

# RBC USER MANUAL - BULK EFT/ACH DATA INPUT TEMPLATE (CAYMAN MARKET ONLY)

This document provides a step by step by guide on use of the Bulk EFT/ACH Input Template (Microsoft Excel). This client tool is targeted to business clients/users utilizing bulk EFT/ACH services: RBC Automated Direct Credits and Electronic Payroll and RBC Automated Direct Debits.

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(Cayman Market Only)*

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## SUMMARY TABLE OF STEPS TO USE THE TEMPLATE

STEPS	DETAILS / PARTICULARS
<b>Using the Template for the First Time</b>	
<b>1. Save the original RBC Bulk ACH Input Template (Excel)</b>	Save <b>the original template</b> to your computer or desired location (available via <a href="http://www.rbc.com/caribbean">www.rbc.com/caribbean</a> or sent via email from RBC bank official)
<b>2. Open the template/tool and save as a new document</b>	<p>Open the template and save as a new document with a different name (e.g. Bulk ACH Input-April KYD Salaries). In this way, you will readily have access to an original version of the template, in the event that you need to capture different Originator Information. e.g. use another settlement account etc. in the future.</p> <p>N.B. Once captured in a file and saved, Originator Information cannot be updated. Should you need to change Originator Information, access the original template, capture the information and save as a different file name.</p> <p>Please note that different files are required for KYD versus USD items, and debit versus credit items, that is, KYD and USD items or debit and credit items cannot be mixed in one file.</p>
<b>3. Input Originator Information</b>	<p>Branch, Originator Name, Originator ID, Account number, Effective Date, Debit/Credit, Transaction Class, Account Type, Currency</p> <p>Closely review the Originator information before saving, as this cannot be updated in this file. A new file would have to be opened to facilitate this.</p>
<b>4. Input Recipient Information (for first recipient on sheet)</b>	Institution, Recipient Name, Recipient ID, Account Type, Account Number, Amount, Addenda (optional)
<b>5. Add Recipients in iterative process</b>	Click “Add” transaction tab, at the bottom right corner of the user interface screen
<b>6. Save/Close</b>	Click on the “Save/Close” tab on the bottom left corner of the interface screen to save data during capturing process
<b>7. Review Data</b>	<p><b>Click on “View” tab</b> to review data captured to spreadsheet. The View tab allows you to change focus to the Spreadsheet in the background; from there you can select RETURN TO USER INTERFACE on the Spreadsheet to return focus to the User Interface</p> <p>Click on “Update” tab to make changes to Recipient information (Using UP/DOWN ARROW) (Note: Originator information cannot be updated)</p>
<b>8. Save File as CSV</b>	<p>The user is required to click on the “Save file as CSV” button on the bottom left section of the interface screen.</p> <p>Reminder different CSV files are required for the following: KYD credit items; USD credit items; KYD debit items; USD debit items.</p>
<b>9. Submit Bulk EFT/ACH File</b>	Email CSV file as an attachment, using RBC approved secured mail mechanisms to Generic Email Box to: <a href="mailto:caymanap@rbc.com">caymanap@rbc.com</a>
<b>Reusing the Template/ Updating Effective Date</b>	
<b>1. Open the template/tool provided</b>	From saved location on your computer
<b>2. Update Effective Date</b>	Click ‘Update Effective date’ button in the Excel sheet to change effective date and create new file
<b>3. Make necessary changes to any applicable recipient data.</b>	Once a new date is selected, you will notably be allowed to make necessary changes to recipient data to prepare a new CSV file. Return to the User Interface and click on the “Update” tab
<b>4. Save</b>	Click Save
<b>5. Save File as CSV</b>	The user is required to click on the “Save file as CSV” button on the bottom left section of the interface screen
<b>6. Submit Bulk EFT/ACH File</b>	Email CSV file as an attachment, using RBC approved secured mail mechanisms to Generic Email Box to: <a href="mailto:caymanap@rbc.com">caymanap@rbc.com</a>

## DETAILED STEPS USING TEMPLATE FOR THE FIRST TIME

### Step 1- Save the Original RBC Bulk EFT/ACH Input Tool (Excel template)

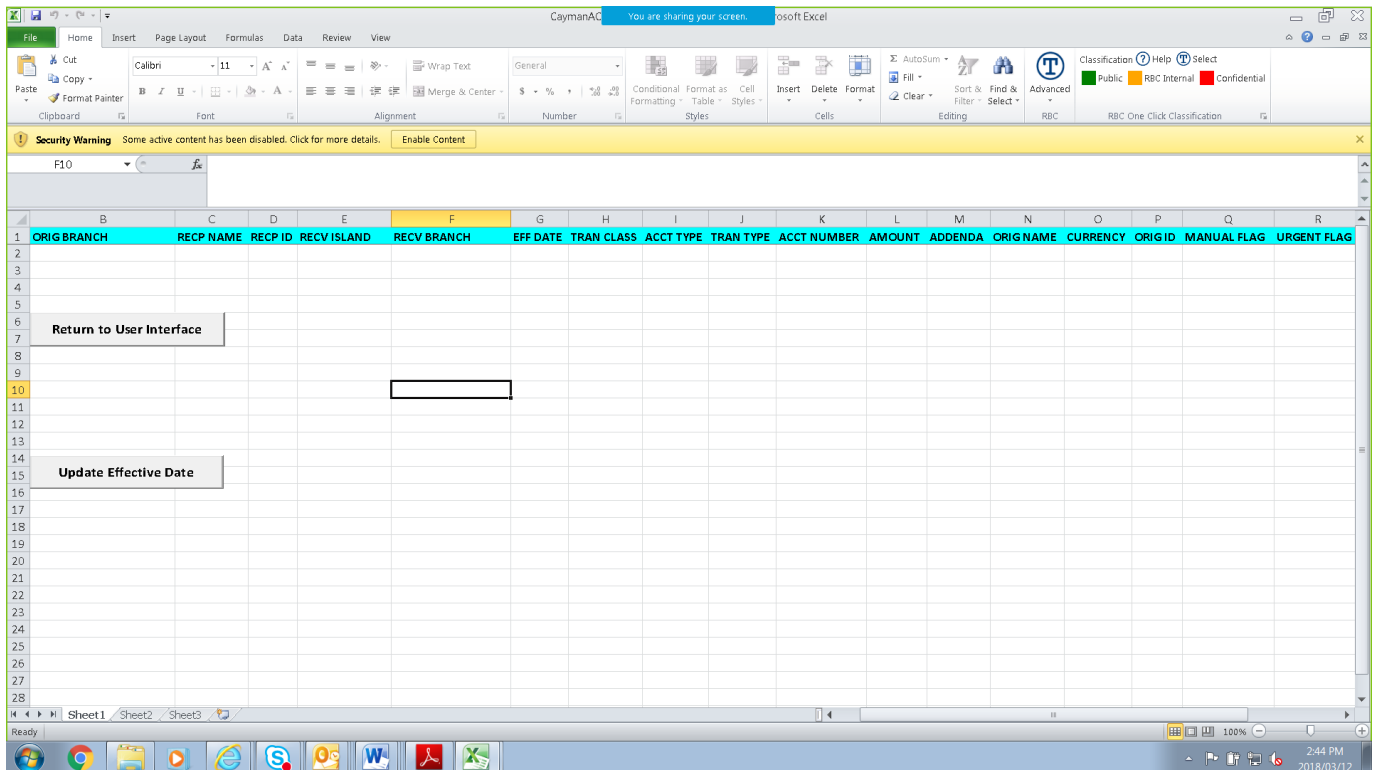
- To your computer or desired location (available via [www.rbc.com](http://www.rbc.com) or sent via email from bank official). Templates can be used to input: Payroll/Salary data 2. ACH Direct Credit data (any other misc. credits to any payee e.g. vendors) and 3. ACH Direct Debit data.

### Step 2- Open the template and save as a new document

- Open the template and save as a new document with a different name (e.g. Bulk EFT/ACH Input-April KYD Salaries).
  - In this way, you will readily have access to an original version of the template, in the event that you need to capture different Originator Information. e.g. use another settlement account etc. in the future.
  - N.B. Once captured in a file and saved, Originator Information cannot be updated. Should you need to change Originator Information, access the original template, capture the information and save as a different file name.
  - Please note that different files are required for KYD versus USD items, and debit versus credit items, that is, KYD and USD items or debit and credit items cannot be mixed in one file.

You will see the below empty spreadsheet, as below

- Next click on enable content
- Click on Return to User Interface (in order to input data)



You will see the below interface:

The screenshot displays the RBC Cayman ACH User Interface. The window title is "RBC Cayman ACH User Interface". The main heading is "RBC Cayman Island ACH".

**Originator Information** (highlighted with a red box and arrow labeled "See Section A"):

- Island: Cayman Islands (dropdown)
- Branch: (dropdown)
- Originators Name: (text input)
- Originators ID: (text input)
- Account Number: (text input)
- Effective Date: 2018/03/02 (dropdown)
- Debit / Credit: Credit (dropdown)
- Transaction Class: DirecPay (dropdown)
- Account Type: Chequing (dropdown)
- Currency: (dropdown)
- Total Amount \$: 0.00 (text input)
- Manual Submission:
- Urgent Submission:
- Late Submission:

**Recipient Information** (highlighted with a red box and arrow labeled "See Section B"):

- Institution: (dropdown)
- Recipient Name: (text input)
- Recipient ID: (text input)
- Account Type: Savings (dropdown)
- Account Number: (text input)
- Amount \$: (text input)
- Addenda: (text area)

**Transaction** (highlighted with a red box and arrow labeled "See Section C"):

- Transaction Count = 0
- Buttons: Add, Clear, Delete, Update

**Spread Sheet** (highlighted with a red box and arrow labeled "See Section C"):

- Buttons: View, Clear, Save/Close, Save File as CSV

## Section A- ORIGINATOR INFORMATION FIELDS/ RULES FOR DATA FIELDS

### Step 3 Complete Mandatory Originator Information Section (A)

(Business Client sending a file is the Originator)

- **ISLAND** – Cayman Islands (automatically populated) - no need to input data.
- **BRANCH** – Select your RBC Branch, where your business account is held. If you are unsure of your branch/transit, please see your business deposit statement – on the right of the address (in bold) one of the following – 5 digit branch codes
  - Main Branch: 06975
  - Red Bay: 07925
  - Private Banking: 96677
  - Private Banking: 07136
  - Caribbean Plaza: 94945 (where account was previously held at this branch)



- **ORIGINATOR NAME** – Input your business name here, as per your deposit account name.
  - Maximum field length = 22 characters
  - Allowable characters alpha-numeric and spaces only (numbers 0-9, upper and lower case A-Z, spaces)
- **ORIGINATOR ID**- Insert the unique 6-7 digit Client Master Number for your company provided by the Bank.
- **ACCOUNT NUMBER**- Input your applicable KYD or USD 12 digit (numeric only) RBC business deposit account number.
  - Must add 5 digit branch transit before the standard 7 digit account number
  - If you are sending a KYD file, you must input your KYD account number and if sending a USD file, you must input your USD account number.
  - Cross currency instructions will not be accepted.
- **EFFECTIVE DATE**- Select the settlement date for the items from the calendar.
  - If you choose to manual input a date this must be in yyyy/mm/dd format.
  - Default value will be current date.
  - Clients may input files with advanced effective dates up to a maximum of 3 business days in advance.
- **DEBIT/CREDIT**-
  - Credit – Template Default. To use for payroll or other payment files such as vendor credits (this will be mapped to an ACH Direct Credit File “DC” on the CSV file)
  - Debit – Click on drop down menu and select “Debit” option if this is a collections file for Automated Direct Debit (this will be mapped to an ACH Direct Debit File “DD” on the CSV file).
  - Kindly note that a formal pre-authorized agreement (the Bank provides a template) must be in place between your company (the Originator) and the debit Receiver (the person/company you are collecting funds from) before debit files are submitted to the Bank, which must be validated by the Receiver’s bankers. Your company is responsible for managing and storing these agreements, which the Bank reserves the right to audit or request copies.
  - Separate files are required for debit and credit items.

➤ **TRANSACTION CLASS-**

**Credit items**

- When “**Credit**” is selected from Debit/Credit field, the Transaction Class will default to “**DirecPay**”.
- Should you wish to use another available transaction class, click on the drop down menu and select one of the following other transaction class options such as “Salaries”:

Transaction Class	Transaction Class Codes mapping for CSV file.
Bill Pay	BP
DirecPay	DD
Dividend	DP
Insurance	IP
Pension	PN
Salaries	SA
Suppliers	SP
Utilities	UT

**Debit items**

- When “**Debit**” is selected from Debit/Credit field, the Transaction Class will default to “**Auto Coll**”.
- Should you wish to use another available transaction class, click on the drop down menu and select one of the following other transaction class options such as “Insurance”:

Transaction Class	Transaction Class Codes mapping for CSV file
Auto Coll	AC
Bill Pay	BP
Insurance	IP
Sal Ded	SD
Utilities	UT

- **ACCOUNT TYPE.** Default value will be displayed as “Chequing” for your company’s RBC Day to Day Business Accounts or RBC Business Essentials fixed fee plans.
  - Chequing (This will be mapped to “C” on the CSV file)
  - Savings (This will be mapped to “S” on the CSV file)
- **CURRENCY-** Select one of the two options either USD or KYD:
  - Separate files are required for USD and KYD items.
  - If you are sending a KYD file, you must input your KYD account number and if sending a USD file, you must input your USD account number.
  - Cross currency instructions will not be accepted.
- **TOTAL AMOUNT-** This field value will be automatically calculated and displayed- no action required.
  - Calculation is based on the total dollar value of all recipient amounts within the file. This field cannot be edited manually.

## Step 4- Complete Mandatory Recipient Information Section (B):

For each payee complete the following, this can include payees with accounts at RBC and all other participant banks:

- **INSTITUTION** – Select applicable Receiver “Institution” from dropdown of all 5 Participant Banks in the ACH (RBC, BNS, CNB, FCIB, Fidelity and Butterfield).
  - You will be required to select the applicable branches for RBC and FCIB where the recipient account is domiciled.
  
- **RECIPIENT NAME** – Input the Receiver’s full name (as it appears on their account)
  - Maximum field length = 22 characters
  - Allowable characters alpha-numeric and spaces only (numbers 0-9, upper and lower case A-Z, spaces)
  
- **RECIPIENT ID** – Input applicable Receiver’s identification, such as their employee number with your company or National Identification Number etc.
  - Maximum field length = 15 characters
  - Allowable characters alpha-numeric and spaces only (numbers 0-9, upper and lower case A-Z, spaces)
  - Where no information is available for a receiver which is an individual, input: no details
  - Where not applicable where the receiver is an entity, input: not applicable.
  
- **ACCOUNT TYPE-** This is the Receiver’s account type. Default value will be displayed as “Savings”.
  - You can change the selection by clicking on the drop down menu and select “Chequing” as required. Generally the most common account type where a receiver is an individual is a savings account and where the receiver is a business is a chequing account.
  - Chequing (This will be mapped to “C” on the CSV file)
  - Savings (This will be mapped to “S” on the CSV file)
  - Tip –where recipient’s account is held at Fidelity, Savings account starts with a 2 and Chequing account starts with a 1
  
- **ACCOUNT NUMBER-** Input the Receiver’s complete deposit account number.
  - Numeric only- maximum 17 digits. No spaces/dashes should be included in account numbers e.g. 12345678900.
  - See below participant bank account number length guide
  - ***Please take steps to ensure that receiver’s account numbers are complete and accurate. You may wish to have your receivers validate their account numbers. Kindly note that based on ACH rules, entries may be processed based on account number only, even if it identifies a person different from the named Receiver. The Bank will not be liable in instances where erroneous account information is provided and processed and the Bank is unable to recover the funds from the erroneous receiver/ the Receiving Bank.***

Bank Name	Account Number Max Length
Scotiabank	BNS - 17 digits
Royal Bank	RBC- 12 digits (5 digit branch transit number+ 7 digit number)
Fidelity	Fidelity – 8 digits <ul style="list-style-type: none"> <li>• Saving account start with a 2</li> <li>• Chequing account with a 1</li> </ul>
Cayman National	CNB– 8 digits
CIBC FirstCaribbean	FCIB- 12 digits
Butterfield Bank	Butterfield- Maximum of 13 digit account numbers. A small percentage of clients have 11 digits



- |  |   |
|--|---|
|  | <ul style="list-style-type: none"> <li>• Accounts beginning 840 do not require leading zeros.</li> <li>• Accounts beginning with 1 (except for 136) or 2 require a leading zeros</li> </ul> |
|--|---|

- **AMOUNT** – Input amount to credit or debit Receiver account.
  - Number format with two decimal places only e.g. 10000.00. No dollar sign.
  - Must not exceed USD 500000.00 or KYD 416630.00.
- **ADDENDA**- Optional Field. Maximum 80 characters.
  - Can be used for comments, particulars or additional information, such as a biller reference number, invoice number, policy number etc.

**Transaction Count**-No action required. Transactions count will be automatically displayed based on the number of transactions captured on this file.

### Step 5- Add Transactions

- **ADD** – To continue the iterative process to add more recipients to a file, click on the “Add” Button at in the transaction section at the bottom right section of the interface screen.
  - Automatic error prompts will be displayed if there are identified errors or missing items for any of the mandatory fields, before committing the transaction to the Spreadsheet.
  - N.B. Once the first transaction is added Originator information cannot be modified.

### Step 6- Save Transactions/Files

- **SAVE / CLOSE** – Users should save items during this process, by clicking on the “Save/Close” button on the bottom left section of the interface screen
  - Saves the data entered onto the Spreadsheet at any point in time and closes the Excel / User Interface.
- **SAVE FILE AS CSV** – The user is required to click on the “Save file as CSV” button on the bottom left section of the interface screen.
  - Saves data entered on the Spread sheet in required CSV file format.
  - The user can select the location (file folder) where the CSV file should be created.
  - This button becomes available and can be selected when there is at least one (1) transaction on the Spreadsheet.

### Step 7- Review Data

- **Click on “View” tab** to review data captured to spreadsheet. The View tab allows you to change focus to the Spreadsheet in the background; from there you can select RETURN TO USER INTERFACE on the Spreadsheet to return focus to the User Interface.
  - Click on “Update” tab to make changes to Recipient information (Using UP/DOWN ARROW) (Note: Originator information cannot be updated).

### Step 8- Save as CSV File

- Save the completed template as a CSV file in the designated folder

## Step 9- Submit Bulk EFT/ACH Files via Secure Email

- Proceed to email the spreadsheet using RBC approved secured mail mechanisms to Generic Email Box: [caymanap@rbc.com](mailto:caymanap@rbc.com)

## TAB GUIDE (Bottom of Interface Screen- Section C)

### **Spreadsheet Section:**

**VIEW**– Provides the user the ability to change focus to the Spreadsheet in the background; from there the user can select RETURN TO USER INTERFACE on the Spreadsheet to return focus to the User Interface.

**CLEAR** – Deletes all transactions committed to the Spreadsheet. It is meant to be used after the Spreadsheet is saved using “Save as a CSV file” and is required to be cleared to start afresh. This button becomes available and can be selected when there is at least one (1) transaction on the Spreadsheet.

**SAVE / CLOSE** – Saves the data entered onto the Spreadsheet at any point in time and closes the Excel / User Interface.

**SAVE FILE AS CSV** – Saves the data entered on the Spreadsheet in CSV file format. The user can select the location (file folder) where the CSV file should be created. This button becomes available and can be selected when there is at least one (1) transaction on the Spreadsheet.

### **Transactions Sections:**

**ADD** - Validates each field entered (except Addenda) before committing the transaction to the Spreadsheet; appropriate Error Messages are displayed to ensure the correct data type is entered. Note – all fields with the exception of Addenda are mandatory. Once the first transaction is added Originator information cannot be modified.

**CLEAR** – Clears data from all the input fields of the Recipient Information Section on User Interface.

**DELETE**– Deletes the transactions of selected (Using UP/DOWN ARROW) Recipient from the spreadsheet. The user will be prompted to confirm deletion of the transaction displayed on the User Interface before the transaction is deleted from the Spreadsheet. This button can be selected on clicking UP/DOWN Arrow key i.e. after adding at least a single record to the spreadsheet (Note: Originator information cannot be deleted).

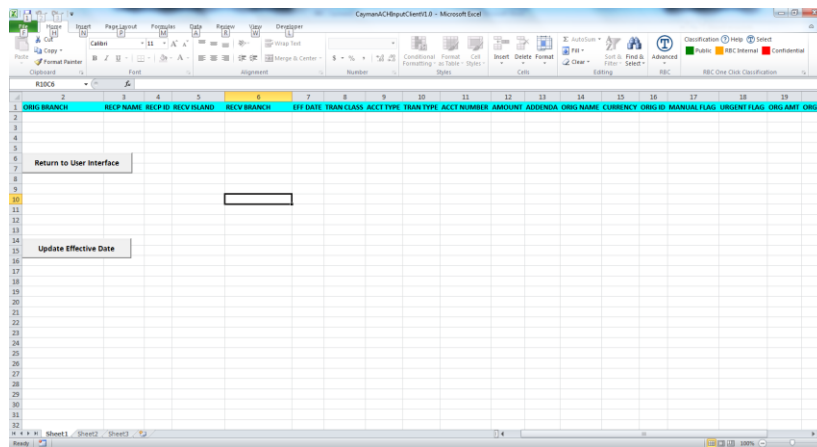
**UPDATE**– Allows changes to be made to any field of Recipient information selected (Using UP/DOWN ARROW) transaction. This button can be selected on clicking UP/DOWN Arrow key i.e. after adding at least a single record to the spreadsheet (Note: Originator information cannot be updated).

**UP / DOWN ARROW** – Moves and displays all records sequentially.

- UP Arrow moves backwards.
- DOWN Arrow moves forwards starting with the first row of the Spreadsheet and ending with the last row of the Spreadsheet.
- The option to UPDATE or DELETE a transaction is available as it is displayed onto the User Interface. UP/DOWN Arrow will be enabled after adding at least one (1) transaction. On Clicking UP/DOWN Arrow UPDATE and DELETE buttons will be enabled.

## **SPREADSHEET**

Sheet1 is the user's main worksheet.



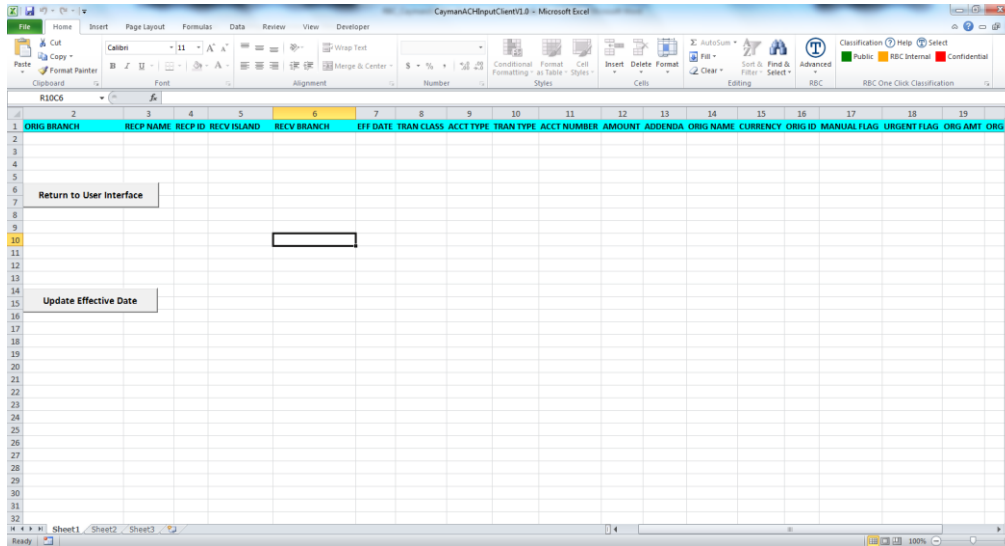
- Transactions entered via the User Interface can be reviewed here.
- Transaction amendments (updates/deletions) should be done using the User Interface, as this is the point of data validation.

## **DETAILED STEPS FOR REUSING TEMPLATE**

### **Step 1- Update effective date option**

To reuse a previously created/existing excel template, to create new CSV file with a new effective date (e.g. to pay monthly salary on the next month):

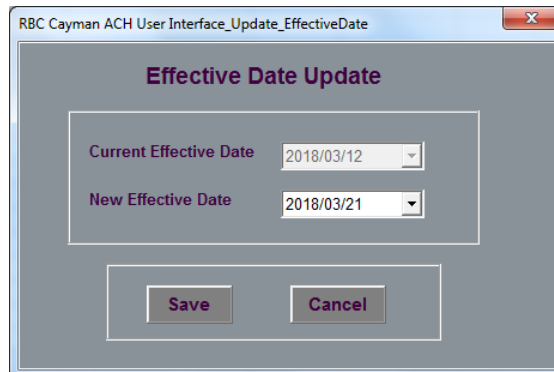
- Click 'Update Effective date' button in the Excel sheet to change effective date and create new file.



- When 'Update Effective Date' button clicked, you will have option to select a new effective date to update effective date.

## Step 2- Make necessary changes to recipient data

- Once a new date is selected, **you will notably be allowed to make necessary changes to recipient data** to prepare a new CSV file.
- Click Save, as seen in the below screen shot.



## Step 3- Save as CSV File

- Save the completed template as a CSV file in the designated folder

## Step 4- Submit Bulk EFT/ACH Files via Secure Email

- Proceed to email the spreadsheet using RBC approved secured mail mechanisms to Generic Email Box [caymanap@rbc.com](mailto:caymanap@rbc.com)

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