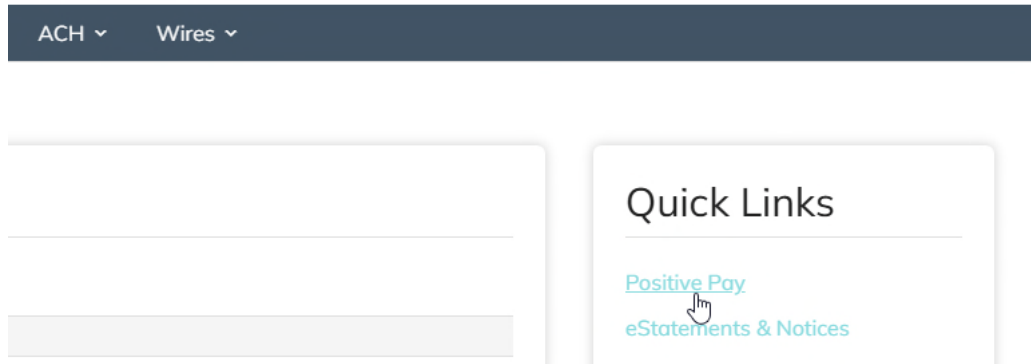


# CHECK POSITIVE PAY EXCEPTION HANDLING GUIDE

1. Log in to **Digital Banking**.

2. Select **Positive Pay** from the Quick Links widget.

\*You may need to enable pop-ups in your browser in order to launch the Positive Pay window.



3. Select **Exception Processing**.

The screenshot shows the 'Exception Processing' interface. On the left is a sidebar with a menu including 'Transaction Processing', 'Exception Processing', 'Submit Issued Check File', 'Add New Issued Check', 'Check Search', 'Void a Check', 'Check Verification', 'Transaction Extract', 'ACH Transaction Search', 'Transaction Reports', 'Exception Items', and 'Correction Report'. The main area displays a table of 'Decisions Needed (4)' with a total amount of \$47,260.95. The table lists four items from 'ABC Company' with the status 'ISSUED NOT ON FILE' and check numbers #50000, #50050, #50065, and #50070. Below the table is a 'Decided (0)' row with a total of \$0.00. To the right of the table, there is a summary section with the text 'There are 4 exceptions to review.' and 'Exceptions will be given a decision of **Return** if decisions are not made by 12:00 PM Central Time (US & Canada).' Below this, there are two large numbers: '4 Decisions Needed \$47,260.95' and '0 Decided \$0.00'.

| Decisions Needed (4) |                    |        | \$47,260.95 |
|----------------------|--------------------|--------|-------------|
| ABC Company          | ISSUED NOT ON FILE | (4)    |             |
| ABC Company          | ISSUED NOT ON FILE | #50000 |             |
| ABC Company          | ISSUED NOT ON FILE | #50050 |             |
| ABC Company          | ISSUED NOT ON FILE | #50065 |             |
| ABC Company          | ISSUED NOT ON FILE | #50070 |             |
| Decided (0)          |                    |        | \$0.00      |
| Total (4)            |                    |        | \$47,260.95 |

There are 4 exceptions to review.

Exceptions will be given a decision of **Return** if decisions are not made by 12:00 PM Central Time (US & Canada).

4 Decisions Needed \$47,260.95

0 Decided \$0.00

4. Select each check in the Decisions Needed list and choose the Pay or Return button. If you select “Return”, also select a Return Reason Code. Click Save. (See last page for list of exception types.)

5. Decisions can be changed until the cutoff time. To display already completed decisions expand the Decided list.

The screenshot shows the 'Decided' list expanded in the Exception Processing interface. A mouse cursor is clicking on the dropdown arrow next to 'Decided (4)'. The table shows a total of \$8,392.64 for the decided items.

| Decided (4) |  | \$8,392.64 |
|-------------|--|------------|
| Total (4)   |  | \$8,392.64 |

6. To correct the check number for a check exception, choose the Correct button and then search for the appropriate check number (the check must be issued in Positive Pay to correct it). In the Reason area choose “wrong check number”.



Pay



Return



Correct

Search for a check



Reason



Correction Notes

---

Cancel

Save

Questions? Please contact Bank First's Treasury Management Support Team:  
(920) 652-3515 | [treasurymanagement@bankfirst.com](mailto:treasurymanagement@bankfirst.com)



**BankFirst**

[www.bankfirst.com](http://www.bankfirst.com)

MEMBER FDIC | EQUAL HOUSING LENDER

A check transaction may be flagged as an exception for any number of reasons. The reason that a transaction is an exception is called an “Exception Type.” The Exception Types are:

| Exception Types |                               | Explanation                                                                                                                                                                                                                                                                                          |
|-----------------|-------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1.              | Issued Not On File            | The check has not been issued. Checks are issued either by being included in an issued check file or manually input as an issued item.                                                                                                                                                               |
| 2.              | Amount Mismatch               | The paid check amount did not match the issued check amount in your issue file.                                                                                                                                                                                                                      |
| 3.              | Check Number Is Blank         | The check number field was blank in the paid check data that was imported from the core processing system. This is usually due to a misread when the item was captured.                                                                                                                              |
| 4.              | Check Number Is Zero          | The check number field was zero in the paid check data that was imported from the core processing system. This is usually due to a misread when the item was captured.                                                                                                                               |
| 5.              | Voided Item                   | The check has been voided in your issue file or manually in the system.                                                                                                                                                                                                                              |
| 6.              | Duplicate Paid Item           | The check number is paid twice in the same processing update. The first record that is processed will reconcile the issued item, and the second record (for this check number) that is processed will result in a “Duplicate Paid Item” exception. Perform a check search to research the duplicate. |
| 7.              | Previously Paid Item Posted   | The check has already been paid in a previous update.                                                                                                                                                                                                                                                |
| 8.              | Dup Paid Item/Amount Mismatch | The check number has already been paid, however the amount of this item is different from the amount of the item that previously paid. Perform a check search to find the duplicate item.                                                                                                            |
| 9.              | Stale Dated Item              | The item is a stale dated check. A check is considered stale dated if the item was issued prior to the stale dated cutoff date. The stale dated cutoff date is defaulted to 180 days but can be changed per customer.                                                                                |
| 10.             | Suspect Stop Payment          | The check was issued as a stop payment within your file. There is not a “true” stop payment place at Bank First.                                                                                                                                                                                     |
| 11.             | Payee Name Mismatch           | The payee name read by the system does not match the payee name within your issued file.                                                                                                                                                                                                             |
| 12.             | Payee Match Additional Name   | The system found additional text near the issued payee name that was not included within your issued file.                                                                                                                                                                                           |