

# Remote Deposit Capture (RDC)

Remote Deposit Capture is a technology that enables businesses to deposit checks electronically into their bank accounts without physically visiting a bank branch. It allows for convenient and efficient check processing from remote locations using a desktop scanner or mobile device.

## Benefits of RDC:



### Cost-effective

Reduces transportation costs, eliminates manual check handling, and accelerates the deposit process so funds are available sooner.



### Security

Uses encryption and authentication measures to ensure the secure transmission of check images and data.



### Convenience

Businesses can deposit checks anytime and from anywhere, eliminating the need to visit a physical bank branch.



### Recordkeeping

Often provide digital archives of deposited checks, simplifying recordkeeping and retrieval.

## Identifying Business Need:

- Businesses that **come into the branch daily/weekly** to deposit checks
- Businesses that **need copies of deposited checks**
- Businesses that are **not located near a branch**
- Businesses that need to streamline processes due to **staffing shortages**.
- Businesses that **receive checks at multiple office** locations

## How it Works:

### Equipment

Businesses need a desktop scanner or a mobile device with a dedicated RDC application provided by their bank.

### Check Scanning

Checks are placed in the scanner or captured using the mobile device's camera. The RDC software captures check images and relevant data, such as the check amount and account number.

### Image Transmission

The captured check images and data are securely transmitted to the bank for processing. This can be done via a secure internet connection or a mobile network, depending on the RDC solution.

### Verification and Deposit

The bank's RDC system verifies the check information, validates the deposit, and credits the funds to the business's account.

## RDC Compliance and Risk Management:



### Regulatory Compliance

Businesses using RDC must adhere to applicable laws, regulations, and industry standards, such as the Check 21 Act and the Federal Reserve's Regulation CC.



### Risk Mitigation

Businesses can deposit checks anytime and from anywhere, eliminating the need to visit a physical bank branch.