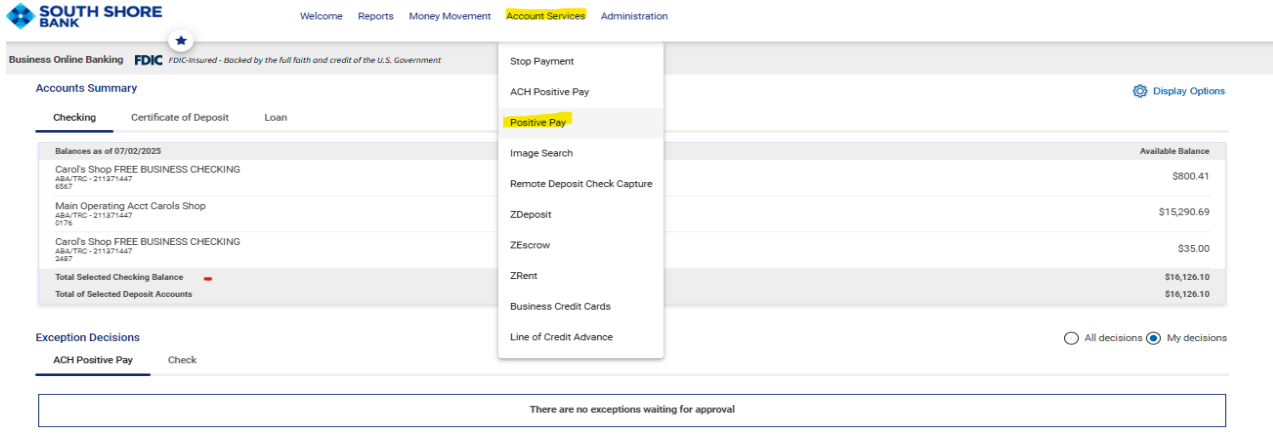


Positive Pay Check File Upload

This procedure provides user instructions to create a file format for positive pay check issue files and how to upload check issue files.

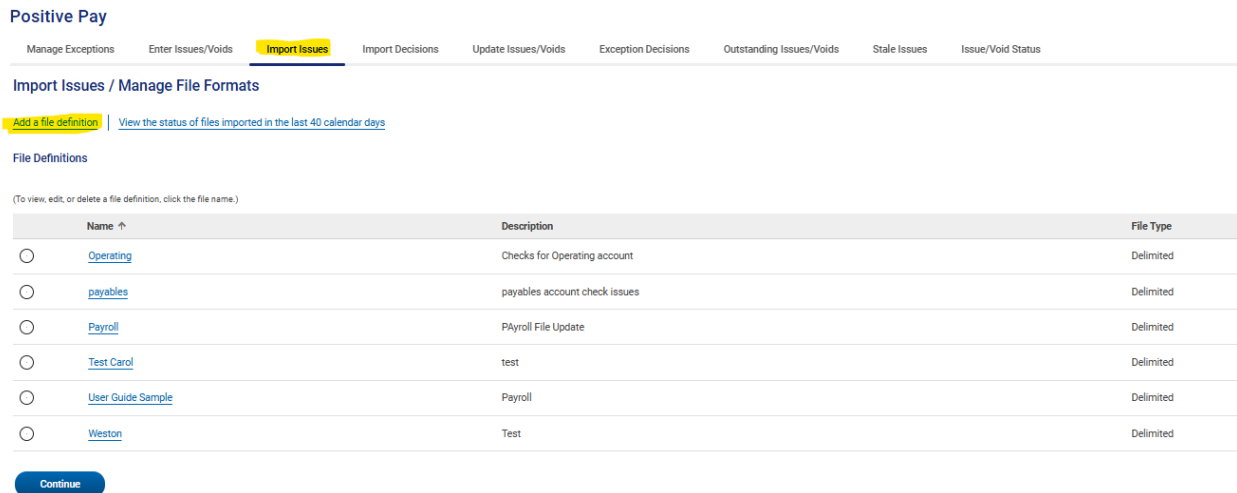
Access Positive pay through the account services menu



The screenshot shows the South Shore Bank Business Online Banking interface. The top navigation bar includes links for Welcome, Reports, Money Movement, **Account Services**, and Administration. The main content area is titled "Accounts Summary" and includes tabs for Checking, Certificate of Deposit, and Loan. The "Checking" tab is active, showing a list of accounts and their balances as of 07/02/2025. A dropdown menu is open under the "Positive Pay" link, showing options: Stop Payment, ACH Positive Pay, **Positive Pay**, Image Search, Remote Deposit Check Capture, ZDeposit, ZEscrow, ZRent, Business Credit Cards, and Line of Credit Advance. The "Available Balance" table on the right shows balances for various accounts. The "Exception Decisions" section at the bottom indicates "There are no exceptions waiting for approval".

Click Import Issues to create an import file then click “Add a file definition”

A File Definition will be the positive pay check file used for future check uploads.



The screenshot shows the "Positive Pay" section of the South Shore Bank Business Online Banking interface. The "Import Issues" tab is active, displaying the "Import Issues / Manage File Formats" page. The page includes a link to "Add a file definition" and a link to "View the status of files imported in the last 40 calendar days". Below this is a table of "File Definitions" with columns for Name, Description, and File Type. The table lists several definitions, including "Operating", "payables", "Payroll", "Test Carol", "User Guide Sample", and "Weston". A "Continue" button is located at the bottom left of the page.

Name	Description	File Type
Operating	Checks for Operating account	Delimited
payables	payables account check issues	Delimited
Payroll	Payroll File Update	Delimited
Test Carol	test	Delimited
User Guide Sample	Payroll	Delimited
Weston	Test	Delimited

Create a check file from your software and save as a CSV comma delimited file before completing next steps.

The first part of the file format is description. Complete “Definition Name” and “Description” and File Contents click “Delimited” then click “Next “

Positive Pay

[Manage Exceptions](#)
[Enter Issues/Voids](#)
[Import Issues](#)
[Import Decisions](#)
[Update Issues/Voids](#)
[Exception Decisions](#)
[Outstanding Issues/Voids](#)
[Stale Issues](#)
[Issue/Void Status](#)

Add File Definition

[Import a file with an existing format](#)

1
Description
Complete ^

Enter descriptive information to differentiate this definition from existing definitions.

File Contents:
Issues

File Type:
☒ Delimited
☐ Fixed

Next

Complete “Characteristics” Section

Choices noted are for a CSV comma delimited file. Field Delimiter = Comma (,) Text Qualifier = Double Quote (") “Amount Format” and Date Format needs to be updated reflecting your check file. Then click next.

[Import a file with an existing format](#)

1
Description
Complete ^

2
Characteristics
Complete ^

Amount Format:
☒ Decimal included (i.e. 123.00)
☐ Decimal not included (i.e. 123)

Next Previous

Complete Default Field Values

This section identifies the bank account the check file represents

ABA = 211371447

Account= the account this file represents (See note below for multiple account Upload)

Issue Type= “Issue”

Issue Action = “Add”

Click “Next”

Add File Definition

Import a file with an existing format

1 Description
Complete

2 Characteristics
Not Complete

3 Default Field Values
Optional

Enter default values that will be applied to all issues in your import file.

ABA Type
211371447

Account
Main Operating Acct Carole Shop - Checking - *0176

Issue Date
Issue

Import Action
Add

Next Previous

4 Field Properties
Not Complete

Add File Definition Cancel

A file can be created to include multiple accounts in one file. Do not enter the account number in the account drop down. The CSV file will need an additional column listing the account number and The Field Properties section will include a column for account number outlined on page 4.

Field Properties matches your CSV file columns with the field name in the Positive Pay Platform

Sample CSV File below

Column format when matching sample file with field properties

1= *Check Number*

2= *Payee*

3= *Issue Date*

4= *Check Amount*

Column 1	Column 2	Column 3	Column 4
4246	Bobs Auto	3/7/2025	1452.36
4259	Marc's Tow Company	3/7/2025	1114.99
4255	National Grid	3/7/2025	191.99
4247	Town of Weymouth	3/7/2025	924.09
4239	Ford Motor	3/7/2025	914.67

Complete the field properties to match your CSV file. The sample below matches the CSV file above then click "Complete" then click "Add File Definition".



[Import a file with an existing format](#)

1

Description

Complete

2

Characteristics

Complete

3

Default Field Values

Optional

4

Field Properties

Complete

Enter the numeric order of the fields listed below as they would appear in your import file. For example, if the first field in your file is "ABA/TRC", and the second field is "Account" you would list the fields as position number "1" and position number "2" to import. Valid field properties are listed below for your reference.

Field Name	Position	Valid Field Values Within A File
Check Number	<input type="text" value="position 1"/>	Numeric only (0-9), 15 characters max
Amount	<input type="text" value="position 4"/>	Numeric only (0-9), greater than 0.00 and less than 100,000,000.00
Issued Date	<input type="text" value="position 3"/>	Numeric date in specified format (for example, MMDDYY)
Debit/Credit (optional)	<input type="text" value="position"/>	Debit, D, Credit, C
Payee	<input type="text" value="position 2"/>	Alpha (a-z, A-Z), numeric (0-9), special characters (including spaces), 128 characters max
Additional Payee information (optional)	<input type="text" value="position"/>	Alpha (a-z, A-Z), numeric (0-9), special characters (including spaces), 128 characters max

Complete

Previous

Add File Definition

Cancel

Process to upload check issue file

Click account services and click "Positive Pay."

Choose the import file for the positive pay account and click the radial button then continue.

Positive Pay

Manage Exceptions

Enter Issues/Voids

Import Issues

Import Decisions

Update Issues/Voids

Exception Decisions

Outstanding Issues/Voids

Stale Issues

Issue/Void Status

Import Issues / Manage File Formats

[Add a file definition](#) | [View the status of files imported in the last 40 calendar days](#)

File Definitions

(To view, edit, or delete a file definition, click the file name.)

Name	Description	File Type
<input type="radio"/> Operating	Checks for Operating account	Delimited
<input checked="" type="radio"/> payables	payables account check issues	Delimited
<input type="radio"/> Payroll	Payroll File Update	Delimited
<input type="radio"/> Test Carol	test	Delimited
<input type="radio"/> User Guide Sample	Payroll	Delimited
<input type="radio"/> Weston	Test	Delimited

Continue

Click "Browse" to locate the file on your computer and upload file.

Click "Import File"



[Welcome](#) [Reports](#) [Money Movement](#) [Account Services](#) [Administration](#)

[Hi, Ed](#) | [Sign Off](#)
Last Login: Jul 2, 2025, 9:03:46 PM ET

Business Online Banking **FDIC** FDIC-insured - Backed by the full faith and credit of the U.S. Government

[Approvals](#) [Exceptions](#)

Positive Pay

[Manage Exceptions](#) [Enter Issues/Voids](#) **[Import Issues](#)** [Import Decisions](#) [Update Issues/Voids](#) [Exception Decisions](#) [Outstanding Issues/Voids](#) [Stale Issues](#) [Issue/Void Status](#)

Select File

[New selection](#)

File Import Definition

Definition Name: payables
Description: payables account check issues
File Type: Delimited

File to Import: [Browse](#) Operating account checks 03_15_2025.csv

[Import File](#)

[Cancel](#)

You will receive confirmation that the file was successfully received.

Positive Pay

[Manage Exceptions](#) [Enter Issues/Voids](#) **[Import Issues](#)** [Import Decisions](#) [Update Issues/Voids](#) [Exception Decisions](#) [Outstanding Issues/Voids](#) [Stale Issues](#) [Issue/Void Status](#)

Import Confirmation

The file has been successfully received and is being processed.

[Import another file](#)

File Definition Name: payables
Description: payables account check issues
File Name: Operating account checks 03_15_2025.csv
File Type: Delimited
Status: To view the imported file processing status, go to [File Import Status](#)