Beneficial State Bank

Positive Pay User Guide
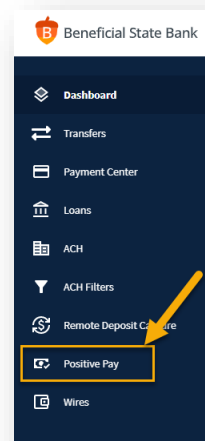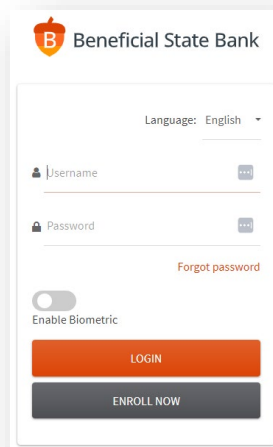
Cost	Cut-Off Times
Free	11am PST Daily

Accessing the Positive Pay Service in Online Banking   beneficialstatebank.com

Log into Online Banking with your username and password. Select Positive Pay from the side menu.

Uploading and Decisioning Exception Items - Consolidated

Upload Options
- Click the Plus Button to manually enter one good check at a time.
- Click the Up Arrow to upload a list of good checks from a .CSV file.

Edit and Delete Options
- Click Check Listing to view existing good item list.
- Check the box on the left of a check to enable the trash can, or click the pencil icon on the right to edit a check.

Decisioning Exception Items
- Click Manage Exceptions to see your daily list of exception items.
- Review each item (images included).
- Then click Pay or Return to select your decision.

Positive Pay Service Tab Descriptions

Check Listing
- View your current "good check" list.
- Edit an existing "good check" item.
- Delete an existing "good check" item.

Manage Exceptions
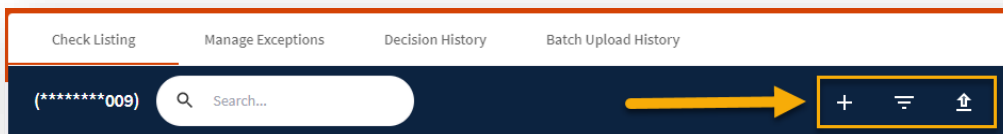- View and decision your daily exception items.

Decision History
- View the history of your previous exception items.

Batch Upload History
- View the history of your .csv uploads.

Positive Pay Input Options – Detailed

Enter Single Check
- You can enter each good check individually.
- Account Number – required field.
- Check Number – required field.
- Check Amount – required field.
- Issue Date – required field, date the check was written.
- Description / Company ID – optional field, for customer reference only.
- Payee One – optional field, person or company check was written to. (30 letter max, no special chars)
- Payee Two – optional field, second person or company if dual payee. (30 letter max, no special chars)

Upload .csv File
- You can enter multiple good checks at a time using the following .csv file format.

AccountNumber	CheckNumber	IssueDate	Amount	PayeeOne	PayeeTwo	UniqueData	Void
117250	1800	10/26/2020	150	Melissa Griffin			N
125261	2000	10/26/2020	200	Melissa Griffin			N

- Include the header names in row 1.
- Column 1 – Account Number – required field.
- Column 2 – Check Number – required field.
- Column 3 – Issue Date – required field, date the check was written.
- Column 4 – Amount – dollar amount check was written for. (no dollar sign necessary)
- Column 5 – Payee One – optional field, person or company check was written to. (30 letter max, no special chars)
- Column 6 – Payee Two – optional field, second person or company if dual payee. (30 letter max, no special chars)
- Column 7 – Unique Data – optional field, for customer reference only. (employee number, invoice number, etc.)
- Column 8 – Void – required field, "N" = item is good to pay, "Y" = item should be deleted from the good list.

Positive Pay Instructions - Detailed

Manage Exceptions

- All checks presented to the bank that match the dollar amount and check number that you have previously uploaded to the Positive Pay service will clear your account automatically.
- Any time a check does not match any of your uploaded information, the check processing will be paused to allow you to decision the check manually as an exception check.
- All exception checks from the prior day will display in the Manage Exceptions tab. Items presented to the bank on Friday will require a decision by Monday at 11am PST.
- The Positive Pay Service will send an email notification to all Positive Pay users to notify them that an exception item will require decisioning.
- After viewing the images of any exception checks, click Pay or Return to complete your decision.

Decision History

- This tab will display a list of all exception items that were previously decisioned, including the user ID who performed the decision.

Batch Upload History

- This tab will display the previously uploaded good lists, including the user ID who performed the upload, as a confirmation of the upload.