

Positive Pay Exceptions

When Advanced Positive Pay triggers an exception, the business logs into Online Banking to make a Pay or Return Decision.

What triggers an exception?

For **Checks**, common reasons are check # not found, account # not found, and wrong payee. For **ACH**, there is no issued file, so all transactions are exceptions. The business can setup automatic decision rules to avoid exceptions in certain cases.

Tips: The business should promptly and accurately enter their issued checks; missing or incorrect issued data is a common reason for exceptions.

How does the business know they have exceptions?

Users should set up **Notification Settings**. Go to Name > My Info. In this example, the user will get notified of exceptions via **text** at **8am, 9am, and 10 am**.

The screenshot shows the 'Notification Settings' interface. It is divided into two main sections: 'New Exception' and 'Approve Exception Decision'.
1. 'New Exception':
- 'Immediately' is turned off.
- 'Time Interval' is set to 'Every Hour'.
- 'Specific Hours Only (if any)' is turned on, with selected hours: 8 AM, 9 AM, and 10 AM.
2. 'Approve Exception Decision':
- 'Immediately' is turned off.
- 'Time Interval' is set to '[Not Set]'.
3. 'Notification Method':
- 'By Email' is turned off.
- 'By Text Message' is turned on.
A 'Troubleshooting tip' box on the right states: 'If a user mentions about alerts in the middle of the night, update settings to turn OFF immediately and turn ON "Every Hour" with specific times that are acceptable.'

When are exceptions triggered?

For check positive pay, exceptions are produced after presented checks are uploaded, approximately 8:00 AM EST.

For ACH positive pay, they're produced after the NACHA file is uploaded, approximately 7:30 AM EST.

NOTE: uploads are completed by CFCU, which triggers the exceptions to generate.

NOTE: An exception will also trigger if a Check Payee visits a CFCU branch to Cash a Check Item, unless a Check Decision Rule is in place to "Pay". See Check Decision Rule Guide for more details.

When does the business need to make pay/return decisions?

The business should review exceptions every day and make a Pay or Return decision by the cutoff deadline of 12 PM EST.

The user logs into Business Online Banking and navigates to Positive Pay option under Services Menu.

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If there are open exceptions, “Exceptions” shows as red along with the number of exceptions, including ones that need approval.

ACH and Check exceptions are comingled here.

Card View:

The screenshot shows the 'Card View' of the 'Exceptions' page. At the top, there are navigation tabs: Home, Issued Checks, Presented Checks, ACH Pull, Exceptions (with a red notification icon and '6'), Settings, and April Tester. Below this is a sub-header with 'Approvals 1' and 'Grid View' / 'Exception History' buttons. The main area contains three exception cards:

- ACH Exception [176]:** Exception Date: 05/07/25 6:47:09 AM (CDT); Business Client: April Flowers; Originator: Test Payroll; Amount: \$1,837.20; Recipient: April Flowers.
- Check Exception [3575]:** Exception Date: 05/06/25 5:08:54 PM (EDT); Business Client: April Flowers; Amount: \$5,550.00; Recipient: Donald Duck. Error: Amount does not match issued check file amount.
- Check Exception [3579]:** Exception Date: 05/07/25 7:42:22 AM (EDT); Business Client: April Flowers; Amount: \$400.00; Recipient: Flower Press. Error: The check presented date exceeds days valid threshold set for Positive Pay data.

Tip: Select Grid View (at top right) for a table format - allows for filtering, sorting, and decisioning multiple exceptions at once.

Grid View:

The screenshot shows the 'Grid View' of the 'Open Exceptions' page. At the top, there are navigation tabs: Open Exceptions, Approvals 1, Card View, and Exception History. Below this is a search bar and a table with the following data:

Type	Decision	Reference ID	Routing #	Account	Check #/SEC Code	Amount	Payee/Organator	Transaction ID
ACH	Pending		555888777	Payroll account	PPD	\$1,837.20	Test Payroll	
ACH	Pending	1999999999	053000219	Primary Checking	CCD	\$333.00	Fabulous Flower Farm	
Check	Pending	1999999999	123456789	Primary Checking	1592	\$400.00	Flower Press	
Check	Pending		123456789	Payroll account	2003	\$5,550.00	Donald Duck	

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CHECK Exceptions

Check Exception Tips:

1. Select **View Issued Check Data** link at the top to compare issued check vs paid check info.
2. Review the exception **reason**, which shows in **red** in the corresponding field.
3. View the **Check Image** to further compare the Presented Check to the Issued Check.

Check Exception [3575]	Check Exception [3579]
Exception Date: 05/06/25 5:08:54 PM (EDT)	Exception Date: 05/07/25 7:42:22 AM (EDT)
Business Client: April Flowers	Business Client: April Flowers
Routing #: 123456789	Reference ID: 1999999999
Account #: Payroll account	Routing #: 123456789
Check Number: 2003	Account #: Primary Checking
Amount: \$5,550.00 <i>Amount does not match issued check file amount</i>	Check Number: 1592
Presented Date: 5/6/2025	Amount: \$400.00 <i>The check presented date exceeds days valid threshold set for Positive Pay data</i>
Payee Name: Donald Duck	Presented Date: 5/7/2025
	Payee Name: Flower Press
Return \$ Pay	Return \$ Pay

Payee Name: INTERNAL REVENUE SERVICE
Payee name does not match Positive Pay data [Match Confidence Level: 13]

Check Images [View](#)

For Return, the user must select a reason and make a decision note.

Decision
You are about to make the decision of RETURN. A note is optional.

Check Return Reason
Signature(s) Missing

Notes

Create a Decision Rule based on this exception

[Cancel](#) [Save](#)

Decision
You are about to make the decision of PAY. A note is optional.

Notes

Create a Decision Rule based on this exception

[Cancel](#) [Save](#)

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ACH Exceptions

ACH Exception tips:

All ACH transactions come in as exceptions, since ACH does not have an issued log. This also means there is **no exception reason**.

ACH **debits** run through positive pay system.

Review the transaction details to decide if it should be paid or returned.

A best practice is to set up **automatic decision rules** to automatically pay ACH transactions to certain companies.

ACH Exception [175]		ACH Exception [176]	
Exception Date	05/07/25 6:45:39 AM (CDT)	Exception Date	05/07/25 6:47:09 AM (CDT)
Business Client	April Flowers	Business Client	April Flowers
Reference ID	1999999999	Originator	Test Payroll
Originator	Fabulous Flower Farm	Routing #:	555888777
Routing #:	053000219	Account #:	525636
Account #:	999996	Amount	\$1,837.20
Amount	\$333.00	Recurring?	No
SEC Code	CCD	SEC Code	PPD
Transaction Code	27	Transaction Code	27
Entry Date	5/1/2025	Entry Date	5/5/2025
Settlement Date	5/7/2025	Settlement Date	5/7/2025
Recipient	April Flowers	Recipient	April Flowers
Routing #:	123456789	Routing #:	123456789
Account #:	585858	Account #:	7418522
Transaction ID	1234	Transaction ID	8777
Return	Pay	Return	Pay

NOTE: Automatic Decision Rules are an excellent way to make exception processing more efficient. Rules are set to automatically pay or return exceptions based on rule conditions. Please See *Check Decision Rules Guide* & *ACH Decision Rules Guide* for more details.

For **ACH exceptions**, the rule condition can be based on these variables:

Rule Conditions *

- Transaction Code
- Amount
- Company
- SEC Code
- Transaction Code

For **check exceptions**, the rule condition can be based on these variables:

- Account Number
- Amount
- Check Number
- Check Number Out of Range
- Check Voided or Stopped
- Duplicate Presented Check
- Invalid Presented Date
- Payee Name
- Routing Number

Why am I not seeing an exception?

Reasons a user doesn't see check and ACH exceptions:

- Another user already selected Pay or Return decision.
- A rule automatically applied the Pay or Return decision.
- The account is not enabled for Positive Pay or for the user.
- The transaction exceeds the user's maximum decision amount.