The primary objective of Check Positive Pay (PRO-CHEX) is to give users the opportunity to make pay and/or return decisions on checks presented for payment on accounts enrolled for the service. The decision function is performed in the Transaction History screen.

A. Transaction History

NOTE:

- **Transactions are stored for 12 months.**
- **The Transaction History user privilege must be enabled to access this screen.**
- **If the user has been granted the Change Status user privilege and the transaction is available to decision, the Pay and Return buttons will be available for use.**
- **Transactions that will be paid will have green shading as a background.**
- **Transactions that will be returned will have yellow shading as a background.**
- **Transaction status cannot be changed after EOD cut-off time.**

Check Positive Pay (PRO-CHEX) provides a function for Clients to search and view the status of checks presented on enrolled accounts, and to make decisions on presented items. Client users can use Transaction History to search for presented check items for a specific account using the filtering options available. The default filter setting is Exceptions Only. Additional transactions may be available to view and decision (such as reverse positive pay items); however, they will not be displayed unless the Exception filters option is set to Show All Transactions.

1. View Transaction History

Within the Check Positive Pay (PRO-CHEX) module, click View > Transaction History. The Transaction History page displays all current-day transactions for all accounts to which the user has access.

| | Mass Pay & Issue | Payee Review (16) | | | | | | | |

Mass Pay & Issue

The Mass Pay & Issue button directs the user to the Mass Pay & Issue Screen, which provides a way to handle system creation of multiple issue items instead of the user having to click Pay & Issue for each individual issue item if the Client failed to send an entire file and it resulted in a lot of No Issue exceptions. It also provides a mass pay decision, instead of addressing them one at a time.

Please refer to subsection B. Optional Actions in this section for more information.

Payee Review

The Review Payee button directs the user to the Payee Review screen to allow users to visually inspect presented items to ensure fraudulent transactions that may not have triggered any exceptions are identified.

Please refer to subsection C. Review Payee in this section for more information.

Transaction ID

Unique ID assigned by the Check Positive Pay (PRO-CHEX) system when transactions are loaded.

Account Number

Account number the check was presented against.

Serial Number			The check number presented for payment.
			Clicking on the serial number displays the front and back images of the check. If an eye icon appears in the serial number column, this denotes an item processed with no serial number. Clicking on the eye icon displays the check image, if available.
			NOTE: While check-related MICR, amount, and payee data are retained for at least 365 days, Check Positive Pay stores check images for up to 60 calendar days.
Credit			This column will display if deposit information has been entered into the system.
Debit			This column displays checks.
Current Status	Pay	Pay-System	The system is set to default pay this check.
		Pay-FI	The check was paid by the FI.
			In the case of payment items loaded by the FI considered in a "Force Pay" status using the Standard Force Pay template, these items display with the FI-Pay status and are ineligible for changes to the transaction status.
		Pay-User	The check was paid by the Client User.
		Pending-Pay	The check was paid by the Client User but awaits approval or rejection because the Client is enrolled in Decision Dual Approval.
	Return	Return-System	The system is set to default return this check.
		Return-FI	The check was returned by the FI.
		Return-User	The check was returned by the Client User.
Date			Date the check was presented for payment or loaded to Check Positive Pay (PRO-CHEX).
Change Status			If the user has been granted the Change Status user privilege and the transaction is eligible for a decision, a Pay or Return button will appear for use. If the transaction is not eligible for a decision, the button will display as Ineligible.
Exception			Various Icons inform the user of the item exception(s). Hovering over the icon gives the user a quick glance at the exception reason. Likewise, users can click the drop down arrow to the left of the transaction to see what the specific exception is for the transaction.

Icon	Exception Code	Exception Reason
Q	Issuance Not Found	Check presented where no issue item is found to match against.
C	Issuance Already Used	Check presented with a serial number previously presented.
⊖	Issuance Voided	Check presented with a serial number of an issue item marked with a void status.
✪	Issuance Stopped	Check presented with a serial number of an issue item marked with a stop status.
$	Issuance Amount Mismatch	Check presented where amount of check differs from issue amount.
🐖	Amount Over Limit	Transaction amount is over the limit.
🕐	Early Presentment	Check presented with a date that is before the issuance date on the issued item.
📅	Issuance Stale Dated	Check presented with a date that exceeds the specified number of stale days for the account.
👤	Issuance Payee Mismatch	Check presented where payee name differs from issue payee name.
❓	Exception Reason Missing	This message will only appear to customers of FI's that are in Flor Hybrid Matching mode. This exception reason is only used if the reason that is coming into Check Positive Pay (PRO-CHEX) has not been mapped in PRO-CHEX
❗	Treated as Exception	When an account is set to Reverse Positive Pay, and the Treat All Checks as Exceptions option is configured, all incoming checks are marked as an exception and presented in the Item Warehouse for review and decisioning.

    a. To filter the date range of items shown, click on the Date Range drop-down.

b. To narrow the search results, click Filters and a window containing additional search criteria will appear.

Account	Type an account name or the last 4 digits of the account number into the field to view transactions for one specific account or select an account from the drop-down menu.
Amount	Enter a specific amount for the transaction.
	Amount Range — Click the hyperlink above the Amount field to enter an amount range or a maximum or minimum amount of transaction.
	Min Amount — Minimum dollar amount of transaction.
	Max Amount — Maximum dollar amount of transaction.
Serial Number	Type the item serial number for a specific issued item.
	Serial Number Range — Click the hyperlink above the Serial Number field to enter a serial number range or a maximum or minimum serial number.
	Min Serial # — Minimum serial number
	Max Serial # — Maximum serial number
Positive Pay Type	This filter defaults to Any. Select the Positive Pay Type drop-down to filter by:

Standard: Transactions on accounts set up for Standard Positive Pay |

Reverse: Transactions on accounts set up for Reverse Positive Pay

Blocked: Transactions on accounts set up for Block Positive Pay

None: Transactions on accounts set up for No Positive Pay

Exceptions	This defaults to viewing Exceptions only. Select the Exceptions drop-down to filter by:
	Exceptions Only: Only exceptions are displayed.
	Show all Transactions: Exceptions and non-exceptions are displayed.
	No Exceptions: Only non-exceptions are displayed.
	The user can opt to set an option to be the default for future filtering by clicking the Default checkbox once the selection has been made.
Exception Type	This user documentation displays the standard exception reason labels; however, each FI can customize these during implementation, so what is seen in the documentation may differ from what users see in the service if their FI has customized the labels.
Pending Dual Approval	If the FI has enabled Decision Dual Approval, this field may be available in the filter window. The user may select from the drop-down to filter transactions based on whether or not they are pending approval.
	● Yes – will display only transactions that are pending approval.
	● No – will display only transactions that are not pending approval
	The default will be set to "Show All".
	For more information regarding Decision Dual Approval, please see Section VIII, Decision Dual Approval.
Transaction Type	This filter defaults to Any. Select the Transaction Type drop-down to filter by:
	Check: Check transactions only
	Deposit: Deposits only
Transaction ID	A unique number assigned to the transaction when loaded.
Items	Defaults to Any Items. Select the drop-down to select one of the following:
	● Any Items: This includes all items, including client pay and adjust items.
	● Adjusted Items: Checks that were paid by a client user and either the amount and/or serial number was adjusted.
Transaction Status	Pay Pay-System The system is set to default pay this check. If a user takes no action before EOD, the check will pay.

Pay-FI		The check was paid by the FI.
		In the case of payment items loaded by the FI in a "Force Pay" status using the Standard Force Pay template, these items display with the FI-Pay status and are ineligible for changes to the transaction status.
Pay-User		A user changed the transaction status from a Return to a Pay status.
Pending-Pay		The check was paid by the Client User but awaits approval or rejection because the Client is enrolled in Decision Dual Approval.
Return	Return-System	The system is set to default return this check. If the user takes no action before EOD, the check will be returned.
	Return-FI	The check was returned by the FI.
	Return-User	A user changed the transaction status from a Pay to a Return status.

c. Once search criteria are selected, click Apply to narrow your search results.

d. Search results are displayed in pages of 25 items. If the search contains more than 25 issue items, the results are displayed on multiple pages. Use the navigation buttons at the top of the search results to review all results.

45 debit transactions totaling $34,896.60

Rows 1 - 25 of 45.

« ‹ 1 2 › »
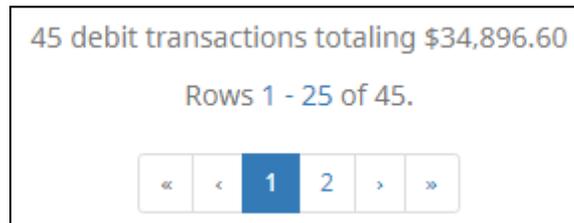
e. Summary Debit and/or Credit transaction totals are also displayed at the top of the screen above the navigation buttons.

11,282 debit transactions totaling $24,978,262.25

42 credit transactions totaling $50,298.60

Rows 1 - 25 of 11,324.

« ‹ 1 2 3 4 5 › »
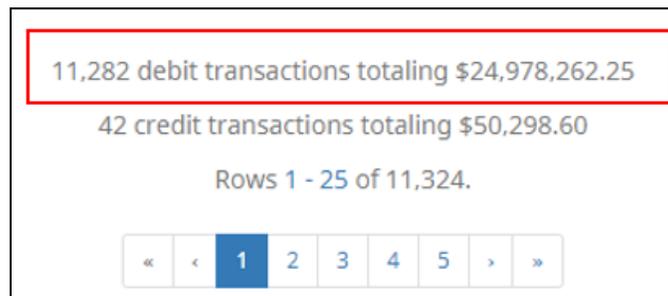
Transaction History

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▼ Filters   ❯

21 debit transactions totaling $2,801.68

Rows 1 - 21 of 21.

Transaction ID	Account Number	Serial Number	Credit	Debit	Current Status	Date⬇	Change Status	Exception
▼ 1276023	xxxx4680	9108		$30.00	Pay-System	03/04/2024	⊗ Return	

Account Name: Evens
Positive Pay Type: payee
Issuance Payee Name: Natalie North
Issuance Serial Number: 9108
Issuance Amount: $30.00
Issuance Date: 03/04/2024
Original Serial Number: 9108
Original Amount: $30.00

Payment Date: 03/04/2024
Payee Analysis: Pass

Adjust   Notes (0)

| ▼ 1276022 | xxxx4680 | 9107 | | $300.00 | Return-User | 03/04/2024 | ⊘ Pay | $👤 |

Account Name: Evens
Positive Pay Type: payee
Issuance Payee Name: Markus Melton
Issuance Serial Number: 9107
Issuance Amount: $260.00
Issuance Date: 03/04/2024
Original Serial Number: 9107
Original Amount: $300.00

Return Date: 03/04/2024 5:30 PM EST
Return Reason: Wrong Amount
Loaded Exception Reason: Amount Mismatch
Payee Analysis: Fail

Adjust   Notes (0)

f. Click the arrow (>) next to the Client Code to view more detail on each issued item. The information shown in this drop-down is an audit history of the activity on the issue item.

Account Name	The name assigned to the account.
Positive Pay Type	This indicates the type of positive pay that the account is set for: Standard, Reverse, and Payee are the different types that could display here.
Issuance Payee Name	Name of payee submitted with the transaction presented for payment.
Issuance Serial Number	Serial number on the issued item uploaded by the client.
Issuance Amount	Amount on the issued item uploaded by the client.
Issuance Date	Date the issued item uploaded by the client.
Original Serial Number	Serial number submitted with the transaction presented for payment.

Original Amount	Amount submitted with the transaction presented for payment. This number may be different than displayed in the top line. For instance, if an item was adjusted in pre-scrub by the FI or if the FI is allowing Clients to adjust.
Return Date	Date the item was returned.
Payment Date	Date listed within the transaction file.
Return Reason	Reason for return. Client users can click on the Return Reason hyperlink to open a pop-up window to select a different return reason as needed.

When an item is in Pending-Pay status and awaiting approval or rejection because the account is set up for Decision Dual Approval, the Return Reason hyperlink will be disabled.

Loaded Exception Reason	This user documentation displays the standard exception reason labels; however, each FI can customize these during implementation so what is seen in the documentation may differ from what the User may see in the service if their FI has customized the labels. Please refer to **Section V. Exception Identification** to view a list of all standard exception labels.
Originally Cleared Date	In the case of Duplicate Presentment exceptions, the Originally Cleared Date will display the cleared date of the originally presented item.
Originally Cleared Amount	In the case of Duplicate Presentment exceptions, the Originally Cleared Amount will display the cleared amount of the originally presented item.
Originally Cleared Status	In the case of Duplicate Presentment exceptions, the Originally Cleared Status will display the status of the originally presented item.
Payee Match Score	Payee scoring is addressed in the account configuration screen. The score displayed here is the score assigned by the payee analysis engine when the payee name on the check was compared to the payee name provided on the issue item file.
Payee Analysis	Will display as Pass or Fail based on payee scoring.
Adjust	This button will allow users to adjust a serial number from the value presented to a new value and/or the amount from the amount presented to a new value. **_Please see subsection B. Optional Actions for more information on this function._**
Notes	This feature allows FI and Client users to make notes regarding a transaction in Pay or Return status. The Note button displays how many Note entries have been made on a transaction. Click on the Notes button to enter in pertinent information regarding a transaction.

2. Change Transaction Status

   a. If the user has been granted the Change Status user privilege and the transaction is eligible for a decision, a Pay or Return button appears for use. If the transaction is not eligible for a decision, the button will display as Ineligible. Reasons for the "Ineligible" message could include the item being a deposit, the item already being decisioned or left at the system default, or the item being a Force Pay item loaded by the FI using the Standard Force Pay template.

3. Change Status – Pay

   a. If the Current Status on an issued item is set to Return, the Client can opt to change the status to Pay if the Client determines the check should be paid.

   b. Click the Pay button under the Change Status column.

Transaction ID	Account Number	Check Number	Credit	Debit	Current Status	Date↓	Change Status	Exception
˅ 7740764	xxxx1115	7345		$900.00	Return-User	04/07/2023	⊘ Pay	❗

The Change Status button will then change to Return, and the Current Status column will update to "Pay-User."

4. Change Status – Return

   a. If the Current Status on an issued item is set to Pay, the Client can opt to change the status to Return if the Client determines the check should not be paid.

   b. Click the Return button under the Change Status column.

˅ 7740763	xxxx1115	7344		$30.00	Pay-System	04/07/2023	⊗ Return	❗

c. Check Return Reason pop-up window appears. Select the appropriate reason for the Check Return. Please note that the list of return reasons displayed are the system default but may vary depending on the way the financial institution defines them.

Amount Incorrect	The dollar amount is incorrect.
Duplicate	This item has already been presented.
Fraudulent	Fraudulent item.
Prior Stopped	This item has a stop payment placed on it.
Prior Void	The item was previously voided.
Refer to Maker	Refer to the maker of the check.
Serial # Incorrect	The serial number on the item is incorrect.
Signature Irregular	The signature does not match.
Signature Missing	The item is missing a signature.
Stale Date	The presented item has a date greater than the number of stale days allowed on the corresponding issued item.
Suspect Item – Review Required	The item is suspicious and possibly fraud – please review further.

a. Click Save. The system displays a success message.

Check will be returned ✕

b. The Change Status button will then change to Pay, and the Current Status column will update to Return-User."

5. For transactions that list the Duplicate Presentment exception reason, the user can view the duplicate and previously presented check items to visually inspect the checks. Click on the Duplicate Presentment hyperlink to open the Check Image window.

| ⌄ | Check | 7114 | xxxx4680 | 5/22/23 | 900.00 | Pay-System | ⊗ Return | 🔴🔴 |

Transaction ID: 1158611
Positive Pay Type: payee
Issuance Payee Name: Oliver Orville
Issuance Serial Number: 7114
Issuance Amount: $933.00
Issuance Date: 05/22/2023
Original Serial Number: 7114
Original Amount: $900.00

Payment Date: 05/22/2023
Loaded Exception Reason: Duplicate Presentment
Originally Cleared Date: 05/21/2023 8:00 PM EDT
Originally Cleared Amount: $900.00
Originally Cleared Status: Paid
Payee Analysis: Fail

Adjust   Notes (0)

6. The Check Image window opens, with the Duplicate Exception item and Previously Presented item displaying so that the user can visually inspect both items. Click the Show Back button to view the back of the checks.

7. The backs of the Duplicate Exception item and the Previously Presented item appear. The user can visually inspect the images. Click the Show Front button to return to the front view of the checks. Click the Close button to return to the Transaction Warehouse view.
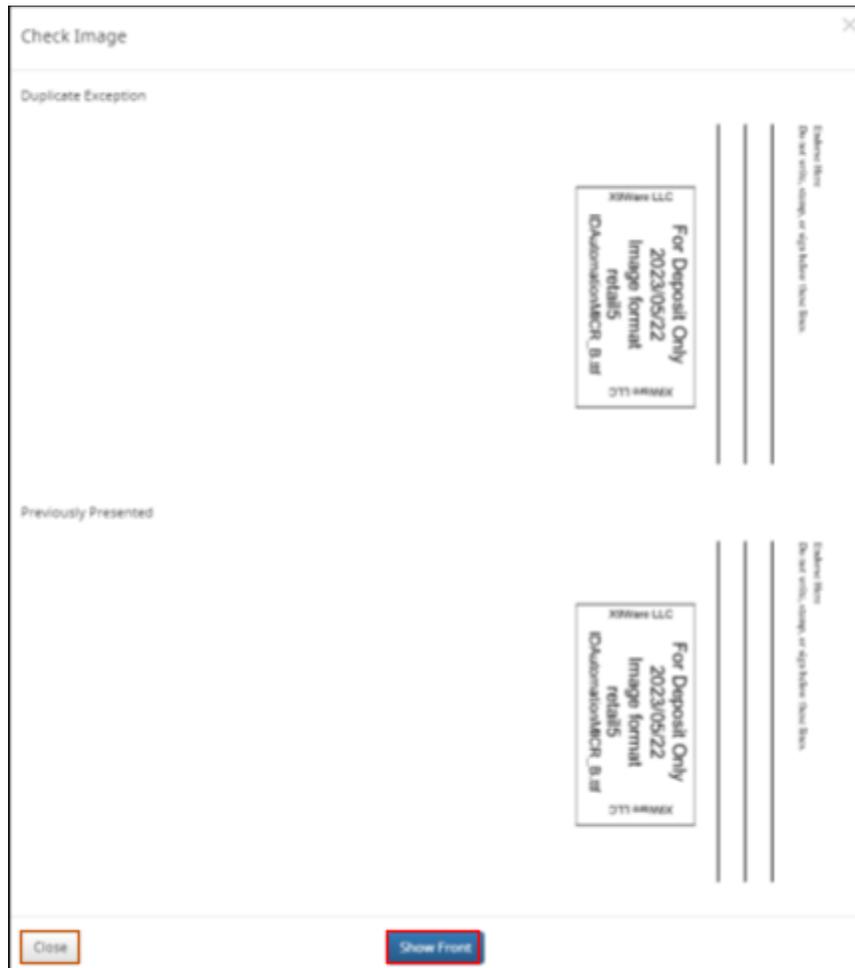
8. In the expanded transaction view, both the current and previously presented check data displays for comparison.

| | Check | 7114 | xxxx4680 | 5/22/23 | 900.00 | Pay-System | ⊗ Return | ●● |

Transaction ID: 1158611
Positive Pay Type: payee
Issuance Payee Name: Oliver Orville
Issuance Serial Number: 7114
Issuance Amount: $933.00
Issuance Date: 05/22/2023
Original Serial Number: 7114
Original Amount: $900.00

Payment Date: 05/22/2023
Loaded Exception Reason: Duplicate Presentment
Originally Cleared Date: 05/21/2023 8:00 PM EDT
Originally Cleared Amount: $900.00
Originally Cleared Status: Paid
Payee Analysis: Fail

Adjust   Notes (0)