

## Payee Match Implementation Guidelines

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

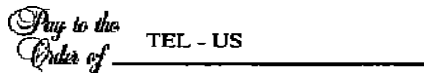
### **Check Stock**

- Check background must be light in color and plain (no pictures or lines) to ensure payee name field can be easily viewed.
- 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.

### **Font/Characters**

- Payee name must be typed; all hand-written checks will be presented as exception items. Only the first 120 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. **Do not use bold print.**
- 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:**



### **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

- Do not add characters and names close to the valid payee name information; any special codes or characters included on the same line as payee name should be at least two inches away. If they are not at least 2 inches away, include this information on your Positive Pay issue file as part of the payee name.
- Special codes, characters or bar codes should not be in the proximity of the TO THE ORDER OF, PAYEE NAME/ADDRESS field.
- Payee name may not be located in the top one 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 120 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, it is recommended that the line break should be indicated on the issue file with the vertical bar character “|”
- 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.

#### ***“Attention To” or “Care Of” Recommendations”***

- The following variations of “ATTENTION TO” or “CARE OF” are acceptable; (colon is optional)

ATTENTION TO:  
 ATTENTION:  
 ATT:  
 ATTN:  
 IN CARE OF:  
 CARE OF:  
 C/O:

- Clearly identify names in the address field with the words “ATTENTION TO” or “CARE OF to distinguish the distribution point from the payee name; placing a distribution point in the address field will minimize exceptions.

- “C/O” or “ATTENTION” or any variation will not be included in the payee name match process and should not be included on the issue file
- If “C/O” or “ATTENTION” is not used, include the name and distribution point in the issue file.

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.