



Check Washing: How to Avoid this Scam

Have you ever heard of check washing? It's a clever scam where thieves steal your check from your mailbox and then wash off the writing, so they can add in their own information. It's a frightening thought, but there is a simple solution to prevent this from happening: using a gel pen. Let's dive deeper into how you can keep your finances safe.

What is Check Washing?

Check washing is a process where fraudsters use chemicals to remove the ink of a check, leaving behind only the paper. They then rewrite the check to themselves with a much higher amount, leaving you all the debt. Soft and porous papers, such as those found in personal checks, are usually the most vulnerable to this type of tampering. It can be hard to detect this kind of fraud as they may look legitimate even to the banks, let alone to an ordinary person.

How can Gel Pens help?

Gel pens are designed with pigments suspended in a water-based gel, which makes them resistant to most chemicals. These pens can also work on surfaces that other pens wouldn't, especially porous materials. When you use gel pens, you not only maintain the quality of your checks but also make them tamper-proof from any washing attempts.

Why Gel Pens are superior to regular ones?

Traditionally, people use ballpoint pens to write checks, but their ink can easily be removed by several chemicals. Such pens use oil-based ink, which settles on the paper's surface. Once the paper is soaked in water or any other chemical, the ink can wash off with ease. Therefore, switching to gel ink pens is the best way to protect yourself from check washing threats. Gel ink not only binds to the paper better but also dries faster and does not smear, making it easier to read and more durable than ballpoints.

Other alternatives to protect your checks from check washing?

If you're concerned about using regular printing paper for your checks, you can also try using a check stock that is already printed with security features. These features might include a watermark, microprinting, or the use of special inks. You can also print your own checks when you purchase stocks with the right security features. However, printers can spread the ink in a manner that makes it easier to dissolve, so you may want to opt for gel pens as well.

Check washing is a serious crime and can cost you thousands of dollars. Protecting yourself is as easy as switching to using blue or black gel pens. These pens have everything a check writer needs: clear, vivid colors, easy writing, and more importantly, the resistance to clearing from most chemicals. Moreover, it dries quickly, and thus, it does not smudge or smear, making it easy to read, long-lasting, and durable.

When it comes to protecting your personal data, taking manageable small steps is worthwhile, and using a gel pen is one of them. Remember, it's always better to be safe than sorry.