

## Positive Pay – Payee Name Verification Best Practices

Payee Name Verification (PNV) is an additional feature to traditional positive pay that is used to detect any alterations to the payee. Businesses will find the most success following these tips:

### Check Stock

Follow standards for business checks by printing with MICR ink on 24lb check stock paper. Any artwork, logo, or design on the check that could hinder capturing a high-quality image should not be used.

### Image Quality

Maintain image quality standards. Skew, noise, and other defects reduce PNV accuracy.

### Printers/Ink

Avoid using dot matrix printers. Use blank ink only.

### Font & Formatting

Arial font is proven to have the highest read rate and is preferred for PNV. Other acceptable fonts include: Times New Roman, Courier, Verdana, Univers, Tahoma, Albertus, Batang, Bookman, and Zurich. Avoid extra spaces, underlining, italicizing, bold face fonts, and punctuation. \*\*The use of all uppercase letters is recommended.

Handwritten Items – Most handwritten business-sized checks are rejected and processed manually to avoid the risk of fraudulent transactions.

### Letter Space (Pitch)

Provide sufficient spacing between individual letters within the name so that each letter can be clearly read. Font sizes may range from 10-14 pts, however, 10pt pitch size is recommended.

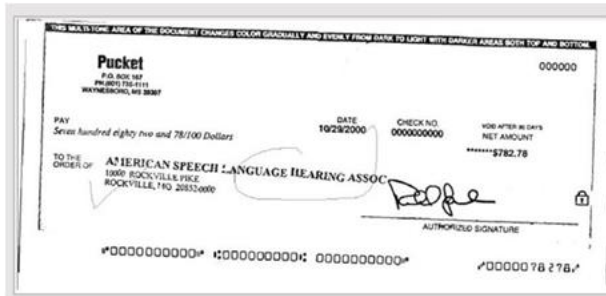
### Special Characters

Avoid special characters, such as asterisks, in the payee field within the uploaded file. They are not typically contained in legitimate payees and can lead to higher exception rates.

\*The following special characters (in addition to all the letters of the alphabet) are standard and acceptable for payee names: , . : ; / & # @ ( ) ' –

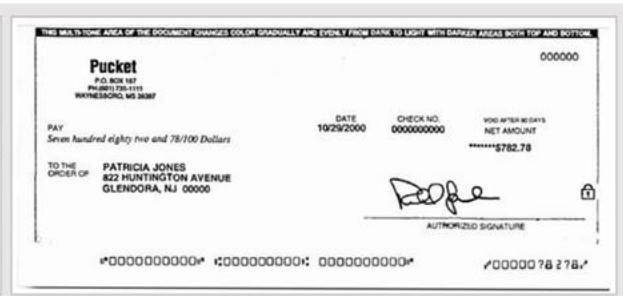
### Placement

The payee name should be listed close to the “Pay to the Order Of:” Horizontally, it should not extend past the middle of the check. Vertically, it should be just below the vertical midpoint of the check but should not extend to the bottom ¼ of the check or interfere with the MICR line information. The payee name should be placed in a clear area, free of other text or images.



**Example One:**

Poor Image Quality



**Example Two:**

Good Image Quality