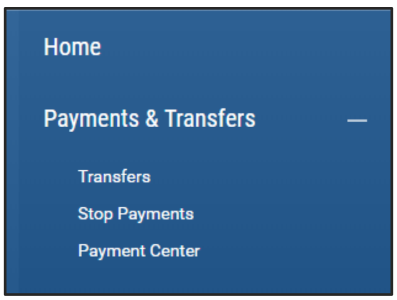
Quick Reference Guide – ACH Pass-Thru

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 Digital Banking IQ™ Premier (DBIQ-P). You must have the appropriate permissions to access ACH Pass-Thru.

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

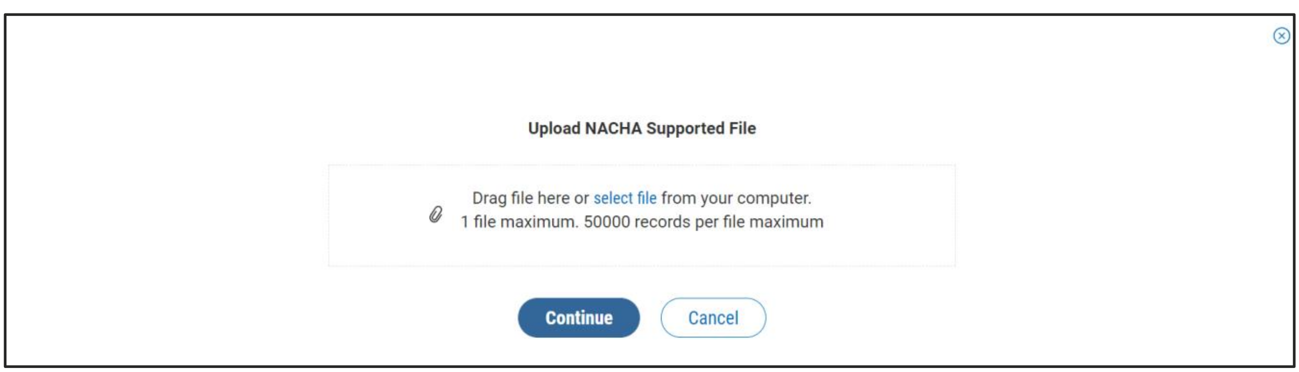
1. Upload the NACHA file – Uploading the file from your computer into DBIQ-P. Certain file format validations are performed in this step.
2. Submit the NACHA file – Once passed the file format validation, you then are able to view, manage and submit the file for processing or approval. During this stage 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.



Click on the "+" to expand the SEND ACH FILE section. You can upload an ACH file by clicking "select file", or dragging and dropping the file into the file upload area.

Upload the NACHA file stage –



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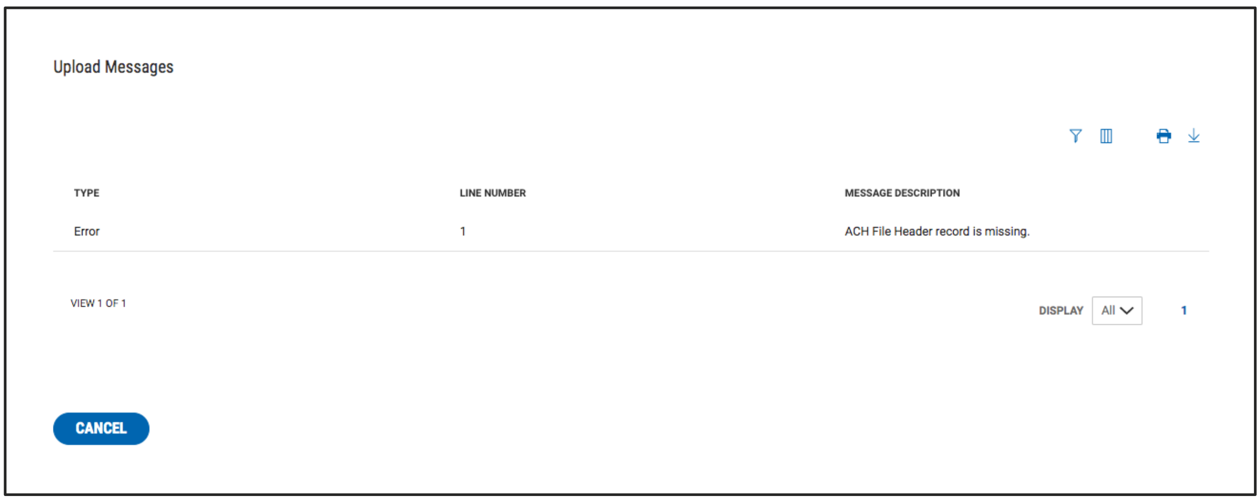
As the file is being uploaded, validation is taking place to detect duplicates, excessive size and format issues.

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



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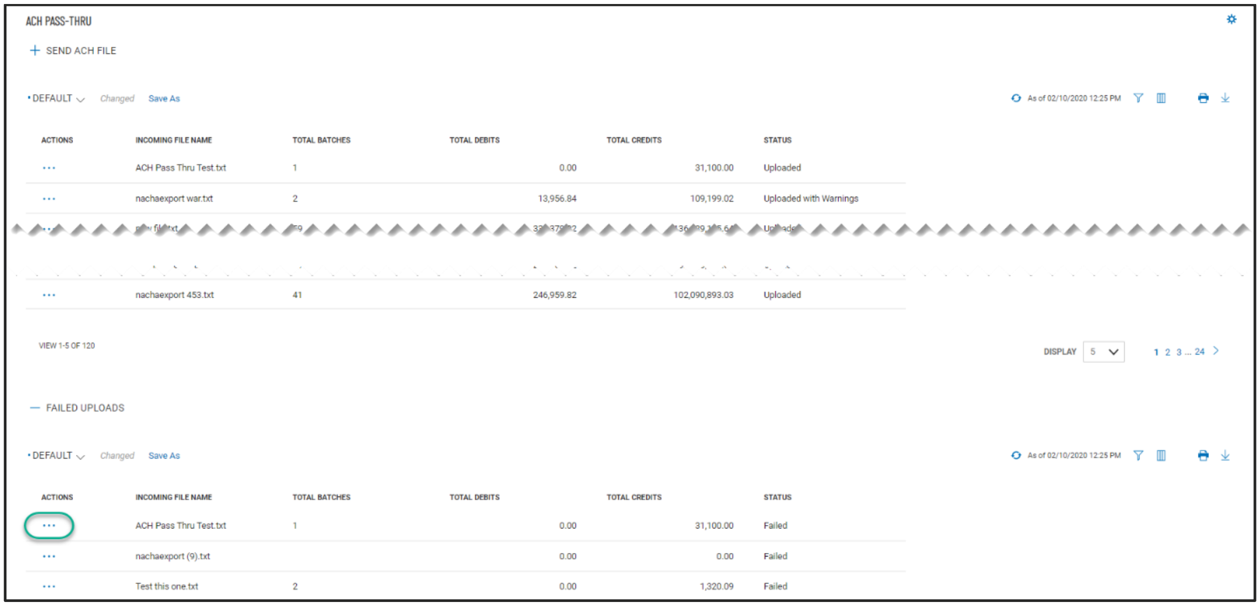
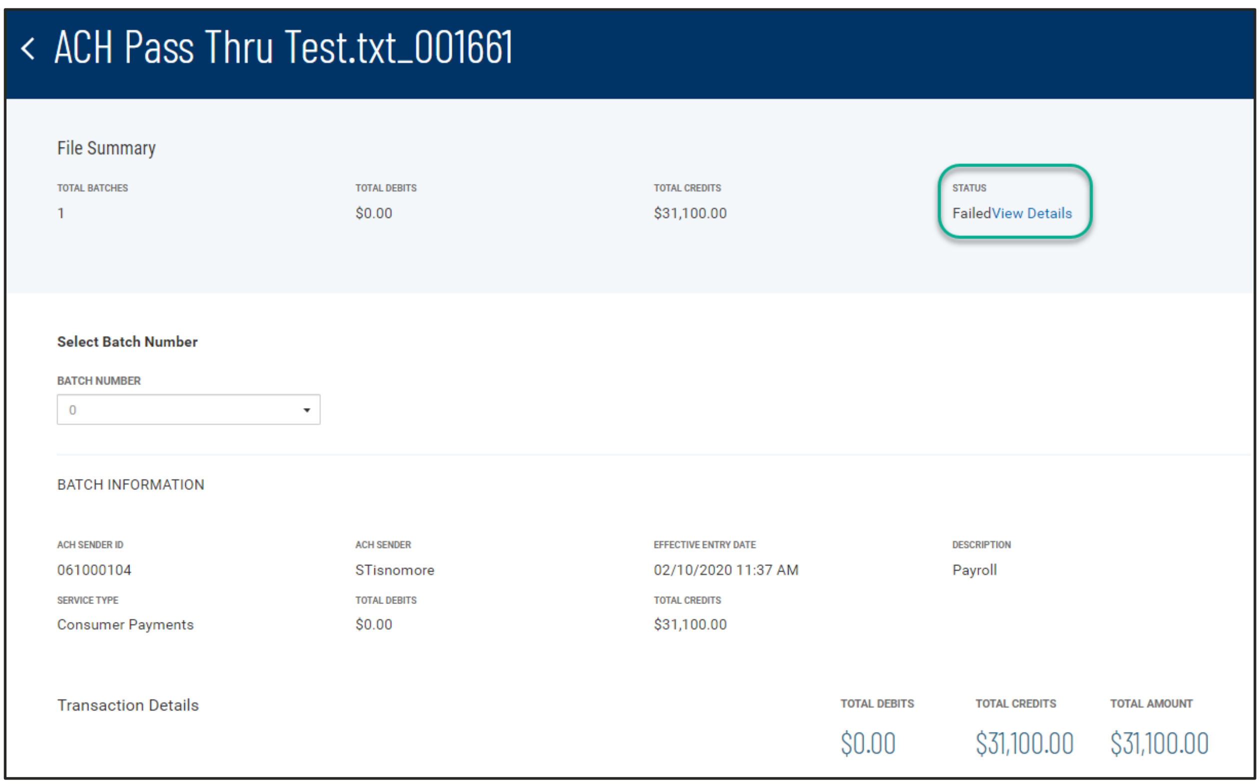
An entry is also recorded in the Failed Uploads list view section. Selecting "View" from the ellipsis (...) menu on the file record shows a list of the errors so that you can correct the problems and try the upload again.





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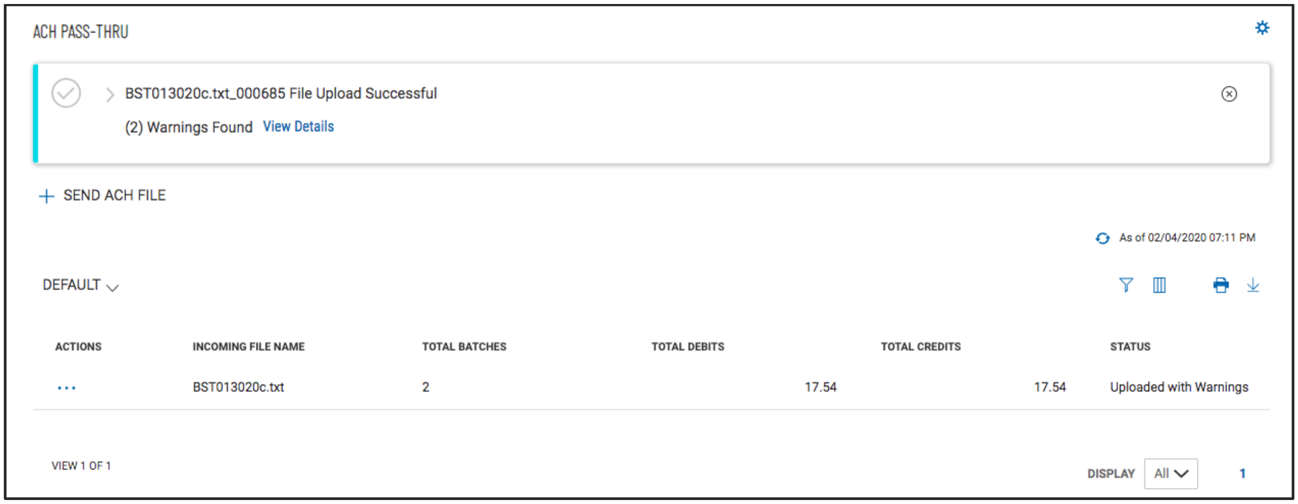
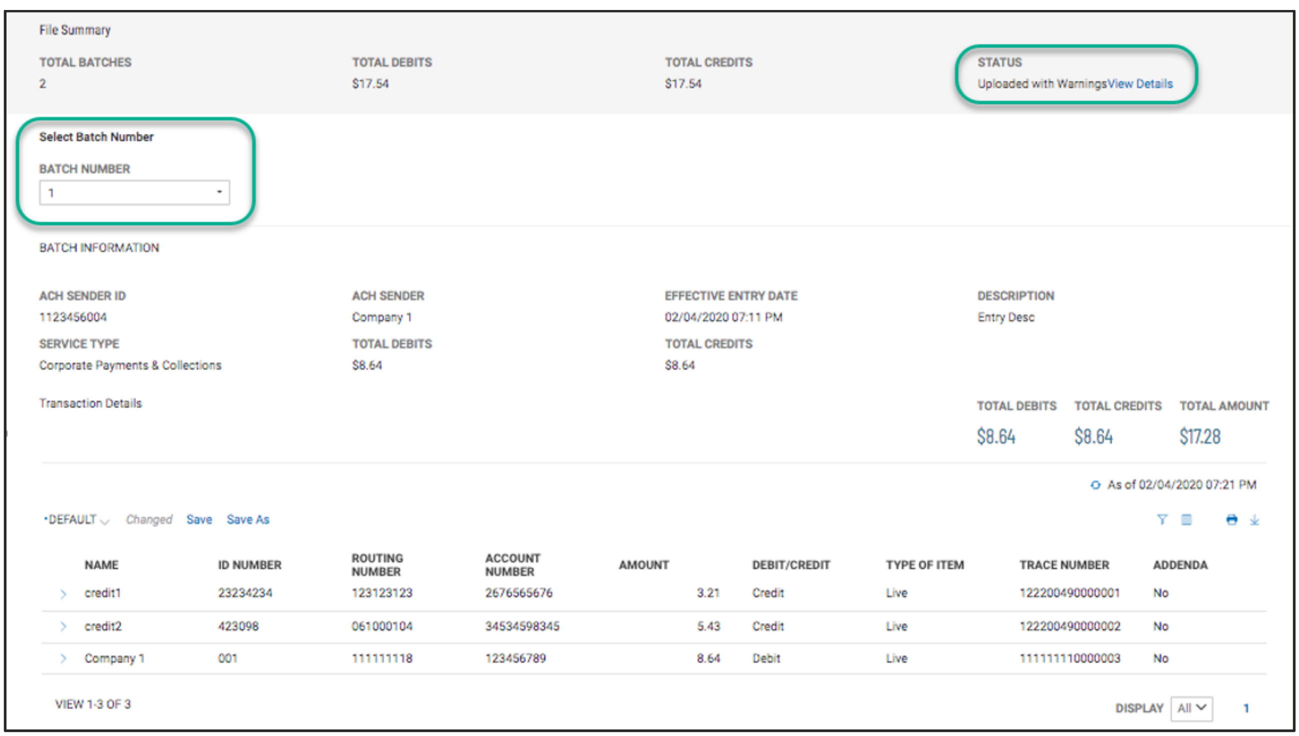
When the file upload is successful, without any "error", you will see a success message above the file upload section, and a summary of the file will appear in a list below.



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.

On this view, DBIQ-P displays one batch details at a time. You can view other batches in the file by selecting them in the Batch Number dropdown menu:



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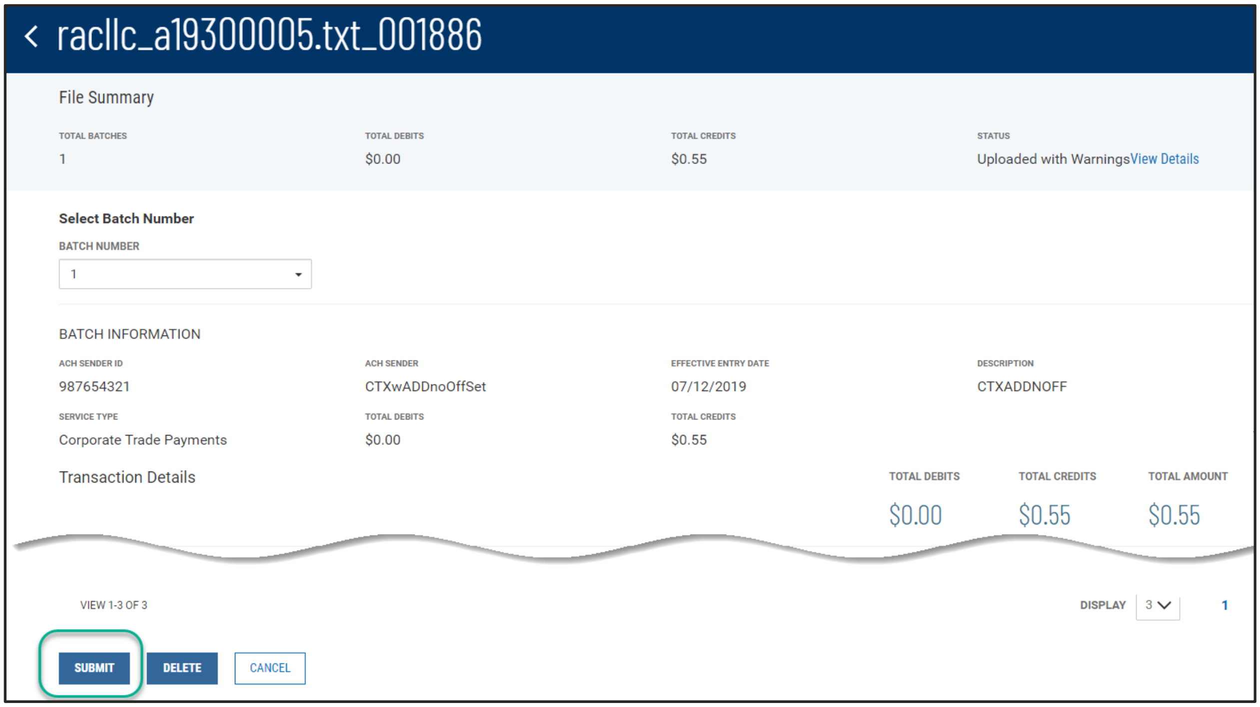
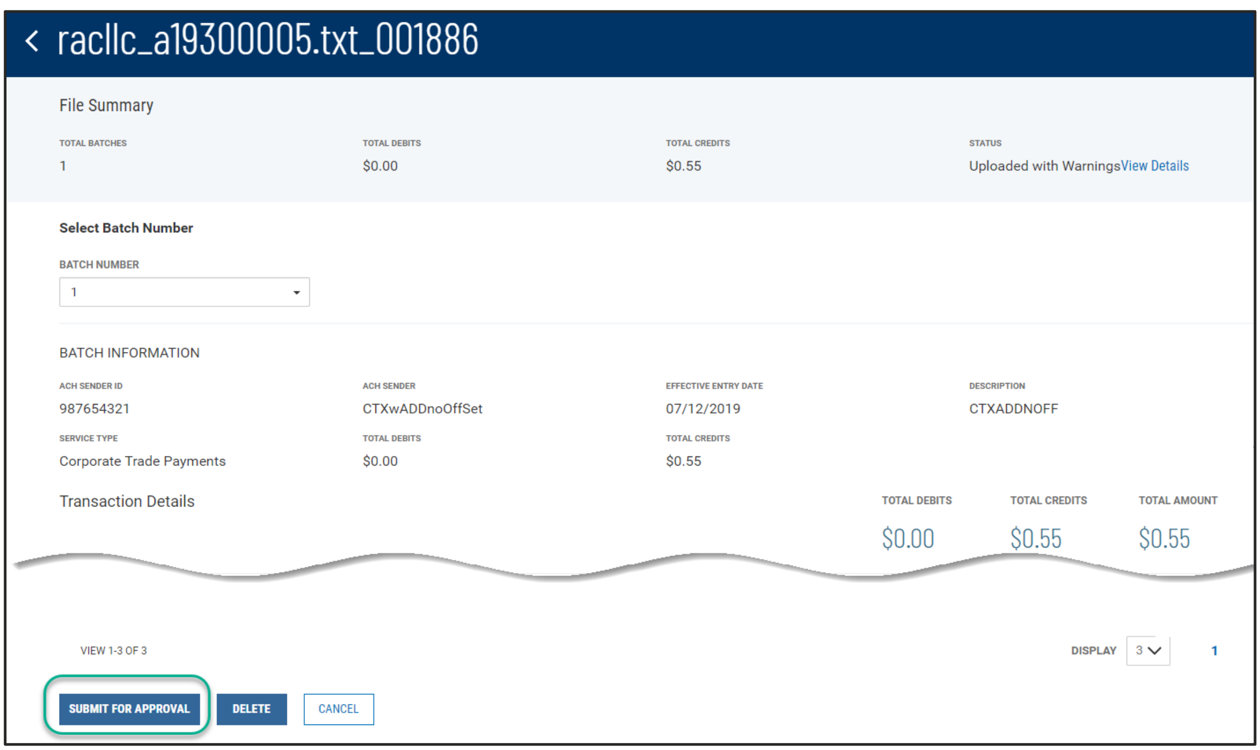
If you are satisfied with the detail, the next step will depend on your permission settings. If you are able to send the file to processing without another review, clicking the “Submit” button accepts the file for processing.



If an approval is required, clicking the “Submit for Approval” button sends the file for approver’s action.



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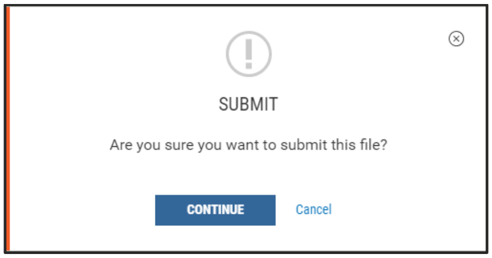
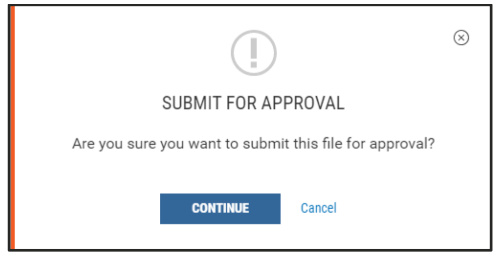
The confirmation pop-up will appropriately remind you if the file requires approval –





After submitting the file, you are returned to the ACH Pass-thru widget list view and success message is shown above the file upload section. The file status is updated to “Processed” when approval is not required.

If approval is required, the confirmation shown on top of the list view will remind you the file has been submitted for approval.

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ACH PASS-THRU

+ SEND ACH FILE

• DEFAULT ∨ Changed Save As As of 09/13/2020 12:01 AM

ACTIONS	INCOMING FILE NAME	TOTAL BATCHES	TOTAL DEBITS	TOTAL CREDITS	STATUS
...	racllc_a19300034.txt	1	0.00	0.55	Requires my approval
...	racllc_a19300044.txt	1	0.00	0.55	Processed
...	racllc_a193000029.txt	1	0.00	0.55	Processed
...	racllc_a19300006	1	1.21	0.00	Uploaded
...	PT Test.txt	4	0.00	76,056.09	Uploaded

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 processing by the FI if no approval is required, or for my approval or approval by another user.
  This option is available only for files with status Uploaded.

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