Quick Reference Guide

# TM Mobile Experience Positive Pay

## JHA Treasury Management™

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**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.

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#### Dashboard and Main Menu

10:29 YourFi	۲ <b>۲ (</b> ۲
FDIC FDIC-Insured – Backed by the full faith and credit of the U.S. Government	W
☐맘 Dashboard	W
Accounts	द्ध
Pending Approvals	
Payments	
ACH Payments	
🛐 Business Bill Pay	
🔝 Loans	
🖌 Wires	
Stop Payments	
Positive Pay	
A ACH	
Checks	avorite
シ Deposits	3



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### **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.







#### Decisioning ACH Exceptions

	13:38	11 568 <b>71</b>	13:38	ា1 5G៥ <b>71</b>
	$\equiv$ Positive Pay - ACH		$\equiv$ Positive Pay - ACH	
	To Decision		To Decision	
	ACH Exceptions	Q \$⇒	ACH Exceptions 4	5
1—	Checking Hello Offset B	\$5.37	Checking Hello Offset B	\$5.37
	Checking Hello Offset B	\$5.37	Checking Hello Offset B	\$5.37
	2 Total 2 Undecisioned 0	Pay 0 Return	2 Total 0 Undecision	ed 0 Pay 2 Return
3—	Select All		Cancel Pay All Ret	urn All
				6-
	Review		Review (2	)



ACH items can only be decisioned one time. Select 'Decision' to continue.



### 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. A counter at the bottom of the screen displays a running total of items to decision: Total, Undecisioned, Pay, and Return.

- 3. Select All exposes the Pay All and Return All functionality.
- 4. Tap anywhere on the item's description to view exception details. The item can be paid or returned from the details screen.
- 5. Type to filter and the advanced search filter are available for specific searches.
- 6. A message reminder is presented to the user on the Review Decisions page prior to decisioning the item.
- 7. Quick navigation back to the dashboard.

#### 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 decisioned. In addition, the decisioned items are available on the ACH Exceptions - Decisioned Activity page on the desktop.





#### Decisioning Check Exceptions – To Decision

To Decisi	on Decisioned Today All Items	To Decision Decisioned Today All Items	
Check	Exceptions 3-Q	Check Exceptions 4	0
08	xxxx0714 100522   Paid: \$69.43 Payee mismatch	XXXX0714 100522   Paid: \$69.43 Payee mismatch	
0 8	xxxx0714 100523   Paid: \$70.43 Payee mismatch	xxxx0714 100523   Paid: \$70.43 Payee mismatch	
08	xxxx0714 100519   Paid: \$1,005.19 Payee mismatch	xxxx0714 00519   Paid: \$1,005.19 Payee mismatch	
08	xxxx0714 100520   Paid: \$1,005.20 Payee mismatch	xxxx0714 100520   Paid: \$1,005.20 Payee mismatch	
08	xxxx0714 100526   Paid: \$73.48 Amount mismatch	xxxx0714 100526   Paid: \$73.48 Amount mismatch	
08	xxxx0714 100527   Paid: \$79.43 Amount mismatch	xxxx0714 100527   Paid: \$79.43 Amount mismatch	
	xxxx1984 252151   Paid: \$1,500.00 Payee mismatch	xxxx1984 252151   Paid: \$1,500.00 Payee mismatch	

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10:01 🔐 🤶 🕼		<b>≈</b> 60
Check Exce	ption Detail	<mark>6</mark> —•08
	Paid item without	issue (post all)
Issued		
\$0.00		
1975		
4/16/2025		
none		
none		
No		
t		
on		none >
		none >
es found		
Correctio	n Request	
	Check Exce Issued \$0.00 1975 4/16/2025 none none No t Ses found Correctio	Check Exception Detail Paid item without Issued \$0.00 1975 4/16/2025 none No t Correction Request Correction Request

Pay

Return

### 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, Undecisioned, Pay, and Return.

6. Quick navigation back to the dashboard.

Note: Items are moved from the To Decision view, to the Decisioned Today view once they have been paid or returned.





#### Decisioning Check Exceptions – Decisioned Today



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

- 1. Items not protected by the FI can be decisioned 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 Decisioned Today view with a padlock.





#### Decisioning Check Exceptions – All Items



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

1. Items not protected by the FI can be decisioned again, up to the cutoff 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 decisioned from this view will also display in the Decisioned Today view.





#### Check Exceptions – Details

C Check Exception Detail     Check Exception Detail     Check House     Deck House     Paid Hem without issue (post 4)     Scale     Scale        Scale </th <th>14:39) Liteasury.dev.jackhenry.com</th> <th>14:41 🙃 🗔</th> <th>10:02</th> <th>14:42</th>	14:39) Liteasury.dev.jackhenry.com	14:41 🙃 🗔	10:02	14:42
Check 41000 Paid term without issue (post all)   Paid issued   S2.1.8 S0.00     Account xxx1999   Posted Dav No   Posted Dav No   View Audit 0.00     Paid issue (post all)   View Audit     View Audit     Paid issue (post all)   View Audit     View Audit     Paid issue (post all)	← Check Exception Detail (i)	← Audit  Check 410320	← Correction Request 7——□⊞	← Return Reason Check 410320
Account xxxx199   Posted Data March 19,2024   Issued Data inone   Issued Data No   Verw Audit Improper endorsement   Verw Audit Improper endorsement   Protected mass Amount mismatch I   Comment Improper endorsement   Verw Audit Improper endorsement   Verw Audit Improper endorsement   Improper endorsement Improper endorsement <td>Check 410320     Paid item without issue (post all)       Paid     Issued       \$2.18     \$0.00</td> <td>2024-03-19T00:00:00 Financial Institution : Return - Amount mismatch</td> <td>Item to correct Select &gt;</td> <td>Re-Issued Wrong or Invalid Amount</td>	Check 410320     Paid item without issue (post all)       Paid     Issued       \$2.18     \$0.00	2024-03-19T00:00:00 Financial Institution : Return - Amount mismatch	Item to correct Select >	Re-Issued Wrong or Invalid Amount
Subscience   Protected   No   View Audit   Return Reason   Amount mismatch >   Check Images   Subscience   Subscience <	Account xxxx1999 Posted Date March 19, 2024		0/50	Unidentified check
Return Resson   Amount mismatch >   Comment   >   Check Images	Issued Payee none Protected No View Audit			Improper endorsement
Comment   Check Images <p< td=""><td>Return Reason Amount mismatch &gt;</td><td></td><td></td><td>Fraudulent check</td></p<>	Return Reason Amount mismatch >			Fraudulent check
**det bage fulk     #/15/2021   0re hundred 4 0/100     **det bage fulk	Comment > Check Images			
www     www     www     Request Correction     www	togin tangle thank         8/19/2021           Per 10 twill         8/19/2021           Oper 10 twill         \$100.00           One hundred 4 0/100         pourses			
Request Correction	New 00 *81.05 \$PP021705			
Request Correction			Review	
	Request Correction			

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.

7. Quick navigation back to the dashboard.





#### Check Exceptions – After Cut-Off Time

	15:34	ry.com
≡	Positive Pay - Checks	(j)
Dec Past C	isioned Today Cut-off 2:30 PM	2 — Q
8	<b>xxxx1999</b> 420320 Paid: \$7.10   Issued: \$0.00	Paid item without is
$\overline{\times}$	<b>xxxx1999</b> 210320 Paid: \$6.52   Issued: \$0.00	Paid item without is
$\otimes$	<b>xxxx1999</b> 250320 Paid: \$5.17   Issued: \$0.00	Paid item without is
$\otimes$	<b>xxxx1999</b> 410320 Paid: \$2.18   Issued: \$0.00	Paid item without is
$\otimes$	<b>xxxx1999</b> 440320 Paid: \$1.62   Issued: \$0.00	Paid item without is
Ø	<b>xxxx1999</b> 430320 Paid: \$0.75   Issued: \$0.00	Paid item without is
$\bigotimes$	<b>xxxx1999</b> 400320 Paid: \$0.70   Issued: \$0.00	Paid item without is
×	<b>1975</b> Paid: \$15.00   Issued: \$0.00	Amount mismatch
$\overline{\times}$	<b>1975</b> Paid: \$171.00   Issued: \$0.00	Amount mismatch
×	<b>xxxx1999</b> 450320 Paid: \$34.56   Issued: \$0.00	Paid item without is
$\bigotimes$	<b>xxxx1999</b> 120320 Paid: \$9.65   Issued: \$0.00	Paid item without is
×	<b>1975</b> Paid: \$1.00   Issued: \$0.00	Amount mismatch

1. After cutoff time, all items display on the Decisioned 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 Decisioned Today will be available as history on the Check Exceptions - Decisioned Activity page on the desktop.

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



