

# BUSINESS ONLINE BANKING

## Positive Pay – Check

Business Online Banking video tutorials are available at [northshorebank.com](http://northshorebank.com).

### Login Instructions:

1. Visit [northshorebank.com](http://northshorebank.com).
2. On the left side of the page under the **Login** menu, select **Business** and select **Log In**.
3. Enter your **Username (Access ID)**.
4. Enter your password or OTP/PIN and click on **Log In**.

### Navigation

1. From home screen, scroll down until you reach the Positive Pay tile in the middle of the screen.
2. Select your account listed in blue text.

#### North Shore Bank

Positive Pay	
Positive Pay Account Client ID	Current Day Exceptions
Booker test 7061	Account has no exceptions today
Booker Test 7355	Account has no exceptions today
Booker Test 7363	Account has 2 exceptions today
Saving	Account has no exceptions today

3. The Positive Pay module will launch in a pop-up window.

### Check Positive Pay

To avoid exceptions and excessive charges, it is critical to always issue (or enter) your checks into Positive Pay before the possibility of those checks being presented by your payees. Consequently, it is the best practice to issue your checks in Positive Pay prior to their disbursement. There are two ways to issue checks: manually entering the details or uploading an issued check file. Positive pay requires the account, check number, amount, issued date, and payee for each check.



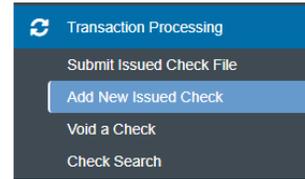
**NORTH  
SHORE  
BANK**

*The Bank of You*

## Manually Issuing Checks

If you have ten checks or less, it is often more efficient to manually issue checks.

1. Under **Transaction Processing**, click on **Add New Issued Check**.
2. If you have more than one account, select the correct account using the dropdown on Account ID then enter the Check Number, the Amount, the Issued Date, and the Issued Payee.
3. (Optional) Click on Auto-Increment Check Number if you would like Positive Pay to automatically update the check number of the next check.
4. Finally, click **Add Check**.
5. Repeat the above steps for each created check.

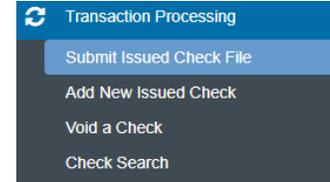


A screenshot of the 'Add New Issued Check' form. It includes fields for Account ID (Booker test 7061), Check Number (5000), Amount (50), Issued Date (01/18/2022), and Issued Payee (Frodo Baggins). There is an unchecked checkbox for 'Auto-Increment Check Number' and an 'Add Check' button.

## Uploading an Issued Check File

If you are printing checks or have a larger amount of checks, we recommend issuing checks in Positive Pay using an outstanding check report from your accounting software, payment system, or ERP for accuracy and efficiency. Once your sample issued check file is generated from your accounting software, payment system, or ERP, North Shore Bank will map that file so that the data is directed to each corresponding field. Then, you can quickly issue a run of checks in Positive Pay doing the following steps.

1. Generate the issued check file out of your accounting software, payment system, or ERP.
2. Next, under **Transaction Processing**, select **Submit Issued Check File**.
3. Then select a file to process. Click **Choose File** and browse for the issued check file. Click **Open**.
4. Next, input details about the file. If you have more than one account, choose the account using the Account ID dropdown.
5. Select **Process File**.
6. Positive Pay will post the file and give you the results.



A screenshot of the 'Submit Issued Check File' form. It shows three steps: Step 1: Select a file to process (with a 'Choose File' button and 'Sample Issued Check File.xlsx' text); Step 2: Input details about the file (with dropdowns for Account ID: Booker Test 7363 and File Processing Type: Booker Test); Step 3: Click the 'Process File' button. A 'Process File' button is visible at the bottom.

Processing Results				
File Name	Upload Date	Status	Items	Amount
Sample_Issued_Check_File.xlsx	1/18/22 4:41:27 PM	Processed	6	\$210.00

- **Processed** - the issued check file has been successfully loaded.
- **Processed With Exceptions** – some of the items were successfully uploaded but some were rejected (often times due to those checks already being paid prior to the file being loaded).
- **Rejected** - all items were not uploaded which typically happens when the file's format does not match the original mapping.

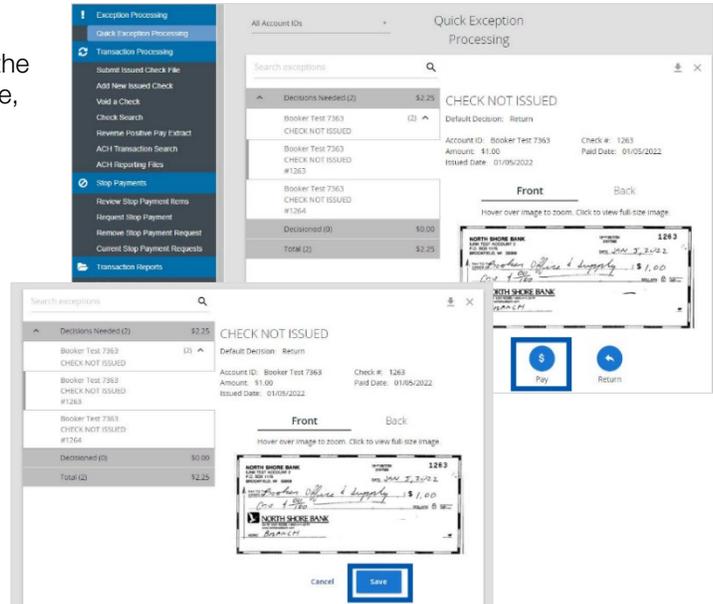
## Exception Processing for Checks

When your account has check exceptions, you will receive an email or text letting you know you have an exception typically between 7:30 AM and 8:30 AM. Decisioning can be done on your desktop or using the Mobile App. **Decisioning must be completed by 11:30 AM Central or the items will be returned.**

### Check Exceptions Desktop

1. For check exceptions, Positive Pay will show the check number, amount, paid date, issued date, and images of the check's front and back.
2. To pay, click **Pay**.
3. Then click **Save**.
4. Return a check by clicking on **Return** followed by **Save**.

If a check is returned due to fraudulent reasons, you will be required to sign an Affidavit of Fraudulent Check Transactions. Any check returned for other reasons will be coded as a "Refer to Maker" meaning that your payee may reach out to you for further details.



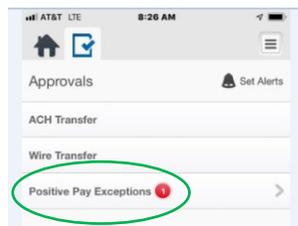
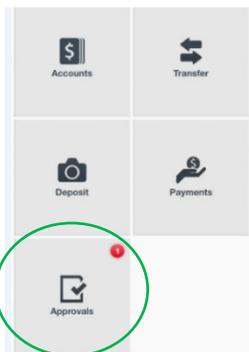
### Mobile App Decisioning Instructions

Just like on the desktop, you must decision these by 11:30 AM Central or the items will be returned.

Download North Shore Bank's Business Mobile App from your phone's App Store. The bank's Business Mobile App will have a green background.



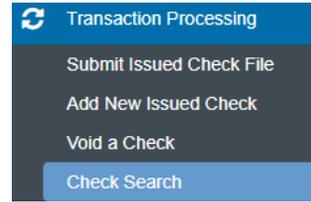
1. Log in to the **Business Mobile App** using the same **User ID** and **Password** you use for **Business Online Banking**.
2. To access **Review and Decision Positive Pay Exception Items**, click on **Approvals** as shown below.
3. Select **Positive Pay Exceptions**.
4. Click on the item to display a copy of the check or ACH transaction details. Make a pay or return decision.



## Check Search

The **Check Search** function in Positive Pay is a great tool in your account reconciliation as well as getting a list of your outstanding checks. Positive Pay retains transactional history for 90 days.

1. Under **Transaction Processing**, click on **Check Search**.
2. Select a single account or all accounts, using the Account ID dropdown menu.
3. Next, you may chose a specific **Check Status** or enter selection criteria such a check range, date range, and amount range to limit the results.
4. Click **Search**.
5. You can download the results as an Excel file or pdf by clicking the Download icon in the upper right-hand area of the page and choose the format.

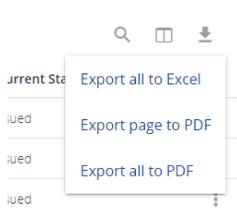


A screenshot of the "Check Search" search criteria form. It includes fields for "Account ID" (set to "All Account IDs"), "Check Status" (set to "All"), "Check Number From" and "Check Number To", "Date" (set to "Issued"), "Date From" (set to "01/01/2022"), and "Date To" (set to "01/19/2022"). There is also a "Show additional options" dropdown menu.

Note: Transaction history is retained within the system for 90 days after an item has paid

A screenshot of the "Check Search" results table. The table has columns for Account ID, Check Number, Amount, Issued Payee, Issued Date, Paid Date, and Current Status. It displays 11 rows of data, including check numbers 5000 through 1264, with a total amount of \$814.50. The table also shows a "Showing 1-10 of 11 results" indicator and a "View 10" dropdown.

Account ID	Check Number	Amount	Issued Payee	Issued Date	Paid Date	Current Status
Booker Test 7363	5000	\$50.00	Frodo Baggins	01/18/2022		Issued
Booker Test 7363	5001	\$75.00	Garth Vekser	01/18/2022		Issued
Booker Test 7363	5002	\$25.00	Luke Skywalker	01/18/2022		Issued
Booker Test 7363	5003	\$25.00	Aragorn Eldestar	01/18/2022		Issued
Booker Test 7363	5004	\$20.00	Kermit the Frog	01/18/2022		Issued
Booker Test 7363	5005	\$15.00	The Great Gonzo	01/18/2022		Issued
Booker Test 7363	1272	\$1.00		01/18/2022	01/18/2022	Paid
Booker Test 7363	1276	\$1.25		01/07/2022	01/07/2022	Paid
Booker Test 7363	1263	\$1.00		01/05/2022	01/05/2022	Paid
Booker Test 7363	1264	\$1.25		01/05/2022	01/05/2022	Paid
		<b>\$814.50</b>				



If you need any additional assistance, please contact Treasury Solutions Support at 800-270-7956 or [TreasurySolutions@northshorebank.com](mailto:TreasurySolutions@northshorebank.com).