

Tips for Handling Checks

What to look for when you accept a check

If you want to protect yourself from losses due to dishonored checks there are certain rules you must follow. Most of these rules apply to the moment you accept the check. State laws, local practices and practicality may also influence how a dishonored check may be handled.

Following are some simple steps you should always take when accepting a check:

❶ Check The Signature. Watch the person sign the check. Pre-signed checks are often a problem. Compare the signature with one on a photo ID. If the signature is not legible-write the name above the signature (especially on business checks).

❷ Record the ID. Write the Driver's License number and Date of Birth. Actually look at this ID. This is the only way to prevent fictitious or fraudulent ID numbers from being used by criminals.

❸ Compare the Amounts. Banks may not accept checks where the amounts don't match, or they may go by the word written amount. If the amounts do not match the check should not be accepted.

❹ Verify the Date.

Post dated checks cannot be prosecuted. Verify the date is written on the check and is correct current date.

❺ Verify Address and

Phone Information. Get as much information as possible. Verify that the address on the check is correct and compare it with the ID.

THE IMPORTANCE OF VERIFIED IDENTIFICATION

Being able to actually identify a check writer can be critical in enforcing a dishonored check. In order to prosecute a check, the person who accepts the check must be able to identify the check writer.

This requires some measure of proof. Reasonable proof can be:

- 1) **The person who accepted the check verified identity using Photo ID**
- 2) **The person who accepted the check MUST be noted. He or she must put their initials or employee number on the check.**

Joe & Joann Criminal ❺	No. 0105
DL#12345678 ❷	Date ❹
132 Your Street Fredericksburg, TX 78624	
Pay To	
The Order Of _____	\$ ❸
	_____ Dollars
Gillespie County Attorney	
Fredericksburg, Texas	❶
830-992-2616	

"MUST HAVES"

- ✓ **Name**
- ✓ **Date of Birth**
- ✓ **Address** (a street address is best)
- ✓ **City** ✓ **State** ✓ **Zip**
- ✓ **Phone Number**
- ✓ **Drivers License, State I.D. or Military I.D. Number**

Look at ID Photo –

Is this the person presenting the check?

- ✓ Mark each item on the check as you verify it.