



Enhancements/Changes to Your Remote Deposit Capture (RDC) Service

Effective November 9, 2015

Dear Valued Customer,

TD is excited to inform you of enhancements to the RDC Service planned for November 9, 2015.

Summary of Enhancements:

1. Extended Deposit Cut-off Time to 7:30 p.m. Eastern Standard Time
2. Changes to the look of the Deposit Ticket
3. Changes to the Capture Deposit Screen

1. Extended Deposit Cut-off Time to 7:30 pm Eastern Standard Time

The deposit "Cut-Off Time" has been extended from 5:20 p.m. to 7:30 p.m. Eastern Standard Time for same day processing. The "Cut-Off Time" means the latest time on a "Business Day" by which the Bank must receive an Image in order to post the deposit on the same Business Day. "Business Day" means any day other than a Saturday or a Sunday on which the Bank (in Toronto) is open for business.

2. Changes to the look of the Deposit Ticket

The Deposit Ticket is enhanced to provide additional information on your cheque deposits. Changes to the Deposit Ticket include:

1. Addition of the deposit currency
2. New field to highlight the Location Code (when applicable)
3. Addition of date and time when the deposit was captured (follows the Eastern Time Zone)

***Other changes to the Deposit Ticket are for internal bank processing only*

Credit CDN Deposit Currency: CAD

Branch #: 5916
 User ID: margic2
 Location Code:
 DIN: 20150911900023200000200001

Date/Time: 11/09/2015 3:17 PM EDT → Time deposit was captured
 Location Name: Calgary

Substitute Image/Virtual Document

Data required to facilitate cheque clearing

AUXILIARY	R/T	ACCOUNT	PC/TC	AMOUNT
	10202-004		51	\$60.00

Total: 0.00
 Remaining: 60.00

Place documents in the scanner, and click the Scanning button...

Ready	Transit/Routing	Account	Serial Number	Amount	Custom Field 1	Custom Field 2	Custom Field 3
✓	1	10202-004	51	60.00			

3. Changes to the Capture Deposit Screen

A. The AuxOnUs field is renamed 'Serial Number' and has been moved next to the Account Number field. When you scan individual items, you will find the cheque number in this field.

***The Serial Number associated with the Deposit Ticket will either be 51, 54 or 55 and is dependent on the type of deposit made and is for bank use only*

B. The Transit/Routing field can no longer be edited manually. As a result, the following has changed:

You will no longer be able to edit the Transit/Routing field. If Transit/Routing information is incorrectly captured, the Transit/Routing field will either be truncated or replaced by special characters. As long as your deposit is balanced, and no other errors occur, the cheque will be processed and incorrect information will be internally corrected during the cheque clearing process.

- i) For US Dollar cheques drawn on US Financial Institutions, the ABA (ie. American Banker's Association Transit/Routing) Number must be correct and complete in order for the cheque to be processed.
- If cheques contain special characters when scanned, they will be processed and corrected internally during the cheque clearing process. If the ABA number is truncated and does not contain special characters, the cheque cannot be processed through RDC and must be taken to the branch for deposit.

C. The Process Control field is now non-editable and has been removed on the Capture Deposit screen.

Ready	Transit/Routing	Account	Serial Number	Amount	Custom Field 1	Custom Field 2	Custom Field 3
✓	1 10202-004	██████████	51	60.00	██████████	██████████	██████████
✓	2 10202-004	0690-██████████	000009	10.00			
✓	3 10202-004	0690-██████████	000010	20.00			
✓	4 10202-004	0690-██████████	000011	30.00			

Note: Any special characters appearing in the Transit/Routing or Process Control field will appear in RDC reports and will also be included in exported data; you will need to manually remove the special characters from the Data export by deleting them.

Contact Details

For questions about the changes to your RDC service, please contact our support line at (416) 982 – 4567 or
1 (800) 668 –7328

Support is available in English from 8 a.m. — 8 p.m. and in French from 9 a.m. – 5 p.m.