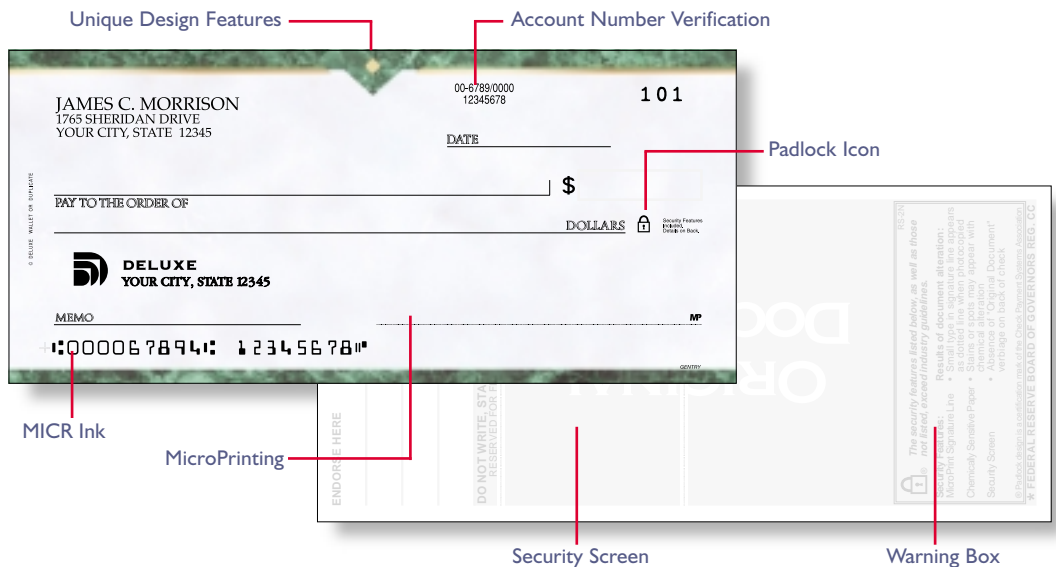


Deluxe helps protect against check fraud

Safeguarding your checks, informing your customers. We work diligently to combat check fraud. It all begins with the proven security features provided by Deluxe Financial Services.



Losses from
counterfeit checks
and check alteration
are estimated at
\$82 million.

Source: ABA Deposit Account Fraud Survey Report, 1999

Account Number Verification — Helps stop MICR code line tampering on personal checks. If original MICR is defaced or destroyed, this feature enables MICR line reconstruction and timely presentment.

Padlock Icon — Symbol defined in ANSI Standard X9.51 and chosen by Check Payment Systems Association. Indicates that security features on checks are detailed in the Warning Box on back. Documents bearing icon without a warning back are suspect.

MICR Ink — The magnetic ink in which all Deluxe standard catalog designs are printed. Laser toner, the alternative offered by many competitors, is susceptible to fraud by lifting with tape or scratching with a sharp instrument, forcing reject repair and potentially delaying timely presentment.

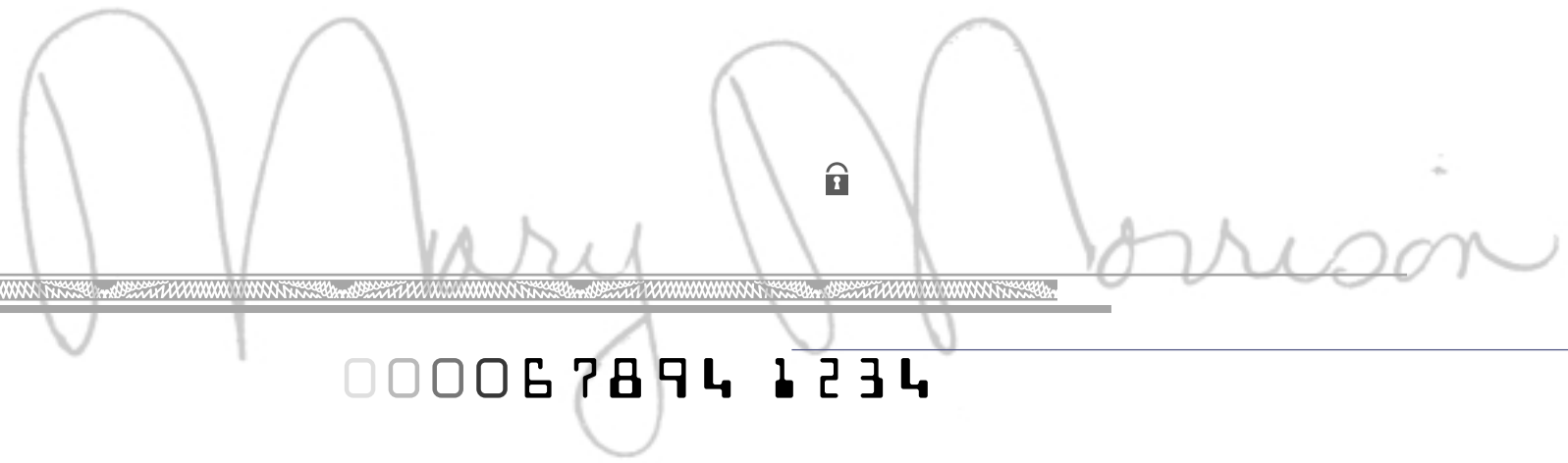
MicroPrinting — Tiny words on the front and back of the document,

appearing as a solid line until magnified. Because most laser printers, photocopiers, and scanners cannot reproduce MicroPrinting, two-sided document reproductions are difficult. Deluxe pioneered use of this feature, making counterfeits more obvious.

Security Screen — Specially formulated inks and graphics that make these elements visible to the eye but difficult to replicate through photocopying or scanning. Absence of this screen is suspect.

Warning Box — Describes check security features and the results of attempted alteration. Deluxe customizes a message for each design, listing the features present and the likely result of attempts to compromise them. Some competitors do not offer this feature.

Unique Design Features — Foiling, embossing, and high-resolution borders on selected products. These elements make check reproduction difficult.



Adding Value and Safety

All Deluxe checks incorporate additional security elements. But unless tampering occurs, these important features remain invisible to the eye.

Chemical Protection — Paper based features that deter attempts at alteration through chemical washing. This safeguard includes protection against non-acetone based nail polish remover. Look for starburst stains or spots on check paper.

appearing in abraded area helps protect against check alteration.

Fluorescent Fibers — Illuminate under ultraviolet light. These thread-like fibers provide another way to authenticate documents.

Erasure Protection — A feature of all Safety Paper designs. A white mark

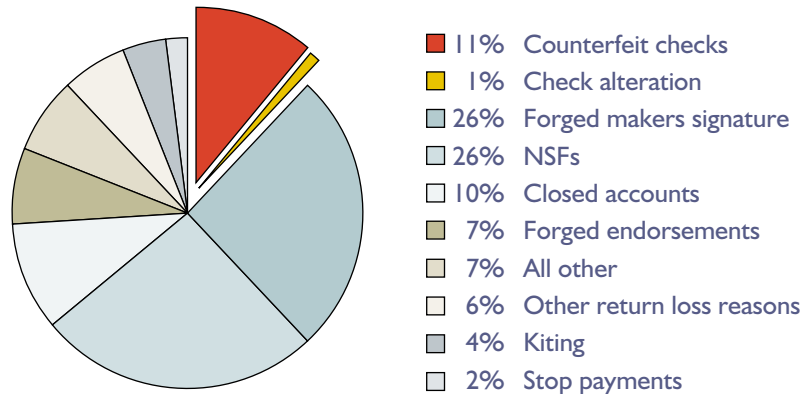


Complete Security

Guarding against counterfeit checks and check alterations is essential to combating check fraud. Deluxe provides a balanced set of security features that far exceeds the minimum requirements established by American National Standard X9.51 and the Check Payment Systems Association. But check fraud is only part of the broader fraud problem, which includes kiting, forgery, illegal withdrawal, and more. And the security features of Deluxe personal checks are only part of our comprehensive fraud prevention service, providing maximum end-to-end protection of your check — and superior value to your customers.

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Source: ABA Deposit Account Fraud Survey Report 2000

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For more information, contact your Deluxe account manager at 800-633-5893.