ACH TRANSACTIONS
Quick Reference Guide

Member FDIC

Collect Funds Using One-Time ACH
Without Creating a Template

1. Sign in to **FMUB Digital Banking**.
2. Navigate to **ACH > One Time ACH Payment**.
3. In the pop-up window:
   - Select **Collection** for the Transaction Type.
   - For the SEC Code, select **PPD Debit** (consumer) or **CCD Debit** (business) based on the account type.
   - Click **Next**.
4. Choose one of the following **Schedule** options:
   - **Immediate** – Processes as soon as possible for delivery in 1–2 business days.
   - **Same Day** – Same business day if submitted before the cutoff time. Additional fees apply.
   - **Future Dated** – Select a date up to 31 days in advance.
5. If the **Effective Date** is not prefilled, enter the desired date.
6. Enter a **Company Entry Description** to identify the purpose of the transaction.
7. Select your **Company** from the dropdown.
8. In the **ACH From** section, choose an option based on whether the participant's information is already saved or you want it saved for future transactions:
   - If you're collecting funds from someone already saved as a participant, or want their information saved for future transactions: Click **Add Participants**. Select the desired participant(s) from the list or click **New Participant** to add someone new.
   - If you don't want to save the participant's information for future transactions: Click **Add Entry**.
9. Enter the **Amount** for each participant.
10. In the **ACH To** section, select your **Offset Account** from the dropdown.
11. Review the transaction details for accuracy, then click **Initiate.**
12. Enter the one-time passcode from your security token when prompted to complete the transaction.

Fees may apply. Please refer to your account agreements, fee schedules, and other applicable disclosures for details.