Fight Check Fraud with High Security Checks

Blackbaud Forms is pleased to offer Guardian Plus and Guardian checks for Financial Edge NXT and Financial Edge in the United States. High security checks are very difficult to alter or copy. Guardian Plus is our most secure check, with added benefits built into the holographic foil. Guardian Plus checks also include all the security features of Guardian checks.

Check fraud is one of the largest challenges facing nonprofits. With the constant advancement of technology, it is increasingly easier for criminals to manipulate checks.

Fraud Protection Checklist

- Reconcile accounts promptly.
- Know how many checks you ordered, verify order and check information.
- Consider adding text over the signature to void after 30 days. Do not replace lost checks until original is void.
- Treat checks like cash. Store checks and signature stamps in a locked, secure location.
- Add EZShield fraud protection service to every check order to ensure expert management of any possible fraud claims.

Guardian High Security Check Features

- **Backer warning box** – The box on the check backer has an extensive list of security features advising the recipient to validate these features before cashing the check.

- **Chemically reactive paper (Primary and Extended)** – This uniquely treated paper reacts with an extended range of chemicals to provide recognizable signs of attempted alteration. Multiple indicators improve security. Chemically washed paper will have spots or a faded appearance. The sensitivity of Guardian checks reacts to a wider array of chemicals than other Blackbaud checks.
Chemical wash detection box – A white area on the check backer designed to make chemical tampering evident. No color should appear within the box.

Colored pantograph – A unique background design should be present. White background indicates check alteration.

Foil hologram – Available on Guardian Plus checks, this three dimensional effect is very difficult to scan or copy. The unique design includes three security features within the foil stamp: multicolor, high resolution, and kinetic effect.

Fugitive ink – A chemically-sensitive ink used on the backer. It forms a detectable spot when alteration is attempted.

High resolution intricate border – This uniquely designed border is difficult to replicate and often distorts when copied.

Invisible fluorescent fibers – Integrated, randomly placed fibers that cannot be scanned or photocopied and visible only under black light. These fibers easily verify document authenticity and can be viewed from both sides of the check paper.

Microprinting – Words are printed so small they look like a line to the naked eye and are only visible under magnification. Microprinting is used in the signature line, border and backer. If the document is altered or copied, the words become unreadable.

Padlock icon – This icon on front and back indicates the check meets industry standard security guidelines.

Security weave backer – An intricate design that deters counterfeiting, copying, or scanning.

Prismatic multicolored background – A background with subtle gradations that make it difficult to copy or reproduce.

Security screen backer – The words “Original Document” will fade, distort, or disappear if the check has been copied or scanned by traditional means.

Sustainable Forest Initiative (SFI) – This paper sourcing certification standard is based on principles that promote sustainable forest management. This includes measures to protect water quality, biodiversity, wildlife habitat, species at risk and Forests with Exceptional Conservation Value.

Thermochromic heat sensitive icon – Printed in pink, heat sensitive ink that disappears when warmed by the touch of a finger or breath on. This makes the authenticity immediately verifiable.

Toner adhesion – Coatings are applied to the finished paper to securely anchor toner to the paper. This makes removal without visible damage to the paper very difficult.

True watermark – This is created by the paper machine by altering fibers during sheet formation. It produces a distinctive mark visible in reflected and transmitted light, which does not scan or copy. It also offers protection against cut-and-paste attempts.

UV dull paper – This element reduces or eliminates brighteners from the paper, lowering its reflectance properties. Authentication is possible by comparing originals to ordinary copy bond paper.

Visible fibers – Randomly placed fibers of various lengths and colors complicate copying.

Void indication – An area on the backer that has the word “VOID” hidden in it which will appear on document copies made on most photocopiers. This feature is increasingly less reliable on newer model copier machines.

Warning band – This band on the check face alerts the recipient to the existence of security features available to verify the authenticity of the check document.