

Remote Deposit FAQs

What kind of scanner should I get?

Any scanner that supports a TWAIN driver will work. However, for your convenience and efficiency we recommend a duplex, multi-feed, automatic scanner. This means that the scanner will scan both sides of the check at the same time.

We prefer the Canon image FORMULA DC-225, and Canon P 215II, for their dependability, versatility, image clarity and small footprint, but any similar scanner is fine.

How do I get started?

After enrollment, Navigant will provide you with a Quick Start guide. When using the product, you can just click on the question marks on the page for context-sensitive help.

Is there a cost for this service?

Please consult with your relationship manager to discuss options.

Does the program work with Macintosh Computers?

Yes, the program works with Macs. However, you will have to scan and save to your computer and then use the browse feature in the "zero-client" environment to upload the images. Each check will be a separate deposit.

How many checks can I process at one time?

This is dependent on the scanner.

What types of checks can I deposit?

You may deposit all personal and business checks drawn on an American bank in US funds payable to your Business. Foreign checks and foreign currency will be rejected. We must be able to read the routing number, account number and check number in order to process the checks.

Are there any limits on deposits through Remote Deposit?

Business members will be assigned a per item limit, a daily limit and a rolling 30-day limit based on their relationship with Navigant and their business needs.

Who do I contact to discuss enrollment?

Please consult with your relationship manager to discuss your operating needs.

When will deposits post to my account?

Your deposit will not be posted until it has been reviewed and accepted by Navigant Credit Union.

You will receive an email on the status of your deposit. Deposits made Monday through Friday before 4:00 p.m. will be credited to your account the same business day. Deposits made after 4:00 p.m. will be credited the following business day. Availability of these funds is outlined in the remote deposit agreement.

How do we prevent duplicate deposits?

First of all, we rely on you for vigilance in this area. To rectify inadvertent duplication, the software will look for and flag potential duplicates and they will be deleted from the deposit and you will be alerted by email.

What security measures should I take?

- Original checks should be stored securely for 60 days, after which they should be voided and shredded. They should be accessible by authorized personnel only.
- Reconcile your monthly statement to verify proper posting of all submitted batches.
- Do not store private personal information where it can be accessed by general employees.
- Have a file system where you can easily identify any missing checks.
- Destroy checks in a timely manner. Use a shredder, or shredding service.
- Be sure your network and computers have firewalls, current anti-virus, and updated software.
- Install our free IBM Trusteer software which detects financial malware on your PC.
- Use complex passwords and do not share them with anyone.
- Audit for potential security breaches of personal private information.

What should I do if my scanner doesn't work properly?

Keep your scanner clean and replace any defective parts. Ensure there are no staples in the checks. Consider purchasing an extended warranty particularly if your scanner will experience high volume.