



Savoia Graphics

## *DocuCheck Impede®*

DocuCheck Impede® security features include new Line-Mark™, Chemical-Reactant Stains, Invisible Fluorescent Fibers, and TonerFuse® II Coating.

The white front of all DocuCheck Impede® products allows for printed security features to be added (such as pantographs), and allows compatibility with the new ANSI X9.7 Standard. The back of Impede® products is white or in four other colors.

DocuCheck Impede® security paper is designed to provide real security, *not a false sense of security*—as with competitive security papers featuring artificial watermarks and multi-language void features (which are deceptively easy for criminals to defeat).

### Savoia Graphics

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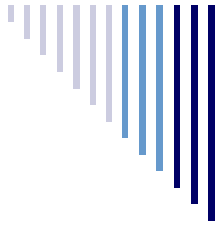
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## *Check 21: Stopping Fraud*



415.448.6895



## *What is Check 21?*

Check 21 or the Check Truncation Act became a new law on October 28, 2004. The law allows financial institutions to provide a new negotiable document, a substitute check or Image Replacement Document (IRD), and give it equal legal status of the original paper check, allowing the financial institution the option of either storing or destroying the original document once it has been captured electronically.

### *The Process*

Under Check 21, financial institutions will be allowed to create electronic images of checks and send the images, as opposed to the original paper document, to a check processor such as the Federal Reserve. The check processor, in turn, can present the electronic image to paying banks that have agreed to accept images, but will reconvert the images into substitute checks (IRDs) when the paying bank will not accept electronic images.

According to Check 21 guidelines, the substitute check will contain all of the information on both the front and back of the check, including the MICR line and all endorsements, and will also state that it is a legal copy of the original check.

### *What's It Mean To Us?*

Check 21 does not provide guidelines or requirements for the printing or creation of the original check. However, documents must be "image friendly" in order for the banks to comply with Check 21. All of Savoia Graphics business checks are code compliant. Being proactive, we realized the need of fraud detection early on and began the use of DocuCheck Impede® check stock.

### *Areas Affected*

The areas are the Payee Line, Signature Line, Date, Courtesy Amount Recognition, etc... If your bank has any problems with the scanning of your checks, Savoia Graphics will gladly review the design of your checks and help correct the problem.