



Bank of Saint Lucia

ALL THE BANK YOU NEED

User Guide: Automated Clearing House (ACH) Client—Reports

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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



SYSTEM REPORTS

1. REPORTS

The site contains reports on several aspects of the system inclusive of transaction processing. Some of these reports include but are not limited to:

- (1) Transactions generated, rejected, submitted, verified, and approved
- (2) Entries submitted to and received by BOSL.
- (3) Transactions that violated various thresholds established by you, the customer.

1.1. Accessing Reports

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 (Customer Management Page), click the **Home** link located at the top right of your current page and the ACH Client main page will be displayed.
3. Click the **Report Manager** tab on the main page. The **Report List** page will be displayed.

The screenshot shows the Bank of Saint Lucia logo and navigation menu. The 'Report Manager' tab is highlighted with a red box and a red arrow pointing to the 'Report List' page. A callout box says 'Click Report Manager to access list of reports.' The 'Report List' page has a table with columns: Date Created, Name, User Name, Viewed, and Downloaded. The table contains 18 rows of report data. At the bottom, there is a 'Record Count: 370' and navigation links for 'Previous', 'Next', 'Previous Set', and 'Next Set'.

<input type="checkbox"/>	Date Created	Name	User Name	Viewed	Downloaded
<input type="checkbox"/>	3/5/2018 3:45:12 PM	ACH Collection/File Pick-up Report	Automated	Yes	Yes
<input type="checkbox"/>	3/5/2018 3:39:46 PM	Transaction Authorization Report (Payroll)	chadl	Yes	Yes
<input type="checkbox"/>	3/5/2018 3:39:38 PM	Transaction Verification Report (Payroll)	chadl	Yes	Yes
<input type="checkbox"/>	3/5/2018 3:39:31 PM	Transaction Submission Report (Payroll)	chadl	Yes	Yes
<input type="checkbox"/>	3/2/2018 1:00:12 PM	ACH Collection/File Pick-up Report	Automated	No	No
<input type="checkbox"/>	3/2/2018 12:48:54 PM	Transaction Authorization Report (Payroll)	chadl	Yes	No
<input type="checkbox"/>	3/2/2018 12:48:38 PM	Transaction Verification Report (Payroll)	chadl	No	No
<input type="checkbox"/>	3/2/2018 12:47:07 PM	Transaction Submission Report (Payroll)	chadl	Yes	No
<input type="checkbox"/>	2/26/2018 3:30:12 PM	ACH Collection/File Pick-up Report	Automated	No	No
<input type="checkbox"/>	2/26/2018 3:23:26 PM	Transaction Authorization Report (Payroll)	chadl	No	No
<input type="checkbox"/>	2/26/2018 3:23:20 PM	Transaction Verification Report (Payroll)	chadl	No	No
<input type="checkbox"/>	2/26/2018 3:23:09 PM	Transaction Submission Report (Payroll)	chadl	No	No
<input type="checkbox"/>	2/21/2018 12:38:59 PM	Accounting Report: Customer	chadl	Yes	Yes
<input type="checkbox"/>	2/21/2018 7:34:09 AM	Transaction Rejection Report (Payroll)	chadl	No	No
<input type="checkbox"/>	2/20/2018 1:50:20 PM	Transaction Verification Report (Payroll)	chadl	No	No
<input type="checkbox"/>	2/20/2018 1:43:20 PM	Transaction Submission Report (Payroll)	chadl	No	No

4. Interact with the **Report List** page as outlined in the *Interacting with Reports* subsection of this guide.

1.2. Interacting with Reports

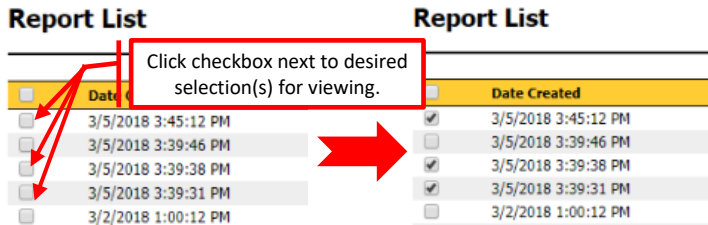
Notwithstanding the following instructions, you may utilize the **Help** link located near the top right of the **Report List** page at any time for further assistance regarding interacting with reports.



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Viewing Reports

1. Navigate to the **Report List** page as outlined in the **Accessing Reports** subsection of this guide.
2. At the Reports List page:
 - a) Click the checkbox(s) corresponding to the report(s) to be viewed. A check mark(s) will appear in the checkbox(s) corresponding to your selection(s).



- b) Click the **View** link located at the upper right of the Reports List page. The selected reports will generate in a new tab on your web browser.
- c) You may print the reports using the method applicable to your web browser.

Downloading Reports

1. Navigate to the **Report List** page as outlined in the **Accessing Reports** subsection of this guide.
2. At the Reports List page:
 - a) Click the checkbox(s) corresponding to the report(s) to be downloaded. A check mark(s) will appear in the checkbox(s) corresponding to your selection(s).



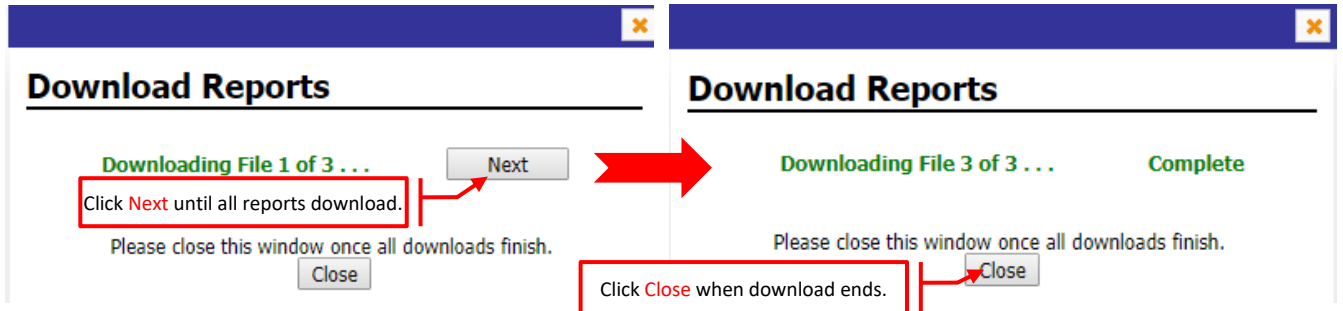
- b) Click the **Download** link located at the upper right of the Reports List page. A confirmation message box will be displayed.
- c) If only one (1) report was selected for download:
 - (i) Click the **Close** button on the message box. The message box will disappear and the Reports List page will be displayed.





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- (ii) You may interact with the Reports List page as outlined in this user guide, interact with the site further, or exit the site as outlined in the applicable user guide(s).
- d) If multiple reports were selected for download:
- (i) The **Next** button on the message box will be greyed out. Wait until the **Next** button is active (not greyed out) and then click that **Next** button to initiate downloading the next report.
 - (ii) Repeat the preceding step to download each successive report until the message box displays a confirmation message indicating that all reports have been downloaded. The message box will disappear and the Reports List page will be displayed.



- (iii) Click the **Close** button on the message box. The message box will disappear and the Reports List page will be displayed.
- (iv) You may interact with the Reports List page as outlined in this user guide, interact with the site further, or exit the site as outlined in the applicable user guide(s).