

# A PRIMER ON LASER PRINTING

**M**any companies and organizations print checks on a laser printer. This technology is highly efficient, but proper controls must be in place or laser printing can invite disaster.

## TONER ANCHORAGE, TONER, PRINTERS

To prevent laser checks from being easily altered, the toner must bond properly to the paper. This requires check stock with toner anchorage, good quality toner, and a hot laser printer.

Toner anchorage is an invisible chemical coating applied to the face of check paper. When the check passes through a hot laser printer, the toner melds with the toner anchorage and binds onto the paper. Without toner anchorage, the toner can easily be scraped off, or lifted off the check with tape.

High quality toner should be used because poor quality toner does not meld properly with the toner anchorage. Also, if the printer is not hot enough, the toner and anchorage will not meld sufficiently. The fuser heat setting can be adjusted on most laser printers through the front panel; hotter is better.



## BLANK CHECK STOCK

that is not customized for each customer should be avoided. If a printer or computer company will sell you entirely blank checks, they may be selling the identical checks to others, who, in effect, have your check stock! Ensure that your check stock is not available entirely blank to others. It should be uniquely customized in some way for each user.

Recent court cases have shown using plain checks may contribute to the alteration or replication of a check. Issuers of such

checks may be liable for the resulting losses. **See Page 14 Robert J. Triffin v. Somerset Valley Bank and Hauser Contracting Company.**

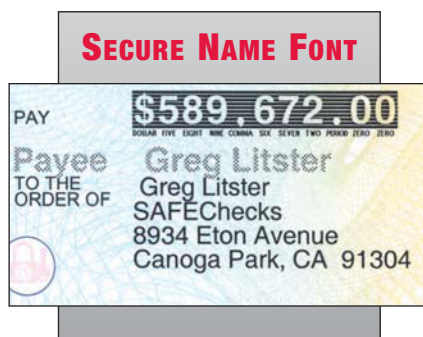
## IMAGE SURVIVABLE “SECURE SEAL” TECHNOLOGY

is a new, state-of-the-art encrypted barcode that is laser printed on the face of a check. The barcode contains all the critical information on a check – payee name, dollar amount, check number, routing and account numbers, and issue date. The barcode can be “read” using Optical Character Recognition (OCR) technology and compared with the printed information on the check. If the printed data does not match the barcode, the check can be rejected. This technology is image survivable. Some software providers also include Secure Name and Number Fonts.



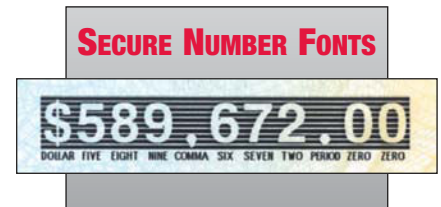
## SECURE NAME FONTS

help prevent added or altered payee name. In many cases, altering the Payee name allows the forger to circumvent Positive Pay. A Secure Name Font uses a unique image or screened dot pattern in a large font size to print the payee name. This makes it extremely difficult to remove or change the payee name without leaving evidence.



## SECURE NUMBER FONTS

prevent the dollar amount on the check from being altered without detection. Some fonts have the dollar amount image reversed out, with the name of the number spelled inside the number symbol. Although Positive Pay makes this feature redundant, it is a strong visual deterrent to criminals.



## PASSWORD PROTECTION

is critical for every system. A company has more exposure from dishonest employees than from a hacker. At least two levels of authority (passwords) should be required to print checks, add new vendors, and add or change employees and pay rates. Employee passwords should be changed from time to time, and audit procedures must ensure that passwords are never shared.

## STRING OF ASTERISKS

placed above the payee line can prevent added payee names. Forgers often add a new payee name above or after the original payee name. To prevent these alterations, insert a string of asterisks above and after the original payee name. (Do not use asterisks when using Payee Positive Pay. The asterisks cause false positives.) Asterisks can be pre-printed on the checks by the check vendor.

## SEQUENCED INVENTORY CONTROL NUMBERS

are numbers printed in sequence on the back of non-pre-numbered laser checks. The control number is completely independent of the check number printed on the face of the check. Numbering is essential on laser checks that are not pre-numbered because they assist in tracking each sheet and in maintaining compliance with auditors. Insist that your check manufacturer print a sequenced control number on the back of each unnumbered check, and keep a log of every check run.