UBT
Union Bank & Trust

Positive Pay User Guide

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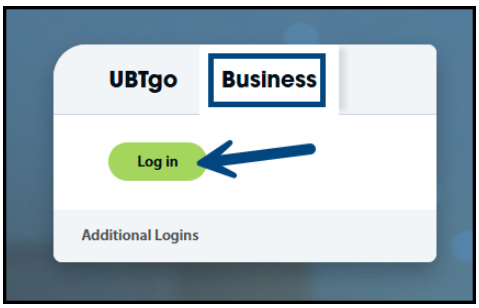
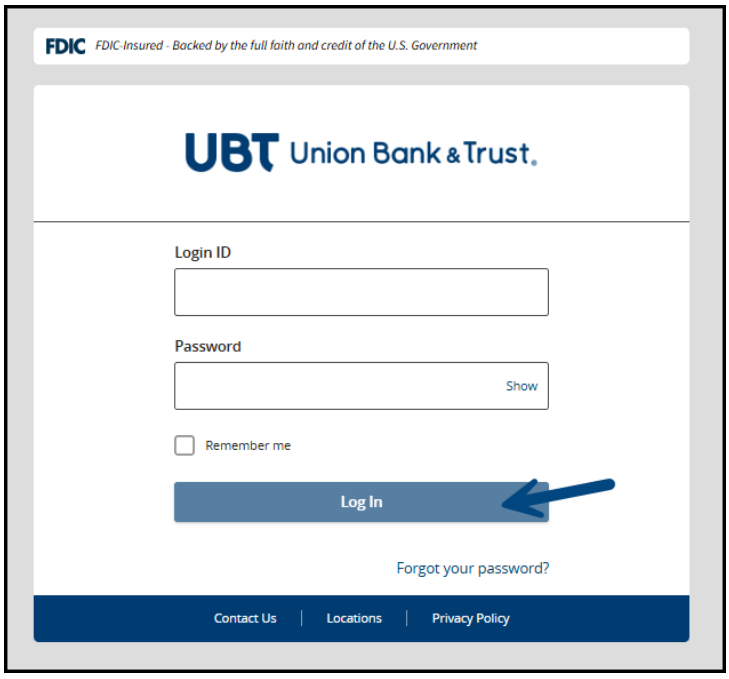
Getting Started

Connecting to Positive Pay

- Visit Union Bank and Trust's website at www.ubt.com
- Select the Business tab on the login portal box
- Select **Login**

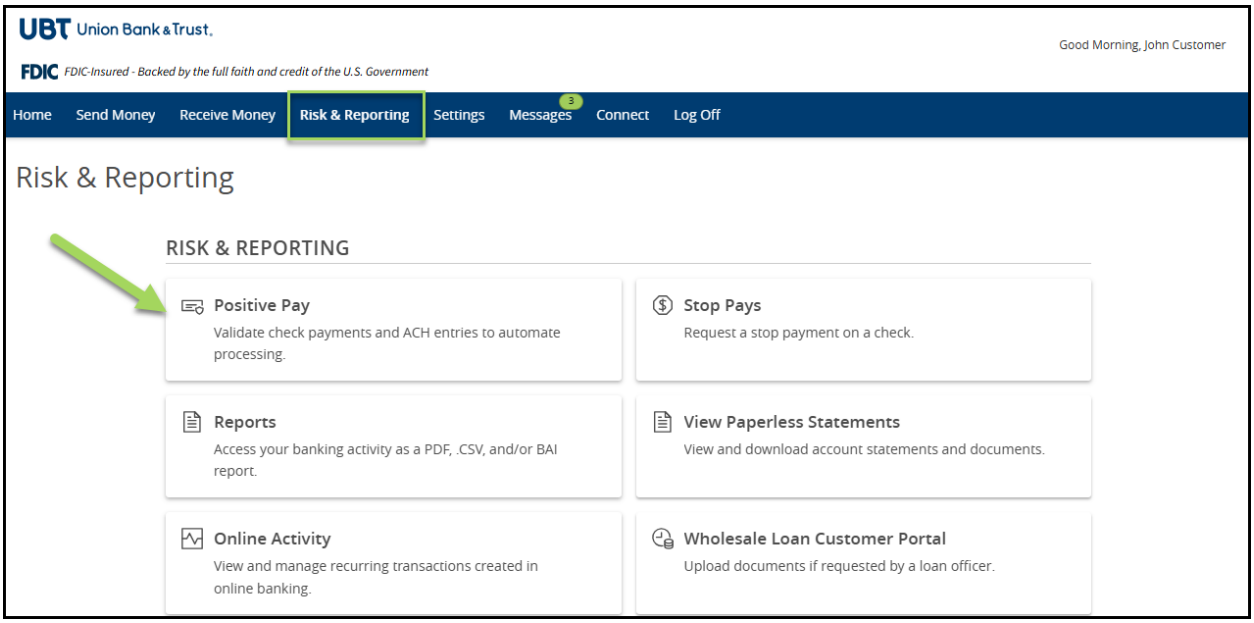


- Enter your Login ID and Password
- Select **Log in**

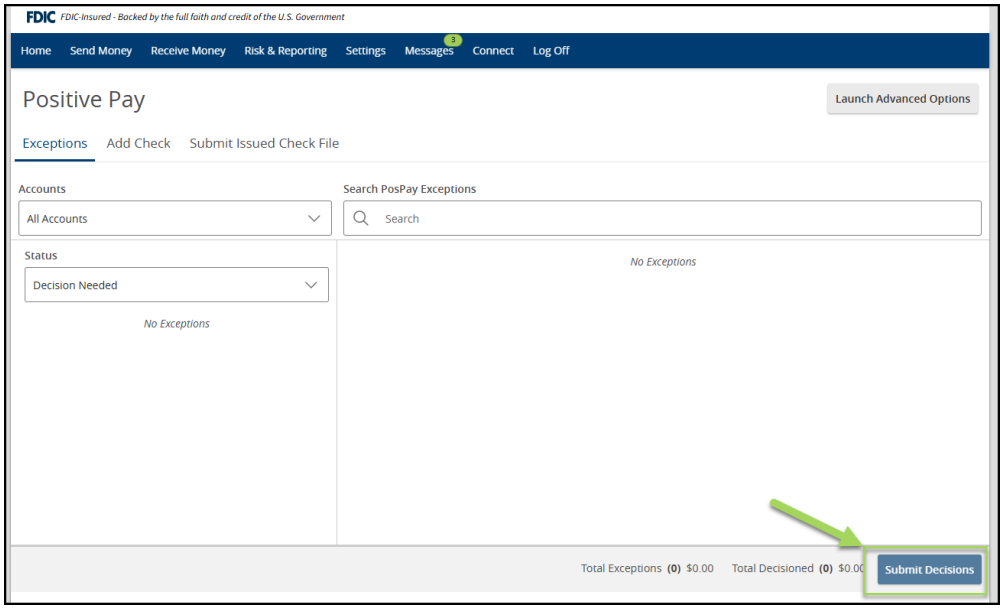


***The Positive Pay site will need to be launched from within UBT Business. Please do not save the Positive Pay site link separately. ***

- To launch Positive Pay, select the **Risk & Reporting** from the UBT Business Menu and select **Positive Pay**



- If you have items that need to have decisions, you can submit the decisions from the Positive Pay tab.



- To add a singular check to your Issued Checks, navigate to **Add Check**

  - Enter the **Amount**
  - Enter the **Payee**
  - Select the **Account** the check will be drawn off of
  - Select the **Issue Date**
  - Enter the **Check Number**
  - Select **Add Check**

Check Payee Match Helpful Tips

The Payee Match process uses Optical Character Recognition (OCR) to identify the payee on each check image when processed. Once a check image is scanned, the payee from the check is compared to the payee submitted by the issued check file resulting in a confidence score. This process is an additional layer of security to help prevent payee fraud and will error on the side of caution creating payee name mismatch exceptions.

Follow these recommendations to limit unnecessary exception items:

- Check Stock
  - Keep check backgrounds light in color and plain with no pictures or lines
  - Ensure the payee name field can be easily viewed
  - Watermarks, pantograph features, or bar codes in the pay to the order of or payee name area often cause interference in reading the payee name
- Check Font/Characters
  - Payee names can be in typed or legible handwritten format.
  - Recommended “Pay to the Order of” variations: Pay to the Order of, Pay to, Pay, To the Order of
  - The payee name must be located not more than one inch from the last word of the Pay to the Order of variation

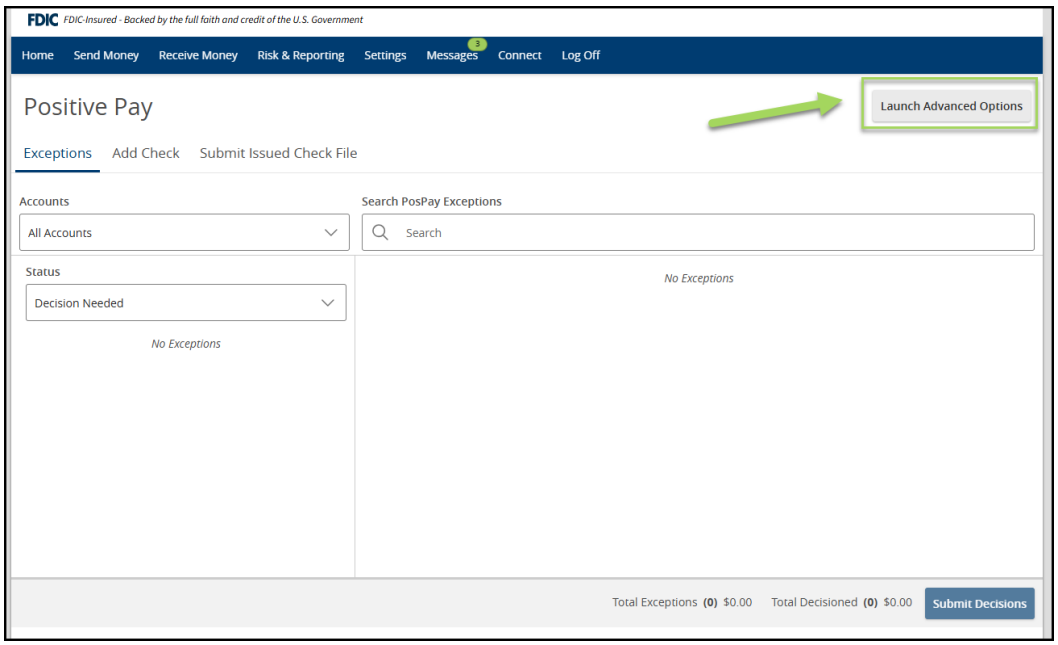
- Payee names can be listed in the address field of checks using the recommended variations of Attention to or Care Of: Attention To, Attention, Att, Attn, In Care Of, Care Of, C/O
- Recommended: All uppercase letters, font size 12, bolded
- Recommend Font Styles: Veranda, OCR A, OCR B, or Arial
- The pay to the order of section must be printed in a machine-readable style

- Check File Requirements
  - Payee names listed on checks must match exactly the name listed on the check file, common issues include:
    - Missing words or symbols used in conjunction with the payee name (ex: Mr., Mrs., or, &, and)
    - Payee name listed differently on file then check (ex. John Doe, John J Doe)

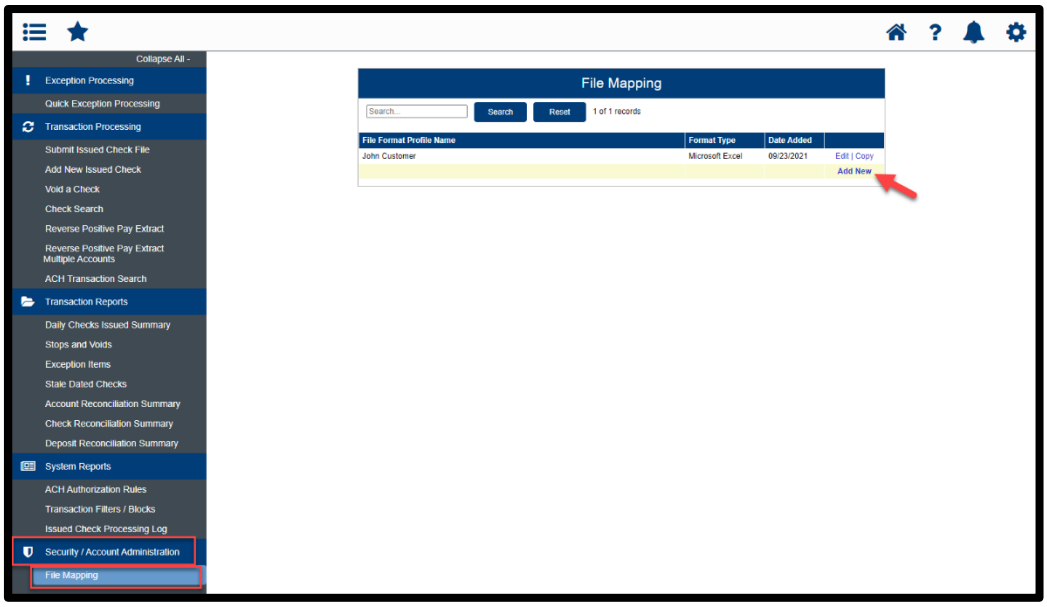
Mapping a Check File

The check file that will be used to import check items issued will need mapped for formatting within the Positive Pay site so each check item can be read correctly.

- Select **Launch Advanced Options** in order to map a check file.

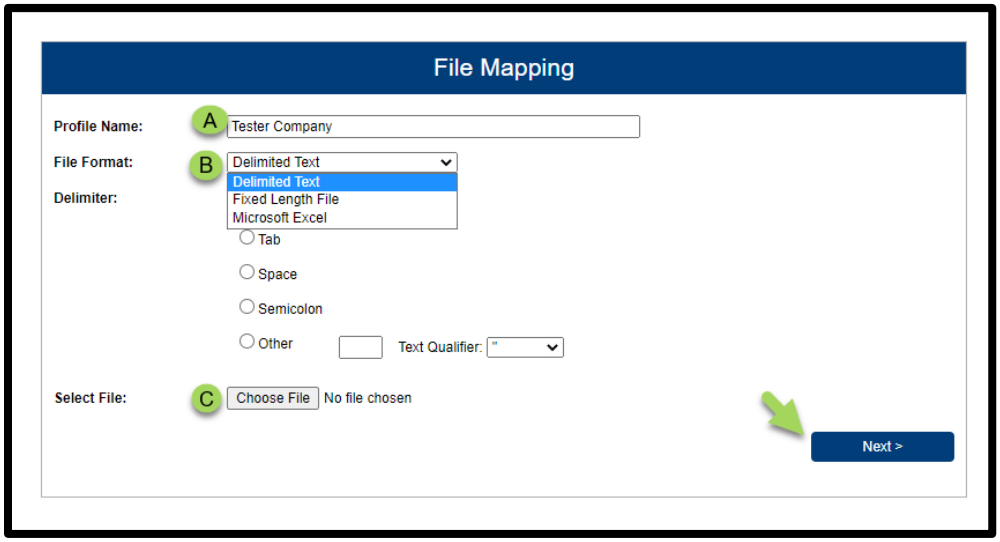


- To map your check file format, locate the **Security/Account Administration** section
- Select **File Mapping**
- Select **Add New**



1. Follow the prompt to map the file
    a. **Profile Name:** Input a name for your file mapping
    b. **File Format:** Select the format of the file
        i. If Delimited, include the data delimiters
    c. **Select File:** Upload a sample of current version on the check file, for the fields to be mapped
2. Select **Next**

If the file formatting does not match the file uploaded, the site will produce an error message. Repeat steps b and c to correct the error.



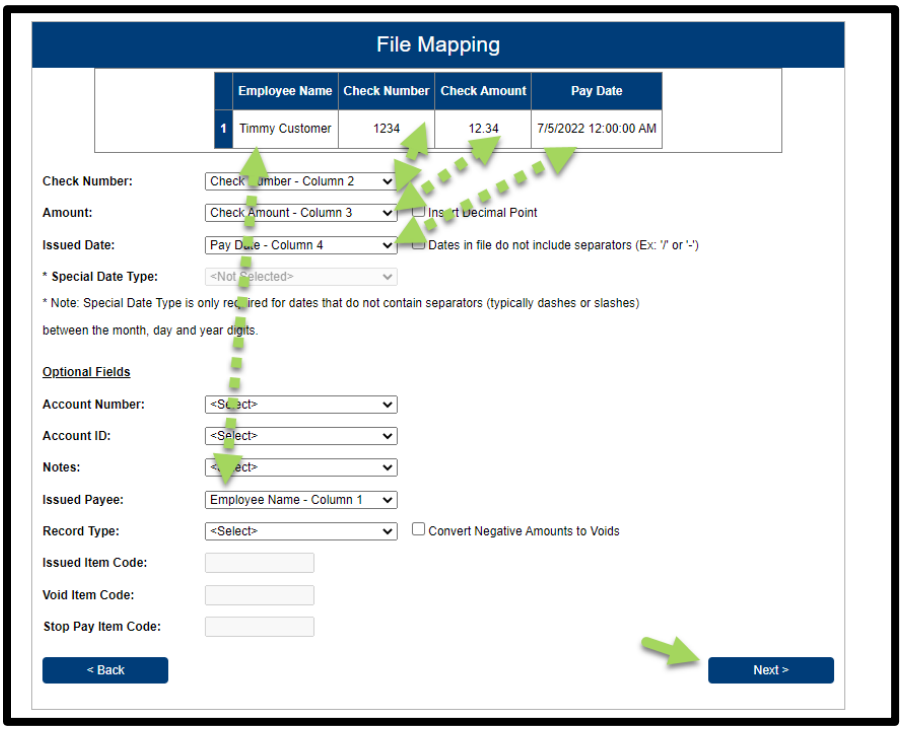
3. Select the Options that apply to file (options vary based on file format selected):
    a. Required Settings
        i. Select **File Does Not Contain Issued Date**
        ii. **File Total Options:** Select “Do Not Require File Totals”
    b. Optional File Settings

i. Select **First Row Contains Colum Names** if each column has a title in the first row of the file
ii. **Skip Rows at Beginning**: input the number of rows needing skipped before the check data starts (i.e., if there is a header section)
iii. **Skip Rows at Ending:** input the number of rows needing skipped at the end of the file if needed (i.e., if there is a footer section)
iv. **Items in File:** Input the field number from the file
v. **Dollar Amount in File:** Input the filed number from the file

4. Select **Next**

5. Based on the file type, match the columns provided in the file to the field options
check the box next to Insert Decimal Point for .txt files

6. Select **Next** to save the file format

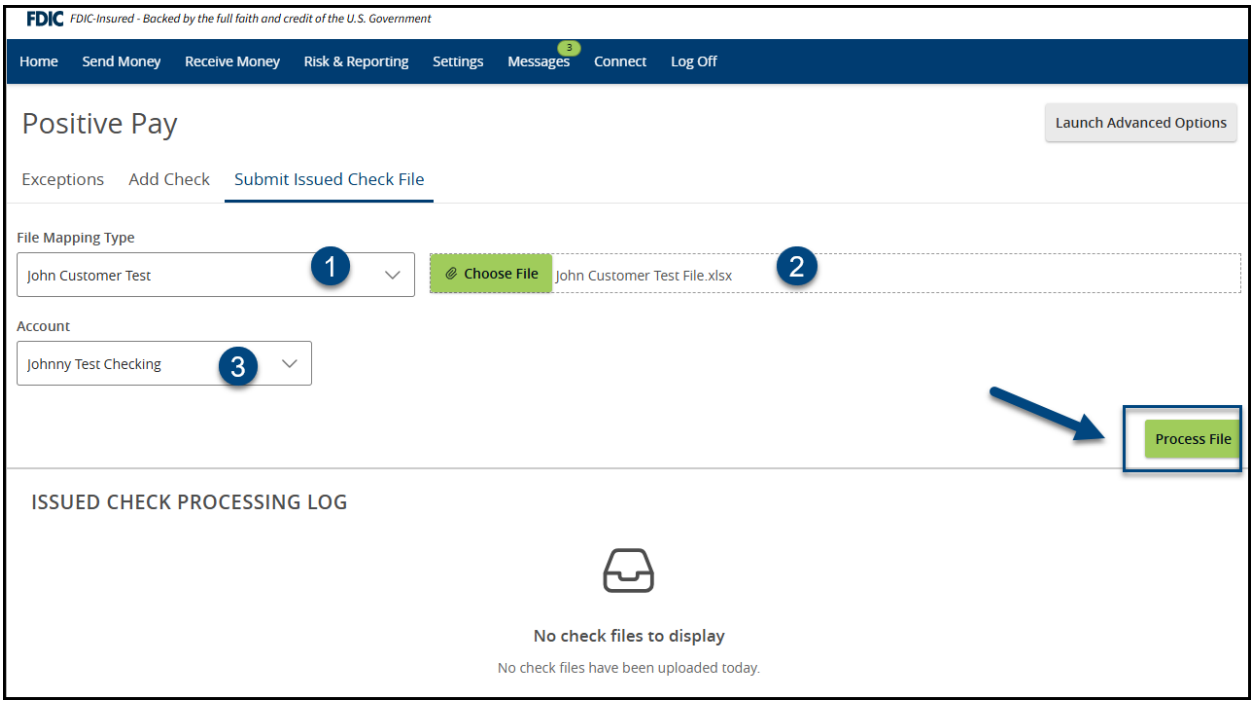


File Mapping/Import Common Errors

- Negative payment amounts listed
- Commas in the payee name field (when file is mapped as a .csv)
- Extra rows between check information (common for QuickBooks users)
- Incorrect check date formatting
- ACH items listed in check file

Importing a Check File

- To import an issued check file, locate the **Transaction Processing** section
  - Select **Submit Issued Check File**
    1. Select the file mapping format
    2. Upload the check file saved on computer
    3. Select the account the file items are for
    4. Select **Process File**

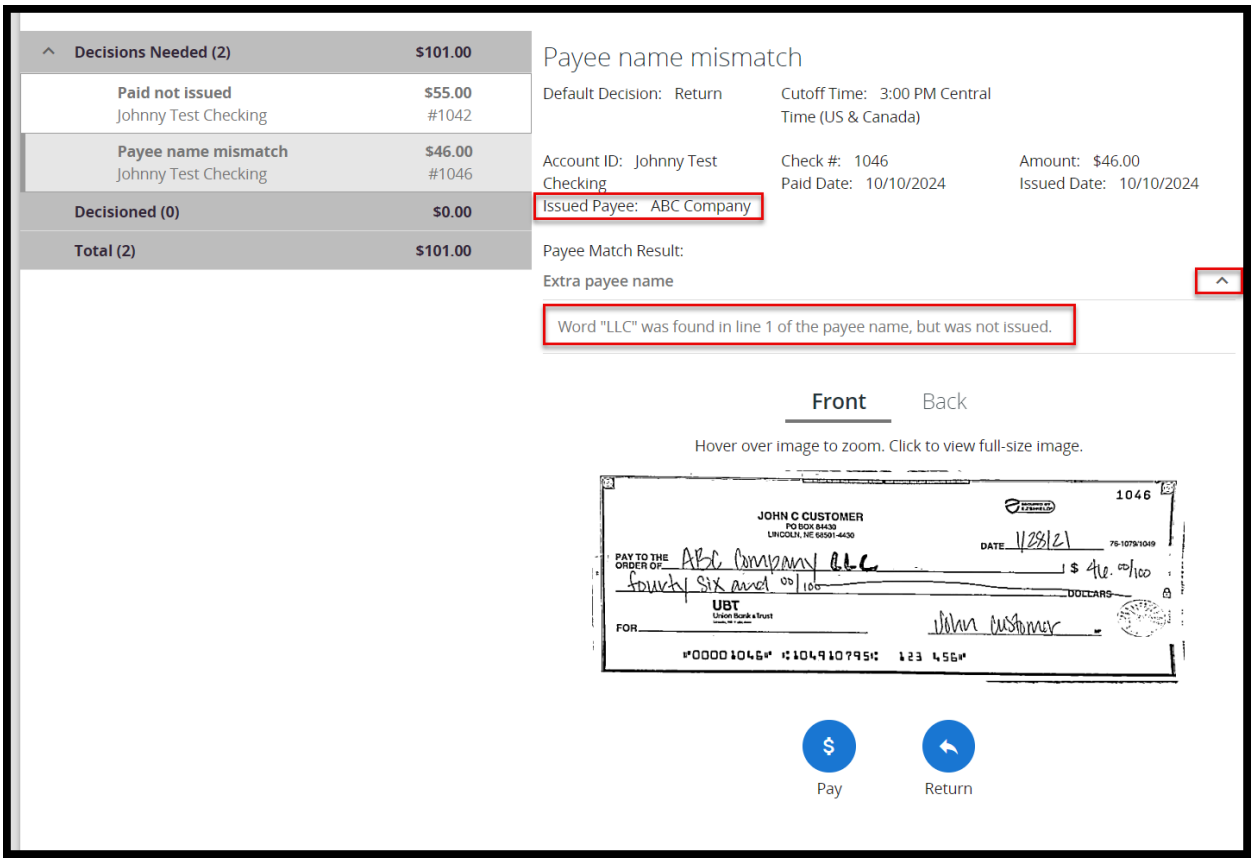


Daily Exceptions

On each business day, the Positive Pay site will review posted check and ACH items for exceptions (items needing reviewed for possible fraud). Each exception will need reviewed for validity.

- To check daily exceptions, locate the **Positive Pay** section under the Risk & Reporting menu
  - Select **Exceptions**
  - Exceptions needing reviewed will be listed under the status of **Decisions Needed**
  - Exception Types:
    - **ACH Exceptions**
      - ACH Exceptions will display a brief description of the transaction, the amount, and date of the transaction
    - **Check Exceptions**
      - Check Exceptions will display the Front/Back images of the check, the check #, amount, and date it was paid

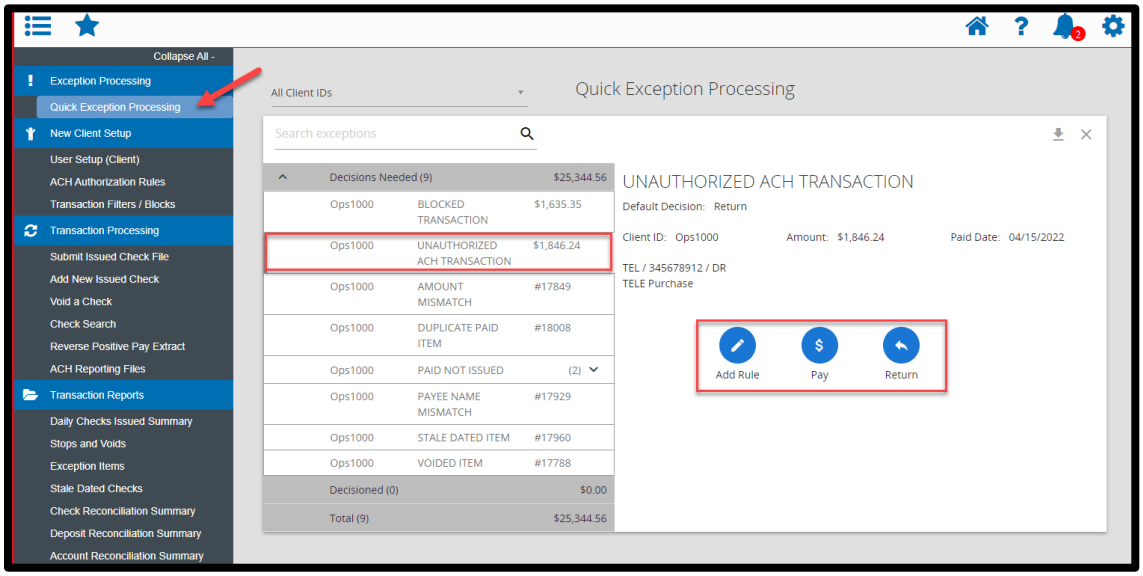
- Payee Name Mismatch Exceptions will now give you a reason as to why it created an exception instead of being ambiguous



If a check is valid but was reported with an incorrect check number or amount please mark the item as pay and email positivepayalert@ubt.com detailing the scenario and we can correct the item

- Decision each exception item by selecting one of the available options:
  - Pay – This will allow the transaction to process as normal
  - Return – This will return the transaction, select a return reason
  - Add Rule – This is for future ACH payments, see pg. 11 for more details on rules

An exception rule to allow all ACH credits has been added to your positive pay accounts to initiate the original exceptions. If you wish to edit or remove these rules visit pg. 10

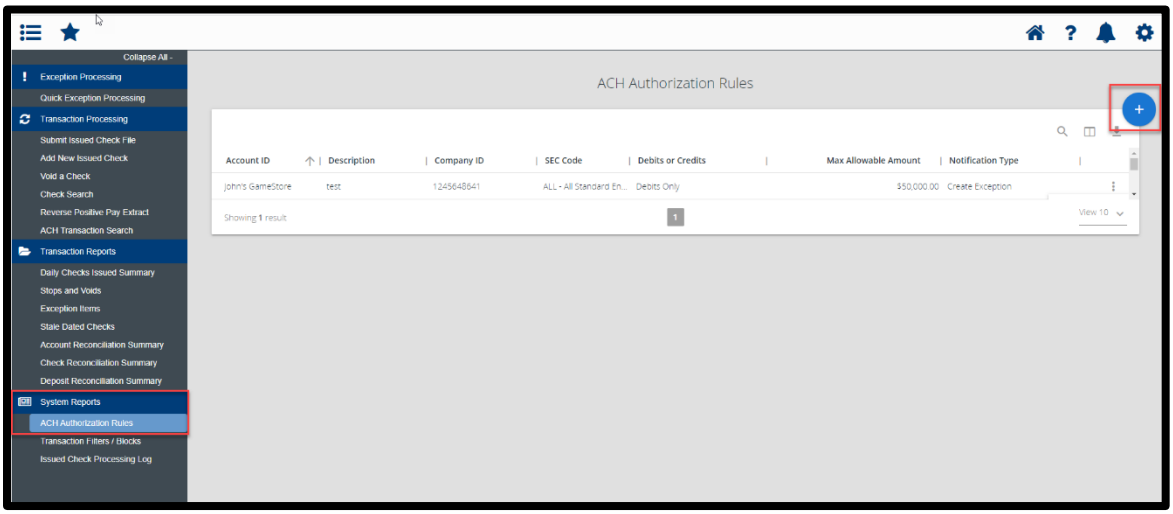


ACH Items

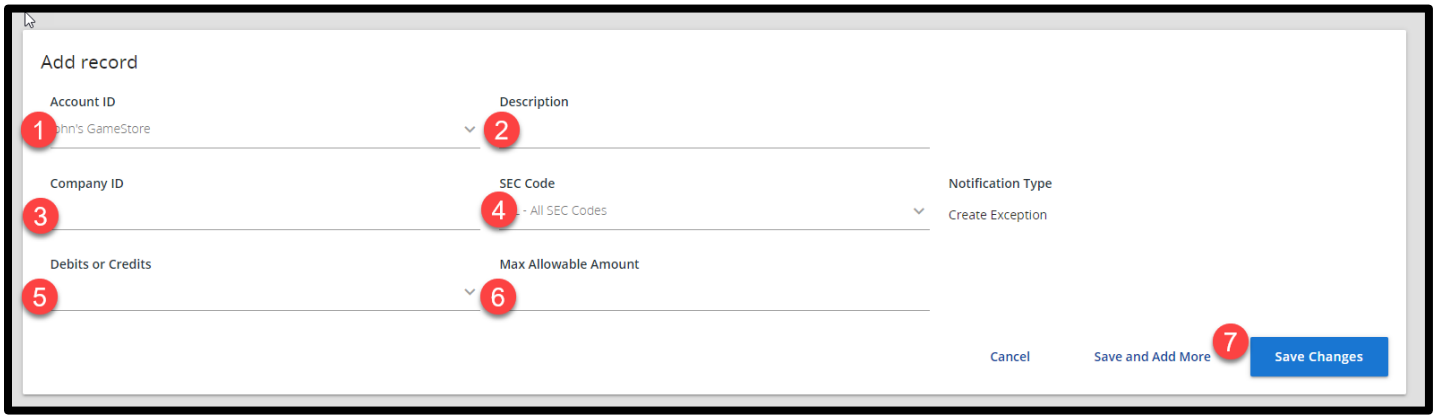
Creating an ACH Authorization Rule

An ACH rules is an approval rule for a transaction or Company ID you trust, transactions within the rule limits will no longer create exceptions.

- Locate the **System Reports** section
- Select the **ACH Authorization Rules** report
- Select the **(+)** sign in the upper right corner to create a new rule
    - Rules can also be created per transaction during daily exception processing (see screenshot above)

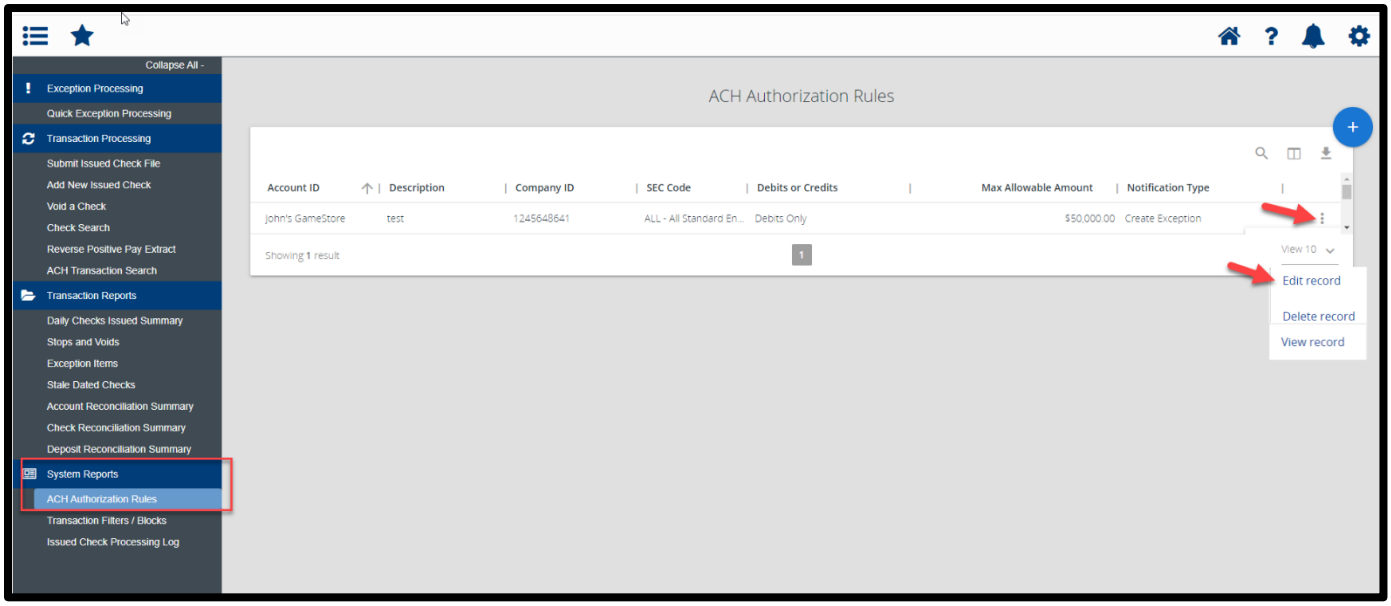


- Input the appropriate criteria for the ACH rule
  1. Select the account the transaction occurs on
  2. Enter a brief description of the transaction
  3. Enter the Company ID of the sending company
  4. If known, select the applicable SEC code, if unknown select “All SEC Codes”
  5. Select Debit, Credit, or Both
  6. Choose a Max Allowable limit if applicable, not selecting a limit will allow transactions of all amounts to process
  7. Select **Save** or **Save and Add More**



Edit/Remove an ACH Authorization Rule

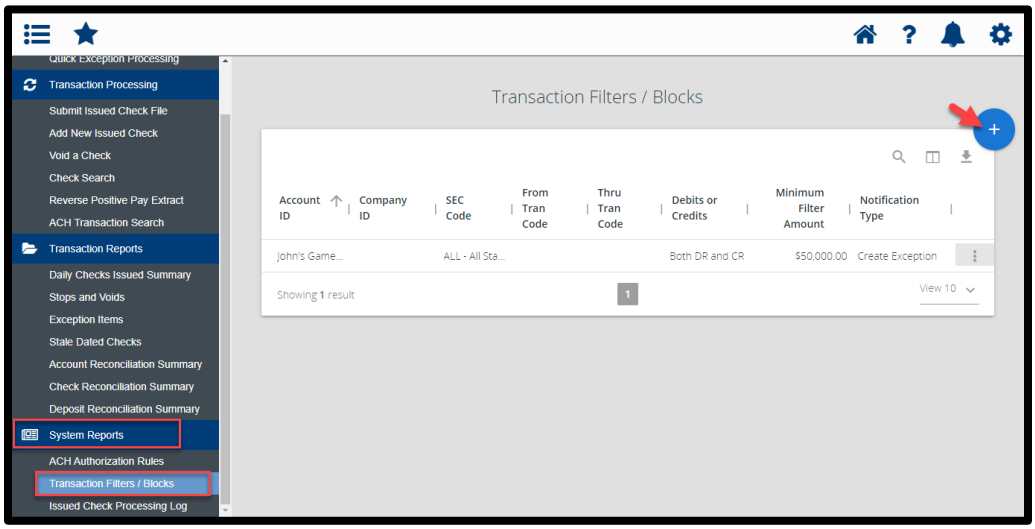
- Locate the **System Reports** section
- Select the **ACH Authorization Rules** report
- Select the edit option next to the rule needing edited or removed
- Select Edit **record** or **Delete record**



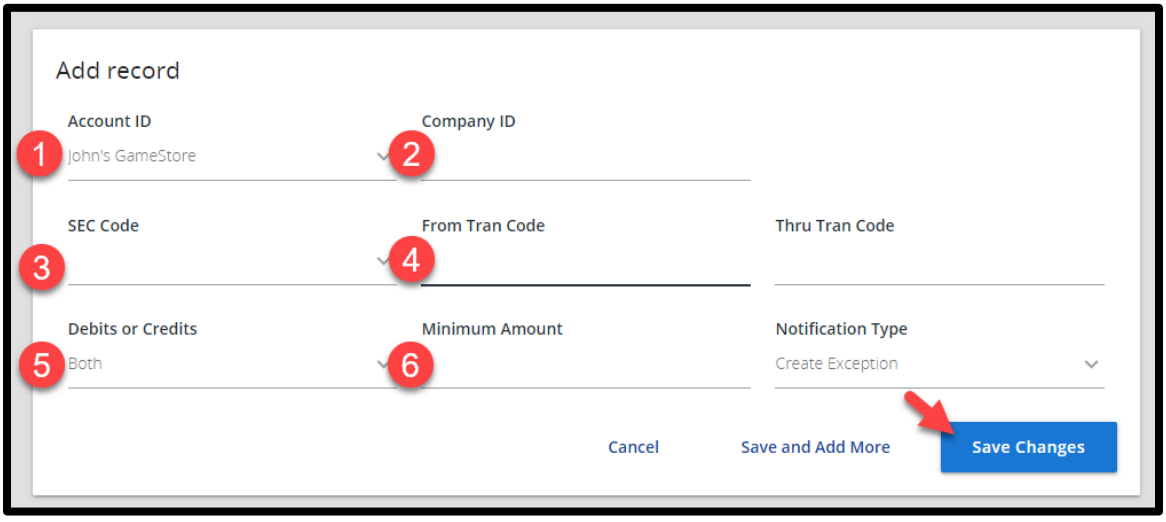
Adding ACH Blocks

An ACH block is a denial rule for a transaction or Company ID you wish to always review, transactions within the rule limits will **always** create an exception for review.

- Locate the **System Reports** section
- Select the **Transaction Filters/Blocks** report
- Select the **(+)** sign in the upper right corner to create a new block

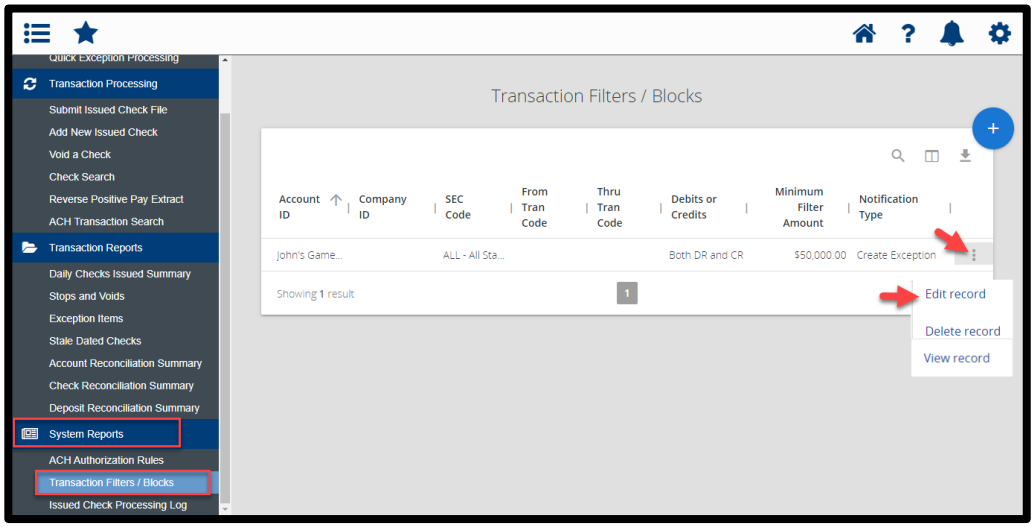


- Input the appropriate criteria for the ACH rule
    1. Select the account the transaction will occur on
    2. Enter the Company ID of the sending company
    3. If known, select the applicable SEC code, if unknown select “All SEC Codes”
    4. Select from and thru transaction codes if applicable
    5. Select Debit, Credit, or Both
    6. Choose a minimum rule amount if applicable, if you do not select an amount all transaction amounts will be allowed to process
    7. Select **Save** or **Save and Add More**



Editing/Removing ACH Blocks

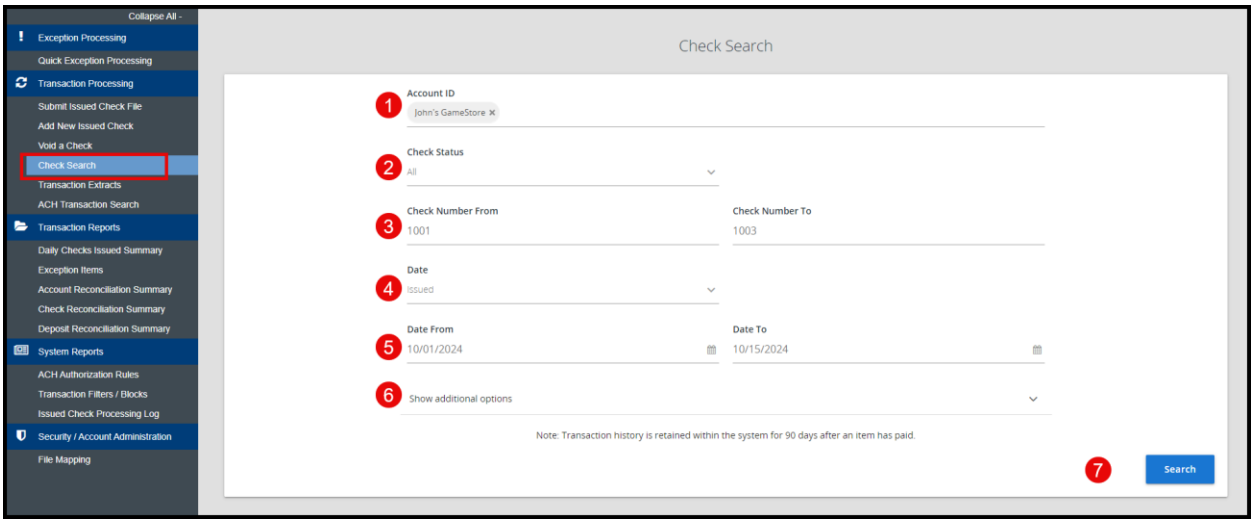
- Locate the **System Reports** section
- Select the **Transaction Filters/Blocks** report
- Select the edit option next to the block needing reviewed
- Select **Edit record** or **Delete record**



Reporting

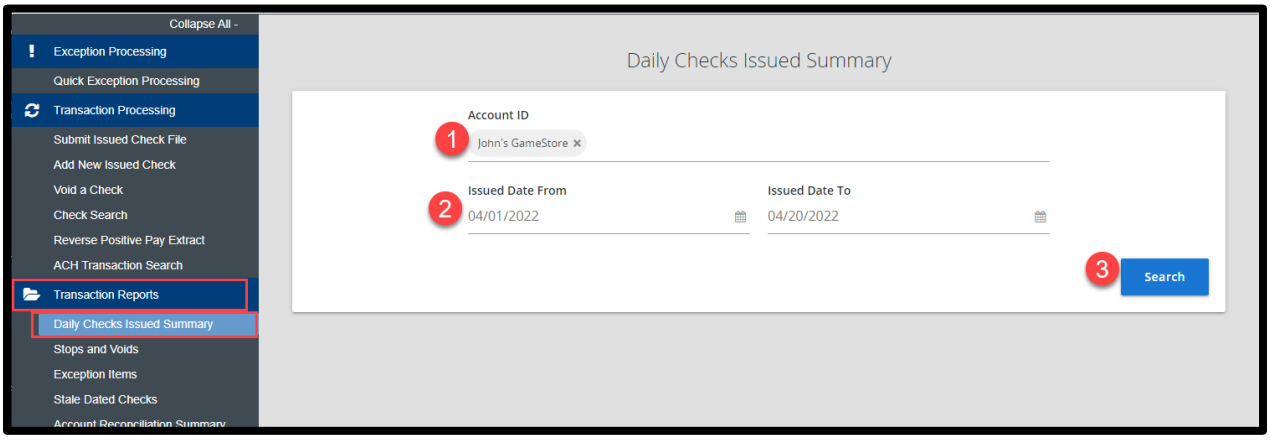
Searching for a Check

- Locate the **Transaction Processing** section
- Select **Check Search**
    1. Select the account the check was drawn from
    2. Enter the check status if known
    3. Enter the check number or range of checks
    4. Select the date status if known
    5. Select the date or range of dates for the check item
    6. Select **Show Additional Options** for a more detailed search
    7. Select **Search**



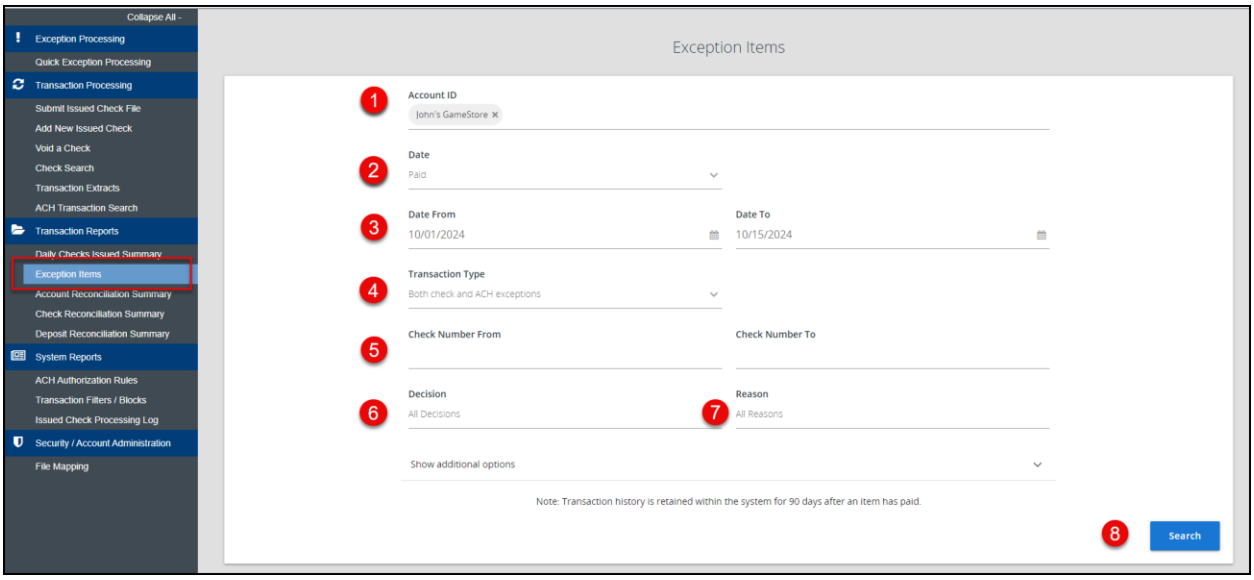
Daily Checks Issued Summary

- Locate the **Transaction Reports** section
- Select the **Daily Checks Issued Summary** report
    1. Select the account the checks were drawn from
    2. Select the issued date, or range
    3. Select **Search**



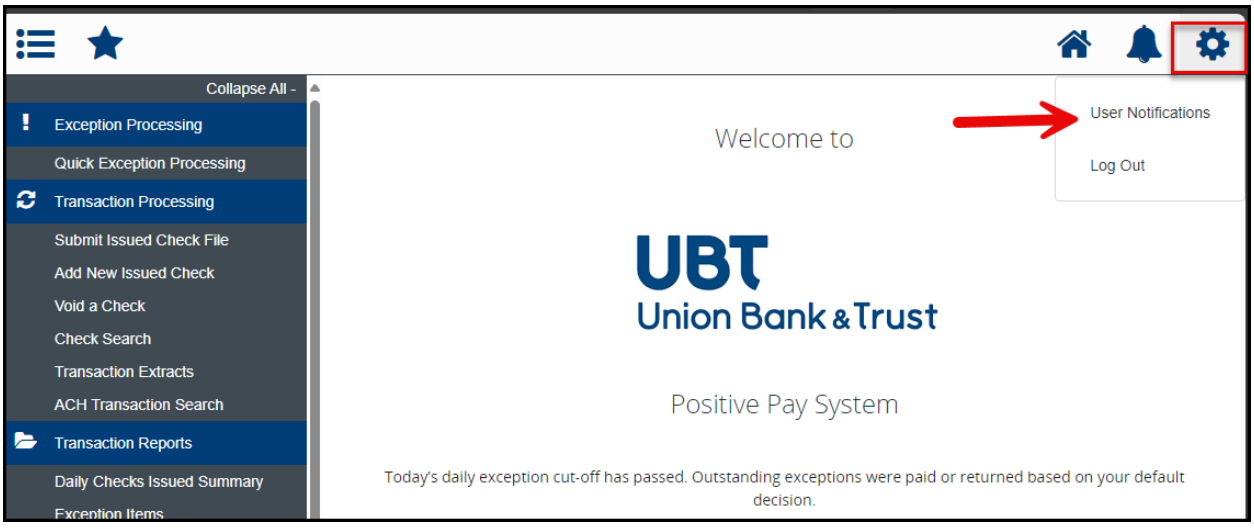
Exception Item History

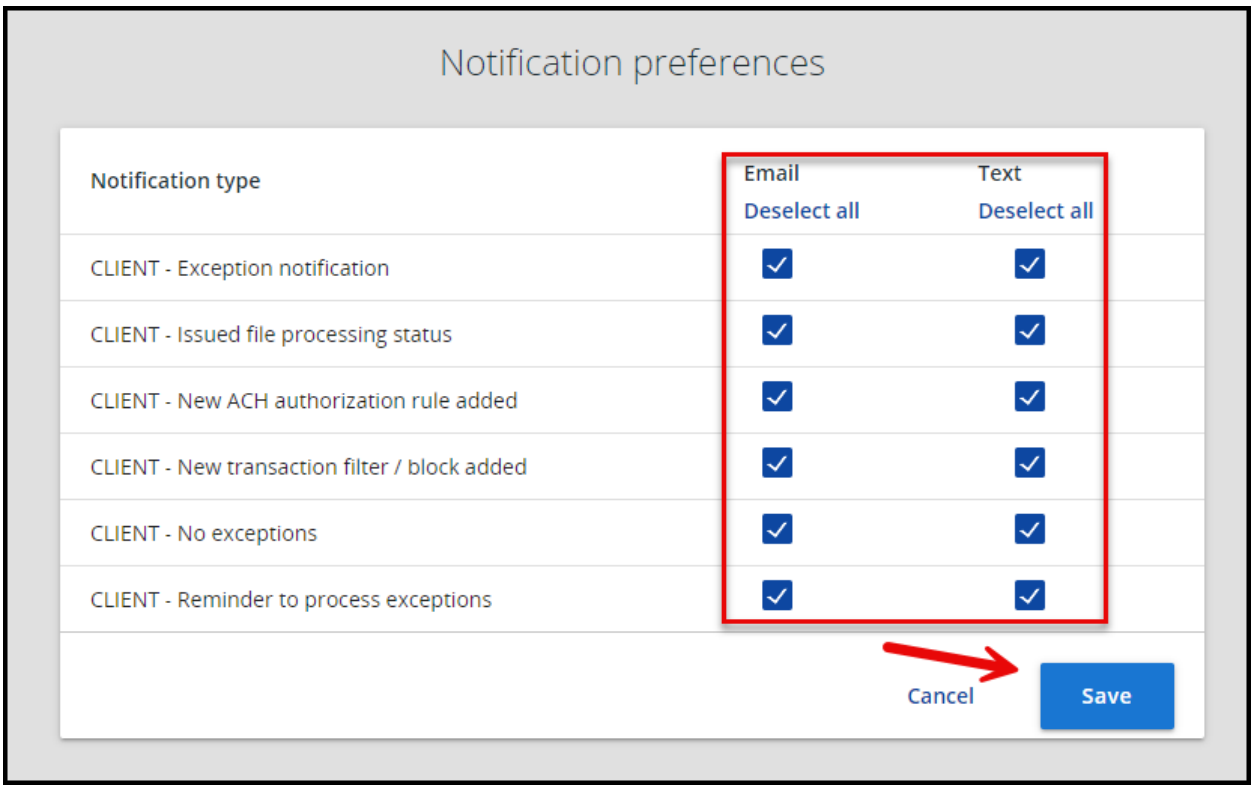
- Locate the **Transaction Reports** section
- Select the **Exception Items** report
    1. Enter the account the exceptions were processed on
    2. Select the Date Paid or Decision Due
    3. Select the exception date or date range
    4. Select the type of transaction if applicable
    5. Select the check number or check number range if applicable
    6. Select the exception final decision if applicable
    7. Select the exception decision reason if applicable
    8. Select **Search**



Updating Notifications

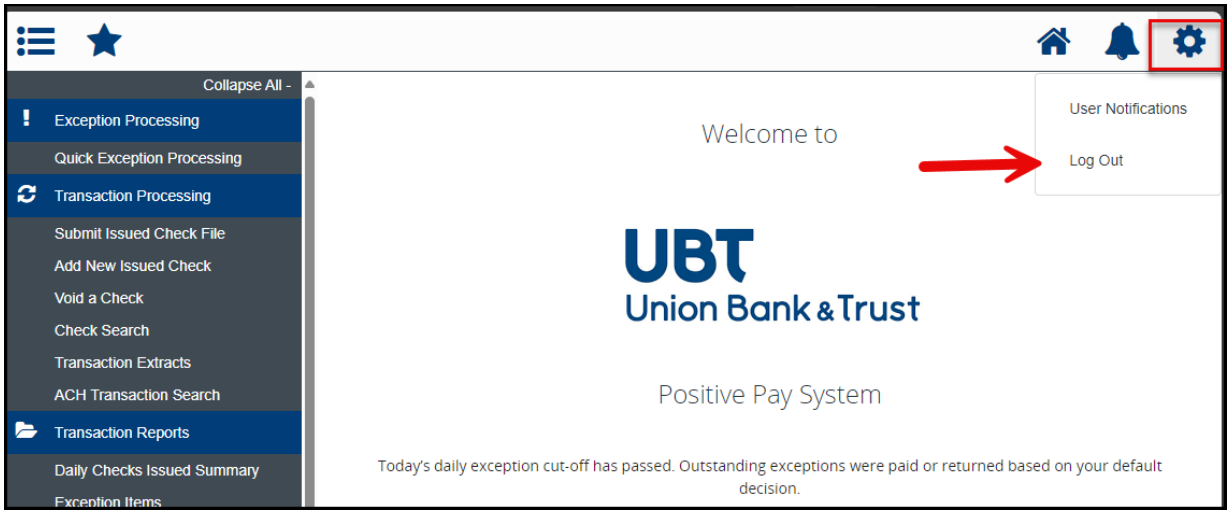
1. From the top menu, select the Settings gear in the upper right corner
2. Select **User Notifications**
3. **Select or Deselect** any notification you'd like to change.





Log Out

1. From the top menu, select the Settings gear in the upper right corner
2. Select **Log Out**



Contact Us

For further questions or concerns please reach out to the Positive Pay Team at PositivePayAlert@ubt.com or call us at 402.473.8534