Bank of Hawai'i

Bank of Hawai'i Positive
Pay and Account Reconciliation Conversion:

POSITIVE PAY EXCEPTIONS, CORRECTIONS AND DECISIONS REFERENCE GUIDE

Bank of Hawai'i

Check Exceptions

About Check Exceptions

Check exceptions are checks that are presented for payment that differ from the reconciliation file stored at the financial organization.

Check Exception Reasons

Checks can differ from the reconciliation file for many reasons.

Exception Reason	Description
Duplicate Item	Two or more checks paid with the same serial number.
Amount Mismatch	The paid check amount and the issued amount are not the same.
Future Dated	The check was paid on a date earlier than when it was issued.
Posted Against Void	A paid check matched a voided issue.
No Issue Found	A paid check had no matching issue.
Serial Error	A paid check is missing a serial number. For example, the serial number may not have been correctly read during processing.
Payee Mismatch	The payee name on the posted check does not match the issued item. This Exception Reason is only applicable to companies that have the Payee Positive Pay service.
Posted Against Stop	A paid check matched a stopped issue.

Making Decisions on Check Exceptions

Company users can make pay or return decisions on check exceptions.

1   Click **Account Services > Positive Pay > Manage exceptions**.

2   Go to the **Check Exceptions Awaiting Decision** section to make a decision on one or more exceptions:

Option	Description
Make a decision on one exception	1. Click the **Select decision** link beside the exception on which you want to make a decision. 2. Click a link in the **Decision** column.

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Apply a decision to multiple exceptions	1. Select the exceptions on which you want to make a decision.
	2. Select an **Apply this decision to selected exceptions** option and then click **Apply**.

3 Click **Continue**.

4 Verify the decision as needed and then click **Approve/Transmit**.

Verify Decisions Page Sample

Positive Pay

Manage Exceptions	Enter Issues/Voids	Import Issues	Import Decisions	Update Issues/Voids	Exception Decisions	Outstanding Issues/Voids	Stale Issues	Issue/Void Status	Corrected Exceptions

Verify Decisions

Checks that have been converted into an ACH electronic payment display with a check number.

Check Exceptions Awaiting Decision

Decision	Account	Check	Issued Date	Void Date	Amount	Amount Paid	Exception Reason	Payee	Read Payee
Correction		000000	n/a	n/a		$1.50	No Issue Found		

[Transmit] (Cancel)

Correcting Check Exceptions

Company users can edit exceptions to correct discrepancies in the posted check information. Exceptions that are corrected automatically have a `Correction` decision applied to them.

1 Click **Account Services > Positive Pay > Manage exceptions**.

Manage Exceptions Page Sample

Manage Exceptions

To make a decision on an exception, choose an applicable decision, check the appropriate exceptions, and then click "Continue".

Check Exceptions Awaiting Approval

There are no decisions awaiting approval.

Check Exceptions Awaiting Decision

Decisions can be made from 09:00 AM to 04:00 PM ET. Checks converted to ACH electronic payments appear with "ACH" beside the check number.

Select All ☐	Decision	Account	Check ↑	Issued Date	Void Date	Issued Amount	Amount Paid	Exception Reason	Payee	Read Payee	Approval Status	
☐	Select Decision		0000000	n/a	n/a		$1.00	No Issue Found		n/a	0 of 1 received Ready to transmit	✐
☐	Select Decision		0000000	n/a	n/a		$1.00	No Issue Found		n/a	0 of 1 received Ready to transmit	✐
☐	Select Decision		0000000	02/01/2024	n/a	$1.00	$1.00	Stale Dated		n/a	0 of 1 received Ready to transmit	✐

2 Click the **Edit** link beside the exception to correct.

Note: This does not appear if the Positive Pay Exception Correction service is not entitled.

3 Correct the exception information as needed and then click **Continue**:

Action	Description
Reverse and re-post This action is recommended for items within the current deposit statement cycle; contact your financial organization to correct items posted on the last day of the statement cycle.	1. Change the **Posted check number** and/or **Posted amount** by typing the desired posted check number and/or amount.
Adjust check amount This action is recommended when only adjusting the posted dollar amount of an item.	1. Change the **Posted amount** to the desired posted amount.
Correct issued information	1. Change one or more of the following: **Issued date**, **Issued amount**, **Issued payee**. *Tip:* Issued information can also be updated through the Account Services > Update issues menu option.

Note: Changes cannot be made to both the issued and posted information associated with an exception item.

Correct Exception Page Sample

4   Verify the correction as needed and then click **Continue**.

5   Click **X** to close the confirmation message.

    The **Decision** for the exception is changed to `Correction` on the **`Manage Exceptions`** page.

Remove an Exception Correction

Company users can remove corrections applied to check exceptions in error.

1.   Click **Account Services > Positive Pay > Manage exceptions**.

2.   Click the **Edit** link beside the exception from which you want to remove the correction.

    Note: This does not appear if the Positive Pay Exception Correction service is not entitled.

3.   Click the **Undo Changes** link.

    The correction is removed from the exception on the **`Manage Exceptions`** page.

Approving Check Exceptions

Check exceptions can be approved after decisions have been made on them.

1.   Click **Account Services > Positive Pay > Manage exceptions**.

2.   Go to the **Check Exceptions Awaiting Approval** section and select the exceptions to approve.

3.   Click **Continue**.

4.   Verify the exceptions as needed and then click **Approve/Transmit**.

Verify Decisions Page Sample

Verify Decisions

Checks that have been converted into an ACH electronic payment display with a check number.

Check Exceptions Awaiting Decision

Decision	Account	Check	Issued Date	Void Date	Amount	Amount Paid	Exception Reason
Correction	CM Test Account 1 - *3782	0000001012	n/a	n/a		$1.50	No Issue Found

Transmit   Cancel

Searching for Check Exceptions

1.   Click **Account Services > Positive Pay > Manage exceptions**.

2.   Search for exceptions that are pending decisions or approval by clicking the appropriate **Search exceptions** link.

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3. Complete the following fields and then click **Search**:

Account	The account number.
Check number	One check or a range of checks.
Posted amount	Specific amount or a range of amounts.

Search Exceptions Page Sample

Searching for Corrected Check Exceptions

1. Click **Account Services > Positive Pay > Corrected exceptions**.

2. Complete the following fields and then click **Generate report**:

Output to	Screen, CSV file, or PDF
Accounts	Accounts entitled to Positive Pay.
Date range	Specific date, From/To, or Previous business day.
Correction type	Issues and posted items, Issued items only, or Posted items only

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Corrected Exception Items Page Sample

Corrected Exception Items

Checks that have been converted into an ACH electronic payment are displayed with an ACH indicator beside the check number.

The green (•) indicates corrected information.

˅ View Criteria   Modify Search

Item Information

Account:	
Check Number:	
Exception Reason:	No Issue Found
Correction Description:	PostedCheckChanged
User ID:	
Correction Date:	12/17/2024

	Posted	Issued	Current
Check Number	0000000 (•)	n/a	0000000
Amount	$1.00	n/a	$1.00

Decisions

Deleting Decisions Made on Check Exceptions

Decisions that are pending approval can be deleted. Once a decision is deleted the exception requires a new decision and re-approval.

1. Click **Account Services > Positive Pay Manage exceptions**.

2. Click the link in the **Check** column for the decision you want to delete.

3. Click the **Delete decision** link.

4. Verify the decision as needed and then click **Delete decision**.

    Verify Decision Deletion Page Sample

    Verify Decision Deletion

    Once deleted, decisions and approvals already applied to the item would no more be applicable.

    View exceptions

    Exception Details

Decision:	Return - fraud
Account:	
Check number:	
Issued date:	
Issued amount:	
Posted amount:	$50.00
Exception reason:	No Issue Found
Issued payee:	
Decision user:	ADMIN
Decision date:	7/9/2014 9:29:53 AM

    [Delete decision] [Do not delete]

Adding a Delimited File Import Definition for Decisions

1. Click **Account Services > Positive Pay > Import issues**

2. Click the **Add a file definition** link.

3. Complete the following **Description** fields and then click **Continue**:

Definition name	The name of the definition (up to 20 alphanumeric characters).
Description	Information about the definition (up to 20 alphanumeric characters).
File contents	Decisions.
File type	Delimited.

4. Complete the following **Characteristics** fields and then click **Continue**:

Field delimiter	The character used to separate the data: comma (,), dash (-), semi-colon (;), or Tab.
Text qualifier	A single or double quote that is placed on either side of the text so that if a data field includes a character such as a comma, it is not considered a field delimiter. For example, if a file includes a company name like "Sample Company, Inc." the text qualifier ensures that the company name is not separated by the comma during the import process.

5. **Optional:** Select the **Default Field Value** options you want applied to all decisions in the file:

   • ABA/TRC

   • Account

   • Decision: Pay or Return

6. Click **Continue**.

7. Type the numeric order of the **Position Number** fields as they would appear in the file and then click **Add file definition**.

File Definition Confirmation Page Sample

< Back	File Definition Details	Add another file definition

Description ✎ ⊗

Definition Name:	BBC Issue Add
Description:	BBC Standard Issue
File Contents:	Issues
File Type:	Delimited

Characteristics ✎

Field Delimiter:	Comma (,)
Text Qualifier:	Double Quote(")
Amount Format:	Decimal included (i.e. 123.00)
Date Format:	MMDDYYYY

Default Field Values (Optional) ✎

ABA/TRC:	
Issue Type:	Issue
Issue Action:	Add

Field Properties ✎

The field properties below describe the relative locations for the data in the record. "Not used" indicates that the field will not be present in the uploaded file.

Field Name	Position Number	Valid Field Properties
Account	4	Numeric only (0-9), 17 characters max
Check Number	2	Numeric only (0-9), 15 characters max
Amount	3	Numeric only (0-9), greater than 0.00 and less than 100,000,000.00

Searching for Decisions Made on Check Exceptions

Company users can view the decisions made on check exceptions for entitled accounts regardless of who made the decisions.

1. Click **Account Services > Positive Pay > Exception decisions**.

2. Complete the following fields and then click **Generate report**:

Output to	Screen, CSV, or PDF.
Account	Accounts entitled to Positive Pay.
Decision date range	Specific date, From/To, or Previous business day.
Decision option	Include all decisions, Paid only, Return only, or Correction only (this option might not be available to all companies).

Exception Decisions Page Sample

Exception Decisions

Auto decisions are displayed when no decision has been made. Checks that have been converted into an ACH electronic payment are displayed with an ACH indicator beside the check number.

∧ Hide Criteria	
Report Created:	**01/15/2025 06:51:18 PM (ET)**
Accounts:	**All Accounts**
Decision Date Range:	**01/01/2025 - 01/15/2025**
Decision Option:	**Include all decisions**
Service:	**Positive Pay**
Total Reported Amount:	**$6.00**
Total Reported Items:	**6**

Checking -

| Total Reported Amount : | $3.00 |
| Total Reported Items : | 3 |

Check Number	Amount	Issued Date	Void Date	Posted Date	Disposition Decision	P
	$0.90	n/a	n/a	01/02/2025	Correction	
	$1.10	n/a	n/a	01/02/2025	Correction	
	$1.00	n/a	n/a	01/02/2025	AutoReturn	

- Checking -

| Total Reported Amount : | $3.00 |
| Total Reported Items : | 3 |

Check Number	Amount	Issued Date	Void Date	Posted Date	Disposition Decision	P
	$0.90	n/a	n/a	01/02/2025	Correction	
	$1.10	n/a	n/a	01/02/2025	Correction	
	$1.00	n/a	n/a	01/02/2025	AutoReturn	