



## ACH Quick Reference Guide

### 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.

### Payee Creation & Maintenance

**\*NOTE:** Before creating an ACH transfer, it is recommended that you create your payees.

1. From the Dashboard, select **Payments & Transfers**, then select **Payee Maintenance**.
2. Within the **Search Payees** box, select **Create Payee** (green plus sign) to proceed to the creation process.
3. Enter payee information:
  - a. Payee Name: Name of the individual or business you are paying.
  - b. Payee ID: Your designated ID for this payee.
  - c. Payee Type: Business, individual, or government agency.
  - d. Display Name: Name displayed for the payee, different from Payee Name (optional).
  - e. Address Lines 1-3: Address of payee (optional).
  - f. Email Address: Email of payee (optional).
4. After completing the payee information above, select **Add Account** to enter account information.
  - a. Account Name: Already completed from step 3.
  - b. Beneficiary Account: Account number (no additional options in the drop-down).
  - c. Account Number: Account number for payee.
  - d. Select **ACH Information** box.
  - e. Bank ID: Routing number for payee.
  - f. Bank Name: Name of payee's bank.
    - i. Alternatively, you can use the **Bank Lookup** feature.
  - g. Account Type: DDA (checking), SAV (savings), Loan, or GL (general ledger).

**\*NOTE:** If you utilize individual ACH Debits, you will also need to select your Debit Authorization Type.

5. Click **Save Account**. Repeat step 4 if additional accounts need added under the payee.
6. Review the information and select **Save**.
7. If payee information needs to be updated at any time, navigate to the desired payee and select **Edit**.

**\*NOTE:** Prior to changing any account information for your payee, it is best practice to call them at a known, established phone number for verification of the change.



### **ACH Payments: Creating a Transfer From a Template**

1. From the main menu, select **Payments & Transfers**, then select **ACH Payments**.
2. Begin typing the name of the template in the Select Template field and select the desired template.
3. Within the **ACH Batch Details** section, complete the required fields:
  - a. Payment Date
    - i. Same-Day ACH available until 1:45 p.m. ET and up to \$1,000,000
  - b. Offset Account
  - c. Company Discretionary Data (optional)
    - i. Payee will not see information entered in this field
  - d. Company Entry Description
    - i. Maximum 10 characters
4. Choose whether to update notifications.  
**\*NOTE:** Mid Penn Bank highly recommends enabling all notifications to receive updates on the status of the transaction. It is also important to confirm that no unintended changes have been made to your notification settings.
5. Determine whether this template should recur. If so, select and choose the appropriate frequency.
6. Select whether to **Exclude \$0.00/empty items** during batch submission
7. Update Payees and Amount(s), if necessary, and select **Request Batch**.
8. Select **Edit Batch** if corrections are needed.
9. Select **Confirm** if the batch is correct.
10. You will then need to **re-authenticate your User ID**.
  - a. Soft Token Authentication:
    - i. Open your mobile or desktop soft token.
    - ii. Enter your PIN (aka Password), then click the **right-hand arrow**.
    - iii. Enter the numeric code displayed.
    - iv. Click **Submit**.
  - b. Passcode Authentication:
    - i. At the *Please Reverify* popup window, enter your PIN (aka Password), then click **Generate**.
    - ii. Enter the numeric code that is delivered.
    - iii. Click **Submit**.
11. Once the transaction is complete, click **Return**.

**\*NOTE:** If you have dual approval set up, refer to the “ACH, Wire Transfers Approval Quick Reference Guide.”

### **ACH Payments: Creating a Free-Form Batch**

1. From the main menu, select **Payments & Transfers**, then select **ACH Payments**.
2. From the Free-Form Batch field, select from each dropdown list:
  - a. ACH Company
  - b. Debit Only or Credit Only
  - c. Batch Type/ACH Purpose



3. Within the **ACH Batch Details** section, complete all required fields:
  - a. Payment Date
    - i. Same-Day ACH available until 1:45 p.m. ET and up to \$1,000,000
  - b. Offset Account
  - c. Company Discretionary Data (optional)
    - i. Payee will not see information entered in this field
  - d. Company Entry Description
    - i. Maximum 10 characters
4. Determine whether this should be saved as a template for future use. If so, select the Offset Account that should be associated with the template and check the box **Save as Template**. Disregard this step if the batch should not be saved as a template.
5. Choose whether to update notifications.

**\*NOTE:** Mid Penn Bank highly recommends enabling all notifications to receive updates on the status of your transaction. It is also important to confirm that no unintended changes have been made to your notification settings.
6. Select whether to **Exclude \$0.00/empty items** during batch submission.
7. Search for and select the payees you would like to add by typing their name in the payee field.
  - a. To create a new payee, select **Create New Payee**. Refer to the "Payee Creation & Maintenance" instructions on page 1.
8. For each payee, confirm the receiving account number and dollar amount are correct. Add and review any addenda and remittance information as needed.
9. Once you have completed all payment details, select **Request Batch**.
10. Select **Edit Batch** if corrections are needed.
11. Select **Confirm** if the batch is correct.
12. You will then need to **reauthenticate your User ID**.
  - a. Soft Token Authentication:
    - i. Open your mobile or desktop soft token.
    - ii. Enter your PIN (aka Password), then click the **right-hand arrow**.
    - iii. Enter the numeric code displayed.
    - iv. Click **Submit**.
  - b. Passcode Authentication:
    - i. At the *Please Reverify* pop-up window, enter your PIN (aka Password), then click **Generate**.
    - ii. Enter the numeric code that is delivered.
    - iii. Click **Submit**.
13. Once the transaction is complete, click **Return**.



### **ACH Payments: Importing a File**

1. From the **Payments & Transfers** menu, select **ACH Payments**.
2. Choose **Transaction Import** from the right-hand submenu.
  - a) **First-time instructions:** 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** (e.g. listed in the file), choose **Select Account** to select in-file offset account(s), then click **OK**.
    - iii. If **No** (e.g. not listed in the file), choose the offset account to use.
    - iv. Click **Save**
3. Under **File Maps**, navigate to **NACHA ACH Transfer Import**, select **Upload**.
4. For all other file formats, click **Create File Map** and follow the onscreen prompts. For further assistance, contact our Cash Management Customer Care Group at 888-999-2644.
5. Browse on the computer to select file. Select **Upload File**.
6. You will then need to **reauthenticate your User ID**.
  - a) Soft Token Authentication:
    - i. Open your mobile or desktop soft token.
    - ii. Enter your PIN (aka Password), then click the **right-hand arrow**.
    - iii. Enter the numeric code displayed.
    - iv. Click **Submit**.
  - b) Passcode Authentication:
    - i. At the *Please Reverify* pop-up window, enter your PIN (aka Password), then click **Generate**.
    - ii. Enter the numeric code that is delivered.
    - iii. Click **Submit**.
7. If the file has no errors, review the File Load Validation and click **OK**.
8. If you see File Load Fail Validation, correct the errors and resubmit. For further assistance with errors, contact our Customer Care Group at 888-999-2644.
9. If you see File Load Successful Validation, your file was successfully uploaded.

\***NOTE:** If you have dual approval, refer to the "ACH, Wire Transfers Approval Quick Reference Guide."

### **ACH Payments: Creating a Transfer From Existing Payee**

1. From the main menu, select **Payments & Transfers**, then select **Payee Maintenance**.
2. Navigate to the payee on the list OR begin typing the payee name in the **Display Name** field. Click **Search Payee** and select the payee.
3. Select **Make Payment** and choose **ACH Payment**.
4. Complete the **Batch Settings**:
  - a. ACH Company
  - b. Payee Accounts
  - c. Debit or Credit
  - d. Batch Type



5. Within the **ACH Batch Details** section, complete the required fields:
  - a. Payment Date
    - i. Same-Day ACH available until 1:45 p.m. ET and up to \$1,000,000
  - b. Offset Account
  - c. Company Discretionary Data(optional)
    - i. Payee will not see information entered in this field
  - d. Company Entry Description
    - i. Maximum 10 characters.
6. Determine whether this should be saved as a template for future use. If so, select the Offset Account that should be associated with the template and check the box **Save as Template**. Disregard this step if the batch should not be saved as a template.
7. Choose whether to update notifications.  
**\*NOTE:** Mid Penn Bank highly recommends enabling all notifications to receive updates on the status of the transaction. It is also important to confirm that no unintended changes have been made to your notification settings.
8. Select whether to **Exclude \$0.00/empty items** during batch submission.
9. To create additional payee(s), select **Create New Payee**. Refer to the “Payee Creation & Maintenance” instructions on page 1.
10. For each payee, confirm the receiving account, the dollar amount, and any addenda, as well as the amount you want to pay or collect for each payee.
11. Once you have completed all payment details, select **Request Batch**.
12. Select **Edit Batch** if corrections are needed.
13. Select **Confirm** if the batch is correct.
14. You will then need to **reauthenticate your User ID**.
  - a. Soft Token Authentication:
    - i. Open your mobile or desktop soft token.
    - ii. Enter your PIN (aka Password), then click **the right-hand arrow**.
    - iii. Enter the numeric code displayed.
    - iv. Click **Submit**.
  - b. Passcode Authentication:
    - i. At the *Please Reverify* pop-up window, enter your PIN (aka Password), then click **Generate**.
    - ii. Enter the numeric code that is delivered.
    - iii. Click **Submit**.
15. Once the transaction is complete, click **Return**.



**To View Transfers**

1. From the main menu, select **Payments & Transfers**, then select **Payment Activity**.
2. From the right-hand submenu, choose what you would like to view:
  - a. Current Activity
  - b. Future Payments
  - c. Payment History (requires use of the search function. Multiple fields are available. Enter search information, then click **Search**)
  - d. Recurring Transfers
3. Locate the desired transaction from the list and click **View** for more details.
4. Click **Close** if you are finished reviewing or click **Print** to print.

**Questions? Please Contact:**

Cash Management

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