Reviewing Positive Pay Exceptions

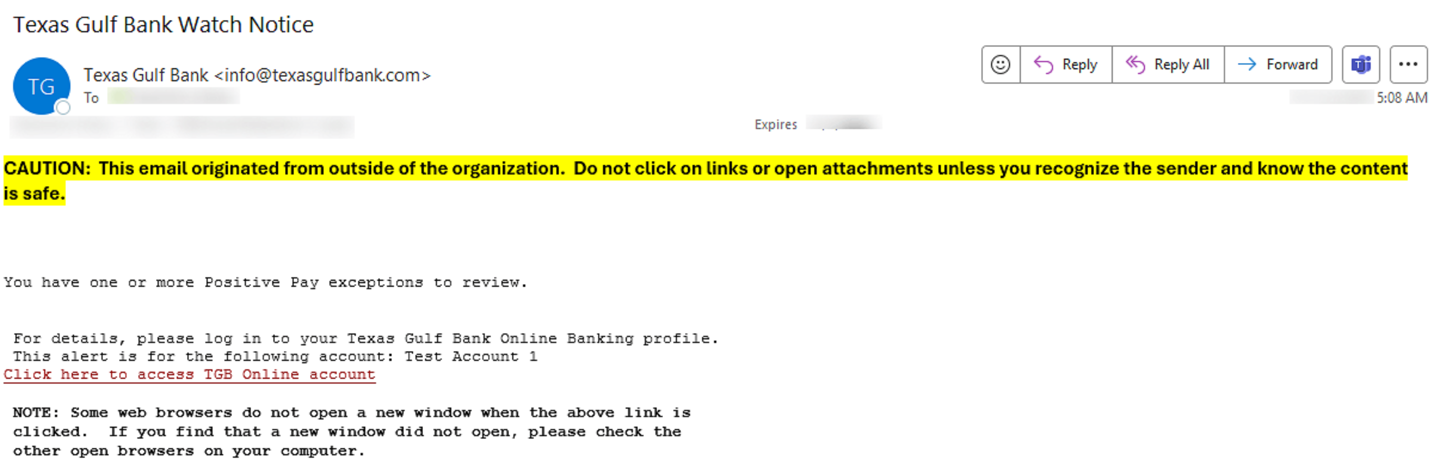
Exceptions alert you to potential issues with checks attempting to clear your account, typically due to mismatched information between uploaded files and check details**. Please review any exceptions by 11:00 AM CST**; after this cutoff, exceptions will be locked and cannot be reviewed, which may lead to the check being returned. Timely review is essential to help prevent fraud.

Please note: Positive Pay with Payee Match may occasionally misread your payee line, creating a false exception even if the information was uploaded. These items will still require your review and decision.

<u>Automatic Notifications</u>

Automatic notifications will be sent from the system each morning if there are Positive Pay Exceptions to review.

Example:



Texas Gulf Bank Watch Notice

TG Texas Gulf Bank <info@texasgulfbank.com>

To

Reply | Reply All | Forward

5:08 AM

Expires

CAUTION: This email originated from outside of the organization. Do not click on links or open attachments unless you recognize the sender and know the content is safe.

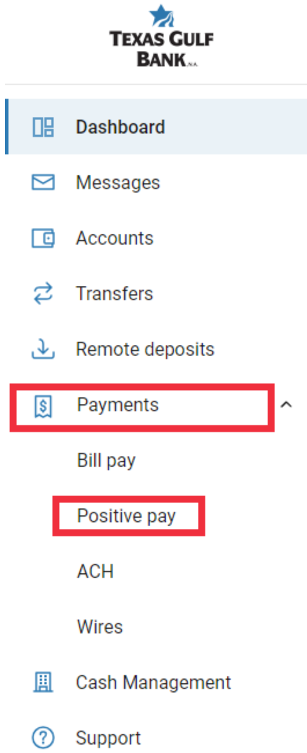
You have one or more Positive Pay exceptions to review.

For details, please log in to your Texas Gulf Bank Online Banking profile.
This alert is for the following account: Test Account 1
Click here to access TGB Online account

NOTE: Some web browsers do not open a new window when the above link is clicked. If you find that a new window did not open, please check the other open browsers on your computer.

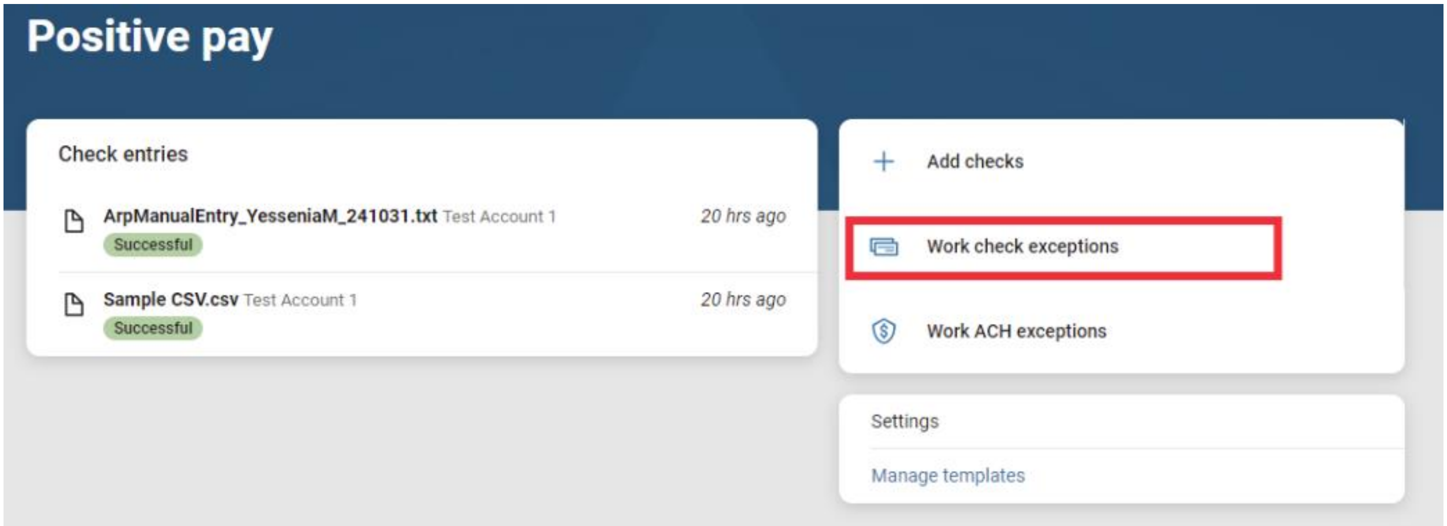
Reviewing Your Positive Pay Exceptions

1. Login to online banking
2. From the left side of your screen select **Payments** then select **Positive Pay**.



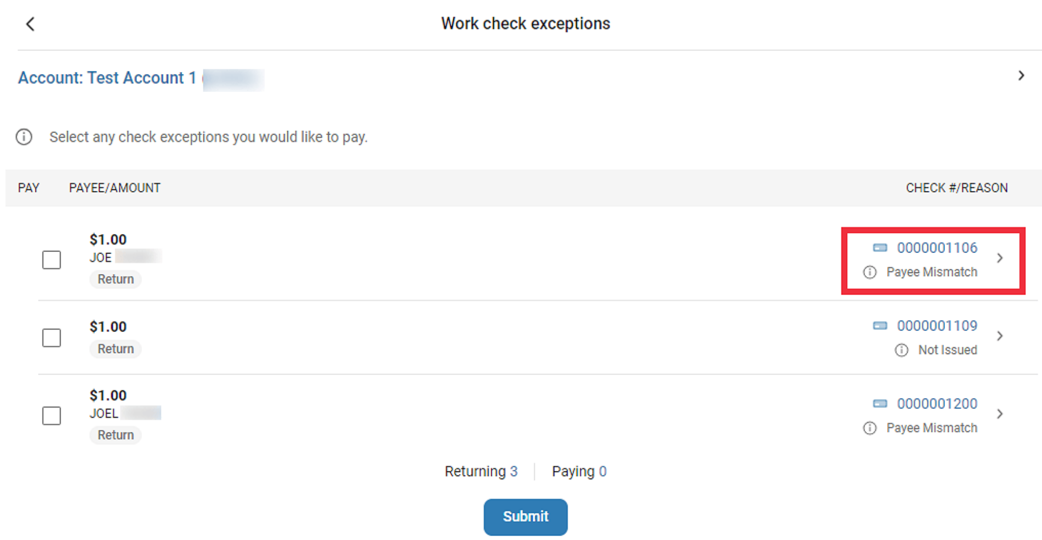
Some users may only see the Positive pay option

3. Click on **Work Check Exceptions**.



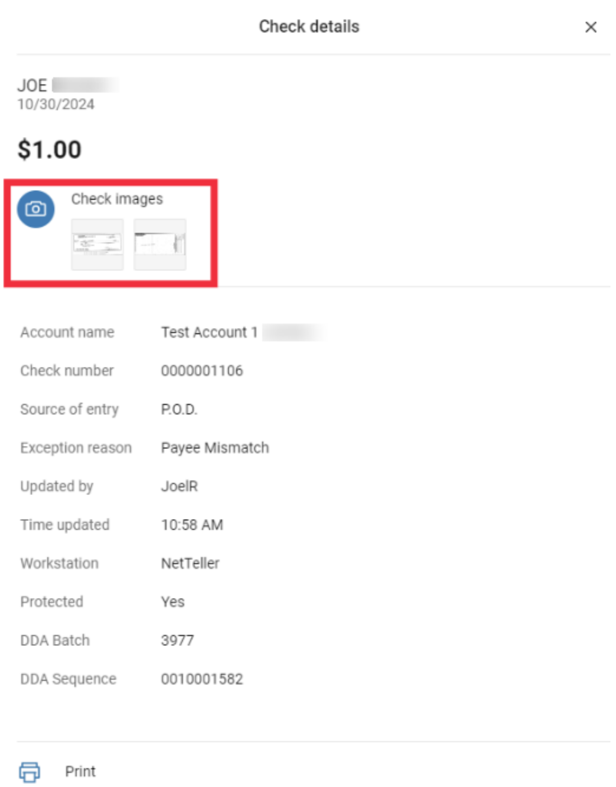
Before decisioning an exception, you must first review the check image

4. Click on **Check number** to view the check details.



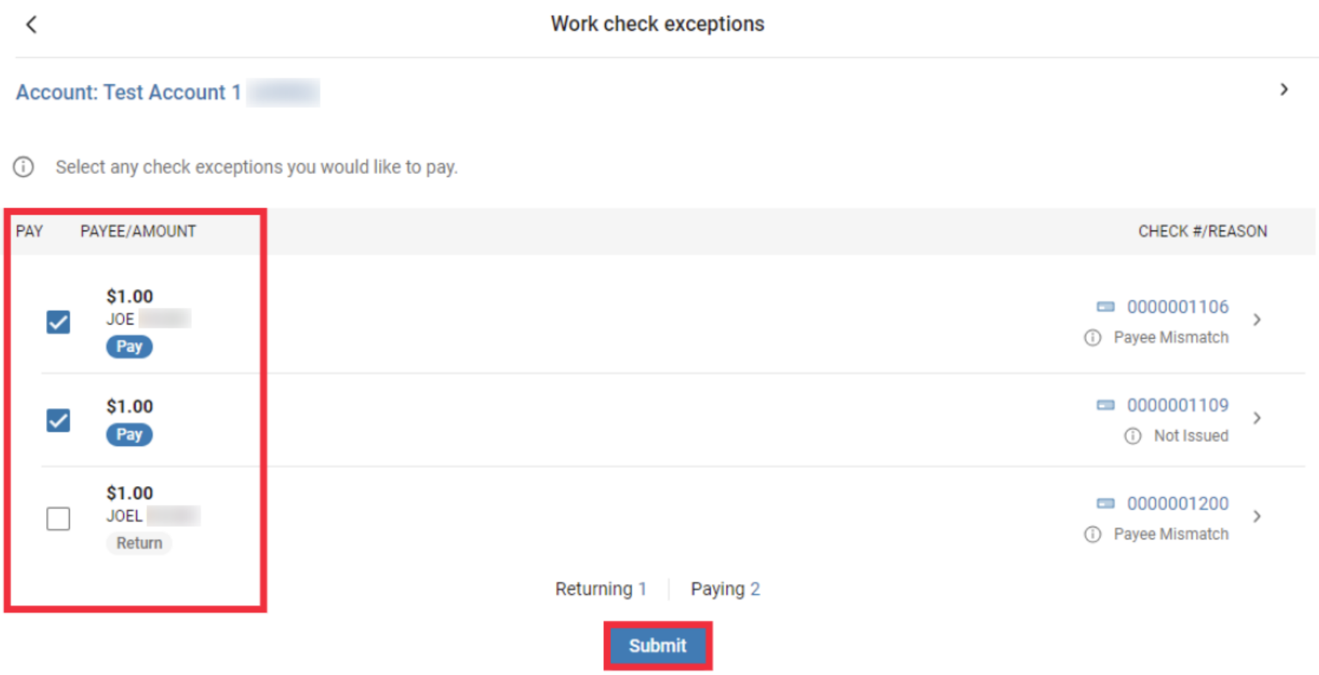
*All items will be defaulted to **Return** before your review and decision*

5. Click on **Check Images** to review **the front and the back** of the check. Review all parts of the check match including the **check number, amount, payee, date, signature, and endorsement on the back.**



If an item has already been decisioned you will notice the updated by field completed by another user

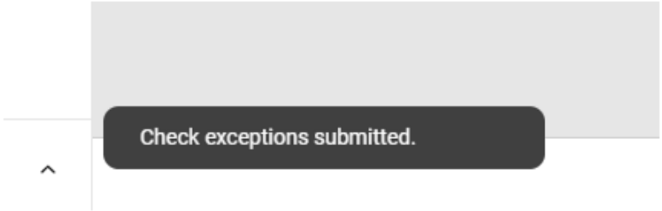
6. To **Pay** the item, select the check box next to the item in the **Pay** column. Click **Submit**.
   To **Return** the item, clear the check box next to the item in the **Pay** column. Click **Submit**.



Note: If you do set an item to be returned you must ***notify*** *us at treasuryservices@texasgulfbank.com with the return reason (examples: altered, counterfeit, forged endorsement).*

7. Once Submitted, you will receive a confirmation stating **Check exceptions submitted**.

Desktop



Mobile App