

Remote Deposit Checklist

With remote channels more important now than ever before, these best practices will ensure a smooth digital banking experience for your customers or members, and for your staff



Drive Awareness through Messaging

Typically, more than half of branch visits are for making deposits. With more people seeking to avoid branches, ensure your account holders are aware of digital options for depositing checks and cash. Free messaging templates for driving awareness for mobile, merchant and ATM deposits are available through [Impact Marketing from Fiserv](#) and through our partner agency, [Beavercreek Marketing](#).

In your messaging be sure to provide:

- Links to tutorial videos:** brief online demos will help first-time users, and reduce calls into your contact center; available through [Impact Marketing](#) and [Beavercreek](#)
- Deposit limit policies:** Be sure information is readily available on deposit limits and that limits are adequate
- Funds availability policies:** Manage depositor expectations about when to expect funds availability by clearly communicating your policies
- Endorsement policies:** Ensure any restrictive endorsement policies are clearly documented
- Check retention for mobile:** Share guidance on how long to hold onto checks after they are submitted for deposit – best practice is until the check is cleared
- Merchant RDC info:** Provide your business customers with deposit software and check scanners -- easy procurement available through [Hardware AdvantageSM](#)
- ATM locations and updates:** Make sure your web site is up to date with location info and policies. Consider messaging updates on your ATM screens.
- How to get support:** Make contact center details easily available for your users

Operational Considerations

- Ensure mobile deposit access:** Make sure your app users have automatic access to the deposit feature
- Educate your staff:** To prepare for an expected increase in RDC volumes, ensure your [staff members are familiar](#) with RDC functionality so they're equipped to help customers or members. While hands-on experience is best, [video tutorials](#) are quick and effective as well.
- Repurpose branch staff:** With less traffic in your branches, consider reassigning tellers and bankers to help with deposit review or client support.

Other Remote Deposit Configurations

Consider fine-tuning these aspects of your RDC program to help with increased volume and ensure the best user experience:

- Deposit Limits
- Deposit Review Thresholds
- On-device Mobile Banking Enrollment
- Automatic Access to Mobile Deposits
- Real-time Deposit Confirmation
- Email Notifications of Deposit Status
- MiSnap™ Mobile Image Capture
- Dynamic Risk Management

We're Here to Help

For help or more information about these configurations or programs, please contact your Fiserv Service Partner or Client Partner.

For general support with RDC solutions, contact **Deposit Solutions Support** at (800) 998-3478 or [online](#).