ITRC Solution 21 - Check Washing

Check washing is a simple, low-tech way to alter a check you have written. It is the chemical erasing of the handwritten parts of a check. The idea is to remove the ink while maintaining the overall appearance of the check and its preprinted items. The concern here is that these chemicals and solvents are readily available everywhere.

Once the "washing" has been accomplished, the payee and/or amount may be altered. Often times, the amount remains the same while only the payee is changed. This allows for it to pass by unnoticed when balancing your bank statement. Tips for minimizing your risk of check washing include:

- Do not put outgoing bills in an unattended or unlocked mailbox. If possible, take outgoing mail to your local post office. It is recommended you not drop your mail after the last pickup of the day.
- Minimize the number of checks you write. Do your bill paying online on a secure computer. This minimizes the possibility of your checks being stolen through the mailing process. It's your responsibility to know where you are sending your payments online.
- When writing out checks, use a gel ink pen (preferably black) so the ink will permeate the fibers of the check.
- Do not leave blank spaces on the payee or amount lines
- If you still have cancelled checks, shred them.
- Review your bank statements immediately. You have a limited time frame in which to report fraudulent transactions. When fraud is detected, it is necessary to report it within 30 days (UCC Code 4-406).
- When possible, have your new checks delivered to your bank.

When ordering new checks, find out what security measures are being used by the manufacturer. These measures may include:

- Chemical voids – this is a counter chemical measure to "washing". This treatment of the check paper causes the word VOID to appear when washing solutions are used.
- Security inks – these inks disappear, fade or stain when exposed to check washing chemicals such as bleach, water or other solvents.

Other security measures available, which do not pertain directly to check washing, include:

- Watermarks – These marks (visible on one side or both) may be subtle design features not easily detected on the face of the check. This measure is difficult to duplicate and offers protection from photocopying and scanners.
- Copy Void pantographs – A background of a check that, when photocopied, changes and the word VOID appears
- Microprinting or high resolution graphics – very fine print or intricate line detail which cannot be reproduced accurately by copiers or scanners
- Invisible fibers – fibers which are embedded in the check and only visible with special lighting
- Visible fibers – fibers readily apparent throughout the check