



The following applies to the .CSV file that you must transmit to BOSL:

DOS & DON'TS of the .CSV

Dos

- (a) Ensure all the .CSV file contains at least the following headings: **Full name; Individual ID; R/T Number; A/C Number; Account Type; Amount; Due Date or Effective Date; DR/CR; & Addenda**. Please refer to **Sample 1**.
- (b) Use only files that have been saved with a .CSV (comma delimited) extension.
- (c) Place column labels in any order that YOU desire. The order of the columns will not affect file upload. However, alphabetical order may be recommended, as this can make first-time field mapping in ACH Client faster.
- (d) Place routing or transit numbers in quotation marks “ ” (e.g. “000000369”).
- (e) Format the information in each column according to the criteria outlined in **Sample 3**.
- (f) Ensure that you populate the **Individual ID** column with a value of your choosing. This value must be **unique** for each line entry in the .CSV file. For example, if the employee (**IMA CLIENT**) in row #2 of the file (see **Sample 4**) is to receive 3 salaries (payments) in that file, the value in column B (**Individual ID**) must be unique for each payment listed. In such situations, you may consider adding a prefix or suffix to the value in column B whenever you will be required to utilize the same Individual ID #. In the example below, suffixes (**X, Y**) were added to the value (**214125**) in column B to make that ID # unique.
- (g) Adhere to the character limits outlined in **Sample 3** when preparing your .CSV file.

DON'TS

- (a) Column headings must not be left blank.
- (b) No spaces between columns/rows (see **Sample 1** & **Sample 2**)
- (c) No blank cells in any column or row.
- (d) Do not insert/include additional **labels** and **information** in the file apart from the column headings and the associated information. **No** additional text, information or labels, outside of the column headings should be placed in the file. **No** exceptions.

THE .CSV FILE

Sample 1: Compliant CSV file sample

Full Name	Individual ID	R/T Number	A/C Number	Account Type	Amount	Due Date	DR/CR	Addenda
IMA CLIENT	1234567	"000000369"	987654321	SAV	316.32	6/18/2018	Credit	Payment of invoice# 51712 Pay Date: 6/8/2018
IMA CLIENT	DFG6789	"000000369"	123456789	SAV	434.16	6/18/2018	Credit	Part payment of this month's salary
IMA CLIENT	987J654Y	"000000369"	123456700	SAV	241.92	6/18/2018	Credit	Payment for cell phone deliveries of 12/6/2018
JUSTA T. CUSTOMER	112598	"000000369"	234567890	DDA	88	6/18/2018	Credit	Regular salary
AH CREDIT UNION	217165	"000000369"	345678901	DDA	291.92	6/18/2018	Credit	Payment by Anon Imus Sample a/c 9087G65SAV

Sample 2: Non-compliant CSV file sample (Don'ts)

Full Name	Individual ID	R/T Number	A/C Number	Account Type	Amount	Due Date	DR/CR	Addenda
	1234567	"000000369"	987654321	SAV	316.32	Jun-6-18	Cred	Payment of invoice# 51712 Pay Date: 6/8/2018
IMA CLIENT	DFG6789	"876543210"		SAV	434.16	6/19/2018	Credit	Part payment of this month's salary
IMA CLIENT		"987654321"	123456700	SAV	241.92	6/19/2018	Credit	
JUSTA T. CUSTOMER	112598	12300	234567890	DDA	88	6/18/2018	Credit	Regular salary
AH CREDIT UNION	217165	"234567895"	345678901		\$291.92	6/18/2018	Credit	Payment by Anon Imus Sample a/c 9087G65SAV

Sample 3:

COLUMN NAME	MAXIMUM CHARACTERS PER COLUMN	ADDITIONAL DETAILS/COMMENTS
Account Number	17	NONE
Account Type	14	The type of account that is affected by the entry being submitted for processing. Either Savings and Chequing accounts. The following identifiers may be used: SAVINGS ACCOUNTS: S or SAV or SAVINGS or 32 CHEQUING ACCOUNTS: D or DDA or CHECKING or C or 22
Addenda/Description	80	Highly recommended to reduce incidences of queries by receivers. Characters in excess of the maximum identified will be truncated during the import to ACH Client.



COLUMN NAME	MAXIMUM CHARACTERS PER COLUMN	ADDITIONAL DETAILS/COMMENTS
Amount	12	Two (2) decimal places at most with no leading characters (such as \$, XCD, USD, €, etc.) Acceptable formats are 345.6 or 2345.67 or 2,345.67. Every value in the Amount column must be at least 1 cent (0.01). No negative [e.g. -98.45 or (98.45)] values are acceptable in this column.
Debit/Credit	6	Entry type being submitted for processing, classified as either debit denoted by: (D, DR, Debit) or credit denoted by: (C, CR, Credit). The selected identifier used must be consistent for all entries in the .CSV file. For example entry number 1 cannot be identified as C , entry number 2 a Credit , and entry number 3 as CR .
Due Date/Effective Date	8	1-2 days in advance for credits and 1 day for debits . Only formats: M/D/YYYY or YYYYMMDD are allowed.
Last or Full Name/First Name	22	Any or all of these name headings may be used. Characters in excess of the maximum identified will be truncated during the import to ACH Client.
Individual ID	15	Must be unique for each line/row item in the file. Refer to Sample 4 below.
R/T Number	9	Refers to the Routing or Transit number of the receiver's bank and must be placed within quotation marks as a precautionary measure. E.g. "000000369"

Sample 4: Multiple Individual ID # example:

Full Name	Individual ID	R/T Number	A/C Number	Account Type	Amount	Due Date	DR/CR	Addenda
IMA CLIENT	214125	"000000369"	987654321	SAV	316.32	6/18/2018	Credit	Payment of invoice# 51712 Pay Date: 6/8/2018
IMA CLIENT	214125X	"000000369"	123456789	SAV	434.16	6/18/2018	Credit	Part payment of this month's salary
IMA CLIENT	214125Y	"000000369"	123456700	SAV	241.92	6/18/2018	Credit	Payment for cell phone deliveries of 12/6/2018
JUSTA T. CUSTOMER	112598	"000000369"	234567890	DDA	88	6/18/2018	Credit	Regular salary
AH CREDIT UNION	217165	"000000369"	345678901	DDA	291.92	6/18/2018	Credit	Payment by Anon Imus Sample a/c 9087G65SAV