

Identifying and Addressing a "Washed" Check



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Have you ever sent a check that was cashed, but the recipient said it never arrived? You may be the victim of check washing. Check washing is a form of fraud where criminals alter a check's details, typically the payee and amount, to steal money from the victim's account.

What Is a Washed Check?

It is a check that has been chemically treated to remove the ink from specific areas, such as the payee's name or the amount, allowing fraudsters to rewrite these details. The check may look authentic, but closer inspection often reveals signs of tampering.

Identifying a Washed Check

1. *Ink Smudging or Fading:* Washing a check often leaves behind smudges or faded areas where the original ink was removed. Examine the check closely, especially around the payee's name and the amount fields. Any irregularities, such as uneven or discolored ink, should raise suspicion.
2. *Inconsistent Writing Styles:* If different parts of the check appear to be written in different fonts or writing styles, it could indicate that the check has been altered. Pay particular attention to the payee name and the numerical and written amounts.
3. *Altered Check Numbers or Margins:* Check washers sometimes tamper with the check's number or its margins to make it appear as though it is legitimate. Compare the check with others from the same checkbook to see if there are any noticeable differences.
4. *Unfamiliar Payees:* If the payee is someone or an entity you don't recognize, this could be a sign that the check has been altered.

Actions to Take

1. *Contact Your Bank Immediately:* As soon as you suspect that a check has been washed, contact your bank to stop payment on the check. Provide them with the check number and details about the suspicious activity.
2. *File a Police Report:* Check washing is a serious crime. File a police report to document the fraud. This report may also be necessary for any subsequent investigations or claims.
3. *Monitor Your Accounts:* Monitor your accounts daily looking at AMOUNT and PAYEE to make sure it matches what you wrote. If it's a larger dollar amount, most time they will just change the payee hoping that you will think it's ok, since the amount matches. Enroll in alerts for large withdrawals or unusual activity.

By staying vigilant and acting quickly, you can mitigate the damage caused by a washed check and protect your financial assets.