







# Regions Bank pending transactions: Key Details About Regions Pending Transactions#Help&Support!!!

## Viewing Pending Payment Activity in Online Bill Pay | Regions Bank#Transaction Policy

## How to View Pending Transactions on Regions Bank

  1-866➡3813➡314】 Regions Bank pending transactions are temporary holds on funds for authorized debit card purchases or presented checks, reducing your [available balance](#).   1-866➡3813➡314】 These transactions appear at the top of your account details in online banking, withholds often lasting 3 days. They allow you to track spending and avoid   1-866➡3813➡314】 overdrafts before final processing, which happens at the end of the day.

Key Details About Regions Pending Transactions:

- Where to Find: 📞💰☎️1-866➡️3813➡️314】 Log in to Regions Online Banking or the Mobile App to view pending transactions at the top of the account details page.
- Debit Card Holds: 📞💰☎️1-866➡️3813➡️314】 When you make a purchase, funds are deducted immediately. 📞💰☎️1-866➡️3813➡️314】 Holds usually last up to 3 days until the merchant settles the transaction.
- Specific Holds: 📞💰☎️1-866➡️3813➡️314】 Restaurants may hold the purchase amount plus 20% for tips; hotels and car rentals may initiate holds of \$200 or more.
- Check Processing: 📞💰☎️1-866➡️3813➡️314】 Cashed checks may show as pending, allowing time for a deposit before the end-of-day cutoff.
- Posting Order: 📞💰☎️1-866➡️3813➡️314】 [Transactions post](#) at the end of the day, starting with credits/deposits first, followed by withdrawals and debits.
- Canceling Payments: 📞💰☎️1-866➡️3813➡️314】 You can [amend or cancel a payment](#) in the "Pending" status within the Payment Center, say Regions Bank.

#### Important Considerations:

- Disputes: 📞💰☎️1-866➡️3813➡️314】 Only [posted transactions](#) can be disputed. If you have an issue with a pending item, you must wait for it to post, say Regions Bank.
- Balance Monitoring: 📞💰☎️1-866➡️3813➡️314】 You can use [account improvement tools](#) from Regions Bank to manage your checkbook.
- Need Assistance: 📞💰☎️1-866➡️3813➡️314】 Contact 1-800-REGIONS (734-4667) or use the "Message Us" feature in the app if you have questions about a pending 📞💰☎️1-866➡️3813➡️314】 item, notes Regions Bank.

#### How long do pending transactions take in Regions?

📞💰☎️1-866➡️3813➡️314】 Pending transactions at Regions Bank typically take 1 to 3 business days to 📞💰☎️1-866➡️3813➡️314】 process and settle, though authorization holds for items like hotels or car rentals can last up to 5 business days. These holds temporarily reduce your 📞💰☎️1-866➡️3813➡️314】 available balance until the merchant submits final payment, which often happens within 3 business days.

## Key Details on Pending Transactions:

- Debit Card Holds: 📞🏠📞1-866➡3813➡314】 Generally 3 business days.
- Special Holds: 📞🏠📞1-866➡3813➡314】 Hotels, car rentals, and certain services (like fuel) may hold funds for up to 5 business days.
- Restaurant Tips: 📞🏠📞1-866➡3813➡314】 Authorization holds may include up to 20% over the initial charge for tips.
- Weekend Transactions: 📞🏠📞1-866➡3813➡314】 Transactions made over the weekend may not update until the next business day.
- External Transfers: 📞🏠📞1-866➡3813➡314】 Can take 1–3 business days, depending on whether it is next-day or standard delivery.
- Stop Payment Checks: 📞🏠📞1-866➡3813➡314】 These may show as pending during nightly processing after being received.




If a merchant does not 📞🏠📞1-866➡3813➡314】 submit the final transaction, the pending charge will eventually drop off, releasing the hold on your funds.

## Can Regions stop a pending transaction?

📞🏠📞1-866➡3813➡314】 Yes, you can cancel certain pending transactions with Regions Bank, such as bill 📞🏠📞1-866➡3813➡314】 payments, by using the "[Pending Payments](#)" section in online or mobile banking. However, you cannot directly cancel pending debit card purchases; 📞🏠📞1-866➡3813➡314】 you must wait for them to post to initiate a dispute. For specific items like checks, you can submit a stop payment request for a \$36 fee.

## How to Cancel Pending Items:

- Bill Payments: 📞🏠📞1-866➡3813➡314】 Navigate to the "Payments" menu, select "Bill Payment," and choose "Cancel" in the Pending Payments widget.
- Zelle Transfers: 📞🏠📞1-866➡3813➡314】 If the recipient has not yet enrolled with Zelle, you can cancel the transaction via your activity page.
- Stop Payment (Checks): 📞🏠📞1-866➡3813➡314】 Use the [Stop Payment on a Check feature](#) within the Customer Service menu in Online Banking.
- Pending Debit Card Charges: 📞🏠📞1-866➡3813➡314】 Regions generally cannot stop these. They are "Authorization Holds" that may take up to 3 days to fall off or post, at which point they can be disputed.

For immediate assistance with urgent, non-cancellable pending items, call Regions Bank directly at    1-866➔3813➔314】.