



MERCHANT CAPTURE

No time to leave the office to make a deposit? Do you need flexible hours to make your deposits while saving time? Merchant Capture from Dakota Community Bank & Trust offers you this flexibility and more!

It is like having a Dakota Community Bank & Trust teller in your office 24 hours a day, 7 days a week. Even on weekends and holidays. Save time by automating your deposit process and eliminating the need to travel to your nearest Dakota Community Bank & Trust location to deposit your checks.

Maintaining your business' and your customer's privacy is important. Merchant Capture through Dakota Community Bank & Trust uses encryption to secure the entire scanning, transmission and research processes. Merchant Capture also conforms with Multi-Factor Authentication standards to ensure that you, and only you, are making and researching your deposits.

How does Merchant Capture work?

Using a check scanner, obtained through Dakota Community Bank & Trust, you scan the front and back of your checks and an image is created. This image now becomes a legal equivalent of the paper check.

CAR/LAR software in our Online Banking checks the image for usability and reads both printed and handwritten information on the check. After all of the check images have been reviewed and accepted for usability your deposit is securely transmitted via our Online Banking system where the transaction is processed.

What is usability?

Usability is a set of requirements used to ensure the image can be used as a legal equivalent. Your image is checked for a date, signature, legal amount, courtesy amount, check number, routing number and account number. The image is also checked for proper sizing, darkness, lightness, missing corners and skewed dimensions.

Do I need to upgrade my computer system?

If your computer meets the minimum requirements you will not need to make any modifications to your current system.

What is CAR/LAR?

Courtesy Amount Recognition (CAR) and Legal Amount Recognition (LAR) is special software designed to read both handwritten and printed information. The software will automatically read the check amount, check number, routing number and account number and it will automatically input this information for you. If the information can't be read you can manually input what is needed, with some limitations.

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Will I need to upgrade the software as updates and features are made available?

Once the scanner and Merchant Capture security policy is installed on your computer you will not need to make any future upgrades. Dakota Community Bank & Trust's Merchant Capture is accessed and operated through our Online Banking. If there are any updates or feature changes to the software, we will update our servers. Offering Merchant Capture through the internet helps reduce maintenance steps for you.

Can I set up multiple user accounts?

Yes, you are allowed as many user accounts as you wish. Different user rights allows for segregation of duties when necessary. Each user can be limited to one duty or have multiple duties. We offer the following user rights:

Limited - Scans checks and makes any necessary changes for the image to meet usability requirements.

Approver - Submits the deposit to Dakota Community Bank & Trust.

Can I set up multiple accounts to deposit to?

Yes, you can deposit to any deposit account that you have with Dakota Community Bank & Trust.

What type of checks can we process through Merchant Capture?

You can deposit personal and business checks with U.S. Dollar amounts drawn on U.S. Banks that have valid account and routing numbers.

Is Merchant Capture secure?

Yes. Any action taken in Merchant Capture is through secure web encryption via our Online Banking. Our Online Banking employs multiple steps to conform to Multi-Factor Authentication standards. User passwords are also set to conform to secure requirements.

What type of training and support is provided?

Dakota Community Bank & Trust will come to your business and set up your scanner and security policy. At that time we will train your staff in the different processes of Merchant Capture. If at any time you have problems we will be glad to help via email, phone or in person when necessary.

What should I do with the paper check after I have made the electronic deposit?

Our Merchant Capture Terms and Agreement states that you should retain paper checks for 60 days in a secure location. The paper checks should then be shredded or you can bring them to us and we will shred them for you.

Who will use Merchant Capture?

Those individuals currently in charge of manually creating and delivering deposits can use Merchant Capture.

What if one of the checks is returned for Non-Sufficient Funds (NSF)?

You will be notified in the same manner as in the past with paper deposits.

What do I need to use Merchant Capture?

A modern computer that is capable of using Internet Explorer with one available USB port and a compatible check scanner is all that is needed to use Merchant Capture. To ensure data security, we require that you utilize standard security practices that includes virus protection, secured WiFi (when using WiFi), proper physical security and strong passwords.

