

# How to Identify an Altered Check

If you suspect fraud in your organization, check your financial records. Altered checks are a sure sign of fraud and can show you how, when and where fraud is occurring. You can use the following techniques to identify these fraudulent checks.

## Look for Concealed Checks

An employee committing check fraud may place an altered check within a stack of ordinary checks. If not vigilant, an authorized signer may sign the entire stack without recognizing one to be fraudulent.

ABC Systems  
123 Avenue Rd.  
City, State 04223

No. 1082

Pay to the Order of John ~~Smith~~ Doe Date \_\_\_\_\_

Ten Dollars Dollars 100.00

Security Features Included. Details on Back.

XYZ BANK  
City, State 04223

For other expenses

⑆09123442⑆ 443322⑆ 1082

## Altered Information

The payee name and amount payable are often altered on fraudulent checks. The original text may have been erased or scratched out, as seen above. More advanced methods may involve chemicals to remove ink. Check for faded writing, scratching or signs of erasure. Also note any discrepancies between the written amount and the numerical amount.

## Forged Signature

A forged signature (above) may appear shaky and/or contain gaps, while an original signature (right) should appear fluid and smooth. A pixelated signature may have been copied from an electronic document and printed onto the check – this is also a form of check forgery.

## Paper or Ink Issues

If information on the check is written in two different colors of ink, the check may have been altered. Check to see if the second color has been used to directly alter the original text. Ensure that the check is printed on check stock, which is typically thicker and weightier than standard copy paper.



For more information on i-Sight's products and services feel free to contact us at 1-800-465-6089, [info@i-sight.com](mailto:info@i-sight.com) or visit our website <https://www.i-sight.com>