



## Creating a File Import Layout

Before importing a Check Positive Pay file, an Import Layout must be created. To create the layout, follow the instructions below:

- Login to First State Bank's Online Banking Portal at [www.firststate.bank](http://www.firststate.bank)
- From Left Menu Bar, Select Business
- Select Positive Pay
- Select Import Layout
- Select +Import Layout

## Positive Pay File Import – Setup Guide

To import a Positive Pay file, create a file containing issued check details. You can define your file layout by mapping your file columns to the required fields during setup. Ensure each column is correctly mapped before submitting to avoid processing errors or exceptions.

### File Requirements:

- Use a supported file format (commonly CSV or TXT)
- Include required data elements:
  - o Account Number
  - o Check Number
  - o Issue Date
  - o Check Amount
  - o Payee Name

### For Delimited File Types: (Example: CSV)

Company: Select Company

Import Type: For CSV File, Select Delimited

Delimiter Type: Select Comma

Text Qualifier: Select None

File Layout Name: Enter applicable File Layout Name

Select Next

#### Defining the Layout – Delimited File Layout

- Select a column for the Account #
- Select a column for the Account Type
- Enter a value for Checking
- Enter a value for Savings
- Select a column for Debit/Credit

**DISCLAIMER:** *Provided for general guidance; align with your internal policies and controls.*



- Enter a value for Debit
- Enter a value for Credit
- Select “Next”

### Define Account Details – Delimited File Layout

- Select column for Item#
- Select column for Amount
- Select option for Amount Format:
  - o Decimal included
  - o Decimal not included
- Select column for Issue Date
- Select option for Issue Date Format:
  - o Example: yyddmm
- Select column for Void Date
- Select option for Void Date Format:
  - o Example: yyddmm
- Select column for Void Indicator
- Select option for Yes Indicator:
  - o Example: Y
- Select “Submit”

### Define Item Details – Delimited File Layout

- Enter column for Payee
- Enter column for Payee Address 1
- Enter column for Payee Address 2
- Enter column for Payee Address 3
- Enter column for Payee Address 4
- Select “Submit”
- Receive import
- Receive import confirmation

## For Fixed File Types

- Company: Select Company
- Import Type: Fixed
- Text Qualifier. Enter Text Qualifier from the following options:
  - o None
  - o Double Quote or
  - o Single
- Enter File Layout Name
- Select “Next”

### Define Layout Details – Fixed File Layout

- Enter Account Starting Position
- Enter Account Ending Position
- Enter Account Type Starting Position

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- Enter Account Type Ending Position
- Enter Checking Value (Example: CH)
- Enter Savings Value (Example: SV)
- Enter Debit/Credit Starting Position
- Enter Debit/Credit Ending Position
- Enter Debit Value (Example: DB)
- Enter Credit Value (Example: CR)
- Select "Next"

### **Define Account Details – Fixed File Layout**

- Enter Item Number Starting Position
- Enter Item Number Ending Position
- Enter Amount Starting Position
- Enter Amount Ending Position
- Select option for Amount Format Decimal Included or Decimal Not Included
- Enter Issue Date Starting Position
- Enter Issue Date Ending Position
- Select Issue Date Format
  - o Example: yyddmm
- Enter Void Date Starting Position
- Enter Void Date Ending Position
- Select option for Void Date Format
  - o Example: yyddmm
- Enter Void Starting Position
- Enter Void Ending Position
- OPTIONAL - Enter Yes Indicator
  - o Example: Y

### **Define Payee Details – Fixed File Layout**

- Enter Payee Starting Position
- Enter Payee Ending Position
- Enter Payee Address 1 Starting Position
- Enter Payee Address 1 Ending Position
- Enter Payee Address 2 Starting Position
- Enter Payee Address 2 Ending Position
- Enter Payee Address 3 Starting Position
- Enter Payee Address 3 Ending Position
- Enter Payee Address 4 Starting Position
- Enter Payee Address 4 Ending Position
- Select "Submit"
- Receive import confirmation

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### Uploading a Positive Pay File

Positive Pay customers are required to upload or manually enter a file into the bank that lists all issued checks, including the check number and amount. When items are presented for payment, the system compares each one to the customer's list. Any discrepancies are flagged as exceptions, allowing the customer to decide whether to approve or return the item.

- From Left Menu Bar, Select "Business"
- Select "Positive Pay"
- Select "File Import"
- Select Company
- Select Account
- Select Import Layout. Information must match previously added import Layout
- Drag and drop or click to select a Positive Pay file (usually saved on your computer)
- After confirming that everything looks correct, select "Import"
- Receive confirmation message

### To Add a Manual Entry

Checks can be manually entered into the Positive Pay system for verification and processing.

- From Left Menu Bar, Select Business
- Select Positive Pay
- Select Manual Entry
- Select Company
- Select Account
- Enter number of entries
- Select +Create Entry Rows to create additional entry rows (if needed)
- Enter check information
  - o Check Number – Enter the check number for the payment.
  - o Issued Date – Provide the check's issue date.
  - o Amount – Input the check's amount.
  - o Payee Name – Enter the name of the payee.
- Submit Information
  - o After entering the details, review the information for accuracy.
  - o Select "Submit" to finalize the addition of the checks to Positive Pay



### Working Exception Items

If a presented item does not match what was issued or entered, it is flagged as an exception. Positive Pay customers must review exceptions each business day before the **12:00 cutoff** and decide whether to pay or return them.

Common reasons include: invalid amount, item not issued, voided item, stale date, zero serial number, duplicate, or invalid payee name.

To decision exception items, follow the instructions listed below:

- Login to First State Bank's Online Banking Portal at [www.firststate.bank](http://www.firststate.bank)
- From Left Menu Bar, Select Business
- Select Positive Pay
- Select Work Items

Note: Check Positive Pay and ACH Filter/Blocks (ACH Positive Pay) items are listed separately.

### Check Positive Pay – Defaults to All Accounts

Review and decision each exception item.

- To pay items, select Pay from the dropdown menu under Pay/Return.
- To return items, Return from the dropdown menu under Pay/Return.

### ACH Positive Pay – Defaults to All Accounts

Review and decision each exception item.

- To pay items, select Pay from the dropdown menu under Pay/Return.
- To return items, Return from the dropdown menu under Pay/Return.

### Item History

To confirm items have been worked under Check or ACH Positive Pay, follow the steps listed below.

- Select "Item History" under the applicable section.
- Review the list of items presented to confirm which ones have been worked under Check or ACH Positive Pay.
- Verify the status of each item to ensure it has been processed.