

SpeedCheck - Frequently Asked Questions

Banking

Will SpeedCheck's remote deposit option work with my bank?

Because all banks can receive electronic funds, SpeedCheck works with any U.S. bank. Many banks encourage electronic checks because it saves them the cost of handling paper checks, results in faster access to funds, and allows easy transaction processing. However, you will need to contact your bank to ensure that they will accept your electronic deposits, which are submitted as ACH credits.

When are my transactions deposited?

Transactions are **not** automatically deposited when you click **Deposit**. Scanned transactions deposited by 4:30 PM CST are processed the same day. The transaction fee you are charged depends on the total number of checks deposited, not the number of batches scanned.

How long will it take for me to see the money in my account?

Usually, the deposit will be credited in your account and 100% of funds will be available within 2 business days. How this compares with your current situation may vary. Often with paper deposits, funds are credited in your account but are not yet available for use. With SpeedCheck, funds are available for use once the deposit shows up in your account.

What happens if a check is returned due to Non-Sufficient Funds?

If a check is returned due to Non-Sufficient Funds (NSF), a member of the ACS Support Team will contact you with the check information. You will need to manually update this information in ACS Contributions as part of your internal processes, since the returned check was processed as a part of the batch. Returned checks are submitted to your bank as ACH debits.

Checks less than \$100 are automatically resubmitted one time. Checks of \$100 or more are returned without being resubmitted, but can be resubmitted per your request. The resubmit option is set between our processing bank and the Federal Reserve and cannot be disabled.

If you find that funds are available for the check and need to resubmit it, contact the ACS Support Team with the check information. **Do not scan and redeposit the check.**

Returned checks are submitted to your bank as ACH Debits. A \$7.00 fee is charged for each check returned due to non-sufficient funds, and returned item fees are listed separately on your ACS monthly billing statement. Your bank should not charge separate return check fees.

Scanning

What is the check scanner and what does it do?

The SpeedCheck Scanners are used to scan batches of checks, which you can also remotely deposit, with ACS SpeedCheck. This scanner reads the check's amount and number, bank account number, and the bank's routing number. When you scan a check, an electronic image of both the front and back of the check is created. Under the Check Clearing for the 21st Century Act (Check 21 Act), this digital image maintains the status of a legal check and can be deposited electronically.

ACS offers three scanners, all of which are remote deposit ready. The Speed Check Scanner single feed scans one check at a time. The SpeedCheck Scanner 30 DPM and SpeedCheck Scanner 55 DPM scan 30 or 50 documents per minute, respectively.

Where can I purchase the scanner?

You must purchase the scanner directly from ACS Technologies, and your one-time setup fee is included in the scanner's cost. You can purchase the scanner by contacting your Sales representative or calling 1-800-736-7425.

How many checks can I scan at a time?

The SpeedCheck Scanner single fee scans one check at a time. The Speed Check Scanner 30 DPM and Speed Check Scanner 55 DPM scan 30 or 55 documents per minute, respectively. Checks scan one at a time, but we suggest dividing checks into batches. While you can scan larger batches, SpeedCheck is most efficient when 55 or fewer checks are scanned in a batch. The scanner automatically pulls the checks through, so you'll simply place your batch of checks in the scanner, click **Capture Checks**, and the scanner will do the rest.

What kind of checks can I scan?

You can scan and deposit personal checks, money orders, and bill pay account checks. You can even scan and deposit over the counter checks, provided the MICR information for that check is entered correctly. You can also scan checks of different heights and widths without any problems, but to get the best image quality, be sure to align all checks evenly at the bottom.

What if a contributor is a first-time visitor and does not have a record in ACS?

If a contributor does not have a record in ACS, you can easily add a record after scanning checks. Contributors and checks are matched by bank account number and bank routing number, so once a contributor is matched, you will not have to match them the next time you scan checks if their check has the same bank routing and account numbers.

How long should I keep the checks after scanning them?

You should keep hard copies of all scanned and deposited checks for at least 14 days. Within 3 days of scanning a batch, you will be notified of any returned checks. All check images are stored on a secure server for 24 months from the date of the deposit.

Integration with ACS

Does SpeedCheck work with OnDemand?

Yes.

Does SpeedCheck work with Macs?

If you use a Mac, you can deposit, split checks, and allocate checks to funds in ACS Contributions through OnDemand, our hosted software solution. However, the check scanner must be connected to a PC workstation to scan the checks.

I'm an organization client. Can I use SpeedCheck?

Yes. You can match checks to organizations' records just as you can match them to individual records.

What are the system requirements for SpeedCheck?

SpeedCheck's system requirements are the same as ACS system requirements; however, you must have ACS 10.3 or higher and a high-speed Internet connection. To download the latest version of ACS, visit the [download site](#) . If you are an ACS OnDemand client, a representative will contact you to install the latest version of ACS.

You must also own ACS Contributions, have an active support contract with auto-draft enrollment, and install 3.5 and older .NET framework.

Does SpeedCheck work with split transactions?

Yes. For example, suppose an individual gives a check for \$100, with \$75 designated for the general operating fund and \$25 designated for missions. If you scan a batch of checks where each check has money allocated to the general operating fund, you could select that as the default fund and then manually split the rest of the amount between funds.

Does SpeedCheck work with bill pay accounts?

Yes, you can scan and deposit checks from bill pay accounts like any other check; however, you will need to set up a record for the bill pay account before scanning checks. You can do this on the Checking Account Maintenance tab in Contributions Setup.

Can I use SpeedCheck at any time?

Yes- you can even scan and deposit checks when the bank is closed, such as on Sunday afternoons. However, deposits are only processed on normal banking days.

In addition, SpeedCheck is a Web application, so a reliable Internet connection is needed. In addition, our Web applications occasionally undergo scheduled system upgrades to increase capacity, improve features, and provide you with the best experience possible.

In the event of scheduled maintenance, you will be notified at least one week in advance. However, if a critical update is needed, we reserve the right to load updates at any time to best serve you and your ministry's needs.

Billing

How do I pay?

ACS requires upfront payment for the scanner and setup fees, and all deposit, transaction, and monthly support fees must be paid by ACH bank draft. For example, February's invoice includes fees from January's transactions and March's monthly account maintenance and support fee.

What does it cost?

To learn about pricing, contact our Sales department at 1-800-736-7425.