



Check Positive Pay in Business Online Banking

Purpose: This document explains how to use the features in Business Online Banking (BOB) on the Cornerstone Bank website. Some users may have different access depending on business needs for the client.

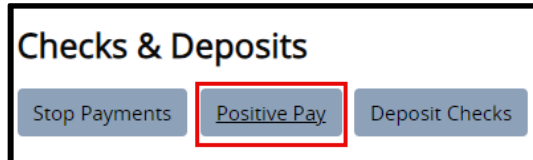
Note: Cash Management must set up the business customer for access to Positive Pay – Automated Clearing House (ACH) and Check.

Table of Contents

Positive Pay	1
Overview	1
Review	5
Import File	5
Import Exceptions.....	6
Items	7

Positive Pay

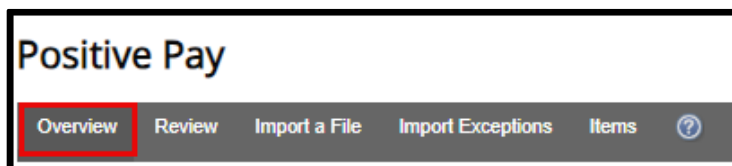
Positive Pay allows the user to review items, import a file and exceptions for positive pay.



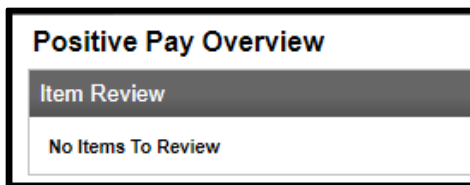
Overview

Positive Pay Overview allows users to review items for positive pay.

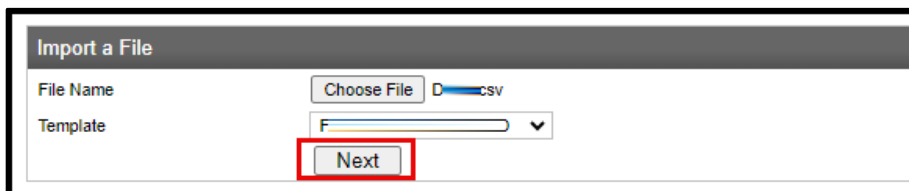
Note: Some users do reverse check positive pay; this allows every check posted as an exception.



Items to review appear in the Item Review section.



Import a file by choosing the file and template. Click Next.



Select the issue date and click Import File.



The file uploads and exceptions listed below.

Positive Pay

Overview Review Import a File Import Exceptions Items

File DT&J.csv was successfully imported with 9 items for \$0.00.
Confirmation number: 18734

File DT&J.csv contained 3 exceptions.

Exceptions										
Row	Account	Check #	Issue Date	Amount	Payee	Reference #	Type	Reason	Edit	Delete
1	DDA Pay Type	Check No.	12/12/2023	Amount			Issue	Invalid Account Number Invalid Item Number Invalid Amount		

Add an Item section allows users to add a check to issue, item stop or void.

Enter the following information:

- Account Number
- Check Number
- Date
- Amount
- Payee
- Reference Number

- Type
 - Issue
 - Item Stop
 - Void

Add an Item

Account Number

Check Number

Date

Amount

Payee

Reference Number

Type Issue

Type Issue

Click Add Item.

Import Exceptions from file uploads appear here. Click on the File Name.

File Name	Import Date/Time	Template	Exception Count
DT&J.csv	December 12, 2023 at 2:51 PM	F	3

Click notepad to edit.

Positive Pay

Overview Review Import a File Import Exceptions Items

File Import Exception

File Information

File Name DT&J.csv

Import Date/Time December 12, 2023 at 2:51 PM

Template

Exceptions

Row	Account	Check #	Issue Date	Amount	Payee	Reference #	Type	Reason	Edit	Delete
1	DDA Pay Type	Check No.	12/12/2023	Amount			Issue	Invalid Account Number Invalid Item Number Invalid Amount	<input type="button" value="Edit"/>	<input type="button" value="X"/>

Edit the Change Item; select the Type. Click Save Item.

Import Exception

Change Item

Account: CASHIERS CHECKS TESTING POSITIVE PAYEE Invalid Account

Check Number: Invalid Item Number

Issue Date: Invalid Amount

Amount:

Payee:

Reference Number:

Type: Issue Invalid Amount

Type:

- Issue
- Item Stop
- Void

Select the X to delete the uploaded file.

Positive Pay

Overview Review Import a File Import Exceptions Items

File Import Exception

File Information

File Name: DT&J.csv
 Import Date/Time: December 12, 2023 at 2:51 PM
 Template: _____

Exceptions

Row	Account	Check #	Issue Date	Amount	Payee	Reference #	Type	Reason	Edit	Delete
1	DDA Pay Type	Check No.	12/12/2023	Amount			Issue	Invalid Account Number Invalid Item Number Invalid Amount	<input type="button" value="Edit"/>	<input checked="" type="button" value="X"/>

The Item Search section allows users to search for a check.

Enter the following:

- Account
- Tran Date
- Amount
- Check Number
- Status
 - Not Reconciled
 - Reconciled
 - All Items



The 'Item Search' form includes the following fields: Account (dropdown menu set to 'All'), Tran Date (calendar icon and input field), Through (calendar icon and input field), Amount (input field), Through (input field), Check Number (input field), Through (input field), Status (dropdown menu set to 'Not Reconciled'), and a Search button.

The Status dropdown menu is open, showing three options: 'Not Reconciled' (highlighted in blue), 'Reconciled', and 'All Items'.

Click Search.

Review

The Review section allows the user to check exceptions for any or all accounts with check positive pay.

The 'Positive Pay' navigation bar contains five tabs: 'Overview', 'Review' (highlighted with a red box), 'Import a File', 'Import Exceptions', and 'Items'.

Select account and click Submit.

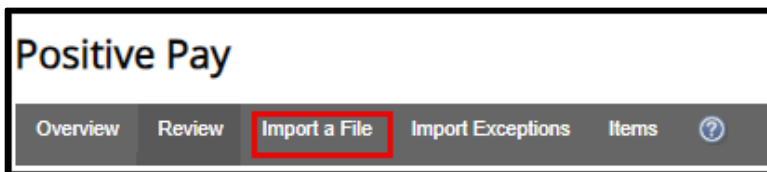
The 'Item Review' form includes an 'Item Type Selection' section with a radio button for 'Check Exceptions' (selected), an 'Account' dropdown menu set to 'All', and a 'Submit' button (highlighted with a red box).

If there are no items to review, the following message appears.

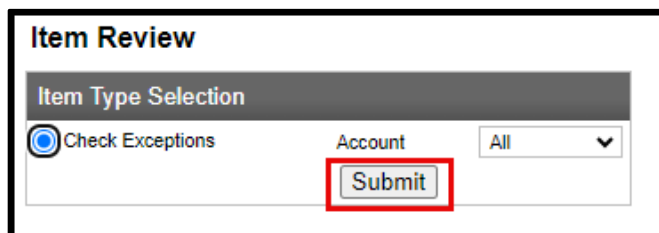
The 'No Items to Review' message is displayed in a green box with the text *No Items to Review*.

Import File

This section allows the user to import a file.



Choose the file and template from the drop down. Click Submit.



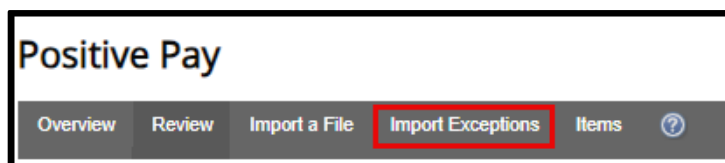
Enter the Issue Date and click Import File.



The Import Exceptions tab includes the exceptions once the file has processed.

Import Exceptions

This section allows users to add a check to issue, item stop or void on a check exception.



The file uploads and exceptions listed below.

File [redacted] was successfully imported with 9 items for \$0.00.
Confirmation number: 18750

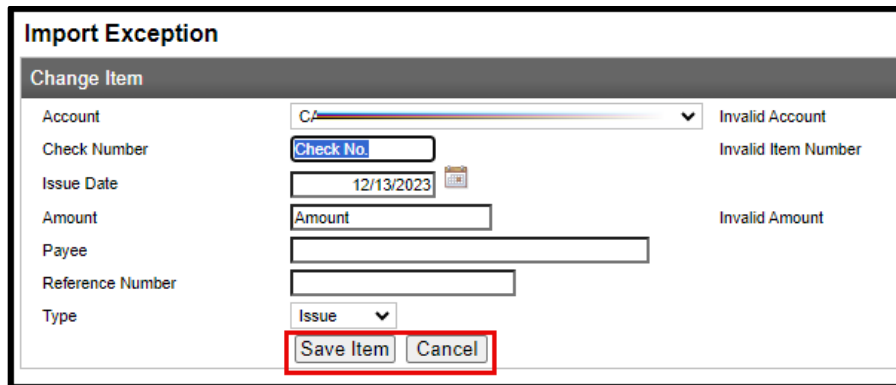
File [redacted] contained 3 exceptions.

Row	Account	Check #	Issue Date	Amount	Payee	Reference #	Type	Reason	Edit	Delete
1	DDA Pay Type	Check No.	12/13/2023	Amount			Issue	Invalid Account Number Invalid Item Number Invalid Amount		

Enter the following information:

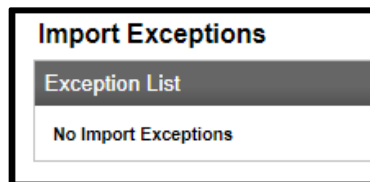
- Account Number
- Check Number
- Date
- Amount
- Payee
- Reference Number
- Type
 - Issue
 - Item Stop
 - Void

Note: Not all customers use Payee validation.



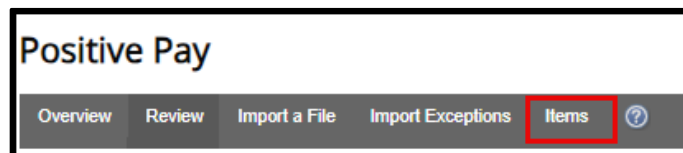

Click Save Item or Cancel.

Once exceptions are fixed, the following screen appears.



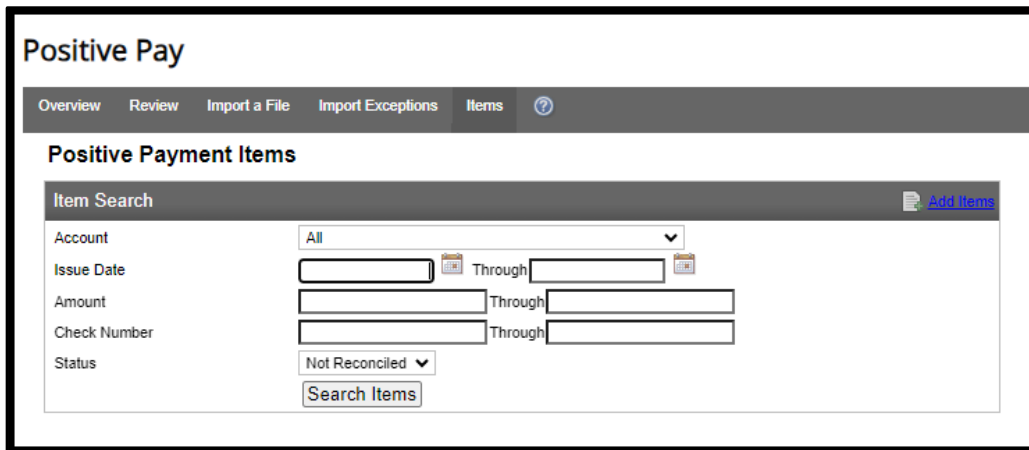
Items

This section allows users to review positive pay items.



Enter the following information:

- Account
- Issue Date
- Amount
- Check Number
- Status
 - Not Reconciled
 - Reconciled
 - All Items



Positive Pay

Overview Review Import a File Import Exceptions **Items** ?

Positive Payment Items

Item Search [Add Items](#)

Account: All

Issue Date: [] Through []

Amount: [] Through []

Check Number: [] Through []

Status: Not Reconciled

[Search Items](#)

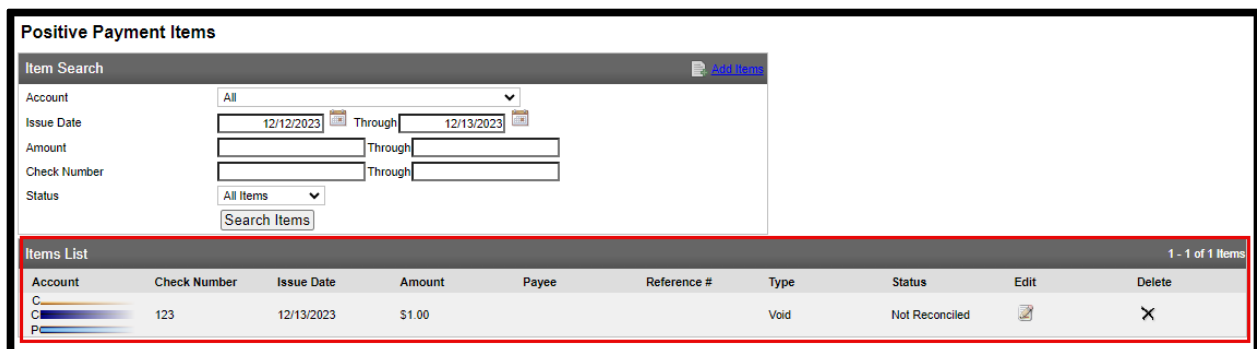


Status

- Not Reconciled
- Not Reconciled**
- Reconciled
- All Items

Click Search Items.

The Items List appears.



Positive Payment Items

Item Search [Add Items](#)

Account: All

Issue Date: 12/12/2023 Through 12/13/2023

Amount: [] Through []

Check Number: [] Through []

Status: All Items

[Search Items](#)

Items List										1 - 1 of 1 Items
Account	Check Number	Issue Date	Amount	Payee	Reference #	Type	Status	Edit	Delete	
C	123	12/13/2023	\$1.00			Void	Not Reconciled			

Click Edit to change the item. Click Submit or Cancel.

Edit Positive Payment Items

Edit Item

Account: [Dropdown]

Check Number: [123]

Issue Date: [12/13/2023]

Amount: [1.00]

Payee: [Text Field]

Reference Number: [Text Field]

Issue Type: [Void]

[Save Item] [Cancel]

Select the X to delete the uploaded item.

Positive Payment Items

Item Search

Account: [All]

Issue Date: [12/12/2023] Through [12/13/2023]

Amount: [Text Field] Through [Text Field]

Check Number: [Text Field] Through [Text Field]

Status: [All Items]

[Search Items]

Items List 1 - 1 of 1 Items

Account	Check Number	Issue Date	Amount	Payee	Reference #	Type	Status	Edit	Delete
C	123	12/13/2023	\$1.00			Void	Not Reconciled	[Edit Icon]	[X]

web15.secureinternetbank.com says

Are you sure you want to delete this row?

[OK] [Cancel]

Click Ok. There are now no more records matching the selection criteria.

Items List

No Records Match Selection Criteria

If you have any questions or need assistance with Business Online Banking, contact our Cash Management Sales team at 888-297-2100 or online at <https://www.cornerstonebanks.net/contact/>.

Cornerstone Bank Cash Management Team