

POSITIVE PAY CUSTOMER ISSUE FILE FORMAT INFORMATION

Customer Issues Files

As a Positive Pay customer issues checks, basic information about each check is tracked so that it can be loaded to the Positive Pay system. The Positive Pay system compares the data of the captured items against the information provided by the customer. By comparing these two sets of information, the system determines the discrepancies or exception conditions.

The customer prepares a file after checks are issued, which is then uploaded by the customer directly to the Positive Pay system. This file is typically sent on a daily basis, but this is dependent upon the frequency with which the customer issues checks.

The Positive Pay customer will prepare a file using one of two possible layouts. At set-up time, the institution will work with the customer to determine which file format the customer will use to generate the issue file. There are two file types allowed which can be automatically loaded into the Positive Pay database: (1) fixed field format, and (2) comma-delimited format.

Fixed Field Format

“Fixed field” is a format commonly used when the customer has a system that can create an extract file from an accounts payable system. In this format, every record (one for each check) has a fixed length.

- Each field is left or right justified according to its field type and contains the maximum number of characters as defined in the below chart.
- For example, the payee field will be 30 or 200 characters long, regardless of the actual number of text characters.
- A payee of “Bob Smith” will be padded with blanks at the end so that the entire field is either **30 or 200 characters long for Payee Positive Pay** – not 9 characters as in Bob Smith).
- In this format all numeric fields are right justified and zero-filled.
- A <CRLF> (carriage return, line feed) character should be attached to the end of each record.
- Verify the file is saved in ansi encoding.

Field Name	Type/Length		Notes
Void Code	Character	1	Initial value of 'I' (eye) – indicates the issue is outstanding. If the issue has not been added to the issue file database, an issue record may contain a “C” denoting the item previously cleared or a “V” denoting the issue has been voided. Issues that already exist in the database must rely on the automated reconciliation or decisioning process to change the status to clear or void – OR the user may manually change the status within the application. Issue should never appear in more than one issue file regardless of whether change in status is desired.
Issued Serial Number	Numeric	10	
Routing Transit	Numeric	9	Bank’s Routing & Transit number
Account	Numeric	16	Since this is a numeric field, the account number should be right-justified and zero-filled (e.g. 0000009999999999).
Issued Amount	Numeric	10	Amount with implied decimal point. Since this is a numeric field, the 10-digit amount should be right justified and zero-filled. *Use no commas within this field
Issued Date	Date	8	Check issue date – MMDDYYYY
Payee	Character	30 Traditional PP 200 Payee PP	Informational only. <u>No automatic compare is done against the payee field to identify differences unless you have contracted for Payee Positive Pay.</u> *Use no commas within this field

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Comma-Delimited Format

“Comma-delimited” is a format, which can be easily created from spreadsheet packages such as Microsoft’s Excel.

- In this format, every record (one for each check) is a different length.
- Each field in the record is separated by a comma (,).
- It should be noted that since the comma is used to parse the record into individual fields, a comma should **not** be used within a field (i.e. as part of the payee field or amount field).
- Using a package such as Excel, the customer can use the ‘save as’ command to create a comma-delimited file, which can be uploaded and processed by the Positive Pay system.
- When the file is saved as a comma-delimited format, Excel automatically saves the file with an extension of *.CSV (upper case). This extension must be changed to all lower case letters to be recognized by the Positive Pay system.
- Verify the file is saved in ansi encoding.

Below are sample records for a ‘comma-delimited’ format issue file.

Field Name	Type/ Max Length	Record 1	Record 2	Record3
Void Code	ALPHA 1	V (means voided item)	0 (zero – outstanding item)	C (cleared item)
Issued Serial Number	Numeric 10	1380	1382	1383
Routing Transit	Numeric 9	31975984	31975984	31975984
Account	Numeric 16	8000000008	8000000008	8000000008
Issued Amount	Numeric 10	348.50	1458.90	22,483.93
Issued Date	Date 8 -10	6/2/2013	6/2/2013	6/2/2013
Payee	ALPHA* 30/200	Test Payee Name 1	Test Payee Name 2	Test Payee Name 3

***DO NOT USE NON-ALPHA NUMERIC CHARACTERS IN THE FILE – THIS WILL CAUSE A LOAD FAILURE**

Comma-Delimited Sample:

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V,1380,031975984,8000000008,348.50,06/02/2013,Test Payee Name 1
O,1382,031975984,8000000008,1458.90,06/02/2013,Test Payee Name 2
C,1383,031975984,8000000008,22483.93,06/02/2013,Test Payee Name 3
```



Note: In a comma-delimited format, no extraneous commas may be used - do not use commas in the payee field or the amount field (e.g. a payee of ‘Jones, Smith & Anderson’ should be written as ‘Jones Smith & Anderson’ – without the comma.)

When formatting the amount column, do NOT select the Excel ‘comma separator’ option (which formats amounts as “9,999.99”). This converts the column to text and adds an additional comma when saved in comma-delimited format. The conversion program will correctly convert mm/dd/yy formatted dates into the fixed field format.

Issues files are typically created to contain the issues from one account only. When the comma-delimited format file is created, it should be named as follows: <account number>.CSV. In the event the customer wants to create a single file containing the issues from multiple accounts, they can do so by simply including the additional records in another account’s file. The account number from the first record in the file should be used when naming the file as indicated above. The customer will create a test issue file prior to going ‘live’ to ensure that the format is understood and is correct.

To reduce the number of false positives in Payee PP, customer must enter all “payee” information in the file. For purposes of Payee PP, the “payee” is everything prior to the address line. All payee lines on the check must be included in the issue file. Payee line may contain up to 200 characters.

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