

# Business Remote Deposit Capture



Business Remote Deposit Capture allows businesses to easily deposit checks remotely using their choice of multiple devices.

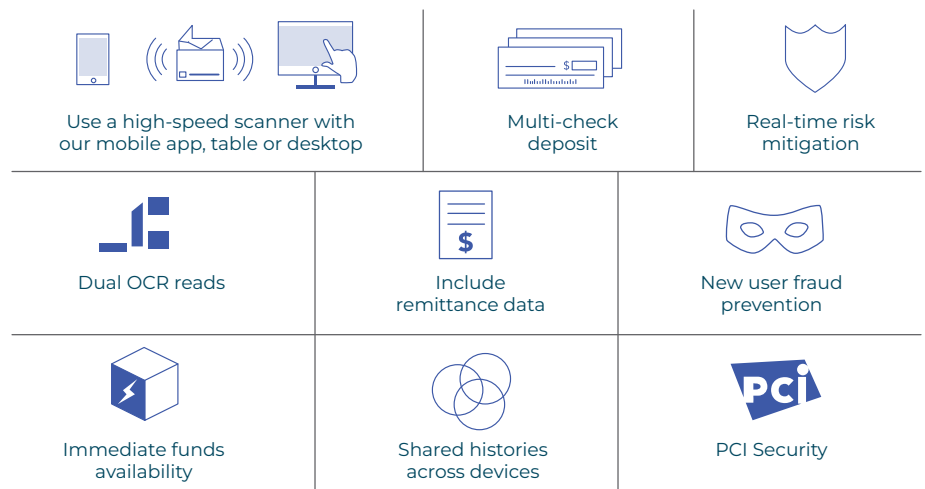
- Deposit Multiple Checks Digitally
- Real-Time Processing
- Real-Time Posting

Business managers have many tasks that need to be completed during their workday and they have many choices on where to maintain their business accounts. Business Remote Deposit Capture (bRDC) can be a differentiator. Processing payments does not have to require a trip to the branch, saving time for both the business and the credit union.

With bRDC, a busy property manager can use a desktop computer with a check scanner to deposit 100 checks, or a small business owner can quickly use a smartphone to deposit 10 checks. While the scenarios can vary, bRDC provides a seamless experience across all devices for businesses of all sizes. Users can make deposits and view transaction histories quickly from any device: mobile app, tablet, or desktop.

## How It Works

Below is a general representation of how bRDC works. However, some functionality is dependent on your mobile banking provider. Our team is able to discuss variances with you on a case-by-case basis.



bRDC provides business members with an omni-channel platform that allows access across all channels thanks to a universal, cloud-based application. Users can start with their desktop computer and scanner, then use their mobile device to pick up where they left off!

Business users also may use bRDC with Ensenta Business Mobile with Multi-Check, a simple, fast way to deposit multiple checks in a single session using their smartphone.

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Ensenta Smart Alerts Direct for Real-Time Posting™ is another mobile-based feature that credit unions may opt-into within bRDC. Allowing for a direct SymXchange API connection into the core, this product enables credit unions to post real-time deposit transactions and apply risk-based check holds using member segmentation and the Ensenta risk engine. This further allows credit unions to leverage core hold and Regulation CC parameters without Shared Branch rail constraints for holds, leveraging existing hold and posting functionality within the core.

## Key Benefits

**Wirelessly Deposit Multiple Checks** – Provide flexibility and portability for small businesses and enable multi-check deposits in the same session.

**Real-Time Processing and Posting** – Increase back-office efficiencies with instant review and automated approval for low risk deposits.

**Compliant Fraud and Risk Settings** – Protect members and your credit union from fraudulent activity with agile fraud and risk mitigation tools. Leverage integrated products, such as SmartAlert Real-Time Fraud Alerts.

**Instant Messaging** – Members receive real-time messaging from their credit union, regardless of how or where a deposit is made.

**Touchless** – Because bRDC is a remote option, no physical contact needs to be made to deposit checks.

**24/7/365** – Business members can deposit checks anytime, anywhere.

*“Credit unions are continuing to compete with their business offerings against local and regional financial institutions. Members’ digital expectations have also grown exponentially, so allowing their business members added digital convenience through bRDC helps them meet those needs.”*

**Rebekah Higgins**  
Chief Growth Officer

## Learn More

For additional information about implementing Business Remote Deposit Capture at your credit union, including feature availability and compatibility with your digital banking provider and scanner programs, please contact Fred Barber, Vice President of Solutions.