

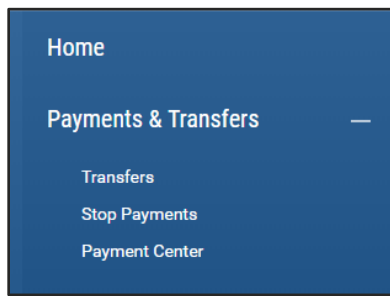
## Quick Reference Guide – ACH Pass-Thru

The ACH Pass-Thru widget provides you the ability to upload National Automated Clearing House Association (NACHA) compliant files for processing by your financial institution. This capability is useful if you have third-party software that generates NACHA files – you can use the files directly, rather than manually replicating the information in Business Online Banking. You must have the appropriate permissions to access ACH Pass-Thru.

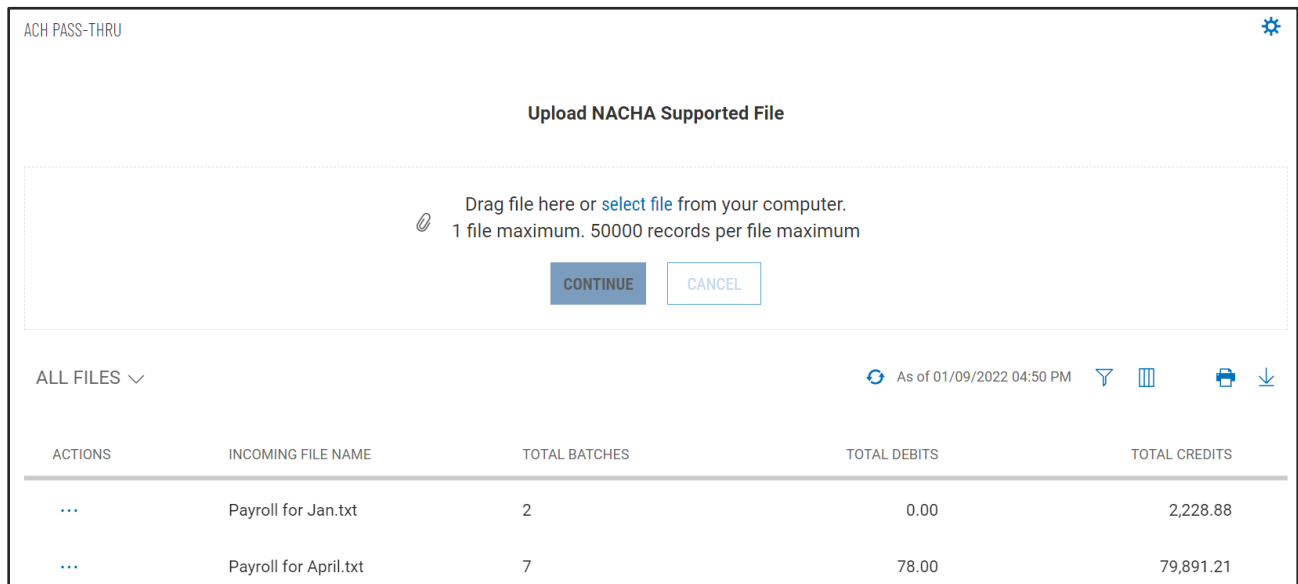
The ACH Pass-Thru workflow comprises of two (2) stages:

1. Upload the NACHA file – Uploading the file from your computer into Business Online Banking. Certain file format validations are performed in this step.
2. Submit the NACHA file – Once passed the file format validation, you then are able to view, manage and submit the file for processing or approval. During this stage, data level validations are performed, such as accounts and transaction type permissions and limits.

To access the ACH Pass-Thru widget, open the left navigation menu, click to expand the Payments & Transfers menu, then select the Payment Center link. The ACH Pass-Thru widget resides on the Payment Center workspace.



### Upload the NACHA file stage –



ACH PASS-THRU

Upload NACHA Supported File

Drag file here or [select file](#) from your computer.  
1 file maximum. 50000 records per file maximum

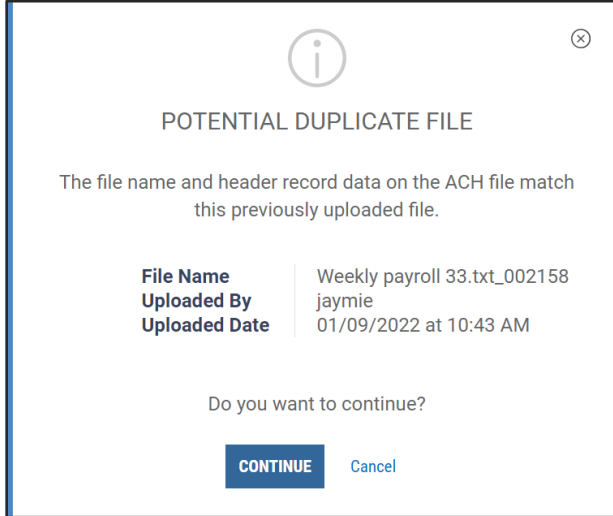
ALL FILES ▾ As of 01/09/2022 04:50 PM

ACTIONS	INCOMING FILE NAME	TOTAL BATCHES	TOTAL DEBITS	TOTAL CREDITS
...	Payroll for Jan.txt	2	0.00	2,228.88
...	Payroll for April.txt	7	78.00	79,891.21

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As the file is being uploaded, validation is taking place to detect duplicates, excessive size and format issues.

If a potential duplicate file is detected an alert is displayed containing the file name, uploaded by, and uploaded date details of the matching file.




You can select to continue with the upload or cancel.

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If there is a formatting problem with the file being uploaded, a failure message displays with View Details link.

ACH PASS-THRU ⚙️

 nachaexport (2).txt\_002170 File Cannot Be Uploaded ⊗

3 Warnings Found [View Details](#)

**Upload NACHA Supported File**

📎 Drag file here or [select file](#) from your computer.  
1 file maximum. 50000 records per file maximum

CONTINUE CANCEL

ALL FILES ▼ 🔄 As of 01/09/2022 04:50 PM 🔍 🗑️ 🖨️ ⬇️

ACTIONS	INCOMING FILE NAME	TOTAL BATCHES	TOTAL DEBITS	TOTAL CREDITS
⋮	Payroll for Jan.txt	2	0.00	2,228.88

Upload Messages 🔍 🗑️ 🖨️ ⬇️

TYPE	LINE NUMBER	MESSAGE DESCRIPTION
Error	1	ACH File Header record is missing.

VIEW 1 OF 1 DISPLAY All ▼ 1

CANCEL

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An entry is also recorded in the Failed Uploads list view section. Selecting “View” from the ellipsis (...) menu on the file record shows a list of the errors so that you can correct the problems and try the upload again.

ACH PASS-THRU

ALL FILES ▾ Changed Save As As of 02/10/2020 12:25 PM

ACTIONS	INCOMING FILE NAME	TOTAL BATCHES	TOTAL DEBITS	TOTAL CREDITS	STATUS
...	ACH Pass Thru Test.txt	1	0.00	31,100.00	Uploaded
...	nachaeport war.txt	2	13,956.84	109,199.02	Uploaded with Warnings
...	nachaeport 453.txt	41	246,959.82	102,090,893.03	Uploaded

VIEW 1-6 OF 120 DISPLAY 5 1 2 3 ... 24 >

— FAILED UPLOADS

ALL FILES ▾ Changed Save As As of 02/10/2020 12:25 PM

ACTIONS	INCOMING FILE NAME	TOTAL BATCHES	TOTAL DEBITS	TOTAL CREDITS	STATUS
...	ACH Pass Thru Test.txt	1	0.00	31,100.00	Failed
...	nachaeport (9).txt		0.00	0.00	Failed
...	Test this one.txt	2	0.00	1,320.09	Failed

< ACH Pass Thru Test.txt\_001661

File Summary

TOTAL BATCHES	TOTAL DEBITS	TOTAL CREDITS	STATUS
1	\$0.00	\$31,100.00	FailedView Details

Select Batch Number

BATCH NUMBER

0

BATCH INFORMATION

ACH SENDER ID	ACH SENDER	EFFECTIVE ENTRY DATE	DESCRIPTION
061000104	STisnomore	02/10/2020 11:37 AM	Payroll
SERVICE TYPE	TOTAL DEBITS	TOTAL CREDITS	
Consumer Payments	\$0.00	\$31,100.00	

Transaction Details

TOTAL DEBITS	TOTAL CREDITS	TOTAL AMOUNT
\$0.00	\$31,100.00	\$31,100.00

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When a file is successfully uploaded without error you will see a success message above the file upload section. A summary of the file will appear in a list below.

ACH PASS-THRU ⚙️

✔️ > Payroll for Jan.txt\_002171 File Upload Successful ✕

1 Warning Found [View Details](#)

**Upload NACHA Supported File**

📎 Drag file here or [select file](#) from your computer.  
1 file maximum. 50000 records per file maximum

ALL FILES 🔄 As of 01/09/2022 05:50 PM 🔍 🗑️ 🖨️ ⬇️

ACTIONS	INCOMING FILE NAME	TOTAL BATCHES	TOTAL DEBITS	TOTAL CREDITS	STATUS
⋮	Payroll for Jan.txt	2	0.00	2,228.88	Uploaded with Warnings

Selecting “View”, from the ellipsis (...) menu on the list of successfully uploaded files, takes you to a workflow page showing the details of each batch in the uploaded file. If there were warnings associated with the uploaded file, the status will show “Uploaded with Warnings”. Clicking “View Details” will show a list of the warning messages and the associated line number in the file. The file can still be processed with warnings, but you may choose to correct the file and reload.

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On this view, Business Online Banking displays details for one batch at a time. You can view other batches in the file by selecting them in the Batch Number dropdown menu:

**File Summary**

<b>TOTAL BATCHES</b>	<b>TOTAL DEBITS</b>	<b>TOTAL CREDITS</b>	<b>STATUS</b>
2	\$0.00	\$2,228.88	Uploaded with Warnings <a href="#">View Details</a>

**Select Batch Number**

BATCH NUMBER

0 - 987654321 - My A... ▾

**BATCH INFORMATION**

<b>ACH SENDER ID</b>	<b>ACH SENDER</b>	<b>EFFECTIVE ENTRY DATE</b>	<b>DESCRIPTION</b>
987654321	My ACH Company	01/10/2022	sdf
<b>SERVICE TYPE</b>	<b>TOTAL DEBITS</b>	<b>TOTAL CREDITS</b>	<b>TOTAL AMOUNT</b>
Corporate Payments	\$0.00	\$778.88	\$778.88

**Transaction Details**

	<b>TOTAL DEBITS</b>	<b>TOTAL CREDITS</b>	<b>TOTAL AMOUNT</b>
	\$0.00	\$778.88	\$778.88

**ALL RECEIVERS ▾** 
[Refresh](#) As of 01/09/2022 03:34 PM
 [Filter](#)
[List](#)
[Print](#)
[Download](#)

NAME	ID NUMBER	ROUTING NUMBER	ACCOUNT NUMBER	AMOUNT
Marry Smith		061191848	****2342	778.88

# Quick Reference Guide – ACH Pass-Thru

If satisfied with the details click “Submit for Approval” button to send the file for approver’s action.

< racllc\_a19300005.txt\_001886

**File Summary**

TOTAL BATCHES	TOTAL DEBITS	TOTAL CREDITS	STATUS
1	\$0.00	\$0.55	Uploaded with Warnings <a href="#">View Details</a>

**Select Batch Number**

BATCH NUMBER  
1

**BATCH INFORMATION**

ACH SENDER ID	ACH SENDER	EFFECTIVE ENTRY DATE	DESCRIPTION
987654321	CTXwADDnoOffSet	07/12/2019	CTXADDOFF
SERVICE TYPE	TOTAL DEBITS	TOTAL CREDITS	
Corporate Trade Payments	\$0.00	\$0.55	

**Transaction Details**

TOTAL DEBITS	TOTAL CREDITS	TOTAL AMOUNT
\$0.00	\$0.55	\$0.55

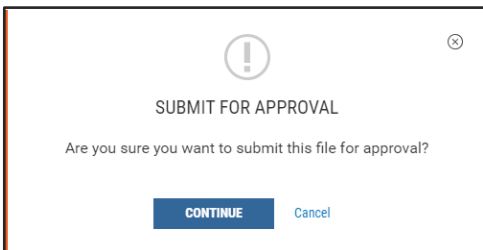
VIEW 1-3 OF 3

DISPLAY 3 1

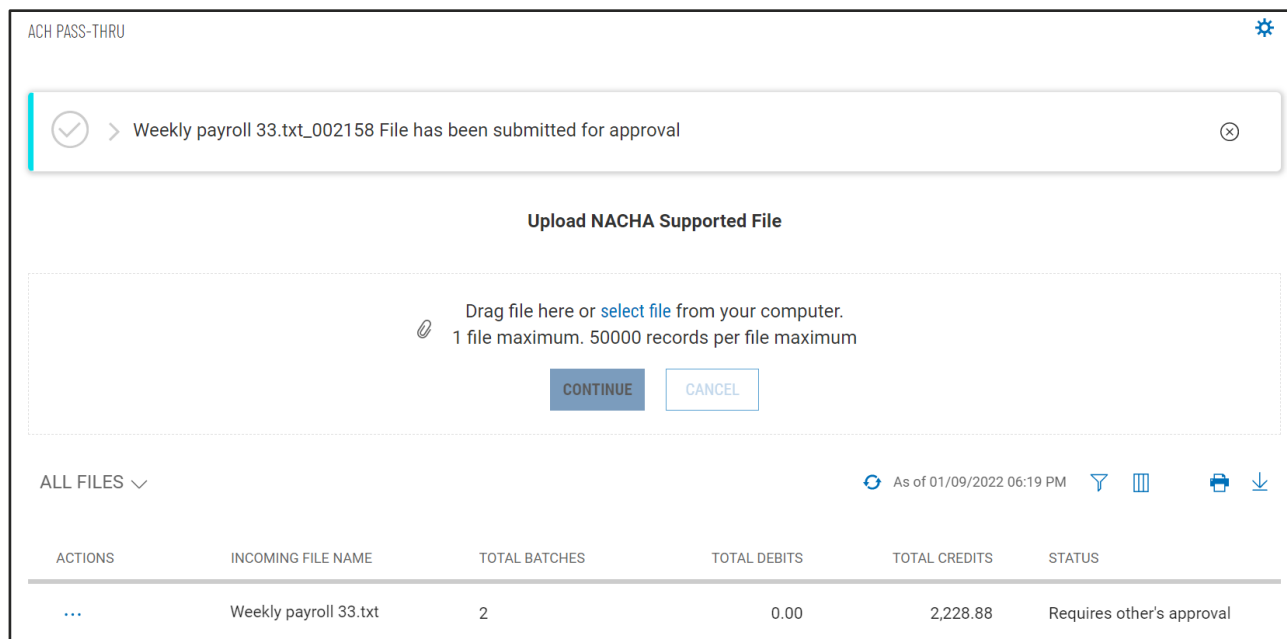
**SUBMIT FOR APPROVAL** DELETE CANCEL

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The confirmation pop-up will remind you that the file requires approval.



After submitting the file, a confirmation is shown on top of the list view to remind you the file has been submitted for approval.



The screenshot shows the "ACH PASS-THRU" interface. At the top, there is a confirmation message: "Weekly payroll 33.txt\_002158 File has been submitted for approval". Below this is an "Upload NACHA Supported File" section with a dashed border and instructions: "Drag file here or select file from your computer. 1 file maximum. 50000 records per file maximum". There are "CONTINUE" and "CANCEL" buttons. Below the upload section is a table of files. The table has columns for "ACTIONS", "INCOMING FILE NAME", "TOTAL BATCHES", "TOTAL DEBITS", "TOTAL CREDITS", and "STATUS". The first row shows a file named "Weekly payroll 33.txt" with 2 total batches, 0.00 total debits, 2,228.88 total credits, and a status of "Requires other's approval".

ACTIONS	INCOMING FILE NAME	TOTAL BATCHES	TOTAL DEBITS	TOTAL CREDITS	STATUS
...	Weekly payroll 33.txt	2	0.00	2,228.88	Requires other's approval



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## List View –

ACTIONS	INCOMING FILE NAME	TOTAL BATCHES	TOTAL DEBITS	TOTAL CREDITS	STATUS
...	Payroll for April.txt	7	78.00	79,891.21	Uploaded
...	Payroll for Jan.txt	2	0.00	2,228.88	Processed
...	Payroll for Jan.txt	2	0.00	2,228.88	Deleted

As with other list views, you can control and personalize the ACH Pass-Thru list view. You can:

- Sort data in a column
- Display desired columns
- Arrange order of columns and filter data
- Save multiple personalized views for later use
- Print and export data

Click on the ellipsis (...) in the Action column to get a list of available actions for any entry on the list. The available actions are different depending on the status of the file you select:

- **View**  
Displays the file's contents (batches and transaction) as read-only text. The View screen will have buttons for Delete, Approve and/or Process, as appropriate for the viewed file's status.
- **Delete**  
Deletes the file. This option is available only for files that have not yet been processed (status Uploaded or Requires My Approval).
- **Approve**  
Approves the file and submits it for processing. This option is available only for files with status Requires My Approval.
- **Submit / Submit for Approval**  
Submits the file for my approval or approval by another user. This option is available only for files with status Uploaded.