

Requirements for Check Printing & Check Issue Files

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Element	Description	Requirements	Acceptable Practice	Unacceptable Practice
Check Stock	Busy backgrounds reduce image quality	Background pattern or scene must have a reflectance of 60% (70% or greater preferred), meaning it should be as light as possible. This recommendation extends to the entire background of the document. As long as the pattern is light and the data is dark, it should be possible for check processors to separate the data from the background. Any overlays that are part of the check design or printing should always be consistent.	<ul style="list-style-type: none"> • Light background colors • Watermark • Check stock and design are image-friendly 	<ul style="list-style-type: none"> • Dark background colors • Complex patterns
	Business checks only	Positive Pay has to verify the check number within the Auxiliary On-Ups field within the MICR line and it is only found in Business Sized Checks.	<ul style="list-style-type: none"> • Business Checks 	<ul style="list-style-type: none"> • Personal Checks
Font	Size / legibility issues	<ul style="list-style-type: none"> • Payee Name, Dollar Amount and Date must be in black ink and a minimum font size of 12 point • Sans Serif Fonts when printing checks; avoid Serif Fonts • Check spacing must be the same as the font size on check • All upper case letters for the Payee Name will read better and must be printed horizontally on the check 	<ul style="list-style-type: none"> • Arial (not Arial Black or Bold), Arial Narrow (not Bold), Century Gothic, Dotum, (not DotumChe), Gulim, Latha (not Bold), MS Gothic, MV Boli, Trebuchet MS, Univers, Courier, Courier New, Calibri • 12 point font • Spacing 12 point font 	<ul style="list-style-type: none"> • Garamond, Times New Roman, etc. • Bold, Italic, Cursive, Underlined, or "Narrow" • Less than 12 point font or greater than 14 point font • Spacing less than 12 point font or greater than 14 point font
Payee Name	Payee name on check issue file MUST match payee name on check	<p>When using Payee Positive Pay, the name on the check issue file and the name on the check must match exactly.</p> <p>The payee and address block must be left aligned.</p> <p>The payee name(s) must start on the first line of the payee address block.</p> <p>If there is an address line present, it must always follow the payee line. There must be no blank spaces or lines between the payee and the address. Blank lines in the body of the field can provide fraudsters with a location to add a payee and must be avoided.</p> <p>The payee and address blocks should use single-line spacing between all lines.</p>	<p><i>Check: John Smith and Jane Smith</i> <i>Check Issue File: John Smith and Jane Smith</i></p> <p><i>Check: ABC Printing, LLC.</i> John Smith <i>Check Issue File: ABC Printing, LLC.</i> John Smith</p>	<p><i>Check:</i> <i>Check Issue File: John Smith and Jane Smith</i> (Check field intentionally left blank to illustrate unacceptable practice)</p> <p><i>Check: ABC Printing, LLC.</i> John Smith <i>Check Issue File: ABC Printing</i></p>



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Element	Description	Requirements	Acceptable Practice	Unacceptable Practice
Payee Name, cont.	Multiple payee names	Payee Name Verification pick up is limited to 2 lines regardless of the number of payees. Make sure the Payee names are listed the same on the check and the check issue file. Ensure there is an and or an or between the multiple payee names for proper endorsement and make sure it is spelled out within the check and check issue file the same.	<p><i>Check: John Smith and Jane Smith</i> <i>Check Issue File: John Smith and Jane Smith</i></p> <p><i>Check: John Smith or Jane Smith</i> <i>Check Issue File: John Smith or Jane Smith</i></p>	<p><i>Check: John Smith & Jane Smith</i> <i>Check Issue File: John Smith and Jane Smith</i></p> <p><i>Check: John Smith or Jane Smith</i> <i>Check Issue File: John Smith</i></p>
	Payee name must match or it will be seen as an exception	Send full names versus partial names. Payee Name(s) must be included on the check issue file and match the check.	<p><i>Check: John Smith</i> <i>Check Issue File: John Smith</i></p> <p><i>Check: Ceridian Payroll Service</i> <i>Check Issue File: Ceridian Payroll Service</i></p>	<p><i>Check: John Smith</i> <i>Check Issue File: J. Smith</i></p> <p><i>Check: Ceridian Payroll Service</i> <i>Check Issue File: Ceridian Payr</i></p>
	Payee name handwritten	Ensure that Payee Name and Dollar Amount are typed on the check. Handwritten checks are unacceptable when using the Payee Positive Pay feature.	<p><i>Check: John Smith (typed)</i> <i>Check Issue File: John Smith</i></p>	<p><i>Check: John Smith (handwritten)</i> <i>Check Issue File: John Smith</i></p>
	Zero / symbol fill	Ensure that the check and check issue file are complete. Do not utilize zeros or symbols in the payee field on the check or check issue file.	<p><i>Check: John Smith</i> <i>Check Issue File: John Smith</i></p> <p><i>Check: ABC Printing, LLC.</i> <i>Check Issue File: ABC Printing, LLC.</i></p>	<p><i>Check: John Smith</i> <i>Check Issue File: ***John Smith**</i></p> <p><i>Check: ~ ~ ~ABC Printing, LLC.</i> <i>Check Issue File: ABC Printing, LLC.</i></p>

Sample of a Conforming Check:

AM Insurance Company Huntington National Bank 1234
100 Springfield
Main Street, MO 12345

DATE
08/12/2005

PAY ONE THOUSAND SIX HUNDRED AND 37/100 DOLLARS AMOUNT
\$*****1600.37

TO THE ORDER OF TOM SMITH
P. O. BOX 123
RUSH, TX 73000

John Hamilton
AUTHORIZED SIGNATURE

⑈ 700 110 75 22 ⑈ ⑆ 780000 19 ⑆ 09 10004504 70 ⑈

Sample of a Non-Conforming Check:

ACME Health Club Huntington National Bank 1234
500 First Avenue
New York, NY 12345

PAY THIRTY SEVEN AND 00/100 DOLLARS DATE
05/16/02 AMOUNT
*****37.00

PHYSICAL COMP BUILDING CO. 33049841 25 PAYABLE ONLY
300 MASON STREET
OXNARD, CA 94444

John Hamilton
AUTHORIZED SIGNATURE

⑈ 00 100 ⑈ ⑆ 07 1 ⑆ ⑆ 00 109 ⑈ ⑆ ⑈ 000000 3 700 ⑈