PAYEE POSITIVE PAY:
CHECK PRINTING GUIDELINES

Introduction

Payee Positive Pay compares the payee name(s) on the check to the payee data contained in your Payee Positive Pay issue file. These guidelines will help you to print checks in order to generate consistent results for Digital Interrogation.

This document outlines the check design and printing characteristics that are recommended to optimize the Digital Interrogation of the items. Throughout the document there will be many references to consistency of the information. In order for the Digital Interrogation process to optimally extract the targeted image based information, consistency of the check document per account number is strongly recommended. Equally important is using the proper font size and type to generate high quality print results.

Paper Stock and Check Printing Guidelines

An integral part of the total solution is the paper stock and check design. Consistency of the check will be important as it is verified in the check paying process. High quality paper stock forms the background for information printed on the item. As a result, the quality of the check stock can dictate the quality of the resulting image in the check paying process.

- **Paper Stock**
  - The check dimensions will be the same for each Bank Account number
  - The paper weight should be 24 lb. MICR Bond
- **Check Design**
  - Conform to published ANSI layout standards
  - The check stock and design are image friendly (background washes away with black and white images - see ANSI guideline X9-TG-2 section 3.2.2).
  - Any printing, shading or other use of the back of all checks must conform to Federal Reserve Bank Regulation CC Standards
  - Any overlays that are part of the check design or printing should be consistent

Payee Information Requirements

The enhanced validation feature in this solution is comparing payee information. In order to properly provide this validation, payee criteria should be consistent and have the following characteristics:

- The location of payee information is consistent by Account Number
- Many "TruType" font styles are applicable for use. However, the following font styles provide very reliable and consistent read rate results and should be used whenever optimal read rates are to be expected
  - Arial
  - Century Gothic
  - MS Gothic
  - Courier New

- Fixed-width fonts like Courier New are preferred over fonts that have characters of different widths
- San Serif fonts are preferred – fonts without small lines at the end of characters, like Arial.
- Times Roman font style is specifically not recommended. This font style has proven to have poor read rate results, particularly with IRDs.
- The recommended font size range is no less than a 12-point font. Font size of 14 is preferred. Font sizes greater than 14-point have no material benefit.
    - Smaller sized fonts are likely to reduce the readability.
    - With the prevalence of IRDs and their associated images, smaller font sizes decrease the readability.
- Payee Name should be surrounded by an area of white space to minimize interference of unrelated printed information on the item.
- Payee Name printing should be upper case. Mixed case may lower the readability.
- Payee Name printing should not be boldfaced, italicized, cursive, or underlined.
- Payee Name should be printed with the same font, size and location by account.
- Payee Name should be in black ink or toner.
- The target marker for location of the Payee, specifically, "PAY TO THE ORDER OF" or "PAY TO", should not be italicized, bold or underlined and should be at the same level on the left or above the payee name(s) as defined in the ANSI check standards.
- Payee Name(s) must start on the first line of the payee/address block and must not exceed 2 lines of the payee address block.
- If an address is present, it should always follow the payee line. There must be no blank spaces or lines between the payee and the address.
- Payee address block should be left aligned and single spaced.
- The background should not create too much interference since that would make the text more difficult to recognize.
- All background and design graphics should have high reflectivity. It is recommended that half-tone printing be used for the non-critical portions of the check. Pastel-colored backgrounds are optimal.

Check Printing Requirements

The printing of the checks is an important step of the process. High quality printing will enhance the quality of the image that will be used in the check paying process.
- Print should be a minimum of 300 DPI
- Clear, dark, high quality printing is necessary using the correct font size and type
- No symbols, characters or numbers right above the Payee Name, which would interfere with the Digital Interrogation process
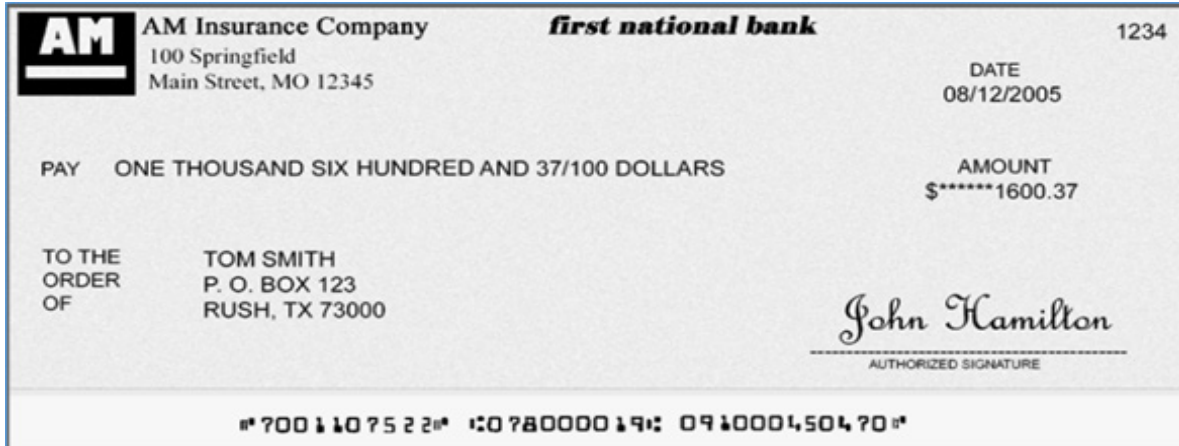
Samples of Conforming Checks

Sample 1

The marker "Pay to" is to the left of the Payee Name on the face of the check. There are no extraneous characters. The Payee Name font size is 14. Payee Name is all upper case.

Sample 2

The marker "TO THE ORDER OF" is to the left of the Payee Name on the face of the check. There are no extraneous characters. The Payee Name font size is 14. Payee Name is all upper case.

Example of Non-Conforming Check
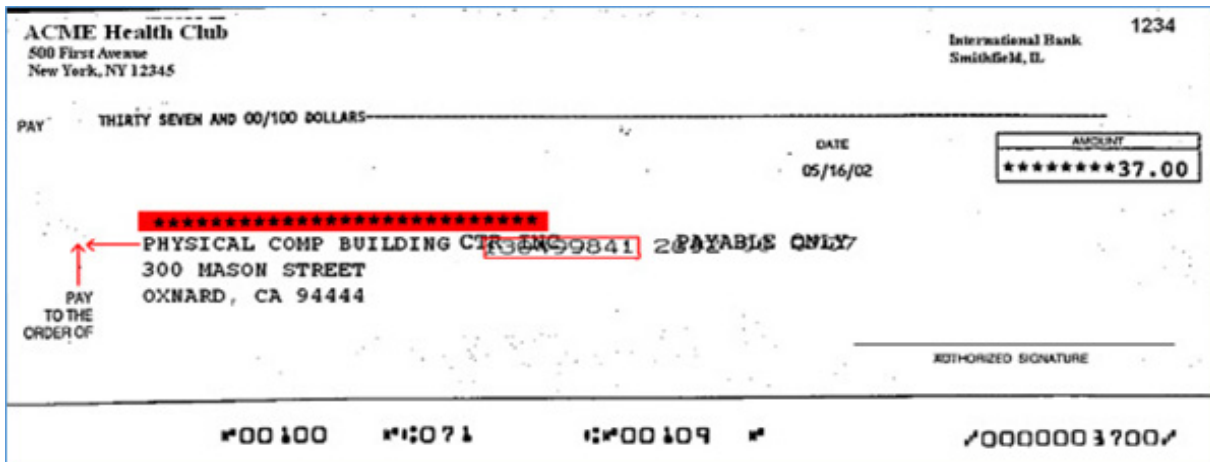
In this sample check, the special characters above the Payee Name will interfere with the interrogation of the Payee Name, treating the string as part of the legitimate data.

The "Pay to the order of" should be above or parallel to the level of the Payee Name.

The characters sprayed on the face of the check will interfere with the interrogation of the Payee Name.

Also, the area on the check to be interrogated should not have any background patterns (i.e. "VOID"), watermarks, markings etc. that may interfere with the image capture process.