

Remote Deposit Capture Features and Benefits



What is Remote Deposit Capture?

- Remote Deposit Capture is a service that allows your business to scan checks and transmit the scanned images to the bank for posting and clearing
- Checks you receive at your business are scanned by you to create a digital deposit
- This digital deposit is transmitted to us over a secure Internet connection. We then post the deposit to your account during the nightly update

What are the Benefits of Remote Deposit Capture?

- **Convenience** – you never need to leave your business
- **Reduced costs** – save time and money driving to the Bank
- **Easy and Secure** – all transactions travel securely over the Internet and there is no software to maintain
- **Efficient** – checks can be scanned anytime, day or night, and deposits submitted by 6pm will be included with the current day's business
- Online reporting tools allow you to monitor deposits, view reports of your deposit amounts and activity, and view check images
- Consolidate your banking relationships for all your locations with American National Bank

Frequently Asked Questions

What do I need to do Remote Deposit Capture?

- You need at least one demand deposit or commercial checking account with the Bank for the purpose of providing available funds and for deposit of received funds in connection with the use of the Services
- A Windows-based PC that meets the following minimum requirements:
 - 1.2 GHz processor
 - 512 MB RAM
 - 1.5 GB available hard-disk space
 - Windows XP w/SP2 or Vista Business, Enterprise, or Ultimate (Vista Home Edition is not supported)
 - IE6 w/SP1
 - .NET 1.1 Framework w/SP1
 - Available USB 2.0 Port (direct, no hubs allowed)
- A high speed Internet connection
- A check imaging scanner (provided by the Bank in most cases)

What if I already have my own scanner?

You can utilize your existing scanner as long as it is one of the certified scanners for use with our system. Below is the list of certified scanners:

- RDM EC 6000 and EC 7000 series scanners
- Unisys or Panini My Vision X
- Digital Check TellerScan TS230

What types of checks work with Remote Deposit Capture?

You can scan just about any type of check including corporate checks, consumer checks, cashiers checks, third-party checks, traveler's checks and money orders. However the check must be drawn on a US bank.

What do I do with the checks after I scan them?

You must keep the scanned checks in a secure place and then destroy them after 60 days.

How soon do the checks get deposited in my account once they are scanned?

If you complete your deposit by 6pm ET (Monday through Friday, bank holidays excluded) the checks will be deposited into your account that night.

How do I get Remote Deposit Capture?

Remote Deposit Capture is available now – Contact Customer Service at (954) 491-7788

