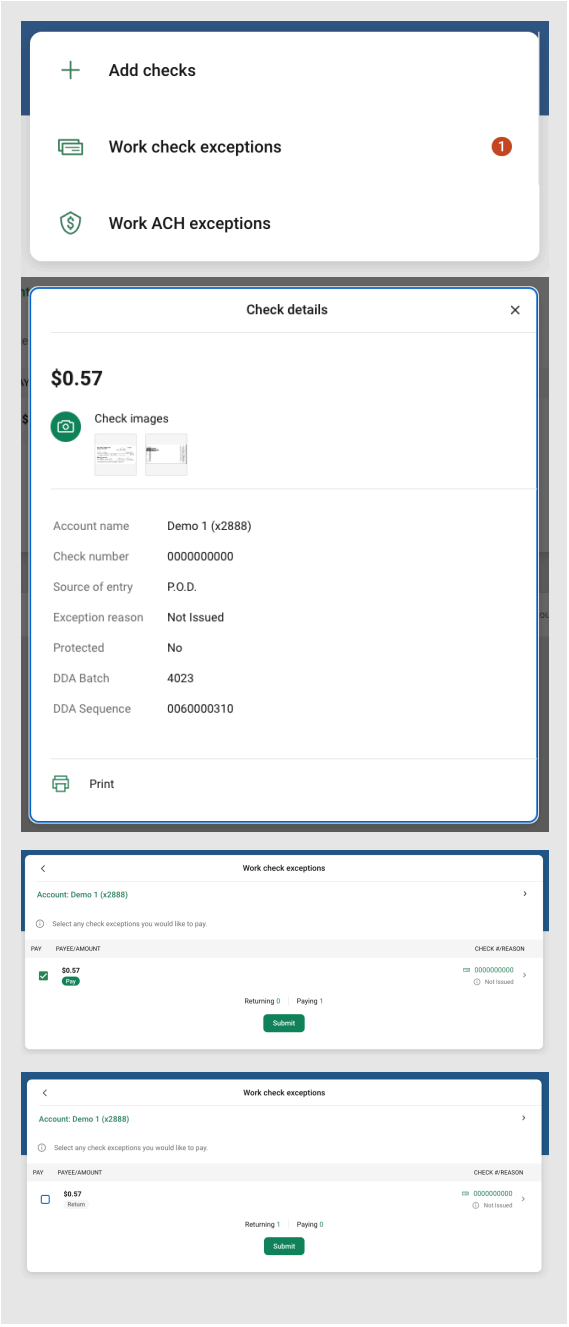
MainStreetBank

DIGITAL BANKING

How to work Positive Pay exceptions

When a check or ACH item is presented for payment to an account enrolled in Positive Pay, the item will first be checked against the running list of approved items (matched to the check number, amount, and payee name) or filters. Items flagged as an exception need to be worked prior to 11am EST each day.



01 Notification

- If you are enrolled in Positive Pay alerts, you will receive an email notification when exceptions are ready to be worked (usually around 6am EST)
- You will also receive a notification if you have not saved your decisions and the cut-off time is approaching (around 10:30a, EST)

02 Navigate to Positive Pay Work exceptions

- From the left navigation menu, click the **Payments** dropdown and select **Positive Pay**
- Click **Work check exceptions** or **Work ACH exceptions**

03 Work Exceptions

- Within the Work exceptions popup, review your items flagged as an exception
- For more information and to view an image (if the item is a check), click on the check/reference # hyperlink
- Items will default based on the service you are enrolled in
  - **Check (traditional) Positive Pay** - Return
  - **ACH Positive Pay** - Return
  - **Reverse Positive Pay** - Pay
- Once reviewed, check the box to Pay or leave it unchecked to Return
- Click **Submit** to save your selection