



research services

Retail Remote Deposit Capture Annual Study

	Financial Institution A	Financial Institution B	Financial Institution C	Financial Institution D	Financial Institution E
Retail Remote Deposit Capture					
Account Charges	e-Deposit	Mobile Quick Deposit	eDeposits	My Branch In A Box	iDeposit / eDeposit
Implementation Fee	\$0.0000	\$0.0000	\$0.0000	\$0.0000	\$0.0000
Service Eligibility Requirements	Account in good standing	Checking Account customer with iPhone application.	Checking or savings account open for at least 60 days in good standing and member at least 18 years of age.	Available to all customers with completed Service Agreement and account.	Meet membership requirements of credit union, checking or savings account.
Monthly Maintenance Fee	\$0.0000	\$0.0000	\$0.0000	\$35.0000	\$0.0000
Deposited Item Fee	\$0.0000	\$0.0000	\$0.0000	\$0.0000	1-10: \$0.00 / 10+: \$1.00 each
Electronic Item Return	\$25.0000	\$10.0000	\$15.0000	\$7.0000	\$25.0000
Electronic Item Resubmit	Not Available	\$0.0000	\$0.0000	\$0.0000	\$0.0000
Deposit Adjustments	\$0.0000	\$0.0000	\$0.0000	\$0.0000	\$0.0000
Deposit Limitations	\$25,000.00 Check Limit	\$1,000.00 Daily Limit / \$3,000.00 Monthly Limit	\$5,000.00 Daily Limit / \$50,000.00 Monthly Limit / Up to 999 checks in one deposit	\$25,000.00 Daily Deposit	None
Cut-off Time	6 pm EST	9 pm EST	8 pm EST	7pm EST	3pm EST
Early Contract Termination Penalty	No Contract	No Contract	No Contract	\$250.00 If scanner is not returned	No Contract

Retail Remote Deposit Capture					
Web Reporting					
Web Image Viewing	\$0.0000	\$0.0000	\$0.0000	\$0.0000	\$0.0000
Web Image Archive	18 Months	120 Days	18 Months	5 Days	90 Days

Retail Remote Deposit Capture					
Equipment Options					
Smart Phone Compatibility	Yes	iPhone	Not Available	Not Available	iPhone
Scanner Compatibility	iPhone	Not Available	TWAIN Compliant Scanner	RDM EC 7000i provided	PC Enabled scanner