

Data Transmission

Selecting the right transmission service



Quick Reference Guide

We offer a range of options that you can use to exchange data and image files with us using a PC, server, or mainframe connection. Choosing the right transmission option for your company depends on the volume, frequency and size of the files you expect to transmit.

Accessing data transmission services

File Transfer Protocol	Considerations	File Size Recommendations	To Bank	From Bank
HTTPS	<ul style="list-style-type: none">PC storage and bandwidthManual usage only (automation discouraged)Capable of transferring a single file at a timeOnly software needed is an internet browser	Up to 200 Megabytes	Drop off	Pick up
SSH/FTP (sFTP)	<ul style="list-style-type: none">Encryption is built into the protocolFirewall friendlyKey or password authentication supported	Up to 200 Megabytes	Drop off or picked up	Pick up or delivered
FTP/PGP	<ul style="list-style-type: none">PGP software is needed for payload encryptionPayload is encrypted in transit and at rest	Up to 5 Gigabytes	Drop off or picked up	Pick up or delivered
FTP/SSL	<ul style="list-style-type: none">Can be considered to be less firewall friendly when compared with SFTP unless Clear Control Channel (CCC) option is used.A non-CCC option may require additional lead time.Secured Socket Layer (SSL) Encryption is built into the protocol	Up to 5 Gigabytes	Drop off or picked up	Pick up or delivered
AS2 over HTTP or HTTPS	<ul style="list-style-type: none">Firewall friendlyDigital Certificate requiredMessage Disposition Notification (MDN) – optionalSync and Async MDN's supportedSecured Socket Layer (SSL) is implied with HTTPS protocol	Up to 200 Megabytes	Drop off	Delivered
Connect: Direct® with Secure+	<ul style="list-style-type: none">Proprietary software expenseThird Party Digital Certificate required	Up to 5 Gigabytes	Drop off	Delivered
VPN (FTP or Connect:Direct®)	<ul style="list-style-type: none">Router requiredLonger lead time to implementImplementation feesRedundant connections strongly encouraged	Up to 5 Gigabytes	Drop off	VAN-specific

Consult your company's information technology professionals when making decisions about automating file delivery. Note: File size recommendations also assume that your systems and internet connection allow the transmission to be completed in less than one hour.

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Treasury services

The following transmission methods are compatible with Bank of America Merrill Lynch Treasury services.

	HTTPS	SSHFTP	FTP/PGP	FTP/SSL	AS2	Connect:Direct with Secure+	VPN
Account Analysis – EDI	✓	✓	✓	✓	✓	✓	✓
Account Reconciliation	✓	✓	✓	✓	✓	✓	✓
ACH	✓	✓	✓	✓	✓	✓	✓
Disbursement images			✓	✓		✓	✓
Image Cash Letter			✓	✓		✓	✓
Information Reporting – M2M	✓	✓	✓	✓	✓	✓	✓
Lockbox – data	✓	✓	✓	✓	✓	✓	✓
Lockbox – images			✓	✓		✓	✓
CashPro® Connect Receivables	✓	✓	✓	✓	✓	✓	✓
CashPro Connect Payments	✓	✓	✓	✓	✓	✓	✓
Trade	✓	✓	✓	✓	✓	✓	✓
Card (Statement Billing File; Travel Agency File; EDI 811)	✓	✓	✓	✓	✓	✓	✓

Hardware and software requirements

You may need to purchase and install software or hardware on your system before implementation begins. All methods identified below require an internet connection.

	Software	Implementation Time ¹
HTTPS	<ul style="list-style-type: none"> Web browser - Microsoft® Internet Explorer® 7 or higher only Encryption provided on the website by the bank 	Up to 5 business days
SSH/FTP (SFTP)	<ul style="list-style-type: none"> An SSHFTP (SFTP) client that complies with the OpenSSH standard, version SSH2 Either Active or Passive mode is supported (Extended Passive mode is not supported) 	Up to 5 business days
FTP/PGP	<ul style="list-style-type: none"> FTP software PGP software that complies with the OpenPGP standard Either Active or Passive mode is supported (Extended Passive mode is not supported) 	Up to 5 business days
FTP/SSL (FTPS)	<ul style="list-style-type: none"> FTP/SSL Capable client that supports Explicit SSL and Passive mode transfer 	Up to 5 business days
AS2	<ul style="list-style-type: none"> AS2 (includes S/MIME) AS2 software that is certified for interoperability by Drummond Group Digital certificate 	Up to 5 business days
Connect:Direct with Secure+	<ul style="list-style-type: none"> Connect:Direct software (IBM) Secure+ software (IBM) Third party digital certificate 	New Connect:Direct Node: 2 – 4 weeks New file on existing Node: 5 business days
VPN	<ul style="list-style-type: none"> FTP or Connect:Direct software IPSec-compatible VPN router (Cisco Compatible) 	8 – 12 weeks

For more information

For more information about our transmission options, including terms and conditions that may apply, contact your Bank of America Merrill Lynch representative today. Visit bankofamerica.com.

¹Does not include transmission and file format testing.

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