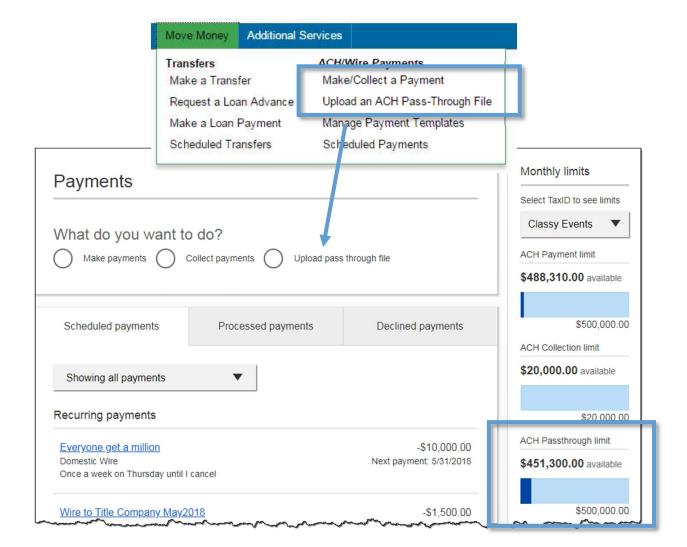


ACH Pass Through allows the business to take an ACH file, created in another system, and use Business Banking as a pass through system to get that file to your financial institution.

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:

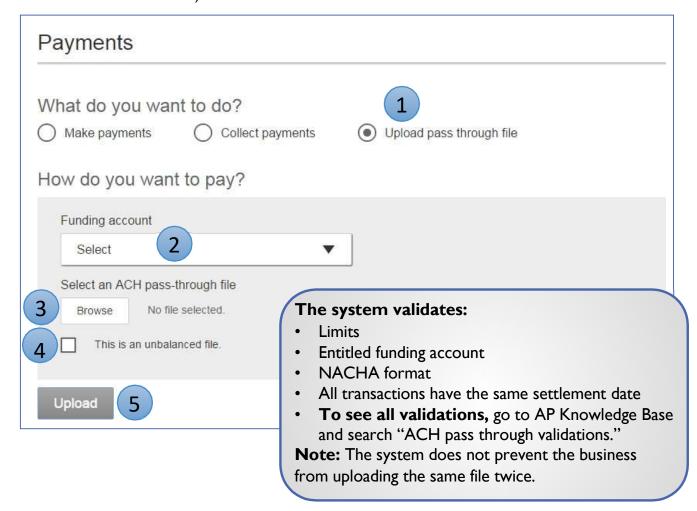
- Move Money > Make/Collect a Payment
- 2. Move Money > Upload an ACH Pass-Through File





## **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, <u>or</u> the file is below the initiator's approval threshold (see Payments Approval Training Guide for details).





**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	•
Prefunding available	Prefunding not available