Payliance™

Remote Deposit Capture (RDC)

Faster check deposits. Stronger security. Better cash flow.



Streamline your banking operations with modern check processing.

The Burden of Traditional Check Processing

For organizations with multiple locations, traditional check processing creates a costly operational strain. Staff prepare deposits, transport checks, and wait for funds to clear. Each step limits cash flow, consumes staff time, and exposes checks to risk.

The Impact

- Bank trips consume staff time and drive operational cost
- Settlement delays restrict working capital and slow reconciliation
- Onsite storage increases theft and fraud exposure
- Manual handling and tracking heighten compliance pressure

The Payliance Answer

RDC digitizes check acceptance so teams scan and upload on-site, submit securely, and move to settlement without a bank trip. That shift delivers real-time processing, faster funds availability, and stronger security while simplifying day-end operations.

Core Benefits

- **Instant processing:** Scan and deposit checks anytime, anywhere
- **Improved cash flow:** Faster availability with streamlined reconciliation
- **Enhanced security:** Encrypted transmission, fraud controls, and audit trails
- **Lower cost to serve:** Eliminate transportation and reduce overhead

For Lenders:

- **Streamline operations** and reduce customer service strain
- **Meet compliance requirements** with Check 21 compliant processing and audit trails
- **Secure payment handling:** Eliminate the risk of check theft during courier runs or staff transport
- **Maintain competitive advantage** with modern payment acceptance capabilities

For Multi-Location Merchants & Organizations:

- **Eliminate transportation risks:** No more carrying checks between locations and to banks, reducing exposure to theft, loss, or damage during transit
- **Remove on-site storage vulnerabilities:** Checks are digitized and transmitted immediately rather than accumulating in registers or safes
- **Reduce staff liability:** Employees no longer responsible for physically handling and transporting valuable payment instruments
- **Enable location independence:** Any site can process checks without coordinating deposits

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How It Works

Capture checks with a desktop scanner, verify details and image quality, transmit securely, then view submitted batches to reconcile or void eligible items if needed.



Scan	Review	Batch Out	Reporting
Scan your checks using your desktop scanner	Verify check details, amount, image quality and add any memos through our user-friendly interface	Securely transmit check images to Payliance for processing with end-to-end encryption	View submitted batches to aide with reconciliation and void applicable items/ batches if necessary

Implementation note: Our RDC Check Scanner Implementation Guide is available to streamline setup and onboarding.

Security and Compliance

Physical Security Benefits:

- Eliminates transportation exposure
- Removes on-site storage risks
- Reduces handling by multiple staff members

Digital Security Features:

- End-to-end encryption for all transmitted check data
- User authentication ensures only approved staff can access
- Comprehensive audit trails for all transactions
- Check 21 compliant - meets federal requirements for digital check processing
- Secure check image retention for audits and reconciliation

Product Details

Real-time status tracking and settlement visibility in a single portal, delivered on Payliance's enterprise platform serving 350+ lenders and processing $92B annually.

Compatible Scanners:

- Canon Image FORMULA CR-L1
- DCC CX30 and TS240
- Epson CaptureOne
- Panini Vision X

Ideal for: Multi-location companies, property managers, law firms, clinics, service providers, and any business receiving checks regularly.

To learn more, scan the QR code and complete a brief form to get started.

About Payliance

Payliance, founded in 2007, simplifies lending and borrowing by optimizing payment acceptance, reducing processing costs, and mitigating fraud risk. Serving 350+ lenders and 40,000+ merchant locations, they process 203 million transactions annually worth $92 billion. Their Payments-as-a-Service platform boosts payments performance by increasing approvals, streamlining transaction processing, and reducing charge-offs.

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