

WO 99/24267

PCT/AU98/00787

1

"TAMPER-EVIDENT FORM FOR SECURELY CARRYING INFORMATION"TECHNICAL FIELD

5 This invention relates to a tamper-evident form for securely carrying information.

BACKGROUND ART

10 There is often the need to transmit confidential information through the mail or other channels such as courier, document exchange, hand delivery etc. For example, banks and other financial institutions often mail out Personal Identification Numbers (PINs)
15 associated with customer's credit or debit cards.

 Forms are known which carry such information in a secure manner, ie. the information cannot be viewed without first breaching some form of security associated with the form. An example of such a form is a lottery
20 ticket known as a "scratchy" in which a coating must be scratched away to reveal the underlying information.

 Necessarily, these forms for securely carrying information are tamper-evident, ie. the act of breaching the security of the information causes some irreversible
25 indication that a breach of security has occurred.

 Most tamper-evident forms are constructed such that further processing of the form, such as coating (eg. "scratchy") or folding and sealing, is required to secure the information after the information has been printed on
30 the form. This is a significant inconvenience and often requires special equipment which is prohibitive to many users.

 One known tamper-evident form which does not require further processing after the confidential information has
35 been received involves a two-ply arrangement which is sealed together around its perimeter. With this form, an impact printer strikes the upper surface of the upper ply thereby leaving a "carbon" imprint on the upper surface

WO 99/24267

PCT/AU98/00787

2

of the lower ply. To access the information on the lower ply, the two plies must be peeled or torn apart.

Preferred embodiments of the present invention provide a tamper-evident form for securely carrying information in which the information can be printed on the form by passing the form through a conventional printer and in which the printed form does not require further processing to render the information secure.

10 DISCLOSURE OF INVENTION

The invention broadly resides in the selective use of scrambling means to render printed information unreadable. The negation or disablement of the scrambling means renders the printed information readable, however the negation or disablement of the scrambling means is tamper-evident thereby indicating that the security of the information has been compromised.

This invention in one aspect resides in a tamper-evident form for securely carrying information, the form including scrambling means adapted to have the information superimposed thereover or thereon such that the overlying information cannot be ascertained until the overlying information and underlying scrambling means are separated, or until the underlying scrambling means is otherwise negated or disabled.

In one embodiment, a transparent or translucent release layer is superimposed on the scrambling means and the information is printed directly onto the release layer. The information can then be removed from the release layer by, for example, placing an adhesive tape over the print on the release layer and then removing the printed information from the release layer with the tape.

In another more preferred embodiment, the information is printed on a transparent or translucent lamina which overlies the scrambling means.

The scrambling means may be printed on a substrate

WO 99/24267

PCT/AU98/00787

3

or the scrambling means may be a coating or masking which can be scratched or peeled away from beneath the lamina.

Desirably, any separation of the printed lamina and the underlying scrambling means causes an irreversible
5 indication that the security of the information on the lamina has been breached.

The printed lamina can be removed from the underlying scrambling means or, alternatively, the underlying scrambling means can be removed from the
10 printed lamina.

In one embodiment, a portion of the lamina is die cut from the remainder of the lamina. The die cut may be incomplete and the portion of the lamina may remain attached to the remainder of the lamina by ties which
15 must be broken to remove the portion of the lamina. In this case the broken ties provide an indication that the security of the information has been breached. The die cut may also be of a saw-tooth or other profile to prevent easy replacement of the portion of the lamina and
20 to provide a further visual indication that the security of the information has been breached. Any form of known tamper indication may be used.

In another embodiment, the substrate is die cut and the portion of the substrate underlying the information
25 may be removed. Again, removal of the portion of the substrate is tamper-evident by virtue of broken ties or other known tamper indication means.

In other embodiments the underlying scrambling means can be negated or disabled via, for example, the
30 application of heat, pressure or light. For example, the scrambling means may be constituted by an ink which irreversibly clarifies at, say, 75 degrees Celcius. With such an arrangement, the end user might apply a warm clothes iron to disable the scrambling means thereby
35 revealing the printed information.

In another aspect this invention resides in a tamper-evident form for securely carrying information, the form including a transparent or translucent lamina

WO 99/24267

PCT/AU98/00787

4

overlying scrambling means such that information printed on the transparent or translucent lamina cannot be ascertained until the printed lamina and underlying scrambling means are separated, or until the the
5 underlying scrambling means is otherwise negated or disabled.

In another aspect the invention resides in a method of rendering printed information secure, the method including:-

10 printing the information over scrambling means such that the printed information cannot be ascertained until the information and the underlying scrambling means are separated, or the underlying scrambling means is otherwise negated or disabled.

15 In preferred embodiments the information is printed on a transparent or translucent lamina.

In another aspect the invention resides in a method of producing a tamper-evident form for securely carrying information, the method including:-

20 providing scrambling means adapted to have the information superimposed thereover or thereon such that the overlying information cannot be ascertained until the overlying information and underlying scrambling means are separated, or until the underlying scrambling means is
25 otherwise negated or disabled.

BRIEF DESCRIPTION OF DRAWINGS

In order that this invention may be more easily
30 understood and put into practical effect, reference will now be made to the accompanying drawings which illustrate preferred embodiments of the invention, wherein:-

FIG 1 is a plan view of a substrate having scrambling means printed thereon;

35 FIG 2 is a plan view of a transparent or translucent die-cut lamina;

FIG 3 is a plan view of the die-cut lamina of FIG 2 adhered to the substrate of FIG 1 according to a first

WO 99/24267

PCT/AU98/00787

5

embodiment;

FIGS 4 and 5 are sequential sectional views along line 4-4 of FIG 3;

FIGS 6 and 7 are sequential sectional views of a second embodiment;

FIG 6A is a plan view of the transparent or translucent slitted lamina of the second embodiment illustrated in FIGS 6 and 7;

FIGS 8 and 9 are sequential sectional views of a third embodiment;

FIGS 10 and 11 are sequential sectional views of a fourth embodiment;

FIGS 12 and 13 are sequential sectional views of a fifth embodiment;

FIGS 14 and 15 are sequential sectional views of a sixth embodiment;

FIG 16 and 17 are sequential sectional views of a seventh embodiment.

BEST MODE

With reference firstly to FIGS 3 to 5 there is illustrated a first embodiment of a tamper-evident form according to the invention.

The tamper-evident form is comprised of two major components, being a substrate 2A (illustrated in isolation in FIG 1) and a die-cut lamina 6A (illustrated in isolation in FIG 2).

Referring to FIG 1, substrate 2A is a sheet of paper or the like having printed thereon scrambling means 4A which, in this case, is rectangular in shape.

The scrambling means 4A may be of any type, but it is preferred that the scrambling means is created by a non-saturated mass of overprinted alpha-numeric characters as is known in the art. It will be understood that the cross-hatched area 4A is representative of the scrambling means. In other embodiments, the scrambling means may be comprised of other types of characters.

WO 99/24267

PCT/AU98/00787

6

random markings, or simply a darkly shaded area.

Referring to FIG 2, lamina 6A is transparent or translucent and includes an incomplete or perforate die cut 12A defining within the die cut a removable portion of the lamina. The incomplete die cut 12A leaves ties 9A whereby the removable portion of the lamina (in this case having the confidential information "ABCD" printed thereon) remains connected to the remainder of the lamina. The ties 9A are frangible such that the portion of the lamina having the information "ABCD" may be removed from the remainder of the lamina and such removal is tamper-evident by virtue of the broken ties. Removal of the portion of the lamina is facilitated by the provision of tabs 8A which can be manually lifted and grasped.

Referring now to FIG 3, there is illustrated a first embodiment of the invention in which the lamina 6A of FIG 2 has been adhered about its perimeter to substrate 2A of FIG 1. It will be understood that any information printed on the transparent or translucent lamina 6A cannot be ascertained due to the fact that the information is superimposed on the scrambling means 4A.

Normally, the confidential information printed on the lamina 6A will be alpha-numeric characters and hence these alpha-numeric characters are "lost" in the background scrambling means which is a mass of overprinted alpha-numeric characters. The confidential information can only be "found" when the portion of the lamina is separated from the substrate. In order to assist the "losing" of the confidential information, the confidential information is relatively lightly printed on the lamina.

Referring now to FIGS 4 and 5, there are illustrated sequential sectional views of the first embodiment of the invention. It will be appreciated that the thickness of the form is grossly exaggerated. In fact, the form is thin enough to pass through a conventional laser printer.

As can be seen, transparent or translucent lamina 6A

WO 99/24267

PCT/AU98/00787

7

is adhered to substrate 2A by virtue of adhesive layer 10A.

A release layer 16A (eg. silicon) is provided intermediate adhesive layer 10A and substrate 2A so that the removable portion of the lamina 6A may be easily removed as shown in FIG 5 carrying with it a portion of adhesive layer 10A. The removed portion of the lamina 6A can then be re-adhered via the removed portion of adhesive layer 10A to any surface, including the substrate 2A.

It will be recalled that removal of the portion of the lamina 6A as shown in FIG 5 involves a breakage of the frangible ties 9A. Hence, removal of the portion of the lamina 6A is tamper-evident.

In use, the invention is provided to the user (such as a bank or other financial institution) in the format shown in FIG 4.

The bank can then pass the entire form, consisting of the combined substrate 2A and lamina 6A, through a laser printer which prints the confidential information (eg. PIN, or in this case "ABCD") on the upper surface of the transparent or translucent lamina 6A. It will be understood that, whilst the confidential information "ABCD" has been printed on the upper surface of the lamina 6A, it cannot be ascertained due to the underlying scrambling means 4A.

The bank customer's address details can also be simultaneously laser printed onto the substrate 2A in the normal manner and the form can be placed into a windowed envelope for immediate mailing to the customer.

Of course, the form will also include instructions to the bank's customer explaining how to "find" the confidential information "ABCD" by removing the portion of the lamina 6A.

It will be appreciated that the confidential information is "found" by tearing the removable portion of the lamina 6A away from the substrate 2A as shown in FIG 5. Once the removable portion of the lamina 6A has

WO 99/24267

PCT/AU98/00787

8

been removed, the confidential information is readily visible, particularly so if the removed portion is re-adhered to a light background, eg. the form.

In the event that the frangible ties 9A are already
5 broken when the form is received, the customer will immediately know that the security of the confidential information "ABCD" has been compromised and will know to advise the bank to re-issue a new PIN.

Referring now to FIGS 6 and 7 there is illustrated a
10 second embodiment of the invention in which the same reference numerals have been used to denote the same features.

Again, the form is comprised of a substrate 2B and a transparent or translucent lamina 6B adhered together by
15 a layer of adhesive 10B. However, in this case the die cut 12B is provided in the substrate 2B rather than in the lamina 6B and the die cut extends through release layer 16B. Accordingly, a portion of the substrate 2B is removable from the form as shown in FIG 7, rather than
20 the lamina being removable from the form as was the case with the first embodiment.

It will be noted that a layer of adhesive 10B is provided to bond the lamina 6B to the substrate 2B. A release layer 16B is also provided to enable the portion
25 of the substrate to be removed as shown in FIG 7. The die cut 12B extends through release layer 16B and therefore the release layer is removed with the portion of the substrate as shown in FIG 7.

As previously, the die cut 12B is incomplete or
30 perforated so that removal of the portion of the substrate is tamper-evident.

If desired, the removed portion of the substrate 2B can be rotated through 180 degrees so that the substrate 2B is above the release layer 16B. The removed portion
35 of substrate 2B can then be replaced in the cavity created by its own removal. It will be understood that the removed portion 2B readily adheres to adhesive layer 10B.

WO 99/24267

PCT/AU98/00787

9

In use, the form is provided to the bank as shown in FIG 6. The bank can pass the form through a laser printer which prints address details on the substrate 2B in the normal manner and prints confidential information on the upper surface of the lamina 6B. Again, it will be appreciated that the confidential information cannot be ascertained at this time due to the underlying scrambling means which is printed on the substrate.

When the bank's customer receives the form through the mail or other channels, he or she can readily determine whether the security of the information has been compromised and can readily access the information by tearing away the portion of the substrate 2B which underlies the confidential information as shown in FIG 7. Once the portion of the substrate 2B has been removed, the confidential information is visible as the underlying scrambling means has been removed. Visibility is enhanced if the removed portion of substrate is turned over and returned to the cavity created by its own removal.

Referring to FIG 6A, the lamina 6B of the second embodiment illustrated in FIGS 6 and 7 includes an additional security/tamper-evident feature.

It has been found that it is sometimes possible to remove the confidential information (ie. the laser toner) from the lamina via the use of an adhesive strip. The adhesive strip can be applied to the top surface of the lamina 6B, and when the adhesive strip is removed, the laser toner is separated from the lamina and carried (in reverse, of course) on the underside of the adhesive strip.

As shown in FIG 6A, the lamina can be slit (for example in a cross-hatched pattern to define a plurality of diamonds) such that the structural integrity of the lamina is reduced to a level that the lamina tears apart if an attempt is made to remove the toner with an adhesive strip as described above. Thus, in the embodiment illustrated in FIG 6A, one or more of the

WO 99/24267

PCT/AU98/00787

10

diamonds is torn away with the adhesive strip thereby achieving a tamper-evident function.

It has also been surprisingly discovered that, if the lamina does not rupture as intended, the toner has a greatly reduced tendency to be carried away by the adhesive strip. It is believed that this is due to the disruption to the surface of the lamina which is caused by the slitting or scoring.

Referring now to FIGS 8 and 9, there is illustrated sequential sectional views of a third embodiment of the invention in which the same reference numerals have been used to denote the same features.

Again, there is a substrate 2C and a transparent or translucent lamina 6C. In this case, the substrate 2C has an aperture or hole provided beneath lamina 6C.

The lamina is adhered to the substrate by virtue of adhesive 10C, which in this case is provided around the perimeter of the underside of the lamina 6C. Within the "ring" of adhesive 10C is provided a removable coating or masking 14C. In another embodiment, the adhesive layer 10C is continuous and the coating or masking is applied to the underside of the continuous adhesive layer.

The masking 14C may consist of one or more layers and carries the scrambling means such that information printed on the upper surface of lamina 6C cannot be ascertained. However, masking 14C may be scratched or peeled away to render the information visible. The masking 14C is shown being peeled away in FIG 9.

In use, this embodiment is supplied as shown in FIG 8. The bank passes the form through a laser printer thereby printing confidential information on the lamina 6C and printing address details and the like on substrate 2C.

When the form is received by the bank's customer, the masking or coating 14C is scratched or peeled away to render the confidential information visible. Again, this is a tamper-evident process.

Referring now to FIGS 10 and 11 there is shown

WO 99/24267

PCT/AU98/00787

11

sequential sectional views of a fourth embodiment of the invention which is a hybrid of the second and third embodiments.

The form is comprised of substrate 2D, adhesive layer 10D, masking or coating 14D and lamina 6D. In this case, the die cut 12D extends through the substrate, adhesive and coating, although this embodiment could be die-cut from the upper side with the die cut extending through the lamina 6D such that the lamina is removable.

This embodiment uses a coating 14D (which again may be one or more layers) is a breakaway coating which pulls away from the lamina 6D due to its greater affinity to the adhesive layer 10D. The scrambling means may be applied either on the substrate (in which case coating 14D would need to be transparent) or directly on the breakaway coating. The scrambling means could also be printed on the substrate side of the adhesive if the coating 14D is transparent.

Referring now to FIGS 12 and 13 there is illustrated sequential sectional views of a fifth embodiment which is similar to the second embodiment except the adhesive layer 10E and release layer 16E have been reversed.

This embodiment consists of a substrate 2E, adhesive layer 10E, release layer 16E and lamina 6E. As shown, the die cut extends from the underside through the substrate and adhesive, although the die cut could extend from the upperside through the lamina and release layer.

This embodiment may use a two liner transfer tape and could have the scrambling means either printed on the substrate or on the underside of the release layer with the print being removed from the release layer by the adhesive.

Referring now to FIGS 14 and 15 there is illustrated sequential sectional views of a sixth embodiment. This embodiment is similar to the fourth embodiment, however it additionally includes a "frame" 18F which is adhered to the perimeter of lamina 6F and to substrate 2F by virtue of adhesive 20F. This "frame" ensures that the

WO 99/24267

PCT/AU98/00787

12

edge of lamina 6F cannot be lifted thereby ensuring that lamina 6F cannot be removed, viewed, and then replaced.

Referring now to FIGS 16 and 17 there is illustrated sequential sectional views of a seventh embodiment. This
5 embodiment is similar to the third embodiment except the lamina 6G and masking or coating 14G is adhered beneath the substrate 2G. Masking or coating 14G can be scratched away or peeled away as shown in FIG 17.

Whilst several embodiments have been illustrated, it
10 will be appreciated that numerous other embodiments, including hybrids of the illustrated embodiments, fall within the broad scope of the present invention.

In some embodiments, the underlying scrambling means or pattern may be negated or disabled to reveal the
15 overlying information. This can be achieved, for example, by utilising a scrambling ink which can be clarified upon application of heat, light or pressure. In one embodiment, the scrambling pattern can be constituted by an ink which clarifies at about 75 degrees
20 Celcius. In this embodiment, the end user might utilise a warm iron to disable the scrambling pattern and reveal the information.

The preferred embodiments of the present invention provide a tamper-evident form which requires no post-
25 processing after the confidential information has been printed on the form to render the information secure. Furthermore, the confidential information can be printed by conventional printers such as lasers printers. Accordingly, the invention provides a tamper-evident
30 secure form which is compatible with standard printing technology and does not require post-processing after printing.

It will of course be realised that whilst the above has been given by way of an illustrative example of this
35 invention, all such and other modifications and variations hereto, as would be apparent to persons skilled in the art, are deemed to fall within the broad scope and ambit of this invention as is herein set forth.

WO 99/24267

PCT/AU98/00787

13

CLAIMS

1. A tamper-evident form for securely carrying information, the form including scrambling means adapted to have the information superimposed thereover or thereon such that the overlying information cannot be ascertained until the overlying information and underlying scrambling means are separated, or until the underlying scrambling means is otherwise negated or disabled.
2. A form as claimed in claim 1, wherein the information is printed on a transparent or translucent lamina which overlies the scrambling means.
3. A form as claimed in claim 2, wherein the scrambling means is printed on a substrate to which the lamina is adhered.
4. A form as claimed in claim 2, wherein a portion of the lamina carrying the information is removable from the form carrying with it a layer of adhesive whereby the portion of lamina can be adhered to a surface.
5. A form as claimed in claim 3, wherein a portion of the substrate underlying the information is removable and can be reversed and replaced in the cavity created by its removal.
6. A form as claimed in claim 2, wherein the scrambling means is a coating or masking which can be scratched or peeled away from beneath the lamina.
7. A form as claimed in claim 2, wherein any separation of the lamina and the underlying scrambling means causes an irreversible indication that the security of the information on the lamina has been breached.
8. A tamper-evident form for securely carrying



WO 99/24267

PCT/AU98/00787

14

information, the form including a transparent or translucent lamina overlying scrambling means such that information printed on the transparent or translucent lamina cannot be ascertained until the printed lamina and
5 underlying scrambling means are separated, or until the the underlying scrambling means is otherwise negated or disabled.

9. A form as claimed in claim 8, wherein the scrambling
10 means is printed on a substrate to which the lamina is adhered.

10. A form as claimed in claim 8, wherein a portion of the lamina carrying the information is removable from the
15 form carrying with it a layer of adhesive whereby the portion of lamina can be adhered to a surface.

11. A form as claimed in claim 9, wherein a portion of the substrate underlying the information is removable and
20 can be reversed and replaced in the cavity created by its removal.

12. A form as claimed in claim 8, wherein the scrambling means is a coating or masking which can be scratched or
25 peeled away from beneath the lamina.

13. A form as claimed in claim 8, wherein any separation of the lamina and the underlying scrambling means causes an irreversible indication that the security of the
30 information on the lamina has been breached.

14. A method of rendering printed information secure, the method including:-

printing the information over scrambling means such
35 that the printed information cannot be ascertained until the information and the underlying scrambling means are separated, or the underlying scrambling means is otherwise negated or disabled.

WO 99/24267



PCT/AU98/00787

15

15. A method as claimed in claim 14, wherein the information is printed on a transparent or translucent lamina.

5 16. A method as claimed in claim 15, wherein separation of the lamina and underlying scrambling means is tamper-evident.

10 17. A method of producing a tamper-evident form for securely carrying information, the method including:-
providing scrambling means adapted to have the information superimposed thereover or thereon such that the overlying information cannot be ascertained until the overlying information and underlying scrambling means are
15 separated, or until the underlying scrambling means is otherwise negated or disabled.

20 18. A form as claimed in claim 2 or claim 8, wherein the transparent or translucent lamina is scored or slit such that an attempt to remove the confidential information from the upper surface of the lamina causes tamper-evident tearing or rupturing of the lamina.