

Quick Reference Guide

# Payment Fraud Control: Positive Pay

Published on 4/10/2019

## 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:

1. Select **Fraud/Risk Management** from the **Fraud/Risk Management** menu.
2. 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.

## 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

Export Print

Account Number : 6935824712

Account Name : sk CD

Type : Check

Filter: Select fields

<input type="checkbox"/> All	Actions	Serial Nu...	Paid Date	Paid Am...	Payee N...	Issue Date	Issue A...	Bank Re...	Decision	Return R...	Status	Account...	
<input type="checkbox"/>	View	1	05/19/20...	64,442.25	Patty Sm...	12/09/20...	0.00	P3	Pay and I...		Released	6935824...	BON
<input type="checkbox"/>	View	2	05/19/20...	35,221.45	John Doe	12/09/20...	0.00	P4	Pay and I...		Released	6935824...	BON
<input type="checkbox"/>	View	3	05/19/20...	36,660.33	Kelly Con...	12/09/20...	0.00	P3	Pay		Released	6935824...	BON
<input type="checkbox"/>	View	4	05/19/20...	28,509.05	Michael...	12/09/20...	0.00	P3	Pay		Released	6935824...	BON

Viewing 1-4 of 4 records

Display 10 per page Page 1 of 1

Pay Pay And Issue Return Approve Unapprove View Checks Back

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, click 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.
    - ▮ 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 Checks** to see any check images associated with the item.
6. After clicking one of the actions, the decisions are submitted. Decisions need to be approved before the cutoff time before being sent to the bank.

## 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, reverse positive pay items, or electronic items by clicking the appropriate link.

Payment Fraud Control \*

**Today's Decisions**   Decision History   Electronic Items Decision History

View All: Accounts by Type | **Positive Pay Items** | Reverse Positive Pay Items | Electronic Items

Export   Print   11/14/2017 11:02 AM

Filter: Select fields All Accounts ▾

Actions	Account Number	Account Name	Type	Items	Pay	Return	Status	Cutoff Time	*
<a href="#">View</a>	000000001	One	Check	0	0	0	No Items		
<a href="#">View</a>	000000001	One	Check	0	0	0	No Items		
<a href="#">View</a>	000000001	One	Electronic	0	0	0	No Items		
<a href="#">View</a>	000000002	One	Check	0	0	0	No Items		
<a href="#">View</a>	000000002	One	Check	0	0	0	No Items		
<a href="#">View</a>	1122334451	Client Acct Nam...	Check	0	0	0	No Items		
<a href="#">View</a>	1122334451	Client Acct Nam...	Check	0	0	0	No Items		
<a href="#">View</a>	1122334452	Client Acct Nam...	Check	0	0	0	No Items		
<a href="#">View</a>	1122334452	Client Acct Nam...	Check	0	0	0	No Items		
<a href="#">View</a>	1122334453	Client Acct Nam...	Check	0	0	0	No Items		

Viewing 1-10 of 125 records   Display 10 per page   Page 1 of 13

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

Payment Fraud Control \*

**Today's Decisions**   Decision History   Electronic Items Decision History

**Use the Actions drop-downs or buttons to perform actions on the listed items.**

View All: Accounts by Type | Positive Pay Items | Reverse Positive Pay Items | Electronic Items

Export   Print   11/14/2017 11:02 AM

Filter: Select fields All Decisions ▾

<input type="checkbox"/> All	Actions	Account...	Account...	Serial Nu...	Paid Date	Paid Am...	Payee N...	Issue Date	Issue A...	Bank Re...	Decision	Return R...	*
<input type="checkbox"/>	Pay ▾	10100101	10100101	11756321	05/09/20...	13,910.00		05/09/20...	13,910.00	Issue inf...			
<input type="checkbox"/>	Pay ▾	10100101	10100101	14759074	05/09/20...	43,940.00		05/09/20...	43,940.00	Issue inf...	Pay		
<input type="checkbox"/>	Pay ▾	10100101	10100101	19080765	05/09/20...	50,456.88		05/09/20...	50,456.88	Issue inf...			
<input type="checkbox"/>	Pay ▾	1122334	Client Ac...	99984	06/25/20...	32,131.69	JaneSmith	06/25/20...	16,037.25	Bad Date	Return	Fraud	
<input type="checkbox"/>	Pay ▾	1122334...	Gir Acco...	17476	06/28/20...	7.00	KellyCon...	06/28/20...	43,938.01	Bad Date	Pay and L...		
<input type="checkbox"/>	Pay ▾	1122334...	Gir Acco...	23049	06/28/20...	6.00	KellyCon...	06/28/20...	19,692.01	Bad Date			
<input type="checkbox"/>	Pay ▾	1122334...	Gir Acco...	27526	06/28/20...	30.00	PattySmith	06/28/20...	31,656.01	No Payee			
<input type="checkbox"/>	Pay ▾	1122334...	Gir Acco...	77912	06/28/20...	9.00	FredFlint...	06/28/20...	43,832.01	NSF	Return	Fraud	
<input type="checkbox"/>	Pay ▾	1122334...	Gir Acco...	85411	06/28/20...	7.00	FredFlint...	06/28/20...	6,492.01	NSF			
<input type="checkbox"/>	Pay ▾	1122334...	Gir Acco...	48395	06/28/20...	20.00	KellyCon...	06/28/20...	33,543.01	Bad Date			

Viewing 1-10 of 53 records   Display 10 per page   Page 1 of 6

Pay   Pay And Issue   Return   Approve   Unapprove   View Items

Use the **Actions** drop-down or the buttons across the bottom of the screen to perform the same actions noted in [step 5](#) above. For more information, see [Working with Lists - Available Actions](#).

## 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.

## 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.

Check Issue Management

Check Issues/Voids Imported Files

01/24/2018 10:38 AM

+ Add Check Issue/Void + Import Check Issue/Void File Export Print

Filter Select fields All Checks Including Test Checks

<input type="checkbox"/> All	Actions	Type	From Account	Serial Number	Amount	Date	Status	Payee Name	Memo	Entry Method	Job
<input type="checkbox"/>	View	Void	000000002	3188458170	100.00		Entered			Manual	
<input type="checkbox"/>	View	Issue	000000002	4221519595	150.00	05/29/2017	Entered			Manual	
<input type="checkbox"/>	View	Issue	000000001	8255247639	100.00	05/29/2017	Entered			Manual	
<input type="checkbox"/>	View	Void	000000001	4607238418	100.00		Entered			Manual	
<input type="checkbox"/>	View	Issue	000000002	3990335516	150.00	05/29/2017	Entered			Manual	
<input type="checkbox"/>	View	Issue	000000001	7583206532	100.00	05/29/2017	Entered			Manual	

Viewing 1-6 of 6 records Display 25 per page Page 1 of 1

Approve Delete

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

- **Type**- whether issue or void
- Status
- FromAccount
- SerialNumber
- **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

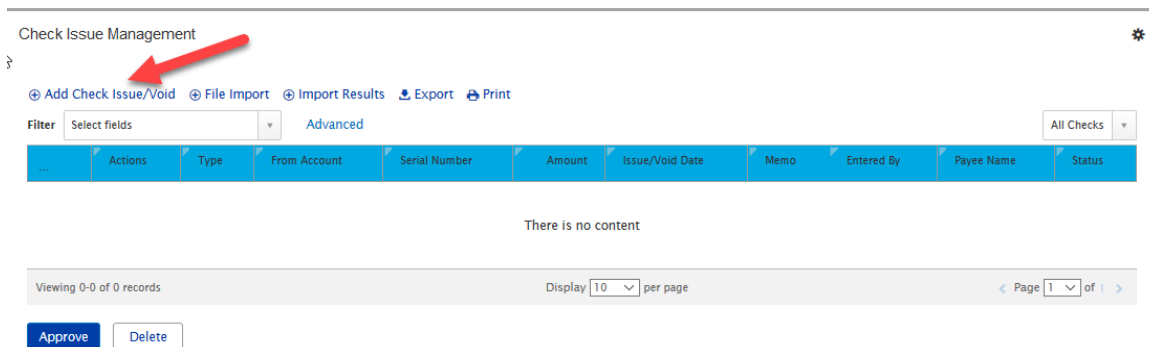
You can print all or selected items from the Imported Files list. Follow the instructions, under [Printing the Check Issue Management List](#).

## Creating Check Issues and Voids

Check issues and voids are created from the widget Check 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 Optional fields indicator shows whether the optional fields are shown. If the indicator is green, or all the way to the right, then the optional fields are shown. Click the indicator 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 Optional fields indicator shows whether the optional fields are shown. If the indicator is green, or all the way to the right, then the optional fields are shown. Click the indicator 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**.

**Format Section**

	Format Name	Description	Payment Method	Payment Type	Owner
<input type="radio"/>	CheckDelim		Check	Import Check Issue/Void	Client
<input checked="" type="radio"/>	Comma Delimited	Bank Defined Check Issue Format	Check	Import Check Issue/Void	System
<input type="radio"/>	Fixed Width	Bank Defined Check Issue Format	Check	Import Check Issue/Void	System

Viewing 1-3 of 3 records Display 10 per page < Page 1 of 1 >

**File Section**

Select Import File \*

No file selected.

**Actions**

**Format Section**

	Format Name	Description	Payment Method	Payment Type	Owner
<input type="radio"/>	CheckDelim		Check	Import Check Issue/Void	Client
<input checked="" type="radio"/>	Comma Delimited	Bank Defined Check Issue Format	Check	Import Check Issue/Void	System
<input type="radio"/>	Fixed Width	Bank Defined Check Issue Format	Check	Import Check Issue/Void	System

Viewing 1-3 of 3 records Display 10 per page < Page 1 of 1 >

**File Section**

Select Import File \*

No file selected.

**Actions**

A message appears telling you that the file has been queued for import. You are taken to the **Imported Files** tab of the Check Issue Management widget; 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 "testxxx". 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 to be determined by the bank. This is a full clean up; 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

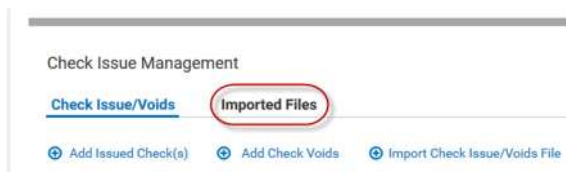
If a file was imported successfully, you can approve it.

### 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.