Capture. Process. Protect.

CheckLogic® Suite FAQs

Streamlined Check Processing for Modern Financial Institutions

Overview

Q: What is CheckLogic?

A: CheckLogic is an integrated suite of electronic check processing solutions that enables financial institutions to capture, process, and manage checks digitally across multiple channels. It centralizes operations such as mobile deposit, branch capture, ATM deposits, business remote deposit, inclearing, and fraud prevention in one unified system.

Q: Why CheckLogic?

A: Financial institutions are under pressure to improve efficiency, reduce fraud, and meet growing digital expectations. CheckLogic replaces outdated, manual processes with a modern, digital-first solution.

Q: Key benefits?

A: Faster processing, reduced costs, improved efficiency, and centralized access to data.

Q: Who is CheckLogic designed for?

A: CheckLogic is designed for credit unions, community banks, and financial institutions processing checks or share drafts.

Q: What makes CheckLogic different from other check processing solutions?

A: CheckLogic provides a complete ecosystem of capture channels and processing tools, including mobile deposit, branch capture, ATM deposit, business remote deposit capture, and inclearing, all integrated into a single platform.

CheckLogic® Platform Overview

CheckLogic connects all deposit channels into a single streamlined workflow, giving your team full visibility and control.

ATM Capture

Accept deposits 24/7 through supported ATM networks.

Branch Capture

Digitize in-branch deposits for faster processing.

Business Remote Deposit

Allow businesses to deposit checks directly from their office using a browser based solution.

Mobile Remote Deposit

Enable members to deposit checks anytime, anywhere using a mobile device.

Teller Capture

Digitized in-branch deposit at the teller line.

eDOC INNOVATIONS

Capture Checks Anywhere. One Platform. Every Channel.

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Mobile Remote Deposit

Q: What is Mobile RDC?

A: Mobile RDC allows members to securely deposit checks using their mobile devices by capturing and submitting check images electronically.

Q: Why it matters?

A: Mobile RDC reduces branch traffic, improves member convenience, speeds up deposit processing, and expands digital banking capabilities. Mobile RDC has built-in security with multi-layer data encryption, device and deposit tracking, and a full audit trail for every transaction. Flexible controls allow institutions to set deposit limits, apply business rules, and manage risk at both the institutional and individual level.

Q: How secure is mobile deposit through CheckLogic?

A: Transactions are transmitted with multiple layers of security and can be traced back to the registered mobile device, deposit time, and location for auditing and fraud prevention.

Q: Can institutions control mobile deposit activity?

A: Yes. Financial institutions can apply business rules and limits globally or at the individual member level to manage deposit activity and reduce risk.

Q: What is Near Real-Time Posting (NRT)?

A: Near Real-Time Posting allows deposits submitted through remote capture channels to be posted to accounts almost immediately, providing faster availability of funds and improved member experience. This feature is available for both Mobile and Business RDC.

Business Remote Deposit Capture

Q: What is CheckLogic Biz (Business Remote Deposit)?

A: CheckLogic Biz allows business members to scan and deposit single or multiple checks directly from their office using a check scanner instead of visiting a branch.

Q: What are the advantages of CheckLogic Biz for business members?

A: Deposit checks without visiting the credit union, scan multiple items at once, deposit into multiple accounts, and view deposit status in real time.

Branch Capture

Q: What is CheckLogic Branch Capture?

A: CheckLogic Branch allows branch staff to batch-scan checks and electronically submit them for processing and forward collection instead of sending physical items to processing centers.

Q: What benefits does branch capture provide?

A: Faster clearing and settlement, improved balancing and reconciliation, and immediate access to check images for retrieval and auditing

ATM & Processing

Q: What is CheckLogic ATM?

A: CheckLogic ATM enables check deposits through ATM machines, allowing members to make deposits outside of branch hours while still capturing check images electronically.

Q: What ATM platforms does CheckLogic support?

A: CheckLogic integrates with multiple ATM providers including Diebold, NCR, and other compatible ATM systems.

Centralized Processing & Inclearing

Q: What is CheckLogic Inclearing?

A: CheckLogic Inclearing is a centralized online system used to process incoming checks drawn on a financial institution. It manages posting files, returns, and check image retrieval.

Q: What are the benefits of CheckLogic Inclearing?

A: Centralized share draft processing direct with the FED, automated posting file generation, quick access to check images, and integration with online banking and eStatements.

Fraud Prevention - Positive Pay

Q: What is Positive Pay?

A: Positive Pay is a fraud mitigating solution that allows businesses to pre-authorize checks before they are presented for payment. The system matches key data such as routing number, account number, check number, and amount to verify authenticity.

Q: How does Positive Pay reduce fraud risk?

A: Businesses submit issued check data in advance. As checks are presented, CheckLogic matches them against this data to verify authenticity. Flags mismatched checks, stops unauthorized transactions, and enables exception review before payment.

Advanced Fraud Solutions (AFS)

Q: What is TrueChecks and how does it mitigate fraud?

A: TrueChecks is a real-time fraud detection solution from AFS that helps financial institutions stop fraudulent deposits before losses occur. It uses consortium-based intelligence from over 1,200 institutions to identify suspicious activity, flag counterfeit or altered checks, and automate fraud screening throughout the deposit process, reducing manual review and strengthening overall fraud protection.

Integration & Flexibility

Q: Does CheckLogic integrate with core processing systems?

A: Yes. CheckLogic is designed to integrate with financial institution core systems and clearing networks, allowing check images and transaction data to flow seamlessly into existing workflows with flexible posting options such as: real-time posting, batch processing and manual workflows.

Q: How does CheckLogic integrate with other eDOC products?

A: With eDOC's connected ecosystem, you can extend your capabilities with these additional eDOC solutions:

- iDOCVault – Document management may be integrated to automatically store check images for future access and viewing purposes.

Troubleshooting & Operational FAQs

Q: We have a batch stuck in a "Pending" status. What should we do?

A: A pending batch has been saved but not submitted. If it does not need to be processed, delete it. If it should be processed: Click Load and Review for errors. Submit once balanced.

Q: What does "Temp_Hold" mean?

A: This usually indicates a temporary communication issue. Contact support with the Batch ID to confirm status.

Q: Batches are stuck in"Sending". How do we fix this?

A: Log off and reboot the PC. Confirm antivirus exceptions are whitelisted. If unresolved, contact support.

Q: "Unable to Update Batch Status" error - what now?

A: Confirm internet connection. Check antivirus exceptions. Contact support if unresolved.

Q: Uploaded as Transit instead of On-Us?

A: This must be reversed in the Core.

Q: Uploaded as On-Us instead of Transit?

A: Re-run as Transit and notify accounting.

Q: How do I change a password?

A: In iDOCVault/MyCheckImageVault via Admin tab. Minimum 8 characters. Must include a number. Only "!" allowed as special character.

Q: How do I find a mobile deposit item?

A: Tool 1650 in CBX, or similar tool that initiates a secure handoff within the client's core. Go to Online Packages. Search using amount (no decimals). View via navigation arrows.

Q: How do we get the new US Postal Money Orders to go through?

A: As of February 2025, the new US Postal Money orders issued have been given a new routing number. To get the CheckLogic program to accept the new routing number you will need to have your program updated. Please contact us at 800.425.7766 option 4 so we can connect to the PC and update you to the newest version.

Q: Can we delete an item/batch from CheckLogic Branch that was already submitted?
A: Once a batch has been submitted, it has been put into the file for the day and cannot be deleted. In most cases, you will have to wait for a return or adjustment from the other financial institute.

Q: Can we delete or change a mobile deposit after it has been accepted?
A: Accepting a mobile deposit will automatically build it into the file for the day. Make sure to pay attention to the amounts for the mobile deposit and the reasons why the deposit came up for review.

Q: CheckLogic Branch keeps crashing/won't open.
A: Often occurs because the computers virus protection is blocking the program from properly running. Confirm that the 'Virus Scan Exceptions' have been whitelisted by the computer's virus protection software. If the issue still occurs after whitelisting, please contact us at 800.425.7766 option 4 so we can connect to the PC and troubleshoot.

Q: Why are some batches listed as 'Processing' and others 'Archived' under Today's Deposit?
A: Batches that have been scanned as Transit will show as 'Processing' under Today's Deposit. While batches that have been scanned as On-Us will show as 'Archived'.

Q: How do I find a mobile deposit to view the information?
A: Tool 1650 in CBX or similar tool that initiates a secure handoff within the client's core. Go to Online Packages. Click on the Documents tab. Under 'Tables' scroll down to 'ChecksYYYYMM' using current month and year and put a check in that box. Click on 'Search' tab (shown next to tables).
Using the labeled boxes (i.e. amount, SerialNo, etc), enter the check information making sure to not use decimals. For example, $25.00 would be 2500.
Once the results come up, you can use the arrows in the middle of the screen to view the check image or view more check information.

Q: Mobile review keeps coming up for review after being Accepted.
A: Confirm that the MICR information has been corrected and updated. If it still will not allow you to accept, please contact Item Processing with the check information so we can confirm the information within the system.
*In instances where large dollar amounts come up for review, the item may come up for review a second time (known in the system as a manager review).

The Power of CheckLogic®

Streamlined Check Processing for Credit Unions

CheckLogic Suite is an integrated check processing platform that enables credit unions to capture, process, and manage check deposits across multiple channels. CheckLogic streamlines operations while improving efficiency and member convenience.

ATM Capture

Accept deposits 24/7 through supported ATM networks.

Mobile RDC

Enables secure remote deposits on Apple and Android devices, with tools for administrative review and business rule enforcement.

Business RDC

Allow businesses to deposit checks directly from their office using a browser based solution.

Share Draft Processing

Business Services including CheckLogic Biz and Positive Pay.

Forward Collection

Branch and teller capture with support for X9 files from third-party sources.

Teller Capture

Digitized in-branch deposit at the teller line.

Check Processing

eDOC INNOVATIONS

Ready to streamline your check processing?

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Trusted digital solutions for **more than 800 credit unions nationwide.**

eDOC Innovations

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