

## HIGH SECURITY CHECKS AND CHECK FRAUD PREVENTION

How can using high security checks reduce and prevent check fraud? An analogy answers this very well: imagine there are two houses on a street. One has a picket fence around it, and one has a chain link fence topped with barbed wire, a guard dog, and an armed guard.

### ***If you were a burglar, which house would you try to hit first?***

Check fraud is a “crime of opportunity” and deterrence is your first line of defense in the fight against it. If there is no attempt, there will be no loss! Businesses should use checks that have at least ten security features, because check fraud criminals use various methods to alter or replicate checks. Merely seeing the “security padlock” icon printed on a check does not mean it is a secure check. A check only needs to have three security features for permission to use that icon!

Of equal importance, the security features must be incorporated correctly to actually discourage fraud. We have seen manufacturers “add” security features to their checks, but because they don’t understand fraud, their features are often incorporated incorrectly, and are essentially useless in actually deterring criminals! Because of our background as bankers fighting fraud, we understand how criminals attempt fraud, which security features are important, and how they should be incorporated.

**SAFEChecks** high security checks have over 12 safety features to deter criminals:

- controlled paper stock – checks are customized uniquely for every company (no checks are sold completely blank)
- sequenced inventory control numbers printed on the back of “blank” checks
- toner anchorage on laser checks
- thermochromatic ink that fades when warmed and cannot be color copied
- vertical lines running through payee area on laser checks to help detect erasures
- copy void pantograph
- dual-tone true watermark that cannot be copied and is visible when held to the light
- reactive to 85 different chemicals
- chemical-wash detection fields designed to identify attempts at chemical washing
- laid lines, correctly designed, printed on back of check
- warning banners advising recipients to verify check’s authenticity
- “do not negotiate” warnings printed on the back of blank panels
- fluorescent fibers that become visible when held under an ultraviolet light
- visible blue fibers
- microprinting
- security features listed on back of check

**The Abagnale SuperBusinessCheck also includes:**

- prismatic printing
- high resolution border
- chemical reactive ink (high resolution border is made with SIPCA ink that dissolves in acetone)
- ultraviolet ink (Mr. Abagnale’s “signature” is written across the back of the check in UV ink)

### **Secure Ordering Procedures**

SAFEChecks is the only check manufacturer that created and follows strict Secure Ordering Procedures to prevent unauthorized persons from ordering a company’s checks. These procedures are unparalleled in the check printing industry.

- every new order’s shipping address is confirmed with the bank
- every re-order with a change in shipping address is confirmed with the bank
- all regular re-orders are confirmed with the company

**SAFEChecks**  
**(800)755-2265 x 3306**  
**info@safechecks.com**  
**www.safechecks.com**  
**www.supercheck.net**