

ATBONLINE™ BUSINESS

Customer User Guide – Positive Pay

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WHAT YOU NEED TO KNOW ABOUT POSITIVE PAY

Positive pay allows you to manage your cheque payables efficiently and effectively. It includes fraud prevention options and reconciliation reporting to suit your business banking needs.

To use positive pay, you provide ATB with a list of your cheques whenever your company does a routine cheque run. This issue data (file import or manually entered in ATB Online) must include the account number, serial number, amount, date, and payee details for each cheque. When cheques are presented for clearing through ATB's clearing processor, ATB will validate the information (account number, serial number, amount, and date) on the cleared cheque against the issue data that you have provided. If there are any inconsistencies (exception items), ATB will present this information to you so that you can decide whether to pay or return the cheque.

Optional Features

Critical Value

In addition to validating your cheques as described above, ATB can optionally present to you any cheques above a pre-set critical amount that you define. For example, if you want to be notified each morning of cheques over the amount of \$10,000 that have cleared your account, ATB Online can automatically present these in your list of items for review. These cheques appear as exception items, and you make decisions about them just as you would any other exception item.

Negative Pay

Negative pay is a variation on positive pay in which each morning ATB automatically sends you a list of all cheques that have cleared your account. With this service, you do not send us an electronic list of cheque data. All cheques presented for clearing are considered exception items and are presented to you for decisions. Please speak with your relationship manager to determine whether this is a suitable option for you.

Default Disposition

A default disposition is a standing order with ATB to either pay or return all exception items in your absence. This safeguard ensures that your exception items are dealt with promptly even if you are unable to log in to ATB Online.

Your default disposition—either Pay or Return—is set in ATB's system when your account is set up. If you do not make a decision on your exception item(s) before the daily cut-off time of 11 A.M. Mountain Standard Time, we will either Pay or Return the cheque(s), based on your default disposition.

Encoding Errors

In Canada, clearing cheques still involves manual handling, and with millions of cheques clearing each night, there may be errors. An encoding error occurs when the dollar amount recorded to the cheque doesn't match the actual amount written on the cheque. If you notice an encoding error, contact us so we can correct it.

Errors under \$20.00

If we discover an encoding error under \$20.00, we will automatically post the difference to your account. If you notice an encoding error under \$20.00 before we do, simply provide a copy of the cheque (front and back) to your branch, account representative, or help desk for correction. ATB will correct the amount posted to your account. The original cheque status will remain as paid.

Errors over \$20.00

If we discover an encoding error over \$20.00, the cheque will appear in your list of exception items as an amount mismatch. If you see an amount mismatch in your list of items for review, or if you notice an encoding error over \$20.00, contact your branch, account representative, or help desk for instructions on returning the cheque to ATB for correction.



USER PROCEDURES

Adding Issue Data

You can either enter cheque issue data into ATB Online manually or import the data in a file.

Enter Issue Data Manually

1. On the **Positive Pay** tab menu, click **Add Manual Issues**.

ATB Online Business

Home Accounts Transfers Stop Payments Pay Bills EFT Positive Pay Alerts Client Services Administration

Add Manual Issues

Please select the account and enter cheque details below then click **Next**.

Account: Pay As You Go Account 1 CAD

Action	Cheque Number	Amount	Issue Date	Payee
Issue	393	\$ 65,876.98	03/02/2014	ABC Company
Issue		\$		
Issue		\$		
Issue		\$		
Issue		\$		
Total Amount :		\$65,876.98		

Next

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2. Select the account for which you want to enter the issue data.
3. Enter the cheque number, amount, issue date, and payee.
4. To add more rows, click **Add more issues**.
5. Click **Next** to go to the **Verify Manual Issues** page.

ATB Online Business

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Verify Manual Issues

Please review details below and click **Submit** to proceed. To make changes, click **Back**.

Action	Account Number	Cheque Number	Amount	Issued Date	Payee
Issue	Pay As You Go Account 1	393	\$65,876.98	03/02/2014	ABC Company
Total:			\$65,876.98		Total Payees: 1

Back **Submit**

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6. Review the details of the issues, and then click **Submit** to send the issues to ATB. There will be a message stating the Issues have been added.


Import Issue Data

You can import issue data directly into ATB Online Business in a comma-separated value (CSV) file. A CSV file is a text file that uses commas to separate or delimit information fields. One CSV file can contain data for multiple accounts. Issue files contain all of the same details as manually entered cheque data. Importing an issue file into ATB Online immediately updates ATB's master table of issue data.

To import an issue file into ATB Online, the information within the file must follow a particular order and format. See **Appendix A** for a detailed outline of the formats for various types of CSV files in ATB Online (issue files, exception files, decision files, and so forth).

These files can be created through your accounting software (so long as your software allows for this function), or through a program such as notepad (please view the specific software instruction on how to perform this function). Once created, the files can be uploaded into the ATB Online Business Platform.

1. On the **Positive Pay** tab menu, click **Import Files**.
2. Click **Issue File**.
3. If your file was created with a header and trailer record, select the **Header/Trailer Record Present** check box.

 A CSV File with Header/Trailer and Detail records might contain the following information:

PPIF,110504

00769,123456741,321,120000,110504,ABC Company,I

PPIF,1,120000

The same file without the Header/Trailer records would look like this:

00769,123456741,321,120000,110504,ABC Company,I

4. Click **Browse** and browse to the file you want to import.



ATB Online Business

Home Accounts Transfers Stop Payments Pay Bills EFT Positive Pay Alerts Client Services Administration

View Exceptions Add Manual Issues Manage Issues Import Files Clearing Details File Status Summary

Online Banking Log Out

Last Login: 06/22/2014 07:30 AM

Import Issues

To import either your Issue or Decision File in CSV format, select the file type and the fully qualified path to the file or click **Browse** to locate the file, then click **Import**.

Note: Once submitted, please ensure that you review the status of the import in the **File Status Summary** tab. If you select the Header/Trailer button, please remove the additional commas after both the File Creation Date and the Total Item Amount records.

File Type: Issue File Decision File

Header/Trailer Record Present:

File to Import: C:\Users\E27676\Desktop\Browse

Import

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5. Click **Import**.

- If the import was successful, you will see a confirmation message prompting you to check the file status summary screen.
- A successful Import may still have issues in the file. Please check the file status summary.

1. On the **Positive Pay** tab menu, click **File Status Summary**.

File ID	Status	Issues	Import Date/Time	
755	Import Successful	Success	1	06/02/2014
		Failure	0	
		Total	1	

2. Enter the details of the imported file you want to check the status of, and then click **Search**.

3. Do one of the following:

- If the status is **Import Successful** and you want to view or download your issue data, proceed to the **Manage Issues** tab.
- If the status is **Import Failed** or **Failed Unidentified Format**, go back to your original file, compare it to the formats in **Appendix A** to identify and correct the errors, and import the file again.

- If the status is **Importing**, refresh the page to display the file status.

Managing Issued Cheques

View and Download Issued Cheques

View and download outstanding, voided, or stopped cheques to transfer the details of these items to your accounting software.

1. On the **Positive Pay** tab menu, click **Manage Issues**.
2. Enter the details of the issues you want to view and click **Search**.

Manage Issues

To search Positive Pay issues, please enter the search details below and click **Search**. To download the search results, click **Download**.
*Required

Account: *
 From Date: To Date:
 Low Cheque: High Cheque:
 Status: *

Account Number	Cheque Number	Amount	Issued Date	Payee	Status	Actions
760-0000000001	393	\$55,875.98	01/02/2014	ABC Company	Outstanding	Modify Void Stop
760-0000000001	394	\$75,000.00	01/02/2014	ABC Alberta	Outstanding	Modify Void Stop

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3. To download the details of the search, click **Download**.
4. Do one of the following:
 - Click **Open** to open the issue file in a separate window.



```

PPML.csv
PPMI,140206
07609,0000000134970801,393,6587698,140203,ABC-Company,O
07609,0000000134970801,394,7500000,140201,ABC-Alberta,O
PPMI,2,14087698
  
```

- Click **Save** to save the issue file to your computer.

Modify an Issued Cheque

1. On the **Positive Pay** tab menu, click **Manage Issues**.
2. Select the account you want to display the issues for.

- In the **Actions** column to the right of the cheque you want to change, click **Modify** to go to the **Modify Issues** page.

ATBOnline™ Business

Online Banking | Log Out | Administrator EFT / POSITIVE PAY | Last Login: 6/20/2011 04:24 PM

Home | Accounts | Transfers | Stop Payments | Pay Bills | EFT | Wires | Positive Pay | One-Off Payments | Alerts | Client Services | Administration

View Exceptions | Add Manual Issues | Manage Issues | Import Files | Clearing Details | File Status Summary

Modify Issues

Modify the information below and click **Next** to proceed or click **Back** to cancel.

Account: 749-0000072835 - Pay As You Go Account1 CAD

[Add more issues](#)

Action	Cheque Number	Amount	Issue Date	Payee
Modify	8800211	\$ 200.99	6/19/2011	Test8511
Total Amount :		\$200.99		

Cancel Next

- Enter the new amount, issue date, and/or payee, and then click **Next**.

ATBOnline™ Business

Online Banking | Log Out | Administrator EFT / POSITIVE PAY | Last Login: 6/20/2011 04:24 PM

Home | Accounts | Transfers | Stop Payments | Pay Bills | EFT | Wires | Positive Pay | One-Off Payments | Alerts | Client Services | Administration

View Exceptions | Add Manual Issues | Manage Issues | Import Files | Clearing Details | File Status Summary

Verify Manual Issues

Please verify the information requested below and click **Submit** to proceed or click **Back** to cancel.

Action	Account Number	Cheque Number	Amount	Issued Date	Payee
Modify	Pay As You Go Account1 - 749-0000072835	8800211	\$200.99	6/19/2011	Test8511
Total:			\$200.99		Total Payees: 1

Back Submit

- Review the changes and click **Submit** to continue.
 - You will see a message confirming that your request was successful.

Note: You can also modify an outstanding cheque by changing the transaction code in the issue file and importing the file into ATB Online. For information on the transaction code, see the issue file layout in **Appendix A**. For details on importing a file, see the earlier “Import Issue Data” procedure.

Void or Stop Payment on an Issued Cheque

- On the **Positive Pay** tab menu, click **Manage Issues**.
- Select the account you want to display the issues for.
- In the **Actions** column to the right of the cheque you want to change, click **Void** or **Stop**, as appropriate.
- When you have finished click **Submit**

Note: You can also void or stop payment on an outstanding cheque by changing the transaction code in the issue file and importing the file into ATB Online. For information on the transaction code, see the issue file layout in **Appendix A**. For details on importing a file, see the earlier “Import Issue Data” procedure.

Managing Positive Pay Exceptions

The **View Exceptions** page on the **Positive Pay** tab displays cheques that do not match issue data that you provided to ATB. These unmatched cheques are called exception items and will appear in ATB Online by 6 A.M. Mountain Standard Time on normal business days. If you do not make decisions on these exception items before 11 A.M. Mountain Standard Time, your default disposition will be applied. If your role entitlement requires an additional approval, you must ensure that the secondary approval is also made before 11 A.M. Mountain Standard Time; otherwise, your default disposition will be applied.

Possible reasons for an exception are:

- PNI = paid no issue: items for which ATB did not receive any issue data; serial number mismatches; postdated or stale-dated cheques
- AMM = amount mismatch: discrepancies between cheque and issue data; previously paid serial numbers
- DPI = duplicate item: duplicate cheques that have been presented for clearing
- ECV = exceeds critical value: cheques that exceed the limit you specified (optional service)
- NPP = negative pay (optional service)

Note: To identify exceptions, positive pay compares cheques presented for clearing against your cheque issue data. If you do not submit any issue data, all cheques will come back to you as “paid no issue” exception items.

Make a Decision Manually

1. On the **Positive Pay** tab menu, click **View Exceptions**.

View Exceptions


To search Positive Pay exceptions, please enter the search details below and click **Display**. To download the search results, click **Download**. Review and change Exceptions as necessary and click **Save**. Positive Pay Exception decisions must be submitted by 11 A.M. (MST) on the same business day, otherwise your default disposition displayed will be enforced.

Account: Report Date: Minimum Amount:

Change all dispositions to: [Details, Refer to Maker](#)

Account Number	Cheque Number	Amount	Reason	Choose Disposition	Status	Decided By
CT B CAD - 750	52	\$36.00	Paid No Issue	Return - Refer to Maker		
Total		\$36.00	Total Exceptions: 1			

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 To view an image of the front and back of a cheque, click the cheque number.

2. In the **Choose Disposition** column, select the appropriate action for each cheque.

☞ There are several options for a return, with different reasons. Be sure to choose the one that describes your reason for the return.

3. Click **Save Dispositions**.

- **Note:** You can make changes to saved dispositions before 11 A.M. Mountain Standard Time. After that time, the **View Exceptions** screen no longer displays the **Choose Disposition** column. You can still view a cheque by clicking its cheque number.

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View Exceptions | Add Manual Issues | Manage Issues | Import Files | Clearing Details | File Status Summary

View Exceptions

The Exception decisions were successfully saved.

To search Positive Pay exceptions, please enter the search details below and click **Display**. To download the search results, click **Download**. Review and change Exceptions as necessary and click **Save**. Positive Pay Exception decisions must be submitted by 11 A.M. (MST) on the same business day, otherwise your default disposition displayed will be enforced.

Account: AR
 Report Date: 06/02/2014
 Minimum Amount:

Change all dispositions to:
[Pay](#)
[Return, Refer to Maker](#)

Account Number	Cheque Number	Amount	Reason	Choose Disposition	Status	Decided By
CT B CAD - 760-...	57	\$36.00	Paid No Issue	Paid	In Approval	Rabin B, Ryan
Total		\$36.00	Total Exceptions: 1			Last saved by Rabin B, Ryan

[Save Dispositions](#)

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Import a Decision File


You can import decision data directly into ATB Online Business in a comma-separated value (CSV) file. A CSV file is a text file that uses commas to separate or delimit information fields. One CSV file can contain data for multiple accounts. Decision files contain all of the same details as a manually entered decision. However, importing a decision file bypasses the usual approval process, so imported decisions are applied with no additional approval required.

When you import an issue file into ATB Online, the information within the file must follow a particular order and format. See **Appendix A** for a detailed outline of the layouts for various types of CSV files in ATB Online (issue files, exception files, decision files, and so forth).

These files can be created through your accounting software (so long as your software allows for this function), or through a program such as notepad (please view the specific software instruction on how to perform this function).

1. On the **Positive Pay** tab menu, click **Import Files**.

2. Click **Decision File**.
3. If your file was created with a header and trailer record, select the **Header/Trailer Record Present** check box.

 A CSV File with Header/Trailer and Detail records might contain the following information:

PPDF,110504

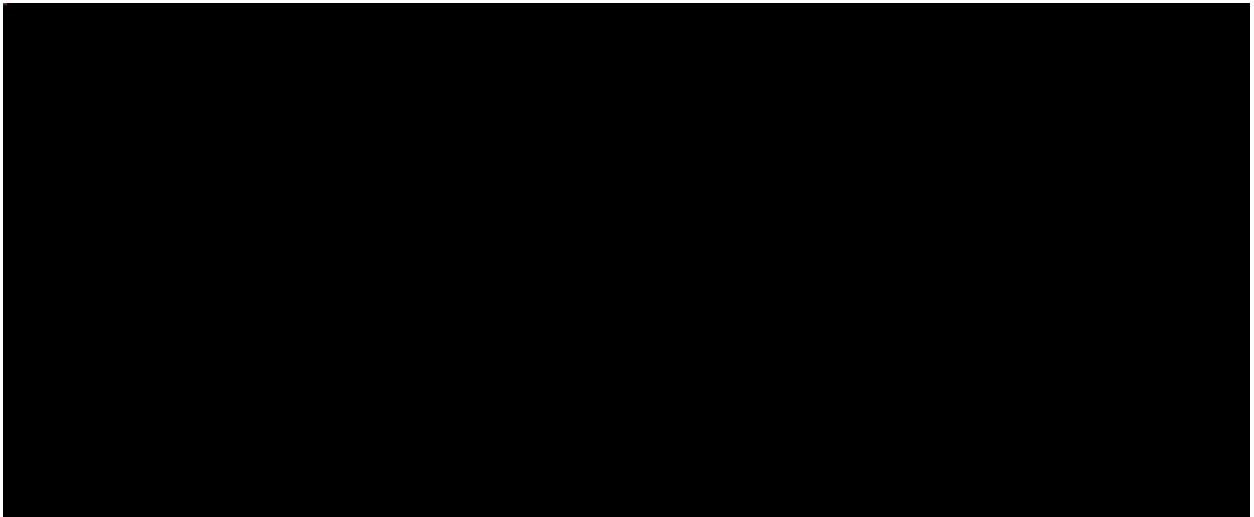
00769,123456741,321,120000,110504,ABC Company,PAY

PPDF,1,120000

The same file without the Header/Trailer records would look like this:

00769,123456741,321,120000,110504,ABC Company,PAY

4. Click **Browse** and browse to the file you want to import.



5. Click **Import**.
 - If the import was successful, you will see a confirmation message prompting you to check the file status summary.

Import Issues

File imported successfully with file ID 754. Please check the status in the File Status Summary tab.

To import either your Issue or Decision file in CSV format, select the file type and the fully qualified path to the file or click **Browse** to locate the file, then click **Import**.

Note: Once submitted, please ensure that you review the status of the import in the **File Status Summary** tab. If you select the Header/Trailer button, please remove the additional commas after both the file Creation Date and the Total Item Amount records.

File Type: Issue File
 Decision File

Header/Trailer Record Present:

File to Import:

1. On the **Positive Pay** tab menu, click **File Status Summary**.

File Status Summary

To view Imported Positive Pay issue and decision files, please enter the search details below and click **Search**.

File Type:

File ID:

Status:

From Date: To Date:

File ID	Status	Issues	Import Date/Time
754	Import Successful	Success 1	06/02/2014
		Failure 0	
		Total 1	

2. Enter the details of the imported file you want to check the status of, and then click **Search**.
3. Do one of the following:
 - If the status is **Import Successful** and you want to view or download your issue data, proceed to the **Manage Issues** tab.
 - If the status is **Import Failed** or **Failed Unidentified Format**, go back to your original file, compare it to the formats in **Appendix A** to identify and correct the errors, and import the file again.
 - If the status is **Importing**, refresh the page to display the file status.

Viewing and Downloading Cleared Cheques

View and download positive pay cheques that have been paid or returned to transfer the details of these cheques to your accounting software.

1. On the **Positive Pay** tab menu, click **Clearing Details**.

- Enter the details of the cleared cheques you want to view and click **Search**.

ATB Online Business

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View Exceptions Add Manual Issues Manage Issues Import Files Clearing Details File Status Summary

Clearing Details

To search paid and returned cheques, please enter the search details below and click **Search**. To download the search details, click **Download**.

Note: If you had any Exception Items for decision today, the Clearing Details status will be updated for those items at the end of the business day.

Account: * All
 From Date: 05/02/2014 To Date: 06/02/2014
 Low Cheque: High Cheque:
 Status: * All

Download Search

Account Number	Cheque Number	Amount	Paid Date	Payee	Status
760-00	57	\$36.00	05/02/2014		Paid

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- To download the details of the search, click **Download**.
- Do one of the following:
 - Click **Open** to open the clearing details file in a separate window.



```
export.csv
FFCD,140206
07609,00000001,57,3600,140205,,P
FFCD,1,3600
```

- Click **Save** to save the clearing details file to your computer.

ADMINISTRATOR PROCEDURES

Authorizing a Role for Positive Pay

Note: For instructions on creating a role, see the Administrator User Guide. Once you have created a role, you can allow that role to complete positive pay transactions.

1. On the **Administration** tab menu, click **Manage Roles**.
2. Click the role you want to authorize for positive pay.
3. In the **Account Access** table, select the **Banking Services** and **Positive Pay** check boxes for the appropriate accounts.



Add Role

Enter a Role Name and then select the activities each user with the role should have access to. You can copy permissions from an existing role by selecting Copy From Role and clicking the Copy button. When finished, click the **Next** button.

Role Name: *

Role Description:

Copy From Role:

Account Access:

Account Name	Check All	Banking Services	Incoming Wires	Stop Payments	Positive Pay	EFT	Wire Initiation	EFT Returns	AGLC Payments	One-Off Payments	Transfers	Bill Payments
Pay As You Go Account1 (749-00000072835)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pay As You Go Account (749-00000072856)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pay As You Go Account (749-00000072857)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pay As You Go Account (749-00000072858)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pay As You Go Account (749-00000072859)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pay As You Go Account (749-00000072860)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

4. Click **Next** to go to the **Role Details** screen.

ATBOnline™ Business Contact Us | Help | Print Preview

Online Banking [Log Out](#)
 Administrator EFT / POSITIVE PAY Last Login: 6/20/2011 02:38 PM

[Home](#) | [Accounts](#) | [Transfers](#) | [Stop Payments](#) | [Pay Bills](#) | [EFT](#) | [Wires](#) | [Positive Pay](#) | [One-Off Payments](#) | [Alerts](#) | [Client Services](#) | [Administration](#)

[Manage Users](#) | [Manage Roles](#) | [Audit](#) | [Manage Alerts](#) | [Add Alert](#) | [Service Statements](#)

Role Details

Assign specific account permissions and transaction limits for each activity by clicking the role name identified. When finished, click **Save Role**. To return to the previous page without making changes, click **Back**.

Role Name: Positive Pay
 Role Description: Access PP accounts

Failure to specify a limit means no limit. If you require every transaction to be approved, enter a \$0 limit.

Positive Pay:

- Approve Positive Pay Dispositions
 Import Dispositions

Transaction Type	Dispositions	Approval
Positive Pay	<input checked="" type="checkbox"/>	No Approval Required

[Back](#) | [Save Role](#)

- (Optional) To allow this role to approve decisions made by another user, select the **Approve Positive Pay Dispositions** check box.

Note: A user cannot approve their own decisions, so selecting this check box does not necessarily mean that a user can make decisions without approval. (You will define this role's approval requirements in step 8.)

- (Optional) To allow this role to import decision files into ATB Online, select the **Import Dispositions** check box.

Note: Importing a decision file bypasses the usual approval process, so imported decisions stand with no additional approval required.

- (Optional) To allow this role to make decisions manually on exception items, select the **Dispositions** check box.
- In the **Approval** list, select one of the following options:

- **No Approval Required** – Decisions initiated by this role do not require any additional approvals.
- **Single Approval Required** – Decisions initiated by this role require approval by one additional user with approval entitlement.
- **Dual Approval Required** – Decisions initiated by this role require approval by two additional users with approval entitlement.
- **Deny** – This role cannot make decisions.

- Click **Save Role**.

CONTACT

For more information on positive pay, please contact us:

- Corporate Financial Services customers, call 1-877-363-4855.
- Independent Business & Agriculture customers, call 1-866-282-4932.

APPENDIX A: POSITIVE PAY CSV FILE LAYOUTS

Issue File Layout

Header Record *				
#	Name	Format	Maximum Length	Notes
1	Record Identifier	AN	4	PPIF (positive pay issue file) (case-sensitive)
2	File Creation Date	N	6	YYMMDD
Detail Record				
#	Name	Format	Maximum Length	Notes
1	Account Transit	N	5	Five-digit branch transit number (leading zero is required)
2	Account Number	AN	16	Bank account number (leading zeros are not required)
3	Serial Number	N	10	Must not be blanks (leading zeros are not required)
4	Amount	N	11	Two implied decimal places (leading zeros are not required)
5	Date	AN	6	YYMMDD (cheque issue date)
6	Payee Detail	AN	30	Name of payee (mandatory field)
7	Transaction Code	AN	1	Possible values (case-sensitive): I = issue, V = void, M = modify, S = stop (must create issue item before using void, modify, or stop)
Trailer Record *				
#	Name	Format	Maximum Length	Notes
1	Record Type	AN	4	PPIF (positive pay issue file) (case-sensitive)
2	Total Item Count	N	9	Total number of detail records in the file (leading zeros are not required)
3	Total Item Amount	N	13	Total dollar value of all detail records in the file (two implied decimal places; leading zeros are not required)

*Once the information is saved as a comma-separated value file, please remove the additional commas after both the File Creation Date and the Total Item Amount records.

Exception File Layout

Header Record				
#	Name	Format	Maximum Length	Notes
1	Record Identifier	AN	4	PPEX (positive pay exception file) (case-sensitive)
2	File Creation Date	N	6	YYMMDD
Detail Record				
#	Name	Format	Maximum Length	Notes
1	Account Transit	N	5	Five-digit branch transit number
2	Account Number	AN	16	Bank account number
3	Serial Number	N	10	
4	Amount	N	11	Two implied decimal places
5	Presentment Date	AN	6	YYMMDD
6	Payee Detail	AN	30	Name of payee (if available)
7	Exception Reason Code	AN	3	Possible value (case-sensitive): PNI = paid no issue (serial number mismatch, postdated or stale-dated item), PMM = payee mismatch, AMM = amount mismatch (includes previously paid serial numbers), DPI = duplicate item, ECV = exceeds critical value, NPP = negative pay
Trailer Record				
#	Name	Format	Maximum Length	Notes
1	Record Type	AN	4	PPEX (positive pay exception file) (case-sensitive)
2	Total Item Count	N	9	Total number of detail records in the file
3	Total Item Amount	N	13	Total dollar value of all detail records in the file. Two implied decimal places.

Decision File Layout

Header Record *				
#	Name	Format	Maximum Length	Notes
1	Record Identifier	AN	4	PPDF (positive pay decision file) (case-sensitive)
2	File Creation Date	N	6	YYMMDD
Detail Record				
#	Name	Format	Maximum Length	Notes
1	Account Transit	N	5	Five-digit branch transit number (leading zero is required)
2	Account Number	AN	16	Bank account number (leading zeros are not required)
3	Serial Number	N	10	Must not be blanks (leading zeros are not required)
4	Amount	N	11	Two implied decimal places (leading zeros are not required)
5	Presentment Date	AN	6	YYMMDD
6	Payee Detail	AN	30	Name of payee (optional field)
7	Disposition and Reason Code	AN	3	Possible value (case-sensitive): PAY = pay; RRM = return, refer to maker; RCI = return, counterfeit item; RFI = return, forged drawer; RAI = return, altered item; RSD = return, postdated or stale-dated item
Trailer Record *				
#	Name	Format	Maximum Length	Notes
1	Record Type	AN	4	PPDF (positive pay decision file) (case-sensitive)
2	Total Item Count	N	9	Total number of detail records in the file (leading zeros are not required)
3	Total Item Amount	N	13	Total dollar value of all detail records in the file (two implied decimal places; leading zeros are not required)

*Once the information is saved as a comma-separated value file, please remove the additional commas after both the File Creation Date and the Total Item Amount records.

Manage Issues – Outstanding, Void and Stop File Layout

Header Record				
#	Name	Format	Maximum Length	Notes
1	Record Identifier	AN	4	PPMI (manage issues ALL file) (case-sensitive)
2	File Creation Date	N	6	YYMMDD
Detail Record				
#	Name	Format	Maximum Length	Notes
1	Account Transit	N	5	Five-digit branch transit number (leading zero is required)
2	Account Number	AN	16	Bank account number (leading zeros are not required)
3	Serial Number	N	10	
4	Amount	N	11	Two implied decimal places (leading zeros are not required)
5	Date	AN	6	YYMMDD
6	Payee Detail	AN	30	Name of payee (if available)
7	Transaction Code	AN	1	Possible values (case-sensitive): O = outstanding, V = voided, S = stop
Trailer Record				
#	Name	Format	Maximum Length	Notes
1	Record Type	AN	4	PPMI (manage issues ALL file) (case-sensitive)
2	Total Item Count	N	9	Total number of detail records in the file (leading zeros are not required)
3	Total Item Amount	N	13	Total dollar value of all detail records in the file (two implied decimal places; leading zeros are not required)

Manage Issues – Outstanding (Only) Item File Layout

Header Record				
#	Name	Format	Maximum Length	Notes
1	Record Identifier	AN	4	PPOI (positive pay outstanding items) (case-sensitive)
2	File Creation Date	N	6	YYMMDD
Detail Record				
#	Name	Format	Maximum Length	Notes
1	Account Transit	N	5	Five-digit branch transit number (leading zero is required)
2	Account Number	AN	16	Bank account number (leading zeros are not required)
3	Serial Number	N	10	
4	Amount	N	11	Two implied decimal places (leading zeros are not required)
5	Issue Date	AN	6	YYMMDD
6	Payee Detail	AN	30	Name of payee (if available)
7	Transaction Code	AN	1	O = outstanding item
Trailer Record				
#	Name	Format	Maximum Length	Notes
1	Record Type	AN	4	PPOI (positive pay outstanding items) (case-sensitive)
2	Total Item Count	N	9	Total number of detail records in the file (leading zeros are not required)
3	Total Item Amount	N	13	Total dollar value of all detail records in the file (two implied decimal places; leading zeros are not required)

Clearing Details - Paid and Returned Items File Layout

Header Record				
#	Name	Format	Maximum Length	Notes
1	Record Identifier	AN	4	PPCD (clearing details ALL file) (case-sensitive)
2	File Creation Date	N	6	YYMMDD
Detail Record				
#	Name	Format	Maximum Length	Notes
1	Account Transit	N	5	Five-digit branch transit number (leading zero is required)
2	Account Number	AN	16	Bank account number (leading zeros are not required)
3	Serial Number	N	10	
4	Amount	N	11	Two implied decimal places (leading zeros are not required)
5	Date	AN	6	YYMMDD
6	Payee Detail	AN	30	Name of payee (if available)
7	Transaction Code	AN	1	Possible value are P = paid, R = returned
Trailer Record				
#	Name	Format	Maximum Length	Notes
1	Record Type	AN	4	PPCD (clearing details ALL file) (case-sensitive)
2	Total Item Count	N	9	Total number of detail records in the file (leading zeros are not required)
3	Total Item Amount	N	13	Total dollar value of all detail records in the file (two implied decimal places; leading zeros are not required)

Clearing Details - Paid (Only) Item File Layout

Header Record				
#	Name	Format	Maximum Length	Notes
1	Record Identifier	AN	4	PPPI (positive pay paid items) (case-sensitive)
2	File Creation Date	N	6	YYMMDD
Detail Record				
#	Name	Format	Maximum Length	Notes
1	Account Transit	N	5	Five-digit branch transit number (leading zero is required)
2	Account Number	AN	16	Bank account number (leading zeros are not required)
3	Serial Number	N	10	
4	Amount	N	11	Two implied decimal places (leading zeros are not required)
5	Paid Date	AN	6	YYMMDD
6	Payee Detail	AN	30	Name of payee (if available)
7	Transaction Code	AN	1	P = paid item
Trailer Record				
#	Name	Format	Maximum Length	Notes
1	Record Type	AN	4	PPPI (positive pay paid items) (case-sensitive)

Clearing Details - Returned (Only) Item File Layout

Header Record				
#	Name	Format	Maximum Length	Notes
1	Record Identifier	AN	4	PPRI (Positive Pay Returned Items) (case-sensitive)
2	File Creation Date	N	6	YYMMDD
Detail Record				
#	Name	Format	Maximum Length	Notes
1	Account Transit	N	5	Five-digit branch transit number (leading zero is required)
2	Account Number	AN	16	Bank account number (leading zeros are not required)
3	Serial Number	N	10	
4	Amount	N	11	Two implied decimal places (leading zeros are not required)
5	Returned Date	AN	6	YYMMDD
6	Payee Detail	AN	30	Name of payee (if available)
7	Transaction Code	AN	1	R = returned item
Trailer Record				
#	Name	Format	Maximum Length	Notes
1	Record Type	AN	4	PPRI (positive pay returned items) (case-sensitive)
2	Total Item Count	N	9	Total number of detail records in the file (leading zeros are not required)
3	Total Item Amount	N	13	Total dollar value of all detail records in the file (two implied decimal places; leading zeros are not required)