



Digital Deposits

User Guide

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Introduction

Digital Deposits enables you to scan cheques and securely transmit the cheque images to your account using the *Online Banking for Business* platform.

Making deposits with a scanner can be summed up in three easy steps:



The service is available in Canada and the United States. Items must be scanned within these two countries.

Where to Begin?

Before you begin, you will need a compatible scanner, which can be obtained from a supplier of your choice. The scanner must work with the software application provided by the Bank for the digital deposit system. You will be required to accept the software license during installation.

Our recommended supplier is **Paystation**: (<https://portal.paystation.ca/nbcdigitaldeposit/>).

Recommended Compatible Scanners:

for PC:

- > **Digital Check TellerScan 240** (up to 100 cheques at a time)
- > **Digital Check CheXpress CX30** (1 cheque at a time)

For MAC::

- > **Panini EverneXt** (up to 100 cheques at a time)

See the installation guide for USB scanners (PC) or IP scanners (MAC)

Eligible Items

Items deposited in **Canadian dollars** must come from a Canadian financial institution. Items deposited in **US dollars** can come from a Canadian or US financial institution. Only the following original and duly completed items can be deposited through the service:

- > Cheques
- > Certified cheques (non-perforated)
- > Money orders and bank drafts
- > Travelers cheques (except those issued by « Thomas Cook »)

Specificities	Eligibility
Payable to an individual and a company	Accepted
Multiple beneficiaries with an "and"	Accepted
Postdated or expired	Refused
Material alteration (even if initiated)	Refused
Item taken from the depositing account (kiting)	Refused

*Visit the Payments Canada website for more information on item standards and specifications.
Transmission of an image of an ineligible Item may result in termination of access to the Service.*

When Scanning

- > The item must contain: the payor's name and financial institution, the payor's signature and the MICR line.
- > Validate the quality of all items by ensuring that staples and paper clips are removed, and that the items are neither torn nor have bent corners that could interfere with scanning.
- > Organize the items by aligning the bottom edges and headers so that all items face the same direction.
- > Drop the deposit item(s) into the scanner according to the scanner guidelines.

The quality of the effect and image must comply with the Bank's standards as well as those established by the rules of Payments Canada or any other regulatory authority. Failure to meet these specifications may result in the rejection of a digital deposit.

Limits

The bank sets your limits based on your company's profile, and these are communicated to you when the product is opened.

- > **Daily limit:** Maximum monetary limit (sum of deposits) per day.
- > **Deposit limit:** Maximum monetary limit (sum of checks) per deposit.
- > **Item limit:** Maximum monetary limit (amount) per item.

By default, the same limit applies to all three categories. These limits may be changed at any time, and a digital deposit may be refused if these limits are not respected. Acceptance of a deposit that exceeds the limits should not be interpreted as the Bank's agreement to modify them.

- > Each deposit may include up to 499 items.
- > There is no limit on the number of deposits per day or per user.

Availability of Funds

Your account is credited immediately; however, a hold may be placed on the deposited funds.

Cut-Off Time

Deposits sent to NBC before 9:00 p.m. ET on a business day will be credited on the same day. Deposits received after this deadline will be credited on the next business day.

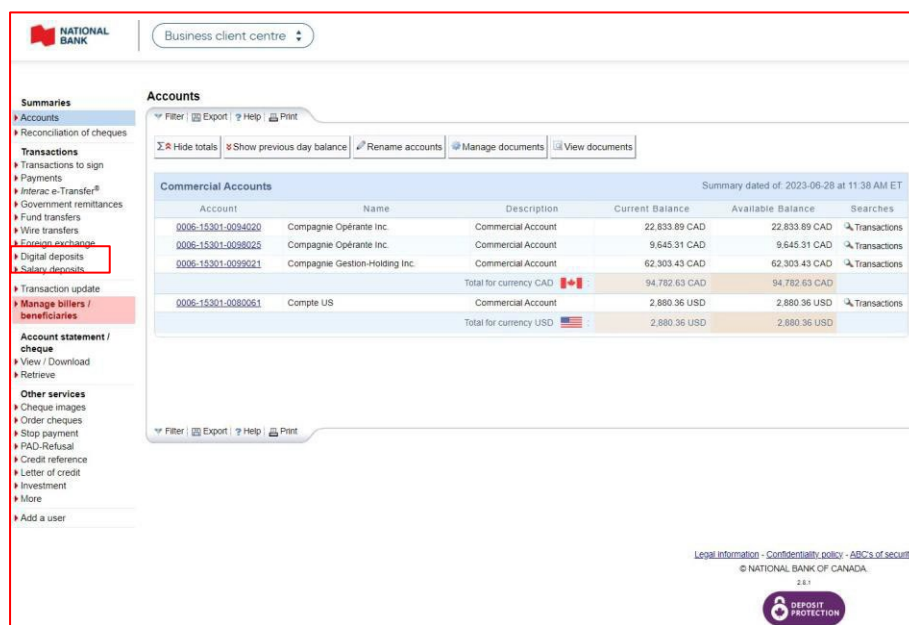
Deposit

Before making a deposit, ensure the following:

- > You have completed the steps mentioned in the **Installation Guide for USB or IP Scanners** and that your scanner is connected to the workstation.
- > You hold the depositor role and that at least one site has been assigned to you. The assigned sites will determine which accounts you can make deposits to.
- > Prepare your items to reduce the risk of obstruction during scanning. Refer to the specifications section (eligible items).

Make a Deposit

1. Go to your *Online Banking for Business* session and click on '**Digital Deposits**' in the left-hand menu.



2. Go to the '**Make a Deposit**' tab. A box will display the list of available deposit accounts.

NATIONAL BANK Digital Deposit

Make a Deposit **Review Deposits 0** Generate Reports

Click on an account to start deposit

Accounts for 001-montreal

Description	Account Number
BNC cpt USD	x8562
ENTREPRISE BNC v77.B20210205	x7120

The drop-down menu that allows you to filter your sites does not appear when you have only one site.

3. Select the account (and the associated site if you have more than one) in which you want to make a deposit.

SUCC BNC 1445625 - 01-MONTREAL, x5625

Please enter the total value of all items to be deposited

\$

Cancel Start Deposit

4. Place the items you wish to deposit into the scanner.
5. Enter the total amount expected for all the items in your deposit and click on the **'Start Deposit'** button.
6. The deposit page will appear. The application will connect to the scanner, and scanning will begin automatically. The scanned items will be displayed in the box on the left, with the details of each item shown in the box on the right.

7. While scanning, *if an error message appears*, refer to the **'Correct or Modify a Deposit'** section of this guide to determine which action to take.
8. Once all items have been scanned, you may:
 - a. Scan additional items.
 - b. Make corrections or modifications to scanned deposits - for example, if the total amount entered does not match the total amount detected.
 - c. Enter a comment for the attention of the *deposit reviewer*.
 - d. Submit your deposit for approval.

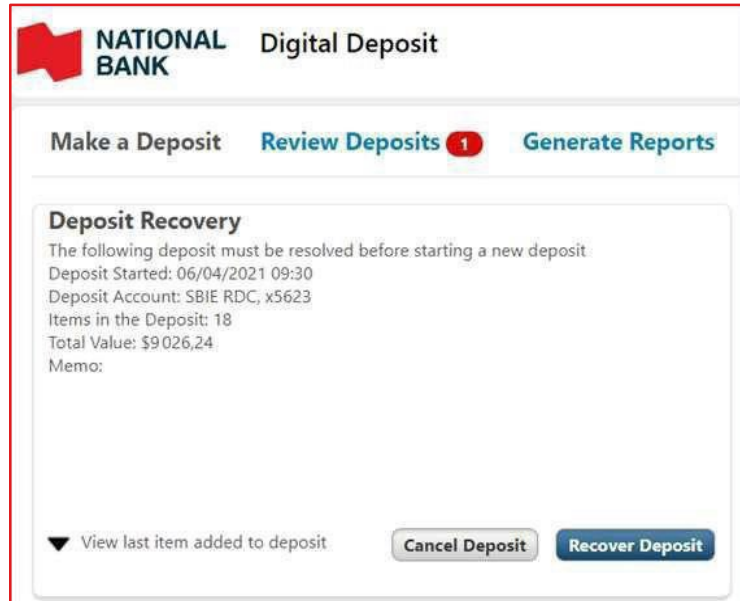
9. Verify that the deposit summary displayed is correct:
 - a. If so, click on the **'Submit Deposit'** button.
 - b. If not, click on the **'Edit Deposit'** button.

10. Once the deposit has been submitted, you will be taken to the **'Make a Deposit'** tab. Refer to the **'Verify the Status of a Deposit'** section to track the status of your deposit.

Recover Your Deposit

If your browser closes during scanning, reconnect to the platform, collect your deposit, and finalize it.

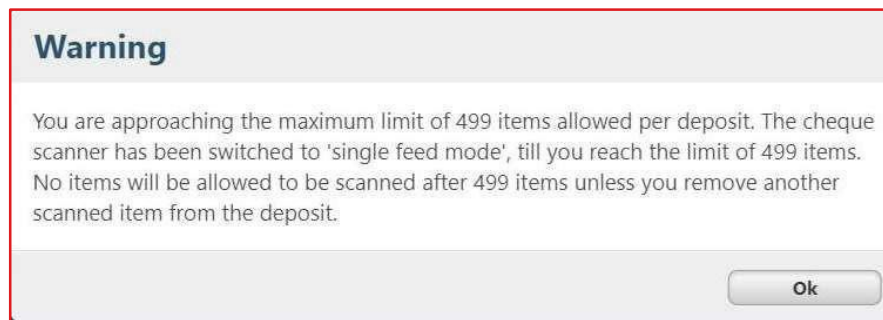
- a. Click the **'Recover Deposit'** button to continue with your deposit or **'Cancel Deposit'** if you wish to cancel it.



The screenshot shows the National Bank Digital Deposit interface. At the top, there's a header with the National Bank logo and 'Digital Deposit'. Below this is a navigation bar with three tabs: 'Make a Deposit', 'Review Deposits' (which is active and has a red circle with the number 1), and 'Generate Reports'. The main content area is titled 'Deposit Recovery' and contains the following text: 'The following deposit must be resolved before starting a new deposit.', 'Deposit Started: 06/04/2021 09:30', 'Deposit Account: SBIE RDC, x5623', 'Items in the Deposit: 18', 'Total Value: \$9 026,24', and 'Memo:'. At the bottom of this section, there is a dropdown menu labeled 'View last item added to deposit' and two buttons: 'Cancel Deposit' and 'Recover Deposit'.

Make Deposits of 465 Items or More

If you scan more than 465 items in a single deposit, the application will display the message shown below. You will then need to scan the remaining items one by one, even if your scanner supports a higher capacity.



The warning dialog box has a title bar that says 'Warning'. The main text reads: 'You are approaching the maximum limit of 499 items allowed per deposit. The cheque scanner has been switched to 'single feed mode', till you reach the limit of 499 items. No items will be allowed to be scanned after 499 items unless you remove another scanned item from the deposit.' At the bottom right, there is an 'Ok' button.

The purpose of this mechanism is to ensure that the limit of 499 items per deposit is not exceeded.

Correct or Modify a Deposit

DID YOU KNOW?

You can only correct or modify your own deposits.

When scanning a deposit, you might need to:

- > Correct an item if the platform detects an error.
- > Modify the amount of an item if it has not been read correctly by the platform.

Also, you may want to correct a deposit following a rejection of the deposit by a reviewer.

Correct an Item Related to an Error Message

While scanning items, if the application detects an error, it will appear at the top part of your screen, and the scanning process will be suspended until the error is resolved.

Deposit For 001-MONTREA... Account Number: x5526 Item Count: 2 Total Amount: \$1,339.99 Expected Total: \$1,354.99 Difference: (\$15.00)	Error - Item Correction Required Amount cannot be zero. Please correct the Amount field Cancel Deposit
--	---

Most Frequent Error Messages and How to Resolve Them

Error message	Actions to take
Error - Item Correction Required – Please enter the Amount fixed.	Enter the amount displayed on the check because it cannot be read by the platform and click on Save changes button.
Error - Item Correction Required – Item has failed Image Quality tests. Please remove the item and try scanning it again.	Remove the item by clicking on the Remove item button and retry scanning it a second time.
Error - Item Correction Required – Item not eligible for deposit. Please remove the item.	Remove the ineligible item by clicking on the Remove item button.
Error - Suspected Duplicate Item – This item appears to be similar to another item that has already been deposited	From the images displayed on the screen, check whether this is really a duplicate or not. If so, click on the Same item button and if not, click on different item .
Error - Deposit Limit – The value of this item exceeds the limit for an individual item that can be accepted.	Remove the item by clicking on the Remove item button to be able to partially submit your deposit.
Error - Deposit Limit – The value of this item will cause you to exceed the maximum amount that can be accepted in a single deposit.	You can find the limits assigned to your company in the View limits section. To increase your limits, you must contact your account Manager or bank representative.
Error - Deposit Limit – The value of this item will cause you to exceed the maximum amount you can deposit per day.	

To view other possible error messages, see Appendix B.

Manually Modify and Deposit Amount

To change the amount of a deposit item, click on the item in the left sidebar during scanning or after scanning is complete (when the **'Submit Deposit'** button is displayed). Enter the item's amount and click the **'Save Changes'** button.

The screenshot shows the deposit interface. On the left, a table lists items with ISN and Amount. The middle section displays a scanned deposit slip from Banque Nationale du Canada. On the right, there are zoom controls. Below the slip, the 'Item Details' section shows fields for ISN, Amount, Transaction Code, Account Number, Routing / Transit, and Auxiliary On-us. At the bottom right are buttons for 'Remove Item', 'Undo Changes', and 'Save Changes'.

ISN	Amount
0090000969	\$895.99
0090000970	\$444.00
0090000972	\$15.00

Item Details

ISN	Amount	Transaction Code
0090000972	15.00	
Account Number	Routing / Transit	Auxiliary On-us
	00077-006	0014

Remove Item Undo Changes Save Changes

Correct a Deposit After it has Been Rejected by a 'Deposit Reviewer'

If a deposit you submitted for approval is rejected by a reviewer, it will appear in the **'Notifications'** sidebar under the **'Make a Deposit'** tab.

The deposit will have the status **'Deposit Rejected'** and the reason for rejection entered by the reviewer (if applicable) will be displayed next to *reason for rejection*.

The screenshot shows the 'Make a Deposit' tab. On the left, there's a section for 'Accounts for Toronto' with a table of Description and Account Number. On the right, a 'Notification(s)' box shows a 'Deposit Rejected' message with details: 03/12/2021 12:22 PM, Toronto, x1111, Items Deposited: 1, Deposit Total: \$200.02, and Reason for Rejection: invalid items. A 'Correct Deposit' button is at the bottom right.

Make a Deposit Review Deposits 1 Generate Reports Settings

Click on an account to start deposit

Accounts for Toronto

Description	Account Number
Account 1	x1111

Notification(s)

Deposit Rejected

03/12/2021 12:22 PM Toronto x1111

Items Deposited : 1 Deposit Total : \$200.02

Reason for Rejection : invalid items

Correct Deposit

To make corrections to a deposit before resubmitting it, click the **'Correct Deposit'** button. This will open the deposit page, allowing you to:

- > Modify item amounts
- > Delete items
- > Scan additional items
- > Resubmit the deposit
- > Delete the deposit

Verify the Status of a Deposit

DID YOU KNOW?

You can only verify your own deposits.

Once your deposit is submitted for approval, you can track its status under the **'Make a Deposit'** tab in the **'Notification(s)'** right sidebar.

The screenshot shows the 'Review Deposits' tab selected, with a notification badge '1'. The left sidebar has a 'Click on an account to start a deposit' section with a 'View accounts for' dropdown set to 'All Locations'. Below this is a table with columns 'Description', 'Account Number', and 'Location'. The first row shows 'Compte pour les dépôts de c...' with account number 'x5526' and location '001-MONTREAL-NO'. The right sidebar shows a 'Notification(s)' section with a 'Deposit Held for Review' box. This box contains the date '05/17/2021 4:27 PM', account '001-MONTREAL-NO', and location 'x5526'. It also states 'Items Deposited : 3' and 'Deposit Total : \$1,354.99'. The 'Operator Comments' are 'Items in this deposit require corporate review.' and there is a 'Show Deposit History' link with an upward arrow icon.


Status	Explanation
Under Notification(s)	
Held for Review	Deposit has not been validated by a <i>Deposit Reviewer</i> .
Deposit Rejected	The deposit was rejected by a reviewer or by the platform, see reason of reject entered by the verifier or the application for more details.
Pending Posting	The transmission of the deposit to the bank is in progress.
Under Deposit History	
Deposit History	The deposit was approved by a reviewer and was successfully transmitted.

Deposit History

DID YOU KNOW?

You have access to a 99-day deposit history directly in the platform.

When a deposit is transmitted after approval (by a reviewer), the deposit is added to the **'History of Deposits'** box.


NATIONAL BANK

Digital Deposit

Logged in as: eritr344

Make a Deposit
Review Deposits 0
Generate Reports
Settings

Click on an account to start deposit

Accounts for 001-montreal

Description	Account Number
BNC cpt USD	x8562
ENTREPRISE BNC v77.B20210205	x7120

Deposit History

Expand filter and sorting control

05/09/2021 2 Deposit(s) \$0.03
04/28/2021 2 Deposit(s) \$1.01
04/20/2021 6 Deposit(s) \$102.04

* By default, the history displays deposits grouped by day. The number of deposits and the total deposit amount for each day are shown. Click the '+' icon to view the deposits for a specific day

Deposit History

Expand filter and sorting control

+ 05/09/2021 2 Deposit(s) \$0.03				
- 04/28/2021 2 Deposit(s) \$1.01				
2:55 PM	x7120	001-montreal	1 Item(s)	\$0.01
2:49 PM	x7120	001-montreal	1 Item(s)	\$1.00
+ 04/20/2021 6 Deposit(s) \$102.04				

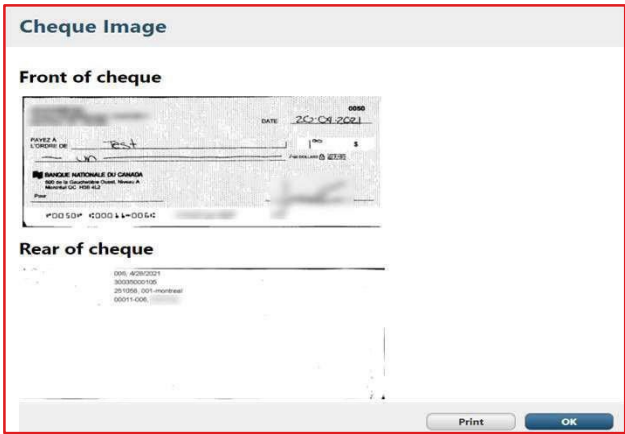
- > Click on **'Deposit Receipt'** to display the items included of that deposit. It is also possible to print the list of deposited items.

Deposit Receipt

Deposit to the ENTREPRISE BNC v77.B20210205 Account x7120		Deposit Total: \$1.00
ISN	Cheque Amount	
0035000105	\$1.00	Display Images..
Deposit number 0035000104 was accepted on Wednesday, April 28, 2021 02:49:20 PM.		

Print
OK

- > Click the **'Cheque Image'** link to view images for an item. It is also possible to print the images of the items.



Search for a Deposit in the 'Deposit History' Section

You can search your **'Deposit History'** using filters and sorting options. Click the arrow to display the panel below:

The screenshot shows a panel titled "Deposit History". It contains a "View" dropdown menu set to "All Deposits". Below this are two fields: "Made Since" with a date input field showing "MM/dd/yyyy" and a calendar icon, and "Sort By" with a dropdown menu set to "Date". At the bottom right, there is a link "Hide filter and sorting control" with an upward-pointing arrow icon.

Field Table and Function

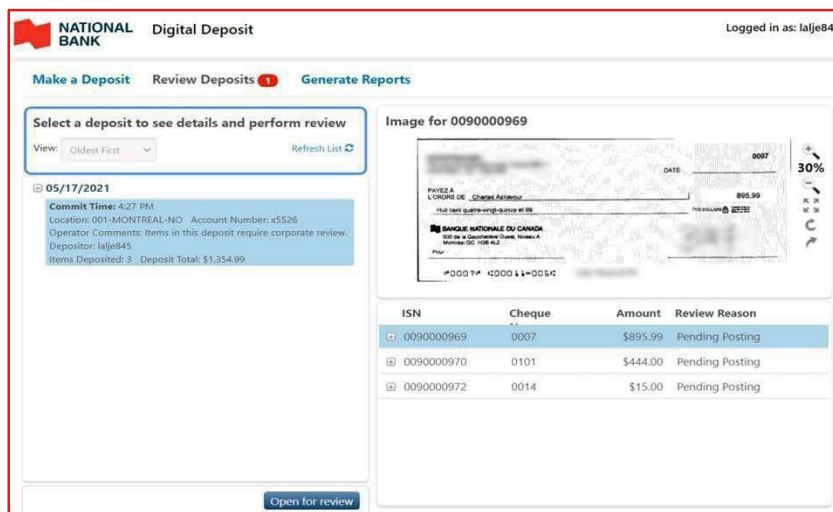
Field	Function
View - All Deposits (by default)	Display all deposits
View – Deposits to the Account	Filtrer deposits by account number
Location	Filtrer deposits by location
Made Since	Filtrer deposits by deposit date
Sort By	Sort deposits by date (by default) or account

Approve or Reject a Deposit

DID YOU KNOW?

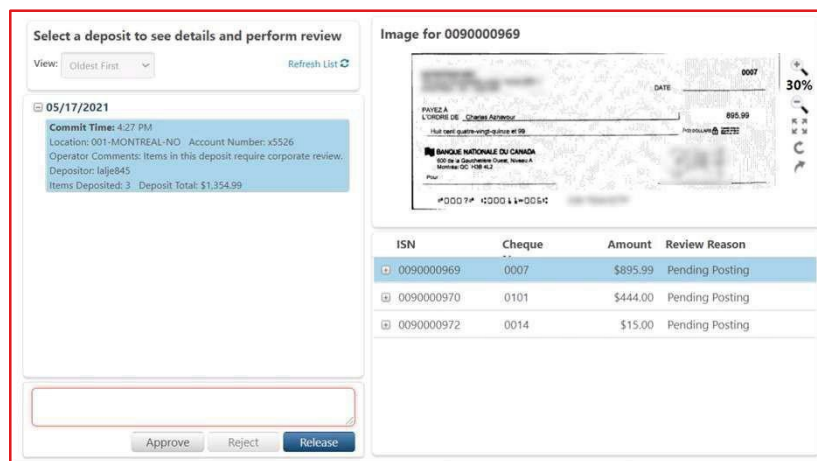
- > Make sure you have the **'Deposit Reviewer'** role and that at least one site has been assigned to you.
- > As a **'Deposit Reviewer'**, you will be able to check the deposits in the accounts associated with the site that have been assigned to you by your administrator.

Go to the **'Review Deposits'** tab. Deposits awaiting approval / rejection are shown in the left sidebar.



Select a deposit and click the **'Open for Review'** button to verify it.

- > On the right side of your screen, the deposit items are displayed.
 - > Click on an item to display the front image of it (To see the back of the item, click on the arrow icon).
 - > Click on the **+** icon to display the item's detail (account number and transit).
 - > Disregard the **'Reason for Verification'** column and its content.



- > Once the deposit is validated:
 - > If desired, enter a comment addressed to the '**Depositor Role**' who submitted the deposit
 - > Click the **Approve** button to approve and submit the deposit.
 - > Click the **Reject** button to reject the deposit and return it to the **Depositor Role** (in this case, a comment is required).
- > If your company has multiple reviewers, you can also transfer the deposit to another reviewer. For more details, refer to the subsection: '*Transfer a deposit to another reviewer.*'

Assign a Deposit to Review

Operator with a Reviewer Role

If an operator with the 'Reviewer' role submits a deposit, it will appear in their '**Review Deposit**' tab for approval.

If the operator does not have the 'Reviewer' role, the deposit requiring verification will be assigned to the designated 'Reviewer' — or to one of the 'Reviewers', if multiple are available (refer to the next paragraph for more details).

Reviewer Role

If your business has more than one 'Reviewer', deposits requiring verification will be assigned as follows:

- > When a deposit is submitted by an operator, it will be assigned to the first reviewer who logs into the application.
- > If that reviewer wishes to assign it to someone else, they must release the deposit.

(Refer to the section '**Transferring a Deposit**' to another reviewer for more details).

Transfer a Deposit to Another Reviewer

If your business has more than one reviewer, they can transfer the verification of a deposit to another reviewer. If there are two reviewers, the deposit will be assigned to the second reviewer. If there are more than two reviewers, the deposit will be assigned to the next reviewer who logs into the platform after the deposit has been released.

- > Go to the '**Review Deposits**' tab and select the deposit you wish to transfer.
- > Click the '**Open**' button to verify.
- > If necessary, enter a comment for the reviewer who will be assigned to the deposit and click the '**Release**' button.

Generate Reports

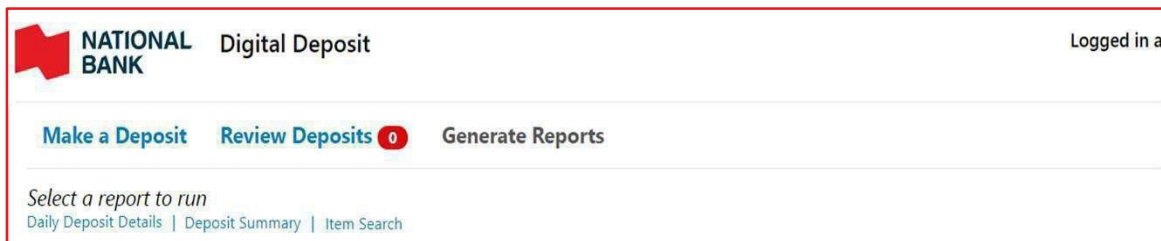
DID YOU KNOW?

- > You must have the 'Reporting' role.
- > When you have the 'Reporting' role, you will be able to generate reports for deposits in the accounts associated with the location to which you have access.
- > You can generate a report only on approved and successfully submitted (completed) deposits. *In other words, deposits that are not submitted for approval or rejected by the reviewer will not be included in the reports.*

Go to the **'Deposit Reports'** tab to generate a new report.

3 types of available reports:

Report	Description	Images included?
Daily Deposit Details	Detailed summary of deposits for a specific day	Yes
Deposit Summary	Summary of deposits for a specific period	No
Item Search	Search for items and export the search result	Yes (click next to the + of each item)





Please note only one report can be generated at a time.

The report will display on your screen. You may:

- > Consult the report on the screen.
- > Save the report in the following formats: CSV, Word, Excel, PowerPoint, TIFF, XML, MHTML, Data feed.

Daily Deposit Details Report

- > Click the **'Daily Deposit Details'** link.
- > Enter a deposit date and select one or more deposit accounts. These two fields are mandatory.

Business Date  Account Number  View Report


- > Click on the button **'View Report'**.

Example of a report:

Daily Deposit Details for ENTREPRISE BNC on 4/20/2021

Deposits for account 2707120
Amount: \$102.04 Item Count: 6

Amount: \$0.01 Item Count: 1





ISN: 0004000006 Amount: \$0.01


This space intentionally left blank

Amount: \$1.00 Item Count: 1

Deposit Summary Report

- > Click on the **'Deposit Summary'** link.
- > Select a date range of the required deposits and select one or more locations (by default all locations are selected). **These fields are mandatory.**

From Date  To Date  View Report

Location 

- > Click the **'View Report'** button.

Example of report:

Deposit Summary by Account for ENTREPRISE BNC
Corporate ID: 251058

Processing Date: 04/20/2021

Total deposits: \$0.01	Deposit count: 1	Item count: 1
------------------------	------------------	---------------

Deposits for account 2707120

Total deposits: \$0.01	Deposit count: 1	Item count: 1
------------------------	------------------	---------------

Deposits for site 001-montreal

Total deposits: \$0.01	Deposit count: 1	Item count: 1
------------------------	------------------	---------------

Deposit ISN	Time	Amount	Item Count
0004000005	12:54:32 AM EDT	\$0.01	1

Processing Date: 04/20/2021

Total deposits: \$1.00	Deposit count: 1	Item count: 1
------------------------	------------------	---------------

Item Search Report

- > Click the **'Search Items'** link.
- > Search for an item as described in the **'Searching a Deposit'** section.
- > Click on the **'View Report'** button.

Example of a report:

The image shows a scanned deposit slip from Banque Nationale du Canada. The slip is dated 20/04/21 and for the amount of 100.01 \$ (100 DOLLARS). The deposit is made into a deposit account (Dépôt) and is signed by the depositor. The slip includes the bank's name, address, and contact information. The amount is written in both digits and words. The date is written in both digits and words. The slip is marked with a '169' in the top right corner. The bottom of the slip shows the MICR line and the bank's name in French and English.

Searching for an Item

- > Click the **Items Search** link.
- > Fill at least one of the following fields:
 - > From Date
 - > To Date
 - > Amount >=
 - > Amount <=
 - > Cheque Account Number (account number on the deposited item)
 - > Serial No
 - > Transit-FI
 - > Deposit Account Number
 - > Max Number of Items to Return (by default is 25, however you can search up to a 1000 items)
- > Click on the **'View Report'** button.

The image shows a search form with the following fields and values:

Field	Value
From Date	4/20/2021
To Date	4/20/2021
Amount >=	
Amount <=	
Cheque Account Number	
Serial No	
Transit-FI	
Deposit Account Number	0178562 (Site: 001-montreal; TC: ▾)
Max Number of Items to Return	25

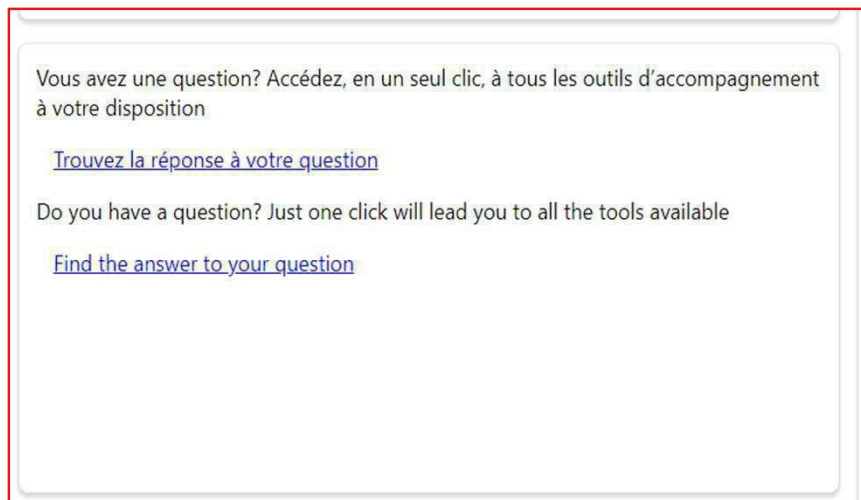
A **View Report** button is located to the right of the search fields.

Be Alert

DID YOU KNOW?

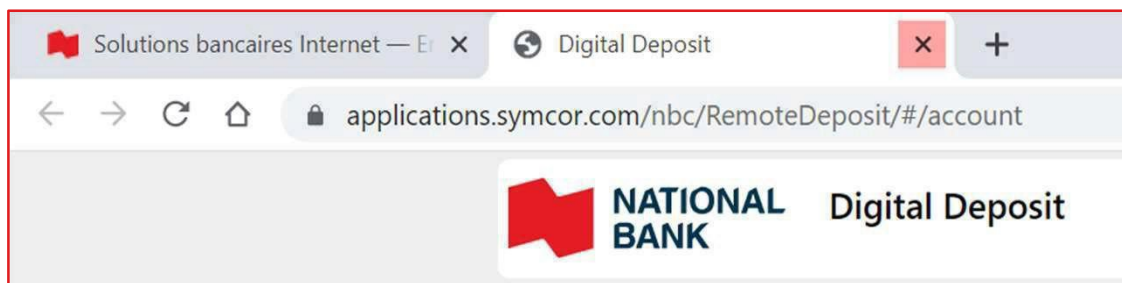
Make sure you have the **'Depositor'** roles.

Under the **'Make a Deposit'** tab, a box at the bottom of the screen displays information for deposit managers.

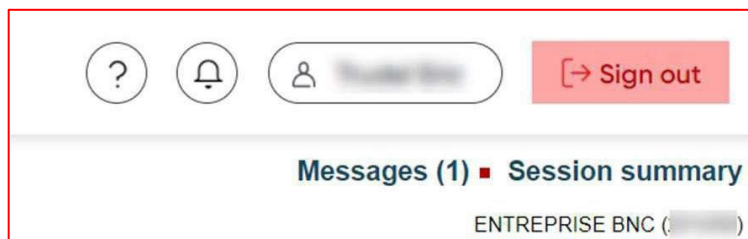


Session Completion

To complete your session, simply close the navigation tab (click on **X**) :

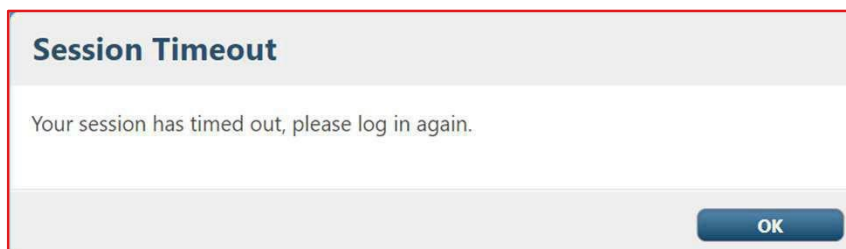


If you have no other activities to perform on the *Online banking for business* portal, you may click the **sign out** icon.



Inactivity Time

During your 'Digital Depots' session, if no action is taken on the platform for 20 minutes, the following window will appear, and you will be automatically logged out:



You may sign back in through your *Online banking for business* portal.

Manage Your Deposits

When you have received confirmation from the Bank saying that we have received and verified your deposit (the deposit is displayed under '**Deposit History**'), we suggest that you indicate on the original cheque a note or mark indicating that the cheque was deposited electronically (for example: "Presented Electronically"). This will reduce the chance of a deposit error.

You must securely retain each deposited item for a minimum of *15 to 20 business days* following the deposit date and destroy it thereafter. This retention period can be adjusted based on your business needs. During this time, you must verify that the deposit amount has been credited to your account.

You must maintain reasonable procedures for the security, conservation and destruction of deposited items. These measures must prevent (i) the subsequent use of a deposited item, (ii) the theft or reproduction of a deposited item and (iii) access to information relating to a deposited item.

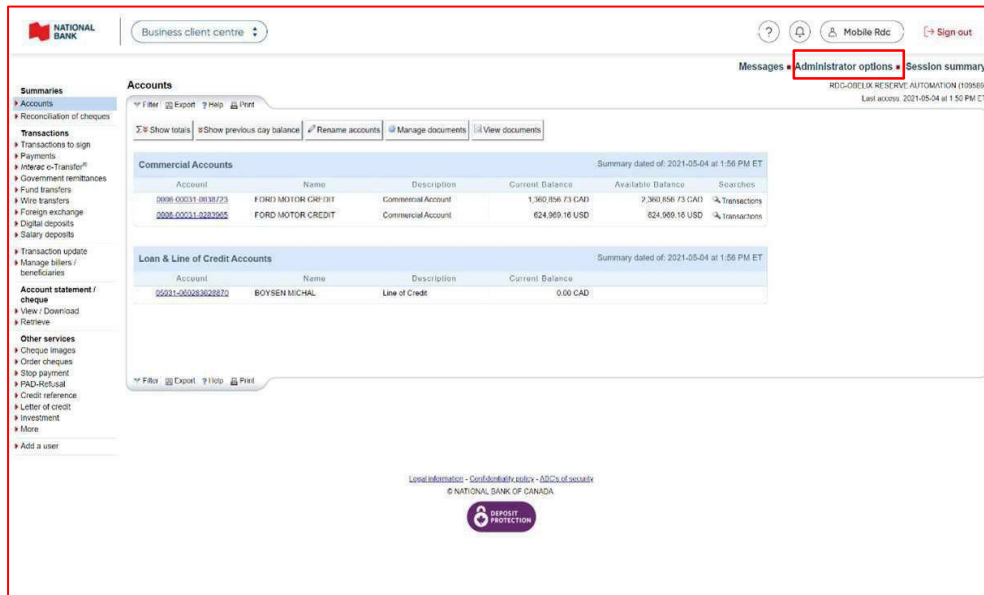
Manage Your Settings

Manage Roles

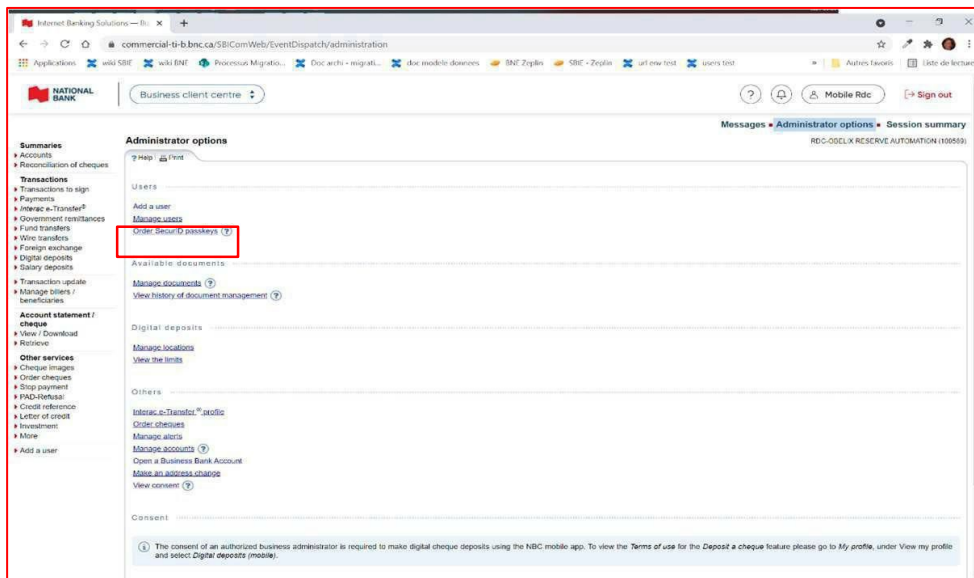
DID YOU KNOW?

You can manage roles only if you are an **Administrator** or **User Administrator** in the *Online banking for business* platform.

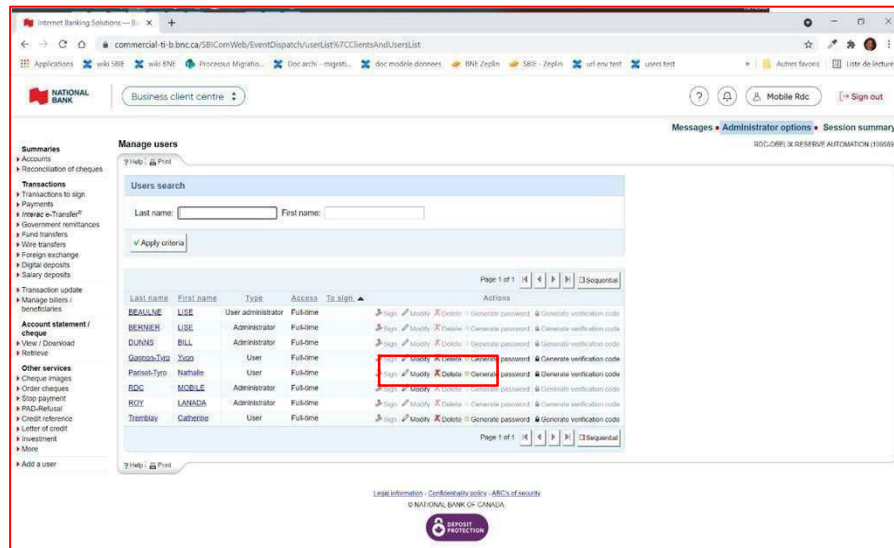
- > Once connected to the portal, click on the **Administrator Options**.



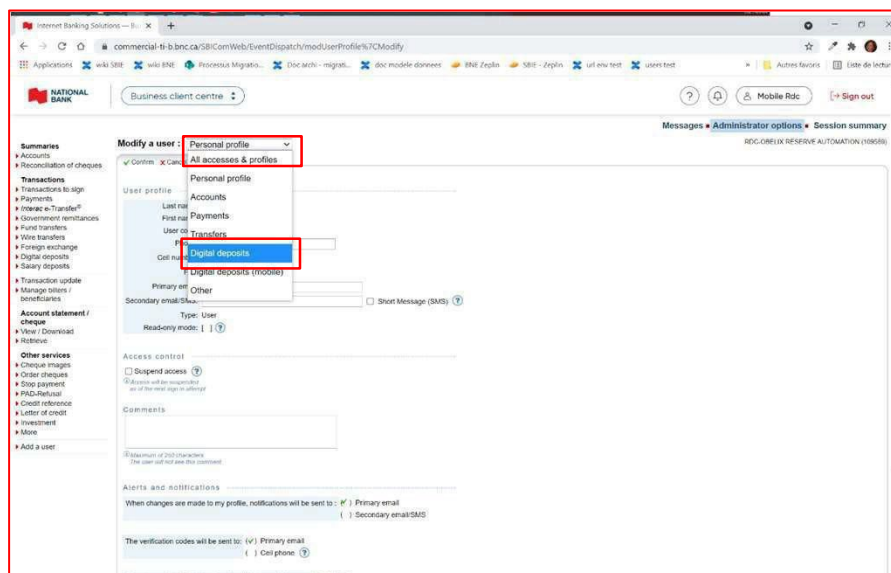
- > Click on **Manage Users**.



- > Click on **Modify** at the right of the user's name for which you wish to modify the assigned roles and/or sites.



- > From the drop-down menu, click on '**Digital Deposit**', then select the checkbox next to each role you wish to assign or remove for this user.



DID YOU KNOW?

Three roles are available for '**Digital Deposits**':

- > **Reporting role:** Allows the user to view and generate reports related to the digital deposit platform.
- > **Depositor:** Allows the user to create or modify a pending deposit.
- > **Deposit reviewer:** Allows the user to complete the deposit by approving and transmitting information.

Please note that each role grants access to the archive functions for cheques and deposits within the platform.

Rules for digital deposits

To give this user access to digital deposits, please choose one or more of the following rules:

	Reports	Deposits	Research
	View / Generate	Create / Modify	Approve / Transmit
<input type="checkbox"/> Reporting role	*		*
<input type="checkbox"/> Depositor		*	*
<input type="checkbox"/> Deposit reviewer			*

Locations for digital deposits

To exclude accounts, please **uncheck** them from the list.

Assign	Location Name	Accounts
<input type="checkbox"/>	234-Quebec	View

Managing Locations:

- > Below the **'Roles for Digital Deposits'** table is the **'Locations for Digital Deposits'** section, which allows you to assign one or more locations to the specific user you are modifying. When a location is assigned to a user, they can perform the actions associated with their role(s) only in the accounts included in that location.
- > Check/uncheck the boxes for the locations you wish to assign/unassign to specific user.

Excluding Accounts:

- > This part of the table allows for specific accounts in the location to be excluded (unchecked).
- > This exclusion affects the specific user only, and does not modify the location for other users

Internet Banking Solutions — BNC

commercial-bnc.ca/SBIComWeb/EventDispatch/modUserProfile

Applications: wiki SBI, wiki BNC, Processus Migrato..., Doc archi - migrat..., doc modele donnees, BNC Zeglin, SBI - Zeglin, url env test, users test

Other services:

- Cheque images
- Order cheques
- Stop payment
- P&D-Refusal
- Credit reference
- Letter of credit
- Investment
- More
- Add a user

	Reports	Deposits	Research
	View / Generate	Create / Modify	Approve / Transmit
<input checked="" type="checkbox"/> Reporting role	*		*
<input checked="" type="checkbox"/> Depositor		*	*
<input checked="" type="checkbox"/> Deposit reviewer			*

Locations for digital deposits

To exclude accounts, please **uncheck** them from the list.

Assign	Location Name	Accounts																								
<input checked="" type="checkbox"/>	234-Quebec	<table border="1"> <thead> <tr> <th>Hide</th> <th></th> <th></th> <th></th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/></td> <td>0006-00031-0038723</td> <td>compte secondaire</td> <td>CAD <input checked="" type="checkbox"/></td> </tr> <tr> <td><input type="checkbox"/></td> <td>0006-14151-2111524</td> <td>Compte 8</td> <td>CAD <input checked="" type="checkbox"/></td> </tr> <tr> <td><input type="checkbox"/></td> <td>0006-00031-0091020</td> <td>Principal account for deposits</td> <td>CAD <input checked="" type="checkbox"/></td> </tr> <tr> <td><input type="checkbox"/></td> <td>0006-00031-0283965</td> <td>Compte en devises americaines</td> <td>USD <input checked="" type="checkbox"/></td> </tr> <tr> <td><input type="checkbox"/></td> <td>0006-00031-0091128</td> <td>account used for FORD MOTOR CREDIT digital deposits</td> <td>CAD <input checked="" type="checkbox"/></td> </tr> </tbody> </table>	Hide				<input type="checkbox"/>	0006-00031-0038723	compte secondaire	CAD <input checked="" type="checkbox"/>	<input type="checkbox"/>	0006-14151-2111524	Compte 8	CAD <input checked="" type="checkbox"/>	<input type="checkbox"/>	0006-00031-0091020	Principal account for deposits	CAD <input checked="" type="checkbox"/>	<input type="checkbox"/>	0006-00031-0283965	Compte en devises americaines	USD <input checked="" type="checkbox"/>	<input type="checkbox"/>	0006-00031-0091128	account used for FORD MOTOR CREDIT digital deposits	CAD <input checked="" type="checkbox"/>
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<input type="checkbox"/>	0006-00031-0091128	account used for FORD MOTOR CREDIT digital deposits	CAD <input checked="" type="checkbox"/>																							

Access to the previous digital deposits platform

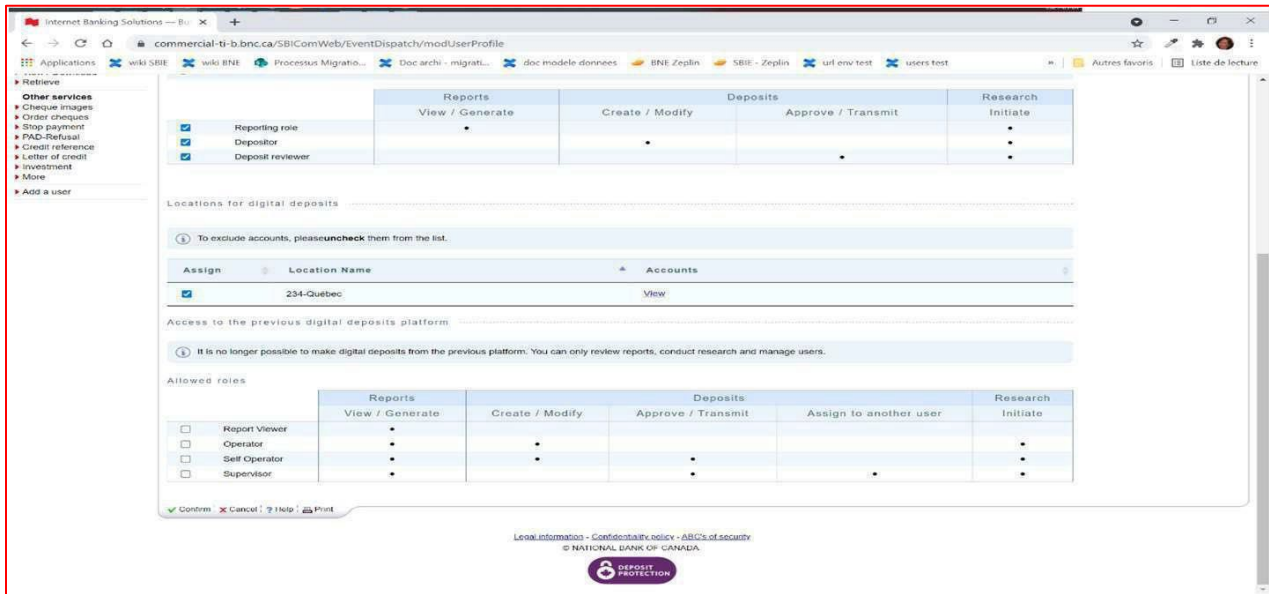
It is no longer possible to make digital deposits from the previous platform. You can only review reports, conduct research and manage users.

Allowed roles

	Reports	Deposits	Research
	View / Generate	Create / Modify	Approve / Transmit
<input type="checkbox"/>			Assign to another user
<input type="checkbox"/>			Initiate

- > When all roles and locations have been properly assigned, you can click on **'Confirm'** to apply the changes.

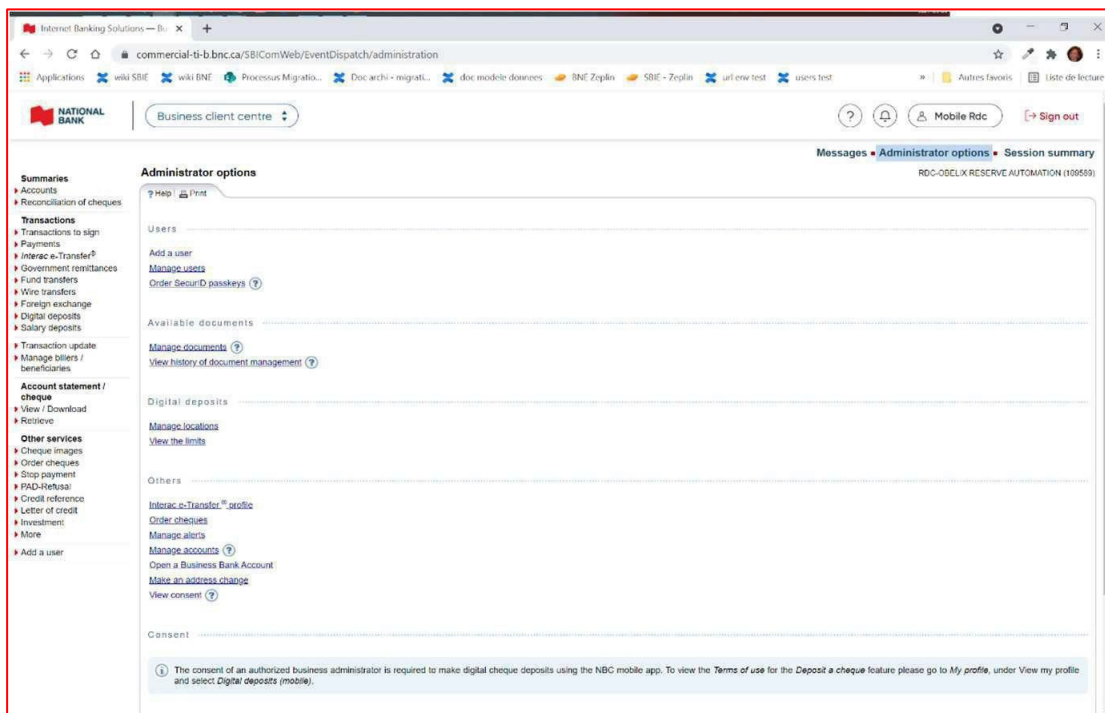
Under the location table, you will find the **‘Allowed Role’** section which concerns exclusively the old digital deposit service.



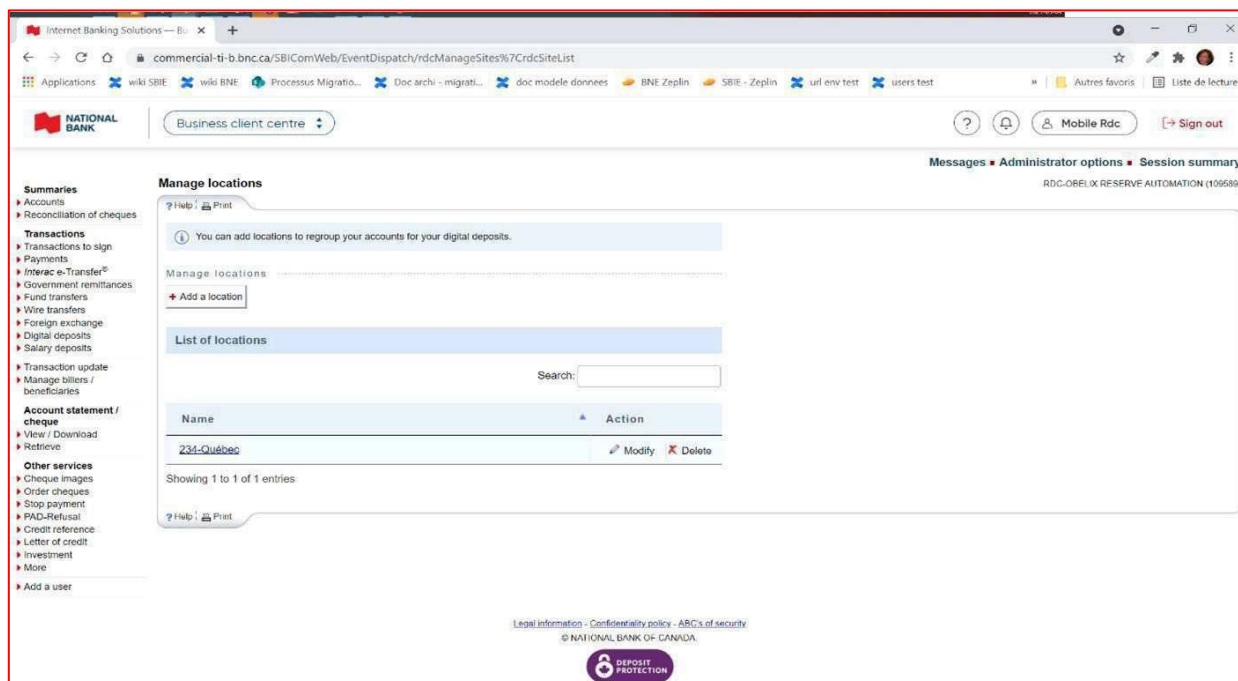
Create a New Location

The site is automatically created when your company signs up for the service and contains all eligible accounts that were confirmed to you upon signing up.

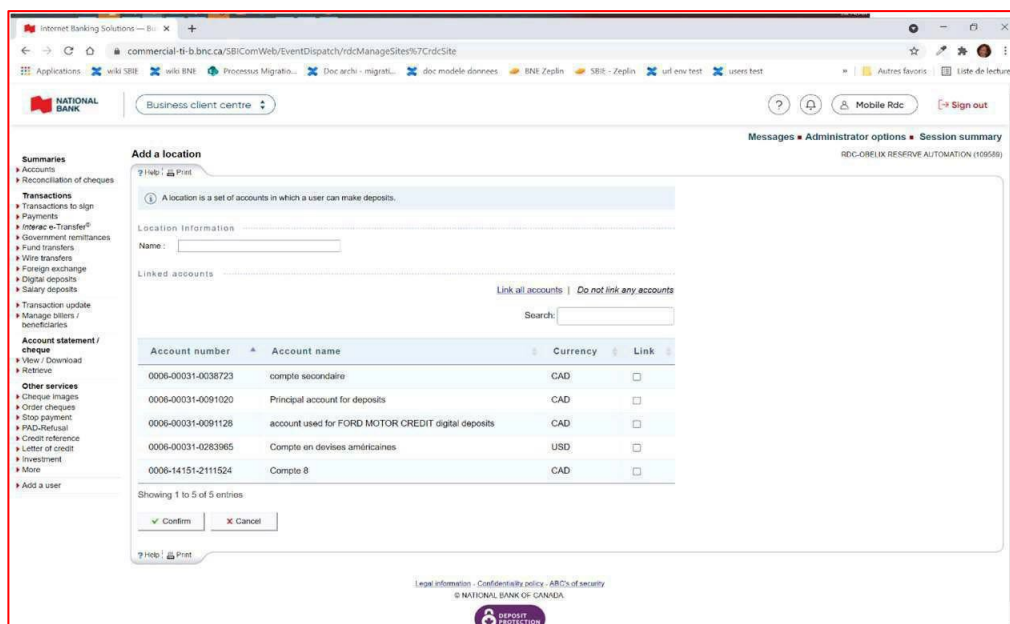
- > Click on **‘Administrator Options’**
- > Click on **‘Manage Locations’**



- > Click on 'Add a Location'.
- > Type in the name for the new location you wish to create (max 15 characters)

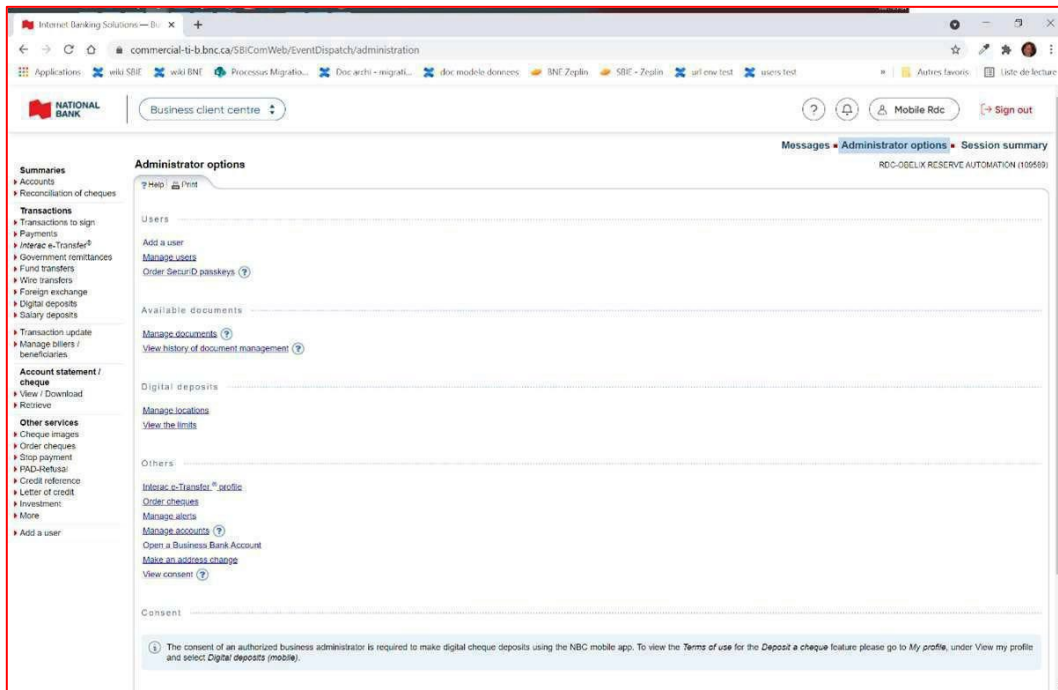


- > Select the accounts you wish to include in the location.
- > Once the accounts have been selected, click on the 'Confirm' button at the bottom of the page.

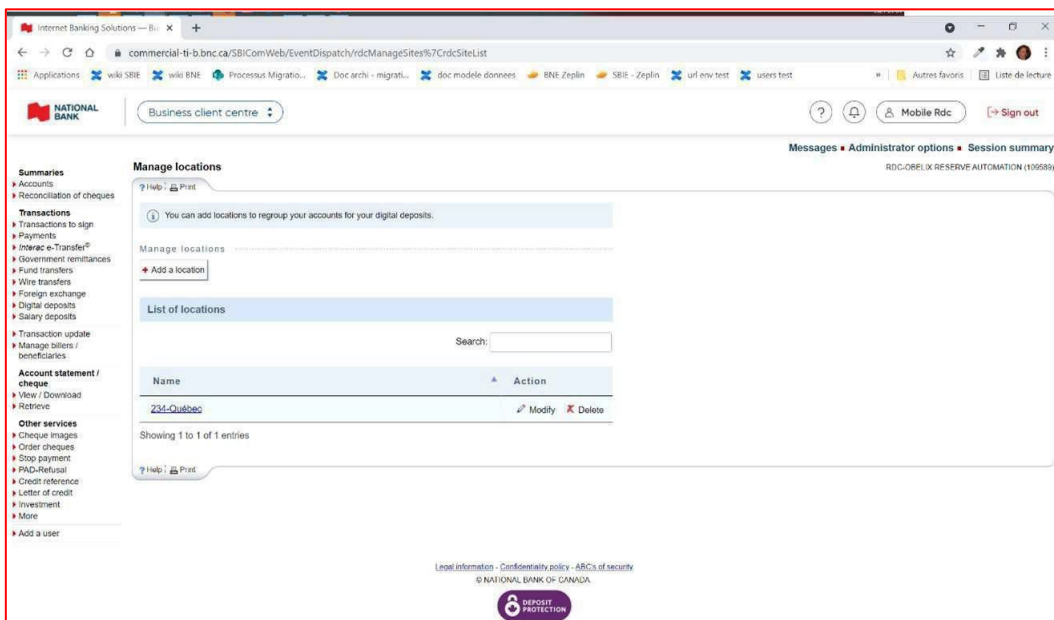


Modify a Location

- > Under the **'Administrator Options'**, click on **'Manage Location'**.



- > Click on **'Modify'** next to the location you wish to modify.



- > Modify the name and/or the accounts you wish to include in the location and click on **‘Confirm’**.

Add a location

A location is a set of accounts in which a user can make deposits.

Location information

Name:

Linked accounts

[Link all accounts](#) | [Do not link any accounts](#)

Search:

Account number	Account name	Currency	Link
0006-00031-0038723	compte secondaire	CAD	<input checked="" type="checkbox"/>
0006-00031-0091020	Principal account for deposits	CAD	<input type="checkbox"/>
0006-00031-0091128	account used for FORD MOTOR CREDIT digital deposits	CAD	<input checked="" type="checkbox"/>
0006-00031-0283965	Compte en devises américaines	USD	<input type="checkbox"/>
0006-14151-2111524	Compte 8	CAD	<input checked="" type="checkbox"/>

Showing 1 to 5 of 5 entries

[Confirm](#) [Cancel](#)

Deleting a Location

- > Under the **‘Administrator Options’**, click on **‘Manage Location’**.
- > Click on **‘Delete’** next to the location you wish to delete.

Manage locations

You can add locations to regroup your accounts for your digital deposits.

Manage locations

[Add a location](#)

List of locations

Search:

Name	Action
ZVJ-Québec	Modify Delete

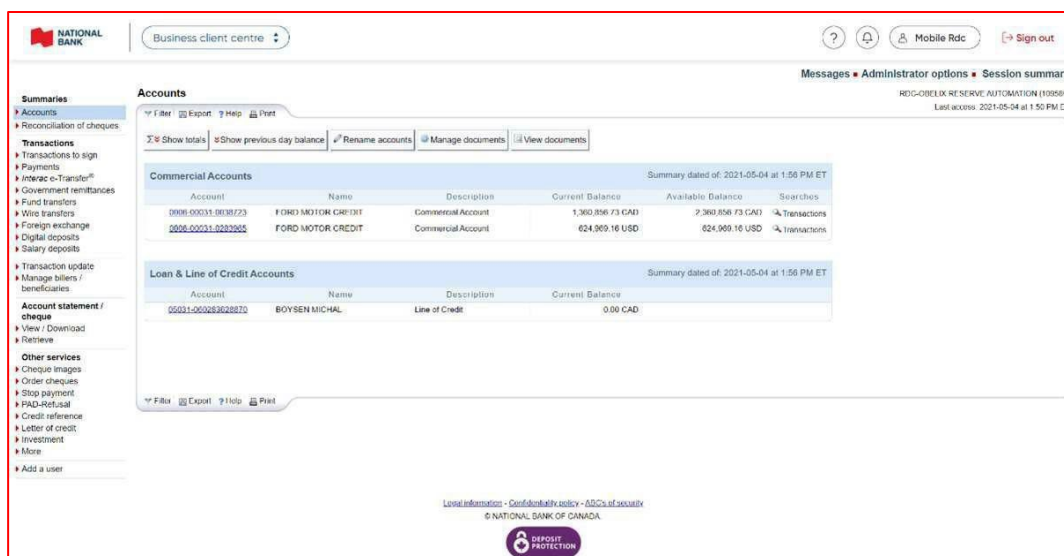
Showing 1 to 1 of 1 entries

View Deposit Limits

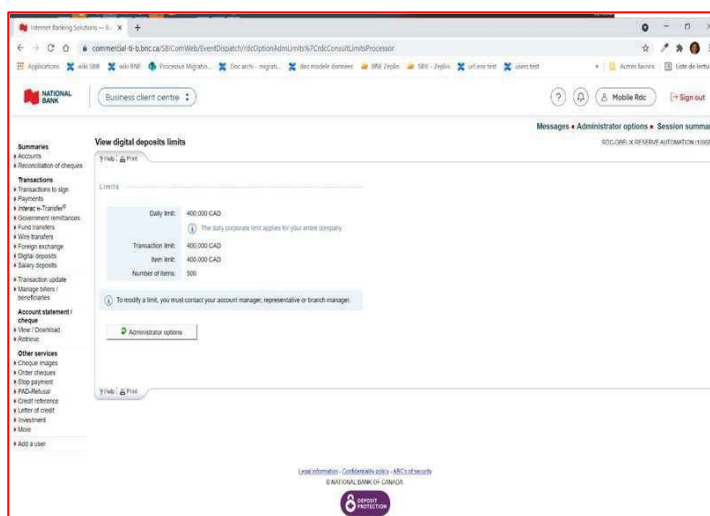
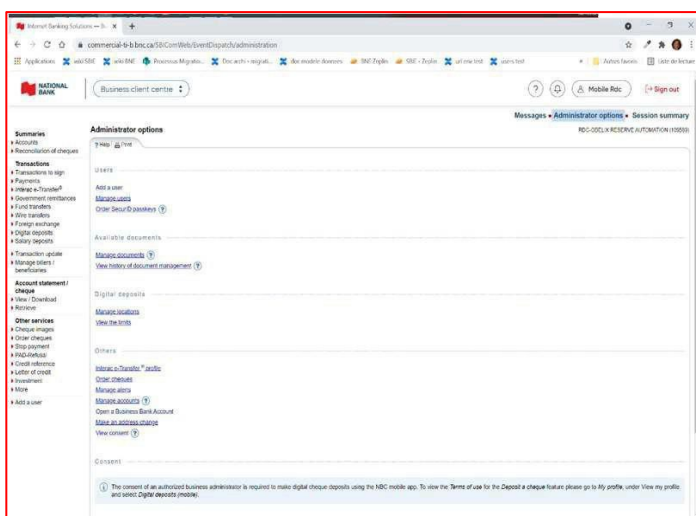
Different limits are applied to your profile when you sign up for 'Digital Depots'. These include a business limit, a daily limit, a limit per deposited item, and a maximum number of items per deposit.

To view this information, please follow the steps below:

> Click on **'Administrator Options'**.



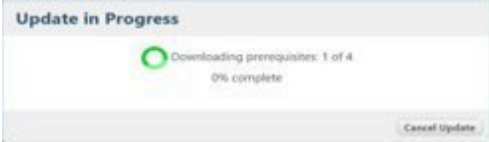



> Click on **'View Limits'** in the 'Digital Deposits' section.


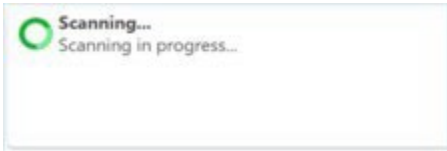
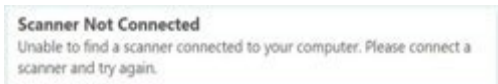


Note: If you wish to modify any of these limits, you must contact your account manager or banking representative.



Appendix A - FAQ

Question	Answer
Installing the Driver	
<p>When updating the service, the screen below is displayed for more than 5 minutes:</p> 	<ul style="list-style-type: none"> > Refresh your browser by pressing F5 or by using the refresh page icon. > Click on the 'Update' button again.
Opening the App	
<p>The 'Digital Deposits' option isn't displayed correctly/looks different:</p> 	<ul style="list-style-type: none"> > Solution 1: <ul style="list-style-type: none"> - Refresh your browser by pressing F5 or using the refresh arrow icon until the option is correctly displayed. > Solution 2: <ul style="list-style-type: none"> - Close the 'Digital Deposits' page and click again on the link.
<p>If the following error message appears:</p> 	<ul style="list-style-type: none"> > Close the 'Digital Deposit' page (click on the "x"). > Relaunch the application from the <i>Online banking for business</i> platform.
<p>Digital deposit does not display in English although my browser is in English</p>	<ul style="list-style-type: none"> > Make sure that the language of your browser is "English (Canada)" and not "English" or "English (USA)". > Refer to the section 'Language Configuration' to change the display language (if applicable) or to change the language of your browser.
<p>If the following error message appears:</p> 	<ul style="list-style-type: none"> > Check with your administrator that at least one role and one location has been assigned to you. If you are an administrator, contact customer support.

Deposits	
Unable to make a deposit	<ul style="list-style-type: none"> > Solution 1: <ul style="list-style-type: none"> - Check with your administrator that you have deposit manager access rights. > Solution 2: <ul style="list-style-type: none"> - Check with your administrator that you are associated with at least one location.
<p>The item information read contains one or more "? ":</p> 	<ul style="list-style-type: none"> > Solution 1: <ul style="list-style-type: none"> - Remove the item by clicking on the 'Remove Item' button. - Clean the scanner path. - Scan the item again. > Solution 2: <ul style="list-style-type: none"> - Submit the item as is. - Without action on your part, the missing numbers will be adjusted once the deposit is transmitted / completed. - Note that the '?' will be displayed for the item in the reports.
The "Code Not Found" error appears while you are scanning a cheque	<ul style="list-style-type: none"> > This means the system does not recognize the cheque because the scanner is unable to read the MICR line. The MICR fields, typically visible at the bottom of the cheque and online, are not displayed, which causes an error. > Remove the cheque by clicking 'Remove Cheque' and try scanning it again. > If the error persists, it means the MICR line is not readable. You must deposit the specific cheque in a different way, either by mobile deposit, at an ABM or at a branch. > As needed, contact 'Customer Service'.
<p>All items have been scanned, but the system still shows "Scanning in progress."</p> 	<ul style="list-style-type: none"> > Refresh your browser by pressing F5 or using the refresh page icon. > Click on the 'Recover' button to recover your deposit and submit it if the total amount balances.
Scanner	
The deposit cannot be made because the scanner is blocked.	<ul style="list-style-type: none"> > Remove the blocked cheque from the scanner and scan it again. > If you're unable to remove it, please contact Customer Service.
<p>The platform cannot detect the scanner:</p> 	<ul style="list-style-type: none"> > Make sure the scanner is plugged in and turned on. > Restart the workstation (leaving the scanner plugged in) and reconnect to the 'Digital Deposits' platform.



Appendix B – Error Messages


Error Message	Action(s) to Take
Item Correction Required – Please enter the amount fixed.	Dislodge the item stuck in the scanner and scan it again. Be sure to regularly service your digitizer.
Item Correction Required – Item has failed Image Quality tests. Please remove the item and try scanning it again.	If an amount appears on the item, enter this amount in the 'Amount' field and click on the ' Save Changes ' button. If no amount appears on the item, remove it from the deposit by clicking on the ' Remove Item ' button.
Item Correction Required - Item not eligible for deposit. Please remove the item.	Remove the item by clicking the Remove Item button and try to scan it again.
Item Correction Required - This item appears to be similar to another item that has already been deposited.	Remove the item by clicking on the Remove item button.
Item Correction Required - USD item cannot be deposited into a CAD account. Please remove the item.	Remove the item by clicking on the Remove item button and deposit the item in a US currency account
Item Correction Required - CAD item cannot be deposited into a USD account. Please remove the item	Remove the item by clicking on the Remove item button and deposit the item in a Canadian currency account.
Codeline not found - Codeline not found. Please remove the item and try scanning it again ensuring the item is right side up, facing forward.	Remove the item by clicking on the Remove item button and try again.
Item Correction Required - This item appears to be similar to another item that has already been deposited.	Remove the item by clicking on the Remove item button.



Appendix C – Adjustment Notice

Once the deposit has been submitted, if one or more items are identified as non-compliant (e.g., the cheque amount does not match the entered amount, the item is ineligible, or a duplicate is detected), the deposit will be subject to an adjustment. In such cases, you will receive an adjustment notice by mail indicating that an adjustment has been made.

Below is an example of an adjustment notice:

**BANQUE
NATIONALE**

4 Place Laval, 6th floor, 16061
Laval, Quebec H7N 5Y3

XYZ Company
29300 STRAFORD AVENUE
MONTREAL, QC P1L 6V7

02/25/2021

Notice of adjustment to your account (cheque deposit)

Hello,

We would like to inform you of the following adjustment:

Deposit Transit	Account #	Deposit ISN	Deposit Amount	Total Amount of Items Received
00031-006	1234567	0001000173	\$139.01	\$104

On 02/25/2021, an adjustment was made to your account following the deposit of a cheque of \$104 for which the declared amount was \$139,01.

Your account was therefore debited \$35,01 for the following reason: error in deposit.

Please refer to the back of this letter for details regarding this adjustment.

Make full use of our expertise
Our advisors are here to help. For questions or personalized support, get in touch with one of our customer service representatives from Monday to Friday, 7 a.m. to 10 p.m. (ET) at 1-888-835-6281.

Thank you for doing business with National Bank.

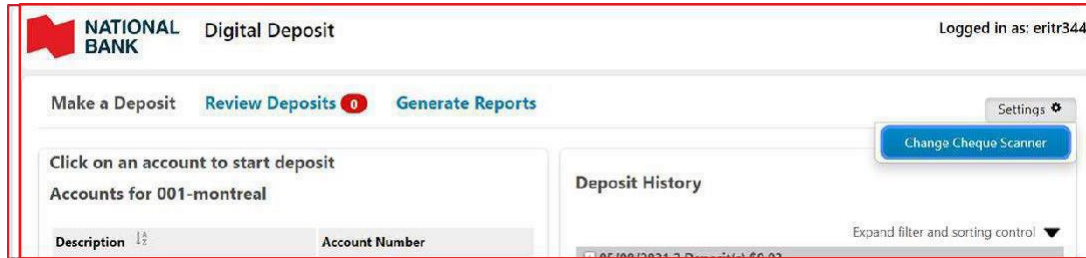
National Bank customer service

Continued overleaf

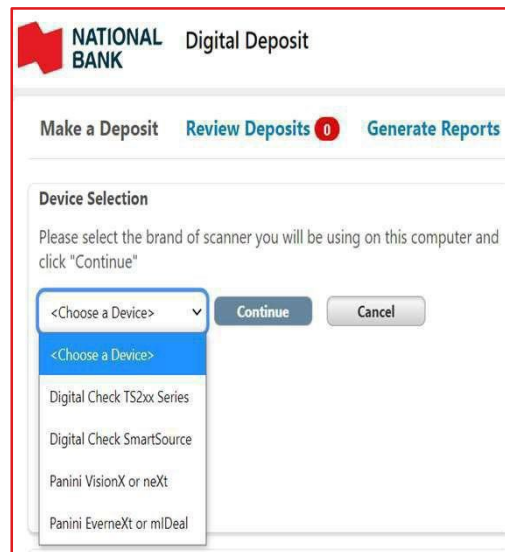


Appendix D – Change Scanner

If you wish to make deposits using a different scanner model, you can install the corresponding driver to enable its use. Click the **'Settings'** button and then click the **'Change Cheques Scanner'** option.



- > You will need to select the correct driver for your scanner and follow the installation instructions. In order to do this, please refer to the section **'Get setup \ step 2: Installing my scanner'**.





Appendix E – Best Practices

Our clients who use our **Digital Deposit Service** must use this service appropriately and for legal purposes. They must also retain the original paper items used to make digital deposits at National Bank. We would like to share a few industry-best practices to guide you in setting up security measures in your business, should you be interested.

Retention and Management of Paper Cheques

As a National Bank client and user of our **Digital Deposit Service**, you are required to store the original documents in a secure location. We recommend keeping these documents in a locked, preferably fireproof space, accessible only to authorized personnel.

Original cheques must be stored in a secure location for a reasonable period following their submission via digital deposit. We recommend retaining the originals for 15 to 20 business days before securely destroying them.

Once an item has been scanned, even though the **Digital Deposit** solution can detect duplicates over a 180-day period, we recommend adding a note to the cheque indicating that it has been deposited electronically (e.g., “deposited electronically”). This helps reduce the risk of errors.

Storage Bags

National Bank recommends you store your cheques in sealed plastic bags that cannot be re-opened, as an extra precaution. Every bag should be identified with a unique number and destruction date.

These bags will help you manage how cheques are stored before they are destroyed and ensure that no cheque has been stolen or misplaced.

We also suggest you create a deposit log to record deposit dates, bag numbers, the amount deposited, employee’s name, date of destruction, etc. This log could be combined with the reports available in the **Digital Deposit** solution. The ‘Depositor’s’ name field identifies the deposit.

Destroying Cheques

After a minimum period of *15–20 business days*, you should destroy the original cheques. Cheques can be destroyed at your place of business by you, your employees or an external service provider. It is up to you to choose the solution that suits you.

If you don't have many cheques to be destroyed daily or weekly, your employees could handle it.

- > Do you have enough time or employees to do it?
- > Have you compared the cost of having an employee versus having an external service provider destroy the cheques?

Destruction of Original Documents Internally or by an External Service Provider:

Here is some advice for the destruction of original documents, whichever method you choose:

- > Select the bags of cheques to be destroyed. Verify that the information on the bags matches the information in the deposit log.
- > Place the bag and its contents in the secure container provided by your external service provider, or open the bag and shred its contents if you have chosen to destroy them yourself.
- > Add the following information to the deposit log:
 - Destruction date
 - Employee's name
 - Employee's initials

Documentation on the Retention and Destruction of Cheques

We recommend you follow the procedure for the retention and destruction of original documents used for digital deposits at National Bank for control and information accuracy purposes. We also recommend you first check that:

- > The deposit amount has been credited to your account
- > Your account entries have been reconciled
- > The information on the cheques was not altered before scanning
- > The image submitted is of good quality
- > The amounts submitted have been endorsed
- > The scanner is working properly

We also suggest that you regularly review your regulations and procedures for scanning, retention, and destruction of scanned cheques to ensure your employees fully understand and follow them. Plan some training sessions or send your employees reminders of these instructions.