

Quick Reference Guide

Positive Pay Enhancement — Return Reasons

JHA Treasury Management™

Last Updated: July 28, 2025

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?

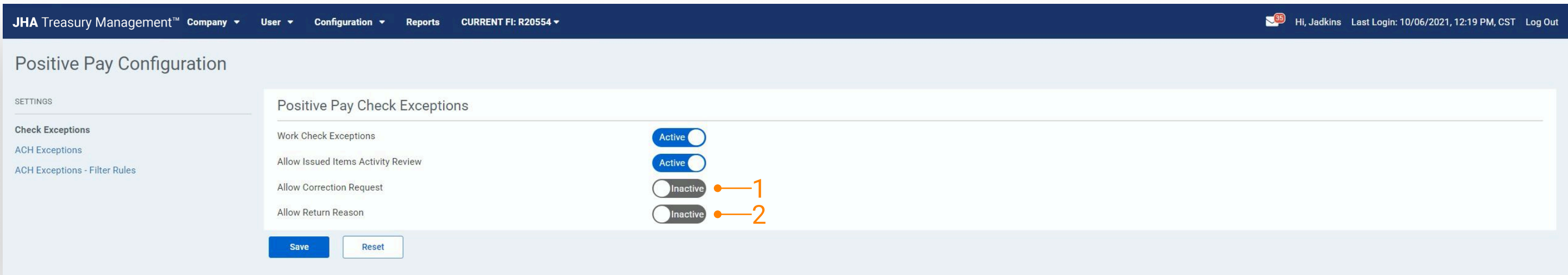
- Updated Positive Pay – Check Exceptions report within Back Office providing additional information including the return reason, comments and attachments
- Correction requests can be easily tracked through Secure Message Center
- Banks can establish a default return reason in Back Office

Benefits for Customers?

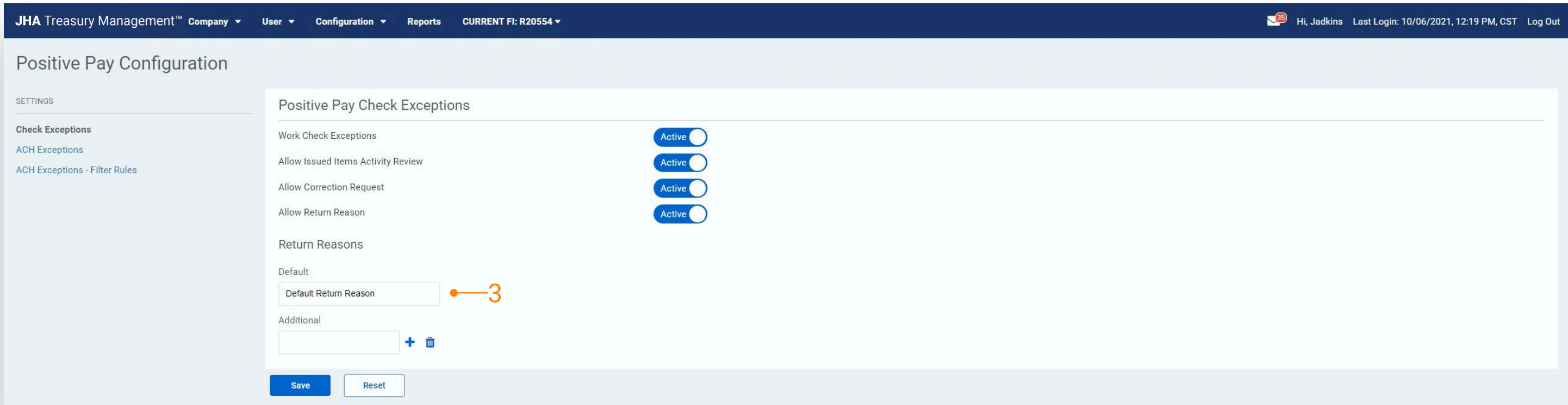
- Ability to add comments for the bank and attach supporting documents to exception items during the review process
- Streamlined process for correcting issued items

Positive Pay Enhancement — Return Reasons

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 Company Configuration in Back Office

JHA Treasury Management™CompanyUserConfigurationReportsCURRENT FI: R20554

Hi, JodkinsLast Login: 10/04/2021, 11:14 AM, CSTLog Out

Sierra Lynn McCaffrey Dashboard

Positive Pay Configuration

Exceptions:Check ExceptionsACH ExceptionsACH Exceptions - Filter Rules

Work Check Exception:ACTIVE

Allow Issued Items Activity Review:ACTIVE

Allow Correction Request:ACTIVE1

Allow Return Reason:ACTIVE2

Eligible Check Exception Accounts

CIF Number:Select All

Search:Enter filter text here

Account Number	CIF Number	Account Type	Add to Company
			<input type="checkbox"/>
	MAA0002	Checking	<input checked="" type="checkbox"/>
	MAA0002	Checking	<input checked="" type="checkbox"/>
	Y000007	Checking	<input type="checkbox"/>
	WAA0005	Checking	<input type="checkbox"/>
	MAA0002	Checking	<input checked="" type="checkbox"/>
	MAA0002	Checking	<input type="checkbox"/>
	MAA0002	Checking	<input type="checkbox"/>
	MAA0002	Checking	<input type="checkbox"/>
	MAA0006	Checking	<input type="checkbox"/>
	MAA0002	Savings	<input type="checkbox"/>
	MAA0002	Checking	<input type="checkbox"/>
	KAA0001	Checking	<input type="checkbox"/>

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

JHA Treasury Management™Company ▼User ▼Configuration ▼ReportsCURRENT FI: tm554 ▼

128

Hi, smacLast Login: 05/14/2024, 11:33 AM, CSTLog Out

Positive Pay - Check Exception Report

Filter

Company

TMJS ▼

Decision By

Select ▼

Decision Status

Select ▼

Exception Reason

Select ▼

Account Number

19842024 ▼

Posted Date

Today05/14/2024 ▼

Paid Amount

Specific Amount

Amount Range

\$10.51

Run Report

Reset

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	Return Reason Comment
TMJS			\$10.51	\$0.00	05/13/2024			Paid item without issue (post all)	Return	Fraudulent check		Attachment	Comment
			\$10.51	\$0.00									

Viewing 1 of 1 item

1 Return Reason: displays the return reason selected by the user

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

3 Return Reason Attachment: displays the attachment the user provided.

4 Return Reason Comment: displays the comment the user added to the return

Correction Request in Back Office & Channel

632 Positive Pay 1

From: [redacted]

8:36 AM 10/7/2021

CORRECTION REQUEST

Account Number: [redacted]
Check Number: 1568
Paid Amount: \$ 7.83
Issued Amount: \$ 0.00
Posted Date: 10/06/2021

2

Item to Correct

Current Issued Payee: , Correct Issued Payee: [redacted]

3 Message Center

Inbox | Sent | Archived

Compose

Subject
Positive Pay CORRECTION REQUEST Account Number: [redacted] Check Number: 0 Paid Amount: \$ 19.36 Issued Amount: \$ 0.00 Posted Date: 10/15/2021 Item to Correct Current Issued Account Number: 1000
Positive Pay CORRECTION REQUEST Account Number: [redacted] Check Number: 0 Paid Amount: \$ 19.36 Issued Amount: \$ 0.00 Posted Date: 10/01/2021 Item to Correct Current Issued Check Number: 0,
Positive Pay CORRECTION REQUEST Account: [redacted] Check Number Paid Amount: \$135.00 Issued Amount: \$0.00 Posted Date: 11/18/2020 Item to Correct: Issued Amount Correct Issued Amount: \$135.00
Transaction Inquiry Hello! I have a question about the following account: Account Number: xxxxxx There was a transaction on 11/19 that I do not recognize. Thank you, JA
Transaction Inquiry Hello Hello Hello Account Number
Positive Pay CORRECTION REQUEST Account: [redacted] Check Number Paid Amount: \$135.00 Issued Amount: \$0.00 Posted Date: 11/18/2020 Item to Correct: Issued Amount Correct Issued Amount: \$135.00
Positive Pay CORRECTION REQUEST Account: [redacted] Check Number: Paid Amount: \$135.00 Issued Amount: \$0.00 Posted Date: 11/18/2020 Item to Correct: Issued Amount Correct Issued Amount: \$135.00
Transaction Inquiry Test

- 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

Positive Pay

Check Exceptions (3)

ACH Exceptions (10)

Pay	Return	Return Reasons	Account	Check Number	Paid Amount	Issued Amount	Issued Date	Issued Payee	Exception Reason	Actions
All	All									
<input checked="" type="radio"/>	<input type="radio"/>			1991169	\$450.01	\$450.01	03/01/2022		Payee mismatch	Details
<input checked="" type="radio"/>	<input type="radio"/>			1991171	\$450.01	\$450.01	03/01/2022		Payee mismatch	Details
<input checked="" type="radio"/>	<input type="radio"/>			1991170	\$45.01	\$450.01	03/01/2022		Amount mismatch	Details

Viewing 1 to 3 of 3

Review

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. A user can also add an attachment to the comment.

4 Attachments: Attachments can be added along with comments.

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.

SMAC Business Accounts (3)

SMAC Lending Accounts (1)

Account Number	Account Type	Account Name	Current Balance	Collected Balance	Available Balance	
	Checking	Expense 2020	\$51,166,979,861.03	\$51,166,981,366.74	\$51,166,975,661.03	Details
	Checking	Payroll XXX1984		\$15,056,920,207.39	\$15,056,920,207.39	Details
	Checking	Checking 0714		\$59,987,841,975.64	\$59,987,841,975.64	Details
					Group available balance:	\$1,205,076,671.94
					Group available balance:	\$0.00

Comment

Comment

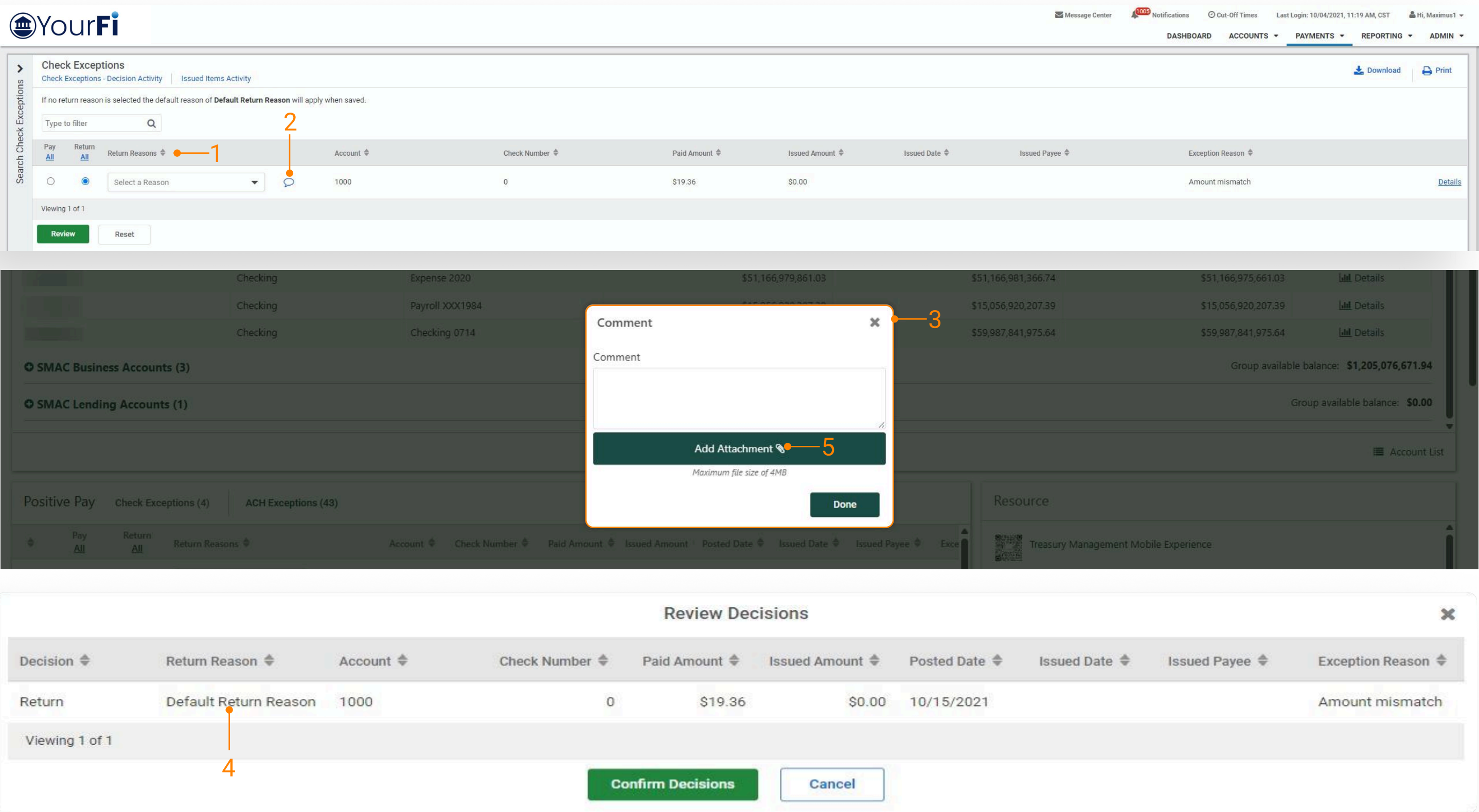
Add Attachment

Maximum file size of 4MB

Done

Positive Pay Enhancement — Return Reasons

Check Exceptions Page in Channel



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.

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. A user can also add an attachment to the comment.

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.

5 Attachments: Attachments can be added along with comments.

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.

Check Exception Detail in Channel

Search Check Exceptions

Check Exceptions

Check Exceptions - Decision Activity | Issued Items Activity

Download | Print

If no return reason is selected the default reason of **Default Return Reason** will apply when saved.

Type to filter

Pay

Return

Return Reasons

Account

Check Number

Paid Amount

Issued Amount

Issued Date

Issued Payee

Exception Reason

☐

☒

Default Return Reason

1000

0

\$19.36

\$0.00

Amount mismatch

Details

Details

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

Exception Reason

Amount mismatch

Return Reason

1

Previous Decision By

Financial Institution

Previous Decision

Return

Source of Entry

S

Protected (Y/N)

N

DDA Batch Number

995

DDA Sequence Number

2

Audit

Action: Return

Time Stamp: 10/14/2021 05:00:00

User Name: Financial Institution

Request Correction

2

Close

Viewing 1 of 1

Review

Reset

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 image shows a 'Review Correction Request' form with two main sections: 'Item to Correct' and 'Comment to FI'. The 'Item to Correct' section has a dropdown menu with the text 'Select an item to correct'. The 'Comment to FI' section has a text area. A modal window titled 'Comment' is open, showing a text area with the text 'Fraudulent check', a file upload icon and 'SMAC.jpg', a 'Replace Attachment' button, and a 'Done' button. The text 'Maximum file size of 4MB' is displayed below the 'Replace Attachment' button. Three numbered callouts are present: 1 points to the 'Item to Correct' dropdown, 2 points to the '+ Add Another Correction' button, and 3 points to the 'Replace Attachment' button.

- 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.
- 3 **Attachments:** Attachments can be added along with correction form submission.
- Note:** The Request Correction form is available for exceptions that are marked pay or return.