

ACH Batch Types	
Credit Only	Debit Only
<i>You are originating CREDITS to someone.</i>	<i>You are originating DEBITS to someone.</i>
Paying Invoices	Collecting Payments
Payroll	Membership Dues

***NOTE:** Once your ACH file is submitted, the Bank is not able to make any changes to the file.

****NOTE:** If you have dual approval set up, please reference the ACH Approval guide.

ACH Payments: Creating a Transfer from a Template

1. From main menu, select **Payments & Transfers**, then select **ACH Payments**.
2. Begin to type in the name of the template in the Select Template tile. Select chosen template.
3. Within the ACH Batch Details section, complete the necessary fields:
 - a. Payment Date—Same Day ACH available;
 - b. Offset Account;
 - c. Company Discretionary Data—optional; and
 - d. Company Entry Description.
4. Choose whether or not to update notifications.
5. Determine if this template should recur. If so, select and choose the correct frequency(-ies).
6. Choose whether or not to Exclude \$0.00/empty items during batch submission.
7. Update Payees and amounts, if necessary, and select **Request Batch**.
8. You will then need to confirm your request.
9. Select **Confirm** if the batch is correct. Select **Edit Batch** if corrections are needed.
10. Once you see that the transaction is completed, select **Return**.

ACH Payments: Creating a Free-Form Batch

1. From main menu, select **Payments & Transfers**, then select **ACH Payments**.
2. From the Free-Form Batch field, select:
 - a. ACH Company;
 - b. Debit Only or Credit Only; and
 - c. Batch Type/ACH purpose.
3. Within the ACH Batch Details section, complete the necessary fields:
 - a. Payment Date—Same Day ACH available;
 - b. Offset Account;
 - c. Company Discretionary Data— (optional and recipient will not see information); and
 - d. Company Entry Description— (ACH purpose and recipient will see description).
4. Determine if this should be saved as a template for future use and select the Offset Account if you would like to save this batch as a template to be re-used later, check the box **Save as Template**.
5. Choose whether or not to update notifications.
6. Choose whether or not to Exclude \$0.00/empty items during batch submission.

7. Search and select the payees you would like add.
 - a. To create a new payee, select **Create New Payee**.
8. For each payee, confirm the receiving account, the dollar amount, and any addenda and the amount you want to pay or collect for each payee.
9. Once you have completed all payment details, select **Request Batch**.
10. You will then need to confirm your request.
11. Select **Confirm** if the batch is correct. Select **Edit Batch** if corrections are needed.
12. Once you see that the transaction is completed, select **Return**.

ACH Payments: Importing a File

1. From the **Payments & Transfers** menu, select **ACH Payments**.
2. Choose **Transaction Import** from the right-hand submenu.
3. For NACHA file formats select upload.
 - a. *The first-time: set up the NACHA Data Import Preferences for each ACH Company.*
 - i. Answer the question “Does your file contain offsets?” with **Yes** or **No**.
 - ii. If “Yes”, choose **Select Account** to select in-file offset account(s).
 1. Select the appropriate offset account(s) and click **OK**.
 - iii. If “No”, choose the offset account to use.
 - b. Click **Save**.
 - c. For all other file formats, click “create file map”. For further assistance, contact our Customer Care Group at 717-920-8349.
4. Browse on the computer to select file. Select **Upload File**.
5. Enter your password to verify the action.
6. Click **Submit**.
7. Enter the one-time passcode.
8. If file has no errors, review the file load validation and click **OK**.
9. If you see file load fail validation, correct the errors and resubmit.
10. If you see file load successful validation, your file was successfully uploaded.
11. If you have dual approval, please reference the “ACH Approval Quick Reference Guide.”

ACH Payments: Creating a Transfer from Existing Payee

1. From main menu, select **Payments & Transfers**, then select **Payee Maintenance**.
2. Choose the correct Payee.
3. Select **Make Payment**.
4. Choose **ACH Payment**.
5. Complete the Batch Settings:
 - a. ACH Company;
 - b. Payee Accounts;
 - c. Debit or Credit; and
 - d. Batch Type.
6. Within the ACH Batch Details section, complete the necessary fields:
 - a. Payment Date—Same Day ACH available;
 - b. Offset Account;
 - c. Company Discretionary Data—optional; and
 - d. Company Entry Description.
7. Determine if this should be saved as a template for future use and select the Offset Account if you would like to save this batch as a template to be re-used later, check the box **Save as Template**.
8. Choose whether or not to update notifications.
9. Choose whether or not to Exclude \$0.00/empty items during batch submission.

10. To create additional payees, select **Create New Payee**.
11. For each payee, confirm the receiving account, the dollar amount, and any addenda and the amount you want to pay or collect for each Payee.
12. Once you have completed all payment details, select **Request Batch**.
13. You will then need to confirm your request.
14. Select **Confirm** if the batch is correct. Select **Edit Batch** if corrections are needed.
15. Once you see that the transaction is completed, select **Return**.

For any questions using the ACH module, please contact Cash Management Operations at 888-999-2644 or email cashmanagementopscenter@midpennbank.com

AUTHORIZATION FOR DIRECT DEPOSIT VIA ACH (ACH CREDITS)

Direct Deposit via ACH is the deposit of funds to a consumer's account for payroll, employee expense reimbursement, government benefits, tax and other refunds, and annuities and interest payments.

Check all that apply: ☐ Begin Deposit ☐ Change Information

I have provided information for (each of) my accounts below.

I (we) hereby authorize _____ ("COMPANY") to electronically credit my (our) account (and, if necessary, to electronically debit my (our) account to correct erroneous credits). I (we) agree that ACH transactions I (we) authorize comply with all applicable laws.

☐ Checking Account / ☐ Savings Account (select one) at the depository financial institution ("DEPOSITORY") named below.

Depository Name: _____

Routing Number: _____ Account Number: _____

Name(s) on the Account: _____

Amount of credit: _____

Date(s) and/or frequency of credit(s): _____

I (we) understand that this authorization will remain in full force and effect until I (we) notify COMPANY that I (we) wish to revoke this authorization by the following method:

☐ In Writing ☐ By Phone ☐ In Person (location/address): _____

☐ Other _____

I (we) understand that COMPANY requires at least _____ (days/weeks) prior notice in order to cancel this authorization.

Name(s): _____
(Please Print)

Date: _____ Signature: _____

AUTHORIZATION FOR DIRECT PAYMENT VIA ACH (ACH DEBITS)

Direct Payment via ACH is the transfer of funds from a consumer account for the purpose of making a payment.

Company Name: _____ Tax ID Number: _____

I (we) authorize _____ (“COMPANY”) to electronically debit my (our) account (and, if necessary, electronically credit my (our) account to correct erroneous debits) as follows:

☐ Checking Account / ☐ Savings Account (select one) at the depository financial institution named below (“DEPOSITORY”). I (we) agree that ACH transactions I (we) authorize comply with all applicable law.

*Depository Name: _____ Branch: _____

City: _____ State: _____ Zip: _____

*Routing Number: _____ *Account Number: _____

Amount of debit(s) or method of determining amount of debit(s) [or specific range of acceptable dollar amounts authorized]: _____.

Date(s) and/or frequency of debit(s): _____.

I (we) understand that this authorization will remain in full force and effect until I (we) notify COMPANY that I (we) wish to revoke this authorization by the following method:

☐ In Writing ☐ By Phone ☐ In Person (location/address): _____

☐ Other _____

I (we) understand that COMPANY requires at least _____ (days/weeks) prior notice in order to cancel this authorization.

Name(s): _____
(Please Print)

Date: _____ Signature: _____

ACH Transmittal Exception Request Form

As described in Appendix V of the Mid Penn Bank Master agreement for Banking Services, an ACH Transmittal Exception Request Form is **required** as part of the Bank's security procedures if an ACH file exceeds your Company's approved ACH effective date limit.

This Transmittal Exception form should be faxed to the attention of "ACH" at (717) 474-6500 along with an email notification to cashmanagementopscenter@midpennbank.com of the form being faxed. All attempts should be made to forward this form prior to attempting to submit an ACH file exceeding Company's effective date limit.

For any questions about filling out this form, please contact Mid Penn Bank Cash Management at 888-999-2644.

Company Name:	
ACH File Name:	
Date File (will be) Submitted to Bank:	
Effective (Start) Date of File:	
<input type="checkbox"/> Debit File	Amount of File: \$
<input type="checkbox"/> Credit File	Amount of File: \$

Explanation for request: _____
(i.e. bonuses paid, _____
Holiday weekend, etc.) _____

The signature(s) provided below are personnel designated by the Company who have full authority to authorize this Transmittal Exception Request Form to be used in conjunction with the submission of ACH files. The authorized signature(s) are designated as per the Company Resolution or Agreement.

Company Authorized Signature

Print Name

Title

Date

Company Authorized Signature

Print Name

Title

Date

----- **BANK USE ONLY** -----

MPB Approving Officer Date

Date Released:	CM Ops Associate:
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John Customer

From: encr_77828224@encryptedmail.achedi.com <SecureEmailFrom_encr_77828224_bdagagbaaaedcjcii@achedi.com>
Sent: Thursday, June 06, 2013 6:40AM
To: John Customer
Subject: Reports for XYZ Incorporated from MID PENN BANK

New encrypted email message is available

Open Message

To view the encrypted message, click Open Message.

The encrypted message expires on Aug 05, 2013 @ 10:40 AM (GMT).|

Do not reply to this notification message; this message was auto-generated by the sender's security system. To reply to the sender, click Open Message.

If clicking Open Message does not work, copy and paste the link below into your Internet browser address bar.
<https://achedf.com/s/e?m=ABCSazC587Yf4JWj3JwmKfvp&em875=jcustomer%40ais1%2eus>

This is an example of the email you will receive when you have an **ACH Notice of Change** or an **ACH Return Notice**. If this is your first time receiving one of these secure email messages from us, after clicking on the "Open Message" box, you will have to register your email address. You can do so by clicking on the "New to secure email" box located at the bottom of the screen.

Mid Penn Bank, Millersburg, PA
Phone: 1.866.642.7736 Email: ach@midpennbank.com

NOTIFICATION OF CHANGE REPORT

This is to notify you that information for the recipient in a previously sent item has become outdated or is erroneous. Corrected information is provided below, update your files accordingly.

ORIGINATOR OF ITEM

Company Name: XYZ Incorporated
Company Discretionary Data: 123456789
Company ID: Jun 05
Company Descriptive Date: Payroll
Company Entry Description: 031308807
Originating FI RTN:

This is the information from the original ACH item you sent.

ORIGINAL ITEM INFORMATION

Original RDFIID: 031301842
Receiver Account Number: 00012345678910
Individual / ID Number: ABC Company
Individual / Rev Co Name*: 031308800385412
Original Trace Number: June 05, 2013
Effective Entry Date:

This is where the corrected information is provided. Please verify this information with your customer before sending a live dollar file.

CORRECTED INFORMATION

Change Code: C01
Change Code Description: Incorrect DFI Account Number
Correct DFI Account Number: 10987654321

The above data is translated according to NACHA standards. If it does not appear accurate, please contact the financial institution that originated this notification of change. *If the original transaction was a CTX, ENR, or TRX, then the first four characters displayed represent the number of addenda records of the original transaction.

For your information, shown below is the data in its original format as it appeared in the addenda record.

ADDENDA RECORD: 10987654321

*** END OF REPORT***

Mid Penn Bank, Millersburg, PA
Phone: 1.866.642.7736 Email: ach@midpennbank.com

RETURN ITEM REPORT

This is to notify you that an ACH item has been returned. Further action should occur within the NACHA rule guidelines.

ORIGINATOR OF ORIGINAL ITEM

Company Name: XYZ Incorporated
Company Discretionary Data:
Company ID: 123456789
Company Descriptive Date: June 05
Company Entry Description: Payroll
Originating DFI RTN: 031308807

This is the information
from the original ACH
item you sent.

ORIGINAL ITEM INFORMATION

Original RDFI ID: 031301842
Receiver Account Number: 00012345678910
individual ID Number:
Receiving Company Name: ABC Company
Standard Entry Class Code: PPD
Amount: \$968.23
Effective Entry Date: May 31, 2013
Transaction Code: 21
Transaction Description: Demand Credit - Auto Return or NOC

TRACE NUMBERS

Return: 058745623154784
Original: 031308800358745

This is where the return
reason description is
provided, and the date of
the return.

RETURN INFORMATION

Return Reason Code: R02
Return Reason Code Description: Account Closed
Return Settlement Date: June 3, 2013

The above data is translated according to NACHA standards. If it does not appear accurate, please contact the financial institution that originated this return item.

*** END OF REPORT***