

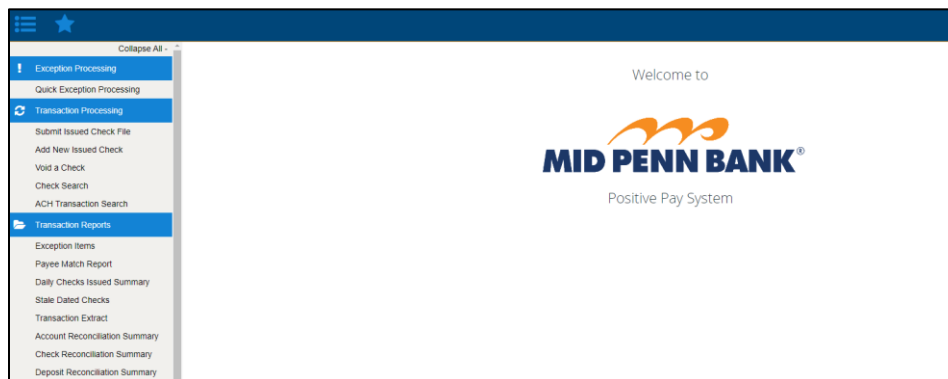


## ACH Positive Pay Quick Reference Guide

The **ACH Positive Pay** page allows you to complete several functions within one place, such as:

- Review Exception Items
- Create ACH Authorization Rules
- Search for specific items and view all decided items

1. Click on **Transfers & Payments**.
2. Under Payments & Transfers, click **Positive Pay**. The following page opens.



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

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 to review and decision, they appear in the **Exception Processing** section on the left-hand side of the page.


To decision an item:

1. Click **Quick Exception Processing**.
2. Click on the exception reason and then item. Choose to **Pay** or **Return** the item.
  - a. If choosing to return, choose the Return reason from the drop-down menu.
3. Click **Save**.

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

1. Expand Decided section.
2. Select the transaction to use as the basis for an Authorization Rule.



3. Select **Add Rule.** .
4. Enter the Description for the new rule.
  - a. The SEC Code, Company ID, Debits or Credits, and Max Allowable Amount fields are filled out based on the information in the ACH transaction, but you can modify them as needed.

The Decision Item Review must be completed by 12:00 PM ET each business day.

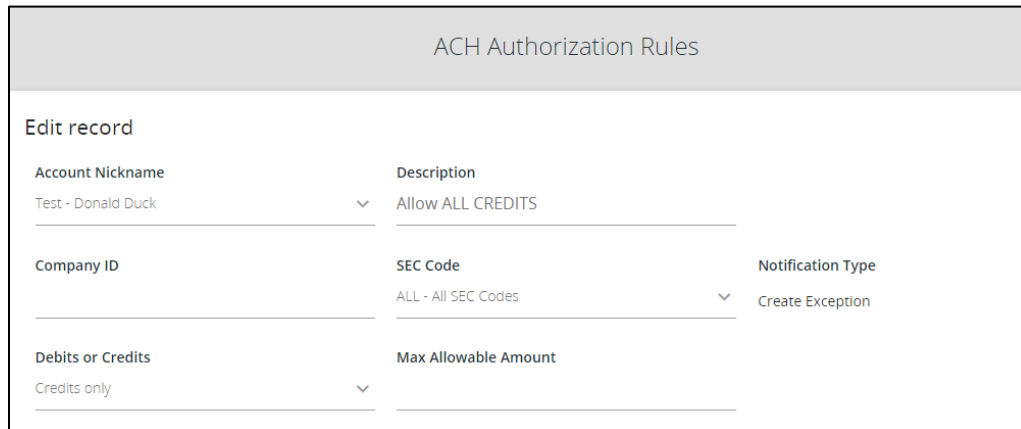
**The established Return default will take effect at 12:00 PM ET if decisions have not been made, and those items will be returned as “Unauthorized.”**

In the event that the Commercial Center is unavailable due to disruption in communications or other reasons, Customer may advise Bank of **item decisions** by email to [cashmanagementopscenter@midpennbank.com](mailto:cashmanagementopscenter@midpennbank.com). If email is not available, item decisions may be conveyed to Bank by phone to 888-999-2644, on a recorded line.

### **To Create a Freeform ACH Authorization Rule**

1. Click **Client/Account Maintenance** then click **ACH Authorization Rules**.
2. Click on the “+” sign to add a new record.
3. Select the Account Nickname and enter the Description for the new rule.
  - b. The SEC Code, Company ID, Debits or Credits, and Max Allowable Amount fields are based on the 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.



The screenshot shows a form titled "ACH Authorization Rules" with an "Edit record" section. The form contains several fields:

- Account Nickname:** Test - Donald Duck
- Description:** Allow ALL CREDITS
- Company ID:** (empty)
- SEC Code:** ALL - All SEC Codes
- Notification Type:** Create Exception
- Debits or Credits:** Credits only
- Max Allowable Amount:** (empty)

If you choose to not allow ALL CREDITS, incoming credits will be flagged for exception review.



### **To Edit an Existing ACH Authorization Rule**

1. Click **Client/Account Maintenance** then click **ACH Authorization Rules**.
2. Select the existing rule by clicking the right-hand menu. ⋮
3. Select **Edit Record**.
4. Update the necessary information.
5. Click **Save Changes**.

### **To Complete an ACH Transaction Search**

1. Click on **Transaction Processing**, then click on **ACH Transaction Search**.
2. Searchable fields are Account Nicknames, Dates, SEC Codes, click **Search**.

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 has a check number and if it has one of the following SEC Codes: BOC, ARC, POP, or RCK.

### **Any Questions Please Contact:**

Cash Management Operations  
[cashmanagementopscenter@midpennbank.com](mailto:cashmanagementopscenter@midpennbank.com)  
888-999-2644

Monday-Friday 8:00 AM-5:00 PM ET (Closed weekends and Government Holidays)