



Check

How to Decision Check Positive Pay Items

Use this guide to learn more about **decisioning check positive pay**.

For questions about this guide, please reach out to your Fifth Third relationship team or contact our Commercial Support Center at 866-475-0729, Monday through Friday, 7 a.m. to 10 p.m., ET.

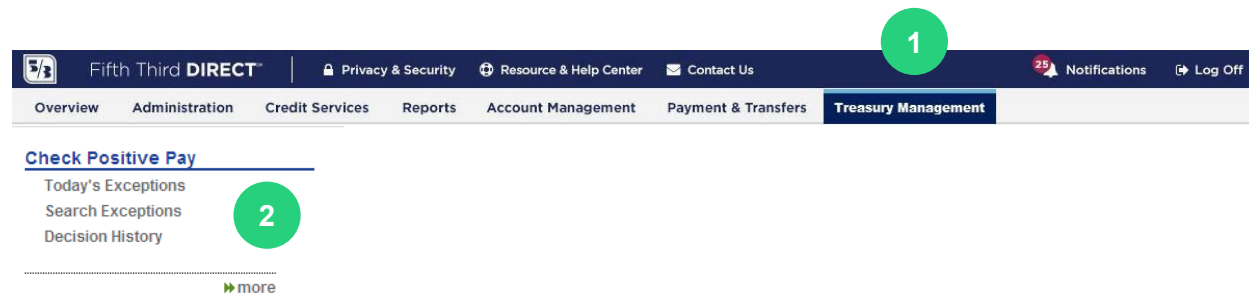
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Check Positive Pay is your solution against check fraud. It presents your company with check item exceptions that did not match your check issue file so that you can determine whether the check items are legitimate items to pay or to return.

Items to decision are available to decision from 10 a.m.–5 p.m., ET. If there are items available to decision, you will receive an e-mail every half hour until the decision process is complete.

Getting Started

1. Access Fifth Third Direct® using the following path: **direct.53.com**. From the Navigation Bar, click on the Treasury Management tab.
2. From Check Positive Pay menu, click **Today's Exceptions**. The Account Summary screen appears.



To Decision Items:

3. If account items are available, you can click on the **Hyperlinked Account Number** to begin the Decision process via the Account Detail screen.
4. If items are pending approval, for example, you can click that **Link Under the Pending Approval Column** (see step 7 on the next page).

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5. Based on the account number link you selected from Step 3, the Account Detail screen for that account number appears.

From the Account Detail page for that account, you can view the details for the item to make your determination and use the Action drop-down menu decision a specific check item based on the list below:

Pay Item
Return Item
Return Item - Fraud

Hint - Use the **Pay All** button if all items are legitimate check issues/payments or to quickly decision most items and go back and just return a few.

6. After you have completed all of your decisions you can click the **Submit** button to update Fifth Third Bank regarding your decisions.

The screenshot displays the 'Positive Pay - Account Summary' page. On the left, a sidebar contains links: 'Today's Exceptions', 'Search Exceptions', 'Decision History', 'Pending Approvals', 'Audit', and 'Alerts'. Below these is a 'Status Summary' table with counts for various statuses. The main area is titled 'Bank Maintained Accounts' and contains a table with columns: Account Number, Account Name, Total Items For Review (Payee), Paid Items, Returned Items, Pending Approvals, Rejected Items, Paid Date, Account Status, Decision Window Open (ET), and Decision Window Close (ET). A yellow box highlights the account number '1234567890' in the first row. A green circle with the number '3' is next to the 'return to main' link. Another green circle with the number '4' is next to the 'Bank Maintained Accounts' title. Below this is the 'Customer Maintained Accounts' section with a similar table. A third green circle with the number '5' is next to the 'Action' dropdown menu in the 'Bank Maintained Positive Pay - Account Detail - Acct: #731112233 (ABC Account)' section. The dropdown menu is open, showing options: 'Pay Item', 'Pay Item', 'Return Item', 'Return Item - Fraud', and 'Pay All'. A fourth green circle with the number '6' is next to the 'Submit' button at the bottom right. The 'Submit' button is highlighted with a yellow box.

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7. If you selected the Pending Approvals link, the Approval Detail screen appears on which you can select: Approve or Reject from the Item Status drop-down menu. You can also opt to Approval All. When complete, click **Submit**.

Positive Pay **Payee Line Positive Pay - Approval Detail - Acct: #1234567890 (Payee Line Account)**

Today's Exceptions
Search Exceptions
Decision History
Pending Approvals
Audit
Alerts

[return to main](#)

Check Number	Bank Paid Amount	Reason	Item Status	Action	Submitted By	Image	Sequence Number
229511	215,000.00	Exceeds Dollar Amount	Pending Approval	Pay Item	Q901700	No Image Available	000000600592186947

Issue File Payee Name John White

[Approve All](#)

[Submit](#) [Cancel](#)

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