Cheque Fraud Protection
Positive Pay

User Guide

July 2019

Version 5.91

TD

Contents

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.
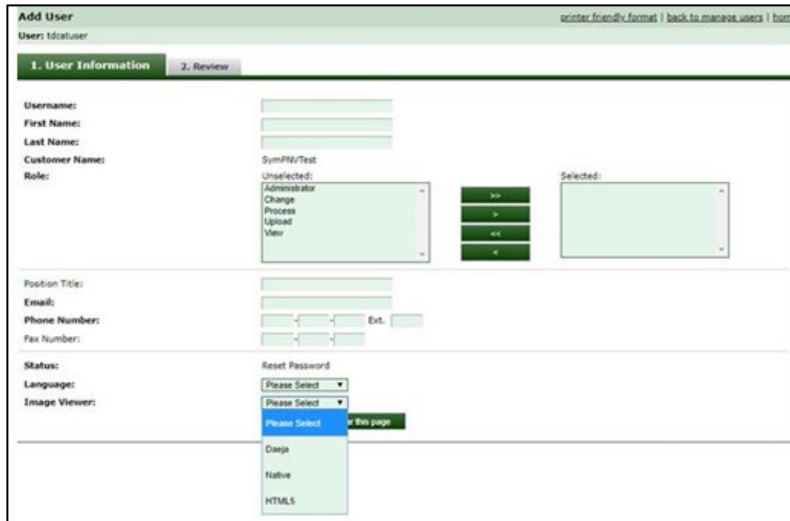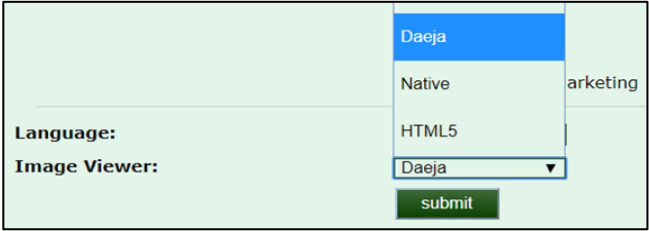
Modify Image Viewer setting while the user is logged on

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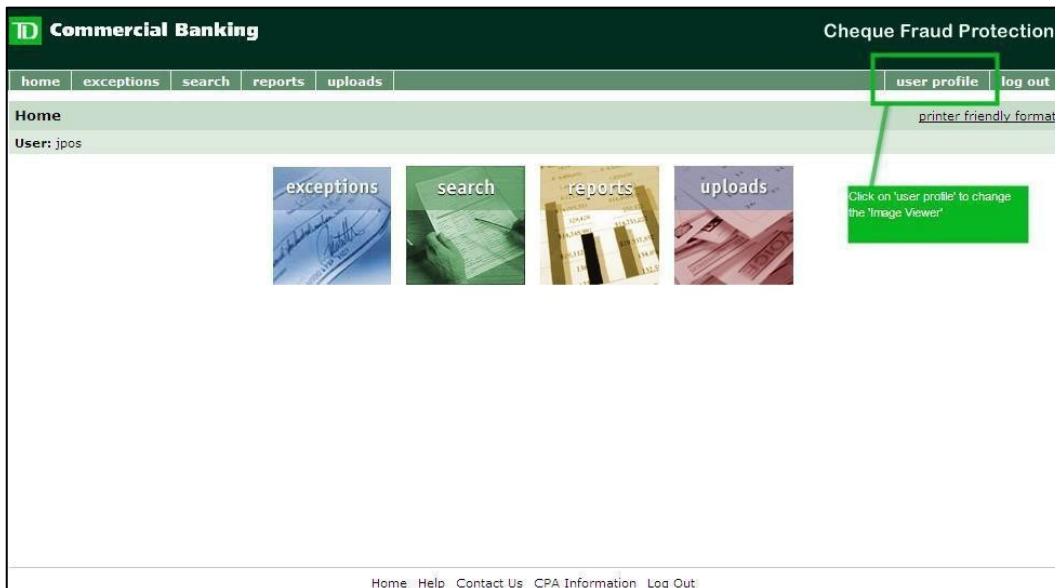
2) From the User Profile page, select an Image Viewer type from the dropdown and click Submit.

	Daeja
	Native ...arketing
	HTML5
Language:	
Image Viewer:	Daeja ▼
	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.

home	exceptions	search	reports	uploads		user profile	log out

User Profile   printer friendly format | home

User: jpos

Profile Updated

Thank you. Your profile has been updated.

Positive Pay Service

Overview

On each day that you issue cheques, you transmit to us an Issued Cheque File by 10:30 p.m. ET containing details for each cheque issued by you since the previous business day.

Alternately, you may create an individual issue record for each cheque issued by you since the previous business day via the on-line CFP Service.

If you transmit an Issued Cheque File to us, we will provide you with an e-mail notification that we have received the file and uploaded the details of the issued cheques to the on-line CFP Service. If we reject any issued cheques for any reason we will instruct you to access the on-line CFP Service to
view your Issued File results.

We will compare all presented cheques to your issued records. For Positive Pay Service, we compare each presented cheque against the serial number and amount in your issued record. For Payee Match Service, we also compare the payee name on the presented cheque against the payee name provided in your issued record.

Any presented cheques that do not match your issued cheque information will be presented to you as exceptions. Exception cheques will be available for your review by 9 a.m. ET via the on-line CFP Service. We will send you a courtesy e-mail around 10:30 a.m. ET to advise you that:

- There were no exception cheques (if your CFP account is subscribed to receive a 'null' e-mail)
- There are exception cheques that still require your pay or no pay decision
- There may be cheques returned since our last e-mail
- There may be cheques that we were not able to return since our last e-mail (recourse may have been lost or the item's amount may have been misread by the system so only needed to be adjusted and not returned)

You can opt to have Post-Dated and Stale-Dated cheques presented as exceptions (with applicable fees). Normally, Post-Dated and Stale-Dated cheques clear without an exception.

Positive Pay Service Flowchart
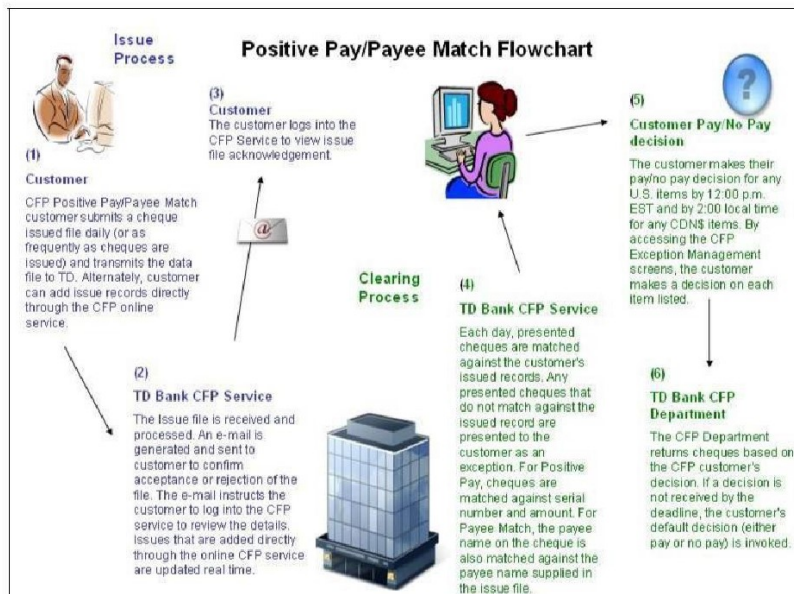
Pay/No Pay Decision

For each exception cheque, you will access the on-line CFP Service exception management screen and instruct us by the notification deadline either to pay or not to pay the exception cheque. If you choose not to pay an exception cheque, you must select the appropriate reason for non-payment. If we do not receive your instructions on an exception cheque by the notification deadline, we will revert to your default instructions and either pay or return the exception cheque according to your instructions. You advised us of your default decision in your Cheque Fraud Protection Service Schedule.

Notification Deadline

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

U.S. Dollar cheques – 12:00 p.m. ET

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 change*

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.

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 first being the identification digit.

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.

Payee Name Verification

If you subscribe to Positive Pay Payee Match, you will need to ensure that the payee name on your cheque is in the correct position to be read by our Payee Name Verification engine. Please use the following Optical Character Recognition (OCR) Guidelines to maximize the readability of the payee name.

Fonts

- Font should be at least 10 points in size.
- Fonts should be fixed pitch.
- Fonts should NOT be in **bold** or *italics*.
- When the payee name is printed in all upper case instead of mixed case, we have noticed an improvement in OCR quality.
- The following fonts are known to be successful with the OCR process:
    - Arial
    - Century Schoolbook
    - Comic Sans MS
    - Courier
    - Courier New
    - Gaudy Old Style
    - Georgia
    - Helvetica
    - Microsoft Sans Serif
    - Tahoma
    - Times New Roman
    - Veranda
- The following fonts are known to cause OCR errors:
    - Agency FB
    - Garamond
    - Bradley Hand ITC
    - Monotype Corsiva

Print Quality

- The payee name MUST be in machine print (not hand print).
- The payee name should be printed on a laser printer (not dot matrix).
- The ink used to print the payee name should be black (not coloured).

Background

- The background of the cheque should be light in colour, to create sufficient contrast between the payee name and the background.
- The background of the cheque should be free of any images or dark gradients that would interfere with the reading of the payee name.

Layout

- The payee name should be left aligned.
- The spacing in between payee name lines should be even.
- Each word in the payee name should be separated by only one space (no more).
- No other elements, such as the amount field, signatures, or the field label ("pay to the order of") should come within half an inch of the payee name.
- The first line of the payee name should start about three-quarters of the way down the cheque, and the left edge of the payee name should be about 0.75 inches from the left edge of the cheque.

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

Issued Cheque File Information

- As a Positive Pay customer (if you choose the file transmission option), issued cheque information will need to be communicated to TD Bank via electronic transmission.
- If you subscribe to the Payee Match Service, ensure that you have entered the payee name in the Issued Cheque File exactly as it appears on the actual cheque to avoid any unnecessary exceptions.

Pre-implementation setup on your company's and TD's system is required so that transmission can take place. Before you can send live files, your transmission files must pass the CFP compatibility test. Testing ensures that your data records are formatted to our specifications and can be processed through the CFP System. Testing is completed in approximately 5 days.

You should retain backup files of your previous and current records. If an Issued Cheque File is lost, or otherwise cannot be processed you may be requested to re-transmit your backup file for processing.

This section:

- Details the processes involved in sending CFP files by Mainframe and/or Web Business Banking File Transfer Service.
- Provides the format for your mainframe header record if you choose to send mainframe transmissions to TD
- Provides a sample of the e-mail notification you will receive when we process your file
- Provides formats for your CFP Issued Cheque File

Mainframe File Transmissions:

If you intend to transmit your Issued Cheque File to us via mainframe transmission, you will be required to complete a transmission schedule. This schedule tells us when you will be sending your Issued Cheque Files. Schedule your input transmission so that it is received no later than 10:30 p.m. ET.

Logical File: A *Logical File* consists of one header record, one or more data records and one trailer record.

Physical File: A *Physical File* is one transmission to us and may consist of several logical file. If sending multiple logical files, each file must immediately follow the previous trailer record. Do not separate files by blank records.

For mainframe file transmission, you must put a transmission header record on each mainframe file. This record provides us with customer and application information and *it must be the first record on each of your 'host-to-host' (mainframe) transmissions.*

Your mainframe file will be rejected before it gets loaded to the CFP Service if the:

- Header record is missing
- Application identifier (FRS) is invalid or missing

If your file is rejected at this stage, no e-mail acknowledgement advice will be produced. If you have a transmission window assigned, and no file has been received by the end of your secondary window, you will be contacted. If your transmission was not scheduled, you will not be contacted.

Transmission Header Record Format

Field No.	Character Position	Length	Type[1]	Content	Explanation/Value
01	1 - 5	5	A	$$ADD	always **$$ADD**
02	6	1	A/N	spaces	filler (reserved)
03	7 - 9	3	A	ID=	always **ID=**
04	10 - 14	5	A/N	customer number	Communication customer number, assigned by TD Bank
05	15 - 17	3	A	application identifier	always **FRS**
06	18	1	A/N	spaces	filler (reserved)
07	19 - 26	8	A	batch ID	always **BATCHID**
08	27	1	A	single quote	always
09	28 - 42	15	A	customer short name	agreed upon by you & TD
10	43	1	A/N	spaces	filler (reserved)
11	44 - 51	8	A	password	8-char. Password assigned by TD
12	52	1	A	single quote	always
13	53 - 80	28	A/N	spaces	filler (reserved)

[1]Valid Data Types: A= alpha characters (A – Z); N= numeric characters (0 – 9); A/N= alphanumeric characters (A – Z; 0 – 9)

Sending Your CFP Issued Cheque File Using Web Business Banking

The following is an overview of how to upload a CFP Issued Cheque file to TD Commercial Banking for processing via Web Business Banking File Transfer Service. For complete instructions on how to upload 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.

3. Click on **Send File** from the left vertical menu to display the **Send File**.

4. Select **Cheque Fraud Protection Service** from the Service drop-down menu.

5. Select the appropriate file description from the Service Description drop-down menu.

6. Click on the **Continue** button to open a file transport service window which will allow you to specify the name of the file you are sending.

7. Click on the **Browse** button and highlight the file you wish to send. Click the **Open** button.

Note: You can also type the name and full path directly into the file name text box.

8. Click on the **Send to Bank** button to begin the upload. The status bar at the bottom of your browser window will show the upload progress. Once the upload is complete, a confirmation message will be displayed.

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

Note: To ensure that your file has been processed successfully, please refer to the on-line CFP Issue File Search screen

Issued Cheque File Consolidated E-mail Advice

When you send a CFP Issued Cheque File transmission to us, we will send a bilingual e-mail advice within approximately one hour to designated e-mail addresses to advise that we have received your file and uploaded the details of the issued cheques to the on-line CFP service. Please note that the e-mail advice may be sent to a maximum of five e-mail addresses. We recommend that you create a group e-mail address. This consolidated e-mail will report on all positive pay CFP accounts in a profile for which an issue file has been sent in the past hour.

If we reject an issued cheque the e-mail will instruct you to access the on-line Issue File Search screens for details.

Subject : Issued File Confirmation/Confirmation de fichiers de chèques émis

One or more records from the Issued File(s) with the following identifier(s) has not been loaded. Please login to the Cheque Fraud Protection system and view the Issued file for further details.

Issued Files Affected   CFP
Account 1500000   2000

All records from the Issued File(s) with the following identifier(s) have been loaded. No

action is required. Issued Files Loaded   CFP Account
1400000   1000

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).

Un ou plusieurs enregistrements du fichier de chèques émis comprenant les identifiants suivants n'ont pas été téléchargés. Veuillez accéder au système de protection contre les fraudes par chèques et consulter les fichiers de chèques émis pour obtenir plus de détails.

Fichier de chèques émis   Compte SPFC
touché 1500000   2000

Tous les enregistrements du fichier de chèques émis comprenant les identifiants suivants ont été téléchargés. Aucune mesure n'est requise.

Fichier de chèques émis   Compte SPFC
téléchargé 1400000   1000

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).

Sample e-mail advice:

Note: *If you do not receive an email notification within one hour of sending your file call our 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) to advise them. In the interim, you can perform an Issued File Search to see if we have received your file. Similarly, if your file does not appear in the CFP System, please call our Cash Management Support so we can check if your file was rejected prior to loading into the CFP service.*

Issued Cheque File Processing Timelines

We process Issued Cheque Files hourly according to the following timetable:

File Upload Time	Approximate e-mail advice delivery time
7:00 a.m.	7:10 a.m.
8:00 a.m.	8:10 a.m.
9:00 a.m.	9:10 a.m.
10:00	10:10 a.m.
11:00	11:10 a.m.
12:00	12:10 p.m.
1:00 p.m.	1:10 p.m.
2:00 p.m.	2:10 p.m.
3:00 p.m.	3:10 p.m.
4:00 p.m.	4:10 p.m.
5:00 p.m.	5:10 p.m.
6:00 p.m.	6:10 p.m.
7:00 p.m.	7:10 p.m.
8:00 p.m.	8:10 p.m.
9:00 p.m.	9:10 p.m.
10:00	10:10 p.m.
11:00	11:10 p.m.

e.g. You submit your Issued Cheque File at 8:30 a.m. We upload your Issued Cheque File at 9:00 a.m. At approximately 9:10 a.m. you will receive your e-mail advice.

CFP Issued 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 sending the file through Web Business Banking File Transfer Service or via mainframe.

The Payee Name in the Issue File must be an exact match to the Payee Name on the issued cheque or else an exception will be presented.

CFP Issued Cheque File Format

Header Record:

Position	Description	Type[1]	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[2]	A/N	30	ABC Company Ltd
49 - 56	File Date (yyyymmdd)	N	8	20071231
57 - 61	Reserved	A/N	5	Filled spaces
62 - 69	File Creation Number	A/N	8	ABC12345[3]
70 - 78	Reserved	A/N	9	Filled spaces
79	Version Flag	A/N	1	**1** indicates 40-byte payee name[4]
80	Header Flag	A/N	1	**N** indicates 5-digit CFP number

Data Record:

Position	Description	Type	Length	Sample Value
1	Record Type[5]	A	1	**I** /**S** /**V** upper case
2- 11	Serial Number	N	10	12345
12- 23	Amount	N	12	000000010000 (=100.00) *NOTE: although this field allow for 12 characters, the maximum allowable amount for clearing purposes is 99,999,999.99.*
24 - 31	Issue Date (YYYYMMDD)	N	8	20071231
32 - 40	Reserved	A/N	9	Filled spaces
41 - 80	Payee Name[6] (see note)	A/N	40	Roy Smith[7]

Trailer Record:

Position	Description	Type	Length	Sample Value
1	Record Type	A	1	Always **T** upper case
2 - 10	Total Data Records	N	9	000000001
11 - 23	Total Amount	N	13	0000000010000 (100.00)
24 - 80	Reserved	A/N	57	Filled spaces

[1] Valid Data Types: A = alpha characters (A –Z); N=numeric characters (0-9), A/N = alphanumeric characters (A-Z; 0-9)

[2] Supplied by you (TD recommends you use your short name)

[3] File Creation Number – increment by one (1) for every subsequent file for each CFP account number.

[4] Due to limitations in the ANSI Standards, if you subscribe to Payments Consolidation, you can only choose a 25-character payee name file option in which case this field would be space-filled.

[5] Valid Record Types: I = Issue, S = Stop, V = Void

[6] The Payee Name in the Issue File must match the Payee Name on the cheque. For example, if an issue record contains a Payee Name of 'John Smith' and the cheque contains a Payee Name of 'Smith, John', an exception will be presented.

[7] French language characters will be accepted but may not display correctly on the CFP Web. If an exception is raised for a French character, please 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) to advise them

Optional Paid Cheque File Information

You may choose to receive an optional Paid Cheque File. Paid Cheque Files are available for delivery according to the following frequencies:

- Month-end
- Weekly (Fridays) plus Month-end
- Weekly (Fridays)
- Daily

The 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, paid no issue etc.). 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 Paid Cheque File to your accounting program. Where you have already identified cheques to be stopped or where presented cheque dollar values do not match your issued cheque records, your accounting program should automatically flag any exceptions to you.

- Please be assured that we will be automatically returning all cheques where you have provided us with stop payment instructions. Your business account will be credited once the cheque has been returned.

- At any time during the business day, you can verify that we are actioning these items by searching for the paid item in CFP. Any paid against stop items will appear with a "pending return" status. All items pending return are processed at the end of business between the hours of 4 and 5 p.m. local time. Once the item has been physically returned, the CFP system will update the status of the item to "returned". You may also choose to download a Returned Report which will identify to you all cheques which have been returned that day.

- Encoding errors under $20.00 should be adjusted by 10 a.m. each business day. You can verify updates to an encoding error by performing a search on the paid item in CFP. You will see both the original paid amount and the adjustment amount with your search results. You may also choose to download an Adjustment Report which will identify to you all cheques that were adjusted that day.

- Encoding errors over $20.00 require that the cheque is cleared for the correct dollar amount. These encoding errors should also be adjusted by 10 a.m. each business day. We will credit your business account for the incorrect dollar amount and debit your account with the correct dollar value of the cheque when/if it is re-cleared. Occasionally, an amount may be misread by the system rather than encoded incorrectly. In that case, there is no need for the
cheque to be re-cleared. Instead, only the difference will be posted to your account.

Note: *If any encoding errors are missed by the system resulting in an 'amount mismatch' exception, please action the exception by selecting "Incorrect Amount" from the return dropdown list and then notify our 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, 9–5 p.m. ET (French) to adjust the item and to ensure that you will not be charged for this exception.*

- All other exceptions will be presented to you through the exception management screens in CFP. These exception items do require your pay/no pay decision. We will send you a courtesy e-mail notification around 10 a.m. ET advising you whether or not you have any exceptions to manage as of that time (please see 'Exception Processing' section). If all exceptions have been decisioned prior to 10:00a.m. ET, the e-mail will report no exceptions. Weekly (Fridays) plus Month-end

- If you miss the decision deadline and your cheque has been returned as per your default decision instruction, you will have to delete the item manually on the CFP Web, and reissue the cheque.

Receiving Your Paid Cheque File Transmission

As a Positive Pay customer, paid cheque information will need to be communicated from us to you via electronic transmission (if you choose to receive the optional Paid Cheque File).

As with Issued Cheque File Transmission, pre-implementation set-up on both your company's and TD's system is required so that outbound 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 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 Business Banking Services 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 when there is no cheque activity for the selected period.

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	Date	A=1st, B=2nd, Z=26th, 1=27th, 2=28th, 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 Formats

Header Record:

Position	Description	Type[1]	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	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 (=100.00)
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	Payee Name[3]	A/N	25	Roy Smith *(see note)*
76 - 80	Reserved	A/N	5	Filled spaces

Subtotal Record[2]:

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 (100.00)
23 - 80	Reserved	A/N	58	Filled spaces

Final Totals Trailer Record:

Position	Description	Type	Length	Sample Value
1	Record Type	A	1	Always **T** upper case
2 - 10	Total Data Records	N	9	000000001
11 - 22	Total Amount	N	12	000000010000 (100.00)
23 - 80	Reserved	A/N	58	Filled spaces

[1]Valid Data Types: A = alpha characters (A –Z); N=numeric characters (0-9), A/N = alphanumeric characters (A-Z; 0-9)

[2]Sub-total Records: Only used for accounts using disbursement category option

[3]This field will be filled with spaces for negative pay accounts and positive pay accounts not subscribing to the payee match option. In the payee match option, the Payee Name provided in the Issue File will be truncated to 25 characters and populated in the Payee Name field of the Paid File.

CFP NIL Paid Cheque File Format

Header Record:

Position	Description	Type[1]	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 - 23	Forced Value	N	22	9999999999999999999900
24 - 31	Date (YYYYMMDD)	N	8	20071231
32 - 41	Forced Value	N	10	9999999999
42 - 50	Filled Spaces	A/N	9	Filled spaces
51 - 75	Forced Value	A	25	NIL PAID FILE
76 - 80	Reserved	A/N	5	Filled spaces

Trailer Record:

Position	Description	Type[1]	Length	Sample Value
1	Record Type	A	1	Always **T** upper case
2 - 10	Total Data Records	N	9	000000001
11 - 22	Forced Value	N	12	999999999900
23 - 80	Reserved	A/N	58	Filled spaces

[1]Valid Data Types: A = alpha characters (A –Z); N=numeric characters (0-9), A/N = alphanumeric characters (A-Z; 0-9)

Outstanding Issue Cheque File

You may also request to receive a monthly file of outstanding issued cheques. This file lists all CFP cheques on file that have not yet cleared your CFP account that have a status of outstanding. The Outstanding Issue Cheque file is available in our 80-byte file format which is outlined later in this guide and can be delivered to you either through Web Business Banking File Transfer Service or mainframe transmission. The file will be delivered to you on the first business day of the following month commencing at approximately 7:00 p.m. ET.

Note *that you can download an Outstanding Issued Report through the on-line CFP Service at any time if you require details of outstanding issued cheques.*

This section:

- Details the processes involved in receiving CFP Outstanding Issue files by Mainframe and/or Web Business Banking File Transfer Service.

- Identifies the CFP PC File Names used for Outstanding Issue Files

- Provides formats for your CFP Outstanding Issued Cheque File

Receiving Your CFP Outstanding Issue Cheque File Using Web Business Banking

The following is an overview of how to download your CFP Outstanding Issue Cheque file from TD Commercial Banking using Web Business Banking. For complete instructions on how to download a CFP Outstanding Issue 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 Outstanding 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.

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	Field Size	Content	Explanation
1	1	Month	A=Jan, B=Feb, C=March etc.
2	1	Day	A=1st, B=2nd, Z=26th, 1=27th, 2=28th, 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 Outstanding Issue 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 Outstanding Issue 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

CFP Outstanding Issue 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.

Header Record:

Position	Description	Type[1]	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	O/S Issue File Flag[3]	A	1	Always **Y** upper case
58 - 80	Reserved	A/N	23	Filled spaces

Data Records:

Position	Description	Type[1]	Length	Sample Value
1	Record Type	A	1	Always I upper case
2-11	Serial Number	N	10	12345
12-23	Amount	N	12	000000010000 (=100.00)
24-31	Issue Date (YYYYMMDD)	N	8	20071231
32 - 41	Item Trace No.	N	10	31242133
42 - 50	Reserved	A/N	9	Filled spaces
51 - 75	Payee Name[4]	A/N	25	Roy Smith
76 - 80	Reserved	A/N	5	Filled Spaces

Subtotal Record[2]:

Position	Description	Type[1]	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 (100.00)
23 - 80	Reserved	A/N	58	Filled spaces

Final Totals Trailer Record:

Position	Description	Type[1]	Length	Sample Value
1	Record Type	A	1	Always **T** upper case
2 - 10	Total Data Records	N	9	000000001
11 - 22	Total Amount	N	12	000000010000 (100.00)
23 - 80	Reserved	A/N	58	Filled spaces

[1]Valid Data Types: A = alpha characters (A –Z); N=numeric characters (0-9), A/N = alphanumeric characters (A-Z; 0-9)

[2]Sub-total Records: Only used for accounts using disbursement category option

[3]This indicator is used to distinguish the outstanding file from a CFP Paid file that may be transmitted to the same communications mailbox

[4]This field will be filled with spaces for positive pay accounts not subscribing to the payee match option. In the payee match option, the Payee Name provided in the Issue File will be truncated to 25 characters and populated in the Payee Name field of the Outstanding Issue File.

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.

Username / Nom d'utilisateur :	
Password / Mot de passe :	

Lost Password? / Mot de passe oublié ?

submit / soumettre

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**.*

⚠ • You have entered an incorrect Password and/or User Name. Please verify your User Name/Password and try again.

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. Following your Implementation, please contact our Cash Management Support for assistance with your Username and/or password.

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.*

Following your Implementation, please contact our Cash Management Support for assistance with your Username and/or password.

- 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 :

submit

- 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 users** 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:

search

Click here to add a user: add user

- The user management page will be displayed

1. User Information   **2. Review**

Username:

First Name:

Last Name:

Role: Unselected: Selected:
                   Administrator
                   Process   >>
                   Upload   >
                   Change   <<
                   View   <

Position Title:

Email:

Phone Number: Ext.

Fax Number:

Status: Reset Password

Language: English

next   clear this page

- 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 search for paid, issued, stopped, voided or deleted records, download reports and view exceptions items
Process	User can process exceptions, return paid, items, view stops, voids and deletes. User can generate reports and search items
Change User	User can delete issue records and issue files, lodge stop payments, delete stop payments and voids. User can generate reports and search items User can view exceptions
Upload	User can upload manual cheque issued records
Administrator	User can create and manage company. Users by resetting passwords and changing a User's status.

Users cannot be deleted, they can only 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 separately.

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 always manage Users. 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
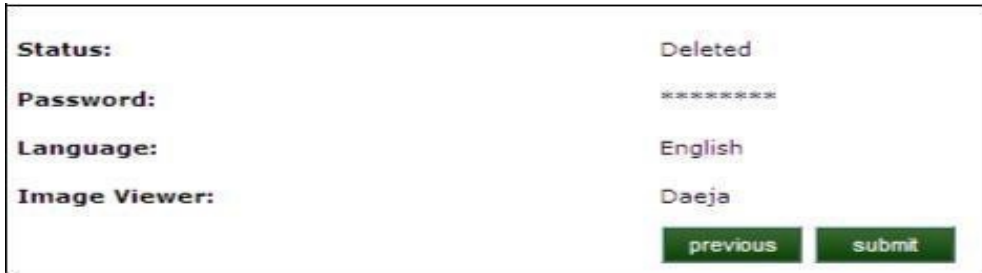
- From the Manage Users page, enter all or part of the User name you wish to search for and click the search button.

- 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.

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

Status:	Deleted
Password:	✱✱✱✱✱✱✱
Language:	English
Image Viewer:	Daeja

previous   submit

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

ⓘ The user **test** has been successfully updated.

User Search Results   refine search | new search

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   ◄ ◄ Page 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 users** 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 : _____

[submit]

- 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:

home | exceptions | search | reports
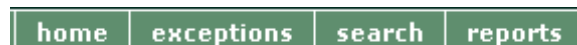
Links and Buttons

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.

<div align="center">

◀ ◀ Page [1] of 2 ▶ ▶

</div>

System Error 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:

> ⚠ • You have entered an incorrect Password and/or User Name. Please verify your User Name/Password and try again.
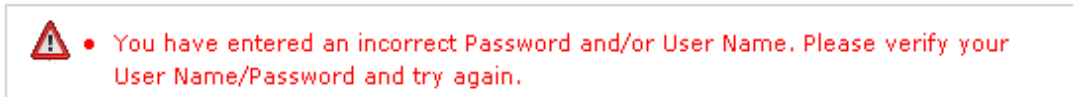
Error messages appear in the following situations:

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.

Issued File Search

When you send a CFP Issued Cheque File transmission to us, we will send you an e-mail advice within approximately one hour to advise you that we have processed your file. If we reject an issued cheque, we will instruct you to access the on-line Issue File Search screens for details.

- To view your Issued   Cheque File results, click on the search
  icon from your home page.

- Click on the **Issued Files Search** tab from the **search** screen.

- Select an account(s) from the drop-down box.

- In the **Search By** field, select either the **File Date** (field populated in the transmitted file) or the file **Reference #** (provided on the confirmation page when issues are added online) as your search criteria.

- To enter the date, enter your settings either from the drop down boxes or from the calendar icons.

Note *that you should be searching on date based on the* <u>date in the header record</u> *of your Issued Cheque File.*

- Click on **search** to perform the search.

- The **Issued File Search Results** screen will display counts and statuses for each item contained within your Issued Cheque File submission.

- If you search for an Issued Cheque File submission following receipt of your e-mail advice, you should see all items showing with a status of outstanding (unless any items were rejected or you submitted void or stop records)

- If your entire file rejected, the word rejected will appear on the issued file search results. Rejected items will display the reason for the rejection.

- If you were to search for an Issued Cheque File several days following submission, you would be able to see which items within that file transmission are still outstanding, which items have since been paid and if you changed the status of any records to void or delete, those statuses would be reflected within this search result.

- Note that if you submit an Issued Cheque File containing a Void or Stop record, when you search for your Issued Cheque File results, that record will not display under the current file search results but will match against the original issued cheque record on the date you submitted the original record.

- If you transmit a void in the same file as the original issue, the issue record must precede the void record in the file. If the void record comes first in the issue file, the void record will be rejected. The records are processed in the order in which they are presented in the file.

- You can delete an issued file from this screen as a **Change** user, by selecting the tick box located beside the **Outstanding** status *(Note: only outstanding issue records can be deleted. Records that are already paid cannot be deleted):*

Status	Delete
t: ABC Company – 56789	
Outstanding	☐

- You can view a list of specific items within the search results by clicking on the icon in the count field ⬜. A list of items will appear in a separate window:

- After clicking on the **count** icon, the new window will display the details of the items matching that group of Issued Cheque records. You can view, print or download the list of items by selecting **generate report (**see **Generate a Report** in a subsequent section).

Issued File Details

Serial # ▲	Payee Name	Issued Date	Issued $	Stop Date	Void Date
Customer: ABC Company		Status: Outstanding	File #: 46621545		Account: 56789
00145781241234	ABC Trucking	06/06/2004	4,500.00	-	-
00145781241235	Expert Consulting Services	06/06/2004	2,500.00	-	-
00145781241236	Local Cable Company	-	36,000.00	-	-
00145781241237	Acme Leasing Ltd	06/06/2004	220.00	-	-
00145781241238	Utilities R Us	06/06/2004	86.00	-	-
00145781241239	Free Way	06/06/2004	4,800.00	-	-
00145781241240	Cookie Factory	-	27,000.00	-	-
00145781241241	Golden Sheet Metal	06/06/2004	6,500.00	-	-
00145781241242	Wooden Forest Company	06/06/2004	280.00	-	-
00145781241243	Global Corporation	06/06/2004	6,500.00	-	-
00145781241244	Cycle Sports Limited	06/06/2004	36,000.00	-	-
00145781241245	Expert Consulting Services	06/06/2004	780.00	-	-
00145781241246	Local Cable Company	06/06/2004	6,500.00	-	-
00145781241247	Eddy Shack Ltd	06/06/2004	5,800.00	-	-
00145781241248	Acme Leasing Ltd	06/06/2004	98,000.00	-	-
00145781241249	Utilities R Us	06/06/2004	1,211.00	-	-
00145781241250	Cookie Factory	06/06/2004	1,500.00	-	-
00145781241251	Golden Sheet Metal	06/06/2004	6,900.00	-	-
00145781241252	Wooden Forest Company	06/06/2004	20,000.00	-	-
00145781241253	Globo Gym	06/06/2004	1,350.00	-	-
Total results found matching your search criteria: 1-20 of 187					Page 1 of 20
				print	generate report

Manual Upload of an Issued Cheque Record

To manually add an Issued Cheque Record, you must have **Upload** access rights.

- From your home page, click on the **uploads** icon.

- You will be re-directed to the **Add Issued Record** tab.

- Select the account you wish to upload records to from the account drop down box.

- Enter the **Serial #**, **Issued Date**, **Issued Amount** and **Payee** name for the Issued Cheque record.

- To create additional records, click on the **+** sign. To remove a record, click on the **–** sign. To start over at any time, click on the **clear this page** button. Please note that you can add up to 10 Issued Cheque records per issued record upload.

- Once you have completed entering all of your records, click on the **upload** record button.

- From the **Review Actions** page, verify that you have entered all of the information correctly. If you subscribe to the Payee Match Service, ensure that you have entered the payee name exactly as it appears on the cheques to avoid any unnecessary exceptions.

- If you need to make any corrections, you can click on the **back to upload** button to make the updates. If you are ready to submit your manual Issued Cheque records, click on the **submit** button. You will receive a confirmation page confirming acceptance of the issued record upload.

- Within an hour of having uploaded issues online, we will send you a bilingual Consolidated Issue(s) Added On-Line Notification E-Mail which will advise designated e-mail addresses that issues have been added successfully on-line via the CFP Web.

Following is a sample of the E- Mail:
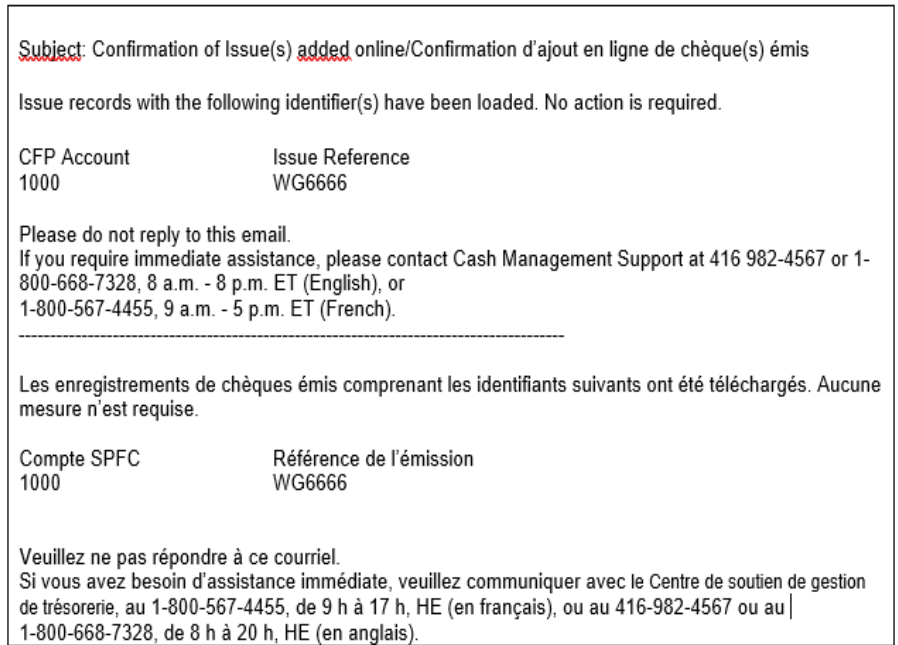
Search for a Paid Cheque

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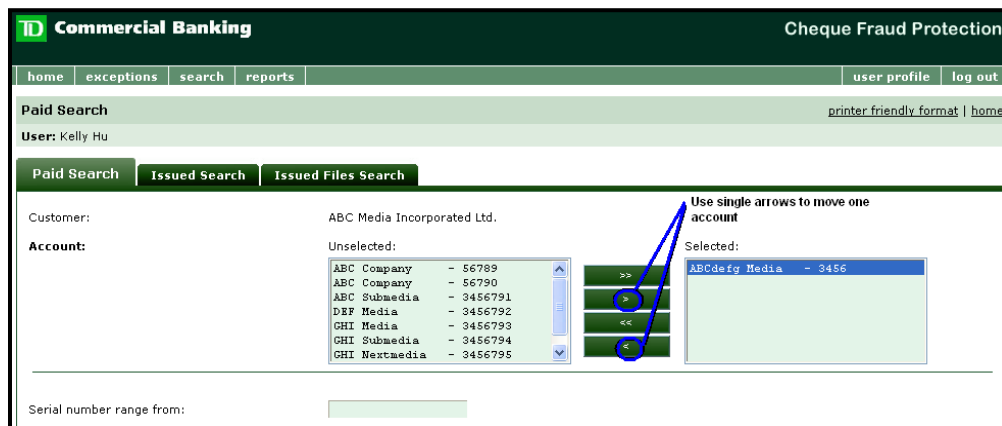
You may select multiple accounts by holding the CTRL key while mouse clicking on the selected accounts. Click on the ">" "<" buttons to move your selection from the '**Unselected**' box to the '**Selected**' box.

You may select all accounts using the ">>" or "<<" button to move your selection from the **'Unselected'** box to the **'Selected'** box.
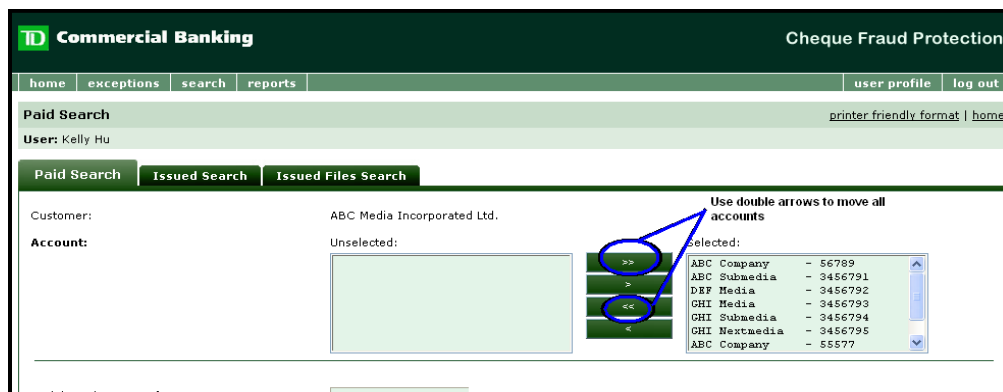
For a paid item search, you will need to specify search criteria as follows:

- 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:

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.

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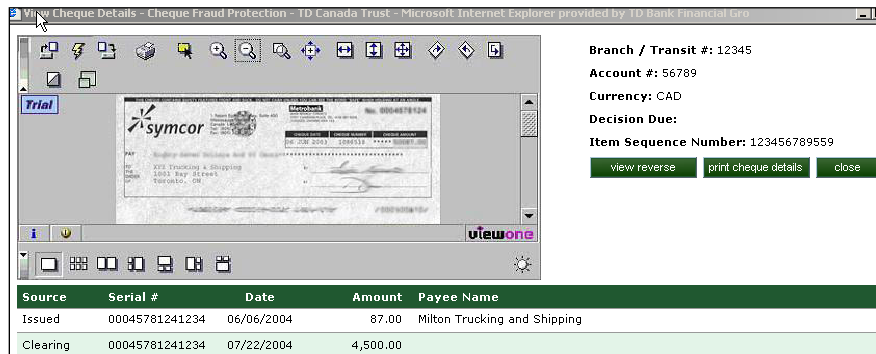
To close the window, click on the **close** button.

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 directly to your business account) 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. Sundry items are manually matched on the day following presentment and the decision deadline is the day following the manual posting (2:00pm local time for CAD items and 12:00pm EST for USD items). If you are noticing a high volume 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.

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

- You must have **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-hand 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 an Issued, Stopped, Voided or Deleted Cheque Record

- After clicking on the Search icon from the home page, select the **Issued Search** tab. Outstanding, Stopped or Voided records are retained indefinitely within the CFP Service. Deleted records are retained for a period of 90 days.

- Select an account(s) from the account drop-down box. For an Issued, Stopped, Voided or Deleted record 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 **Issued Search** results screen will be displayed:

Lodging a Stop Payment, Voiding or Deleting an Issued Cheque Record

As a **Change** user, after performing a search for an Issued Cheque record, you can change the status of an outstanding issued record to a **Stop**, **Void** or **Delete** by selecting the appropriate status from the status drop down list.
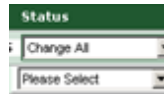
- If you wish to change the status of the entire group of search results, this can be achieved by selecting the **Change All** drop down.

- Please note that a Void will remain on the CFP Service indefinitely and the cheque serial number may not be reused. If you need to re-issue the cheque serial number, choose the delete option. You may need to use the delete option in situations where the record was uploaded with an incorrect amount. You would delete the original record and then upload a new record with the same cheque serial number and corrected amount through the Upload function.

- Once you have made your update in the drop down box, click on **review** button.

- Review your request. To return to the search page, click on the **back to search** results button. If you wish to complete the request, click on **submit**.

- The **confirmed changes** page will display confirming the status changes you have made.

- If you place a stop payment on a cheque but need to remove the stop payment, you would search for the stopped record, delete it, and then upload a new Issued Cheque record through the upload function.

- Please note (as per the disclaimer) that you must ensure that the cheque has not already been paid before placing a stop payment record.

Exception Processing

Please note that for the Payee Match Service, you send us either 25 or 40 characters of the payee name in your Issued Cheque File (depending on which Issued Cheque file layout you are using). We verify the first 25 (or 40) characters of the payee name that appears on the first payee line on the cheques against the 25 (or 40) characters you provided to us in your Issued Cheque file. If the word "and" or "or" or the ampersand symbol appears following the first 25 (or 40) characters on the first payee line, we will automatically present the cheque to you as an exception for your pay/no pay decision. We have no way to verify that a name has been added to the payee line and therefore require your decision.

If your issue file payee name contains 10 characters and your cheque's payee name contains 11 characters, the cheque will be presented as an exception. The following are some examples of when exceptions can occur:

Condition	Cheque Payee Name (First Line)	Issue File Payee Name
The cheque's payee name is separated into two lines on your cheque	John Bailey ABC Corp	John Bailey ABC Corp
There is a number/character/word preceding or following the cheque's payee name (on the first line only) which does not appear in the issue file	John Smith (8) or 023456789 John Smith	John Smith
You subscribe to a 25- or 40-character payee name for the issue file and your issue file payee name contains fewer than 25 or 40 characters, respectively, but the cheque's payee name contains more than 25 or 40 characters	John Bailey Smith Incorporated 30 characters including spaces	John Bailey Smith 18 characters including spaces
Reversed payee names	Smith, John	John Smith
The word "and", "or" or the ampersand symbol appears in the cheque's payee name following the first 25 or 40 characters on the first payee line	ABC Widget Company Limited and John Smith	ABC Widget Company Limited (25 characters)

Please note that we will automatically action the following exception types and not present them as exceptions:

• Paid Against Stop

• Amount Discrepancy/Encoding Errors

• Serial Number Misreads

If by chance you are presented with an exception that is determined to be an amount discrepancy or a serial number misread, please contact our Cash Management Support immediately for instructions on decisioning the exception.

If you receive an exception and no image is available, please contact our Cash Management Support to obtain a manual faxed copy of the image. If your exception deadline is approaching, you can make an initial Pay decision for the exception cheque. Once you have the copy of the cheque for reference, and if you determine that the cheque should not be paid, you can request the return of that cheque by following the steps outlined in the **Request a Return of a Paid Cheque** section of this guide.

We will send you a courtesy bilingual Exception and Returns Notification e-mail around 10 a.m. ET each day to advise you of one of more of the following:

• You have no exception cheques to decision (if your account is subscribed for a 'null' notification)

- You have exception cheques that require your pay/no pay decision

  - The e-mail reports on the status of the exceptions at the time the e-mail is sent. So, if you or another user have made decisions on all exception items prior to our sending of the e-mail, the e-mail content will advise that there are no exceptions to decision

- You have cheques that were returned since the last e-mail notification

- You have cheques that 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 item's amount had been misread by the system so only needed to be adjusted and not returned.

Designated users will receive a consolidated e-mail per company profile, including all positive pay accounts that require reporting and for which that user has been designated to receive a notification.

Please ensure that you have advised us of the individual or individuals that need to receive this e-mail notification. We recommend that you provide a group e-mail address so that in case one individual is out of the office, the notification will be received by other individuals who can make the required pay or no pay decisions. It is very important that your company manage exceptions by the required deadline to ensure that cheques that should be paid are not returned by your default decision.

Sample e-mail notification for an e-mail address that is designated to receive null notification for account 9997 and positive notification for account 9998:

```
Subject: Account Exceptions and Daily Returns Report/Rapport sur les exceptions relatives aux
comptes et sur les effets retournés quotidiennement

CFP Account(s):

9997, 9998

Since your last email notification, you have the following:

Account(s) with pending exception(s):

Account
9998   - decision due at 12:00 pm ET

Account(s) with returned cheque(s):

Account          Serial
9998             1234567901


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

Account          Serial             Return reject reason
9997             1234567999         Amount Misread

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) SFPC:

9997, 9998

Depuis le dernier avis que vous avez reçu par courriel:

Compte(s) comportant des exceptions en attente:

Compte
9998  - décision requise à 12 h, heure de l'Est

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

Compte           Numéro de série
9998             1234567901

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

Compte           Numéro de série    Motif du refus du
9997             1234567999         Erreur de lecture du montant


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).
```

- From your home page, if you are a Process, Change or View user, you will have the **exceptions** icon displayed. If you have exceptions to manage, the icon will appear in red and be marked "**current exceptions**". Only **Process** Users can make pay/no pay decisions on exception cheques. View Users can view exceptions only
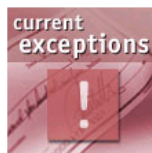
- If you have no exceptions to manage, the icon will appear in blue and be marked "exceptions".

- From the **Exception Processing** screen, you can view all presented exceptions for your assigned accounts. You can choose to review exceptions for one account or for all of your accounts by selecting your choice from the **Account** drop down list.

- From this screen, you can view an image of the exception cheque, the reason for the exception, the **Issued Date**, the **Paid Date** and the **Paid Amount**. You will also be advised of the **Due Date** and **Time** as well as your **Default** choice for your decision. The deadline for Canadian dollar cheques is 2 p.m. local time and the deadline for U.S. Dollar cheques is 12:00 p.m. ET.

- **Process** Users will be presented with two radio buttons for **Pay** or **Return** decisions. Click the appropriate pay/no pay decision and the reason for return from the drop-down list of available return reasons.

- If you fail to respond by the deadline, your default decision will be applied. If your default decision is return and you do not respond by the deadline, the exception cheque will be returned as "payment stopped". (If this occurs and you wish to reissue the same serial number, you must delete the issue record and reissue the item.)

- To complete your decision, click on the **review** button.

- You will be presented with a **review page** showing you a list of all of your processing decisions grouped by decision type. Click on **submit** to submit your final decisions.

Request the Return of a Paid Cheque

If you make a pay decision on a particular exception cheque or determine that a paid cheque should be returned, you can request the return of a cheque through the on-line CFP Service.

- 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).
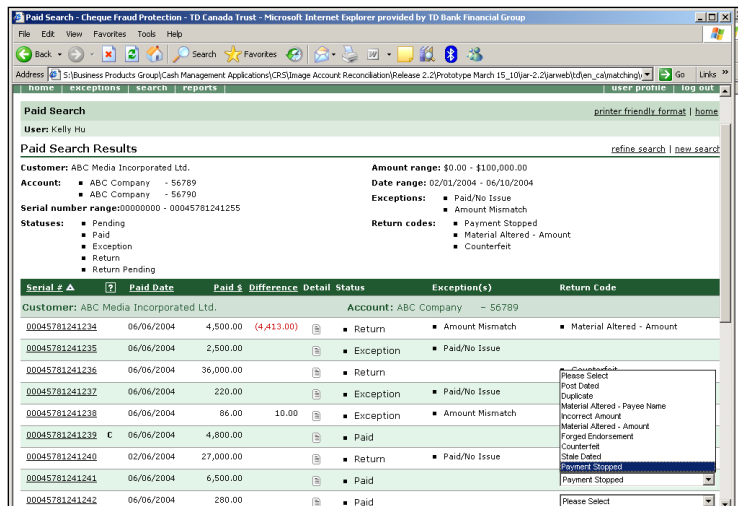
Select the reason for the cheque to be returned from the drop-down **Return Code** list. It is important to return a cheque for the correct reason. It is your responsibility to select the correct reason for return. If you fail to do so, the encashing bank may dispute the returned cheque and recourse could be lost. This could mean a loss to your company. Please review the Return Codes and the guidance below carefully and 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.

Return Code	Select this Return Code when:
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
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.

- Note that any undecisioned cheques at the decision deadline will have your default pay/no pay decision applied to them automatically.

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.

Generate a Report

From your home page, click on the reports 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.
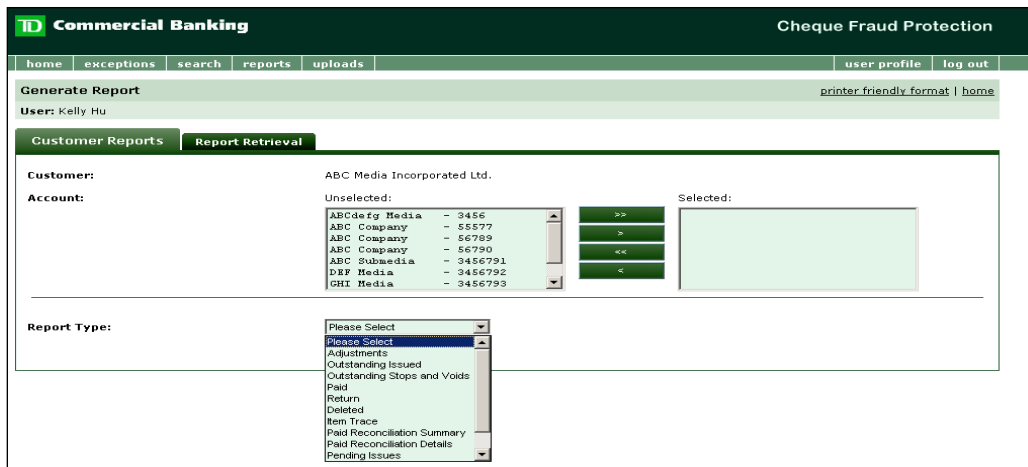
- Enter the date range for the report and click on **generate report**. The date range cannot exceed 365 days.

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.

The **All or Multiple** link displays a list of CFP accounts if more than one account was selected during report generation.
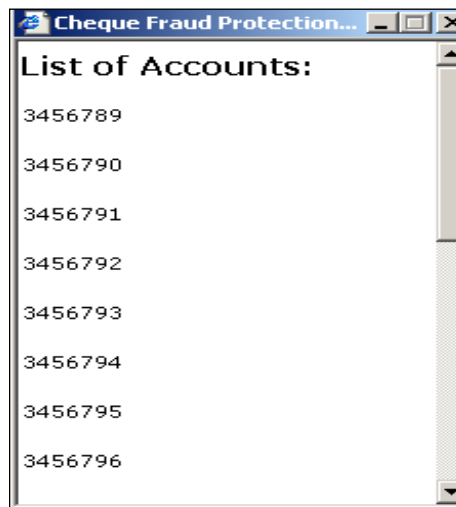
The report will be available from the **Report Retrieval** tab for four days, (exclusive of weekends, but inclusive of National and Regional holidays). A file name will be generated. If the report is very large (over 50,000 records) it will be divided into multiple Excel files.

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

A sample **Paid Report** follows:

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

Report Name	Description
Outstanding Issued	Lists all cheques in the system which have a status of outstanding as of the selected date. This includes postdated items as well
Outstanding Stops and Voids	Lists all cheques which have a status of stop or void as of the selected date. Positive Pay customers would only receive an outstanding stops report
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	Lists all Issued Items which have a status of deleted 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 Reconciliation Summary report.

Report Name	Description
Issue Reconciliation Summary	Contains the accumulated total of all transactions processed by the CFP Service associated with the issued cheques, and any unmatched records remaining outstanding for a CFP positive pay account within the defined date range.
Issue Reconciliation Details	Contains the breakdown of the transactions from the Issued Summary report.
Exception Report	Lists all exceptions presented for decisioning over a period
Serial Corrected Positive Pay Report	Identifies all items that have had a serial number corrected.
Item Audit Log Report	Captures details of actions performed by a user for specific a 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

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 numbers
- 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:
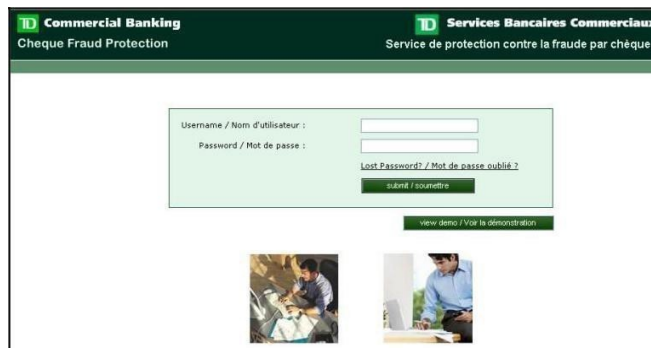
Cheque Image Archive – DVD Rom Service

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 fee 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 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. F B

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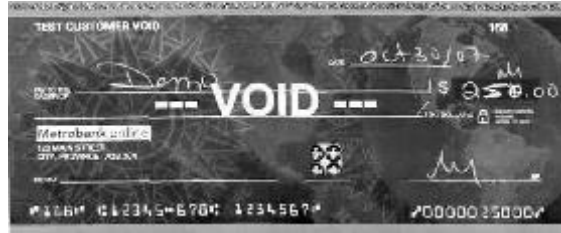
🔍 🔍 Zoom Out/In icon – Zooms the image in and out (make image larger or smaller)

⬛   Reverse Video icon - Reverses the inked image

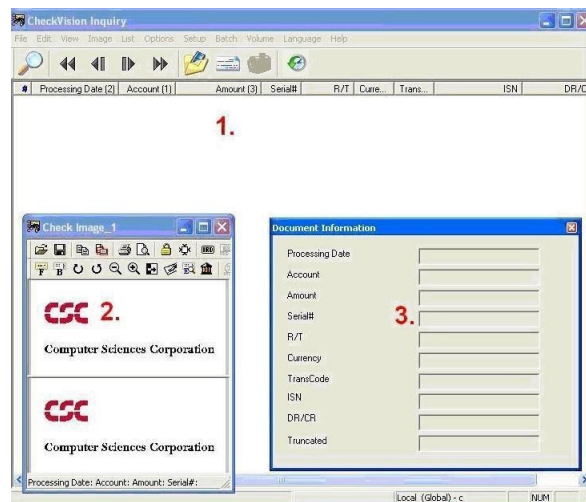From this   To this

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

• 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)

- 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

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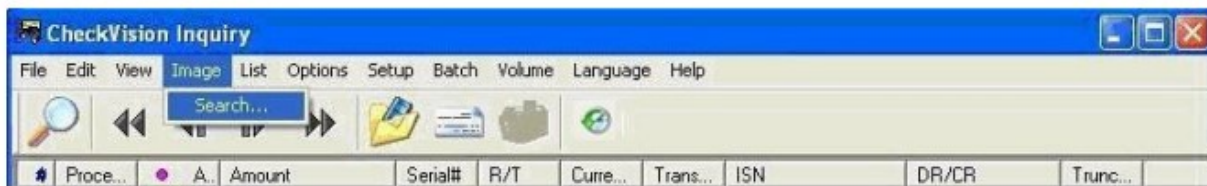
The Search Criteria window of the viewer contains fields, controls and commands that allow you to search for a number of cheques or a single cheque.

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.
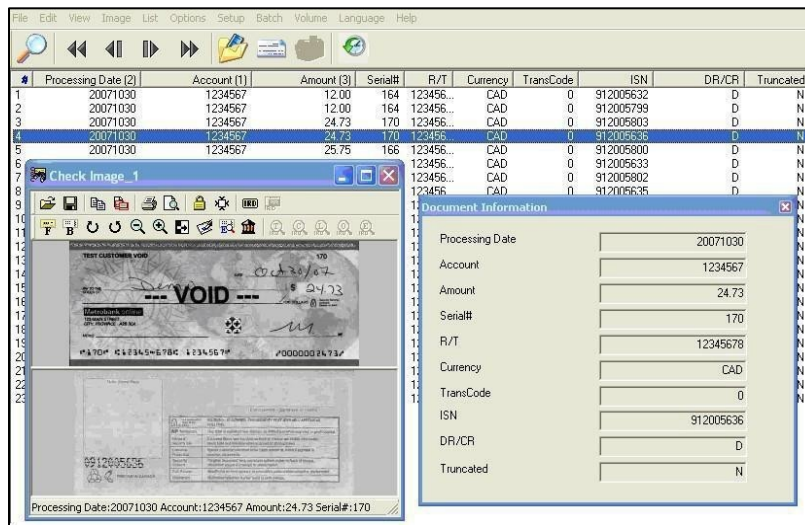

Working with cheque Images

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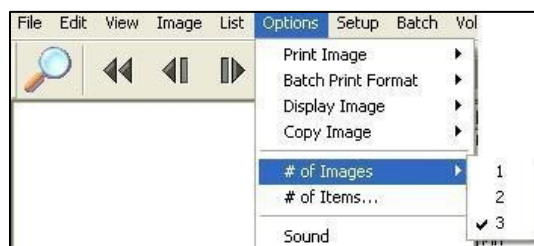
Locking Cheque Image panes to view more than one cheque at the same time can be done if more than one Cheque Display windows are visible. You can click on the lock/unlock icon to lock the last active viewing pane. The active pane is always the one that is the one last you clicked on.

Example of 3 locked panes.
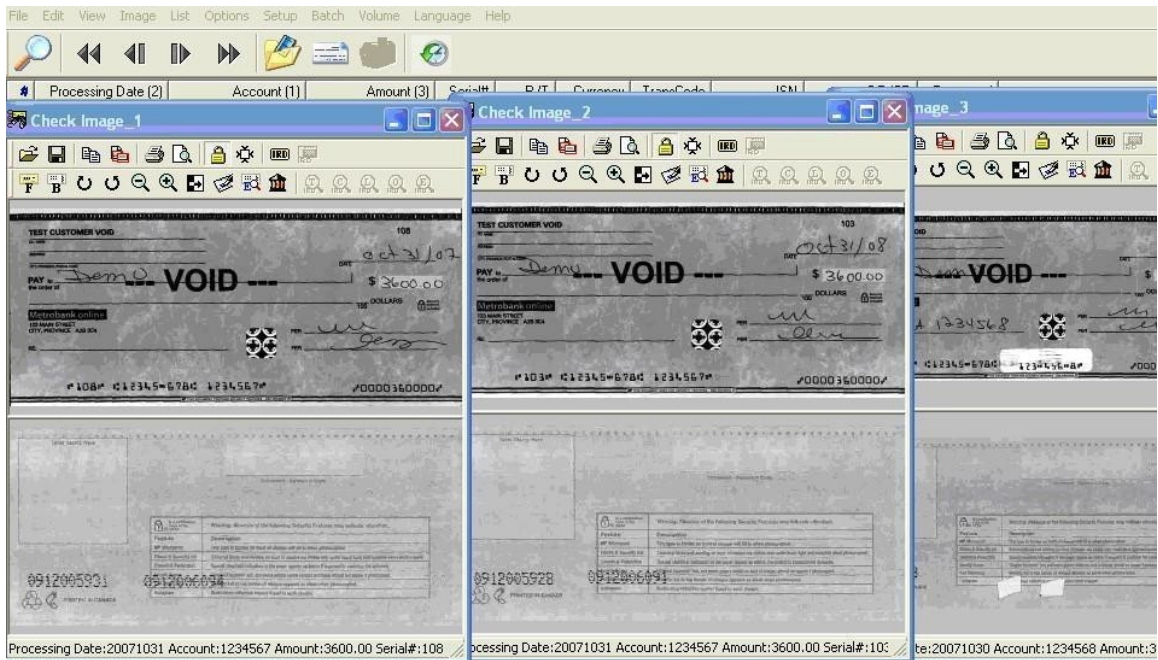
Importing Volumes

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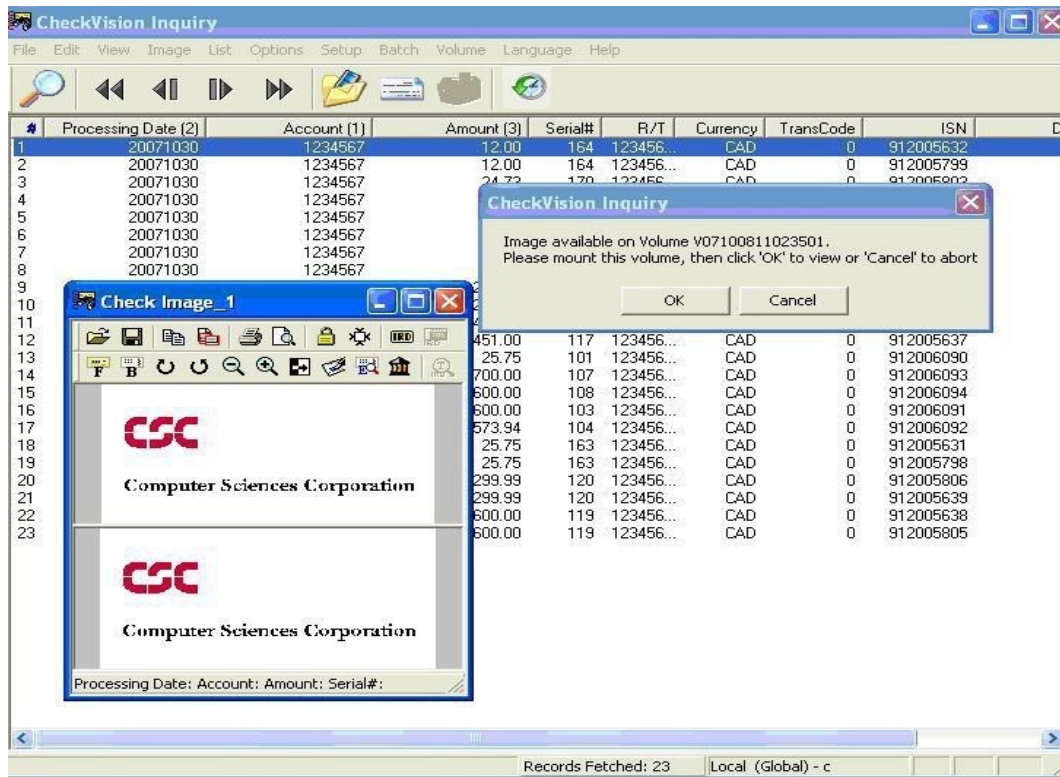
Note: In order to maintain performance, the viewer is set to purge all volumes older than 3652 days (~10 years) by default. Going to the **Options > Purge Volume** menu and setting a different value can change this setting.
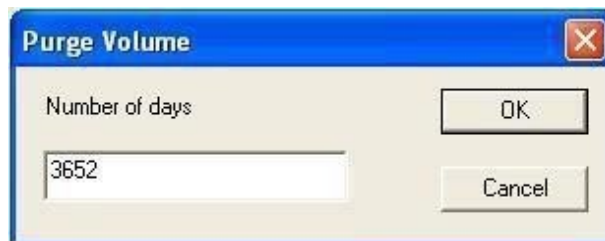
Printing Images

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.
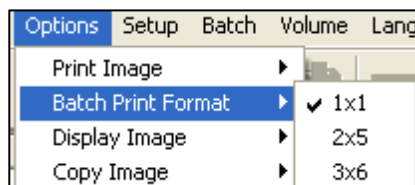
2. In the results window, select the cheques to be printed. Hold down the **Ctrl** key and click on each of the cheques you want to print. Holding **Shift** will select cheques between the last two cheques selected.
3. Go to **Batch > Insert** to move the cheques into the batch. Alternatively, the highlighted 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.
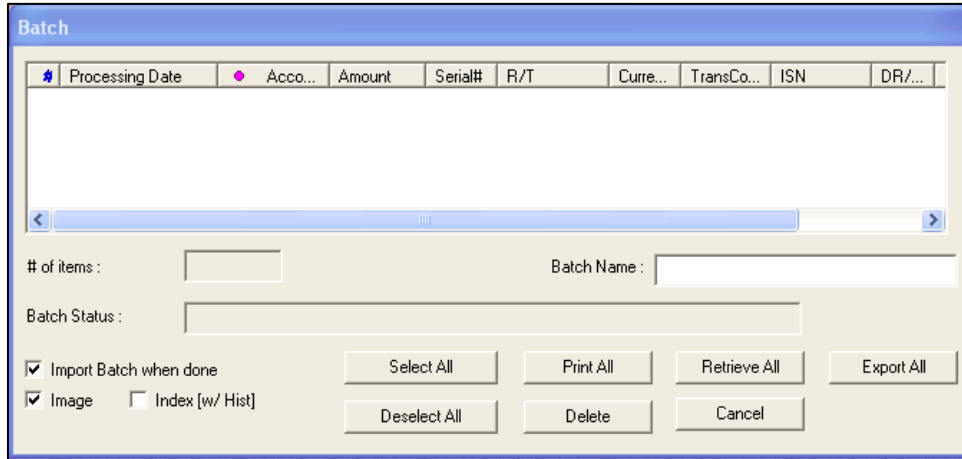
Printing Index Information

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 cannot be selected if Image has already been chosen and vice versa.

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.
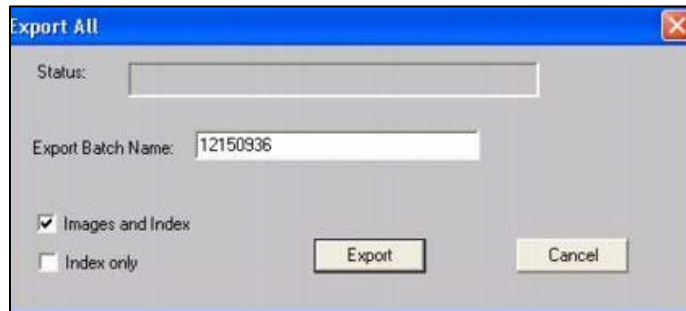
Export All Dialog Box

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.
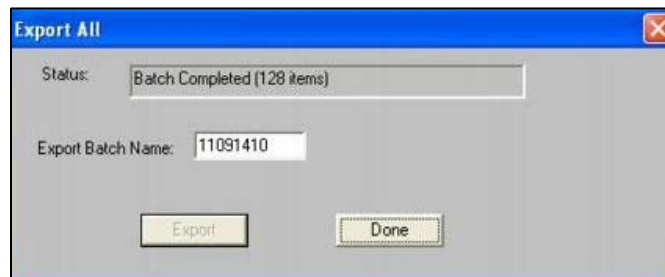
Export All Status - Batch Completed Dialog Box

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.
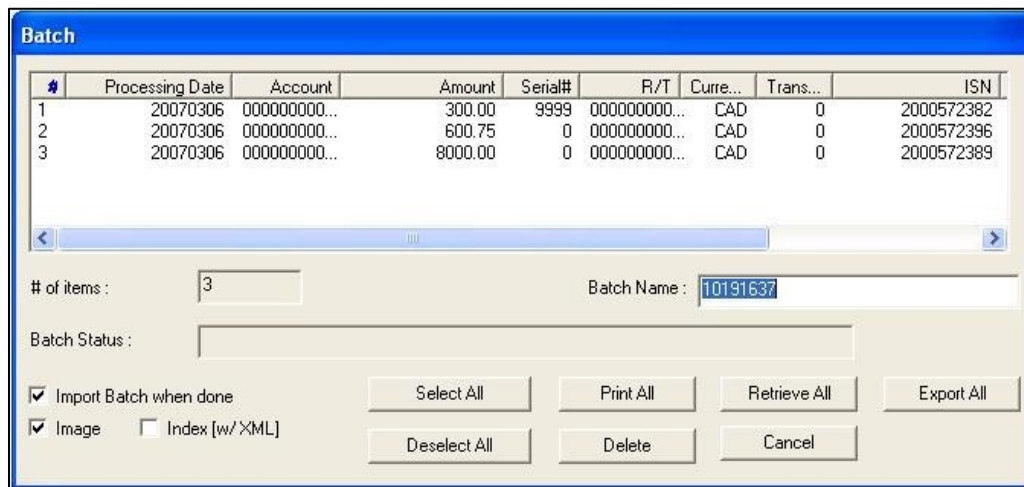

Retrieve All Confirmation Dialog Box

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 **D**YYYYMMDDHHMMSS.

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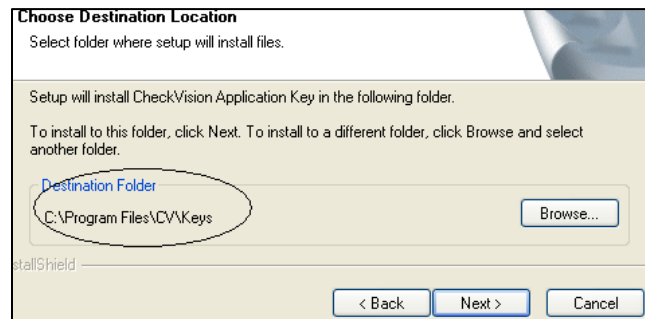
1. Insert the DVD ROM in your PC's DVD-ROM drive.
2. Select the **Start** button at the lower left corner of your screen.
3. Select **Run**. Type **D:\Installs\setup.exe** and select **OK** where "D" is the drive letter of the DVD ROM. Alternatively, you can press the **Browse** button, highlight the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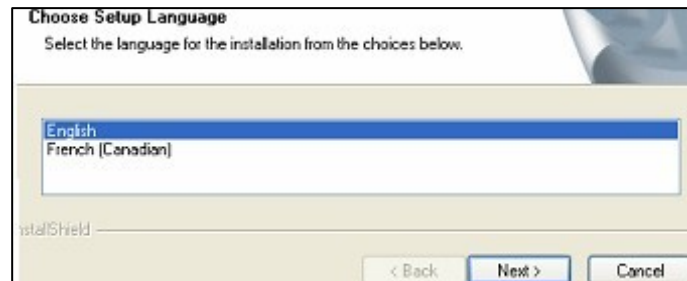
5. Continue with the install wizard. **Click Next>**

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.
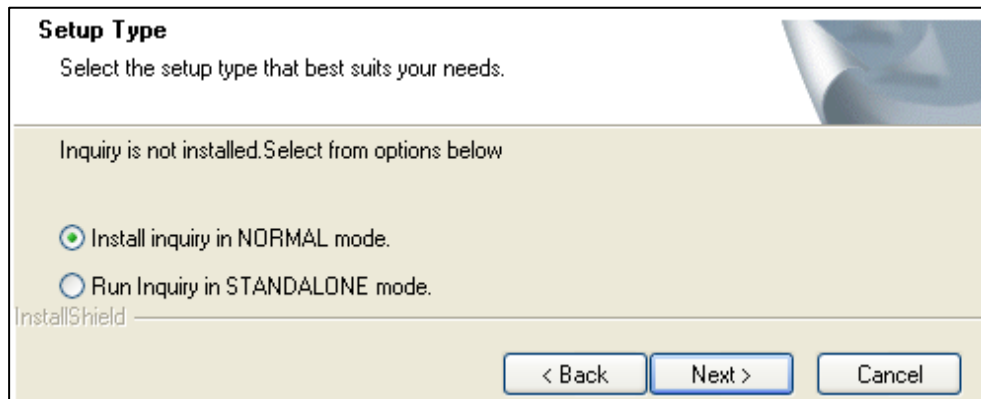

7. The CheckVision Application Key will automatically install, click **Finish** to complete the install.

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>.
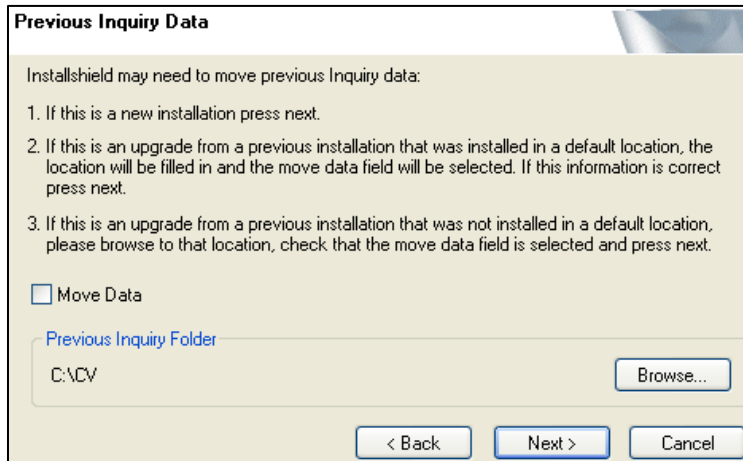
Setup Type

Select the setup type that best suits your needs.

Inquiry is not installed. Select from options below

◉ Install inquiry in NORMAL mode.

◯ Run Inquiry in STANDALONE mode.

InstallShield

[< Back] [Next >] [Cancel]

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.

CheckVision Application

Open CheckVision Inquiry/ARP installation manual

[Install]

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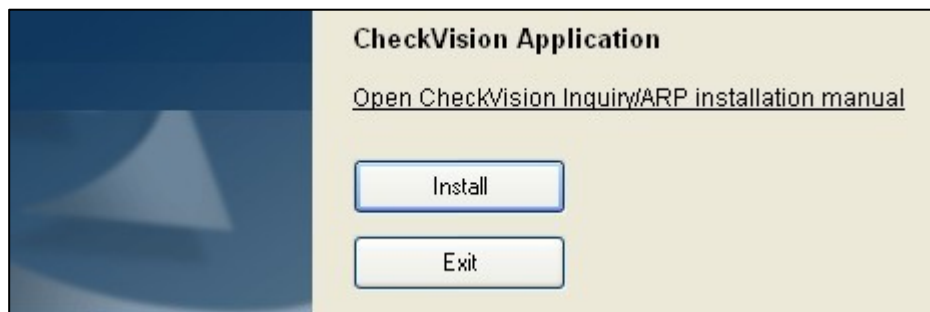
7. Choose the destination folder to install the application. The default location is C:\Program Files\CV. It is highly recommended to use the default location. (If you wish to install to another location, use the browse button to change the install elsewhere)

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

8. 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
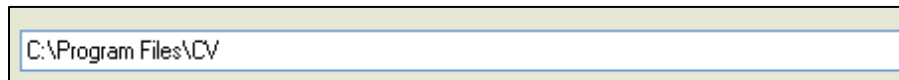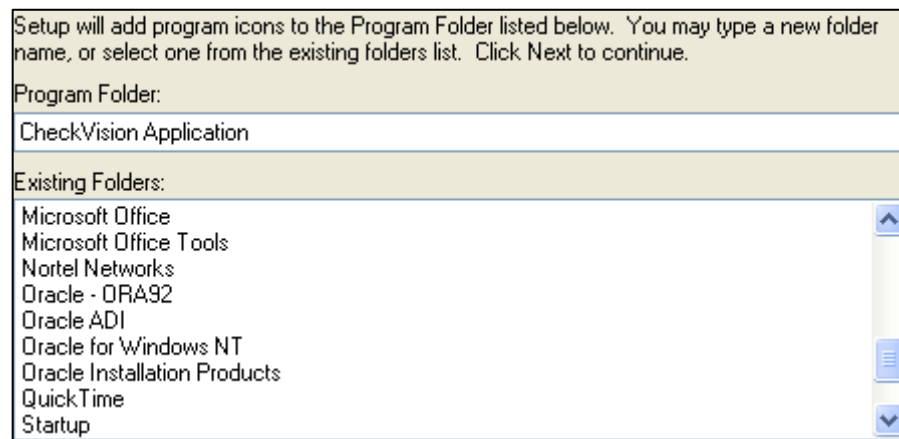

9. Choose the directory path for the Master Database. The default location C:\Program Files\CV is recommended. Click Next>

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

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

12. 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>.

⊙ 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

13. 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.
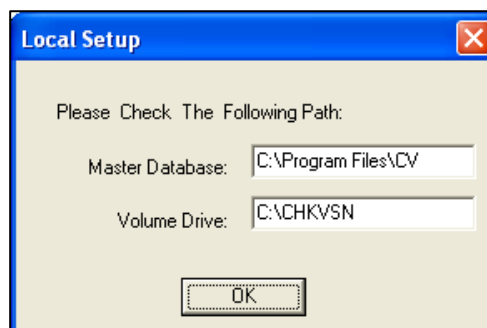
8. Click on Volume, Import. Click on the name of the folder that you created for that specific disc (i.e. OCT09, V090403123123432 etc.).   Then click OK.   This will import the volume. It will list the actual volume ID that appears on the face of the disc when it does the import.

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

11. 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:

BwuUe Deli·veri.H.P Ora	BwuUe Recie.vUta Or?	BwuUe. Rerum.RT	BwuUe. Forn.'Ud Date	ECE ISN
000301010	000001003	00001-999	20060303	123123123123

Automated Return:

ι_	Rerum.RT	BOFD Deposit AccraLIl1.t
I	00001-999	12345678901234567
2,	00002.-999	12345678901234568
3	00003-999	12345678901234569

Representment:

Indicator	First Presentment Date	First Presentment ISN	First Rerum. Reason

Suspense Account:

SwpellSe RT	SwpellSe Ac;coUJtt	SwpellSe Serial

Endorsement:

ll.	l::!lu	User Field	Baxk RI'	Baxk Date	Baxk ISN
	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.