

ACH Filter Exception Items

ACH Filter exception items are electronic transactions that attempt to clear but do not meet the ACH Filter criteria established on your account.

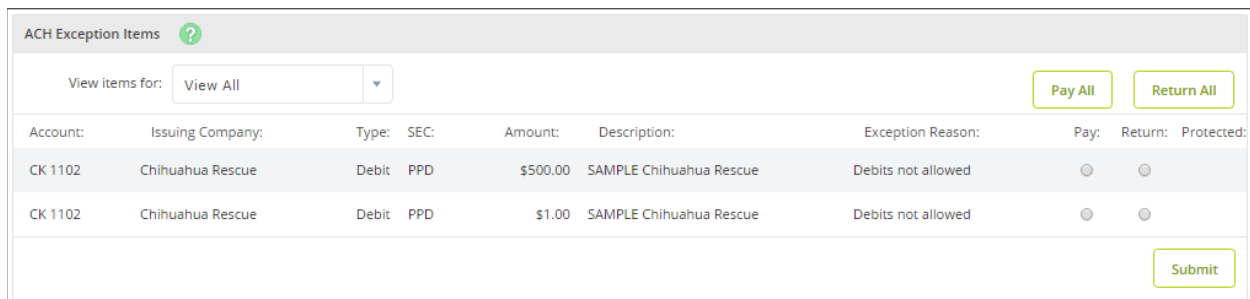
Each day that you have an ACH Filter exception item, you will receive an email in the morning. **All items must be reviewed and marked to pay or return by the cutoff time of 11 am Central Time.** At that time, an automated *Return Decision* is made on all unresolved items and your business is automatically put in "READ ONLY" mode to prevent any changes to the automated decision.

Please note: If you need to add additional approved issuing companies to your ACH Filter list, please e-mail TMHelpDesk@midwestbankcentre.com with the issuing company name. A call back verification will then be made by the Bank prior to adding the new issuing company name.

Working ACH Filter Exceptions

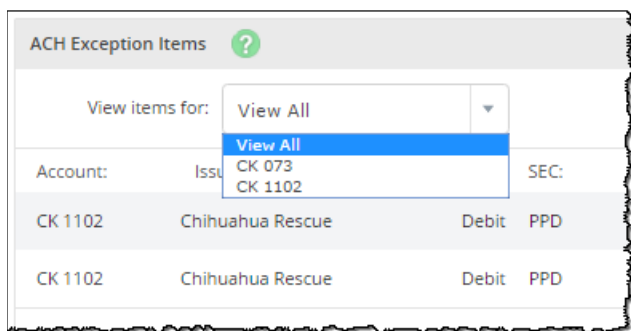
To Pay or Return any exception, please follow these steps:

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



| Account: | Issuing Company: | Type: | SEC: | Amount: | Description: | Exception Reason: | Pay: | Return: | Protected: |
|----------|------------------|-------|------|----------|-------------------------|--------------------|-----------------------|-----------------------|------------|
| CK 1102 | Chihuahua Rescue | Debit | PPD | \$500.00 | SAMPLE Chihuahua Rescue | Debits not allowed | <input type="radio"/> | <input type="radio"/> | |
| CK 1102 | Chihuahua Rescue | Debit | PPD | \$1.00 | SAMPLE Chihuahua Rescue | Debits not allowed | <input type="radio"/> | <input type="radio"/> | |

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



| Account: | Issu | SEC: |
|----------|------------------|-----------|
| CK 1102 | Chihuahua Rescue | Debit PPD |
| CK 1102 | Chihuahua Rescue | Debit PPD |

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.

ACH Exception Items ?

View items for: ▼ →

| Account: | Issuing Company: | Type: | SEC: | Amount: | Description: | Exception Reason: | Pay: | Return: | Protected: |
|----------|------------------|-------|------|----------|-------------------------|--------------------|-----------------------|-----------------------|------------|
| CK 1102 | Chihuahua Rescue | Debit | PPD | \$500.00 | SAMPLE Chihuahua Rescue | Debits not allowed | <input type="radio"/> | <input type="radio"/> | |
| CK 1102 | Chihuahua Rescue | Debit | PPD | \$1.00 | SAMPLE Chihuahua Rescue | Debits not allowed | <input type="radio"/> | <input type="radio"/> | |

Please note: If you need help determining whether an exception should be paid or returned, additional information is available. For example, the exception reason displays, letting you know why an item was rejected. You can also view the current ACH filters that are applied to your account by selecting the **ACH Filters** tab.

ACH Filters

ACH filters established can be viewed here. This information is beneficial in figuring out why an ACH item was rejected.

This is a view only screen. If you would like to modify your established filters, please send updates to cmgmt@midwestbankcentre.com.

ACH Filters ?

View filters for: ▼

| 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 | | | | | | | | | | |