Now that the InBusiness transition is complete, you have the option to upload and submit complex NACHA-formatted files to Rocky Mountain Bank for processing.

ACH Pass-Thru is a function that allows a broader range of standard entry class codes (i.e. WEB, TEL, CTX). If you wish to enroll in these transaction types, contact your Commercial Banker or Treasury Management Officer.

To utilize the ACH Pass-Thru feature, please follow the steps listed below:

In the **Transactions** tab, click **ACH Pass-Thru**.

1. Choose a NACHA-formatted file to import.

2. Select a process date using the calendar feature. The process date is the date on which the payment workflow (including all approvals) will be initiated. For next-day ACH items, the processing date can be no later than one business day prior to the effective entry date within the ACH file. For same-day ACH entries, the processing date can be equal to the effective entry date.

    NOTE: The cut-off time for same-day ACH transactions is 11:00 a.m. MT.

3. Enter a memo.

4. Click the **Draft** or **Approve** button when you are finished.

    NOTE: Please be aware that all approvals must occur no later than the processing date. Ultimately, the effective entry date within the file determines when transactions will post both to your account and to the account(s) of your receivers.

Additional information on ACH Pass-Thru and other online banking features can be found in the interactive InBusiness User Guide located on our Resource Center.

Please contact Treasury Management Support at TMSupport@rmbank.com* or by calling 877.812.1563. Hours are Monday-Friday, 7:00 a.m. to 6:00 p.m. MT.

Thank you from your Rocky Mountain Bank Treasury Management Team.

Kevin Vralsted
406.655.2804
KVralsted@rmbank.com*

As your business banking partner, we have your safety and security in mind. With the new InBusiness Online Banking system, it's important to use a modern web browser such as Google Chrome, Mozilla Firefox, Microsoft Edge or Safari for a safe and secure online banking experience. Internet Explorer will not be a supported browser for Online Banking.

For detailed information and frequently asked questions on this transition, please click here.

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