

USER GUIDE

REMOTE CHEQUE COLLECT SERVICE



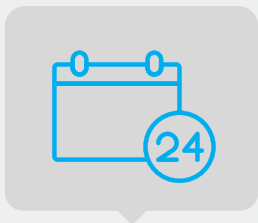
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Introduction to Remote Cheque Collect

- 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.

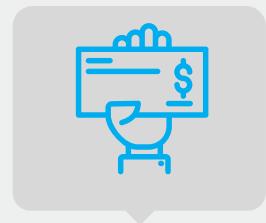
Customer Benefits



Flexibility of 24/7 operation



Automated deposit slips



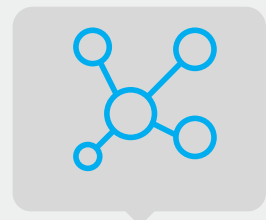
Convenient collection of physical cheques



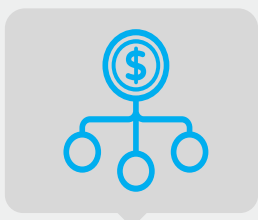
Automated reconciliation for bulk upload



Simplified reconciliation



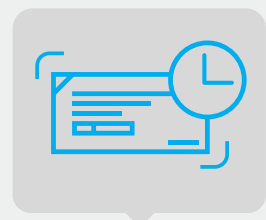
Optimize resource allocation



Reduced turnaround time on clearing cheques



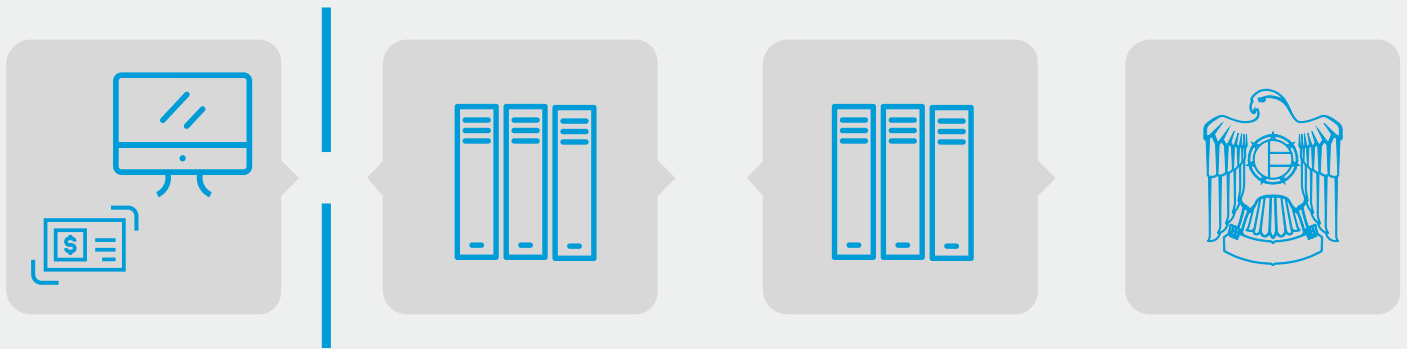
Online status report for Cleared and Returned cheques



Real time access to electronic image of clearing cheques

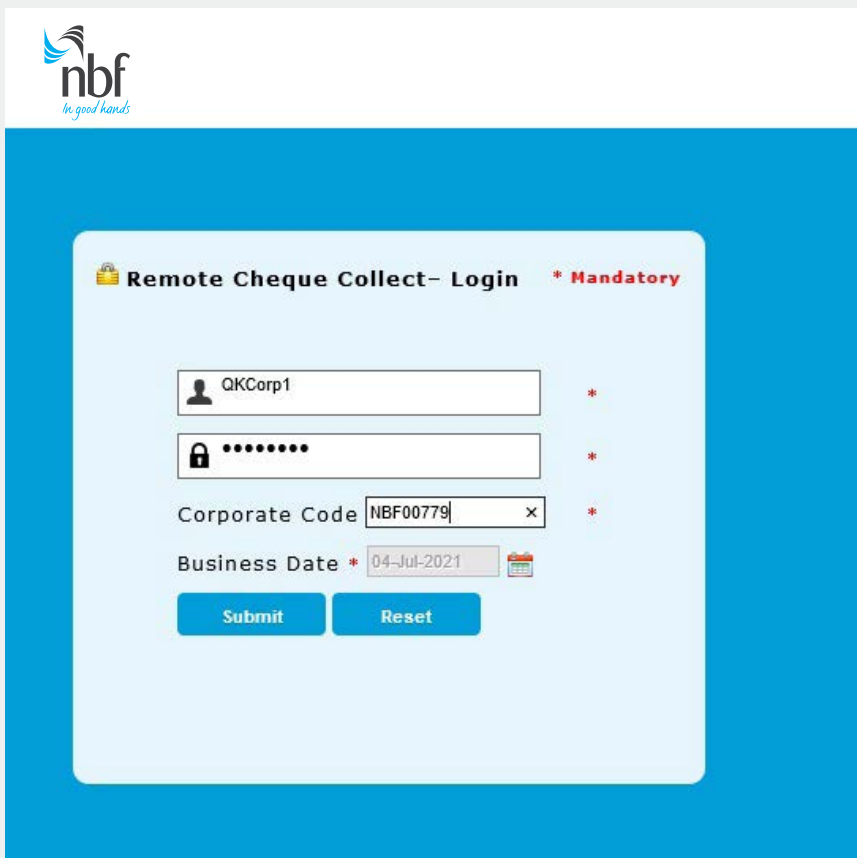
Customer Onboarding and Implementation Process

- 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

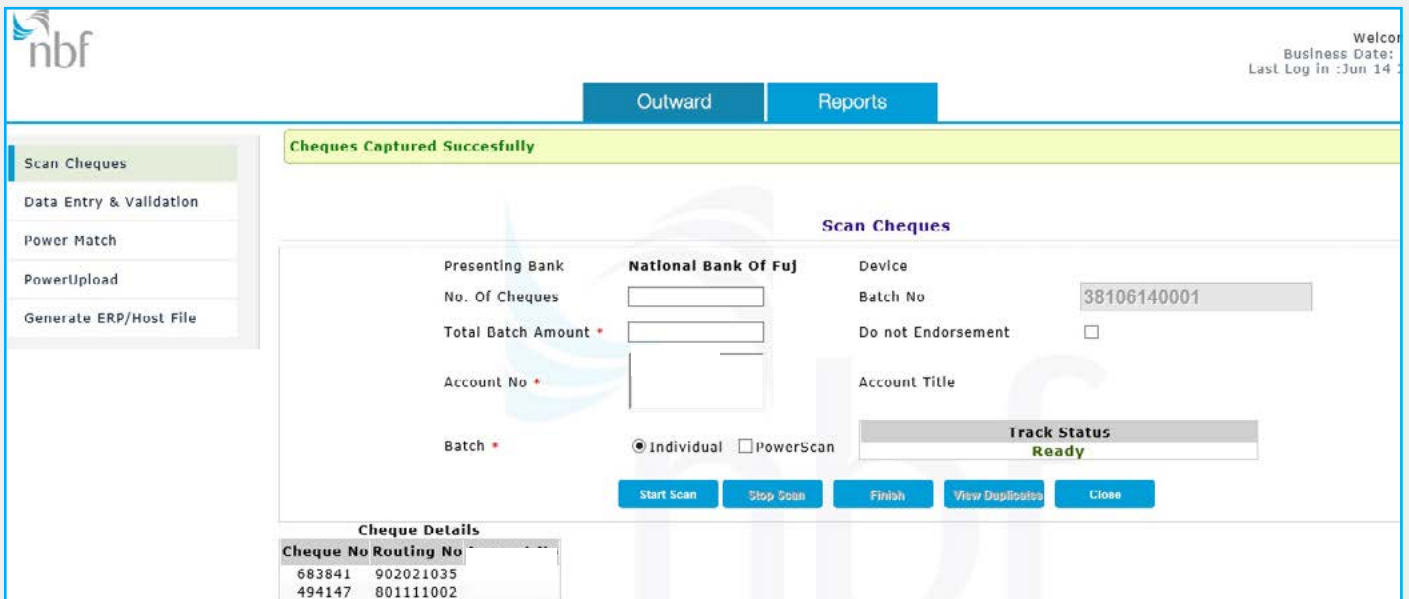


Current Dated Cheques-Procedure

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



Cheques Captured Successfully

Scan Cheques

Presenting Bank: National Bank of Fuj
 No. Of Cheques:
 Total Batch Amount:
 Account No:
 Batch: ☒ Individual ☐ PowerScan

Device:
 Batch No: 38106140001
 Do not Endorsement: ☐
 Account Title:

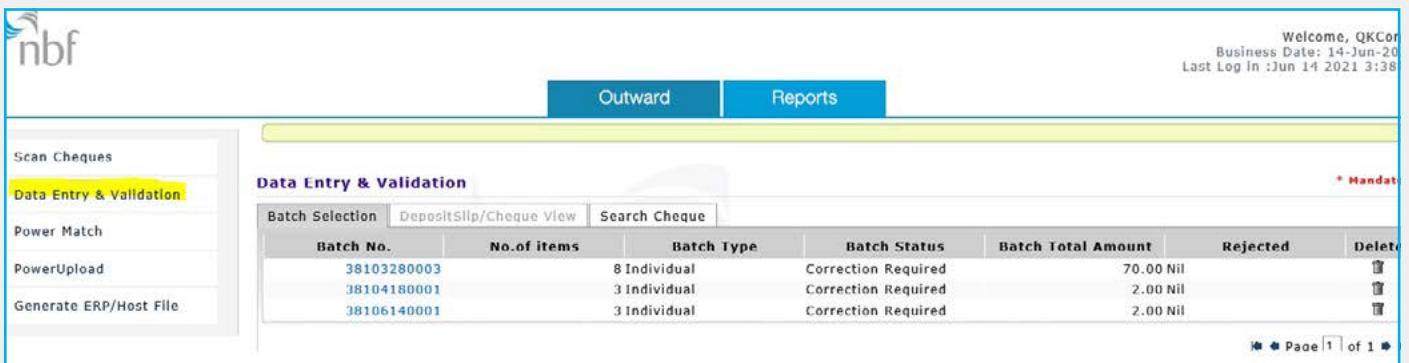
Track Status: Ready

Start Scan Stop Scan Finish View Duplicates Close

Cheque Details

Cheque No	Routing No
683841	902021035
494147	801111002

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



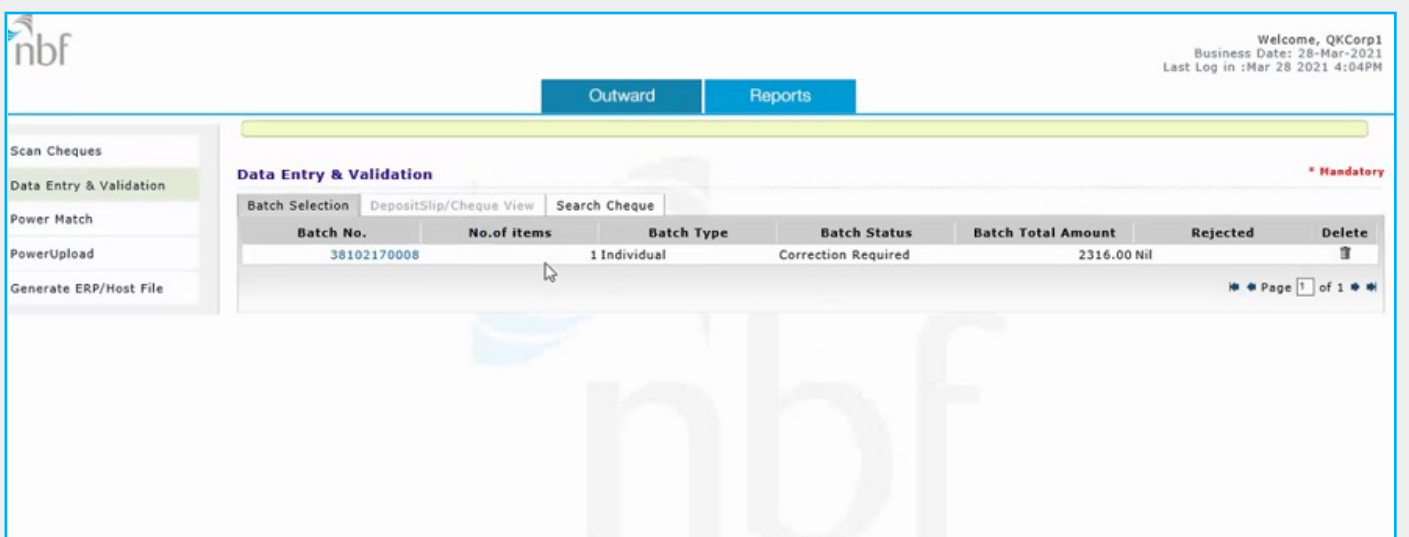
Data Entry & Validation

Batch Selection Deposit Slip/Cheque View Search Cheque

Batch No.	No. of items	Batch Type	Batch Status	Batch Total Amount	Rejected	Delete
38103280003	8	Individual	Correction Required	70.00 Nil		
38104180001	3	Individual	Correction Required	2.00 Nil		
38106140001	3	Individual	Correction Required	2.00 Nil		

Page 1 of 1

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



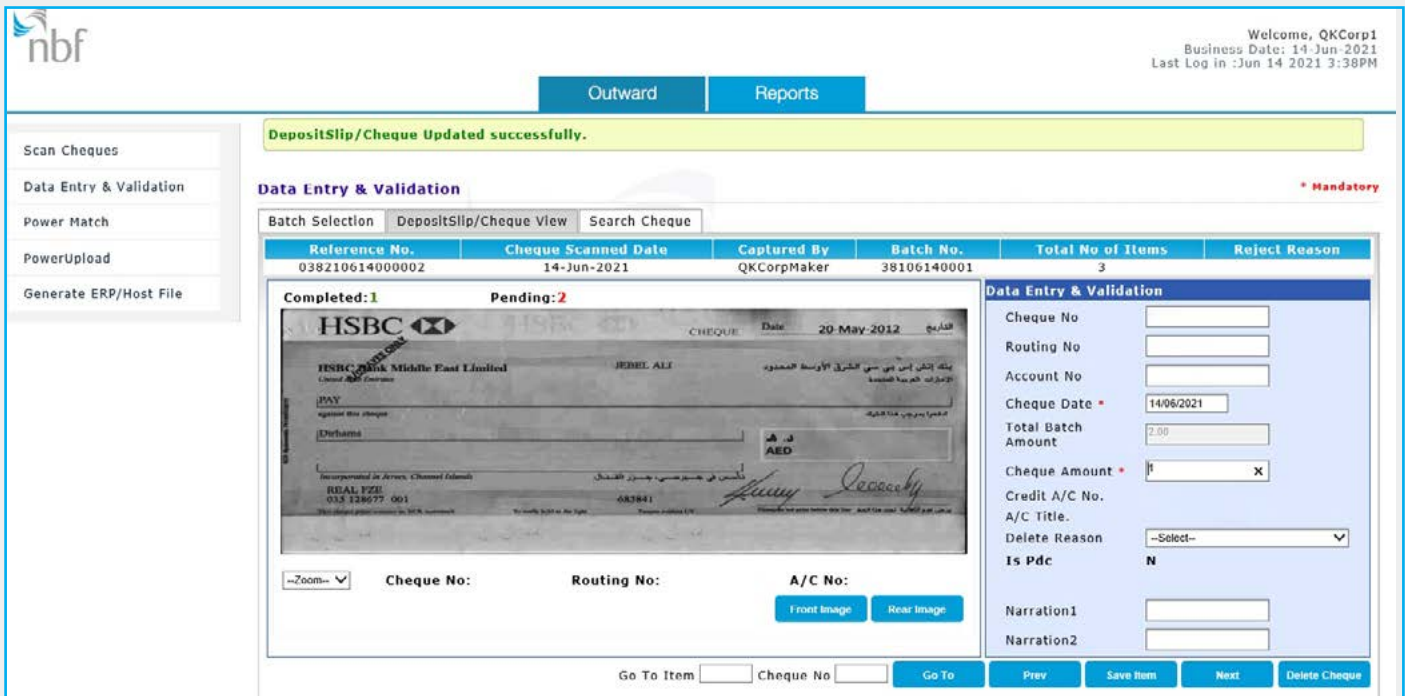
Data Entry & Validation

Batch Selection Deposit Slip/Cheque View Search Cheque


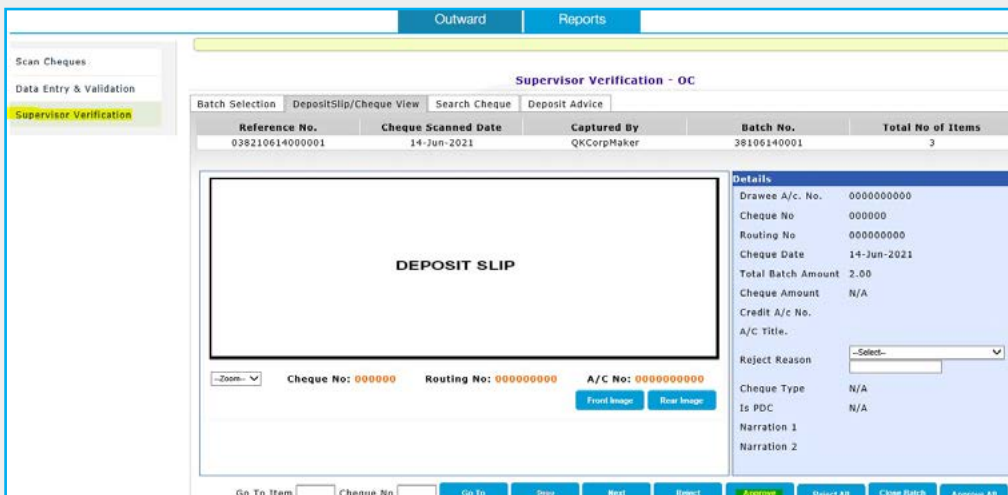
Batch No.	No. of items	Batch Type	Batch Status	Batch Total Amount	Rejected	Delete
38102170008	1	Individual	Correction Required	2316.00 Nil		

Page 1 of 1

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.

Outward
Reports

Scan Cheques

Data Entry & Validation


Supervisor Verification

Item Accepted Successfully

Supervisor Verification - OC

Batch Selection
DepositSlip/Cheque View
Search Cheque
Deposit Advice

Reference No.	Cheque Scanned Date	Captured By	Batch No.	Total No of Items
038210614000002	14-Jun-2021	QKCorpMaker	38106140001	3



Zoom: v

Cheque No: Routing No: A/C No:

Front Image
Rear Image

Details

Drawee A/c. No.

Cheque No

Routing No

Cheque Date 14-Jun-2021

Total Batch Amount 2.00

Cheque Amount 1.00

Credit A/c No.

A/C Title.

Reject Reason -Select-

Cheque Type Outward

is PDC N

Narration 1

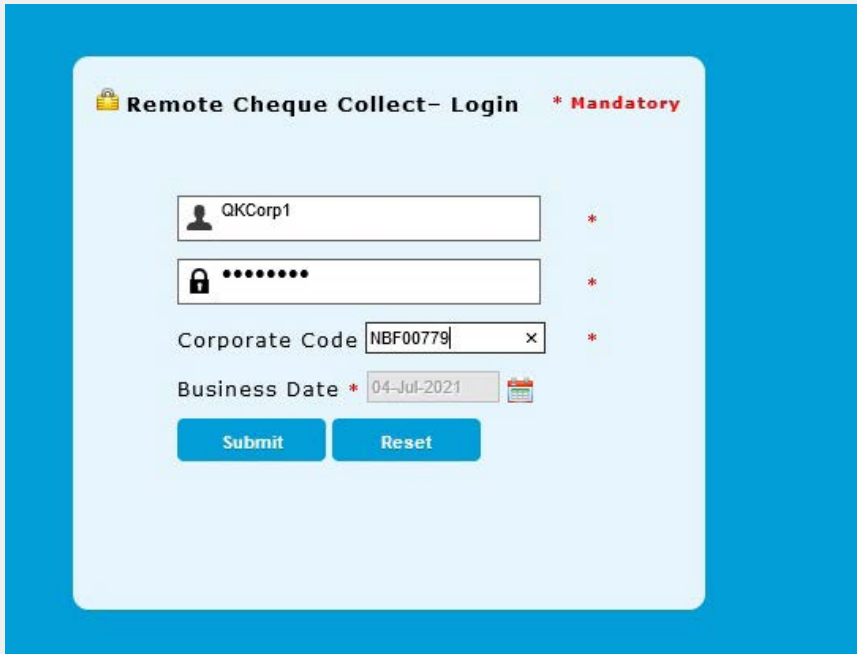
Narration 2

Go To Item Cheque No
Go To
Prev
Next
Reject
Approve
Reject All
Close Batch
Approve All

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

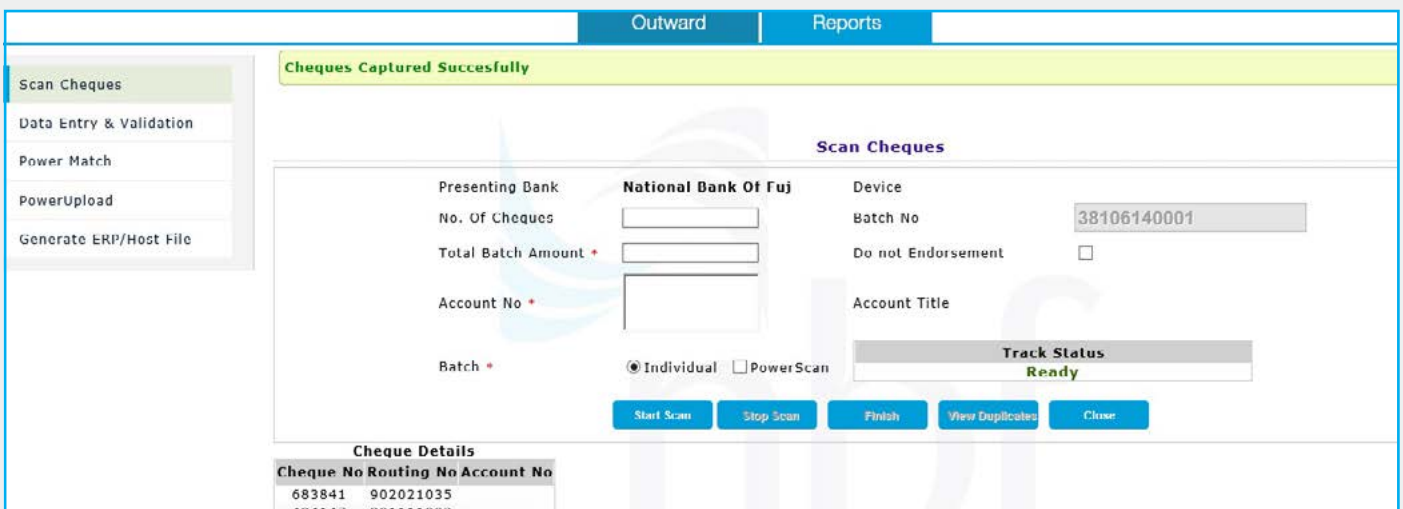
1. Sign in to the Remote Cheque module using the 'Maker' credentials advised by NBF.



Remote Cheque Collect- Login * Mandatory

*
 *
 Corporate Code *
 Business Date *

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.



Scan Cheques

Presenting Bank: **National Bank Of Fuj**

No. Of Cheques:

Total Batch Amount:

Account No:

Batch: ☒ Individual ☐ PowerScan

Device:

Batch No:

Do not Endorsement: ☐

Account Title:

Track Status: **Ready**

Cheque Details

Cheque No	Routing No	Account No
683841	902021035	
404147	801111002	

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



Data Entry & Validation * Mandatory

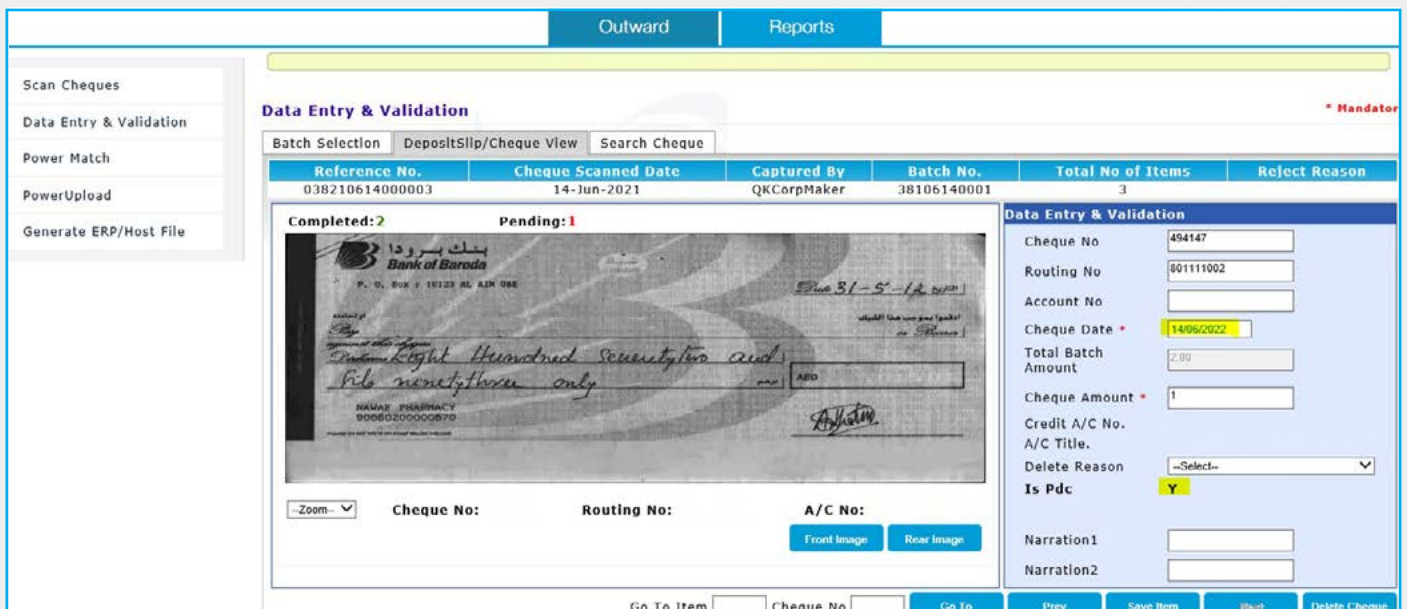
Batch No.	No. of Items	Batch Type	Batch Status	Batch Total Amount	Rejected	Delete
38103280003	8 Individual		Correction Required	70.00 Nil		<input type="button" value="Delete"/>
38104180001	3 Individual		Correction Required	2.00 Nil		<input type="button" value="Delete"/>
38106140001	3 Individual		Correction Required	2.00 Nil		<input type="button" value="Delete"/>

Page 1 of 1

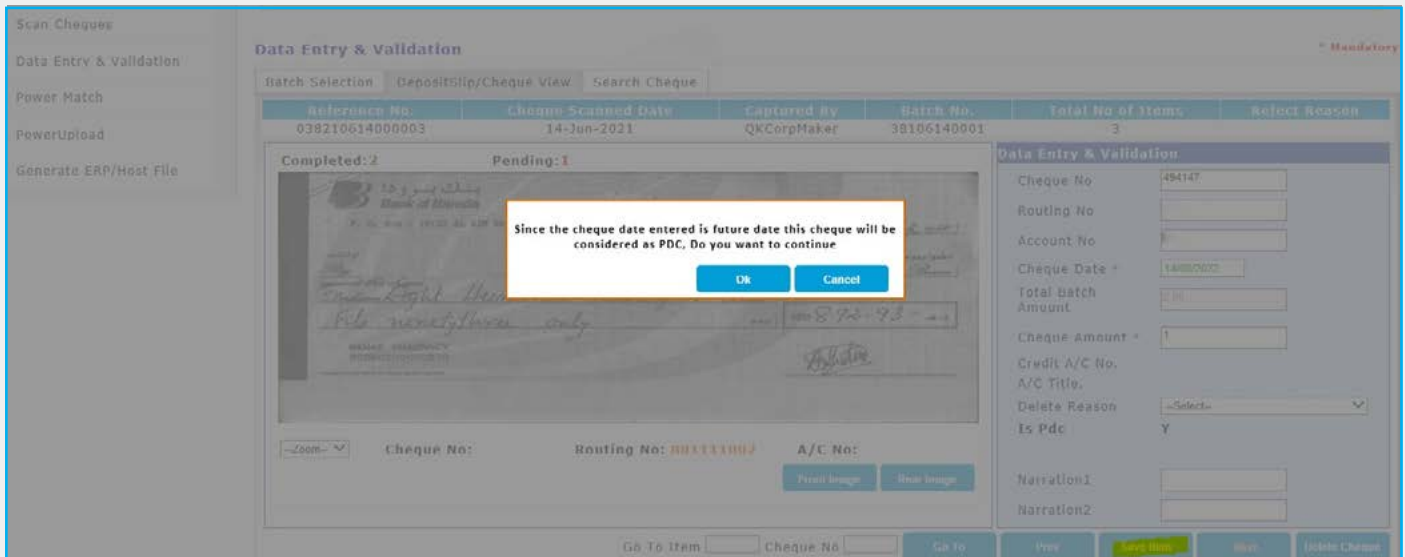
- Click on the batch which corresponds to the cheques that have been scanned and screen will move to 'Deposit slip/ Chequeview'



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



Data Entry & Validation

Reference No.	Cheque Scanned Date	Captured By	Batch No.	Total No of Items	Select Reason
038210614000003	14-Jun-2021	QKCorpMaker	38106140001	3	

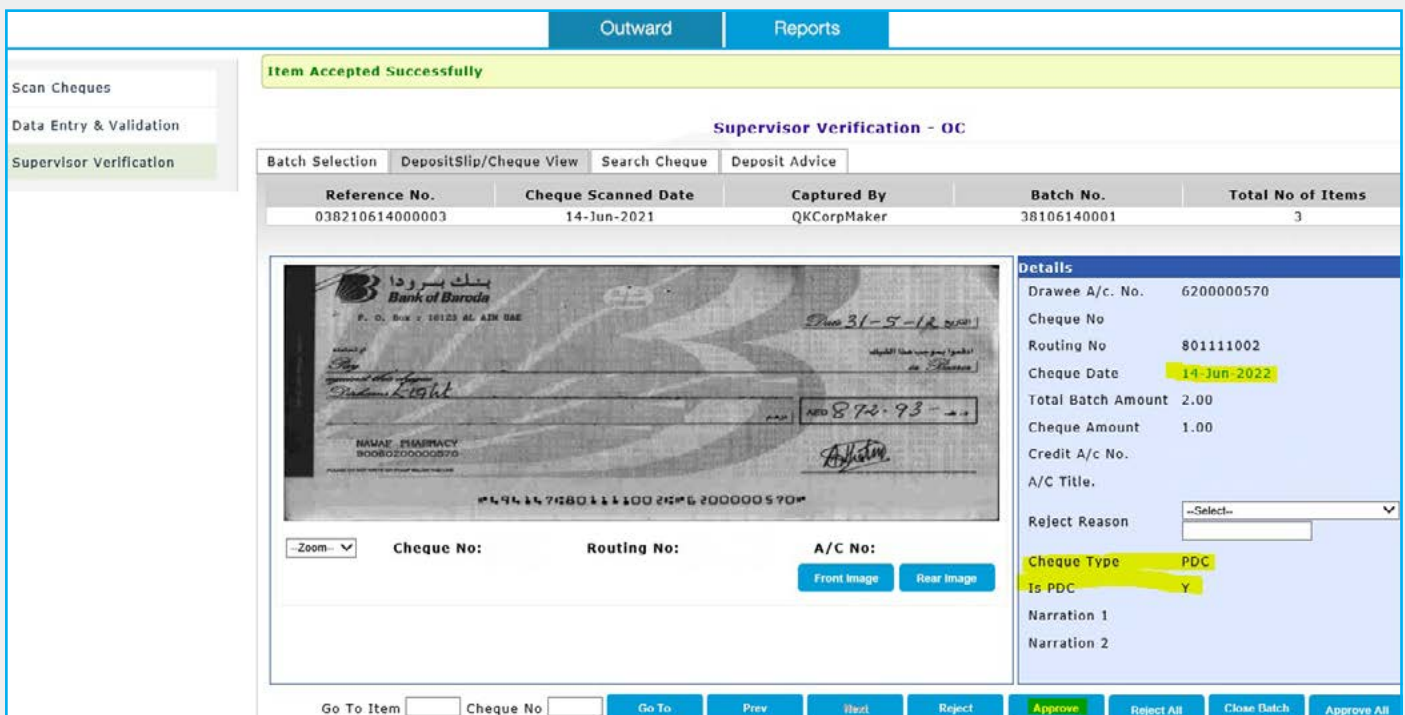
Completed: 2 Pending: 1

Data Entry & Validation

Cheque No	494147
Routing No	
Account No	
Cheque Date +	14/06/2022
Total Batch Amount	2.00
Cheque Amount +	1
Credit A/C No.	
A/C Title	
Delete Reason	-Select-
Is Pdc	Y
Narration1	
Narration2	

Go To Item Cheque No Go To Prev Next Reject Approve Reject All Close Batch Approve All

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.



Supervisor Verification - OC

Reference No.	Cheque Scanned Date	Captured By	Batch No.	Total No of Items
038210614000003	14-Jun-2021	QKCorpMaker	38106140001	3

Details

Drawee A/c. No.	6200000570
Cheque No	
Routing No	801111002
Cheque Date	14-Jun-2022
Total Batch Amount	2.00
Cheque Amount	1.00
Credit A/c No.	
A/C Title	
Reject Reason	-Select-
Cheque Type	PDC
Is PDC	Y
Narration 1	
Narration 2	

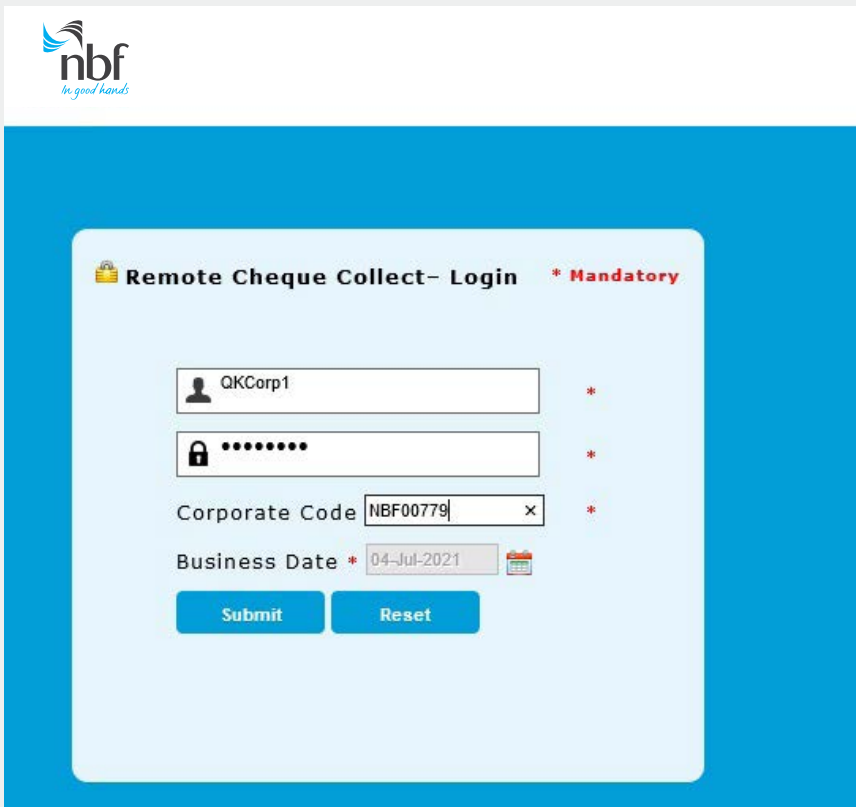
Go To Item Cheque No Go To Prev Next Reject Approve Reject All Close Batch Approve All

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.

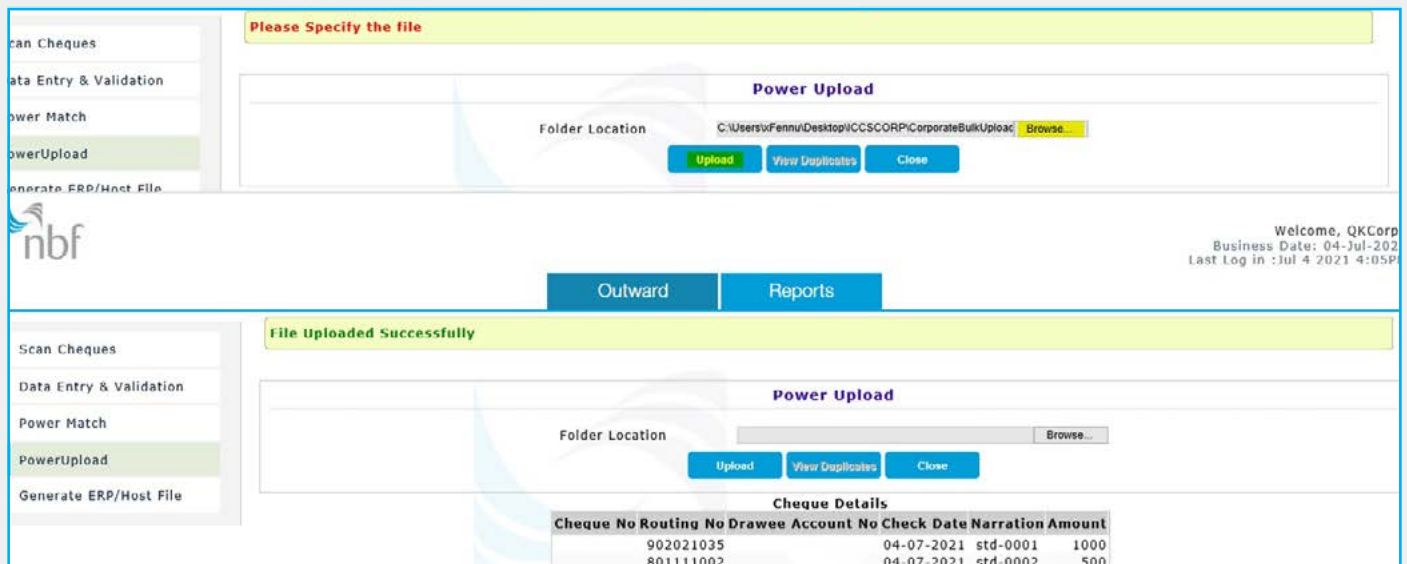
1. Sign in to the Remote Cheque module using the 'Maker' credentials advised by NBF



Remote Cheque Collect- Login * Mandatory

*
 *
 Corporate Code x *
 Business Date * 

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)



Please Specify the file

Power Upload

Folder Location

Welcome, QKCorp
Business Date: 04-Jul-2021
Last Log in : Jul 4 2021 4:05PM

File Uploaded Successfully

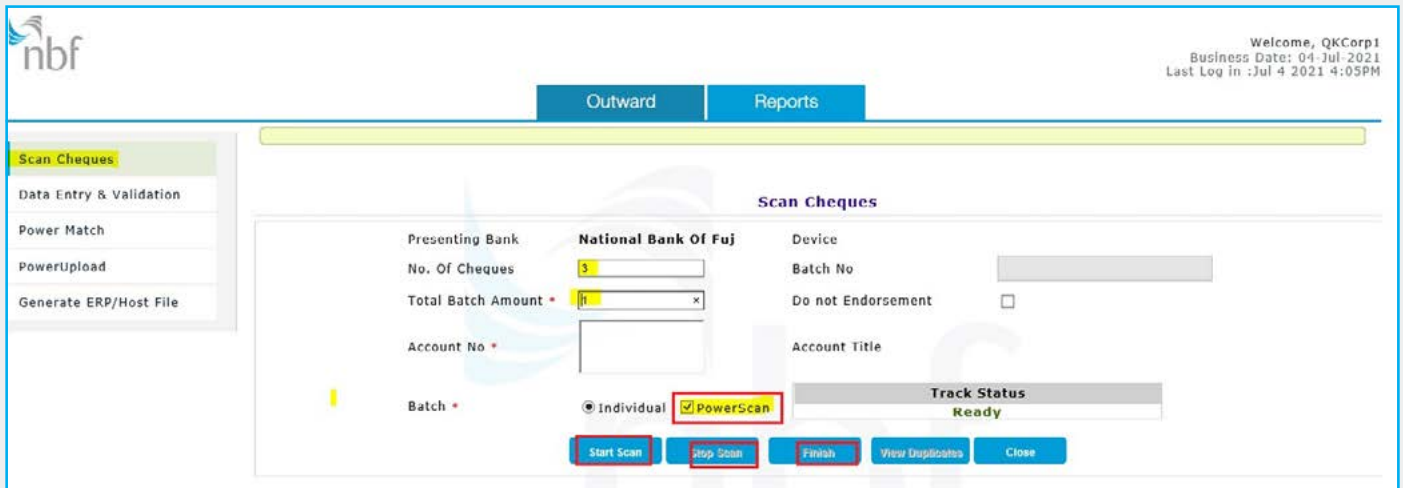
Power Upload

Folder Location

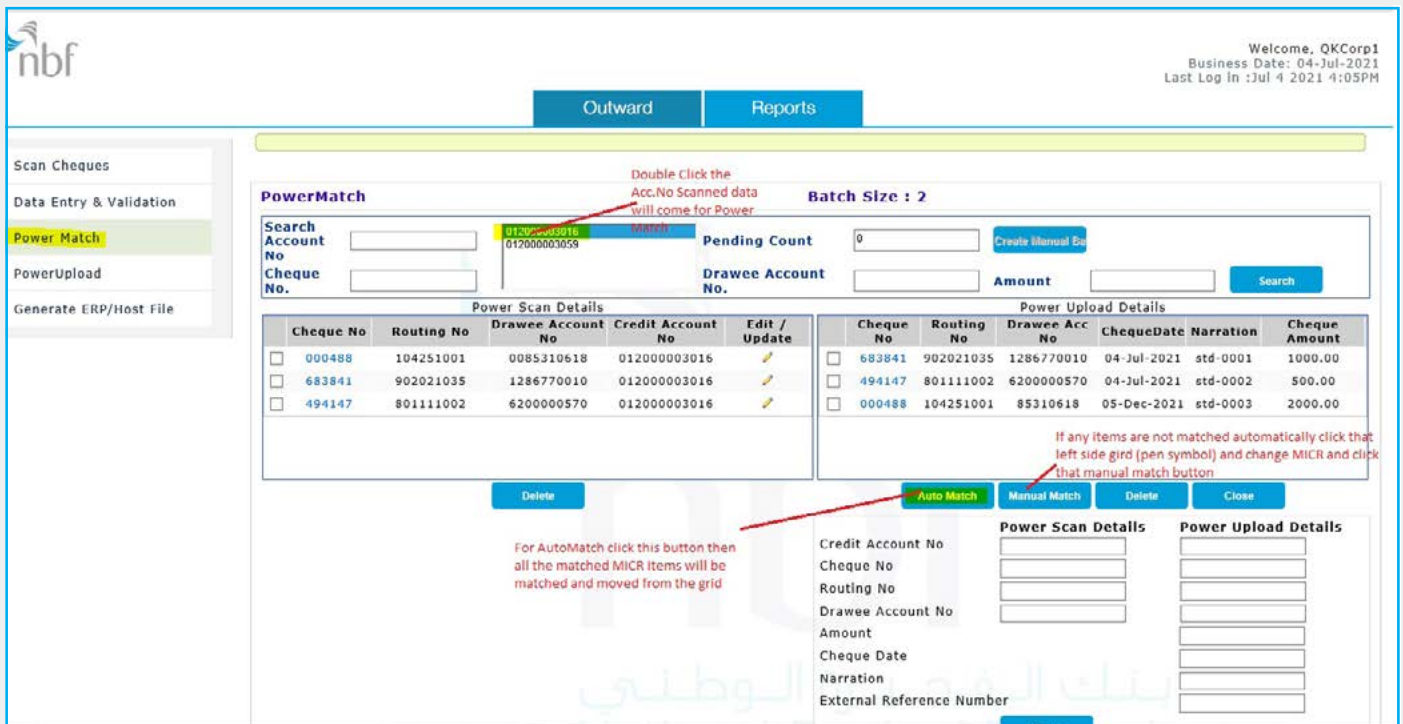
Cheque Details

Cheque No	Routing No	Drawee Account No	Check Date	Narration	Amount
902021035			04-07-2021	std-0001	1000
801111002			04-07-2021	std-0002	500

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

Bank Name maximum 6 Character Allowed

ChqRoutingNo should be 9 digit

DraweeAccountNo should be 10 Digit

ChqNumber should be 6 digit

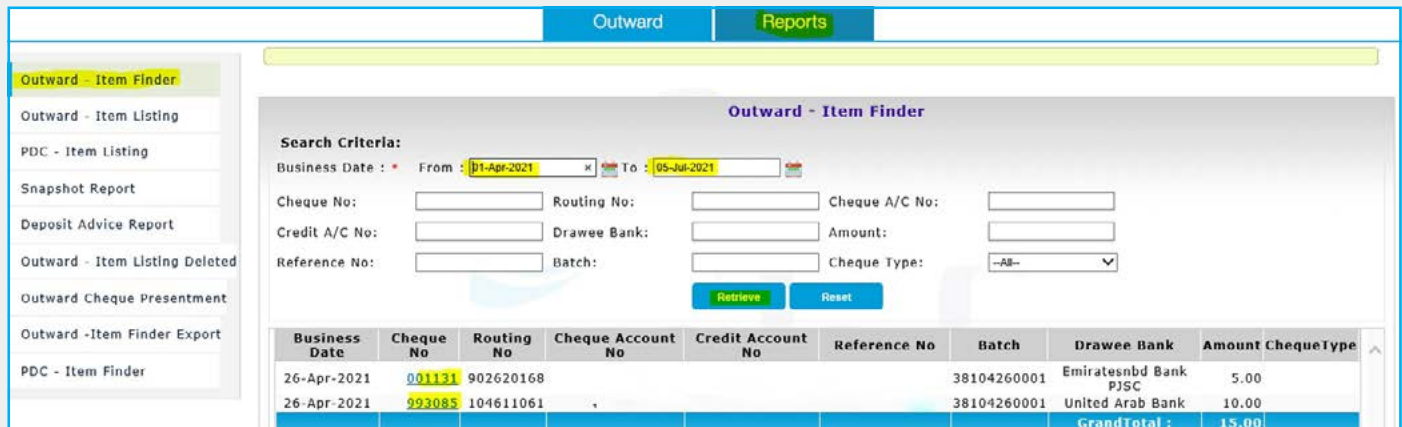
If Chqamount is having fractions and it should be written like 1400.75

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

Reporting

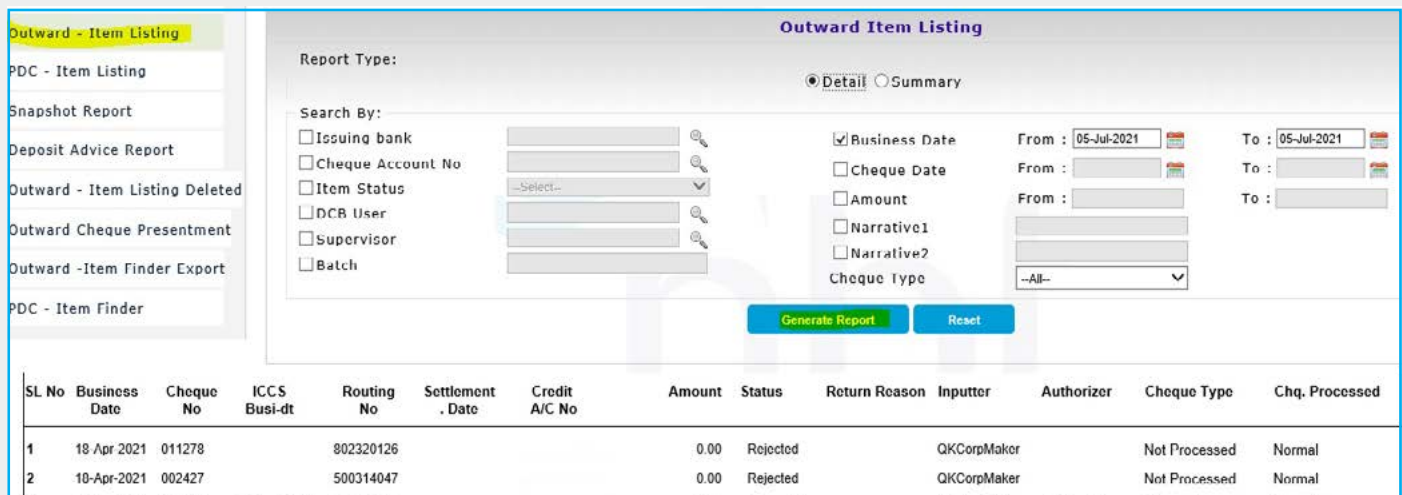
Details of the Current dated and Post Dated cheques that has been sent to NBF for clearing can be obtained from below menu

- 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



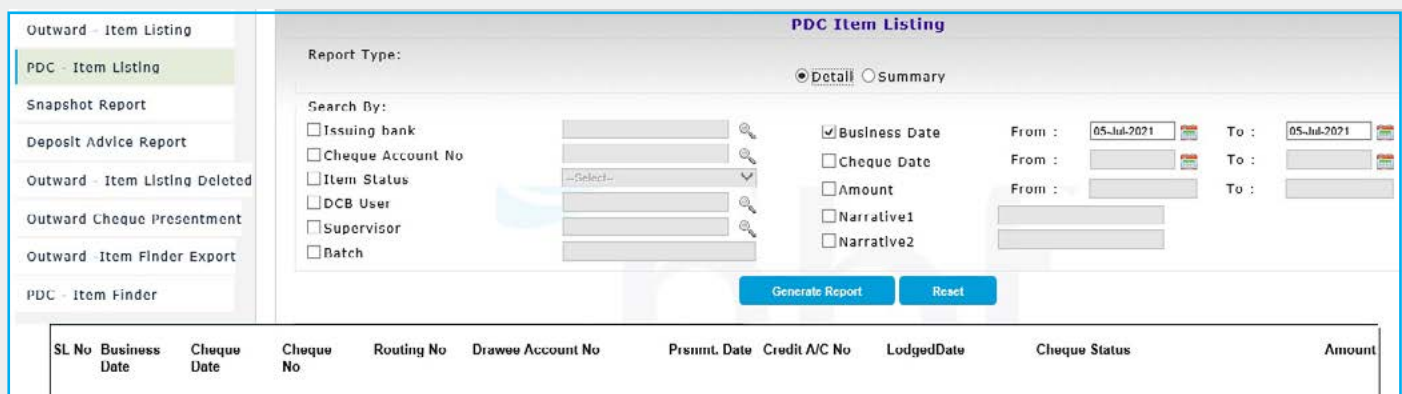
Business Date	Cheque No	Routing No	Cheque Account No	Credit Account No	Reference No	Batch	Drawee Bank	Amount	Cheque Type
26-Apr-2021	001131	902620168				38104260001	Emiratesnbd Bank PJSC	5.00	
26-Apr-2021	993085	104611061				38104260001	United Arab Bank	10.00	
GrandTotal :								15.00	

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



SL No	Business Date	Cheque No	ICCS Busi-dt	Routing No	Settlement Date	Credit A/C No	Amount	Status	Return Reason	Inputter	Authorizer	Cheque Type	Chq. Processed
1	18-Apr-2021	011278		802320126			0.00	Rejected		QKCorpMaker		Not Processed	Normal
2	10-Apr-2021	002427		500314047			0.00	Rejected		QKCorpMaker		Not Processed	Normal

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



SL No	Business Date	Cheque Date	Cheque No	Routing No	Drawee Account No	Presmtl. Date	Credit A/C No	LodgedDate	Cheque Status	Amount
	05-Jul-2021									

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

