![nbf In good hands logo]

USER GUIDE

REMOTE CHEQUE COLLECT SERVICE

Cash Management | Global Transaction Services

CONTENTS

Introduction to Remote Cheque Collect

- Remote Cheque Collect service allows NBF Corporate customers to scan cheques using special scanners provided by NBF at the convenience of their office premises.

- Scanned cheque images will be transmitted to NBF in a secured manner and will be presented for clearing. Subsequent to bank receiving same, clearing process will take place in line with UAE Central Bank guidelines.

- Proceeds of such cheques will be credited to the clients' account by end of same day (provided original cheques are received to NBF by 3pm).

- Physical cheques will be collected by NBF's appointed service provider and delivered to the bank as per the stipulated arrangement.
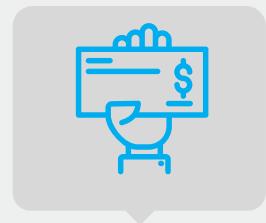
Customer Benefits
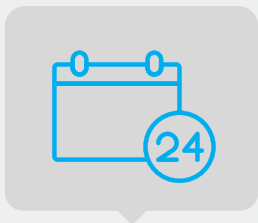
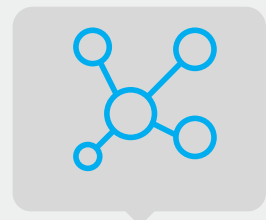Flexibility of 24/7 operation

Automated deposit slips

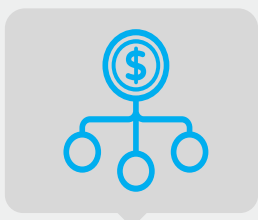Convenient collection of physical cheques

Automated reconciliation for bulk upload
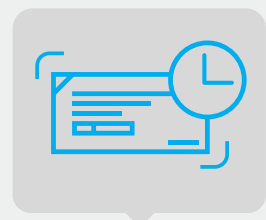
Simplified reconciliation

Optimize resource allocation

Reduced turnaround time on clearing cheques

Online status report for Cleared and Returned cheques

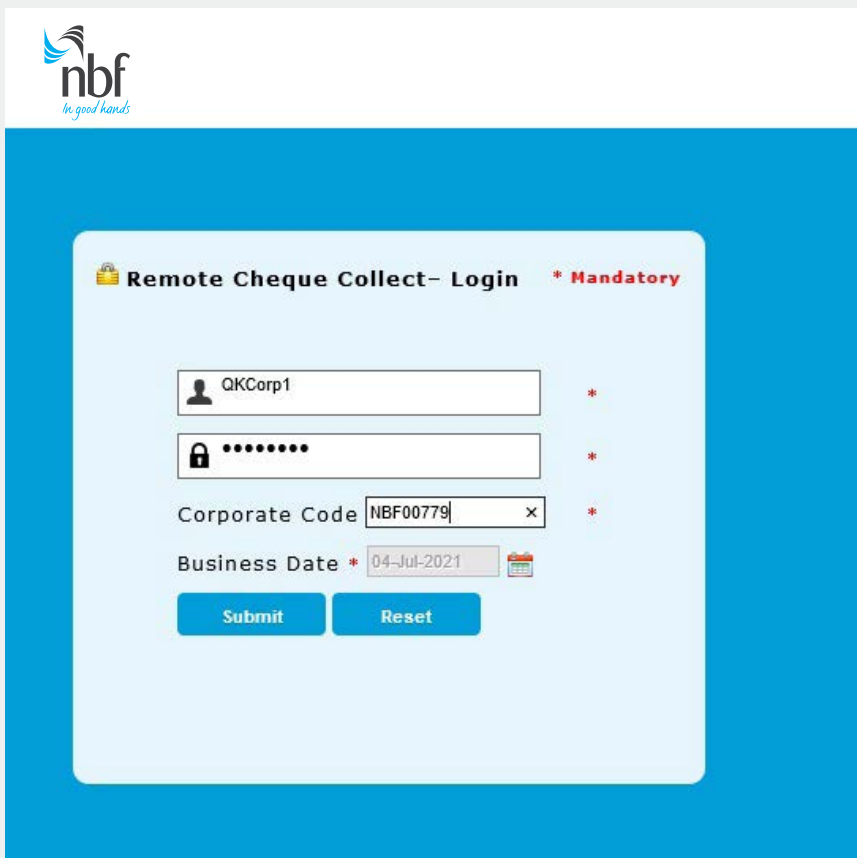Real time access to electronic image of clearing cheques

Customer Onboarding and Implementation Process

- Application form and Agreement to be signed by customer

- In the event customer requires Post Dated Cheque processing, respective agreement to be signed in addition to above

- Applicable tariff notified to the customer

- Scanners installed and activated by NBF appointed Service Providers

- Upon successful implementation and user training, customer can start sending cheques for outward clearing
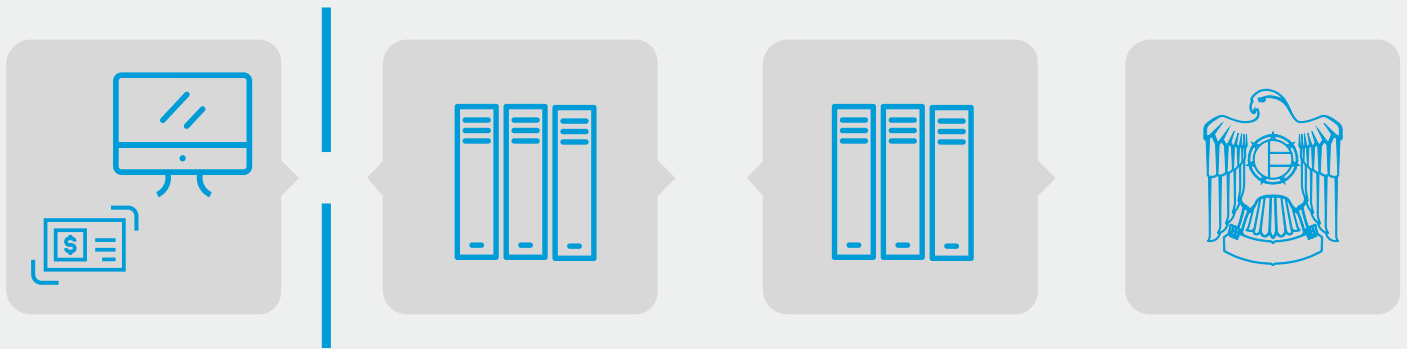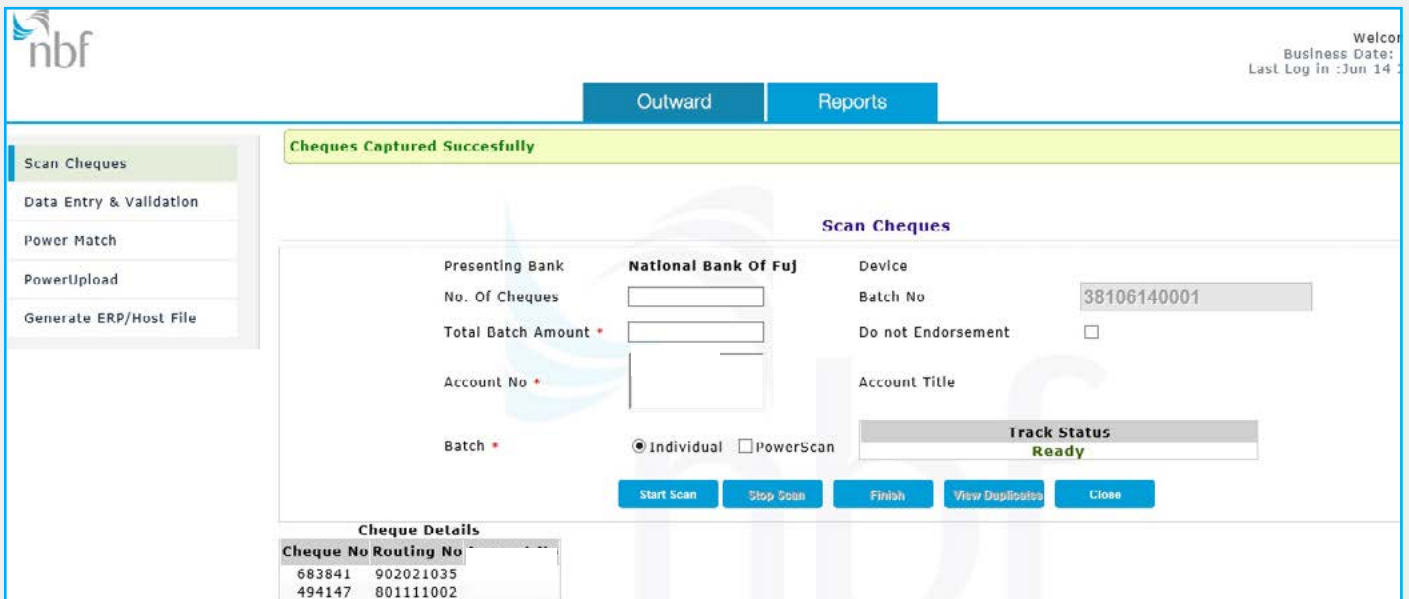

Current Dated Cheques-Procedure

1. Sign in to the Remote Cheque module using the 'Maker' credentials advised by NBF.

2. Select 'Scan Cheques' option from the menu available on the left hand side of the page and complete scanning your current dated cheques

3. Upon completion of scanning, please select 'Data Entry & Validation' from the menu.

4. Click on the batch which corresponds to the cheques that have been scanned and screen will move to 'Deposit slip/Cheque view'

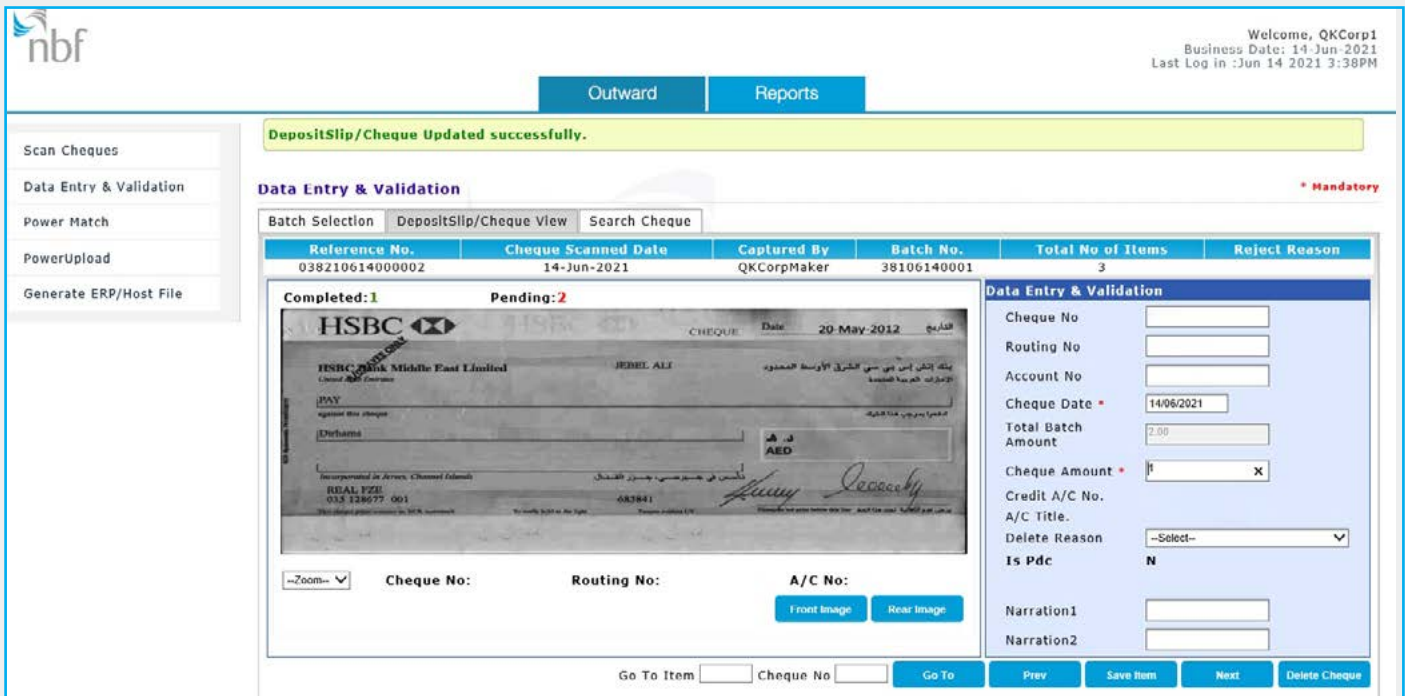**5.** Enter the mandatory fields like Cheque Date and Cheque Amount in the 'Deposit slip/ Cheque view' tab. A Customer Reference can also be included in the 'Narration 1' field. Repeat the same steps for all the scanned instruments.

6. 'Authorizer' needs to log in using respective credentials shared by NBF and approve the cheques submitted by the 'Maker'. If required, rejections can be made stating the 'Reject Reason' under Narration 01. The instruments which are approved and sent to NBF by 9.45 am (cut off time) will be processed for same day clearing.

7. The respective Physical cheques of the scanned need to be handed over to courier in sealed bag provided for this purpose and send to bank before 3pm as per stipulated arrangement.

Post Dated Cheques- Procedure
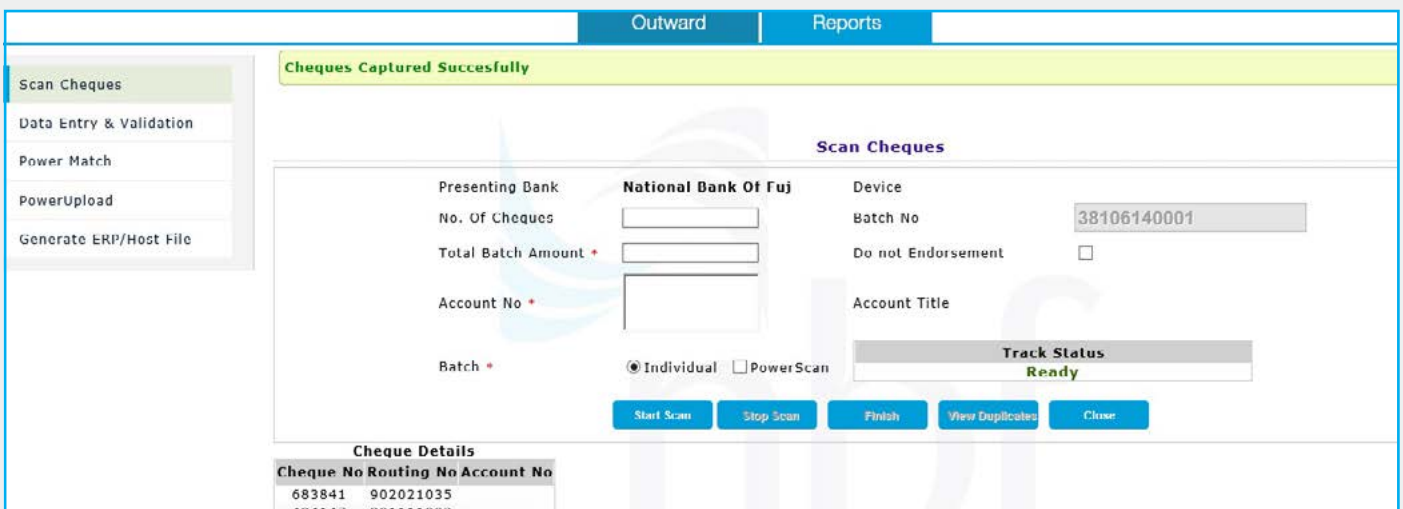
1. Sign in to the Remote Cheque module using the 'Maker' credentials advised by NBF.

2. Select 'Scan Cheques' option from the menu available on the left hand side of the page and complete scanning your Future (Post) dated cheques.

3. Upon completion of scanning, please select 'Data Entry & Validation' from the menu.

4. Click on the batch which corresponds to the cheques that have been scanned and screen will move to 'Deposit slip/ Cheque view'

5. Enter the mandatory fields Cheque Date and Cheque Amount in the 'Deposit slip/ Cheque view' screen. It is essential that the 'Date' selected need to be a future date to avoid treating the instrument as a current dated cheque.

6. A Customer Reference can also be included in the 'Narration 1' field. Repeat the same steps for all the scanned instruments.

7. Upon selection of future date, the field 'Is PDC' defaults to 'Y' status.

8. Once click on 'Next', the below message box appears in order to confirm if the instrument is to be considered as Post Dated cheque.
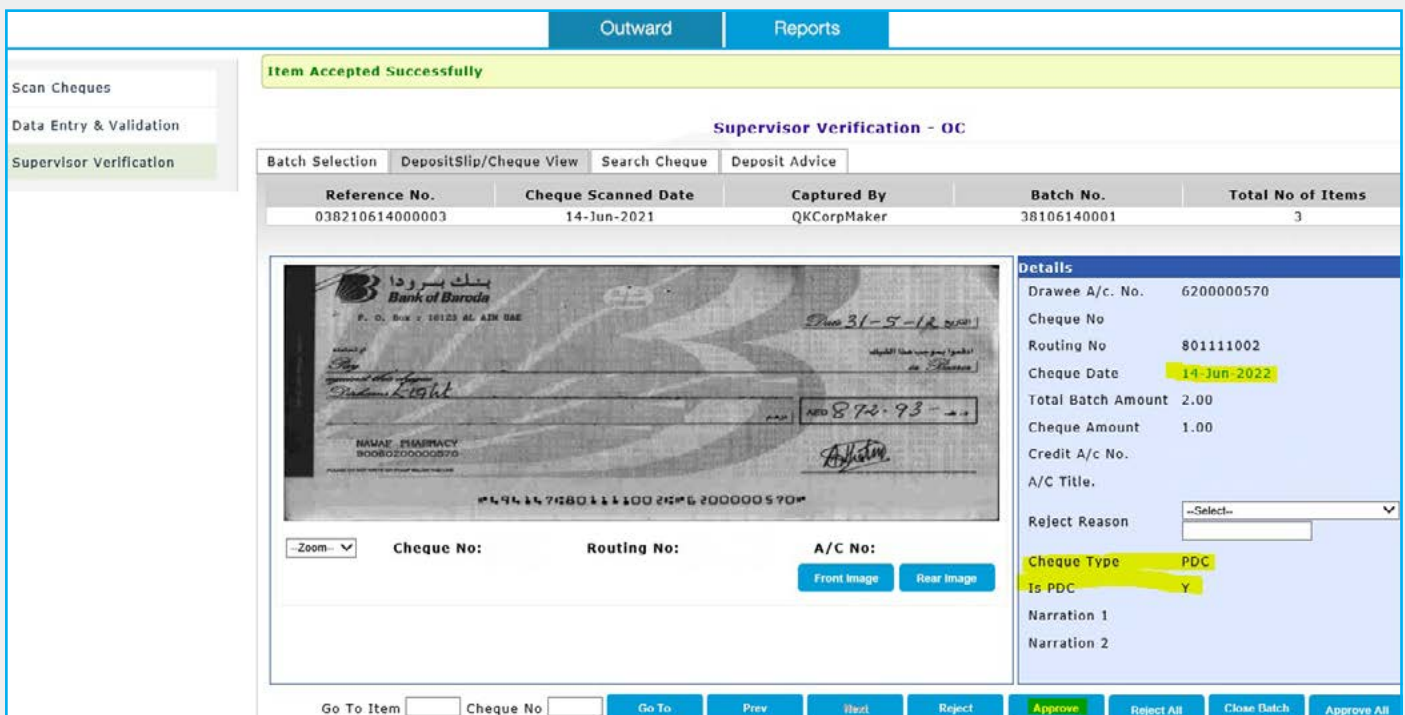
9. 'Authorizer' needs to log in using respective credentials shared by NBF and approve the cheques submitted by the 'Maker'. If required, rejections can be made stating the 'Reject Reason' under Narration 01. The instruments which are approved and sent to NBF will be processed for clearing on the due future date.

10. The respective Physical cheques of the scanned need to be handed over to courier in the sealed bag and send to bank on the same day as per stipulated arrangement.

Power Upload and Power Match Functionality

With NBF's Power Upload and Power Match functionality, customers can upload a CSV file containing details of the cheques in the prescribed format advised by NBF and send for clearing. Current dated cheques as well Post Dated cheques can be sent to NBF using this feature. This functionality provides greater flexibility for customers as it eliminates the requirement for scanning and validating each cheque.

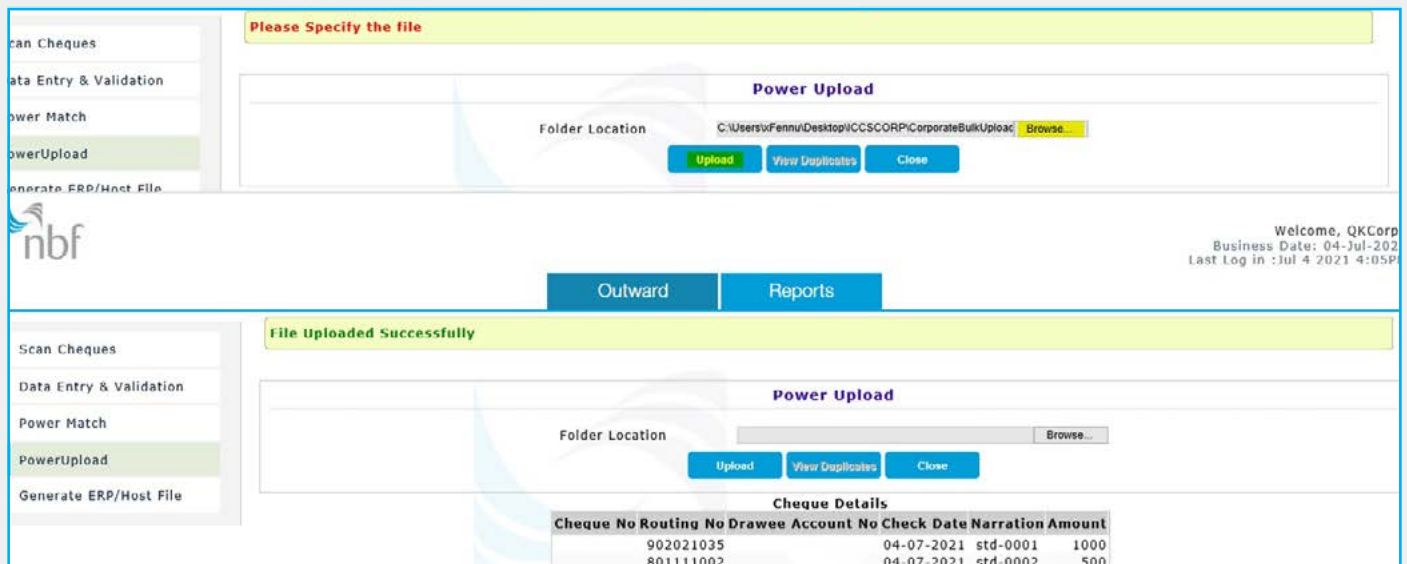**1.** Sign in to the Remote Cheque module using the 'Maker' credentials advised by NBF

2. Select the 'Power Upload' option from the menu

3. Browse and choose the file which has been saved in the prescribed CSV format** (Please see below for required file format)
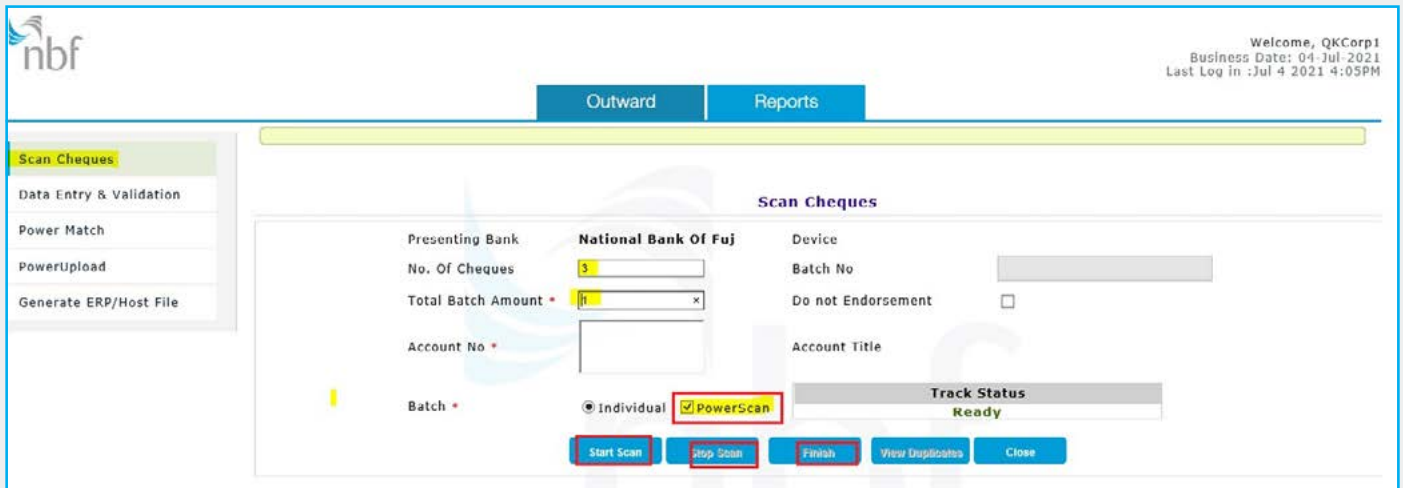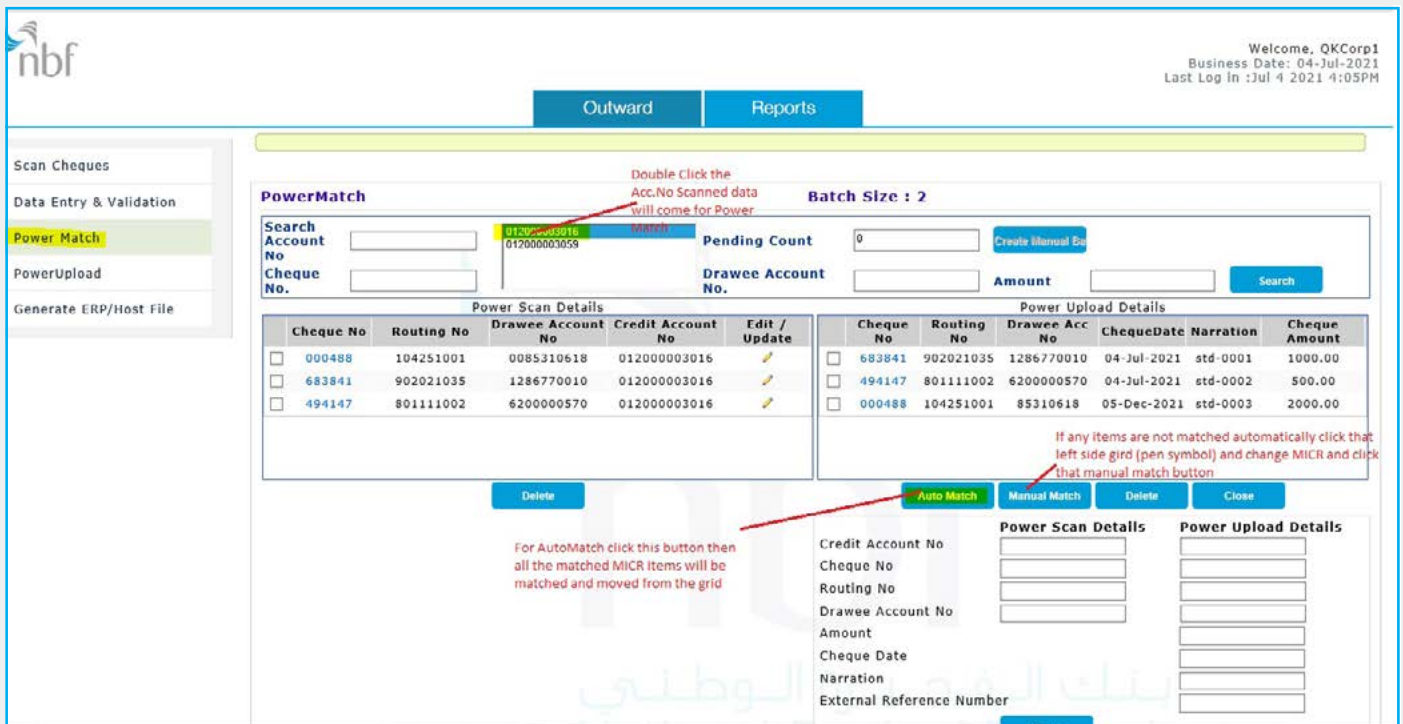
4. Scan the corresponding cheques that is mentioned in the CSV file for clearing with the 'Power scan' tick enabled

5. Select the 'Power Match' option from the menu and select account number. Both scanned and uploaded items will be displayed as shown in above screen. [Left hand side: Scanned items | Right hand side: Bulk uploaded items]. First step is to click on the 'Auto Match' option. Once matched both left and right side items will be moved to authorizer queue. Items which are not matched will get displayed as unreconciled and maker needs to perform manual match for unreconciled items.

6. Authorizer needs to log in to approve the submitted cheques by the Maker. If required, rejections can be made stating the 'Reject Reason' under Narration 01. The instruments which are approved and sent to NBF will be processed for clearing.

7. The respective Physical cheques which have been scanned need to be handed over to courier in sealed bag and sent to bank as per stipulated arrangement.

Prescribed CSV format for the upload

```
Chqdate,BankName,ChqRoutingNo,DraweeAccNo,ChqNo,Amount,RefNo
14-02-2021,RAK,204011011,9389217061,103007,2.00,std-0001
14-02-2021,RAK,704020137,9433181001,301935,4.00,std-0002
14-02-2021,ENBD,702610130,2534953801,013985,6.00,std-0003
14-02-2021,ENBD,902620102,2277841101,000997,8.00,std-0004
14-02-2021,NBF,703820101,2000668646,000003,10.00,std-0005
```

Chq date format Should
be dd-mm-yyyy

ChqRoutingNo should
be 9 digit

ChqNumber should be
6 digit

RefNo length maximum 50 character.
Allowed Special Characters only
hyphen, comma and dot

Bank Name maximum
6 Character Allowed

DraweeAccountNo should be
10 Digit
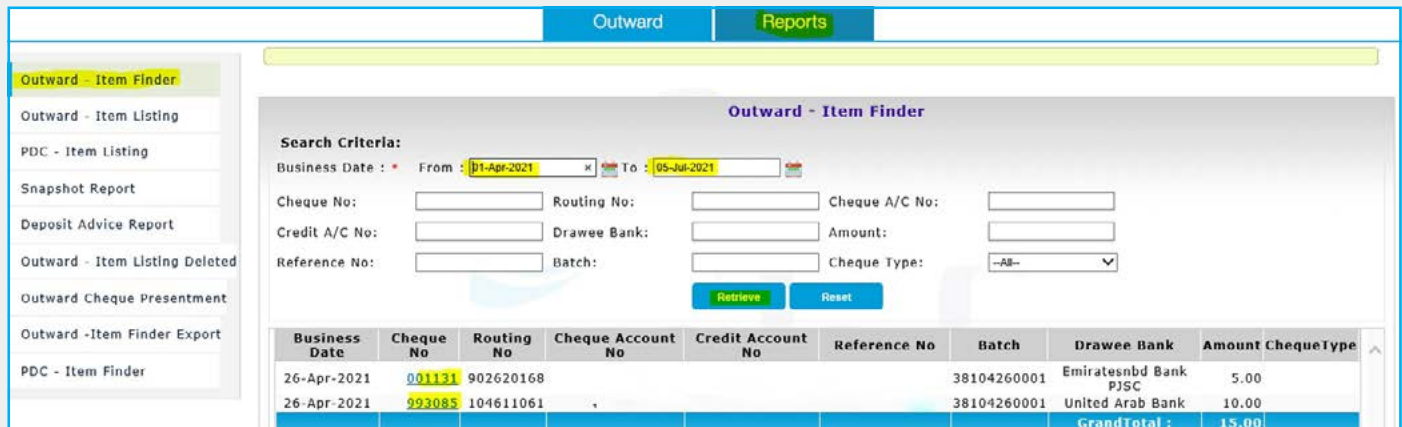
If Chqamount is having fractions and it
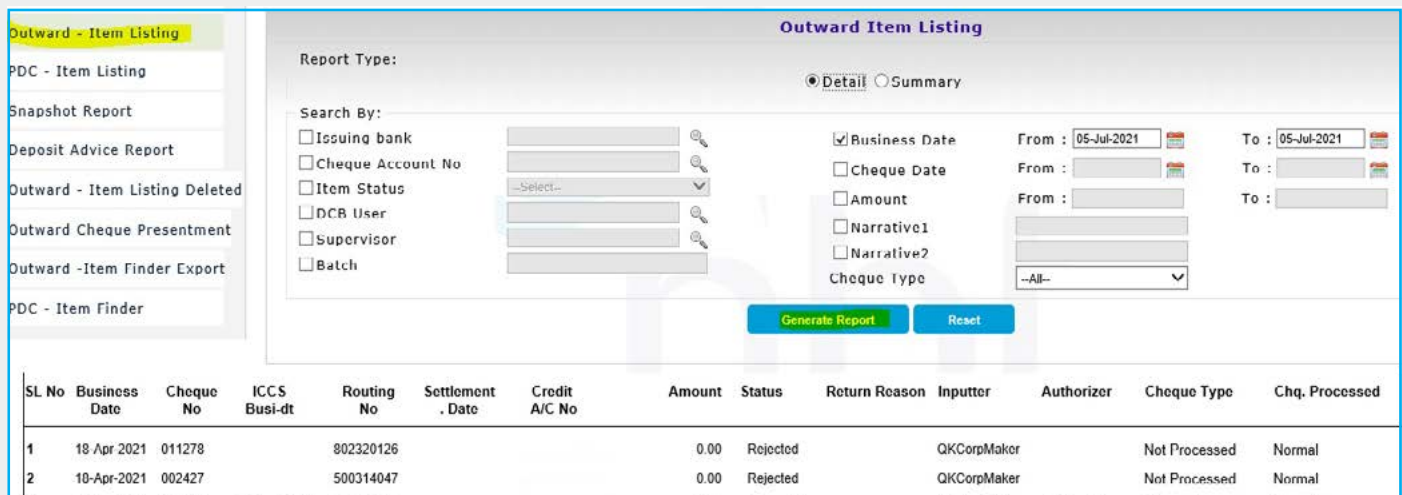should be written like 1400.75

Reporting

Details of the Current dated and Post Dated cheques that has been sent to NBF for clearing can be obtained from below menu

1 Select 'Reports' Tab from the home page

2 Select 'Outward – Item Finder' option from the menu to findout individual cheque details for your specified date range
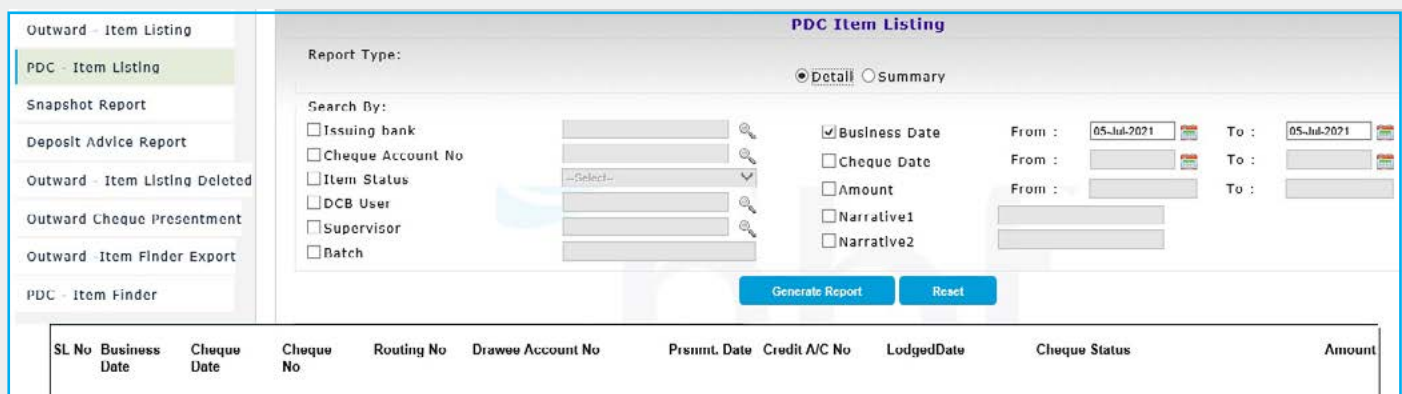

3 Select 'Outward – Item Listing' option from the menu to generate report for your specified date range.

4 Select 'PDC- Item Listing' to generate report related to your postdated cheques

5 Report can be downloaded in Excel, Word, PDF format as well as printed

nbf

In good hands