



REMOTE DEPOSIT ANYWHERE (RDA)

Frequently Asked Questions (FAQs)

What is Remote Deposit Anywhere (RDA)?

Remote Deposit Anywhere makes depositing a check as simple as taking a photo. Simply endorse your check as instructed, snap photos of the front and back with your iPhone/iPad or Android device, and make a deposit into your account.

How much does it cost to use the RDA?

There is no fee to install/enable RDA. However, standard wireless carrier data and charges may apply, so please make sure you understand the terms and conditions of your wireless plan.

Who can enroll in RDA?

Account holders who have online and mobile banking are eligible for the RDA service. Restrictions may apply based on past utilization of your account, account balance, and NSF activity.

How do I enroll in RDA?

Enrolling is easy! Simply log into our Bank of Clarendon Mobile Banking app. Select "deposits" from the menu dropdown and complete registration. You will receive a response back from our Customer Service Department within 1 business day further explaining your eligibility for this product.

What types of checks can be deposited with RDA?

- RDA can process checks payable in U.S. dollars and drawn on any U.S. Bank, including but not limited to; personal, business and government checks. They must also be payable to, and endorsed by, the account holder.
- International checks, U.S. savings bonds, U.S. postal money orders, remotely created checks (whether in paper form or electronically created), convenience checks (checks drawn against a line of credit), counter checks or third-party checks are not eligible for deposit through RDA.



Can I use RDA to deposit checks into my business account(s)?

Currently, RDA is only available to businesses that operate as a "DBA". Corporations and LLC's are not eligible for this service at this time.

How do I endorse a check when using RDA?

A proper endorsement is one of the most crucial components of RDA. To properly endorse a check for deposit through our mobile app, you must:

- Restrictively endorse any item transmitted through RDA by writing "FOR BOC MOBILE DEPOSIT ONLY, Account # _____, Date ____"
- Endorsements must be made on the back of the check within 1½ inches from the top edge, although we may accept endorsements outside this space.
- Any check to be deposited using RDA generally must be made payable to an account holder or as account is titled.

How do I get the best image of the check using RDA?

Please remember to properly endorse the check before you take a picture or scan it. If you fail to properly endorse the check, the payer's bank may choose not to pay it, and the deposit to your account will be reversed.

- Flatten the check and place it on a dark, non-reflective surface.
- Make sure there is enough light to distinguish the check from the background.
- When the image is displayed for you to review, if it is not readable, tap "Retake" to retake the picture of the check.
- If RDA cannot correctly interpret the writing on your check, you can deposit the check at any one of our branch locations.

Are deposits made using RDA secure?

Your transmissions made using RDA are safe and secure. Check images are only stored on the phone until you complete your deposit. For this reason, it is important that you take appropriate steps to protect the security of your phone like:

- Password protect your mobile device
- Keep your mobile device in a secure spot when not in use
- Secure your login information
- Let us know immediately if you think your login information has been compromised



When will my deposit show on my account?

Your deposit will generally show on your account within one business day; however, it may take up to two business days.

How am I notified that my deposit has been accepted?

After you make a deposit you will receive an email from the Bank letting you know the deposit has been approved. This email will note the time, date and amount of the deposit, and we will provide you with a reference number.

Why would a deposit be held for review?

If you are not a new user and get the "held for review" message, most likely the check is missing information such as MICR, signature, date, maker, endorsement, possible duplicate or bad image quality.

What do I do with my check after I have sent the image?

After depositing your check using RDA, please follow these best practice guidelines:

- Write "Mobile deposit on Date" on the front of your check. The date should be the month, day, and year of your deposit.
- Securely store your check for 14 days after your deposit, mark "VOID" and then destroy it by cross-cut shredding or another commercially acceptable means of destruction. This allows sufficient time in case the original check is required for any reason.

How will I know if there is a problem with my mobile check deposit after I submit it?

There are several ways that you could be notified if there is a problem with your RDA deposit after you submit it:

- You may be alerted on your device after you hit submit. The message will alert you to the issue (i.e. Check must be endorsed "For Mobile Deposit Only", check is not legible, etc.)
- You may be alerted via the email address that we have on file if an issue has been detected prior to the deposit being credited to your account.
- If a problem arises with your deposit, such as a returned check, we will send you written notice to the address we have on file via U.S. mail, please do not redeposit the original check.



TROUBLESHOOTING

I downloaded the app but am unable to login?

In order to use our Mobile Banking app, you must first enroll in Online Banking. Please contact our customer service department at customerservice@bankofclarendon.com. You may also contact any of our banking offices by phone.

I do not see the "Deposits" button in my app (iPhone users only).

If you are on an iOS device, and have multiple services enabled (i.e. bill pay, alerts, locations), you may need to click on the "More" button to view all services available including "Deposits". If you can still not see the "Deposits" option, contact us at customerservice@bankofclarendon.com.

Why don't I see the "Deposits" (RDA) option within my mobile banking App?

If you enrolled today, please allow one business day to process your request. Otherwise, if you do not have the RDA option in the mobile banking app, you will need to follow the steps for enrollment or email customerservice@bankofclarendon.com for assistance.

Are there any limits to how much I can deposit?

Yes. The RDA service does have qualification requirements. We have daily and monthly limits on both the number of items you may remotely deposit and on the amount that you can remotely deposit. The limits are based on a review of your account history with the bank and will be communicated to you after your initial registration.

I take photos of the front and back of my check, but it will not let me deposit the check OR I cannot take photos of my check.

Check your settings or permissions and make sure that your device allows the Bank of Clarendon Mobile app to have camera access/permission. You may also try rebooting your device and or reinstalling the mobile app.



A check I deposited was returned or rejected. Can I redeposit it through RDA?

No, if a check was returned, it cannot be re-deposited through the mobile app.