



Note-All Positive Pay Exception Decisions are due by 12:00 PM each Business Day.

1. Select the "Business Banking" menu and then select "Positive Pay".

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Home Transfers & Payments **Business Banking** Services Settings Messages 43 Log Off

Business Banking

PAYMENTS & TRANSFERS

- Positive Pay**
Validate check payments & automate check processing
- Payments
An advanced workflow to send or collect wire, ACH, and other one-time or recurring payments
- Recipients
Create & manage recipients of commercial payments
- ACH Reporting
ACH NOC's, ACH Returns and EDI Reporting
- Tax Payments
Pay federal or state taxes
- Remote Deposit Capture
Submit checks via Remote Deposit

BUSINESS MANAGEMENT

2. Select "Exceptions".

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Positive Pay Launch Advanced Options

Exceptions Add Check Submit Issued Check File

Exceptions will be given a decision of Return if decisions are not made by 12:00 PM Central Time (US & Canada).

Accounts: All Accounts

Search PosPay Exceptions: Search

Status	Amount	Description	Check #	Paid Date
Decision Needed	\$1.10	Payee Name Mismatch	1112	2/6/2025
Paid Not Issued	\$1.05	Check #1212		
Unauthorized ACH Transac...	\$0.20			

\$1.10 Payee Name Mismatch Paid Date: 2/6/2025

Account Name: xxx8104 Check #: 1112

Issued Payee:

Pay Return

Total Exceptions (3) \$2.35 Total Decided (0) \$0.00 Submit Decisions

3. Select "Accounts", and choose your desired accounts from the drop-down menu. By default, exceptions related to all accounts will be displayed.





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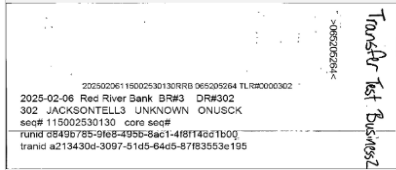
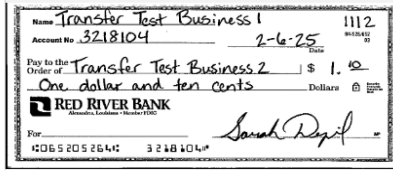
Accounts	Status	Amount	Description
All Accounts	Decision Needed	\$1.10	Payee Name Mismatch Check #1112
	Paid Not Issued	\$1.05	Check #1212
	Unauthorized ACH Transac...	\$0.20	

Search PosPay Exceptions

Search

\$1.10 Payee Name Mismatch Paid Date: 2/6/2025

Account Name: xxx8104 Check #: 1112
Issued Payee:



Pay Return

Total Exceptions (3) \$2.35 Total Decided (0) \$0.00 **Submit Decisions**

4. Select the desired "Check" or "ACH item" under "Decisions Needed".

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Good Morning, Edwin Lagarde

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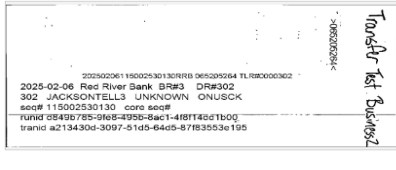
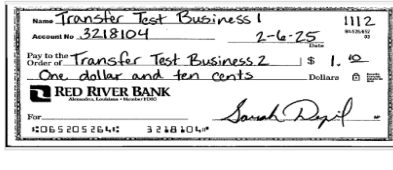
Accounts	Status	Amount	Description
All Accounts	Decision Needed	\$1.10	Payee Name Mismatch Check #1112
	Paid Not Issued	\$1.05	Check #1212
	Unauthorized ACH Transac...	\$0.20	

Search PosPay Exceptions

Search

\$1.10 Payee Name Mismatch Paid Date: 2/6/2025

Account Name: xxx8104 Check #: 1112
Issued Payee:



Pay Return

Total Exceptions (3) \$2.35 Total Decided (0) \$0.00 **Submit Decisions**

5. If the item should be paid, select the "Pay" option and review the details on the screen.





Positive Pay Launch Advanced Options

Exceptions Add Check Submit Issued Check File

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Accounts: All Accounts Search PosPay Exceptions: Search

Status: Decision Needed

\$1.10	Payee Name Mismatch
Check #1112	Pay
\$1.05	Paid Not Issued
Check #1212	
\$0.20	Unauthorized ACH Transac...

\$1.10 Payee Name Mismatch Paid Date: 2/6/2025

Account Name: xxx8104 Check #: 1112
Issued Payee:

Buttons: Pay Return Clear

Total Exceptions (3) \$2.35 Total Decided (0) \$0.00 Submit Decisions

6. If an item should be returned, select the "Return option, and select the corresponding reason from the drop-down menu.

Positive Pay Launch Advanced Options

Exceptions Add Check Submit Issued Check File

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Accounts: All Accounts Search PosPay Exceptions: Search

Status: Decision Needed

\$1.10	Payee Name Mismatch
Check #1112	Pay
\$1.05	Paid Not Issued
Check #1212	
\$0.20	Unauthorized ACH Transac...

\$1.05 Paid Not Issued Paid Date: 2/6/2025

Account Name: Payroll - 8112 Check #: 1212
Issued Payee:

Buttons: Pay Return Clear

Reason:

Total Exceptions (3) \$2.35 Total Decided (0) \$0.00 Submit Decisions





Red River Bank-Treasury Management

Positive Pay-Exception Decisioning

- Note that as you decision an exception item, below the exception item on the status side of the screen, it will display what decision has been made. Once you have decided all exception items, select "Submit Decisions".

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Accounts: All Accounts

Search PosPay Exceptions: Search

Status: Decision Needed

Amount	Description	Action
\$1.10	Payee Name Mismatch Check #1112	Pay
\$1.05	Paid Not Issued Check #1212	Pay
\$0.20	Unauthorized ACH Transac...	Return

\$0.20 Unauthorized ACH Transaction

Account Name: xxx8104
Paid Date: 2/6/2025
Description: Transfer Test Bu/Payroll Transfer Test Bu
Company ID: 1541254871

Account Number: ***8104
SEC Code: PPD
Transaction Type: Debit

Buttons: Pay, Return, Clear

Reason: Unauthorized

Total Exceptions (3) \$2.35 Total Decided (0) \$0.00 **Submit Decisions**



Member
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