

Identifying a Fake Cheque

The Ten main ways to identify a Fake Cheque

1. **Cheque Paper Edges**

Check all the sides and the edges of the cheque as most authentic ones will have a rough or perforated side where it was attached to a cheque stub in the cheque book that were written by a legitimate business have one edge that is rough or perforated. If all sides are smooth this should raise some alarm bells as it could have been a false generated computer cheque template.

2. **Cheque Paper Quality**

Check paper Quality. Authentic cheques are usually printed on thicker, sturdy stock paper. Feel the cheque and notice the thickness. Bend the cheque back and forth, noticing the resistance it gives. If the cheque is on thin paper it is likely to be fake.

Fake cheques are often printed on shiny paper. If the cheque is not printed on matte paper, it may be fake. You can also try an ink test. Dampen your finger and run it across an inked area of the cheque and if the colour smears in anyway, it was printed on a printer and is fake.

3. **Cheque Bank Logo**

Check the bank logo on the front of the cheque to ensure it fully matches the actual bank from which the cheque was presented. If there is no logo then there is a strong possibility the cheque is fake. If the logo is blurred, faded or faint this could demonstrate that it has been copied from another source.

4. **Cheque Bank Address**

Check the bank address printed on the cheque is a genuine valid address relating to the bank in question. If the address is incorrect or incomplete in anyway this could be a sign of a fake cheque.

5. **The Cheque Number**

Find the cheque number. All legitimate cheques are issued by a bank with a cheque number. The cheque number normally appears at the bottom of the cheque next to the bank sort code and account number. If there is no cheque number then again the cheque is most likely to be fake.

6. **Cheque Sort Code**

Ensure the sort code matches the bank and the bank address. The sort code has 6 digits and is located at the bottom of the cheque. You can check the sort code by entering it on a search engine which will confirm if it is genuine and which bank and address it relates to. These should match the bank and address on the actual cheque. If there is any discrepancies then the cheque is again most likely to be fake

7. Cheque Bank Account Number

Correct bank account numbers in the UK are now all 8 digits. The bank account number will be located at the bottom of the cheque alongside the sort code and check number. If the account number is greater or less than 8 digits it will probably be a fake cheque.

8. Cheque Signature

Check the signature. Most signed cheques will have a consistent signature. Look for gaps and erratic pen strokes which do not look natural. These may be signs of a forged signature or scanned copy from another document. Pre-stamped signatures may look out of place and set alarm bells going too.

9. Cheque Irregularities

Check for irregularities. Certain irregularities in a cheque can prove it to be fake. Look at the address of a payee. See if it is typed instead of printed on the cheque. Look for spelling and typing errors within any of the printed areas. Make sure the written amount matches the numerical amount and there are not spelling errors. Notice if there has been any erased or over written areas. Check for additional content which appears odd or out of place on the cheque.

10. Fake Cheque and Fraudsters.

A person or organisation you don't know will send you a high value cheque and request that once you have banked it to send them some of the money immediately or onto a third party. However, the cheque you deposit into your bank account is a fake. Your account will be immediately credited with the amount of the cheque but it will be classed as uncleared funds. You, believing the amount is in your account, send the requested amount to the cheque sender or listed third party. The fake cheque then bounces and you are left out of pocket as the money you have transferred is taken out of your account and is non-refundable by the bank.

The fraudster will either state the cheque amount was too high so requires the balance refunded or request you send part of the cheque value to a third party.

If you ever receive a cheque that has to be partially refunded or monies forwarded to a third party ensure that monies paid via the cheque are cleared funds into your account before making any payments against it. This will normally take 3-5 working days in the UK. You can always request an express clearance of a cheque by the bank but this will incur bank charges.