

HIGH-TECH FORGERY AND DOCUMENT COUNTERFEITING COST AMERICAN BUSINESSES OVER \$10 BILLION LAST YEAR!!!

Source: *Bank Automation News*

YOUR LIABILITY

Under the concept of Due Diligence, you are expected to use reasonable and customary care to secure documents. Due Diligence is part of the Uniform Commercial Code (UCC). This law deals with liability for check forgery and material alterations. According to the UCC, if it can be shown that the issuer didn't take all possible measures to protect their documents from forgery, the bank is under no obligation to refund the forged checks.

HOW CAN YOU PROTECT YOUR BUSINESS?

PRACTICE SAFE CHECKS!

The American National Standards Institute (A.N.S.I.) and most check/regulatory organizations recommend using a combination of paper- and ink-based security features known as "layered" security. To assist with protecting **all** customers against check fraud, **Safeguard Business Systems** has developed a line of checks with a number of security features including:

- ◆ **Microprinting in borders**
Microscopic printing which cannot be seen with the naked eye; printing breaks up when photocopied!
- ◆ **Warning bands**
Alerts the document handler of security features!
- ◆ **Colored pattern pantograph**
Helps protect against document alteration!
- ◆ **Artificial watermarks**
Indicates document originality; cannot be photocopied!
- ◆ **Chemical Sensitive Paper**
3 Stain sensitivity to the most common chemicals used by forgers
- ◆ **Endorsement backer warning**
Instructs user of proper endorsement area!
- ◆ **Invisible Fluorescent Fibers**
Still have that black light from the 60's?

*Other upgrade options are available at a small upcharge.

Safeguard helps businesses secure their operations by creating peace-of-mind and confidence. For further information, call **(770) 667-0199** or visit our website at **www.sbsforms.com** or visit National Check Fraud Center at **www.ckfraud.org**.



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