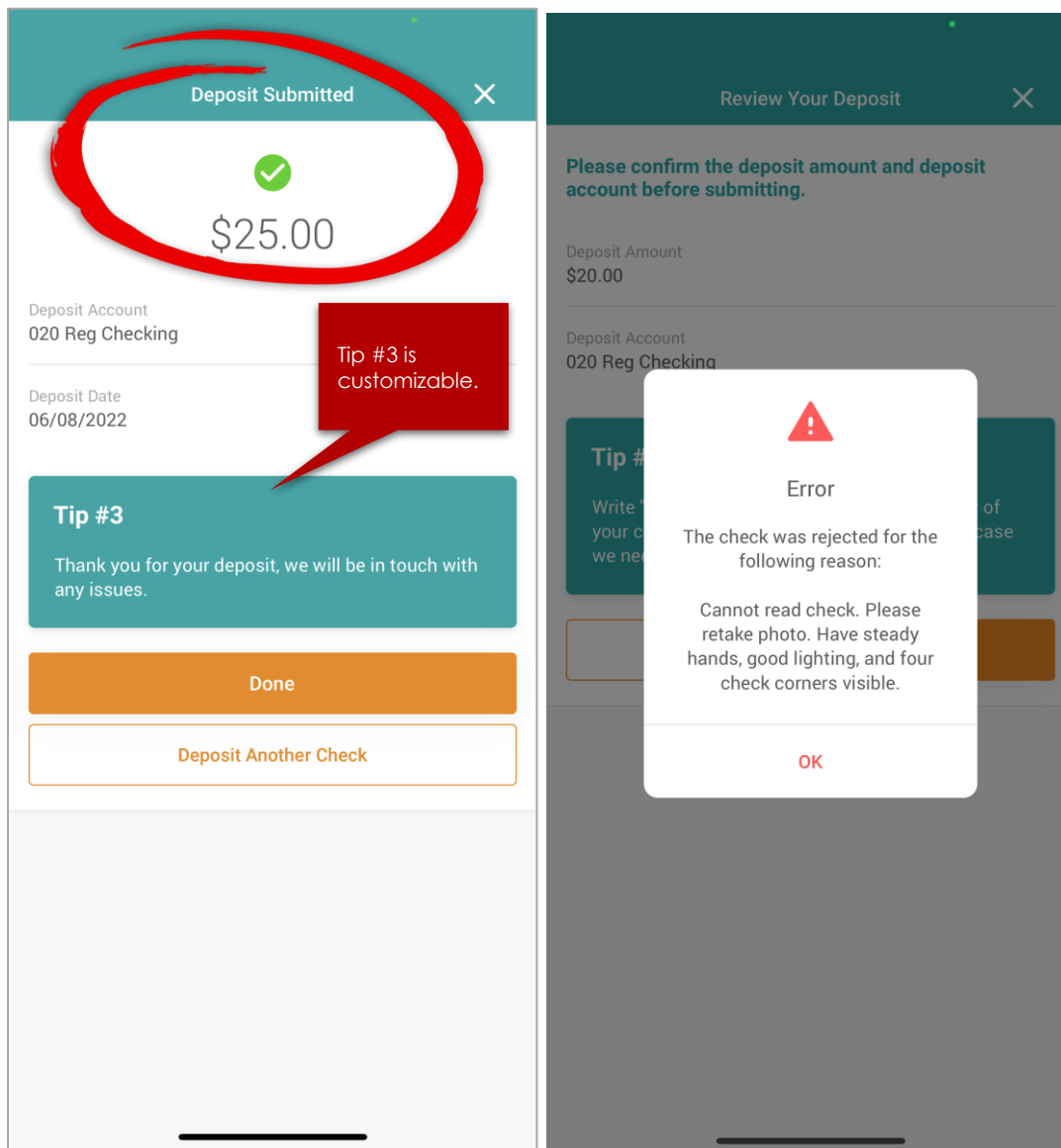
Cancel Submit

Next, the member views Tip #2 and reviews the check deposit. Tip #2 is customizable and might include information about the funds being deposited.

The member also sees the text, "Please confirm the deposit amount and account before submitting" at the top of the screen. This is not customizable.

To finalize the deposit, the member clicks **Submit**.

Finalizing the Check Deposit

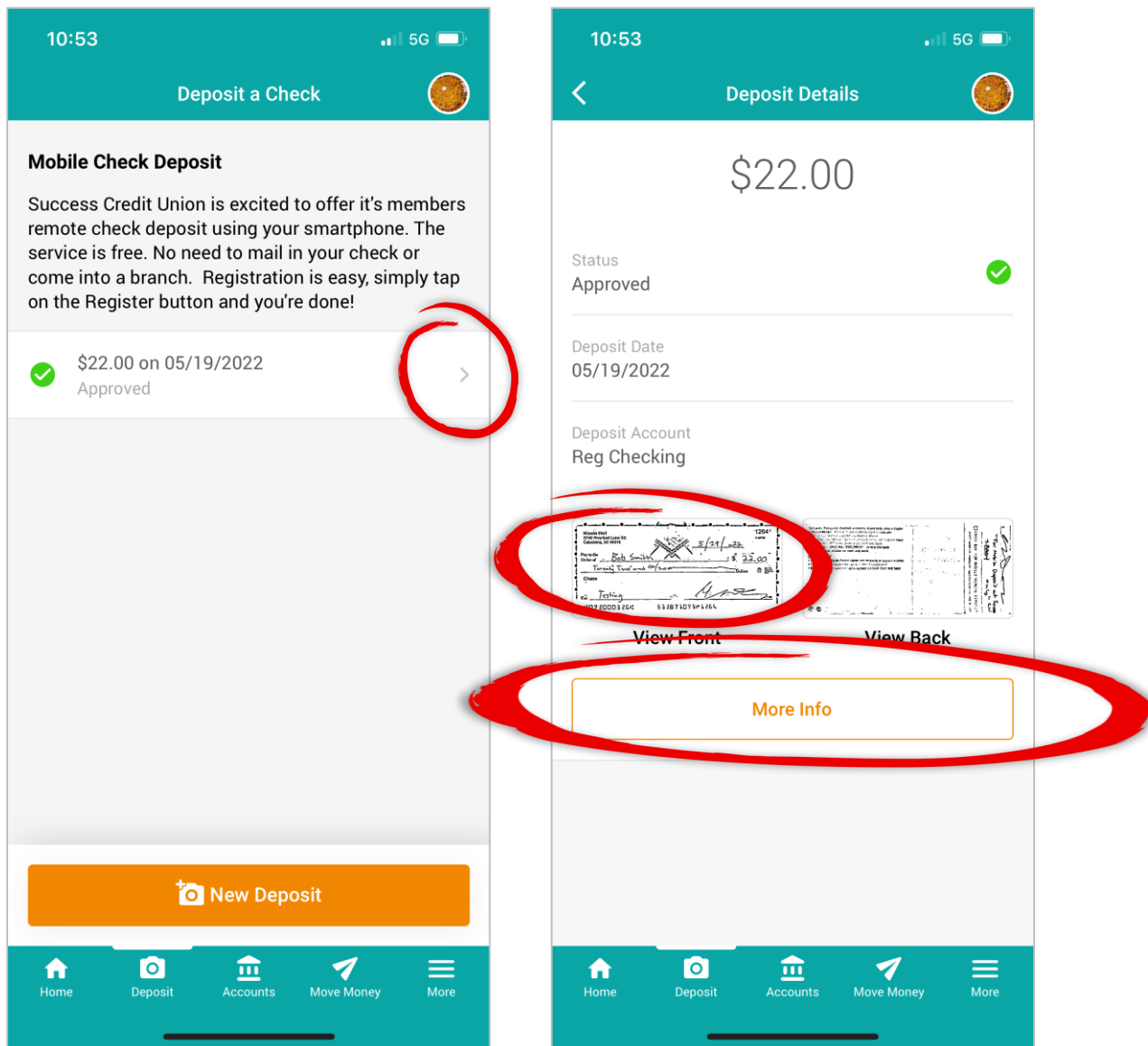


The member then receives one of two messages.

The Deposit Submitted message with the green checkbox indicates that the check was successfully deposited. The text of Tip #3, which is configurable by your credit union, appears. (See left image.)

If the check was not successfully deposited, the member sees the Error message. This message is standard and is not configurable by your credit union. (See right image.)

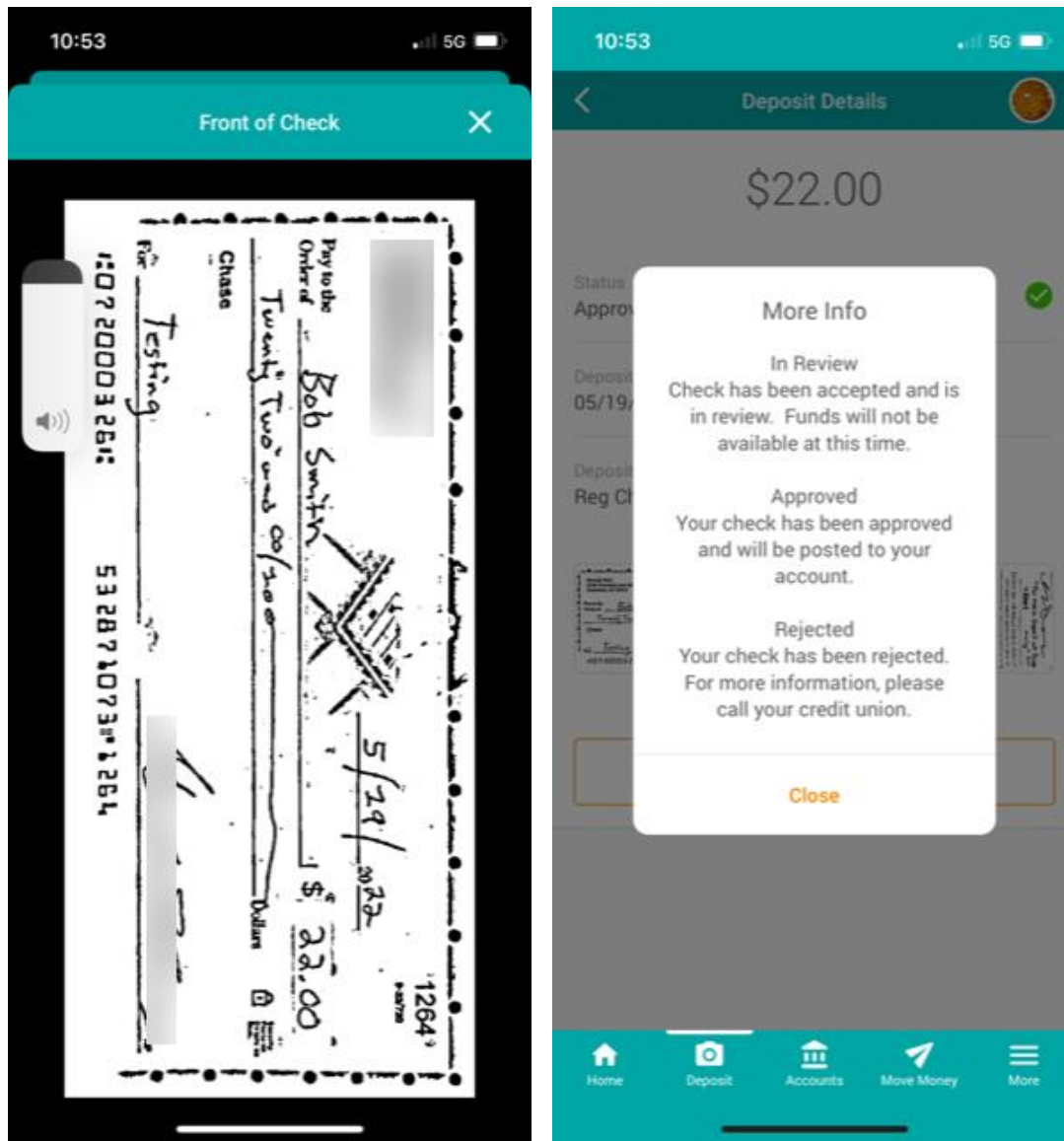
Viewing the Check Deposit History



Once the check is deposited, the member can view the status and details of the deposit from the entry screen (see left image). If the arrow next to the history items is clicked, the member can view the details of the check and a small graphic of it (see right image).

From the deposit details screen they can view a picture of the check by clicking the check and view details of the deposit by clicking **More Info** (see following page).

Viewing an Image of the Check and Check Status Instructions



By clicking on the small image of the check (shown on the previous page), the member can view a picture of it (see left image).

If the member clicks **More Info** on the screen on the previous page, the member views a window that explains what the different statuses mean (see right image).

Pay Loans via Remote Deposit Capture

Configuration and What the Member Sees

Configuring Loan Accounts to Accept Remote Deposits

You can allow deposits to loan accounts by configuring the loan category to accept remote deposits. (By default, this is not allowed).

- NOTE: Mortgages cannot be paid via this deposit method.

Loan Category Configuration (Tool #458)

Session 0 - ABC TEST CREDIT UNION

File Edit Tools Help

Loan Category Definition

UPDATE

Category code 70

Corp ID 01 ABC TEST CREDIT UNION

| General Information | |
|---|---|
| Full description | SIMPLY CLASSIC (R 9.5 / P 1.5%) |
| Abbrev. description | SIMPLY CLASSIC |
| Business unit | 03 CREDIT CARD |
| Process type | U CREDIT CARD LOAN |
| Account type range: Low | 811 High 829 |
| Interest rates: Low | 0.000 High 25.000 |
| Interest calculation type | ADB |
| Payment calculation type | Principal only |
| Next payment date/del. control | Single payment per period |
| <input type="checkbox"/> Use review date for disbursements | <input type="checkbox"/> AFT delinquency control default |
| <input checked="" type="checkbox"/> Allow teller disbursements | <input type="checkbox"/> AFT payment date control default |
| <input type="checkbox"/> Warn teller if different payment amount | <input type="checkbox"/> Use note # control |
| <input checked="" type="checkbox"/> Include delinquency fine in partial pay | <input type="checkbox"/> Allow stock to secure loan |
| <input checked="" type="checkbox"/> Allow payment protection | <input type="checkbox"/> Use the lease residual in payoff |
| <input checked="" type="checkbox"/> Allow account nickname | <input checked="" type="checkbox"/> Restrict approving loan officer from disbursing same loan |
| Student loan after-payout category | <input type="checkbox"/> Use disbursement limit to calculate LTV for LOC loans |
| Delinquency notice group | General |

| Suspend | Ratio | Skip | End | Delete | Payment Controls |
|---------------|-------|------|-----|--------|------------------|
| Audio/PC Bank | | | | | |

FR (2321) 6/10/22

From the *Loan Category Definition* screen show above, select the **Audio/PC Bank** button to access the screen where you allow deposits.

Allowing RDC Deposits to Loan Accounts

Session 0 CU*BASE GOLD - ABC TEST CREDIT UNION

File Edit Tools Help

Audio/Online/Mobile/Text Settings UPDATE

Category code **70 SIMPLY CLASSIC (R 9.5 / P 1.5%)**

☒ Allow disbursements via audio/online/mobile

If allowing disbursements:

Minimum disbursement amount

Maximum disbursement amount

☒ Allow payments via audio/online/mobile

☐ Allow disbursements via text transfers

☐ Allow payments via text transfers

☒ Allow payments via RDC

Allow payments via RDC

Remember that RDC deposit holds are NOT applied to deposits made directly to loan accounts.

Save

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On the *Audio/Online/Mobile/Text Settings* screen, check **Allow Payments via RDC**.

Loan accounts of this loan category will now appear as an option when the member deposits funds via Remote Deposit Capture. This will allow the member to make a loan payment when depositing a check (see following section).

What the Member Sees When Making a Loan Payment

The image shows two side-by-side screenshots of a mobile application interface for making a loan payment.

Left Screenshot: New Check Deposit

- Header: New Check Deposit (with a close button 'X')
- Current balance: -\$200.00
- Account selection list:
 - 851 Credit Card \$502.52 (Selected, indicated by a red circle and a radio button)
 - 854 Visa Classic \$0.00
- Section: Enter Check Amount ?
- Check Amount input field: \$50.00
- Continue button (orange)
- Done button (blue)
- Numeric keypad with digits 1-9, 0, and a delete key.

Right Screenshot: Review Your Deposit

- Header: Review Your Deposit (with a close button 'X')
- Instruction: Please confirm the deposit amount and deposit account before submitting.
- Deposit Amount: \$50.00
- Deposit Account: 850 Credit Card (Highlighted with a red circle)
- Tip #2: Write "Deposited" and today's date on the front of your check. Hold onto the check for a week in case we need to review it.
- Cancel button (orange outline)
- Submit button (orange)

When the member makes an RDC deposit to their loan account, their experience will be the same as show in the previous step-by-step directions. Instead of depositing into a savings or checking account, they will select a qualifying loan account, as shown above.

Restricting Deposits to Savings and Checking Accounts

Removing Permissions to Make RDC Deposits to Savings and Checking Accounts

Removing Savings and Checking Accounts from the Deposit List

You can elect to restrict certain savings and checking accounts from showing in the deposit list from the dividend configuration (**Tool #777 Savings/Checking Products Configuration**). By default, this is allowed for savings and checking accounts.

- ▷ NOTE: Savings accounts that are IRA, HSA, or escrow accounts do not allow deposits via RDC.

Savings/Checking Dividend Configuration (Tool #777)

Session 0 - ABC TEST CREDIT UNION

File Edit Tools Help

Share Account Setup

Update

Dividend application CK Corp ID 01 ABC TEST CREDIT UNION Dividends are calculated EDD; Dividends are posted BDD.

General Account Information Dividend Information

Description REGULAR CHECKING

Account range 110 to 112

Application type Share draft/checking products

IRA plan type

☐ Reg D transaction account

Reg D transfers per month 00

☐ Allow share secured via OLB

Zero balance account option No action taken

☐ Prompt for credit report on open

☒ Allow account nicknames

Default negative bal limit 0.00

☒ Report dividends to the IRS

☒ Auto update member negative balance limits

☐ Club processing allowed

Accounting Interface

Liability G/L account # 902.00

Expense G/L account # 340.44

Accrual G/L account # 831.00

☒ Offer debit card round up program

Stop pay G/L # 153.20

Stop pay fee (CU initiated) 35.00

☐ Allow change of fee amount

Stop pay fee (Member initiated via online banking) 35.00

Configure Negative Balance Processing

Dividend rates are entered using Tool #506: Member Rate Maintenance

Suspend Save Skip Qualified Dividend ARU/Online Banking Restrict Member Design

Checklist ANR Scoring Debit Card Round Up

Navigation icons: back, forward, up, down, print, search, help, etc.

(2749) 6/10/22

To restrict certain accounts, select the **ARU/Online Banking** button on the Share Account Setup screen (shown above).

Restricting Deposits to Savings and Checking Accounts

Session 0 CU*BASE GOLD - ABC TEST CREDIT UNION

File Edit Tools Help

Audio/Online/Mobile/Text Settings Update

CK REGULAR CHECKING

☒ Allow deposits via audio/online/mobile

☒ Allow withdrawals via audio/online/mobile

If allowing withdrawals:

Minimum withdrawal amount

Maximum withdrawal amount

☒ Allow withdrawals via text transfers

☒ Allow deposits via text transfers

☐ Allow deposits via RDC

☐ Allow deposits via RDC

Save

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On the *Audio/Online/Mobile/Text Settings* screen, restrict deposits by unchecking **Allow deposits via RDC**. When the member makes an RDC deposit, accounts associated with this dividend application will not show in the list.

Appendix

EULA

The EULA begins with text that cannot be changed. Following is a section that can be customized for your credit union. As a service to you, the IRSC provides text you may adjust for the customized section. You may also elect to write your own text completely from scratch.

Both the required text and customizable text follow this page.

REMOTE DEPOSIT CAPTURE END-USER LICENSE AGREEMENT: "EULA"

This Agreement contains the terms and conditions for the use of eDOCMobile remote deposit capture services ("Services") provided to credit union members ("you", "your", or "User"), by your credit union, ("credit union") through its affiliate eDOC Innovations, ("eDOC", "us," or "we"). Other agreements you have entered into with your credit union, including and depository or disclosure agreements governing your credit union are incorporated by reference and made a part of this Agreement.

1. Services.

The remote deposit capture services ("Services") are designed to allow you to make deposits to your checking, savings, or money market savings accounts from home or other remote locations by scanning or taking pictures of checks and delivering the images and associated deposit information to your credit union or your credit union's designated processor. There is currently no charge for the Services.

2. Acceptance of these Terms.

Your use of the Services constitutes your acceptance of this Agreement. This Agreement is subject to change from time to time. We will notify you of any material change via e-mail or in your mobile deposit application, or on our website(s) by providing a link to the revised Agreement. Your continued use of the Services will indicate your acceptance of the revised Agreement. Further, your credit union reserves the right, in its sole discretion, to change, modify, add, or remove portions from the Services. Your continued use of the Services will indicate your acceptance of any such changes to the Services.

3. Limitations of Service.

When using the Services, you may experience technical or other difficulties. We cannot assume responsibility for any technical or other difficulties or any resulting damages that you may incur. Some of the Services have qualification requirements, and we reserve the right to change the qualifications at any time without prior notice. We reserve the right to change, suspend or discontinue the Services, in whole or in part, or your use of the Services, in whole or in part, immediately and at any time without prior notice to you.

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6. LIMITATION OF LIABILITY.

YOU AGREE THAT WE WILL NOT BE LIABLE FOR ANY DIRECT, INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL OR EXEMPLARY DAMAGES, INCLUDING, BUT NOT LIMITED TO DAMAGES FOR LOSS OF PROFITS, GOODWILL, USE, DATA OR OTHER LOSSES RESULTING FROM THE USE OR THE INABILITY TO USE THE SERVICES INCURRED BY YOU OR ANY THIRD PARTY ARISING FROM OR RELATED TO THE USE OF, INABILITY TO USE, OR THE TERMINATION OF THE USE OF THIS SERVICES, REGARDLESS OF THE FORM OF ACTION OR CLAIM (WHETHER CONTRACT, TORT, STRICT LIABILITY OR OTHERWISE), EVEN IF YOUR CREDIT UNION HAS BEEN INFORMED OF THE POSSIBILITY THEREOF.

7. User warranties and indemnification.

You warrant to your credit union that:

- a) You will only transmit eligible items.
- b) Images will meet the image quality standards.
- c) You will not transmit duplicate items.
- d) You will not deposit or represent the original item.
- e) All information you provide to your credit union is accurate and true.
- f) You will comply with this Agreement and all applicable rules, laws and regulations.

You agree to indemnify and hold harmless your credit union from any loss for breach of this warranty provision.

8. Other terms.

You may not assign this Agreement. This Agreement is shall be governed by the laws of the State of Vermont and of the United States. A determination that any provision of this Agreement is unenforceable or invalid shall not render any other provision of this Agreement unenforceable or invalid.

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