Bank of Hawaii

BANKOH BUSINESS CONNECTIONS

QUICK REFERENCE GUIDE

Positive Pay Processing

Positive Pay Processing
Bankoh Business Connections (BBC)

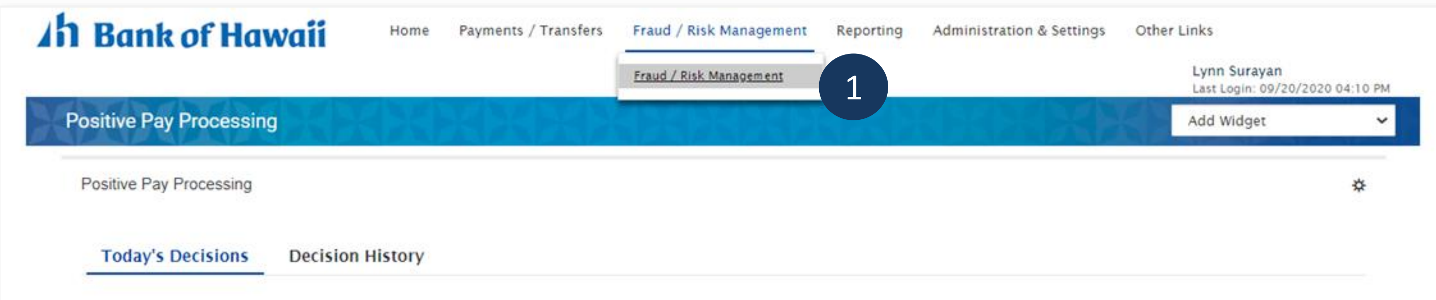
Positive Pay Processing

Positive Pay Processing displays all checks that the bank identifies as suspect. Based on the information displayed for each item, you can decide which items to pay or return.

- Decision on Suspect Items
- Approve Decisions on Suspect Items
- View Decision History
- Check Issues/Voids – Manual Input

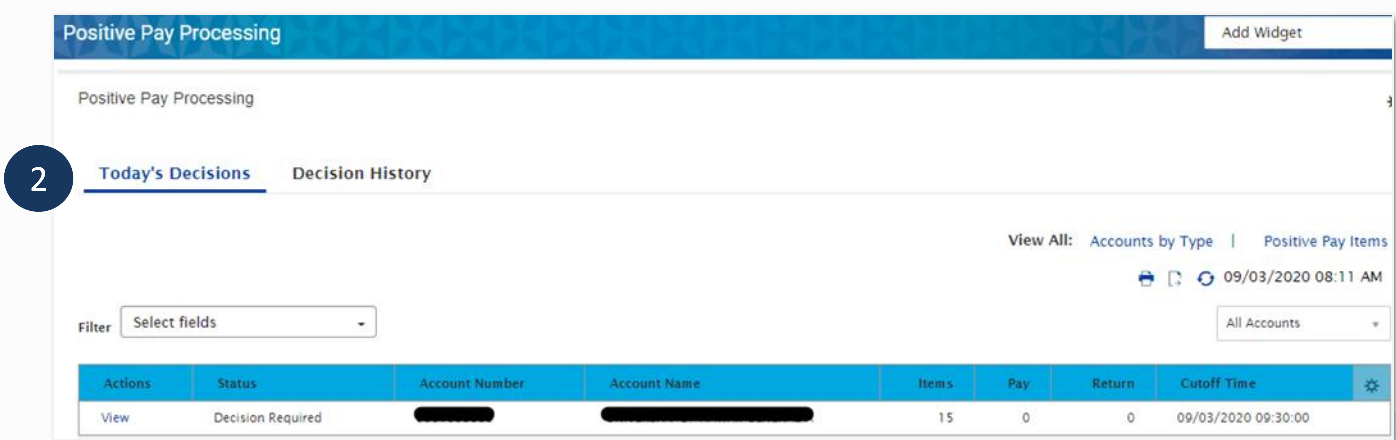
View Today's Decision List

1. From ***Fraud / Risk Management***, select ***Fraud / Risk Management***.



2. In ***Positive Pay Processing***, click ***Today's Decisions***
3. You will see the following information displayed:

- ***Status*** - the status of the decisions for the account
- ***Account Number*** - the account number
- ***Items*** - the total number of suspect items for the account
- ***Pay*** - the total number of paid decisions made for the account
- ***Return*** - the total number of return decisions made for the account
- ***Cutoff Time*** - the time the decisions must be submitted and in the approved status.



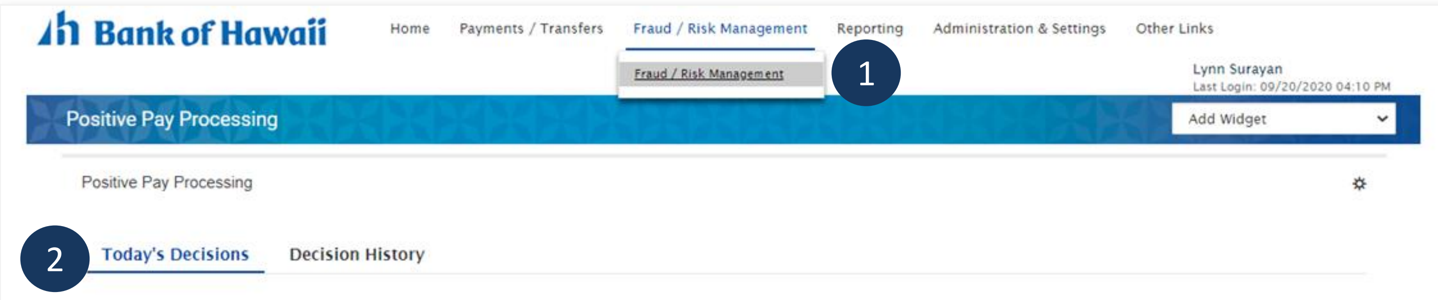
Positive Pay Processing

Bankoh Business Connections (BBC)

Decision on Suspect Items

Decisions on suspect items (and approvals) must be made by the cutoff time. If a decision is not made and approved by the cutoff time, the assigned default decision will apply.

1. From ***Fraud / Risk Management***, select ***Fraud / Risk Management***.

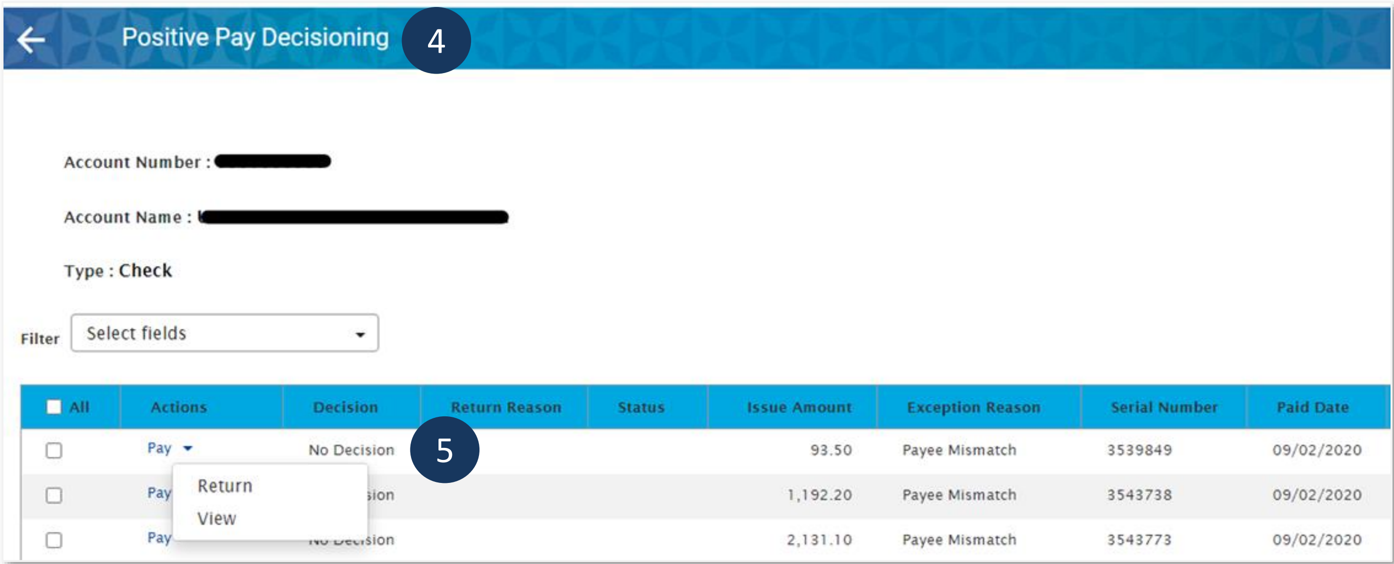


2. In ***Positive Pay Processing***, click ***Today's Decisions***.
3. Click ***View*** next to an account you want to view suspect items (item count greater than zero)

4. The following actions can be performed in the Positive Pay Decisioning screen:

- ***View*** - to see any check image associated with item, if available
- ***Pay*** - to pay the selected item
- ***Return*** - to return the item without payment
- ***Approve*** - to approve the item (depending on the user's access, this step may be automatic)
- ***Unapprove*** - to cancel approval of an item

5. All suspects with ***No Decision*** under the Decision column needs a decision to be made.



Approve Decisions for Suspect Items

1. From ***Fraud / Risk Management***, select ***Fraud / Risk Management***.

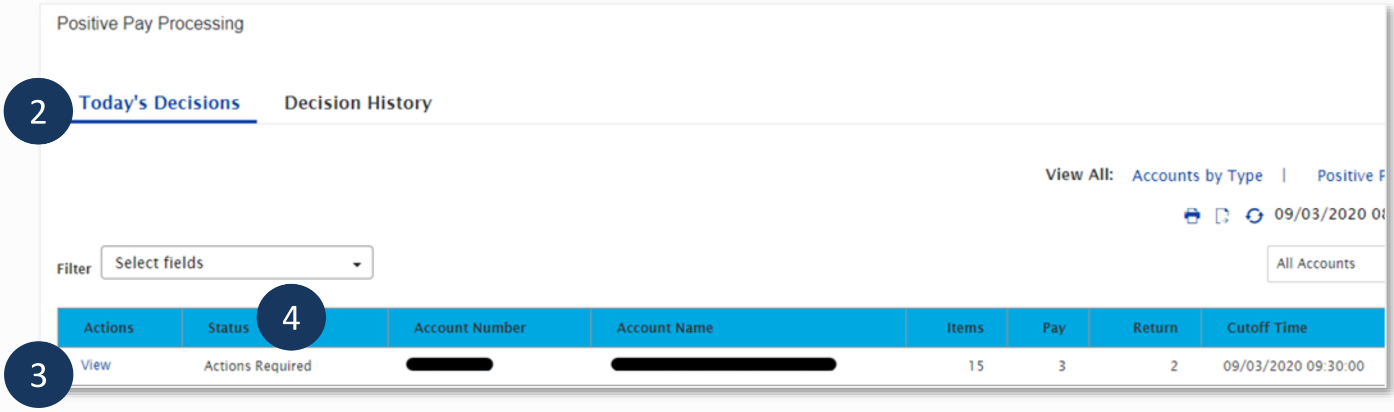
2. In ***Positive Pay Processing***, click ***Today's Decisions***.
3. Check the status of each account.

List of statuses:

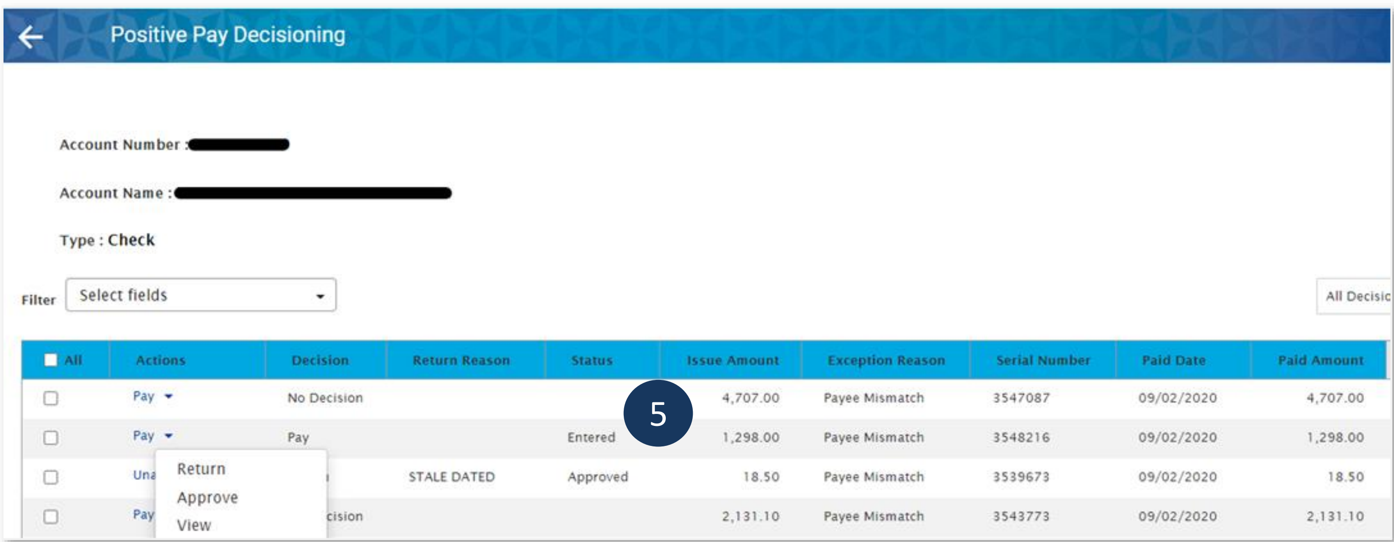
- ***No Items*** - No suspects for the account
- ***Decision Required*** - No decisions made on suspects.
- ***Actions Required*** - Awaiting decisions and/or approvals.
- ***Approved*** - All decisions approved, no further action needed.
- ***Submitted to Bank*** – Decisions has been sent to the Bank.

Note: Decisions need to be approved before the cutoff time. If a decision is not made and approved by the cutoff time, the assigned default decision will apply.

4. If status not Approved, click ***View*** next to account to view suspects.



5. On ***the Positive Pay Decisioning*** screen, all suspects with the status of ***Entered*** needs approval. If status is blank, then a decision is needed.



Viewing Decision History

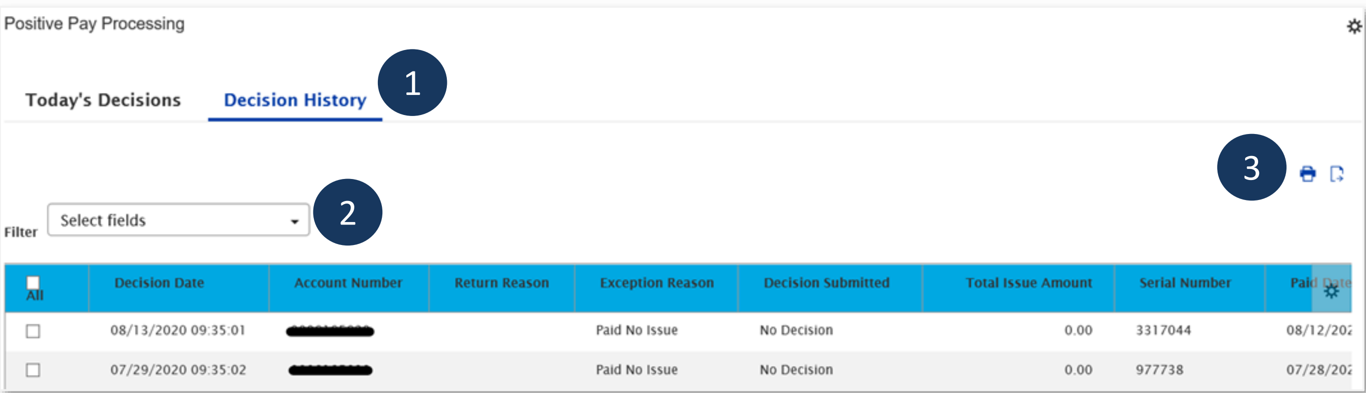
To view past decisions made for each account listed.

1. From ***Positive Pay Processing***, click ***Decision History***.

The system display the following information:

- ***Decision Date***
- ***Account Number***
- ***Return Reason*** - Fraudulent, Unauthorized, Duplicate, Altered, or Stale Dated
- ***Exception Reason***
- ***Decision Submitted*** - Pay, Return, or No Decision (if none has been made yet)

- ***Total Issue Amount*** - The amount entered on the original item. It could be different from the Paid Amount
- ***Serial Number*** - the serial number of the check
- ***Paid Date*** - Date of actual payment by the bank.
- ***Paid Amount*** - The amount actually paid by the bank of the item.
- ***Payee Name***



2. Filters can be used to limit the number of records shown by selecting a field from the Filter box.
3. Items can be printed or exported, as needed.

Check Issue/Voids > Manual Input

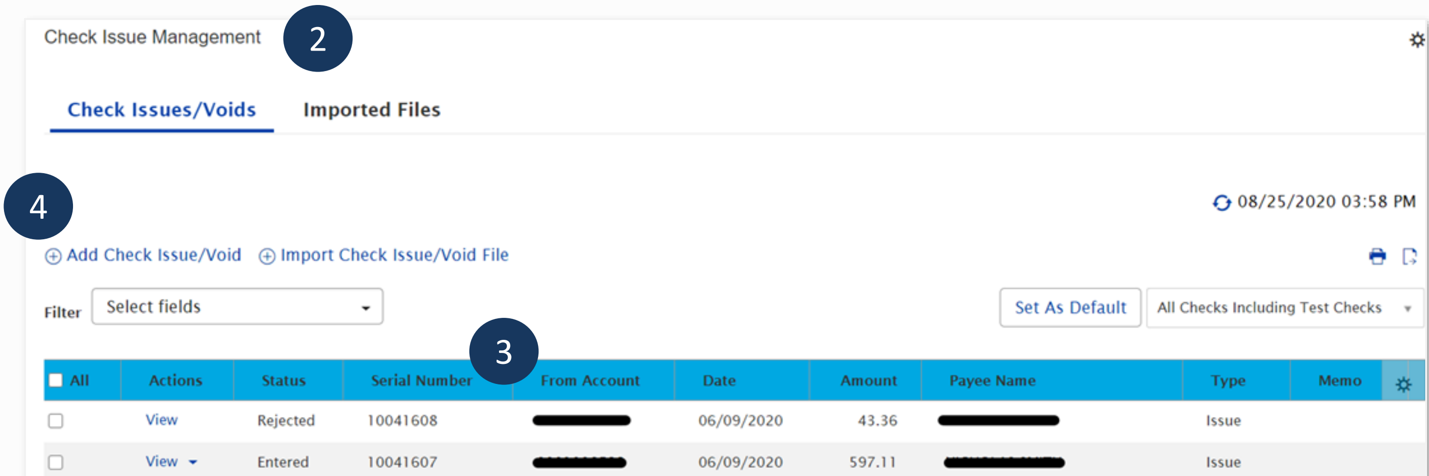
Check Issue Management is used to manage check issues and voids used for Positive Pay.

1. From ***Fraud / Risk Management***, select Fraud / Risk Management

2. Scroll to ***Check Issue Management***.
3. The following fields will appear:

- ***Status*** - Entered (the check entry has been entered), Approved (the check entry has been approved), and Released (the check entry has been sent to the Bank)
- ***Serial Number***
- ***From Account***
- ***Date*** - date of issue or void
- ***Amount***

- ***Payee Name***
- ***Type*** - whether issue or void

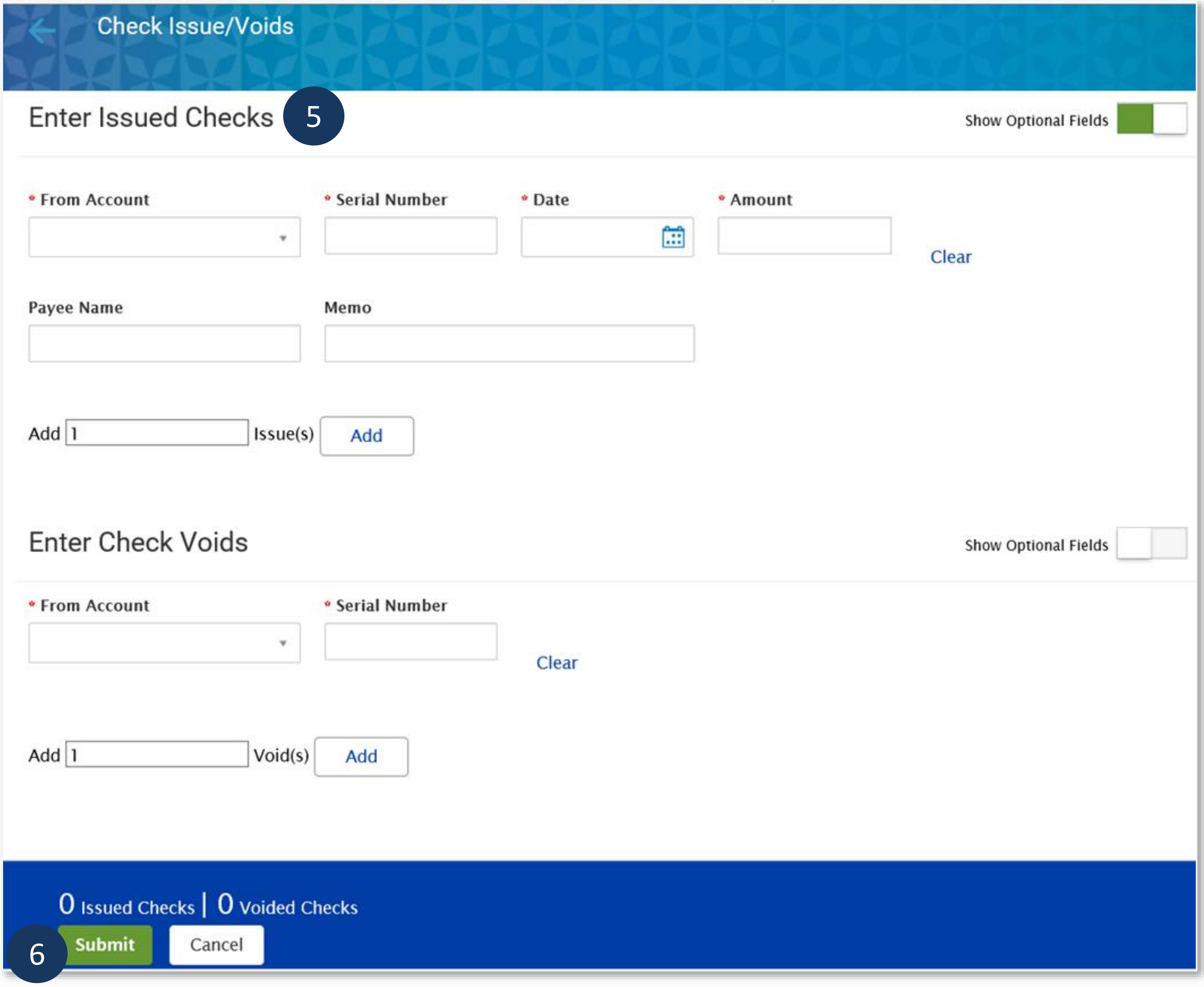


4. Click ***Add Check Issue/Void***
5. Enter ***Check Detail*** information in the Issue Check or Check Void section, as needed

The following fields are mandatory for Issue Check

- ***From Account*** - Select an account from the dropdown menu.
- ***Serial Number*** - Enter the serial number.
- ***Date*** - Enter the date check was issued.
- ***Amount*** - Enter the amount of the check
- Additional optional fields are available. Click Show Optional Fields to display the Payee Name and Memo fields.
- Additional check issues and voids can be added by entering a number and clicking ADD.

The mandatory fields for a Check Void is the ***From Account*** and ***Serial Number***.



6. ***Click Submit*** - A submitted message will appear. Check Issue/Void status will be ***Entered*** or ***Approved*** (depending on user's access). If status is entered, another user may need to approve.

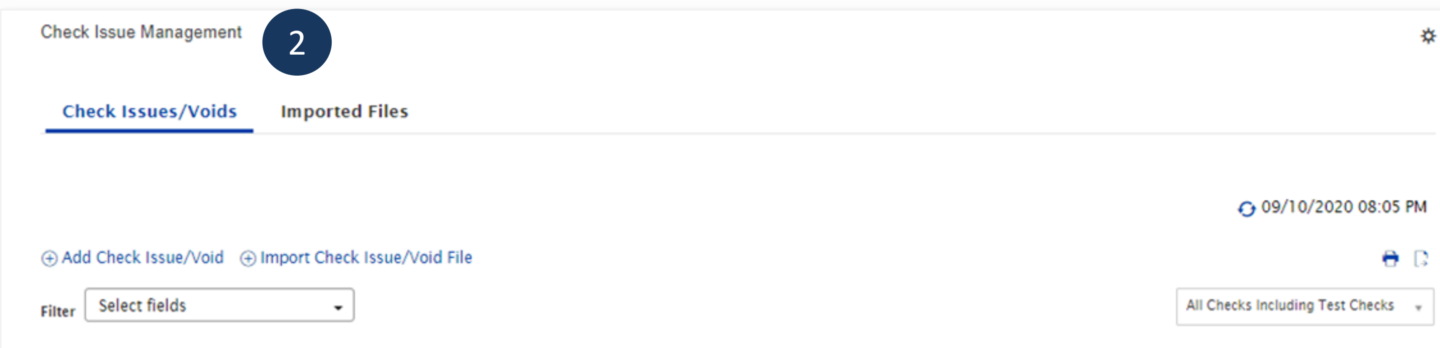
   Note: Check Issues and Voids must be in approved status before the cutoff time. If approval is done after the cutoff time then check issues and voids will be picked up on the next business day.

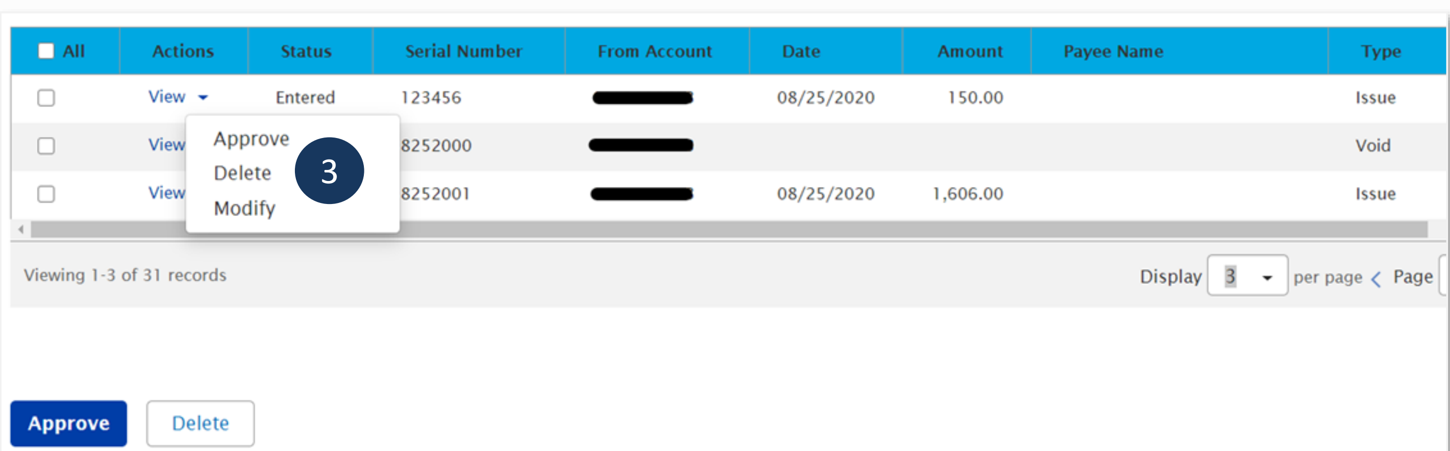
Approving a Check Issue/Void

1. From ***Fraud / Risk Management***, select ***Fraud / Risk Management***.

2. Scroll to ***Check Issue Management***.
3. Check issues/voids with ***Entered*** status needs to be approved (which can be done two ways).

- Click the ***Actions*** arrow to view the actions (***Approve***, ***Delete***, or ***Modify***) a user can execute depending on user's entitlements.
- Select ***Check Issues/Voids*** checkbox and click ***Approve*** or ***Delete*** buttons.
- Ensure status displays Approved prior to cutoff time.





4. An approve confirmation message will appear.

FAQ - Frequently asked questions

Q: ***How can I be notified when a suspect is loaded?***
A: You can create a "Positive Pay Suspect Item" alert.

Q: ***How can I be notified when a decision is awaiting approval?***
A: You can create a "Positive Pay Decision Pending Approval" alert.

Contact information

For more information, contact Cash Management Services at the following:
Hawaii: (808) 694-8021
Toll-free: (877) 232-0118
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