

Payee Match Implementation Guidelines

Please comply with the following requirements to minimize unnecessary exception items; all standard check-printing guidelines also apply.



Check Stock

- ▶ Check background must be light in color and plain (no pictures or lines) to ensure 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/Address 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 and 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 2 spaces.

Example:

Acceptable: JOHN DOE

Not acceptable: JOHN DOE

Font/Characters

- ▶ Payee name can be typed, printed or in cursive; hand-written checks have a higher probability of being presented as exception items. Only the first 256 characters of the payee name will be read.
- ▶ All uppercase type is required for the payee name.
- ▶ Recommended font size is 12-point; fonts less than 10 points or greater than 16 points are not acceptable. Bold, italic and underlines are not recommended.
- ▶ Required font styles are noted below in order of preference (fixed space fonts achieve the highest match rates):
 - Verdana
 - OCR A
 - OCR B
 - Arial
- ▶ The words “PAY TO THE ORDER OF” must be printed in a machine-readable style vs. script and should be to the left of the payee names. See an unacceptable font style for the words “PAY TO THE ORDER OF.”
- ▶ Unacceptable font style:

*Pay to the
Order of*

Payee Match Implementation Guidelines cont.

Printing and Placement

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- ▶ The number of spaces between words should not be more than 2 spaces.

Example:

Acceptable: JOHN DOE

Not acceptable: JOHN DOE

- ▶ 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 2 inches away. If they are not at least 2 inches away, include this information in your Positive Pay issue file as part of the payee name.
- ▶ Print the payee name only once in the check, including the payee block.
- ▶ If including the name and address, do not split the payee block into 2 non-adjacent parts.
- ▶ The payee block should consistently use single-line spacing, be left justified, and be a minimum of 2 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 1 inch of the check
- ▶ The following variations of "PAY TO THE ORDER OF" are acceptable:
 PAY TO THE ORDER
 PAY TO
 PAY
 TO THE ORDER OF
- ▶ A minimal amount of space, 2-8 characters, must be left between "PAY TO THE ORDER OF" and payee name; the payee name must not touch "PAY TO THE ORDER OF"
- ▶ The payee name must be located not more than 15 characters (one inch) from the last word of the PAY TO THE ORDER OF variation.
- ▶ Do not print "PAY TO THE ORDER OF" in more than three separate lines on the check
- ▶ Only the first 256 characters of the payee name will be read

Issue File Requirements

- ▶ Words or symbols used in conjunction with payee name (e.g., MR., MRS., MISS, or, &, AND) must be included on the issue file
- ▶ Payee names listed on checks must match exactly the name listed on the Data Transmission issue file. Do not list check as JOHN DOE and put the same name on the issue file as DOE, JOHN
- ▶ If more than one payee name is printed on more than one line, make sure there is at least a space between line items.
- ▶ Character positions on the transmission after the payee name may be left blank (preferred). If filler is needed, the asterisk (*) symbol must be used. Any other symbol would be construed as part of the payee name.

Limitations

- ▶ Image recognition technology has limitations. These include, but are not limited to
- ▶ Image quality from the bank of first deposit
- ▶ Resolution of check image
- ▶ Inconsistent check stock format
- ▶ Noise (such as ink spots or watermarks)
- ▶ Condition of scanned check (such as wrinkles)
- ▶ Font (such as weight or size of text)

Please refer to the Treasury Management Fee Schedule for applicable charges. The payee matching fee applies to each check presented against an account enrolled in Payee Positive Pay.

For questions or support please contact us by sending a secure message via InBusiness Online Banking.