

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	<ol style="list-style-type: none"> 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	<ol style="list-style-type: none"> 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	<ol style="list-style-type: none"> 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

	<p>11. Support Appendix C</p>
<p>Desjardins report viewer</p>	<p>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</p>

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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	<ul style="list-style-type: none">• 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

	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • 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 <i>Note: A Desjardins customer supervisor must approve and send deposits for this user.</i>	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • 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.
 - Desjardins customer managers receive their username by phone.
 - 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.
 - The password will be deactivated if it hasn’t been changed within 90 days.
 - 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 liable¹ for any applicable fees or losses.

4 Installing the driver and scanner

4.1 Installing the driver

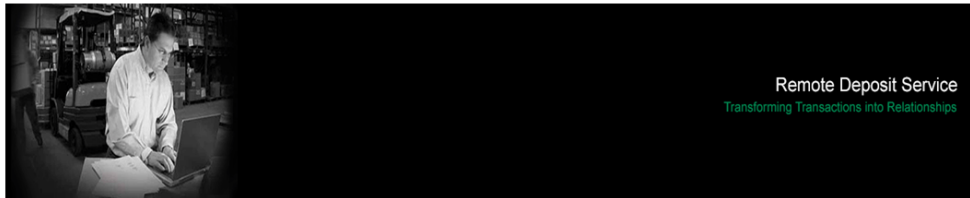
The driver must be installed by a user with workstation administrative privileges. The driver file can be downloaded from the Remote deposit application home page.

To access the application, see section 5.1 for the procedure

- Go to <https://desjardins.connectrdc.ca>

For more information on member/client responsibilities, please refer to the "Remote deposit enrollment agreement."

Welcome ReseauCM



Manage Locations
jump to location admin >>

Manage Users
jump to user admin >>

Generate Reports
create a report >>

User Alerts

Messages
• The supported Scanner Drivers may be downloaded by clicking [here](#) ←

When the **Driver Download** page loads, click the scanner model that was delivered by Paystation.

Driver Download

What to do:

1. Choose the check scanner from the supported ones below that most closely matches your model and then click on the related link to start the download.



[Panini - My Vision X and My Vision X AGP](#)



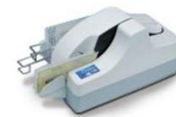
[Digital Check - TS220 / TS230](#)



[Digital Check - TS240](#)



[Digital Check](#)



[Digital Check - TS4120](#)



[RDM - 3.1 only](#)



[NCR Personal Scanner - 3.x only](#)



[Panini - I:Deal](#)



[Canon - CR-180/CR-180II](#)



[Canon - CR-135i/CR-190i](#)



[Epson - Capture One](#)



[CTS - LS 100](#)



[Digital Check - BX7200](#)



[CTS - LS 515](#)



[Canon - CR-50/CR-80](#)



[Canon - CR-25/CR-55](#)

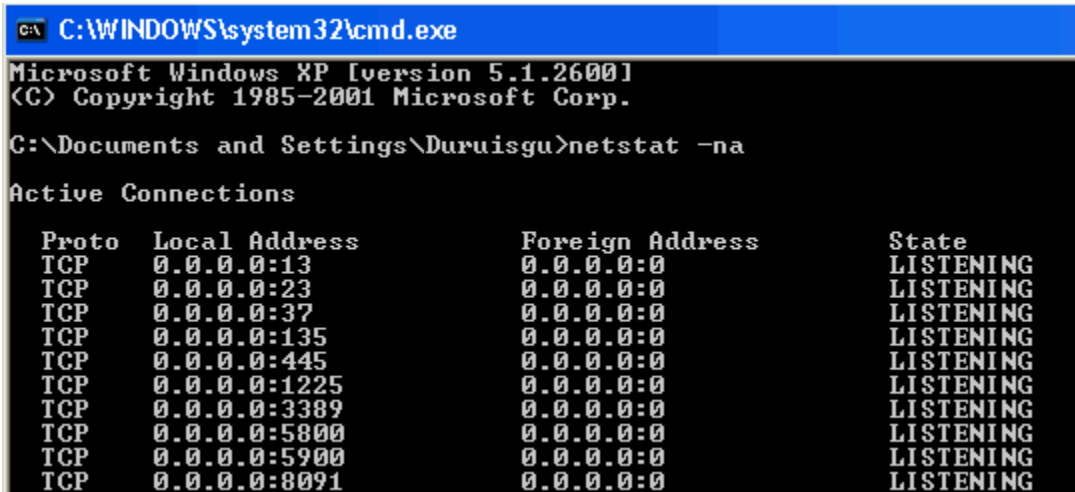
2. When prompted, save the 'passportwebclientXXXX.exe' file to you Desktop.
3. Run 'passportwebclientXXXX.exe' to install the check scanner driver.
Be sure to unplug the check scanner from your computer before proceeding.
4. After installing the driver, connect the check scanner to your computer.
5. Click **Return** to return to the capture screen.

If you are experiencing difficulty downloading the file please contact your system administrator.

[Return](#)

Installing the driver:

- A. Make sure that the scanner is not 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:



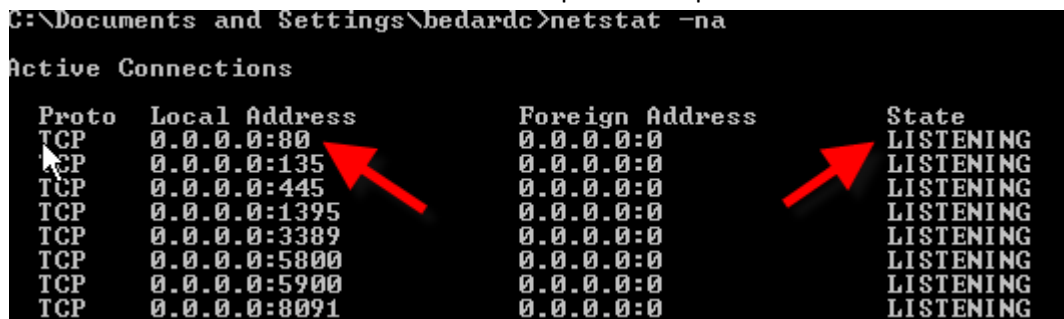
```
C:\WINDOWS\system32\cmd.exe
Microsoft Windows XP [version 5.1.2600]
(C) Copyright 1985-2001 Microsoft Corp.

C:\Documents and Settings\Duruigsu>netstat -na

Active Connections

Proto Local Address           Foreign Address         State
TCP   0.0.0.0:13              0.0.0.0:0              LISTENING
TCP   0.0.0.0:23              0.0.0.0:0              LISTENING
TCP   0.0.0.0:37              0.0.0.0:0              LISTENING
TCP   0.0.0.0:135             0.0.0.0:0              LISTENING
TCP   0.0.0.0:445             0.0.0.0:0              LISTENING
TCP   0.0.0.0:1225            0.0.0.0:0              LISTENING
TCP   0.0.0.0:3389            0.0.0.0:0              LISTENING
TCP   0.0.0.0:5800            0.0.0.0:0              LISTENING
TCP   0.0.0.0:5900            0.0.0.0:0              LISTENING
TCP   0.0.0.0:8091            0.0.0.0:0              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:



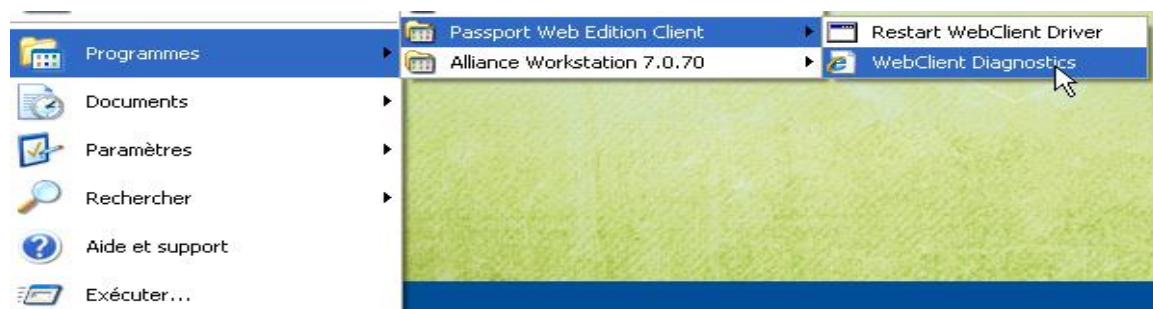
```
C:\Documents and Settings\bedardc>netstat -na

Active Connections

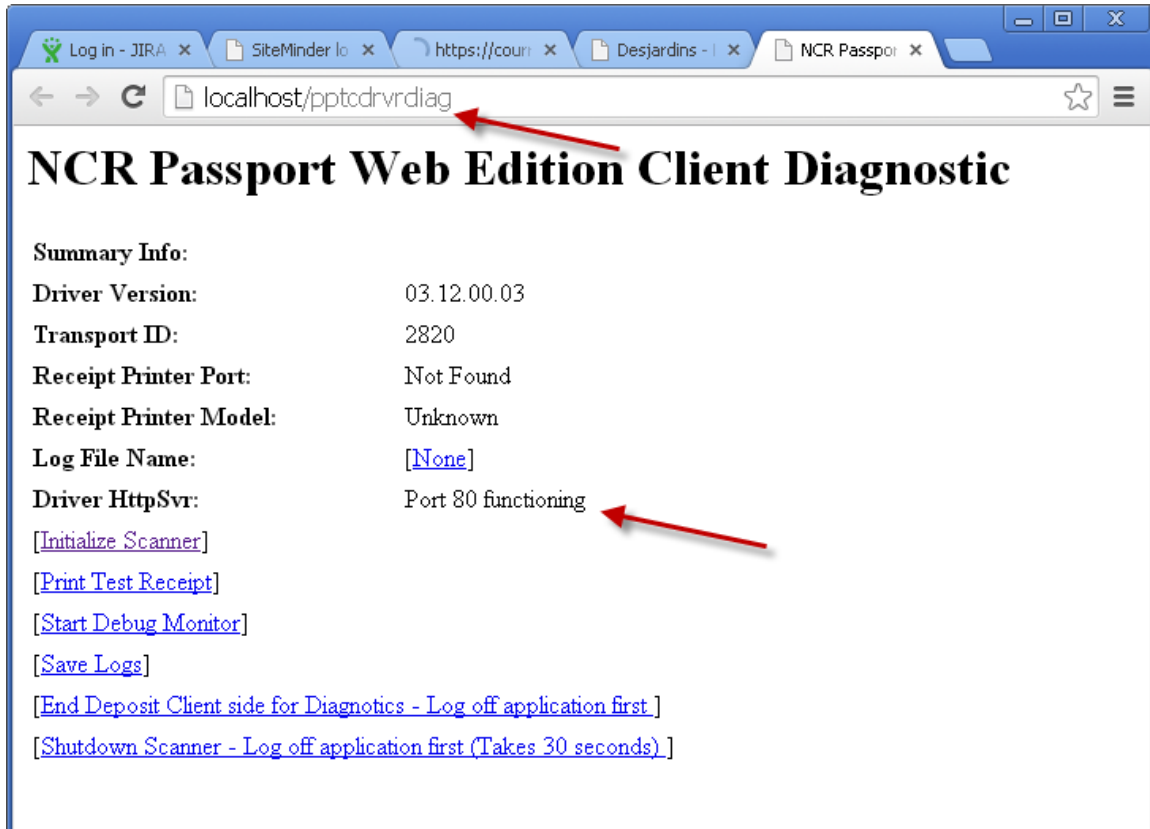
Proto Local Address           Foreign Address         State
TCP   0.0.0.0:80              0.0.0.0:0              LISTENING
TCP   0.0.0.0:135             0.0.0.0:0              LISTENING
TCP   0.0.0.0:445             0.0.0.0:0              LISTENING
TCP   0.0.0.0:1395            0.0.0.0:0              LISTENING
TCP   0.0.0.0:3389            0.0.0.0:0              LISTENING
TCP   0.0.0.0:5800            0.0.0.0:0              LISTENING
TCP   0.0.0.0:5900            0.0.0.0:0              LISTENING
TCP   0.0.0.0:8091            0.0.0.0:0              LISTENING
```

- **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.

- Place the scanner on a flat surface near the computer, away from any direct light.
- Connect the power cord from the power supply to the power connection on the scanner and to the AC outlet.
- 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.

- Place the scanner near the workstation.
- 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**.

Desjardins

DATE 178

PAYEE/
BÉNÉFICIAIRE

Service Dépôt à distance
Transforming Transactions into Relationship

Remote Deposit Capture
Transforming Transactions into Relationship

002154 54 8045 44586512 01

User Name / Nom d'utilisateur

Password / Mot de passe

To Change Password / Pour changer votre mot de passe

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- D. You'll be prompted to change the initial password, which must contain at least six alphanumeric 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:

The screenshot shows the Desjardins Business Remote Deposit Service home page. At the top left is the Desjardins Business logo. To the right are links for Help, Hide Tips, and Logoff. Below the logo is a navigation bar with tabs: HOME, ADMINISTRATION, DEPOSITS, REPORTS, and RESEARCH. On the right side of the navigation bar, it says 'Logged in as ReseauCM' and 'User Role: Desjardins Customer Manager'. The main content area starts with 'Welcome ReseauCM'. Below this is a large banner image of a man working at a computer. To the right of the banner are three buttons: 'Manage Locations (jump to location admin)', 'Manage Users (jump to user admin)', and 'Generate Reports (create a report)'. Below the banner are sections for 'User Alerts' and 'Messages'. The Messages section contains a link to download scanner drivers.

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.

Desjardins Business

HOME ADMINISTRATION DEPOSITS REPORTS RESEARCH

Help Hide Tips Logoff

Logged in as **EntrepriseCU2**
User Role: Desjardins Customer Manager

Customers **Customer Details - Entreprise C**

Details

Locations
Users
Rule Accounts
Custom Fields
Preferences

Customer Information

Customer Number: 30 Customer UID: 400022
Customer name: Entreprise C Business address: 57 rue Le Chasseur, Montréal, QC, U91 9J7, CA

Report Access:
Daily Deposit Summary Report
Deposit Details
Deposit Summary
Item Export File
Exception Item Export File

Time Zones:
Eastern (04:30 PM)

Deposit accounts

Account Description	Routing Transit	Legal Name
0509489 - Entreprise C	98000-815	98 Canada inc.
0509729 - Entreprise C	98000-815	98 Canada inc.
0509919 - Entreprise C	98000-815	98 Canada inc.

« Previous 1 Next » 5 10 20 50 Showing: 1 - 3 of 3

The **Remote deposit – Member information form** (see [Appendix A](#)), 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

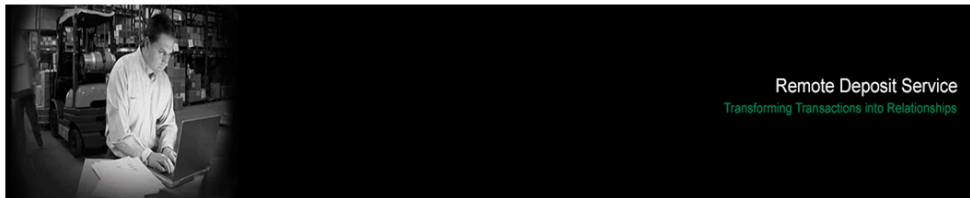
To finish creating the file, the Desjardins customer manager must:

- 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.

Welcome ReseauCM



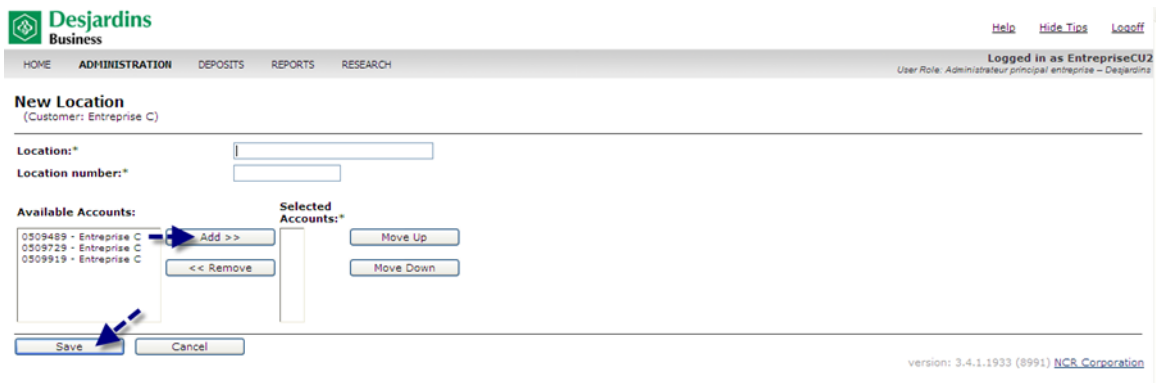
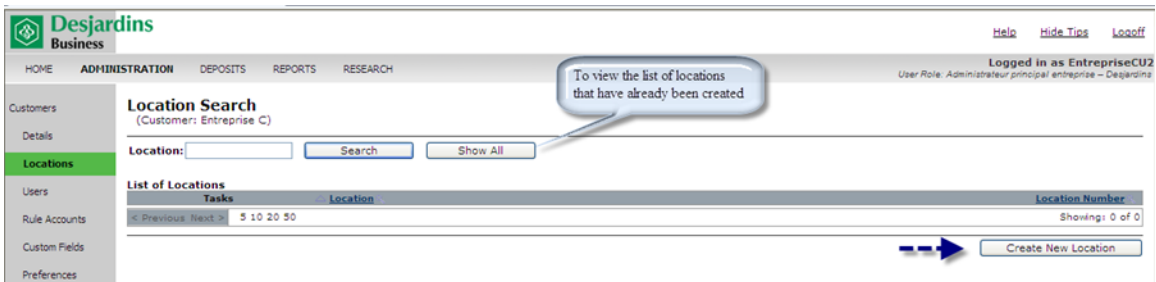
- Manage Locations
 jump to location admin >>
- Manage Users
 jump to user admin >>
- Generate Reports
 create a report >>

User Alerts

Messages

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

- 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.

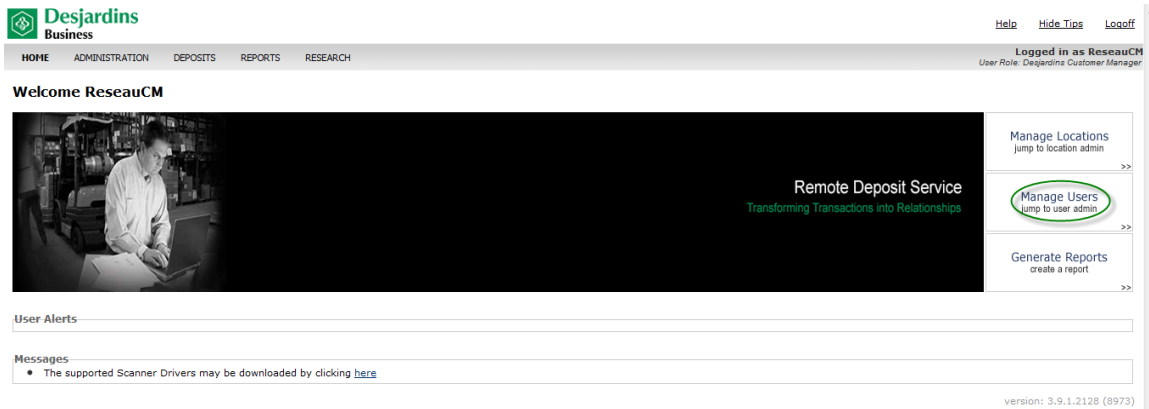
If you delete a location by mistake, you must wait until the next day to recreate the location with the same description.

6.3 Users

6.3.1 Assigning locations to users

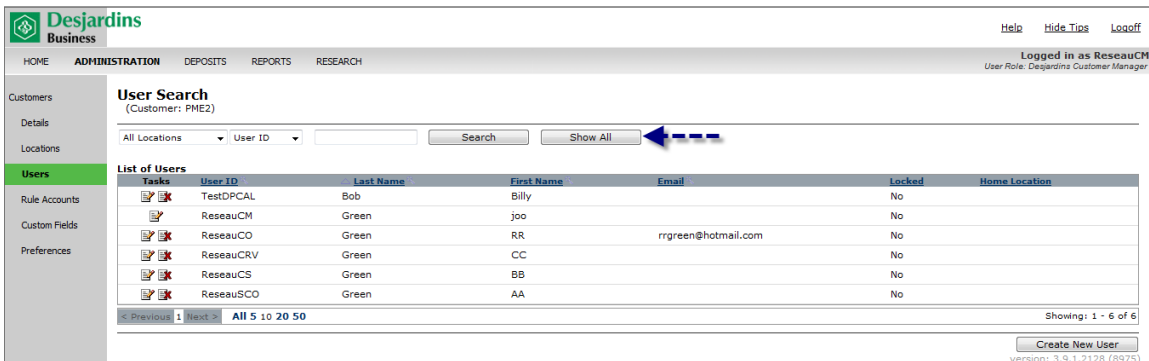
Assign users locations and reports according to your needs.

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



The screenshot shows the Desjardins Business dashboard. The user is logged in as ReseauCM. On the right side, there are three main menu items: 'Manage Locations', 'Manage Users', and 'Generate Reports'. The 'Manage Users' link is circled in green. Below the dashboard, there are sections for 'User Alerts' and 'Messages'.

- 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.

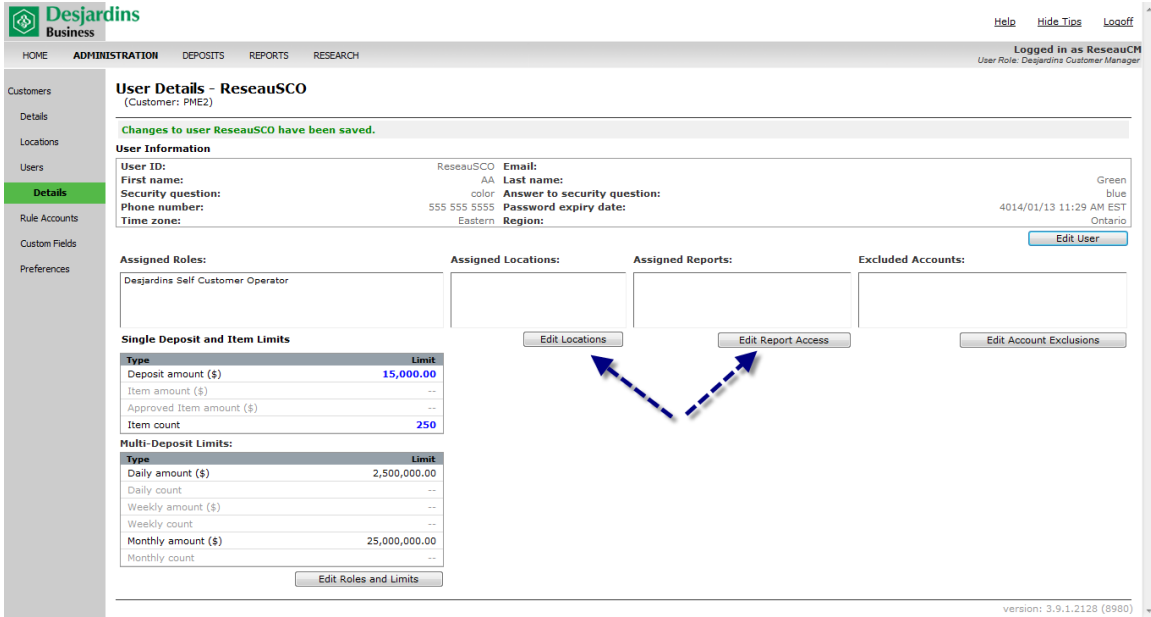


The screenshot shows the 'User Search' page. The user is logged in as ReseauCM. The page displays a table of users with columns for Tasks, User ID, Last Name, First Name, Email, Locked, and Home Location. A blue arrow points to the 'Show All' button. The table contains the following data:

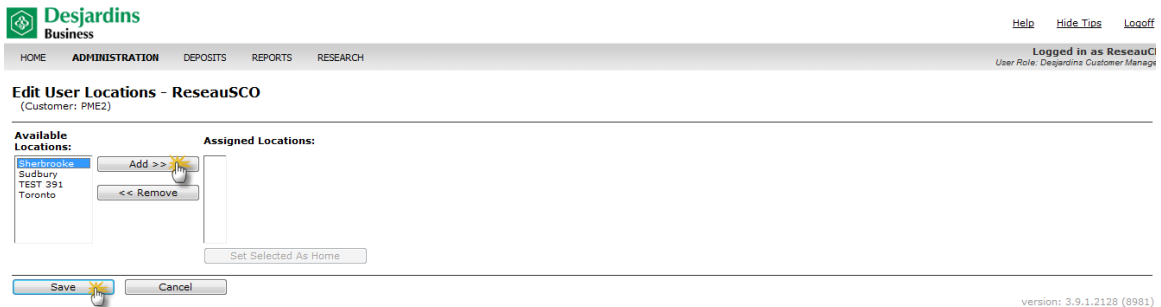
Tasks	User ID	Last Name	First Name	Email	Locked	Home Location
	TestDPCAL	Bob	Billy		No	
	ReseauCM	Green	joo		No	
	ReseauCO	Green	RR	rrgreen@hotmail.com	No	
	ReseauCRV	Green	CC		No	
	ReseauCS	Green	BB		No	
	ReseauSCO	Green	AA		No	

At the bottom of the table, there are navigation options: '< Previous', '1', 'Next >', and 'All 5 10 20 50'. The page also shows 'Showing: 1 - 6 of 6' and a 'Create New User' button.

- 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:

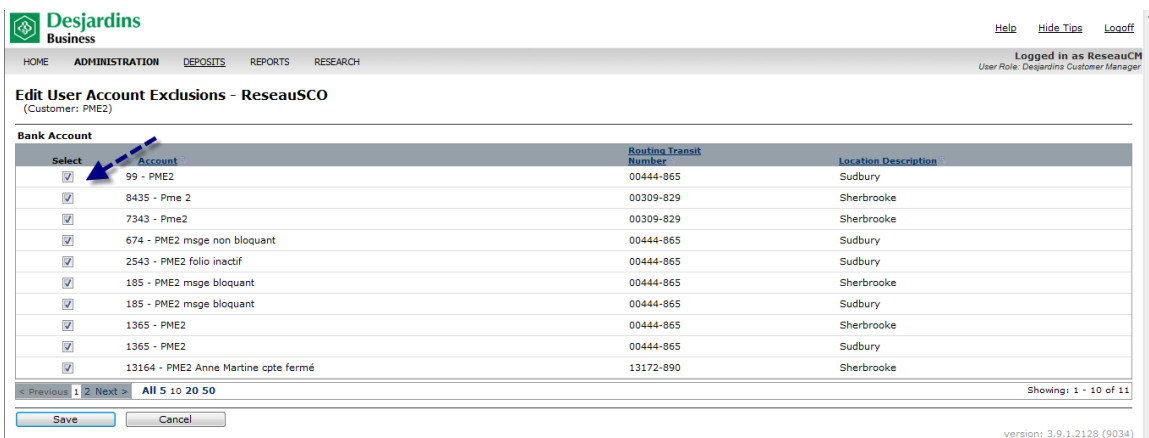


- B. Select one or more report. Click **Add**.
- C. Click **Save**.
- D. Repeat the procedure for each user.

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).

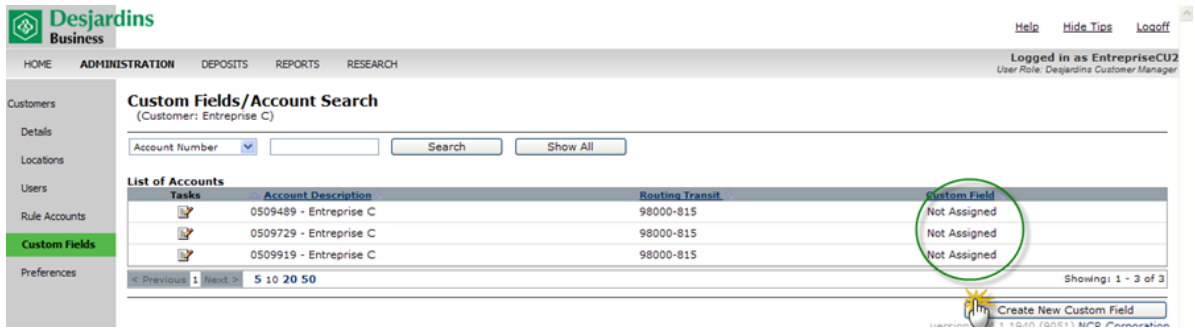
This section focuses on the second type of field. For example, the field could be used by an apartment building owner who wants to enter the building number in the deposit field, and the apartment number in the corresponding item field.

In this case, the owner would have to:

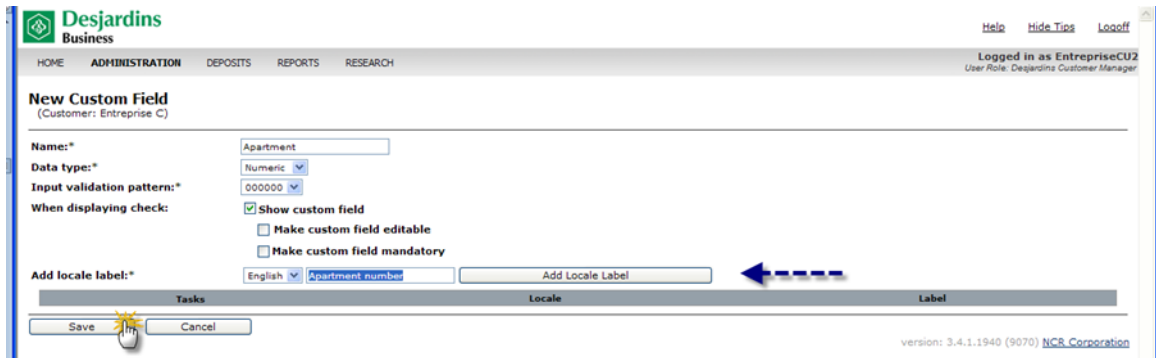
- A. Configure the **Building number** custom field (see the procedures in Section 6.6.1.). The operator will enter the information on the **New Deposit** screen.
- B. Configure the **Apartment number** custom field that will be entered for each identified item type captured in the deposit.

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

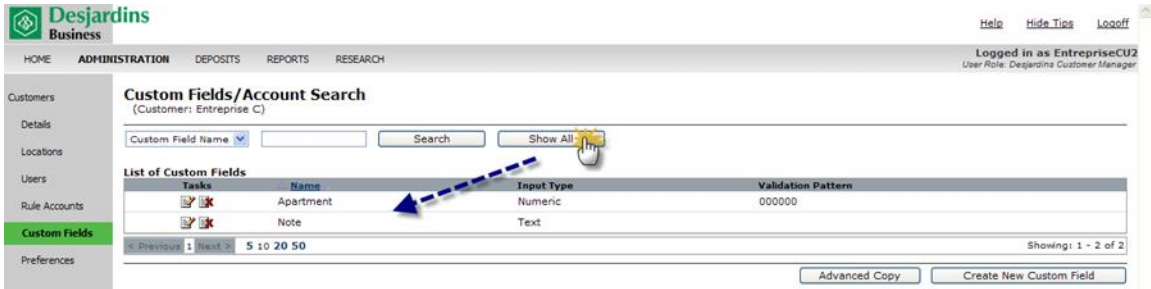
The screenshot shows the 'Custom Fields/Account Search' interface. At the top, there's a navigation bar with 'HOME', 'ADMINISTRATION', 'DEPOSITS', 'REPORTS', and 'RESEARCH'. The user is logged in as 'EntrepriseCU2'. The main content area has a search bar with 'Account Number' and a 'Search' button. Below the search bar is a table titled 'List of Accounts' with columns: 'Tasks', 'Account Description', 'Routing Transit', and 'Custom Field'. The table contains three rows of accounts. A blue arrow points to the first row, which has '0509489 - Entreprise C' in the 'Account Description' column. At the bottom right, there is a 'Create New Custom Field' button and a version number '3.4.1.1940 (9051) NCR Corporation'.

The screenshot shows the 'Custom Fields For Account - 0509489' configuration screen. It features a 'View account setup by:' dropdown set to 'Item Type'. Below this, there are two main sections: 'Item Types' and 'Available Custom Fields'. The 'Item Types' section lists 'Canadian Cheque' and 'Canadian Savings Bond'. The 'Available Custom Fields' section lists 'Apartment'. There are 'Add >>' and '<< Remove' buttons between these sections. To the right of the 'Available Custom Fields' list, there are 'Move Up' and 'Move Down' buttons. At the bottom, there are 'Save' and 'Cancel' buttons, and a 'Create New Custom Field' button. The version number '3.4.1.1940 (9055) NCR Corporation' is visible at the bottom right.

- 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.

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



- 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).
- Add a second optional field so that operators can enter any information requested by the company when new deposits are created (custom field 2).
- Add a third optional or mandatory field, as necessary.

	Optional field 1	Optional field 2	Optional field 3
Displayed:	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Required:	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
English:	<input type="text" value="Cost center"/>	<input type="text" value="System"/>	<input type="text" value="Optional field 3"/>
French:	<input type="text" value="Centre de coût"/>	<input type="text" value="Système"/>	<input type="text" value="Champ facultatif 3"/>

Buttons: Save, Cancel

Version: 3.4.1.1933 (9029) NCB_Corporation

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

Location*: Montréal

Account number*: 0509489 - Entreprise C

Routing transit number: 98000-815

Deposit type*: Simple

Clearing channel*: Image

Company name:

Cost center:

System:

Optional field 3:

Number of items: 0

Declared amount (\$)*:

Buttons: Start Capture, Cancel

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: xxxxxx
- 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)

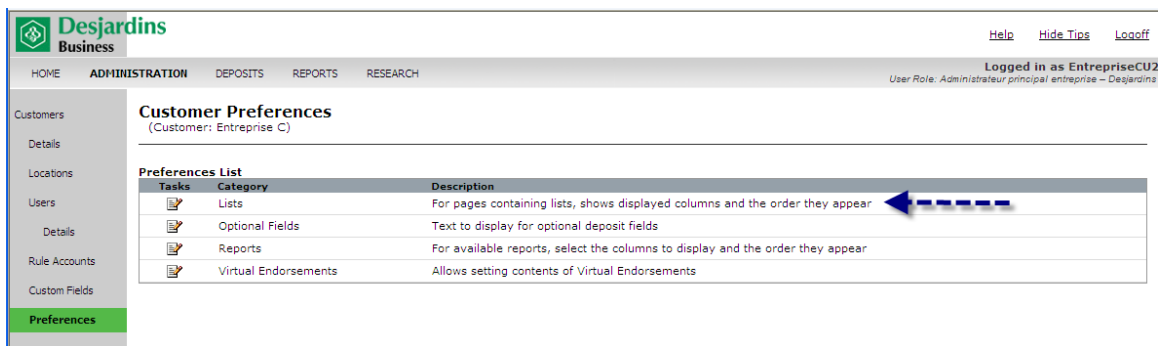
- Customer: customer name
- Loc: location name
- Source code: 85

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.**

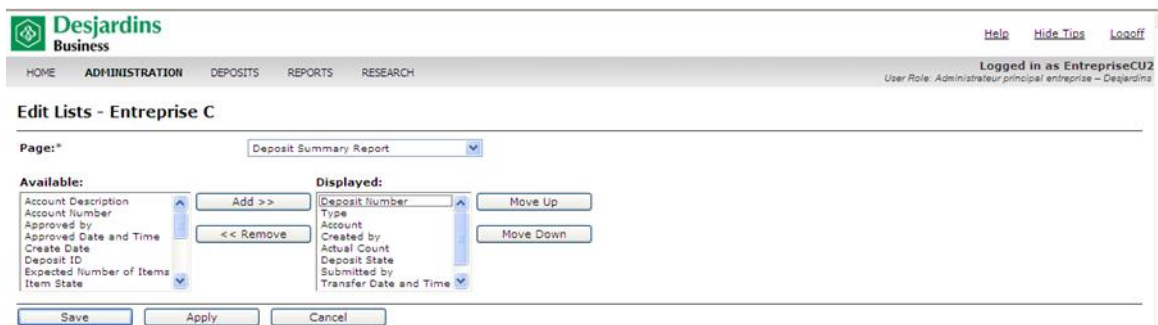
6.6.3 Lists

To edit list preferences:

- A. Select the **Lists** category.



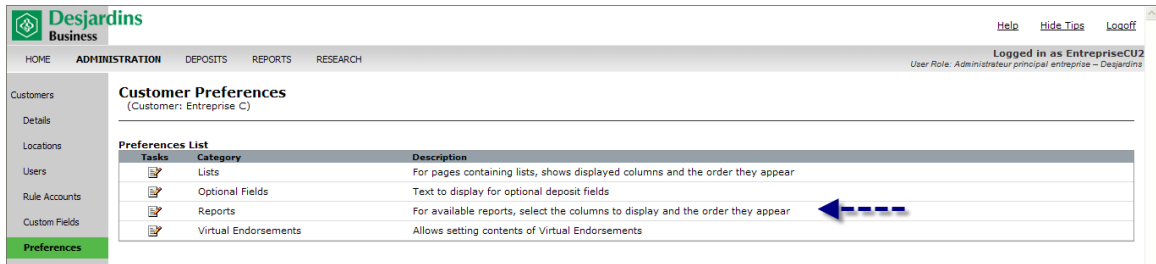
- B. From the dropdown menu, select the report or list you wish to edit.



- 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.



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

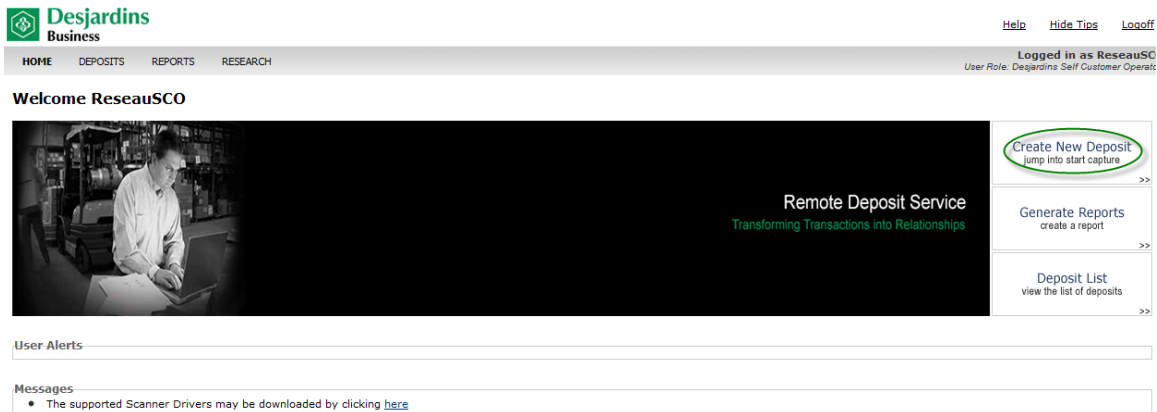
- To change the order of a column, select the column. Use the **Move Up** or **Move Down** button to alter its position.
- To set the sort order for the report data, select the columns you wish to sort from the **Sort** column dropdown menus. Select the corresponding **Descending** check boxes.

- 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.

New Deposit
(Customer: PME2)

Location:*	<input type="text" value="Sudbury"/>
Account number:*	<input type="text" value="1365 - PME2"/>
Routing transit number:	<input type="text" value="00444-865"/>
Deposit type:*	<input checked="" type="radio"/> Simple
Clearing channel:*	<input checked="" type="radio"/> Image
Company name:	<input type="text"/>
Optional field 1:	<input type="text"/>
Optional field 2:	<input type="text"/>
Optional field 3:	<input type="text"/>
Number of items:	<input type="text" value="0"/> ←
Declared amount (\$):*	<input type="text"/> ←

- 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.

Errors	Tasks	Item Type	Post Amount (\$)	Sequence	Account	Routing Transit
		Virtual Credit Item	2,501.00	CR 0	7343	00309-829
		Canadian Cheque	0.00	1	1234567	00000-001

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

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

Confirm Amount

Canadian Cheque

CHÈQUE ANNULÉ

PAYEZ à l'ordre de: PME1

0242 Hill Crag Lane Unit 100

1234567

SPÉCIMEN

00000-001 1234567 0.00

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

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**.

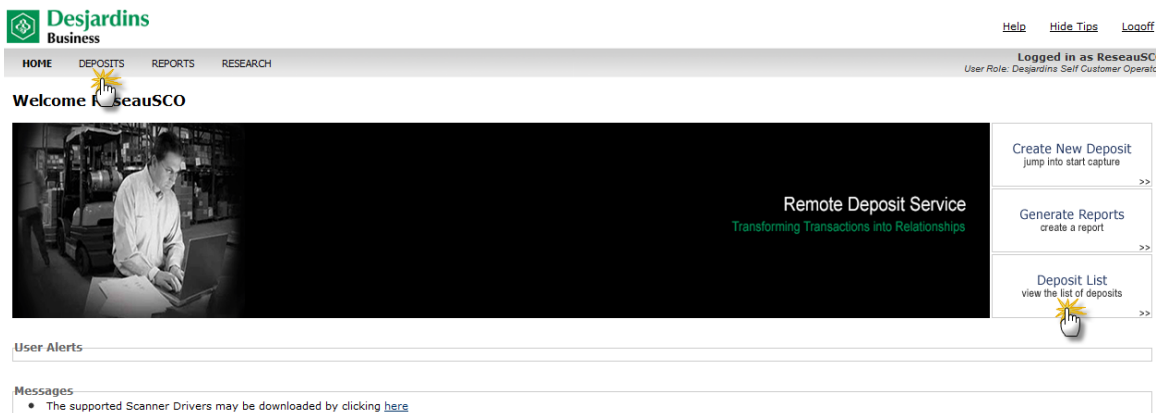
See [Appendix B](#) to find out how troubleshoot the most common problems.

7.3 Reviewing deposits

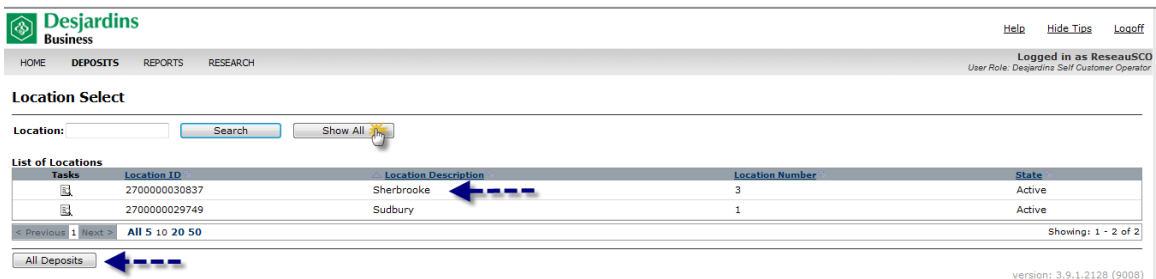
The Deposit List contains deposits by location. The history allows you to display deposits up to 120 days.

Procedure:

- 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.



- To review only deposits for a specific location, select an individual location. To review deposits from all locations, click on **All Deposits**.



Deposit List
(Customer: PME2, Location: Sherbrooke)

List of Deposits

Select	Tasks	Create Date	Deposit Number	Type	Location	Account	Assigned User ID	Amount (\$)	Number of Items	State
		16/02/25 04:58 PM	0000089	Image	Sherbrooke	8435 - Pme 2	ReseauSCO	2,003.17	2/2	Received
		16/02/23 03:00 PM	0000088	Image	Sherbrooke	7343 - Pme2	ReseauSCO	4,350.00	3/3	Perfected-Adjusted
		16/02/23 10:15 AM	0000087	Image	Sherbrooke	7343 - Pme2	ReseauSCO	6,049.00	3/3	Perfected
		16/02/23 10:13 AM	0000086	Image	Sherbrooke	7343 - Pme2	ReseauSCO	3,750.00	3/3	Perfected
		16/02/17 10:45 AM	0000085	Image	Sherbrooke	185 - PME2 msge bloquant	ReseauSCO	4,805.00	3/3	Received
		16/02/17 10:43 AM	0000084	Image	Sherbrooke	7343 - Pme2	ReseauSCO	2,500.00	3/3	Received
		16/02/17 09:07 AM	0000082	Image	Sherbrooke	7343 - Pme2	ReseauSCO	4,805.00	3/3	Received
		16/02/17 09:02 AM	0000081	Image	Sherbrooke	7343 - Pme2	ReseauSCO	2,500.00	3/3	Received
		16/02/17 08:43 AM	0000080	Image	Sherbrooke	7343 - Pme2	ReseauSCO	2,500.00	3/3	Received
		16/02/17 08:37 AM	0000078	Image	Sherbrooke	7343 - Pme2	ReseauSCO	2,500.00	3/3	Received

Showing: 1 - 10 of 18

Select All Clear Transmit Refresh Report View Return Create New Deposit

- 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.

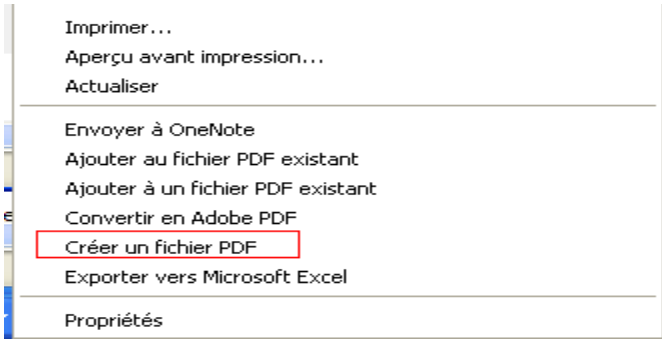
Deposit Summary Report - Customer: PME2
(Location: Sherbrooke)

Report Settings: Sort Criteria: Create Date; Filtered Fields:

Amount/ Item Totals: Total Deposit Value: \$ 49,576.35; Number of Items: 46; Number of Deposits: 18

Deposit Number	Type	Account	Created by	Actual Count	Deposit State	Submitted by	Transfer Date and Time	Amount (\$)
0000089	Image	8435 - Pme 2	ReseauSCO	2	Received	ReseauSCO	16/02/25 04:59 PM	2,003.17
0000088	Image	7343 - Pme2	ReseauSCO	3	Perfected-Adjusted	ReseauSCO	16/02/23 03:01 PM	4,350.00
0000087	Image	7343 - Pme2	ReseauSCO	3	Perfected	ReseauSCO	16/02/23 10:15 AM	6,049.00
0000086	Image	7343 - Pme2	ReseauSCO	3	Perfected	ReseauSCO	16/02/23 10:13 AM	3,750.00
0000085	Image	185 - PME2 msge bloquant	ReseauSCO	3	Received	ReseauSCO	16/02/17 10:46 AM	4,805.00
0000084	Image	7343 - Pme2	ReseauSCO	3	Received	ReseauSCO	16/02/17 10:44 AM	2,500.00
0000082	Image	7343 - Pme2	ReseauSCO	3	Received	ReseauSCO	16/02/17 09:07 AM	4,805.00
0000081	Image	7343 - Pme2	ReseauSCO	3	Received	ReseauSCO	16/02/17 09:03 AM	2,500.00
0000080	Image	7343 - Pme2	ReseauSCO	3	Received	ReseauSCO	16/02/17 08:43 AM	2,500.00
0000078	Image	7343 - Pme2	ReseauSCO	3	Received	ReseauSCO	16/02/17 08:38 AM	2,500.00
0000077	Image	8435 - Pme 2	ReseauSCO	2	Received	ReseauSCO	16/02/04 03:31 PM	2,002.97
0000076	Image	8435 - Pme 2	ReseauSCO	2	Open-Approved			2,002.97
0000075	Image	185 - PME2 msge bloquant	ReseauSCO	2	Open-Disapproved			2,002.97
0000072	Image	8435 - Pme 2	ReseauSCO	2	Received	ReseauSCO	16/02/03 05:02 PM	2,002.86
0000070	Image	185 - PME2 msge bloquant	ReseauSCO	2	Received	ReseauSCO	16/02/03 04:36 PM	2,000.00
0000067	Image	8435 - Pme 2	ReseauSCO	3	Received	ReseauSCO	16/02/03 04:19 PM	2,102.41
0000066	Image	7343 - Pme2	ReseauSCO	2	Perfected	ReseauSCO	16/02/02 04:53 PM	1,500.00
0000065	Image	8435 - Pme 2	ReseauSCO	2	Perfected	ReseauSCO	16/02/02 04:51 PM	200.00

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



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

The screenshot shows the Desjardins Business web application interface. The top navigation bar includes 'HOME', 'DEPOSITS', 'REPORTS', and 'RESEARCH'. The user is logged in as 'ReseauSCC' with the role 'Desjardins Self Customer Operato'. The main content area displays 'Deposit Item List - 0000089' for customer 'PME2' at location 'Sherbrooke'. Below this, 'Deposit Information (Received)' shows a declared amount of 2,003.17 and a current amount of 2,003.17, with a balancing difference of 0.00. A table of 'Scanned Items (2/2)' is shown with columns for Errors, Tasks, Item Type, Post Amount (\$), Sequence, Account, and Routing Transit. The first row is a 'Virtual Credit Item' with a post amount of 2,003.17 and sequence 'CR 0'. The second row is a 'Canadian Cheque' with a post amount of 2,003.17 and sequence '1'. A blue double-click icon is visible in the 'Tasks' column for the Virtual Credit Item. At the bottom, there are buttons for 'Report View' and 'Return to Deposit List'.

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

The screenshot shows the 'Edit Item - CR 0' window. The title bar reads 'Credit Item'. The main content area displays the following details for an 'Electronic Dep. Slip/Bordereau Dep. Virtuel':
 #Deposit/#Depot : 0000089
 Credit amount/Montant de credit : 2,003.17
 Transit : 00309-829
 #Account/#Compte : 8435
 Deposit date/Date du depot : 02/25/2016 16:58:52
 Location Number/Numero site : 3
 Number of Item/Nombre effets : 2
 Transmit date/Date de transmission : 02/25/2016 16:59:31
 00309-829 8435 2003.17 85 51
 On the right side, there is a vertical label: 'Cust name/Nom du client : PME2' and 'User Code/Code Usager : ReseauSCC'. Below the details, there are three input fields: 'Amount (\$)' with value 2,003.17, 'Account' with value 8435, and 'Routing Transit' with value 00309-829. At the bottom, there are navigation arrows, '1 of 2', and a 'Cancel' button.

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

Canadian Cheque

CHÈQUE ANNULÉ

DATE 20
A A A A M M J J

PAYEZ à l'ordre de PREI 2003.17 \$

deux mille trois 17 DOLLARS

POUR _____

SPÉCIMEN

573 00000-010 123654 2,003.17

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

2 of 2 Cancel

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:

- Log in to the Remote deposit application. Click **Deposits**.
- Click **All Deposits** on the **Deposit List** screen.
- 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
- Click on the icon under the **Tasks** column to view the **Open-Balanced** deposit and take appropriate action.

Desjardins Business | HOME DEPOSITS REPORTS RESEARCH | Logged in as ReseauCS | User Role: Desjardins Customer Supervisor

Deposit List

(Customer: PME2)

List of Deposits

Select	Tasks	Create Date	Deposit Number	Type	Location	Account	Assigned User ID	Amount (\$)	Number of Items	State
<input checked="" type="checkbox"/>		16/03/03 10:29 AM	0000094	Image	Sherbrooke	7343 - Pme2	ReseauCO	2,003.20	2/2	Open-Balanced
<input type="checkbox"/>		16/02/25 04:58 PM	0000089	Image	Sherbrooke	8435 - Pme 2	ReseauSCO	2,003.17	2/2	Received
<input type="checkbox"/>		16/02/23 03:00 PM	0000088	Image	Sherbrooke	7343 - Pme2	ReseauSCO	4,350.00	3/3	Perfected-Adjusted
<input type="checkbox"/>		16/02/23 10:15 AM	0000087	Image	Sherbrooke	7343 - Pme2	ReseauSCO	6,049.00	3/3	Perfected
<input type="checkbox"/>		16/02/23 10:13 AM	0000086	Image	Sherbrooke	7343 - Pme2	ReseauSCO	3,750.00	3/3	Perfected
<input type="checkbox"/>		16/02/17 10:45 AM	0000085	Image	Sherbrooke	185 - PME2 msge bloquant	ReseauSCO	4,805.00	3/3	Received
<input type="checkbox"/>		16/02/17 10:43 AM	0000084	Image	Sherbrooke	7343 - Pme2	ReseauSCO	2,500.00	3/3	Received
<input type="checkbox"/>		16/02/17 09:07 AM	0000082	Image	Sherbrooke	7343 - Pme2	ReseauSCO	4,805.00	3/3	Received
<input type="checkbox"/>		16/02/17 09:02 AM	0000081	Image	Sherbrooke	7343 - Pme2	ReseauSCO	2,500.00	3/3	Received
<input type="checkbox"/>		16/02/17 08:43 AM	0000080	Image	Sherbrooke	7343 - Pme2	ReseauSCO	2,500.00	3/3	Received

Previous 1 2 3 Next All 5 10 20 50 | Showing: 1 - 10 of 27

Select All Clear Transmit Approve Disapprove Refresh Report View

version: 3.9.1.2128 (8969)

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

Desjardins Business | HOME DEPOSITS REPORTS RESEARCH | Logged in as ReseauCS | User Role: Desjardins Customer Supervisor

Deposit Item List - 0000095

(Customer: PME2, Location: Sherbrooke)

Deposit Information (Open-Balanced)

Declared amount (\$): 2,003.04 | Current amount (\$): 2,003.04 | Balancing difference (\$): 0.00

Approve Disapprove

Scanned Items (2/2)

Errors	Tasks	Item Type	Post Amount (\$)	Sequence	Account	Routing Transit
		Virtual Credit Item	2,003.04	CR 0	1365	00444-865
		Canadian Cheque	2,003.04	1	123654	00000-010

Previous 1 Next All 5 10 20 50 | Showing: 1 - 2 of 2

Report View Transmit Return to Deposit List

version: 3.9.1.2128 (8962)

- 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.

Desjardins Business | HOME DEPOSITS REPORTS RESEARCH | Logged in as ReseauCO | User Role: Desjardins Customer Operator

Deposit Item List - 0000095

(Customer: PME2, Location: Sherbrooke)

Deposit Information (Open-Disapproved)

Declared amount (\$): 2,003.04 | Current amount (\$): 2,003.04 | Balancing difference (\$): 0.00

Scanned Items (2/2)

Errors	Tasks	Item Type	Post Amount (\$)	Sequence	Account	Routing Transit
		Virtual Credit Item	2,003.04	CR 0	1365	00444-865
		Canadian Cheque	2,003.04	1	123654	00000-010

Previous 1 Next All 5 10 20 50 | Showing: 1 - 2 of 2

Re-open Deposit Report View Return to Deposit List

version: 3.9.1.2128 (8962)

- 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).

Desjardins Business Help Hide Tips Logout

HOME DEPOSITS REPORTS RESEARCH Logged in as ReseauSC
User Role: Desjardins Self Customer Operati

Deposit List
(Customer: PME2)

List of Deposits
Jun 2015

Select	Tasks	Create Date	Deposit Number	Type	Location	Account	Assigned User ID	Amount (\$)	Number of Items	State
		15/06/04 01:01 PM	0000030	Image	Sudbury	99 - PME2	ReseauSCO	800.00	2/2	Perfected
		15/06/03 03:11 PM	0000029	Image	Sudbury	1365 - PME2	ReseauSCO	1,250,000.01	2/2	Perfected-Adjusted
		15/06/02 02:20 PM	0000027	Image	Sudbury	99 - PME2	ReseauCO	0.00	3/3	Perfected-Adjusted
		15/06/02 02:17 PM	0000026	Image	Sudbury	99 - PME2	ReseauCO	5,760.00	5/5	Perfected-Adjusted
		15/06/02 02:15 PM	0000025	Image	Sudbury	99 - PME2	ReseauCO	1,575.00	2/2	Perfected

< Previous 1 2 3 4 Next > 5 10 20 50 Showing: 11 - 15 of 19

Select All Clear Refresh Report View Create New Deposit

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:

- 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.

HOME DEPOSITS REPORTS RESEARCH Logged in as ReseauSCO
User Role: Desjardins Self Customer Operator

Deposit Item List - 0000088
(Customer: PME2, Location: Sherbrooke)

Deposit Information (Perfected-Adjusted)

Post amount (\$): 6,049.00 Credit amount (\$): 4,350.00 Adjusted difference (\$): (1,699.00)

Scanned Items (3/3)

Errors	Tasks	Item Type	Post Amount (\$)	Sequence	Amount (\$)	Difference (\$)	Account	Routing Transit
		Virtual Credit Item	6,049.00	CR 0	4,350.00	(1,699.00)	7343	00309-829
		Canadian Cheque	4,350.00	1	4,350.00		061-222-88	15544-010
		Not Negotiable (adjusted)	1,699.00	2		(1,699.00)	061-222-88	15544-010

Previous 1 Next > All 5 10 20 50 Showing: 1 - 3 of 3

Report View Return to Deposit List version: 3.9.1.2134 (8962)

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

Desjardins Business

HOME DEPOSITS REPORTS RESEARCH

Logged in as ReseauSCO
User Role: Desjardins Self Customer Operator

Deposit Item List - 0000088

(Customer: PME2, Location: Sherbrooke)

Deposit Information (Perfected-Adjusted)

Post amount (\$): 6,049.00 Credit amount (\$): 4,350.00 Adjusted difference (\$): (1,699.00)

Errors	Tasks	Item Type	Post Amount (\$)	Sequence	Amount (\$)	Difference (\$)	Account	Routing Transit
		Virtual Credit Item	6,049.00	CR 0	4,350.00	(1,699.00)	7343	00309-829
		Canadian Cheque	4,350.00	1	4,350.00		061-222-88	15544-010
		Not Negotiable (adjusted)	1,699.00	2		(1,699.00)	061-222-88	15544-010

Report View

Not Negotiable

1699.00 0.00 061-222-88 15544-010 096

Post Amount (\$) Amount (\$) Account Routing Transit Serial

Adjustment History

Reference	Amount (\$)	Reason
20193983	(1,699.00) CAD	Stale Dated

3 of 3 Cancel

- 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**.

The screenshot shows the Desjardins Business interface. At the top, there is a navigation bar with 'HOME', 'DEPOSITS', 'REPORTS', and 'RESEARCH'. The user is logged in as 'ReseauSCO' with the role 'Desjardins Self Customer Operator'. The main content area displays 'Deposit Item List - 0000034' for customer 'PME2' at location 'Sudbury'. Below this, 'Deposit Information (Perfected-Adjusted)' shows a post amount of 3,355.00, a credit amount of 3,555.00, and an adjusted difference of 0.00. A table titled 'Scanned Items (2/2)' lists two items: a 'Virtual Credit Item' and a 'Canadian Cheque (adjusted)'. The 'Canadian Cheque (adjusted)' row is highlighted with a red border and shows a difference of 200.00. A blue arrow points to the deposit title.

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

Deposit Item List - 0000034

(Customer: PME2, Location: Sudbury)

Deposit Information (Perfected-Adjusted)

Post amount (\$):	3,355.00	Credit amount (\$):	3,555.00	Adjusted difference (\$):	0.00
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Scanned Items (2/2)

Errors	Tasks	Item Type	Post Amount (\$)	Sequence	Amount (\$)	Difference (\$)	Account	Routing Transit
		Virtual Credit Item	3,355.00		3,555.00	200.00	1365	00444-865
		Canadian Cheque (adjusted)	3,355.00	1	3,555.00	200.00	123-456-7	00000-016

Previous 1 Next 5 10 20 50

Report View

Edit Item - 1

Canadian Cheque

CHÉQUE ANNULÉ
DATE: 20150608
PAYER: PME
3555- \$
12345
SPÉCIMEN

00427 Serial 00000-016 Routing Transit 123-456-7 Account 3,555.00 Amount (\$) Aux on us

Adjustment History:

Reference	Amount (\$)	Reason
81591827	200.00	Difference - amount entered vs. received

2 of 2

Return to Deposit List
version: 3.4.1.1972 (8962)

- 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

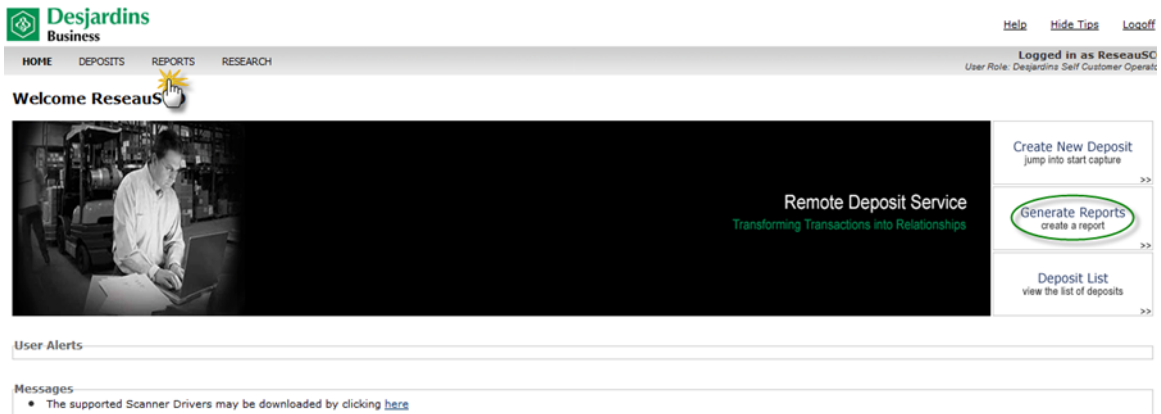
Several reports can be created so that you can view deposit information stored in the history for 120 days.

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 <u>specific processing date</u> . 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 <i>Note: The heading on the report is Summary of Deposits by Account</i>	<u>Summarizes the simple deposit processing activities</u> for a selected customer's accounts over a <u>specified processing period</u> . 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 <i>Note: The heading on the report is Details of Deposit by Account</i>	<u>Provides detailed information about the simple deposit processing activities</u> for a selected customer's accounts <u>over a specified processing period</u> . 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 <u>details on all items</u> (cheques) processed for a selected location over a specific period. Available in CSV or XLS.
Exception Item Export Report	Lists all <u>deposit items</u> processed during the selected processing period that <u>were flagged with errors</u> 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.

Report Instances				
Tasks	Description	Execution Date	Elapsed Time	State
	Deposit Summary	14/01/10 08:00 PM	4.625	Completed

Showing: 1 - 1 of 1

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

If you have Internet Explorer, a security message² 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.

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

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

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.

The screenshot displays the 'Item Research - (Query)' page in the Desjardins Business system. The page has a navigation bar with 'HOME', 'ADMINISTRATION', 'DEPOSITS', 'REPORTS', and 'RESEARCH' tabs. The 'RESEARCH' tab is selected. The page is titled 'Item Research - (Query)'. Below the title, there are two main sections: 'Search Criteria' and 'Values'. The 'Search Criteria' section has a 'Deposit Date' dropdown menu and three 'Select Criteria...' dropdown menus. The 'Values' section shows a date range from '20 November 2013 12:00 AM' to '20 November 2013 11:59 PM'. At the bottom of the form, there are 'Search' and 'Clear' buttons. Blue dashed arrows point to the 'Deposit Date' dropdown, the date range, and the 'Search' button.

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

Item Research - (Query)

Search Criteria: Deposit Date: 20 November 2013 12:00 AM to 20 November 2013 11:59 PM

Select	Stored	Tasks	State	Item Type	Difference	Amount (\$)	Account	Routing Transit
<input type="checkbox"/>	<input checked="" type="checkbox"/>		Recognition Complete	Virtual Credit Item	0.00	30.00	0509489	98000-815
<input type="checkbox"/>	<input type="checkbox"/>		Recognition Complete	Canadian Cheque	0.00	30.00	003230-20	00484-865
<input type="checkbox"/>	<input type="checkbox"/>		Recognition Complete	Virtual Credit Item	0.00	98,280.18	0509489	98000-815
<input type="checkbox"/>	<input type="checkbox"/>		Recognition Complete	Canadian Cheque	0.00	97,280.18	123-456-7	10020-016
<input type="checkbox"/>	<input type="checkbox"/>		Recognition Complete	Canadian Cheque	0.00	1,000.00	123-456-7	00981-039
<input type="checkbox"/>	<input type="checkbox"/>		Recognition Complete	Virtual Credit Item	0.00	97,280.18	0509489	98000-815
<input type="checkbox"/>	<input type="checkbox"/>		Recognition Complete	Canadian Cheque	0.00	97,280.18	123-456-7	10020-016
<input type="checkbox"/>	<input type="checkbox"/>		Recognition Complete	Virtual Credit Item	0.00	35.50	0509489	98000-815
<input type="checkbox"/>	<input type="checkbox"/>		Recognition Complete	Canadian Cheque	0.00	35.50	006167-29	00664-865
<input type="checkbox"/>	<input type="checkbox"/>		Recognition Complete	Virtual Credit Item	0.00	24,999,999.99	0509489	98000-815

Report Type: PDF Images: No Images

Select All Clear List **Create Report** Add to Stored Results Go to Stored Results

version: 3.4.1.1933 (9059) NCR_Corporation

- 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.

Item Research - (Stored Results)

Select	Stored	Tasks	State	Item Type	Difference	Amount (\$)	Account	Routing Transit
<input type="checkbox"/>	<input checked="" type="checkbox"/>		Recognition Complete	Canadian Cheque	0.00	30.00	003230-20	00484-865

Report Type: PDF Images: No Images

Select All **Create Report** Remove from Results Go to Query

version: 3.4.1.1933 (9060) NCR_Corporation

Example of an **Item Research** report:

Report run on: 2014/01/11 07:44 AM EST
 Deposit Date: 11/20/2013 12:00 AM EST to 11/20/2013 11:59 PM EST
 Report run by: EntrepriseCU2

Item Research - Entreprise C

Account Name/Number: **Entreprise C/0509489**

Deposit	Location	Item Number	R/T	Account Number	Check Number	Post Amount
0000051	Montréal	0000000	98000-815	0509489		30.00
0000051	Montréal	0000001	00484-865	003230-20	750	30.00
Deposit	Location	Item Number	R/T	Account Number	Check Number	Post Amount
0000052	Montréal	0000000	98000-815	0509489		98,280.18
0000052	Montréal	0000001	10020-016	123-456-7	00000252	97,280.18
0000052	Montréal	0000002	00981-039	123-456-7	00000200	1,000.00

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

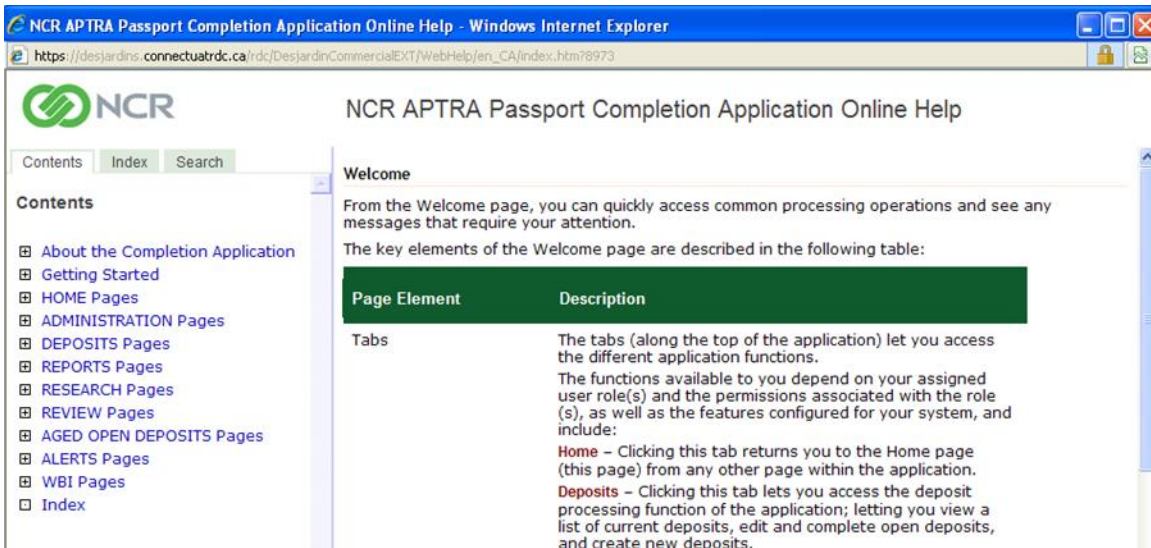
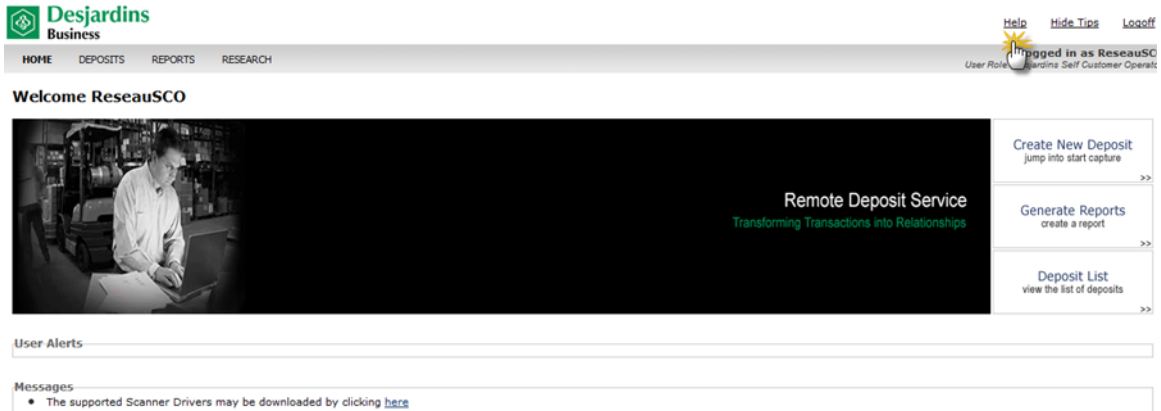
Additional references

- 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



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*:
Address of head office*:	Office:
City/Town	Country*:
Province*	Postal code*:
Phone:	Other:

ACCOUNTS	
Account no.*: <input type="checkbox"/> Add <input type="checkbox"/> Delete	Transit no./Institution*:
Display name*:	Legal name:
Account no.*: <input type="checkbox"/> Add <input type="checkbox"/> Delete	Transit no./Institution*:
Display name*:	Legal name:
Account no.*: <input type="checkbox"/> Add <input type="checkbox"/> Delete	Transit no./Institution*:
Display name*:	Legal name:
Account no.*: <input type="checkbox"/> Add <input type="checkbox"/> Delete	Transit no./Institution*:
Display name*:	Legal name:
Account no.*: <input type="checkbox"/> Add <input type="checkbox"/> 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.*:	

Appendix B – Troubleshooting

MICR Invalid

Edit Item - 1

⚠ MICR Invalid

Canadian Cheque

CHÉQUE ANNULÉ

DATE 20140127
A A A A M M J J

PAYEZ à l'ordre de *Entreprise C* 15.00 \$
Quinze dollars

POUR *Spécimen*

100 DOLLARS

000354 00000-006 1-23-456-7 T/C 15.00

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

< 2 of 2 > Delete Next Error Save Cancel

- 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.
- Re-enter the numbers as encoded on the MICR line.
- Click **Next Error** if there is more than one item to correct.

Unknown item

Edit Item - 1

⚠ Unknown Item

-- Unknown --

CHÉQUE ANNULÉ

DATE 20140127
A A A A M M J J

PAYEZ à l'ordre de *Entreprise C* 80.00 \$
Eighty

POUR *Spécimen*

100 DOLLARS



000000-006

000000-006

Delete

< 2 of 2 > Delete Next Error Save Cancel

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.

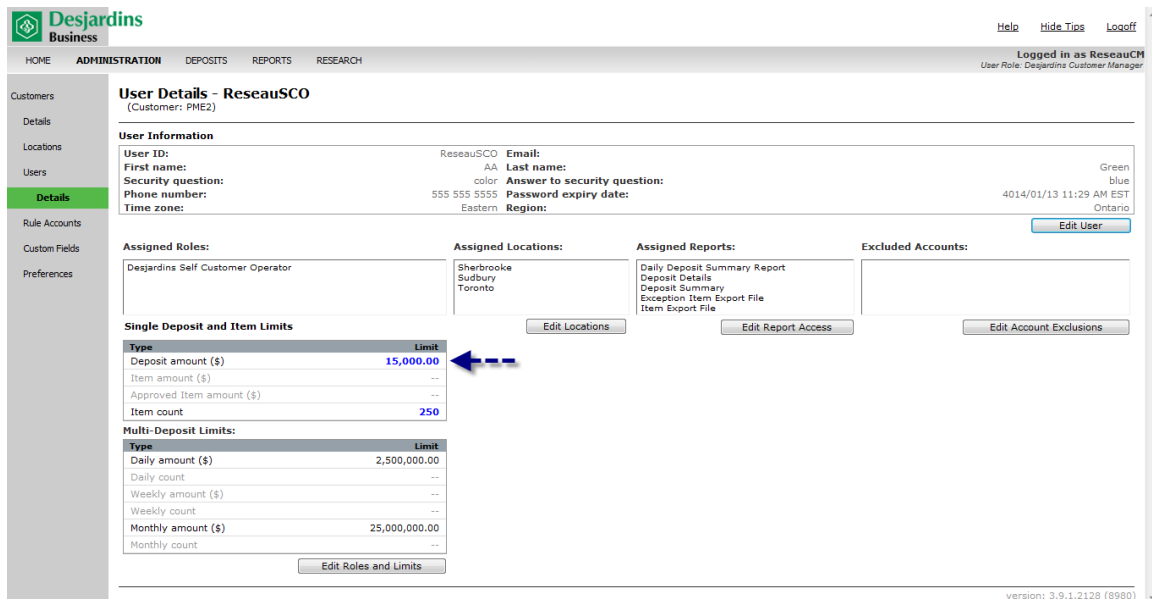
- Click on the arrow  in the **** Unknown ****  window.
- In the dropdown list underneath the error message, select **Canadian Cheque**. A blank line will appear under the cheque image:

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

- 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 screenshot shows the 'User Details - ReseauSCO' page. Under the 'Single Deposit and Item Limits' section, there is a table with the following data:

Type	Limit
Deposit amount (\$)	15,000.00
Item amount (\$)	---
Approved Item amount (\$)	---
Item count	250

A blue dashed arrow points to the '15,000.00' value in the 'Deposit amount (\$)' row.

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 proceed with the deposit.

Desjardins Business Help

HOME DEPOSITS REPORTS RESEARCH User Role: De

New Deposit

(Customer: PME2)

Declared amount(\$): This amount may not be larger than 15,000.00.

Location:*

Account number:*

Routing transit number:

Deposit type:* Simple

Clearing channel:* Image

Company name:

Optional field 1:

Optional field 2:

Optional field 3:

Number of items:

Declared amount (\$):*

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**.

The screenshot shows the Desjardins Business web application interface. The main page displays a 'Deposit Item List - 000107' for customer 'Entreprise C' at location 'Calgary'. A 'Duplicate' error is highlighted in the 'Errors' column. The 'Scanned Items (3/3)' table shows a list of items with a 'Duplicate' icon in the 'Errors' column. A modal window titled 'Edit Item - 2' is open, showing a scanned image of a 'Canadian Cheque' (CHÉQUE ANNULÉ) for \$120.00. The cheque details include the MICR line: ⑆000353⑆ 00000-006⑆ 123-4567⑆. The modal window also displays the cheque's serial number (000353), routing transit (00000-006), account (123-456-7), T/C, amount (\$120.00), and aux on us. The modal window has buttons for 'Delete', 'Next Error', 'Save', and 'Cancel'.

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

Duplicate Items

Current deposit details

Deposit ID: 107
 Location: Calgary
 Account number: 0509489
 Created by: EntrepriseCU2
 Create date: 2014 Jan, 27 04:15 PM
 Number of items: 3
 Amount (\$): 220.00
 State: Processing

Duplicate deposit details

Deposit ID: 102
 Location: Calgary
 Account number: EntrepriseCU2
 Created by: EntrepriseCU2
 Create date: 2014 Jan, 27 11:42 AM
 Number of items: 2
 Amount (\$): 120.00
 State: Balanced

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

Return to Edit Item

- 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 subtract 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.

Desjardins Business

HOME DEPOSITS REPORTS RESEARCH

Help Hide Tips Logout

Logged in as EntrepriseCU2
 User Role: Desjardins Self Customer Operator

Edit Deposit - 000108
 (Customer: Entreprise C)

Location:* Calgary
 Account number:* 0509489 - Entreprise C
 Routing transit number:* 98000-815
 Clearing channel:* Image
 Company name:
 Cost center:* 123
 System:* BeaulieuNV
 Optional field 3:
 Number of items: 3
 Declared amount (\$):* 111,245.92

Save Changes Cancel

version: 3.4.1.1937 (8965) NCR Corporation

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

The screenshot shows the 'Deposit Item List - 000108' interface. At the top, the 'Declared amount (\$):' is 111,245.92 and the 'Current amount (\$):' is 11,345.92, resulting in a 'Balancing difference (\$):' of 99,900.00. A table of 'Scanned Items (3/3)' is displayed with the following data:

Errors	Tasks	Item Type	Post Amount (\$)	Sum	Account	Routing Transit
		Virtual Credit Item	111,245.92		0509489	98000-815
		Canadian Cheque	100.00	3	123-456-7	00000-006
⚠		Canadian Cheque	11,245.92	4	123-456-7	00000-006

The 'Complete' button is highlighted in red, indicating an error. A blue dashed arrow points from the 'Balancing difference' field to the '11,245.92' amount in the table.

- Verify the \$100.00 item (supposed to be \$100,000.00).
- 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.
- Click the flagged item to see what needs to be done.

The screenshot shows the 'Edit Item - 3' dialog box for a 'Canadian Cheque'. The cheque image is displayed with a red box around the amount field, which contains '100.00'. The 'Amount (\$)' field in the dialog is also highlighted with a red box and contains '100.00'. The 'Serial' field is 000360, 'Routing Transit' is 00000-006, and 'Account' is 123-456-7. The 'Aux on us' field is empty. The 'Complete' button in the background is still red.

- 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**.

Desjardins Business

HOME DEPOSITS REPORTS RESEARCH

Logged in as **EntrepriseCU2**
User Role: Desjardins Self Customer Operator

Deposit Item List - 000108
(Customer: Entreprise C, Location: Calgary)

Success: Deposit [108] was successfully updated.

Deposit Information (Open-Processing)

Declared amount (\$): 100,000.00 Current amount (\$): 100,000.00 Balancing difference (\$): 0.00

Scanned Items (2/2)

Errors	Tasks	Item Type	Post Amount (\$)	Sequence	Account	Routing Transit
		Virtual Credit Item	100,000.00		0509489	98000-815
		Canadian Cheque	100,000.00	3	123-456-7	00000-006

Showing: 1 - 2 of 2

version: 3.4.1.1937 (8962) NCR Corporation

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

Desjardins Business

HOME DEPOSITS REPORTS RESEARCH

Logged in as **EntrepriseCU2**
User Role: Desjardins Self Customer Operator

Edit Deposit - 000108
(Customer: Entreprise C)

Location:* Calgary

Account number:* 0509489 - Entreprise C

Routing transit number:* 98000-815

Clearing channel:* Image

Company name:

Cost center:* 123

System:* BeaulieuHV

Optional field 3:

Number of items: 3

Declared amount (\$):* 111,245.92

version: 3.4.1.1937 (8965) NCR Corporation

H. Click **Complete**.

Desjardins Business

HOME DEPOSITS REPORTS RESEARCH

Logged in as **EntrepriseCU2**
User Role: Desjardins Self Customer Operator

Deposit Item List - 000108
(Customer: Entreprise C, Location: Calgary)

Success: Deposit [108] was successfully updated.

Deposit Information (Open-Processing)

Declared amount (\$): 100,000.00 Current amount (\$): 100,000.00 Balancing difference (\$): 0.00

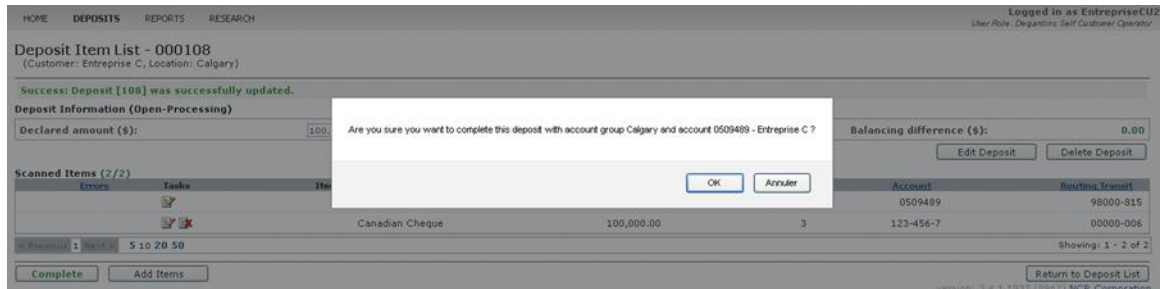
Scanned Items (2/2)

Errors	Tasks	Item Type	Post Amount (\$)	Sequence	Account	Routing Transit
		Virtual Credit Item	100,000.00		0509489	98000-815
		Canadian Cheque	100,000.00	3	123-456-7	00000-006

Showing: 1 - 2 of 2

version: 3.4.1.1937 (8962) NCR Corporation

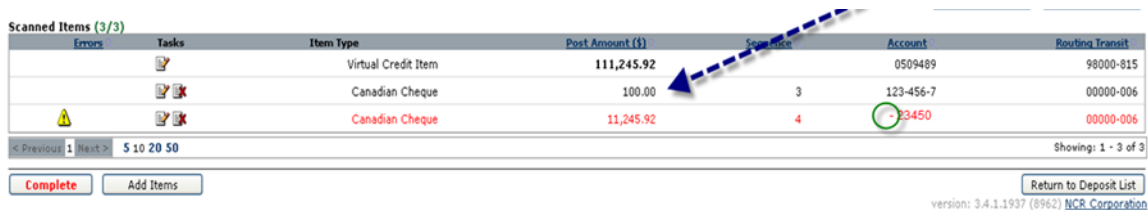
I. Click **OK**.



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**.

Deposit Item List - 000104
(Customer: Entreprise C, Location: Calgary)

Transport Problem: The hopper is jammed. [Click the Recover button to resolve the problem.](#) [Recover](#)

Deposit Information (Open-Jammed)

Declared amount (\$): [Save](#) Current amount (\$): 0.00 Balancing difference (\$): 40,000.00 [Delete Deposit](#)

Errors	Tasks	Item Type	Post Amount (1)	Sequence	Account	Routing Transit
		Virtual Credit Item	40,000.00		0509489	98000-815

< Previous 1 Next > 5 10 20 50 Showing: 1 - 1 of 1

[Add Items](#) [Report View](#) [Return to Deposit List](#)

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

HOME DEPOSITS Logged in as Landon Durette
User Role: Customer Operator

Transport Recovery

Hopper could not be started due to an outstanding exception.

Follow these steps to recover the transport:

- 1) Remove all documents from the track and document feed area.
- 2) Reorder the documents starting with the document after the one displayed below.
- 3) Click "Restart Scanner". Your list of item displays and then replace documents in the document feed area.

This is the image of the last item successfully captured:

[Restart Scanner](#) [Cancel](#) version: 3.1.0.07 (8970) NCR Corporation

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.

- At the top of the page, click on the failed image quality link in the message area. The **Edit Item** screen appears.
- 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.
- Look at the images to verify that the document was scanned correctly.
- 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.

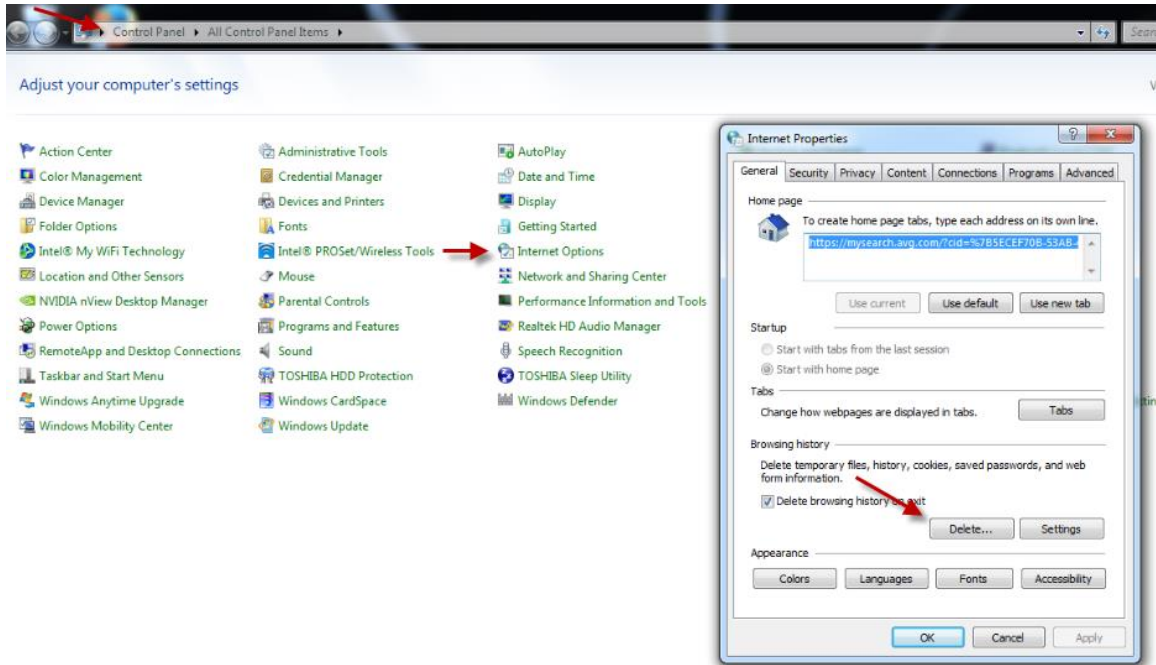
Below are other messages that may appear during the deposit process:

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:

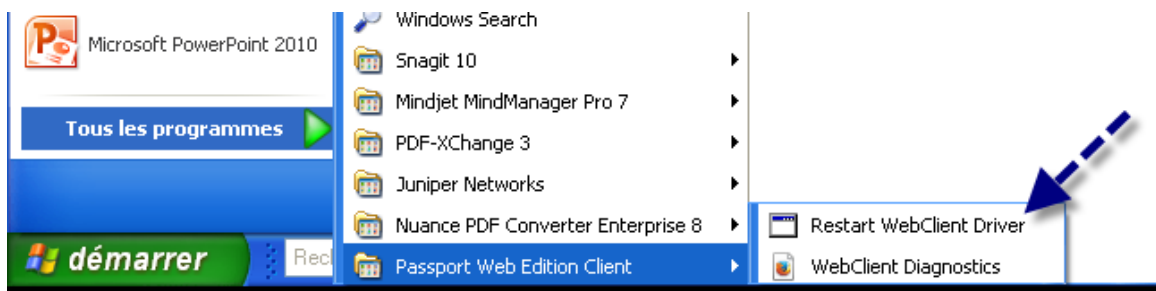
- A. Click **Tools > Internet Options**.
- B. In the window that opens, click **Delete** in the Browsing history section.



Scanner troubleshooting guide

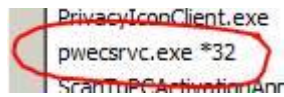
Please refer to the troubleshooting guide sent by Paystation. If you're still having problems after following the steps in the guide, do the following:

- 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:

- Pwecsvrvc.exe :



On the WebClient Diagnostics page:



The screenshot shows a web browser window with the address bar displaying 'localhost/pptcdrvrdiag'. The page title is 'NCR Passport Web Edition Client Diagnostic'. Under the heading 'Summary Info:', the following details are listed:

Driver Version:	03.12.00.03
Transport ID:	2820
Receipt Printer Port:	Not Found
Receipt Printer Model:	Unknown
Log File Name:	[None]
Driver HttpSvr:	Port 80 functioning

Below the summary information, there are several blue underlined links: [Initialize Scanner], [Print Test Receipt], [Start Debug Monitor], [Save Logs], [End Deposit Client side for Diagnostics - Log off application first.], and [Shutdown Scanner - Log off application first (Takes 30 seconds)]. An arrow points to the [Initialize Scanner] link.

- 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.

Report run on:		03/10/2014 01:23 PM EDT	Report run by:		EntrepriseCU2		
Report Deposit Date		03/03/2014 05:23 PM EST					
Daily Deposit Summary Report - Entreprise C							
Summary of All Accounts - Entreprise C							
		Number of Accounts:	2				
		Number of Deposits:	5				
		Total of Deposits Submitted:	6,100.00				
		Total Number of Debit Items:	9				
		Total Number of Items:	14				
Account Name/Number	Number of Deposits	Total of Deposits Submitted	Number of Items	Number of Debit Items			
Entreprise C/0509489	3	4,350.00	9	6			
Entreprise C/0509729	2	1,750.00	5	3			
Account Name/Number:		Number of Deposits:	0				
		Total of Deposits Submitted:	0.00				
		Total Number of Debit Items:	0				
		Total Number of Items:	0				
Deposit Number	Item Count	Post Amount	Credit Amount	Adjustment	Depositor	Location	Deposit Date
	0	0.00	0.00	0.00			

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

Confidential

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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.

Report run on: 2016/02/18 02:40 PM EST
 Selected Start Date: 2016/02/17 12:00 AM EST
 Location: All
 Account Number: All
 Report run by: AA Green
 Selected End Date: 2016/02/18 11:59 PM EST
 Deposits Created by: ReseauSCO
 Deposit Status: All
 Segment:

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

Confidential

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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	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.

Report Start Date/Time	Report End Date/Time	Location Name	Location Code/Deposit Account Name	Deposit Account Subject Code	Print Date	Deposit Number Type	Item Status	Sequence Line Status	User Login (CPC, 01)	Account Number/Prod Account Adjustment Amount	Account Adjustment Amount	Account Balance	Check Number	Bank Item Seq/Adjustment Seq/ID
03/02/2011 12:00 AM EST	03/02/2011 11:59 PM EST	522 Warner Rd, Toronto, Ontario	100 Water Mutual bank account Warner Rd	40780740 CGA02011 01 40 AM EST	03/02/2011 01:40 AM EST	1 Business check EPC	Received	0	Laurena Kanner	1300	0	0	0	0
03/02/2011 12:00 AM EST	03/02/2011 11:59 PM EST	522 Warner Rd, Toronto, Ontario	100 Water Mutual bank account Warner Rd	40780740 CGA02011 01 40 AM EST	03/02/2011 01:40 AM EST	1 Business check EPC	Received	0	Laurena Kanner	380.43	0	0	0	0
03/02/2011 12:00 AM EST	03/02/2011 11:59 PM EST	522 Warner Rd, Toronto, Ontario	100 Water Mutual bank account Warner Rd	40780740 CGA02011 01 40 AM EST	03/02/2011 01:40 AM EST	1 Business check EPC	Received	0	Laurena Kanner	1730	0	0	0	0
03/02/2011 12:00 AM EST	03/02/2011 11:59 PM EST	522 Warner Rd, Toronto, Ontario	100 Water Mutual bank account Warner Rd	40780740 CGA02011 01 40 AM EST	03/02/2011 01:40 AM EST	1 MultiBank Account	Received	0	Laurena Kanner	10000017	207701	232	342	3480
03/02/2011 12:00 AM EST	03/02/2011 11:59 PM EST	522 Warner Rd, Toronto, Ontario	100 Water Mutual bank account Warner Rd	40780740 CGA02011 01 40 AM EST	03/02/2011 01:40 AM EST	1 Business check EPC	Received	0	Laurena Kanner	146	0	0	0	0
03/02/2011 12:00 AM EST	03/02/2011 11:59 PM EST	106 King St, Hibernia, Ontario	100 Water Mutual bank account King St	19400000 CGA02011 01 40 AM EST	03/02/2011 01:40 AM EST	1 Business check EPC	Received	0	Laurena Kanner	142	0	0	0	0
03/02/2011 12:00 AM EST	03/02/2011 11:59 PM EST	106 King St, Hibernia, Ontario	100 Water Mutual bank account King St	19400000 CGA02011 01 40 AM EST	03/02/2011 01:40 AM EST	1 Business check EPC	Received	0	Laurena Kanner	300	0	0	0	0
03/02/2011 12:00 AM EST	03/02/2011 11:59 PM EST	106 King St, Hibernia, Ontario	100 Water Mutual bank account King St	19400000 CGA02011 01 40 AM EST	03/02/2011 01:40 AM EST	1 Business check EPC	Received	0	Laurena Kanner	1400	0	0	0	0
03/02/2011 12:00 AM EST	03/02/2011 11:59 PM EST	106 King St, Hibernia, Ontario	100 Water Mutual bank account King St	19400000 CGA02011 01 40 AM EST	03/02/2011 01:40 AM EST	1 Business check EPC	Received	0	Laurena Kanner	116	0	0	0	0
03/02/2011 12:00 AM EST	03/02/2011 11:59 PM EST	106 King St, Hibernia, Ontario	100 Water Mutual bank account King St	19400000 CGA02011 01 40 AM EST	03/02/2011 01:40 AM EST	1 Business check EPC	Received	0	Laurena Kanner	107	0	0	0	0
03/02/2011 12:00 AM EST	03/02/2011 11:59 PM EST	106 King St, Hibernia, Ontario	100 Water Mutual bank account King St	19400000 CGA02011 01 40 AM EST	03/02/2011 01:40 AM EST	1 MultiBank Account	Received	0	Laurena Kanner	1000017	207701	106	106	3110
03/02/2011 12:00 AM EST	03/02/2011 11:59 PM EST	106 King St, Hibernia, Ontario	100 Water Mutual bank account King St	19400000 CGA02011 01 40 AM EST	03/02/2011 01:40 AM EST	1 Business check EPC	Received	0	Laurena Kanner	111	0	0	0	0
03/02/2011 12:00 AM EST	03/02/2011 11:59 PM EST	106 King St, Hibernia, Ontario	100 Water Mutual bank account King St	19400000 CGA02011 01 40 AM EST	03/02/2011 01:40 AM EST	1 Business check EPC	Received	0	Laurena Kanner	303	0	0	0	0
03/02/2011 12:00 AM EST	03/02/2011 11:59 PM EST	106 King St, Hibernia, Ontario	100 Water Mutual bank account King St	19400000 CGA02011 01 40 AM EST	03/02/2011 01:40 AM EST	1 Business check EPC	Received	0	Laurena Kanner	100	0	0	0	0
03/02/2011 12:00 AM EST	03/02/2011 11:59 PM EST	106 King St, Hibernia, Ontario	100 Water Mutual bank account King St	19400000 CGA02011 01 40 AM EST	03/02/2011 01:40 AM EST	1 Business check EPC	Received	0	Laurena Kanner	42	0	0	0	0
03/02/2011 12:00 AM EST	03/02/2011 11:59 PM EST	742 Cynthia St, Cambridge, Ontario	100 Water Mutual bank account Cynthia St	29401000 CGA02011 01 40 AM EST	03/02/2011 01:40 AM EST	1 Business check EPC	Received	0	Laurena Kanner	412	0	0	0	0
03/02/2011 12:00 AM EST	03/02/2011 11:59 PM EST	742 Cynthia St, Cambridge, Ontario	100 Water Mutual bank account Cynthia St	29401000 CGA02011 01 40 AM EST	03/02/2011 01:40 AM EST	1 Business check EPC	Received	0	Laurena Kanner	626	0	0	0	0
03/02/2011 12:00 AM EST	03/02/2011 11:59 PM EST	19 Fargate Dr, South, Ontario	100 Water Mutual bank account Fargate Dr	50740000 CGA02011 01 40 AM EST	03/02/2011 01:40 AM EST	1 MultiBank Account	Received	17	Laurena Kanner	1000017	207701	86	86	3110
03/02/2011 12:00 AM EST	03/02/2011 11:59 PM EST	19 Fargate Dr, South, Ontario	100 Water Mutual bank account Fargate Dr	50740000 CGA02011 01 40 AM EST	03/02/2011 01:40 AM EST	1 Business check EPC	Received	0	Laurena Kanner	1730	0	0	0	0
03/02/2011 12:00 AM EST	03/02/2011 11:59 PM EST	101 Ave, Waterloo, Ontario	100 Water Mutual bank account 101 Ave	40780740 CGA02011 01 40 AM EST	03/02/2011 01:40 AM EST	1 Business check EPC	Received	0	Laurena Kanner	107	0	0	0	0
03/02/2011 12:00 AM EST	03/02/2011 11:59 PM EST	406 Hart St, Waterloo, Ontario	200 Tenny's Bakery bank account Hart St	20000000 CGA02011 01 40 AM EST	03/02/2011 01:40 AM EST	12 Virtual Credit Item	Reverse Faked	5	Jason Proulx	4000000	20000000	30.75	30.75	0
03/02/2011 12:00 AM EST	03/02/2011 11:59 PM EST	406 Hart St, Waterloo, Ontario	200 Tenny's Bakery bank account Hart St	20000000 CGA02011 01 40 AM EST	03/02/2011 01:40 AM EST	12 Personal Check	Reverse Faked	1	Jason Proulx	1000013	00000000	30.75	30.75	0
03/02/2011 12:00 AM EST	03/02/2011 11:59 PM EST	406 Hart St, Waterloo, Ontario	200 Tenny's Bakery bank account Hart St	20000000 CGA02011 01 40 AM EST	03/02/2011 01:40 AM EST	10 Virtual Credit Item	Reverse Faked	5	Laurena Kanner	4000000	20000000	16	16	0
03/02/2011 12:00 AM EST	03/02/2011 11:59 PM EST	406 Hart St, Waterloo, Ontario	200 Tenny's Bakery bank account Hart St	20000000 CGA02011 01 40 AM EST	03/02/2011 01:40 AM EST	12 Personal Check	Reverse Faked	2	Laurena Kanner	1000013	00000000	22	22	0
03/02/2011 12:00 AM EST	03/02/2011 11:59 PM EST	406 Hart St, Waterloo, Ontario	200 Tenny's Bakery bank account Hart St	20000000 CGA02011 01 40 AM EST	03/02/2011 01:40 AM EST	10 Virtual Credit Item	Reverse Faked	5	Laurena Kanner	4000000	20000000	24	24	0
03/02/2011 12:00 AM EST	03/02/2011 11:59 PM EST	406 Hart St, Waterloo, Ontario	200 Tenny's Bakery bank account Hart St	20000000 CGA02011 01 40 AM EST	03/02/2011 01:40 AM EST	10 Personal Check	Reverse Faked	1	Laurena Kanner	1000013	00000000	24	24	0
03/02/2011 12:00 AM EST	03/02/2011 11:59 PM EST	406 Hart St, Waterloo, Ontario	200 Tenny's Bakery bank account Hart St	20000000 CGA02011 01 40 AM EST	03/02/2011 01:40 AM EST	10 Personal Check	Reverse Faked	2	Laurena Kanner	1000013	00000000	16	16	0
03/02/2011 12:00 AM EST	03/02/2011 11:59 PM EST	406 Hart St, Waterloo, Ontario	200 Tenny's Bakery bank account Hart St	20000000 CGA02011 01 40 AM EST	03/02/2011 01:40 AM EST	10 Personal Check	Reverse Faked	2	Laurena Kanner	1000013	00000000	30	30	0
03/02/2011 12:00 AM EST	03/02/2011 11:59 PM EST	406 Hart St, Waterloo, Ontario	200 Tenny's Bakery bank account Hart St	20000000 CGA02011 01 40 AM EST	03/02/2011 01:40 AM EST	10 Personal Check	Reverse Faked	4	Laurena Kanner	1000013	00000000	75	75	1100
03/02/2011 12:00 AM EST	03/02/2011 11:59 PM EST	406 Hart St, Waterloo, Ontario	200 Tenny's Bakery bank account Hart St	20000000 CGA02011 01 40 AM EST	03/02/2011 01:40 AM EST	10 Personal Check	Reverse Faked	5	Laurena Kanner	1000013	00000000	15	15	0

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.

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 screenshot shows a dense grid of data with many columns. The columns are organized into several groups, with headers in a dark green bar at the top. The data rows are light green. The columns include fields like Report File Type, Report Date, Report Requester, Report Request User ID, Requested Segment, Report Start Date/Time, Report End Date/Time, Bank Name, Customer Name, Location Name, Deposit Transaction ID, Receipt Reference Number, Deposit Account, Item Creation Date, and Submit Date. The data appears to be a list of deposit items with various attributes and values.

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	<p>Identifies whether the amount for an item that failed CAR/LAR testing was manually keyed (or confirmed) by a user during completion application processing.</p> <p>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.</p> <p>"Override" – a user manually keyed (or confirmed) the amount during completion application processing.</p>
Duplicate	<p>Identifies whether the item passed duplicate detection testing performed by the rules application.</p> <p>A blank value – the item was not identified as a duplicate item.</p> <p>"Error" – the item was identified as a duplicate item.</p>
Duplicate Override	<p>Identifies whether the duplicate error displayed for an item identified as a duplicate item was manually overridden by a user during completion application processing.</p> <p>A blank value – for an item identified as a duplicate item, indicates that a user did not override the error during completion application processing.</p> <p>"Override" – a user manually overrode the duplicate error during completion application processing.</p>
MICR/OCR Mismatch	<p>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.</p> <p>A blank value – for items where MICR and software OCR comparison was performed, the MICR lines matched.</p> <p>"Mismatch" – the value read for the item's MICR line by the cheque scanner did not match the value determined by software OCR.</p>

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.