

# **QUICK REFERENCE GUIDE**

## **Positive Pay Processing**

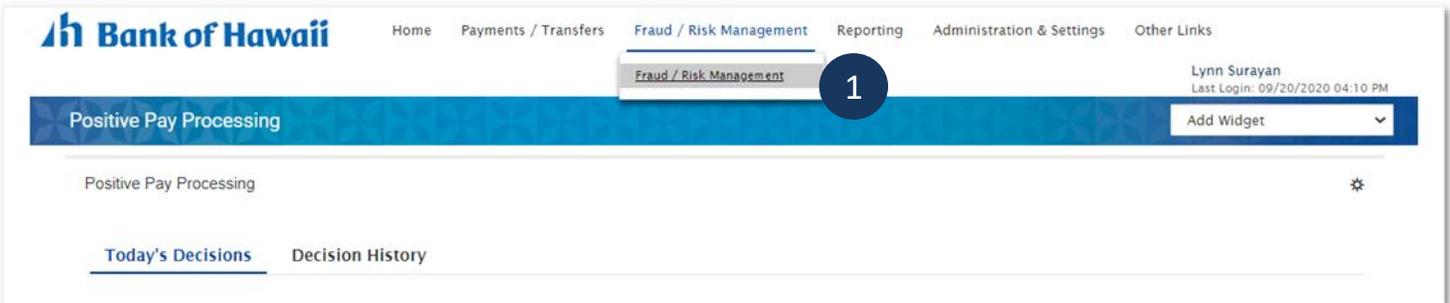
## Positive Pay Processing

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**.

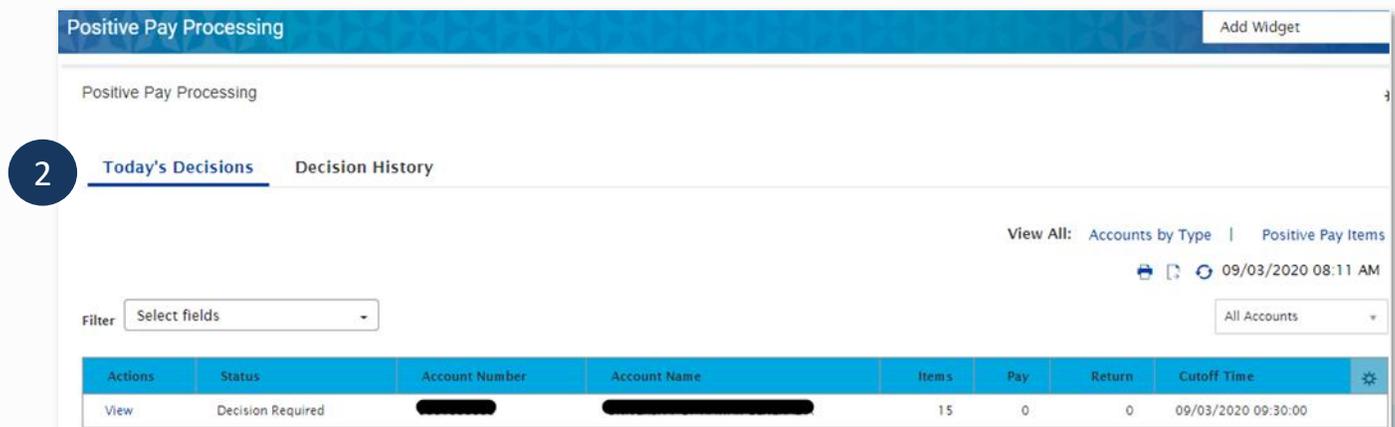


The screenshot shows the Bank of Hawaii navigation menu. The 'Fraud / Risk Management' option is highlighted with a blue circle containing the number '1'. The user's name 'Lynn Surayan' and last login time '09/20/2020 04:10 PM' are visible in the top right corner. Below the navigation bar, the 'Positive Pay Processing' section is active, showing 'Today's Decisions' and 'Decision History' tabs.

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.



The screenshot shows the 'Today's Decisions' table in the Positive Pay Processing interface. A blue circle with the number '2' highlights the 'Today's Decisions' tab. The table has columns for Actions, Status, Account Number, Account Name, Items, Pay, Return, and Cutoff Time. A single row is visible with the following data:

Actions	Status	Account Number	Account Name	Items	Pay	Return	Cutoff Time
View	Decision Required	[REDACTED]	[REDACTED]	15	0	0	09/03/2020 09:30:00

Additional interface elements include a 'Filter' dropdown set to 'Select fields', a 'View All' section for 'Accounts by Type' and 'Positive Pay Items', and a timestamp of '09/03/2020 08:11 AM'.

# Positive Pay Processing

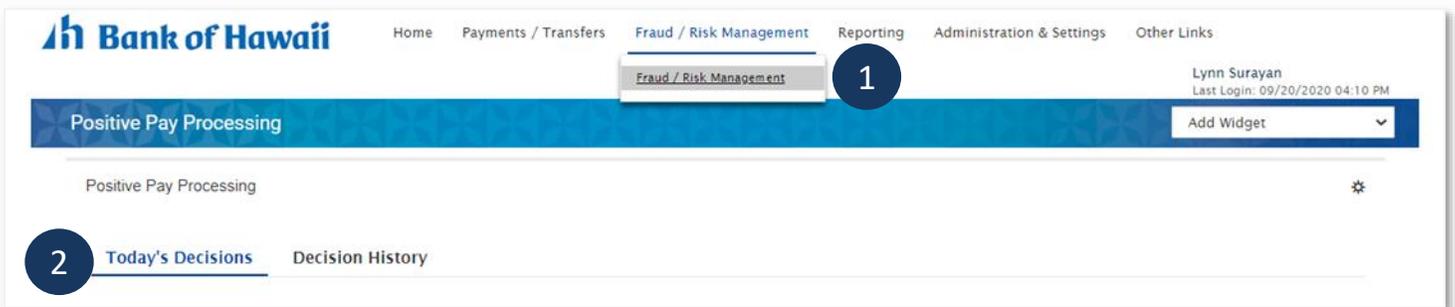
Bankoh Business Connections (BBC)



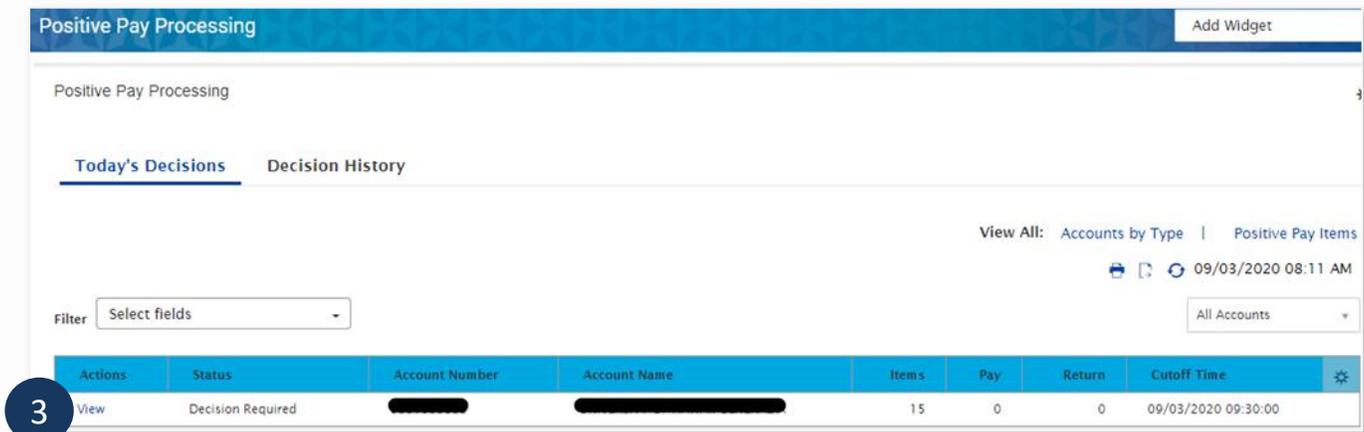
## Decision on Suspect Items

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.

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Bank of Hawaii

All	Actions	Decision	Return Reason	Status	Issue Amount	Exception Reason	Serial Number	Paid Date
<input type="checkbox"/>	Pay	No Decision			93.50	Payee Mismatch	3539849	09/02/2020
<input type="checkbox"/>	Pay	Decision			1,192.20	Payee Mismatch	3543738	09/02/2020
<input type="checkbox"/>	Pay	No Decision			2,131.10	Payee Mismatch	3543773	09/02/2020

## 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.

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Positive Pay Processing

2 **Today's Decisions** Decision History

View All: Accounts by Type | Positive P

09/03/2020 0

Filter Select fields All Accounts

3	4	Account Number	Account Name	Items	Pay	Return	Cutoff Time
View	Actions Required			15	3	2	09/03/2020 09:30:00

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.

← Positive Pay Decisioning

Account Number: [REDACTED]

Account Name: [REDACTED]

Type: Check

Filter Select fields All Decisio

All	Actions	Decision	Return Reason	Status	Issue Amount	Exception Reason	Serial Number	Paid Date	Paid Amount
<input type="checkbox"/>	Pay	No Decision			4,707.00	Payee Mismatch	3547087	09/02/2020	4,707.00
<input type="checkbox"/>	Pay	Pay		Entered	1,298.00	Payee Mismatch	3548216	09/02/2020	1,298.00
<input type="checkbox"/>	Una		STALE DATED	Approved	18.50	Payee Mismatch	3539673	09/02/2020	18.50
<input type="checkbox"/>	Pay	Decision			2,131.10	Payee Mismatch	3543773	09/02/2020	2,131.10

## 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)

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- **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**

Positive Pay Processing

Today's Decisions **Decision History** 1

Filter Select fields 2

3

All	Decision Date	Account Number	Return Reason	Exception Reason	Decision Submitted	Total Issue Amount	Serial Number	Paid Date
<input type="checkbox"/>	08/13/2020 09:35:01	██████████		Paid No Issue	No Decision	0.00	3317044	08/12/2020
<input type="checkbox"/>	07/29/2020 09:35:02	██████████		Paid No Issue	No Decision	0.00	977738	07/28/2020

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



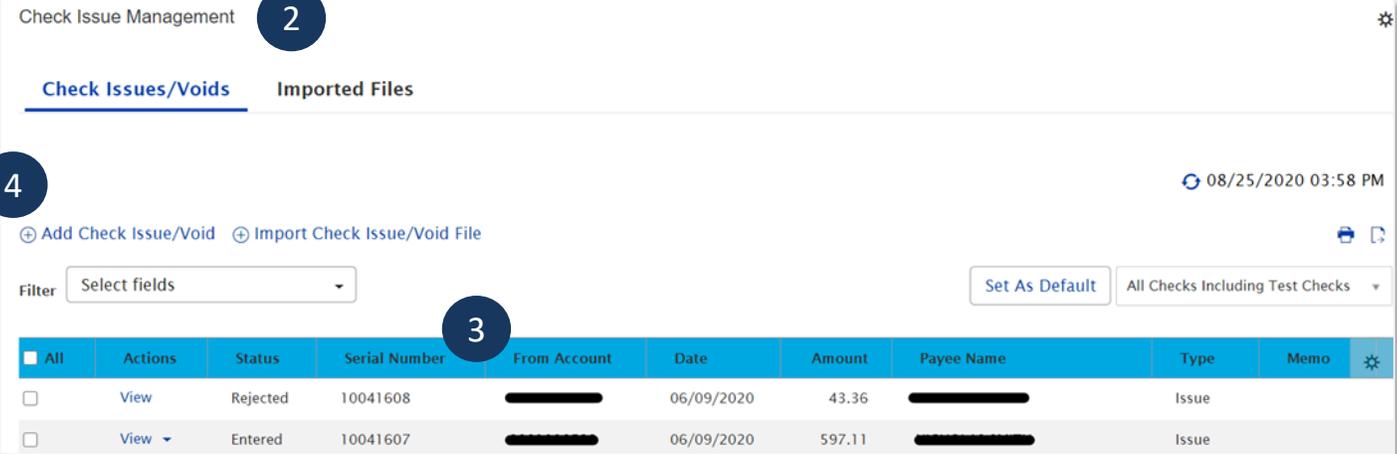
2. Scroll to **Check Issue Management**.
3. The following fields will appear:
  - **Status** - Entered (the check entry has been entered), Approved (the check entry has been approved), and Released (the check entry has been sent to the Bank)
  - **Serial Number**
  - **From Account**
  - **Date** - date of issue or void
  - **Amount**

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



Check Issue Management

Check Issues/Voids Imported Files

08/25/2020 03:58 PM

+ Add Check Issue/Void + Import Check Issue/Void File

Filter Select fields Set As Default All Checks Including Test Checks

All	Actions	Status	Serial Number	From Account	Date	Amount	Payee Name	Type	Memo
<input type="checkbox"/>	View	Rejected	10041608	██████████	06/09/2020	43.36	██████████	Issue	
<input type="checkbox"/>	View	Entered	10041607	██████████	06/09/2020	597.11	██████████	Issue	

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**.

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Check Issue/Voids

Enter Issued Checks **5** Show Optional Fields

\* From Account  \* Serial Number  \* Date  \* Amount  Clear

Payee Name  Memo

Add  Issue(s) Add

Enter Check Voids Show Optional Fields

\* From Account  \* Serial Number  Clear

Add  Void(s) Add

0 Issued Checks | 0 Voided Checks

**6** Submit Cancel

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.

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## Approving a Check Issue/Void

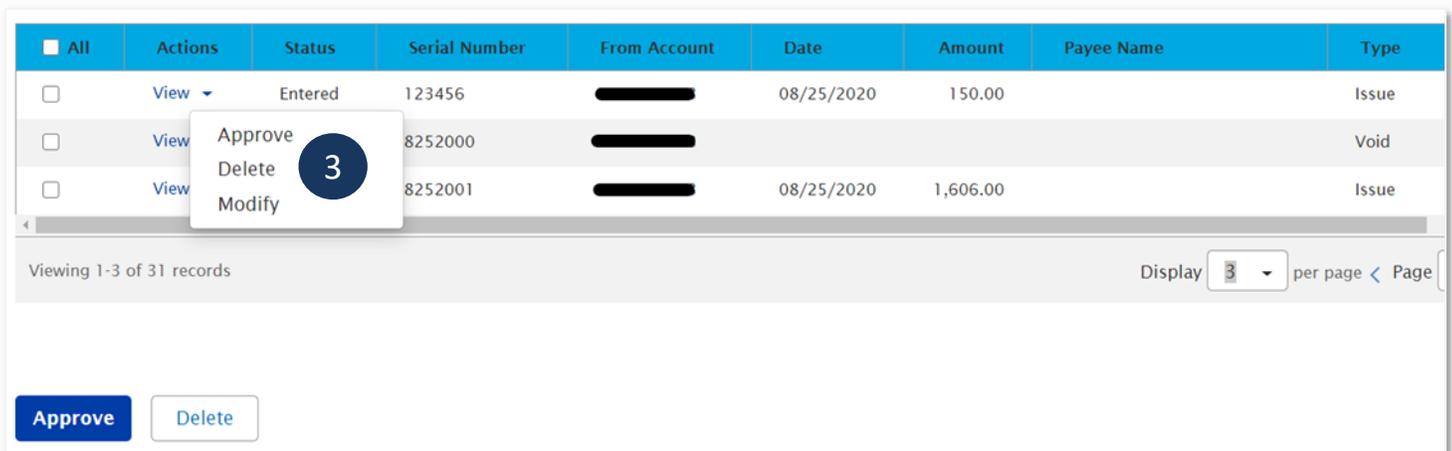
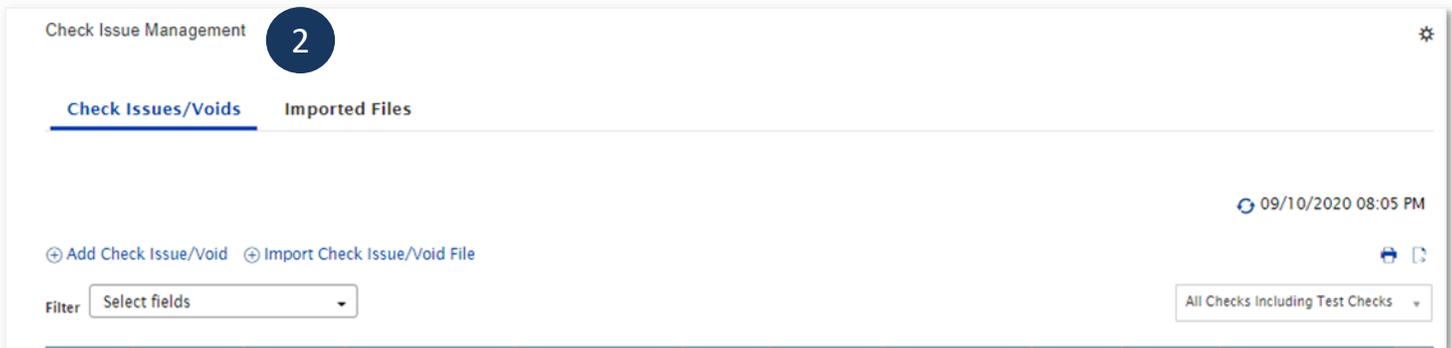
1. From **Fraud / Risk Management**, select **Fraud / Risk Management**.



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.



All	Actions	Status	Serial Number	From Account	Date	Amount	Payee Name	Type
<input type="checkbox"/>	View	Entered	123456	██████████	08/25/2020	150.00		Issue
<input type="checkbox"/>	View		8252000	██████████				Void
<input type="checkbox"/>	View		8252001	██████████	08/25/2020	1,606.00		Issue

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

**Guam:** (671) 479-3629 or (671) 479-3633

**Email:** [cmsrequest@boh.com](mailto:cmsrequest@boh.com)