

One Size Does Not Fit All

Positive Pay Systems Potential Pitfall

Some of your customers may participate in “Positive Pay” systems with their banks to help deter fraud. Banks use these systems to match the checks an organization issues with those presented for payment. If a suspected fraudulent check is presented for payment, the Positive Pay system kicks it back to the issuer for full examination.

One would think checks that are 100% compliant with both ANSI (American National Standards Institute) and CPSA (Check Payment Systems Association) are more than sufficient ... not so fast! *Positive Pay systems have their own set of requirements and vary from bank to bank.* Specifically, banks can require checks to be designed with specifications that actually conflict with other fraud prevention standards, such as the void pantograph or red Arabic numbering.

As you can see, one size does not fit all. Each Positive Pay system can have its own requirements, therefore, making one universal check design impossible

Another common pitfall to avoid is the misunderstanding by both consumers and banks that ANSI standards are automatically compliant and that they cover Positive Pay check specification requirements across the board.

In fact, ANSI standards don't always cover Positive Pay requirements and certain ANSI standards *conflict* with the requirements. Possible conflicts include the payee area where the background should be free of patterns, images and watermarks. Some type styles and sizes can also create issues.

When collaborating with your client and their Positive Pay system requirements, save yourself and your client a potentially far-reaching error and review the bank's requirements while in the check design stage and, most importantly, before placing the order.

Take advantage of Wilmer's check design service to help you avoid potential pitfalls, costly errors and reprints.

It is critically important to provide bank specific Positive Pay requirements during the design phase. Review all repeat orders to ensure the current check meets the customer's Positive Pay bank requirements. Even though Wilmer checks are 100% ANSI and CPSA compliant, *one size does not fit all!*

For additional information about Positive Pay and Wilmer's check design service, please contact Wilmer Customer Service at **800.494.5637** or **wcs@4wilmer.com**.