

# CHRISTIAN CASTILLO

## Proposal and Comment Information

**Title:** Check Services - Request for Information and Comment on the Future of the Federal Reserve Banks' Check Services, OP-1874

**Comment ID:** FR-2025-0077-01-C211

## Submitter Information

**Name:** Christian Castillo

**Submitted Date:** 01/08/2026

I propose we invest in check processing equipment and strategies to make the process less vulnerable to fraud. For instance, paper checks could show barcodes instead of bank account information; checks could be printed with the same technology on the \$100 bill, with the plastic non tearable microfilm, or with watermarks or encrypted QR codes. I prefer this than to have to hand over my financial information to multiple companies if they refuse to use the most popular platforms like paypal, venmo or google pay, and even then those sites are always vulnerable to hacking themselves. Please invest in check services to make them more secure, most small businesses and small town residents still prefer to use the mail with a paper trail, not a vulnerable digital trail.