



Bank of Saint Lucia

ALL THE BANK YOU NEED

User Guide: Automated Clearing House (ACH) Client—Transaction Verification

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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.



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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 Verification Authorisation	Required Required Required
Medium	Input/Entry Verification Authorisation	Required Required Optional
Small	Input/Entry Verification Full Access	Required Required Optional
Sole Owner/Individual	Full Access	Required



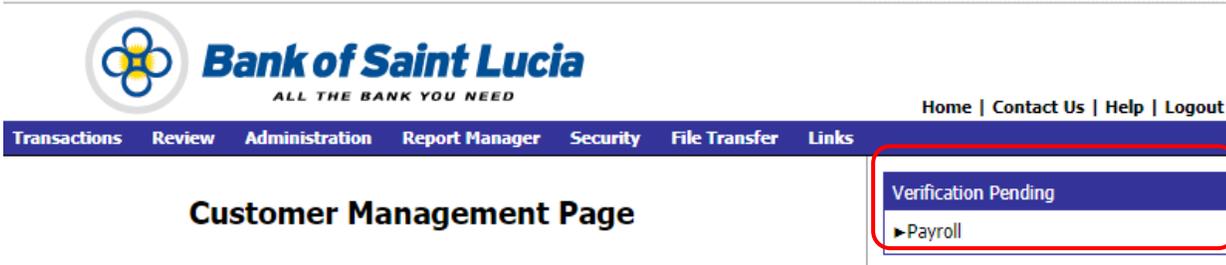
APPROVING TRANSACTIONS – VERIFICATION

1. VERIFICATION

This function is mandated by BOSL as part of your internal processes for submitting ACH files to BOSL.

1.1. Accessing Imported Transactions for Verification

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 (**Customer Management Page**) will be displayed. Any items queued for verification will be displayed in the notification area located just below the links at the top right of the ACH Client main page.



3. At the Customer Management Page, you may utilise any of the following methods to access the transactions for verification:

METHOD 1:

- a) Click the link to the transaction(s) to be verified contained in the **Verifications 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 **Verify Transactions** page.



METHOD 2:

- a) Select the **Review** tab to activate the corresponding LoV.





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b) Select the **Verify Transactions** option from the LoV. This will prompt the transactions pending verification to be displayed in the **Verify Transactions** page.

It should be noted that other options will appear under the **Review** tab if your user credentials possess additional privileges.



4. Review the transactions listed on the **Verify Transactions** page for accuracy and compliance with your organization’s requirements.
5. Process the transactions as outlined in the [Processing Transactions in the Verification Queue](#) subsection of this manual.

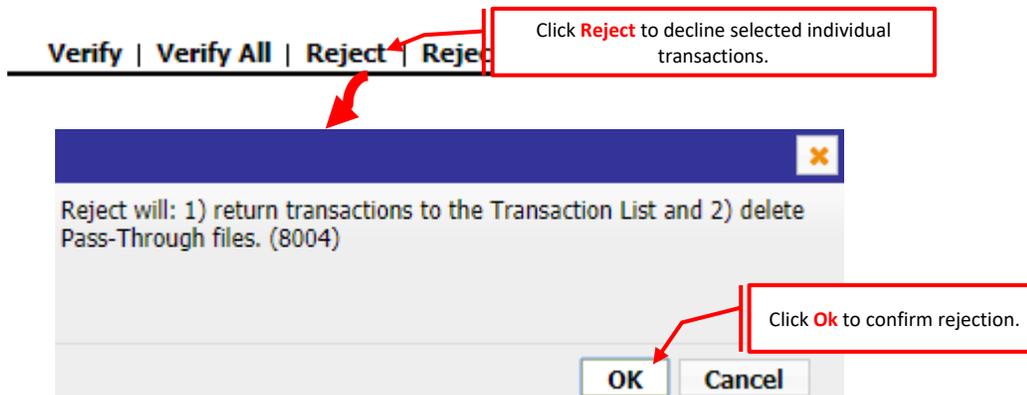
1.2. Processing Transactions in the Verification Queue

Rejecting (Declining) Transactions

Please note that rejecting transactions in the verification 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 (One or Multiple) Transactions

1. Access the transactions to be actioned as outlined in the [Accessing Imported Transactions for Verification](#) section of this user guide.
2. At the **Verify 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 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 rejection. This will:
 - (i) Prompt the current page to display a confirmation of the rejection.



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- (ii) Refresh the page, displaying any unprocessed transactions in the verification queue.
- (iii) Return the rejected transactions to the transaction editing queue in ACH Client.

3. If you wish to complete verification:

- 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 **Preparing Transactions for Internal Processing** 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 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.

Rejecting All Transactions

1. Access the transactions to be actioned as outlined in the [Accessing Imported Transactions for Verification](#) section of this user guide.
2. At the **Verify Transactions** page:
 - a) Click the checkbox the checkbox located at the top of the first column of the page.
 - b) Click 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 list (editing queue) in ACH Client.

[Verify](#) | [Verify All](#) | [Reject](#) | [Reject All](#) | [Export](#)

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

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 credentials. Otherwise, the appropriate user credentials must be used. Refer to the **Preparing Transactions for Internal Processing** guide for guidance on processing rejections.
4. 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.

Verifying Transactions

Verifying Select (One or Multiple) Transactions



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1. Access the transactions to be actioned as outlined in the [Accessing Imported Transactions for Verification](#) subsection of this user guide.
2. At the **Verify 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).

- b) Click the **Verify** link located at the upper right of the page. This will:
 - (i) Prompt the current page to display a confirmation of the verification/approval.
 - (ii) Refresh the page displaying the transactions that were not selected for approval.

- (iii) Depending on the requirements of your organization, dispatch the transactions to the BOSL or the next approval queue in the ACH Client site.

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

Verifying All Transactions

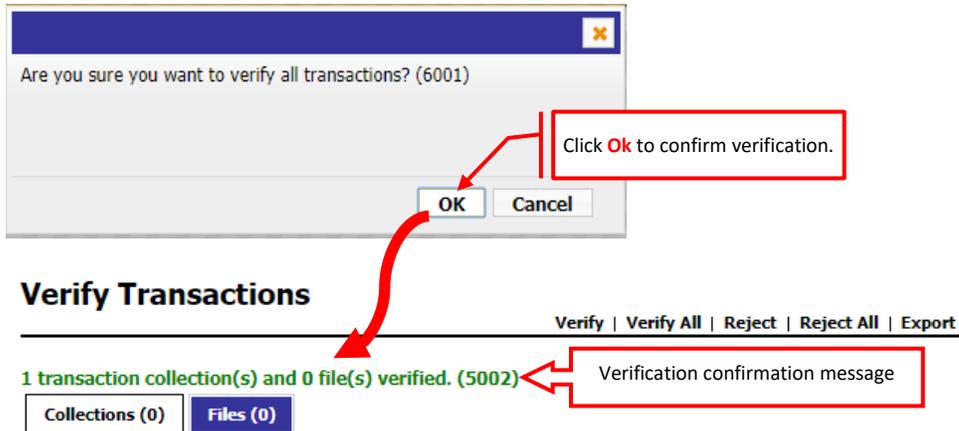
1. Access the transactions to be actioned as outlined in the [Accessing Imported Transactions for Verification](#) subsection of this user guide.
2. At the **Verify Transactions** page:
 - a) Click the **Verify All** link located at the upper right of the page. This will prompt a confirmation selection box to be displayed.



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b) Click the **<OK>** button on the selection box to confirm that you want to complete the verification.
This will:

- (i) Prompt the current page to display a confirmation of the verification/approval.
- (ii) Refresh the page, displaying no transactions in the verification queue.



(iii) Depending on the requirements of your organization, dispatch the transactions to the BOSL or the next approval queue in the ACH Client site.

- 3. If your organization, utilizes an additional approval level, the appropriate user credentials must be used to action/process the transactions further as outlined in applicable user manual. Therefore, if a second level of verification is required, refer to this user manual. Likewise, if authorization is required, refer to the user manual regarding **authorization**.
- 4. If your access credentials permit it, you may access the **Report Manager** to view, download, and/or print the *Transaction Verification 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
<i>Account Number</i>	Mandatory	The account number being affected by the entry being submitted for processing. This can be obtained from the account holder (receiver).
<i>Account Type</i>	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
<i>Addenda</i>	Optional	A brief description that may be attributed to an entry e.g. Payment for cleaning services provided on 23-Mar-2018.
<i>Amount</i>	Mandatory	The financial (dollar) value of the entry being submitted for processing. Also note the following: (a) Do not total this or any column. (b) Do not use currency symbols/indicators (XCD, \$, €, £, etc.) (c) Do not use zero (0) values. (d) Do not use negative numbers [-98.76 or (98.76)]
<i>BankToSendTo</i>	Optional	Name of the entry recipient's bank. E.g. BOSL Soufriere
<i>Branch</i>	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.
<i>Custom Field 1</i>	Optional	Any special coding, classification, or grouping information desired for your internal purposes.
<i>Custom Field 2</i>	Optional	Any special coding, classification, or grouping information desired for your internal purposes.
<i>Custom Field 3</i>	Optional	Any special coding, classification, or grouping information desired for your internal purposes.
<i>Custom Field 4</i>	Optional	Any special coding, classification, or grouping information desired for your internal purposes.
<i>Custom Field 5</i>	Optional	Any special coding, classification, or grouping information desired for your internal purposes.
<i>Debit/Credit</i>	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.
<i>Discretionary Data</i>	Optional	Any information desired for your internal purposes.
<i>Effective Date or Due Date</i>	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
<i>First Name</i>	Optional	First name of the individual who is receiving the entry.
<i>Individual ID</i>	Mandatory	A unique alphanumeric (mixed letters & numbers) identifier for each recipient.
<i>Last or Full Name</i>	Mandatory	Last (Surname) or full name of the individual or full name of business who is receiving the entry.



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