



Check Positive Pay Quick Reference Guide

1. Log in to Commercial Center.
2. To navigate to Positive Pay, click on **Payments & Transfers**, then click **Positive Pay**
3. Click **Continue to Positive Pay**.
4. From this page you can
 - a) Review exception items
 - b) Import an issued check or void check file
 - c) Manually add an item
 - d) Search for specific items and view decided items

Review Exception Items

***NOTE:** If there are items to 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** from the menu on the left.
2. Then click **Quick Exception Processing**.
3. Under **Decisions Needed**, the 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. The Decision 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 Bank's default decision will take effect, and those items will be "Returned."
6. 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 communicated to the Bank by phone at 888-999-2644 (recorded line).

Import a File

To import a file:

1. From the **Transaction Processing** menu, select **Submit Issued Check File**.
2. Select **Choose File** to select the file to process.
3. Select the **Account Nickname** from the dropdown box, then select the appropriate mapping format from the **File Mapping Format** field in the drop-down menu.
 - a) A file must be uploaded for each account. Files containing multiple accounts cannot be processed.
4. Click **Process File**.
5. Once a file is uploaded and processed, a status window will display the processing status.
 - a) If the file does not process within 20 seconds, a message will display informing the customer that an email will be sent with the file processing status.
6. The file processing status can also be viewed by navigating to the **Transaction Report**, then selecting **Daily Checks Issues Summary** and using the available search functions.



7. Possible processing statuses include:
 - a) Unprocessed
 - b) Processed
 - c) Processed with Exceptions
 - d) Rejected
8. To view exceptions for a file with a status of Processed with Exceptions, select the **Processed with Exceptions** link.

To Manually Add Checks

- From the **Transaction Processing** menu, click **Add New Issued Check**.
- Select the desired account and enter check information: Check Number, Amount, Issued Date, and Issued Payee.
- If additional description is required, select the **Notes** box and enter the information.
- If adding checks in number increments, select **Auto-Increment Check Number**.
- Click **Add Check**.

To Void a Check

- From the **Transaction Processing** menu, click **Void a Check**.
- Enter check information: Account Nickname, Check Number, Check Amount, and Issue Date.
- Click **Find Matching Check**.
- Verify the check details.
- Click **Void Check**.

***NOTE:** This option does not replace the process for issuing a Check Stop Pay.

To Complete a Check Search

- From the **Transaction Processing** page, click **Check Search**.
- Searchable fields include Account Nicknames, Check Status, Check Numbers, Dates, Amounts, Decision, Reason, and Issued Payee.
- Click **Search**.



Positive Pay File Creation

***NOTE:** The source data file must be created in **Excel** and converted to a **Comma-Delimited (.csv)** format. The file cannot contain any commas.

The import file format is as follows:

- Column A – Account Number
- Column B – Issue Date (m/d/yyyy format)
- Column C – Check Number
- Column D – Amount (.00 format with decimal, no commas)
- Column E – Item Type Code (1 = Issue; 2 = Void)
- Column F – Payee

The source data file must be converted to match the format and order shown above for accurate processing.

Example:

	A	B	C	D	E	F
1	Account	Issue Date	Check #	Amount	Issue/Void	Payee
2	123456	7/1/2022	1101	\$ 10.00	1	ABC Company
3	123456	7/1/2022	1102	\$ 10.00	1	ABC Company
4	123456	7/1/2022	1103	\$ 10.00	1	DEF Enterprise
5	123456	7/1/2022	1104	\$ 11.00	1	DEF Enterprise
6	123456	7/1/2022	1105	\$ 10.00	1	GHI Incorporated
7	123456	7/1/2022	1106	\$ 13.00	1	GHI Incorporated

***NOTES** (see example above):

The file cannot contain any commas. If a comma is used in the Amount or the Payee field, the system will assume another field follows the comma, causing the entire file to fail during import to the Positive Pay system.

The first row is a header row, which labels the columns. If a file is transmitted without a header row, the system will ignore the first issued check, resulting in an exception.



Payee Match Guidelines

1. Font and Characters: Use capital letters only. Font size must be between 10-16 and limited to one of the following fonts: Verdana, OCR A, OCR B, or Arial.
2. Check Stock: The check background must be light in color and plain, with no watermarks or pantograph features in the *Pay to the Order Of* or Payee name area.
3. Printing and Placement: Letters must have sufficient spacing to ensure they do not touch. Do not exceed two spaces between words. Do not add characters or names near the valid payee name information. List the payee name on the check only once. The following variations of "PAY TO THE ORDER OF" are acceptable: PAY TO THE ORDER, PAY TO, PAY, TO THE ORDER OF.
4. Issue File Requirements: The payee name(s) listed on the check must exactly match the name(s) listed in the data file. If more than one payee name is printed on more than one line, a line break should be indicated on the issue file using the vertical bar character (|).
5. "Attention To" / "Care Of" recommendations- The following variations of "ATTENTION TO" or "CARE OF" are acceptable: ATTENTION TO:, ATTENTION:, ATT:, ATTN:, IN CARE OF:, CARE OF:, C/O:. Clearly identify names in the address field using any variation above to minimize exceptions. Do not include these variations in the issue file.

Testing Positive Pay Issue Files

For initial customer testing and setup, submit all test files to your designated Sales Officer to have Cash Management Operations test the initial files.

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