



**TD CHEQUE FRAUD PROTECTION (CFP)
SERVICE
ONLINE RECONCILIATION FOR NEGATIVE
PAY ACCOUNTS**

CUSTOMER GUIDE

July 2011

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1.0 Type of CFP Self-Service Reconciliation

A suite of reports is available for TD Cheque Fraud Protection (CFP) Service customers to facilitate self-service reconciliation for the following:

- ❖ The paid files processed by the CFP Service against the CDA (business account) statements for the paid cheques debited to the CDA account

2.0 Reconciliation Report Suite

The Reconciliation Reports contain a detailed record of the transactions processed by the system within the user defined date range. The reports represent the paid file processing for the cheques posted to the CDA account including minor adjustment, correction and return transactions.

The reports are generated in Microsoft Excel file format and can be saved to a separate drive. This provides you with the flexibility necessary to perform the reconciliation suitable to your cash management needs.

For CFP Service customers who subscribe to the Negative Pay service plan, the following reconciliation reports will be available for download via the report screen:

- ❖ Paid Reconciliation Summary – Primary
- ❖ Paid Reconciliation Details - Primary
- ❖ Outstanding Stops - Reference
- ❖ Deleted – Reference

Primary Reports are core reports that have all the data transactions associated with the cheques processed within the defined date range, which are required for account reconciliation. **Reference Reports** are non-core reports with specific data relevant to the primary reports, which can be used as a monitoring tool and for cash management purposes.

2.1.0 Report Print Orientation and Layout

The following standard Microsoft Excel file print orientation has been set up on the header of the reports. To change the header information, select the header/footer of the page set-up tab under file menu bar.

Left Section – name of the report applicable to the excel tab

Center Section – Toronto Dominion Bank

Right Section – # page of page(s), Print date and time

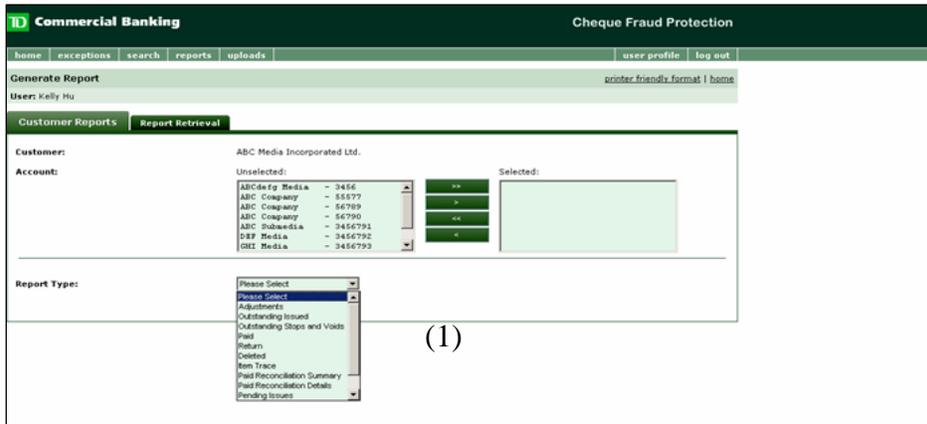
2.2.0 ABC Company Limited

The following sample account will be used throughout the document to illustrate the reconciliation report suite and its usage.

- ❖ ABC Company Limited, 45 New Street, Toronto
- ❖ Account 123456
- ❖ Defined Date Range – November 1 to 30, 2008

2.3.0 Report Retrieval through CFP Report Screen

A drop down report list is available to you once the account information (name and account) is selected. The applicable report suite that is available to you is dependent upon the service option selected (Positive Pay or Negative Pay). (1)



A defined date range is available to you to select the desired reconciliation period for each report. (2)

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Once the desired report is selected, a message at the top of the page will appear informing you that the report is now available under the Report Retrieval tab. The message will provide you with a request number that will identify your report request on the Report Retrieval Page. (3)

Once the desired report is selected from the Report Retrieval page below, a Microsoft Excel file download command will appear allowing you the flexibility to open and view immediately, to save to a separate drive, or to cancel and end the job.

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Cheque Fraud Protection

home | search | reports
user profile | log out

Report Retrieval printer friendly format | home

User: Kelly Hu

Note: Reports exceeding 50,000 lines will be divided across multiple files. Please download each file individually or refine your search.

Customer Reports
Report Retrieval

Customer: ABC Company refresh

Request # ▲	Request Date & Time	Account	Report Type	File Name	Request Expiry	Status
0012300	09/22/2009 02:00 PM EST.	All or Multiple	Adjustments	20080725-20080813-adi-ABC Company-multiple.xls	09/26/2009	Completed
0012303	09/22/2009 02:00 PM EST.	80002 3456789	Outstanding Issued	20080725-20080813-outs-ABC Company-800023456789.xls	09/26/2009	Completed
0012304	09/22/2009 02:00 PM EST.	80002 3456789	Outstanding Stops and Voids	20080725-20080813-stpv-ABC Company-800023456789.xls	09/26/2009	Completed
0012306	09/22/2009 02:00 PM EST.	All or Multiple	Adjustments		09/26/2009	Pending
0012308	09/23/2009 02:00 PM EST.	80002 3456789	Paid	20080725-20080813-paid-ABC Company-800023456789.xls	09/29/2009	Completed
0012309	09/23/2009 02:00 PM EST.	80002 3456789	Return	20080725-20080813-rtnd-ABC Company-800023456789.xls	09/29/2009	Completed
0012311	09/23/2009 02:00 PM EST.	80002 3456789	Deleted	20080725-20080813-detd-ABC Company-800023456789.xls	09/29/2009	Completed
0012313	09/23/2009 02:00 PM EST.	80002 3456789	Outstanding Issued	20080725-20080813-outs-ABC Company-800023456789.xls	09/29/2009	Completed
0012315	09/23/2009 02:00 PM EST.	80002 3456789	Paid	20080725-20080813-paid-ABC Company-800023456789.xls	09/29/2009	Completed
0012322	09/25/2009 02:00 PM EST.	80002 3456789	Paid	20080725-20080813-paid-ABC Company-800023456789.xls	10/01/2009	Completed

Total number of Requests : 1-20 of 25 Page 1 of 2

3.0 Paid File Reconciliation Report Suite – Primary

Paid File Reconciliation represents those paid cheques which have been posted to your CDA account and processed by the CFP Service, any adjustments for \$20.00 and less, as well as any returns.

The Paid File Reconciliation report suite allows the CFP customers the flexibility to perform cheque reconciliation within the Microsoft Excel worksheet to reconcile against the CDA account statement. The report can also be used for your own analysis.

3.1.0 Paid Reconciliation Summary Report

The Paid Reconciliation Summary report contains the accumulated total count and amount of cheques processed by the CFP Service, which have been posted to your bank account, as well as any adjustments, corrections and returns processed to your CDA account and the CFP Service within the defined date range.

3.2.0 Paid Reconciliation Details Report

The Paid Reconciliation Details Report contains the breakdown of the transactions from the Paid Reconciliation Summary Report. There are 3 tabs within the Microsoft Excel file with each tab representing the details of the CFP Service's processing activities associated with the paid files, including adjustment and returns.

4.0 Illustration of Paid File Reconciliation Report Usage

4.1.0 Paid Reconciliation Summary Report – Excel File

The screen shot below shows:

- 11 cheques totaling \$4,150.00 were processed by the system initially as paid
- 7 cheques totaling \$104.00 were subsequently returned to the negotiating bank
- \$8.00 adjustment (\$20.00 or less) on 1 cheque
- 4 cheques totaling \$4,054.00 tagged as final paid status in the system

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		TORONTO DOMINION CENTRE 55 KING ST W TORONTO, ON M5K 1A2		CHEQUE FRAUD PROTECTION SERVICE Tel: 1-866-222-3456 TTY: 1-800-361-1180	
ABC Company Limited 45 NEW STREET TORONTO ON A1B 2C3					
Statement of Account Branch No. 1234 Account No. 1234-123456		Account Type CURRENT ACCOUNT		Statement From - To NOV 1/08 – NOV 30/08 Page 1 of 1	
DESCRIPTION	CHEQUE/DEBIT	DEPOSIT/CREDIT	DATE	BALANCE	
BALANCE FORWARD			NOV 01	0.00	
C.F.P LIST TOTAL	30.00		NOV 17		
TFR 1234 0030550		30.00	NOV 17	0.00	
C.F.P LIST TOTAL	4,071.00		NOV 18		
TFR 1234 0030550		4,071.00	NOV 18	0.00	
C.F.P LIST TOTAL	14.00		NOV 19		
CTS DEPOSIT		10.00	NOV 19		
CTS DEPOSIT		20.00	NOV 19		
CTS DEPOSIT		25.00	NOV 19		
TFR 1234 0030550	41.00		NOV 19	0.00	
C.F.P LIST TOTAL	10.00		NOV 20		
CFP12345ADJUST	8.00		NOV 20		
CTS DEPOSIT		8.00	NOV 20		
6789123RTINSTOPMT		11.00	NOV 20		
TFR 1234 0030550	1.00		NOV 20	0.00	
C.F.P LIST TOTAL	25.00		NOV 26		
TFR 1234 0030550		25.00	NOV 26	0.00	
CTS DEPOSIT		25.00	NOV 27		
CTS DEPOSIT		5.00	NOV 27		
TFR 1234 0030550	30.00		NOV 27	0.00	
0 CHQS ENCLOSED NEXT STATEMENT DATE IS DEC 1, 2008			No.	Amount	
			Credits	10	4,230.00
			Debits	9	4,230.00
Please ensure that you report in writing any errors or irregularities found within this statement within 30 days of the statement date. If you do not, the statement of account shall be conclusively deemed correct except for any amount credited to the account in error. Accounts issued by: THE TORONTO DOMINION BANK					

A	B	C	D	E	F	G	H	I
Account Number:	123456	Date Range:		01/11/2008	To		30/11/2008	
Account Name	ABC Company							
				Number of Items			Dollar Value	
Total Presented Items				11			4,150.00	
Returned Items				7			104.00	
Adjusted Items				1			8.00	
Total Paid Items:				4			4,054.00	
CDA Statement Reconciliation								
Add Total CRS/CFP debits from CDA							4,158.00	
Subtract Total CRS/CFP credits from CDA							(104.00)	
Add Total CRS/CFP debits to be posted								
Subtract Total CRS/CFP credits to be posted								
Total Debits from CDA Statement							4,054.00	
Difference (Total Paid Items minus Total Debits from CDA Statement)							0	
Explanation of difference								

Note: The CDA account reconciliation illustration above is a sample only for this particular scenario used to demonstrate the relationship of the specific transactions between the CDA account statement and the reconciliation system and is not representative of the standard process for customers using the report for self-service.

CDA Statement Reconciliation

- Total CFP debits from your CDA account statement represents the accumulated debit total of CFP List Total and debit adjustments (\$20 and less, and debit amount corrections) relating to the presented cheques.
- Total CFP credits from your CDA account statement represents the accumulated credit total for cheques returned to the negotiating bank, and credit adjustments (\$20 and less, and credit amount corrections) relating to the presented cheques.
- Total CFP debits and credits to be posted represent timing differences for returns and adjustments that were processed by the CFP Service but not posted to your CDA account during the reconciliation period selected.
- Difference represents the difference between the calculated debit total from your CDA account statement balancing and the Total Paid Items line on the Paid Report.
 - Explanation could be the result of the difference arising from one of the following:
 - CFP debits or credits processed to the CDA account and not processed by the reconciliation system
 - Wrong debit/credit amount posted either to the CDA account or the CFP Service

4.3.0 Paid Reconciliation Details Report – Excel File

The details of the paid, return and adjustment transactions are reported within the 3 tabs (Paid, Returns, and Adjustments) of the Paid Reconciliation Details Microsoft Excel file.

4.3.1 Paid Tab

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(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	Issue Cheque Illustration
Account Number	Serial Number	Paid Date	ISN Locator	Amount	Difference	Adjustment Amount	Issue Amount	Issue Date	Return Reason	Payee	Return Date	
123456	00000100004	11/18/2008	0400198210	4,000.00	-3,996.00		4.00					(P-1)
123456	00000100005	11/18/2008	0400198207	5.00					Material Altered - Payee Name		11/27/2008	
123456	00000100008	11/17/2008	0400198208	8.00					Material Altered - Amount		11/20/2008	(P-2)
123456	00000100010	11/18/2008	0400198206	10.00					Forged Endorsement		11/19/2008	(P-3)
123456	00000100011	11/18/2008	0400198207	11.00					Payment Stopped		11/20/2008	(P-4)
123456	00000100014	11/19/2008	0400198207	14.00								
123456	00000100018	11/20/2008	0400198207	10.00	8.00	8.00	18.00					(I-5)
123456	00000100020	11/18/2008	0400198209	20.00					Material Altered - Amount		11/19/2008	
123456	00000100022	11/17/2008	0400198207	22.00								
123456	00000100025	11/18/2008	0400198211	25.00					Incorrect Amount		11/19/2008	(P-6)
123456	00000100025	11/26/2008	0500211169	25.00					Duplicate		11/27/2008	
Total # Of Items:		11										
Total Presented Amount:		4,150.00										
Total # Of Paid and Matched Items:		2										
Total Paid and Matched Amount:		22.00										
			4,150.00	-3,988.00	8.00	22.00						

A (points to rows 5-17)

B (points to summary rows 18-21)

For illustration on the accumulated total of columns 5, 6, 7, 8. Not part of the reporting for the tab

4.3.1.1 Paid Tab Illustration (Part A)

1. Account Number	CFP customer account number
2. Serial Number	Unique serial number for each cheque
3. Paid Date	Date the paid file data was loaded and processed by the reconciliation system
4. ISN Locator	The unique Item Sequence Number sprayed on the back of the cheque when it was processed by the bank
5. Amount	The amount posted to the CDA account and processed by the system (may not be the same as the cheque amount issued to the payee if there was an encoding error).
6. Difference	The difference between the amount posted on the paid file load (5), and the cheque amount issued to the payee (for corrections and minor adjustments) (8)
7. Adjustment Amount	Adjustments of \$20.00 and less
8. Issued Amount	This column will only display a value for corrections and minor adjustments of transactions paid with an amount

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	difference from the cheques presented for payment.
9. Issued Date	This column will always be blank for CFP customers subscribing to Negative Pay
10. Return Reason	The return reason code selected by you when a return decision is made.
11. Payee	This column will always be blank for CFP customers subscribing to Negative Pay
12. Return Date	The date the return decision is made by you on the system, up to the cut-off time ((12:00 pm ET for USD items and 2:00 pm local time for CAD items). . If you do not return the item, it will retain its 'paid' status. If the cheque was cleared out of region, the return may take two days and during this time, the Paid Reconciliation Detail will show the cheque as paid and the issue item will still be outstanding.

4.3.1.2 Paid Tab Illustration (Part B)

Total # of Items	The accumulated total number of paid cheques (list total or individual item) posted to the CDA account (column 5)
Total Presented Amount	The accumulated total amount of paid cheques (list total or individual amount) posted to the CDA account (column 5)
Total # of Paid and Matched Items	The accumulated total number of cheques paid with amount correction or minor adjustment (column 8)
Total Paid and Matched Amount	The accumulated total of cheque amount issued to the payee paid with amount correction or minor adjustment (column 8)

4.3.2 Return and Adjustment Tabs

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The transaction details of the return and adjustment tab are extracted from selected data on the paid tab. The paid cheques with information appearing under the return reason and return date columns are reported in the return tab and the paid cheques with amounts appearing under the adjustment column are reported in the adjustment tab. The columns applicable to the return and adjustment data are reported in their respective tabs.

The breakdown of the return and adjustment transactions in separate tabs provides better reporting of the audit trail of the paid transactions, allowing you to manage the reconciliation process more effectively.

4.3.3 Illustration of the Paid Activity for ABC Company

The following selected November issued cheques are used to illustrate the paid transactions and the subsequent adjustments and returns processed by the system, as well as the reporting structure within the Paid, Return and Adjustment tabs of the Paid Reconciliation Details Report.

Item #	Serial Number	Issued Amount	Issued Date	Paid Amount	Paid Date
(P-1)	00000100004	\$ 4.00	11/13/2008	\$ 4,000.00	11/18/2008
(P-2)	00000100008	\$ 8.00	11/13/2008	\$ 8.00	11/17/2008
(P-3)	00000100010	\$ 10.00	11/17/2008	\$ 10.00	11/18/2008
(P-4)	00000100011	\$ 11.00	11/17/2008	\$ 11.00	11/18/2008
(P-5)	00000100018	\$18.00	11/18/2008	\$ 10.00	11/20/2008
(P-6)	00000100025	\$ 25.00	11/18/2008	\$ 25.00	11/19/2008

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	A	B	C	D	E	F	G	H	I	J	K	L	M
1					Date	11/01/2008	To			11/30/2008			
2	Account Number:		123456										
3													
4	Account Number	Serial Number	Paid Date	ISN Locator	Amount	Issue Amount	Issue Date	Return Reason	Payee	Return Date	Issue Cheque Illustration		
5	123456	00000100005	11/18/2008	0400198207	5.00			Material Altered - Payee Name		11/27/2008			
6	123456	00000100008	11/17/2008	0400198208	8.00			Material Altered - Amount		11/20/2008	(P-2)		
7	123456	00000100010	11/18/2008	0400198208	10.00			Forged Endorsement		11/19/2008	(P-3)		
8	123456	00000100011	11/18/2008	0400398207	11.00			Payment Stopped		11/20/2008	(P-4)		
9	123456	00000100020	11/18/2008	0400198209	20.00			Material Altered - Amount		11/19/2008			
10	123456	00000100025	11/18/2008	0400198211	25.00			Incorrect Amount		11/19/2008	(P-6)		
11	123456	00000100025	11/26/2008	0500211169	25.00			Duplicate		11/27/2008	(P-6)		
12	Total # Of Items:		7										
13	Total Return Amount:		104.00		104.00								
14	Total Issue Amount:												
17													
18	From Adjustment Tab												
19													Issue Cheque Illustration
20	Account Number	Serial Number	Paid Date	ISN Locator	Amount	Difference	Adjustment	Issue Amount	Issue Date	Payee			
21	123456	00000100018	11/20/2008	0400498207	10.00	8.00	8.00	18.00					(P-5)
22													
23													
24	Total # Of Items:		1										
25	Total Paid Amount:		10.00										
26	Total Issue Amount:		18.00										
27													
28	From Paid Tab												
29													
30	Account Number	Serial Number	Paid Date	ISN Locator	Amount	Difference	Adjustment Amount	Issue Amount	Issue Date	Payee	Issue Cheque Illustration		
31	123456	00000100004	11/18/2008	0400198210	4,000.00	-3,996.00		4.00			(P-1)		
32	123456	00000100014	11/19/2008	0400498207	14.00								
33	123456	00000100018	11/20/2008	0400498207	10.00	8.00	8.00	18.00			(P-5)		
34													
35	Total # Of Paid and Matched Items:		2										
36	Total Paid and Matched Amount:		22.00										
37													

Paid Activity Findings:

(P-1) Cheque for \$4.00 was issued on Nov 13, 2008 and processed to the CDA account for \$4,000.00 as an encoding error, and corrected to the issue amount reported in column 8. The \$3,996.00 difference is reported in the "Difference" column.

(P-2) Cheque for \$8.00 was issued on Nov 13, 2008 and returned for Material Altered Amount selected by the customer as the return decision

(P-3) Cheque for \$10.00 was issued on Nov 17, 2008 and returned for Forged Endorsement selected by the customer as the return decision

(P-4) Cheque for \$11.00 was issued on Nov 17, 2008 and a stop payment lodged on Nov 17, 2008, which was paid on Nov 18, 2008 and returned as Payment Stopped by the system

(P-5) Cheque for \$18.00 was issued on Nov 18, 2008 and processed to the CDA account for \$10.00 and corrected to the issue amount reported in column 8 as a minor difference adjustment reported in columns 6 and 7.

(P-6) Cheque for \$25.00 was issued on Nov 18, 2008 and returned for Incorrect Amount selected by the customer as the return decision. However, on November 26, 2008, the check was processed to the CDA account again, and the customer returned it this time for Duplicate

5.0 Reconciliation Reference Report Suite

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A subset of Outstanding Stops, and Deleted Microsoft Excel file reports is available for you to use as a reference tool for managing your stops and deleted records. You will select a cut off date range for outstanding stops and a defined date range for deletes, which allows you the flexibility to manage the size of the Microsoft Excel file and data.

	B	C	D	E	F	G
1						
2	Outstanding Stops Report - Excel File					
3						
4	Account Number	Serial Number	Issued Amount	Issued Date	Payee Name	Stop Date
5	123456	00000100006	6.00			2008/11/19
6	123456	00000100011	11.00			2008/11/19
7	123456	00000100012	12.00			2008/11/19
8					Total stop items:	3
9					Total stop value:	29.00
10						
11						
12						
13						
14						
15	Deleted Report - Excel File					
16						
17	Account Number	Serial Number	Delete Date	Amount		
18	123456	00000100011	2008/11/20	11.00		
19			Total items:	1		
20						
21						

The 'Deleted' report details all records with a deleted status within the date range defined by you. The 'Outstanding Stops' report details all outstanding records with a stop payment status within the defined end date.