



Positive Pay/Payee Positive Pay/Full Recon File Format - Direct Transmissions

This document contains the recommended file format for sending and receiving direct transmissions. Refer to the “*Instructions for Payee Positive Pay Service Check Printing Specifications*” when enrolling in Payee Positive Pay.

You can provide check issue files using one of the following direct transmission methods:

- File Transfer Manager (FTM)
- Secure File Transfer Protocol (SFTP)

General Characteristics of Transmission Files:

- No Packed Fields
- Binary Synchronous
- Communication must contain one record per block
- All numeric fields must be right justified and zero filled to the left
- The “Payee Name” field
 - must be left justified with blank spaces after the data
 - must include all Payee Names that will be printed on the check
- Header information is optional for output files
- Record Size = 147 fields
- Block Size = 27930

Detail Record (Required)

Field Name	Field Position	Field Size	Content	Description
Account Number	01 – 15	15	Numeric	
Check Number	16 – 25	10	Numeric	
Dollar Amount	26 – 37	12	Numeric	
Date	38 – 45	8	Numeric	YYYYMMDD
Record Indicator	46	1	Alpha/Numeric	“V” = Void (V must be capitalized)
Blank Field	47	1	N/A	Field must remain blank
Payee	48 – 147	100	Alpha/Numeric	Populate this field only if sending Payee Information. The name cannot contain any symbols (=, +, %, etc.). Names are required to be in capital letters only and appear identical to what is printed on the check. All Payees listed on check or other data printed prior to the street address is necessary to be included in the issue file. Do not truncate names

File Total Record (Optional)

Field Name	Field Position	Field Size	Content	Description
Total Indicator	01	1	Alpha/Numeric	Populate field with “T” (T must be capitalized)
Blank Field	02 – 11	10	N/A	Field must remain blank
Total Record Count	12 – 20	9	Numeric	
Total Record Amount	21 – 32	12	Numeric	

Note: For incoming direct transmission files, an automated email confirmation will be sent once the file has been processed. Emails will be sent to email addresses on file and include total number of checks and total dollar amount of checks. To enroll in automated email confirmations, please contact your Treasury Management Consultant or ARP Customer Service at 1-800-617-5784 Monday-Friday 8am to 5pm ET.



Positive Pay/Payee Positive Pay/Full Recon File Format – Web InfoPLU\$

This document contains the recommended file format for providing check issue files using M&T Web InfoPLU\$®. Refer to the “Instructions for Payee Positive Pay Service Check Printing Specifications” when enrolling in Payee Positive Pay.

You can import issue files using the File Mapping tab within Web InfoPLU\$ in the following formats:

- Fixed Width (.txt)
- Delimited
 - o Comma (.csv)
 - o Semicolon (.ssv)
 - o Tab (.tsv)
 - o Space
 - o Other (delimiter will be entered in the import parameters page in Web InfoPLU\$)

File Field Lengths

Field	Maximum Length (Characters)	Comments
Financial Institution *	8	Should state "M&T Bank" in file or as default value
Account Number *	15	Should not contain leading zeros or spaces
Serial Number	10	Should not contain leading zeros unless it is part of the actual check # or spaces
Payee	100	Populate this field only if sending Payee Information. The name cannot contain any symbols (=, +, %, etc.). Names are required to be in capital letters only and appear identical to what is printed on the check. All Payees listed on check or other data printed prior to the street address is necessary to be included in the issue file. Do not truncate names
Issue Date *	10	Any of the following formats can be used: MM/DD/ YYYY, YYYYMMDD, MM/DD/YY or YYYYMMDD
Amount	13	Example: One hundred Dollars: With decimal (100.00) or without decimal (10000). If using decimal, must contain two positions after decimal point. Field should be right justified and contain leading zeros
Transaction ID *	2	IS = Issue, CN= Cancel/Void
Description	235	Not Used

* Field must either be included on the file, or it can be defaulted to a set value in the import parameters in Web InfoPLU\$

Note: All fields should be right justified when creating a Positive Pay issue file. The following characters cannot be used in any fields on the file: %~{}[] <> (). When saving the file, special characters should not be present in the file path, as this will cause the file upload to fail. Special characters include: \$~{} []<>()&*^#@!+= .

Fields may be positioned in any order on the file