take a closer look

Your easy to follow guide to checking banknotes

BANK OF ENGLAND
INTRODUCTION

Maintaining confidence in the currency is a key objective of the Bank of England, and you too can play a role.

This easy to follow guide, along with our app, has been produced to help cash users identify genuine Bank of England banknotes.

Counterfeit banknotes are rare, but our advice is to remain vigilant at all times: ‘take a closer look’ at banknotes as they are being passed in payment and use the security features to check that banknotes are genuine.

When checking banknotes, it is best not to rely on just one feature, but to check a few of those described in this guide. Look at the banknote closely; if you have any doubts compare it to one that you know is genuine.

Victoria Cleland
Director of Notes, Chief Cashier
When should I check banknotes?

It is a good idea to check your banknotes whenever you receive them. It is especially important to be careful in situations where you cannot see the notes clearly.

What features should I check?

This booklet gives details of the security features on each of our banknotes. You should check a few features which are specific to each denomination, for example focussing on the see-through window on the polymer £5 and £10 notes, the holographic strip and watermark on the £20 note and the green motion thread and watermark on the £50 note.

What should I do if I think I have a counterfeit note?

Counterfeit notes are worthless. It is a criminal offence to knowingly hold onto or pass on counterfeit notes. If you suspect a note is counterfeit, take it to the police as soon as possible. They will give you a receipt and send the note to the Bank of England for analysis. If the Police advise that the note is not required to support a criminal investigation, present it to your bank as a suspect counterfeit banknote. If the note is genuine, you will be reimbursed.

What type of ultra-violet (UV) lamp should I use to check a banknote is genuine?

A UV lamp that emits light at around 365 nanometres is ideal for checking the fluorescent features on all notes. We advise against using LED (Light Emitting Diode) devices, such as key-fob style detectors, as these often emit light above 365 nanometres.

Can I use a detector pen to check whether a banknote is genuine?

The pens work by reacting with the starch that is present in ‘normal’ paper. So, whilst they can detect some (but not all) counterfeits printed on paper, they won't detect counterfeits that are printed on polymer. Be careful as old or dirty pens can be unreliable.
Banknotes get slightly larger as they increase in value, so a £10 note is bigger than a £5 note and so on.

Polymer £5 – approx 125mm x 65mm

Polymer £10 – approx 132mm x 69mm

Paper £20 – approx 149mm x 80mm

Paper £50 – approx 156mm x 85mm
You can find information on the new polymer £5 and £10 notes and their security features in this booklet.

Polymer is a thin and flexible plastic material. Our polymer notes are cleaner, safer and stronger. They provide enhanced counterfeit resilience and increase the quality of notes in circulation.

**The next £20 note**

The polymer £20 note will be issued in 2020. It will feature JMW Turner and will be 139mm x 73mm.

The Bank of England will make a decision on when to issue a new £50 note, and whether to print it on polymer, in due course.

**Tactile feature**

On the front of the £10 polymer note (the side with raised print), there are two clusters of raised dots in the top left hand corner. This tactile feature helps blind and partially sighted people identify the value of the note.

The polymer £20 will also have a tactile feature, but with a different pattern. The polymer £5 will be identifiable as the only polymer note without a tactile feature.

For further information: www.bankofengland.co.uk/banknotes/polymer
As with any change in banknote design, all businesses that handle cash will need to plan and prepare for the introduction of the new, smaller polymer notes.

**Are polymer notes easy to handle?**
Yes. Polymer notes feel different from paper notes but they can be handled just as easily.

**Do polymer notes stick together?**
Brand new polymer notes, like paper notes, can sometimes stick together but this effect is short-lived once in use. New notes can be fanned or tapped on a desktop surface to make them easier to count by hand or machine.

**Can I use my banknote checking/counting machines with polymer notes?**
Yes, although they will need to be adapted for the new notes. You should engage directly with your machine manufacturer or supplier to discuss what adaptations will be required. When purchasing new machines, ask the supplier if they are capable of checking and counting paper and polymer notes.

If your business uses check-weighing devices to count notes, you will need to separate paper and polymer notes before weighing them. This is because paper notes weigh slightly more than polymer notes.
Check the see-through window
There is a large see-through window on the note. A clearly defined portrait of the Queen is printed on the window with the words ‘£5 Bank of England’ printed twice around the edge.

A finely detailed metallic image of the Elizabeth Tower is positioned over the window. The foil is gold on the front of the note and silver on the back of the note. When the note is tilted a multi-coloured rainbow effect can be seen.

Around the edge of the window is a coloured border which changes from purple to green when the note is tilted. The £ symbol in the window also changes from purple to green. This effect can be seen on the front and back of the note.

Check the foil patches
On the front of the note, below the see-through window, is a silver foil patch. When the note is tilted the word ‘Five’ changes to ‘Pounds’ and a multi-coloured rainbow effect can be seen.

On the front of the note, above the see-through window, is a silver foil patch containing an image of the coronation crown which appears 3D. When the note is tilted a multi-coloured rainbow effect can be seen.
On the back of the note, there is a circular green foil patch which contains the word BLENHEIM. It is immediately behind the silver crown on the front.

Check the polymer and the raised print
The note is printed on polymer which is a thin and flexible plastic material. By running your finger across the front of the note you can feel raised print in areas such as the words 'Bank of England' and in the bottom right corner, around the number 5.

Check the print quality
The printed lines and colours on the note are sharp, clear and free from smudges or blurred edges.

Check the microlettering
Using a magnifying glass, look closely at the lettering beneath the Queen’s portrait – you will see the value of the note written in small letters and numbers.

Check the ultra-violet feature
If you look at the front of the note under a good quality ultra-violet light, the number 5 appears in bright red and green whilst the background remains dull in contrast.
Check the see-through window

There is a large see-through window on the note. A clearly defined portrait of the Queen is printed on the window with the words ‘£10 Bank of England’ printed twice around the edge.

A finely detailed metallic image of Winchester Cathedral is positioned over the window. The foil is gold on the front of the note and silver on the back. When the note is tilted a multi-coloured rainbow effect can be seen.

The foil £ symbol in the window is silver on the front of the note and copper on the back.

At the side of the window is a coloured quill which changes from purple to orange when the note is tilted. This effect can be seen on the front and back of the note.

Check the foil patches

On the front of the note, below the see-through window, is a silver foil patch. When the note is tilted the word ‘Ten’ changes to ‘Pounds’ and a multi-coloured rainbow effect can be seen.

On the front of the note, above the see-through window, is a silver foil patch containing an image of the coronation crown which appears 3D. When the note is tilted a multi-coloured rainbow effect can be seen.
On the back of the note, there is a book-shaped copper foil patch which contains the letters JA. It is immediately behind the silver crown on the front.

Check the polymer and the raised print
The note is printed on polymer which is a thin and flexible plastic material. By running your finger across the front of the note you can feel raised print in areas such as the words 'Bank of England' and in the bottom right corner, around the number 10.

Check the print quality
The printed lines and colours on the note are sharp, clear and free from smudges or blurred edges.

Check the microlettering
Using a magnifying glass, look closely at the lettering beneath the Queen’s portrait – you will see the value of the note written in small letters and numbers.

Check the ultra-violet feature
If you look at the front of the note under a good quality ultra-violet light, the number 10 appears in bright red and green whilst the background remains dull in contrast.
1. Check the hologram image flip
Tilt the note from side to side, check the hologram flips between a £ symbol and the number 20.

2. Check the bright denomination in the watermark
Hold the note up to the light, check for a bright ‘£20’ next to the Queen’s portrait.
Other security features

Check the foil features
In addition to the £ symbol and number 20, there is a multi-coloured image of Adam Smith. The number 20 is also embossed on the strip – just to the right of the signature of the Chief Cashier. Positioning of the foil patches varies along the strip.

Check the paper and the raised print
Paper banknotes are printed on special paper that gives them their unique feel. Run your finger across the front of the note and you can feel raised print in areas such as the words ‘Bank of England’ and in the bottom right corner, around the number 20.

Check the microlettering
Using a magnifying glass, look closely at the lettering beneath the Queen’s portrait – you will see the value of the note written in small letters and numbers.

Check the see-through register
Hold the note up to the light and you will see coloured irregular shapes printed on the front and back that combine to form the £ symbol.

Check the print quality
The printed lines and colours on the note are sharp, clear and free from smudges or blurred edges.

Check the ultra-violet features
If you look at the front of the note under a good quality ultra-violet light, the number 20 appears in bright red and green whilst the background remains dull in contrast. Randomly spread bright red and green flecks are also visible on both the front and back of the note.

Check the metallic thread
There is a metallic thread embedded in the £20 note. This appears as silver dashes on the back of the note and when held up to the light, appears as a continuous dark line.
1. **Check the motion thread image flip**
   Tilt the note up and down or side to side, check the images on the **motion thread flip** between a £ symbol and the number **50**.

2. **Check the bright denomination in the watermark**
   Hold the note up to the light, check for a bright ‘£50’ next to the Queen’s portrait.
Other security features

Check the paper and the raised print
Paper banknotes are printed on special paper that gives them their unique feel. Run your finger across the front of the note and you can feel raised print in areas such as the words ‘Bank of England’ and in the bottom right corner, around the number 50.

Check the ultra-violet features
If you look at the front of the note under a good quality ultra-violet light, the number 50 appears in bright red and green whilst the background remains dull in contrast. Randomly spread bright red and green flecks are also visible on both the front and back of the note and the motion thread appears bright green.

Check the metallic thread
There is a fully embedded metallic thread in the £50 note, which appears as a continuous dark line when held up to the light.

Check the print quality
The printed lines and colours on the note are sharp, clear and free from smudges or blurred edges.

Check the microlettering
Using a magnifying glass, look closely at the lettering beneath the Queen’s portrait – you will see the value of the note written in small letters and numbers.

Check the see-through register
Hold the note up to the light and you will see coloured irregular shapes printed on the front and back that combine to form the £ symbol.
Exchanging withdrawn Bank of England banknotes
Old series Bank of England notes retain their face value for all time and can be exchanged at the Bank of England.

For further information visit our website: www.bankofengland.co.uk/banknotes/about/exchanges

Damaged and mutilated banknotes
For any genuine banknotes that have been accidentally damaged, the Bank of England will reimburse the full amount (providing there are sufficient fragments or remains) through the Mutilated Note Service. As a general rule there should be evidence of at least half a banknote.

For further information visit our website: www.bankofengland.co.uk/banknotes/damaged_banknotes

Framework for the testing of automatic cash handling machines
The Bank of England encourages manufacturers of machines that automatically authenticate, accept or sort banknotes to test their machines capabilities at the Bank of England.

Re-testing is required annually and successful machines are listed on our website.

The framework helps to maintain a high level of confidence in Bank of England banknotes and allows companies that own or use such equipment to make informed choices about the equipment they use/buy.

For further information visit our website: www.bankofengland.co.uk/banknotes/retailers/framework

Dye stained banknotes
Cash in transit robberies continue to be a problem in the United Kingdom. To make this a less attractive crime, the Bank of England works with the cash industry to promote the use of dye staining devices in cash boxes so that stolen notes are easily recognisable.

For further information visit: www.banknotewatch.org
Free education materials

In addition to this booklet, the Bank of England provides a range of training and educational materials about banknotes and their security features. These include: leaflets, posters, z-cards, an app ‘Bank of England Banknotes’, online films and online training which incorporates a short test.

There are also dedicated pages on our website, visit: www.bankofengland.co.uk/banknotes

For updates on UK currency visit: www.uknotesandcoins.co.uk

Helping to prevent counterfeit crime

If you have any information relating to the production, distribution or passing of counterfeit notes please contact the charity Crimestoppers. You will not have to reveal any personal details, make a statement or appear in court.

Give Information 100% Anonymously
Via phone: 0800 555 111
Via the online form: www.crimestoppers-uk.org
The Banknote Checking Scheme promotes banknote checking at point of sale through targeted training, in order to reduce the number of counterfeit notes from being passed. It is a voluntary and free-of-charge initiative for businesses.

Why should you check banknotes?
1. Counterfeit banknotes are a direct cost to your business
2. Counterfeit banknotes fund organised crime
3. Not checking banknotes can make you a target

The six guiding principles of the Scheme
There are six guiding principles of the Scheme. Scheme supporters voluntarily pledge their support for these each year and implement them in a way that suits your business model. In return, the Bank of England will recognise your support by providing enhanced access to counterfeit information and advice on training staff, and giving you the Banknote Checking Scheme Logo for use on your website, training materials or in-store to deter counterfeiters.

Guiding principles summary

<table>
<thead>
<tr>
<th>Your staff:</th>
<th>Your business:</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1</strong> Are trained and check banknotes at point of sale</td>
<td><strong>3</strong> Shares information with the Bank of England</td>
</tr>
<tr>
<td><strong>2</strong> Know what to do with a counterfeit banknote</td>
<td><strong>4</strong> Promotes the Scheme</td>
</tr>
<tr>
<td></td>
<td><strong>5</strong> Supports law enforcement activities</td>
</tr>
<tr>
<td></td>
<td><strong>6</strong> Appoints a single point of contact responsible for the Scheme</td>
</tr>
</tbody>
</table>
How will the Scheme help your business?

• Reduce the risk of financial loss and reputational loss from counterfeit banknotes through implementing best practice.

• Recognise the Corporate Social Responsibility (CSR) contribution that your company makes in helping to reduce counterfeit levels and associated proceeds from crime.

• Build and maintain a strategic relationship with the Bank of England to ensure that you have the most up-to-date information to educate and empower your staff through our training, regular e-bulletins and webinars. And help the Bank learn from you, by passing on your experiences and successes.

• It is illegal to knowingly pass on a counterfeit banknote – ensure that your staff are not supporting the criminal activities of others.

For further information visit: www.bankofengland.co.uk/banknotecheckingscheme

Don’t let counterfeit banknotes be a cost to your business, your customers or your reputation.
Promoting the good of the people of the United Kingdom by maintaining monetary and financial stability.

For further information
Tel: 020 3461 4878
Email: enquiries@bankofengland.co.uk
www.bankofengland.co.uk/banknotes

Public Enquiries Group,
Bank of England, Threadneedle Street,
London EC2R 8AH

This booklet is available in Welsh.

Give Information 100% Anonymously
Via phone: 0800 555 111
Via the online form: www.crimestoppers-uk.org

CrimeStoppers.
0800 555 111
100% anonymous. Always.