ACH TRANSACTIONS
Quick Reference Guide

Upload an ACH File (Nacha Format)

1. Sign in to **FMUB Digital Banking**.
2. Navigate to **ACH > ACH Batch Import (Pass Through)**.
3. Review the checkbox options:
   - **Skip Duplicate Check**: Leave unchecked unless you have previously uploaded a file with the same name.
   - **Override Past Effective Dates**: Leave checked.
4. Click **Choose File**, then select the file you wish to upload from your computer.
5. Click **Upload**.
6. If your file contains errors, follow the **Correcting File Errors** instructions below before proceeding.
7. Review and set the **Effective Date** for your file.
8. Check the box to the left of your file, then click **Initiate**.
9. Enter the one-time passcode from your security token when prompted to complete the transaction.

Correcting File Errors

If your uploaded file contains errors:

1. Scroll down to the **Imported ACH Batches with Errors** section.
2. Locate your file and click the pencil (**Edit**) icon.
3. Review the errors displayed at the top of the screen.
4. Correct the identified errors, such as missing company information or a missing Offset Account.
5. Click **Save & Close.**

Return to Step 7 above 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.