Remote Deposit Capture

Revised 11/13/08

RDC PAYROLL

"Maximize your Profits while Minimizing your Risk!"

- ✓ **Check 21 Remote deposit**
- ✓ **Check Reader required**
- ✓ **Checks will deposit automatically into bank**

Merchant Benefits

1. Reduce bad check losses
2. Provides guarantee on NSF checks
3. Competitive pricing allows merchants to keep their profits
4. Checking account and Payee verified through National Database
5. Quick and Easy process

Merchant Responsibilities

1. Run check through reader to get verification
2. Verify Payee's driver's license
3. Get two payee phone numbers
4. Confirm Payee address
5. Confirm third party (maker) of check

Procedure at Point of Sale

1 Reader takes image of both sides of check
2. Terminal will get an approval.
3. Check will be remotely deposited into merchant's bank account.
4. Merchant will keep check for records.
5. Check image will be kept of file for seven years

Requirements for Setup

1. Completed Check Service Agreement (fax application ok) Original must be in house within 72 hours
2. Copy of Voided Check
3. Completed Payroll Addendum signed and initialed
4. Terminal must be programmed