

Positive Pay Guide

Service Administration

Service Administration is used to view or change the current state date. It is located within the Administration tab.

The Service Administration offers companies the option to change exception minimum amounts by account for Positive Pay and Reverse Positive Pay. The state date setting may also be changed for Full Account Recon and Positive Pay.

Example shown is Positive Pay administration; the process is similar for Full Account Recon and Reverse Positive Pay.

| Description | Account | ABA/TRC | State Date Setting | Payee Exception Amount |
|---------------------------|----------|-----------|--------------------|------------------------|
| 1st pos pay account | 12345678 | 791000123 | 60 days | \$100.00 |
| 2nd pos pay account | 12340008 | 791000123 | 60 days | \$1000.00 |
| 3rd acct no payee pos pay | 12340008 | 791000123 | 90 days | \$1500.00 |

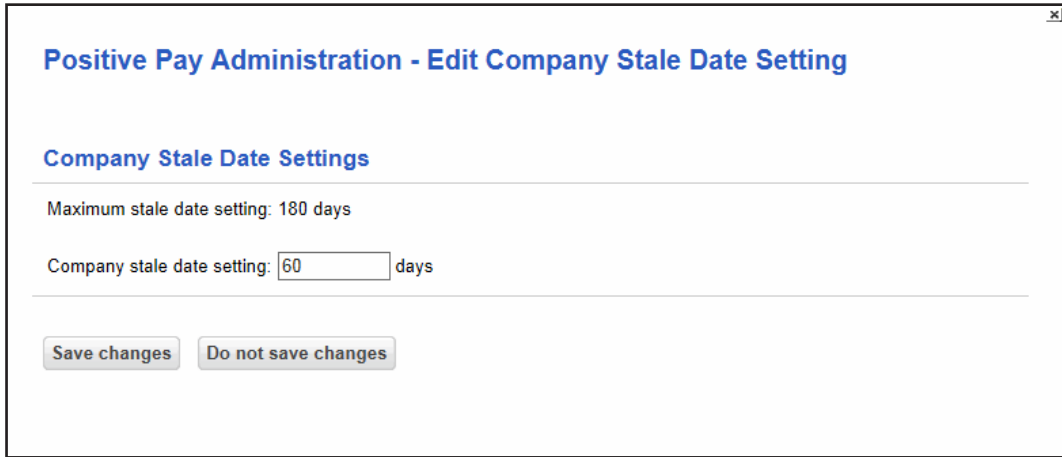
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Continued...

Click the **Edit** link to change to the overall Company stale date setting for all accounts.



Positive Pay Administration - Edit Company Stale Date Setting

Company Stale Date Settings

Maximum stale date setting: 180 days

Company stale date setting: days

Enter the new stale date setting. The settings cannot exceed the days defined for the maximum stale date. Once complete, click **Save Changes**.

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Company Administration

Company Administrators will use Company Administration to manage access to banking services, accounts, and actions. A company admin user can set up additional users with specific roles and responsibilities.

Approvals Administration

The Company Administrator defines approval limits. Using the Approvals Administration page, the Company Administrator may apply an approval amount or number of required approvals. Business eBanking will not allow the approval amounts to exceed the setting defined by an organization in BST.

The Approvals Administration page is located under Administration within the Company Administration area.

Approvals Administration

Enter the required approvals for the selected services and click "Save changes."

CAUTION: Please check your approval settings before they are saved. You will not be able to transmit a request if the number of approvals required for a service is greater than the number of users authorized to approve requests for the service.

Approvals Required For Transactions

For transactions, enter an amount and indicate the required approvals if the request amount is less than or equal to or greater than the amount.

| Service Name | Request Amount | Approvals If Less Or Equal | Approvals If Greater |
|------------------------------------|----------------|--------------------------------|--------------------------------|
| Positive Pay Exception Maintenance | \$ 9,000.00 | <input type="text" value="1"/> | <input type="text" value="2"/> |
| Reverse Positive Pay | \$ 0.00 | <input type="text" value="1"/> | <input type="text" value="1"/> |

Approvals Required For Setup

| Service Name | Approvals Required |
|----------------|--------------------------------|
| Administration | <input type="text" value="1"/> |

Approvals Required For Issues/Decisions

Enter the number of approvals required for check issue entry and import, and decision import. Approvals for Positive Pay Exception Maintenance and Reverse Positive Pay must be equal.

| Service Name | Approvals Required |
|------------------------------------|--------------------------------|
| Full Account Recon | <input type="text" value="2"/> |
| Positive Pay Exception Maintenance | <input type="text" value="2"/> |
| Positive Pay Issue Maintenance | <input type="text" value="2"/> |
| Reverse Positive Pay | <input type="text" value="2"/> |

Once complete, click **Save Changes**. A confirmation message displays with a warning to carefully review. If approvals are not set up correctly, the company users will not be able to approve requests.

Manage Alerts

Convenient reminders are available for all company users in Business eBanking. Each company user may manage what and how alerts are received. The actions to Manage Alerts are located within the Communication area under the Administration tab. There are three different alert types: Account, Non-account, and Custom.



To add an alert, select the alert type and account. It is important to click the **Add** link associated with the alert type and then select your choice of delivery contact. Once complete, this company user is on their way to being well-informed.

Manage Alerts

Use this page to manage the alerts you receive and how you receive them. You can add new alerts, change existing alerts, or delete non-mandatory alerts. Enabled alerts are always delivered to your online banking mailbox. Available destinations depend upon the contact information you enter in [Personal Preferences](#).

Account Alerts **Non-account Alerts** **Custom Alerts**

Select the account for which you would like to manage alerts.
*6456 - Checking Account II

| Alert | Send To |
|--------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------|
| Account Reconciliation & Positive Pay Alerts | |
| Account Stale Date Notifies you when the stale date setting for an account is changed. | <input type="checkbox"/> bob.user@bank.com <input type="checkbox"/> bob.user@secondaryemail.com |
| | <input type="button" value="Add alert"/> <input type="button" value="Do not add alert"/> |
| Check Issue Approval Pending | Alert is off Add |
| Account Reconciliation | Alert is off Add |
| ✓ Account Reconciliation Statement Report Delay | bob.user@bank.com Change bob.user@secondaryemail.com |



Issue Entry, Import, Update, and Approval

This section explores how a company user performs both a manual issue entry and an issue file import. In addition, this lesson will discuss how to create a file import definition. Identify with the company how to update and approve issue items. The company user will perform these actions in the same manner for both Positive Pay and Account Recon.

Enter Issue

A company user may manually enter a check issue for both Account Recon and Positive Pay. The example below outlines the tasks for Full Account Recon, but the process is the same if Positive Pay Issue Entry is selected.

Select the account and complete the required fields. Select sequential entry to continue with the next check number. Verify content by clicking **Continue**.

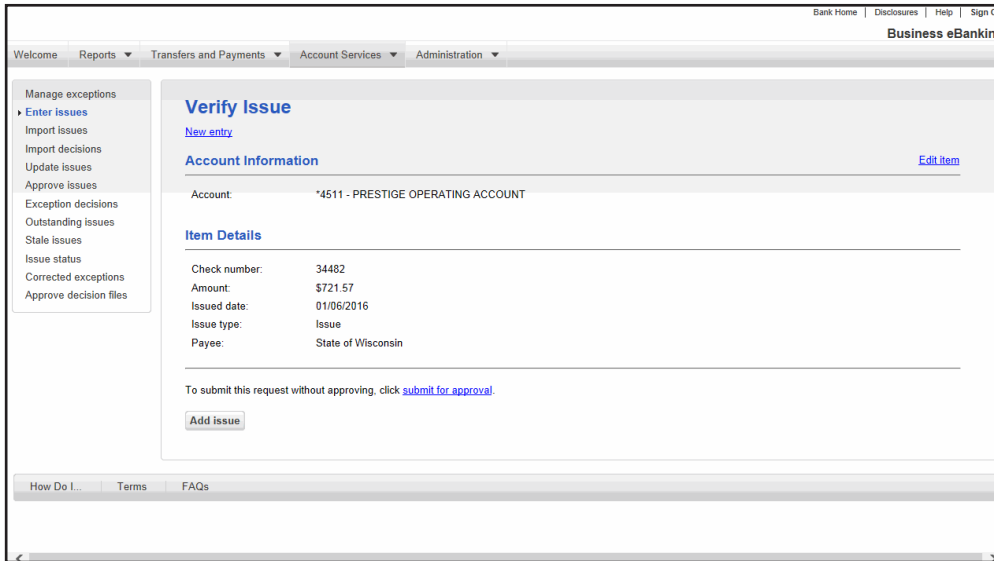
The screenshot shows the 'Enter Issue' page in Business eBanking. The page has a navigation menu on the left with options like 'Manage exceptions', 'Enter issues', 'Import issues', etc. The main content area is titled 'Enter Issue' and contains the following sections:

- Account Information:** A dropdown menu for 'Account' is set to 'PRESTIGE OPERATING ACCOUNT - *4511'.
- Item Details:** Fields for 'Check number' (34482), 'Amount' (\$721.57), 'Issued date' (01 / 06 / 2016), 'Issue type' (Issue), and 'Payee' (State of Wisconsin). A note below the payee field says '(Only required if using payee matching)'. There is also a 'Payee matching' checkbox.
- Sequential Entry:** A section with the text 'Enter next issue item with sequential serial number.' and a 'Sequential entry' checkbox.

At the bottom of the form is a 'Continue' button.

Review the issue items information. If a correction is required, use the **Edit Item** link for a single item. For sequential entries, click the item's **Check Number** link. The Entry-Edit page will display. Use this page to correct or delete the entry item.

To add or approve the issue item, use the action areas located on the bottom of the page. Depending on the company users entitlements, using the **Submit for Approval** link will move this issue forward for approval. If the entitlement is assigned with the approval role and is granted the Allow Approve entitlement for the account, the Add Issue button is available. The Add Issue action sends the check information with the user's approval. To approve a manual issue entries, use the Issue Approval function.

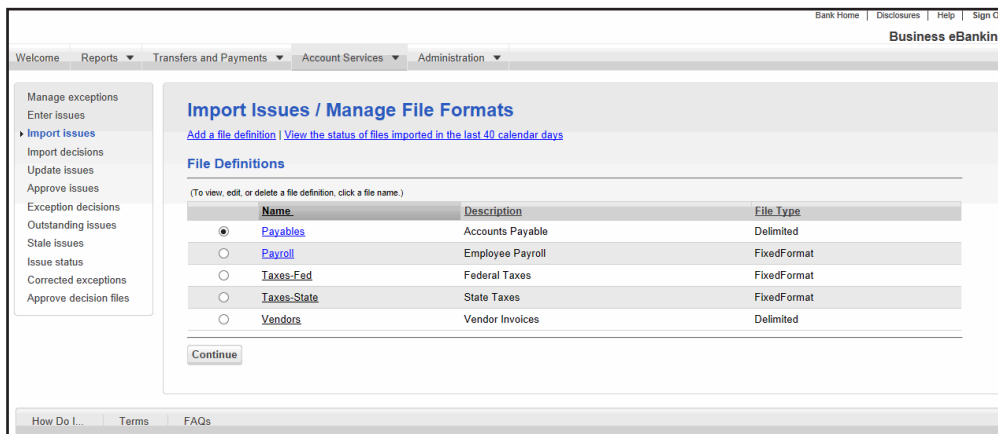


Import Issues

The Import Issues function provides access to import a check issue file, view the status of imported files, as well as the ability to add, edit, or delete a file import definition. This action is listed under both Full Account Recon and Positive Pay.

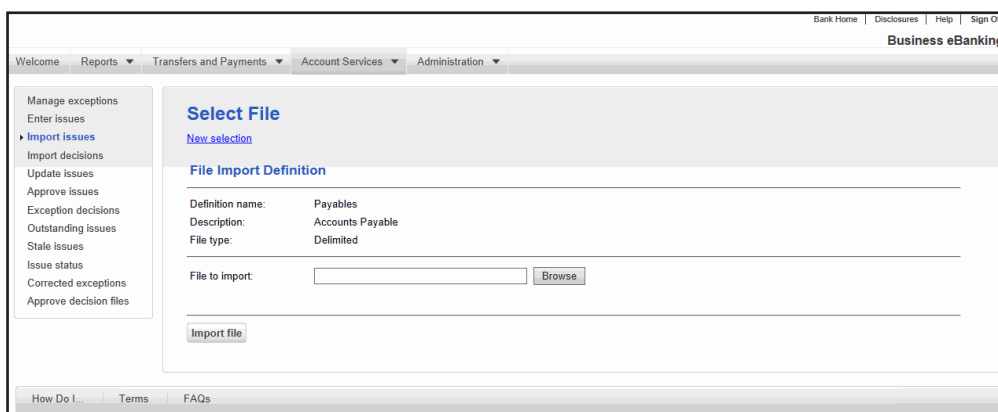
The file import process consists of selecting a file import definition and importing a check issue file. File import definitions outline the formats for the imported files.

NOTE: Format A and MICASH file definitions are not used by Integrated Positive Pay customers.



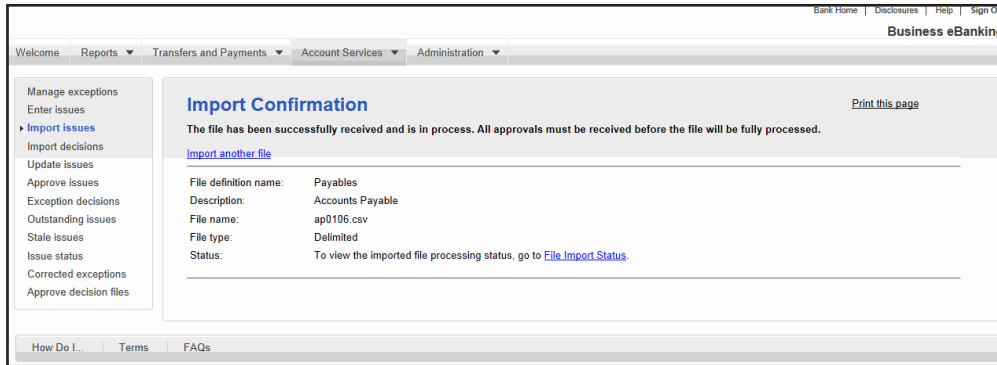
NOTE: The File Import Definitions selected by your organization are completed through the Exception and Decision Confirmation page in BST. File Import Definitions may also be used for FTP transmissions.

Locate the file using the **Browse** button. Then click **Import File**.



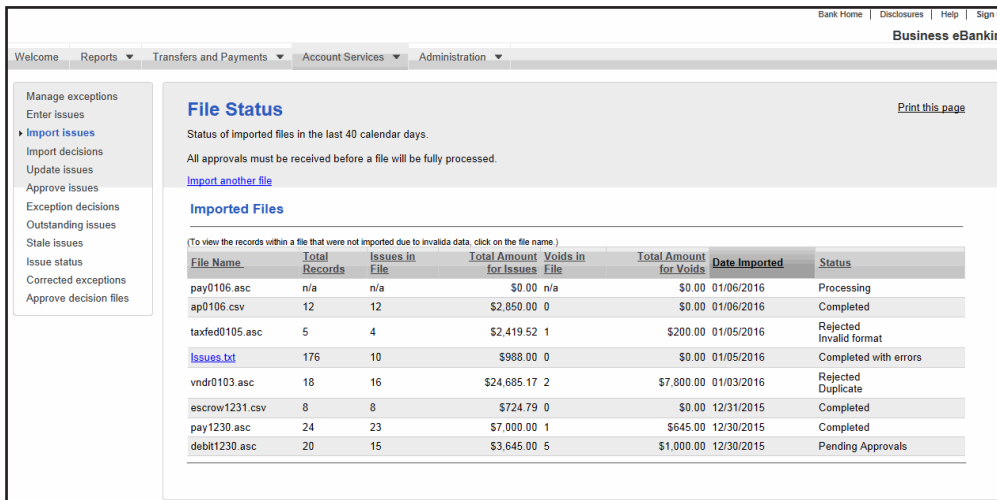
Continued...

Confirmation page appears.



File Import Status

Continuing from the previous action, it is necessary to verify the progress of the file imports. From the Confirmation page, click the **File Import Status** link.



NOTE: A company user may also access the Issue File Import Status link from the Issue File Import page.

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Use the Status column to verify the progress of the file. It is important to review the status of each file to verify the transmission was successful. Listed are the following status results:

- **Completed:** The file imported successfully without issues.
- **Completed with Errors:** The file was imported, but some records in the file were not because of invalid data, format, etc.
- **Completed with Notes:** The file processed successfully with additional details provided for some records in the file. Examples: The record was successfully uploaded with a \$0.00 amount, or the issue was paid on X date.
- **Pending Approvals:** The file was imported and requires approval by another user or users in the company. Once all approvals are received for the file, it is validated and the status is updated.
- **Rejected:** The file was not imported because it had an incorrect file format.
- **Processing:** The file is in the process of being imported. This status is typically seen when importing large issue files.

File Import Definition

Your organization supplies the file definitions that are provided to the company. There is an option available to the company to create its own file import definitions. The File Import Definition could also be used for an FTP transmission.

File Import Definitions may be either delimited or fixed. A delimited file is a flat text file consisting of data items separated by a specific character. A fixed file is a text file consisting of data that have specific lengths and positions.

File Import Definition Set up

The task to create a new file definition is performed by a company user. Use the **File Import Definitions** link, which is available on both the Positive Pay and Account Recon issue file import pages.

The example provided below is a file type of delimited.

The screenshot shows the 'Add Characteristics' page in the Business eBanking system. The left sidebar contains a navigation menu with options like 'Manage exceptions', 'Enter issues', and 'Import issues'. The main content area is titled 'Add Characteristics' and includes a link to 'Import a file with an existing format'. Below this, there are sections for 'Description' and 'Characteristics'. The 'Description' section shows fields for 'Definition name' (Travel), 'Description' (Travel Invoices), 'File contents' (Issues), and 'File type' (Delimited). The 'Characteristics' section includes dropdowns for 'Field delimiter' (Comma (,)), 'Text qualifier' (Double quote (")), and 'Date format' (MM/DD/YYYY). There are also radio buttons for 'Amount format' (Decimal included (i.e. 123.00) and Decimal not included (i.e. 123)) and a dropdown for 'Applied decimal format' (Whole Dollar (123=123.00)). A 'Continue' button is at the bottom.

Move through the process by defining each section. (Characteristics, Default Field Values, and Field Properties.)

The screenshot shows the 'Add Default Field Values' page in the Business eBanking system. The left sidebar is the same as in the previous screenshot. The main content area is titled 'Add Default Field Values' and includes a link to 'Import a file with an existing format'. Below this, there are sections for 'Description', 'Characteristics', and 'Default Field Values (Optional)'. The 'Description' and 'Characteristics' sections are identical to the previous screenshot. The 'Default Field Values (Optional)' section includes a heading 'Enter default values that will be applied to all issues in your import file.' and three dropdown menus: 'ABA/TRC' (081203790), 'Account' (*4511 - PRESTIGE OPERATING ACCOUNT), and 'Issue type'.

After clicking **Add File Definition**, a confirmation message is supplied. The new file definition is available immediately as an import option.

Update Issue Items

The Update Issues page is used to update or delete exception items or outstanding issue items. The Update Issue action is listed for both Account Recon and Positive Pay. The Update Issue Items Criteria page appears first to specify filter criteria in order to limit the number of items that are displayed.

Once the criteria selections have been determined, click **Search**.

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Business eBanking

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Manage exceptions
Enter issues
Import issues
Import decisions
Update issues
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Outstanding issues
Stale issues
Issue status
Corrected exceptions
Approve decision files

Search Issues

Account: 1-4 All accounts

| Description | Type | Account | ABA/TRC |
|-------------------------------------------------------------|------------|---------|-----------|
| <input type="radio"/> PRESTIGE HEALTH ACCOUNT | Saving | *2470 | 081203790 |
| <input checked="" type="radio"/> PRESTIGE OPERATING ACCOUNT | Checking | *4511 | 081203790 |
| <input type="radio"/> PRESTIGE PAYROLL ACCOUNT | Checking | *4512 | 081203790 |
| <input type="radio"/> PRESTIGE HIGH YIELD INVESTMENT FUND | Investment | *0740 | 081203790 |

Date range:
 Specific date: 01 / 06 / 2016
 From: 12 / 06 / 2016 To: 01 / 06 / 2016
 Previous business day

Include:
 Exception issue items
 Outstanding issue items

Check number (optional):

The information on the summary page can be sorted by clicking the desired field name in the table header.

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Select Issue

Checks that have been converted into an ACH electronic payment are displayed with an ACH indicator beside the check number.
[New search](#)

Report Created: 01/06/2016 01:07:46 PM (EST)
 Account: 081203790--4511--Prestige Operating Account--CHECKING
 Date Range: 12/07/2015 to 01/06/2016
 Include: Exception issue items

(To view details, click on the check number. To view the check image, click on the camera icon.)

| Account | Check | Issued Date | Issued Amount | Posted Amount | Posted Date | Exception Reason | Payee |
|---------|---------------------------|-------------|---------------|---------------|-------------|------------------|-------------------------|
| *4512 | 32221 ACH | 01/04/2016 | \$715.60 | \$715.60 | 01/05/2016 | No Issue Found | |
| *4511 | 34464 | 01/04/2016 | \$18,818.34 | \$16,818.34 | 01/06/2016 | Amount Mismatch | Western Shipping, Inc. |
| *4511 | 34471 | 01/05/2016 | \$1,040.92 | \$1,040.92 | 01/06/2016 | Duplicate Item | White Enterprises, Inc. |
| *4511 | 34478 | 12/31/2015 | \$341.05 | \$431.05 | 01/01/2016 | Amount Mismatch | John J. Smith |

Continued...

Click the check number to view and edit details using the Update Issue Item Edit page.

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Manage exceptions
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Edit Issue

[New selection](#)

Account Information

Account: *4512

Item Details

Check: 32221
Issued date: 01 / 05 / 2016
Issued amount: \$ 715.60
Posted amount: \$715.60
Posted date: 01/04/2016
Exception reason: No Issue Found
Payee (optional):

Address any corrections and click **Continue**. The Update Issue Item Edit Verification page appears.

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Business eBanking

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Manage exceptions
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Outstanding issues
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Issue status
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Approve decision files

Verify Issue

Account Information

Account: *4512

Item Details

[Edit issue item](#)

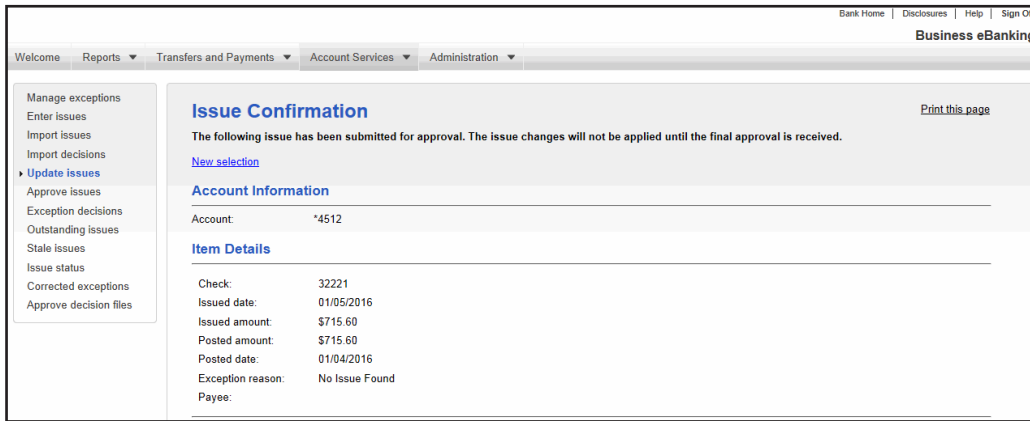
Check: 32221 ACH
Issued date: 01/05/2016
Issued amount: \$715.60
Posted amount: \$715.60
Posted date: 01/04/2016
Exception reason: No Issue Found
Payee:

Continued...

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Review, confirm, and click **Save Changes**.



Approve Issues

Approve Issues is a function that is used by both Account Recon and Positive Pay. The process is performed by company users to approve check issue entries as well as issue files. The number of approvals required is based on the set up decisions made within the following areas:

- **Business Service Tool:** Set up by the organization using the Bank and/or Company Set up Approvals pages.
- **Approvals Administration:** Determined by Company Admin users using the Approvals Administration page.

The Approve Issues selection page provides both check issues and issue files.

Welcome Reports Transfers and Payments Account Services Administration

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Quick Links:
 Manage alerts

Approve Issues & Issue Files

All approvals must be received for an issue or file before it will be accepted.

Issues Pending Approval

Select all • Deselect all (To view details for an issue, click the check number.)

| Account | Check | Amount | Issued Date | Issue Type | Payee | Approval Status | Action Pending |
|----------------------------------------------------------------------|-----------------------|----------|-------------|------------|-------------------------|-----------------|---------------------------|
| <input type="checkbox"/> *4511 - PRESTIGE OPERATING ACCOUNT | 50021 | \$818.34 | 01/04/2016 | Issue | Western Shipping, Inc. | 0 of 2 received | Delete - pending approval |
| <input checked="" type="checkbox"/> *4512 - PRESTIGE PAYROLL ACCOUNT | 34494 | \$913.34 | 01/05/2016 | Void | White Enterprises, Inc. | 1 of 3 received | Change - pending approval |
| <input type="checkbox"/> *4511 - PRESTIGE OPERATING ACCOUNT | 34482 | \$721.57 | 01/06/2016 | Issue | State of Wisconsin | 0 of 1 received | New - pending approval |
| <input type="checkbox"/> *4512 - PRESTIGE PAYROLL ACCOUNT | 34478 | \$721.57 | 01/06/2016 | Void | State of Wisconsin | 1 of 2 received | Delete - pending approval |

Issue Files Pending Approval

Select all • Deselect all (To view details for an issue file, click the file name.)

| Filename | Total Records | Issues in File | Total Amount for Issues | Voids in File | Total Amount for Voids | Upload Date | Uploaded By | Approval Status |
|-------------------------------------------------------------------|---------------|----------------|-------------------------|---------------|------------------------|-----------------------------|-------------|--------------------------------------|
| <input type="checkbox"/> Issues.txt | 4 | 4 | \$1,478.00 | 0 | \$0.00 | 01/06/2016 01:13:19 PM (ET) | ADMIN | 2 of 3 received Ready to transmit |
| <input type="checkbox"/> taxfed.txt | 6 | 0 | \$0.00 | 3 | \$3,250.00 | 01/04/2016 01:13:19 PM (ET) | Mark01 | 1 of 2 received Ready to transmit |
| <input checked="" type="checkbox"/> debit1230.asc | 2 | 2 | \$950.00 | 0 | \$0.00 | 12/30/2015 11:21:20 AM (ET) | Mark01 | 1 of 2 received Ready to transmit |

NOTE: Issues and files without a check box have already been approved by the user.

Use the check number link to view approval history. Select the radio button to approve. Once complete, finalize by clicking **Approve**.



Exceptions Manager

Business eBanking offers two different Exceptions Manager pages. The availability of the Positive Pay and ACH Positive Pay Exceptions Manager are based on entitlements of companies and company users. The entitlements will determine whether one or both of the pages can be seen. Both pages provide both check and ACH exception decisioning and approvals.

The Positive Pay Exceptions Manager page begins with check exceptions where the ACH Positive Pay Exceptions Manager page lists ACH exceptions first. The ACH Exceptions Manager page also provides a detailed message about the processing of ACH exceptions.

This lesson will explore both Positive Pay Exceptions Manager as well as the details of ACH Positive Pay Exceptions Manager.

Positive Pay Manage Exceptions

Located under the Account Services tab is the Positive Pay Manage Exceptions link. This page is divided into sections so a company user may address the different aspects of the exceptions on one page. Each section can be accessed by the active links. The links and sections that are available will depend on the company approvals administration and entitlements.

Manage Exceptions

To make a decision on an exception, choose an applicable decision, check the appropriate exceptions, and then click "Continue".

Use the following links for easy access to specific sections of this page.

- [Check Exceptions Awaiting Approval](#)
- [Check Exceptions Awaiting Decision](#)
- [ACH Exceptions Awaiting Approval and/or Decision](#)

Check Exceptions Awaiting Approval [Return to top](#)

Approvals for decisions can be made from 01:00:00 PM to 03:00:00 PM.

Checks converted to ACH electronic payments appear with "ACH" beside the check number.

Select all • Deselect all • [Search exceptions](#)

| Decision | Account | Check | Issued Date | Issued Amount | Amount Paid | Exception Reason | Payee | Approval Status |
|-----------------------------------------|---------|----------------------------|-------------|---------------|-------------|-----------------------------------|-------------------|--------------------------------------|
| <input type="checkbox"/> Pay | *4511 | 34464 | 01/04/2016 | \$18,818.34 | \$16,818.34 | Amount Mismatch | Able Construction | 1 of 2 received Ready to transmit |
| <input checked="" type="checkbox"/> Pay | *4512 | 72349 | | | \$7,153.78 | No Issue Found | | 2 of 3 received Ready to transmit |
| Return - Payee | *4511 | 34478 | 01/05/2016 | \$341.05 | \$431.05 | Amount Mismatch Payee Mismatch | State of Illinois | 1 of 2 received Ready to transmit |
| Return - Not Authorized | *4512 | 365859 ACH | 01/04/2016 | \$650.00 | \$650.00 | No Issue Found | | 1 of 2 received Ready to transmit |
| Pay | *4511 | 62929 | | | \$4,203.18 | No Issue Found | | 1 of 2 received Ready to transmit |

The first section, Check Exceptions Awaiting Approval, lists check exception items that have a decision assigned but are waiting for an approval.

It is important the company user is aware of the cutoff time by which approvals and decisions must be applied. Exceptions without a check box have already been approved by the company user.

The camera icon will display the image when clicked. The Check link allows the company user to view the exception details and approval history, or delete the decision. Exceptions can be deleted, but once deleted, the decision and approvals previously applied to the exception item are no longer applicable.

Select the check box to approve and click **Continue**, which is located on the bottom of the page. This action will move the approval forward.

Import decisions

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Approve decision files

QuickLinks:

ACH positive pay exceptions manager

Use the following links for easy access to specific sections of this page.

- [Check Exceptions Awaiting Approval](#)
- [Check Exceptions Awaiting Decision](#)
- [ACH Exceptions Awaiting Approval and/or Decision](#)

Check Exceptions Awaiting Approval [Return to top](#)

Approvals for decisions can be made from 01:00:00 PM to 03:00:00 PM.

Checks converted to ACH electronic payments appear with "ACH" beside the check number.

Select all • Deselect all • [Search exceptions](#)

| Decision | Account | Check | Issued Date | Issued Amount | Amount Paid | Exception Reason | Payee | Approval Status |
|-----------------------------------------|---------|----------------------------|-------------|---------------|-------------|-----------------------------------|-------------------|--------------------------------------|
| <input type="checkbox"/> Pay | *4511 | 34464 | 01/04/2016 | \$18,818.34 | \$16,818.34 | Amount Mismatch | Able Construction | 1 of 2 received Ready to transmit |
| <input checked="" type="checkbox"/> Pay | *4512 | 72349 | | | \$7,153.78 | No Issue Found | | 2 of 3 received Ready to transmit |
| Return - Payee | *4511 | 34478 | 01/05/2016 | \$341.05 | \$431.05 | Amount Mismatch Payee Mismatch | State of Illinois | 1 of 2 received Ready to transmit |
| Return - Not Authorized | *4512 | 365859 ACH | 01/04/2016 | \$650.00 | \$650.00 | No Issue Found | | 1 of 2 received Ready to transmit |
| Pay | *4511 | 62929 | | | \$4,203.18 | No Issue Found | | 1 of 2 received Ready to transmit |
| Return - Payee | *4511 | 62930 | | | \$567.65 | No Issue Found | | 1 of 2 received Ready to transmit |
| Return - Multiple Errors | *4511 | 80085 | | | \$289.50 | No Issue Found | | 1 of 2 received Ready to transmit |
| Pay | *4321 | 90876 | | | \$1,503.60 | Reverse Positive Pay | | 1 of 2 received Ready to transmit |
| Return - Not Authorized | *4511 | 43293 | | | \$787.00 | Serial Error | | 1 of 2 received Ready to transmit |

Below the Check Exceptions Awaiting Approval section is the Check Exception Awaiting Decision area.

The same decision to all exceptions can be applied to all selected exceptions, so making a decision for many exceptions at one time.



Continued...

Also available is the option to download the exceptions to a file. A company may use this to move information into another application.

| | | | | | | | | |
|--------------------------|-------|-----------------------|--|------------|----------------------|--|--|--------------------------------------|
| Return - Payee | *4511 | 62930 | | \$567.65 | No Issue Found | | | 1 of 2 received Ready to transmit |
| Return - Multiple Errors | *4511 | 80085 | | \$289.50 | No Issue Found | | | 1 of 2 received Ready to transmit |
| Pay | *4321 | 90876 | | \$1,503.60 | Reverse Positive Pay | | | 1 of 2 received Ready to transmit |
| Return - Not Authorized | *4511 | 43293 | | \$787.00 | Serial Error | | | 1 of 2 received Ready to transmit |

Check Exceptions Awaiting Decision [Return to top](#)

Decisions can be made from 01:00:00 PM to 03:00:00 PM.

Checks converted to ACH electronic payments appear with "ACH" beside the check number.

Select all • Deselect all • Search exceptions

Download as:

| Decision | Account | Check | Issued Date | Issued Amount | Amount Paid | Exception Reason | Payee | Approval Status | |
|---------------------------------------------------------------------|---------|-----------------------|-------------|---------------|-------------|--------------------|--------------------|-----------------|----------------------|
| <input checked="" type="checkbox"/> Select decision | *4511 | 34471 | 01/05/2016 | \$1,040.92 | \$1,040.92 | Duplicate Item | State of Wisconsin | 0 of 2 received | Edit |
| <input checked="" type="checkbox"/> Select decision | *4512 | 32221 ACH | 01/05/2016 | \$715.60 | \$715.60 | No Issue Found | | 0 of 2 received | Edit |
| <input checked="" type="checkbox"/> Select decision | *4511 | 4900 | 01/05/2016 | \$100.00 | \$100.00 | Amount Mismatch JK | | 0 of 2 received | Edit |

Apply this decision to selected exceptions

Select Decision

ACH Exceptions Awaiting Approval and/or Decision [Return to top](#)

Decisions can be made from 01:00:00 PM to 03:00:00 PM.

ACH exceptions with a 'Pay' decision are automatically added to your list of authorized originators.

To address each exception individually, click the check box and use the drop-down list to select the decision. Once again, move forward by using the **Continue** action on the bottom of the page.

Select Decision

| Decision | Description |
|------------------------------------------------------------------------|-------------------------------------------------------------|
| Pay | Pay the Item |
| Return - Payment Stopped or Stop Payment on Item | Payment stopped or stop payment on Item |
| Return - Not Authorized | ACH debit not authorized |
| Return - Account Not Authorized for ACH Debits | Account not authorized for ACH debits |
| Return - Duplicate Transaction (Check Already Cleared) | Duplicate transaction. The paper check has already cleared. |
| Return - Improperly Converted Business Check | Improperly converted business check |
| Return - Multiple Errors | Multiple errors |

Continued...

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The final area on this page is ACH Exceptions Awaiting Approval and/or Decision. The user may address both the decision and approval right from this area. Refer to the ACH Positive Pay Exceptions Manager section of this guide for more detail.

Select Decision

ACH Exceptions Awaiting Approval and/or Decision [Return to top](#)

Decisions can be made from 01:00:00 PM to 03:00:00 PM.
 ACH exceptions with a 'Pay' decision are automatically added to your list of authorized originators.
 Checks converted to ACH electronic payments appear with 'ACH' beside the check number.

Select all • Deselect all (To view details, click on the account number.)

| Decision | Debit Account | Originator Company Name | Debit Amount | Check Number | Effective Date | Reject Reason | Approval Status |
|----------------------------------------------------|---------------|-------------------------|--------------|--------------|----------------|----------------------------|--------------------------------------|
| <input checked="" type="checkbox"/> | *4511 | ABC Corp | \$765.43 | 124569 | 01/06/2016 | Unauthorized Orig. Comp | 1 of 2 received Ready to transmit |
| <input checked="" type="checkbox"/> | *4512 | ZIP Corp | \$895.46 | | 01/06/2016 | Unauthorized Sec | 0 of 2 received |
| Pay | *4512 | ABC Corp | \$700.43 | | 01/06/2016 | Unauthorized Orig. Comp528 | 1 of 2 received Ready to transmit |
| No payment rule added for this originating company | | | | | | | |
| Pay | *4512 | ABC Corp | \$650.43 | | 01/06/2016 | Unauthorized Sec | 1 of 2 received Ready to transmit |
| Added payment rule for this originating company | | | | | | | |
| Maximum Amount | | ACH Transaction Type | | | | | |
| No maximum | | ALL-Select All | | | | | |

Click **Continue** to move forward to the verification page. Listed are the exceptions from the previous page that were approved, decided, or both. If edits are required, the Change Selections link is available for each area. Click **Approve/Transmit** to apply the actions and receive a confirmation.

Welcome Reports Transfers and Payments Account Services Administration

Verify Decisions

Checks that have been converted into an ACH electronic payment display with a check number.

Check Exceptions Awaiting Approval [Change Selections](#)

| Decision | Account | Check | Issued Date | Issued Amount | Amount Paid | Exception Reason | Payee | Approval Status |
|----------|---------|-------|-------------|---------------|-------------|------------------|-------|--------------------------------------|
| Pay | *4512 | 72349 | | | \$7,153.78 | No Issue Found | | 2 of 3 received Ready to transmit |

Check Exceptions Awaiting Decision [Change Selections](#)

| Decision | Account | Check | Issued Date | Issued Amount | Amount Paid | Exception Reason | Payee | Approval Status |
|--------------------------|---------|-------|-------------|---------------|-------------|------------------|--------------------|-----------------|
| Return - Multiple Errors | *4511 | 34471 | 01/05/2016 | \$1,040.92 | \$1,040.92 | Duplicate Item | State of Wisconsin | 0 of 2 received |
| Return - Multiple Errors | *4512 | 32221 | 01/05/2016 | \$715.60 | \$715.60 | No Issue Found | | 0 of 2 received |
| Return - Payee | *4511 | 4900 | 01/05/2016 | \$100.00 | \$10.00 | Amount Mismatch | | 0 of 2 received |

ACH Exceptions Awaiting Approval and/or Decision [Change Selections](#)