Bank of Hope

Check Positive Pay Payee Match Guidelines

Checks submitted for Payee Positive Pay must follow these format standards to ensure accurate verification and to minimize exceptions.

Check Stock
- Background must be light and plain (no pictures, lines, or watermarks in payee area).
- Avoid watermark/pantograph features in Payee Name/Address or Pay To The Order Of fields.
- The check stock should be consistent for each account.

Font & Characters
- Typed payee name only; handwritten checks will be exceptions.
- Use ALL UPPERCASE for payee name.
- Font size: 12-14 points recommended (12–16 pt acceptable).
- Bold, italics, and underlines are not recommended.
- Sans serif fonts (such as Arial or Verdana) are preferred.
- "PAY TO THE ORDER OF" must be machine-readable (not script) and placed left of payee name.
- Only first 120 characters of payee name will be read.

Printing & Placement
- Print the payee's name only once in the check, including in the payee block.
- Letters must not touch; spacing between words ≤ 2 spaces.
- No extra characters near payee name; if unavoidable, include in Positive Pay file.
- No barcodes or codes near payee fields.
- Payee name cannot be in top 1 inch of check.
- Acceptable variations: PAY TO THE ORDER, PAY TO, TO THE ORDER OF.
- Leave 2–8 characters between "PAY TO THE ORDER OF" and payee name.
- Payee name must be within 1 inch of last word of "PAY TO THE ORDER OF".
- Do not split "PAY TO THE ORDER OF" into more than 3 lines.
- Acceptable addressing phrases: ATTENTION TO, ATTENTION, ATT, ATTN, IN CARE OF, CARE OF, C/O, Dept, Department.

Issue File Requirements
- Payee names listed on checks must match exactly the name listed on the Data issue file, including the order of the name.
- Words or symbols used in conjunction with payee name (e.g. MR., MRS., MISS, or, &, AND) must be included on the issue file.
- If more than one payee name is printed on more than one line, make sure there is at least a space between line items.