*positive*Pay*Plus* – Check Printing Guideline

East West Bank recommends the following guidelines be followed in order to obtain the highest level of performance from our Payee Name Verification (PNV) solution. Failure to adhere to these instructions can result in a disruption of service and increased number of exceptions reported.

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
Please use the requisite magnetic ink and ensure all fields are printed in black ink.

Printers
Avoid the use of dot matrix printers. Use only PostScript printers such as laser printers or other digital printers.

Handwritten Items
Handwritten or cursive script items are not supported for Payee Name Verification.

Font
Experience has proven that Arial has high read rates and is preferred for PNV. Other acceptable fonts include:
- Times New Roman
- Courier
- Verdana
- Univers
- Tahoma
- Albertus
- Batang
- Bookman
- Zurich
- *Cursive script font should not be used*

PostScript printers (DPT units) should use size 10 fonts. If measured by pixels at a resolution of 200 dpi, size 14 should be selected.

Formatting
Avoid extra spaces, underlining, italicizing, or bolding. Use of punctuation should be limited.
- Payee data should be displayed in a clear area, free of and not touching other text, lines, or stamp marks.
- The use of all upper-case letters is recommended.
- Verify visually that the characters do not touch each other.
- Recommended date format: MM/DD/YY

Amount Field
The Amount Field should contain numeric dollar and cents. A decimal point is required when issuing a check with zero cents. For example, $100 should be printed as $100.00.

Character Spacing
Provide sufficient spacing between individual letters within the name so that each letter of the name can be clearly read. *For example, LIVE could be mis-read as UVE if the letters are not spaced properly*. 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.

Special Characters
Do not use special characters, such as an asterisk (*) on your issue file for Payee Name processing. Special characters are not typically contained in legitimate payees and can result in higher exception rates.

The following characters are standard and acceptable for payee names:
ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz 0123456789
, . : ; / & # @ ( ) ' —

Payee Name
The Payee Name Verification will be performed up to 128 characters when verifying the Payee Name for a Payee Positive Pay Account. Payee name can be on more than one line; however, each line item, or carriage return, will be interpreted as a space. UPPERCASE letters are recommended. It is imperative the Payee Name in the issue file identically matches the Payee Name on the physical check, including the required comma's and periods.
*For example, an issue will fail Payee Name Verification if the issue file reads as Jane Doe and the physical check reads Doe, Jane.*

Placement
The payee name should be listed in proximity (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. The payee data should be displayed in a clear area, free of and not touching other text, lines, or stamp marks.

Sample Check
The following check sample illustrates the recommended placement for the front of the check.
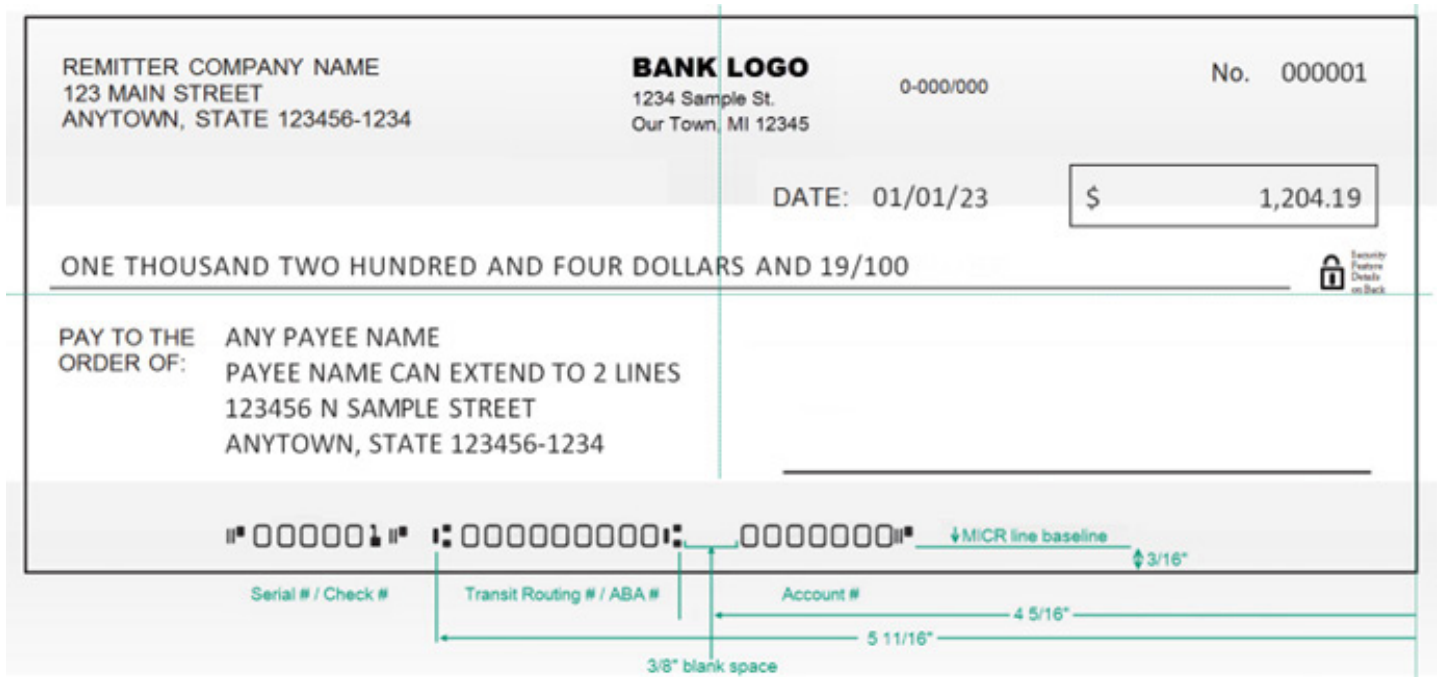
Note: Sample is not to scale. The dashed lines indicate horizontal and vertical midpoints and the right edge of the check layout.

Please contact your local Bank representative or Global Transaction Services Consultant for additional information.

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