Business accounts – ACH and Wire FAQs

Payments and templates

How can I send a pre note to a new account?

You can use a payment to send a pre note to an account. To send a pre-note to a newly established recipient, send a zero dollar ACH transaction to the recipient account. The pre-note confirms the validity of a routing number and account at the receiving financial institution, without any movement of funds taking place.

ACH Pass-Thru

When should I use ACH Pass-Thru instead of ACH Payments or ACH Collections?

You can import NACHA-formatted files in ACH Payments or ACH Collections and Payroll payments, but those files may only contain one batch each. In addition, those payments can only support PPD, CCD, WEB, or TEL Standard Entry Class (SEC) codes. The ACH Pass-Thru feature allows you to create files with multiple batches and with other SEC codes. In addition, unlike other ACH payments, the ACH Pass-Thru feature performs minimal validations before passing the file to us.

The system does not accept some SEC codes. What can I do?

By default, we do not support all SEC codes. If you encounter unsupported SEC codes that you need to submit, please contact your FI during regular business hours.

Why do I enter a Process Date instead of an Effective Date?

Because there may be multiple effective dates in the file, you enter the date on which you want the file to be processed. On the date that you specify, we process the transactions according to the effective date or dates in the file.

Wire transfers

When might I use an intermediary financial institution?

You may need to use an intermediary financial institution if the financial institution for the beneficiary is not a direct Fedwire participant and cannot receive a wire transfer via the Fedwire system.

Tax payment

Is registration required to pay via the online banking system?

There is no registration requirement on our system. To make federal and/or state tax payments, you should register or enroll in the Electronic Funds Transfer (EFT) program for each tax authority that you want to pay. Payment via our digital banking system does not enroll you with the federal or state agency. Some agencies will not accept electronic tax payments from unregistered parties.

User management

Why is a new user unable to see any accounts?

When you create a user, you must set the account rights, transaction rights, and limits for the user. Depending on your settings (for dual approval of non-financial transactions), a CSR or different user may need to initiate final approval for activation.

Can I see transactions from other users in my company?

Yes, if your rights permit you to see the activity of the other users instead of just your own.

If I delete a user, will it delete that user's activity?

No, it only removes their access and rights to the digital banking system. All payments and templates that the user created remain, as do references to their online activity.

Can I edit user information?

No, for security purposes you can only add or remove users and edit user rights. Users can change their own profile information, login ID, and password if they need to do so