

Quick Reference Guide

Positive Pay Check Exceptions

JHA Treasury Management™

Last Updated: April 15, 2024

Positive Pay: Check Exceptions

Overview: Customers are provided with a workflow to decision potentially fraudulent check exceptions. Within the Check Exceptions listing, users will be presented with three views – To Decision, Decisioned Today, and All Items which will further assist in understanding which exceptions were previously reviewed and decisioned. Exceptions that were worked in either the widget or Check Exceptions listing will be identified with a green check indicator. Users will have up to the bank’s cutoff time to decision and update exceptions. After cutoff, users can view their transaction history under the Decisioned Today view. After nightly processing, users will be able to view their transactional history on the Check Exceptions – Decision Activity view.

Benefits for the Banks?

- Ability to scrub exceptions prior to the Check Exception Start Time
- Available notifications to customers – items ready to review and pending decision 30 minutes prior to cutoff
- Positive Pay Check Exceptions Report – this report will provide a view of all exceptions presented, and will provide up to date tracking of exceptions decisioned along with an audit trail

Benefits for Customers?

- Ability to review check exceptions via the widget or main listing
- Ability to determine which exceptions have been previously reviewed and decisioned and which have not
- Ability to decision exceptions up until bank cutoff time
- Ability to view exceptions in the widget after cutoff time
- Ability to view exceptions in Check Exceptions Decisioned Today and All Items after cutoff time
- Ability to review historical exceptions in Check Exceptions – Decision Activity

Positive Pay: Check Exceptions

Back Office - Product Configuration

The screenshot displays the 'Positive Pay Configuration' page in the JHA Treasury Management system. The top navigation bar includes 'JHA Treasury Management™', 'Company', 'User', 'Configuration', 'Reports', and 'CURRENT FI: tm554'. The main content area is titled 'Positive Pay Configuration' and contains a 'SETTINGS' sidebar with 'Check Exceptions', 'ACH Exceptions', and 'ACH Exceptions - Filter Rules'. The main panel is titled 'Positive Pay Check Exceptions' and features four active toggle switches: 'Work Check Exceptions' (with a notification '1'), 'Allow Issued Items Activity Review', 'Allow Correction Request', and 'Allow Return Reason'. Below these are 'Return Reasons' including a 'Default *' of 'Amount mismatch' and an 'Additional' list with 'Re-Issued', 'Wrong or Invalid Amount', 'Unidentified check', and 'Improper endorsement', each with a delete icon.

1. Work Check Exceptions:

This configuration along with the company level configuration will allow entitled customers to work check exceptions

Positive Pay: Check Exceptions

Back Office Product Feature Configuration

Positive Pay Configuration

Exceptions: Check Exceptions | ACH Exceptions | ACH Exceptions - Filter Rules

Work Check Exception: ACTIVE

Allow Issued Items Activity Review: ACTIVE

Allow Correction Request: ACTIVE

Allow Return Reason: ACTIVE

Eligible Check Exception Accounts ● 1

CIF Number: Search:

Account Number	CIF Number	Account Type	Add to Company
			<input type="checkbox"/>
		Checking	<input type="checkbox"/>
		Checking	<input checked="" type="checkbox"/>
		Checking	<input checked="" type="checkbox"/>
		Checking	<input checked="" type="checkbox"/>
		Checking	<input type="checkbox"/>

1. Work Check Exceptions:

Once this configuration is activated and at least one eligible account is selected, entitled customers can work check exceptions.

Positive Pay: Check Exceptions

Positive Pay Check User Entitlements

The screenshot shows the 'Positive Pay Check User Entitlements' page for user SMAC. The interface includes a navigation menu on the left with categories like User Information, Account Access, IP Access, Time Access, ACCOUNT RECONCILIATION REPORTING, Entitlements, ACH, Entitlements, User Limits, POSITIVE PAY, Entitlements, REPORTING, and Entitlements, and TRANSFER / CAN PAYMENT. The main content area has tabs for 'Check Exception', 'ACH Exceptions', and 'ACH Exceptions - Filter Rules'. A search bar is present above a table with the following columns: Account Number, Account Name, Upload/Create ARP Files, Download ARP Files, and Work ARP Exceptions. The table contains four rows, each with a 'Toggle row' link and checkmarks in the last three columns. Below the table is a warning message: 'The save button below applies to the current tab only. Once all tabs have been completed and saved, click the submit button at the top of the page.' At the bottom of the table area are 'Save Changes' and 'Reset' buttons.

Account Number	Account Name	Upload/Create ARP Files	Download ARP Files	Work ARP Exceptions
Toggle all		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Toggle row	Business Operations2	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Toggle row	Business Operations3	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Toggle row	Expense	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

1. Work Check Exceptions:

Once an account or accounts have been selected, customers will have the ability to work check exceptions.

Positive Pay: Check Exceptions

Notification Configuration

JHA Treasury Management Company User Configuration Reports CURRENT FI: tm554 Hi, smac Last Login: 04/04/2024, 02:26 PM, CST Log Out

- Account Recon
- ACH
- Admin
- Login
- Positive Pay**

Type to filter

		FI Required	Email	Desktop Notification	Text Message (SMS)
		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Exception Items Ready for Review (Check)	<input checked="" type="checkbox"/> ACTIVE	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Exception Items Ready for Review (ACH)	<input checked="" type="checkbox"/> ACTIVE	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Check Exception Pending Decision up to 30 minutes Prior to Cutoff	<input checked="" type="checkbox"/> ACTIVE	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
ACH Exception Pending Decision up to 30 minutes Prior to Cutoff	<input checked="" type="checkbox"/> ACTIVE	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Available Check Positive Pay Notifications:

- Exception Items Ready for Review
- Check Exception Pending Decision up to 30 minutes Prior to Cutoff.

Positive Pay: Check Exceptions

Back Office Reporting

1 →

2 →

3 →

Company Name	Account Number	Check Number	Paid Amount	Issued Amount	Posted Date	Issued Date	Issued Payee	Exceptions Reason	Decision Status	Return Reason	Audit History	Return Reason Attachment
TMJS		1000208	\$10,002.08	\$0.00	04/01/2024			Paid item without issue (post all)	Pay			
TMJS		1000209	\$10,002.09	\$0.00	04/01/2024			Paid item without issue (post all)	Pay			
			\$20,004.17	\$0.00								

Positive Pay – Check Exception Report:

1. Filter

FI Users can utilize the filter options to search for specific criteria.

2. Save Report

FI Users have the option to save the report with their specified criteria.

3. Download Report

FI Users have the option to download and print the report.

4. Run Report

FI Users can run the report without filtering for specific criteria.

Positive Pay: Check Exceptions

Navigation

The screenshot shows the YourFi web application interface. At the top, there is a navigation bar with the YourFi logo on the left and utility items on the right: Message Center, Notifications (260), Cut-Off Times, Last Login: 04/04/2024, 07:38 AM, CST, and user profile HI, SMAC. Below this is a main navigation menu with categories: DASHBOARD, ACCOUNTS, PAYMENTS, RECEIVABLES, REPORTING, and ADMIN. The PAYMENTS menu is expanded, showing sub-categories: Transfer, Wire, ACH, Positive Pay, Stop Payment, and Bill Pay. The Positive Pay sub-menu is further expanded, listing items such as Check Exceptions, Check Exceptions - Decision Activity (highlighted with an orange box), ACH Exceptions, ACH Exceptions - Decision Activity, ACH Exceptions - Filter Rules, Create Issued Items, Issued Items Activity, and Check Upload Formats. At the bottom of the page, there is a footer with copyright information: © 2024 Jack Henry & Associates, Inc. | Terms and Conditions, and regulatory information: Member FDIC | Equal Housing Lender.

Check Exceptions and Check Exceptions – Decision Activity
Once the appropriate user entitlements have been granted, the customer will see the following navigation: **Payments > Positive Pay > Check Exceptions and Check Exceptions – Decision Activity**

Positive Pay: Check Exceptions

Check Exceptions – Results

1. Flyout Filter

The flyout filter allows the user to search the exceptions using specific search criteria.

2. Type to Filter

Search for a specific transaction on the Check Exceptions view by entering a character/numeric string. The Type to Filter will search across all columns looking for a match on the string of data whether at the beginning, middle, or end of a field. available to further narrow the results.

3. Results:

- **To Decision** will be the default and display all exceptions that have not been reviewed and decided.
- **Decided Today** will display all exceptions that have been reviewed and decided.
- **All Items** will display exceptions that have not been reviewed and decided as well as exceptions that have been reviewed and decided.

Note: Prior to the TM Check Exception start time, users will be presented with a message indicating the start time has not been met and there are no items available to decision. In addition, after the cutoff time users will see a message indicating the cutoff time has been reached and items are no longer available to decision.

Positive Pay: Check Exceptions

Exceptions - Decisioning

Search Check Exceptions

Account: All

Check Number: []

Paid Amount: Specific Amount (\$0.00)

Issued Amount: Specific Amount (\$0.00)

Posted Date: []

Issued Date: []

Search [] Reset []

Check Exceptions | Check Exceptions - Decision Activity | Issued Items Activity

Message Center | Notifications (252) | Cut-Off Times | Last Login: 04/01/2024, 02:12 PM, CST | Hi, SMAC

DASHBOARD | ACCOUNTS | **PAYMENTS** | RECEIVABLES | REPORTING | ADMIN

If no return reason is selected the default reason of **Amount mismatch** will be applied at cutoff.

Type to filter [] 26 check exceptions found

To Decision Decided Today All Items

Pay	Return	Return Reasons	Account	Check Number	Paid Amount	Issued Amount	Posted Date	Issued Date	Issued Payee
1- All	All	[]	19xx2025	0	\$0.10	\$0.00	04/01/2024		
2- <input type="radio"/>	<input checked="" type="radio"/>	[]	19xx2025	1000209	\$10,002.09	\$0.00	04/01/2024		
<input type="radio"/>	<input checked="" type="radio"/>	[]	19xx2025	1000208	\$10,002.08	\$0.00	04/01/2024		
<input type="radio"/>	<input checked="" type="radio"/>	[]	19xx2026	0	\$75.00	\$0.00	04/01/2024		
<input type="radio"/>	<input checked="" type="radio"/>	[]	19xx2026	0	\$65.00	\$0.00	04/01/2024		

Viewing 26 check exceptions

First Previous **1** Next Last 100

Review **Review All** Reset

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1. Pay All or Return all

Users have the option to pay all exceptions or return all exceptions with the selection of the All hyperlink.

2. Individual Decisions:

Users have the option to individually decision exceptions.

3. Review and Review All:

Review will allow the user to decision all exceptions that they have taken action on. Actions such as adding a return reason or modifying the decision from the default will be counted.

Review All will allow the user to decision all exceptions that they have taken action on as well as any exceptions the user wishes to accept the default decision.

Note: Once a check exception has been reviewed and decided, it will move from the To Decision listing to the Decided Today listing. All exceptions that have been reviewed and decided will display a green check indicator. Exceptions will be available until cutoff if decisioning needs to be updated in the Decided Today or All Items listings.

Positive Pay: Check Exceptions

Check Exceptions – Return Reasons and Comments

The screenshot shows the 'YourFi' web application interface for 'Check Exceptions'. The top navigation bar includes 'Message Center', 'Notifications' (with a red badge showing '252'), 'Cut-Off Times', 'Last Login: 04/01/2024, 02:12 PM, CST', and 'Hi, SMAC'. The main menu has 'DASHBOARD', 'ACCOUNTS', 'PAYMENTS', 'RECEIVABLES', 'REPORTING', and 'ADMIN'. The 'Check Exceptions' section is active, showing a search sidebar on the left and a main table area. The sidebar has filters for Account (All), Check Number, Paid Amount (Specific Amount, \$0.00), Issued Amount (Specific Amount, \$0.00), Posted Date, and Issued Date. The main area has a search bar with '26 check exceptions found' and radio buttons for 'To Decision' (selected), 'Decided Today', and 'All Items'. A table lists exceptions with columns: Pay (All), Return (All), Return Reasons, Account, Check Number, Paid Amount, Issued Amount, Posted Date, Issued Date, and Issued Payee. The first row shows a return reason of 'Amount mismatch' with a dropdown menu and a comment icon. The table footer shows 'Viewing 26 check exceptions' and pagination controls (First, Previous, 1, Next, Last, 100). At the bottom, there are buttons for 'Search', 'Reset', 'Review', 'Review All', and 'Reset'. The footer contains '© 2024 Jack Henry & Associates, Inc. | Terms and Conditions' and 'Member FDIC | Equal Housing Lender'.

- 1. Return Reasons
Users have the option to add a return reason with the exception they wish to return.
- 2. Comments
Users have the option to add a comment with the exception they wish to return.

Positive Pay: Check Exceptions

Check Exceptions Widget

The screenshot shows a web interface for managing check exceptions. At the top, there are tabs for 'Positive Pay', 'Check Exceptions (26)', and 'ACH Exceptions (2)'. Below the tabs is a header row with columns: 'Pay', 'Return', 'Return Reasons', 'Account', 'Check Number', 'Paid Amount', 'Issued Amount', and 'Posted Date'. The 'Pay' and 'Return' columns have radio buttons, with 'All' selected under 'Pay' and 'All' selected under 'Return'. Below the header is a table with three rows of exceptions, each with a green checkmark, a radio button, a dropdown menu set to 'Amount mismatch', a speech bubble icon, and columns for account, check number, paid amount, issued amount, and posted date. At the bottom of the table, there are navigation buttons: 'First', 'Previous', '1', 'Next', 'Last', and a dropdown menu set to '100'. Below the table are two buttons: 'Review' and 'Review All', with a red box and the number '3' highlighting the 'Review All' button.

1. Pay All or Return All:

Users have the option to pay all exceptions or return all exceptions with the selection of All

2. Individual Decisions:

Users have the option to individually decision exceptions

3. Review and Review All:

- **Review** will allow the user to decision all exceptions that they have taken action on. Actions such as adding a return reason or modifying the decision from the default will be counted
- **Review All** will allow the user to decision all exceptions that they have taken action on as well as any exceptions the user wishes to accept the default decision for

Note: Any exceptions reviewed and decided within the widget will be updated with a green check indicator notating a user previously took action on the exception. Exceptions will remain in the widget up until cutoff. Exceptions reviewed and decided in the widget will display in Decided Today under the main Check Exceptions listing. These items will also display in All Item under the main Check Exceptions listing.

Positive Pay: Check Exceptions

Check Exceptions – Decision Activity

1. Search Check Exceptions - Decision Activity

Decision Status: All Pay Return

Account: All

Check Number: [Text Input]

Paid Amount: Specific Amount, \$0.00

Issued Amount: Specific Amount, \$0.00

Posted Date: [Text Input]

2. Type to filter

Decision	Return Reason	Account	Check Number	Paid Amount	Issued Amount	Posted Date	Issued Date	Issued Payee	Exception Reason
Return	Amount mismatch	19xx2025	0	\$0.50	\$0.00	03/28/2024			Amount mismatch
Return	Amount mismatch	19xx2025	0	\$0.10	\$0.00	03/28/2024			Amount mismatch
Return	Amount mismatch	19xx2026	0	\$75.00	\$0.00	03/26/2024			Amount mismatch
Return	Amount mismatch	19xx2026	0	\$65.00	\$0.00	03/26/2024			Amount mismatch
Pay		19xx2025	1000209	\$10,002.09	\$0.00	04/01/2024			Paid item without
Pay		19xx2025	1000208	\$10,002.08	\$0.00	04/01/2024			Paid item without
Return	Amount mismatch	19xx2025	0	\$7.50	\$0.00	03/29/2024			Amount mismatch
Return	Amount mismatch	19xx2025	0	\$1.00	\$0.00	03/29/2024			Amount mismatch
Return	Amount mismatch	19xx2025	0	\$0.50	\$0.00	03/29/2024			Amount mismatch

Viewing 98 items | First Previous 1 Next Last 100

1. Flyout Filter

The flyout filter allows the user to search the results for specific criteria for historical exceptions.

2. Type to Filter

Search for a specific transaction on the Check Exceptions view by entering a character/numeric string. The Type to Filter will search across all columns looking for a match on the string of data whether at the beginning, middle, or end of a field to further narrow the results.

Note: After nightly processing, users will be able to view their transactional history on the Check Exceptions – Decision Activity view. After cutoff and prior to EOD processing, users can view their transaction history under the Decided Today view.