MID PENN BANK

Check Positive Pay Quick Setup Guide

Payee Match Guidelines

Font/Sizing

- Payee name must be typed.
- All capital letters are recommended for the payee name.
- Recommended font size is 12 points. Fonts less than 10 points or greater than 16 points are not recommended.
- Bold font is not recommended.
- Recommended fonts are listed below in order of preference (fixed space fonts achieve the highest match rates).
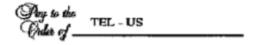   - Verdana
    - OCR A
    - OCR B
    - Arial

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.
- 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 2 spaces. For example:
    - Acceptable: JOHN DOE
    - Not acceptable: JOHN   DOE
- 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 2 inches away, include this information on your Positive Pay issue file as part of the payee name.
- It is recommended to only include the payee name on the check one time.
- Special codes, characters, or barcodes should not be in the proximity of the **TO THE ORDER OF** or **PAYEE NAME/ADDRESS** fields.
- The payee name may not be located in the top one inch of the check.
- The words "PAY TO THE ORDER OF" or acceptable variations 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:

- The following variations of "PAY TO THE ORDER OF" are acceptable on checks:
  - PAY TO THE ORDER
  - PAY TO
  - PAY
  - TO THE ORDER OF
- Leave a minimal amount of space (2 to 8 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" variation.

Issue File Requirements
- Words or symbols used in conjunction with payee name, such as "MR.", "MRS.", "MISS", "OR", "&", "AND", must be included on the issue file.
- The payee names listed on checks must exactly match the name listed on the Data Transmission issue file. Do not list a check as JOHN DOE and put the same name on the issue file as DOE, JOHN.
- If more than one payee name is printed on more than one line, it is recommended that line breaks be indicated on the issue file with the vertical bar character "|".
- Character positions on the transmission after the payee name may be left blank (preferred). If filler is needed, the asterisk (*) symbol must be used. Any other symbol would be construed as part of the payee name.
- Only the first 120 characters of the issued payee name uploaded into Centrix Exact/TMS will be compared against the paid check image.

"Attention To" or "Care Of" Recommendations
- The following variations of "ATTENTION TO" or "CARE OF" are acceptable. The colon is optional:
  - ATTENTION TO:
  - ATTENTION:
  - ATT:
  - ATTN:
  - IN CARE OF:
  - CARE OF:
  - C/O:
- Clearly identify names in the address field with the words "ATTENTION TO" or "CARE OF" to distinguish the distribution point from the payee name. Placing a distribution point in the address field will minimize exceptions.
- "C/O" or "ATTENTION" or any variation will not be included in the payee name match process and should not be included on the issue file.
- If "C/O" or "ATTENTION" is not used, include the name and distribution point in the issue file.

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Issued Check File Creation Guidelines

The source file needs to be created in Excel and must be converted into a **Comma Delimited (.csv)**.

The format of the import template will be:

Column 1 – Account Number
Column 2 – Issue date in mm/dd/yyyy format
Column 3 – Item Number column
Column 4 – Amount column (.00 format with decimal, no comma)
Column 5 – Item Type Code column - Item types are "1" for Issue and "2" for Void
Column 6 – Payee column

The source data file must be converted to the above format in the set order for accurate processing.

Example

	A	B	C	D	E	F
1	**Account**	**Issue Date**	**Check #**	**Amount**	**Issue/Void**	**Payee**
2	123456	7/1/2022	1101	$ 10.00	1	ABC Company
3	123456	7/1/2022	1102	$ 10.00	1	ABC Company
4	123456	7/1/2022	1103	$ 10.00	1	DEF Enterprise
5	123456	7/1/2022	1104	$ 11.00	1	DEF Enterprise
6	123456	7/1/2022	1105	$ 10.00	1	GHI Incorporated
7	123456	7/1/2022	1106	$ 13.00	1	GHI Incorporated

The file cannot contain any commas. *This is critical*. If a comma was used in the Amount field or in the Payee field, the program would assume that another field would follow that comma, and the entire file would be corrupted.

Please note the first row is a header row, which labels the columns. If a file is transmitted without the header row, the system will ignore the first issued check causing an exception for that particular item.

Testing Positive Pay Issue Files

For initial customer testing and setup please submit all test files to Mid Penn Bank, and Cash Management Operations will test initial files.

Any questions please contact:

Cash Management Operations:
cashmanagementopscenter@midpennbank.com
888-999-2644

Monday-Friday 8:00 AM-5:00 PM EST (Closed weekends and Government Holidays)