

Payee Positive Pay Best Practices

Payee positive pay or Payee Name Verification (PNV) is an add-on feature to traditional positive pay that is used to detect if there are any alterations to the payee. For best results in the service, we recommend the following tips:

01 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.

02 Image Quality

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

03 Printers

Avoid using dot matrix printers.

04 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.

05 Letter Space (Pitch)

Provide sufficient spacing between individual letters within the name so that each letter can be clearly read. 10pt pitch size is recommended.

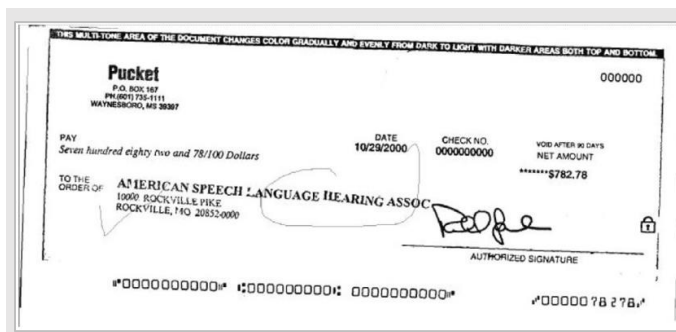
06 Special Characters

The following special characters (in addition to all the letters of the alphabet) are standard and acceptable for payee names:

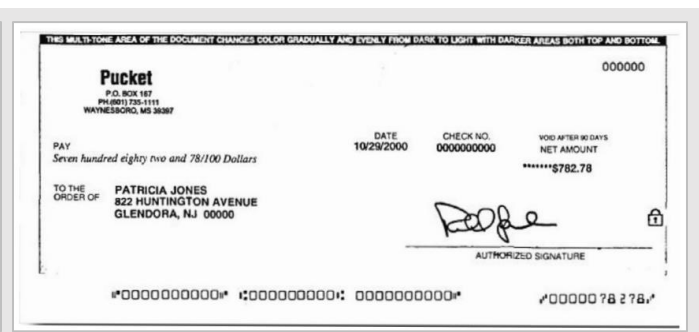
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07 Placement

The payee name should be listed in close proximity (to the right of or just below) "Pay to the Order Of:" Horizontally, the payee should not extend past the middle of the check. Vertically, the payee name should be located just below the middle of the check, but should not extend to the bottom ¼ of the check or interfere with the MICR line. The payee data should be displayed in a clear area, free of and not touching any other text, lines, or stamp marks



Example 01:
Poor Image Quality



Example 02:
Good Image Quality