PACIFIC WESTERN BANK

PAYEE POSITIVE PAY CHECK SPECIFICATIONS

Pacific Western Bank recommends the following guidelines in this document to obtain the highest level of performance from our Payee Name Verification (PNV) solution.

CHECK STOCK

Follow ANSI standards for business checks with 24lb MICR bond. Any artwork, logo or design on the check that could hinder capturing a high-quality image should not be utilized, particularly if the design may interfere with a successful reading of the payee name information on the image. If artwork is translucent or opaque and does not hinder capturing a quality image, it should be acceptable for payee name processing.

INK

Only use black ink.

PRINTERS

- Use only PostScript printers such as laser printers or other digital printers.
- Avoid using dot matrix printers.

FONT

- Arial has high read rates and is preferred. Other acceptable fonts: Times New Roman, Courier, Verdana, Univers, Tahoma, Albertus, Batang, Bookman, and Zurich.
- PostScript printers (DPT units) should use size 10 fonts. If measured by pixels at a resolution of 200 dpi, size 14 should be selected.

HANDWRITTEN ITEMS

Handwritten items are not supported.

FORMATTING

- Avoid extra spaces, underlining, italicizing, or bold face fonts.
- Limit punctuation. For example: UNITED WE STAND is preferred to UNITED-WE- STAND!
- All upper-case is recommended.
- Verify visually that the characters do not touch each other.
- Recommended date format: MM/DD/YY

FONT PITCH

- Provide sufficient spacing between each letter in the name so they can be clearly read. For example, LIVE could be misread as UVE if the letters are spaced improperly.
- It is recommended that most printers use pitch proportionate to the font, however, in situations in which pitch is fixed, the vendor has suggested a pitch size of 10 pt. After printing, there should be about 10 characters per inch.

CHARACTERS

Standard and acceptable characters for payee names:
- ABCDEFGHIJKLMNOPQRSTUVWXYZ
- abcdefghijklmnopqrstuvwxyz
- 0123456789
- , . : ; / & # @ ( ) ' — +
- Do not use unacceptable special characters or asterisks. Special characters are not typically contained in legitimate payees and can result in higher exception rates.

PAYEE NAME

- Cannot exceed 96 characters.
- Should be printed in all UPPER CASE letters.
- Can be on more than one line; however, each line is interpreted as a space.

PAYEE INFORMATION PLACEMENT

- Should be listed near (to the right 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 vertical midpoint of the check but should not extend to the bottom 1/4 of check or interfere in any way with the MICR line information contained at the bottom of the check.
- Should be displayed in a clear area, free of and not touching other text, lines, or stamp marks.
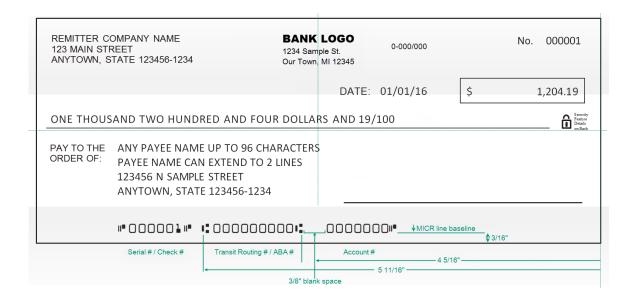
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SAMPLE CHECK

The following check sample illustrates the recommended placement for the required elements on the check face.

Note: Sample is not to scale. The dashed lines indicate horizontal and vertical midpoints and the right edge of the check layout.

REMITTER COMPANY NAME 123 MAIN STREET ANYTOWN, STATE 123456-1234	**BANK LOGO** 1234 Sample St. Our Town, MI 12345 0-000/000	No. 000001

DATE: 01/01/16 $ 1,204.19

ONE THOUSAND TWO HUNDRED AND FOUR DOLLARS AND 19/100

Security Feature Details on Back

PAY TO THE
ORDER OF: ANY PAYEE NAME UP TO 96 CHARACTERS
PAYEE NAME CAN EXTEND TO 2 LINES
123456 N SAMPLE STREET
ANYTOWN, STATE 123456-1234

⑈ 000001 ⑈ ⑆ 0000000000 ⑆ ,0000000 ⑈   ↓MICR line baseline
                                                                    ↕ 3/16"

Serial # / Check #   Transit Routing # / ABA #   Account #
                                                              4 5/16"
                              5 11/16"
                3/8" blank space

Questions?
Please contact us at 800.350.3557. Venture Banking clients, please contact your client services support team directly.