

Decisioning Checks (Next Day Positive Pay)

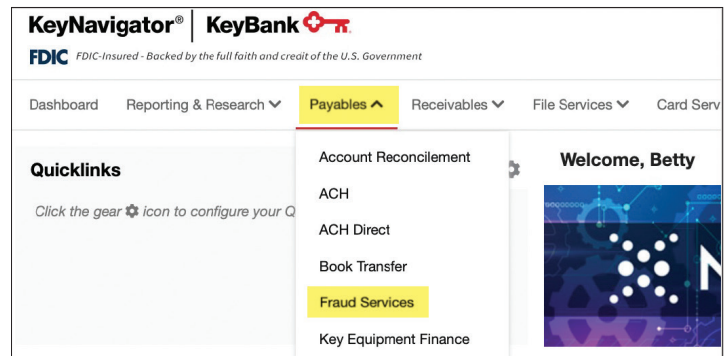
See Check Issue Maintenance QRG for step 1. This is for decisioning checks for Next Day Positive Pay.

► **Note:** Checks must be added prior to decisioning checks for Next Day Positive Pay. Please see the Check Issue Maintenance QRG to add checks.

Timely, complete, and accurate submissions help reduce exceptions. However, exceptions may still occur when our system cannot read check images due to technical or image quality issues. You may receive exceptions for legitimate checks that match your issuance — this is expected and does not indicate submission errors on your part

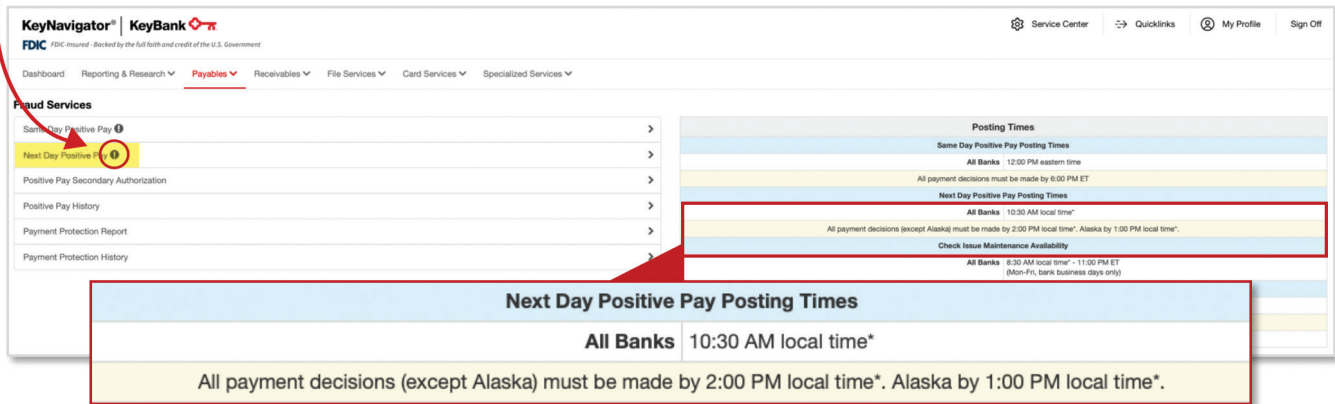
Start by logging into KeyNavigator during Posting Times hours.

From the main KeyNavigator tool bar, click **Payables à Fraud Services**.



Ensure you are accessing the system during the Next Day Positive Pay Posting Times, as listed on the left side of the Fraud Services page.

! This alert indicates a check(s) up for a decision. No alert means no checks have been flagged. You may also receive daily email notifications indicating whether you have checks to decision.



The Next Day Positive Pay Posting Times indicate the window during which you can decision any checks that have been alerted as potential fraud. Please note the following:



You can decision checks within KeyNavigator between 10:30 AM and 2:00 PM local time, or as posted under Next Day Positive Pay Posting Times. Local time ("LT") is defined as the time zone applicable to the geographical location of the assigned Bank account processing location



If you miss the window, you can call KeyNavigator support at 1-800-539-9039 Option 1 and decision checks by phone until 6:00 PM EST. Dial 711 for TTY/TRS.

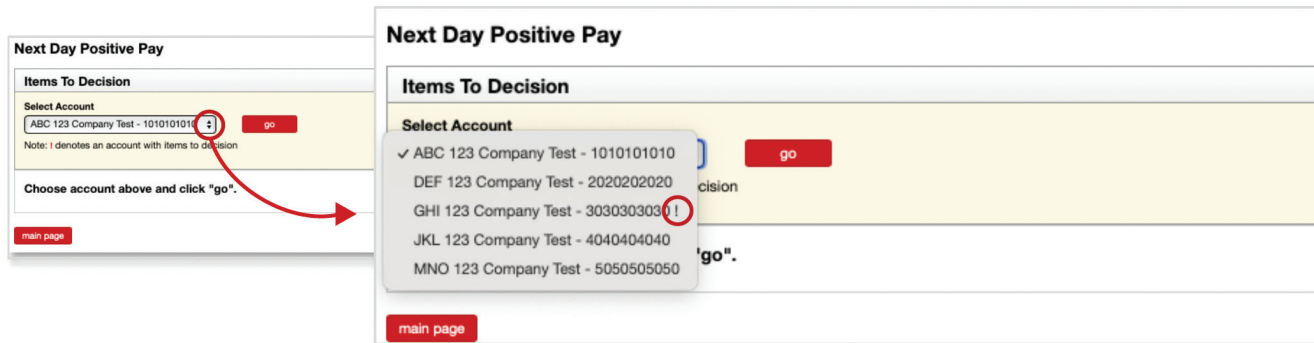


Checks not decisioned by 6:00 PM Eastern Standard Time will be with: actioned based on your current default setting for exception items (i.e. return all or pay all), as as selected in the Service Schedule. Review your Positive Pay Mismatch Report and decision checks daily to prevent the triggering of this default setting.

Decisioning Checks (Next Day Positive Pay)

Click **Next Day Positive Pay** to decision checks that have been flagged.

Click the drop-down to select the account you would like to review and click **Go**. The "!" indicates an account has an item to review.



Assess the Check Image and Description to decision checks. To return the check, leave the check-box **checked** next to check(s) that you do not want paid, this will result in the check being returned.

Regardless of your setup, to return a check, tick the box. To pay the check, leave the box empty.

- Unless your organization's agreement is set up otherwise, the system will default to return checks that do not match what was provided in the system.
- The Description will explain why the check is up for review. See next page for possible descriptions.
- Each check will include an image that you can click to review.
- Any checks that have a checkmark in the return column will be returned; any that do not have a check will be paid. After reviewing the check images, ensure the checkmarks align with whether each check should or should not be paid.

Items To Decision

Select Account

GHI 123 Company Test - 3030303030 !

Note: ! denotes an account with items to

Today's Date: Sep 30, 20XX generated 2:30pm EST

Use the checkboxes to select which check(s) on this page you wish to Return. Click "Next" in order to submit and finalize your decisions. Please check the right side of the screen to see if you have multiple pages of items to review. If there are multiple pages to review, you must select, submit and finalize your decisions for EACH page separately. After submitting your decisions on a page, you will be returned to the first page of items - continue your review and decisioning of each page.

Return	Chk	Description	Issued	Paid	Check #	Issue Amt	Present Amt	Issue Payee	Present Payee
<input checked="" type="checkbox"/>	123	Paid, not on issue file	09/24/20XX	09/29/20XX	11223343		\$6,234.89		Test Payee 123
<input checked="" type="checkbox"/>	123	Dollar amount mismatch	09/24/20XX	09/29/20XX	11223346	\$4,719.12	\$4,791.21	Test Payee ABC	Test Payee ABC
<input checked="" type="checkbox"/>	123	EDuplicate paid item	09/24/20XX	09/29/20XX	11223351	\$12,000.00	\$12,000.00		
<input checked="" type="checkbox"/>	123	EStop on file	09/24/20XX	09/29/20XX	11223353	\$33,000.00	\$33,000.00		
<input checked="" type="checkbox"/>	123	Duplicate paid item	09/24/20XX	09/29/20XX	11223362	\$110.00	\$110.00		
<input checked="" type="checkbox"/>	123	Stale dated issue file	09/24/2021	09/29/20XX	11223364	\$13,689.22	\$13,689.22	Test Payee 456	Test Payee 456
<input checked="" type="checkbox"/>	123	Payee name conflict	09/24/20XX	09/29/20XX	11223366	\$10,000.00	\$10,000.00	Test Payee GHI	Test Payee GHIX
<input checked="" type="checkbox"/>	123	Exceeds maximum amount	09/24/20XX	09/29/20XX	11223370	\$231,000.00	\$231,000.00		

next

Show Posting/Decision Times

Click **Next**.



Decisioning Checks (Next Day Positive Pay)

The review screen will provide a chance to Review which checks will be returned and which will be paid. Click **Submit** when all looks correct

Next Day Positive Pay

Review Information

Today's Date: Sep 30, 20XX

GHI 123 Company Test - 3030303030

Action	Description	Issued	Check #	Present Amt
Return	Paid, not on issue file	09/29/20XX	11223343	\$6,234.89
Return	Dollar amount mismatch	09/29/20XX	11223346	\$4,791.21
Return	EDuplicate paid item	09/29/20XX	11223351	\$12,000.00
Return	EStop on file	09/29/20XX	11223353	\$33,000.00
Pay	Duplicate paid item	09/29/20XX	11223362	\$110.00
Pay	Stale dated issue file	09/24/2021	11223364	\$13,689.22
Pay	Payee name conflict	09/29/20XX	11223366	\$10,000.00
Pay	Exceeds maximum amount	09/29/20XX	11223370	\$231,000.00

submit edit

main page

A confirmation will appear when items have successfully been submitted for processing and may be modified until 2:00 p.m. local time (1:00 p.m. local time for Alaska). Click **Done**.

Click **Done**.*

Checks not decisioned by the cutoff time will be actioned based on your current default setting for exception items (i.e. return all or pay all), as selected in the Service Schedule. Review your Positive Pay Mismatch Report and decision checks daily to prevent the triggering of this default setting.

Next Day Positive Pay

Confirmation

Today's Date: Sep 30, 20XX

i Items submitted for processing - use the Print link above to print a copy for your records.

GHI 123 Company Test - 3030303030

Action	Description	Issued	Check #	Present Amt
Return	Paid, not on issue file	09/29/20XX	11223343	\$6,234.89
Return	Dollar amount mismatch	09/29/20XX	11223346	\$4,791.21
Return	EDuplicate paid item	09/29/20XX	11223351	\$12,000.00
Return	EStop on file	09/29/20XX	11223353	\$33,000.00
Pay	Duplicate paid item	09/29/20XX	11223362	\$110.00
Pay	Stale dated issue file	09/24/2021	11223364	\$13,689.22
Pay	Payee name conflict	09/29/20XX	11223366	\$10,000.00
Pay	Exceeds maximum amount	09/29/20XX	11223370	\$231,000.00

done

► **Note:** Check the right side of the screen for multiple pages of items to review. If there are several pages, you need to select, submit, and finalize your decisions for each page individually.

Once you submit your decisions for a page, you will return to the first page of items to continue your review and decision-making for each page.

*Local time ("LT") is defined as the time zone applicable to the geographical location of the assigned Bank account processing location.



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Common Exception Reasons

View full list of exceptions under 1.3 Payment Description on pages 6– 7 of the [Positive Pay User Guide](#).

To access your User Guide:

1. Log in to KeyNavigator.
2. Click on **Online help** in the lower left corner.
3. Click on **Payables**.
4. Click on **Positive Pay User Guide**.

Check Not on Issue File

KeyBank did not receive issuance information for this check.

Payee Name Conflict

The payee's name on this check does not exactly match the payee's name on the issuance information we received. This may be because of issues such as misspellings, illegibility, or check alterations.

Conflicting Amount

The amount presented does not match what was on the issue file.

Issue Stale Dated

It's been more than 180 days, or the number of days you've selected, since the check was issued.

Exceeds Authorized Amount

Dollar amount of this check is more than the maximum check amount you authorized.