

ACH Pass Through allows the business to take an ACH file, created in another system, and use Business Banking as a pass through system to get that file to your financial institution.

ACH Pass Through access is granted to the business via the chosen segment. If this feature is not enabled for the business, the “Upload pass through file” radio button (see bottom screenshot) will not display.

Navigation options go to the same screen:

1. Move Money > Make/Collect a Payment
2. Move Money > Upload an ACH Pass-Through File

The screenshot displays the Embassy Bank Business Banking interface. At the top, there are two tabs: "Move Money" (highlighted in green) and "Additional Services". Under "Move Money", there is a sub-menu titled "Transfers" with options: "Make a Transfer", "Request a Loan Advance", "Make a Loan Payment", and "Scheduled Transfers". Under "Additional Services", there is a sub-menu titled "ACH/Wire Payments" with options: "Make/Collect a Payment", "Upload an ACH Pass-Through File", "Manage Payment Templates", and "Scheduled Payments". A blue box highlights the "ACH/Wire Payments" sub-menu, and a blue arrow points from the "Upload an ACH Pass-Through File" option to the "Upload pass through file" radio button in the "Payments" section below.

The "Payments" section is titled "What do you want to do?" and has three radio buttons: "Make payments", "Collect payments", and "Upload pass through file". Below this, there are three tabs: "Scheduled payments", "Processed payments", and "Declined payments". A dropdown menu shows "Showing all payments".

Under "Recurring payments", there are two entries:

- [Everyone get a million](#): Domestic Wire, Next payment: 5/31/2018, Amount: -\$10,000.00. Frequency: Once a week on Thursday until I cancel.
- [Wire to Title Company May2018](#): Amount: -\$1,500.00.

On the right side, there is a "Monthly limits" section with a dropdown for "Select TaxID to see limits" (currently set to "Classy Events"). It shows three limits with corresponding progress bars:

- ACH Payment limit: \$488,310.00 available (out of \$500,000.00).
- ACH Collection limit: \$20,000.00 available (out of \$20,000.00).
- ACH Passthrough limit: \$451,300.00 available (out of \$500,000.00).

A blue box highlights the "ACH Passthrough limit" section.

Upload the File

1. Select **Upload pass through file**.
2. Select the **funding account**.
 - The FI controls funding accounts via account-level entitlements.
3. Click **Browse** to locate and select the desired file.
 - Must be a file with .ach as the extension.
4. If the file is **not balanced**, check the box.
 - FI can suppress this globally.
 - If unbalanced, the FI must create the offsetting transaction.
5. Click **Upload**.
 - If any errors are found, the error is detailed out on the screen.
 - Edits are not allowed on the file. The business must fix the error in original source.
6. Approval flow kicks in *unless* there are no other approvers, or the file is below the initiator's approval threshold (see Payments Approval Training Guide for details).

Payments

What do you want to do?

☐ Make payments
 ☐ Collect payments
 ☒ Upload pass through file

How do you want to pay?

Funding account

Select 2

Select an ACH pass-through file

3 No file selected.

4 ☐ This is an unbalanced file.

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The system validates:

- Limits
- Entitled funding account
- NACHA format
- All transactions have the same settlement date
- **To see all validations**, go to AP Knowledge Base and search “ACH pass through validations.”

Note: The system does not prevent the business from uploading the same file twice.

Similarities of ACH files created within Business Banking and the ACH Pass Through functionality:

- **Access** granted on the account level
- **Limits** set in Business Banking are checked
- Same **cutoff time** and processing time
- **Same day** ACH supported
- Business must **approve** both if dual control is required
- **FI must approve** both in Admin Platform

Differences between ACH files generated within Business Banking and the ACH Pass Through functionality:

ACH Generated in BB	ACH Pass Through
Created inside Business Banking	Created in another system
Business Banking puts the data into a NACHA formatted file	File must already be in NACHA format
Effective date can be up to one year in the future	Effective date can be between 2 to 10 business days in the future (set by FI)
SEC codes allowed (must be enabled for the business and user): PPD, CCD, ARC, WEB, TEL, POP, BOC	Any SEC code allowed (even if not enabled for the business or user)
File is always balanced; your FI does not have to create the offsetting transaction	File may be unbalanced; if it is unbalanced, the FI must create the offsetting transaction
Prefunding available	Prefunding not available