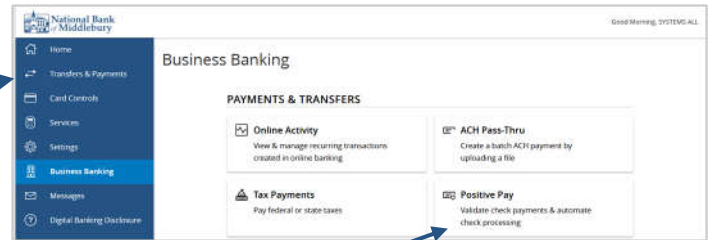




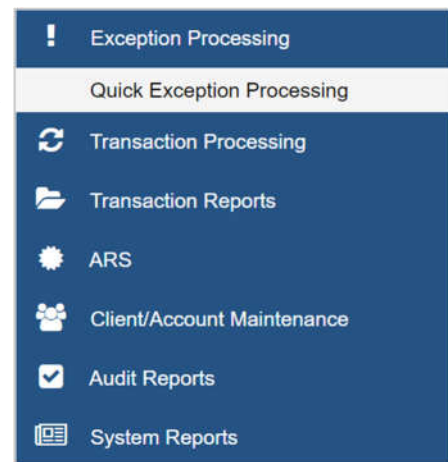
1. Select the **'Business Banking'** menu and then **'Positive Pay'**.



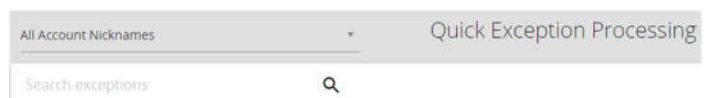
2. Click **'Launch Advanced Options'** button to visit the full Positive Pay site.



3. Select the **'Exception Processing'** menu, then select **'Quick Exception Processing'**.



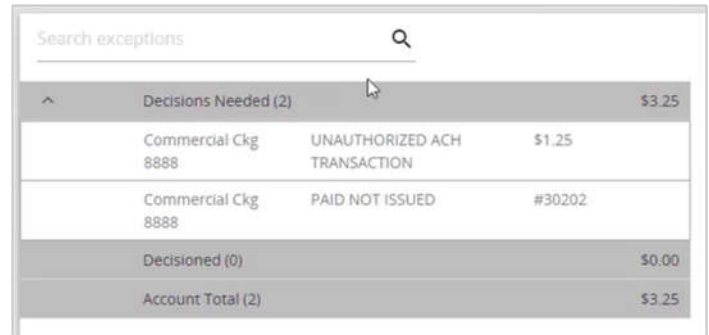
4. Select **'All Account Nicknames'** dropdown menu. Only accounts with exceptions to process are available in the dropdown menu.



Questions? We're here to help.
Customer Service: 877.508.8455

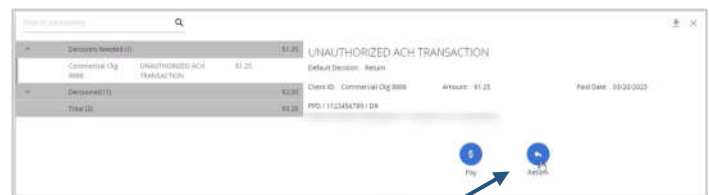


- Select a transaction listed in the 'Decisions Needed' category.



Search exceptions		
Decisions Needed (2)		\$3.25
Commercial Ckg 8888	UNAUTHORIZED ACH TRANSACTION	\$1.25
Commercial Ckg 8888	PAID NOT ISSUED	#30202
Decided (0)		\$0.00
Account Total (2)		\$3.25

- If a transaction is unauthorized, select the 'Return' option, and reason as 'Unauthorized' from the drop-down menu.



UNAUTHORIZED ACH TRANSACTION

Default Decision: Return

Client ID: Commercial Ckg 8888 Amount: \$1.25 Paid Date: 03/20/2022

PPID: 1123456789 | DR

Return

Reason

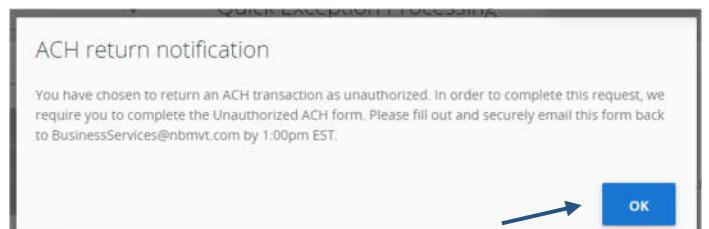
Unauthorized

Cancel

Save

- Select 'Save' when done.

- ACH return notification will appear and Unauthorized ACH form will automatically download.

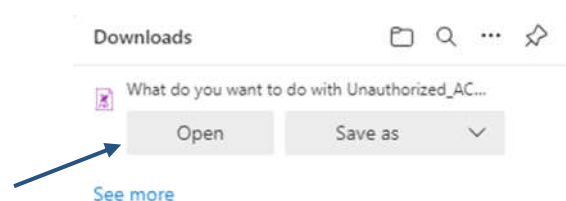


ACH return notification

You have chosen to return an ACH transaction as unauthorized. In order to complete this request, we require you to complete the Unauthorized ACH form. Please fill out and securely email this form back to BusinessServices@nbmvt.com by 1:00pm EST.

OK

- Select 'Open' on the Unauthorized ACH download. Fillable PDF will open for you to complete.



Downloads

What do you want to do with Unauthorized_AC...

Open Save as

See more

- Once complete, send form to BusinessServices@nbmvt.com by 1:00pm EST.

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