

Business Accounts and Cash Management Solutions



DOING BUSINESS

Digital Deposit



Product Guide



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Digital Deposit

General information

The *Digital Deposit* option allows you to deposit cheques remotely using a scanner by transmitting to the Bank a digital image of the cheque through *Internet Banking Solutions for Businesses (IBS-B)*, instead of depositing a paper cheque at a branch or ABM.



Benefits

- Lower costs (*employee time savings, trips to make deposits, car, gas*)
- Better control over cash flow
- The service offers greater flexibility and saves time
- Improves business management
- Accessible 24h/7 using your *Internet banking solutions* access



Features

- Available in CDN dollars, drawn on a Canadian financial institution, deposited to a CDN dollar account
- Digital deposits with a scanner
- User-friendly
- Items can be deposited from different business locations (deposits can be managed by “locations”)
- Items deposited are credited with a same day value when received before 9 p.m. (ET) on business days
- Reports of your deposits with cheque images available

Subscribe to Internet Banking Solutions for Businesses and manage your deposits online

Save time and increase your efficiency with online banking. With National Bank's *Internet Banking Solutions for Businesses*, you can carry out most of your transactions whenever and wherever you want.

To sign up, contact your account manager or our Business Central department at: 514-394-4494 or at 1-844-394-4494 Monday to Friday from 8h30 to 17h (ET).

Section 1 - Eligibility criteria

Requirements

Digital Deposit subscription requirements:

- Must subscribe to our Internet Banking Solutions for Businesses (IBS-B)
- Must have a compatible scanner
 - Supplier recommended by the Bank is Paystation (paystation.ca/nbcdigitaldeposit) or
 - Supplier of your choice

Recommended scanners:

Digital Check TS240 (Scans 100 cheques at a time)

Digital Check CX30 (Scans 1 cheque at a time)

CHOOSING THE RIGHT SCANNER



MODEL	CX30-NJ	TS240-50-NJ	TS240-75-NJ
VOLUME	LOW	LOW TO MID	MID TO HIGH
CHEQUES PER DAY	UP TO 30	MORE THAN 20 TO 50	MORE THAN 75
SCANNER SPEED	UP TO 30 CHEQUES PER MINUTE	50 CHEQUES PER MINUTE	75 CHEQUES PER MINUTE
DOCUMENT FEEDER	MANUAL SINGLE FEED INPUT (1 CHEQUE AT A TIME)	AUTOMATIC BATCH FEED INPUT (100 CHEQUES AT A TIME)	AUTOMATIC BATCH FEED INPUT (100 CHEQUES AT A TIME)
Paystation PRICE*	400\$	708\$	834\$

*Model prices are available on the provider's website, paystation.ca/nbcdigitaldeposit.

Please note that Paystation will offer you a complete training regarding the usage and the cleaning of your scanner.

Scanner requirements:

Workstations must meet the minimum browser and scanner requirements as follows:

Specifications	Minimum requirements
Operating System	A Microsoft Windows or Apple Mac OS X (10.8.2 "Mountain Lion", 10.9.5 "Mavericks", or 10.10 "Yosemite") operating system capable of supporting the requirements listed below and all additional requirements of the cheque scanner being used.
Web Browser	<p>For Windows-based workstations:</p> <ul style="list-style-type: none"> • Google Chrome (current certified version: 43.0.25357) • Internet Explorer (version 7, 8, 9, 10, or 11) • Mozilla Firefox (current certified version: 38.0.6) <p>For Mac OS X-based workstations:</p> <ul style="list-style-type: none"> • Apple Safari (current certified version: 8.0.6) • Google Chrome (current certified version: 43.0.25357) • Mozilla Firefox (current certified version: 38.0.6)
Scanner connectivity	An available USB 2.0 port and the ability to locate the scanner at least 18 inches from its power transformer.
Firewall	<p>For Windows-based workstations: Port 80 and 9443 must be open for use by local applications.</p> <p>For Mac OS X-based workstations: Port 8080</p> <p>Network requirements Port 9443 must be added to the company firewall configuration. To determine whether the port has been added, you must run a Telnet URL https://ssoconnectrdc.ca/9443.</p>
Display	A display adapter and monitor capable of at least 1024 x 768 resolution and at least 256 colors.

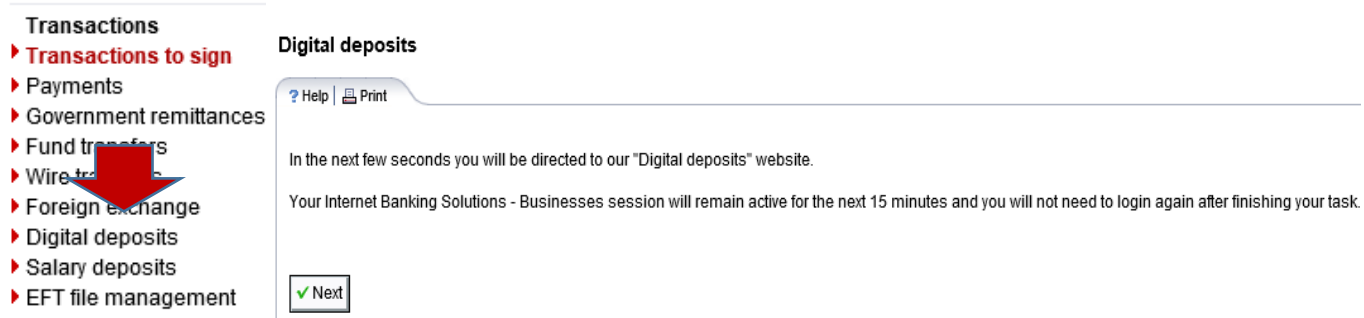
Additionally, the following browser settings must be configured:

- Browsers must be configured to accept session cookies.
- In environments configured to use the driver verification feature, browsers must be configured to accept persistent cookies

Digital Deposit option in IBS-B

Once the *Digital Deposit* option has been added, you will be able to log in through your *Internet banking Solutions for businesses* access.

The option will be available in the menu to the left of your screen.



The screenshot shows a web application interface. On the left, there is a navigation menu under the heading 'Transactions'. The menu items are: 'Transactions to sign', 'Payments', 'Government remittances', 'Fund transfers', 'Wire transfers', 'Foreign exchange', 'Digital deposits', 'Salary deposits', and 'EFT file management'. A red arrow points to the 'Digital deposits' option. To the right of the menu, there is a 'Digital deposits' panel. At the top of this panel are 'Help' and 'Print' icons. Below that, there is a message: 'In the next few seconds you will be directed to our "Digital deposits" website.' followed by 'Your Internet Banking Solutions - Businesses session will remain active for the next 15 minutes and you will not need to login again after finishing your task.' At the bottom of the panel is a 'Next' button with a green checkmark icon.

Installing a scanner

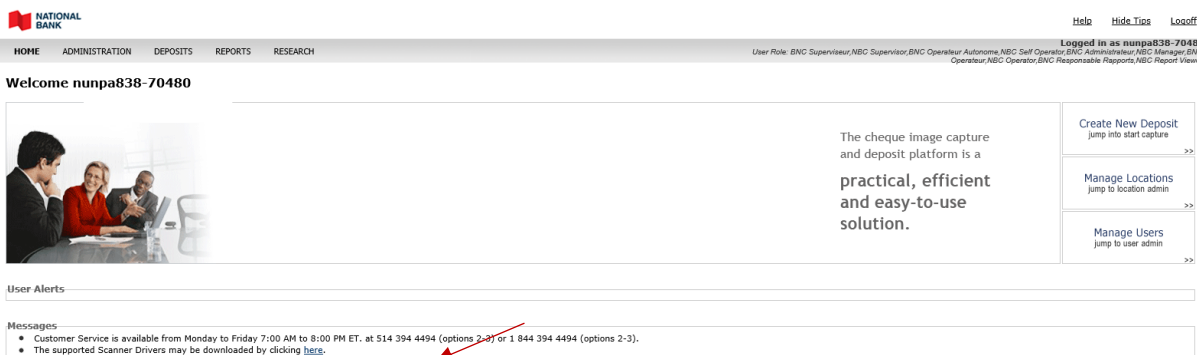
- Downloading the Driver

Important:

- A system administrator may be needed to authorize the scanner driver download / installation.
- Do not connect your scanner before completing the installation of the scanner driver.
- It is important to only install the driver approved by the National Bank

To download the driver:

1. Log in to the Internet Banking solutions – Business as usual (www.bnc.ca)
2. Click on the “digital deposit” option on the left side menu
3. Once directed to the Digital Deposits homepage, the link to driver download page will be seen on the bottom.



The screenshot shows the National Bank Digital Deposits homepage. At the top left is the National Bank logo. Below it is a navigation bar with links: HOME, ADMINISTRATION, DEPOSITS, REPORTS, RESEARCH. On the right side of the navigation bar, there are links for 'Help', 'Hide Tips', and 'Logout'. Below the navigation bar, the user is logged in as 'nunpa838-7048'. The main content area features a large image of three people in a meeting. To the right of the image, there is a text box that reads: 'The cheque image capture and deposit platform is a practical, efficient and easy-to-use solution.' Below this text are three buttons: 'Create New Deposit (jump into start capture)', 'Manage Locations (jump to location admin)', and 'Manage Users (jump to user admin)'. At the bottom of the page, there is a 'Messages' section with two messages. The second message is highlighted with a red arrow and reads: 'The supported Scanner Drivers may be downloaded by clicking [here](#).'

- Click the cheque scanner image on the Driver Download page. A file download dialog will display on screen.
- Click the **Save** button and choose a location on your computer to save the driver. Once the download is complete, you are ready to install the driver.



Installing the Driver

Important:

- A system administrator may be needed to authorize the scanner driver installation.
- Do not connect your scanner before completing the installation of the scanner driver.
- It is important to only install the driver approved by the National Bank

To install the scanner driver:

1. Double-click the scanner driver installation file downloaded from where it was saved during download step
2. Click the Run button and follow the instructions to install the driver.

Once the scanner driver is installed:

1. Take the scanner, the electrical outlet and the USB connection out of the box
2. You can now connect the scanner to your computer

Section 2 - User management

Managing your information

As an administrator, you can manage your user's access directly from your *Internet banking solutions for business*. You must identify the «roles» assigned to each user and assign "location(s)" in which you want the items to be deposited.

- User roles are defined as a collection of permissions (users may have one or more assigned roles depending on the tasks they are required to perform);
- Permissions are defined as rights or abilities to perform specific tasks and access specific application functionalities.

The table below shows the access rights defined for each role.

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	Reports	Deposits			Research	Manage
	View / Generate	Create / Modify	Approve / Transmit	Assign to another user	Initiate	Locations / Accounts and Users
Report Viewer	•					
Operator	•	•			•	
Self Operator	•	•	•		•	
Supervisor	•		•	•	•	
Manager	•			•		•

The **Internet banking solutions – business administrator** will have access to all the above roles for his digital deposits.
The **Internet banking solutions – business user administrator** will only have access to the “manager” role.

Important: Once a «role» is assigned to a user’s profile in IBS-B, you must select the **Digital Deposits** option to complete the user profile by assigning a location to that user to be able to make deposits.

Creating and Managing Deposit Locations

As an administrator, you can use the administrative pages within the deposit application to manage your deposit locations.

By managing your locations, you will be able to manage your deposits by locations as needed. You can create locations based on your specific needs based on a specific location, a specific department, etc.

Note: A user cannot have more than one (1) open deposit per location, even if a different bank account is selected for a second deposit. The first deposit for a location must be transmitted to the bank before the user can begin preparing a second deposit

Section 3 - Scanning/Deposits

Creating a deposit

In order to process a deposit, you must first create a deposit by clicking on the link «**Create New Deposit**».

here.'"/>

The cheque image capture and deposit platform is a practical, efficient and easy-to-use solution.

- Create New Deposit
jump into start capture >>
- Manage Locations
jump to location admin >>
- Manage Users
jump to user admin >>

User Alerts

Messages

- The supported Scanner Drivers may be downloaded by clicking [here](#).

In the next screen, complete all the required information, identified with the star symbol (*).

- **Location:** Location from which (or for which) the deposit must be processed. The bank creates the first one by default. You can add unlimited locations to manage the accounts available for deposit.
 - ❖ If many locations are available, «**Select location**» will be the default value in the drop down

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Deposits and Cash Management Solutions

list. You will need to select a specific location in order to process the deposit.

- ❖ If you have a lot of locations, you can click on the « **location search** » to find a specific location.
- **Account number:** Choose the account in which you wish to do the deposit :
 - ❖ You will be able to choose the account in the drop down list «**Account number**».
 - ❖ If you have a lot of accounts, click the link « **account search** » to find a specific account.
- **Routing transit number/transit:** Identifies the transit number and financial institution.
- **Deposit type:** Default value: «**simple**».
- **Clearing channel/Type :** Default value «**image**»
- **Number of items:** Number of items (cheques) to be deposited, including the digital deposit slip.
- **Declared amount (\$):** Total amount of the items that are to be deposited in this.

Once these fields are completed, you can start scanning the items.

Scanning Deposit items

Once the deposit information is completed, you are ready to scan the items to be deposited.

To ensure the scanning goes smoothly, complete the following steps to prepare your items:

- Perform a quality check of all deposit items making sure to remove any staples or paper clips and check that items are not torn or have bent corners that might cause scanner problems;
- Arrange and sequence all deposit items. Ensure that the bottom and leading edges of all items are aligned and facing in the same direction;
- Place all similar sized cheques together (for batch feed scanners);
- Load the deposit item(s) into the cheque scanner according to the guidelines of your scanner.



HOME ADMINISTRATION **DEPOSITS** REPORTS RESEARCH

New Deposit

(Customer: _____)

Location:*	<input type="text" value="001"/>
Account number:*	<input type="text" value="00. .***** company"/>
Routing transit number:	<input type="text" value="15301-006"/>
Deposit type:*	<input checked="" type="radio"/> Simple
Clearing channel:*	<input checked="" type="radio"/> Image
Company name:	<input type="text"/>
Optional field 1:	<input type="text"/>
Optional field 2:	<input type="text"/>
Optional field 3:	<input type="text"/>
Number of items:	<input type="text" value="0"/>
Declared amount (\$):*	<input type="text"/>

The screenshot displays the 'Deposit Item List' for item 000001. It shows a declared amount of 200.00 and a current amount of 0.00, with a balancing difference of 200.00. A table of scanned items is shown with one entry: 'Virtual Credit Item' with a post amount of 200.00. The interface includes navigation buttons like 'Assign Deposit', 'Report View', and 'Return to Deposit List'.

While the deposit items are scanned, the **Deposit Item List** page displays, allowing you to review the progress of items as they are captured, and make any required corrections to the deposit and/or deposit items as necessary.

Modify / correct a deposit

The tab «**modify a deposit**» allows you to modify the information related to a non transmitted deposit to the bank.

Modifying a deposit implies selecting each item marked with an alert icon (🚨). You will need to complete the missing information or modify certain fields in order to balance the deposit.

Notice:

- Greyed out fields cannot be modified. Only the amount can be modified.

Once all of the corrections have been completed, click the « complete » button to transmit the deposit to the bank.

The « complete » button will be red for deposits that have errors. It will become green once all the errors have been corrected.

Image quality

During the scanning process, the application might detect an item that does not meet the image quality standard required for it to be accepted.

- Validate the image to make sure it has been scanned properly. If you find that the item is reversed or folded, delete it and rescan that specific item.
- Refer to the message below the scanned item. The information available will allow you to know what type of corrections are needed.
- If you judge that an item might not be suitable for deposit, you can remove an item by clicking on « **delete** » and continue with the deposit.

Duplicates

During the scanning process, the application might detect an item already existing in the digital deposit database, which would be a «**Duplicate**».

The last item is at the top of the page. The potential duplicate, already in your database, would appear at the bottom of the page.

You must delete the last item at the top of the page as it is a Duplicate by clicking on the “delete” button.

Serious error

The page «**Serious error**» will appear if an unexpected error occurred during the scanning process. You will need to go back to the previous page and retry the operation.

If the error appears again, quit the deposit, wait a few minutes and retry again.

If the error persists, contact the customer service at 514 394-4494 or 1 844 394-4494.

Admissible Items

Deposit items must be in CDN dollars drawn on a Canadian financial institution. Only original items can be deposited through the digital deposit option:

- Cheques;
- Certified cheques (not perforated);
- Bank drafts and money orders;
- Traveller’s cheques (except those issued by «*Thomas Cook*»)

Note: Post dated items are not admissible.

Maximum number and amount of items

The bank has set limits on the value of items you may deposit. The bank reserves the right to change these limits at any time.

The maximum number of items per deposit is 250.

No limits regarding the number of deposits per day or per user.

Your deposit may be refused if these limits are exceeded.

Availability of funds

We will credit your account on the day we receive the Images for remote deposit. However, we may place a hold on the funds deposited to your account. The terms and conditions of access to funds are set out in our Access to Funds Policy and apply to digital deposits.

Viewing an item

A history of 180 days is available online for digital deposits with respective cheque images.

Cut-off time

Deposits received at NBC before 9 p.m. ET on a business day, will be credited with a same day value. Any deposit received after the cut-off time will be credited to your account dated with the following business day.

Section 4 - Reporting

Creating reports

The reporting provides 4 types of summary reports:

- Daily deposit summary report (docx, pdf, rtf)
- Deposit details(docx, pdf, rtf)
- Deposit summary (docx, pdf, rtf)
- Item export file (csv, xls)

A history of 180 days is available for creating reports.

NATIONAL BANK

HOME ADMINISTRATION DEPOSITS **REPORTS** RESEARCH

Reporting

Report:* Daily Deposit Summary Report Provides a summary report for deposits for a selected day.

Type:* DOCX

Deposit date:* 02 November 2016

Capture source: All Sources

Sample:

Create Report Clear

Researching specific items

The Research option allows you to search for items scanned in the last 180 days. A maximum limit of 100 items is applied to a search.

The screenshot shows the National Bank website interface. At the top left is the National Bank logo. A navigation menu contains links for HOME, ADMINISTRATION, DEPOSITS, REPORTS, and RESEARCH. A red arrow points to the RESEARCH link. Below the menu is the title 'Item Research - (Query)'. Underneath, there is a section for search criteria with the heading 'Search Criteria:' and 'Values:'. There are five dropdown menus, each labeled 'Select Criteria...'. At the bottom of this section are two buttons: 'Search' and 'Clear'.

Section 5 - Other

Retention and destruction of original items

When you have received confirmation from the Bank that we have received and verified your scanned deposit, we suggest you indicate on the original cheque a mark indicating that the cheque was deposited electronically (ex: "submitted electronically"). This will reduce the risk of deposit errors.

You must securely store each original item whose Image has been transmitted to us for 15 days following the deposit date and then destroy it. During this 15-day period, you must check that the deposit amount has been credited to your account and reconcile your account entries.

You must ensure reasonable procedures are in place for the security, storage and destruction of original items. In particular, these measures must prevent: (i) original items being presented again for payment; (ii) the theft or reproduction of original items; (iii) access to information about original items.

Customer Service

Our customer service representatives are available from 7 a.m. to 8 p.m. (ET), Monday to Friday, at 1-844-394-4494, or 514-394-4494.