

# Abagnale Fraud Tips

## Steps to Follow When Accepting Checks and Traveler's Checks

**1. Be cautious of new checking accounts**

Of all the insufficient, "hot" checks, 90% are drawn on accounts less than a year old. The consecutive numbers in the right hand corner begin with 101 and you should be especially careful when taking low numbered checks. Because knowing the age of the account is important, some banks now print a date code of when the account was opened (for example, 0278 mean February 1978) on all checks.

**2. Place all information on front of check**

As decreed in Regulation CC, either write the information consecutively across the top of the front or use the cross method.

Driver's license no.	Credit card no.
Clerk's initials	Other ID or manager approval

\*By law, some states do not allow all of this information to be recorded on the customer's check.

**3. Examine driver's license carefully**

After you have the license out of the customer's wallet and in your hand, quickly ask yourself the following questions: Is the person in the photo and in front of you the same person? Are the addresses on the check and license the same? When does the license expire? More than 60% of the forged checks last year were cashed with an expired driver's license. Also, the courts have ruled that licenses are legally worthless for identification as soon as they expire. Be sure you examine the driver's license carefully.

**4. Other negotiable instrument codes**

On drafts issued by savings and loan institutions and mutual savings banks, magnetic bank routing numbers may start with the digit 2 or 3. Credit union drafts are honored by the bank on which they are drawn. International traveler's checks have routing numbers starting with 8000. U.S. Government checks contain the routing number 000000518.

**5. Traveler's check identification**

VISA—When held above eye level, a dove appears on the left side in the white area. Old Format—When held above eye level, a globe of the world appears on the front left and a dove in the upper right. MASTERCARD and THOMAS COOK—When held above eye level, on the right side of the check in a circle, a Greek goddess will appear. CITICORP—When held above eye level, a Greek god's face will appear on the right. AMERICAN EXPRESS—Turn check over. Moisten your finger tip and run it over the left denomination. If it smears it is good. Right side will not smear.

**6. Be impressed with the check—not the person**

Don't let a customer's appearance lull you into ignoring any of these steps. Frank Abagnale, the retired master forger, once cashed a \$50 check written on a cocktail napkin, before a hidden camera for television, because the bank teller was more impressed by his appearance than the item he presented. When you are in a hurry, or want to make an exception, think how you will defend your decision if the check is returned. Then, only the check will matter—not the circumstances in which you took it.

## Traveler's Check Verification



**American Express—front**  
Turn check over. Moisten fingertip and run it over the left denomination. If it smears, it is good. Right side denomination will not smear.



**American Express—back**  
New American Express format has different printing but the left denomination still smears.



**New American Express—front**  
When held above eye level, a centurion will appear in the white area on the right.

Issue date April, 1997. All prior formats are still valid.



**Visa**  
New format: When held above eye level, a dove will appear on the left in the white area. Old format: When held above eye level, a globe of the world appears on the front left and a dove in flight on the right. All prior formats are still valid.



**MasterCard and Thomas Cook**  
When held above eye level, on the right side of the check in a circle, a Greek goddess will appear.



**Citicorp**  
When held above eye level, a Greek god's face will appear on the right.

Note: Above examples not true in color. Color has been lightened to show security features. Format design may vary from check to check.

Designed, developed and annually updated by Frank W. Abagnale since 1977.

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