

Let's Talk **Commercial Remote Deposit Capture**



Libro Commercial Remote Deposit Capture is a web-based platform which enables business Owners to scan and deposit cheques from their office directly into a Libro account. Improve cash flow by depositing cheques faster, with no time out of the office; simply scan and deposit!

Is this right for my business?

Consider **Commercial Remote Deposit Capture** if you:

- ▶ Deposit 40+ cheques per month
- ▶ Deposit cheques frequently throughout the month
- ▶ Operate your business some distance from the nearest Libro location
- ▶ Want to save time and money on cheque deposits

Eligible Deposits

Any of the following, in Canadian or U.S. currency, may be deposited:

- ▶ Personal, business or government cheques
- ▶ Certified cheques
- ▶ Money orders or bank drafts
- ▶ Not accepted: Foreign drafts and stale-dated cheques

Peace of Mind of Enhanced Security

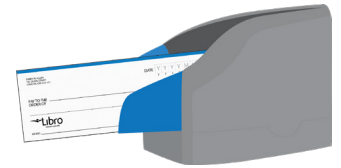
- ▶ Two-step user authentication; user ID + unique password
- ▶ Cheque images stored online and original cheques can be destroyed after 120 days
- ▶ Compatible with Internet Explorer, Firefox and Google Chrome browsers
- ▶ Proven firewall protection

Panini and Digital Check scanners are compatible with the following operating systems:

Windows Vista 32-bit, Windows Vista 64-bit, Windows 7 32-bit, Windows 7 64-bit, Windows 8 32-bit, Windows 8 64-bit, Windows 10 32 bit, Windows 10 64 bit, MAC OS.

How it Works

- ▶ Using a dedicated cheque scanner and software*, deposits made by 7:00 p.m. EST are credited to your Libro account the same business day
- ▶ Deposit multiple cheques per transaction in each currency, with no deposit slips required
- ▶ No holds on cheques deposited
- ▶ Scanned cheque images available in PDF for saving or exporting
- ▶ Reporting of deposit activity on your CAD and USD accounts
- ▶ Online reports can be exported in PDF or Word
- ▶ Customizable user entitlements



Pricing and Support

Corporate Capture – Owner Implementation Fee - \$50 per unlisted transit with up to 10 accounts included (additional accounts \$3.80) The fee for the Commercial Remote Deposit Capture service is \$35 per month per location.

**The cheque scanner is a one-time purchase cost available at Libro's preferred vendor, Paystation. Please visit www.paystation.ca/librocu to place your order. Orders received before 3:30 pm Monday to Friday are processed and shipped the same business day. If received after 3:30 pm the order is shipped the next business day. Scanner delivery is based on UPS's standards, generally two business days from shipment date.*

Software and hardware support is available through Libro Credit Union Monday to Friday 8 am to 5 pm at 519-672-0130 ext. 4624.