take a closer look

Your simple guide to checking banknotes
This simple guide helps you to identify genuine Bank of England notes by focusing on two key security features.

Counterfeit notes are rare, typically less than 0.01% of notes in circulation. However, it pays to be careful as they are worthless.

We also provide a range of other education materials about our notes and their security features, including films and online training.

Go to www.bankofengland.co.uk/banknotes for more resources and information.

Sarah John,
Chief Cashier and Director of Notes
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All of our polymer notes can be checked using the same two security features

1. **Hologram image change**
   Tilt the note from side to side. Check the **words change** between ‘Five’ and ‘Pounds’.

2. **See-through window**
   Look at the metallic image over the window. Check the foil is **gold on the front** of the note and **silver on the back**.
Check more security features

The Queen’s portrait in the see-through window
A portrait of the Queen is printed on the window with ‘£5 Bank of England’ printed twice around the edge.

Colour-changing border
When you tilt the note, a coloured border around the edge of the see-through window will change from purple to green. The ‘£’ symbol in the window changes from purple to green.

Silver foil patch
A silver foil patch contains a 3D image of the coronation crown. You will find this above the see-through window on the front of the note.

Green foil patch
A circular, green foil patch contains the word ‘BLENHEIM’. You will find this on the back of the note, directly behind the silver crown on the front of the note.

Feel of polymer and raised print
The note is printed on polymer, which is a thin and flexible plastic material. On the front of the note, you can feel raised print. For example, on the words ‘Bank of England’ and in the bottom right corner, around the number ‘5’.

Print quality
The printed lines and colours on the note are sharp, clear and free from smudges or blurred edges. If you use a magnifying glass, you will see the value of the note written in small letters and numbers below the Queen’s portrait.

Ultraviolet number
Under a good-quality ultraviolet light, the number ‘5’ appears in bright red and green on the front of the note, against a duller background.
All of our polymer notes can be checked using the same two security features

1. **Hologram image change**
   Tilt the note from side to side.
   Check the words change between ‘Ten’ and ‘Pounds’.

2. **See-through window**
   Look at the metallic image over the window. Check the foil is gold on the front of the note and silver on the back.
Check more security features

**The Queen’s portrait in the see-through window**
A portrait of the Queen is printed on the window with ‘£10 Bank of England’ printed twice around the edge.

**Foil ‘£’ symbol in the see-through window**
The ‘£’ symbol in the window is silver on the front of the note and copper on the back.

**Colour-changing quill**
When you tilt the note, a coloured quill at the side of the see-through window will change from purple to orange.

**Silver foil patch**
A silver foil patch contains a 3D image of the coronation crown. You will find this above the see-through window on the front of the note.

**Copper foil patch**
A book-shaped, copper foil patch contains the letters ‘JA’. You will find this on the back of the note, directly behind the silver crown on the front of the note.

**Feel of polymer and raised print**
The note is printed on polymer, which is a thin and flexible plastic material. On the front of the note, you can feel raised print. For example, on the words ‘Bank of England’ and in the bottom right corner, around the number ‘10’.

**Print quality**
The printed lines and colours on the note are sharp, clear and free from smudges or blurred edges. If you use a magnifying glass, you will see the value of the note written in small letters and numbers below the Queen’s portrait.

**Ultraviolet number**
Under a good-quality ultraviolet light, the number ‘10’ appears in bright red and green on the front of the note, against a duller background.
All of our polymer notes can be checked using the same two security features

1. **Hologram image change**
   Tilt the note from side to side. Check the **words change** between ‘Twenty’ and ‘Pounds’.

2. **See-through windows**
   Look at the metallic image over the main window. Check the foil is **gold and blue on the front** of the note and **silver on the back**.
   Look for a **second, smaller window** in the **bottom corner** of the note.
Check more security features

The Queen’s portrait in the see-through window
A portrait of the Queen is printed on the window with ‘£20 Bank of England’ printed twice around the edge.

Silver foil patch
A silver foil patch contains a 3D image of the coronation crown. You will find this above the main see-through window on the front of the note.

Purple foil patch
A round, purple foil patch contains the letter ‘T’. You will find this on the back of the note, directly behind the silver crown on the front of the note.

Feel of polymer and raised print
The note is printed on polymer, which is a thin and flexible plastic material. On the front of the note, you can feel raised print. For example, on the words ‘Bank of England’ and in the bottom right corner, over the smaller window.

Print quality
The printed lines and colours on the note are sharp, clear and free from smudges or blurred edges. If you use a magnifying glass, you will see the value of the note written in small letters and numbers below the Queen’s portrait.

Ultraviolet number
Under a good-quality ultraviolet light, the number ‘20’ appears in bright red and green on the front of the note, against a duller background.
All of our polymer notes can be checked using the same two security features

1. **Hologram image change**  
   Tilt the note from side to side. Check the words change between ‘Fifty’ and ‘Pounds’.

2. **See-through windows**  
   Look at the metallic image over the main window. Check the foil is **gold and green on the front** of the note and **silver on the back**. Within the two gold foil squares on the front of the note, the images change between ‘50’ and a ‘£’ symbol when the note is tilted.

   Look for a **second, smaller window in the bottom corner** of the note.
Check more security features

**The Queen’s portrait in the see-through window**
A portrait of the Queen is printed on the window with ‘£50 Bank of England’ printed twice around the edge.

**Silver foil patch**
A silver foil patch contains a 3D image of the coronation crown. You will find this above the main see-through window on the front of the note.

**Red foil patch**
A metallic, red foil patch contains the letters ‘AT’. You will find this on the back of the note, directly behind the silver crown on the front of the note.

**Feel of polymer and raised print**
The note is printed on polymer, which is a thin and flexible plastic material. On the front of the note, you can feel raised print. For example, on the words ‘Bank of England’ and in the bottom right corner, over the smaller window.

**Print quality**
The printed lines and colours on the note are sharp, clear and free from smudges or blurred edges. If you use a magnifying glass, you will see the value of the note written in small letters and numbers below the Queen’s portrait.

**Ultraviolet number**
Under a good-quality ultraviolet light, the number ‘50’ appears in bright red and green on the front of the note, against a duller background.
Check your paper £20 note is genuine by focusing on two key security features

1. **Hologram image change**
   Tilt the note from side to side.
   Check the images change between a ‘£’ symbol and the number ‘20’.

2. **Bright ‘£20’ in the watermark**
   Hold the note up to the light.
   Check there is a bright ‘£20’ at the top of the Queen’s portrait.
Check more security features

**Foils**
There are alternating images of Adam Smith along the foil strip. The position of foil patches can vary on notes. To the right of the Chief Cashier’s signature, the number ‘20’ is embossed over the foil strip.

**Feel of paper and raised print**
The note is printed on special paper that gives it a unique feel. On the front of the note, you can feel raised print. For example, on the words ‘Bank of England’ and in the bottom right corner, around the number ‘20’.

**Ultraviolet features**
Under a good-quality ultraviolet light, the number ‘20’ appears in bright red and green on the front of the note, against a duller background. You can see bright red and green flecks on both the front and back of the note.

**Metallic thread**
A metallic thread is embedded in the note and appears as silver dashes on the back. When the note is held up to the light, the thread appears as a continuous dark line.

**Print quality**
The printed lines and colours on the note are sharp, clear and free from smudges or blurred edges. If you use a magnifying glass, you will see the value of the note written in small letters and numbers below the Queen’s portrait.

**See-through register**
Coloured shapes are printed on the front and back of the note, below the signature of the Chief Cashier. These shapes combine to form a ‘£’ symbol when the note is held up to the light.
Check your paper £50 note is genuine by focusing on two key security features

1. **Motion thread image change**
   Tilt the note up and down or side to side. Check the **images in the green boxes change** between a ‘£’ symbol and the number ‘50’.

2. **Bright ‘£50’ in the watermark**
   Hold the note up to the light. Check there is a **bright ‘£50’** at the top of the Queen’s portrait.
Check more security features

Feel of paper and raised print
The note is printed on special paper that gives it a unique feel. On the front of the note, you can feel raised print. For example, on the words ‘Bank of England’ and in the bottom right corner, around the number ‘50’.

Ultraviolet features
Under a good-quality ultraviolet light, the number ‘50’ appears in bright red and green on the front of the note, against a duller background. You can see bright red and green flecks on both the front and back of the note. The motion thread also appears bright green.

Metallic thread
There is a fully embedded metallic thread in the note. It appears as a continuous dark line when you hold the note up to the light.

Print quality
The printed lines and colours on the note are sharp, clear and free from smudges or blurred edges. If you use a magnifying glass, you will see the value of the note written in small letters and numbers below the Queen’s portrait.

See-through register
Coloured shapes are printed on the front and back of the note, below the signature of the Chief Cashier. These shapes combine to form a ‘£’ symbol when the note is held up to the light.
Are you a retailer or business? Join our free Banknote Checking Scheme.

Our scheme encourages you to check notes at point of sale to reduce the number of counterfeits being passed on. Being a supporter of the Scheme will help your business to:

• reduce the risk of financial and reputational loss caused by counterfeit notes;

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

• build a relationship with the Bank of England. We will send you up-to-date information and learn from your experiences.

How to implement the Scheme in your business

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<tr>
<th>Make sure your staff:</th>
<th>Make sure your business:</th>
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<tbody>
<tr>
<td>1 Are trained and check notes at point of sale</td>
<td>3 Shares information with the Bank of England</td>
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<tr>
<td>2 Know what to do with a counterfeit note</td>
<td>4 Promotes the scheme</td>
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<td></td>
<td>5 Supports law enforcement activities</td>
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<td>6 Has a single point of contact responsible for the scheme</td>
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What to do if your business receives a counterfeit note

It helps to have a clear company policy on what staff should do if they receive a counterfeit note. This can prevent financial loss to your business and protect staff members. Best practice is to follow these steps:

Has the counterfeit note been discovered after the customer has left?

Yes: Take it to your bank as a suspect counterfeit note or contact the police.

No:

Does the staff member feel at risk?

Yes: Refuse the note and ask for another form of payment.
   - Contact the police when it’s safe to do so.

No: Keep the note, provide the customer with a receipt and ask for another form of payment.
   - Inform the customer that they will be reimbursed if the note is genuine.
   - Contact the police or take the note to your bank as a suspect counterfeit.

Join our Banknote Checking Scheme:
www.bankofengland.co.uk/banknotecheckingscheme

Don’t let counterfeit notes be a cost to your business, your customers or your reputation.
The higher the value of a note, the larger it is. These are the approximate sizes:

- £10 – 132mm x 69mm
- £5 – 125mm x 65mm
- Paper £20 – 149mm x 80mm
- Polymer £20 – 139mm x 73mm
- Paper £50 – 156mm x 85mm
- Polymer £50 – 146mm x 77mm

On the front of the polymer notes (the side with raised print), the value can be identified by the number of clusters of raised dots in the top left corner. The £5 has none, the £10 has two, the £20 has three and the £50 has four clusters.
When should I check notes?
Check your notes when you first receive them. It’s important to be careful in situations where you can’t see the notes clearly.

What should I do if I think I have a counterfeit note?
If you think that you have a counterfeit banknote, please take it to your bank as a suspect counterfeit or contact the police. They will give you a receipt and send the note to us for analysis. If it is genuine, you will be reimbursed.

If you are a retailer or business, see the Banknote Checking Scheme section in this booklet for advice on what to do with counterfeit notes.

What type of ultraviolet (UV) lamp should I use to check a note is genuine?
A UV lamp which emits light at around 365 nanometres is ideal for checking the fluorescent features on all our notes. We do not advise using LED (Light Emitting Diode) devices, such as key-fob style detectors because these often emit light above 365 nanometres. Some counterfeiters do attempt to copy UV features, so make sure your staff know exactly what to look for, such as the colours we use in the UV numbers.

Can I use a detector pen to check whether a note is genuine?
Detector pens don’t spot counterfeits printed on polymer. They work by reacting with the starch present in ‘normal’ paper. They can detect some counterfeits printed on paper, but not all, we advise checking more than one security feature. If you do use one, remember old or dirty pens can be unreliable.

Should I use a banknote checking machine?
All of our notes can be authenticated by look, tilt and feel. If you choose to use a machine to check banknotes, make sure it can spot the latest counterfeit notes. Our machine-testing framework enables manufacturers to test their machines with counterfeit banknotes to ensure they only accept genuine banknotes. We publish a list of models and software versions that meet our standards.

www.bankofengland.co.uk/banknotes/retailers-and-businesses/testing-automatic-banknote-handling-machines
How do I exchange withdrawn Bank of England notes?
Many banks accept withdrawn notes as deposits from customers. The Post Office may also accept withdrawn notes as a deposit into any bank account you can access at the Post Office. Alternatively, you can always exchange withdrawn notes at the Bank of England.

www.bankofengland.co.uk/banknotes/exchanging-old-banknotes

Where can I find information on all UK currency?
Please visit: www.bankofengland.co.uk/banknotes/uk-notes-and-coins

When will the paper £20 and £50 notes be withdrawn?
You can still use your paper £20 and £50 notes for now. Once a date has been announced we’ll give at least six-months’ notice before you’ll no longer be able to use them.

What should I do with damaged notes?
We will reimburse you the face value for genuine notes that have been accidentally damaged (providing there are sufficient fragments or remains). As a general rule, there should be evidence of at least half the note.

www.bankofengland.co.uk/banknotes/damaged-and-contaminated-banknotes
For further information
Tel: 020 3461 4878 (Monday to Friday: 10am – 12 noon)
Email: enquiries@bankofengland.co.uk
www.bankofengland.co.uk/banknotes

This booklet is available in Welsh.