

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 requirements

Reduced risk of fraud

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

System Requirements

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

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. RDC offers an easy-to-use, innovative solution that saves 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.

How It Works

- Using your computer and Internet connection, together with a check scanner, you scan and prepare your electronic check deposit. All types of checks may be included in a single deposit.
- We review your deposit for quality and route the checks for clearing via the banking settlement system.
- You transmit the check images and deposit information over a secure Internet connection to the *TotalTransact* processing center.
- 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 do not have to make an inconvenient trip to the bank to deposit checks.

Choosing your Check Scanner

To use *TotalTransact* RDC, you'll need a certified check scanner that connects to a PC's USB 2.0 port and works with the *TotalTransact* web application to create your electronic deposits. A check scanner is a specialized piece of scanning hardware that captures a front and back of image of the check and reads the MICR line account information.

TotalTransact offers a selection of scanner models that provide a range of operating modes, speeds, and features to address your particular capture requirements. All *TotalTransact* check scanners include a manufacturer's warranty against defects.

Advanced Exchange Maintenance Plan

With Advanced Exchange Services, a replacement scanner is shipped overnight/next day to replace a failed device. You ship the failed device to the *TotalTransact* service center using the provided shipping label and packing material.

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