



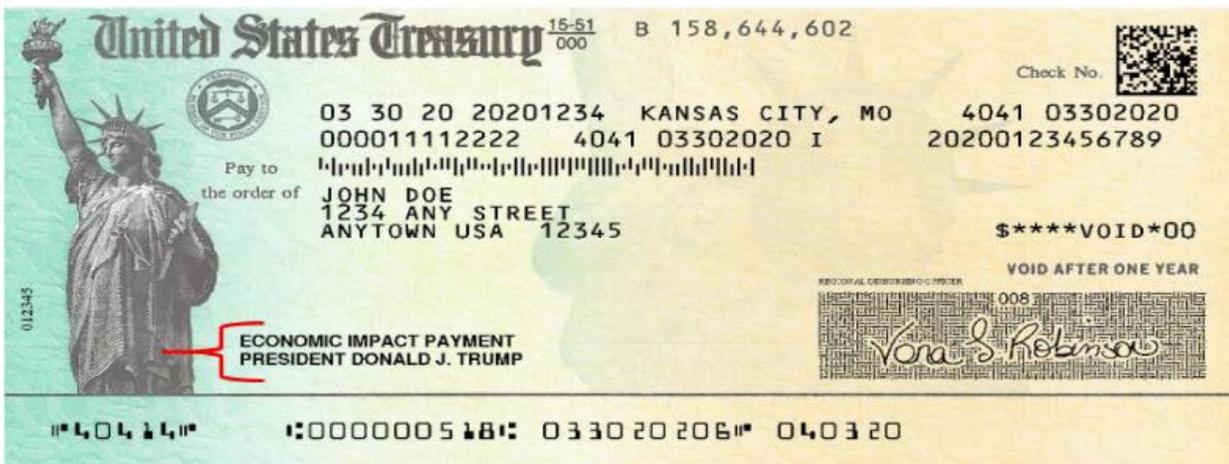
### Getting to Know Your Stimulus Check | by Crissy Yates

From April 24<sup>th</sup> through June 26<sup>th</sup>, 2020, the Treasury Department is mailing paper Economic Impact Payment checks, and like moths to flame, this substantial influx of money is already attracting fraudsters. Now is the perfect time for a frontline check fraud refresher course and to shore-up your check cashing procedures.



While check fraud is nothing new, these stimulus payments are a great incentive for con artists to dust off their old playbook of tried and true counterfeit check scams. By getting to know your stimulus check, you can significantly reduce losses at your institution. There are five key [security features](#) to look for on all Treasury checks and an additional sixth feature specific to Economic Impact Payments:

- A **Treasury Seal** to the right of the Statue of Liberty which reads “Bureau of the Fiscal Service,”
- The Treasury seal is printed with **Bleeding Ink** that will run and turn red when moisture is applied,
- All checks are printed on **Watermarked** paper that reads “U.S. TREASURY” and cannot be reproduced by a copier,
- An **Ultraviolet Overprinting** consisting of four lines of “FMS” bracketed by the FMS seal that is only visible under a black light,
- A **Microprinted** “USAUSAUSA” line on the back of the check, and
- The words “**Economic Impact Payment President Donald J. Trump**” are printed on the lower right side of the Statue of Liberty.



To further assist with fraud detection, the Treasury Department encourages use of its online check verification system, [The Treasury Check Information System](#) (TCIS). Check issue information is available with a valid routing number, check number, and check amount.

In an era of sophisticated fraud schemes, don’t forget the basics! Remember that taking simple steps in examining and verifying items can help reduce fraud, minimize losses, and protect your customers.