User guide

Remote Deposit Service

How to consult this guide

See the table below to determine which section to consult for your role in the Remote deposit application.

Role	Sections to consult
Desjardins customer manager	Given your key role, we recommend that you consult all sections except appendices B and C.
Desjardins customer supervisor	1. Description – Remote deposit service 2. Requirements (online training and user guide) 3. Useful information 5. Remote deposit application 7.4 Supervising operator deposits 8. Reports 9. Search 11. Support Appendix C
Desjardins self customer operator	1. Description – Remote deposit service 2. Requirements (online training and user guide) 3. Useful information 4. Installing the driver and scanner 5. Remote deposit application 7. Deposits 8. Reports 9. Search 10. Periodic scanner maintenance 11. Support Appendix C
Desjardins operator	1. Description – Remote deposit service 2. Requirements (online training and user guide) 3. Useful information 4. Installing the driver and scanner 5. Remote deposit application 7. Deposits 8. Reports 9. Research 10. Periodic scanner maintenance

	11. Support Appendix C
Desjardins report viewer	1. Description – Remote deposit service 2. Requirements (online training and user guide) 3. Useful information 5. Remote deposit application 8. Reports 11. Support Appendix C

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1   Description – Remote Deposit service

The Remote deposit service allows business members to deposit their cheques themselves from their office at anytime. To use this service, members must use the online Remote deposit application.

Here are the key features:

- A scanner is installed on the computer of a user with either a Desjardins operator or a Desjardins self customer operator role (see section 3.1 for role descriptions).
- The cheque is scanned at the beginning of the process and will eventually be destroyed.
- Before deposits are made, validations are conducted when cheques are scanned: image quality, date, cheque courtesy/legal amount recognition (CAR/LAR), duplicate detection and flagging of suspicious elements.
- In some cases, before completing a deposit, the operator must confirm the amount of the cheques because the scanner readings are not 100% accurate. The market statistics are as follows:
  - **74% of cheques are read and require no human intervention**
  - 7% of cheques are read but require the operator to CONFIRM the amount
  - 2% of cheques are read but require the operator to CORRECT the MICR line
  - 16% of cheques are read but the system cannot confirm the amount due to the cheque's print quality
- Deposits are saved in the member's account in real time under the mnemonic RDS [Remote deposit scanner]. In rare cases, adjustments could be made, which are reflected in the account statement under the mnemonic CRC [Correction].
- Virtual images of cheques are sent to the Desjardins Clearing Centre, where they are printed and become clearing replacement documents (CRD), which are then sent to various financial institutions.
- Multiple PDF, CSV and XLS reports are generated.
- Cheque images are searched and printed.

2   Requirements

➢ The business member signs the "Remote deposit enrollment agreement."
➢ Create a business member file in the Remote deposit application and give the username and password to the Desjardins customer manager. To do so, the Desjardins customer manager must complete the **Remote deposit – Member information form** and send it to the Business Services advisors:
- Email: solutions.en.ligne@cad.desjardins.com
- Fax: 1-888-253-7353
➢ Take the online training and read the user guide
➢ Technology:
- Windows XP with one of the following browsers:
  − Internet Explorer (32-bit version IE 7, 8, 9 or 10 only). Flag https://desjardins.connectrdc.ca as a trusted site.
  − Mozilla Firefox 20 or later

- For the operator's workstation:
  − Ensure that the scanner can be placed at least 18 inches (45 cm) away from the power source
  − Scanner driver
  − Digital Check TS240 scanner, model **TS240-50 or TS240-100 or** Digital Check, model: **CheXpress CX30**

3   Useful information

3.1   Understanding roles

The functions available to you depend on the role(s) you've been assigned, the permissions associated with these roles and how your system is configured.

Role	Descriptions
Desjardins customer manager	- View the details in the business's file - Create, edit or delete users - Assign roles to users and change or revoke them as required - Add, edit or remove locations and assign them to accounts - Assign locations to users - View deposits for all of the business's locations - Create or view reports for all of the business's locations

	• Do a search on all deposits for all of the business's assigned locations • Configure custom fields • View and modify the business's preferences
Desjardins self customer operator	• Create, edit, view or delete deposits made at assigned locations • Send completed deposits automatically or manually, as appropriate • View all deposits for the assigned locations • Do a search on all deposits for all of the assigned locations • Create and view reports containing deposit information for the assigned locations
Desjardins operator *Note: A Desjardins customer supervisor must approve and send deposits for this user.*	• Create, edit, view or delete deposits made at assigned locations • View all deposits for the assigned locations • Do a search on all deposits for all of the assigned locations • Create and view reports containing deposit information for the assigned locations
Desjardins customer supervisor	• View deposits for all of the business's locations • Approve or reject deposits created by a Desjardins business – Operator • Send deposits that have the status **Open-Approved** • Do a search on all deposits for all of the assigned locations • Create and view reports containing deposit information for all of the business's users
Desjardins report viewer	• Create and view reports containing deposit information, based on the given authorization level (i.e., for their assigned locations)

3.2   Best operational risk practices

3.2.1   Secure interface

Username and password

➢ To access the Remote deposit application, users will need a username and password.
  o Desjardins customer managers receive their username by phone.
  o Users must change the password when they log in to the application for the first time. The password must contain at least six alphanumeric characters.
  o The password will be deactivated if it hasn't been changed within 90 days.
  o The password must not be disclosed.

Role

➢ The Desjardins customer manager also assigns one or more roles to each user. Each role (see section 3.1 Understanding roles) includes a series of authorizations for the application functions that allow users to carry out specific tasks.

Equipment security

➢ Business members must secure their computer equipment by installing and updating appropriate security software. This includes installing anti-virus, firewall and spyware software to ensure online transactions are secure. Any security patches recommended by their operating system supplier must also be installed.

➢ For security purposes and improved service performance, it is also recommended that the workstation used for remote deposits be shut down daily once the deposits are completed.

Protection of confidential information

➢ Reports produced by the application contain confidential information about our business members and their clients (name and account number, deposit amounts, etc.). Reports must be handled with caution so they are not accessed without authorization. They should be stored in a secure location or destroyed according to the standard procedure for confidential documents.

3.2.2 Deposit limits

➢ A deposit profile is created for all business members.

➢ If deemed necessary, a Desjardins customer manager can modify a user's deposit profile to put a limit on how many deposits they can make. Deposits that exceed the set limits are blocked.

3.2.3 Cheques

➢ Only cheques issued in Canadian dollars and drawn on Canadian financial institutions, and that are eligible for clearing under CPA rules qualify for processing

through the Remote deposit service. This includes Canadian bank drafts and money orders.

➢ Original cheques must be kept in a secure place before they're destroyed. They must be destroyed within 120 days. Cheques can be destroyed by tearing, shredding, burning them, or by using any other secure method to ensure that they cannot be reused.

➢ Before destroying the original paper cheque, the business member must verify on their caisse statement that the deposit amount corresponding to the cheque has been credited. We recommend destroying the cheque once this step has been completed.

➢ Once a cheque has been deposited through the Remote deposit service, it cannot be redeposited (physically or electronically) or cashed at another financial institution. It cannot be endorsed to another person or business, or otherwise transferred. If the business member breaches any of these conditions and the cheque must be returned to the caisse, the member will be liable[1] for any applicable fees or losses.

4   Installing the driver and scanner

4.1   Installing the driver

The driver must be installed by a user with workstation administrative privileges. The driver file can be downloaded from the Remote deposit application home page.

To acces the application, see section 5.1 for the procédure

➢ Go to https://desjardins.connectrdc.ca

For more information on member/client responsibilities, please refer to the "Remote deposit enrollment agreement."
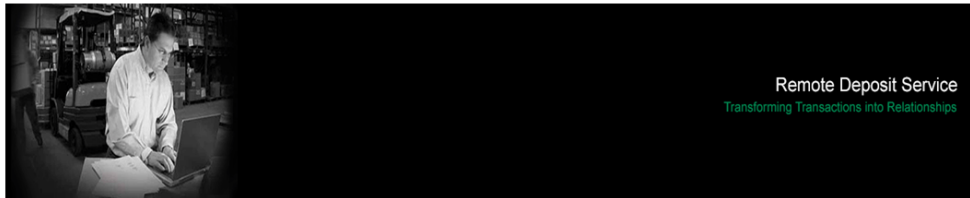
When the **Driver Download** page loads, click the scanner model that was delivered by Paystation.

Installing the driver:

A. Make sure that the scanner is <u>not</u> connected to the computer.
B. Log on to the computer with an administrator account.
C. Check that port 80 is not being used on the computer.
- Open a DOS window.
- Run the command: netstat –na.
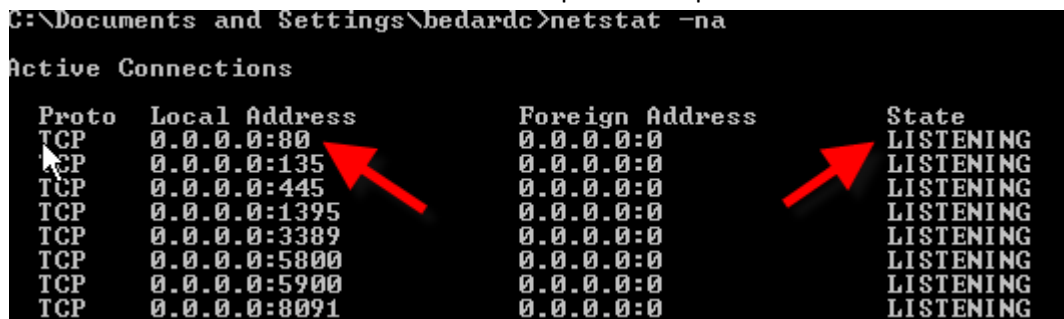- The screenshot below illustrates the **right** conditions. Port 80 is not listening:

- The screenshot below illustrates the **wrong** conditions. Port 80 is listening, so the scanner cannot be used until port 80 is open on the workstation:

- **Windows 7**: The BranchCache service is configured to use port 80 by default. This service must be deactivated permanently on the workstation before installing the driver.

D. Install the **PassportWebClientDigitalCheck.exe** driver as an administrator.
E. Once the driver is installed, view the **WebClient Diagnostics** page.
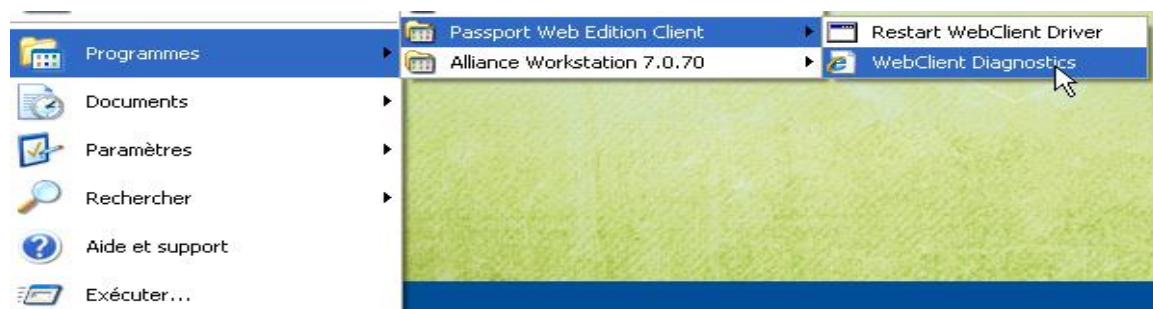
F. If the driver has been installed properly, this page will appear:
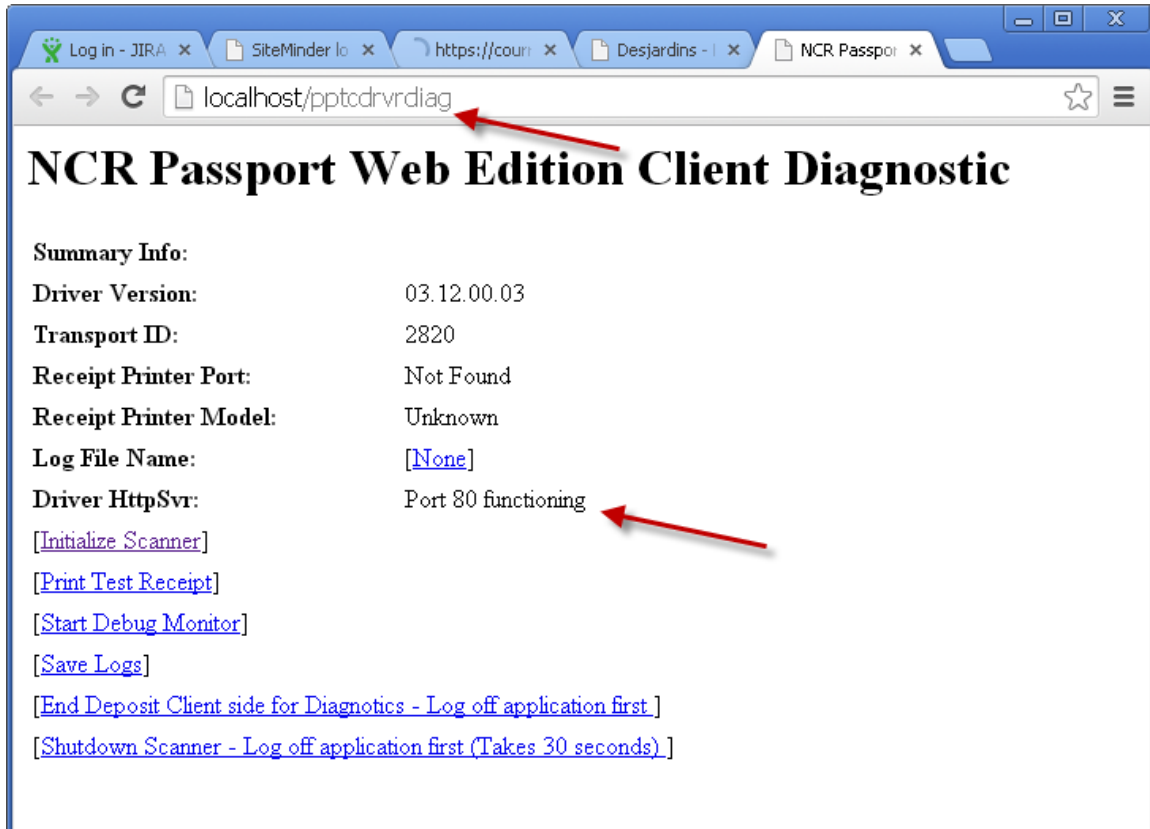
4.2   Connecting the scanner

Before you connect the scanner, ensure the correct workstation driver is installed properly.

A. Place the scanner on a flat surface near the computer, away from any direct light.
B. Connect the power cord from the power supply to the power connection on the scanner and to the AC outlet.
C. Place the power supply in a ventilated area away from the scanner body.

   Warning: The electric fields created by the transformer in the power supply can have an adverse effect on MICR reading accuracy. Keep the supply separated from the scanner by at least 8 inches (20 cm). Do not place the scanner too close to a CRT-type monitor, or any other magnetic source.

D. Place the scanner near the workstation.
E. Make sure the scanner is turned off. Check that the red power indicator on the control panel is not lit.

F. Connect the USB cable supplied with the scanner to an available USB port on the computer.
G. Turn on the scanner.

For more details, refer to the installation guide that was sent out by Paystation.

5   Remote deposit application

5.1   Accessing the application

You may access the application once you have a username and initial password:

A. Go to https://desjardins.connectrdc.ca
B. Enter your username and initial password.
C. Click **Login.**

D. You'll be prompted to change the initial password, which must contain at least six aphanumeric characters. Complete all the required fields. Click **Login.**
E. The Remote deposit application home page will open, listing all functions available to you based on your assigned role.

5.2 Reactivating a password

If a user has deactivated their password, they must contact the Technical Support advisor to reactivate it.

Monday to Friday, from 8:00 a.m. to 7:30 p.m.

- Phone: 514 253-7392 (option 2)
- Toll-free: 1 877 222-3732 (option 2)

5.3 Remote deposit application home page

Below is the home page for a Desjardins customer manager:

Depending on your user role and permissions, different tabs will appear along the top of the home page. Click on the tabs to access the various application functions. The tabs are as follows:

- ➢ **Home**: To navigate from any page in the application back to the home page (page shown).
- ➢ **Administration**: To display the **Customers** menu on the left side:
    - Details
    - Locations
    - Users
    - Rule accounts
    - Custom fields
    - Preferences
- ➢ **Deposits**: To access the deposit processing function of the application to view a list of current deposits, edit and complete open deposits.
- ➢ **Reports**: To access the reporting function of the application to generate and view reports detailing deposit processing activities and deposit item details.

➢ **Research**: To access the application's search tool to look up information about a completed deposit or a specific deposit item.

For shortcut links to functions, role-specific tabs are also located along the right side of the screen, for example:

➢ Manage locations, Manage users, Manage reports, Create a new deposit, Deposit list, etc.

5.4   Icons on screenshots

Icon	Action	Purpose
	View/Edit	View or edit a deposit (if its status permits) or any other item where the icon appears.
	Select	View or edit an item's details.
	Delete	Delete the selection.
	Error	Draw attention to an item that requires action.
	View report parameters	View the report creation settings for a selected report.
	Filter	Filter on-screen information. Click on the magnifying glass located next to the column heading. Enter your filter settings.

6   Administration

This section is **only for users with the role of Desjardins customer manager**, who are responsible for creating business member files before initial deposits are made (i.e., they must add locations and users).

6.1   Details

The Business Services advisor creates business member files and users, and assigns roles based on the information provided by the Desjardins customer manager on the **Remote deposit – Member information form**. The Desjardins customer manager cannot modify the business member information displayed on the screenshot below.

The **Remote deposit – Member information form** (see <u>Appendix A</u>), sent to the Desjardins customer manager for setting up files in the Remote deposit application must be used for requesting any subsequent changes to the file, such as:

- Changing the Desjardins customer manager
- Adding users
- Adding accounts
- Making changes to company information (e.g., address, phone number, etc.).

Before making these changes, please contact the Business Services advisor, Monday to Friday, from 8:00 a.m. to 6:00 p.m.:

Phone: 514 253-7392 (options 3-1)
Toll-free: 1 877 222-3732 (options 3-1)

6.2   Locations

To finish creating the file, the Desjardins customer manager must:

➢   Create locations and associate them with accounts.
➢   Assign locations and reports to each user according to their tasks.
➢   Add or modify user roles according to their responsibilities.

To create locations, follow these steps:

A. On the home page, click on the **Manage Locations** tab on the right. It will take you directly to the **Location Search** screen**.**
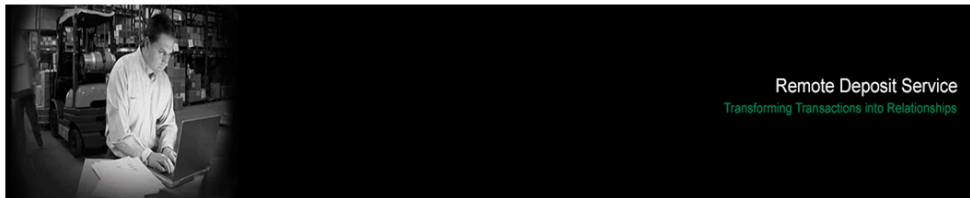
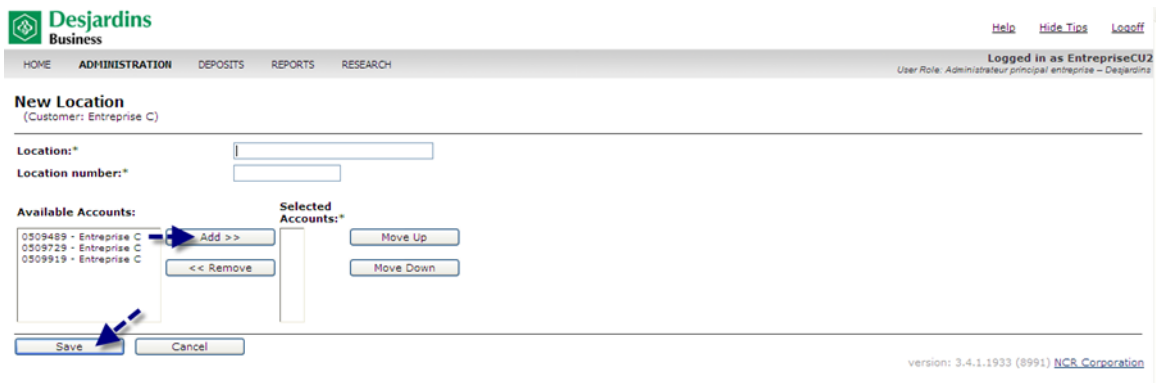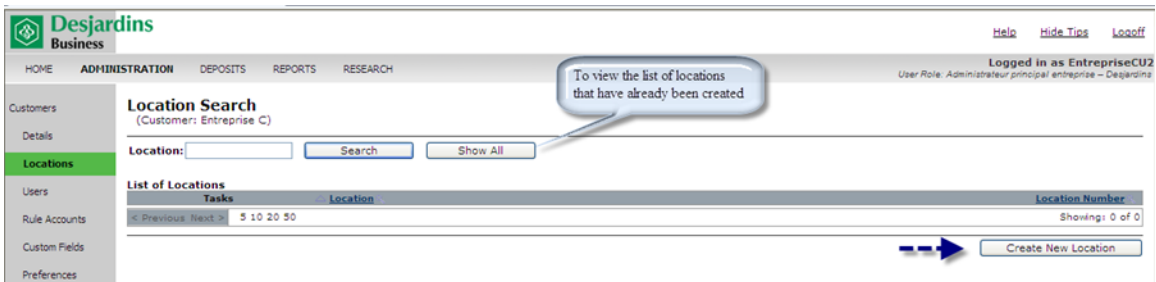B. To create a new location, click Create New Location.
C. To view the locations that have already been created, click Show All.

D. Enter the location name and number. The information entered is for your information; there are no specific requirements.
E. Select the account to be associated with the location. Click Add.
F. Once you are finished, click Save.

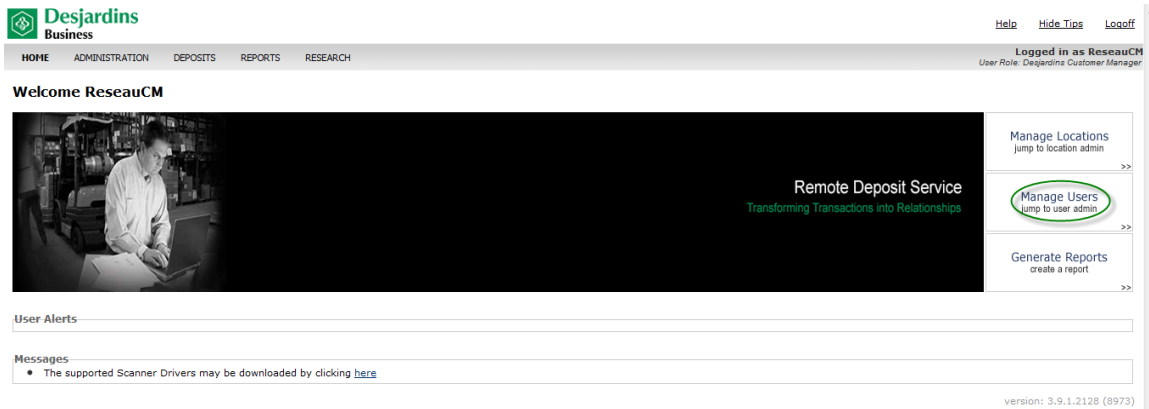If you delete a location by mistake, you must wait until the next day to recreate the location with the same description.

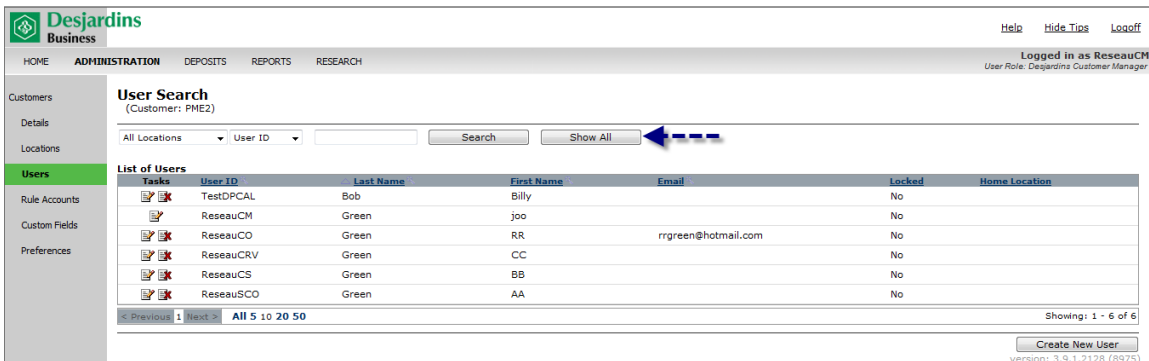## 6.3   Users

6.3.1   Assigning locations to users

Assign users locations and reports according to your needs.

    A.   On the right of the screen, click Manage Users. The User Search page will open.

    B.   Click **Show All** to open a page containing the list of already existing users.
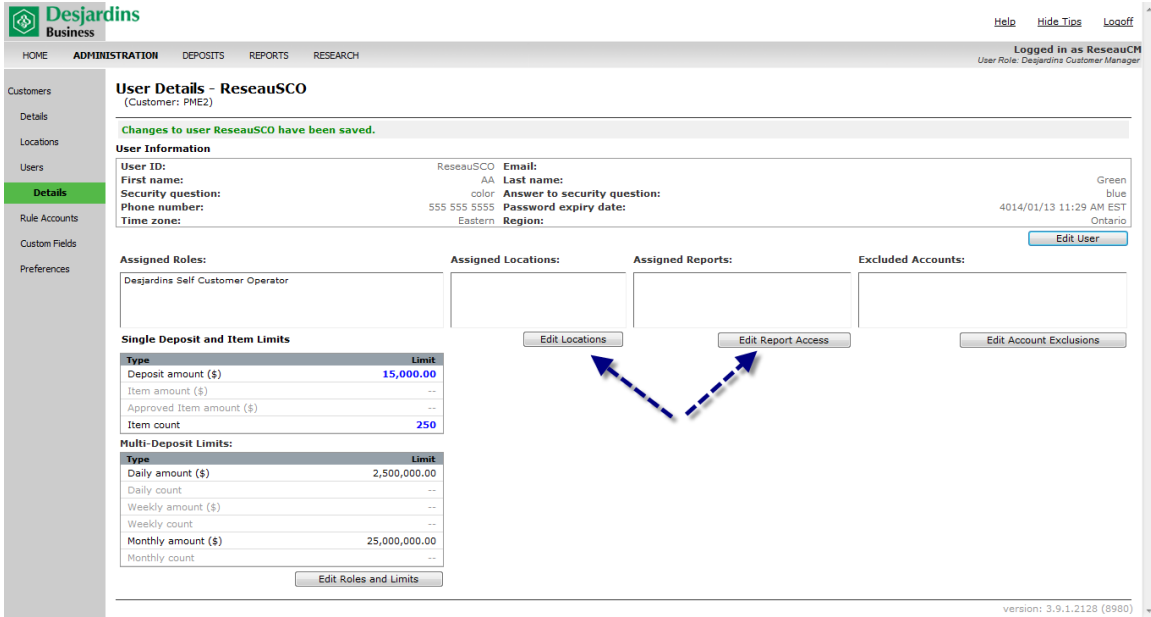   C.   Select a user to edit their access to locations and reports. The user's file will open.

    D.   Click **Edit Locations**.

E. Select one or more locations. Click **Add.**

    Tip: Use the CTRL key to select several locations at once.

F. Click **Save.**

G. Repeat the procedure for each user.
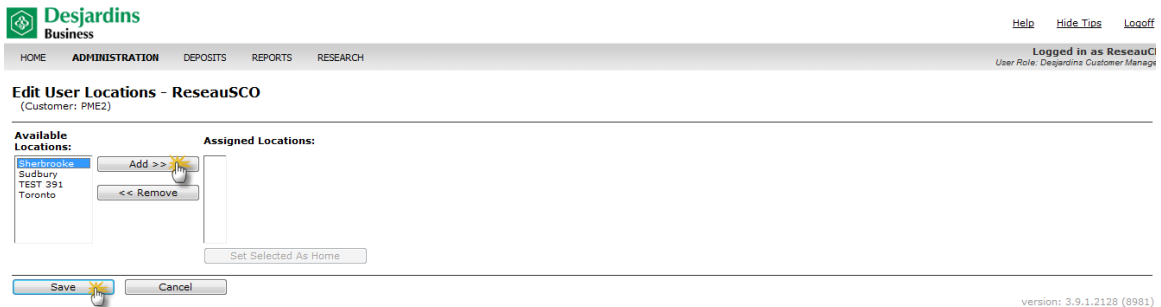
6.3.2 Assigning reports to users

A. On the **User Details – User ID** screen, click **Edit Report Access**. The page below will open:

B. Select one or more report. Click **Add.**

C. Click **Save.**

D. Repeat the procedure for each user.

6.3.3 Excluding a user from an account

If a location is associated with several accounts, you can exclude one of these accounts for a user assigned to this location.

A. On the **User Details – User ID** screen, click **Edit User Account Exclusions**. A page will open listing all of the client's accounts. The accounts authorized for the user are checked by default when the locations are associated with the business's accounts.
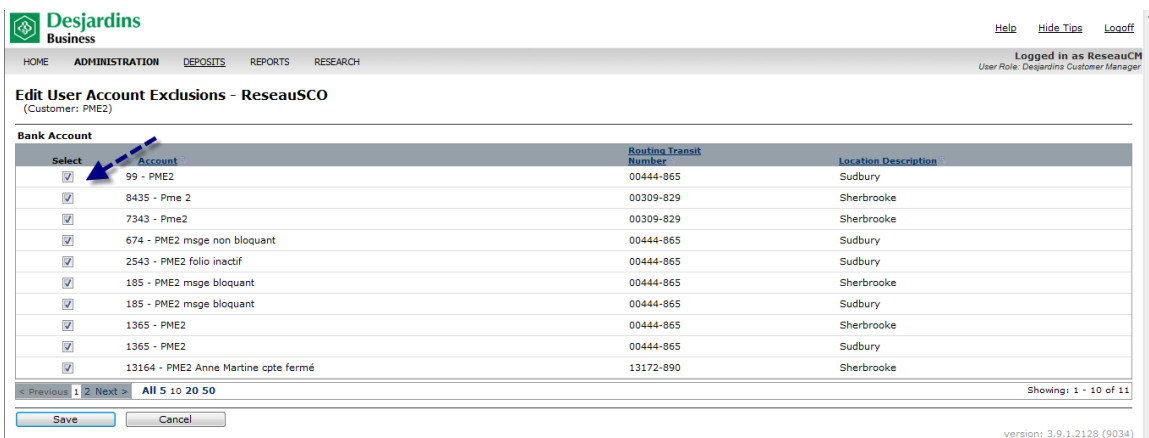
B. To deny users access to an account, uncheck the box to the left of the account.

C. Click **Save** and return to the **User Details** page**.**

6.4   Rule accounts

This function is not used in Canada.

6.5   Custom fields

There are two types of custom fields:

➢ There are three optional fields that are available for deposits (these fields are configured using the **Preference/Optional fields** function under Customer).
➢ There are 99 custom fields available for items (these fields are configured using the **Custom field** function under Customer).

This section focuses on the second type of field. For example, the field could be used by an apartment building owner who wants to enter the building number in the deposit field, and the apartment number in the corresponding item field.

In this case, the owner would have to:
A. Configure the **Building number** custom field (see the procedures in Section 6.6.1.). The operator will enter the information on the **New Deposit** screen.
B. Configure the **Apartment number** custom field that will be entered for each identified item type captured in the deposit.

6.5.1   Creating a custom field

A. Click **Administration.**
B. On the left menu, click **Custom Fields**. The custom field search page will open.
C. Select one of the search criteria: Account number, Custom field or Routing transit.
D. Click **Show All**. The list of accounts or custom fields will be displayed according to the criterion selected. In this case, the client's accounts will only be assigned to one custom field.
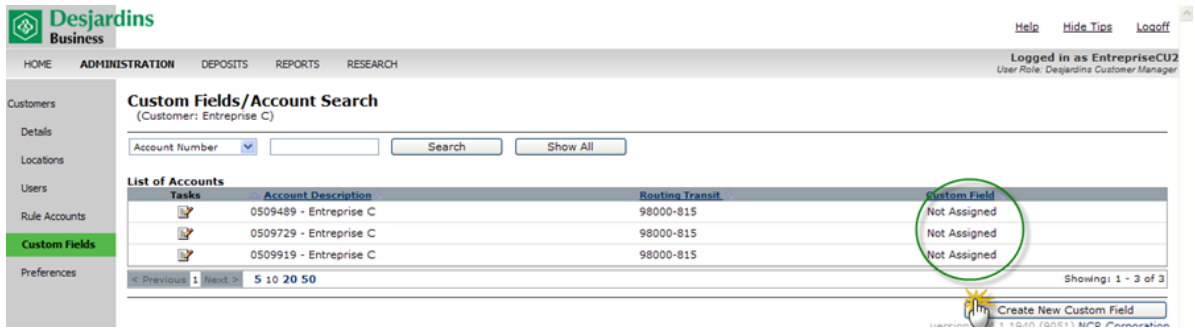
E. Click **Create New Custom Field.**
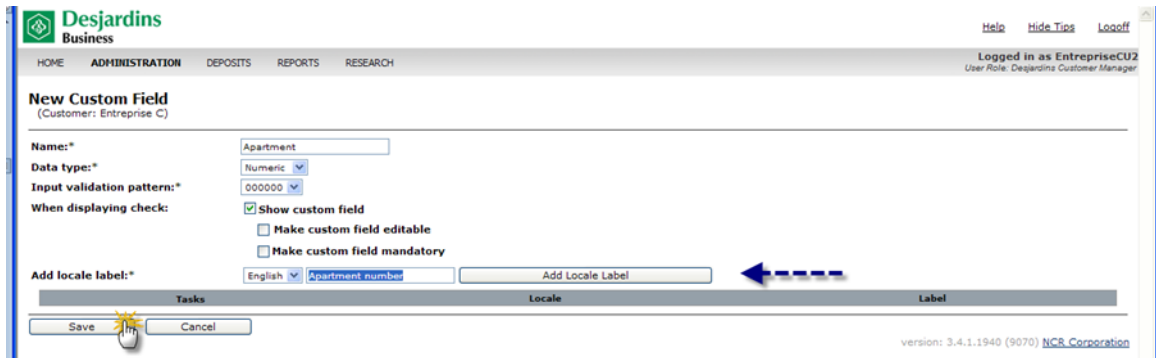
F. Enter the custom field's name (maximum 23 characters) using letters only. The following characters cannot be used: !, $, <space> #, % or integers.

G. Enter the data type: Numerical, currency, date or text.

H. Check the **Show custom field** box so that the field will be displayed on the **Edit Item** page

I. Check the **Make custom field editable** box to allow the client to edit the custom field**.**

J. Check the **Make the custom field mandatory** box to prompt the operator to enter the information. Note that entering information in a mandatory field extends the deposit processing time because an entry must be made for each item.

K. Add a description of the custom field in both languages. Enter the label for the first language. Click **Add Locale Label**. Enter the second language.

L. Click **Save**. Both custom fields will be added to the bottom of the page.

M. Use the same procedure to create other custom fields.

6.5.2 Associating a custom field with an account

A. Select the account to assign to a custom field

B. To configure the account, click **Item Types**.
C. Select one or more custom fields. Click **Add.**
D. Click **Save.**

6.5.3 Editing and searching a custom field

A. Click **Administration.**
B. On the left menu, click **Custom Fields**. The custom field search screen will open.
C. Select the **Custom Field** criteria. Click **Show All.** The list of custom fields will be displayed.
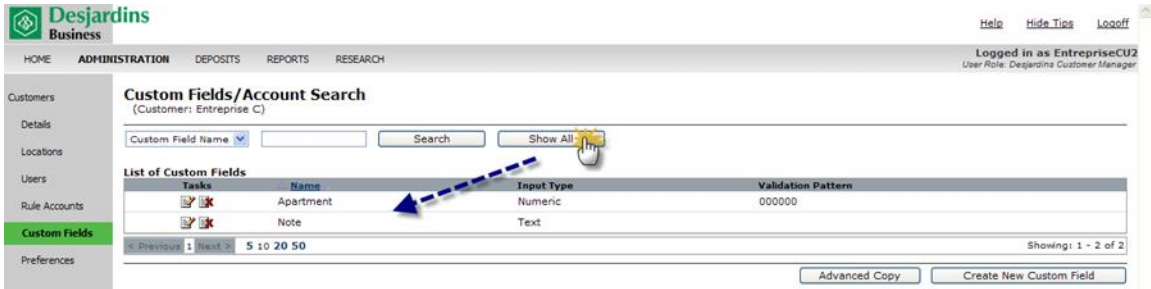
D. To edit a custom field, select the information to modify and enter data as described in section 6.5.1.

6.6   Preferences

6.6.1   Optional fields

You can edit available fields or the display order on the **Customer Preferences** page**.**

A. Go to the **Customer Preferences** page**.**
B. Select the **Optional Fields** category**.**

C. Add a description for the field to be completed for each new deposit. This field can then be displayed in the deposit list by editing the list preferences (custom field 1).
D. Add a second optional field so that operators can enter any information requested by the company when new deposits are created (custom field 2).
E. Add a third optional or mandatory field, as necessary.

These fields will appear the same way as on the **New Deposit** page.

6.6.2 Endorsing an item

Item (cheque) endorsement is the same for all business members. The physical endorsement string is as follows:

- ➢ Date: MM/DD/YY
- ➢ Deposit number: xxxxxxx
- ➢ Username: depositor's user ID
- ➢ Location: desired deposit location

The virtual endorsement string is as follows:

- ➢ Seq: cheque sequence
- ➢ Dep: unique sequential deposit number
- ➢ Date: deposit date expressed as MM/DD/YY
- ➢ Deposit only: account number xxxxxx
- ➢ FI transit: financial institution and transit number (xxxxx-xx)

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➢ Customer: customer name

➢ Loc: location name

➢ Source code: 85

Endorsements are editable except for the **Date**, **Dep** and **Seq** fields, which do not have any edit icon. **In order maintain consistency among all of our business members, we DO NOT recommend that you make edits.**
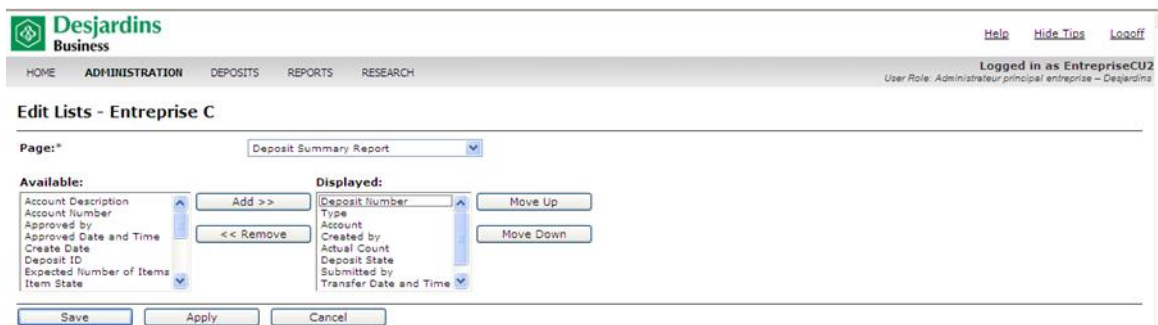
6.6.3 Lists

To edit list preferences:

A. Select the **Lists** category.
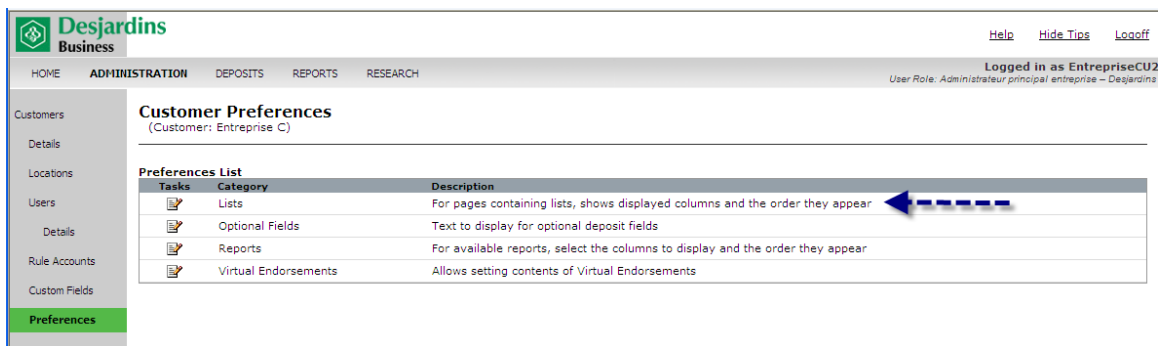
B. From the dropdown menu, select the report or list you wish to edit.

C. To add a data column, select the column name from the **Available** list. Click **Add.**

D. To remove a data column, select the column name from the **Displayed** list. Click **Remove.**

E. To change the order of a column, use the **Move Up** or **Move Down** button**.**

F. Click **Apply**.

G. Follow the same procedure for the next list or report. Once you have finished, click **Save**.

6.6.4 Reports

You can edit the reports that have been assigned to you by the caisse, as well as the order of columns.
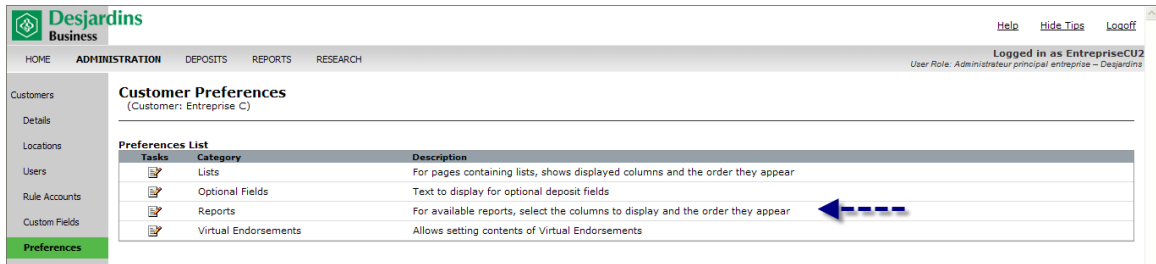
A. To add a data column to a report, select the column name from the **Available** list. Click **Add.**

B. To remove a data column from a report, select the column name from the **Assigned** list. Click **Remove.**

   Tip: You can work with multiple columns simultaneously by pressing and holding the CTRL key while selecting column names to either omit or include those columns in the selected report.

   Avoid including too many data columns on a report. This may cause one or more of the columns to be truncated when the report is printed.

C. To change the order of a column, select the column. Use the **Move Up** or **Move Down** button to alter its position.

D. To set the sort order for the report data, select the columns you wish to sort from the **Sort** column dropdown menus. Select the corresponding **Descending** check boxes**.**

E. Click **Apply** to save your changes to the current report before selecting another report from the **Report** dropdown menu**.**

F. When you have finished making your changes, click **Save**.

7 Deposits

7.1 Creating a new deposit

A. Prepare a deposit slip along with an adding tape of all items (cheques) included with the deposit. If the deposit doesn't balance, the list makes it easier to trace any errors.

B. To minimize the likelihood of jams occurring as you scan your deposit items, complete the following steps to prepare your items for scanning:
   ➢ Remove any staples or paper clips, and make sure that items are not torn or do not have bent corners.
   ➢ Slide out the output tray to collect the items.
   ➢ Ensure that all items are aligned and that the back side is facing in the same direction. Load the deposit items into the scanner tray according to the scanner instructions. (Refer to the Digital Check installation guide for details).

C. Click the **Create New Deposit** shortcut link**.**
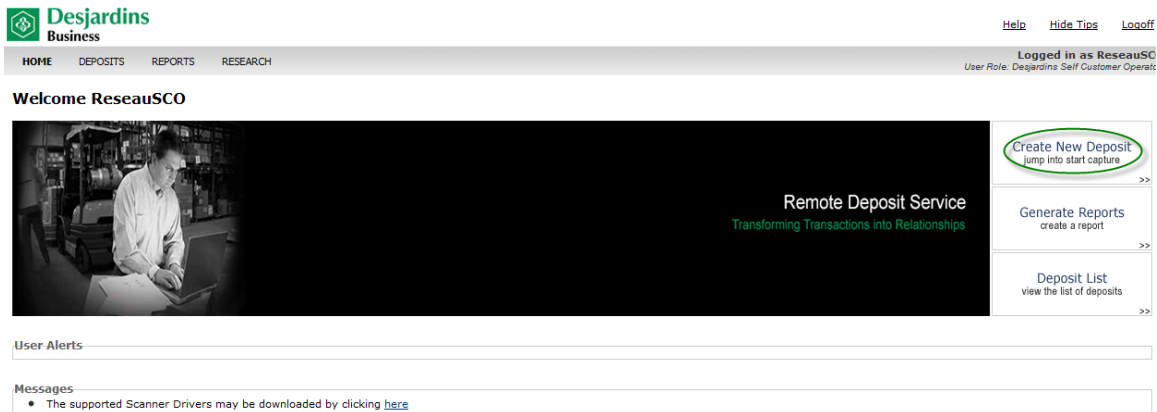
On the **New Deposit** screen, enter the requested information. Required fields are identified with an asterisk.

- ➢ Number of items: This field is required even though there is no asterisk.
- ➢ **Important:** Make sure to always add the number 1 to the number of items or cheques included with the deposit. This number corresponds to the deposit slip.
- ➢ The maximum number of items that can be included in a deposit is 251 (250 items/cheques and 1 for the deposit slip).
- ➢ Enter the declared amount using this format: XXXX.XX (use a point between dollars and cents).

D. Load the cheques into the scanner hopper with their back sides facing up. Wait for the green light to change to orange.
- ➢ **Warning**: cheques without an MICR line cannot be processed by the system and must be deposited at your caisse.

E. Click **Start Capture**.

The **Deposit Item List** page will open. The deposit amount (virtual credit item) and the items in the deposit will be listed in order. There may be a slight delay before all items are listed.

The **Complete** button will be:

> ➤ **green** if all items have been captured by the scanner and there is no balancing difference.
> ➤ **red** if one or more items have errors or there is a balancing difference.

F.   If you're a Desjardins self customer operator**,** click **Complete** to send the deposit. If the deposit was sent successfully, the status will appear as **Received**.

G.   If you're a Desjardins customer operator, click **Complete**. The deposit status will change to **Open-Balanced**. The deposit must then be authorized and sent by a Desjardins customer supervisor.

Possible deposit statuses:

Deposit status	Description
Open-Processing	The deposit is being processed and is incomplete. The operator cannot create a new deposit while an earlier deposit is being processed.
Open-Incomplete	The deposit does not meet all completion requirements (out of balance, errors).
Open-Balanced	The deposit is balanced but it has not been formally completed. The deposit must be approved by a Desjardins customer supervisor and then sent to the server.
Open-Approved	The deposit completed by a Desjardins customer operator has been approved by the Desjardins customer supervisor. The deposit is pending and will be sent to the server.
Open-Disapproved	The deposit completed by a Desjardins customer operator was rejected by the Desjardins customer supervisor. The Desjardins customer operator must re-open the deposit for processing before it can be completed.
Received	The deposit was sent to and successfully received by the consolidation server. Deposits with the **Received** status cannot be deleted.
Receive Failed	The deposit transmission failed.
Perfected	The deposit was verified by the Remote deposit service and no adjustments were made.
Perfected-Adjusted	The deposit was verified by the Remote deposit service and adjustments were made.

7.2 Editing or correcting a deposit

The system validates the MICR line and the cheque amount with a certain degree of accuracy. You may have to re-enter certain MICR line codes, confirm the cheque amount (exact amount) or correct it (amount is $0 or wrong), or delete the item that is rejected by the system (see [Appendix C](#)). In some situations, you may have to correct or delete the deposit. An error icon indicates that an item contains an error.

The person who created the deposit can change or delete, except for deposits with the **Received** status.

A. Click the red e**rror** message to see the error. A new page will display with the error message. Corrective action is required to complete the deposit.

Tips:

➢ If the deposit has more than one item that needs your attention, use the **Next Error** button to move between items.

➢ If the deposit has several erroneous items, it may be hard to see them all. If so, use the filter function to display only the errors (or to hide the errors). To set the error filter, click on the icon to the right of the **Errors** heading. To show only errors, click **Show Errors**. To hide all errors, click **No Errors.**

See Appendix B to find out how troubleshoot the most common problems.

7.3   Reviewing deposits

The Deposit List contains deposits by location. The history allows you to display deposits up to 120 days.

Procedure:

A. Select the **Deposit** tab at the top of the screen. If you are an operator, select the **Deposit List** shortcut link on the right side of the home page.
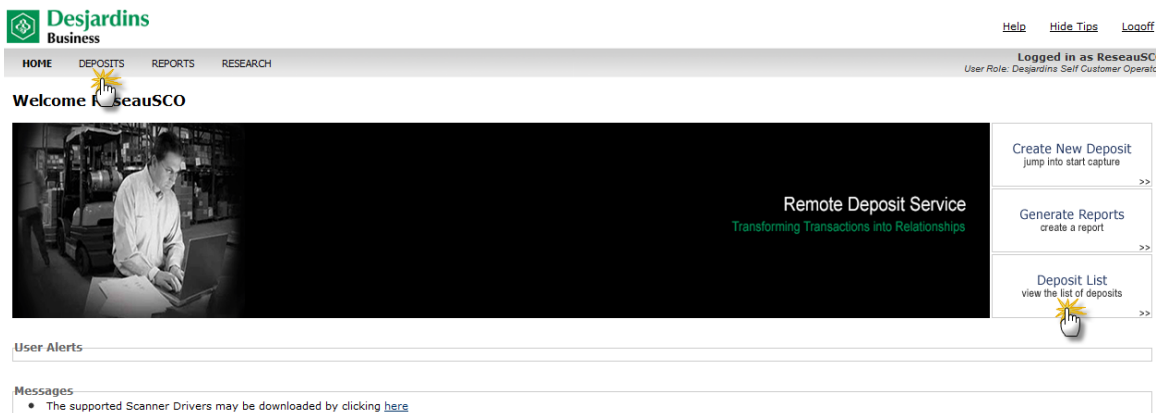
B. To review only deposits for a specific location, select an individual location. To review deposits from all locations, click on **All Deposits**.

C. If there is more than one page, click **Next** to access all the deposits.

D. On the Deposit list, click **Report View** to create the report for all deposits. Reports show all deposits, regardless of the deposit statuses.
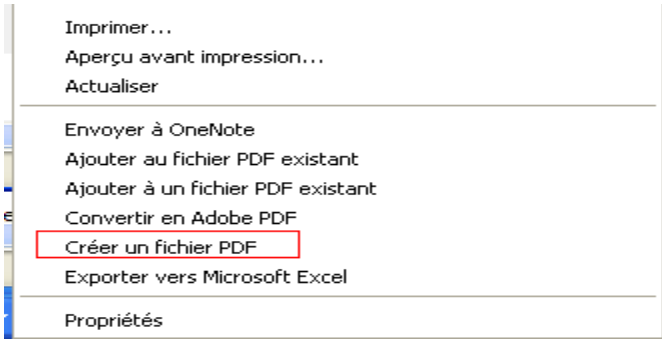

E. Print the report or save it as a PDF by right-clicking on it.

Imprimer…
Aperçu avant impression…
Actualiser

Envoyer à OneNote
Ajouter au fichier PDF existant
Ajouter à un fichier PDF existant
Convertir en Adobe PDF
Créer un fichier PDF
Exporter vers Microsoft Excel

Propriétés

F. To review deposit details, double-click on individual deposits on the **Deposit List** above.

G. To view the deposit details, click on the icon in the virtual credit item **Task** column.

H. To view the details, click on the icon in the cheque **Task** column.

7.4 Supervising operator deposits

Desjardins customer operators must have a Desjardins customer supervisor approve their deposits once they are completed. All deposits they complete will have an **Open-Balanced** status until they are approved.

Desjardins customer supervisors must:

A. Log in to the Remote deposit application. Click **Deposits.**
B. Click **All Deposits** on the **Deposit List** screen**.**
C. Check whether some deposits have the status **Open-Balanced**. These deposits also have a checkbox in the **Select** column so that you can select and send them without viewing the details
D. Click on the icon under the **Tasks** column to view the **Open-Balanced** deposit and take appropriate action.

E. Select the deposit with the **Open-Balanced** status to view the details and take appropriate action.

F. To approve the deposit, click **Approve**. The deposit status will change to **Open-Approved**, indicating that the deposit is ready for review by another user before the Desjardins self customer operator sends it.

G. To approve and send the deposit, click **Approve**. Click **Transmit**. The deposit status will change to **Received.**

H. To reject a deposit, click **Disapprove**. The deposit status will change to **Open-Disapproved**, indicating that the deposit must be re-opened for additional processing before it can be sent.

➤ The Desjardins customer operator who made the deposit must re-open it.

➤ Click **Re-open Deposit**. The deposit status will change to **Open-Incomplete.**

7.5 Adjusting a deposit

A deposit with the **Received** status is verified by the Remote Deposit service to ensure that the deposited items are acceptable. Within two to three hours, the deposit status will change:

➤ from **Received** to **Perfected**

    or

➤ from **Received** to **Perfected-Adjusted**

You can view the deposit status from the deposit list (see section 7.3 for the procedure).

7.5.1 Deposit status: Perfected

This status confirms that no adjustments were made on the deposit items.

To view a deposit with a **Perfected** status:

A. From the deposit list, select the deposit with the **Perfected** status.

B. You can see that the declared amount equals the actual amount. This amount corresponds to the deposit credited to your account under the mnemonic RDS [Remote deposit (scanner)].

Below is an example of how your recent transactions will appear on your account statement:

Date	Description	Withdrawal ($)	Deposit ($)	Balance ($)
XX…	RDS – Remote deposit scanner		1,575.00	XXX…

7.5.2 Deposit status: Perfected-Adjusted (cheque is removed from deposit)

This status confirms that adjustments were made to the deposit.

If, during the verification process, the Remote deposit service detects a deposit cheque that cannot be accepted, the application will flag the cheque with the message **Not Negotiable (adjusted)**. The cheque is removed from the deposit and the deposit amount is adjusted.

Here's a list of the reasons for adjustment that may be displayed as messages during deposit transactions. You can also see the appropriate action to take when the cheque is removed from the deposit.

Reason for adjustment	Description	What to do
Post dated	The date on the cheque is later than the deposit date.	Deposit the cheque on the date written, at a caisse counter or in a night deposit box.
Stale dated	The date on the cheque is six months prior to the deposit date.	Send the cheque back to the issuer to have a new cheque issued.

Poor image quality	The cheque image does not meet quality criteria for the Remote deposit service.	Deposit the cheque at a caisse counter or in a night deposit box.
Item not eligible for corporate capture	There's a discrepancy between the cheque's numerical amount and spelled-out amount. Refer to Appendix C for the list of non-accepted transaction codes.	Deposit the ineligible cheque or item at a caisse counter or in a night deposit box.

To view a deposit with a **Perfected-Adjusted** status:

A. From the deposit list, select the deposit with the **Perfected-Adjusted** status.

B. Click on the Not Negotiable (ajusted) cheque to see the amount and reason of adjustment.

C. The cheque with the amount $1,699.00 is removed from the deposit and the deposit amount has been adjusted. Within one business day, an adjustment corresponding to the total amount specified on the credit amount will be made to your account. The deposit correction will be entered on your account statement under the mnemonic CRC [Correction] and saved to the corrected amount under the mnemonic NBR [Deposit at the counter].

Below is an example of how your recent transactions appear on your account statement:

Date	Description	Withdrawal ($)	Deposit ($)	Balance ($)
XX…	RDS – Remote deposit scanner		6 049.00	XXX…
XX…	CRC – Correction		- 6 049.00	XXX...
XX…	NBR– Deposit at the counter		4 350.00	XXX…

7.5.3 Deposit status: Perfected-Adjusted (cheque is not removed from deposit)

During the verification process, the Remote deposit service application may display another reason for adjustment. The application will flag the cheque with the message **Adjusted**. The cheque is not removed from the deposit, but the deposit amount is adjusted.

The following reason for adjustment will be displayed—no action is required from you.

Reason for adjustment	Description	What to do
Difference – amount entered vs. received	There is a discrepancy between the amount saved by the user and the amount verified by the Remote deposit service.	Desjardins has adjusted the amount; no action is required from you.

The procedure is the same as the one described above.

A. From the deposit list, select the deposit with the status **Perfected-Adjusted.**

B. Click on the adjusted cheque to see the amount and reason for adjustment.

C. The deposit amount has been adjusted to $3,555.00 because the deposited amount is $3 355.00 ($200 difference). Within one business day, an adjustment corresponding to the total amount specified on the credit amount will be made to your account.
The deposit correction will be made following the above process.

Below is an example of how your recent transactions appear on your account statement:

| Date	Description	Withdrawal ($)	Deposit ($)	Balance ($)
XX…	RDS – Remote deposit scanner		3 355.00	XXX…
XX…	CRC – Correction		- 3 355.00	XXX…
XX…	NBD – Deposit at the counter		3 555.00	XXX…

8 Reports

Several reports can be created so that you can view deposit information stored in the history for 120 days.

Report	Description
Deposit Summary Report – Customer Online report from the Deposit List (**View report** button)	The Remote deposit application allows users to create and view reports online. The reports are in HTML and are generated from the **Deposit List** page. They can show all deposits, or the deposit list can be filtered first so that only selected deposits appear. The reports are displayed in a new window. Online reports show all deposits in all statuses—**Received**, **Open**, **Receive Failed** or **Processing**. You can also configure the columns and order of presentation in your preferences. Reports can be printed in HTML or saved as PDFs.
Daily Deposit Summary Report	Summarizes the deposit processing activities for a selected customer's accounts on a specific processing date. For each account, the report summarizes the total number of deposits submitted, the total value of these deposits, and the total number of items and debit items in the deposits. Available in DOCX, PDF and RTF.
Deposit summary Note: The heading on the report is **Summary of Deposits by Account**	Summarizes the simple deposit processing activities for a selected customer's accounts over a specified processing period. For each account, the report summarizes the total number of deposits submitted, the total dollar value of these deposits, and the total number of items deposited. For each deposit, the report summarizes the number of items in the deposit, the post and credit amounts, adjustment amounts, depositor, location and deposit date information. Available in DOCX, PDF and RTF.
Deposit details Note: The heading on the report is **Details of Deposit by Account**	Provides detailed information about the simple deposit processing activities for a selected customer's accounts over a specified processing period. For each account, the report summarizes the total number of deposits submitted, the total dollar value of the submitted deposits, and the total number of items deposited. For each deposit, the report provides detailed information about each item within the deposit. When a deposit's status is not **Received**, it means that information is missing from the report columns (e.g., depositor's name and deposit date). Available in DOCX, PDF and RTF.
Detailed Item Export Report	Provides details on all items (cheques) processed for a selected location over a specific period. Available in CSV or XLS.
Exception Item Export Report	Lists all deposit items processed during the selected processing period that were flagged with errors under the application's business rules, including CAR/LAR, MICR, evaluation of image quality and duplicate detection. Available in CSV or XLS.

Please see [Appendix D](#) for an example of each of these reports, as well as a description of all labels included therein.

Since the procedure to obtain the above reports is similar, only one example is provided below.

A. Select the **Generate Reports** tab at the top right side of the screen. If you're an operator, select the **Reports** tab at the top of the screen.
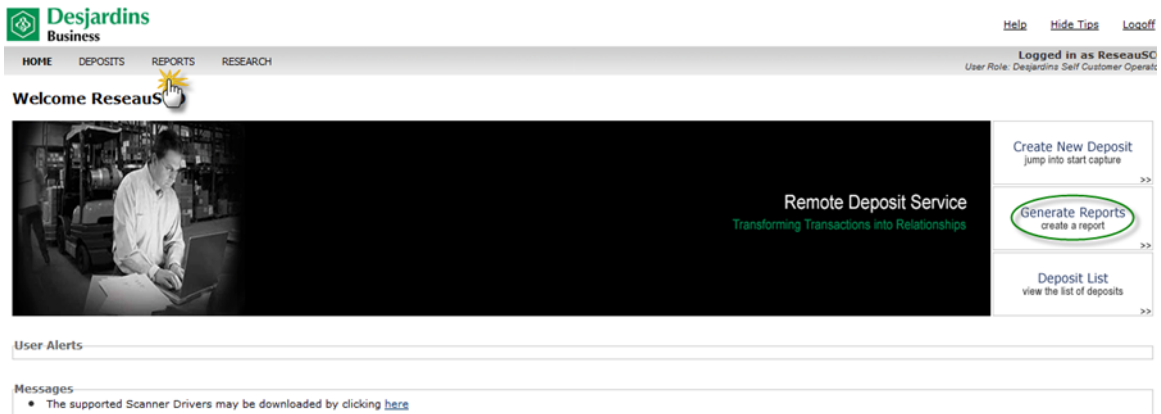
B. Select the report you'll need from the dropdown menu on the **Reports** page.

C. Always specify PDF as format.
D. Specify the desired period.
E. Click **Create Report**. The report will be added to the **Report Instances** section at the bottom of the screen.

F. To open the report, select the icon under **Tasks**.

If you have Internet Explorer, a security message[2] could be displayed: "To help protect your security, Internet Explorer blocked this site from downloading files to your computer. Click here for options."

➢ Click on the message. Click **Download this file**. A Windows Internet Explorer window will open.

➢ Click **Restart.**

➢ Save the file on your computer. A **Downloading complete** window will display.

➢ Open the file.

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[2] Follow this procedure if Desjardins.connectrdc.ca is not a trusted site.

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Reports with 500 items or fewer are created immediately. Reports with 500 to 4,999 items are created overnight and are available the next day. Reports cannot contain more than 5,000 items. A message will prompt you to refine your criteria to reduce the number of items.

Generated reports are kept for seven days. Since the system only keeps the ten most recent reports for each user, reports may be kept for less than seven days depending on how many reports are generated.

To ensure that you can access your reports at any time, it is recommended that you save each report on your workstation computer.

9   Research

The **Item Research - (Query)** page allows you to locate items in the Capture database that match specific search criteria (i.e., type of deposit, deposit date, exact amount of item or deposit location).

While some of the criteria, like dates, have a very wide range, you must remember that you can only find items that are currently stored in the Capture database (i.e., items from the last 120 days).

A. Select the **Research** tab at the top of the screen.

B. Select one or more search criteria, as required.
C. Select the period covered by the query.
D. Click **Search**.

E. Double-click the cheque to see the virtual image.

F. Select the item. Click **Add Stored Results**.

G. Create a report from the research results on the page or access the stored results. Double-click the cheque to see the virtual image.

H. Access the stored results. Double-click the cheque to see the virtual image.

Example of an **Item Research** report:

10 Periodic scanner maintenance

Cleaning: Over time, dirt, dust and ink particles accumulate on the scanner rollers. Therefore, they must be cleaned regularly (after about every 8,000 cheques) to ensure reliable performance. We recommend that you obtain the following cleaning supplies from your supplier:

- ➢ Cleaning cards
- ➢ Cleaning pads
- ➢ Can of compressed air

To clean:

- ➢ Feed the cards through the scanner paper path several times, reversing them each time. Then start a new scan cycle, but hold the cards at the scanner feeder to clean the first rollers before letting the cards go through.
- ➢ Remove the scanner cover and clean the inside using a can of compressed air

Ink cartridge: A single ink cartridge can scan up to about 80,000 cheques, but the ribbon may dry out. If it does, remove the cartridge and dab the ribbon with a small, damp cloth moistened with water (not alcohol).

Other items are also available for your scanner:

- ➢ Ink jet cartridges
- ➢ Pick-up roller
- ➢ Foam roller, which should last for approximately 300,000 items

Additional references

- ➢ Links to videos on how to use and maintain the scanners:
  - ○ TellerScan TS240: http://paystation.ca/productsdetail/DigitalCheckTellerScanTS240
  - ○ CheXpress CX30: http://paystation.ca/productsdetail/CheXpressCX30
- ➢ User guide included with the scanner

11 Support

11.1 Online help

You can get online help from the Remote deposit application by clicking **Help** on each screen. The information displayed will be specific to the page you're on.
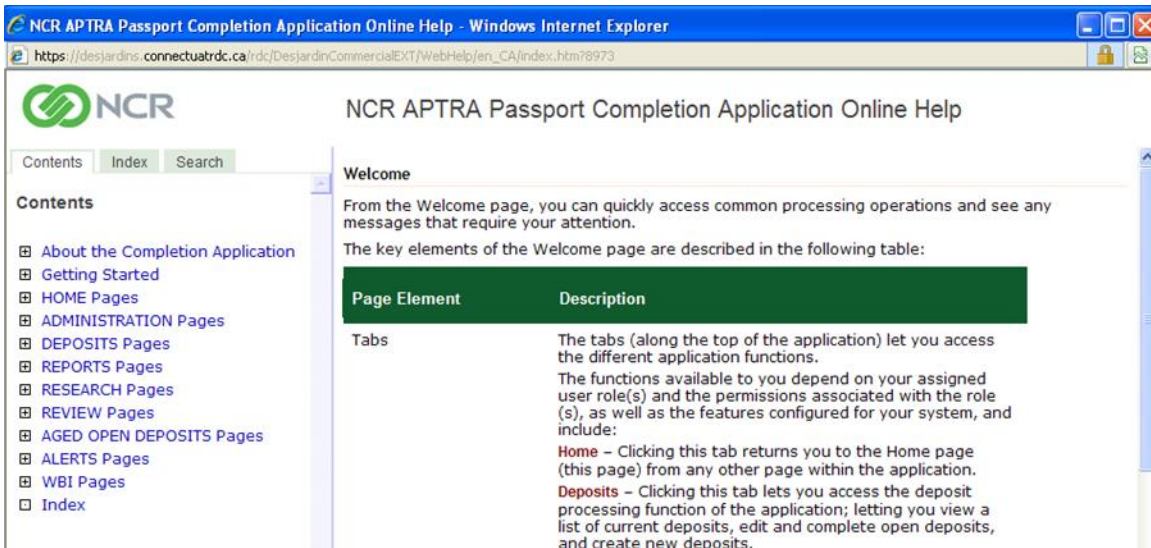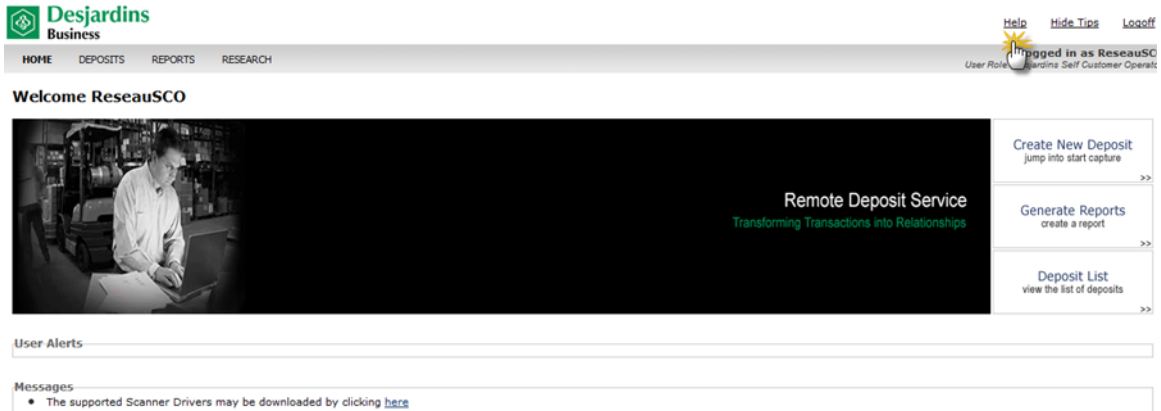
11.2 Customer service

> ➢ To get help on how to use the application or for problems related to scanner use, please contact Technical Support advisor.

> Monday to Friday, from 8:00 a.m. to 9:00 p.m.
> Saturday to Sunday, from 8:00 a.m. to 8:00 p.m.

> Phone: 514 253-7392 (option 2)
> Toll-free: 1 877 222-3732 (option 2)

> ➢ For more information about the Remote deposit service, please contact Business Services advisor.

> Monday to Friday, from 8:00 a.m. to 6:00 p.m.

> Phone: 514 253-7392, (options 3-1)
> Toll-free: 1 877 222-3732 (options 3-1)

Appendix A – Remote deposit – Member information form

Desjardins

REMOTE DEPOSIT
Member information form
Create ☐   Edit ☐

*Fields with a * are required*
Shaded fields are for Desjardins use only

COMPANY INFORMATION		
Name of company*:		Unique client ID*:
Adress of head office*:		Office:
City/Town		Country*:
Province*	Postal code*:	
Phone:	Other:	

ACCOUNTS			
Account no.*:	☐ Add	☐ Delete	Transit no./Institution*:
Display name*:			Legal name:
Account no.*:	☐ Add	☐ Delete	Transit no./Institution*:
Display name*:			Legal name:
Account no.*:	☐ Add	☐ Delete	Transit no./Institution*:
Display name*:			Legal name:
Account no.*:	☐ Add	☐ Delete	Transit no./Institution*:
Display name*:			Legal name:
Account no.*:	☐ Add	☐ Delete	Transit no./Institution*:
Display name*:			Legal name:
Account no.*:	☐ Add	☐ Delete	Transit no./Institution*:
Display name*:			Legal name:

LOCATIONS				
Location name*:				Location no.:
Location account no.*:				
Location name*:				Location no.:
Location account no.*:				
Location name:				Location no.:
Location account no.*:				
Location name*:				Location no.:
Location account no.*:				
Location name*:				Location no.:
Location account no.*:				
Location name*:				Location no.:
Location account no.*:				

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Appendix B – Troubleshooting

MICR Invalid

A. Compare the serial number, the transit and financial institution numbers and the account number with the encoded numbers on the bottom of the cheque. In the above example, the account number in the image must be corrected.
B. Re-enter the numbers as encoded on the MICR line.
C. Click **Next Error** if there is more than one item to correct.

Unknown item

An error message may appear if there is writing on the MICR line, making it illegible. In order to clear a cheque, the transit and institution numbers, and the amount fields must be complete and accurate.
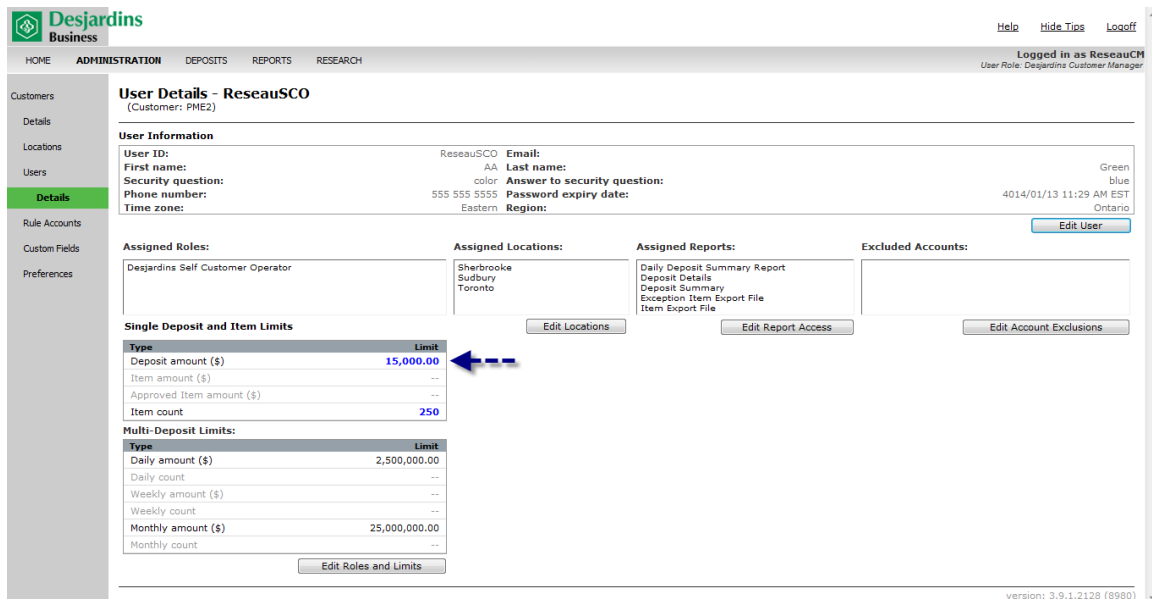
A. Click on the arrow [▼] in the [·· Unknown ·· ▼] window.

B. In the dropdown list underneath the error message, select **Canadian Cheque**. A blank line will appear under the cheque image:

Serial	Routing Transit	Account	T/C	Amount ($)	Aux on us

C. Complete the MICR line with the line encoded on the cheque so that the system can process the cheque.

Deposit amount exceeds the set limit – Deposit profile

If a Desjardins customer manager sets a deposit amount limit on a Desjardins customer operator's deposit profile, the Desjardins customer operator cannot make a deposit exceeding this limit.

The deposit is identified with the error message (see below) « This amount may not be larger than 15,000.00$ ». It will be impossible to procceed with the deposit.

Duplicate

A duplicate occurs when the system detects a cheque that was already deposited with the same information on the MICR line: cheque number, transit, institution, account and amount.

A. To see the details, click the icon in the **Errors** column.
B. To get information about the deposits with duplicate items, click **Duplicate**.

C. The following screen will appear. The $120.00 item has already been deposited and therefore cannot be redeposited.

D. Click **Return to Edit Item**.
E. On the **Edit Item** page, click **Delete**. This will take you back to the **Deposit Item List**.
F. If other items are in the deposit and have been successfully captured, click **Edit Item** to substract the amount of the deleted item. Click **Complete**.
G. If the deleted item was the only item in the **Deposit Item List**, click **Delete Deposit**.

Tip: If a client gives you a series of unnumbered cheques, number them manually. When the system identifies them as duplicates, enter the cheque number on the MICR line.

Multiple errors in deposit

The deposit contains three items: a $111,245.92 virtual credit item, a $11,245.92 U.S. remittance and a cheque for $100,000.00.

The deposit shows a balancing difference, and an icon indicates that corrective action is needed for the $11,245.92 item.

A. Verify the $100.00 item (supposed to be $100,000.00).
B. Correct the amount. Click **Save**. The deposit now shows no balancing difference. However, the **Complete** button will still be red because one of the items contains an error.
C. Click the flagged item to see what needs to be done.

D. If the error message "Rejected! This item is not valid for the deposit account. Correct the amount – U.S. cheque." Appears, the item is not eligible for deposit. The cheque for $11,245.92 must be deleted.

E. Click **Edit Deposit**.

F. Correct the number of deposit items to 2.
G. Correct the deposit to $100,000. Click **Save**.

H. Click **Complete**.

I. Click **OK**.

Negative value (dash) in the account number field

Some financial institutions place a dash in front of the account number (cheque sample sequence 4).

To make sure the transaction goes through, correct the account number by deleting the dash when the system asks for confirmation of the cheque amount.
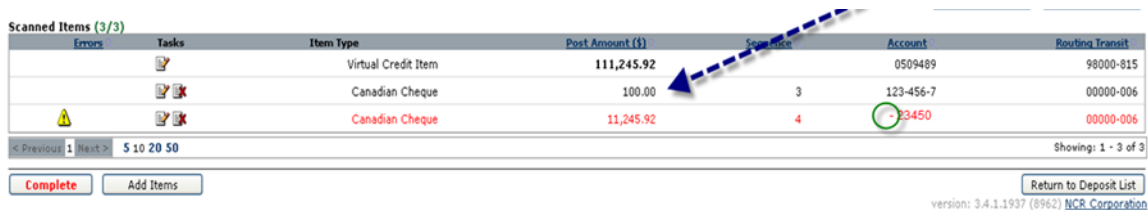
Procedure

    A. Click on the item to correct.
    B. Correct the account number on the MICR line.
    C. Confirm that the item amount is accurate and correct it if necessary.
    D. Click **Save**.

Scanned item transport problem
Scanner jams can occur when items are captured. A warning message will appear.

    A. Click **Recover**.

A. Follow the on-screen instructions on the **Transport Recovery** page.

Failed image quality

If the application detects that a deposit item has failed to meet image quality tests, it will flag the item for your attention.

A. At the top of the page, click on the failed image quality link in the message area. The **Edit Item** screen appears.
B. Click on the error message link **Unknown Item – Failed Image Quality** at the top of the page. The **Image Quality** page appears with the captured item images and the status of the image quality test for the current item. When this page first appears, the image displayed is the first image that failed the configured quality test.
C. Look at the images to verify that the document was scanned correctly.
D. If you see that the document was reversed, upside down or folded, delete the item.

> ➤ To toggle between front and back views of the item, click on the **Back/Front** button.
> ➤ To toggle between binary (black and white) and greyscale, select an option from the dropdown menu.

E. View the test results below the image. The test name, result, type and the value columns provide details to help you determine which corrective action to take. Once you determine the appropriate action to take, click **Return to Edit Item**:

> ➤ If the item image quality is unacceptable, click **Delete**. Scan the item again.
> ➤ Click on the **Replace Image Quality** box.

Below are other messages that may appear during the deposit process:

Message	Why / What to do
Confirm the amount.	Confirm the amount captured by the system, correct it if necessary and save.
The expected number of items is off by 1.	A correction was made to the deposit (a cheque was deleted), but the number of items was not updated. Click **Edit Deposit** and correct the number of items.
Number of items: number entered is not valid.	The number of items in the deposit was not entered. Enter the number of items on the **New Deposit** screen to make sure the item limit by deposit is respected.
Declared amount ($): not a valid decimal number.	Enter the amount using this format: XXX.XX Click **Save**.
Reject! This document is not valid for the deposit account.	No amount was captured on the MICR line. Enter the item amount and click **Save**.

Slow browser

After scanning several items, your browser speed may slow down. The scanner may scan a few cheques and freeze halfway through the process, and then start up again after a pause. If this happens, we recommend that you clear your browsing history:

A. Click **Tools** > **Internet Options**.
B. In the window that opens, click **Delete** in the Browsing history section.
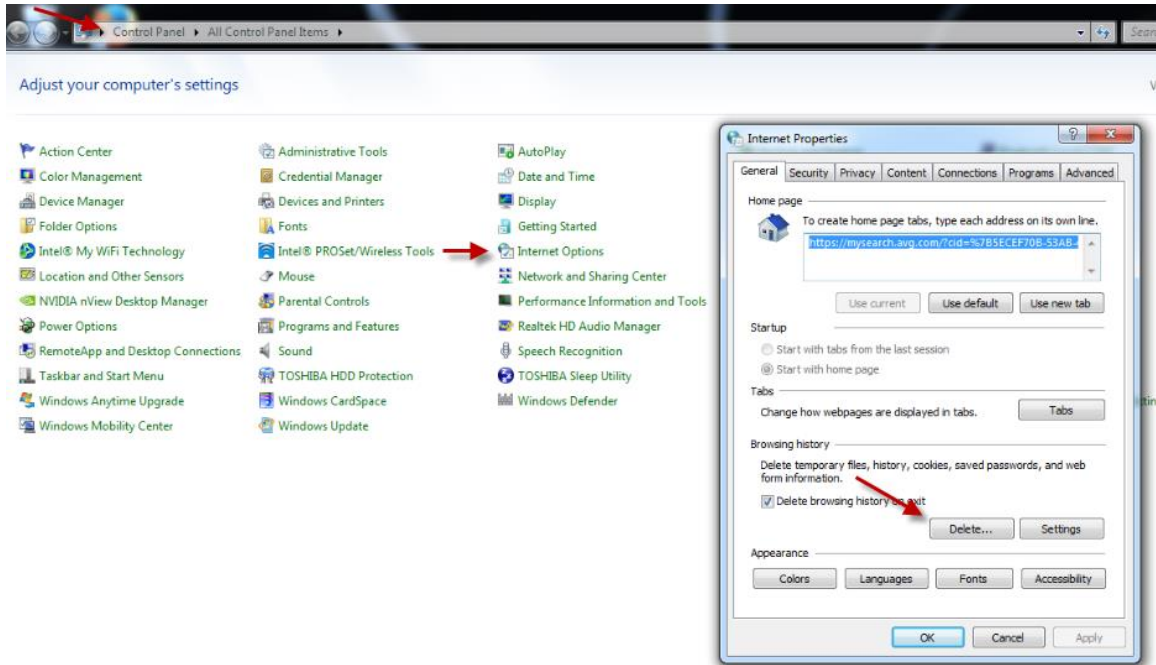
Scanner troubleshooting guide

Please refer to the troubleshooting guide sent by Paystation. If you're still having problems after following the steps in the guide, do the following:

- Close your browser.
- In the **Start** menu, select:
  - Passport Web Edition Client
  - Restart WebClient Driver
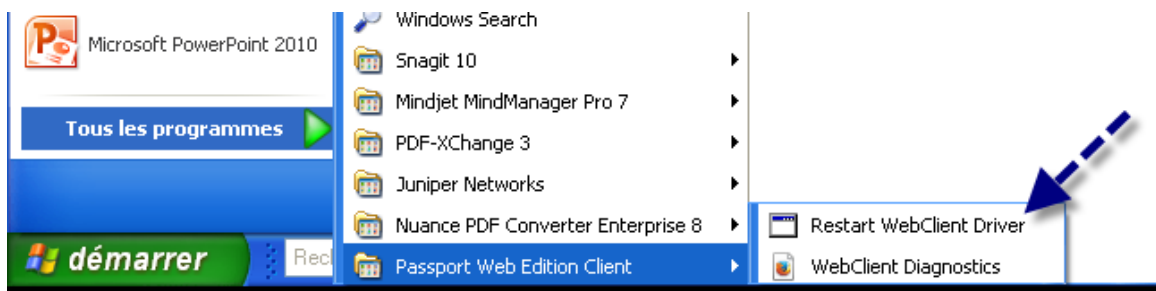
If this does not work, there may be another conflicting process. Make sure that the following process is active in task manager:

- Pwecsrvc.exe :

On the WebClient Diagnostics page:

- Click **Initialize Scanner.**
- Scan a cheque.
- Click **Get next item** to check whether the virtual image appears on the screen.

Appendix C – List of paper transaction codes under CPA Standard 006

Items with any of the following codes will not be accepted. The item must be removed from the deposit, and the deposit amount must be adjusted accordingly.

Transaction code	Type de paiement
Transaction code 28	Transaction code 28 is encoded on item reply envelopes, in accordance with Rule A4.
Transaction code 33	Transaction code 33 is encoded on preauthorized debits (PADs), in accordance with Rule H1.
Transaction code 44	Transaction code 44 is encoded on cash management PADs, in accordance with Rule H1.
Transaction code 45	Transaction code 45[3] is encoded on all U.S. dollar items drawn on U.S. dollar accounts by a member or drawn on Canada Post Corporation, except for paper PADs, encoded items with ABA tracking numbers, and certain other U.S. dollar remittances that CPA members may encode with different transaction codes.
Transaction code 81	Transaction code 81 can be required on gift certificates and store coupons, in accordance with CPA Rule H2.
Transaction code 83	Transaction code 83 may be encoded on fund transfer PADs, with no possible recourse under Rule H1.
Transaction code 96	Transaction code 96 may be encoded on invoice payments.

[3] The following institutions are temporarily exempted from the obligation to encode transaction code 45 on U.S. dollar items: Caisse centrale Desjardins du Québec (which currently uses transaction code 11) and its members, the Credit Union Central of Nova Scotia (which currently uses transaction code 90) and its members, and Central 1 Credit Union (which currently uses transaction codes 644 and 6404) and its members. These institutions will seek to migrate to the new transaction code at their earliest opportunity.

Appendix D – Examples of reports and descriptions of their labels

About the Daily Deposit Summary Report

Below is the Daily Deposit Summary report, which summarizes the deposit processing activities for a selected business member's accounts on a specific processing date. The report summarizes the total number of deposits submitted to the account, the total value of the submitted deposits, and the total number of items and debit items in the deposits. For each account, the report details the deposits made to the account.

The default report contains the following information:

Report field	Description
Report Run On	The date and time this report was run.
Report Run By	The name of the user who ran this report.
Report Deposit Date	The processing date selected for this report.
Number of Accounts	The number of accounts for the selected customer.
Number of Deposits	The number of deposits made to the customer's accounts.
Total of Deposits Submitted	The total dollar value of submitted deposits made to the customer's accounts.
Total Number of Debit Items	The total number of debit items submitted to the customer's accounts.
Total Number of Items	The total number of items submitted to the customer's accounts.
Account Name/Number	The name of number of the account.
Number of Deposits	The number of deposits made to the identified account.
Total of Deposits Submitted	The total dollar amount of the submitted deposits made to the identified account.

Number of Items	The total number of items submitted to the identified account.
Number of Debit Items	The total number of items debit items submitted to the identified account.
Deposit Number	The unique identification number of each deposit.
Item Count	The total number of items in the specific deposit.
Post Amount	The total dollar amount posted for the specific deposit.
Credit Amount	The total dollar amount of the credit items in the specific deposit.
Adjustment	The total dollar amount of adjustments made to the specific deposit.
Depositor	The user who created the deposit.
Location	The location for which the deposit was created.
Deposit Date	The date and time the deposit was made.

About the Details of Deposits by Account Report

Below is the Details of Deposits by Account report, which provides detailed information about the simple deposit processing activities for a selected business member's accounts over a specified processing period. For each account, the report summarizes the total number of deposits submitted to the account, the total dollar value of the submitted deposits, and the total number of items deposited. For each deposit, the report provides detailed information about each item within the deposit.

Report run on:	2016/02/18 02:37 PM EST	Report run by:	AA Green
Selected start date & time:	2016/02/17 12:00 AM EST	Selected end date & time:	2016/02/18 11:59 PM EST
Location:	All	Deposits Created by:	All
Account Number:	All	Deposit Status:	All

Details of Deposits by Account - PME2 -

Account Name/Number:	PME2 msge bloquant/185				Number of Deposits:	1	
Account Currency:	CAD				Total of Deposits Submitted:	4,805.00	
					Total Number of Items:	2	

Deposit Number	Item Count	Post Amount	Credit Amount	Adjustment	Depositor	Location	Deposit Date
0000085	2	4,805.00	4,805.00	0.00	ReseauSCO	Sherbrooke	2016/02/17 10:46 AM

Item Number	R/T	Account Number	Cheque Number	Post Amount	Credit Amount	Adjustment	Party ID
0000001	15544-010	061-222-88	082	3,450.00	3,450.00	0.00	
0000002	15544-010	061-222-88	082	1,355.00	1,355.00	0.00	

Account Name/Number:	Pme2/7343				Number of Deposits:	5	
Account Currency:	CAD				Total of Deposits Submitted:	14,805.00	
					Total Number of Items:	10	

Deposit Number	Item Count	Post Amount	Credit Amount	Adjustment	Depositor	Location	Deposit Date
0000078	2	2,500.00	2,500.00	0.00	ReseauSCO	Sherbrooke	2016/02/17 08:38 AM

Item Number	R/T	Account Number	Cheque Number	Post Amount	Credit Amount	Adjustment	Party ID
0000001	99985-003	12-5855-7	231	1,600.00	1,600.00	0.00	
0000002	15544-010	061-222-88	287	900.00	900.00	0.00	

Deposit Number	Item Count	Post Amount	Credit Amount	Adjustment	Depositor	Location	Deposit Date
0000080	2	2,500.00	2,500.00	0.00	ReseauSCO	Sherbrooke	2016/02/17 08:43 AM

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The default report contains the following information:

Report field	Description
Report Run On	The date and time this report was run.
Report Run By	The name of the user who ran this report.
Selected Start Date & Time	The start date and time selected as the range for this report.
Selected End Date & Time	The end date and time selected as the range for this report.

Location	The location(s) selected for this report.
Deposits Created By	The user(s) selected for the report.
Account Number	The account number(s) selected for this report.
Deposit Status	The deposit processing status selected for the report.
Account Name/Number	The name or number of the account.
Number of Deposits	The number of deposits made to the identified account.
Total of Deposits Submitted	The total dollar value of the submitted deposits made to the identified account.
Total Number of Items	The total number of items submitted to the identified account.
Deposit Number	The unique identification number for each deposit.
Item Count	The total number of items in the specific deposit.
Post Amount	The total dollar amount posted for the specific deposit.
Credit Amount	The total dollar amount of the credit items in the specific deposit.
Adjustment	The total dollar value of adjustments made to the specific deposit.
Depositor	The user who created the deposit.
Location	The location for which the deposit was created.
Deposit Date	The date and time the deposit was made.
Item Number	The unique identification number for the item in the specific deposit.
R/T	The item's routing transit number.
Account Number	The item's account number.
Cheque Number	The item's cheque number.
Post Amount	The dollar amount posted for the items.
Credit Amount	The dollar amount of the item, if it is a credit item.
Adjustment	The adjusted dollar value of the item.
Immediate	Not applicable for Desjardins.
Invoice #	Not applicable for Desjardins.

About the Summary of Deposits by Account Report

Below is the Summary of Deposits by Account report, which summarizes the simple deposit processing activities for a selected business member's accounts over a specified processing period. For each account, the report summarizes the total number of deposits submitted to the account, the total dollar value of the submitted deposits, and the total number of items

deposited. For each deposit, the report summarizes the number of items in the deposit, the post and credit amounts, adjustment amounts, and depositor, location and deposit date information.

Summary of Deposits by Account

PME2

Account Name/Number:	**PME2 msge bloquant/185**			Number of Deposits:		**1**	
				Total of Deposits Submitted:		**4,805.00**	
				Total Number of Items:		**2**	

Deposit Number	Item Count	Post Amount	Credit Amount	Adjustment	Depositor	Location	Deposit Date
0000085	2	4,805.00	4,805.00	0.00	ReseauSCO	Sherbrooke	2016/02/17 10:46 AM EST

Account Name/Number:	**Pme2/7343**			Number of Deposits:		**5**	
				Total of Deposits Submitted:		**14,805.00**	
				Total Number of Items:		**10**	

Deposit Number	Item Count	Post Amount	Credit Amount	Adjustment	Depositor	Location	Deposit Date
0000078	2	2,500.00	2,500.00	0.00	ReseauSCO	Sherbrooke	2016/02/17 08:38 AM EST
0000080	2	2,500.00	2,500.00	0.00	ReseauSCO	Sherbrooke	2016/02/17 08:43 AM EST
0000081	2	2,500.00	2,500.00	0.00	ReseauSCO	Sherbrooke	2016/02/17 09:03 AM EST
0000082	2	4,805.00	4,805.00	0.00	ReseauSCO	Sherbrooke	2016/02/17 09:07 AM EST
0000084	2	2,500.00	2,500.00	0.00	ReseauSCO	Sherbrooke	2016/02/17 10:44 AM EST

The default report contains the following information:

Report field	Description
Report Run On	The date and time this report was run.
Report Run By	The name of the user who ran this report.
Selected Start Date	The start date and time selected as the range for this report.
Selected End Date	The end date and time selected as the range for this report.
Location	The location(s) selected for this report.
Depositor	The user(s) selected for this report.
Account Number	The account number(s) selected for this report.
Deposit Status	The deposit processing status selected for this report.
Account Name/Number	The name or number of the account.
Number of Deposits	The number of deposits made to the identified account.
Total of Deposits Submitted	The total dollar value of the submitted deposits made to the

identified account.

Total Number of Items	The total number of items submitted to the identified account.
Deposit	The unique identification number for each deposit.
Item Count	The total number of items in the specific deposit.
Post Amount	The total dollar amount posted for the specific deposit.
Credit Amount	The total dollar amount of the credit items in the specific deposit.
Adjustment	The total dollar value of adjustments made to the specific deposit.
Depositor	The user who created the deposit.
Location	The location for which the deposit was created.
Deposit Date	The date and time the deposit was made.
Deposit includes immediate check(s)	Not applicable for Desjardins.

About the Item Export File

Below is the Item Export file, which provides detailed information about all items processed by a selected customer's locations over a specified processing period.

The default report contains the following information:

Report field	Description
Report Start Date/Time	The date and time selected as the starting point for the reporting range of this report.
Report End Date/Time	The date and time selected as the end point for the reporting range of this report.
Location Name	The address of the location that processed the deposit.
Location Code	The unique identifier of the location that processed the deposit.
Deposit Account Name	The name of the customer account to which the item was deposited.

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Deposit Account	The account number of the customer account to which the item was deposited.
Submit Date	The date and time the item was submitted.
Post Date	The date and time the item was posted.
Deposit Number	The unique identification number of the deposit in which the item was processed.
Item Type	The type of item.
Item Status	The processing status code of the deposit in which the item was processed.
Sequence Number	The sequential number assigned to the item.
User Name	The name of the user who processed the item.
User Login	The login information of the user who processed the item.
EPC	The value of the item's External Processing Code (EPC) field.
R/T	The item's routing transit number.
Account Number	The item's account number.
Post Amount	The dollar amount posted for the item.
Adjustment Amount	The adjusted dollar amount of the item.
Credit Amount	The dollar amount of the item.
Difference	The dollar amount difference between the posted and adjusted amount for the item.
Cheque Number	The item's cheque number.
Item ID	The item's unique identification number.
Bank Item Sequence	The item's Document Reference Number (DRN).
Adjustment Reason	The description of any adjustment made to the item.
MICR	The item's MICR codeline.
Immediate	Not applicable for Desjardins.
Invoice#	Not applicable for Desjardins.

About the Exception Item Export File

Shown below is the Exception Item Export file, which lists all deposit items processed during the selected processing period that were flagged as errors during the rules application processing (specifically, all deposit items with a non-zero value in the recostatecode column of the pcwitem table of the Capture database); this includes CAR/LAR, MICR, image quality assessment, and duplicate detection processing errors.

The default report contains the following information:

Report field	Description
Export File Type	The name of this report.
Report Date	The date and time this report was run.
Report Requester	The user who created the report.
Report Request User ID	The unique user ID number of the user who created the report.
Requested Segment	The customer segment selected for this report.
Report Start Date/Time	The start date and time selected for this report.
Report End Date/Time	The end date and time selected for this report.
Bank Name	The name of the bank that processed the item.
Customer Name	The name of the customer that processed the item.
Location Name	The name of the location that processed the item. For Consumer deposits, this is the unique User ID for the user who created the deposit.
Deposit Transaction ID	The unique identifier for the deposit.
Receipt Reference Number	The transaction identifier. For Consumer deposits, this is the "Reference number" displayed on the Deposit Submitted page.
Deposit Account	The account number to which the item was deposited.
Item Creation Date	The date the deposit to which this item belongs was created.
Submit Date	The date the deposit to which this item belongs was submitted.

Report field	Description
Create User	The name of the user who created the deposit to which this item belongs.
User Login ID	The unique identifier for the user who submitted the deposit to which this item belongs.
User Name	The name of the user who submitted the deposit to which this item belongs.
Item ID	The unique identifier for the item.
Item Type	The item classification type: 0 - CHEQUE_TYPE 1 - PAYMENT_COUPON_TYPE 2 - CREDIT_ITEM_TYPE 3 - CREDIT_ITEM_REJECT_TYPE 4 - ADJUSTMENT_ITEM_TYPE 5 - UNKNOWN_ITEM_TYPE
Amount	The amount of the item. If user keying is allowed, this amount can be different than the amount originally determined for the item.
PC	The item's codeline value for field 2. This is typically the transaction code or cheque number on a personal cheque.
Account Number	The item's codeline value for field 3. This is typically the account number.
Field 4	The item's codeline value for field 4. This is typically the serial number for Canadian or US business cheques.
R/T	The item's codeline value for field 5. This is typically the bank number (routing transit) number.
EPC	The item's codeline value for field 6. This is typically the External Processing Code (EPC).
Cheque Number	The item's codeline value for field 7. This is typically the serial number for US personal cheques, the cheque number for business cheques, or the location code for deposit tickets.
Field 8	The item's codeline value for field 8. This is typically used for optional user field data.
Field 9	The item's codeline value for field 9. This is typically used for optional user field data.
Field 10	The item's codeline value for field 10. This is typically used for optional user field data.
Sequence Number	The sequence number of this item within the deposit transaction.
MICR	The item's MICR line.
Post Amount	The item's original amount value (that is, the amount recognized for the item).

Report field	Description
Bank Item Sequence #	The item's Document Reference Number.
Recognition State Code	The rules application processing results for the current item. The value (expressed as a 32 bit integer) indicates the different CAR/LAR, MICR, image quality assessment, duplicate detection, reject processing, and other rules application processing statuses for the item. Common processing results and user overrides for IQA, MICR, CAR/LAR, duplicate detect, and MICR/OCR mismatch are shown separately in the fields following this value (and described below).
IQA Status	Identifies whether the item has passed all configured Image Quality Assessment (IQA) tests performed by the rules application. A blank value – the item passed IQA testing. "Error" – the item failed one or more of the configured IQA tests.
IQA Override	Identifies whether the IQA error displayed for an item that failed one or more of the configured IQA tests was manually overridden by a user during completion application processing. A blank value – for an item with an IQA error, indicates that a user did not override the error during completion application processing. "Override" – a user manually overrode the IQA error during completion application processing.
MICR Status	Identifies whether the item passed the MICR field validation testing (specifically, bank account and/or routing transit number validation) performed by the rules application. A blank value – the item passed MICR field validation testing. "Error" – the item failed MICR field validation testing.
MICR Override	Identifies whether the MICR error displayed for an item that failed MICR field validation testing was manually overridden by a user during completion application processing. A blank value – for an item with a MICR error, indicates that a user did not override the error during completion application processing. "Override" – a user manually overrode the MICR error during completion application processing.
CAR/LAR	Identifies whether the item passed the Courtesy Amount Recognition (CAR) and Legal Amount Recognition (LAR) testing performed by the rules application. A blank value – the item passed CAR/LAR testing. "Error" – the item failed CAR/LAR testing because the test results were below the configured threshold.

Report field	Description
CAR/LAR Override	Identifies whether the amount for an item that failed CAR/LAR testing was manually keyed (or confirmed) by a user during completion application processing.
	A blank value – for an item with a CAR/LAR error, indicates that a user did not key (or confirm) the amount during completion application processing.
	"Override" – a user manually keyed (or confirmed) the amount during completion application processing.
Duplicate	Identifies whether the item passed duplicate detection testing performed by the rules application.
	A blank value – the item was not identified as a duplicate item.
	"Error" – the item was identified as a duplicate item.
Duplicate Override	Identifies whether the duplicate error displayed for an item identified as a duplicate item was manually overridden by a user during completion application processing.
	A blank value – for an item identified as a duplicate item, indicates that a user did not override the error during completion application processing.
	"Override" – a user manually overrode the duplicate error during completion application processing.
MICR/OCR Mismatch	For items captured with an MICR reader-equipped cheque scanner: identifies whether the value read for an item's MICR line matches the MICR line value determined by the software Optical Character Recognition (OCR) performed on the item's image.
	A blank value – for items where MICR and software OCR comparison was performed, the MICR lines matched.
	"Mismatch" – the value read for the item's MICR line by the cheque scanner did not match the value determined by software OCR.

Glossary

- **Electronic cheque:** a cheque that has been digitized using a caisse-approved cheque scanner.

- **Clearing replacement document (CRD)**: a printed form of an image created by the member/client's scanner. The form meets the specifications of CPA's Standard 014 – Clearing Replacement Document Design Standard, and can replace an original payment item so it can be presented and returned as addressed in Rule A10 – Image Rule.

- **Item:** cheques, deposit items or credits (deposit slip).

- **Secure location**: a location that is protected by a lock, or has limited access to ensure document confidentiality.

- **MICR**: Magnetic Ink Character Recognition.

- **CPA Rules**: the CPA rules and standards published on www.cdnpay.ca; also made available to the client by the CPA or the caisse.

- **Location**: the organization's place of business.

- **Clearing procedure**: the cheque-processing procedure for sending cheques to the financial institutions from which they are drawn.