



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.

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#### 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.

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#### INK

Only use black ink.

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#### PRINTERS

- Use only PostScript printers such as laser printers or other digital printers.
- Avoid using dot matrix printers.

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#### 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.

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#### HANDWRITTEN ITEMS

Handwritten items are not supported.

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#### 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

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#### 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.

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#### CHARACTERS

Standard and acceptable characters for payee names:

- ABCDEFGHIJKLMNOPQRSTUVWXYZ
- abcdefghijklmnopqrstuvwxyz
- 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.

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#### PAYEE NAME

- Cannot exceed 96 characters.
- UPPERCASE letters are recommended.
- Can be on more than one line.

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#### 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.

REMITTER COMPANY NAME 123 MAIN STREET ANYTOWN, STATE 123456-1234	<b>BANK LOGO</b> 1234 Sample St. Our Town, MI 12345	0-000/000	No. 000001
ONE THOUSAND TWO HUNDRED AND FOUR DOLLARS AND 19/100		DATE: 01/01/16	<div style="border: 1px solid black; padding: 5px; display: inline-block;">           \$ 1,204.19         </div>
 Security Feature Details on Back			
PAY TO THE ORDER OF:	ANY PAYEE NAME UP TO 96 CHARACTERS PAYEE NAME CAN EXTEND TO 2 LINES 123456 N SAMPLE STREET ANYTOWN, STATE 123456-1234		
<div style="display: flex; justify-content: space-between; align-items: center;"> <div style="text-align: center;">                000000              </div> <div style="text-align: center;">                0000000000              </div> <div style="text-align: center;">             00000000              </div> <div style="text-align: right;">             ↓ MICR line baseline              ↕ 3/16"           </div> </div>			
Serial # / Check #		Transit Routing # / ABA #	
		Account #	
		4 5/16"	
		5 11/16"	
3/8" blank space			