

ACH Pass-Thru Instructions

Key Points to remember before using Pass-Thru

- Your file must be in NACHA format
- You will need to have the correct effective date on your file before sending it to the bank via the Pass-Thru method. You will not be able to set or change the effective date within BOB when using Pass-Thru
- Plan ahead to allow time for processing:
 - Please allow for bank Holidays
 - Keep in mind that your ACH agreement with First Citizens Bank dictates that you send credit files (such as payroll) by 4:00 PM at least 2 business days prior to the effective date and debit files (such as drafts or dues) by 4:00 PM at least one business day prior to the effective date.
 - First Citizens Bank will not be responsible for the timely processing of files submitted after these cut-off times.

1. Sign on to Business Online Banking
2. Select ACH from the "Select a Group" drop-down box
3. Click on the ACH Pass-Thru tab
4. Click Browse
5. Access the appropriate drive and open the file you want to send (your file name should display in the Path and Name Box)
6. Click Load File
7. Click Close
8. Click Review Pending
9. If you see any letter(s) other than **S or S (W)** under the Status column then please call 803-931-8581 or 803-733-2029 for assistance
10. If you see an **S or S (W)** under the Status column then click the red arrow under the Process column
11. Review the information for your file and print this screen for your records*
12. If you find no errors click Accept (this sends your file to the bank for processing)
13. A confirmation screen appears...please print this for your records
14. Scroll to the bottom of the screen and click Close

*If you had an S(W) then your file was fine for processing and you may Accept it with no problems but it did have a warning. You will see the warning message on the review screen. Please call 803-931-8581 or 803-733-2029 for further clarification if you do not understand the meaning of the warning message.