BUSINESS BANKING
ACH PASS-THROUGH

FIRST INTERNET BANK

2021

At **First Internet Bank** our goal is to make online banking simple. We hope you find our instructional materials useful as you begin to take advantage of our platform capabilities.
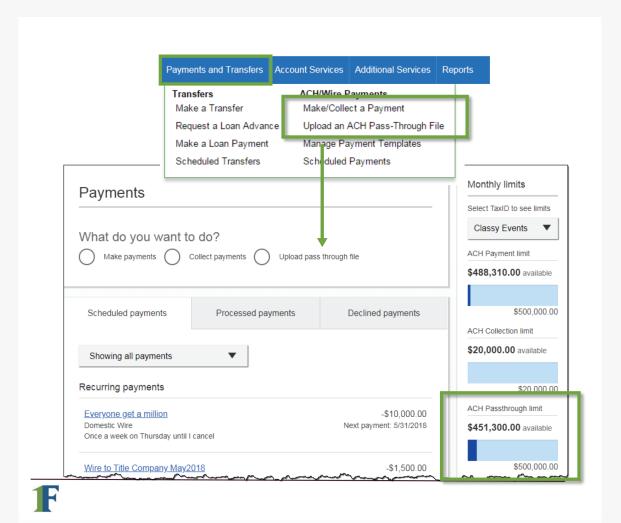
ACH Pass-Through allows the business to take an ACH file created in another system and use Business Banking as a pass-through system to get that file to First Internet Bank.

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 screenshot) will not display.

You will need to include the following information in your ACH File:

FBR Chicago Routing Number: 071000301

First Internet Bank Routing Number: 074014187
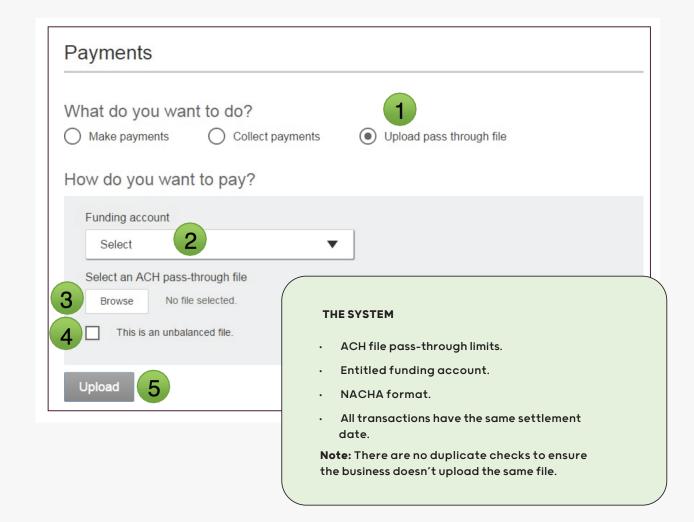

Navigation options go to the same screen:

1. Move Money > Make/Collect a Payment.

2. Move Money > Upload an ACH Pass-Through File.

UPLOAD THE FILE

1. Select **Upload** pass-through file.

2. Select the funding account.

   • FirstIB may restrict this list to certain account types (applies to all businesses).

   • Accounts show based on company-level entitlements and user 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 (FirstIB 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.

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 **1**

How do you want to pay?

Funding account

| Select ▼ | **2** |

Select an ACH pass-through file

3 [Browse]   No file selected.

4 ☐ This is an unbalanced file.

[Upload] **5**

THE SYSTEM

• ACH file pass-through limits.

• Entitled funding account.

• NACHA format.

• All transactions have the same settlement date.

Note: There are no duplicate checks to ensure the business doesn't upload the same file.

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
- 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 (see chart):

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 Financial Institution)
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 must be balanced
Prefunding available	Prefunding not available