

ATBONLINE™ BUSINESS

Customer User Guide – Cheque Management Solution

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WHAT YOU NEED TO KNOW ABOUT CHEQUE MANAGEMENT

Cheque Management 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 Cheque Management, 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 ATBOnline) 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, ATBOnline 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 Cheque Management 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 Decision

A default decision 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 ATBOnline.

Your default decision—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 decision.

Encoding Errors

In Canada, clearing cheques still involves manual handling, and with millions of cheques clearing each night, there are bound to 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 Issued Cheques

You can either enter cheque issued data into ATBOnline manually or import the data in a file.

Enter Issued Cheques Manually

1. On the **Cheque Management** tab menu, click **Add Issued Cheques**.

Action	Cheque Number	Amount	Issue Date	Payee
Cheque	100	\$ 10,000.00	01/10/2014	Payee 100
Total Amount :	\$10,000.00			

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 Issued Cheques** page.

Action	Account Number	Cheque Number	Amount	Issued Date	Payee
Cheque	Payables - 760-00008926500	100	\$10,000.00	01/10/2014	Payee 100
		Total:	\$10,000.00		Total Payees: 1

6. Review the details of the cheque(s) information, and then click **Submit** to send the cheque details to ATB.

Import Issued Cheque Data

You can import issued cheque details directly into ATBOnline 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. Cheque detail files contain all of the same details as manually entered cheque data. Importing a cheque details file into ATBOnline immediately updates ATB's master table of issued data.

To import a cheque details file into ATBOnline, 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 ATBOnline (cheque detail 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 ATBOnline Business Platform.

Import a Cheque Details File into ATBOnline

1. On the **Cheque Management** tab menu, click **Import Files**.
2. Click **Cheque Details 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 record will contain the following information:

PPIF,141010

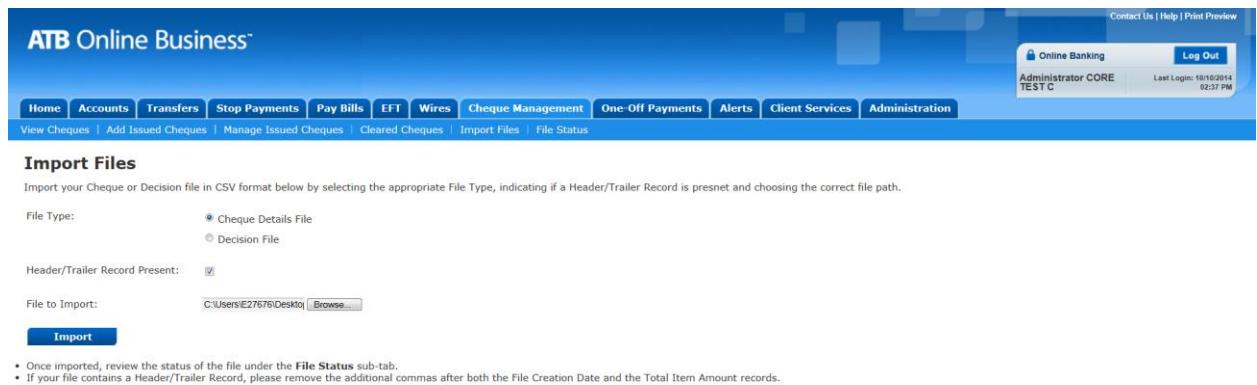
07609,123456741,321,120000,141010,ABC Company,I

PPIF,1,120000

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

07609,123456741,321,120000,141010,ABC Company,I

4. Click **Browse** to select the file you want to import.



Import Files

Import your Cheque or Decision file in CSV format below by selecting the appropriate File Type, indicating if a Header/Trailer Record is present and choosing the correct file path.

File Type: Cheque Details File Decision File

Header/Trailer Record Present:

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

Import

Once imported, review the status of the file under the **File Status** sub-tab.
If your file contains a Header/Trailer Record, please remove the additional commas after both the File Creation Date and the Total Item Amount records.

5. Click **Import**.

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



The screenshot shows the ATB Online Business interface. At the top, there's a blue header bar with the ATB logo and navigation links for Home, Accounts, Transfers, Stop Payments, Pay Bills, EFT, Wires, Cheque Management, One-Off Payments, Alerts, Client Services, and Administration. On the right side of the header, there are links for Contact Us, Help, Print Preview, Online Banking, Log Out, and a message for Administrator CORE TEST C last logged in on 10/10/2014 at 02:37 PM.

Import Files

 File imported successfully with file ID 1126. Please check the status in the File Status tab.

Import your Cheque or Decision file in CSV format below by selecting the appropriate File Type, indicating if a Header/Trailer Record is present and choosing the correct file path.

File Type: Cheque Details File Decision File

Header/Trailer Record Present:

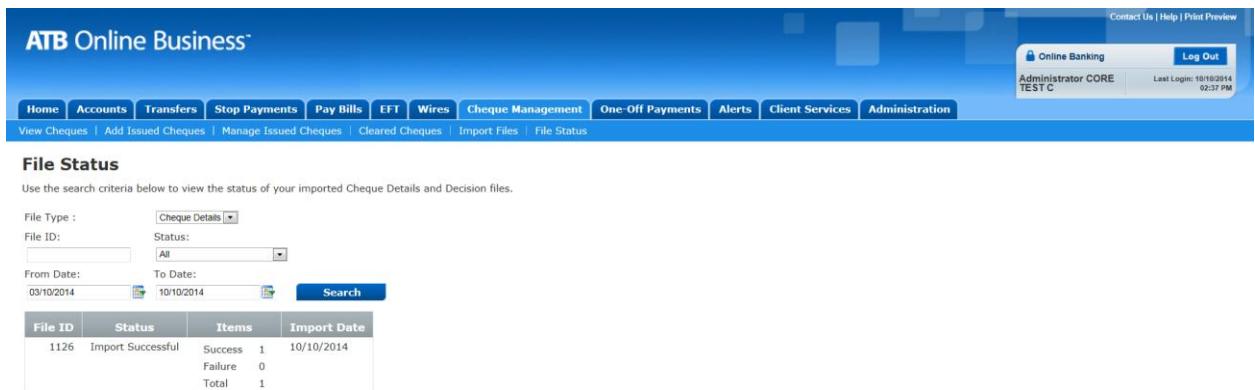
File to Import: [Browse...](#)

Import

- Once imported, review the status of the file under the **File Status** sub-tab.
- If your file contains a Header/Trailer Record, please remove the additional commas after both the File Creation Date and the Total Item Amount records.

Check the File Status

- On the **Cheque Management** tab menu, click **File Status**.



The screenshot shows the ATB Online Business interface with the Cheque Management tab selected. The sub-tab 'File Status' is active. The page title is 'File Status'. It includes a search form with fields for File Type (Cheque Details), File ID, Status (All), From Date (03/10/2014), To Date (10/10/2014), and a 'Search' button. Below the search form is a table showing the status of imported files:

File ID	Status	Items	Import Date
1126	Import Successful	Success 1	10/10/2014
		Failure 0	
		Total 1	

- Enter the details of the imported file you want to check the status of, and then click **Search**.
- Do one of the following:

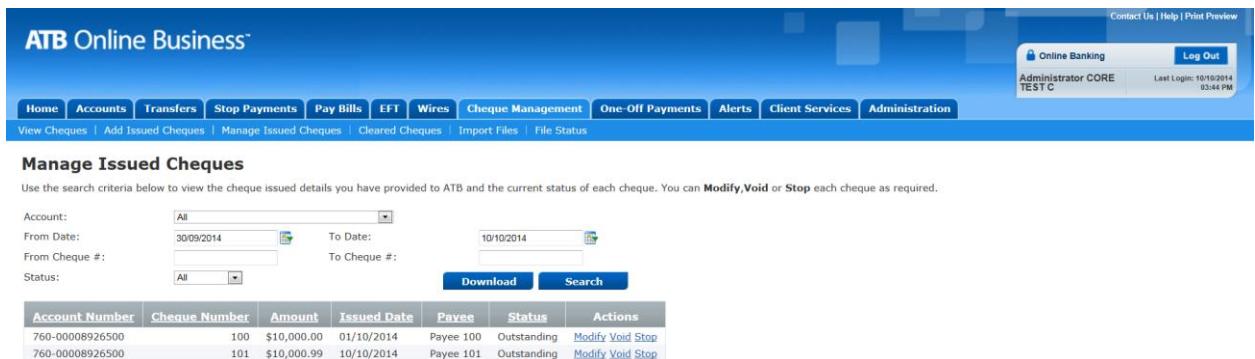
- If the status is **Import Successful** and you want to view or download your cheque details, proceed to the **Manage Issued Cheques** tab.
- If the status is **Import Failed** or **Failed Unidentified Format**, go back to your original file, compare it to the formats in **Appendix A** to identify and 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.

- On the **Cheque Management** tab menu, click **Manage Issued Cheques**.
- Enter the details of the issues you want to view and click **Search**.



The screenshot shows the ATB Online Business interface. The top navigation bar includes links for Home, Accounts, Transfers, Stop Payments, Pay Bills, EFT, Wires, Cheque Management, One-Off Payments, Alerts, Client Services, and Administration. The Cheque Management tab is active. The sub-menu for Cheque Management shows options: View Cheques, Add Issued Cheques, Manage Issued Cheques, Cleared Cheques, Import Files, and File Status. The main content area is titled 'Manage Issued Cheques' and contains a search form with fields for Account (All), From Date (30/09/2014), To Date (10/10/2014), From Cheque #, To Cheque #, and Status (All). Below the search form is a table with columns: Account Number, Cheque Number, Amount, Issued Date, Payee, Status, and Actions. Two rows of data are shown: one for cheque number 100 and one for cheque number 101. Each row has a 'Modify Void Stop' link in the Actions column.

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

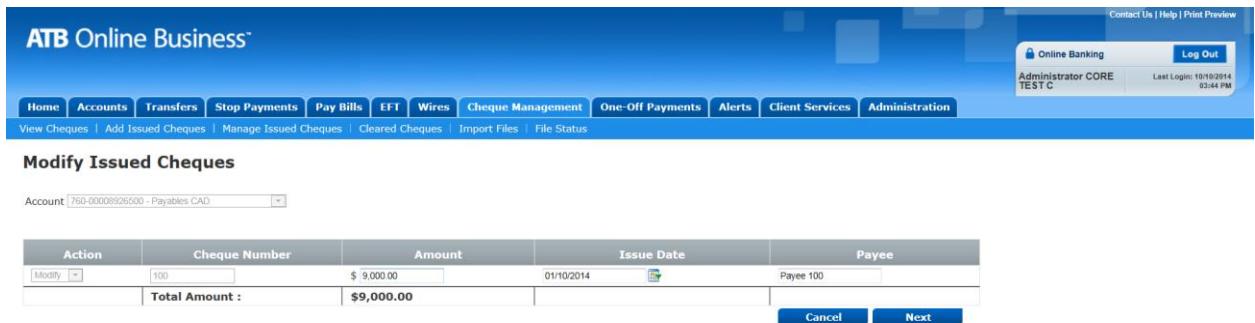


PPMI, 141010
 07609,000000008926500,100,1000000,141001,Payee·100,O
 07609,000000008926500,101,1000099,141010,Payee·101,O
 PPMI, 2,2000099.

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

Modify an outstanding cheque

1. On the **Cheque Management** tab menu, click **Manage Issued Cheques**.
2. Select the account you want to display the cheque details for.
3. In the **Actions** column to the right of the cheque you want to change, click **Modify** to go to the **Modify Issued Cheques** page.
4. Enter the new amount, issue date, and/or payee, and then click **Next**.



The screenshot shows the 'Modify Issued Cheques' page. The top navigation bar and sub-menu are identical to the previous screenshot. The main form has an 'Account' field set to '760-00008926500 - Payables CAD'. The form contains a table with columns: Action, Cheque Number, Amount, Issue Date, and Payee. The 'Action' dropdown is set to 'Modify'. The 'Cheque Number' field is set to '100'. The 'Amount' field is set to '\$ 9,000.00'. The 'Issue Date' field is set to '01/10/2014'. The 'Payee' field is set to 'Payee 100'. Below the table is a summary row: 'Total Amount : \$ 9,000.00'. At the bottom are 'Cancel' and 'Next' buttons.

5. 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 cheque details file and importing the file into ATBOnline. For information on the transaction code, see the cheque details file layout in **Appendix A**. For details on importing a file, see the earlier 'Import a Cheque Details File' procedure.

Void or Stop Payment on an Issued Cheque

1. On the **Cheque Management** tab menu, click **Manage Issued Cheques**.
2. Select the account you want to display the cheque details for.
3. In the **Actions** column to the right of the cheque you want to change, click **Void or Stop** as appropriate.
4. 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 cheque details file and importing the file into ATBOnline. For information on the transaction code, see the cheque details file layout in **Appendix A**. For details on importing a file, see the earlier 'Import a Cheque Details File' procedure.

Managing Cheque Exceptions

The **View Cheques** page on the **Cheque Management** tab displays cheques that either do not match cheque details that you provided or if no cheque details were sent to ATB. These unmatched cheques are called exception items and will appear in ATBOnline by 6 A.M Mountain Standard Time on normal business days. If you do not make decisions on these items before 11 A.M. Mountain Standard Time, your default decision displayed 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 decision displayed will be applied.

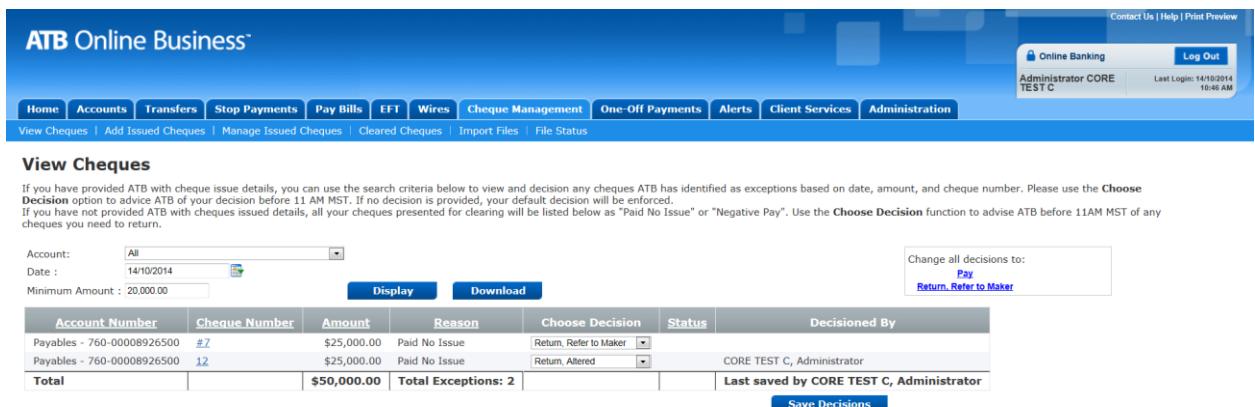
Possible reasons for an exception are:

- 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
- DPI = duplicate item: duplicate cheques that have been presented for clearing; previously paid serial numbers
- ECV = exceeds critical value: cheques that exceed the limit you specified (optional service)
- NPP = negative pay (optional service)

Note: To identify exceptions, Cheque Management compares cheques presented for clearing against your cheque details data. If you do not submit any cheque details, all cheques will come back to you as 'Paid No Issue' or 'Negative Pay'.

Make a Decision Manually

1. On the **Cheque Management** tab menu, click **View Cheques**.



The screenshot shows the 'View Cheques' page of the ATB Online Business interface. The page header includes 'ATB Online Business', 'Contact Us | Help | Print Preview', 'Online Banking' (logged in as 'Administrator CORE TEST C'), and 'Log Out'. The top navigation bar has links for Home, Accounts, Transfers, Stop Payments, Pay Bills, EFT, Wires, Cheque Management, One-Off Payments, Alerts, Client Services, and Administration. Below the navigation is a sub-menu with links for View Cheques, Add Issued Cheques, Manage Issued Cheques, Cleared Cheques, Import Files, and File Status. The main content area is titled 'View Cheques' and contains a table of cheques. The table columns are: Account Number, Cheque Number, Amount, Reason, Choose Decision, Status, and Decisioned By. The table shows two entries: 'Payables - 760-00008926500' with Cheque Number #7 and Amount \$25,000.00, and 'Payables - 760-00008926500' with Cheque Number 12 and Amount \$25,000.00. The 'Choose Decision' column for the first row has 'Return, Refer to Maker' selected. The 'Status' column for the first row is 'Pending' and for the second row is 'Altered'. The 'Decisioned By' column for both rows is 'CORE TEST C, Administrator'. At the bottom of the table, it says 'Total \$50,000.00 Total Exceptions: 2' and 'Last saved by CORE TEST C, Administrator'. There are 'Save Decisions' and 'Print Preview' buttons at the bottom right. A note at the top of the table says: 'If you have provided ATB with cheque issue details, you can use the search criteria below to view and decision any cheques ATB has identified as exceptions based on date, amount, and cheque number. Please use the Choose Decision option to advise ATB of your decision before 11 AM MST. If no decision is provided, your default decision will be enforced. If you have not provided ATB with cheques issued details, all your cheques presented for clearing will be listed below as "Paid No Issue" or "Negative Pay". Use the Choose Decision function to advise ATB before 11AM MST of any cheques you need to return.'

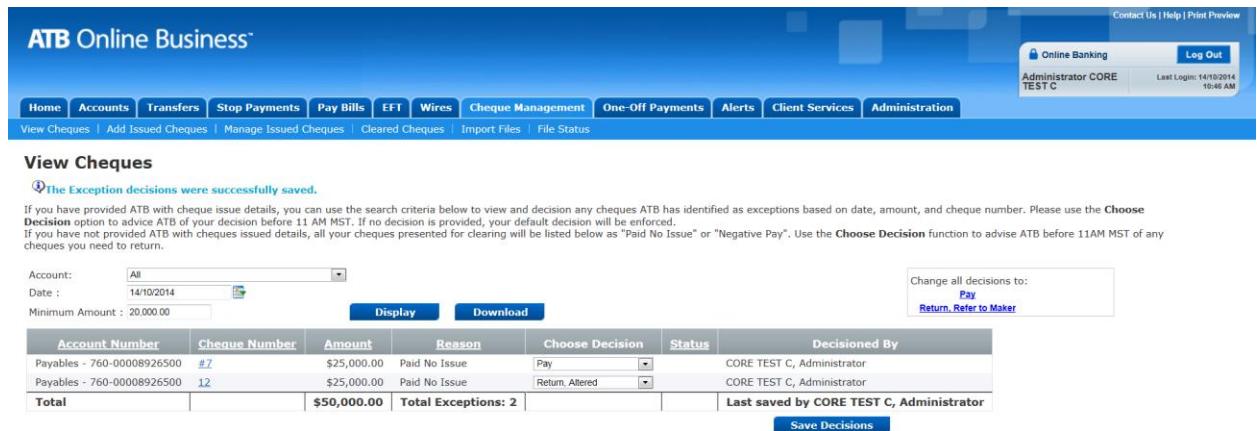
☞ To view an image of the front and back of a cheque, click the cheque number.

6. In the **Choose Decision** 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.

7. Click **Save Decisions**.

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



Import a Decision File

You can import decision data directly into ATBOnline 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 a Decision file into ATBOnline, 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 ATBOnline (cheque details file, 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).

Import a Decision file

1. On the **Cheque Management** 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,141010

07609,123456741,321,120000,141010,ABC Company,PAY

PPDF,1,120000

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

00769,123456741,321,120000,141010,ABC Company,PAY

4. Click **Browse** to select the file you want to import.

Import Files

Import your Cheque or Decision file in CSV format below by selecting the appropriate File Type, indicating if a Header/Trailer Record is present and choosing the correct file path.

File Type: Cheque Details File Decision File

Header/Trailer Record Present:

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

Import

Once imported, review the status of the file under the **File Status** sub-tab.
If your file contains a Header/Trailer Record, please remove the additional commas after both the File Creation Date and the Total Item Amount records.

5. Click **Import**.

- If the import was successful, you will see a confirmation message prompting you to check the file status tab.

Import Files

File imported successfully with file ID 1132. Please check the status in the File Status tab.

Import your Cheque or Decision file in CSV format below by selecting the appropriate File Type, indicating if a Header/Trailer Record is present and choosing the correct file path.

File Type: Cheque Details File Decision File

Header/Trailer Record Present:

File to Import:

Import

Once imported, review the status of the file under the **File Status** sub-tab.
If your file contains a Header/Trailer Record, please remove the additional commas after both the File Creation Date and the Total Item Amount records.

Check the File Status

1. On the **Cheque Management** tab menu, click **File Status**.

File Status

Use the search criteria below to view the status of your imported Cheque Details and Decision files.

File ID	Status	Items	Import Date
1132	Import Successful	Success 5 Failure 0 Total 5	14/10/2014

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 decision data, proceed to the **View Cheques** 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 cheques that have been paid or returned to transfer the details of these cheques to your accounting software.

1. On the Cheque Management tab menu, click **Clearing Details**.
2. Enter the details of the cleared cheques you want to view and click **Search**.

Cleared Cheques

Use the search criteria below to view your cleared cheques that have been paid or returned.

If you have any cheques for decision today, the status of the cheques will be updated at the end of the business day.

Account Number	Cheque Number	Amount	Paid Date	Payer	Status
760-00008926500	6	\$4,000.00	10/10/2014		Paid
760-00008926500	7	\$25,000.00	10/10/2014		Paid
760-00008926500	8	\$15.00	10/10/2014		Paid
760-00008926500	9	\$25.00	10/10/2014		Paid
760-00008926500	10	\$800.00	10/10/2014		Paid
760-00008926500	11	\$4,000.00	10/10/2014		Paid
760-00008926500	12	\$25,000.00	10/10/2014		Paid
760-00008926500	13	\$15.00	10/10/2014		Paid
760-00008926500	14	\$25.00	10/10/2014		Paid
760-00008926500	15	\$800.00	10/10/2014		Paid
760-00008926500	4000	\$11.00	10/10/2014		Paid
760-00008926500	25000	\$12.00	10/10/2014		Paid

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



```
PPCD,141010
07609,0000000008926500,6,400000,141010,,P
07609,0000000008926500,7,2500000,141010,,P
07609,0000000008926500,8,1500,141010,,P
07609,0000000008926500,9,2500,141010,,P
07609,0000000008926500,10,80000,141010,,P
07609,0000000008926500,4000,1100,141010,,P
07609,0000000008926500,25000,1200,141010,,P
07609,0000000008926500,13,1500,141010,,P
07609,0000000008926500,14,2500,141010,,P
07609,0000000008926500,15,80000,141010,,P
07609,0000000008926500,12,2500000,141010,,P
07609,0000000008926500,11,400000,141010,,P
PPCD,12,5970300
```

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

ADMINISTRATOR PROCEDURES

Authorizing a Role for Cheque Management

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 Cheque Management transactions.

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

ATB Online Business

Role Name: * Cheque Management

Role Description: CM

Copy From Role: Select Role

Account Access:

Account Name	Check All	Banking Services	Incoming Wires	Stop Payments	Cheque Management	EFT	Wire Initiation	EFT Returns	One-Off Payments	Transfers	Bill Payments
Business - US Chequing Account (760-00008874900)	<input type="checkbox"/>	<input checked="" type="checkbox"/>									
Payables (760-00008926500)	<input type="checkbox"/>	<input checked="" type="checkbox"/>									
Pay As You Go Account (760-00055009400)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Commercial Revolving Loan (760-20355715400)	<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"/>	<input type="checkbox"/>	<input type="checkbox"/>
Check All	<input type="checkbox"/>	<input checked="" type="checkbox"/>									

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

ATB Online Business

Role Name: Cheque Management

Role Description: CM

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

Cheque Management:

Approve Decisions

Import Decisions File

Transaction Type	Submit Decisions	Approval
Cheque Management	<input type="checkbox"/>	No Approval Required

Back **Save Role**

5. (Optional) To allow this role to approve decisions made by another user, select the **Approve Decisions** 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.)

6. (Optional) To allow this role to import decision files into ATBOnline, select the **Import Decisions File** check box.

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

7. (Optional) To allow this role to make decisions manually on exception items, select the **Submit Decisions** check box.

Note: Selecting only the 'Submit Decisions' without selecting the 'Import Decisions File' check box will allow additional approvals by other users for this role.

8. 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.

9. Click **Save Role**.

CONTACT

For more information on Cheque Management, please contact us:

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

APPENDIX A: CHEQUE MANAGEMENT CSV FILE LAYOUTS

Cheque Details File Layout

Header Record *				
#	Name	Format	Maximum Length	Notes
1	Record Identifier	AN	4	PPIF (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 (required 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 or modify)
Trailer Record *				
#	Name	Format	Maximum Length	Notes
1	Record Type	AN	4	PPIF (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 (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, DPI = duplicate item (includes previously paid serial numbers), ECV = exceeds critical value, NPP = negative pay
Trailer Record				
#	Name	Format	Maximum Length	Notes
1	Record Type	AN	4	PPEX (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 (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 (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 (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 (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 Item File Layout

Header Record				
#	Name	Format	Maximum Length	Notes
1	Record Identifier	AN	4	PPOI (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 (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 (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 (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 Item File Layout

Header Record				
#	Name	Format	Maximum Length	Notes
1	Record Identifier	AN	4	PPPI (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 (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 – Returned Item File Layout

Header Record				
#	Name	Format	Maximum Length	Notes
1	Record Identifier	AN	4	PPRI (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 (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)