

Revised March 2015

take a closer look

Your easy-to-follow guide to checking
your banknotes



BANK OF ENGLAND



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, which is also available as an app, has been produced by the Bank to help cash users identify genuine Bank of England banknotes.

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

When checking notes, it is best not to rely on just one feature, but to check a few of those described in this guide. Feel the note in your hands and look at it 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 exchanging them with someone to ensure they are genuine. It is especially important to be careful in situations where you cannot see the notes clearly.

What features should I check?

You should check the generic features on all Bank of England banknotes, such as the feel of the paper and raised print, the metallic thread, and the watermark. You should also check the features which are specific to certain notes, such as the holographic strip on the £20 note and the motion thread on the £50 note. This booklet gives full details of all of the security features on each of our notes.

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

Counterfeit notes are worthless. It is a criminal offence to 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 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?

Some (but not all) counterfeit notes can be detected using such pens. The pens cause a chemical reaction between their ink and the paper. Be careful as old or dirty pens can be unreliable.

BANKNOTE SIZES

Banknotes get slightly larger as they increase in value, so a £10 note is bigger than a £5 note and so on.



£5 – approx 135x70mm

£10 – approx 142x75mm

£20 – approx 149x80mm

£50 – approx 156x85mm

Follow these simple steps to check whether your banknotes are genuine.



1 Check the paper and the raised print

Banknotes are printed on special paper that gives them their unique feel. By running your finger across the front of the £5 note you can feel raised print in areas such as the words 'Bank of England'.



2 Check the metallic thread

There is a metallic thread embedded in every banknote. This appears as silver dashes on the back of the £5 note. If you hold the note up to the light the metallic thread will appear as a continuous dark line.



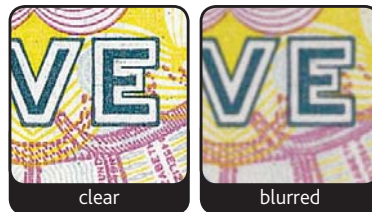
3 Check the watermark

Hold the £5 note up to the light and you will see an image of the Queen's portrait.



4 Check the print quality

The printed lines and colours on the £5 note are sharp, clear and free from smudges or blurred edges.





5 Check the microlettering

Using a magnifying glass, look closely at the lettering beneath the Queen's portrait on the £5 note – you will see the value of the note written in small letters and numbers.



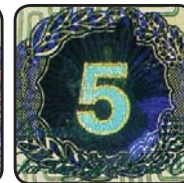
6 Check the ultra-violet feature

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



7 Check the hologram

There is a hologram on the foil patch on the front of the £5 note. If you tilt the note, the image will change between a brightly coloured picture of Britannia and the number 5.



Follow these simple steps to check whether your banknotes are genuine.



1 Check the paper and the raised print

Banknotes are printed on special paper that gives them their unique feel. By running your finger across the front of the £10 note you can feel raised print in areas such as the words 'Bank of England'.



2 Check the metallic thread

There is a metallic thread embedded in every banknote. This appears as silver dashes on the back of the £10 note. If you hold the note up to the light the metallic thread will appear as a continuous dark line.



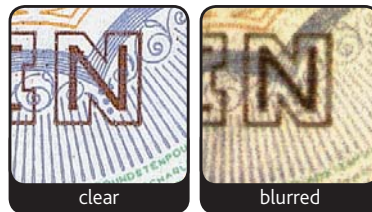
3 Check the watermark

Hold the £10 note up to the light and you will see an image of the Queen's portrait.



4 Check the print quality

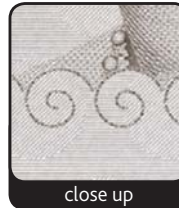
The printed lines and colours on the £10 note are sharp, clear and free from smudges or blurred edges.



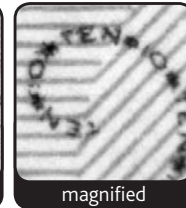


5 Check the microlettering

Using a magnifying glass, look closely at the lettering beneath the Queen's portrait on the £10 note – you will see the value of the note written in small letters and numbers.



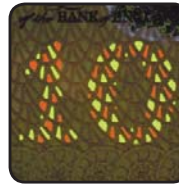
close up



magnified

6 Check the ultra-violet feature

If you look at the front of the £10 note under a good quality ultra-violet light, the number 10 appears in bright red and green whilst the background remains dull in contrast.



7 Check the hologram

There is a hologram on the foil patch on the front of the £10 note. If you tilt the note, the image will change between a brightly coloured picture of Britannia and the number 10.



Follow these simple steps to check whether your banknotes are genuine.



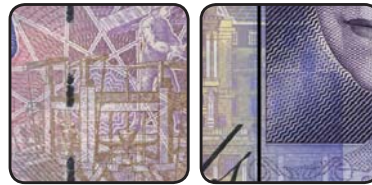
1 Check the paper and the raised print

Banknotes are printed on special paper that gives them their unique feel. By running your finger across the front of the £20 note you can feel raised print in areas such as the words 'Bank of England' and in the bottom right corner, around the number 20.



2 Check the metallic thread

There is a metallic thread embedded in every banknote. This appears as silver dashes on the back of the £20 note. If you hold the note up to the light the metallic thread will appear as a continuous dark line.



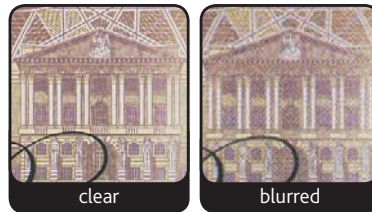
3 Check the watermark

Hold the £20 note up to the light and you will see an image of the Queen's portrait together with a bright £20.



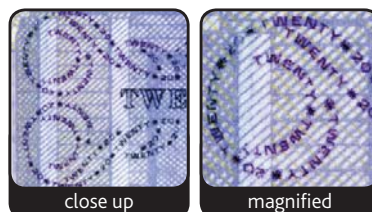
4 Check the print quality

The printed lines and colours on the £20 note are sharp, clear and free from smudges or blurred edges.



5 Check the microlettering

Using a magnifying glass, look closely at the lettering beneath the Queen's portrait on the £20 note – you will see the value of the note written in small letters and numbers.





6 Check the ultra-violet features

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



7 Check the holographic strip

The strip on the £20 note has a number of foil patches along its length which contain alternating holographic images. The positioning of the patches varies along the strip. When the note is tilted, one hologram shows a multi-coloured image of Adam Smith, the other changes between a multi-coloured £ symbol and the number 20. The number 20 is also embossed on the strip and is positioned in the same place on every note – just to the right of the signature of the Chief Cashier.



8 Check the see-through register

Hold the £20 note up to the light and you will see coloured irregular shapes printed on the front and back that combine to form the £ symbol.



Follow these simple steps to check whether your banknotes are genuine.



1 Check the paper and the raised print

Banknotes are printed on special paper that gives them their unique feel. By running your finger across the front of the £50 note you can feel raised print in areas such as the words 'Bank of England' and in the bottom right corner, around the number 50.



2 Check the metallic thread

There is a metallic thread embedded in every banknote. If you hold the £50 note up to the light the metallic thread will appear as a continuous dark line.



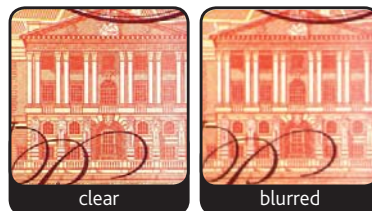
3 Check the watermark

Hold the £50 note up to the light and you will see an image of the Queen's portrait together with a bright £50.



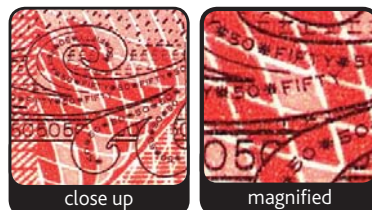
4 Check the print quality

The printed lines and colours on the £50 note are sharp, clear and free from smudges or blurred edges.



5 Check the microlettering

Using a magnifying glass, look closely at the lettering beneath the Queen's portrait on the £50 note – you will see the value of the note written in small letters and numbers.





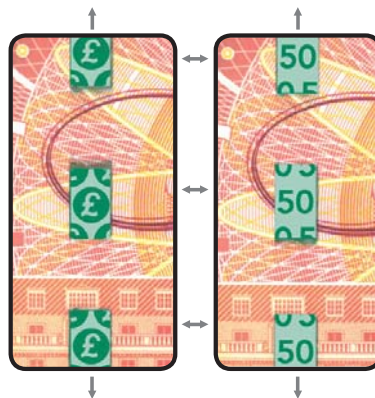
6 Check the ultra-violet features

If you look at the front of the £50 note under a good quality ultra-violet light the number 50 appears in bright red and green. The five windows of the motion thread also appear bright green. Randomly spread bright red and green flecks are also visible on both the front and back of the note. The remainder of the note appears dull in contrast.



7 Check the motion thread

The motion thread on the £50 note is woven into the paper. It has five windows along its length which contain images of the £ symbol and the number 50. When the note is tilted from side to side, the images move up and down. When the note is tilted up and down, the images move from side to side and the number 50 and £ symbol switch.



8 Check the see-through register

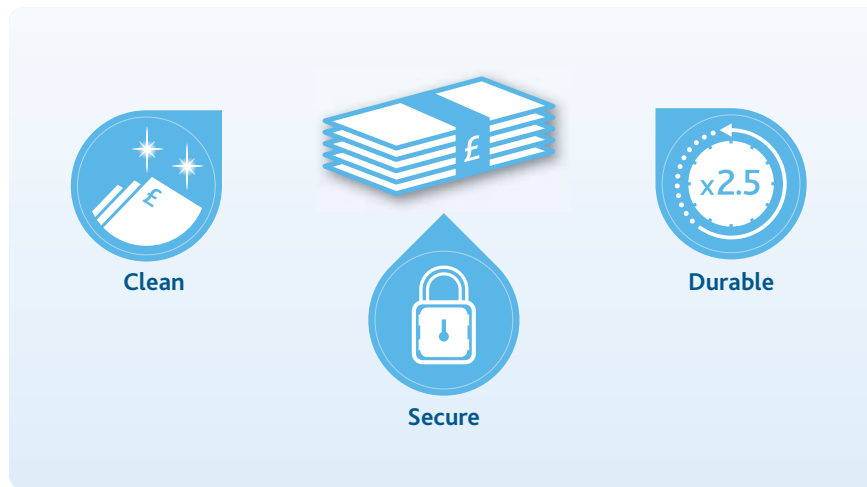
Hold the £50 note up to the light and you will see coloured irregular shapes printed on the front and back that combine to form the £ symbol.



POLYMER BANKNOTES

In 2013 the Bank of England announced that the next £5 and £10 banknotes would be printed on polymer. Polymer is a thin and flexible plastic material.

Polymer notes are cleaner, more secure, and more durable than paper notes. They will provide enhanced counterfeit resilience, and increase the quality of notes in circulation.



The new £5 and £10 notes

The new polymer notes will retain the traditional look of our existing banknotes, including a portrait of Her Majesty the Queen on the front and historic characters on the back, but they will be around 15% smaller.

The new £5 note will be issued in the second half of 2016. It will feature Sir Winston Churchill and will be 125mm x 65mm.

The new £10 note will be issued in the second half of 2017. It will feature Jane Austen and will be 132mm x 69mm.



In the lead up to the introduction of the new polymer banknotes, the Bank will carry out a full education and publicity programme to help to ensure that retailers, businesses, and the general public are aware of what the new notes look like and how to authenticate them.

Advice for retailers and businesses

Cash handling machines will need to be adapted for the new notes. These machines include self-service check-outs, desktop counters, ATMs, ticket machines, vending machines and any other machine that weighs, counts, sorts and accepts banknotes.

If your business uses cash handling machines, please talk to your manufacturer or supplier to discuss what adaptations will be required, and when they will be available.

Staff who handle cash will need to be able to recognise and authenticate the new notes. The Bank of England will be producing a range of hard copy and electronic materials to support staff training in 2016.

Indicative Timeline

Date	Activity
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2016	Machine upgrades finalised for polymer £5 note Businesses able to start adapting machines Publicity and training materials available Polymer £5 note issued in the second half of the year
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2017	Launch of the new £1 coin by the Royal Mint Paper £5 note withdrawn before polymer £10 note issued Polymer £10 note issued in the second half of the year
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For further information:

www.bankofengland.co.uk/banknotes/polymer

FURTHER INFORMATION

Exchanging withdrawn Bank of England banknotes

Genuine Bank of England notes, which have been withdrawn from circulation, retain their face value for all time and can be exchanged with the Bank of England.

For further information visit our website:

www.bankofengland.co.uk/banknotes/about/exchanges

Damaged and mutilated banknotes

The Bank of England's Mutilated Note Service exists to reimburse holders of Bank of England banknotes, at full face value, for notes that have become damaged or contaminated, providing there are sufficient fragments or remains. 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.

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 UK. 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 banknote education materials

In addition to this booklet, the Bank of England provides a range of training and educational materials about banknotes. These include:

'take a closer look' banknote app

The fully interactive app gives full details of the security features on all of our banknotes, together with a range of other useful advice and information about Bank of England banknotes.

'take a closer look' films

Short films providing general advice about our banknotes and highlighting how they can be checked quickly and easily.

'take a closer look' online training

This highlights the security and design features of our banknotes and includes a short test. Completion time approximately 20 minutes.

'take a closer look' posters

The posters highlight the security features on all of our banknotes.

'take a closer look' Z-Card

This credit card sized fold out guide gives full details of the security features on all of our banknotes.

Dedicated pages on our website

The banknotes section on the Bank of England website includes a virtual tour of our banknotes and other useful information. Visit: www.bankofengland.co.uk/banknotes





Do you have any information relating to the production, distribution or passing of counterfeit notes?

If you do, please report it to Crimestoppers who will take the details.

Who are Crimestoppers?

Crimestoppers is an independent UK-wide charity working to stop crime. Crimestoppers guarantees you complete anonymity when you call them with information about crime and criminals. Crimestoppers works for you, your family and your community.

Who do I call?

If you have any information, please telephone 0800 555 111 and you will be connected to a highly trained operator.

Do I have to give my name or other personal details?

No, you will not have to reveal your name, make a statement or appear in Court. Calls to Crimestoppers will not be recorded or traced.

What sort of questions might I be asked?

- Do you know where counterfeit notes are being made/sold/used?
- Do you know the names of those involved?
- Are there any vehicles involved and do you know the registration numbers?
- Do you know of any hiding places being used to store counterfeit banknotes?

What happens after I have said all I know?

If your information leads to arrest and charge, you may be eligible for a cash award of up to £1,000. Your identity will not be revealed on collection of such an award. The process is explained by the call handlers at Crimestoppers.

Contact details

Crimestoppers telephone number: **0800 555 111**

Website address: www.crimestoppers-uk.org



*Promoting the Good of the People of the
United Kingdom by maintaining Monetary
and Financial stability.*

For further information

Tel: 020 7601 4878

Email: enquiries@bankofengland.co.uk

www.bankofengland.co.uk/banknotes

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This booklet is available in Welsh.



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