Views & Visions

Fortifying Document Security in the Digital Age

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Eric Howard is an experienced business development expert and executive marketing strategist serving as the Director of Marketing at TROY Group. His responsibilities include growing the awareness and need for secure documents and secure printing in a market where fraud is at its highest. Howard brings over 20 years working at senior marketing roles across multinational enterprises including senior marketing roles at Fortune 1000 enterprises such as General Nutrition Centers, Inc (GNC). Howard holds certifications in multiple digital and marketing automation applications, including Google Analytics and Adobe Marketo and has an MBA from the University of Pittsburgh and a BS from Grove City College.

In the world of digital transactions, the importance of document security cannot be overstated. From sensitive corporate data to personal information, ensuring the confidentiality, integrity, and authenticity of documents can be like keeping sand in a sandbox. Think about how much data and information is linked to us through the private documents that we share online or through the mail. We may not realize it, but if just one of our personal checks were acquired by a fraudster, it would send our lives into disarray.

Check fraud is only rising, with roughly 680,000 reports in 2022, doubling from the prior year. While scamming has had its own digital advancements, old-school techniques like check-washing, counterfeiting, and document theft are at the crux of the issue. In fact, the Better Business Bureau claimed

of private client and customer information through vital records and payments on a minute-to-minute basis. Document security not only should but needs to be a priority. But where should they turn to? We at the TROY Group have asked ourselves that question and have made it our responsibility to be the answer.

At TROY, we take security seriously. As a leader in document security solutions for over 60 years, we have been at the forefront of developing innovative technologies to safeguard critical information on checks,

"At TROY, we're always going beyond the bounds of where we can help secure information."

that check-washing accounts for over $815 million in losses to individuals, businesses, and financial institutions each year. But check fraud isn't even the only problem.

Identity theft is also increasing rapidly, with 1.1 million cases reported to the Federal Trade Commission in 2022. When sensitive documents like birth certificates are left vulnerable, the consequences of fraud can be more than damaging. So, imagine businesses and institutions of all kinds, like insurance, Fortune 500, government agencies, and banks, just to name a few, who handle a vast amount

financial documents, and any other kind of document you can think of, whether printed or digital. We push ourselves to modernize and adjust to the current landscape, always having our eye on current business trends, as well as trends in fraud.

To understand more about TROY at our core, you must understand MICR technology. MICR, or Magnetic Ink Character Recognition, is the line of characters printed with magnetic ink or toner on a check that allows the checks to be read by machines for fast, automatic processing.

While the usage of MICR on checks is required by the American Banking Institution, MICR toner itself can't thwart fraud attempts like check-washing. That's where TROY comes in.

TROY has developed MICR Toner Secure, our patented MICR toner that releases a red dye when any kind of chemical alteration is attempted, alerting the banks of check fraud immediately. On top of being fraud-resistant, it is also compliant with banking regulations. No other type of MICR toner has this kind of functionality, making it the world's most fraud-resistant toner.

Anti-Tamper security protects your checks.

With patented anti-tamper security printed on every check your business is always protected.

As the first OEM partner of HP for the past 30 years, TROY is honored to be the only company authorized to enhance standard HP printers with security features needed for MICR check printing, while implementing our MICR Toner Secure into standard HP toner cartridges. This combination creates a high-quality, compatible, and secure solution for businesses to print checks without having to worry about fraud ever again.

Meet all banking requirements.

Our toner meets or exceeds all ANSI/ABA banking standards.

We pride ourselves on our secure MICR printing, but it's just the beginning. TROY looks beyond, striving to ensure an end-to-end process for our customers. We've developed cloud-based AP automation software, designed to help streamline payment management and check-printing processes for banks, credit unions, and businesses of all sizes through TROY's FlexPay, AssurePay Check, and AssurePay Teller. These software solutions empower businesses to manage their

Tested, then tested again.

Both HP and TROY tested for quality, reliability, and security.

hp OEM Partner

payments and print checks and other financial documents with ease from modern devices and browsers, while cutting down on errors and scaling up production and security.

TROY has also developed revolutionary cloud-based software to protect documents other than just checks. Our SecureDocs Sentry solution allows organizations that handle vital records, such as birth, marriage, and death certificates, along with other personal documents, to protect their information and guarantee authenticity through customizable security templates. The suite of features SecureDocs Sentry can implement on any document ranges from watermarks to serial tracking, scannable barcodes, microprinting, and more.

At TROY, we're always going beyond the bounds of where we can help secure information. Just this year, we've partnered with Pitney Bowes, giants in the shipping and mailing industry who have been leading innovations for over 100 years. Our partnership with Pitney Bowes will let us bring products like postage meters, shipping software, and customer communication and management equipment to TROY customers, pushing the envelope of what we can offer.

While fraudsters are out there coming up with new ways they can get their hands on important data, TROY is developing new ways to stop them, as well as new ways businesses can succeed in the modern landscape from right here in the Ohio River Valley. With our multifaceted arsenal of solutions, TROY caters to all businesses that are determined to become more secure. Our mission is to make payments and documents trustworthy with no question, and we will never stop striving to achieve that goal. **V**