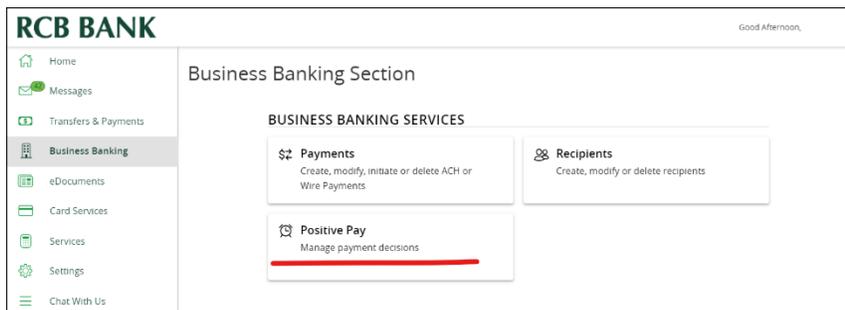# Making Pay/Return Decisions

In the navigation menu, select Business Banking.

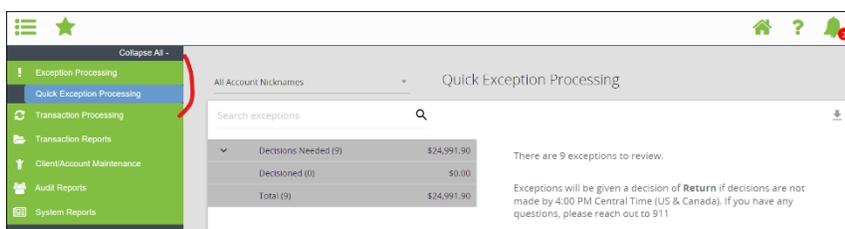Select the New Payments button.

Click the Positive Pay tile.

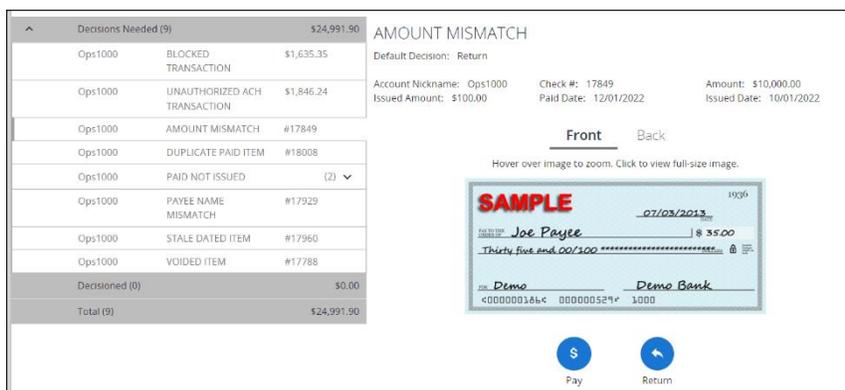This will launch the Positive Pay site.

Select the Exceptions Processing menu.

Click Quick Exceptions Processing.

Click the Decisions Needed header to display your exceptions.

Select an Exception you want to pay or return. The transaction details appear in the right pane.

In the transaction details pane, do one of the following:

- Select the Pay radio button.
- On an ACH exception if you want to establish a rule to prevent a future exception, click Add ACH Rule button. The ACH Rule window appears.
    - *Select an SEC Code.*
    - *Select a Transaction Type.*
    - *(Optional) Edit the Max Amount.*
    - *Click or tap Done.*
- Select the Return radio button.
- Select a reason in the drop-down list.
- Complete steps 3-5 for multiple exceptions.

Making Pay/Return Decisions

- Click or tap Submit All Decisions.