TD Canada Trust

Business Banking

TD Remote Deposit Capture (RDC) Scanning and Error Prevention Tip Sheet

Important

- If there is an error detected in the deposit you will be presented with an error message.
- Review the error message(s) carefully and take all necessary steps to correct the error(s) before making the deposit.
- Disregarding these messages may result in cheque clearing errors and unnecessary delays.
- Please note that cheques can be returned for up to 90 calendar days which may results in an adjustment to your account.

Scanning Tips

- Arrange cheques in order of physical size from smallest to largest.
- Remove all staples and foreign objects and ensure the cheque corners are flat.
- Determine if any cheques are stuck together and separate them.
- When resolving a scanning error message, always refer to the scanned cheque image on the screen. Use the ZOOM button to see details of the cheque.
- Remember to clean your RDC machine frequently to ensure the best image quality.

How to Troubleshoot the Following RDC Scanning Error Messages

Amount is Required

- Enter the correct value for the fields(s) highlighted in yellow, using the image displayed on the screen, if the amount has not been read correctly.
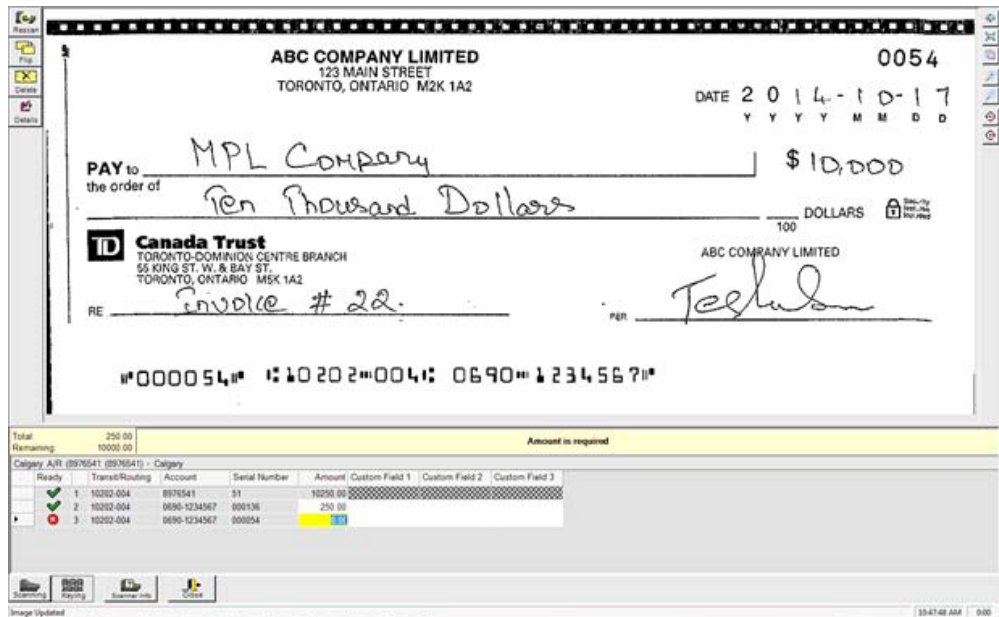
TIP:

Do not use the physical item as it can be easy to mix up cheques.

TIP:

If the image is not clear on the screen, and the amount cannot be read, **do not enter the amount**. Delete the cheque image and rescan the cheque. If a clear image cannot be captured, contact the RDC support team at 1-800-668-7328, option 2 for additional setting changes. Alternatively deposit the cheque in a branch.

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Deposit is Out of Balance

- Determine if any cheques are stuck together and re-scan if necessary.
- Individually review each cheque image on the screen against the amount populated on the bottom of the screen. If the amount is incorrect, enter the correct amount on the bottom of the screen.
- If the system calculated total is correct, defer to it by clicking on the deposit line and pressing enter.

TIP:

Do not override the error message and use the system calculated total until you are confident the deposit amount listed on the screen matches the total amount of the scanned cheques.
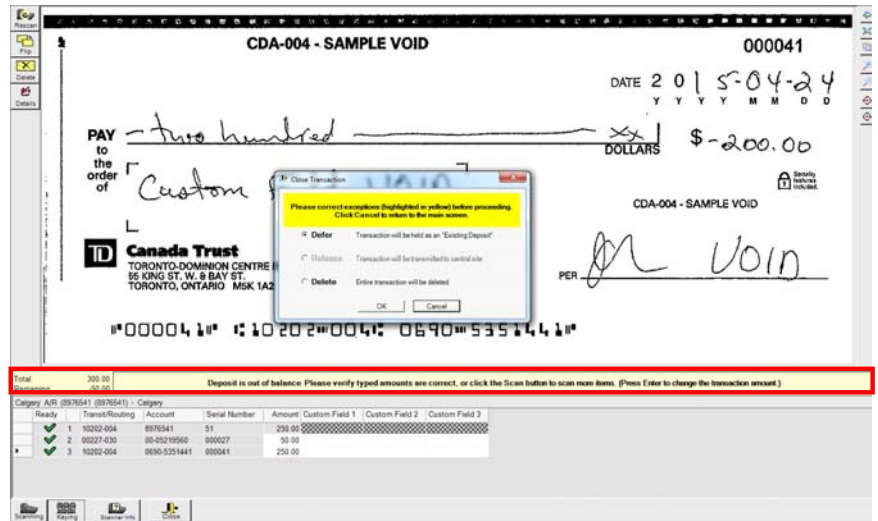
Cheques without MICR Ink must be deposited at the branch

- Delete the cheque from the deposit.
- For cheques that appear to be larger than standard size, fold the bottom of the cheque to move the MICR line up to where it would be or a normal sized cheque so that it is where the scanner expects it to be and rescan the cheque.
- If you are unable to capture the MICR line, deposit the cheque in branch or request a new cheque from the issuer.

This item may be a duplicate of another captured item. Please review.

- Compare the two images on the screen that have been presented as potential duplicates.
- If this is a duplicate, click yes to delete the cheque from the deposit.

TIP:

Do not override the duplicate error unless you are confident the cheque is not a duplicate. If subsequently determined to be a duplicate, the amount will be adjusted from your account.

U.S. dollar cheques may not be deposited into the account

- Delete the cheque from the deposit as a U.S. dollar cheque cannot be deposited into a Canadian dollar account.

This cheque does not include a U.S. dollar indicator in the MICR line

- Review the cheque to ensure it is a U.S. dollar cheque. If it is not, delete it from the deposit.

TIP:

Select the deposit account and then ensure any cheques scanned for deposit are in the same currency as the account.

A possible double feed has been detected

- Carefully review the cheque image in the pop up window to ensure two cheques are not stuck together.
- Follow the instructions on the pop up screen to correct the error, or ignore it if the cheque scanned correctly.

TIP:

Ensure the cheque image on the screen has the MICR line clear and visible, if not, this item could be returned.

Questions about scanning or adjustment/return notifications?
Contact the Cash Management Support RDC Team at
1-800-668-7328, option 2 or e-mail **TD.CMSRDC@TD.COM**