



Royal Bank
of Scotland

Clients' Monies Service

User Guide

Table of Contents

1	Welcome to CMS	2
2	CMS dashboard	2
3	Adding clients & accounts	4
4	Importing clients and client accounts into CMS	5
5	Account type & account group administration	11
6	Closing clients and accounts.....	13
7	Transactions & batches.....	17
8	Importing transactions into CMS.....	23
9	Reports.....	27
10	Merging & de-coupling companies.....	28

1 Welcome to CMS

This User Guide provides information on how to use the key features of CMS.

2 CMS dashboard

Once you have successfully logged into CMS you will arrive at the CMS Homepage. The Homepage displays all account types and provides an option to add transactions in CMS. You can navigate to the Dashboard on the right hand side of the screen under 'Overview'.

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 names, create account groups and view statement and credit interest settings (more detail can be found in section 5).

Welcome to Clients' Monies Service

Account types

Account type	GCY	Open client accounts	Last night's balance	Today's transactions net amount	Today's transactions count	Current balance
1.DESIGNATED1	GBP	1423	31.42 Cr	0.00	0	31.42 Cr
2.General023	GBP	42	0.38 Cr	0.00	0	0.38 Cr
3.EURO_GENERAL_ACC	EUR	7	0.00	0.00	0	0.00
4.PAY_AWAY_TEST	GBP	6	0.24 Cr	0.00	0	0.24 Cr

Add Transaction

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
[25 transactions have expired](#)

Batch

0 batch is awaiting approval
[7 batches have expired](#)

Selecting a transaction 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.

Your saved searches

Clients & client accounts

Name	Description

Batches & transactions

Name	Description	
May: Interest Paid	-	✖ Delete

[Cancel](#)

You can save a search to 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.

Save Search

Search Details

Enter your saved search details and select save to continue

* Indicates required field

* Name !

Type **Batches & transactions**

Description !

Maximum 50 characters

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

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

CMS will guide you through the steps required to set up a new client. Once the setup 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 process to complete the new client setup by first entering the client's details.

The screenshot shows a progress bar with four steps: 1. Enter Client Details (active), 2. Add Account, 3. Confirm, and 4. Client and account created. Below the progress bar, the heading 'Enter Client Details' is followed by the instruction: 'You can create a new client and add a client account. To begin, enter and confirm the client's details'. The main form area is titled 'Client details' and contains the following elements:

- A note: '*Indicates required field'
- '* Client type' section with radio buttons for 'Company' (selected) and 'Individual'.
- '* Company name' section with two stacked text input fields.
- A link: 'Add a client address'.
- A 'Save' button.
- A 'Return to search for client and account' button at the bottom.

- The second part of the process enables you to add an account to the client that you have just created. If you have multiple account types you will need to select which one prior to this.

The screenshot shows the 'Account details' form. It includes the heading 'Enter account Details' and the instruction '* Indicates required field'. The form contains the following elements:

- '* Reference' field with a text input.
- '* Name' field with a text input.
- '* Group' field with a dropdown menu showing 'Please select Group Type'.
- 'Account Type' field with the value '1.DESIGNATED1(GBP)'. Below it, 'Currency' is set to 'GBP'.
- A 'Select different account type' button.
- A 'Save' button.

- 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 the same client once they are set up by clicking 'Add another account'.

4 Importing clients and client accounts into CMS

In this section of the guide you will learn how to:

- 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 create a data file and save 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) (.csv / .txt file type).
- Tab (3b, page 10) (.txt file type).
- Caret (^) (3c, page 10) (.txt file type).

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 input correctly with leading spaces. Leading zeroes can also be used to pad the date and time fields. (.txt file type)

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

Field Name	Description	Length
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	<p>Mandatory Must be "M" or "S" Must be 'S' if a new client is to be created, and a single new account to be added to this client 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"> • 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. • 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. 	1
	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, navigate to the left-hand side of your screen:

Client 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

* Indicates required field

* File type i Comma Delimited v

Delimiter

Fixed length

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 i C&A_NWB_0307.csv [Remove](#)

Choose a file

Continue

When the file has been processed successfully, select 'Continue' followed by 'Confirm Import' to complete the process (provided no errors have occurred).

Import client accounts

Select continue to import your clients and accounts.

Import summary

File name :	C&A_NWB_0307.csv	Date & time of import :	03/07/2025 15:34
File size :	1.48 KB	Records in file :	10

Cancel
Continue

Import client accounts

Select continue to import your clients and accounts.

Import summary

File name :	C&A_NWB_0307.csv	Date & time of import :	03/07/2025 15:34
File size :	1.48 KB	Records in file :	10

Cancel
Continue

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. If successful a completion message will display.

Import client accounts

✔ Your client accounts have been imported

Import summary

File name :	C&A_NWB_0307.csv	Date & time of import :	03/07/2025 15:36
File size :	1.48 KB	Records in file :	10

Your client accounts have been imported to CMS and are now active.

4.5 Common issues

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

- b) **Duplicate** – has the file been imported before or saved with the wrong name.
- c) **File size** – if the import file exceeds 999 entries, split into 2 files.
- d) **Special characters** – the file will reject if any of the following special characters are included: < > € ;
- e) Further information is available from the helpdesk who can help you with any import queries:
clientmonieshelpdesk@natwest.com

5 Account type & account group administration

In this section of the guide you will learn:

- 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

Account types

Account type	CCY	Open client accounts	Last night's balance	Today's transactions net amount	Today's transactions count	Current balance
1.DESIGNATED1	GBP	1423	31.42 Cr	0.00	0	31.42 Cr
2.General023	GBP	42	0.38 Cr	0.00	0	0.38 Cr
3.EURO_GENERAL_ACC	EUR	7	0.00	0.00	0	0.00
4.PAY AWAY TEST	GBP	6	0.24 Cr	0.00	0	0.24 Cr

Transaction notices

Individual

0 transaction is awaiting approval
[25 transactions have expired](#)

Batch

0 batch is awaiting approval
[7 batches have expired](#)

[Add Transaction](#)

Your saved searches

Batches & transactions

[May: Interest Paid](#)

[Edit](#)

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

Maintain Account Type

Your account type details are displayed below

Account type details

Reference: **1**

Name: **DESIGNATED**

Alias: **DESIGNATED TT LLP**

Currency: **GBP**

Date Opened: **10/05/2012**

[Edit account type details](#)

Account groups

DESIGNATED groups
Found 12 groups

Group name	Open client accounts
Aggregated Funds	4
D - Reconciliation	2
DW TECH GROUP	2
Default Group	1375
Echo LTD	12

[Create a group](#)

Statements Credit interest

Statement frequency	Yearly	Last statement	05/09/2024
Day of month	0th	Next statement	31/12/2060
Number of copies produced	1		

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

3. 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

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

Maintain account group

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

* Indicates required field

* Group name i

* Account type alias **DESIGNATED TT LLP (GBP)**

Next
Return to Maintain Account Type

2. Enter the Group name and 'Confirm' to complete. Remember the group name must be unique for that account type.
3. 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 contact the Helpdesk clientmonieshelpdesk@natwest.com) 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 details

Client name i

Client account name i

Client account reference i

Account type i

Account group i

Account status i
 Any
 Open
 Closed

Import file reference i

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'

Account details

Account Type	1_DESIGNATED_(GBP)	Account Reference	CARA1J2396
Currency	GBP	Account Name	CANA1J2396
Date Opened	23/01/2013	Account Group	Default Group
Date Closed	-		
Import file reference	ImportClientAccount_AcType1_1.txt		
Account Status	Open		

Balances | Statements | Credit interest | Rate history

Current balance	0.52 Cr	Credit interest accrued	0.00
Last night's balance	0.52 Cr(As at 02/07/2025)	Next payment date	-
Forward balance	0.52 Cr		

Remember

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

- 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. Click 'Next' to proceed.

Account details

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

Client account reference	456DAN
Current balance	0.01 Cr
Interest accrued	0.00
Repayment amount	0.01 Dr

The following repayment transactions will be performed:

Value date	Transaction type	Amount	Narrative
03/07/2025	Withdrawal	0.01 Dr	BALANCE REPAID - 456DAN

Request Certificate of Interest Paid i

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

Cancel
Next

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

Account details

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

Client account reference	456DAN
Current balance	0.01 Cr
Interest accrued	0.00
Repayment amount	0.01 Dr

The following repayment transactions will be performed:

Value date	Transaction type	Amount	Narrative
03/07/2025	Withdrawal	0.01 Dr	BALANCE REPAID - 456DAN

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

Back
Confirm

- The closure will be confirmed on screen.

✔ The client account has been repaid and closed.

DAN M

Account details

Account Type	1_DESIGNATED (GBP)	Account Reference	456DAN
Currency	GBP	Account Name	DAN
Date Opened	26/02/2020	Account Group	Default Group
Date Closed	03/07/2025		
Import file reference	Client account import2.csv		
Account Status	CLOSED		

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'.
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	Individual
Client name	DAN TEST
Import file reference	Client Import Test 30-09.csv
Client Status	
Status	Active
Date Opened	30/09/2021

4. Select 'Confirm' to close the client.

Maintain Client
Your Client's details are displayed below.

 You are about to close this Client.

Client details

Confirm Close
Please confirm you want to close this Client.

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	Individual	Address 1	
Client name	Barnett & Haggett	Statements	Statement not required
Import file reference	2599 Clients.txt	Addressee	
Client Status		Address	52 Blacklands
Status	Closed		BRIDGWATER
Date Opened	04/08/2015		Somerset
Date Closed	03/07/2025		TA6 3EZ
			United Kingdom

Reopen client

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 you will find:

- 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** scroll down and 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 either via the homepage 'add transactions' or via 'Maintain transactions' located on the left-hand side of your screen under 'Transactions':

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

Search transactions

Search by status | Search by details | Search by client

Transaction status ⓘ

- Awaiting authorisation (AA)
- Failed (F)
- Rejected (R)
- All statuses
- Complete (C)
- Future dated (FD)
- Saved (S)

Date range ⓘ

All dates

Specify dates

From (DD-MMM-YYYY)

19-JUN-2024

To (DD-MMM-YYYY)

03-JUL-2025

Transactions

Your results Show:

Found 100 transactions matching your search criteria

<input type="checkbox"/>	Transaction ID ▼	Batch ID	Client name	Client account reference	Account type	CCY	Value date	Amount	Status	Input type
<input type="checkbox"/>	75733300		DAN TEST	DAN TEST	2. General023	GBP	⚠ 12/12/2024	0.01 Dr	S	Manual
<input type="checkbox"/>	74846139		345 Ipswich Road	Ipswich-231024	1. DESIGNATED TT LLP	GBP	⚠ 24/10/2024	0.01 Cr	S	Manual
<input type="checkbox"/>	74845288		TP 123 Holdings	TP23Oct24	1. DESIGNATED TT LLP	GBP	⚠ 23/10/2024	0.01 Cr	S	Manual
<input type="checkbox"/>	74839749		Shipping Firm	XYZ-GBP-123	1. DESIGNATED TT LLP	GBP	⚠ 23/10/2024	0.01 Cr	S	Manual
<input type="checkbox"/>	74837894		August Tester	Acc130824	1. DESIGNATED TT LLP	GBP	⚠ 23/10/2024	0.01 Cr	S	Manual
<input type="checkbox"/>	74791455		CNA1J2398	CARA1J2398	1. DESIGNATED TT LLP	GBP	⚠ 21/10/2024	0.01 Cr	S	Manual
<input type="checkbox"/>	74691085		Property ASD	PropRef123	1. DESIGNATED TT LLP	GBP	⚠ 11/10/2024	0.01 Cr	S	Manual
<input type="checkbox"/>	74591207		October Tom	04Oct24	1. DESIGNATED TT LLP	GBP	⚠ 04/10/2024	0.01 Cr	S	Manual
<input type="checkbox"/>	73395433		Test Test BV	Testclient	1. DESIGNATED TT LLP	GBP	⚠ 26/07/2024	0.01 Cr	S	Manual
<input type="checkbox"/>	73387256		Test Test BV	Testclient	1. DESIGNATED TT LLP	GBP	⚠ 26/07/2024	0.01 Cr	S	Manual

< 1 2 ... > last

[Show warnings](#) [Save as PDF](#) [Export](#)

- 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.

Transaction details

* Indicates required field

Enter the details of your new transaction

Select an account

Account type name i

Client name i

* Client account reference i

* Value date (DD-MMM-YYYY) i

* Transaction type i
 Deposit
 Withdrawal

* Amount i

Narrative line 1 i

- 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 999 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. For transaction volumes above 999, unlimited batches may be submitted.

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

Add batch details

* Account type ⓘ
Please Select ...

Narrative line 1 ⓘ

Narrative line 2 ⓘ

*Value date (DD-MMM-YYYY) ⓘ
03-JUL-2025

Default client statement narrative ⓘ

Save

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.

Batch details

Batch number	1073945
Account type	1.DESIGNATED TT LLP
Statement narrative	Daily Batch 121
Default client statement narrative	-
Value date	03/07/2025
Batch status	SAVED

Delete **Submit** **Edit**

Transaction totals

Type	Number	Value
Deposits	3	0.03 Cr
Withdrawals	0	0.00 Dr
Total	3	0.03 Cr

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

Transactions in this batch

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"/>	78901184	1073945	Harry Oscar	CLA4	1. DESIGNATED TT LLP	GBP	03/07/2025	0.01 Cr	S	Manual
<input type="checkbox"/>	78901183	1073945	Noah Oliver	CLA2	1. DESIGNATED TT LLP	GBP	03/07/2025	0.01 Cr	S	Manual
<input type="checkbox"/>	78901182	1073945	Mark Smith	CLA1	1. DESIGNATED TT LLP	GBP	03/07/2025	0.01 Cr	S	Manual

[Show warnings](#)

Delete transaction **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 23 transactions matching your search criteria

Show: Show 10 records

<input type="checkbox"/>	Transaction ID	Batch ID	Client name	Client account reference	Account type	CCY	Value date	Amount	Status	Input type
<input checked="" type="checkbox"/>	78901184	1073945	Harry Oscar	CLA4	1. DESIGNATED TT LLP	GBP	03/07/2025	0.01 Cr	S	Manual
<input checked="" type="checkbox"/>	78901183	1073945	Noah Oliver	CLA2	1. DESIGNATED TT LLP	GBP	03/07/2025	0.01 Cr	S	Manual
<input checked="" type="checkbox"/>	78901182	1073945	Mark Smith	CLA1	1. DESIGNATED TT LLP	GBP	03/07/2025	0.01 Cr	S	Manual
<input type="checkbox"/>	78901181		Lewis Rex	CLA10	1. DESIGNATED TT LLP	GBP	03/07/2025	⚠ 0.01 Dr	S	Imported
<input type="checkbox"/>	78901180		James Duncan	CLA9	1. DESIGNATED TT LLP	GBP	03/07/2025	⚠ 0.01 Dr	S	Imported
<input type="checkbox"/>	78901179		William Edward	CLA8	1. DESIGNATED TT LLP	GBP	03/07/2025	⚠ 0.01 Dr	S	Imported
<input type="checkbox"/>	78901178		Alfie Jacob	CLA7	1. DESIGNATED TT LLP	GBP	03/07/2025	⚠ 0.01 Dr	S	Imported
<input type="checkbox"/>	78901177		Freddie Jack	CLA6	1. DESIGNATED TT LLP	GBP	03/07/2025	⚠ 0.01 Dr	S	Imported
<input type="checkbox"/>	78901176		Henry Archie	CLA5	1. DESIGNATED TT LLP	GBP	03/07/2025	⚠ 0.01 Dr	S	Imported
<input type="checkbox"/>	78901175		Harry Oscar	CLA4	1. DESIGNATED TT LLP	GBP	03/07/2025	⚠ 0.01 Dr	S	Imported

< 1 2 ... > last

[Show warnings](#) [Save as pdf](#) [Export](#)

Delete Reject Submit Add a transaction

- 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	Input type
78901184	Harry Oscar	CLA4	1. DESIGNATED TT LLP	GBP	03/07/2025	0.01 Cr	S	Manual
78901183	Noah Oliver	CLA2	1. DESIGNATED TT LLP	GBP	03/07/2025	0.01 Cr	S	Manual
78901182	Mark Smith	CLA1	1. DESIGNATED TT LLP	GBP	03/07/2025	0.01 Cr	S	Manual

Transactions with warnings/errors

Transaction ID	Client name	Client account reference	Account type	CCY	Value date	Amount	Status	Input type
78901181	Lewis Rex	CLA10	1. DESIGNATED TT LLP	GBP	03/07/2025	⚠ 0.01 Dr	S	Imported
78901179	William Edward	CLA8	1. DESIGNATED TT LLP	GBP	03/07/2025	⚠ 0.01 Dr	S	Imported
78901180	James Duncan	CLA9	1. DESIGNATED TT LLP	GBP	03/07/2025	⚠ 0.01 Dr	S	Imported

Cancel Confirm

- A confirmation will display on-screen.

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

Search transactions

Transaction status ⓘ

Awaiting authorisation (AA)
 Failed (F)
 Rejected (R)

All statuses
 Complete (C)
 Future dated (FD)
 Saved (S)

Date range ⓘ

All dates
 Specify dates

From (DD-MMM-YYYY)

03-JUL-2025

To (DD-MMM-YYYY)

03-JUL-2025

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 you will 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 a file with 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) (.csv/.txt file type).
- Tab (3b, page 27) (.txt file type).
- Caret (^) (3c, page 27) (.txt file type).

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. (.txt file type)

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 999 transactions. You may import as many files as required.

Import transactions

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

Import options

* Indicates required field

* File type i Comma Delimited ▼

Delimiter
 Fixed length

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 i NWB_CR_0307.csv [Remove](#)

Choose a file

Continue

Once the file has been imported, you will be asked whether you want to import the transactions individually or as batch. Importing transactions individually will allow you to review each individual transaction within CMS. Importing as a batch will not display the individual transactions at this stage but transactions will become visible after they have been imported. Once you have chosen your import method and selected 'continue', the file will be processed and your transactions will move to 'saved' status (awaiting authorisation).

Import transactions

Please select to import your transactions as a batch or individually

Import summary

File name :	NWB_CR_0307.csv	Date & time of import :	03/07/2025 15:40
File size :	405 KB	Records in file :	10

Import as individual transactions

You can import these transactions individually

Import transactions

Import as a batch

* Indicates required field

You can import these transactions into batches

<p>Narrative line 1 <small>i</small></p> <input style="width: 90%; height: 20px; border: 1px solid #ccc;" type="text"/> <p>Narrative line 2 <small>i</small></p> <input style="width: 90%; height: 20px; border: 1px solid #ccc;" type="text"/>	<p><small>* Value date [DD-MMM-YYYY] <small>i</small></small></p> <div style="border: 1px solid #ccc; padding: 2px; display: inline-block; width: 80%;">03-JUL-2025 <small>📅</small></div> <p><small>Default client statement narrative <small>i</small></small></p> <input style="width: 90%; height: 20px; border: 1px solid #ccc;" type="text"/>
-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

Cancel
Import batch

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

Import transactions

✔ Your transactions have been imported

Import summary

File name :	NWB_CR_0307.csv	Date & time of import :	03/07/2025 15:41
File size :	405 KB	Records in file :	10

Your transactions have been successfully imported to CMS and are now ready to be submitted. Batch numbers = 1073944

View batch

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 or more (999 per file).

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 through contacting 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/all account types.

Transaction Summary Report – summary of either all or specific transactions over a selected period and account type or per client/range of clients.

Client Account Transaction 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
Client account balances	Client account balances on your selected date, sorted by account type and account group.
Client account interest	Credited interest on client accounts over your selected period, sorted by account type and account group.
Client account transaction summary	All completed transactions on a selected client account over your selected period.
Customer interest paid	Customer Interest paid over a selected period per Account Type.
Export client and client account details	Export client and client account details over a selected period.
Export file	Export all customer transactions over a selected period. Choose between customer keyed,system generated or both.
Transaction summary	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 you will learn:

- 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 you will need to speak to your RM if you have one, if not the helpdesk will be able to support you directly clientmonieshelpdesk@natwest.com:

- 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 liaise with the helpdesk to support implementing these accounts within CMS.

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 liaise with the helpdesk to support implementing these accounts within CMS.

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

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:

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	

National Westminster Bank Plc. Registered in England No. 929027. Registered Office: 250 Bishopsgate, London EC2M 4AA.
 Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. NW
 CMS 06/17 UG