

DOCUMENT SECURITY FEATURES

COIN-REACTIVE ARTIFICIAL WATERMARK

This feature ensures document authenticity and offers security against copier duplication and scanning. Using state-of-the-art design and manufacturing systems, we can create a custom watermark to your specifications that will print in translucent ink on the reverse side of a document. The image is visible when held at an angle and cannot be photocopied. In addition, our artificial watermarks include a “coin-reactive” security feature for verification purposes. This artificial watermark changes from white to gray by simply rubbing a coin over the watermark. This can be tested on the artificial watermark on the bottom of this page. A standard watermark is available or a company logo or a special identifier can be used to create truly unique watermarks.

TRUE WATERMARK

A True Watermark is a step above an artificial watermark. An image is pressed into the paper at the time of manufacture and can be seen from both sides of the sheet. This feature offers protection against copier duplication and scanning.

ODT™ SECURITY PANTOGRAPHS

Optical Deterrent Technology™ is a security pantograph in a screened background that is designed to distort the copy from the original document when duplication is attempted on black and white or color copiers. While this feature *is not guaranteed to work on all copiers*, it is effective on many popular copiers.

BLEED THROUGH NUMBERING

Bleed through numbering is the result of a chemical reaction between the paper and a specially inked ribbon. When used on a document the numbers appear in red on the reverse side. This feature combined with a warning band is highly effective.

WARNING BANDS

All security features should be accompanied with warning bands that identify the security feature being used on the document. Warning bands can be applied in a number of places on a document, including within the borders of the face or within the endorsement on the back of checks.

SECURITY PAPERS

Under this security program, we offer a variety of security papers. Each are chemically reactive to bleach and solvent alterations, contain fluorescent fibers, and some even have artificial watermarks on the paper.

MICROPRINTING

Further protection is available with microprinting, which originates in our typesetting department. One or more line copy elements (the signature line of a check, for example) are electronically typeset as microscopic wording that appears as a solid line. On original documents, the words can easily be seen under simple magnification; on copies, microprinting is virtually unreadable. We have a standard microprint line available or we can customize this feature to your specifications.

HIGH RESOLUTION BORDERS

High resolution borders contain intricate line detailing that cannot be reproduced cleanly or accurately by copiers or scanners.

HEAT SENSITIVE INK

This feature is effective to verify the authenticity of a document. This ink, also referred to as Thermo-chromic ink, will disappear or change color when heat is applied to the ink.

This table illustrates the security features available and the type of protection each offers:

SECURITY FEATURE	REPLICATION	ALTERATION
True and Artificial Watermarks	◆	
Security Pantographs	◆	
Thermo-chromic Ink	◆	
Bleed Through Numbering	◆	
Microrprinting	◆	
High Resolution Borders	◆	
Visible and Fluorescent Fibers	◆	
Acid Void		◆
Multilanguage Void (Chlorine Reaction)		◆
Brownstain (Chlorine Reaction)		◆
Black Dye (Ink Eradicator)		◆

THE NEED FOR DOCUMENT SECURITY

Check and document Fraud is easy and getting easier with today's technology. If you fail to take reasonable care in protecting yourself from fraud, the losses could be yours. The Uniform Commercial Code now stresses "Comparative Negligence." In this revision of the law, parties split the loss based on respective levels of fault. Today, if a bank were found 51% liable, they would pay 51% of the loss.

HOW TO USE SECURITY FEATURES

USE A LAYERED APPROACH

On-paper and in-paper security features are the best approach to a secure document. Combining more than one security feature on a check or document deters criminals from victimizing your customer. It also supports a better case of due diligence.

USE APPROPRIATE FEATURES

Consider how the document will be handled and by whom.

IDENTIFY THE SECURITY FEATURES

If teller or cashier doesn't know what to look for, they can't prevent fraud.

RE-EVALUATE DOCUMENTS EVERY FEW YEARS

As technology changes and grows, the need for new security features increases.

UNDERSTAND FRAUD AND HOW TO COMBAT IT

Understanding the techniques that are used for altering and counterfeiting documents and the options that are available to combat that fraud is essential in making an educated decision.

