



Guideline for Use of the

Enhanced Check Security Features Padlock Icon

Revised January 2025

Check Payment Systems Association
2001 K Street NW, Suite 300 North
Washington, DC 20006
Tel: 1-202-367-1144

Guideline for Use of the Enhanced Check Security Features Padlock Icon

Summary

The Check Payment Systems Association (formerly Financial Stationers Association) created the Enhanced Check Security Features Padlock Icon in response to a growing concern with check fraud perpetrated with use of copiers and computers. The Padlock Icon is a registered certification mark of the Check Payment Systems Association and is recognized in standards issued by the American National Standards Institute Accredited Standards Committee X9 on Financial Services. The presence of the Padlock Icon on a check indicates that there are a minimum of three features incorporated in the check that add complexity and make the check document harder to reproduce or change. Use of the Enhanced Check Security Features Padlock Icon is authorized and controlled by the Check Payment Systems Association in accordance with the procedures detailed in this Guideline.

Background

The core purpose of the Check Payment Systems Association is *to advance, promote and protect the long-term value and growth of paper-based payment systems*. As an organization, CPSA is working to preserve the long-term viability of the check in the payment system. Together with its members and with other organizations, CPSA is working on ways to deter check fraud.

Check fraud is an ongoing problem. Some of the check fraud problem has been brought about by the evolution of various printing technologies, which have enabled check fraud perpetrators to use computers, and laser copiers and printers to “manufacture” checks. As a result, members of the check printing and check payment industry recognized a need to enhance the security of the traditional check product against these forms of fraud.

The original concept for the voluntary addition of security features came from the Financial Stationers Association, whose primary membership included the major check printers responsible for printing personal and business checks for the United States and Canada. These companies printed more than 47 billion checks in 1997. The association approved an effort to study and recommend additional security features to be added to all checks. It did so with the understanding that adding security features would not eliminate check fraud altogether, but would serve as an additional deterrent to anyone contemplating this type of criminal action.

The result of this effort was the publication of the *Guideline to Enhanced Check Security* in November 1994. At the same time, members of the association began a complementing project in American National Standards Committee Accredited Standards Committee X9 on Financial Services. This effort resulted in a new publication that expanded the existing ANSI X9/TG-8 - 1995, *Check Security Guideline*. This new standard, designated ANSI X9.51, *Fraud Deterrent Icon Standard*, was published in early 1999. ANSI X9.51 was later updated by ANS X9.100-170, *Specifications for the Padlock Icon*, approved in August 2004. ANS X9.100-170 was later updated by ANSI X9.100-170-2010, *Check Fraud Deterrent Icon*, approved July 20, 2010.

Purpose of the Enhanced Check Security Features Padlock Icon

The addition of the Enhanced Check Security Features Padlock Icon is intended to provide an indication to all parties accepting checks that additional security features have been incorporated in the design of the check, the production process, or the materials being used. The addition of these features gives those parties accepting checks the opportunity to visually verify the authenticity of the check document being presented. However, it should be understood that the presence of these features alone will not necessarily guarantee the authenticity of the presenter or document, but they will provide an opportunity for the recipient to identify possible counterfeit or alternation activities that were not previously available.

Use of the Enhanced Check Security Features Padlock Icon

The Enhanced Check Security Features Padlock Icon is a registered certification mark of the Check Payment Systems Association. An early version of Padlock Icon (shown in Figure 1 as item A) was originally designed for visual identification purposes only, and became obsolete on December 31, 2000. Subsequently, the icon was redesigned for check processing machine readability. This version is shown as item B in Figure 1. This machine-readable version of the icon must be used for all applications after December 31, 2000.



A (now obsolete)



B (correct version)

Figure 1

Use of the Enhanced Check Security Features Padlock Icon is authorized and controlled by the Check Payment Systems Association. Applications for use of the Enhanced Check Security Features Padlock Icon by check printing companies should be submitted to the Check Payment Systems Association on the form located in Appendix A.

Requirements for Use of the Enhanced Check Security Features Padlock Icon

In order to use the icon, the Check Payment Systems Association requires designating the presence of a minimum of three (3) features that, either individually or collectively, defend against both alteration and counterfeiting (i.e. each feature chosen shall protect against at least one method of counterfeiting and/or at least one method of alteration). These can be physical features, involving design or printing, or paper features, or a combination of both. *Only overt security features that are visually detectable or are disclosed on the document itself can be counted toward fulfilling this requirement.* Covert security features do not count toward fulfilling this requirement.

The Padlock Icon printed on the front of the check and its corresponding descriptive verbiage along with the padlock icon and warning box printed on the back of the document represents one feature. Thus, two additional features must be present and designated to satisfy the minimum requirement.

Physical Features to Enhance Check Security

One of the enhanced check features is the actual **Padlock Icon** and a **warning box** printed on the back of the document.

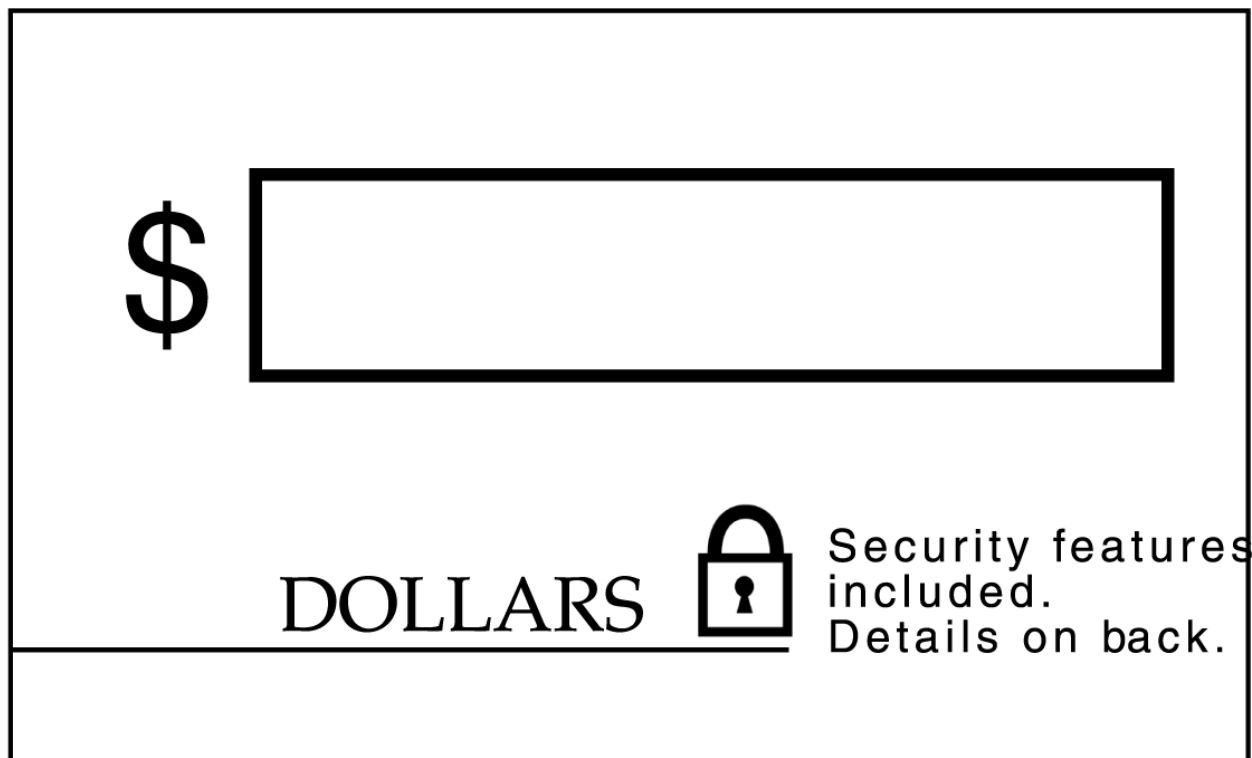


Figure 2

The placement of the Padlock Icon for personal size checks shall be on the front side of the check to the right of the word “dollars” as shown in Figure 2. Additional placement locations for the Padlock Icon for business size checks and requirements for the size and exact placement of the icon are contained in ANSI X9.100-170-2010, *Check Fraud Deterrent Icon*. To prevent problems with machine readability, the use of the certification mark symbol ® is not required on the front of the check. The ® symbol must be present in the warning box on the back of the check document in conjunction with the Padlock Icon. A descriptive statement as shown in Figure 2 shall be used in conjunction with the Padlock Icon. It is important that the public understand what the icon is. Without the descriptive statement, the security feature loses some of its effectiveness. The verbiage shown in Figure 2 is an example only and the actual text, font and font size to be used is at the discretion of each printer.

The Padlock Icon shall be repeated on the back of the check in conjunction with a warning box. This box provides the printer with a place to list the various security features that are present on that document. This listing serves to advise the person accepting the check as to what security features they should look for, if they feel that the document might be suspect.



Figure 3

The warning box shall be located on the back of the check on the leading edge (at the bottom of the Subsequent /Returning Bank Endorsement Area) as shown in the examples in Figure 3. This location may present some problems to Canadian check printers due to different endorsement specifications in Canada. In this case, checks printed for use in Canada have the option of relocating this box in accordance with the Canadian national specifications as shown in Figure 4.

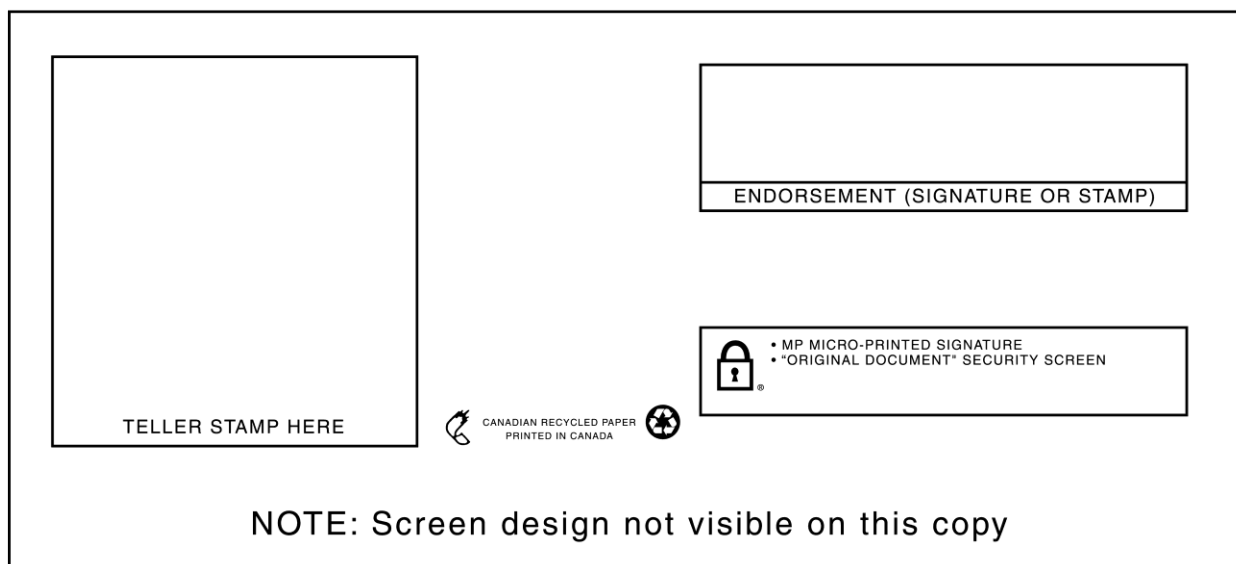
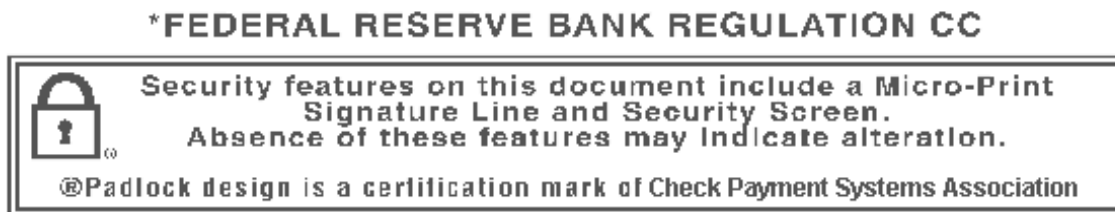


Figure 4

The format and the verbiage in the warning box is not prescribed, except for the incorporation of the

Padlock Icon. In conjunction with the Padlock Icon, the following verbiage must appear in the warning box: “® Padlock design is a certification mark of the Check Payment Systems Association”. Examples of



the warning box text are shown in Figure 5.

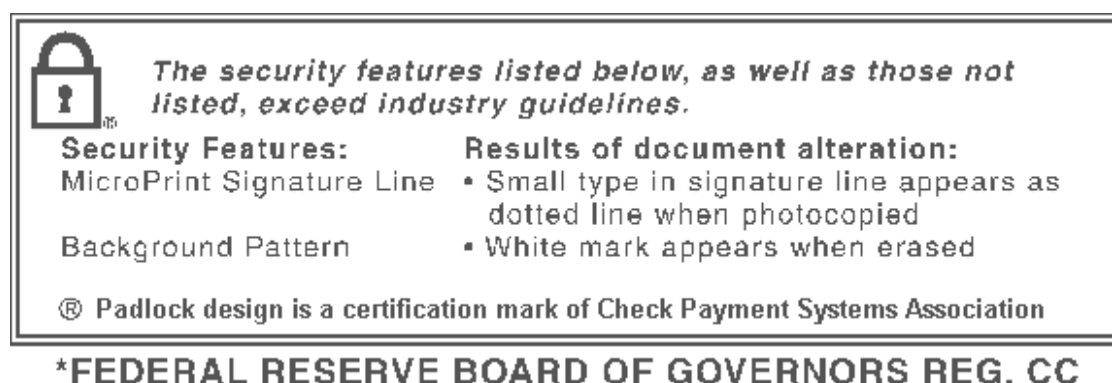


Figure 5

Two other features must be incorporated in the check in order to be authorized to use the Enhanced Check Security Features Padlock Icon.

Check Payment Systems Association recommends that some sort of **micro printed data** appear on the front side of the check document. This data consists of very small letters (less than 0.010 of an inch tall) that can be easily read through a magnifying glass, but which appear to the unaided eye to be dashed or solid lines. The preferred location of this micro printed text is the signature line, as shown in the example in Figure 6. In the event the signature line cannot be micro printed, the second preferred area for this would be part of the check border. Regardless of location, the actual text, fonts, and font sizes used are at the discretion of the check printer.

A stylized “MP” designator, as shown in the example in Figure 7, should be used in conjunction with the micro printed text. In the case of a micro printed signature line, as shown in Figure 6, the “MP” designator should be to the right of the signature line. In the case of a micro printed line as part of a border, the “MP” designator should be located adjacent to the micro printed text, and preferably in the area near the signature line.

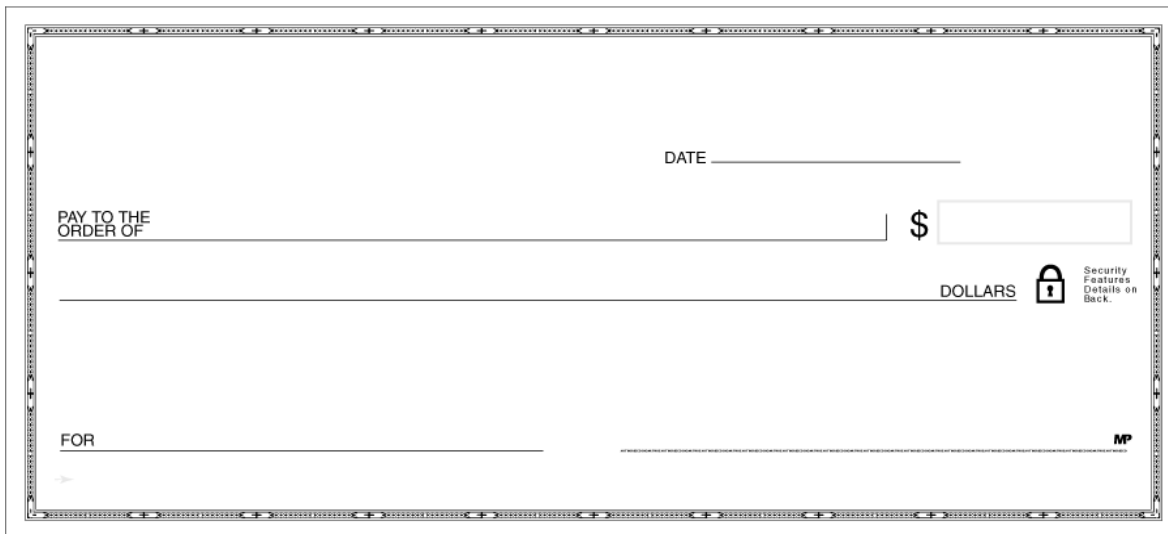


Figure 6



Figure 7

Micro printing on the back of the check is also recommended by Check Payment Systems Association. The preferred location of this text is the Regulation CC line that separates the Payee Endorsement Area from the Subsequent/Returning Bank Endorsement Area. Other locations include the line that makes up the warning box border and the payee endorsement line. Although the actual text for the micro printed line on the backside of the check is not specified, Check Payment Systems Association recommends that it be either the name of the printer (i.e., XYZ CHECK PRINTERS) or “ORIGINAL DOCUMENT”. Use of the “MP” designator is not recommended on the back of the check. By not using the designator, this security feature is changed from an overt measure to a covert one.

Check Payment Systems Association recommends that some type of **security screen** be printed on the back of the check document. This security screen, as shown in the example in Figure 3, shall be very light with reversed text not easily duplicated by either a color copier or scanning/laser printing. This feature can be printed through the application of low percentage screens in combination with “dropout inks.” The appropriate combination will result in the text being “invisible” to a significant percentage of the current population of copiers and scanners. A print contrast of .30 or less is required for all backside printing that might interfere with the endorsement area. The actual verbiage used in the security screen, its location, its orientation, the font, and the font size is at the discretion of the check printer.

Printing of the **account number on the document beneath the fractional routing symbol** is another design based security feature that can be incorporated in the check. This feature, shown in Figure 8, is intended to identify the client’s account number in the event of a returned NSF document, where the MICR line has been altered (by hole punching) to prevent reintroduction of this document into the processing stream. It also serves to highlight possible differences between the MICR account number and

verification account number, which could indicate fraudulent alteration of the MICR line for criminal purposes.

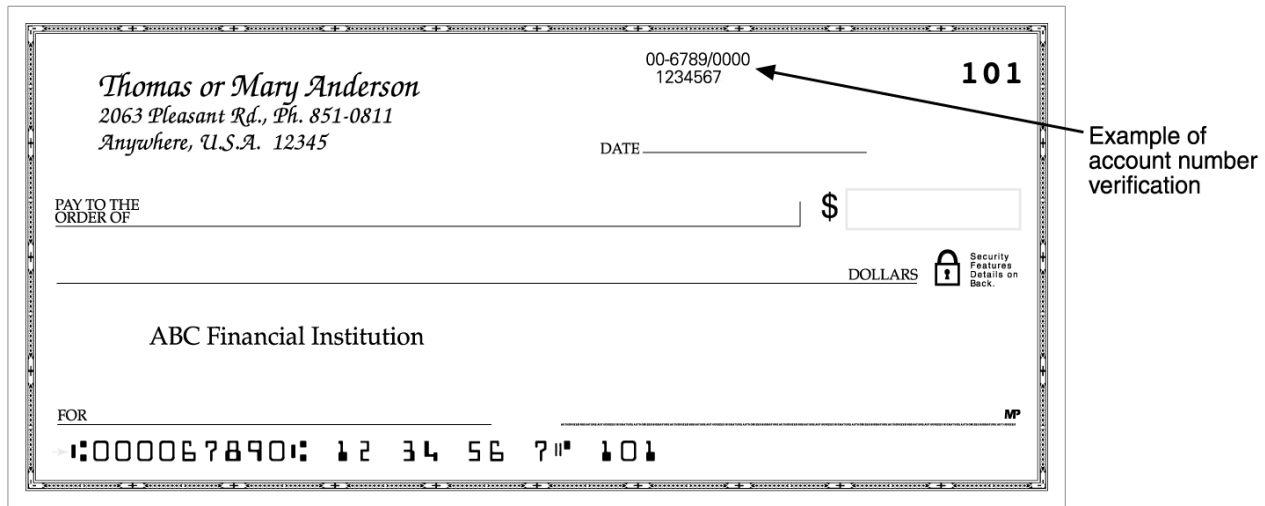


Figure 8

The use of Check Payment Systems Association recommended features is optional. The selection and incorporation of the two additional check security features are at the discretion of the check printer.

There are numerous other security features that can be incorporated into graphics, the text and layout features that appear on a check. Additionally, physical check security features can be incorporated into the design elements of a check using special inks applied by different print methods, and by the use of special check papers. For more information on these features, refer to ANSI X9/TG8, *Check Security Guideline* and ANSI X9.100-170-2010, *Check Fraud Deterrent Icon*.

Appendix A

Registration Procedures for Use of the Enhanced Check Security Features Padlock Icon

Initial Authorization

The Enhanced Check Security Features Padlock Icon is used to denote incorporation of enhanced check security features in check documents and is a certification mark of the Check Payment Systems Association (CPSA). In order to use the Enhanced Check Security Features Padlock Icon (certification mark) on printed documents, a check printing company must make an application to the Check Payment Systems Association. The application process requires that a completed application form (the affidavit of compliance) be submitted to:

**Check Payment Systems Association
2001 K Street NW, Suite 300 North
Washington, DC 20006**

The submission of this application form signifies that the applicant agrees to comply with the requirements of the CPSA *Guideline for the Use of the Enhanced Check Security Features Padlock Icon* and ANSI X9.100-170-2010, *Check Fraud Deterrent Icon*, on all documents on which the Enhanced Check Security Features Padlock Icon is printed. The term of this initial application is for the remainder of the calendar year in which this application is filed and accepted.

Proof of compliance with the requirements of the CPSA *Guideline for the Use of the Enhanced Check Security Features Padlock Icon* and ANSI X9.100-170-2010, *Check Fraud Deterrent Icon* is required. CPSA will provide a high-resolution computer graphic file of the Padlock Icon upon request. A representative sample of each group of documents utilizing the same fraud prevention features and the Padlock Icon must be submitted to the Check Payment Systems Association along with the completed affidavit of compliance. The Check Payment Systems Association, at its sole discretion, will evaluate whether the sample documents meet the minimum requirements of the CPSA *Guideline for the Use of the Enhanced Check Security Features Padlock Icon* and ANSI X9.100-170-2010, *Check Fraud Deterrent Icon*. If the minimum requirements are met, notification from the Check Payment Systems Association will duly authorize the use of the certification mark (Padlock Icon) on all compliant documents. The Enhanced Check Security Features Padlock Icon is a registered certification mark of the Check Payment Systems Association and must include the ® symbol adjacent to the padlock and the following in the warning box on the back of the check: “® Padlock design is a certification mark of Check Payment Systems Association”.

In cases where check fraud security features are applied during the final printing of the negotiable document, applicants who offer these features as part of their system must submit samples and detailed documentation that demonstrates the end users are capable of attaining compliance. The detailed documentation should include specifics such as: 1) Samples of any license agreements between the vendor and end user that provides for compliance with this Guideline and ANSI X9.100-170-2010, *Check Fraud Deterrent Icon*; 2) Samples of information and educational documentation that are provided to the user by the vendor referencing this Guideline and the ANSI X9.100-170-2010, *Check Fraud Deterrent Icon*. Through a combination of pre-applied and post-applied features, these documents may not be in

compliance until final generation. In these situations, the CPSA requires the printing of the Padlock Icon be deferred to the point in time when compliance is achieved, and the applicant would be certified based upon this being achieved.

If the Check Payment Systems Association determines the sample document does not conform with the minimum requirements of the CPSA *Guideline for the Use of the Enhanced Check Security Features Padlock Icon* and ANSI X9.100-170-2010, *Check Fraud Deterrent Icon*, the applicant will be immediately notified and CPSA, or a designated representative, will work with the applicant to bring the document(s) into compliance. Authorization for use of the icon resides solely with the Check Payment Systems Association.

Once the Check Payment Systems Association determines the sample documents conform with the minimum requirements of the CPSA *Guideline for the Use of the Enhanced Check Security Features Padlock Icon* and ANSI X9.100-170-2010, *Check Fraud Deterrent Icon*, the applicant will be immediately notified and CPSA will provide an invoice for the prorated usage fee for the remainder of the calendar year in which this application is filed and accepted.

Fee for Use of the Certification Mark

The annual usage fee for 2025 is USD \$800.00 (eight hundred dollars) for members of CPSA and USD \$1,600.00 (one thousand six hundred dollars) for all other authorized users.

Annual Renewal of Authorization for Use of the Certification Mark

After the initial term, all authorized users of the certification mark (“Padlock Icon”) will receive an annual renewal notice and invoice for the new year’s annual usage fee. Payment of the invoice will be due within 45 days of receipt of the invoice. Failure to submit payment of the renewal invoice within 45 days will result in revocation of the authorization for use of the Enhanced Check Security Features Padlock Icon, effective immediately.

Non-Conforming Documents Incorporating the Certification Mark

If it is determined that an authorized user of the certification mark is producing and distributing documents incorporating the certification mark that do not meet the minimum requirements of the most recent revisions of the CPSA *Guideline for the Use of the Enhanced Check Security Features Padlock Icon* and ANSI X9.100-170-2010, *Check Fraud Deterrent Icon*, their authorization for use of the certification mark (“Padlock Icon”) may be immediately revoked. All situations involving non-conforming documents incorporating the certification mark will be reviewed by the Check Payment Systems Association, which shall determine the subsequent status of the user for continued use of the certification mark.

Industry Self-Monitoring

All authorized users of the certification mark (“Padlock Icon”) are listed on the CPSA website. This listing shall be updated when changes occur. Authorized users and other persons/companies should monitor documents bearing the certification mark to assure that unauthorized use of the certification mark does not occur. Suspected unauthorized usage of the certification mark should be reported to the Check Payment Systems Association.

Unauthorized Use of the Enhanced Check Security Features Padlock Icon

Use of the Enhanced Check Security Features Padlock Icon, or any resemblance, on check documents without the authorization of the Check Payments Systems Association is a violation of trademark law, whether or not the documents meet the requirements for use of the Padlock Icon.

Check Payment Systems Association is obligated to, and will, investigate and legally pursue any and all instances of unauthorized use of the certification mark.

AFFIDAVIT OF COMPLIANCE

Check Payment Systems Association Enhanced Check Security Features Certification Mark

To be completed by an officer or principal of the company:

I, _____, being
(Name of Person Signing Affidavit)

duly sworn, deposes and says:

1. I am _____
(Title)
Of _____
(Name of Company)

(Address of Company)

(Telephone) (Fax) (Email)

2. I have read and am familiar with the Check Payment Systems Association *Guideline for the Use of the Enhanced Check Security Features Padlock Icon* (the "Guideline"). On behalf of my check printing company, I hereby apply for authorization to use the Check Payment Systems Association Enhanced Check Security Features Certification Mark (the "Padlock Icon"). I understand that I may only use the Enhanced Check Security Features Certification Mark in accordance with the Guideline, and only if the Enhanced Check Security Features Certification Mark is used on documents which contain at least three security features, as set forth in the Guideline.
3. I hereby certify that my company will only use the Enhanced Check Security Features Certification Mark in accordance with the provisions of the Guideline and ANSI X9.100-170-2010, *Check Fraud Deterrent Icon*.
4. The Enhanced Check Security Features Certification Mark is registered on the Principle Register in the United States Patent and Trademark Office since July 15, 1997. I agree to use the mark with the statutory notice of registration, namely 7, as advised by the Check Payment Systems Association (CPSA).
5. I agree that upon CPSA's request, I will submit to CPSA specimens of checks printed by this company showing the use of the icon.
6. I agree that upon CPSA's request, I will file an annual affidavit of compliance with the requirements in the "Guideline" for use of the Enhanced Check Security Features Certification Mark and pay a service fee as set by CPSA.
7. I agree that upon acceptance and execution by CPSA, this application will become a binding agreement authorizing my company to use the icon in accordance with the Guideline and this affidavit. I agree that such license may be terminated by CPSA at any time if my company's use ceases to be in compliance with the Guidelines or this affidavit.

(Signature)

(Date)

Completed original affidavit and accompanying information/samples must be returned to:

**Check Payment Systems Association
2001 K Street NW, Suite 300 North
Washington, DC 20006
Tel: 1-202-367-1144**