

# Protecting Documents from Fraud

Appleton Delivers Proven Solutions



## A Source for Reliable Protection

Appleton provides effective security products that, when combined with proactive strategic planning, deliver short- and long-term fraud protection. Appleton offers:

- **Stability**—We have been in the paper business for a century, and have produced security products for more than twenty years.
- **Reputation**—Our product quality is unsurpassed, but our customer commitment encompasses the whole process including service, response and follow-up.
- **Innovation**—In addition to developing proven security solutions, Appleton pioneered such breakthrough technologies as carbonless and direct thermal paper.
- **Accountability**—Appleton is 100% employee owned. We put our reputation and our future on the line with every product we sell.



## Assuring Authenticity

To preserve the integrity of our security materials, we do all our own work. Appleton's comprehensive capabilities include:

- **On-site production**—from pulp to finished product.
- **Specialties**—like true watermarking from artwork and dandy rolls our craftsmen produce entirely in-house.
- **Wide range of security feature capabilities**—available as ready-to-use products as well as fully customized options.
- **Integration of security features** into carbonless and direct thermal products.
- Extensive **coating formulation and application** expertise.

# Real World Case Studies

Fraud-resistant documents cause criminals to seek easier targets. The following illustrate common risks and how they can be defended.

**SITUATION** A reseller handwrote checks for goods, usually for \$50 or less. She suddenly started seeing cleared checks for much higher amounts. Criminals had intercepted several checks, used chemicals to wash off handwritten information, and then inserted higher dollar amounts on the checks.

**SOLUTION** The reseller switched to secure check paper containing reactants that permanently change color when exposed to chemical washing. The reseller's bank was then easily able to detect stains from alteration and refuse the fraudulent checks.

**SITUATION** A contractor's \$5,000 check was intercepted by criminals and duplicated using digital scanning. A series of these high-quality frauds cleared the bank and emptied the company account. The contractor's legitimate checks started bouncing—causing angry vendors, NSF fees and other consequences.

**SOLUTION** Soon thereafter, the contractor worked with his document supplier to implement secure check paper containing non-reproducible features like watermarks and invisible fibers. Coupled with a microprinted warning band, these features effectively deterred further fraud attempts.



## Chain of Custody

Security papers are only as safe as the system that supplies them. That's why Appleton's production and distribution network is structured to meet the highest security standards.

- Production facilities meet the security qualifications of the U.S. Treasury
  - All manufacturing, warehousing and distribution facilities operate under rigorous security controls.
  - Products distributed only to authorized security document and check printers.
- Comprehensive distribution system ensures prompt availability (9 centers in North America, 2 in Europe).



## Solution Development

Products alone are not enough. Effective security requires long-term planning that uses in-paper and on-paper features as well as the flexibility to adapt to changing fraud and criminal techniques. Appleton can provide document suppliers and users with advice and expertise based on applied experience and effective results.

- Risk analysis and assessment
- Cost-benefit calculations and illustrations
- Strategic planning for specific needs and applications
- Co-development of new technologies

**APPLETON**  
What Ideas Can Do™

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## Combating Fraud on an International Stage

*From 11 distribution centers, Appleton's security products and expertise are safeguarding documents in North America, Europe and beyond.*