



## **BizFlash Business Check Deposit FAQ's**

**1. What is BizFlash?**

BizFlash is a service that allows your business to make deposits remotely using a scanner. Just scan paper checks from your place of business and send the images securely over the Internet to Coast Central Credit Union for deposit.

**2. What are the benefits of using BizFlash?**

This service gives you the flexibility to manage your business and make deposits on your schedule. You can make deposits without having to leave your office.

**3. Is BizFlash secure?**

By signing into our secure website with your unique username and password, you are entering a secure and encrypted site.

**4. How do I sign-up for BizFlash?**

Call our Member Business Services Officer at ext. 622.

**5. Is there a fee for Business BizFlash?**

Yes, please refer to the Schedule of Service fees.

**6. How much does a scanner cost?**

It depends upon your business needs. You can use a scanner provided by the credit union (which must be returned upon termination of service) or purchase your own. Please see the list of recommended scanners provided.

**7. Can I have more than one user? Can I have more than one Online login?**

Yes. Once you are set-up for the service you will have access through BizFlash to assign multiple users with different logins to make deposits on your behalf.

**8. What do I do with my checks once I make a deposit with BizFlash?**

Retain deposited checks for up to 60 days. Write on the back of the check "Deposited through BizFlash" to help avoid redepositing the same check. After 60 days, safely destroy the check.

**9. What are the system requirements for BizFlash?**

Operating System: Windows 7 or 8 (8.1)

Ram: Minimum 1 GB

CPU: 2.0 GHz or greater

Internet: Broadband connection

JavaScript and Active X must be allowable on your computer.

Applications: Internet Explorer 10 or greater

**10. What is the cutoff time for depositing checks through BizFlash?**

If you deposit your check before 9 AM PST, that check will be sent for processing the same business day. If your deposit is after 9 AM PST, the check will be processed the next business day.

**11. What happens with my check after I have scanned it?**

The check is electronically transmitted to Coast Central Credit Union.

**12. Can I deposit all types of checks?**

There are some restrictions to the types of checks that may be deposited:

- The imaged item transmitted to CCCU through the Service must be legible;
- must be drawn from a United States ("U.S.") financial institution in U.S. currency;
- must be payable to you or your joint accountholder (if applicable).
- Two-party checks are accepted by exception, through this service.
- All checks must be new items (not yet presented for payment through any channel) and must contain all of the elements of a legal U.S. check to be an eligible item. A "U.S. check" is a written order instructing a U.S. financial institution to pay upon its presentation to the person designated in it, or to the person possessing it, a certain sum of U.S. money from the account of the person who wrote it.
- A check must list a payee, the date, the amount, identify the U.S. financial institution where the check can be paid and contain an authorized signature to be valid.
- "Drafts" (an order for payment drawn on anyone, including a bank, a person or a trading account with a company), bonds, checks drawn on non- U.S. financial institutions, checks drawn in non-U.S. currency and other items may not be processed through the Service

**13. Who do I call for help?**

You can call our Member Business Services Department Monday through Friday 8:00am-5:00 PM at (707) 445-8801, ext. 1620.