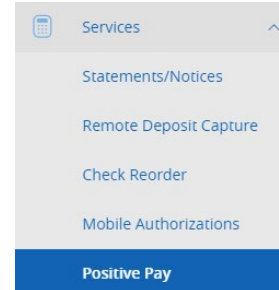


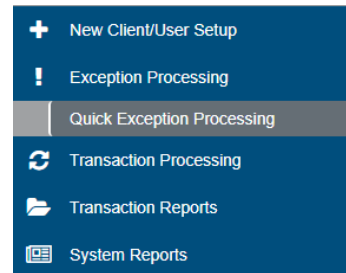
Positive Pay Instructions

Exception Decision Input and Setting Rules for ACH Payments

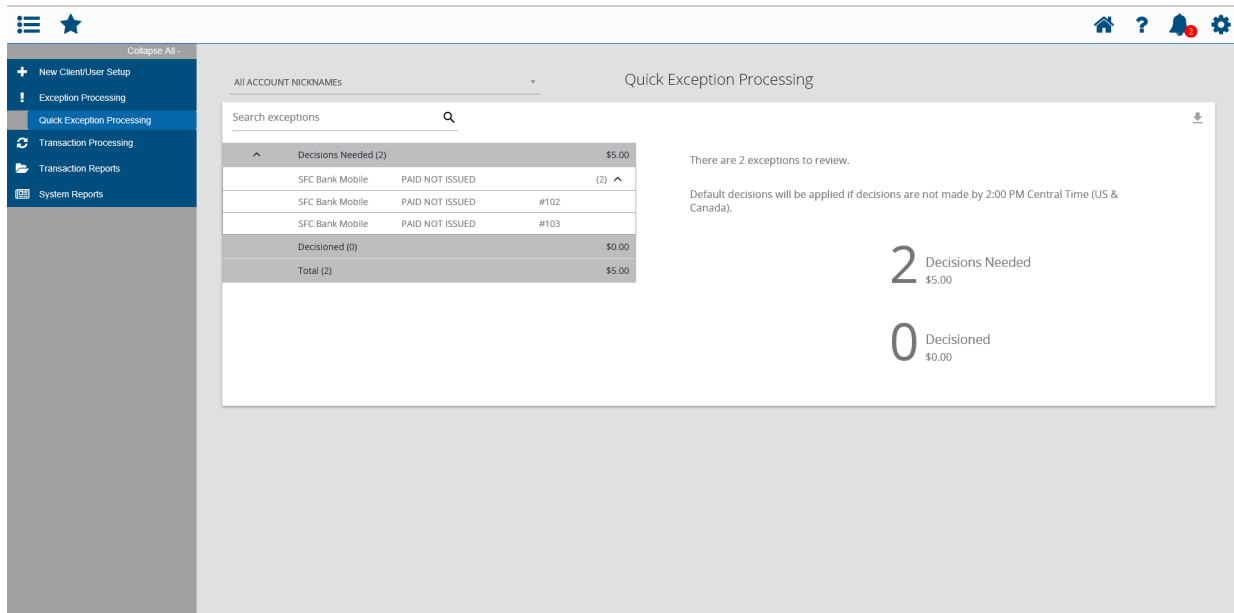
1. Select Positive Pay under “Services” in the main menu



2. Select “Quick Exception Processing”



The Quick Exception Processing example below shows two items that require decisions. **Please note that all items need to be reviewed and paid or returned prior to 2:00 PM CST.**



The screenshot shows the 'Quick Exception Processing' interface. On the left is a navigation sidebar with 'Quick Exception Processing' selected. The main area has a search bar and a table of exceptions. To the right of the table, there is a summary of decisions needed and decided.

Decisions Needed (2)		\$5.00
SFC Bank Mobile	PAID NOT ISSUED	(2) ^
SFC Bank Mobile	PAID NOT ISSUED	#102
SFC Bank Mobile	PAID NOT ISSUED	#103
Decided (0)		\$0.00
Total (2)		\$5.00

There are 2 exceptions to review.

Default decisions will be applied if decisions are not made by 2:00 PM Central Time (US & Canada).

2 Decisions Needed
\$5.00

0 Decided
\$0.00

Clicking on an item displays the check information, images, and decision buttons to pay or return:

The screenshot shows the 'Quick Exception Processing' interface. On the left is a navigation menu with options: 'New Client/User Setup', 'Exception Processing', 'Quick Exception Processing' (highlighted), 'Transaction Processing', 'Transaction Reports', and 'System Reports'. The main area has a search bar and a table of exceptions:

Decisions Needed (2)		\$5.00
SFC Bank Mobile	PAID NOT ISSUED (2) ^	
SFC Bank Mobile	PAID NOT ISSUED #102	
SFC Bank Mobile	PAID NOT ISSUED #103	
Decided (0)		\$0.00
Total (2)		\$5.00

To the right of the table, the 'PAID NOT ISSUED' details are shown: 'Default Decision: Pay', 'ACCOUNT NICKNAME: SFC Bank Mobile', 'Check #: 102', 'Amount: \$2.00', 'Paid Date: 09/22/2020', and 'Issued Date: 09/22/2020'. Below this is a check image with 'Front' and 'Back' view options. The check image shows a handwritten amount of \$2.00 and the name 'Tara Bellar'. At the bottom are 'Pay' and 'Return' buttons.

Clicking on Pay offers an option to provide a reason for the decision, as well as buttons to save or cancel. Note that the reason field is only intended for returns at this time and may be bypassed for paid items.

This screenshot shows the same 'Quick Exception Processing' interface as above, but with the 'Pay' button selected. The 'PAID NOT ISSUED' details are identical. The check image is also present. Below the check image, a 'Reason' dropdown menu is visible, and at the bottom are 'Cancel' and 'Save' buttons.

The completed item will show in the Decided section on the left with a tally (1). The screen will then automatically display the next item to be reviewed:

Quick Exception Processing

Search exceptions

Decisions Needed (1)			\$3.00
SFC Bank Mobile	PAID NOT ISSUED	#103	
Decided (1)			\$2.00
Total (2)			\$5.00

PAID NOT ISSUED
Default Decision: Pay

ACCOUNT NICKNAME: SFC Bank Mobile Check #: 103 Amount: \$3.00
Paid Date: 09/22/2020 Issued Date: 09/22/2020

Front Back

Hover over image to zoom. Click to view full-size image.

Pay Return

Clicking on Return will display the same options as with a paid item, however a reason for the return is required. The Save button will not function until a reason has been selected.

Quick Exception Processing

Search exceptions

Decisions Needed (1)			\$3.00
SFC Bank Mobile	PAID NOT ISSUED	#103	
Decided (1)			\$2.00
Total (2)			\$5.00

PAID NOT ISSUED
Default Decision: Pay

ACCOUNT NICKNAME: SFC Bank Mobile Check #: 103 Amount: \$3.00
Paid Date: 09/22/2020 Issued Date: 09/22/2020

Front Back

Hover over image to zoom. Click to view full-size image.

Reason

Cancel Save

The list of possible return reasons:

The screenshot shows the 'Quick Exception Processing' window. On the left is a sidebar with navigation options: New Client/User Setup, Exception Processing, Quick Exception Processing (selected), Transaction Processing, Transaction Reports, and System Reports. The main area has a search bar and a table of exceptions:

Decisions Needed (1)			\$3.00
SFC Bank Mobile	PAID NOT ISSUED	#103	
Decisions (1)			\$2.00
Total (2)			\$5.00

Below the table, the status is 'PAID NOT ISSUED' with a 'Default Decision: Pay'. The 'ACCOUNT NICKNAME' is 'SFC Bank Mobile' and the 'Paid Date' is '09/22/2020'. A dropdown menu is open, listing return reasons: **Fraudulent** (REQUIRES BANK CONTACT), Duplicate, Encoding Error, Improper Endorsement, Incorrect Amount, Incorrect Payee, Past Deadline Item Paid, Past Deadline Item Returned, Refer to Maker, Stale Dated, and Void. The 'Save' button is currently disabled.

Once you have chosen a reason, the Save button is immediately activated:

This screenshot shows the same interface after a return reason has been selected. The dropdown menu is now closed, and the 'Reason' field is set to 'Refer to Maker'. The 'Save' button is now active (highlighted in blue). An image of a check is displayed, with a 'Hover over image to zoom. Click to view full-size image.' instruction above it. The check image shows handwritten details: 'SFC Bank Mobile', '9/22/2020', 'SFC Bank', '\$5.00', and 'Tina Walker'. The 'Reason' dropdown is set to 'Refer to Maker'.

Now, both items are showing on the left in the Decided section. The tally numbers on the right confirm the number of items already decided and informs the user that there are no further decisions needed:

The screenshot shows the 'Quick Exception Processing' interface. On the left, a table lists 'Decisions Needed (0)' for \$0.00 and 'Decided (2)' for \$5.00. The 'Decided' section contains two items: 'SFC Bank Mobile PAID NOT ISSUED #102' and 'SFC Bank Mobile PAID NOT ISSUED #103', both totaling \$5.00. On the right, a summary box states 'There are 0 exceptions to review.' and 'Default decisions will be applied if decisions are not made by 2:00 PM Central Time (US & Canada)'. The summary also shows '0 Decisions Needed \$0.00' and '2 Decided \$5.00'.

ACH Exception Processing / ACH Rules

As with the check exception process, any ACH items will also appear in the Quick Exception Processing section:

The screenshot shows the 'Quick Exception Processing' interface for an 'UNAUTHORIZED ACH TRANSACTION'. The table on the left shows 'Decisions Needed (1)' for \$45,586.90 and 'Decided (2)' for \$34.51, with a 'Total (3)' of \$45,621.41. The transaction details include 'ACCOUNT NICKNAME: [redacted]', 'Amount: \$45,586.90', and 'PPD / [redacted] / DR REG PAYROL [redacted]'. Below the details are three buttons: 'Add Rule' (pencil icon), 'Pay' (dollar sign icon), and 'Return' (back arrow icon).

If the ACH item is authorized, and you would like to enable a rule for recurring transactions, click "Add Rule" prior to paying the item:

This screenshot is identical to the previous one, but the 'Add Rule' button (pencil icon) is highlighted with a red rectangular box to emphasize the action.

The following dialog box will then be presented. After completing the fields, click “Save Rule” to confirm your choices.

Add ACH authorization rule

Description

SEC Code
PPD

Company ID
[blurred]

Debits or Credits
Debits only

Max Allowable Amount
45586.9

Cancel Save rule

While we hope you find these instructions to be a helpful resource, please know that our Treasury Management team is always standing by and ready to assist with any questions that you may have. Please email us at gbank-treasurymanagement@gbankmo.com or call 417.520.4333 and ask to speak with a member of our Treasury Management team. We appreciate the opportunity to serve you.