

Automated Clearing House Positive Pay in Business Online Banking

Purpose: This document explains the process for Automatic Clearing House Positive Pay in Business Online Banking (BOB).

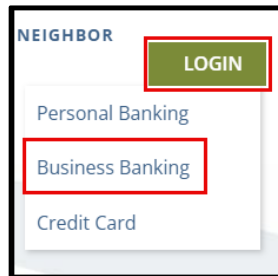
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Log In

Access the Business Online Banking website - <https://www.cornerstone.bank/>.

Click on Login and select Business Banking.



Enter Username and Password. A token user enters the one-time password along with their PIN in the Password field.

Refer to the following documents:

- [Signing into Business Online Banking with a Soft Token](#)
- [Signing into Business Online Banking with a Hard Token](#)

Click Log In.

Log In

Already signed up for Business Online Banking? Enter your credentials below.

Interested in signing up for Online Banking? Contact your local Cornerstone Bank.


Username: JBENTLEY1 HIDE

Password:

Remember my username

[Log In](#) [Forgot password or PIN?](#) [Token lost or damaged?](#)

The system displays the Home Page.



Welcome, CUSTOMER NAME
Last log in: Nov 22, 2023
Bank Website Tutorial Alerts Profile Log Out

[Home](#)
[Accounts](#)
[Payments & Transfers](#)
[Checks & Deposits](#)

Positive Pay

Positive Pay allows users to upload an ACH file to Business Online Banking (BOB) and when items do not appear on the file, an exception generates for the user to review.

Click on [Click Here To Access ACH/Check Positive Pay](#).



Alerts Manage Alerts

You have no unread alerts.

Accounts Edit Accounts Print

Cash Management Test Account XXXXXX2222	Available balance \$19.79	Recent ▼
CORNERSTONE BANK TESTING ACCOUNT XXXXXX3333	Available balance \$20.21	Recent ▼

[Show All Accounts](#)

Positive Pay

[Positive Pay](#)
Current Day Exceptions

[Click Here To Access ACH/Check Positive Pay](#)

Pay Or Transfer

- Internal Show ▼
- ACH Show ▼
- ACH Import Show ▼
- Wire Show ▼
- Wire Import Show ▼
- Bill Pay Show ▼

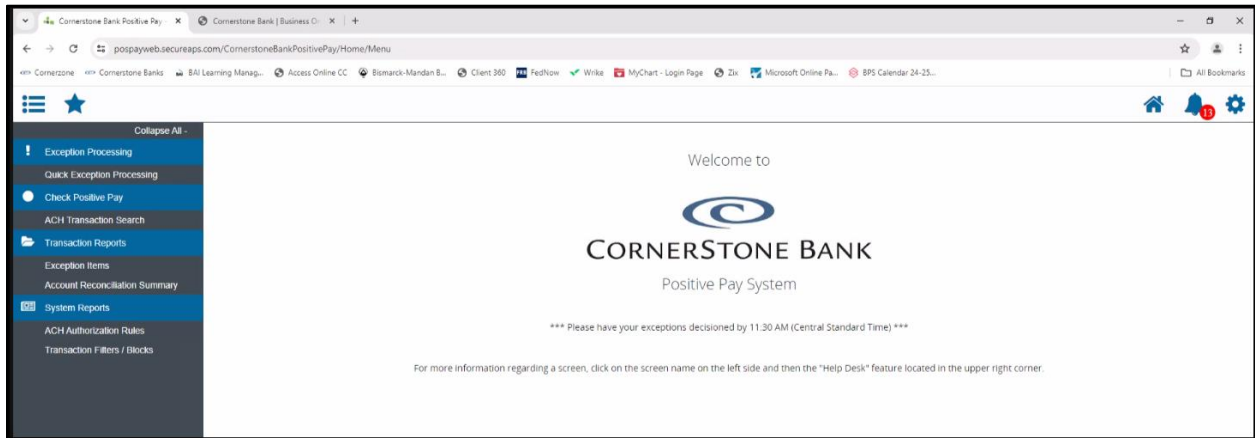
Checks & Deposits

[Go To Positive Pay](#)

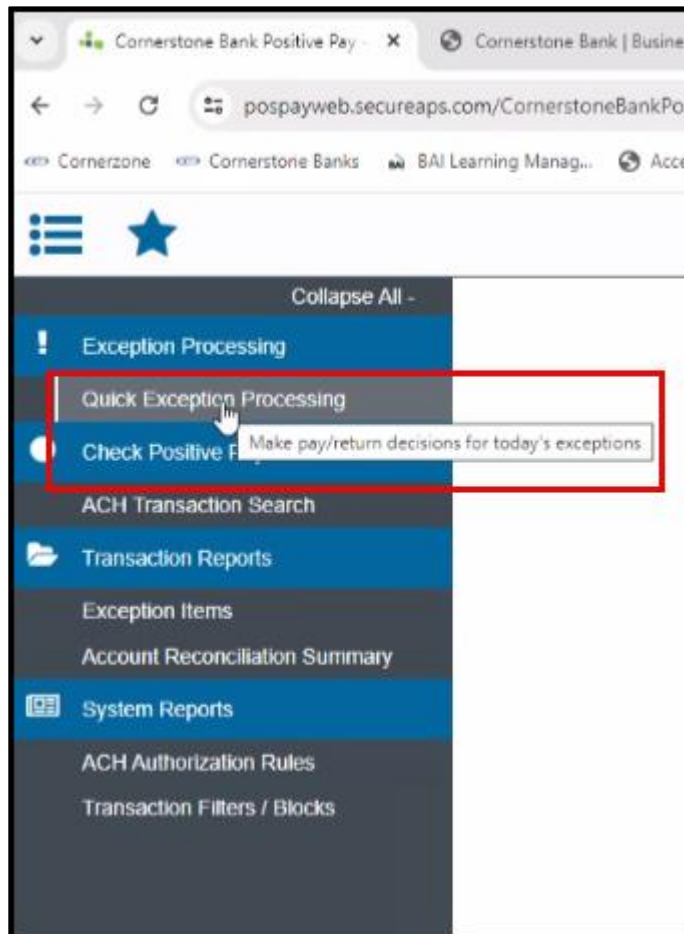
Quick Launch

Business Credit Cards

A new window appears.



Select Quick Exception Processing to make pay or return decisions for today's exceptions.



Select Decision Needed.

All Account Nicknames ▼ Quick Exception Processing

Search exceptions

Decisions Needed (1)	\$176,000.00
UNAUTHORIZED ACH TRANSACTION	\$176,000.00
Decisions Needed (0)	\$0.00
Total (1)	\$176,000.00

There is 1 exception to review.

Check exceptions will be given a decision of **Pay** and ACH exceptions will be given a decision of **Return** if no decision has been made by 11:30 AM Central Time (US & Canada). (Central Standard Time)

1 Decision Needed
\$176,000.00

0 Decisions
\$0.00

By selecting the transaction, Add Rule, Pay or Return options appear.

Search exceptions

Decisions Needed (1)	\$176,000.00
UNAUTHORIZED ACH TRANSACTION	\$176,000.00
Decisions Needed (0)	\$0.00
Total (1)	\$176,000.00

UNAUTHORIZED ACH TRANSACTION

Default Decision: Return Cutoff Time: 11:30 AM Central Time (US & Canada)

Account Nickname: TrueNorth Steel Amount: \$176,000.00 Paid Date: 06/17/2024

WEB / 1282532045 / DR
FRANCHISE TAX BO PAYMENTS 109427689 PM

Select one of the options to complete the exception.

Create ACH Rule

Creating rules allows transactions to process through exceptions.

Click on Add Rule.

Search exceptions

Decisions Needed (1)	\$176,000.00
UNAUTHORIZED ACH TRANSACTION	\$176,000.00
Decisions Needed (0)	\$0.00
Total (1)	\$176,000.00

UNAUTHORIZED ACH TRANSACTION

Default Decision: Return Cutoff Time: 11:30 AM Central Time (US & Canada)

Account Nickname: TrueNorth Steel Amount: \$176,000.00 Paid Date: 06/17/2024

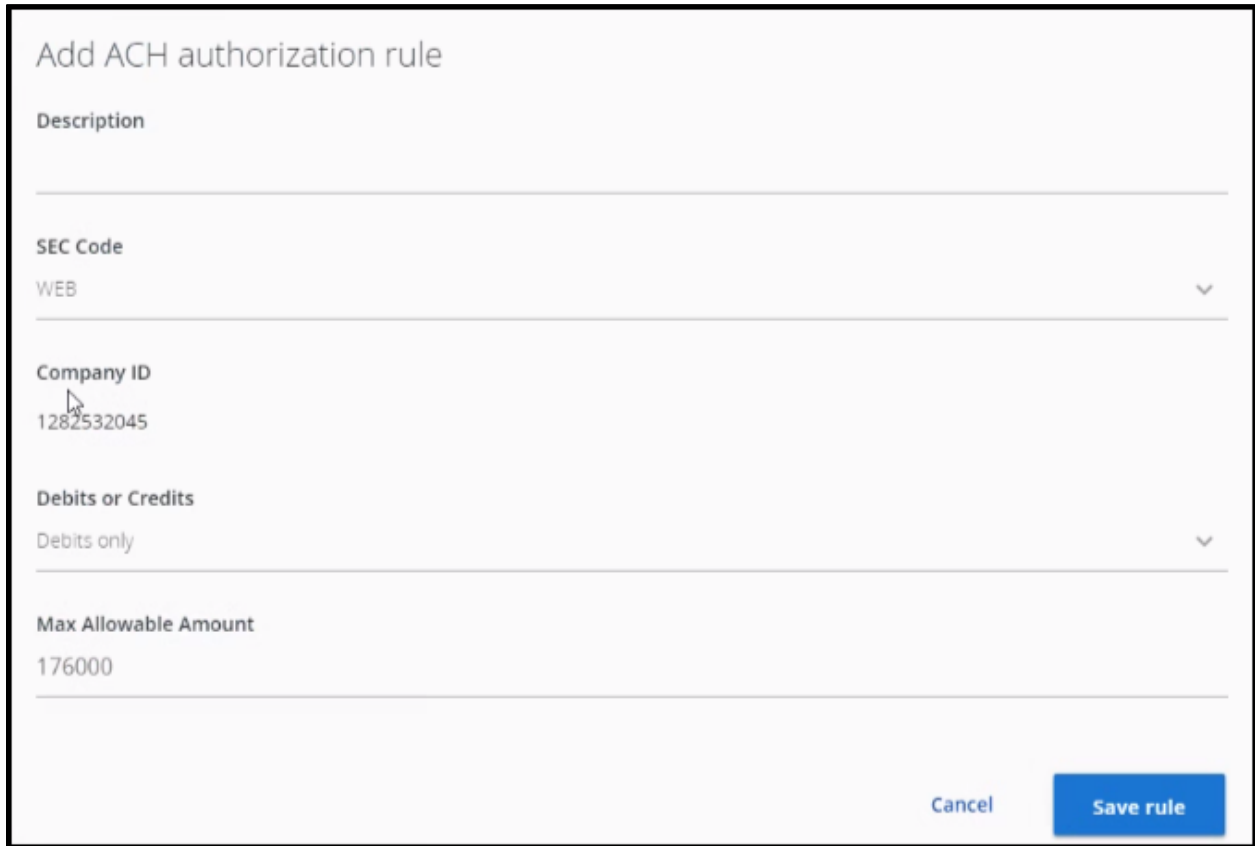
WEB / 1282532045 / DR
FRANCHISE TAX BO PAYMENTS 109427689 PM

Enter a Description, select a Standard Entry Class (SEC code) from the drop down.

The Company ID auto populates.

Select from the drop down for Debits or Credits.

Enter the Max Allowable Amount. Click Save Rule.



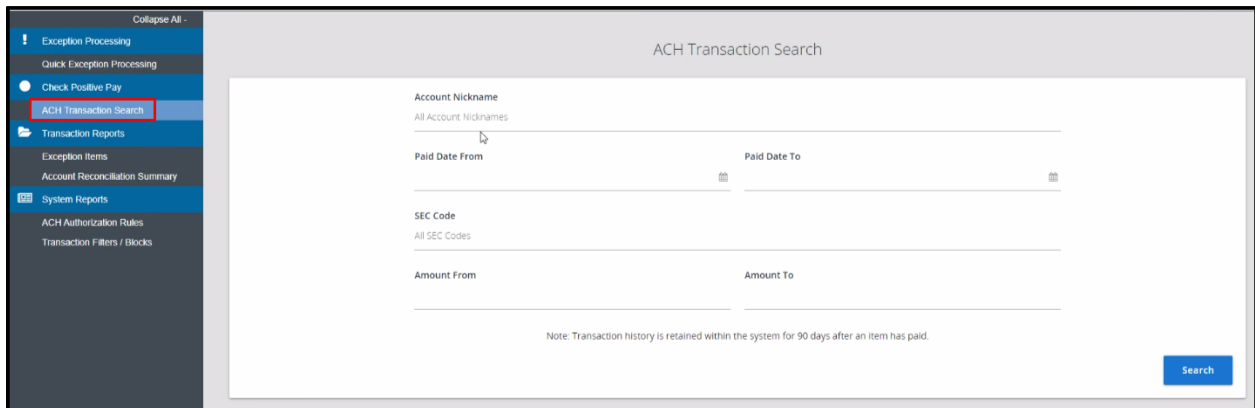
The screenshot shows a form titled "Add ACH authorization rule". It contains the following fields and options:

- Description:** A text input field.
- SEC Code:** A dropdown menu with "WEB" selected.
- Company ID:** A text input field with "1282532045" entered.
- Debits or Credits:** A dropdown menu with "Debits only" selected.
- Max Allowable Amount:** A text input field with "176000" entered.

At the bottom right, there are two buttons: "Cancel" and "Save rule".

ACH Transaction Search

This section allows the user to search ACH transactions based on paid date from and to, SEC codes and amount from and to for the Account Nickname.



The screenshot shows the "ACH Transaction Search" interface. It features a sidebar on the left with navigation options: Exception Processing, Quick Exception Processing, Check Positive Pay, ACH Transaction Search (highlighted), Transaction Reports, Exception Items, Account Reconciliation Summary, System Reports, ACH Authorization Rules, and Transaction Filters / Blocks.

The main search area includes the following fields:

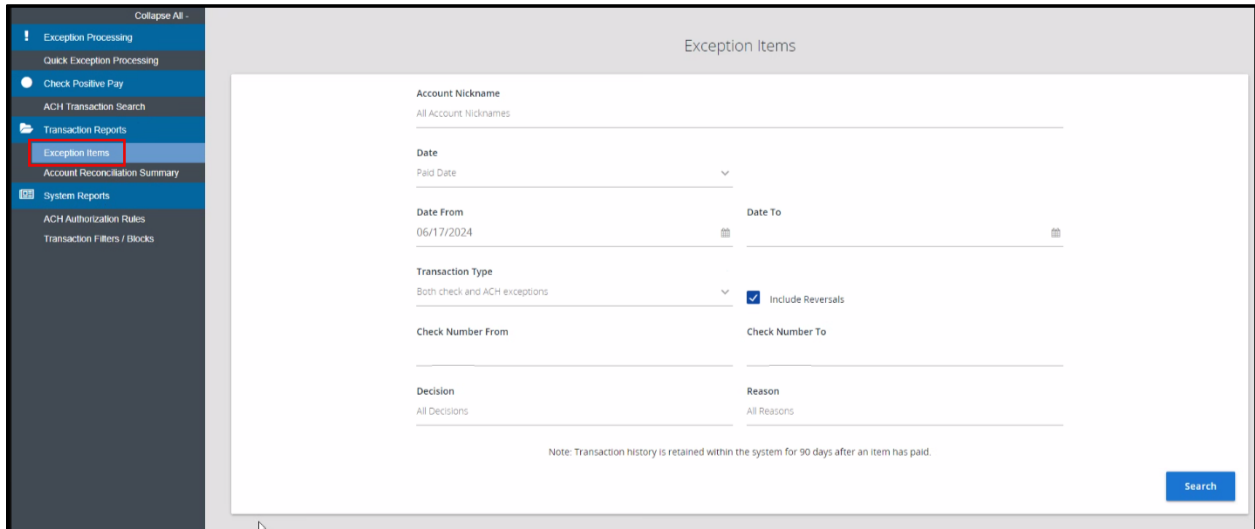
- Account Nickname:** A text input field with "All Account Nicknames" below it.
- Paid Date From:** A date input field.
- Paid Date To:** A date input field.
- SEC Code:** A text input field with "All SEC Codes" below it.
- Amount From:** A text input field.
- Amount To:** A text input field.

A note at the bottom states: "Note: Transaction history is retained within the system for 90 days after an item has paid." A "Search" button is located at the bottom right.

Transaction Reports - Exception Items

This section allows users to search for exceptions items on paid date, date from and to, transaction type, decision and reason for the Account Nickname.

Note: This is for ACH transactions only.



The screenshot shows the 'Exception Items' search interface. On the left is a navigation menu with 'Exception Items' highlighted. The main area contains search filters:

- Account Nickname:** All Account Nicknames
- Date:** Paid Date (dropdown)
- Date From:** 06/17/2024
- Date To:** (calendar icon)
- Transaction Type:** Both check and ACH exceptions (dropdown)
- Include Reversals:**
- Check Number From:** (input field)
- Check Number To:** (input field)
- Decision:** All Decisions
- Reason:** All Reasons

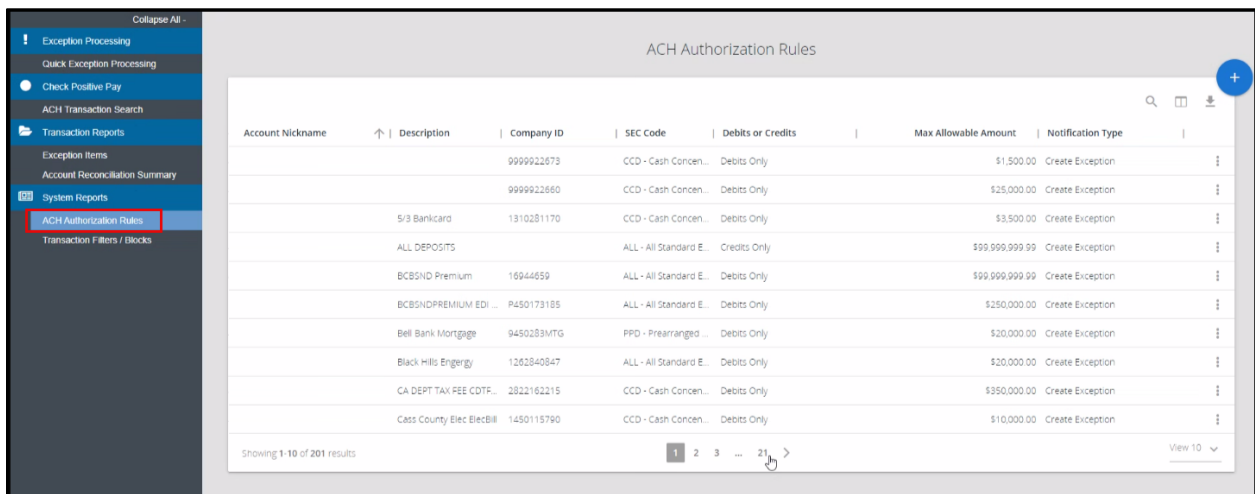
A note at the bottom states: "Note: Transaction history is retained within the system for 90 days after an item has paid." A 'Search' button is located in the bottom right corner.

System Reports

This section allows users to view ACH Authorization Rules and Transaction Filter and Blocks.

ACH Authorization Rules

This report contains the ACH Authorization Rules set up for an account.



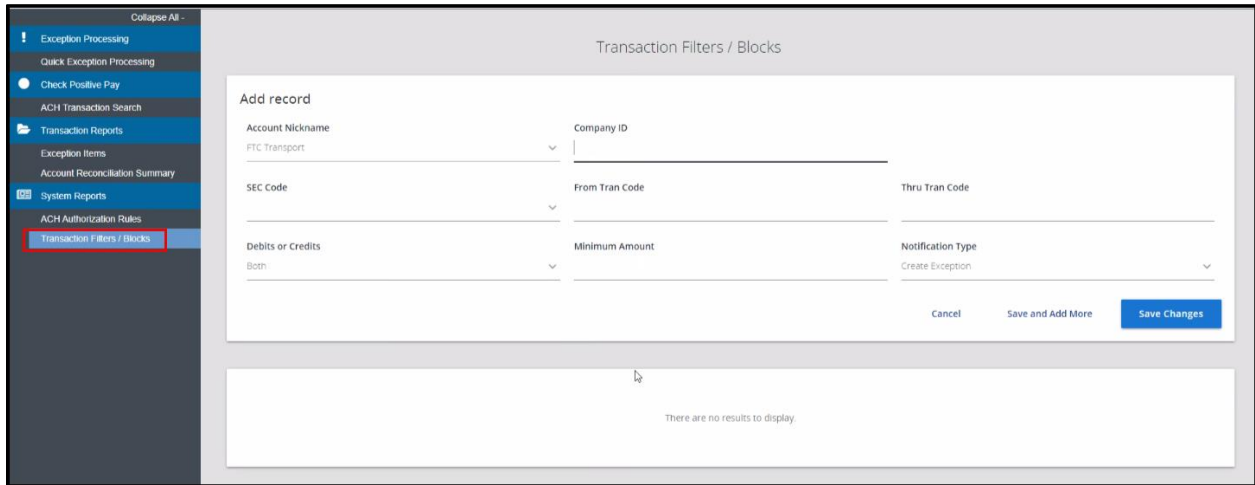
The screenshot shows the 'ACH Authorization Rules' report. The table lists various rules with the following columns:

Account Nickname	Description	Company ID	SEC Code	Debits or Credits	Max Allowable Amount	Notification Type
		9999922673	CCD - Cash Concen.	Debits Only	\$1,500.00	Create Exception
		9999922660	CCD - Cash Concen.	Debits Only	\$25,000.00	Create Exception
	5/3 Bankcard	1310281170	CCD - Cash Concen.	Debits Only	\$3,500.00	Create Exception
	ALL DEPOSITS		ALL - All Standard E.	Credits Only	\$99,999,999.99	Create Exception
	BCBSND Premium	16944659	ALL - All Standard E.	Debits Only	\$99,999,999.99	Create Exception
	BCBSNDPREMIUM EDI ...	P450173185	ALL - All Standard E.	Debits Only	\$250,000.00	Create Exception
	Bell Bank Mortgage	9450283MTG	PPD - Prearranged	Debits Only	\$20,000.00	Create Exception
	Black Hills Energy	1202840847	ALL - All Standard E.	Debits Only	\$20,000.00	Create Exception
	CA DEPT TAX FEE CDTF...	2822162215	CCD - Cash Concen.	Debits Only	\$350,000.00	Create Exception
	Cass County Elec ElecB#	1450115790	CCD - Cash Concen.	Debits Only	\$10,000.00	Create Exception

The table shows 10 of 201 results. A pagination control at the bottom indicates 'Showing 1-10 of 201 results' and 'View 10'.

Transaction Filters/Blocks

This report allows users to update and create Transaction Filters and Blocks for ACH positive pay.



Transaction Filters / Blocks

Add record

Account Nickname: FTC Transport | Company ID: _____

SEC Code: _____ | From Tran Code: _____ | Thru Tran Code: _____

Debits or Credits: Both | Minimum Amount: _____ | Notification Type: Create Exception

Cancel | Save and Add More | Save Changes

There are no results to display

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

Cornerstone Bank Cash Management Team