

Positive Pay Exception Processing

All exception decisions must be completed by
1:00 PM CT



Click an account tile to view details and transaction history.

- Home
- Message Center
- Transactions
- Cash Management**
- Payments
- DepositPartner
- Merchant Services
- Recipient Address Book
- Positive Pay**
- Small Business Credit C...
- Transfers & Payments
- Locations & ATMs
- Services
- Help
- Settings
- Log Off

Home

ACCOUNTS

COMMERCIAL CHECKING **2630	⋮
Available Balance	\$15.42
Current Balance	\$15.42

- Transfer Money >
- Enroll in Bill Pay >

Select **Positive Pay** under the **Cash Management** menu.

- Home
- Message Center
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Positive Pay

[Launch Advanced Options](#)

[Exceptions](#) Add Check Submit Issued Check File

NOTE: Exceptions will be given a decision of Return if no decision has been made by Central Time (US & Canada). If you have any questions, please contact us at 888.769.3796

Accounts

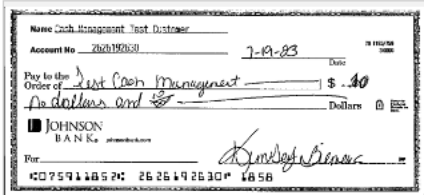
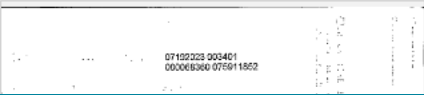
All Accounts

Search PosPay Exceptions

Search

\$0.10 Paid Not Issued

Check #1858 Paid Date: 7/19/2023

Pay
Return

Status

Decision Needed

\$0.10	Unauthorized ACH...
\$0.05	Unauthorized ACH...
\$0.10	Paid Not Issued Check #1858
\$0.15	Paid Not Issued Check #1857

You will be taken to the integrated Positive Pay page within MyJFG.

You will see a list of your exceptions listed on the left side of the screen. Click an exception to see the details on the right side of the screen.

NOTE: all decisions must be completed by 1:00 PM CT.

- Home
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Positive Pay

Launch Advanced Options

Exceptions
Add Check
Submit Issued Check File

NOTE: Exceptions will be given a decision of Return if no decision has been made. Please contact us at 888.769.3796.

Accounts

All Accounts

Status

Decision Needed

Search PosPay Except

\$0.10 Paid Not Issued

Check #1858

\$0.10 Unauthorized ACH...

\$0.05 Unauthorized ACH...

\$0.10 Paid Not Issued

Check #1858

\$0.15 Paid Not Issued

Check #1857

Pay






Return

Total Exceptions **(4)** \$0.40 Total Decided **(0)** \$0.00 Submit Decisions

You can use the dropdown menus to filter your exceptions.

The first dropdown menu allows you to filter by account.

The second dropdown menu allows you to filter by the status of the exception: Decisions Needed, Decided, or All.

-  Home
-  Message Center
-  Transactions
-  Cash Management
-  Payments

Positive Pay

Launch Advanced Options

Exceptions Add Check Submit Issued Check File

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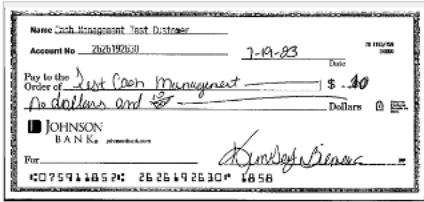

After clicking on an Exception, you will see the details of the exception on the right side of the screen. Review the exception and make a decision to **Pay** or **Return**. See the next few slides for more details about the decisioning process.

Search PosPay Exceptions




Search

\$0.10 Paid Not Issued

Check #1858 Paid Date: 7/19/2023

Pay
Return

-  Help
-  Settings
-  Log Off

\$0.15 Paid Not Issued
Check #1857

Total Exceptions **(4)** \$0.40 Total Decided **(0)** \$0.00 Submit Decisions

- Home
- Message Center
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- Cash Management
- Payments
- DepositPartner
- Merchant Services
- Recipient Address Book
- Positive Pay**
- Settings
- Log Off

Positive Pay

Launch Advanced Options

Exceptions Add Check Submit Issued Check File

NOTE: Exceptions will be given a decision of Return if no decision has been made by Central Time (US & Canada). If you have any questions, please contact us at 888.769.3796

Accounts: All Accounts

Status: Decision Needed

Search PosPay Exceptions: Search

\$0.10	Unauthorized ACH...
\$0.15	Paid Not Issued Check #1857






\$0.10 Paid Not Issued

Check #1858 Paid Date: 7/19/2023

Pay Return Clear

If you choose to **Return** the exception unpaid, you will be asked to provide a Return Reason from the dropdown menu that appears.

Total Exceptions (4) \$0.40 Total Decided (0) \$0.00 **Submit Decisions**

-  Home
-  Message Center
-  Transactions
-  Cash Management
-  Payments

Positive Pay

Launch Advanced Options

Exceptions Add Check Submit Issued Check File

NOTE: Exceptions will be given a decision of Return if no decision has been made by Central Time (US & Canada). If you have any questions, please contact us at 888.769.3796

The ACH Exception decisioning process is very similar to Check.

For an ACH Exception, if you select to **Pay**, you will be given the option to also create a rule to allow this company to debit you in the future.




If you would like to create a rule, click **+ACH Rule**.

Search PosPay Exceptions

\$0.05 Unauthorized ACH Transaction

Account Name: Test 2630	Account Number: ****192630
Paid Date: 7/19/2023	SEC Code: CCD
Description: PREAUTH ACH DEBIT CM Test Co AchPayment 230719	Transaction Type: Debit
Company ID: 1789456123	

[+ Add ACH Rule](#)

-  Help
-  Settings
-  Log Off

\$0.15	Paid Not Issued
Check #1857	

Total Exceptions **(4)** \$0.40 Total Decided **(0)** \$0.00

If you choose to create a rule, fill in the window that appears.

SEC Code: You are given the option of choosing the SEC code that was sent with the transaction or All SEC Codes. We suggest using **All SEC Codes**.

Transaction Type: Leave as **Debit Only**. We do not block Credits.

Company ID: The Company ID is prefilled with the ID from the ACH.

Max Amount: Enter the highest dollar amount you want for transactions from this company to be allowed. Any transactions over this amount will result in an exception. If you don't want a maximum, enter \$0.00.

Click the **checkmark** when finished.

be given a decision of Return if no decision has been made by Central Time (US & Canada). If you have any questions, 769.3796

Search PosPay Exceptions

\$0.05 Unauthorized ACH Transaction

Account Name: Test 2630 Account Number: ****192630
 Paid Date: 7/19/2023 SEC Code: CCD
 Description: PREAUTH ACH DEBIT CM Test Co Transaction Type: Debit
 AchPayment 230719
 Company ID: 1789456123

Pay Return Clear

Add ACH Rule

i To make further changes to this rule, please log in to ETMS

SEC Code
 CCD
 All SEC Codes

Transaction type
 Debit only
 Credit only
 Both Credit and Debit

Company ID
1789456123

Max amount
 \$ 25,000.00

X ✓

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Positive Pay

Launch Advanced Options

Exceptions
Add Check
Submit Issued Check File

NOTE: Exceptions will be given a decision of Return if no decision has been made. If you have any questions, please contact us at 888.769.3796.

Accounts

All Accounts

Status

Decision Needed

\$0.10	Unauthorized ACH...
✔ Pay	
\$0.05	Unauthorized ACH...
⚠ Return	
\$0.10	Paid Not Issued
Check #1858	
⚠ Return	
\$0.15	Paid Not Issued
Check #1857	

Search PosPay Exc

\$0.15 Paid Not Issued

Check #1857

Pay
Return
Clear

Total Exceptions **(4)** \$0.40 Total Decided **(0)** \$0.00

Submit Decisions

After making a decision on the exception, choose the next exception from the list on the left side of the screen and repeat the process. You can see the **Pay** or **Return** decisions you have made on the exceptions underneath the dollar amount in the list. If there is no decision listed, that exception still needs a decision.

If you are finished making your decisions, click **Submit Decisions** on the bottom of the page.

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- Locations & ATMs
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Positive Pay

✔ All succeeded ×

[Exceptions](#) [Add Check](#) [Submit Issued Check File](#)

i NOTE: Exceptions will be given a decision of Return if no decision has been made by Central Time (US & Canada). If you have any questions, please contact us at 888.769.3796

Accounts

All Accounts ▼

Search PosPay Exceptions

Status

Decision Needed ▼

No Exceptions



Pay Return

Select Reason ▼

Total Exceptions **(4)** \$0.40 Total Decided **(4)** \$0.40 [Submit Decisions](#)

Once the decisions have been submitted, you will see a confirmation window at the top of the page confirming they have been completed.

At the bottom of the page, you will see your exceptions summary showing you how many total exceptions there were today as well as how many have been decided.

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- [Payments](#)
- [DepositPartner](#)
- [Merchant Services](#)
- [Recipient Address Book](#)
- Positive Pay**
- [Small Business Credit C...](#)
- [Transfers & Payments](#)
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Positive Pay

[Launch Advanced Options](#)

[Exceptions](#)
[Add Check](#)
[Submit Issued Check File](#)

NOTE: Exceptions will be given a decision of Return if no decision has been made by Central Time (US & Canada). If you have any questions, please contact us at 888.769.3796

Accounts

All Accounts

Search PosPay Exceptions

Search

Status	Amount	Description	
Decided	\$0.10	Unauthorized ACH...	<input type="checkbox"/>
✔ Pay	\$0.05	Unauthorized ACH...	<input type="checkbox"/>
⚠ Return	\$0.10	Paid Not Issued Check #1858	<input type="checkbox"/>
⚠ Return	\$0.15	Paid Not Issued Check #1857	<input type="checkbox"/>

Total Exceptions **(4)** \$0.40

Total Decided **(4)** \$0.40

[Submit Decisions](#)

If you want to review and/or make changes to exception decisions, use the status dropdown menu and choose **Decided**. This will show all your exceptions from today that have decisions. You can update the decisions on the right side of the screen using the same process as originally making the decisions. **Any updates must be completed by 1:00 PM CT.**

The following pages will show how to process exceptions within the full platform. However, you will only need to process exceptions once, either within MyJFG or within the full Positive Pay platform.

To enter the full Positive Pay platform, click on **Launch Advanced Options**.

Collapse All -

_NOTLIVEETMSJohnsonFinancialGroupWI

- ! Exception Processing
 - Quick Exception Processing
- Client Maintenance
 - File Mapping
 - User Setup (Client)
- Transaction Processing
 - Submit Issued Check File
 - Add New Issued Check
 - Void a Check
 - Check Search
- Transaction Reports
 - Daily Checks Issued Summary
 - Stops and Voids
 - Exception Items
 - Correction Report
 - Stale Dated Checks
 - Payee Match Report
- Audit Reports
 - Transaction Audit Log
- System Reports
 - Issued Check Processing Log



Welcome to



Positive Pay System

Please decision all exceptions by 1:00PM CST.

Select **Quick Exception Processing** under the **Exception Processing** menu.

Collapse All -

- ! Exception Processing
 - Quick Exception Processing
 - Scrub Exceptions
- 👤 Client Maintenance
 - File Mapping
 - Client Setup
 - Account / Client ID Setup
 - ACH Authorization Rules
 - User Setup (Client)
- 🔄 Transaction Processing
 - Submit Issued Check File
 - Add New Issued Check
 - Void a Check
 - Check Search
 - Paid Items Extract
 - ACH Transaction Search
 - Check Verification
 - ACH Reporting Files
 - ACH Returns Processing
 - ACH Returns Files Extract
- 🛑 Stop Payments
- 📄 Transaction Reports
 - Daily Checks Issued Summary
 - Stops and Voids
 - Exception Items
 - Correction Report
 - Stale Dated Checks
 - Account Reconciliation Summary
 - Check Reconciliation Summary

All Account IDs

Quick Exception Processing

Search exceptions



Decisions Needed (1)			\$0.49
Test 2687	UNAUTHORIZED ACH TRANSACTION	\$0.49	
Decisioned (0)			\$0.00
Total (1)			\$0.49

There is 1 exception to review.

Exceptions will be given a decision of **Return** if decisions are not made by 1:00 PM Central Time (US & Canada). For any questions please contact us at xxx.xxx.xxx or test@test.com

1 Decision Needed
\$0.49

0 Decisioned
\$0.00

You will see any exceptions awaiting decisions in the **Decisions Needed** section. It will show you the account, the reason for the exception, and the dollar amount of the exception.

Click on an exception to view it.

- Collapse All -
- ! Exception Processing
 - Quick Exception Processing
 - Scrub Exceptions
 - Client Maintenance
 - File Mapping
 - Client Setup
 - Account / Client ID Setup
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 - Transaction Processing
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 - Check Search
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 - Transaction Reports
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 - Correction Report
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Quick Exception Processing

All Account IDs

Search exceptions




Decisions Needed (1)			\$0.49
Test 2687	UNAUTHORIZED ACH TRANSACTION		\$0.49
Decisioned (0)			\$0.00
Total (1)			\$0.49

UNAUTHORIZED ACH TRANSACTION

Default Decision: Return

Account ID: Test 2687 Amount: \$0.49 Paid Date: 09/24/2020

PPD / 2789456123 / DR
PREAUTH ACH DEBIT CM test Co 2 ACH Paymen 200924

Add Rule Pay Return

Clicking the exception will bring up the details of the exception. If the item is a check, you will see an image of the check as well.

Use the buttons on the screen to make your decision on the exception or, for ACH exceptions, to Add a Rule.

Collapse All -

- ! Exception Processing
 - Quick Exception Processing
 - Scrub Exceptions
- 👤 Client Maintenance
 - File Mapping
 - Client Setup
 - Account / Client ID Setup
 - ACH Authorization Rules
 - User Setup (Client)
- 🔄 Transaction Processing
 - Submit Issued Check File
 - Add New Issued Check
 - Void a Check
 - Check Search
 - Paid Items Extract
 - ACH Transaction Search
 - Check Verification
 - ACH Reporting Files
 - ACH Returns Processing
 - ACH Returns Files Extract
- 🛑 Stop Payments
- 📄 Transaction Reports
 - Daily Checks Issued Summary
 - Stops and Voids
 - Exception Items
 - Correction Report
 - Stale Dated Checks
 - Account Reconciliation Summary
 - Check Reconciliation Summary

All Account IDs

Quick Exception Processing

Search exceptions

Decisions Needed (1)		\$0.49
Test 2687	UNAUTHORIZED ACH TRANSACTION	\$0.49
Decisioned (0)		\$0.00
Total (1)		\$0.49

UNAUTHORIZED ACH TRANSACTION

Default Decision: Return

Account ID: Test 2687 Amount: \$0.49 Paid Date: 09/24/2020

PPD / 2789456123 / DR
PREAUTH ACH DEBIT CM test Co 2 ACH Paymen 200924

Reason

If you choose to **Return** the exception, you will be asked to provide a reason for the return. Select your reason from the drop down menu and click **Save**.

- ! Exception Processing
 - Quick Exception Processing
 - Scrub Exceptions
- Client Maintenance
 - File Mapping
 - Client Setup
 - Account / Client ID
 - ACH Authorization
 - User Setup (Client)
- Transaction Processing
 - Submit Issued Checks
 - Add New Issued Checks
 - Void a Check
 - Check Search
 - Paid Items Extract
 - ACH Transaction Search
 - Check Verification
 - ACH Reporting File
 - ACH Returns Processing
 - ACH Returns Files
- Stop Payments
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 - Exception Items
 - Correction Report
 - Stale Dated Checks
 - Account Reconciliation
 - Check Reconciliation Summary

Collapse All -

All Account IDs

Search exceptions

Quick Exception Processing

Add ACH authorization rule

Description

SEC Code

PPD

Company ID

2789456123

Debits or Credits

Debits only

Max Allowable Amount

0.49

Cancel Save rule

↓ ×

Paid Date: 09/24/2020

If you choose to **Add Rule** (ACH Exceptions only), you will be prompted to complete this screen.

Description: Enter a name for this rule

SEC Code: We would suggest selecting "All SEC Codes"

Debits or Credits: Leave as Debits only, we will not block any Credits

Max Allowable Amount: Enter a maximum amount for this rule, or leave blank for no maximum

Please note, if you choose to Add a Rule, you will still need to select to Pay the item.

Collapse All -

- ! Exception Processing
 - Quick Exception Processing
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 - Submit Issued Check File
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 - Void a Check
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 - Account Reconciliation Summary
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 - Issued Check Processing Log
- * General Items

All Account IDs

Quick Exception Processing

Search exceptions

Decisions Needed (9)		\$25,699.74
Ops1000	BLOCKED TRANSACTION	\$1,635.35
Ops1000	UNAUTHORIZED ACH TRANSACTION	\$1,846.24
Ops1000	AMOUNT MISMATCH	#17849
Ops1000	CHECK NUMBER IS ZERO.	#17939
Ops1000	DUPLICATE PAID ITEM	#18008
Ops1000	PAID NOT ISSUED	(2) ▾
Ops1000	PAYEE NAME MISMATCH	#17929
Ops1000	STALE DATED ITEM	#17960
Decisoned (1)		\$2,079.06
Total (10)		\$27,778.80

UNAUTHORIZED ACH TRANSACTION

Default Decision: Return
Account ID: Ops1000 Amount: \$1,846.24 Paid Date: 10/05/2020
TEL / 345678912 / DR
TELE Purchase

If you mark to **Pay** the item, simply confirm your decision by clicking the **Save** button.

Collapse All -

- Exception Processing
 - Quick Exception Processing
 - Transaction Processing
- Submit Issued Check File
- Add New Issued Check
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- General Items

All Account IDs

Quick Exception Processing

Search exceptions

Decisions Needed (6)	\$12,706.16																
Decided (4)	\$15,072.64																
<table border="1"> <tr> <td>\$</td> <td>Ops1000</td> <td>UNAUTHORIZED ACH TRANSACTION</td> <td>\$1,846.24</td> </tr> <tr> <td>↩</td> <td>Ops1000</td> <td>AMOUNT MISMATCH</td> <td>#17849</td> </tr> <tr> <td>\$</td> <td>Ops1000</td> <td>PAID NOT ISSUED</td> <td>#18006</td> </tr> <tr> <td>↩</td> <td>Ops1000</td> <td>VOIDED ITEM</td> <td>#17788</td> </tr> </table>	\$	Ops1000	UNAUTHORIZED ACH TRANSACTION	\$1,846.24	↩	Ops1000	AMOUNT MISMATCH	#17849	\$	Ops1000	PAID NOT ISSUED	#18006	↩	Ops1000	VOIDED ITEM	#17788	
\$	Ops1000	UNAUTHORIZED ACH TRANSACTION	\$1,846.24														
↩	Ops1000	AMOUNT MISMATCH	#17849														
\$	Ops1000	PAID NOT ISSUED	#18006														
↩	Ops1000	VOIDED ITEM	#17788														
Total (10)	\$27,778.80																

PAID NOT ISSUED

Decision: Pay

Decided By: Bank Demonstration

Account ID: Ops1000

Check #: 18006

Amount: \$1,147.34

Paid Date: 10/05/2020

Issued Date: 09/05/2020

Front

Back

Hover over image to zoom. Click to view full-size image.



Pay



Return

You can see today's decisions under the **Decided** section. The icon to the left will indicate each decision. A Dollar Sign indicates to Pay the item. An Arrow indicates to Return the item.

You can change your decisions up until 1:00 PM CST by using the **Pay** or **Return** buttons on the right-hand side of the screen.

Thank You

Additional Resources and Support

For additional resources, including “how-to” guides, please visit our online Client Resources page at <https://www.johnsonfinancialgroup.com/business/cash-management/client-resources/>

If further support is needed, please call our Johnson Customer Support Center at 888.769.3796 (option 1, then option 2), send a message in the MyJFG Message Center to “MyJFG Business – Cash Mgmt Solutions” or by email at myjfgbusiness@johnsonfinancialgroup.com.

[JohnsonFinancialGroup.com](https://www.johnsonfinancialgroup.com)

