



## DeposZip System Requirements and FAQs

### **Q: What is DeposZip?**

A: DeposZip is an online service that allows you to make your check deposits from anywhere you have a secure Internet connection and Twain compliant scanner. Just login to epOnline from the Home page and choose DeposZip once you have logged into your account to get started.

### **Q: Is DeposZip safe?**

A: DeposZip uses the same security and encryption measures we employ with all of our online banking services. When it comes to our members' deposits, safety is our primary concern.

### **Q: How do I register for DeposZip?**

A: To register for DeposZip, first login to Online Banking then simply click on DeposZip in the top menu. Complete the registration for your account, and we will send you a confirmation. Selecting one account suffix will register all account suffixes (*i.e. savings and checking*) with the same account number. Please be sure to read and accept the Remote Deposit Disclosure and Agreement.

### **Q: How do I register multiple accounts for DeposZip?**

A: Selecting one account suffix will register all account suffixes (*savings and checking*) with the same account number.

### **Q: I've scanned and submitted my check online with DeposZip. What do I do with my original check?**

A: You must securely store each original check for a period of sixty (60) days after transmission. After such period expires, you should destroy the original check.

### **Q: How quickly will my online deposit actually be posted to my account?**

A: Your online deposit is posted in a real time environment. When you make a deposit through DeposZip you will see it reflected in your account history almost immediately. Regular check holds apply. Availability of funds will be based upon WMFCU's Funds Availability Policy.

**Q: I inadvertently selected the wrong account for deposit within DeposZip. What should I do?**

A: You may perform a Transfer within Home Banking to move money from one account to another. Login to Home Banking, go to the drop down box on the right label history and click transfer to select the appropriate account to move your funds.

**Q: Is there a limit to how much I can deposit with DeposZip?**

A: The limits with DeposZip are \$5,000.00 per item; \$5,000.00 per day; and a \$20,000.00 rolling 30-day limit. If you have additional questions, you can contact us directly using our secure contact form.

**Q: What types of check deposits are NOT accepted through DeposZip?**

A: The following are unacceptable deposits through DeposZip:

- Any item drawn on your WMFCU account or your business affiliate's account.
- Any item that is stamped with a "non-negotiable" watermark.
- Any item that contains evidence of alteration to the information on the check.
- Any item issued by a financial institution in a foreign country.
- Any item that is incomplete, i.e. missing the date, payee and etc
- Any item that is "stale dated" or "post dated".
- Any third party check, i.e. any item that is made payable to another party and then endorsed by such party.
- Any check marked "without recourse".
- Any check in which the payer is an insurance company.
- Saving Bonds

**Q: If the check for online deposit is not able to be scanned, am I able to input the information myself or should I mail it to the credit union?**

A: If your check for online deposit is not able to be scanned, the check will need to be mailed to the credit union or deposited at the Teller Line.

**Q: What are the system requirements for DeposZip?**

A: Following are the system requirements for using DeposZip.

*Requirements:*

- High-Speed Internet Connection
- Document Scanner (*TWAIN Compliant*)

*Recommended System:*

- Windows XP or Vista with Internet Explorer 7 or Firefox\* 3 web browser OR
- Mac\* OS X 10.5 with Safari 3.1 or Firefox 3 web browser

*Minimum System:*

- Windows XP or Vista with Internet Explorer 6+ or Firefox\* 2+ web browser OR
- Mac\* OS X 10.5 with Safari 3+ or Firefox 2+ web browser

*\*requires Java runtime environment v1.5+*

**Q: What is a scanner driver that is needed for DeposZip**

A: A driver is a program that allows your computer to interact with a particular device. The scanner driver allows DeposZip to interact with your particular scanner make and model. It is important that you have the most recent version of your scanner driver installed on your computer to help ensure it is compatible with DeposZip.

**Q: Who do I contact if I'm having problems with my scanner?**

A: Consult the User Guide that came with your scanner or contact the manufacturer for assistance troubleshooting. It is important that you have the most recent version of your scanner driver installed on your computer to help ensure it is compatible with DeposZip. We recommend a scanner that is TWAIN compliant. In the meantime, you may also mail the check to the credit union or deposit it at the Teller Line of any branch location.

**Q: In opening DeposZip, I have received a pop-up on my Internet Explorer to install an ActiveX component.**

A: You may simply right click and select "Install." Active X will ensure your scanner will operate properly for using DeposZip.

**Q: I have scanned the back of my check for DeposZip and I am receiving a "Too Light" error.**

A: The "Too Light" error indicates that the back of the check is not endorsed properly. Please endorse the check as follows:

- For Deposit via [wmfcu.org](http://wmfcu.org)
- Account #
- Date: mm/dd.yyy
- Your Signature

**Q: I have scanned my check for DeposZip and I am receiving a "Too Dark" error.**

A: You may need to adjust your scanner settings for brightness, contrast, and image quality. You can delete this one and rescan the check. Image brightness and size are the most common issues with scanning checks for DeposZip. You should only need to adjust your scanner settings once for the desired image quality.

**Q: I have scanned my checks for DeposZip and I am receiving an "Amount Not Recognized" error?**

A: The "Amount Not Recognized" error occurs when multiple checks are scanned and the dollar amount of the check cannot be read. Click on the \$\$ and key in the dollar amount of the checks. Once the dollar amounts have been keyed in, you will be able to submit the deposit.

**Q: If I select "Delete" from the DeposZip history, does this delete the deposit from my account or just from the history?**

A: Selecting "Delete" from the DeposZip history will delete the deposit item altogether.

**Q: Should I put the item number on the check?**

A: Yes you should put the item number on the check. Why, if the check is deleted by mistake we can find the check by using the item number.

**Q: I've submitted a deposit online with DeposZip. When is my money available for use?**

A: Some deposits may be available as early as the same business day; please see EPFCU's Funds Availability Policy to determine when your funds will be available. Please click [HERE](#) to view our Funds Availability Policy.