ACH Positive Pay Quick Reference Guide

Accessing ACH Positive Pay

- Click on **Payments & Transfers**.
- Under **Payments & Transfers**, click **Positive Pay**.

From this page, you can Review and Decision exception items, enter ACH Authorization Rules into the Positive Pay system, review previous Decision/Issue Activity, and search for a specific ACH transaction.

***NOTE**: The following ACH transactions may not be returned:

- Debits and credits originated by Mid Penn Bank
- Debits and credits originated by your company through Commercial Center, if applicable

Review Exception Items

If there are items that require Review and Decision, they will appear in the **Exception Processing** section on the left side of the page.

To Review and Decision an item:

1. Click **Exception Processing** on the left side of the menu.
2. Click **Quick Exception Processing**.
3. Under **Decisions Needed,** Decision Reasons will be listed. Click a Decision Reason (for example, Paid Not Issued or Payee Mismatch) to view items in that category.
4. Choose whether to **Pay** or **Return** the item.
   a. If returning an item, select the appropriate Return Reason from the drop-down menu.
5. Click **Save.**

Adding new ACH Authorization Rules from **Quick Exception Processing:**

1. Expand the **Decisioned** section.
2. Select the transaction you want to use as the basis for the Authorization Rule.
3. Click **Add Rule**.
4. Enter the Description for the new rule.
   a) The SEC Code, Company ID, Debits or Credits, and Maximum Allowable Amount will auto-populate based on the information in the ACH transaction. These fields can be modified if needed.

Timing and Processing Notes:

- Exception item review must be completed by 12:00 p.m. ET each business day.
- **If no decision is made by 12:00 p.m. ET, the established default will take effect, and those items will be returned as "Unauthorized."**
- In the event Commercial Center is unavailable due to a system or communication disruption, customers may advise the Bank of **Pay** or **Return** Decisions by email at cashmanagementoperations@midpennbank.com. If email is not available, **Pay** or **Return** decisions may be conveyed to the Bank by phone at 888-999-2644 (recorded line).

To Create a Freeform ACH Authorization Rule

1. Click **Client/Account Maintenance,** then click **Transaction Filters/Blocks**.

2. Click the **plus (+) sign** to add a new record.
3. Select the Account Nickname and enter a Description for the new rule.
   a) The SEC Code, Company ID, Debits or Credits, and Maximum Allowable Amount fields are based on information gathered from prior authorized transactions.
4. Click **Save Changes** or **Save and Add More**.

You may want to create an authorization rule to allow ALL CREDITS or allow ALL DEBITS, conversely.

To Complete an ACH Transaction Search

- Click **Transaction Processing**, then click ACH **Transaction Search**.
- Searchable fields include Account Nicknames, Dates, and SEC Codes. Click **Search**.

***NOTE**: If a check is converted to ACH, it will appear in this search instead of the Check Search. A check has been converted to ACH if the transaction includes a check number and one of the following SEC Codes: BOC, ARC, POP, or RCK.

Questions? Please Contact:

Cash Management
Monday-Friday, 8:00 a.m-5:00 p.m. ET (Closed weekends and government holidays)
Email: cashmanagementoperations@midpennbank.com
Phone: 888-999-2644