



DOING BUSINESS

Computerized Deposit Processing



User Guide

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How It Works

User Guide - Computerized Deposit Processing

Introduction

This guide presents the Computerized Deposit Processing service, a solution that will facilitate your cash inflow management and account reconciliation, while allowing you to centralize all the deposits made by your depositors. Consult this guide for information on setting up and using the service.

Description of Service

The Computerized Deposit Processing service allows your depositors (branches, subsidiaries, stores or representatives) to make deposits at a National Bank branch of their choice. When a deposit is made, the funds will be centralized in your National Bank account. To help you reconcile your account, you will receive a daily report with details on all deposits made.

Personalized deposit slips specific to this service are used to enter your depositors' information in our systems. These slips are available in an electronic or paper version. They contain a client number that identifies your company and a reference number that identifies each of your depositors. Once this information is captured, National Bank can send you the following details:

- your reference number (depositor number);
- the transit of the National Bank branch where the deposit was made;
- the amount of the deposit;
- the date of the deposit;
- and any other data entered in the Information field during deposit.

How it Works

Electronic and Paper Deposit Slips

The implementation officer will provide you with personalized electronic or paper slips for each of your depositors. The following information is listed on each deposit slip:

- the client number assigned by the Bank;
- the reference number identifying the depositor (e.g., subsidiary, office or branch);
- the name of your company or organization.

After the Computerized Deposit Processing service has been set up, depending on your choice of deposits slips, you are only required to:

- complete the deposit slip, print one copy to include with the deposits and save one for your files, if you opted for electronic deposit slips;
- complete the deposit slip, detach and include one copy with the deposits and keep one for your files, if you opted for paper deposit slips.

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Out of concern for the environment, National Bank favours electronic slips, which eliminate the need for shipping and reduce paper use. However, clients can request paper slips from the implementation officer, if they prefer. For an example of a paper deposit slip, see Appendix 7 - Sample Paper Deposit Slip.

Paper slips will be delivered to the address provided to the implementation officer or to our Customer Service Department. See Appendix 1 - Customer Service Department for contact information.

All the required information on the deposit slip must be accurate.

Reference Number and Depositor Number

The reference* number is your depositor's identification number. This number must be clearly visible and meet certain criteria to be entered in our system:

- It must not include more than 20 characters.
- The characters must be alphanumeric.

To reduce the risk of error when entering reference numbers, we suggest integrating a mathematical formula known as a "modulus" into the reference numbers. We accept most pre-existing modulus, 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.

The Information field, containing a maximum of 15 numeric characters, is an additional field on the deposit slip where all other information required to reconcile your account can be entered. To see examples of both types of deposit slip, see Appendix 6 - Sample Electronic Deposit Slip and Appendix 7 - Sample Paper Deposit Slip.

***Please note that, for the clients who use Cash Management Services, the reference number included in the file will be made up of seven numeric characters.**

Endorsement of Cheques Deposited

Cheques must be endorsed before they can be deposited. Therefore, we will order personalized depositor endorsement stamps for the bank account linked to the Computerized Deposit Processing service on your behalf. Additional orders may be placed through our Customer Service Department. For contact information, see Appendix 1 - Customer Service Department.

Crediting the Account

The National Bank account specified on your application form will be credited on the same day for the total amount of all deposits made before 3:00p.m. Eastern time. Deposits made after 3:00 p.m. Eastern time will be credited the following business day. National Bank can adjust deposits up to 48 hours after they are credited to the account.

Files and Reports

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

You can choose to receive a fax version or an electronic version of the report. The report is available every day as of 12:00 a.m. Eastern time, regardless of the chosen delivery method. For an example, see Appendix 4 - Fax Report Format.

If you choose to view the electronic file in ASCII format, you will have to import it directly via National Bank's Corporate File Transfer (CFT) platform. For more information on the electronic file, see Appendix 3 - Infostub File Specifications and Appendix 5 - Downloading Files.

You can also receive your file in EDI format upon request, although this service requires some development and involves additional fees.

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The following information will be included in the management reports: transaction date, reference number (depositor, subsidiary, office, etc.) and deposit amounts.

In addition to these reports, a tracing service is also offered, if needed. For more information, contact our Customer Service Department. See Appendix 1 - Customer Service for contact information.

Setting Up the Service

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

- A client file that will include all the relevant information.
- An agreement stating the terms and conditions of the service.

In addition to these documents, the representative will ask you to include a list of your depositor numbers. If a modulus is used to issue your numbers, you must include details of the calculation as well.

An implementation officer will then set up the Computerized Deposit Processing service. The officer will validate all the information and documents provided and contact you to initiate the service and arrange for you to receive a fax report or electronic file, depending on the format you choose.

The officer will also send you the personalized electronic or paper deposit slips and the endorsement stamps. The setup process will take approximately 20 business days.

Personalized endorsement stamps for deposited cheques will be delivered to the address provided to the implementation officer or to our Customer Service Department. See Appendix 1 - Customer Service for contact information.

Ordering or Modifying Deposit Slips and Stamps

To order additional stamps and paper deposit slips, or to modify the information on them or on the electronic deposit slips, send us your requests along with a brief explanation. Include the following information:

- Shipping address
- Depositor number
- Client number
- Name of company
- Copy of your slip (if applicable)
- Name of contact person
- Telephone number
- Email address

Submit your request:

- By email: implantationctd@nbc.ca
- By fax: 514-394-8773

Appendices

Appendix 1 - Customer Service

Making inquiries

To obtain information or notify us of any irregularity concerning deposits, please contact our Customer Service team.

You will receive an answer in writing 5 to 10 business days following receipt of your inquiry.

Missing or incorrect report

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

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

Customer Service
Payment of Accounts
600 De La Gauchetière West, 6th Floor
Montreal, Quebec H3B 4L2

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

(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, which is 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 in the following pages.

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

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

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	34-200	167	A/N	Blank	

RECORD B

PURPOSE: To identify the product. This segment indicates the beginning of the product.

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.: 002 = CPASIB (deposits at a National Bank branch or banking machine).

RECORD G OR 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	N	Deposit capture date ⁴	YYYYMMDD
11	78-85	15	N	Additional information ⁵	
12	86-87	2	N	Payment method ⁶	Blank
13	88	1	N	Backdate code ⁷	Possible values 0 or 1
14	89-96	8	N	Effective date ⁸	YYYYMMDD
15	97-100	4	A	Payment category	
16	101-135	35	A/N	Payor name ⁹	
17	136-200	65	A/N	Blank	

1. PRODUCT NO.: 002 = CPASIB (deposits at a National Bank branch or banking machine).

2. ISSUING BRANCH NO.: The number of the National Bank branch that carried out the transaction.

3. DATE FILE CREATED: The date the file was sent.

4. DEPOSIT CAPTURE DATE: The date on which the transaction was carried out, available at the client's request for the Computerized Deposit Processing service. Some IT development by the Bank is to be expected.

***Please note that, for the clients who use Cash Management Services, the reference number included in the file will be made up of seven numeric characters.**

5. ADDITIONAL INFORMATION: Available at the client's request.

Please note that this field is compressed. To uncompress it, speak to the implementation officer. Some IT development by the Bank is to be expected.

For clients who use Cash Management Services, the Additional Information field is not included in the standard offering for the Computerized Deposit Processing service.

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6. PAYMENT METHOD: Internal Bank information.

7. BACKDATE CODE: 0 = DAY'S DATE 1 = BACKDATE

8. EFFECTIVE DATE: Date the depositor made the deposit.

9. PAYOR NAME: 002 = CPASIB (deposit at a National Bank branch).

The following comment will be displayed: "client B.N.C. / N.B.C. client."

RECORD T

PURPOSE: To identify the total of a product.

Field No.	Character position	Field Length	Format	Contents	Information required
01	1	1	A	Type of record	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 transactions	
07	33-46	14	N	Total amount of G transactions	
08	47-53	7	N	Number of H transactions	
09	54-67	14	N	Total amount of H transactions	
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	Type of record	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 transactions	
06	30-43	14	N	Total amount of G transactions	2 decimals
07	44-50	7	N	Number of H transactions	
08	51-64	14	N	Total amount of H transactions	2 decimals
09	65-200	136	A/N	Blank	

Appendix 5 - Downloading Files

If you opt for the electronic version of the detailed report, you can import your file via National Bank's Internet portal, the 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:

Secure browser (HTTPS)

- Windows environment
- Internet access
- Software to compress files (WinZip or another tool, a zip file must be created)
- S-filer plug-in, will be provided by National Bank, depending on which browser you use.

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

During setup, a telephone appointment will be scheduled with one of our technicians to explain how the platform works.

SFTP with public key (SSH)


- Any operating system on which an SFTP client can be installed
- Internet access
- SFTP client
- Knowledge of FTP protocol
- Data encryption (optional): PGP encryption software¹

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>

Appendix 6 - Sample Electronic Deposit Slip

	BANQUE NATIONALE NATIONAL BANK	Traitement informatisé des dépôts Computerized Deposit Processing																																																																																					
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Transit: 4421-1

Appendix 7 - Sample Paper Deposit Slip

BANQUE NATIONALE
NATIONAL BANK
DU CANADA

Information supplémentaire
No de référence / Reference No. _____

Instructions à la succursale / au Centre d'assistance
- Pour renseignements, voir les champs ci-dessous.
- Entamer: Compiler / Assister Centre
- On day of deposit: See fields opposite
- The next day: Complete screen CARDEDS

Information supplémentaire
No de référence / Reference No. _____

Instructions à la succursale / au Centre d'assistance
- Pour renseignements, voir les champs ci-dessous.
- Entamer: Compiler / Assister Centre
- On day of deposit: See fields opposite
- The next day: Complete screen CARDEDS

Traitement informatisé des dépôts
Computerized Deposit Processing

ACS - No de produits / CGL - Product No. **192**

No de client / Client No. _____

DATE DU DÉPÔT / DEPOSIT DATE: _____

NOM / NAME: _____

ESPECES / CASH: _____

CHÈQUES / CHEQUES: _____

MONMANT / AMOUNT: _____

DOLLARS: _____

CENTS: _____

1. X 5

2. X 10

3. X 20

4. X 50

5. X 100

6. X 1000

7. Total billets / Note Total: _____

8. Total monnaie / Coin Total: _____

9. Total partie / Sub-Total: _____

10. _____

11. _____

Total nombre de chèques / Total Number of Cheques: _____

Total Chèques / Cheque Total: _____

Total des effets / Item Total: _____

DEPÔT NET / NET DEPOSIT: _____

DISTRIBUTION
Copies / Branches / Succursales
Autres (copie(s)) / Depositant

DISTRIBUTION
White copy / Branch
Other copy(ies) / Depositor

18003-043 (2005-04-04)

DISTRIBUTION
Copies / Branches / Succursales
Autres (copie(s)) / Depositant

DISTRIBUTION
White copy / Branch
Other copy(ies) / Depositor

18003-043 (2005-04-04)