

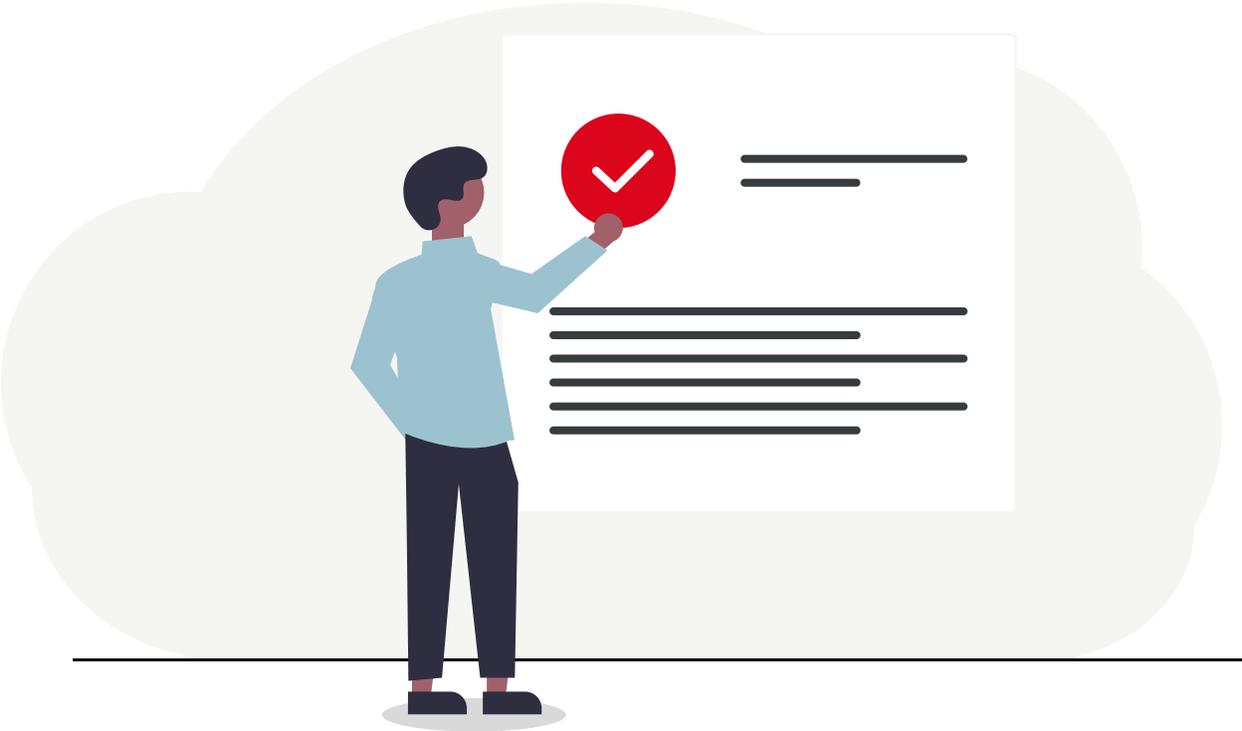


# Quality Standards for Item Printing

---

This document provides general information only and is not legal advice. Simmons Bank does not make any warranties regarding the results obtained from the use of this information. If legal advice is required, the services of a competent professional should be sought.

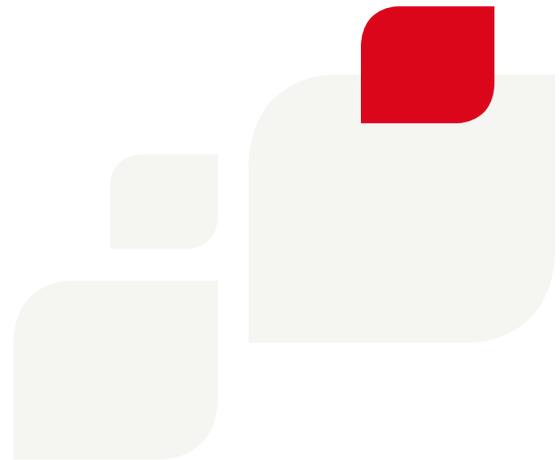
To help ensure that your services can function as intended, please review and comply with these operational guidelines, which we may periodically update. This operational guidance is not intended as an exhaustive list of all the information you may need to ensure that your checks are processed correctly. Simmons Bank does not warrant that implementation of any or all of the following recommendations will prevent check processing errors or fraud losses.



# Table of Contents

---

Check & Deposit Quality Standards .....	4
Magnetic Ink Character Recognition (MICR) & Signal Strength .....	5
Handwritten Checks .....	5
MICR Specifications for Check Printing .....	6
Preferred Vendor – Check Stock and Printing Supplies .....	6
Payee Name Verification for Positive Pay .....	7



# Check & Deposit Quality Standards

Please abide by the American National Standards Institute (ANSI) guidelines listed below for both checks and deposit tickets. Simmons Bank also has a list of preferred vendors from which you can order check and deposit tickets, helping to ensure that these guidelines are met. These specifications are critical to provide reporting services for treasury products like Check Positive Pay. Adhering to these standards will help to ensure quality service.

Check Size	Deposit Slip Size	Font Standards
Minimum height 2.75"	Minimum height 2.75"	E-13B font
Maximum height 3.66"	Maximum height 3.66"	Size 10-14
Minimum length 6"	Minimum length 7.5"	PNV font: <ul style="list-style-type: none"> <li>• Arial (preferred)</li> <li>• Verdana</li> <li>• OCRB</li> <li>• Univers</li> </ul>
Maximum length 8.75"	Maximum length 8.75"	



# Magnetic Ink Character Recognition (MICR) & Signal Strength

Please be sure to use the correct MICR toner for your specific printer type. MICR toner contains elements that help banks read the MICR line at the bottom of the check, which contains the routing number, account number and check number. We recommend that MICR character signal strength be set at 100% nominal.

## Handwritten Checks

Handwritten, business-size checks typically have a low match rate for identifying fraudulent activity. Handwritten checks will cause a higher percentage of exceptions, which will require your review and decisioning.

Check Paper	Check Layout	Perforation
28# weight paper	MICR within 5/8" of designated space	Stub information not near perforations
Includes security features	Signature/Memo not in close proximity to MICR	Perforations should be located at the top of the check
Long grain MICR bond		

# MICR Specifications for Check Printing

The following field positions will ensure that the MICR information on your items is formatted and spaced appropriately.

ACCOUNT TYPE		<input type="checkbox"/> SAVINGS	<input type="checkbox"/> LINE OF CREDIT	Program/Format ID (If Applicable)	DELUXE FORMULA NO.
<input type="checkbox"/> PERSONAL DDA	<input checked="" type="checkbox"/> BUSINESS DDA	<input type="checkbox"/> MONEY MARKET	<input type="checkbox"/> FI USE	9 Digit	255

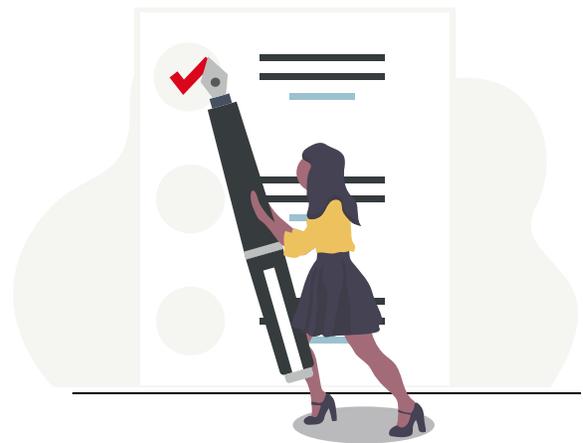
BUSINESS SIZE COMPONENTS	<b>D</b>	auxiliary on-us field	routing transit number field (BC)	ACCOUNT NUMBER	13,9	22
	54 53 52 51 50 49 48 47 46 45 44 43 42 41 40 39 38 37 36 35 34 33 32 31 30 29 28 27 26 25 24 23 22 21 20 19 18 17 16 15 14 13	" # # # # # "		: 0 8 2 9 0 0 4 3 2  :	X X V V V V V V V V V "	
					WEIGHTS	X
	<b>CHECKS</b>					
<b>E</b>						
54 53 52 51 50 49 48 47 46 45 44 43 42 41 40 39 38 37 36 35 34 33 32 31 30 29 28 27 26 25 24 23 22 21 20 19 18 17 16 15 14 13	: 5 0 0 1 - 0 1 2 0  :		X X V V V V V V V V V "			
				WEIGHTS	X	
<b>DEPOSIT TICKETS</b> (PRINTED WITH CHECKS)						
<input type="checkbox"/> PRINTED SAME AS CHECKS						
<b>F</b>						
54 53 52 51 50 49 48 47 46 45 44 43 42 41 40 39 38 37 36 35 34 33 32 31 30 29 28 27 26 25 24 23 22 21 20 19 18 17 16 15 14 13	: 5 0 0 1 - 0 1 2 0  :		X X V V V V V V V V V "			
				WEIGHTS	X	
<b>DEPOSIT TICKETS</b> (PRINTED SEPARATELY)						
<input type="checkbox"/> PRINTED SAME AS ABOVE						

# Payee Name Verification for Positive Pay

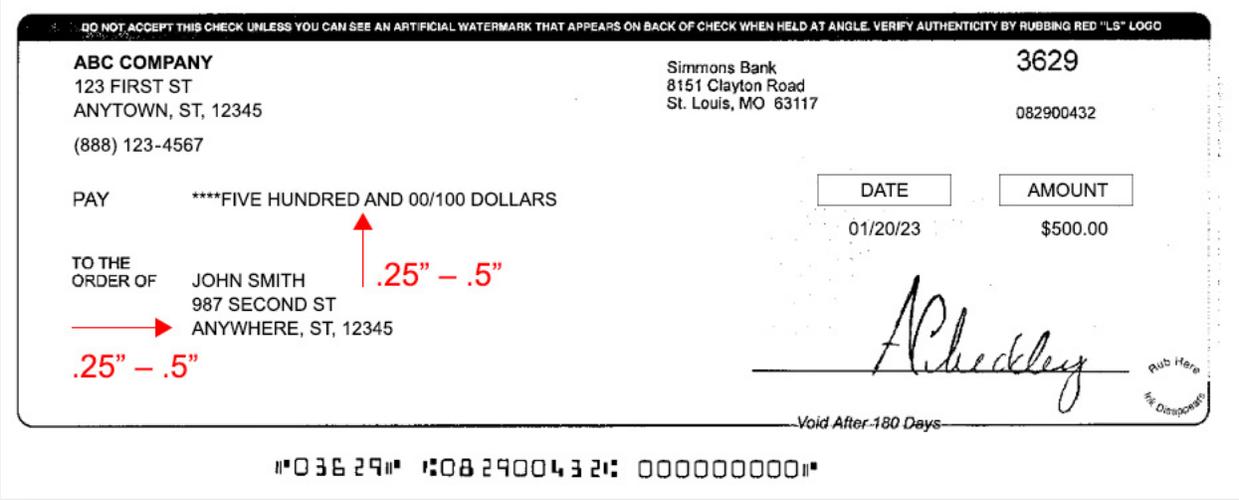
---

In order to obtain the highest level of performance from the Payee Name Verification (PNV) solution, Simmons Bank recommends following these guidelines.

- No **BOLD**, *Italic*, underlining or extra spaces.
- No special characters such as "\*", "/", "+" or "\$". The characters "&", "#", and "@" are acceptable.
- All uppercase alphabetic characters for the payee name are preferred.
- Use of punctuation (apostrophes, hyphens, parentheses, commas) should be limited.
- Use one of the following fonts: **Arial**, **Verdana**, **OCR B** or **Univers** in 10pt or larger.
- Letters should NOT connect or touch; clear separation between characters is essential. The recommended pitch size is 10pt.
- Print should be dark enough for a minimum signal strength of 0.60.



- The payee name and address should be listed to the right or just below "Pay to the Order Of:" but separated by at least 0.25" to 0.50" from all other print. This is the name that should be included in the check issue file that is uploaded to the bank.
- Horizontally, the payee should not extend past the middle of the check. Up to 75 characters may be printed per payee line, and up to two payee lines may be used. The separation between these payee lines must be at least 0.10".
- 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.
- The payee name should be listed only once on the check.
- Please ensure that the payee name space is white or lightly colored with a maximum contrast signal less than 0.30.



The entire payee name should be provided when submitting issued items to the bank. The payee name on the check should exactly match the payee name in the check issue file that is uploaded to the bank. Once the payee name verification software locates the payee on the check image, it looks around all sides of the located payee and considers this information when determining whether the payee matches the issued information. This is done to verify that a name has not been added to the check after it was issued.

The software will ignore any line identified as part of an address (e.g., begins with a number or ends in Rd, St, Ave) or that begins with an allowed term such as "Attn:". Other than an address or allowed term, if any words are detected as part of the payee name but were not provided as part of the issued item information, the check will be considered an exception.

Below is an example of a check that would be an exception because the full payee is not provided:

**Payee information provided:**  
APARTMENT LIST INC



⑈03629⑈ ⑆082900432⑆ ⑆

**Payee information expected:**  
APARTMENT LIST INC  
ACCOUNTS RECEIVABLE DEPT 3653



⑈03629⑈ ⑆082900432⑆ ⑆

**This item would kick out as an exception.**  
The item would be an exception due to the payee information provided in the file only had the payee listed as *Apartment List Inc* which does not match the payee information on the check.

**This item would be accepted.** This item matches the payee information provided in the file with the payee information on the check.



Member FDIC | [simmonsbank.com](https://www.simmonsbank.com)