Delta Bank's Digital Receipts allow you to store, access, and manage your paper and emailed receipts through your mobile banking app.

Capturing Paper Receipts

How do I take an image of a paper receipt?

From the receipts list, tap on “Capture Receipts”.

- For iPhone devices with iOS 9 or above, you will default to “Automatic” capture mode, with the flash automatically turned on. Arrange the receipt edges on the screen so that the whole receipt is visible. Hover over the receipt holding still to give the camera time to capture the image. Avoid white surfaces to capture over, to allow the camera to detect the edges of the receipt.
- The other camera capture mode is “Manual”. The flash will be automatically turned on. Use the crop bar and grid lines to eliminate the background in the receipt image and ensure the receipt is straight. Tap on the receipt to focus on the receipt’s text. Tap on the circular capture button at the bottom of the screen to capture the image.

What if I have a long receipt?

For very long receipts, it is best to be in “Manual” mode, otherwise the receipt may be too far away from the camera to take a clear image with legible text. Start by capturing an image of the top part of the receipt in “Manual” mode. Then tap on “Add Section” in the following screen and line up the next section of the receipt so that it matches the image of the first section, which is visible near the top. Again tap on the circular capture button at the bottom of the screen to capture the image of the next section. Ensure the separate captures are seamlessly stitched together by sliding the previous image capture over the new capture to meet the where the previous image ended. Do not capture the same section twice. Also, ensure that you are not missing sections entirely.

What if I have a two-sided receipt?

Two-sided receipts should be captured in “Manual” mode so you can capture all the receipt details. Take an image of the front of the receipt, then tap on “Add Section” to take an image of the back of the receipt.

Can I upload receipts from transactions paid in cash or a non-participating bank card?

Yes. The Receipts Solution will be able to read receipts irrespective of the tender type. For matching receipts to transaction history, The Receipts Solution will only be able to show receipts for which you used your participating bank’s card. Your other receipt captures will still be visible in the Receipts section of your bank’s application.

Do I need to be connected to the Internet to capture paper receipts?

Yes. In order to access receipts, you are required to be logged into your mobile banking application which requires internet connection.

How long does it take to process a receipt?

It can take as long as 24 hours to process a receipt. Typically, paper receipts will process quicker than email receipts. They could appear in the listing page as quickly as a few seconds, but take up to 24 hours to post.

Why is the automatic capture not working for me?

Automatic capture may be unsuccessful for a variety of reasons. The following are the most common:

- There is not enough contrast between the background and the receipt so the camera has difficulty finding the edges of the receipt. Try taking the picture of the receipt against a dark background.
- The user may not be sufficiently still when taking the picture. The automatic capture will wait for a few seconds to get a lock on the receipt before capturing the image to avoid prematurely capturing images. To keep steady and reduce shakiness, take a deep breath and exhale while taking the photo using two hands.
- There may not be enough light, which can indirectly contribute to the two problems above. Try turning on the camera flash using the icon in the top right corner.
- The receipt may be ripped or bent thereby changing the shape of the receipt such that it no longer can be detected by the camera as a receipt. Try to flatten out any folded corners or switch to manual mode to take the image.

Why does my camera keep switching from automatic to manual?

In automatic mode, the camera will try to detect the rectangular boundaries of the receipt it identifies. However, if it's unable to do so, eventually the camera mode will switch to manual enabling the user to deliberately capture the image by pressing a button.

Why do I not see the automatic mode being mentioned here?

Automatic mode is a feature that is only available for iOS 9, 10 and 11 users at this time, due to limitations of earlier iOS versions. Will be coming soon for Android.

Capturing Electronic Receipts

How can I add emailed receipts to my Receipts list?

If you have a receipt in your personal email inbox, simply forward it to your personal Receipts email address that you created during the setup of Receipts. If you ever forget your @myreceipts.us email address, you can find it at the top of the receipts list screen.

Can I give out my @myreceipts.us email address?

Yes. In fact, this will save you the step of remembering to forward your e-receipts and online order confirmations. Instead of entering your personal email address, you can provide a merchant your @myreceipts.us email address and any receipts sent by that merchant will be automatically added to your receipts list.

I forwarded an electronic receipt to my @myreceipts.us email address, but I have yet to see it in my receipts list.

It is very likely that you may have made a slight typographical error when entering your @myreceipts.us email address. Double check the email address you are using against the email address that you see at the top of the receipts list screen. If that is the case, try forwarding the receipt again. It may take a few minutes to process your receipt. Additionally, if you are unable to find your email in the receipt listing page, you may find it in the Non-Receipt email listing page. You can find the Non-Receipt listing page by tapping Notifications, if there are emails marked as Non-Receipt, there will be an element that will say "1 Email was marked as a Non-Receipt". Click on that notification to be directed to the Non-Receipt email list.

If you experience further problems contact your bank's call centre for additional support.

Why do I see marketing emails in my receipt list?

Often, merchants send follow-on marketing emails to individuals who have provided their email address in order to receive an e-receipt or an order confirmation. These will go to the same email address that you provided to the merchant. If you provided your @myreceipts.us account, that same email address will also receive marketing communication from the merchants. We do work hard to stop these emails from coming through into your receipts list, but sometimes some slip through. If you see an email in your receipt list that should not be there, you can report it to us from the bottom of the "Edit Receipt" screen. Additionally, if you are unable to find your email in the receipt listing page, you may find it in the Non-Receipt email listing page. You can find the Non-Receipt listing page by tapping Notifications, if there are emails marked as Non-Receipt, there will be an element that will say "1 Email was marked as a Non-Receipt". Click on that notification to be directed to the Non-Receipt email list.

Why am I seeing electronic receipts in my receipt list without forwarding them or giving my @myreceipts.us email address to a merchant?

Some merchants will try to make the checkout experience better for customers by memorizing the email address a customer previously used instead of asking for it again. They do this by keeping the email address on file against the bank card you previously used.

Reviewing and Editing Receipts

Why was some or all of the information on the receipt pre-filled for me?

Once we finish processing a captured receipt and you tap to “View Receipt”, you have the opportunity to enter key information on the receipt in order to make it easier for this receipt to be found in the receipt list. This information includes the merchant name, date, and total. To make things easier for you, we pre-fill this information as much as possible, based on what we could read from the receipt. The clearer and crisper the image of the receipt, the better our likelihood of being able to pre-fill all of the key information.

How can I check if the pre-filled information on the receipt is correct? Can I change it?

iOS:

If you no longer have the receipt in front of you to compare against the data that we pre-filled for you, you can swipe right with your finger on the bottom part of the “Enter Receipt Info” screen. This will show you the image of the receipt, which you can use for comparison. If you swipe left with your finger, you will return to the “Enter Receipt Info” screen. All of the fields shown on this screen are editable. Just tap on the row that you want to change and a keyboard or special widget to enter data will appear on the bottom half of the screen. Make sure you tap on “Done” so your field changes are not discarded.

Android:

If you no longer have the receipt in front of you to compare against the data that we pre-filled for you, you can click the “Original Receipt” tab. This will show you the image of the receipt, which you can use for comparison. If you click the “Receipt Info” tab, this will take you back to the “Receipt Info” screen. All of the fields shown on this screen are editable. Just tap on the row that you want to change and a keyboard or special widget to enter data will appear on the bottom half of the screen. Make sure you tap on “Done” so your field changes are not discarded.

What if the information was not able to be pre-filled?

Sometimes we are unable to speed up entry of the key receipt information. Most commonly, this is because of the quality of the image capture. You can always try to take a better image by swiping right to show the original image and then tapping on “Retake”. Try to use the available features to improve the image quality such as automatic capture, flash, tapping to focus on the image, grid lines and cropping. Try smoothing out the receipt and flattening it before capture to reduce shadows and distorted text.

Which currencies are supported?

We currently recognize receipts with payment in CAD, USD, and GBP. If you upload a receipt from another country with a different currency, you can manually update the currency associated with the receipt. We intend to increase the supported currencies over time; today we allow you to update the currency to the following:

United States Dollar - USD Canadian Dollar - CAD Great Britain Pound Sterling - GBP Euro - EUR New Zealand Dollar - NZD Australian Dollar - AUD	Danish Krone - DKK Hong Kong Dollar - HKD Hungarian Forint - HUF Indian Rupee - INR Indonesian Rupiah - IDR Israeli New Shekel - ILS	Pakistani Rupee - PKR Philippine Peso - PHP Polish Zloty - PLN Russian Ruble - RUB Singapore Dollar - SGD South African Rand - ZAR

Brazilian Real - BRL Chilean Peso - CLP Chinese Yuan Renminbi - CNY Czech Koruna - CZK Thai Baht - THB	Japanese Yen - JPY Malaysian Ringgit - MYR Mexican Peso - MXN Norwegian Krone - NOK Turkish Lira - TRY	South Korean Won - KRW Swedish Krona - SEK Swiss Franc - CHF New Taiwan Dollar - TWD

Why am I sometimes not shown the "Enter Receipt Info" screen when I capture a receipt?

For receipts from top merchants, we have been training our system to understand more than just the key receipt information of merchant name, date, and total. We try to understand the merchant's location and phone number, the item details (including SKUs, item names, prices, discounts, etc), subtotals, taxes and tenders, and even reward & loyalty point balances. Whenever we are confident that we can understand this level of information on the receipt, we try to save you a step in the process and so you can skip the "Enter Receipt Info" screen altogether.

Why are some of my receipts showing an "Enhanced" receipt and others are not?

For receipts from top merchants, we have been training our system to understand more than just the key receipt information of merchant name, date, and total. We try to understand the merchant location and phone number, the item details (including SKUs, item names, prices, discounts, etc), subtotals, taxes and tenders, and even reward & loyalty point balances. Whenever we are confident that we can understand this level of information on the receipt,, we show you more detailed information about your transaction in an "Enhanced" receipt format. You can always go back to view the original image of the receipt by swiping left with your finger on the "Enhanced" receipt view.

I accidentally tapped "Save" on a receipt and then noticed that I submitted the wrong information. How can I go back to edit it?

You can choose to edit a receipt from the receipt list or from the receipt itself:

- From the receipt list, swipe to the left on the receipt that you want to edit. You will be shown three options: "Export", "Edit", "Delete". Select "Edit".
- From the opened receipt, tap on the "Edit" icon on the tab bar along the bottom.

You will be taken to an "Edit Receipt" screen where you can make changes to the key receipt information.

Can I edit information on an electronic receipt, or only paper receipts?

You are able to edit the key information of merchant, date, total on any receipt in your receipt list – not only paper receipts.

Why do some electronic receipts show me an "Enter Receipt Info" screen?

Occasionally, we are not able to obtain one of the key pieces of information from an electronic receipt. When this happens, you will see that the receipt needs attention in the "Notification Centre" along the bottom. The next time you tap on that receipt to open it, the "Enter Receipt Info" screen will appear. Just enter any missing information and "Save" the receipt, and you will be able to view the receipts like all the others.

Do I need to have Internet connectivity to review receipts that "Need Attention"?

Yes. In order to access receipts, you are required to be logged into your mobile banking application which requires internet connection.

Finding and Organizing Receipts

How can I search for my receipts?
From the receipt list, tap on the magnifying glass icon in your top-right corner. Once you start typing in the search bar that appears, any matching receipts will begin to appear below. The search options are very flexible. You can search by merchant, by the item name, by totals on the receipt, or even by the notes you entered about the receipt.

There are a lot of receipts in my search results. How can I narrow this list down?
Once you have receipts presented to you, you can tap on the filter icon to the right of the search bar. This will reveal a list of filters that you can set to only consider receipts that meet certain criteria. If you want to find receipts in a specific folder, go into the receipt list for that folder first and then tap on the magnifying glass within that folder.

What are folders? How can I use them?
Folders enable you to group related receipts together so that you can easily review them as a group. For example, you may want to use folders to group all the receipts for your "Business Trip to New York" that you can easily export when you need to process your expenses for that trip. Or you can track all the receipts that you capture for a particular client or project.

Do I have to add my receipt to a folder?
No. Folders are there in case you want to use them to organize your receipts, but you may only want to use them for specific types of receipts and not all receipts.

Can a receipt be in multiple folders?
Yes. A receipt can be included in multiple folders.

Why do I need to specify an expense type when I capture an image?
Choosing between a business receipt and a personal receipt is a quick and easy selection that you can make at the time you capture an image of a paper receipt and, for most individuals, it will make it a lot easier later on when trying to find receipts that need to be expensed.

What are notes? How can I use them?
For each receipt you can add free-form notes about the purchase. You can use this to keep track of who was at the group meal that you expensed, or the name of the person for whom you bought a gift. You can even enter hashtags, just like with Twitter and Instagram, to assign labels to certain types of receipts. Any hashtags that you used previously will start to pre-fill as soon as you type '#' in the Notes field, so that you can use the same labels consistently for easy searches.

I am getting a duplicate warning but my receipts are not really duplicates of each other. What can I do?
When you capture two receipts with the same key information of merchant, date, time and total, we will recognize these as duplicates of one another. Occasionally, you may really have two identical transactions and you want to keep both. This would most likely happen when there isn't a time posted on the receipt. In that case, you can tell us that you want to keep the duplicate. We will stop showing you this warning.

Exporting Receipts

How do I export my receipts?

From your list of receipts, you can “Select” the receipts you want to export or even “Select All” receipts. You will be given the option to export the receipt summary information in CSV or XLS format, and whether you want to also export all the receipt images as PDFs.

Can I export all the receipts in a folder?

Yes. Instead of starting from your receipts list, go into the folder that you want to export. One of the options in the tab bar along the bottom will be to “Export”.

Can I export all of my receipts?

Yes you can. Tap on “Select” from the receipts list, and tap on “Select All”. Then tap on the “Export” option in the tab bar along the bottom.

Where can I find my receipt export?

The whole package (CSV, XLS, PDF) will be zipped as a single file that you can access from within your “Recent Exports” list.

How can I share my receipts with my bookkeeper or accountant?

When you tap on an exported file from within the “Recent Exports” list (on the right side of the file in the list, below the date, there is a *sharing* icon), you will have the ability to share it using the standard iOS and Android sharing options.

When I tap on my export file in the list, nothing happens. What’s wrong?

Creating a packaged export file does take a little bit of time and the more files in the export, the longer it can take. If nothing happens when you tap on the export file, most probably the export has not finished processing. Come back to this page at a later time to try again.

Why is my export no longer appearing in my list?

Only the most recent four exports are shown in the list. If you need to create multiple exports, be sure to pick them up from the “Recent Exports” list regularly. Also, remember that the export files are stored for two weeks from when they were created. If the export is no longer there, you may need to create a new export with the receipts you are looking for.

How long does it take an export to process?

Typically, exports take a few minutes to process. Depending on the size of the export, it can take as long as 24 hours.

Record Keeping

Are digital copies of my receipts accepted by the IRS?

Yes. The IRS will accept images of documents, such as receipts. This is as long as (1) they are an accurate reproduction with the intention of replacing the original paper document, (2) it gives the same information as the paper document, and (3) the important details of the document are not obscured.

Can I throw out my paper receipt after I have taken the image?
According to the IRS, for any receipts used to support statements made on your tax return, you can destroy the paper receipt provided that the image you have taken of the receipt complies with the IRS Revenue Procedure 97-22, and includes all necessary information.

Can I use my captured receipt as a proof of purchase when making a return or exchange?
Yes. For most merchants, especially ones that offer e-receipts of their own or support e-commerce returns, the most important piece of data on the receipt is the barcode, which can be scanned to locate the transaction in their system, or the transaction number on the receipt, which can be entered by the sales associate. The associate processes the return or exchange using the located transaction in the merchant's POS system.

For how long will you keep my digital copy of the receipt?
We will hold on to receipts for seven year after you have submitted them. If you need to keep the digital record for longer, you can export the receipt from within the receipts list.

Account

Can I change my @myreceipts.us email address?
Presently, the capability does not exist to change the @myreceipts.us email address that you selected upon registration to another email address. If you require this to be changed, please call our Contact Centre.

Can I share my Receipts account among two or more Bank customers?
Presently, the capability does not exist to share a single Receipts account among multiple Bank customers.

General Troubleshooting

Why can't I find my receipt that I just captured?
First check your Internet connectivity. If you are in offline mode, your receipt may not yet have been sent to our servers. Once your connectivity is restored, it should become available. If you do have Internet connectivity and you are still unable to find your receipt, make note of the following:

- Partial name matches do not always work when searching for receipts. If you are searching based on a product or merchant name try spelling the entire word.
- Make sure all filters are turned off when you search, otherwise you the receipt you are looking for may be hidden because of a filter.
- Does the receipt that you captured have a transaction date that is far in the past? The receipt list will only show the most recent receipts until you scroll down to retrieve the older receipts. You can also look in the "Notification Centre" for any recently added receipts or receipts that need attention. This may give you a quick link to your receipt.

Why can't I view my receipt?
It's recommended to first check your Internet connectivity. If you've recently viewed your receipt and then lose connectivity, you may be able to still see the receipt because it will be in your cache. However, if this is a receipt you have not looked at recently, we will not have a copy of the image stored. Try again when your Internet connectivity has been restored.

What should I do if the information on my receipt is incorrect?

If the key information on the receipt (i.e., the merchant, date, total) is incorrect, you can edit these fields through the “Edit Receipt” screen. If your receipt is being presented in an “Enhanced” view and some of the enhanced, details of your purchase is incorrect, then you can go into the “Edit Receipt” screen and scroll to the bottom to “Report Receipt”. One of your available options will be to identify the receipt as having incorrect data. Our Data team will review your reported issue and adjust your receipt accordingly.

I accidentally deleted a receipt that I needed. Is there any way to retrieve it?

This is not possible to do through the mobile app. There is a three day buffer from when you delete your receipt to when it fully leaves our system. It may be possible for us to retrieve your deleted receipt if you call our Contact Centre immediately.

What should I do if I’m experiencing general slowness in the app?

Try exiting, and closing the application, and then reopening. If this isn’t improving the speed of the slowness that you’re experiencing, try checking for any updates. If there are any updates, install the latest update.