



Reference Guide: Managing ACH Exceptions

Purpose

Provide an overview Managing ACH Exceptions

Cutoff to review ACH Positive Pay exception items is 1:00 pm

Steps

1. Navigate to Positive Pay

*Go to Business Banking > Positive Pay > Exceptions tab.
Use the Accounts drop-down for one account or choose
All Accounts.*

2. Review ACH Exceptions

*ACH transactions that break the authorization rules set
appear as Unauthorized ACH transaction exceptions in
the Decision Needed section.*

3. Decision and Submit

*Select Pay or Return, choose a reason, then select Submit
Decisions before the 1pm cutoff.*

4. Add a Rule (Optional)

*Select the Add Rule icon, or select a transaction in the
Decided section and choose Add Rule, so the company
can process recurring transactions. See the ACH
Authorization Rule guide.*

5. Review Posted ACH Activity

*Select Launch Advanced Options (top right), then ACH
Transaction Search under Transaction Processing.*

Quick Tips

How Exceptions Happen

Rules for each account are defined on the ACH Authorization Rules page. Transactions that do not match are flagged for exception.

Rule Fields

SEC Code
Company ID
Debits or Credits
Max Allowable Amount

One-Time Payment

To allow a single transaction, decision it Pay without adding a rule.

Cutoff Time

1:00 pm for ACH Positive Pay exceptions

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

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

Email: customer care@southernbank.com