Reverse Positive Pay enables you to proactively audit your account for fraudulent activity by checking the list of checks presented for payment against your own records for discrepancies and taking immediate action to return any suspect items.

1. To view your Reverse Positive Pay items, click **Risk and Reconciliation** in the main menu.
2. From the menu, select **Positive Pay Exceptions**. You will see a list of checks presented against your account.
3. Click on the check icon to view an image of the paid check.
4. If the check matches your records and you wish for it to remain paid, no further action is necessary on your part.
5. If you wish to return a check, select **Return** in the Instruction drop down box. It will bring up a list of two **Return Reasons**. Select Altered/Fictitious Item if the check presented is fraudulent and does not match your records. Select Refer to Maker if you wish to return the check for another reason. Please note that U.S. regulations allow banks to redeposit checks returned as Refer to Maker, whereas checks returned with a reason of Altered/Fictitious Item are not eligible for redeposit.
6. Click **Submit Instructions**. You will receive a message confirming your submission.
7. If you change your mind about returning the check before 6:00 p.m. CT of the business day after the check is presented for payment to BBVA, you can go into the **Exceptions in Process** tab and edit your decision by clicking on the pencil icon.
8. After the cutoff, your decisions can no longer be edited and will be reflected in the **Exceptions History** tab. Check returns will be processed after the decision window deadline, and your account will be credited for the returned amount that business day.