

## 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.

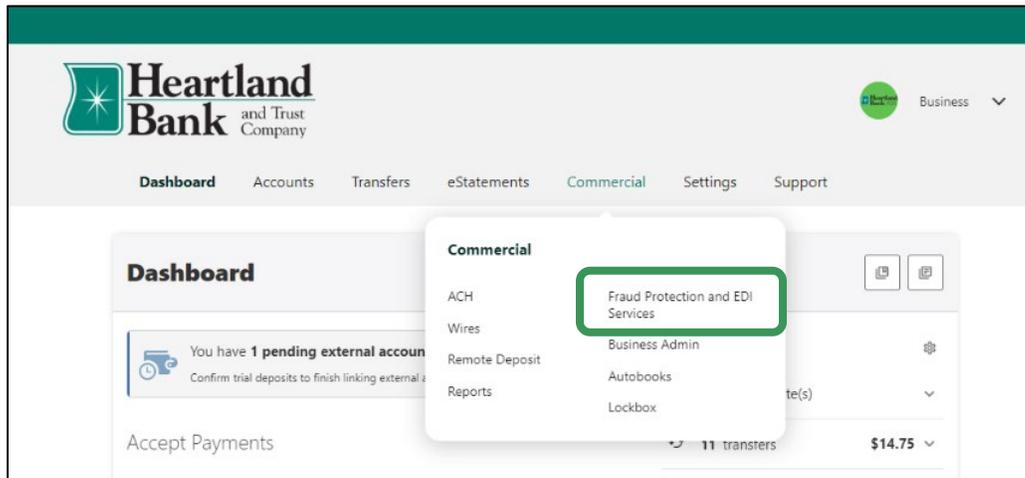
*Note: Access to the Transaction History is a user privilege and must be enabled to access this screen*

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 or Fraud Protection 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	Date	Decision	Exception
> 1338852	xxxx7777	217486		\$432.71	12/23/2025	Pay Return	\$
> 1338851	xxxx7777	217485		\$600.00	12/23/2025	Pay Return	\$
> 1338850	xxxx7777	217484		\$65.55	12/23/2025	Pay 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	Date	Decision	Exception
▼ 1338852	xxxx7777	217486		\$432.71	12/23/2025	Pay Return	\$
Account Name: SeptaMatters		Payment Date: 12/22/2025		Adjust		Notes (0)	
Positive Pay Type: payee		Loaded Exception Reason: Amount Mismatch		Current Status: Pay-System			
Issuance Payee Name: Quentin Quest		Issuance Serial Number: 217486					
Issuance Amount: \$933.00		Issuance Date: 12/22/2025					
Original Serial Number: 217486		Original Amount: \$432.71					
▼ 1338851	xxxx7777	217485		\$600.00	12/23/2025	Pay Return	\$
Account Name: SeptaMatters		Return Date: 12/23/2025 3:30 AM EST		Adjust		Notes (0)	
Positive Pay Type: payee		Return Reason: Amount Mismatch		Current Status: Return-User			
Issuance Payee Name: Pamela Principle		Loaded Exception Reason: Amount Mismatch					
Issuance Serial Number: 217485		Issuance Amount: \$30.00					
Issuance Date: 12/22/2025		Original Serial Number: 217485					
Original Amount: \$600.00							

## 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/Return button will appear for use. If the transaction is not eligible for a decision, the button will display as a single button with no option for update.

## 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 Decision column.

Transaction ID	Account Number	Serial Number	Credit	Debit	Dateli	Decision	Exception
> 1338852	xxxx7777	217486		\$432.71	12/23/2025	Pay Return	\$
> 1338851	xxxx7777	217485		\$600.00	12/23/2025	Pay Return	\$

The Decision button will then change to a solid green Pay, the item background shading will be green and the Current Status in the details will update to “Pay-User”.

Transaction ID	Account Number	Serial Number	Credit	Debit	Dateli	Decision	Exception
1338851	xxxx7777	217485		\$600.00	12/23/2025	Pay Return	\$
Account Name: SeptaMatters		Payment Date: 12/22/2025		Adjust		Notes (0)	
Positive Pay Type: payee		Loaded Exception Reason: Amount Mismatch		Current Status: Pay-User			
Issuance Payee Name: Pamela Principle							
Issuance Serial Number: 217485							
Issuance Amount: \$30.00							
Issuance Date: 12/22/2025							
Original Serial Number: 217485							
Original Amount: \$600.00							

## 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 Decision column.

Transaction ID	Account Number	Serial Number	Credit	Debit	Dateli	Decision	Exception
> 1338852	xxxx7777	217486		\$432.71	12/23/2025	Pay Return	\$
> 1338851	xxxx7777	217485		\$600.00	12/23/2025	Pay Return	\$

The Decision button will then change to a solid red Return, the item background shading will be yellow and the Current Status in the details will update to “Return-User”.

The screenshot shows a payment details interface. At the top, there are fields for account number (1338852), check number (xxxx7777), and amount (\$432.71). A 'Pay' button is greyed out, and a 'Return' button is highlighted in red. Below this, the 'Current Status' is 'Return-User'. The 'Return Reason' is 'Amount Mismatch'. Other details include 'Account Name: SeptaMatters', 'Return Date: 12/23/2025 3:30 AM EST', 'Issuance Payee Name: Quentin Quest', 'Issuance Serial Number: 217486', 'Issuance Amount: \$933.00', 'Issuance Date: 12/22/2025', 'Original Serial Number: 217486', and 'Original Amount: \$432.71'. There are also 'Adjust' and 'Notes (0)' buttons.

iii. The Check Return Reason window will display. Select the appropriate reason for the return.

The dialog box is titled 'Select a check return reason:'. It contains a list of radio button options: Amount Incorrect, Duplicate, Fraudulent, Prior Stopped, Prior Void, Refer to Maker, Serial # Incorrect, Signature Irregular, Signature Missing, and Stale Dated. A 'Save' button is located at the bottom left of the dialog.

iv. Click **Save**.

A yellow notification box with a close button (X) in the top right corner. The text inside the box reads 'Check will be returned'.

**ALL exception items should have a Decision like one of the following at cut-off.**

Decision Buttons	Status	Actionable (Y/N)
	<b>Pay-User / Pay-FI</b> Either a Company User or the FI has marked this item to “Pay”	<b>Yes</b> The user may change the decision by clicking “Return”
	<b>Return-User / Return-FI</b> Either the Company User or the FI has marked this item to Return	<b>Yes</b> The Company User may change the decision by clicking “Pay”

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