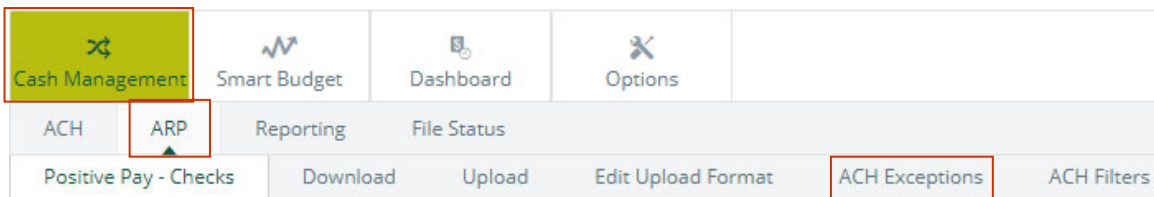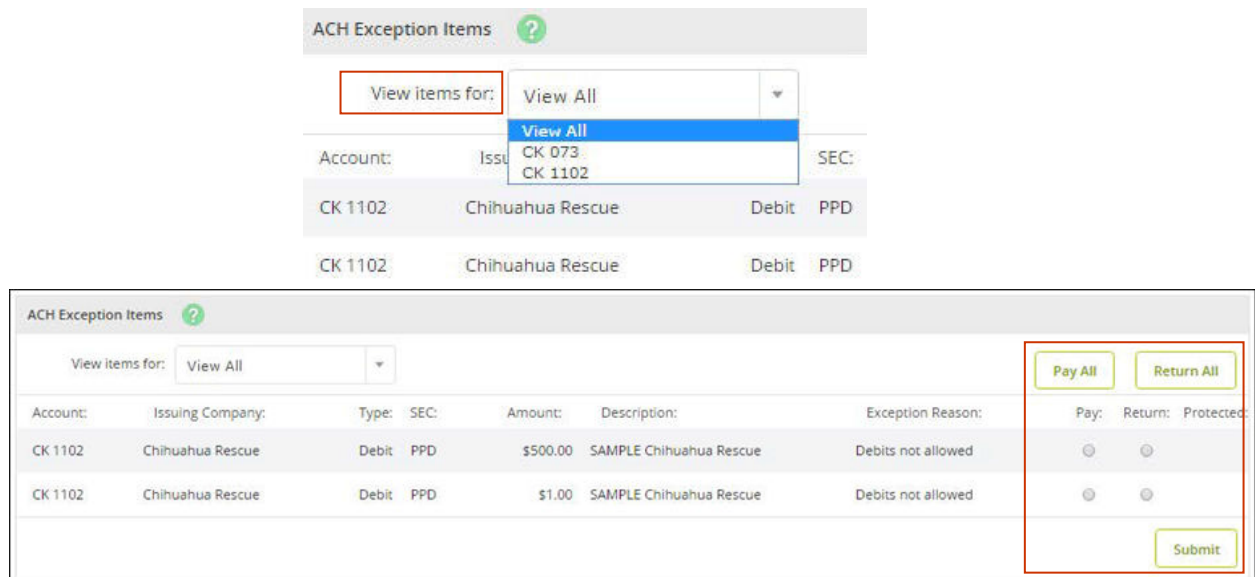# ACH Exceptions

ACH exceptions are electronic transactions that attempt to clear an account but do not meet the ACH filter criteria established by the customer, and built into the fraud protection by the financial institution. Review each item and mark it for pay or return.

1. Go to **Cash Management** > **ARP** > **ACH Exceptions**

2. Use the **View Items For** drop-down list to view all accounts or a specific account:

3. Select **Pay** or **Return** to work individual ACH exceptions.

   a. Review each item's information to determine whether to pay or return it.

   b. You can also select **Pay All** or **Return All** to work every item on the current page.

4. Select *Submit.*

⭐ **IMPORTANT:** *All ACH exceptions must be worked daily before 12:59pm CST. Any items not worked will be returned to safeguard the account.*

⭐ **TIP:** After the exception review time has passed, your pay/return decision cannot be changed. The item(s) remain on the screen until end-of-day processing has completed. Decision tools (*Pay, Return, Submit*) are disabled and greyed-out on screen.

ACH Filters

Open the *ACH Filters* tab to view the ACH filters established by you and built by Peoples State Bank. Use this information when determining why an ACH item became an exception.

⭐ **NOTE:** *ACH Filter information is view-only. For security purposes, only Peoples State Bank can modify it.*