Chevron Federal Credit Union

eDeposit Frequently Asked Questions (FAQs)

Q: What is eDeposit?
A: eDeposit is a convenient service that allows you to deposit checks directly into your account from the comfort of your home or office!

Q: How do I use eDeposit?
A: To use eDeposit, follow these steps:

- Login to PC Access.
- Click the eDeposit menu option.
- Select the Account to you wish to make the deposit to.
- Enter the dollar amount of the check.
- Select whether to use the built-in scanner software or your own scanner software.
- Scan the front of the check and validate item.
- Scan the back of the check and validate item.
- Confirm the deposit.
- Print the deposit receipt.
- Attach a note to your check and keep the deposit receipt and check for 90 days.
- Repeat this process for additional deposit items.

Q: Do I need an Internet connection to use eDeposit?
A: Yes.

Q: Do I need a scanner to use eDeposit?
A: Yes, a scanner is required.

Q: What types of scanners can I use with eDeposit?
A: Most of the scanners available to consumers on the market are supported by eDeposit. As long as your scanner is TWAIN compliant, you will be able to use your scanner with eDeposit. Be sure to install and test your scanner before using eDeposit. **Please Note:** Scanner manufacturers often release a new version of the scanner driver software to support new Operating Systems and new Web Browser versions. You may need to download the latest version of your scanner driver software before you can make a deposit.

Q: Is eDeposit secure?
A: By signing in to PC Access with your unique username and password, you are entering a secure and encrypted site. Since eDeposit is located within PC Access, it is secure as well.

Q: I tried to access eDeposit from PC Access, but the application window did not launch. What do I need to do?
A: In order to access eDeposit, your pop-up blockers need to be disabled.

Q: Why am I not eligible to use the service?
A: eDeposit may not be available for your account due to one or more of the following reasons:

- Deposit restrictions on your account
- Current or previous collections history
- Fraudulent activity on your account

Q: What are the system requirements to use eDeposit?
A: To use eDeposit, you must have:

- Broadband Internet connection
- TWAIN compliant document scanner
- Windows 2000®, Windows XP® with Service Pack 2, Windows Vista™ or MAC OS X
- Internet Explorer® 6 (with security set to medium), Internet Explorer® 7 and up (with security set to medium high), Firefox 2.0 and up, Safari 3.1 and up
- Web Browser security set to allow cookies from third parties
- Administrative privileges on your COMPUTER in order to download the Active X component

Q: Will I have to download anything to use eDeposit?
A: If you would like to use the built-in scanning software within eDeposit, you will need to download an Active X component — an application that will enable eDeposit to communicate with your scanner.

Q: Are there any requirements to use the built-in scanning software for eDeposit?
A: Yes, you must be using an Internet Explorer web browser and have Administrative privileges on your computer.

Q: How do I know where to download Active X from?
A: The first time you use eDeposit, you will notice a yellow Information Bar at the top of your Internet Explorer browser window. You will be prompted to install an Active X control called EZTwainX by Dosadi. Your web browser pop up blocker must be disabled.

Q: Why was I not prompted to download Active X?
A: ActiveX is for Internet Explorer web browsers. You must also have Administrative privileges on your computer, and your web browser pop up blocker must be disabled.

Q: How can I disable the pop-up blockers?
A: You may see a yellow Information Bar at the top of your browser alerting you that the pop-up blockers are enabled and providing a link to disable pop-up blockers. If this option is not available to you and you are using Internet Explorer as your browser, follow the instructions below:

1. Go to Tools→Options
2. Select the Privacy Tab
3. Uncheck “Turn on Pop-up Blocker”

If you are using Firefox as your browser, follow the instructions below:

1. Go to Tools→Options
2. Uncheck “Block Pop-Up Windows”

Q: I accepted the prompt to download Active X, why is nothing happening?
A: If you are within a secure network, the network’s firewall may be preventing the download. You must be using an Internet Explorer web browser and have Administrative privileges on your computer. Your web browser pop up blocker must be disabled.

Q: Is it safe to download Active X?
A: While any Internet control that accesses devices on your machine poses a potential security threat, eDeposit uses signed controls that verify the authenticity of the Active X as well as provides instructions on what you can expect.

Q: What if I don't want to download Active X?
A: No problem. You can use your own scanner software to scan and save your checks and then simply upload them into eDeposit. Select "Use Your Own Scanner Software" from the drop-down list.

Q: Are there any requirements if I want to use my own scanner software?
A: Yes, the image you are going to upload must be:

- Grayscale, not color
- Saved as JPEG
- A resolution of 300 dpi or higher
- Smaller than 1 MB

Q: Why is there more than one scanner driver listed in the drop down menu in eDeposit?
A: The application locates all scanner drivers available on your PC and displays them in the drop down menu. Select the scanner that you wish to use. Ensure that the scanner driver is installed on your PC and that the scanner is connected to your PC and turned on.

Q: How do I deposit checks using the built-in scanner software or my own scanner software?
A: Please review the HELP information available within the application. Click HELP in the upper right hand corner. Detailed instructions are provided on selecting a scanner, uploading, flipping and cropping images.

Q: Do I need to update my scanner driver software to deposit checks using the built-in scanner software or my own scanner software?
A: Scanner manufacturers often release a new version of the scanner driver software to support new Operating Systems and new Web Browser versions. You may need to download the latest version of your scanner driver software before you can make a deposit.

Q: What do I do if I receive a Microsoft IE Scanner Error when I attempt to scan the front of the check?
A: A "Scanner error: [object error] uploadURL: https//…. UploadFileName: checkfront.jpg" indicates that you may need to update to a newer version of your scanner driver that supports your current OS version or that your firewall is preventing the upload of the image. You will need to modify your firewall settings; please call us at 800-782-8782 for more information.

Q: I am using a Mac with Safari and the "Continue" button does not appear – what should I do?
A: Safari's Display Images option was not selected. Go to Safari/Preferences/Appearance Display Image and turn the option on.

Q: May I deposit multiple checks simultaneously?
A: No. You must deposit each check separately.

Q: Why does the front of the check scan with extra space and need to be cropped?
A: The imaging process depends on the scanner. Some scanners scan the check with extra space and some with no space around the check. We recommend that you place four black dots (the size of the pencil eraser) in the four corners of the check before scanning the check. This will help the scanner determine the outline of the check so that you will not have to crop extra space.

Q: What do I do if the check image uploaded is completely blank?
A: If you are using the eDeposit built-in scanner software, your scanner may be slightly different from the example scanner. Most scanners have an arrow showing the correct corner to place the check. Please validate that the check is located according to your scanner's arrow. To rescan, click BACK and then click SCAN FRONT OF CHECK.

Q: What do I do if the check image uploaded is very small?
A: Repeatedly click UNDO until the original scanned image gradually appears. Manually crop the image by clicking CROP. Click on the top left of the check then click on the bottom right of the check, then click CROP.

Q: What do I do if the check image uploaded is over-cropped?
A: Repeatedly click UNDO until the original scanned image gradually appears. Manually crop the image by clicking CROP. Click on the top left of the check then click on the bottom right of the check, then click CROP.

Q: What do I do if the application does not allow the deposit because the image must be 300dpi but my scanner settings are set to a minimum of 300dpi or more?
A: The image may be smaller than your scanner settings specify. You should validate the resolution/dpi of the image. Right click the image and select Properties. Go to the Summary tab to see the resolution/dpi.

Q: What do I do if the application does not allow the deposit because the image must be smaller than 1MB?
A: You should validate the file size of the image. Right click the image and select Properties. Go to the General tab to see the file size. If the image exceeds 1MB, you will need to use your scanner software or other application to resave the file with a smaller file size.

Q: How do I know that my check was submitted for deposit?
A: You can print a receipt that includes a deposit receipt confirmation number and a copy of the check deposited.

Q: When will my deposit be credited to my account?

A: Your deposit will typically be credited immediately, though deposits may be delayed if made during periods of system maintenance. Funds availability rules will apply based on the type of the check, check amount, and your account history.

Q: Why did my check reject?

A: There are a number of factors that could cause your check to be rejected during the eDeposit process. Some of them include:

- MICR line (the numbers at the bottom of the check) may have been cropped off
- Check amount could not be read
- Blank or suspect check
- Check number could not be read
- Check date could not be read
- Front signature was not detected or is missing
- Account number, routing number or other check data could not be read
- Invalid routing number information

Q: What do I do if my check rejected during the deposit process?

A: Ensure that the check images are correctly cropped, that the MICR line is fully visible and there is space between the MICR and the edge of the image, the front check image is right side up, and the back endorsement is above the arrow on the right. If you continue to experience problems, come in to any of our branches and present that check for deposit or please call us at 800-782-8782.

Q: Can I deposit all types of checks?

A: There are some types of check that are prohibited from being deposited through eDeposit:

1. Checks that are payable to any person or entity other than you or include a third-party endorsement;
2. Checks written to yourself, either from your personal or business account;
3. Checks that you know or suspect, or should know or suspect, are fraudulent or otherwise not authorized by the owner of the account on which the check is drawn, including checks received via Internet solicitations;
4. Checks that have not been previously endorsed by a financial institution (a bank, savings and loan, or a credit union) and are either “substitute checks” or Image Replacement Documents (“IRD”) that purport to be substitute checks, without credit union’s prior written consent;
5. Foreign checks (checks that are not payable through financial institutions located in the United States or Territories of the United States);
6. Checks that are Remotely Created as that term is defined in Reg CC, where in place of a signature, a statement authorizing the check or a person’s printed or typed name appears instead; or
7. Altered, incomplete, or non-negotiable checks;
8. Checks which are not acceptable to the Credit Union for remote deposit into a deposit account, such as a mutilated check.

Additionally, you may not deposit the following negotiable instruments through eDeposit:

- Savings Bonds
- Travelers Cheques

Q: Can I deposit credit card and convenience checks?
A: Yes.

Q: Can loan payments be made with eDeposit?
A: No. A loan payment cannot be made with eDeposit.

Q: What happens with my check after I have scanned it?
A: The check is electronically transmitted to us, and we will process your deposit.

Q: Does the service have deposit limits?
A: Members may deposit up to $10,000 per day.

Q: How many checks can I deposit a day?
A: There is no limit on the number of checks you can deposit a day as long as you do not exceed the $10,000 per day limit.

Q: When will my eDeposit be available for withdrawal?
A: Holds are placed according to our Funds Availability Policy. Check holds vary based on the amount of the check and other factors. Please refer to the Funds Availability disclosure in the Master Account Agreement for more information.

Q: Can additional holds be applied to my check after you process my eDeposit?
A: Yes. In some circumstances additional holds may be applied to the check you deposited.

Q: Will I have an option not to accept the holds?
A: Yes. You can cancel your deposit prior to submission.

Q: What do I do with the scanned check after depositing it?
A: Please attach a note to the check and file it with a copy of the printed receipt. We recommend that you retain the check for 90 days for your records and destroy it after that time.

Q: If there is a problem with my deposit, how will I be notified?
A: We will make every attempt to call you at the phone number on record – a mailed notification will be sent to the address on record if we are unable to reach you by telephone.

Q: How can I tell the difference between a branch deposit and an eDeposit in PC Access?
A: The transaction description will say “eDeposit;” all other deposits will say “Deposit.”