

HUNTINGTON CHECK POSITIVE PAY BUSINESS ONLINE UPLOAD ISSUE FILE FORMATS

Huntington's Check Positive Pay service allows a user (client) to upload check issue files into Business Online from their accounting package with either a Delimited or Fixed-width file format. There is a one-time mapping process to define the rule within the Check Positive Pay service. Once the Map/rule is defined, a user will use that map to upload issue files into the Check Positive Pay system.

Huntington requires the following fields of data for the check issue file, in any order:

- **Check Number** Maximum field length of 10 digits.
- **Check Date:** including a two-digit day and a two-digit month. The year can either be two or four digits and include a date separator of a slash (/).
- **Check Amount:** The decimal can be included or implied. Hyphens (dash or negative indicator) can be used for VOIDS only. Dollar signs and thousand separators will be ignored.

Additional Fields that may be required depending on setup:

- **Payee Name:** (If using Payee Verification, this field is required. If not, this field is optional.): If required, the payee name must match exactly what is printed on the check. Maximum field length of 80 characters.
- **Account Number:** (If more than one account number is included in the file, this field is required. If not, this field is optional.) Huntington's account number.
- **Issue Type:** If the check issue file contains voids, the issue type indicator must be in the file. IS (Issue), CN (Void), RIS (Reverse Issue Record), RCN (Reverse Void). A hyphen (dash or negative indicator) can be used in the amount field instead.

Other file standards:

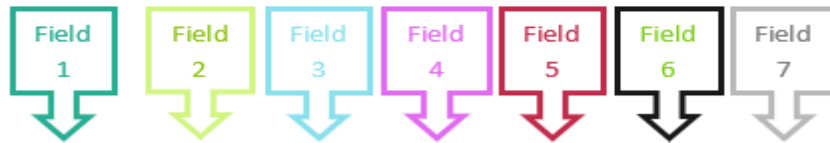
- Issue files may contain one header row, but no more than one.
- There cannot be any trailer or total records at the bottom.
- There can only be one row of data per check.
- The file may contain additional data elements other than the ones Huntington requires as these fields will be ignored based on the rule/map that is defined to read the file.
- For delimited files, use quote marks to indicate the entire field if the delimiter character is also used as text within the field. For example, if using a comma for the delimiter and the payee name has a comma in it, quote marks are needed. (field 1, "payee name, with comma", field 3)
- For fixed-width files, use left-justification and space fill/padding for alpha-numeric fields and right-justification and zero fill/padding for numeric fields. (000123Payee Name 01012017)

Following are two samples of the Check Positive Pay file formats (Delimited & Fixed) and a corresponding Issue File Map/rule definition for each one.

Delimited File Format SAMPLE

User (client) will identify the delimiter included in the file (comma, semi-colon, colon, or tab)
The information below is a sample only and is not a layout requirement.

File Sample



11234567890,267.89,12384623,070725,JOHN SMITH, PAYROLL, IS
11234567890,126.63,12384624,070725,JIM GUY, EXPENSE REIM, IS
11234567908,1843.57,12384625,070725,"ABC, INC.", INVOICE, CN
11234567908,1236304.90,12384626,070725,XYZ CO.,INVOICE, RIS

Delimited Issue File Upload SAMPLE Definitions

The file must contain the delimiter (comma, semi-colon, colon or tab).

Issue files may contain one header row, but no more than one. There cannot be any trailer or total records at the bottom. There can only be one row of data per check. The information below is a sample only.

Field Name	Field Number	Contents	Description	Additional Info
Account Number	1	Numeric	HNB Account Number	Account number associated with the check Optional if selecting a single account per file at the time of upload
Check Amount	2	Numeric	Check amount	\$\$\$\$\$\$\$.CC (used in this sample) \$\$\$\$\$\$CC If a Hyphen (dash or negative indicator) is used, the check is considered VOID
Serial Number	3	Numeric	Check number	Maximum number of digits = 10
Issue Date	4	Numeric	Check issue date	MMDDYY (used in this sample) MMDDYYYY YYYYMMDD DD/MM/YYYY DDMMYYYY MM/DD/YYYY YYYY/MM/DD
Payee*	5	Alphanumeric	Payee name MUST appear in file EXACTLY as it appears on the check	Maximum number of characters = 80 Use quote marks (") to denote text when a delimiter character is used in the text field. Include all Payees on the check in this field
Additional Data	6	Alphanumeric	Optional field	May be used to include invoice number, memo, etc.
Issue Type	7	Alphanumeric	Optional field unless file contains a void, reverse issue and/or a reverse void	IS = Issued Check CN = Void / Cancel RIS = Reverse Issue (Delete Issue) RCN = Reverse Void (Delete Void)

*The Payee field only appears and is required if setup with the Payee Positive Pay (Payee Name Verification).


Business Online SAMPLE Screenshot Upload File Definitions for SAMPLE Delimited File

*If you check the box to “Select account number at time of import” then the Account # Field will not appear.

Step 1: Create New Issue File Map

Issue File Map Name Sample CSV <small>10 to 50</small>	File Type Comma Separated	Formatting Options <input type="checkbox"/> Contains a header <input type="checkbox"/> Select account at time of import
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Step 2: Upload Sample Issue File



Drag and drop your file here
or
[Browse](#)

Step 3: Map Fields and Formats

Account Number Field 1 01234567890	Amount Format \$\$\$\$\$\$\$.CC
Check Number Field 3 12384623	Date Format MMDDYY
Amount Field 2 267.89	
Issue Date Field 4 070725	
Payee Name Field 5 JOHN SMITH	
Issue Type Field 7 IS	
Additional Data Field 6 PAYROLL	

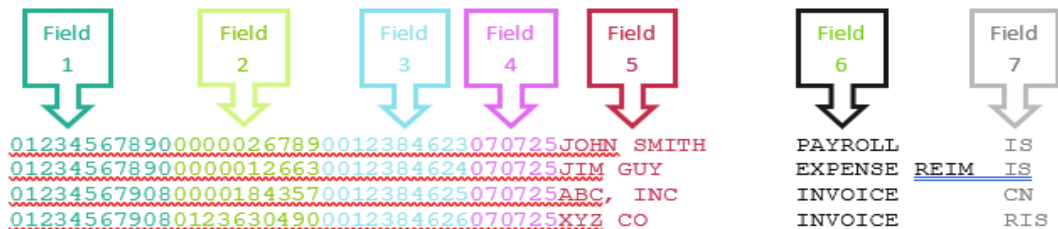
 Issue files are uploaded hourly between 6:00 a.m. and 8:00 p.m. ET.

Save

Fixed-Width Format SAMPLE

Information for this file format is always in the same start positions with the same field lengths.
The information below is a sample only and is not a layout requirement.

File Sample



Fixed-Width Issue File Upload SAMPLE Definitions

Issue files may contain one header row, but no more than one. There cannot be any trailer or total records at the bottom. There can only be one row of data per check and there cannot be any blank rows between data. The Positions and lengths indicated below are for the Sample above and are not a layout requirement.

Field Name	Positions	Length	Contents	Description	Additional Info
Account Number	1-11	11 (Sample)	Numeric	HNB Account Number	Account number associated with the check Optional if selecting a single account per file at the time of upload Leading zero is not required
Check Amount	12-21	10	Numeric	Check amount	\$\$\$\$\$.CC \$\$\$\$\$.CC (used in this sample) If a Hyphen (dash or negative indicator) is used, the check is considered VOID Right-justified, zero-filled
Serial Number	22-31	10 (Sample)	Numeric	Check number	Maximum number of digits = 10 Right-justified, zero-filled
Issue Date	32-38	6 (Sample)	Numeric	Check issue date	MMDDYY (used in this sample) MMDDYYYY YYYYMMDD DD/MM/YYYY DDMMYYYY MM/DD/YYYY YYYY/MM/DD
Payee*	38-49	60 (Sample)	Alpha-numeric	Payee name MUST appear in file EXACTLY as it appears on the check	Maximum number of characters = 80 Left-justified, space filled Include all Payees on the check in this field
Additional Data	98-85	30 (Sample)	Alpha-numeric	Optional field	Maximum number of characters =30 Left-justified, space-filled May be used for reporting memo info
Issue Type	128-131	3 (Sample)	Alpha-numeric	Optional field unless file contains a void, reverse issue and/or a reverse void	IS = Issued Check CN = Void / Cancel RIS = Reverse Issue (Delete Issue) RCN = Reverse Void (Delete Void) Left-justified, space-filled

*The Payee field only appears and is required if setup with the Payee Positive Pay (Payee Name Verification).

Business Online SAMPLE Screenshot Upload File Definitions for SAMPLE Fixed-Width File

*If you check the box to “Select account number at time of import” then the Account # Fields will not appear.

Step 1: Create New Issue File Map

Issue File Map Name Sample <small>6 to 50</small>	File Type Fixed Width	Formatting Options <input type="checkbox"/> Contains a header <input type="checkbox"/> Select account at time of import
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Step 2: Upload Sample Issue File



Drag and drop your file here
or
[Browse](#)

Step 3: Map Fields and Formats

Account Starting Position 1	Account Field Length 11	
Check Number Starting Position 22	Check Number Field Length 10	
Amount Starting Position 12	Amount Field Length 10	Amount Format \$\$\$\$\$\$\$CC
Issue Date Starting Position 32	Issue Date Field Length 6	Date Format MMDDYY
Payee Name Starting Position 38	Payee Name Field Length 60	?
Issue Type Starting Position 128	Issue Type Field Length 3	?
Additional Data Starting Position 98	Additional Data Field Length 30	

 Issue files are uploaded hourly between 6:00 a.m. and 8:00 p.m. ET.

Save

Requirements for Check Printing & Check Issue Files

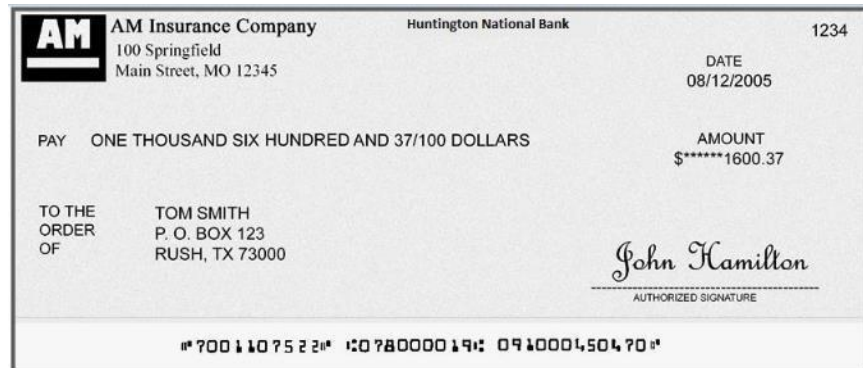
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Element	Description	Requirements	Acceptable Practice	Unacceptable Practice
Check Stock	Busy backgrounds reduce image quality	Background pattern or scene must have a reflectance of 60% (70% or greater preferred) (i.e. it should be as light as possible.) This recommendation extends to the entire background of the document. If the pattern is lighter, and the data is dark, it should be possible for check processors to separate the data from the background. Any overlays that are part of the check design or printing should always be consistent.	<ul style="list-style-type: none"> • Light background colors • Watermark • Check stock and design are image friendly 	<ul style="list-style-type: none"> • Dark background colors • Complex patterns
	Business Checks Only	Positive Pay must verify the check number within the Auxiliary On-Us field within the MICR line and it is only found in Business Sized Checks.	<ul style="list-style-type: none"> • Business Checks with Magnetic Ink Character Recognition (MICR) 	<ul style="list-style-type: none"> • Personal Checks
Font	Size / Legibility issues	<ul style="list-style-type: none"> • Payee Name, Dollar Amount and Date must be in black ink and a minimum font size of 12 point • Utilize Sans Serif Fonts when printing checks, avoid Serif Fonts • All upper-case letters for the Payee Name will read better and must be printed horizontally on the check 	<ul style="list-style-type: none"> • Arial (not Arial Black or Bold), Arial Narrow (not Bold), Century Gothic, Dotum, (not DotumChe), Gulim, Latha (not Bold), MS Gothic, MV Boli, Trebuchet MS, Univers, Courier, Courier New, Calibri • 12-point font 	<ul style="list-style-type: none"> • Garamond, Times New Roman, etc. • Bold, Italic, Curative, Underlined, or "Narrow" • < 12-point font or > 14-point font
Payee Name	Payee Name on Check Issue File MUST match Payee Name on Check	<p>When using Payee Positive Pay, the name on the check issue file and the name on the check must match exactly.</p> <p>The payee and address block must be left aligned.</p> <p>The payee name(s) must start on the first line of the payee address block.</p> <p>If there is an address line present, it must always follow the payee line. There must be no blank spaces or lines between the payee and the address. Blank lines in the body of the field can provide fraudsters with a location to add a payee and must be avoided.</p> <p>Add ATTN: or C/O before a person's name or business name that shouldn't be part of the payee name but is part of the address.</p>	<p><i>Check: John Smith and Jane Smith</i> <i>Check Issue File: John Smith and Jane Smith</i></p> <p><i>Check: ABC Printing, LLC.</i> <i>John Smith</i> <i>Check Issue File: ABC Printing, LLC.</i> <i>John Smith</i></p> <p><i>Check: ABC Printing, LLC.</i> <i>ATTN: John Smith</i> <i>Check Issue File: ABC Printing, LLC.</i></p>	<p><i>Check:</i> <i>Check Issue File: John Smith and Jane Smith</i> (Check field intentionally left blank to illustrate unacceptable practice)</p> <p><i>Check: ABC Printing, LLC.</i> <i>John Smith</i> <i>Check Issue File: ABC Printing</i></p> <p><i>Check: ABC Printing, LLC.</i> <i>John Smith</i> <i>Check Issue File: ABC Printing, LLC.</i></p>

Requirements for Check Printing & Check Issue Files

Element	Description	Requirements	Acceptable Practice	Unacceptable Practice
Payee Name, cont.	Multiple Payee Names	Payee Name Verification pick up is limited to 2 lines regardless of the number of payees. Make sure the Payee names are listed the same on the check and the check issue file. Ensure there is an and or an or between the multiple payee names for proper endorsement and make sure it is spelled out within the check and check issue file the same.	<p><i>Check: John Smith and Jane Smith</i> <i>Check Issue File: John Smith and Jane Smith</i></p> <p><i>Check: John Smith or Jane Smith</i> <i>Check Issue File: John Smith or Jane Smith</i></p>	<p><i>Check: John Smith & Jane Smith</i> <i>Check Issue File: John Smith and Jane Smith</i></p> <p><i>Check: John Smith or Jane Smith</i> <i>Check Issue File: John Smith</i></p>
	Payee name must match, or it will be an exception	Send full names versus partial names. Payee Name(s) must be included on the check issue file and match the check.	<p><i>Check: John Smith</i> <i>Check Issue File: John Smith</i></p> <p><i>Check: Ceridian Payroll Service</i> <i>Check Issue File: Ceridian Payroll Service</i></p>	<p><i>Check: John Smith</i> <i>Check Issue File: J. Smith</i></p> <p><i>Check: Ceridian Payroll Service</i> <i>Check Issue File: Ceridian Payr</i></p>
	Payee name handwritten	Ensure that Payee Name and Dollar Amount are typed on the check. Handwritten checks are unacceptable when using the Payee Positive Pay feature.	<p><i>Check: John Smith (typed)</i> <i>Check Issue File: John Smith</i></p>	<p><i>Check: John Smith (handwritten)</i> <i>Check Issue File: John Smith</i></p>
	Zero / Symbol Fill	Ensure that the check and check issue file are complete. Do not utilize zeros or symbols in the payee field on the check or check issue file	<p><i>Check: John Smith</i> <i>Check Issue File: John Smith</i></p> <p><i>Check: ABC Printing, LLC.</i> <i>Check Issue File: ABC Printing, LLC.</i></p>	<p><i>Check: John Smith</i> <i>Check Issue File: ***John Smith**</i></p> <p><i>Check: ~~~ABC Printing, LLC.</i> <i>Check Issue File: ABC Printing, LLC.</i></p>

Sample of a Conforming Check:



Sample of a Non-Conforming Check:

