**Virtual Cheque Deposit**

Recently, several banks have started offering customers virtual cheque deposit capture. With this new service, customers do not have to physically go to banks or ATM machines to deposit cheques anymore. Instead, they can send cheque as a scanned image through an Internet portal provided by the bank or through the banking mobile app. This technology can save banks and customer’s time and money making the cheque clearing. Blue Bank is considering implementing this new service. To use it, costumers need a virtual check deposit capture account with Blue Bank and a special scanner app to get the necessary images to make the electronic deposit. Once the account is established in the system, customers will be able to scan all of their cheques anytime and anywhere by accessing the Blue Bank service through the Internet, logging in, and scanning the checks or through their mobile phone. The service should be as easy as sending an attachment in an email. Of course, this new application has to be very reliable, secure, and easy to use. It must be integrated into the current Blue Bank web site, and the web site must also provide the ability for customers to purchase the special scanner. Blue Bank is not sure yet what to charge for the special service. The web site will also provide online technical support and instructions showing customers how to set up and use the new app and service. Support will be provided 24/7 via the web site and telephone.