

Positive Pay – Payee Match User Guide

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Understanding Positive Pay

– Payee Match

Payee Match enhances the check Positive Pay process by validating the payee's name printed on the check against the payee's name included in the issued check file. This process adds another layer of protection against unauthorized disbursements and fraudulent checks, beyond validating common data such as check number, amount, and date. The Payee Match module identifies and extracts the payee's name(s) from the electronic check image, then compares this information against the payee's name included in the check issue files and flags any alterations.

How it Works

Payee Match process uses image recognition technology to identify the payee on the check image. Once a check image is scanned, Payee Match takes the following steps:

1. The payee on the check is compared to the payee's name submitted in the issued check file submitted by you to the Bank.
2. Payee Match results are compiled.
3. The following key words will be ignored as part of the Payee Match setup: **INC, Corp, LLC, The, And.**
4. The following addressee phrases are ignored as part of the Payee Match setup: **ATTN, C/O, Department, Dept. DBA.**

Limitations

Image recognition technology has limitations. These include, but are not limited to:

- Image quality from the bank of first deposit
- Resolution of check image
- Inconsistent check stock format
- Noise (such as ink spots or watermarks)
- Condition of the scanned check (such as wrinkles)
- Font (such as weight or size of text)

Guidelines

- Payee name should be typed, printed, or in cursive with non-decorative and non-script fonts.
- Black ink must be used.
- Payee name in all capital letters is recommended.

Guidelines (continued)

- Font size of 12–14 points is recommended. Fonts less than 10 points or greater than 16 points are not recommended and may cause exceptions.
- Sans serif fonts (such as Arial or Verdana) are preferred.
- Bold, italics, and underlines are not recommended and may cause exceptions.
- The words **PAY TO THE ORDER OF**, or acceptable variations should be printed in a machine-readable style and not script and should be to the left of the payee's names.

Check Stock

To optimize results, it is important that your checks meet the following criteria:

- Check background must be light in color and plain and free of dark gradients (no pictures/images or lines) to ensure the payee's name field can be easily viewed.
- The check stock should be consistent for each account.
- Watermark/pantograph features are not acceptable in the **PAY TO THE ORDER OF** or **PAYEE NAME** area of the checks. When check's image is captured, these features may "bleed" through the document, causing background interference in reading the payee's name.
- Font size recommendation is 12-14.
- Font preferences are Verdana, OCR-A, OCR-B, Arial (6).
- Bold, italics, and underlines are not recommended and may cause exceptions.
- Fixed pitch fonts are recognized better than variable pitch fonts.
- Text may be uppercase or mixed case and must be in black ink.

Printing and Placement

- Letters must have enough space between them so that they are not touching each other.
- Additional lines of data below the payee's name should be spaced such that the characters do not touch the payee's name.
- The number of spaces between words should not be more than two spaces. For the payee block, use only one space between words.
- Do not add characters and names close to the valid payee's name information. Any special codes or characters included on the same line as the payee's name should be at least two inches away. If they are not at least two inches away, include this information in your Positive Pay issue file as part of the payee's name.
- Print the payee's name only once in the check, including in the payee block.
- If including the name and address, do not split the payee block into two non-adjacent parts.
- The payee block should consistently use single-line spacing, be left-justified, and be a minimum of two empty lines away from other text information.
- Check printing should have consistent locations for the payee information per account.
- Special codes, characters, or bar codes should not be in proximity to the **PAY TO THE ORDER OF**, **PAYEE NAME**, or **ADDRESS** fields.

Printing and Placement (continued)

- The payee's name cannot be located in the top one inch of the check.
- Leave a minimal amount of space (two to eight characters) between the **PAY TO THE ORDER OF** field and the payee's name. The payee's name must not touch the **PAY TO THE ORDER OF** text on the check.
- The payee's name must be located not more than 15 characters (one inch) from the last word of the **PAY TO THE ORDER OF** text.

Issued Check File Requirements

- Words or symbols used in conjunction with payee name (such as **MR., MRS., MISS, OR, &, or AND**) must be included on the issued file.
- The issued payee names must exactly match the printed payee name.
- If more than one payee name is printed on more than one line, make sure there is at least a space between line items.

Positive Pay Support

Get Started with Positive Pay – Payee Match

If Payee Match was not elected at the time of the initial Positive Pay setup and you would now like this service added on, please contact your existing Relationship Officer or your local branch.

Find your nearest branch by visiting [RocklandTrust.com/Locations](https://www.rocklandtrust.com/locations).

For Technical Support, Contact:

Treasury Operations Department

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