



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 – Check.

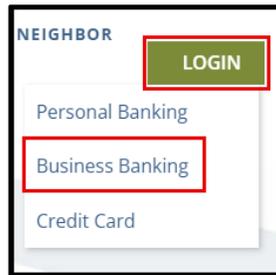
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Log In

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 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

Exception Emails

Emails are auto generated when a check has triggered an exception for review.

You have Positive Pay transactions to be reviewed today. Please complete your review by 11:30 AM CST. If you need assistance, please contact our Electronic Banking Department at 1-888-297-2100.

Account Number	Date	Item Number	Amount
DDA-XXXXX	January 27, 2025	3	\$500.00
DDA-XXXXX	January 27, 2025	3	\$500.00
DDA-XXXXX	January 27, 2025	3	\$100.00
DDA-XXXXX	January 27, 2025	3	\$1064.22
DDA-XXXXX	January 27, 2025	3	\$951.80
DDA-XXXXX	January 27, 2025	3	\$47.87

Check Positive Pay

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

Checks & Deposits

Stop Payments
Positive Pay
Deposit Checks

Overview

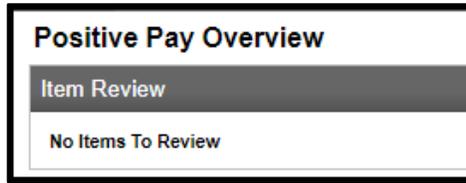
Positive Pay Overview allows users to review items for positive pay.

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

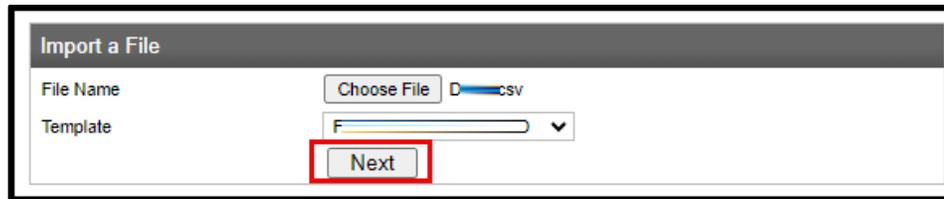
Positive Pay

Overview [Review](#) [Import a File](#) [Import Exceptions](#) [Items](#) [?](#)

Items to review appear in the Item Review section.



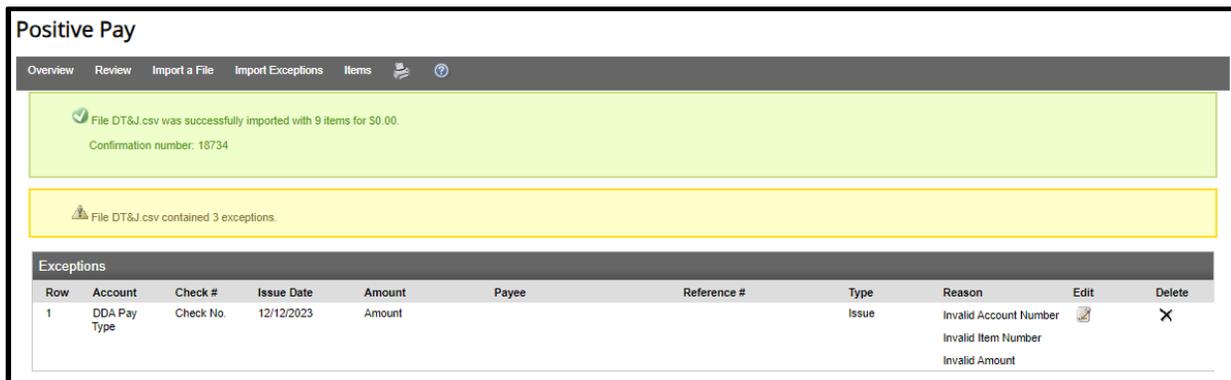
Import a file by choosing the file and template. Click Next.



Select the issue date and click Import File.



The file uploads and exceptions listed below.



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

Issue
 Item Stop
 Void

Import Exceptions

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	DOA 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 contains the following fields:

- Account: A dropdown menu with 'All' selected.
- Tran Date: A date input field followed by 'Through' and another date input field.
- Amount: A numeric input field followed by 'Through' and another numeric input field.
- Check Number: A numeric input field followed by 'Through' and another numeric input field.
- Status: A dropdown menu with 'Not Reconciled' selected.
- A 'Search' button at the bottom.

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 includes the following 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:

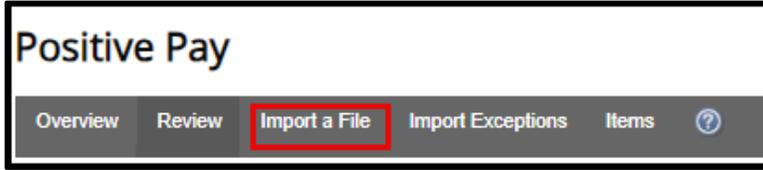
- 'Item Type Selection' section with a radio button for 'Check Exceptions' (selected).
- 'Account' dropdown menu with 'All' selected.
- A 'Submit' button highlighted with a red box.

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

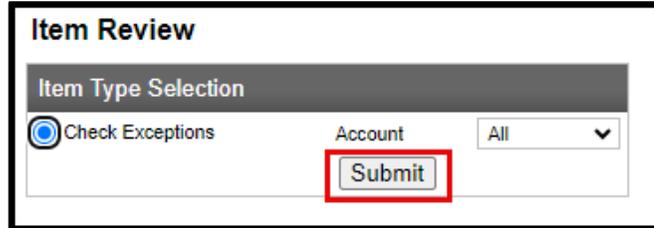
A green message box displays the text: *No Items to Review*

Import File

This section allows the user to import a file.



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



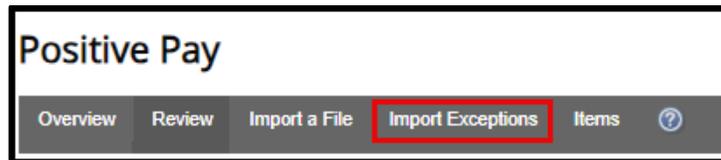
Enter the Issue Date and click Import File.



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.

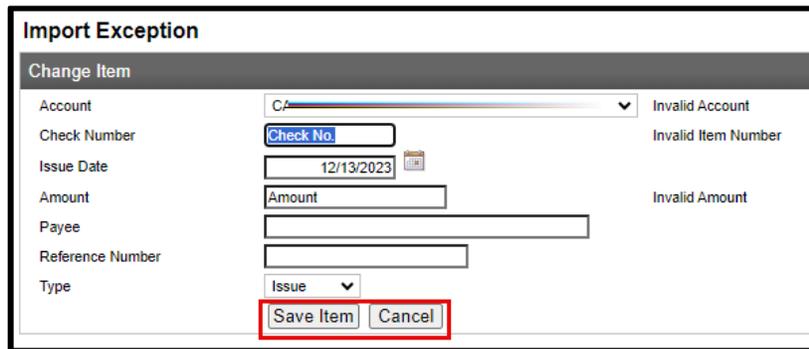
Row	Account	Check #	Issue Date	Amount	Payee	Reference #	Type	Reason	Edit	Delete
1	DDA Pay Type	Check No.	12/13/2023	Amount			Issue	Invalid Account Number Invalid Item Number Invalid Amount		

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](#)

Account	Check Number	Issue Date	Amount	Payee	Reference #	Type	Status	Edit	Delete
C C P	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: [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

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

1 - 1 of 1 Items

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 team at 888-297-2100 or online at <https://www.cornerstone.bank/contact/>.

Cornerstone Bank Cash Management Team