



NDBA SERVICES, INC.



## **Thumbprint Signature Program Frequently Asked Questions**

### **Who uses the program?**

Banks and retail institutions across the country use the program with great success. The program is a natural deterrent to criminals committing check fraud. The program is supported by law enforcement because if a criminal does leave a print, he/she will likely be tracked.

### **When can I join and how do I order supplies?**

Retailers can join the program any time simply by contacting NDBA Services. NDBA Services is maintaining an inventory of the "inkless" fingerprint pads that will allow us to fill orders quickly. Door decals and other materials are also readily available. Please allow time for shipping.

### **Will the fingerprint actually be visible on the check?**

Yes, the fingerprint will be immediately visible on the check so that an employee can tell if there is a good impression. The "inkless" feature refers to the fact that the fingerprint pad will not leave a residue on your hand. In addition, the print is clearly visible on a photocopy or microfilm of the check.

### **How large is the touch pad?**

At 2 ½ inches wide, the touch pad is very small. It easily fits into a cash drawer. It also has an adhesive pad on the back so that it can be adhered to a counter.

### **Where are the thumbprints stored, and is a database maintained?**

The thumbprint check travels through the normal channels of your bank, just as any check would. The checks are not segregated and no database is maintained. The thumbprinted checks are used by law enforcement agencies only in the case of check fraud.

### **What should I do if I suspect check fraud?**

Employees should follow established reporting procedures regarding known or suspected fraudulent transactions, including contacting local law enforcement personnel.

### **Do customers become annoyed when asked for a thumbprint?**

If a customer objects to providing a thumbprint, employees should refer to the store policy. Although it is best if personnel avoid engaging in a discussion of the legalities of the program, be assured that the request for a thumbprint is not a violation of either federal or state laws.

**120 North 3<sup>rd</sup> Street · PO Box 1438 · Bismarck, ND 58502-1438**  
**T: 701-223-5303 · F: 701-258-0218 · email: [ndba@ndba.com](mailto:ndba@ndba.com) · web: [www.ndba.com](http://www.ndba.com)**

### **Must retailers obtain a fingerprint of every customer using a check?**

Each retailer participating in the program is advised to have written policies and procedures governing how the program will be used. Although a retailer has some discretion in establishing its policy, it is critical that the policy is applied consistently to avoid allegations of discriminatory treatment. For example:

- A retailer can establish a dollar threshold for cashing checks below which it will not require a thumbprint.
- A retailer can establish a policy which requires a thumbprint on all checks written over the amount of the purchase.
- A retailer can establish a policy requiring the thumbprint on every check.

**In all cases, the policy must be applied consistently.**

**No personnel should be authorized to waive or modify the policy.**

These are just a few examples of policies. Generally, the simpler the policy, the easier it will be to carry out. In evaluating your policy, be mindful that unlawful discrimination can occur in three ways:

1. When a policy is discriminatory on its face.
2. When a policy is not discriminatory on its face, but is applied in a discriminatory manner.
3. When a policy is neither discriminatory on its face nor applied in a discriminatory manner, but has the effect of discriminatory against a protected class.

### **Does requiring a thumbprint on a check take the place of other forms of ID?**

No. Retailers are encouraged to also ask for other forms of identification when dealing with checks.

For more information or questions, contact Rebecca Ternes at NDBA Services, Inc. at 701-223-5303 or [ndba@ndba.com](mailto:ndba@ndba.com).



NDBA SERVICES, INC.

# RETAIL ORDER FORM

## Thumbprint Signature Program



**Touch Pads** - The 2 ½ " pads have a shelf life of 18 months or a minimum of 400 impressions. Retailers should order enough for all cash registers.

**Decals** - Retailers should post decals at all entrances and drive-throughs to let people know about the program and to warn potential criminals that their crimes will not go undetected.

**Counter Tent Signs** - These 6" x 3" tent-style display signs can be posted at all cash registers as an additional reminder of participation in the program.

All items listed feature the Thumbprint Signature logo printed in red and black.

QTY	Item	NDRA Member Price	Non-Member Price	Total
	<b>Touch Pads</b>			
	1-100 pads	\$ 4.75 ea.	\$ 7.20 ea.	
	101-250 pads	\$ 4.25 ea.	\$ 6.40 ea.	
	More than 250	\$ 3.75 ea.	\$ 5.70 ea.	
	<b>Decals</b>	\$ 4.25 ea.	\$ 6.40 ea.	
	<b>Counter Tents</b>	\$ 4.00 ea.	\$ 6.00 ea.	
			<b>Subtotal</b>	
			<b>Tax (subtotal x .05 plus applicable city tax)</b>	
			<b>Total</b>	

### Send Supplies To:

Name:	Please make check payable to NDBA Services and return it with this form to:  <b>NDBA Services, Inc.</b> <b>PO Box 1438</b> <b>Bismarck ND 58502-1438</b>
Company:	
Address:	
City/State/Zip:	
Phone:	

The Thumbprint Signature Program is provided as a cooperative effort of the North Dakota Retail Association and the North Dakota Bankers Association. NDBA Services, Inc. is a subsidiary of the North Dakota Bankers Association.