



POSITIVE PAY ISSUE FILE INFORMATION

Summary

Positive Pay is a service used by companies as a protection against check fraud. The company sends an electronic version of their check register – an “issue 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 and amounts are correct on the presented check; in the case of Payee Positive Pay, the payee name is compared to the issue file as well.

Keys to a successful Positive Pay implementation

- For a completely new Positive Pay implementation, clients should send a minimum of ten filled-in checks for testing to their TMSO/Implementation Coordinator.
- If a new account is being added to an existing Positive Pay service and checks are already being issued on the new account, the TMSO/Implementation Coordinator can arrange for testing on those checks clearing the account. Checks can be sent directly to IBERIABANK, Attention: Treasury Management Implementations at 3595 Grandview Parkway, Birmingham, Alabama 35243.
- Also, if a customer has been banking with IBERIABANK we can use the checks currently clearing their account for testing unless Payee Positive Pay is being implemented.
- **If implementing Payee Positive Pay**, ensure the payee line is filled in with different payee names (including special characters) on each check. Testing is intended to ensure the process works accurately for all possible scenarios, so please use existing payees including punctuation as the file must match exactly to the check. Payee name field is a maximum of 35 characters.

INPUT FORMAT FOR FIXED POSITION FILES

1. **Account number** (required) 1-16 - Position # where the account number begins on the issue input record. Number of characters/digits in this field. (Cannot exceed 16 digits) (ex. ____52368, right-justify using spaces to fill.)
2. **Check serial number** (required) 17-27 - Position # where the check number begins on the issue input record. Number of characters/digits in this field. (Cannot exceed 11 digits) (ex. ____12506, left justify spaces to fill up to the 11-digit spaces)

3. **Transaction Amount** (required) 28-45 - Position # where the transaction amount begins on the issue input record. Enter dollar amount of check in dollars and cents with no punctuation (i.e., 180000 means \$1,800.00, left justify zeroes to fill up the 18 digits). Field can accommodate 18 characters.
4. **Issue Date** (required) 46-51 Position # check issue date. The field can accommodate six characters and must be in the format MMDDYY.
5. **Payee** (optional) 52-86 – 35-position field for payee matching, if payee positive pay is chosen. This field is left justified and space-filled and should EXACTLY match the payee name as printed on the check. Special characters (!@#&*()) may be included as needed.
6. **Void Date** (not required, but highly recommended) 87-92 – MMDDYY
7. **Issue/Void Indicator** (required) 93-93 – Options for this field are I=Issue or V=Void.
**Please note that once a check has been included on an issue file, it will be paid if presented. Voided status is reserved for lost or un-issued checks. If you need to stop payment on a previously issued check, please place a stop payment request. Voiding the positive pay issue will not stop the check or ensure it is presented for decision.*

INPUT FORMAT FOR REGULAR POSITIVE PAY CSV FILES

(TreasuryConnect upload - file format is flexible. Once implementation and file mapping are complete, any changes will require new testing and changes to file map.

Regular Positive Pay includes no payee match.)

1. **Check Serial Number** (required) - Column A - Check serial number is an 11-digit field.
2. **Transaction Amount** (required) - Column B - Enter dollar amount of each check. Number of characters/digits in this field. (Cannot exceed 18 digits) (For example, 1250.00 - commas are not allowed).
3. **Issue Date** (required) - Column C - The date field can be formatted to accommodate 6 or 8 digits. We can accommodate any date format (ex. mmddyy, yymmdd, mmddyyyy). Date field must be either 6 or 8 digits long. For example, June 11, 2008 would be 061108 or 06112008 or 20080611 or 080611.
4. **Issue/Void Indicator** (required if voided items will be included in files) - Column E - At the end of each file, whether or not there is a voided item in the file, the field will need to be zero-filled or filled with the word VOID or the letter V. (For example, VOID, V or all zeros 0000. Note: Excel will default the entry to one zero).
5. **Void Date** (optional) - Column F - This is a six-digit field and is only required when checks have been destroyed or remain unissued and should be voided from an issue file.
6. **Account number** - (optional, but highly recommended if client has multiple accounts on positive pay) - Column G - Enter account number in a length of 1-16.

INPUT FORMAT FOR PAYEE POSITIVE PAY CSV FILES

(TreasuryConnect upload - file format is flexible except payee name cannot be last field of file.)

1. **Check Serial Number** (required) - Column A - Check serial number is an 11-digit field. Serial numbers should be right-justified and space-filled.
2. **Amount** (required) - Column B – Enter dollar amount of each check. Number of characters/digits in this field cannot exceed 18 digits. (For example, 1250.00 - commas are not allowed). This field is right-justified and zero-filled.
3. **Issue Date** (required) - Column C - The date field can be formatted to accommodate 6 or 8 digits. We can accommodate any date format (ex. mmddyy, yymmdd, mmddyyyy). Date field must be either 6 or 8 digits long. For example, June 11, 2008 would be 061108 or 06112008 or 20080611 or 080611. Just let us know the format you will use so we can set up our system to receive and read it properly.
4. **Payee name** - Column D - **This cannot be the last field in the file**, otherwise, there are no restrictions other than the 35-character length. Should EXACTLY match the payee name as printed on the check. Special characters (!@#&*()) may be included as needed.
5. **Issue/Void Indicator** (required if voided items will be included in files) - Column E - At the end of each file, whether or not there is a voided item in the file, the field will need to be zero-filled or filled with the word VOID or the letter V. (For example, VOID, V or all zeros 0000. Note: Excel will default the entry to one zero.)
6. **Void Date** (optional) – Column F – This is a six-digit field and is only required when checks have been destroyed or remain unissued and should be voided from an issue file.
7. **Account number** - (optional, but highly recommended if client has multiple accounts on Positive Pay) - Column G - Enter account number in a length of 1-16.