

Remote Deposit Service



How to consult this guide

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

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

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

Table of contents

Та	able	e of c	onte	nts	. 4			
1	Description – Remote Deposit service							
2	I	Requirements						
3	I	Usef	ul inf	formation	. 8			
	3.1	L	Und	erstanding roles	8			
	3.2	2	Best	operational risk practices	9			
	3	3.2.1	L	Secure interface	. 9			
		3.2.2	2	Deposit limits	10			
		3.2.3	3	Cheques	10			
4	I	Insta	alling	the driver and scanner	11			
	4.1	L	Insta	alling the driver	11			
	4.2	2	Con	necting the scanner	14			
5	I	Rem	ote c	leposit application	15			
	5.1	L	Acce	essing the application	15			
	5.2	2	Read	ctivating a password	16			
	5.3	3	Rem	ote deposit application home page	16			
	5.4	1	lcon	s on screenshots	17			
6		Adm	inist	ration	17			
	6.1	L	Deta	ils	17			
	6.2	2	Loca	tions	18			
	6.3	3	Usei	~S	20			
	(6.3.1	L	Assigning locations to users	20			
	(6.3.2	2	Assigning reports to users	21			
	(6.3.3	3	Excluding a user from an account	22			
	6.4	1	Rule	accounts	23			
	6.5	5	Cust	om fields	23			
	(6.5.1	L	Creating a custom field	23			

6.5.2 As		2	Associating a custom field with an account	25
	6.5.	3	Editing and searching a custom field	25
6	5.6	Pref	erences	26
	6.6.	1	Optional fields	26
	6.6.	2	Endorsing an item	27
	6.6.	3	Lists	28
	6.6.	4	Reports	29
7	Dep	osits		30
7	'.1	Crea	ating a new deposit	30
7	.2	Edit	ing or correcting a deposit	33
7	' .3	Revi	iewing deposits	34
7	' .4	Sup	ervising operator deposits	37
7	'.5	Adju	usting a deposit	39
	7.5.	1	Deposit status: Perfected	39
	7.5.	2	Deposit status: Perfected-Adjusted (cheque is removed from deposit)	40
	7.5.	3	Deposit status: Perfected-Adjusted (cheque is not removed from deposit)	43
8	Rep	orts .		45
9	Rese	earch		48
10	Peri	odic	scanner maintenance	50
11	Sup	port.		51
	11.1	. Onl	ine help	51
	11.2	2 Cus	tomer service	52
Арр	pendix	(A –	Remote deposit – Member information form	53
Арр	pendix	к В — ⁻	Troubleshooting	54
	MIC	R Inv	alid	54
	Unk	nowr	ו item	54
	Dep	osit a	amount exceeds the set limit – Deposit profile	55
	Dup	licate	2	56
	Mul	tiple	errors in deposit	57
	Scar	nned	item transport problem	60
	Faile	ed im	age quality	
				5

	Slow browser	62
	Scanner troubleshooting guide	63
Арр	endix D – Examples of reports and descriptions of their labels	67
Glos	sary	78

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:
 - \circ 74% of cheques are read and require no human intervention
 - $\circ~~$ 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 "<u>Remote deposit enrollment agreement</u>."
- 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: <u>solutions.en.ligne@cad.desjardins.com</u>
 - 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 <u>https://desjardins.connectrdc.ca</u> 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	• View the details in the business's file			
manager	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 			

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

3.2 Best operational risk practices

3.2.1 Secure interface

Username and password

- To access the Remote deposit application, users will need a username and password.
 - \circ $\;$ 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.
 - \circ $\;$ The password must not be disclosed.

Role

The Desjardins customer manager also assigns one or more roles to each user. Each role (see section <u>3.1 Understanding roles</u>) 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.

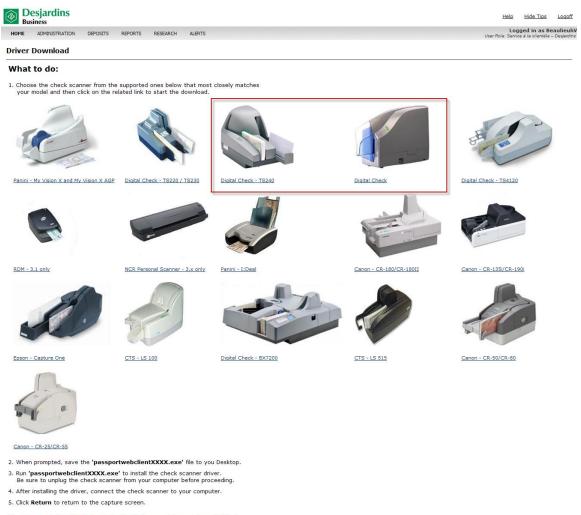
To acces the application, see section 5.1 for the procédure

Go to https://desjardins.connectrdc.ca

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

	esjardins ^{siness}										Help	Hide Tips	Logoff
HOME	ADMINISTRATION	DEPOSITS	REPORTS	RESEARCH						Use	Log r Role: De	ged in as R sjardins Custom	eseauCN er Manage
Welcor	ne ReseauCM												
							Tr	Rem	ote Depo		Ma jum	age Locatio to location adm anage Users pp to user admir erate Repor reate a report	>>
User Ale	rts												
Message • The	5 supported Scanner [Drivers may be	e downloaded	by clicking <u>here</u>	-								

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



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

Return

version: 3.4.1.1950 (9013)

Installing the driver:

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

C:\WINDOWS\system32\cmd.exe									
	t Windows XP [ver right 1985-2001 M								
C:\Docum	ents and Settings	∖Duruisgu>netstat -na							
Active C	onnections								
Proto	Local Address	Foreign Addres	s 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						
ŤČP	0.0.0.0:5900	0.0.0.0.0	LISTENING						
TCP	0.0.0.0:8091	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:\Docum	C:\Documents and Settings\bedardc>netstat -na								
Active C	Active Connections								
TCP LCP TCP TCP TCP	Local Address 0.0.0.0:80 0.0.0.0:135 0.0.0.0:445 0.0.0.0:1395	Foreign Address 0.0.0.0:0 0.0.0.0:0 0.0.0.0:0 0.0.0.0:0 0.0.0.0:0	State LISTENING LISTENING LISTENING LISTENING						
TCP TCP	0.0.0.0:3389 0.0.0.0:5800	0.0.0.0:0	LISTENING LISTENING						
TCP TCP	0.0.0.0:5900 0.0.0.0:8091	0.0.0.0:0 0.0.0.0:0	LISTENING 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.

		m	Passport Web Edition Client	🔲 Restart WebClient Driver
IIII	Programmes		Alliance Workstation 7.0.70	WebClient Diagnostics
Ì	Documents •		State of the second	13
1	Paramètres 🕨 🕨			
P	Rechercher •			
•	Aide et support			
	Exécuter			

F. If the driver has been installed properly, this page will appear:

👻 Log in - JIRA 🗙 🕒 SiteMinder Io 🤇	https://courr × P Desjardins - I × P NCR Passpor ×					
	frvrdiag ☆ ≡					
NCR Passport Web Edition Client Diagnostic						
Summary Info:						
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 🚤					
[Initialize Scanner]						
[Print Test Receipt]						
[Start Debug Monitor]						
[Save Logs]						
[End Deposit Client side for Diagnotics - Log off application first]						
[<u>Shutdown Scanner - Log off appli</u>	cation first (Takes 30 seconds).]					

4.2 Connecting the scanner

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

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

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

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

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

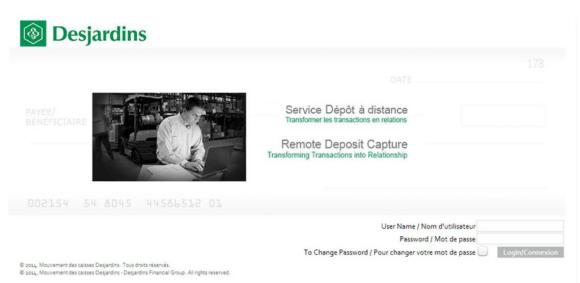
For more details, refer to the installation guide that was sent out by Paystation.

5 Remote deposit application

5.1 Accessing the application

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

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



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

5.2 Reactivating a password

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

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

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

5.3 Remote deposit application home page

Below is the home page for a Desjardins customer manager:

Desjardins Business	Help Hide Tips Log
HOME ADMINISTRATION DEPOSITS REPORTS RESEARCH	Logged in as Reseau User Role: Desjardins Customer Man
Welcome ReseauCM	
	Manage Locations jump to location admin
	Remote Deposit Service Manage Users Transforming Transactions into Relationships Jump to user admin
	Generate Reports create a report
User Alerts	
Messages • The supported Scanner Drivers may be downloaded by clicking <u>here</u>	

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

lcon	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.
1	Delete	Delete the selection.
	Error	Draw attention to an item that requires action.
1	View report parameters	View the report creation settings for a selected report.
20	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 <u>Remote deposit –</u> <u>Member information form</u>. The Desjardins customer manager cannot modify the business member information displayed on the screenshot below.

Business	lins							Help	<u>Hide Tips</u>	Logoff
HOME ADMINI	STRATION DEPOSITS REF	PORTS RESEARCH							d in as Entre	
Customers	Customer Details - E	ntreprise C								
Details	Customer Information									
Locations	Customer Number:		30	Customer UID:		400022				
Locations	Customer name:		Entreprise C	Business address:		57 rue Le Chasseur ,	Montréal, QC, U9I 9J7, CA			
Users										
	Report Access:				Time	Zones:				
Rule Accounts Custom Fields Preferences	Daily Deposit Summary Repor Deposit Details Deposit Summary Item Export File Exception Item Export File	t			Easter	rn (04:30 PM)				
	Deposit accounts									
	Account Description			Routing	Transit 🔪		Legal Name			
	0509489 - Entreprise C			98000-8	15		98 Canada inc.			
	0509729 - Entreprise C			98000-8	15		98 Canada inc.			
	0509919 - Entreprise C			98000-8	15		98 Canada inc.			
	< Previous 1 Next > 5 10 2	0 50							Showing: 1	- 3 of 3

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

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

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

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

6.2 Locations

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

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

To create locations, follow these steps:

A. On the home page, click on the **Manage Locations** tab on the right. It will take you directly to the **Location Search** screen.

Business		<u>Help</u>	Hide Tips	Logoff
HOME ADMINISTRATION DEPOSITS REPORTS	RESEARCH	Log User Role: De	gged in as Re	eseauCN er Manage
Welcome ReseauCM				
	Remote Deposit Service Transforming Transactions into Relationships	Ma jun Gen	age Location to location adm anage Users mp to user admin merate Report create a report	>> 1 >>
User-Alerts				
Messages	lad by clicking hara			

- B. To create a new location, click Create New Location.
- C. To view the locations that have already been created, click Show All.

-							
Business	dins				Help	Hide Tips	Logoff
HOME ADMIN	NISTRATION DEPOSITS REPORTS	RESEARCH		To view the list of locations	Logg User Role: Administrateur p	ed in as Entre	priseCU2
Customers	Location Search (Customer: Entreprise C)			that have already been created		n na pana an na aprila a	- Degeroma
	Location:	Search	Show All				
Locations							
Users	List of Locations Tasks	Location				Location Nu	mher
Rule Accounts	< Previous Next > 5 10 20 50	AN A					: 0 of 0
Custom Fields						eate New Locat	ion
Preferences							
Business	dins				Help	Hide Tips	<u>Logoff</u>
HOME ADMIN	IISTRATION DEPOSITS REPORTS	RESEARCH			Logg User Role: Administrateur pr	ed in as Entre incipal entreprise	priseCU2 - Desjardina
New Locatio (Customer: Entre							

(Customer: Entreprise C))			
Location:* Location number:*				
Available Accounts: 0509489 - Entreprise C 0509719 - Entreprise C 0509919 - Entreprise C	<< Remove	Move Up Move Down		
Save 📶	Cancel			Version, 2.4.1.1022 (2001) NCB Comparison

- 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.

as Reseau Istomer Mana
ations admin sers admin ports admin ad

- 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.

Business	dins						Help	Hide Tips	Logoff
HOME ADMIN	ISTRATION	DEPOSITS REPORTS	RESEARCH				Lo User Role: D	gged in as I esjardina Custo	teseauCM
Customers	User Sea (Customer:								
Locations	All Locations	▼ User ID ▼		Search Show A					
Users	List of Users Tasks	User ID	△ Last Name	First Name	Email	Locked	Home Locat	tion	
Rule Accounts	2	TestDPCAL	Bob	Billy		No			
	2	ReseauCM	Green	joo		No			
Custom Fields	B* B*	ReseauCO	Green	RR	rrgreen@hotmail.com	No			
Preferences	*	ReseauCRV	Green	CC		No			
	*	ReseauCS	Green	BB		No			
	B* 🖹	ReseauSCO	Green	AA		No			
	< Previous 1	Next > All 5 10 20 5	0					Showing: 1	- 6 of 6
								Create New on: 3.9.1.212	

D. Click Edit Locations.

Business	lins					Help	<u>Hide Tips</u>	Logoff
HOME ADMINI	STRATION DEPOSITS REPORTS	RESEARCH				Log User Role: De	ged in as R sjardins Custom	eseauCM ler Manager
Customers Details	User Details - ReseauSC (Customer: PME2)							_
Locations	User Information							
Users	User ID: First name:		O Email: A Last name:					Green
Details Rule Accounts	Security question: Phone number: Time zone:	555 555 555	or Answer to security qu 5 Password expiry date: m Region:			4014/0	1/13 11:29 A	blue AM EST Ontario
Custom Fields			-			0	Edit Use	
Preferences	Assigned Roles:	Assign	ed Locations:	Assigned Reports:	Excluded Accounts:			_
	Single Deposit and Item Limits		Edit Locations	Edit Report	Access	Edit Accou	unt Exclusion	s
	Type Deposit amount (\$)	Limit 15,000.00						
	Item amount (\$)	13,000.00		and the second second				
	Approved Item amount (\$)							
	Item count	250						
	Multi-Deposit Limits:							
	Туре	Limit						
	Daily amount (\$)	2,500,000.00						
	Daily count Weekly amount (\$)							
	Weekly count							
	Monthly amount (\$)	25,000,000.00						
	Monthly count							
		Edit Roles and Limits						
						versio	n: 3.9.1.2128	8 (8980)

- 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.

	Desjardins Business	Help	Hide Tips	Logoff
HOM	ME ADMINISTRATION DEPOSITS REPORTS RESEARCH	Lo User Role: D	gged in as R Desjardins Custom	teseauCl
	t User Locations - ReseauSCO ustomer: PME2)			
Local Sher	T 391			
	Save 💥 Cancel	vers	ion: 3.9.1.212	8 (8981)

6.3.2 Assigning reports to users

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

Business							Help	<u>Hide Tips</u>	Logoff
HOME ADMINISTRATION	DEPOSITS REPORTS	RESEARCH				Us	Lo er Role: D	gged in as R Desjardins Custom	ReseauCM
Edit Reports - Reseau (Customer: PME2)	JSCO								
Available: Daily Deposit Summary Report Deposit Details Deposit Summary Exception Itam Export File Item Export File Velocity Report		Assigned:							
Save K Can	incel						versi	ion: 3.9.1.212	8 (9045)

- 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.

Business	ins		Help Hide Tips Logoff
	STRATION DEPOSITS REPORTS RESEARCH		Logged in as ReseauCM User Role: Desjardins Customer Manager
Edit User Acco (Customer: PME2)	ount Exclusions - ReseauSCO		
Bank Account	1		
Select	Account	Routing Transit Number	Location Description
	99 - PME2	00444-865	Sudbury
	8435 - Pme 2	00309-829	Sherbrooke
	7343 - Pme2	00309-829	Sherbrooke
	674 - PME2 msge non bloquant	00444-865	Sudbury
	2543 - PME2 folio inactif	00444-865	Sudbury
	185 - PME2 msge bloquant	00444-865	Sherbrooke
	185 - PME2 msge bloquant	00444-865	Sudbury
V	1365 - PME2	00444-865	Sherbrooke
	1365 - PME2	00444-865	Sudbury
	13164 - PME2 Anne Martine cpte fermé	13172-890	Sherbrooke
< Previous 1 2 Next	t > All 5 10 20 50		Showing: 1 - 10 of 11
Save	Cancel		version: 3.9.1.2128 (9034)

- 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.

Desjard Business	dins			Help Hide Tips Logoff
HOME ADMIN	ISTRATION DEPO	DSITS REPORTS RESEARCH		Logged in as EntrepriseCU2 User Role: Desjardins Customer Manager
Customers	Custom Fiel (Customer: Entr	ds/Account Search		
Details Locations	Account Number	▼ Sea	Show All	
Users	List of Accounts Tasks	Account Description	Routing Transit	Sustom Field
Rule Accounts		0509489 - Entreprise C	98000-815	Not Assigned
		0509729 - Entreprise C	98000-815	Not Assigned
Custom Fields	B	0509919 - Entreprise C	98000-815	Not Assigned
Preferences	< Previous 1 Nex	t > 5 10 20 50		Showing: 1 - 3 of 3
				Create New Custom Field

E. Click Create New Custom Field.

Desjardins Business				Help	Hide Tips	
HOME ADMINISTRATION DEP	OSITS REPORTS RESEARCH			Logged User Role: D	in as Entrep esjarding Custom	er Manager
New Custom Field (Customer: Entreprise C)						
Name:*	Apartment					
Data type:*	Numeric 💌					
Input validation pattern:*	000000 💌					
When displaying check:	Show custom field					
	Make custom field editable					
	Make custom field mandatory					
Add locale label:*	English 💌 Apartment number At	dd Locale Label	4			
Tasks	Loca	le		Label		
Save Cancel				version: 3.4.1.1940 (90	070) <u>NCR Cor</u>	poration

- 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

			Help Hide Tips Logof
HOME ADMINISTRATION DEPOSIT	'S REPORTS RESEARCH		Logged in as EntrepriseCl User Role: Desjardins Customer Manag
tomers Custom Fields, (Customer: Entreprised)	/Account Search		
	ield has been successfully created.		
Account Number	Search	Show All	
Ers List of Accounts			
e Accounts Tasks	Account Description	Routing Transit	Custom Field
stom Fields	0509489 - Entreprise C	98000-815	Not Assigned
ferences	0509729 - Entreprise C	98000-815	Not Assigned
	0509919 - Entreprise C	98000-815	Not Assigned
< Previous 1 Next >	5 10 20 50		Showing: 1 - 3 of :
			Create New Custom Field version: 3.4.1.1940 (9051) NCR Corporation
HOME ADMINISTRATION DEPOSI	TS REPORTS RESEARCH		Logged in as EntrepriseC User Role: Deglarding Customer Mana
HOME ADMINISTRATION DEPOSI Custom Fields For Account - (Customer: Entreprise C)			Logged in as Entreprise(User Role: Degardins Customer Mana
USTOM Fields For Account - (Customer: Entreprise C) ew account setup by:* Item Type tem Types:	• 0509489 • Note: You can only change the order of custom field		Logged in as Entreprised User Rote: Deglardins Gustomer Mani
ustom Fields For Account - Customer: Entreprise C) ew account setup by:* Item Type em Types: catadian Chaque	Vote: You can only change the order of custom field Available Custom Fields: Apartment	Selected Custom Fields:	Logged in as Entreprise User Role: Deglardins Gustomer Man
ustom Fields For Account - Customer: Entreprise C) ew account setup by:* Item Type em Types: catadian Chaque	 ► 0509489 Note: You can only change the order of custom field Available Custom Fields: 	Selected Custom Fields:	Logged in as Entreprise User Role: Departine Gustomer Man
ustom Fields For Account -	Vote: You can only change the order of custom field Available Custom Fields: Add >>	Selected Custom Fields:	Logged in as Entreprise User Role: Degarding Customer Man
Lustom Fields For Account - (Customer: Entreprise C) lew account setup by:* Item Type tem Types: Consdian Chague Consdian Savings Bond Ensure that all Currency Lutom Fields, for this Item	► 0509489 Note: You can only change the order of custom fields: Available Custom Fields: Add >>	Selected Custom Fields:	Logged in as Entreprise(User Role: Deglardins Gustomer Mani

A. Select the account to assign to a custom field

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

6.5.3 Editing and searching a custom field

- A. Click Administration.
- B. On the left menu, click **Custom Fields**. The custom field search screen will open.
- C. Select the **Custom Field** criteria. Click **Show All.** The list of custom fields will be displayed.

Desjar Business	rdins				Help Hide Tips Logoff
HOME ADMI	NISTRATION DEPOSITS	REPORTS RESEARCH			Logged in as EntrepriseCU2 User Role: Desjardins Customer Manager
Customers Details Locations	Custom Fields// (Customer: Entreprise Custom Field Name	s C)	arch Show All Int		
Users	Tasks	Name	Input Type	Validation Pattern	
Rule Accounts	2 a	Apartment	Numeric	000000	
Custom Fields		Note	Text		
Concontinents	< Previous 1 Next >	5 10 20 50			Showing: 1 - 2 of 2
Preferences				Advanced Copy	Create New Custom Field

D. To edit a custom field, select the information to modify and enter data as described in section 6.5.1.

6.6 Preferences

6.6.1 Optional fields

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

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

Desjard Business	lins			<u>Help</u> <u>Hi</u>	de Tips Logoff
HOME ADMINI	STRATION	DEPOSITS REPORTS RES	SEARCH	Logged in User Role: Administrateur principal	as EntrepriseCU: entreprise – Desjardins
Customers Details		er Preferences r: Entreprise C)			
Locations	Tasks	Category	Description		
Users	2	Lists	For pages containing lists, shows displayed columns and the or	der they appear	
Details	2	Optional Fields	Text to display for optional deposit fields		
		Reports	For available reports, select the columns to display and the ord	er they appear	
Rule Accounts	1	Virtual Endorsements	Allows setting contents of Virtual Endorsements		
Custom Fields					
Preferences					

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

HOME ADMINISTRATION DEPOSITS	REPORTS RESEARCH		Logged in as EntrepriseCU User Role: Administrateur principal entreprise – Desjardir
Edit Optional Fields Preference	s - Entreprise C		
	Optional field 1	Optional field 2	Optional field 3
Displayed:			
Required:			
English:	Cost center	System	Optional field 3
French:	Centre de coût	Système	Champ facultatif 3

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

Desjardins Business	
HOME DEPOSITS REPORTS	RESEARCH
New Deposit (Customer: Entreprise C)	
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 (\$):*	
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: xxxxxxx
- Username: depositor's user ID
- Location: desired deposit location

The virtual endorsement string is as follows:

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

- 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.

Business	dins					He	lp <u>Hide Tips</u>	<u>Logoff</u>
HOME ADMIN	ISTRATION	DEPOSITS R	EPORTS	RESEARCH		Log User Role: Administrateur	ged in as Entr principal entreprise	
Customers Details		er Preferen r: Entreprise C)	ices					
Locations	Preference	es List						
	Tasks	Category			Description			
Users	P	Lists			For pages containing lists, shows displayed columns and the order they appear	<		
Details	2	Optional Fields			Text to display for optional deposit fields	-		
	P	Reports			For available reports, select the columns to display and the order they appear			
Rule Accounts	2	Virtual Endorse	ements		Allows setting contents of Virtual Endorsements			
Custom Fields								
Preferences								

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

Desjardins Business			Help Hide Tips Logoff
HOME ADMINISTRATION	DEPOSITS REPORTS RESEARCH		Logged in as EntrepriseCU2 User Role: Administrateur principal entreprise – Desjardins
Edit Lists - Entreprise (1		
Page:"	Deposit Summary Report	•	
Available:	Displayed:		
Account Description	Add >> Deposit Number	Move Up	
Approved by	<< Remove Account Created by Actual Count	Move Down	

- 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.

Business Business						Help	Hide Tips	Logoff
HOME ADMINI	STRATION DE	POSITS REPORTS	RESEARCH			Logged User Role: Administrateur princi	in as Entre	
		. (ooer note, nammerates print,	par enseptice -	- Desparanti
tomers	(Customer: En	Preferences atreprise C)						
Details								
Locations	Preferences Li							
Users		Category Lists		Description For pages containing lists, shows displayed columns and the order they appear				
	-	Optional Fields		Text to display for optional deposit fields				
Rule Accounts		Reports		For available reports, select the columns to display and the order they appear	4			
Custom Fields	-	Virtual Endorsements		Allows setting contents of Virtual Endorsements				
Business		EPOSITS REPORTS	RESEARCH			<u>Help</u> Logge User Role: Administrateur pri	Hide Tips d in as Ent	reprise
Business HOME ADMINI Edit Report F	ISTRATION DE	s - Entreprise C				Logge	d in as Ent	reprise
Business HOME ADMINI Edit Report F	ISTRATION DE					Logge	d in as Ent	reprise
Businéss HOME ADMINI Edit Report F Report:* Available:	ISTRATION DE	- Entreprise C Deposit Details Assigned:	~			Logge	d in as Ent	reprise
Businéss HOME ADMINI Edit Report F Report:* Available: Adjustment Immediate	ISTRATION DE	5 - Entreprise C Deposit Details Assigned: Item Number R/T]		Logge	d in as Ent	reprise
Businéss HOME ADMINI Edit Report F Report:* Available: Adjustment Immediate	ISTRATION DE	5 - Entreprise C Deposit Details Assigned: Item Number R/T Account Number Check Number	~			Logge	d in as Ent	reprise
Businéss HOME ADMINI Edit Report F Report:* Available: Adjustment	ISTRATION DE Preferences Add >>	5 - Entreprise C Deposit Details Assigned: Item Number R/T Account Number	Move Up]		Logge	d in as Ent	reprise
Businéss HOME ADMINI Edit Report F Report:* Available: Adjustment Immediate	ISTRATION DE Preferences Add >>	5 - Entreprise C Deposit Details Assigned: Item Number R/T Account Number Check Number Post Amount	Move Up]		Logge	d in as Ent	reprise
Business HOME ADMINIT Edit Report F Report:* Available: Invoice#	Add >> << Remove	s - Entreprise C Deposit Details Assigned: Item Number R/T Check Number Check Number Post Amount Credit Amount	Move Up Move Down			Logge	d in as Ent	reprise
Business HOME ADMINU Cdit Report F Report:* Adjustment Immediate Sort column 1:	Add >> << Remove	C - Entreprise C Deposit Details Assigned: Item Number R/T Account Number Check Number Credit Amount Second	Move Up Move Down			Logge	d in as Ent	reprise
Business HOME ADMIN Edit Report F Report:* Adjustment Immediate Sort column 1: E Sort column 2:	Add >> << Remove	Construction C	Move Up Move Down			Logge	d in as Ent	reprise
Businéss HOME ADMINI Edit Report F Report:* Available: Adjustment Immediate	Add >> << Remove	Construction of the second secon	Move Up Move Down]		Logge	d in as Ent	reprise

- A. To add a data column to a report, select the column name from the **Available** list. Click **Add.**
- B. To remove a data column from a report, select the column name from the **Assigned** list. Click **Remove.**

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

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

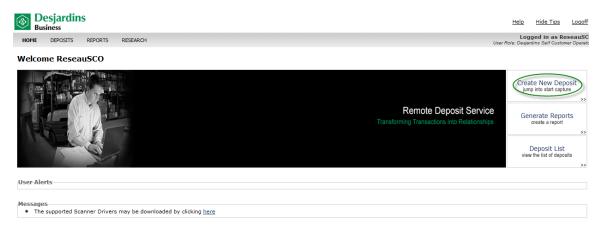
- C. To change the order of a column, select the column. Use the **Move Up** or **Move Down** button to alter its position.
- D. To set the sort order for the report data, select the columns you wish to sort from the **Sort** column dropdown menus. Select the corresponding **Descending** check boxes.

- E. Click **Apply** to save your changes to the current report before selecting another report from the **Report** dropdown menu.
- F. When you have finished making your changes, click **Save**.

7 Deposits

7.1 Creating a new deposit

- A. Prepare a deposit slip along with an adding tape of all items (cheques) included with the deposit. If the deposit doesn't balance, the list makes it easier to trace any errors.
- B. To minimize the likelihood of jams occurring as you scan your deposit items, complete the following steps to prepare your items for scanning:
 - Remove any staples or paper clips, and make sure that items are not torn or do not have bent corners.
 - Slide out the output tray to collect the items.
 - Ensure that all items are aligned and that the back side is facing in the same direction. Load the deposit items into the scanner tray according to the scanner instructions. (Refer to the Digital Check installation guide for details).
- C. Click the Create New Deposit shortcut link.



On the **New Deposit** screen, enter the requested information. Required fields are identified with an asterisk.

Business	Help Hide Tips Logoff
HOME DEPOSITS REPORTS	RESEARCH Logged in as ReseauSC User Role: Degistrins Self Customer Operati
New Deposit (Customer: PME2)	
Location:*	Sudbury •
Account number:*	1365 - PME2 💌
Routing transit number:	00444-865
Deposit type:*	Simple
Clearing channel:*	Image
Company name:	
Optional field 1:	
Optional field 2:	
Optional field 3:	
Number of items:	o
Declared amount (\$):*	
Start Capture Cancel	

- 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 <u>Appendix C</u>). In some situations, you may have to correct or delete the deposit. An error icon indicates that an item contains an error.

Desjardins Business					Help Hide Tips Logoff
HOME DEPOSITS REPORTS RESEARCH	I			User F	Logged in as ReseauSCO ole: Desjardins Self Customer Operator
Deposit Item List - 0000093 (Customer: PME2, Location: Sherbrooke) ————————————————————————————————————					
Declared amount (\$): 2,501.00	Save	Current amount (\$):	: 0.00	Balancing difference (s): 2.501.00
				Edit Depo	sit Delete Deposit
Scanned Items (2/2) Errors Tasks	Item Type	Post Amount (\$)		Account	Routing Transit
	Virtual Credit Item	2,501.00	CR 0	7343	00309-829
▲ 🗲= ピ⊯	Canadian Cheque	0.00	1	1234567	00000-001
< Previous 1 Next > All 5 10 20 50					Showing: 1 - 2 of 2
Complete Add Items					Return to Deposit List version: 3.9.1.2128 (8962)

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

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

Desjardins Business	Edit Item - 1	Help H	Hide Tips	Logoff
HOME DEPOSITS REPORT		Logge Role: Desjardin	d in as Res s Self Customer	operator
Deposit Item List - 00 (Customer: PME2, Location: S	Canadian Cheque 🔹			
Deposit Information (Open-I	* Chèque annulé			_
Declared amount (\$): 2,50	DATE 2 0	(\$): 2,501. posit	00 Delete Depo	sit
Scanned Items (2/2) Errors Tasl	PAYEZ PILEI 250.00 \$		Routing Tran 00309	
▲ 🕑	- cleur Hills cing lent un - des Dollars Base		00000	
< Previous 1 Next > All 5 10			Showing: 1 -	_
Complete Add Items	۶۵۵۳ <u>سمع SPÉCIMEN</u> ۱:000000000000000000000000000000000000		o Deposit Lis : 3.9.1.2128	
	00000-001 1234567 Drift Serial Routing Transit Account T/C Amount (8) Aux on us			
	C 2012 Delete Next Error Save Cancel			-

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 <u>Appendix B</u> to find out how troubleshoot the most common problems.

7.3 Reviewing deposits

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

Procedure:

A. Select the **Deposit** tab at the top of the screen. If you are an operator, select the **Deposit List** shortcut link on the right side of the home page.

Desjardins Business		<u>Help Hide Tips Logoff</u>
HOME DEPOSITS REPORTS RESEARCH	User R	Logged in as ReseauSO ole: Desjardins Self Customer Operat
Welcome BeauSCO		
	Remote Deposit Service Transforming Transactions into Relationships	Create New Deposit jump into start capture >> Generate Reports create a report >>
User Alerts		Deposit List view the list of deposits
Messages • The supported Scanner Drivers may be downloaded by clicking <u>here</u>		

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

Business	rdins			<u>Help Hide Tips Loqoff</u>
HOME DEPOS	SITS REPORTS RESEARCH			Logged in as ReseauSCO User Role: Desjardins Self Customer Operator
Location Se	lect			
Location:	Search	Show All		
List of Locations	5			
Tasks	Location ID	Location Description	Location Number	State
	270000030837	Sherbrooke	3	Active
E.	270000029749	Sudbury	1	Active
< Previous 1 Nex	tt > All 5 10 20 50			Showing: 1 - 2 of 2
All Deposits	4			_

Busin									He	lp <u>Hide Tips Loc</u>
HOME D	DEPOSITS REPORTS	RESEARCH							User Role: I	Desjardins Self Customer Ope
eposit I	List : PME2, Location: Sherbr	noke)								
customer.	. PMC2, Location. Sherbi	ooke)								
st of Depo	osits									
Select	Tasks	▽ Create Date	Deposit Number	Туре	Location	Account	Assigned User ID	Amount (\$)	Number of Items	State
	R. 💕	16/02/25 04:58 PM	0000089	Image	Sherbrooke	8435 - Pme 2	ReseauSCO	2,003.17	2/2	Received
	E. 💕	16/02/23 03:00 PM	0000088	Image	Sherbrooke	7343 - Pme2	ReseauSCO	4,350.00	3/3	Perfected-Adjusted
	E. 🗗	16/02/23 10:15 AM	0000087	Image	Sherbrooke	7343 - Pme2	ReseauSCO	6,049.00	3/3	Perfected
	R. 💕	16/02/23 10:13 AM	0000086	Image	Sherbrooke	7343 - Pme2	ReseauSCO	3,750.00	3/3	Perfected
	B. 💕	16/02/17 10:45 AM	0000085	Image	Sherbrooke	185 - PME2 msge bloquant	ReseauSCO	4,805.00	3/3	Received
	E. 🖻	16/02/17 10:43 AM	0000084	Image	Sherbrooke	7343 - Pme2	ReseauSCO	2,500.00	3/3	Received
	e, e'	16/02/17 09:07 AM	0000082	Image	Sherbrooke	7343 - Pme2	ReseauSCO	4,805.00	3/3	Received
	E. 💕	16/02/17 09:02 AM	0000081	Image	Sherbrooke	7343 - Pme2	ReseauSCO	2,500.00	3/3	Received
	E. 💕	16/02/17 08:43 AM	0000080	Image	Sherbrooke	7343 - Pme2	ReseauSCO	2,500.00	3/3	Received
	E. 🖻	16/02/17 08:37 AM	0000078	Image	Sherbrooke	7343 - Pme2	ReseauSCO	2,500.00	3/3	Received
Previous 1	2 Next > All 5 10 20	0 50								Showing: 1 - 10 of
Select /	All Clear	Transmit	Refresh	R	sport View	Return				Create New Deposit
										version: 3.9.1.2128 (89

- 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.

eposit Sun		Report - Custon	ner: PME2		-		Print	Close
eport Settings			Amount/It	em Totals —				
ort Criteria:		Create Date	Total Depo	sit Value:	\$	49,576.35	Number of Items:	46
iltered Fields:			Number of	Deposits:		18		
eposit umber	Туре	Account	Created by	Actual Count	Deposit State	Submitted by	Transfer Date and Time	Amount (\$)
000089	Image	8435 - Pme 2	ReseauSCO	2	Received	ReseauSCO	16/02/25 04:59 PM	2,003.17
000088	Image	7343 - Pme2	ReseauSCO	3	Perfected- Adjusted	ReseauSCO	16/02/23 03:01 PM	4,350.00
000087	Image	7343 - Pme2	ReseauSCO	3	Perfected	ReseauSCO	16/02/23 10:15 AM	6,049.00
000086	Image	7343 - Pme2	ReseauSCO	3	Perfected	ReseauSCO	16/02/23 10:13 AM	3,750.00
000085	Image	185 - PME2 msge bloquant	ReseauSCO	3	Received	ReseauSCO	16/02/17 10:46 AM	4,805.00
000084	Image	7343 - Pme2	ReseauSCO	3	Received	ReseauSCO	16/02/17 10:44 AM	2,500.00
000082	Image	7343 - Pme2	ReseauSCO	3	Received	ReseauSCO	16/02/17 09:07 AM	4,805.00
000081	Image	7343 - Pme2	ReseauSCO	3	Received	ReseauSCO	16/02/17 09:03 AM	2,500.00
000080	Image	7343 - Pme2	ReseauSCO	3	Received	ReseauSCO	16/02/17 08:43 AM	2,500.00
000078	Image	7343 - Pme2	ReseauSCO	3	Received	ReseauSCO	16/02/17 08:38 AM	2,500.00
000077	Image	8435 - Pme 2	ReseauSCO	2	Received	ReseauSCO	16/02/04 03:31 PM	2,002.97
000076	Image	8435 - Pme 2	ReseauCO	2	Open-Approved			2,002.97
000075	Image	185 - PME2 msge bloquant	ReseauCO	2	Open- Disapproved			2,002.97
000072	Image	8435 - Pme 2	ReseauCO	2	Received	ReseauCS	16/02/03 05:02 PM	2,002.86
000070	Image	185 - PME2 msge bloquant	ReseauSCO	2	Received	ReseauSCO	16/02/03 04:36 PM	2,000.00
000067	Image	8435 - Pme 2	ReseauSCO	3	Received	ReseauSCO	16/02/03 04:19 PM	2,102.41
000066	Image	7343 - Pme2	ReseauSCO	2	Perfected	ReseauSCO	16/02/02 04:53 PM	1,500.00
000065	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.

	Imprimer Aperçu avant impression Actualiser
	Envoyer à OneNote
	Ajouter au fichier PDF existant
	Ajouter à un fichier PDF existant
e	Convertir en Adobe PDF
	Créer un fichier PDF
	Exporter vers Microsoft Excel
	Propriétés

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

Desjardins Business					<u>Help Hide Tips Logo</u> t
HOME DEPOSITS REPORTS RESEARCH				Useri	Logged in as ReseauS Role: Desjardins Self Customer Opera
Deposit Item List - 0000089 (Customer: PME2, Location: Sherbrooke) Deposit Information (Received)					
Declared amount (\$): 2,003.17		Current amount (\$): 2,003.17		Balancing differen	ce (\$): 0.00
Scanned Items (2/2)					
Errors Tasks	Item Type	Post Amount (\$)		Account	Routing Transit
	Item Type Virtual Credit Item	Post Amount (\$) 2,003.17	CR 0	Account 8435	Routing Transit 00309-829
Errors Tasks					
Errors Tasks	Virtual Credit Item	2,003.17		8435	00309-829

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

it Item - C Credit Item		©© ⊜ ⊕⊕⊕⊖⊂∈	
	Electronic Dep. Slip/Bordereau Dep. Virtuel	Oust name User Code	
	#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	Oust, name/Nom du client : PNE2 User Code/Code Usager : ReseauSCO	
	00309-829 8435 2003.17 85 51		
2,003.17 mount (\$)	8435 00309-829 Account Routing Transit		_
1 of 2 >		Can	

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

t Item - 1					
anadian Cheque	Ŧ				@ @ # # # # B = • # @
CHÈQUE	ANNULÉ	0000000			100000000000000000000000000000000000000
					DATE 2 0
PAYEZ à l'ordra de			.E1		2003.17 \$
	— du	ex Hill	TROID		17 DOLLARS
POUR			(500 FAR	SPÉCIMEN
	#573# : 0	0000010	. 153654		•*0000 200 3 1 7•*
'3	00000-010	123654		2,003.17	
erial	Routing Transit	Account	T/C	Amount (\$)	Aux on us

7.4 Supervising operator deposits

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

Desjardins customer supervisors must:

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

Business DEPOSITS REPO	RTS RESEARCH							<u>Hel</u> User Role	p <u>Hide Tips</u> Logged in as R Desjardins Custome	
osit List										
(omer: PME2)										
Deposits										
A Tasks	▽ <u>Create Date</u>	Deposit Number	Type	Location	Account	Assigned User ID	Amount (\$)	Number of Items	State	
t Tasks	16/03/03 10:29 AM	0000094	Image	Sherbrooke	7343 - Pme2	ReseauCO	2,003.20	2/2	Open-Balanced	
	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-Adjus	tec
E E	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	
E 🖻 🔪	16/02/17 10:45 AM	0000085	Image	Sherbrooke	185 - PME2 msge bloquant	ReseauSCO	4,805.00	3/3	Received	
R. 🖻	16/02/17 10:43 AM	0000084	Image	Sherbrooke	7343 - Pme2	ReseauSCO	2,500.00	3/3	Received	
B. 🖻	16/02/17 09:07 AM	0000082	Image	Sherbrooke	7343 - Pme2	ReseauSCO	4,805.00	3/3	Received	
e, e	10/02/17 09:02 AM	0000081	Image	Sherbrooke	7343 - Pme2	ReseauSCO	2,500.00	3/3	Received	
E. 🖻	16/02/17 08:43 AM	0000080	Image	Sherbrooke	7343 - Pme2	ReseauSCO	2,500.00	3/3	Received	
ious 1 2 3 Next > All	5 10 20 50								Showing: 1 - 1	0.0

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

Business	S					<u>Help Hide Tips Loqof</u>
HOME DEPOSITS	REPORTS RESEARCH				Use	Logged in as Reseau or Role: Desjardins Customer Supervis
Deposit Item Lis (Customer: PME2, Loc Deposit Information (Declared amount (\$	ation: Sherbrooke) Open-Balanced)		Current amount (\$): 2,003.04		Balancing differen	ce (\$): 0.00
Scanned Items (2/2)					Approv	e Disapprove
Errors	Tasks	Item Type	Post Amount (\$)	△ Sequence	Account	Routing Transit
	2	Virtual Credit Item	2,003.04	CR 0	1365	00444-865
	P	Canadian Cheque	2,003.04	1	123654	00000-010
< Previous 1 Next >	All 5 10 20 50					Showing: 1 - 2 of 2
Report View Tra	ansmit					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.

Business	S					<u>Help Hide Tips Loqoff</u>
HOME DEPOSITS	REPORTS RESEARCH				U	Logged in as ReseauCO lser Role: Desiardins Customer Operator
Deposit Item Lis (Customer: PME2, Loc Deposit Information (cation: Sherbrooke)					
Declared amount (\$	s): 2,003.04		Current amount (\$): 2,003.04		Balancing differen	ce (\$): 0.00
						(+/
Scanned Items (2/2)						
Scanned Items (2/2) Errors		Item Type	Post Amount (\$)	△ Sequence ³	Account	Routing Transit
		Item Type Virtual Credit Item		CR 0	Account 1365	
	Tasks		Post Amount (\$)			Routing Transit
Errors	Tasks	Virtual Credit Item	Post Amount (\$) 2,003.04		1365	Routing Transit

- > 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).

1.65	esjardins ^{siness}								Ŀ	<u>Help Hide Tips</u>	<u>Logoff</u>
HOME	DEPOSITS	REPORTS RESEARCH							User Role	Logged in as Re Desiarding Self Custom	
	er: PME2)										
Jun 2015	posits	•									
Select	Tasks	Create Date	Deposit Number	Туре	Location	Account	Assigned User ID	Amount (\$)	Number of Items	State	
	B, 💕	15/06/04 01:01 PM	0000030	Image	Sudbury	99 - PME2	ReseauSCO	800.00	2/2	Perfected	
	B, 💕	15/06/03 03:11 PM	0000029	Image	Sudbury	1365 - PME2	ReseauSCO	1,250,000.01	2/2	Perfected-Adjuste	d
	B, 💕	15/06/02 02:20 PM	0000027	Image	Sudbury	99 - PME2	ReseauCO	0.00	3/3	Perfected-Adjuste	d
	R. 🖻	15/06/02 02:17 PM	0000026	Image	Sudbury	99 - PME2	ReseauCO	5,760.00	5/5	Perfected-Adjuste	d
	R, 💕	15/06/02 02:15 PM	0000025	Image	Sudbury	99 - PME2	ReseauCO	1,575.00	2/2	Perfected	
< Previou	s 1 2 3 4 Next	> 5 10 20 50								Showing: 11 - 1	5 of 19
Sele	ct All	Clear Ref	resh Report	View						Create New Depo	osit

7.5.1 Deposit status: Perfected

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

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

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

Business	ins					Help Hide Tips Logoff
HOME DEPOSITS	REPORTS	RESEARCH				Logged in as ReseauSCO User Role: Desjardins Self Customer Operato
Deposit Item I (Customer: PME2, L						
Deposit Informatio	n (Perfected)	K				
Declared amount	(\$):	1,575.00	Current amount (\$): 1,575.00	Bala	ancing difference (\$):	0.00
Scanned Items (2/	2)			·		
Errors %	Tasks	Item Type	Post Amount (\$)	Sequence	Account	Routing Transit
	1	Virtual Credit Item	1,575.00		99	00444-865
	2	Canadian Cheque	1,575.00	1	123-456-7	00000-016
< Previous 1 Next >	5 10 20 50					Showing: 1 - 2 of 2
Report View						Return to Deposit List

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

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

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

HOME DEP	POSITS REPORTS	RESEARCH						Logged in as Reseaus Desjardins Self Customer Open
	tem List - 00000 PME2, Location: Sherbro							
Post amount	mation (Perfected-Ad t (\$): 6,049.00	ljusted) 🥌	Credit amo	unt (\$): 4,350.00		Adjusted	l difference (\$): (1,	699.00)
Scanned Item Errors	15 (3/3) Tasks	Item Type	Post Amount (\$)	Sequence	Amount (\$)	Difference (\$)	Account	Routing Transit
	1210	and a second second						
	1	Virtual Credit Item	6,049.00	CR 0	4,350.00	(1,699.00)	7343	00309-829
	2	Canadian Cheque	6,049.00 4,350.00	CR 0	4,350.00	(1,699.00)	7343	
				CR 0 1 2		(1,699.00)		15544-010
< Previous 1 N	<u> </u>	Canadian Cheque	4,350.00	1			061-222-88	00309-829 15544-010 15544-010 Showing: 1 - 3 of 3

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

Withow 6,049.00 CR 0 4,350.00 (1,699.00) 7343 Canadian Cheque 4,350.00 1 4,350.00 061-222-88 061-222-88 Not Negotiable (adjusted) 1,699.00 2 (1,699.00) 061-222-88 Report View All 5 10 20 Edit Item - 2 Show Show	Tasks Item Type Post Amount (\$) Sequence (\$) Amount (\$) Difference (\$) Account Ruting Trans	Errors Tasks Item Type Post Amount (\$) Sequence Annount (\$) Difference (\$) Acount Reuthant @ Virtual Credit Item 6,049.00 CR 0 4,350.00 (1,699.00) 733 0033 @ Canadian Cheque 4,350.00 1 4,350.00 (1,699.00) 061-222-88 155- @ Not Negotiable (adjusted) 1,699.00 2 (1,699.00) 061-222-88 155- example All 5 10 20 Edit Item - 2 (1,699.00) 061-22-88 155- example All 5 10 20 Edit Item - 2 Showing: 1 Showing: 1 Showing: 1 part View All 5 10 20 Edit Item - 2 Version: 3.0.1.213 Version: 3.0.1.213 Not Negotiable Version: 3.0.1.213 Part E 2 0 G G G B R R R I/G R R - \$ I/G R -	Trevice 1 Meet 5 All 5 10 20 Edit Item	Virtual Credit Item Canadian Cheque t Negotiable (adjusted)	6,049.00 4,350.00	CR 0	4,350.00			Routing Trans
Image: Canadian Cheque 4,350.00 1 4,350.00 061-22-88 Image: All 5 10 2X Edit Item - 2 (1,699.00) 061-22-88 Report View Image: All 5 10 2X Edit Item - 2 Image: All 5 10 2X Image: All 5 10 2X Edit Item - 2 Image: All 5 10 2X Image: All 5 10 2X Report View Image: All 5 10 2X Edit Item - 2 Image: All 5 10 2X Image: All 5 10 2X Edit Item - 2 Image: All 5 10 2X Image: All 5 10 2X Report View Image: All 5 10 2X Image: All 5 10 2X Image: All 5 10 2X Image: All 5 10 2X Image: All 5 10 2X Image: All 5 10 2X Image: All 5 10 2X Image: All 5 10 2X Image: All 5 10 2X Image: All 5 10 2X Image: All 5 10 2X Image: All 5 10 2X Image: All 5 10 2X Image: All 5 10 2X Image: All 5 10 2X Image: All 5 10 2X Image: All 5 10 2X Image: All 5 10 2X Image: All 5 10 2X Image: All 5 10 2X Image: All 5 10 2X Image: All 5 10 2X Image: All 5 10 2X Image: All 5 10 2X Image: All 5 10 2X Image: All 5 10 2X Image: All 5 10 2X Image: All 5 10 2X Image: All 5 10 2X Ima	Canadian Cheque 4,350.00 1 4,350.00 061-222-88 15544- Not Repotable (adjusted) 1,699.00 2 (1,699.00) 061-222-88 15544- I Met S 10 20 Edit Item - 2 Showing: 1 - 3 Showing: 1 - 3 Showing: 1 - 3 View Inter Repotable - Inter Repotable - Inter Repotable - Return to Deposit List View Inter Repotable - Inter Repotable - Inter Repotable - Inter Repotable - Return to Deposit List View Inter Repotable - Return to Deposit List View Inter Repotable - In	Image: Canadian Cheque 4,350.00 1 4,350.00 061-222-88 1554 Image: All 5 10 22 Canadian Cheque 1,659.00 2 (1,699.00) 061-222-88 1554 Image: All 5 10 22 Edit Item - 2 Image: Canadian Cheque	Image: Second secon	Canadian Cheque t Negotiable (adjusted)	4,350.00			(1,699.00)	7343	00000
Image: Second	Image: Not Negotiable (adjusted) 1,699.00 2 (1,699.00) 061-222-88 15544 Image: All 5 to 2X Edit Item - 2 Showing: 1 - 2 Showing: 1 - 2 Return to Deposit List View Image: All 5 to 2X Edit Item - 2 Image: All 5 to 2X Showing: 1 - 2 Return to Deposit List View Image: All 5 to 2X Image: All 5 to 2X <t< td=""><td>Image: Second second</td><td>evious 1 Next > All 5 10 20 Edit Item</td><td>t Negotiable (adjusted)</td><td></td><td>1</td><td></td><td></td><td>7545</td><td>00309-</td></t<>	Image: Second	evious 1 Next > All 5 10 20 Edit Item	t Negotiable (adjusted)		1			7545	00309-
all 5 10 20 Edit Kem - 2 Image: Second seco	I least All 5 to 20 Edit Item - 2 Showing: 1 - 3 View Not Negotable Return to Deposit List I chéque ANNULÉ DATE 2 0.06003,233 0.00007	I heat All 5 10 20 Edit Item - 2 Showing: 1 sport View Inst Negotiable Image: CHEQUE ANNULE Image: CHEQUE ANNULE Image: CHEQUE ANNULE Image: CHEQUE ANNULE Image: CHEQUE ANNULE Image: PAYEZ PAYEZ PAYEZ Image: PAYEZ PAYEZ Image: CHEQUE ANNULE Image: PAYEZ PAYEZ Image: CHEQUE ANNULE	evious 1 Next > All 5 10 20 Edit Item	The second s	1,699.00		4,350.00		061-222-88	15544-
Inot Negotiable Image: Chéque annulé Image: Chéque annulé DATE 2 0 0 6 0 3 23 A A A A W 2 23 Image: Chéque annulé PAYEZ PINE 3 Image: Chéque annulé Image: Chéque annulé	View Not Negotiable Wersion: 3.9.1.2134 (Version: 3.9.1.2134 (V	Return to Depose I More the postable CHEQUE ANNULE DATE 2 0 0 6 0 3 23 PAYEZ		2		2		(1,699.00)	061-222-88	15544-
Not Negotiable Version: 3.9. CHÉQUE ANNULÉ DATE 2 0 0 6 0 2 23 A 4 4 8 7 2 3 DATE 2 0 0 6 0 2 23 A 4 4 8 7 2 3 DATE 2 0 0 6 0 2 23 A 4 4 7 7 2 3 DATE 3 1699 - \$	Not Regoliable Image: Chicago and the second se	Hot Negotiable Image: Checoure ANNULE CHECUE ANNULE DATE 2 0 0 6 0 3 23 A A A A W W W W W W W W W W W W W W W W	ort View	-2					×	Showing: 1 - 3
Not Republike Image: Chéque annulé Image: Chéque annulé Date 2 0 0 6 0 2 23 A A A A W P 23 PARE 3 Image: Chéque annulé	Not Regoliable Image: Chicago and the second se	Not Negotiable Image: Cheque annule Dare 2 0 0 6 0 2 23 A A M 3 2 3 PAYEZ Prote 3 Image: Cheque annule Image: Cheque annule <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>Return to Deposit List</td>								Return to Deposit List
* CHEQUE ANNULE DATE 2 0 0 6 0 2 33 PANEZ PANEZ	CHEQUE ANNULE DATE 2 0 0 6 0 2 23 PAYEZ FORME 0 1699 - \$	PAVEZ PA	Not Neg	otiable 👻			00			
mille SIX and quarke lingt dix ocuf to bourse and	mille SIX and quarke Vingt dix acuf the bourse Both	- MILL SIX and quarker Vingt dix neuf- 4 Doulars B===	P/	YEZ	THES		1699\$			
		Partie Nobitino 4 (00309-7343)	-	- mille SIX	ant quarke ling	t dit ocuf-	DOLLARS			
POUR DELTINO. 4. (02309-7243) SPÉCIMEN			P0		309-7343)	SPÉ	CIMEN			
		#095# #155544#010# 054#222#88#		*095* *1554	4-010:061-222-8	644-010				

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.

Desjardins Business						Help	Hide Tips Logoff
HOME DEPOSITS REPOR	RTS RESEARCH						ogged in as ReseauSC sjardins Self Customer Operati
Deposit Item List - 00 (Customer: PME2, Location: Si Deposit Information (Perfect	udbury) :ted-Adjusted)						
Post amount (\$):	3,355.00	Credit amour	t (\$): 3,555.00	Adj	usted difference (\$):		0.00
Errors Tasks	Item Type	Post Amount (\$)	Sequence 1	Amount (\$)	Difference (\$)	Account	Routing Transit
	Item Type Virtual Credit Item	<u>Post Amount (\$)</u> 3,355.00	Sequence *	Amount (\$) 3,555.00	Difference (\$) 200.00	Account 1365	Routing Transit
Errors Tasks			Sequence ::				
	Virtual Credit Item Canadian Cheque (adjusted)	3,355.00	Sequence 5	3,555.00	200.00	1365	00444-865

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

Deposit Item List - 000 (Customer: PME2, Location: Suc		j.					esjardine Self Customer Opera
Deposit Information (Perfecte Post amount (\$):	d-Adjusted) 3,355.00	C 10	(A) 3 FFF 05		usted difference (\$):		0.00
Scanned Items (2/2)	3,355.00	Credit amount	(\$): 3,555.00	Adj	usted difference (\$):		0.00
Errors Tasks	Item Type	Post Amount (\$)	Sequence	Amount (\$)	Difference (\$)	Account	Routing Transit
3	Virtual Credit Item	3,355.00		3,555.00	200.00	1365	00444-865
2	Canadian Cheque (adjusted)	3,355.00	1	3,555.00	200.00	123-456-7	00000-016
< Previous 1 Next > 5 10 20 5	0					×	Showing: 1 - 2 of 2
	Canadian Cheque -	ant cinquente cin	DUTE 2 0 15 4 4 3555 9	- \$	•@@ @ @©\{		

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

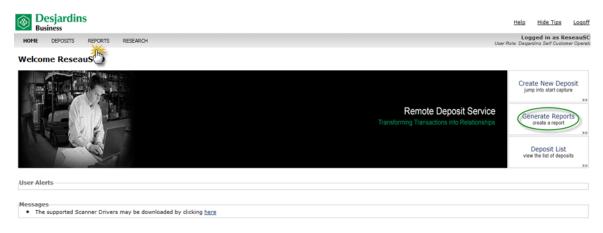
Several reports can be created so that you can view deposit information stored in the history for 120 days.

Report	Description
Deposit Summary Report	The Remote deposit application allows users to create and view
– Customer	reports online. The reports are in HTML and are generated from
	the Deposit List page. They can show all deposits, or the deposit
Online report from the	list can be filtered first so that only selected deposits appear. The
Deposit List (View report	reports are displayed in a new window. Online reports show all
button)	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	Summarizes the deposit processing activities for a selected
Report	customer's accounts on a specific processing date. For each
	account, the report summarizes the total number of deposits
	submitted, the total value of these deposits, and the total
	number of items and debit items in the deposits. Available in
	DOCX, PDF and RTF.
Deposit summary	Summarizes the simple deposit processing activities for a selected
	customer's accounts over a <u>specified processing period</u> . For each
Note: The heading on the	account, the report summarizes the total number of deposits
report is Summary of	submitted, the total dollar value of these deposits, and the total
Deposits by Account	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	Provides detailed information about the simple deposit
	processing activities for a selected customer's accounts over a
Note: The heading on the	specified processing period. For each account, the report
report is Details of Deposit	summarizes the total number of deposits submitted, the total
by Account	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	Provides details on all items (cheques) processed for a selected
Report	location over a specific period. Available in CSV or XLS.
Exception Item Export	Lists all <u>deposit items</u> processed during the selected processing
Report	period that were flagged with errors under the application's
	business rules, including CAR/LAR, MICR, evaluation of image
	quality and duplicate detection. Available in CSV or XLS.

Please see <u>Appendix D</u> 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		
< Previous 1 Next > 5 10 20 50 Showing: 1 - 1 of 1							
					vareion: 3.4.1.1033 (0065) NCD Compration		

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.

			Report run on: acted Start Date: Location: account Number:	2016/02/18 02:40 2016/02/17 12:00		Report run by: Selected End Date: Deposits Created by: Deposit Status: Segment:	AA Green 2016/02/18 11:59 PM EST ReseauSCO All
			Summary of	of Deposit	s by A	ccount	
PME2							
Account Name/Number: PME2 msge bloquant/185 Total of Deposits: 1 Account Name/Number: 4,805.00 Total Number of Items: 2							4,805.00
Deposit Number	Item Count	Post Amount	Credit Amount	Adjustment	Depositor	Location	Deposit Date
0000085	2	4,805.00	4,805.00	0.00	ReseauSC	O Sherbrooke	2016/02/17 10:46 AM EST
Account Name	e/Number: Pn	ne2/7343			т	lumber of Deposits: iotal of Deposits Submitted: iotal Number of Items:	5 14,805.00 10
Deposit Number	Item Count	Post Amount	Credit Amount	Adjustment	Depositor	Location	Deposit Date
0000078	2	2,500.00	2,500.00	0.00	ReseauSC	O Sherbrooke	2016/02/17 08:38 AM EST
0000080	2	2,500.00	2,500.00	0.00	ReseauSC	O Sherbrooke	2016/02/17 08:43 AM EST
0000081	2	2,500.00	2,500.00	0.00	ReseauSC	O Sherbrooke	2016/02/17 09:03 AM EST
0000082	2	4,805.00	4,805.00	0.00	ReseauSC	O Sherbrooke	2016/02/17 09:07 AM EST
0000084	2	2,500.00	2,500.00	0.00	ReseauSC	O Sherbrooke	2016/02/17 10:44 AM EST

Confidential

Page 1 of 1

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.

Desjardins Business		Help Hide Tips Logoff
HOME ADMINISTRATION C	EPOSITS REPORTS RESEARCH	Logged in as EntrepriseCU2 User Role: Administrateur principal entreprise – Desjardins
Item Research - (Que	ry)	
Search Criteria:	Values:	
Deposit Date	20 November 2013 12:00 AM V to 20 November 2013 11:59 PM V	
Select Criteria 👻	20 Localdon V 2013 11:05 PM V	
Select Criteria V		
Select Criteria		
	ear	

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

Desjardins Business							Help Hide Tips	Logo
HOME ADMINISTRATION		IS REPORTS RESEARCH			User Role	I Desjardins Self Customer O	Logged in as Entre oerefor,Desjardina Cuator	prise(ner Mana
tem Research - (Query)							
earch Criteria:		Valuesi 20 November ¥ 2013 12:00 AM ¥	to OSEDIS ANNUL					
1.55.05.0.5.00.05		20 November 🛩 2013 11:59 PM 🛩	States	AU				
Select Criteria V			Maria The	te - 1-	-80.00			
Select Criteria 💙			- In Contraction	Stall Content	- CO			
Select Criteria				SPÉCIME	N			
Search	Clear		#750# C00484-8650	003730-604	CONTRACTOR AND			
Select Stored	Tasks	State	Item Type	Difference	Amount (\$)	Account	Routing Tr	
		and a second	Virtual Credit Item	0.00	30.00	0509489		00-815
Y		Recognition Complete	Canadian Cheque	0.00	30.00	003230-20	004	84-865
			Virtual Credit Item	0.00	98,280.18	0509489	980	00-815
	E q	Recognition Complete	Canadian Cheque	0.00	97,280.18	123-456-7	100	20-01
	E q	Recognition Complete	Canadian Cheque	0.00	1,000.00	123-456-7	009	81-03
	L.C.		Virtual Credit Item	0.00	97,280.18	0509489	980	00-815
		Secognition Complete	Canadian Cheque	0.00	97,280.18	123-456-7	100	20-016
	E a		Virtual Credit Item	0.00	35.50	0509489	980	00-815
	🗉 🔍	Recognition Complete	Canadian Cheque	0.00	35.50	006167-29	006	64-865
	B 9		Virtual Credit Item	0.00	24,999,999.99	0509489	980	00-815
Previous 1 2 3 4 Next	5 10 20	50					Showing: 1 - :	10 of 3
	mages: No I	mages 👻						
eport Type: PDF 🞽 I	mages: No i	mages						

- 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.

Business				н	elp Hide Tips	Logoff
HOME ADMINISTRATION DEPOSITS REPORTS RESEARCH			User Role	Lo Desjardina Self Customer Ope	gged in as Entre rator, Desjardina Custor	priseCU2 ler Manager
Item Research - (Stored Results)						
TOTAL CLEAN TE BO P						
Select Stored Tasks State	Item Type	Difference	Amount (\$)	Account	Routing Tr	ansit
E Cognition Complete	Canadian Cheque	0.00	30.00	003230-20	004	84-865
< Previous 1 Next > 5 10 20 50					Showing: 1	- 1 of 1
Report Type: PDF V Images: No Images						
Select All Create Report Remove from Results So to Outry				version: 3.4.1.19	33 (9060) <u>NCR Co</u>	poration

Example of an Item Research report:

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

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

EntrepriseCU2

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

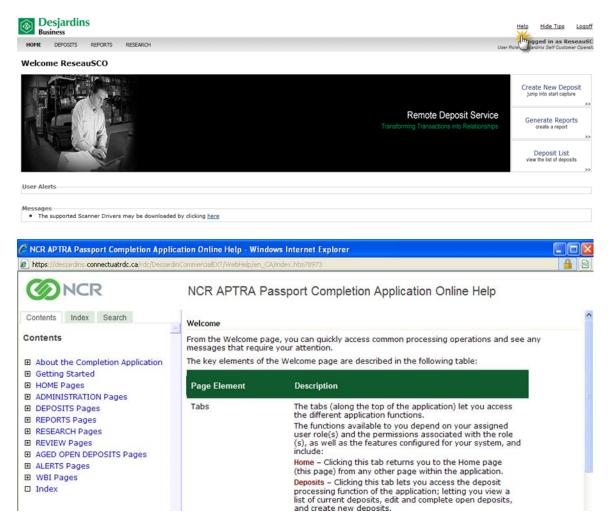
Additional references

- Links to videos on how to use and maintain the scanners:
 - TellerScan TS240:
 - http://paystation.ca/productsdetail/DigitalCheckTellerScanTS240
 - CheXpress CX30: <u>http://paystation.ca/productsdetail/CheXpressCX30</u>
- 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 Desja	d ardins use only			
COMPANY INFORMATI				
Name of company*:			Unique cli	ent ID*:
Adress of head office*:			Office:	
City/Town			Country*:	
Province*			Postal code*:	
Phone:			Other:	
ACCOUNTS				
Account no.*:	□ Add	Delete	Transit no./Institution*:	
Display name*:	1	1	Legal name:	
Account no.*:	□ Add	Delete	Transit no./Institution*:	
Display name*:			Legal name:	
Account no.*:	□ Add	Delete	Transit no./Institution*:	
Display name*:			Legal name:	
Account no.*:	□ Add	Delete	Transit no./Institution*:	
Display name*:			Legal name:	
Account no.*:	□ Add	Delete	Transit no./Institution*:	
Display name*:			Legal name:	
Account no.*:	□ Add	Delete	Transit no./Institution*:	
Display name*:	1	1	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.*:				

1

Appendix B – Troubleshooting

anadian Cheque	¥				 900
CHÈQUE ANNULÉ	STATE PERSON NEWS				
			DATE 2 0 1 4 0 1	27	
6	1	~			
PAYEZ	estreprise,		15.		
Jul	ter jamars		IDD DOLLARS		
		68	R		
POUR			SPECIMEN	111	
-		1.55.24			
*************	0000-0064 123.	1438m Lt.			
		-23-456-7		15.00	

MICR Invalid

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

Unknown item

known 💙	@ @ = = 0 0 0 = - = 6
HÈQUE ANNULÉ	
HEODE ANNOLE	DATE 2 0 1 4 0 1 27
a Find	
AYEZ <u>Pentreprese</u> C Ceighty	SO. @ \$
19	100 DOLLARS LU
5UR	SPÉCIMEN
1:00000-0061:	

An error message may appear if there is writing on the MICR line, making it illegible. In order to clear a cheque, the transit and institution numbers, and the amount fields must be complete and accurate.

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

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

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

Deposit amount exceeds the set limit – Deposit profile

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

Business	lins					Help	<u>Hide Tips</u>	Logoff
HOME ADMINI	STRATION DEPOSITS REPORTS	RESEARCH				Lo User Role: E	gged in as R Desjardins Custon	teseauCM
Customers Details	User Details - ReseauSC (Customer: PME2) User Information	0					-	
Locations	User ID:	ReseauS	CO Email:					
Users	First name: Security question:	0	AA Last name: olor Answer to security que					Green blue
Details	Phone number: Time zone:		555 Password expiry date: ern Region:			4014/	/01/13 11:29 /	AM EST Ontario
Rule Accounts	Time zone.	Last	erri kegion.				Edit Use	
Custom Fields	Assigned Roles:	Assig	ned Locations:	Assigned Reports:	Excluded Accounts:			_
Preferences	Desjardins Self Customer Operator	Sheri Sudb Toroi		Daily Deposit Summary Report Deposit Details Deposit Summary Exception Item Export File Item Export File				
	Single Deposit and Item Limits		Edit Locations	Edit Report Access		Edit Acco	ount Exclusion	IS
	Туре	Limit						
	Deposit amount (\$)	15,000.00						
	Item amount (\$)							
	Approved Item amount (\$)							
	Item count	250						
	Multi-Deposit Limits:							
	Type	Limit						
	Daily amount (\$) Daily count	2,500,000.00						
	Weekly amount (\$)							
	Weekly count							
	Monthly amount (\$)	25,000,000.00						
	Monthly count	25,000,000.00						
	Honenty count	Edit Roles and Limits						
						versi	ion: 3.9.1.212	8 (8980)

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.

	esjardins siness				
HOME	DEPOSITS	REPORTS	RESEARCH		
New D (Custom	eposit ner: PME2)				
Declare	d amount(\$): T	'his amoun	t may not be large	r than 15,000	.00.
Location	: *		Sherbrooke 👻		
Account	number:*		8435 - Pme 2		•
Routing	transit number	•	00309-829		
Deposit	type:*		Simple		
Clearing	channel:*		Image		
Company	y name:		Ţ		
Optional	field 1:				
Optional	field 2:				
Optional	field 3:				
Number	of items:		2		
Declared	d amount (\$):*		16,000.00		

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**.

Passport Web Edition - Mozilla Firefox		
Ejchier Édition Affichage Historique Marque-pages	Quois 7	
Passport Web Edition +		
+ https://connectuatrdc.intria.com/rdc/DesjardinCom	iercialEXT/ShowDeposit.faces 😭 🔻 😋 😴 🛪 Google	🔎 🕹 🏠
🔎 Les plus visités 🥮 Débuter avec Firefox 🗌 Accès sécur	isé Desjar 📋 SiteMinder Password 📋 SiteMinder Password 📄 Site collaboration SDD 📄 System Dashboard - J 👇 join.me – Free Screen	
Desjardins Business	×	Help Hide Tips Logoff
HOME DEPOSITS REPORTS RESEARCH		Logged in as EntrepriseCU2 User Role: Degiardins Self Customer Operator
Deposit Item List - 000107 (Customer: Entreprise C, Location: Calgary)	Edit Item - 2 <u>Duplicate</u> B. B.	
Deposit Information (Open-Processing)	Canadian Cheque 🕑	
Declared amount (\$):	000000000000000000000000000000000000000	0.00
	* CHÉQUE ANNULÉ	t Deposit Delete Deposit
Scanned Items (3/3)	DATE 2 0 14 0127	
Errors Tasks	El - a la san s	Routing Transit
B*	PAYEZ CETTER Production and and and and and and and and and an	98000-815
A. 💕 🕷	- Oad hundredtweaty - 20 DOILARS DET.	00000-006
		00000-006
< Previous 1 Next > 5 10 20 50	POUR SPÉCIMEN	Showing: 1 - 3 of 3
Complete Add Items	0003530 C00000006: k23=456=20	Return to Deposit List : 3.4.1.1937 (8962) NCR Corporation
	000353 00000-006 1120-456-7 120-00 120-00 Serial Routing Transit Account T/C Amount (\$) Aux on us	
	< 3 of 3 > Delete Next Error Save Cancel	

🛃 démarrer 👌 Rechercher au Todin 🔎 🔞 🖉 🐌 🖄 🕴 🔴 Helene Be... 🔃 Microsoft L... 🔯 4 Microsoft L... 🔯 Passport 🔗 Passport 🔗 Z. Interne... • 😂 2 Explora... • 🛃 Explora... •

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

urrent deposit details		
eposit ID:	107	CHEAD R ANNALE
ation:	Calgary	0m2 2 0 / 4 0 / - 2 7
ount number:	0509489	
ated by:	EntrepriseCU2	MARIE Cetterpress C. 120. 0 \$
te date:	2014 Jan, 27 04:15 PM	that the disting - my source Ban
ber of items:	3	
ount (\$):	220.00	SPÉCIMEN
ite:	Processing	
		#000351# 400000+0064 123#456#7#
	1	
		Extended in the second se
		Serial Routing Transit Account T/C Amsunt(4) Aga on us
icate deposit details		
sit ID:	102	⁸ CHIQUE ANNULE
tion:	Calgary	ant 2 0 / 4 U / 27
ount numbers		
ted by:	EntrepriseCU2	MATE Sectopres 1 120 @ \$
ate date:	2014 Jan, 27 11:42 AM	that the determine the man and the second se
ber of items:	2	
unt (\$):	120.00	SPÉCIMEN
ies .	Balanced	
		#000355# #00000-0064 kii+466=7#
		Serial Routing Transit Account T/C Amount (5) Aux on us

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

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

Multiple errors in deposit

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

Desjardins Business HOME DEPOSITS REPORTS Edit Deposit - 000108 (Customer: Entreprise C)	RESEARCH	<u>Halo</u> <u>Hide Tips</u> <u>Legaff</u> Legged in as EntrepriseCU3 (<i>Der Role: Degardics Self Custower Operator</i>
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	
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.

Desjardine Business	s					<u>Help Hide Tips Loqoff</u>
HOME DEPOSITS	REPORTS RESEARCH					Logged in as EntrepriseCU2 User Role: Degiantins Self Customer Operator
Deposit Item Lis (Customer: Entreprise						
Deposit Information (Open-Processing)					10 March 10
Declared amount (\$)	:	111,245.92 Save	Current amount (\$):	11,345.92	Balancing difference (\$);	99,900.00
Scanned Items (3/3)				Secondare		Edit Deposit Delete Deposit
Errors	Tasks	Item Type	Post Amount (\$)	Securice	Account	Routing Transit
	Image: A start of the start	Virtual Credit Item	111,245.92	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0509489	98000-815
	*	Canadian Cheque	100.00		3 123-456-7	00000-006
۸	B* BK	Canadian Cheque	11,245.92		4 123-456-7	00000-006
< Previous 1 Next > 5	i 10 20 50					Showing: 1 - 3 of 3
Complete	Add Items				ve	Return to Deposit List rsion: 3.4.1.1937 (8962) NCR Corporation

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

HOME DEPOSITS REPORTS RE Deposit Item List - 000108 (Customer: Entreprise C, Location: Calg	SEARCH 147)		Logged in as EntrepriseEU User Role: Degardins Self Customer Operator
Deposit Information (Open-Processin	3		
Declared amount (\$):		×.,	: 99,900.00
Scanned Items (3/3)	Edit Item - 3		Edit Deposit Delete Deposit
Errors Take Image: State of the state	Canadian Chaque	Aux on us	Bootford Transit 9000-015 9000-015 00000-006 00000-006 00000-006 00000-006 Showing: 1 - 3 of 3 3 Return to Deposit List 1 rsion: 3.4.1.1937 (9962) MCE Corporation Schowardian

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

E. Click Edit Deposit.

Desjardins Business					Help Hide Tips Logo
HOME DEPOSITS REPORTS RESEARCH					gged in as EntrepriseD legiantins Self Customer Operat
Deposit Item List - 000108 (Customer: Entreprise C, Location: Calgary)					
Success: Deposit [108] was successfully upd	dated.				
Deposit Information (Open-Processing)					
Declared amount (\$):	100,000.00 Save	Current amount (\$):	100,000.00	Balancing difference (\$):	0.00
				Edit Deposit	Delete Deposit
canned Items (2/2)				Edit Deposit	Delete Deposit
canned Items (2/2) Errors Tasks	Item Type	Post Amount (\$)	Sequence	Edit Deposit	Delete Deposit Routing Transit
	Item Type Virtual Credit Item	Post Amount (\$) 100,000.00	Sequence		
Errors Tasks			Sequence 3	Account	Routing Transit
Errors Tasks	Virtual Credit Item	100,000.00	Sequence 3	Account 0509489	Routing Transit 98000-815

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

Desjardins Business		Help	Hide Tips	Logoff
HOME DEPOSITS REPORTS	RESEARCH	Logged User Role : Degantin	in as Entrep a Self Customer	priseCU2 r 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:*	8eaulieuhV			
Optional field 3:				
Number of items:	3			
Declared amount (\$):*	111,245.92			
Save Changes Cancel		version: 3.4.1.1937 (896	S) NCR Con	poration

H. Click **Complete**.

Desjardins Business					Help Hide Tips Logo
HOME DEPOSITS REPORTS RESEAR	юн				ogged in as EntrepriseC Deglarding Self Customer Operate
Deposit Item List - 000108 (Customer: Entreprise C, Location: Calgary)					
Success: Deposit [108] was successfully	updated.				
Deposit Information (Open-Processing)					and the second sec
Declared amount (\$):	100,000.00 Save	Current amount (\$):	100,000.00	Balancing difference (\$):	0.00
				Edit Deposi	t Delete Deposit
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
< Previo TRext > 5 10 20 50					Showing: 1 - 2 of 2
Complete Add Items				version: 3.4.1.1	Return to Deposit List 937 (8962) NCR Corporation

I. Click OK.

Deposit Item List (Customer: Entreprise C	- 000108 , Location: Calgary)						
Success: Deposit [108		pdated.					
Deposit Information (O Declared amount (\$):	pen-Processing)	100.	Are you sure you want to complete this de	posit with account group Calgary and account 05	19489 - Entreprise C ?	Balancing difference (\$): 0.00
scanned Items (2/2)						Edit	Deposit Delete Deposit
Emon	Tasks	11.		OK	Annuler	Account	Routing Transit
	2				- 10 - 10 - 10 - 10 - 10 - 10 - 10 - 10	0509489	98000-81
			Canadian Cheque	100,000.00	3	123-456-7	00000-00
Transmitt : Bank of St	10 20 50						Showing: 1 - 2 c

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.

0509489 9800	0509489				Errors
		111,245.92	Virtual Credit Item	Image: A start of the start	
123-456-7 0000	3 123-456-7	100.00	Canadian Cheque	1	
-23450 0000	4 23450	11,245.92	Canadian Cheque	1	۸
Showing: 1				10 20 50	Previous 1 Next > 5
	4	11,245.92	Canadian Cheque		Previous 1 Next > 5

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.

Desjardins Business					<u>Help Hide Tips Logoff</u>
HOME DEPOSITS REPORTS RESEARCH					Logged in as EntrepriseCU User Role: Deglarding Self Customer Operator
Deposit Item List - 000104 (Customer: Entreprise C, Location: Calgary)					
Transport Problem: The hopp	er is jammed. Click th	e Recover button to resolve the problem.			Recover
Deposit Information (Open-Jammed)					
Declared amount (\$):	40,000.00 Save	Current amount (\$):	0.00 B	alancing difference (\$):	40,000.00
Scanned Items (1/2)					Delete Deposit
Errors Tasks	Item Type	Post Amount (\$)	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 Operato
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. 5) Cick' "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:	
Page deservent solutions NOR PAYMENT SOLUTIONS Solution Des Jacours 2000 Page deservent entrestments enter \$ 17-00 Solution des des \$ 17-00 Solution des des \$ 17-00 Solution des des \$ 17-00 Solution des des solutions des des solutions of the solution des des des solutions des des des solutions des des des solutions des des des des des des des des des de	
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.

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

- To toggle between front and back views of the item, click on the Back/Front button.
- To toggle between binary (black and white) and greyscale, select an option from the dropdown menu.
- E. View the test results below the image. The test name, result, type and the value columns provide details to help you determine which corrective action to take. Once you determine the appropriate action to take, click **Return to Edit Item**:
 - > If the item image quality is unacceptable, click **Delete**. Scan the item again.
 - Click on the **Replace Image Quality** box.

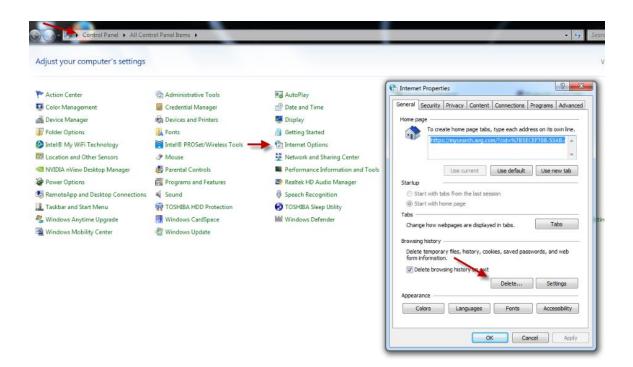
Below are other messages that may appear during the deposit process:

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

Slow browser

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

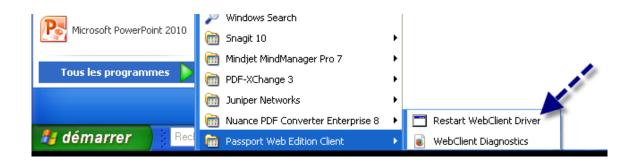
- A. Click **Tools > Internet Options**.
- B. In the window that opens, click **Delete** in the Browsing history section.



Scanner troubleshooting guide

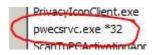
Please refer to the troubleshooting guide sent by Paystation. If you're still having problems after following the steps in the guide, do the following:

- Close your browser.
- In the Start menu, select:
 - Passport Web Edition Client
 - Restart WebClient Driver



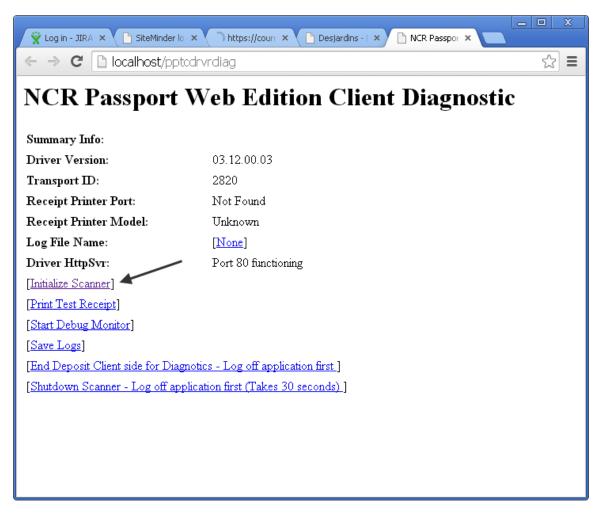
If this does not work, there may be another conflicting process. Make sure that the following process is active in task manager:

Pwecsrvc.exe :



On the WebClient Diagnostics page:

	🛅 Mindjet MindManager Pro 7		
Tous les programmes 👂	m PDF-XChange 3	•	
	im Juniper Networks	•	
	🛅 Nuance PDF Converter Enterprise 8	•	🛅 Restart WebClient Driver
🦺 démarrer 💦 📔 Rec	📻 Passport Web Edition Client	•	🔋 WebClient Diagnostics 🦰



- 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.

		Re	Report run on: port Deposit Date		14 01:23 PM EDT 14 05:23 PM EST		Report run by:	Entrepri	seCU
		Daily	Deposit Sur	mmary R	eport - E	ntrepris	se C		
		Summary of All Ac	counts - Entreprise C	Numbe Total o Total N	er of Accounts er of Deposits: If Deposits Subn Number of Debit Number of Items	Items:	2 5 6,100.00 9 14		
Account Name/Nu	umber		Number of Deposits	Total o	of Deposits Subm	itted I	Number of Items	Number of Debit Item	s
Entreprise C/050	9489		3	4,350	.00		9	6	
Entreprise C/050	9729		2	1,750	.00		5	3	
Account Name/N	umber:			Total Total	ber of Deposits: of Deposits Sut Number of Deb Number of Item	it Items:	0 0.00 0 0		
Deposit Number	Item Count	Post Amount	Credit Amount	Adjustment	Depositor	Locatio	on	Deposit Date	
	0	0.00	0.00	0.00					

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 Selected start date & th Locat	me: 20	016/02/18 02:37 016/02/17 12:00 /		Report run by: Selected end date & time: Deposits Created by:	AA 2016/02/18 11:59 PM
		Account Numb	-		All	Deposit Status:	
		Details	s of Deposit	ts by Ac	count -	PME2 -	
Account Name/Num	nber: PME2 m	nsge bloquant/185			Nur	mber of Deposits:	1
Account Currency:	CAD					al of Deposits Submitted: al Number of Items:	4,805.00 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 Numb	er Cheque Numbe	r	Post Amount	Credit Amount	Adjustment Part
0000001	15544-010	061-222-88	082		3,450.00	3,450.00	0.00
000002	15544-010	061-222-88	082		1,355.00	1,355.00	0.00
Account Name/Num	nber: Pme2/73	343			Nur	mber of Deposits:	5
Account Name/Num Account Currency:	nber: Pme2/73 CAD	343				mber of Deposits: al of Deposits Submitted:	5 14,805.00
		343			Tot		-
		343 Post Amount	Credit Amount	Adjustment	Tot Tot	al of Deposits Submitted:	14,805.00
Account Currency:	CAD		Credit Amount 2,500.00	Adjustment	Tot Tot Depositor	al of Deposits Submitted: al Number of Items: Location	14,805.00 10
Account Currency: Deposit Number	CAD Item Count	Post Amount	2,500.00	0.00	Tot Tot Depositor	al of Deposits Submitted: al Number of Items: Location Sherbrooke	14,805.00 10 Deposit Date
Account Currency: Deposit Number 0000078	CAD Item Count 2	Post Amount 2,500.00	2,500.00	0.00	Tot Tot Depositor ReseauSCO	al of Deposits Submitted: al Number of Items: Location Sherbrooke Credit Amount	14,805.00 10 Deposit Date 2016/02/17 08:38 AM
Account Currency: Deposit Number 0000078 Item Number	CAD Item Count 2 R/T	Post Amount 2,500.00 Account Numb	2,500.00 er Cheque Numbe	0.00	Tot Tot Depositor ReseauSCO Post Amount	al of Deposits Submitted: al Number of Items: Location Sherbrooke Credit Amount	14,805.00 10 Deposit Date 2016/02/17 08:38 AN Adjustment Part
Account Currency: Deposit Number 0000078 Item Number 0000001	CAD Item Count 2 R/T 99985-003	Post Amount 2,500.00 Account Numb 12-5855-7	2,500.00 er Cheque Numbe 231	0.00	Tot Tot Depositor ReseauSCO Post Amount 1,600.00 900.00	al of Deposits Submitted: al Number of Items: Location Sherbrooke Credit Amount 1,800.00	14,805.00 10 2016/02/17 08:38 AN Adjustment Part 0.00

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Page 1 of 3

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: lected Start Date: Location: Account Number:	2016/02/18 02:40 2016/02/17 12:00		Report run by: Selected End Date: Deposits Created by: Deposit Status: Segment:	AA Green 2016/02/18 11:59 PM EST ReseauSCO All
			Summary of	of Deposit	s by Acc	ount	
PME2							
Account Nam	e/Number: PN	IE2 msge bloquar	nt/185		Total	per of Deposits: of Deposits Submitted: Number of Items:	1 4,805.00 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 Nam	ne/Number: Pn	ne2/7343			Total	per of Deposits: of Deposits Submitted: Number of Items:	5 14,805.00 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
0800000	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

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Page 1 of 1

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.

TACEODITI 12/06 AM EST IC/05/2011 11:59 PM EST SC Warman Ris Tacotta Orizana	1020 Water Mahat Sank account Warman Rd	4758740 (DOACE!! OF 45 AM EST IDE	AZTI DE AMIEST	1 Buseeu cheis EPC	Facalited	O Latanta Kananar			1380	0	5E+11	analysistics of concerning 2016
NOSOTH 12 OF AN EST 8265021111597MEST 532 Warnan Rd, Tarreta, Ortana	100 Weber Marinet bank account Warman Dy	4575827482 00 GA (211 (3) 46 AN EST 1028	A SCI 1 09-46 AM EST	1 Busines check BPC	Deceiled	O Learne Kenmar			000-40	0	(241	etw1838011e0701084br9710
KEICETT 12 CE AN EET EDBSZCTT THEN PM EET ED Wumun Rie Tworks. Orave	1000 Weber Mahat bank account Warman Rd	4758740 0004011 (8-45 AV EST 100	AZX1094EAMEET	1 Business check EPC	Faraked	O Laama Kananar			1733	0	GE+11	41418280114/070108484 \$700
LOSOTT STOL AN EST ILLINGOTT THERPILEST SSS Warman Art. Taronia, Omana	100 Webw Mahat bark account Warnan Dg	45798742 (2004011 0E4LAN EDT 826	ASST 10 ALL AMEST	1 Matidaeh Account	Received	3 Learne Kenterier	10000217	3090	32	92	3989 (5+11	1000696 4161000074025679014
COODEN ID OF AN EST EDBOOTT HERPIPHEST SO Warran Re Tarres, Deare	100 Weber Markal bank account Warman Rd	4075807402 (2004031) (9-46 AM EST 1208	AZTI ELALAMETT	1 Barress chest EPC	Facultad	O Learne Kanenar			16	0	58+f1	4161808017401090540x7180
1050111 12:05 AV EST 10365011 11:59 PM EST 198 King 3, Histories, Debris	100 Weber Market bank account King St	THEORET CONNECTION AN AN EST. LOS	1231A 3-1816 AM EST	1 Business check (54)	Repart	O Learne Kenner			1472	0	£41	eta18080116/0703048e 5723
COOSTI 12:08 AM EST EDBS/001111-81 PM EST 198 King 18, Histories, Ontane	1001 Weber Markat bank account Hang 101	INCOMOR CODECT OF ALLANEST COM	1211 M & 41 172 A	1 Builteata check EPC	Facabad	O Leante Kammar			ID	0	\$5+1	61618080174 01063843± 7163
KBODTI 12/08 AW EST IE265001111 SP PW EST 108 king St. Histories, Detwo	1001 Weber Market bank account King St	THEORET COGACETT OF ALL AM EST. ILC.	4201139-46 AM EST	1 Barren cherk 5%	Decement	O Learne Kemmer			143	0	任中	etart0000me07010845e5718
KOODIT TO DE ANY EST BORGOOTT IT STIPPINEST THE KING IS, HALMMAN, DISANS	107 Weber Market bank account iving 20	THEORET CONVENTION ALL AN EST. LOS.	4201204EAMEDT	1 Bureau cheb BPC	Faculat	O Laarne Kenenar			16	0	\$2+11	#161808017# 01090843± 7190
010111 12:00 AV EDT 10350011 11:50 PM EDT 190 King (0, Hitchever, Detwin	103 Weber Market bank account King St	THEOREM CODALETT OF ALL AM EST. ILDE	4201189-46-AMEST	1 Butens check EPC	Ferning	O Learne Kentener			1972	0	任41	41410001160701080E5195
KEODITE OLISE AN EET EDBEODITETER PAREET TRE King ID, Hilchener, Details	1001 Weber Market bank alcount Hileg 20	THERE CONCETT IN ALL AN EET, SOM		1 Matidaeh Accavit	Resided	10 Laarna Kammar	1002217	20%)	106	106	3115 任+11	USED THE #18/18280174 (25871014
C50311 12:08 AM EST 8265001111-51/PM/EST 198 King 9. Historer, Ontario	107 Weber Market bank except King St	19403530 000x011 08 48 AM EST 308	4/2011 39-46 AM-25T	1 Busines check EPC	Generat	O Learne Kananar			1121	0	使41	e181808017e0t092843e7185
CEOSTI 12/06 AM EST ISSESSO 1111 SP PM EST 196 King IB, Kitchener, Ortania	1001 Weber Mahat hank account Virg III	1942850 (204211 (3 4 AV EST ESS	A2018 # AMED	1 Bureau cheb EPC	Facund	O Lawres Kommer			30	0	(任何)	#161000001#CROROBASE 7162
COOD11 12-0E AN EST 1205301111 EX PAVEST 19E King St. Histories, Ontario	107 Webw Mailat bank account King St	194529530 (DIG40511 (9:4) AN EST 306	4/2011 (9-46 AM EST	1 Butiens check BFC	Decement	O Leatine Kamener			9321	0	(E4)	41418080116 07010845e 5717
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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.

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

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

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

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

Glossary

- Electronic cheque: a cheque that has been digitized using a caisse-approved cheque scanner.
- Clearing replacement document (CRD): a printed form of an image created by the member/client's scanner. The form meets the specifications of CPA's Standard 014 – Clearing Replacement Document Design Standard, and can replace an original payment item so it can be presented and returned as addressed in Rule A10 – Image Rule.
- > Item: cheques, deposit items or credits (deposit slip).
- Secure location: a location that is protected by a lock, or has limited access to ensure document confidentiality.
- > MICR: Magnetic Ink Character Recognition.
- CPA Rules: the CPA rules and standards published on <u>www.cdnpay.ca</u>; 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.