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Positive Pay Payee Match Enhancement

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Overview

The Centrix Exact/TMS Payee Match process allows for an additional layer of security to help prevent payee fraud.

Payee Match is enabled to provide an enhanced level of check fraud protection.

Note: The Payee Match process takes a cautionary approach by creating payee name mismatch exceptions for your financial institution and/or customers to review.

How it works

The Centrix Exact/TMS 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 from the check is compared to the payee submitted by the corporate client in the issued checkfile.
2. Payee Match results are compiled.
3. Centrix Exact/TMS processes these on a nightly basis during daily batch processing.

Note: Complying with the requirements listed in this document will minimize unnecessary exception items. All standard check printing guidelines also apply.

Limitations

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

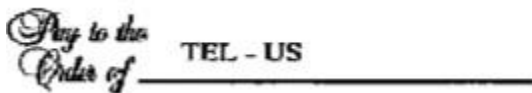
- Image quality from the bank of first deposit
- Resolution of check image
- Inconsistent check stock format
- Noise (such as ink spots or watermarks)
- Condition of the scanned check (such as wrinkles)
- Font (such as weight or size of text)

Guidelines for Payee Match implementation

There are multiple formatting guidelines that will help to ensure you are receiving the full benefits of the enhanced Payee Match implementation.

Font/characters

- Payee name can be typed, printed, or in cursive.
- Payee name in all capital letters is recommended.
- Recommended font size is 12–14 points. Fonts less than 10 points or greater than 16 points are not recommended.
- Bold, italics, and underlines are not recommended.
- Sans serif fonts (such as Arial or Verdana) are preferred.
- The words **PAY TO THE ORDER OF** or acceptable variations (described in the [Printing and placement](#) section below) must be printed in a machine-readable style and not script and should be to the left of the payee names. The following image shows an example of an unacceptable font style:



Check stock

- Check background must be light in color and plain (no pictures or lines) to ensure the payee 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 checks are image captured, these features may “bleed” through the document, causing background interference in reading the payee name.

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 name should be spaced such that the characters do not touch the payee 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 name information. Any special codes or characters included on the same line as the payee name should be at least two inches away. If they are not at least two inches away, include this information on your Positive Pay issue file as part of the payee name.
- Print the payee 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 the proximity of the **PAY TO THE ORDER OF, PAYEE NAME, or ADDRESS** fields.
- The payee name may not 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 name. The payee name must not touch the **PAY TO THE ORDER OF** text on the check.
- The payee name must be located not more than 15 characters (one inch) from the last word of the **PAY TO THE ORDER OF** text.

Issued 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.

