



Positive Pay User Guide



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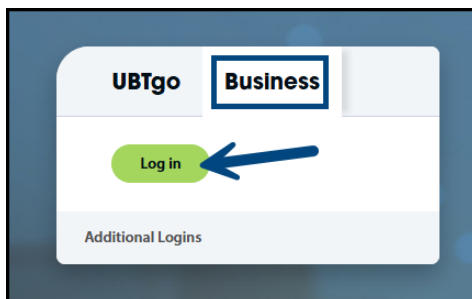
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Getting Started

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**

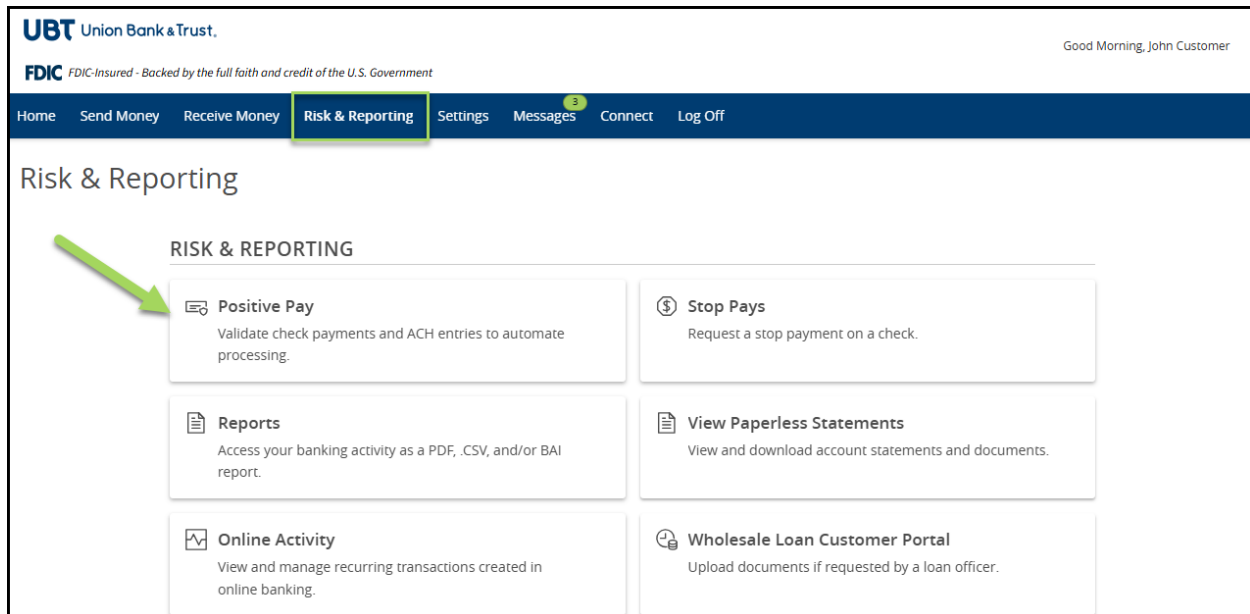


- Enter your Login ID and Password
- Select **Log in**

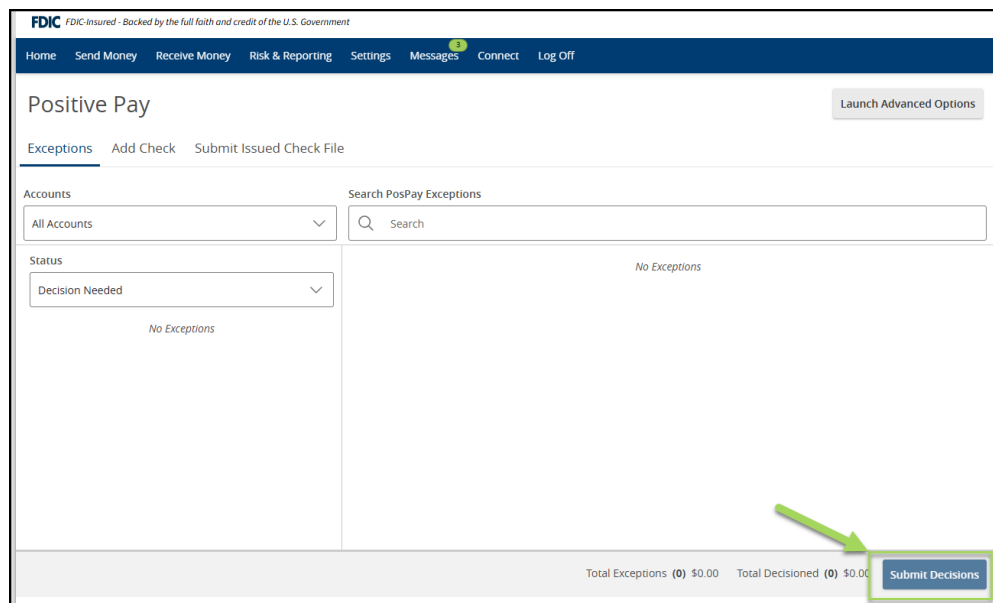
A screenshot of the UBT Union Bank & Trust login page. At the top, there is a banner that says 'FDIC FDIC-Insured - Backed by the full faith and credit of the U.S. Government'. Below this is the UBT logo and the text 'Union Bank & Trust'. The main content area contains a 'Login ID' field, a 'Password' field with a 'Show' button, and a 'Remember me' checkbox. Below these fields is a blue 'Log In' button. A blue arrow points to this button. Below the button is a link that says 'Forgot your password?'. At the bottom, there is a dark blue footer with links for 'Contact Us', 'Locations', and 'Privacy Policy'.

****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**

The screenshot shows the 'Positive Pay' interface. At the top, there are tabs for 'Exceptions', 'Add Check' (highlighted with a green box), and 'Submit Issued Check File'. A 'Launch Advanced Options' button is in the top right. Below the tabs, there are input fields for 'Amount' (with a '\$' symbol and '0.00'), 'Payee (optional)', 'Account' (with a dropdown arrow), 'Issue Date' (with a calendar icon and '05/07/2025'), 'Check Number', and an 'Auto Increment' checkbox. A green 'Add Check' button is on the right, with a blue arrow pointing to it. Below the input fields, there is a section titled 'CHECKS ADDED' with a check icon and the text 'No checks to display' and 'No checks have been uploaded this session.'

- 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)

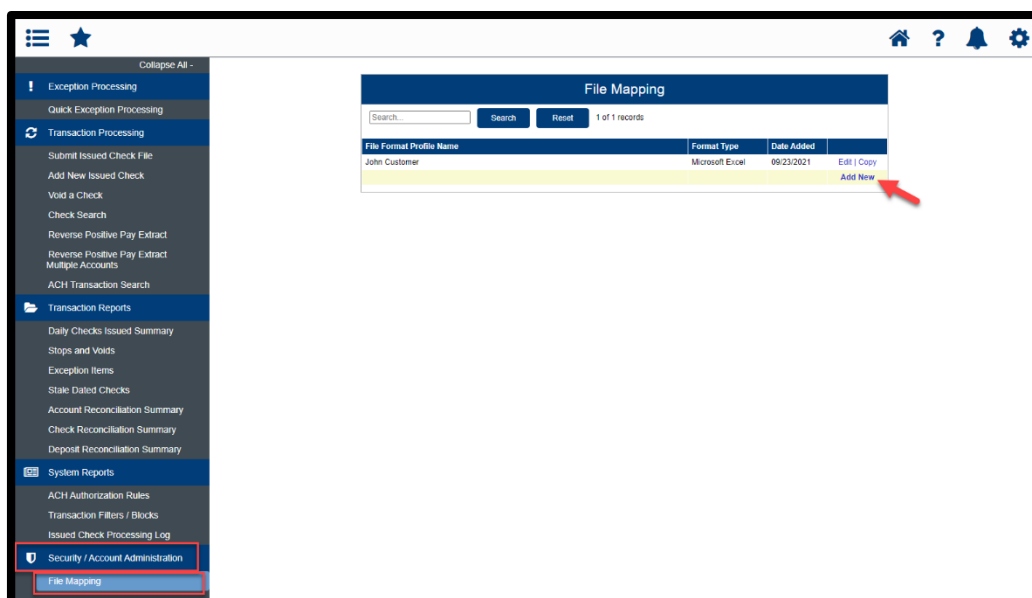
Mapping a Check File

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.

The screenshot shows the Positive Pay web interface. At the top is a navigation bar with links: Home, Send Money, Receive Money, Risk & Reporting, Settings, Messages (with a notification badge), Connect, and Log Off. Below the navigation bar is the 'Positive Pay' header. Underneath, there are tabs: Exceptions, Add Check, and Submit Issued Check File. The 'Exceptions' tab is active. On the right side of the header area, there is a button labeled 'Launch Advanced Options', which is highlighted with a green rectangular box and a green arrow pointing to it. The main content area is divided into two columns. The left column has a dropdown menu for 'Accounts' (currently set to 'All Accounts') and another for 'Status' (currently set to 'Decision Needed'). Both sections show 'No Exceptions'. The right column has a search bar labeled 'Search PosPay Exceptions' and also shows 'No Exceptions'. At the bottom of the interface, there is a summary bar showing 'Total Exceptions (0) \$0.00' and 'Total Decisions (0) \$0.00', followed by a 'Submit Decisions' button.

- 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.****

The screenshot shows the 'File Mapping' form. It has the following fields:

- Profile Name:** A text input field containing 'Tester Company', labeled with a green circle 'A'.
- File Format:** A dropdown menu with 'Delimited Text' selected, labeled with a green circle 'B'. The dropdown is open, showing options: 'Delimited Text', 'Fixed Length File', and 'Microsoft Excel'.
- Delimiter:** Radio button options for 'Tab', 'Space', 'Semicolon', and 'Other'. The 'Other' option is selected, with a text input field next to it and a 'Text Qualifier' dropdown set to '"'. There is also a 'Choose File' button and the text 'No file chosen'.
- Select File:** A button labeled 'Choose File' and the text 'No file chosen', labeled with a green circle 'C'.
- A green arrow points to the **Next >** button at the bottom right.

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 Column 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**

File Mapping

	Column 1	Column 2	Column 3	Column 4	Column 5	Column 6	Column 7
1	90547	11/1/2021 12:00:00 AM	506.13	28		IA	AAA RENTS
2	90548	11/1/2021 12:00:00 AM	66.23	28		IA	ACTION BATTERIES UNLIMITED INC
3	90549	11/1/2021 12:00:00 AM	336.36	28		IA	ADVANCE AUTO PARTS
4	90550	11/1/2021 12:00:00 AM	701.4	28		IA	ALL STAR PRO GOLF INC.

☒ File Does Not Contain Issued Date
☐ First Row Contains Column Names
☐ Skip Rows at Beginning
☐ Skip Rows at Ending

File Totals Options: Do Not Require File Totals

Field #:

Items in File:

Dollar Amount in File:

< Back
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

	Employee Name	Check Number	Check Amount	Pay Date
1	Timmy Customer	1234	12.34	7/5/2022 12:00:00 AM

Check Number: Check Number - Column 2 ▼

Amount: Check Amount - Column 3 ▼ ☐ Insert Decimal Point

Issued Date: Pay Date - Column 4 ▼ ☐ Dates in file do not include separators (Ex: '/' or '-')

* Special Date Type: <Not Selected> ▼

* Note: Special Date Type is only required for dates that do not contain separators (typically dashes or slashes) between the month, day and year digits.

Optional Fields

Account Number: <Select> ▼

Account ID: <Select> ▼

Notes: <Select> ▼

Issued Payee: Employee Name - Column 1 ▼

Record Type: <Select> ▼ ☐ Convert Negative Amounts to Voids

Issued Item Code:

Void Item Code:

Stop Pay Item Code:

< Back
Next >

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

Decisions Needed (2)		\$101.00
Paid not issued	Johnny Test Checking	\$55.00 #1042
Payee name mismatch	Johnny Test Checking	\$46.00 #1046
Decided (0)		\$0.00
Total (2)		\$101.00

Payee name mismatch

Default Decision: Return Cutoff Time: 3:00 PM Central Time (US & Canada)

Account ID: Johnny Test Checking Check #: 1046 Amount: \$46.00

Paid Date: 10/10/2024 Issued Date: 10/10/2024

Issued Payee: ABC Company

Payee Match Result:

Extra payee name

Word "LLC" was found in line 1 of the payee name, but was not issued.

Front Back

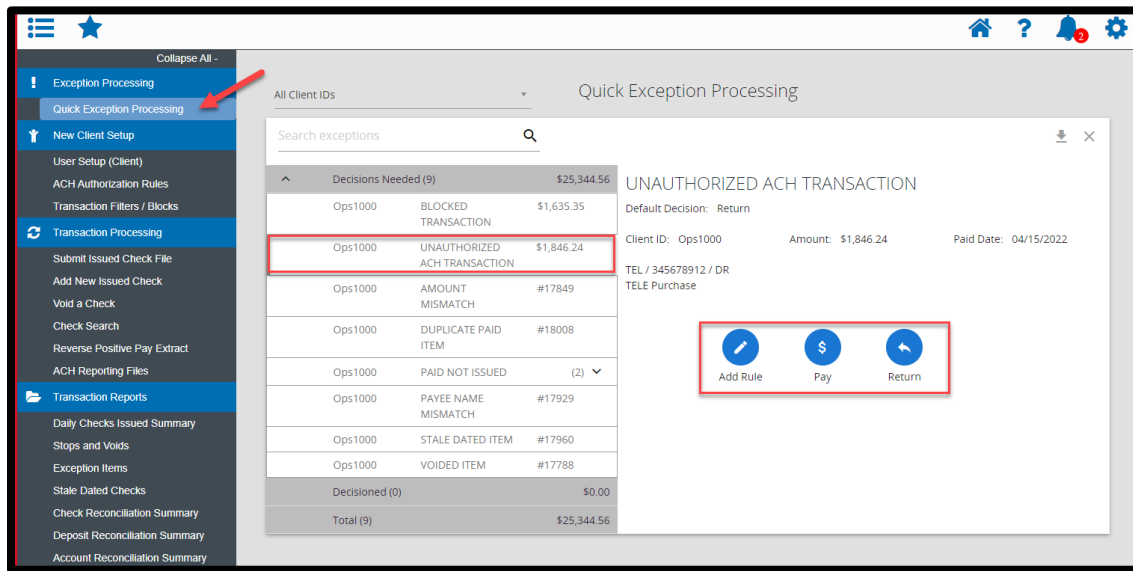
Hover over image to zoom. Click to view full-size image.

Pay Return

****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****

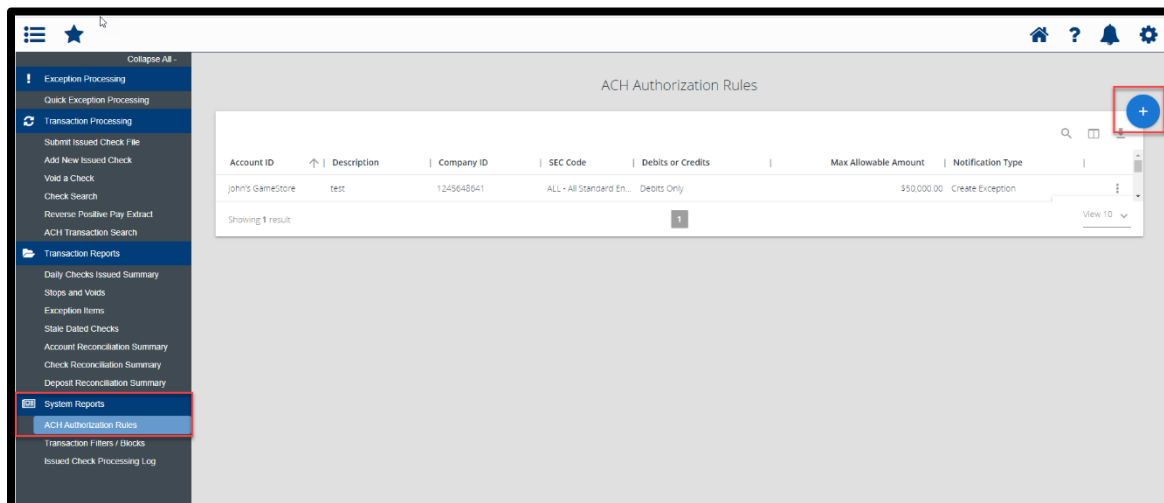


ACH Items

Creating an ACH Authorization Rule

An ACH rule 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**

Add record

Account ID: 1 John's GameStore

Description: 2 test

Company ID: 3 1245648641

SEC Code: 4 ALL - All SEC Codes

Notification Type: Create Exception

Debits or Credits: 5 Debits Only

Max Allowable Amount: 6 \$50,000.00

Buttons: Cancel, Save and Add More, 7 Save Changes

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**

ACH Authorization Rules

Account ID	Description	Company ID	SEC Code	Debits or Credits	Max Allowable Amount	Notification Type
John's GameStore	test	1245648641	ALL - All Standard En...	Debits Only	\$50,000.00	Create Exception

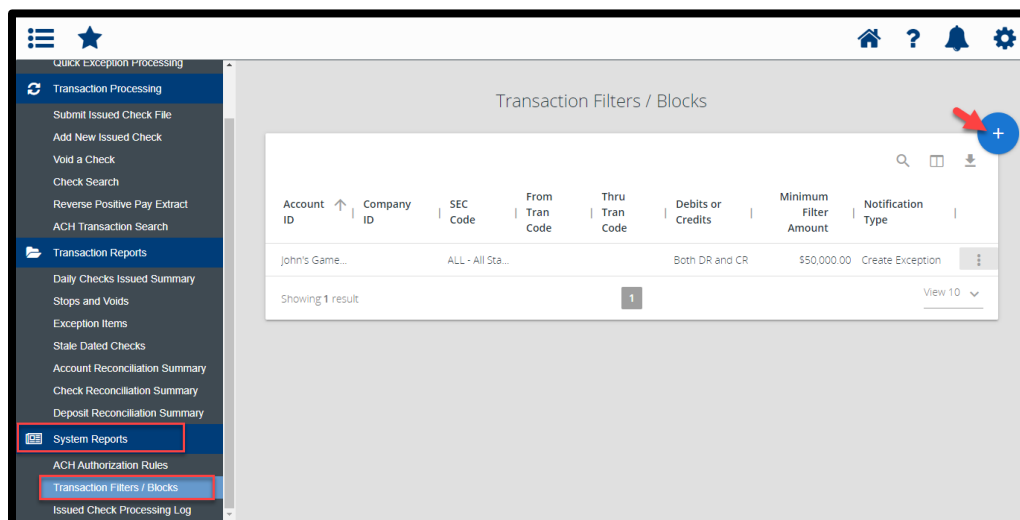
Showing 1 result

Buttons: View 10, Edit record, Delete record, View 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**

Add record

Account ID: John's GameStore ✓

Company ID: ✓

SEC Code: ✓

From Tran Code: ✓

Thru Tran Code:

Debits or Credits: Both ✓

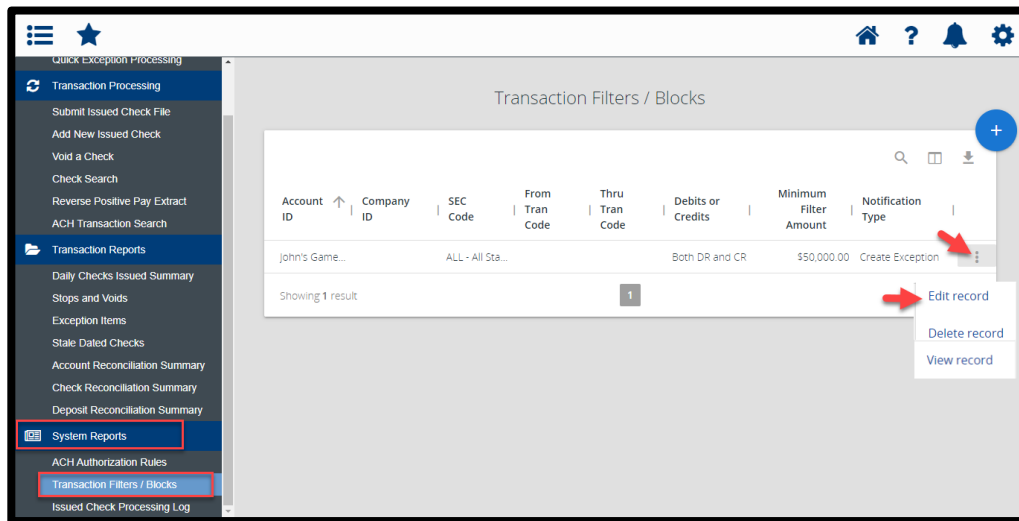
Minimum Amount: ✓

Notification Type: Create Exception ✓

Buttons: Cancel, Save and Add More, **Save Changes**

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**

Check Search

1 Account ID
John's GameStore X

2 Check Status
All

3 Check Number From
1001

Check Number To
1003

4 Date
Issued

5 Date From
10/01/2024

Date To
10/15/2024

6 Show additional options

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

7 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**

Daily Checks Issued Summary

1 Account ID
John's GameStore X

2 Issued Date From
04/01/2022

Issued Date To
04/20/2022

3 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**

Exception Items

1 Account ID
John's GameStore X

2 Date
Paid

3 Date From
10/01/2024

Date To
10/15/2024

4 Transaction Type
Both check and ACH exceptions

5 Check Number From

Check Number To

6 Decision
All Decisions

7 Reason
All Reasons

Show additional options

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

8 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.

Welcome to

UBT
Union Bank & Trust

Positive Pay System

Today's daily exception cut-off has passed. Outstanding exceptions were paid or returned based on your default decision.

User Notifications

Log Out

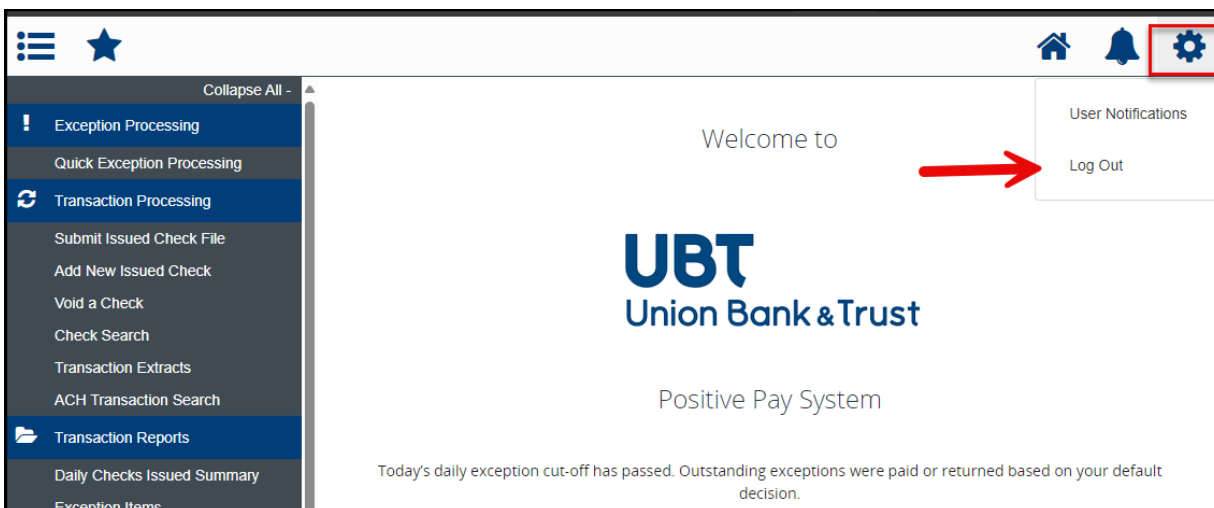
Notification preferences

Notification type	Email Deselect all	Text Deselect all
CLIENT - Exception notification	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
CLIENT - Issued file processing status	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
CLIENT - New ACH authorization rule added	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
CLIENT - New transaction filter / block added	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
CLIENT - No exceptions	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
CLIENT - Reminder to process exceptions	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

[Cancel](#)
[Save](#)

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