ENHANCED
POSITIVE PAY
User Guide

UnitedBank
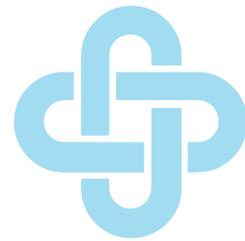
Quick Exception Processing

Use the **Quick Exception Processing** page to manage exception item activity. You can make pay and return decisions on all items from this page.

Quickly access exceptions by expanding the **Exception Processing** menu on the left side of the screen and clicking on **Quick Exception Processing**.

Collapse All -
! Exception Processing
Quick Exception Processing
↻ Transaction Processing
▭ Transaction Reports
⚇ Client/Account Maintenance
☑ Audit Reports
▦ System Reports
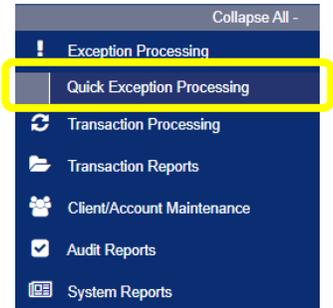
Processing Check Exceptions

1. To process exceptions for a specific account, select the account nickname in the **All Account Nicknames** menu at the top left of the **Quick Exceptions Processing** page.

   All Account Nicknames ▾

2. In the **Decision Needed** section, select exception reason row header to expand the exceptions within that category. Possible exception reason categories include:

   - **Payee Name Mismatch** – The payee name read on the captured check image does not match the payee name that was included in the uploaded information.
   - **Duplicate Paid Item / Previously Paid Item Posted** - the item was previously paid.
   - **Paid Not Issued** – the item was never loaded into the system as an issued check.
   - **Stale Dated Item Paid** – the item is a stale-dated check. A check is considered stale dated if the item was issued at least 180 days from the time the check posts to the account.
   - **Voided Item** – the item was previously voided.

   Note: The front and back check images also display for each exception. **It is vitally important to review the images of each check for accuracy before an item is decisioned.**

Select **Pay** or **Return** on the transaction. Specify the reason for a return decision from the **Reason List** that appears. Return reason options include:

   - **Altered Check -** This should be assigned to a fraudulent item that was issued but presented with altered information such as payee, amount, and/or check number.
   - **Counterfeit Check-** This should be assigned to a fraudulent item that was created outside of your organization using the account and routing number.
   - **Duplicate –** This should be assigned to an item that previously posted to and/or cleared the account. This does not necessarily imply fraud however it can be

used if you believe that a second attempt was made by the presenter to process the item with the intent to commit check fraud.

- **Refer to Maker –** This is a generic reason that can be assigned to any return choice that does not appear to be fraudulent. This reason will automatically assign to any checks that are returned due to the 2:00pm cutoff default.

Note: The right-most column specifies the **Default Exception Cutoff Time**. At the cutoff time of **2:00PM**, an automated return decision is assigned to all unresolved items.

3. In the event that an encoding error (a misread check number or amount discrepancy during processing) occurs and causes an item to appear as an exception, you can optionally use the **Correct** feature to assign the exception to an outstanding issued item. This does not correct the information on the account history, but it does "close" the issued item so that the check number is no longer outstanding. If you notice an encoding error, you can notify Business Services to correct the information on the account side.

Note: To modify a pay or return decision on a processed transaction, expand the **Decisioned** section and select the transaction from the list.

Processing ACH Exceptions (ACH PosPay Only)

From the same page, you can decision ACH Exceptions.

1. Select the **Unauthorized ACH transaction** from **Decision Needed**. Transaction details include:

   - Default Decision - the default decision for the exception type. This will always say **Return** for undecisioned items.

   - Account Nickname – the account on which the transaction is posted.

   - Amount – the amount of the item that has been presented for payment.

   - Paid Date – the paid date for this check or ACH transaction.

2. The Add Rule icon (✏️) adds a new ACH authorization rule for the transaction type. For more information, see Adding new ACH Authorization Rule on page 4 of this guide.

3. Select **Pay** or **Return** on the transaction. For a return decision, select the **Unauthorized** return reason in the menu that appears.

Note: To modify a pay or return decision on a processed transaction, expand the **Decisioned** section and select the transaction from the list.

Adding new ACH Authorization Rules (ACH PosPay Only)

Users with permission to add ACH Authorization Rules can do so directly from the **Quick Exception** Processing page.

To create a new ACH Authorization Rule, complete the following steps:

1. Expand the **Decisioned** Section.

2. Select the transaction to create a new rule from.

3. Select the Add Rule icon

4. Enter the description for the new rule. The SEC Code, Company ID, Debits or Credits and Max Allowable Amount fields are filled out based on the information in the ACH transaction. If you do not want to limit this originator to the amount that is pre-filled, you can remove the amount to allow any range or adjust the max by entering a different amount.

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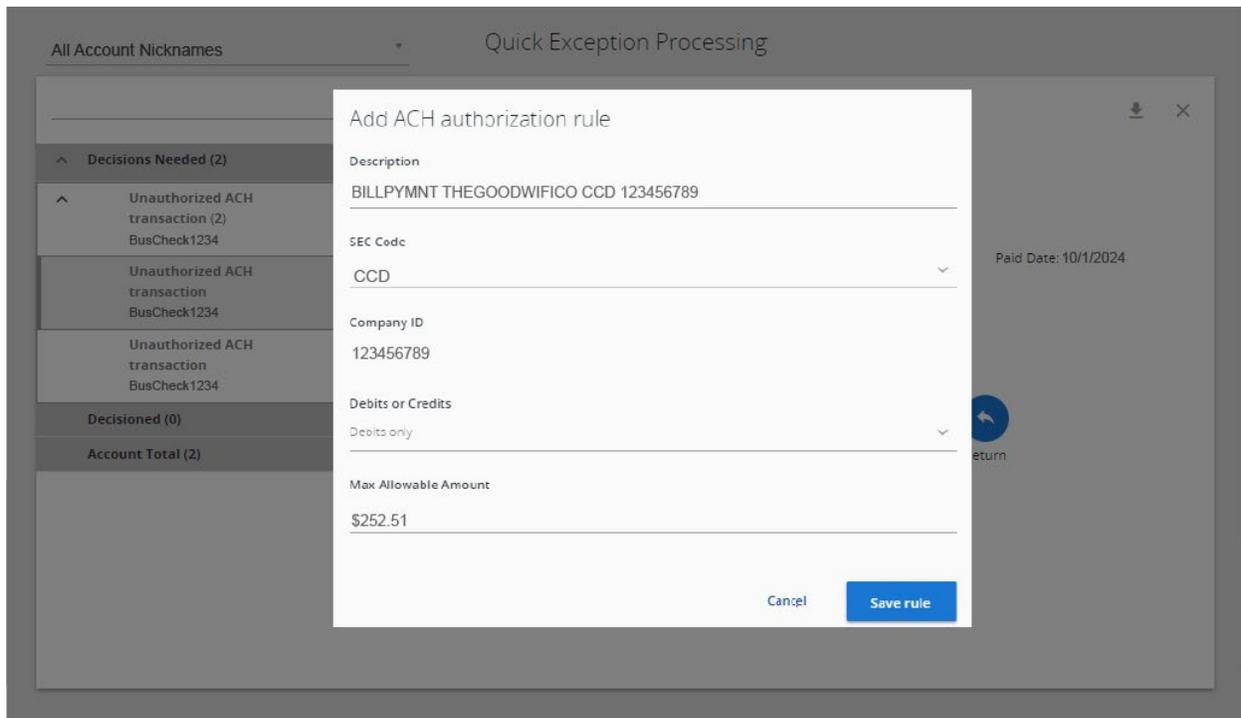
Submit Issued Check File

Use the **Submit Issued Check File** page to upload issued check files.

Access this page by expanding the **Transaction Processing** Menu option on the left side of the screen and click **Submit Issued Check File**.
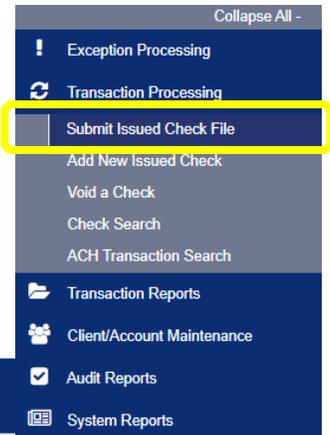
Uploading a File

Submit Issued Check File

Step 1. Select a file to process.

Choose File | No file chosen

Step 2. Input details about the file.

Account Nickname: BusinessChecking1234

File Mapping Format: CSV - Check# / Date / Amount / Payee

Step 3. Click the "Process File" button.

Process File

1. Select the file containing issued items that needs to be uploaded. This file will need to be in .XLX (Excel) or .CSV format.
2. Input details about the file:
   - Account Nickname – Chose the account you would like to upload the file for by selecting the corresponding account nickname in the dropdown box.
   - Select the File Mapping Format that will be used to read this file.

Note: To select the correct File format, open the dropdown menu and click on the option that represents the order of columns in your file to be uploaded. For more information on this process, refer to the Selecting My File Mapping Format guide on page 7 of this guide.

3. Process the file and wait for the information message communicating the status.

Once a file is uploaded and processed, a window is displayed indicating the processing status. If the file has not processed within 30 seconds, a message is displayed informing you that an email will be sent with file processing status. File processing status can also be checked online using the **Issued Check File Processing Log** page that can be found under the **System Reports** menu option on the left side of the screen. The following is a list of possible processing status results:

- **Unprocessed**—the file has been uploaded but has not yet been processed.
- **Processed**—the file was processed successfully.
- **Processed with Exceptions**—the file was processed successfully, but duplicate checks were not loaded.
- **Rejected**—the file was rejected because the file format did not match the mapping format selected.

After selecting **Process File**, view additional details regarding the file by selecting words in the **Status** column. For example, to view the exceptions on a file that has a status of Processed with Exceptions, select the **Processed with Exceptions** link as shown below.

Processing Results				
File Name	**Upload Date**	**Status**	**Items**	**Amount**
DNPA.csv	10/31/24 2:58:51 PM	Processed with Exceptions	46	$8,635.52

Selecting My File Mapping Format

To upload a file, you must first determine the file type and layout of the file to be uploaded. When you navigate to the **Submit Issued Check File** page, you will see the dropdown box beside **File Mapping Format**. From here, you will select the option that matches your file type and layout.

> *Note:* You may need to edit/arrange your file to match one of the options. If editing is necessary, it will need to be done before the upload process is started.

File Type

If your file is a .CSV format, you will need to select a file mapping format that has CSV at the beginning. If your file is an Excel format, you will need to select a file mapping format that has Excel at the beginning.

Column Layout

Next, you will find the option that matches the order of your columns. In the example below, the information is in the order of **Date, Check #, Payee, Amount**. This file is in CSV format so the green option above would be the correct choice since it represents the correct file type and column order.

> *Note:* If the correct file mapping format is not selected, items will not be uploaded correctly. If you are having difficulty selecting the correct file mapping format, please contact Business Services.

Add New Issued Check (Manual Check Upload)

This page can be used to upload an item that was manually written or was otherwise not included in the electronic issued check.

Access this page by expanding the **Transaction Processing** menu option on the left side of the screen then clicking **Add New Issued Check**.
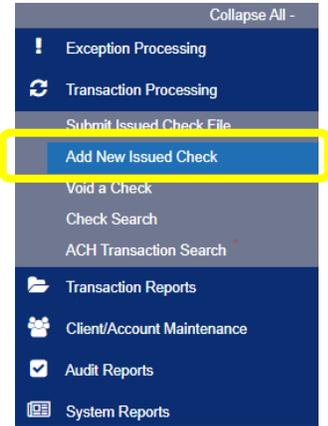
1. Enter the following information for EVERY item issued from this page exactly as it appers on the check:
   - Check Number
   - Check Amount
   - Issued Date
   - Issued Payee
2. You can enter notes about the check if desired. Notes are for the benefit of your company only and will not be considered when exceptions are created.
3. Select Auto-Increment Check Number if you have multiple checks to issue with concurrent check numbers.

Any checks entered on this page in the current session are displayed in the table below. To download a PDF of checks entered this way, you can click the PDF symbol above the check list.

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Voiding a Check

Use the **Void a Check** page to void an issued check.

Void a Check

Step 1. Enter check information.

Account Nickname: `<Not Selected>` ▾

Check Number: [   ]

Check Amount: [   ]

Issued Date: [   ]

Step 2. Click the "Find Matching Check" button to find the check.

Find Matching Check

Step 3. Verify the check that will be voided.

Step 4.

Void Check

Note: Void history is retained within the system for 90 days after an item has been voided.

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1. Select an account nickname from which you would like to void an item. Enter at least one of the three criteria listed to search for the check.
2. Once you click **Find Matching Check**, you will see all items match the criteria listed in step one.
3. Select the check that is to be voided, verify that the information is correct and then click Void Check.

Note: Voiding an Item is different than deleting or editing the item in the register. If an item was uploaded in error or with incorrect information and needs to be adjusted, Voiding the item is not necessary. Instead, you can "search" for the item in the **Check Search** page in **Transaction Processing** and correct the outstanding item from there. If an item has already been paid or returned, changes cannot be made.