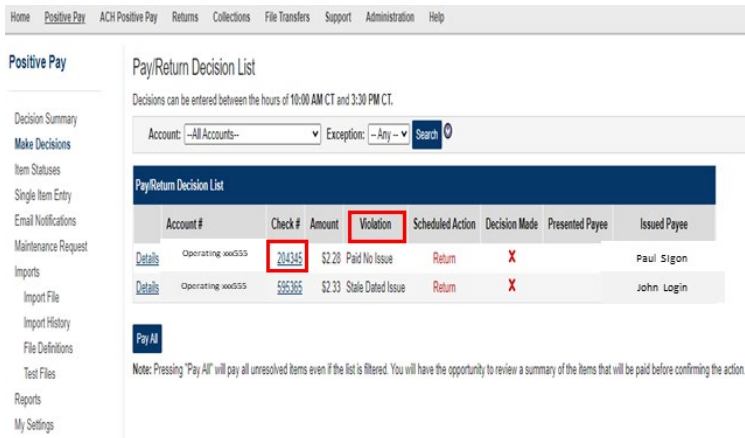
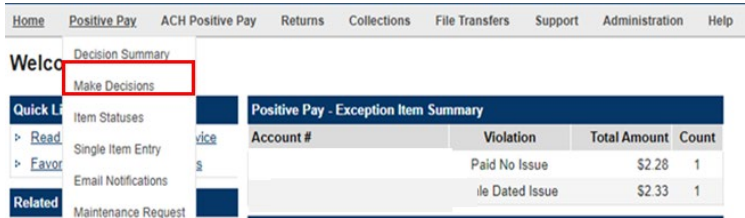


## POSITIVE PAY – EXCEPTION ITEMS

This guide provides instructions for decisioning, returning, and paying an item.



### Decisioning

STEP 1:

Click Positive Pay and select *Make Decisions*.

STEP 2:

Click the *check #* link. A separate window will appear with front/back images of the check.

The following violation codes may appear when reviewing an exception item:

- **Amount mismatch:** The amount does not match information provided by the company.
- **Stop on file:** A stop payment was placed on the check.
- **Paid no issue:** The company did not provide information on the check or not recognized as a check issued.
- **Stale Dated Issue:** Paid date greater than 180 days from issue date
- **Cancel on File:** Void Item
- **Duplicate Paid Rejects:** Duplicate Item - Item has already paid
- **Invalid Serial Number:** Check number does not match issue information
- **Payee Mismatch:** Presented Payee is different than issued Payee
- **Payee Unavailable:** Presented Payee not submitted in issue file

If you use the additional payee match feature, a check may also present as an

exception item if the Issued Payee and the Presented Payee do not match.

### STEP 3:

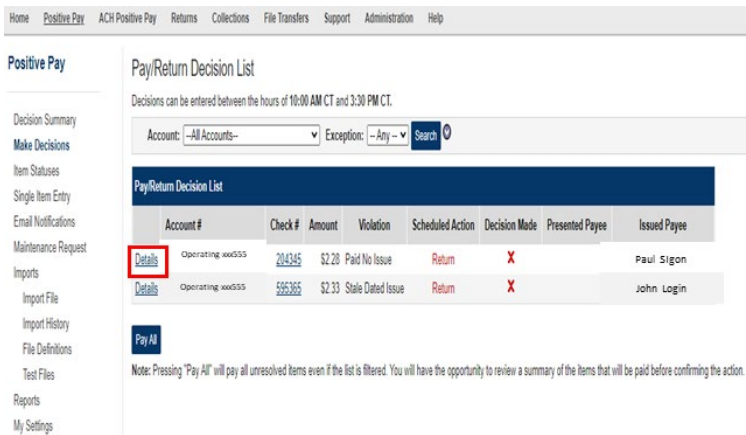
After reviewing the check, close out of the separate window to navigate back to the positive pay platform (Exceptions list).



### Returning

#### STEP 1:

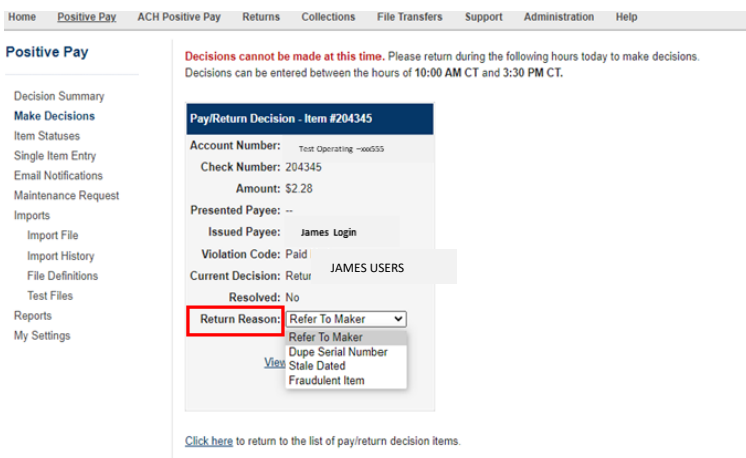
Click on the *details* hyperlink to the left of the check that you wish to return.



#### STEP 2: TO RETURN AN ITEM

Click the drop-down menu and select the *Return Reason*:

- **Refer to Maker:** Sends the check back to the financial institution that presented the check for payment
- **Dupe Serial Number:** The check number is clearing the account for the second time.
- **Stale Dated:** The check is dated more than six months ago.
- **Fraudulent Item:** The item is fraudulent.



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**Positive Pay**

Decisions can be entered between the hours of 10:00 AM CT and 3:30 PM CT.

**Pay/Return Decision - Item #204345**

Account Number Test Operating --00555  
 Check Number: 204345  
 Amount: \$2.28  
 Presented Payee: --  
 Issued Payee James Login  
 Violation Code: Paid  
 Current Decision: Return  
 Resolved: No  
 Return Reason: Refer To Maker

[View Check Image](#)

[Click here](#) to return to the list of pay/return decision items.

**STEP 3:**  
 Once the return reason is selected, click on the *Return* button at the bottom of the page.

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**Positive Pay**

Decisions can be entered between the hours of 10:00 AM CT and 3:30 PM CT.

**Pay/Return Decision - Item #204345**

Account Number Test Operating --00555  
 Check Number: 204345  
 Amount: \$2.28  
 Presented Payee: --  
 Issued Payee James Login  
 Violation Code: Paid  
 Current Decision: Return  
 Resolved: No  
 Return Reason: Refer To Maker

[View Check Image](#)

[Click here](#) to return to the list of pay/return decision items.

**STEP 1: TO PAY AN ITEM:**  
 Click the *Pay* button at the bottom and then confirm the pay selection. The Return Reason is not required.

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**Positive Pay**

**Pay/Return Decision List**

Decisions can be entered between the hours of 10:00 AM CT and 3:30 PM CT.

Account: --All Accounts-- Exception: --Any--

	Account#	Check #	Amount	Violation	Scheduled Action	Decision Made	Presented Payee	Issued Payee
<a href="#">Details</a>	Operating --00555	204345	\$2.28	Paid No Issue	Return	X	Paul Sigon	
<a href="#">Details</a>	Operating --00555	596365	\$2.33	Stale Dated Issue	Return	X	John Login	

Note: Pressing "Pay All" will pay all unresolved items even if the list is filtered. You will have the opportunity to review a summary of the items that will be paid before confirming the action.

**STEP 2:**  
 If all checks need to be paid, click the *Pay All* button, and then confirm the selection.

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**Positive Pay** > Decision List

Information last updated between the hours of 10:00 AM CT and 3:30 PM CT.

Account: --All Accounts-- Exception: --Any-- Search 0

Pay/Return Decision List								
	Account #	Check #	Amount	Violation	Scheduled Action	Decision Made	Presented Payee	Issued Payee
<a href="#">Details</a>	Operating xxx555	204245	\$2.28	Paid No Issue	Return	X		Paul Sigon
<a href="#">Details</a>	Operating xxx555	506265	\$2.33	Stale Dated Issue	Return	X		John Login

**Pay All**

Note: Pressing "Pay All" will pay all unresolved items even if the list is filtered. You will have the opportunity to review a summary of the items that will be paid before confirming the action.

**STEP 3:**  
The Scheduled Action column will confirm Pay or Return along with a green checkmark under the Decision Made column.