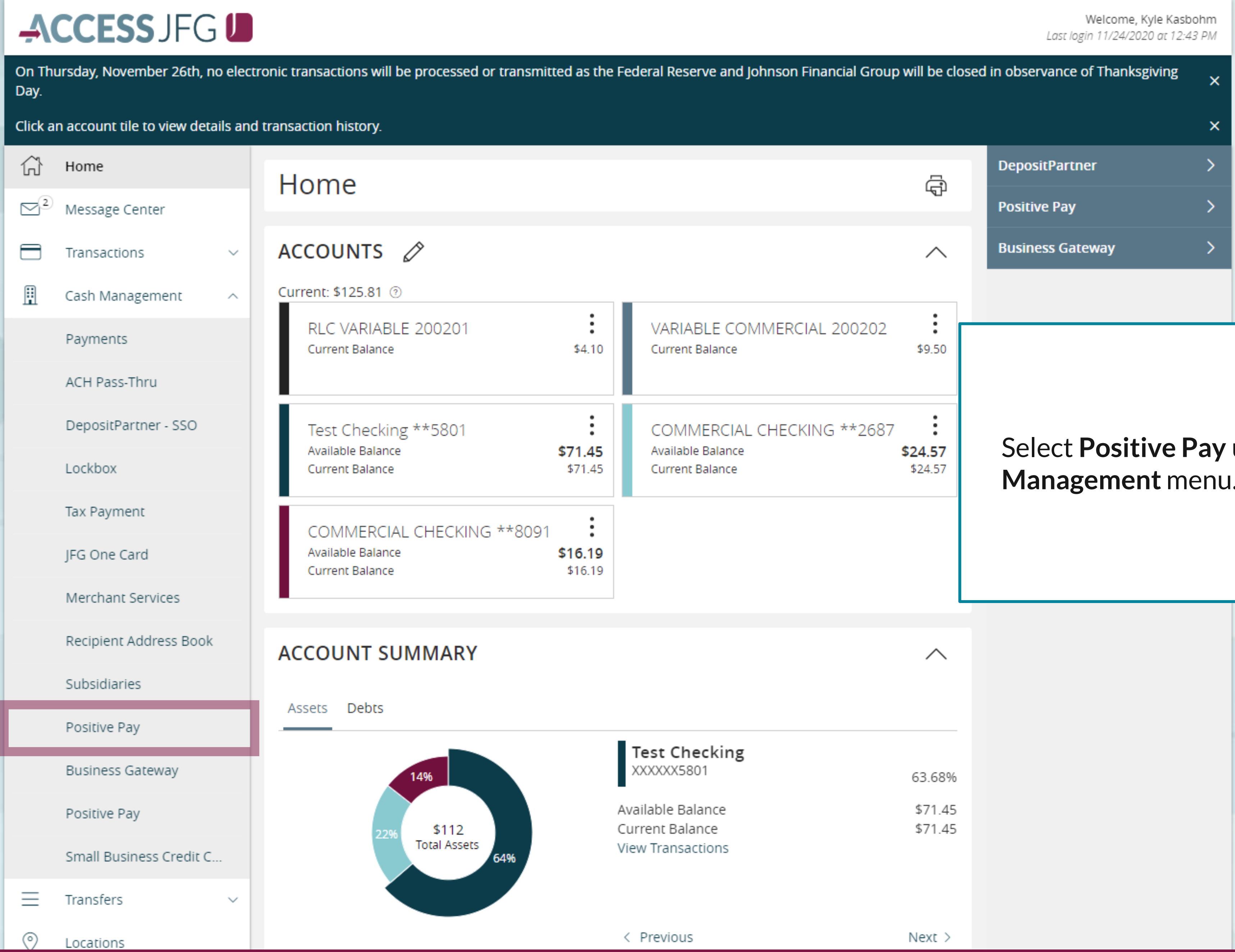
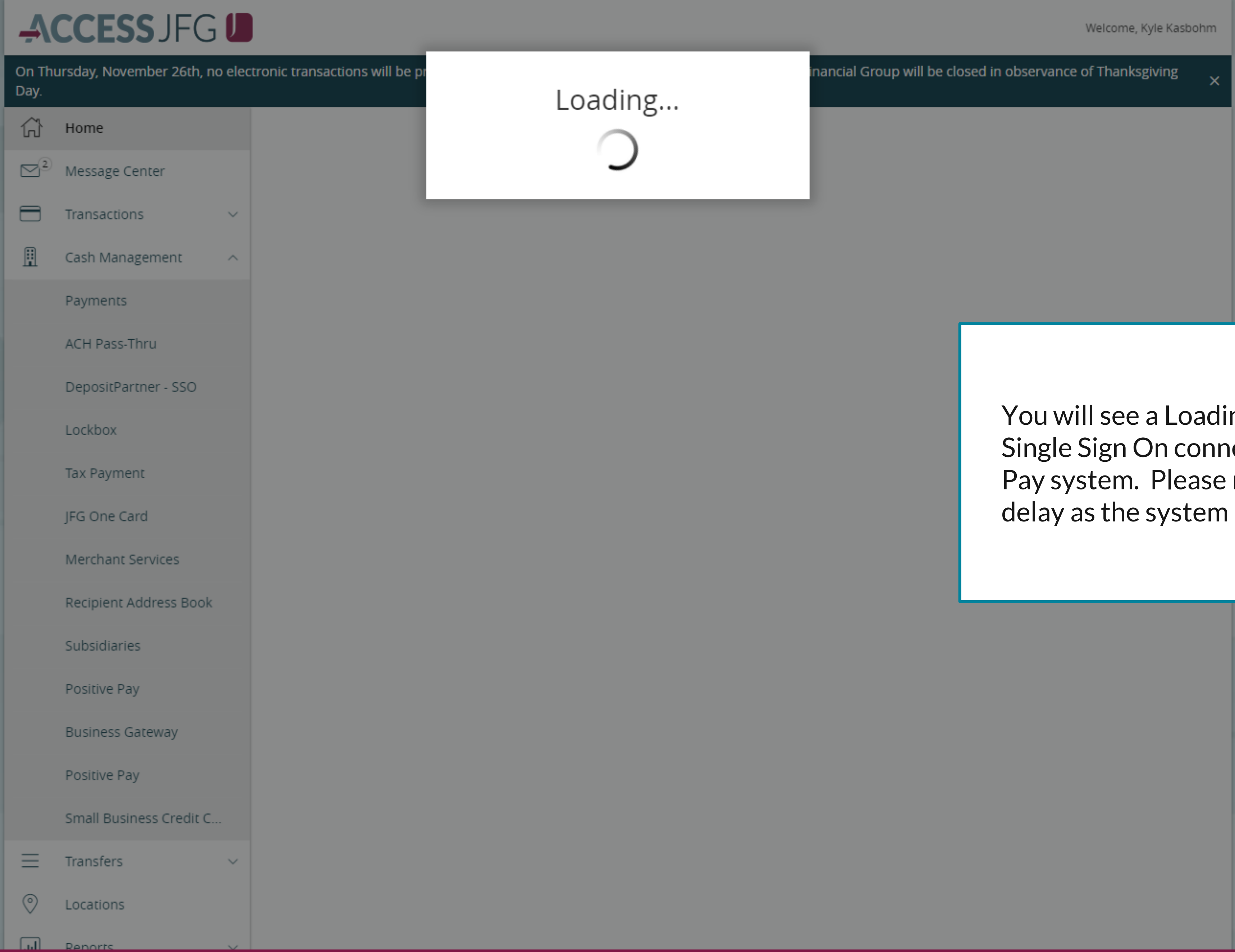
Positive Pay Exception Processing

All exception decisions must be completed by 1:00 PM CT

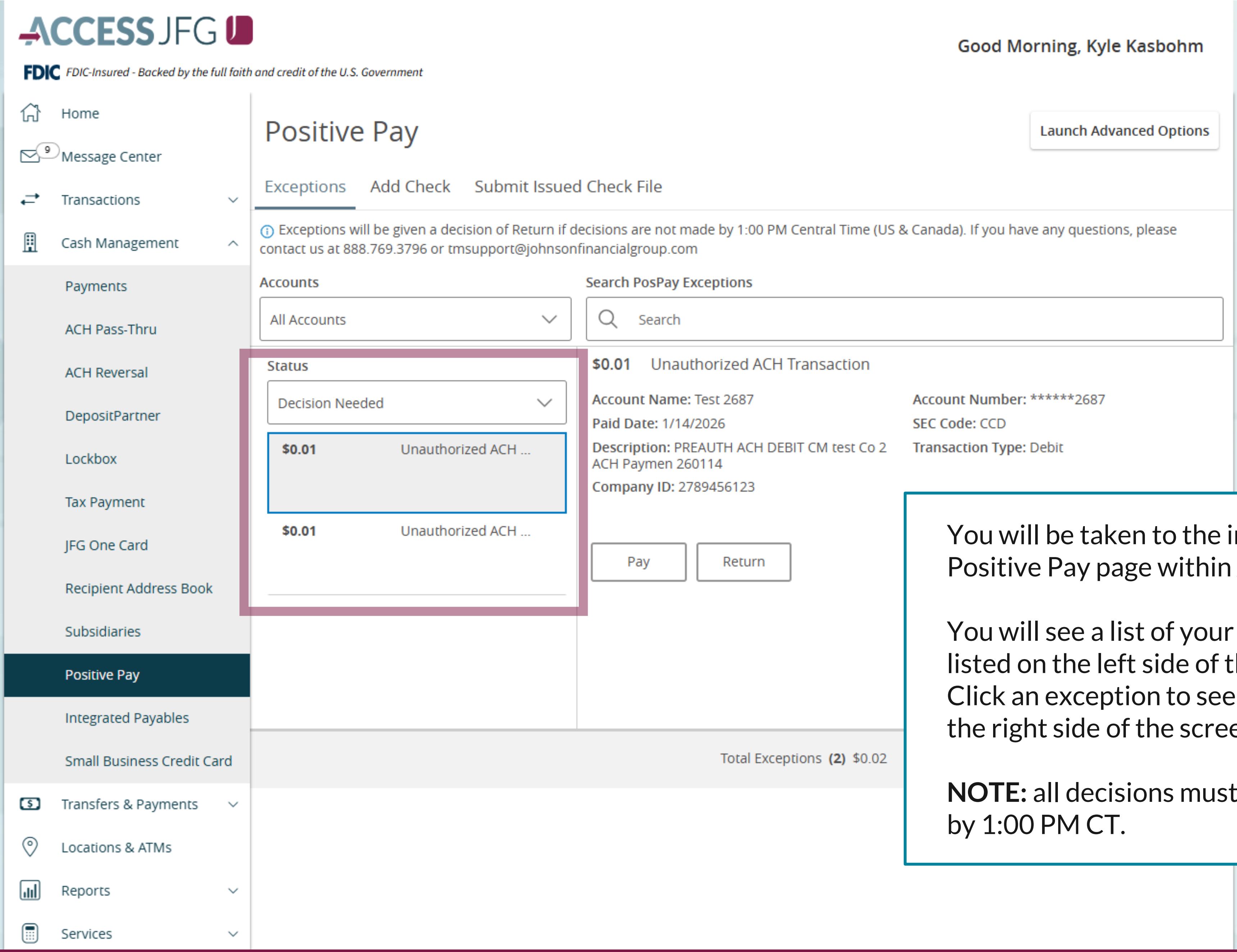
JOHNSON FINANCIAL GROUP®



Select **Positive Pay** under the **Cash Management** menu.



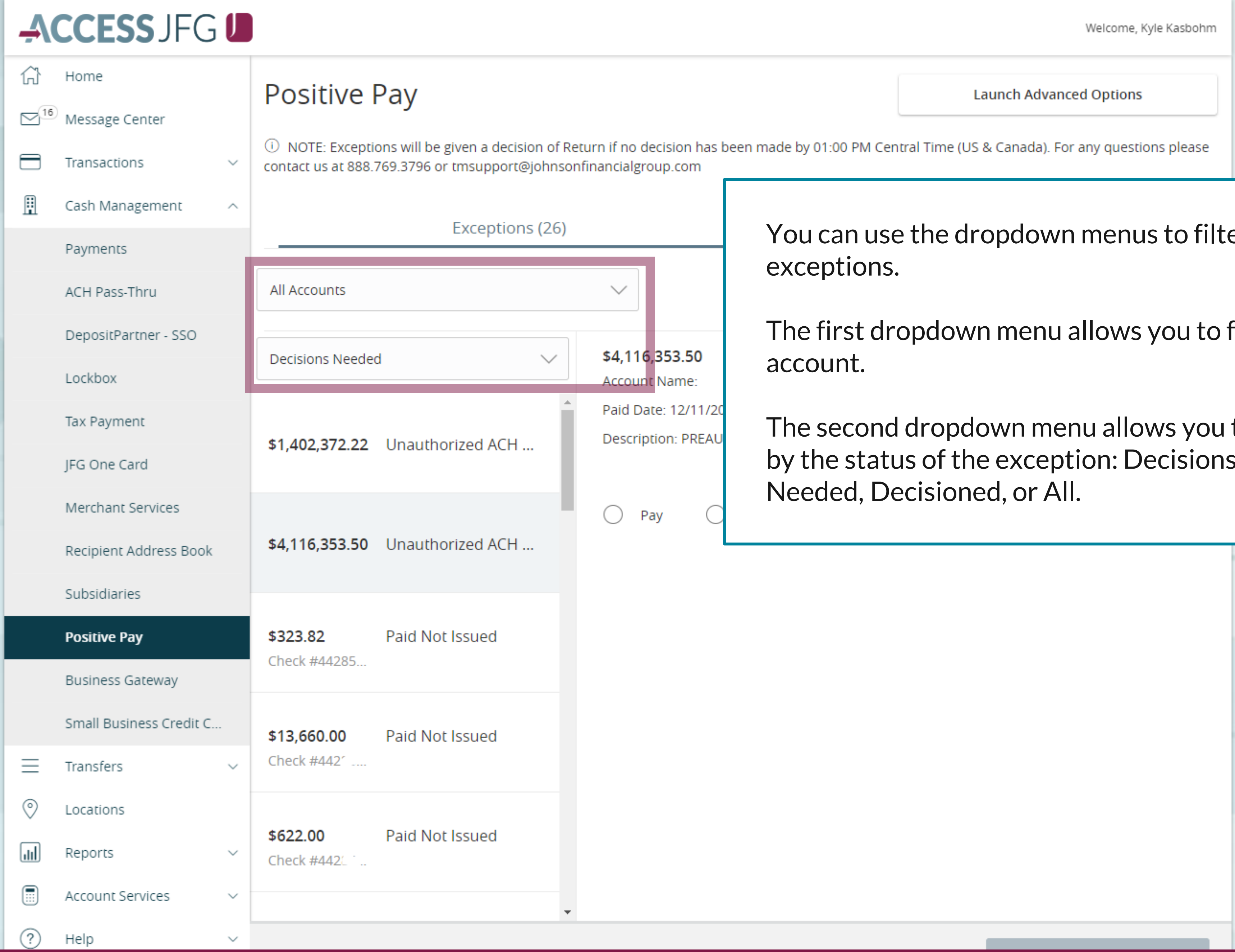
You will see a Loading screen as the Single Sign On connects to the Positive Pay system. Please note, there may be a delay as the system loads.



You will be taken to the integrated Positive Pay page within AccessJFG.

You will see a list of your exceptions listed on the left side of the screen. Click an exception to see the details on the right side of the screen.

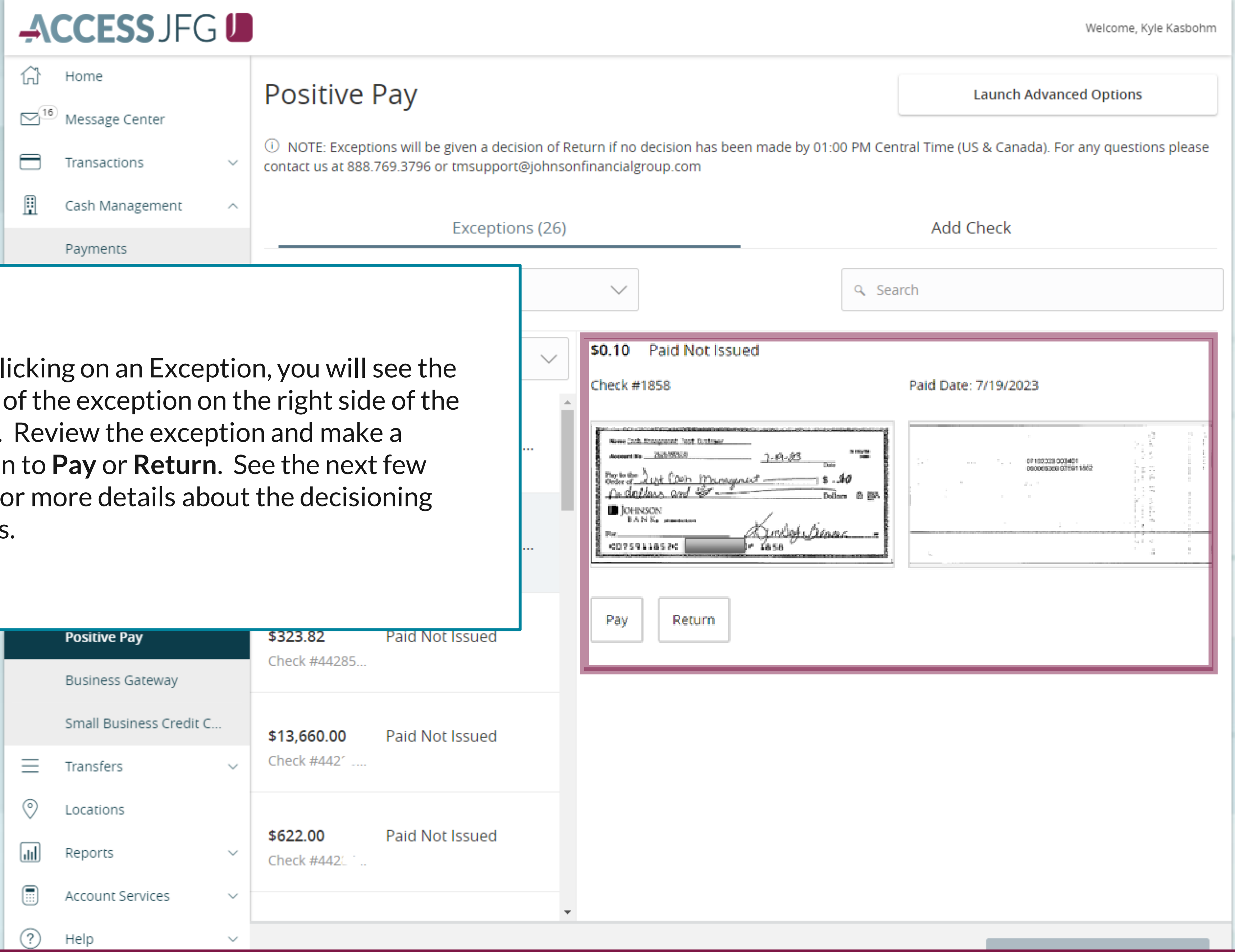
NOTE: all decisions must be completed by 1:00 PM CT.



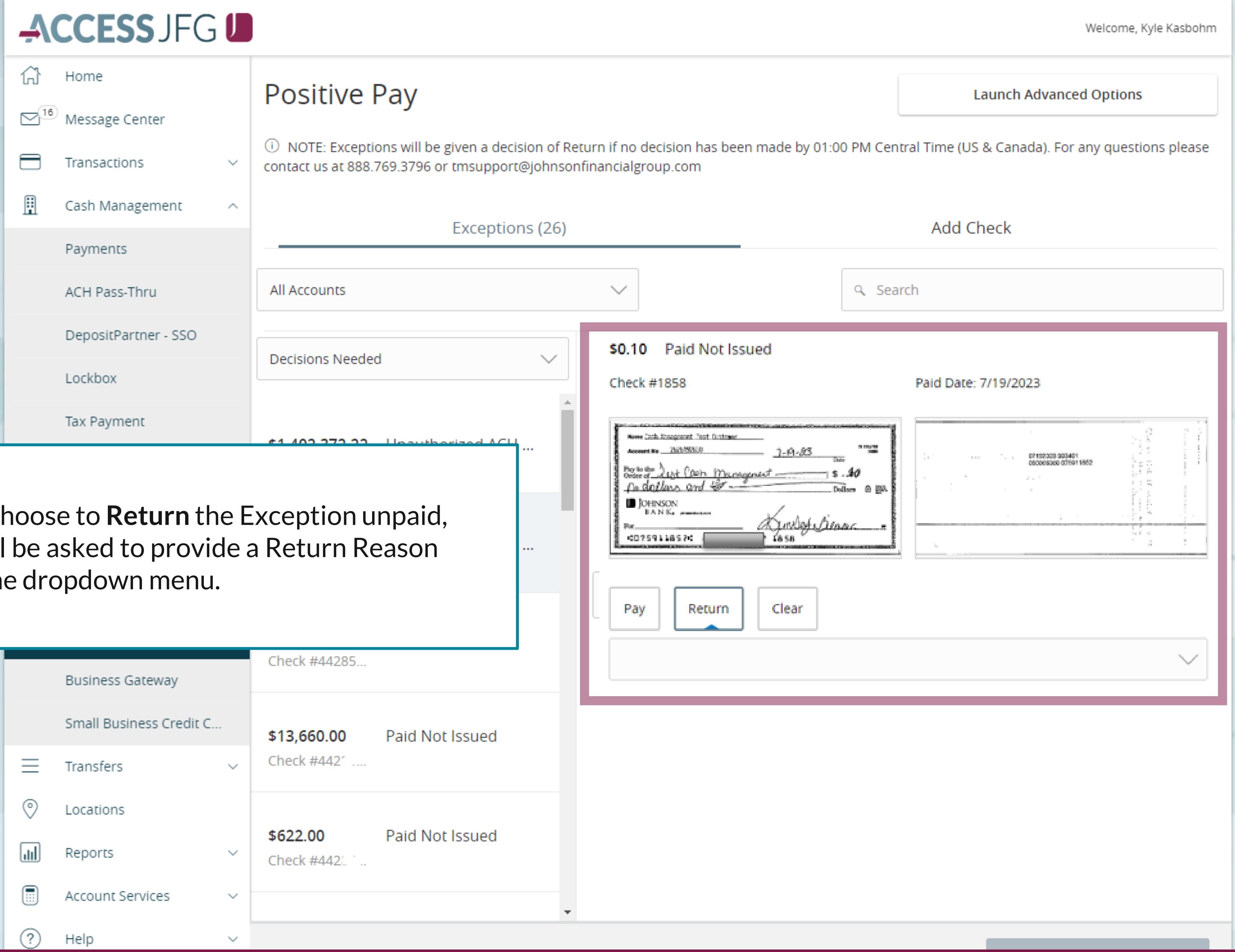
You can use the dropdown menus to filter your exceptions.

The first dropdown menu allows you to filter by account.

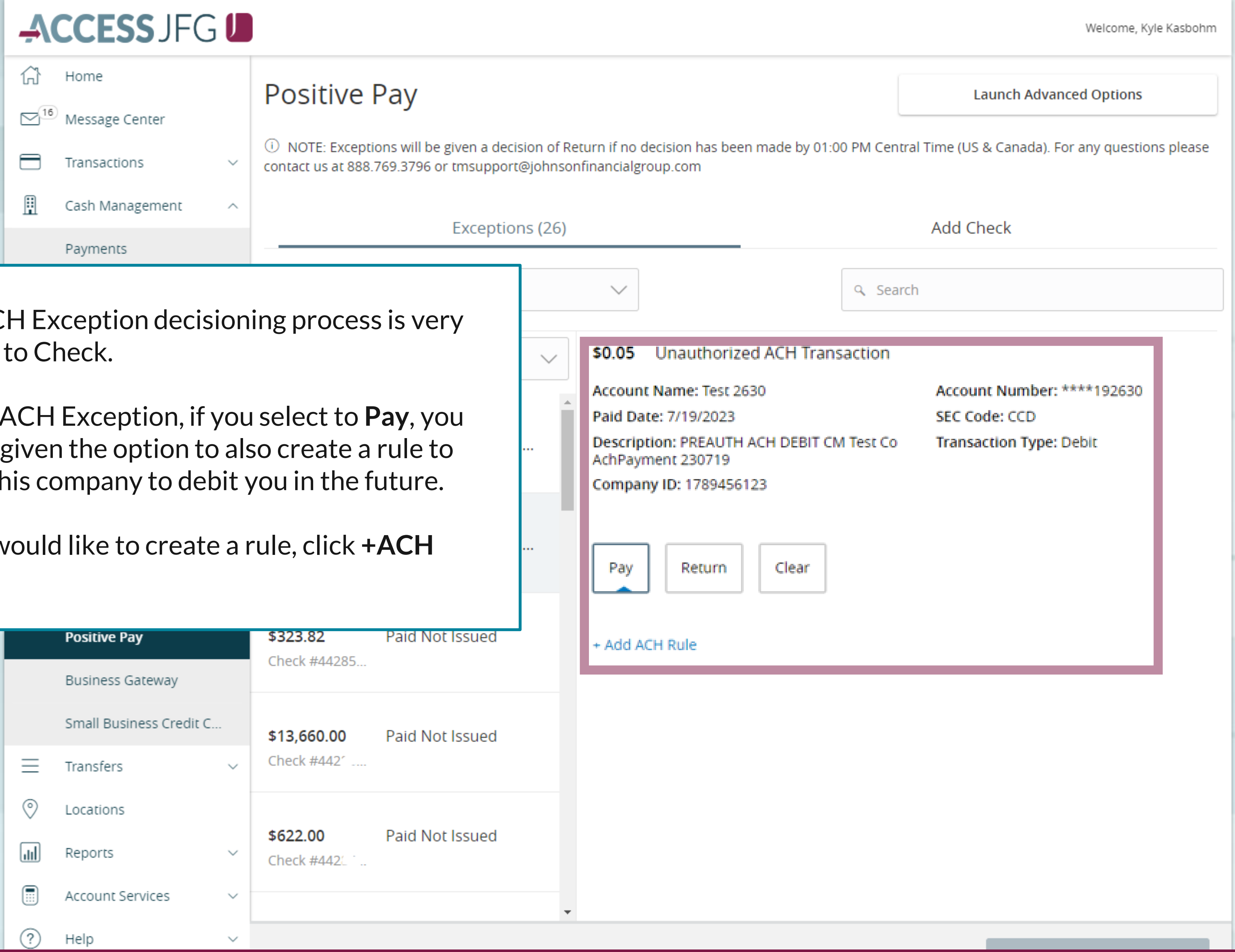
The second dropdown menu allows you to filter by the status of the exception: Decisions Needed, Decisioned, or All.



After clicking on an Exception, you will see the details of the exception on the right side of the screen. Review the exception and make a decision to **Pay** or **Return**. See the next few slides for more details about the decisioning process.



If you choose to **Return** the Exception unpaid, you will be asked to provide a Return Reason from the dropdown menu.



The ACH Exception decisioning process is very similar to Check.

For an ACH Exception, if you select to **Pay**, you will be given the option to also create a rule to allow this company to debit you in the future.

If you would like to create a rule, click **+ACH Rule.**

If you choose to create a rule, fill in the window that appears.

Description: **<u>We recommend leaving this description field blank</u>** unless you need to match specific text from an ACH transaction. Any entry must match exactly within the transaction description to avoid exceptions.

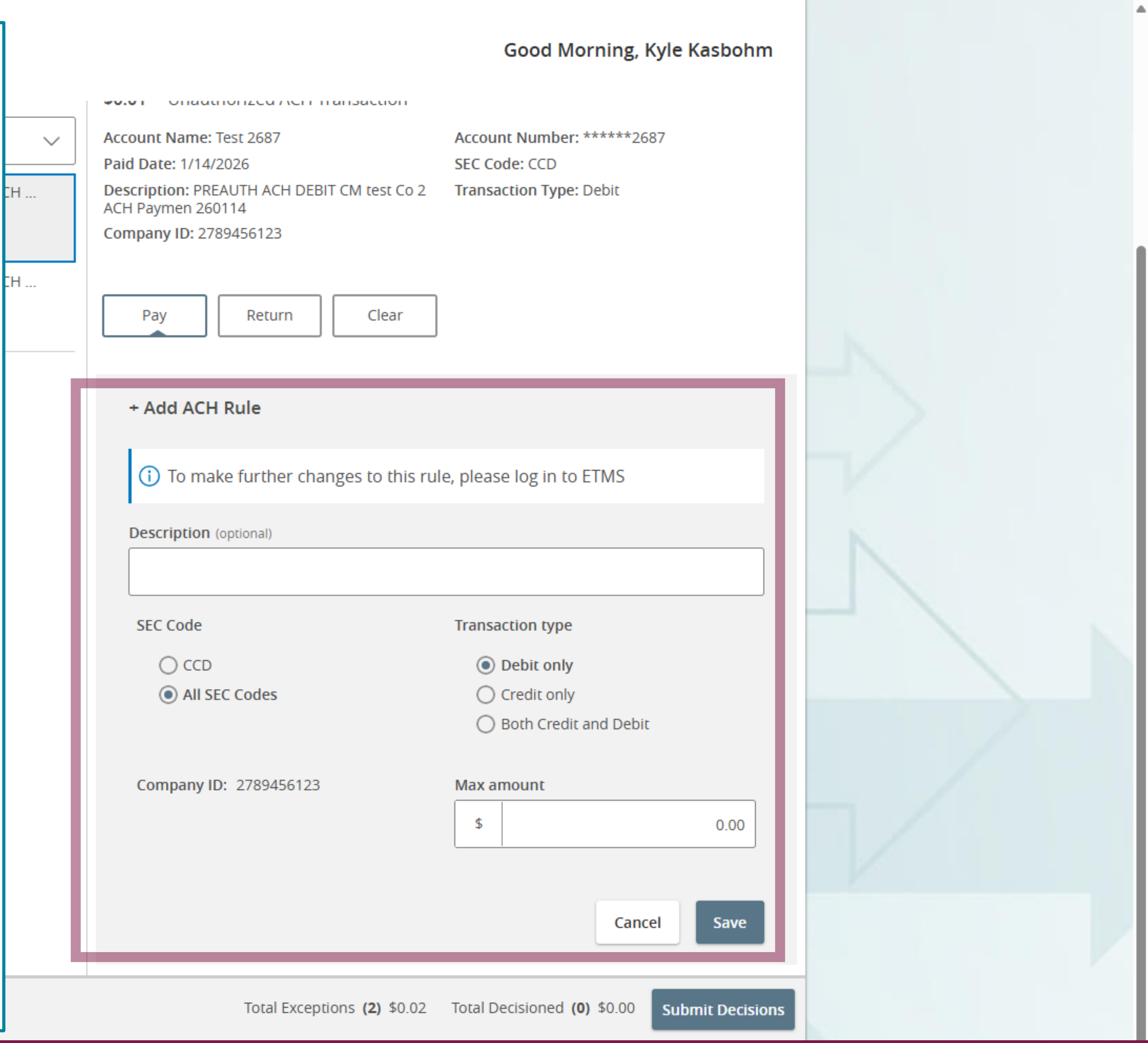
SEC Code: You are given the option of choosing the SEC code that was sent with the transaction or All SEC Codes. We suggest using **All SEC Codes**.

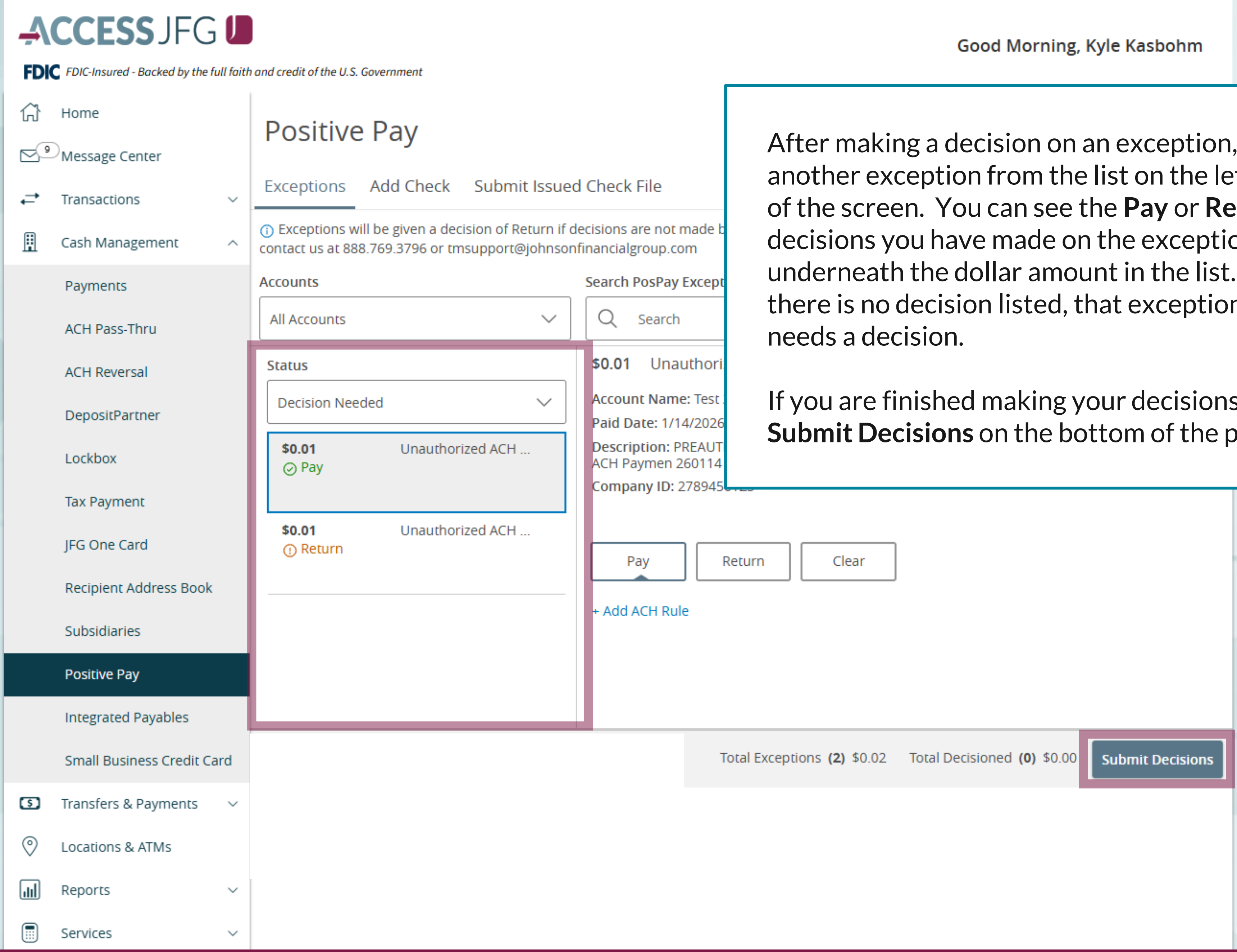
Transaction Type: Leave as **Debit Only**. We do not block Credits.

Company ID: The Company ID is prefilled with the ID from the ACH.

Max Amount: Enter the highest dollar amount you want for transactions from this company to be allowed. Any transactions over this amount will result in an exception. If you don't want a maximum, enter $0.00.

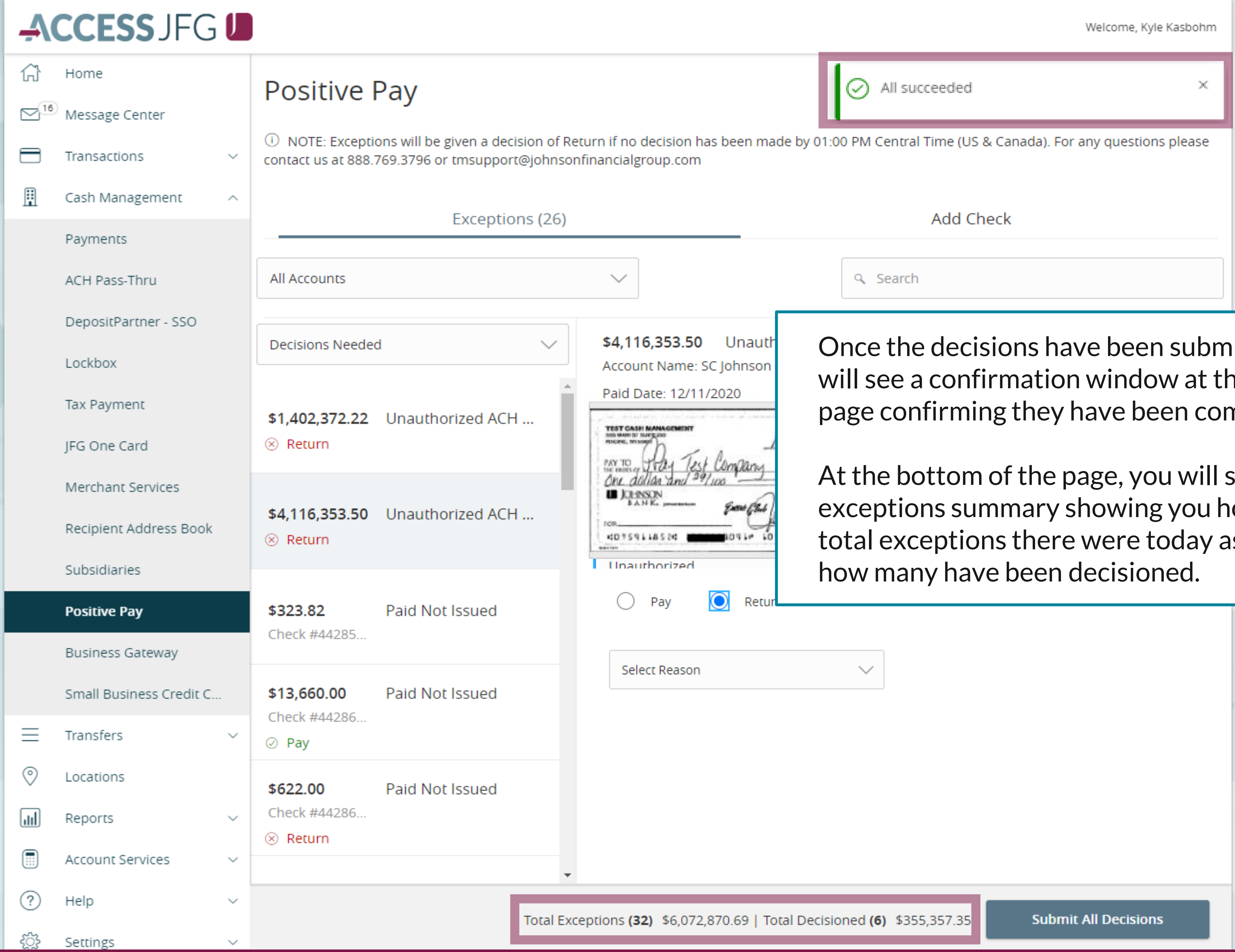
Click **Save** when finished.





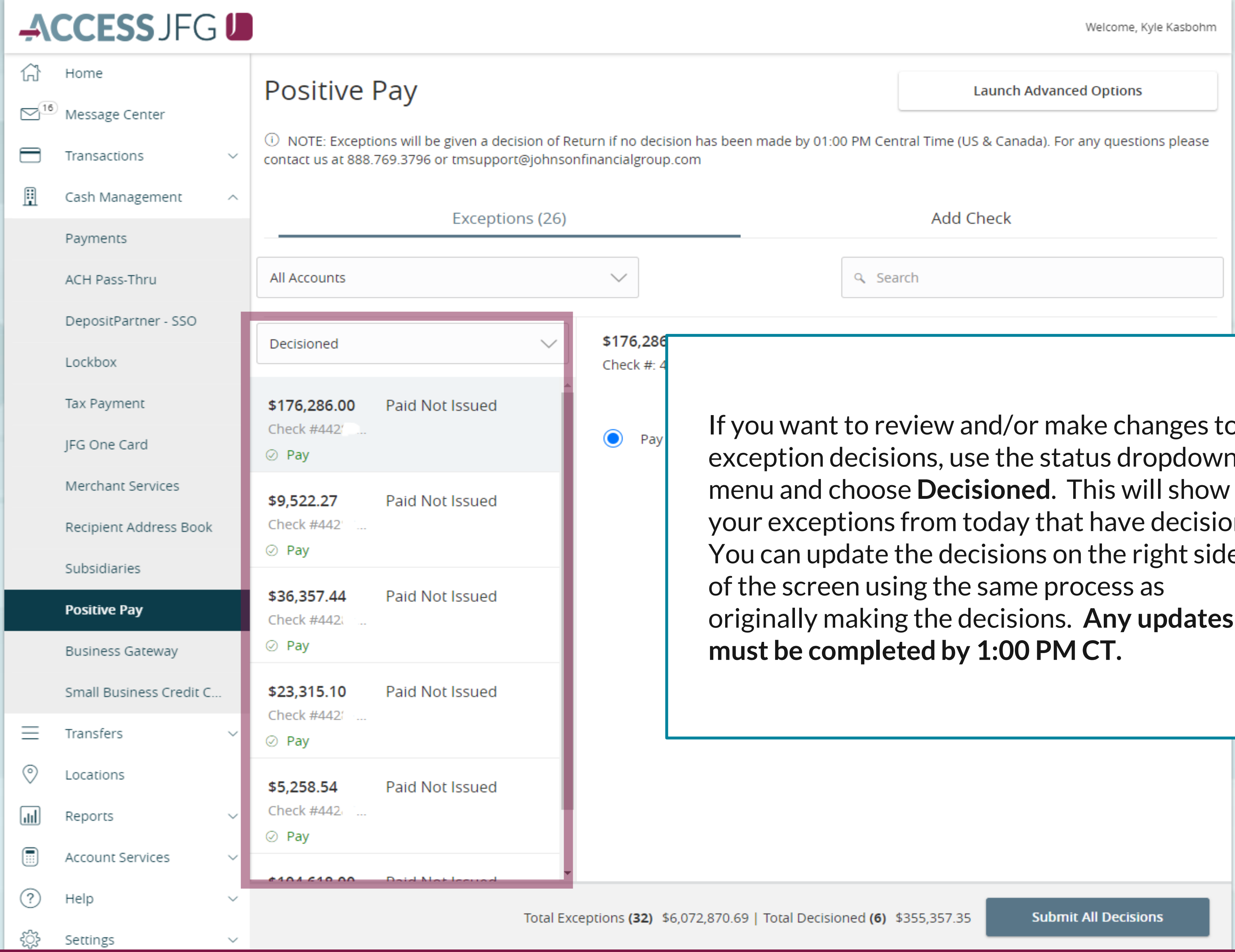
After making a decision on an exception, choose another exception from the list on the left side of the screen. You can see the **Pay** or **Return** decisions you have made on the exceptions underneath the dollar amount in the list. If there is no decision listed, that exception still needs a decision.

If you are finished making your decisions, click **Submit Decisions** on the bottom of the page.

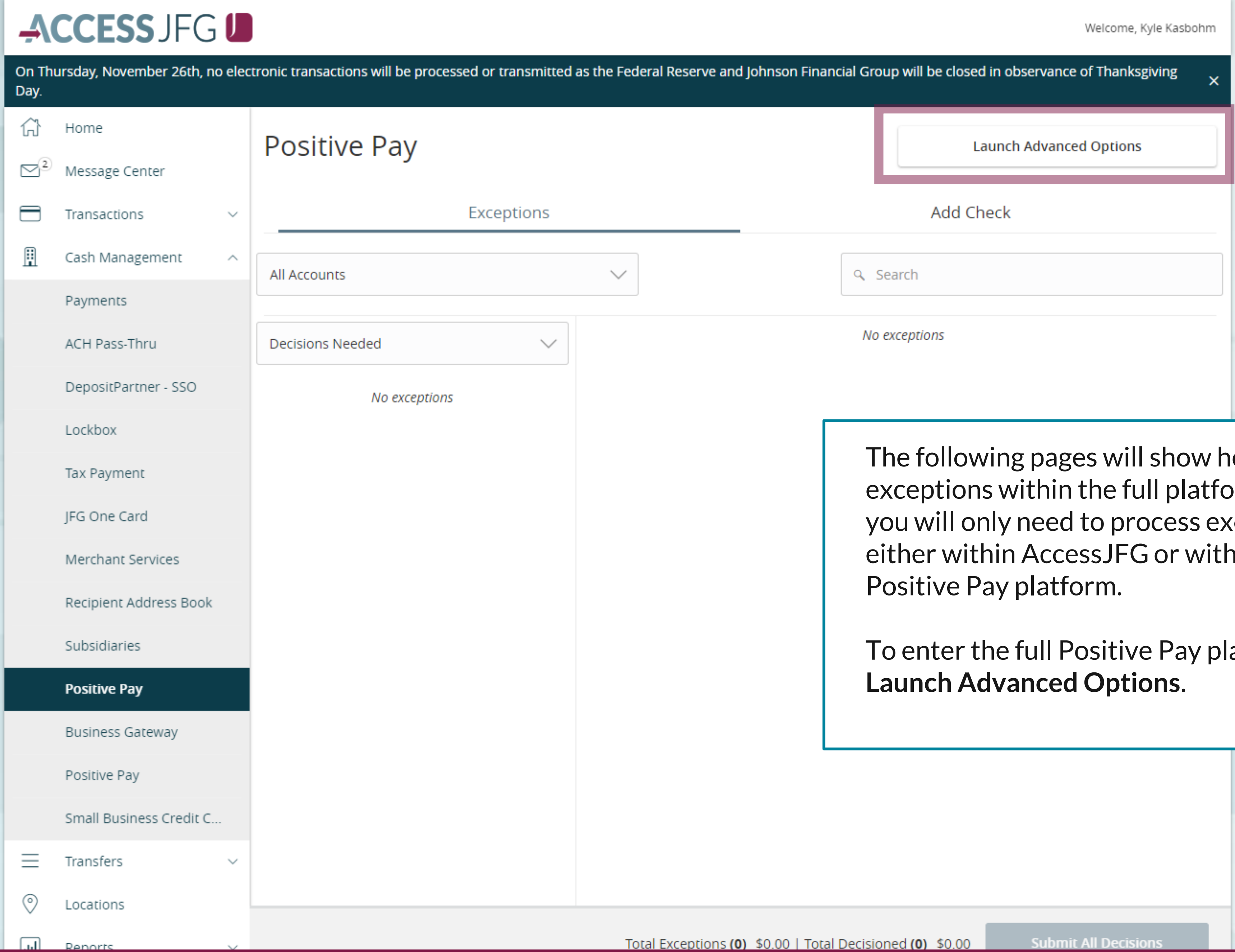


Once the decisions have been submitted, you will see a confirmation window at the top of the page confirming they have been completed.

At the bottom of the page, you will see your exceptions summary showing you how many total exceptions there were today as well as how many have been decisioned.

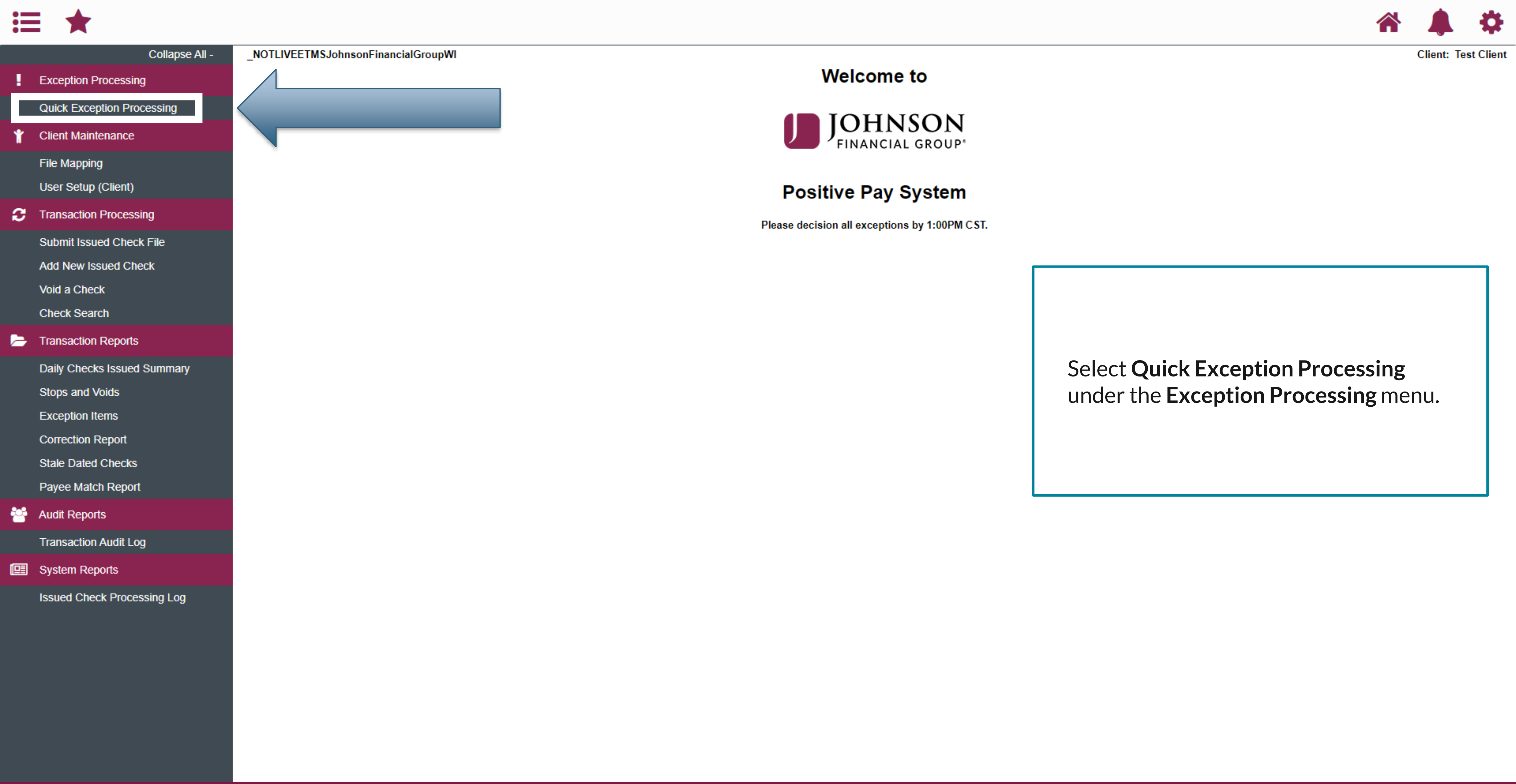


If you want to review and/or make changes to exception decisions, use the status dropdown menu and choose **Decisioned**. This will show all your exceptions from today that have decisions. You can update the decisions on the right side of the screen using the same process as originally making the decisions. **Any updates must be completed by 1:00 PM CT.**

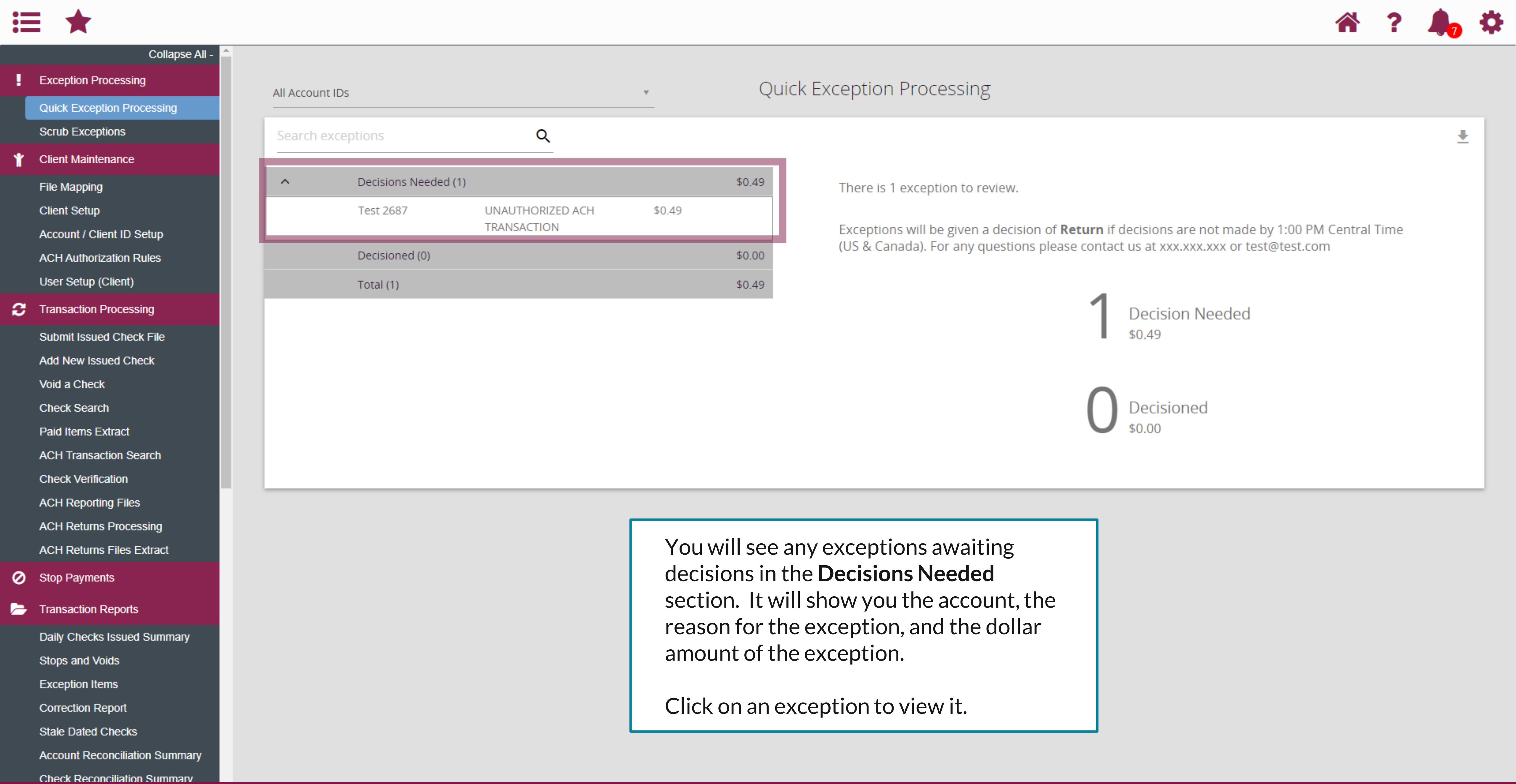


The following pages will show how to process exceptions within the full platform. However, you will only need to process exceptions once, either within AccessJFG or within the full Positive Pay platform.

To enter the full Positive Pay platform, click on **Launch Advanced Options**.

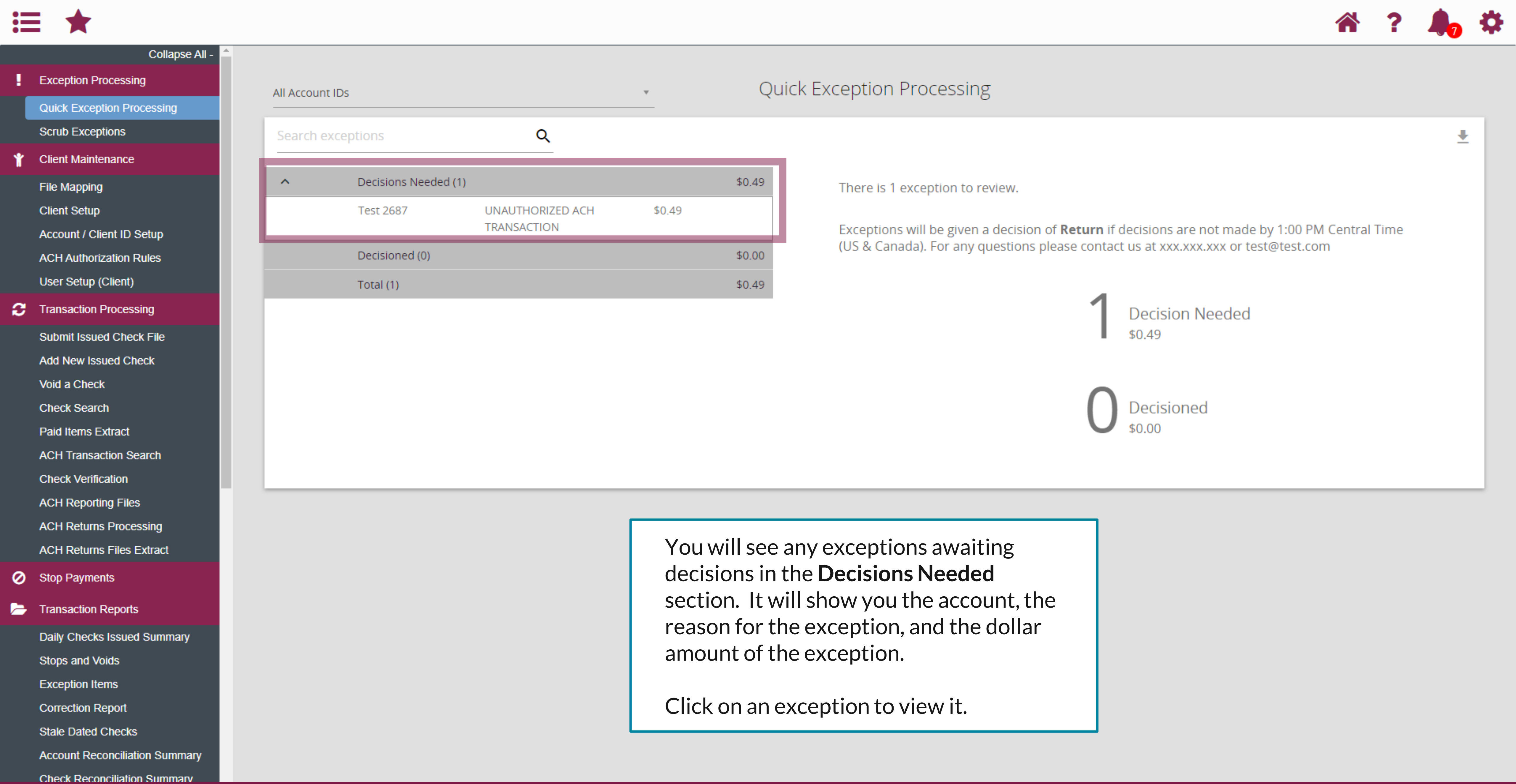


Select **Quick Exception Processing** under the **Exception Processing** menu.



You will see any exceptions awaiting decisions in the **Decisions Needed** section. It will show you the account, the reason for the exception, and the dollar amount of the exception.

Click on an exception to view it.



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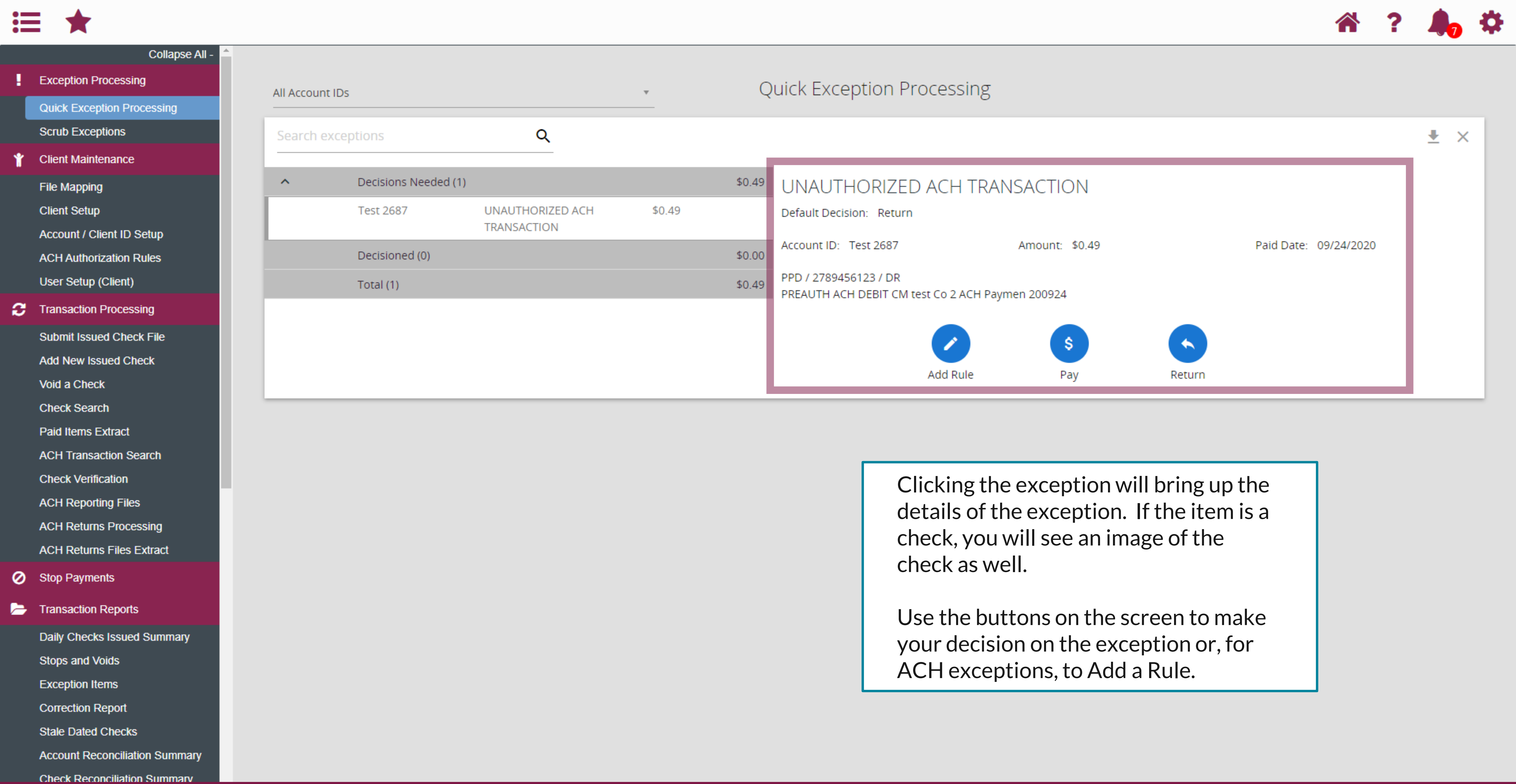
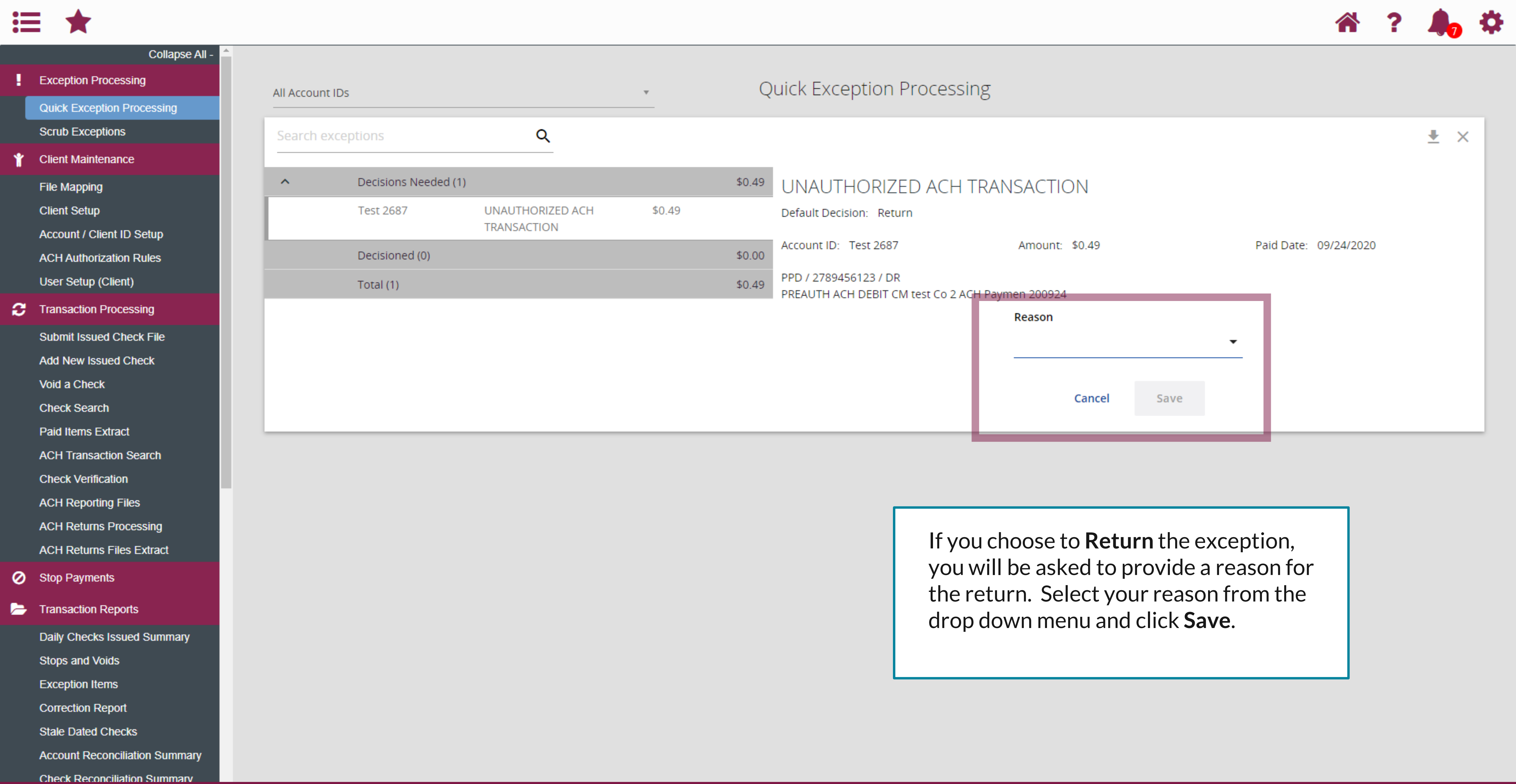


Clicking the exception will bring up the details of the exception. If the item is a check, you will see an image of the check as well.

Use the buttons on the screen to make your decision on the exception or, for ACH exceptions, to Add a Rule.

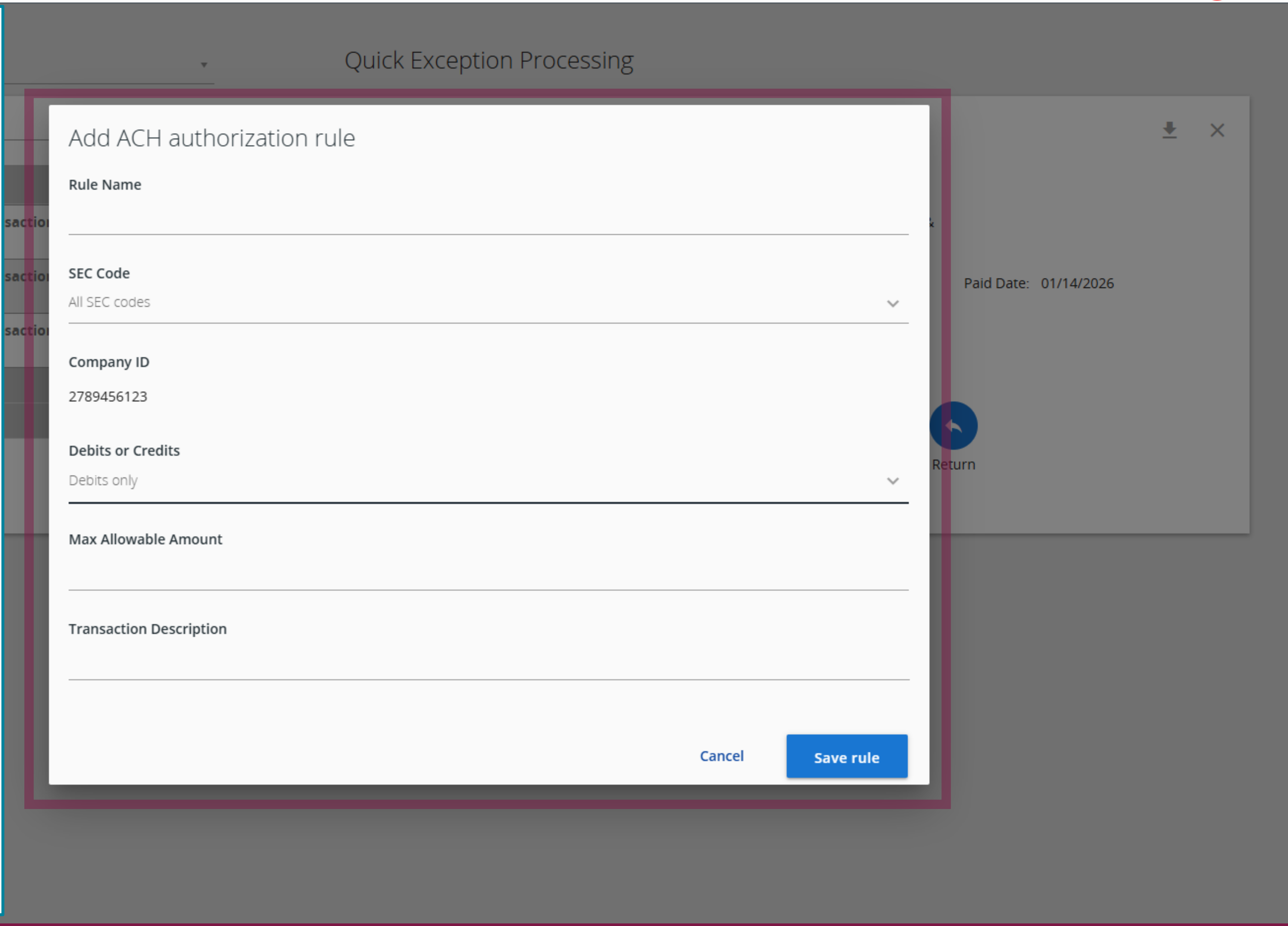


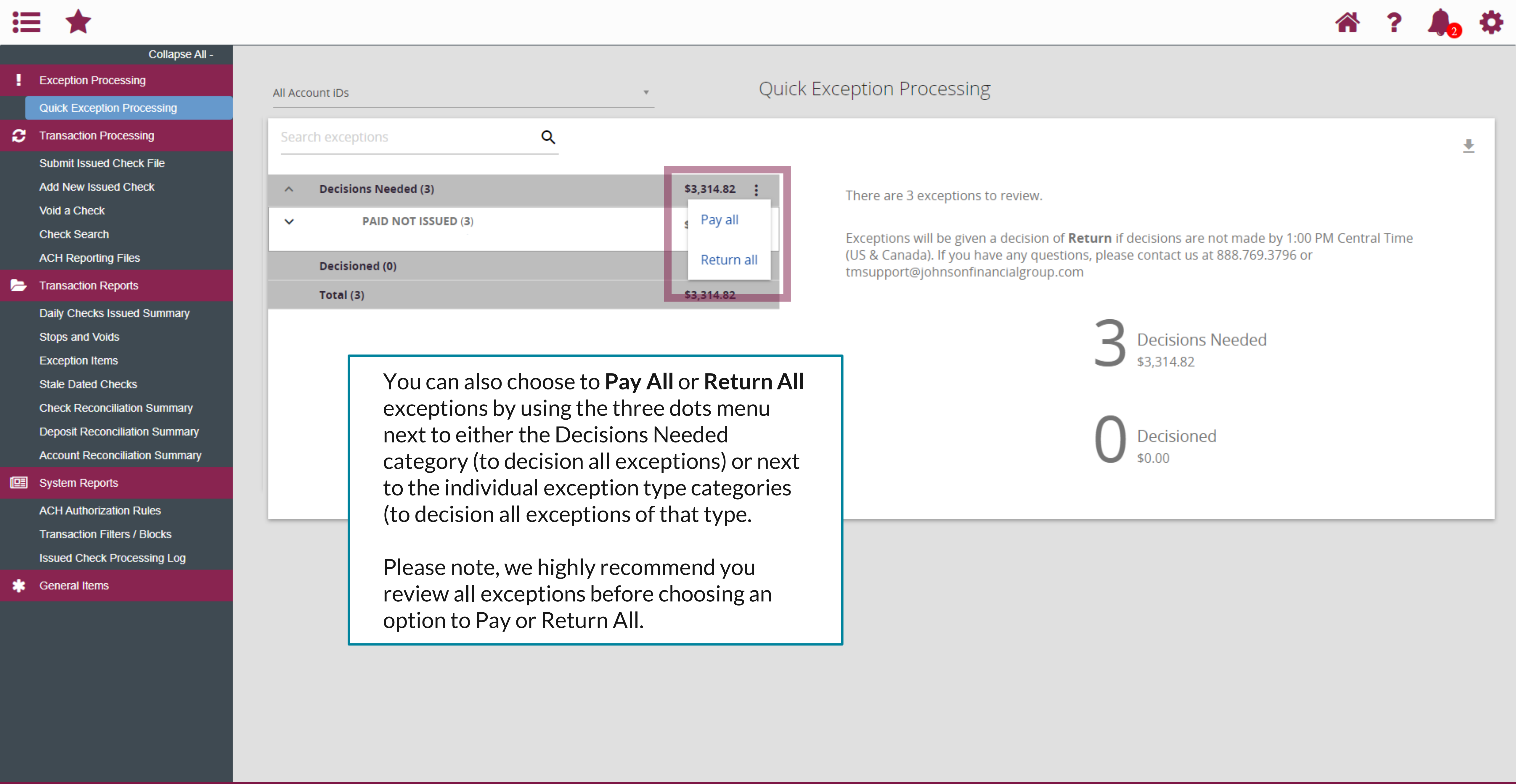
If you choose to **Return** the exception, you will be asked to provide a reason for the return. Select your reason from the drop down menu and click **Save**.

If you choose to **Add Rule** (ACH Exceptions only), you will be prompted to complete this screen.

Rule Name: Enter a name for this rule
SEC Code: We would suggest selecting "All SEC Codes"
Debits or Credits: Leave as Debits only, we will not block any Credits
Max Allowable Amount: Enter a maximum amount for this rule, or leave blank for no maximum
Transaction Description: <u>We recommend leaving this transaction description field blank</u> unless you need to match specific text from an ACH transaction. Any entry must match exactly within the transaction description to avoid exceptions.

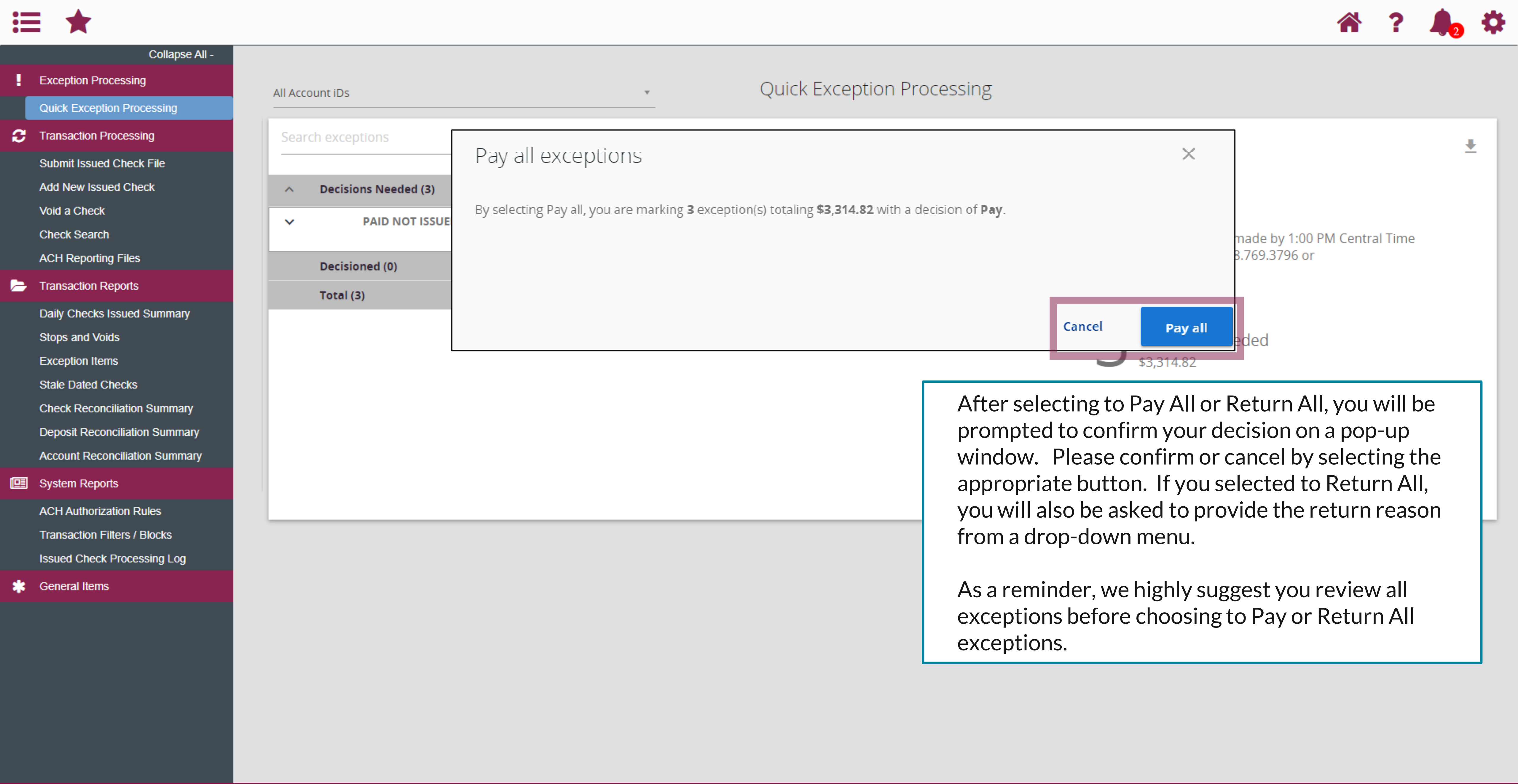
Please note, if you choose to Add a Rule, you will still need to select to Pay the item.





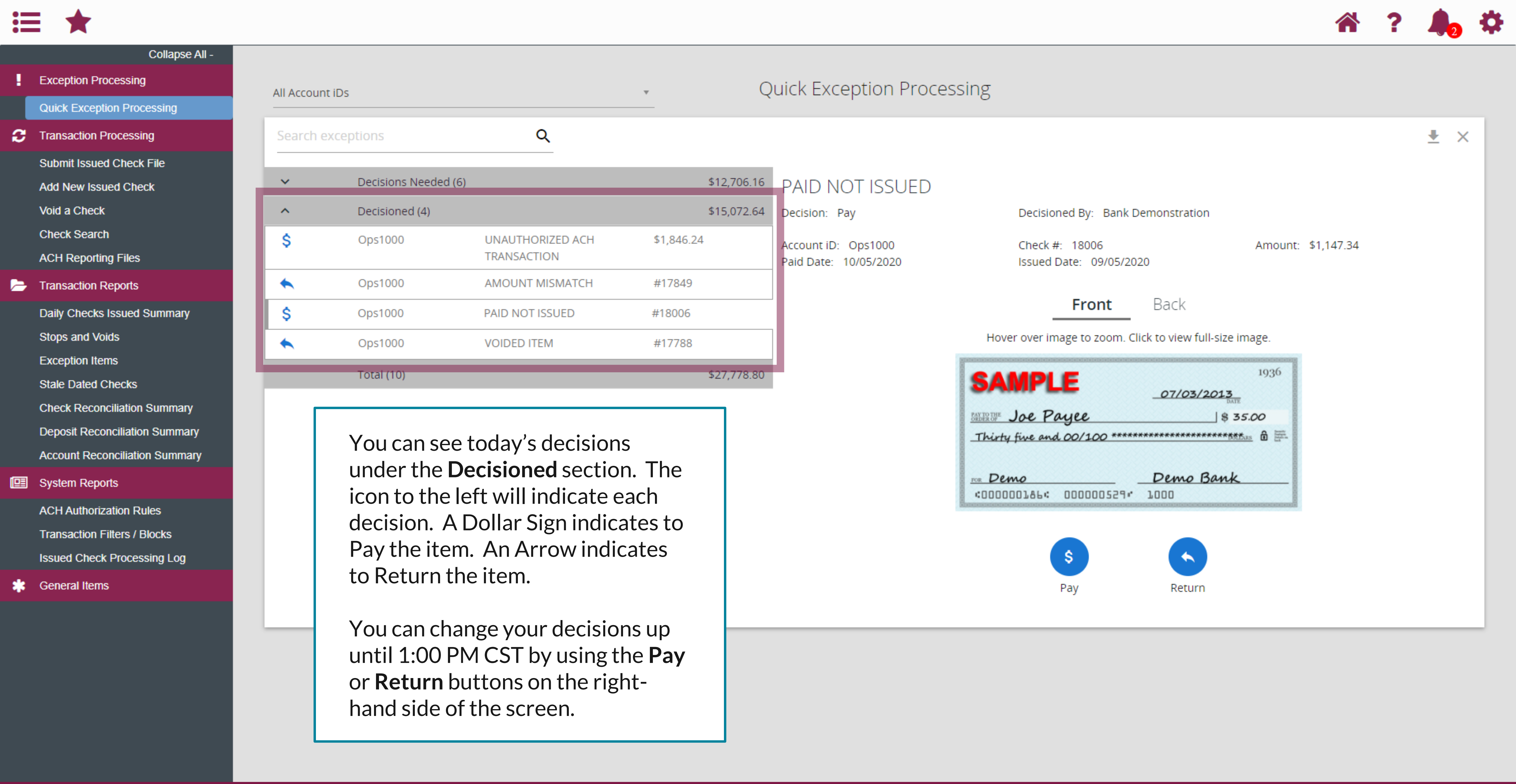
You can also choose to **Pay All** or **Return All** exceptions by using the three dots menu next to either the Decisions Needed category (to decision all exceptions) or next to the individual exception type categories (to decision all exceptions of that type.

Please note, we highly recommend you review all exceptions before choosing an option to Pay or Return All.



After selecting to Pay All or Return All, you will be prompted to confirm your decision on a pop-up window. Please confirm or cancel by selecting the appropriate button. If you selected to Return All, you will also be asked to provide the return reason from a drop-down menu.

As a reminder, we highly suggest you review all exceptions before choosing to Pay or Return All exceptions.



You can see today's decisions under the **Decisioned** section. The icon to the left will indicate each decision. A Dollar Sign indicates to Pay the item. An Arrow indicates to Return the item.

You can change your decisions up until 1:00 PM CST by using the **Pay** or **Return** buttons on the right-hand side of the screen.

Thank You

Additional Resources and Support

For additional resources, including “how-to” guides, please visit our online Client Resources page at https://www.johnsonfinancialgroup.com/client-resources

If further support is needed, please call our Treasury Management Support Center at 888.769.3796 or by email at tmsupport@johnsonfinancialgroup.com.

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