

Guide for Accepting Checks

Make Sure The Check Contains:

- Date
- Payee's name
- Business name
- Bank drawn on
- Bank account number

Accepting Personal Checks:

- Name imprinted on check
- Bank name & location
- Bank-coding numbers on check
- Usually hand written

Accepting Payroll Checks:

- Firm name imprinted on check
- Usually typed
- Usually made out in dollar & cents
- Bank name and location
- Bank coding and account number
- Require endorsement to be made in presence; if not, have him/her sign again and compare

Accepting Identification:

- Driver's license **PLUS** at least one or more pieces of ID
- **DO NOT** accept temporary licenses or identification cards without photographs
- Compare signatures and photo on Identification

Protect Yourself:

- Cash checks for the amount of purchase only
- Have the person accepting the check initial it and write the ID accepted on the face of the check

HAVE THE PERSON AFFIX HIS/HER RIGHT THUMBPRINT TO THE FACE OF THE CHECK.

DO NOT CASH

Counter Type Checks:

- Where the person fills in the bank and account number

Out-of-State Checks:

- Drawn on any out-of-state bank

Checks that have:

- Erasures or corrections
- Unreadable writing
- Incomplete date or amount

Checks Presented by JUVENILES!

Two-Party Checks:

- Where check is written by someone other than the person presenting it (payroll checks excepted)
- Check payable to the person presenting it, but not written by that person

PERSONAL CHECKS

**For protection from fraud and identity theft
DO NOT have your driver's license number imprinted on your personal checks.
Telephone numbers are optional.**

“THUMBS DOWN”

Endorsed By

Danny Macagni, Chief of Police
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“THUMBS DOWN”

For Fraud & Forgery



**Program to Stop
Fraud & Forgery
in the
City of Santa Maria**

*Endorsed by
Santa Maria Police Department
Santa Maria Valley
Chamber of Commerce*

Dear Santa Maria Merchant:

Let us introduce you to “Thumbs Down”, a program endorsed by the Santa Maria Valley Chamber of Commerce and the Santa Maria Police Department. “Thumbs Down” can reduce your losses from bad checks, aiding in the recovery from forged checks or those drawn on closed or NSF, accounts.

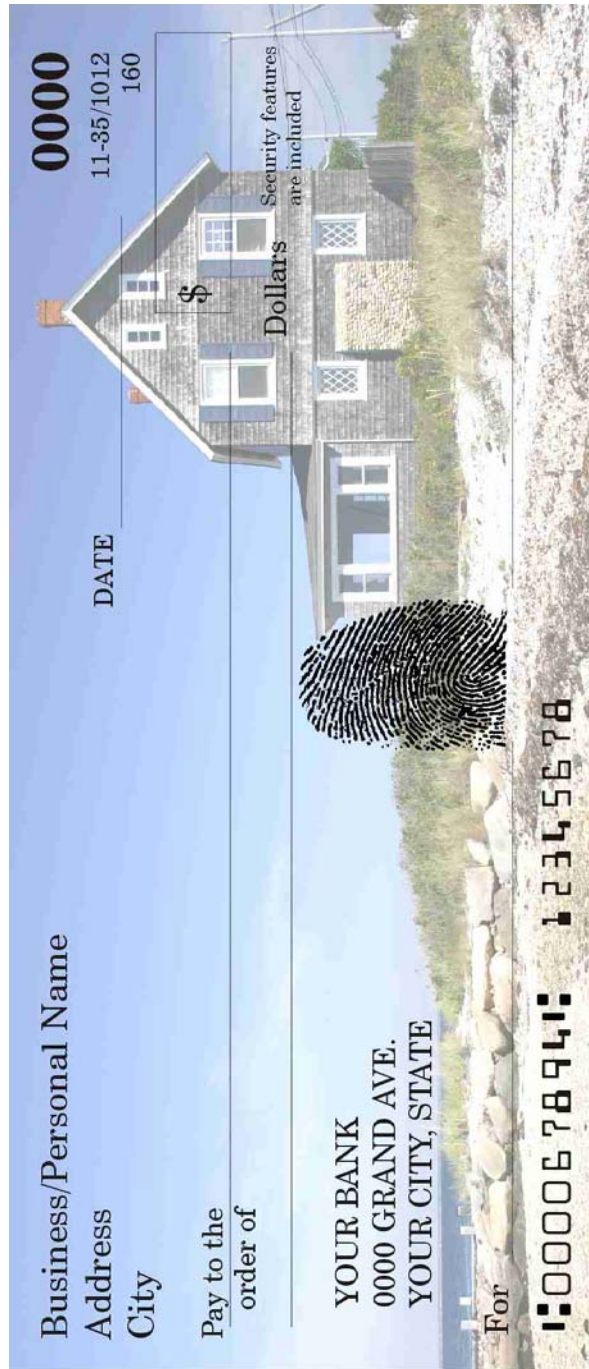
“Thumbs Down” is a voluntary program. It’s simple. Preferably using an ordinary water-soluble black ink pad, for easier clean up, just have the customer place his or her right thumbprint on the face of the check before you accept it. The process is easy and convenient and fingerprints can be checked through the Department of Justice Criminal Identification System in an attempt to identify suspects.

Studies prove that fingerprint identification increases the chances of apprehension and prosecution. We are sure that you will want to protect yourself and your business by participating in “Thumbs Down”.

We encourage your participation in this program and thank you for allowing us to assist you in this effort.

Danny Macagni, Chief of Police
Santa Maria Police Department

Bob Hatch, CEO/President
Santa Maria Valley Chamber of Commerce



“Thumbs Down”

Who may participate in “Thumbs Down”?

Retail merchants and employees of financial institutions who have routine personal contact with customers.

What do I need to start participating?

An ordinary water-soluble black ink pad.

Does this program mean that I no longer need to check identification?

Absolutely NOT! Do not change your normal identification verification process. It is imperative that the documents be thoroughly screened; the thumbprint is an additional tool, not a replacement for good business practices.

Where do I place the thumbprint?

The thumbprint should be on any clear space on the FACE of the check. Simply have the customer press his/her thumbprint onto the ink pad and then press thumb straight onto the check.

DO NOT ROLL THE PRINT IMPRESSION ON THE CHECK

What are the benefits to my customer?

Every day, checkbooks, wallets, and other identification are stolen and used to pass fraudulent checks. This program will protect the true owner of the check. The thumbprint on a check will be recorded or examined only when a check is returned by the bank or when a criminal offense occurs.

Do I need to witness the print being obtained?

Yes. If the print is not witnessed, the print will not be accepted as an identifier of the person passing the instrument. Do not accept a “preprinted” document.

What if all merchants do not participate?

You expose yourself to becoming a target once forgers and imposters discover you do not require a print on negotiable financial instruments. While some initial resistance from merchants is expected, the greater hesitancy will probably come from the public. *Obviously, those who intend to pass bad checks will be most resistant.* When the program is uniformly adopted by all Santa Maria merchants, the practice will become as accepted as presenting a driver’s license.

Those merchants who do not participate may see an increase in fraudulent checks, when criminals learn that a thumbprint is not required at their place(s) of business. Merchants who do not participate may still submit fraudulent checks for investigation; however, those cases may be given a lower investigative priority.

REMEMBER...

- A check is a worthless piece of paper until it clears the bank
- You are in business to sell merchandise not give it away
- “Thumbs Down” helps eliminate fraudulent checks.