# User Guide:

# Automated Clearing House (ACH) Client – Preparing Transactions

# TABLE OF CONTENTS

# ABOUT THIS USER GUIDE/MANUAL

This 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 for 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 |

# PREPARING TRANSACTIONS

## 1. PREPARING TRANSACTIONS FOR INTERNAL PROCESSING

### 1.1. Importing Transactions Contained in CSV Files

Please ensure that all imports meet the standards outlined in *Appendix I* of this guide **prior** to importing transactions into the site. Failure to adhere to the guidelines can result in errors during the import process and can lead to delays in processing transactions on your part.

Further, BOSL recommends that you import only transactions that you intend to submit to us within the same business day or ECACH processing window. BOSL advises against you importing transactions that will be submitted to us over a period of days. For example, if you import 30 transactions into the site, all 30 transactions should be submitted to BOSL simultaneously in one submission. The 30 transactions should not be separated and submitted over a period of days.

If you are performing an import for the first time, please follow the instructions outlined in the **First-time Imports** subsection of this guide. Otherwise, please follow the instructions outlined in the **Normal Imports** subsection of this guide.

### First-time Imports

Please note that in addition to the standards outlined in **Appendix 1**, the following criteria apply to the .CSV file that will be imported into ACH Client.

(a) All files for import must contain the columns in **Table 1** below and the associated information.

(b) The columns in the file may be placed in any order of your choosing.

(c) Totals or totalled values are not permitted anywhere in the file.

(d) Zero (0) dollar values are not permitted.

(e) No spaces are permitted between columns or rows.

(f) No blank cells are permitted. Every cell of every column/row must contain a valid value.

**Table 1:** COLUMN HEADINGS & ASSOCIATED CRITERIA.

| COLUMN NAME | MAXIMUM CHARACTERS | ADDITIONAL DETAILS |
|---|---|---|
| Account Number | 17 | N/A |
| Account Type | 14 | Use the compliant identifier outlined in **Appendix 1**. |
| 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 | ADDITIONAL DETAILS |
|---|---|---|
| Amount | 12 | Two (**2**) decimal places at most. ***Do not:*** <br>(a) Total this or any column. <br>(b) Use currency symbols/indicators (XCD, $, €, £, etc.) <br>(c) Use zero (0) values. <br>(d) Use negative values [e.g. **-98.45** or **(98.45)**] |
| Debit/Credit | 6 | Classification (e.g. CR, Credit, or C) used must be the same for all entries in the .CSV file. |
| 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 | N/A |
| Routing Number | 9 | Place within quotation marks as a precautionary measure. E.g. **"000000369"** |

**Sample 1:** CSV FILE SAMPLE

| | A | B | C | D | E | F | G | H | I |
|---|---|---|---|---|---|---|---|---|---|
| 1 | **Full Name** | **Individual ID** | **RoutingNumber** | **A/C#** | **Account Type** | **Amount** | **Due Date** | **DR/CR** | **Addenda** |
| 2 | Second Tested | ST12 | "096190032" | 987654321 | SAV | 34.67 | 5/17/2018 | CREDIT | adjustment salary for March 2018 |
| 3 | Third Entry | 3ST | "096150932" | K98765432Y | SAV | 300 | 5/17/2018 | CREDIT | adjustment salary for March 2019 |
| 4 | Civil Service Co-operative | 4TEST | "000000369" | 987654321 | SAV | 45.8 | 5/17/2018 | CREDIT | B/O Ted Williams a/c #23456HN |
| 5 | Civil Service Co-operative | TESTING5 | "000000369" | 987654321 | DDA | 87.12 | 5/17/2018 | CREDIT | B/O Ima One a/c #23456HN |
| 6 | Civil Service Co-operative | ENTRY6 | "096150329" | 987654321 | DDA | 23.56 | 5/17/2018 | CREDIT | B/O Justa Client a/c #23456HN |
| 7 | Ima Client | MOTESTED | "034567772" | 234TYR654K | DDA | 7.89 | 5/17/2018 | CREDIT | Payment for invoice #45678 |

1. If you do not already have a .CSV file:

    a) Create a spreadsheet containing the column headings (see to **Appendix 1** for more details) in the Table 1 above.

    b) Save the spreadsheet as a CSV (Comma Delimited) (*.csv) file.

2. If you already have a CSV file:

    a) Ensure that it is formatted with the information identified in **Appendix 1** and **Table 1** above.

    b) Proceed to the next step below.

3. Log in to ACH Client as outlined in the ***User Access*** guide, ensuring that your credentials allow you to create files for export to the Bank.

4. At the ACH Client site main page:

    a) Select the ***File Transfer*** tab to reveal a list of options.

    b) Select ***Import Data*** option to reveal a list of options.

    c) Click the ***Import*** option. The **File Import** page should be displayed.

Transactions | Review | Administration | Report Manager | Security | **File Transfer** | Links

Import Data ▶ Import
Load File ▶ Quick Import Definition
**Customer Management** Previously Exported Files
Conversion

**5.** At the **File Import** page:

a) Click on the **Category\*** LoV/dropdown menu. A list of options should be displayed.

## File Import

Category\* ▼
File\*
Map\* | Payroll

Category\* ▼
File\* | Choose File | No file chosen
Map\* | ▼ | Delete Selected | ☐ Modify Map

b) Select your transaction category from the options. Only **one** (1) option can be selected.

Category\* ▼
File\* | Payroll | le | N | Select desired option from list
Map\* | ▼ | Delete Selected | ☐ Modify Map

c) Click the <**Choose File**> button located next to the **File\*** field. This will open a File Explorer window.

Category\* | Payroll ▼
File\* | Choose File | No file chosen
Map\* | ▼ | Delete Selected | ☐ Modify Map

d) At the File Explorer window, navigate to the location where the .CSV file is stored and then select that file. The selected file's name will appear (in part) next to the <**Choose File**> button.

e) Click the LoV in the **Map\*** field and then select the *(New Map)* option from the list. The page will refresh displaying the **(New Map)** value in the **Map\*** field. Additionally, new fields should also be displayed.

Category\* | Payroll ▼
File\* | Choose File | Test CSV Upl...r Guide.csv
Map\* | ▼ | Delete Selected | Modify Map | Click to reveal LoV options
(New Map) | Select (New Map) option

Category\* | Payroll ▼
File\* | Choose File | Test CSV Upl...r Guide.csv
Map\* | (New Map) ▼ | Delete Selected | ☐ Modify Map
Type\* | ◉ Delimited ○ Fixed-Width
Delimiter\* | ,

f)  Click the **Next** link located at the top right corner of the File Import page. The **Delimited Map Add** page will be displayed.

Home | Contact Us | Help | Logout

Next  Cancel

6.  At the **Delimited Map Add** page:

a)  Name your import by typing the desired file name in the **Definition Name\*** field. The site will automatically save the name for use when you perform the same import in the future. Doing so will allow you to speed up the importation process by bypassing the selection of the "(New Map)" option during future importations.

## Delimited Map Add

The fields in the first line of your file are shown in the left column below. For each field, select the appropriate field from the drop-down list next to it.

Definition Name\*

Definition Name\*    Test User Manual

b)  Ensure that the **First Line Contains Column Totals** checkbox is checked.

## Delimited Map Add

The fields in the first line of your file are shown in the left column below. For each field, select the appropriate field from the drop-down list next to it.

Definition Name\*

☑ First line contains column titles

c)  For each column heading listed on the left of the page, select a system-labelled column heading from the corresponding list (LoV) on the right. For example, if the left side of the page displays **Column1\* Full Name**, then click the LoV on the right of that heading and then select **Last Name or Full Name** from the list in the LoV. If the LoV on the right does not have a matching value, select a Custom Field option from the list. Please note that:

(a) Each Custom Field value can be used only once per import. For example, if you select the option **Custom Field 1** to match **Column2\* BankToSendTo,** then you must use the next available custom field (**Custom Field 2**) for your next match.

(b) If you do not match a field on the left to a value from a field to the right, then the field on the left and its associated data will not be imported into the site at the end of the file import process.

d) Click the **Next** link located on the top right area of the page. If the **Define Defaults** page is displayed, proceed to **Outcome 1** below of this subsection of the guide. Otherwise, proceed to **Outcome 2** below of this subsection of the guide.



**OUTCOME 1:**

(i) The **Define Defaults** page will be displayed if system required fields (see **Appendix I**) are not mapped.



(ii) Click the **Cancel** link located near the top right of the page. The **File Import** page will be displayed.



(iii) At the File Import page, repeat the steps above starting at step **5**.

**OUTCOME 2:**

(i) The **File Import Confirmation** page will open, displaying a summary of the data from the CSV file.

**File Import Confirmation**

| Category | Payroll |
| --- | --- |
| File Name | Test CSV Upload - User Guide.csv |
| File Size | 1,026 bytes |
| Map Name | User Guide Test |
| Transaction Count | 9 (0 adds, 9 updates) |
| Credit Total | 518.27 |
| Debit Total | 0.00 |
| Net Total | 518.27 |

Home | Contact Us | Help | Logout

Next | Cancel

7. At the **File Import Confirmation** page:

a) Click the ***Cancel*** link if you wish to make changes to the contents of the CSV. The File Import page should be displayed. In this case:

Home | Contact Us | Help | Logout

Confirm | Cancel

Click Cancel to abort import.

(i) Click the **Home** link located at the top right of the File Import page. The site's main page will be displayed.

Home | Contact Us | Help | Logout

(ii) Make the required changes to the CSV file and then re-import the file using the instructions above beginning at **4. a)**.

b) Click the ***Confirm*** link located at the top right corner of the page to complete the importation of the file. If any error messages are displayed, proceed to **Outcome 1** below of this subsection of the guide. Otherwise, proceed to **Outcome 2** below of this subsection of the guide.

Home | Contact Us | Help | Logout

Confirm | Cancel

Click Confirm to complete import.

**OUTCOME 1**

(i) The page **File Import Confirmation** page will refresh, displaying errors associated with the imported data. In this case:

## File Import Confirmation

File Import error message(s).

Errors were found in the import data (see below for details).
No transactions have been submitted. Please correct the errors and try again.

Account Type: Account type must be 'D', 'DDA' 'CHECKING', 'C', '22', 'S', 'SAV', 'SAVINGS', '32', 'G', 'GL', 'GLA', '(
Effective Entry Date: Only future business dates are allowed for the effective date. (8014) (Record Number: 1)

(1) Click the **Cancel** link located near the top right of the page. The **File Import** page will be displayed.

Home | Contact Us | Help | Logout

Confirm | Cancel

(2) At the File Import page, repeat the steps above starting at step **5**.

**OUTCOME 2**

(i)    The **File Import** page will appear, displaying a confirmation success message.

## File Import

Your file was imported successfully.          File Import success message.
Transactions added     6
Transactions updated   0

**8.** Click any of the *Home* links located at the top right of the **File Import** page. The ACH Client main page will be displayed.

Home | Contact Us | Help | Logout

Home

Click Home to go to main page.

**9.** Process the imported transactions as outlined in the **Accessing Imported Transactions** subsection of this guide.

## *Normal Imports*

Please note that in addition to the standards outlined in **Appendix 1**, the following criteria apply to the .CSV file that will be imported into ACH Client.

(a) All files for import must contain the columns in **Table 2** below and the associated information.

(b) The columns in the file may be placed in any order of your choosing.

(c) Totals or totalled values are not permitted anywhere in the file.

(d) Zero (0) dollar values are not permitted.

(e) No spaces are permitted between columns or rows.

(f) No blank cells are permitted. Every cell of every column/row must contain a value.

**Table 2:** COLUMN HEADINGS & ASSOCIATED CRITERIA.

| COLUMN NAME | MAXIMUM CHARACTERS | ADDITIONAL DETAILS |
|---|---|---|
| Account Number | 17 | N/A |
| Account Type | 14 | Use the compliant identifier outlined in **Appendix 1**. |
| 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. |
| Amount | 12 | **Two** (**2**) decimal places at most. ***Do not:*** (a) Total this or any column. (b) Use currency symbols/indicators (XCD, $, €, £, etc.) (c) Use zero (0) values. (d) Use negative vales [e.g. **-98.45** or **(98.45)**] |
| Debit/Credit | 6 | Classification (e.g. CR, Credit, or C) used must be the same for all entries in the .CSV file. |
| 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 | N/A |
| Routing Number | 9 | Place within quotation marks as a precautionary measure. E.g. **"000000369"** |

**Sample 2:** CSV file sample

| | A | B | C | D | E | F | G | H | I |
|---|---|---|---|---|---|---|---|---|---|
| 1 | Full Name | Individual ID | RoutingNumber | A/C# | Account Type | Amount | Due Date | DR/CR | Addenda |
| 2 | Second Tested | ST12 | "096190032" | 987654321 | SAV | 34.67 | 5/17/2018 | CREDIT | adjustment salary for March 2018 |
| 3 | Third Entry | 3ST | "096150932" | K98765432Y | SAV | 300 | 5/17/2018 | CREDIT | adjustment salary for March 2019 |
| 4 | Civil Service Co-operative | 4TEST | "000000369" | 987654321 | SAV | 45.8 | 5/17/2018 | CREDIT | B/O Ted Williams a/c #23456HN |
| 5 | Civil Service Co-operative | TESTING5 | "000000369" | 987654321 | DDA | 87.12 | 5/17/2018 | CREDIT | B/O Ima One a/c #23456HN |
| 6 | Civil Service Co-operative | ENTRY6 | "096150329" | 987654321 | DDA | 23.56 | 5/17/2018 | CREDIT | B/O Justa Client a/c #23456HN |
| 7 | Ima Client | MOTESTED | "034567772" | 234TYR654K | DDA | 7.89 | 5/17/2018 | CREDIT | Payment for invoice #45678 |

1. If you do not already have a CSV file:

   a) Create a spreadsheet containing the column headings (see to **Appendix 1** for more details) in the table below. Additionally, please note that:

   b) Save the spreadsheet as a CSV (Comma Delimited) (*.csv) file.

2. If you already have a CSV file:

   a) Ensure that it is formatted with the information identified in step 1 a) above.

   b) Proceed to the next step below.

3. Log in to ACH Client as outlined in the **User Access** section of this guide, ensuring that your credentials allow you create files for export to the Bank.

4. At the ACH Client site main page:

   a) Select the **File Transfer** tab to reveal a list of options.

   b) Select the **Import Data** option to reveal a list of options.

   c) Click the **Import** option. The **File Import** page should be displayed.



5. At the **File Import** page:

   a) Click on the **Category\*** LoV/dropdown menu. A list of options should be displayed.



   b) Select your transaction category from the options. Only **one** (1) option can be selected.



   c) Click the <**Choose File**> button located next to the **File\*** field. This will open a File Explorer window.



   d) At the File Explorer window, navigate to the location where the .CSV file is stored and then select that file. The selected file's name will appear (in part) next to the <**Choose File**> button.

   e) Click the LoV in the **Map\*** field to reveal the options.

   f) Select the option from the list that corresponds to the definition (file import) name that was used when the transactions were imported into the site for the first time.

Category* [Payroll ▼]
File* [Choose File] Test CSV Upl...r Guide.csv
Map* [_____▼] [De] Click to reveal LoV options Map
(New Map)
Faulty Import
TEST ECACH 2              Select name from options.
Test User Manual

Category* [Payroll ▼]
File* [Choose File] Test CSV Upl...r Guide.csv
Map* [Test User Manual ▼] [Delete Selected] ☐ Modify Map

g) Click the **Next** link located at the top right corner of the File Import page. If any error messages are displayed, proceed to **Outcome 1** below of this subsection of the guide. Otherwise, proceed to **Outcome 2** below of this subsection of the guide.

Home | Contact Us | Help | Logout

[Next] Cancel

**OUTCOME 1**

(i)  An error message or messages will be displayed if any required field(s) was/were not populated.

# File Import

Category: This field is required. (1002)
File: This field is required. (1002)           File Import error messages.
Map: This field is required. (1002)

Category* [_____▼]
File* [Choose File] No file chosen
Map* [_____▼] [Delete Selected] ☐ Modify Map

(ii)  Populate the required field(s) highlighted in by the error message(s).

(iii)  Click the **Next** link again. If the error messages are displayed again, repeat the preceding steps until the **File Import Confirmation** page is displayed.

(iv)  Proceed to **Outcome 2** below.

**OUTCOME 2**

(i)  The **File Import Confirmation** page will open, displaying a summary of the data from the CSV file.

**File Import Confirmation**

| Category | Payroll |
|---|---|
| File Name | Test CSV Upload - User Guide.csv |
| File Size | 1,026 bytes |
| Map Name | User Guide Test |
| Transaction Count | 9 (0 adds, 9 updates) |
| Credit Total | 518.27 |
| Debit Total | 0.00 |
| Net Total | 518.27 |

Home | Contact Us | Help | Logout

Next | Cancel

6. At the **File Import Confirmation** page:

a) Click the *Cancel* link if you wish to make changes to the contents of the CSV. The File Import page should be displayed. In this case:

Home | Contact Us | Help | Logout

Confirm | Cancel

Click Cancel to abort import.

(i)   Click the **Home** link located at the top right of the File Import page. The site's main page will be displayed.

Home | Contact Us | Help | Logout

(ii)  Make the required changes to the CSV file and then re-import the file using the instructions above beginning at **4. a)**.

b) Click the *Confirm* link located at the top right corner of the page to complete the importation of the file and then wait for the file to import. If any error messages are displayed, proceed to **Outcome 3** below of this subsection of the guide. Otherwise, proceed to **Outcome 4** below of this subsection of the guide.

Home | Contact Us | Help | Logout

Confirm | Cancel

Click Confirm to complete import.

**OUTCOME 3**

(i)   The page **File Import Confirmation** page will refresh, displaying errors associated with the imported data.

**File Import Confirmation**

File Import error message(s).

Errors were found in the import data (see below for details).
No transactions have been submitted. Please correct the errors and try again.

Account Type: Account type must be 'D', 'DDA' 'CHECKING', 'C', '22', 'S', 'SAV', 'SAVINGS', '32', 'G', 'GL', 'GLA', '(
Effective Entry Date: Only future business dates are allowed for the effective date. (8014) (Record Number: 1)

(ii) Click the **Cancel** link located near the top right of the page. The **File Import** page will be displayed.

Home | Contact Us | Help | Logout

Confirm | Cancel

(iii) At the File Import page, repeat the steps above starting at step **5**.

**OUTCOME 4**

(i) The **File Import** page will appear, displaying a confirmation success message.

**File Import**

File Import success message.

Your file was imported successfully.
Transactions added    0
Transactions updated  9

7. Click any of the *Home* links located at the top right of the **File Import** page. The ACH Client main page will be displayed.

Home | Contact Us | Help | Logout

Click Home to go to main page.

Home
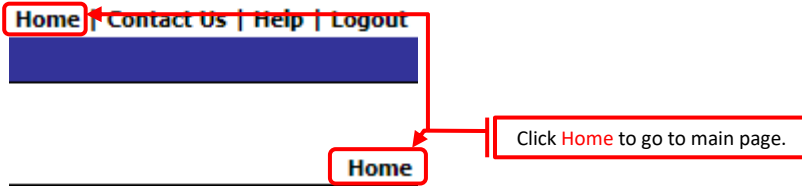
8. Process the imported transactions as outlined in the **Accessing Imported Transactions** subsection of this guide.

### *1.2. Accessing Imported Transactions*

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 page will be displayed.

Click Home link to access main page. ⟶

**Home | Contact Us | Help | Logout**

3.  At the ACH Client site's main page either:

a) Click the button corresponding to the category under which the transactions were imported into ACH Client. This will prompt the corresponding transactions to be displayed in a new page. Or:

**Bank of Saint Lucia**
ALL THE BANK YOU NEED

| Transactions | Review | Administration | Report Manager | Security | File Transfer | Links |

## Customer Management Page

Click category of imported transaction.

▶ **Payroll**      ▶ **SOD**

**Bank of Saint Lucia**
ALL THE BANK YOU NEED

Home | Contact Us | Help | Logout

Transactions   Review   Administration   Report Manager   Security   File Transfer   Links

**Payroll List** - Default View

Add | Delete | Mass Update | Quick Edit | Summary | Submit | Move | Display Today | View | Search | Report

| | Individual Name | Individual ID | R/T Number | Account Number | Amount | Debit/Credit | Account Type | Schedule | Effective Date | Expiration | Send Prenote | Is Active | Allow Underflow | Addenda | Discretionary Data | Monthly Salary | Overtime | Reimbursements |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| ☐ | 7638604 SHORTNAME | 134 | 096150032 | 96157398332 | 105.00 | Credit | SAV | One Time | 2/21/2018 | None | No | Yes | | No | | RBC Montserrat | 0 | 2/21/2018 |
| ☐ | 7716723 SHORTNAME | 135 | 096150032 | 96157182322 | 105.00 | Credit | SAV | One Time | 2/21/2018 | None | No | Yes | | No | | RBC Montserrat | 0 | 2/21/2018 |
| ☐ | 7638604 SHORTNAME | 136 | 096150032 | 96157398332 | 105.00 | Credit | SAV | One Time | 2/21/2018 | None | No | Yes | | No | | RBC Montserrat | 0 | 2/21/2018 |
| ☐ | 7363989 SHORTNAME | 137 | 096150032 | 96155015896 | 100.00 | Credit | DDA | One Time | 2/21/2018 | None | No | Yes | | No | | RBC Montserrat | 0 | 2/21/2018 |
| ☐ | 6759591 SHORTNAME | 138 | 096150032 | 96152002202 | 100.00 | Credit | DDA | One Time | 2/21/2018 | None | No | Yes | | No | | RBC Montserrat | 0 | 2/21/2018 |
| ☐ | 7363989 SHORTNAME | 139 | 096150032 | 96155015896 | 100.00 | Credit | DDA | One Time | 2/21/2018 | None | No | Yes | | No | | RBC Montserrat | 0 | 2/21/2018 |

Record Count: 6      Previous | Next      Previous Set   1   Next Set

b) Click the **Transactions** tab to access the category under which the transactions were imported into ACH Client and then select your desired category from the list. This will prompt the corresponding transactions to be displayed in a new page.

| **Transactions** | Review | Administration | Report Manager | Security | File Transfer | Links |

**Payroll**
**SOD**

Click & then select desired category of imported transaction.

## Customer Management Page

**Bank of Saint Lucia**
ALL THE BANK YOU NEED

Home | Contact Us | Help | Logout

Transactions   Review   Administration   Report Manager   Security   File Transfer   Links

**Payroll List** - Default View

Add | Delete | Mass Update | Quick Edit | Summary | Submit | Move | Display Today | View | Search | Report

| | Individual Name | Individual ID | R/T Number | Account Number | Amount | Debit/Credit | Account Type | Schedule | Effective Date | Expiration | Send Prenote | Is Active | Allow Underflow | Addenda | Discretionary Data | Monthly Salary | Overtime | Reimbursements |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| ☐ | 7638604 SHORTNAME | 134 | 096150032 | 96157398332 | 105.00 | Credit | SAV | One Time | 2/21/2018 | None | No | Yes | | No | | RBC Montserrat | 0 | 2/21/2018 |
| ☐ | 7716723 SHORTNAME | 135 | 096150032 | 96157182322 | 105.00 | Credit | SAV | One Time | 2/21/2018 | None | No | Yes | | No | | RBC Montserrat | 0 | 2/21/2018 |
| ☐ | 7638604 SHORTNAME | 136 | 096150032 | 96157398332 | 105.00 | Credit | SAV | One Time | 2/21/2018 | None | No | Yes | | No | | RBC Montserrat | 0 | 2/21/2018 |
| ☐ | 7363989 SHORTNAME | 137 | 096150032 | 96155015896 | 100.00 | Credit | DDA | One Time | 2/21/2018 | None | No | Yes | | No | | RBC Montserrat | 0 | 2/21/2018 |
| ☐ | 6759591 SHORTNAME | 138 | 096150032 | 96152002202 | 100.00 | Credit | DDA | One Time | 2/21/2018 | None | No | Yes | | No | | RBC Montserrat | 0 | 2/21/2018 |
| ☐ | 7363989 SHORTNAME | 139 | 096150032 | 96155015896 | 100.00 | Credit | DDA | One Time | 2/21/2018 | None | No | Yes | | No | | RBC Montserrat | 0 | 2/21/2018 |

Record Count: 6      Previous | Next      Previous Set   1   Next Set

**4.** You may interact (edit, delete, submit, etc.) with the transactions as outlined in the applicable subsections of this user guide.

### 1.3. Editing/Modifying Transactions

Only users with the appropriate user credentials can edit/modify transactions in the site. Therefore, please verify that your user credentials allow editing/modifying prior to proceeding with the following instructions. You may edit/modify transactions either within the site or outside the site at the source where the CSV file was created.

BOSL recommends editing/modifying the transactions from the source and re-importing the transaction(s) into the site for processing. If you choose this method, follow the instructions outlined in the *Editing Transactions from the Pre-importation Source* subsection of this guide. Otherwise, follow the instructions outlined in the *Editing Imported or Rejected Transactions from within the Site* subsection of this guide.

### Editing Transactions from the Pre-importation Source

This editing option is best applicable where corrections/edits are required for multiple transactions. This is the *method recommended by BOSL*. You may edit the transactions by first deleting the complete imported transaction file from the site, applying your changes at the *source*, and then re-importing the data into the site as follows:

**1.** If you have not already done so, navigate to the page containing the transactions to be edited as outlined in the *Accessing Imported Transactions* subsection of this guide.

**2.** Delete, from the site, the transactions associated with the file that contains the error(s) as outlined in the *Deleting Transactions* subsection of this guide.

**3.** Correct the transactions at the source (e.g. Microsoft Excel) and then save that file.

**4.** Import the transactions back into the site as outlined in the *Importing Transactions Contained in CSV Files* subsection of this guide.

### Editing Imported or Rejected Transactions from within the Site

You may edit imported and/or rejected transactions as follows:

**1.** If you have not already done so, navigate to the page containing the transaction(s) to be edited as outlined in the *Accessing Imported Transactions* subsection of this user guide. A page listing the transactions will be displayed.

**2.** At the **transaction list** page, edit the information utilising the method below that best applies. The applicable methods are as follows:

    (i)   **Individual Edit** – most applicable where a limited number of changes are required to a few transactions.

    (ii)   **Mass Edit** – most applicable where the same change is required on all transactions. This method

is limiting as you are allowed to change values in only select fields such as the *Amount* and *Effective Date* fields.

   (iii)   **Quick Edit** – most applicable where versatility and access to all editable fields are required. All editable fields are made available in an *easy-to-access* format.

**METHOD 1 – INDIVIDUAL EDIT:**

This method may be applied where different changes are required to one or a few transactions. For example, if a change of name and amount is required to transaction #3 and an account number change is required to transaction #10.

  a)  At the transactions listing page, click on any item in the row corresponding to the transactions to be edited. The transaction will be displayed in the **Transaction Detail** page displaying all editable fields.

  b)  At the Transaction Detail page:

    (i)   Make the change to the field to be affected.

    (ii)   Click the **Cancel** link located near the top right of the window if you wish to abandon your current course of action. The transaction listing page will be displayed, allowing you to navigate through the site as desired.


Save | Cancel | Delete | Return to List

    (iii)   Click the **Return to List** link located near the top right of the window if you wish to abandon your current course of action and select a different transaction for editing. In this case:


Save | Cancel | Delete | Return to List

      (1)  The transaction listing page will be displayed, allowing you to select a new transaction.

      (2)  Repeat step **a)** above.

    (iv)   Click the **Save** link located near the top right of the window. One of the following should occur:


Save | Cancel | Delete | Return to List

      (1)  The transaction listing page will be displayed with the new value(s).

      (2)  The transaction edit page refreshes, displaying the applied changes to the transactions listed.

  c)  At the transaction list page, process the transactions as outlined in the **Preparing Transactions** subsection of this user guide.

**METHOD 2 – MASS EDIT:**

This method may be applied where the same change is required to all entries in the transaction detail page. For example, assume that the amount for all transactions on the page are supposed to be $15.00 but some were listed as $35.00 in error. The **Mass Edit** option will allow you to apply the $15.00 amount to all transactions at the same time. Please note that the use of this method is limited to the following fields only:

(1) Schedule

(2) Effective Date

(3) Amount

(4) Is Active

The Mass Edit method may be used as follows:

a)  Click the **Mass Edit** link located near the top right of the transaction edit page. This will prompt the Mass Update window to be displayed.

Add | Delete | Mass Update | Quick Edit | Summary | Submit | Move | Display Today | View | Search | Report

**Mass Update**

Help | Apply | Cancel

☐ Schedule    ▼
Changing the schedule will adjust effective dates.
☐ Effective Date [        ] ...
☐ Amount    [        ]
☐ Is Active    ▼

b)  At the mass update window:

(i)   Click the checkbox(es) next to field(s) to be changed. Please note that the **Is Active** field cannot be changed in conjunction with any other field.

☐ Schedule    ▼
Changing the schedule will adjust effective dates.
☑ Effective Date [        ] ...
☑ Amount    [        ]
☐ Is Active    ▼

(ii)  Populate the field(s) corresponding to the checkbox(es) to be changed with your desired value(s).

☐ Schedule    ▼
Changing the schedule will adjust effective dates.
☑ Effective Date  3/23/2018  ...
☑ Amount    15.00
☐ Is Active    ▼

(iii) Click the **Help** link located near the top right of the window if you want an explanation of the fields and links associated with the Mass Update window.

Help | Apply | Cancel

(iv) Click the **Cancel** link located near the top right of the window if you wish to abandon your current course of action. The transaction list page will be displayed, allowing you to navigate through the site as desired.

**Help | Apply | [Cancel]**

c)  If you are satisfied with Click the **Apply** link located near the top right of the window. One of the following should occur:

**Help | [Apply] | Cancel**

(1)  Any issues or notable effects which may potentially arise from the change(s) you made will be displayed as *warning* messages. In this case, ensure that you are satisfied with your changes and then click the **Apply** link again.

## Mass Update

Help | Apply | Cancel

Mass Update warning message

The Effective Date of one or more transactions has been changed to 3/22/2018, which may affect the next scheduled occurrence. After authorizing, you should make sure that the next Effective Date for each transaction is correct. (8060)

(2)  Any errors created by your change(s) will be displayed in red-coloured text as *error* messages. In this case adjust your field changes/selections and then click the **Apply** link again.

## Mass Update

Help | Apply | Cancel

Mass Update warning message

You cannot mass update any other fields in combination with the 'Is Active' status. The 'Is Active' status must be mass updated by itself. (8020)

(3)  The transaction list page will be displayed, allowing you to navigate through the site as desired.

d)  At the transaction list page, process the transactions as outlined in the **Preparing Transactions** subsection of this user guide.

**METHOD 3 – QUICK EDIT:**

This method may be applied where any manner of changes are required to transactions. The Quick Edit menu lays out editable fields in a linear format to facilitate easier data entry.

The Quick Edit function may be used as follows:

a)  Click the **Quick Edit** link located near the top right of the transaction edit page. This will prompt the Quick Edit window to be displayed.

**Add | Delete | Mass Update | [Quick Edit] | Summary | Submit | Move | Display Today | View | Search | Report**

b)  At the Quick Edit window:

(i)  Click the **Cancel** or **Return to List** links located near the top right of the page if you wish to abandon your current course of action. The transaction list page will be displayed, allowing you to navigate through the site as desired.

Add Split | Save | **Cancel** | Delete | Mass Update | Summary | View | Search | Report | **Return to List**

(ii) Click on the field(s) corresponding to the data element of transaction to be edited and insert or select your desired values. If the change is to be made to checkboxes, click the checkboxes.

(iii) Click the **Save** link located near the top right of the page. One of the following should occur:

Add Split | **Save** | Cancel | Delete | Mass Update | Summary | View | Search | Report | Return to List

(1) Any errors created by your change(s) will be highlighted in a red-coloured band in the row corresponding to the error and the associated *error* message(s) will be displayed. In this case adjust your field changes/selections and then click the **Save** link again.

R/T Number: R/T Number is invalid. (1003) ← Quick Edit error message

| | Individual Name | Individual ID | R/T Number | Account Number |
|---|---|---|---|---|
| ☐ | Lady Luck | 09876543DDE30 | 6047 | ... 897654 |

(2) The Quick Edit page refreshes, displaying the applied change(s) to the transaction(s) accompanied by a confirmation message near the top left of the page.

# Payroll Quick Edit  - Default View

Quick Edit successfully saved change message ←

2 transaction(s) saved successfully. (2018)

(iv) Upon receipt of the message confirming the saved changes, click the **Return to List** link located near the top right of the Quick Edit page. The transaction list page will be displayed.

c) At the transaction list page, process the transactions as outlined in the **Preparing Transactions** subsection of this user guide.

3. If your access credentials permit it, you may access the **Report Manager** as outlined in the **Reports** user guide to view, download, and/or print any reports assigned to you by your organisation.

## Adding Transactions From Within the Site

BOSL does not allow the addition of transactions, from within the site, to imported transactions. You may add the transactions by first deleting the complete imported transaction file from the site, applying your additions at the *source*, and then re-importing the data into the site as follows:

1. If you have not already done so, navigate to the page containing the imported transactions as outlined in the **Accessing Imported Transactions** subsection of this guide.

2. Delete, from the site, the transactions associated with the imported file as outlined in the **Deleting Transactions** subsection of this guide.

3. Add the transactions at the source (e.g. Microsoft Excel) and then save that file.

**4.** Import the transactions back into the site as outlined in the *Importing Transactions Contained in CSV Files* subsection of this guide.

### 1.4. Deleting Transactions

Only users with the appropriate user credentials can delete transactions in the site. Therefore, please verify that your user credentials allow deleting prior to proceeding with the following instructions.

#### Deleting Select (Multiple) Transactions From Within the Site

This deletion option is best applicable where one (1) or select (multiple) transactions are to be deleted.

**1.** If you have not already done so, navigate to the page containing the transaction(s) to be deleted as outlined in the *Accessing Imported Transactions* subsection of this user guide. A page listing the transactions will be displayed.

**2.** At the transactions listing page:

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



   b) Having made your selection(s), click the **Delete** link located at the upper right of the page. A confirmation message box will appear.

   c) Having made your selection(s), click the **Delete Selected** link located at the upper right of the page. A confirmation message box will appear.



   d) Click the <*Cancel*> button on the message box if you want to stop the deletion process. This will close the message box and display the transaction listing page.

   e) Click the <*OK*> button on the message box to confirm that you want to complete the deletion. This will:
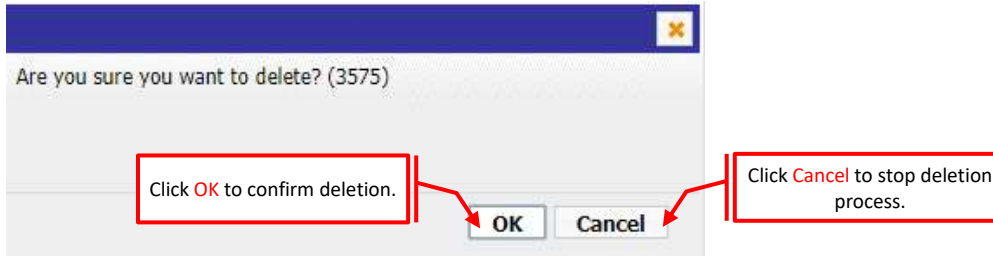
(i)   Prompt the current page to display a confirmation message of the deletion.

(ii)  Refresh the page displaying the transactions that were **not** selected for deletion.

3.  Action (edit, submit, etc.) the remaining transactions as outlined in the applicable subsections of this user guide.

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

### *Deleting All Transactions From Within the Site*

This deletion option is best applicable where the transactions are no longer required or will be replaced by a new set of transactions during processing.

1.  If you have not already done so, navigate to the page containing the transaction(s) to be deleted as outlined in the *Accessing Imported Transactions* subsection of this user guide. A page listing the transactions will be displayed.

2.  At the transactions listing page:

a)  Click the **Delete Selected** link located at the upper right of the page. A list of options will be displayed.

b)  Click the *Delete All* option. A confirmation message box will appear.
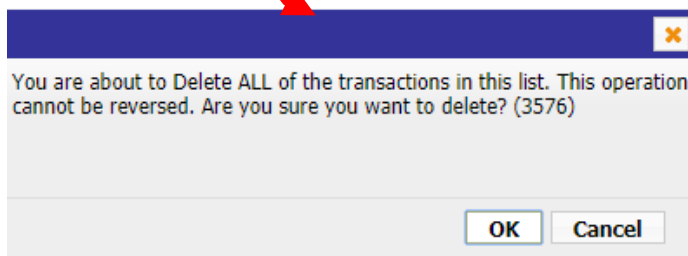


c)  Click the <*Cancel*> button on the message box if you want to stop the deletion process. This will close the message box and display the transaction listing page.

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

You are about to Delete ALL of the transactions in this list. This operation cannot be reversed. Are you sure you want to delete? (3576)

Click OK to confirm deletion.

Click Cancel to stop deletion process.

OK    Cancel
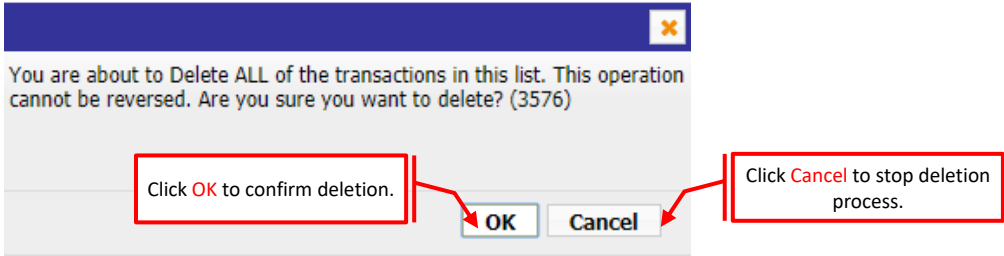
(i)    Prompt the current page to display a confirmation message of the deletion.

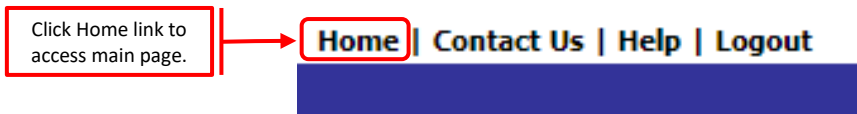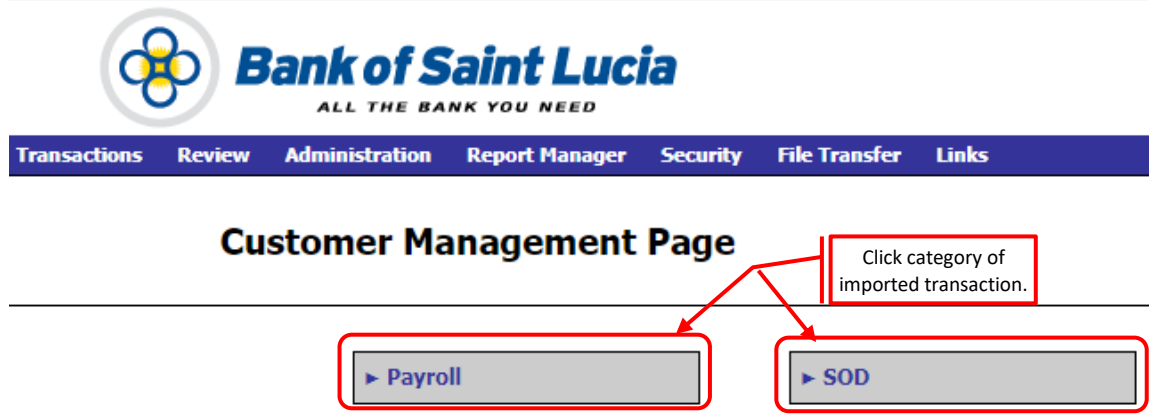(ii)   Refresh the page displaying no transactions in the list.

**3.**  Action (import, submit, etc.) the remaining transactions as outlined in the applicable subsections of this user guide.

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

## 2. SUBMITTING TRANSACTIONS TO THE BANK

### 2.1. Preparing Transactions

### Accessing Transactions for Submission

**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.

Click Home link to access main page.

Home | Contact Us | Help | Logout

**3.**  At the ACH Client site's main page either:

a)  Click the button corresponding to the category under which the transactions were imported into ACH Client or:

**Bank of Saint Lucia**
ALL THE BANK YOU NEED

Transactions    Review    Administration    Report Manager    Security    File Transfer    Links

## Customer Management Page

Click category of imported transaction.

► Payroll       ► SOD

b) Click the **Transactions** tab to access the category under which the transactions were imported into ACH Client and then select your desired category from the list. This will prompt the corresponding transactions to be displayed in the transaction listing page.



## Selecting Transactions for Submission

Once you have imported your transactions, you may opt to submit all or a few transactions to BOSL for processing.

If you intend to submit one or a few transactions for approval then follow the instructions outlined below in the **Selecting One or Some Transactions** subsection of this guide. Otherwise, follow the instructions below outlined in the **Selecting All Transactions** subsection of this guide.

## Selecting One or Some Transactions

1. Access the transactions to be processed as outlined in the **Accessing Transactions for Submission** subsection of this guide.

2. At the transactions listing page:

   a) Click the checkbox corresponding to the transaction(s) to be submitted.



   b) Move your mouse pointer to the **Submit** link located at the upper right of the page. This will open a list of options.

c) Click the **Submit Selected** option from the list. The **Enter Control Amount(s)** page will be displayed.



3. Continue to process the transactions as outlined below in the **Submitting Selected Transactions** subsection of this guide.

## Selecting All Transactions

1. Access the transactions to be processed as outlined in the **Accessing Transactions for Submission** subsection of this guide.

2. At the transactions listing page:

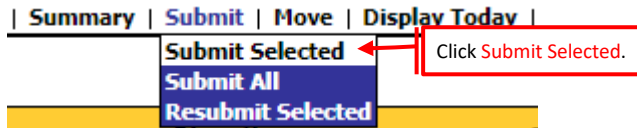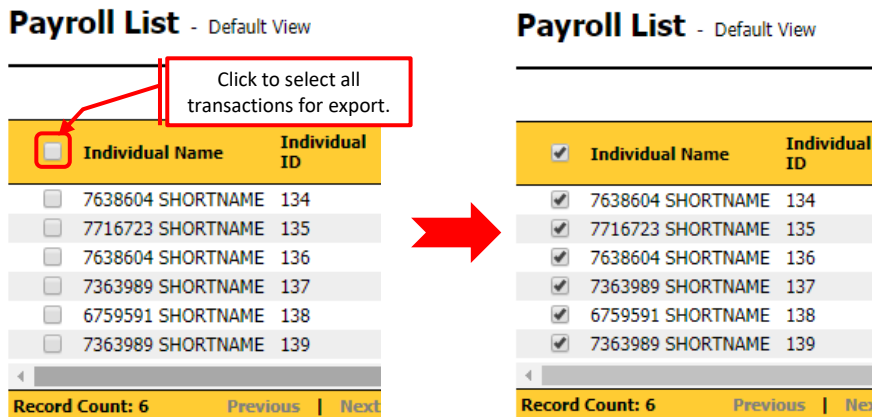   a) Click the checkbox located at the top of the first column of the page.



   b) Move your mouse pointer to the **Submit** link located at the upper right of the page. This will open a list of options.
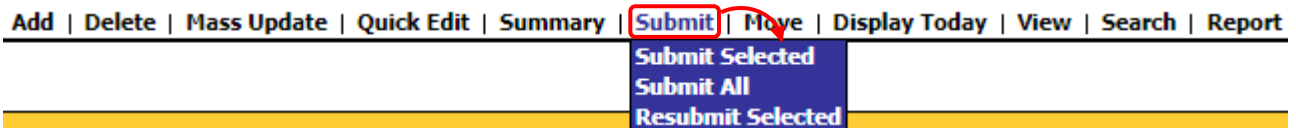


   c) Click the **Submit All** option from the list. The **Enter Control Amount(s)** page will be displayed.
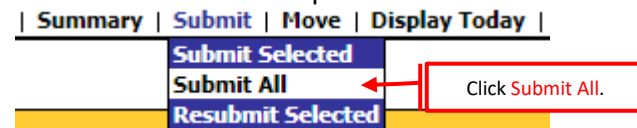


3. Continue to process the transactions as outlined below in the **Submitting Selected Transactions for Verification** subsection of this guide.

### 2.2. Submitting Selected Transactions for Verification

1. Select the transactions to be submitted for verification as outlined above in the **Selecting Transactions for Submission** subsection of this guide.

2. At the **Enter Control Amount(s)** page:

   a) Enter the total of the transactions selected to be exported to BOSL. For example, if thirty (30) transactions totalling $4,000 were imported and three (3) of the transactions ($10, $35, $70) were selected for export, enter a total of $115 in the Total field. Using the preceding example, if all 30 transactions were selected, enter $4,000 in the Total field.
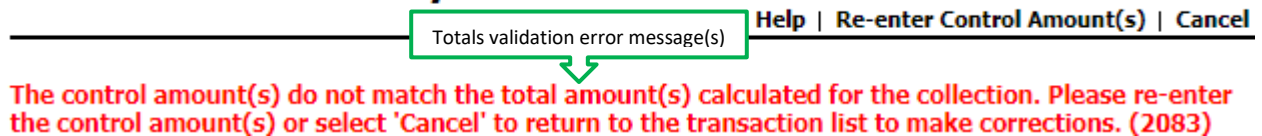


   b) Click the **Continue** link located at the top right of the page. This will prompt the **Transactions Summary** page to display. The Transactions Summary page summarizes the details of the transaction(s) that were entered in the **Enter Control Amount(s)** page and validates the total of those transactions.



   Click **Continue** to validate totals entered vs system totals.

3. At the **Transactions Summary** page, one of the following should occur:

   (i) Error messages indicating that the system-calculated and user-entered totals do not match will be displayed. Suggestions regarding correcting the discrepancy will also be displayed.



   Totals validation error message(s)

   The control amount(s) do not match the total amount(s) calculated for the collection. Please re-enter the control amount(s) or select 'Cancel' to return to the transaction list to make corrections. (2083)

   (ii) No error messages are displayed.

   a) If you wish to discontinue processing the file absolutely at this point:

   (i) Click the **Cancel** link. The transaction list page will be displayed.



   (ii) Click the **Home** Link located at the top right of the page. At this point, you may exit or perform other actions (delete, edit, etc.) in the site as outlined in the applicable user guide.

   b) Continue to process the transactions as follows:

(i) If error messages are displayed, refer to the **Addressing Transaction Submission Errors** subsection of this guide.

(ii) If no error messages are displayed, proceed to the **Balanced Transaction Totals for Submission** subsection of this guide.

## *Addressing Transaction Submission Errors*

If you are certain that the error was caused by you entering an incorrect figure in the Totals field, proceed to **Outcome 5** below. Otherwise, proceed to **Outcome 6** below.

### OUTCOME 5

If the amount that was entered in the **Enter Control Amount(s)** page is validated as *incorrect* and you are certain that **only** the value entered in the *Enter Control Amount(s)* page was incorrect:

1. Click the *Re-enter Control Amount(s)* link located near the top right of the page. The **Enter Control Amount(s)** page will be displayed.
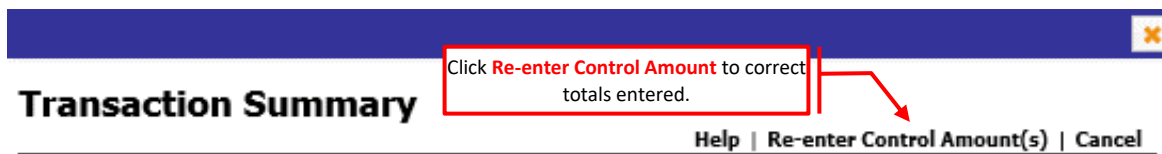


2. Clear the Total field.

3. Type the revised total in the Total field.

4. Click the *Continue* link located at the top right of the page. This will prompt the **Transactions Summary** page to display.

5. Repeat the steps above until the Transactions Summary page indicates that you have entered the correct value.

6. Continue to process the transactions as outlined below in the *Balanced Transaction Totals for Submission* subsection of this guide.

### OUTCOME 6

If you are uncertain of the reason for the discrepancy:

1. Click the *Cancel* link located near the top right of the page. The page containing the list of transactions will be displayed.

**2.** Review your selections to determine the cause of the discrepancy.

**3.** When you determine the cause of the discrepancy, process the transactions as follows:

   a) If the discrepancy was caused by you entering the incorrect amount in the Total field, refer to **Outcome 1** above.

   b) If the discrepancy was caused by inaccuracies in the transactions, refer to the **Editing/Modifying Transactions** subsection of this guide.

   c) If the discrepancy was caused by the incorrect transactions being selected for processing, refer to the **Selecting Prepared Transactions for Approval** subsection of this guide.

### *Balanced Transaction Totals for Submission*

Where the amount that was entered in the **Enter Control Amount(s)** page is validated as *correct*:

**1.** At the **Transactions Summary** page :

   a) You may click the **Continue Submit For Verification** link at the upper right of the page. One of the following should occur:



**Transaction Summary**

Help | Re-enter Control Amount(s) | Continue Submit For Verification | Cancel

| | Debit | Credit |
|---|---|---|
| Transactions | 0 | 6 |
| Addendum | 0 | 0 |
| Total Amount | 0.00 | 615.00 |
| Control Amount | N/A | 615.00 |
| Difference | N/A | 0.00 |
| Effective Date Range | N/A | 1/23/2018 - 1/23/2018 |

   (i) The transaction listing page is refreshed displaying error messages indicating that an aspect of processing has been violated are displayed. In this case:

   (1) Address the highlighted issue(s).

   (2) Resubmit the transactions as outlined in the applicable subsection of this guide.

   (ii) A confirmation message indicating that transactions were successfully submitted for verification is displayed near the top left of the transaction listing page.



**Payroll List** - Default View

Transaction(s) submitted. (5009)  ← Submission confirmation message

| Individual Name | Individual ID | R/T Number | Account Number | Amount | Debit/Credit | Account Type |
|---|---|---|---|---|---|---|

There are no items to be displayed. (10001)

**2.** Continue to process the transactions as outlined in the user guide regarding verification of transactions.

3. If your access credentials permit it, you may access the **Report Manager** to view, download, and/or print 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 3** 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:<br>SAVINGS ACCOUNTS: **S** or **SAV** or **SAVINGS** or **32**<br>CURRENT/CHEQUING ACCOUNTS: **D** or **DDA** or **CHECKING** or **C** or **22**<br>LOAN ACCOUNTS: L or **LOA** or **LNA** or **LN** or **LOAN**<br>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:<br>(a) Do not t**otal this or any column.**<br>(b) Do not u**se currency symbols/indicators (XCD, $, €, £, etc.)**<br>**(c)** Do not u**se zero (0) values.**<br>(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 4** 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. |