



Online Business Banking ACH Pass-thru File Specifications

ACH NACHA Formatted File-Pass-thru File

BankFinancial ACH Origination customers have the option to upload or send a NACHA formatted ACH file. Each Originators ACH file must be formatted using NACHA standards and must contain the file elements listed below. Files not meeting NACHA standards or do not contain the proper file elements below, will be automatically rejected by the online system.

ACH NACHA File Information

File Header

Immediate Destination: 071000301

Immediate Origin: 271972899

Immediate Destination Name: FRB Chicago

Immediate Origin Name: BankFinancial

File ID Modifier: A

Batch Header

The **Company ID** and **Company Name** will be assigned when an ACH Originator is added to the Online Banking system.

Offset Account: Required, BankFinancial

Accounts only

Balanced File: Yes