# Positive Pay- Making Pay/Return Decisions

You can use any device at any time to make Pay/Return decisions that are identified as exceptions by *FAIRWINDS* per the check issue files you submitted. Exceptions must be decisioned prior to 11am EST on business days. There is no processing on Federal Reserve Holidays or on weekends.

To make Pay/Return decisions

1. In the navigation menu, click or tap **Advanced Payments**> **Positive Pay**. The Positive Pay page appears.
2. Select an account in the accounts drop-down list, or search for an account in the search field.
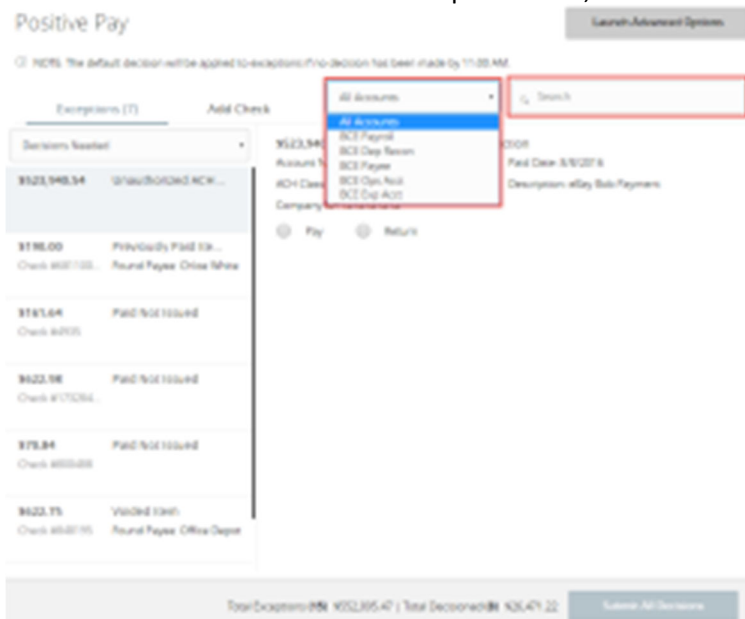
3. From the Exceptions drop-down list, select **Decisions Needed**, **Decisioned**, or **All**.
4. Select an Exception you want to pay or return. The transaction details appear in the right pane.
5. In the transaction details pane, do one of the following:
    1. Select the Pay radio button.
        i. Click or tap the **+ACH Rule** button. The ACH Rule window appears.
        ii. Select an **SEC Code**.
        iii. Select a **Transaction Type**.
        iv. (Optional) Edit the **Max Amount**.
        v. (Optional) Enter a **Note**.
        vi. Click or tap **Done**.
    2. Select the Return radio button.
        i. Select a reason in the drop-down list.
6. Complete steps 3-5 for multiple exceptions.
7. Click or tap **Submit All Decisions**.

Note: For more Positive Pay features, click or tap the **Launch Advanced Options** button in the top right corner of the Positive Pay page.