

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.

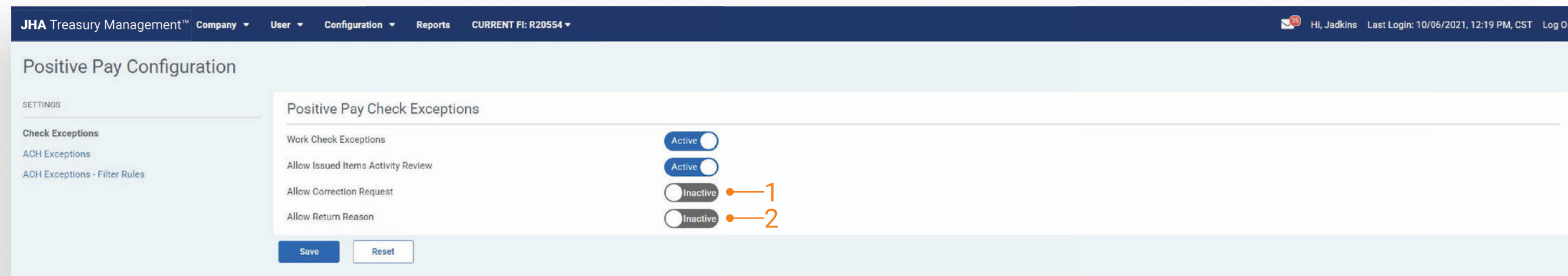
Benefits for the Banks?

- 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?

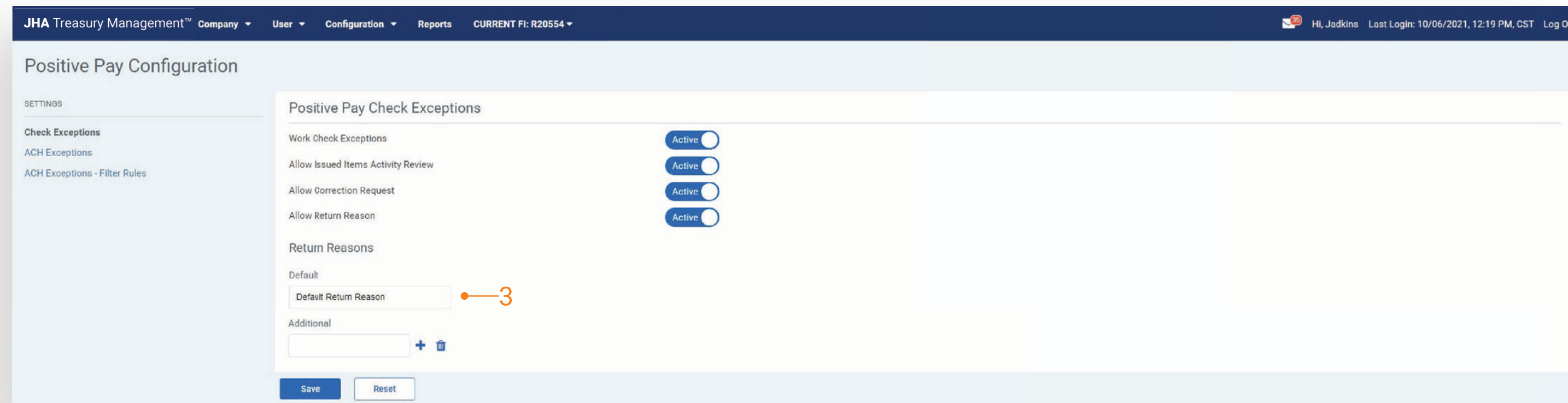
- Ability to add comments for the bank and attach supporting documents to exception items during the review process
- Streamlined process for correcting issued items

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.

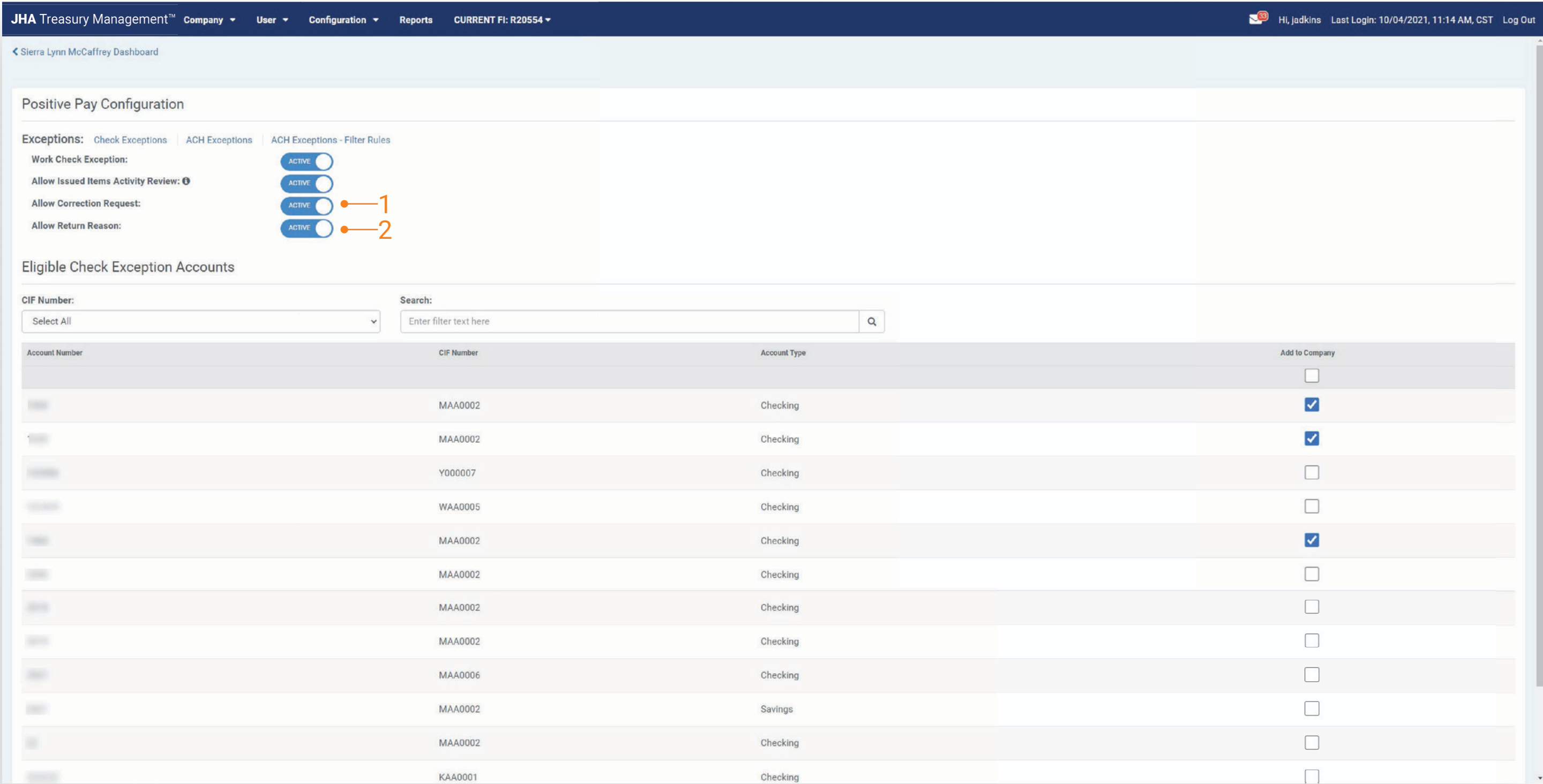
Note: A minimum of 2 return reasons must be entered before the configuration can be saved. The maximum number of return reasons supported is 25.

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 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 Enhancement – Return Reasons

Positive Pay - Check Exceptions Report in Back Office

Company Name	Account Number	Check Number	Paid Amount	Issued Amount	Posted Date	Issued Date	Issued Payee	Exceptions Reason	Decision Status	Decision History
		1991162	\$450.01	\$450.01	04/21/2022	03/01/2022		Payee mismatch	Pay	Last decision by: Financial Institution Date: 4/21/2022, 12:00:00 AM Decision: Pay
		1991171	\$450.01	\$450.01	04/21/2022	03/01/2022		Payee mismatch	Pay	
		1991170	\$45.01	\$450.01	04/21/2022	03/01/2022		Amount mismatch	Pay	
			\$945.03	\$1,350.03						

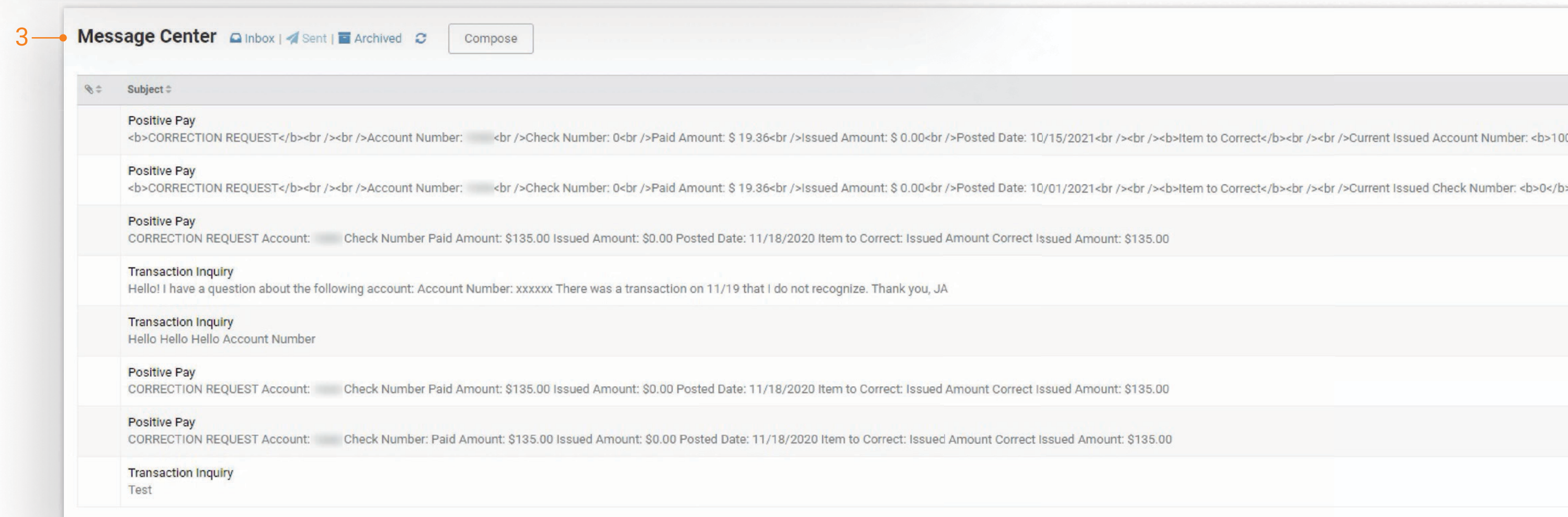
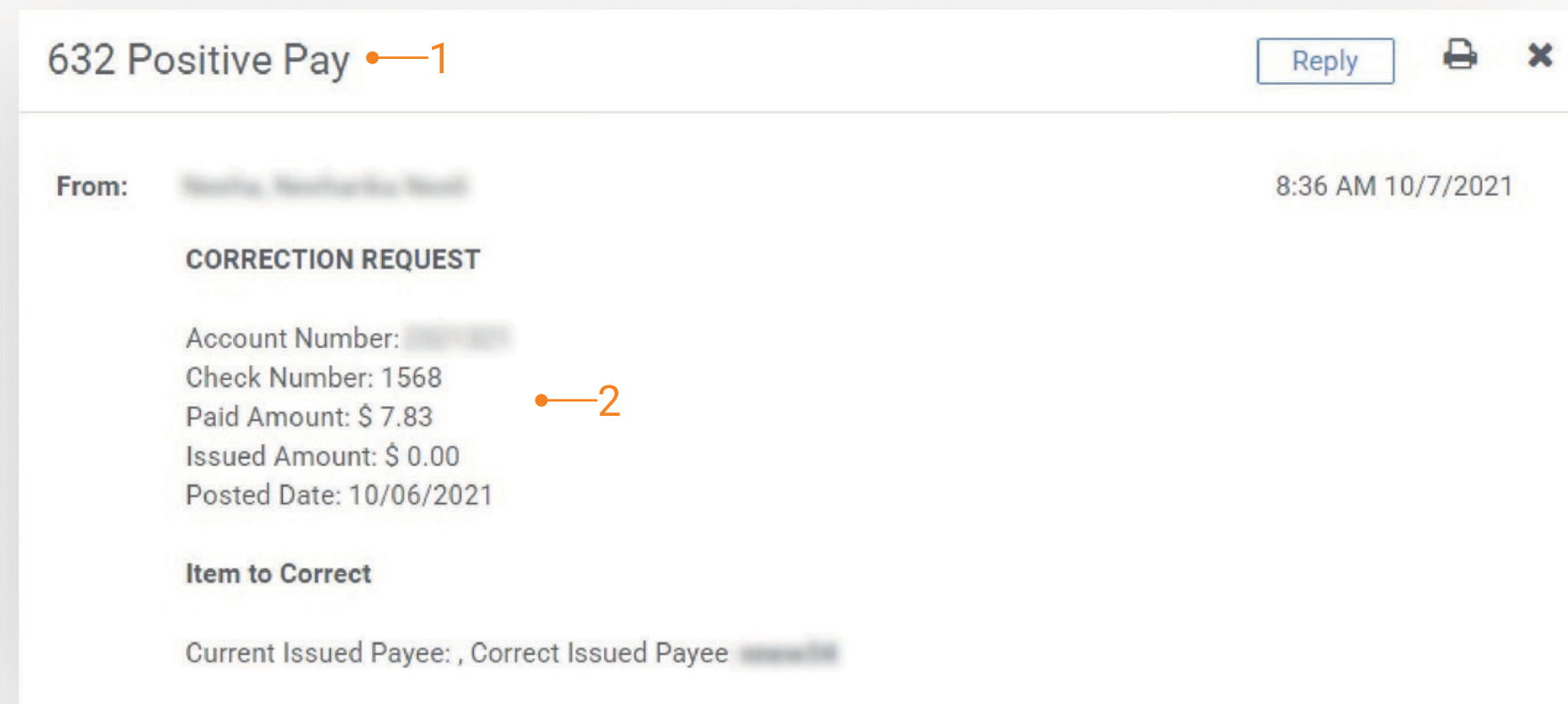
1 Return Reason Column: A new column has been added to display the Return Reason.

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.

Positive Pay Enhancement – Return Reasons

Correction Request in Back Office & Channel



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

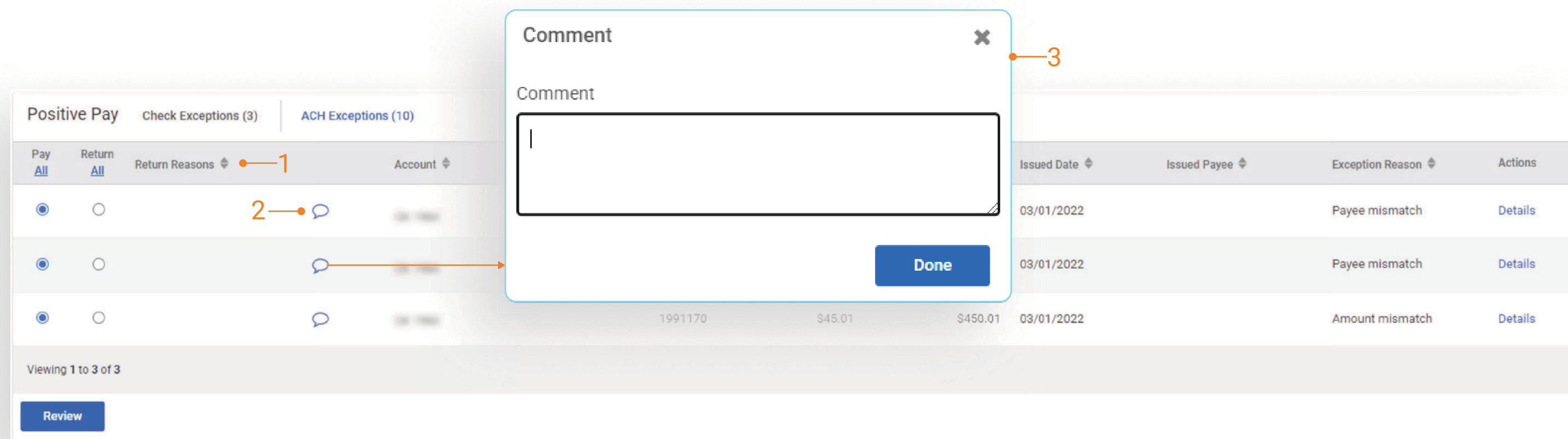
2 Item Details / Item to Correct: The message will provide the item details and the item to correct (Back Office).

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.

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Dashboard Widget in Channel



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

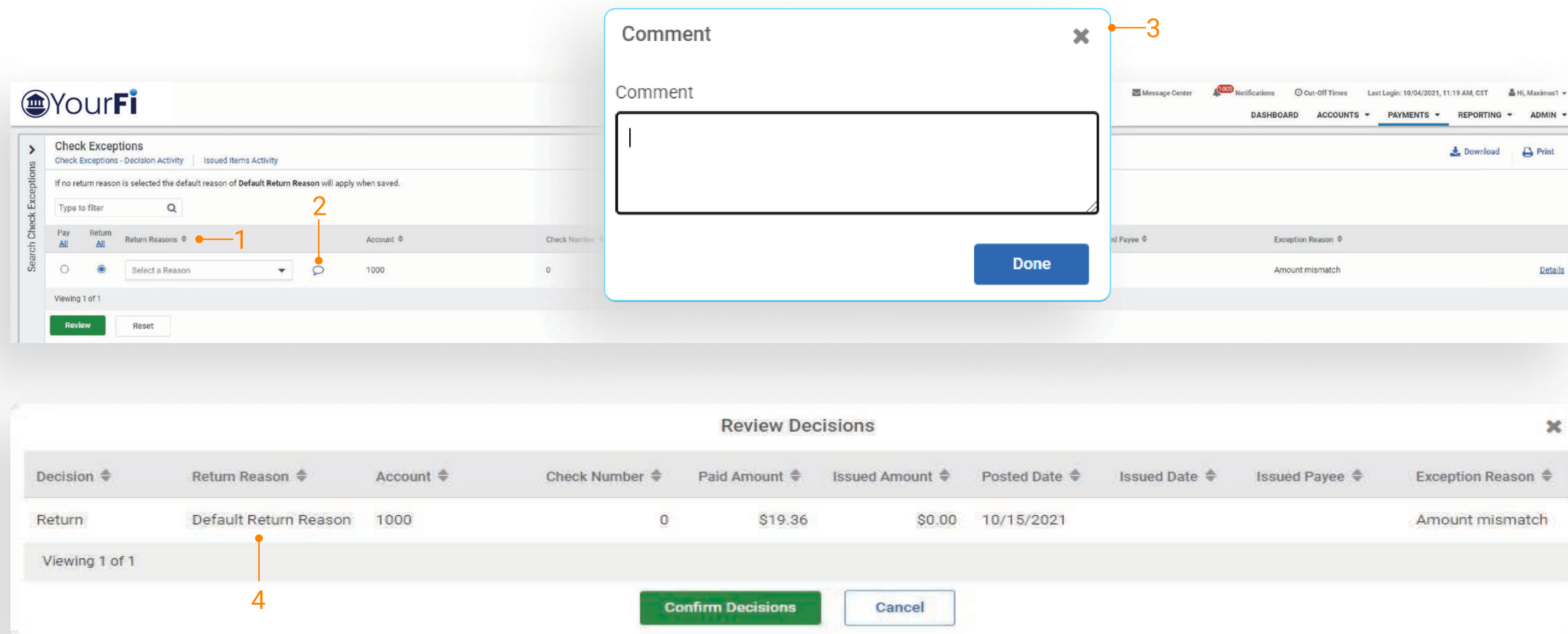
2 Comments: Click the comment icon to add comments. When a comment has been added the icon will turn blue.

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.

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.

If check exceptions have not been decided 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.

Positive Pay Enhancement – Return Reasons

Check Exception Detail in Channel

The screenshot displays the 'Check Exceptions' interface. At the top, there are tabs for 'Check Exceptions - Decision Activity' and 'Issued Items Activity'. Below the tabs is a search bar and a table of exceptions. The table has columns: Pay, Return, Account, Check Number, Paid Amount, Issued Amount, Issued Date, Issued Payee, and Exception Reason. A row is selected with the following values: Pay: All, Return: All, Account: 1000, Check Number: 0, Paid Amount: \$19.36, Issued Amount: \$0.00, Issued Date: 10/15/2021, Issued Payee: Amount mismatch, Exception Reason: Amount mismatch. Below the table is a 'Details' panel for the selected row. The details panel is divided into several sections: 'Incorrect Account Number' (1000), 'Incorrect Check Number' (0), 'Paid Amount' (\$19.36), 'Incorrect Amount' (\$0.00), 'Incorrect Date Posted' (10/15/2021), 'Issued Date', 'Incorrect Payee', and 'Exception Reason' (Amount mismatch). There is also a 'Return Reason' section with a dropdown menu, and a 'Request Correction' button. The 'Request Correction' button is highlighted with an orange arrow and the number '2'. The 'Return Reason' dropdown is also highlighted with an orange arrow and the number '1'. At the bottom of the interface, there are 'Close', 'Review', and 'Reset' buttons.

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.

Correction Request in Channel

The screenshot shows a 'Review Correction Request' dialog box. It has a title bar with a close button. The main content area contains a section titled 'Item to Correct' with a dropdown menu that currently displays 'Select an item to correct'. An orange arrow labeled '1' points to this dropdown. Below this is a 'Comment to FI' text area. At the bottom, there are two buttons: 'Review' and 'Cancel'.

The screenshot shows the same 'Review Correction Request' dialog box, but now the 'Item to Correct' dropdown is set to 'Receiving Bank - Account Numb'. A new 'Corrected Account' text field has appeared to the right of the dropdown, containing the number '1234'. An orange arrow labeled '2' points to a blue button labeled '+ Add Another Correction' located below the 'Corrected Account' field. The 'Comment to FI' text area and the 'Review' and 'Cancel' buttons remain at the bottom.

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 additional items to correct, if necessary.

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