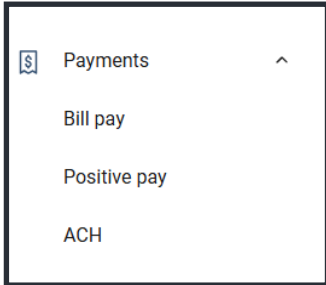


ACH POSITIVE PAY EXCEPTIONS QUICK REFERENCE GUIDE

These tips apply to both Online eBanking and Mobile eBanking.

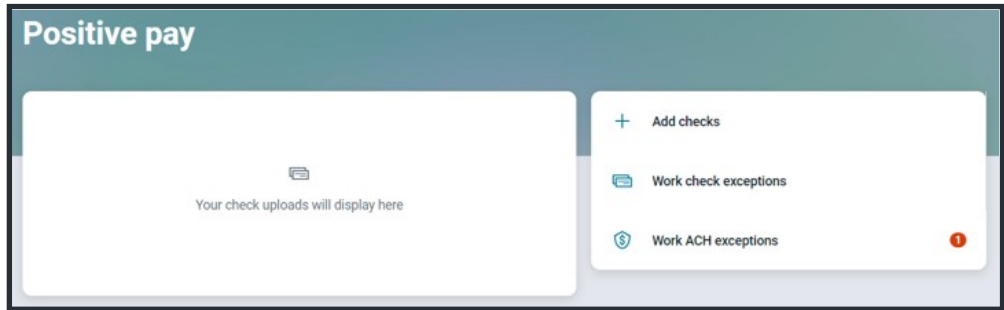
Payments Menu



Positive Pay

- On the side menu, there may be a single menu option for Positive Pay or there may be an expandable menu option of Payments with Positive Pay below Payments.
- On the Mobile App, you will select the three horizontal bars at the top left of the app and then select the same as listed above.

Positive Pay



Positive Pay Exceptions

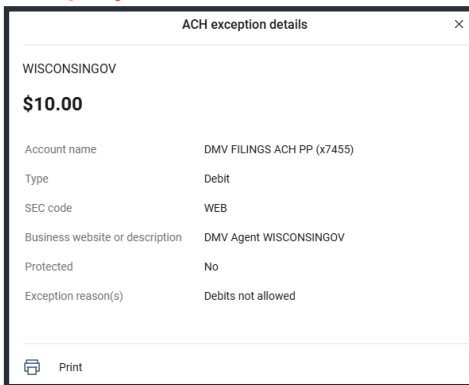
- Client will get an email alert after end of day processing when there is at least one ACH exception to be worked.
- The ACH Positive Pay exception system is available between 5:00 am CST and 11:00 am CST the day after an ACH exception is made.

Note: Above is the Positive Pay screen. The example indicates that there is one ACH exception to be worked.

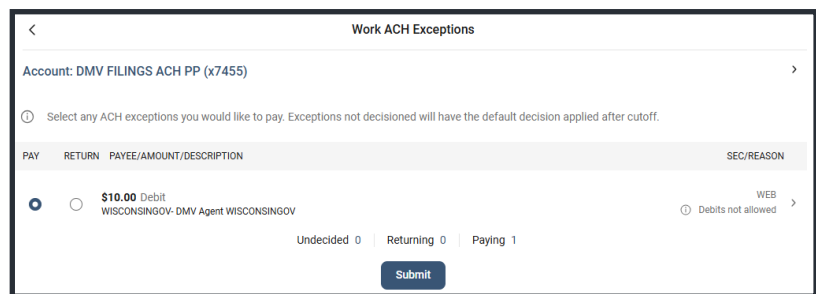
Working An Exception

- To work an ACH exception(s), click 'Work ACH exceptions'. The default is to Return unworked ACH exceptions. The option to pay the exception will be shown for each ACH exception. You can click the ACH exception to view the ACH exception details.

Display ACH Detail



Working An ACH Exception



NOTE: If you change your decision before the 11:00 am CST cut off and try to exit the screen, you will receive an error message. Simply go back and verify your decision.

You may contact:

treasurymanagement@bankfirststate.com to add or remove an authorized company.

- You can change the decision to Pay by checking the PAY box next to the exception and click 'Submit'. Once a decision is made on all exceptions, the Submit button will be grayed out. If you want to change a decision before 11:00 am CST, simply check or uncheck the box and click 'Submit'.
- If you click 'Work ACH exceptions' prior to 5:00 am CST on the next business day, the ACH exception will be there. However, the system will not allow you to make a decision until 5:00 am CST.
- If you click 'Work ACH exceptions' after 11:00 am CST, the ACH exception will be there. However, the system will not allow you to change the decision. It will, however, explain what the final decision was on the ACH exception.