

KEVIN HAYNES

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-C358

Submitter Information

Name: Kevin Haynes

Submitted Date: 06/30/2026

Hello. My name is Kevin Haynes of England, U.K, B.I. (Contact me at As a victim
of cheque fraud across decades, I believe cheques must security evolve in design again, as well as public
U.S post boxes to store them. Every two year cheques will switch in following ways. 1. Global+Regional
Colour. 2. Vertical and/or Horizontal cheque designs. 3. Rectangle, and/or new Rhombus cheque book
shape. 4. New wax applicator to cover names and sum details on cheques (given out with every cheque
book by banks, region coded). 5. U.S (+other) Post Boxes to design and add, of new reinforced section for
cheques, that cheques can be fed into, yet curled and folded into a metal/stone spiral. Only post staff can
remove spiralled cheques. 6. Tamper with might expose cheques to new expanding security foam. No
room for sticky tape and string to extract post by postal grifters. 7. Adding thermal cameras to each post
box, may also help. 8. Sometimes retro cheque designs, to celebrate the long history of cheques
(+security). 9. Possible, 'Pinky Finger' print, thumb square, in one corner. 10. Loss Insurance
Barcode/Number. Extra to submit to cover fraud loss, if cheques are cashed by grifters. 11.
Bank/P.O/BdC Receive Code (in case some cashes overseas, minus ask). 12. New Traveller Cheques,
with extra regional and international security. Hope you like these ideas. I may patent for best use, thus
contact me. That's all for now. Currently, banking in England, and having troubles. Maybe, I need a U.S,
Canada and/or offshore bank account. Bye for now. Thanks. Yours sincerely and respectfully, Mr. Kevin
Anthony Haynes, of England, U.K, B.I. 441462*****