



Business Banking Positive Pay



Quick Exception Processing Guide



Positive Pay- Quick Exception Processing

Check Positive Pay with Payee Match helps detect check fraud by comparing issued checks against those presented for payment. Additionally, ACH Positive Pay detects potential ACH fraud by verifying debit and credit ACH transactions against a pre-approved list of authorized transactions. The system flags discrepancies for review via an exception.

This step-by-step guide provides instructions for efficiently managing exception items by making Pay or Return decisions on exceptions.

Contents

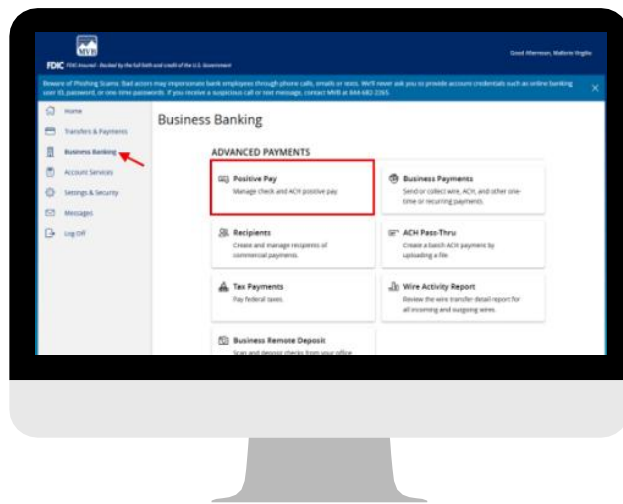
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Accessing Positive Pay

Below are steps you will take to access Positive Pay in order to review and decision exception items.

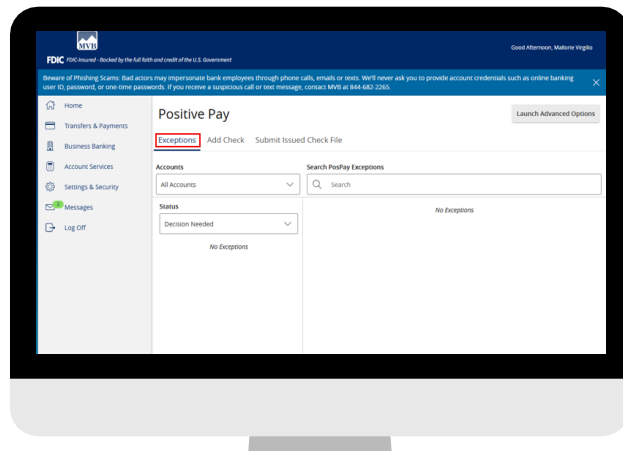
1

From the Home page, click **Business Banking** and then select the **Positive Pay** tile.



2

On the **Exceptions** tab, select the desired account from the drop-down menu. By default, exceptions related to all accounts will be listed.



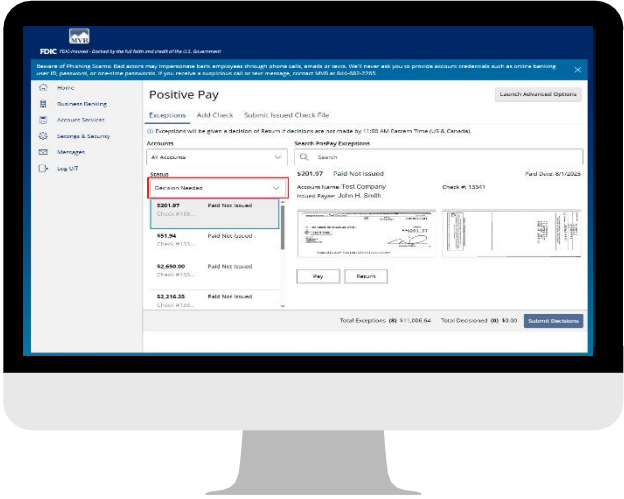
Note: Alternatively, exception items can be decided in the full Positive Pay site by clicking the Launch Advanced Options button in the upper right corner.

Review Check/ACH Exceptions

Below are steps you will take to review and decision a flagged transaction as either Pay or Return.

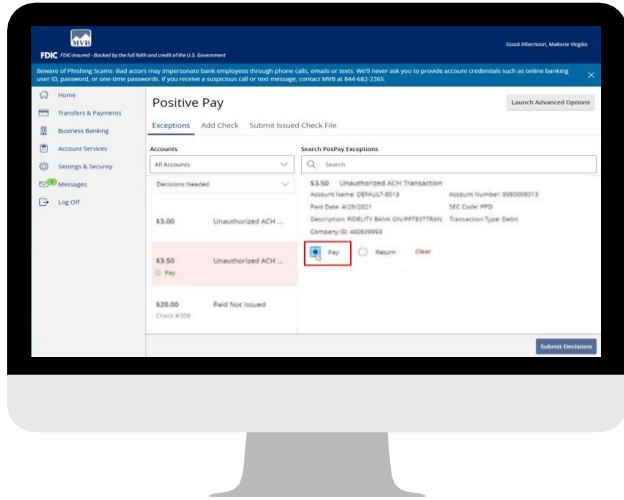
1

Select a transaction listed in the **Decisions Needed** category. Review the exception reason and determine whether the transaction presented is valid.



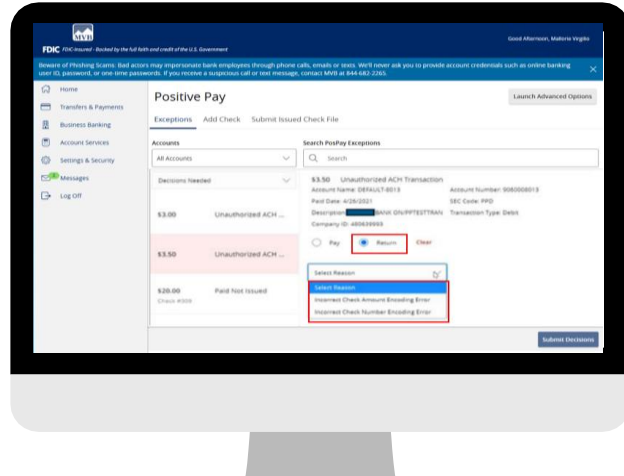
2

If a transaction should be paid, select the **Pay** option and review the details on the screen.



3

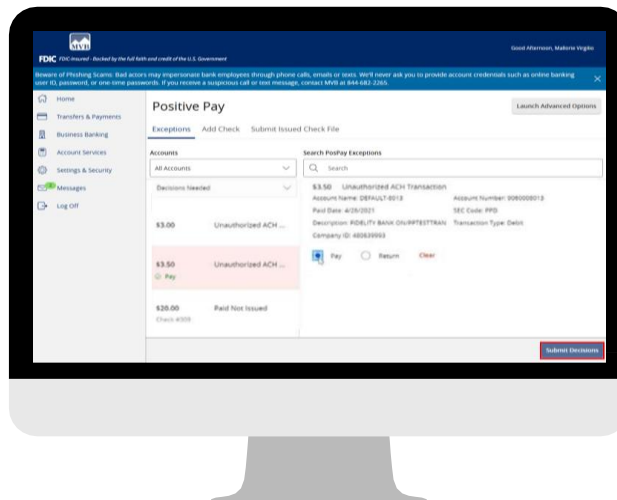
If a transaction should be returned, select the **Return** option then select the corresponding reason from the drop-down menu.



Note: When selecting a Fraudulent, Encoding Error or Refer to Maker return reason, the check status will be updated to Issued/Outstanding, ensuring that when the valid details re-present, an unnecessary exception is not triggered.

4

Once all reviews have been completed, click **Submit Decisions**.

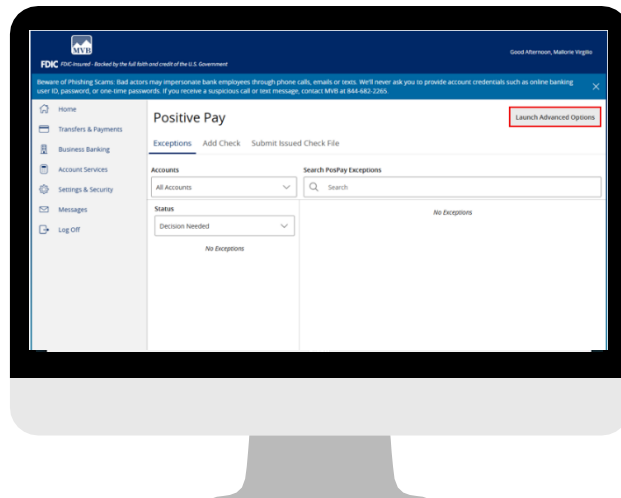


Review Check Exceptions with Corrections

Below are steps you will take to Pay a flagged transaction when an encoding error has occurred.

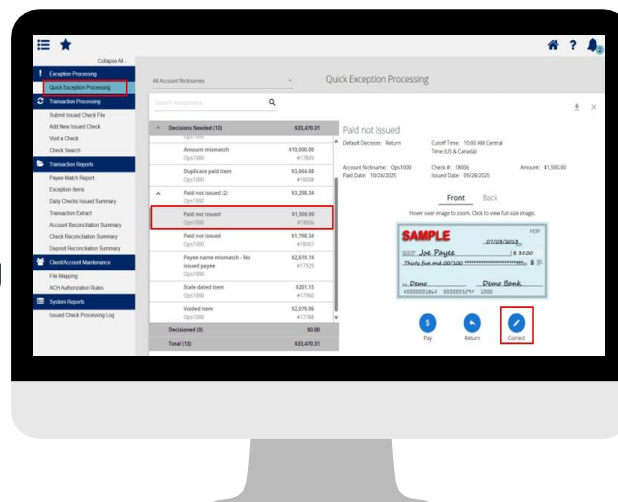
1

Click **Launch Advanced Options** to navigate to the full Positive Pay site.



2

In the Exception Processing Section, select **Quick Exception Processing** and click the transaction being corrected, then click **Correct**.

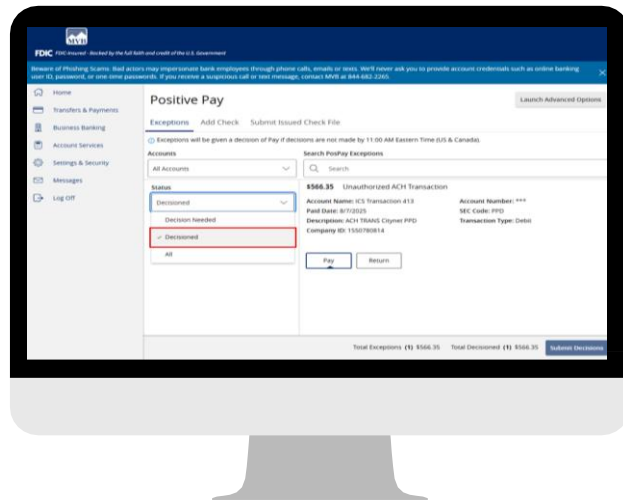


Review Decided Exceptions

Below are steps you will take to review exceptions that have already been decided, and make corrections, when needed.

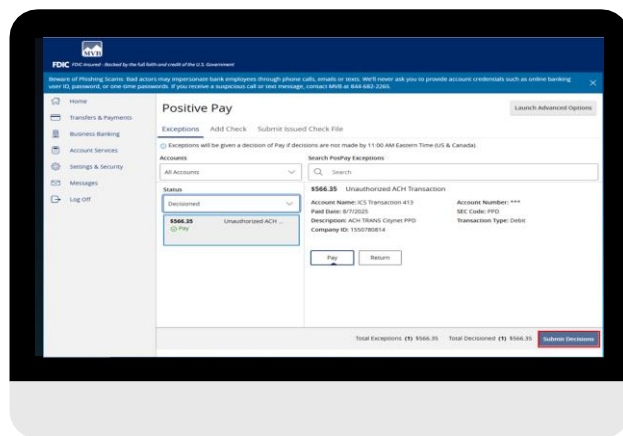
1

To view a listing of transactions already decided, click the caret icon next to the **Decided** section. Click on any transaction listed to view additional details.



2

Decisions can be changed by selecting the correct decision and corresponding reason, and selecting **Submit Decisions**, if changed prior to the cutoff time.



Note: At the cutoff time, an automated Pay or Return decision, based on chosen default setting, is made on all unresolved items and users are automatically put in READ ONLY mode to prevent any changes to the automated decision.



Questions?

Please contact Client Support at 1-844-682-2265 or ibsupport@mvpbanking.com

