



# **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.



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.





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.

#### Select Enroll.

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

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



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.

### View Terms and Conditions.

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Note: ACH Origination will be activated for the entity and you can proceed to account enrollment.

After reviewing the terms and conditions, click Activate.

	<b>RBC</b> Clear™	
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bloa	Activate ACH Origination for Prospera Inc.	×
ny thi or t	Activate ACH Origination for the assigned entity. This activation will apply to all future accounts enrolled to ACH services.	
nt	Immediate Origin ID	
ıdc	Enter an Immediate Origin ID to use for [Entity Name]	
	ABC4567890	
	Terms and Conditions	
, t ni o c	By proceeding, you agree to activate the ACH Origination Service for the legal entity and you are acknowledging and agreeing that the ACH terms in the Relationship Documents will govern this service. View Schedule - Deposit Accounts and Transactions 🔀	
	Cancel Activate	

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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

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

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.

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

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CH Origination Ar	iticipated Activ	ty	7	
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Relationship Management > Products > Enroll ACH Origination for DDA





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#### 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.

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

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menu Dasnooard Accounts Payments Repl	orts Administration	Relationship Management	ACH Origination	
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Tax Attestations			Service Enrolment for Demand Depos	
Review the Tax Form for [Entity Name]			Description	$\sim$
			12	
US Tax Form			Service summary	^
file-name-that-they-uploaded.pdf				
I confirm that I am authorized by my business to attest to all e	kisting accounts. I unders	stand that in providing my attestation	Entity Activation Activated	
I am certifying the applicability of this tax form to all existing a	ccounts under the penalt	ies of perjury.	ACH Origination is activated for Pro	spera, Inc. You may
Yes, use this tax document for this account			enroli additional accounts to the set	vice.
<ul> <li>No. I need to upload a different form</li> </ul>			Daily Exposure Limit: Credit Transac	tions*
0			\$10,000,000 USD	
			Daily Exposure Limit: Debit Transact	ions*
Optional Services			\$200,000 USD	
These additional services can be added to enhance this Dema	nd Deposit Account. Serv	rices can also be added after accoun	Funding Model	
Services J1 Status Information			Prefund	
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ACH Origination Service is active on this account. Pre	vew the Daily Exposure Limit	for credit and Debit Transactions.	RBC transmits the file for processing. File	processing may occur 2
			in the account is insufficient to support the	ne funding at the time of
<ul> <li>By continuing with this account, the following terms listed i</li> <li>Each legal entity must make a minimum initial deposit of \$</li> </ul>	n the Schedule and Discle 250.000 in order to utilize	osures will be accepted. e its deposit account(s).	processing, the ACH file will not be proce	ssed.
This account cannot be used to conduct, or transact with, a	ny cannabis-related com	panies, or crypto / virtual asset servi	Immediate Origin ID	
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			ACH transactions originated under the as	signed entity

Review the ACH Origination details.

Relationship Management > Products > Demand Deposit Account > Enroll ACH Origination for DDA Enroll ACH Origination for DDA 100000001012	
ACH Origination is activated for [entity name]. Continue with enrollment of this account to the service. The Immediate Origin ID is ABC43567890. This applies to all future accounts enrolled to ACH services.	🕒 Copy Immediate Origin ID
ACH Origination Anticipated Activity	1
<ul> <li>SEC (Standard Entry Class) Codes available for this account. Deselect them if they don't apply to this account</li> <li>CCD: Corporate Credit or Debit Entry</li> <li>CTX: Corporate Trade Exchange</li> <li>PPD: Prearranged Payment and Deposit</li> <li>ACH Origination on this account will be used for:</li> <li>Credit Transactions</li> <li>Average daily anticipated originated credits ()</li> <li>Maximum daily anticipated originated credits ()</li> <li>Debit Transactions</li> <li>Average daily anticipated originated debits</li> <li>Maximum daily anticipated originated debits ()</li> <li>S</li> </ul>	
ACH Company ID Enter an ACH Company ID to use for this account ACH Company ID ③ 1234567890	
	Back to DDA

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### View Service Summary

- Daily Exposure Limit for Credit Transactions
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Select View More to view previously submitted details for ACH Origination.

Tax Attestations		ACH Origination Service Enrollment for Demand Deposit A	Account Enrolled
Review the Tax Form for [Entity Name]         Image: US Tax Form file-name-that-they-uploaded.pdf         Isonfirm that I am authorized by my business to attest to all existing accounts. I un I am certifying the applicability of this tax form to all existing accounts under the period of the applicability of this tax form to all existing accounts under the period of the applicability of this tax form to all existing accounts under the period of the applicability of this tax form to all existing accounts under the period of the applicability of this tax form to all existing accounts under the period of the applicability of this tax form to all existing accounts under the period of the applicability of this tax form to all existing accounts under the period of the applicability of this tax form to all existing accounts under the period of the applicability of the applicability of this tax form to all existing accounts under the period of the applicability of the applicability of this tax form to all existing accounts the period of the applicability of this tax form to account. The account the period of the applicability of the applicability of this account, the following terms listed in the Schedule and D is tax legal entity must make a minimum initial deposit of \$250,000 in order to up of the account cannot be used to conduct, or transact with, any cannabis-related of the to the schedule applicability of the account cannot be used to conduct.	Iderstand that in providing my malties of perjury. Services can also be added af Limit for Credit and Debit Transacts Visciosures will be accepted. tilize its deposit account(s). companies, or crypto / virtual i	Description 5 Service summary Entity Activation Activated ACH Origination is activated for Prosp enroll additional accounts to the service Daily Exposure Limit: Credit Transaction \$10,000,000 USD Daily Exposure Limit: Debit Transaction \$200,000 USD Funding Model Prefund The account must have an available balance the value of all ACH transactions contained in RBC transmits the file for processing. File pr days before the scheduled extitument data	era, Inc. You may ce. ns* 1s* equal to or larger tha n the file at the time occessing may occur?
9 / <sup>∞</sup> Trademark(s) of Royal Bank of Canada. Royal Bank of Canada Website. © 2024. All Rights Re Jeposits are not FDIC insured.	served.	in the account is insufficient to support the f processing, the ACH file will not be processe Immediate Origin ID ABC4567890 ACH Company ID 4567890GEN *Daily Exposure limit for credit and debit trar ACH transactions originated under the assig	In the Unitable South E unifying at the time of d. Co Issaction applies to all ned entity View Mor

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ACH Origination on this account will be used for:	
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Relationship Management > Products > Demand Deposit Account > Enroll ACH Origination for DDA

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