



DOING BUSINESS

Fund\$Manager Digital Deposit

User Guide

Table of Contents

General information	1
Digital Deposit	4
General information	4
Subscribe to Fund\$Manager for Businesses and manage your deposits online	4
Section 1 - Eligibility criteria and requirements	5
Product Requirements	5
System Requirements	6
Scanner compatibility	6
Section 2 - Installation	8
Installing a Scanner	8
Uninstall Drivers	13
Testing the Scanner	13
Section 3 - Management	15
Managing your access	15
Setting up Locations (Store Number)	15
Section 4 - Scanning/Deposits	16
Admissible Items	16
Creating a deposit	16
Scanning Deposit items	17
Rejected items	19
Image quality	20
Processing Exceptions and Fixing Errors	20
MICR Exceptions	21
IQA Exceptions	22
Duplicate Exceptions	23
Submitting a Deposit	24
Balancing Deposits	25
End of Day	27
Amount of items	27
Availability of funds and Cut-off time	27
Removing a deposit	27
Viewing an item	28
Preservation and Destruction of Original Items	28
Section 5 - Reporting	29
Creating reports	29
Deposit status	29

Section 6 - Troubleshooting	30
Serious error	30
Disabling ActiveX Filtering	30
Adding FiservSCO.com to Compatibility View Settings	30
Antivirus Software	32
Jams	32
Troubleshooting Ranger API Errors	33
Important Installation Notes	34
How to Fix Windows DCOM Settings	34
How to Fix EZ.Tiff Errors	36
How to fix connection issues to Digital Deposits	37
Section 5 - Other	37
Retention and destruction of original items	37
Scanner maintenance	37
Customer Service	37
Annex B	38
Digital Deposit Certified and Supported Scanners	38
Not supported scanners	38
Annex C	39
Scanner Order Form	39
Annex D	41
Example of a virtual stamp	41

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 *Fund\$Manager*.



Benefits

- Lower costs (*employee time savings, mailing fees*)
- Better control over cash flow
- The service offers greater flexibility and saves time
- Improves business management
- Accessible 24h/7 using your *Fund\$Manager* access



Features

- Available in US dollars, drawn on an American financial institution, deposited to a US dollar account
- Digital deposits with a scanner
- User-friendly
- Items can be deposited from different business locations
- Items deposited are credited within two business days when received before 3 p.m. (ET)
- Reports of your deposits with cheque images available

Subscribe to Fund\$Manager for Businesses and manage your deposits online

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

For access to Fund\$Manager, contact your Account Manager or your Treasury Manager to complete your subscription.

Section 1 - Eligibility criteria and requirements

Product Requirements



- Workstation must be set up an English –United-State IT environment and be Pilot free from another Digital Deposit Solution and must meet the minimum browser requirements
- A Demand Deposit Account from our New York Branch and a Fund\$Manager access
- Compatible scanner

Before you can use the **Digital Deposit** option in Fund\$Manager, you must proceed to the installation of your scanner. A few requirements are needed in order to start using this function.

Digital Deposit subscription requirements:

- Access to Fund\$Manager which is the modular banking access service comparable to Internet Banking Solutions. This module enables clients to view transactions on their account as well as to perform transactions.
- Compatible scanner from our recommended supplier Paystation or any supplier of your choice. The Paystation order form is available on [Annex C](#)



Important: The scanner is at the client's expense

Recommended scanners:

- The system will allow any compatible scanner.
- *The complete list regarding compatible scanners is available under [Annex B](#).*

CHOOSING THE RIGHT SCANNER



MODEL	VOLUME	CHEQUES PER MINUTE
Digital Check CX30	Low	30
Digital Check TS240-50	Low	50
Digital Check TS240-75	Low - Medium	75

**Certified for use with Microsoft Windows only. The complete list of supported scanners is available on [Annex B](#).*

System Requirements

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

SPECIFICATIONS	MINIMUM REQUIREMENTS
Operating System	A Microsoft workstation or Apple Mac OS X operating system capable of supporting the requirements listed below and all additional requirements of the cheque scanner being used. Please note that Regional settings must set in EN – United - States for Windows OS.
Web Browser	For Windows-based workstations: • 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) For Mac OS X-based workstations: • 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.
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

Scanner compatibility

To ensure compatibility and proper functioning of the scanners, you must meet the following requirements:

Device Certification Status Definitions	
Certified	We have completed certification testing on all functions of the product for the designated device.
Supported	We have performed basic functional testing of the product using the designated device, which did not reveal any major issues. To ensure all needed features perform

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	properly, we recommend that you perform additional testing prior to placing the device into a production environment. Report any defects that you encounter and we will follow the standard defect correction process for those reported defects.
Not supported	We do not plan to test the device in the specified environment. We may not correct the problems that you report that were a result of running the device in an unsupported environment.



Important: 48 hours after the service has been activated, a technician will contact you to make an appointment if you require assistance with scanner installation.

Section 2 - Installation

Installing a Scanner

In order to install your scanner you must first download the driver.



Important:

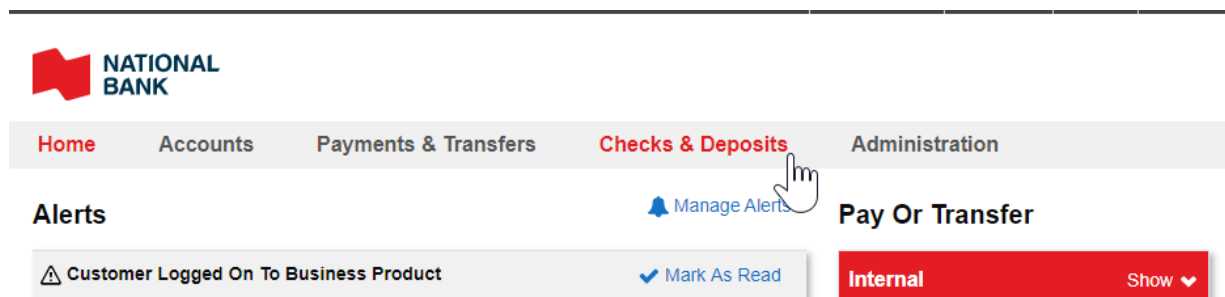
- Only install the driver approved by the National Bank.
- A system administrator may be needed to authorize the scanner driver download / installation.
- Do not connect your scanner before completing the installation of the scanner driver.

Downloading the driver

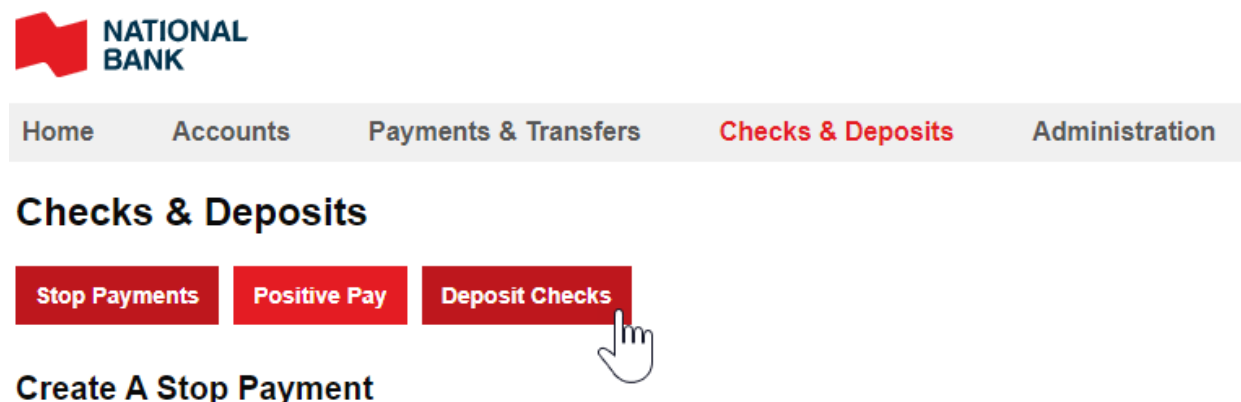


Important: The installation should be saved to the C: drive or desktop. Do not run the application from the web site.

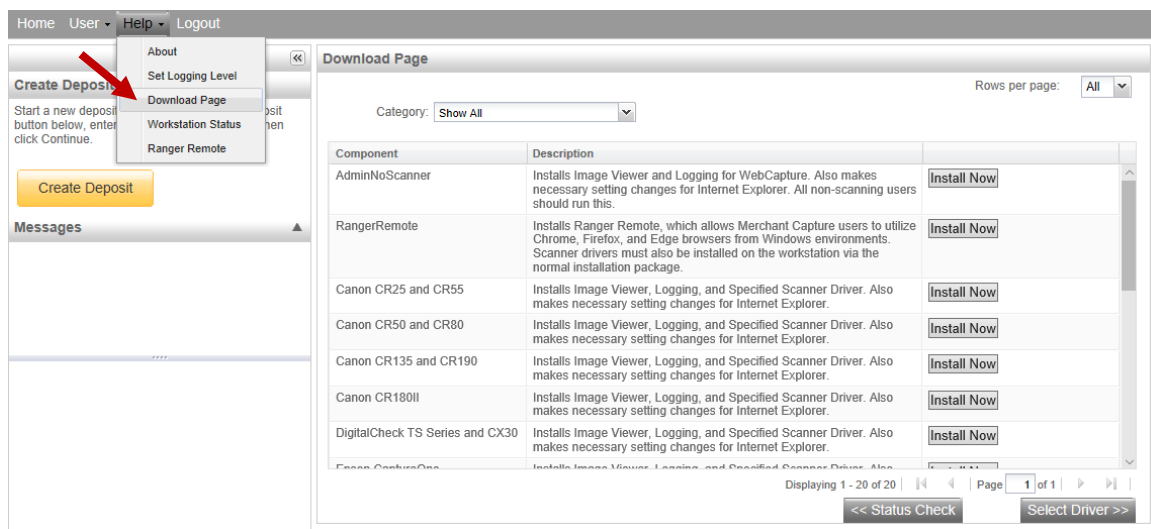
Log in to your «**Digital Deposit**» option under «**Checks & Deposits**» through the online banking page.



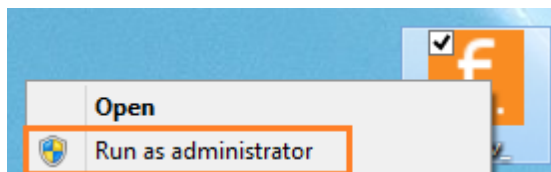
Click on «**Deposit Checks**».



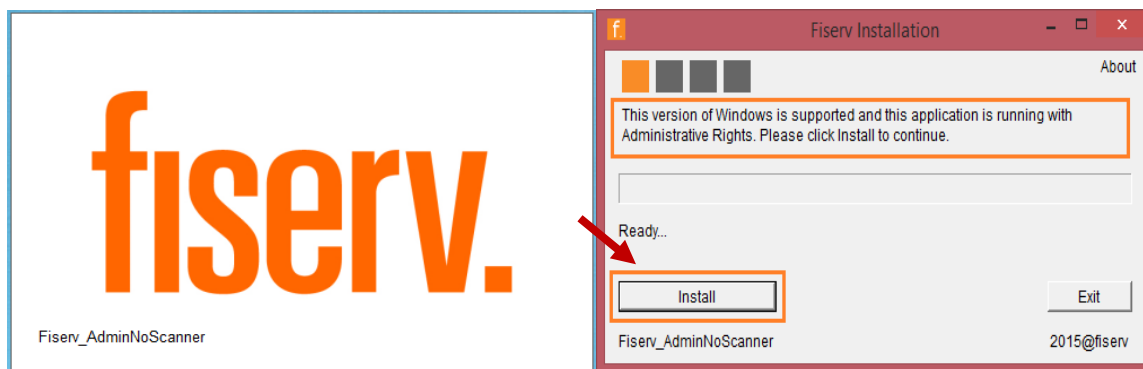
Click on «**Help**» at the top left menu, and then choose «**Download page**».



Among the list, locate your scanner and click on «**Install Now**». Make sure to not execute the file but save it on your c: drive and run it as an administrator.

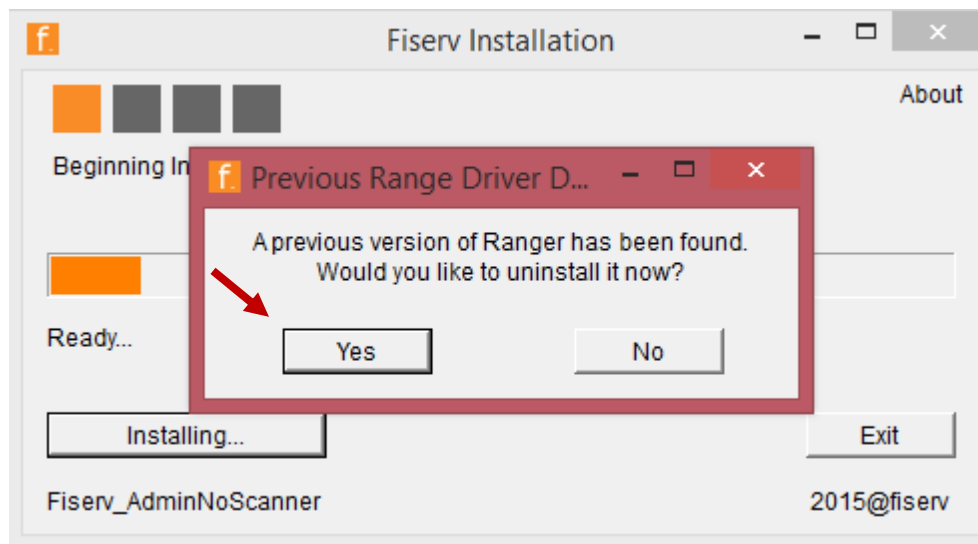


A splash screen will appear. The application will verify if the user is an administrator. If the user is an administrator, you will be able to click on «**Install**». If you are not an administrator, the installation will not be fully performed. Please contact your network administrator for installation.

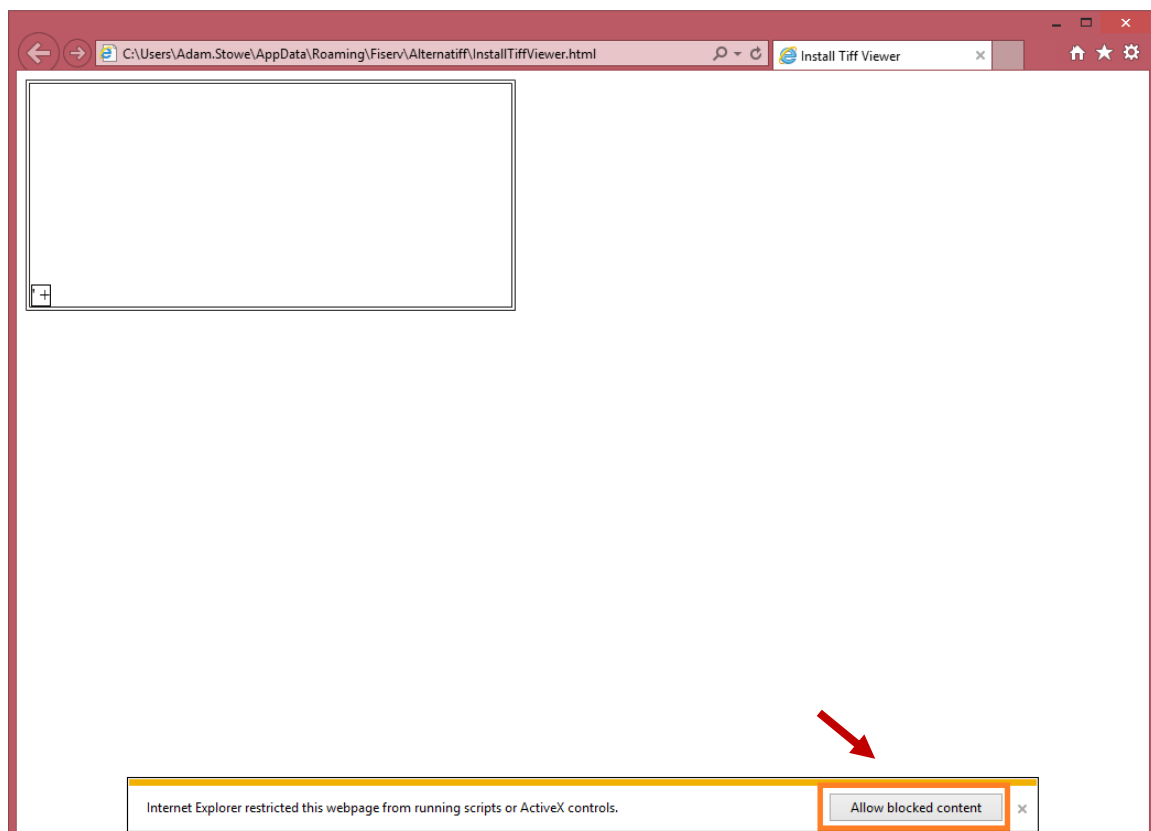


The application window will be unresponsive while the installation runs and will check for any currently installed Ranger drivers.

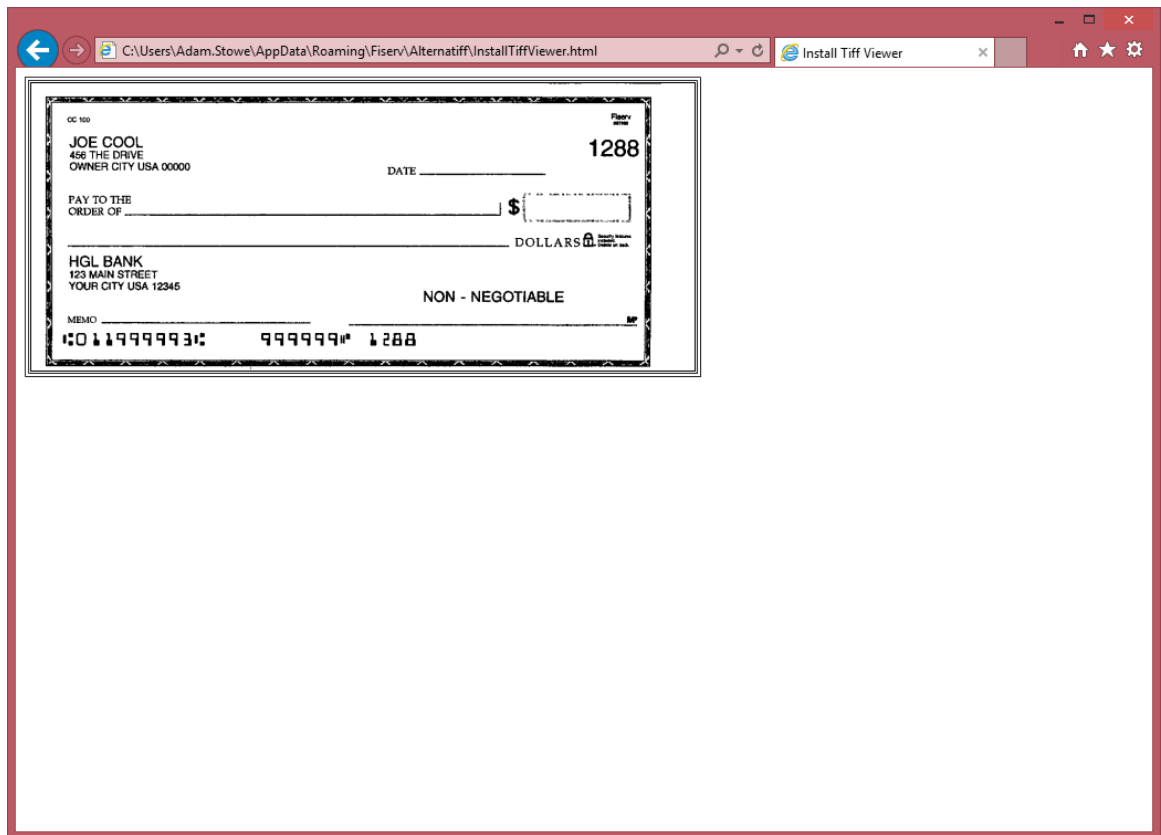
- Click «**Yes**» to uninstall the current drivers.
- Click «**No**» to leave the existing drivers and continue the installation



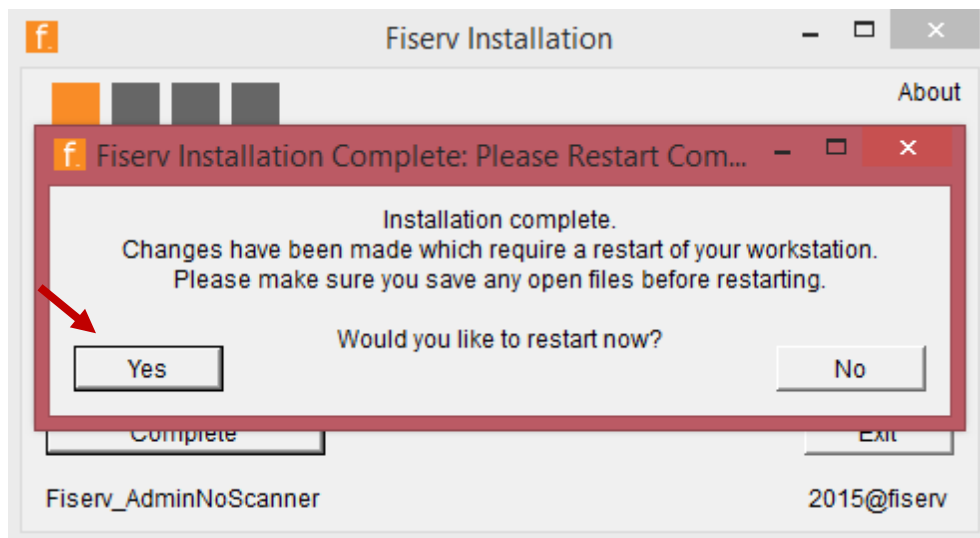
When prompted, click the affirmative option on additional message boxes that may appear to continue the installation. During the installation, Internet Explorer will open.



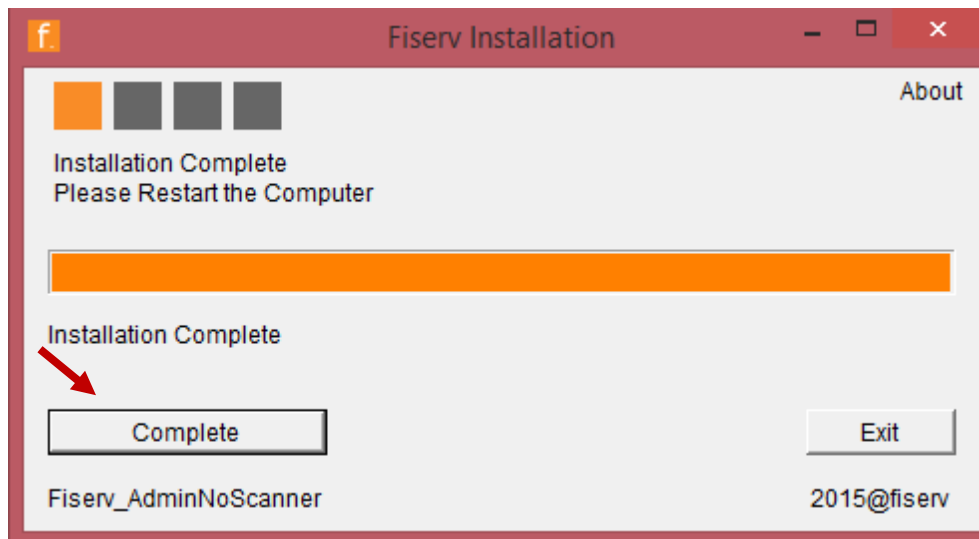
Close the Internet Explorer page once the image is visible



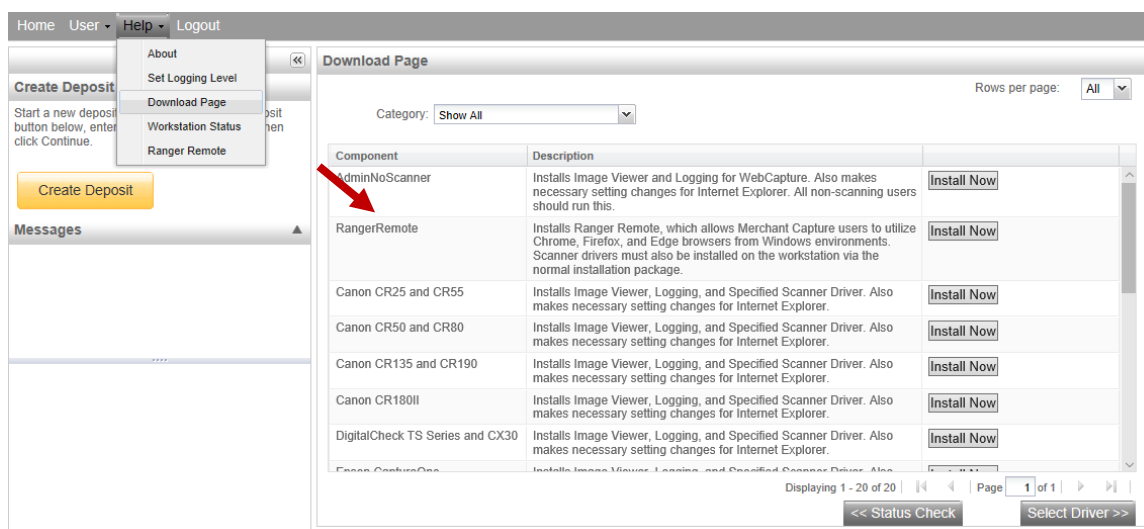
Once the installation is complete, the workstation must be restarted before using «**Digital Deposits**». You will need to click on «**Yes**» to restart your computer.



Once the message box is closed, an installation complete window will appear. Click on «**Complete**» or «**Exit**» to close the application and complete the installation.



ⓘ **Important:** If you are using a browser other than Internet Explorer, it is important to install RangerRemote after installing the scanner's driver.



ⓘ **Note:** For any additional assistance, please contact our customer service center at 1-844-413-5613.

Uninstall Drivers

If previous drivers have been installed in your computer, you might need to uninstall them before you can start downloading the driver. In order to uninstall drivers, you must follow these steps:

- Unplug the scanner before uninstalling the drivers.
- If the scanner is a Unisys/Burroughs SourceNDP or SmartSource, go to the system tray and shut down the controller that looks like a small scanner named CAPI. This should be completed before uninstalling.
- Under Programs and Features (or appwiz.cpl), uninstall the Ranger and Ranger Plug-In applications.
- For Panini scanner models, uninstall the Panini USB application as well.
- For SmartSource scanner models, you may need to uninstall the SmartSource application as well.
- For DigitalCheck scanner models, you may need to uninstall the TellerScan application as well.
- Delete any Silver Bullet Technology directories and folder resident on the C:\ drive. These may be found in the following locations:
 - C:/Program Files/Silver Bullet Technology
 - C:/Program Files (x86)/Silver Bullet Technology
 - C:/ProgramData/Silver Bullet Technology
- For Panini or SmartSource scanner models, open Device Manager and uninstall the Panini USB or Jungo device.

Testing the Scanner

Once the installation is done, a test should be completed to ensure the installation was successful.

Running the RangerFlex Application

Once the computer has been restarted and the scanner is connected, run the RangerFlex application to verify the scanner is working properly.

1. Click «**Start**»
2. Select «**All Programs**»
3. Select «**Silver Bullet Technology**»
4. Enter «**Ranger**» for the Scanner Name
5. Open «**RangerFlex**»
6. Wait for the Silver Bullet splash screen to show.

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7. Click «**Start Feeding**» and scan one item, verifying the image appears
8. Click «**Stop Feeding**»
9. Click «**Exit**»

After scanning an item through **RangerFlex** while still logged, you must log into «**Digital Deposit**» and scan one item to view an image. This will ensure all of the ActiveX controls are installed correctly.

Section 3 - Management

Managing your access

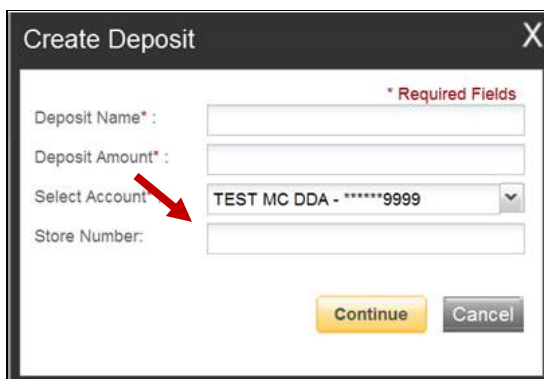
When subscribing to the product, you must select the role that must be assigned to your profile or to another user. As an Approver, you will have access to all functions related to the digital deposit in **Fund\$Manager**. As a limited user, some restrictions will apply. The table below shows the access rights defined for each role.

Roles	Reports	Deposits				Research
	View/Generate	Create	Modify	Delete	Submit	Initiate
Limited user	•	•	•			•
Approver	•	•	•	•	•	•

If you wish to remove, modify or add a user's, please contact your account manager to complete the needed documentation.

Setting up Locations (Store Number)

The system will allow you to set up a «**Store Number**» in order to identify the site of your deposits in order to differentiate the source of deposit. You will be able to add a «**Store Number**» at the moment the deposit is created. You can add unlimited store numbers to manage the accounts available for deposit. In order to add a new «**Store Number**», you can manually fill out the information under the « **Store Number** » case when creating the deposit, but each office will have to make sure to write the correct site to make the deposit.



Section 4 - Scanning/Deposits

Admissible Items

Deposit items must be in US dollars drawn on an American financial institution. Only original items can be deposited through the digital deposit option.

The following items cannot be processed electronically. These items will create exceptions.

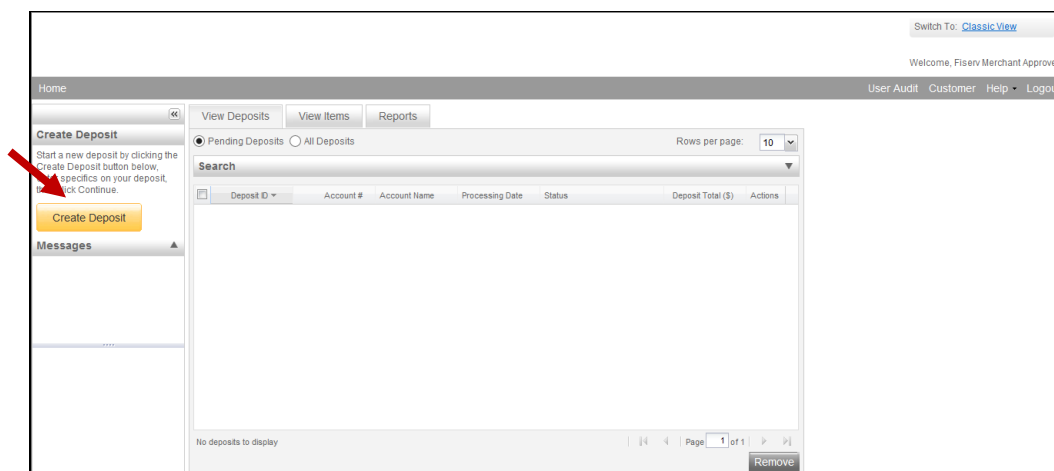
- **Savings Bonds**
- **Canadian US Dollar Items**
- **Foreign Items**
- **Non-Imageable Items (Checks that are not legible, too dark or too light)**

You will need to remove these from your deposit and take them to your Financial Institution.

 **Important:** Postdated and stale dated items are not admissible. It's client's responsibility to take out any not admissible item. The bank could reject the deposit if not admissible items are detected in the deposit.

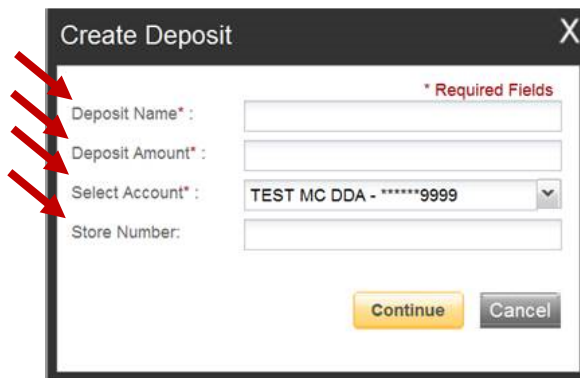
Creating a deposit

In order to process a deposit, you must first create a deposit by selecting the «**Digital Deposit**» option under «**Account Services**», and then click on the link «**Create Deposit**».



Fill out all the required information, identified with the star symbol (*) and then click on «**Continue**».

- Deposit Name
- Deposit Amount
- Select Account
- Store Number



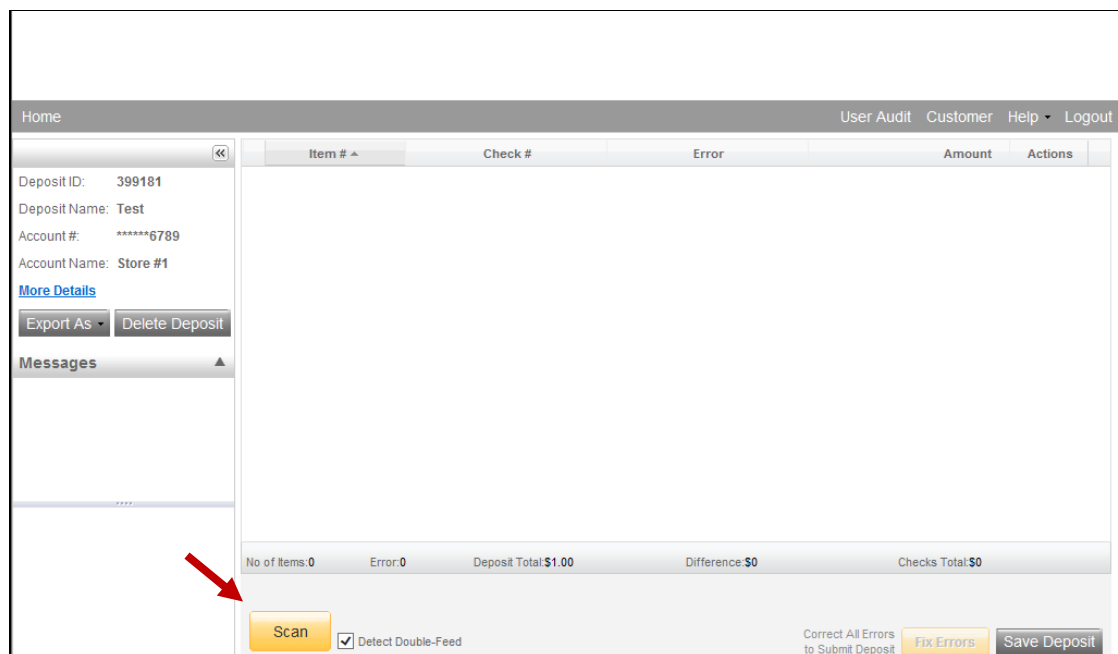
A screenshot of a 'Create Deposit' dialog box. It has a title bar with a close button (X). Inside, there are four fields: 'Deposit Name*', 'Deposit Amount*', 'Select Account*', and 'Store Number'. The 'Select Account*' field is a dropdown menu showing 'TEST MC DDA - *****9999'. There are red arrows pointing to the first three fields. At the bottom right, there are 'Continue' and 'Cancel' buttons. A red asterisk and the text '* Required Fields' are in the top right corner of the form area.

Scanning Deposit items

Once the deposit information 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:

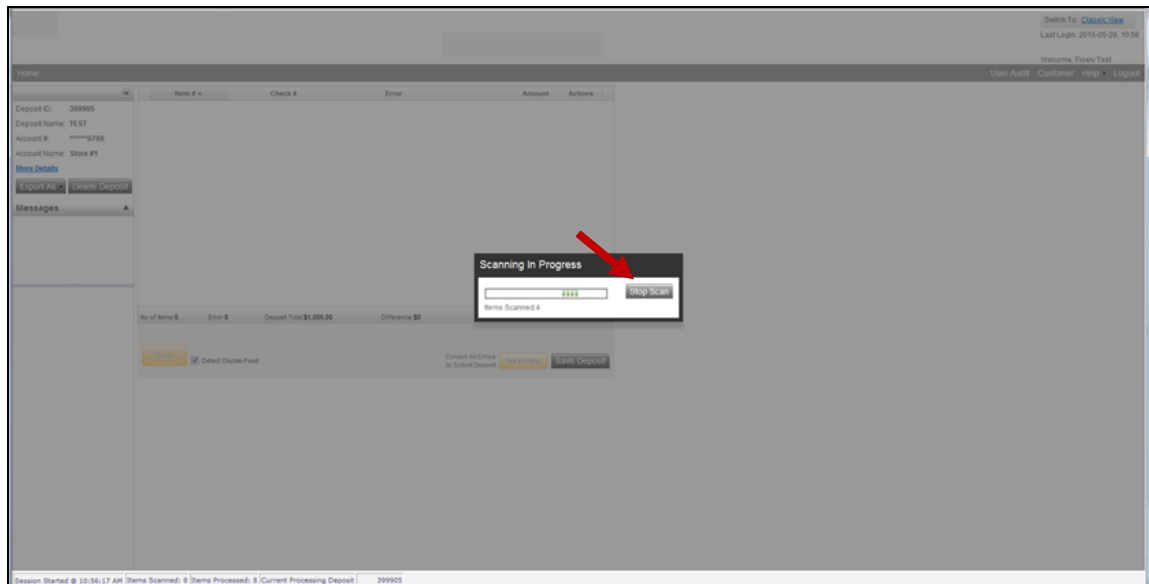
- Perform a quality check of all deposit items making sure to remove any staples or paper clips and check that items are not torn or have bent corners that might cause scanner problems;
- Arrange and sequence all deposit items. Ensure that the bottom and leading edges of all items are aligned and facing 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.
- Make sure the checks are straightened and tidy before placing them in the hopper. Do not place too many items in hopper. Minimizing hopper items will reduce rejects, jams, double documents, and piggy backs and maximize image quality.
- Click «**Scan**» at the bottom of the screen.



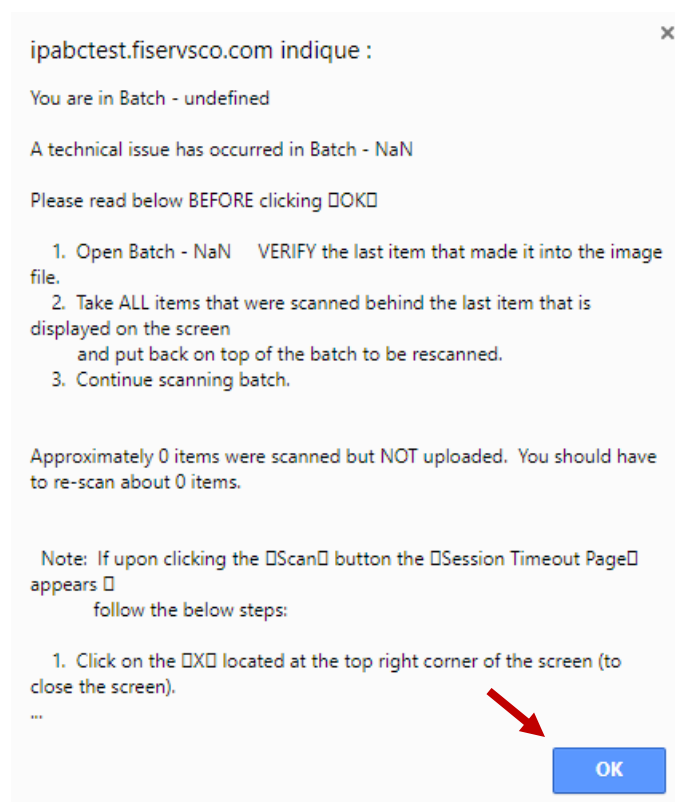
A screenshot of the main deposit screen. The top bar has 'Home' on the left and 'User Audit Customer Help Logout' on the right. Below the top bar is a table with columns: 'Item #', 'Check #', 'Error', 'Amount', and 'Actions'. On the left side, there is a sidebar with deposit details: 'Deposit ID: 399181', 'Deposit Name: Test', 'Account #: *****6789', and 'Account Name: Store #1'. There are links for 'More Details', 'Export As', and 'Delete Deposit'. Below the sidebar is a 'Messages' section. At the bottom of the screen, there is a status bar with 'No of Items:0', 'Error:0', 'Deposit Total:\$1.00', 'Difference:\$0', and 'Checks Total:\$0'. A red arrow points to a 'Scan' button in the bottom left corner. To the right of the 'Scan' button is a checkbox labeled 'Detect Double-Feed'. Further right are buttons for 'Correct All Errors to Submit Deposit', 'Fix Errors', and 'Save Deposit'.

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- ⓘ **Important:** Monitor the Items Scanned and Items Processed counters at the bottom of the screen. If Items Processed falls behind by over 50 items, click «Stop Scan» on the Scan Navigator.



- The follow window will appear on your screen. Click on «OK». You will be able to fix errors if need it.



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Home User Help Logout

Deposit ID: 522820
Account #: *****4321
Account Name: TEST Savings
[More Details](#)
[Export As](#) [Delete Deposit](#)

Messages

Item #	Check #	Error	Amount	Actions
0886009253	115	⚠		🗑
0886009254	105	⚠		🗑
0886009255	105	⚠		🗑
0886009256	109	⚠		🗑
0886009257	109	⚠		🗑
0886009258	110	⚠		🗑
0886009259	104	⚠	200.00	🗑
0886009260	106	⚠	200.00	🗑
0886009261	124	⚠		🗑
0886009262	105	⚠		🗑
0886009263	123	⚠		🗑
0886009264	124	⚠		🗑
0886009265	105	⚠		🗑

No of Items: 23 Error: 43 Deposit Total \$350.00 Difference: \$200.00 Checks Total \$550.00

[Scan](#) ☒ Detect Double-Feed [Correct All Errors to Submit Deposit](#) [Fix Errors](#) [Save Deposit](#)

- When you are finished scanning your deposit, click on «**Save Deposit**». The option **Continue processing this deposit** allows you to correct exceptions or look at items in your deposit. You must click **Capture Complete** before you can balance the batch.



Important:

- Deposits cannot be balanced if Capture Complete is not selected.
- Do not select «**Create a new Deposit**» in the User Actions box. This selection will suspend the current deposit and prevent you from completing it in the proper sequence.
- To create another deposit select «**Digital Deposit**»

Verify that the last item on the screen matches the last item in the scanner pocket and that the item number sprayed by your scanner is legible if applicable. Now you are ready to correct exceptions, balance, or create another deposit. A virtual stamp will be added to each item as endorsement of check as the example is shown on [Annex D](#).

Clip or band the deposit together with the deposit ID noted in front. Place processed deposit face down in a process complete bin or box. Storing the processed deposits in an orderly way will prevent accidental rescanning and make research easier. Processed deposits should be retained for at least 15 days in case there are issues with your deposit. Your Account Manager or Treasury Manager can give you advice regarding the preservation and destruction of your checks, do not hesitate to consult them or refer to the Preservation and destruction of original items.

Rejected items

In case an item is rejected, the details regarding the rejection will be available for a period of 7 days under the **Messages** section, in the «**Create deposit**» page. A link will be available explaining the reason of the rejection.

A rejection notice will be sent by email. You can also receive a notification online through your Merchant capture platform.

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Please be advised that the bank will not send any message regarding the rejection, other than the one published under this section.

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.

- If an item fails image quality tests, it will be flagged with an **X** as an image quality error. Review the image to determine if it needs to be rescanned or is acceptable.
- 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.
- 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.

Any items that does not meet the image quality standard will have to be sent to our operational center to be processed.

Items to be delivered by registered mail, along with a deposit slip, to the following address:

National Bank of Canada– New York Sector

4 Place Laval, Suite 600

Laval (Quebec)

H7N 5Y3, Canada

Processing Exceptions and Fixing Errors

If there are any errors, the «**Fix Errors**» tab will be available. This table will show you the item(s) to be corrected and the software will guide you through each field in order to do the correction. Exceptions will be cleared from the screen as they are resolved. When all MICR and IQA exceptions are resolved, the software will check for duplicate exceptions and present them on the tab as well. To resolve errors click on «**Fix Errors**» or individually click on the error that needs to be fix.



Important: If you click «Save Deposit» at any time before submitting, it will put the deposit in a Suspended status. The deposit will not be complete until you submit.

**Follow the detailed procedures below for handling MICR, IQA and duplicate exceptions.*

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Home User Help Logout

Deposit ID: 522820
Account #: *****4321
Account Name: TEST Savings
[More Details](#)
Export As Delete Deposit

Messages

Item #	Check #	Error	Amount	Actions
0886009253	115	⚠		🗑
0886009254	105	⚠		🗑
0886009255	105	⚠		🗑
0886009256	109	⚠		🗑
0886009257	109	⚠		🗑
0886009258	110	⚠		🗑
0886009259	104	⚠	200.00	🗑
0886009260	106	⚠	200.00	🗑
0886009261	124	⚠		🗑
0886009262	105	⚠		🗑
0886009263	123	⚠		🗑
0886009264	124	⚠		🗑
0886009265	105	⚠		🗑

No of Items: 23 Error: 43 Deposit Total: \$350.00 Difference: \$200.00 Checks Total: \$550.00

Scan ☒ Detect Double-Feed

Correct All Errors to Submit Deposit **Fix Errors** Save Deposit

MICR Exceptions

This error occurs when the MICR line or a field in the cheque is not recognized. Make sure that the item scanned is drawn on an American financial institution. At the top of the screen, there will be an accompanying error message in **RED**.

The cursor will move to each field requiring correction, which will be highlighted in pink. Fill out the missing or incomplete value according to what you see on the cheque. To move from one field to the other, you need to hit the «ENTER» key.

If you cannot read the cheque, you can click the image to enlarge it. Click the image again to re-size it.

Switch To: [Classic View](#)
Last Login: 2015-05-29, 12:42
Welcome, FiservTest
User Audit Customer Help Logout

Home

Deposit ID: 399908
Deposit Name: TEST
Account #: *****6789
Account Name: Store #1
[More Details](#)
Export As Delete Deposit

Messages

Item #	Check #	Error	Amount	Actions
0886700155		⚠	60.00	🗑

Front Back

YOUR NAME
YOUR STREET
ANYTOWN USA 11111
DATE 3/3/13 2450
PAY TO THE ORDER OF Test \$160.00
SIXTY
MY BANK
INSTITUTE ADDRESS
INSTIT CITY INSTT STATE INSTT ZIP CODE
NOW - NEGOTIABLE

AUX/Serial RT WAUX/FLD4 Account Check Amount
Press enter to update field

No of Items: 2 Error: 2 Deposit Total: \$110.00 Difference: \$0.00 Checks Total: \$110.00

Scan ☒ Detect Double-Feed

Correct All Errors to Submit Deposit **Fix Errors** Save Deposit

Session Started @ 03:58:05 PM Items Scanned: 0 Items Processed: 0

Hint: You do not need to enter the decimal in the amount field.

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If you need to enter or correct data in a field that is not highlighted, use the following hotkeys to move to the desired field.

F1 = Amount

F2 = TC (*this field is for trancode or personal check number*)

F3 = Account

F4 = Field4 (*this is an alternate position for a 4-digit check number, positioned between Account & TR*)

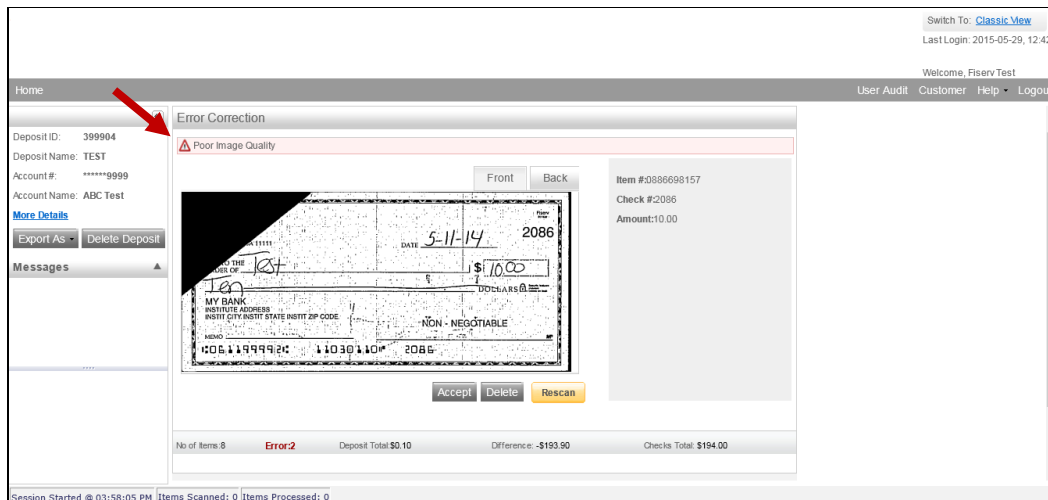
F5 = Transit Routing

F6 = RIC (*just left of the TR if present; for return item & IRD use; blank the field when not present on document*)

F7 = Serial (*this field is for the check number on business checks*)

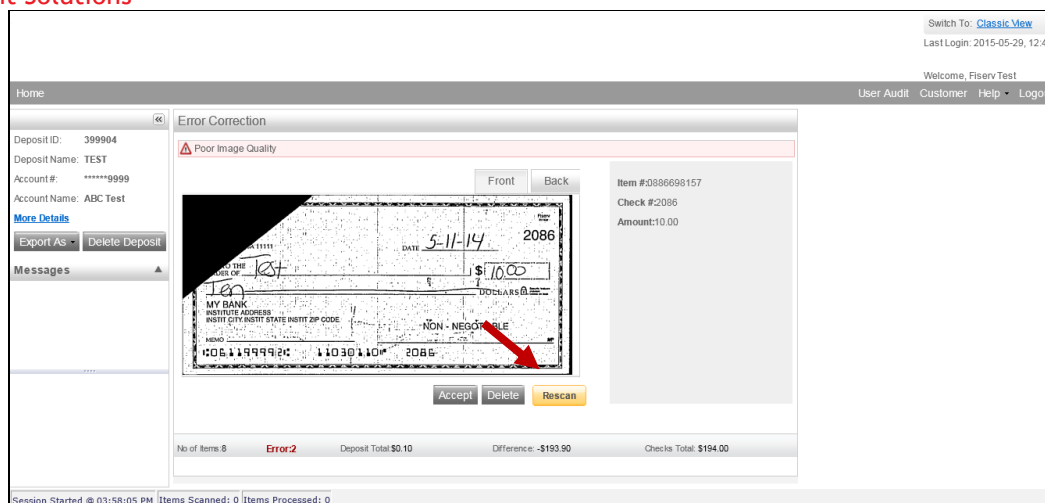
IQA Exceptions

This error occurs due to Poor Image Quality. The deposit will have an exclamation point inside a triangle in the Error Column.

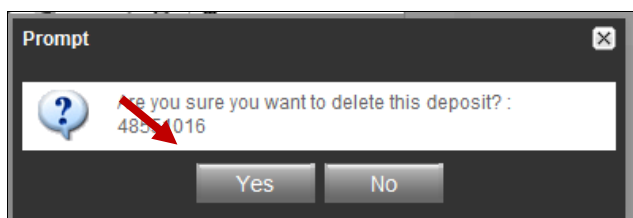
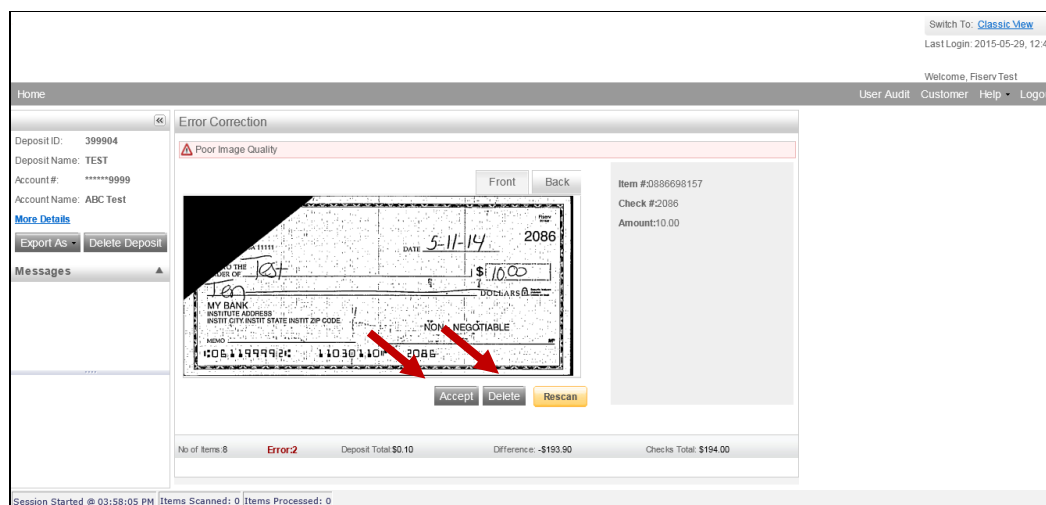


Review the image to determine if it needs to be rescanned or is acceptable and take one of the following actions:

- 1. Rescan the image:** If the image needs to be improved (e.g., if it is crooked or upside down), place the check in the scanner and click «**Rescan**». You will receive a prompt: “Do you want to rescan image for selected item?” Click Yes. The MICR will be compared with the original check. If there is a difference, you will receive a warning message. If you are certain you are rescanning the correct check, select «**Yes**». Sometimes, rescanning will not improve the image and it will continue to be flagged as an IQA exception. However, if all of the important information is legible, you may click «**Accept**».



1. **Accept or Delete the image:** If everything is legible except for the amount (e.g., postal money orders), you may handwrite the amount on the check *in a blank area*, then click «**Accept**». If the image is illegible, however you would like to delete the item. Verify that the image displayed is the item you want to delete and click «**Delete**». A popup prompt will appear asking if you are sure you want to delete the deposit.



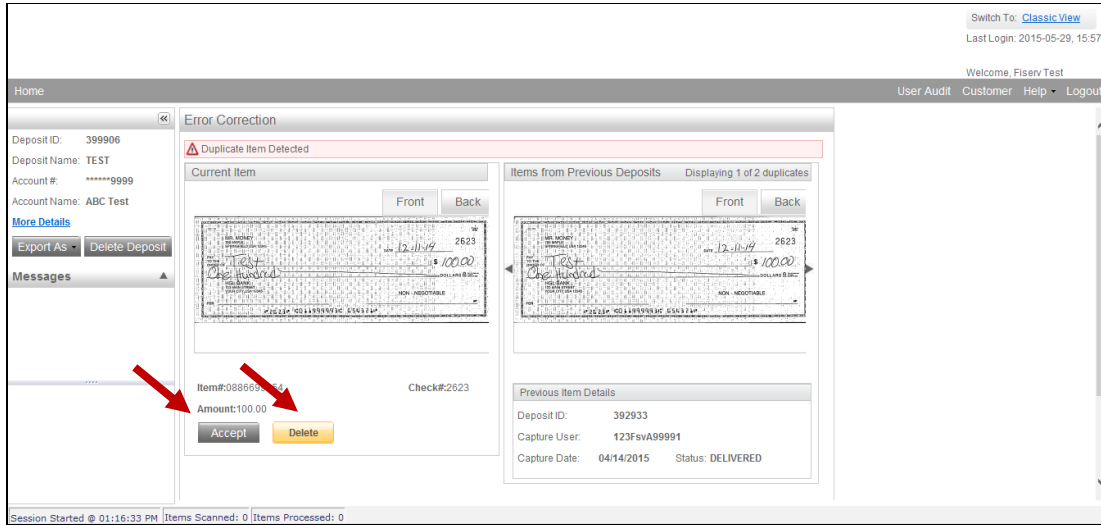
Duplicate Exceptions

When all exceptions are corrected, the software will check for duplicates. If any are found, they will be flagged in the Duplicate column. Click the **Duplicates** tab at the top of the screen. This will display the images suspected to be duplicates side by side with the current item on the left and previously scanned

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Cash Management Solutions

item on the right. Data pertaining to the previously scanned item will be displayed beneath the two images. Once you determine whether the item is a duplicate, click «Delete» or «Accept».

If no duplicates were found, or when all duplicates are resolved, the batch is ready to be balanced.



Submitting a Deposit

After all exceptions are approved, verify totals in the Deposit Information Box. Click «More Details» on the left side of the screen to see the deposit information. A Deposit Information box will appear on the screen.

Deposit Details	
Deposit ID	399906
Deposit Name	TEST
Account Number	99999999
Account Name	ABC Test
Work Type	28 - 28-MER-WC-18:00
Deposit Status	CAPTURE COMPLETE
Number of Items	4
Number of Checks	4
Number Of Errors	3
Deposit Total	\$142.00
Check Total	\$142.00
Difference	\$0.00
Memo	
Close	

After all errors are fixed, click on **Submit Deposit**. You can add a memo with the deposit information if desired.

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Home
Switch To: [Classic View](#)
Welcome, Fiserv Merchant

User Audit
Customer
Help

Deposit ID: 48570251

Deposit Name: Test 4

Account No.: *****4321

Account Name: Store 1

[More Details](#)

Export As: ▼ Delete Deposit

Messages ▲

Item #	Check #	Error	Amount	Actions
0886395522	1173		1.00	✖

Submit Deposit

✕

✔ Transaction is Balanced

Add Memo (Optional)

256/256

Submit Deposit

No of Items: 1
Error: 0
Deposit Total: \$1.00
Difference: \$0.00
Checks Total: \$1.00

Scan
☒ Detect Double-Feed

Please Fix Errors then Submit
Submit Deposit
Save Deposit

When the deposit has been submitted, you have three options:

- Logout and close the browser window
- Create another deposit by clicking on Create Deposit
- Query / Deposit Report to review the deposit(s) you scanned today

ⓘ Important: Always log-out between your sessions.

Balancing Deposits

If the deposit is not in balance you must review the items. Open each image to review that the amounts captured were correct. If necessary,

- Scan missing items at the end of the deposit
- Fix any amounts that are incorrect
- Delete unintended items, if any

- If all check records are correct and the deposit is still out of balance, then adjust the deposit amount to match the total of the checks.

If your difference is zero, you can submit your deposit, Create a new deposit or Logout. If your difference is not zero, arrow down through the deposit to verify that all checks were scanned and that the amounts captured were correct. If necessary:

- Scan missing items at the end of the deposit
- Fix any amounts that are incorrect
- Delete unintended items, if any

If all check records are correct and the deposit is still out of balance, then adjust the deposit amount to match the total of the checks.

When the deposit is in balance, you have four options:

- Submit the deposit if required
- Logout and close the browser window
- Create another deposit by clicking on Capture Deposit
- Query / Deposit Report to review the deposit(s) you scanned today

End of Day

1. Verify that all Deposits are in **Submitted** or **Delivered** status. No Deposits should be listed on the **Pending Batches** tab on the Deposit Status screen. This may vary depending on your process.
2. Print or save any needed reports (e.g., Summary Report, Deposit Detail Report).
3. Click **Logout** at the top of any screen. This will log the user out of the application and then you can exit Internet Explorer.

Amount of items

To ensure proper functioning, please keep deposits fewer than 50 items to a maximum of 250 when possible.

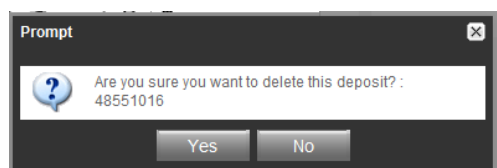
Availability of funds and Cut-off time

Items deposited through the Digital Deposit Service will be credited to your checking accounts two business days after or sooner if the check is drawn from National Bank NY Branch. A business day is defined as every day except Saturday, Sunday, and federal American holidays.

The cut off time is 3:00 PM (Eastern Time).

Removing a deposit

To remove a deposit, select the deposit on the «View Deposit» Status Screen. When the deposit is open, select on the left hand side corner «Delete Deposit» and then click on «Confirm». A message appears “Are you sure you want to delete this deposit?” select «Yes» to remove or «No» if you do not want to remove the deposit.



- ⓘ **Note:** A deposit cannot be removed if it has been submitted. Once a deposit is removed it cannot be recovered. If you need the deposit, you must re-capture it. Clip or band the deposit together with the deposit ID noted in front. Place processed deposit face down in a process complete bin or box. Storing the processed deposits in an orderly way will prevent accidental rescanning and make research easier. Processed deposits should be retained for at least 15 days in case there are issues with your deposit. Your Account Manager or Treasury Manager can give you advice regarding the preservation and destruction of your checks, do not hesitate to consult them or refer to the Preservation and destruction of original items.

Viewing an item

Please note that a history of 45 days is available to view an item with respective cheque images. To query for items previously processed:

- Select «**View items**».
- Enter search criteria in Search options (From date*/To Date*) and click «**Search**».
- To return to current date, click «**View items**».

The screenshot shows the 'View Items' search interface. At the top, there's a navigation bar with 'Home', 'View Deposits', 'View Items' (selected), and 'Reports'. Below this is a 'Create Deposit' section with a 'Create Deposit' button. The main search area has fields for 'From Date*' (2015-05-01), 'To Date*' (2015-05-26), 'From Amount', 'To Amount', 'Capture User', 'Account #' (232323), 'Serial #', 'Routing #', 'ISN', 'Check #', 'Item Type', and 'Deposit ID'. There are 'Search' and 'Clear' buttons at the bottom right. A table below the search area displays search results with columns: Deposit ID, Item #, RT, Account, Check, Amount, and Actions. The table contains two rows of data.

Deposit ID	Item #	RT	Account	Check	Amount	Actions
397815	0886654156	011999993	*****2323	1069	300.00	
397799	0886653654	011999993	*****2323	0991	5.05	

Preservation and Destruction of Original Items

The Customer shall securely retain all original items deposited for a reasonable time after the date of deposit (15 days is recommended) and then destroy them by using a reasonable method of shredding. During such retention period, the Customer must check that the deposit amount has been credited to the relevant Account and reconcile account entries. The Customer must secure all deposited items in a place that can only be accessed by authorized staff members. The Customer shall 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. After destruction, the original item must no longer be accessible nor legible and must not be able to be reconstructed.

In order to determine which measures you need to ensure in order preserve and destroy your original items, please download our [Best practice guide](#)

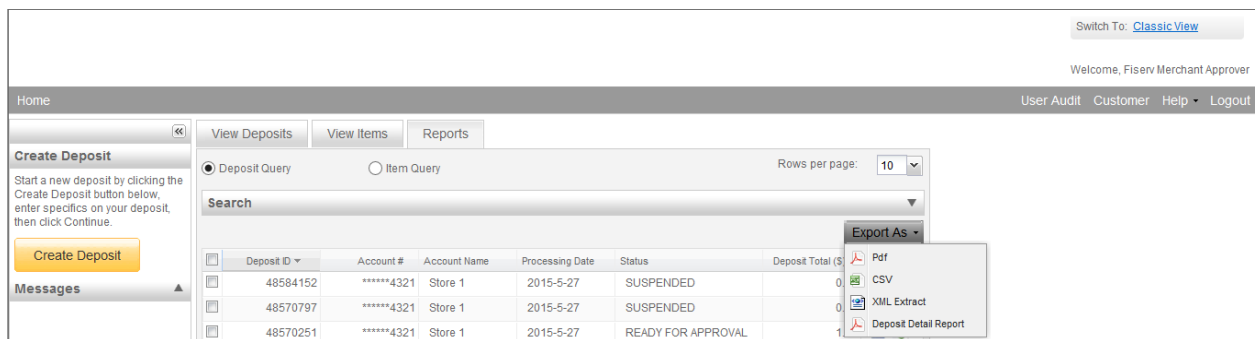
Section 5 - Reporting

Creating reports

In order to inquire on previous items and creating reports you must follow these few steps:

Select «**Reports**» and click on «**Export As**». You will be able to choose from:

1. Generate PDF Report
2. Generate CSV Report (Excel Format)
3. Deposit Detail Report



A history of 180 days is available for creating reports.

Deposit status

You will find here below all Deposit Status definitions:

Open – A deposit is placed in Open status when the deposit is newly created and when a capture operator has reopened a deposit to add additional items, or to resolve exceptions.

Uploading – A deposit that is in the process of uploading items.

Suspended – A deposit will remain suspended if the operator selects **Cancel** instead of **Capture** complete. Exceptions can be repaired. Balancing cannot be performed.

Capture Complete – This is a deposit that the operator has marked as complete to notify that it is ready for repair and balancing.

In Use – This is a deposit that is in use by your bank or another operator. No actions are allowed on this deposit while in use.

Ready For Approval – This deposit has all exceptions repaired and is ready to submit.

Pending Review – This deposit has been hold by the system to be in transit for “**Under Review**”.

Under Review – This deposit has been hold by the bank for final review.

Submitted – This deposit is approved by the bank and ready for processing. No further actions will be allowed on this deposit.

Delivered – This deposit has been delivered for processing.



At the end of the day, you want the status of your to be “Submitted” or Delivered.

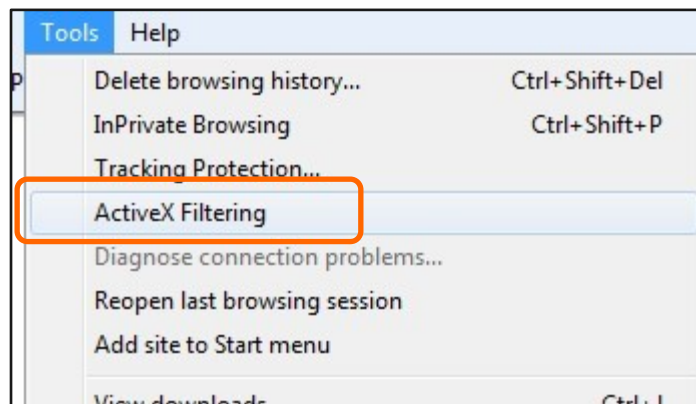
Section 6 - Troubleshooting

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 try again.

Disabling ActiveX Filtering

If ActiveX Filtering is enabled, add-ons may be prevented from loading and may cause check images to not be visible. The ActiveX setting can be found under the Tools menu in Internet Explorer. Ensure ActiveX Filtering is not checked.



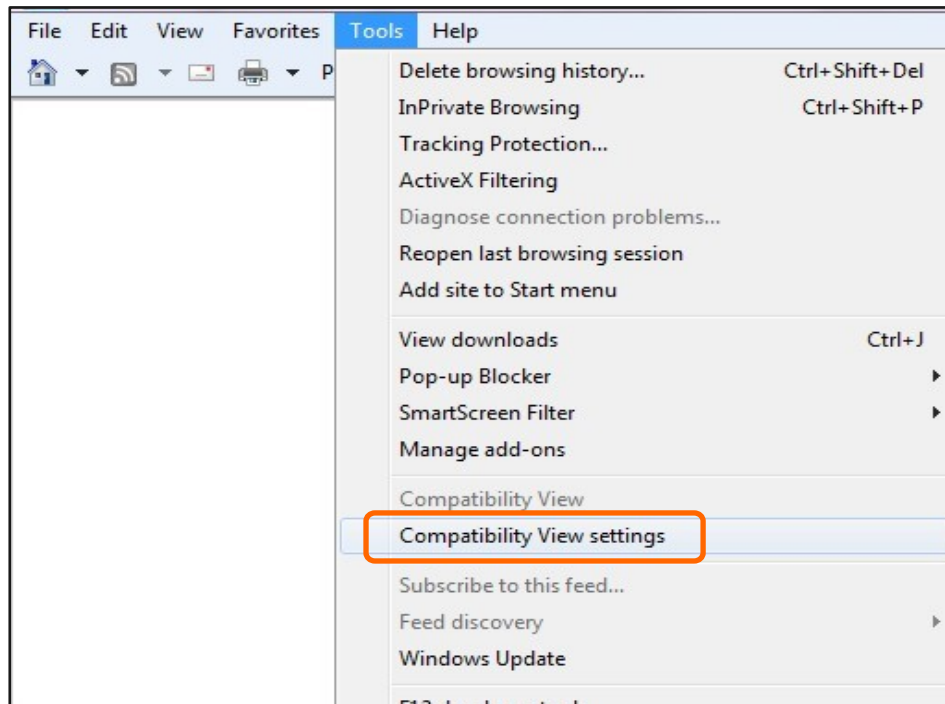
Adding FiservSCO.com to Compatibility View Settings

The website FiservSCO.com needs to be added to compatibility view for Internet Explorer 9, 10 and 11. Fiserv installations attempt to add a registry setting to enable this, but because there are sometimes issues, below are the steps to manually enable the setting.

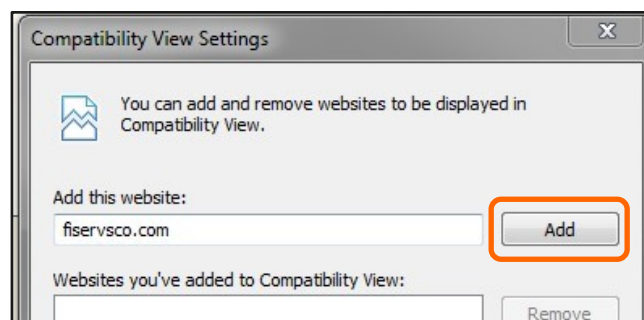
- **To add FiservSCO.com to compatibility view:**

1. Open **Internet Explorer**
2. Select «**Tools**»
3. Click on «**Compatibility View settings**»

Note: If you cannot see the Tools option, click the Alt key on the keyboard while in Internet Explorer. This will make the Menu Bar visible and the Tool option can be selected.

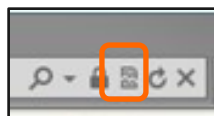


4. Type «**fiservsco.com**»
5. Click on «**Add**»

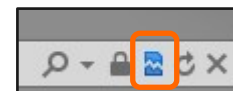


The website will now display in compatibility view each time it is accessed unless the cache is cleared. To following demonstrates how a website looks in compatibility view and not in compatibility view.

This website is not showing in compatibility view.



This website is showing in compatibility view.

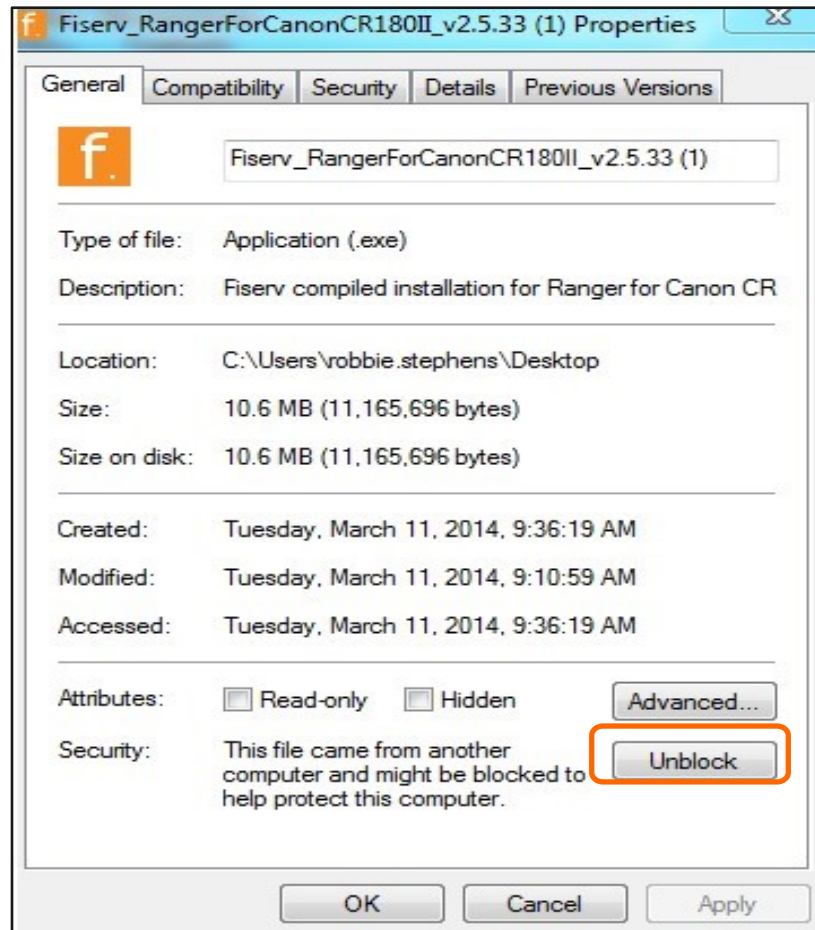


ⓘ **Tip:** When a change is made in Internet Explorer, all open browser windows are closed in order for the change to take effect.

Antivirus Software

Antivirus software should not block the Digital Deposit installation. We cannot test all varieties, so if you encounter issues you can prevent this from happening by completing the following:

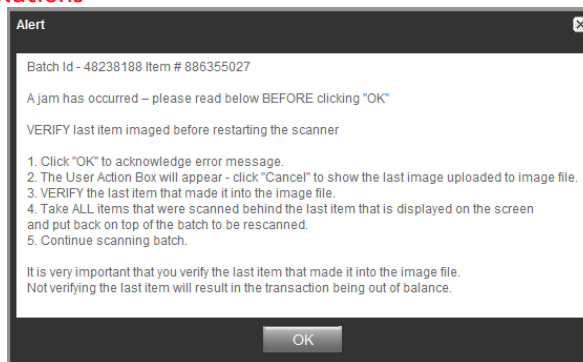
1. Download or copy the driver files to a folder created on the [C:] or local default drive.
2. After downloading the driver file, right click on the file and select «**Properties**».
3. If the antivirus is blocking the file from loading, you will see an «**Unblock**» button.
4. Click «**Unblock**».



5. Then click on «**Apply**».
6. Click «**OK**».
7. Proceed with the driver install and Ranger Remote

Jams

If an item jams, the scanner will stop and a message will appear similar to the following:



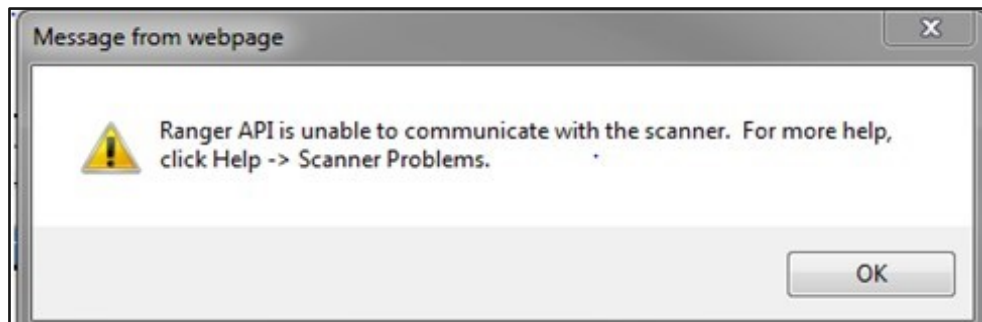
To remove the jam:

1. Remove the items from the exit pocket and place face down
2. Remove the items from the scanner and place face up
3. Follow the steps in the error message

ⓘ **Note:** Clicking «OK» may clear any items jammed in the scanner. If the scanner does not clear, the user will need to manually remove the items.

Troubleshooting Ranger API Errors

Ranger API Errors mean there is a communication issue between the scanner, computer, and Digital Deposit system.



To troubleshoot these issues, perform the following steps:

1. Verify the scanner is connected to the computer and powered on.
 - a. Check the proper cords are connected to between power, the scanner, and the computer
 - b. Check «**Device Manager**» and make sure the correct scanner is showing and it is not showing as «**Unknown Device**»
2. Test the scanner in **Rangerflex** and verify everything is working properly.

3. Open Internet Explorer and verify «**fiservsco.com**» is added to «**Compatibility View Settings**» and settings are correct under «**Trusted Sites**». You can run the AdminNoScanner application to set these automatically.

Important Installation Notes

Applications with known issues:

Application	Issue	Resolution
EPS Device Control	Scanner will not load in Internet Explorer	Disable/Uninstall
WebRoot	Scanner will not load in Internet Explorer	Disable/Uninstall
Vipre	Scanner will not connect to pc	Manually point drivers/Disable during installation

 **Important:** The Legacy Installers function differently than the 2.0 Installation packages and may not perform as specified in this guide. These installers should only be used on unsupported or outdated systems.

How to Fix Windows DCOM Settings

If a user is having an issue with Window Distributive Communication (DCOM) settings, the following screen will be received when accessing Digital Deposit.

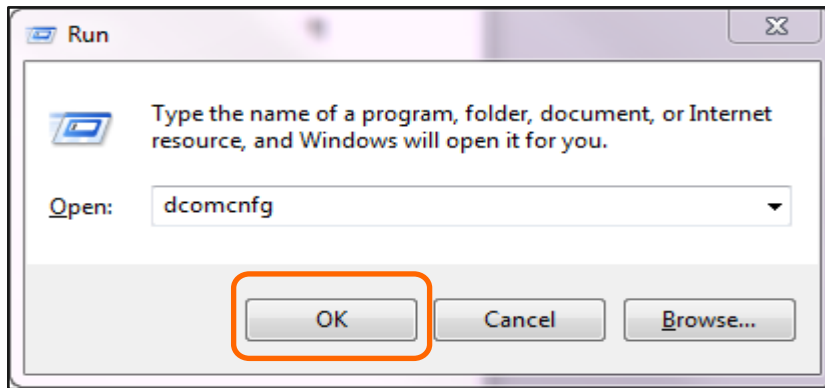


In order to check and correct the setting:

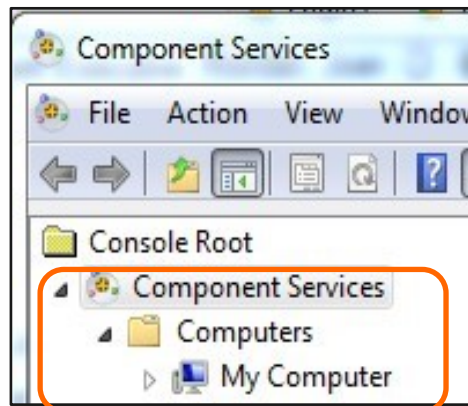
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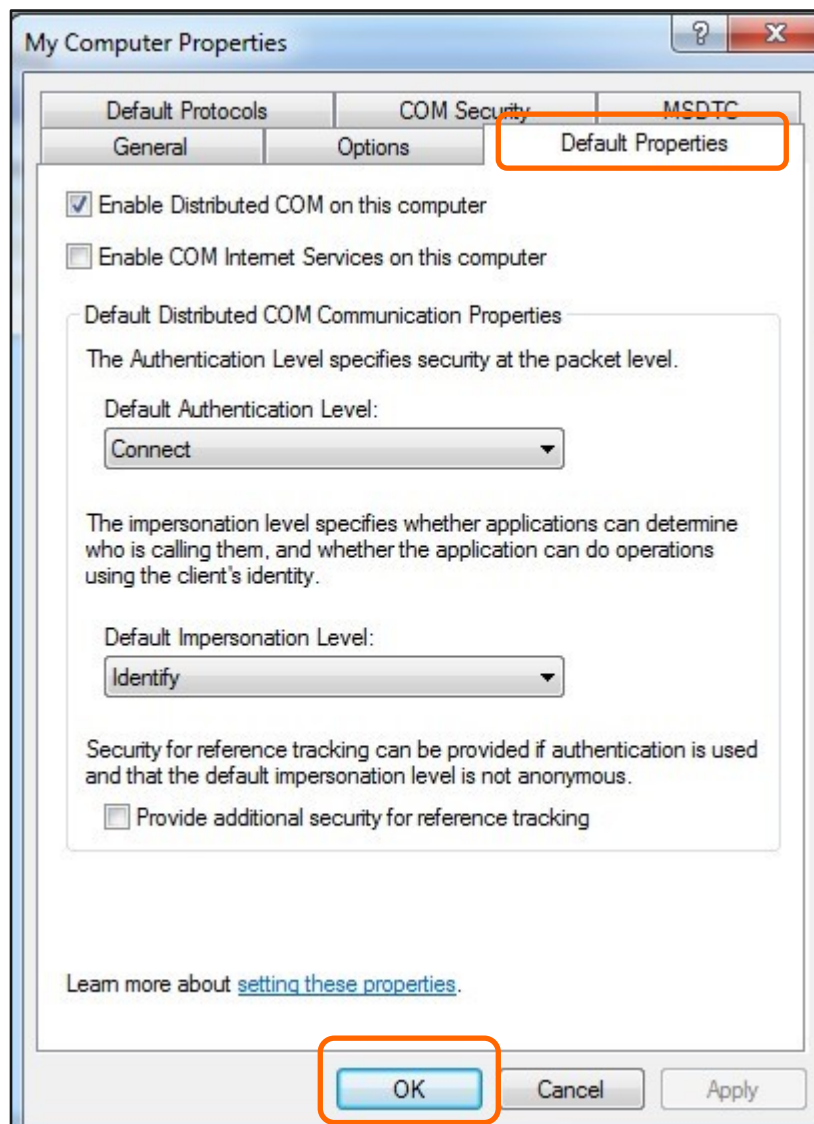
1. Open a **Run** command window
2. Type «**dcomcnfg**»
3. Click «**OK**»



4. Expand «**Component Services**».
5. Expand «**Computer**».
6. Right click on «**My Computer**» and select «**Properties**».

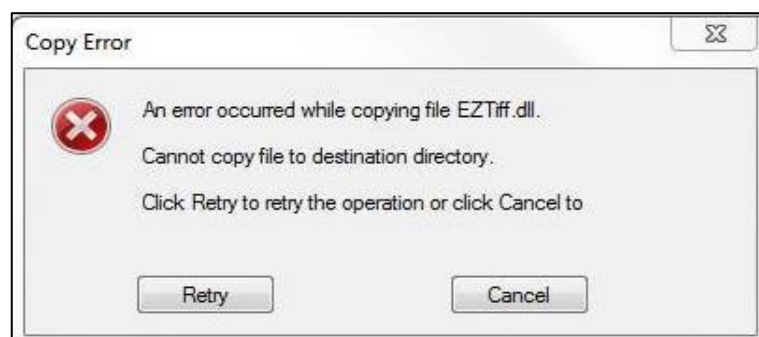


7. Click «**Default Properties**».
8. Settings should be set as displayed below
9. Click «**OK** »



How to Fix EZ.Tiff Errors

As user, you might encounter the error below when trying to view an image:



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This error occurs because there is an additional file needing to be downloaded that is being stopped due to the Windows user credentials. Please have a local admin log into the machine, then log into Digital Deposit and try to view the image again.

How to fix connection issues to Digital Deposits

For all connection issues to SCO via Fund\$manager, check the following:

- **User does not see the option to launch Digital Deposits.**
 - This option is set under «**Administration**». Please contact Online Banking support for issues.
- **User gets a second log in screen.**
 - Check «**Trusted Sites**» and include both: **fiservsco.com** and the **online banking** domain.
- **User cannot submit batches.**
 - option is set in «**Administration**». Please contact Online Banking support for issues.

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.

Scanner maintenance

To ensure proper functioning, clean your scanner as advised by the manufacturer. If you run high volumes, we suggest cleaning daily.

Customer Service

Our customer service representatives are available from 7 a.m. to 8 p.m. (ET), Monday to Friday, at 1-844-413-5613, or 514-413-5613

Annex B

Digital Deposit Certified and Supported Scanners

The scanners that we list in the table that follows have the status of **Certified** with the Digital Deposit Optimization. Unless we note otherwise, the scanners in the table are certified for use with Microsoft Windows only.

Digital Deposit Certified Scanners		
Digital Check Merchant Elite	Canon CR-50	Epson Capture One (TM S1000)
Digital Check Micro Elite	Canon CR-80	Epson TM-S2000
Digital Check Professional Elite	Canon CR-135I	Panini i:Deal*
Digital Check SmartSource Edge	Canon CR-190	Panini Vision neXt
Digital Check SmartSource Micro Elite SE*	CTS LS100	Panini VisionX*
Digital Check SmartSource Professional	CTS LS150	MagTek Excella
Digital Check CX30*		
Digital Check TS240*		

*Certified for use with Mac OS X.

The scanners that we list in the table that follows have the status of **Supported** with the Digital Deposit Optimization System.

Digital Deposit Certified Scanners	
Canon CR-25	Canon CR-55

Not supported scanners

The scanners listed in the table below have the status of **Not Supported** with the Digital Deposit Optimization System.

Not Supported Scanners		
Burroughs SmartSource Adaptive	Burroughs SmartSource MicroEX	Digital Check TS230
Burroughs SmartSource Micro Series	Canon CR-180*	RDM EC7000i Series

*Canon discontinued support for the CR-180 and CR180II scanner models on March 31, 2016.

Annex C

Scanner Order Form

If you wish to sign up for the Digital Deposits solution, you **must purchase a scanner at your expense**.

To order your scanner through Paystation, two choices are available to you: it depends on whether you would rather be charged in US or Canadian dollars. Either way, you will have the privilege of competitive pricing, 2-year guaranty provided by Paystation and the ability to exchange the scanner 15 days following purchase.

To be charged in US dollars:

You may complete the order form “Cheque Scanner Order Form” on the next page and fax or email it to Paystation as indicated. If you choose to send it by email, we recommend that you do not write your credit card number information on the purchase of order, but rather call Paystation to provide your credit card information. The purchase will be billed in US dollars to your credit card.



Scanner-Order-Form-
USD_EN.PDF

To be charged in Canadian dollars:

To order your scanner through Paystation and be charged in Canadian currency, you may order the scanner through <https://portal.paystation.ca/nbcdigitaldeposit>. You must specify to Paystation that you wish to purchase the scanner without activating the “Passport” pilot that is only required for our Canadian digital deposit solution.

We want to bring to your attention that the price per scanner is slightly higher compared to the price per scanner indicated on the “Cheque Scanner Order Form”. The reason for this is to cover the conversion fees that are applied. The purchase will be billed in Canadian dollars to your credit card.



Scanner Inquiries
1-844-883-3100
orders@paystation.ca

GST/HST # R104112396
QST # 1000010185

CHEQUE SCANNER ORDER FORM

Please fax (1-289-276-2177) or email (orders@paystation.ca)
the completed *Cheque Scanner Order Form* and *One Time Credit
Card Payment Authorization Form* to Paystation



Business Remote Sales
Customer Service
1-844-394-4494

Date

Ship to:

Company Name: _____
Contact Name: _____
Email Address: _____
Telephone: _____ Ext: _____
Address: _____
City: _____
Province: _____ Postal Code: _____

Sold to: ☐ Same as "Ship to"

Company Name: _____
Contact Name: _____
Email Address: _____
Telephone: _____ Ext: _____
Address: _____
City: _____
Province: _____ Postal Code: _____

	Qty.	Item	Image	Item Code	Description	USD\$ Price	Extension
CHEQUE SCANNERS		Digital Cheek CX30 No Ink Jet		152000-01	Designed to process cheques one at a time with single cheque manual insertion. Scanner Speed: Up to 30 cheques per minute. Includes 2 Years Standard Depot/Manufacturer Warranty.	\$285.00	
		Digital Cheek TS240-50 No Inkjet		153000-71	Designed to process up to 100 cheques at a time with automatic batch insertion. Scanner Speed: 50 cheques per minute. Includes 2 Years Standard Depot/Manufacturer Warranty.	\$524.00	
		Digital Cheek TS240-75 No Inkjet		153000-51	Designed to process up to 100 cheques at a time with automatic batch insertion. Scanner Speed: 75 cheques per minute. Includes 2 Years Standard Depot/Manufacturer Warranty.	\$625.00	
MAINTENANCE PROGRAM		1 Year Plan		AUE12	Upgrades the 2 Years Standard Depot/Manufacturer Warranty to replacement coverage. Provides a replacement scanner for the defective scanner to eliminate any extended wait times. Parts, labour and shipping charges to and from the Paystation depot are included. Must be purchased at time of scanner purchase.	\$80.00	
		2 Year Plan		AUE24		\$152.00	
		3 Year Plan		AUE36		\$216.00	
SUPPLIES		Cleaning Cards (Recommended)		PS3/CARDS	15 Cleaning Cards designed to clean the feeder, transport rollers and cheque pathways within the scanner.	\$36.58	
		Dust Cover		DC3/DC200	1 Dust Cover—A great way to keep your scanner clean when not in use. The nylon fabric is breathable and will not retain heat.	\$21.60	

Credit Card Information:

Credit Card: ☐ Visa ☐ Mastercard
Card Number: _____ (no spaces)
CVV Code on Back: _____ Expiry Date: _____ (mm/yy)
Name on Card: _____

Environmental fee:		
Fulfillment fee:	\$8.00	
SUBTOTAL:		
GST:		
PST/QST:		
HST:		
TOTAL (USD\$):		

TO COMPLETE YOUR ORDER:

Please fax (1-289-276-2177) or email (orders@paystation.ca)
the completed *Cheque Scanner Order Form* and *One Time Credit Card
Payment Authorization Form* to Paystation

Environmental fee and Fulfillment fee is per scanner.
Freight fee is additional.

Annex D

Example of a virtual stamp

For Deposit Only
— Acct# 123456789
— HGL Bank M99991
— 2012-01-09
886305502
2012-01-09
011999993-99991
— . . .

For Deposit Only
Account Number
Client Name
Capture Date
Sequence Number
Process Date
Bank's RT-Client #