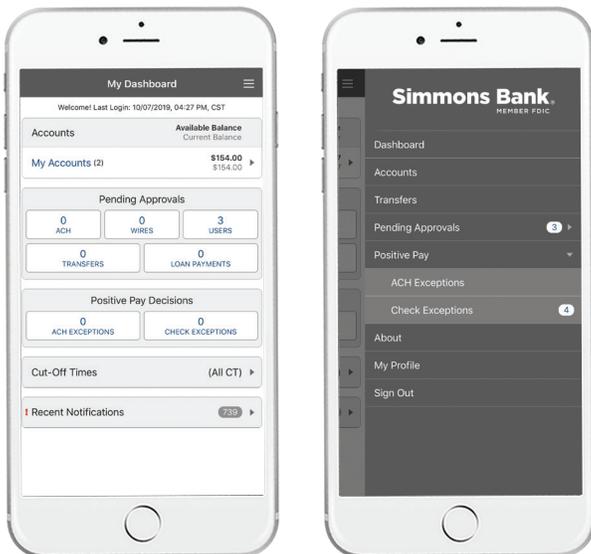


TREASURY MANAGEMENT QUICK REFERENCE GUIDE

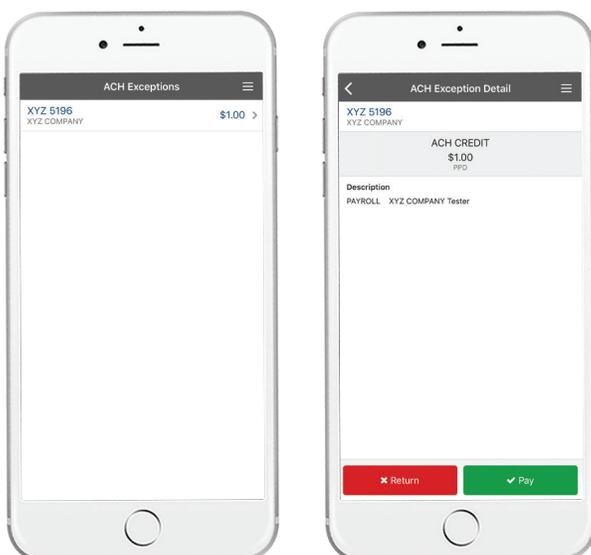
MOBILE POSITIVE PAY

The Positive Pay feature within the Simmons Bank Treasury Management mobile application allows users to pay or return ACH and check exceptions and to view essential details for these items while on the go.



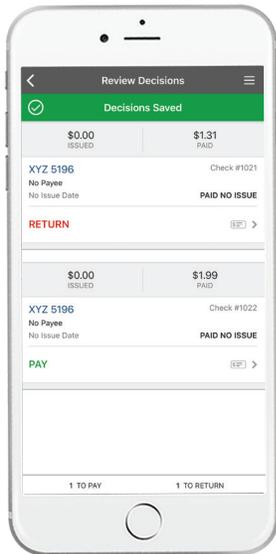
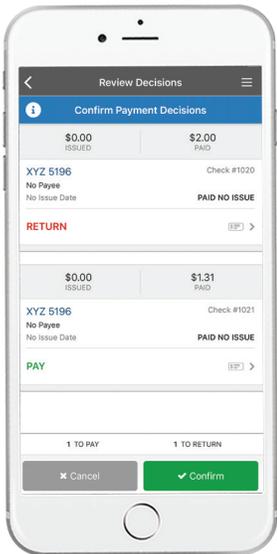
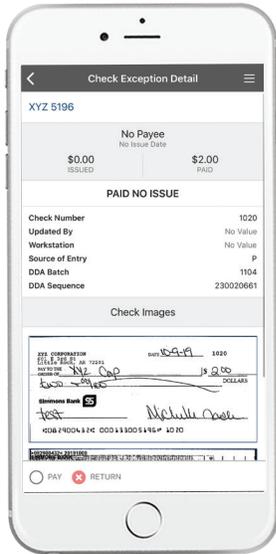
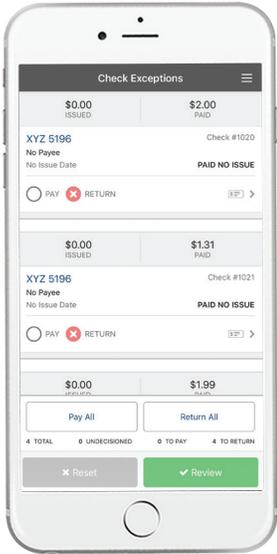
DASHBOARD & FLY-AWAY MENU

1. View counters for ACH and check exceptions under the Positive Pay Decisions section of the Dashboard.
2. To view ACH and check exceptions cut-off times, select the **arrow** within the Cut-Off Times section of the Dashboard. You can also view counters and access the ACH Exceptions and Check Exceptions screens from the fly-away menu.
3. Select the **arrow** to view the Positive Pay menu options as well as individual counters for ACH and check exceptions.
4. Select **ACH Exceptions** or **Check Exceptions** from either the Dashboard or the fly-away menu (select the hamburger icon to display the fly-away menu) to view a list of exceptions for that payment type.



DECISIONING ACH EXCEPTIONS

1. Navigate to the ACH Exceptions screen from the Dashboard or fly-away menu.
2. The account number, issuer and dollar amount will be displayed for each item.
3. Select an individual item to view the details for that item.
4. On the ACH Exception Detail screen, select the **Return** or **Pay** option.
5. The item will be removed from the ACH Exceptions screen once it is paid or returned.



DECISIONING CHECK EXCEPTIONS

1. Navigate to the Check Exceptions screen from the dashboard or fly-away menu.
2. Exceptions will display with undecided items listed first.
3. A bar counter at the bottom of the screen keeps a running tally of items to decision, items to pay, items to return, and the total number of items.
4. The issued/paid amount, account number, check number, date and exception reason are displayed for each item.
5. To view details for a particular item, including the check image, select the **icon**.
6. Select **Pay** or **Return** for the desired item(s), then select **Review**.
7. Review your decisions on the next screen, then select **Confirm** to confirm them.

KEY THINGS TO KNOW

- ✔ Check exceptions can be updated until the established cut-off time.
- ✔ You can decision multiple check exceptions at the same time on the Check Exceptions screen.
- ✔ If the cut-off time has passed, the Pay/Return options will be grayed out on the corresponding screen(s).