

TotalTransact™ RDC



Why Use TotalTransact for RDC?

Keep your existing bank account

- Consolidate deposits into your existing bank account regardless of where your offices are located

Convenience

- Send transmissions 24/7 from your office, eliminating trips to the bank and the rush to beat deposit cutoff times

Reduced bank costs

- Lower monthly deposit fees than banks' remote deposit capture offerings

Fewer deposit delays

- Make deposit deadlines with more certainty; weather, transportation slow-downs, and accidents do not impact delivery of your check deposits

Faster, more automated deposit preparation process

- Minimize manual deposit preparation

Reduced risk of fraud

- Reduce the risk of fraud with accelerated check clearing; identify return items sooner and improve the collection process

System Requirements

- 1 GB RAM minimum
- Windows 2000, XP or Vista
- Internet Explorer 6.x, 7.0 or 8.0
- Sun Java Runtime Environment (JRE)
- DSL/Broadband 256 kbps or greater
- Certified desktop check scanner

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TotalTransact™ Payment Processing

Remote Deposit Capture (RDC)

TotalTransact RDC is a revolutionary service that enables your business to scan checks at the office and transmit the check images via the Internet for processing and deposit to your bank account at any bank. *TotalTransact RDC* offers easy-to-use, innovative solutions that save time and money by eliminating costly and inconvenient trips to the bank and allows your business to easily prepare and deposit checks 24 hours a day, 7 days a week.

Whether you receive a low or high volume of checks, *TotalTransact RDC* has the right application for you:

NetCapture™ Small Business

NetCapture Small Business is an intuitive, Web-based Remote Deposit Capture application. It is ideal for businesses that receive a small volume of checks at a single location on a daily basis. *NetCapture Small Business* works with the common TWAIN-compatible flatbed scanner, all-in-one devices, and single-feed check scanners.

NetCapture Business

NetCapture Business is a full-function, Web-based Remote Deposit Capture application that is suited for businesses with single or multiple locations that have larger check deposit volumes. Depending on your check volume, you can scan checks using either a single- or multi-feed check scanner*. If your business has multiple locations, you will benefit from the simple check capture process, advanced centralized reporting, and accounting system updates.

* A certified single- or multi-feed check scanner is required with the use of *NetCapture Business*

How It Works

- Using your computer and Internet connection, together with a check scanner, scan and prepare your electronic check deposit. All types of checks may be included in a single deposit.
- You transmit the check images and deposit information over a secure Internet connection to the *TotalTransact* processing center.
- We review your deposit for quality and route the checks for clearing via the banking system.
- Your money is deposited to your bank account in as little as two business days from when you transmitted the deposit.

TotalTransact RDC provides historical reports, access to past deposit data, customer service, and scanner maintenance - everything you need to make electronic depositing convenient and stress-free. Best of all, you can do it all from the comfort of your office.

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