

W. A. SMITH.
METHOD OF PREVENTING THE ALTERATION OR COUNTERFEITING
OF MONETARY PAPERS.

No. 193,299.

Patented July 17, 1877.

Figure 1,

A	1	B	2	C	3	D	4	E
5	F	6	G	7	H	8	I	9
J	10	K	11	L	12	M	13	N
14	O	15	P	16	Q	17	R	18
S	19	T	20	U	21	V	22	W
23	X	24	Y	25	Z	26	0	&

Figure 2,

No. _____	Buffalo, _____	187	<table border="1" style="margin: auto; border-collapse: collapse;"> <tr><td>1</td><td>2</td><td>3</td><td>4</td></tr> <tr><td>5</td><td>6</td><td>7</td><td>8</td></tr> <tr><td>9</td><td>10</td><td>11</td><td>12</td></tr> <tr><td>13</td><td>14</td><td>15</td><td>16</td></tr> <tr><td>17</td><td>18</td><td>19</td><td>20</td></tr> <tr><td>21</td><td>22</td><td>23</td><td>24</td></tr> <tr><td>25</td><td>26</td><td>0</td><td>&</td></tr> </table>	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	0	&
1	2	3		4																											
5	6	7		8																											
9	10	11		12																											
13	14	15		16																											
17	18	19		20																											
21	22	23		24																											
25	26	0	&																												
Erie County Savings Bank,																															
<i>Pay to</i> _____ <i>or Bearer,</i>																															
<i>Dollars,</i>																															
<i>in Currency and charge to acc't of Book No.</i> _____																															
<i>\$</i> _____	<input style="width: 30px; height: 20px;" type="checkbox"/>	_____																													

Witnesses,
James Sangster
J. P. Hiker

Inventor,
William A. Smith

UNITED STATES PATENT OFFICE.

WILLIAM A. SMITH, OF NIAGARA FALLS, ASSIGNOR OF ONE-FOURTH OF HIS RIGHT TO ANANIAS SMITH, OF BUFFALO, NEW YORK.

IMPROVEMENT IN THE METHOD OF PREVENTING THE ALTERATION OR COUNTERFEITING OF MONETARY PAPERS.

Specification forming part of Letters Patent No. **193,299**, dated July 17, 1877; application filed July 13, 1876.

To all whom it may concern:

Be it known that I, WILLIAM A. SMITH, of Niagara Falls, in the county of Niagara and the State of New York, have invented a new and useful Improvement in Bank-Checks, Drafts, Bonds, Bills of Exchange, or other negotiable paper, which improvement is fully set forth in the following specification, reference being had to the accompanying drawings.

The object of my invention is to facilitate the detection of fraud in negotiable paper; and consists in the employment of a private scale by bankers which shall indicate by numbers, letters, or characters, a number, letter, or character to be made to appear, previously prepared by the employment of a fluid that remains invisible until subjected to an element that will make it appear on such negotiable paper made by a customer and not visible otherwise, such number, letter, or character to be written, stamped, or printed on such negotiable paper with an invisible fluid, or a fluid that, when dry, is invisible, and which, when subjected to heat or certain fluids, will become visible and remain so.

For illustration, the English alphabet having twenty-six letters, a card containing all these letters and twenty-six numbers is placed in the hands of a banker by a customer, who also holds a similar card. A private understanding between the banker and customer enables the banker to know what number, letter, or character on the card his customer will employ to indicate a point, number, letter, or character on a check, draft, &c., by which he may know the point where a character will appear, first prepared on the check, draft, &c., with a fluid that will remain invisible until subjected to the action of the proper element to make it visible, which element the banker shall be informed of, that he may know what to employ for that purpose.

In the accompanying drawings, Figure 1 is a card or scale for illustrating the means of the employment of my invention for the detection of fraud. Fig. 2 illustrates a bank-check or other negotiable paper that may be employed in making my invention available for the detection of fraud.

The numbers and letters both being on the card, and only the numbers being on the check, the check having a designated point upon which a letter is always to be found, made with ordinary ink, and the amount written with a fluid that will remain invisible until raised or made to appear as understood, if genuine, this letter to indicate what number, letter, or character on the check indicates the point where a private number, letter, or character will become visible by the application of the element understood for producing its appearance.

For example, the character \$ at the lower left-hand corner of a check will have written against it 100 with invisible fluid, (the true amount of the check,) which, when subjected to a certain element, will become visible and remain so, and be one means of detecting fraud; and the letter A of the card indicating 1 as the number on the check, just under which the initial of the maker, (or any other character or characters he may choose,) made with invisible fluid, will appear by the application of the element understood for producing its appearance, is another way of detecting fraud.

The numbers, letters, or characters may be chosen at any time. The card always indicates the character chosen by a private mark or otherwise, so as to enable the banker to always select the true character on the check for applying the element designed to be employed for the detection of fraud, as follows: Suppose the letter H appears on the check (written with ordinary ink) in the small square at the bottom, the figure 8 on the card would indicate the figure 8 on the check as the point under which a character should appear, first prepared by means of a fluid that remains invisible until subjected to the action of a proper element for producing its appearance, this element having been used for that purpose.

From the above description it will be obvious that where a banker employs this means of protection, such a thing as raising the amount of a check of other negotiable paper, or of forging any negotiable paper, will be

sure of detection at his counter, and frequently save large amounts.

I do not confine myself to the exact form of check, draft, or card here shown and described, but may employ any form that will come under this description.

Having fully described my invention, what I claim as new is—

1. The method of preventing the alteration of bank-checks, drafts, and other monetary papers by means of a scale composed of numbers or characters, or both, printed or otherwise placed on the check, in connection with the amount or value of the same, or otherwise written upon it in invisible ink, and from which scale a number selected at will indi-

cates to the holder the true value or genuineness of said check, substantially in the manner and for the purpose hereinbefore described and set forth.

2. The combination, with a bank-check, draft, or other monetary paper provided with a scale of numbers or characters, or both, as above described and claimed, of an independent card upon which is printed a corresponding scale, substantially as and for the purpose specified.

WILLIAM A. SMITH.

Witnesses:

JAMES SANGSTER,
F. P. STIKER.