

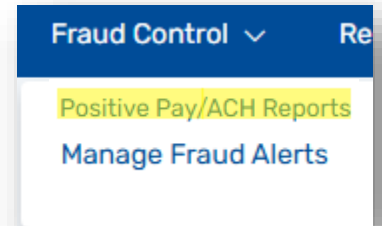


Decisioning Items in Check Positive Pay

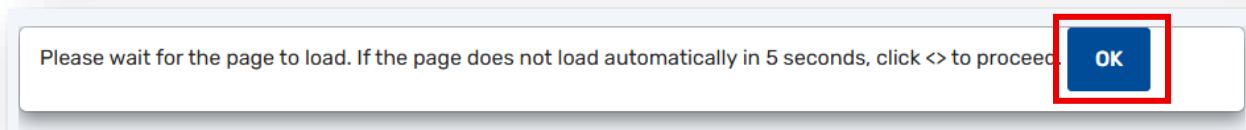
**Please note the cut-off time to decision items in Check Positive Pay is 11am EST*

Login to your Online Banking.

Navigate to the "Fraud Control" tab on the top and select "Positive Pay/ACH Reports".

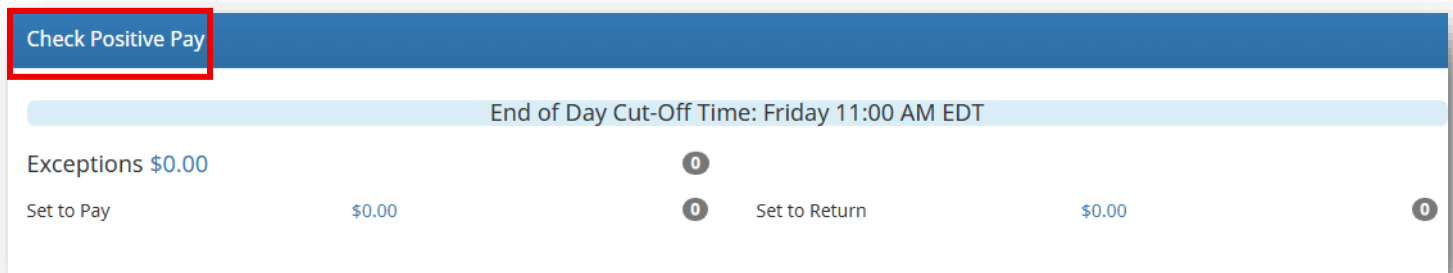


The message below will show, select "OK" if the page does not load.



After loading you will land on the Dashboard.

The Dashboard shows a quick overview of all the checks. Clicking Check Positive Pay on the left in the title bar will direct the user to the Check Positive Pay menu.



Clicking on the dollar amount hyperlinks on the Set to Pay or Set to Return lines expands the view to display a breakdown of the total for each category.

Check Positive Pay					
End of Day Cut-Off Time: Friday 11:00 AM EDT					
Exceptions \$0.00		0			
Set to Pay	\$0.00	0	Set to Return	\$0.00	0
System	\$0.00	0	System	\$0.00	0
User	\$0.00	0	User	\$0.00	0
FI	\$0.00	0	FI	\$0.00	0

Click on the dollar amount link above for any category to be directed to a view of the Transaction History.

Transaction History

Date Range

☰ Sep 04, 2025 - Sep 05, 2025 ▾

Payee Review (0)

⌵ Filters

➤

11 debit transactions totaling \$23,475.66

Rows 1 - 11 of 11.

Transaction ID	Account Number	Check Number	Credit	Debit	Current Status	Date!	Change Status	Exception
➤					09/04/2025	⊙ Ineligible	🔍	

Paying an Item

If an item is set to pay by the system that you want to pay, no action is required.

If an Item is set to return by the system, but you want the item paid, follow the steps below:

To view an image of the check prior to decisioning, click the check number hyperlink under "Check Number".

Click the "Pay" button under the "Change Status" column.

Transaction ID	Account Number	Check Number	Credit	Debit	Current Status	Date!	Change Status	Exception
▼ [redacted]	[redacted]	[redacted]		[redacted]	Return-System	09/04/2025	Pay	?
Account Name: Checking [redacted]					Return Date: 09/04/2025 11:00 AM EDT			
Positive Pay Type: payee					Return Reason: Refer to Maker			
Original Check Number: [redacted]					Loaded Exception Reason: No Issue			
Original Amount: \$ [redacted]								

After clicking pay a popup will show with an image of the check you are choosing to pay. Click "Confirm" button on the bottom after reviewing the check to set it to pay.

Confirm Check

Exception Reason: No Issue

Cancel

Confirm

You will receive a success message in the top right corner confirming your decision and after a few moments, the Current Status column will update to "Pay-User."

Check will be paid

Current Status

Pay-User

After decisioning the item as paid, you can make changes if needed to your decisioned items up to the 11am cut off.

Returning an Item

If an item is set to return by the system that you want to be returned, no action is required but you may wish to update the return reason. Instructions on how to do so are below.

If an item is set to Pay by the system, but you want it returned, follow the steps below:

To view an image of the check prior to decisioning, click the check number hyperlink under "Check Number".

Click the "return" button under the "Change Status" column.

Transaction ID	Account Number	Check Number	Credit	Debit	Current Status	Date	Change Status
> [Redacted]	[Redacted]	[Redacted]	[Redacted]	[Redacted]	Pay-User	09/04/2025	Return

After clicking return a popup will show asking you to select a return reason. Select the appropriate reason and hit "Save".

Select a check return reason:

☐ Amount Incorrect

☐ Duplicate

☐ Fraudulent

☐ Prior Stopped

☐ Prior Void

☐ Refer to Maker

☐ Serial # Incorrect

☐ Signature Irregular

☐ Signature Missing

☐ Stale Dated

Save

You will receive a success message in the top right corner confirming your decision and after a few moments, the Current Status column will update to "Return-User."

Check will be returned



Return-User

After decisioning the item as returned, you can make changes if needed to your decisioned items up to the 11am cut off.

Changing the Return Reason

Find the check you wish to correct, select the blue hyperlink next to "Return Reason" which will pop up the menu to select a return reason.

Select a check return reason:

☒ Amount Incorrect

☐ Duplicate

☐ Fraudulent

☐ Prior Stopped

☐ Prior Void

☐ Refer to Maker

☐ Serial # Incorrect

☐ Signature Irregular

☐ Signature Missing

☐ Stale Dated

Save

Press Save and your return reason is now updated.

Account Name: Checking [REDACTED]

Positive Pay Type: payee

Original Check Number: [REDACTED]

Return Date: 09/10/2025 11:00 AM EDT

Return Reason: [Amount Incorrect](#)

Loaded Exception Reason: No Issue