Check Exception displays checks (exceptions) found on the host that do not match checks entered or uploaded into the check register by the business. Business users can view check images (if available) and instruct the financial institution to pay or return check exceptions. Users with "Manage Check Exception" permissions for accounts with exceptions will be notified via email when exceptions are found.

Check exceptions can be found under Account Protection > Manage Check Exceptions.

My Accounts	Pay and Send	Transfer	Account Protection	Manage Users	
			Check Stop Payment		
			Manage Issued Check	5	
	Old N	ational	Upload Issued Checks		
			View Check Register		
	Tax ID	ONB Mol	Manage Check Except	ions	
		0.10	Manage ACH Blocks an	nd	
	▼ DEF	POSIT ACCOU	Filters		
	INITED		Manage ACH Exceptio	ns	

Exceptions are based upon:

- Amount mismatch Cleared check amount does not match check issue amount.
- Check entry not found Check issue data is missing based upon check number matching.
- Duplicate Check number is a duplicate of one that has already processed.
- Payee mismatch Cleared check payee name does not match issue payee (dependent upon host providing payee name); if payee is not provided by the host, exceptions are based on check number and amount match only.
- Stale Date (if enabled) Check presented for payment after the period designated by the financial institution; default is 180 days.
- Void Check Checks issued in error and marked as void
 - Business users must choose to Pay or Return check exceptions prior to the decision cutoff time set by the financial institution.
 - Any check exception not decisioned will have the default value applied.
 - The default value (Pay or Return) is also set by the FI per business.



Check Exception Tab

Information on this screen:

- Total number of check exceptions
- Exception reason (grouped together)
- Check number
- Account name/number
- Check image (if enabled and available from imaging vendor)
- Payee information
- Date
- Amount

Actions on this screen:

- Pay instruct the FI to pay one or more exception items
- Return instruct the FI to not pay one or more exception items
- Search search by check number, payee, amount, or exception type
- Export download all exceptions to a .csv format

Check Register		CI	neck Exception 4	Exception History	
e CI	neck exception decisions n adline will have your default	nust be submitted prior to 14:0 decision applied.	0 PST deadline. Any check exc	ceptions without a decision a	fter the
All A	accounts 💌				Export
Pay	Return		Check # e.g. 7654		Search
4 of 4 r	ecords. Export report for full resu	ilts.			
	Check #/ Void/ Account	Payee	Date	Amount	
moun	t mismatch				
Check 123471	Issued Paul Wild	Issued Sep 06, 2016	Issued \$5,402.00	Pay	
	Posted Paul Wild	Posted Sep 27, 2016	Posted \$54,020.00	Return	
	Check 123457	Issued John Smith	Issued Sep 06, 2016	Issued \$402.00	Pav
Simulator Checking ****0001	Posted John Smith	Posted Sep 27, 2016	Posted \$420.00	ay	
					Return
Check 123469 Simulator Checking ****0001	Issued Tuesday Addams	Issued Sep 06, 2016	Issued \$5,406.00	Pav	
	Posted Tuesday Addams	Posted Sep 27, 2016	Posted \$54,060.00	, ay	
				Return	



Steps to decision check exceptions:

1. Select the account the check exception is drawn on.

- Default is All Accounts.
- Entitlements determine the accounts that display in dropdown, including accounts across multiple TINs.

2. If desired, you may also search for check exceptions by check number, payee, amount or exception type.

- Additional options are available for check exceptions including: amount mismatch, check entry not found, duplicate check, payee mismatch, stale date, and void date.
- 3. Select one, multiple, or all check to pay or return.
 - If multiple checks or all checks are selected, the decision selected (pay or return) will apply to all checks selected.
- 4. View image, if desired.

	Check Register	Check Excep	otion 4	Exce	otion History	
	• Check exception decisions must be sul deadline will have your default decision ap	bmitted prior to 14:00 PST dea	dline. Any check exce	otions without a decision a	after the	
	All Accounts 💌					
	Pay Return	Check #	Check # e.g. 7654		Search	
	4 of 4 records. Export report for full results.		Data	Amount		
	Amount micmatch		Dale	Amount		
		Destantia				
	Simulator Checking ****0001	Paul Wild	Posted Sep 06, 2016	Issued \$5,402.00	Pay	
	i osteu			103100 004,020.00	Return	
Amount mismatch	1			2022/20		
Check 328 NORDSTRC	820	Sep 2016 issued \$1000.12	Pay 2016	Issued \$402.00	Pay	
EMPLOYEE	****5558 Posted Hall Type 15 - Cileck Posted US	Dec 2010 Posted \$2.00	Return	Posted \$420.00	Return	
	CRAIG A VANDRE HOLLIE VANDRE MULLIE VANDRE MILLIE VANDRE D'AL CITY CREDIT UNION MARSHELD WISHING KOM 1:275979364:00 MILLIE VANDRE VIENN	2 22231121714 4 2 22231121714 4 2 22231121714 4 4565 45	.≜ ×	 Business u Pay or Retu prior to the set by the f Any check will have th applied. The defaul also set by 	users must choo urn check excep e decision cutof financial institu exception not c ne default value t value (Pay or F the FI per busi	ose to otions if time tion. decided Return) is ness.

OLD NATIONAL BANK[®]

- 5. Choose to pay or return selected checks.
 - To decision an individual check, select the Pay or Return button on the left of the screen.
 - To decision multiple or all checks, select the Pay or Return button at top of the screen. (Buttons will be grayed out if individual checks are selected.)

6. If the decision is 'Pay', add a note, if needed. Then click confirm. If the decision is 'Return', select a return

reason from the dropdown and add a note if needed. Then click confirm.

7. Download check exceptions to a .csv file if needed.

			Exception history	
Check exception decisions r deadline will have your default	nust be submitted prior to 14:0 decision applied.	00 PST deadline. Any check excep	ptions without a decision afte	er the
All Accounts 👻				Export
Pay		Check # e.g. 7654		Search
4 of 4 records. Export report for full res	ults.			
Check #/ Void/ Account	Payee	Date	Amount	
mount mismatch				
Check 123471 📼 💙	Issued Paul Wild	Issued Sep 06, 2016	Issued \$5,402.00	Dav
Simulator Checking ****0001	Posted Paul Wild	Posted Sep 27, 2016	Posted \$54,020.00	Fay
				Return
□ Check 123457	Issued John Smith	Issued Sep 06, 2016	Issued \$402.00	Day
Simulator Checking ****0001	Posted John Smith	Posted Sep 27, 2016	Posted \$420.00	Pay
				Return

× Please Confirm	Please Confirm
Pay Check Check # 123467 From All Accounts To Lyn Graves Amount \$3882.00 ▶ Add a note (Optional) Enter a comment	Return Check Check # 123472 From Simulator Checking ****0001 To Arthur Day Amount \$4809.00 Please select a reason for return UCF - Uncollected Funds Hold ▼ Add a note (Optional)
Confirm Cancel	Confirm Cancel

Pay Check confirmation

Return Check confirmation

