



Check Positive Pay Quick Setup Guide

Payee Match Guidelines

Font and Sizing

1. Payee name must be typed.
2. All capital letters are recommended for the payee name.
3. Recommended font size is 12 points. Fonts less than 10 points or greater than 16 points are not recommended.
4. Bold font is not recommended.
5. Recommended fonts are listed below in order of preference (fixed-space fonts achieve the highest match rates).
 - a) Verdana
 - b) OCR A
 - c) OCR B
 - d) Arial

Check Stock

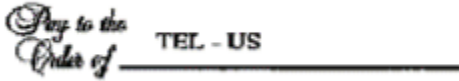
- The check background must be light in color and plain, without pictures or lines, to ensure the payee name field can be easily viewed.
- Watermarks or pantograph features are not acceptable in the *Pay to the Order Of* or Payee name area of the check. When check images are captured, these features may bleed through the document and interfere with reading the payee name.

Printing and Placement

1. Letters must have sufficient spacing to ensure they do not touch.
2. Additional lines of data below the payee name must be spaced so the characters do not touch the payee name.
3. The number of spaces between words must not exceed two spaces. For example:
 - a) Acceptable: JOHN DOE
 - b) Not acceptable: JOHN DOE
4. Do not add characters or names near the valid payee name information. Any special codes or characters included on the same line as the payee name must be at least two inches away. If they are not at least two inches apart, the information must be included on the Positive Pay issue file as part of the payee name.
5. The payee name should appear only once on the check.
6. Special codes, characters, or barcodes must not appear near the TO THE ORDER OF or PAYEE NAME/ADDRESS fields.
7. The payee name must not be located within the top one inch of the check.



8. The words "PAY TO THE ORDER OF" or acceptable variations must be printed in a machine-readable font. Script fonts must not be used. This field must be positioned to the left of the payee name. The following image shows an example of an unacceptable font style:



9. The following variations of "PAY TO THE ORDER OF" are acceptable on checks:
 - a) PAY TO THE ORDER
 - b) PAY TO
 - c) PAY
 - d) TO THE ORDER OF
10. Leave a minimal amount of space (two to eight characters) 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.
11. The payee name must be located no more than 15 characters (one inch) from the last word of the "PAY TO THE ORDER OF" variation.

Issue File Requirements

1. Words or symbols used in conjunction with the payee name, such as "MR.," "MRS.," "MISS," "OR," "&," "AND," must be included on the issue file.
2. The payee name(s) listed on checks must exactly match the name(s) listed in the data transmission issue file. Do not list a check as JOHN DOE and list the same name on the issue file as DOE, JOHN.
3. If more than one payee name is printed on more than one line, a line break should be indicated on the issue file using the vertical bar character (|).
4. Character positions on the transmission after the payee name may be left blank (preferred). If filler is needed, the asterisk symbol (*) must be used. Any other symbol will be considered as part of the payee name.
5. Only the first 120 characters of the issued payee name uploaded into Centrix Exact/TMS will be compared against the paid check image.

"Attention To" / "Care Of" Recommendations

1. The following variations of "ATTENTION TO" or "CARE OF" are acceptable (the colon is optional):
 - a) ATTENTION TO:
 - b) ATTENTION:
 - c) ATT:
 - d) ATTN:
 - e) IN CARE OF:
 - f) CARE OF:
 - g) C/O:
2. Names being used as an "ATTENTION TO" or "CARE OF" (the "distribution point") should be identified in the address field. This will minimize exceptions.



- 3. "C/O," "ATTENTION," or any variation will not be included in the payee name match process and must not be included on the issue file.
- 4. If "C/O" or "ATTENTION", or any variation is not used, the name and distribution point must be included in the issue file.

Issued Check File Creation Guidelines

The source data file must be created in **Excel** and converted to a **Comma-Delimited (.csv)** format.

The format of the import template is as follows:

- Column A – Account Number
- Column B – Issue Date (m/d/yyyy format)
- Column C – Check Number
- Column D – Amount (.00 format with decimal, no commas)
- Column E – Item Type Code (1 = Issue; 2 = Void)
- Column F – Payee

The source data file must be converted to match the format and order shown above for accurate processing.

Example:

	A	B	C	D	E	F
1	Account	Issue Date	Check #	Amount	Issue/Void	Payee
2	123456	7/1/2022	1101	\$ 10.00	1	ABC Company
3	123456	7/1/2022	1102	\$ 10.00	1	ABC Company
4	123456	7/1/2022	1103	\$ 10.00	1	DEF Enterprise
5	123456	7/1/2022	1104	\$ 11.00	1	DEF Enterprise
6	123456	7/1/2022	1105	\$ 10.00	1	GHI Incorporated
7	123456	7/1/2022	1106	\$ 13.00	1	GHI Incorporated

***NOTES** (see example above):

The file cannot contain any commas. If a comma is used in the Amount or the Payee field, the system will assume another field follows the comma, causing the entire file to corrupt.

The first row is a header row, which labels the columns. If a file is transmitted without a header row, the system will ignore the first issued check, resulting in an exception.

Testing Positive Pay Issue Files

For initial customer testing and setup, submit all test files to your designated Sales Officer to have Cash Management Operations test the initial files.



Questions? Please Contact:

Cash Management

Monday-Friday, 8:00 a.m-5:00 p.m. ET (Closed weekends and government holidays)

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