

Cheque Fraud Protection

Negative Pay

User Guide

July 2019

Version 5.91



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Service Overview

TD Commercial Banking's Cheque Fraud Protection Service (CFP) provides you with a web-based facility for managing cheques clearing through your Canadian and U.S. dollar business accounts and for detecting potential fraudulent activity.

The service is available 24 hours, 7 days per week except during routine scheduled maintenance hours.

Software and Hardware Requirements

- Microsoft PC or Apple Macintosh
- Microsoft Windows 98 or higher.
- Microsoft Internet Explorer 6.x (with 128 Bit Encryption) or later version or Google Chrome.
- A 700 MHz or faster processor.
- MacOS 10 and the latest certified release of Safari.
- The application requires:
 - The ability to write cookie data on the PC
 - Users must configure their browsers to accept cookies.

Image Viewer

Daeja Viewer

- The Daeja Viewer is the default viewer used to view cheque images.
- The latest 5.x release leverages the HTML5 standard built into modern browsers. You do not need to install any other applications or add-ons.
- The Daeja Viewer Virtual will allow you to view, zoom, rotate and print images.
- The following are the minimum browser requirements:
 - Chrome version 64.0.3283
 - Internet Explorer 11
 - Safari 9.x
- The following are the minimum operating system requirements:
 - Windows 8 or 10
 - Mac OS X v10.x and above

Native Viewer

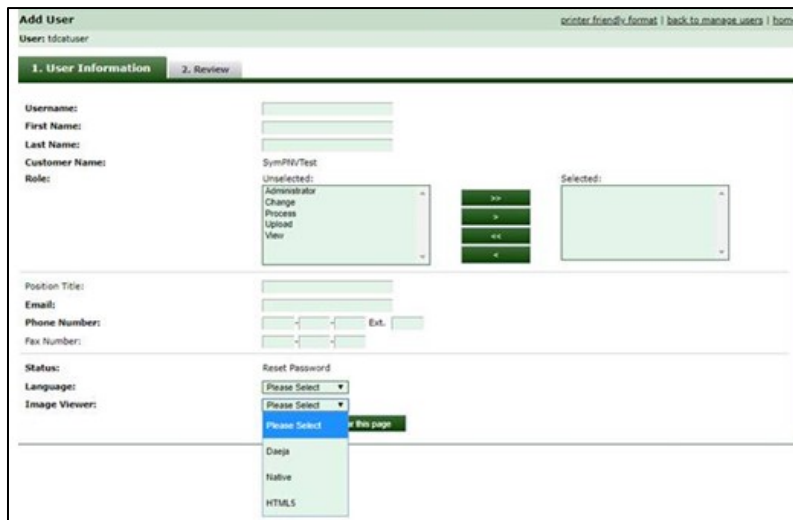
- The Native Viewer provides a simplified view of the cheque only without the additional view features as the Daeja Viewer.
- To access Native Viewer, select the option 'Image Viewer' on the User Profile page.
- The new Native viewer will only allow the user to 'view' an image, there is no added manipulation functionality e.g. zoom in.

HTML5 Viewer:

- The HTML5 viewer is used to view cheque images and leverages the HTML5 standard built into modern browsers and does not require other applications or add-ons.
- The HTML viewer will allow you to view, zoom, rotate and print images.
- The following are the minimum browser requirements:
 - Chrome version 64.0.3283
 - Internet Explorer 11
 - Safari 9.x
- The following are the minimum operating system requirements:
 - Windows 8 or 10
 - Mac OS X v10.x and above

Selecting the Image Viewer setting from user set up.

During user creation the System Administrator can select the Image Viewer setting to set up the user profile.

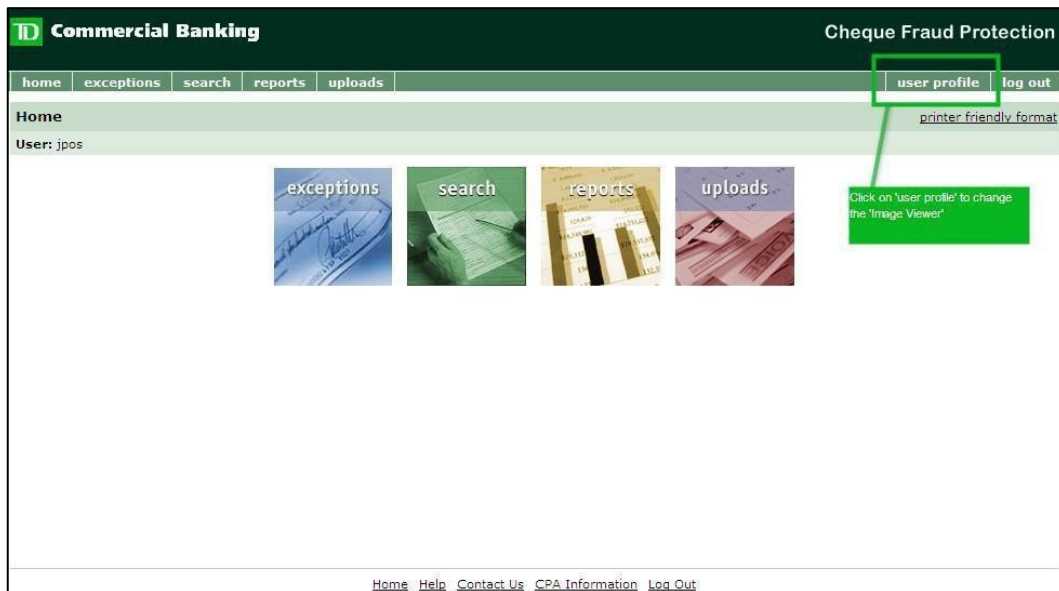


The screenshot shows the 'Add User' web interface. The form is titled 'Add User' and has a breadcrumb trail: 'Printer friendly format | back to manage users | home'. Below the title, it says 'User: tdcuser'. There are two tabs: '1. User Information' (active) and '2. Review'. The form fields are as follows:

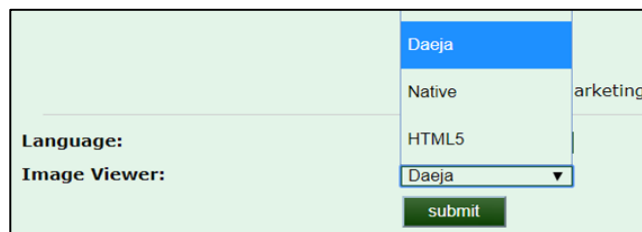
- Username:** [text input]
- First Name:** [text input]
- Last Name:** [text input]
- Customer Name:** [text input, value: SymPN/Test]
- Role:** A list box with 'Unselected' items: Administrator, Change, Process, Upload, View. There are 'Add', 'Remove', and 'Reset' buttons. A 'Selected' list box is empty.
- Position Title:** [text input]
- Email:** [text input]
- Phone Number:** [text input] Ext. [text input]
- Fax Number:** [text input]
- Status:** [Reset Password button]
- Language:** [Please Select dropdown]
- Image Viewer:** [Please Select dropdown, currently open showing options: Please Select, No page, Diaja, Native, HTML5]

Modify Image Viewer setting while the user is logged on

- 1) To change the image viewer setting for an existing profile, you must click on the 'User Profile' link; this will take you to the user profile page.



- 2) From the User Profile page, select an Image Viewer type from the dropdown and click Submit.



- 3) You will be informed that your profile has been updated. You must log out of the application and log in again for the new settings to apply.



Negative Pay Service

Overview

By 9:00 a.m. on each business day we will transmit to you a Presented Cheque File for the previous business day. You can choose to receive a NIL presented cheque file which will notify you that there were no cheques presented for the previous business day. You should notify us by 11:00 a.m. if you have not received your presented cheque file or Nil presented cheque file.

Alternately, you can choose to review all of your presented cheque activity via the on-line CFP Service. On each business day, you would compare the presented cheques to your record of issued cheques.

No Pay Decision

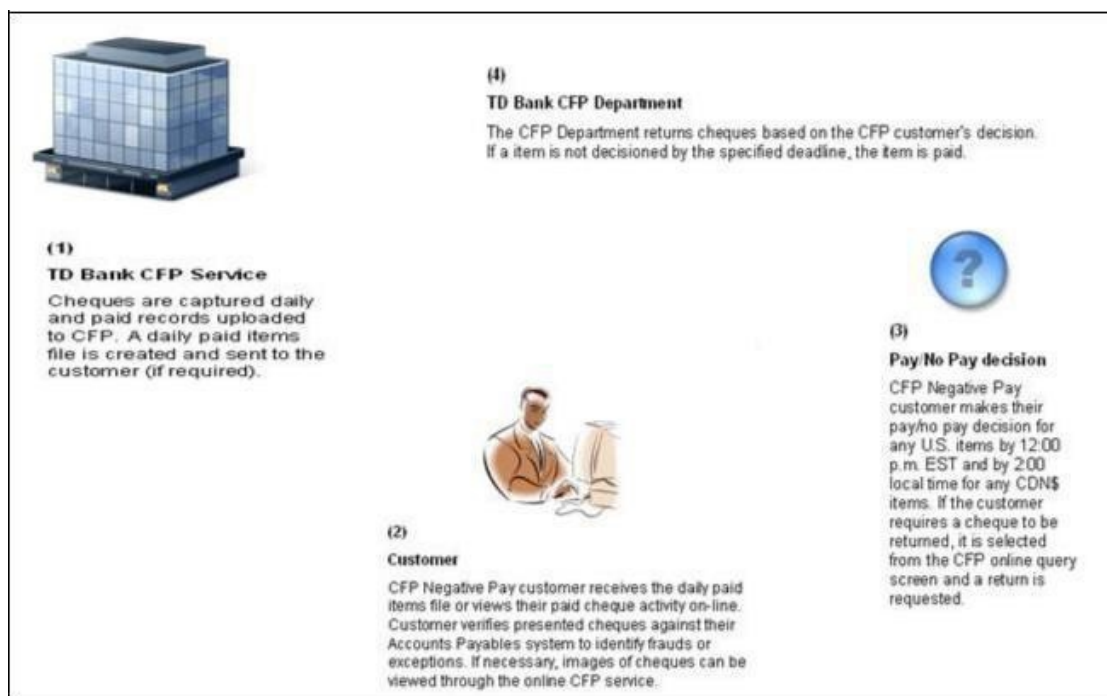
Whichever review option you choose, you notify us via the on-line CFP Service if you do not want us to pay any presented cheques and if not, the reason for not paying it. We will pay all other presented cheques. If we do not receive a 'no pay' decision from you by the notification deadline, we will pay all presented cheques.

Notification Deadline

Canadian Dollar cheques – 2:00 p.m. local time

US Dollar cheques – 12:00 p.m. ET

Negative Pay Service Flowchart



Getting Started

A number of things must take place before you can begin to use the Cheque Fraud Protection Service. Your TD Manager, Cash Management and assigned CFP Implementation Manager will tailor CFP to meet your business needs, supply you with the documentation required to implement the service, and will help you get started.

Your TD team will:

- Assign a CFP account number
- Advise you on the cheque preparation and quality testing procedures required before activating your CFP account
- Provide you with a support contact list
- Provide you with a 'Go Live' date

Your CFP Account Number

Your CFP account number is imprinted within the MICR (Magnetic Ink Character Recognition) line on all cheques designated for CFP processing. CFP cheques are charged to your specified dedicated business chequing account. Your Manager, Cash Management documents your bank account numbers, as well as the CFP Service option you selected, on a CFP Application Form for the purposes of setting up your profile on the CFP Service.

The default for a CFP account is to post all CFP cheques presented on a given day to your TD business account as a single debit. You can request that CFP cheques over a pre-determined limit (minimum \$1,000) be posted to your account individually. The remaining cheques under this amount will continue to be included in the List Post entry.

Note: *To ensure your information remains accurate, complete and up to date, advise your Manager, Cash Management of any changes or if you want your service requirements changed.*

Optional Disbursement Category Service

You can assign up to 999 disbursement categories to your CFP account number and receive reports and cheque information for each category assigned. You differentiate each disbursement category by the first, second or third digits of your cheque number. What your disbursement categories represent is up to you, they may, for example, represent your company's divisions, departments, geographical locations or payroll groupings.

Preparation of Cheques for CFP Service

CFP uses an automated cheque processing system based on Magnetic Ink Character Recognition (MICR) encoding technology. To ensure that your cheque information can be processed through the CFP Service, specific cheque encoding, printing and testing procedures must be completed, both before your CFP account is activated and at any time afterwards when you need a supply of new or additional cheques.

To prepare your cheques for CFP processing, you will need to:

- Arrange to have new cheques printed with your CFP account number, formatted to MICR print standards and specifications. Your Implementation Manager will provide you with a completed MICR Specification Form with your introductory CFP letter.
- Supply your Implementation Manager with 15 cheque samples, selected at random for quality assurance testing.

The MICR Specification Sheet:

You will need a separate MICR specification sheet if:

- Your cheques are payable in U.S. funds
- Your cheques are to be numbered by disbursement category (use a separate MICR specification sheet for each disbursement category)
- You have more than one CFP account number

Once you receive your MICR specification sheet(s) from your Implementation Manager, the only information you will need to record on the form will be your cheque serial starting number. All other information on the form is pre-printed or completed by your Implementation Manager.

Document the following cheque serial number information on your MICR specification sheet:

- Number of digits in your cheque serial number (choose from a 6 to 10-digit serial number)
- The starting serial number (enter any starting number, though the usual starting number for a new CFP account is 000001, 0000001, 00000001, 000000001 or 0000000001 for a six, seven, eight, nine- or ten-digit serial number respectively).

When re-ordering CFP cheques, you should always ensure that the serial numbers are a continuation of the previous cheque order. Please note that you cannot re-use cheque serial numbers as the CFP Service does not accept duplicate serial numbers.

If you are using disbursement categories, you may use up to the first three digits of the serial number (counting from the left) to differentiate disbursement categories. Though any sequence or combination may be used, the usual starting number is 1, 01, or 001 for the first category; 2, 02 or 002 for the second; and 3, 03 or 003 for the third etc. When using the disbursement category option, your cheque serial numbers must have a minimum of seven digits with the last being the identification digit (counting from the right).

Once all information is completed, forward the MICR specification sheet to your printer. The printer you select to produce your cheques must comply with the print standards and specifications detailed in the Canadian Payments Association (CPA) Manual.

Quality Assurance Testing

All newly printed CFP-encoded cheques (including reorders) must pass the TD Commercial Bank's quality assurance test, which ensures that your cheques are properly encoded and printed and can be processed through the automated CFP Service.

When you are ready to submit your cheques for testing, forward 15 sample cheques marked "Void" to your Implementation Manager. To ensure testing is accurate, it is important that you randomly select these cheques from your total shipment, including cheques from the top, middle and end stacks.

Testing is completed in approximately 15 days.

If your cheques do not pass testing and are rejected because they do not meet the specifications and standards given in the CPA manual, you will receive a letter detailing why they were rejected, and you will need to approach your printer for replacements.

Day to Day Support

Please refer to the following contact list whenever you need additional information or guidance:

Type of Support	Who to contact
Day to Day Support Issues	Cash Management Support at 416 982-4567 or 1-800-668-7327, 8AM - 8PM ET (English) or 1-800-567-4455, 9AM - 5PM ET (French)
Changes to your service requirements	Your Manager of Cash Management

Paid Cheque File Information

Your daily CFP Paid Cheque file is available in either TD Commercial Banking's standard paid file format or in EDI 821 format. Items are listed in serial number order and include **all** cheques presented for payment on the previous business day including exception cheques (paid against stop). Cheques presented which have a stop payment lodged against them will automatically be returned as Stop Payment. The paid cheque information can be used by your company to compare presented items to your record of issued cheques and confirm their validity.

Action:

- Upload your daily Paid Cheque file to your accounting program. Where you have already identified cheques to be stopped, your accounting program should automatically flag any paid against stop items as unacceptable for payment.
- Please be assured that we will be automatically actioning these items based on your original stop payment request. Any paid against stop items will be returned on the business day following presentment and your business account will be credited. Cheques are returned between the hours of 4 – 5 p.m. each day. While your cheque is in queue to be returned, it will display a **Return Pending** status. Between the hours of 4 and 5 p.m. local time, the cheque will be physically returned. You can validate which cheques have been returned by downloading a Returns Report after 5 p.m. Alternatively, you can review which cheques have been returned via your complimentary **Daily Returns Report** bilingual notification e-mail which you will receive the following morning around 10 a.m. ET.
- You are required to notify us through the on-line service of any serial/amount encoding/misread errors to be corrected or of any cheques that you do not want paid.

Receiving Your Paid Cheque File Transmission

As a Negative Pay customer, paid cheque information will need to be communicated from us to you via electronic transmission (unless you select the option to review all of your presented cheques activity via the on-line CFP Service).

Pre-implementation set-up on both your company's and TD's system is required so that transmission can take place.

This section:

- Details the processes involved in receiving CFP Paid Cheque files via Mainframe and/or Web Business Banking File Transfer Service.
- Identifies the CFP PC File Name used for the Paid Cheque file when they are downloaded to your PC.
- Provides the file formats for:
 - The CFP Paid Cheque file
 - The CFP NIL Paid Cheque file

Both of the files listed above can be received through our Web Business Banking File Transfer Service or via mainframe computer. If you wish to receive a Paid EDI 821 file, please advise your Manager, Cash Management who will provide you with the appropriate file layout.

Receiving Your CFP Paid Cheque File Using Web Business Banking

The following is an overview of how to download your CFP Paid Cheque file from TD Commercial Banking using Web Business Banking. For complete instructions on how to download a CFP Paid Cheque File, please refer to the on-line help screens on TD Commercial Banking's Web Business Banking site.

Procedure:

1. Log on to **Web Business Banking**.
2. Select **File Transfer** option from the top horizontal menu bar to display the Receive file page.
3. Select the option **Cheque Fraud Protection Service** from the Service drop-down menu.
4. Click on the **OK** button located to the right of the Service drop-down to display the files that match your filter criteria.
5. Select the file you wish to receive (**CFP Paid File**) by clicking the radio button to the left of the file.
6. Click the **Receive** or **Receive Zipped** button to receive the file. A File Transport Service window will open to initiate the download followed by a Save File pop-up dialog.
7. Specify the location and name of the file to save.

Note: *The Receive Zipped button allows you to receive the file in a compressed format, thus reducing the time required to download the file.*

8. Click on the **Save** button to begin the download.

Note: *Depending on your browser settings, the pop-up will either close automatically or you will have to click the Close button once the download is complete.*

9. Close the File Transport Service Window to return to Web Business Banking.

Optional CFP NIL Paid Cheque File

You can choose to receive an optional NIL Paid Cheque file on days when there is no cheque activity. Although NIL files can be suppressed, it is strongly recommended that you receive NIL files. If, as a Negative Pay customer, you do not receive a file of paid information or a NIL file by 11:00a.m. you should immediately contact our Cash Management Support area.

CFP PC File Names

All CFP files downloaded to your PC have a unique naming standard, identifying the date and time the file was created by TD Commercial Banking.

To read the file names in the samples below, use the following table.

Character Position	Field Size	Content	Explanation
1	1	Month	A=Jan, B=Feb, C=March etc.
2	1	Day	A=1 st , B=2 nd , Z=26 th , 1=27 th , 2=28 th , etc.
3	1	Hour of day	A=1am, B=2am, L=noon, P=4pm etc.
4 - 5	2	Minutes	2-digit minutes (01 – 59)
6 - 8	3	Seconds	3-digit seconds (00.00 – 59.9)

Your CFP Paid Cheque file downloaded to your PC will have this unique naming standard, identifying the date and time the file was created by TD Commercial Banking.

Example: a CFP Paid Cheque file with PC file name CJH08188.TXT would have been created on March 10th at 8:08:18.8 a.m.

C = March, J = 10th, H = 8 a.m., 08 = 8 minutes, 188 = 18.8 seconds

If you receive a NIL Paid Cheque file, the same naming convention is used as with your CFP Paid Cheque file.

CFP Paid Cheque File Formats

All CFP files must be formatted to TD Commercial Banking's standard 80-byte output file formats. These standard layouts, which are detailed in this section, are the same regardless if you are receiving the file through Web Business Banking File Transfer Service or via mainframe.

CFP Paid Cheque File Format

Header Record:

Position	Description	Type	Length	Sample Value
1	Record Type	A	1	Always H upper case
2 - 6	CFP Account Number	N	5	95959
7 - 11	TD Branch Transit	N	5	10202
12 - 18	CDA Account Number	N	7	1234567
19 - 48	CFP Account Name	A/N	30	ABC Company Ltd
49 - 56	File Date (yyyymmdd)	N	8	20071231
57 - 80	Reserved	A/N	24	Filled spaces

Data Records:

Position	Description	Type ¹	Length	Sample Value
1	Record Type	A	1	Always P upper case
2 - 11	Serial Number	N	10	0000012345
12 - 23	Amount	N	12	000000010000
24 - 31	Paid Date (YYYYMMDD)	N	8	20071231
32 - 41	Item Trace No.	N	10	0031242133
42 - 50	Reserved	A/N	9	Filled spaces
51 - 75	Reserved	A/N	25	Filled spaces
76 - 80	Reserved	A/N	5	Filled spaces

Subtotal Record²:

Position	Description	Type	Length	Sample Value
1	Record Type	A	1	Always S upper case
2 - 10	Sub Total Data Records	N	9	000000001
11 - 22	Sub Total Amount	N	12	000000010000
23 - 80	Reserved	A/N	58	Filled spaces

Cheque Fraud Protection Service - On-line Service

System Administrators

Logging into the CFP Service

To ensure the security of the CFP Service, all Users are required to identify themselves with a User Name and Password. CFP associates each User with a role or roles.

To access the CFP Service:

- Using your assigned Web Business Banking Connect ID and password, log into Web Business Banking via the following URL:

<https://businessbanking.tdcommercialbanking.com>

- Select Cheque Fraud Protection from the services drop down menu located in the top right-hand corner of the webpage.
- Once directed to the CFP Service, you will be required to enter the User Name and Temporary password provided to you by your Implementation Manager.



Note: If you try to log in without entering a User Name or Password, or you have entered an invalid User Name or Password, the system will display an **error message**.



If you have forgotten your User name or Password or have not been issued a User name or Password, please contact your TD Implementation Manager.

Note: If you attempt to log in to the system with an incorrect password more than three times, your account will be **locked**. Please contact your TD Implementation Manager to unlock your account.

- The first time you log into CFP Service, you will be prompted to **change your password**. Make sure that you follow these guidelines when creating your password (password is case sensitive, minimum length of 7 characters with maximum of 30, alphanumeric, must contain at least one of each of the following classes – upper case letters, lower case letters and numerals).

Password Change

Your password has been reset recently and needs to be changed. Please create a new password.

Password :

Repeat Password :

- Once your password has been changed successfully, the CFP Service will display a confirmation message. Click **continue** to be directed to the CFP home page.

Adding A New User

- From the home page, click on the **manage user's** icon.
- Two options will be displayed, select the **Add User** option.

Manage Users
[printer friendly format](#) | [home](#)

User: **Kelly Hu**

Manage Users

User Search

Username:

Click here to add a user:

- The user management page will be displayed.



- Enter the User's details as follows:

Create a User name for the employee. A User name must be unique, so it is suggested that you use the first 7 characters of your company name followed by the first 5 characters of the employee's last name (or less if the employee's last name is less than 5 characters).i.e. Company Name – ABC Company,

Employee – Jane Smith – suggested User name would be abccomsmith

Employee – Jane Lee – suggested User name would be abccolee

Note: the following when creating the User name (not case sensitive, alphanumeric and minimum length 5 characters with maximum of 12).

- First and Last Name – Enter the user's first and last name in these fields.

Role(s) – Assign one or more roles to the User according to the following rights model. A list of all available rights will be displayed under the **Unselected** column. Select the appropriate Role Types for the User and move them to the **Selected** column using the arrow keys:

Role Type	Rights
View	User can download reports and search items
Process	User can download reports, search items, request the correction of an amount difference or serial number error or serial number error or request the return of a presented cheque and view stops
Change User	User can delete Stop Payments, generate reports and view paid items
Upload	User can add Stop Payments records
Administrator	User can create manage company Users by resetting passwords and changing a User's status

Users can be made 'Inactive'. Once inactive they can no longer access the system. Only the company administrator can switch a User's status back to 'Active' If you set a User to 'Inactive' status and that User is also designated to receive notification e- mails, please notify your TD Manager, Cash Management so that we can update our records.

- For account selection, a list of your company's available CFP accounts will be displayed under the **Unselected** column. Select the accounts that the User will have access to and move them to the **Selected** column using the arrow keys.
 - Position Title – Enter the User's position within your company.
 - E-mail – Enter the User's e-mail address.
 - Phone and Fax Numbers – Enter the User's telephone and fax numbers in these fields.
 - Status – The User's account status is automatically set to "Reset Password" when a new User is added. Once the User has logged in and changed their password, the status will automatically change to 'Active'.
 - Language – Select the User's language preference using the drop-down box. This preference will determine whether English or French will be presented to the User upon logging into the CFP Service.
- When all of the User account data is entered, click on the **next** button at the bottom of the page. The CFP Service will display the **Review** tab for you to confirm all of the User information. Note that the User Temporary Password will be displayed here. Copy the Username and password down so that you can pass the information to the User.
- If the information is correct, press the **submit** button. Otherwise, press the **previous** button to return to the previous screen and make the desired corrections.
- Provide the User with both their User name and Temporary Password under separate cover.

As System Administrator, you will be able to reset User passwords should a User become "locked" out of the CFP Service. This can happen if a User forgets their password and attempts several times to enter an incorrect password. As you may be out of the office from time to time, a back-up System Administrator should be assigned to ensure that your company can manage Users at all times. The back-up System Administrator can also reset your password if you become "locked" out of the CFP Service.

Note: *that your company is accountable for all actions associated with User names and Passwords, so it is important to protect the confidentiality of this information at all times.*

Search/Review/Edit Existing Users

- From the **Manage Users** page, enter all or part of the User name you wish to search for and click the search button.
- The **User Search Results** page will be displayed. An 'icon' legend is displayed on the bottom right section of the page.
- Click on the **page icon** to view the User's audit trail.
- If you wish to edit the User, click on the **pencil icon**. You will be able to edit all of the user's information except for their User name and password.

Delete Users

- System Administrator is authorized to delete existing user.
- From the home page, click on the **manage user's** icon.
- From the **Manage Users** page, enter all or part of the Username you want to update and click the search button.

- The **User Search Results** page will be displayed. Under the column **Edit User**, click on the **pencil icon**.
- In the **status field**, change the status in the drop-down list to “Deleted”. Click **next**.
- To delete a user the System Administrator should choose "Deleted" option from the user page.

The screenshot shows a form with fields for Status, Language, and Image Viewer. A dropdown menu is open for the Status field, showing options: Active, Reset Password, Inactive, and Deleted. The 'Deleted' option is highlighted with a green box.

- Click ‘Next’ to review the changes. When you are satisfied with the changes, click ‘Submit’.

The screenshot shows the user edit form with the Status field set to 'Deleted'. Other fields include Password (masked with asterisks), Language (English), and Image Viewer (Daeja). There are 'previous' and 'submit' buttons at the bottom.

- System displays a message that user was successfully updated. User status is now marked as "Deleted".

The screenshot shows a message: "The user test has been successfully updated." Below it is a table titled "User Search Results".

Name ▲	User Name	Email	Role	Customer Name	Created On	Status	Edit User	Edit Customer
test	test	test@email.com	Change	TD Test	11/29/2015	Deleted		

Total number of users: 1 - 1 of 1

Note: Once a user is deleted:

- Deleted user id can no longer be used to log-in to the application
- Deleted user id cannot be re-used
- Deleted user id, once updated with a deleted status, cannot be reverted back to any other status available nor any other information can be updated for this user id

Reset User Password

- If a User should become ‘locked out’ of the CFP service, as the System Administrator, you can reset the User’s status from ‘Locked’ to ‘Active’ without changing their password. Usually though, it will be necessary to reset the User’s password because the reason they’ve been ‘locked out’ is that they’ve forgotten their password. To do this, you will change the User’s status from “Locked” to “Reset Password”.
- From the home page, click on the **manage user's** icon.
- From the **Manage Users** page, enter all or part of the Username you want to update and click the search button.
- The **User Search Results** page will be displayed. Under the column **Edit User**, click on the **pencil icon**.
- In the **status field**, change the status in the drop-down list to “reset password”. Click **next**.

- In the **password** field, a new Temporary Password will be displayed. Copy the Temporary Password so that you can pass the information to the User.
- Click on the **submit** button. The User's account status is automatically set to "Reset Password". When the User enters the Temporary Password, they will be prompted to enter a new password. Once the password has been updated, the User's status will automatically change to 'Active'.

CFP Users

Logging into The CFP Service

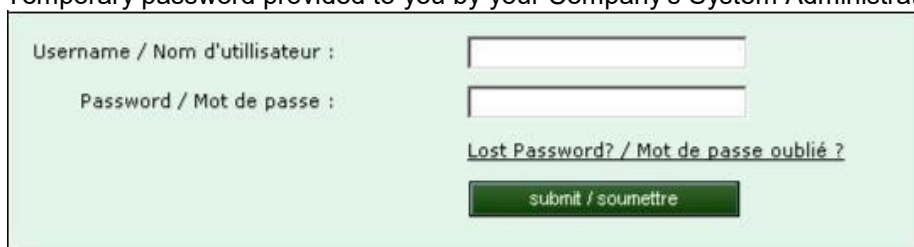
To ensure the security of the CFP Service, all Users are required to identify themselves with a User Name and Password. CFP associates each User with a role or roles.

To access the CFP Service:

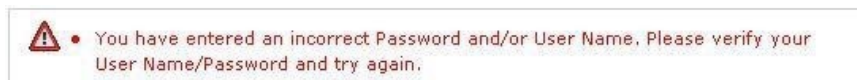
- Using your assigned Web Business Banking Connect ID and password, log into Web Business Banking via the following URL:

<https://businessbanking.tdcommercialbanking.com>

- Select Cheque Fraud Protection from the services drop down menu located in the top right-hand corner of the webpage.
- Once directed to the CFP Service, you will be required to enter the User Name and Temporary password provided to you by your Company's System Administrator.



Note: *If you try to log in without entering a User Name or Password, or you have entered an invalid User Name or Password, the system will display an **error message**.*



If you have forgotten your User name or Password or have not been issued a User name or Password, please contact your Company System Administrator.

If you attempt to log in to the system with an incorrect password more than three times, your account will be **locked**. Please contact your Company System Administrator to have your password reset.

- The first time you log into CFP Service, you will be prompted to **change your password**. Make sure that you follow these guidelines when creating your password (password is case sensitive, minimum length of 7 characters with maximum of 30, alphanumeric, must contain at least one of each of the following classes – upper case letters, lower case letters and numerals).

Password Change

Your password has been reset recently and needs to be changed. Please create a new password.

Password :

Repeat Password :

- Once your password has been changed successfully, the CFP Service will display a confirmation message. Click **continue** to be directed to the home page.

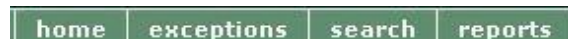
Navigation Through the CFP Service

Once you have logged into the CFP Service and depending on what User rights are assigned to you, you will be presented with a number of icons on your User homepage.



[Home](#) [Help](#) [Contact Us](#) [CPA Information](#) [Log Out](#)

You can also navigate through the CFP Service by clicking on any link in the navigation menu:



Links and Buttons

A **link** is a connection between two web pages and will be highlighted when you move your mouse pointer over it. When you click on a link, the displayed page will be replaced with the linked page. Links are also used to jump between sections on a single page.

Buttons are graphics that when clicked, initiate a system function such as search.

Clear This Page

When you click the **Clear this Page** button, all of the information entered on the page will be cleared. The page will refresh to the default values.

Paging

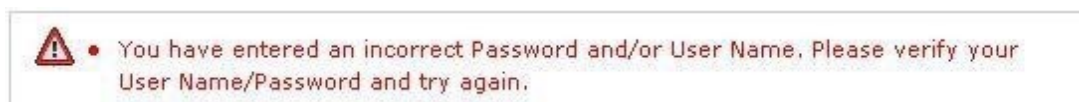
Only one page of a list may be displayed at a time. If a list is comprised of more than one page, the application will display a navigation control block at the bottom of the page. The navigation controls may be used to page through the list either by moving:

- Forward or backwards one page at a time using the ◀ or ▶ link,
- To the first or last page by selecting the ⏪ or ⏩ link or
- Directly to a specific numbered page by entering the number in the field provided and hitting the enter key on your keyboard.



System Messages

The CFP Service will notify you if an activity was unsuccessful. The following screen shows the error message generated by an unsuccessful login attempt:



Error messages appear in the following situations:

- 1) Invalid information:

If information in one or more fields is incomplete or has been entered in an unrecognized format, you will be prompted to modify the data. This will occur at logon if you enter an incorrect user name or password or fail to enter either of these. Another example of invalid information is alpha characters in the amount field when performing a search.

- 2) Empty mandatory fields:

If you submit a form without entering the required information, the system will display a message that indicates information is missing.

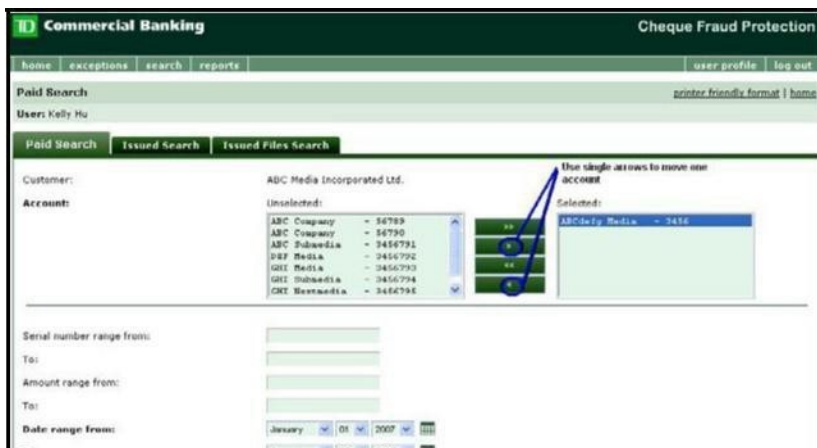
Search for a Paid Cheque

To perform a search to determine if a particular cheque has been paid, click on the **search icon** on your home page.

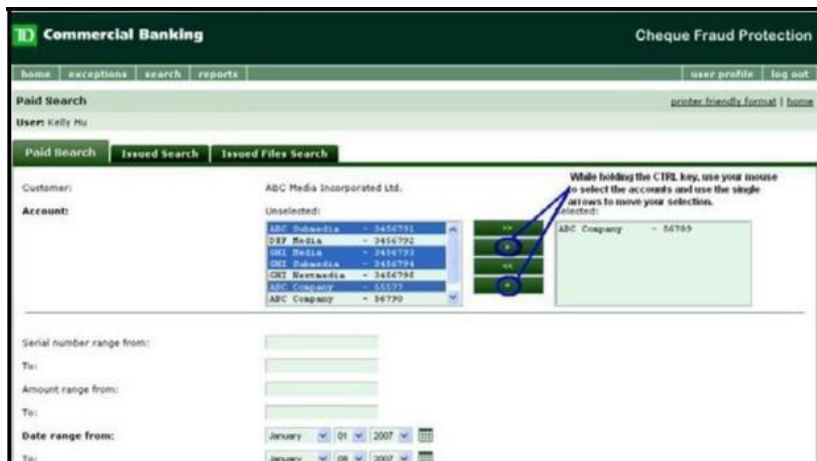


- From the **Paid Search** screen, select the Paid Search tab.
- Select an account from the account drop-down box.

You may select one account using the “>” or “<” buttons to move your selection from the ‘Unselected’ box to the ‘Selected’ box.



You may select multiple accounts by holding the CTRL key while mouse clicking on the selected accounts. Click on the “>” “<” buttons to move your selection from the ‘Unselected’ box to the ‘Selected’ box.



You may select all accounts using the “>>” or “<<” buttons to move your selection from the ‘Unselected’ box to the ‘Selected’ box.



- For a paid item search, you will need to specify search criteria as follows:
 - You may search for an individual serial number by entering that serial number in both the **Serial number range from:** and **To:** fields. If you want to search on a range of serial numbers, enter the beginning serial number in the **Serial number range from:** field and the ending serial number in the **To:** field.
 - If you are searching for a specific amount, enter that amount in both the **Amount range from:** and **To:** fields. You may also search for a dollar range by entering the lower dollar value in the **Serial number range from:** field and the higher dollar value in the **To:** field.
 - You **must** enter a start of search date in the **Date range from:** field. You may enter an end of search date in the **To:** field. Note: the **To:** field will default to the current date.
 - You may filter your search results on specific statuses. To do so, select the status(es) you want to include in your results in the **Unselected:** column, then click the “>” button to move them to the **Selected** column. Click “>>” to move all statuses to the **Selected** column. If you change your mind, you may select the status and move it back to the **Unselected:** column using the “<” button or click on the “<<” button to move all statuses back to the **Unselected:** column.
- When you have finished entering your search criteria, click on **search** to perform the search. If you want to clear all of your criteria and start over, click on **clear**.

The **Paid Search** results screen will be displayed:

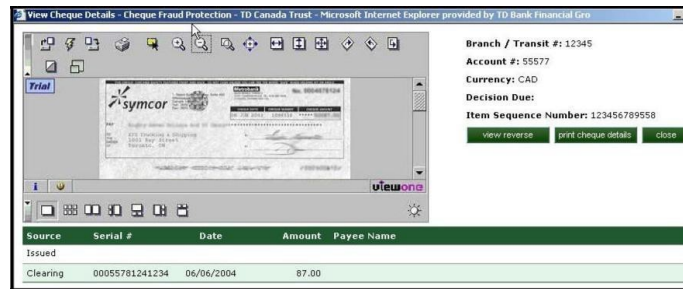
Serial #	Paid Date	Paid \$	Difference	Edit	Detail	Status	Return Code
Customer: ABC Media Incorporated Ltd. Account: ABC Company - 55577							
0005781241234	06/06/2004	87.00				Return	Material Altered - Amount
0005781241235	06/06/2004	2,500.00				Paid	Please Select
0005781241236	06/06/2004	36,000.00				Return	Counterfeit
0005781241237	06/06/2004	220.00				Paid	Please Select
0005781241238	06/06/2004	86.00	10.00			Paid	Please Select
0005781241239	06/06/2004	4,800.00				Paid	
0005781241240	02/06/2004	27,000.00				Return	Payment Stopped

View an Image of a Paid Cheque

After performing a search for a paid cheque, you can view an image of the cheque by clicking on the cheque serial number hyperlink. The CFP Service retains 7 years of cheque images. If you subscribe to the DVD ROM service, please see the Cheque Image Archive – DVD Rom Service section of this guide for more information.

Serial #	Paid Date	Paid \$	Difference	Edit	Detail	Status	Return Code
Customer: ABC Media Incorporated Ltd. Account: ABC Company - 55577							
0005781241234	06/06/2004	87.00				Return	Material Altered - Amount

- A popup window will be displayed with an image of the cheque as well as relevant cheque details. The paid details show the serial number and amount that was captured from the MICR line of the cheque as well as the date it was captured. To view the reverse of the cheque, click on the **view reverse** button.



- To close the window, click on the **close** button.

No Image Available

After performing a search for a paid cheque image, you may get the following instead of an image:



If the **Paid Search Results** screen displays an 'S' in the '?' column then this cheque was posted as a sundry item. A sundry item (manually posted item) does not have an image in the CFP system because it does not pass through the automated capture process. This can happen if the cheque was presented torn or folded, or if there is something wrong with the MICR line. If you are noticing a high amount of sundry items, please speak with Cash Management Support regarding having your cheques' MICR line tested.

View the Audit Trail for an item

- From any search results screen, you can view the audit history for any item by clicking on the **memo** icon located in the **detail** column.
- A popup window will be displayed. From this window, you can print the audit details by clicking on the **print** button.



Posted Date	ISN	Serial #	RT	Account PC	Amount Status	Reject Code
06/06/2004	123456789558	00055781241234	12345-004	55577	87.00 Return	Incorrect Amount

Processing History:				
Date	Description	Old Data	New Data	User
06/07/2004	Loaded	-	-	SYSTEM
06/07/2004	Matched Paid	-	-	SYSTEM
06/07/2004	Pending customer return	-	-	jdoe
06/07/2004	Returned Online	-	-	SYSTEM

Date	Comment	User
06/07/2004	Returned payment because the amount was altered	jdoe

- To close the window, click the **X** in the top right corner.

Add a Memo

From any search results screen, you can add a memo (or memos) about a particular item by clicking on the **memo** icon located in the **detail** column.

Posted Date	ISN	Serial #	RT	Account PC	Amount Status	Code
06/06/2004	123456789558	00055781241234	12345-004	55577	87.00 Return	Incorrect Amount

Processing History:				
Date	Description	Old Data	New Data	User
06/07/2004	Loaded	-	-	SYSTEM
06/07/2004	Matched Paid	-	-	SYSTEM
06/07/2004	Pending customer return	-	-	jdoe
06/07/2004	Returned Online	-	-	SYSTEM

Date	Comment	User
06/07/2004	Returned payment because the amount was altered	jdoe

Add Memo



- You must have either process or change access in order to lodge a memo. By clicking in the **add memo** field, enter the details.
- Close the window by clicking on the **X** in the top right corner.
- If you want to add an additional memo, click on the add memo button and a new box will appear for the new message.

Search for a Stopped Record

- After clicking on the Search icon from the home page, select the **Stop Search** tab. Stop payment records are retained indefinitely within the CFP Service.

Customer: ABC Media Incorporated Ltd.

Account: Unselected

ABC Company - 2454	Selected:
ABC Company - 55179	
ABC Company - 55180	
ABC Company - 55799	
ABC Networks - 245793	
DEF Media - 2454792	
DEF Media - 2455793	

Serial number range from:

To:

From:

Amount range from:

To:

Date Entry Type: Drop-down Free-form Text

Date range from:

To:

Status: Unselected

Stop	Selected:
Deleted	

Restrict the entire search results to the selected status(es):

- Select an account from the account drop-down box. For a stopped item search, you will need to specify search criteria as follows:
- You may search for an individual serial number by entering that serial number in both the **Serial number range from:** and **To:** fields. If you want to search on a range of serial numbers, enter the ending serial number in the **To:** field.
- If you are searching for a specific amount, enter that amount in both the **Amount range from:** and **To:** fields. You may also search for a dollar range by entering the higher dollar value in the **To:** field.
- You **must** enter a start of search date in the **Date range from:** field. You may enter an end of search date in the **To:** field. Note: the **To:** field will default to the current date.
- When you have finished entering your search criteria, click on **search** to perform the search. If you want to clear all of your criteria and start over, click on **clear**.

The **Stop Search** results screen will be displayed:

Serial #	Payee Name	Issued Date	Issued \$	Stop Date	Detail	Status	Change All
Customer: ABC Media Incorporated Ltd. Account: ABC Company - 56789							
0005781241234	ABC Trucking	06/06/2004	0.00	06/06/2004	5	Stop	Please Select
0005781241235	Expert Consulting Services	06/06/2004	0.00	06/06/2004	5	Stop	Please Select
0005781241236	Local Cable Company	06/06/2004	0.00	06/06/2004	5	Stop	Please Select
0005781241237	Acme Leasing Ltd	06/06/2004	0.00	06/06/2004	5	Stop	Please Select
0005781241238	Unikkers R Us	06/06/2004	0.00	06/06/2004	5	Stop	Please Select
0005781241239	Free Way	06/06/2004	0.00	06/06/2004	5	Stop	Please Select
0005781241240	Cookie Factory	06/06/2004	0.00	06/06/2004	5	Stop	Please Select

Request the Return of a Presented Cheque

- To request the return of a cheque you do not want paid, perform a paid item search as a Process user to locate the paid record.
- View an image of the cheque (if required).

Serial #	Paid Date	Paid \$	Difference	Edit	Detail	Status	Return Code
Customer: ABC Media Incorporated Ltd. Account: ABC Company - 55577							
0005781241234	06/06/2004	87.00				Return	Material Altered - Amount
0005781241235	06/06/2004	2,500.00				Paid	Incorrect Amount
0005781241236	06/06/2004	36,000.00				Return	Please Select
0005781241237	06/06/2004	220.00				Paid	Post Dated Duplicate
0005781241238	06/06/2004	66.00	19.00			Paid	Material Altered - Payee Name
0005781241239	06/06/2004					Paid	Incorrect Amount
0005781241240	06/06/2004					Paid	Material Altered - Amount
0005781241241	06/06/2004					Paid	Forged Endorsement
0005781241242	06/06/2004					Paid	Post Dated

- Select the reason for the cheque to be returned from the drop-down **Return Code** list. It is important to return a cheque for the correct reason. It is your responsibility to select the correct reason for return. If you fail to do so, the encashing bank may dispute the returned cheque and recourse could be lost. This could mean a loss to your company. Please review the Return Codes and the guidance below carefully to select the appropriate reason for return. Please note that only applicable reasons for return will be displayed that meet recourse timelines. For example, if the issue date on the cheque is one month from the paid (presentment) date, you would not be able to request that a paid cheque be returned as stale-dated. The full **Return Code** list follows:

Return Code	Select this Return Code when:
Counterfeit	A cheque that appears to be original or genuine, but has been fraudulently made
Duplicate	A cheque that has been paid more than once. For example, a cheque deposited using remote deposit capture (using the cheque image) and then the physical cheque was deposited and both the original and image were paid.
Forged Endorsement	"Endorsement" means a signature made by a payee/holder of a cheque on the back of the cheque when negotiating (transferring) it to another person. A "Forged Endorsement" means an Endorsement in the name of the payee that has been forged. Not endorsed by payee. Does not include an endorsement where the payee name has been altered on the front of the cheque without authorization.
Incorrect Amount	The amount on the cheque is accurate but the cheque has been cleared for an incorrect amount (the amount written in figures on the face of the cheque does not match the MICR encoded amount). Does not include cheques where the amount (sum payable) of the cheque has been changed without the authorization of the drawer.
Intended Payee Not Paid	The named and intended payee of a cheque did not receive the funds. Does not include cheques where the payee name has been altered on the front of the cheque without authorization.
Item Cleared in Wrong Currency	An Item cleared in the wrong currency.
Material Alteration – Amount	The amount (sum payable) of the cheque has been changed without the authorization of the drawer.
Material Alteration – Payee Name	The payee (drawee) name has been altered on the face of the cheque without authorization.
Payment Stopped	If you wish to stop payment on a cheque before it is presented for payment.
Post Dated	A cheque may be returned "post-dated" up to and including the day prior to the due date.
Signature Illegible	Drawer signature is not legible
Signature Required	Drawer signature is missing

Return Code	Select this Return Code when:
Signature Unauthorized	A signature on the face of the cheque that is forged or unauthorized (not the signature of the authorized person/ drawer)
Stale Dated	A customer may return a cheque that is dated more than six months earlier. Does not apply to bank drafts, money orders or certified cheques.
Words and Figures Differ	The amount written in words on the face of the cheque is different than the amount written in figures.

- When you have completed processing your exceptions, click on the **review** button at the bottom of the page.
- A review page will be displayed showing you a listing of all your processing decisions, grouped by decision type. Items designated for return will show in "return pending" status until the Exception Cheque has been physically returned. Cheques are returned between 4 and 5pm, local time daily.
- To return back to the Exceptions Page, click the **back to exceptions** button at the bottom of the page and make further decisions (including changes to decisions made in the current online session).
- Click on the **submit** button to finalize your request.

Declaration Requirement

Important Note: If you wish to return a cheque for the reason **Material Altered, Forged Endorsement, or Intended Payee Not Paid** later than 48 hours after the cheque has been paid, you will be required to complete a declaration form. Instructions, fax numbers and addresses are provided within the CFP Web. The faxed Declaration form **MUST** be received by the CFP Department no later than 2:00 p.m. local time on the date you request the return of the cheque or the item **WILL NOT** be returned. This fax must be followed by a mailed or couriered **original** executed Declaration. (For U.S. Dollar accounts clearing through TD New York, the declaration is required if the cheque is returned for the noted reasons later than 24 hours after the cheque has been paid and you will be prompted to execute a declaration when requesting the return.)

Returning a Counterfeit vs. Materially Altered Item

It is important to return a cheque for the correct reason as counterfeit cheques must be returned within one business day of the paid date. If an item is **Counterfeit** and is returned for the reason **Materially Altered**, the encashing bank may dispute the returned cheque and recourse could be lost. This could mean a loss to your company. To determine whether a cheque is truly **Counterfeit**, print the exception cheque, front and back, as well as some copies of 'good' cheques. Compare all the details on the front of the cheque as well as security features on the back and front. If anything on the exception does not match the good cheque, then it may be counterfeit.

Daily Returns Report E-mail Notification

You can choose to receive a complimentary bilingual e-mail advising you:

- Which cheques were returned the previous day.
- Which cheques were not able to be returned since the last e-mail notification

- You may have made a return decision the previous day which we could not fulfill because either recourse was lost or the cheque amount had been misread by the system so only needed to be adjusted and not returned.

This e-mail will be delivered around 10:00 a.m. ET. You can choose to have the e-mail delivered to up to five different e-mail addresses. We recommend that you set-up up a group e-mail address. To sign up for this e-mail notification, contact your Manager, Cash Management. Designated users will receive a consolidated e-mail per company profile, including all accounts to which that user has been assigned that need to be reported.

Subject: Account Daily Report/Compte sur les effets retournes quotidiennement

```
CFP Account(s) :

1234, 5678

Since your last email notification, you have the following:

Account(s) with returned cheque(s) :
Account          Serial
1234             1234567001

Account(s) with cheque(s) that could NOT be returned:

Account          Serial
5678             1234567003

Please do not reply to this email.
If you require immediate assistance, please contact Cash Management Support at 416 982-4567 or
1-800-668-7328, 8 a.m. - 8 p.m. ET (English), or 1-800-567-4455, 9 a.m. - 5 p.m. ET (French).
```

```
Compte(s) SPRC:

1234, 5678

Depuis le dernier avis que vous avez reçu par courriel:

Compte(s) associé(s) à des chèques retournés:

Compte          Numéro de série
1234            1234567001

Compte(s) associé(s) à des chèques qui NE pourraient PAS être retournés :

Compte          Numéro de série
5678            1234567003

Veuillez ne pas répondre à ce courriel.
Si vous avez besoin d'assistance immédiate, veuillez communiquer avec le Centre de soutien de
gestion de trésorerie, au 1-800-567-4455, de 9 h à 17 h, HE (en français), ou au 416-982-4567
ou au 1-800-668-7328, de 8 h à 20 h, HE (en anglais).
```

Request a Serial Number Correction

- Conduct a search for a Paid Cheque as a **Process** user.
- Click on the **edit** icon  on the search results screen.

- Once presented with the **Edit Cheque** screen, select the **Serial Correction** radio button and enter the correct serial number in the **Serial Number Issued** field.

TD Commercial Banking

home search reports

Paid Search

User: Kelly Hu

Edit Cheque

Account: 55577
 Paid Date: 06/06/2004
 Edit Type: Serial Correction Adjust Amount
 Serial Number from Paid: 00055781241241
 Serial Number Issued:
 Amount from Paid: \$6,500.00
 Amount Issued:

review clear this page back to search results

- Click the **review** button.
- The **review** page will display the new value you have entered. Confirm that your entry is correct and click on **submit** to finalize your request. If you need to correct your data entry, click on the **backto edit** button.
- A CFP operator will review your request and make the necessary serial number correction.

Request an Amount Correction (Encoding Error)

- Select the **Adjust Amount** radio button and enter the correct amount of the cheque in the **Amount Issued** field.

TD Commercial Banking

home search reports

Paid Search

User: Kelly Hu

Edit Cheque

Account: 55577
 Paid Date: 06/06/2004
 Edit Type: Serial Correction Adjust Amount
 Serial Number from Paid: 00055781241241
 Serial Number Issued:
 Amount from Paid: \$6,500.00
 Amount Issued:

review clear this page back to search results

- Click the **review** button, review your request and click the **submit** button to complete the request
- For amount corrections over \$20.00 (see instructions under Request the Return of a Presented Cheque section), use the cheque return function by selecting “**Incorrect Amount**” from the **return code** list
- A CFP operator will review your request and make the necessary amount adjustments.

Upload a Stop Payment

- From your home page, click on the **uploads** icon. You must have upload access assigned to you in order to upload a stop payment record.



- By clicking on the **upload** icon, you will be directed to the **Add Stop Record** screen.

- Select an account from the **account drop down** box and enter the serial number (or serial range) for which you wish to lodge stop records. If you have only one record to stop, enter the serial number in both fields.
- Once the required information has been entered, click on the **upload record** button. To start over, click the **clear this page** button.

Once you click on the upload record button, a review page will be displayed:

Customer Name	Account Number	Serial # Range
ABC Company	ABC Company - 56789	00045781241234 - 00045781241236

- Please ensure that you have checked your records and the cheque has not already been paid before lodging a stop payment. If you need to make any corrections, click back to upload. Click **submit** to finalize the upload.
- Once you have submitted the upload, the page will display a confirmation message including a reference number.

Remove a Stop Record

As a **Change** user, click on the **search icon** on your home page.



- From the **Search** screen, select the **Stop Search** tab.



- Select an account from the account drop-down box.
- You may search for an individual serial number by entering that serial number in both the **Serial number range from:** and **To:** fields. If you want to search on a range of serial numbers, enter the beginning serial number in the **Serial number range from:** field and the ending serial number in the **To:** field.
- If you are searching for a specific amount, enter that amount in both the **Amount range from:** and **To:** fields. You may also search for a dollar range by entering the lower dollar value in the **Serial number range from:** field and the higher dollar value in the **To:** field.
- You **must** enter a start of search date in the **Date range from:** field. You may enter an end of search date in the **To:** field. Note: the **To:** field will default to the current date.
- When you have finished entering your search criteria, click on **search** to perform the search. If you want to clear all of your criteria and start over, click on **clear**.

The **Stop Search** results screen will be displayed:

Stop Search Results								refine search new search
Customer: ABC Media Incorporated Ltd.				Amount range: \$0.00 - \$100,000.00				
Account: ABC Company - 56789				Date range: 06/01/2004 - 06/06/2004				
Serial number range: 00000000 - 00065781241500								
Serial #	Payee Name	Issued Date	Issued \$	Stop Date	Detail	Status	Change All	
Customer: ABC Media Incorporated Ltd.				Account: ABC Company - 56789				
00065781241234	ABC Trucking	06/06/2004	0.00	06/06/2004		Stop	Please Select	
00065781241235	Expert Consulting Services	06/06/2004	0.00	06/06/2004		Stop	Please Select	
00065781241236	Local Cable Company	06/06/2004	0.00	06/06/2004		Stop	Please Select	
00065781241237	Acme Leasing Ltd	06/06/2004	0.00	06/06/2004		Stop	Please Select	
00065781241238	Utilities R Us	06/06/2004	0.00	06/06/2004		Stop	Please Select	
00065781241239	Free Way	06/06/2004	0.00	06/06/2004		Stop	Please Select	
00065781241240	Cookie Factory	06/06/2004	0.00	06/06/2004		Stop	Please Select	

- Select the status **deleted** from the drop-down menu to remove the stop payment.

Stop Search Results								refine search new search
Customer: ABC Media Incorporated Ltd.				Amount range: \$0.00 - \$100,000.00				
Account: ABC Company - 56789				Date range: 06/01/2004 - 06/06/2004				
Serial number range: 00000000 - 00065781241500								
Serial #	Payee Name	Issued Date	Issued \$	Stop Date	Detail	Status	Change All	
Customer: ABC Media Incorporated Ltd.				Account: ABC Company - 56789				
00065781241234	ABC Trucking	06/06/2004	0.00	06/06/2004		Stop	Please Select	
00065781241235	Expert Consulting Services	06/06/2004	0.00	06/06/2004		Stop	Please Select	
00065781241236	Local Cable Company	06/06/2004	0.00	06/06/2004		Stop	Deleted	
00065781241237	Acme Leasing Ltd	06/06/2004	0.00	06/06/2004		Stop	Please Select	
00065781241238	Utilities R Us	06/06/2004	0.00	06/06/2004		Stop	Please Select	
00065781241239	Free Way	06/06/2004	0.00	06/06/2004		Stop	Please Select	
00065781241240	Cookie Factory	06/06/2004	0.00	06/06/2004		Stop	Deleted	

- Click the **review** button and review your request.

Serial #	Payee Name	Issued Date	Issued \$	Detail
Customer: ABC Media Incorporated Ltd. Account: ABC Company - 56789				
00065781241236	Local Cable Company	06/06/2004	0.00	
00065781241240	Cookie Factory	06/06/2004	0.00	

- Click the **submit** button to complete the request. The stop payment will now be removed.

Serial #	Payee Name	Issued Date	Issued \$	Detail
Customer: ABC Media Incorporated Ltd. Account: ABC Company - 56789				
00065781241236	Local Cable Company	06/06/2004	0.00	
00065781241240	Cookie Factory	06/06/2004	0.00	

Generate a Report

From your home page, click on the report's icon:



- From the **Generate Report** screen, select the account number from the **account dropdown** list.
- Select a report to download from the **Report Type dropdown** list.

Customer	Account	Report Type
ABC Media Incorporated Ltd.	Unselected: <ul style="list-style-type: none"> ABC Safeg Media - 3416 ABC Company - 3417 ABC Company - 56789 ABC Company - 56790 ABC Submedia - 3416791 DEF Media - 3416792 DEF Media - 3416793 	Selected: <ul style="list-style-type: none"> Please Select Please Contact Adjustments Outstanding Inquiries Outstanding Stops and Void Print Return Deleted Item Trace Print Reconciliation Summary Print Reconciliation Details Pending Issues

- Enter the date range for the report and click on **generate report**. The date range cannot exceed 365 days.

- When **generate report** is selected, a message at the top of the page will appear, informing you that the report will be available under the **Report Retrieval** tab. The message will provide you with a request number (specific to you) that will identify your report request on the **Report Retrieval Page**

You can view the desired report by selecting the file name link from the **Report Retrieval** page. 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.

Request # ▲	Request Date & Time	Account	Report Type	File Name	Request Expiry	Status
0012300	09/22/2009 02:00 PM ET.	All or Multiple	Adjustments	20080725-20080813-adj-ABC_Company-multiple.xls	09/25/2009	Completed
0012303	09/22/2009 02:00 PM ET.	3456789	Outstanding Issued	20080725-20080813-outs-ABC_Company-3456789-1.xls 20080725-20080813-outs-ABC_Company-3456789-2.xls	09/25/2009	Completed
0012304	09/22/2009 02:00 PM ET.	3456789	Outstanding Stops and Voids	20080725-20080813-stop-ABC_Company-3456789.xls	09/25/2009	Completed
0012306	09/22/2009 02:00 PM ET.	All or Multiple	Adjustments		09/25/2009	Pending
0012308	09/23/2009 02:00 PM ET.	3456789	Paid	20080725-20080813-paid-ABC_Company-3456789.xls	09/28/2009	Completed
0012309	09/23/2009 02:00 PM ET.	3456789	Return	20080725-20080813-rtnd-ABC_Company-3456789.xls	09/28/2009	Completed
0012311	09/23/2009 02:00 PM ET.	3456789	Deleted	20080725-20080813-detd-ABC_Company-3456789.xls	09/28/2009	Completed
0012313	09/23/2009 02:00 PM ET.	3456789	Outstanding Issued	20080725-20080813-outs-ABC_Company-3456789.xls	09/28/2009	Completed
0012315	09/23/2009 02:00 PM ET.	3456789	Item Trace	20080725-20080813-trace-ABC_Company-3456789.xls	09/28/2009	Completed

The **All or Multiple** link displays a list of CFP accounts if more than one account was selected during report generation.



The report will be available from the **Report Retrieval** tab for four days, (exclusive of weekends, but inclusive of National and Regional holidays). A file name will be generated. If the report is very large (over 50,000 records) it will be divided into multiple Excel files.

You may use the **Refresh** button from the Report Retrieval page to view the current status of a report.

A sample **Paid Report** follows:

Serial Number	Paid Date	ISN Locator	Amount	Difference	Adjustment Amount	Issued Amount	Issued Date	Payee
00000200915	2007/05/14	3000357066	32.50	0.00				
00000200996	2007/05/04	3000247229	11.99	0.00				
00000201109	2007/04/30	3000311550	4,379.00	0.00				
00000201111	2007/04/30	3000241895	5,994.33	0.00				
00000201112	2007/04/30	3000368111	1,563,089.08	0.00				
00000201113	2007/05/01	3000444486	17,289.50	0.00				
00000201114	2007/04/30	3000263742	634,113.86	0.00				
00000201115	2007/04/30	3000254806	12,712.80	0.00				
00000201116	2007/04/30	3000311421	6,052.87	0.00				
00000201117	2007/04/30	3000367636	381,632.13	0.00				
00000201118	2007/04/30	3000367970	421,208.77	0.00				
00000201119	2007/05/01	3000458916	23,211.95	0.00				
00000201120	2007/04/30	3000241826	11,828.25	0.00				
00000201121	2007/04/30	3000241896	2,704.70	0.00				
00000201122	2007/05/01	3000696764	46,970.25	0.00				
00000201123	2007/04/30	3000367621	320,881.74	0.00				

CFP offers a variety of reports for download for Negative Pay customers as follows:

Report Name	Description
Outstanding Stops	Lists all cheques which have a status of stop as of the selected date or date range.
Paid	Lists all cheques which have been paid during the selected date range
Adjustments	Provides you with a listing of cheques that were adjusted during the selected date range
Return	Provides you with a listing of cheques that have been returned during the selected date range
Deleted	Provides you with a listing of stop payments that have been deleted during the selected date range.
Serial Corrected	Provides you with a listing of cheques with a serial number correction during the selected date range
Item Trace List	Provides a listing of cheques paid as well as any manually posted items on a certain date. The report does not include returned items and should not be compared to the CFP List Total posted to your business account.
Paid Reconciliation Summary	Contains the accumulated total count and amount of cheques processed by the CFP Service, which have been posted to your CDA (business) account, as well as any adjustments, corrections and returns processed to your CDA account and the CFP Service within the defined date range.
Paid Reconciliation Details	Provides a breakdown of the transactions from the Paid
Item Audit Log Report	Captures details of actions performed by a user for specific date range on an item.
User Account Audit Log Report	Provides audit trail of changes to an Account OR User profile. Report includes the details of changes made (old and new data) as well as the user information of the person making the change. Note: Assists in adhering to internal audit requirements
User Access and Rights Report	Provides user details of assigned accounts and the associated permissions

Reconciling your account

The CFP on-line service is currently being developed to provide you with a variety of reports for download to facilitate your own internal reconciliation process. TD Commercial Banking will notify you when this option becomes available.

You may elect to receive our optional reconciliation service.

Reconciliation Frequency Options

Under the CFP Service, reconciliation is available for the following frequencies:

- Monthly
- Weekly
- Bi-weekly
- Daily
- Weekly plus month-end

CFP Back-up Package

If you receive our optional Reconciliation Service, your reconciliation reports and bank statements (your back-up package) are provided to you within seven to ten business days following either month end or your requested period-end. You can elect to receive your back-up package through one of the following delivery channels:

- Courier - you provide us with your courier name and account number
- Canada Post
- Via a designated TD Branch for pickup

Self-Reconciliation

If you would like to perform reconciliation on your own by downloading the reconciliation reports from the CFP Web, please select the **Help** link at the bottom of any CFP Web screen which will take you to our new Self-Reconciliation Guide. The Guide will explain the reconciliation reports.

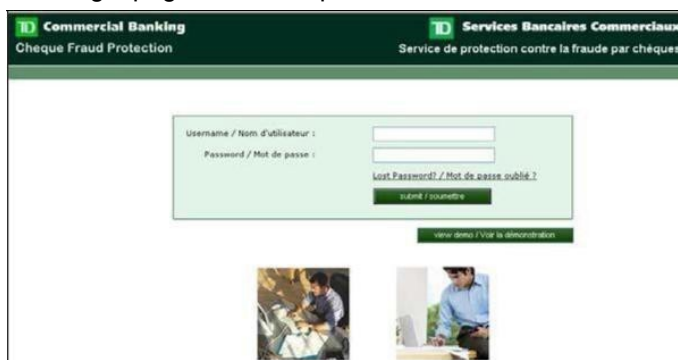
Broadcast Messaging

If we need to provide you with important information regarding our CFP Service, we will do so using our Broadcast Messaging feature. We will post a message on your home page beneath the icons. For example:



Marketing Messaging

If we would like to suggest another complementary product offering, we may do so by displaying one or two clickable image on the login page. For example:



Cheque Image Archive – DVD Rom Service

Cheque Fraud Protection Service provides archived cheque images on DVD ROM. You can access 7 years of cheque images through the on-line service. If you require additional backup of images, you may need to subscribe to our DVD Rom service.

Introducing CheckVision

The Cheque Image Archive - DVD ROM Service provides the ability to retrieve, view and print cheque images of processed items.

The viewer used on the DVD ROM is a readily available product called CSC CheckVision. Using the CheckVision application supplied with the DVD ROM, you can construct queries to search and retrieve cheques. Once retrieved, the cheques can be viewed, exported, batched and printed, providing fast and convenient access to information.

System Requirements

Component	Recommended Configuration
Memory	500MB RAM
Mouse	✓
Hard Disk	50 MB free hard drive space
Operating System	Windows 2000 (or newer)

Overview

In order to use this product, an encryption key library DVD ROM must first be installed to a local or shared disk. Upon profile set up, a onetime DVD ROM will be produced containing a random set of keys unique to one profile. Each regularly scheduled DVD ROM will contain your cheque images, the index data and one of the keys at random from the key library. The DVDs containing images and data can't be viewed if the viewer can't access the correct encryption key. Therefore, it is important the library be installed in such a way that the DVDs will be able to access it to match keys and launch the viewer. If installed correctly, the de-encryption process will be transparent to you.

[Refer to Appendix A for instructions and details regarding the key library.](#)

When installing the application for the first time, the volume of index information for the cheques on the DVD ROM will import automatically. This means that searches and full functionality is available immediately. Once the volumes are imported, all searching, batching, printing functionality is available. Refer to Appendix B for instructions and details on installing the viewer application.

Notes:

1. Detailed information about the CheckVision viewer is available in the user manual which is provided with every DVD ROM and is located at: D:\Installs\Inquiry_Usermanual.pdf. You also have the option to include the manual in the short cut so it's readily available without having to load a DVD ROM.
2. All the windows and keyboard shortcuts are in Appendix A of the user manual mentioned above

Tool Bars

Main Viewer Toolbar

The viewer's toolbar works much the same as most windows-based tool bars.



Search icon - Click on this to perform a search

Screen Navigation icons - First, Previous, Next, Last

Batch icon - Drag and drop cheques into this folder from the results list either one at a time or a selection of multiple items. Select a range of items by clicking on the first item, holding down the shift key and then clicking on the last item. Then drag the items into the folder. Select items individually by holding down the Ctrl key and clicking on only the items you want from the results list. Then drag the items into the folder.

History icon - This button becomes active any time there is history associated with the cheque. A style sheet will display the cheques history once you click on this button. (Refer to appendix C for a sample style sheet)

Cheque Display Toolbar



Open icon – display an image previously saved in a file folder

Save icon - save the current image displayed in another folder

Copy icon – click to copy the entire content of the display window (this will put a copy of the front and the back of the cheque onto the windows clipboard so you can paste it into another document
 Copy Area icon – this will allow you to select the area of interest by clicking and dragging the outline over the area. This will copy the selection only to the windows clipboard so you can paste it into another document.

Print icon – clicking this button will send the print job (image) to the default printer already set up by you. Also printed on the page will be:
 Processing date, Account, Amount, Serial #, R/T and ISN

Print Preview icon - displays what the item will look like printed



Lock/Unlock Window icon – Typically used when viewing more than 1 cheque at a time. Prevents the cheque image from changing when viewing other cheques (refer to “selecting cheques for viewing” section for more detail)

Define/Undefine icon – Saves the current viewing settings and area of interest in the Cheque Display window and applies them to all subsequent images viewed. Pressing the button a second time resets to normal cheque viewing.

IRD Mode icon – IRDs (Image Replacement Documents) are sometimes used in the US rather than physical cheques and the size of the IRDs are smaller than a standard cheque. Using this button when viewing an IRD will display the image in the best resolution and settings for its size.

Front/Back Image icon - Displays the front or the back of the image in the active area of the box. The active area is the last one clicked on. If the cheque box is set up to display both the front and the back at the same time and you click on the front of the cheque then click on the back-image icon, the back side of the cheque will display. You will now see two copies of the back of the cheque.

Rotate Right/Left icon – Rotates the active image left or right

Zoom Out/In icon – Zooms the image in and out (make image larger or smaller)

Reverse Video icon - Reverses the inked image

From this

To this



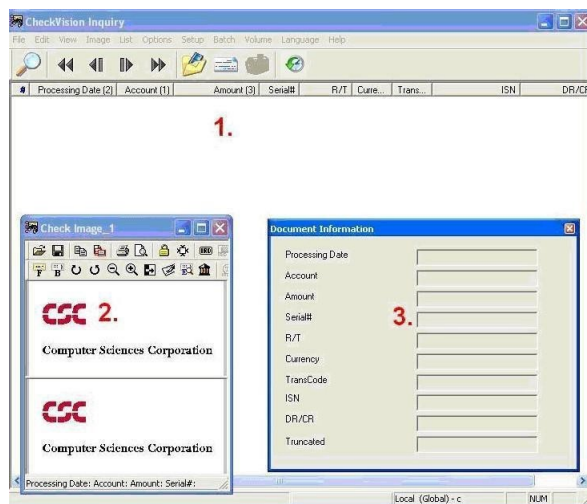
Zoom Signature icon - Zooms into the signature line of the cheque – signature line is pre-determined based on CPA standard cheque specifications.

Zoom Endorsement icon - Zooms in on the endorsement area of the back of the cheque – endorse position is pre-determined based on CPA standard endorsement placement specifications.

Zoom BoFD icon – Bank of First Deposit refers to the Financial Institution where the cheque was first deposited. – BoFD position is pre-determined based on CPA standard placement specifications.

Viewer Screens

The viewer consists primarily of three windows.



Main Viewer Window

- 1) This window is the primary window used within the viewer. From this window, you can view cheque index information, create and maintain batches and volumes as well as configure viewer settings. In addition to the Main viewer window, two other windows will appear when the viewer is loaded.

Cheque Display Window (Check Image_1)

- 2) This window has an interactive tool bar and will display the cheque(s) once you click on the one you want from the search display list. You can minimize or click and drag to adjust the size as well as move it around the screen, or hide (minimize) the window. This window can't be closed.

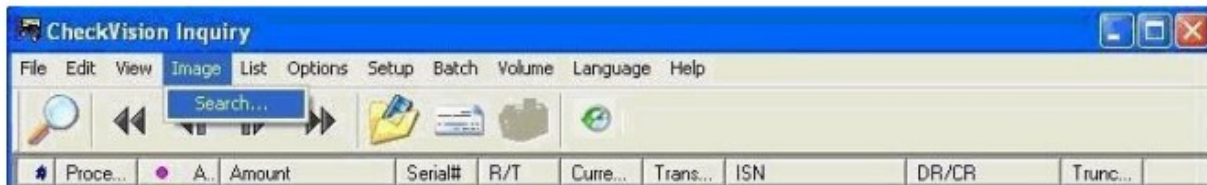
Document Information Window

- 3) This window is used to display currently selected cheque information only. You cannot enter any information into this window. Once a cheque search has been completed, the information regarding any highlighted cheque is displayed in this window. You can click and drag to adjust the size, move it to another position on the screen, hide (minimize) the window or close it completely.

Searching for Cheques

The following section explains how to search for a cheque using the Search Criteria and cheque List Dialogue boxes.

To begin the search the quickest method is to click on the search icon (magnifying glass). You can also click on **Image > Search** to perform the same function.



The Search Criteria window of the viewer contains fields, controls and commands that allow you to search for a number of cheques or a single cheque.

After the search criteria have been entered, you can hit **Enter** or the click the **Retrieve** button to view the search results.

Processing Date:

This is a **required field** for searching items and represents the day the item was captured. The format is YYYYMMDD.

For a broader range of dates or if unsure of the date (s), you can search by 4 digit year only, by changing the operator to **LIKE** (default is Between) and the wild card **% or ***

For example 2007% or 2007* will find all items for all cheques processed with dates beginning with 2007.

Account Number

Search by specified account number or range of accounts for multiple account cheques.

Amount

Search by specified cheque amount or range of amounts for multiple cheques. Using the following format. **E.g.** \$100.00 can be entered as 100.00 or 10000 (The viewer will input the decimal before the last two digits when you enter no decimal point).

Serial

Search by specified serial number of a cheque, or range of serial numbers for multiple cheques.

R/T

Enter your 5-digit branch (transit) #, and TD Bank's Institution # (004). The branch represents the 5 digit transit the cheque is drawn on.

TD Bank's Institution number is always 004.

Currency

Search by entering **CAD** for a Canadian Cheque drawn in Canadian Funds or **USD** for a Canadian or US Cheque drawn in US funds.

Transaction Code (Tran Code)

Search by entering the Transaction code. Since trans codes do not normally appear on the cheque at the time they are printed, assume this field can be left blank. If there are specific Tran codes used by your bank, please obtain that list internally for descriptions. Tran codes, if present are usually encoded on a cheque during physical processing for sorting/categorizing purposes.

ISN

Item Sequence Number is assigned to the cheque at the time it was processed. Each ISN is unique to each cheque.

DR/CR

Search by specified value of Debit or Credit. All cheques are classified as debit items since they are used to debit funds from the account they are drawn on. If the desired result is to see all items for a particular acct and or amt., just leave this field blank in the search.

Truncated

References electronic based processing of cheques.

Y = Item cleared using image of cheque and electronic information N

= Item cleared using information from the physical paper

Search Field Operators

For each search field a number of operators (search values) are available to assist in locating the required cheque (s). Only one operator (value) can be active for a given search field at a given time.

For example, if you receive a weekly DVD ROM and you want to search for a \$100 item that was processed between September 23, 2007 and September 27, 2007, you could use the “**Between**” operator for the Processing date field and the “**Equal To**” in the Amount Field.

To view the available operators for a particular field simple click the operator button located to the right of the field description to list all of the search operators that are available for the field.

Available operators are:

Operator	Description
Equal To	Search for values that match
Between	Search for a range of values using lower and upper values
Like	Search for values that match the pattern specified. The % wildcard is automatically inserted after the character(s) that you enter, and searches for all the values that start with the characters you specified.
Greater Than	Search for values greater than or equal to the values specified.
Less Than	Search for values less than or equal to the values specified.

1. Entry fields are provided for you to enter search criteria. They can be text, numbers or dates depending on the type of field. When a search entry field has an arrow , click the arrow to select from the preset choices.
2. Commands
 - a. **Retrieve** – use to initiate a search
 - b. **Retrieve All** – using this function a Batch can be created. It creates a batch with the items retrieved from the search. (see section on creating a batch for more details)
 - c. **Export ALL**- using this function data can be exported to a different location It exports the data with the items retrieved from the Search (see section on Exporting data for more details)
 - d. **Clear**– use to erase the values from all the search fields
 - e. **Cancel**- use to cancel the search
 - f. **Single Item Retrieval**- Retrieves single item with the search criteria entered if marked.

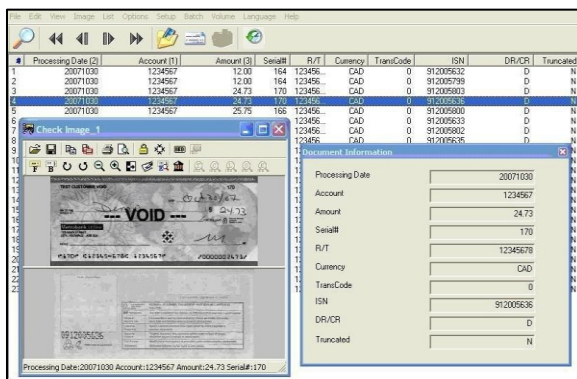
Viewing Cheques/Search Results

Here’s what the results screen looks like after a search. By default, the viewer is set to auto image retrieve so the first image displayed in the window will be the first item that was matched in the search (first item in the results display list).

To display a different image:

- Use arrow keys to highlight another item in the list using the up/down arrow key
- With the mouse, double click on the item in the results list
- With your mouse, Single click on the item in the results list and click the View option from the main window’s tool bar

The Document Information window displays all of the information about the selected cheque, and the Check Image window displays the cheque images.



Working with cheque Images

Enter the required Search criteria, being as specific as possible. The cheque(s) that meet the search criteria will be listed in the inquiry window. Use the scroll bars or arrows on the keyboard to move to a specific cheque in the list. Double clicking on an index will display the image related to that index in the Check Image box populate the data information in the Document Information box if you have this box active.

- First Cheque Inquiry automatically lists the first cheque that matches the search criteria
- Single Cheque When only one cheque matches the search criteria, inquiry automatically opens and displays the image and the data.
- By default Inquiry will have the image set to Auto Retrieval, which can be changed by going to Options > Auto Image Retrieval and unselecting the option.

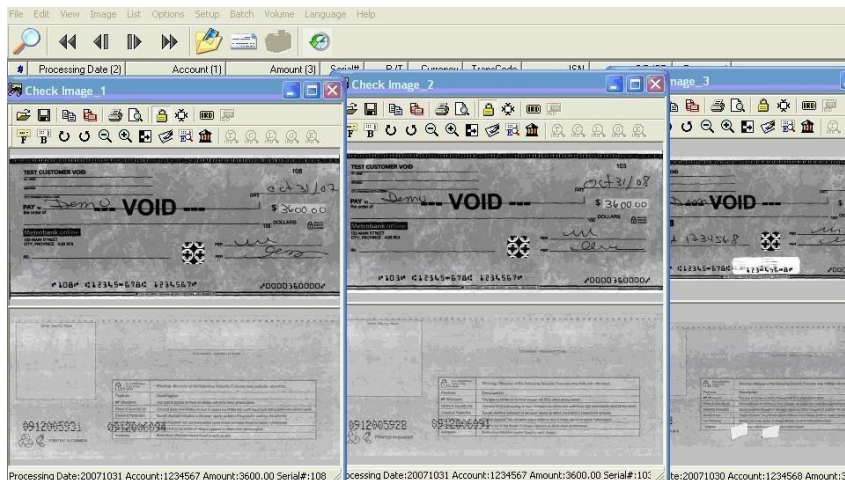
Viewing Multiple Cheques

Inquiry also provides a function for viewing up to three images at a time. Default is set to one. To change this, go to **Options > # of Images** and select from 1, 2 or 3. Click and drag the windows to adjust the size and position on the screen. The changed options will remain that way with every use after that until you change it again.



Locking Cheque Image panes to view more than one cheque at the same time can be done if more than one Cheque Display windows are visible. You can click on the lock/unlock icon to lock the last active viewing pane. The active pane is always the one that is the one last you clicked on.

Example of 3 locked panes.

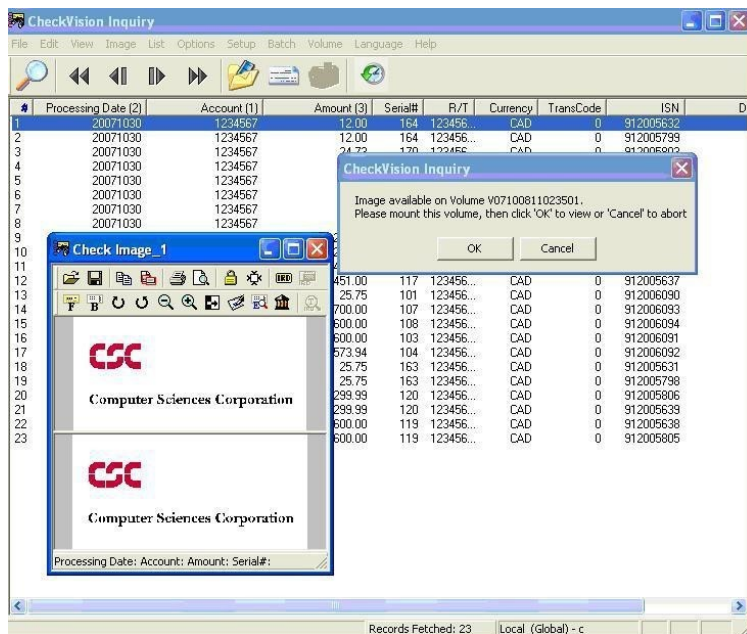


Importing Volumes

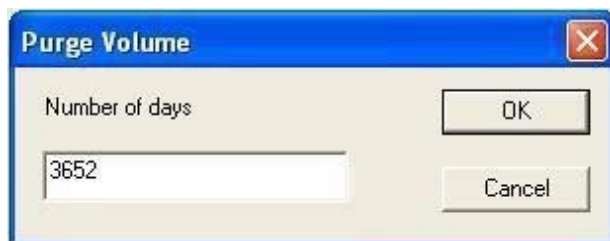
Each time a new DVD ROM is inserted the volume is automatically imported. If for some reason there is a need to import the volume from the DVD ROM or other location, from the menu bar, click on **Volume > Import**. The volume identifier located in the Drives window is the same volume as the one printed on your DVD ROM label. Click **OK** to complete the import.

Cumulative Indexing

As additional DVD ROM volumes are imported, the viewer builds a cumulative index to keep track of what items were located on a particular volume. By default, searches will span the contents of **all** volumes and batches imported for items matching the search criteria. Searches can be run only on specific volumes by going to **Volume > View**, clicking the desired volume and pressing **Select**. To search across all volumes again, press the **Unselect** button on the same screen before running another search. When viewing the search results, you will be told what volume contains the cheque image they are requesting to see if images are not saved to the hard drive.



Note: In order to maintain performance, the viewer is set to purge all volumes older than 3652 days (~10 years) by default. Going to the **Options > Purge Volume** menu and setting a different value can change this setting.



Printing Images

Annotations or Watermarks When Printing

Watermarks

You can add watermarks (such as 'VOID') to cheque images when being displayed and printed by selecting **Options > Watermark** and entering text to be displayed. The text will remain on all images until you remove them.

Annotations

You can add notes or user names to anything being printed by selecting **Options > Footer** and entering the text to be displayed. The text entered will remain on all printed items until you remove them.

Printing One Image

If you click the print icon in the Cheque Display window then that image will go to the printer set up as a default. You can change the default printer by going to **File > Print Setup** and selecting a different printer.

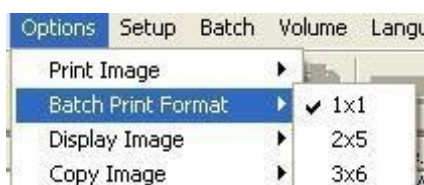


By default the viewer prints the front and backs of cheque images. The default images printed can be changed by going to **Options > Print Image** and choosing fronts or backs or both fronts and backs to be printed. The option selected will persist until you change it.

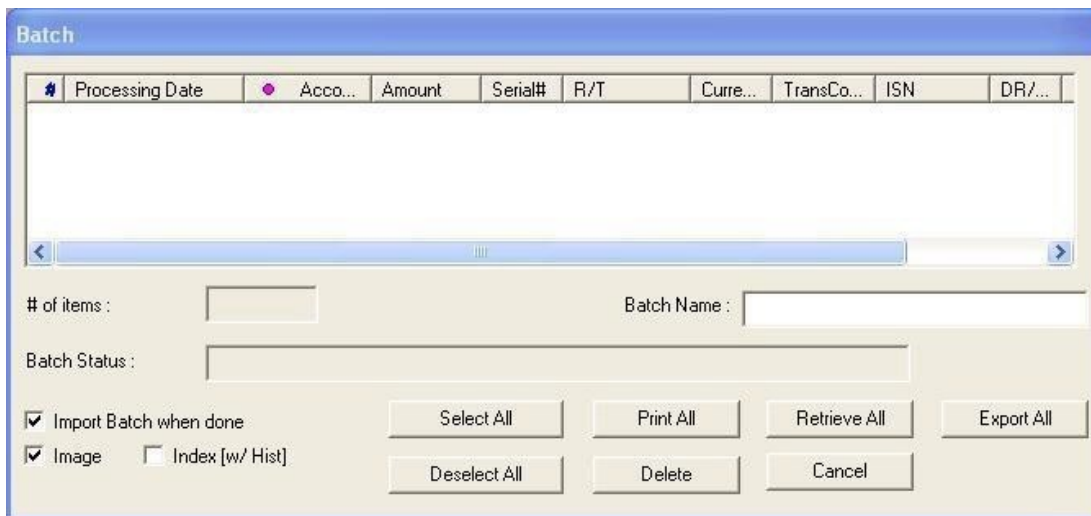
Printing Multiple Images

To Print multiple cheques from the results list in the Main Window follow these steps:

1. Select the number of images to be printed on a page. Go to **Options > Batch Print Format** and select the number of images to be printed per page.



2. In the results window, select the cheques to be printed. Hold down the **Ctrl** key and click on each of the cheques you want to print. Holding **Shift** will select cheques between the last two cheques selected.
3. Go to **Batch > Insert** to move the cheques into the batch. Alternatively, the highlighted cheques can be dragged and dropped on the batch icon (folder).
4. If necessary, move more cheques to the batch from other pages in the results list or other searches.
5. Once you have selected all the cheques to be printed, go to **Batch > Retrieval/Printing**. Alternatively you can click the batch icon (folder).
6. Click **Print All**. The cheques images should now be sent to the default printer.



Printing Index Information

You can print the Index Information by clicking on the Index Only Option. This will print the index information.

Image and Index options are toggles so Index only can not be selected if Image has already been chosen and viceversa.

Saving and Viewing Images

Saving an Image

You can save an image from the Cheque Display window. Click on the **Save** icon and select the directory where to save the image.

Opening an Image

In the Cheque Display window, click the **Open** icon. Navigate to the image to be opened and select open. This will open the saved image in the Cheque Display window

Exporting Data

Exporting is a function used to copy the indexes into a comma separated value (CSV) file along with images (TIFF) and supplementary data to a folder. Export can be done from two different locations:

Export ALL Search Records:

1. Select **Image > Search** or select the search icon (magnifying glass). This opens the Search dialog box. In the Search dialog box enter the criteria to search on and click on the **Export All** button.

2. A confirmation dialog box will be displayed, confirming that you wish to export the items. Click on **OK**.



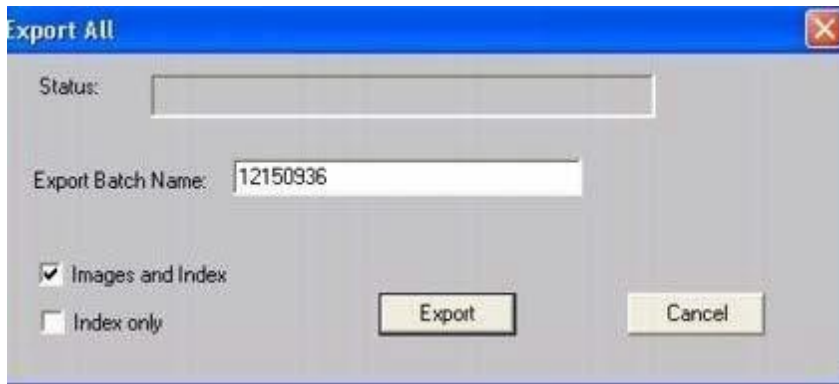
Exporting All Confirmation Dialog Box

3. An Export To Folder dialog box will appear. Click on the arrow button to display a menu of drives, and then click on a choice to select a drive where you want the information to be stored.



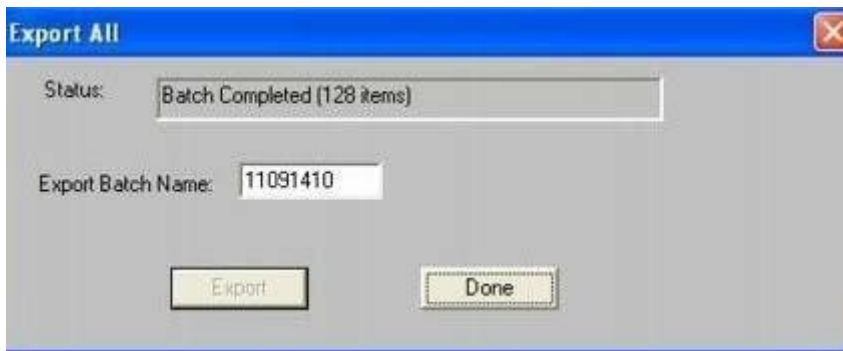
Export To Folder Dialog Box

4. An Export All dialog box will appear displaying the default Export Batch Name. You may use the predefined batch name or enter your own.



Export All Dialog Box

5. The Export All dialog box will show the status of the export in the Status field. Once the export has been completed the Cancel button will change to “Done”. Click on **Done** to clear the dialog box.



Export All Status - Batch Completed Dialog Box

Export from a Batch (Index Only)

To export multiple indexes in to a CSV file, select all the cheque index information you want to export using CTRL. Select all the items you want to export, go to **Batch > Insert**. Another way to do this is to click and drag the items directly into the batch icon (folder). Once all cheques are inserted, click **Batch**

Retrieval / Printing.

To export only the index and supplementary data, select Index [w/ Hist] and then Export ALL.

An Export To Folder dialog box will appear. Click on the arrow button to display a menu of drives, and then click on a choice to select a drive where you want the information to be stored.

Export from a Batch (Index and Images)

To export all the data i.e., indexes, images and supplementary data to a folder follow the steps:

Select all the indexes to be exported using CTRL key. Go to **Batch > Insert**. Another way to do this is to click and drag the items directly into the batch icon (folder). Once inserted you can go to the next page and select all the items in the same manner and insert them into to the batch as well.

Once inserting is completed you can click the batch icon on the toolbar or go to **Batch > Retrieval / Printing**. To export the data, ensure the Image checkbox is checked and select export all.

The Export All dialog box will show the status of the export in the Status field. Once the export has been completed the Cancel button will change to **Done**. Click on **Done** to clear the dialog box.

Creating Batches

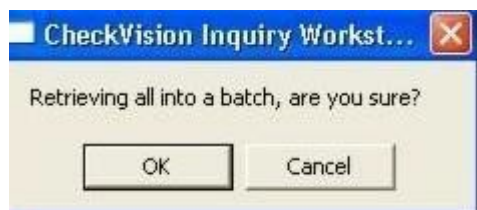
Batches provide a way to logically group, search, save, and print items in bulk. When batches are created, the images and index information are copied to a local drive. The primary advantage of creating a batch is that it can copy the index and image information to the hard drive, eliminating the need to have a DVD ROM inserted to view the images of cheques.

Once a batch is created it can be imported into the volume listing where it will appear alongside other volumes and will behave in a similar way to a DVD ROM inserted in the drive. A batch must be created from a volume already imported. The batch can then be moved and/or otherwise copied for use elsewhere. Batches of index information and images **are not encrypted** on the hard drive.

Create a Batch from Search Window

Follow this procedure to create a BATCH from **Retrieve All** search.

1. Select **Image > Search**. This opens the Search dialog box.
2. Enter Search Criteria to define your search, and then click on the **Retrieve All** button. The Retrieve All confirmation dialog box appears.

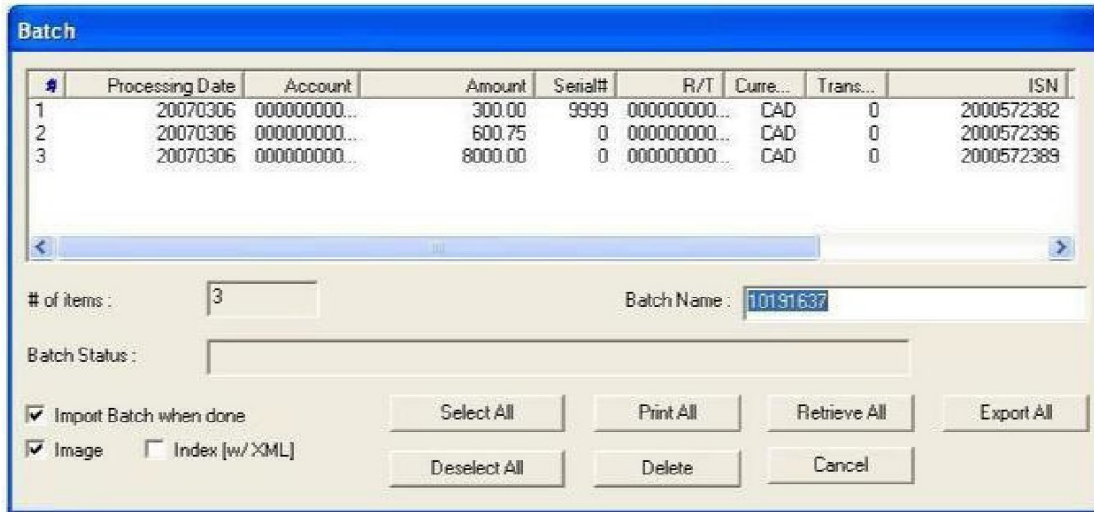


Retrieve All Confirmation Dialog Box

3. Click on **OK**. The Retrieve All dialog box appears. Make the appropriate entries and selections in the Retrieve All dialog box, and then click on the **Retrieve** button to proceed with the search.
4. The Status field indicates that the system is retrieving data from the source. You can click on **Cancel** to stop retrieval in progress. Once retrieval has been completed, the **Cancel** button label changes to **Done**. Select **Done** to close the dialog box. All items matching the search criteria are brought into a batch.

Create a Batch by Selecting Items (Index and Images)

1. To batch multiple items, select all the cheques and go to **Batch > Insert**. Another way to do this is to click and drag the items directly onto the batch icon (folder). Once inserted you can go to the next page and select more items in the same manner and insert it to the batch.
2. Once all items are inserted, click the batch icon on the toolbar to review all the items inserted.
3. To retrieve the images, indexes and supplementary data to a batch, select the **Image** checkbox and then click on **Retrieve All**.



4. The Retrieve All confirmation dialog box will appear. Select **OK**.
5. Once retrieval has been completed, the **Cancel** button label changes to Done. Select **Done** to close the dialog box.

Create a Batch by Selecting Items (Index only)

Follow the same procedure as above except on step 3, ensure that the Index [w/XML] checkbox is selected instead of the Image checkbox before proceeding.

Importing a Batch

Once batches are created, they must be imported to the volume listing to be included in searches. One method of importing a batch is to select the **Import Batch when done** checkbox while creating a batch.

To view currently imported batches, select **Volume > View** to view all imported volumes. Batches will appear alongside volumes. The format for the Volume ID for batch is **DYYYYMMDDHHMMSS**.

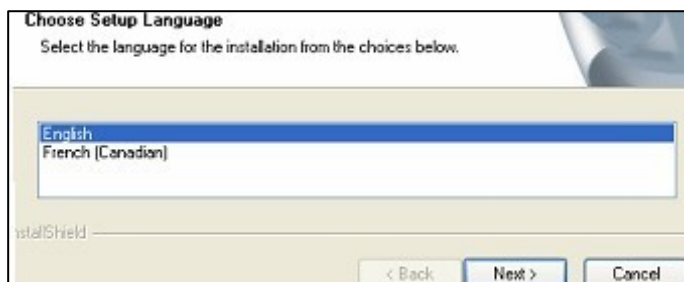
If the **Import Batch when done** checkbox is not selected when a batch is created, then the batch can be imported later. To import a batch, navigate to the **Batch > View** menu, highlight the desired batch and select **Import**. Click **Ok** once the batch has been imported. The batch will now appear as one of the imported volumes.

Appendix A - Installing the Encryption Key Library

Prior to installing the CheckVision application, please ensure the key library is installed.

Note: If your P.C. has auto run activated the screen will automatically boot up to step 4.

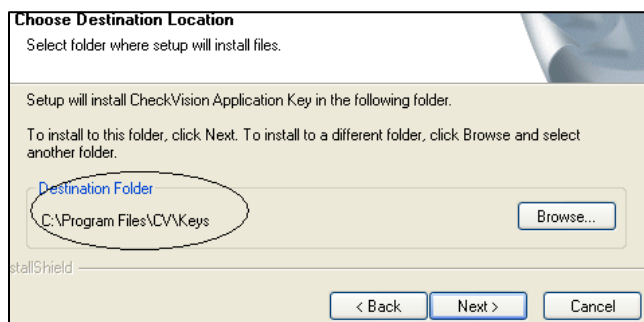
1. Insert the DVD ROM in your PC's DVD-ROM drive.
2. Select the **Start** button at the lower left corner of your screen.
3. Select **Run**. Type **D:\installs\setup.exe** and select **OK** where "D" is the drive letter of the DVD ROM. Alternatively, you can press the **Browse** button, highlight the setup file indicated above and press **Open**.
4. Select the language to be used, then click **Next>**



5. Continue with the install wizard. **Click Next>**



6. Confirm that the Destination Folder is C:\Program Files\CV\Keys. It is recommended to use the default location. (If you wish, you may select another folder to install to by selecting the browse button.). Click **Next>** to continue.

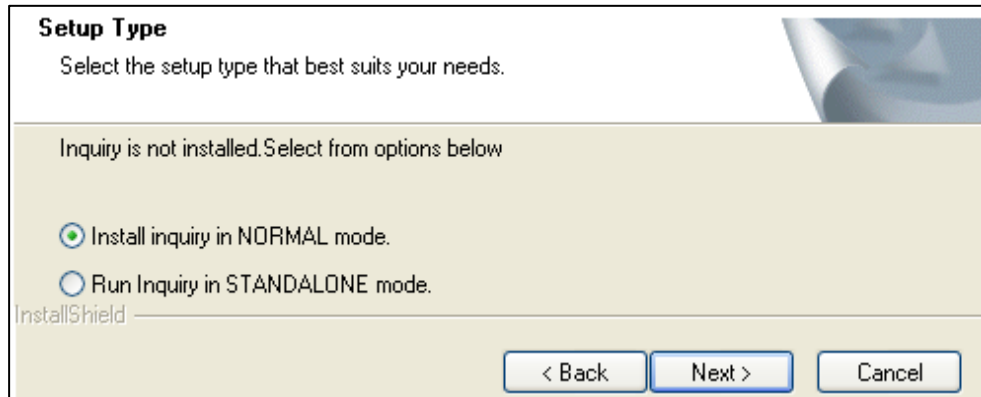


7. The CheckVision Application Key will automatically install, click **Finish** to complete the install.

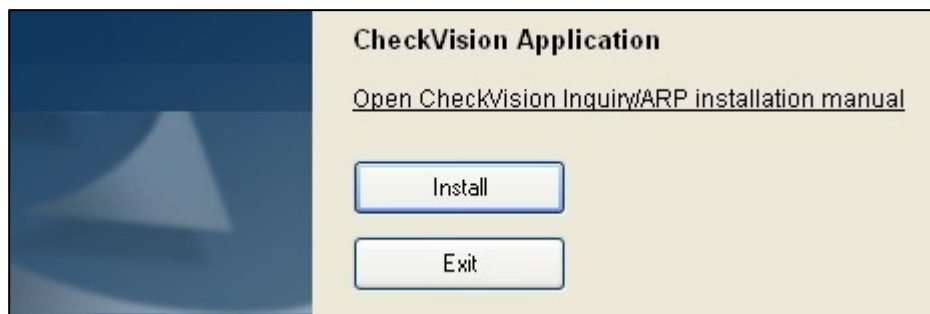
Appendix B - Installing the CheckVision Application

Note: If your P.C. has auto run activated the screen will automatically boot up to step 4.

1. Insert the DVD ROM in your PC DVD ROM drive.
2. Select the Start button at the lower left corner of your screen.
3. Select Run. Type D:\Installs\setup.exe and select OK where "D" is the drive letter of the DVD ROM. Alternatively, you can press the Browse button, highlight the setup file indicated above and press Open.
4. Select the language to be used, then click Next>
5. Select Install Inquiry in Normal mode (default). Click Next>.

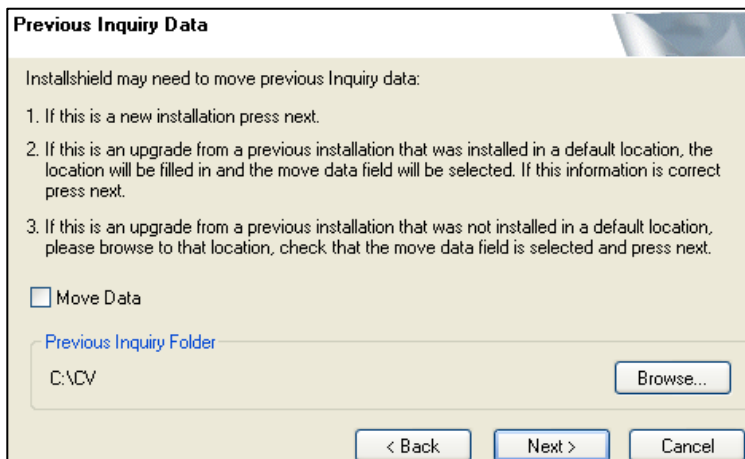


6. Follow the prompts of the Install Shield Wizard: You will also be provided a chance to view the CheckVision Inquiry/ARP Installation Manual for detailed installation instructions by clicking on the provided link. Click Install to continue with the installation.



7. Choose the destination folder to install the application. The default location is C:\Program Files\CV. It is highly recommended to use the default location. (If you wish to install to another location, use the browse button to change the install elsewhere)

8. If this is a new installation click **Next>**



Previous Inquiry Data

Installshield may need to move previous Inquiry data:

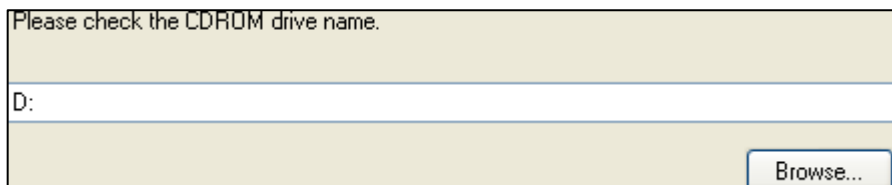
1. If this is a new installation press next.
2. If this is an upgrade from a previous installation that was installed in a default location, the location will be filled in and the move data field will be selected. If this information is correct press next.
3. If this is an upgrade from a previous installation that was not installed in a default location, please browse to that location, check that the move data field is selected and press next.

Move Data

Previous Inquiry Folder
C:\CV Browse...

< Back Next > Cancel

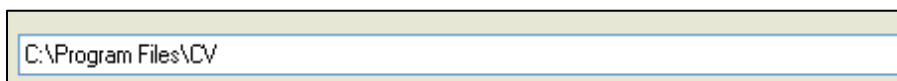
9. Please check the DVD ROM drive name. If your ROM drive is different than the default, press. Browse and select the correct drive name



Please check the CDRUM drive name.

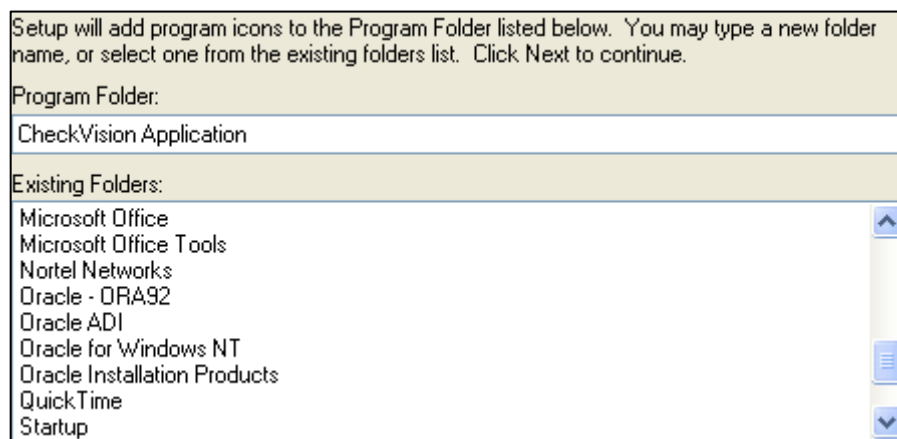
D: Browse...

10. Choose the directory path for the Master Database. The default location C:\Program Files\CV is recommended. Click Next>



C:\Program Files\CV

11. Select a Program Folder to install. The default folder name CheckVision Application is recommended. Click Next>



Setup will add program icons to the Program Folder listed below. You may type a new folder name, or select one from the existing folders list. Click Next to continue.

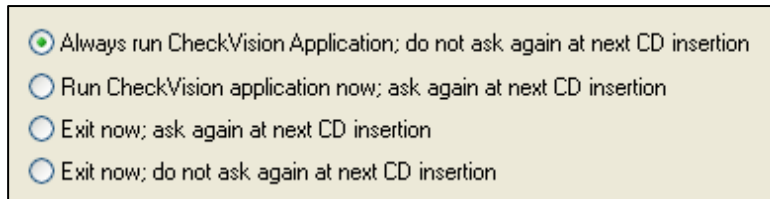
Program Folder:
CheckVision Application

Existing Folders:

- Microsoft Office
- Microsoft Office Tools
- Nortel Networks
- Oracle - ORA92
- Oracle ADI
- Oracle for Windows NT
- Oracle Installation Products
- QuickTime
- Startup

12. Select the shortcuts to be installed. It is recommended that at least one of the options are selected. Click Next>

13. Select the desired behavior whenever an Inquiry DVD ROM is inserted. Depending on what option is selected, the appropriate files will be copied to the hard drive during installation. Click Next>.



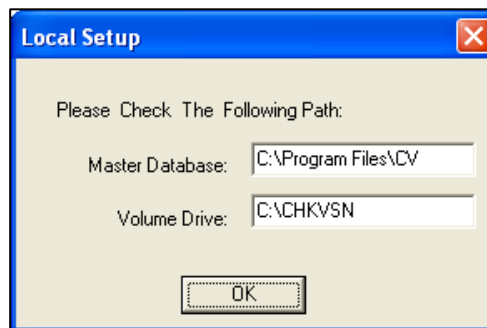
A screenshot of a software installation dialog box with a light beige background and a thin black border. It contains four radio button options for handling CheckVision applications during CD/DVD insertions. The first option is selected, indicated by a filled green circle.

- Always run CheckVision Application; do not ask again at next CD insertion
- Run CheckVision application now; ask again at next CD insertion
- Exit now; ask again at next CD insertion
- Exit now; do not ask again at next CD insertion

14. If the viewer doesn't automatically detect the location of the key library, it may ask you to indicate where it can be found. If so, identify the location of the key library. The viewer will now be installed as per the setup instructions. After the installation is finished, it will import the volume located on the DVD ROM.

Appendix C – Setting up CheckVision for Local or Shared access

1. On your workstation make a folder in C:\ where you will copy all the data from the discs i.e. C:\CHKVSN
2. Make sure you have already installed the key to your workstation.
3. Go to My Computer and go to the folder you have created to store the data (i.e. C:\CHKVSN) Open My Computer a second time so that you have two windows open. Insert a data disc into your drive. Go to the second window of My Computer and explore the CD/DVD drive (usually D:\). Click on Select All. Hold down the CNTL key and click on the Installs folder so that it becomes unselected. Right click on one of the selected folders and select copy.
4. Go to the other My Computer window that is open in the folder you have created where you will store the volumes. Click on File, New, Folder and create a new folder to copy the data to. Name it according to the month/year (i.e. OCT09) or you can name it using the V number that appears on the face of the disc so you can correlate the folder to the physical disc. Once you have created the folder open it up in My Computer. Right click and select Paste. This will paste the data from the disc to the workstation.
5. Remove the disc from the drive
6. Go to Start/Programs/Checkvision Application/Checkvision Inquiry to start the viewer.
7. Click on Setup, Local. The default for the Volume Drive is your CD/DVD drive, usually D:\. Change the path of the volume drive to match the location that you created on the workstation to store the volumes. Click on ok.



8. Click on Volume, Import. Click on the name of the folder that you created for that specific disc (i.e. OCT09, V090403123123432 etc.). Then click OK. This will import the volume. It will list the actual volume ID that appears on the face of the disc when it does the import.
9. When you click on the magnifying glass icon it will automatically list all volumes that have been imported as it stores the information in a cumulative index. Because you have stored the items locally you should see the image for any item you do a search on. If you cannot retrieve an image you can go to Volume, View and highlight a specific volume you want to work on. Click on Select. Any searches you do will automatically only be done on the volume you have selected. You can unselect a volume at any time and select a different volume by going to Volume, View. You should be able to view all items though since they are stored locally.
10. To set up to a network share in step one you need to create a folder on a shared drive and have the user map that drive to their workstation in My Computer. ie Z:\CHKVSN. When they get to step 7 they need to change the Volume drive to the mapped drive (ie Z:\CHKVSN). Repeat step 8 and 9.

Appendix D - History (Supplementary Data) Style Sheet

Below is an example of what cheque history (supplementary data) will look like when opened using an XML compatible browser.



Supplementary Data

ECP Transaction:

<u>BwuUe Deli-veri.H.P.Ora</u>	<u>BwuUe Recie.vUtaOr?</u>	<u>BwuUe. Rerum.RT</u>	<u>BwuUe. Forn.'Ud Date</u>	<u>ECE ISN</u>
000301010	000001003	00001-999	20060303	123123123123

Automated Return:

<u>Ind</u>	<u>Rerum.RT</u>	<u>BOFD Deposit Accral.Ult</u>
I	00001-999	12345678901234567
2,	00002.-999	12345678901234568
3	00003-999	12345678901234569

Representation:

<u>Indicator</u>	<u>First PresentmentDate</u>	<u>First PresentmentISN</u>	<u>First Rerum. Reason</u>
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Suspense Account:

<u>SwpellSe RT</u>	<u>SwpellSe Ac:coUJtt</u>	<u>SwpellSe Serial</u>
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Endorsement:

<u>ll. l::/lu</u>	<u>User Field</u>	<u>BaxkRl'</u>	<u>BaxkDate</u>	<u>Baxk ISN</u>
I	up to 15 chus	12345-010	20060303	123456789012.
2,	up to 15 chus	12345-011	20060303	123456789013

Appendix E – Uninstalling the CSC Software

Uninstalling the Encryption Key Library

1. Click the Start menu and select Control Panel.
2. Select Add or Remove Programs.
3. Select Checkvision Application Key and press Remove.
4. A prompt may appear asking if you would like to remove the selected application and all its features. Select Yes.
5. When completed, select Finish.

Uninstalling the CheckVision Application

1. Click the Start menu and select Control Panel.
2. Select Add or Remove Programs.
3. Select Checkvision Application and press Remove.
4. A prompt may appear asking if you would like to uninstall the CheckVision application. Select Yes.
5. When completed, select Finish.

Removing Backup Files

1. Click the Start menu and select Run.
2. In the Open box, type the word Explorer and click OK
3. Navigate to the path where the application and database were installed too. There should be two folders called CV and CVBACKUP. By default, the paths are C:\Program Files\CV and C:\Program Files\CVBACKUP
4. Select each folder and press the delete key. If prompted and you want to move the folder and contents to the recycle bin, select Yes.

Frequently Asked Questions (FAQs)

Encryption Keys

When will I get my key library?

As part of the enrolment process the customer will receive a welcome letter by email advising the profile has been set up and a key library is on its way. It then becomes the customer's responsibility to contact the Implementation Manager who sent the email and advise the key library was received.

What happens if I lose the Encryption key library or it becomes corrupted?

The original key library will be burned onto a new DVD ROM along with a new set of keys. This will allow you to still access DVDs with the lost or corrupted keys. All new DVDs produced after the replacement key library is issued, will only use the new set of keys. All DVDs will be accessible.

What if I get my first DVD ROM before I get the key library?

Contact internal support groups first who may be managing the security of the DVDs as they may have already installed the DVD ROM. If you are certain that the library has not been received your DVD ROM cannot be accessed, contact the Cash Management Support at 416 982-4567 or 1-800-668-7328, 8 a.m. - 8 p.m. ET (English), or 1-800-567-4455, 9 a.m. - 5 p.m. ET (French) for follow up.

Making Copies

Can I copy the DVD ROM to my hard drive?

Yes, the DVD ROM can be copied to your hard drive as long as it meets minimum PC workstation requirements.

Can I make copies of the DVD ROM and the key library?

Yes, if you have a DVD burner you can make complete copies.

DVD ROM Storage Capacity

How many images fit onto a DVD ROM?

Up to 100,000 cheques fit onto one DVD ROM (100,000 fronts and 100,000 backs) for a total of 200,000 images

Support for DVD ROM

If I lose or have my DVD ROM corrupted, how far back can you create a DVD ROM?

Seven years on a best effort basis, or to the date the Image Archive was originally put in place.

How do I get software support should my DVD ROM fail to load?

Contact the Cash Management Support at 416 982-4567 or 1-800-668-7328, 8 a.m. - 8 p.m. ET (English), or 1-800-567-4455, 9 a.m. - 5 p.m. ET (French) for assistance.

Using the CSC Software

I've inserted the DVD ROM but the cheques don't appear when I search for them.

There can be many reasons why cheques are not appearing as expected from search results. Following these steps should resolve a large portion of problems.

First, use less restrictive search criteria to ensure the items are not inadvertently being filtered out. Ensure that the volume has been imported. Go to Volume > View and verify the expected volumes are imported.

If the volume has been imported, make sure it has been selected or unselect any previously selected volumes. (Unselecting a volume will ensure that **all** volumes and batches listed will be part of any search criteria) This can be done from the Volume > View menu and pressing 'Unselect' if it is available.

How do I load subsequent DVD ROM once the initial DVD ROM has been loaded?

After removing the initial **DVD ROM**, insert the subsequent **DVD ROM** (s), and the volume will be automatically imported and will prompt you if the volume was imported already

Maintenance and General usage

What is the best way to handle and store a DVD ROM?

A DVD ROM should always be handled by grasping its outer edges, center hole, or center hub clamping area. Avoid flexing the DVD ROM or exposing it to direct sunlight. DVD ROMs should be stored in plastic "jewel" cases rather than sleeves as cases do not contact the DVD ROMs' surface and generally provide better protection against scratches, dust, light, or rapid temperature changes. Once placed in their cases, keeping them in a closed box, drawer or cabinet can further protect DVD ROMs.

What is the shelf life of a DVD ROM?

The shelf life is conservatively estimated between 3 and 10 years. Excessive heat, direct sunlight or humidity may impact the life expectancy of the DVD ROM.