

Positive Pay

File Format User Guide

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Introduction

Positive Pay is a service used by businesses as a protection against fraud. The business sends an electronic version of their check register, referred to as an issued check file, to the bank and all checks clearing the specified account are compared to this file. Anomalies are presented for a pay/return decision. The comparison includes “scrubbing” of checks issued to ensure serial numbers, dates, and amounts are correct on the presented check; in the case of Payee Match, the payee’s name is compared to the issued check file as well.

We recommend dedicating time each day to upload check details, review items and pay or return any decisions.

The following standard information will assist you in implementing Positive Pay quickly and easily. To begin the process of uploading your data of your issued check file, you will need to create a Data File. Only specific file formats can be accepted for Data File uploads.

The Data File requires the following fields be completed:

- Check Number
- Issue Amount
- Issue Date

Optional Data File fields include:

- Payee Name
- Account Number

Once implementation and file mapping is complete, any changes to the file map will require new testing.

Once your Positive Pay service is up and running in our production environment, remember to allow sufficient time to process the file by uploading your issued check file prior to releasing any checks.

If an existing account is being added to an existing Positive Pay service and checks are already being issued on the account, **you must upload the issued check file, listing all outstanding checks**, before utilizing the service.

Check Positive Pay CSV File

CSV files are created as Excel spreadsheets. Include the information bulleted out below in separate columns. Save the file as a Comma-Separated Value (CSV), specifically the “CSV (Comma Delimited)” file format option through Microsoft Excel®.

To upload a CSV file into Positive Pay, follow the steps below.

Remove all column headers and totals. Please include, at minimum, the mandatory fields for each check already issued:

- **Check Number:** Column A – Enter the check serial number
- **Issue Amount:** Column B – Enter dollar amount of each check (Example: 1250.00 – commas are not allowed)
- **Issue Date:** Column C – The Issue Date field must be either six or eight digits long (Example: mmddyy)*

Once completed, save your file in the previously noted CSV format. Do not include any spaces in the file name. This will ensure all information transfers correctly.

**For your file to be uploaded, the Issued Date field must contain a total of six characters. In some instances, Microsoft Excel® will delete the first zero of a number, referred to as the leading zero. To force Microsoft Excel® to accept leading zeros: Right-click the top of the column that contains your date information > Select “Format Cells” > In the “Category:” box, select “Custom” > In the “Type:” box, enter “000000” (six zeros to correspond with the mmddyy format)*

Sample CSV File

| Check Number | Issue Amount | Issue Date | Payee | Account Number |
|--------------|--------------|------------|-------------|----------------|
| 56526 | 54231.00 | 070319 | Cheryl Doe | 6413131 |
| 56527 | 215.00 | 070319 | Mike Doe | 6413131 |
| 56528 | 354.00 | 070319 | Mona Doe | 6413131 |
| 56529 | 35256.00 | 070319 | Kathryn Doe | 6413131 |
| 56530 | 6523.00 | 070319 | Rachel Doe | 6413131 |
| 56531 | 323.00 | 070319 | Adriana Doe | 6413131 |
| 56532 | 5404.00 | 070319 | Sue Doe | 6413131 |
| 56533 | 6554.00 | 070319 | Erica Doe | 6413131 |

Positive Pay Support

Get Started with Positive Pay Payee Match

If Payee Match for check Positive Pay was not elected at the time of the initial setup and you would now like this service added on, please contact your existing Relationship Officer or your local branch.

Find your nearest branch by visiting RocklandTrust.com/Locations.

For Technical Support, Contact:

Treasury Operations Department

Monday – Friday:

8:00AM – 5:00PM ET

Telephone: 508.732.7063

Email: TreasuryOperations@RocklandTrust.com