



## ACH Payments & Wire Transfers Approval Quick Reference Guide

### To Approve ACH Payment Transfers

**\*NOTE:** If you are set up for dual control, you cannot approve an ACH that you created and vice versa.

1. From the main menu, select **Payments & Transfers**, then select **Payment Activity**.
2. From the Payment Activity list on the left, locate the transaction to approve.
  - a. Current Activity:
    - i. Same Day ACH: Must be approved by 1:45 p.m. ET on the day of the transaction.
    - ii. Next Day ACH: Must be approved by 5:00 p.m. ET on the business day before the transaction.
  - b. Future Payment: Must be approved by 5:00 p.m. ET on the business day before the designated effective date. The transaction can be approved any time prior to this cutoff.
3. Once located, click **Approve** from the transaction list. If you do not wish to approve the transaction, proceed to step 5.
  - a. For additional transaction details prior to approving, click **View**.
4. You will need to **reauthenticate your User ID** to finalize the approval.
  - 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 on the soft token application.
    - 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 via email or SMS.
    - iii. Click **Submit**.
5. Click **Reject** to reject the batch.
  - a. Enter a rejection reason and click **OK**.
  - b. If a transfer is still desired, An initiator must create a new transaction and will need approved using the steps above.

### To Approve Wire Transfers

**\*NOTE:** Every wire transfer must be “released” for Mid Penn Bank to send the wire on the chosen payment date.

1. From the main menu, select **Payments & Transfers**, then select **Payment Activity**.
2. From the list of payment activity, locate the transaction to approve.
3. Once located, click **Approve** from the transaction summary.
  - a. Or click **View** to review the transaction details prior to approving.



4. Click **Approve** to approve the wire transfer.
5. Click **Yes** to confirm approval.
6. You will need to **reauthenticate your User ID** to finalize the approval.
  - 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 on the soft token application.
    - 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 via email or SMS.
    - iii. Click **Submit**.
7. Click **Release** to release the wire transfer. Please note, the wire transfer will not be delivered to our wire team until this step is completed.
  - a. To save a step, you may click **Approve and Release** to complete both actions at the same time.
6. Click **Reject** to reject the wire transfer.
  - a. Enter a rejection reason and click **OK**.
    - i. Reject reason cannot exceed 15 characters.
    - ii. A different user must then recreate the transaction.

**Questions? Please Contact:**

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