



Atlantic Capital

Atlantic Capital Exchange Quick Reference Guide

Check Positive Pay Overview

The Check Positive Pay service allows users to enter and review checks that have been issued, as well as enter decisions and view activity for exception items.

Exception items are created when a company submits their issued checks to the financial institution, which compares those items with the checks received and posted to the DDA system. Checks that do not match are flagged and exception records are generated within Check Positive Pay to allow the company to review them and determine if they should be paid or returned.

Please keep in mind that the specific options made available to and seen by a user will depend on his/her entitlements.

Applying Decisions to Exception Items

STOPS & POS PAY -> CHECK POSITIVE PAY -> DECISION ITEMS

Exception items are created when there is a discrepancy between a check that has been presented to the bank for payment and the issues submitted by the company for processing. Once exception items are created, they are presented for review so that company users can make decisions to allow legitimate checks to be paid and fraudulent/invalid checks to be returned.

Account	Check Number	Amount	Payee	Exception Reason	Decision Reason	Pay All	Return All
*0444	11532	\$10,000.00	Test Corp	Zero serial number	Select Return Reason		
*0444	11538	\$6,693.00	Good Business Sense	Exceeds maximum amount	Select Return Reason		
*0444	11529	\$7,533.00	Company With a Really Long Name	Payee mismatch	Select Return Reason		
*0222	11534	\$9,999.99	ConglomerCo	Amount mismatch	Select Return Reason		
*0222	11530	\$20,500.06	Big Corp Co	Duplicate item attempted to post	Select Return Reason		
*0222	11535	\$5,036.00	Big Merger Co	Dormant item	Select Return Reason		
*0222	11531	\$30,963.00	Money Maker	Paid but no issued item exists	Select Return Reason		
*0222	11532	\$10,000.01	Fortune 500 Co	Stop exists for item	Select Return Reason		

- **Search Decision Items** – use these filters to quickly locate a specific item requiring a decision.
 - **Account** – The debiting account which will be used to fund the check. To select an account number, click the field and choose an account from the menu that populates.

- **Check Number** – The unique number printed on checks to help distinguish one check from another. To enter the check number, type the value in the field presented.
- **Decision** – The pay or return decision that has been applied to the item, if any has been applied.
 - All – Display all exception items, whether or not a decision has been applied.
 - Both – Display exception items that have had a pay or return decision applied.
 - Pay – Display only exception items that have had a pay decision applied.
 - Return – Display only exception items that have had a return decision applied.
 - No Decision – Display only exception items that have not had a decision applied.
- **Decision Table** - displays details about current day exception items and allows the user to apply decisions. The table can be sorted by selecting any of the column headers that appear underlined.
 - **Account** – the debiting account from which the check is drawn.
 - **Check Number** – the unique number printed on checks to help distinguish one check from another. If an image has been supplied for the exception item, the check number will display as a blue hyperlink. Select the hyperlink to view the check image.
 - **Amount** – the US dollar amount of the check.
 - **Payee** – the entity authorized to cash, deposit, or otherwise negotiate the check.
 - **Exception Reason** – The reason the financial institution flagged this item as an exception.
 - **Decision Reason** – the reason the company has decided to return an exception item. This optional field does not become enabled until the user has selected to return the item. To select a reason, click in the field and choose an option from the menu that displays.
 - **Pay** – select this check box to have the item paid.

Note: At the top of this column is an **All** hyperlink. Select this option to flag all exceptions loaded on the screen to be paid.

 - **Return** – select this check box to have the item returned.

Note: At the top of this column is an **All** hyperlink. Select this option to flag all exceptions loaded on the screen to be returned.

 - **Edit** (pencil icon) – select this option to edit the decision that has been applied to an exception item. This option is no longer available once decisions have been delivered for processing.

Reviewing Decision Activity

STOPS & POS PAY -> CHECK POSITIVE PAY -> DECISION ACTIVITY

Review the decisions that have been applied to past exception items.

Account Number	Check Number	Payee	Posted Date	Decision Reason	Amount	Exception Reason
*0444 - DDA	11537	Test Corp	11/29/2016		\$10,000.00	Zero serial number
*0444 - DDA	11538	Good Business Service	11/29/2016		\$6,693.00	Exceeds maximum amount

- **Search Decision Activity** – use the search filters to quickly locate a specific exception or decision.
 - **User ID** – to use this filter, type the ID of the individual who applied the decision in the field provided.
 - **Account Number** – type the number of the account used to fund the exception item.
 - **Posted Date** - initially, the user will be displayed all decisions applied within the last 7 days. To change this date range, select the From and/or To field and choose a date from the calendar that displays.
 - **Status** – to view only decisions with a certain status, select the field and choose a status from the menu that displays.
 - **Decision** – to view exception items with a specific decision, click the field and select an option from the menu that displays.
- **Decision Activity Table** - displays summary information about the exception items that have had a decision applied
 - **Account Number** - displays the exception item's debiting account number, account type, and account description (if there is one).
 - **Status** – displays the current status of the decision.
 - **Awaiting Decision** – a decision was applied to this exception item at one time but has since been removed. A decision will need to be applied before decision cut-off or the item will expire and an auto-decision will be applied based on company payment settings.

- **Pending Approval** – the decision that has been applied to this exception item requires review and approval by an entitled user. If approval is not given before the decision cut-off this item will expire.
 - **Pending Delivery** – this decision is queued to be delivered to the financial institution at decision cut-off.
 - **Completed** – the exception item was successfully delivered to the financial institution.
 - **Faxed** – a decision was applied via the fax channel.
 - **Expired** – a decision that required approval was not approved before cut-off.
 - **Failed** – the attempt to deliver these decisions to the financial institution failed.
- **Decision** – indicates if the item was paid or returned. If a decision was applied to an item and then removed, the decision status will be **No Decision**.
 - **Check Number** – the unique number printed on checks to help distinguish one check from another. If an image is available, select the blue hyperlink check number to view the image.
 - **Posted Date** – the date the exception was presented to the financial institution.
 - **Amount** – the US amount of the exception item.
 - **Payee** - the entity authorized to cash, deposit, or otherwise negotiate the check that created the exception item.
 - **Decision Reason** – the reason the exception item was returned by the company.
 - **Exception Reason** – the reason the check triggered an exception item.
 - **View** – select this option to review audit details about the exception
 - **Show Issue** - if the required fields of an issue match the identifying details of an exception item, select this option to be displayed audit details about the matching issue item.

Reviewing Issue Activity

STOPS & POS PAY -> CHECK POSITIVE PAY -> ISSUE ACTIVITY

After check issue/voids have been created, either manually or imported, they can be reviewed here.

Account Number	Issue Date From	Issue Date To	Status
	12/01/2016	12/08/2016	All

Show 10 results per page, sorted by: Issue Date in descending order

Search Print

Prev 1 Next Go to page 1 Showing 1 - 1 of 1 Items to display: 10 20 50

*0333 - DDA	Pending Delivery	View	Edit	Delete
Issue Date: 12/08/2016	Check Number: 99901	Amount: \$15.00		
Payee: Latner Parking				

Prev 1 Next Go to page 1 Showing 1 - 1 of 1 Items to display: 10 20 50

Results returned in 1.481 seconds

- **Search Issue Activity** – use these filters to locate a specific check or void record
 - **Account Number** – type the number of the account from which the check was drafted.
 - **Issue Date** – initially, the search will return all checks presented within the last 7 days. To change this date range, select the **From** and/or **To** field and choose a date from the calendar that displays.
 - **Status** – To view only checks with a certain status, select the field and choose a status from the menu that displays.
- **Issue/Void Table** - displays summary information about the checks that have been entered
 - **Summary Information**
 - **Void Indicator** – if the check issue was entered as a voided item, it will be indicated with a Void icon to the far left.
 - **Account Number** – displays the debiting account number, account type, and account description (if there is one).
 - **Status** – displays the current status of the check issue.
 1. *Pending Delivery* status means that the issue is waiting for the end of day cut-off to be delivered to the bank.
 2. *Delivered* status means that the check was successfully delivered at cut-off to the financial institution.
 3. *Delivery Failed* status means that the issue item was not able to be successfully delivered to the financial institution.
 - **Issue Date** – the value entered for the date field on the check.
 - **Check Number** – the unique number printed on checks to help distinguish one check from another.
 - **Amount** – the US dollar amount of the check.

- **Payee** – the individual/company authorized to cash, deposit, or otherwise negotiate the check.
- **Options**
 - **View** – select this option to view audit information about the check.
 - **Edit** – select this option to modify the details of the check. Make sure to select **Save** to retain any changes made. This option is no longer available once the issue/void has been delivered for processing.
 - **Delete** – select this option to remove the check issue so that it will not be delivered to the financial institution. This option is no longer available once the issue/void has been delivered for processing.
 - **Show Exception** - If the required fields of an issue match the identifying details of an exception item, the system will display a **Show Exception** hyperlink under the action buttons for that check. Select this option to be displayed audit details about the matching exception item.

Subscriptions

MY SETTINGS -> SUBSCRIPTIONS

Subscriptions allow a user to enroll to receive notifications when specific events have occurred or are about to occur which may affect the user.

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- **Check Positive Pay After Cutoff Notification** – This subscription will inform the user of the exception items that did not have a decision applied at cutoff. These items may have an auto-decision applied based on the company's payment settings. This notification also informs the user the decisions that were allowed to expire because they were not approved before cutoff.
- **Check Positive Pay Approaching Cutoff Notification** – This subscription acts as a gentle reminder and informs the user of how many exception items need a decision and what time those decisions must be submitted by.
- **Check Positive Pay Exception Notification Report** – This subscription is generated upon receipt of the exception file from the financial institution and informs the user of how many exceptions are awaiting a decision and what time those decisions must be made by.
- **Check Positive Pay Decision Batch Report** – At cutoff this subscription reports all monetary and count totals for the pay and return decisions that are being delivered to the financial institution for the day.
- **Check Positive Pay Decision Requiring Approval** – This subscription informs company users with Check Positive Pay approval abilities of the number of decisions awaiting approval and what time those approvals must be applied by.
- **Check Positive Pay Issue File Report** – At cutoff this subscription reports monetary and count totals as well as the input method used for all issues that are being delivered to the financial institution for the day.