

This work was part of an effort to “Modernize” a legacy business banking application. We did not have recent user research and needed to make the case for why that would be helpful in this effort. Anything shown regarding FIS products is publicly available.

The presentation outlines the background, current state, benchmarking, client and stakeholder workshops, and recommendations for business banking positive pay functionality.



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# POSITIVE PAY MODERNIZATION

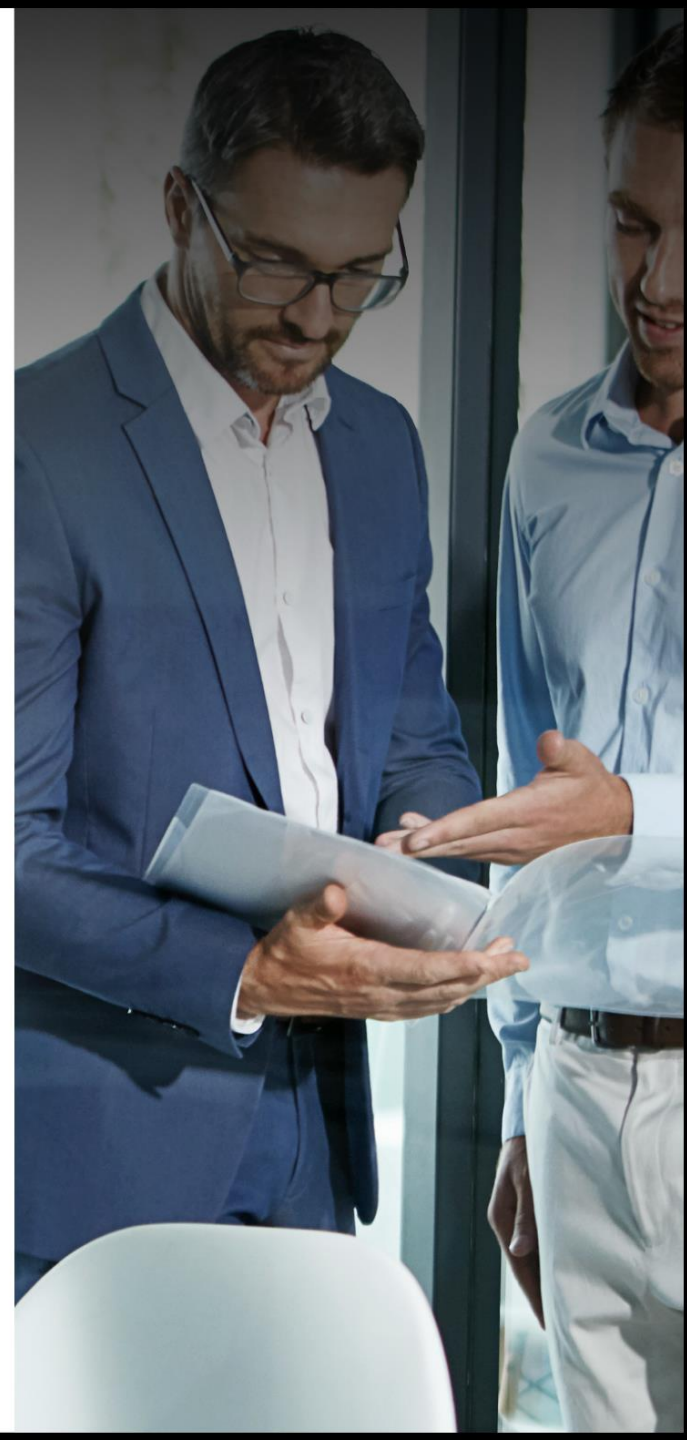
JUNE 24, 2024

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# TLDR

## KEY RESULTS

- Current State analysis and Benchmarking analysis complete
- Stakeholder and Client workshops conducted that informed a project funding proposal, and provided some baseline feedback about the current product
- Some UI fixes that could be implemented now to improve Positive Pay user experience in D1B
- Stakeholder alignment needed to define “modernization” project/scope
- User research needed to help define problem statement(s) and understand user needs



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# EXECUTIVE SUMMARY



## PURPOSE

Assess D1B current state and industry benchmarks for Positive Pay in preparation for the Modernization initiative. Include UX as a key role in this discovery phase.

## PROBLEM STATEMENT

We need to align internally on the concept of Positive Pay Modernization, and gain a deep understanding of our client and user business banking needs before embarking on a redesign initiative.

## METHOD

Current state analysis: heuristic review of current screens, information architecture review, user flow and navigation assessment.

Industry benchmarking: reviewed and compared user guides from 11 banks, and compiled a list of additional pos pay third party tools that may be of interest.

Stakeholder and Client workshops

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## KEY FINDINGS

- Stakeholder and Client workshops identified current tech/ data frustrations and areas for improvement
- Alignment needed on the idea of Positive Pay Modernization
- User research needed to inform initiative direction
- Need a better understanding of how business banking positive pay functionality works (or doesn't) with accounting/finance software functionality

## RECOMMENDATIONS

- Take the time to align internally on modernization scope with a Stakeholder Design Thinking Workshop
- Engage clients and users in discovery research activities
- Consider roles of alternative banking or fraud prevention solutions (e.g. Atelio)
- Create a solution that complements accounting/finance software advantages

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# BACKGROUND



There is a desire to modernize the positive pay feature based on client feedback and lack of adoption of the current state in D1B and D1 Flex.

## AUDIENCE

Internal FIS Stakeholders: current state analysis, benchmarking and workshops are intended to inform project direction and next steps.

## CONTEXT

Positive Pay is a fraud prevention methodology offered by banks that, in its simplest form, compares data points on checks written by a business to the checks presented to the bank for cash or deposit. If there are discrepancies or suspected fraud, an alert goes out to the business to review the list of exceptions, and they decide whether to pay or not pay the recipient of the check.

Other types of positive pay include ACH (for ACH payments) and reverse positive pay (where the onus is on the business to compare check data instead of the bank).

## OBJECTIVES

Contribute to a project funding proposal for Hashim

Understand current state and competitor/industry benchmarking

Inform next steps for a modernization initiative

The background of the slide is a dark, semi-transparent image of a woman with curly hair, wearing a colorful patterned top, leaning over a desk and working on a laptop. The image is dimmed to allow the text to stand out.

# DISCOVER & DEFINE

This section explains our methodology for conducting evidence based research. This section also contains our findings and insights from the research.

STAKEHOLDER WORKSHOP

RESEARCH STRATEGY

FINDINGS AND INSIGHTS

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# CURRENT STATE SUMMARY

For a seemingly simple concept, there is a ton of detail, options/steps , and manual work for both bank clients and business users to complete daily exceptions processing.

## OBJECTIVES

- Analysis of D1B Positive Pay screens
- Identify “low hanging fruit” UI issues in D1B that could be addressed now
- Recommendations for next steps

## IDENTIFIED PROBLEMS

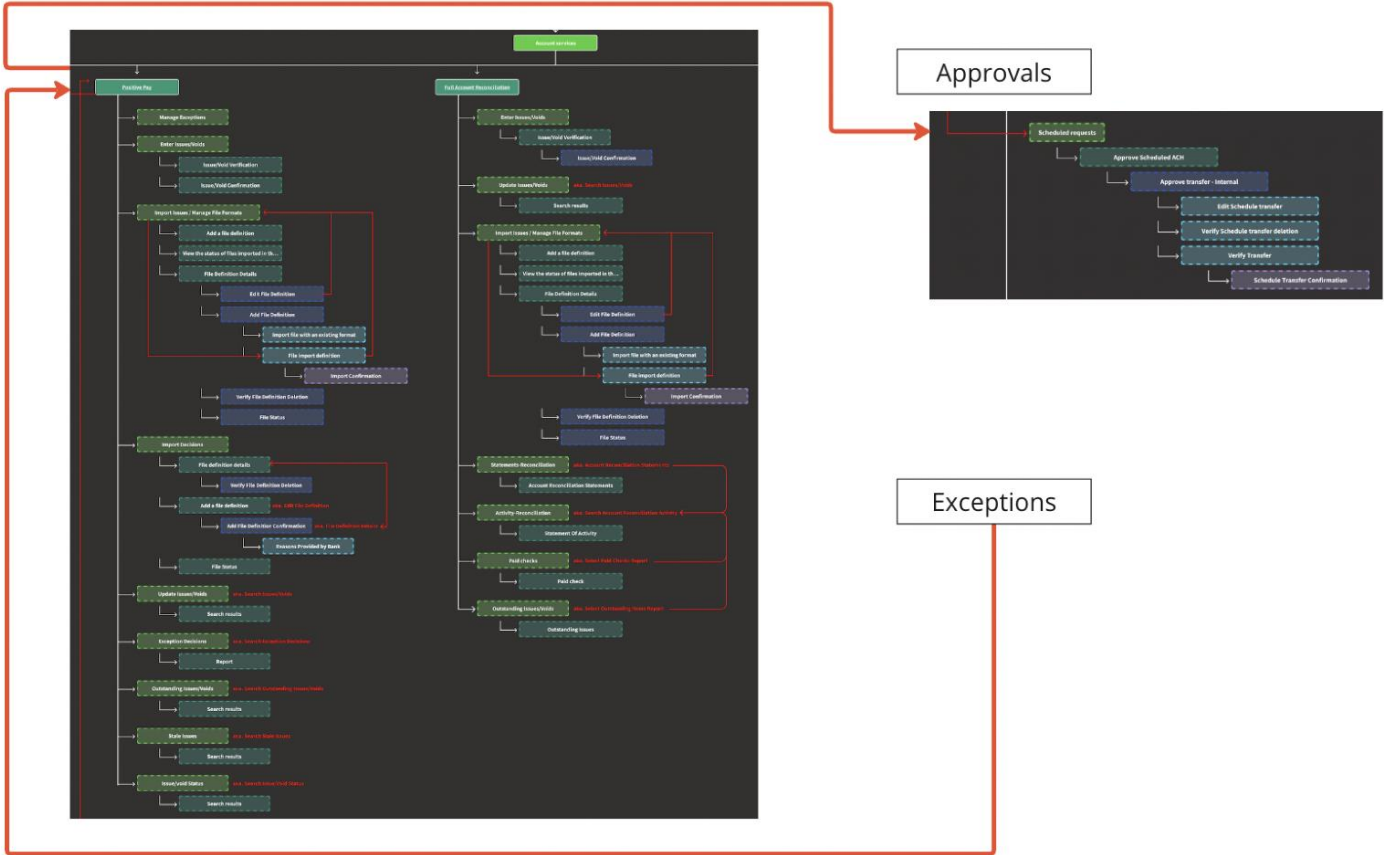
- Inconsistent UI does not follow best practices (see Figma file for specifics)
- Positive Pay functionality limited in Mobile 6.0
- Broader navigation/information architecture/user flow issues take away from an ideal user experience
- Questions about user behavior and needs within Positive Pay

## SCREENS AND MORE DETAIL

- [Positive Pay Miro Board](#)

# POSITIVE PAY INFORMATION ARCHITECTURE

Figma file details

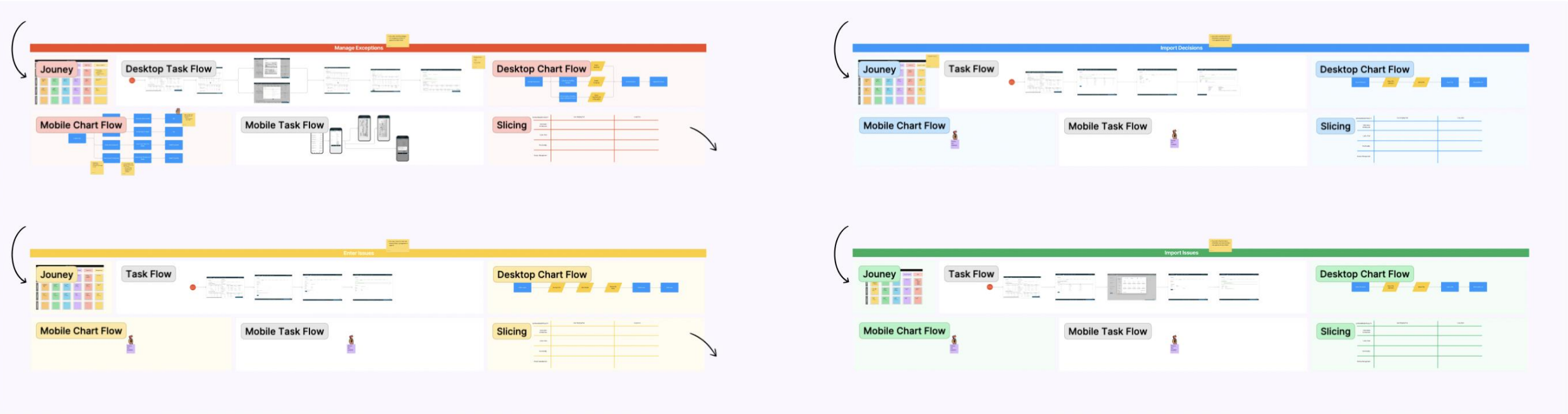




# POSITIVE PAY TASK FLOWS

D1B current state screens

Figma file details



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# BENCHMARKING SUMMARY

Positive Pay user guides compared

## OBJECTIVES

- Compared user guides for 11 banks' Positive Pay end-user process (so data was limited to what banks shared in their documentation). Reverse positive pay and bank back-office pre-scrubbing process not included.
- Looked at tools in accounting software for positive pay/reconciliation
- Compiled a list of alternative banking and positive pay file formatting tools
- Find similar/best practice UX patterns in other banking-adjacent software

## HIGHLIGHTS

- Positive Pay/Exceptions Processing for the end user is similar across the banks used in this analysis
- Consider providing step-by-step wizards for complex tasks, especially file formatting for upload
- Consider understanding the relationship between accounting software and business banking needs for all user types (small businesses, mid-size, commercial)
- Consider integrations/direct data transfer from third-party accounting/finance software packages

## SCREENS AND MORE DETAIL

- [Positive Pay Miro Board](#)



# BENCHMARKING

Positive Pay user guides compared

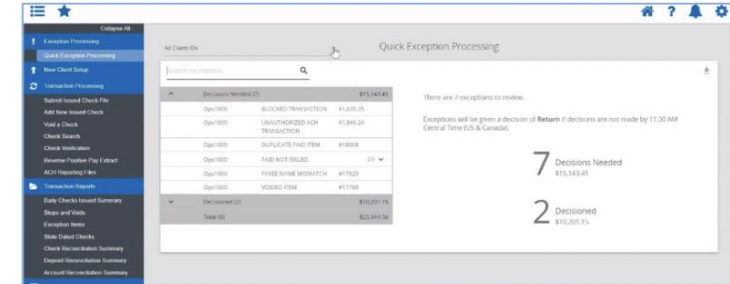
## Competitor Benchmarking

Questions:  
 What is important to compare?  
 For a seemingly simple concept, there is a ton of detail and options/steps a business user can choose from.

	Check Positive Pay	ACH Positive Pay	Payee Positive Pay (provides payee name)	Multiple Payees	Reverse Positive Pay	check serial number	amount	account number	issue date	status	Customer Alerts	Summary Info	File Upload	Export File format from accounting software - instructions	File Definitions	Manual Entry	Templates	Additional Issue Fields	Decision Pay/Return w/Reason	Void	Reporting	Edit Exception	Item Search
<b>Bank UserGuide</b>																							
Fidelity	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Synovus	x	x				x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Katahdin (Horizon?)	x					?	?	?	?	?	x	x	x	x	x	x	x	x	x	x	x	x	x
PNB (Horizon?)	x		x			x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Montecito	x	x	x			x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Key Bank	x	x	x			x					x	x	x	x	x	x	x	x	x	x	x	x	x
First Citizens	x	x	x			x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Horns24 Bank	x		x			x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Atlantic Union (AA/BPA D18 (dci))	x	x	x			x					x	x	x	x	x	x	x	x	x	x	x	x	x
Old National OnPointe Treasury	x		x			x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Bank of California	x		x			x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Idaho Central (Youtube tutorial)												x (host-to-host option)	x	x	x	x	x	x	x	x	x	x	x

## Quick Exception Screen

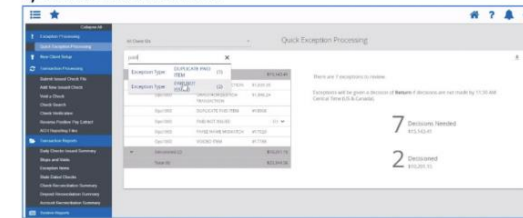
Items are summarized in the grid with summary statistics to the right.



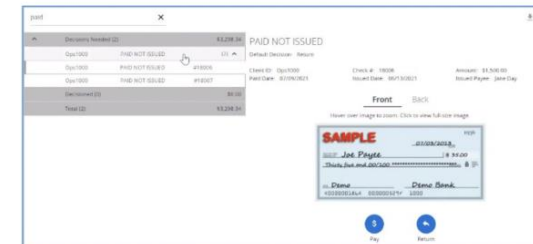
The search bar has a new filter to search by transaction status, which can be used to help distribute workload.

Example:

- 1) Search for Paid
- 2) Select Paid Not Issued



The grid displays the transactions in that status



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# BENCHMARKING OBSERVATIONS

Positive Pay and Accounting Software compared.

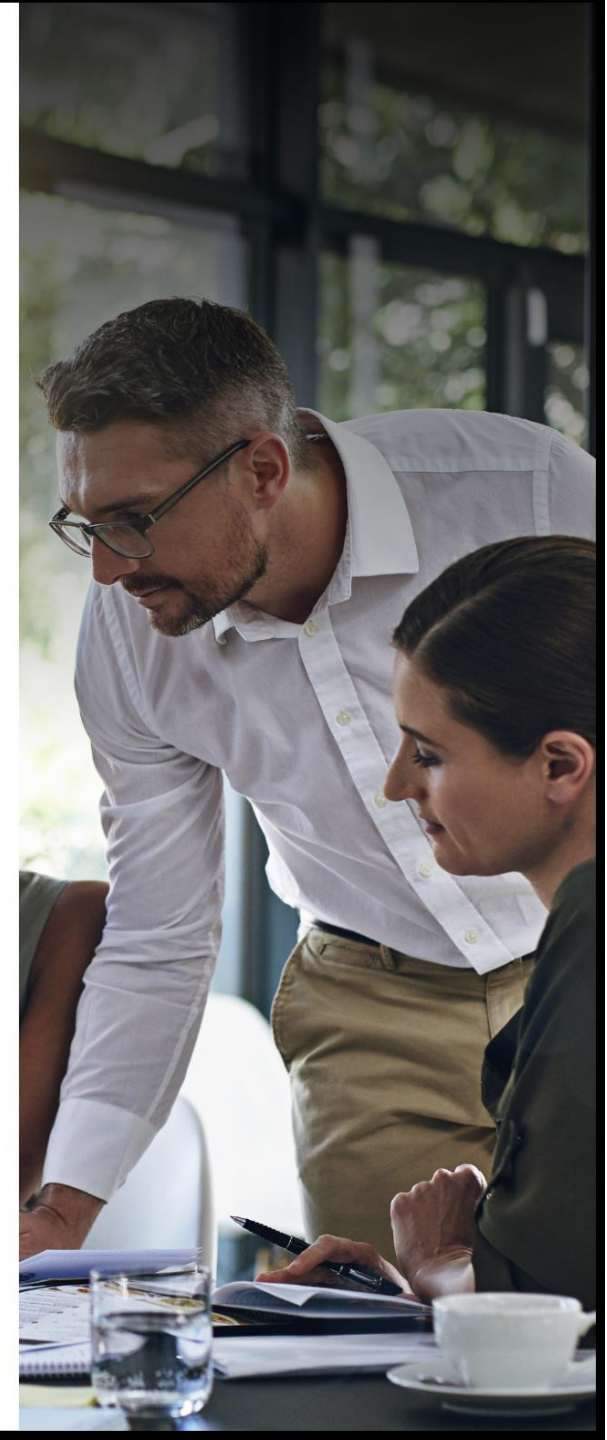
Note: interpretation of user guides may not be as accurate as having access to actual bank applications.

## Positive Pay within business banking applications:

- Compared banks provide similar functionality - check, ACH, and reverse positive pay
- Some banks use more data points for item comparison
- Few banks provide instructions on how to export/format compatible, error-free files from accounting software (provided in the user guide, unclear if it's available as online help or otherwise integrated into the application screens)
- Some banks allow edits to exception decisions
- None integrate with accounting software, although one looks like there is a direct host-to-host data import option (?)

## Accounting Software Observations:

- Users manually reconcile payments/checks inside their accounting software.
- There are a lot of instructions out there from the help feature of the accounting software, most of which are generic and not necessarily tailored to a specific bank.
- Base plans include payments by check or credit card (ACH/direct deposit services for an additional cost) but no indication of fraud prevention tools
- Can link bank accounts within the software for account reconciliation, cash flow analysis, etc.
- Businesses seem to use their accounting software as their primary financial tool
- There are enterprise tools (e.g., Oracle NetSuite) for medium/large businesses, although those seem complex and not that intuitive. Is there an advantage to integrating/being compatible with those?



# BENCHMARKING QUESTIONS

Bank end-user positive pay user guides compared, but there are other tools that might be worth looking at.

## QUESTIONS

- Role of Atelio? <https://www.atelio.com/platform/embedded-finance/money-movement>
- Page/file layout tool (?): <https://support.workamajig.com/hc/en-us/articles/360027924492-Positive-Pay-layouts-in-depth-guide>
- Bank Positive Pay Direct integration (?): <https://www.treasurysoftware.com/positive-pay/positive-pay-file-quickbooks-online-edition-qboe.aspx#:~:text=Use%20QuickBooks%20Online%20as%20you%20normally%20do&text=Write%20and%20print%20checks%20as,pay%20file%20for%20your%20bank.>
- List of Google search results for file formatting tools: [https://www.google.com/search?q=how+to+export+positive+pay+file+from+accounting+software&rlz=1C5GCEM\\_enUS1044US1044&oq=how+to+export+positive+pay+file+from+accounting+software&gs\\_lcrp=EgZjaHJvbWUyBggAEEUYOTIHCAEQIRigATIHCAMQIRigATIHCAQQIRigATIHCAUQIRirAtIBCTEzMzc4ajBqN6gCALACAA&sourceid=chrome&ie=UTF-8#ip=1](https://www.google.com/search?q=how+to+export+positive+pay+file+from+accounting+software&rlz=1C5GCEM_enUS1044US1044&oq=how+to+export+positive+pay+file+from+accounting+software&gs_lcrp=EgZjaHJvbWUyBggAEEUYOTIHCAEQIRigATIHCAMQIRigATIHCAQQIRigATIHCAUQIRirAtIBCTEzMzc4ajBqN6gCALACAA&sourceid=chrome&ie=UTF-8#ip=1)
- Non-traditional business banking:
  - <https://www.volopay.com/business-accounts/business-bank-account-alternatives/>
  - <https://statrys.com/blog/business-banking-alternatives>
  - <https://statrys.com/blog/digital-versus-traditional-banks>
  - <https://management.org/best-business-bank-accounts-llc>
  - <https://tearsheet.co/smb-finance/smb-s-are-increasingly-opting-for-real-time-payments-leaving-credit-cards-behind-as-their-preferred-choice/>



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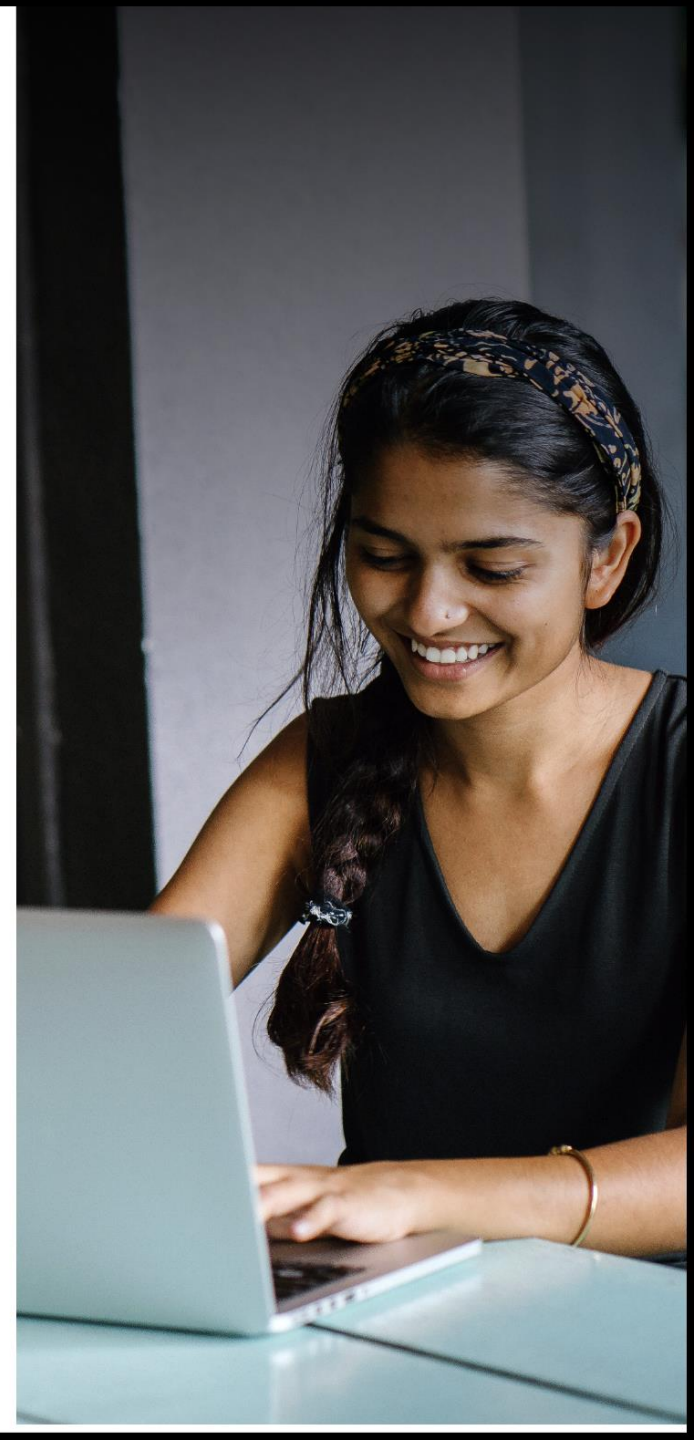
# RESEARCH QUESTIONS

Thoughts/Questions based on current state and benchmarking work

## QUESTIONS

Research is needed in general about positive pay/fraud prevention and what constitutes modernization. But some thoughts based on current state and benchmarking:

- Who is using D1B for positive pay?
  - Scenarios?
  - User demographics?
  - Cost/benefit?
- Who is NOT using D1B for positive pay? Why? Are they using other tools?
- What are user pain points with exceptions processing?
- Understand bank client roles, frustrations and needs in executing the positive pay process (back-office pre-scrubbing, etc.)
- Is it worth exploring the idea of integrating accounting software to D1B for direct data transmissions?
- How do users feel about wizards:
  - For file formatting for upload
  - Accessing the wizard if needed (and not seeing it if not needed - e.g., for power users)



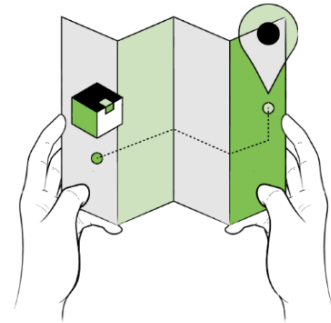
# STAKEHOLDER WORKSHOP

Link to workshop [Miro board](#)

Half-day facilitated meeting with 9 key product, UX, and technology stakeholders.

UX Research Team (Marc Richler) facilitated various workshop activities to help the team align priorities, problem statements and next steps.

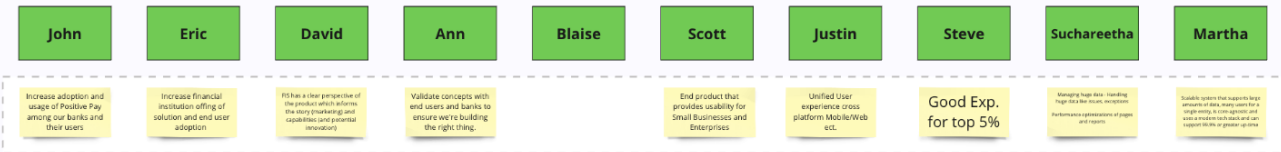
 5 mins



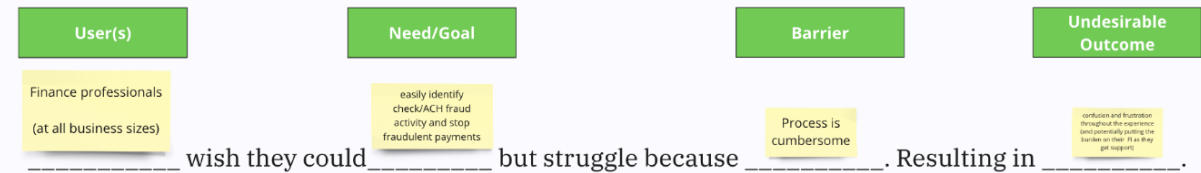
## Revisit Priorities + Problem Statements

Let's quickly revisit one another's top project priorities to allow for empathy and understanding as we collaboratively map out the impact our solution ideas could have on our Problem Statements.

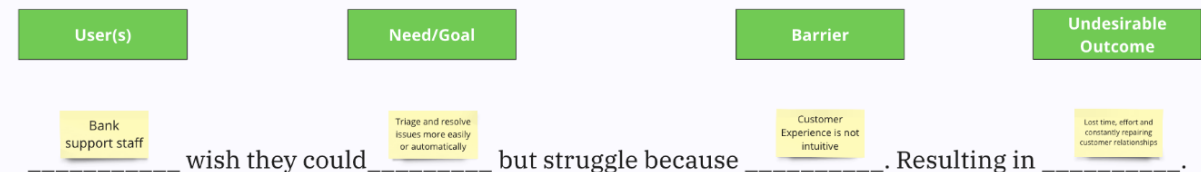
## Stakeholder Top Priorities



## Business-User Problem Statement



## FI-User Problem Statement



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# STAKEHOLDER WORKSHOP SUMMARY

Identify priorities, problem statements and ideate areas for solutioning

Link to workshop [Miro board](#)

## OBJECTIVES

- Align stakeholders on defining positive pay, priorities, pain points in current process and areas for solutioning
- Provide a baseline for a project funding proposal
- Surface larger issues that might require a significant effort to make game-changing product improvements

## IDENTIFIED PROBLEMS

- Tech and data processing limitations and possible solutions were the focus of discussion
- Need an immediate positive pay solution for Flex users - can we leverage that work (or this work) for multiple platforms?
- User Experience and “Modernization” topics should be explored further
- Consensus that the current positive pay process is cumbersome and overly complex for both bank users and business end-users
- More research is needed to understand how users do or don’t use D1B positive pay, user pain points and fraud prevention needs






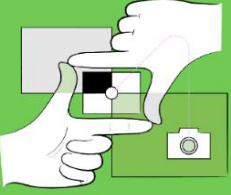
# CLIENT WORKSHOP

Link to workshop [Miro board](#)

90 minute facilitated meeting with 8 bankers from 4 FIs.


UX Research Team (Marc Richler) facilitated various workshop activities to help the team better understand and collect data on the client perspective.

 **60-80 mins**



## Q+A Instructions

1. Take **3 minutes** to think of the top answers - from YOUR perspective - to the question being asked and write them on the sticky notes directly beneath your name
2. This is done "Together Alone"; silently & without discussion
3. Select the **1 answer** you'd most like to share with the group and drag it to the "Answer to share" area
4. Everyone one will then have **half a minute** to share their top answer with the group
5. We will then have **5 minutes** for a group discussion led by members of the FIS product team

 **15-20 mins**

## QUESTION #1 - What feedback have you received from clients who use Positive Pay in D1B?

Barbara	Aaron	Karon	Derek	Howard	Jennifer	Bettina	Angela	Misty
Confusion over settings because of account level settings - exception thresholds change number of accounts system maintenance allowed	Client facing UI & reporting should include exception reasons	the difficulty with the API - banks receive a notification of rejected payments but then have to wait for the decision right to the bank and getting an message to say it's not OK	getting error messages when i make decisions	PNV working appropriately with variances	Frustration with reporting available through D1B - Have to run multiple reports to get a full picture.	reporting and more options for audit	Would like more immediate vis to audit logs	Unable to type or have the option
Poor - cutoff times related to exceptions scrubbing for horizon banks	spacing between the upload file and the read file	Confusion with process when correcting an exception at the same time when downloading to pay the item.	the way it breaks down how many items can be viewed on a page	Lack of Mobile entry functionality	Confusion with process when correcting an exception at the same time when downloading to pay the item.	more options for controls and alerts for decisioning	Time intensive bit uploading and decisioning	System crashes on high volumes
Gamification of positive pay - how to avoid risk of issues by comparison to number of exceptions	times out faster than bst	Inability to upload issue file through mobile.	please select a working bank error after making decisions	Reverse PP not available in mobile.	better ways to transfer templates	Would like to be able to address exceptions before paying		
Bill pay integration for issued items								
Reverse positive pay exception decisioning in the mobile app								
Ability for bank to build customer file import mapping	Too many false positives, more options for alerts	why checks passed when they clearly don't match the upload file	False positives	False positives	False positives	Too many false positives	False positives	False positives high volume

**GROUP DISCUSSION**

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# CLIENT WORKSHOP SUMMARY

Engaging, aligning, and collaborating with clients to determine current positive pay experience and frustrations.  
Link to workshop [Miro board](#)

## OBJECTIVES

- Get feedback from bank clients who have a role in executing or administering D1B positive pay: pain points, frustrations, sense of their business banking customers' sentiments, etc.
- Provide a baseline for a project funding proposal
- Surface common issues that should be addressed
- Relationship building with clients, and recruiting participants for recurring UX feedback sessions

## IDENTIFIED PROBLEMS

- Time frame constraints for exceptions processing
- Processing large volumes of data cumbersome
- Not always trusting results - false positives and items that clear but shouldn't take manual review and time within the tight processing window
- Challenges with helping customers understand and use aspects of positive pay
- Parking lot list of more immediate items to be addressed by FIS product/relationship managers



# WHAT'S NEXT

This section recommends what next steps to take based on all the data and insights collected from our research, ideation, testing and feedback

NEXT STEPS

Recommendations and design specs are proprietary information at this time.