



Check Fraud Stops Here

Business Office Solutions

U.S.

Check Security Features

Stop criminals in their tracks – protect your business from check fraud with secure documents and checks from Reynolds.

Don't Wait for It to Happen to You

A small piece of paper could seriously impact your business:

- Check fraud and counterfeiting cost our nation between \$10 and \$14 billion each year.¹
- Counterfeit checks are the fastest growing source of fraudulent checks.¹
- Improved desktop printing capabilities have made it easier to print authentic-looking counterfeit checks.¹

Stay Safe

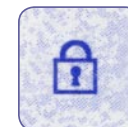
Reynolds' checks are manufactured in a controlled production environment with proven security practices and experienced employees. Reynolds is a leader in check security for automotive retailers:

- Reynolds is compliant with ANSI and Check 21 standards.
- All warehoused checks are stored in a secure environment.
- Any unused or overrun checks are shredded prior to being discarded.

Reynolds offers a comprehensive line of check security solutions and options to help guard your business against check fraud and theft. Security solutions include both proactive and reactive safeguards.

Proactive Safeguards

Reynolds' Proactive Safeguards overtly notify criminals that they're handling a protected document containing obvious checkpoints – like an exterior sign that warns of a building security system. These proactive safeguards make it clear that the document in question is not an easy target. Examples of Proactive Safeguards include:



Padlock Icon: Standard symbol in the banking industry advises that security features are present; detailed backer lists some of the security features to enable the processor to verify its authenticity.

¹Federal Reserve Board: www.frb.services.org

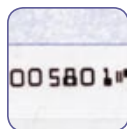
Check Security Features



Micro Printing: High resolution technology makes any printed message appear as a solid line to the unaided eye. Words become legible when magnified but appear as a solid line when photocopied (standard in check border and signature line).



Prismatic Printing*: Variable print densities blend in a multicolored background. Stripe appears at the point where colors blend when photo reproduction is attempted.



Penetrating Ink*: Aniline dye in ink results in numbers penetrating the paper, developing into visible, ghosted, or blurred images on the back of the document to verify authenticity.



Thermochromic (Heat-Reactive) Ink*: Special ink disappears when temperature rises and reappears when temperature returns to normal. Immediate verification is achieved by holding designated area between thumb and forefinger until color changes.

*Indicates an optional security feature.

Reactive Safeguards

Reynolds' Reactive Safeguards are activated when there is a physical or chemical threat, such as efforts to reproduce and/or alter a document's amount or contents. These safeguards sound the alarm, making the document worthless to the criminal.

Examples of Reactive Safeguards include:

**Chemical Sensitivity:**

Sensitized paper stains in reaction to chemical alteration.

**Toner-Safe Coating*:**

Paper that is treated with toner-safe coating helps protect against mechanical alteration of laser printed images as well as attempts to alter a computer-generated MICR amount line.

**Invisible Fluorescent Fibers:**

Random material fibers are incorporated during the paper-making process. Fibers can either be visible or invisible and can become fluorescent when viewed under an ultraviolet light.

**Void Pantograph*:**

Hidden words such as "VOID," are exposed when photocopied on a color copier.

Using any single feature alone cannot be guaranteed to defeat photo reproduction. Advanced technology makes it possible for criminals to override a single security measure. Most experts recommend layering your document with at least three security features.

Don't wait to become a victim of check fraud or counterfeiting. Protect your business today with Reynolds' Check Security Features.

For a free sample of our Check Security Features or for more information, please contact your Reynolds Document Consultant, call 800.344.0996, or e-mail ids_mktg@reyrey.com.



MAKING BUSINESS BETTER.