

U.S. Treasury Check Security Features



Watermark

U.S. Treasury checks are printed on watermarked paper. The watermark reads "U.S. TREASURY" from both the front and the back of the check and can be seen only by holding the check up to the light. The watermark is light and cannot be reproduced by a copier. All U.S. Treasury checks have the watermark and any check not having the watermark should be suspected as being counterfeit or copied.

Some counterfeit checks have the watermark printed as part of the check's background. The counterfeit watermark is then visible without light passing through the check. Therefore, checks having very visible "U.S. TREASURY" watermarks as a part of the printed check background are counterfeit.



Ultraviolet Overprinting

A protective ultraviolet pattern, invisible to the naked eye, consisting of four lines of "FMS" bracketed by the FMS seal on the left and the United States seal (eagle) on the right. This pattern can usually be found under the payee information and amount area. The FMS pattern and seals can be detected under a black light. If the amount box is shaved or altered in any way, a space will be created in the ultraviolet area. When exposed to black light, the ink used in the pattern and the seal will glow. This fluorescent quality cannot be photocopied.



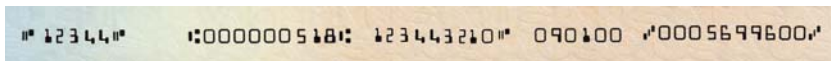
Signature Block

Some Treasury checks will contain this unique signature block, called a Secure Seal, which contains check specific encoded information. The information contained in the Secure Seal can be decoded and compared to the face of the check as presented to verify issue amount and payee information. The Secure Seal will not be on all checks.



Bleeding Ink

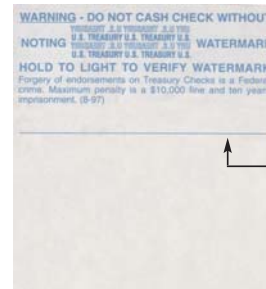
The Treasury seal, located to the right of the Statue of Liberty contains security ink that will run and turn red when moisture is applied to the black ink of the seal.



Symbol and Serial Check Digit Numbers

The four digit symbol number and the eight digit serial number is printed on every U.S. Treasury check and is located on the upper right hand side of the check. These two sets of numbers are repeated on the MICR line printed across the bottom of the check.

If you need further information about these security features, please contact the **FINANCIAL MANAGEMENT SERVICE, QUESTIONED DOCUMENTS BRANCH** at (202) 874-7640. We are available to conduct check fraud seminars at banking conferences. In addition, you may contact the Federal Reserve Bank of Richmond to verify limited check issue information by telephone. Please contact **THE FEDERAL RESERVE BANK OF RICHMOND** at (804) 697-2605. We appreciate the opportunity to provide this information to you and hope that it assists your financial institution.



Microprinted Endorsement Line

Microprinted words are printed so small that they appear as a line to the naked eye. When magnified, the microprinted words become visible. Microprinting cannot be duplicated by a copier and will show up as a solid line if a copying attempt is made. The endorsement line on the reverse of the U.S. Treasury check is actually a line of microprint that, when magnified, spells out **USAUSAUSAUSAUSAUSAUSAUSAUSAUSAUSAUSAUSAUSAUSAUSA**.

The microprinted endorsement line on counterfeit checks is usually a solid line or a series of dots. Counterfeiters normally do not use printing technology capable of micro printing.

