

BBVA Compass net cash™ Quick Reference Guide

Positive Pay Issue Files



You can send Positive Pay Check Issue information to BBVA Compass through one of five ways:

1. Create a Manual Issue or Manual Void via BBVA Compass net cash
2. Upload an Issue File via BBVA Compass net cash
3. Upload an Issue File via Compass e-Transmit
4. Use a scheduler to automatically send an Issue File via File Transfer Services
5. Use a third party software such as AP Technology's Secure Pay to create and transmit the Issue File

The method you choose to send your check issue information will determine the file layout and format.

Tip: You can send a void in lieu of a stop payment. Void instructions do not expire. Checks presented for payment that match a void will be reported as a Positive Pay exception with the reason "void on file." There is no fee to send void payment instructions.

Creating a Manual Issue or Manual Void via BBVA Compass net cash

1. From the Risk and Reconciliation Overview screen, look at Quick Links. Click on Create Issue or Create Voided Issue. You can also get to this using the same links on the Import Issue File screen.
2. Select the account from the drop-down menu or click the box for Multiple Accounts.
3. Fill in the required fields: check number, amount, issue date. Payee Name is an optional field, but it is necessary if you subscribe to Payee Positive Pay to avoid your checks being reported as exceptions.
4. Click + to add another if you wish to submit multiple items. You can submit an unlimited number of batches throughout the day and include as many items as you wish in each batch.

Important Note: If you make a mistake and need to send a file to void checks within an issue file, it is critical that your void file has a different number of records in it than the issue file you sent. A suggestion would be to add 1 record of a void item for \$0.01 so that the file has a different number of records and dollar amount. If the void file you submit has the same number of records and amount from an issue file you sent earlier, the file will reject as a duplicate file.

Upload an Issue File via BBVA Compass net cash

From the Import Issue File screen under Risk and Reconciliation, select the Import Template Type from the drop-down menu. If you do not have a template defined, you will need to create one by selecting New Custom Import. Once you have a template defined, you can select it, use the browse button to find the file, click Review Import to check it is the correct file, and then click the Import File button.

These steps explain how to create a new template.

1. Create a Template Name of your choice.

2. Select the Delimiter Type by choosing Comma (also known as CSV) or Fixed Record (also known as fixed width or TXT).
3. Select the Date Format from the drop-down list. If the date format is not listed, it is not supported.
4. Ensure that the order of fields listed matches your issue file. Click the up arrow to move a field up the list and the down arrow to move a field down the list. Trim zero should be checked if the field does not contain leading zeroes. For example, if your account number is 0000123456 and your file only contains 123456, then you should check the Trim Zero box.

Comma Format

Field	Details
Account Number	10 digits, leading zeroes required unless trim zero option selected. You must be permitted to the account or you will receive an error message stating the account number is not valid.
Check Number	10 digits, leading zeroes required unless trim zero option selected
Dollar Amount	Cannot contain currency, symbols or commas. Amounts interpreted using implied decimals. This means if the amount in the file is 123, it will be interpreted as USD \$1.23.
Issue Date	You must select from one of the following options: mmddy mmdyyyy mm/dd/yy mm/dd/yyyy YYYYMMDD m = month; d = day; y = year
Issue / Void Indicator	I = Issue, V = Void
Payee Information	Up to 70 alphanumeric characters allowed. Must exactly match payee name shown on check. For example, cannot have AI B. Zienya in issue file and Zienya, AI written on the check. Do not include special characters (e.g. š or Ÿ or ñ or é); instead, use their English equivalents (e.g. s or Y or n or e). It is best to put quotation marks around the payee name field if your payee names include commas (e.g. "Mr. John M. Baxter, Jr."). Otherwise, the system will think it is a new field.

Fixed Record

Field	Details
Account Number	10 digits, zero fill to the left unless trim zero option selected. You must be permitted to the account or you will receive an error message stating the account number is not valid.
Check Number	15 digits, zero fill to the left unless trim zero option selected
Dollar Amount	Cannot contain currency, symbols or commas. Amounts interpreted using implied decimals. This means if the amount in the file is 123, it will be interpreted as USD \$1.23.
Issue Date	This must match the format you selected when creating the template.
Issue / Void Indicator	I = Issue, V = Void
Payee Information	Up to 70 alphanumeric characters allowed. Must exactly match payee name shown on check. For example, cannot have AI B. Zienya in issue file and Zienya, AI written on the check. Do not include special characters (e.g. š or Ÿ or ñ or é); instead, use their English equivalents (e.g. s or Y or n or e).

Upload an Issue File using Compass e-Transmit

You can upload an issue file through Compass e-Transmit, which is an HTTPS connection that is separate from BBVA Compass net cash. The standard format is shown below, but you may request a custom format through your treasury management officer.

Field Name	Format	Mandatory	Starting Point	Ending Position	Length	Example Value	Comments
Account Number	Numeric	Yes	1	10	10	1234567890	Zero fill on left if account number is less than 10 digits

Field Name	Format	Mandatory	Starting Point	Ending Position	Length	Example Value	Comments
Check (Serial) Number	Numeric	Yes	11	25	15	000000009999991	Zero fill on left if account number is less than 15 digits
Issue Dollar Amount	Numeric	Yes	26	40	15	1200.55	Cannot contain currency, symbols or commas. Amounts interpreted using implied decimals. This means if the amount in the file is 123, it will be interpreted as USD \$1.23.
Issue Date	MMDDYYYY	Yes	41	48	8	12312017	Must use MMDDYYYY format
Issue / Void Indicator	Alpha	Yes	49	49	1	V	I = Issue / V = Void
Payee Name	Alphanumeric	Yes	50	119	70	Al B. Zienya	Left justify payee name and space/blank fill on right. Must exactly match payee name shown on check. For example, cannot have Al B. Zienya in issue file and Zienya, Al written on the check. Do not include special characters (e.g. š or Ÿ or ñ or é).

There is no header or trailer record with the standard format.

Use a scheduler to automatically send an Issue File via File Transfer Services

You can upload an issue file through File Transfer Services, which uses file transfer protocols such as FTPS (File Transfer Protocol via SSL) and SFTP (File Transfer Protocol via SSH). Clients typically select this channel when they want to send Positive Pay issue files in unattended / automated mode.

All files must be in TXT format for this transmission channel. It uses the same standard format that is shown above. You may request a custom format through your treasury management officer.

Use a third party software to create and transmit the Issue File

Some customers who have difficulty generating a Positive Pay issue file in any of the formats listed above elect to use a third party vendor, such as the SecurePay software offered by AP Technology. Depending on the solution selected, the vendor may already have the standard BBVA Compass format embedded into their software and have support built into establishing an automated transmission. If this does not exist with the selected vendor, we can work with your vendor to establish the transmission, likely using the standard format shown above sent to us via File Transfer Services.

Issue Item Repair

If there is a problem processing specific items within your Positive Pay Issue File, you will receive an email notifying you of issue item rejection reasons. Log into BBVA Compass net cash, go to the Risk and Reconciliation section, and select Issue Item Repair.

1. Review the items listed in the Issue Item Repair list and select your decision from the drop-down list. Decisions vary based on the reject reason. The Submit Decision(s) and Reset Decision(s) buttons do not appear unless you select a decision first.
2. Once you click the Submit Decision(s) button, the item is removed from the Issue Item Repair screen.

Issue File Rejection

If there is a problem processing your entire Positive Pay issue file, you will receive an alert notifying you that the file rejected and you need to review the file status on net cash. Common reasons for file rejection include duplicate or improperly formatted files.

