

SECURITY FEATURES ON PRINTED DOCUMENTS

by Jeff Jensen

It is easier than ever to forge documents because technology is becoming more powerful on a daily basis. Most people do not realize that color copiers and laser printers are capable of producing forged documents that are very hard to distinguish from the real thing. It is very important that manufacturers, vendors, and end-users educate themselves about the security features that are available for documents. Printers who provide security features on documents may be able to gain more business from safety-conscious customers.

Computers, and people who are proficient in using them, can be very dangerous to any business if proper steps to ensure document integrity are not employed. Just about anyone who has access to a scanner, laser printer, and a color copier can easily duplicate documents. Unfortunately, untrained observers will not be able to tell that the duplicate is not the original. Obviously, the main security concern must be for checks and other bank notes. However, there are a number of other documents that should also be protected from forgery. Some of these documents include gift certificates, event tickets, birth and death certificates, titles, coupons, registrations, and parking permits.

Though nothing is completely fool proof, security features can make it more difficult to duplicate documents. MICR (magnetic ink character recognition) numbering on checks was a fairly safe security measure for years. However the addition of MICR numbering *by itself* no longer ensures a counterfeit-free product. The key to the safest documents today is *multiple* security features. Even clever and competent forgers will

have difficulty duplicating documents if several security features must be overcome! It is important for printers to inform customers of the need for multiple security features as well as explain those features that are applicable to a given document.

Low-Cost Security Features

Printers can offer customers five security features for little or no additional cost. These low-cost features include warning bands, padlock icons, microprint lines, security screens, and pantographs.

The most basic security features available are warning bands, padlock icons, and microprint lines. Warning bands are stripes composed of reversed-out type around the perimeter of a document that point out what security features have been used on the page. A padlock icon serves the same purpose as warning bands. For example, the document could have a small lock printed on the front, and the back would contain a list of the security features that have been employed. A microprint line is usually a line of one-point type. The content of a microprint line cannot be distinguished without a magnifier.

Newer technologies, like security screens and color pantographs, can be added to the basic security features. Screens are light-colored backgrounds on a document. Pantographs are light-colored pattern backgrounds. Screens and pantographs can be custom backgrounds, such as step-and-repeat logos, or they can include a message that can only be seen when it is copied or photographed using a camera.

Special Security Features

Security features are not only graphics-related. There are many paper and ink combinations that make documents more difficult to forge. The paper used for a job can

have embedded fluorescent fibers that can only be seen under an ultraviolet light.

Chemically reactive paper, specialty inks, and foil embossing are other examples of special features to ensure more safety.

Selling Security Features

Whoever is selling security features must be knowledgeable of what features are available, and know when to stress the need for security to a client. Cost is always a big concern for any end-user, especially for those who have never been “hit.” Many customers choose to take their chances until one of their documents is successfully forged. However, that attitude needs to change—companies must be proactive in protecting their documents.

Not only is the use of security features a common-sense issue, it is becoming a legal point as well. The legal concept of “due diligence” requires firms and individuals to assume responsibility for their documents. Up until 1990, banks were held responsible for check fraud. The concept of comparative negligence was introduced in 1990, when articles three and four of the Uniform Commercial Code brought businesses into the loop of responsibility. A business must now show due diligence in protecting their documents—including everything from incorporating security features in a document’s design to storing checks safely. Therefore, your customers may need to go a few steps further in securing themselves. (Printers are businesses, too. You should use security features to protect your *own* documents.)

Because of due diligence, many customers are willing to go all-out in securing their documents. However, such overkill is not always wise or necessary. For instance, a small company with regular employees may not need as many security features as a big

company that uses a lot of seasonal or contract labor. This is where the printing salesperson's expertise proves invaluable. For example, you might suggest that the small firm purchase a number of different check styles and alternate their use as safety measure. On the other hand, you may recommend that your larger clients use a combination of basic and special security features.

Conclusion

Cost is the main concern with any kind of printed security feature. Happily, basic security features can be added for little or no cost. Furthermore, the cost of special security features is decreasing, so they are becoming easier to sell.

You can easily sell security features to your customers who have been the victim of counterfeiting or forgery. If you can convince your other customers of the importance of document security, you may very well sell them too.

Due diligence has brought the customer into the loop of responsibility. Therefore, some clients are willing to spend what it takes to add security features to their documents. So, by explaining forgery techniques to your clients and by showing samples of security features, you are protecting the customer's interests.

As a manufacturer, the ability to provide as many security features as possible makes you more important to your clients. It is obvious that clients are likely to keep their important vendors, so providing and selling security features will help ensure your chances of longevity in the printing business. You might make a little extra profit for yourself, too.

About the Author

Jeff Jensen is a junior at the University of Houston. He is specializing in graphic communications technology and plans to graduate in 1999.