

Positive Pay

Payee Match Implementation Guide

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Payee Match Implementation Guidelines

Overview

The Payee Match process uses image recognition technology to identify the payee on the check image. Once a check image is scanned, Payee Match takes the following steps:

1. The payee from the check is compared to the payee included in the issued check file.
2. Payee Match results are compiled.
3. Payee Match processes these on a nightly basis during daily batch processing.

NOTE: Complying with the requirements listed in this document will minimize unnecessary exception items. All standard check printing guidelines also apply.

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 (ink spots, watermarks, etc.)
- Condition of the scanned check (i.e. wrinkles)
- Font (i.e. weight/size of text)

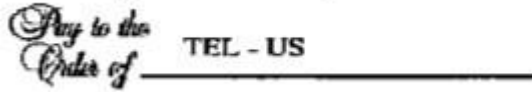
Check Stock

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

Font/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 or Verdana, are preferred.

- The words **PAY TO THE ORDER OF** or acceptable variations (outlined in the Printing and Placement section of this document) must be printed in a machine-readable style and not script and should be to the left of the payee names.
- 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 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 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.
 - A minimal amount of space (two to eight characters) must be left 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.

Issued File Requirements

- Words or symbols used in conjunction with payee name (i.e. **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.