



How to Use GrandMaster Suite

# **Electronic Funds Transfer (EFT)**



*This page intentionally left blank*

# Table of Contents:

<b>HOW TO USE GRANDMASTER SUITE - ELECTRONIC FUNDS TRANSFER (EFT).....</b>	<b>4</b>
<b>OVERVIEW .....</b>	<b>4</b>
Direct Deposit .....	4
WHY SHOULD I USE EFT?.....	4
<b>HOW DOES IT WORK IN GRANDMASTER SUITE? .....</b>	<b>5</b>
EFT IS A THREE STEP PROCESS.....	5
<b>WHEN IS THE BEST TIME TO SET UP THIS FEATURE? .....</b>	<b>6</b>
<b>WORKING AT THE PAYROLL LEVEL .....</b>	<b>6</b>
CREATING AN EFT BANK PROFILE.....	7
TO CREATE AN EFT BANK PROFILE:.....	7
Summary .....	12
<b>WORKING AT THE EMPLOYEE LEVEL.....</b>	<b>13</b>
TO ASSIGN EFT SETTINGS TO AN EMPLOYEE: .....	13
TO SETUP AN EMPLOYEE'S BANK ACCOUNT INFORMATION: .....	16
Summary .....	17
<b>CREATING THE EFT FILE.....</b>	<b>17</b>
TO CREATE AN EFT FILE:.....	17
FORWARDING THE EFT FILE FOR PROCESSING .....	19
TO LOCATE YOUR EFT FILE:.....	19
TO DELIVER AN EFT FILE VIA DISKETTE:.....	20
TO DELIVER AN EFT FILE VIA MODEM:.....	20
TO DELIVER AN EFT FILE VIA FTP: .....	21
TO DELIVER AN EFT FILE VIA E-MAIL: .....	21
REGENERATING AN EFT FILE .....	21
TO REGENERATE AN EFT FILE:.....	21
<b>PRINTING EMPLOYEE PAY STUBS.....</b>	<b>22</b>
TO PRINT EMPLOYEE PAY STUBS: .....	22
TO PRINT A PAY STUB FOR A SINGLE EMPLOYEE: .....	23
PRINTING SAMPLE PAY STUBS.....	24
TO PRINT A SAMPLE PAY STUB:.....	24
<b>FREQUENTLY ASKED QUESTIONS .....</b>	<b>26</b>
I receive a "File Generation Process Complete" message, but my EFT file is not actually created or is incomplete.....	26
What does the "Error - Pay Date <year>/<month>/day> occurs before the Transmit date." message mean?.....	26
What does the "Error - Payroll <name> sequence 000000nnn bypassed." message mean?.....	26
What does the "In order to continue, the enabled group has been closed." message mean?.....	26
<b>APPENDIX A - SPECIAL EFT PROCESSING.....</b>	<b>27</b>
EMPLOYEE SHARE OPTION PLAN (ESOP).....	27
TO DEFINE THE ESOP PAYROLL SETTINGS: .....	27
TO CREATE AN ESOP EFT FILE:.....	29
CANADA SAVING BONDS (CSB) .....	30
TO DEFINE THE CSB PAYROLL SETTINGS:.....	30
TO CREATE A CSB EFT FILE:.....	30

## How to Use GrandMaster Suite - Electronic Funds Transfer (EFT)

### Overview

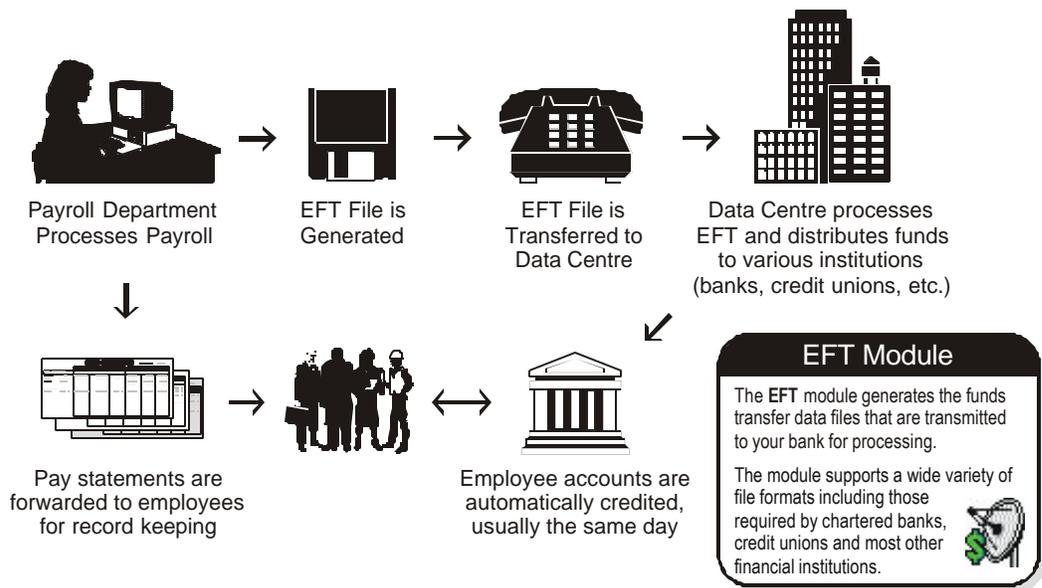
Electronic Funds Transfer (EFT) refers to the action of transferring funds through an electronic terminal, telephone, computer, or magnetic tape. This system replaces the more traditional means of disbursing payments to employees such as cheques or cash.

The GrandMaster Suite EFT module is used to generate the funds transfer data files that are transmitted to your bank or data centre for processing. This module ensures that your payroll data is converted into the correct format required by your bank. Most chartered banks, credit unions and other financial institutions have developed their own specific formats -- the EFT module is flexible and will support them all.

### Direct Deposit

Many people use the terms "Direct Deposit" and "EFT" interchangeably. To accurately describe the EFT process, we must understand the difference between these two terms.

Direct Deposit is a procedure that allows employees to have their paychecks deposited directly into an account at their financial institution. The EFT module is a required component of this process.



The EFT module works in tandem with the Direct Deposit procedure. That is, if a company wishes to offer their employees the benefits of Direct Deposit, they must employ a program that provides EFT capabilities -- a program such as GrandMaster Suite.

### Why Should I Use EFT?

- EFT payments are easier to disburse than checks. Funds delivered to a recipient's account via EFT are generally available on the date the payment is due.

- EFT is flexible. Many financial institutions will tailor their services to suit individual company requirements. For example, if an employee has multiple bank accounts, you can ask your financial institution to deposit different amounts in each account.
- EFT saves time and cost -- especially in larger companies where cheque distribution can easily take several hours. Once the EFT goes through, you need only distribute the employee's pay stub in their regular inter-office mail (eliminating the cost of customized cheque stock).
- EFT is an excellent employee benefit. With on-line banking, ATMs and Interact so readily available, many employees rarely venture into their bank. Direct Deposit provides your employees additional time to carry out their busy schedules.
- EFT is safe and convenient. Your employees will appreciate the safety and convenience of knowing that their paycheck is automatically deposited into their bank account every pay period.
- EFT is hassle free and eliminates many of the problems associated with manual cheque creation (printer issues, network interruptions, etc.).
- EFT greatly improves cash management and audit capabilities.
- EFT eliminates the need for reconciling payroll cheques.

## How Does it Work In GrandMaster Suite?

GrandMaster Suite allows you to pay your employees by Direct Deposit, cheque, or even a combination of the two. That is, some employees can receive a printed cheque in the same pay run that others receive payments via EFT.

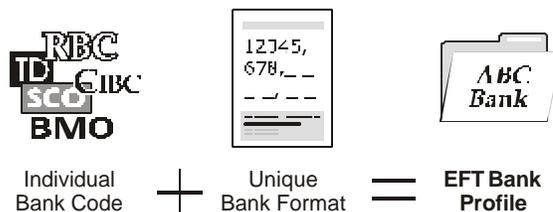
When choosing the EFT approach, you have the flexibility of transferring funds to up to three separate employee accounts.

**Note: Activating the EFT Module** - Before you can complete the EFT process, you must ensure that the EFT module is licensed for use on your computer. Although you can define the required employee settings and create a bank profile, you will not be able to carry out the final step of creating the EFT file.

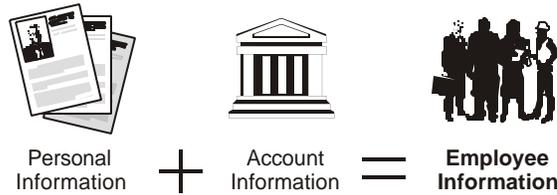
## EFT is a Three Step Process

The EFT process can be simply defined as a three-step process:

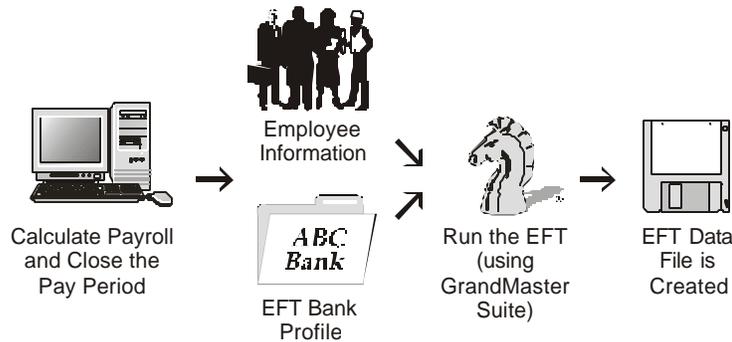
- 1) **Create the EFT Bank Profile** - When you undertake the agreement with your bank for the Electronic Funds Transfer, you will be supplied with information that is required to generate your EFT file. This includes information such as the Originator ID (Client Number), Data Centre ID, Return Bank Account Number, etc.



- 2) **Set up Your Employee Information** - This step involves defining relevant bank account information for each employee. The EFT file must contain valid account information for each financial institution for which the employee wishes to have funds transferred.



- 3) **Run the EFT** - The step involves opening the EFT module, choosing your payroll(s) and performing the actual EFT file creation. Before creating the final EFT file, you must ensure that you have calculated the payroll and closed the pay period.



## When is the Best Time to Set up This Feature?

**Bank Profile** - You can set up an EFT bank profile at any time. Once you receive the pertinent information from your bank you can begin creating your profile. You can create as many bank profiles as you wish before performing the EFT process.

**Employee Settings** - For the employee portion of the EFT process, it's best to define people's individual bank account information at the same time that you are adding them to your payroll. This will save you some time since you will most likely have the requisite personal and financial information available.

**EFT File Creation** - Before performing the final EFT creation, you must ensure that your payroll is calculated and that the pay period is closed. The EFT module cannot access the data until the pay period is closed.

## Working at the Payroll Level

At the payroll level, you need to record unique banking information and assign this information to one or more payrolls. These settings work in conjunction with the settings you will define later at the *Employee* level.

The functions you require to carry out the EFT process are accessed through various commands under the Employee Menu and through the EFT module. These functions include:

- **Creating an EFT Bank Profile** - This is the file that stores specific information that your bank requires in order to process your EFT file.
- **Enabling EFT for the Current Session** - Before you can perform an EFT, you need to enable it for the current session.

## Creating an EFT Bank Profile

The EFT process requires specific information from your bank about the format of the EFT file that they will accept. This information is entered into GrandMaster Suite and stored in a *Bank Profile*. Required information includes such items as a Data Centre ID, Originator Id, Return Bank Account, etc.

### TO CREATE AN EFT BANK PROFILE:

1. Ensure your payroll is open and ready for use. You can tell if you have a payroll selected because its name will appear in the center of the *Payroll Module*.
2. Choose the *Electronic Funds Transfer* module button from the *GrandMaster System Manager* window.



**Fig. 1**

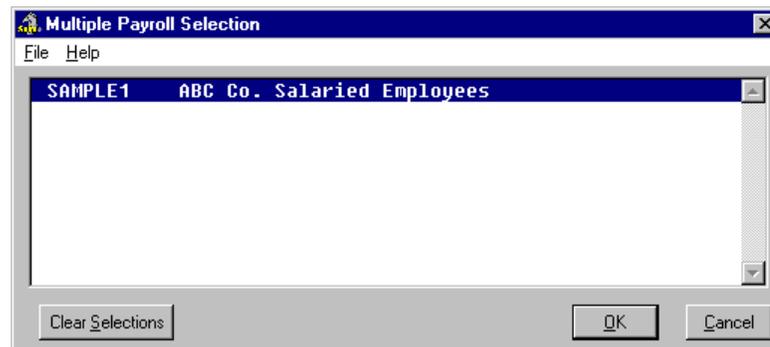
*The Electronic Funds Transfer Module Button*

This displays the *Multiple Payroll Selection* dialog box. This dialog box lists all of the available payrolls on your computer. If you have used GrandMaster Suite for some time, there may be several payrolls to choose from. If you are new to GrandMaster Suite, there may be only one payroll in the list. Refer to the **Processing Multiple Payrolls** note in the *Creating the EFT File* section of this document for more information.

---

**Note: Demo Version Users** - If you are running the Demo version of GrandMaster Suite (or if your license has expired), you will receive a message stating that this module is limited to processing EFT's for 20 employees or less. You can still access the module, but its functionality will be limited.

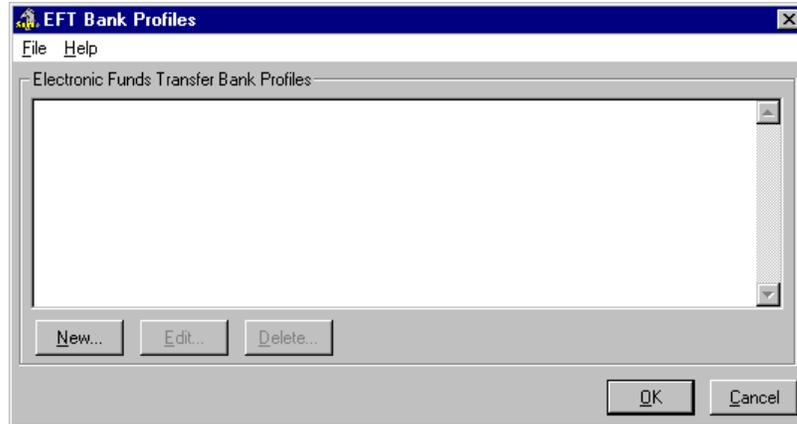
---



**Fig. 2**

*The Multiple Payroll Selection dialog box with a Single Payroll Selected*

3. Select your payroll from the list provided and click *OK*. This opens the *EFT Bank Profiles* dialog box that displays the available EFT profiles on your computer. If you have used GrandMaster Suite for some time, there may be several EFT profiles to choose from. If you are new to GrandMaster Suite and are working through this guide for the first time, there will likely be no profiles in this list.



**Fig. 3**  
The EFT Bank Profiles Dialog Box with no Profiles

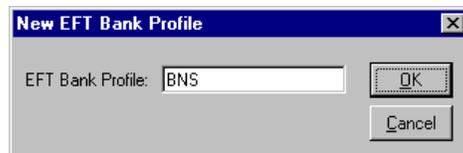
4. Choose the *New* button. This opens the *New EFT Bank Profile* dialog box where you must define the name that will be assigned to this profile.



**Fig. 4**  
The New EFT Bank Profile Dialog Box

5. Enter up to a 10 character alphanumeric name in *Profile Code* field. This name should be unique and descriptive enough to differentiate between other EFT Bank Profiles you may create in the future.

Many users prefer to use an abbreviation of the issuing bank as the name. For example, if you were using the Bank of Nova Scotia, you could enter **BNS** in this field.



**Fig. 5**  
The EFT Bank Profile Name Inserted

---

**Note: The EFT Bank Profile Name** - The name you define must not contain special characters (e.g. &, %, #). This restriction applies to all names you define in GrandMaster Suite.

---

6. Click *OK* once you have entered the name. This opens the *EFT Bank Profile* dialog box where you can define the pertinent details for the bank profile.

**Fig. 6**  
The EFT Bank Profile Dialog Box

<b>Code</b>	This field displays the Profile Code as defined when you created the profile. You can change it here if you wish. As mentioned earlier, many users prefer to use an abbreviation of the issuing bank as their Profile Code (e.g. Toronto Dominion Bank users could enter TD or TDBANK).
<b>Description</b>	Use this field to clearly identify this profile. For example, if you create a profile for TD (as mentioned above) you may wish to further describe the code as Toronto Dominion in this field. You can also use this field to identify a profile for a specific payroll (e.g. Toronto Dominion - General payroll or Toronto Dominion - Management Payroll).
<b>Format</b>	Use the options from this drop down list to specify the output format for the profile. GrandMaster Suite provides export formats for many of Canada's major banks. Your final EFT file will base its format on the bank you choose from this list box.  If your required Bank Format does not appear in this list OR if your financial institution has made an adjustment to their banking format, please contact CanPay Technical Support.
	<b>Note: CSV Format</b> - The CSV button (located to the right of the Format list box) is available only when you select the <b>CSV - Comma Delimited File</b> format. Choosing this button opens the <i>CSV File Definition</i> dialog box so you can define specific details for your exported text file.
<b>Bank Submission Data</b>	
<b>Originator ID</b>	Use this field to enter the Originator ID number as provided by the issuing bank. Some financial institutions refer to this number as the <i>Client ID Number</i> .
<b>Company Name</b>	Use this field to enter the company's full name. Certain bank formats use this name along with the Originator ID number to identify the source of the EFT transmission.

<b>Short Name</b>	Use this field to enter an abbreviated version of the company's name. The issuing bank usually assigns this abbreviated name. Certain bank formats use this short name and Originator ID number to identify the source of the EFT transmission.
<b>Returns Bank Account</b>	Use this field to enter the Returns Bank Account number as assigned by the issuing bank. You must enter a valid number in this field to complete the dialog box.
	This number represents the bank account where rejected employee transfers are stored by your bank until you are able to make a correction and have it resent. Not all banks use this method of a "holding" account -- please check with your own bank to ensure this feature is available.
	<b>Note: Returns Bank Account Format</b> - The format for this number must be a 5 digit transit number, followed by a 3 digit bank number followed by an account number (up to 16 digits).
<b>Data Centre ID</b>	Use this field to enter Data Centre ID number as assigned by the issuing bank. The bank uses this number to identify the data centre responsible for the EFT processing.
<b>Direct Deposit ID (CUC Only)</b>	Use this field to enter the Direct Deposit ID number as provided by the Credit Union. This field is usually only necessary for Credit Union clients or those using the CUC format.
	<p><b>No JCL</b> - This option should only be used when creating Royal Bank or Bank of Montreal EFT files that <b>do not</b> require a JCL header or trailer record. In certain cases, the Royal Bank of Canada can require it when you are submitting several payroll EFT generations in a single batch. The Royal Bank may have supplied their own JCL format as part of their software that reads the EFT batch file. Please check with your bank to verify if this feature is required.</p> <p><b>Gateway TEST</b> - Used for Royal Bank EFT files only, check this box if you need to create your EFT file with a Gateway header. Checking this box allows you to create a test EFT file that you can transmit to your bank <b>prior</b> to sending the actual production EFT file. Such a file allows the bank to assess the file for structure accuracy prior to live data being transmitted.</p> <p><b>Gateway PROD</b> - Used by Royal Bank EFT files only, check this box when you want to create an EFT file with Royal Bank Gateway header information.</p>
<b>Processing Defaults</b>	
<b>File Sequence</b>	This field displays the file/batch transmission number from your last transmitted payroll EFT. If you have not used the EFT module in the past, your File Sequence number should be set to 0 (zero). Your bank will request that your first ever transmission start at number 1 (one). The File Sequence number should be 1 less than the next expected number. GrandMaster Suite automatically increments by 1 for every EFT batch file generated.
	You should check with your bank to verify their requirements for file sequence number handling.
	<b>Note: File Sequence Increments</b> - Most banks will reject the EFT file if it contains a File Sequence number that has already been received. It

	may also reject the EFT file if the number is higher than expected (e.g. the previous EFT sequence number was 1 and you send a new file with the sequence number of 3). If you ever need to re-create the EFT file, it is important to reset the File Sequence number <b>prior</b> to doing so.
<b>Batch Sequence</b>	Use this field to enter the Batch Sequence number if you are acting as a payroll service bureau and batching the EFT files for transmission. If not, then leave this field blank since there are currently no banks using this field.
<b>File Name</b>	Use this field to enter the name of your EFT file. You can enter up to a 20 character alphanumeric name that must not contain spaces or special characters. The name should be unique and descriptive enough to differentiate between other EFT files you may create in the future. For example, if you are creating an EFT file for the Toronto Dominion Bank, you could name it <b>TDEFT.DAT</b> . The default file name is <b>EFT.DAT</b> .
<b>Directory</b>	Use this field to enter the directory/location where the EFT file will be created. Note that certain banks may require a specific file name. By default, GrandMaster Suite assumes the same drive letter where the program is installed.

**EFT Bank Profile**

File Help

Code: BNS

Description: BANK OF NOVA SCOTIA

Format: NS - Bank of Nova Scotia

Bank Submission Data

Originator ID: 1234567890

Company Name: WM GENERAL HOSPITAL

Short Name: WMGH

Returns Bank Account: 12345-123-1234567

Data Centre ID: 00500

Direct Deposit ID: (CUC only)

EFT File Options

No JCL

Gateway TEST

Gateway PROD

Processing Defaults

File Sequence: 154 Batch Sequence: 0

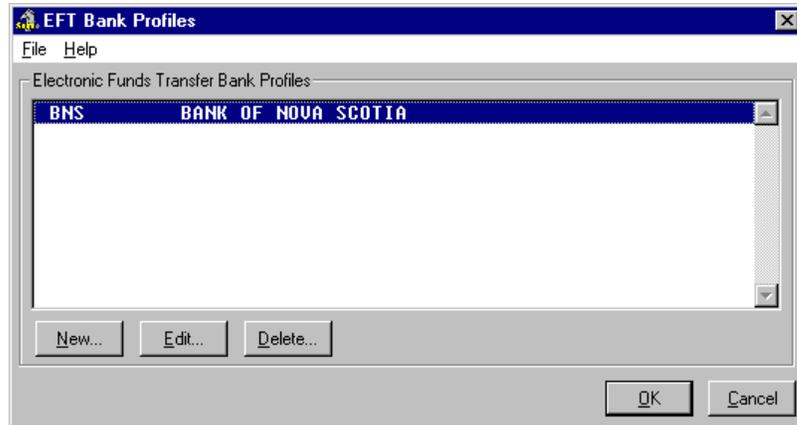
Filename: BNS\_efs.dat

Directory: D:\GMSUITE\EFT

OK Cancel

**Fig. 7**  
A Completed EFT Bank Profile Dialog Box

7. Click **OK** to close the *EFT Bank Profile* dialog box. You are returned to the *EFT Bank Profiles* dialog box and your new profile record appears.



**Fig. 8**  
*The New Profile Record*

8. Click *OK* to close the *EFT Bank Profiles* dialog box. This opens the *Generate EFT File* dialog box where you perform the actual process of creating your EFT file.



**Fig. 9**  
*The Generate EFT File Dialog Box*

9. If you are ready to proceed with the process of creating the actual EFT data file, please continue on to the next section entitled "Creating the EFT File". Remember to calculate your current pay and close the pay period before proceeding!

If you will not be creating an actual EFT file at this time, choose the *Exit* button. This closes the dialog box and returns you to the *GrandMaster System Manager* window.

### Summary

You have now completed the EFT Bank Profile. With this information in place you are now ready to proceed with the employee-level settings of this guide.

**SUMMARY - TO CREATE AN EFT BANK PROFILE:**

- Open the *Electronic Funds Transfer* module and choose the payroll with which you will perform the EFT process.
- Choose the *New* button from the EFT Profile List dialog box and enter a name for the profile.
- In the *Profile Record Update* dialog box, define the profile's specific information.

## Working at the Employee Level

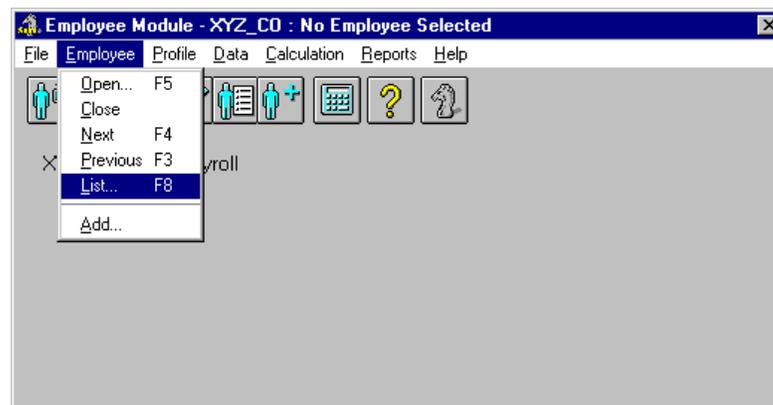
At the employee level, you need to specify several items for each employee that you wish to include in the EFT process. These settings work in conjunction with the settings you defined earlier at the *Payroll* level.

The employee-specific data you require to complete the EFT process is accessed through commands under the Employee Menu. These items include:

- **Bank Format** - Based on how your company wishes to transfer the funds, you may need to assign a specific bank format.
- **Banking Information** - Individual bank account information is required for all employees who will be participating in the EFT process. If an employee does not have a bank account, they cannot be included in the EFT process. If an employee wishes to have their funds transferred to multiple banks, you will need to define the banking information for each of their financial institutions. Employees can have their funds transferred to as many as three separate accounts.

### TO ASSIGN EFT SETTINGS TO AN EMPLOYEE:

1. Open the *Payroll Module* and ensure your payroll is open and ready for use. You can tell if you have a payroll selected because its name will appear in the center of the *Payroll Module*.
2. Choose the **Employee Module** command from the **Employee** menu. This opens the *Employee Module* that allows you to perform various actions based on an individual employee.
3. Choose the **List** command from the **Employee** menu.

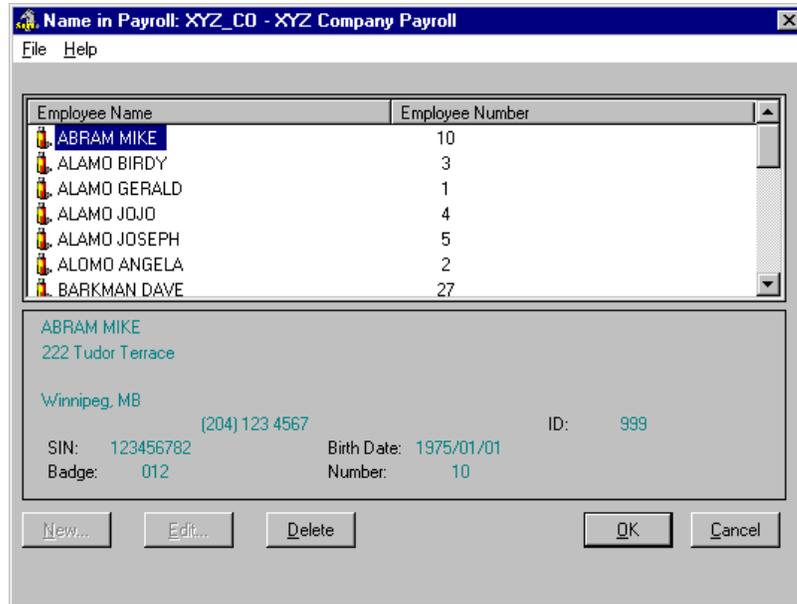


**Fig. 10**

*The List Command under the Employee Menu*

This opens the *Name in Payroll* dialog box that allows you to perform various actions based on an individual employee.

**Note: Working with Groups** - If you have a group loaded while performing the preceding step, the *Name in Group* dialog box will appear instead of the *Name in Payroll*. All actions in this lesson can be performed as written, regardless of how you access your employees.



**Fig. 11**  
 The Name in Payroll Dialog Box

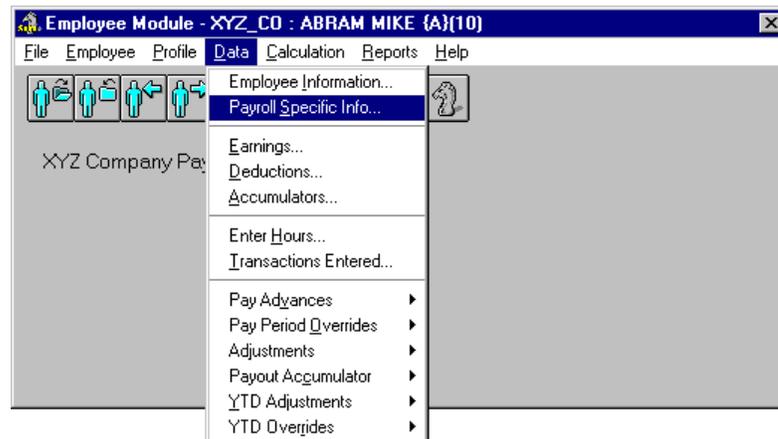
4. Select the desired employee from the list, then click *OK*. The *Name in Payroll* dialog box is removed and you are presented with the *Employee Module* once again. This time, the selected employee's name appears at the top of the window, indicating that you are working with their specific data.



**Fig. 12**  
 The Employee Module with an Employee Selected

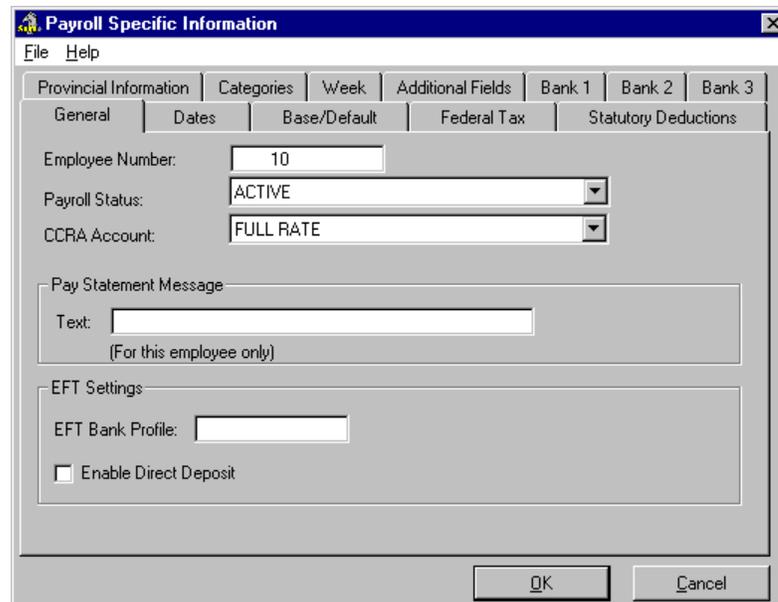
**Note: Selecting Employees** - If you prefer, you can use shortcuts for added speed and flexibility when selecting employees. Instead of choosing the *Employee - List* command you can simply press the <F4> key to load the data for the next available employee in your payroll. The <F3> key loads the previous employee.

- Choose the *Payroll Specific Info* command from the **Data** menu.



**Fig. 13**  
*The Payroll Specific Information Command Selected*

This opens the *Payroll Specific Information* dialog box for the selected employee. This dialog box contains multiple tabs that allow you to define many different types of information for this employee.



**Fig. 14**  
*The Payroll Specific Information Dialog Box*

The *EFT Bank Profile* field is used to enter the profile that will be used to process the EFT. This code is alphanumeric in nature and can contain no more than 10 characters. As discussed in the following note, this field should generally be left blank.

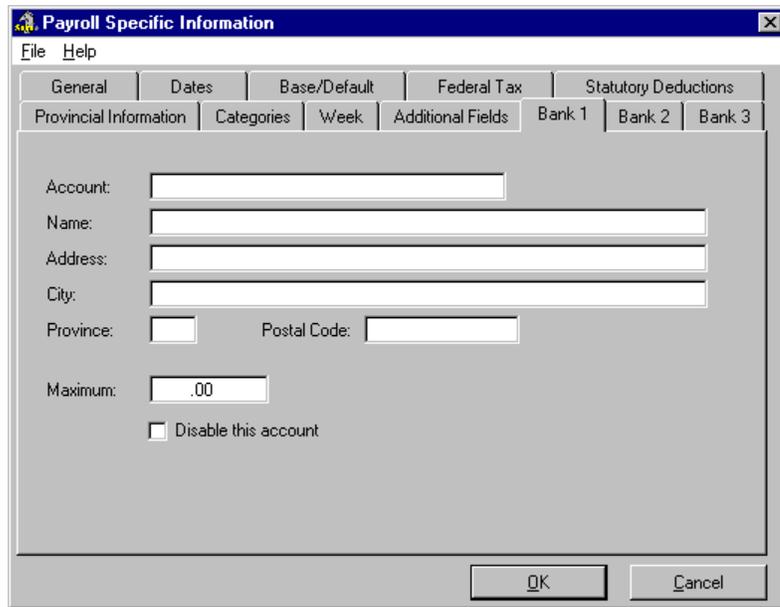
**Note: EFT Bank Profile** - In most cases, you should leave this field blank. This field is only used in cases where your company transfers funds to more than one bank.

Each time you create the EFT file, you invoke the process by specifying a unique *EFT Bank Profile*. If this field is left blank (i.e. the default), GrandMaster Suite can apply your default profile as specified during the EFT file creation process.

8. Ensure that the *Enable Direct Deposit* option is checked if this employee is to be included in the EFT. If you remove the check from this box, the employee will not be included in the resulting EFT file.

**TO SETUP AN EMPLOYEE'S BANK ACCOUNT INFORMATION:**

1. Choose the *Bank 1* tab to access the first of three available banking tabs. This displays the new tab with the fields that record the employee's bank account-related information.



**Fig. 15**  
*The Bank 1 Tab*

2. Complete the information as required for each of the fields using the following definitions for assistance:

Bank 1, 2 or 3 Tab	
<b>Account</b>	Enter the bank Account number. The bank account number is a 5-digit transit number, 3-digit bank ID number and a final number. For example: 55555-333-999999999999.
<b>Name</b>	Enter the proper business name of the bank.
<b>Address</b>	Enter the mailing address of the bank.
<b>City</b>	Enter the city in which the bank is located.
<b>Province</b>	Enter the province in which the bank is located.
<b>Postal</b>	Enter the bank's Postal Code.
<b>Maximum</b>	Enter the maximum amount that can be deposited in this account when the EFT is performed. This field is necessary only if the employee has

	<p>their funds deposited in more than one account.</p> <p>This field is not available for the <i>Bank 3</i> tab since the third bank will always receive the remaining amount of unallocated funds during an EFT run. For example, if the employee is paid \$1,000 and requests that <i>Bank 1</i> receive \$500 and <i>Bank 2</i> receive \$300, the remaining amount (\$200) will be deposited into the third account.</p>
<b>Disable this account</b>	Check this box if you wish to de-activate this account.

- Repeat the preceding two steps using the *Bank 2* and/or *Bank 3* tabs (depending on whether the employee wishes to split the funds between more than one financial institution).

### Summary

This completes the Employee-level settings that you need to perform the EFT process. Now you can proceed to the next section and learn about the Payroll-level requirements.

#### SUMMARY - TO ASSIGN EMPLOYEE EFT SETTINGS and SETUP AN EMPLOYEE'S BANK ACCOUNT INFORMATION:

- Select an employee and choose the *Payroll Specific Information* command from the **Data** menu.
- Enter their EFT Bank Profile (if different than the default).
- Choose the *Bank 1* tab and define their relevant banking information.
- Choose the other *Bank* tabs if the employee wishes to split their funds between more than one financial institution.

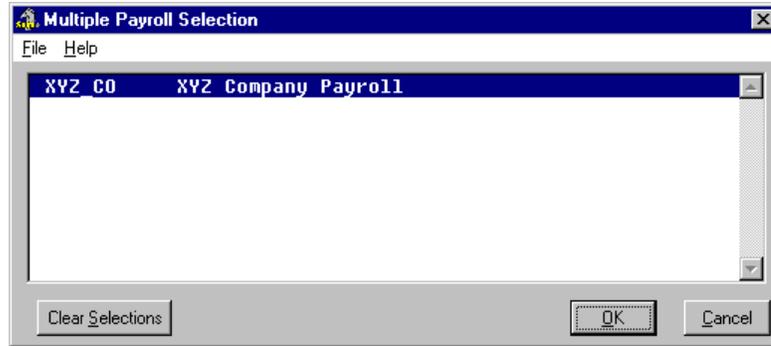
## Creating the EFT File

Once you have defined your employee level information and the bank profile, you are ready to run the EFT.

**Note: Close the Pay Period** - Before proceeding with the EFT file creation process, you must ensure that your payroll is calculated and that the pay period is closed. The EFT module cannot access the data until the pay period is closed.

#### TO CREATE AN EFT FILE:

- Choose the *Electronic Funds Transfer* button from the *GrandMaster System Manager* window. This displays the *Multiple Payroll Selection* dialog box that displays a list of all the available payrolls on your computer.



**Fig. 16**  
*The Multiple Payroll Selection Dialog Box with a Single Payroll*

**Note: Processing Multiple Payrolls** - The EFT module is flexible and allows for multiple payrolls to be included in the same EFT run. It performs this action by combining multiple payrolls into a single EFT file. The individual data for each payroll is contained in a separate batch within the file.

This module also allows the generation of data files for multiple transmission formats (e.g. files destined for different banks). In this case, the data for each transmission format is contained in separate files.

2. Select your payroll(s) from the list provided and click *OK*. This opens the *EFT Bank Profiles* dialog box that displays the available EFT profiles on your computer.
3. Select the desired EFT Bank Profile and click *OK*. This opens the *Generate EFT File* dialog box where you perform the actual process of creating your EFT file.



**Fig. 17**  
*The Generate EFT File Dialog Box*

4. Select the *Generate File* button to start the process. As the process is performed, several messages appear stating the progress of the EFT.

Once the EFT file is created, a message appears displaying the number of employees in the payroll, the total amount paid and the filename and path where the EFT file has been written.



**Fig. 18**  
*Sample EFT Results*

**SUMMARY - TO CREATE AN EFT FILE:**

- Open the *Electronic Funds Transfer* module and choose the payroll (or payrolls) with which you will perform the EFT process.
- Specify the EFT Bank Profile to be used.
- In the *Electronic Funds Transfer* dialog box, select the *Generate File* button.

## Forwarding the EFT File for Processing

Once the EFT is complete, you can transmit the data file to your bank or data processing centre using any of several methods. Keep in mind that EFT data files contain confidential information and that certain transmission methods offer less security than others.

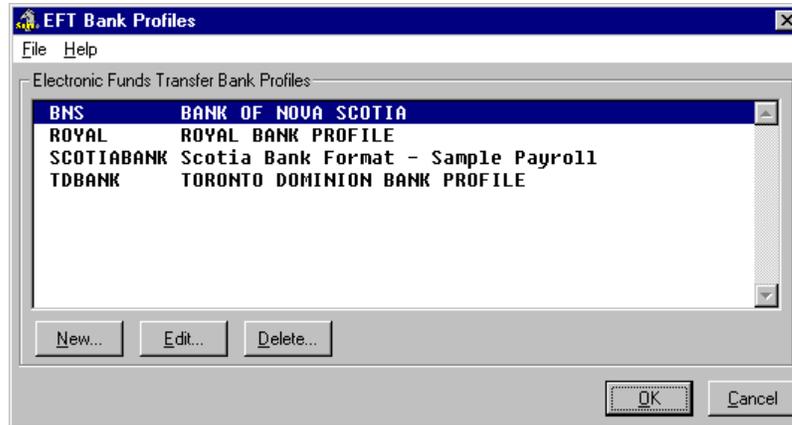
- Via Floppy Diskette or Zip Disk
- Via Modem (through the use of a third-party communication software tool)
- Via FTP
- Via E-mail

Each of these methods requires that you know the location and name of your EFT data file. If you do not know the location of this file, refer to the section entitled, *To Locate Your EFT File* before attempting your transmission.

### TO LOCATE YOUR EFT FILE:

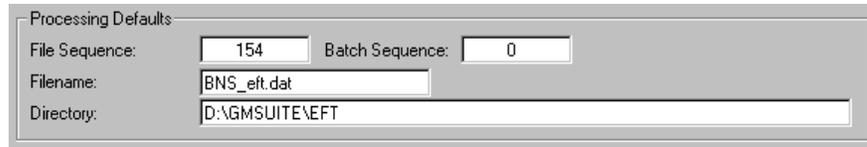
If you have not set up the EFT information yourself or simply cannot remember the location of the file, you can locate it as follows:

1. Choose the *Electronic Funds Transfer* button from the *GrandMaster System Manager* window, select a payroll from the *Multiple Payroll Selection* dialog box, and then click *OK*. This opens the *EFT Bank Profiles* dialog box that displays the available EFT profiles on your computer.



**Fig. 19**  
The EFT Profile List Dialog Box

2. Select the desired EFT Profile, then choose the *Edit* button. This opens the *EFT Bank Profile* dialog box that contains the detailed information for your profile, along with its exact location.
3. Move to the *Processing Defaults* section at the bottom of the dialog box and note the name and location of the file.



**Fig. 20**  
The Filename in the Processing Defaults Section

The File Name and Path can be set to any location on your computer or on a network drive.

**TO DELIVER AN EFT FILE VIA DISKETTE:**

You can deliver the data file to your bank using a standard floppy diskette. Since floppy disks are subject to damage, ensure that the diskette is enclosed in an appropriate envelope or package.

1. Run the Windows Explorer and locate the folder where the EFT data file is stored.
2. Copy the file to the floppy diskette and forward it to your bank using a secure method of transportation.

**Note: Automatic Floppy Disk Transfer** - If you always transfer your EFT file to a floppy disk for your EFT runs, you can save the steps of having to copy the file manually. Simply open the *Profile Record Update* dialog box for your profile then change the drive letter in the *Filename* field to match that of your floppy drive. Each time you create the EFT file, it will automatically be written to the floppy disk.

**TO DELIVER AN EFT FILE VIA MODEM:**

You can transmit the data file to your bank via a modem using any third-party communications package. Such software tools can be acquired through your bank or from any computer software supplier.

1. Start your communications and setup a transmission as you would normally.
2. When the package prompts you for the EFT data file location, enter the full path and filename (as shown in the *Profile Record Update* dialog box).
3. Invoke the transmission.

#### TO DELIVER AN EFT FILE VIA FTP:

You can transmit the data file to your bank via File Transfer Protocol (FTP) if your bank provides access to their FTP site. The bank will also have to provide you with the appropriate information for logging on to their site.

1. Launch your FTP browser and connect to the bank's site.
2. Transfer the EFT file using your FTP program's *Copy* command.

#### TO DELIVER AN EFT FILE VIA E-MAIL:

You can deliver the data file to your bank via a standard e-mail transmission. Your bank will have to provide you with a valid e-mail address that will receive the EFT file.

Note that the security for this particular method is limited. Many e-mail programs do not offer encryption, thus your EFT data may be subject to breaches in confidentiality. For more information on this subject, please speak to your system administrator.

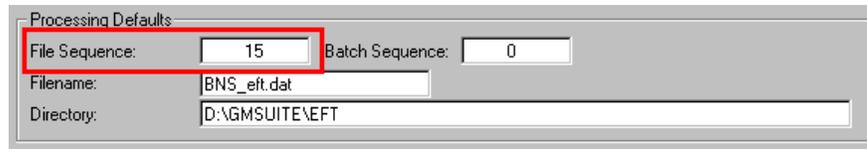
1. Launch your E-mail program and create a new message addressed to your bank.
2. Include the EFT data file to the message using your program's *Attach* command.
3. Send the e-mail. Note: Depending on your e-mail program's settings, a copy of your message may be stored in a Sent folder (or any other number of folders). To protect your EFT confidentiality, ensure that you manage these folders accordingly.

## Regenerating an EFT File

GrandMaster Suite provides the flexibility of regenerating an EFT file based on the same pay run. If you encounter such a situation, care should be taken. For example, certain banks will not accept a second version of a file that has already been received by them for a given pay period.

#### TO REGENERATE AN EFT FILE:

1. Choose the *Electronic Funds Transfer* button from the *GrandMaster System Manager* window, select a payroll from the *Multiple Payroll Selection* dialog box and then click *OK*. This opens the *EFT Profile List* dialog box.
2. Select the profile you will be using for the EFT, then choose the *Edit* button. This opens the *Profile Record Update* dialog box where you must edit the *File Sequence* number.
3. Move to the *File Sequence* field near the bottom of the dialog box and reduce the number by one (e.g. if the value in this field reads 26, change it to 25). This will instruct GrandMaster Suite to write out the final EFT file with the correct sequence number.



**Fig. 21**  
*The File Sequence Field*

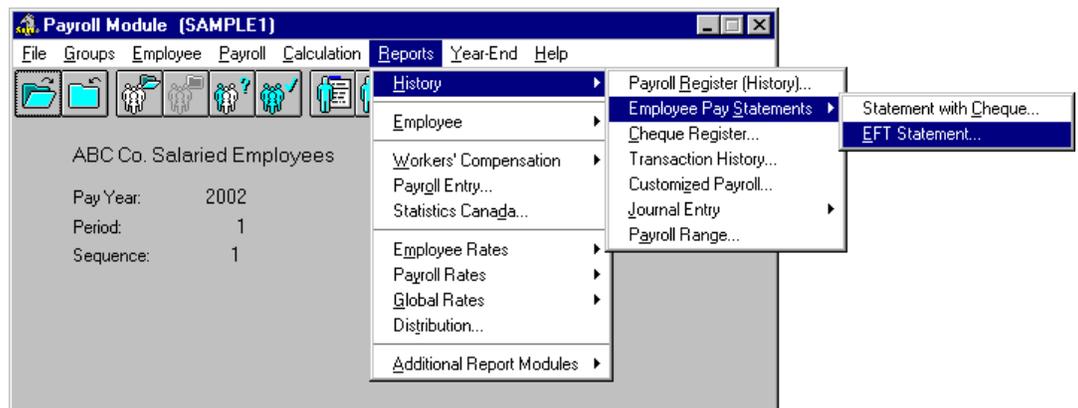
4. Click *OK* to accept the change and continue processing the EFT as you would normally. The EFT file that is created will now have the correct sequence number.

## Printing Employee Pay Stubs

Once the EFT file has been processed and forwarded to your bank, you can print the pay statements for distribution to each employee. Each pay stub will contain the pay information for the period and serve as a record for the employee's deposited funds.

### TO PRINT EMPLOYEE PAY STUBS:

1. Open the *Payroll Module* and ensure your payroll is open and ready for use. You can tell if you have a payroll selected because its name will appear in the center of the *Payroll Module*.
2. Choose the *History - Employee Pay Statements - EFT Statements* command from the **Reports** menu.



**Fig. 22**  
*The EFT Statements Command*

This opens the *Payroll Statements* dialog box that allows you to define the settings that are required to format and print your employee pay statements. Select the *Forms* tab to gain access to the options that control your cheque form display and printer.

**Fig. 23**

*The Payroll Statements Dialog Box - Forms Tab*

3. Choose the *OK* button to output your statements to your default printer device. Since the default form settings and text positioning will be used you may wish to print a sample pay stub prior to printing your entire employee list. Refer to the *Printing Sample Pay Stubs* section of this document for further information.

#### **TO PRINT A PAY STUB FOR A SINGLE EMPLOYEE:**

1. Open the *Payroll Module* and ensure your payroll is open and ready for use. You can tell if you have a payroll selected because its name will appear in the center of the *Payroll Module*.
2. Choose the ***Employee Module*** command from the **Employee** menu. This opens the *Employee Module* that allows you to perform various actions based on an individual employee.
3. Choose the ***List*** command from the **Employee** menu (or press <F8>) to display a listing of the employees in the payroll.
4. Select the employee for whom you will print the pay stub, then click *OK* to return to the *Employee Module*. The employee's name now appears in the window's title bar.
5. Choose the ***Employee Pay Statements - EFT Statement*** command from the **Reports** menu to open the *Payroll Statements* dialog box.



**Fig. 24**  
The EFT Statement Command

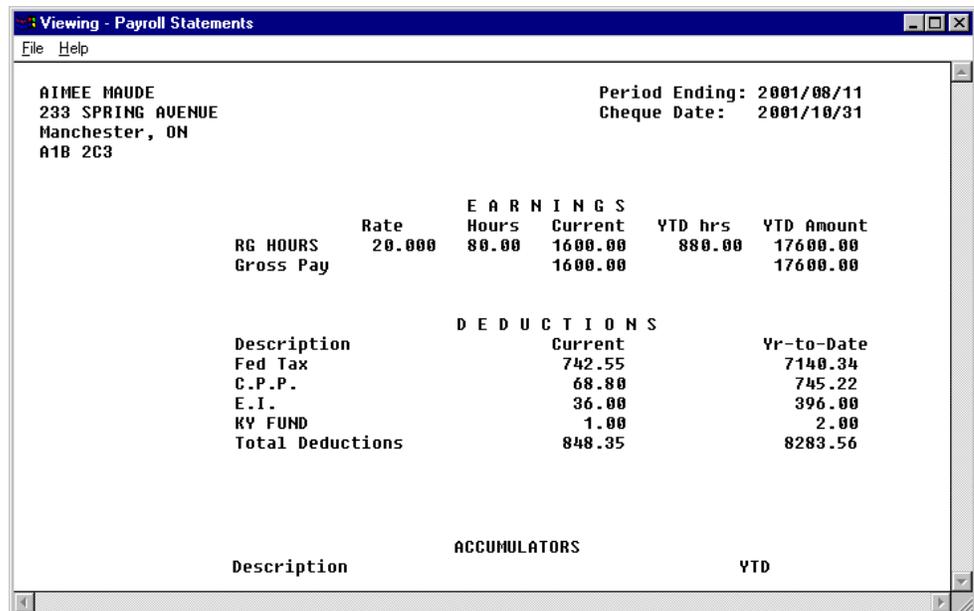
6. Choose the *Print* button to output your statement to your default printer device.

### Printing Sample Pay Stubs

Before you send your entire employee list to the printer, you should print a sample to ensure correct placement and information. GrandMaster Suite provides this flexibility via the *Print Sample* option.

#### TO PRINT A SAMPLE PAY STUB:

1. Choose the *Print Sample* button. This sends a single-page to your printer containing the pay information for the first employee in your list. If you have the *Use Report Viewer* option activated under the *Printer Setup Options*, the sample report will appear in a window as shown below. If this option is not defined, the sample report will be sent to your default printer.



**Fig. 25**  
A Sample Report in the Report Viewer Window

The report's formatting and placement will be based on the settings defined in the various tabs in the *Payroll Statements* dialog box. If you wish to adjust these settings, please refer to the Online Help for further information.

The default form is set to *A1 - Letterhead 1* (as shown in the drop-down list near the top of the *Forms* tab). If you define your own customized settings, you must save them by choosing the *New* button under the *Form Name and Description* section. Once saved, the form settings will be available the next time you need to print EFT statements.

---

---

**Note: Provincial Legislation for Pay Statements** - Each province has its own legislation regarding the information required on the pay statement. GrandMaster Suite provides complete flexibility to account for these differences.

---

---

## Frequently Asked Questions

**I receive a "File Generation Process Complete" message, but my EFT file is not actually created or is incomplete.**

This can happen under several circumstances:

- 1) None of your employees received pay for the current pay period.
- 2) You have not closed the pay period.
- 3) You are trying to generate an EFT file that has already been created for the current pay run. If you need to regenerate an EFT file, you need to reverse the pay sequence via the *Profile Record Update* dialog box's *File Sequence* field.
- 4) You may be trying to write the file to a location that is write protected. If you are writing to a floppy disk, verify that the write protect tab is open. If you are writing to a network volume, ensure that you have adequate privileges (e.g. write, change).

**What does the "Error - Pay Date <year>/<month>/<day> occurs before the Transmit date." message mean?**

You are attempting to process an EFT but your *Cheque Date* is set to a date that has already occurred. In order to process your EFT correctly, GrandMaster Suite requires that the *Cheque Date* be at least one day greater than the present date (i.e. the present date on your computer's clock).

To set this date correctly, ensure that the *Payroll Dates - Cheque* date is defined correctly in the *Pay Calculation* dialog box. This dialog is accessed via the **Calculation - Normal (or Additional, Extra, Reverse, etc.)** command in the *Payroll Module*.

**What does the "Error - Payroll <name> sequence 000000nnn bypassed." message mean?**

You are attempting to process an EFT but your *Cheque Date* settings are not correct. Refer to the previous question's answer for a solution.

**What does the "In order to continue, the enabled group has been closed." message mean?**

In the process of creating the EFT data file, it is necessary for GrandMaster Suite to access the entire list of payroll employees. In order to do this, GrandMaster Suite needs to deactivate all enabled groups. Once the EFT is complete, you can reload the Group if required.

## Appendix A - Special EFT Processing

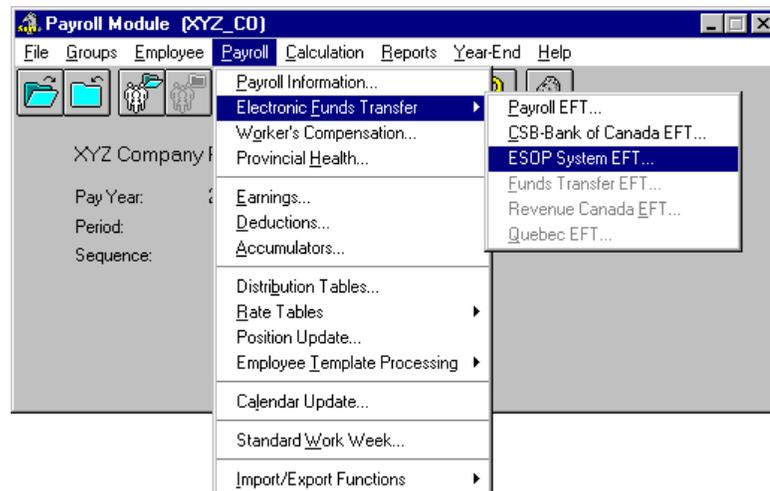
GrandMaster Suite offers two special EFT Bank Profiles: **ESOP** and **CSB**. Although these profiles function through the use of the EFT module, they differ from other bank profiles in that they draw their funds from the employees' Net Pay.

### Employee Share Option Plan (ESOP)

This special profile allows you to create EFT data files that include information for employee share option plans. The funds will be drawn from each employee's net pay and stored in an account you specify. This data file can then be forwarded to your bank for processing.

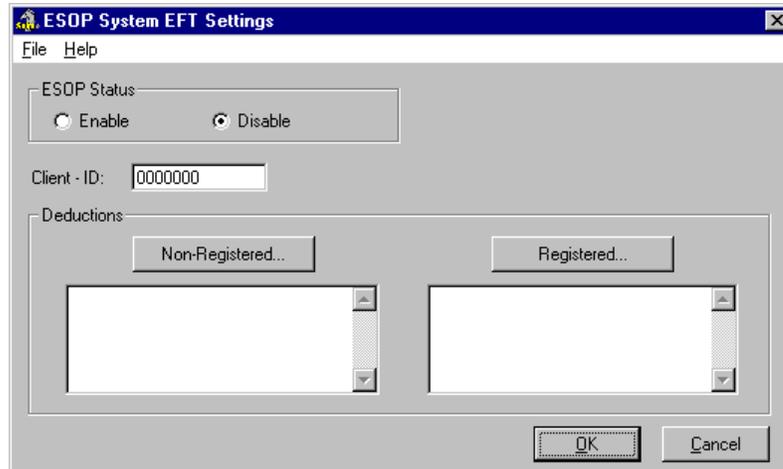
#### TO DEFINE THE ESOP PAYROLL SETTINGS:

1. Open the *Payroll Module* and ensure your payroll is open and ready for use. You can tell if you have a payroll selected because its name will appear in the center of the *Payroll Module*.
2. Choose the *Electronic Funds Transfer - ESOP System EFT* command from the **Payroll** menu.



**Fig. A-1**  
*Accessing the ESOP System EFT Settings*

This opens the *ESOP System EFT Settings* dialog box that allows you to define the settings require for this EFT profile.

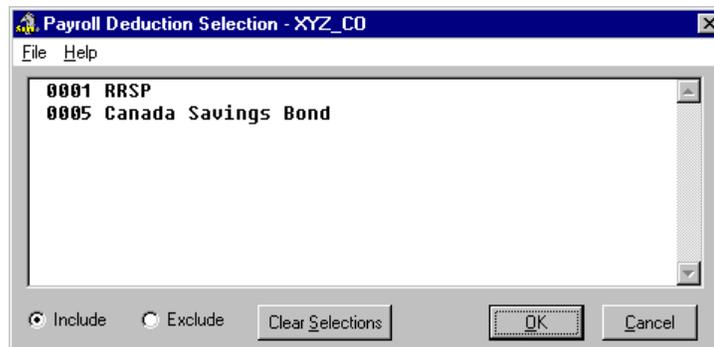


**Fig. A-2**  
*Accessing the ESOP System EFT Settings*

3. Select the *Enable* radio button to activate this feature, then enter the appropriate number in the *Client - ID* field. The Client -ID can be obtained from your processing bank.

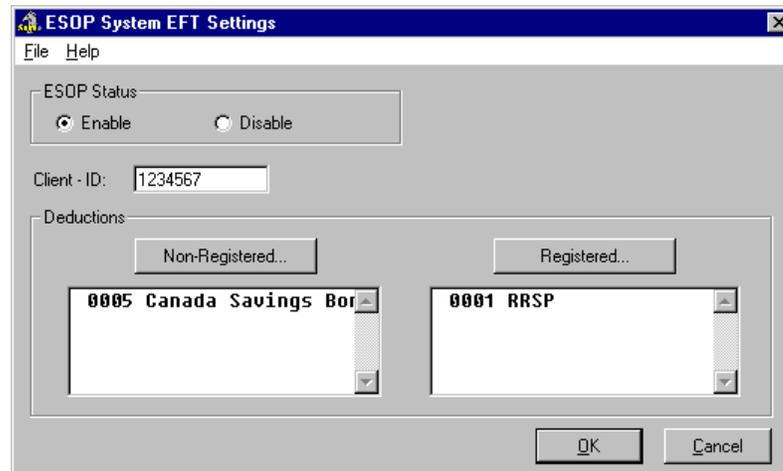
The last step that is required in this dialog box is to specify your ESOP deductions. In order to process the deductions correctly, you need to add them to this dialog box by using the *Non-Registered* and *Registered* buttons.

4. Select the *Non-Registered* button to open the *Payroll Deduction Selection* dialog box, then select the required deductions from the list.



**Fig. A-3**  
*The Payroll Deduction Selection Dialog Box*

5. Once you have made your selection, click *OK* to close the dialog box and return to the *ESOP System EFT Settings* dialog box. Your selected deductions now appear in the non-registered list.
6. Repeat the preceding two steps for your employees' registered deductions using the *Registered* button.



**Fig. A-4**  
A Completed ESOP System Settings Dialog Box

7. Once you have completed the dialog box, click *OK* to save the settings and return to the *Payroll Module*. With these settings completed, the last step is to create the ESOP EFT Bank Profile.

#### TO CREATE AN ESOP EFT FILE:

1. Choose the *Electronic Funds Transfer* button from the *GrandMaster System Manager* window, select a payroll from the *Multiple Payroll Selection* dialog box and then click *OK*. This opens the *EFT Bank Profiles* dialog box.
2. Choose the *File - New* command, enter a name for the new profile (e.g. ESOP) and then click *OK*. This opens the *EFT Bank Profile* dialog box where you can define the pertinent details for the ESOP profile.
3. Use the *Description* field to enter a short identifier for this profile. This description will help differentiate between other EFT profiles you may create in the future.
4. Click on the *Format* list box and choose the *ESOP* option from the list. This instructs GrandMaster Suite to use ESOP-specific settings when generating the EFT file.
5. Complete the remaining fields in the dialog box then click *OK* to accept the changes. This closes the dialog box and displays the new profile in the *EFT Bank Profiles* dialog box.
6. Select the newly created ESOP profile from the list, then click *OK* to open the *Generate EFT File* dialog box.
7. Select the *Generate File* button to complete the EFT creation process. Once the EFT file is created, a final message appears displaying the number of employees in the payroll, the total amount paid and the filename and path where the EFT file has been written.



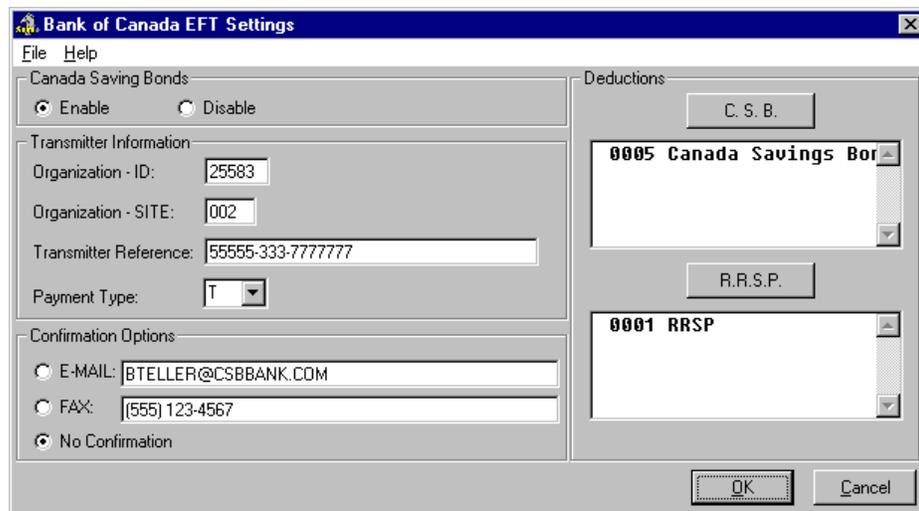
**Fig. A-5**  
Sample ESOP EFT Results

## Canada Saving Bonds (CSB)

This special profile allows you to create EFT data files that transmit the employee Canada Savings Bond deductions to the Bank of Canada. The resulting file will meet the specifications laid out by the Bank of Canada.

### TO DEFINE THE CSB PAYROLL SETTINGS:

1. Open the *Payroll Module* and ensure your payroll is open and ready for use. You can tell if you have a payroll selected because its name will appear in the center of the *Payroll Module*.
2. Choose the **Electronic Funds Transfer - CSB - Bank of Canada EFT** command from the **Payroll** menu. This opens the *Bank of Canada EFT Settings* dialog box that allows you to define the settings require for this EFT profile.
3. Select the *Enable* radio button to activate this feature, then complete the remaining options on the left side of the dialog box. As discussed earlier with the ESOP profile, the last step requires that you specify your CSB deductions.
4. Select the *CSB* button to open the *Payroll Deduction Selection* dialog box, then choose the required deductions from the list and click *OK*. Your selected deductions will appear in the CSB list.
6. Repeat the preceding step for your employees' RRSP deductions using the *RRSP* button.



**Fig. A-6**  
A Completed Bank of Canada EFT Settings Dialog Box

7. Once you have completed the dialog box, click *OK* to save the settings and return to the *Payroll Module*. With these settings completed, the last step is to create the CSB EFT Bank Profile.

### TO CREATE A CSB EFT FILE:

1. Choose the *Electronic Funds Transfer* button from the *GrandMaster System Manager* window, select a payroll from the *Multiple Payroll Selection* dialog box and then click *OK*. This opens the *EFT Bank Profiles* dialog box.
2. Choose the **File - New** command, enter a name for the new profile (e.g. CSB) and then click *OK*. This opens the *EFT Bank Profile* dialog box where you can define the pertinent details for the CSB profile.

3. Use the *Description* field to enter a short identifier for this profile. This description will help differentiate between other EFT profiles you may create in the future.
4. Click on the *Format* list box and choose the *CSB - Bank of Canada* option from the list. This instructs GrandMaster Suite to produce a file that meets the specifications laid out by the Bank of Canada.

---

---

**Note: Contacting the Bank of Canada** - You must contact the Bank of Canada and indicate your desire to transmit employee CSB deduction amounts electronically. The Bank of Canada will provide you with information required to complete some of the fields in this dialog box. You will also have to send a test EFT file to the Bank of Canada prior to your first live transmission.

---

---

5. Complete the remaining fields in the dialog box then click *OK* to accept the changes. This closes the dialog box and displays the new profile in the *EFT Bank Profiles* dialog box.
6. Select the newly created CSB profile from the list, then click *OK* to open the *Generate EFT File* dialog box.
7. Select the *Generate File* button to complete the EFT creation process. Once the EFT file is created, a final message appears displaying the number of employees in the payroll, the total amount paid and the filename and path where the EFT file has been written.