



UNBANK WITH US

Remote Deposit FAQs

Q: What is Remote Deposit?

A: Remote Deposit allows you to make real-time deposits using a standard scanner. You will log into Online Banking to use the service.

Q: Can anyone use Remote Deposit?

A: Connex Credit Union members in good standing are eligible as long as they have been a member for more than 30 days.

Q: Is there a cost to use the Remote Deposit Service?

A: No. Remote Deposit is an added benefit of our current Online Banking service.

Q: Can I use Remote Deposit on more than one account?

A: Yes. You can use Remote Deposit on more than one account, just as you would if you made a deposit in any of our branches. As long as your account is in good standing and has been open for more than 30 days, you will be able to use Remote Deposit.

Q: Are holds placed on my Remote Deposits?

A: Yes. Holds are placed according to our standard hold policy. To check your hold amount, if any, look at your balance history after a deposit to see if all the funds are released. Please Note: Holds depend on factors such as account status and dollar amounts and may be subject to adjustment when reviewed.

Q: How do I access Remote Deposit?

A: Log into Online Banking and then click on the Remote Deposit tab located in the navigation bar.

Q: Are there any unacceptable deposit items?

A: Yes, they include:

- Foreign Checks
- Altered Checks
- Incomplete Items
- Third Party Checks
- Non-Negotiable Items
- Non-readable or non-visible MICR line items (The numbers at the bottom checks)
- Deposits from the same account that the deposit is crediting

The deposit of any of the above items is prohibited. Deposits of this nature may result in the immediate revocation of this service and may subject you to collection efforts.

Q: How do I know if you've received my deposit?

A: Deposits are in real-time. If you scan a check and the response screen states, "Successful Deposit" and gives you a reference number, then Connex has received the funds. You can view your updated balance and any applicable holds* by exiting Online Banking, then logging in again to refresh the information and check the balance.

*Holds are placed according to our standard hold policy. Holds depend on factors such as account status and dollar amounts and may be subject to adjustment when reviewed.

Q: Will I receive a receipt for my transaction?

A: Yes. A receipt will be presented to you on the screen after your transaction is complete. You will also have the option to email yourself the receipt as well.

Q: Why is the time on my emailed receipt different than the time I completed the Remote Deposit transaction?

A: Our Remote Deposit partner is located on the West Coast so all time stamps are PST (Pacific Standard Time.)

Q: What do I do with checks after I have deposited them using Remote Deposit?

A: The last screen instructs users to use a Post-It Note and to write "void" on the note and to adhere it to the check. We ask that you do not deface the check (write on it – other than your account number) in case we need you to re-deposit it. This is a rare occurrence; however there may be instances where we will need you to bring or send your check in for verification purposes. After 90 days or a set time that you determine, you can shred the check or otherwise dispose of it securely.

Q: Is there a help facility?

A: Yes, after you access the Remote Deposit system, there is a help link located in the top right of the page. This will open in a new browser window and provide hints and tips for each section of the Remote Deposit platform.

Q: Do I need to use a specific scanner to use with the Remote Deposit Service?

A: Any TWAIN-Compatible scanner except wireless scanners and duplex multi document scanners. Almost all scanners are TWAIN-compatible. **Note:** If you want to use the add-on ActiveX Control to scan your check, you must run IE browser as administrator. Or you can use your own scanner software to scan your check. Be sure to install the latest scanner driver specific for your operating system and test your scanner before making your first web deposit.

Q: Is there more than one way to use the system?

A: Yes, there are two ways to use the system.

1. If on a PC (windows based computer) running Internet Explorer as the browser, you can use the built-in helper software. Please Note: This requires a download of an Active X eztwain driver which you will be prompted to install if you desire.
2. If on any other system, you can use your own scanning software.

Q: How do I use the "Active X eztwain driver" method of scanning?

A: Upon your first usage of Remote Deposit (and if on a PC running IE as the browser), you will be prompted to install the driver (a pop up instruction within the browser). This driver allows our system to communicate

with your scanner. This method displays screens that show you where to place your checks and has controls over the scanner to correct the settings for a successful Remote Deposit.

Q: How do I use the “use your own scanner software” method of scanning?

A: You can also use your own scanner software to use Remote Deposit. When asked to select your method (on the second page), select “use your own scanner software” from the drop-down menu. This will then require you to first save the front and back of the image on your machine. Then you are asked to “browse” to the images. After that you will see the image you scanned within our system and you can then crop them if necessary.

Q: I run Windows 7 with Internet Explorer 8 and have issues with installing the Active-X plug-in. What can I do?

A: Most Remote Deposit problems that occur on Windows 7 are because users do not have administrative privileges on the computer they are using. Try closing all IE browsers, then right click the Internet Explorer icon and select “Run as Admin.” Then proceed again and the Active-X should load properly.

Q: The message reads “unable to read account numbers.” What do I do?

A: If this occurs, you may not have enough space under the bottom MICR numbers located on the check bottom. Try clicking the “undo” button while within the “crop” section, which will move the check image back a little bit so you can re-crop it. There has to be ample white space visible under the bottom numbers in order for the scan to be accepted.

TIP: Before scanning the item, place 4 small dots, one on each corner, of the check (front and back). This may help your scanner create an acceptable image that may not require cropping.

Q: How do I crop?

A: Cropping is a four-step process

1. Click “crop”
2. Click (one time) the top left corner of the check
3. Click (one time) the bottom right corner of the check
4. Click on the “Crop” button

This will crop the check to your specifications.

TIP: When cropping the image place the cursor a little *below* the right hand corner in the blank space to bring the crop line further down the check image.

Q: Whom do I call for assistance?

A: If the help file (available within the Remote Deposit platform) does not answer your question, you can call us at 1-800-CR-UNION or (203) 603-5700 to speak with a Financial Needs Specialist, chat live with us (during normal business hours) or email us using the Support Center (must be logged into Online Banking) or via the Contact Us page.

Q: Can I choose which suffix my deposit is made to?

A: Yes. The system will ask you where you would like to apply your deposit via a drop down menu that will show all available suffixes.

Q: Can I make a loan payment using a check from my account at another financial institution?

A: Yes. Please be sure to make the check payable to Connex Credit Union and reference your loan account number in the reference filed at the bottom left of your check. When selecting your “deposit” account location via the drop down menu, choose your loan suffix. This will convert your “deposit” into a loan payment.

Q: What happens if my check is not accepted by Connex after it has been reviewed?

A: If your check is not accepted by Connex, we will send you an email and/or notify you by phone with further instructions. Just because the check was initially denied by Connex does not mean it will not be accepted after further review/instructions. The image could be unclear or the check was not properly endorsed for electronic deposit.

Q: What happens if my check is not accepted by Remote Deposit?

A: Members with checks that are not accepted immediately by Remote Deposit will likely be asked to bring the check to a branch or mail in for regular processing. Just because a check does not initially process correctly via Remote Deposit does not mean the check will not be accepted. The system may be having difficulty reading the MICR number (numbers on the bottom of the check) or other information on the check.

Q: Can I deposit my checks using my mobile device?

A: Currently the system is designed to work only with scanners that are connected to a computer. Future enhancements may be made to include mobile devices; however that functionality is not currently available.