

# Methods to Spot a Fake Check

## Method 1: Exam the Check



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Most checks that were written by a legitimate business have one edge that is rough or perforated. Examine the sides of the check to see if all sides are smooth. If they are, it might have been printed on a computer.

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## Method 2: Look for a Bank Logo



Look on the front of the check for the logo of the bank where the checking account is held. If you don't see a logo, the check is likely fake. If the logo is faded or faint, this is probably evidence of the logo being copied from another source. If the logo seems legitimate, look for an address. You need to check the validity of the bank address, which you can do by going online to the bank's website or calling the bank. Make sure each part of the address is correct. If the check has no address or just a PO Box, the check could be a fake.

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## Method 3: Find the Check Number

Any legitimate check issued by a bank has a check number. The check number appears at the top right-hand corner of the check. If the check does not have a check number, the check is fake. If it does have a check number, check the number against the number in the magnetic ink character recognition (MICR) line. The MICR line is the line of numbers at the bottom of a check printed by the issuing bank that gives all the relevant numbers for a check. From left to right, the long string of numbers contains the routing number, the account number, and the check number. The check number should match the numbers on the far right of the line. If it doesn't match, the check is likely a fake. If the check number is low, from 101-400 on a personal check or 1000-1500 in a business check, the check **may** be fake. This signals a new account, and 90 percent of fake checks are written from new accounts.



## Method 4: Examine the MICR Line

The MICR line appears at the bottom of every check issued by a real bank. Rub your finger over the line to check the feel of the ink. Also look at the ink's quality. The special ink used for the MICR line is dull and should print smoothly. If it is raised or shiny, the check is fake.



## Method 5: Feel the Paper

Real checks are typically printed on thick, sturdy stock paper. Rub your fingers along the check. Notice the thickness of the check. Bend the check back and forth, noticing the resistance the check gives. If the check is thin and flimsy, it is likely a fake check. Fake checks are also typically printed on shiny paper. If the check is not printed on matte paper, it might be fake. You can also try an ink test. Dampen your finger and run it across an inked area of the check. If the color smears, it was printed on a color printer and is fake.

## Method 6: Check for Irregularities

A few irregular aspects of a check can show it as being fake:

- Look for a typed/printed address of the person who wrote the check.
- Check for spelling or typing errors within any of the printed areas.
- Match the dollar amount of the check with the written amount (they should match).
- Pay attention to areas where things have been added or erased from the check. If you see anything out of the ordinary in these areas, you might have a fake check.

## **Method 7: Develop a Policy for Accepting Checks**

If you run a business, it's essential that you make stringent rules for accepting checks. Do not rely on just a physical examination of the check to protect yourself from fraud. The following are common guidelines for check policies:

- Checks must be from a local or in-state bank.
- Checks should not be written and accepted for more than the purchase amount.
- Checks should not be accepted that are starter checks, unnumbered checks, or non-personalized checks.
- The customer's complete name and address must appear on the check.
- The date must be accurate.
- The check should be signed in your presence and verified with the signature on a photo identification (driver's license, military ID, or state ID).
- You may want to write down the person's driver's license number.