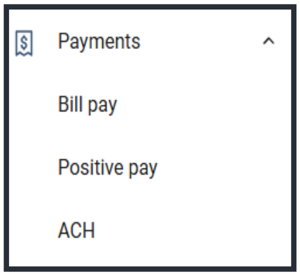
CHECK POSITIVE PAY QUICK REFERENCE GUIDE

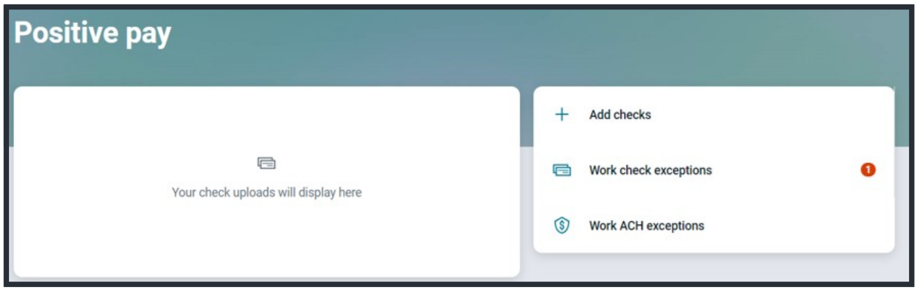
Payments Menu



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



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

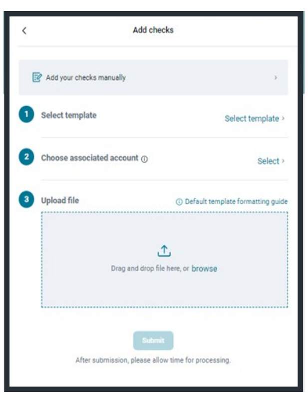
Positive Pay Add Checks

- With Positive Pay services, you have the ability to manually input checks or upload a check issue file using multiple formats.
- To add checks, click ‘Add checks’.

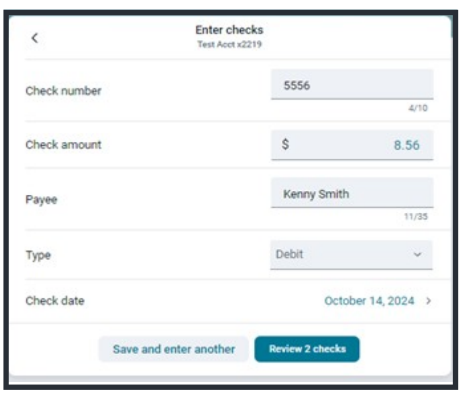
Add Checks

- After clicking ‘Add checks’, you will be brought to a screen to choose to add your checks manually or upload a check issue file using a pre-determined template which is discussed below.

Add Checks



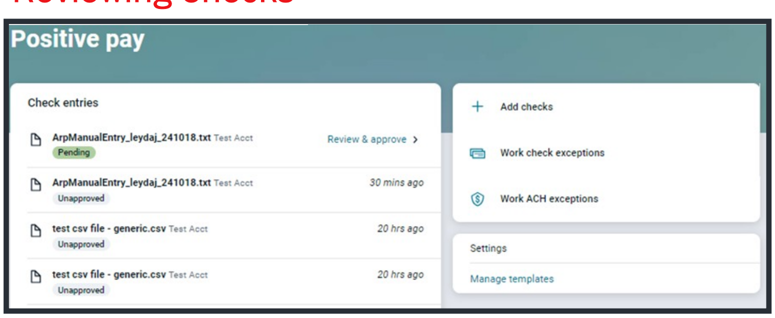
Add Check Information



Add Checks Manually

Select ‘Add your checks manually’, choose which account you wish to use and input the information from each check. If you have additional checks to input, click 'Save and enter another' or if you are done inputting all checks, click 'Review X checks' with X being the number of checks added.

Reviewing Checks



Reviewing Checks

- On the ‘Review checks’ screen, approve the checks you input by clicking ‘Approve’ twice and ‘Done’ on the next screen. These steps have now created a check entry that includes all the checks you just input. The check entry will be in a Pending status that needs final approval. Click the Pending check entry.
- Review the data and click ‘Approve’ and ‘Done’ on the next screen. The batch will turn to Successful.

CHECK POSITIVE PAY QUICK REFERENCE GUIDE (cont.)

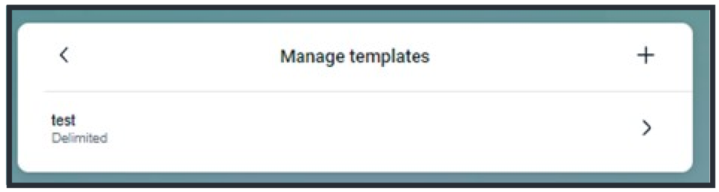
Upload a Check Issue File

To Upload a CSV (most popular) or TXT file of check detail, you will first need to make sure you have created a template that understands how the data in your file is organized. Once the template is created, you can skip this step and go to ‘Add checks’.

Managing Templates

Under Settings, click ‘Manage templates’ to see your current templates or create a new one. If there are previously created templates, they will be shown here. You can click a template to see how that template expects the data in your file to come across. You can also change the parameters or delete the template.

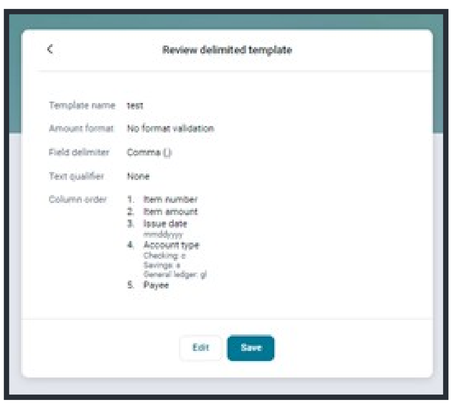
Manage Templates



Creating New Templates

- If you want to create a new template, click ‘+ New template’ or just ‘+” and pick if the file is Delimited (CSV) or Fixed position (TXT). From here, you can name the template, input the amount format (TXT), and input the field delimiter (TXT). Next, you can associate the different data points with the column order (CSV) or the different data points with the label positions (TXT). Be sure to pay attention to the requirement for configurations for certain data points. Click ‘Review’ when complete to review your template and click ‘Save’ and ‘Done’.
- The template is now created and ready to be used.

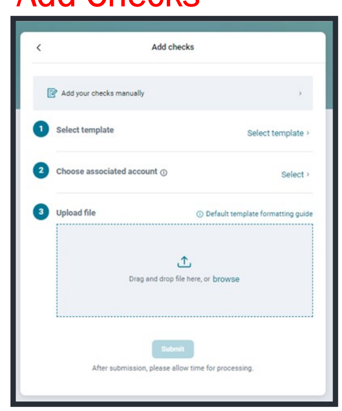
Review Template



Uploading File

- To upload a file of checks, click ‘Add checks’. Follow the three steps:
  1. Select the appropriate previously created template.
  2. Choose which account these checks are written on.
  3. Upload your file by drag and drop or clicking ‘browse’ and click ‘Submit’.
- Uploaded files cannot contain any other information such as headers.
- When successfully uploaded, the file will create a check entry that includes all the checks in the file. The check entry will be in a Pending status that needs final approval. Click the Pending check entry. Review the data and click ‘Approve’ and ‘Done’ on the next screen. The batch will turn to Successful.

Add Checks



REMINDERS

- You will not be able to see, change or delete any detail on each check or file that has been submitted.
- Please contact treasurymanagement@bankfirststate.com if you need assistance.

CHECK POSITIVE QUICK REFERENCE GUIDE (cont.)

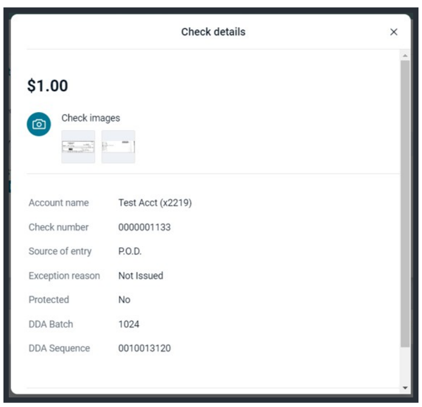
Positive Pay Exceptions

- Client will get an email alert after end of day processing when there is at least one check exception to be worked.
- The Check Positive Pay exception system is available between 5:00 am CST and 11:00 am CST the day after a check exception is made.
- If a decision is not made by 9:00 am CST, a second reminder email is sent out.
- Exceptions can be managed via online Business eBanking and mobile Business eBanking.

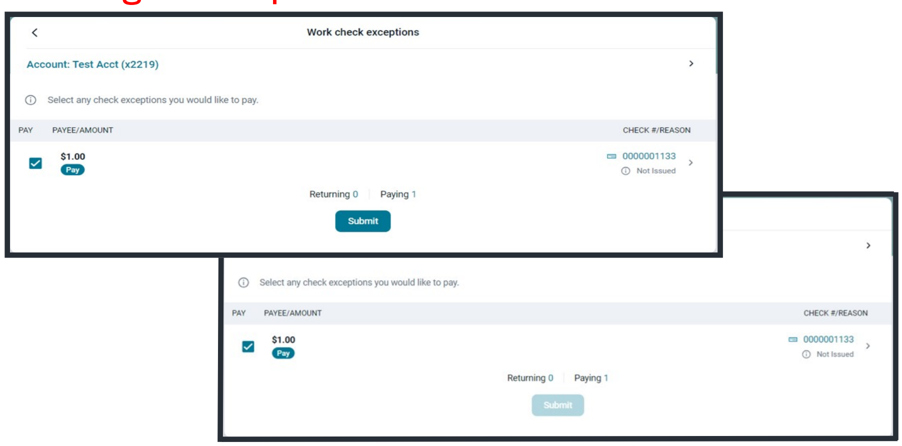
Working An Exception

To work a check exception(s), click 'Work check exceptions'. Depending on whether your default is to Pay or Return unworked check exceptions, this default decision will be shown for each check exception. You will also see the reason the check is considered an exception. If you have multiple accounts that have check exceptions, click the arrow on the right side to toggle between the different accounts.

Display Check Detail



Working An Exception



Reminders

- 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.
- If you click 'Work check exceptions' prior to 5:00 am CST on the next business day, the check exception will be there. However, the system will not allow you to make a decision until 5:00 am CST.
- If you click 'Work check exceptions' after 11:00 am CST, the check 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 check exception.

- You can change the decision by clicking the box in the column PAY and the decision will be changed from opposite of what is initially showing (the default). Click 'Submit' to finalize the change.
- You may view an image of the front and back along with details of each check exception by clicking on the check number directly below the heading CHECK #/REASON.
- Once a decision is made on all check 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'.