



Reference Guide: Exceptions Requiring Dual Approval

Purpose

Explain how Positive Pay exceptions are reviewed and approved when dual approval is required.

Cutoff to review Check and ACH exception items is 1:00 pm

Steps

1. First Decision

*Decision the exception as usual. The transaction then moves to **Decisions - For Review Only** for the first approver's view. (Rather than Decided)*

2. Approval Emails

Once the first approver makes a decision, The system emails all users with approval access.

3. Secondary Review

*The exception appears in **Decisions - Pending Approval** for all secondary approvers. A secondary approver will need to approve or deny the transaction.*

4. Confirmation

The system emails the first approver and all users with approval access about the action taken.

5. To Deny an Exception

*Select the transaction in **Decisions - Pending Approval**, then select Deny.*

Enter the reason in Deny Notes, then select Save.

Quick Tips

Deny Notes

Notes are required. You cannot save the denial without them.

After a Denial

The exception returns to Decisions Needed. The original approver is emailed the denial notes and the secondary approver's name.

Cutoff Time

If a pending exception is not approved or denied by cutoff, the default account-level decision and reason are applied and emails are sent.

If you have any questions, contact our Customer Care Center:

Phone: (855) 275-7226 (option 3)

Email: customer care@southernbank.com