Treasury Management



Online exception handling of the Lockbox Service

User Guide



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Useful information

Definitions:

Accept: once the transaction is accepted, the transaction will be processed.

- If accepted before 2:00 pm, the transaction will be included in the data file transaction of that day.
- If accepted after 2:00 pm, the transaction will be included in the next business day file.

Reject: once a transaction is rejected, the transaction will not be processed and will be included in the reject report at the end of that day.

Exceptions handling

This document will cover Exception processing use cases for both Wholesale and Retail Lockboxes. This document does not replace the User Guide, which contains general information regarding Exceptions.

The Exception types included in this document are as follows:

- Unbalanced Transaction (Cheque Amount does not Balance to Invoice Amount)
- Check Digit failure/Invalid Account/Invalid Invoice
- Cheque Only with No Invoice
- Unacceptable Payee
- Remittance Shows Credit Balance
- Postdated Cheques Outside of Range
- Paid in Full

Unbalanced Transaction

The following unbalanced transaction types will be marked for Exception decisioning during Lockbox processing:

- Single Cheque and Multi Invoice transactions, unbalanced amount.
- Multi Cheque and Multi Invoice transactions , unbalanced amount.

Web Users will not be able to "**Accept**" unbalanced transactions unless the invoice information is modified. Once the unbalanced condition is corrected, and all items within the transaction are reviewed, the User will be able to "**Accept**" the transaction.

For this Exception type, the Balance field will be highlighted in yellow, and will display the out of balance amount. This amount will be the difference between the Credit (total cheque/s amount) and Debit (total amount from invoices/remittance stubs).

The user must review the "**Item List**" section in order to identify the type and number or items included within the transaction.

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Sample of both cases mentioned above : Transaction Review

The "Item List" in this sample includes the following items:

Item Name	Description
Cheque	Single Cheque. Total Credit = 1,978,59
Invoice	Invoice Listing. Total Debit = 1,878.59
Invoice	Additional Document.

						Exception Deta	ail							
Busine	ss Date	Lockbox Number	Ref No	Trans No	Exception Code									Reject
7/11/20)19		410041	1	UNBALANCED TRA	ANSACTION/CH	EQUE AMOUNT DO	ES NOT BALA	NCE TO I	NVOIC	E AMOUN	TΙ		Accept
						Transaction Pri	nt							
	Ite	m List		nu itaan Na	ut base				W Pear	Poteto	Zeem lr	7000	0.4	Eit to Width
Select	Amour	nt d	- FI	evitem ive	xcritem			5/	w near	Notate	200111	2001	Out	FIC to Width
Cheque	\$1,978	.59		METRO	COMPANY , In	C,	·		·. ·	2	2.100			473
Invoice	\$1,878.	59		VOID SA	MPLES - DO NO	OT SHIP			DAT	- 1	1 0	7 9	,	1 0
Invoice				137 ERB	STREET				DAI	Ξ J	P N	м Ý	Ŷ	1 P
Credit T	otal:	-	~	PAY TO THE	ABC TEST	Γ				· .	\$	197	8.5))
		\$1,978,59		ORDER OF	ousand Nin	e Hundred	Seventy-ei	abt Dolla	re and		59	NI ADD		and a final state
Debit To	otal:			METROB	ANK	e nunaret	1 Oeventy-en		is and	•		(1.	and the second
		\$1,878.59		OAK VIE	NS SQUARE	242 4222								
Balance	:			TORONTO	D, ON L4C 4E1	342-4223								
		\$100.00		MEMO				Georgian Bar	y Islands 7	lational	Park, Onta	río		MP
				։ Կ73	I™ : 5450	3-8354	426#		r					
				TR	ANSIT NUMBER	CHE	QUE ACCOUNT		CHEQUE	SERIA	L	CI	HEQU	E AMOUNT
					54503835		426			4	73			1978.5
			P	AYOR NAME				CHEQUE DAT	E					
			ME	TRO COMPA	NY INC		b	7/11/2019	-	_				

Item Processing:

The User must navigate to the invoice item that contain the debit amount, using the "Next Item" button.

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	Item List		Prev Item	Next Item				Rotate	Zoom In	Zoom Out	Fit to Width
Select	Amount	^									
Cheque	\$1,978.59		COM	PANY		Sum = 1878.59					
Invoice	\$1,878.59		LBX:	Default L	.bx						
Invoice			Date		Invoice Num	Amount					
Credit To	otal:	*	06/04/2 02/08/2	2019 2019	4534578 6901247	520.98 479.01					
		\$1,978.59	05/09/2	2019	3437485	878.6					
Debit To	otal:										
		\$1,878.59									
Balance:											
		\$100.00									
			INV C	OR	INVOICE NO (C)		INV G	ROSS	DI	SCOUNT	▼ NET
			INDIC	AT				AMT	A	MOUNT	AMOUNT
			- x		4534578			520.98		0.00	520.98
			-		6901247			479.01		0.00	479.01
			-		3437485			878.60		0.00	878.60
			Add Record	d 🖌							

In this sample, in order to "Accept" the transaction, the User must edit the invoice information by performing one of the following actions:

- Adjust the invoice amount in the "Net Amount" field for one or more invoice records.
- Add invoice record/s, using the "Add Record" button, and enter the missing invoice information.
- Replace an amount by zero in the "**Net Amount**" field for one or more invoice.

Once the "out of balance" condition has been corrected, the User must review other items within the transaction prior to accepting the Exception item.

Notes:

- If the Lockbox subscribe to "Check Digit" validation on the account information, the User must ensure a valid account is entered.
- The user will not be able to delete the invoice record presented for each coupon/Stub.
- The user will be able to key a "0" dollar invoice amount in order to cancel a remittance stub, and adjust the invoice amount for other remittance stubs to balance the transaction.

Once the "out of balance" condition has been corrected, the User can proceed to "**Accept**" the Exception, since all items within the transaction has already been reviewed.

Note: if the new account information entered did not pass "**Check Digit**" validation, the following message will appear on the screen when attempting to "**Accept**" the Exception item.

				Invalid account number	
				Exception Detail	
Business Date	Lockbox Number	Ref No	Trans No	Exception Code	Reject
7/15/2019		110033	1	UNBALANCED TRANSACTION/CHEQUE AMOUNT DOES NOT BALANCE TO INVOICE AMOUNT	Accept

The User must review and enter a valid account information to "Accept" the Exception item.

Cheque Digit failure/Invalid Amount/Invalid Invoice

There are format and cheque digit validations on the data entered, consistent with the instructions received at the time of Lockbox Profile enrollment. Account information that failed format or check digit validation will be left blank by Operator during Lockbox processing, and marked for Exception decisioning.

Web Users will not be able to "Accept" transactions sent to the exception queue until a valid invoice information is keyed in.

Transaction Review

Item Name	Description
Cheque	Single Cheque. Total Credit = 3,081.68
Invoice	Invoice Listing. Total Debit = 3,081.68

The "Item List" in this sample includes the following items

					Exception Detail								
Busine	ss Date	Lockbox Number	Ref No	Trans No	Exception Code					Reject			
7/15/2	019		110037 1 CHECK DIGIT FAILURE/INVALID ACCOUNT/INVALID INVOICE Accept										
					Transaction Print								
	Item Lis	t	Prev Item Nex	kt Item	·	B/W Rear	Rotate	Zoom In	Zoom Out	Fit to Width			
elect	Amount	<u></u>						1					
heque	\$3,081.68		METRO O	OMPANY , I	1C,		1	0	668626	6344			
nvoice	\$3,081.68		VOID SA	MPLES - DO N	OT SHIP		0	2 0	7 2 0	1.0			
		-	137 ERB :	STREET		DA		3 0	MYY	1 å			
Credit T	otal:		CALGARY	AB T2M 1C2	T			I.m	0004 0	and a spec			
		\$3,081.68	PAY TO THE .	ADC TES				ц \$	3081.6	8			
Debit To	otal:		Three	Thousand	I, Eighty-one Dollars	and		2100 001		iverty features			
		\$3,081.68	METROBA	ANK		 • 1 - 10 			1 1 1	hris on Deck			
Balance	:		300 - 10 A	NS SQUARE AVE TEL: (649	342-4223								
		\$0.00	TORONTO	D, ON L4C 4E1									
			MEMO			Georgian Bay Islands	National	Park, Ontar	10	MP			
			#066	8626634	4" :52522 60 1:	3084"							
					CHEQUE ACCOUNT	CHEOL			CUEOU				
			TR	ANSIT NUMBER	CITEQUE ACCOUNT	CHEQU	E SERIA	L	CHEQU	E AMOUNT			

Item Processing:

The User must navigate to the invoice item that contain the debit amount, using the "Next Item" button.

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	Item List		Prev Item	Next Item]			Rotate	Zoom In	Zoom Out	Fit to Width
Select	Amount								l		A
Cheque	\$3,081.68		COM	PANY		Sum	= 3081.68				
Invoice	\$3,081.68		LBX:	Default L	_bx						
Credit Te	otal:	Ţ	Accou	nt No.	00000123	Amount					
		\$3,081.68	00234	5678912	00000234	908.83					
Debit To	otal:		003456	6789123 7891234	00000345	663.48 149.96					
		\$3,081.68	005678	3912345	00000567	619.08					
Balance:	:										
		\$0.00									-
			INV	COR INDIC	AT	ISN NUMBER	ACCOUNT NO (C)			NE	T AMOUNT
			-				0012345678900000012				740.33
			-				0023456789120000023				908.83
			-								663.48
							0045678912340000045				149.96
			_				0056789123450000056				619.08
			Add Record	d							

In this sample, the third account number from the listing failed check digit validation. In order to "**Accept**" the transaction, the User must key in a valid account number.



Note: If the new account information entered did not pass check digit validation, or, if the User did not enter an account number, the following message will appear on the screen when attempting to "Accept" the Exception item.

	Invalid account number													
Exception Detail														
Business Date	Lockbox Number	Ref No	Trans No	Exception Code	Reject									
7/15/2019		110037	1	CHECK DIGIT FAILURE/INVALID ACCOUNT/INVALID INVOICE	Accept									

The User must review and enter a valid account information to "Accept" the Exception item.

Cheque Only with No Invoice

Transactions that do not have a reference/invoice number will be marked for Exception decisioning during Lockbox Processing. Depending on the missing field requirement, the Web User may or may not be able to "**Accept**" transactions without completing the missing reference/invoice number.

Sample A: Cheque and Cheque Skirt Transaction Review

The "Item List" in this sample includes the following items :

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Item Name	Description
Cheque	Single Cheque. Total Credit = 250.00
Invoice	Invoice Listing. Total Debit = 250.00

					Exception Deta	il									
Busine	ss Date	Lockbox Nu	mber	Ref No	Trans No	Exception Cod	le							Rej	ect
7/15/2	019			110040	1	CHEQUE ONLY,		OICE/						Aco	ept
				/	Transaction Prir	nt									
	Item List		Prev Item Next	Item			BAA	/ Rear	Rotate	700	m In	Zoom	Out	Fit to	Width
Select	Amount						-,								
Cheque	\$250.00		METRO CO	MPANY . Ir	IC.	·			· • •	2.5	· .			8	8
Invoice	\$250.00		VOID SAM	PLES - DO N	OT SHIP						•			, '	
			137 ERB ST	FREET				DA	TE Z	ß	0 P	6 2	?	Ţ	Ş
Credit T	otal:		CALGARY,	AB T2M 1C2	_										
		\$250.00	PAY TO THE	ABC TES		·					\$ 2	250.	.00		
Debit T	otal:		Two Hi	undred Fi	fty Dollar	s and				0/10	O DOLL	ARS (Δ 89	rty bally	
		\$250.00	METROBAN	IK		· · ·						ε	1 6	ris on Deci	
Balance	•		OAK VIEW	S SQUARE											
		\$0.00	TORONTO,	ON L4C 4E1	1 342-4223										-
			MEMO												MP
							Georgian Bay !	Islands	National	Park,	Intario)			
			88	• 5 2 5 2 2	-601:	51285512	17"								
			TRA	NSIT NUMBER	CHEC	QUE ACCOUNT	c	HEQU	E SERIA	L		CH	IEQU	E AMO	DUNT
				52522601		5128551217				88					250.00
			UNEQUE DATE												

Item Processing:

The User must navigate to the invoice item that contain the debit amount, using the "Next Item" button.

	Item List		Prev Item	Next Item				Rotate	Zoom In	Zoom Out	Fit to Width
Select	Amount	^ [
Cheque	\$250.00		COM	PANY		Sum	= 250.00				
Invoice	\$250.00		LBX:	Default L	bx						
		-									
Credit To	otal:	_	Accou	unt No.		Amount					
	\$250.00					\$ 250.00					
Debit To	tal:										
	\$250.00										
Balance:											
	\$0.00										
											-
		[INV	COR INDIC	Т	ISN NUMBER	ACCOUNT NO (C)			NE	T AMOUNT
			-								250.00
			Add Record	đ							

In this sample, the cheque skirt nor the cheque image contain an account number. The **account number** field for this lockbox is "Required" and must pass check digit validation; therefore, the User must enter the invoice missing account information.

Note: The User can enter one or more invoice records as required.

Since the account number is required and includes check digit validation, the User will be presented with the following message when attempting to "**Accept**" the Exception item without entering the missing account information.

		Inva	alid account r	number	
			Exception Deta	sil	
Business Date	Lockbox Number	Ref No	Trans No	Exception Code	Reject
7/15/2019		110040	1	CHEQUE ONLY/WITH NO INVOICE	Accept

The User must enter a valid account information in order to "Accept" the Exception item.

Sample B: Cheque Only

Transaction Review

The "Item List" in this sample includes the following items

Item Name	Description
Invoice	Cheque Image added as the Invoice. Total Debit = 412.00
Cheque	Cheque Only. Total Credit = 412.00

In this sample, since the transaction is cheque only, the invoice item will be presented first under "**Item List**". The User will be able to enter the missing account information in the fields presented with the image.

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					Exception Det	ail					
Busines	ss Date	Lockbox Nu	mber	Ref No	Trans No	Exception Co	de				Reject
7/15/20	19			110041	1	CHEQUE ONL	//WITH NO INVOICE				Accept
		/			Transaction Pri	int					
	Item List		Prev Item Next	Item			B/W Rear	Rotate	Zoom In	Zoom Out	Fit to Width
Select	Amount	-									
			METRO C	OMPANY ,	lnc.	·		19	2.14	324671	7316
Cheque	\$412.00		VOID SAN	APLES - DO	NOT SHIP			ATE 2	7 0	6 2 0	10
Courd III T		*	137 ERB S	TREET					6 M	MYY	, , ,
	otal:	£ 44 0 00	CALGARY,	ABC TES	ŜT	- 1. *		<u> </u>	2	412 00	atan ning
Debit To	tal	\$412.00	ORDER OF					. (Ψ	412.00	
Debit To		\$412.00	<u>Four</u> H	lundred	Twelve Do	llars and				LARS 🔂 🖁	Curriy Instants Curris, Paris des Décis,
Balance:		\$412.00	OAK VIEW	NK							
		\$0.00	300 - 10 A	VE TEL: (64	9) 342-4223						
			TOKONTO	, ON 14C 4E	1						. LP
			pacMO				Georgian Bay Island	s National	Park, Ontari	lo	
			# 3 2 4	671731	6. \$525	22-601	7342150	125#			
			INV COR	INVOIC	E NO (C)		INV	GROSS	DI	SCOUNT	NET
			INDICAT					AMT	A	MOUNT	AMOUNT
								412.00		0.00	412.00

Note: The User will be able to "Accept" the Exception item without reviewing the cheque item under "Item List"; this is due to fact that the same cheque image was presented as the invoice image.

Unacceptable payee

Items will be marked for Exception decisioning when the Payee information on the cheque does not match any acceptable payees on file for the lockbox.

Authorized Web Users will have the option to "**Reject**" or "**Accept**" transactions after review the information.

				Exception	Detail					
Busine	ss Date	Lockbox	Number Re	ef No	Trans No	Exception Code				Reject
7/15/20	019		11	0045	1	UNACCEPTABLE PAY	/EE			Accept
				Transactio	n Print					
	Item List		Prev Item Next Item			B/W Rear	Rotate	Zoom In	Zoom Out	Fit to Width
Select	Amount	-								
Cheque			METRO COMPANY	Inc.	1		29	eter i j	58771	0541
Cheque	\$50.00		VOID SAMPLES - DO	NOT SHIP				7 0 0	2 2 0	1.0
Invoice	\$250.00		137 ERB STREET	~~		Di Di		6 4 6	₽ ~ v	1 Ş
Credit T	otal:	-						\$2	200.00	an arg
	\$25	60.00	Two Hundred	Dollars a	and		0	100 DOLL		anty heatans
Debit To	otal:		METROBANK		·	<u></u>			D 2	Face best
	\$25	60.00	OAK VIEWS SQUARE 300 - 10 AVE., TEL: (6	49) 342-422	3					
Balance	•		TORONTO, ON L4C 4	E1						
	1	60.00	MEMO			Georgian Bay Island	s National I	ark, Ontario		MP.
			-587710541		5 2 2 - 60 1 :	4771-54"				
			TRANSIT NUMBE	R	CHEQUE ACCOUNT	CHEQ	UE SERIAL		CHEQU	E AMOUNT
			525226	01	477154		58771054	1		200.00
			PAYOR NAME			CHEQUE DATE				
			METRO COMPANY INC.		1	06/27/2019				

Item Processing:

The User must navigate to the cheque items, using the "**Next Item**" button, to review all cheques within the transaction.

	Item List		Prev Item Next Item		B/W Rear Rotate	Zoom In Zoom Out	Fit to Width
Select	Amount	*					
Cheque	\$200.00		METRO COMPANY, Inc			the second second	874
Cheque	\$50.00		VOID SAMPLES - DO NO	T SHIP		2 0 7 <u>0</u> 0	1.0
Invoice	\$250.00		137 ERB STREET		DATE	3 W / Z U	1 å
Credit T	ſotal:	~	CALGARY, AB T2M 1C2		· · · ·	\$ 50.00	an ng
		\$250.00	Fifty Dollars and		0	100 DOLLARS A	enty feetures
Debit To	otal:		METROBANK	5. A	- 1.1. IV	11 cès	Pa on berg
Balance	2:	\$250.00	OAK VIEWS SQUARE 300 - 10 AVE TEL: (649) 3 TORONTO, ON L4C 4E1	342-4223			
		\$0.00	МЕМО		corgian Bay Islands National Pa	rk, Ontario	MP.
			#874# €70166	-4126 4473308-	23…2#		
			TRANSIT NUMBER	CHEQUE ACCOUNT	CHEQUE SERIAL	CHEQU	E AMOUNT
			70166412	4473308232	874		50.00
			PAYOR NAME	CHE	OUE DATE		
			METRO COMPANY, INC.	07/03	/2019		

In this sample, the Payee for Cheque 1 is unacceptable. The User will decide whether to "Accept" or "Reject" the Exception item.

Remittance Shows Credit Balance

Items will be marked for Exception processing when the transaction contains a remittance with a credit amount. The credit remittance balances the transaction, however, the application will not prompt the negative amount leaving remittance/invoice payment amount blank and out of balanced.

Business Date Lockbox Number Ref No Trans No Exception Code 7/15/2019 110047 1 REMITTANCE SHOWS CREDIT BALANCE Transaction Print Business Date Select Amount B/W Rear Rotate Zoom in Zoom Out METRO COMPANY , Inc. VOID SAMPLES - DO NOT SHIP I37 ERB STREET Credit Total: S10017 METRO BANK ONTO THE ABC INC Provide ABC INC Provide ABC INC Provide ABC INC Provide ABC INC Seven Hundred Sixty-three Dollars and Too DOULLARS P Goorgian Bay Sclauds Statemal Parts, Ontarto II" 71 III S Balance: Goorgian Bay Sclauds Statemal Parts, Ontarto II" 71 III" IS 25 5 2 2 = 6 0 II" I 2 = 1 1 2 I, 5 II"							etail	Exception D						
7/15/2019 110047 1 REMITTANCE SHOWS CREDIT BALANCE Transaction Print Item List Select Amount Cheque \$763.71 Invoice \$1,711.15 Credit Total: OD IO COMPANY , Inc. DATE 2 7 0 6 2 0 Credit Total: Debit Total: Seven Hundred Sixty-three Dollars and OD OCLUME S Good Colspan="2">Georgian Bay Estands Wational Partie, Ontario METRO SANK OA VE TEL: (649) 342-4223 Good Collars and Georgian Bay Estands Wational Partie, Ontario I" ? L, I" I: S 2 5 2 2 = 6 0 1: Itensult NUMBER	Reject						Exception Code	rans No	No 1	Ref N	umber	Lockbox Nu	ss Date	Busine
Transaction Print Item List Select Amount Cheque 5763.71 Invoice \$1,711.15 METRO COMPANY , Inc. ON ON TSHIP 137 ERB STREET DATE 2 7 0 6 2 0 CALGARY, AB T2M 1C2 Prov Train METRO COMPANY , Inc. DATE 2 7 0 6 2 0 CalgARY, AB T2M 1C2 Prov The ABC INC \$ 763.71 Open Hundred Sixty-three Dollars and METROBANK OAK VIEWS SQUARE 300 - 10 AVE TEL: (649) 342-4223 Georgian Bay Islands Mational Parts, Ontario I" ? 4, I" I: S 2 5 2 2 = 6 0 1:: 1 1 2 4 5 I" TEANSIL NUMBER CHEOLIE ACCOUNT CHEOLIE ACCOUNT	Accept				T BALANCE	WS CREDIT	REMITTANCE SHO		047 1	11004			019	7/15/20
Select Amount Cheque \$763.71 Invoice \$1,711.15 Credit Total: DATE	Fit to Width	Zoom Out	Zoom in	Rotate	B/W Rear		Print	Transaction I	1	Next Item	Prev Item		Item List	
Cheque \$763.71 Invoice \$1,711.15 Invoice \$1,711.15 Credit Total: DATE												^	Amount	Select
Invoice \$1,711.15 Credit Total: DATE 2 7 0 6 2 0 Debit Total: S763.71 CALGARY, AB T2M 1C2 \$763.71 \$763.71 Debit Total: S1.711.15 Str.711.15 \$763.71 \$763.71 Debit Total: S1.711.15 Str.711.15 \$763.71 \$763.71 Balance: S1.711.15 Str.711.15 Str.711.15 \$763.71 METROBANK OAK VIEWS SQUARE 300 - 10 AVE TEL: (649) 342-4223 \$7000000000000000000000000000000000000	74							nc.	IPANY ,	RO COMP	METR		\$763.71	Cheque
Credit Total: S763.71 Debit Total: ABC INC S1.711.15 St.711.15 Balance: S1.711.15 (5947.44) METROBANK OAK VIEWS SQUARE 300 - 10 AVE TEL: (649) 342-4223 TORONTO, ON L4C 4E1 Georgian #ay tslands Wational #ark, Ontario III ? 1, III	J 9	6 2 Q	70	TE 2	DA			NOT SHIP	.ES - DO I EET	SAMPLE	137 E		\$1,711.15	Invoice
S763.71 Debit Total: S1,711.15 Balance: (5947.49) Balance: (5947.49) <td></td> <td></td> <td></td> <td>۰. T</td> <td></td> <td></td> <td></td> <td>2</td> <td>3 T2M 1C</td> <td>ARY, AB</td> <td>CALG</td> <td></td> <td>otal:</td> <td>Credit T</td>				۰. T				2	3 T2M 1C	ARY, AB	CALG		otal:	Credit T
Debit Total: S1.711.15 Balance: (\$947.44) (\$947.44) METROBANK OAK VIEWS SQUARE 300 - 10 AVE TEL: (649) 342-4223 TORONTO, ON L4C 4E1 MEMO Georgian Bay Islands Mational Park, Ontario III 7 4, III I: 5 2 5 2 2 6 0 1:: III 2 11 2 4, 5 III		763.71	\$`						BC INC		PAY TO ORDER	\$763.71		
\$1,711.15 METROBANK Balance: OAK VIEWS SQUARE 300 - 10 AVE TEL: (649) 342-4223 TORONTO, ON L4C 4E1 MEMO Georgian Bay Islands Mational Park, Ontario III 7 4, III TRANSIT NUMBER CHEQUE ACCOUNT TRANSIT NUMBER	ity Restures		100 000	7		and	ree Dollars	Sixty-th	undred	ven Hu	Se		otal:	Debit To
MEMO Googlan Bay Islands Mational Park, Ontarto	a ca beci.	LII ces			·		14 - 1	9) 342-4223	SQUARE . TEL: (64 N L4C 4E	OBANK VIEWS S 10 AVE ONTO, ON	METR OAK 300 - TORC	\$1,711.15 (\$947.44)	:	Balance
	MP	;	Park, Ontaria	National	n Bay Islands	Georgian					MEMO			
TRANSIT NUMBER CHEQUE ACCOUNT CHEQUE SERIAL CHEQUE						4 S∥®	112-112	2601:	5252	te c	⊮ ?			
	AMOUNT	CHEQUE	L	E SERIA	CHEQU		IEQUE ACCOUNT	Cl	T NUMBER	TRANSIT				
52522601 11211245 74	763.71		74	7			11211245		5252260					
CHEQUE DATE										DATE	CHEQUE			
06/27/2019										9	06/27/2019			

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Item Processing:

The User must navigate to the invoice item that contain the debit amount, using the "Next Item" button.

					Trans	action Print					
Select	Item List Amount		Pre	v Item Next Item				Rotate	Zoom In	Zoom Out	Fit to Width
Cheque	\$763.71			COMPANY		Sum =	763.71				
Invoice	\$1,711.15		1	LBX: Default Lb	c						
Credit 1	otal;		-	Account No.		Amou	int				
		\$763.71		000012345678900)1234)2345	\$ 258. \$ -974	80 .44				
Debit T	otal:		i	000034567891200)3456	\$ 789	13				
		\$1,711.15	0	0000456789123000)4567	\$ 663.	22				
Balance	:										
		(\$947.44)									
				INV COR INDICAT	ISN	NUMBER	ACCOUNT NO (C)			NE	
			-	INV COR INDICAT	ISN	NUMBER	ACCOUNT NO (C) 00001234567890001234			NE	T AMOUN 258.i
			-	INV COR INDICAT	ISN	NUMBER	ACCOUNT NO (C) 00001234567890001234 00002345678910002345			NE	T AMOUN 258.8 0.0
			-	INV COR INDICAT	ISN	I NUMBER	ACCOUNT NO (C) 00001234567890001234 00002345678910002345 00003456789120003456			NE	T AMOUN 258.1 0.1 789.

In this sample, the User must adjust the invoice information in order to balance the transaction.

Note: if the Lockbox requirement is to only accept payment amounts with positive values, the User will not be able to enter a negative payment amount.

Postdated Cheques Outside of Range

Items will be marked for Exception processing when the issue date of the postdate cheque is outside the retention period indicated in the processing instructions, and Customer has indicated that item should be sent to Exceptions queue for review/decisioning.

					1			_
Busine	ess Date	Lockbox Numb	per Ref No	Trans No	Exception Code			Reject
7/15/2	019		110049	1	POST DATED CHEQUES	DUTSIDE OF RANGE		Accept
				Transa	ction Print			
	Item List		Previltern Next Item			B/W Bear Rotate	Zoom In Zoom Ou	Eit to Width
Select	Amount		Provident Provident			b) wheat house	2001110	
	\$895.97		METRO COMP	ANY , Inc.			Press, inc.	67
nvoice	\$9.97		VOID SAMPLES	5 - DO NOT SH	IP	DATE O	5012	0 2 1
nvoice	\$886.00		137 ERB STREE	T 204.162		DATE D	S N I Z	₩ ¥
C	r-4-1	*	ALGART, AB				\$ 895 9	7 - 1990 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1 7
Credit	iotai:	6005.07	ORDER OF		C	. 9	07/	
Debit T		2892.97	Eight Hun	area Ninty	-five Dollars and	1	Z100 DOLLARS	Crownly Restures Included, Defension beck
Debit	otai:		OAK VIEWS SC	MARE	14 - A			
		\$895.97	300 - 10 AVE 1	TEL: (649) 342-4	223			
Balance	:		TORONTO, ON	L4C 4E1				
		\$0.00	MEMO			Gammian Mary Colon de Mational	Bart Outarda	L.P.
						Georgian Day Islands Iracional I	rurk, Ontario	
			"67" €5	225550	1: 5775-285	8107"		
			TRANSIT	NUMBER	CHEQUE ACCOUNT	CHEQUE SERIAL	CHEC	UE AMOUNT
				52522601	57752858107	6	57	895.9
			CHEOUE DATE					

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Note: The User must review all other items included in the transaction, by using the "**Next Item**" button, prior to accepting the Exception item.

Paid in full

Processing instructions indicate that cheques with "**Paid in Full**" notations should be directed to the Exceptions queue for Customer review/decisioning.

Paid in Full indicates the Payor considers this cheque to cover any remaining money owed on their account/invoice. Typically, the notation is added on the Memo line; also may be written as "Final Payment", "Final Cheque" or "Final Remittance".

In this sample, the User must review the cheque to determine whether the item is to be accepted or rejected.

♦

Note: The User must review all other items included in the transaction, by using the "Next Item" button, prior to accepting the Exception item.

				Exception De	tail				
Busine	ss Date	Lockb	ox Number	Ref No	Trans No	Exception Code			Reject
7/15/2	019			110050	1	PAID IN FULL			Accept
				Transaction P	rint				
	Item List								
Select	Amount		Previtem Next Item			B/W Rear Rotate	200m in	200m Out	Fit to Width
Cheque	\$250.00		METRO COMPANY , 1	16,			2.100	3111	7515
Invoice	\$250.00		VOID SAMPLES - DO N	OT SHIP				7 2 0	1.0
Invoice			137 ERB STREET			DAIE	17 M	M Y Y	1 Ş
Credit T	Ta da la	-	ABC INC			1. A	1\$	250.00	an ag
	otai: \$	250.00		ftv Dolla	rs and		0/100 00		serty bedays
Debit To	otal:		METROBANK		1. A.	- 1		11 d	Print the second se
	S	250.00	OAK VIEWS SQUARE 300 - 10 AVE., TEL: (649	342-4223					
Balance	:		TORONTO, ON L4C 4E1	PAID IN F	FULL				
		\$0.00	MEMO			corgian Bay Islands Nation	al Park, Ontar	10	MP.
			#31117515 #	:52528	601. 542	4# •			
			TRANSIT NUMBER	СН	EQUE ACCOUNT	CHEQUE SERI	AL	CHEQU	E AMOUNT
			52522601		5424	31117	515		250.00
			PAYOR NAME		CHE	QUE DATE			
			METRO COMPANY INC.		07/04	1/2019			

Other Instructions

There could be instances where the User is unable to "**Accept**" the transaction after editing the invoice/account information. For these instances, the "**Balance**" field will be highlighted in yellow, even though the transaction is balance as the field amount displays "**0**". Please refer to the sample provided below.

Cash Management Solutions

Busine	ss Date	Lockbox Num	iber	Ref No	Trans No	Exception Code				Reject
7/22/20	019			110006	2	CHEQUE ONLY/WITH NO INV	/OICE			Accept
					Transactio	on Print				
	Item List		Prev Item	em			Rotate	Zoom In	Zoom Out	Fit to Width
elect	Amount									
heque	\$572.06		COMPANY			Sum = 572.06				
nvoice	\$572.06		LBX: Defau	lt Lbx						
		*	Date	Invoid	ce Num	Amount				
Credit T	otal:		10/10/1007	202						
_			10/12/199/	.58.5		21.97				
		\$572.06	08/03/2017	611		21.97 550.09				
Debit To	otal:	\$572.06	08/03/2017	383 611	i	21.97 550.09				
Debit To	otal:	\$572.06 \$572.06	08/03/2017	383 611	ł	21.97 550.09				
Debit To Balance	otal: :	\$572.06	08/03/2017	383 611	Ĩ	21.97 550.09				
Debit To Balance	otal: :	\$572.06 \$572.06	08/03/2017	383 611		21.97 550.09				•
Debit To Balance	otal: :	\$572.06 \$572.06 0,00 \$	08/03/2017	383 611 cat	Numéro ISN	21.97 550.09 Numéro compte			Λ	₹ Nontant net
Debit To Balance	otal: :	\$572.06 \$572.06 0,00 \$	08/03/2017	383 611 cat	Numéro ISN	21.97 550.09 Numéro compte 45745585566			Ν	✓ Montant net 21,97

In these scenarios, the User must select the "**Previous Item**" button. With this action, the yellow highlight on the "**Balance**" field will be removed, and the User will now be able to "**Accept**" the transaction.