

# Clients' Monies Service

## User Guide

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# 1 Welcome to CMS

This User Guide provides information on how to use the key features of CMS. You can find additional information within CMS under 'Frequently Asked Questions', accessible from the 'Help' from the top of any CMS page.

## 2 CMS dashboard

Once you have successfully logged into CMS you will arrive at the CMS dashboard.

### The dashboard has three features:

1. **An account type summary** – where you can view the details of each account, including the number of open client accounts, balances and up-to-the-minute transaction details.

You can manage your account types by clicking on the account. From here you can edit your account type alias and create account groups (more detail can be found in section 5).

Welcome to Clients' Monies Service



Account types						
Account type	CCY	Open client accounts	Last night's balance	Today's transactions net amount	Today's transactions count	Current balance
<a href="#">1.GENERAL</a>	GBP	<a href="#">42</a>	15,718,446.47 Cr	0.00	0	15,718,446.47 Cr
<a href="#">20.CUST INT ONLY WEEKLY ON FRI</a>	GBP	<a href="#">1</a>	702,207.97 Cr	0.00	0	702,207.97 Cr
<a href="#">2.DESIGNATED</a>	GBP	<a href="#">37</a>	9,995,963.00 Cr	0.00	0	9,995,963.00 Cr
<a href="#">21.QC606</a>	GBP	<a href="#">0</a>	0.00	0.00	0	0.00

The account type summary is only visible if your user ID has that privilege.

2. **Transaction notices** - this displays how many transactions or batches require approval and if any have expired. This list is actively refreshed with current transactions.

### Transaction notices

**Individual**

---

- » 0 transaction is awaiting approval
- » 26 transactions have expired

**Batch**

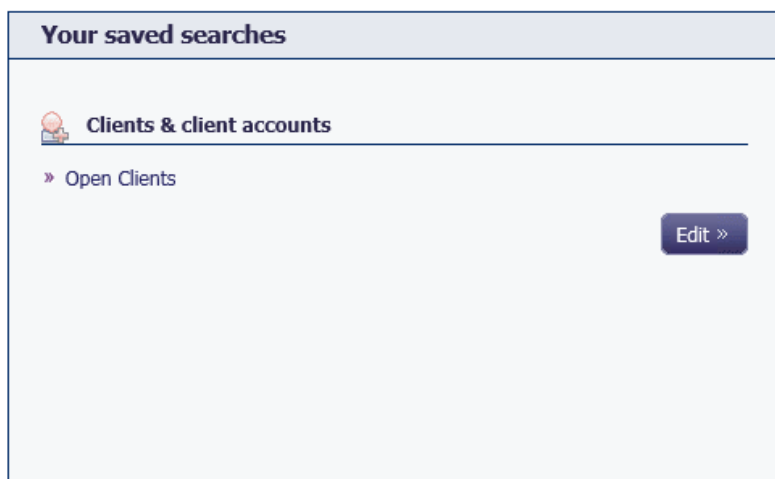
---

- » 0 batch is awaiting approval
- » 13 batches have expired

Selecting a notice will take you directly to the relevant transactions or batches page where you can take the necessary action.

If your role does not involve transaction management you will still be able to view the active list for information purposes.

3. **Saved searches** – you can access these from the dashboard where you can store up to 18 saved searches. If you need to remove a saved search from the list, select edit, then delete the relevant saved search and confirm.



You can save a search and have it appear on the dashboard when you select 'Save the search' from any of the following:

- Transaction search
- Batch search
- Client & client account search

Assign your saved search a name and add a description if required.

The screenshot shows a form titled "Search Details" with the instruction "Enter your saved search details and select save to continue". It includes a legend: "\* Indicates required field". The form has three fields:
 

- \* Name: A text input field.
- Type: A dropdown menu currently showing "Clients & client accounts".
- Description: A text input field with a "Maximum 50 characters" limit.

 At the bottom, there are "« Cancel" and "Save »" buttons.

If you reach the maximum number of saved searches (18), you will not be able to add anymore.

You can overwrite a saved search by assigning the same name to a new saved search or by first deleting a saved search you no longer require.

### 3 Adding clients & accounts

There is a client set-up wizard which will guide you through the steps required to set up a new client. Once the set up has been completed you will be able to immediately add transactions for the client.

#### How to add clients & accounts

- Select 'Add a new client' from the left hand menu
- Follow the wizard to complete the new client setup by first entering the client's details

Enter client details
Add account
Confirm
Client and account created

**Enter client details** ? Help

You can create a new client and add a client account. To begin, enter and confirm the client's details.

**Client details**

\* Indicates required field

\* Client type  Company  Individual

\* Company name

---

You may add up to three client addresses, one of them can be the client's residential address.

**Client address 1**

<p>Statements <input checked="" type="radio"/> Statement not required <input type="radio"/> Generate a statement</p> <p>Address type <input type="checkbox"/> Residential address</p> <p>Post code <input type="text"/> <span style="background-color: #4a7ebb; color: white; padding: 2px 5px; border-radius: 3px;">Find address &gt;</span></p>	<p>Addressee <input type="text"/></p> <p>* Address <input type="text"/> <input type="text"/> <input type="text"/></p> <p>* Country <input type="text" value="United Kingdom"/></p>
---	--

> Add a client address Save >

<< Return to search for client and account

- The second part of the wizard enables you to add an account to the client that you have just created

**Account details**

**Enter account Details**

\* Indicates required field

<p>* Reference <input type="text"/></p> <p>* Name <input type="text"/></p> <p>* Group <input type="text" value="Please select Account group"/></p>	<p>Account Type <b>1.GENERAL(GBP)</b></p> <p>Currency <b>GBP</b></p>
--	--

<< Select different account type Save >

- Check and confirm all the details entered are correct and select 'Save'
- Repeat the process for each client you wish to add

#### Did you know?

You can add more than one account to each client once they are set up. You can either add another account at the end of the wizard, or you can search for an existing client, select their record and add an account to that record – see 'Search clients & accounts' in the Quick Start Guide for more information.

## 4 Importing clients and client accounts into CMS

### In this section of the guide:

- Accepted file types, formats and example files to view when preparing your client and client accounts import file
- How to import your file. Your import file can contain single or multiple combinations of the following actions:
  - Create a new client and create a separate new client account for each new client
  - Create a new client and create multiple new client accounts for each new client
  - Create new client accounts for existing clients
- Common problems with imports and where to get additional help

### 4.1 File types

To start uploading your clients and accounts into CMS you will need to save your data into either a delimited or fixed length format.

#### Delimited file type

To use the delimited layout, each field of data should be separated by one of the following delimiters:

- Comma (3a, page 10)
- Tab (3b, page 10)
- Caret (^) (3c, page 10)

The header and footer must also use the same delimiter.

#### Fixed Length type (3d, page 10)

In the fixed length format, each field of data is a fixed length. Each line is separated by a Carriage Return Line Feed and all fields should be right justified with leading spaces. Leading zeroes can also be used to pad the date and time fields.

### 4.2 File Layout

Every file must have a header and footer record.

#### Header record

The header record must contain the following fields:

Field Name	Description	Length
RecordType	"H"	1
FileCreationDate	YYMMDD*	6*
FileCreationTime	HHMMSS	6
	Record Length	13

\* Note: YYMMDD is only accepted for fixed length file formats. For delimited file types one of the following date formats should be used: DD/MM/YYYY, DD/MM/YY, DD MMM YY, DD MMM YYYY

#### Footer record

The footer record is needed to ensure that the whole file has been read by the system.

Field Name	Description	Length
RecordType	"F"	1
Number of Records	Must match the number of Client Account records contained in the import file This field must contain seven characters, padded with leading zeros, for example 0000015	7
	Record Length	8

### Client and client account data definitions

The following data is required for each new client account:

Field Name	Description	Length
Record type	Must be "M"	1
Client name (1)	Mandatory	50
Client name (2)	Optional	50
Client type	Mandatory Must be "C" for Company OR "I" for Individual	1
Address line 1	Conditional Must be populated if Residential address marker = Y, otherwise it can be left blank	50
Address line 2	Conditional If address line 2 is populated, Address line 1 must be populated	50
Address line 3	Conditional If address line 3 is populated, Address line 1 must be populated	50
Address line 4	Conditional If address line 4 is populated, Address line 1 must be populated	50
Postcode	Optional	8
Country	Optional If completed must match a valid country as detailed in Appendix A	50
Residential address marker	Must be "Y" for Yes if an address has been populated and is to be residential address Must be "N" for No if Address Line 1 is not populated Must be "N" for No if an address has been populated and is not to be residential address	1
Client Addressee	Optional	50
Contact	Optional	50
Phone prefix	Optional, if completed must be numeric	8
Phone number	Optional, if completed must be numeric	12
Phone extension	Optional, if completed must be numeric	8
Mobile	Optional, if completed must be numeric	15
Fax prefix	Optional, if completed must be numeric	8
Fax number	Optional, if completed must be numeric	12
Fax extension	Optional, if completed must be numeric	8
Email address	Optional	50
Client account reference	Mandatory Must be unique	12
Client account name	Mandatory	50
Account type reference	Mandatory Must match existing numerical Account type ID in your CMS service	4
Account group	Optional If populated, must match an existing group name in your CMS service	30
Relationship type	Mandatory Must be "M" or "S"	1

Field Name	Description	Length
	<p>Must be 'S' if a new client is to be created, and a single new account to be added to this client</p> <p>Must be 'M' if you wish to create a new client and add multiple new accounts to the new client, or if you wish to add a new account to an existing client</p> <ul style="list-style-type: none"> <li>• If your file contains records to create a new client and add multiple new accounts to the new client, then any records for that same client in the same import file should contain matching client data.</li> <li>• If your file contains multiple new client accounts to be opened up for an existing client, then any records for that same client in the import file should contain matching client data to the client data already held in CMS. It is therefore recommended in this scenario that only mandatory fields are completed.</li> </ul>	
	Record length	679

### 4.3 Example files for each of the formats:

#### 3a) Comma delimited:

```
H,29/06/2016,145000
M,Smith,John,C,1 A Street,A Village,A Town,A County,NE12
4BT,United Kingdom,Y,Mr John Smith,Miss Julia
Potter,0191,1234567,1234,07712345678,0191,7654321,4321,cmsnfte
@mde.rbs.co.uk,Account1,House Deposit,1,Default Group,S
F,0000001
```

#### 3b) Tab delimited:

```
H      29/06/2016      145000
M      Smith      John      C      1 A Street      A Village
A Town      A County      NE12 4BT      United Kingdom      Y
Mr John Smith      Miss Julia Potter      0191      1234567
1234      07712345678      0191 7654321      4321
cmsnfte@mde.rbs.co.uk      Account1      House Deposit      1
Default Group      S
F      0000001
```

#### 3c) Caret delimited:

```
H^29/06/2016^145000
M^Smith^John^C^1 A Street^A Village^A Town^A County^NE12
4BT^United Kingdom^Y^Mr John Smith^Miss Julia Potter^0191^
1234567^1234^07712345678^0191^7654321^4321
^cmsnfte@mde.rbs.co.uk^Account1^House Deposit^1^Default
Group^S
F^0000001
```

### 3d) Fixed length format:

```

H160629162000
MSmith                               John
C1 A Street                           A Village
A Town                                A County
NE12 4BTUnited Kingdom                YMr
John Smith                             Miss Julia
Potter                                  0191 1234567
1234 07712345678 0191 7654321 4321
cmsnfte@mde.rbs.co.uk                 Account1
House Deposit                           1 Default
Group                                   S
F0000001
    
```

## 4.4 How to import

Once you have created and saved your import file go to:

### Clients' Monies Service > Import Client Accounts

Select the file type, browse to the location of the file you want to import, then select 'Continue' to begin the import.

#### Import client accounts



To begin an import, select a file type and a file then select continue

**Import options**

\* Indicate required fields

\* File Type   **Delimiter** Please select file type

**Fixed length**

**Upload your file**

\* Indicate required fields

Please browse to the file you wish to import. This must be either fixed length or text delimited format. The file should not exceed 1000 records

\*File Name

When the file has been processed successfully, select 'Confirm Import' to complete the process.

If any errors are detected in the file, a list will be displayed showing the specific errors and the row number of the error found in the record.

## 4.5 Common issues

**File format** – check that all the required information is in the file, the header and footer have the correct record type.

**Duplicate** – has the file been imported before or saved with the wrong name.

**File size** – if the import file exceeds 1000 entries, split into 2 files

**Special characters** – the file will reject if any of the following special characters are included: < > EUR ;

Further information is available from the online help FAQ section. To access this, select 'Help' from any CMS page. You can also contact the helpdesk who can help you with any import queries.



## 5 Account type & account group administration

### In this section of the guide:

- How to view account types and make changes to your account type alias
- How to create account groups
- How to add new account types

### Viewing account types

1. From **Clients' Monies Service > Dashboard** you can view your account types and summary information.

Welcome to Clients' Monies Service

 Help

Account types						
Account type	CCY	Open client accounts	Last night's balance	Today's transactions net amount	Today's transactions count	Current balance
<a href="#">1.GENERAL</a>	GBP	<a href="#">42</a>	15,718,446.47 Cr	0.00	0	15,718,446.47 Cr
<a href="#">20.CUST INT ONLY WEEKLY ON FRI</a>	GBP	<a href="#">1</a>	702,207.97 Cr	0.00	0	702,207.97 Cr
<a href="#">2.DESIGNATED</a>	GBP	<a href="#">37</a>	9,995,963.00 Cr	0.00	0	9,995,963.00 Cr
<a href="#">21.OC606</a>	GBP	<a href="#">0</a>	0.00	0.00	0	0.00

#### Transaction notices

**Individual**


- 0 transaction is awaiting approval
- 26 transactions have expired 

**Batch**

- 0 batch is awaiting approval
- 13 batches have expired 

#### Your saved searches

**Clients & client accounts**

- Open Clients 

2. To view individual account type details, select the account type from the list.

Maintain Account Type

 Help

Your account type details are displayed below

#### Account type details

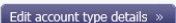
Reference **1**

Name **GENERAL**

Alias **GENERAL**

Currency **GBP**

Date Opened **10/07/2015**



#### Account groups

 **GENERAL groups**  
Found 1 groups

Group name	Open client accounts
Default Group	42



#### Statements

**Credit interest**

Statement frequency	<b>Monthly</b>	Last statement	<b>16/06/2016</b>
Day of month	<b>16th</b>	Next statement	<b>18/07/2016</b>
Number of copies produced	<b>1</b>		



Here you can view and edit the statement setup. You can also view existing account groups and create new ones.

- If you want to change your account type alias, select 'Edit account type details' from the **Account type** details section, amend the alias and select 'Confirm' to complete

## Account Groups

- To create new account groups, select 'Create a group' in the **Account groups** section

Maintain Account group

 Help

**Maintain account group**

Please enter the group name for the account group you wish to create

\* Indicates required field

\* Group name

\* Account type alias      GENERAL(GBP)

[Next >>](#)

[« Return to Maintain Account Type](#)

- Enter the Group name and 'Confirm' to complete. Remember the group name must be unique for that account type.
- If you want to change an existing account group, select the group from the list. Select 'Edit', make your changes and 'Confirm' to complete

### Tip

Creating account groups will improve the management of client accounts. It allows you to organise them into logical groups and, if needed, you can restrict your user's access to client accounts in certain groups.

## New Account Types

If your business requires an additional account type for your clients please contact your Relationship Manager (if you do not know who your Relationship Manager is, please call the Helpdesk) who will arrange this to be set up for you.

## 6 Closing clients and accounts

### Closing an account

A repay and close instruction will close the client account and return any credit balance back to the nominated feeder account. Any accrued credit interest will also capitalise and settle to the feeder account the next working day.

Note: To close a client, you must first close all of the client accounts belonging to that client. See the next section for instructions on how to close a client.

### To repay and close a client account:

1. From 'Find client & account' enter your search criteria and select 'Search'

Search for a client and account ? Help

You can search for clients and accounts. Enter your search criteria below.

**Search details**

Client name		<input type="text"/>	
Client account name		<input type="text"/>	
Client account reference		<input type="text"/>	
Account type		All account types	
Account group		All groups (show all accounts)	
Account status		<input type="radio"/> Any <input checked="" type="radio"/> Open <input type="radio"/> Closed	
Import file reference		<input type="text"/>	

Save search >>
Search >>

2. Select the required client account from the search results by clicking on the correct client account reference.

3. From 'Maintain Client Account' select 'Repay and close account'

Maintain Client Account ? Help

Your client's account details are displayed below

**L Repay L Close**

---

**Account details**

<table style="width: 100%; border-collapse: collapse;"> <tr><td>Account Type</td><td><b>3.EUR GENERAL(EUR)</b></td></tr> <tr><td>Currency</td><td><b>EUR</b></td></tr> <tr><td>Date Opened</td><td><b>31/07/2015</b></td></tr> <tr><td>Date Closed</td><td><b>-</b></td></tr> <tr><td>Import file reference</td><td><b>Repay&amp;CloseCAs.txt</b></td></tr> <tr><td>Account Status</td><td><b>Open</b></td></tr> </table>	Account Type	<b>3.EUR GENERAL(EUR)</b>	Currency	<b>EUR</b>	Date Opened	<b>31/07/2015</b>	Date Closed	<b>-</b>	Import file reference	<b>Repay&amp;CloseCAs.txt</b>	Account Status	<b>Open</b>	<table style="width: 100%; border-collapse: collapse;"> <tr><td>Account Reference</td><td><b>R-RC-12</b></td></tr> <tr><td>Account Name</td><td><b>Repay or Repay Close 12</b></td></tr> <tr><td>Account Group</td><td><b>Default Group</b></td></tr> </table>	Account Reference	<b>R-RC-12</b>	Account Name	<b>Repay or Repay Close 12</b>	Account Group	<b>Default Group</b>
Account Type	<b>3.EUR GENERAL(EUR)</b>																		
Currency	<b>EUR</b>																		
Date Opened	<b>31/07/2015</b>																		
Date Closed	<b>-</b>																		
Import file reference	<b>Repay&amp;CloseCAs.txt</b>																		
Account Status	<b>Open</b>																		
Account Reference	<b>R-RC-12</b>																		
Account Name	<b>Repay or Repay Close 12</b>																		
Account Group	<b>Default Group</b>																		

Repay and close account >>
Repay account >>
Edit >>

	Balances	Statements	Credit interest	Rate history
Current balance	<b>405,089.89 Cr</b>		Credit interest accrued	<b>0.00</b>
Last night's balance	<b>405,089.89 Cr (As at 07/07/2016)</b>		Next payment date	<b>11/07/2016</b>
Forward balance	<b>405,089.89 Cr</b>			

### Remember

You will not be able to close a client account whilst there are outstanding transactions pending on that account

4. Select if you require a certificate of interest paid for the client account. The default option will send a certificate of interest paid, however you have the opportunity to opt out if this is not required.

Maintain Client Account

Help

Your client's account details are displayed below

**L Repay L Close**

---

**Account details**

You can view the client account repayment details and request a Certificate of Interest Paid if required

Client account reference	<b>R-RC-12</b>
Current balance	<b>405,089.89 Cr</b>
Interest accrued	<b>0.00</b>
Repayment amount	<b>405,089.89 Dr</b>

The following repayment transactions will be performed:

Value date	Transaction type	Amount	Narrative
08/07/2016	Withdrawal	405,089.89 Dr	BALANCE REPAID - R-RC-12

Request Certificate of Interest Paid  No - Certificate of Interest Paid not required  
 Yes - Certificate of Interest Paid required

[« Cancel](#)

[Next »](#)

5. Click 'Confirm' to submit the repay and close request.

Maintain Client Account

Help

Your client's account details are displayed below

**L Repay L Close**

---

**Account details**

If you wish to repay and close the client account, select confirm to continue

Client account reference	<b>R-RC-12</b>
Current balance	<b>405,089.89 Cr</b>
Interest accrued	<b>0.00</b>
Repayment amount	<b>405,089.89 Dr</b>

The following repayment transactions will be performed:

Value date	Transaction type	Amount	Narrative
08/07/2016	Withdrawal	405,089.89 Dr	BALANCE REPAID - R-RC-12
	Request Certificate of Interest Paid		Yes - Certificate of Interest Paid required

[« Back](#)

[Confirm »](#)

6. The closure will be confirmed on screen.

Maintain Client Account

Help

Your client's account details are displayed below

The client account has been repaid and closed.

**L Repay L Close**

---

**Account details**

Account Type	<b>3.EUR GENERAL(EUR)</b>	Account Reference	<b>R-RC-12</b>
Currency	<b>EUR</b>	Account Name	<b>Repay or Repay Close 12</b>
Date Opened	<b>31/07/2015</b>	Account Group	<b>Default Group</b>
Date Closed	<b>08/07/2016</b>		
Import file reference	<b>Repay&amp;CloseCAs.txt</b>		
Account Status	<b>CLOSED</b>		

[Reopen account »](#)

**Remember**

If you do not have the authorise own privilege, the repay transaction will require authorisation before cut-off to successfully close the account

## Closing a client

To close a client, all client accounts for that client must be closed. See the previous section for instructions on how to close a client account

1. From 'Find client & account' enter the client name using the search details section and select 'Search'.

### Search for a client and account



You can search for clients and accounts. Enter your search criteria below.

**Search details**

Client name

Client account name

Client account reference

Account type  All account types

Account group  All groups (show all accounts)

Account status   Any  Open  Closed

Import file reference

2. Select the required client from the search results by clicking on the correct client name.

3. From 'Maintain Client' select 'Close Client'.

### Maintain Client



Your Client's details are displayed below.

**Client details**

Client type	<b>Individual</b>	<b>Address 1</b>	
Client name	<b>L Repay L Close</b>	Statements	<b>Statement not required</b>
Import file reference	<b>Repay&amp;CloseCAs.txt</b>	Addressee	<b>Mr Addressee</b>
<b>Client Status</b>		Address	<b>12 RepayClose Street</b>
Status	<b>Active</b>		<b>Repay Village</b>
Date Opened	<b>31/07/2015</b>		<b>Close Town</b>
			<b>RC112RC</b>
			<b>United Kingdom</b>

4. Select 'Confirm' to close the client.

### Maintain Client



Your Client's details are displayed below.



**Client details**

**Confirm close**  
Please confirm you want to close this Client

**Client accounts**

**Your results** Show: 200 results

Found 1 cms client account(s) matching your search criteria

Client accountname <sup>^</sup>	Client accountreference	Account typename	Group	CCY	Last night's balance	Current balance	Status
Repay or Repay Close 12	R-RC-12	3 - EUR GENERAL	Default Group	EUR	405,089.89 Cr	0.00	Closed

5. The client closure will be confirmed on screen.

Maintain Client



Your Client's details are displayed below.

This Client has been closed.

Client details	
Client type	<b>Individual</b>
Client name	<b>L Repay L Close</b>
Import file reference	<b>Repay&amp;CloseCAs.txt</b>
<b>Client Status</b>	
Status	<b>Closed</b>
Date Opened	<b>31/07/2015</b>
Date Closed	<b>08/07/2016</b>
Address 1	<b>Statement not required</b>
Statements	
Addressee	<b>Mr Addressee</b>
Address	<b>12 RepayClose Street</b>
	<b>Repay Village</b>
	<b>Close Town</b>
	<b>RC112RC</b>
	<b>United Kingdom</b>
<a href="#">View client contacts »</a> <a href="#">Reopen client »</a>	

**Did you know?**

You can reopen a closed client by selecting the 'Reopen client' button in the Maintain Client screen

## 7 Transactions & batches

### In this section of the guide:

- Different user privileges and how to view transactions
- How to add and edit transactions
- How to create and amend batches and add transactions to your batch
- How to repay and close a client account
- Transaction warnings and how to submit transactions and batches to the bank for processing

### User privileges

There are four privileges which control the actions users can perform within transactions and batches.

#### 7.1 Keyer

- Can enter transactions, create batches and add transactions to batches. They are able to update and delete transactions they have entered which are in a Saved, Failed, Future Dated, Awaiting Authorisation or Rejected status
- Cannot approve and submit transactions to the bank for processing
- Can only add transactions for account groups they have permission for
- Cannot reject transactions, but can submit them for authorisation

#### 7.2 Amend others

- Can update, delete and submit for authorisation, transactions and batches created by others.

This user cannot create batches or add transactions

#### 7.3 Authoriser

- Can approve transactions and submit them to the bank for processing for account groups they have permission for

#### 7.4 Authorise-Own

- Can perform the actions of both Keyer and Authoriser role, but can only authorise their own transactions

### Viewing transactions & batches

You can view your transactions and batches by selecting from one of the following left hand menu options:

- **CMS dashboard** select 'Transaction notices'
- **Maintain Transactions** for transactions
- **Search Batches** for batches

By default you will see transactions which are awaiting approval or in the saved status.

#### You can then:

- Search by status, details or client for current and historical transactions
- You may also save your search details by adding them to your 'Saved Searches' for frequently searched for items

### Adding & editing transactions

To add transactions into CMS:

1. From 'Maintain transactions' select 'Add a transaction'

Search transactions

Help

**Search by status** | **Search by details** | **Search by client**

Transaction status  All statuses

AA Awaiting authorisation  C Complete

F Failed  FD Future dated

R Rejected  S Saved

Date range  All dates  Specify dates

from

to

[Save search >>](#) [Search >>](#)

**Transactions**

**Your results**  
Found 3 transactions matching your search criteria

<input type="checkbox"/>	Transaction ID	Batch ID	Client name	Client account reference	Account type	CCY	Value date	Amount	Status	Imported
<input type="checkbox"/>	23907543	453486	JPY Co 1 JPY Co 2	JPYSplit1	5.GEN JPY CUST CLI SPLIT INT	JPY	13/06/2016	100 Cr	AA	No
<input type="checkbox"/>	23907542		Des Ind-Client Two	DG-Cl2-Acc1	2.DESIGNATED	GBP	13/06/2016	1.43 Dr	AA	No
<input type="checkbox"/>	23907541		Gen Co-Client One	GN-Cl1-Acc1	1.GENERAL	GBP	13/06/2016	1.00 Cr	AA	No

[Delete >>](#) [Reject >>](#) [Submit >>](#) [Show warnings](#) [Save as](#) [Export](#) [Add a transaction >>](#)

- Enter the transaction details and select 'Save', check the details then select 'Confirm' to complete. The system will automatically assign a Transaction ID to the transaction.

Maintain transactions

Help

**Transaction details**

\* Indicates required field

Enter the details of your new transaction

> Select an account

Account type name

Client name

\* Client account reference

\* Value date

\* Transaction type  Deposit  Withdrawal

\* Amount

Narrative line 1

[Cancel](#) [Save >>](#)

- Depending on your privileges, the transaction will go into 'Saved' or 'Awaiting Authorisation' status and will appear in the transactions list.

**To edit a transaction**

- Select the transaction you want to edit from the list. You may need to use the search tool to locate your transaction first.
- Select 'Edit', make your changes, then 'Save' and 'Confirm' to complete.

**Remember**

Please note, only future dated transactions can be edited once authorised.



## Batches

A batch allows you to submit multiple transactions together (maximum of 1000 transactions per batch). All transactions within a batch will have the same value date, be from the same account type and have the same status until authorised.

1. You will need to create a batch before you can add transactions to it. From 'Search batches' select 'Add a new batch'.

Maintain Batches ? Help

**Add batch details**

\* Account type

Narrative line 1

Narrative line 2

\* Value date

Default client statement narrative

[Save >>](#)

**Transactions in this batch**

No transactions found

2. Enter your batch details and select 'Save'. Check the details and 'Confirm' to complete the new batch.
3. Once you have created the batch you can begin to add transactions. Select 'Add a transaction' and enter your transaction details, 'Save' and 'Confirm' to complete.
4. You can repeat this process and add additional transactions to the batch. A summary of the transactions in the batch and individual transactions will be displayed on the page.

Maintain Batches ? Help

**Batch details**

Batch number **460747** | Value date **29/06/2016**

Account type **1.GENERAL** | Batch status **SAVED**

Statement narrative -

Default client statement narrative -

**Transaction totals**

Type	Number	Value
Deposits	1	0.01 Cr
Withdrawals	0	0.00 Dr
<b>Total</b>	<b>1</b>	<b>0.01 Cr</b>

The totals of this batch are calculated each time you modify a transaction

<< Delete
Submit >>
Edit >>

**Transactions in this batch**

**Your results**  
Found 1 transactions matching your search criteria

<input type="checkbox"/>	Transaction ID	Batch ID	Client name	Client account reference	Account type	CCY	Value date	Amount	Status	Imported
<input type="checkbox"/>	24272006	460747	R2 created	R2-Acc1	1.GENERAL	GBP	29/06/2016	0.01 Cr	S	No

1

<< Delete transaction
>> Show warnings
Add a transaction >>

5. If you need to edit a transaction in a batch, select the transaction from the list, select 'Edit', make your changes, 'Save' and 'Confirm' to complete.

## Authorise transactions

Your transactions must be in 'Saved' or 'Awaiting Authorisation' status before they can be approved. You must also have the 'Authorise' or 'Authorise own' privilege.

1. Select the 'maintain transactions' link from the left-hand menu.
2. Select the transaction(s) you want to authorise and then select 'Submit'.

Transactions										
Your results Found 1 transactions matching your search criteria										
<input type="checkbox"/>	Transaction ID	Batch ID	Client name	Client account reference	Account type	CCY	Value date	Amount	Status	Imported
<input checked="" type="checkbox"/>	24594096		client name A1 client name A2	Account 1	7.ALL INTEREST TO CUST DESIGNATED	GBP	08/07/2016	50.00 Cr	S	No

- A list of the transactions to be submitted will be displayed. If you have also selected transactions with warnings they will be displayed separately and will not be submitted (see below).
- Select 'Confirm' to submit transactions for processing.

Transactions										
Confirm submit Transactions that are fine to submit are displayed below. Transactions with warnings will not be submitted at this time until the warnings are resolved.										
Transactions to be submitted										
Transaction ID	Client name	Client account reference	Account type	CCY	Value date	Amount	Status	Imported		
24594096	client name A1 client name A2	Account 1	7.ALL INTEREST TO CUST DESIGNATED	GBP	08/07/2016	50.00 Cr	S	No		
Transactions with warnings/errors										
Transaction ID	Client name	Client account reference	Account type	CCY	Value date	Amount	Status	Imported		
<input type="button" value="Cancel"/> <span style="float: right;"><input type="button" value="Confirm"/></span>										

- A confirmation will display on-screen.

Search transactions ? Help

✔ Your selected transactions have been submitted. Please note that transactions that would exceed available funds have not been submitted.

Search by status
Search by details
Search by client

Transaction status  All statuses

AA Awaiting authorisation  C Complete

F Failed  FD Future dated

R Rejected  S Saved

Date range  All dates

Specify dates

from

to

No search results found. Please refine your search details

**Did you know?**  
 You can submit future dated transactions or batches and CMS will automatically send them for processing on the correct date

## Rejecting a transaction

You can reject 'future dated' or 'awaiting authorisation' status transactions by selecting them from the list and selecting 'Reject'. You will be prompted to 'Confirm' your selection and the transaction status will update to Rejected.

The transaction or batch can be edited and resubmitted for authorisation.

## Transaction warnings

A 'Show warnings' button will be displayed if any of the transactions added to CMS have an invalid value date or fail the available funds check. Selecting 'Show warnings' will filter the transaction list to display those transactions which require review.

### Remember

Transactions and batches with today's value date must be submitted before the cut-off at 4.30pm. After this time, the transactions/batches will automatically be assigned the next valid value date.

## 8 Importing transactions into CMS

### In this section of the guide find:

- Acceptable file types, formats and example files for you to view when preparing your transaction import file
- How to import your file of transactions individually or as a batch
- Common problems with file imports and where to get additional help

### 8.1 File Types

To get started with uploading your transactions into CMS, you will need to save your transactions into either a delimited or fixed length format.

#### Delimited file type

To use the delimited layout, each field of data should be separated by one of the following delimiters

- Comma (3a, page 27)
- Tab (3b, page 27)
- Caret (^) (3c, page 27)

The header and footer must also use the same delimiter.

#### Fixed Length type (3d, page 27)

In the fixed length format each field of data is a fixed length. Each line is separated by a Carriage Return Line Feed and all fields should be right justified with leading zeros or spaces, with the exception of the Account Reference and Narrative fields, which should only be right justified with leading spaces.

### 8.2 File Layout

Every file must have a header and footer record.

#### Header record

The header record must contain the following fields:

Field Name	Description	Length
RecordType	"H"	1
FileCreationDate	YYMMDD*	6*
FileCreationTime	HHMMSS	6
	Record Length	13

\*Note, YYMMDD is only accepted for fixed length file formats. For delimited file types one of the following date formats should be used: DD/MM/YYYY, DD/MM/YY, DD MMM YY, DD MMM YYYY

#### Footer record

The footer record is needed to ensure that the whole file has been read by the system.

Field Name	Description	Length
RecordType	"F"	1
Number of Records	Must match the number of Client Account records contained in the import file This field must contain seven characters, padded with leading zeros, for example 0000015	7
	Record Length	8

## Transaction data definitions

The following data is required for each transaction:

Field Name	Notes	Length
Record Type	"T"	1
Account Reference	Mandatory	12
Credit/Debit flag	Mandatory. "C" or "D"	1
Amount	Mandatory (max 99999999.99)	11
ValueDate	Mandatory. YYMMDD*	6*
Narrative	Optional field: leaving this field blank will automatically populate the narrative as 'Deposit' or 'Withdrawl' depending on the transaction type.	30
	Record Length	61

\*Note, YYMMDD is only accepted for fixed length file formats. For delimited file types one of the following date formats should be used: DD/MM/YYYY, DD/MM/YY, DD MMM YY, DD MMM YYYY

### 8.3 Example files for each of the formats:

#### 8.3a) Comma delimited:

```
H,29/06/2016,162500
T,ClientRef1,C,00.01,29/06/2016,Credit
F,0000001
```

#### 8.3b) Tab delimited:

```
H    29/06/2016    162500
T    ClientRef1    C    00.01    29/06/2016    Credit
F    0000001
```

#### 8.3c) Caret delimited:

```
H^29/06/2016^162500
T^ClientRef1^C^00.01^29/06/2016^Credit
F^0000001
```

#### 8.3d) Fixed format:

```
H160629162500
T ClientRef1|00000000.01160629          Credit
F0000001
```

## 8.4 How to import

Once you have created and saved your import file go to:

### Clients' Monies Service > Import transactions

Select the file type, browse to the location of the file you want to import then select 'Continue' to begin the import.

#### Remember

Each file should not contain more than 1000 transactions. You may import as many files as required.

Import transactions ? Help

To begin an import, select a file type and a file then select continue

**Import options**

\* Indicates required field

\*File type  Delimiter    
 Fixed length

**Upload your file**

\* Indicates required field

Please browse to the file you wish to import. This must be either fixed length or text delimited format. The file should not exceed 1000 records

\*File name

Once the file has been imported, you need to choose whether to import the transactions individually or as batch. If you do not wish to see individual entries on your account for each transaction, then please choose to import the transactions as a batch. Once you make your choice and continue, the file will then be processed.

Import transactions ? Help

Please select to import your transactions as a batch or individually

**Import summary**

File name :	CMSImportFile.txt	Date & time of import :	29/06/2016 - 11:21
File size :	.5KB	Records in file :	1

**Import as individual transactions**

You can import these transactions individually

**Import as a batch**

\* Indicates required field

You can import these transactions into batches

Narrative line 1 <input type="text"/>	* Value date <input type="text"/>
Narrative line 2 <input type="text"/>	Default client statement narrative <input type="text"/>

When the file has been processed successfully, select 'Confirm Import' to complete the process.

If any errors are detected in the file, a list will be displayed showing the specific errors found in the record

## 8.5 Common issues

**File format** – check that all the required information is in the file, the header and footer have the correct record type.

**Duplicate** – the file may have been previously imported or saved with wrong name.

**File size** – if the import file is too large, try splitting into 2 files.

**Value date** – amend the value date to a valid date then try again.

**Special characters** – the file will reject if any of the following special characters are included: < > € !

Further information is available from the online help FAQ section. To access this, select 'Help' from any page. You can also contact the helpdesk who can help you with any import queries.

## 9 Reports

### In this section of the guide find:

- Reports available in CMS
- How to create, print and export report data

### Reports available

Reports are available on demand from CMS. Below is a list of the available reports and what they contain.

**Client Account Balance Report** – client account balances at a predefined period (current day, last working day and last day of the previous month) or for a selected date, sorted by account type and account group.

**Client Account Interest Report** – the interest credited to client accounts over a selected period, sorted by account type and account group.

**Customer Interest Paid Report** – the interest paid over a selected period, per account type.

**Transaction Summary Report** – summary of either all or specific transactions over a selected period and account type.

**Client Account Summary Report** – all completed transactions on a selected client account over a defined period.

**Export File Report** – a file containing all of your transactions for a defined period. You can choose keyed transactions, system generated transactions or both.

**Export Client and Client Account Details Report** – the export of client and client account details for a selected period. This is only available as an export.

### Viewing reports

1. From Clients' Monies Service Reports, select the report you want to view from the list by selecting the report type

#### Generate reports



To begin, select the report type you wish to view

Select a report	
Report type	Description
<a href="#">Client account balances</a>	Client account balances on your selected date, sorted by account type and account group.
<a href="#">Client account interest</a>	Credited interest on client accounts over your selected period, sorted by account type and account group.
<a href="#">Client account transaction summary</a>	All completed transactions on a selected client account over your selected period.
<a href="#">Customer interest paid</a>	Customer interest paid over a selected period per account type.
<a href="#">Export client and client account details</a>	Export client and client account details over a selected period.
<a href="#">Export file</a>	Export all customer transactions over a selected period. Choose between customer keyed, system generated or both.
<a href="#">Transaction summary</a>	All or selected transactions over a selected period and account type.

2. Select your report parameters for the report you have decided to view.
3. Choose to generate your report as either a PDF which you can print or as a CSV file which you can open with Microsoft Excel.

#### Please note

Access to view reports is controlled by your user privileges. If a report doesn't appear in your list check with your Administrator that you have the correct privilege.

## 10 Merging & de-coupling companies

### In this section of the guide

- Steps you need to take if your company is involved in a merger, acquisition or decoupling of a partnership.

### Mergers and acquisitions with other companies that hold clients' monies

Once you are aware that your company will be merging with, (or acquiring) another company, it is important that you contact the CMS helpdesk at the earliest opportunity.

The following steps will need to take place and your RM will liaise with you:

- A new 'feeder' account may need to be opened in the new company name (for mergers).
- This will be the account into and out of which payments to your clients will be made (at least 1 week prior to implementation)
- If the new company already uses CMS a 'closing authority' for their existing CMS clients will be required (at least 1 week prior to implementation)
- An application form will be required for the acquired clients' detailing the interest rates, interest payment dates, statement frequency etc.,
- You will need to pre-populate an account opening template which we will provide to you for your new clients (acquisition) and send in with Application form/Closure Authority (i.e., 1 week prior to implementation)

### De-Coupling

If your company intends to divest clients, for example due to a partnership break up, the CMS Helpdesk should be contacted. They will need to know if the company receiving the clients intend to use CMS.

- A new 'feeder' account may need to be opened in the receiving company name. This will be the account into and out of which payments to their Clients will be effected (at least 1 week prior to implementation)
- A 'closing authority' for the divested CMS clients will be required (at least 1 week prior to implementation)
- An application form will be required from the receiving company confirming the interest rates, interest payment dates, statement periodicity etc.,
- You will need to pre-populate a template (which we will supply) for the clients that are to be divested and send it in with the application form and closure authority (i.e., 1 week prior to implementation)

## Appendix A – Countries

When defining the country field in an import file of new client accounts, the reason should match one of the following reasons available in the CMS service:		
Andorra	Hungary	Norway
Anguilla	India	Pakistan
Antigua	Indonesia	Philippines
Argentina	Iran	Poland
Australia	Ireland	Portugal
Austria	Isle Of Man	Russia
Bahamas	Israel	Saudi Arabia
Bahrain	Italy	Seychelles
Barbados	Jamaica	Singapore
Belgium	Japan	South Africa
Bermuda	Jersey	South Korea
Brazil	Kenya	Spain
British Virgin Islands	Kuwait	St Kitts-Nevis
Brunei	Lao	St Vincent
Canada	Liechtenstein	Swaziland
Cayman Islands	Luxembourg	Sweden
Chile	Malawi	Switzerland
China	Malaysia	Taiwan
Cyprus	Malta	Thailand
Denmark	Mexico	Trinidad & Tobago
Dubai	Monaco	Turks & Caicos Islands
Finland	Mongolia	Uganda
France	Montserrat	United Kingdom
Germany	Myanmar	United States
Gibraltar	Nepal	Venezuela
Greece	Netherlands	Zambia
Guernsey	New Zealand	Zimbabwe
Hong Kong	Nigeria	

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