

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 two columns: 'Transfers' and 'ACH/Wire Payments'. The 'ACH/Wire Payments' column contains 'Make/Collect a Payment' and 'Upload an ACH Pass-Through File', which are highlighted with an orange box. Below the menu, the 'Upload pass through file' radio button is visible. The main content area shows a table of payments with columns for 'Recurring payments', 'Status', and 'Amount'.

Recurring payments	Status	Amount
Wire wire pants on fire Domestic Wire Once a week on Thursday until I cancel	🕒 Company approved	-\$10,000.00 Next payment: 2/27/2020
APri's awesome Payroll Payroll (PPD) Twice a month on 7th and 21st until I cancel	🕒 Company approved	-\$7,000.00 Next payment: 3/6/2020
Scheduled payments		
Feb 7		
DI04315_D1UGAUWR-20200204T123305.ach	⚠️ Company approval pending	\$4,870.00 -\$4,870.00

Upload the File

1. Select **Upload pass through file**.
2. Select the **funding account**.
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 ▼

Select an ACH pass-through file

No file selected.

This is an unbalanced file.

The system validates:

- Limits
- Entitled funding account
- NACHA format
- All transactions have the same settlement date

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