

PAHO/WHO Federal Credit Union Remote Deposit

Frequently Asked Questions

- [What is Remote Deposit?](#)

Remote Deposit allows you to make deposits remotely using either a mobile (iOS (Apple)/Android) device or a desktop scanner. Just login to Online Banking, click on Remote Deposit and scan paper checks for deposit to your PAHO/WHO FCU account.

- [Is Remote Deposit Secure?](#)

By signing into Online Banking with your username and password, you are entering into a secure and encrypted site. Remote Deposit is located within Online Banking thus making it secure.

- [What are the benefits of using Remote Deposit Online?](#)

This service gives you the flexibility to manage your deposits on your own time. You can make deposits without having to leave your home.

- [Does everyone qualify for the Remote Deposit product?](#)

Yes. As long as you are a PAHO/WHO FCU member and an Online Banking user you may use Remote Deposit.

- [Is there a fee for the Remote Deposit service?](#)

No, there is no cost to using remote deposit.

- [Is there a limit to how many checks I can scan per month?](#)

You can scan unlimited checks per month.

- [What are my daily dollar limits on deposits? \\$3,000](#)
- [What are my monthly dollar limits on deposits? \\$20,000](#)
- [How do I endorse a check?](#)

When using the remote deposit service, please write the following information on the back of the check:

- 1- Signature
- 2- Account number
- 3- Date of the deposit

Once you have completed the steps above, make sure that you keep the physical check for 90 days.

- [When will I be able to see my deposit in my account?](#)

Some deposits may require administrative review that may delay the processing. Funds availability rules will apply based on the type of check and check amount. If a deposit is immediately accepted, the first \$200 is available immediately.

- [What do I do with my checks after I make a deposit with Remote Deposit Online?](#)

After you scan check images using Remote Deposit, the endorsed deposited items must be safeguarded for a minimum of 90 calendar days from the date of transmission. After 90 days they must be destroyed or otherwise rendered incapable of transmission or presentment.

- [Can I deposit a check directly to a loan that I have with the credit union?](#)

No. Checks can be deposited into Savings or Checking accounts and then transferred to appropriate loan accounts using Online Banking.

- [May I deposit a third party check to my account? \(a check made out to a third party and endorsed to me\)](#)

No. Only checks paid to your name or your joint owners may be deposited to your account.

- [How do I know if a check has been accepted?](#)

Once a deposit has been made, you will receive an email from the credit union with a confirmation of acceptance. If your deposit is delayed for any specific reason, you will be notified accordingly.

- [When scanning the back of a check, I keep receiving a message indicating that the check is too light. What do I do?](#)

Make sure that the check is properly endorsed by following the instructions on the [tutorial](#) video available on the website.

- [Will I have to download any special programs to use Remote Deposit?](#)
Yes, for desktop scanners, you will need to download EZTwain Active X control and Internet Explorer in order for Remote Deposit to recognize your scanner.
- [What type of desktop scanner is compatible?](#)

Remote Deposit works with common TWAIN device drivers used for everything from desktop flatbed scanners and all-in-one devices to multi-feed duplex scanners. RDC supports multiple operating systems and browsers, as well as Java and ActiveX controls.

The following environments are supported:

Windows Xp or greater with Internet Explorer or Firefox
Mac OSX Snow Leopard or greater with Firefox or Safari (Safari must be run in 32-bit mode).

- [What is TWAIN compliant?](#)

TWAIN is the interface standard for Windows and Macintosh that allows imaging hardware devices (such as scanners and digital cameras) to communicate with image processing software.

- [Tips for using flatbed scanners:](#)

Place your check face down on the scanner in the appropriate position

Follow the device's instructions to scan the front of the check.

Place your first check face up on the scanner.

Follow the device's instructions to scan the back of the check.

Repeat the steps for each check you want to deposit.

Tips for using scanners without TWAIN support:

Follow your scanner's instructions for scanning documents to a file using the settings shown below. It is important when scanning to a file to ensure that the scanned image shows the check only, by manually or automatically cropping the image.

Scanner Settings

Use the following scanner settings:

- **Dots per inch:** 200 dpi
- **Mode:** Black and White
- **Page Size:** Auto-detect

After scanning, open the file using an application such as Microsoft® Paint, then use the **Copy** command, which places the image on the computer *clipboard* (in Paint, you may need to use the **Select All** command before copying).

In the {PRODUCT_NAME} window, select the **Paste** button to paste your image into {PRODUCT_NAME}.

ERROR messages that may be received:

- [The Java applet did not load error from Configuration Utility](#)

Downloadable java applets require installation and permission to run, as well as a working Java runtime environment.

- [No TWAIN support error message on Mac](#)

You don't have a functioning TWAIN software layer. Using running Mac OS X 10.6 (Snow Leopard) and OS X 10.7 (Lion), the TWAIN software interface required to communicate directly with your scanner requires that your browser and java software both run in 32-bit mode.

- [No TWAIN Support error message on Windows](#)

You don't have a functioning TWAIN software layer. Users running 64-bit Internet Explorer on 63-bit versions of Windows, the TWAIN software interface required to communicate directly with your scanner requires that your browser run in 32-bit mode.

