

## Armoured transport deposits and around-the-clock depository service using labels

### Guide to best practices

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#### How to prepare your deposit

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To make a deposit by armoured car service or using your branch's night depository, you put the items you want to deposit in a bag and identify it using a label.

If you have several deposits in the same bag, you can put them in separate envelopes inside the bag. This makes it easier to process your deposit. However, you should always include a deposit summary to help reduce the risk of processing errors.

Here are the main steps in processing a deposit:

STEP 1



#### You place your deposit in the bag

You must include the following in the bag:

- > A deposit slip
- > The total of the deposit
- > The total of each numbered envelope, in addition to the deposit summary (if necessary).

STEP 2



#### The Bank processes your deposit

The Bank opens the bag and the envelopes, counts the banknotes and checks the total against the information on the deposit slip.

STEP 3



#### The deposit appears in your account

Deposits and corrections usually appear in the account on the same day or the next day, depending on when the deposit is received by the processing centre.

**NB: Wet or dirty banknotes must be processed by specialized teams, which may result in longer processing times.**

#### Important:

- > If you have a **U.S. dollar account**, make sure that all the banknotes and cheques are in the same bag or envelope, clearly labelled with the currency of the deposit (USD)
- > If you are making deposits to **several different CAD accounts**:
  - o Make sure that the accounts are clearly indicated on the label
  - o Write the amount to be deposited to each account
  - o use **a separate envelope for each account**
- > If you are depositing **multiple envelopes** for **several different accounts**, place the envelopes for each account in a **separate parcel**.

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## How to complete the label

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The label tells the armoured carrier where to take the package and provides essential information about how to process your deposit, so pay particular attention to the following information:

To	National Bank of Canada "VIA" GardaWorld		
	MONTREAL CASH DEPOSIT PROCESSING CENTRE		
FROM	Client ABC		
	263 Sample Street, Montreal QC		
	<b>CLIENT:</b>	<b>4444</b>	<b>REF:</b> <b>263</b>
	CAN: 00-000-20		\$
			\$
			\$
Date	Amount	Total:	

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## How to use deposit envelopes

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- > Always use envelopes that are the same size
- > Include two copies of the summary so that the processing centre will also have a record of the envelopes' contents
- > Make sure the business name and the date are clearly visible
- > List the banknotes by denomination on the envelope
- > Do not fold banknotes or use rubber bands or paperclips
- > Enter the details of coins, including \$1 and \$2 coins, in the "Loose coins" section of the envelope
- > List cheques, money orders, bank drafts and gift certificates in the "Cheques" section of the envelope
- > If you have multiple cheques, money orders or bank drafts, include a calculator printout indicating the number of items and their total amount

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## The deposit summary must include:

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- > Envelope serial numbers or deposit slip numbers
- > Total amount of your envelope (banknotes + coins + cheques)
- > Total number of envelopes on each page
- > Sub-total on each page
- > Total deposit amount



■ **Do you have any questions?**

Contact Business Central at **514-394-4494** or **1-844-394-4494**.

Contact your cash processing centre at **1-833-652-1406**.

