

Quick Reference Guide

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# TM Mobile Experience Positive Pay

**JHA** Treasury Management™

*Last Updated: June 07, 2024*

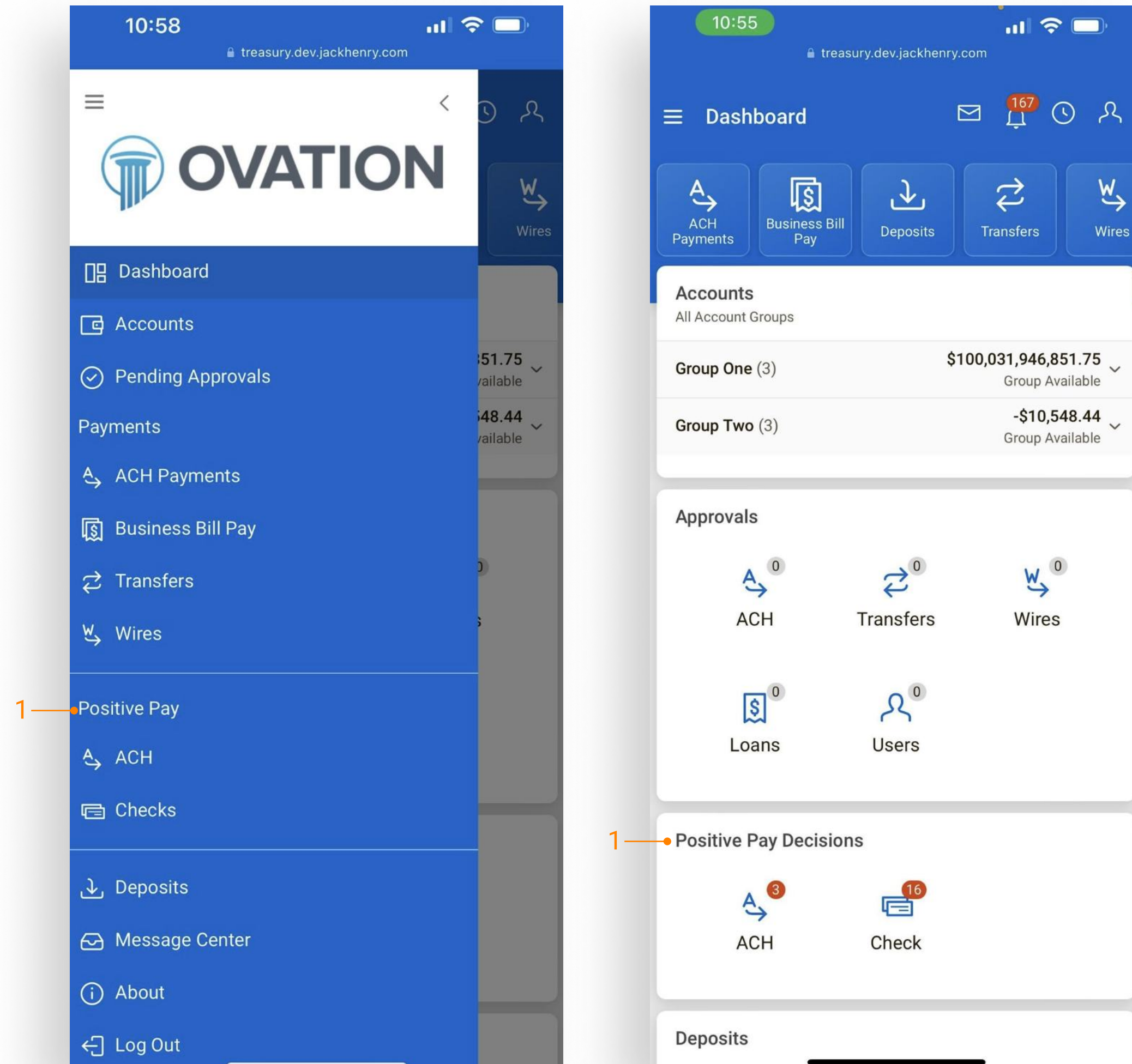
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## TM Mobile Experience Positive Pay

**Overview:** The Positive Pay feature within the TM Mobile Experience allows users to pay or return ACH and check exceptions and to view essential details for these items while on the go. JH Treasury Management offers a full suite of products revolving around a powerful Positive Pay solution. Additionally, your business customers are empowered to validate payment-related information, manage exceptions, and view decision activity. JH Treasury Management automates the end-to-end review process for Check Positive Pay and ACH Positive Pay and provides timely notifications. JH Treasury Management Positive Pay saves your bank time and money and provides the critical fraud mitigating service for your business customers.

# TM Mobile Experience Positive Pay

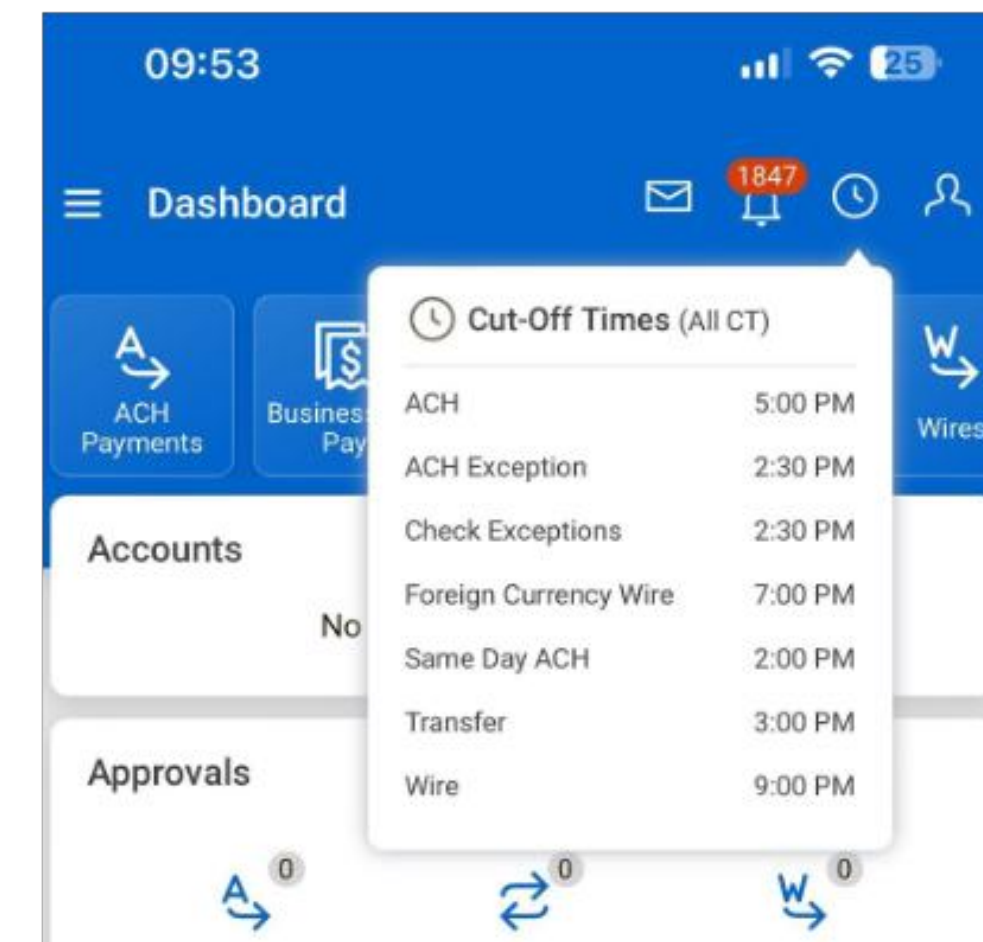
## Dashboard and Main Menu



Users Can Select Positive Pay Exceptions from either the Dashboard or the Fly-Out Navigation Menu.

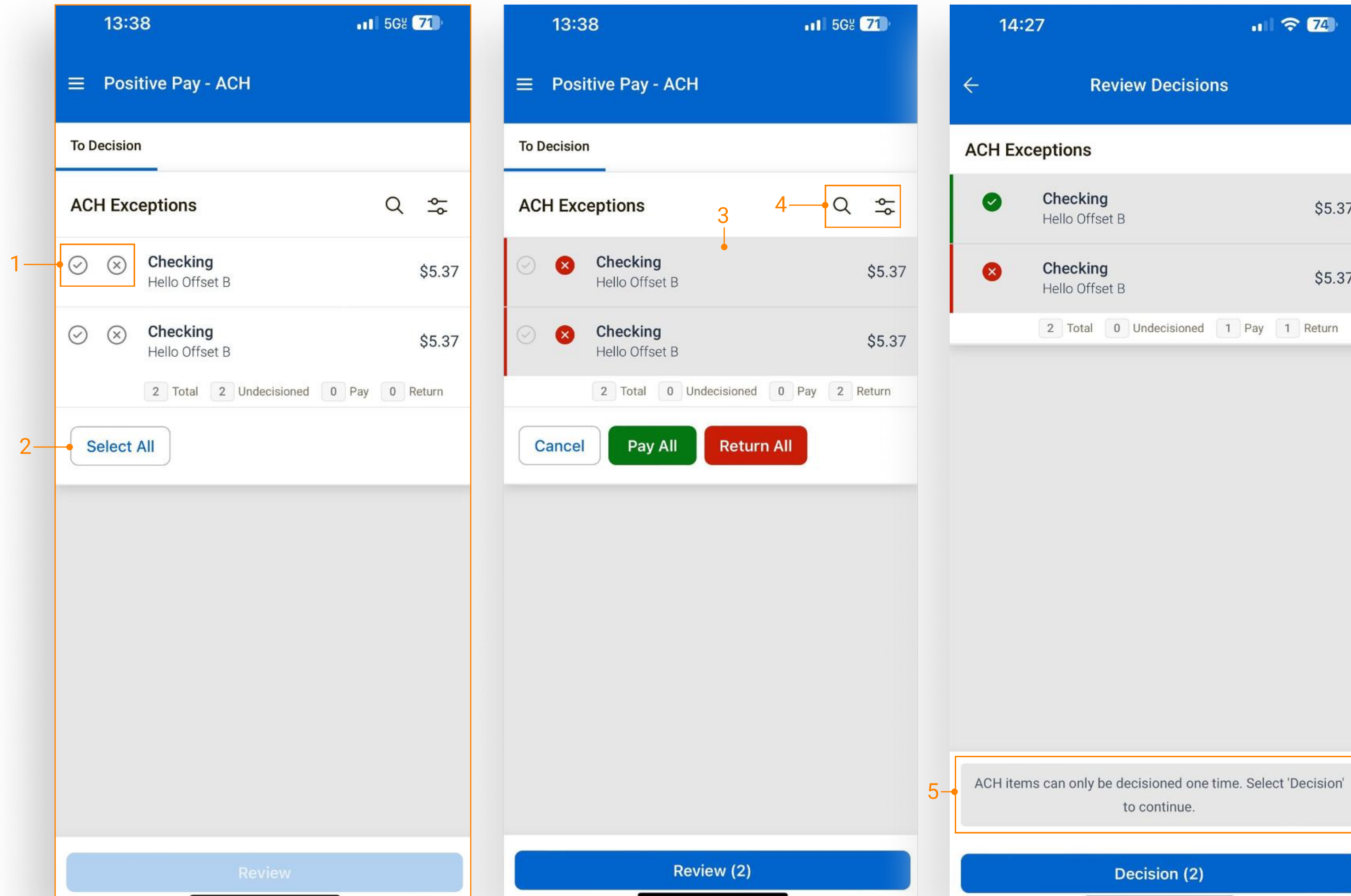
1. View the summary count of items for ACH and check exceptions under the Positive Pay Decisions section of the dashboard. Select the ACH Exceptions or Check Exceptions to view and decision the items.

**Note:** To view ACH and check exceptions cut-off times, select the Cut-Off Times icon at the top of the dashboard.



# TM Mobile Experience Positive Pay

## Decisioning ACH Exceptions



### Navigate to the ACH Exceptions screen from the Dashboard or Main Menu.

1. Select the appropriate decision radio button to Pay (green) or Return (red) an item.

2. Select All exposes the Pay All and Return All functionality.

3. Tap anywhere on the item's description to view exception details. The item can be paid or returned from the details screen.

4. Type to filter and the advanced search filter are available for specific searches.

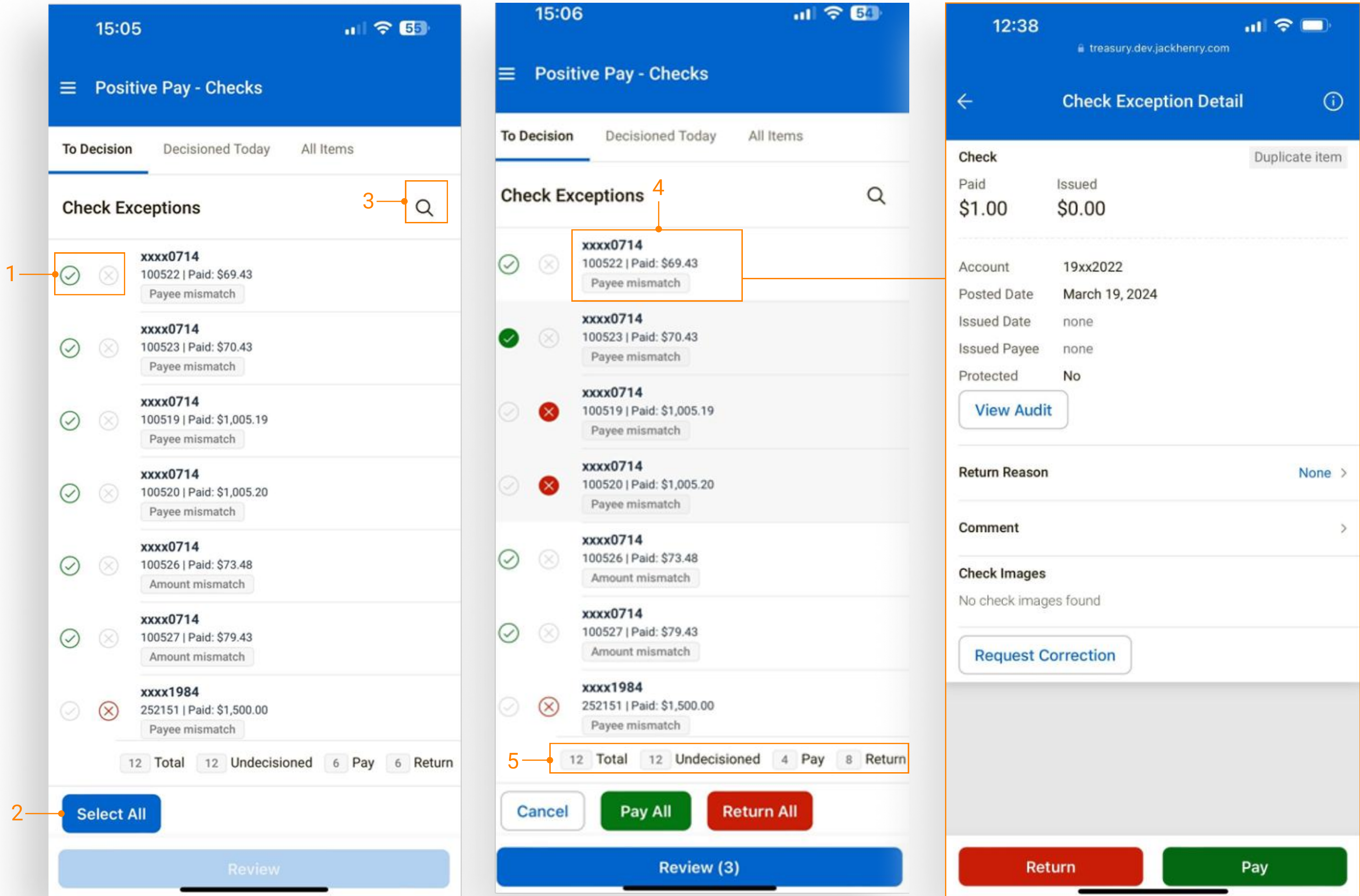
5. A message reminder is presented to the user on the Review Decisions page prior to decisioning the item.

**Note:**

- The advanced search filter is the same as the fly-out filter on the desktop.
- Items are removed from the ACH Exceptions screen once decided. In addition, the decided items are available on the ACH Exceptions - Decided Activity page on the desktop.

# TM Mobile Experience Positive Pay

## Decisioning Check Exceptions – To Decision



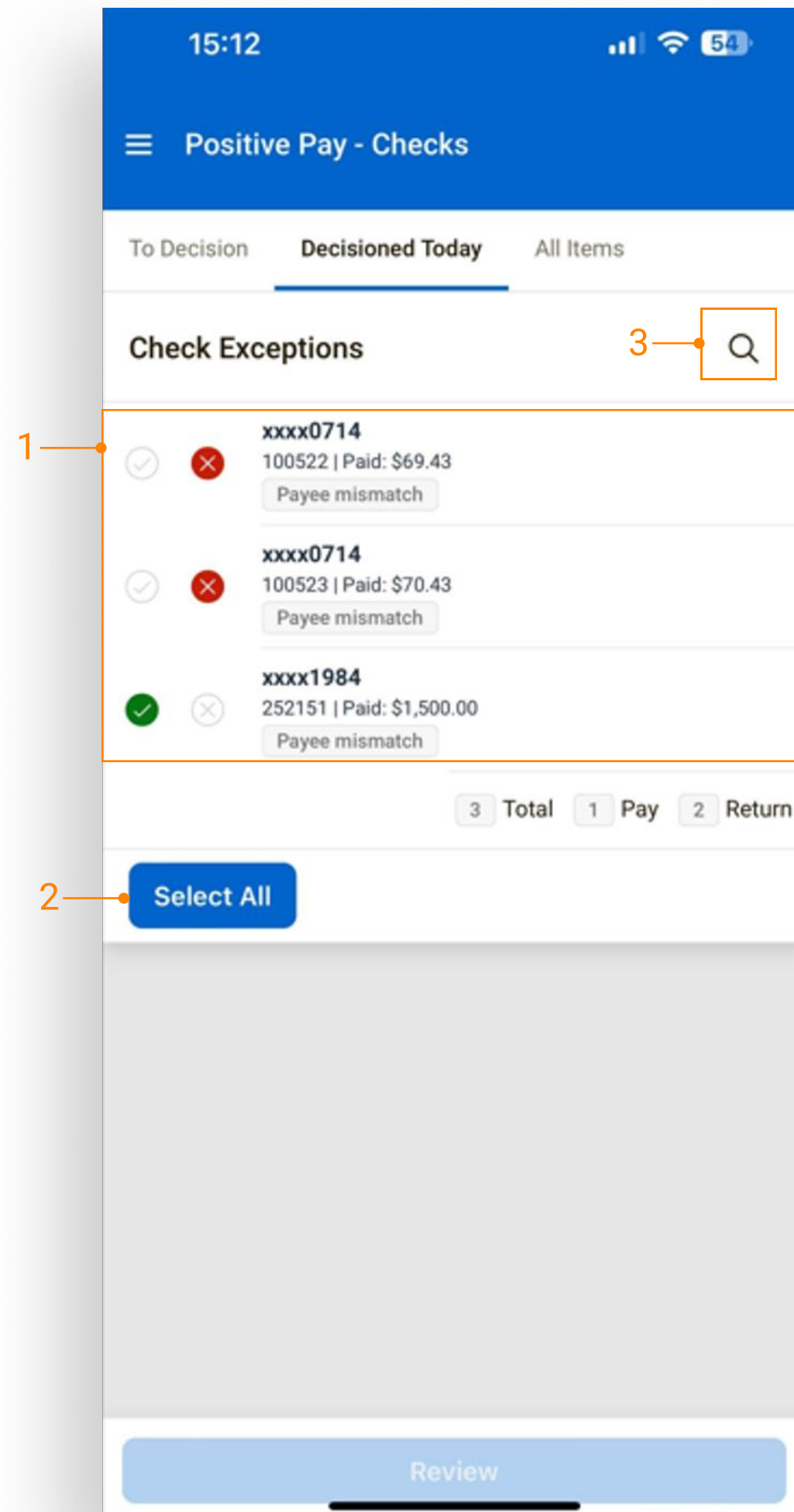
### Navigate to the Check Exceptions screen from the Dashboard or Main Menu.

**To Decision** All check exceptions under the "To Decision" view are the unworked exception items. The item's default decision of Pay or Return will display with the default decision radio (unfilled green or red).

1. Select the appropriate decision radio button to Pay (green) or Return (red) an item.
  2. Select All exposes the Pay All and Return All functionality.
  3. Type to filter is available to narrow search results.
  4. Tap the item's description to view exception details. The item can be paid or returned from the details screen.
  5. A counter at the bottom of the screen displays a running total of items to decision: Total, Undecided, Pay, and Return
- Note:** Items are moved from the To Decision view, to the Decided Today view once they have been paid or returned.

# TM Mobile Experience Positive Pay

## Decisioning Check Exceptions – Decided Today



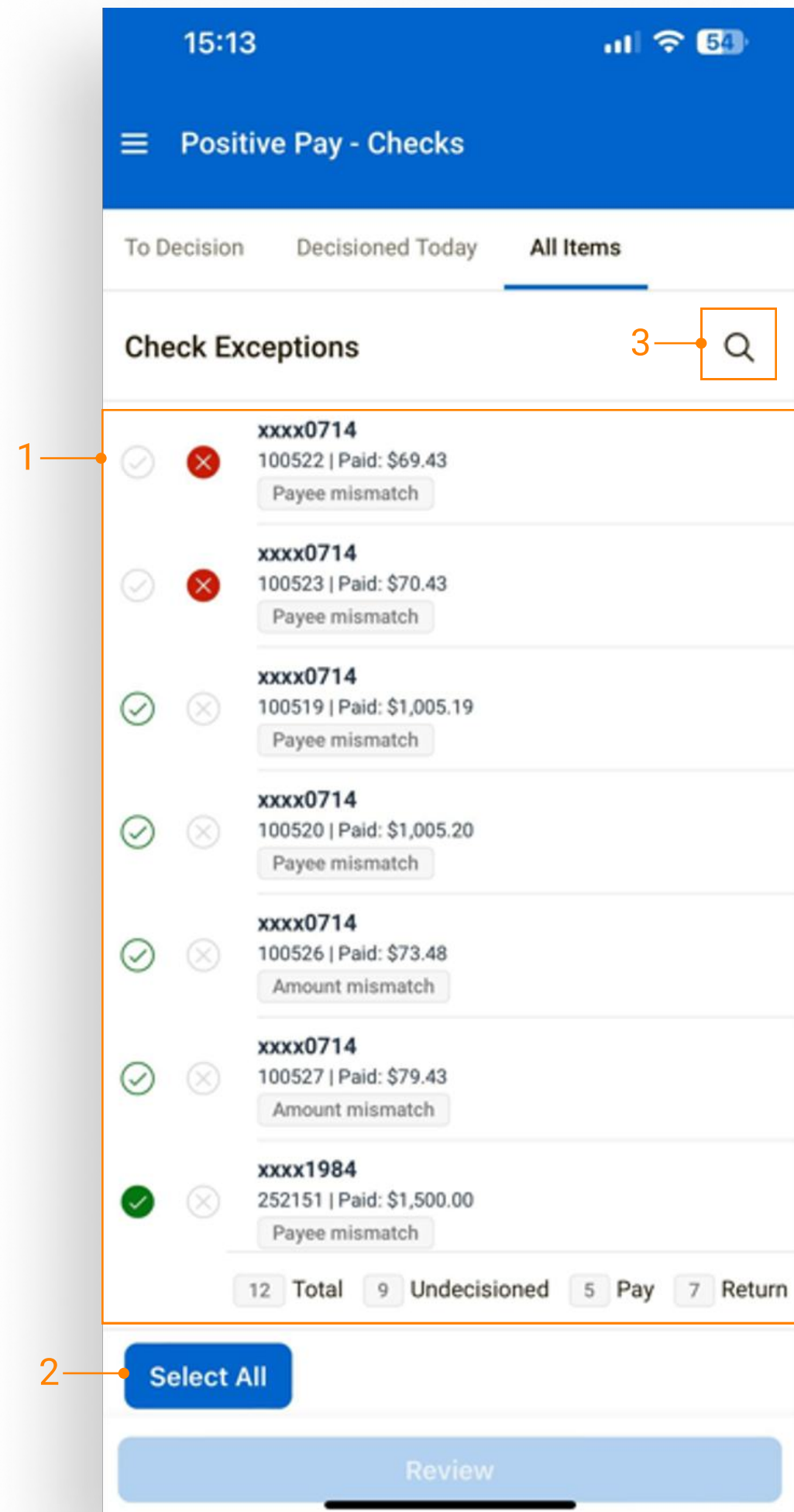
**Decided Today** Check exceptions under the "Decided Today" view are items that were previously decided or items that the bank has decided and protected. Items decided by a company user display a solid-color radio button. If items are not decided by the user or the bank, the Decided Today view will not display any exceptions.

1. Items not protected by the FI can be decided again, up to the cut-off time.
2. Select All exposes the Pay All and Return All functionality.
3. Type to filter is also available to narrow search results.

**Note:** Prior to the ETL and Treasury Management Check Exception start time, the bank can work and protect check exceptions in SilverLake. Once worked and protected by the bank, they will display in the Items Decided Today view with a padlock.

# TM Mobile Experience Positive Pay

## Decisioning Check Exceptions – All Items



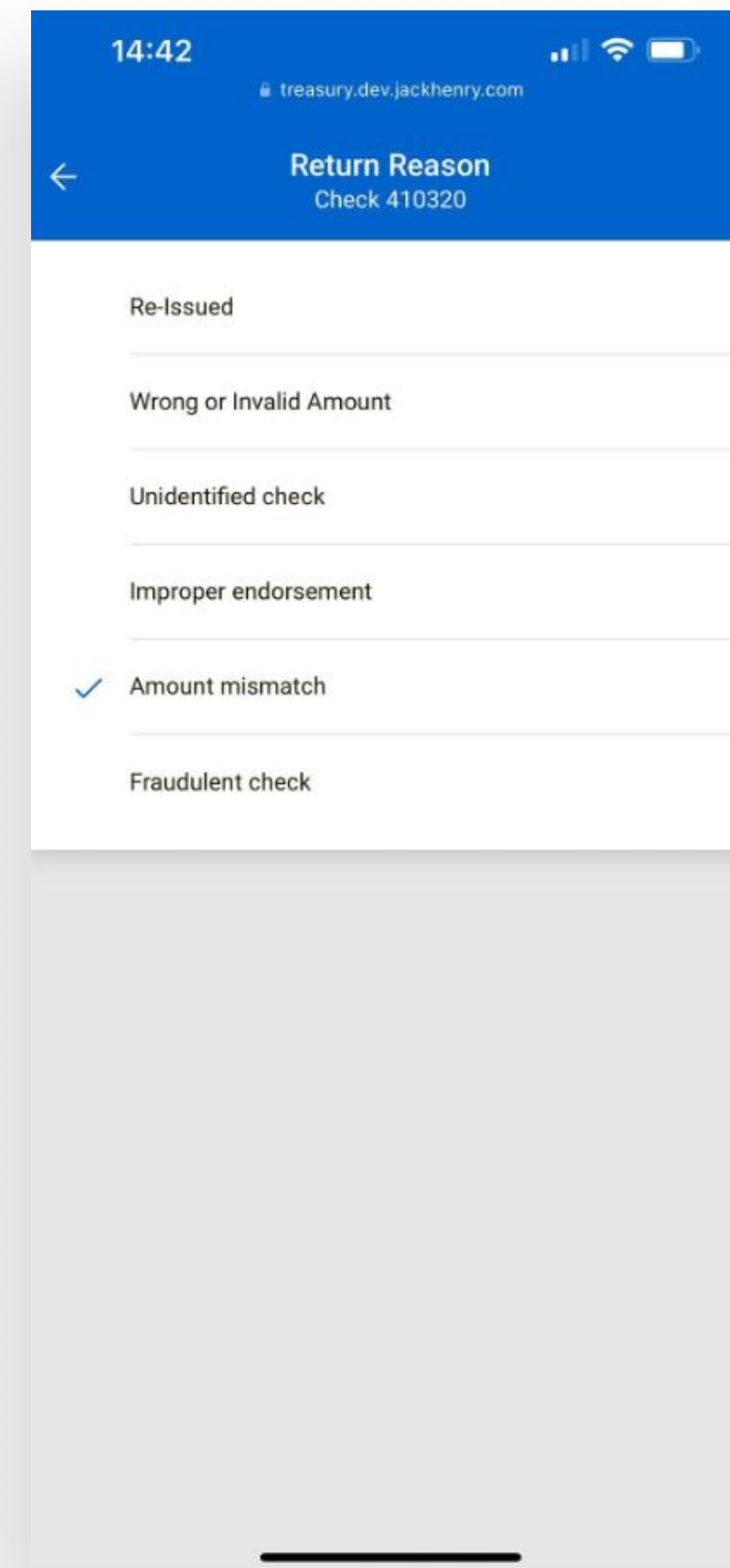
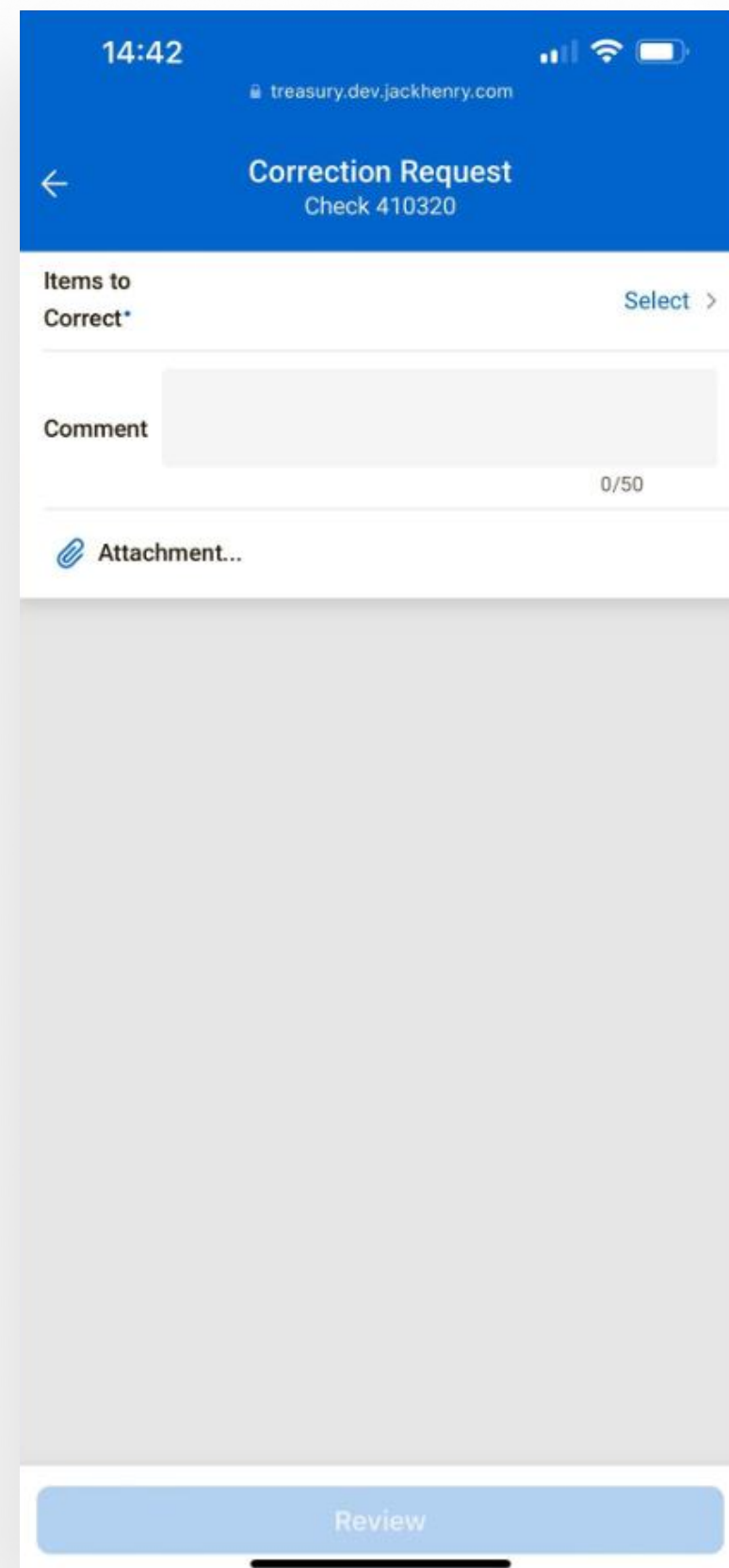
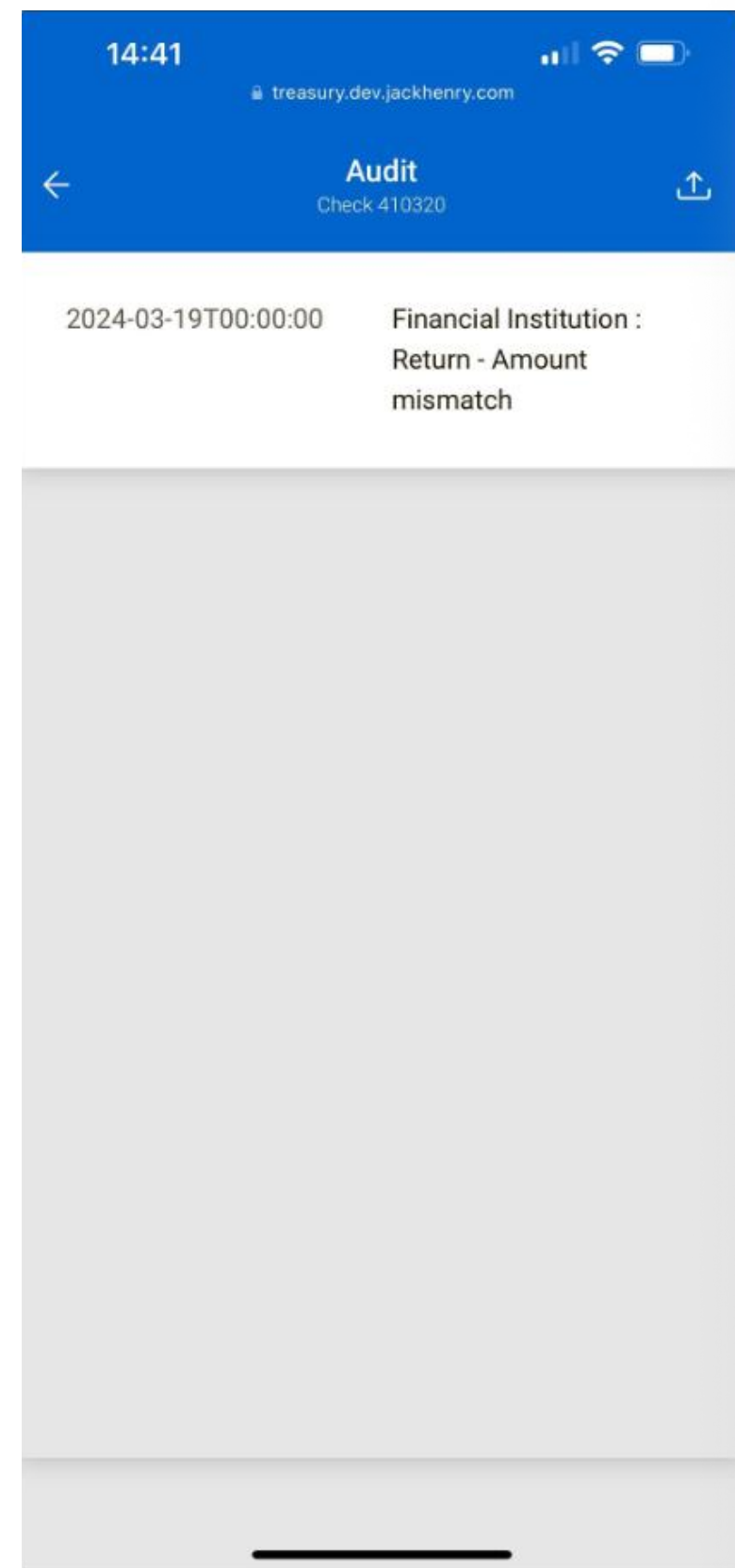
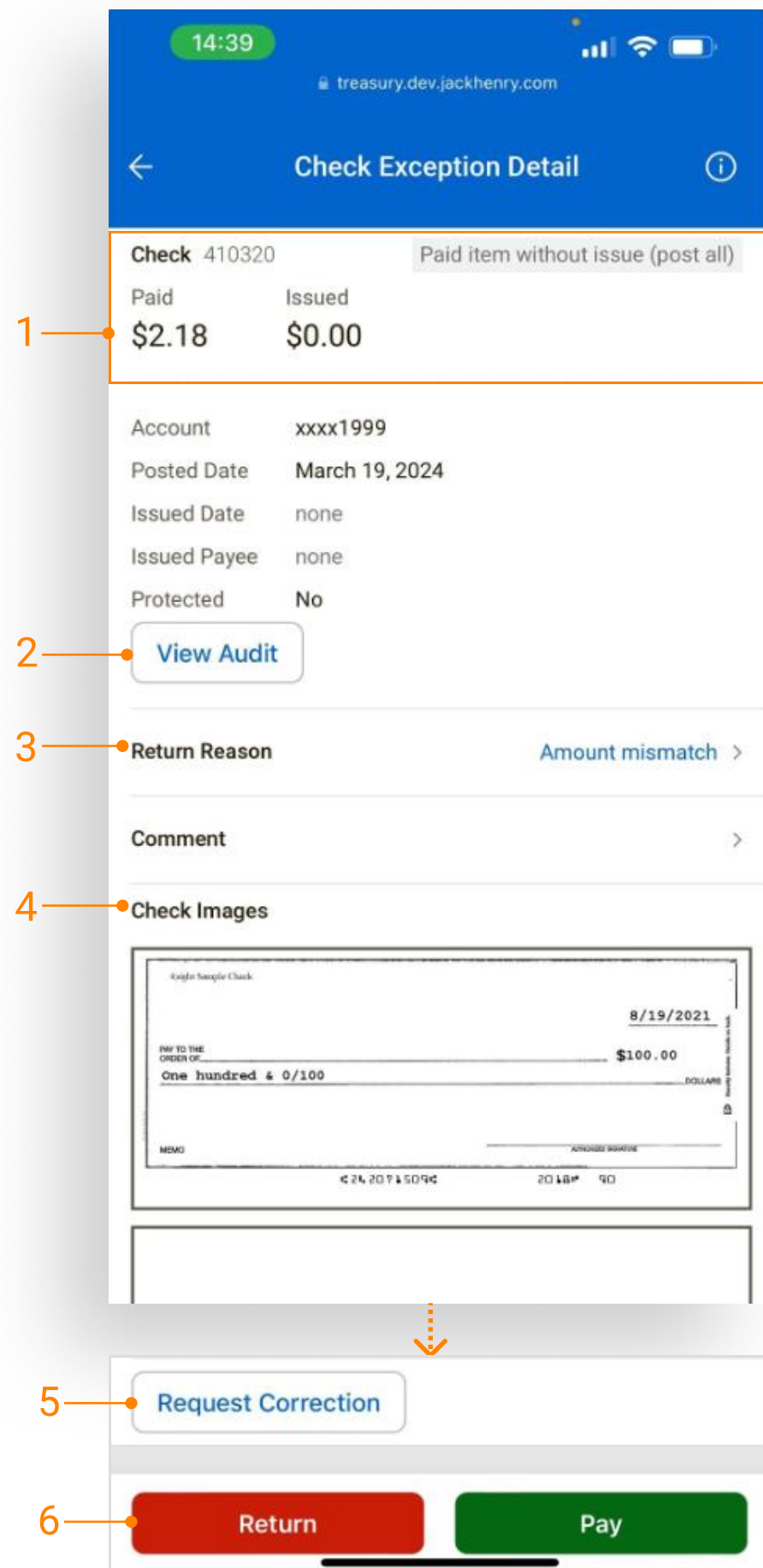
**All Items** is a comprehensive view that combines items To Decision and items Decided Today, including check exception items that have been worked and protected by the bank.

1. Items not protected by the FI can be decided again, up to the cut-off time.
2. Select All exposes the Pay All and Return All functionality.
3. Type to filter is also available to narrow search results.

**Note:** Items decided from this view will also display in the Decided Today view.

# TM Mobile Experience Positive Pay

## Check Exceptions – Details

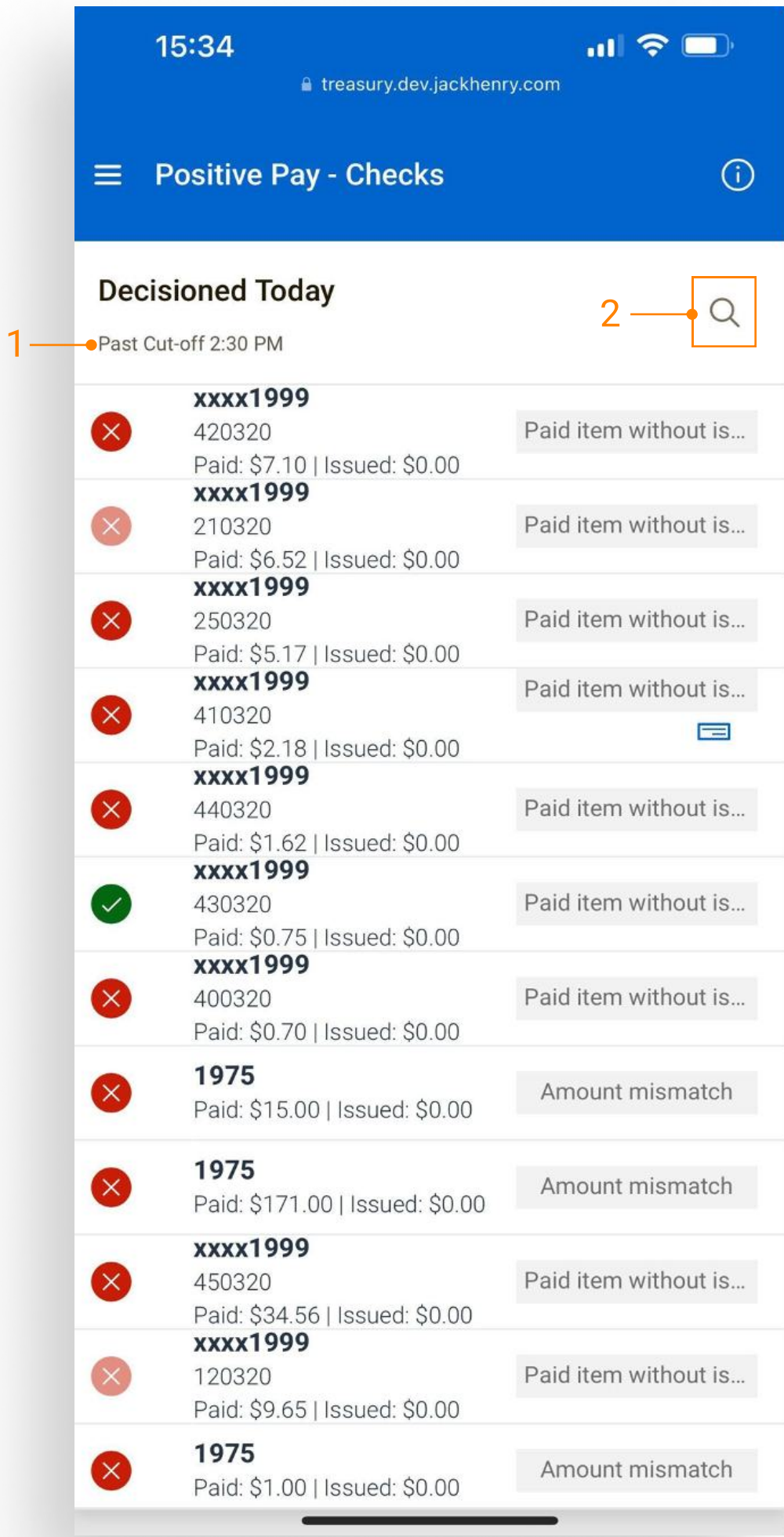


1. Tap anywhere on the item's description to view the full exception details.
2. Select the View Audit button to view audit trail data such as the decision by user.
3. Tap on the Return Reason link to select a return reason.
4. Front and back of the check display when an image is available.
5. Request Correction button allows the user to add a comment as well as upload an attachment.
6. Select the Return or Pay button to decision the item from the detail view.



# TM Mobile Experience Positive Pay

## Check Exceptions – After Cut-Off Time



1. After cutoff time, all items display on the Decided Today page in a read-only state. Items remain visible to the user until the completion of End of Day.

After End of Day is complete, the exceptions displayed on the Decided Today will be available as history on the Check Exceptions - Decided Activity page on the desktop.

2. Type to filter is also available to narrow search results.