

# Security Features



Fraud is a major problem all businesses face in the world today. Implementing today's computer and imaging technology, as well as relying on some of the "tried and true" methods from ages past, counterfeiters are forging, altering and duplicating documents every day and getting away with it. Here are a few statistics:

- Check fraud is the **#1 anticipated fraud loss**.
- Losses to American businesses are estimated as high as **\$14 billion annually**.
- Retailers lose **\$750 million annually** through illegal copying and mail-redemption of coupons.

**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, which, by the word of the law, states that parties split the loss based on respective levels of fault. Royal Business Forms & Printing can help shield you from these potential issues.

## Document Security

Feature Name	Description of the Feature
Coin Reactive Artificial Watermark	A custom watermark, built to your specifications, is printed in a translucent ink on the reverse side of a document. The image is visible only when held at an angle and cannot be photocopied. Additionally, the watermark changes from white to gray by simply rubbing a coin over it.
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 both copier duplication and scanning.
ODT™ Security Pantographs	Optical Deterrent Technology™ is a security pantograph in a screened, colored background that is designed to distort when the original document is photocopied or scanned. Though not guaranteed to work on <b>all</b> copiers, this method is secure against many of the most popular models.
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 red on the reverse side. This feature is highly effective when combined with a warning band.
Warning Bands	All security features should be accompanied with warning bands that identify the security feature(s) being used on a document. Warning bands can be applied in any number of positions on a document, including within borders 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 contain artificial watermarks on the paper.
Microprinting	Further protection is available with microprinting. Line copy elements, such as a signature line, use microscopic words electronically typeset and appear as a solid line. On original documents this can be seen under magnification, on copies the print is virtually unreadable.
High Resolution Borders	High resolution borders contain intricate details in the line art that cannot be reproduced cleanly or accurately either by computer scanning or photocopying.
Heat Sensitive Ink	This feature is effective to verify the authenticity of a document. This ink (also referred to as Thermochromic Ink) will disappear or change color when heat is applied to the ink, such as when it is breathed upon or rubbed with a fingertip.

## 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.

**Use appropriate features** - Consider how the document will be handled and by whom.

**Identify security features** - If tellers or cashiers don't know what to look for, they can't prevent fraud. Take advantage of the warning band feature.

**Update features** - The need for new security features increases as technology expands (on average 2 years.)

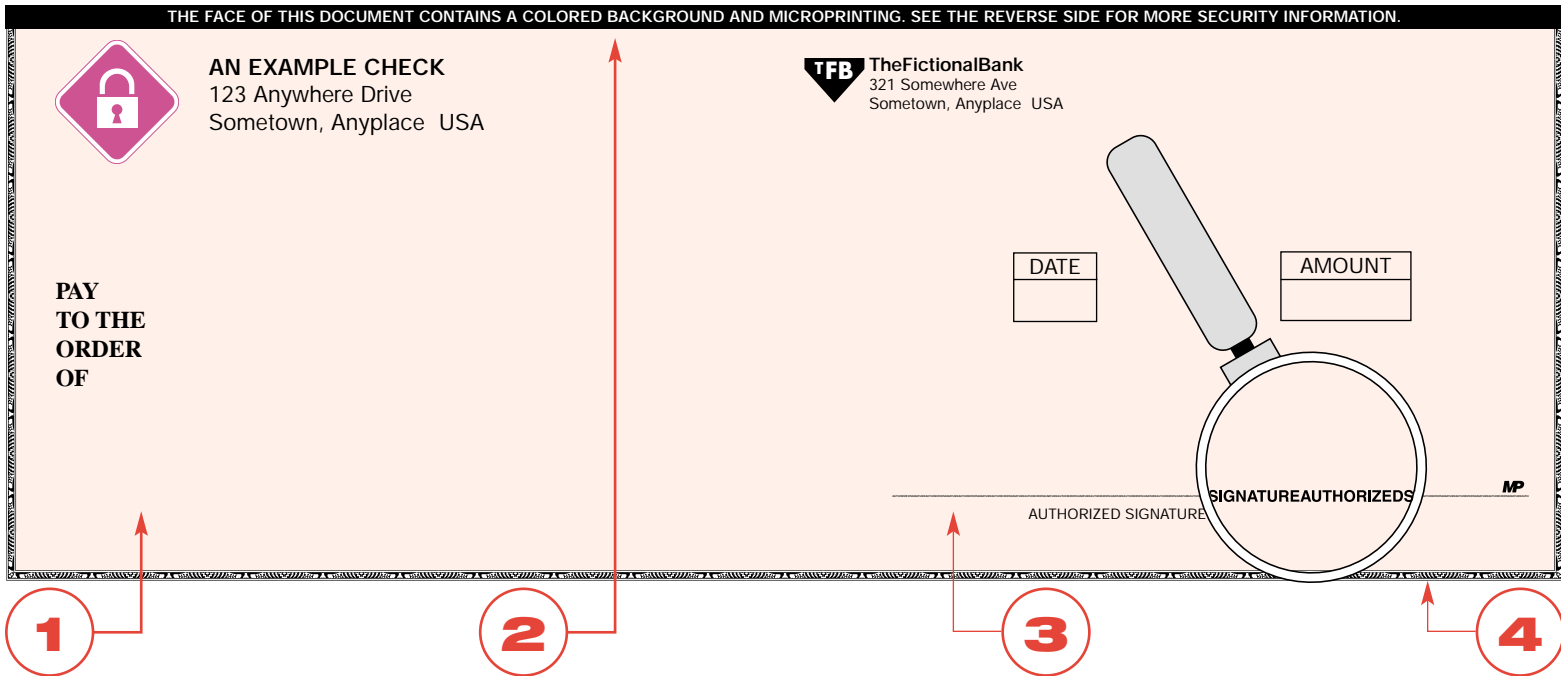
**Understand fraud and how to combat it** - Empowering yourself against fraud is the best first step in fighting fraud and counterfeiting. Contact your Royal sales representative for more information.

# Security Features



To better illustrate some of the more common document security options, we've included the check sample below with some examples of our available security features, including a security pantograph (1), a warning band (2), microprinting (3), and a high resolution border (4). You are invited to test these features by scanning or photocopying the example and compare your copy to the original image. If the example was an actual check, the back would list the security features in a box at the bottom, as well as display the Security Padlock. Contact us about testing your existing forms and electronic files for **Check 21** compliancy.

## Example Check Face



**The table below lists the security features available and the type of protection each offers:**

Feature Name	Deters Replication	Deters Alteration
True and Artificial Watermarks	●	
Security Pantographs	●	
Thermochromic Ink	●	
Bleed Through Numbering	●	
Microprinting	●	
High Resolution Borders	●	
Visible and Fluorescent Fibers	●	
Multi-language Void (Chlorine Reaction)		●
Brownstain (Chlorine Reaction)		●