Check Stock Ordering Guide

FAQ

AssociatedBank

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Check Stock Overview

Associated Bank recommends the following two vendors to order new or reorder existing check stock from:

Vendor	Best Check Stock For
Deluxe	• Business Banking clients • Commercial clients not entitled to Positive Pay or Payee Positive Pay
Safeguard	• Commercial clients who are entitled to Positive Pay and/or Payee Positive Pay

Deluxe Check Stock

If you are not entitled to Positive Pay or Payee Positive Pay, you should use Deluxe for check stock ordering. Laser check stock is available in following formats.

Format Number	Description	Compatible With
5581064	8 ½" x 11", Prints 3 checks per page. Available with 1, 2 or 3 carbonless duplication capabilities.	Quicken® and QuickBooks
881064	8 ½" x 11", Prints 3 checks per page.	Quicken, Quickbooks and Mircosoft® Money
5581013	8 ½" x 11", Prints 3 checks per page.	MAS, Business Works

High security background colors are available on any check stock from Deluxe. Color options are noted below. Other imprint options may be available upon request.

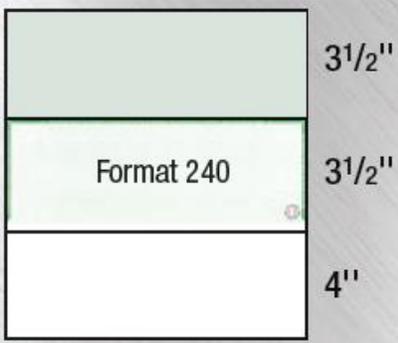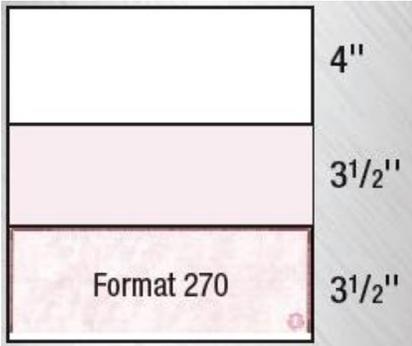| Color	Availability
Green Maroon Blue	All stocks, all check positions. No additional upgrade fees.
Tan† Gray†	Not available for checks in the bottom position. No additional upgrade fees.
Purple† Yellow†	Not available for checks in the top position. No additional upgrade fees.
American Spirit*	All stocks, all check positions. Additional fees may apply.

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Deluxe offers a customer experience setup through Referral Express. Deluxe will then walk you through the check stock ordering process based on your specific needs. You will be contacted within 24 hours of your request.

Safeguard Check Stock

For best results with processing Payee Positive Pay, Payee compatible check stock is recommended. Check stock with a patterned security background will produce background noise when scanned by the bank of first deposit and can cause additional false positives to be decisioned.

Associated Bank recommends that Positive Pay and Payee Positive Pay clients use check stock specific to the Payee product. This stock can be ordered through Safeguard. The steps to order check stock is outlined below.

1. Select the layout for your checks. Payee check stock is available in the following formats.

Format Number	Description	Sample Layout
240	Prints 3 checks per page. The top two checks print 3 1/2 inches high and the bottom check prints 4 inches high.	
270	Prints 3 checks per page. The top check prints 4 inches high and the bottom two checks print 3 1/2 inches high.	
280	Prints 1 check per page in the bottom position only. Check size is 3 5/8".	
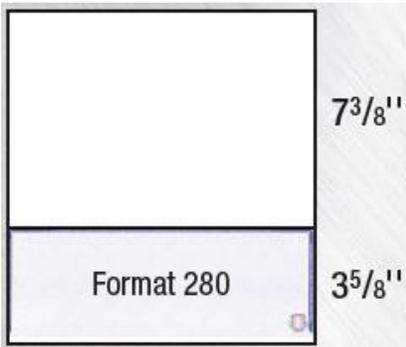
2. Select a background color from the four color options below. All color options are available for Payee Positive Pay on any of the layouts noted above.

Color	PMS Number	Sample Color
Blue	PMS 541	
Green	PMS 328	
Burgundy	PMS 202	
Tan	PMS 146	
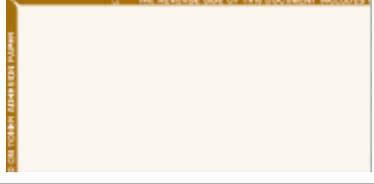
3. Determine your number / packaging order. Options follow below.

Option	Description
S – Standard Ascending	The low number faces up, and the printer pulls from the top, face up in the printing tray. The lowest numbered check is on the top.
T – Reverse Ascending	The low number faces down, and the printer pulls from the top, face down in the tray. The lowest numbered check is on the top.
N – Standard Descending	The low number faces up on the bottom. The printer pulls from the bottom, face up in the tray. The highest number is on the top.

4. Contact Carrie Denhardt-Clark from Safeguard at (952) 890-9036 or CarrieClark@gosafeguard.com. Carrie will assist with setting up the face of your checks. Please have the following information available:
   a. Address for the header(s)

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b. Checking account number(s) for each account(s) on the MICR line

c. Check start number

d. Billing Shipping address (if different than header address)

5. Once your check layout is finaized, you will be asked to approve a proof to ensure the accuracy of the informaiton.

6. Once you approve your proof, your order will go to print. Orders are typically delivered in seven to ten business days.

7. Once your checks arrive, compare your proof and printed checks for accuracy.

Best Practices for Issuing Payee Positive Pay Checks

Associated Bank recommends the following best practices when setting up your checks to be printed to reduce your error and return rates.

Setup	Best Practices
Check Spacing	• A minimum of a quarter inch spacing must be placed around the payee box • A minimum of one sixteenth inch spacing between lines in the payee box • The copy in the payee block needs to be to the right and not above "Pay to the Order of". • Leave a minimal amount of space (two to eight characters) between the PAY TO THE ORDER OF field and the payee name. The payee name must not touch the PAY TO THE ORDER OF text on the check. • The payee name must be located not more than 15 characters (one inch) from the last word of the PAY TO THE ORDER OF text.
Check Font	• Print in black ink only using a 12 or 14 point font. Do not use bold, italics or underline styles on your payee checks. • Characters in payee block should be in all caps. • Serif fonts such as Times New Roman, Bookman and Garamond will increase the error or return rate for Payee Positive Pay. Associated Bank recommends using a non-serif font including Lucida Console, Arial, Verdana, Calibri or Helvetica to reduce error and return rates.
Check Printing	• The words PAY TO THE ORDER OF must be printed in a machine-readable style and not script and should be to the left of the payee names. • Print the payee name only once in the payee block. • Do not split the payee name into more than one line. • The payee name must match the name submitted on the check issue file. Example "AT&T" on check issue file should be listed as "AT&T" on payee check block.

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- The Payee name must be in the same position on each check. Checks where the payee name location changes can produce more false positives.

- Payee block must have a white space background. A dark background can cause issues with reading the payee name correctly and increase the error rate.

- The payee name must be 255 characters or less. Avoid using abbreviations if possible.

- For the payee block, use only one space between words.
- Special codes, characters, or bar codes should not be in the proximity of the PAY TO THE ORDER OF, PAYEE NAME, or ADDRESS fields.
- The payee name may not be located in the top one inch of the check.

- Print using a dpi of 150 or higher with a print contrast of less than 0.3.

- Do not include any background images or watermarks for Payee checks.

Submitting your Payee Positive Pay File

Associated Bank offers two ways to submit your Payee Positive Pay file.

1. Through Associated Connect, our online banking platform. Detailed directions on how to upload your file through Associated Connect can be found in the Positive Pay User Guide.

2. A file load through SFTP. When uploading your Payee Positive Pay upload file, you must use the following file layout provided for files to transmit correctly to Associated Bank.

Record Format: Fixed Field Length
Record Size: 216-character records
File Name: 6098 Hxxxxxxxxx.txt (x=account number minus the last digit)

Detail Record

Field	Length	Position	Format	Description / Values
Record Type	1	1	Numeric	Must be "6"
Status Code	1	2	Numeric	2 – Add Issue 4 – Void Issue
Account Number Length	2	3-4	Numeric	17
Filler Spaces	4	5-8	Alpha	Spaces
Bank Number	4	9-12	Numeric	6098
Filler Spaces	10	13-22	Alpha	Spaces
Account Number	17	23-39	Numeric	Right justified, zero filled, no dashes
Serial Number (Check Number)	10	40-49	Numeric	Right justified, zero filled

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Issue Amount	10	50-59	Numeric	No decimals; the last two positions are cents.
Issue Date	6	60-65	Numeric	YYMMDD

Payee Name	150	66-216	Alphanumeric	Payee Name
				 • The names should be identical (space for space) to the names written on the check and in the same order.
				 • The name should include "and" and "or" if written on the check.
				     • Sam Johnson and Bill Andrews and Joe Smith
				     • Robert Jones or Sally Jones
				 • If you are enrolling in Payee Matching Service the Payee name is required for issues and voids.

Sample File

```
6217    6098    000000011111111110000067614000004250009121 6JOHN DOE
6217    6098    000000011111111110000067615000005750009121 6JANE DOE JUNE DOE
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Contact Information

If you have any further questions regarding Payee Positive Pay Check Stock please contact Carrie Denhardt-Clark from Safeguard at (952) 890-9036 or CarrieClark@gosafeguard.com. If you have questions about Payee Positive Pay check specifications or setup and processing, please call our Treasury Management Customer Care team at (800) 270-2707, Option 2.

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