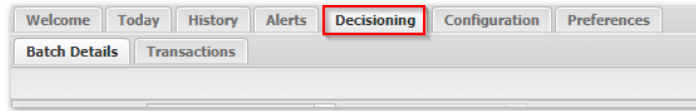


LOCKBOX RECEIVABLES ONLINE – DECISIONING

Receivables Online allows you to review exception payments to make a decision on whether to accept and pay a transaction or reject the transaction to be forwarded to you for processing.



DECISIONING EXCEPTION ITEMS

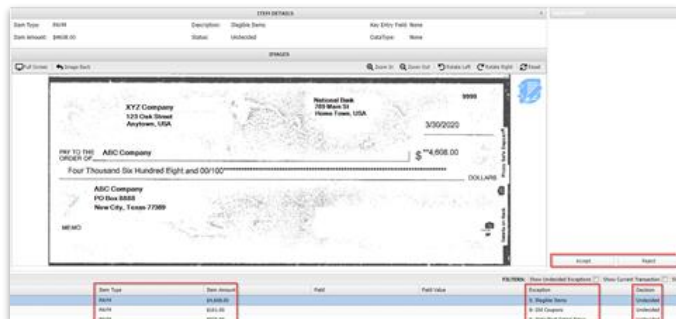
IF YOU HAVE THE ONLINE DECISIONING FEATURE, YOU WILL ALSO HAVE ACCESS TO THE DECISIONING TAB.

- When items are presented in your Lockbox for decision, all items will be available to decision at your scheduled cutoff time for providing reports of payments received each day.
- You will have a two-hour decision window when you can review and either approve or reject each exception item.
- If you are unable to finalize decisions made on items within the two-hour window, the items will automatically be rejected and forwarded to the address that we have on file for you.

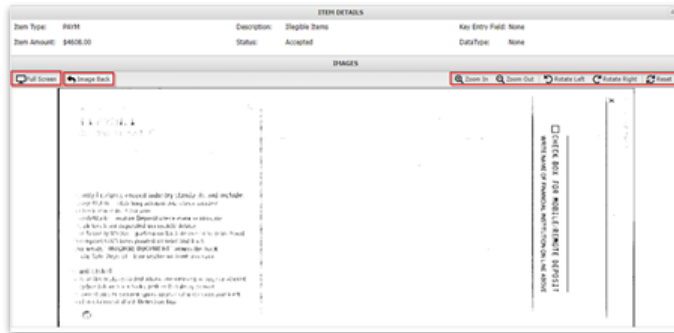
Filter List By:	Value	Batch Number	Batch Status	Transactions	Payments	Checked out By	Checked out At	Checked
Process Date	2023-09-29	88888888202947	212551	New	4	0		Check
	2023-09-29	88888888202947	791	New	3	0	2023-09-29 20:57:03.89	Check
	2023-09-29	88888888202947	792	Complete	1	0	2023-09-29 20:59:20.21	Check
	2023-09-29	88888888202947	795	Partially Complete	4	4	2023-09-29 20:57:06.29	Check
	2023-09-29	88888888202947	890148	New	4	4		Check
	2023-09-29	88888888202947	212557	New	3	0		Check
	2023-09-29	88888888202947	212558	New	3	0		Check
	2023-09-29	88888888202947	794196768	Partially Complete	7	7		Check
					2	8		

STEP 1: MAKING A DECISION

- Click on the *Decisioning* tab located in the menu bar at the top. This will automatically bring you to the *Batch Details* tab.
- To review the item(s), select the batch that you would like to review, then click on *Checkout* on the right-hand side.
- Please note, each exception batch must be finalized by clicking the *Finalized* tab before items that have a decision can be processed. If not finalized, all items in the batch will be forwarded to you for processing regardless of the decision made on each item.
- Any item that requires your decision will be displayed in the viewer for you to review when you finish making a decision on the prior item.

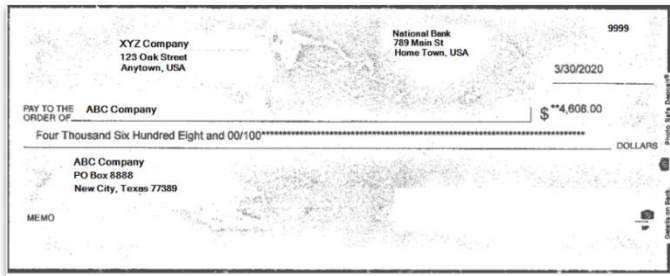


Or, you can click on any item in the list of items at the bottom of the window to see the image of the item in the viewer.

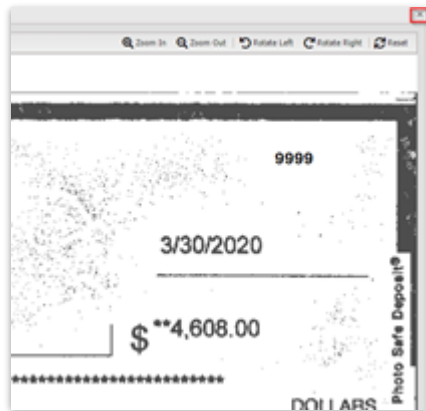


STEP 2: VIEWING BACK OF IMAGE

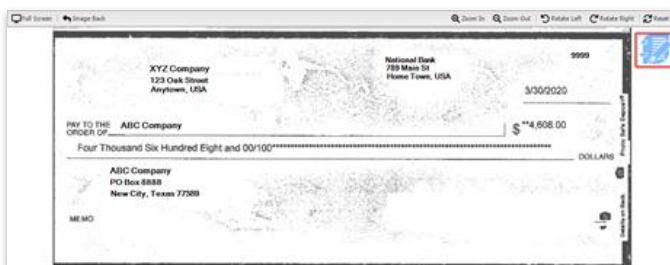
- If you need to view the back of the image, click on the viewer menu bar *Image Back* tab on the left-hand side to flip the image.



- You can also zoom in, zoom out, and rotate the image right or left.
- You can enlarge the image to full screen size by clicking on the *Full Screen* tab on the far-left side of the viewer menu bar.



- To return to the prior image setting, click on the 'X' box in the top right-hand corner.



STEP 3: ADDING EXCEPTION ITEM NOTES

- Click on the blue *Notes* icon in the top right of the viewer window to add notes regarding the exception item.

The screenshot shows a window titled "Transaction Notes". At the bottom, there is a text input field containing "Test Note. Test Note.". Below the input field are three buttons: "Add Quick Note" with a plus icon, "Send Note To" with a person icon, and "Close" with a red X icon.

This screenshot shows the "Transaction Notes" window after a note has been added. The note "Test Note. Test Note." is displayed with a timestamp: "Ann1 on Wed Feb 16 2022 23:22:21 GMT-0600 (Central Standard Time)". At the bottom, there is a "New Note" section with a text input field labeled "Enter note text here." and the same "Add Quick Note", "Send Note To", and "Close" buttons.

The screenshot shows a dialog box for sending a note. It has two main sections: "Available Users" on the left and "Selected Users" on the right. The "Available Users" section has a table with columns "First Name", "Last Name", and "Email Address". It lists "John", "Bill", and "Mike" as available users. At the bottom of this section, "Lockbox" is listed with email "nemail@zionsbancorp.com". The "Selected Users" section is currently empty. A "Send" button is at the bottom right.

- The Transaction Notes window will display and you can type notes regarding the exception item displayed in the viewer.
- Type a note in the text box at the bottom of the window.
- You have an option to *Add Quick Note* or to *Send Note To* someone by email.
- Adding a quick note will populate the Transaction Notes field and provide a time stamp associated with the note.

- You can send the note as an email to other company Users who have an email address set up in their User profile.

Please note, emails are directed only to Company users set up in RO with an email address; they will not be received by bank personnel or Lockbox personnel to act upon.

- Type First and/or Last Name to go to the user that should receive the Notes email or click on the User's name in the list.
- Click on the directional arrow to move the User's name to the Selected Users panel.
- Click *Send*.

REVIEWING EXCEPTION ITEMS

WHEN REVIEWING AN ITEM, THERE WILL ALSO BE AN EXCEPTION DESCRIPTION REGARDING THE REASON THE ITEM REQUIRES APPROVAL.

A list of Decision codes that you may see are:

- Payee not Acceptable
- Restrictive Notation
- Lockbox Unknown
- Illegible Items
- Stale or Post-Dated Items
- Lien Waiver Checks
- Old Coupons
- Paid Under Protest
- Filing Statement
- Out of Balance
- Customer Status
- Handwritten Instructions
- Change of Address
- Multi Check Balancing
- Postmark Before Dec 2
- Postmark After Dec 2

STEP 1: ACCEPT, REJECT, OR SKIP ITEMS

Once you have reviewed the image, you will have several options to choose from:

- Accept – Accept item to process by Lockbox, the next check requiring a decision will display.
- Reject – Reject item to be forwarded to you at the address we have on file, the next check requiring a decision will display.
- Skip – You can move on to the next item to decision by clicking on the item in the list at bottom of the window.

Please note, if the item is not decided by the cutoff time, it will be rejected and forwarded to you at the address on file. There may be multiple batches that have multiple checks that require your decision.

STEP 2: VIEW PREVIOUSLY DECISIONED ITEMS

Process Date	Finalize Date	User	Batch	Accepted	\$	Rejected	\$	Process Time
2021-08-19	2022-02-14	Ann Gallagher	796	2	\$6,795.00	2	\$750.00	1.01 mins
2022-02-16	2022-02-16	Ann Gallagher	704356700	5	\$6,410.00	2	\$1,498.00	1.70 hours
			2	7	\$13,205.00	4	\$2,248.00	1.72 hours

Process Date	Finalize Date	User	Batch	Accepted	\$	Rejected	\$	Process Time
2021-08-19	2022-02-14	Ann Gallagher	796	2	\$6,795.00	2	\$750.00	1.01 mins
2022-02-16	2022-02-16	Ann Gallagher	704356700	5	\$6,410.00	2	\$1,498.00	1.70 hours
			2	7	\$13,205.00	4	\$2,248.00	1.72 hours

- To view items that have been decided in the past, click the *Reporting* tab.
- Select the date range, then click the refresh button represented by two arrows to the right of the date range to populate the search.
- Once the search is complete, double click on the batch to drill down to the items that were decided.
- The search will populate each check within the batch. It will also provide the status of the decision on each check, and the amount of the item.

Please note, this will only populate the check details, it will not pull up the images of each check.