User Guide:

Automated Clearing House (ACH) Client – Transaction Authorization

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ABOUT THIS USER GUIDE/MANUAL

T his user guide/manual, hereinafter referred to as ***user guide***, ***user manual***, ***guide***, or ***manual*** describes the steps necessary for client use of (ACH Client) site provided by Bank of Saint Lucia Limited (BOSL). Clients are expected, unless otherwise directed by BOSL, to utilise this site exclusively to submit transactions to BOSL for processing. BOSL will in turn forward these transactions to the Automated Clearing House (ACH) associated with the Eastern Caribbean Automated Clearing House (ECACH) electronic funds transfer.

The following should be noted:

1) The following instructions were developed under the assumption that the intended user is familiar with basic computer use, computer language, and navigation through web pages.

2) ***All*** instructions herein apply exclusively an environment where the **Windows®** operating system and **Microsoft's Internet Explorer® (IE) version 11** and above are used.

3) BOSL recommends that Microsoft's Internet Explorer® (IE) version 11 and above should be used when interacting with BOSL's ACH Client site to ensure optimal performance. The following internet browsers are also supported by the site:

   (i) Google Chrome ™

   (ii) Mozilla® Firefox ®

4) In addition to this guide, BOSL will provide you with the user credentials (username and password), to interact with the site. You will be required to change the **password** upon successfully accessing the site for the first (1st) time.

5) Any requests for user support regarding access to or use of the ACH Client site must be communicated to BOSL in accordance with the agreement(s) established between BOSL and your organization.

This manual is intended for use exclusively by customers of BOSL. It therefore is, and shall remain the property of the BOSL. As such, none of the information in this document shall be reproduced and/or published in any form, including but not limited to: printing; photocopying; microfilm; and storage in any data retrieval system without explicit prior permission from the BOSL.

GENERAL POLICY

BOSL shall provide customers with literature regarding the proper operations of equipment and/or software where it is determined that the provision of such literature is necessary. Customers are to operate all electronic devices and the accompanying software in accordance to the usage instructions that cover them.

It is not intended that any part(s) of this user manual or its supporting operating procedures be directed at contravening or superseding any other legal and regulatory requirements placed upon customers of BOSL. Any protective measures contained herein should not impede other legally mandated processes such as records retention or subpoenas. Any conflicts should be immediately reported to BOSL fo
r further evaluation and/or subsequent submission to the Bank's legal counsel.

Exceptions to This User Manual

Requests for exceptions to this user manual must be very specific and may only be granted on specific items, rather than to entire sections. Users with exceptions are to communicate their requests in writing in accordance with their agreement(s) with BOSL, to BOSL for consideration in the first instance. BOSL shall make a determination regarding granting an exception, the result of which will then be communicated back to the users.

USING THE GUIDE/MANUAL

Using the Table of Contents

The table of contents consists of hyperlinks which can be used to locate information about the topic of interest. To access the information via the hyperlinks, follow the instructions contained in the **"Using the Hyperlinks"** heading mentioned below:

Using the Hyperlinks

The user may navigate through this manual by using the hyperlinks where they exist. Hyperlinks are used for cross reference purposes and are shown in blue, bold, or underlined text or permutations thereof.

To use the hyperlinks, place the cursor over the formatted part of the text. A dialogue box will open with instructions to click to follow the link. Follow the instructions and the document will move to the referenced section.

Using the Find Function

The user may search for specific topics in the following ways:

1. Holding the "Ctrl" key on the keyboard down then pressing the "F" key will open a dialogue box. Clicking the binoculars button on the **tool bar** or **ribbon** will also prompt the dialogue box to open. In addition, the same result can be achieved by utilising the '**Find**' function of your word processor**.**

2. Having initialised the 'Find' function, the topic or part of the topic you wish to locate and then click the "**Find Next**" button. The document will move to each occurrence of the topic every time "**Find Next**" is selected.

CREATING OUTBOUND CLIENT-ORIGINATED FILES

ACH Client is an Internet (web)-based software program used by BOSL to manage the **origination** of ACH files that ultimately are sent to the ACH Operator [Caribbean Credit Card Corporation (4Cs)], a third-party data processor, or to BOSL's core processing system.

An originated file in ACH Client may be considered as a file of transactions which are created or imported by you in the site and then submitted electronically by you to BOSL for processing and forwarding to the ACH Operator.

BOSL recommends processing files utilising the levels of user access outlined below based on your business size and needs. Please consult your account representative for assistance prior to deciding your user roles.

| BUSINESS CATEGORY	USER TYPE	RECOMMENDATION
Large	Input/Entry	Required
	Verification	Required
	Authorisation	Required
Medium	Input/Entry	Required
	Verification	Required
	Authorisation	Optional
Small	Input/Entry	Required
	Verification	Required
	Full Access	Optional
Sole Owner/Individual	Full Access	Required

APPROVING TRANSACTIONS – AUTHORIZATION

1. AUTHORIZATION

This function is applicable if your organization has requested it as part of its internal process for submitting ACH files to BOSL.

### 1.1. Accessing Imported Transactions for Authorization

1. If you have not already done so, log in to the ACH Client site as outlined in the **User Access** guide.

2. If you are not at the ACH Client site's main page, click the **Home** link located at the top right of your current page and the ACH Client main page will be displayed. Any items queued for authorization will display in the notification area located just below the links at the top right of the ACH Client main page.
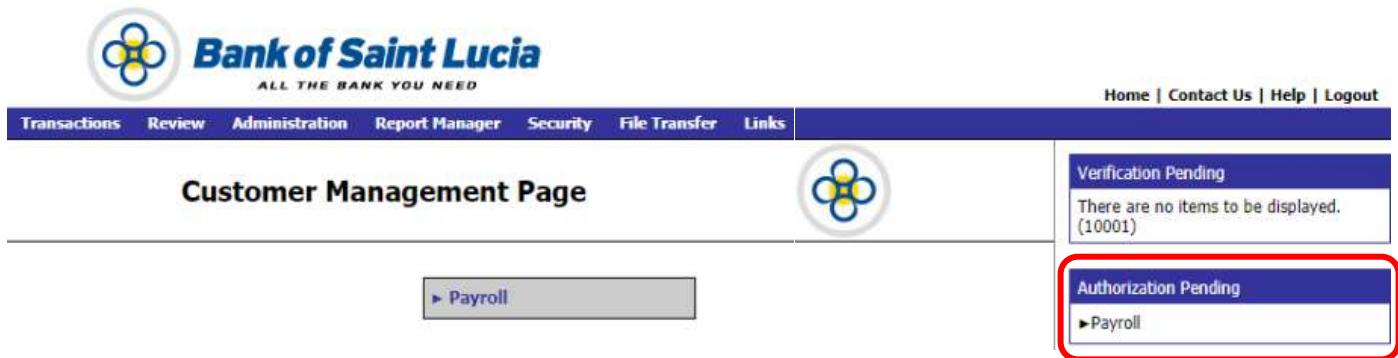
3. At the ACH Client site's main page (**Customer Management Page**) utilise any of the following methods to access the transactions to be authorized as follows:

METHOD 1:

a) Click the link to the transaction(s) to be authorized contained in the **Authorizations Pending** notification area located just below the links at the top right of the page. This will prompt the transactions pending verification to be displayed in the **Authorize Transactions** page.


Click link to access transaction(s) to be authorized.
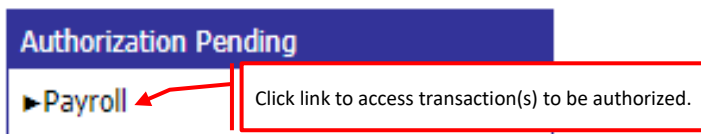
METHOD 2:

a) Click the **Review** tab to activate the corresponding list of values (LoV).

Click Review tab to display LoV.

b) Select the **Authorize Transactions** option. This will prompt the transactions pending authorization to be displayed in the **Authorize Transactions** page. It should be noted that other options (e.g. *Unauthorize Transactions*) will appear under the **Review** tab if your user credentials possesses additional privileges.
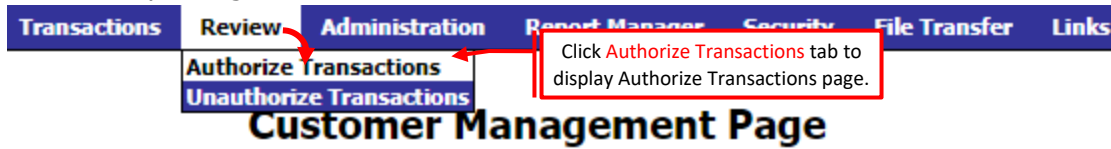
2. Action/process the transactions as outlined in the *Processing Transactions in the Authorization Queue* subsection of this manual.

1.2. Processing Transactions in the Authorization Queue

Rejecting (Declining) Transactions

Please note that rejecting transactions is the authorization queue **does not** equate to or result in deleting these transactions. Deletions and any other modifications to transactions must be done using the appropriate user credentials in the **Transaction List** (transaction editing) queue of the site.

Rejecting Select (One or Multiple) Transactions

1. Access the transactions to be actioned as outlined in the *Accessing Imported Transactions for Authorization* section of this user guide.

2. At the **Authorize Transactions** page:

   a) Click the checkbox corresponding to each transaction to be rejected. Check marks will appear in the checkboxes corresponding to your selection(s).

   b) Click the **Reject** link located at the upper right of the page. This will:

   (i)   Prompt the current page to display a confirmation of the rejection.

   (ii)   Refresh the page without displaying the rejected transactions.

   (iii) Return the rejected transactions to the transaction list (editing queue) of the site.

3. If you wish to complete authorization:

   a) Without corrections to the rejected transactions, process the remaining transactions as outlined in the applicable **Approving** subsection of this user guide.

   b) With corrections being made to the rejected transactions, process the rejections as outlined in the *Editing/Modifying Transactions* subsection of the **Preparing Transactions for Internal Processing** user guide. Rejected transactions can be processed/actioned (deleted or edited) in the **Transaction List** (transaction editing) queue of the site if permitted by your user credentials. Otherwise, the appropriate user credentials must be used.

4. If your access credentials permit it, you may access the **Report Manager** to view, download, and/or print the *Transaction Authorization Report* and/or any reports assigned to you by your organisation. Use the **Reports** guide to assist you with accessing and interacting with reports.

Rejecting All Transactions

1. Access the transactions to be actioned as outlined in the ***Accessing Imported Transactions for Authorization*** section of this user guide.

2. At the **Authorize Transactions** page:

   a) Click the checkbox the checkbox located at the top of the first column of the page.

   b) Clicking the ***Reject All*** link located at the upper right of the page. This will:

      (i) Prompt the current page to display a confirmation of the rejection.

      (ii) Refresh the page, displaying no transactions in the verification queue.

      (iii) Return the rejected transactions to the transaction editing queue of the site.

3. Rejected transactions can be processed/actioned (deleted or edited) in the **Transaction List** (transaction editing) queue of the site if permitted by your user credential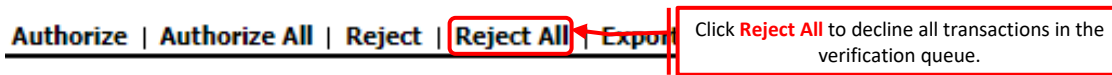s. Otherwise, the appropriate user credentials must be used. Refer to the ***Editing/Modifying Transactions*** subsection of the ***Preparing Transactions for Internal Processing*** user guide for guidance on processing rejections.

Click **Reject All** to decline all transactions in the verification queue.

1. If your access credentials permit it, you may access the **Report Manager** to view, download, and/or print the *Transaction Rejection Report* and/or any reports assigned to you by your organisation. Use the **Reports** guide to assist you with accessing and interacting with reports.

Authorizing Transactions

Authorizing Select (One or Some) Transactions

1. Access the transactions to be actioned as outlined in the ***Accessing Imported Transactions for Authorization*** section of this user guide.

2. At the **Authorize Transactions** page:

   a) Click the checkbox corresponding to each transaction to be approved. Check marks will appear in the checkboxes corresponding to your selection(s).

Click **checkbox to select** transactions individually.
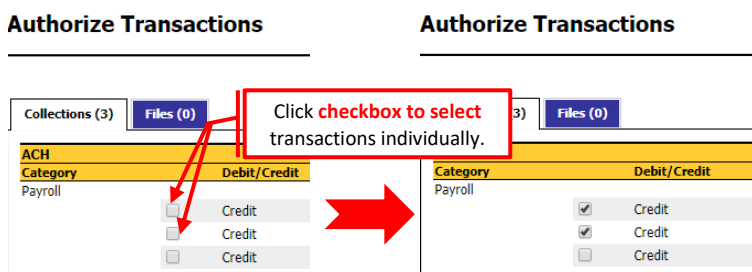
b) Click the **Authorize** link located at the upper right of the page. One of the following should occur:

OUTCOME 1

(i)   If your company account is configured for Suspicious Transactions, the **Review suspicious Transactions** page will be displayed. In this case refer to **Authorizing Suspicious Transactions** below.

OUTCOME 2

(i)   The current page will display a confirmation of the authorization/approval.

(ii)   The page will refresh displaying the transactions that were not selected for approval.
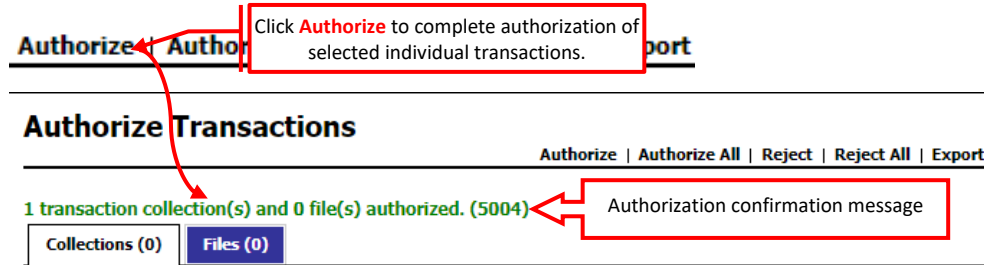
(iii) The transactions will be despatched to BOSL.

2.   If your access credentials permit it, you may access the **Report Manager** to view, download, and/or print the *Transaction Authorization Report* and/or any reports assigned to you by your organisation

Authorizing All Transactions

1.   Access the transactions to be actioned as outlined in the **Accessing Imported Transactions for Authorization** section of this user guide.

2.   At the **Authorize Transactions** page:

a) Click the **Authorize All** link located at the upper right of the page. This will prompt a confirmation selection box to be displayed.
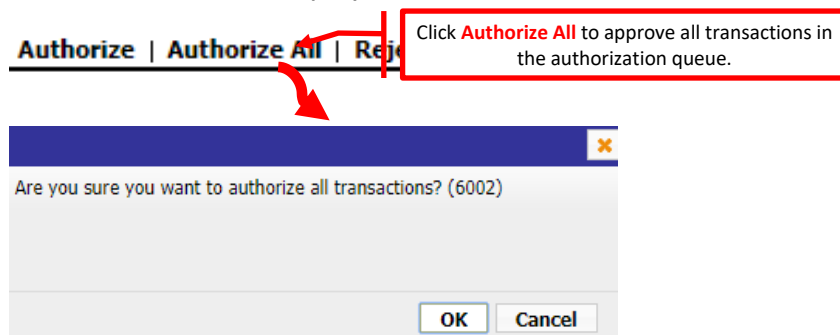
c) Click the <**OK**> button on the selection box to confirm that you want to complete the authorization. One of the following should occur:

OUTCOME 1

(i)   If your company account is configured for Suspicious Transactions, the **Review suspicious Transactions** page will be displayed. In this case refer to **Authorizing Suspicious Transactions** below.

OUTCOME 2

(i) The current page will display a confirmation of the authorization/approval.

(ii) The page will refresh, displaying no transactions in the authorization queue.

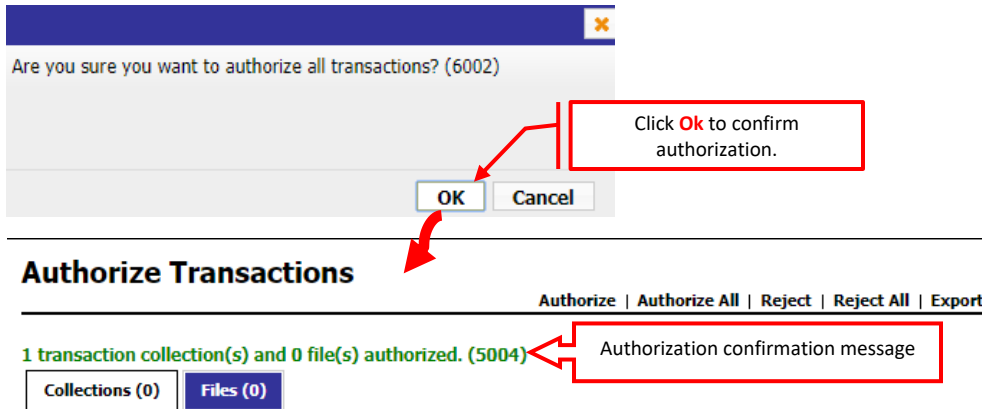(iii) The transactions will be despatched to BOSL for further processing.

3. If your access credentials permit it, you may access the **Report Manager** to view, download, and/or print the *Transaction Authorization Report* and/or any reports assigned to you by your organisation. Use the **Reports** guide to assist you with accessing and interacting with reports.

Authorizing Suspicious Transactions

Suspicious Transactions are triggered when any one or all of the following criteria are met:

(1) The system detects that new recipients are added to a previously submitted collection of transactions.

(2) The system detects that multiple transactions are assigned to the same recipient.

(3) The system detects that a transaction is above the maximum transaction amount.

(4) The system detects that a transaction is above a predefined percentage of the ninety (90) day average of your maximum collection/file amounts.

Apply the following instructions where the **Review Suspicious Transactions** page is displayed during the authorization process.

1. At the **Review Suspicious Transactions** page:

a) Review the transactions corresponding to the column(s) flagging these transactions as suspicious. In the example below, the transactions are flagged as suspicious owing to the three (3) month average for the transactions being exceeded.

Review Suspicious Transactions

Transactions in Collections (6)						
Category	New Recipient	Multiple Trans to Recipient	Above % of Max Trans Amt	Above % of 90 Day Avg	Individual Name	Individual ID
Payroll	No	No	No	Yes	Courts St lucioa	23456789101
Payroll	No	No	No	Yes	Sagicor	23456789102

Column indicating rationale for suspicion.

b) You may create a report of the suspicious transactions as follows:

(i) Click the Report link located at the upper right of the page. The page will refresh and a message indicating that the report has been created will be displayed.

Review Suspicious Transactions

Message confirming report creation.

Report generated successfully. (3000)

(ii) If you wish to utilise the report, follow the instructions outlined in the **ACH Reports** user guide to assist you with accessing and interacting with this and any other reports.

c) Action/process the suspicious transactions as follows:

(i) If you wish to **decline** the approval of the transactions, refer to **Option 1** below.

(ii) If you wish to **approve** the transactions, refer to **Option 2** below.

OPTION 1

(i) Click the **Cancel Authorization** link located at the upper right of the page. The **Authorize Transactions** page will be displayed.

Report | Approve Transactions | Cancel Authorization

(ii) At the Authorize Transactions page, reject the transactions as outlined in the **Rejecting (Declining) Transactions** subsection of this guide.

OPTION 2

(i) Click the **Approve Transactions** link located at the upper right of the page. The **Authorize Transactions** page will be displayed along with a message confirming that the transactions were authorised.

Report | Approve Transactions | Cancel Authorization

Authorize Transactions

Message confirming authorization.

1 transaction collection(s) and 0 file(s) authorized. (5004)

(ii) The transactions will be despatched to BOSL for further processing.

2. If your access credentials permit it, you may access the **Report Manager** to view, download, and/or print the *Transaction Authorization Report* and/or any reports assigned to you by your organisation. Use the **ACH Reports** guide to assist you with accessing and interacting with reports.

2. UNAUTHORIZING TRANSACTION COLLECTIONS

Simply put, ***unauthorization*** in the ACH Client site refers to recovering/rescinding a collection of transactions which has been despatched by you to BOSL for processing. This action/process can occur only where BOSL has not electronically accepted your ACH file for processing. Therefore, unauthorization should be used where you have detected discrepancies in or want to make corrections to transactions that you despatched BOSL. If the preceding conditions are met, the unauthorization process returns all transactions in the collection back to the **Transaction List**, allowing you to make corrections and then reinitiate (repeat) the entire submission process.

2.1. Accessing Imported Transactions for Unauthorization

Please ensure that you have been granted the authority to *unauthorize* transactions prior to proceeding with the following instructions.

1. If you have not already done so, log in to the ACH Client site as outlined in the **User Access** guide.

2. If you are not at the ACH Client site's main page, click the ***Home*** link located at the top right of your current page and the ACH Client main page will be displayed. Any items queued for authorization will display in the notification area located just below the links at the top right of the ACH Client main page.

3. At the ACH Client site's main page (**Customer Management Page**):

   a) Click the **Review** tab to activate the corresponding LoV.
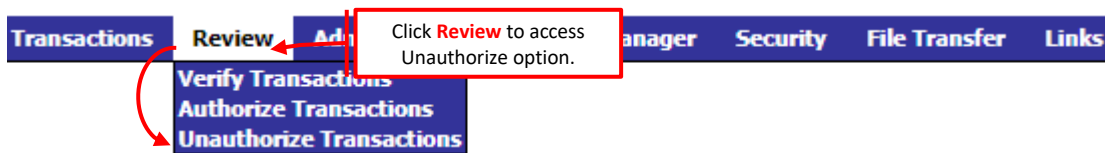
   b) Select the **Unauthorize Transactions** option. This will prompt the transactions pending pick-up by BOSL to be displayed in the **Unauthorize Transactions** page. Review the list to identify the transaction set that you wish to unauthorize. If the unauthorize option does not appear, it means that your user credentials **have not** been granted permission to execute this function. It should be noted that other options (e.g. *Verify Transactions*) will appear under the **Review** tab if your user credentials possesses additional privileges.

3. At the **Unauthorize Transactions** page:

   a) If you want to unauthorize **one** or **a select number** of transactions, follow the instructions outlined below in the ***Unauthorizing Select (One or Some) Transactions*** subsection of this manual.

   b) If you want to unauthorize **all** transactions, follow the instructions outlined below in the ***Unauthorizing All Transactions*** subsection of this manual.

Unauthorizing Select (One or Some) Transactions

1. Access the transactions to be actioned as outlined in the **Accessing Imported Transactions for Unauthorization** section of this user guide.
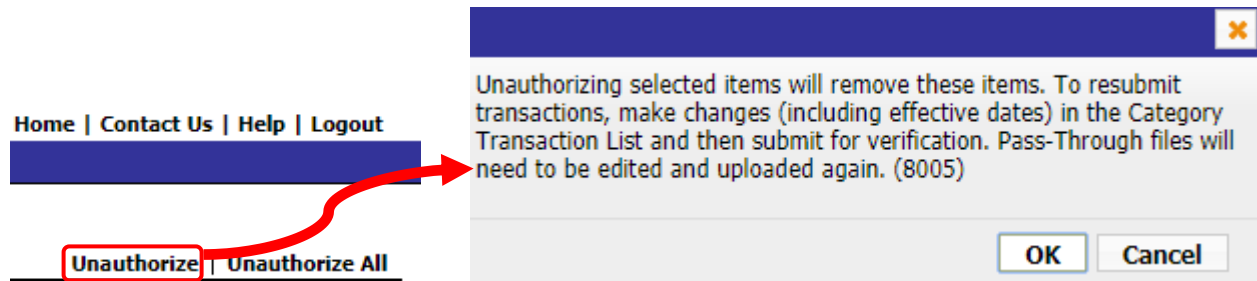
2. At the **Unauthorize Transactions** page:

   a) Identify the transaction(s) to be unauthorized. If you cannot locate the transaction collection(s) then you cannot proceed with unauthorization. You can confirm that the transaction Collection(s) have been picked-up by BOSL by reviewing the ***ACH Collection/File Pick-up Report*** summary in **Report Manager**.

   b) Click the checkbox corresponding to each transaction to be unauthorized. Check marks will appear in the checkboxes corresponding to your selection(s).
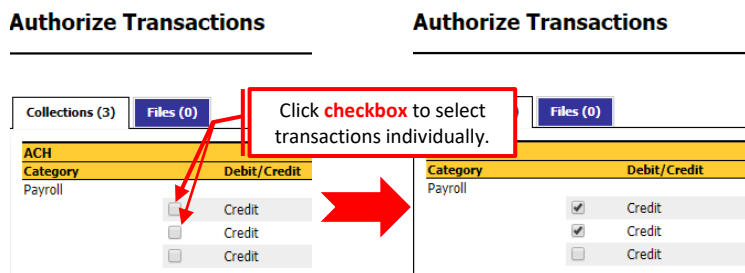
   c) Click the ***Unauthorize*** link located at the upper right of the page. This will prompt a confirmation message box to be displayed.

   d) If you want to abandon the unauthorization process:

   (i) Click the <*Cancel*> button on the message box. The message box will disappear and the transaction listing page will be displayed.

   (ii) You may interact with the page as outlined in this user guide, interact with the site further, or exit the site as outlined in the applicable user guide(s).

   e) If you want to complete the unauthorization processs:

   (i) Click the <*OK*> button on the message box to confirm that you want to complete the unauthorization. This will:

Unauthorize Transactions

Unauthorize confirmation message

1 transaction collection(s) and 0 file(s) unauthorized. Transaction and files have been removed from the system. (5005)

Collections (0)	Files (0)		
Category	Debit/Credit	Processing Date	Effective Entry Da

(ii)   Prompt the current page to display a confirmation of the unauthorization.

(iii) Refresh the page displaying the transactions that were not selected for unauthorization.

(iv) Return the unauthorized transaction collection to the **Transaction List** queue, where they can be actioned.

3.   Edit/correct the transaction(s) as outlined in the **Preparing Transactions for Internal Processing** guide.

4.   If your access credentials permit it, you may access the **Report Manager** to view, download, and/or print the *Transaction Unauthorization Report* and/or any reports assigned to you by your organisation. Use the **Reports** guide to assist you with accessing and interacting with reports.

Unauthorizing All Transactions

1.   Access the transactions to be actioned as outlined in the **Accessing Imported Transactions for Unauthorization** section of this user guide. If the **Unauthorize Transactions** queue is empty then you cannot proceed with unauthorization. You can confirm that the transaction Collection(s) have been picked-up by BOSL by reviewing the **ACH Collection/File Pick-up Report** summary in **Report Manager**.

2.   At the **Unauthorize Transactions** page:

a)   Click the **Unauthorize All** link located near the top right of the page. This will prompt a confirmation selection box to be displayed. If the transactions pending pick-up queue is empty, then you cannot proceed with unauthorization.

Home | Contact Us | Help | Logout

Unauthorizing selected items will remove these items. To resubmit transactions, make changes (including effective dates) in the Category Transaction List and then submit for verification. Pass-Through files will need to be edited and uploaded again. (8005)

OK   Cancel

Unauthorize | Unauthorize All

b)   If you want to abandon the unauthorization process:

(i)   Click the <*Cancel*> button on the message box. The message box will disappear and the transaction listing page will be displayed.

OK   Cancel

Click **Cancel** to abandon unauthorization.

(ii) You may interact with the page as outlined in this user guide, interact with the site further, or exit the site as outlined in the applicable user guide(s).
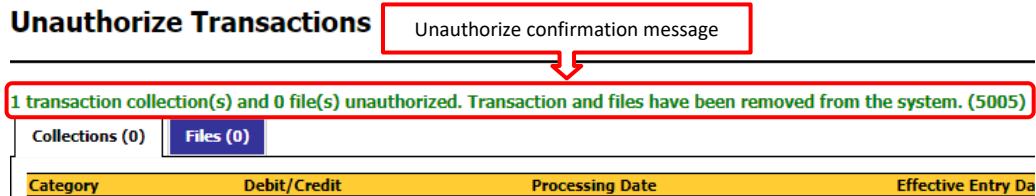
c) If you want to complete the unauthorization processs:

(i) Click the <*OK*> button on the message box to confirm that you want to complete the unauthorization. This will:

Click **Ok** to confirm unauthorization.

(ii) Prompt the current page to display a confirmation of the unauthorization.

Unauthorize confirmation message

(iii) Return the unauthorized transaction collection to the **Transaction List** queue, where they can be actioned.

3. Edit/correct the transaction(s) as outlined in the **Preparing Transactions for Internal Processing** guide.

4. If your access credentials permit it, you may access the **Report Manager** to view, download, and/or print the *Transaction Unauthorization Report* and/or any reports assigned to you by your organisation. Use the **Reports** guide to assist you with accessing and interacting with reports.

APPENDIX

Appendix 1 – Field Listing & Details

Table **3** highlight the field name(s) and values supported by BOSL for entries generated from a CSV file. Please note that:

1. You may import a **maximum** of thirteen (13) columns into the ACH site. However, a minimum of nine (9) columns of information is required.

Table 1 FIELDS & DETAILS

FIELD NAME	MANDATORY/ OPTIONAL	FIELD DESCRIPTION
Account Number	**Mandatory**	The account number being affected by the entry being submitted for processing. This can be obtained from the account holder (receiver).
Account Type	**Mandatory**	The classification of the account that is affected by the entry being submitted for processing. ***Please check with BOSL to find out what account types are permitted***. The account type(s) must be obtained from the account holder (receiver). The classification codes for the account types are denoted as follows: SAVINGS ACCOUNTS: **S** or **SAV** or **SAVINGS** or **32** CURRENT/CHEQUING ACCOUNTS: **D** or **DDA** or **CHECKING** or **C** or **22** LOAN ACCOUNTS: L or **LOA** or **LNA** or **LN** or **LOAN** GENERAL LEDGER ACCOUNTS: **G** or **GL** or **GLA** or **GENERAL LEDGER** or **GENERALLEDGER**
Addenda	**Optional**	A brief description that may be attributed to an entry e.g. ***Payment for cleaning services provided on 23-Mar-2018***.
Amount	**Mandatory**	The financial (dollar) value of the entry being submitted for processing. Also note the following: (a) Do not t**otal this or any column.** (b) Do not u**se currency symbols/indicators (XCD, $, €, £, etc.)** **(c) Do not u**se **zero (0) values.** (d) **Do not use negative numbers** [-**98.76** or **(98.76)**]
BankToSendTo	**Optional**	Name of the entry recipient's bank. E.g. BOSL Soufriere
Branch	**Optional**	The unique identifier used by the receiving bank to identify which of its branches is affected by an entry. E.g. BOSL uses (**0**). This information can be obtained from the recipient or the recipient's bank.
Custom Field 1	**Optional**	Any special coding, classification, or grouping information desired for your internal purposes.
Custom Field 2	**Optional**	Any special coding, classification, or grouping information desired for your internal purposes.
Custom Field 3	**Optional**	Any special coding, classification, or grouping information desired for your internal purposes.
Custom Field 4	**Optional**	Any special coding, classification, or grouping information desired for your internal purposes.
Custom Field 5	**Optional**	Any special coding, classification, or grouping information desired for your internal purposes.
Debit/Credit	**Mandatory**	The classification (type) of entry being submitted for processing. Each entry can only be classified as either a **debit** (denoted by: D, DR, Debit) or a **credit** (denoted by: C, CR, Credit). Any classification used must be consistent within a collection of entries. That is, if DR is used for 1 of 7 debit entries in a collection of entries then the remaining 6 entries must be labelled with DR. Please ensure that you apply the correct transaction classification to entries prior to submitting them to BOSL.
Discretionary Data	**Optional**	Any information desired for your internal purposes.
Effective Date or Due Date	**Mandatory**	The effective date of the entry. That is, the date on which the originator (you) intends the transaction(s) to be posted and settled. Only formats: **M/D/YYYY** or **YYYYMMDD** are allowed
First Name	**Optional**	First name of the individual who is receiving the entry.
Individual ID	**Mandatory**	A **unique** alphanumeric (mixed letters & numbers) identifier for each recipient.
Last or Full Name	**Mandatory**	Last (Surname) or full name of the individual or full name of business who is receiving the entry.

FIELD NAME	MANDATORY/ OPTIONAL	FIELD DESCRIPTION
Routing Number	**Mandatory**	The nine (9) digit unique number used to identify each bank [financial institution (FI)] that participates in the ECACH. This information can be obtained from the recipient or the recipient's bank. The routing for BOSL is **000000369**

Appendix 2 – Reports

Table 2 REPORTS

REPORT NAME	REPORT DESCRIPTION
ACH Collection/File Pick-up	All collections of transactions submitted by the customer's user(s) for processing by BOSL for the date range identified/selected.
Transaction Authorization Report	All transactions approved by the customer's authoriser(s) for the date range identified/selected.
Transaction Rejection Report	All transactions rejected by the customer's user(s) for the date range identified/selected.
Transaction Submission Report	All collections of transactions submitted by the customer's user(s) for verification for the date range identified/selected.
Transaction Unauthorization Report	All transactions unauthorised by the customer's user(s) for the date range identified/selected.
Transaction Verification Report	All transactions verified by the customer's user(s) for the date range identified/selected.