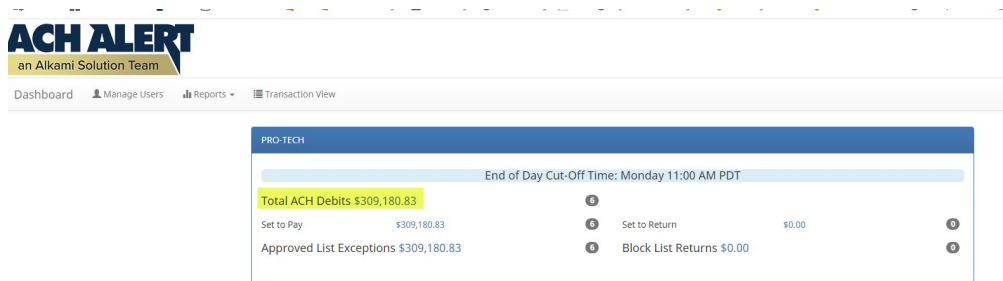


Positive Pay User Guide

How to Approve exception

Please be aware that the daily cut-off time is 11 AM PST. Beneficial State Bank cannot make or alter decisions on behalf of customers. It is advisable to review the Positive Pay system each business day before 11 AM PST.

1. Log into Online banking → Services → Risk Management Services. This will automatically log you into the Beneficial State Bank Positive Pay system. The landing page will show up as DASHBOARD.
2. Check Positive Pay → PRO-CHEX.
3. ACH Positive Pay → PRO-TECH.



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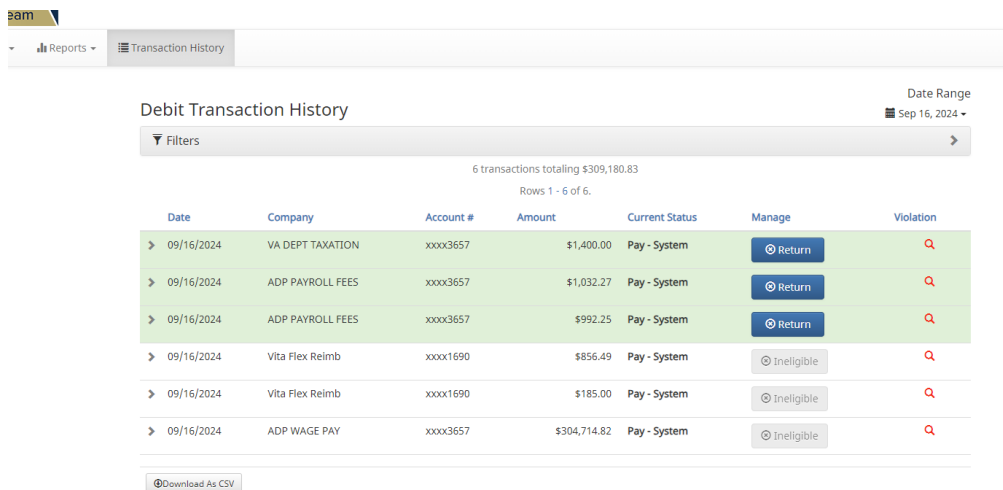
Dashboard | Manage Users | Reports | Transaction View

PRO-TECH

End of Day Cut-Off Time: Monday 11:00 AM PDT

Total ACH Debits \$309,180.83			
Set to Pay \$309,180.83		Set to Return \$0.00	
Approved List Exceptions \$309,180.83		Block List Returns \$0.00	

4. Click on the “Total Checks/ACH Debits” dollar amount, and this will expand the selection to show your transactions.



Reports | Transaction History


Debit Transaction History Date Range: Sep 16, 2024

Filters



6 transactions totaling \$309,180.83
Rows 1 - 6 of 6.

Date	Company	Account #	Amount	Current Status	Manage	Violation
09/16/2024	VA DEPT TAXATION	xxxx3657	\$1,400.00	Pay - System	Return	
09/16/2024	ADP PAYROLL FEES	xxxx3657	\$1,032.27	Pay - System	Return	
09/16/2024	ADP PAYROLL FEES	xxxx3657	\$992.25	Pay - System	Return	
09/16/2024	Vita Flex Reimb	xxxx1690	\$856.49	Pay - System	Ineligible	
09/16/2024	Vita Flex Reimb	xxxx1690	\$185.00	Pay - System	Ineligible	
09/16/2024	ADP WAGE PAY	xxxx3657	\$304,714.82	Pay - System	Ineligible	

Download As CSV

- If Company default settings is “PAY” – undecided items will be automatically paid. If Company default settings is “RETURN”- undecided items will be automatically rejected after the cut-off time.
- To view additional information of the transaction, click on this icon: 

Rows 1 - 6 of 6.




Date	Company	Account #	Amount	Current Status	Manage	Violation
09/16/2024	VA DEPT TAXATION	xxxx3657	\$1,400.00	Pay - System		

Account: California Healthcare Foundation xxx3657 SEC Code: CCD Add to Approved List

Transaction ID: 797712542 Description: TAX PAYMEN Deadline To Return: 09/16/2024 11:00 AM PDT








Settlement Date: 09/13/2024 Trace #: 091000017817460

Individual Name: California Healthcare Company ID: 1546001745


  

- Select MANAGE to change the status of the transaction.
- If you changed the status of the transaction, review to ensure that the status of the transaction changed before clicking away.

Rows 1 - 6 of 6.



Date	Company	Account #	Amount	Current Status	Manage	Violation	
>	ON		00	Return - User			
>	ES		27	Pay - System			
>	ES		25	Return - User			
>	09/16/2024	Vita Flex Reimb	xxxx1690	\$856.49	Pay - System		
>	09/16/2024	Vita Flex Reimb	xxxx1690	\$185.00	Pay - System		

How to ADD an ACH company to approved list

- To ADD an ACH company to approved list, click on the following icon: 
- Click on “Add to Approve list.” A pop-up will display.

6 transactions totaling \$309,180.83

Rows 1 - 6 of 6.

Date	Company	Account #	Amount	Current Status	Manage	Violation
09/16/2024	VA DEPT TAXATION	xxxx3657	\$1,400.00	Pay - System		

Account: California Healthcare Foundation xxx3657 SEC Code: CCD Add to Approved List

Transaction ID: 797712542 Description: TAX PAYMEN Deadline To Return: 09/16/2024 11:00 AM PDT

Settlement Date: 09/13/2024 Trace #: 091000017817460

Individual Name: California Healthcare Company ID: 1546001745

3. Enter criteria as needed and save.

Add Company to Approved List ✕

Company Id	Company Name	Start Date	End Date
<input type="text" value="745"/>	<input type="text" value="ON"/>	<input type="text" value="09/14/2024"/>	<input type="text" value="mm/dd/yyyy"/>
Max Amount	Frequency		
<input type="text" value="1400"/>	<input type="text" value="-- none --"/>		
<input type="button" value="Save"/>		<input type="button" value="Cancel"/>	

Rows 1 - 6 of 6.

Company	Account #	Amount	Current Status	Manage
VA DEPT TAXATION	xxxx3657	\$1,400.00	Pay - System	<input type="button" value="Return"/>

California Healthcare Foundation xxxx3657 ID: 797712542 Date: 09/13/2024	SEC Code: CCD Description: TAX PAYMEN Trace #: 091000017817460	Add to Approved List Deadline To Return: 09/16/2024 11:00 AM PDT
--	--	---

4. You can also add a company to approved list by manually entering the information: Click on Manage → Approved List → Create.

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PRO-TECH Manage Reports Transaction History

Notification Rules
Approved List

✖ No records found

+ Create

Approved List							
Delete	Company ID	Company Name	Max Amount	Frequency	Start Date	End Date	Edit
No records found.							

5. Complete the form with the information shown below.

Approved Company

Company Detail

Company ID	<input type="text"/>	Company Name	<input type="text"/>
Max Amount	<input type="text"/>	Frequency	No Frequency <input type="text"/>
Start Date	09/14/2024	End Date	<input type="text"/>

Add Accounts to Approved List

55
2
57
3
30

→
←
+
-

Save Cancel

How to create a check issue file template

This is only applicable to Check Positive Pay customers.

1. Click on Manage → Issue Templates → Create New Template. You can create a new template based on your check file format.

Create New Template

Template Name <input type="text"/>	File Type? - select file type ▼	Template Status Active
Number of Header Rows? <input type="text" value="0"/>	Number of Footer Rows? <input type="text" value="0"/>	Template Level? Client

Multi-Line Payee Name Separator: ?

Do not use a character as a separator if that character will ever be present in a Payee Name. Allowed characters in brackets [; | , - _ /]

This Client has not been setup for client additional issue fields in templates.
Configure in Client level settings and setup client additional issue fields for the Client and try again.

File Mapping

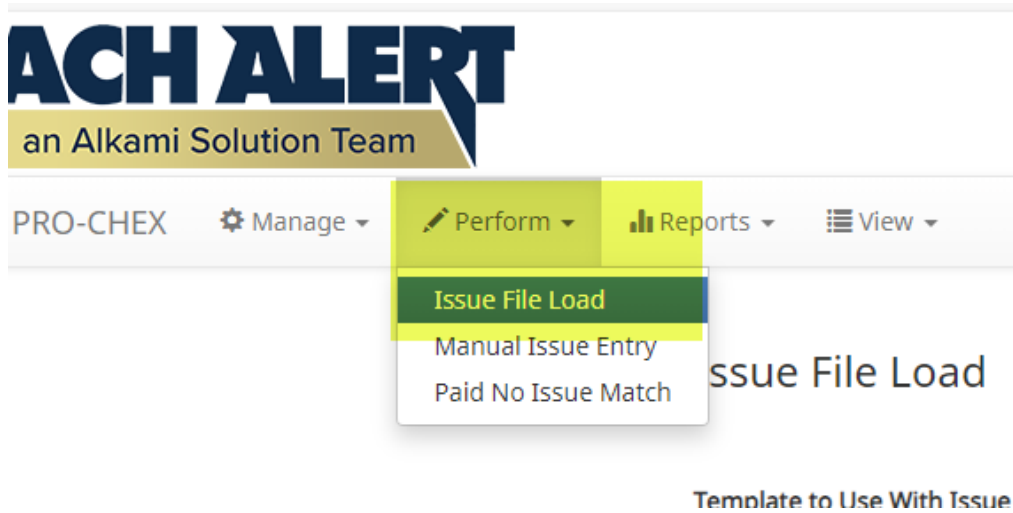
Add	Input Field?	File Column?	Field Format
<input type="checkbox"/>	Check Number	<input type="text"/>	
<input type="checkbox"/>	Amount?	<input type="text"/>	<input checked="" type="radio"/> Fractional Dollars (12.34) <input type="radio"/> Whole numbers of cents (1234)
<input checked="" type="checkbox"/>	Status?	<input type="text"/>	<input type="text" value="ISSUED"/> - for ISSUED <input type="text" value="VOIDED"/> - for VOIDED
<input type="checkbox"/>	Account Number?	<input type="text"/>	
<input type="checkbox"/>	Issuance Date?	<input type="text"/>	

[? - Place the cursor over this label for more info](#)

2. Click Save.

How to load check issue file

1. In the PRO-CHEX module, click on Perform → Issue File Load.



2. Add the file and click “Upload.”

