



# 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.

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## Positive Pay

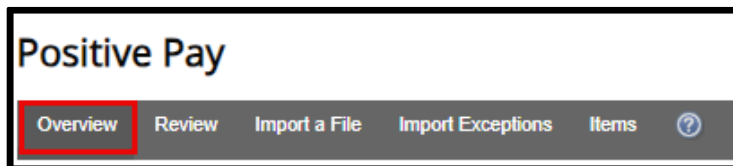
Positive Pay allows the user to review items, import a file and exceptions for positive pay.



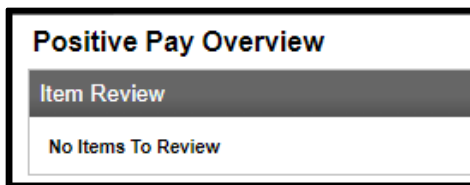
### Overview

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

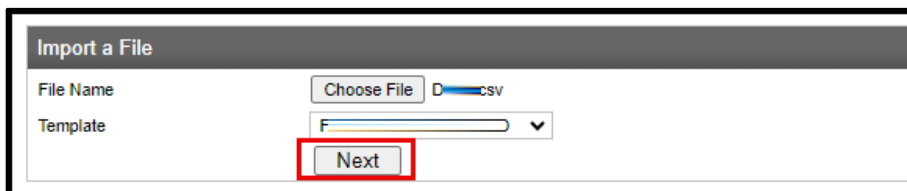
**Note:** Some users do reverse check positive pay; this allows every check posted as an exception.



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**

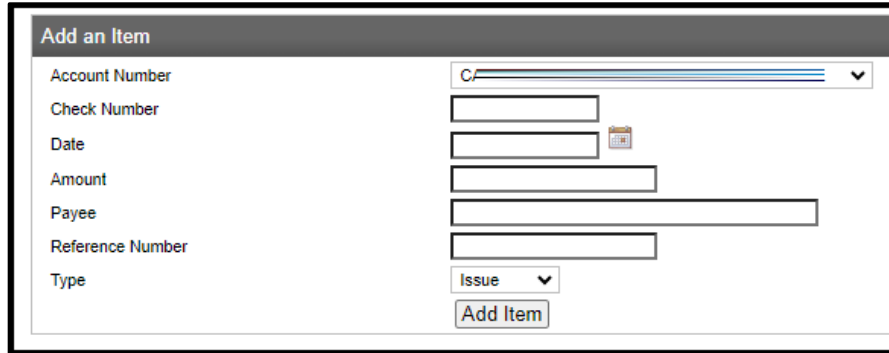
Row	Account	Check #	Issue Date	Amount	Payee	Reference #	Type	Reason	Edit	Delete
1	DDA Pay Type	Check No.	12/12/2023	Amount			Issue	Invalid Account Number Invalid Item Number Invalid Amount		

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



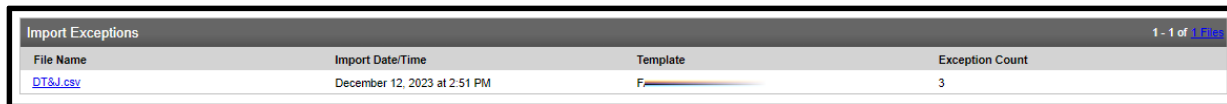
The 'Add an Item' form contains the following fields: Account Number (dropdown), Check Number (text), Date (calendar), Amount (text), Payee (text), Reference Number (text), and Type (dropdown menu). An 'Add Item' button is located at the bottom right.



The 'Type' dropdown menu is open, showing the following options: Issue (highlighted in blue), Item Stop, and Void. A red box highlights the entire dropdown menu.

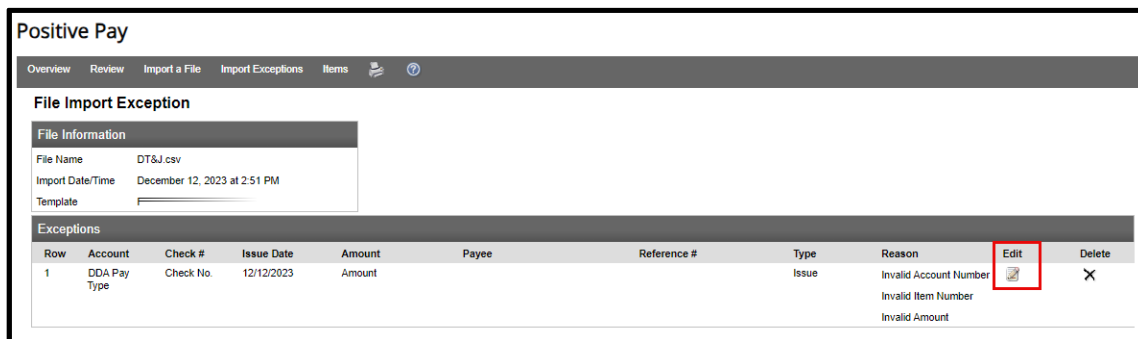
Click Add Item.

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





File Name	Import Date/Time	Template	Exception Count
<a href="#">DT&amp;J.csv</a>	December 12, 2023 at 2:51 PM	F	3

Click notepad to edit.



The 'Positive Pay' page shows a 'File Import Exception' for 'DT&J.csv'. Below the file information is a table of 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		

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



**Item Search**

Account: All

Tran Date: [ ] Through [ ]

Amount: [ ] Through [ ]

Check Number: [ ] Through [ ]

Status: Not Reconciled

Search

Status: Not Reconciled

- Not Reconciled
- Reconciled
- All Items

Click Search.

### Review

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

**Positive Pay**

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

Select account and click Submit.

**Item Review**

Item Type Selection

Check Exceptions Account: All

Submit

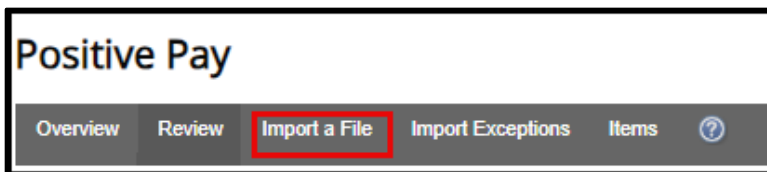
If there are no items to review, the following message appears.

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

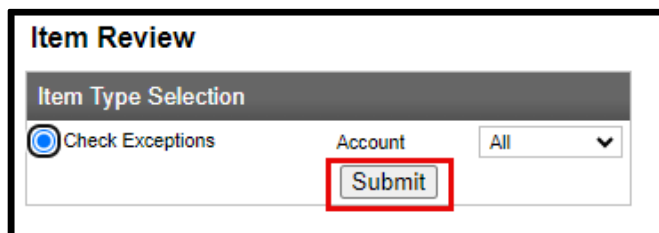
*No Items to Review*

### Import File

This section allows the user to import a file.



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



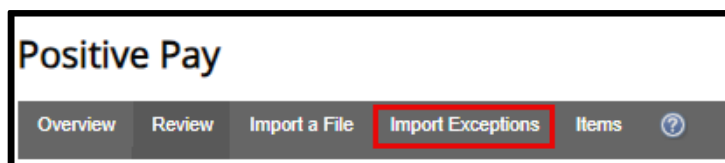
Enter the Issue Date and click Import File.



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.

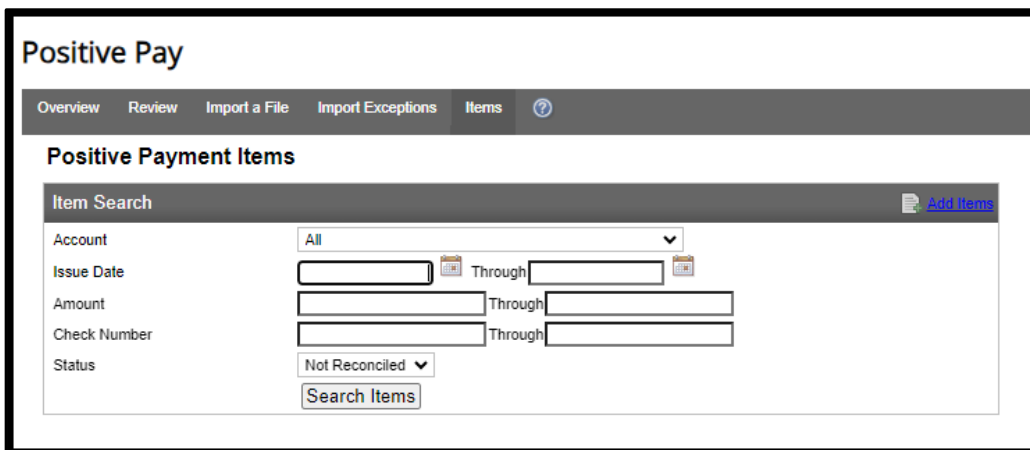
Once exceptions are fixed, the following screen appears.

## 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

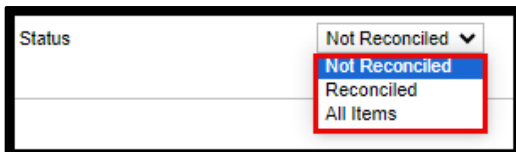
Issue Date: [ ] Through [ ]

Amount: [ ] Through [ ]

Check Number: [ ] Through [ ]

Status: Not Reconciled

[Search Items](#)

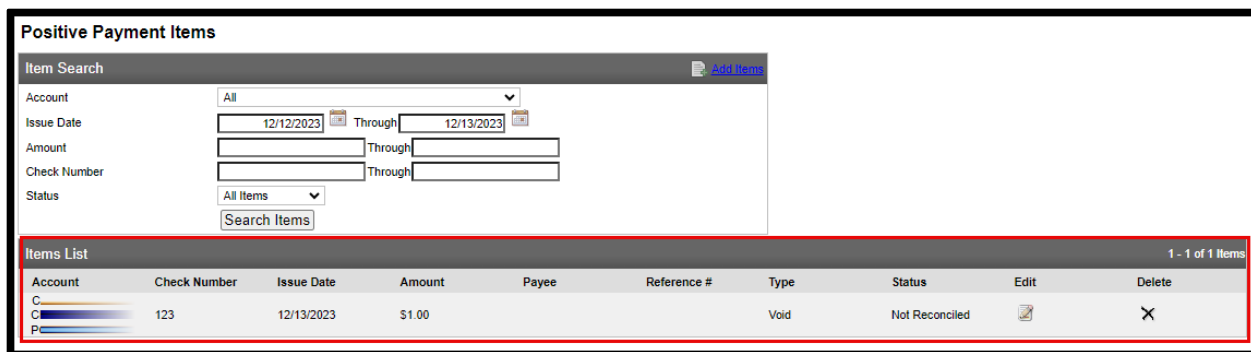


Status: Not Reconciled

- 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](#)

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

1 - 1 of 1 Items

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



**Edit Positive Payment Items**

**Edit Item**

Account:

Check Number:

Issue Date:

Amount:

Payee:

Reference Number:

Issue Type:

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: Through

Check Number: Through

Status: All 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		<input type="button" value="X"/>

web15.secureinternetbank.com says

Are you sure you want to delete this row?

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**