

## **Signs for bad checks:**

**Below are several signs which may indicate a bad check. While one sign on its own does not guarantee a check to be counterfeit, the greater the number of signs, the greater the possibility that the check is bad.**

- 1. The check lacks perforations.**
- 2. The check number is either missing or does not change.**
- 3. The check number is low (like 101 up to 400) on personal checks or (like 1001 up to 1500) on business checks. (90% of bad checks are written on accounts less than one year old.)**
- 4. The type of font used to print the customer's name looks visibly different from the font used to print the address.**
- 5. Additions to the check (i.e. phone numbers) have been written by hand.**
- 6. The customer's address is missing.**
- 7. The address of the bank is missing.**
- 8. There are stains or discolorations on the check possibly caused by erasures or alterations.**
- 9. The numbers printed along the bottoms of the check (called Magnetic Ink Character Recognition, or MICR, coding) is shiny. Real magnetic ink is dull and non glossy in appearance.**
- 10. The MICR encoding at the bottom of the check does not match the check number.**
- 11. The MICR numbers are missing.**
- 12. The MICR coding does not match the bank district and the routing symbol in the upper right-hand corner of the check.**
- 13. The name of the payee appears to have been printed by a typewriter. Most payroll, expenses, and dividend checks are printed via computer.**
- 14. The word VOID appears across the check.**
- 15. Notations appear in the memo section listing "load," "payroll," or "dividends." Most legitimate companies have separate accounts for these functions, eliminating a need for such notations.**
- 16. The check lacks an authorized signature.**