



# CHECK FRAUD TIPS

*Chesterfield County Police Department, Crime Prevention Unit (804) 318 - 8699*

Do your employees look at a customer's check carefully? With advancements in computer and printer technology, check fraud is becoming easier for offenders, and more difficult for employees to detect. Despite this, there are effective measures that can be taken to help guard against altered, forged, and counterfeit checks.

Look for the following (combination of) factors to help determine if a check is bad:

- A lack of perforations on the check
- The check has no number
- The check number is low
- There are multiple, unmatched fonts on the check
- There are stains, erasures, or discolorations on the check
- The bank or customer address is missing
- Additions to the check have been hand written
- The numbers printed along the bottom of the check (MICR numbers) are shiny or do not correspond to the check number
- The payee name appears to have been printed on a typewriter (versus a computer)
- The check lacks multiple security features (i.e., warning bands, micro-printing, secure number amount font, void pantograph, watermark, padlock icon)



**With the customer:**

- Is the person unnecessarily nervous? Does the person cashing the check fit the purpose of the check? Should a person in his or her 20's be cashing a retirement check?
- Ask for the person's address and/or birthday. A fraud artist may not know the answer to some basic questions.
- Look at the photograph and signature on the customer's license. If there is any question about the check, ask for more information. If the customer objects, explain that it is for their safety and benefit.
- Have the check signed in your presence. If it is already signed, ask the person to sign it again. Compare the signature on the back of the check with that on the
- Only accept local checks for an exact amount, and never take post-dated checks.

