

Subject: InBusiness Tip of the Day: Process your NACHA-formatted files through ACH Pass-Thru.
Preheader: Learn about the ACH Pass-Thru function and how you can process your NACHA-formatted files through InBusiness Online Banking.



NEW InBusiness Online Banking

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

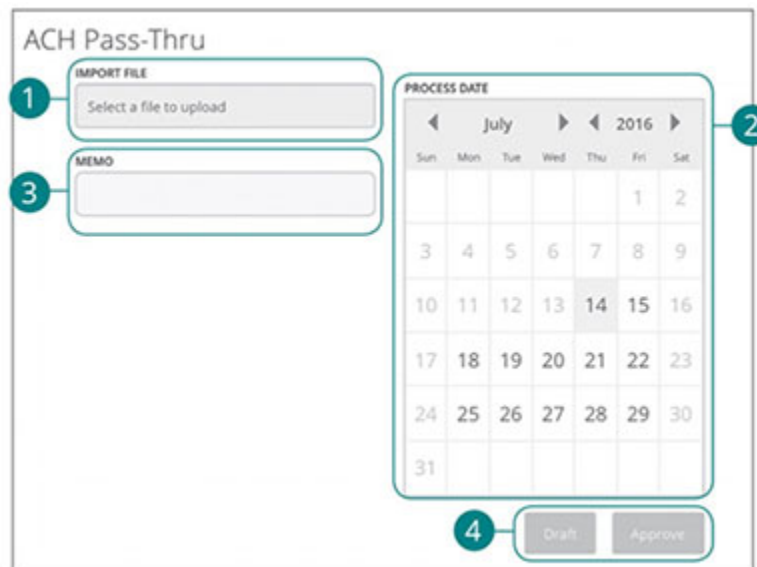
ACH Pass-Thru is a function that allows a broader range of standard entry class codes (i.e. WEB, TEL, CTX). If you wish to enroll in these transaction types, contact your Commercial Banker or Treasury Management Officer.

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.

A screenshot of the "ACH Pass-Thru" web interface. The interface is titled "ACH Pass-Thru" and contains several elements: 1. An "IMPORT FILE" section with a button labeled "Select a file to upload". 2. A "MEMO" section with a text input field. 3. A "PROCESS DATE" section featuring a calendar for July 2016, with the date 14th highlighted. 4. Two buttons at the bottom labeled "Draft" and "Approve". Numbered callouts (1, 2, 3, 4) are placed around the interface to indicate the steps: 1 points to the "IMPORT FILE" button, 2 points to the "PROCESS DATE" calendar, 3 points to the "MEMO" input field, and 4 points to the "Draft" and "Approve" buttons.

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@nmb-t.com* or by calling 505.830.8181 (local) or 877.812.1560 (toll-free). Hours are Monday-Friday, 7:00 a.m. to 6:00 p.m. MT.

Thank you from your New Mexico Bank & Trust Treasury Management Team.

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Beginning April 7, 2020, Internet Explorer will no longer be a supported browser for Online Banking. A modern web browser, such as Google Chrome, Mozilla Firefox, Microsoft Edge or Safari will be required to access Online Banking. Other applications, such as eDeposit, will continue to work using Internet Explorer.

For detailed information and frequently asked questions on this transition, [please click here](#).

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