

2003 Child Tax Credit Advance Payments - Treasury Check Fraud Detection Guidelines

On July 25, the Treasury's Financial Management Service (FMS) will begin issuing 26.3 million Child Tax Credit Advance Payments, authorized by the Jobs and Growth Tax Reconciliation Act of 2003, signed into law by President Bush on May 28, 2003.

The majority of the 26.3 million checks will go out in even disbursements of three mailings, on July 25, August 1 and August 8. After August 8, check disbursement will continue until the end of the calendar year with a weekly volume of 10,000 to 100,000 checks.

Please note that the checks will have a unique slogan written at the bottom of the check that reads: "TAX RELIEF FOR AMERICA'S FAMILIES," in all caps.

The majority of the checks will be in the amounts of multiples of \$400; however, the amounts may vary due to Treasury authority to offset the payments to collect delinquent debts.

As a reminder, following are the security features of a U.S. Treasury check:

- **Watermark** - U.S. Treasury checks are printed on watermarked paper that reads "U.S. TREASURY" from both the front and the back of the check and can be seen only by holding the check up to the light.
- **Silhouette of the Statue of Liberty** – The front of a U.S. Treasury check has a silhouette of the Statue of Liberty's head as part of the printed background.
- **Microprinted Endorsement Line** – Microprinted words are printed so small that they appear as a line to the naked eye. The endorsement line on the reverse of the U.S. Treasury check is actually a line of microprint that, when magnified, spells out: "USAUSAUSAUSAUSAUSAUSAUSAUSAUSA." The microprinted endorsement line on counterfeit checks is usually a solid line or a series of dots.
- **MICR Line Issue Date** – On the MICR line of a U.S. Treasury check is a six-digit transaction code field that represents a two-digit agency code, two-digit month and two-digit year (XXMMYY).
- **Symbol and Serial Check Digit Numbers** – The four-digit symbol number and the eight-digit serial number are printed on every U.S. Treasury check and located on the upper right-hand side of the check. These two sets of numbers are repeated on the MICR line printed across the bottom of the check, followed by a security digit.
- **Ultraviolet Overprinting** – There is a protective ultraviolet pattern, invisible to the naked eye, consisting of four lines of "FMS" bracketed by the FMS seal on the left and the United States seal (eagle) on the right. This pattern can usually be found under the payee information and amount area and is detected under a black light.

For more information on the Child Tax Credit Advance Payment go to:

http://www.fms.treas.gov/news/press/child_tax_credit.html