

Payee Positive Pay

Check formatting requirements including Payee Name Verification Guidelines

Park Bank requires these check formatting guidelines to be followed to reduce check processing errors, delays in posting check transactions, and for obtaining the highest readability rate to reduce the number of exceptions for clients using the Payee Positive Pay service.

Check paper stock

Use plain MICR bond paper of at least 24lb weight which complies with the ANSI standards for business checks.

MICR line printing

MICR Font E-13B (Common Machine Language E-13B), 14pt font size and magnetic ink/toner **are required** for the MICR line.

Font style and size

- Acceptable fonts include: Arial, Calibri, Geneva, Helvetica, Tahoma, Verdana and Univers.
- Do not use a bold face, italicized or underlined font style.
- Font size should be 11pt. However, if the font is measured by pixels at a resolution of 200 dpi, size 14 font should be selected.

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 proportionate to the size of the font. If the pitch is fixed, we suggest a pitch size of 10 pts or 10 characters per inch.

Visually verify that the printed characters are not touching each other.

Additional check printing notes

- Use only BLACK INK for check printing.
- Use only PostScript printers such as laser printers or other digital printers.
- Date format recommendation: MM/DD/YY
- The background of the check should be plain and free of any color, logo or design that could hinder reading the MICR line or capturing a high quality image.
- A 1/4" of space around the MICR line should be kept clear of all printing or markings including the background color.

Payee name field format requirements

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

- Preferred font: Calibri (body)
- Other acceptable fonts include: Arial, Geneva, Helvetica, Tahoma, Verdana and Univers
- Font size: 11pts
- Field limit: 96 characters maximum and up to 2 lines. Note: Both payee lines will be read for Payee Positive Pay matching purposes.
- The use of all UPPER CASE letters is **strongly** recommended.
- Do not use a bold face, italics or underlines font style.
- Do not add extra spaces or additional information, such as client account numbers, vendor numbers or invoice numbers to the payee name
- Avoid the use of punctuation, symbols and special characters such as asterisks
- Do not handwrite the check/payee name
- Do not use dot matrix printers

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

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

Placement of payee name field

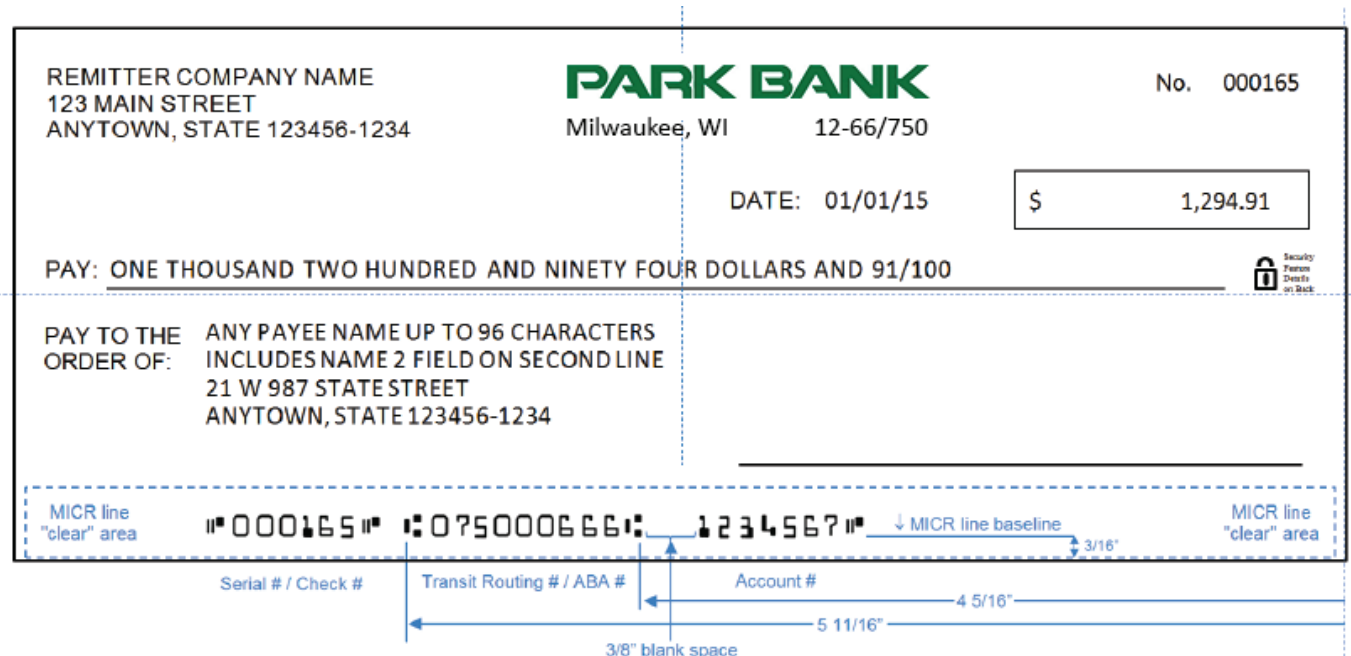
The payee name ***must be positioned below the horizontal midpoint of the check***, and in close proximity to (the right of or just below) the "Pay To the Order of" verbiage.

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.

Sample check layout

The layout provides the recommended placement for the required elements on the check face. *Note: The sample is not to scale. The dashed blue lines indicate the horizontal and vertical midpoints, and the right edge of the check layout.*



Format for maximizing check image quality for the Payee Positive Pay service:

- For all alphanumeric and numeric fields:
 - Font: Arial - no unacceptable special characters or asterisks
 - Font Size: 11pt
- Park Bank name/Logo position: place near the top center of the check
- Include the Park Bank “Fractional” Transit Routing Symbol or Bank ID: 12-66/750
- Check date: format as MM/DD/YY
- Courtesy amount: numeric amount box should include \$ symbol (*do not use asterisks as fillers*)
- Legal amount: print the written amount in UPPER CASE letters (*do not use asterisks as fillers*)
- Payee name: the payee name **must be positioned below the horizontal midpoint of the check**, and in close proximity to (the right of or just below) the “Pay To the Order of” verbiage. **The payee name should be printed in all UPPER CASE letters and should not extend past the mid-point of the check.** *Note: The check cannot have the payee name printed above the horizontal midpoint and the payee name printed a 2nd time below the horizontal midpoint of the check (ie. as part of the address block). Only the payee name printed below the midpoint will be scanned and matched to the issues on file.*
- Park Bank ABA# or Bank Routing #: 075000666
- Account number in MICR line cannot have a dash symbol dividing the account number
- MICR line requirements: MICR font E-13B, font size 14pt, applicable field indicator symbols, magnetic ink/toner. A 1/4” of space around the MICR line should be kept clear of all printing or markings *including the background color.*