OPTICAL CHARACTER RECOGNITION

The Positive Pay Payee Match process uses optical character recognition (OCR) to identify the payee on the check image. OCR technology is not an exact science, due to many factors. This includes, but is not limited to:

1. Image quality from the bank of first deposit
2. Resolution of check image
3. Inconsistent check stock format
4. Noise (ink spots, watermarks, etc.)
5. Condition of the scanned check (i.e. wrinkles)
6. Font (weight/size of text/special characters)

GUIDELINES

In order to minimize unnecessary exception items, please follow the below guidelines:

1. **Payee names listed on checks must match EXACTLY the name listed on the data transmission issue file** (No abbreviations or variations in the Issue File)
   Exception Example: Check Payee – John H Smith, Issue File Payee – John Howard Smith
2. Check background must be light in color and plain
3. Please try to avoid using watermark/pantograph features on your checks; especially in the Pay To the Order Of or Payee name area of the checks
4. It is recommended that the payee's name be typed. However, the system can read neatly handwritten checks in many cases
5. Recommended **font size is 12-point**
6. Bold font is not recommended
7. Recommended font styles include **Verdana, OCR A, OCR B and Arial**
8. "PAY TO THE ORDER OF" in Script font will cause payee mismatch exceptions
9. When listing multiple entities in the payee or address line, the absence of the use of the characters below could make the check payable to either or all parties listed

   CHARACTERS:

ATTN:	&	C/O	OR

(800) 395-3900
3030 Matlock Rd
Arlington, TX 76015
www.SusserBank.com   PAGE 1 OF 2

Member FDIC   EQUAL HOUSING LENDER

REV09122024

EXAMPLES OF BEST PRACTICES

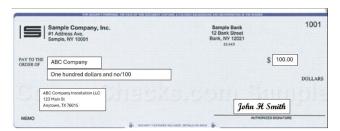**1.** Proper Check Form: Issued Payee Needs to be EXACTLY "ABC Company Inc"

2. If addressing the check to an individual for mailing purposes: Use ATTN:

3. Incorrect Check Form: Could be negotiated by ABC Company OR Joe Smith

4. Will cause an exception: Pay to the Order of needs to match all throughout the check and issue file. System will read "ABC Company Installation LLC." Issue file needs to read "ABC Company Installation LLC"

5. Company Logo or Watermark on Check can interfere with Software and create exceptions