UMB Direct Fraud Control
User Guide

Contents

Preface

Objectives

The *UMB Direct Fraud Control Reference Guide* provides an overview of the Fraud Control functionality available in UMB Direct. It describes the end-user functionality, includes illustrations of sample pages.

Chapter 1

Introduction to Fraud Control

This chapter introduces you to the functionality available in the Fraud Control area of UMB Direct.

In This Chapter

About Fraud Control

This section describes how to use UMB Direct's Fraud Control features.
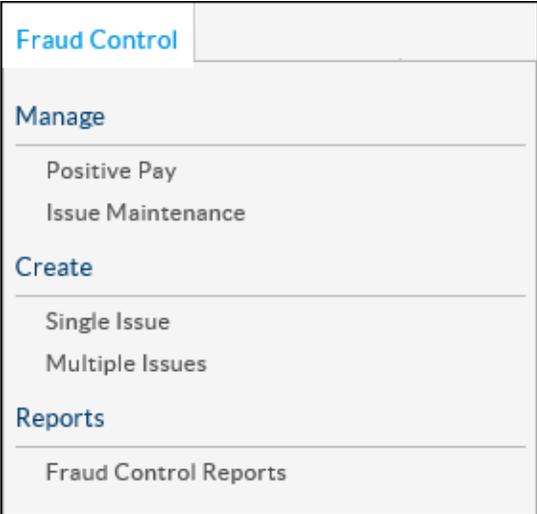
This table describes the functionality provided through the Fraud Control menu.

1	**Positive Pay** – This feature provides customers with a fraud-prevention mechanism for making payment and return decisions on suspicious activity within their accounts. For more information, see Positive Pay.
2	**Issue Maintenance** – This feature gives you the ability to manually add items for consideration in the positive pay and reconciliation processes. For more information, see *Issue Maintenance*.
3	**Fraud Control Reports** – This area provides several standard reports that you can view as is, or they can create their own custom reports. For more information, see *Fraud Control Reports*.

NOTE: This guide describes complete system functionality for a fully entitled person.

Chapter 2

Positive Pay

The Positive Pay feature provides clients with a fraud-prevention mechanism for making payment and return decisions on suspicious activity within their accounts.

In This Chapter

Fraud Control Site Map

This site map shows all the pages that are part of the Positive Pay feature.
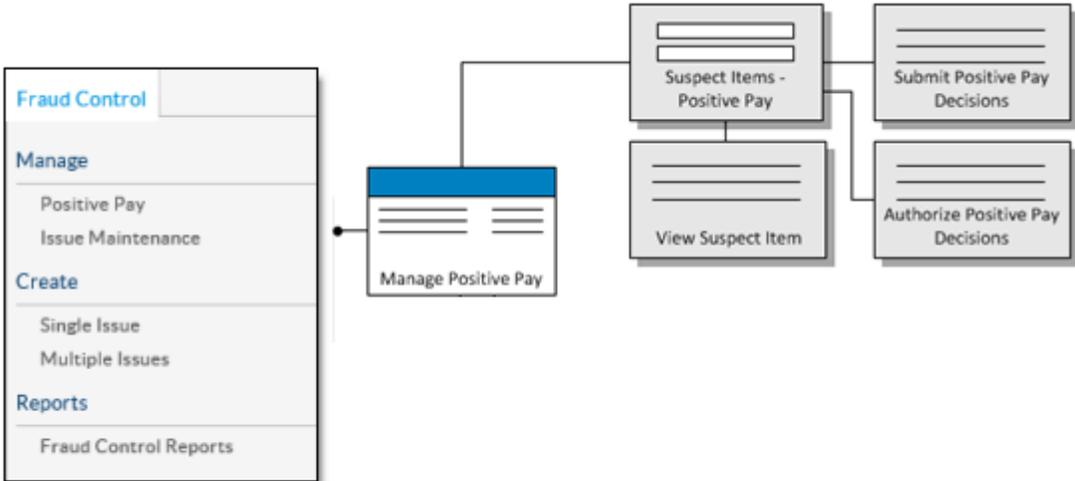
This section describes the pages shown in the diagram, including screen captures and explanation of key functionality.

NOTE: The site map shows a full implementation with all options enabled; however, user entitlements limit the functionality that is available to a particular company and person.

Manage Positive Pay Page

The Manage Positive Pay page displays the status of all positive pay accounts. This illustration shows the page:

This table describes the features noted in the illustration.

1	The Account column displays the nickname of the account.
	When you click the Account link, the Suspect Items - Positive Pay overlay appears. For details on this page, see Suspect Items - Positive Pay Overlay.
2	The Type column indicates the type of positive pay account.
	Options are as follows: • Standard – Standard check positive pay
3	The following three columns provide counts for the number of review and decision items: • **Items for Review** – The number of suspect items (exceptions) that are available to be reviewed • **Paid Decisions** – This is the number of items submitted to be paid. For reverse and ACH positive pay accounts, this column displays "N/A" because all items have already been paid. • **Returned Decisions** – The number of items that have been submitted to UMB with a return decision
4	The cutoff time configuration for each account type For standard positive pay accounts, the cutoff time is 2 pm CT. *NOTE*: The displayed time is Central Time, which may be different than the time zone where you are located.
5	The status of the account's suspect items. Options are as follows: • No suspect items – The account has no suspect items. • Open – Suspect items exist for the account. No action has been taken. • In Process – Action has been taken on some, but not all, suspect items for the account. • Pending Approval – Suspect items are awaiting approval on the decision or return reason. • Complete – Action has been taken on all suspect items for the account.
6	Options for acting on the fraud control issue

NOTE: In addition to the information presented on the Positive Pay page, you can access the latest information on your positive pay decision items, alerts, and action items on their Dashboard.

Standard Positive Pay Page

With standard positive pay, UMB evaluates your company's records of issued checks (uploaded as an issues file) and compares that data to its own records of checks presented for payment. If the comparison indicates something suspicious, UMB declares an item as *suspect.* This information is presented back to you through the user interface. You must then submit a final decision on whether the suspect item should be paid or returned.

Items for Review Page

The Suspect Items - Positive Pay overlay appears when you click the Account link on the Manage Positive Pay page for an account that is configured for *standard* positive pay.

The following illustrates the overlay:

This table describes the features noted in the illustration.

1	The top portion of the overlay displays the account's name, number, and currency.
2	The View Suspect Items options enables you to display suspects within a range of dates.
3	The bottom portion provides a list of all suspect items.
4	Clicking the Serial Number link displays the View Suspect Item page, which provides details on that item.
5	Clicking the View Image link displays an image of the suspect check.
6	The Status column displays the current status of the rule. Possible statuses are as follows: • **Open** – No decisions have been made on the suspect item or the item has been returned to open status after having been rejected. • **Pending Approval** – The decision needs to be authorized by an approver. • **Scheduled** – A decision has been submitted, and the item is awaiting transmission. • **Sent** – The decision has been transmitted to UMB for processing.
7	The Decision column indicates what should be done with the suspect item. Where the column displays a list, you can choose from these return reason options: • No Decision • Pay • Return Dispute • Return Fraud • Return Unauthorized • Return Other The Pay All / Return All options enables you to quickly apply a pay or a return decision to all items that are currently identified as *No Decision*. You can then change any specific decisions, as needed, before submitting them.

8	The buttons that appear depend on your entitlements and whether your company's security settings require another person to approve the decisions.
	Possible buttons are as follows:
	• **Close** – For items with no suspect items, only this button appears, which allows you to close this overlay.
	• **Submit** – For items with an Open status, this button saves the person's return decision. Clicking Submit displays the Submit Positive Pay Decisions page where you must confirm the submit action. See Submitting Positive Pay Decisions.
	• **Approve**/**Reject** – For items that are in Pending Approval status, these buttons enable an entitled person to approve or reject the rule. These buttons appear only when dual authorization is in effect. When clicked, each displays a preview page where the person must confirm the approve or reject action.

View Suspect Item Page

You reach the View Suspect Item overlay by clicking a suspect item on the Suspect Items - Positive Pay page. The overlay displays more detail about the suspect item.

View Suspect Item	Help ✖
Suspect Item	
Serial Number	31
Trace Number	375
Image	View Image
Presentment Date	11/21/2011
Amount	$72.00
Issue Amount	$42.00
Presented Payee	Presented Payee
Issue Payee	Issue Payee
Reason	Duplicate serial number
	Invalid serial number
Status	Sent - Item Returned
Suspect Audit Information	
User ID	BATCH_USER
Date/Time	11/21/2011 02:04
Decision	No Decision
Function	Post Positive Pay Suspects
User ID	BATCH_USER
Date/Time	09/22/2011 09:08
Decision	No Decision
Function	Post Positive Pay Suspects
	Back
	Positive Pay: Positive Pay Disclaimer

Suspect Item Section

The Suspect Item section includes the following information. Note that all fields are read-only.

Field	Description
Serial Number	The check number of the suspect item.
Trace Number	An internal reference ID number for the suspect item.
	If an image is available for the item, the View Image link is also displayed.
Image	Link to an image of the suspect item.
Presentment Date	The date the item was presented.
Amount	The amount of the item, as presented.
Issue Amount	The amount of the item as shown in the file the customer uploaded.
Presented Payee	The name of the payee, as presented.
Issue Payee	The name of the payee as shown in the file the customer uploaded.
Reason	The reasons (up to two) why the item was declared suspect.
Status	Whether the customer has made a decision about the item and, if multiple authorizations is in effect, whether the decision has been authorized.

Audit Information

The bottom section of Audit Information displays details on the decision, such as when it was made and by whom. This section does not appear if a decision is yet to be made.

Submitting Positive Pay Decisions

When you select one or more records with an *Open* status on the Suspect Items - Positive Pay overlay and then click Submit, the Submit Positive Pay Decisions page appears. This page enables you to review and confirm the submit action. It presents the same information as the Suspect Items - Positive Pay page, except that the Decision column is read-only.

Authorizing Decisions

If positive pay is configured for dual authorization for your company, each decision must be authorized before it is sent to UMB.

From the Suspect Items - Positive Pay overlay, you can authorize (approve or reject) pending items individually or several at a time.

When you select one or more records that have a *Pending Approval* status and then clicks the Approve or Reject button, a page appears that enables the person to review and confirm the action.

When click the Pending Approval link for an individual item, a similar page appears, although for a single item.

NOTE: The buttons for approving or rejecting decisions appear only when at least one item has a *Pending Approval* status.

Chapter 3

Issue Maintenance

The Issue Maintenance feature gives you the ability to manually add items for consideration in the positive pay and reconciliation processes.

In This Chapter

About Issue Maintenance

The Issue Maintenance feature provides you with a mechanism for manually adding items for consideration into the positive pay/reconciliation process. The feature enables you to create these types of instructions:

- Issue Add
- Issue Delete
- Void Add
- Void Delete

UMB Direct transmits the instructions to the UMB's back-end system through a batch process. UMB Direct provides a standard bank report for Issue Maintenance. For more information, see *Fraud Control Reports.*

Issue Maintenance Site Map

This site map shows all the pages that are part of the Issue Maintenance feature.
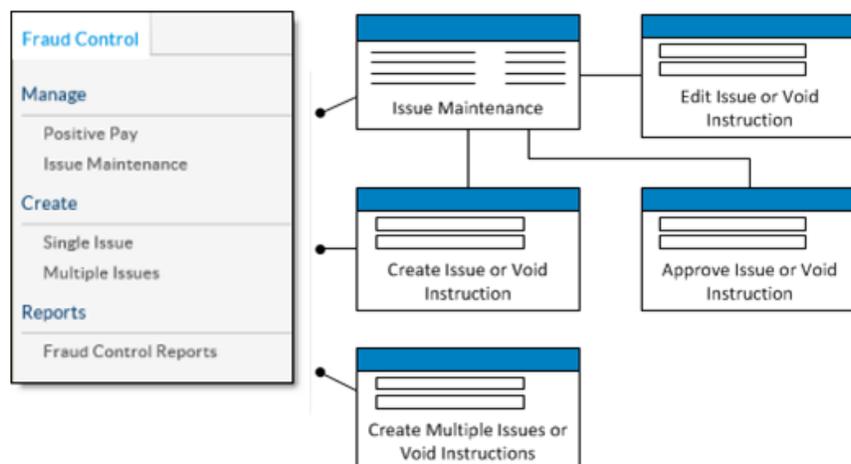
This section describes the pages shown in the diagram, including screen captures and explanation of key functionality.

Issue Maintenance Page

When you click Issue Maintenance in the Manage section under the Fraud Control tab, the Issue Maintenance page appears. The issue information displayed is based upon your account and functional entitlements.

The following illustrates the page with several issues listed:

The following table describes the features noted in the preceding illustration.

1	This button displays either the Create Issue or Void Instruction page or the Create Multiple Issue or Void Instructions page, based on the person's choice from the list.
2	This section enables filtering the list by account, issue type, status, single date, or date range.
3	These check boxes enable you to select one or more issues to approve or reject.
4	Clicking the Check Number(s) link enables you to view, modify, or delete a request.
5	The number and name of the account involved in the issue or void instruction
6	The Issue Type column indicates the type of issue or void instruction. These include: • Issue Add • Issue Delete • Void Add • Void Delete
7	The amount of the transaction involved in the issue or void instruction *NOTE*: This amount only appears if the Check Number field has a single value.
8	For issue add and delete records, this field is the date the check was written in the mm/dd/yyyy format. For void add and delete records, this field is optional.
9	The Status column displays one of the following to describe the issue or void instruction: • Pending Approval (see note) • Rejected

		• Scheduled
		• Sent
	NOTE:	The status "Pending Approval" is used only if your company is configured for dual authorization on Issue Maintenance. In addition, if you are authorized as an approver and is not the creator of the issue, the status is a link, which enables you to approve the instruction.
10	The Source column indicates how the issue was created. It displays **Manual** – Created manually through the Issue Maintenance user interface	
11	The Timestamp column displays the date and time the request was initiated. *NOTE*: The displayed time is Central Time, which may not be the same as your current location.	
12	These buttons approve or reject the selected issue.	

Create Issue or Void Instruction Page

The Create Issue or Void Instruction page appears when you click the Single Issue link in the Create section of the Fraud Control tab.

The following illustrates the page:

This table describes the details that define a new issue or void instruction.

Column	Description
Account	Account number of the issue or void instruction. The accounts included in the list are dependent on your account entitlements.

Check Number(s)	One or more check numbers used by the issue or void instruction.
	NOTE: If the Transaction Type is *Issue Add*, then you must enter only a single check number and not a range of numbers.
Transaction Type	The type of the issue or void instruction.
	Types include:
	• Issue Add
	• Issue Delete
	• Void Delete
	• Void Add
Amount	The amount of the check that was written.
	NOTE: This is required only when the transaction type is *Issue Add*.
Issue Date	For issue add and delete records, this field is the date the check was written in the mm/dd/yyyy format.
	For void add and delete records, this field is optional.
Payee	Optional field identifying the payee of the check.
Reference	Optional field for including reference details.

After you click Submit Request, the Issue Maintenance page appears with a successful submission message.

Create Multiple Issue or Void Instructions Page

The Create Multiple Issue or Void Instructions page appears when you click Multiple Issues in the Create section under the Fraud Control tab. The page enables you to add and delete multiple issue or void instructions at one time.

The information on this page is similar to that on the Create Issue or Void Instruction page. The only exception is the Reference field. This field is only available when creating single instructions.

When you click the X link at the end of a row, the row is deleted.

Editing and Deleting Issues or Void Instructions

If issue or void instructions have a status of *Sent*, they *cannot* be edited. If they have any other status, they *can* be edited.

To modify or delete an issue or void instruction, you click the item's Check Number link on the Issue Maintenance page. The Edit Issue or Void Instruction page appears.

The information on the page is similar to that shown when creating an instruction. For more information, see *Create Issue or Void Instruction*. All fields can be modified.

NOTE: Deleting an instruction from the list is not the same as creating an Issue Delete or Void Delete instruction. The latter is actually transmitted to UMB as a request to delete an existing issue or void instruction, whereas, deleting an instruction in the list affects only entries that have not been transmitted.

Approve Issue or Void Instruction Page

When you select one or more records that have a Pending Approval status on the Issue Maintenance page then clicks Approve or Reject, the Approve Issue or Void Instruction page appears. It enables the you to review and confirm the action. When you click the Pending Approval link for an individual instruction, a similar page appears, although for a single item.

NOTE: Options for approving or rejecting issue or void instructions appear only when at least one item has a Pending Approval status. In addition, the Issue Maintenance feature must be configured for dual authorization for your company.

The following illustrates the Approve Issue or Void Instruction page:

Approve Issue or Void Instructions

Use this page to approve or reject the issue or void instruction.

Account	2345678901 - Corporate Checking
Check Number(s)	1234
Transaction Type	Issue Add
Amount	123.00$
Issue Date	02/08/2011
Payee	aaa
Reference	bbb

[Approve] [Reject] [Cancel]

Chapter 4

Reports

This chapter describes the options available in the Fraud Control Reports feature.

In This Chapter

About Fraud Control Reports

You can view, customize, and print reports related to Fraud Control features.

UMB Direct provides the following standard reports:

- Positive Pay Items
- Manual Issue and Void Instructions

These reports come in two basic types:

- Standard – Provided by UMB
- Customized – Based on standard reports, but saved with customized report criteria created by the person

NOTE: You can create as many custom reports as needed.

Editing and Deleting Custom Reports

You can modify and delete the custom reports that they have created for their personal use, as well as any custom reports that have been defined by others in the company and defined as *public*. Standard Fraud Control reports cannot be edited or deleted. They can only be customized.

Fraud Control Reports Site Map

This site map shows all the pages that are part of the Fraud Control Reports feature.
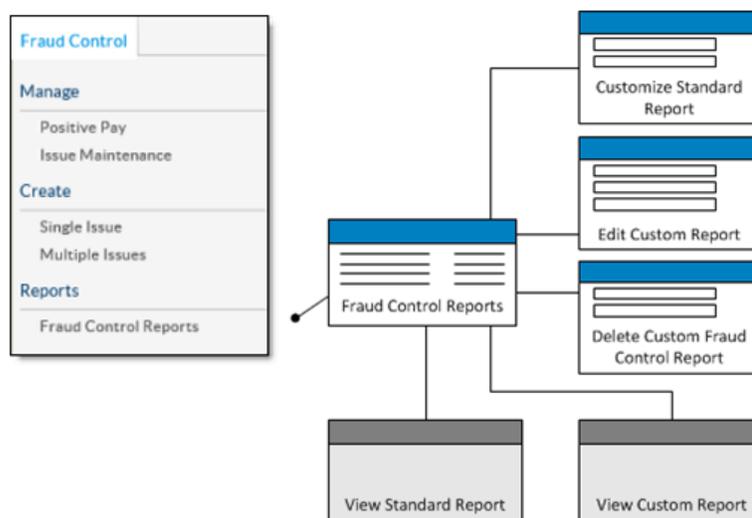
This section describes the pages shown in the diagram, including screen captures and explanation of key functionality.

Fraud Control Reports

The Fraud Control Reports page has two tabs. One tab displays the available standard reports. The other tab displays any customized reports that have been previously created by you or shared with you.

This table describes the fields and options on the Standard tab.

Field / Option	Description
Standard Report Name	The standard report name options are the following: • Manual Issue and Void Instructions • Positive Pay Items To display a standard report, click the Standard Report Name link.
Type	Select one of these fraud control standard report types: • Issue • Positive Pay
Action (Standard Reports)	The Customize Report option opens the standard report in the Customize Standard Report page. For details, see Customize Standard Report.

This table describes the fields and options on the Custom tab.

Field / Option	Description
Select All/Select None	Clicking the Select All button selects all the rows in the column. Clicking the Select None button deselects all the rows in the column.
Custom Report Name	Name of the custom report To display a custom report, click the Customer Report Name link.
Type	The custom report type is the same as the basis standard report type One of these fraud control standard report types:

	•	Issue
	•	Positive Pay
Last Updated Date/Time	The date and time of the most recent report customization.	
Action	The Edit Report button opens the customized report in the Edit: Custom Fraud Control Report page.	
	Since this page is similar to the Customize Standard Report page. For details, see *Customize Standard Report*.	
Delete	Selecting the report in the Select All/Select None column and clicking this button displays the Delete Custom Fraud Control Report overlay, where you can verify the deletion and delete a report by clicking the Delete button.	

Customize Standard Report

The Customize Standard Report page allows you to modify a standard report for personal use or if shared for the benefit of everyone in the company.

This table describes the fields and options on the page.

NOTE: If no values are specified for a filter option, then all items will be included with regard to that option. For example, if no Amount Range is specified, then transactions will be included in the custom report regardless of their amount.

Field	Description	
Custom Report Name	The name of the customized report.	
Bank Report Name	The name of the standard report on which the customized report is to be based.	
	This field is read-only.	
Report Type	The report type on which the customized report is based.	
	When customizing a report, you cannot change the basic report type.	
	This field is read-only.	
Usage	The report's availability.	
	Options are as follows:	
	•	**Private** – Available to only the person who created the report
	•	**Shared** – Available to all people who have the required entitlements
Accounts	Specific company accounts to include in the report.	
	Select multiple accounts by selecting the account's check box in the Select column.	
	The list includes only the accounts the person has access to through Account Services entitlements.	
Status	Limits the report to a single transaction status.	
	Otherwise, all statuses are included.	

NOTE:	The next four fields are unique to specific report types.

Decision	Available for Positive Pay type reports only, this option limits the report to include these payments: • **No Decisions** – Displays transactions on which no decision was taken • **Pay Items Only** – Displays transactions which were paid for any reason • **Return Items Only** – Displays transactions which were returned for any reason
Transaction Type	Available for Issue type report only, this option limits the report to payments of a single transaction type. The transaction type options vary based on the general report type.
Date Type	Options are: • **Entry Date** – Date the transaction was recorded on UMB's system of record • **Issue Date** – Date the transaction was issued by UMB **NOTE:** Issue report types only
Date Range	You can define the date range in two ways: • **Relative Date** – Defines the From and To dates according to how the dates fall relative to a specific measurement, such as the current month • **Absolute Date** – Specifies calendar dates as From and To dates
Amount Range	Limits the report to transactions within this amount range
Serial Number Range	The numeric range of serial numbers (check numbers) to be included in the report To search for a single number, enter a numeric value in the From field only, and leave the To field blank. The value in the From field must be less than the To field.

Edit Custom Report

The Edit Custom Report page allows you to modify a customized report for personal use or for the benefit of everyone in the company.

This illustration shows the page:

This table describes the fields and options on the page.

Field / Option	Description
Custom Report Name	The unique name of the custom report..
Bank Report Name	This field carries over from the standard report it's based on.
Report Type	This field carries over from the standard report it's based on.
Usage	Whether the report is private or shared
Accounts	The system displays only the accounts that you have access to. You can select one or more individual accounts or all accounts.

Status	Limits the report to a single transaction status.
	Otherwise, all statuses are included.
Decision	Available for Positive Pay type reports only.
	Limits the report to include these payments:
	• **No Decisions** – Displays transactions on which no decision was taken
	• **Pay Items Only** – Displays transactions which were paid for any reason
	• **Return Items Only** – Displays transactions which were returned for any reason
Transaction Type	Available for Issue type reports only.
	Limits the report to payments of a single transaction type.
	The transaction type options vary based on the general report type.
Date Type	Available for Issue type reports only.
	Options are as follows:
	• **Entry Date** – Date the transaction was recorded on UMB's system of record
	• **Issue Date** – Date the transaction was issued by UMB
Date Range	Defines the transaction date range for the report.
	Specifies the *From* and *To* dates that define the range as one of the following:
	• **Absolute Date** – Defines two exact calendar dates as the *From* and *To* dates of the range
	• **Relative Date** – Enables you to define the *From* and *To* dates of the range by how the dates fall relative to a type of measurement, such as relative to the current month
Amount Range	Limits the report to transactions within a specific amount range.
Serial Number Range	Defines a range of serial numbers (such as check numbers) to include in the report.

NOTE: If no values are specified for a filter option, then all items will be included with regard to that option. For example, if no Amount Range value is specified, then transactions will be included in the custom report regardless of their amount.

Fraud Control Report Samples

These Fraud Control reports are available:

- Positive Pay Items
- Manual Issue and Void Instructions

The following illustrates a sample Positive Pay Items report:

Corporation 1

Positive Pay Report

3/26/2007 5:14:44 PM

Account	Serial Number	Presented Date	Presented Amount	Issue Amount	Reason	Status	Decision
			Presented Payee	Issue Payee			
110	156	2/22/2007	$85.00	$83.00	Paid Amount Differs	Defaulted –	Return Other
Account 110			Presented Payee	Issue Payee		Item Paid	
110	356	2/22/2007	$84.00	$81.00	Paid Amount Differs	Defaulted –	Return Other
Account 110			Presented Payee	Issue Payee		Item Paid	
120	142	2/22/2007	$15.00	$17.00	Invalid serial number	Open	No Decision
Account 120			Presented Payee	Issue Payee			
120	239	2/22/2007	$10.00	$18.00	Duplicate serial	Confirmed –	Return Fraud
Account 120			Presented Payee	Issue Payee		Item Returned	
120	342	2/22/2007	$18.00	$19.00	Invalid serial number	Open	No Decision
Account 120			Presented Payee	Issue Payee			
120	418	2/22/2007	$17.00	$16.00	Paid Amount Differs	Confirmed –	Pay
Account 120			Presented Payee	Issue Payee		Item Paid	
120	518	2/22/2007	$16.00	$15.00	Paid Amount Differs	Confirmed –	Pay
Account 120			Presented Payee	Issue Payee		Item Paid	
120	539	2/22/2007	$19.00	$17.00	Duplicate serial	Confirmed –	Return Fraud
Account 120			Presented Payee	Issue Payee		Item Returned	

The following illustrates a sample Manual Issue and Void Instructions report:

Corporation 1

Manual Issue Transaction Report

3/26/2007 5:11:44 PM

Account	Check Number(s)	Type	Issue Date	Amount	Status	Source	Time Stamp
100 Account 100	100	Issue Add	2/15/2007	20	Scheduled	Manual	3/26/2007 3:25:04 A
100 Account 100	202	Issue Add	2/28/2007	40	Pending Approval	Manual	3/26/2007 10:34:26
100 **Account 100**		**Total Item: 2**	**Total Amount:**	**60**			
100 Account 100	220	Issue Delete	3/10/2007	65	Pending Approval	Manual	3/26/2007 10:35:29
100 **Account 100**		**Total Item: 1**	**Total Amount:**	**65**			
100 Account 100	10-20	Void Add			Pending Approval	Manual	3/23/2007 2:42:44 A
100 Account 100	10-20	Void Add			Pending Approval	Manual	3/23/2007 2:44:08 A
100 Account 100	10-20	Void Add			Pending Approval	Manual	3/23/2007 2:44:40 A
100 Account 100	30-40	Void Add			Pending Approval	Manual	3/23/2007 2:44:41 A
100 Account 100	101-103	Void Add	1/21/2007		Pending Approval	Manual	3/26/2007 10:33:37
100 **Account 100**		**Total Item: 5**	**Total Amount:**	**0**			
100 Account 100	150-160	Void Delete			Pending Approval	Manual	3/26/2007 10:35:51

Manual Issue Transaction Report   Page 1 of 2   Printed On 03/26/2007 05:03:44 PM

Report Viewer

After click the report name link for either a standard or custom report, UMB Direct displays the report in a separate browser window, which includes special features for viewing and working with reports.

The following illustrates a sample report displayed in the viewer window:

TOC First Prev Next Last Goto Page 1 of 1 100% Search Download Print Help X

Corporation 1

Positive Pay Report

3/26/2007 5:14:44 PM

Account	Serial Number	Presented Date	Presented Amount Presented Payee	Issue Amount Issue Payee	Reason	Status	Decision
110 Account 110	156	2/22/2007	$85.00 Presented Payee	$83.00 Issue Payee	Paid Amount Differs	Defaulted – Item Paid	Return Other
110 Account 110	356	2/22/2007	$84.00 Presented Payee	$81.00 Issue Payee	Paid Amount Differs	Defaulted – Item Paid	Return Other
120 Account 120	142	2/22/2007	$15.00 Presented Payee	$17.00 Issue Payee	Invalid serial number	Open	No Decision
120 Account 120	239	2/22/2007	$10.00 Presented Payee	$18.00 Issue Payee	Duplicate serial	Confirmed – Item Returned	Return Fraud
120 Account 120	342	2/22/2007	$18.00 Presented Payee	$19.00 Issue Payee	Invalid serial number	Open	No Decision
120 Account 120	418	2/22/2007	$17.00 Presented Payee	$16.00 Issue Payee	Paid Amount Differs	Confirmed – Item Paid	Pay
120 Account 120	518	2/22/2007	$16.00 Presented Payee	$15.00 Issue Payee	Paid Amount Differs	Confirmed – Item Paid	Pay
120 Account 120	539	2/22/2007	$19.00 Presented Payee	$17.00 Issue Payee	Duplicate serial	Confirmed – Item Returned	Return Fraud

Positive Pay Report   Page 1 of 2   Printed On 03/26/2007 05:03:44 PI

Done   Intern

Chapter 6

Upload Positive Pay Files

This chapter introduces the functionality in the File Services area of UMB Direct for uploading Positive Pay files.

In This Chapter

About File Services

In addition to creating manual issue and void items in the Fraud Control module, you can upload positive pay files in the File Services module.

The areas within the File Services feature are as follows:

- **Electronic File Delivery Uploads** – This menu includes managing and creating file uploads and profiles.
- **Reports** – This menu includes file services and Electronic File Delivery reports.

File Services Submenus

The File Services module of UMB Direct provides services for the exchange of files between the individual, UMB Direct and UMB. The submenus that appear under File Services depend on your company and user entitlements.

This table describes the functionality provided on each submenu.

1	**Electronic File Delivery** – The Electronic File Delivery (EFD) feature enables individuals to upload check issue files to the UMB Direct system for transmission to UMB. For more information, see *Electronic File Delivery* .
2	**Reports** – This feature includes File Services and Electronic File Delivery reports. For more information, see *File Services Reports* .

NOTE: This guide describes complete system functionality for a fully entitled individual. Company and user entitlement settings determine which features and pages are available.

About Electronic File Delivery Uploads

The Electronic File Delivery Upload (EFD) feature enables individuals to upload files from a local or network drive and then transmit them to UMB.

Using the EFD File Uploads feature in the File Services area, individuals can upload these data types:

- Custom-format positive pay issue files, including user-defined profiles for uploading fixed-width or delimited format files

Electronic File Delivery Uploads User Interface

This section illustrates and describes all the pages that comprise the user interface for Electronic File Delivery Uploads.

Standard File Uploads Site Map

This site map shows all the pages accessed from the File Services > Standard File Uploads menu.
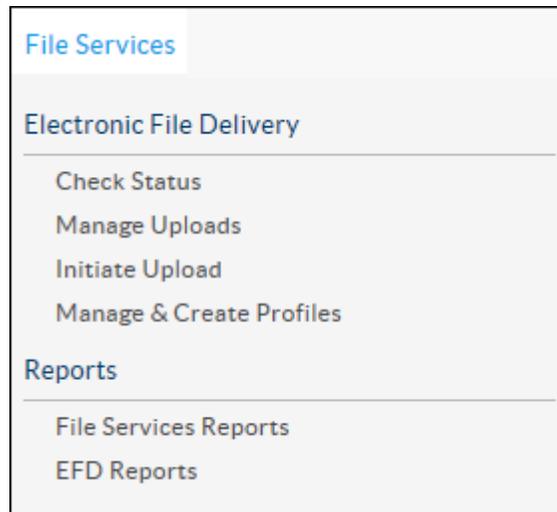
NOTE: Additional preview pages appear for certain tasks to allow the user to review new or changed information before saving it. To simplify the illustration, the site map does not show preview pages.

Manage and Create Profiles

You must create an upload profile that determines the file layout for your issue file. The Manage and Create Profiles option will allow you to create, edit and delete issue file profiles

User-Defined Issue File Format

By creating an upload profile, UMB Direct individuals can upload issue files in either of the following formats:

- Fixed-width
- Delimited formats

This table describes the basic field requirements for user-defined issue files.

Field	Description
Transaction Type	Required Must contain the text or code defined in the profile for each of the following: • Issue Add • Issue Delete • Void Add • Void Delete
Bank	Bank ABA number
Account Number	Account number of the item Required, right-justified, zero-filled, 10 characters
Check Number From	Number of the check Right-justified, zero-filled
Issue Date	Date the item was issued Format: MMDDYY
Check Amount	Amount of the check Right-justified and with two assumed decimal positions Commas and decimal points are not allowed.
Reference	User-defined ID number Left-justified, space-filled
Payee	Entity that is the payee of the transaction Left-justified, space-filled
User Defined 1-3	Up to three additional, user-defined fields Applies to the *delimited* format only

Upload Profiles Page

The Upload Profiles page appears after selecting Manage and Create Profiles on the File Services > Standard File Uploads menu. It enables individuals to manage upload profiles that either they have created or that other company individual have created and defined as Public.

The following illustrates the page:

From this page, you can perform the following tasks:

- Search the list of profiles and locate a profile whose name matches the entered text.
- Create a new profile.
- Edit or delete existing profiles.

Creating Upload Profiles

When the individual clicks the Create Upload Profile button on the Upload Profiles list page, a list with two options appears. From the list the individual chooses the type of upload to create.

This prompts the system to display one of two different upload profile pages:

- Fixed Width Issue File – The Create Fixed Width Upload Profile page appears. See Create Fixed Width Upload Profile .
- Delimited Issue File – The Create Delimited Upload Profile page appears. See Create Delimited Upload Profile .

Create Delimited Upload Profile Page

The Create Delimited Upload Profile page appears when the user selects Delimited Issue File as the profile type. From this page the user specifies the layout and content of the issue file to be uploaded.

The following illustrates the page:

The list displays the following information for each profile.

Column	Description
Profile Name	The name of the upload profile
Date Format	Select the Date Format.
Field Delimiter	Select the delimiter type, such as comma.
File Location	The full directory path to where the file is located.
Profile Access	Whether the profile can be accessed by other individual.

Column	Description
	The options are as follows:
	• **Public** – Other users in the same company and with the required user entitlements for upload have access to the profile.
	• **Private** – Only the creator of the profile can see the profile and can initiate uploads based on it.
Options	
Match file path on submit	This option will restrict the location of the file to the file location listed above.
Check for duplicate files and reject duplicates	Reject duplicate files.
Default Values	
Transaction Type	Required
	Must contain the text or code defined in the profile for each of the following:
	• Issue Add
	• Void Add
Bank	Bank ABA number – 101000695.
	NOTE: If you add this information to the Default Values section of profile, you do not need to add it to the issue file. If you do not add it to the profile, it must be added to the issue file.
Account Number	Account number of the item.
	NOTE: If you add this information to the Default Values section of profile, you do not need to add it to the issue file. If you do not add it to the profile, it must be added to the issue file.
Issue Date	If you do not have the ability to add the check issue date to the file, you may add it to the profile. Date the item was issued. Format: MMDDYY

This list defines the fields for the issue file:

Field	Description
Transaction Type	Required
	Must contain the text or code defined in the profile for each of the following:
	• Issue Add
	• Void Add
Bank	Bank ABA number – 101000695.
Account Number	Account number of the item
	Required, right-justified, zero-filled, 10 numbers
Check Number From	Number of the check, 10 characters.

Field	Description
	Right-justified, zero-filled
Issue Date	Date the item was issued.
	Format: MMDDYY
Check Amount	Amount of the check.
	Right-justified with the decimal point. 10 numbers.
Reference	User-defined ID number
	Left-justified, space-filled, 15 characters.
Payee	Entity that is the payee of the transaction
	Left-justified, space-filled, 70 characters.
User Defined 1-3	Up to three additional, user-defined fields.
	Applies to the *delimited* format only

Move the Available Fields to the Selected Fields column.

Reorder the fields by using the Move Up or Down arrows.

When the profile is complete, click **Continue**. Preview the import and click **Submit Upload Profile**.

Create Fixed-Width Upload Profile Page

The Create Fixed Width Upload Profile page appears when the user selects Fixed Width Issue File as the profile type.

The following illustrates the page:

The list displays the following information for each profile.

Column	Description
Profile Name	The name of the upload profile
Date Format	Select the Date Format.
Field Delimiter	Select the delimiter type, such as comma.
File Location	The full directory path to where the file is located.
Profile Access	Whether the profile can be accessed by other individual. The options are as follows: • **Public** – Other users in the same company and with the required user entitlements for upload have access to the profile. • **Private** – Only the creator of the profile can see the profile and can initiate uploads based on it.
Options	
Match file path on submit	This option will restrict the location of the file to the file location listed above.
Check for duplicate files and reject duplicates	Reject duplicate files.
Default Values	
Transaction Type	Required Must contain the text or code defined in the profile for each of the following: • Issue Add • Void Add
Bank	Bank ABA number – 101000695. *NOTE*: If you add this information to the Default Values section of profile, you do not need to add it to the issue file. If you do not add it to the profile, it must be added to the issue file.
Account Number	Account number of the item. *NOTE*: If you add this information to the Default Values section of profile, you do not need to add it to the issue file. If you do not add it to the profile, it must be added to the issue file.
Issue Date	If you do not have the ability to add the check issue date to the file, you may add it to the profile. Date the item was issued. Format: MMDDYY

This list defines the fields for the issue file. For each of the fields, type the starting field number and the length of the field. For example:

- The first field may be the Account Number -- Field Start 1, Field Width 10.
- The second field may be Issue Date – Field Start 11, Field Width 6.

Field	Description
Account Number	Account number of the item
	Required, right-justified, zero-filled, 10 numbers.
Check Amount	Amount of the check.
	Right-justified with the decimal point, 10 numbers.
Bank	Bank ABA number – 101000695.
Check Number From	Number of the check
	Right-justified, zero-filled, 10 characters.
Issue Date	Date the item was issued.
	Format: MMDDYY
Payee	Entity that is the payee of the transaction
	Left-justified, space-filled, 70 characters.
Reference	User-defined ID number
	Left-justified, space-filled, 15 characters.
Transaction Type	Required
	Must contain the text or code defined in the profile for each of the following: - Issue Add - Void Add

When the profile is complete, click **Continue**. Preview the import and click **Submit Upload Profile**.

Editing and Deleting Profiles - upload

Individuals can edit and delete upload profiles that either they have created or that other company users have created and defined as *Public*.

When modifying a profile, the Profile Type and Profile Name fields cannot be edited. Only one profile can be deleted at a time.

Initiate EFD Upload Page

From the Initiate EFD Upload page, the individual chooses the file to upload.

This illustration shows the page:

This table describes the fields on the page.

Field	Description
File Location/File Name	The full directory path to where the file is located, including the name of the file
	The individual may also browse to select the file.
File Type	The individual selects the Upload Profile.

The individual clicks **Upload File** to upload the file.

Manage EFD Uploads Page

The Manage EFD Uploads list page displays a list of uploaded files and their statuses. The tasks that can be performed vary depending on the upload status.

The tasks may include the following:

- Transmitting uploaded files to UMB.

- Clicking Refresh Data to retrieve the most recent information on the status of the uploaded files.

- Deleting uploaded files that have not yet been transmitted.

The following illustrates the Manage EFD Uploads list page:

The following table describes the features noted in the preceding illustration.

| 1 | After entering information in either or both of the search criteria fields, the individual clicks Search to bring up the files that match the search criteria.

Search criteria are as follows:

- View File Name – This limits the list to only uploaded files whose names match the entered text. The user can use the wildcard * character.

- Date Range – This limits the list to only files that have a modified date within a specified date range. The default date range starts with the current date and extends through a configurable number of days in the past. |
|---|---|
| 2 | Name of the uploaded file

By default, the list is sorted alphabetically by this field. The individual can click the link to approve or transmit a file or view the detail of the files that have already been transmited. |
| 3 | The total debit and total credit amounts contained in the uploaded file.

The column also indicates, in parentheses, the total number of items in each of the totals. |
| 4 | The current status of the uploaded file. Possible statuses for uploaded files are:

- In Parsing
- Parse Failed
- Awaiting Approval (when configured to require approvals)
- Awaiting Transmission
- In Transmission
- Transmitted |

5	Finishing the upload options:
	• Delete Files -- To remove files from this list, the individual selects one or more files from the list and then clicks Delete.
	• Approve and Transmit -- If required to approve a file for upload and send the uploaded file to UMB, an individual with approval ability clicks Approve and Transmit.
	• Transmit -- The individual clicks Transmit to send the uploaded file to UMB.

Filter Options

At the top of the page, individuals can filter the list of uploads using these options.

Filter	Function
View File Name	Limits the list to only uploaded files whose names match the entered text
	The individual can use the wildcard * characters.
Date Range	Limits the list to only files that have a modified date within a specified date range.
	The default date range starts with the current date and extends through a configurable number of days in the past.

The Search button refreshes the page based on the specified filter criteria.

List Details

This table describes the other details displayed for each item in the list.

Column	Description
File Type	The format of the uploaded file
Upload Source	Manual
Upload Date/Time	The date and time when the file was initially uploaded, which includes uploading, approving, or transmitting.
	NOTE: The displayed time Central Time, which may not be the same time zone as your current location.
Modified Date/Time	The date and time when the file was last modified, which includes uploading, approving, or transmitting.
	NOTE: The displayed time Central Time, which may not be the same time zone as your current location.

View File Upload Page

The individual can view the details of an upload file on the Manage EFD Upload page. If an upload file has not already been transmitted to the bank, individuals can also delete or transmit it.

This illustration shows the page:

This page provides basic details of the upload file, such as its file name, file type, and dollar amount, record count, and status and modification information.

Approving, Deleting, and Transmitting Upload Files

An individual can approve, transmit, and delete a selected upload file directly from the Manage EFD Uploads list page. Preview pages enable confirmation of the user's selections before proceeding.

NOTE: Files cannot be deleted after they have been transmitted to UMB.

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