



Article # 1269

Technical Note: Sample Positive Pay Output File Format

Difficulty Level: Beginner Level AccountMate User

Version(s) Affected: AccountMate 8 for SQL and Express
AccountMate 7 for SQL and Express

Module(s) Affected: BR, PR, AP

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DESCRIPTION

Since the time that the Positive Pay feature was introduced in AccountMate, many clients have recognized its importance in effectively preventing check fraud. There are numerous banks that accept Positive Pay transactions and these banks have their own pre-set formats. AccountMate has created Positive Pay templates from which the users can easily choose depending upon the bank they use.

Currently, AccountMate supports only a select number of banks and their Positive Pay formats. This Technical Note will enumerate the Positive Pay formats that are available in AccountMate. This document also provides a sample of the Positive Pay formats supported in AccountMate and the details of the contents of the Positive Pay file. This document is a supplement to **Article # 1246: Understanding the Positive Pay Feature**.

SOLUTION

There are numerous banks with various Positive Pay formats; however, not all of these are currently available in AccountMate. AccountMate supports the Positive Pay feature of the banks that are widely used by the end-users. These banks are as follows:

1. Bank of America (BOFA)
2. CNB Bank, Inc. (CNB)
3. Hong Kong Shanghai Banking Corporation (HSBC)
4. LaSalle Bank ABN AMRO (LASALLE)
5. Wachovia Connection (WACHOVIA)
6. Fifth Third Bank (FIFTHTHIRD)

Positive Pay File Layout

The following sections will show the Positive Pay format for each of the supported banks. In addition, information about the contents of the Positive Pay file, as well as the position and length of each value will be provided in the Tables below.

BANK OF AMERICA (BOFA)

In the BOFA Positive Pay output file, the Bank Account # is shown in digits (i.e. without a hyphen) and if it has less than 12 characters, leading zeroes are added to it. Leading zeroes are also added to the Check # if it has less than 10 characters and to the Check Amount if it has less than 12 characters.

Below is a BOFA Positive Pay output file format.

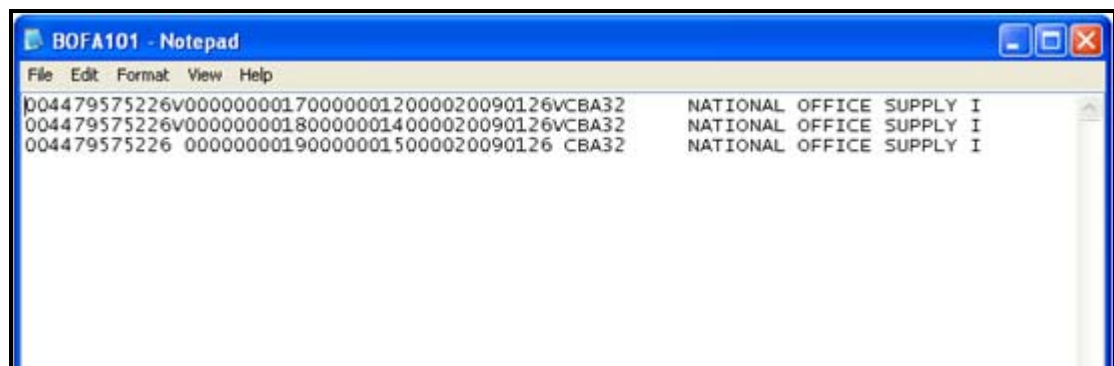


Figure 1-1 BOFA Positive Pay Output File Format

The following table shows the details of the records in the above sample format.

FIELD NAME	SAMPLE VALUE	POSITION	LENGTH
Bank Account #	4479575226	1-12	12 (2 leading zeroes)
Void Indicator	V	13	1
Check #	17	14-23	10 (6 leading zeroes)
Check Amount	1200.00	24-35	12 (excluding the decimal point and with 6 leading zeroes)
Check Date or Void Date	20090126	36-43	8
Void Indicator	V	44	1
Payee # / Memo	CBA32	45-54	10 (5 trailing spaces)
Company Name	National Office Supply Inc.	55-78	24 (truncated to 24 characters)
Blank Space		79-80	2

Table 1-1 BOFA Positive Pay Output File Details

CNB Bank, Inc (CNB)

The CNB Positive Pay output file has File Header, Check Details, and File Summary sections. The Bank Header, Bank Transaction ID, Bank ID, and Bank Trailer ID are system-generated constant values. The Bank Account # is shown in digits (i.e. without a hyphen) and if it has less than 9 characters, leading zeroes are added to it. Leading zeroes are also added to the Check # if it has less than 8 characters, to the Check Amount if it has less than 10 characters, to the Total Number of Non-Voided or Voided Checks if it has less than 6 characters, and to the Total Amount of Non-Voided or Voided Checks if it has less than 11 characters.

Below is a CNB Positive Pay output file format.

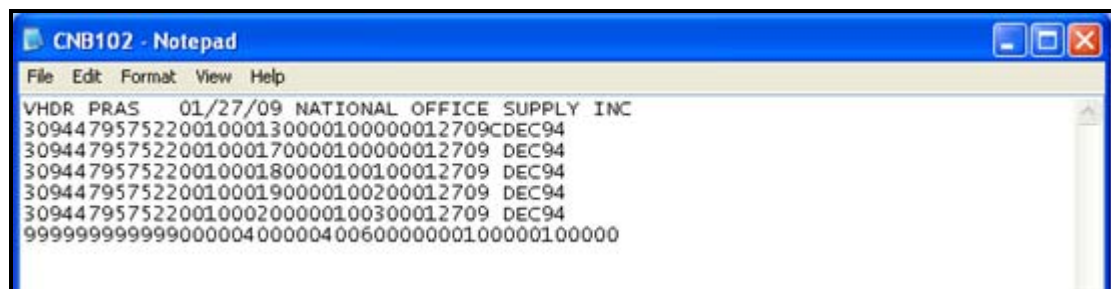


Figure 1-2 CNB Positive Pay Output File Format

The following table shows the details of the records in the above sample format.

FIELD NAME	SAMPLE VALUE	POSITION	LENGTH
<u>FILE HEADER</u>			
Bank Header	VHDR	1-4	4
Blank Space		5	1
Bank Transaction ID	PRAS	6-9	4
Blank Spaces		10-12	3
File Date	01/27/09	13-20	8
Blank Spaces		21	1
Company Name	National Office Supply Inc	22-48	29
Blank Spaces		49-78	30
<u>CHECK DETAILS</u>			
Bank ID	309	1-3	3
Bank Account #	447957522	4-12	9
Check #	100013	13-20	8 (2 leading zeroes)
Check Amount	1000.00	21-30	10 (excluding the decimal point and with 4 leading zeroes)

Check Date or Void Date	012709	31-36	6
Void Indicator	C	37	1
Payee # / Memo	DEC94	38-50	13 (8 trailing spaces)
Blank Spaces		51-80	30
<u>FILE SUMMARY</u>			
Bank Trailer ID	999999999999	1-12	12
Total Number of Non-Voided Checks	4	13-18	6 (5 leading zeroes)
Total Amount of Non-Voided Checks	4006.00	19-29	11 (excluding the decimal point and with 5 leading zeroes)
Total Number of Voided Checks	1	30-36	6 (excluding the decimal point and with 5 leading zeroes)
Total Amount of Voided Checks	1000.00	37-47	11 (excluding the decimal point and with 5 leading zeroes)
Blank Spaces		48-81	34

Table 1-2 CNB Positive Pay Output File Details

Hong Kong Shanghai Banking Corporation (HSBC)

The HSBC Positive Pay output file has Check details and File Summary sections. The Bank Account # is shown in digits (i.e. without a hyphen) and if it has less than 13 characters, leading zeroes are added to it. Leading zeroes are also added to the Check # and Check Amount if each has less than 9 characters, to the Total Number of Checks if it has less than 6 characters, and to the Total Amount of Checks if it has less than 11 characters. In the File Summary section, the Bank Trailer ID is a system-generated constant value.

Below is an HSBC Positive Pay output file format.

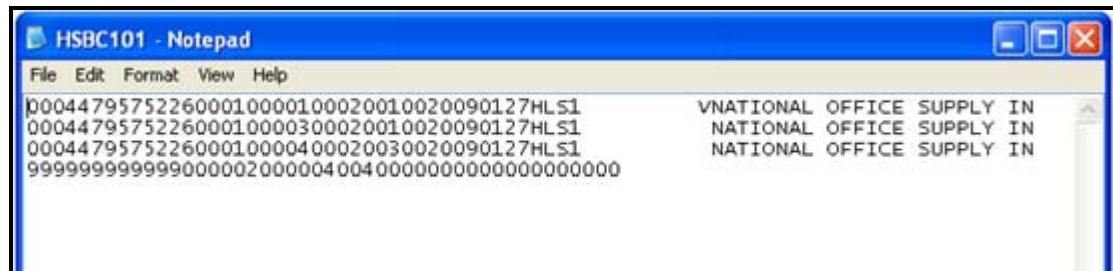


Figure 1-3 HSBC Positive Pay Output File Format

The following table shows the details of the records in the above sample format.

FIELD NAME	SAMPLE VALUE	POSITION	LENGTH
<u>CHECK DETAILS</u>			
Bank Account #	4479575226	1-13	13 (3 leading zeroes)
Check #	100001	14-22	9 (4 leading zeroes)
Check Amount	2001.00	23-31	9 (excluding the decimal point and with 3 leading zeroes)
Check Date or Void Date	20090127	32-39	8
Payee # / Memo	HLS1	40-52	13 (9 trailing spaces)
Void Indicator	V	53	1
Company Name	National Office Supply In	54-78	25 (truncated to 25 characters)
Blank Spaces		79-80	2
<u>FILE SUMMARY</u>			
Bank Trailer ID	999999999999	1-12	12
Total Number of Checks	2	13-18	6 (5 leading zeroes)
Total Amount of Checks	4004.00	19-29	11 (excluding the decimal point and with 5 leading zeroes)
Constant Zeros	000000000000000000	30-46	17
Blank Spaces		47-80	34

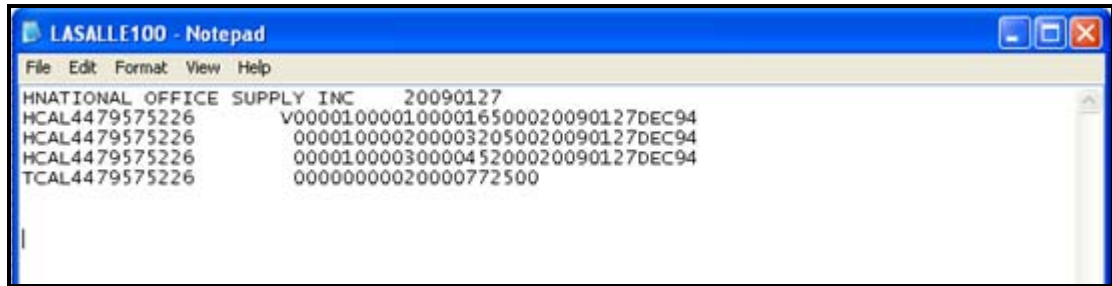
Table 1-3 HSBC Positive Pay Output File Details

La Salle Bank ABN AMRO (LASALLE)

The LASALLE Positive Pay output file has a File Header, Check Details, and File Summary sections. The Bank Header in the File Header and Check Details sections, and the Summary ID in the File Summary section are system-generated constant values. The Bank Account # is shown in digits (i.e. without a hyphen) and if has less than 10 characters, leading zeroes are added to it. Leading zeroes are also added to the Check # and Check Amount if each has less than 10 characters, to the Total Number of Checks has less than 11 characters, and to the Total Amount of Checks has less than 10 characters.

If the bank does not have a Branch Number, the Bank Account # starts in the second (2nd) position unlike in the File Summary section where the Branch Number will be left blank or empty.

Below is a LASALLE Positive Pay output file format.



```

LASALLE100 - Notepad
File Edit Format View Help
HNATIONAL OFFICE SUPPLY INC      20090127
HCAL4479575226      V0000100001000016500020090127DEC94
HCAL4479575226      0000100002000032050020090127DEC94
HCAL4479575226      0000100003000045200020090127DEC94
TCAL4479575226      00000000020000772500
  
```

Figure 1-4 LASALLE Positive Pay Output File Format

The following table shows the details of the records in the above sample format.

FIELD NAME	SAMPLE VALUE	POSITION	LENGTH
<u>FILE HEADER</u>			
Bank Header	H	1	1
Company Name	National Office Supply Inc	2-31	30
File Date	20090127	32-39	8
Blank Spaces		40-81	42
<u>CHECK DETAILS</u>			
Bank Header	H	1	1
Branch Number	CAL	2-4	3
Bank Account #	4479575226	5-14	10
Blank Spaces		15-21	7
Void Indicator	V	22	1
Check #	100001	23-32	10 (4 leading zeroes)
Check Amount	1650.00	33-42	10 (4 leading zeroes)
Check Date	20090127	43-50	8
Payee # / Memo	DEC94	51-65	15 (10 trailing spaces)
Blank Spaces		66-85	20
<u>FILE SUMMARY</u>			
Summary ID	T	1	1
Branch Number	CAL	2-4	3
Bank Account #	4479575226	5-14	10
Blank Spaces		15-22	8
Total Number of Checks	2	23-32	10 (8 leading zeroes)
Total Amount	7725	33-43	11

of Checks			<i>(7 leading zeroes)</i>
Blank Spaces		44-81	38

Table 1-4 LASALLE Positive Pay Output File Details

Wachovia Connection (WACHOVIA)

The WACHOVIA Positive Pay output file has a File Header and Check Detail sections. Leading zeroes are added to the Total Number of Checks if it has less than 6 characters, to the Check Line Number if it has less than 6 characters, to the Bank Account # if it has less than 13 characters, to the Check # if it has less than 10 characters, and to the Check Amount if it has less than 12 characters (without a decimal point).

In the Check Details section, the Check Line Number represents the check sequence. If the bank does not have a Branch Number, the Bank Account # starts in the seventh (7th) position.

Below is a WACHOVIA Positive Pay output file format.

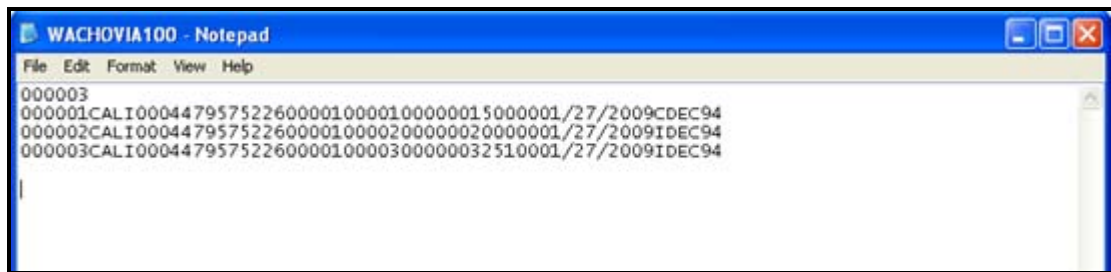


Figure 1-5 WACHOVIA Positive Pay Output File Format

The following table shows the details of the records in the above sample format.

FIELD NAME	SAMPLE VALUE	POSITION	LENGTH
<u>FILE HEADER</u>			
Total Number of Checks	3	1-6	6 <i>(3 leading zeroes)</i>
<u>CHECK DETAILS</u>			
Check Line Number	1	1-6	6 <i>(5 leading zeroes)</i>
Branch Number	CALI	7-10	4
Bank Account #	4479575226	11-23	13
Check #	100001	24-33	10 <i>(4 leading zeroes)</i>
Check Amount	1500.00	34-45	12 <i>(excluding the decimal point and with 6 leading zeroes)</i>
Check Date or	01/27/2009	46-55	10

Void Date			
Void Indicator	C (Voided) I (Non-Voided)	56	1
Payee # / Memo	DEC94	57-106	50 <i>(45 trailing spaces)</i>
Blank Spaces		107-136	30

Table 1-5 WACHOVIA Positive Pay Output File Details

Fifth Third Bank (FIFTHTHIRD)

The FIFTHTHIRD Positive Pay output file has Check Details, Account Summary, and File Summary sections. The Detail ID in the Check Details section, the Account ID in the Account Summary section, and the File ID in the File Summary section are system-generated constant values.

Leading zeroes are added to the Bank Account # if it has less than 10 characters (i.e. without a hyphen), to the Check # if it has less than 10 characters, to the Check Amount if it has less than 11 characters, to the Total Number of Checks if it has less than 10 characters, and to the Total Amount of Checks if it has less than 11 characters.

The Branch # in the File Summary section has a value of "000" if there is no value specified for the bank.

Below is a FIFTHTHIRD Positive Pay output file format.

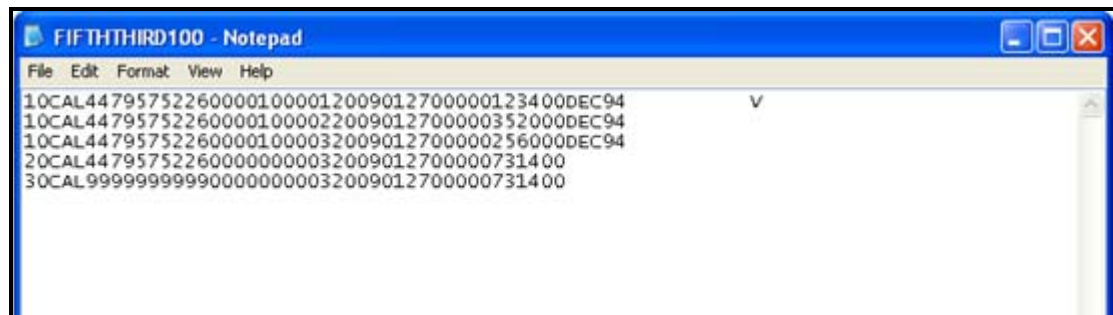


Figure 1-6 FIFTHTHIRD Positive Pay Output File Format

The following table shows the details of the records in the above sample format.

FIELD NAME	SAMPLE VALUE	POSITION	LENGTH
<u>CHECK DETAILS</u>			
Detail ID	10	1-2	2
Branch #	CAL	3-5	3
Bank Account #	4479575226	6-15	10
Check #	100001	16-25	10 <i>(4 leading spaces)</i>
Check Date	20090127	26-33	8
Check Amount	1234.00	34-44	11 <i>(excluding the</i>

			<i>decimal point and with 5 leading zeroes)</i>
Payee # / Memo	DEC94	45-59	15 <i>(10 trailing spaces)</i>
Void Indicator	V	60	1
Blank Spaces		61-80	20
<u>ACCOUNT SUMMARY</u>			
Account ID	20	1-2	2
Branch #	CAL	3-5	3
Bank Account #	4479575226	6-15	10
Total Number of Checks	3	16-25	10 <i>(7 leading zeroes)</i>
File Date	20090127	26-33	8
Total Amount of Checks	7314.00	34-44	11 <i>(excluding the decimal point and 5 leading zeroes)</i>
Blank Spaces		45-79	35
<u>FILE SUMMARY</u>			
File ID	30	1-2	2
Branch #	CAL	3-5	3
Bank Trailer ID	9999999999	6-15	10
Total Number of Checks	3	16-25	10 <i>(7 leading zeroes)</i>
File Date	20090127	26-33	8
Total Amount of Checks	7314.00	33-44	11 <i>(5 leading zeroes)</i>
Blank Spaces		45-79	35

Table 1-6 FIFTHTHIRD Positive Pay Output File Details

The discussion in this document provides information to help you work with your bank to create an acceptable Positive Pay file that adheres to the bank's format. Once the bank has approved the AccountMate Positive Pay file you can be certain that the file will not encounter any difficulties when it is submitted.

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