

# e-Deposit - Frequently Asked Questions

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## What Is Required for e-Deposit?

In order to be able to use e-Deposits, the member must have the following:

- Access to e-Banking
- Home Computer that meets the following requirements:

The e-Deposit program works with standard device drivers used for everything from desktop flatbed scanners and all-in-one devices to multi-feed duplex scanners. e-Deposit supports multiple operating systems and browsers, as well as Java and ActiveX controls likely to be used by your members. The following are the minimum currently supported environments:

- Windows XP with Internet Explorer 7+, or Vista with Internet Explorer 7+
- Windows XP or Vista, with Firefox 2+
- Mac OS X 10.6 with Safari 3+
- \*Safari on Mac OS X v10.6+ must be run in 32-bit mode
- Mac OS X 10.6 with Firefox 2+
- Windows 7

## Browser Cookies

The e-Deposit service requires that you have 3rd party cookies enabled in your browser. These cookies are used to track the length of your session on the website and automatically sign you out if you exceed the session timeout length.

### For Internet Explorer 7

- A) Go to Tools, Internet Options and select the privacy tab.
- B) You can either change the default setting for the Internet Zone to "Low"
- C) Or select the Advanced tab and click the check box to "Override automatic cookie handling". Ensure that First and Third Party Cookies are selected along with "Always allow session cookies".

### For Firefox

- A) If you're using Firefox 4 or newer, click the Firefox button (in the top-left of the window) and then click on Options and then Options in the menus that appear. If you're using the older Firefox 3 then open the Tools menu on the menu bar and click Options. (If you're using Linux, the same thing is found in the Edit menu as Preferences.)
- B) In the window that appears, click on the tab labeled Privacy (near the top of the window).
- C) To accept third-party cookies, make sure "Accept third-party cookies" is checked (about halfway down the page).

### For Chrome

- A) Click on the wrench icon in the top-right of the window, and then click on Options in the menu that appears.
- B) In the options window, click on the Under the Hood tab, then click the Content settings button at the top of the page.
- C) Click on the Cookies tab.
- D) Make sure the box labeled "Block all third-party cookies without exception" is not checked or add our site as an exception.

### For Safari

- A) Click the gear icon at the top-right of the window, and then click on Preferences in the menu that appears.
- B) Click on the Security tab.
- C) Set the option labeled "Accept Cookies" to "Always."

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## **How do I sign up/in?**

Members will automatically have access to e-Deposit through their e-Credit unioning accounts. The member must agree to the e-Deposit disclosure the first time they attempt to use this system.

## **Is there a waiting period or approval process?**

All individuals and businesses requesting to use e-Deposit, will be approved by the credit union upon agreement with the End User Agreement Instructions and Disclaimer. Depositors will not be allowed immediate access to e-Deposit until the account has been reviewed by the credit union based on the following criteria:

- Length of membership (minimum thirty days).
- Member in good standing (overdrafts; return deposited items; delinquent loans; etc.).
- Time in Business (minimum one year).
- Business Site visit, is the place of business physically secure.  
Average Balance and Deposit Activity

Once approved, the member will receive an email informing them of acceptance as well as their deposited item dollar limits. All applications will be reviewed and a decision will be made within one Business Day after receipt of application.

## **ACCESS HAS BEEN DENIED**

For more information please contact the e-Deposit Administrator at [memberservices@nutmegstatefcu.org](mailto:memberservices@nutmegstatefcu.org) or by phone at 860-513-5000.

## **My scanner is not listed?**

Several reasons may cause your scanner to not be listed, the most common of which are:

- [ActiveX;® or Java™ controls have not been allowed to load or not finished loading](#)
- [Your scanner does not have TWAIN compliant drive](#)
- [Protected Mode on Windows Vista is blocking the ActiveX or Java control from functioning properly](#)
- [64-bit compatibility issues with Safari® on Mac Snow Leopard® is blocking the Java control from functioning properly](#)
- You've installed Java version 1.6.0 Update 24 and are receiving an [Unsupported Java Version](#) error
- Your scanner hardware is not connected or is malfunctioning

## **Your scanner does not have TWAIN compliant drivers**

e-Deposit uses the [TWAIN](#) specification for communication with scanners. Most scanner software supports the TWAIN specification, but not all. Please consult with your scanner manufacturer for information on their support for TWAIN on your platform.

**Attention** Mac users, the built-in **Image Capture** program (*Image Capture.app* in your Applications folder) can be used to identify if your scanner supports TWAIN. If your scanner is recognized by Image Capture, it should work fine with e-Deposit.

## **What types of checks can be processed through e-Deposit?**

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All personal and business U.S. checks and Postal money orders can be processed through e-Deposit.

## **What types of checks cannot be processed through e-Deposit?**

Checks from Canada and other foreign countries, Savings Bonds, third party checks, maker to maker checks, and poor image quality checks must be deposited traditionally. The credit union does not participate in the US Savings Bond program and does not accept Third Party checks.

## **When I scan my item, nothing shows up on the screen?**

It is important to remember that not all scanners are set up the same way for imaging. It may be required that you place the check on a certain area on the scanner glass surface that allows the image to be captured and uploaded into the e-Deposit site.

## **Do I need to scan the front and back of each item?**

Yes, the e-Deposit system will not transmit any item for credit that does not have a readable image of **BOTH** sides of the item you wish to deposit.

## **How do I endorse checks that I wish to deposit electronically?**

In order for an item to be processed for deposit, it must be restrictively endorsed in the proper location on the back of the item. While we would prefer the endorsement have the following information:

- Signature of payee
- Account number
- Include the wording "For Deposit Only, via e-Deposit"
- Date of Deposit

## **Why are there limits?**

In order to mitigate the risk associated with e-Deposit, default limits must be assigned. The default limits are as follows:

- Per Deposit Limit                      \$1,500.00
- Daily Limit                                \$5,000.00
- Monthly Limit (30 Day)                \$50,000.00

## **What happens if I try to exceed these limits?**

The system will not allow items to be deposited that exceed the default limits. The member will have to try depositing a lower dollar amount (if possible) or mail the deposit to the credit union. They may also bring the high dollar item to one of our branch locations for processing.

## **Can I raise or change my limit?**

For more information on transaction limits please contact the e-Deposit Administrator at [memberservices@nutmegstatefcu.org](mailto:memberservices@nutmegstatefcu.org) or by phone at 860-513-5000.

## **When can I access my deposited funds?**

e-Deposit items are considered the same as items being deposited via an ATM and the credit union's normal hold policies apply. Please refer to the credit union's Funds Availability Policy for

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more detail. Additionally, some items may be referred to the credit union for further review and this process may extend the period before a deposited item is available.

### **How secure is e-Deposit?**

e-Deposit features multiple layers of security including password protection, Internet firewalls, and 128-bit encryption, the highest level of security available.

### **How does e-Deposit expedite access to my funds?**

Electronic deposits using e-Deposit eliminate the need to physically deliver your checks to the credit union and can extend the deposit window beyond traditional credit union business hours. Once received by the credit union, electronic items can be processed quicker.

### **When can electronic deposits be issued to the credit union?**

You can transmit electronic deposits to the credit union 24-hours a day, 7-days a week, even on weekends and holidays with the exception of the credit union's routine maintenance downtime. The credit union's business day for processing electronic deposits may also be extended. Please contact the credit union for more information.

### **What should we do with the original paper checks after deposits are made?**

Original checks should be stored for a minimum of 60 days. This will help in resolving any disputed items because the credit union may need to verify the original check.

### **How do we prevent checks from being scanned and deposited twice?**

e-Deposit has built-in duplicate detection tools that detect items already captured. If a duplicate item is detected, a message will advise you that the item has been rejected for deposit.

### **Are the check images stored permanently on our local computer?**

No. All electronically deposited items are stored at the credit union, not your local computer. Images of scanned checks remain available for viewing via e-Deposit for a period of time determined by your financial institution – typically five business days after submitting the deposit to the credit union. During this time you may download the images to your local PC or network drive for archival purposes.

### **Image Quality**

Based on Check 21 standards, check image quality is required to meet certain specifications. As a member using e-Deposit, there are certain quality controls that need to be put in place, including:

- Checks should be written in blue or black ink.
- Handwriting must be legible.
- Checks should be uniform in shape.
- The MICR line must appear to be fully intact.
- Checks should have watermarks on the back.
- Checks should be signed and endorsed.

### **How do we know if the image quality is acceptable?**

The software has an Image Quality Assessment (IQA) tool that automatically identifies checks with missing or unreadable fields.

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The Image Quality Assessment (IQA) tool will identify most checks with poor image quality, but following the guidelines listed above will help ensure checks are scanned properly. If the image fails the IQA test after scanning, review the following:

- Verify that the check was able to pass through the scanner.
- Make sure the information on the check is legible.
- Verify that the image displays the MICR line, signature, date, payee, amount, and both sides of the check.

Rescanning a check with poor check image quality may solve the problem. If the image quality issues remain, please contact your credit union representative for more trouble-shooting solutions.

### **Member Obligations**

As a member using e-Deposit, you guarantee the following:

- The check images presented to the credit union accurately represent all information on both sides of the check.
- The check images contain all endorsements.
- Checks are kept in a safe and secure area.
- Checks are to be destroyed in accordance with credit union instructions.
- Checks can only be deposited once.
- Checks are voided after deposit verification on statement.
- Original items will be provided to credit union upon request.

**NOTE: If an item being submitted for e-Deposit cannot be verified by the credit union due to image quality or dollar amount discrepancies, we will contact you via email so that we can work with you to resolve any issues. Additional delays of deposited funds may result from failure to verify any items with you.**

### **What if I notice an error once the item has been credited to my account?**

The depositor shall be solely responsible if any deposited check items for which the depositor has received credit is subject to return or reversal. All credits received for deposit are provisional, subject to verification and final settlement. Any dishonored items will be returned as an image of the original or a substitute check.

In case of errors or questions about deposits made through e-Deposit the depositor must call the credit union at (860) 513-5000, Monday through Friday (excluding holidays) between 8:00 A.M. and 5:00 P.M. or write to the credit union at 521 Cromwell Avenue P.O. Box 66, Rocky Hill, CT 06067-0066. The merchant must contact the credit union by either method described above no later than sixty (60) days after the credit union has sent the first statement on which the error or problem occurred.