



Online Business Banking ACH Limits

ACH limits are established for every customer that initiates ACH files. ACH limits control the dollar value of your files therefore protecting both your company and the bank against attempted fraud.

From the time you transmit your ACH file to the bank, until the settlement/effective date (the date in which the ACH debit/credit will post to the receiving account), a file is considered “in process.” All files “in process” are aggregated to determine whether or not you are within your ACH limit.

Example:

ACH Limit is \$50,000

Day 1	Day 2	Day 3	Day 4	Day 5
Monday	Tuesday	Wednesday	Thursday	Friday
File A sent for \$10,000 effective Friday	File B sent for \$1,000 effective Friday	File C sent for \$20,000 effective Friday	File D sent for \$30,000 effective Friday	
			Resend File D Monday	
File A \$10,000	File A \$10,000 File B \$1,000	File A \$10,000 File B \$1,000 File C \$20,000	File A \$10,000 File B \$1,000 File C \$20,000 File D \$30,000	File D \$30,000
	Aggregated Total for Friday	Aggregated Total for Friday	Aggregated Total for Friday	Aggregated Total for Monday
	\$11,000	\$31,000	\$61,000	\$30,000

File D will reject immediately when submitted since it is over the limit based on the effective date of the file.

*If you know in advance you will exceed your ACH limit on a given day or expect to exceed the limit frequently, please contact Customer Service at 800.894.6900 to discuss a temporary or permanent increase to your limit.