

User Guide:

Positive Pay



Positive Pay helps
protect business
accounts from check
and ACH fraud.

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Overview

Positive Pay helps protect business accounts from check and ACH fraud. Checks are matched against an authorized check file, with discrepancies flagged for review before payment. For ACH transactions, designated users can approve originators, block unauthorized activity, and review exception items before funds are withdrawn—enhancing security and strengthening payment controls.

Contents

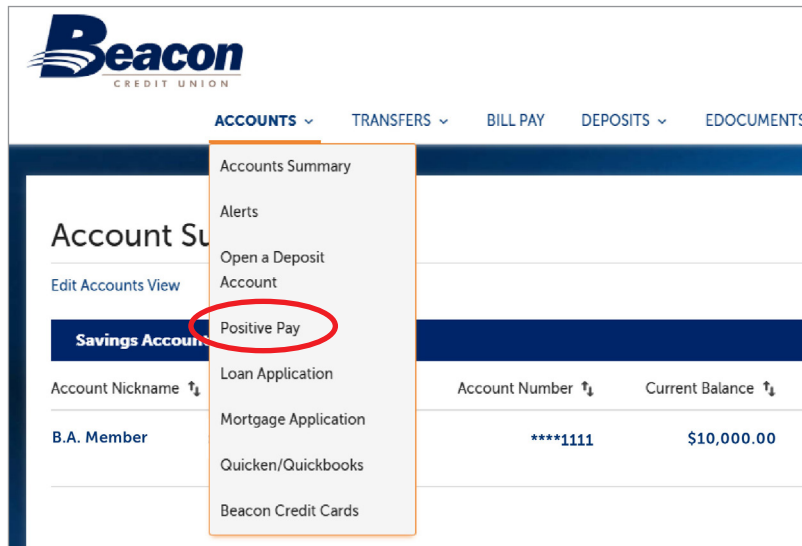
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Questions

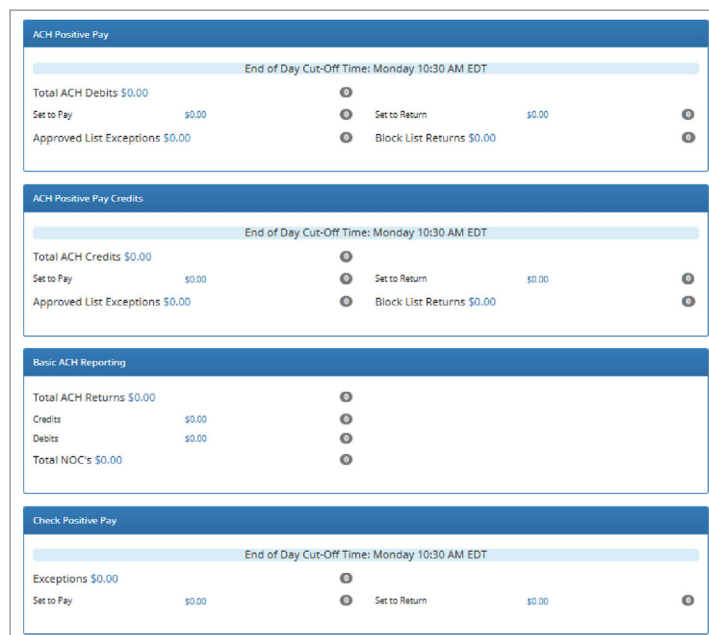
Business Account Management
BAM@beaconcu.org
(800) 762-3136
beaconcu.org/business-services/

Logging In

- ▶ Access your Positive Pay module by logging in to your **Business Online Banking account** via desktop. *Positive Pay is not supported for the Beacon mobile app.*
- ▶ To view the Positive Pay dashboard, select "**Positive Pay**" from the ACCOUNTS dropdown.

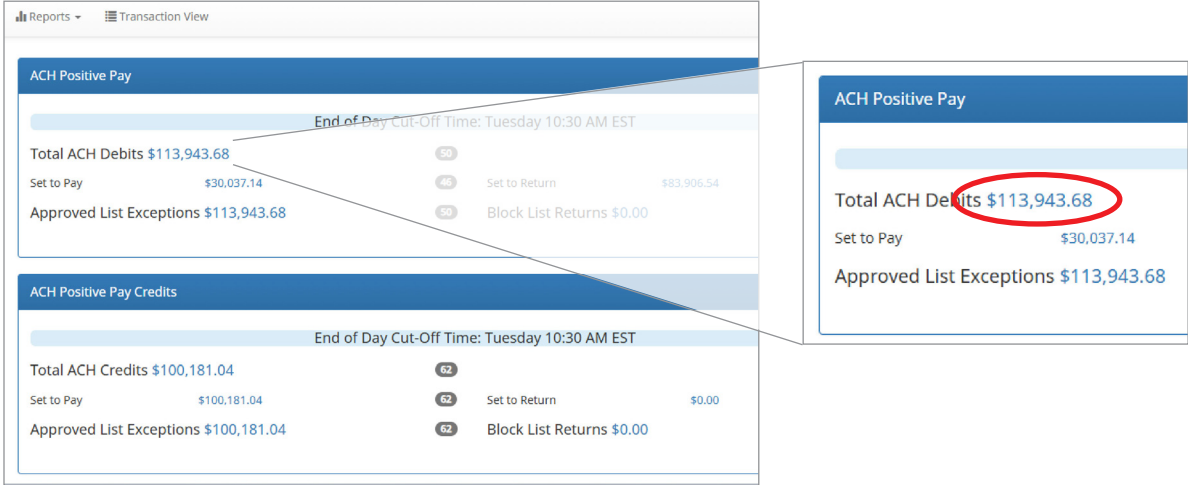


This screen will display an overview of all Positive Pay services in which you are enrolled.

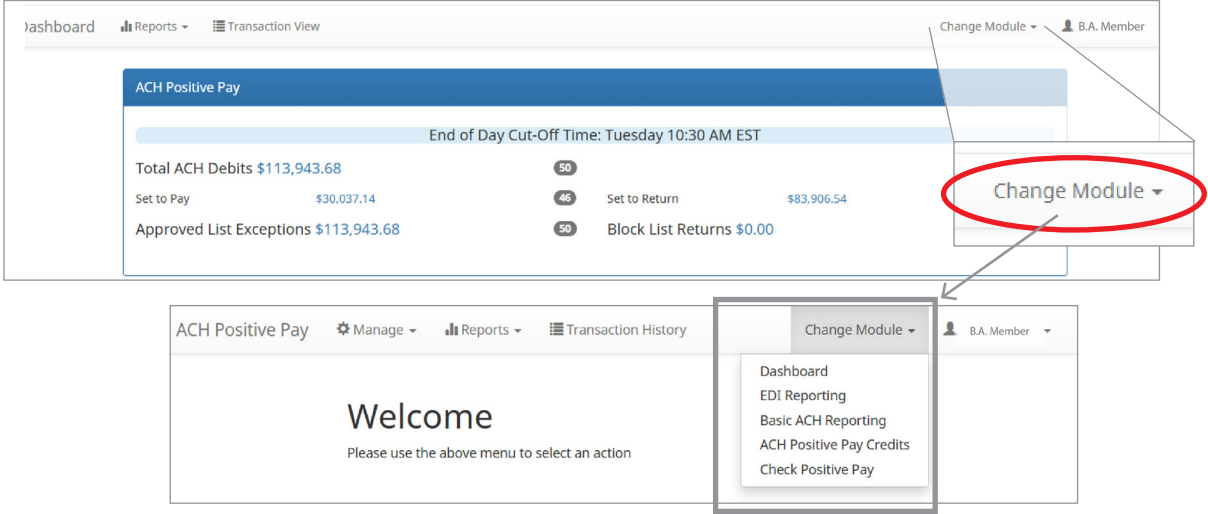


Dashboard

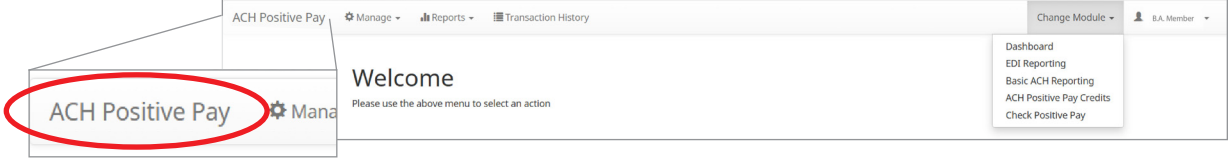
The overview displayed will indicate totals for each enrolled service's current processing window. To navigate directly to a listed service, select a dollar amount displayed under the service.



Alternatively, you will have a service pane on the right side of the screen labeled **Change Module**. This dropdown allows you to easily navigate between enrolled services.

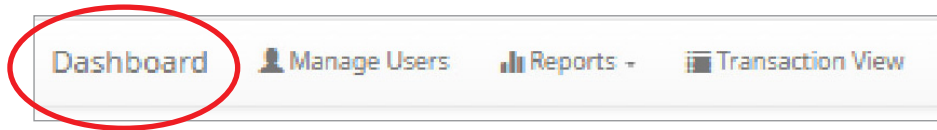


When you are in a specific section of the Positive Pay module, that section's title will be displayed in the top left (in place of "Dashboard") next to the actions you can take within the service.



Actions in Positive Pay

Actions from the Dashboard:



▶ Manage Users

Create, edit, and delete sub-users you grant access to the service.

▶ Reports

View general access reports on when items were decided and what users accessed the service.

Type	Description	Account	Date	Credit	Debit	Current Status	Manage
> ACH Credit	Company 1	000012556	4/15/26	200.00		Pay - System	⊕ Reject
> ACH Debit	Company 2	000055349	4/17/26		150.00	Pay - User	⊕ Return
> Check	1111	000034614	4/14/26		46.00	Pay-System	⊕ Return
> Check	2222	000085762	4/15/26		58.00	Pay-System	⊕ Return

▶ Transaction View

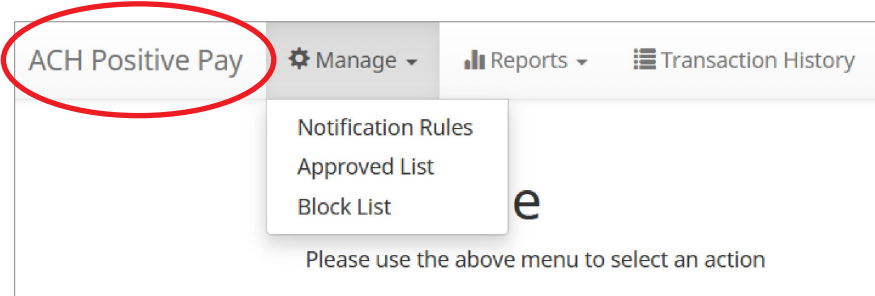
Access a list of transactions presented to the service within a specified period of time.

As a default, transactions to be decided on the current business day will appear here.

Date	Company	Account #	Amount	Current Status	Manage
> 02/03/2026	COMPANY 1	xxxx1111	\$150.00	Pay - System	⊕ Return
> 02/03/2026	COMPANY 2	xxxx1122	\$50.23	Pay - System	⊕ Return...
> 02/03/2026	COMPANY 3	xxxx1336	\$76.23	Pay - System	⊕ Return
> 02/03/2026	COMPANY 3	xxxx1336	\$45.00	Pay - System	⊕ Return
> 02/03/2026	COMPANY 4	xxxx4422	\$45.00	Pay - System	⊕ Return
> 02/03/2026	COMPANY 4	xxxx4422	\$89.67	Pay - System	⊕ Return

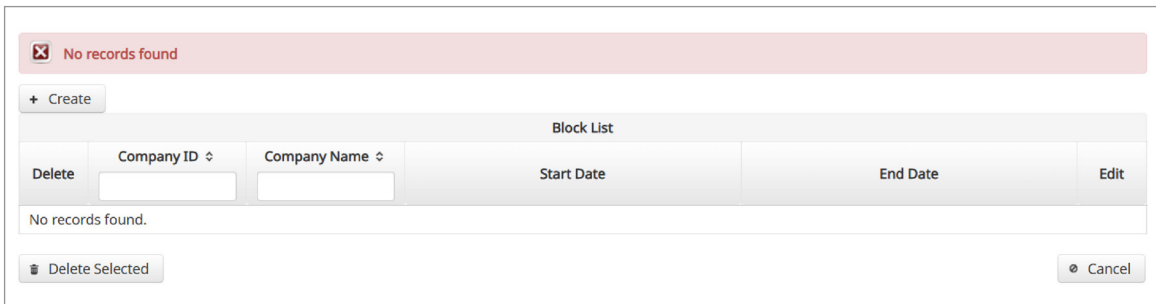
Actions in Positive Pay (continued)

Actions from ACH Positive Pay & ACH Credits Positive Pay:



► **Manage**
Create, edit, and delete rules to apply to incoming ACH transactions presented against your account(s).

► **Reports**
Display information on your Approved and Blocked ACH transactions and/or companies.

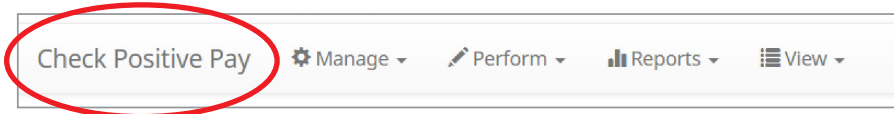


► **Transaction History**
Access a list of ACH transactions presented to your account(s) along with the pay/no pay decision.

Date	Company	Account #	Amount	Current Status	Manage
02/03/2026	COMPANY 1	xxxx1111	\$150.00	Pay - System	Return
02/03/2026	COMPANY 2	xxxx1122	\$50.23	Pay - System	Return...
02/03/2026	COMPANY 3	xxxx1336	\$76.23	Pay - System	Return
02/03/2026	COMPANY 3	xxxx1336	\$45.00	Pay - System	Return
02/03/2026	COMPANY 4	xxxx4422	\$45.00	Pay - System	Return
02/03/2026	COMPANY 4	xxxx4422	\$89.67	Pay - System	Return

Actions in Positive Pay (continued)

Actions from Check Positive Pay:

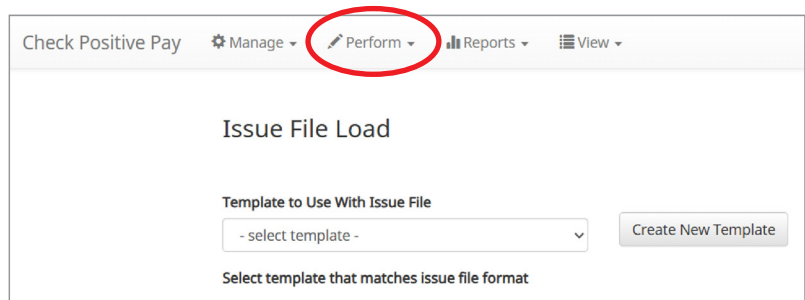


► **Manage** Templates

Create your template(s) that define the format you will upload your check issuance file in.

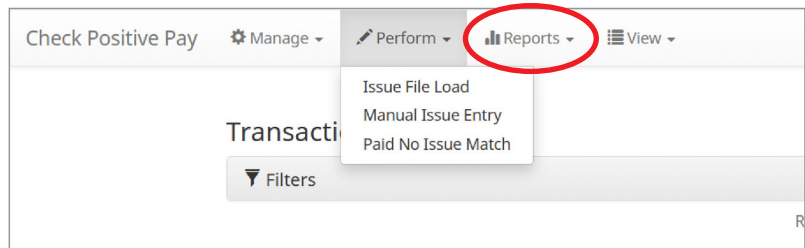
► **Perform** Check Issuance

Upload lists of items to be paid, or enter items to be paid manually.



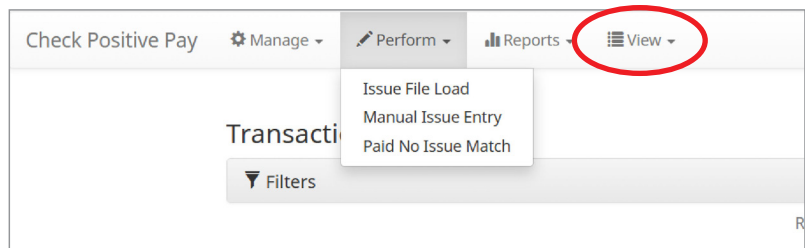
► **Issuance Reports**

View issued items by check status.



► **View** Transactions

See a list of all presented checks within a specified period of time.



————— This concludes the User Guide. —————