# ACH Pass Thru Files

The Pass-Thru functionality of NB Business Online Banking allows users to upload an ACH file for processing. This feature is designed to pass an ACH File (typically created by third party software or a vendor) through NB Business Online Banking for processing.

In order to utilize this feature, the pass-thru file must be NACHA formatted and have an ACH extension

To Upload an ACH file with the Pass-Thru sub-menu

1. While logged into your Business Online Profile, select **ACH** from the Main Menu, then select **ACH Pass-Thru** from the sub-menu.
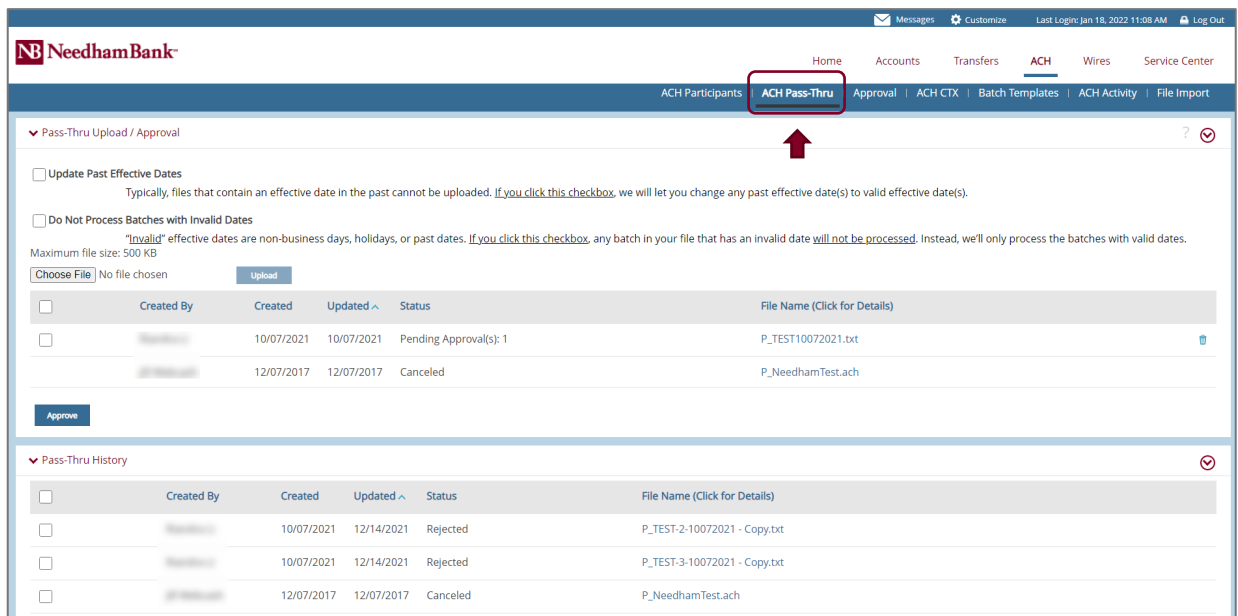
2. Choose the file from your drive and select **Upload**.

    You can choose to update past effective dates in the file to a valid effective date or choose to skip any batches with invalid effective dates.

    A message will display letting you know that the file was successfully uploaded.

3. Files will be submitted to Needham Bank for processing. Files submitted by users that require approval will display in the pending module for approval.