

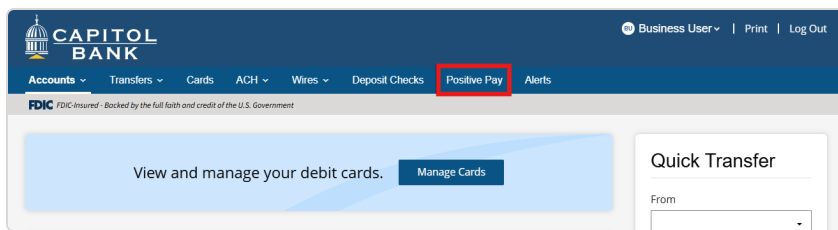
Positive Pay Check exceptions and check submission

Check Positive Pay compares checks presented for payment with the checks you've issued. Any mismatch becomes an exception for you to pay or return before the daily cutoff time.

Check exception processing

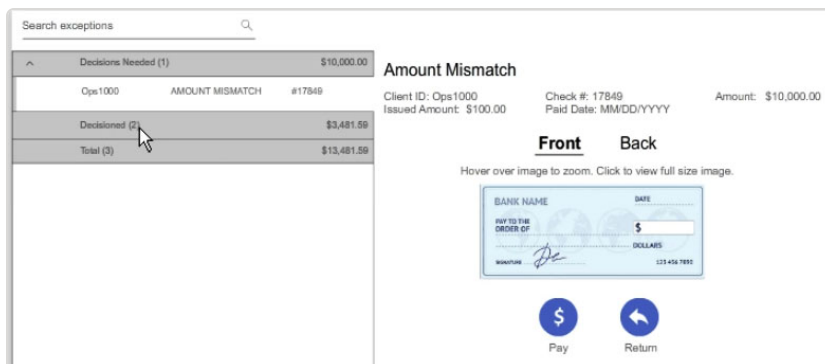
- 1 Sign in to Online Banking and select **Positive Pay** from the menu.

Tip Positive Pay opens in a new window. If nothing happens, allow pop-ups for Online Banking in your browser.



- 2 Select **Exception Processing**, then select a check in the **Decisions Needed** list. The exception type and check image appear on the right.

Choose **Pay** or **Return**. If you chose Return, select a **Return Reason** code. Click **Save**.



Need help? If a file is rejected or an exception is unclear, please call us at (608) 836-1616.

Interested in Check Positive Pay? Contact us to get started.

Check exception processing

Good to know You can change a decision until the cutoff time. To see decisions you've already made, expand the **Decisioned** list.

	Decisioned (4)	\$8,392.64
	Total (4)	\$8,392.64

Upload an issued check file

1 Select **Submit Issued Check File**.

- Click **Choose File** and select your file
- Select the **Account Nickname** — if you have more than one account
- Select the **File Mapping Format** — if you have more than one

Click **Process File**, then confirm the result reads **Processed** or **Processed with Exceptions**.

Tip If the result is **Rejected**, the file's formatting is likely the cause. Correct it and upload again.

Collapse All -

- ! Exception Processing
 - Quick Exception Processing
- Transaction Processing
 - Submit Issued Check File**
 - Add New Issued Check
 - Void a Check
 - Check Search
 - ACH Transaction Search
 - Transaction Extracts
- Transaction Reports
- System Reports

Submit Issued Check File

Step 1. Select a file to process.

Choose File
No file chosen

Step 2. Input details about the file.

Account Name: Cashiers Checks

File Mapping Format: Cashiers Checks

Step 3. Click the "Process File" button.

Process File

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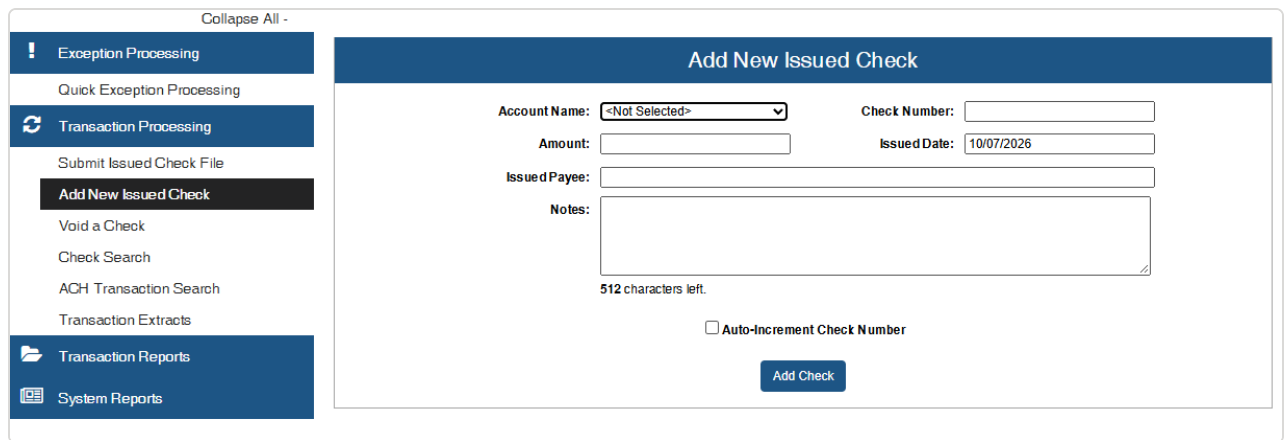
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Manually Add a Check

1 Select **Add New Issued Check** and complete the form:

- **Account Name** (or Nickname)
- **Check Number**
- **Amount**
- **Issued Payee** — exactly as written on the check

Click **Add Check**.



The screenshot shows the 'Add New Issued Check' form within the Capitol Bank system. On the left is a navigation menu with the following items: 'Exception Processing' (with a warning icon), 'Quick Exception Processing', 'Transaction Processing' (with a refresh icon), 'Submit Issued Check File', 'Add New Issued Check' (highlighted in black), 'Void a Check', 'Check Search', 'ACH Transaction Search', 'Transaction Extracts', 'Transaction Reports' (with a folder icon), and 'System Reports' (with a document icon). The main form area has a blue header 'Add New Issued Check'. It contains the following fields: 'Account Name' (a dropdown menu currently showing '<Not Selected>'), 'Check Number' (a text input field), 'Amount' (a text input field), 'Issued Date' (a text input field showing '10/07/2026'), 'Issued Payee' (a text input field), and 'Notes' (a large text area with a '512 characters left' indicator). Below the 'Notes' field is a checkbox labeled 'Auto-Increment Check Number'. At the bottom right of the form is a blue button labeled 'Add Check'.

REFERENCE Exception types

An exception type is the reason a check was flagged for your review.

#	Exception type	What it means
1	Issued Not On File	The check hasn't been issued. Checks are issued by including them in an issued check file or by adding them manually.
2	Amount Mismatch	The paid amount doesn't match the issued amount in your file.
3	Check Number Is Blank	The check number was blank in the paid check data — usually because it was misread when the item was captured.
4	Check Number Is Zero	The check number was zero in the paid check data — usually because it was misread when the item was captured.
5	Voided Item	The check was voided in your issue file or manually in the system.
6	Duplicate Paid Item	The same check number was paid twice in one processing update. The first record reconciles the issued item; the second becomes this exception. Use Check Search to research the duplicate.
7	Previously Paid Item Posted	The check was already paid in a previous update.
8	Dup Paid Item / Amount Mismatch	The check number was already paid, but this item's amount differs from the earlier one. Use Check Search to find the duplicate.
9	Stale Dated Item	The check was issued before the stale-date cutoff (180 days by default; this can be changed for your account).
10	Suspect Stop Payment	The check is marked as a stop payment in your file. This is not an actual stop payment placed with the bank.
11	Payee Name Mismatch	The payee name read by the system doesn't match the payee in your issued file.
12	Payee Match Additional Name	The system found additional text near the payee name that isn't in your issued file.

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