

Positive Pay Guide

Welcome to Main Street Bank's Positive Pay System!
Please make Exception Item Decisions prior to 11:30 AM.



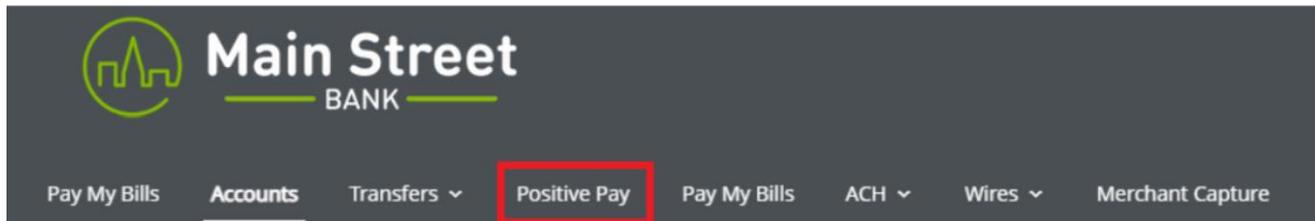
Main Street
— BANK —

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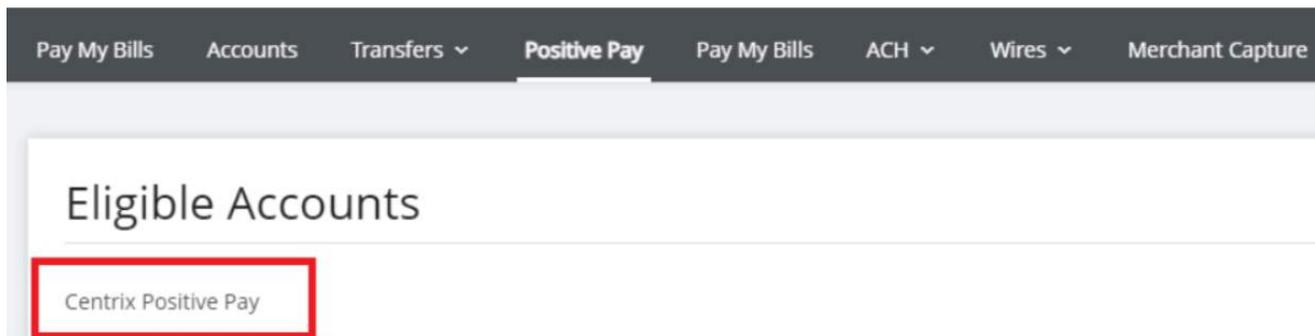
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Positive Pay

- Log into your Online Banking.
- Click on Positive Pay in the main menu.



- To access the Positive Pay Portal, select the *Centrix Positive Pay* button.

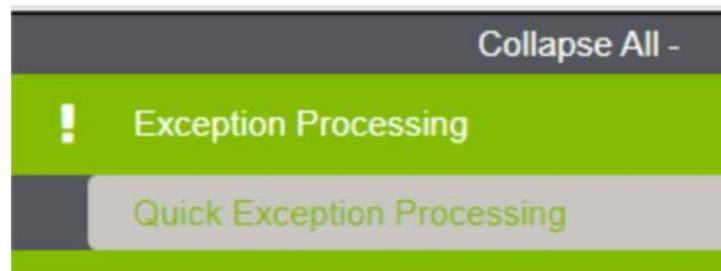


Decisions must be worked before 11:30am.

Exceptions that are not answered by 11:30am will be processed with the default decision established in your Positive Pay Agreement.

Reviewing Exceptions

From the menu on the left side of the screen, select Quick Exception Processing. An exception processing guide is also available by clicking the question mark at the top right-side of the screen.



Reviewing Exceptions (continued)

Under Account Nickname, Select **All** Account(s) or choose the appropriate account to review exceptions.

Review the exceptions to verify if they should be paid or returned. Select the appropriate Pay or Return box and Reason. Click on the **Save Decision** button.

Main Street Bank Client

Quick Exception Processing as of 03/31/2023

Account Nickname: <ALL> Processed Exceptions: (Count: 0) (Amount: \$0.00)
Unprocessed Exceptions: (Count: 0) (Amount: \$0.00)
Total Exceptions: (Count: 0) (Amount: \$0.00)

Hide exceptions already decided Save Decisions

NOTE: Exceptions will be given a decision of "Return" if no decision has been made by 11:30 AM Eastern Time (US & Canada).

	Account Nickname	Paid Date	Check #	Amount	Issued Payee	Exception Type	Pay	Return	Reason
1	Operatingx0383	03/27/2023	Add ACH Rule	14,410.26		UNAUTHORIZED ACH TRANSACTION (TEL/1123456789/DR) - External Withdrawal	<input type="checkbox"/>	<input type="checkbox"/>	<Not Selected>
2	Operatingx0383	03/27/2023	Add ACH Rule	48,284.33		UNAUTHORIZED ACH TRANSACTION (CCD/1123456789/DR) - External Withdrawal	<input type="checkbox"/>	<input type="checkbox"/>	<Not Selected>
3	Operatingx0383	03/27/2023	Add ACH Rule	96,371.64		UNAUTHORIZED ACH TRANSACTION (CCD/1123456789/DR) - External Withdrawal	<input type="checkbox"/>	<input type="checkbox"/>	<Not Selected>
4	Operatingx0383	03/27/2023	View Image 21303	1,500.00		PAID NOT ISSUED	<input type="checkbox"/>	<input type="checkbox"/>	<Not Selected>
5	Operatingx0383	03/27/2023	View Image 21415	1,893.17		PAID NOT ISSUED	<input type="checkbox"/>	<input type="checkbox"/>	<Not Selected>

Submitting an Issue Check File

Under **Transaction Processing**, click on **Submit Issued Check File** to upload an issued check file.

- Click **Choose File** to browse your computer for the check file.
- Choose the Account Nickname and File Processing Type for the specific file.
- Click on Process File.

Main Street Bank Client: Test Client

Submit Issued Check File

Step 1. Select a file to process.

No file chosen

Step 2. Input details about the file.

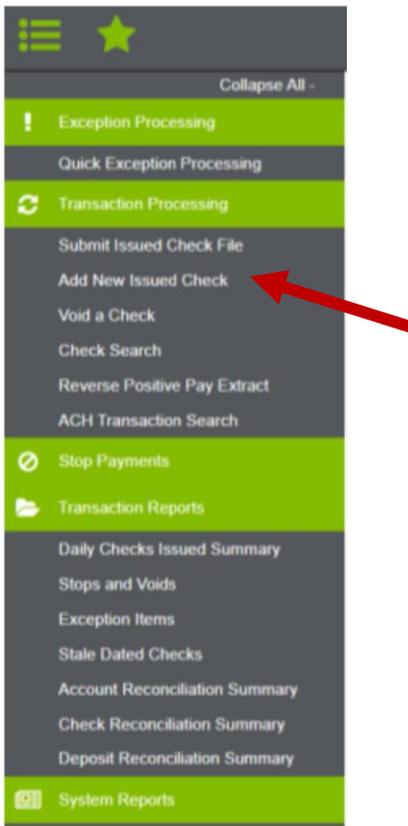
Account Nickname:

File Processing Type:

Step 3. Click the "Process File" button.

Adding a Manual Check

Under Transaction Processing, click on Add New Issued Check to add a manual check or was otherwise not included in the electronic issued check file previously submitted.



- Choose the Account Nickname and enter the Check Number, Amount, Issued Date, Issued Payee and any notes, if applicable.
- Click on Add Check.

Add New Issued Check

Account Nickname: Check Number:

Amount: Issued Date:

Issued Payee:

Auto-Increment Check Number

Note for Bill Pay Users

When using the Bill Pay feature: if the payment method defaults to a draft check, once you submit payment, you must enter the check number produced into your Positive Pay list of issued checks.

The image below illustrates where to see the draft check number produced when submitting a Bill Payment.

The screenshot shows a web interface for 'Pay Bills' with a 'Review Payments' header. Below the header, there is a message: 'You're making payments for the following bills. Please review the information and click **Submit Payments**.' Below this is a table titled 'Unassigned Billers' with columns for 'Billers Name', 'Account', 'Amount', and 'Pay Date'. A single bill is listed: 'GUESS WHO' for 'Cash Mgmt Testing-Payroll Acct *1144' for '\$100.00' on '04/20/2023'. To the right of the bill, there is a 'Memo' field containing 'Test Payment' and a 'Check Number' field containing '1234'. Below the table, the total amount is shown as 'Total: \$100.00'. At the bottom right of the form area are three buttons: 'Submit Payments', 'Make Changes', and 'Cancel'. At the very bottom of the page, there is a footer with the text: 'Business Bill Pay Customer Service can be reached at 508-481-8300 Monday-Friday 8am-5pm', a 'Security & Privacy' link, and a 'Terms & Conditions' link. The copyright notice reads: 'Copyright © 2023, Main Street Bank. All Rights Reserved.'

Billers Name	Account	Amount	Pay Date
GUESS WHO GUESS WHO *TEST	Cash Mgmt Testing-Payroll Acct *1144	\$100.00	04/20/2023

Memo:

Check Number:

Total: \$100.00

[Submit Payments](#) [Make Changes](#) [Cancel](#)

Business Bill Pay Customer Service can be reached at 508-481-8300 Monday-Friday 8am-5pm

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Contact

For assistance, please contact Main Street Bank's Cash Management Group at 978-487-1488 or cashmanagement@bankmainstreet.com.