

Abagnale Fraud Tips

Check Verification Steps

1. Perforation

You'll be able to feel perforations on at least one edge of all legitimate checks except for government checks, checks printed on computer card stock, counter checks, and temporary checks. Perforation equipment is expensive and bulky, so most forgers use a regular paper cutter—leaving all four sides smooth.

2. Federal Reserve District

The nine place number between the brackets is the routing code for the bank the check is drawn on. The first 2 indicate which of the 12 Federal Reserve Districts the bank is located in. Refer to the codes on the right. It is important that you compare this to the location of the bank since a forger will sometimes change these in order to buy more float time while the check is routed to a distant, incorrect Reserve Bank. It should also agree with the routing fraction printed in the upper right hand corner.

3. Magnetic Numbers

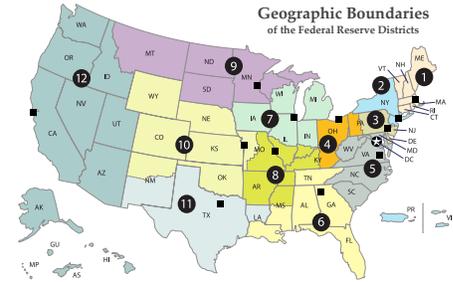
Magnetic routing numbers at the bottom of a check may be raised off the surface—almost like braille—because of the dull ink's effect on the reflective light duplicating process. The numbers on the copy may be shiny instead of dull. Also, because the color is created by a chemical process rather than by ink, the moisture from your fingers will often cause them to smear an opposite color.

4. Color Copied Checks

The special magnetic ink required for automated check sorting is extremely flat and dull. If you spot shine or reflected light off these numbers when you tilt the check under normal lighting, it is probably a forgery. This ink is expensive, and restricted, so the forger will usually not go to the trouble to obtain it. Being aware of the short cuts taken by forgers due to expense and unavailability of certain papers and inks, will help you to quickly and easily spot forged checks.

FEDERAL RESERVE BANK CODES:

- 01—Massachusetts, Maine, New Hampshire, Connecticut, Vermont, Rhode Island
- 02—New York, New Jersey, Connecticut
- 03—Pennsylvania, Delaware, New Jersey
- 04—Ohio, Pennsylvania, Kentucky, W. Virginia
- 05—Virginia, Maryland, N. Carolina, Washington D.C., S. Carolina, W. Virginia
- 06—Georgia, Alabama, Florida, Tennessee, Louisiana, Mississippi
- 07—Illinois, Michigan, Indiana, Iowa, Wisconsin
- 08—Missouri, Arkansas, Kentucky, Tennessee, Indiana, Illinois, Mississippi
- 09—Minnesota, Montana, North Dakota, South Dakota, Wisconsin, Michigan
- 10—Missouri, Colorado, Oklahoma, Nebraska, Wyoming, Kansas, New Mexico
- 11—Texas, New Mexico, Louisiana
- 12—California, Oregon, Washington, Utah, Hawaii, Alaska, Idaho, Nevada, Arizona



How to Spot Forged Checks

STEP 1

DO NOT ACCEPT THIS CHECK UNLESS YOU CAN SEE AN ARTIFICIAL WATERMARK FRONT AND BACK WHEN HELD AT AN ANGLE—THE FACE OF THIS CHECK HAS A COLORED BACKGROUND

COMPANY NAME ADDRESS, SUITE #, TELEPHONE NUMBER
CITY, STATE, ZIP CODE

PAY TO THE ORDER OF _____

FOR _____

NAME OF THE BANK ADDRESS
CITY, STATE, ZIP CODE
XX-XXXX/XXXX

101
89-32-40
1150

PAID 15803

DOLLARS **10**

0278

NON NEGOTIABLE MP

11503240 2734164

Date Code

STEP 2 and 4

STEP 3 and 4

5 Void pantograph – A "void" pantograph so when a check is color copied or scanned, the word "void" will appear in the background of the check.

6 Warning bands – Call attention to security features to encourage verification of authenticity.

7 Microprinting – Words or phrases printed so small they appear as a solid line.

8 Secure Number Font – Modern day check protector. Sophisticated software is used to protect the amount of the check when being laser printed or issued on mechanical disbursing equipment.

9 Artificial watermark – Symbols or letters printed in white ink that can only be viewed at a 45° angle, found on front or back of check.

10 Padlock icon – Check contains a minimum of 2 security features.

Brought To You By



AMERICA'S PREMIER CHECK FRAUD SPECIALISTS

(800) 755-2265

Fax: (800) 615-2265

www.safechecks.com



Frank W. Abagnale and Associates

(800) 237-7443

Fax: (918) 492-4110

www.abagnale.com