



## **Document Security: Fight Fraud With Security Documents**

### **Fight Fraud with Secure Documents**

Interest in security issues has exploded now that computer scanners and color copiers can be used to duplicate documents in as little as a few seconds. Has your company taken the necessary steps to deter check fraud? If not, your organization could be held liable.

The concept of comparative negligence was introduced in 1990 when Articles 3 and 4 of the Uniform Commercial Code were revised. Before the revision, banks often were held responsible for losses in check fraud cases, even if the customer also was negligent. Since 1990, both the bank and the customer have shared the liability for check fraud loss. Some in the printing industry and banking community have interpreted this to mean bank customers must show "ordinary care" or "due diligence" in everything from incorporating security features to storing checks properly for safekeeping.

In the past, negotiable documents were the primary targets of duplication, but experts now recommend everything from licenses to coupons be protected. We can protect your company's sensitive documents with security features that make counterfeiters think twice.

### **What do Secure Documents Look Like?**

Secure documents incorporate a variety of printing techniques, special papers or special inks that attempt to deter forgery or counterfeiting. Some security features help document recipients authenticate an original document. For example, a bank teller may flip a check over to look for a watermark as noted on the front of the document. Or, a sales clerk at a department store might confirm a customer has an original cash register receipt by checking to see if it fluoresces under a black light.

Secure documents can also feature microprinting, a line of small type that can only be detected with a magnifier. They are often printed on chemical reactive paper, which changes colors when it comes into contact with bleach or other chemicals. Security documents should also include an icon or warning band that lists each security feature and the results if features are tampered with. For example, a check may read, "If chemically altered, this area will appear as a brown stain or spot."

In addition to deterring fraud, secure documents can help enhance your company's image. We can print your logo or company name on checks and other documents using a variety of shading techniques. If copied, the word "void" will appear instead of your logo.

### **Other Precautions**

We can help your company institute a positive pay system for all its checks. With positive pay, you provide the bank with a daily list of the checks you issue. If the bank receives a check that's not on the list, it won't cash it.

We also provide a suggested letter format to be sent to your bank after your secure checks are printed. The letter describes security features on your checks and how a teller can verify them. In the event of fraud, this letter is proof that your company took the necessary steps to deter fraudulent activity.

## Documents Needing Protection

### Protect These Documents!

Forgers no longer target only checks. All types of documents, including ID documents and items with monetary value, are being copied on color copiers or altered using desktop publishing equipment. If your company uses any of the following documents, ask your sales rep for help in incorporating state-of-the-art security features the next time the job is printed:

- Academic Transcripts
- Awards
- Birth, Marriage and Death Certificates
- Bonds
- Cash Register Receipts
- Certificates of Deposit
- Checks
- Coupons
- Credit Certificates
- Death Certificates
- Deeds
- Deposit and Withdrawal Tickets
- Diplomas
- Event Passes/Tickets
- Food Stamps
- Garment Tags
- Gift Certificates
- Hospital Records
- ID Badges/Cards
- Immigration Papers
- Licenses, All Types
- Membership Cards
- Money Orders
- Prescription Pads
- Promissory Notes
- Purchase Orders
- Report Cards
- Security Badges
- Stocks and Bonds
- Tickets
- Titles of Ownership
- Transcripts
- Vouchers
- Warranties
- Wills