

# Payee Positive Pay

## Requirements and Information

Payee Positive Pay is an additional feature available to existing and new Check Positive Pay customers. The Payee Name, when included on the issue file or manually input, is matched to the Payee Name on the image of the corresponding paid check. A payee mismatch will require a pay/return decision. All other exception criteria remain the same (serial number, dollar amount, item not found).

Payee match uses Optical Character Recognition (OCR), Payee read rate accuracy will vary based on many factors. Adherence to these requirements will improve the accuracy of your Payee Positive Pay Service.

### Payee Positive Pay Service for New and Existing Positive Pay customers

- If checks are issued with a 2-line Payee Name, the issue file **MUST** include both payee lines in the Payee field (maximum field length is 128 characters)
- The Payee field of the issue file and the Payee field of the Check MUST match: UPPERCASE letters are strongly recommended
- Direct input of issues will require the Payee Name to be an input field (include 2-line Payee if applicable)
- An error message will be generated if new manual or imported issues do not include the Payee Name

### Information for Existing Positive Pay customers only

- Import of issues may require a change to an existing File Definition: Payee Name (if not currently included file)
- All outstanding issues (with a payee) will be used to match to the payee of the corresponding paying check
- Outstanding issues already processed without a Payee Name may be manually updated to ADD the payee
- Checks matching to outstanding issues without a Payee Name will not go through the Payee Match process

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### Check Stock

Follow ANSI standards for **business checks** (consumer-sized checks are not acceptable) with 24 lb MICR bond. Any artwork, logo or design on the check that could hinder capturing a high-quality image should not be utilized, particularly if the design may interfere with a successful reading of the payee name information on the image.

If the artwork is translucent or opaque and does not hinder capturing a quality image, it should be acceptable for payee name processing. **NOTE: If image quality is poor and Payee read rates are low, your Check stock may need to be replaced.**

### Font Pitch

Provide sufficient spacing between individual letters so that each letter of the name can be clearly read. For example, LIVE could be misread as UVE if the letters are not spaced properly.

Most laser printers use a pitch that is proportionate to the size of the font. For fonts in which the pitch is fixed, we suggest a pitch size of 10 points, which means there will be about 10 characters per inch. You should visually verify that the printed characters are not touching each other.

### Placement of Payee Name Field

The payee name ***must be positioned below the horizontal midpoint of the check***, and in proximity (to the right of or just below) to the "Pay to the Order Of" verbiage.

Do not allow the payee name block to extend into the bottom 1/4 of the check or let it interfere in any way with the MICR line information printed at the bottom.

Do not allow the payee name information to print past the midpoint of the check - from left to right.

### Payee Name Field Format

To improve payee name readability and reduce the number of payee-mismatch exceptions in the Positive Pay service:

- Handwritten check/payee names are not acceptable
- Arial has high read rates and is preferred.
- Other acceptable fonts: Times New Roman, Courier, Verdana, Univers, Tahoma, Albertus, Batang, Bookman, and Zurich.
- Font size: 11 points (pts)
- Field limit: 128 characters maximum and up to 2 lines
- Use of all UPPERCASE letters is strongly recommended
- Do not use a bold, italicized or underlined font style
- Do not add extra spaces or additional information, such as client account #, vendor # or invoice #, to the payee name
- Avoid the use of punctuation and special characters such as asterisks (\*)
- Do not use dot matrix printers

The following characters are standard and acceptable for including in payee names:

ABCDEFGHIJKLMNOPQRSTUVWXYZ  
0123456789, . : ; / & # @ ( ) ' —

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### SAMPLE CHECK

The following check sample illustrates the recommended placement for the required elements on the check face.

**Note:** Sample is not to scale. The green lines inside the face of the check indicate horizontal and vertical midpoints and the right edge of the check layout.

REMITTER COMPANY NAME 123 MAIN STREET ANYTOWN, STATE 123456-1234	<b>BANK LOGO</b> 1234 Sample St. Our Town, MI 12345	0-000/000	No. 000001
		DATE: 01/01/16	\$ 1,204.19
ONE THOUSAND TWO HUNDRED AND FOUR DOLLARS AND 19/100			
PAY TO THE ORDER OF:	ANY PAYEE NAME UP TO 128 CHARACTERS PAYEE NAME CAN EXTEND TO 2 LINES 123456 N SAMPLE STREET ANYTOWN, STATE 123456-1234		