

Decisioning Positive Pay Exceptions

The primary objective of Positive Pay is to give users the opportunity to make Pay and/or Return decisions on checks presented for payment on accounts enrolled in the service. The decision function is performed in the Transaction History screen.

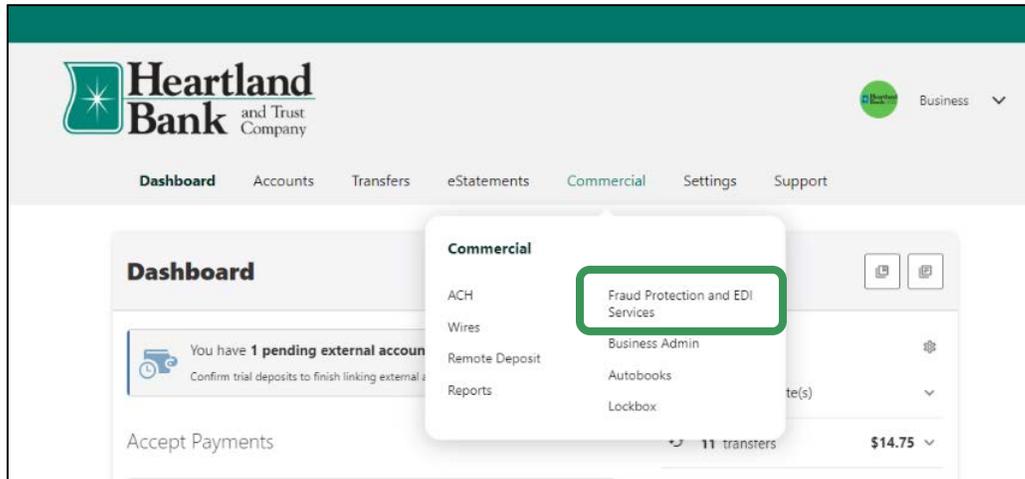
Note: Access to the Transaction History is a user privilege and must be enabled to access this screen

1. If your Company has Positive Pay exceptions which require a Pay/Return decision those users with positive pay permissions will receive an alert notification email at approximately 5:00 AM CST indicating items require your attention.

Note: If you wish to establish SMS/Text notifications, your Company Administrator may do so within the Manage Users option by adding the user's Cell Phone number.

**All Positive Pay decisions should be made by 12:00 PM CST (Noon).
The default decision on all Positive Pay items is set to RETURN.**

2. To access Positive Pay, select the **Commercial Tab** in the Digital Banking Platform and select the **Fraud Protection and EDI Services** option.



3. The Dashboard is the default landing page within the portal. Summary information on current check transactions and decision status will be displayed for accounts the user has been granted access. Active links are embedded to permit users to navigate from the dashboard landing page into the Positive Pay module or directly to transactions in the status selected. Dashboard totals are updated in real time as transaction decisions are changed by a user.

Heartland Positive Pay				
End of Day Cut-Off Time: Thursday 12:00 PM CST				
Exceptions	\$64,009.42		10	
Set to Pay	\$348,850.53	43	Set to Return	\$0.00 0

- To access the Positive Pay Exceptions directly, click on the embedded amount link next to Exceptions. The user will be navigated to the Transaction History screen which displays all current-day transactions for accounts to which the user has access.

- The user can click the arrow (>) next to the Transaction ID field to view more useful detail on each issued item. The Transaction History is stored for 12 months and can be filtered to display the desired transaction information.

Transaction ID	Account Number	Serial Number	Credit	Debit	Current Status	Date	Change Status	Exception
54369	xxxx3579	113755		\$180.00	Pay-System	04/29/2022	Return	
54368	xxxx3579	113754		\$750.00	Pay-System	04/29/2022	Return	
54367	xxxx3579	113753		\$150.00	Pay-System	04/29/2022	Return	

The information shown in this drop-down is an audit history of all the activity that has occurred on the issue item.

Transaction ID	Account Number	Serial Number	Credit	Debit	Current Status	Date	Change Status	Exception
56253	xxxx1010	4114		\$180.00	Return-User	06/23/2022	Pay	
Positive Pay Type: payee		Return Date: 06/23/2022 6:00 PM EDT			Adjust		Add Notes	
Issuance Payee Name: FedEx		Return Reason: Payee Mismatch						
Issuance Serial Number: 4114		Loaded Exception Reason: Issuance Payee Mismatch						
Issuance Amount: \$180.00		Payee Match Score: 0						
Issuance Date: 06/23/2022		Payee Analysis: Fail						
Original Serial Number: 4114								
Original Amount: \$180.00								
56252	xxxx1010	4113		\$750.00	Pay-System	06/23/2022	Return	
Positive Pay Type: payee		Payment Date: 06/23/2022			Adjust		Add Notes	
Issuance Payee Name: ABC Carpentry		Payee Match Score: 1000						
Issuance Serial Number: 4113		Payee Analysis: Pass						
Issuance Amount: \$750.00								
Issuance Date: 06/23/2022								
Original Serial Number: 4113								
Original Amount: \$750.00								

6. Change Transaction Status

- i. If the user has been granted the Change Status permission and the transaction is eligible for a decision, a Pay or Return button will appear for use. If the transaction is not eligible for a decision, the button will display as ineligible.

7. Change Status – Pay

- i. If the Current Status on an issued item is set to Return, the Company can opt to change the status to Pay if the Company determines the check should be paid.
- ii. Click the **Pay** button under the Change Status column.

Transaction ID	Account Number	Serial Number	Credit	Debit	Current Status	Date	Change Status	Exception
> 14464	xxxx1111	8580		\$6,130.00	Return-User	03-18-2020	<input type="button" value="Pay"/>	

The Change Status button will then change to Return, the Current Status column will update to “Pay-User” and the item background shading will be green.

8. Change Status – Return

- i. If the Current Status on an issued item is set to Pay, the company can opt to change the status to Return if the Company determines the check should not be paid.
- ii. Click the **Return** button under the Change Status column.

> 14463	xxxx1111	8579		\$24.00	Pay-System	03-18-2020	<input type="button" value="Return"/>	
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- iii. The Check Return Reason window will display. Select the appropriate reason for the return.

Select a check return reason: ✕

- Amount Incorrect
- Duplicate
- Fraudulent
- Prior Stopped
- Prior Void
- Refer to Maker
- Serial # Incorrect
- Signature Irregular
- Signature Missing
- Stale Dated

- iv. Click **Save**.



- v. The Change Status button will then change to Pay, the Current Status column will update to "Return-User" and the shading will be yellow.

NOTE: Transaction status cannot be changed after the EOD cut-off time.