

Enrolling in ACH Origination

Opening a New Demand Deposit Account and Enrolling in ACH Origination for the Account

Pre-requisites:

Core Onboarding entitlement is required in order to view the Relationship Management Tab.

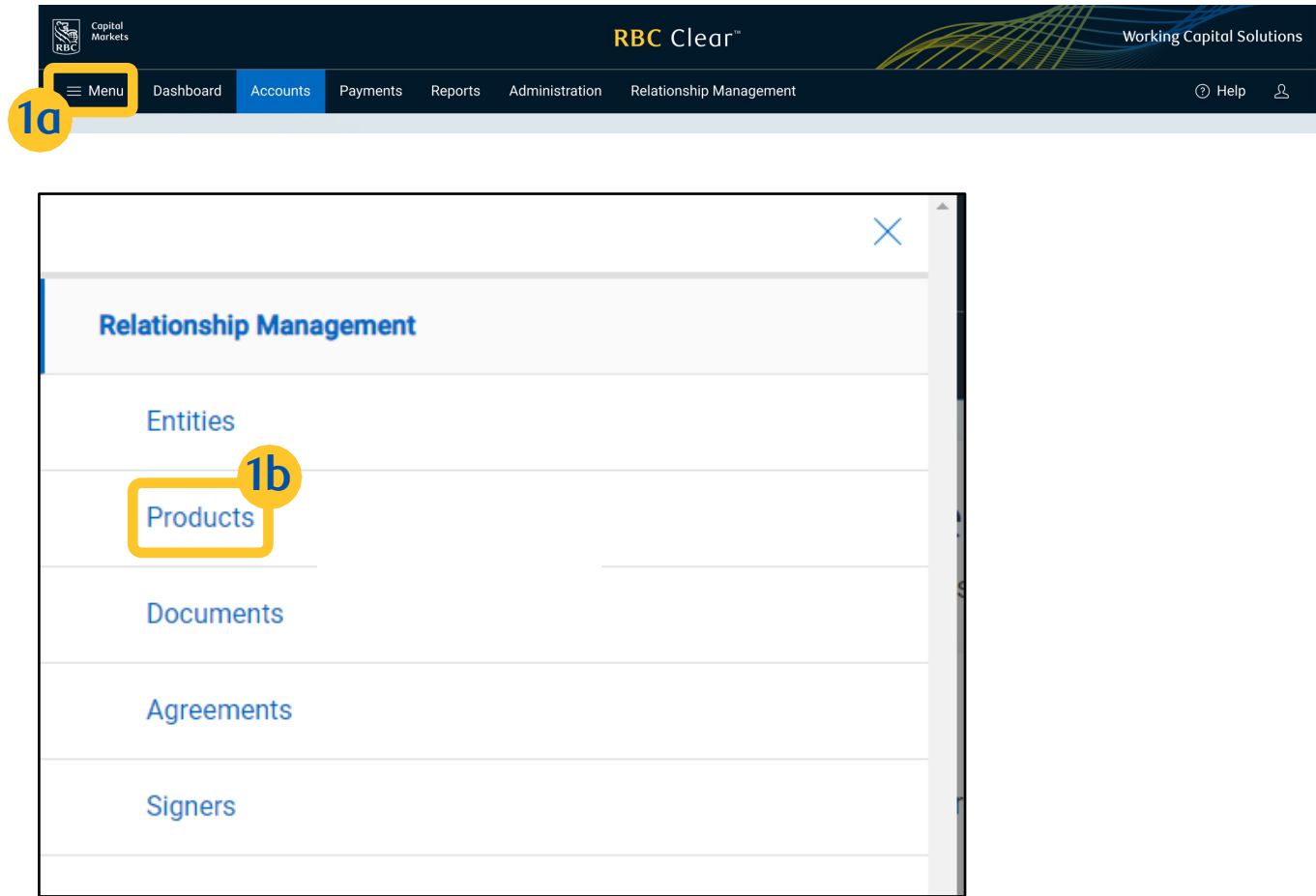
Note:

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.

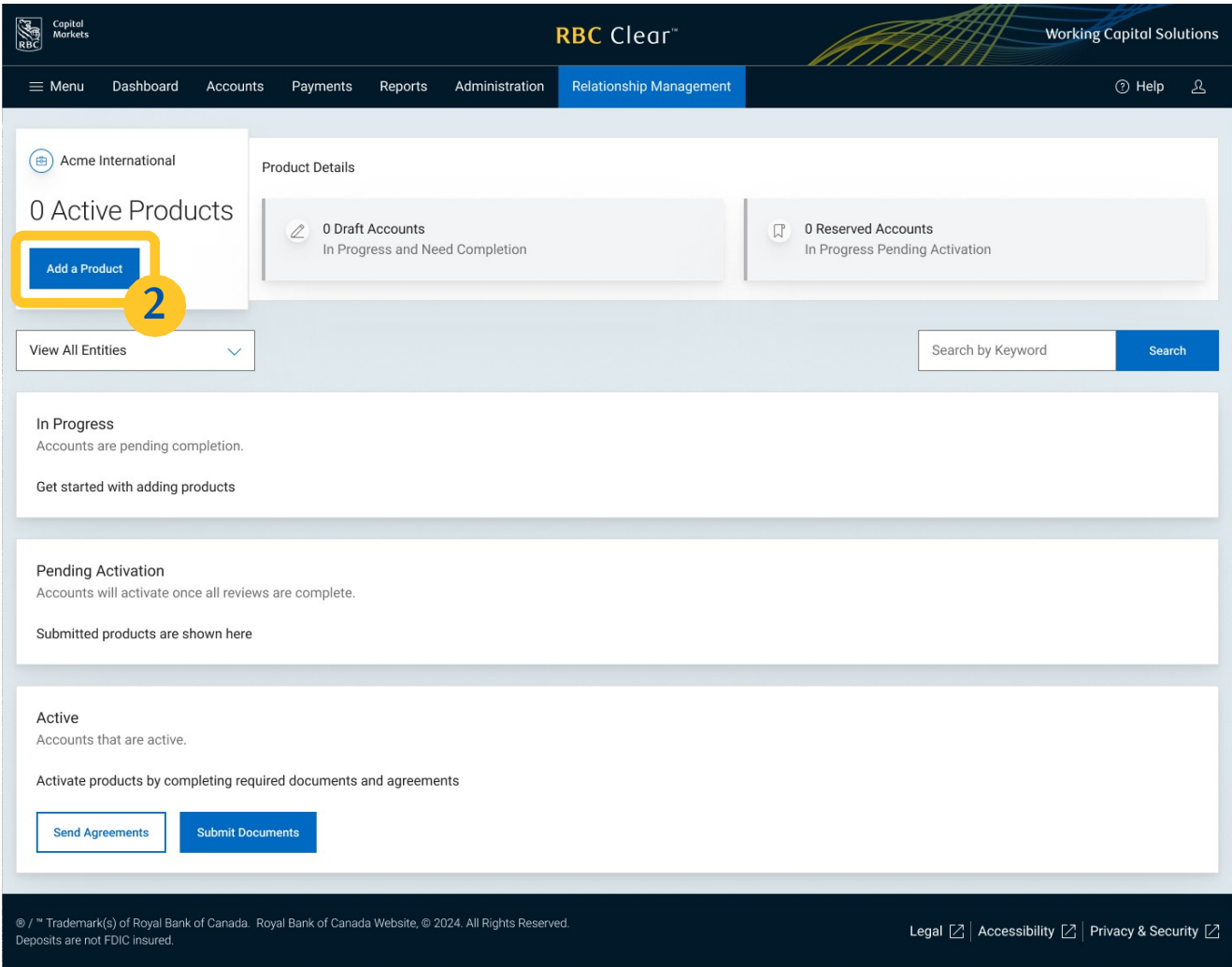
- 1
- a.

In the top blue bar, click the [Menu](#) to expand the sidebar from the left.
- b.

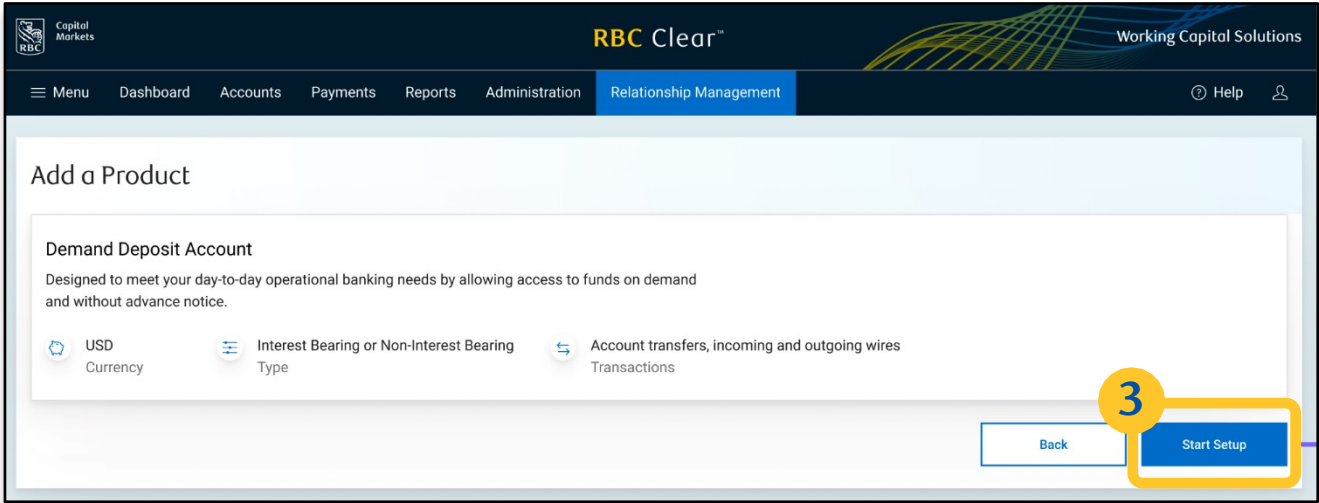
Then, within the “Relationship Management”, select [Products](#).



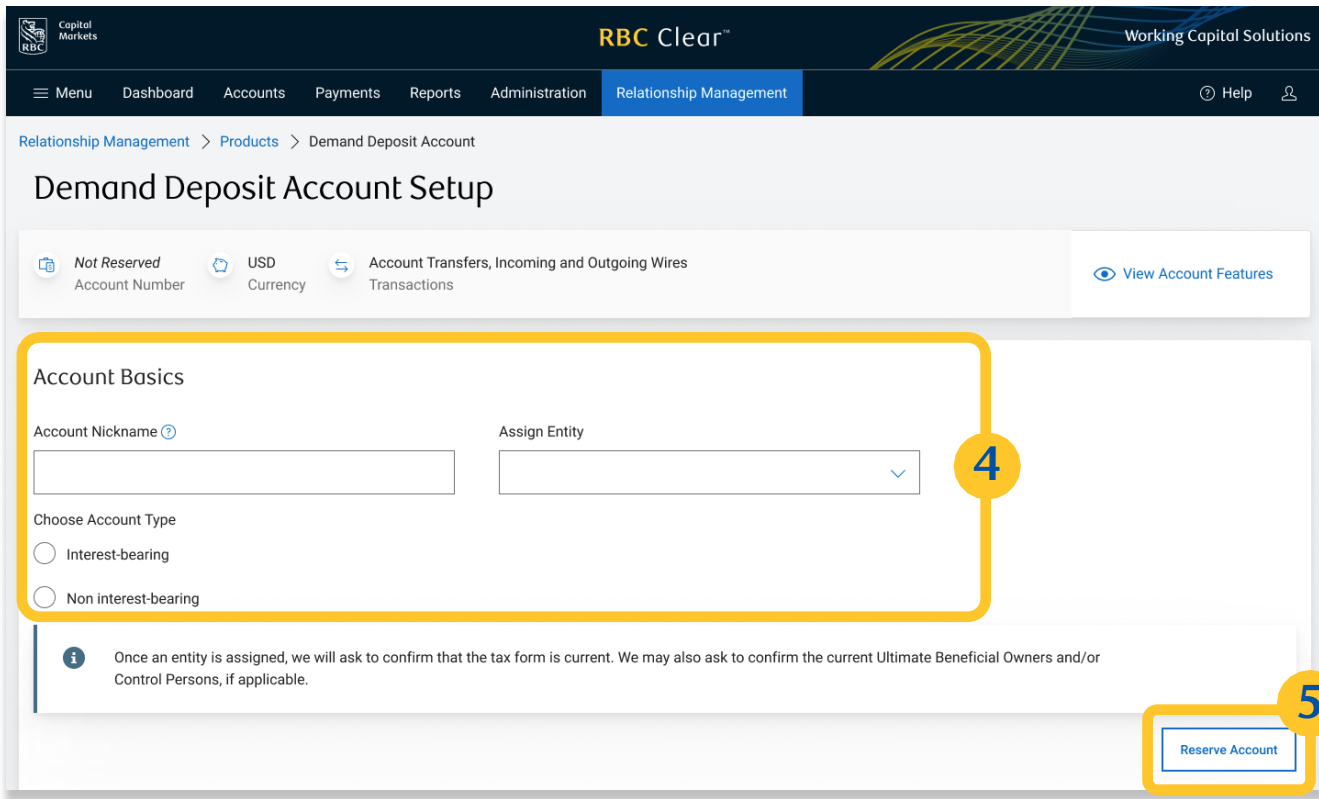
- 2
- On the “Relationship Management” page, click [Add a Product](#).



- 3
- View details about the Demand Deposit Account and click [Start Setup](#) when ready.

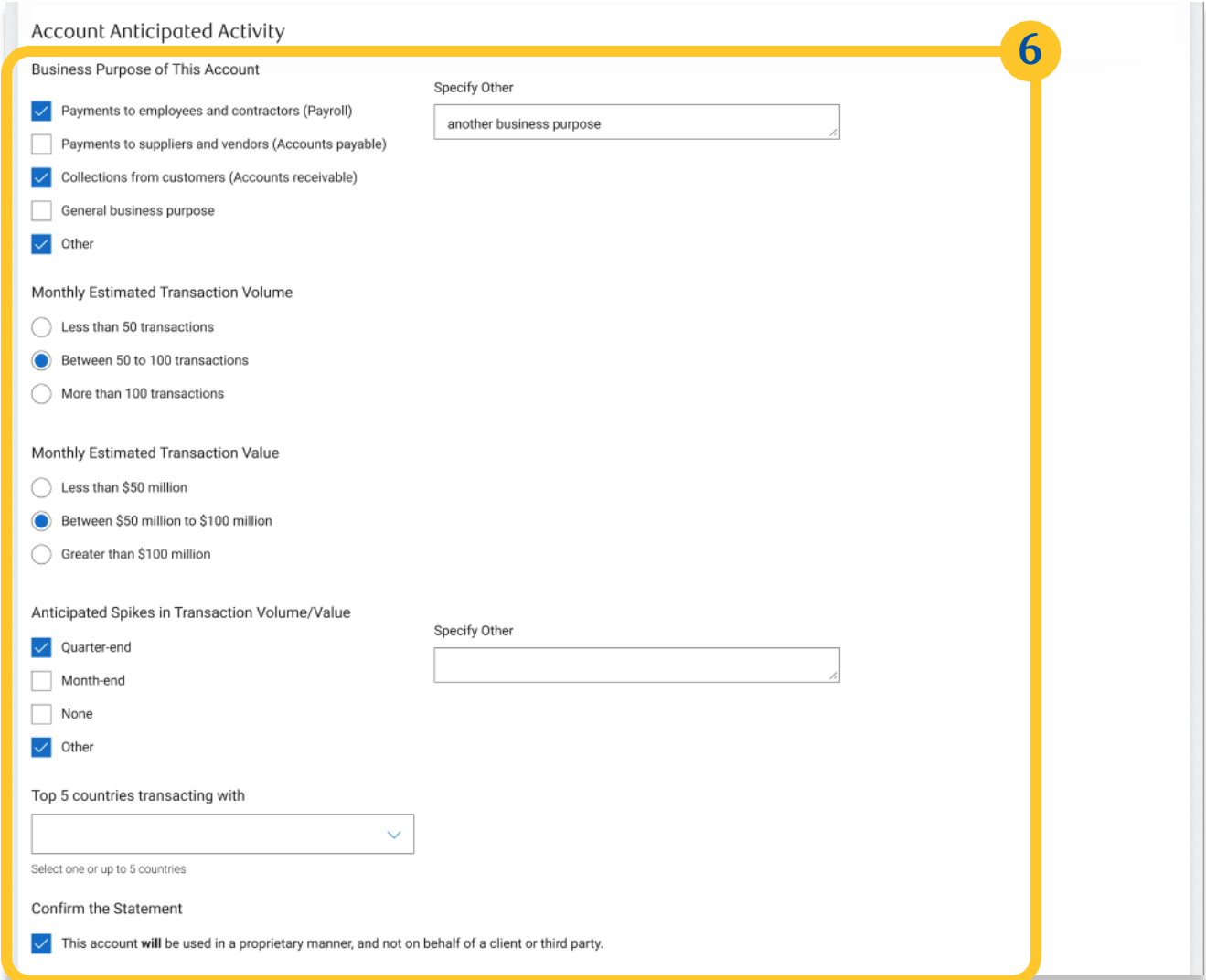


- 4
- [Fill](#) in all necessary details for the Demand Deposit Account.



- 5
- Then click [Reserve Account](#).

- 6
- [Fill](#) in all details for the Account Anticipated Activity, then confirm that this account will not be used in a proprietary manner and not on behalf of a client or third party.



- 7

Review and confirm the previously uploaded tax form will be used for this account.
- 8

Review FinCEN attestation status and confirm that the ultimate beneficial owners and/or control persons are current and correct.
- 9

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.
- 10

Before enrolling in ACH Origination, the Demand Deposit Account must be reserved. Once the account is reserved, 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
- 11

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™.
- 12

[View Terms and Conditions](#).
- 13

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

Tax Attestations

Review the Tax Form for [Entity Name]

US Tax Form

file-name-that-they-uploaded.pdf

I confirm that I am authorized by my business to attest to all existing accounts. I understand that in providing my attestation, I am certifying the applicability of this tax form to all existing accounts under the penalties of perjury.

☒ Yes, use this tax document for this account

☐ No, I need to upload a different form

FinCEN Attestations

Review the Information for [Entity Name]

Expand All

Ultimate Beneficial Owners

Control Persons

Are the Ultimate Beneficial Owners and/or Control Persons current and correct?

☒ Yes, this information is correct

☐ No, our Ultimate Beneficial Owners and/or Control Persons have changed

Optional Services

These additional services can be added to enhance this Demand Deposit Account. Services can also be added after account activation.

Services	Status Information	Status	Actions
ACH Origination	Enroll this Demand Deposit Account to add ACH Origination service		<div><div>Enroll</div><div>Details</div></div>

By continuing with this account, the following terms listed in the [Schedule and Disclosures](#) will be accepted.

Each legal entity must make a minimum initial deposit of \$250,000 in order to utilize its deposit account(s).

This account cannot be used to conduct, or transact with, any cannabis-related companies, or crypto / virtual asset service providers.

Save Draft

Submit for Activation

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Legal Accessibility Privacy & Security

RBC Clear™

Accounts Payments Reports Administration Relationship Management

Activate ACH Origination for Prospera Inc.

Activate ACH Origination for the assigned entity. This activation will apply to all future accounts enrolled to ACH services.

Immediate Origin ID

Enter an Immediate Origin ID to use for [Entity Name]

ACH Immediate Origin ID

ABC4567890

Terms and Conditions

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 you will use 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

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

16

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.

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Click [Enroll Service](#) or [Save Draft](#) at any time.

Note: Once submitted, status of service will be moved to “In Process” once all details for the Demand Deposit Account activation are completed.

Relationship Management > Products > 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

SEC (Standard Entry Class) Codes available for this account. Deselect them if they don't apply to this account

☒ CCD: Corporate Credit or Debit Entry

☒ CTX: Corporate Trade Exchange

☒ PPD: Prearranged Payment and Deposit

ACH Origination on this account will be used for:

☒ Credit Transactions

Average daily anticipated originated credits

Maximum daily anticipated originated credits

☒ Debit Transactions

Average daily anticipated originated debits

Maximum daily anticipated originated debits

ACH Company ID

Enter an ACH Company ID to use for this account

ACH Company ID

Enter 10 character alphanumeric ID

Save Draft

Cancel

Enroll Service

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Click [Submit for Activation](#) when ready.

Capital Markets RBC Clear™ Working Capital Solutions

Menu Dashboard Accounts Payments Reports Administration Relationship Management Help

Tax Attestations

Review the Tax Form for [Entity Name]

US Tax Form

file-name-that-they-uploaded.pdf

I confirm that I am authorized by my business to attest to all existing accounts. I understand that in providing my attestation, I am certifying the applicability of this tax form to all existing accounts under the penalties of perjury.

☒ Yes, use this tax document for this account

☐ No, I need to upload a different form

Optional Services

These additional services can be added to enhance this Demand Deposit Account. Services can also be added after account activation.

Services	Status Information	Status	Actions
ACH Origination	ACH Origination will be available once this account is successfully enrolled	In Process	<div><div></div><div>Details</div></div>

By continuing with this account, the following terms listed in the [Schedule and Disclosures](#) will be accepted.

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Save Draft

Submit for Activation

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Legal Accessibility Privacy & Security

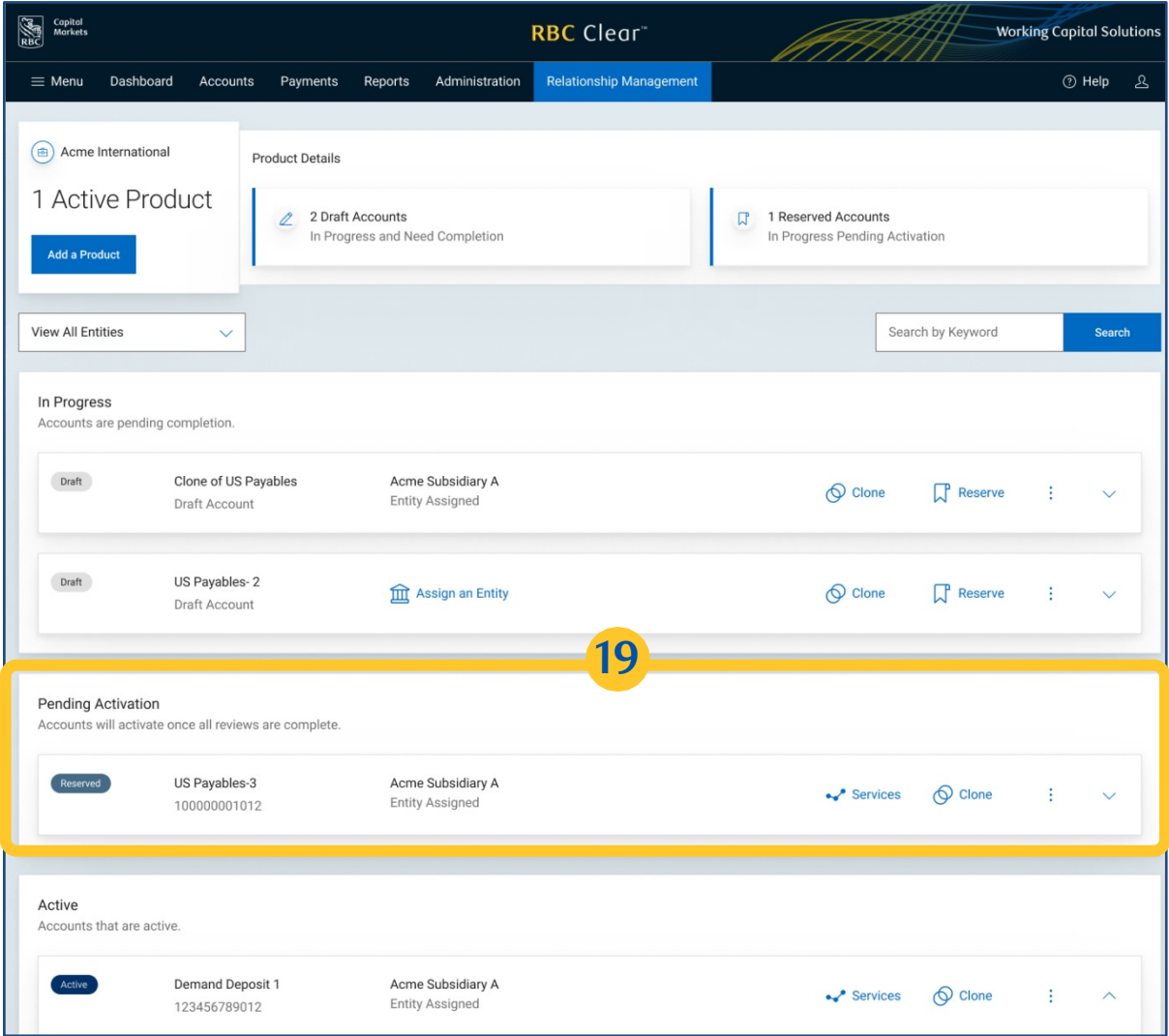
RBC Clear

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LEGAL ACCESSIBILITY PRIVACY & SECURITY

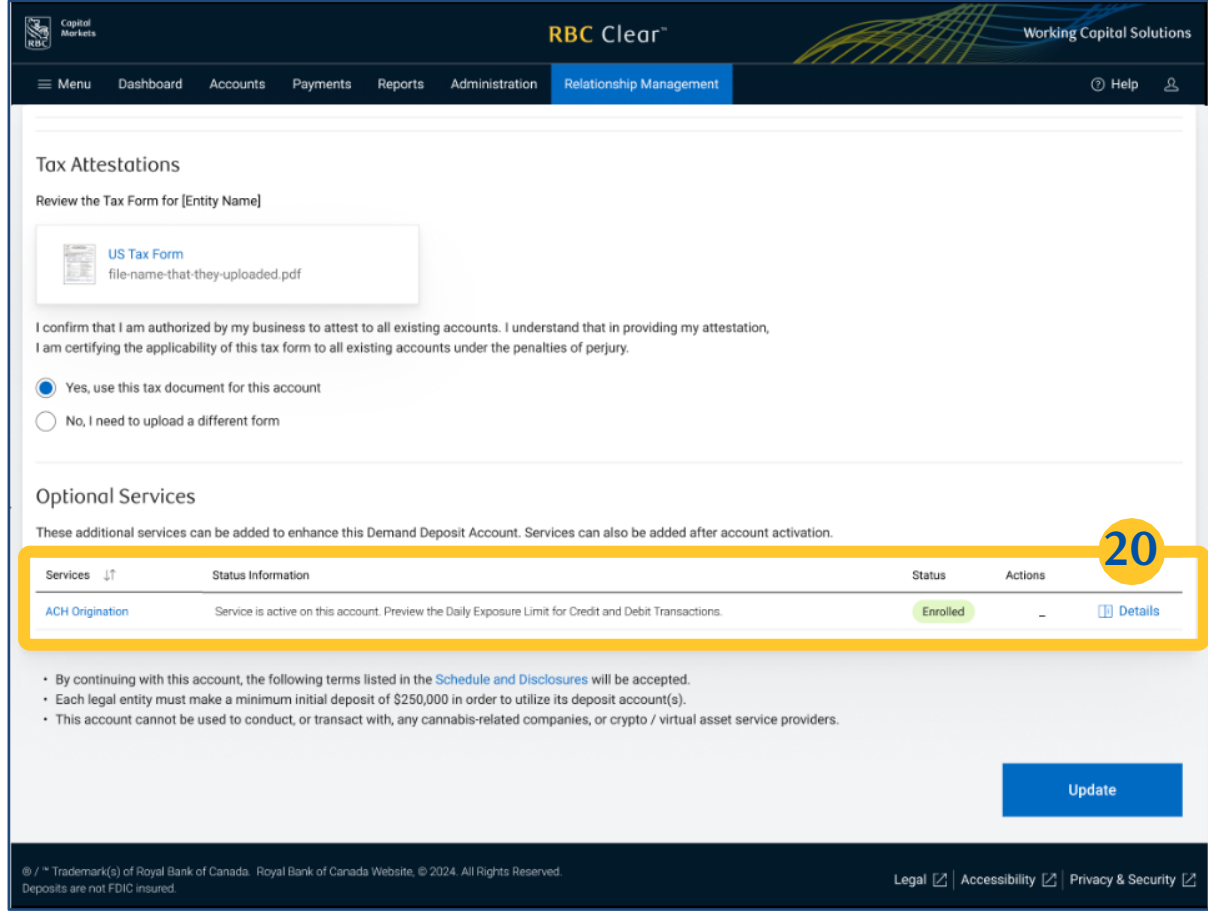
19

Once the Demand Deposit Account is submitted, the account will be moved to the Reserved - Pending Activation state awaiting action from the Operations team.



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Once 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.



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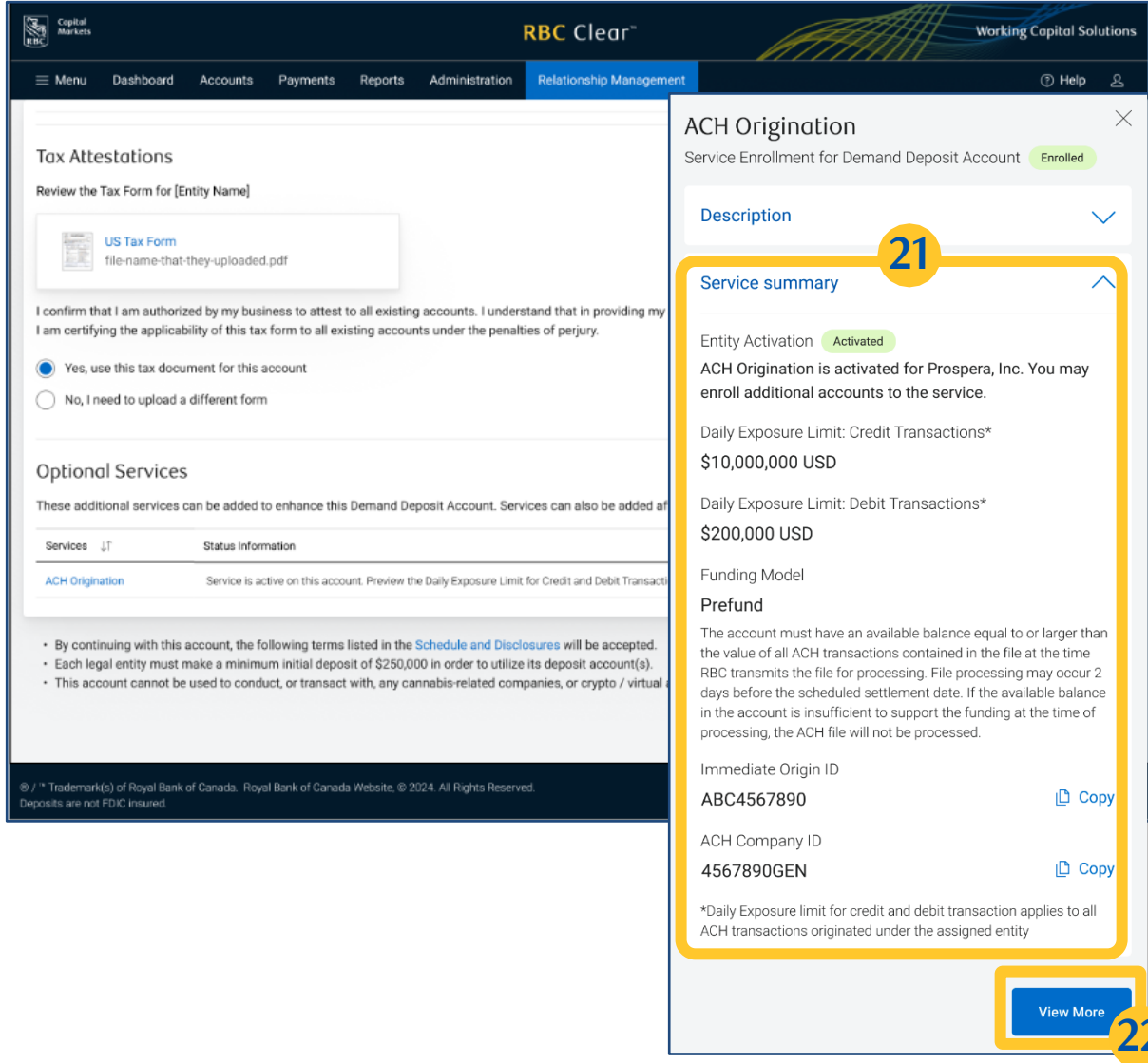
View Service Summary

- 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.

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



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Review the ACH Origination details.

