



Positive Pay Check Issue File Overview

Overview:

This document describes F&M Bank's Check Positive Pay (POS Pay) technical requirements for a check issuance file upload. Once the issued check file sample is produced, it must be tested to verify that it can be uploaded successfully.

Issue Check File Required Information:

The Issued Check File must contain the following columns:

1. Issued Date
 2. Check Number
 3. Account Number
 4. Payee Name (must match check payee line)
 5. Amount
- ✓ *Optional: Void Indicator (For example: -1 for Void, or V)*
 - Voids can also be entered manually through the Positive Pay module

Compatible Issued Check File Formats:

The issued check file sample must be in either a delimited text (csv), fixed length, or Excel format. If using a fixed length file, please provide the position of the data. F&M provides the flexibility for clients to select their desired Positive Pay file format.

Please select the best format available for day-to-day uploads. F&M will map the sample file to the Positive Pay system and will test the file to confirm a successful upload.

Below, are samples of the issued check file formats:

- ❑ **CSV:** A delimited text file that uses a comma to separate values
 - Example:

Date,Account Number,Number,Payee,Amount
10/19/2021,1234567890,61000,Test Bank,1.00
10/20/2021,1234567890,61000,Joe Payee,2.00
10/21/2021,1234567890,61002,Test Company,3.00
10/22/2021,1234567890,61003,Joe test,4.00

- ❑ **Fixed Length File:** Has a constant length for each field and record
 - Example: 123456789012340000000400112723JohnDoe
 - Account Number (Position 1-10)
 - Check Number (Position 11-14)
 - Amount (Position 15-24)
 - Date (Position 25-30)
 - Payee Name (Position 31-84)

- ❑ **Excel:** Files with an excel-related file extension. Columns do not need to be in same order shown below, we may be able to map a customized file produced by your current software.

Date	Check Number	Amount	Payee	Account Number
1/13/2021	4011	1.00	ABC Co	1234567890
1/13/2021	4012	5.00	Farmers & Merchants Bank	1234567890
1/13/2021	4013	36.00	ABCD LLC	1234567890





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1/13/2021	4014	12.00	Farmers Insurance	1234567890
1/13/2021	4015	13.00	Company Name Inc.	1234567890

Additional Information and Best Practices:

What is Positive Pay?

- Positive Pay is a fraud detection service that compares a check presented for payment against the items/check issued file data provided to F&M Bank in advance. Positive Pay is accessible by Single Sign-On through F&M Business Online Banking.

What is Payee Match Positive Pay?

- Payee Match verifies each check by matching the payee’s name on the check against the payee name in the issue check file. If the check does not meet the payee match requirements or the payee name does not match as reported, it will become an exception. If an exception is created, the client will determine whether it should be paid or returned. See Payee Name Match Verification Guide.
- As a friendly reminder, the Payee Match service supplements the traditional Positive Pay service.
- Special characters such as an asterisk (*) should be avoided on your issue file for Payee Match. Special characters are not typically contained in legitimate payees and can result in higher exception rates.
- Handwritten items are not supported for Payee Verification

What is the Positive Pay cut-off time?

2pm (PT) deadline.

Questions?

For questions, please contact your local banker or the F&M Treasury Management Services Support Department at 844-782-7311 between the hours of 8:00am to 6:00pm PT, Monday through Friday and 9:00am to 12:00pm PT Saturday or email us at internet.support@fmb.com.

