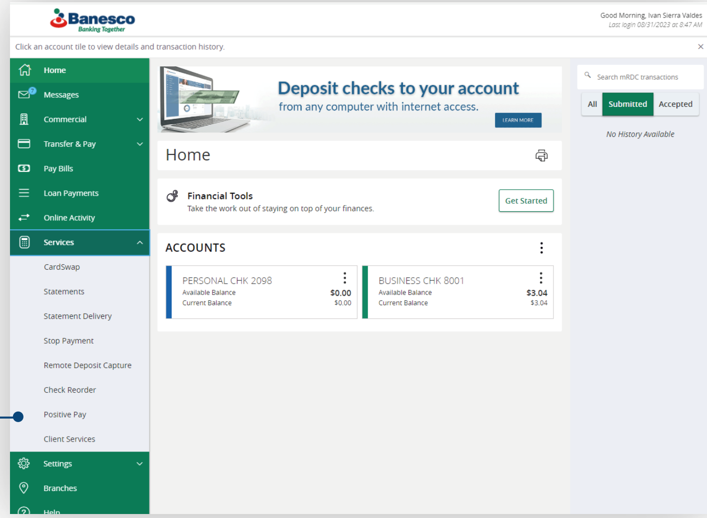
# Positive Pay

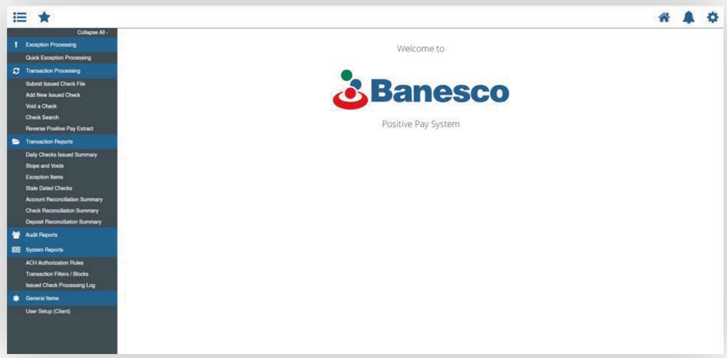



### Log In to BanescOnline:

Go to the BanescOnline portal.

### Access Positive Pay:

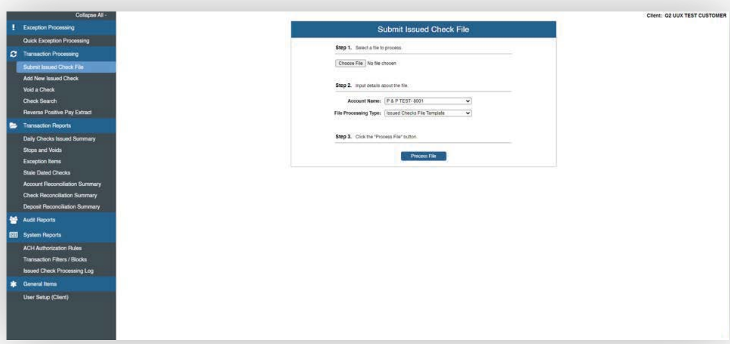
Navigate to "Services" and click "Positive Pay."




You will be redirected to a secure external URL for Positive Pay access.

## Important Time Note:

Please note that the cutoff time for Positive Pay is 12:00 pm EST. If you access Positive Pay after this time, all checks will be returned.



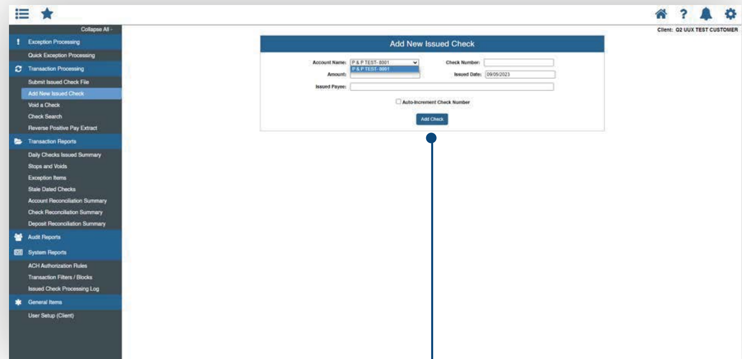

## Uploading Check Information:

To validate check information when presented at the bank, you must upload a file or enter check details manually.

# Submit Issued Check File:

To upload a file, click "Submit Issued Check File."

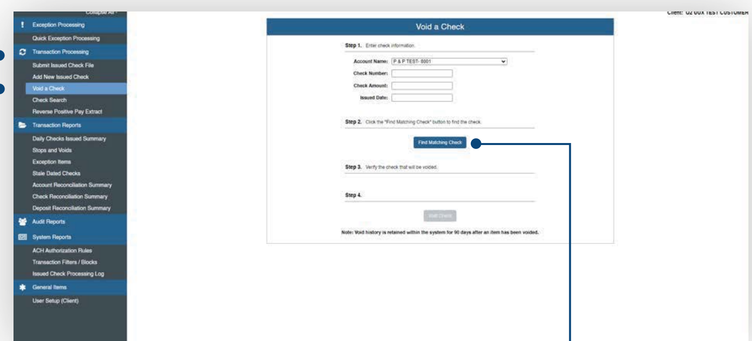
- Choose a prepared file from your computer, typically exported from accounting software like QuickBooks, or create one manually (an Excel file).
- Click "Process File" to upload the file automatically.
- To manually add a single check, go to "Add New Issued Check." Click on the desired account from the dropdown menu.
- Fill in the check details: check number, amount, issued date, and payee. Click "Add Check" to upload the check.

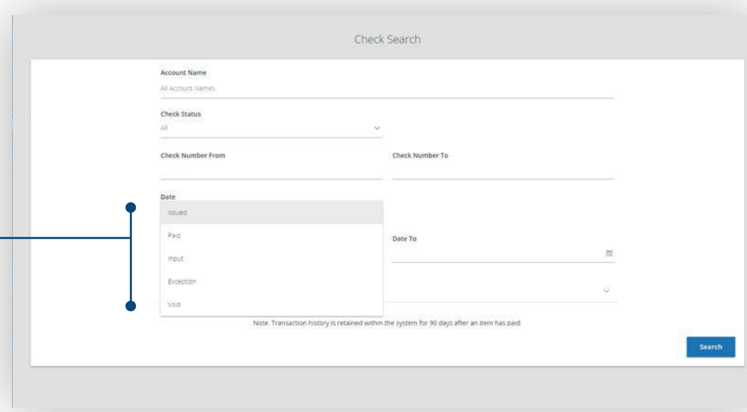



# Voiding a Check:

If you make a mistake when uploading check information, you can void it.

- Go to "Transaction Processing" and click "Void a Check."
- Complete the required information, find the matching check, verify the details, and void the check.



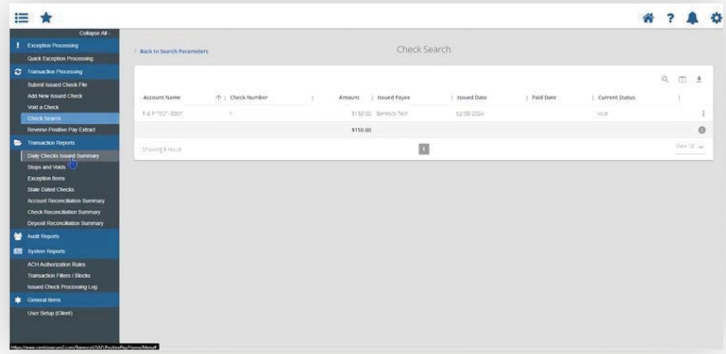

# Check Search:

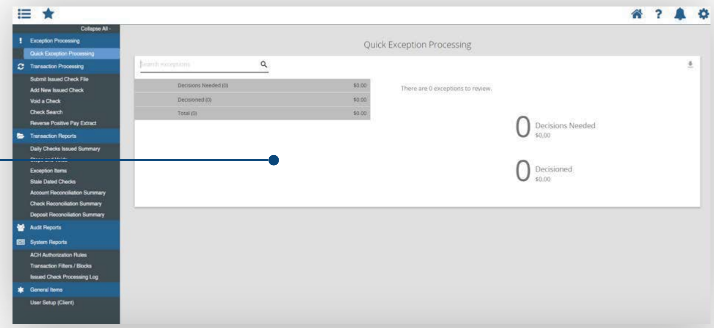
You can also use "Check Search" to find any checks you have uploaded. Filter by Issued, Paid, Input, Exception, or Void checks.

# Reports:

Access various reports for reconciliation or finding exception items.

- Daily Checks Issued Summary: Lists all issued checks uploaded to the system, filterable by Account and Date.
- Stops and Voids: Lists all stopped and voided checks, filterable by Account and Date.
- Exception Items: Provides a detailed report of exceptions when uploaded information doesn't match your checks.

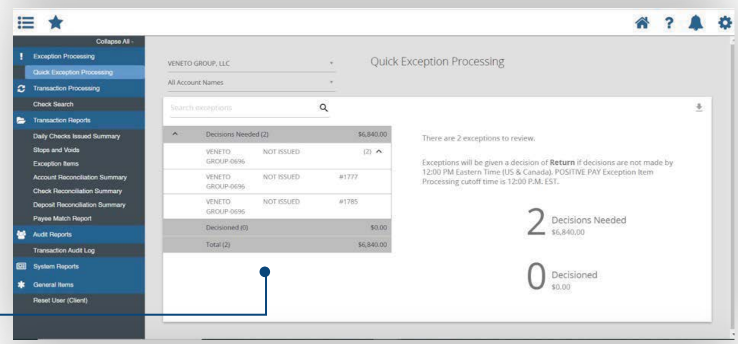


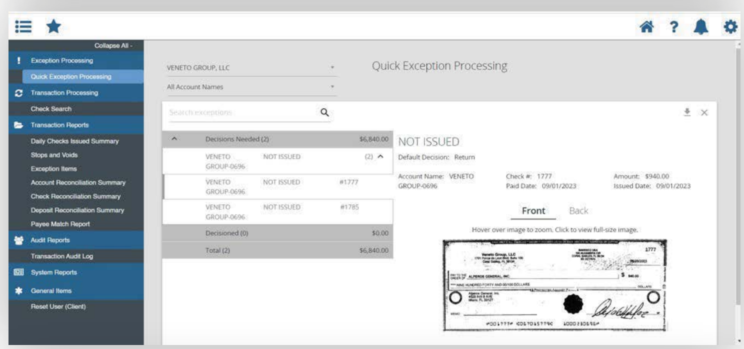



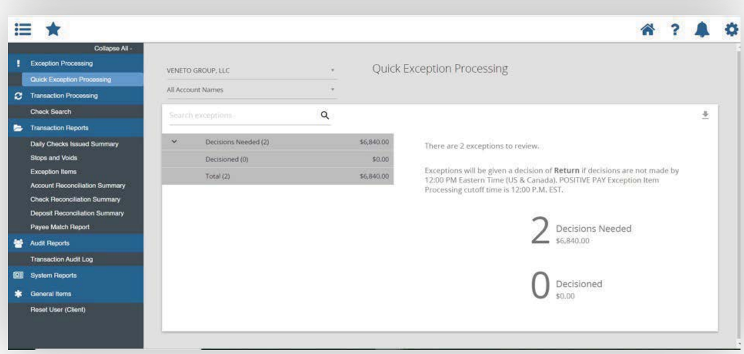

# Quick Exception Processing:

Within Positive Pay, you can quickly process exceptions.

- Review and make decisions on exceptions displayed in the "Decisions Needed" section.
- If a check needs review, click on it to view the front and back. You can either pay or return the check.
- Specify the reason for returning if needed (e.g., fraud, amount mismatch, payee name).

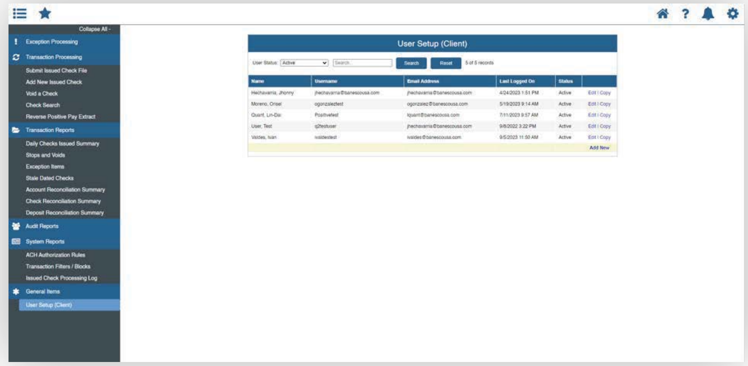


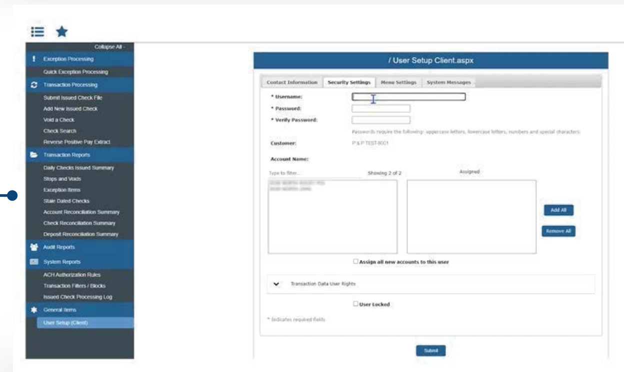
# User Set Up for Positive Pay:

- To add additional users for Positive Pay access, go to "User Set Up" and click "Add New."
- Complete Contact Information
- Fill in all required fields under "Contact Information."



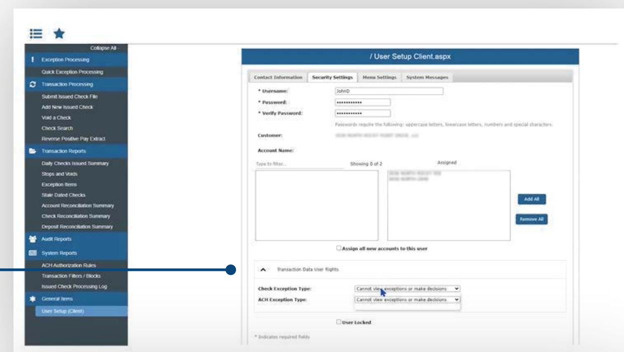
### Security Settings:

- In "Security Settings," create a username and password for authorized users. Note: You can use the same username and password as your Banesco USA accounts.
- In "Account Name," choose which accounts the user will have access to. Assign access to all accounts or specific ones.
- Be cautious; assigning all new accounts provides admin access to the user.



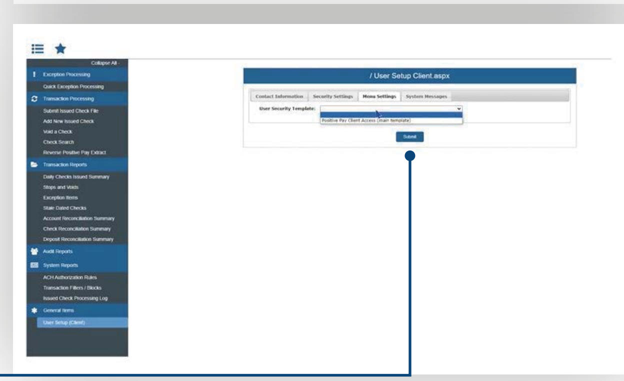
### Transaction Data User Rights:

- Decide the user's rights, such as adding/editing transactions, deleting transactions, and downloading issued check files.
- Specify whether the authorized user can view exceptions or make decisions (pay or return checks), or both.



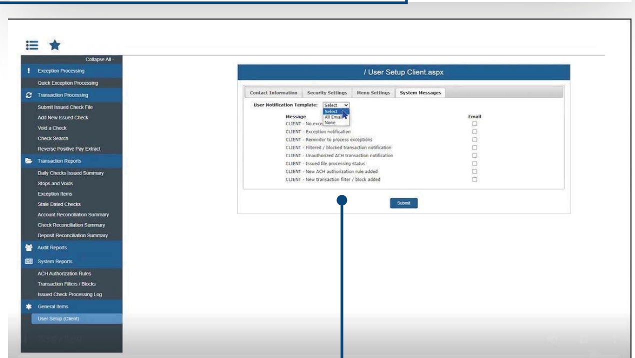
### Menu Settings:

- Activate a main template under "Menu Settings" by clicking "Submit." For special requirements, contact your Treasury Management officer.



### System Messages:

- In "System Messages," choose notification preferences. We recommend selecting "All Email" for comprehensive notifications.





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