BankUnited | TREASURY SUITE

Payment Fraud Control: Positive Pay

Quick Reference Guide

Release 24.08

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Payment Fraud Control Widget

The Payment Fraud Control widget displays all accounts enabled for positive pay, reverse positive pay, or electronic item positive pay. Based on the details of the suspect items, you can decide which items to pay or return.

To view a list of accounts with suspect items:

- Select **Fraud/Risk Management** from the **Fraud/Risk Management** menu.

  The Payment Fraud Control widget appears. The widget displays a line for each entitled account and displays the following information:

  - Status - the status of decisions for the account.
  - Account Number - the account number.
  - Account Name - the name of the account.
  - Items - the total number of suspect items for the account.
  - Pay - the total number of paid decisions made for the account.
  - Return - the total number of return decisions made for the account.
  - Cutoff Time* - The time that decisions must be submitted.
  - Type - This column is not displayed by default. It indicates the type of suspect item.

*Your version of the application may be configured so that accounts can be assigned different positive pay types with different cutoff times. In this case, accounts may have staggered cutoff times based on the positive pay type as set up in the Administration application.

Making Decisions on Suspect Items

Decisions on suspect items must be made by the cutoff time. If a decision is not made by this time, the default decision specified by the bank will be made.

Decisioning from the Today's Decisions List

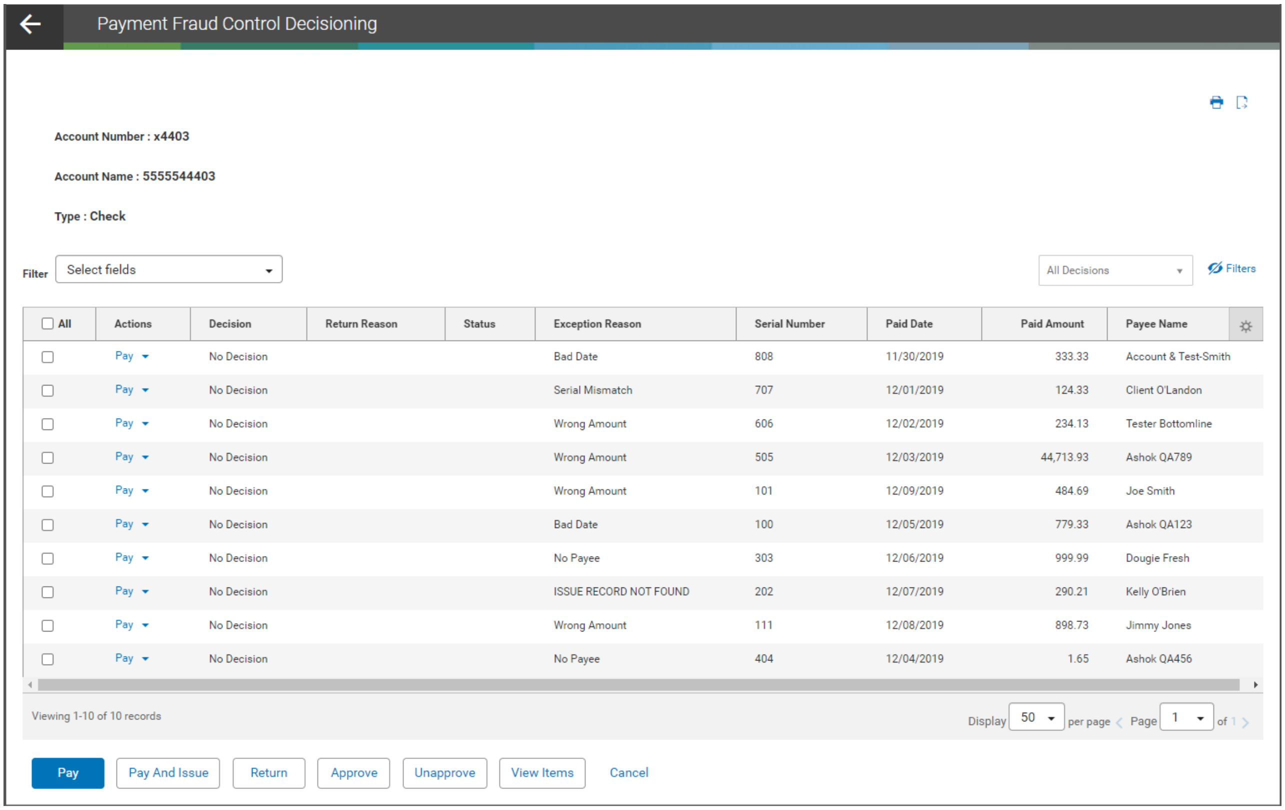
To make decisions on suspect items from the Today's Decisions List:

1. Select **Fraud/Risk Management** from the **Fraud/Risk Management** menu.

   The Payment Fraud Control widget appears.

2. Select an account for which you want to view suspect items, and click **View**.

   The Payment Fraud Control Decisioning screen appears; it lists all of the suspect items for each account for the current day.



Payment Fraud Control Decisioning

Account Number : x4403

Account Name : 5555544403

Type : Check

Filter Select fields | All Decisions | Filters

All	Actions	Decision	Return Reason	Status	Exception Reason	Serial Number	Paid Date	Paid Amount	Payee Name
	Pay	No Decision			Bad Date	808	11/30/2019	333.33	Account & Test-Smith
	Pay	No Decision			Serial Mismatch	707	12/01/2019	124.33	Client O'Landon
	Pay	No Decision			Wrong Amount	606	12/02/2019	234.13	Tester Bottomline
	Pay	No Decision			Wrong Amount	505	12/03/2019	44,713.93	Ashok QA789
	Pay	No Decision			Wrong Amount	101	12/09/2019	484.69	Joe Smith
	Pay	No Decision			Bad Date	100	12/05/2019	779.33	Ashok QA123
	Pay	No Decision			No Payee	303	12/06/2019	999.99	Dougie Fresh
	Pay	No Decision			ISSUE RECORD NOT FOUND	202	12/07/2019	290.21	Kelly O'Brien
	Pay	No Decision			Wrong Amount	111	12/08/2019	898.73	Jimmy Jones
	Pay	No Decision			No Payee	404	12/04/2019	1.65	Ashok QA456

Viewing 1-10 of 10 records

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Pay | Pay And Issue | Return | Approve | Unapprove | View Items | Cancel

3. You can review the suspect items by clicking **View**.

4. Check the items in the list you wish to make a decision for.
5. At the bottom of the list, perform one of the following actions:
   - Click **Pay** to pay the selected item.
   - Click **Pay and Issue** to pay the item and submit check issue details to the bank.
   - Click **Return** to return the item without payment.
   - Click **Approve** to approve the item. Approves the selected decision. For more information, see Approving Decisions for Suspect Items.
     - If the selected item has Pay and Issue as the status, the Pay and Issue status will remain for the item following approval and extraction.
     - Users will be able to filter the **Decision** column for Pay and Issue status on the positive pay Decision History screen.
   - Click **Unapprove** to cancel the approval of an item.
   - Click **View** to see any check images associated with the item.
   - If your version of the application is properly entitled, the **Pay and Adjust** option will be available. Select it in cases where a cleared check appears as a positive pay suspect item with "Wrong Amount" or "Serial Number Mismatch" as the exception reason. For information, see Pay and Adjust.
6. After clicking one of the actions, the decisions are submitted.

Pay and Adjust

If your version of the application is entitled to the Pay and Adjust feature, you will be able to adjust the amount or serial number for any cleared checks that have been encoded with the wrong data. For these items, the **Exception Reason** column will display "Wrong Amount" or "Serial Number Mismatch."

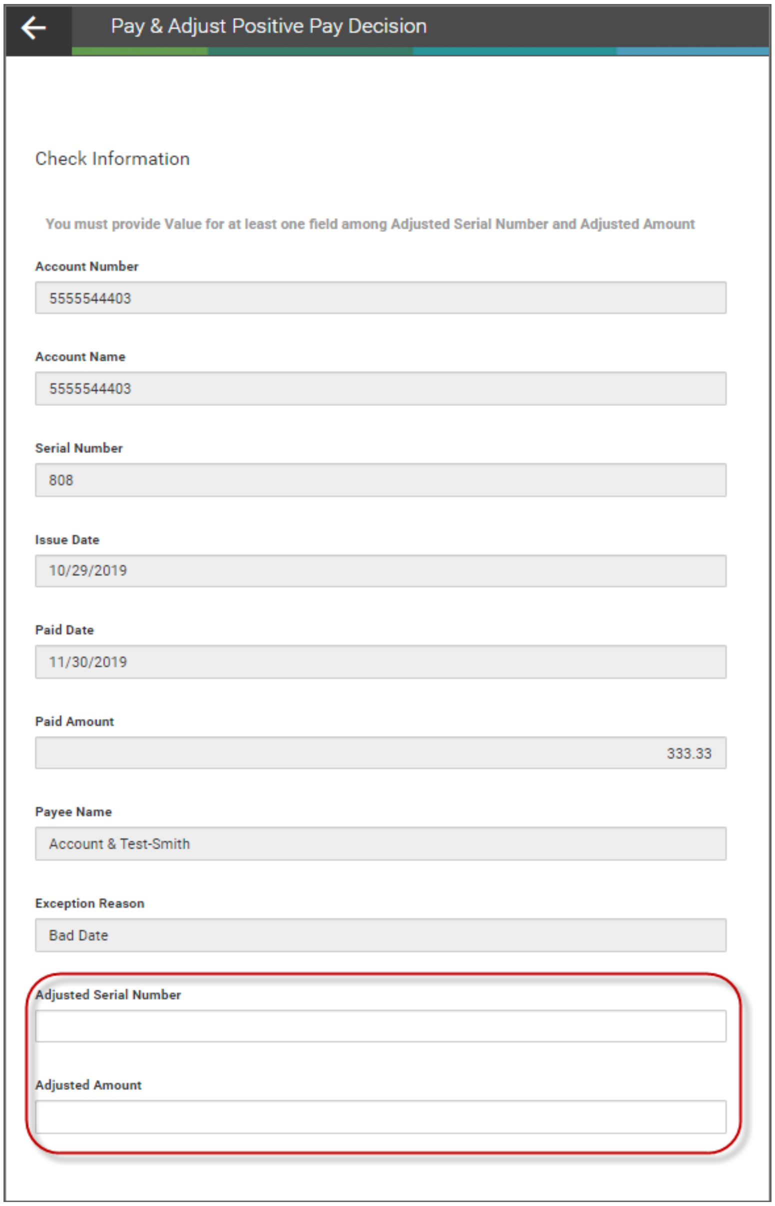
To adjust and pay a suspect item:

1. Select **Fraud/Risk Management** from the **Fraud/Risk Management** menu.

   The Payment Fraud Control widget appears.
2. Select an account for which you want to view suspect items, and click **View**.

   The Payment Fraud Control Decisioning screen appears; it lists all of the suspect items for each account for the current day.
3. Select the appropriate item in the list, and from the drop-down list available in the **Actions** column, select **Pay and Adjust**.

4. In the Pay & Adjust Positive Pay Decision screen, enter either the adjusted serial number or adjusted amount as needed.

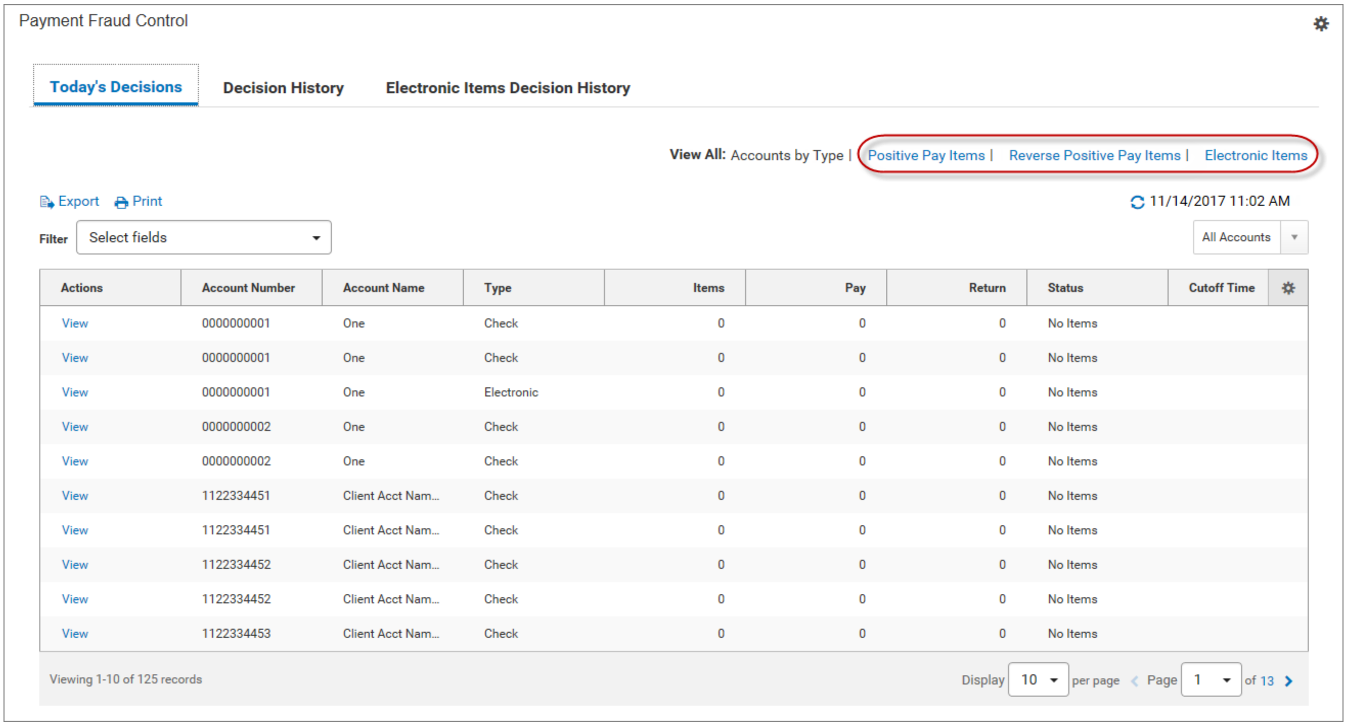


5. When you have finished, click **Save**.

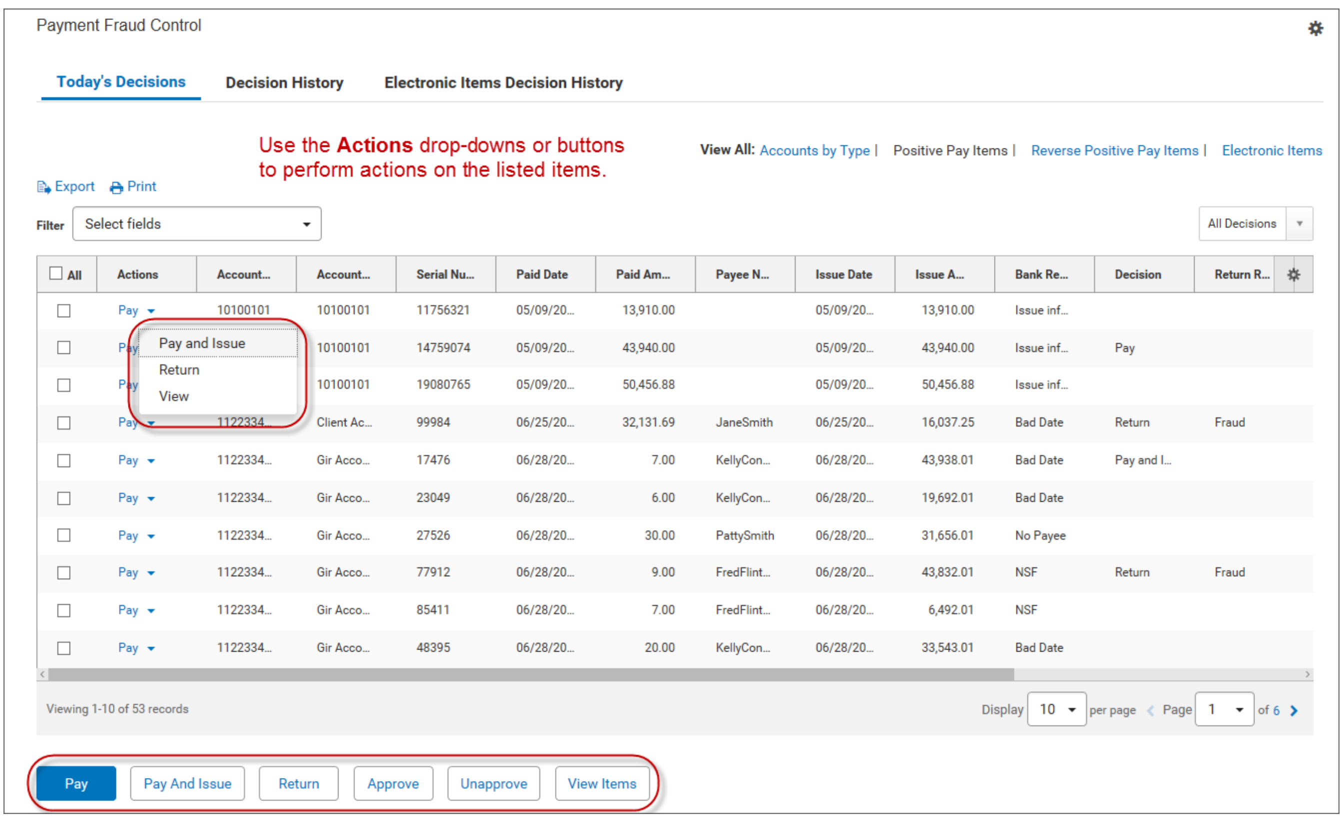
   You return to the Payment Fraud Control Decisioning screen.

Decisioning from the Positive Pay Items, Reverse Positive Pay Items, and Electronic Items Lists

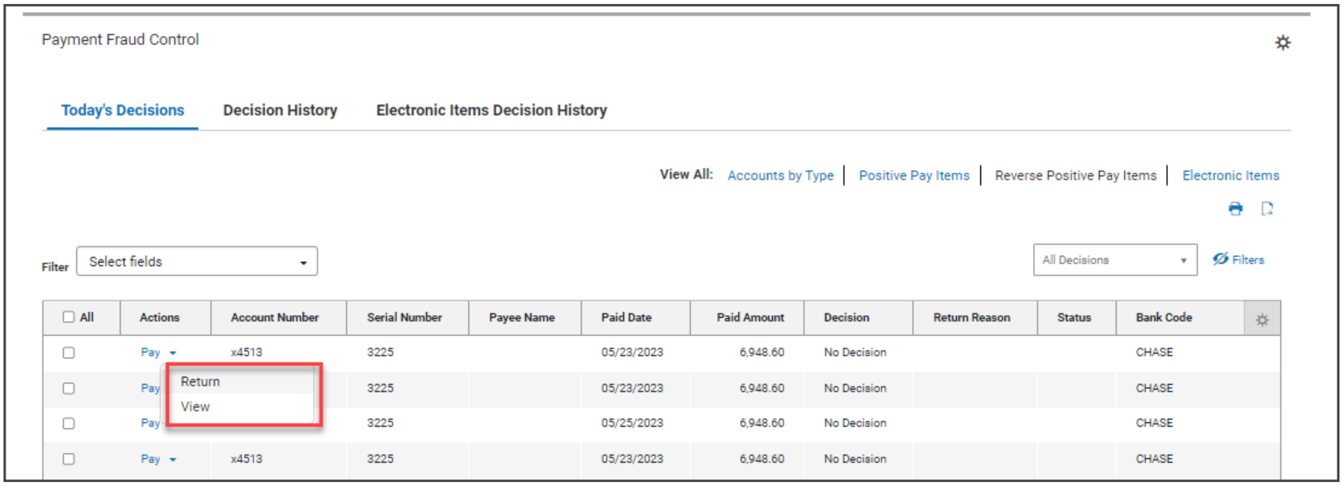
The Payment Fraud Control widget includes links that let you filter the items that you see. You can choose to see all positive pay items, or reverse positive pay items, or electronic items by clicking the appropriate link.



When you click a link, you see the associated list of items—for example, positive pay items (shown below).



Use the **Actions** drop-down or the buttons across the bottom of the screen to perform the same actions listed under Decisioning from the Today's Decisions List, step 5. Note, however, that the available actions for reverse positive pay items include only the drop-down options **Pay**, **Return**, and **View**.

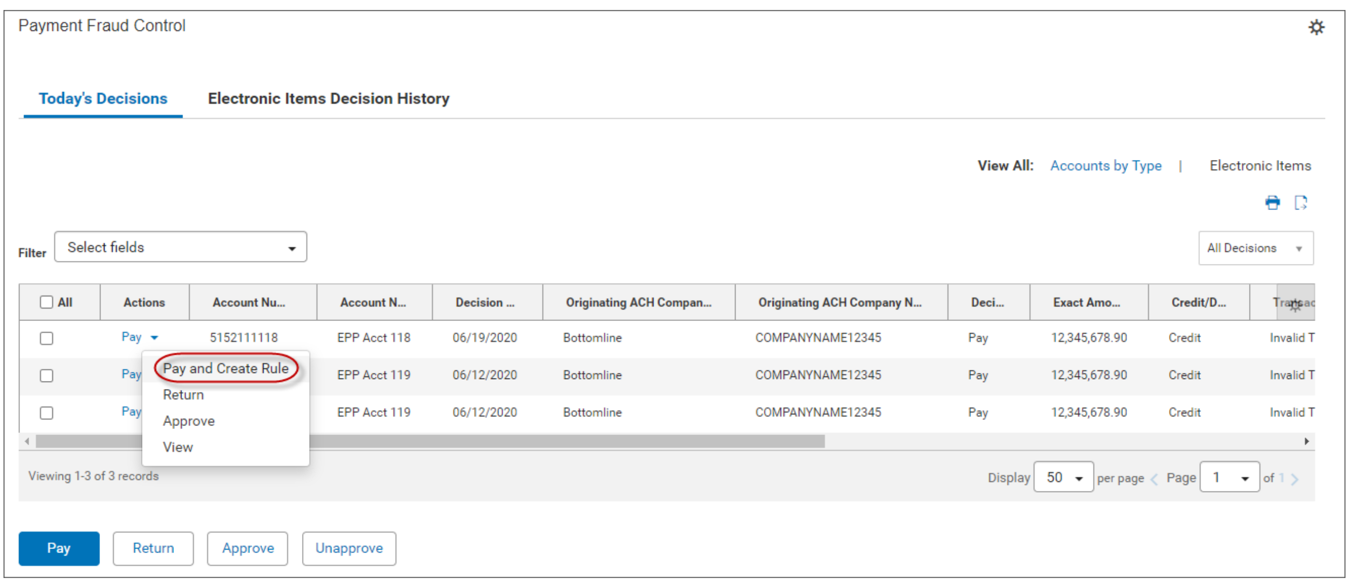


Note

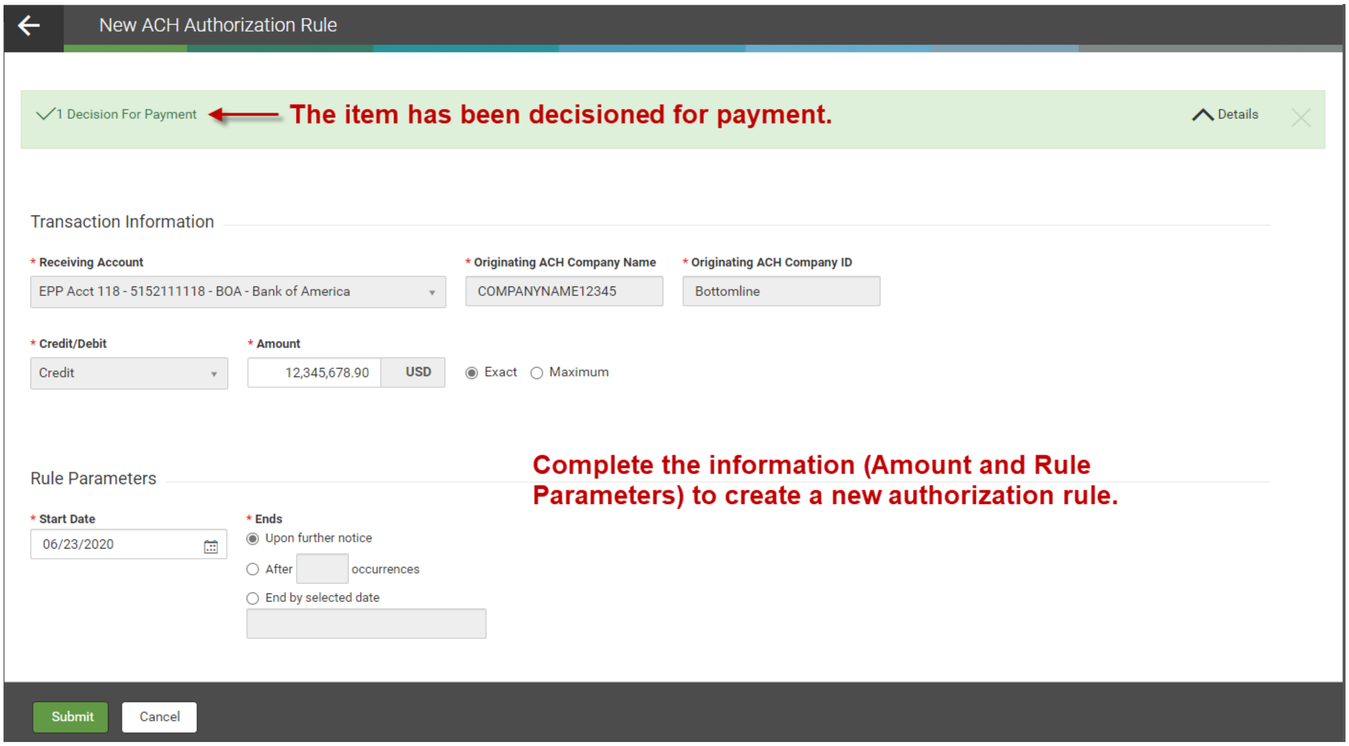
Your version of the application may be configured so that accounts can be assigned different positive pay types with different decision cutoff times. In this case, accounts may have staggered cutoff times based on the positive pay type as set up in the Administration application.

Electronic Items List: Pay and Create Rule

If you are entitled to the creation and maintenance of ACH Authorization Rules, items in the Electronic Items list will offer an additional decisioning option: **Pay and Create Rule**. Use the **Actions** drop-down menu to select this option for a selected item.



This will pay the item and then open the New ACH Authorization Rule screen, allowing you to create a new rule associated with the original transaction.



Approving Decisions for Suspect Items

You can approve a suspect transaction from the Payment Fraud Control Decisions screen.

Decisions for suspect items must be approved before the bank cutoff time. If a decision is not made and approved by the cutoff time, the suspect item will be assigned the default decision specified by the bank.

Dual and Single Approval

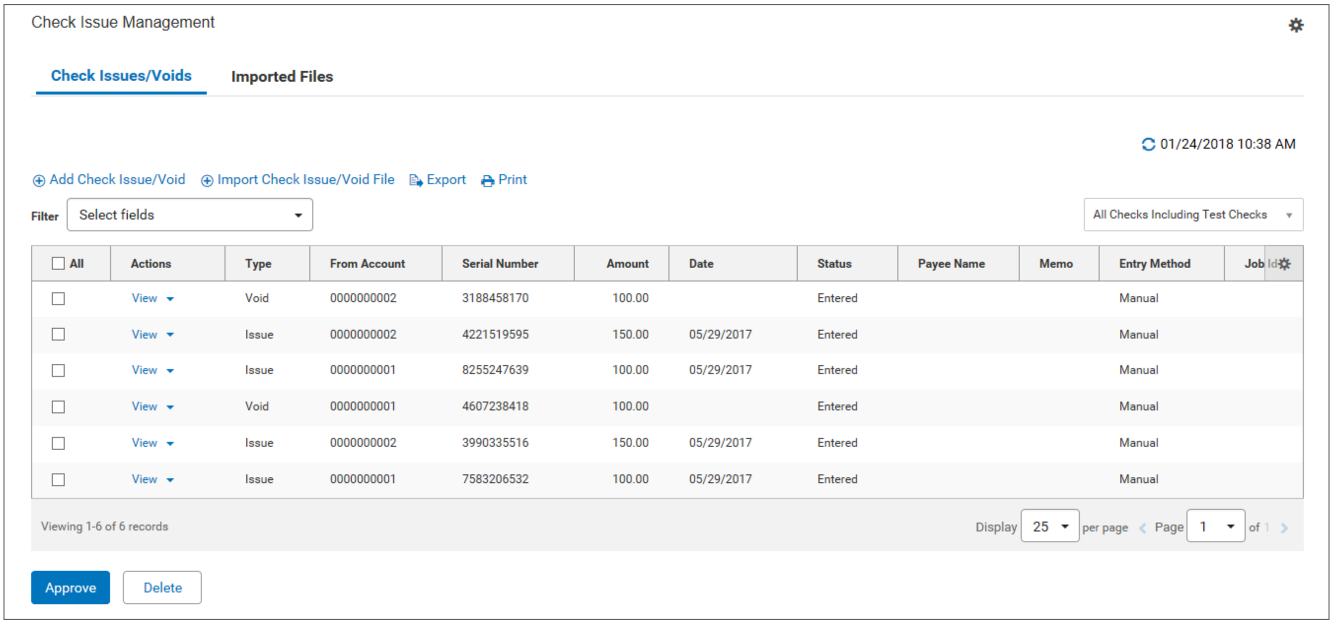
If you have Approve-Own or Auto-Approve entitlements to suspect-items decisioning, you will be able to approve your own decisions. Otherwise, a second approval will be necessary. However, your version of the application may be configured so that certain accounts are entitled to single approval by users with Approve-Own or Auto-Approve entitlements as long as the suspect transaction amount does not exceed a set limit. So if you attempt to approve multiple decisions, you may see a message informing you that you can't approve all selected items. This would be the case for any transactions associated with accounts that have a set approval limit for decisioning. Such items would need approval by a second approver.

Check Issue Management

The Check Issue Management widget is used to manage check issues and voids if your company uses positive pay for risk management. After check issues and voids are approved, an issue file is sent for comparison with the checks that are presented to the bank for payment. Suspect items are then presented to you for a decision on the Payment Fraud Control widget.

The Check Issue Management widget is not used if your company is a reverse positive pay customer.

1. Select **Fraud/Risk Management** from the **Fraud/Risk Management** menu.
2. Scroll to the Check Issue Management widget.



The Check Issues/Voids widget lists the following information for each item:

- **Type** - whether issue or void
- Status
- From Account
- Serial Number
- **Amount** - Amount of the check
- **Date** - Date of the issue or void
- Payee Name
- Memo
- **Entry Method** - Whether entered manually or imported
- **Account Name** - Name of the account the check was issued on
- **Reject Reason** - Reason the item was rejected. The value is based on a reject code contained in a disposition file sent from the bank.

Click **View** in the **Actions** column to view details of a check issue or void.

Note

If the check issue or void was imported from a file, you can click on the link in the **Job ID** column to view other items imported in the file.

Printing the Check Issue Management List

When you print the Check Issue Management list, you have the option of printing all or selected items in the list.

To print selected items in the list:

1. In the list view, check the boxes for the items you want to print.
2. Click **Print**.
3. In the window that appears, click the **Selected Items** radio button.

4. Click **Print**.

Viewing Imported Files

To view a list of imported check issues and void files:

1. Click the **Imported Files** link.
2. Click **View** in the **Actions** column to view a list of check issues in the imported file.

The screen shows the number of check issues and voids in the file. The screen displays the following information about each listed item:

- **File ID**
- **Import Date**
- **Status**
- **# Items**
- **Total Amount**
- **# Issues**
- **Total Issue Amount**
- **# Voids**
- **Total Void Amount**
- **# Stops***
- **Total Stop Amount***

- **# Cancels***
- **Total Cancel Amount***

*These columns will appear only if the company has been configured to allow the inclusion of place stop and cancel stop records in imported check issue/void files.

Printing from the Imported Files List

You can print all or selected items from the Imported Files list. Follow the instructions, under Printing the Check Issue Management List.

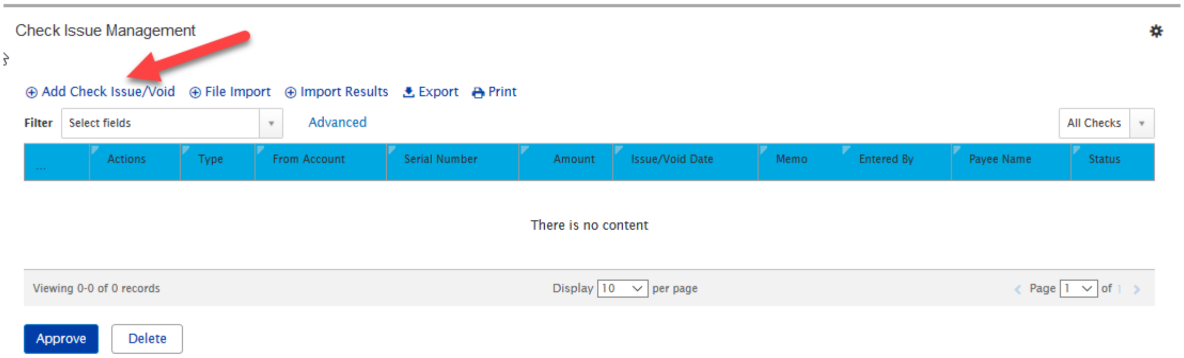
Creating Check Issues and Voids

Check issues and voids are created from the widgetCheck Issue Management widget. Check issues and voids can also be imported. See Import a Check Issue/Void for more information.

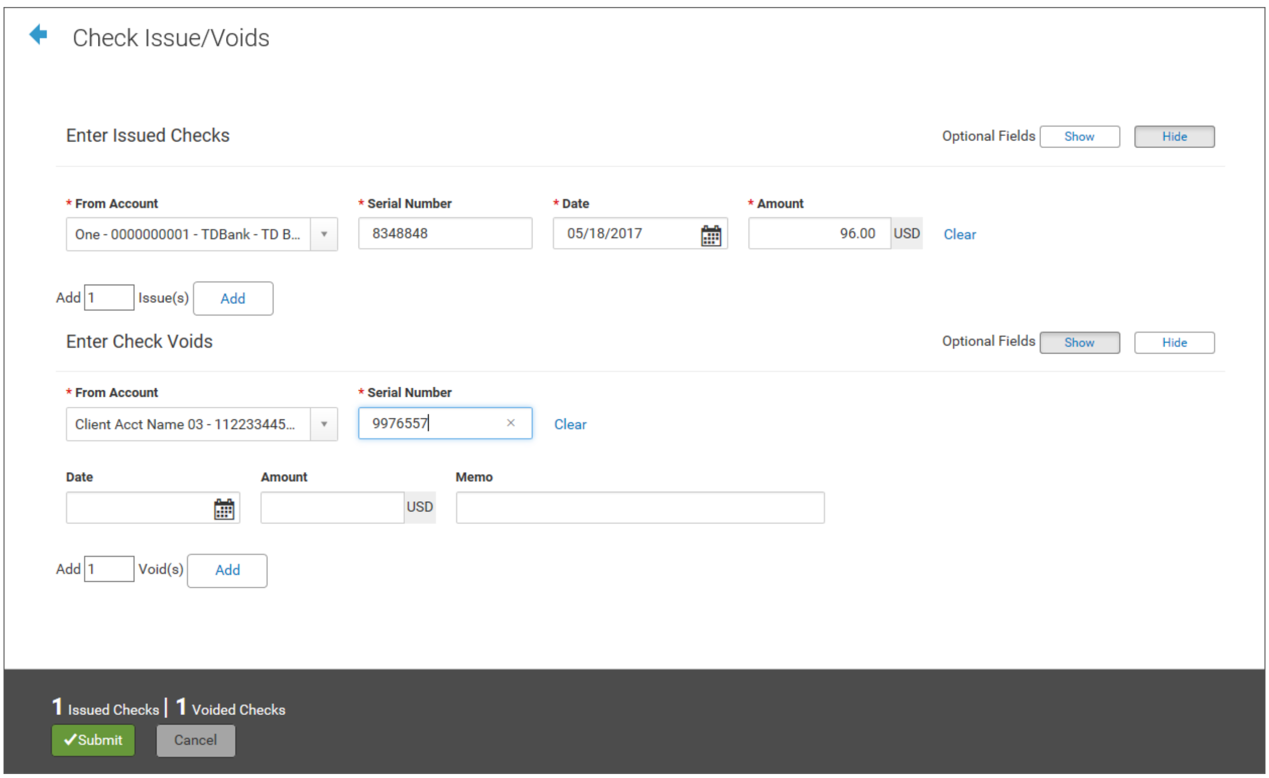
To create a check issue or void:

1. Select **Fraud/Risk Management** from the **Fraud/Risk Management** menu, and navigate to the Check Issue Management widget.

2. Click **Add Check Issue/Void**.



The Check Issue/Voids widget appears.



Entering Check Issues

Note

The **Show** button displays optional fields. Click **Hide** to hide the optional fields.

1. In the **Enter Issued Checks** section, use the drop-down to select the from account.
2. Enter the serial number of the check you would like to issue.
3. Use the calendar icon to select an issue/void date.
4. Enter an amount.

5. (optional) If necessary, enter a payee name.
6. (optional) Enter a memo if desired.
7. To enter additional check issues, enter the number you would like to add, and then click **Add**. Proceed as instructed in Steps 1 through 6.
8. Click **Save**.
9. The issue or issues appear on the Check Issue Management widget.

Entering Voids

Note

The **Show** button displays optional fields. Click **Hide** to hide the optional fields.

1. In the **Enter Check Voids** section, use the drop-down to select the from account.
2. Enter the serial number of the check you would like to issue.
3. Use the calendar icon to select an issue/void date.
4. Enter an amount.
5. (optional) Enter a memo if desired.
6. To enter additional voids, enter the number you would like to add, and then click **Add**. Proceed as instructed in Steps 1 through 5.
7. Click **Save**.
8. The void or voids appear on the Check Issue Management widget.

Note

Check issues and voids must be approved before they are included in the issue file sent to the bank. See Approving Check Issues and Voids.

Approving Check Issues and Voids

You can approve a check issue or void from the Check Issue Management widget.

Note

If your company is in preview mode, you will not be able to approve check issues or voids. Contact your bank for more information.

Import a Check Issue/Void

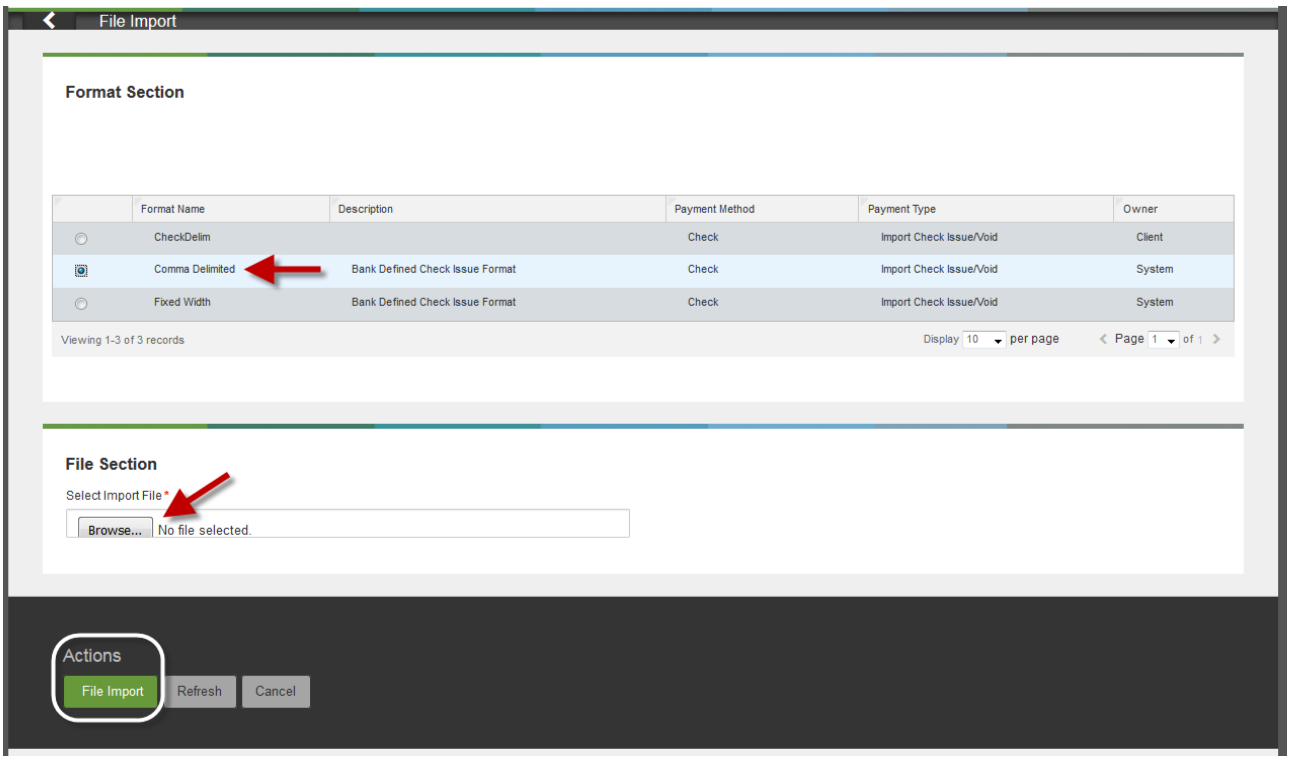
The Fraud/Risk Management module allows you to import check issues and voids from a file. For the file format, see Check Issue Void Import File Format.

After an imported check issue and voids is approved, it is included in the issue file sent to the bank.

To import a check issue file:

1. Select **Fraud/Risk Management** from the **Fraud/Risk Management** menu, and scroll to the Check Issue Management widget.
2. Select **Import Check Issue/Void File.**

   The system displays the File Import screen.
3. Select the file format to be used.
4. Browse to and select the file that you want to import.
5. Click **File Import**.



   A message appears telling you that the file has been queued for import. The **Imported Files** tab of the Check Issue Management widget appears; there you can see the status of the file.

6. The imported check issue file has to be approved from this screen. To view the individual items in the import file before approval, in the **Actions** column, select **View**.

Note

Check the **Load the file in test mode** box if you want to test load and validate the files before officially loading them. This will let you verify that the data is populated correctly in the system. Test mode segments test files from active, production files.

- Totals shown in various application lists (payments, templates, etc.) will exclude items loaded from test files.
- Reports will exclude data loaded from test files.
- The status of files imported in test mode will be appended with "test xxx". For example, "test entered", "test approved", etc.
- Records created as “test” are only eligible for the view and delete action.
- Test file imports will not be auto approved regardless of the user’s permissions.
- Alerts, fraud requests, MFA checks, limit checks, and balance checks will not be triggered for test file imports.
- Payments, templates, beneficiaries, and check issues/voids created through the test files will be periodically deleted on an interval determined by the bank. All supporting data is deleted as well.

Check Issue Void Import File Format

The following tables show the standard bank-defined file layouts, but note that you can also create custom check issues/voids import maps.

Fixed-width Format

Field Name	Start	Stop	Length	Type	Comment
Bank Code	1	8	8		
ABA	9	17	9	Num	
Account Number	18	51	34	Char	
Issue/ Void Indicator	52	52	1	Char	
Check Amount	53	63	11	Num	Zero filled, right justified, implied decimal point
Issue/Void Date	64	71	8	Date	MMDDYYYY
Check Number	72	81	10	Num	Zero filled, right justified
Issue Payee Name	82	161	80	Char	

Comma-delimited Format

Field Name	Length	Type	Comment
Bank Code	8		
ABA	9	Num	
Account Number	34	Char	
Issue/ Void Indicator	1	Char	
Check Amount	11	Num	Zero filled, right justified, implied decimal point
Issue/Void Date	8	Date	MMDDYYYY
Check Number	10	Num	Zero filled, right justified
Issue Payee Name	80	Char	

Approving an Imported File

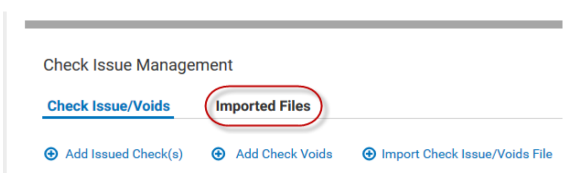
If a file was imported successfully, you can approve it.

Note

Approving or deleting an imported check issues/voids file approves or deletes all records in the file.

To approve an imported file:

1. Select **Fraud/Risk Management** from the **Fraud/Risk Management** menu, and scroll to the bottom of the screen.
2. Click **Imported Files**.



3. If you want to view details of the imported file before approval, click **View**.
4. To approve the file, click **Approve**.

Note

Once an item in a file is either approved or deleted, then the entire file may not be approved or deleted from the **Imported Files** tab.