> 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 based on the experience selected in Admin Platform. Business admins control access for business users via a dedicated entitlement for ACH pass through.

Workflow:
1. Create the file in source system.
2. Upload file on Make/Collect a Payment screen.
3. Confirm success, review any errors, complete verification via ACH File Status page.

Move Money	Account Services	Additional Services	Forms
Transfers		ACH/Wire Payments	
Make a Transfer		Make/Collect a payment	
Request Loan Advance		Upload ACH pass-through file	
Make Loan Payment		Manage payment templates	
Scheduled Transfers		Scheduled payments	
		Import Recipient Information	
		Manage Import File Definitions	
		ACH File Status	

Payments

What do you want to do?

○ Make payments ○ Collect payments ○ Upload pass through file

Scheduled payments	Processed payments	Declined payments

Showing all payments ▼

Recurring payments

Everyone get a million	-$10,000.00
Domestic Wire	Next payment: 5/31/2018
Once a week on Thursday until I cancel	

| Wire to Title Company May2018 | -$1,500.00 |

Select TaxID to see limits

Classy Events ▼

ACH Payment limit
$488,310.00 available

$500,000.00

ACH Collection limit
**$20,000.00** available

$20,000.00

ACH Passthrough limit
$451,300.00 available

$500,000.00

Upload the File

1. Select **Upload pass through file**.
2. Select the **funding account**.
   - Options here are based on FI setup and user entitlements.
3. Click **Browse** to locate and select the desired file.
   - Must be a file with .ach as the extension.
   - File can be up to 25 MB with up to 200,000 records (including addenda records).
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. Select **Upload**. Note: The system does not prevent same file getting uploaded twice.
6. Visit the **ACH File Status** screen. *This is not optional.* The business may need to complete additional steps on this screen before the file is processed.
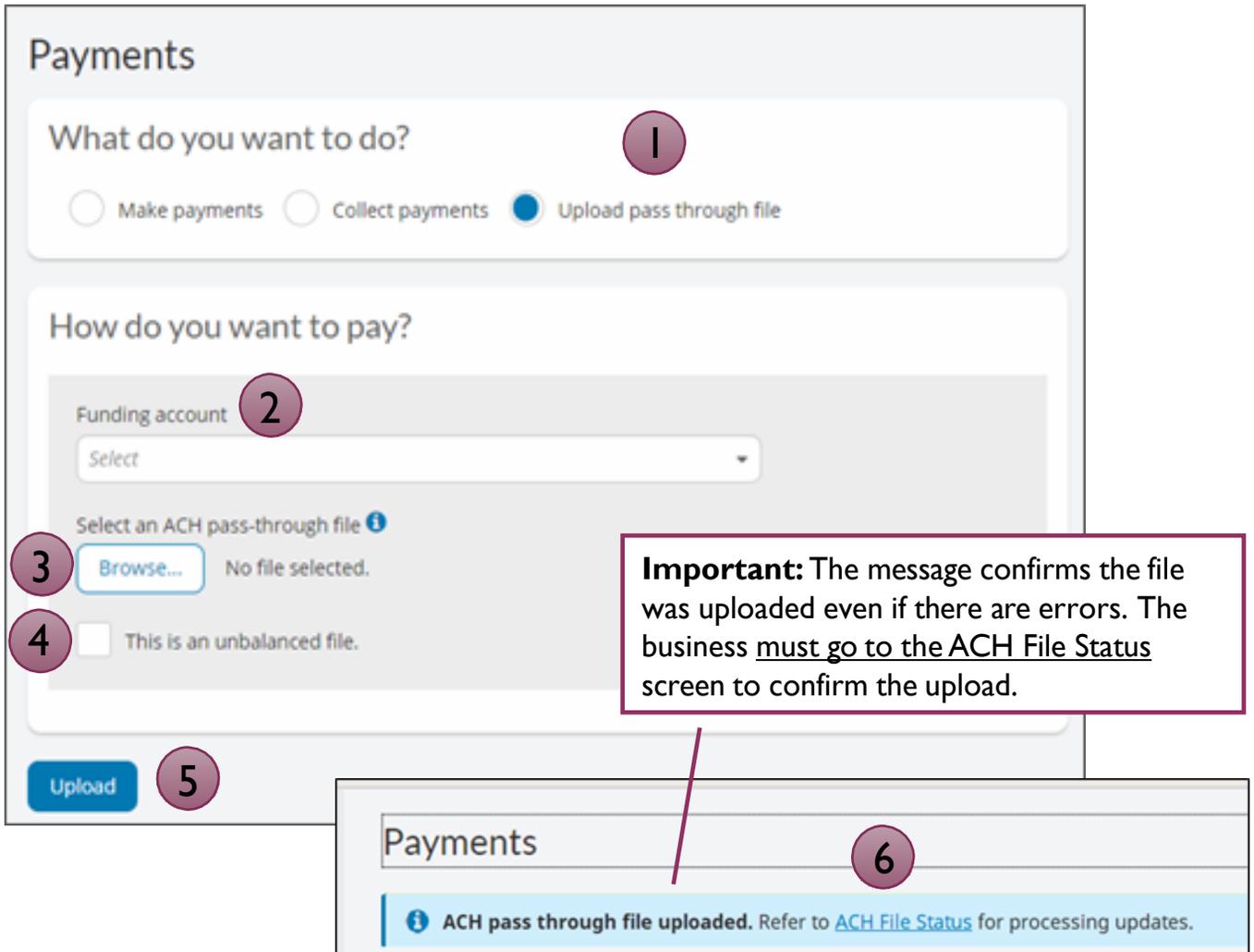
Payments

What do you want to do?

(1)

○ Make payments   ○ Collect payments   ● Upload pass through file

How do you want to pay?

Funding account (2)

[Select ▾]

Select an ACH pass-through file ⓘ

(3) [Browse...]   No file selected.

(4) ☐ This is an unbalanced file.

Important: The message confirms the file was uploaded even if there are errors. The business <u>must go to the ACH File Status</u> screen to confirm the upload.

[Upload] (5)

Payments

(6)

ⓘ **ACH pass through file uploaded.** Refer to <u>ACH File Status</u> for processing updates.

ACH File Status page

After uploading the file, the business should visit the ACH File Status page, where files remain for 10 calendar days.

Actions here:
- Confirm file successfully uploaded, as indicated by "Completed" status.
- Complete verification if needed. File stays in a "Processing" status until this is done.
- Review errors for any "Rejected" files. Select the filename to open the details window, which lists all errors identified. The business should correct the errors in the source location (file not editable in Business Banking) and re-upload the file.

ACH File Status

ℹ️ ACH file statuses are available for the last 10 days

File Name	File Type	Date Uploaded ↓	Conf #	Status
ACH PT File #1. ach ⚠️ Verification required	Nacha	02/20/2023, 4:59:40 PM	JOPPV7VH	Processing
ACH PT File #2.ach	Nacha	02/20/2023, 4:54:44 PM	39MZZN5X	Completed
ACH PT File #3.ach	Nacha	02/18/2023, 1:14:39 AM	CHVMPW0X	Rejected

Rows per page: 10 ▼   1-3 of 3   < >

Why would a file be rejected?

The file is rejected if it exceeded limits, if the file is not in proper NACHA format, if the ACH Company ID in the file is not entitled to the business, and many other reasons.
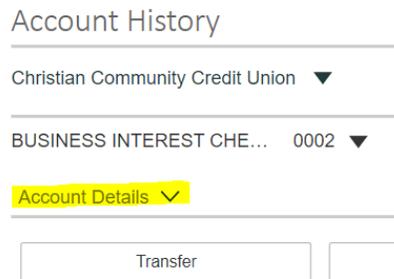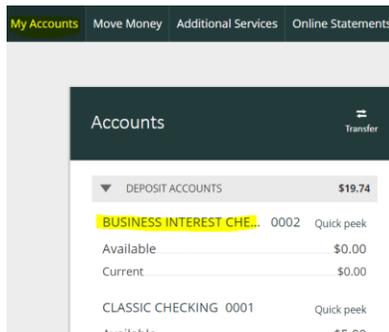
Similarities of ACH files created within Business Banking and the ACH Pass Through functionality:

- **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 not available

- When uploading Pass Through ACH files, our new Cash Management system requires users to select their funding (offsetting) account from a dropdown menu.

  - This is used to validate that the information present in the raw ACH file, matches what is selected in the dropdown menu.

- The new Cash Management platform shows/uses an extra security digit at the end of each account number.

  - ***This full account number, including the check digit must be used in the raw ACH file to pass validation.***

  - The full account number, including this digit can be found in Cash Management. Go to your My Accounts page, choose the account, select Account Details to expand your options. Use the ACH number listed as the full account number (11 digits).

- If your ACH files are not currently using this format, you must update your account number in the software that generates your ACH files.

  - Your account number is listed <u>in each file</u> as the offsetting entry.