

Forged Check Protocol

When you receive a check back from the bank and it is stamped "forged" your business can use the following protocol to help us prosecute these offenders:

- If the check was verified by the bank as forged, obtain a forgery affidavit from the bank as soon as possible.
- Contact the police as soon as possible after obtaining the check and the forgery affidavit.
- Try not to compile numerous checks or delay reporting. Contact us even if you only have one check.



Please have the following information ready for the officer when he or she arrives on the scene to take the report:

- Identity of the clerk that accepted the check and his or her name, address and phone number.
- Number of the register where the check was accepted and the date and time the check was accepted.
- Whether the forger received merchandise, cash or both when he or she passed the check.
- Information on the suspect if the clerk, manager or any other employee remembers the sale. Even small bits of information will assist our case (i.e. white female, black male, short or tall, mustache, etc.).
- We will need the **actual check** and the original forgery affidavit from the bank. We can provide you with a copy if you wish to have one for your records.



Forgery Information



Weatherford Police Department

801 Santa Fe Drive
Weatherford TX 76086
817-598-4310



"Our citizens are our most important resource"

Preventing Forgeries



We realize that some of you may have a large volume of customers at one time. If you take just a little bit of time to examine the checks at the register, then you can save yourself thousands of dollars. If your business takes checks from customers be very careful when reviewing and accepting them. Pay close attention to details on the check. Here are some tips to help you prevent this.

Tips to Prevent Forgeries at the Register:

- 1 Examine the check thoroughly for smear marks such as carbon on a copy machine. If it looks like it is copied, it probably is.
- 2 Examine the company or bank name, especially if it is a local company, to verify its existence or to verify whether or not they are still in business.
- 3 Examine the check for perforations. Each check is torn out of a book, whether it is from the top or from the side.
- 4 Examine the personal information listed by the check owner. Don't just ask if the information is correct. Verify it by the owner's driver's license or some other form of identification.
- 5 Always be on guard when accepting a check from a person that asks for part of it in cash and part of it in merchandise.
- 6 Always verify that the signed name on the bottom is the same name listed as the owner at the top of the check.
- 7 If something just doesn't seem right with the check, or if the customer has no identification, check with a manager before accepting it. If you suspect anything, there may be a reason.
- 8 If possible, do not accept a check that has whiteout or any other corrective paint on it.
- 9 Write down on the check any form of identification they have in their possession, preferably a driver's license number (note which state), verify identity of the picture on the ID to the check passer.
- 10 Pay close attention to the check amount and written number amount on the second line to make sure they match and someone hasn't altered the check amount by changing the numbers. Pay close attention to numbers that can be easily altered, such as 3s and 8s. If the check looks altered, then it may be. Let a manager verify it if it looks suspicious.
- 11 Look closely at the written amounts. Look for varied amounts by addition of writing, such as changing nine to ninety.
- 12 Have each clerk that takes a check place their initials on the top corner when they accept it.
- 13 Place an inkless pad next to each register and have every person that pays with a check place their thumbprint on the left side of the check. This is an excellent tool to deter possible forgeries.
- 14 Check numbers: be suspicious of check numbers that are low. Most bad or "NSF" checks bear numbers of less than 200.
- 15 Don't be afraid to slow the transaction down long enough to verify that it's a good check. Good criminals will count on the fact that you are busy and won't take the time to verify the validity of the check.

