

# Sheshunoff™

Dear Valued Customer,

In spite of all the electronic advances in banking, checks are still the dominant form of non-cash payments. Unfortunately, check fraud is still a big problem for retailers and law enforcement. In this update of *Self-Paced Security and Fraud Training for Banks* manual, we discuss ways to detect and deter forged indorsements, along with other topics for your security officer to review.

This update contains information on the following topics:

- *Counterfeit checks.* Chapter 4 has been updated with a more in-depth discussion of counterfeit checks. The updated section discusses how a depository bank may be able to recover amounts withdrawn by its customer against deposited counterfeit checks prior to discovery of their fraudulent nature.
- *Check fraud detection.* A section in Chapter 4 has been updated with additional technological developments to deter and detect forged indorsements. The updated section discusses reverse positive pay services, check truncation and electronic presentment, check imaging, and check security features.
- *Department of Homeland Security.* Chapter 2 has been updated with changes made to the organizational structure of the DHS. The updated section also includes a discussion regarding the Office of Secretary and its role in the homeland security mission.
- *Robbery statistics.* Chapter 3 has been updated with recent bank robbery data.

If you have questions, or would like information on an additional Sheshunoff product, please call 1-800-456-2340, or visit our web site at [www.sheshunoff.com](http://www.sheshunoff.com).

Sincerely,

Diane Calmes  
Editor