



Positive Pay User Guide

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User Login

Home Bank's Positive Pay system can be accessed by visiting home24bank.com from your device of choice.

Once you are successfully signed into Business Online, Positive Pay will display on the home page under the **Accounts** section. To launch Positive Pay, select the hyperlink for any account nickname included in the Account Client ID column.

The screenshot shows the 'Accounts' section with two accounts: 'Test Checking' with an available balance of \$1.06 and 'TEST SAVINGS' with an available balance of \$1.54. Below this is the 'Positive Pay' section with a table of account client IDs and their current day exceptions.

Positive Pay Account Client ID	Current Day Exceptions
Test Account 1	Account has no exceptions today
Test account 2	Account has no exceptions today
Test Client 1	Account has no exceptions today

Note: Access to pay or return an exception item through Home Bank's Business app will no longer be available following this enhancement.

Positive Pay System Menu

The system menu is dynamically displayed based upon the security access assigned. Each grouping of menu options is referred to as a system classification. When you expand or collapse a system classification, the state is retained for the next time you log in to the system, so you can customize your workspace.

The screenshot shows a vertical menu with the following categories and items:

- Exception Processing**
 - Quick Exception Processing
- Transaction Processing**
 - Submit Issued Check File
 - Add New Issued Check
 - Void a Check
 - Check Search
- Transaction Reports**
 - Exception Items
 - Daily Checks Issued Summary
 - Stale Dated Checks
 - Payee Match Report
- Audit Reports**
 - Transaction Audit Log
- System Reports**
 - Issued Check Processing Log

Header Icons

The header icons at the top of the page give options to enhance or change the system functionality. The following image shows each icon.



1. **Toggle Menu** – collapses or expands the System menu on the left side of the page.
2. **Favorites** – allows a list of Favorite actions to be created and saved for future use.
3. **Home** – returns to the Positive Pay home page.
4. **Help** – opens a help document for the current action page.
5. **Notifications** – displays messages for the current user.
6. **Account** – allows you to log out of the system.

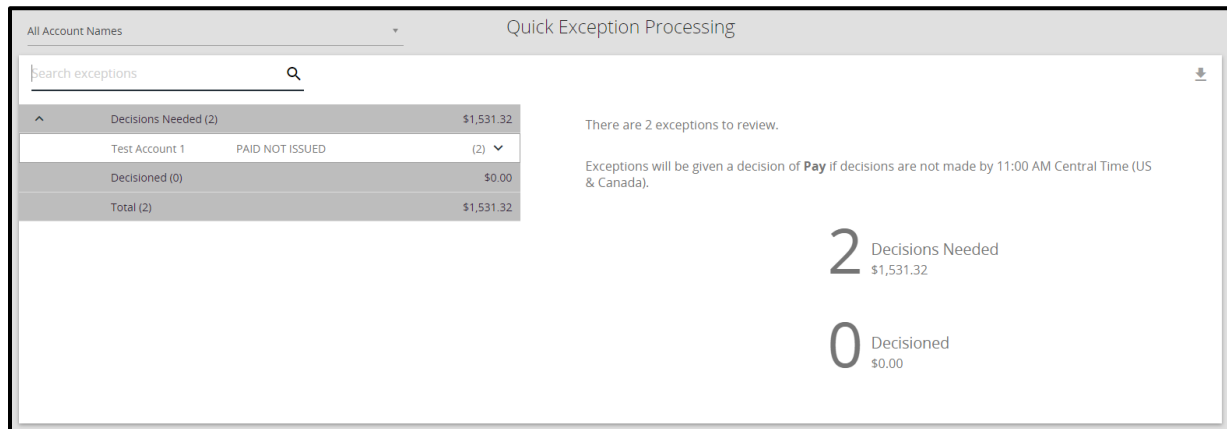
Exception Processing

Quick Exception Processing

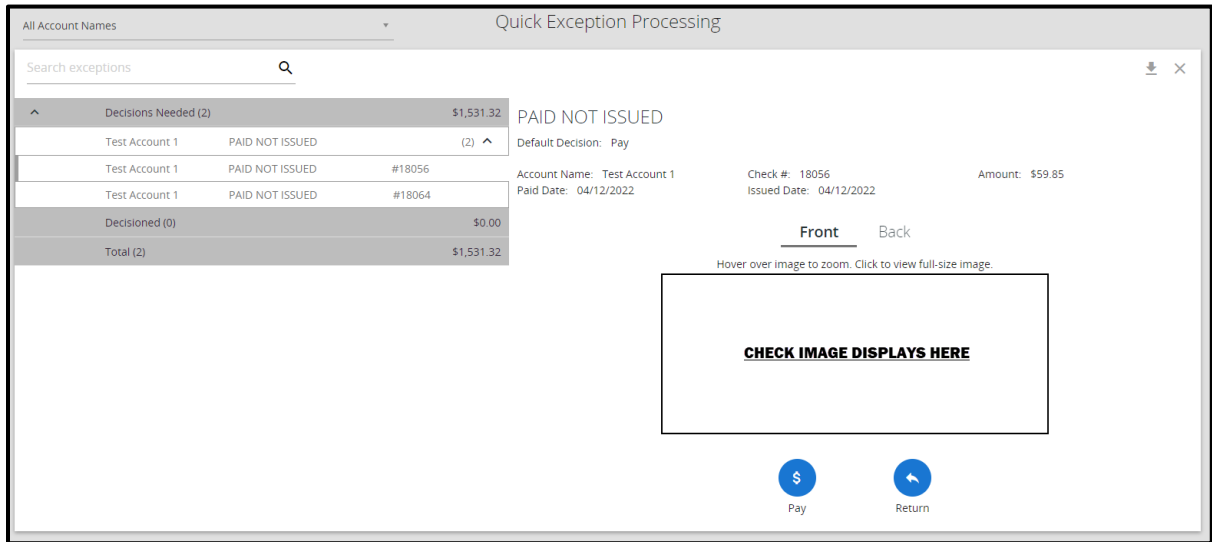
Use the **Quick Exception Processing** page to manage exception item activity. You can make pay and return decisions on all items from this page. At 11 a.m. CST, an automated pay or return decision is made on all unresolved items based on your Agreement with Home Bank.

Users are automatically put in *READ ONLY* mode to prevent any changes to the automated decision. After cutoff, authorized users must contact Home Bank’s Digital Banking & Payments Department to change the automated decision.

1. Select an account to process exceptions for.
2. Select **Decisions Needed** to display exception items.



3. Select an individual transaction to display the following transaction details. For transactions involving checks, the front and back check image also displays.



Default Decision - the default decision for the exception type.

Account Name - the nickname or description that identifies this account. This Account Name is displayed in place of the account number on pages within the system and in emails generated by the system.

Check # - the check number of this item.

Amount - the amount of the item that has been presented for payment.

Paid Date - the paid date for this check transaction.

Issued Payee - the issued payee name for this check.

Found Payee - the payee detected by the Payee Match module.

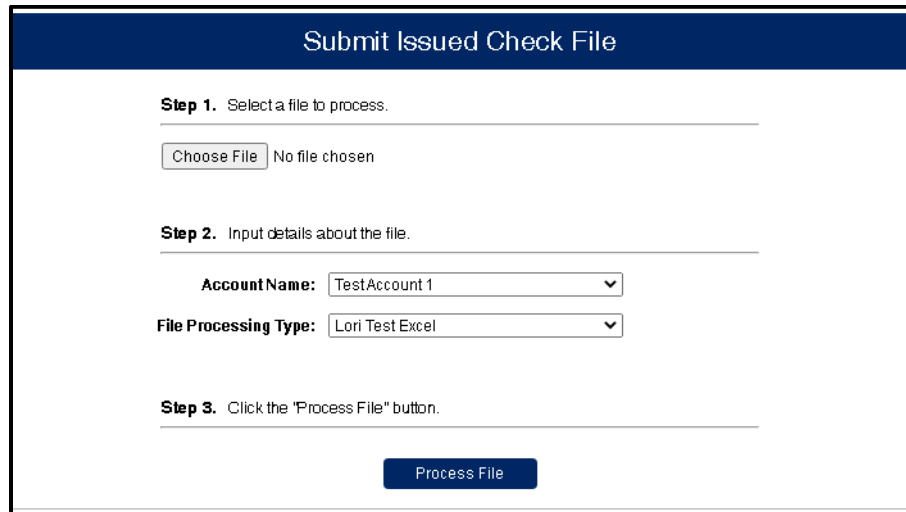
4. Select **Pay** or **Return** on the transaction. If Return, specify the reason for the return decision from the Reason list.

*Note: To modify a pay or return decision on a processed transaction, expand the **Decisioned** section and select the transaction from the list.*

Transaction Processing

Submit Issued Check File

Use the **Submit Issued Check File** page to upload issued check files to Home Bank.



1. Select **Choose File** to locate the check issue file to upload.
2. Select the **Account Name** and **File Processing Type** from the drop down.
3. Click **Process File**.

Once a file is uploaded and processed, a window will display indicating the processing status. If the file has not processed within 30 seconds, a message will be displayed informing you that an email will be sent indicating the file processing status. The file processing status can also be checked using the **Issued Check File Processing Log** page.

The following is a list of the possible processing statuses:

- **Unprocessed** - the file has been uploaded but has not yet been processed.
- **Processed** - the file was processed successfully.
- **Processed with Exceptions** - the file was processed successfully, but duplicate checks were not loaded.
- **Rejected** - the file was rejected due to one of the following reasons:
 - A mismatch between the number of items/amounts entered on the page and the number of items/amounts contained in the file
 - The file format did not match the selected format

To view additional details regarding the file, click the Status column. For example, to view the exceptions on a file that has a status of Processed with Exceptions, click the Processed with Exceptions link.

Add New Issued Check

The **Add New Issued Check** page can be used if a check was manually written or was otherwise not uploaded in an issued check file. Any checks entered on this page in the current session are displayed in a table.

The screenshot shows a web form titled "Add New Issued Check". The form contains the following fields and controls:

- Account Name:** A dropdown menu currently showing "<Not Selected>".
- Check Number:** A text input field.
- Amount:** A text input field.
- Issued Date:** A date input field showing "03/01/2022".
- Issued Payee:** A text input field.
- Notes:** A large text area with a "512 characters left" indicator.
- Auto-Increment Check Number:** A checkbox that is currently unchecked.
- Add Check:** A blue button to submit the form.

Required fields include:

Account Name - the nickname or description that identifies this account. This Account Name is displayed in place of the account number on pages within the system and in emails generated by the system.

Check Number - the number of the issued check.

Amount - the amount the check was written for.

Issued Date - the date the check was issued.

Issued Payee - the issued payee name for this check.

Optional fields include:

Notes – any notes associated with the item.

Auto-Increment Check Number – checking this box increments the check number by one after each check submission.

Void a Check

Use the **Void a Check** page to void an issued check on the account.

Void a Check

Step 1. Enter check information.

Account Name:

Check Number:

Check Amount:

Issued Date:

Step 2. Click the "Find Matching Check" button to find the check.

Step 3. Verify the check that will be voided.

Step 4. Click the "Void Check" button to complete the void process.

Note: Void history is retained within the system for 90 days after an item has been voided.

1. Enter the required check information and select **Find Matching Check**.

Account Name - the nickname or description that identifies this account. This Account Name is displayed in place of the account number on pages within the system and in emails generated by the system.

Check Number - the number of the issued check.

Check Amount - the amount the check was written for.

Issued Date - the date the check was issued.

2. Verify the check listed is the check you want to void. Select **Void Check** to complete the void process.

Check Search

Use the **Check Search** page to search for specific check transactions. Default search parameters include:

Account Name - optionally select a specific account. If no accounts are selected the system will search through all available accounts.

Check Status - the status of the check you would like to run reporting for.

Check Number From - the beginning check number used to search for a range of checks.

Check Number To - the ending check number used to search for a range of checks.

Date - the type of date, issued, paid, input, exception or void, you would like to run the Check Search report for.

Date From - the beginning date used in the date range.

Date To - the ending date used in the date range.

The screenshot shows a web form titled "Check Search". The form contains several input fields and dropdown menus:

- Account ID**: A text input field with the placeholder text "All Account IDs".
- Check Status**: A dropdown menu currently set to "All".
- Check Number From** and **Check Number To**: Two text input fields for specifying a range of check numbers.
- Date**: A dropdown menu currently set to "Issued".
- Date From** and **Date To**: Two text input fields with calendar icons for selecting dates.
- Show additional options**: A dropdown menu with a downward arrow.

At the bottom of the form, there is a note: "Note: Transaction history is retained within the system for 90 days after an item has paid." and a blue "Search" button.

Additional search parameters include:

Amount From—the minimum check amount to include in the search.

Amount To—the maximum check amount to include in the search.

Decision—limits the search to a specific pay/return decision.

Reason—limits the search based upon the reason that was selected.

Issued Payee—limits the search to specific payee names. You can enter all or part of the payee's name.

Include Reversals—when enabled, the search includes reversals.

Check Search Results

You can perform the following actions on this page:

1. Drag a column header to reorder.
2. Select search (🔍) to filter and search all results or select a specific column to search within.
3. Select columns (📄) to select or remove columns from the report.
4. Select export (📄) to export the search results to a Microsoft Excel or PDF file.
5. Select options (⋮) on an individual search result to perform one of the following actions:

View check images - displays an image of the selected check. You can change the view and download a PDF version of the image from this window.

View audit history - displays the history of all changes made to the record. Select View record on an individual history item for additional details on the change.

Edit record - opens the record for editing.

Delete record - deletes the record from the system.

Client	Account ID	Check Number	Amount	Issued Date	Paid Date	Status	
Big Lake Action H...	Ops Account	1234	\$100.00	04/12/2019		Void	⋮
Big Lake Action H...	Ops Account	1235	\$200.00	04/12/2019		Stop Payment	⋮
Big Lake Action H...	Payroll	5656	\$300.00	04/12/2019		Issued	⋮
Big Lake Action H...	Payroll	6767	\$400.00	04/12/2019		Issued	⋮

Showing 4 results

View 10

The following default columns appear on the **Check Search** results page:

Account Name - the nickname or description that identifies this account. This Account Name is displayed in place of the account number on pages within the system and in emails generated by the system.

Check Number - the check number of this item.

Amount - the amount of the check that has been presented for payment.

Issued Payee - the issued payee name for this check.

Issued Date - the issued date for this check. On Paid Not Issued exceptions, the paid date is defaulted into the issued date field.

Paid Date - the paid date for this check.

Current Status - the status of the transaction:

- **Issued** - displayed on items that are flagged as issued by the system.
- **Exception** - displayed on items that are flagged as exceptions by the system.
- **Returned** - displayed on items that are flagged as returned exceptions by the system.
- **Paid** - displayed on items that have been previously paid.
- **Stop Payment** - displayed for checks that have been stopped with a stop payment.
- **Reversal** - displayed on items that have been paid and reversed. An item is considered a reversal by Positive Pay if the transaction file has a reversal code set for that item.
- **Void** - displayed on items that have been voided.
- **Blank** - displayed on an item that is an outstanding check.

The following columns can be added on the Check Search results page:

Input Date - the date the issued item was entered into the system.

Exception Date - the date of the exception.

Void Date - the date the check was voided.

Decision - the decision for this exception item.

Reason - the reason associated with the exception.

Decisoned By - the user who performed the decision.

Reversal - indicates if the item was reversed.

Stop Pay Status - indicates whether a stop payment has been placed on the item.

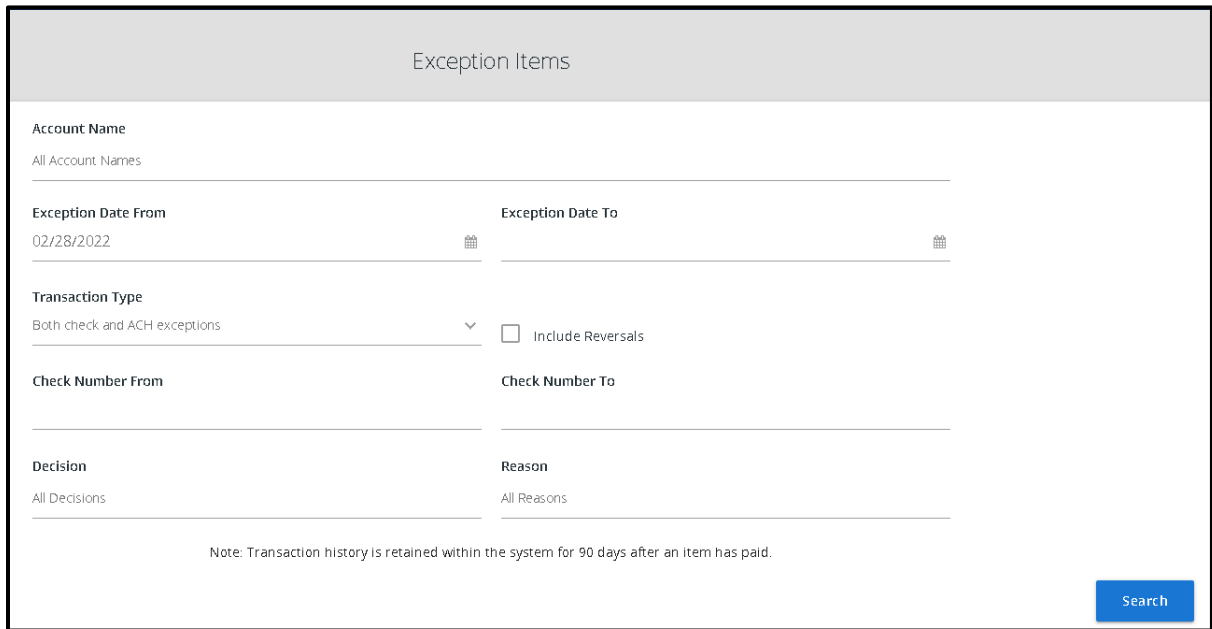
Notes - any notes associated with the item.

Transaction Reports

Use the **Transaction Reports** section of the menu to generate reports including a summary of exception items, daily checks issued and voids.

Exception Items

The **Exception Items** report allows the user to generate a report of items that were flagged as exception items.



The screenshot shows a web form titled "Exception Items". It contains several input fields and a search button. The fields are arranged in a grid-like fashion. At the bottom, there is a note and a search button.

Exception Items	
Account Name All Account Names	
Exception Date From 02/28/2022	Exception Date To
Transaction Type Both check and ACH exceptions	<input type="checkbox"/> Include Reversals
Check Number From	Check Number To
Decision All Decisions	Reason All Reasons
Note: Transaction history is retained within the system for 90 days after an item has paid.	
<input type="button" value="Search"/>	

Default search parameters include:

Account Name - the nickname or description that identifies this account. This Account Name is displayed in place of the account number on pages within the system and in emails generated by the system.

Exception Date From - the beginning posted date used to search for a range of exceptions.

Exception Date To - the ending posted date used to search for a range of exceptions.

Transaction Type - the type of transaction the exception item is. *Note: Check exceptions only is the only available option at this time.*

Check Number From - the beginning check number used to search for a range of checks.

Check Number To - the ending check number used to search for a range of checks.

Decision - specify decisions to search within.

Reason - specify reasons to search within.

Exception Items											
Client	Account ID	Account Number	Trace Number	Check Number	Amount	Paid Date	Input Date	Exception	Exception Scrubbed	Service Charge Waived	Reversal
*Safeway P...	0739	100140700	86222018830	219909	\$727.34	11/20/2019	11/21/2019	Paid not issued	Yes	No	No
*Safeway P...	0739	100140700	86222024484	219930	\$632.41	11/20/2019	11/21/2019	Paid not issued	Yes	No	No
*Safeway P...	0739	100140700	862201801901	219937	\$69.60	11/20/2019	11/21/2019	Paid not issued	Yes	No	No
*Safeway P...	0739	100140700	86222021892	219938	\$776.46	11/20/2019	11/21/2019	Paid not issued	Yes	No	No
*Safeway P...	0739	100140700	86223027568	219944	\$011.54	11/20/2019	11/21/2019	Paid not issued	Yes	No	No
*Safeway P...	0739	100140700	86222012841	219946	\$834.58	11/20/2019	11/21/2019	Paid not issued	Yes	No	No
*Safeway P...	0739	100140700	86222017385	219947	\$5,195.00	11/20/2019	11/21/2019	Paid not issued	Yes	No	No
*Safeway P...	0739	100140700	86222012553	219949	\$60.47	11/20/2019	11/21/2019	Paid not issued	Yes	No	No
*Safeway P...	0739	100140700	86222021439	219952	\$409.97	11/20/2019	11/21/2019	Paid not issued	Yes	No	No
*Safeway P...	0739	100140700	86224027820	219953	\$115.00	11/20/2019	11/21/2019	Paid not issued	Yes	No	No
					\$2,270,596.						

The following default columns appear on the **Exception Items** results page:

Account Number - the account number of the item.

Check Number - the check number of the item.

Amount - the amount of the transaction.

Paid Date - the paid date for this check.

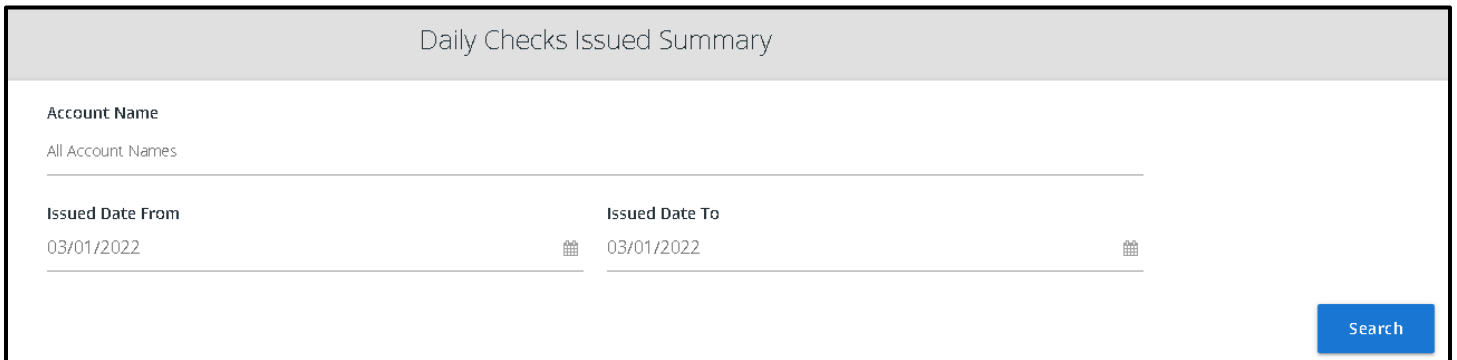
Input Date - the date the issued item was entered into the system.

Note: The date is followed by (M) if the check was not loaded via an issued file upload, which means it was entered into the system in some other manner. Examples would be a check being manually input by a user, or a paid not issued exception item that is paid.

Exception - the type of exception for this item.

Daily Checks Issued Summary

The **Daily Checks Issued Summary** report is an easy way to see how many checks were issued on any given day and their totals. The dynamic selection criteria allows the user to fine tune the report to their specific needs. This includes both manually loaded checks and checks uploaded through an issued check file.



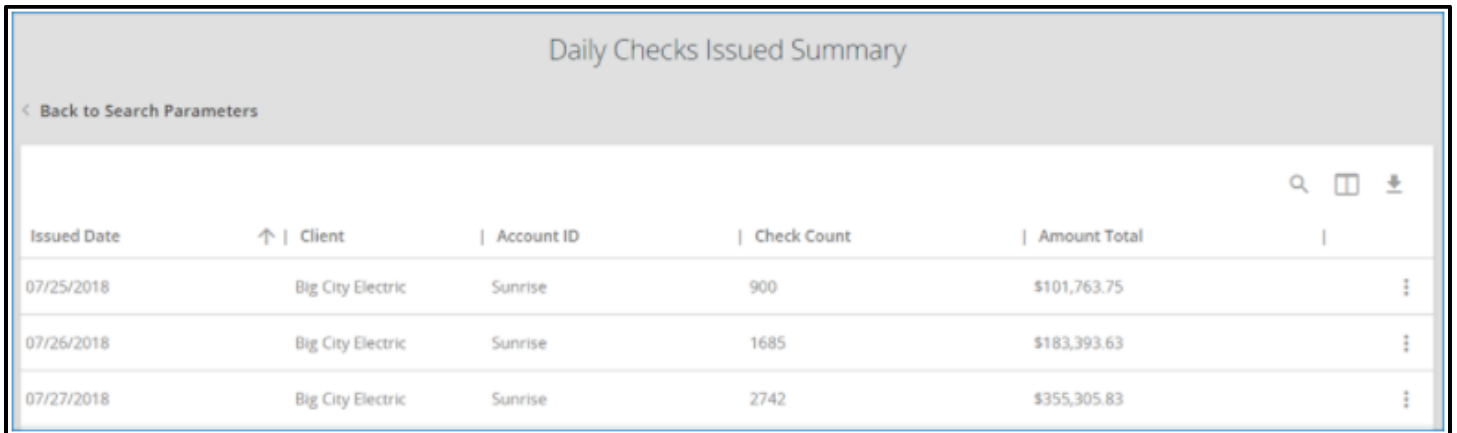
The screenshot shows a search form titled "Daily Checks Issued Summary". It includes a text field for "Account Name" with the value "All Account Names". Below it are two date pickers: "Issued Date From" with the value "03/01/2022" and "Issued Date To" with the value "03/01/2022". A blue "Search" button is located in the bottom right corner.

Default search parameters include:

Account Name – the nickname or description that identifies this account to the customer. The Account Name is displayed in place of the account number on pages within the system and in emails generated by the system.

Issued Date From – the beginning check number used to search for a range of checks.

Issued Date To – the ending check number used to search for a range of checks.



The screenshot shows the results page titled "Daily Checks Issued Summary". It features a table with the following columns: "Issued Date", "Client", "Account ID", "Check Count", and "Amount Total". There are also icons for search, print, and download in the top right corner. A "Back to Search Parameters" link is visible in the top left.

Issued Date	Client	Account ID	Check Count	Amount Total
07/25/2018	Big City Electric	Sunrise	900	\$101,763.75
07/26/2018	Big City Electric	Sunrise	1685	\$183,393.63
07/27/2018	Big City Electric	Sunrise	2742	\$355,305.83

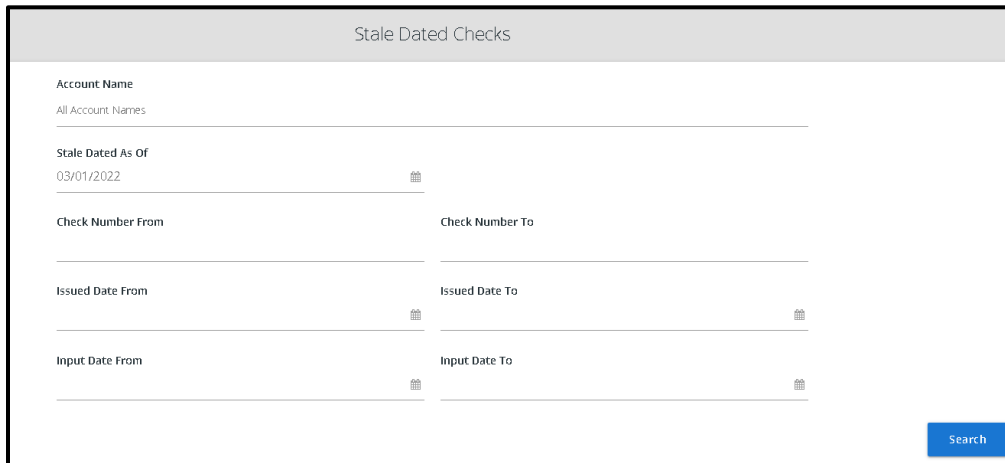
The following default columns appear on the **Daily Checks Issued Summary** results page:

Check Count – the number of checks issued.

Amount Total – the total amount of checks issued on the specified date.

Stale Dated Checks

The **Stale Dated Checks** report allows you to create a report of stale dated checks. Select items by issued date, input date or check number.



The screenshot shows a web form titled "Stale Dated Checks". It contains several input fields for search criteria: "Account Name" with a dropdown menu showing "All Account Names"; "Stale Dated As Of" with a date field containing "03/01/2022" and a calendar icon; "Check Number From" and "Check Number To" with empty text input fields; "Issued Date From" and "Issued Date To" with empty text input fields and calendar icons; and "Input Date From" and "Input Date To" with empty text input fields and calendar icons. A blue "Search" button is located in the bottom right corner of the form.

Default search parameters include:

Account Name - the nickname or description that identifies this account to the customer. The Account Name is displayed in place of the account number on pages within the system and in emails generated by the system.

Stale Dated As Of – to create a report of stale dated checks “as of” a specific date in the past, enter a date in this field.

Check Number From – the beginning check number used to search for a range of checks.

Check Number To – the ending check number used to search for a range of checks.

Issued Date From – the beginning issued date used to search for a range of checks.

Issued Date To – the ending issued date used to search for a range of checks.

Input Date From – the beginning input date used to search for a range of checks.

Input Date To – the ending input date used to search for a range of checks.

Note: The date is followed by (M) if the check was not loaded via an issued file upload, which means it was entered into the system in some other manner. Examples would be a check being manually input by a user, or a paid not issued exception item that is paid.

Payee Match Report

The **Payee Match Report** page generates an online report using dynamic selection criteria. Search items by paid date or check number.

Payee Match Report

Account Name
All Account Names

Paid Date From Paid Date To

Check Number From Check Number To

Note: Transaction history is retained within the system for 90 days after an item has paid.

[Search](#)

Payee Match Report

[Back to Search Parameters](#)

🔍 📄 ⬇️

Account Name	↑ Check Number	Amount	Issued Payee	Paid Date	Found Payee	Confidence Level	
Test Account 1	0	\$27.00		03/03/2022			⋮
Test Account 1	0	\$54.00		02/03/2022			⋮
Test Account 1	0	\$1,801.06		02/03/2022			⋮
Test Account 1	0	\$1,801.06		03/03/2022			⋮

The following default columns appear on the **Payee Match Report** results page:

Account Name - the nickname or description that identifies this account to the customer. The Account Name is displayed in place of the account number on pages within the system and in emails generated by the system.

Check Number – the check number of this item.

Amount – the amount of the check that has been presented for payment.

Issued Payee – the issued payee name for this check

Paid Date – the posting date of the check.

Found Payee – the name that was read from the check image for this check.

Confidence Level - the level of confidence that the payee match process returned for this check. The level will fall between 0 (no confidence) and 1000 (perfect score). The confidence level will show as blank if there was no image found during the payee match process.

Audit Reports

Transaction Audit Log

The **Transaction Audit Log** displays all maintenance changes made to all check transactions.

Transaction Audit Log

Client: Test Client

Account Name:

Start: End:

Input Date:

Transaction Type:

Check Number:

ACH Description:

User:

Maximum # of Records:

[Produce Report](#)

Note: Transaction history is retained within the system for 90 days after an item has paid.

Client: 38 Commerce LLC Account ID: Barbersh Check #: 70847 Amount: \$5,025.11			
Inserted transaction record from bank	Date: 11/27/2019 10:12 AM	User Changed: SYSTEM	
Field Name	Old Value	New Value	
NEW RECORD FROM BANK SYSTEM	0	0	
Client: 38 Commerce LLC Account ID: Barbersh Check #: 70832 Amount: \$55.03			
Inserted transaction record from bank	Date: 11/27/2019 10:12 AM	User Changed: SYSTEM	
Field Name	Old Value	New Value	
NEW RECORD FROM BANK SYSTEM	0	0	
Client: 38 Commerce LLC Account ID: Barbersh Check #: 70832 Amount: \$55.03			
Inserted transaction record from bank	Date: 11/27/2019 10:12 AM	User Changed: SYSTEM	
Field Name	Old Value	New Value	
NEW RECORD FROM BANK SYSTEM	0	0	
Client: 38 Commerce LLC Account ID: Barbersh Check #: 70830 Amount: \$122.29			
Inserted transaction record from bank	Date: 11/27/2019 10:12 AM	User Changed: SYSTEM	
Field Name	Old Value	New Value	
NEW RECORD FROM BANK SYSTEM	0	0	
Client: 38 Commerce LLC Account ID: Barbersh Check #: 70829 Amount: \$225.00			
Inserted transaction record from bank	Date: 11/27/2019 10:12 AM	User Changed: SYSTEM	
Field Name	Old Value	New Value	
NEW RECORD FROM BANK SYSTEM	0	0	
Client: 38 Commerce LLC Account ID: Barbersh Check #: 70825 Amount: \$51.00			
Inserted transaction record from bank	Date: 11/27/2019 10:12 AM	User Changed: SYSTEM	
Field Name	Old Value	New Value	
NEW RECORD FROM BANK SYSTEM	0	0	
Client: 38 Commerce LLC Account ID: Barbersh Check #: 70822 Amount: \$5,612.88			
Inserted transaction record from bank	Date: 11/27/2019 10:12 AM	User Changed: SYSTEM	
Field Name	Old Value	New Value	
NEW RECORD FROM BANK SYSTEM	0	0	

System Reports

Issued Check Processing Log

The **Issued Check Processing Log** displays a list of all issued check files that have been electronically submitted using the Positive Pay system.

Issued Check Processing Log

Input Date From
03/02/2022

Input Date To
03/02/2022

Note: Issued check file processing history is retained within the system for 365 days. Transaction history is retained within the system for 90 days after an item has paid.

Search

Issued Check Processing Log

< Back to Search Parameters

Client	Account ID	File Mapping Format	Results	Items	Amount	Upload Date	File Name
Big City Electric	BCE Exp Acct	BCE Exp Account	⚠ Processed w...	2	\$300.00	01/03/2019	TESTissued.txt
Big City Electric	BCE Exp Acct	BCE Exp Account	✅ Processed	1	\$100.00	01/03/2019	TESTissued.txt
Big City Electric	BCE Exp Acct	BCE Exp Account	❌ Rejected	1	\$100.00	01/03/2019	TESTissued.txt
Big City Electric	BCE Exp Acct	BCE Exp Account	🕒 Unprocessed	0	\$0.00	01/03/2019	2019010308010526...

1
View 10

Processing Totals (All Pages)

File Status	Total Items	Total Amount
Processed	2	\$300.00
Processed with Exceptions	1	\$100.00
Rejected	1	\$100.00

The following default columns appear on the **Issued Check Processing Log** results page:

Account Name - the nickname or description that identifies this account to the customer. The Account Name is displayed in place of the account number on pages within the system and in emails generated by the system.

File Mapping Format - the file processing type associated with this upload.

Status/Results - one of the following processing statuses will display:

- **Unprocessed** - the file has been uploaded but has not yet been processed.
- **Processed** - the file was processed successfully.
- **Processed with Exceptions** - the file was processed successfully, but duplicate checks were not loaded.
- **Rejected** - the file was rejected due to one of the following reasons:
 - A mismatch between the number of items/amount entered on the page and the number of items/amount contained in the file.
 - The file format did not match the format selected.

Items - the number of items in the file.

Amount - the total amount in the file.

Upload Date - the date the file was uploaded.

File Name - the name of the issued check file uploaded into the system.

Payee Match Recommended Guidelines

The Positive Pay Payee Match process uses Optical Character Recognition (OCR) to identify the payee on the check image. Once a check image is scanned, the payee from the check is compared to the payee uploaded in the issued check file. The comparison results in a confidence score between 0 and 1,000.

The payee match process is an additional layer of security to help prevent payee fraud and will err on the side of caution by creating payee name mismatch exceptions for you to review.

Note: Please comply with the requirements listed in this document to minimize unnecessary exception items. All standard check printing guidelines apply.

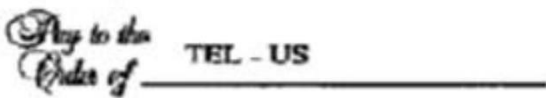
Font/characters

- Payee name must be typed. Handwritten checks will always result in an exception.
- 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

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.

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 bar codes 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 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, &, 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 Positive Pay 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.