



Business Banking Positive Pay



Check Issue File Formatting Guidelines



Check Issue File Formatting Guidelines

Check Positive Pay with Payee Match allows users to upload a file with all issued checks, simplifying the entry process. This reference guide provides the format and data requirements for uploading an issued check file into Positive Pay using one of our standard file formats.

Contents

File Mapping (File Format) Definitions _____	3
Secure File Transfer Protocol (SFTP) _____	4
Field Requirements – Delimited or Microsoft Excel File Format _____	5
Field Requirements – Fixed File Format _____	6



File Mapping (File Format) Definitions

Check Positive Pay with Payee Match supports both delimited and fixed file formats. Review the below standard file format specifications. If you have any questions regarding Positive Pay issued check file upload requirements, please contact the Digital Operations Teams for support, ibsupport@mvpbanking.com

Delimited File Format

A delimited file format is a text file consisting of data separated by a tab, dash (-), semi-colon (;), or comma (,).

A delimited file also includes a text qualifier, a single quote (') or double quote ("), that is placed on each side of the text. The text qualifier ensures that a character like a comma (,) is not treated like a field delimiter when it is included in a data field.

Note: CSV files would be considered Delimited Text even if they open in Microsoft Excel.

Microsoft Excel Format

Microsoft Excel file format is files saved as an Excel file (usually the files are saved as a .xlsx or .xls file type).

Note: CSV files that open in Microsoft Excel would NOT be considered a Microsoft Excel file, they would be a delimited text file.

Fixed File Format

A fixed file format is where information is located within a specific position of the line. For example, the Account Number may begin in position 1 and end in position 9, while the Issue Date begins in position 10 and ends in 17.



Custom File Format

MVB Bank can support custom file format(s), if needed. Please contact MVB's Digital Operations team with the file format specifications request and include a sample mapped file.

Secure File Transfer Protocol (SFTP)

The direct transmission of issued check files to Positive Pay can be achieved through Secure File Transfer Protocol (SFTP). This would be considered a custom configuration, and the following action is required before issued check files can be transmitted using SFTP:

- The Treasury Service Master Agreement Authorization form must be completed, signed, and returned to the bank.
- Positive Pay Exhibit must be completed, signed, and returned to the bank.
- MVB Financial Secure Data Transport Request Form must be completed, signed, and returned to the bank for the required set up that enables direct transmission of check issue files. Additional fees may apply for SFTP transmissions.
- Testing must be performed prior to the automated transmission of your issued check file.
- Uploaded file names should be formatted as:
clientname_PPAY_Date_timestamp
- Check file uploads should be submitted for processing by 11PM EST.
- No field headers or totals should be included in the file.
- Limit the uploaded file sized to 5MB or less to ensure optimal functionality. Note: When sending multiple files in one day, include full hour, minute and second in the timestamp to ensure each file is considered unique.

Field Requirements – Delimited or Microsoft Excel File Format

The following table defines the field requirements and formats for delimited files. The most common delimited file format is a comma-separated values (csv) file.

Note:

- File size must not exceed 35k record (across all columns) or 5 MB.
- No field headers or totals should be included in the file.

Delimited File Mapping Type Name: D6 Account Number Load Position 1 MMDDYYYY

Or

Microsoft Excel File Mapping Type Name: D8 Account Number Load Position 1
MM/DD/YYYY

Column Order	Required/Optional	Description	Example
Account Number	Required	Numeric	121212999
Check Number	Required	Numeric	9801
Issue Date	Required	Delimited Date Format (MMDDYYYY) Excel Date Format (MM/DD/YYYY)	07312025
Amount	Required	Decimal Added	455.87
Payee	Required	Alpha Numeric- No Commas (255-character max)	Hedges- A Cut Above
Void Indicator	Optional	V for void (not case sensitive). If this field is undefined it defaults to I for issue.	V

Field Requirements – Fixed File Format

The following table defines the field requirements and formats for fixed files.

Note: File size must not exceed 35k record (across all columns) or 5 MB

Fixed File Mapping Type Name: D5 Fixed Format

Field Name	Required/Optional	Positions	Length	Description
Issue Date	Required	1 – 8	8	Date Format (MMDDYYYY) No Separators
Check Number	Required	10 – 17	8	Filler – Zeros
Amount	Required	19 – 28	10	No Decimals - Decimal is implied For example: \$124.50 is in the file as 12450
Account Number	Required	30 – 38	9	Numeric Filler – Zeros
Payee	Required	40 – 61	22	Alpha/Numeric – No Commas Filler – Blanks/Spaces
Void Indicator	Optional	62	1	V for void (not case sensitive). If this field is undefined it defaults to I for issue.

Questions?

Please contact Client Support at 1-844-682-2265 or ibsupport@mrvbanking.com