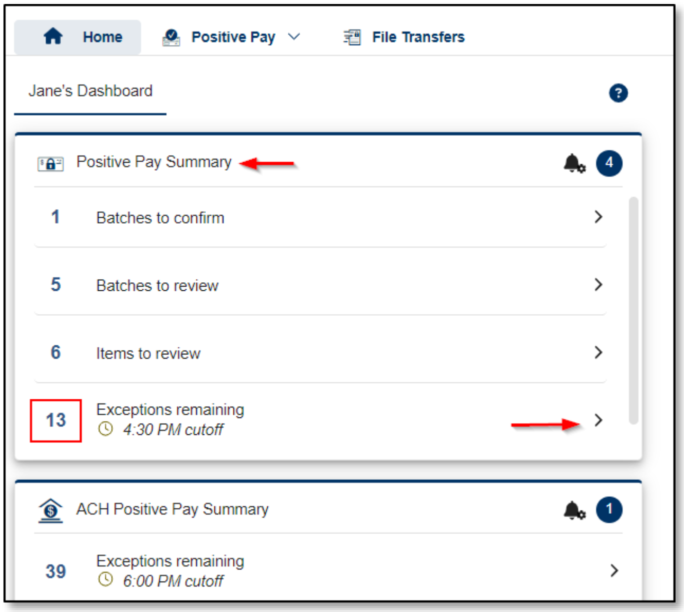
POSITIVE PAY – EXCEPTION ITEMS AND DECISIONING

This guide provides instructions for viewing and decisioning exception items.

EXCEPTION ITEMS

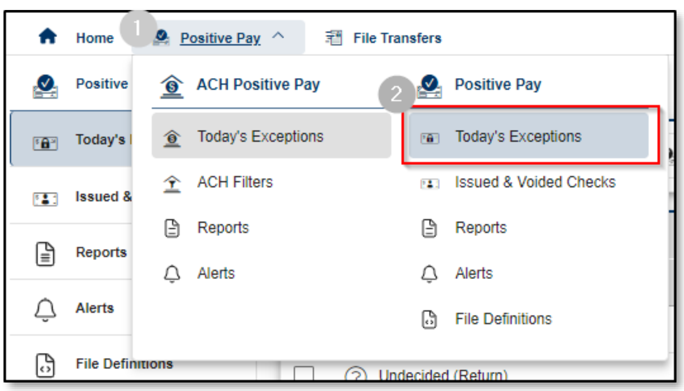


The Positive Pay Summary widget provides an overview of items pending review, including *Exceptions remaining.* In this example there are 13 exceptions that need to be reviewed for pay or return decisions before the business day cutoff time.

STEP 1: REVIEWING EXCEPTIONS

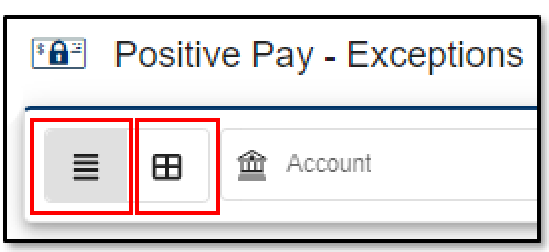
- Select *Exceptions remaining* directly from the Positive Pay widget.

Alternatively, select Positive Pay from top menu bar and then select *Today's Exceptions.*

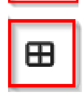


Two report options are available. Detailed Report - List View or Summary Report - Summary View.

- Hover over the menu icons in the header and choose one of the following options:



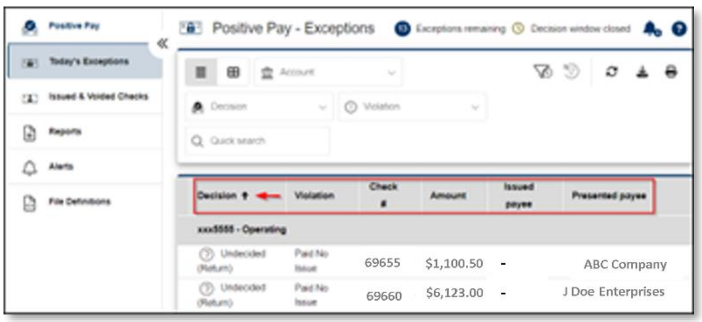

List View


Summary View

Violation	Total count	Total amount
Reimbursements – xxx1234		
Paid No Issue	3	$450.00
Amount Mismatch	6	$1,150.00
Payee Mismatch	1	$31,340.55
No Payee	2	$280.01
ACH Payables – R&D – xxx1212		
Paid No Issue	6	$1,010.21
Amount Mismatch	12	$1,710.00

DECISION SUMMARY SCREEN

Summarizes the day's exceptions by account and violation code. Selecting any of the blue highlighted violations will then display the details of those items.



Exceptions are listed in ascending check number order, providing the violation reason and amount.

- Hover over the column headers to sort the items by Violation, Check Number, Amount, Issued Payee or Presented Payee.
- Payee Match services will also indicate the Issued Payee and captured Payee information.

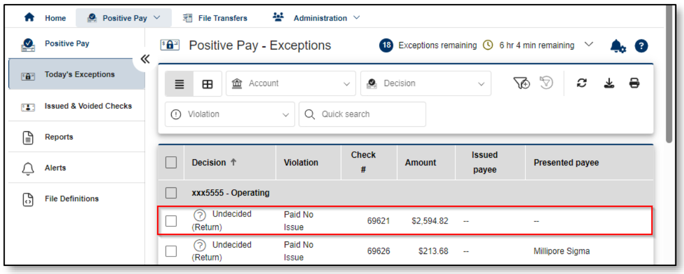
Example:

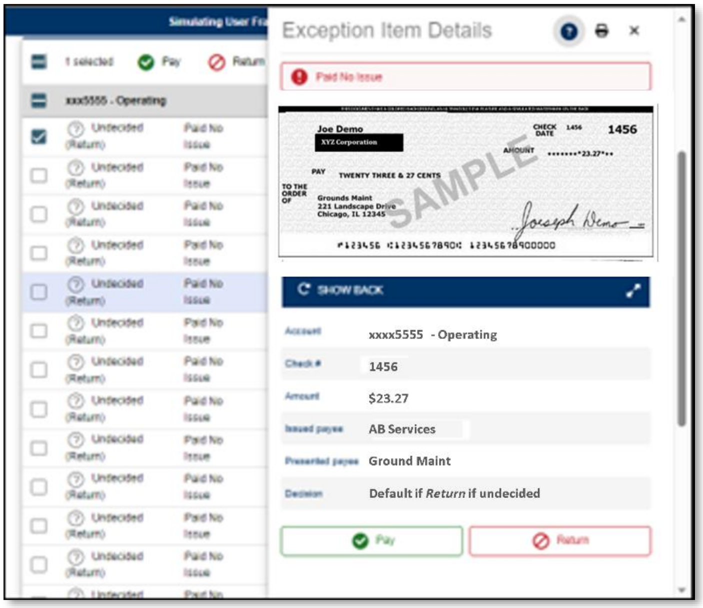
	Decision	Violation ↑	Check #	Amount	Issued payee
☐	**xxx5555 - Operating**				
☐	Pay	Paid No Issue	69621	$2,594.82	--
☐	Pay	Paid No Issue	69626	$213.68	--
☐	Pay	Paid No Issue	69638	$9,228.39	--

- Click on *Violation* to sort by the violation categories.

STEP 2: EXCEPTION HANDLING

- Click anywhere on the row of the item to view the image of the check.
- A separate window will appear with the front image of the check and the options to enlarge to full screen or show the back of the check.

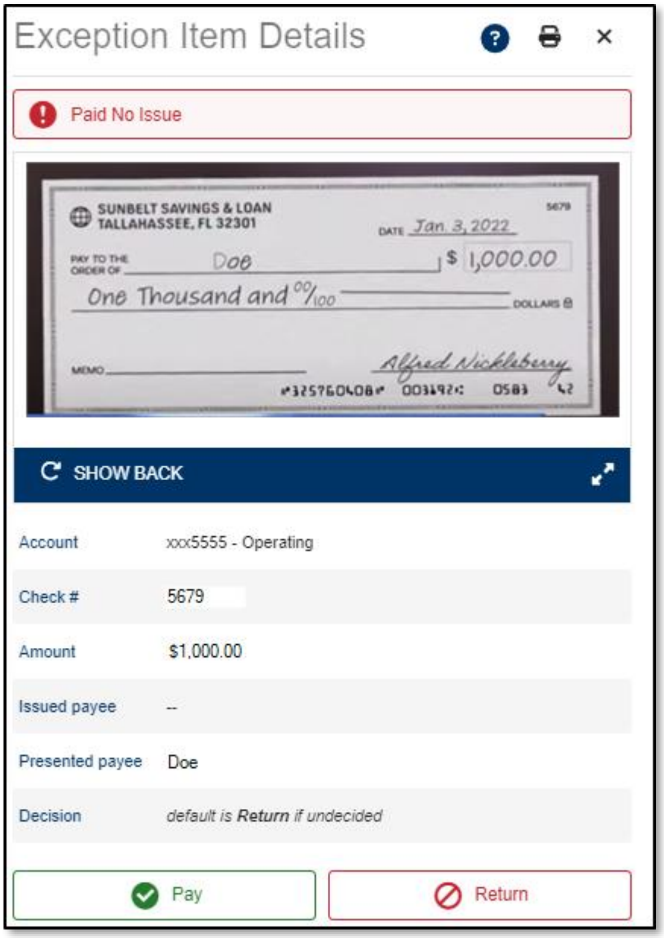




One of the following violation codes may appear when reviewing an exception item:

- **Amount Mismatch:** The amount does not match information provided by the company.
- **Stop on File:** A stop payment was placed on the check.
- **Paid No Issue:** The company did not provide information on the check or it's not recognized as a check issued.
- **Stale Dated Issue:** Paid date greater than 180 days from issue date.
- **Cancel on File:** Void Item
- **Duplicate Paid Rejects**: Duplicate Item - Item has already paid.
- **Invalid Serial Number**: Check number does not match issue information.
- **Payee Mismatch**: Presented Payee is different than issued Payee.
  This is specific to the Positive Pay Payee Match service.
- **Payee Verification Needed:** The Payee could not be verified for a variety of potential reasons. (Presented Payee couldn't be clearly read due to dark images or watermarks, unrecognized check stock, payee not provided in check issue information, etc.)
  This is specific to the Positive Pay Payee Match service.

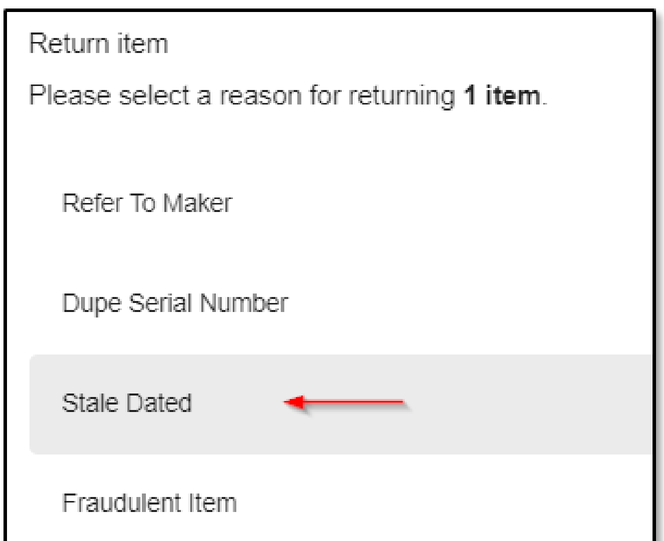
STEP 3: DECISIONING EXCEPTIONS



- Review image closely. After reviewing the check, determine which action you want to take.

***Important: Be sure the amount and payee information has not been altered even slightly.**

- Select the *Pay* or *Return* option at the bottom of the image window after closely reviewing the payee and amount information.



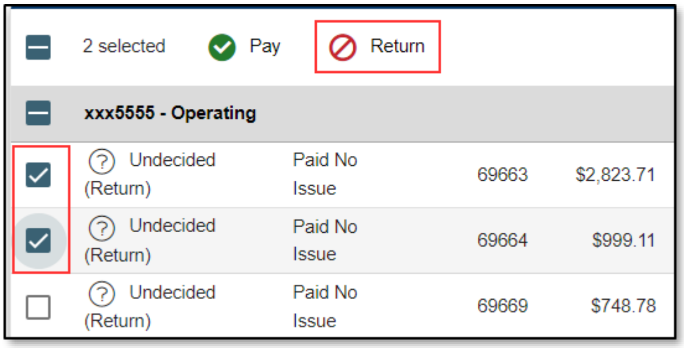
By selecting **Return**, a pop-up window will appear with four different options to choose as the *Return Reason.*
Select the applicable reason for return.

- **Refer to Maker:** Sends the check back to the financial institution that presented the check for payment.
- **Dupe Serial Number:** The check number is clearing the account for the second time.
- **Stale Dated:** The check is dated more than six months ago.
- **Fraudulent Item:** The item is fraudulent; this check was not issued for that amount or to that payee.

Decisioning multiple items.

Alternatively, you can choose to review items and select multiple items within the Exception Items list to make the Pay or Return decision on several items at once.

STEP 4: TO RETURN MULTIPLE ITEMS

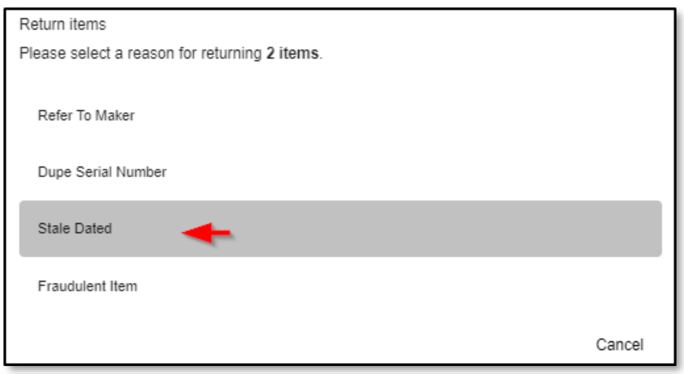


To return one or more items

- Select the check boxes next to the items with same reasons for return,
- Click the *Return* button at the top of the list.

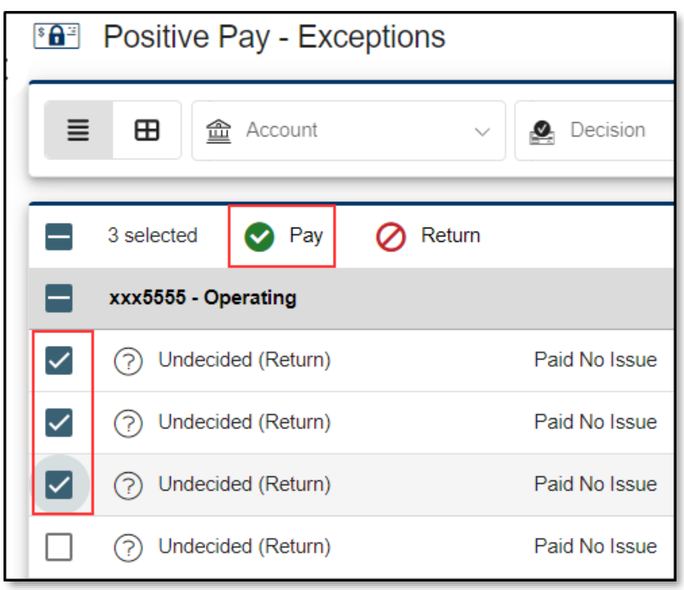
Note: The return reason would be applied to all items selected. Individual items should be selected when a different return reason is appropriate.

STEP 5: SELECT REASON FOR RETURN



- **Refer to Maker:** Sends the check back to the financial institution that presented the check for payment.
- **Dupe Serial Number:** The check number is clearing the account for the second time.
- **Stale Dated:** The check is dated more than six months ago.
- **Fraudulent Item:** The item is fraudulent; this check was not issued for that amount or to that payee.

STEP 6: TO PAY MULTIPLE ITEMS



To pay one or more items:

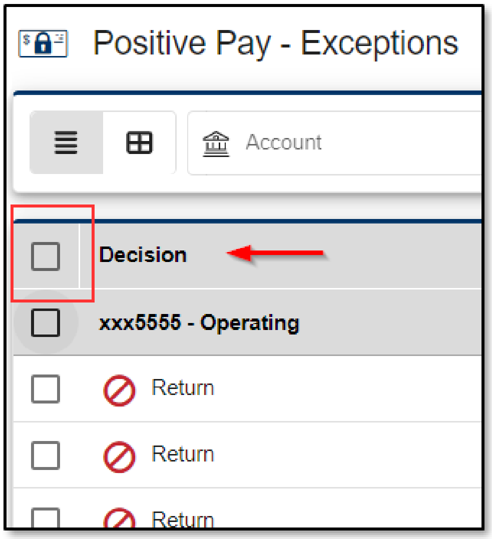
- Select the check boxes next to the items
- Click the *Pay* button in the title line at the top of the list.

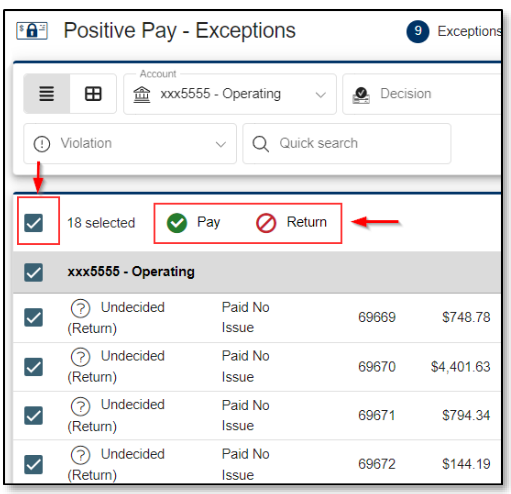
By selecting **Pay** at the top, a pop-up window will appear.

- Click Pay to confirm your selection or Cancel to return to the listing.

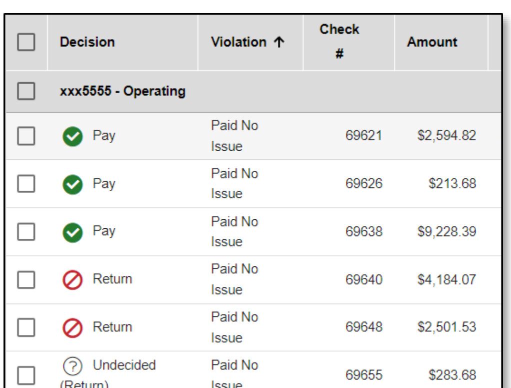
STEP 7: PAY ALL OR RETURN ALL

All items can be selected for a Pay All or Return All action by selecting the Decision check box in the header row above the account.





Once all items are checked, select *Pay* or *Return*.



Decision	Violation ↑	Check #	Amount
xxx5555 - Operating			
Pay	Paid No Issue	69621	$2,594.82
Pay	Paid No Issue	69626	$213.68
Pay	Paid No Issue	69638	$9,228.39
Return	Paid No Issue	69640	$4,184.07
Return	Paid No Issue	69648	$2,501.53
Undecided (Return)	Paid No Issue	69655	$283.68

Return to the Exceptions List

Items listed

- Decisioned
- Those not yet decisioned for final review.