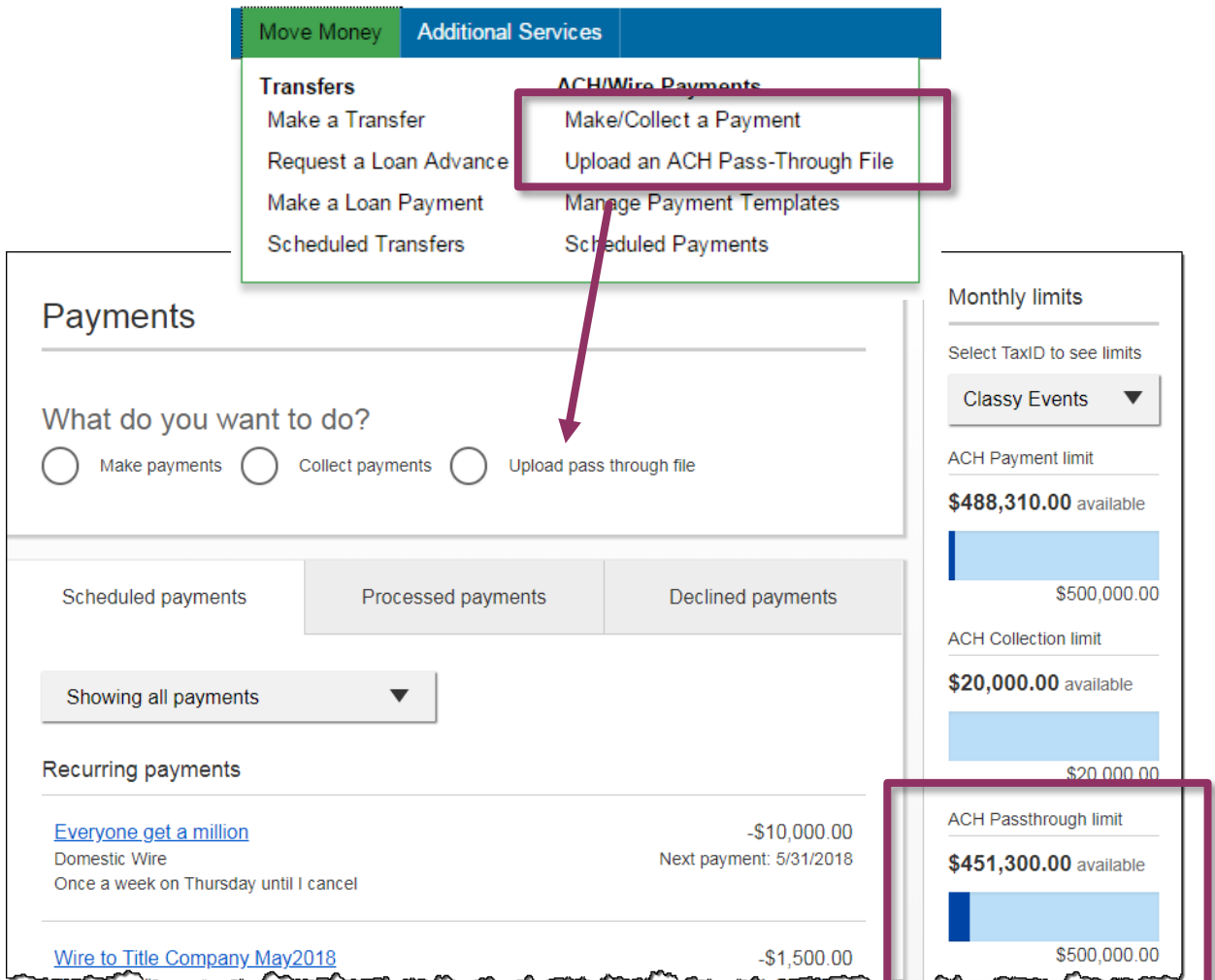


ACH Pass Through allows the business to take an ACH file, created in another system, and use Business Banking as a pass through system to get that file to your financial institution.

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 shows the 'Move Money' menu with 'Additional Services' expanded. The 'ACH/Wire Payments' sub-menu is highlighted with a red box, containing 'Make/Collect a Payment' and 'Upload an ACH Pass-Through File'. A red arrow points from 'Upload an ACH Pass-Through File' to the 'Upload pass through file' radio button in the 'Payments' section. The 'Payments' section includes options for 'Make payments', 'Collect payments', and 'Upload pass through file'. Below this are sections for 'Scheduled payments', 'Processed payments', and 'Declined payments'. A 'Recurring payments' section lists 'Everyone get a million' and 'Wire to Title Company May2018'. On the right, 'Monthly limits' are shown for 'ACH Payment limit' (\$488,310.00 available), 'ACH Collection limit' (\$20,000.00 available), and 'ACH Passthrough limit' (\$451,300.00 available). The 'ACH Passthrough limit' section is also highlighted with a red box.

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).
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.

5

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 for “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 created within Business Banking and the ACH Pass Through functionality:

ACH Created 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	File may be unbalanced
Prefunding available	Prefunding not available