



Positive Pay

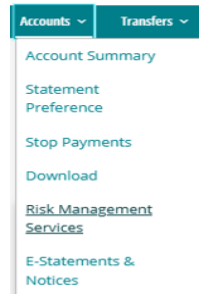
Getting Started with Positive Pay and ACH Origination Return & NOC (Notice of Correction) Reporting

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Accessing Positive Pay

Log in to Business Online Banking via www.unitybank.com. Once logged in click on Accounts and Risk Management Services. This will launch you into the Positive Pay site.



Positive Pay will launch in a new window. While you are logged into Positive Pay you may be timed out of Business Online Banking in your original window. This will not affect the work you have done in Positive Pay. Best practice is to log out of Positive Pay platform when finished

Dashboard

The Dashboard is the default landing page within the Positive Pay portal based on the Module(s) selected at enrollment. The image below may look different than your individual access. Summary information on transactions and status(es) will be displayed. Active links are embedded within Positive Pay – ACH Origination Return & NOC Reporting, ACH Credits/Debits, Check Positive Pay and EDI Reporting boxes to navigate from the dashboard landing page into the service module or directly to transactions in the status selected.

ACH Origination Return & NOC Reporting					
Total ACH Returns	\$0.00				
Credits	\$0.00				
Debits	\$0.00				
Total NOC's	\$0.00				
ACH Positive Pay - Credits					
End of Day Cut-Off Time: Friday 1:00 PM EDT					
Total ACH Credits	\$0.00				
Set to Pay	\$0.00		Set to Return	\$0.00	
Approved List Exceptions	\$0.00		Block List Returns	\$0.00	
ACH Positive Pay - Debits					
End of Day Cut-Off Time: Friday 1:00 PM EDT					
Total ACH Debits	\$0.00				
Set to Pay	\$0.00		Set to Return	\$0.00	
Approved List Exceptions	\$0.00		Block List Returns	\$0.00	
Check Positive Pay					
End of Day Cut-Off Time: Friday 1:00 PM EDT					
Exceptions	\$0.00				
Set to Pay	\$0.00		Set to Return	\$0.00	
EDI Reporting					
Total with Addenda	\$0.00		Total without Addenda	\$0.00	
Credits	\$0.00		Credits	\$0.00	
Debits	\$0.00		Debits	\$0.00	
Invalid Addenda	\$0.00				

Set to Pay / Set to Return

Clicking on the dollar amount hyperlinks on the Set to Pay or Set to Return lines will expand the view to display a breakdown of the total for each category. System Pay or Return indicate transactions that will pay or return if no action is taken due to the default status. User pay or return indicates a Client user decision has occurred.

Approved List Exceptions

This represents the total dollar amount and number of incoming ACH credit or debit transactions received from companies not on the client’s approved list or have violated an approved list parameter.

Block List Returns

This represents the total dollar amount and number of incoming ACH credit or debit transactions received from companies on the client’s blocked list and will be returned.

Transaction History

Date Range
August 1, 2021 - August 31, 2021

Mass Pay & Issue

Filters

181 debit transactions totaling \$261,203.62
Rows 1 - 25 of 181.

1

2

3

4

5

Transaction ID	Account Number	Serial Number	Credit	Debit	Current Status	Date	Change Status	Exception
> 49129	xxxx1111	12274		\$127.00	Pay-System	08-31-2021	Return	i
> 49128	xxxx1111	12274		\$27.00	Pay-System	08-31-2021	Return	i
> 49127	xxxx1111	12273		\$35.10	Pay-System	08-31-2021	Return	i
> 49126	xxxx1111	12272		\$20.00	Pay-System	08-31-2021	Return	i
> 49125	xxxx1111	12271		\$200.00	Pay-System	08-31-2021	Return	i

Debit Transaction History

Date Range
Nov 12, 2024

Filters

1 transactions totaling \$84.89
Rows 1 - 1 of 1.

Date	Company	Account #	Amount	Current Status	Manage	Violation
> 11/12/2024	BARCLAYCARD US	xxxx4720	\$84.89	Pay - System	Return...	Q

Transaction History

The user can click on the dollar amount link for any category to be directed to a filtered view of the Transaction History.

From the Dashboard, a user that has more than one module can navigate between modules by clicking Change Module and selecting the desired module. While in a module, “Dashboard” will appear in the change module drop-down for users to return to dashboard.

Change Module

Check Positive Pay

ACH Origination Return & NOC Reporting

EDI Reporting

ACH Positive Pay - Debits

ACH Positive Pay - Credits

Check Positive Pay

Exception Processing

1. The Transaction History page displays all current-day transactions for all accounts. To view Transaction History within the Check Positive Pay module, click View > Transaction History.

Transaction History

Mass Pay & Issue Payee Review (16)

Filters

70 debit transactions totaling \$59,841.30

Rows 1 - 25 of 70.

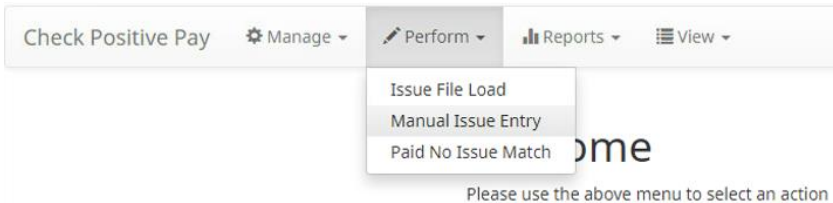
Transaction ID	Account Number	Serial Number	Credit	Debit	Current Status	Date	Change Status	Exception
1260078	xxxx4680	7534		\$900.00	Pay-System	07/27/2023	Return	\$
1260077	xxxx4680	7533		\$30.00	Pay-System	07/27/2023	Return	\$
1260076	xxxx4680	7532		\$300.00	Pay-System	07/27/2023	Return	\$

2. If a transaction is eligible for a decision, a Pay or Return button will appear for use.
3. The Current Status will display the system's current decision.
4. Various Icons in the Exception column advise to the reason for the exception. Hovering over the icon gives a quick glance at the exception reason. Likewise, clicking the drop down arrow (>) to the left of the transaction to see what the specific exception is for the transaction.
5. If a decision needs to be changed the Pay or Return Button is used to update the decision. When returning, select the reason from the pop up box that's associated with the reason for the return.
6. A success message appears, and the Current Status column will update to "Return-User" or "Pay-User" depending on the action taken.

Manual Issue Entry

Manual Issue Entry allows you to enter checks individually by entering the information to each required field.

1. From the Check Positive Pay module, click Perform > Manual Issue Entry.



2. The Manual Issue Entry screen appears.

Manual Issue Entry

Account? Auto populate next check number: ☐

TEST DDA - xxxxx6789

Row	Check Number	Amount	Payee Name?	Status	Issuance Date
1				ISSUED	10/24/2024

3. Select the Account from the top drop down “Account” field and enter the data for the check that was issued, including Check Number, Amount, Payee Name, Status, and Issuance Date.
4. When all manual issuances have been entered, click Save button
5. The Manual Issuance File Status detail page will appear.

Creating a Template

Creating a template and using the template awards you the ability to enter multiple items into one file.

1. From within the Check Positive Pay module, click Manage > Issue Templates.
2. The system displays a list of any existing templates available for view or edit, and a button to Create New Template. NOTE: Legacy Template cannot be modified.
3. To create a new template, click the Create New Template button.
4. The upper portion of the template screen will not change, regardless of the file type selected. The template name, file type, and template status values are required. The header and footer fields are optional.
 - a. **Template Name** – Name of the template being created
 - b. **File Type** - Select the appropriate file type
 - c. **Template Status** – Can be set to Active or Inactive
 - d. **Number of Header/Footer Rows** - Many systems can export excel or fixed width files. Sometimes those files have header (beginning) rows or footer (ending) rows containing data not required by Positive Pay. Enter in the number of rows for Positive Pay should ignore at the beginning or end of the file. If entered incorrectly, an issue file may load with errors.
 - e. **Multi-Line Payee Name Separator** - This feature allows the user to enter a character to be used to separate Multiple Payee Names on separate lines of an issued item.

Create New Template

Template Name	File Type?	Template Status
Happy Customer	Excel Workbook	Active
Number of Header Rows?	Number of Footer Rows?	Template Level?
1	0	Client
Multi-Line Payee Name Separator: ?		
Do not use a character as a separator if that character will ever be present in a Payee Name. Allowed characters in brackets [; , - _ /]		

- The mapping section on the lower part of the screen displays the required fields. The Check # and Amount fields are always required. Payee name is required to take advantage of the Payee matching feature of the platform. Enter the number of the column or start and ending position in your file layout where the data will reside.

- Amount** – Must specify whether the amount data will or will not contain decimal points.
- Status** – If not checked all items will load with Issued status

File Mapping

Add	Input Field [?]	File Column [?]	Field Format
	Check Number	1	
	Amount [?]	2	☒ Fractional Dollars (12.34) ☐ Whole numbers of cents (1234)
☐	Status [?]		☐ Treat Negative Amount As Void [?] Issuance with \$0 amount will be treated as Void
☐	Account Number [?]		
☐	Issuance Date [?]		
☒	Payee Name [?]	3	
☐	Routing Number [?]		

Save

[?] Place the cursor over this label for more information

- Additional data can be imported by checking the Add box next to the desired data element and indicating file column to which it is mapped
- Once all necessary fields are defined the template can be saved for use.

Load Issue Files

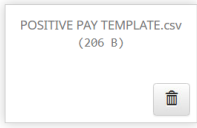
- From within the Check Positive Pay module, click Perform > Issue File Load
- The Issue File Load page appears
- Legacy Template will default as the Template to Use With Issue File
 - Any additional templates created can be selected from the drop down
- Click the Browse button to select the appropriate file
- Once the file is selected, it displays in the upload interface

Template to Use With Issue File

Legacy Template ▼ Create New Template

View Selected Template

Select one issue file that is in the format of the selected template



POSITIVE PAY TEMPLATE.csv Remove Upload Browse ...

Remove The file is removed from the page.

Browse Use Browse to locate the file you want to load.

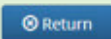
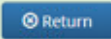
Upload The file will be uploaded.

6. The Status Bar displays the current status of the file
 - a. If errors are encountered during processing of the issuance file, they will be highlighted in red.
 - i. At this point, the user will have the option to:
 - 1) Correct those errors by clicking on the red highlighted field and updating.
 - 2) Delete individual errors. This feature only displays if there are errors in the file. Once file is corrected and saved this option will no longer be available.
 - 3) Delete all errors.
 - 4) Discard the file.
 - b. Once all errors are corrected, the red highlights are no longer visible, and the file can be reprocessed by clicking the Save and Submit button.
7. If the file processes successfully, the user can view the details on all the items in the file.
If there are no errors in the file during the initial load, the file will automatically display as approved and complete.

ACH Positive Pay

Exception Processing

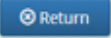
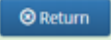
1. The Transaction History page displays all current-day transactions for all accounts. To view Transaction History within the ACH Positive Pay – Credit/Debit module, click Transaction History.
2. To view more information on the transaction click the arrow (>) on the left of the transaction.
3. Change Status to Pay
 - a. If the Current Status on an issued item is set to Return and the issue should be paid, click the Pay button under the Manage Column.

Date	Company	Account #	Amount	Current Status	Manage
> 08/06/2020	Niveena's Natura	xxxx7678	\$60.00	Pay - System	
> 08/06/2020	Marshall Modelin	xxxx7678	\$1,042.00	Pay - System	
> 08/06/2020	Leningrad Livery	xxxx7678	\$86.20	Return - User	 
> 08/06/2020	Kelsey's Krafts	xxxx7678	\$768.00	Pay - System	

- b. A success message will appear temporarily in the Manage column, with an option to Add to Approved List. The hyperlink embedded in that option can be used to proceed to Add to Approved list. The option to Add to Approved List will still be available under the expanded view of this debit item.

4. Change Status to Return

- a. If the Current Status on an issued item is set to Pay and the issue should be returned, click the Return button under the Manage Column.

Date	Company	Account #	Amount	Current Status	Manage
> 08/06/2020	Niveena's Natura	xxxx7678	\$60.00	Pay - System	 
> 08/06/2020	Marshall Modelin	xxxx7678	\$1,042.00	Pay - System	
> 08/06/2020	Leningrad Livery	xxxx7678	\$86.20	Pay - User	
> 08/06/2020	Kelsey's Krafts	xxxx7678	\$768.00	Pay - System	

- b. A success message appears temporarily in the Manage column, with an option to Add to Block List. The hyperlink embedded in that option can be used to Add to Block list. The option to Add to Block List will still be available under the expanded view of this debit item. It is important to note that if a Written Statement of Unauthorized Debit is required, the Add to Block List hyperlink will not appear, as the Written Statement of Unauthorized Debit will pop-up instead. In this case, the expanded view of the debit must be used to Add to the Block List.
- c. If a Written Statement of Unauthorized Debit (WSUD) applies for a Return a pop-up screen will appear. Click the radio button next to the appropriate return reason. Once the reason has been selected, click Next to continue. Clicking Cancel will cancel the process and return to the Transaction History screen.

Written Statement of Unauthorized Debit

To return this transaction you are required to complete a Written Statement of Unauthorized Debit.

This transaction is a PPD ACH debit for \$800.50 to Client 3 from your account xxxx1111

A PPD (Prearranged Payment and Deposit Entry) is a one-time or recurring debit used to transfer funds from a consumer account.

Please select the reason you are returning this transaction:

- ☐ Never Authorized to Debit Account
- ☐ Authorized ACH Debit Amount Incorrect
- ☐ Debited Before Date Authorized
- ☐ Debit Authorization was Revoked
- ☐ 3rd Party Did Not Send Funds to Payee
- ☐ Improperly reinitiated

Cancel **Back** **Next**

- d. Depending on the return reason selected, an additional screen to provide more information about the return reason, such as correcting the ACH Amount (example shown below), or selecting the date the debit was authorized, etc. Once this screen has been completed, click Next to continue. Clicking Cancel will cancel the process and return to the Transaction History screen.

Written Statement of Unauthorized Debit

[< Change Reason](#)

Return Reason: Authorized ACH Debit Amount Incorrect

Please enter the amount you authorized:

\$

Cancel **Back** **Next**

- e. The final screen within the pop-up window is the Written Statement. The content of the Written Statement displays based on the valid return options for the disputed transaction. The Written Statement must be completed for the transaction to be returned. If the Written Statement is abandoned, the transaction status will remain unchanged.
- f. Consent to the Written Statement of Unauthorized Debit by electronically signing the form. Click the checkbox next to the statement “I consent to electronically signing this form.” Once done, the “e-signature needed” button will change to a Sign button. **In addition, a PDF copy of the Written Statement downloads by default.** Once the screen is correct, click Sign to proceed with the return process.

Written Statement of Unauthorized Debit

[Change Reason](#)
Return Reason: Authorized ACH Debit Amount Incorrect

I, Tom Jones, state that I am an authorized signer or have corporate authority to act on the account "FFFriends" ending in xxx1111. I am returning this transaction because:

I authorized Client 3 to originate one or more ACH entries to debit funds from an account at DeLaere B&T, but the amount debited is different than the amount I authorized to be debited. The amount I authorized is \$800.00.

I certify that the foregoing is true and correct.

I consent to electronically signing this form ☐ 

Electronic Signature

Tom Jones

☒ Download PDF Copy

Cancel

Back

e-signature needed

- g. A success message appears, and a copy of the Written Statement downloads to the PC, unless opted out.
- h. The Change Status button will then change to Pay, and the Current Status column will update to "Return-User."

Adding to Approve/Block List

1. From the Transaction History page of the ACH Positive Pay – Credit/Debit module, click the (>) arrow to expand the entry of the ACH debit transaction.
2. Click the Add to Approved List/Add to Block List button to add a company.
 - a. Add to Approved List
 - i. The Add Company pop-up window will appear.
 - 1) Company ID, Company Name, Start Date and Max Amount will prefill.
 - 2) Make any changes to End Date, Max Amount and/or Frequency, if applicable
 - 3) Click Save

Add Company to Approved List

Company Id

xxxxxxx

Company Name

ABC Company

Start Date

11/26/2024

End Date

mm/dd/yyyy

Max Amount

417.26

Frequency

-- none --

Save

Cancel

- b. Add to Blocked List
 - i. The Add Company pop-up window will appear.
 - 1) Company ID, Company Name and Start Date will prefill.
 - 2) Make any changes to End Date, if applicable
 - 3) Click Save

Add Company to Block List

Company Id	Company Name	Start Date	End Date
xxxxxxxx	ABC Company	11/26/2024	mm/dd/yyyy

Save
Cancel

EDI Reporting

EDI Reporting is an enhanced feature that is offered alongside ACH Positive Pay. EDI (Electronic Data Interchange) involves the electronic exchange of payment-related data between businesses in a standardized format. If any additional information such as invoice numbers are added to an incoming ACH this will be displayed within the Addenda area.

Viewing Details

1. The Transaction History within the EDI Reporting page displays all current-day transactions for accounts enrolled in the service.
2. To view more information on the transaction click the arrow (>) on the left of the transaction.
3. This will provide for the ACH, including if there are any addenda records.

ACH Origination Return & NOC Reporting

ACH Origination & NOC reporting provides Unity Bank Originators with the convenience of receiving alerts for ACHs that are being returned as well as Notice of Corrections (NOC).

When an alert has been received for a return or NOC this will be displayed on the dashboard.

ACH Origination Return & NOC Reporting		
Total ACH Returns	\$0.00	0
Credits	\$0.00	0
Debits	\$0.00	0
Total NOC's	\$0.00	0

Viewing Details

1. The Transaction History within the ACH Origination Return & NOC Reporting page displays all current-day transactions for all Company IDs. To view Transaction History within the ACH Origination & NOC module, click Transaction History.
2. To view more information on the transaction click the arrow (>) on the left of the transaction.
 - a. This will provide details or the return or NOC
 - i. Any NOCs received require the appropriate updates to be completed for the vendor in ACH Manager prior to submitting any new files.