

Payee Match for Positive Pay is an effective solution that offers your business an added layer of protection against fraudulent check activity, allowing you to seamlessly verify payee names on issued checks against those specified in your uploaded issued checks file instructions. For best results using Payee Match, we recommend you follow the check writing guidelines outlined below to avoid readability issues and minimize the number of exception items. All standard check printing guidelines apply.

CHECK WRITING GUIDELINES

Check Font and Lettering Requirements

- Checks must be typed in ALL CAPS
- Must use 12-14 point font and letters must not touch (any font that is smaller or larger is not acceptable)
- Must use sans serif fonts (i.e. Arial and Verdana)
 - To avoid readability issues avoid serif fonts (i.e. Times New Roman and Garamond)
- Checks must be fixed width – Use no more than TWO extra spaces between words
 - Acceptable: JOHN DOE
 - Not acceptable: JOHN DOE
- Avoid underlining, *italics* or **bold** fonts
- Checks should be printed using a machine-readable style – handwritten checks will result in an exception
- PAY TO THE ORDER OF or any acceptable variation, must be printed on the left of the Payee Name, using a machine-readable style and **NOT** script
 - Acceptable:

PAY TO THE
ORDER OF ABC COMPANY

Not Acceptable:

*Pay to the
Order of* TEL - US

Check Stock

- Check stock should be a light color with no images or pictures to ensure easy readability of the Payee Name
- Avoid watermarks and pantographs- these features may 'bleed through' when the check image is being captured and may interfere in reading the Payee Name, resulting in an exception
- Check stock should be consistent style and format for each account

Payee Name Printing and Placement

✓ DO'S:

- **DO** use consistent check printing format and style and Payee Name placement for each account
- **DO** leave enough space between each letter so that they are not touching, therefore avoid serif fonts
- **DO** use consistent, single-line spacing and left-justification on the payee block (the payee block includes the Payee Name and any additional lines such as address)

Please Note: Only one Payee Name can be verified per item. Any additional names added on the issued check will not be verified during the Payee Name verification process.

PAY TO THE
ORDER OF ABC COMPANY LLC
1234 MAIN STREET
DALLAS TEXAS

- **DO** place any additional lines that come after the Payee Name block two empty lines away from other text information
- If the payee block includes an additional line of data such as an address, **DO** use a single line break, and ensure that the two lines do not touch
- **DO** only use one space between words in the payee block (the payee block includes the Payee Name and any additional lines such as second payee or address)
- **DO** place the Payee Name between two to eight characters, but not more than 15 characters (one inch), from the last word of the 'PAY TO THE ORDER OF' variation
- **DO** place the Payee Name on the same line as the 'PAY TO THE ORDER OF' variation
- **DO** place the PAY TO THE ORDER OF variation to the left of the Payee Name
- **DO** only use acceptable variations of PAY TO THE ORDER OF
 - PAY TO THE ORDER
 - PAY TO
 - PAY
 - TO THE ORDER OF

X DON'T'S:

- **DO NOT** use special characters (i.e. @, #, \$, :, %, &, * and ; +) and names close to the valid Payee Name information or any address fields. Any special codes or characters included on the same line of the Payee Name should be at least two inches away. If the special characters are not two inches away from Payee Name, be sure to include the information in the issue file
- **DO NOT** use more than two spaces between words
- **DO NOT** allow the Payee Name and 'PAY TO THE ORDER OF' variation to touch
- **DO NOT** print the Payee Name on the check more than once
- **DO NOT** print the Payee Name within the top one inch of the check
- **DO NOT** list more than one Payee Name. Only one Payee Name will be verified during the Payee Name verification process

Limitations

It is important to recognize that Image Recognition Technology has limitations and can cause exceptions. Exceptions can be caused by:

- Poor image quality from bank of first deposit
- Poor resolution of the check image
- Inconsistent check format
- Watermarks, Pantographs, Ink Spots or any other 'noise' in the check image
- Poor conditions of the scanned check (such as wrinkles or tears)
- Font (wrong text type, weight or size)

It is also important to note that due to the limitations listed above, it is possible for a check to come back as an exception, even if the human eye cannot detect the deficiency. Although two check images may appear identical, exceptions may be based on several factors.