

ACH pass-through allows you, the business, to take an ACH file created in another system, and use Online 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 online banking interface. At the top, there are navigation tabs: 'Move Money', 'Additional Services', 'ACH/Wire Reports', and 'Bill Pa'. Under 'Move Money', there are options for 'Transfers', 'Make a Transfer', 'Make Loan Payment', and 'Scheduled Transfers'. Under 'ACH/Wire Reports', there are options for 'ACH/Wire Payments', 'Make/Collect a payment', 'Upload ACH pass-through file', 'Manage payment templates', and 'Scheduled payments'. The 'Upload ACH pass-through file' option is highlighted with a red box. A red arrow points from this box to the 'Upload pass through file' radio button on the 'Payments' screen. The 'Payments' screen has three radio buttons: 'Make payments', 'Collect payments', and 'Upload pass through file'. Below these are sections for 'Scheduled payments', 'Processed payments', and 'Declined payments'. There is a dropdown menu for 'Showing all payments'. Under 'Recurring payments', there are two entries: 'Everyone get a million' and 'Wire to Title Company May2018'. On the right sidebar, there are 'Monthly limits' 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 highlighted with a red box.

## Upload the File

1. Select **Upload pass-through file**.
2. Select the **funding account**.
  - **BankFinancial** 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. Click **Upload**.
  - If any errors are found, the error is detailed on the screen.
  - Edits are not allowed on the file. The business must fix the error in original source.
5. Approval flow kicks in *unless* there are no other approvers, or the file is below the initiator's approval threshold (see ACH & Wire Payments Approval User 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** Browse    No file selected.

This is an unbalanced file.

**4** Upload

**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.

## ACH in Online Business Banking vs ACH Pass-Through

**Similarities:** ACH files created within Online Business Banking (OBB) and the ACH pass-through functionality:

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

**Differences:** ACH files created within Online Business Banking (OBB) and the ACH pass-through functionality:

ACH Created in OBB	ACH Pass-Through
Created inside Online 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 up to to 10 business days in the future
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 is required	Prefunding not available