



ATC mCheck Remote Deposit and EZ Check Remote Deposit FAQ's

General Questions:

- 1. What is ATC mCheck Remote Deposit and EZ Check Remote Deposit?**
ATC mCheck Remote Deposit allows you to use your smartphone's camera function to take a picture of a check and remotely deposit it to your ATC checking account. The EZ Check Remote Deposit service allows you to do the same using your printer that has a scanner function.
- 2. When can remote check deposits be submitted to Adirondack Trust?**
You can submit remote check deposits 24-hours a day, 7-days a week including weekends and holidays. Please remember that checks are only processed on business days.
- 3. What type of Adirondack Trust accounts can be used with this service?**
You can deposit checks into your Adirondack Trust checking account.
- 4. As a co-owner on an account can I use the remote deposit service?**
Yes, you have the same rights on the account as the owner.
- 5. Can a business deposit checks into their business account?**
Yes, each check must be payable to the name of the account holder.
- 6. How secure is ATC mCheck and ATC EZ Check Remote Deposit Service?**
Both services integrate completely with our WebWise ® Online Banking system. The hardware, password and multifactor authentication used for online banking also protects your remote check deposit transactions.
- 7. My check will not deposit, why?**
There could be a few reasons:
 - a) the signer of the check may have signed their name over the account number, if this is the case the check must be deposited through the branch.
 - b) the image is blurred
 - c) the amount you entered does not match the amount of the check

Depositing Checks:

- 1. What types of checks can be deposited using the remote deposit service?**
Personal and business U.S. checks can be deposited through the remote deposit service. Checks from Canada and other foreign countries, food stamps, savings bonds, money orders, counter checks, third party, items with "non-negotiable, incomplete checks, stale-dated or

post-dated" checks, any checks that contain evidence of alteration to the information, checks purported to be a lottery or prize winning and poor image quality checks must be deposited at any ATC branch or an ATM located at branch.

2. Are there any deposit limitations using the remote deposit service?

We reserve the right to place limits on the number of deposits per day, and/or the total dollar amount of deposits. The current deposit limit is \$1,500.00 per day.

3. Do I need to include a deposit slip with my phone / scanned check deposit?

No, a deposit slip is not needed.

4. Am I able to view my check deposit history with either service?

The deposit history can be viewed for up to 5 days in the "Review" function for the mCheck phone application. With EZ Check Remote Deposit you can access your scanned deposits up to 45 days. History prior to that must be accessed through our WebWise® Online Banking service, which will show you the date and amount of the deposit.

5. When will deposits be posted into my account?

Deposits submitted through either remote deposit service are typically processed like traditional paper deposits, and will be posted on the current or next business day depending on when they are received. If received prior to 3:30 p.m. (EST) they will be processed the same business day. Generally part or all of the funds will be available the next business day, based on the Bank's Funds Availability Policy.

6. What should I do with the original paper checks after deposits are made?

Original checks should be stored until you have received credit for the deposit. We recommend that you hold onto the check for 10 days in the advent of unforeseen circumstances. Do not alter the check or destroy it until after this period. Do not rescan the check or deposit it elsewhere unless we notify you to do so.

7. How do I prevent checks from being scanned and deposited twice?

The software is designed to compare each check to the previous checks you have deposited. If a possible duplicate item is found, we are alerted. If it is a duplicate check, we will adjust the account and you will be notified of the adjustment.

8. How do I know if the image quality is acceptable?

The software uses a process called Image Quality Analysis (IQA) to determine if all required information from the check is readable. If the check image fails IQA, you'll be alerted.

9. What do I do if the writing on check is hard to read?

As with each check you are asked to enter the amount of the check. The system reviews each check for image quality to see if it can be read, if not, an error message will advise you that the check cannot be read. If unable to read the check please deposit it at any ATC branch or ATM.

- 10. Can third-party checks I receive be deposited into my account?**
No. Only checks made payable to the account holder(s) can be deposited using this service.
- 11. Is there a limit to the number of checks I can deposit at any one time?**
Only one check at a time can be deposited, however, you may photo or scan multiple checks during your session. Depending on the amount of checks you have you may want to visit any Adirondack Trust branch, generally this may be 10 checks or more.
- 12. Is photo/scan required for both the front and back of the check?**
Yes, this is required for proper verification; the software for both services will ask you to do this as well it will also check for proper endorsement on the back of the check.
- 13. How will I know if the deposit is accepted?**
When you make a deposit you can check the status of the deposit through the mobile app by looking at the “Review” function, or the “Deposit Status” in the web application once you have scanned the check.

ATC EZ Check Remote Deposit

- 1. What hardware do I need to run this service?**
PC with a current version of Windows 7 (32-bit or 64-bit), Windows XP® SP2 or Windows Vista® (32-bit or 64-bit) running IE7, IE8, IE9, FireFox or Safari or MAC OSX running Safari
- Compatible desktop scanner
 - High-speed Internet connection, 512K or faster
 - Account with The Adirondack Trust Company and WebWise® Online Banking
- 2. Can the scanner be connected to a network?**
The application’s TWAIN connection will not work properly if your scanner is attached to your PC through network connection. The scanner must be connected directly to the PC.
- 3. What type of Internet connectivity is needed?**
A Broadband or DSL-type connection is recommended. The system will work with a dial-up connection but the performance will be significantly slower.
- 4. What does TWAIN mean?**
TWAIN is a widely-used program that lets you scan an image (using a scanner) directly into an application where you want to use the image. Most MS Windows software and scanners are TWAIN compatible. If you receive a configuration error, you can download an updated driver from your printer hardware manufacturer’s website.
- 5. I keep getting a printer error message. What should I do?**
Consult the manufacturer’s website for online help or contact an independent PC consultant.

We cannot provide direct support for your home PC or printer.