Digital Deposits

User Guide

Cash Management Solutions

NATIONAL BANK

Table of contents

① Sign me up!

Introduction

Digital Deposits allows you to scan cheques and send the cheque images to your account via Internet Banking Solutions. With this service, no need to go to your branch or the ABM to deposit your cheques!

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

STEP 1	STEP 2	STEP 3
Get a compatible scanner	**Sing in to your *Internet banking solutions* session**	**Scan your cheques and generate reconciliation reports**

Where should you start?

Before you begin, you will need a compatible scanner that can be obtained from the supplier of your choice.

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

Recommended 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)**

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

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 items can be deposited using the service:

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

See the table below for specifics on eligible items for Digital deposits.

Validation	Digital deposits
Postdated	Reject
Material alteration (even if initiated)	Reject
Payable to an individual and a company	Accept
Multiple beneficiaries with an "and"	Accept
item taken from the depositing account (kiting)	Reject

Minimize the chance of obstruction when scanning

> Validate the quality of all items by making sure to remove any staples or paper clips, that the items are not torn or have bent corners that may cause scanning problems
> Organize the items. Make sure the bottom edges and headers of all items are aligned and face in the same direction
> Drop the deposit item(s) into the scanner according to the scanner guidelines.

Availability of funds

> Your account is credited immediately. However, a hold may be applied on funds deposited into your account.

Limits

> The bank sets your limits according to your business profile. You have a daily limit for your business, a limit per item deposited and a limit per deposit.
> The maximum limit per item is 499.
> There is no limit on the number of deposits per day or per user.

Deadline

> Deposits sent to the BNC before 9:00 p.m. ET on a business day will be credited the same day. Any deposit received after the deadline will be credited to your account on the next business day.

Transaction history

> A 99-day history is available in the platform for deposits with check images!
> For administrators who used the old platform, the history of deposits made is kept in the old platform.

② Get setup

Step 1 : Preparing my computer

Make sure you have access to *Internet Banking Solutions* for businesses and the *Digital Deposits* service

You must have the depositor role (see the *Managing roles* section) in order to complete the installation.

Validate that your computer meets the minimum requirements presented in the *Technical specifications* section

A user with administrator rights must authorize the first step of the installation on the workstation, namely: *Installing my scanner*.

Important : Are you using a MAC computer to make your deposits?

> Do not connect the scanner to the workstation until it is explicitly requested.

> Please consult the guide for MAC computers for all technical specifics .

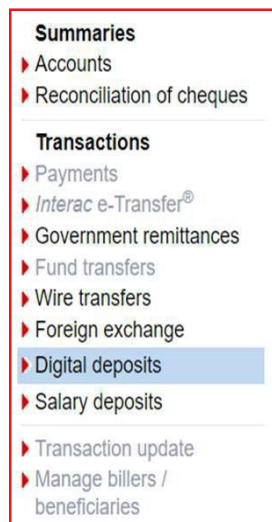**Did you use the old platfom for your digital deposits?**

Make sure you have been transferred to the new platform before proceeding with the installation.
If the installation steps have been previously carried out with the help of one of our technicians, you can simply go to the section *Make a deposit*.

---

Step 2 : Installing my scanner

Here are the steps to follow in order to install your scanner.

Access to the platform :

> Connect to Internet Banking Solutions for businesses.
> Access the *Digital Deposits* option located in the left menu.

Summaries
▸ Accounts
▸ Reconciliation of cheques

Transactions
▸ Payments
▸ *Interac* e-Transfer®
▸ Government remittances
▸ Fund transfers
▸ Wire transfers
▸ Foreign exchange
▸ Digital deposits
▸ Salary deposits

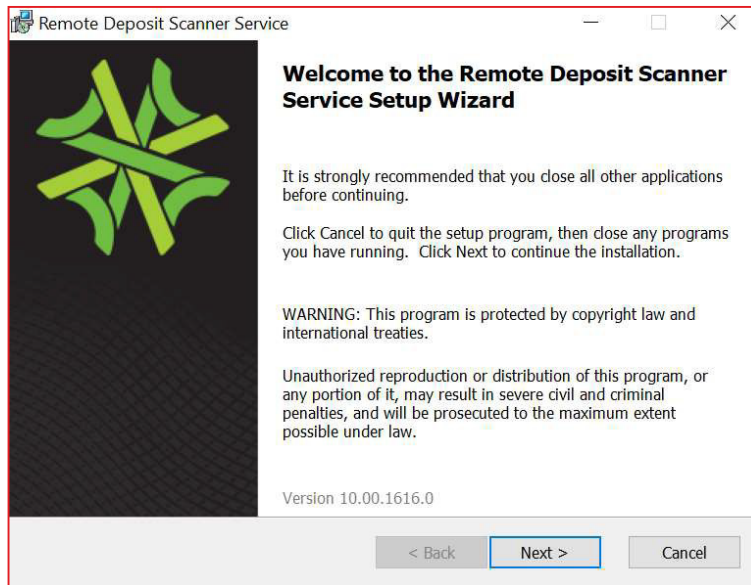▸ Transaction update
▸ Manage billers / beneficiaries

> If you were using the old Digital Deposits platform, click on the **Access the new platform** button.
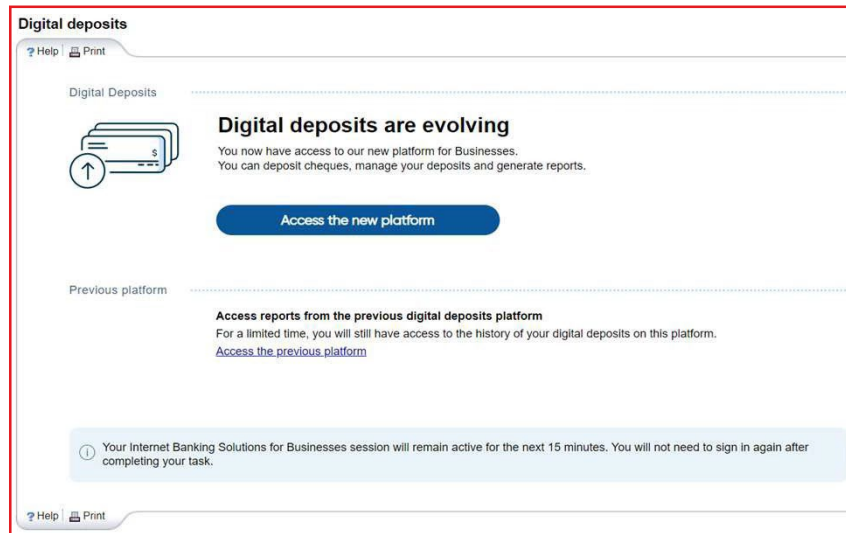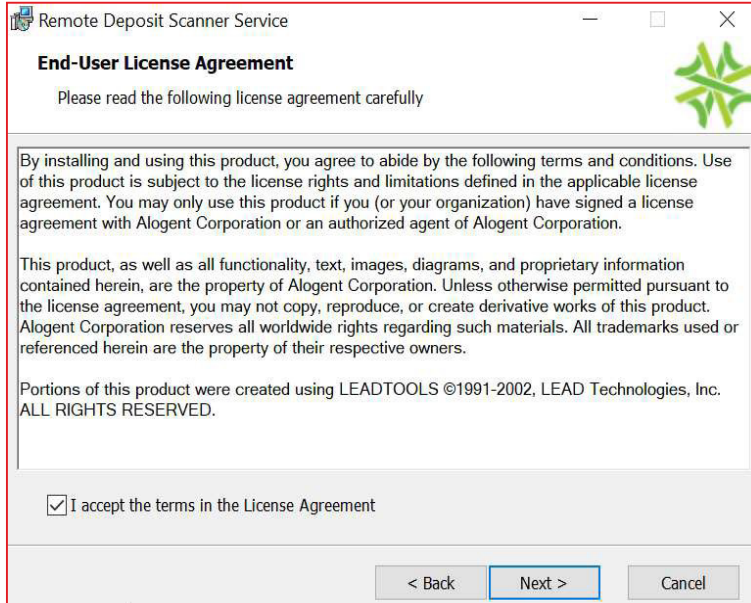

> The following window will appear, click on **Remote Deposit Scanner Service** link.
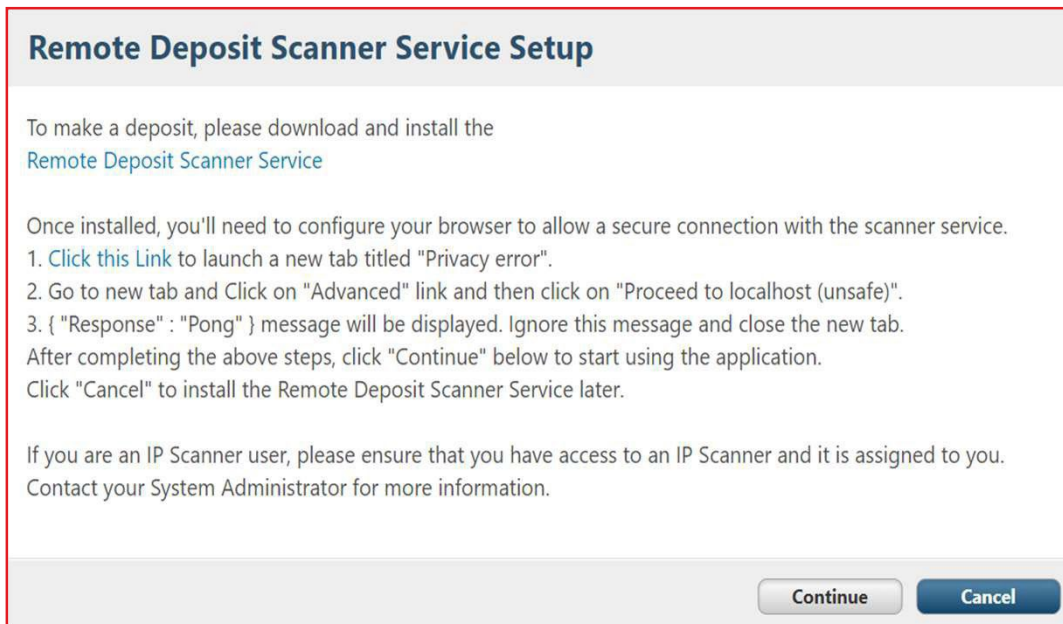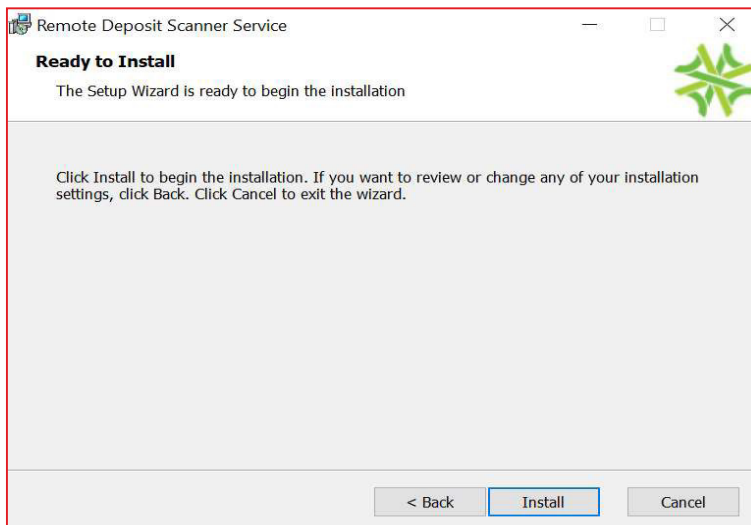

Please note that the service installation instructions are only displayed in English. Click on the Next button
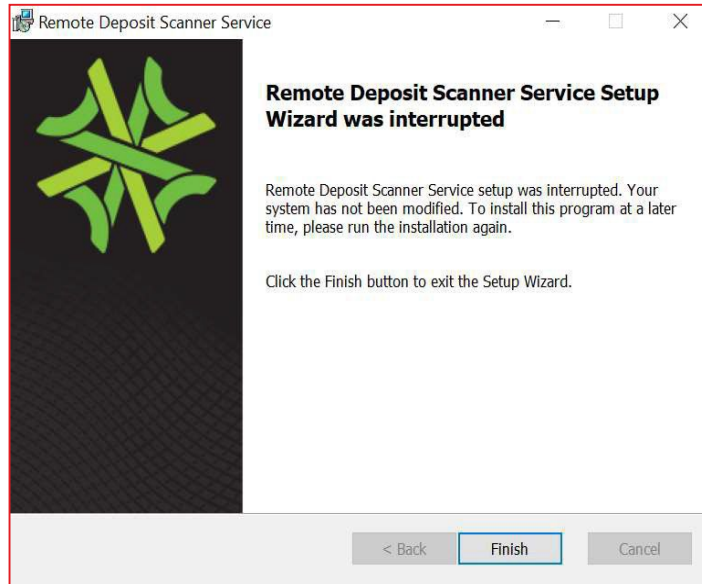
> Check on the **I accept the terms in the License Agreement** box and click the **Next** button.

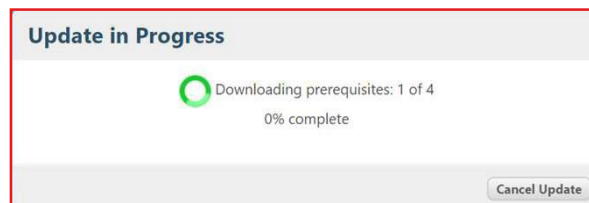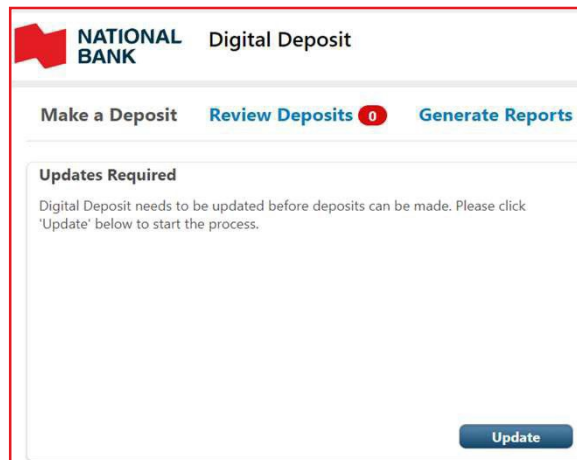> Click on the **Install** button to start the installation.

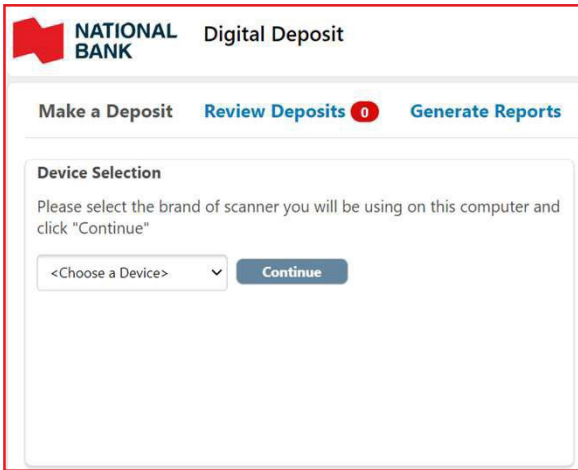> Once the installation is complete, click on the **Finish** button

Step 3 : Updating the system

> In the *Updates Required* box, click the **Update** button.

Step 4 : Installing the driver

> Select the required update for your scanner from the drop-down list. Refer to the table below to help you.


Brand	Scanner	Select
Digital Check	CheXpress CX30, TellerScan 240	Digital Check TS2xx Series
	Professional, Adaptive	Digital Check SmartSource
Panini	Vision X (1F, 50/75 - AGP), Vision neXt, Vision I:Deal	Panini VisionX or neXt
	EverneXt	Panini EverneXt or mIDeal

> Click on the **Continue** button.

> When the window below appears, plug your scanner into the workstation's USB port and click **Continue**.
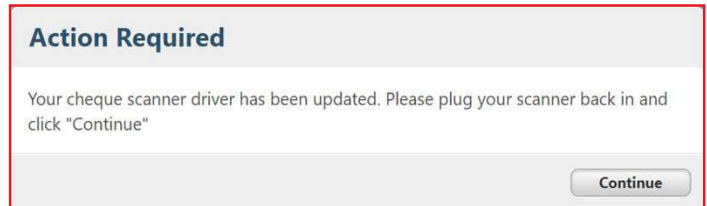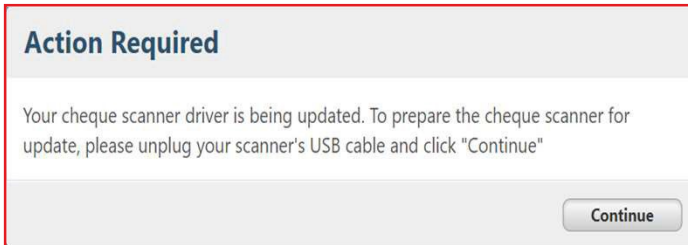
> Once the installation is complete, the *Make a deposit* tab will appear which means that you can now make deposits.
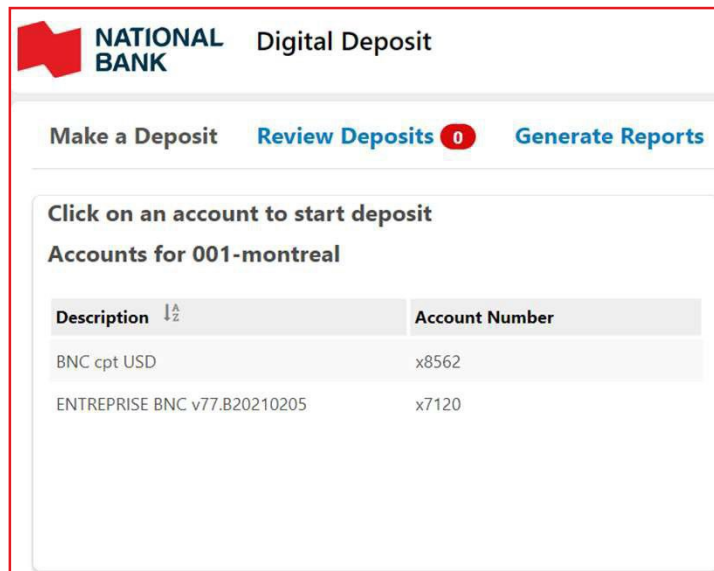
Step 5 : Language configuration

The Digital deposits platform can be displayed in the following languages: French (Canada) and English.
The display language of the Digital deposits is based on the language of your browser.

If you wish to change the language, you will have to make the change directly in your browser.

Need help? Refer to the links below.

Browser	How to change the language	Do you need to restart?
Microsoft Internet Explorer*	Tutorial	Yes
Google Chrome	Tutorial	No (close and reopen your browser)
Mozilla Firefox	Tutorial	No (close and reopen your browser)
Apple Safari*	Tutorial	Yes

* You do not need to have administrator rights on the computer to change the language of your browser.
** To prevent the change of language from impacting your desktop language, we recommend that you use Google Chrome or Mozilla Firefox as your browser.

Step 6 : Deposit test

> To ensure that the installation was successful, we recommend that you run a test deposit by following the steps in the *Making a deposit* section until you see the screen below:

> If the scanning of your item is successful; this will confirm that you are ready to make your deposits.
> Click on the Cancel deposit link and then the **Continue** button to confirm the cancellation.
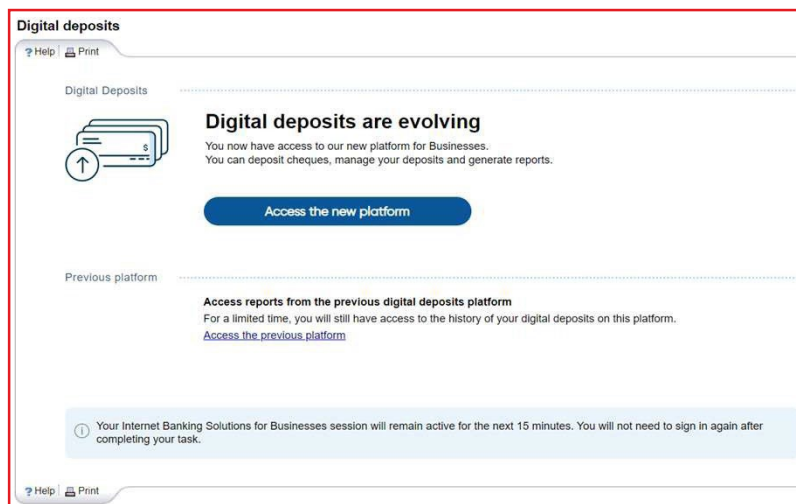
③ Make a deposit

Before making a deposit, make sure that:

> You have completed the steps mentioned in the Get setup section 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).

Did you use the old platform for your digital deposits?

> If you had the role of Self Operator in the old platform, be aware that an additional step will be required in the new platform to approve your deposits. See the section *Approve or reject a deposit*.

> The conditions regarding access to funds are described in our Policy on Access to Funds.

Make a deposit

> Go to your *Internet Banking Solutions* for Businesses and click on *Digital Deposits* in the left menu.

> If you were using the old Digital Deposits platform, click on the **Access the new platform** button.

> Go to the *Make a Deposit* tab, a box displays the list of available accounts for deposits accounts
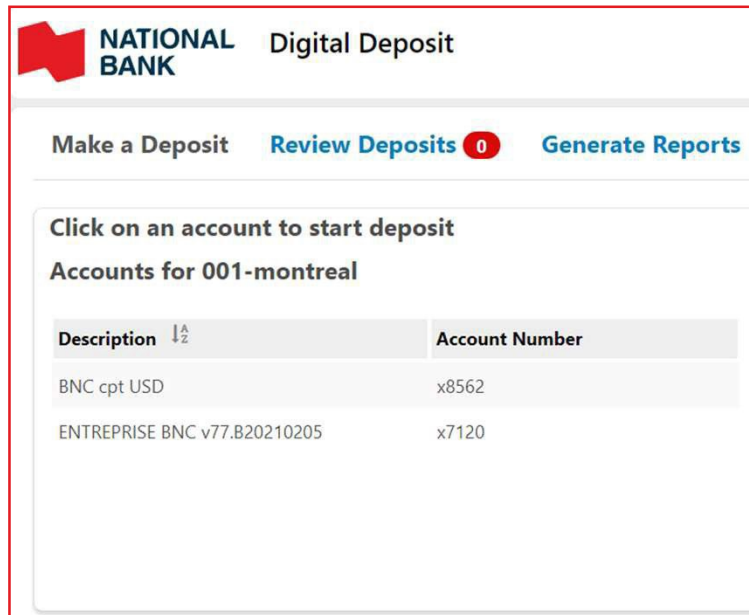

The drop-down menu that allows you to filter your sites does not appear when you have only one site

> Select the account (and the associated site if you have more than one) in which you want to make a deposit.
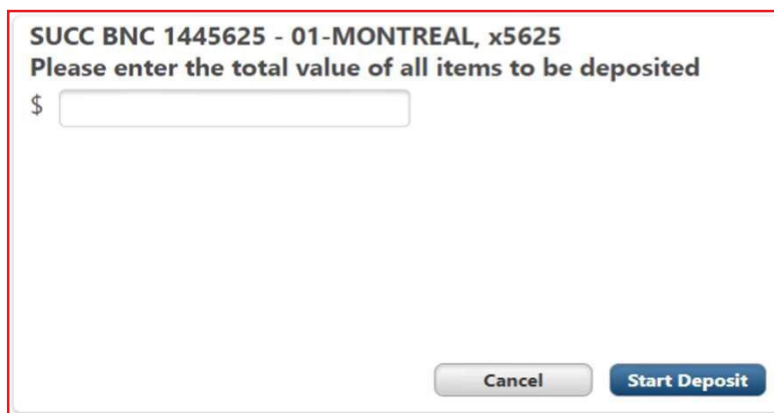
> Place the items to be deposited in your scanner.
> Enter the total amount expected for all the items in your deposit and click on the **Start deposit** button.

> The Deposit page appears, the application connects to the scanner and automatically begins scanning. The items are displayed in the box on the left and the details of each item in the box on the right.
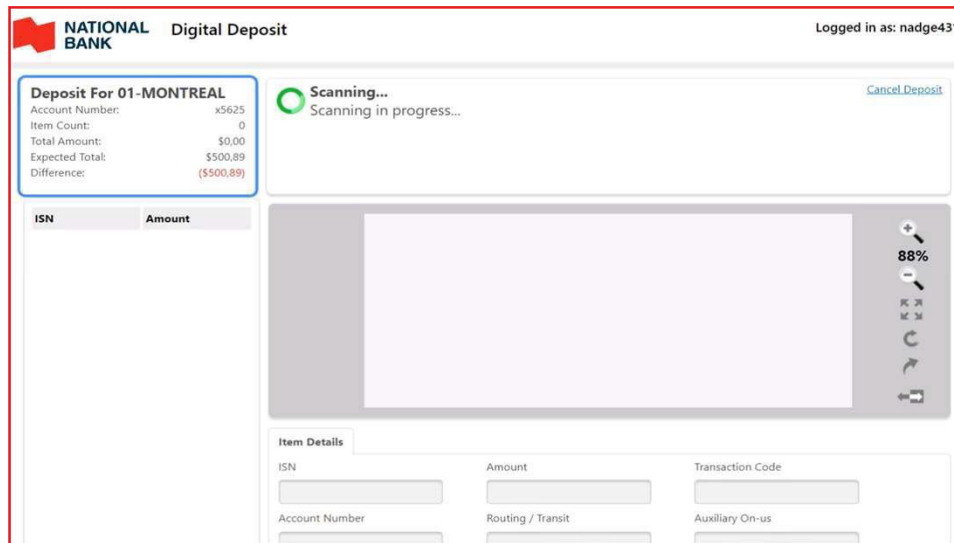
> While scanning, if an error message appears, refer to the *Correct or modify a deposit* section of this guide to determine what action to take

> Once all the items have been scanned, you can: :
  > Scan other items
  > Make corrections or modifications to scanned deposits, for example, if the total amount entered does not match the total amount detected .
  > Enter a comment to the attention of the *Deposit reviewer*
  > Submit your deposit for approval
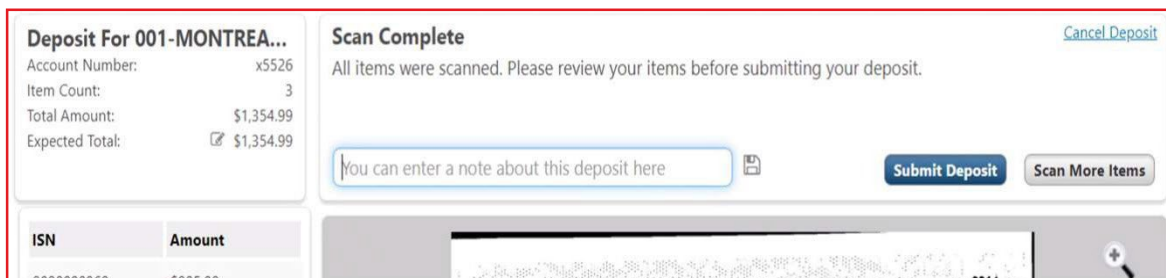
> Verify that the deposit summary displayed is correct:
  > If so, click on the **Submit deposit** button.
 > If not, click on the **Edit Deposit** button.
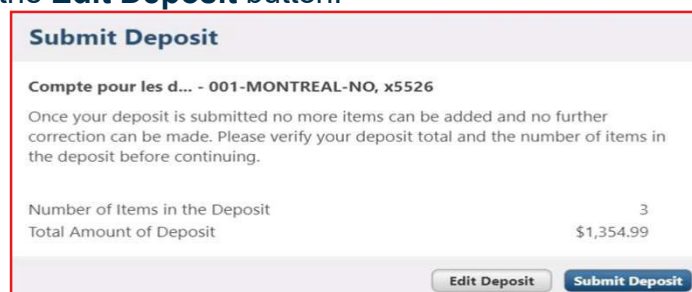
> Once the deposit has been submitted, you will be taken to the Make a Deposit tab. Refer to the *Verify the status of a deposit* section to track the status of your deposit.

Change a scanner

If you wish to make deposits with another scanner model, it is possible to install the driver of this scanner in order to use it.

> Click the **Settings** button and click the **Change Cheques Scanner** option.
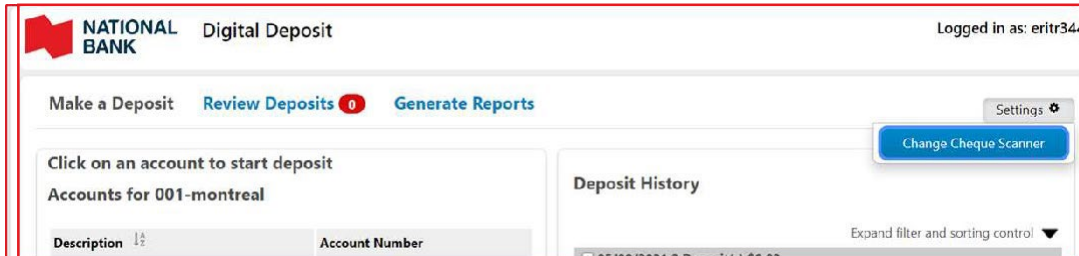
> You will need to select the correct driver for your scanner and follow the installation instructions. To do this, please refer to the section Get setup \ step 2: Installing my scanner.

··
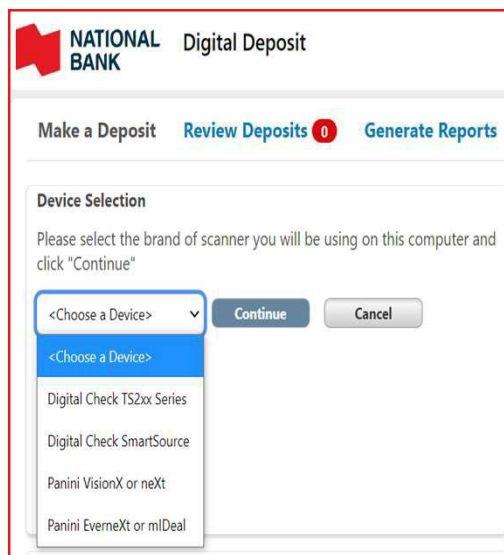
Recover your deposit

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

> Click the **Recover Deposit** button to continue with your deposit or **Cancel Deposit** if you wish to cancel it.
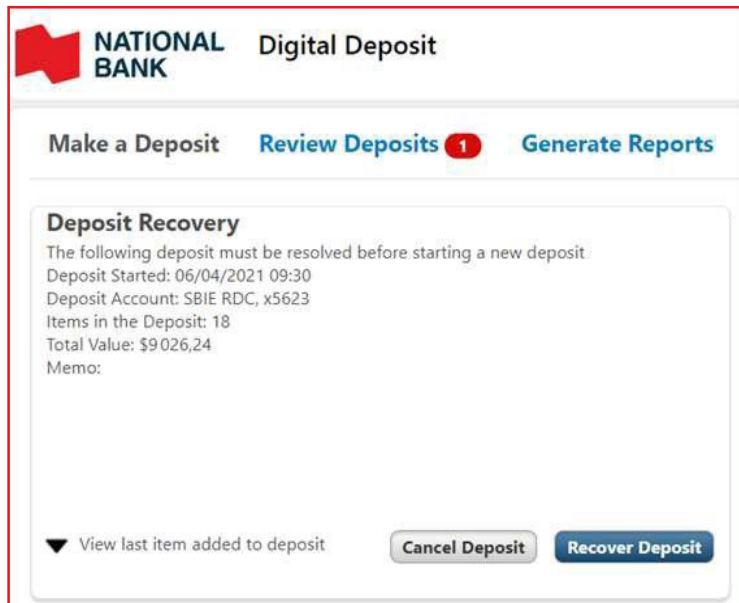
Make deposits of 465 items or more

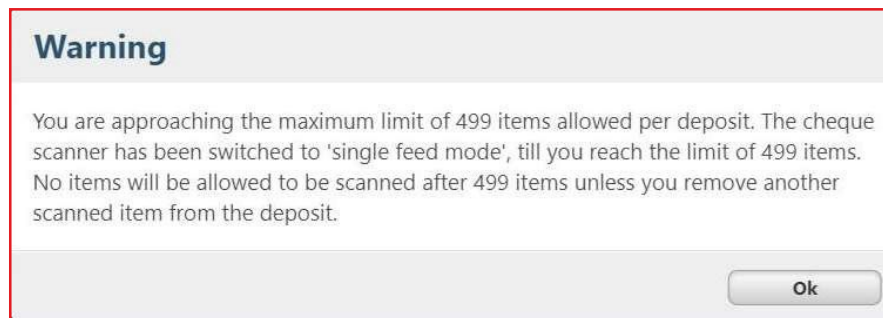If for the same deposit you scan more than 465 items, the application will display the message below and you will have to scan the subsequent items one by one (even if your scanner has a larger scanning capacity).

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 be displayed in 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

Table of most frequent error messages and how to resolve them

Error message	Action(s) to take
Error - Item Correction Required – Please enter the Amount fi**x**ed.	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 while scanning or after the scanning is complete (when the **Submit Deposit** button is displayed). Enter the amount of the item and click on the **Save changes** button.
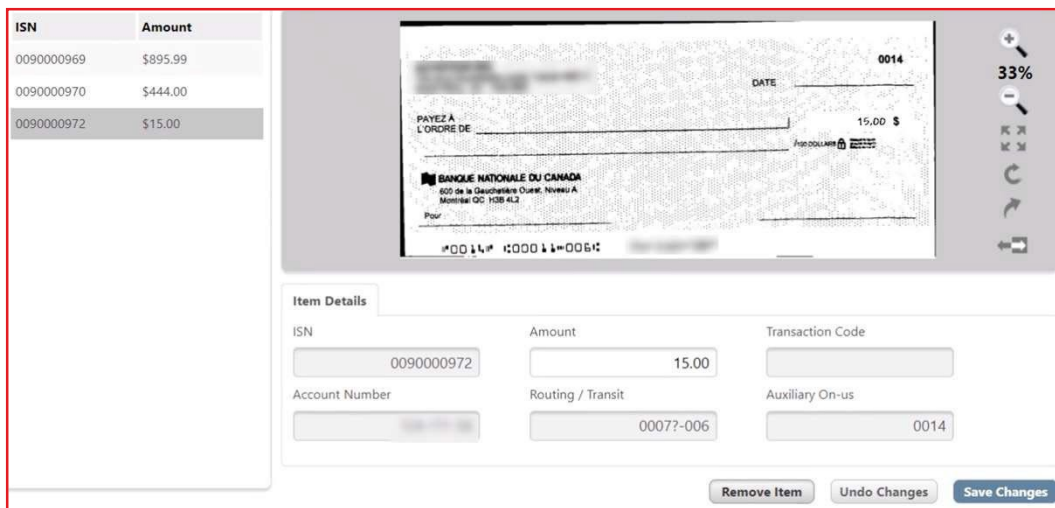
Correct a deposit after it has been rejected by a *Deposit reviewer*

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*.
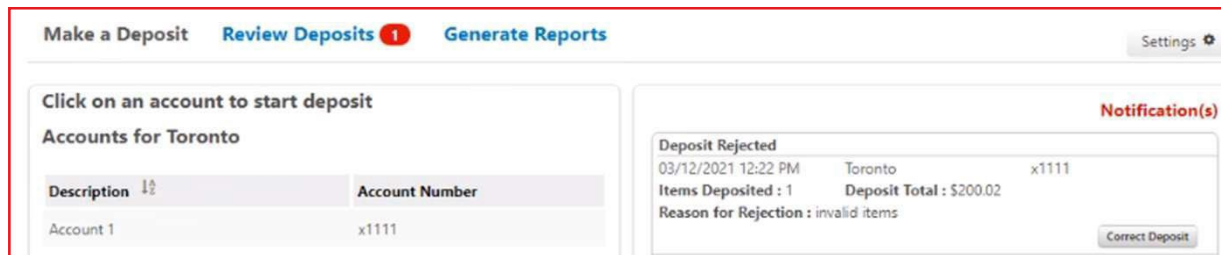
To make corrections to the deposit in order to resubmit it, click on the **Correct Deposit** button to display the Deposit page allowing you to:
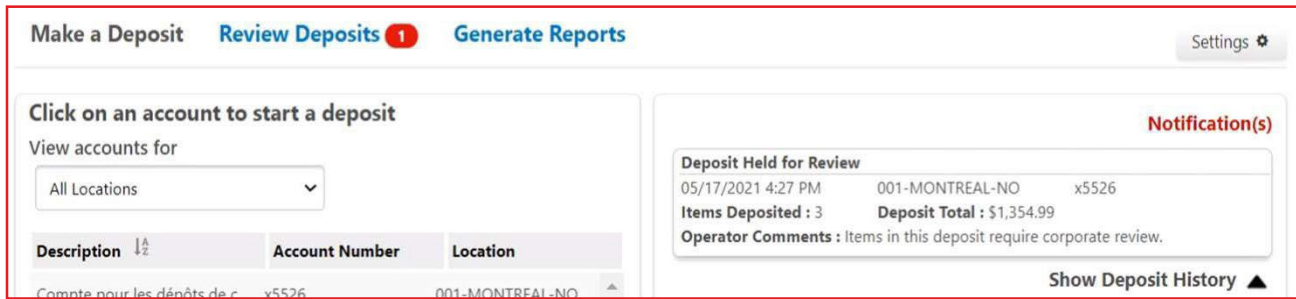
> Modify the items amount of items
> Delete items
> Scan additional items
> Resubmit the deposit
> Delete the deposit

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.


Status	Explanation
Under Notification(s)	
Held for review	Deposit has not been validated by a Deposit reviewer.
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	
Le dépôt s'affiche (sous Historique des dépôts) Deposit History	The deposit was approved by a reviewer and was successfully transmitted.

Deposit history

> **DID YOU KNOW?**
> You have access to a 99 days deposit history directly in the platform.

When a deposit is transmitted after approval (by an reviewer), the deposit is added to the History of deposits box.
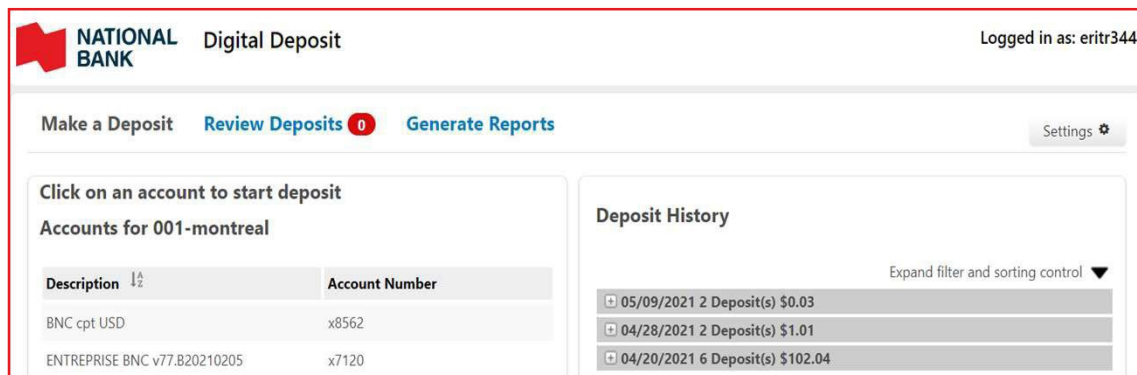
* By default, the history shows deposits grouped per day. The number of deposits and the total amount of deposits per day is displayed. Click the **+** icon to view a day's deposits.

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

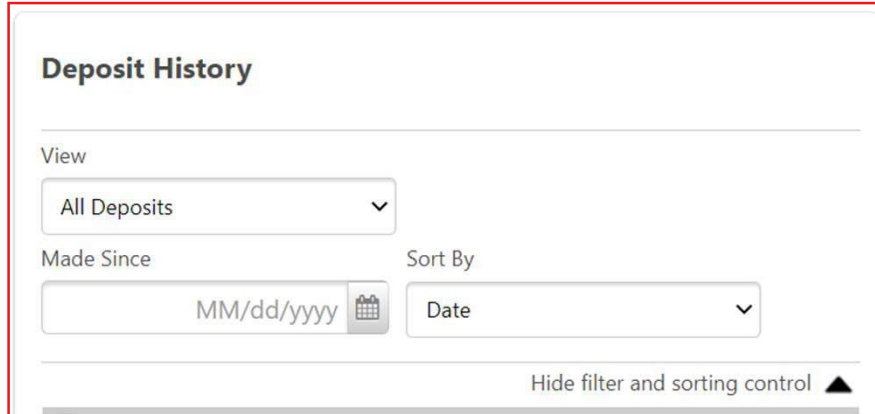> Click the *Cheque image* link to view images for an item. It is also possible to print the images of the items.

Search for a deposit in the *Deposit history* section

You can search for any of your deposits in the history using filters and sort functions. Click on the arrow to display the panel below:

Deposit History

View

All Deposits

Made Since   Sort By

MM/dd/yyyy   Date

Hide filter and sorting control ▲

Field table and function

Field	Function
View - All Deposits (by defaut)	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.
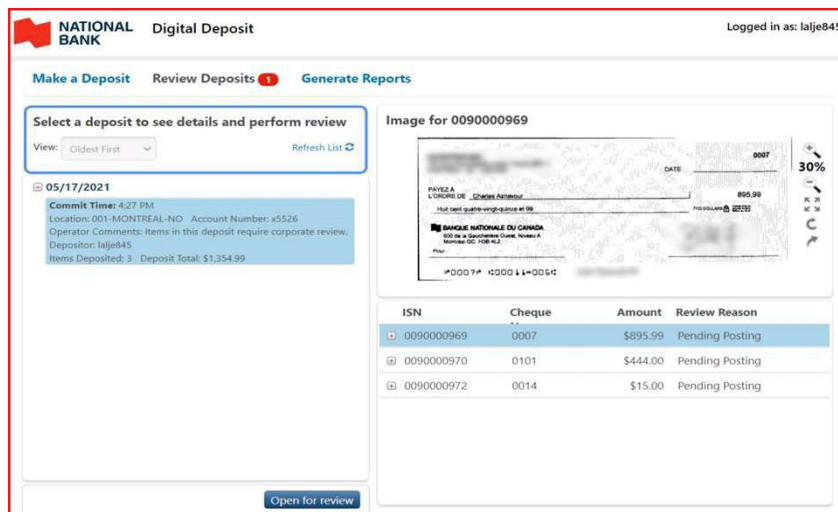
Select a deposit and click the **Open for review** button to verify it.

> On the right side of your screen, the deposit items are displayed.
>> Click on an item to display the front image of it (click on the arrow icon to see the back of the item).
>> Click on the **+** icon to display the item's detail (account number and transit).
>> Disregard the Reason for verification column and its content.
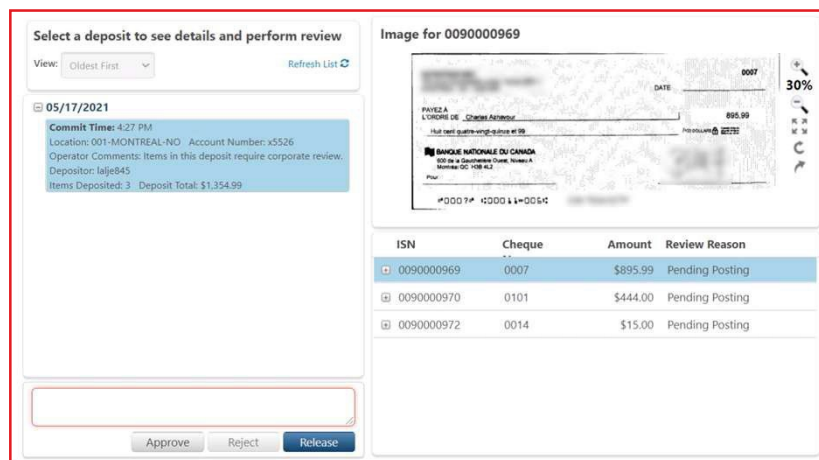
> Once the deposit is validated:
>> If you wish, enter a comment to the attention of the *Depositor role* who submitted the deposit
>> Click the **Approve** button to approve and submit the deposit.
>> Click on the **Reject** button to reject the deposit and return it to the *Depositor role* (in this case, a comment is required).
> If your company has more than one reviewer, it is also possible to transfer the deposit to another reviewer, see the subsection Transfer a deposit to another reviewer for more details.

Assign a deposit to review

Operator with a reviewer role

If an operator with the reviewer role submits a deposit, it will then appear in their *Review deposit* tab for approval. If the operator does not have a reviewer role, his to be verified deposit will be assigned to the reviewer or one of the reviewer s if there is more than one (refer to the next paragraph in this case).

Reviewer role

If your business has more than one reviewer, the deposits to be verified will be assigned to them as follows: When a deposit is submitted by an operator, the first reviewer to log into the application will be assigned to the deposit. If this reviewer wishes to assign it to another reviewer, then he must release the deposit (refer to the section Transferring a deposit to another auditor).

Transfer a deposit to another reviewer

If your business has more than one reviewer, it is also possible for a reviewer to transfer the verification from one deposit to another reviewer. If you have two reviewer, the deposit will be assigned to the second reviewer, and if you have more than two reviewers, the deposit will be assigned to the next reviewer who will log 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.
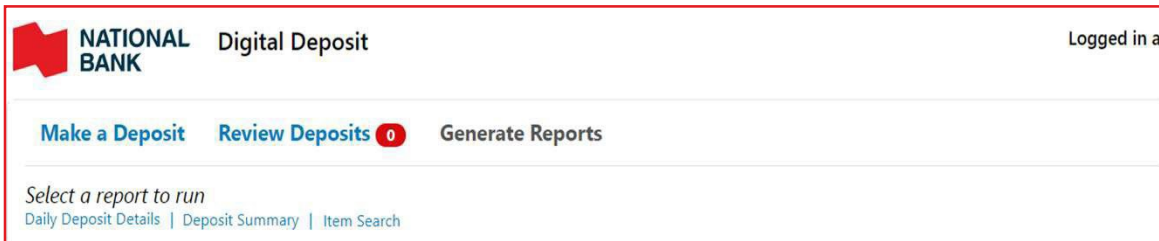
Generate reports

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 not submitted for approval or rejected by the reviwer will not be included in the reports.

Go to the deposit reports tab to generate a new report.

Table of 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)

NATIONAL BANK   Digital Deposit   Logged in a

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

Select a report to run
Daily Deposit Details | Deposit Summary | Item Search

Only one report can be generated at the time

The report will display on your screen. You can:

> 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 compulsory.

Business Date 4/20/2021   📅   Account Number [   ] ⌄   [View Report]

> Click on the button **View report**.

Example of report :

Daily Deposit Details for ENTREPRISE BNC on 4/20/2021
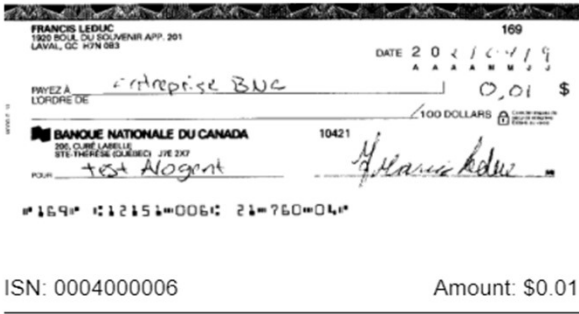
Deposits for account 2707120

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

| From Date | 4/20/2021 | | To Date | 4/20/2021 | | | View Report |
| Location | 001-montreal | ∨ | | | | | |

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 report :

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.

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
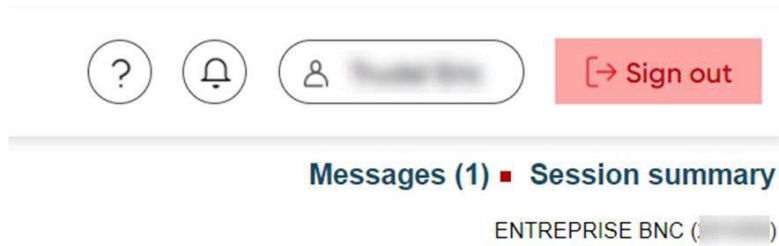

Finish your session

To finish your session, simply close the navigation tab (click on **X**) :
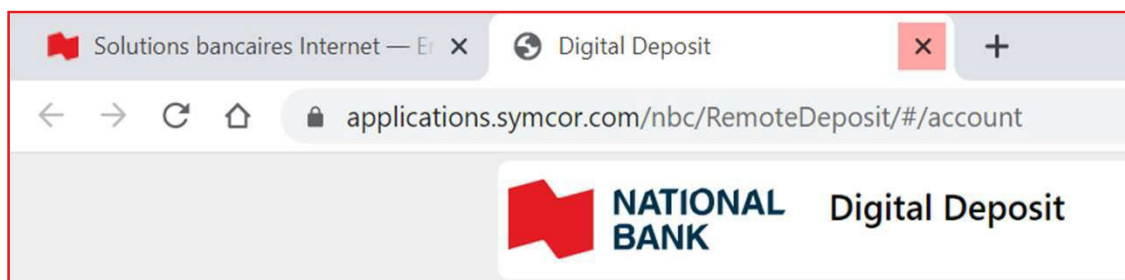
If you have no other activities to perform in *the Internet Banking Solutions* for Business portal, you can click the **Sign out** icon.

Inactivity time

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

Session Timeout

Your session has timed out, please log in again.

OK
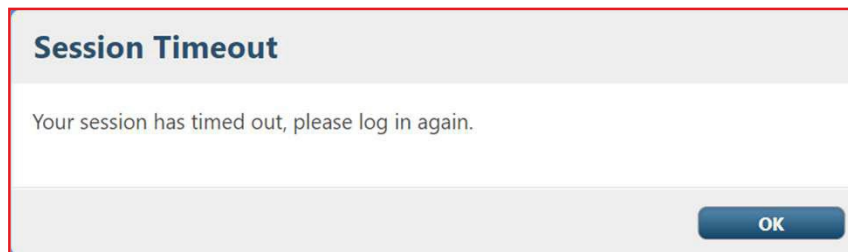
Sing back from you *Internet Banking Solutions* for Business portal.

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 check a note or mark indicating that the check was deposited electronically (for example: "Presented electronically"). This will reduce the chance of a deposit error.

You must securely keep each item deposited for a minimum period of 15 to 20 working days after the date of the deposit and destroy it thereafter. You can adjust this period according to the needs of your business. During this period, 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.

④ Manage your settings

Manage roles

> **DID YOU KNOW?**
> You can manage roles only if you are an Administrator or a User adminstrator in the *Internet banking solutions* for businesses.
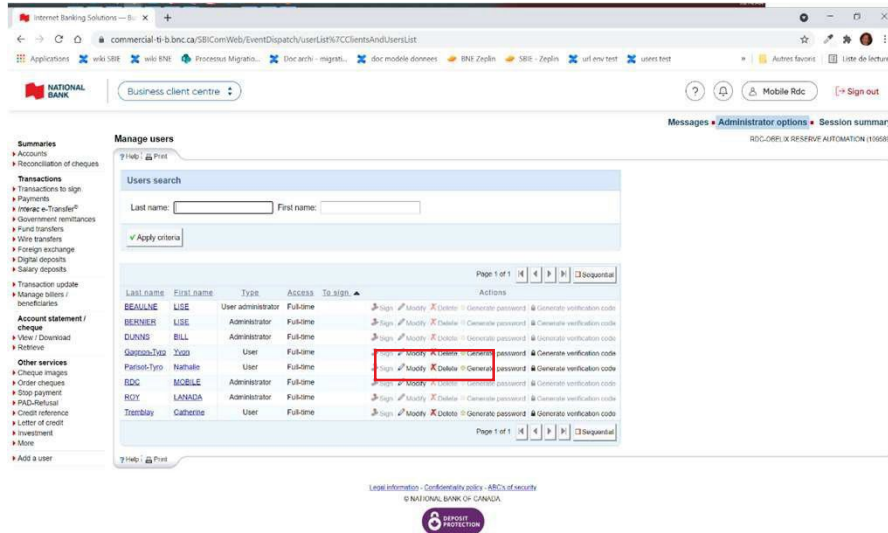
> Once connected to the Internet Banking Solutions Click on **Administrator options**.

> 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 list, click on **Digital Deposit** and select on the checkbox each role you wish to assign or remove for this user.
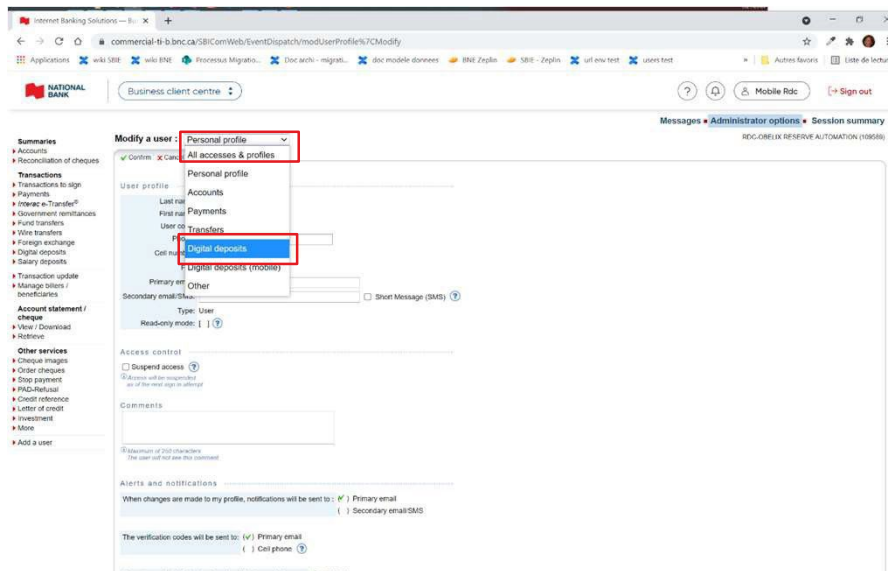
DID YOU KNOW?
Three roles are available for *Digital deposits*:

> **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 the information.

Please note that each role gives access to the search functions for cheques and deposits in the platform.

Adding a location :

> Below the *Roles for digital deposits* table is the *Locations for digital deposits* section, which allows you to assign one or more location to the specific user you are modifying. When a location is assigned to a user, it allows him to complete the specific actions of his role(s) only in the accounts included in that location

> Check or uncheck the boxes for the locations you wish to assign or unassign to the 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

> 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.
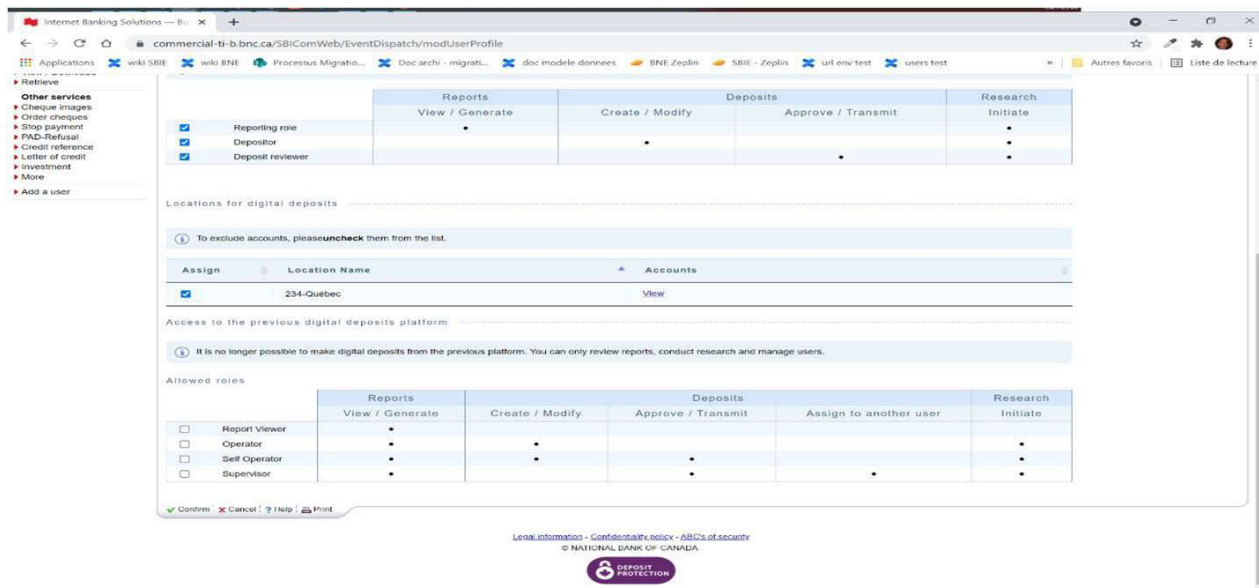
Create a new location

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**
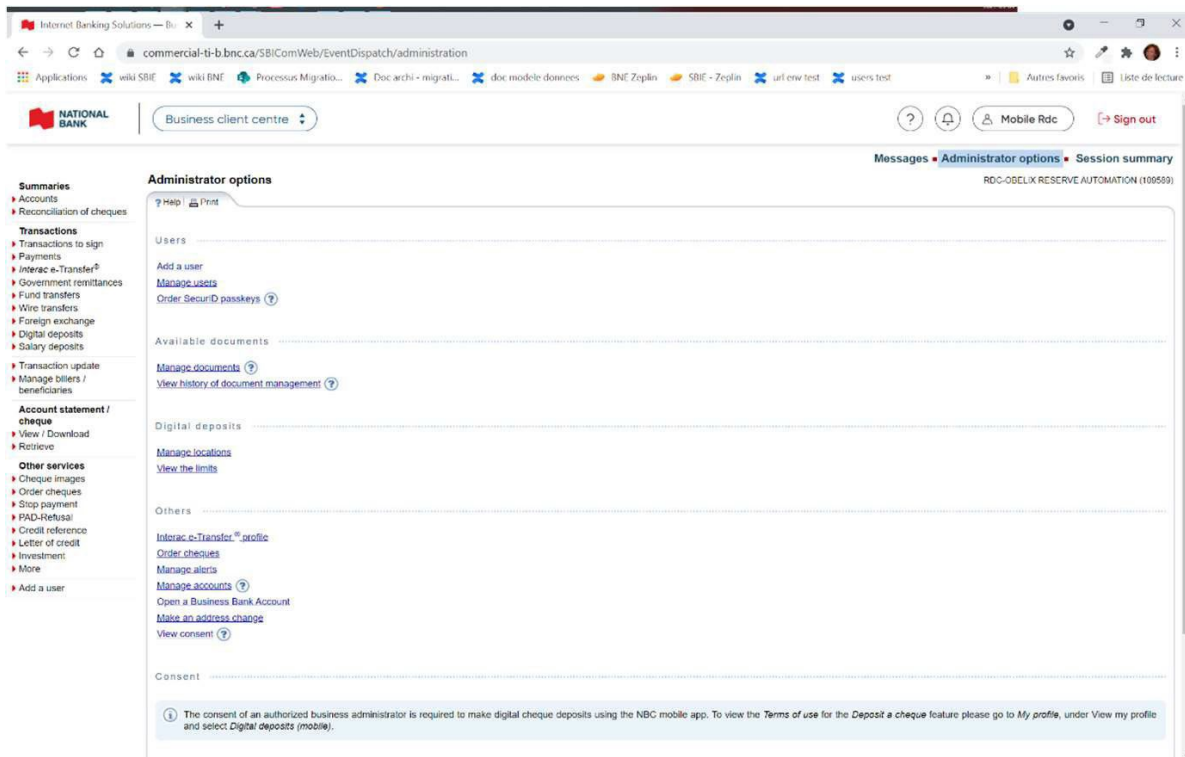
> Click on **Add a location**.
> Type in the name for the new location you wish to create (max 15 characters)
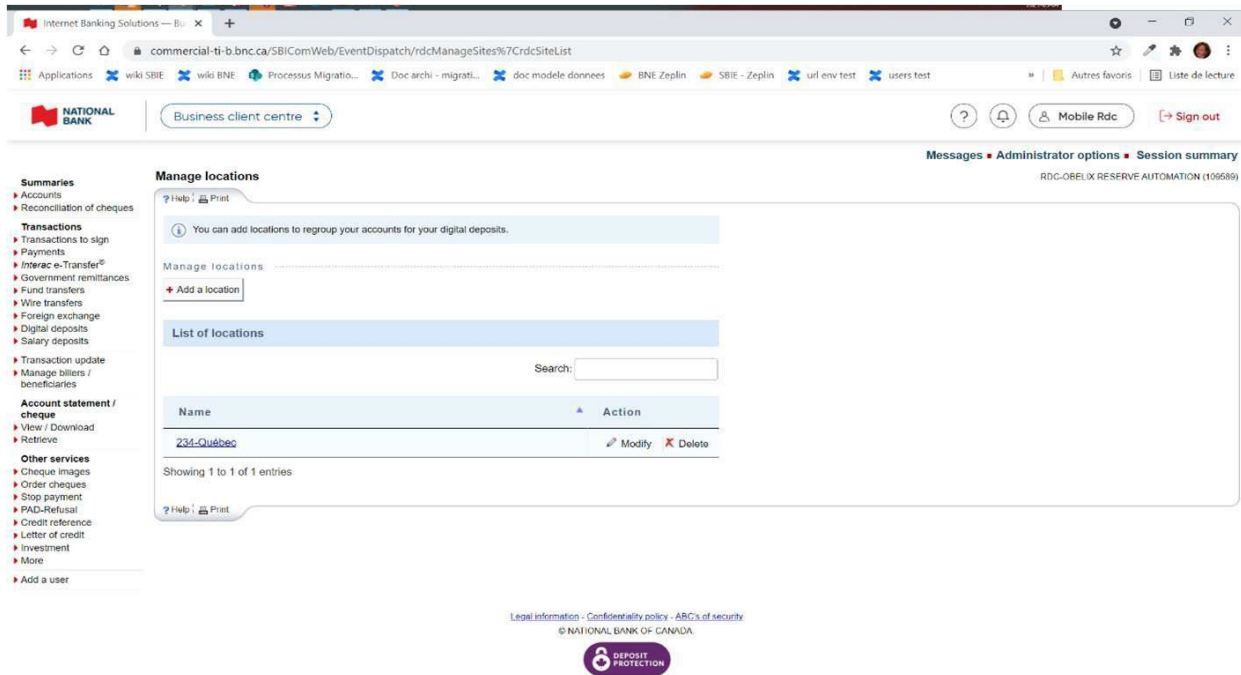
> Select the accounts you wish to include in the location.
> Once the accounts have been selected, click on the **Confirm** button at the bottom of the page.
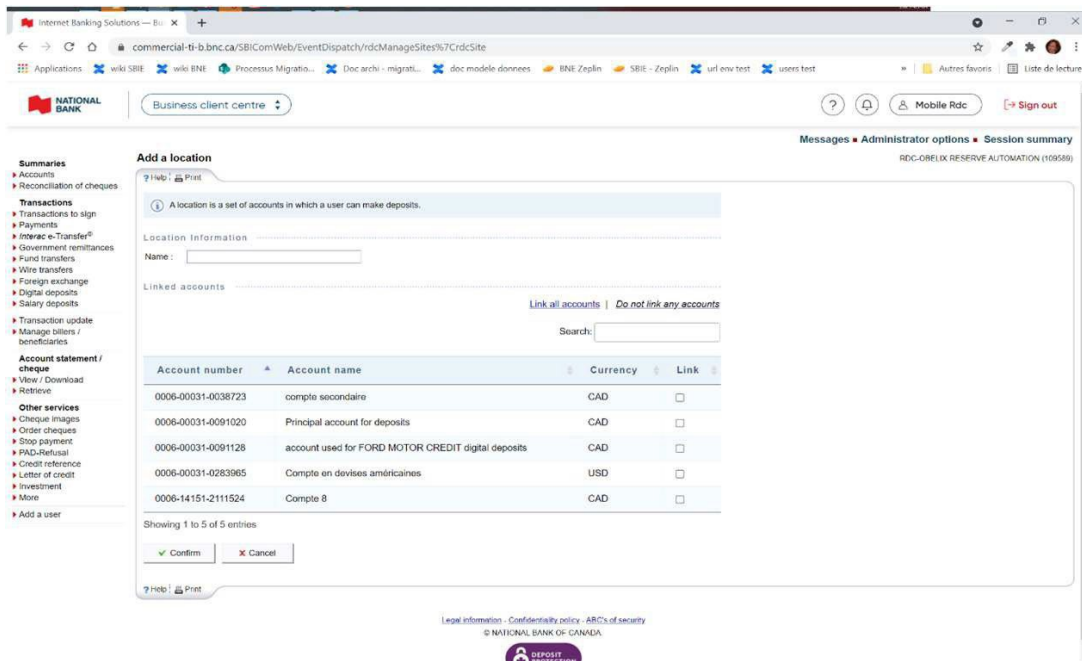
Modify a location

> Under the **Administrator options**, click on **Manage location**.
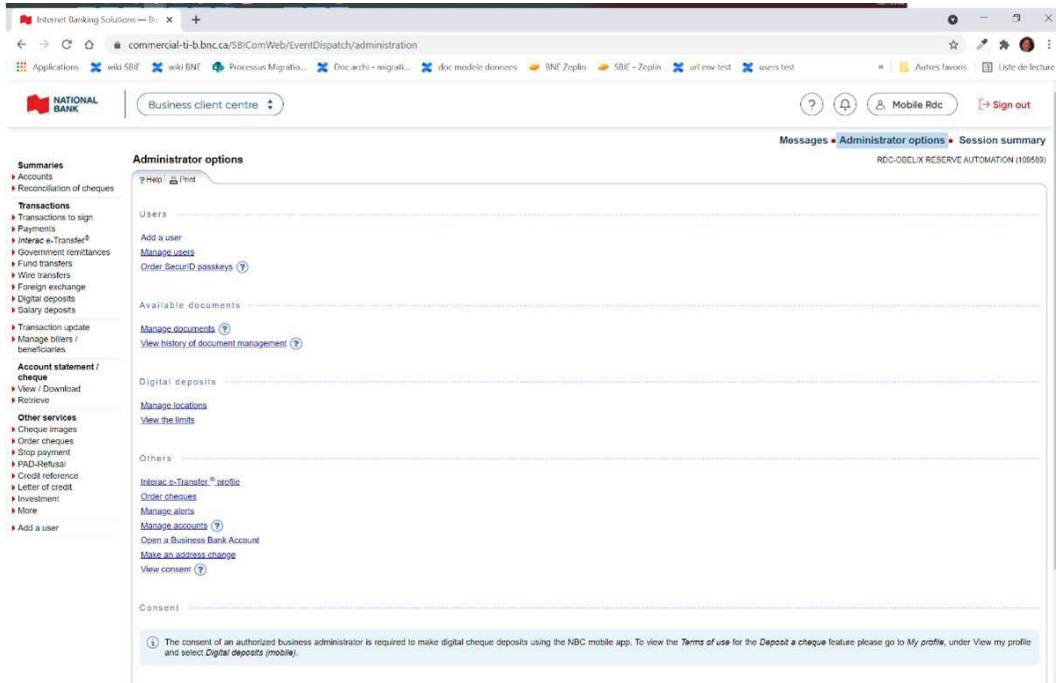
> Click on **Modify** next to the location you wish to modify
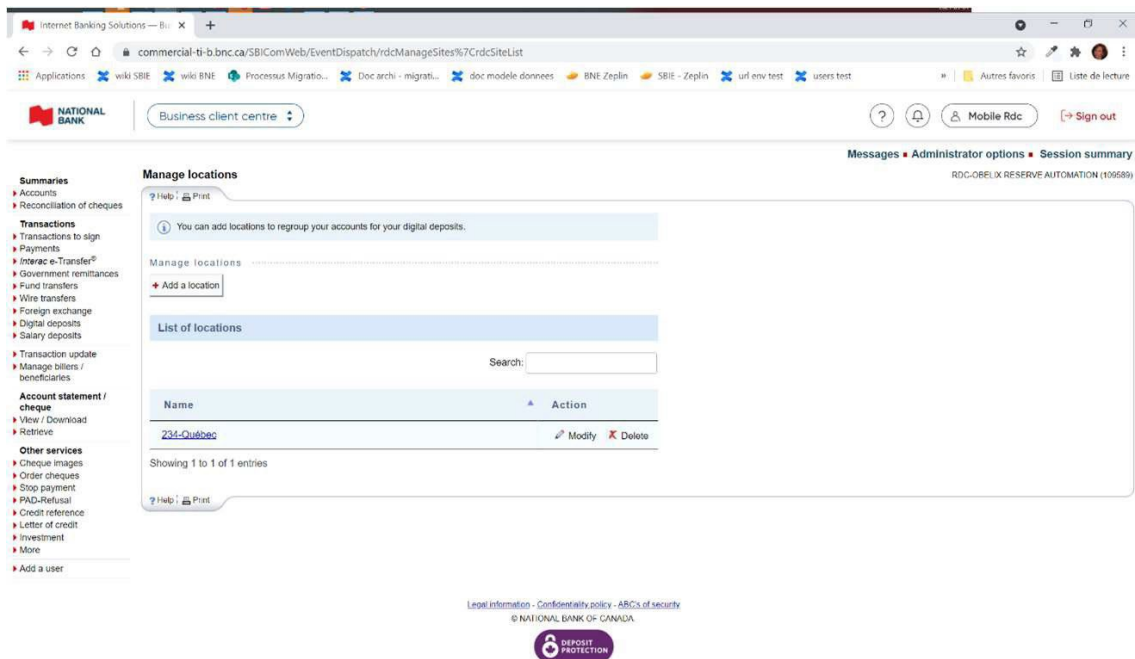
> Modify the name and/or the accounts you wish to include in the location and click on **Confirm**.
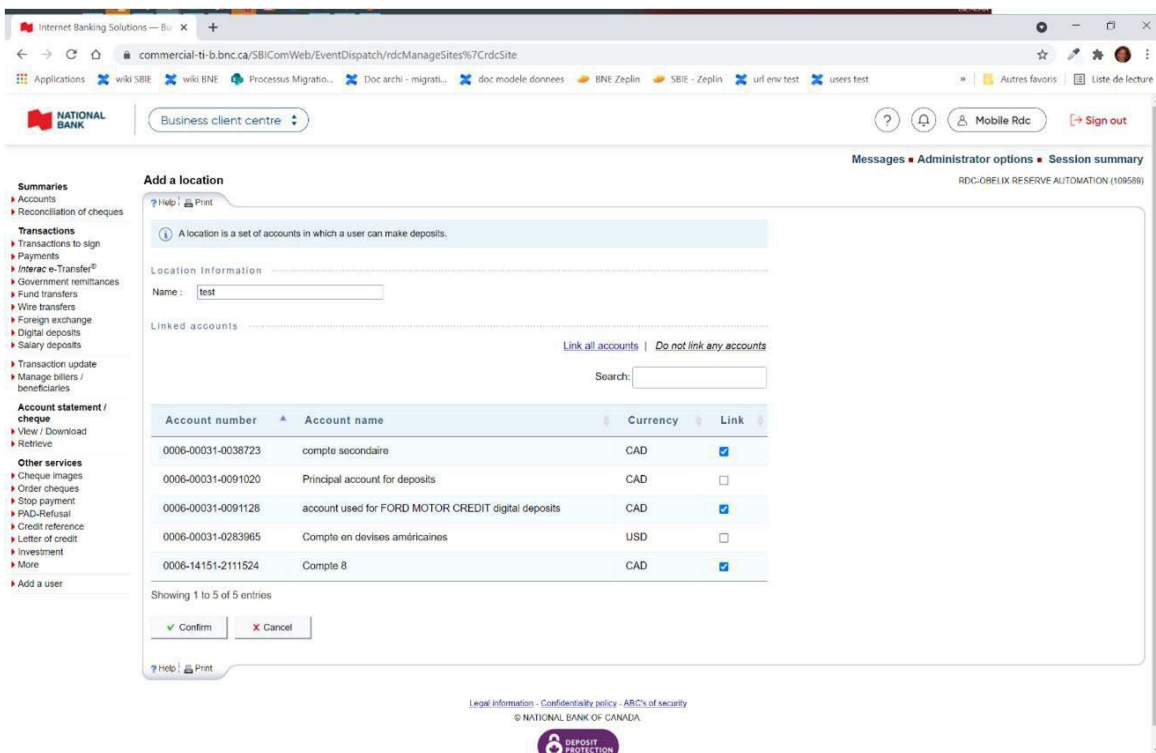
Deleting a location

> Under the **Administrator options**, click on **Manage location**
> Click on **Delete** next to the location you wish to delete
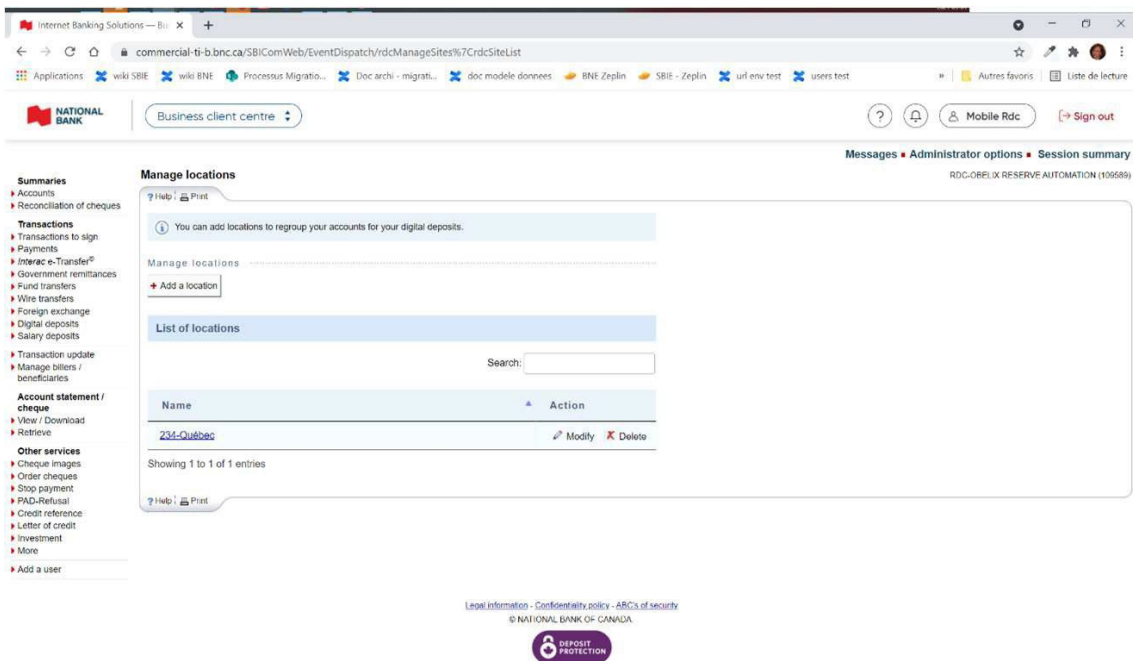
View deposit limits

Different limits are applied to your profile when you sign up for Digital Depots. A limit for your business, a daily limit, a limit per deposited item and a maximum number of items per deposit. In order to view this information, please follow the steps below:

> Click on **Administrator options**.
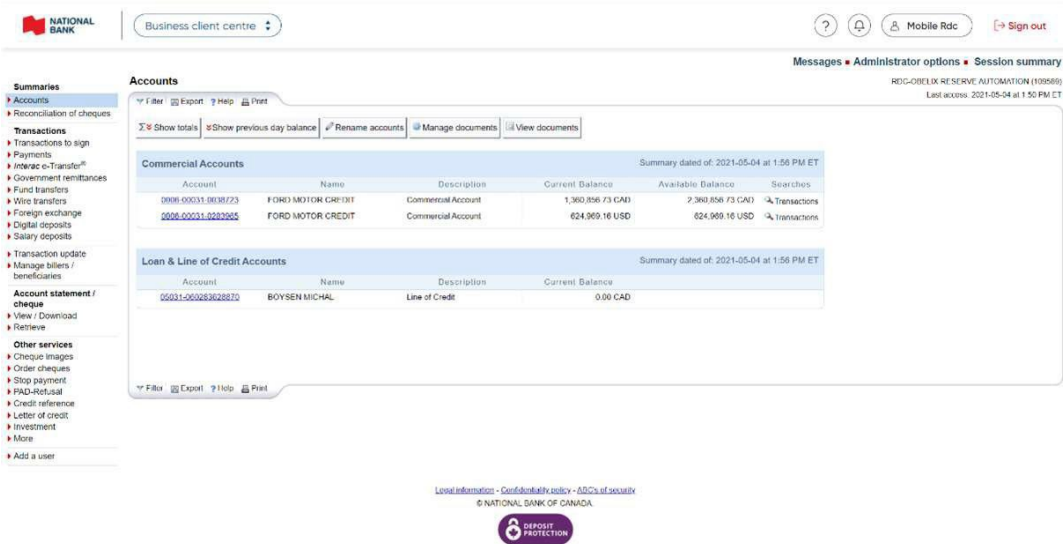
> Click on **View limits** in the *Digital deposits* section.
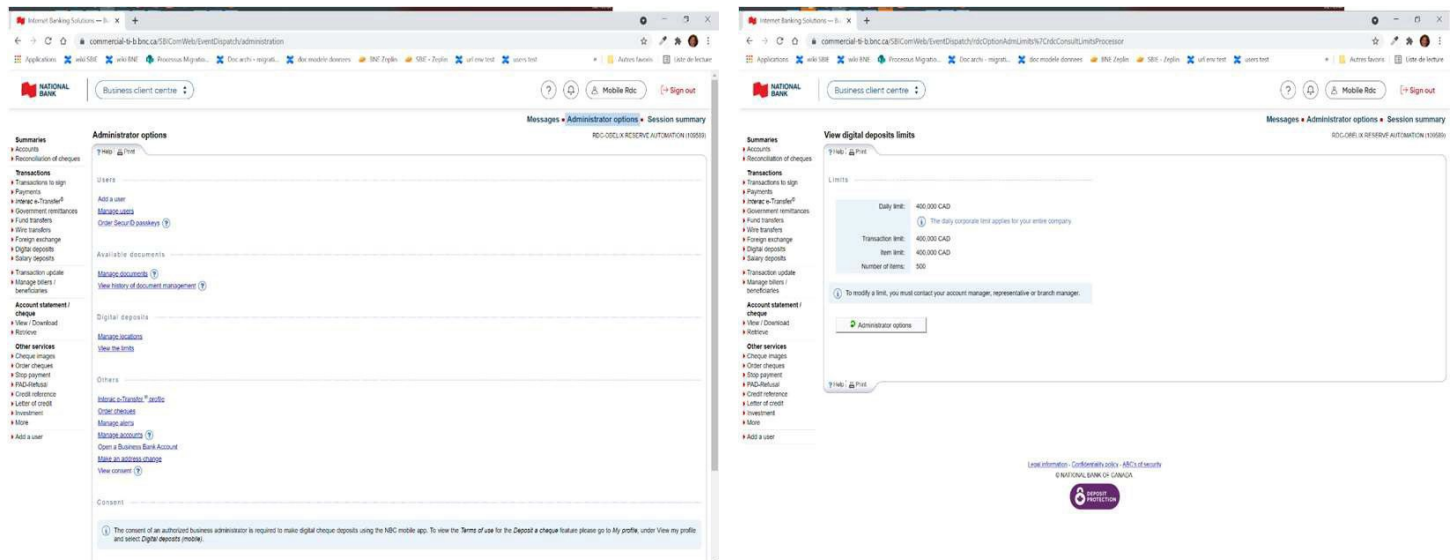
Note: If you wish to modify any of these limits, you must contact your account manager or banking representative

Technical specifications

Requirements

In order to use the Digital deposit service, your workstation must meet the minimum requirements below:

Specifications	Minimum requirements	
	PC	**MAC**
Processor	One or many processors @ 2,8 GHz or more	
RAM	2 Go	
Disk space	30 Mo (to install your scanner)	
Operating system	Microsoft Windows 10 Pro or Business. Important : Home family versions and 10s are not supported.	Mac OS 10.15.7 Catalina
Browser	> Microsoft Internet Explorer 11 (supported until august 2021) or most recent Microsoft Edge > Google Chrome (33.0 or more) > Mozilla Firefox (31.0 or more)	> Apple Safari (13.1.2 or more) > Google Chrome (33.0 or more) > Mozilla Firefox (31.0 or more)
Display	A display adapter and monitor with a capacity of at least 1024 x 768 resolution	
.NET functionnality.	To allow the installation of the Digital deposits, verify that the version of the .Net feature is 4.5.2 or newer and is enabled (Appendix - D)	N/A
Scanner connectivity	Available USB 2.0 port	Available IP address
Firewall	Port 443 must be available to local applications. To verify if the port has been added, you can run a *Telnet* on L'URL https://ssoconnectrdc.ca/443	N/A

Appendix A

FAQ

Question	Answer
Installing the driver	
When updating the service, the screen below is displayed for more than 5 minutes:	> Refresh your browser by pressing F5 or using the refresh page icon > Click on the **Update** button again
Opening the app	
I can't sign in the IBS-B platform	> Check your access code. > If necessary, you can generate a new password by clicking *Forgotten password*?
The Digital Deposits option isn't displayed correctly/looks different:	**Solution 1:** > Refresh your browser by pressing F5 or using the refresh arrow icon until the option is correctly displayed. **Solution 2:** > Close the Digital Deposits page and click again on the link
I get the following error message:	> Close the Digital deposit page (click on the "x") > Relaunch the application from the *Internet Banking Solutions* platform

Digital deposit does not display in English although my browser is in English	> 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.
I get the following error message: ⚠ **Error** Invalid user credentials Go Back	> 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.
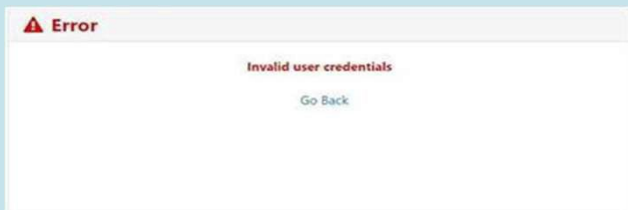
Deposits

I can't make a deposit	**Solution 1** : > Check with your administrator that you have deposit manager access rights. **Solution 2:** > Check with your administrator that you are associated with at least one location.
The item information read contains one or more "? ": Account Number ?24-???-58	**Solution 1:** > Remove the item by clicking on the **Remove item** button. > Clean the scanner path. > Scan the item again. **Solution 2:** > 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	> This means that the system does not recognize the cheque. The scanner can't read the MICR line. The MICR line fields that appear at the bottom of the cheque and are usually visible online are not displayed, causing an error. > Remove the cheque by clicking Remove cheque and try to scan it again. > If the error persists, it means the MICR line is not readable. You must deposit this cheque in a different way, either by mobile deposit, at an ABM or at a branch. > As needed, contact Customer Service.
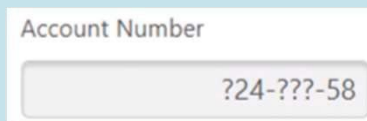
All the items have been scanned but still indicates "Scanning in progress": **Scanning...** Scanning in progress...	> Refresh your browser by pressing F5 or using the refresh page icon. > Click on the **Recover** button in order to recover your deposit and submit it if the total amount balances.
Scanner	
The deposit cannot be made because the scanner is blocked.	> Remove the blocked cheque from the scanner and scan it again. > If you're unable to remove it, please contact Customer Service.
The platform cannot detect the scanner: **Scanner Not Connected** Unable to find a scanner connected to your computer. Please connect a scanner and try again.	> 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.
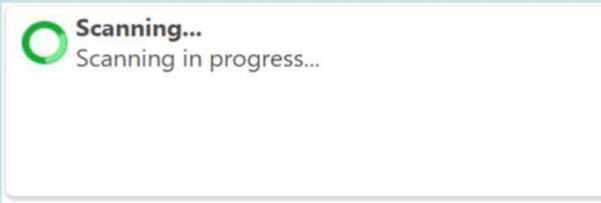
Appendix B

Additional list of error messages during scanning:

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

Guide to 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 keep the original documents in a secure location. We recommend that these documents be kept in a locked, ideally fire-proof place and restricted to the people responsible.

Original cheques must be kept in a secure location for a reasonable period of time following their transfer by digital deposit. We recommend that you keep the originals for 15–20 business days before destroying them.

Once the item has been scanned, even though the Digital Deposit solution can detect duplicates over a 180-day period, we suggest that you add a note to the cheque indicating that it has been deposited electronically (e.g. "deposited electronically"). This will 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?
> Etc

.

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 decided to destroy it 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.

Appendix D

Check the version of the .Net feature and activate it

> **IMPORTANT:**
> A user with system administrator rights must be present to authorize the following actions.

If you have Windows 10 or later

Open the Control Panel (e.g., by clicking the **Windows** button and typing "Control Panel"), click *Programs and Features*, click *Turn Windows features on or off*, check the version number of the ASP.NET feature and make sure it is ticked:
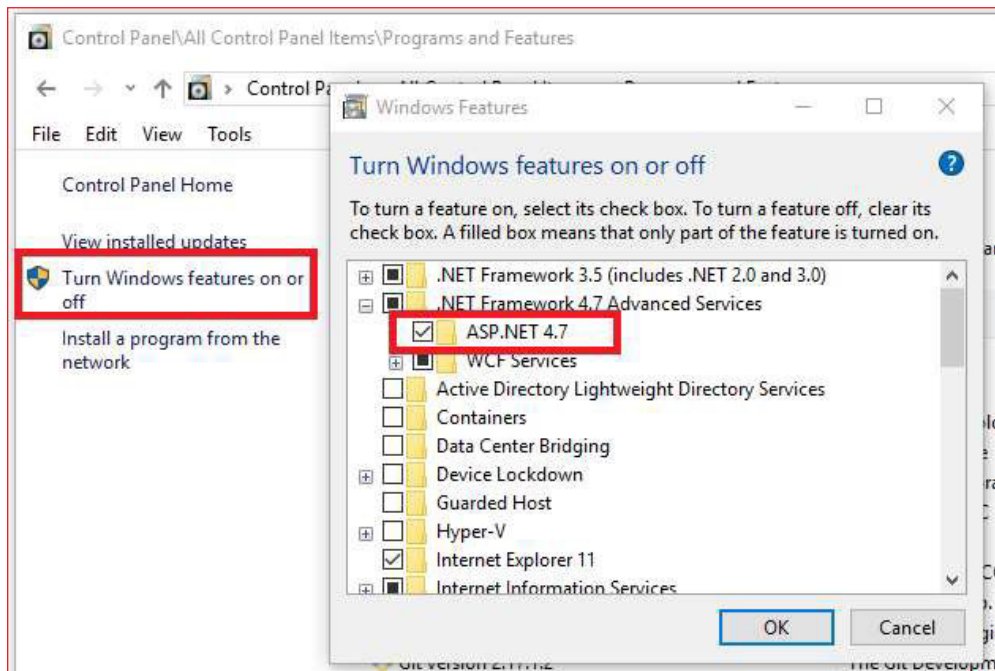
If you have Windows 7 or 8.1

You will need to download and install the latest version of the .Net feature from the Microsoft website:

https://dotnet.microsoft.com/download/dotnet-framework/thank-you/net48-web-installer

Appendix E

Important information for clients that were using Passport

If you have been transferred from the old Digital Deposits app to the new one, here is some useful information to help with the transition.

How do you know if you have been transferred to the new Digital Deposits solution?

> In IBS-B, click Digital Deposits in the left-hand menu.
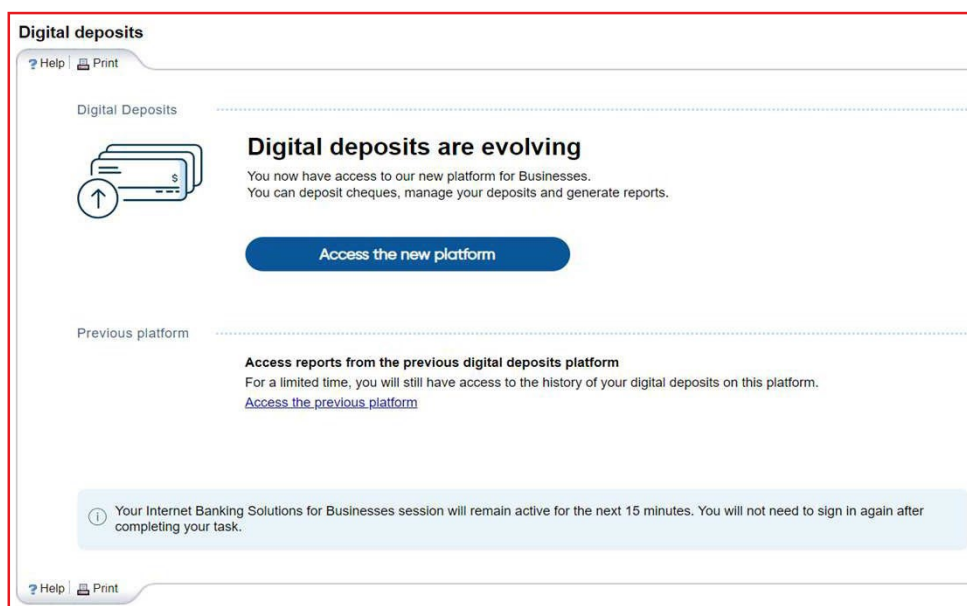
> If the following page appears, it means that you have been transferred to the new app.

Checks to perform after being transferred

Once you have been transferred to the new app, we recommend that you carry out the following checks to make sure that the information transferred is correct and make changes if necessary:

> Check the roles (refer to the section *Managing roles*)
> Check the locations (refer to the section *Managing locations*)
>> NB: The new app accepts locations with up to 15 characters. The names of your locations may therefore be truncated after the transfer.

> View the limits (refer to the section *Viewing limits*)
>> NB: The daily limit per user is not transferred to the new app. It is replaced by a daily limit that applies to the entire business.

> Check excluded accounts, if necessary (refer to the section *Managing account exclusions*)

Similar roles

The roles of the old platform have been modified in order to work with the new platform. Please refer to the table below for the mapping of roles between the old platform and the new platform.

Old platform roles	New platform roles
Report Viewer	Reporting role
Operator	Depositor + Reporting Role
Self Operator	Depositor + Deposit reviewer + Reporting Role
Supervisor	Deposit reviewer + Reporting Role
Manager	Reporting Role

Similar reports

If you were using the reports from the old platform, you can refer to the table below to find out which report is closest to them in the new platform.

Old platform reports	New platform reports
Daily Deposit Summary	Daily Deposit Details
Deposit Summary	Deposit Summary
Deposit Details	Deposit Summary (Please note that is not possible to add an image of an item to a report. To extract images, please use one of the two other reports)
Item Export file	Item Search

New platform not compatibles scanners

If you use a PC computer, you will find below the scanners which are no longer compatible with the new *Digital deposit* platform:

Brand	Model
Canon	CR-50 / CR-80
	CR-135i / CR-190i
Digital Check	SmartSource Micro Elite
	SmartSource Micro Elite SE
	SmartSource Professional Elite
Panini	Vision 1

If you are using a MAC, please note that the only compatible scanner is the Panini EverneXt.

Changes regarding profile limits

The limit per user has not been carried to the new platform and has been replaced by a daily corporate limit

Unistalling the Passport driver

IMPORTANT

- Uninstall the Passport driver if and only if, once transferred to the new platform, when you make a deposit, you get an error message. As a last resort uninstalling the Passport driver could resolve the error

- A user with administrator rights must authorize the following actions on the workstation.

> Access to the Control Panel (eg Window button and type "Control Panel", click on **Uninstall a program**.
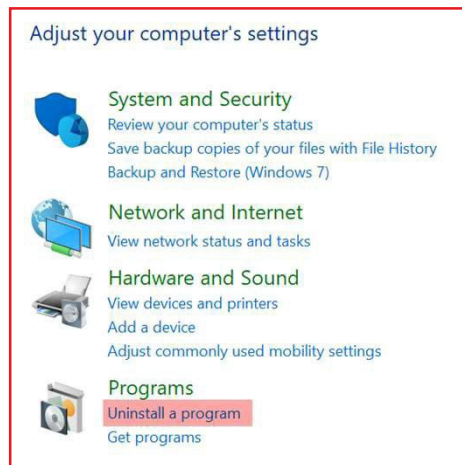
> Search for the Passport file by entering "passport" in the search:
> Select the program and click on the **Uninstall** button.
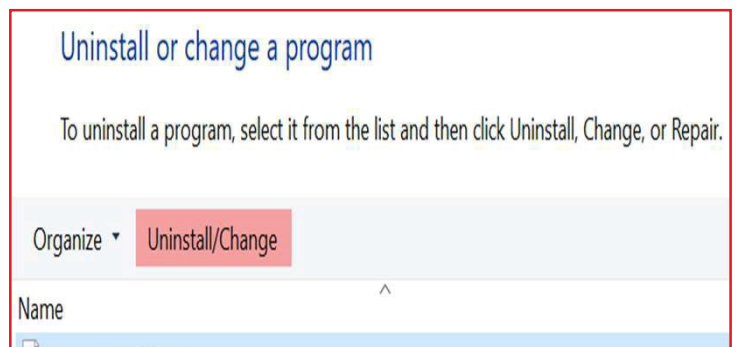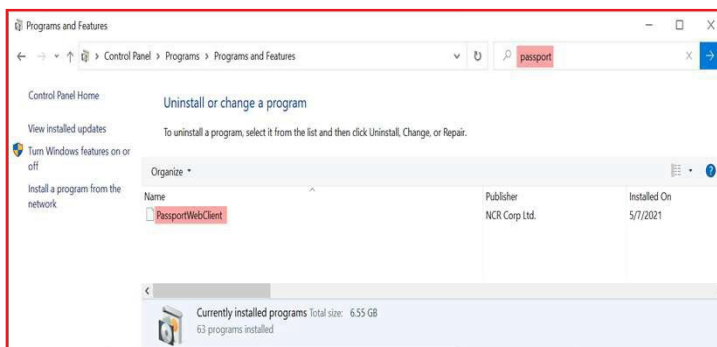
Appendix F

Adjustment notice

Once the deposit has been submitted, if one or more items are identified as non-compliant (eg amount on the check does not correspond to the amount entered, non-eligible item, duplicate) the deposit will be subject to an adjustment. If so, you will receive an adjustment notice in the 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   02/25/2021
29300 STRAFORD AVENUE
MONTREAL, QC P1L 6V7

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