Quick Reference Guide

Positive Pay Enhancement — Return Reasons

JHA Treasury Management™

Last Updated: August 17, 2023

Positive Pay Return Reasons

Overview: — This enhancement provides the ability to select a return reason when reviewing check exceptions. Users can also add comments and/or upload an attachment to provide additional information with the return reason. Additionally, correction requests can now be submitted through Treasury Management. New configurations have been implemented at the FI and company level product feature configurations in Back Office.

Benefits for the Banks?

• Updated Positive Pay – Check Exceptions report within Back Office providing additional information including the return reason, comments and attachments

• Correction requests can be easily tracked through Secure Message Center

• Banks can establish a default return reason in Back Office

Benefits for Customers?

• Ability to add comments for the bank and attach supporting documents to exception items during the review process

• Streamlined process for correcting issued items

jack henry™

Positive Pay Product Feature Configuration in Back Office
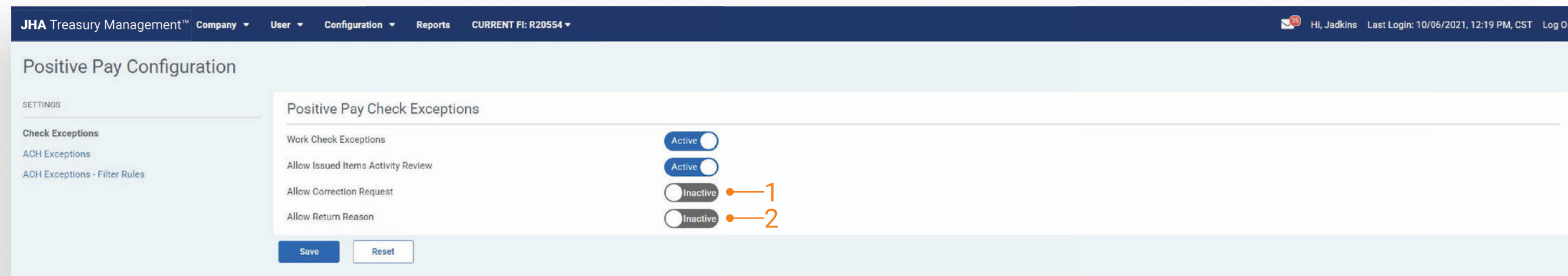
1 **Allow Correction Request:** When set to Active, users can submit a correction form requesting specific corrections to check exceptions.

2 **Allow Return Reason:** When set to Active, users can add a bank defined return reason, attach supporting documentation or make comments.When set to Active, users can add a bank defined return reason, attach supporting documentation or make comments.
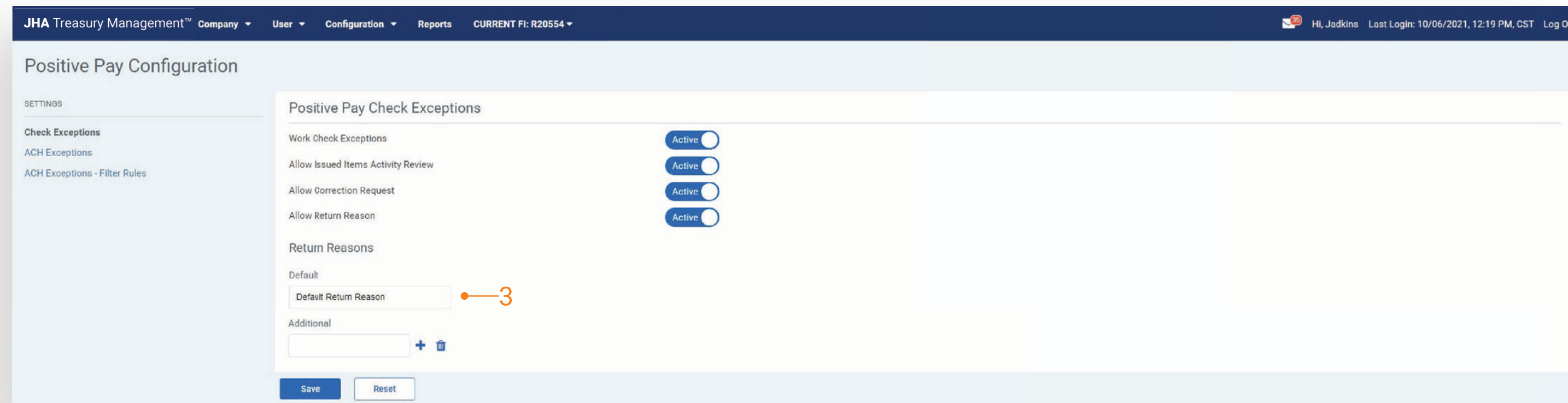
3 **Default Return Reason:** When reviewing exceptions, if the user does not select a return reason, the bank defined default will be used.

Note: A minimum of 2 return reasons must be entered before the configuration can be saved. The maximum number of return reasons supported is 25.

A suggested default return reason might be "Select Return Reason". This will prompt the user to select a reason but also keeps it obvious to the bank if if they do not. Also, it

provides a unique reason on BO Positive Pay - Check Exception Report that makes it clear it to the FI that the default reason was applied.

Positive Pay Enhancement — Return Reasons

Positive Pay Company Configuration in Back Office
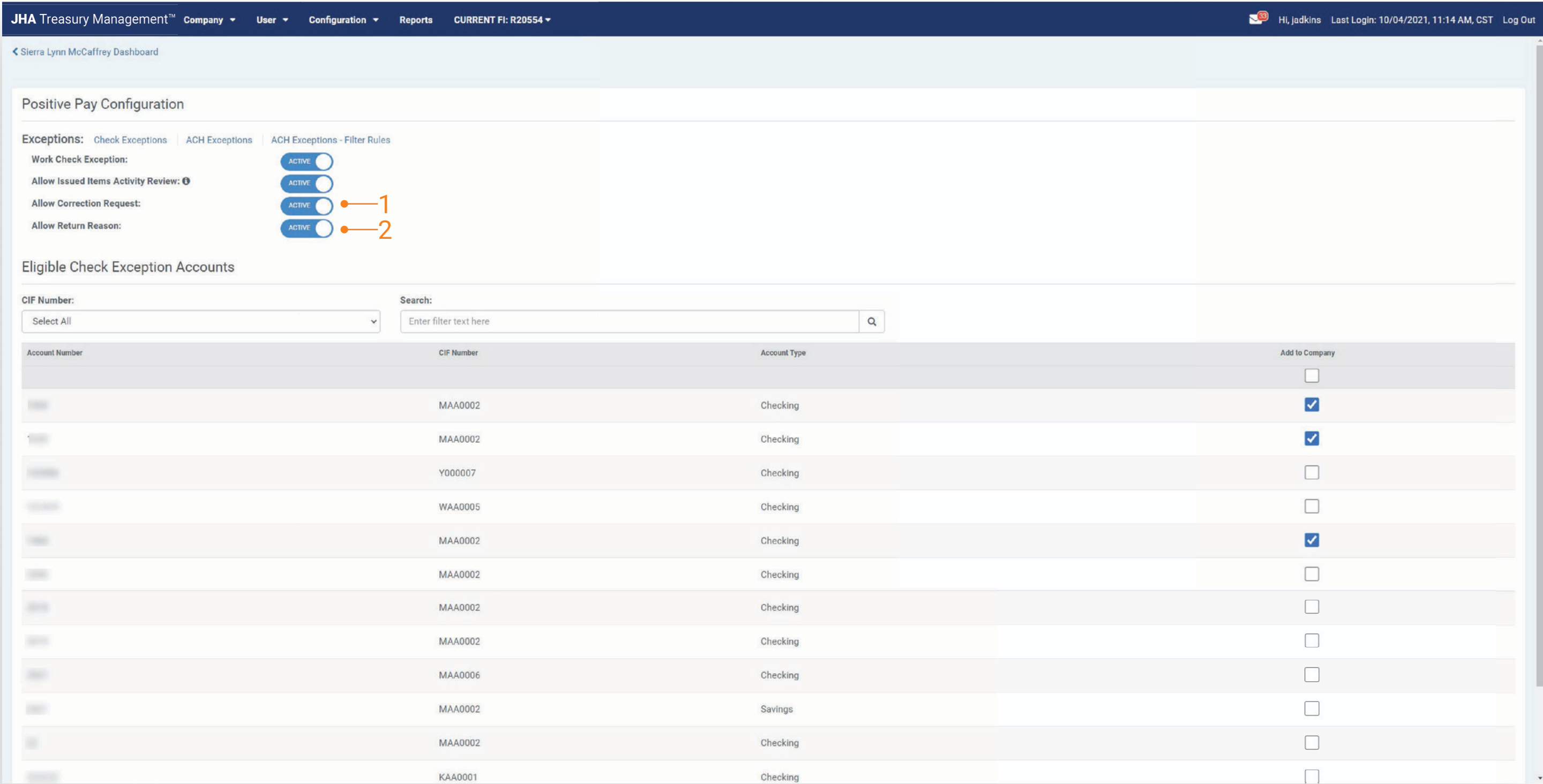
1 Allow Correction Request: When this new activation switch is set to ACTIVE, users will be allowed to submit corrections for check exceptions.

2 Allow Return Reason: When this new activation switch is set to ACTIVE, users will be allowed to select return reasons based upon the FI configuration.

Note: When set to Active, these features will be available to all users with the Work ARP Exceptions entitlement.

Positive Pay - Check Exceptions Report in Back Office
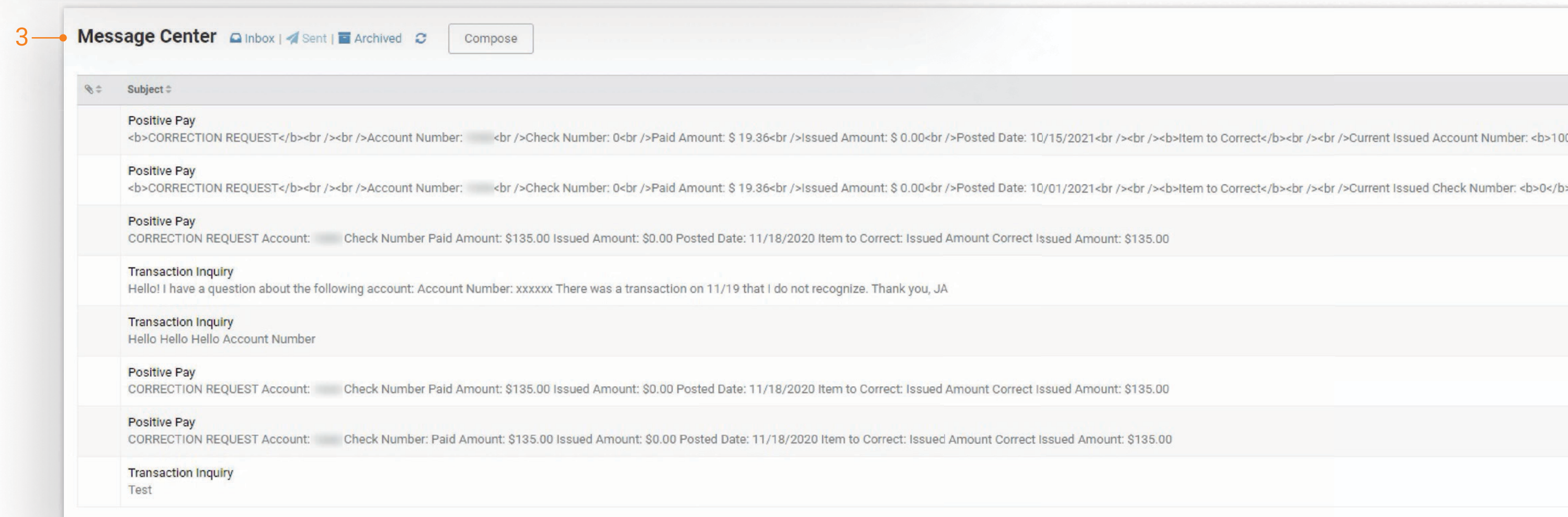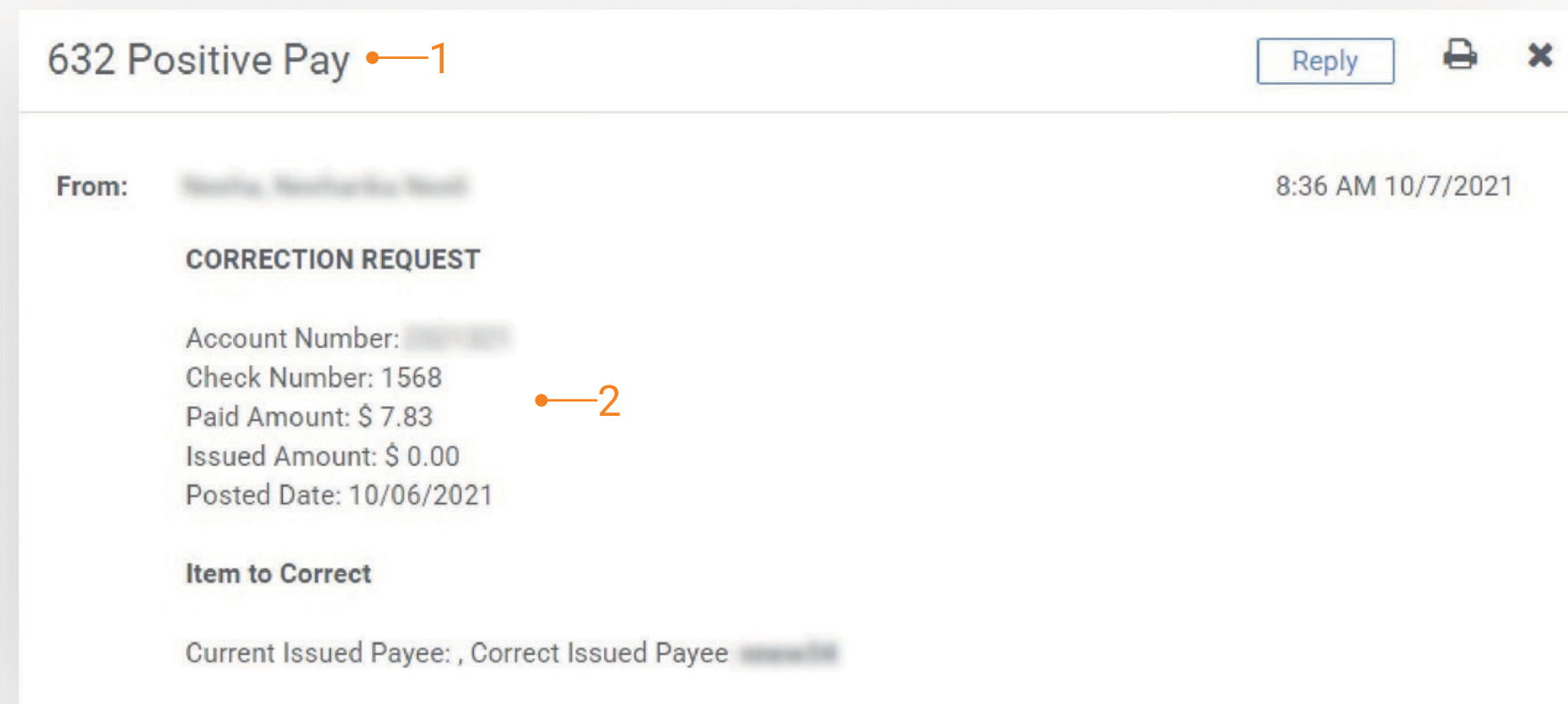

1 **Return Reason Column:** A new column has been added to display the Return Reason.

2 **Audit Log Updated:** If a correction request was submitted the audit log will updated with an entry for the action 'Requested Correction'.

Each time an exception is saved throughout the day, an audit log entry will be available.

Correction Request in Back Office & Channel

1 **Secure Message:** Correction requests are secure messages and can be viewed using the Message Center (Back Office).

2 **Item Details / Item to Correct:** The message will provide the item details and the item to correct (Back Office).

3 **Message Center:** A copy of the correction request will be available in the company's Sent items within the Message Center (Channel).

Note: All correction requests submitted by customers to the financial institution will be processed manually. The financial institution will manually correct the corresponding transaction in SilverLake.

Positive Pay Enhancement — Return Reasons

Dashboard Widget in Channel
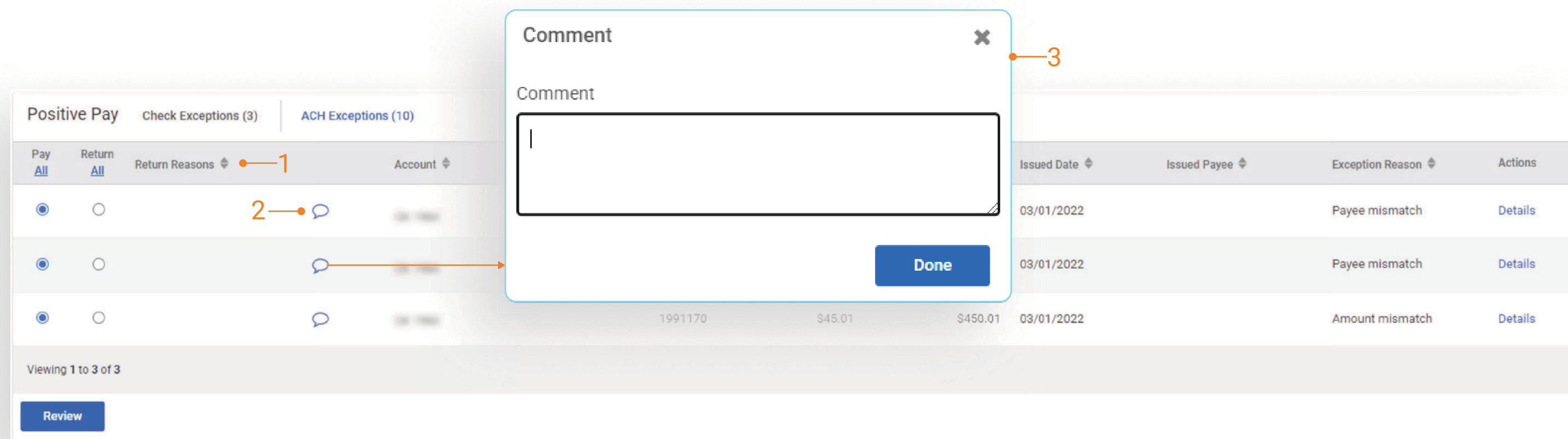
1 **Return Reason Column:** A new column has been added to allow a user to select a return reason.
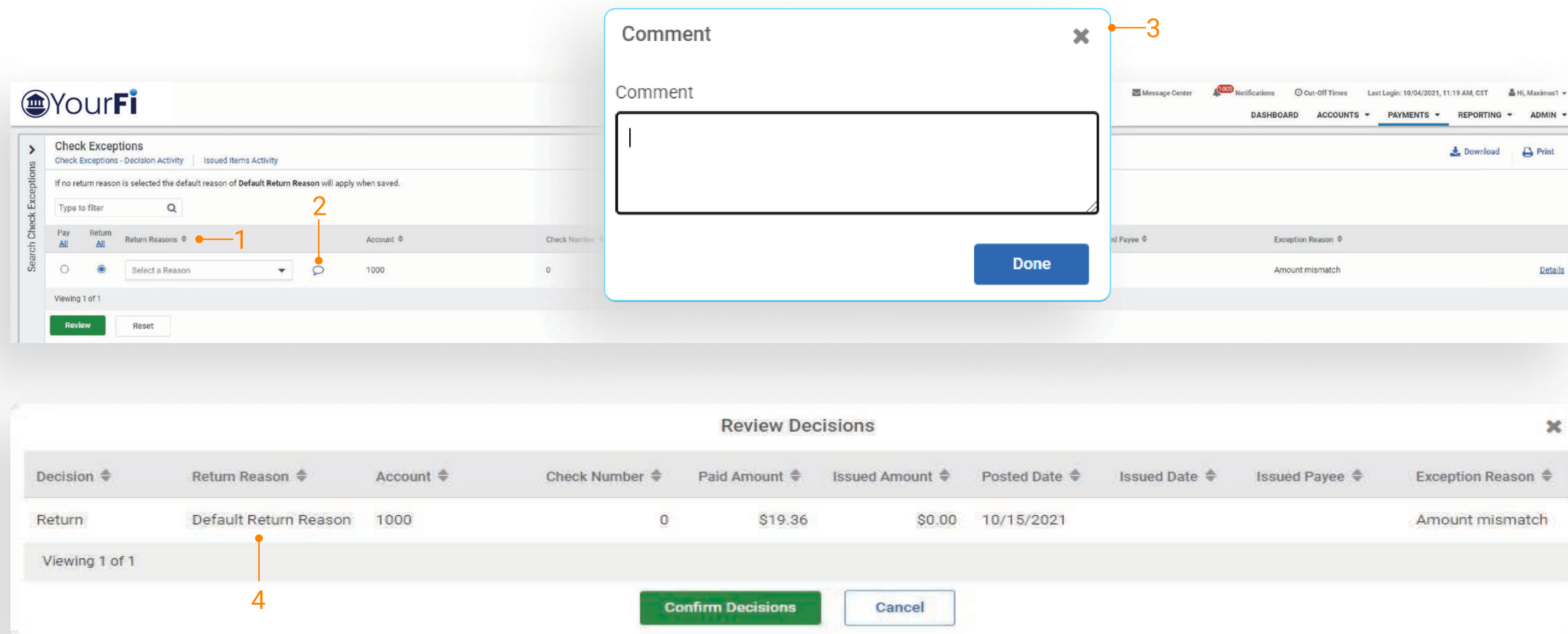
2 **Comments:** Click the comment icon to add comments. When a comment has been added the icon will turn blue.

3 **Comment Modal:** When the comment icon is selected, a modal will display which allows the user to input comments. Comments can be added to exceptions that are marked pay or return.

Note: Return reasons along with any comments are retained with the corresponding transaction in Check Exceptions - Decision Activity in the Treasury Management system. Returned reasons and comments associated with the corresponding transaction will not be passed to SilverLake.

Positive Pay Enhancement — Return Reasons

Check Exceptions Page in Channel

1 Return Reason Column: A new column has been added to allow a user to select a return reason from the return reason dropdown..

2 Comments: Click the comment icon to add comments. When a comment has been added the icon will turn blue.

3 Comment Modal: When the comment icon is selected, a modal will display which allows the user to input comments. Comments can be added to exceptions that are marked pay or return.

4 Return Reason: When selecting return as a check exception decision, the user can select a return reason from the drop down. If a return reason is not selected, the default return reason will be applied when the Confirm Decisions action is taken.

If check exceptions have not been decisioned and the default decision in SilverLake is return, the default return reason will be applied to all exceptions after cutoff and end of day processing completes. The exceptions will move to the Check Exceptions - Decision Activity after EOD completes.

Note: After Check Exceptions cutoff time, all Check Exceptions will be locked down and no further actions will be allowed. Furthermore, all Check Exceptions will remain on this page until EOD processing has been completed.

At that time, these transactions will be move to history and be able to be viewed on the Check Exceptions - Decision Activity page.

Returned reasons and comments associated with the corresponding transaction will not be passed to SilverLake.

jack henry™

Check Exception Detail in Channel

1 Details Display: The selected return reason will display in the details. The user can still select or change the return reason in this view.

2 Request Correction: Click the Request Correction button to display the corrections form. The Request Correction form is available for exceptions that are marked pay or return.

Note: Return reasons along with any comments are retained with the corresponding transaction in Check Exceptions - Decision Activity in the Treasury Management system. Returned reasons and comments associated with the corresponding transaction will not be passed to SilverLake. In addition, all correction requests submitted by customers to the financial institution will be processed manually. The financial institution will manually correct the corresponding transaction in SilverLake.

jack henry™

Correction Request in Channel

Review Correction Request ✖

Item to Correct

[Select an item to correct   ▼] ●——1

Comment to FI

[   ]

[**Review**] [Cancel]

Review Correction Request ✖

Item to Correct   Corrected Account

[Receiving Bank - Account Numb ▼]   [1234]

[**+ Add Another Correction**] ●——2

Comment to FI

[   ]

[**Review**] [Cancel]

1 Item to Correct: Select one of the following items to correct:
- Receiving Bank – Account Number
- Receiving Bank – Date Posted
- Receiving Bank – Check Number
- Receiving Bank – Amount
- Receiving Bank – Payee
- Duplicate Check

2 Add Additional Items: After an Item to Correct has been selected, the user can enter the correction and add addition items to correct, if necessary.

Note: The Request Correction form is available for exceptions that are marked pay or return.