ACH TRANSACTIONS
Quick Reference Guide

UNION BANK
Member FDIC

Send 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 **Payment** for the Transaction Type.
   - For the SEC Code, select **PPD Credit** (consumer) or **CCD Credit** (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, select your **Offset Account** from the dropdown.
9. In the **ACH To** section, choose an option based on whether the recipient's information is already saved or you want it saved for future transactions:
   - If you're paying 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 recipient's information for future transactions: Click **Add Entry**.
10. Enter the **Amount** for each participant.
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.

Important: Ensure sufficient available funds are in your Offset Account when an ACH payment is sent. Funds are deducted at that time, and payments without sufficient available funds will fail.

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