According to the National Check Fraud Center, check fraud and counterfeiting are among the fastest-growing problems affecting the nation’s financial system, producing estimated annual losses of $10 billion and losses continue to rise at an alarming rate annually.

It’s a reality: Check security features have to continually be created and updated to combat sophisticated and varied types of check fraud. Yet, form must meet function to provide the appealing and highly usable check designs consumers want. And with requirements under the Check 21 Act and ANSI standards for image quality and processing, keeping up with the moving parts can be a challenge. Financial institutions need the reliability of a check printing partner that helps keep all parts of the process running smoothly.

That’s where Harland Clarke comes in. With so many factors to consider, our 100+ years of knowledge, experience and innovation are critical to staying ahead of the curve and adding value for both financial institutions and consumers. Harland Clarke is an industry leader committed to exceeding the security and usability needs of our financial institution clients.
Security Features
To assist with fraud prevention, Harland Clarke has made significant investments to offer best-in-class check security features on all check designs:

**Warning Box:**
The security Warning Box provides a list of security features present on the check and tells what will happen if altered.

**Security Paper:**
When common chemicals are used to change the original information on a check, stains appear on this special paper.

**Security Screen:**
The words "Original Document" will fade, distort or disappear if a check has been copied or scanned by traditional means.

**Security Weave®:**
This deters counterfeiting, scanning and copying with an intricate patented background design that is difficult to duplicate.

**Padlock Icon:**
Appears on all Harland Clarke checks to signify compliance with the Check Payment Systems Association guidelines.

**Void Pantograph:**
The word “VOID” will appear in the Warning Box if the check is scanned or photocopied.

**MicroPrint:**
When magnified, the signature line is actually a line of type that reads “Authorized Signature.” A second line on the back reads “Original Document.” Microprint will break up and not be readable when copied.

**Fugitive Ink:**
Chemically altering specific information on a check, such as the name or the dollar amount, may cause extreme discoloration in that area. Washing the check will likely cause the words “Original Document,” the Security Weave® pattern and the Warning Box to fade or disappear entirely.

Above and Beyond
Harland Clarke is an innovative leader. We actively lead the charge in developing new check document prototypes, including image-survivable, interoperable check security features. As a member of the Accredited Standards Committee X9 Board of Directors, we help create compliance standards for the industry. And we have made a commitment to information protection, along with the substantial investments in time, effort and financial resources that are necessary to deliver on that commitment. Harland Clarke’s IT Information and Security Office links X9F standards with existing controls in our security program, which is based on the ISO 17799/27001 framework. You can be assured that Harland Clarke provides the highest level of protection possible for all the client and consumer information we are entrusted with.

For more information about how Harland Clarke exceeds industry standards for check security and can add value for your financial institution and your account holders, contact your Harland Clarke account executive.