



## Reference Guide: Managing Positive Pay Exceptions

### Purpose

Provide an overview of using Check Positive Pay

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

### Steps

#### 1. Navigate to Positive Pay

*Go to Business Banking > Positive Pay.*

#### 2. Review Exceptions

*Open the Exceptions tab. Use the Accounts drop-down for one account or choose All Accounts. Select an item in the Decision Needed section and validate the reason for the exception.*

#### 3. Decision and Submit

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

#### 4. Search Check Activity

*Select Launch Advanced Options (top right), then Check Search under Transaction Processing to find specific check transactions or view reports.*

#### Quick Tips

##### Check Exception Types

Duplicate: previously paid

Paid not issued: never loaded as an issued check

Stale dated item paid: item is considered stale dated if the item was issued prior to the stale dated cutoff based on parameters defined by financial institution

Previously paid item posted: item was previously paid

Voided item: previously voided

##### Cutoff Time

1:00 pm for Check Positive Pay exceptions

##### Using Bill Pay?

Physical items sent by Bill Pay on a Positive Pay enabled account must be entered as issued checks. Electronic payments do not.

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

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

Email: [customercare@southernbank.com](mailto:customercare@southernbank.com)