

Citizens National Bank recommends the following the 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 art work 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
- abcdefghijklmnopgrstuvwxyz
- 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.
- UPPERCASE letters are recommended.
- Can be on more than one line.

## **PAYEE INFORMATION PLACEMENT**

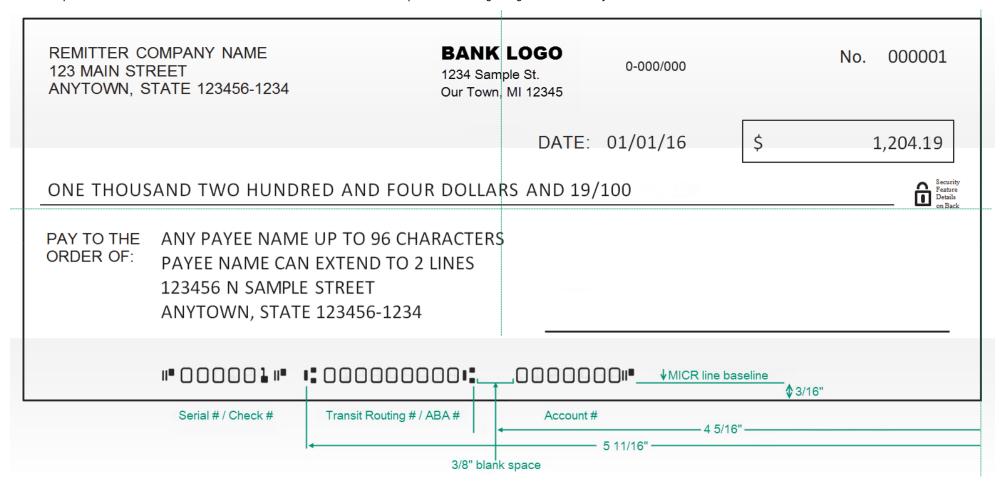
- Should be listed near (to the right or just below) Pay to the Order Of
- Horizontally, the payee should not extend past the middle of the check.
- Vertically, the payee name should be located just below the vertical midpoint of the check but should not extend to the bottom 1/4 of check or interfere 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.



## 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.



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