

WHAT YOU SHOULD KNOW

Chase Quick Deposit (CQD)

Features	What You Should Know
Permissions	<p>On CQD, users have the ability to scan and submit batches for deposit.</p> <p>The ability to grant access to users for different scan and deposit functions is not available in CQD. For example: User A cannot have access to scan all checks while user B only has access to submit checks.</p>
User Entitlements	<p>Administrators can set up sub-users on CQD who can then be entitled at the account level. Sub-users can be given transact-only access, which means they can scan checks and view CQD history, or they can be given view and transact access, which means they can also view account balances and activity. Scan and deposit-only functionality is available upon request.</p>
Reporting	<p>Currently, CQD detailed information will be captured for reporting. Capabilities of CQD reporting include:</p> <ul style="list-style-type: none"> • transaction history is available for 13 months. • search capability, including date range, check number, dollar amount, check and dollar amount, and remit account number. You can also save up to 5 searches for use at a later time. • reports, which can be downloaded by location or account number • check images are available for 270 days for on us (drawn on Chase) checks and available for 120 days for checks drawn on other financial institutions • a version of the All Items report is available on CQD. This report will contain all data as the current All Items Report on IDD and the Web Client Check Comma Separated Value (CSV) reports. The report is customizable to fit your needs allowing you to add/remove fields as needed; it is also extractable.
Scanners	<p>CQD uses the Panini My Vision X, Vision X series of scanners.</p>
Transaction History	<p>Thirteen months of transaction history will be viewable on IDD.</p>
Batch Saving	<p>If you wish, you can begin a deposit and finish it at another time. Note: Only one deposit can be saved and finished at another time.</p>
Billing	<p>All CQD charges will be consolidated into the same online billing account to which your other online services are currently billed. On CQD, each batch will post separately to your account. Note: there is not a per deposit charge on CQD.</p>
Daily Cut-off Time	<p>All batches submitted by 9:00 p.m. Eastern Time (ET) on business days will be processed on the same day.</p>
Unscannable Items	<p>As a safety measure, the following items cannot be deposited via CQD: foreign checks, deposit tickets, and checks that are in very bad condition.</p>

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Non-Conforming Images (NCIs)	If an item deposited through CQD is determined to be unreadable, the user will be notified by an e-mail from Chase. You will be asked to re-deposit the original item in a branch or via Bank by Mail.
Deposit Location	On CQD, multiple locations are allowed and there is no limit to the number of locations you can create; however, for optimal system performance, we recommend no more than 30 locations. Location names can be customized, but you cannot specify unique location numbers.
Check Endorsement	<p>Virtual payee endorsement automatically places an endorsement on check images after they have been scanned.</p> <p>The endorsement will read "For Deposit Only Account XXXXXXXX".</p> <p>This can be enabled or disabled via the Manage Accounts link on CQD.</p> <p>By enabling this function you will no longer have to manually endorse or spray endorse checks going forward.</p>