



DOING BUSINESS

Automated Lockbox, Paper Concentrating Agent and Electronic payment of accounts

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Specifications User Guide

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Section 1: How it Works

Introduction

This guide presents solutions to better manage your company's cash inflows and accounts receivable. It contains all the necessary information for implementing and making the most of these services.

Electronic Payment of Accounts

This service groups all the payments made by your clients through National Bank, whether they are made at the counter, at an ABM, by telephone or via the Internet.

Electronic Concentrating Agent

This service groups together payments made by your clients at any other participating Canadian financial institution.

Automated Lockbox and Paper Concentrating Agent

The Automated Lockbox and Paper Concentrating Agent processes all payments received by mail, as well as those made at branches or Automated Banking Machines of participating financial institutions.

Electronic Payment of Accounts and Electronic Concentrating Agent

1. Description of Services

Electronic Payment of Accounts

The Electronic Payment of Accounts service enables you to group together all payments made by your clients through National Bank, both individuals and businesses, for the following payment methods:

- Branch counters
- ABM
- Telephone
- Internet

Electronic Concentrating Agent

The Electronic Concentrating Agent service groups together payments made in any other participating Canadian financial institution, regardless of the payment method.

2. Crediting the account

With the Electronic Payment of Accounts service, the amounts collected are deposited daily to your National Bank account. Client payments at National Bank are credited to your account the same day¹.

With the Electronic Concentrating Agent Service, funds collected are deposited to your National Bank account upon receipt. Other participating Canadian financial institutions may need up to 24 hours to send the funds to your National Bank account.

When funds are deposited from National Bank payments or any participating Canadian financial institution, a report containing all information pertaining to the payments is sent to you electronically. See [Appendix 4 - Daily Statement of Transactions](#).

3. Types of payment accepted

No restrictions can be placed on the payment amount or date. Note that with electronic payment methods - ABM, telephone or Internet - there is no control over the payments. This means that your clients can choose the payment date (before or after the due date) and the amount (full or partial payment).

4. Your clients' statement of account

The payment amount and the client's reference number must be clearly visible on the invoice.

Automated Lockbox and Paper Concentrating Agent

1. Description of Service

The Automated Lockbox and paper Concentrating Agent processes all payments received by mail, as well as those made at branches or Automated Banking Machines of participating financial institutions.

This simple and efficient service collects payments received in your mailbox, and paper payments from all participating financial institutions, on your behalf. Information from payment stubs and payments received is entered and all funds collected are deposited daily to your National Bank account. Once all payments are entered, you will receive a report compiling information on all client payments, regardless of the financial institution in which the transaction was completed. The report will be sent to you as an electronic file.

The Automated Lockbox uses document imaging technology and is provided at all processing centres across Canada (Montreal, Toronto, Halifax, Winnipeg, Calgary and Vancouver). By entrusting your collection activities to National Bank, you can benefit from the advantages of this technology without having to pay the substantial purchase costs.

The service includes access to an online portal, where you can view various reports, cheque and stub images and the correspondence associated with each payment. You can also look up, save, download and print images of these items.

The Corporate Creditor Identification Number (CCIN) can only be used for the intended purposes of the service and cannot be used for any other purpose that interferes or is likely to interfere with the processing of remittances or other items. Additionally, you must use the Concentrating Agent Service to the exclusion of any other similar service offered by other financial institutions.

*** It should be noted that payments from other financial institutions processed through the Paper Concentrating Agent will be deposited the next business day.**

¹ Payment made before 3pm by a commercial payor and before 9 pm by a retail payor.

2. How it works

Your clients' statement of account

For your bills to be processed, the statement of account that you send to your clients must consist of two parts:

- The receipt, which your clients keep;
- The payment stub, which your clients send by mail along with the cheque.

The cheque and the payment stub portion of the statement of account are sent to the post office box address opened in your name.

Data entry

The information required to process payments will be captured by our IT systems from the payment stub portion of the statement of account. The stub must meet the following specifications, also found in [Appendix 8 - Payment Stub Specifications](#).

For further information, visit the Payments Canada (PC) website at: www.payments.ca

The bottom of the payment stub contains a line of OCR (Optical Character Recognition) encoded characters. The information contained on this line will be read by our system and sent to you in an electronic file.

Tests must be carried out when the service is implemented to ensure that payment stubs meet the standards. These tests require 200 stubs.

Format of payment stub

To comply with PC standards, the size of the payment stub must meet the following specifications:

- Minimum size: 15.88 cm by 6.99 cm (6 1/4" by 2 3/4")
- Maximum size: 21.59 cm by 9.53 cm (8 1/2" by 3 3/4")
- Paper thickness: 104 micrometres (0.0039")

A 2.54 cm (1") space should be reserved at the bottom of the payment stub for printing the MICR (Magnetic Ink Character Recognition) and OCR (Optical Character Recognition) encoded lines. See [Appendix 8 - Payment Stub Specifications](#). This space will be divided as follows:

- Band reserved for OCR encoding: 0.95 cm (3/8")
- Band reserved for MICR encoding: 1.59 cm (5/8")
- No colour in this area

The printing on the back of the payment stub must be in a very pale colour which will not interfere with the legibility of endorsements.

OCR encoding (mandatory for Automated Lockbox)

The OCR encoding is used to read information such as client numbers (reference), amounts, etc. and must appear at the bottom of each stub.

- The standard OCR-A font (ANSI X3.17-1981) is required.
- The type font is Multifont-Numeric only
- We highly recommend using a modulus to generate numbers in the OCR line.
- The OCR line must contain no more than 80 characters, including spaces.
- The OCR line must contain the following information (from right to left):

1 st field to the right reserved for the amount	(10 characters)
2 nd field reserved for the reference number (client, bill, etc.)	(20 characters)
3 rd field reserved for the company number (assigned by the Bank)	(5 characters)

Fields must be separated by blank spaces and unused character space filled with zeros.

MICR encoding is mandatory for the Paper Concentrating Agent service.

The MICR magnetic encoded line must appear at the bottom of each payment stub. It is mandatory that this encoding includes your Corporate Creditor Identification Number (CCIN) and Code 96, which indicates that the payment is a credit item for computer processing purposes. The CCIN is assigned to you by the PA and provided to you by your implementation officer.

The character type for MICR encoding must be E-13B. Refer to Payments Canada (PC) website at: www.payments.ca

Reference No

The reference number is your payor's identification number and must contain no more than 20 numeric characters. Additional development charges will apply if you want to use alphanumeric characters. To make reference numbers easier to read and process, we recommend separating them into groups of five characters.

To reduce the risk of error in capturing the reference number, we suggest you implement a mathematical formula called a modulus. We accept most pre-existing moduli, but an example of the calculation used must be provided for validation purposes.

If you do not use a modulus, but would like to create one, you will find a sample calculation in [Appendix 2 - Modulus](#). If you do not use a modulus, National Bank cannot be held liable for any data entry errors that may occur.

Return envelopes

The return envelopes used for this service must be 24-lbs white vellum window envelopes. Tests must be carried out when the service is implemented to ensure that envelopes are the correct size. These tests require 200 envelopes.

3. Detailed Processing Procedure

The Bank will empty your lockbox **at the sites served by National Bank** and proceed with the automated envelope opening. All payment types are processed in the same batch: post-dated, partial, full and multiple payments, including cheques with or without remittances, multiples cheques and the list of cheques processed through the Paper Concentrating Agent service. An image of the document will then be entered and stored for three (3) or ten (10) years, depending on the archive period you select when setting up the service.

As all types of payments are processed when they are received, including post-dated payments, we can provide you with daily updates on your cashable payments, which is useful information for your collections and cash management department.

Once data entry is complete, you will receive an electronic file showing the payments that have been made so that you can update your accounts receivable.

See [Appendix 3 - Infostub File Specifications](#) and [Appendix 6 - Downloading Files](#) for more information.

Payments processed and imaged

- Full payments (cheque and payment stub indicating same amount or different amount)
- Multiple payments (several payment stubs and/or cheques where amounts match)
- Post-dated payments (cheque dated after the date of receipt)
- Payments enclosed with correspondence (payment with message written on payment stub and/or any other type of communication)
- Amount discrepancies (figure amount does not match amount written out, based on certain conditions)
- Payments with US\$ cheques (deposited into a US account)
- Correspondence without any payment
- Payment with non-initialed correction
- Change of address
- Special processing request
- Cheque with no signature

Items in exception

- Multiple payments that do not balance: more than one stub and cheque(s)
- Payments without a payment stub or valid reference number
- Payments with the mention “Paid in full”
- Unacceptable beneficiary
- Failed check digit
- Postdated cheque outside the established period

Items not processed

- Payments in foreign currencies (other than US\$)
- Payment with stale-dated cheque

Cheque endorsement

During the processing of cheques, a mechanical identifier will be stamped on the back of the cheque. The mechanical identifier will include the following information:

- | | | |
|----------------------------|-------------------------|--|
| ▪ Sequence No. | ▪ Bank account number | ▪ Client number at the processing center |
| ▪ Client's name | ▪ Branch transit number | ▪ National Bank/department |
| ▪ Processing date | ▪ Client number at NBC | |
| ▪ Region processing center | ▪ Batch number | |

Cheque Processing

Note that check processing follows the normal check clearing process. In case of rejection (example: funds not available) the check is returned to the payer, and the supplier's account will be debited.

4. Online record of images

Users of the service can retrieve lockbox data and images of their lockbox items (cheques, stubs and correspondence) online.

They can look up, view, print and download data, reports and images related to previous transactions for the duration set out in their user profile.

Main features:

- Search postdated items
- Search through multiple user profiles
- Handle exceptions
- Add transaction notices²
- Set up email alerts³

5. Handling exceptions

Depending on the procedure established at integration, some transactions may appear in the "exception" module.

Transactions pending a decision will be shown as exceptions when viewing lockbox images. **Authorized users** must accept or reject transactions before 2:00 p.m. for them to be processed the same day.

For more details, please refer to the User Guide under the Handling exceptions section

[Online-access-to-Lockbox-service-user-guide.pdf](#)

6. Correspondences

Transactions that have correspondences on them will be marked for Correspondence review during Lockbox processing.

These awaiting consultation will be displayed as correspondence in the online access of lockbox images

For more details, please refer to the User Guide under the correspondences section

[Online-access-to-Lockbox-service-user-guide.pdf](#)

7. Lockbox pick-up

National Bank uses a courier service to empty your company's lockbox **at the sites served by National Bank**, every business day during the agreed-upon processing periods.

8. Crediting the account

All collected payments are deposited to your National Bank account on the day your lockbox contents are processed and if **the lockbox is one of the sites served by National Bank**.

² Depends on the chosen package and extra fees may apply

³ Depends on the chosen package and extra fees may apply

9. Files and Reports

To update your accounts receivable ledger, National Bank will send you a report containing information on payments processed.

The report, which is sent as an electronic file (ASCII. format), summarizes the lockbox transactions carried out during the day, and transactions processed through the Electronic Payments of Account and Paper Concentrating Agent services the previous business day (if applicable). If you have also signed up for the Electronic Concentrating Agent service, the report will include information relating to payments made at other financial institutions for the two previous business days.

The information reported includes: transaction date; reference number (invoice, client, etc.); amount paid; and source of the transaction.

Electronic files can be imported daily directly from the Bank's Corporate File Transfer (CFT) platform from 5:30 p.m. Eastern Time.

See [Appendix 3 - Infostub File Specifications](#) and [Appendix 6 - Downloading Files](#).

In addition, you will be able to receive your file in EDI format, an on-demand service requiring additional development and costs.

After 5:30 p.m. (ET) on the day of processing, you will receive a control report (Daily Summary of Transactions), by fax or electronic file, confirming the total number of transactions processed during the day. See [Appendix 5 - Daily Summary of Transactions](#).

In addition to these reports, a tracing service is also offered, if needed, for all transactions carried out. For information on how to use the service, see [Appendix 1 - Customer Service](#).

Setting up the Service

A National Bank representative will give you all the information needed to set up the service and will make sure that it works smoothly. Together, you will fill in:

- An enrolment form with all the relevant information;

In addition to this document, you will have to provide a sample of the statement of account that you send to clients. If a modulus is used to issue your numbers, you must include details of the calculation and a list of reference numbers containing all possible check digits, as shown in [Appendix 2 - Modulus](#).

1. Setting up the Electronic Payment of Accounts and the Electronic Concentrating Agent

The implementation process for the Electronic Payment of Accounts service takes approximately 10 business days for all payment methods. It will take an additional 10 business days to implement telephone payments as your company voice print has to be recorded.

In order to set up the Electronic Concentrating Agent service, National Bank will obtain your Corporate Creditor Identification Number (CCIN), provided by the Canadian Payments Association, and will contact the other financial institutions to add your company to their bill payments system. Some financial institutions may ask you to fill in additional documents. It is important to do so and return the documents so that the institutions can add your business. Moreover, financial institutions reserve the right to accept or refuse implementation of the service, and some may even charge a set-up fee.

If other financial institutions agree to add a supplier, they have 90 days after they receive all the documents required for implementation to confirm to National Bank that the service has been implemented.

To inform your clients about the new payment methods at their disposal, National Bank offers free information pamphlets that can be sent with your statement of account or bills after the service has been implemented. Please ask the implementation officer for them at Implantationctd@bnc.ca

2. Setting up the Lockbox service and the Paper Concentrating Agent

An implementation officer will validate the information and documents before opening the lockbox and setting up the mail service. He will also analyze the payment stub you send to clients. You must therefore provide 200 stubs and 200 unused return envelopes.

The lockbox will be registered in your name by National Bank at the nearest post office to our processing centre (this information will be confirmed by our Implementation department). The implementation officer will contact you to schedule the date on which the service will commence and the date you wish to receive the electronic reports.

Implementation period

The implementation period for these services varies depending on the company's particular needs and will be confirmed by the implementation officer.

Section 2: Appendices

Appendix 1 - Customer Service

Making inquiries

To obtain information or notify us of any irregularity concerning payments, please contact our customer service team.

For payments made via National Bank, you will receive an answer in writing 5 to 10 business days following receipt of your inquiry.

For payments made via other institutions, please allow 6 to 40 business days following receipt of your inquiry. Note that for confidentiality purposes, certain institutions no longer provide information on payors. This information is only available when your electronic file is sent.

Missing or incorrect report

If a report is missing or incorrect, please call Customer Service immediately and have on hand:

- The name and telephone number of your company
- Format of the relevant report (fax or electronic file)
- Date of the missing or incorrect report

Customer Service
Payment of accounts

1-844-394-4494, (toll-free)
514-394-4494, (Montreal area)

Fax: 514-394-8773

Email: sacperception@nbc.ca

**Please use the form you received when the service was set up to
email or fax us your tracing requests.**

Appendix 2 - Modulus

If your company does not use a modulus to create its reference numbers, we suggest the "Modulus 10" calculation shown below.

Choose a reference number (maximum 20 digits). In our example, the reference number consists of 18 digits.

E.g.: 5874 2312 5800 000000

Calculation method

Step 1: Add up the digits located in the odd positions of the reference number.
In this example: $5 + 7 + 2 + 1 + 5 + 0 = 20$ (Result A).

Step 2: Double the value of the digits in the even positions in the reference number.
If the product of this doubling operation is greater than 9, add the digits of the product.
Then add up all the numbers (Result B)

In this example:

$8 \times 2 = 16$	$1 + 6 = 7$	7
$4 \times 2 = 8$		8
$3 \times 2 = 6$		6
$2 \times 2 = 4$		4
$8 \times 2 = 16$	$1 + 6 = 7$	7
		<u>32</u>

(Result B)

Step 3: Add together Result A and Result B.
e.g.: $20 + 32 = 52$ (result C)

Step 4: Divide Result C by 10.
In this example: $52/10 = 5$, remainder 2

Step 5: Subtract the remainder of the division (Step 4) from 10 to get the modulus.
In this example: $10 - 2 = 8$

If the remainder is 0, the check digit is 0 by default.

This result is the check digit and is added to the end of the reference number. The complete reference number is therefore: 5874 2312 5800 0000 008.

Appendix 3 - Infostub file specifications

The file should be structured as follows (each letter corresponds to a type of record that is explained on the following pages):

A	(client start)
B	(product start)
G	(credit transaction)
H	(debit transaction)
T	(product end)
B	(product start)
G	(credit transaction)
H	(debit transaction)
T	(product end)

This section is used for the following products
Automated Lockbox and paper concentrating agent.

B	(product start)
G	(credit transaction)
S	(total by category)
G	(credit transaction)
S	(total by category)
T	(product end)
Z	(client end)

All unused fields in a segment have a zero value if they are numerical; if they are alphanumeric, they are left blank. Unless otherwise specified, numerical fields are right justified and padded with zeroes, while alphanumeric fields are left justified and filled with blanks.

RECORD A

PURPOSE: To control and identify the file. This record must be the first in each file and occur only once in that file.

Field No.	Character position	Field Length	Format	Contents	Information required
01	1	1	A	Record type	Always A
02	2-10	9	N	Sequence No.	Transaction sequence No.
03	11-18	8	N	Client No.	
04	19-22	4	N	File No.	File sequence No.
05	23-30	8	N	Date file created	YYYYMMDD
06	31-33	3	N	Institution No.	006
07	34-41	8	A/N	CCIN ¹	
08	42-200	159	A/N	Blank	

1. **CCIN NUMBER:**

For the Electronic Concentrating Agent, field 07 is your Corporate Creditor Identification Number (CCIN).

For the payment of account service without concentrating agent, field 07 will be filled with zeroes.

If you have the Automated Lockbox Service, this field will be filled with blank.

RECORD B

PURPOSE: To identify each product held by a client. The segment indicates beginning of the payment category.

Field No.	Character position	Field Length	Format	Contents	Information required
01	1	1	A	Record type	Always B
02	2-10	9	N	Sequence No.	Transaction sequence No.
03	11-18	8	N	Client No.	
04	19-22	4	N	File No.	File sequence No.
05	23-25	3	N	Product No. ¹	
06	26-50	25	A/N	Product name	
07	51-200	150	A/N	Blank	

1. PRODUCT No: 001 = IBS-C (payment by an individual via National Bank Internet Banking Solutions)
 002 = CPASIB (payment at a National Bank branch or banking machine)
 003 = TELNAT (payment via National Bank TelNat Telephone Banking Solutions)
 004 = MONTREAL / Automated Lockbox and Paper Concentrating Agent
 005 = IBS-B (payment by a company via National Bank Internet Banking Solutions)
 040 = Toronto / Automated Lockbox and Paper Concentrating Agent

For the concentrating agent:

- 006 = HALIFAX DOC. PRO. CENTER
 007 = BANK OF MONTREAL
 008 = SCOTIABANK
 009 = ROYAL BANK OF CANADA
 010 = TORONTO-DOMINION BANK
 011 = CIBC
 012 = CANADA TRUST
 013 = CAISSE POPULAIRE DESJARDINS
 014 = CREDIT UNION CENTRAL OF B.C.
 015 = ONTARIO CREDIT UNION
 016 = COOPERATIVE CREDIT SOCIETY OF MANITOBA
 017 = CREDIT UNION CENTRAL OF CANADA
 018 = CREDIT UNION CENTRAL ALBERTA
 019 = HSBC CANADA
 020 = TELPAY
 027 = LAURENTIAN BANK
 028 = CS ALTERNA BANK
 041 = LTD VALLEY CREDIT UNION

RECORDS G AND H

PURPOSE: To record the details of captured transactions.

G: Identifies transactions credited to the company's account.

H: Identifies transactions debited from the company's account.

Field No.	Character position	Field Length	Format	Contents	Information required
01	1	1	A	Record type	Always G or H
02	2-10	9	N	Sequence No.	Transaction sequence No.
03	11-18	8	N	Client No.	
04	19-22	4	N	File No.	File sequence No.
05	23-25	3	N	Product No. ¹	
06	26-45	20	A/N	Reference No.	
07	46-56	11	N	Transaction amount	2 decimals
08	57-61	5	N	Issuing branch No. ²	
09	62-69	8	N	Date file created ³	YYYYMMDD
10	70-77	8	A/N	Deposit capture date ⁴	
11	78-85	8	A/N	Additional information ⁵	
12	86-87	2	A/N	Payment method ⁶	
13	88	1	A/N	Backdate code ⁷	Filled by 0, 1 or blank
14	89-96	8	A/N	Effective date ⁸	YYYYMMDD
15	97-100	4	A	Payment category ⁹	
16	101-135	35	A/N	Payor name ¹⁰	
17	136-200	65	A/N	Blank	

1. PRODUCT NO.: Refer to the full list of product number of the record B

2. ISSUING BRANCH NO: The branch number at NBC that carried out the transaction.

Electronic concentrating agent without Automated Lockbox: 0 + 3 characters identifying the financial institution + 0

Automated Lockbox only: Always 15101.

Concentrating agent with Automated Lockbox:

- Paper: 98 + 006
- Credit card: 98 + 200
- Electronic: 99 + 3 characters identifying the product number

3. DATE FILE CREATED: Electronic Payment of Accounts transactions: file date
Automated Lockbox transactions: date the bill was captured

4. DEPOSIT CAPTURE DATE: For Electronic Payment of Accounts and Concentrating Agent transactions: the field contains zeroes.

For the Automated Lockbox: the field is filled with blank spaces.

5. ADDITIONAL INFORMATION: For Electronic Payment of Accounts and Concentrating Agent transactions: the field contains non editable data.

For the Automated Lockbox: the field is filled with blank spaces.

RECORDS G AND H (cont'd)

6. PAYMENT METHOD: For the Lockbox service, the field is filled with blank spaces.
For the Electronic Payment of Accounts this field is A/N

7. BACKDATE CODE: For Electronic Payment of Accounts and Concentrating Agent transactions: the field contains zeroes or number 1 (one).
For the Automated Lockbox: the field is filled with blank spaces.

8. EFFECTIVE DATE: For Electronic transactions: date the payor made the payment.
For Automated Lockbox transactions: date on which the cheque was cashed.

9. PAYMENT CATEGORY: This field is used only for the Automated Lockbox and Paper Concentrating Agent.

COMP: full
POST: post-dated
PERC: paper concentrating agent
POSE: post-dated cashable

10. PAYOR'S NAME: Not available for the following products:
002 = CPASIB (payment at a National Bank branch or ABM). The following comment will appear: "client BNC/NBC Customer"
004 = Montreal Automated Lockbox and Paper Concentrating Agent, the field is filled with blank spaces.
040 = Toronto Automated Lockbox and Paper Concentrating Agent, the field is filled with blank spaces.

RECORD S

PURPOSE: To identify each category for the Automated Lockbox, including the Paper Concentrating Agent Service. This segment indicates the end of a category and is used only for the Automated Lockbox.

Field No.	Character position	Field Length	Format	Contents	Information required
01	1	1	A	Record type	Always S
02	2-10	9	N	Sequence No.	Transaction sequence No.
03	11-18	8	N	Client No.	
04	19-22	4	N	File No.	File sequence No.
05	23-25	3	N	Product No.	
06	26-29	4	A	Payment category ¹	
07	30-36	7	N	No. of items in category	
08	37-50	14	N	Total amount in category	2 decimals
09	51-58	8	N	Processing date	YYYYMMDD
10	59-200	142	A/N	Blank	

1. **PAYMENT CATEGORY:**

This field is only used for the Automated Lockbox and Paper Concentrating Agent.

COMP: full

POST: post-dated

PERC: Paper Concentrating Agent

POSE: post-dated cashable

RECORD T

PURPOSE: To identify the total and the end of a product.

Field No.	Character position	Field Length	Format	Contents	Information required
01	1	1	A	Record type	Always T
02	2-10	9	N	Sequence No.	Transaction sequence No.
03	11-18	8	N	Client No.	
04	19-22	4	N	File No.	File sequence No.
05	23-25	3	N	Product No.	
06	26-32	7	N	Number of G files	
07	33-46	14	N	Total value of G files	
08	47-53	7	N	Number of H files	
09	54-67	14	N	Total value of H files	
10	68-200	133	A/N	Blank	

RECORD Z


PURPOSE: To identify the end of a file and control transaction totals.

Field No.	Character position	Field Length	Format	Contents	Information required
01	1	1	A	Record type	Always Z
02	2-10	9	N	Sequence No.	Transaction sequence No.
03	11-18	8	N	Client No.	
04	19-22	4	N	File No.	File sequence No.
05	23-29	7	N	Number of G files	
06	30-43	14	N	Total value of G files	2 decimals
07	44-50	7	N	Number of H files	
08	51-64	14	N	Total value of H files	2 decimals
09	65-200	136	A/N	Blank	

Appendix 4 - Daily Statement of Transactions

BRANCH : 11111 VIA 00000					
Paper Inc ..# CLIENT: 00000000NATIONAL BANK OF CANADAPAGE: 1					
100 Le Caron DATE: 2015-07-22					
Beloeil QC INFO STUB SI-4248					
0000-0000-00					
PRODUCT : SBI-P DAILY TRANSACTION LIST					
DATE	REFERENCE NUMBER	COMPLEMENTARY INFORMATION	TRANSIT	AMOUNT	EFFECTIVE DATE
	0xxxxxxxxxxxx01....		17471	117.35	2015 07 22
	1xxxxxxxxxxxx005....		17471	58.46	2015 07 22
	1xxxxxxxxxxxx01....		17471	50.00	2015 07 22
	1xxxxxxxxxxxx003....		17471	159.65	2015 07 22
	9734110461101009....		17471	32.10	2015 07 22
BRANCH : 11111 VIA 00000					
Paper Inc ..# CLIENT: 00000000NATIONAL BANK OF CANADAPAGE: 2					
100 Le Caron DATE: 2015-07-22					
Beloeil QC INFO STUB SI-4248					
0000-0000-00					
PRODUCT : SBI-P DAILY TRANSACTION LIST					
NUMBER OF TRANSACTIONS FOR 2015/07/22					
- PROCESSED DURING THE DAY : 46					
- BACKDATED : 0					
TRANSACTIONS TOTAL FOR 2015/07/22					
- PROCESSED DURING THE DAY : 5,500.57					
- BACKDATED : 0.00					
SARPAGE 4184					
8xxxxxxxxxxxx18 00390 22.80 2015 07 22					
BRANCH : 11111 VIA 00000					
Paper Inc ..# CLIENT: 00000004NATIONAL BANK OF CANADAPAGE: 18					
100 Le Caron DATE: 2015-07-22					
Beloeil QC INFO STUB SI-4248					
0000-0000-00					
PRODUCT : LAURENTIAN BANK DAILY TRANSACTION LIST					
NUMBER OF TRANSACTIONS FOR 2015/07/22					
- PROCESSED DURING THE DAY : 2					
- BACKDATED : 0					
TRANSACTIONS TOTAL FOR 2015/07/22					
- PROCESSED DURING THE DAY : 387.59					
- BACKDATED : 0.00					

Appendix 5 - Daily Summary of Transactions

		
Daily Processing Report Paper Inc. Date : 2015-07-29 (0000) SCAN		
Summary	Qty.	Amount
<i>Items Received Today</i>		
Regular Remittances	000	00 000.00
External Remittances-Documents	000	00.00
Total Items Received Today	000	00 000.00
<i>Current Deposits</i>		
Regular Remittances	000	00 000.00
External Remittances-Documents	000	00.00
Total Current Deposits	000	00 000.00
<i>Regular Remittances Processing Payments Processed Today</i>		
Cashable Payments	000	00 000.00
Postdated Payments	000	00.00
Total Payments Processed Today	000	00 000.00
<i>Regular Remittances Processing Deposits</i>		
Cashable Payments Processed Today	000	00 000.00
Released Postdated Payments	000	00.00
Total Regular Remittances Processing Deposits	000	00 000.00
<i>Detail of external remittances</i>		
<i>External Remittances-Documents by source</i>		
Banque Nationale	000	00 000.00
Total External Remittances-Documents by source	000	00 000.00
<i>Electronic Payment of accounts</i>		
Electronic Bank of Montreal	00	000.00
Electronic Scotia Bank	00	000.00
Electronic CIBC	00	000.00
Total	000	00 000.00
<i>Summary</i>		
<i>Daily Total</i>		
Electronic remittances/payments	00	000.00
Regular Remittances-Deposits	000	0 000.00
External Remittances-Documents	000	0 000.00
Total Daily Total	000	00 000.00

Appendix 6 - Downloading Files

If you opt for the electronic version of the detailed report, you can import your file via National Bank's Corporate File Transfer (CFT) platform. You will have access to a virtual mailbox you can use to download your file.

Below are the two transfer methods available and the requirements for each:

HTTPS

- Microsoft Windows
- Internet access
- Zip utility for file compression (e.g. WinZip - must create a zip file)

You will be able to assign user roles and access rights.

When the service is set up, a telephone call will be scheduled with one of our technicians to explain how the platform works.

SFTP with public key (SSH)

- Use of any operating system on which an SFTP client can be installed
- Internet access
- SFTP client
- Knowledge of FTP protocol
- Data encryption (optional): PGP encryption software¹⁴

ADDRESSES

Addresses on National Bank's website from which your CFT transfers will be carried out:

- HTTPS: <https://web.tfc.bnc.ca>
- SFTP: <sftp.tfc.bnc.ca>

⁴ At your expense.

Appendix 7 - Various online reports

All items report (available in PDF format)

WORK OF:	01/10/2016	BANK/INDEPENDENT NAME		PAGE: 1
		ALL ITEMS REPORT		
		REMITTANCE SERVICES		
DDA NUMBER	32141-313	DDA NAME	ABC Company LTD	REFERENCE NO.
LOCKBOX NUMBER	MT0001C	LOCKBOX NAME	ABC Company LTD	TRANSACTION NO
				310412
				0001
CHEQUE SERIAL	TRANSIT NUMBER	CHEQUE ACCOUNT	CAPTURE NUMBER	
015668025	014834747	380124	0001	

METRO COMPANY, Inc. 015668025
 VOID SAMPLES - DO NOT SHIP
 137 ERB STREET
 CALGARY, AB T2M 1C2
 DATE 2 7 0 9 2 0 1 6
 PAY TO THE ORDER OF Default Payee \$ 523.70
 Five Hundred Twenty-three Dollars and 70/100 DOLLARS
 METROBANK
 OAK VIEWS SQUARE
 300-10 AVE. TEL (649) 342-4223
 TORONTO, ON L4C 4E1
 HERO _____
(Google Bay Street & Marlton Park, Ontario)

#015668025# #014834747# 380124#

Cash detail report (available in TXT or PDF format)

WORK OF:	01/10/2016	BANK/INDEPENDENT NAME		PAGE: 1
		CASH DETAIL REPORT		
		CAD CASH REPORT		
DDA NUMBER	321413	DDA NAME	324	
LOCKBOX NUMBER	MT0003C	LOCKBOX NAME	ABC Company LTD	

ITEM NUMBER	REF. NO.	CHEQUE SERIAL	TRANSIT NUMBER	CHEQUE ACCOUNT	CHECK AMOUNT
1	570014	415	24182001	1038126	41,243.23
	570014				41,243.23
2	570016	011	24182001	1038126	3,413.24
3	570016	008	24182001	1038126	13,245.54
	570016				16,658.78
					57,902.01

Daily activity report (available in TXT or PDF format)

WORK OF:	01/10/2016	BANK/INDEPENDENT NAME DAILY ACTIVITY REPORT REMITTANCE SERVICES			PAGE: 1
DDA NUMBER	321413	DDA NAME	324		
LOCKBOX NUMBER	MT0003C	LOCKBOX NAME	ABC Company LTD		
BUSINESS DATE	LOCK BOX REFERENCE #	ITEM COUNT	DEPOSIT AMOUNT		
01/10/2016	570014	3	6.00		
01/10/2016	570015	2	9.00		
01/10/2016	570016	1	6.00		
TOTALS		6	21.00		
ITEM NUMBER	REF NO.	CHEQUE SERIAL	TRANSIT NUMBER	CHEQUE ACCOUNT	CHEQUE AMOUNT
1	5700014	012	47371657	62730	1.00
2	5700014	234	47371657	62730	3.00
3	5700014	156	47371657	62730	2.00
4	5700015	190	47371657	62731	5.00
5	5700015	056	47371657	62731	4.00
6	5700016	337	47371657	62738	6.00

Reject report (available in PDF)

WORK OF:	01/10/2016	BANK/INDEPENDENT NAME REJECT REPORT REMITTANCE SERVICES	PAGE: 1
DDA NUMBER	32141-313	DDA NAME	XYZ Inc.
LOCKBOX NUMBER	MT0001C	LOCKBOX NAME	XYZ Inc.
REJECT:	POST DATED CHEQUE (CUSTOMER)		
		REFERENCE NO.	310412
		TRANSACTION NO	0001

CHECK SERIAL	TRANSIT NUMBER	CHEQUE ACCOUNT	CAPTURE NUMBER
015668025	014834747	380124	0001

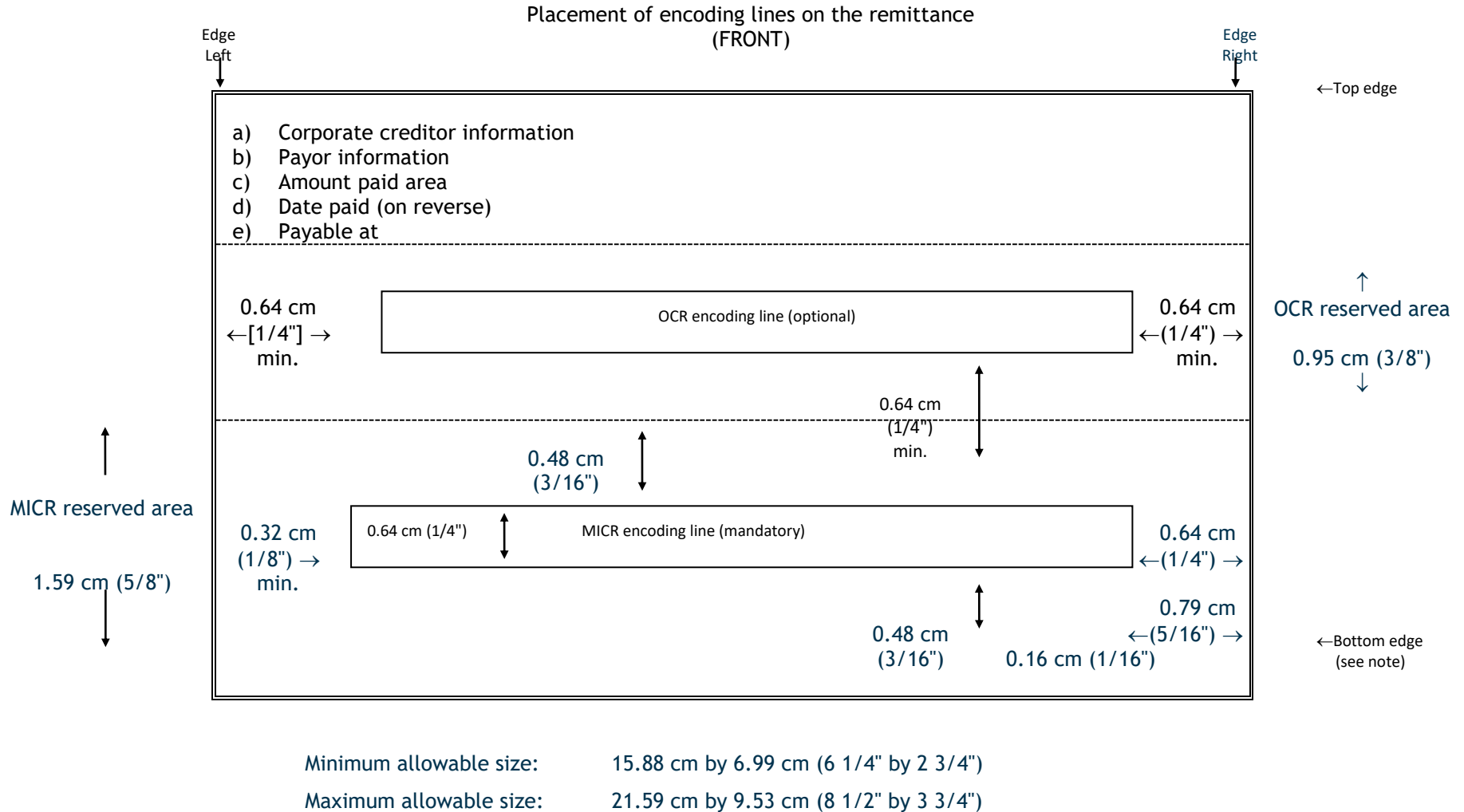
METRO COMPANY , Inc. 015668025
 VOID SAMPLES - DO NOT SHIP
 137 ERB STREET
 CALGARY, AB T2M 1C2
 DATE **2 7 0 9 2 0 1 6**
D D M M Y Y Y Y
 PAY TO THE ORDER OF **Default Payee** \$ **523.70**
Five Hundred Twenty-three Dollars and 70/100 DOLLARS
 METROBANK
 OAK VIEWS SQUARE
 300 - 10 AVE., TEL: (649) 342-4223
 TORONTO, ON L4C 4E1
 MEMO MP
Georgian Bay Islands National Park, Ontario
 015668025 *014834747* 380124*

Unmatched item report (available in PDF)

WORK OF:	01/10/2016	BANK/INDEPENDENT NAME UNMATCHED ITEM REPORT LOCKBOX MT0003C	PAGE: 1
DDA NUMBER	321413	DDA NAME	324
LOCKBOX NUMBER	MT0003C	LOCKBOX NAME	ABC Company LTD

BUSINESS DATE	REF NO.	TRANS NO.	SEQ NO.	CHECK AMOUNT	INVOICE AMOUNT	INVOICE NET AMOUNT
01/10/2016	310415	47670124	001	41,243.23	1,234.33	
01/10/2016	310415	47670124	001		12,323.44	
01/10/2016	310415	47670124	001		13,431.12	
						14,254.13
01/10/2016	310415	46865004	002	1,234.33	1,153.12	
						81.21
TOTALS				42,477.56	28,142.22	14,335.34

Appendix 8 - Payment Stub Specifications



(Diagram is not to scale)

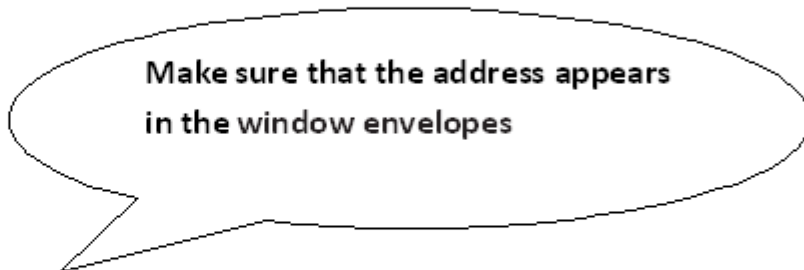
Note: For processing purposes, the stub portion must be at the bottom of the invoice and the bottom edge of the stub cannot be perforated. (MICR encoding is not in the immediate area of a perforated edge).

Appendix 9 - Sample Stub

Client name XXXXXXXXXXXXXXXXXXXX **Logo and signature of the company**
Account number XXXXXXXXXXXXXXXXXXXX
Phone number XXXXXXXXXXXXXXXXXXXX **Account number identification**
Invoice number XXXXXXXXXXXXXXXXXXXX

Issue Date 00/00/00	Du amount : 11.27 \$	Amount paid: \$
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Name of the company
Bellevue street
Succursale Centre-ville
Montreal (Quebec) xxx xxx



00075 0000000304878811 2826934341 0000000000000000 0000001127

⑆ 1 29 1 7 900 ⑆

96