



Archdiocese of St. Louis  
Office of Internal Audit

# Check Tampering is on the RISE!

## WHAT IS CHECK WASHING?

Check washing is the process of chemically washing a check to remove the payee and the dollar amount so that fraudsters can enter in a new payee and/or dollar amount. *Several parishes have reported to us that they have been the victims of check tampering.*



## WHAT CAN YOU DO TO PREVENT CHECK WASHING?

### 1. High Security Checks

While a bit more expensive, high security checks are designed to prevent fraud and include features such as foil holograms, watermarks, chemical wash detection fields, etc.

### 2. High Security Pens

For checks that are manually written, use fraud prevention gel pens. Security pens use a special ink that bonds to the fibers of the paper, preventing check washing.

### 3. Positive Pay

Positive Pay programs are set up so that you transmit a list of checks (check#, payee, amount, etc.) to the bank, and any checks that deviate from the list are questioned by the bank. Banks typically charge a minimal fee for this service.

### 4. Automated Clearing House (ACH)

Reduce the number of physical checks you issue each month by using electronic ACH payments for recurring payments, i.e., utilities, Archdiocesan payments, etc.

### 5. Don't leave mail in your mailbox

Don't put checks in your mailbox. Give these payments directly to your postal worker or deposit the mail *inside* a post office for mailing - Not the blue drive-up box.

### 6. RECONCILE, RECONCILE, RECONCILE

Reconcile your bank statements. The sooner and more frequently the better. Keep in mind, that you generally have up to 30 days from the statement date to notify the bank of a fraudulent transaction.

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