

# Sight Review Training

## Identifying Altered & Counterfeit Checks

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# **Stopping Counterfeit & Altered Checks in the “Sight Review” process**

# Counterfeit & Altered Checks

1. MOST counterfeit checks DO NOT look like a customer's actual check stock.
2. Altered Checks' check stock always looks exactly like other authentic checks.
3. Fraudsters are beating Positive Pay & Payee Positive Pay. Positive Pay IS NOT 100% effective 100% of the time!
4. **Sight Review:** Keep Dollar Threshold **LOW** to help create the basis for making a Check 21 Indemnity claim against the BOFD.

# Common Characteristics of Altered Checks

1. Check stock looks exactly the same as other checks that have paid against the account.
2. The face and especially the back of the check look exactly like other paid checks.
3. Check Numbers are very often in the same range as other paid checks.
4. Signature looks very deliberate, like it was traced over a copy of the original check.
5. Laser printed checks may show signs of scraping or erasures around the payee name.

# Common Characteristics of Counterfeit Checks

1. Checks with serial numbers 150+ higher than the current check number range. Banks use software to track # range. DO NOT IGNORE!
2. Duplicate Check Numbers (going back 6 years).
3. Checks with Dollar Amounts higher than normal for that account.
4. High-volume of checks (out-of-pattern) being presented for payment. Banks use software to track & compare historical volume activity.

# Sight Review of High-Dollar Checks

## #1. Keep Sight Review Dollar threshold LOW

## #2. “Late Return” vs. Fed’s Midnight Deadline

- ALWAYS Return the check as a “late return”
- BOFD likely placed a **7-day hold** on the deposit

- Most Counterfeit Checks are \$2300 - \$2400
- Recommended Sight Review \$ thresholds: \$2000 - \$5000
- NEVER Stop Sight Review: Positive Pay, Payee Positive Pay are not 100% effective 100% of the time!

# Sight Review Procedures

1. Focus on the check stock design – Compare Front & Back
2. Compare inclearing check against 2-3 known good checks
3. Face: Compare the check **borders, edges, corners**
4. Back: Compare **Indorsement area, security features box**
5. **Comparing Signatures IS NOT reliable** – fraudsters scan original signatures and place them on blank check stock (or white 28# paper) purchased from office supply stores.

# **Examples of Counterfeit & Real Checks**

**5 Areas to Compare**

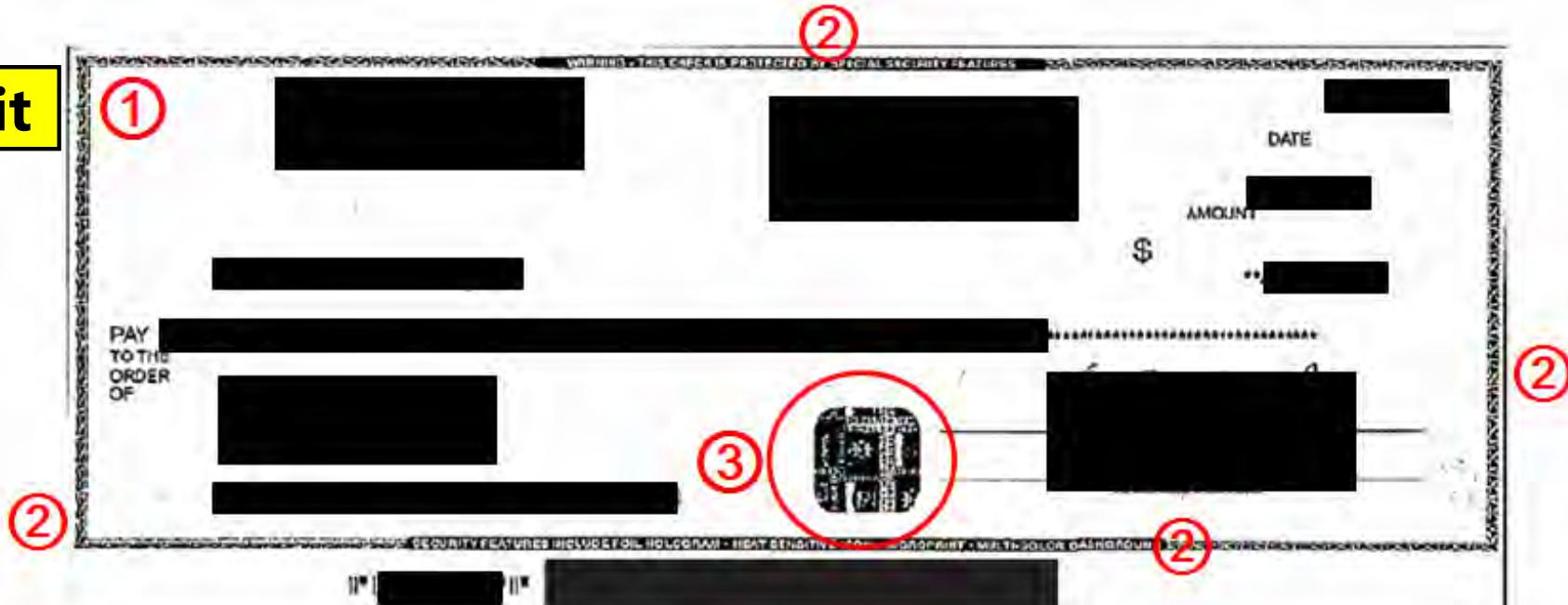
# FIVE Areas to Compare - Check Stock Design

## Counterfeit

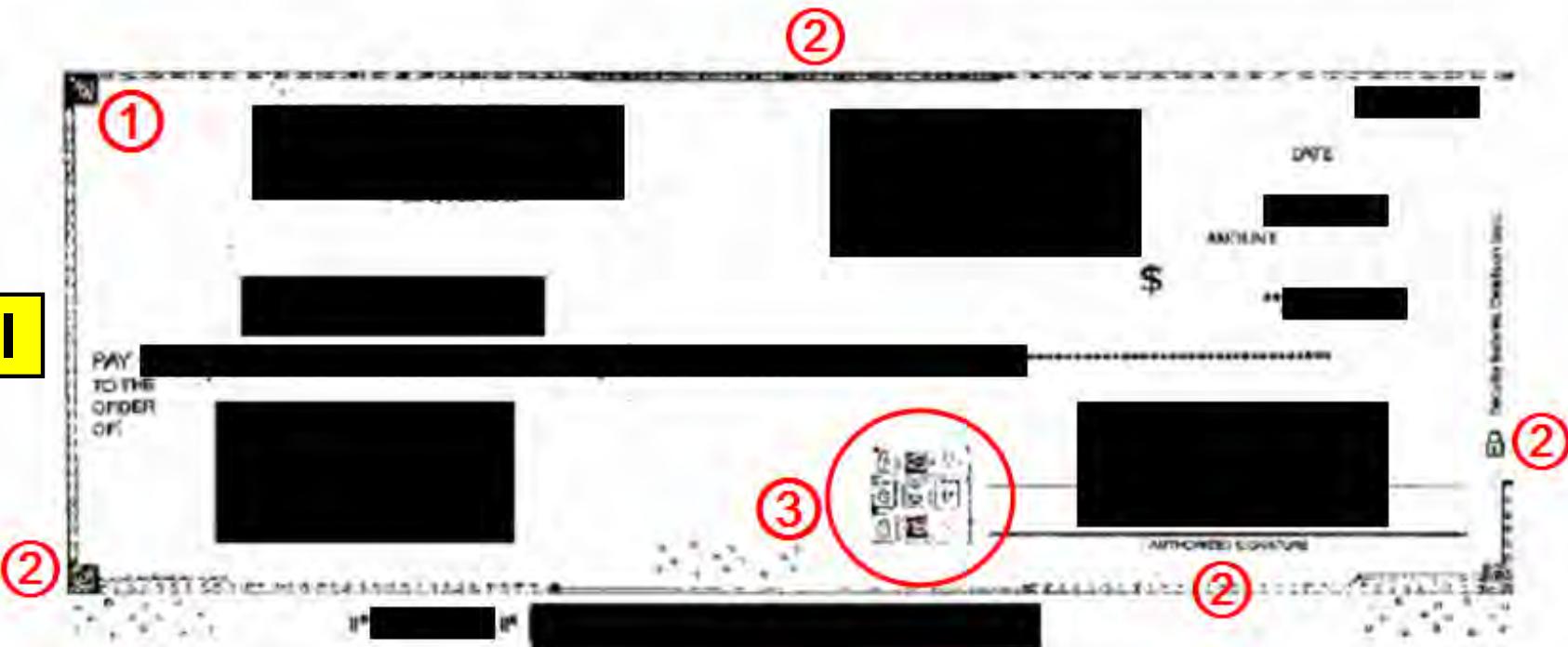
1. Corners

2. Borders

3. Hologram  
shape – are  
the corners  
Rounded or  
Square?



## Original



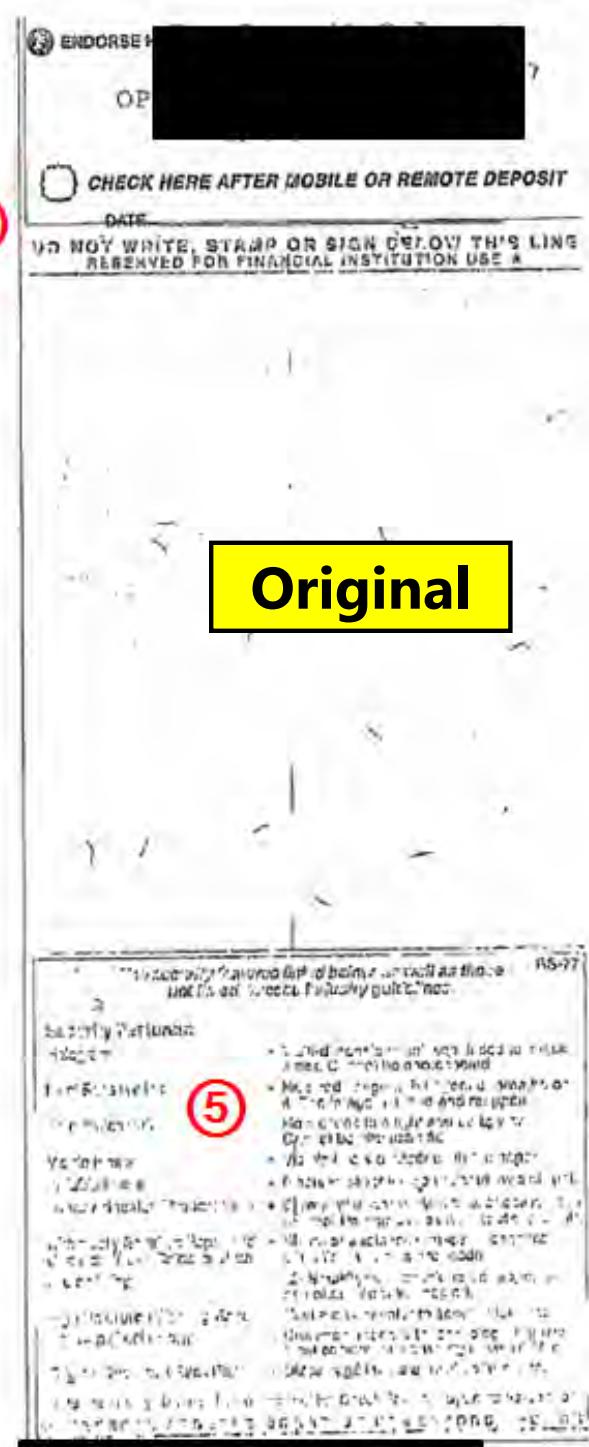
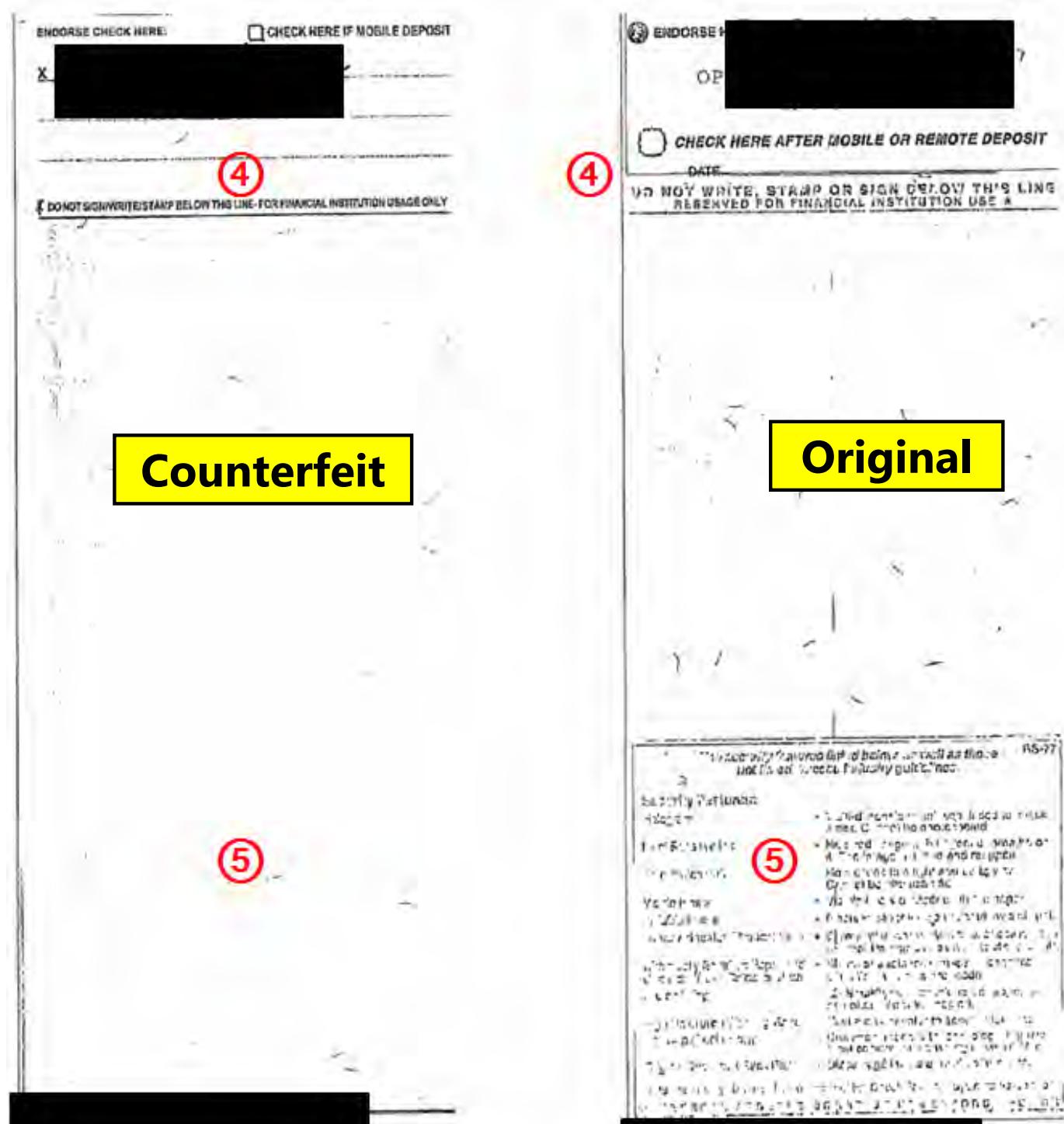
# **FIVE Areas to Compare - Check Stock Design**

## 4. Indorsement area

## 5. Security features area

If Back is completely white be very suspicious!!

ALL real checks have  
printing on the  
back.

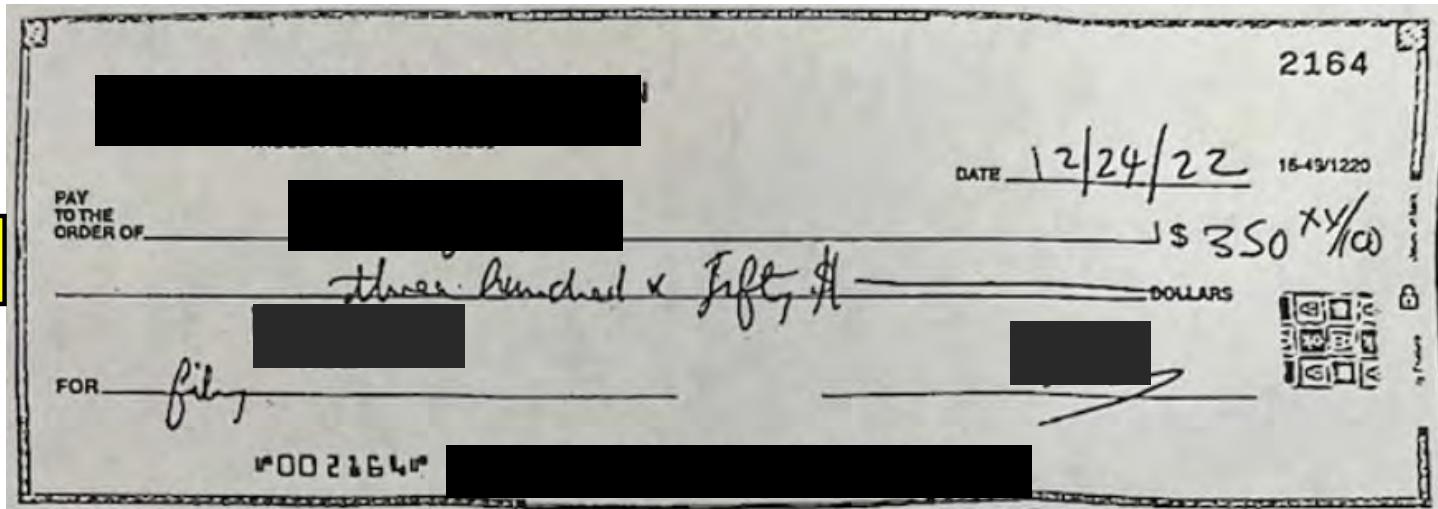


Face

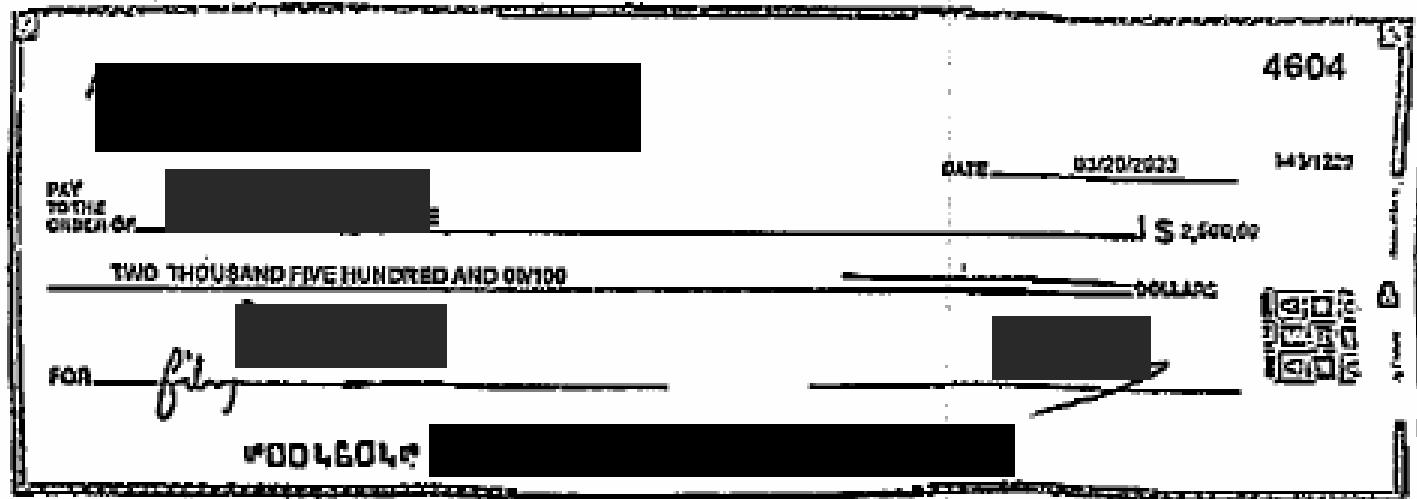
Original = handwritten

1

Original



Counterfeit = computer generated

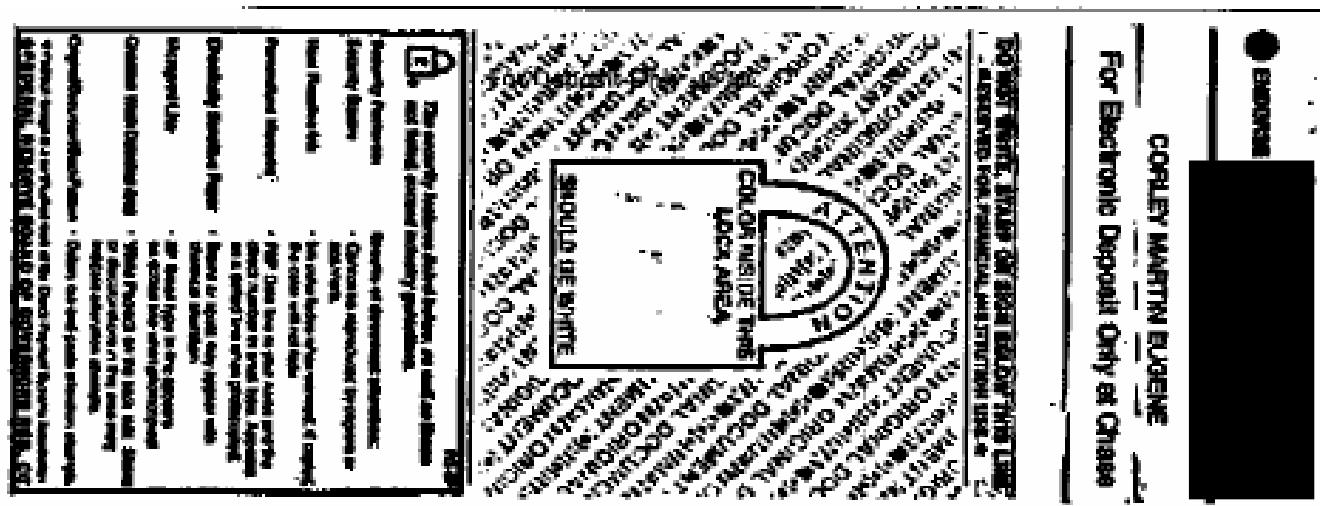
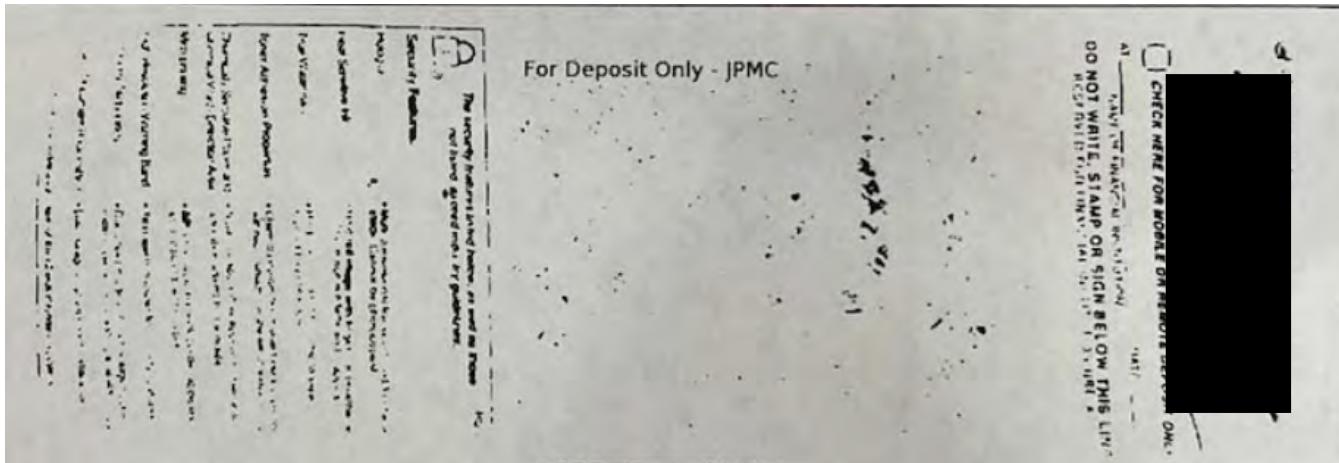


Counterfeit

Back is different

Original

1

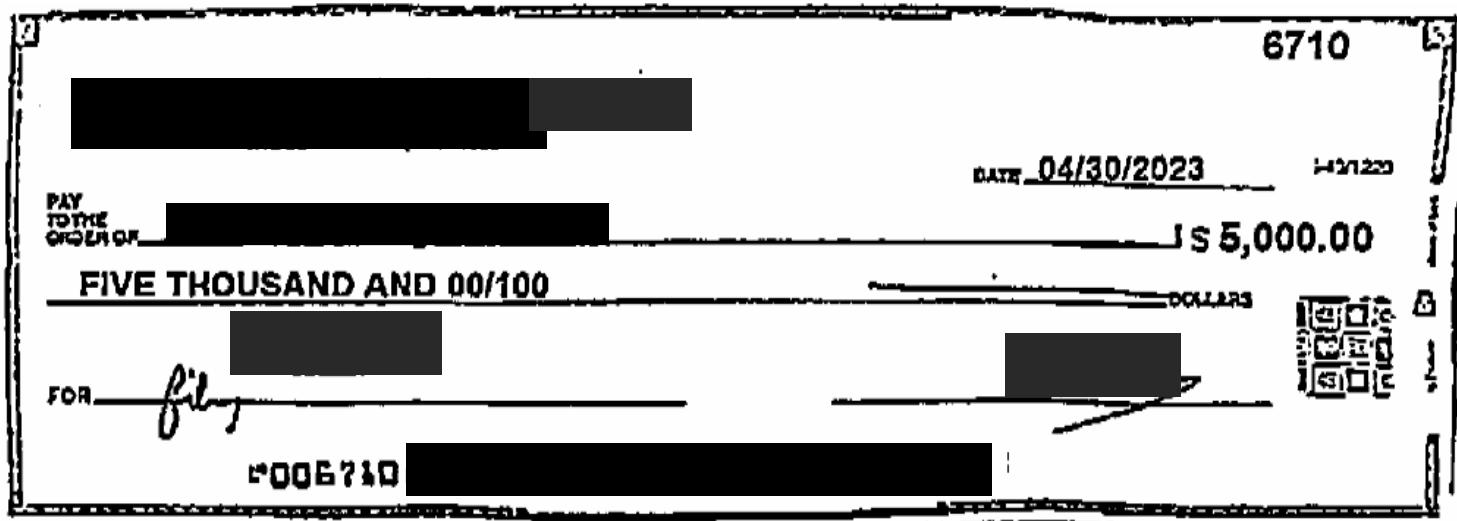
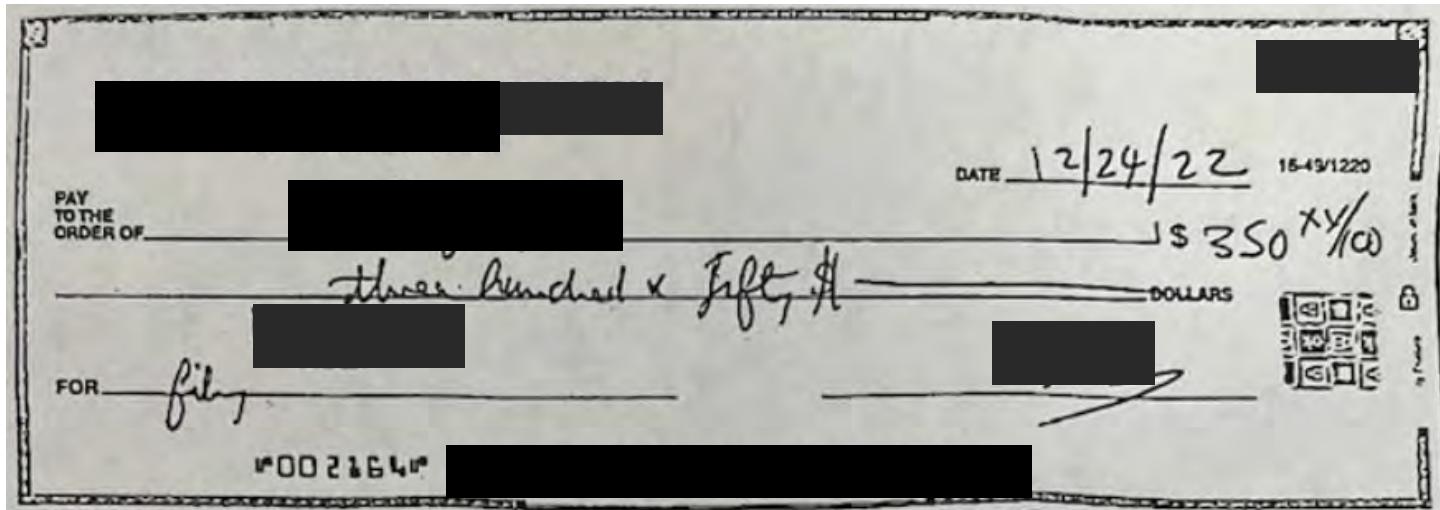


Counterfeit

Face

Original

2

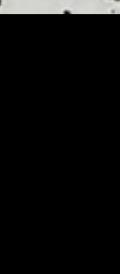
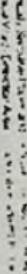


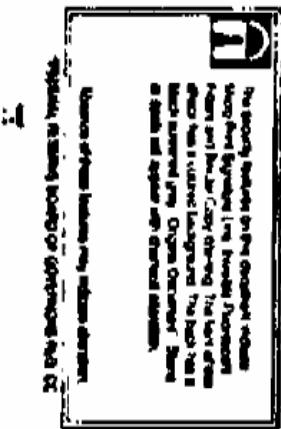
Counterfeit

# Back is different

# Original

2

<input type="checkbox"/> <b>CHECK HERE FOR MOBILE OR PREMIUM SERVICE ONLY.</b>	
<b>DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE</b>	
	
<b>For Deposit Only - JPMC</b>	
	
	
	
	
	
	
	
	
	
	
	
	
	
	
	
	



## Counterfeit

Counterfeit

8

CHECK DATE	CHECK NUMBER	CHECK AMOUNT
20-Oct-2021	00322444	\$*****
		*****

PAY TO THE  
ORDER OF

Void After 180 Days

Corners are different

3

Original Check Stock

PAY TO THE  
ORDER OF

Void After 180 Days

Counterfeit

1718

30-8/1140

15

 CHECK ARMOR  
Photo  
Safe  
Signature  
Details on back

4

DATE

PAY  
TO THE  
ORDER OF

\$

DOLLARS

FOR

100017187

Counterfeit  
Face looks like original  
check stock

1687

30-8/1140

15

 CHECK ARMOR  
Photo  
Safe  
Signature  
Details on back

PAY  
TO THE  
ORDER OF

\$

Original check stock

FOR

10001687

4

## Counterfeit

The Back is completely **white** -  
no printing at all

## Back of the Original Check

Security Features exceed industry standards and include:

- **ImageMatch** - Matching account and check number  
on back. iPhone No. 9 250 4082
- **MobileMark** - Mobile deposit check mark to indicate  
check has been deposited via mobile device
- **Security Weave** - pattern on back designed to deter fraud
- **Stamproll (MP)** lines printed on front and back
- The words "ORIGINAL DOCUMENT" across the back
- **Safe Deposit** - Icon visible on front and back

D. **not cash it:**

- 2 or 3 of the features listed above are missing or appear altered  
- glue ink on back looks pink or has disappeared  
- a faint or colored stamp appears on both front and back  
- a red dot is present on the back

CHECK BOX FOR MOBILE REMOTE DEPOS  
WRITE NAME OF FINANCIAL INSTITUTION ON LINE A

111

**DO NOT WRITE / SIGN / STAMP BELOW THIS LINE**  
**DEPOSITORY BANK ENDORSEMENT**

1

DATE \_\_\_\_\_

## Original Back

FOR SECURITY PURPOSES THE FACE OF THIS DOCUMENT CONTAINS A COLORED BACKGROUND AND MICROPRINTING IN THE BORDER.

Face, Warning bands & Back are different

TO VERIFY AUTHENTICITY, SEE REVERSE SIDE FOR DESCRIPTION OF THE 10 SECURITY FEATURES

## Counterfeit Back

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