

# Document Security

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Document fraud and counterfeiting are major problems for businesses of all sizes. Elite Forms offers a wide range of document security features to combat document fraud, alterations and counterfeiting. Most businesses focus on protecting their checks and negotiable documents, however, document security features should be considered for a wide range of printed documents such as; grade reports and transcripts, prescription and Rx pads, gift certificates and coupons, confidential financial reports, human resource forms and so much more.

Elite Forms recommends layering a variety of security features within critical documents. We also recommend utilizing both overt and covert security features. Overt security features are clearly visible and not concealed or secret. Examples of overt security features include;

- ✓ Warning borders
- ✓ Thermochromic inks
- ✓ Watermarks
- ✓ Bleed through numbering
- ✓ Microprinting
- ✓ Prismatic printing

Covert security features are concealed, secret or disguised and are not visible. Examples of covert security features include;

- ✓ Paper based security features such as;
  - o Chemical/Solvent reactive paper
  - o Fluorescent fibers
- ✓ Void or hidden word pantograph
- ✓ Coin reactive inks

The following is a listing and description of the document security features offered by Graphic Dimensions:

1. **Void Pantographs** - (Covert) - Void pantographs (also known as “hidden word” technology) make it extremely difficult for counterfeiters to reproduce checks or documents on color copiers or scanners. The word "VOID" appears when copied or scanned. Elite Forms can customize your void pantograph with any hidden word in any language. When used specifically for checks, Elite Forms will position your hidden word to ensure that it is in compliance with Check 21 Regulations.
2. **Microprint** - (Overt) - Microprint is commonly used in signature lines and borders. We use a special type font and size so the microprint line is clearly readable under magnification, but will become blurred and unreadable when copied or scanned.
3. **Padlock Icon** - (Overt) - The padlock icon is a universal symbol within the check printing industry. It is used to identify and define the multiple security features used on a specific check.
4. **Warning Borders** - (Overt) - Warning borders alert the recipient of a document that security features are present. They often define some but usually not all of the security features incorporated within the document.
5. **Security Back Printing** - (Overt) - Security back printing, also referred to as a security

## Document Security

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screened backer, is a word (for example on checks - Original Document) that is reversed or of a lightly printed screen. When copied or scanned, the screen and the reversed out word will drop out and not reproduce. When ordering checks with this feature, Elite Forms will ensure that your backer complies with the Federal Reserve Regulation CC.

6. **Thermochromic Inks** - (Overt) - Thermochromic inks provide a quick and simple method for bank tellers and recipients of documents like prescriptions to confirm its authenticity. These inks are specially treated to fade or disappear when rubbed or exposed to heat.
7. **Coin Reactive Ink** - (Covert) - The image printed from this ink is white or transparent. The image is revealed when the edge of a coin is rubbed over the ink. This provides for immediate verification of document authenticity without the use of any special devices. Coin reactive ink cannot be scanned or copied.
8. **Ghost Watermark Backer** - (Overt) - Ghost watermark backers (also known as “artificial watermarks”) use white opaque ink. The printed image cannot be duplicated by a copier or scanner and can be seen only when you hold the document at an angle to view. Elite Forms can print a custom ghost watermark backer with your logo or name.
9. **Bleed Through Numbering** - (Overt) - Bleeding ink prints in black or red and will penetrate the paper and create a red image of the number on the back of the sheet. Authenticity of a document can easily be tested without the use of any special agents. This feature can be used for both MICR and Arabic numbering.
10. **Prismatic Printing** - (Overt) - Prismatic printing is a special printing technique where a pantograph background is printed in two or more colors on the same printing unit. The different ink colors merge where they meet in the ink fountain to form a blend of colors in the background. The special varying effect is very difficult to reproduce by using a scanner, computer or copier.
11. **Paper Based Security Features** - Elite Forms offers security papers in three levels;
  - ✓ **Basic** - With or without toner adhesion, fluorescent fibers, chemical reactivity
  - ✓ **Basic Ghost** - Same features as Basic but with a ghost watermark backer
  - ✓ **True Watermark** - Same features as Basic but with *True Fourdrinier Watermark* and visible fibers
    - a. **Toner Adhesion** - (Covert) - Toner Adhesion, also known as toner grip, is a special coating applied by the paper manufacturer to promote better toner adhesion and prevent the unwanted “lifting” or “removal” of laser printed toner.
    - b. **Fluorescent Fibers** - (Covert) - Yellow fluorescent fibers are imbedded in the sheet and are visible only when the sheet is exposed to a black light.
    - c. **Chemical Reactivity** - (Covert) - Paper will reveal a blue or brown “stain” when treated with bleach, oxidizers, and polar or non-polar class solvents. This prevents check washing and other attempts to remove ink from the paper surface.
    - d. **True Fourdrinier Watermark** – (Overt) – A true Fourdrinier watermark is a watermark that is pressed into the paper at the mill and is visible from either side when held to the light. This dual-tone watermark provides instant authenticity of the document and is virtually impossible to replicate copy or scan.

## Document Security

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e. **Visible Fibers - (Overt)** - Visible fibers are added to the paper when it is manufactured.

They are placed randomly on the paper, on both the front and back side. They can be different colors, densities and lengths. The fibers can be easily seen without the use of any special equipment. If a counterfeiter made several color copies of a document which contained these fibers, it could be detected because the fibers would be in the same position on each sheet rather than placed randomly from sheet to sheet. Also, document authenticity could be checked by tearing the document and checking the tear for the visible fibers, which wouldn't be present on a copied document.

12. **Check 21** - Check 21 is a law which became effective October 28, 2004. Check 21 allows (but does not require) financial institutions in the check clearing chain to truncate any check (business or commercial) and convert it to a digital image. "Truncate" means to remove an original paper check from the check collection or return process and replace it with an electronic image. Elite Forms can ensure that your check design is within Check 21 compliance.

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