



Q & A

Fast Track! Remote Electronic Deposit Service

What is Remote Electronic Deposit?

Santa Cruz County Bank offers Fast Track! Remote Electronic Deposit service for the electronic clearing of items, enabling its commercial clients to transmit paper items, converted to electronic items, to the Bank for processing and for deposit into their account right from their desk.

How does it work?

Checks are processed through a scanner which is connected to your computer. These checks are then electronically transmitted to the Bank by the click of a button, all over the internet through a web-based interface and secured site.

What type of Equipment and/or Software is required?

Fast Track! is a completely web-based service, requiring an Internet connection and PC. There is no software or licensing required.

A scanner is required. Clients may use a scanner of their choosing as long as the scanner meets the certification standards set forth by Santa Cruz County Bank. Scanners are priced according to the volume of checks processed per minute.

Is it possible to see a demonstration of the product?

Absolutely! Contact us to set up a time that is mutually agreeable.

Contact: Erica Jonsson 831.457.5003 ext 2129 or Shirley Hennessey 831.457.5003 ext 2128.

What are the steps to get set up on Fast Track! Remote Electronic Deposit?

Businesses interested in Fast Track! Remote Electronic Deposit may complete and submit an application to the Bank for consideration. All applications will be reviewed by the Bank's Credit Department. If approved, the Business would be required to open an account with Santa Cruz County Bank for processing and receipt of deposits through Fast Track! Remote Electronic Deposit. The Business would then purchase the desired number of scanners and sign an Agreement with the Bank.

What are the benefits to my business?

Fast Track! Remote Electronic Deposit eliminates the need to go to the Bank to make deposits by check, thereby saving hours of time each month, which allows for increased productivity and efficiency. Businesses with operations in multiple locations or multiple cities can utilize Fast Track! to consolidate their banking relationship to one bank instead of having to operate multiple banking locations due to geographic barriers. With Fast Track!

business owners no longer need to worry about potential lost business opportunity and productivity because they no longer have to drive deposits to the bank or pay a courier to deliver their deposits.

Is it expensive?

Fast Track! Remote Electronic Deposit service requires the purchase of a scanner for each business location in order to transmit checks to the bank. Other than this one-time cost and a nominal set-up fee, there is a monthly maintenance fee and a per item fee. Clients will be billed monthly through Account Analysis.

When will my deposits credit my account?

Deposits submitted electronically through Fast Track! will be posted to your account the same business day, provided that you meet the daily cut-off time set forth by Santa Cruz County Bank. Files received after the cut off time will be processed and posted to your account on the next business day.

What if I need a copy of one of the checks I deposited through Fast Track!?

As you run checks for deposit through your scanner, each check is imaged, front and back, and saved to your system. You have access to view and print a copy of deposited checks at any time, 24/7.

Is there a customer service or a technical support line?

Yes. There are several points of contact.

By email contact our support team at fasttrack@sccountybank.com.

By phone contact Erica at 831.457.5003 ext 2129 or Shirley at 831.457.5003 ext 2128.

