

## ISSUE: Positive Pay Performance



To achieve optimal results, Positive Pay clients are encouraged to review and follow First National Bank's best practices related to Payee Name Verification:

### Check Styles

**Best Practice:** When selecting your check style, it's best to avoid decorative and script fonts. Also remember that checks containing artwork, logos or unusual designs may hinder capturing a high-quality image and should also be avoided. (This is particularly true if the design may interfere with a successful reading of the payee name information.) The bottom line: When it comes to check styles, simpler is better.

### Ink

**Best Practice:** Use only black ink.

### Font

Font sizes may be from 10–14 points. Fixed pitch fonts generally read better, such as Arial, Times New Roman, Courier and Verdana. The minimum character stroke is .013". Characters must print cleanly and contain no holes or gaps in the character stroke.

### Formatting

Avoid extra spaces, underlining, italicizing or bolding. Punctuation should be limited. Payee Data should be displayed in a clear area, free of and not touching other text, lines or stamp marks.

Print with default font spacing to ensure that there will be a clear separation between individual characters and between lines of text. The minimum separation between lines of text is 0.040 inches. Do not use Bold or Italic effects. All printing

must be dark enough to have a print contrast signal of 0.60 minimum.

The area of the check in which the payee name and address is printed, and extending at least .25 inches around the printing, must be white, or printed with a light pastel color of print contrast signal .30 or less. There should be no other information, lines, symbols, or marks appearing in this region. This will prohibit extraneous noise from interfering with the automated character recognition.

### Payee Name

The payee name can be no more than 40 characters.

### Handwritten Items

Handwritten items are not supported for Payee Verification.

**Call your Treasury Management Representative today!**

# TREASURY MANAGEMENT



First National Bank