



# Digital Deposits

## User Guide

› Cash Management Solutions

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# Introduction

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Digital Deposits allows you to scan cheques and send the cheque images to your account via Internet Banking Solutions.

**Making deposits with a scanner can be summed up in three easy steps**



The service is available in Canada and the United States and items must be scanned within these two countries.

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## Where to begin?

Before you begin, you will need a compatible scanner that can be obtained from the supplier of your choice. The scanner must be compatible with the software application provided by the Bank dedicated to the digital repository whose license must be accepted at the time of installation.

Our recommended supplier is Paystation: (<https://portal.paystation.ca/nbcdigitaldeposit/>).

### Recommended compatible scanners:

for PC:

- > **Digital Check TellerScan 240 (up to 100 cheques at a time)**
- > **Digital Check CheXpress CX30 (1 cheque at a time)**

For MAC::

- > **Panini EverneXt (up to 100 cheques at a time)**

**See the installation guide for USB scanners (PC) or IP scanners (MAC)**

## Eligible items

Items deposited in **Canadian dollars** must come from a Canadian financial institution. Items deposited in **US dollars** can come from a Canadian or US financial institution. Only the following original and duly completed items can be deposited through the service:

- > Cheques
- > Certified cheques (non-perforated)
- > Money orders and bank drafts
- > Travelers cheques (except those issued by « Thomas Cook »)

Specificities	Eligibility
Payable to an individual and a company	Accepted
Multiple beneficiaries with an "and"	Accepted
Postdated or expired	Refused
Material alteration (even if initiated)	Refused
Item taken from the depositing account (kiting)	Refused

*Visit the Payments Canada website for more information on Item standards and specifications.  
Transmission of an image of an ineligible Item may result in termination of access to the Service.*

## When scanning

- > The item must contain: the payor's name and financial institution, the payor's signature and the MICR line.
- > Validate the quality of all items by making sure to remove any staples or paper clips, that the items are not torn or have bent corners that may cause scanning problems
- > Organize the items. Make sure the bottom edges and headers of all items are aligned and face in the same direction
- > Drop the deposit item(s) into the scanner according to the scanner guidelines.

*The quality of the effect and image must comply with the Bank's standards as well as those established by the rules of Payments Canada or any other regulatory authority. Failure to meet these specifications may result in the rejection of a digital deposit.*

# Limits

The bank establishes your limits according to your company's profile and are communicated to you when you open the product.

- > **Daily limit:** Maximum monetary limit (sum of deposits) per day.
- > **Deposit limit:** Maximum monetary limit (sum of checks) per deposit.
- > **Item limit:** Maximum monetary limit (amount) per item.

*By default, the same limit applies for all three types of limits. These limits may be changed at any time and a digital deposit may be refused if these limits are not respected. An accepted digital deposit despite exceeding the limits should not be construed as an agreement by the Bank to change the limits.*

- > Each deposit can contain a maximum of 499 items.
- > There is no limit on the number of deposits per day or per user.

## Availability of funds

Your account is credited immediately. However, a hold may be applied on funds deposited into your account.

## Cut off time

Deposits sent to the BNC before 9:00 p.m. ET on a business day will be credited the same day. Any deposit received after the deadline will be credited to your account on the next business day.

# Deposit

## Before making a deposit, make sure that:

- > You have completed the steps mentioned in the **Installation Guide for USB or IP Scanners** and that your scanner is connected to the workstation.
- > You hold the depositor role and that at least one site has been assigned to you. The assigned sites will determine which accounts you can make deposits to.
- > Prepare your items to reduce the risk of obstruction during scanning. Refer to the Specifications section (eligible items).

## Make a deposit

- > Go to your *Internet Banking Solutions* for Businesses and click on *Digital Deposits* in the left menu.

Business client centre

Summaries

- Accounts
- Reconciliation of cheques
- Transactions
  - Transactions to sign
  - Payments
  - Interac e-Transfer®
  - Government remittances
  - Fund transfers
  - Wire transfers
  - Foreign exchange
  - Digital deposits
  - Salary deposits
- Transaction update
- Manage billers / beneficiaries
- Account statement / cheque
  - View / Download
  - Retrieve
- Other services
  - Cheque images
  - Order cheques
  - Stop payment
  - PAD-Refusal
  - Credit reference
  - Letter of credit
  - Investment
  - More
- Add a user

Accounts

Filter | Export | Help | Print

Hide totals | Show previous day balance | Rename accounts | Manage documents | View documents

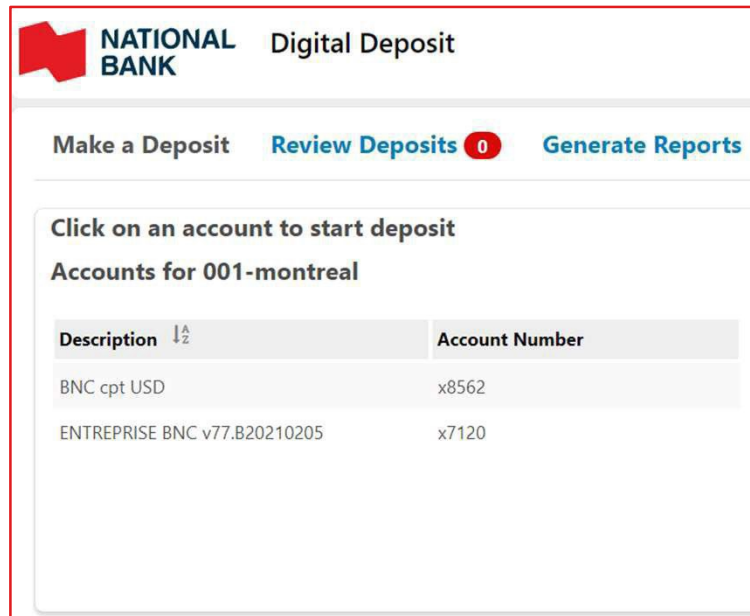
Commercial Accounts Summary dated of: 2023-06-28 at 11:38 AM ET

Account	Name	Description	Current Balance	Available Balance	Searches
0006-15301-0094020	Compagnie Opérante Inc.	Commercial Account	22,833.89 CAD	22,833.89 CAD	Transactions
0006-15301-0098025	Compagnie Opérante Inc.	Commercial Account	9,645.31 CAD	9,645.31 CAD	Transactions
0006-15301-0099021	Compagnie Gestion-Holding Inc.	Commercial Account	62,303.43 CAD	62,303.43 CAD	Transactions
Total for currency CAD			94,782.63 CAD	94,782.63 CAD	
0006-15301-0080061	Compte US	Commercial Account	2,880.36 USD	2,880.36 USD	Transactions
Total for currency USD			2,880.36 USD	2,880.36 USD	

Filter | Export | Help | Print

Legal information - Confidentiality policy - ABC's of security  
© NATIONAL BANK OF CANADA  
281  
DEPOSIT PROTECTION

- > Go to the *Make a Deposit* tab, a box displays the list of available accounts for deposits accounts



The drop-down menu that allows you to filter your sites does not appear when you have only one site

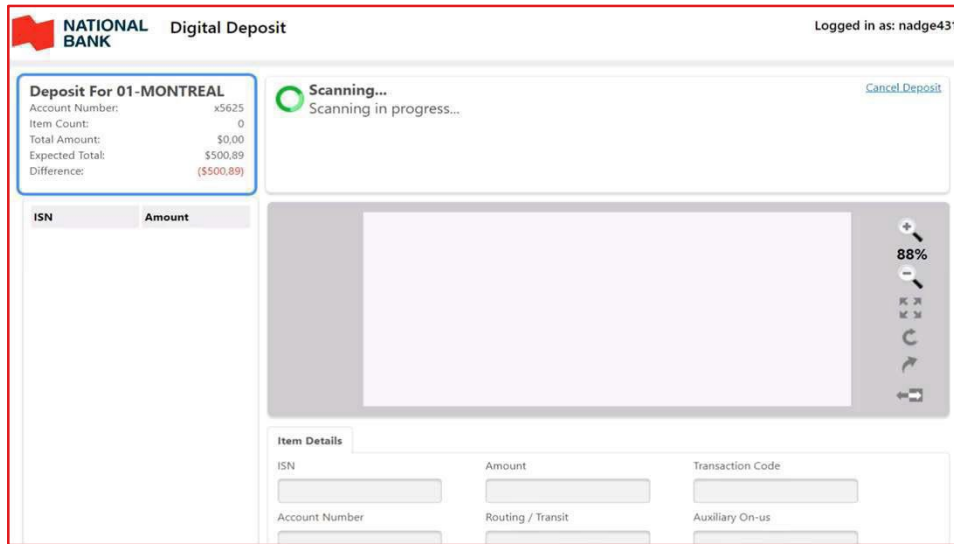
- > Select the account (and the associated site if you have more than one) in which you want to make a deposit.

SUCC BNC 1445625 - 01-MONTREAL, x5625  
Please enter the total value of all items to be deposited

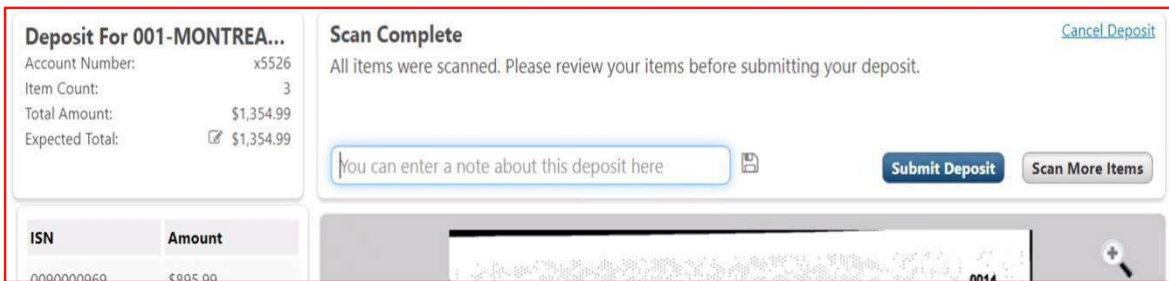
\$

Cancel Start Deposit

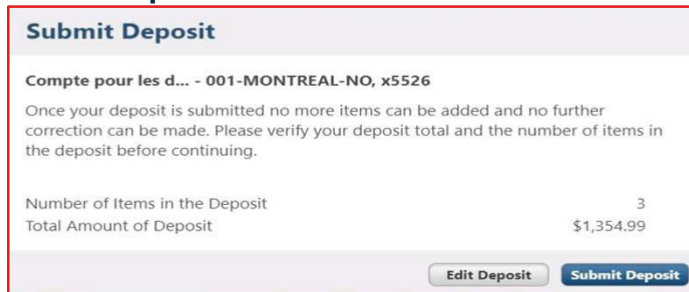
- > Place the items to be deposited in your scanner.
- > Enter the total amount expected for all the items in your deposit and click on the **Start deposit** button.
- > The Deposit page appears, the application connects to the scanner and automatically begins scanning. The items are displayed in the box on the left and the details of each item in the box on the right.



- > While scanning, if an error message appears, refer to the *Correct or modify a deposit* section of this guide to determine what action to take
- > Once all the items have been scanned, you can: :
  - > Scan other items
  - > Make corrections or modifications to scanned deposits, for example, if the total amount entered does not match the total amount detected .
  - > Enter a comment to the attention of the *Deposit reviewer*
  - > Submit your deposit for approval



- > Verify that the deposit summary displayed is correct:
  - > If so, click on the **Submit deposit** button.
  - > If not, click on the **Edit Deposit** button.



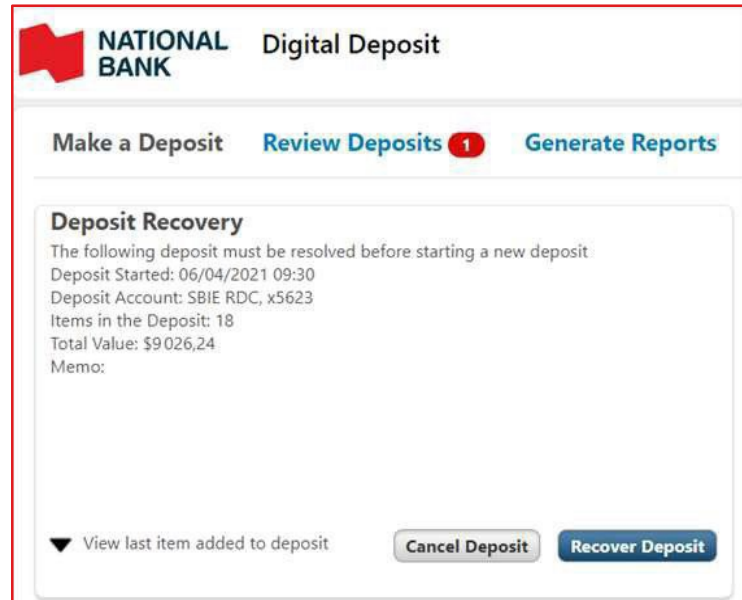
- > Once the deposit has been submitted, you will be taken to the Make a Deposit tab. Refer to the *Verify the status of a deposit* section to track the status of your deposit.



## Recover your deposit

If your browser closes during scanning, reconnect to the platform, collect your deposit, and finalize it.

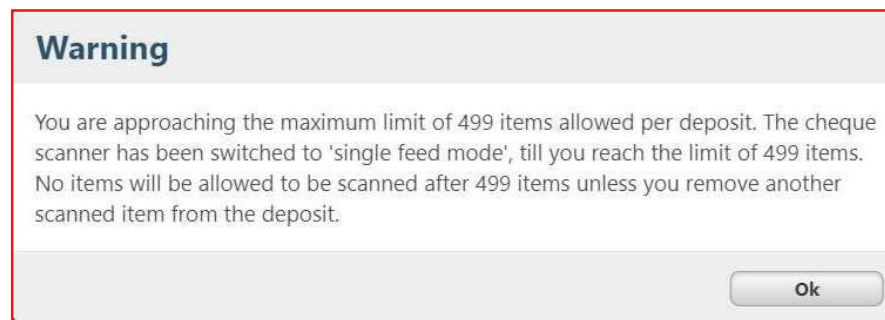
- > Click the Recover Deposit button to continue with your deposit or Cancel Deposit if you wish to cancel it.



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## Make deposits of 465 items or more

If for the same deposit you scan more than 465 items, the application will display the message below and you will have to scan the subsequent items one by one (even if your scanner has a larger scanning capacity).



The purpose of this mechanism is to ensure that the limit of 499 items per deposit is not exceeded.

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# Correct or modify a deposit

## DID YOU KNOW?

You can only correct or modify your own deposits.

When scanning a deposit, you might need to:

- > Correct an item if the platform detects an error.
- > Modify the amount of an item if it has not been read correctly by the platform.

Also, you may want to correct a deposit following a rejection of the deposit by a reviewer.

## Correct an item related to an error message

While scanning items, if the application detects an error, it will be displayed in the top part of your screen and the scanning process will be suspended until the error is resolved.

<b>Deposit For 001-MONTREA...</b> Account Number: x5526 Item Count: 2 Total Amount: \$1,339.99 Expected Total: \$1,354.99 Difference: (\$15.00)	<b>Error - Item Correction Required</b> Amount cannot be zero. Please correct the Amount field	<a href="#">Cancel Deposit</a>
--	---	--------------------------------

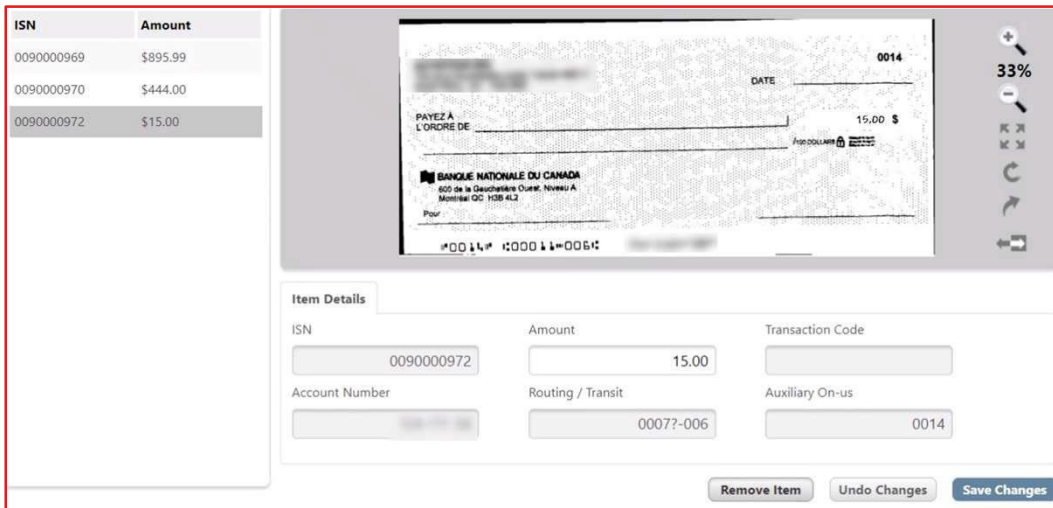
## Table of most frequent error messages and how to resolve them

Error message	Actions to take
Error - Item Correction Required – Please enter the Amount <b>fixed</b> .	Enter the amount displayed on the check because it cannot be read by the platform and click on <b>Save changes</b> button.
Error - Item Correction Required – Item has failed Image Quality tests. Please remove the item and try scanning it again.	Remove the item by clicking on the <b>Remove item</b> button and retry scanning it a second time.
Error - Item Correction Required – Item not eligible for deposit. Please remove the item.	Remove the ineligible item by clicking on the <b>Remove item</b> button.
Error - Suspected Duplicate Item – This item appears to be similar to another item that has already been deposited	From the images displayed on the screen, check whether this is really a duplicate or not. If so, click on the <b>Same item</b> button and if not, click on <b>different item</b> .
Error - Deposit Limit – The value of this item exceeds the limit for an individual item that can be accepted.	Remove the item by clicking on the <b>Remove item</b> button to be able to partially submit your deposit.
Error - Deposit Limit – The value of this item will cause you to exceed the maximum amount that can be accepted in a single deposit.	You can find the limits assigned to your company in the <b>View limits</b> section. To increase your limits, you must contact your account Manager or bank representative.
Error - Deposit Limit – The value of this item will cause you to exceed the maximum amount you can deposit per day.	

*To view other possible error messages, see Appendix B.*

## Manually modify and deposit amount

To change the amount of a deposit item, click on the item in the left sidebar while scanning or after the scanning is complete (when the **Submit Deposit** button is displayed). Enter the amount of the item and click on the **Save changes** button.



## Correct a deposit after it has been rejected by a Deposit reviewer

If a deposit you submitted for approval is rejected by a reviewer, it will appear in the Notifications sidebar under the *Make a Deposit* tab.

The deposit will have the status *Deposit Rejected* and the reason for rejection entered by the reviewer (if applicable) will be displayed next to *Reason for rejection*.



To make corrections to the deposit in order to resubmit it, click on the **Correct Deposit** button to display the Deposit page allowing you to:

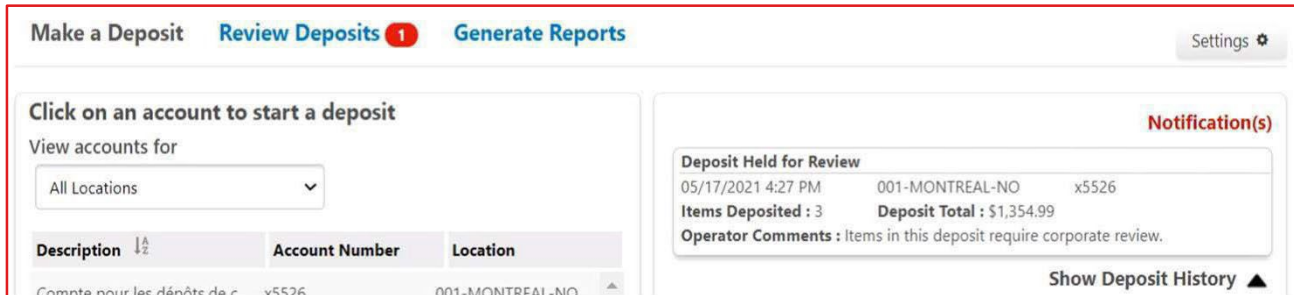
- > Modify the items amount of items
- > Delete items
- > Scan additional items
- > Resubmit the deposit
- > Delete the deposit

# Verify the status of a deposit

## DID YOU KNOW?

You can only verify your own deposits.

Once your deposit is submitted for approval, you can track its status under the *Make a Deposit* tab in the Notification(s) right sidebar.



Status	Explanation
<b>Under Notification(s)</b>	
Held for review	Deposit has not been validated by a Deposit reviewer.
Deposit Rejected	The deposit was rejected by a reviewer or by the platform, see reason of reject entered by the verifier or the application for more details.
Pending Posting	The transmission of the deposit to the bank is in progress.
<b>Under Deposit History</b>	
Le dépôt s'affiche (sous Historique des dépôts) Deposit History	The deposit was approved by a reviewer and was successfully transmitted.

## Deposit history

## DID YOU KNOW?

You have access to a 99-day deposit history directly in the platform.

When a deposit is transmitted after approval (by a reviewer), the deposit is added to the History of deposits box.

**NATIONAL BANK** Digital Deposit Logged in as: eritr344

Make a Deposit **Review Deposits** 0 **Generate Reports** Settings ⚙

Click on an account to start deposit

Accounts for 001-montreal

Description	Account Number
BNC cpt USD	x8562
ENTREPRISE BNC v77.B20210205	x7120

Deposit History

Expand filter and sorting control ▼

- + 05/09/2021 2 Deposit(s) \$0.03
- + 04/28/2021 2 Deposit(s) \$1.01
- + 04/20/2021 6 Deposit(s) \$102.04

\* By default, the history shows deposits grouped per day. The number of deposits and the total amount of deposits per day is displayed. Click the + icon to view a day's deposits.

**Deposit History**

Expand filter and sorting control ▼

- + 05/09/2021 2 Deposit(s) \$0.03
- 04/28/2021 2 Deposit(s) \$1.01
 

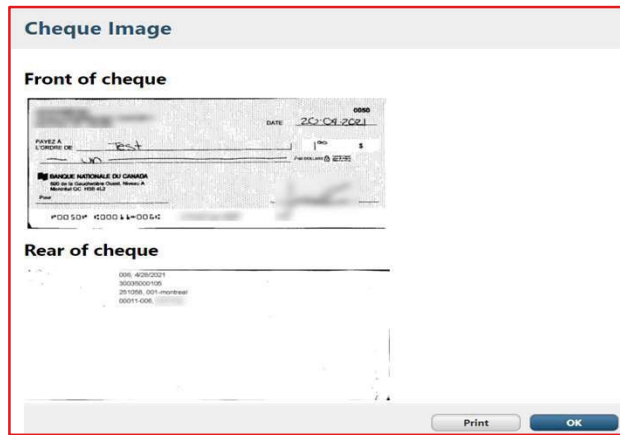
2:55 PM	x7120	001-montreal	1 Item(s)	\$0.01
2:49 PM	x7120	001-montreal	1 Item(s)	\$1.00
- + 04/20/2021 6 Deposit(s) \$102.04

> Click on *Deposit Receipt* to display the items included of that deposit. It is also possible to print the list of deposited items.

**Deposit Receipt**

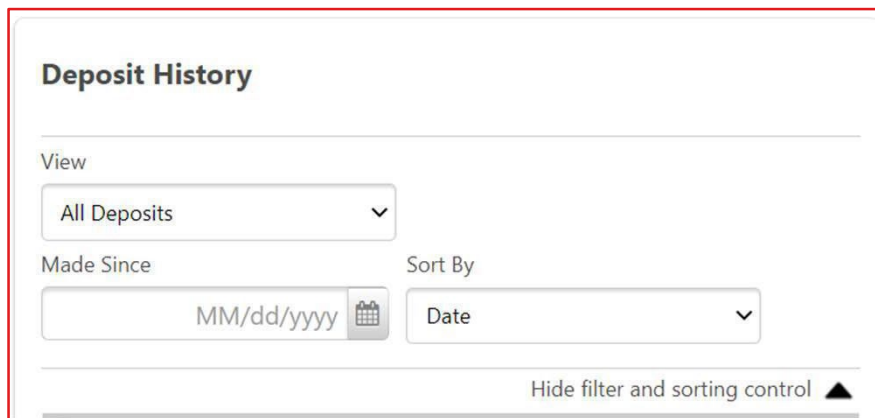
Deposit to the ENTREPRISE BNC v77.B20210205 Account x7120		Deposit Total: \$1.00
ISN	Cheque Amount	
0035000105	\$1.00	<a href="#">Display Images..</a>
<b>Deposit number 0035000104 was accepted on Wednesday, April 28, 2021 02:49:20 PM.</b>		

- > Click the *Cheque image* link to view images for an item. It is also possible to print the images of the items.



### Search for a deposit in the Deposit history section

You can search for any of your deposits in the history using filters and sort functions. Click on the arrow to display the panel below:



### Field table and function

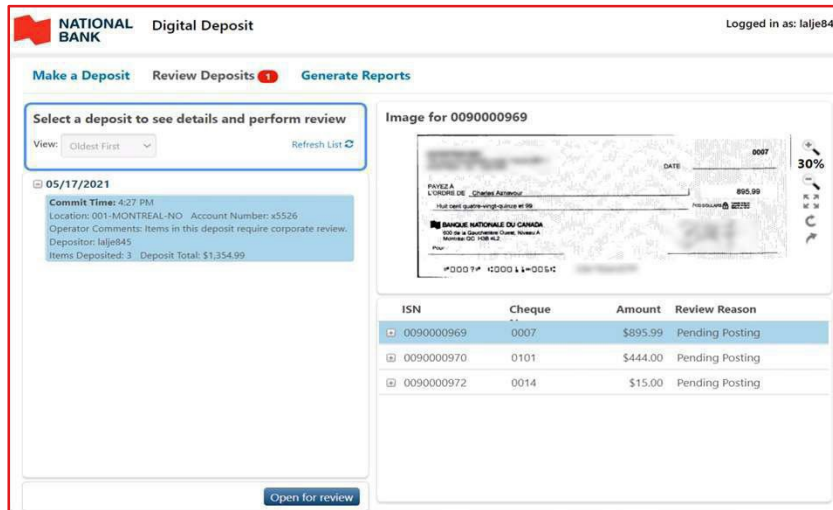
Field	Function
View - All Deposits (by default)	Display all deposits
View – Deposits to the account	Filtrer deposits by account number
Location	Filtrer deposits by location
Made since	Filtrer deposits by deposit date
Sort by	Sort deposits by date (by default) or account

# Approve or reject a deposit

## DID YOU KNOW?

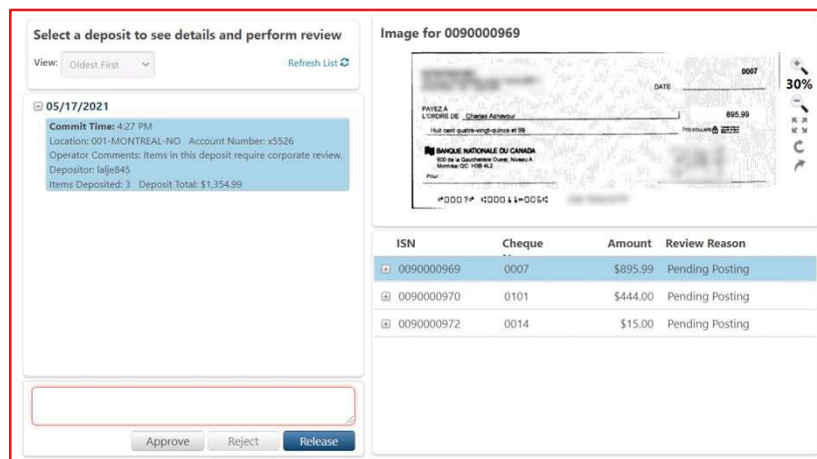
- > Make sure you have the *Deposit reviewer* role and that at least one site has been assigned to you.
- > As a Deposit reviewer, you will be able to check the deposits in the accounts associated with the site that have been assigned to you by your administrator.

Go to the *Review Deposits* tab. Deposits awaiting approval / rejection are shown in the left sidebar.



Select a deposit and click the **Open for review** button to verify it.

- > On the right side of your screen, the deposit items are displayed.
  - > Click on an item to display the front image of it (click on the arrow icon to see the back of the item).
  - > Click on the + icon to display the item's detail (account number and transit).
  - > Disregard the Reason for verification column and its content.





- > Once the deposit is validated:
  - > If you wish, enter a comment to the attention of the *Depositor role* who submitted the deposit
  - > Click the **Approve** button to approve and submit the deposit.
  - > Click on the **Reject** button to reject the deposit and return it to the *Depositor role* (in this case, a comment is required).
- > If your company has more than one reviewer, it is also possible to transfer the deposit to another reviewer, see the subsection Transfer a deposit to another reviewer for more details.

## Assign a deposit to review

### Operator with a reviewer role

If an operator with the reviewer role submits a deposit, it will then appear in their *Review deposit* tab for approval. If the operator does not have a reviewer role, his to be verified deposit will be assigned to the reviewer or one of the reviewer s if there is more than one (refer to the next paragraph in this case).

### Reviewer role

If your business has more than one reviewer, the deposits to be verified will be assigned to them as follows: When a deposit is submitted by an operator, the first reviewer to log into the application will be assigned to the deposit. If this reviewer wishes to assign it to another reviewer, then he must release the deposit (refer to the section Transferring a deposit to another auditor).

### Transfer a deposit to another reviewer

If your business has more than one reviewer, it is also possible for a reviewer to transfer the verification from one deposit to another reviewer. If you have two reviewer, the deposit will be assigned to the second reviewer, and if you have more than two reviewers, the deposit will be assigned to the next reviewer who will log into the platform (after the deposit has been released).

- > Go to the *Review Deposits* tab and select the deposit you wish to transfer.
- > Click the **Open** button to verify.
- > If necessary, enter a comment for the reviewer who will be assigned to the deposit and click the **Release** button.

# Generate reports

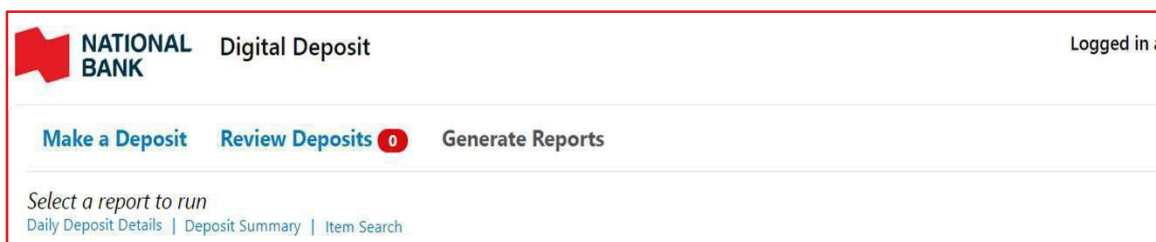
## DID YOU KNOW?

- > You must have the Reporting role.
- > When you have the Reporting role, you will be able to generate reports for deposits in the accounts associated with the location to which you have access.
- > You can generate a report only on approved and successfully submitted (completed) deposits. In other words, deposits not submitted for approval or rejected by the reviewer will not be included in the reports.

Go to the deposit reports tab to generate a new report.

Table of 3 types of available reports:

Report	Description	Images included?
Daily Deposit Details	Detailed summary of deposits for a specific day	Yes
Deposit Summary	Summary of deposits for a specific period	No
Item Search	Search for items and export the search result	Yes (click next to the + of each item)





Only one report can be generated at the time

The report will display on your screen. You can:

- > Consult the report on the screen.
- > Save the report in the following formats: CSV, Word, Excel, PowerPoint, TIFF, XML, MHTML, Data feed.

## Daily Deposit Details report

- > Click the **Daily Deposit Details** link.
- > Enter a deposit date and select one or more deposit accounts. These two fields are compulsory.

Business Date   Account Number  

- > Click on the button **View report**.

Example of a report:

**Daily Deposit Details for ENTREPRISE BNC on 4/20/2021**

---

Deposits for account 2707120  
Amount: \$102.04 Item Count: 6

---

Amount: \$0.01 Item Count: 1

FRANÇOIS LEBLANC  
1800 RUE DU GOUVERNEMENT 201  
LAVIALL, QC H3N 0E5

DATE 20210419  
A A A A A A A A

REVIZ A Entreprise BNC 1 0,01 \$

LE DÉPOSITAIRE  
L'ORDRE DE

BANQUE NATIONALE DU CANADA 10421 100 DOLLARS

200, COURVILLE  
1100, RUE JACQUES-CARTEUR, 1100  
MONTREAL, QUEBEC H3C 1A1

FRANÇOIS LEBLANC  
1800 RUE DU GOUVERNEMENT 201  
LAVIALL, QC H3N 0E5

169 121510060 21-76004

ISN: 0004000006 Amount: \$0.01



This space intentionally left blank


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Amount: \$1.00 Item Count: 1

## Deposit Summary report

- > Click on the **Deposit Summary** link.
- > Select a date range of the required deposits and select one or more locations (by default all locations are selected). These fields are mandatory.

From Date   To Date  

Location  

- > Click the **View Report** button.

Example of report:

**Deposit Summary by Account for ENTREPRISE BNC**  
Corporate ID: 251058

---

Processing Date: 04/20/2021

Total deposits: \$0.01	Deposit count: 1	Item count: 1
------------------------	------------------	---------------

---

Deposits for account 2707120

Total deposits: \$0.01	Deposit count: 1	Item count: 1
------------------------	------------------	---------------

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Deposits for site 001-montreal

Total deposits: \$0.01	Deposit count: 1	Item count: 1
------------------------	------------------	---------------

Deposit ISN	Time	Amount	Item Count
0004000005	12:54:32 AM EDT	\$0.01	1

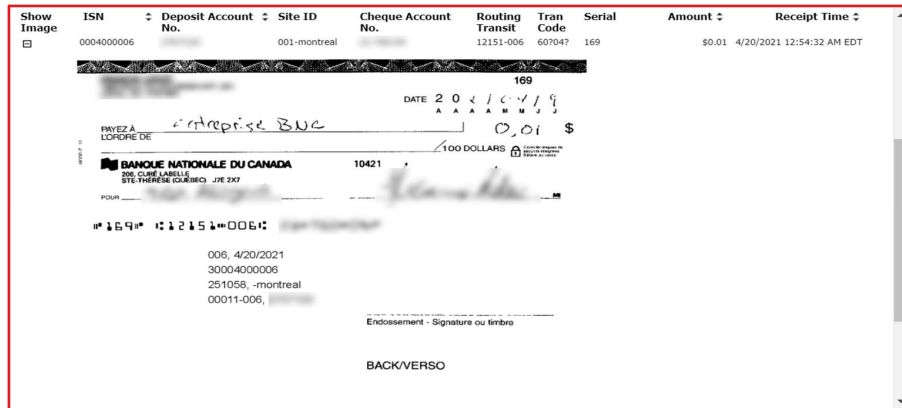
---

Processing Date: 04/20/2021	Deposit count: 1	Item count: 1
Total deposits: \$1.00	Deposit count: 1	Item count: 1

## Item Search report

- > Click the **Search Items** link.
- > Search for an item as described in the *Searching a deposit* section.
- > Click on the **View report** button.

Example of a report:



## Searching for an item

- > Click the **Items search** link.
- > Fill at least one of the following fields:
  - > From Date
  - > To Date
  - > Amount >=
  - > Amount <=
  - > Cheque Account Number (account number on the deposited item)
  - > Serial No
  - > Transit-FI
  - > Deposit Account Number
  - > Max Number of Items to Return (by default is 25, however you can search up to a 1000 items)
- > Click on the **View report** button.

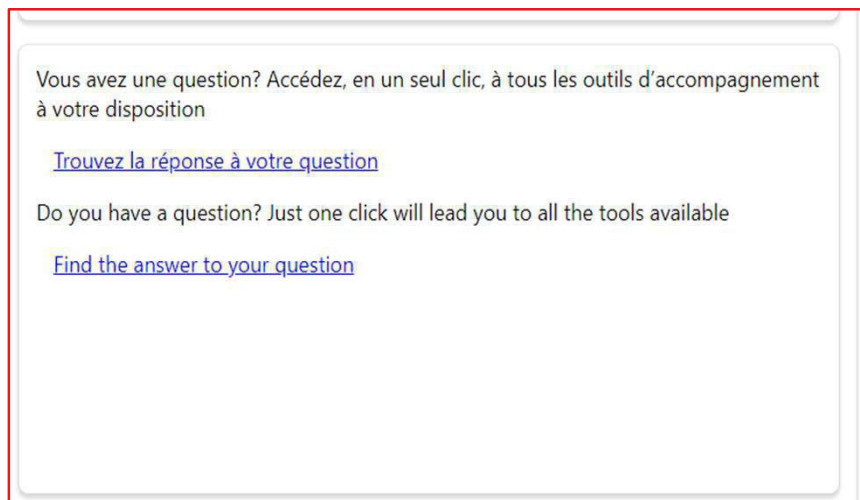
From Date	4/20/2021	To Date	4/20/2021	View Report
Amount >=		Amount <=		
Cheque Account Number		Transit-FI		
Serial No		Deposit Account Number	0178562 (Site: 001-montreal; TC: ▾)	
Max Number of Items to Return	25			

## Be alert

### DID YOU KNOW?

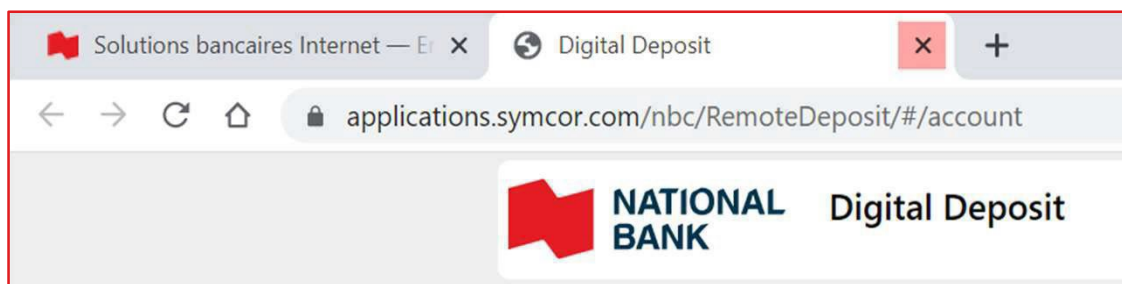
Make sure you have the *depositor roles*.

Under the *Make a deposit* tab, a box at the bottom of the screen displays information for deposit managers

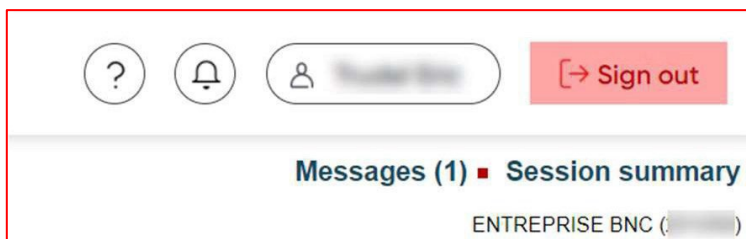


## Finish your session

To finish your session, simply close the navigation tab (click on **X**) :

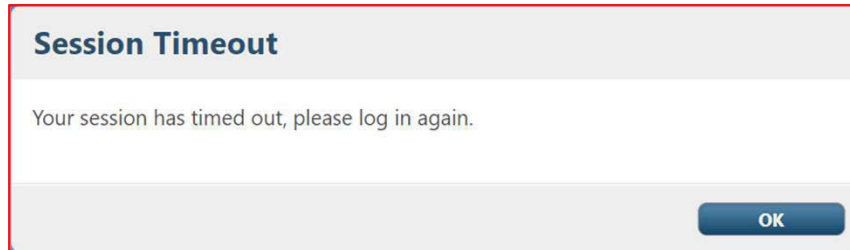


If you have no other activities to perform in *the Internet Banking Solutions* for Business portal, you can click the **Sign out** icon.



## Inactivity time

During your Digital Depots session, if no action is taken in the platform for 20 minutes, the window below will appear, and you will be automatically logged out:



Sing back from you *Internet Banking Solutions* for Business portal.

---

## Manage your deposits

When you have received confirmation from the Bank saying that we have received and verified your deposit (the deposit is displayed under Deposit History), we suggest that you indicate on the original check a note or mark indicating that the check was deposited electronically (for example: "Presented electronically"). This will reduce the chance of a deposit error.

You must securely keep each item deposited for a minimum period of 15 to 20 working days after the date of the deposit and destroy it thereafter. You can adjust this period according to the needs of your business. During this period, you must verify that the deposit amount has been credited to your account.

You must maintain reasonable procedures for the security, conservation and destruction of deposited items. These measures must prevent (i) the subsequent use of a deposited item, (ii) the theft or reproduction of a deposited item and (iii) access to information relating to a deposited item.

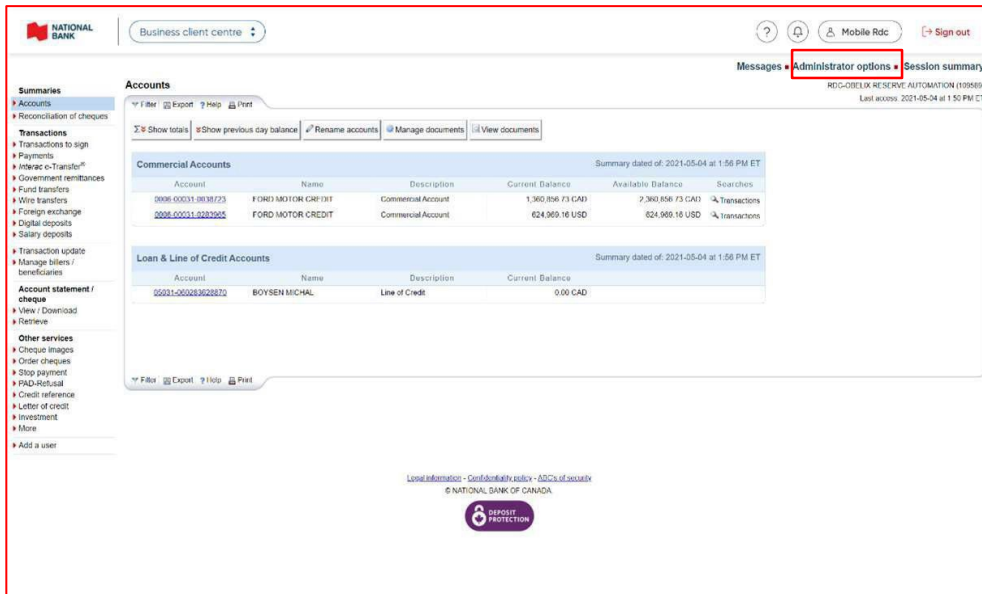
# Manage your settings

## Manage roles

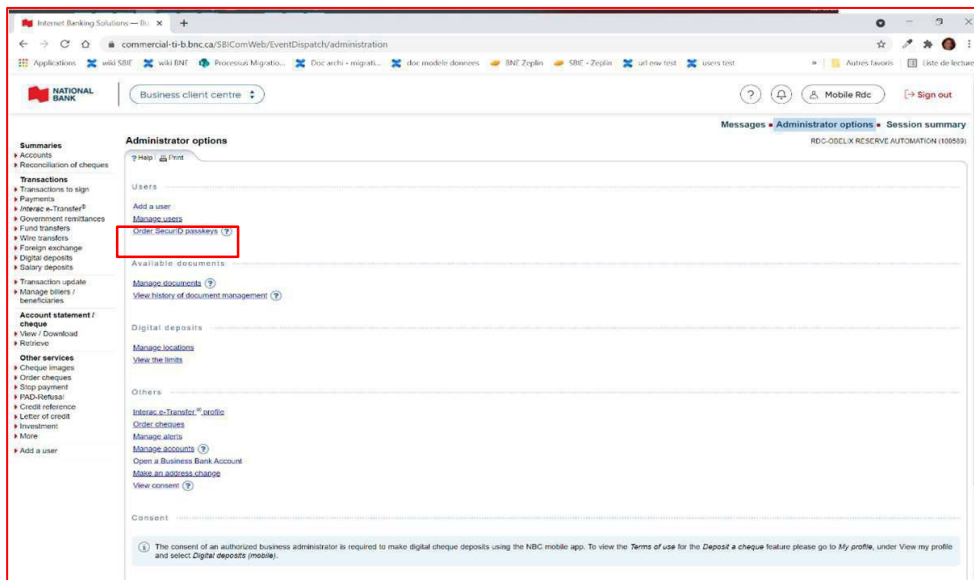
### DID YOU KNOW?

You can manage roles only if you are an Administrator or a User administrator in the *Internet banking solutions* for businesses.

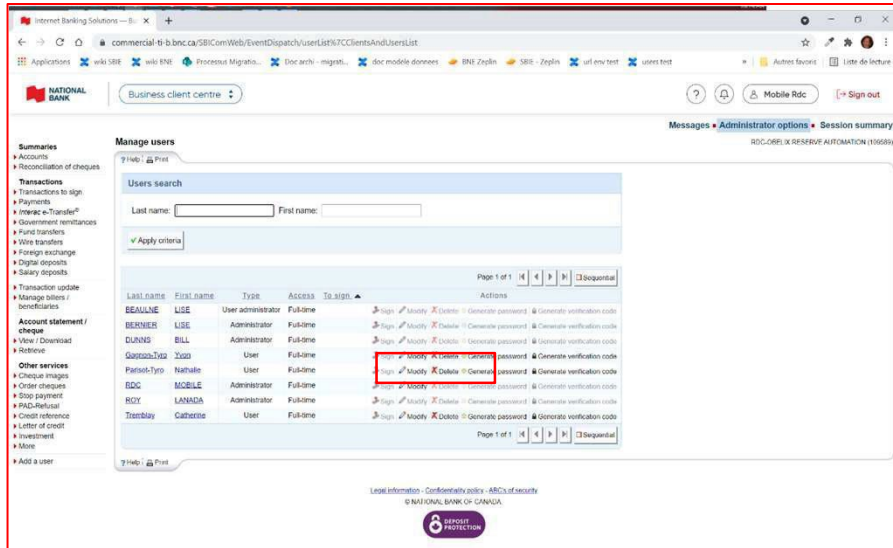
- > Once connected to the Internet Banking Solutions Click on **Administrator options**.



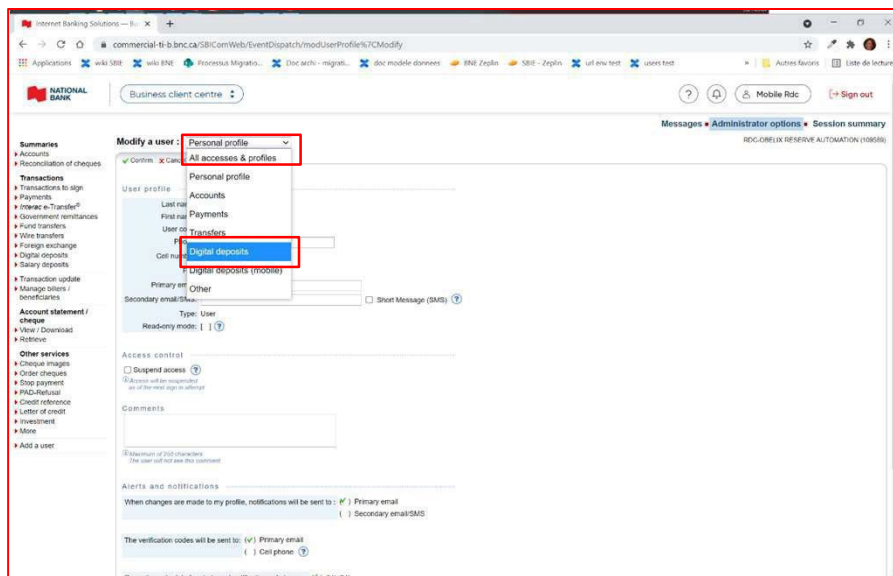
- > Click on **Manage users**.



- > Click on **Modify** at the right of the user's name for which you wish to modify the assigned roles and/or sites.



- > From the drop-down menu list, click on **Digital Deposit** and select on the checkbox each role you wish to assign or remove for this user.



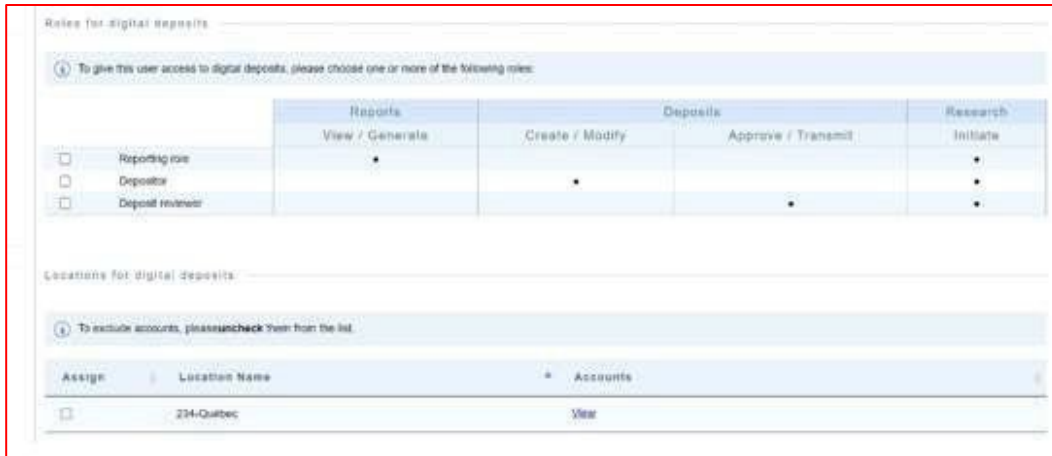
## DID YOU KNOW?

Three roles are available for *Digital deposits*:

- > **Reporting role:** Allows the user to view and generate reports related to the digital deposit platform.
- > **Depositor:** Allows the user to create or modify a pending deposit.
- > **Deposit reviewer:** Allows the user to complete the deposit by approving and transmitting the information.

Please note that each role gives access to the search functions for cheques and deposits in the platform.



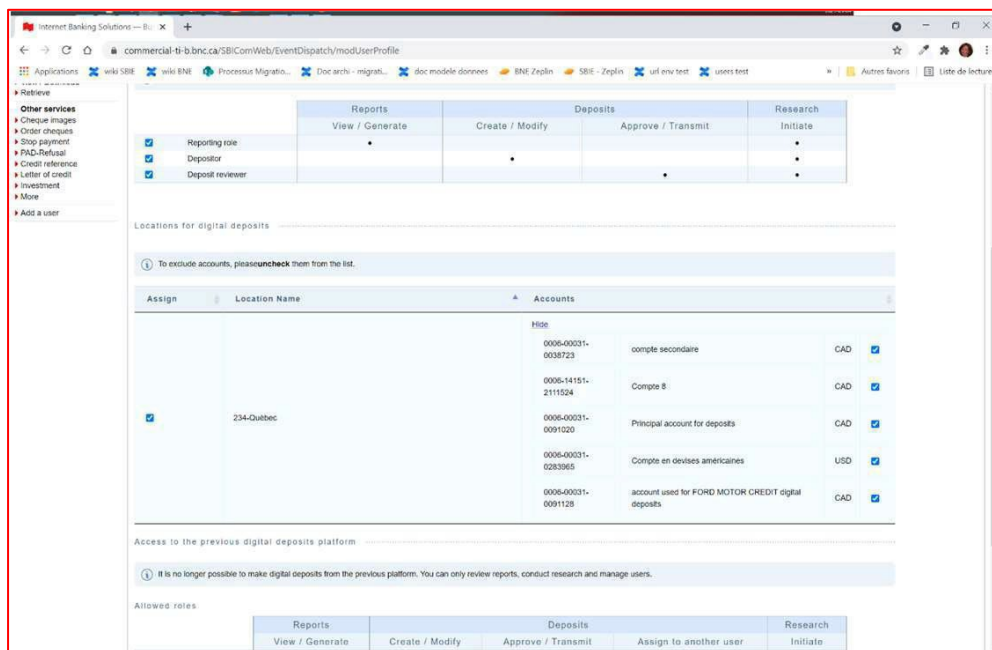


## Managing locations:

- > Below the *Roles for digital deposits* table is the *Locations for digital deposits* section, which allows you to assign one or more location to the specific user you are modifying. When a location is assigned to a user, it allows him to complete the specific actions of his role(s) only in the accounts included in that location
- > Check or uncheck the boxes for the locations you wish to assign or unassign to the user.

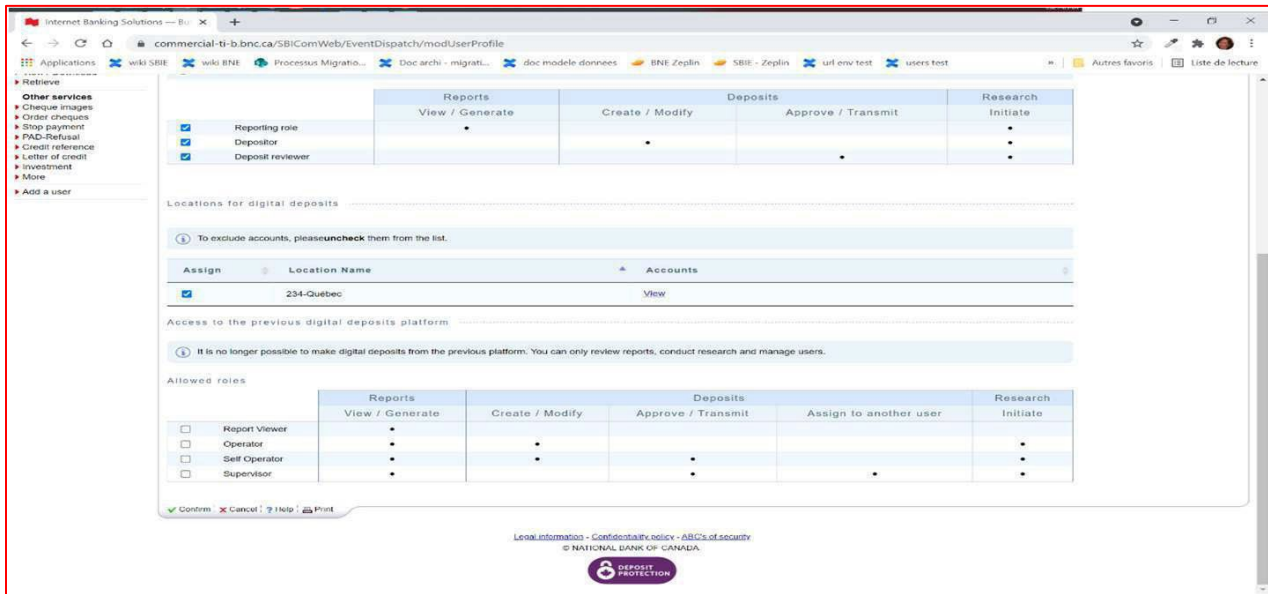
## Excluding accounts:

- > This part of the table allows for specific accounts in the location to be excluded (unchecked).
- > This exclusion affects the specific user only, and does not modify the location for other users



- > When all roles and locations have been properly assigned, you can click on **Confirm** to apply the changes.

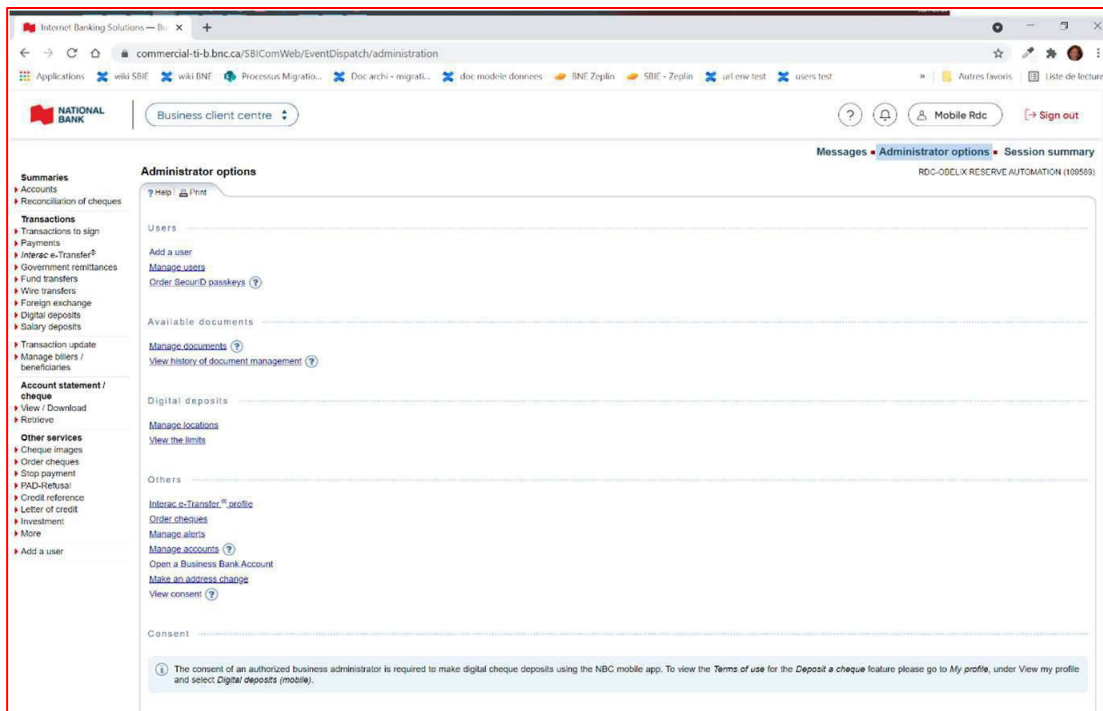
Under the location table, you will find the *Allowed role* section which concerns exclusively the old digital deposit service.



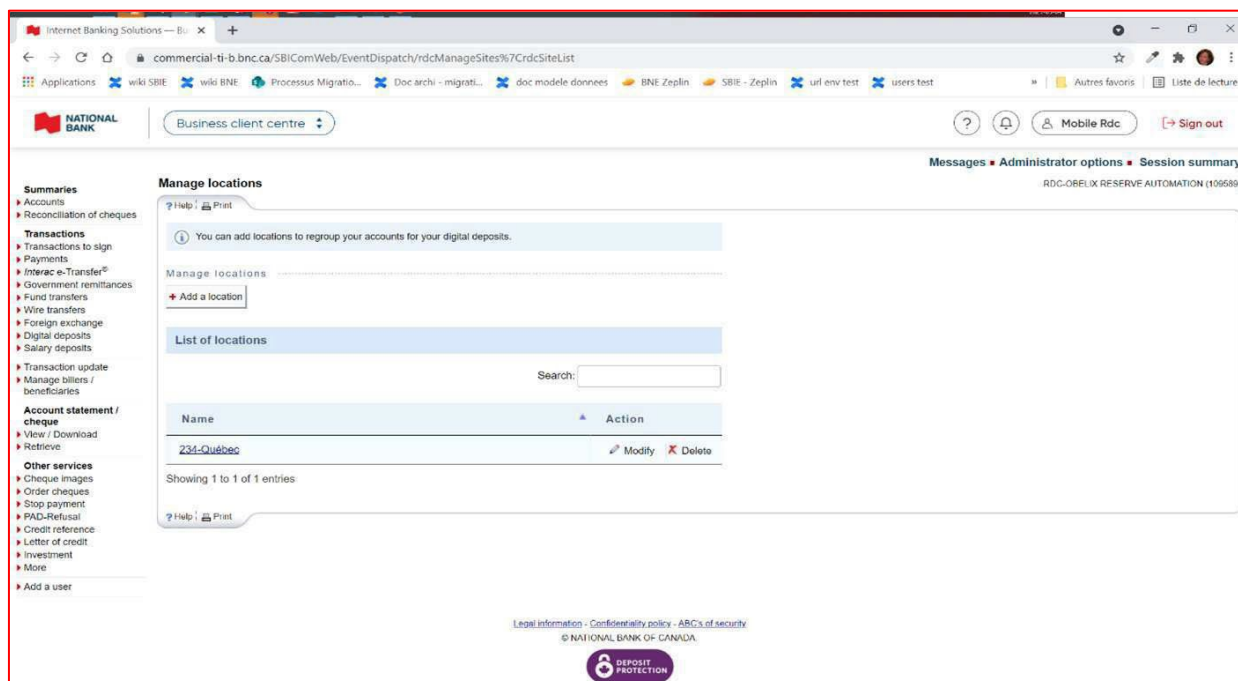
## Create a new location

The site is automatically created when your company signs up for the service and contains all eligible accounts that were confirmed to you upon signing up.

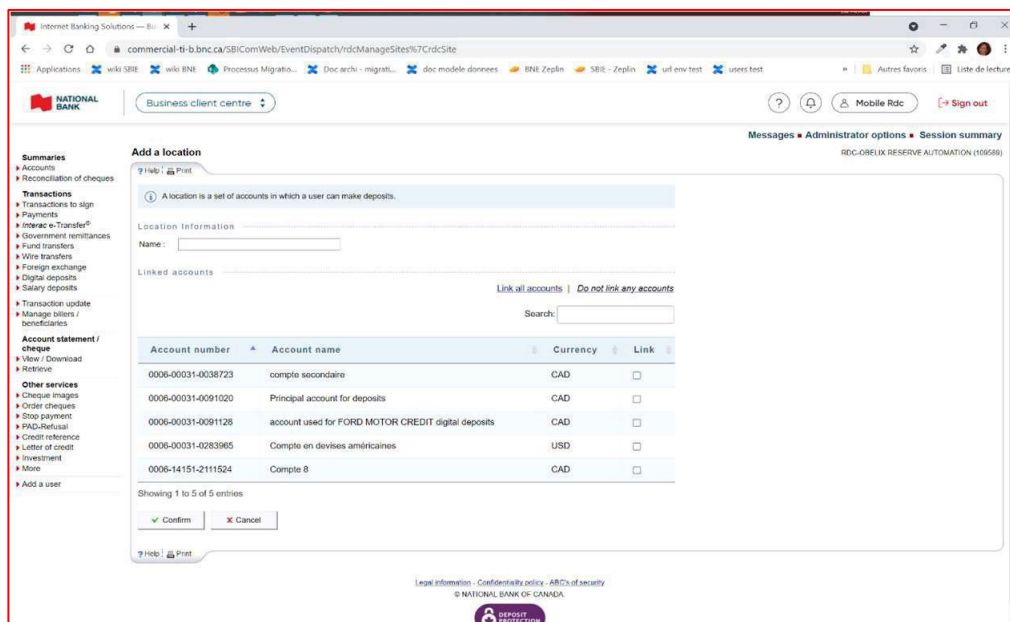
- > Click on **Administrator options**
- > Click on **Manage locations**



- > Click on **Add a location.**
- > Type in the name for the new location you wish to create (max 15 characters)

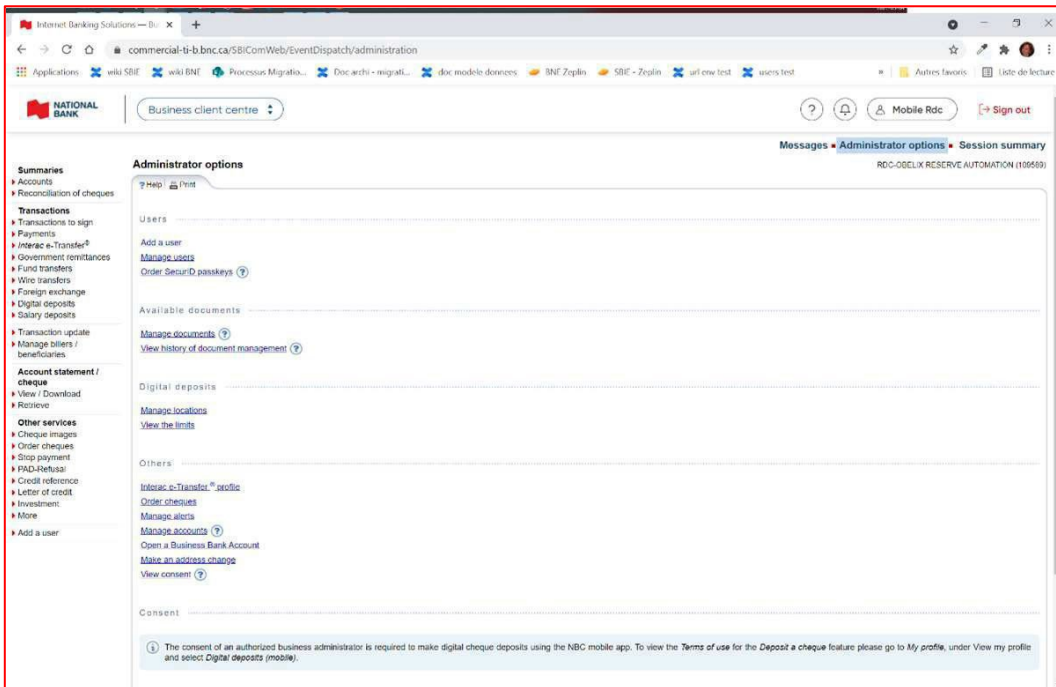


- > Select the accounts you wish to include in the location.
- > Once the accounts have been selected, click on the **Confirm** button at the bottom of the page.

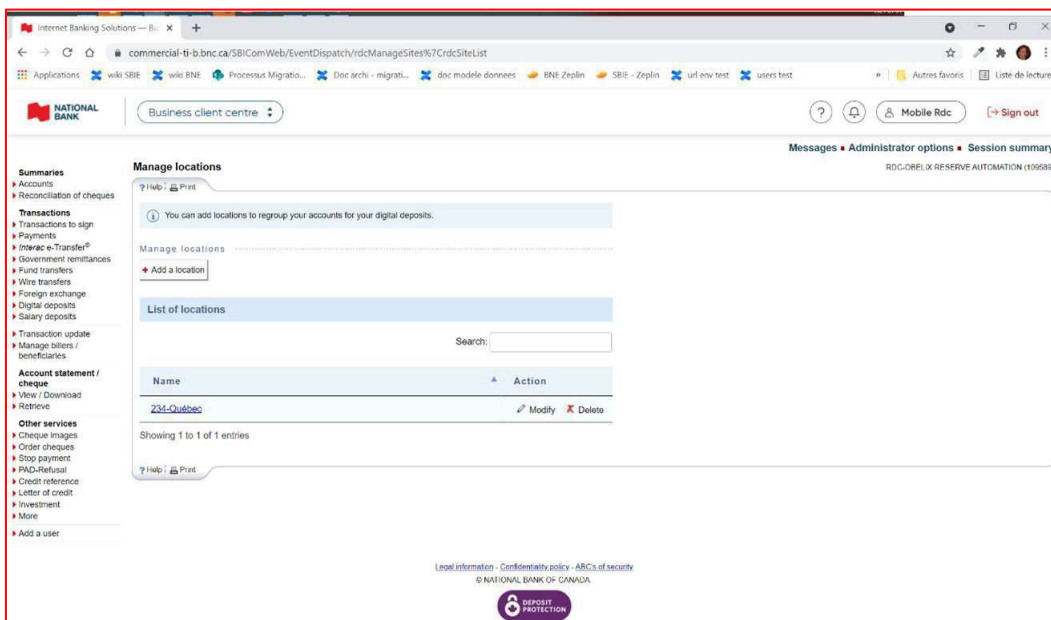


## Modify a location

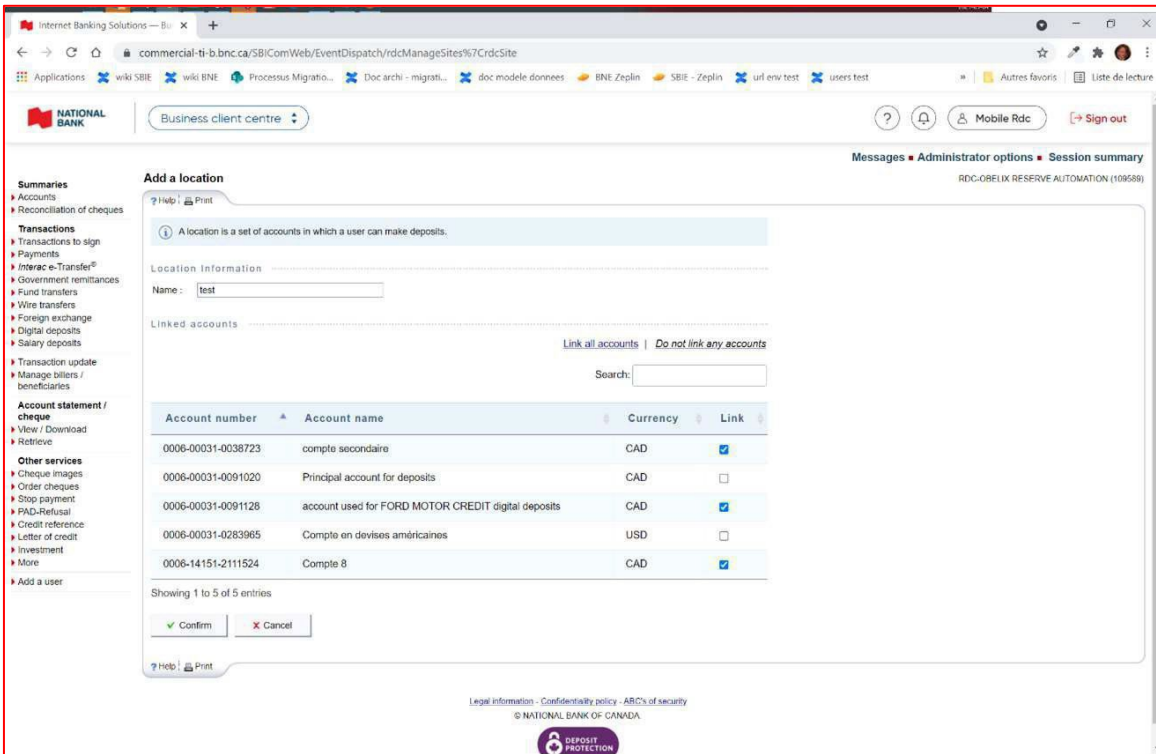
- > Under the **Administrator options**, click on **Manage location**.



- > Click on **Modify** next to the location you wish to modify

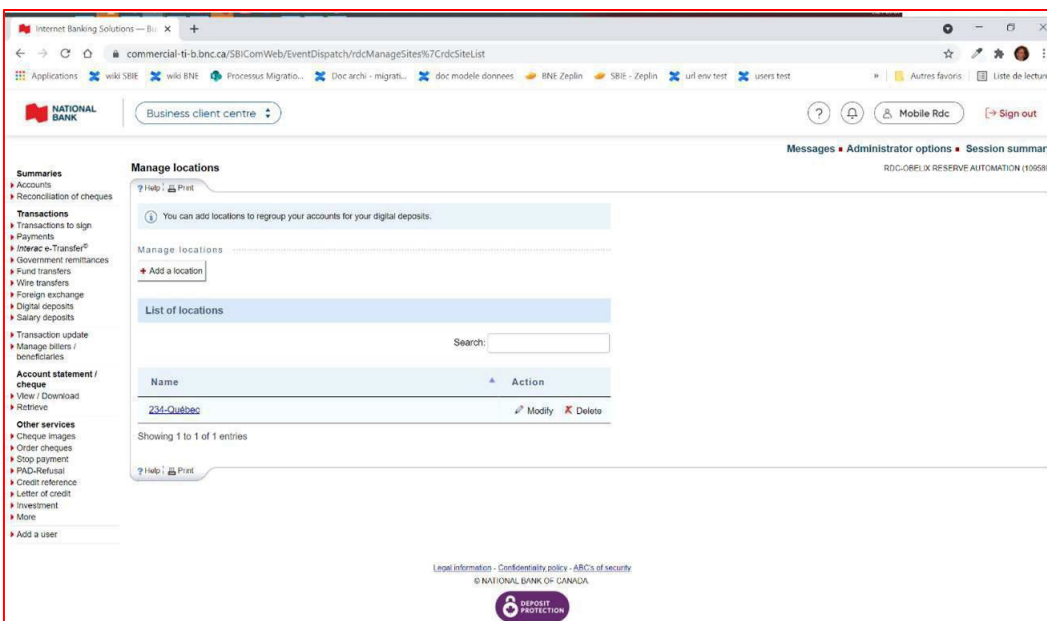


- > Modify the name and/or the accounts you wish to include in the location and click on **Confirm**.



## Deleting a location

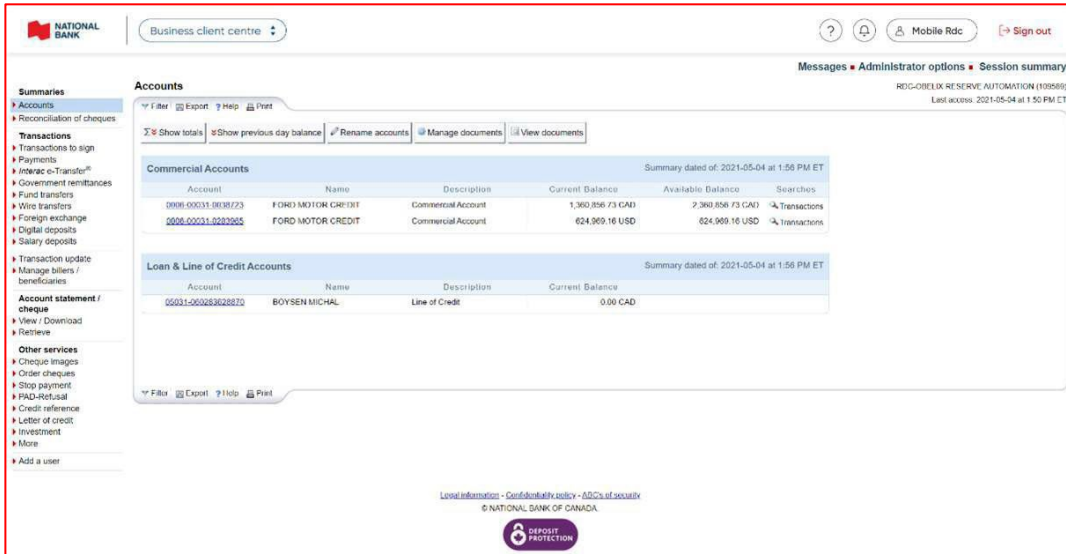
- > Under the **Administrator options**, click on **Manage location**
- > Click on **Delete** next to the location you wish to delete



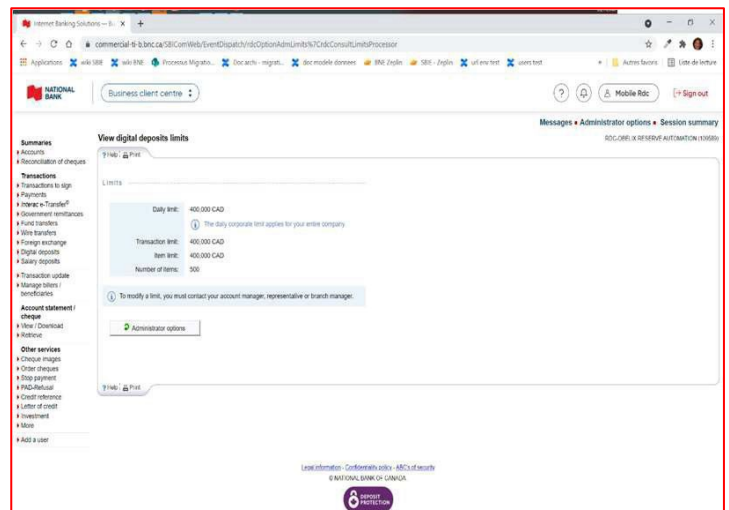
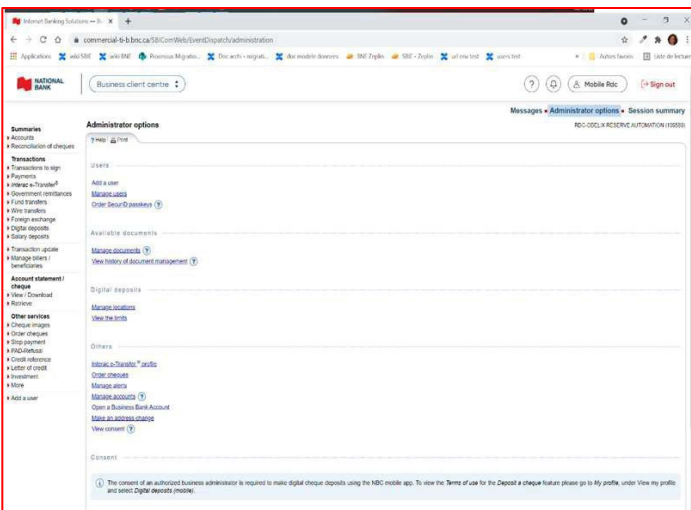
# View deposit limits

Different limits are applied to your profile when you sign up for Digital Depots. A limit for your business, a daily limit, a limit per deposited item and a maximum number of items per deposit. In order to view this information, please follow the steps below:

> Click on **Administrator options**.



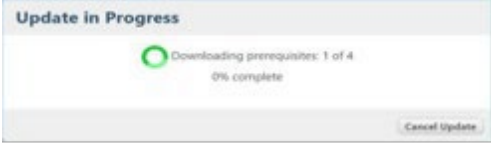



> Click on **View limits** in the *Digital deposits* section.



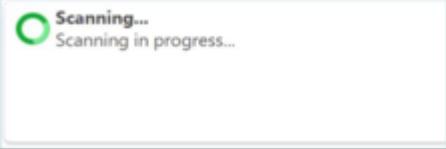
**Note:** If you wish to modify any of these limits, you must contact your account manager or banking representative



# Appendix A - FAQ

Question	Answer
<b>Installing the driver</b>	
<p>When updating the service, the screen below is displayed for more than 5 minutes:</p> 	<ul style="list-style-type: none"> <li>&gt; Refresh your browser by pressing F5 or using the refresh page icon.</li> <li>&gt; Click on the Update button again.</li> </ul>
<b>Opening the app</b>	
<p>The Digital Deposits option isn't displayed correctly/looks different:</p> 	<ul style="list-style-type: none"> <li>&gt; Solution 1: <ul style="list-style-type: none"> <li>- Refresh your browser by pressing F5 or using the refresh arrow icon until the option is correctly displayed.</li> </ul> </li> <li>&gt; Solution 2: <ul style="list-style-type: none"> <li>- Close the Digital Deposits page and click again on the link.</li> </ul> </li> </ul>
<p>I get the following error message:</p> 	<ul style="list-style-type: none"> <li>&gt; Close the Digital deposit page (click on the "x").</li> <li>&gt; Relaunch the application from the Internet Banking Solutions platform.</li> </ul>
<p>Digital deposit does not display in English although my browser is in English</p>	<ul style="list-style-type: none"> <li>&gt; Make sure that the language of your browser is "English (Canada)" and not "English" or "English (USA)".</li> <li>&gt; Refer to the section Language configuration to change the display language (if applicable) or to change the language of your browser.</li> </ul>
<p>I get the following error message:</p> 	<ul style="list-style-type: none"> <li>&gt; Check with your administrator that at least one role and one location has been assigned to you. If you are an administrator, contact customer support.</li> </ul>

## Deposits

<p>I can't make a deposit</p>	<ul style="list-style-type: none"> <li>&gt; Solution 1:             <ul style="list-style-type: none"> <li>- Check with your administrator that you have deposit manager access rights.</li> </ul> </li> <li>&gt; Solution 2:             <ul style="list-style-type: none"> <li>- Check with your administrator that you are associated with at least one location.</li> </ul> </li> </ul>
<p>The item information read contains one or more "? ":</p> <div style="border: 1px solid #ccc; padding: 5px; width: fit-content; margin: 10px auto;"> <p>Account Number</p> <p style="text-align: center;">??4-???-58</p> </div>	<ul style="list-style-type: none"> <li>&gt; Solution 1:             <ul style="list-style-type: none"> <li>- Remove the item by clicking on the Remove item button.</li> <li>- Clean the scanner path.</li> <li>- Scan the item again.</li> </ul> </li> <li>&gt; Solution 2:             <ul style="list-style-type: none"> <li>- Submit the item as is.</li> <li>- Without action on your part, the missing numbers will be adjusted once the deposit is transmitted / completed.</li> <li>- Note that the "? "Will be displayed for the item in the reports.</li> </ul> </li> </ul>
<p>The "Code not found" error appears while you are scanning a cheque</p>	<ul style="list-style-type: none"> <li>&gt; This means that the system does not recognize the cheque. The scanner can't read the MICR line. The MICR line fields that appear at the bottom of the cheque and are usually visible online are not displayed, causing an error.</li> <li>&gt; Remove the cheque by clicking Remove cheque and try to scan it again.</li> <li>&gt; If the error persists, it means the MICR line is not readable. You must deposit this cheque in a different way, either by mobile deposit, at an ABM or at a branch.</li> <li>&gt; As needed, contact Customer Service.</li> </ul>
<p>All the items have been scanned but still indicates "Scanning in progress":</p> <div style="border: 1px solid #ccc; padding: 5px; width: fit-content; margin: 10px auto;">  </div>	<ul style="list-style-type: none"> <li>&gt; Refresh your browser by pressing F5 or using the refresh page icon.</li> <li>&gt; Click on the Recover button to recover your deposit and submit it if the total amount balances.</li> </ul>
Scanner	
<p>The deposit cannot be made because the scanner is blocked.</p>	<ul style="list-style-type: none"> <li>&gt; Remove the blocked cheque from the scanner and scan it again.</li> <li>&gt; If you're unable to remove it, please contact Customer Service.</li> </ul>
<p>The platform cannot detect the scanner:</p> <div style="border: 1px solid #ccc; padding: 5px; width: fit-content; margin: 10px auto;"> <p><b>Scanner Not Connected</b></p> <p>Unable to find a scanner connected to your computer. Please connect a scanner and try again.</p> </div>	<ul style="list-style-type: none"> <li>&gt; Make sure the scanner is plugged in and turned on.</li> <li>&gt; Restart the workstation (leaving the scanner plugged in) and reconnect to the Digital Deposits platform.</li> </ul>





## Appendix B – Error messages


Error message	Action(s) to take
Item Correction Required – Please enter the Amount fixed.	Dislodge the item stuck in the scanner and scan it again.  Be sure to regularly service your digitizer.
Item Correction Required – Item has failed Image Quality tests. Please remove the item and try scanning it again	If an amount appears on the item, enter this amount in the <i>Amount</i> field and click on the <b>Save changes</b> button.  If no amount appears on the item, remove it from the deposit by clicking on the <b>Remove Item</b> button.
Item Correction Required - Item not eligible for deposit. Please remove the item.	Remove the item by clicking the <b>Remove Item</b> button and try to scan it again.
Item Correction Required - This item appears to be similar to another item that has already been deposited.	Remove the item by clicking on the <b>Remove item</b> button.
Item Correction Required - USD item cannot be deposited into a CAD account. Please remove the item.	Remove the item by clicking on the Remove item button and deposit the item in a US currency account
Item Correction Required - CAD item cannot be deposited into a USD account. Please remove the item	Remove the item by clicking on the Remove item button and deposit the item in a Canadian currency account.
Codeline not found - Codeline not found. Please remove the item and try scanning it again ensuring the item is right side up, facing forward.	Remove the item by clicking on the Remove item button and try again.
Item Correction Required - This item appears to be similar to another item that has already been deposited.	Remove the item by clicking on the <b>Remove item</b> button.



# Appendix C – Adjustment notice

Once the deposit has been submitted, if one or more items are identified as non-compliant (eg amount on the check does not correspond to the amount entered, non-eligible item, duplicate) the deposit will be subject to an adjustment. If so, you will receive an adjustment notice in the mail indicating that an adjustment has been made.

Below is an example of an adjustment notice:

**BANQUE NATIONALE**  
4 Place Laval, 6th floor, 16061  
Laval, Quebec H7N 5Y3  
  
**XYZ Company** 02/25/2021  
**29300 STRAFORD AVENUE**  
**MONTREAL, QC P1L 6V7**  
  
**Notice of adjustment to your account (cheque deposit)**  
  
Hello,  
  
We would like to inform you of the following adjustment:  

Deposit Transit	Account #	Deposit ISN	Deposit Amount	Total Amount of Items Received
00031-006	1234567	0001000173	\$139.01	\$104

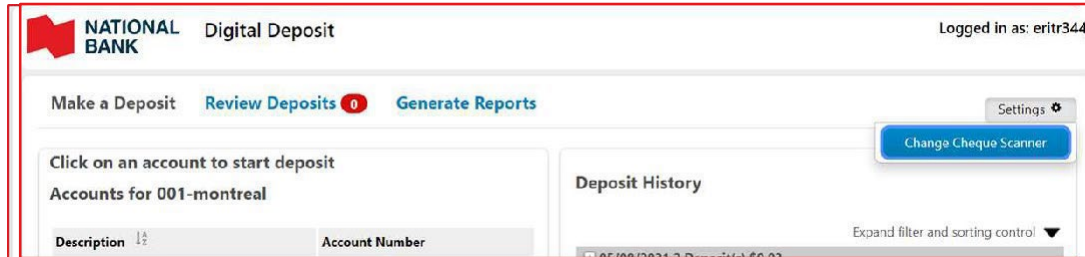
  
On 02/25/2021, an adjustment was made to your account following the deposit of a cheque of \$104 for which the declared amount was \$139,01.  
  
Your account was therefore debited \$35,01 for the following reason: error in deposit.  
  
Please refer to the back of this letter for details regarding this adjustment.  
  
**Make full use of our expertise**  
Our advisors are here to help. For questions or personalized support, get in touch with one of our customer service representatives from Monday to Friday, 7 a.m. to 10 p.m. (ET) at 1-888-835-6281.  
  
Thank you for doing business with National Bank.  
  
National Bank customer service  
  
*Continued overleaf*



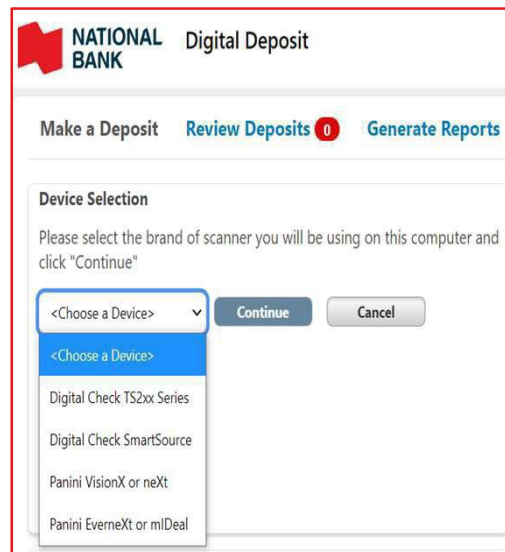
## Appendix D – Change scanner

If you wish to make deposits with another scanner model, it is possible to install the driver of this scanner to use it.

- > Click the **Settings** button and click the **Change Cheques Scanner** option.



- > You will need to select the correct driver for your scanner and follow the installation instructions. To do this, please refer to the section Get setup \ step 2: Installing my scanner.





# Appendix E – Best Practices

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Our clients who use our Digital Deposit Service must use this service appropriately and for legal purposes. They must also retain the original paper items used to make digital deposits at National Bank. We would like to share a few industry-best practices to guide you in setting up security measures in your business, should you be interested.

## Retention and management of paper cheques

As a National Bank client and user of our Digital Deposit Service, you are required to keep the original documents in a secure location. We recommend that these documents be kept in a locked, ideally fire-proof place and restricted to the people responsible.

Original cheques must be kept in a secure location for a reasonable period following their transfer by digital deposit. We recommend that you keep the originals for 15–20 business days before destroying them.

Once the item has been scanned, even though the Digital Deposit solution can detect duplicates over a 180-day period, we suggest that you add a note to the cheque indicating that it has been deposited electronically (e.g. “deposited electronically”). This will reduce the risk of errors.

## Storage bags

National Bank recommends you store your cheques in sealed plastic bags that cannot be re-opened, as an extra precaution. Every bag should be identified with a unique number and destruction date.

These bags will help you manage how cheques are stored before they are destroyed and ensure that no cheque has been stolen or misplaced.

We also suggest you create a deposit log to record deposit dates, bag numbers, the amount deposited, employee’s name, date of destruction, etc. This log could be combined with the reports available in the Digital Deposit solution. The “Depositor’s name” field identifies the deposit

## Destroying cheques

After a minimum period of 15–20 business days, you should destroy the original cheques. Cheques can be destroyed at your place of business by you, your employees or an external service provider. It is up to you to choose the solution that suits you.

If you don't have many cheques to be destroyed daily or weekly, your employees could handle it.

- > Do you have enough time or employees to do it?
- > Have you compared the cost of having an employee versus having an external service provider destroy the cheques?
- > Etc

## Destruction of original documents internally or by an external service provider

Here is some advice for the destruction of original documents, whichever method you choose:

- > Select the bags of cheques to be destroyed. Verify that the information on the bags matches the information in the deposit log.
- > Place the bag and its contents in the secure container provided by your external service provider, or open the bag and shred its contents, if you have decided to destroy it yourself
- > Add the following information to the deposit log:
  - Destruction date
  - Employee's name
  - Employee's initials

## Documentation on the retention and destruction of cheques

We recommend you follow the procedure for the retention and destruction of original documents used for digital deposits at National Bank for control and information accuracy purposes. We also recommend you first check that:

- > The deposit amount has been credited to your account
- > Your account entries have been reconciled
- > The information on the cheques was not altered before scanning
- > The image submitted is of good quality
- > The amounts submitted have been endorsed
- > The scanner is working properly

We also suggest that you regularly review your regulations and procedures for scanning, retention, and destruction of scanned cheques to ensure your employees fully understand and follow them. Plan some training sessions or send your employees reminders of these instructions.