

ENHANCED POSITIVE PAY

Payee Match Best Tips & Practices

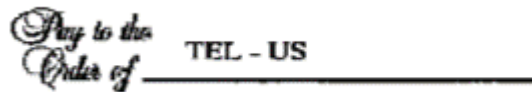




Best Tips & Practices for Payee Match Success

Fonts & Characters

- Payee name can be typed, printed, or in cursive.
- Payee name in all capital letters is **recommended**.
- Recommended font size is 12–14 points. Fonts less than 10 points or greater than 16 points are **not recommended**.
- Bold, italics, and underlines are **not recommended**.
- **Sans serif** fonts such as Arial (font used for this document) or Verdana are **preferred**.
- The words **PAY TO THE ORDER OF** or acceptable variations (described in the Printing and placement section below) **must** be printed in a machine-readable style, not script and should be to the left of the payee names. The following image shows an example of an unacceptable font style:



Check Stock

- Check background must be light in color and plain (no pictures or lines) to ensure the payee name field can be easily viewed.
- The check stock should be consistent for each account.
- Watermark/pantograph features are not acceptable in the **PAY TO THE ORDER OF** or **PAYEE NAME** area of the checks. When checks are image captured, these features may “bleed” through the document, causing background interference in reading the payee name.

Printing & Placement

- Letters must have enough space between them so that they are not touching each other.
- Additional lines of data below the payee name should be spaced such that the characters do not touch the payee name.
- The number of spaces between words should not be more than two spaces. For the payee block, use only one space between words.
- Do not add characters and names close to the valid payee name information. Any special codes or characters included on the same line as the payee name should be at least two inches away. If they are not at least two inches away, include this information on your Positive Pay issue file as part of the payee name.
- Print the payee name only once in the check, including in the payee block.
- If including the name and address, do not split the payee block into two non-adjacent parts.
- The payee block should consistently use single-line spacing, be left-justified, and be a minimum of two empty lines away from other text information.



- Check printing should have consistent locations for the payee information per account.
- Special codes, characters, or bar codes should not be in the proximity of the PAY TO THE ORDER OF, PAYEE NAME, or ADDRESS fields.
- The payee name may not be located in the top one inch of the check.
- Leave a minimal amount of space (two to eight characters) between the PAY TO THE ORDER OF field and the payee name. The payee name must not touch the PAY TO THE ORDER OF text on the check.
- The payee name must be located not more than 15 characters (one inch) from the last word of the PAY TO THE ORDER OF text.

Printing & Placement

- Words or symbols used in conjunction with payee name (such as **MR.**, **MRS.**, **MISS**, **OR**, **&**, or **AND**) must be included on the issued file.
- The issued payee names must exactly match the printed payee name.
- If more than one payee name is printed on more than one line, make sure there is at least a space between line items