
Check Washing Experiment

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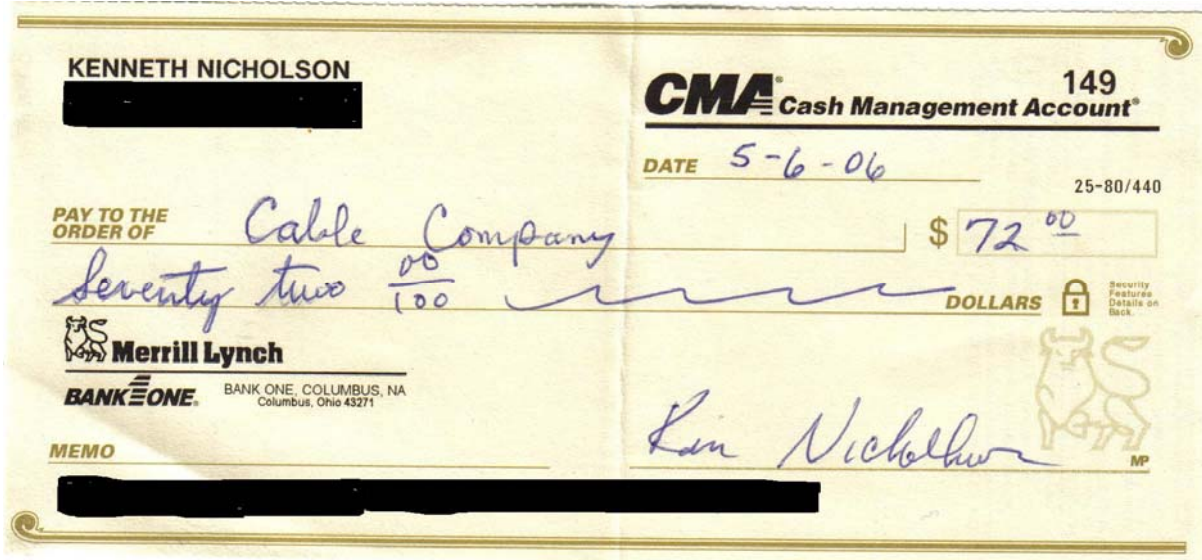
Check washing takes place to the tune of \$815 million every year in the U.S. and it is increasing at an alarming rate. Using a process known as check washing, mail snatchers erase the ink on a check with chemicals found in common household cleaning products or on the shelves of your local store and then rewrite the checks to themselves, increasing the amount payable by hundreds and even thousands of dollars.

I recently conducted an experiment to see what would happen if I washed a check written by one of the most popular and generically commercial pen on the market and a pen that stakes its claim to be "check wash proof".

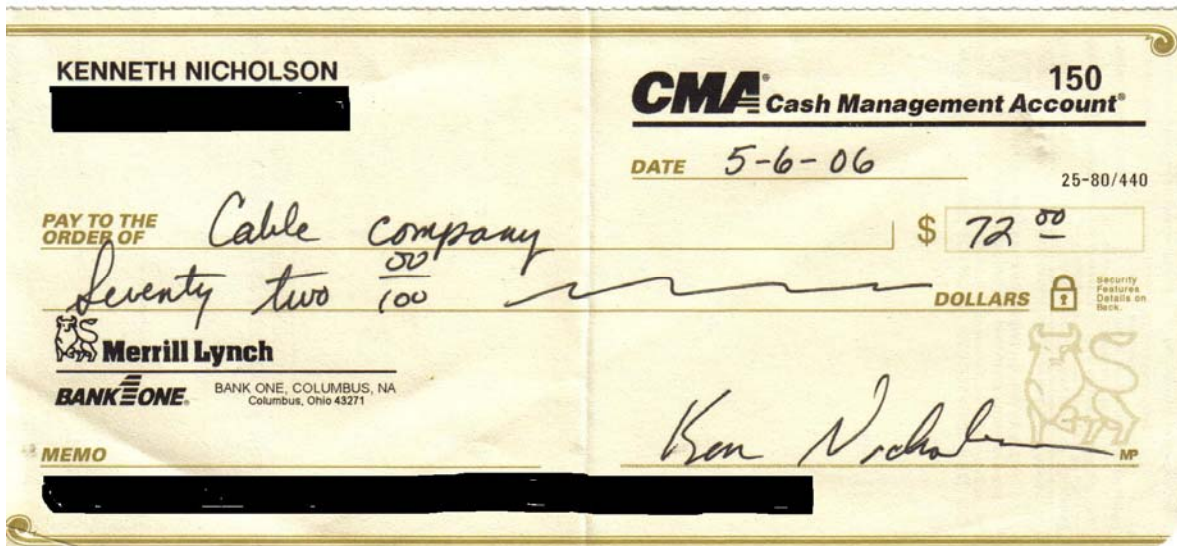
Now due to security risks, the specific components of the check washing solution will not be discussed here but it suffices to say that it comprises of things you can get at a normal drug or grocery store. Scary.

A well trusted friend offered me 2 checks from his account. (I asked for more but he's not THAT good of a friend.) I wrote one with a Bic generic "round stic". You know the ones that come 10-12 in a pack at the stationary section of the grocery store? I wrote the other one with a Sanford Uni-Ball 207 gel pen. This pen is endorsed by Frank Abagnale, whose life as a successful forgery and con artist was depicted in "Catch Me If You Can."

This is the check written with the generic pen:



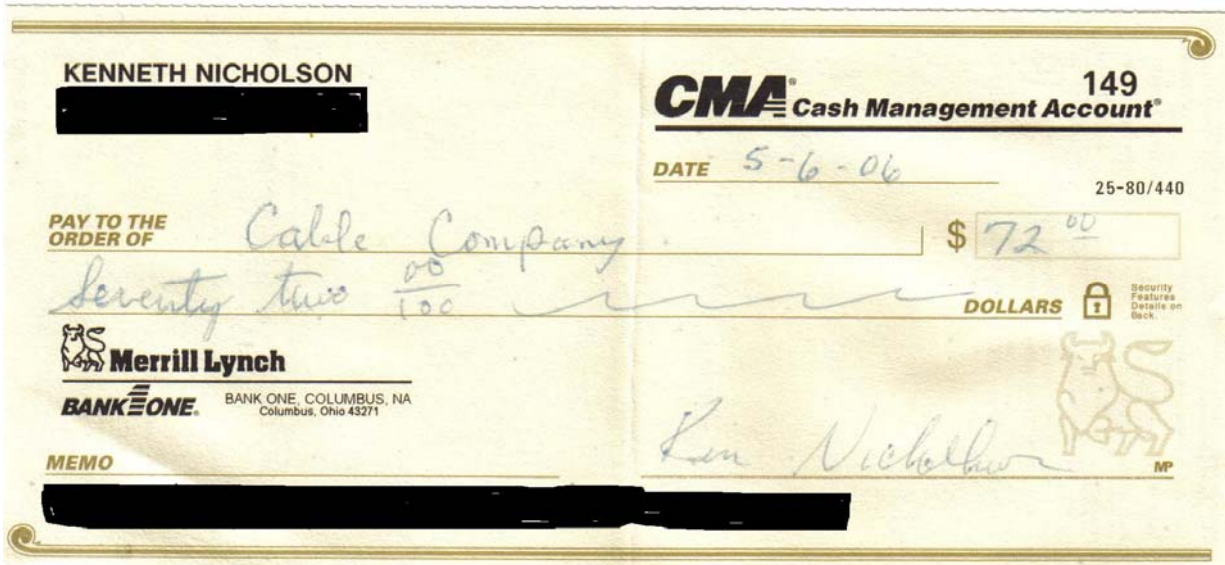
Here is the check written with the gel pen:



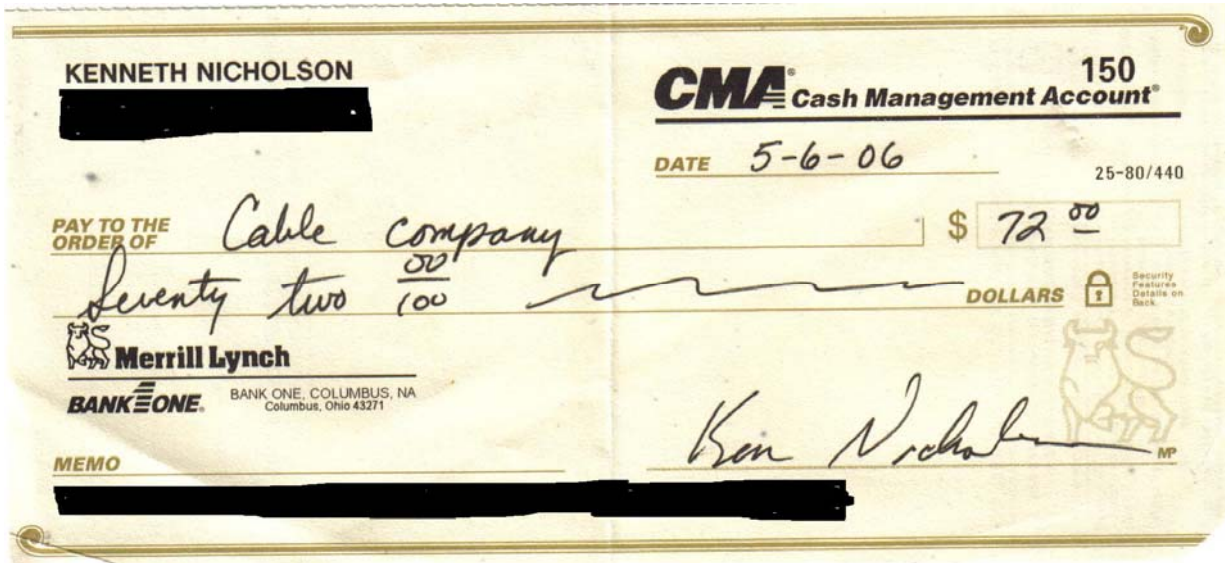
Now for some words of caution. The mixture of these components is very potent and even toxic if inhaled over a long period of time. It is advisable to have protective covering like latex gloves and a breathing mask. I soaked the checks in a well ventilated room for about 15 minutes. That's all the time I was able to endure the smell but I'm sure that even more dramatic results would have occurred if I soaked them for an hour or more.

The results:

Here is the check written with the generic pen after it had been washed.



Here is the check written with the gel pen after it had been washed:



Virtually no change with the gel pen as the generic pen almost started dissolving immediately.

Here are some proactive security measures you can take to insure the bad guys don't even get a hold of your checks in the first place.

- Don't put bills in a residential mailbox. The red flag sticking up is like an invitation to a thief.
- Ask your bank if you can pick up new books of checks. Or ask the bank to have a parcel delivery service deliver them.
- Shred or burn canceled checks. If you need to save them, make sure the canceled checks are in a secured area, such as a bank lock box, or a wall safe. Don't throw them in the trash.
- Check bank statements immediately after receiving them. If you fail to report check fraud within 30 days of receiving your monthly statement, the bank does not have to reimburse your loss (UCC Code 4-406).
- Print a return address on an envelope. A signature can be traced, duplicated or forged.
- Don't discard credit card records or bills with household trash.

Resources: www.abagnale.com

Taken from "The Exemplar", Handwriting Services International corporate newsletter, September 2006 edition.