

Positive Pay Exception Items

Positive Pay exception items are checks that attempt to clear but do not match your list of issued checks. These items must be reviewed and marked for pay or return.

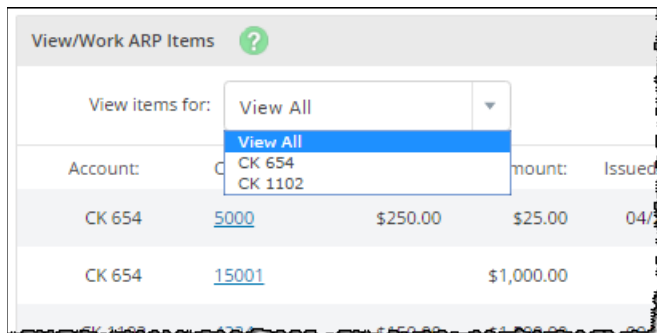
Each day that you have a Positive Pay exception item, you will receive an email in the morning. **All items must be reviewed and marked to pay or return by the cutoff time of 12 pm Central Time.** At that time, an automated *Return* decision is made on all unresolved items and your business is automatically put in "READ ONLY" mode to prevent any changes to the automated decision.

Working Positive Pay Exceptions

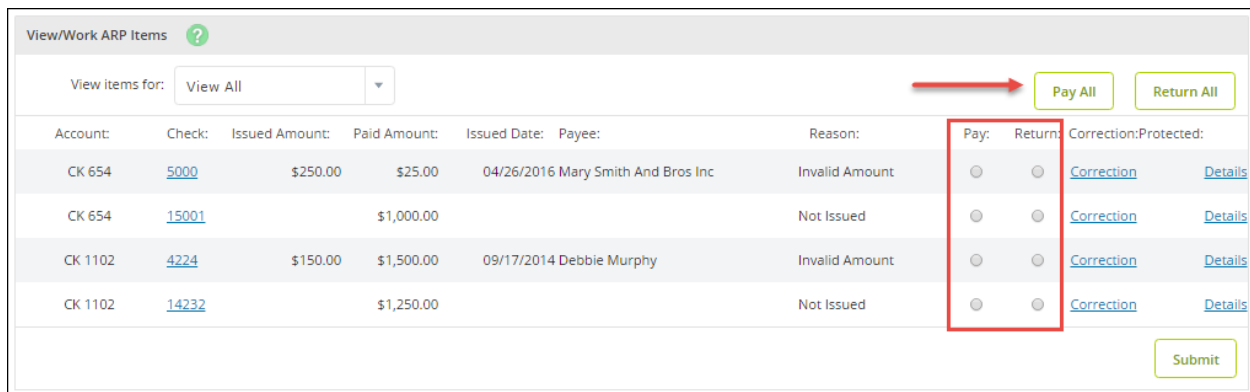
To Pay or Return any exception, please follow these steps:

- Login to Business Online Banking at www.midwestbankcentre.com
- Click on Cash Manager
- Click on Fraud Protection
- Click on Positive Pay Exception Items

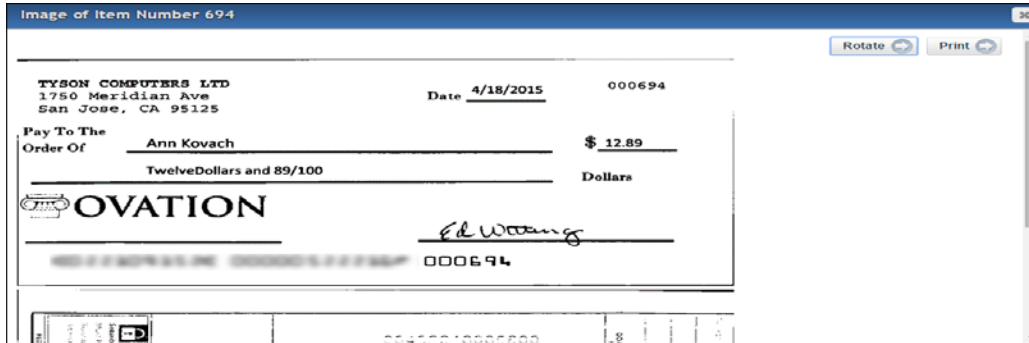
To view Positive Pay exception items for all accounts at once or select a specific account, select your choice for the "View items for:" dropdown menu.



Work your items by selecting the **Pay** or **Return** button for each item. **Pay All** and **Return All** options are also available. Selecting **Pay All** or **Return All** only affects the items showing on the current page.

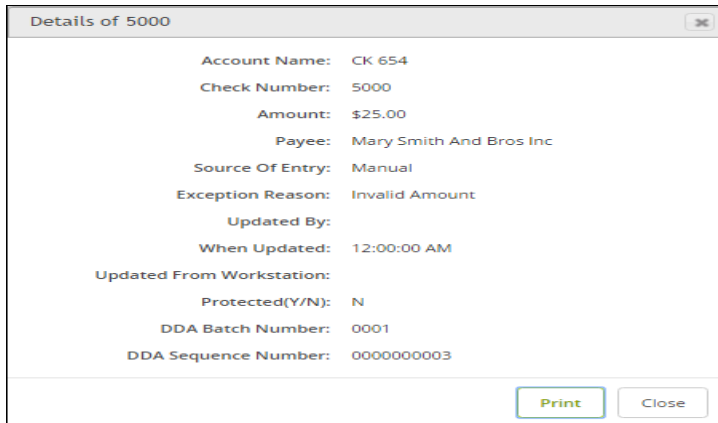


Images - If an image of the item is available, the check number will display as a link. Click on the check number to view the front and back of the check.



Please note: *The image may help you determine whether an exception should be paid or returned.*

Details - The Details link displays additional information about the item including exception reason.



Corrections - While reviewing your exceptions, you may notice that a simple encoding error caused an item to be rejected. The **Correction** link allows you to send a message to the bank indicating the error and the correct information.

ACH Filters ?

View filters for: View All

Account	Allow All Debits	Allow All Credits	Exception Criteria									
			Company Name	Company ID	SEC	Amount From	Amount To	ABA Number	DR CR	Allow/Disallow	Expires	
CK 1102	No	Yes	ABC Company	198765432	PPD					Credit	Disallow	
CK 258	No	No										