

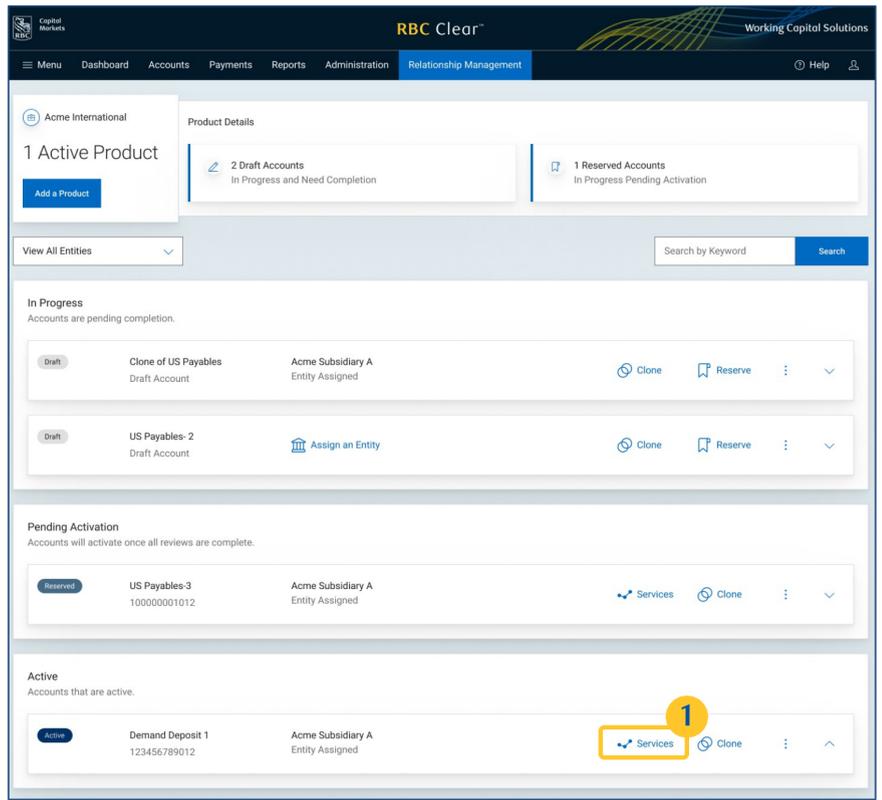
# Enrolling in ACH Origination

## Enrolling in ACH Origination for an Existing Demand Deposit Account

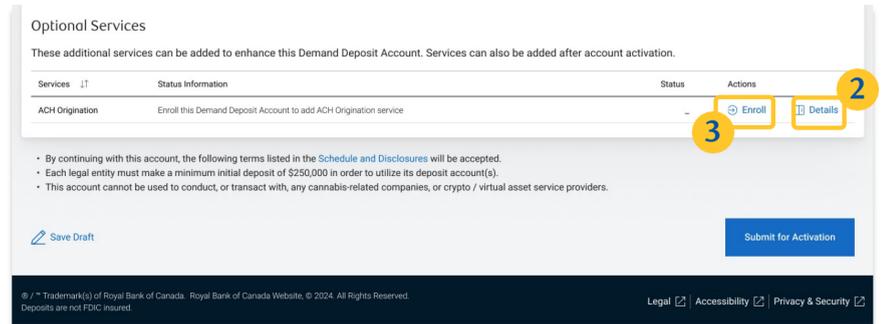
**Note:**

Addition of ACH Origination service is NOT required to activate an account - it is completely optional and can be added to a new and existing Demand Deposit Account at any time.

**1** For any existing Demand Deposit Account in Reserved or Active status, 'Services' will appear for the account. To enroll in ACH for an existing Active account, in the "Active" section, under the Relationship Management tab, click on [Services](#).



**2** Scroll down to the bottom of the page, a new section for "Optional Services" will appear. Services listed in this section are optional offerings included as part of the Demand Deposit Account. Enrollment into ACH Origination can be accessed from this section. Click on [Details](#) to learn more about ACH Origination.



**3** Select [Enroll](#).

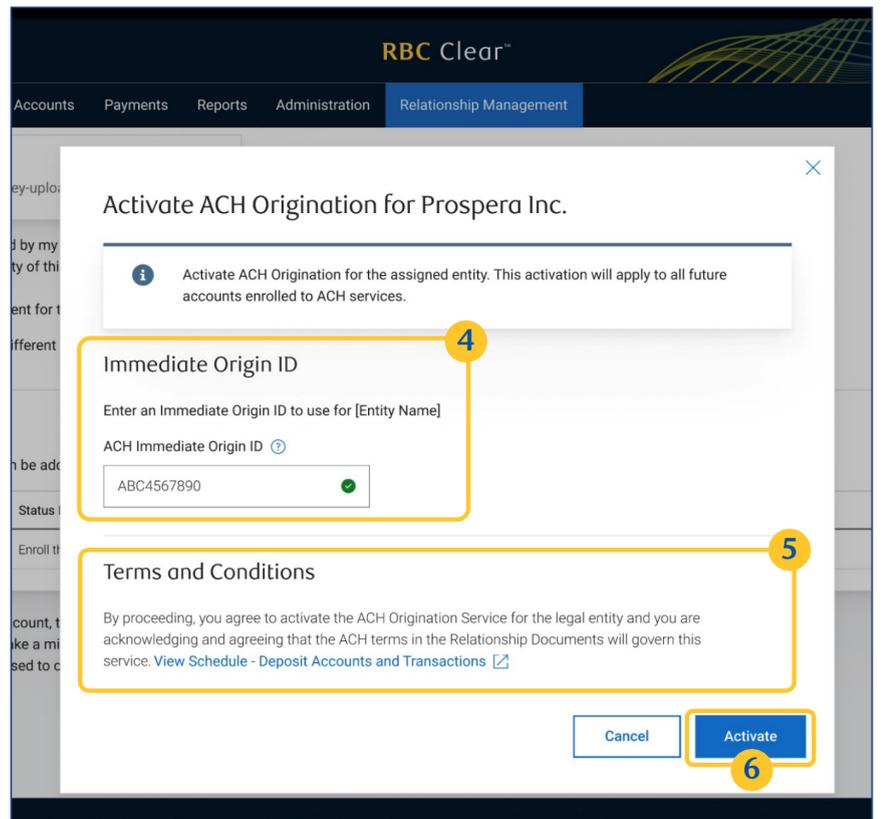
Note: There are two main steps to enroll in ACH.

1. Activate the service on the entity level (one-time activation)
2. Enroll the account to the service

**4** You will be taken to the Activate ACH Origination page. Enter a 10-character alphanumeric [Immediate Origin ID](#) as a routing identifier of the originating institution sending the ACH file. The Immediate Origin ID applies to the assigned entity across all of their associated Demand Deposit Accounts and must be unique within RBC Clear.

**5** View [Terms and Conditions](#).

**6** Note: ACH Origination will be activated for the entity and you can proceed to account enrollment. After reviewing the terms and conditions, click [Activate](#).



**7** Select the SEC (Standard Entry Class) codes which classify the type of ACH transactions that will be used with this Demand Deposit Account.

Currently, RBC Clear ONLY offers:

- CCD – Corporate Credit or Debit Entry
- CTX – Corporate Trade Exchange
- PPD – Pre-arranged Payment or Deposit

**8** Indicate if this account will be used for Credit and/or Debit transactions and the anticipated activity.

**9** Enter a 10-character alphanumeric ACH Company ID as an account identifier within the ACH file. This ID is specific to each Demand Deposit Account and a unique ID is required for the account with each ACH enrollment.

**10** Click **Enroll Service** or **Save Draft** at any time. Since the account is in Active status, successful enrollment will occur instantly.

**11** When the account is active, credit and debit transaction limits can be viewed and the status of the service changes to “Enrolled”. Click on **Details** to view the service summary.

**12** View Service Summary

- Daily Exposure Limit for Credit Transactions
- Daily Exposure Limit for Debit Transactions
- Funding Model
- Immediate Origin ID
- ACH Company ID

Every time a new Demand Deposit Account is enrolled in ACH with the same assigned entity, the Daily Exposure Limit for Credit and Debit Transactions will be updated for the entity.

**13** Select **View More** to view previously submitted details for ACH Origination.

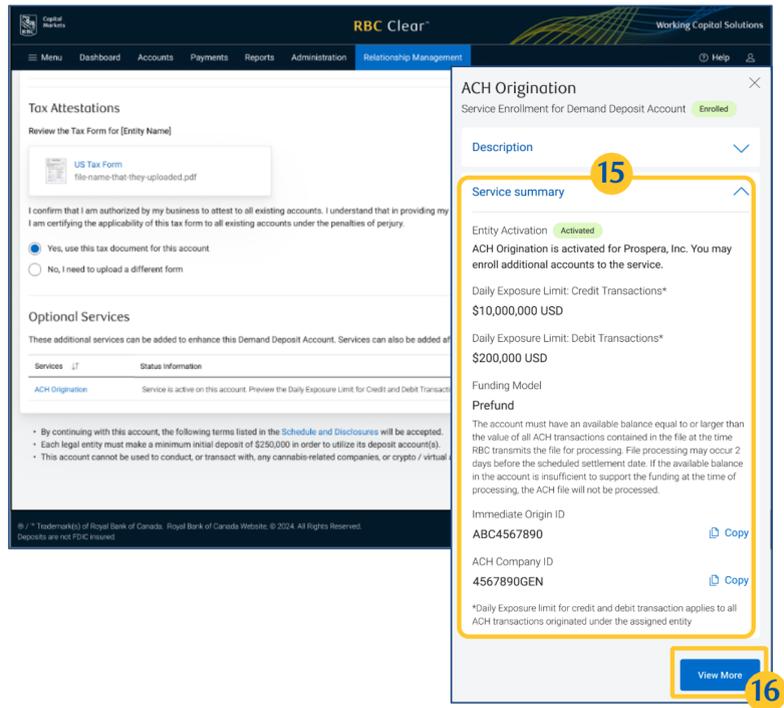
**14** Review the ACH Origination details.

15 View Service Summary

- Daily Exposure Limit for Credit Transactions
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17 Review the ACH Origination details.

