



## INSTRUCTIONS FOR PAYEE POSITIVE PAY SERVICE CHECK PRINTING SPECIFICATIONS

**A. Payee Information Requirements** – Payee information must meet the following specifications to greatly increase the likelihood of checks passing Payee Positive Pay testing.

1. Minimum 12 point font
2. Payee name must be in UPPER CASE. Lower case letters in the payee name is not acceptable.
3. Payee name must not be Boldface, Italicized, Cursive or Underlined.
4. All information is to be typed in black ink only. Acceptable font types are limited to: Arial, Times New Roman or Courier New.
5. "Pay to the Order of" must not be italicized, bold or underlined. This should be printed at the same level (to the left of the payee name) or above the payee name as defined in the ANSI check standards.
6. The location of information printed on the customer's check stock (Payee name, date, courtesy amount and legal amount) must be consistent by account number. Thus, this information should be printed with the same font, font size and location on all checks from the same account.
7. The payee name(s) must not exceed 2 lines (maximum of 80 lines) within the address block. Payee name must start on the first line of the payee address block.
8. Information in the payee address block must be left aligned.
9. Check amount must be printed immediately following a "\$" sign

**B. Payee Information Recommendations** – Please ensure all Requirements and Recommendations have been met to ensure the customer's checks do not fail testing.

1. The address line should always follow the payee line. There should be no blank spaces or skipped lines between the payee name and address. This information should be the same font and font size as the payee name.
2. Amount area, background and design graphics should have high reflectivity, while half-tone printing is recommended for the non-critical portions of the check.

**C. Paper Stock** – All documents must conform to the specifications on this sheet, as well as to those set forth in the American Bankers Association Management Publications 147 and 149.

1. Checks cannot be less than 7 3/4" X 2 3/4" (assuming a 10-digit check serial number) or more than 8 3/4" X 3 2/3." Check dimensions must be consistent for all checks written against the same account number.
2. The check paper weight must be at least 24 lb. MICR bond without pin feed holes.
3. M&T Bank must appear on the check face as follows:

 <b>M&amp;T Bank</b> Manufacturers and Traders Trust Company Commercial Banking
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#### D. Check Design Requirements

1. Check background should not create unnecessary interference.
  - a. If colored paper is used, check must be printed on paper that can be imaged/microfilmed. Pastel color background is optimal.
  - b. When carbon is used, check must be printed on paper that can be imaged/microfilmed
  - c. Check Stock must adhere to ANSI standards – X 9.7
2. Any printing, shading or other use of the back of all checks must conform to Federal Reserve Bank Regulation CC Standards.
3. Any overlays that are part of the check design or printing must be consistent.

#### E. Check Printing Requirements

1. High quality printing will enhance the quality of the image that will be used in the check paying process and is required. Minimum requirements include:
  - a. Print checks using a Laser or Ink Jet printer only
  - b. Minimum of 300 DPI
2. An identical check serial number MUST appear on the MICR line and in the “body” of the check (preferably the top right-hand corner). The serial number range must be obtained directly from the customer. A check digit is not required.
3. **M&T Bank Routing Transit Number** in fractional format or in linear format must be located in the upper right-hand corner of each check. Refer to the tables below to determine the correct R/T:

Standard DDA Routing Transit (R/T) Number with Corresponding Fractional & Linear Formats			
The following Routing/Transit (R/T) numbers should <b>only</b> be used for Standard DDA accounts. Please refer to the information for your region: <b>Note:</b> Controlled Disbursement Accounts must be setup on a different Routing/Transit number used only for those accounts.			
Region	Routing Transit Number	Fractional Format	Linear Format
NY	022000046	$\frac{10 - 4}{220}$	10 – 4 / 220
DC/MD/WV/VA	052000113	$\frac{7 - 11}{520}$	7 – 11 / 520
PA/DE	031302955	$\frac{60 - 295}{313}$	60 – 295 / 313

Controlled Disbursement Account Routing Transit (R/T) Numbers with Corresponding Fractional & Linear Formats			
The following Routing/Transit (R/T) numbers should <b>only</b> be used for <b>Controlled Disbursement</b> accounts. Please refer to the information for your region: <b>Note:</b> Standard DDA Accounts must be setup on a different Routing/Transit number used only for Standard DDA Accounts.			
Region	Routing Transit Number	Fractional Format	Linear Format
NY Controlled Disbursement	221370632	$\frac{50 - 7063}{2213}$	50 – 7063 / 2213
DC/MD/WV/VA Controlled Disbursement	055000110	$\frac{65 - 11}{550}$	65 – 11 / 550
PA/DE Controlled Disbursement	031318619	$\frac{60 - 1861}{313}$	60 – 1861 / 313

**F. MICR Line Standard Requirements – Refer to the Magnetic Ink Printing (MICR) Specifications for more information surrounding MICR printing guidelines.**

1. A clear band should remain on the bottom 5/8" of the check. Within this area, printing must only be in magnetic ink.
2. All MICR coding must be done with an E-13B type font using magnetic ink. E-13B MICR characters must be printed according to the field boundary positions indicated on the specification sheet. They must be printed exactly on the 1/4 inch strip centered within the 5/8 inch band, leaving a 3/16 inch border top and bottom.
3. MICR printing starts 5/16 inch from the right reference edge. However, the first seventeen (17) columns are reserved for Bank use. The left edge of the check must extend at least 1/4 inch beyond the left edge of the encoded character on the left.
4. No MICR or Non-MICR printing other than E-13B MICR characters can appear within the 5/8 inch clear band. The only exception is a Non-MICR ink decorative border of reasonable size. No MICR is permitted within the 5/8 inch area bordering the top reference page.
5. Printed MICR information should be printed exactly as outlined on MICR Specification sheet for transit number and account number fields.
6. Check numbers must be sequential and each check printed must have a unique check number. The standard check number length in the Auxiliary On-Us field can vary from 3 to 10 digits plus the required opening and closing "On-Us" symbols. Checks must use the Auxiliary On-Us positions 46 to 55 sequential numbering. Closing symbol must appear to the left of the last digit.
7. Position 44 must be a blank space.
8. The account number must NOT exceed 14-digits (begin in position 32 and end in position 19). The account number should be right aligned (ie: end in the last position) of the account number field with **no leading zeros**.
9. There must not be dashes or spaces in the account number field.
10. Debossment of the MICR characters may not exceed .001 inch.
11. Facsimile signatures cannot extend into the 5/8-inch clear band.

**G. Test Sample** - A sample of at least 50 voided checks taken from the beginning and end of each production run must be submitted for Image and MICR testing (see sample size table below). Samples submitted for testing must include a statement as to the size of the production run and the range of check numbers printed. Samples must be printed and sent to M&T at least two weeks prior to usage of new check stock.

SAMPLE SIZE REQUIREMENTS	
Production Run Size	Sample Size
00001 – 3,000	50
3,001 – 35,000	100
35,001 – 150,000	300
150,001 – 500,000	400
500,001 – and over	500

1. Check samples must be signed and voided. Signatures may have an affect on the MICR line of the check and are therefore required. When voiding sample checks, do not punch holes within the 5/8-inch clear band.
2. Test checks should be mailed **without** any attached fringe, invoice or remittance information.

3. The criterion for sample acceptance is an all field reject rate of 0.5% or less. Recommended ink density must be 100 to 125%. Failure to adhere to these standards may result in reject charges.
4. Check test samples must be voided and forwarded to:  
**MICR Testing**  
**626 Commerce Drive**  
**1st Floor (NY1-CD10)**  
**Amherst, NY 14228**
5. All testing results will be communicated to the customer within ten (10) business days of M&T's receipt of test checks.
6. Please call the M&T Commercial Service Team at **1-800-724-2240** for further assistance.

Figure 1A below represents an example of how a check should be formatted.





**PAYEE POSITIVE PAY  
CHECK QUALITY TEST REQUEST**

(This form should be included with any test checks sent to M&T Bank for MICR Line & Payee Positive Pay Testing)

**Date:** \_\_\_\_\_

**Customer Contacts:**

Company Name: \_\_\_\_\_

Testing Contact: \_\_\_\_\_ Phone Number: \_\_\_\_\_

Account Number: \_\_\_\_\_

Routing/Transit Number: \_\_\_\_\_

**M&T Bank Contacts:**

M&T Sales Consultant: \_\_\_\_\_

M&T Relationship Manager: \_\_\_\_\_

M&T Relationship Liaison: \_\_\_\_\_

**General Requirements:** Test checks must meet all requirements before being sent to M&T for testing.

- 50 voided checks (w/ signatures on each check)
- Payee name must be printed on the test checks
- MICR Line must contain:
  - Bank Routing/Transit Number
  - Account Number (no leading zeros, dashes or spaces)
  - Check or Serial Numbers

**Requested Testing:**

[ ☒ ] MICR/Sorter Test      [ ☒ ] Payee Positive Pay

**Test checks should be mailed along with this form to the following address:**

**MICR Testing  
626 Commerce Drive  
1st Floor  
Amherst, NY 14228**

**Testing will be completed within ten (10) business days of the receipt of this request. M&T Bank will communicate test results once all testing has been completed.**