



Check Positive Pay

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

- Review Exception Items
- Import an issued check/void check file
- Manually add an item
- Search for specific items and view all decided items

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

Welcome to



Positive Pay System

From this page you can enter checks into the Positive Pay system, decision exception items, and access many reporting tools, such as previous Decision/Issue activity, account reconciliation, and check search.

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 your option to **Pay** or **Return** the item. Click **Save**.
 3. If choosing to return an item, choose the Return reason from the dropdown menu.
- The Decision Item Review must be completed by 12:00 PM each business day. The established default will take effect at 12:00 PM if decisions have not been made.
 - In the event that the Commercial Center is unavailable due to disruption in communications or associated reasons, Customer may advise Bank of **item decisions** by email to 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.



Import a File

To import a file:

1. From the **Transaction Processing** menu, click on **Submit Issued Check File**.
2. Select **Choose File** to choose the file to process.
3. Select the **Account Nickname** from the dropdown box. Select a template by choosing the correct **File Processing Type** from the dropdown box.
 - a. A file needs to be uploaded for each account. A combined file with multiple accounts is not allowed.
4. Click **Process File**.

Once a file is uploaded and processed, a window is displayed indicating the processing status. If the file has not processed within 20 seconds, a message is displayed informing the customer that an email will be sent indicating the file processing status. The file processing status can also be checked online using the Issued Check File Processing Log page. The following is a list of the possible processing statuses: Unprocessed, Processed, Processed with Exceptions, Rejected.

To view the exceptions on a file that has a status of Processed with Exceptions, select the Processed with Exceptions link.

To Manually Add Checks

1. In the **Transaction Processing** menu, click **Add New Issued Check**.
2. Enter check information: Account Nickname, Check Number, Amount, Issue Date, Issued Payee.
3. If a further description is required, click the Notes box to enter more information.
4. If adding checks in number increments, select **Auto-Increment Check Number**.
5. Click **Add Check**.

To Void a Check

1. In the **Transaction Processing** menu, click **Void a Check**.
2. Enter check information: Account Nickname, Check Number, Check Amount, Issued Date.
3. Click the **Find Matching Check** button.
4. Verify the check details.
5. Click **Void Check**.

Note:

- This option does not replace the method of issuing a Check Stop Pay.



To Complete a Check Search

1. On the **Transaction Processing** page, click **Check Search**.
2. Searchable fields are Account Nicknames, Check Status, Check Numbers, Dates, Amounts, Decision, Reason, Issued Payee, click **Search**.

Positive Pay File Creation:

The source file needs to be created in Excel and must be converted into a **Comma Delimited (.csv)**.
The file cannot contain any commas.

The format of the import template will be:

Column 1 – Account Number

Column 2 – Issue date in mm/dd/yyyy format

Column 3 – Item Number column

Column 4 – Amount column (.00 format with decimal, no comma)

Column 5 – Item Type Code column - Item types are “1” for Issue and “2” for Void

Column 6 – Payee column

The source data file must be converted to the above format in the above order 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

It is important to note that there are no commas within any of the fields. ***This is essential.*** If a comma was used in the Amount field, or in the Payee field, the program would assume that another field would follow that comma, and the entire file would be corrupted.

Please note the first row is a header row, which labels the columns. If a file was transmitted without the header row, the system will ignore the first issued check causing an exception.

Payee Match Guidelines

1. Font/Characters- The font should be typed with capital letters, between font size 10-16, and one of the following: Verdana, OCR A, OCR B, or Arial.



2. Check Stock- The check background should be light in color and plain with no Watermarks/pantograph features in the **Pay To The Order Of** or **Payee name** area.
3. Printing and Placement- Letters should have enough space between them so they're not touching with no more than 2 spaces between each word. Do not add characters and names close to valid payee name information. List the payee name on the check only one time. 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 on 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 with the vertical bar character "|".
5. "Attention To" or "Care Of" recommendations- The following variations of "**ATTENTION TO**" or "**CARE OF**" are acceptable: ATTENTION TO:, ATTENTION:, ATT:, ATTIN:, IN CARE OF:, CARE OF:, C/O:. Clearly identify names in the address field with any variation above to minimize exceptions. Do not include these variations in the issue file.

*Refer to the Payee Match Guidelines for additional details.

Testing Positive Pay Issue Files

For initial customer testing and setup please submit all test files to Mid Penn Bank and Cash Management Operations will test initial files.

Any questions please contact:

Cash Management Operations:
cashmanagementopscenter@midpennbank.com
888-999-2644

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